

**VOLUME II:
BREMER COUNTY**

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Bremer County

DEMOGRAPHICS

Population Estimates

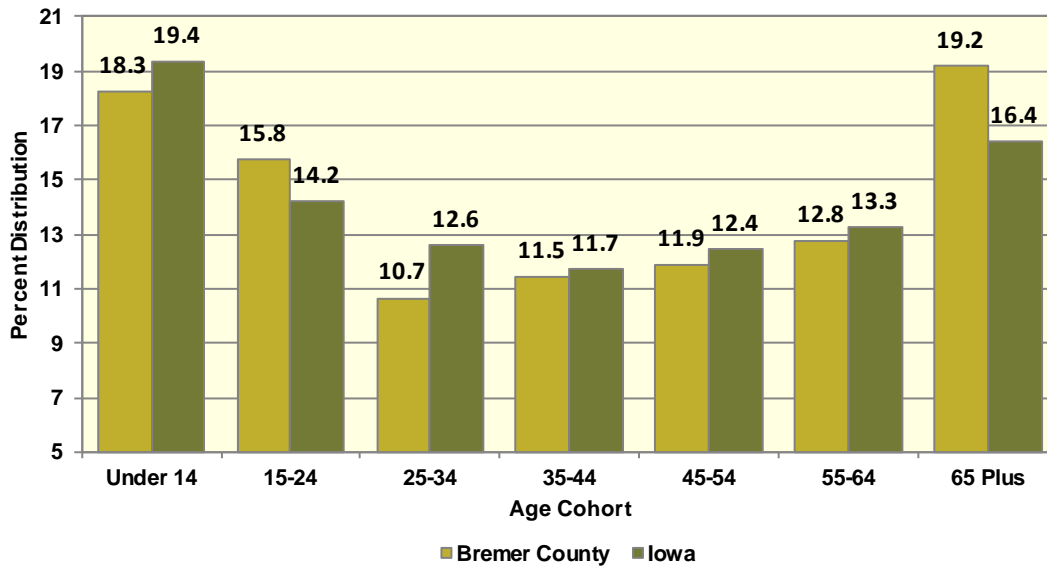
The Census Bureau’s current census estimates indicate that Bremer County’s population increased from 24,276 in 2010 to 24,798 in 2016, or by 2.2 percent. This compares to a statewide population change of 2.9 percent over the period. The number of people from 25 to 34 years of age increased by 6.6 percent, and the number of people from 55 to 64 years of age increased by 5.6 percent. The white population increased by 1.4 percent, while the black population increased by 34 percent. The Hispanic population increased from 239 to 388 people between 2010 and 2016 or by 62.3 percent. These data are presented in Table II.9.1.

Table II.9.1						
Profile of Population Characteristics						
Bremer County vs. State of Iowa						
2010 Census and 2016 Current Census Estimates						
Subject	Bremer County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	24,276	24,798	2.2%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	4,413	4,527	2.6%	603,673	607,020	0.6%
15 to 24 years	4,104	3,908	-4.8%	430,187	445,808	3.6%
25 to 34 years	2,480	2,644	6.6%	382,583	394,373	3.1%
35 to 44 years	2,791	2,843	1.9%	364,548	367,535	0.8%
45 to 54 years	3,294	2,953	-10.4%	439,726	389,744	-11.4%
55 to 64 years	3,002	3,169	5.6%	372,750	415,998	11.6%
65 and Over	4,192	4,754	13.4%	452,888	514,215	13.5%
Race						
White	23,672	23,992	1.4%	2,839,615	2,864,884	0.9%
Black	194	260	34%	91,695	114,874	25.3%
American Indian and Alaskan Native	21	30	42.9%	13,563	15,924	17.4%
Asian	176	240	36.4%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	3	4	33.3%	2,419	3,592	48.5%
Two or more races	210	272	29.5%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	239	388	62.3%	151,544	182,606	20.5%

Table II.9.2, presents the population of Bremer County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 11,869 males, who accounted for 48.9 percent of the population, and the remaining 51.1 percent, or 12,407 persons, were female. In 2016, the number of males rose to 12,225 persons, and accounted for 49.3 percent of the population, with the remaining 50.7 percent, or 12,573 persons being female.

Table II.9.2 Population by Age and Gender Bremer County 2010 Census and Current Census Estimates							
Age	2010 Census			2016 Current Census Estimates			% Change 10-16
	Male	Female	Total	Male	Female	Total	
Under 14 years	2,241	2,172	4,413	2,362	2,165	4,527	2.6%
15 to 24 years	2,053	2,051	4,104	1,952	1,956	3,908	-4.8%
25 to 34 years	1,276	1,204	2,480	1,330	1,314	2,644	6.6%
35 to 44 years	1,384	1,407	2,791	1,427	1,416	2,843	1.9%
45 to 54 years	1,384	1,407	2,791	1,427	1,416	2,843	1.9%
55 to 64 years	1,613	1,681	3,294	1,477	1,476	2,953	-10.4%
65 and Over	1,792	2,400	4,192	2,115	2,639	4,754	2.2%
Total	11,869	12,407	24,276	12,225	12,573	24,798	2.2%
% of Total	48.9%	51.1%	.	49.3%	50.7%	.	

**Diagram II.9.1
Age Distribution**
Bremer County
2016 Current Census Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Bremer County increased from 22,813 to 23,325 persons, or by 2.2 percent. Between 2000 and 2010, Bremer County population, changed by 951 persons, to a total population of 24,276 persons. The most recent estimates indicated that Bremer County’s population rose an additional 522 persons since the 2010 Census, to 24,798 persons in July 2016.

1990 Census	22,813
Natural Increase 90-00	73
Net Migration 90-00	439
2000 Census	23,325
Natural Increase 00-09	401
Net Migration 00-09	457
2009 Population Estimate	24,183
2010 Census	24,276
Natural Increase 10-16	290
Net Migration 10-16	232
2016 Population Estimate	24,798

There are some important implications of these population growth estimates. Total population change is a combination of births, deaths, and the net migration of those arriving in and leaving the state. The result of births minus deaths is termed the *natural increase*. As shown in Table II.9.3, Bremer County had a natural increase, of 73 persons between 1990 and 2000. During the April 2000 to July 2009 period, Bremer County’s natural increase was estimated at 401 persons. Between 2010 and 2016, the natural increase was estimated at 290 persons, and the net migration was 232 persons.

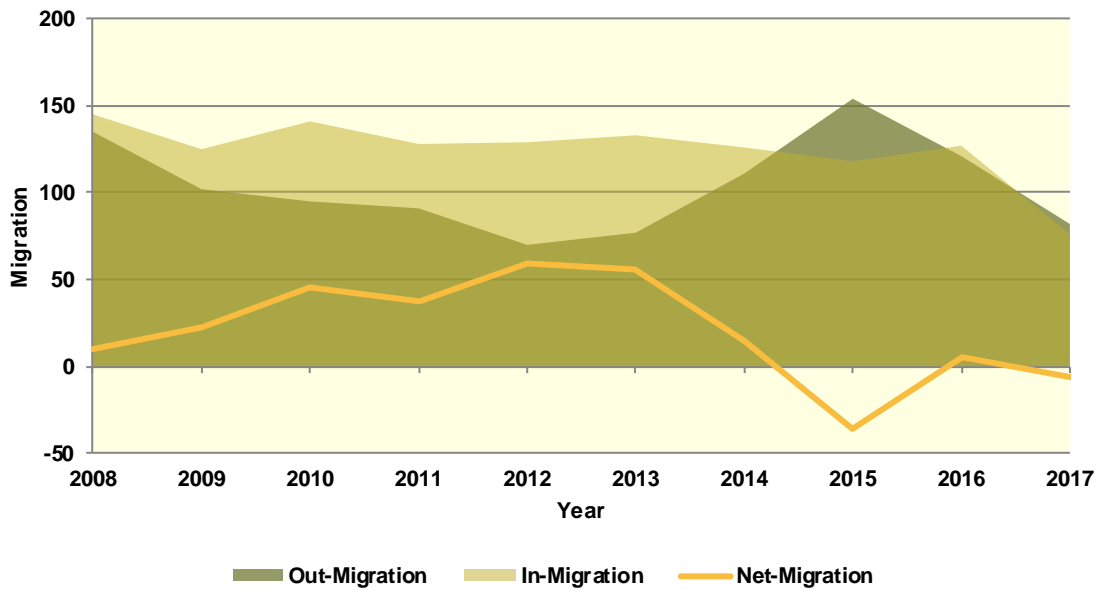
Population Migration Trends

The Iowa Department of Transportation (IOWADOT) collects data on drivers who move to Iowa and exchange licenses from other states as well as those surrendering Iowa driver’s licenses when relocating to a different state. The IOWADOT data do not represent a precise count of migration, as they show only the net change in the number of driver’s licenses, but the data indicate the general direction of population movement.

As can be seen in Table II.9.4 in 2008 there was a total of 145 in-migrations with a total of 135 out-migrations, which led to a net-migration of 10 persons. The most recent first half 2017 data saw a net-migration of -6 persons, with 76 persons entering Bremer County and 82 persons leaving Bremer County.

Diagram II.9.2, shows in and out- migration as a shaded area, with net migration depicted as a line graph. As can be seen the maximum net migration occurred in 2012 with 59 people entering and the migration lowest net migration occurred in 2015 with 36 entering Bremer County.

Diagram II.9.2
Net In-migration by Gender
 Bremer County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.9.4, shows in- and out-migration by gender. In the most recent first half 2017 data, -67 percent of net-migrants, or 4 persons were male, with the remaining 167 percent, or -10 persons were female.

Table II.9.4										
Net In-migration by Gender										
Bremer County										
Iowa DOT Data										
Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017-First Half
In										
Male	68	58	65	60	69	65	58	64	71	41
Female	77	67	76	68	60	68	68	54	56	35
Total	145	125	141	128	129	133	126	118	127	76
Out										
Male	60	46	43	52	37	33	58	73	59	37
Female	75	56	52	39	33	44	53	81	62	45
Total	135	102	95	91	70	77	111	154	121	82
Net										
Male	8	12	22	8	32	32	0	-9	12	4
Female	2	11	24	29	27	24	15	-27	-6	-10
Total	10	23	46	37	59	56	15	-36	6	-6

Table II.9.5, shows net-migration for Bremer County by age range. The largest age cohort in the most recent 2017 net migration data was those in the age range of 46 to 55, with 8 persons entering Bremer County. Those in the age range of 23 to 25 had the lowest levels of net migration, with 9 persons leaving Bremer County.

Table II.9.5										
Migration by Age Range										
Bremer County										
Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	3	1	1	0	2	0	1	0	0	1
18-22	16	19	16	16	9	15	12	8	12	9
23-25	18	11	24	15	19	17	15	16	16	5
26-35	39	37	39	50	39	34	46	37	33	22
36-45	22	21	26	20	24	33	17	12	20	9
46-55	22	13	20	11	16	12	13	18	14	13
56-65	18	13	7	10	13	17	12	16	15	8
66 +	7	10	8	6	7	5	10	11	17	9
Total	145	125	141	128	129	133	126	118	127	76
Out										
14-17	4	2	2	0	0	0	2	2	3	3
18-22	20	16	10	12	16	11	11	12	17	10
23-25	30	28	13	15	18	13	13	36	17	14
26-35	31	19	20	33	9	27	27	44	29	26
36-45	13	12	14	14	11	9	16	16	16	15
46-55	16	7	8	13	7	7	15	17	14	5
56-65	11	13	15	2	6	9	14	16	12	2
66 +	10	5	13	2	3	1	13	11	13	7
Total	135	102	95	91	70	77	111	154	121	82
Net										
14-17	-1	-1	-1	0	2	0	-1	-2	-3	-2
18-22	-4	3	6	4	-7	4	1	-4	-5	-1
23-25	-12	-17	11	0	1	4	2	-20	-1	-9
26-35	8	18	19	17	30	7	19	-7	4	-4
36-45	9	9	12	6	13	24	1	-4	4	-6
46-55	6	6	12	-2	9	5	-2	1	0	8
56-65	7	0	-8	8	7	8	-2	0	3	6
66 +	-3	5	-5	4	4	4	-3	0	4	2
Total	10	23	46	37	59	56	15	-36	6	-6

School Age Enrollment

Table II.9.6, show the school enrollment from the Iowa Department of Education for Bremer County. The school enrollment figures below are for both public and private schools. As can be seen below, in 2010 total enrollment was 5,047 students and was 6,275 in 2017, a change of 24.3 percent. Enrollment for students in grades 1 to 5 was 1,780 students in 2010 and 2,217 in 2017, which was a change of 24.6 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 1,735 and 1,779 in 2017, which was a change of 2.5 percent.

Table II.9.6						
School Enrollment						
Bremer County						
Iowa Department of Education						
Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	506	1,871	1,185	1,717	341	5,408
2001	463	1,855	1,141	1,694	138	5,291
2002	447	1,810	1,146	1,593	103	5,099
2003	416	1,854	1,127	1,620	69	5,086
2004	495	1,811	1,196	1,649	25	5,176
2005	433	1,797	1,017	1,703	25	4,950
2006	484	1,778	1,053	1,700	32	5,015
2007	507	1,731	1,042	1,734	28	5,014
2008	495	1,758	1,067	1,720	27	5,040
2009	539	1,798	988	1,721	60	4,967
2010	557	1,780	975	1,735	88	5,047
2011	888	1,828	927	1,721	321	5,364
2012	818	1,912	973	1,636	282	5,339
2013	825	1,949	1,037	1,636	292	5,447
2014	823	1,996	1,069	1,627	275	5,515
2015	824	2,131	1,276	1,602	291	5,833
2016	937	2,339	1,357	1,833	357	6,466
2017	877	2,217	1,402	1,779	383	6,275
% Change 10-17	57.5%	24.6%	43.8%	2.5%	335.2%	24.3%

Census Demographic Data

In the 1980, 1990, and 2000 decennial censuses, the Census Bureau released several tabulations in addition to the full SF1 100 percent count data including the one-in-six SF3 sample. These additional samples, such as the SF3, asked supplementary questions regarding income and household attributes that were not asked in the 100 percent count. In the 2010 decennial census, the Census Bureau did not collect additional sample data, such as the SF3, and thus many important housing and income concepts are not available in the 2010 Census.

To study these important concepts the Census Bureau distributes the American Community Survey every year to a sample of the population and quantifies the results as one-, three- and five-year averages. The one-year sample only includes responses from the year the survey was implemented, while the five-year sample includes responses over a five-year period. Since the five-year estimates include more responses, the estimates can be tabulated down to the Census tract level, and considered more robust than the one or three year sample estimates.

Population Estimates

Table II.9.7, shows population by age for the 2000 and 2010 Census. The population changed by 4.1 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by 12.3 percent to a total of 4,192 persons in 2010. Those aged 25 to 34 changed by 7.4 percent, and those aged under 5 changed by 9.5 percent.



Table II.9.7 Population by Age Bremer County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	1,291	5.5%	1,414	5.8%	9.5%
5 to 19	5,380	23.1%	5,103	21%	-5.1%
20 to 24	1,754	7.5%	2,000	8.2%	14%
25 to 34	2,309	9.9%	2,480	10.2%	7.4%
35 to 54	6,448	27.6%	6,085	25.1%	-5.6%
55 to 64	2,410	10.3%	3,002	12.4%	24.6%
65 or Older	3,733	16%	4,192	17.3%	12.3%
Total	23,325	100.0%	24,276	100.0%	4.1%

s further explored in Table II.9.8. Those aged 65 to 66 changed by 38 percent between 2000 and 2010, resulting in a population of 483 persons. Those aged 85 or older changed by 19 percent during the same time period, and resulted in 720 persons over age 85 in 2010.

Table II.9.8 Elderly Population by Age Bremer County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	350	9.4%	483	11.5%	38%
67 to 69	523	14%	708	16.9%	35.4%
70 to 74	823	22%	962	22.9%	16.9%
75 to 79	805	21.6%	734	17.5%	-8.8%
80 to 84	627	16.8%	585	14%	-6.7%
85 or Older	605	16.2%	720	17.2%	19%
Total	3,733	100.0%	4,192	100.0%	12.3%

Population by race and ethnicity is shown in Table II.9.9. The white population changed by 3 percent between 2000 and 2010, and resulted in representing 97.2 percent of the population in 2010. The black population changed by 70.5 percent, represented 0.8 percent of the population in 2010. The American Indian and Asian populations represented 0.1 and 0.7 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 83.8 percent between 2000 and 2010, compared to the 3.6 percent growth rate for non-Hispanics.

Table II.9.9 Population by Race and Ethnicity Bremer County 2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	22,909	98.2%	23,601	97.2%	3%
Black	112	0.5%	191	0.8%	70.5%
American Indian	15	0.1%	16	0.1%	6.7%
Asian	121	0.5%	174	0.7%	43.8%
Native Hawaiian/ Pacific Islander	5	0%	2	0%	-60%
Other	24	0.1%	61	0.3%	154.2%
Two or More Races	139	0.6%	231	1%	66.2%
Total	23,325	100.0%	24,276	100.0%	4.1%
Hispanic	130	0.6%	239	1%	83.8%
Non-Hispanic	23,195	99.4%	24,037	99%	3.6%

Population by race and ethnicity through 2016 is shown in Table II.9.10. The white population represented 96.3 percent of the population in 2016, compared with black households accounting for 1.1 percent of the population. Hispanic households represented 1.4 percent of the population in 2016.

Table II.9.10				
Population by Race and Ethnicity				
Bremer County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	23,601	97.2%	23,758	96.3%
Black	191	0.8%	265	1.1%
American Indian	16	0.1%	60	0.2%
Asian	174	0.7%	216	0.9%
Native Hawaiian/ Pacific Islander	2	0%	39	0.2%
Other	61	0.3%	110	0.4%
Two or More Races	231	1%	215	0.9%
Total	24,276	100.0%	24,663	100.0%
Non-Hispanic	24,037	99%	24,324	98.6%
Hispanic	239	1%	339	1.4%

The population by race is broken down further by ethnicity in Table II.9.11. While the white non-Hispanic population changed by 2.7 percent between 2000 and 2010, the white Hispanic population changed by 94.5 percent. The black non-Hispanic population changed by 69.1 percent, while the black Hispanic population changed by 150 percent.

Table II.9.11					
Population by Race and Ethnicity					
Bremer County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	22,836	98.5%	23,459	97.6%	2.7%
Black	110	0.5%	186	0.8%	69.1%
American Indian	14	0.1%	11	0%	-21.4%
Asian	115	0.5%	173	0.7%	50.4%
Native Hawaiian/ Pacific Islander	4	0%	2	0%	-50%
Other	7	0%	4	0%	-42.9%
Two or More Races	109	0.5%	202	0.8%	85.3%
Total Non-Hispanic	23,195	100.0%	24,037	100.0%	3.6%
Hispanic					
White	73	56.2%	142	59.4%	94.5%
Black	2	1.5%	5	2.1%	150%
American Indian	1	0.8%	5	2.1%	400%
Asian	6	4.6%	1	0.4%	-83.3%
Native Hawaiian/ Pacific Islander	1	0.8%	0	0%	-100%
Other	17	13.1%	57	23.8%	235.3%
Two or More Races	30	23.1%	29	12.1%	-3.3%
Total Hispanic	130	100.0%	239	100.0%	83.8%
Total Population	23,325	100.0%	24,276	100.0%	4.1%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.9.12. During this time, the total non-Hispanic population was 24,324 persons in 2016. The Hispanic population was 339.

Table II.9.12				
Population by Race and Ethnicity				
Bremer County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	23,459	97.6%	23,557	96.8%
Black	186	0.8%	265	1.1%
American Indian	11	0%	60	0.2%
Asian	173	0.7%	216	0.9%
Native Hawaiian/ Pacific Islander	2	0%	39	0.2%
Other	4	0%	46	0.2%
Two or More Races	202	0.8%	141	0.6%
Total Non-Hispanic	24,037	100.0%	24,324	100.0%
Hispanic				
White	142	59.4%	201	59.3%
Black	5	2.1%	0	0%
American Indian	5	2.1%	0	0%
Asian	1	0.4%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	57	23.8%	64	18.9%
Two or More Races	29	12.1%	74	21.8%
Total Hispanic	239	100.0	339	100.0%
Total Population	24,276	100.0%	24,663	100.0%

Households by type and tenure are shown in Table II.9.13. Family households represented 69.2 percent of households, while non-family households accounted for 30.8 percent. These changed from 69.4 and 30.6 percent, respectively.

Table II.9.13				
Household Type by Tenure				
Bremer County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	6,509	69.4%	6,461	69.2%
Married-Couple Family	5,612	86.2%	5,653	87.5%
Owner-Occupied	5,151	91.8%	5,159	91.3%
Renter-Occupied	461	8.2%	494	8.7%
Other Family	897	13.8%	808	13.9%
Male Householder, No Spouse Present	273	30.4%	303	33.8%
Owner-Occupied	194	71.1%	188	62%
Renter-Occupied	79	28.9%	115	38%
Female Householder, No Spouse Present	624	69.6%	505	77.2%
Owner-Occupied	375	60.1%	287	56.8%
Renter-Occupied	249	39.9%	218	43.2%
Non-Family Households	2,876	30.6%	2,882	30.8%
Owner-Occupied	1,756	61.1%	1,902	66%
Renter-Occupied	1,120	38.9%	980	34%
Total	9,385	100.0%	9,343	100.0%

The group quarters population was 1,718 in 2010, compared to 1,460 in 2000. Institutionalized populations experienced a 5 percent change between 2000 and 2010. Non-institutionalized populations experienced a 21.8 percent change during this same time period.

Table II.9.14					
Group Quarters Population					
Bremer County					
2000 & 2010 Census SF1 Data					
Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	5	1.4%	26	6.9%	420%
Juvenile Facilities	.	.	73	19.3%	.
Nursing Homes	285	78.9%	280	73.9%	-1.8%
Other Institutions	71	19.7%	0	0%	-100%
Total	361	100.0%	379	100.0%	5%
Noninstitutionalized					
College Dormitories	1,077	98%	1,333	99.6%	23.8%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	22	2%	6	0.4%	-72.7%
Total	1,099	100.0%	1,339	100.0%	21.8%
Group Quarters Population	1,460	100.0%	1,718	100.0%	17.7%

The number of foreign born persons are shown in Table II.9.15. An estimated 0.1 percent of the population was born in Peru, some 0.1 percent were born in Chile, and another 0.1 percent were born in Canada.

Table II.9.15			
Place of Birth for the Foreign-Born Population			
Bremer County			
2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	Peru	34	0.1%
#2 country of origin	Chile	30	0.1%
#3 country of origin	Canada	27	0.1%
#4 country of origin	Other Eastern Africa	27	0.1%
#5 country of origin	Laos	26	0.1%
#6 country of origin	India	22	0.1%
#7 country of origin	Korea	21	0.1%
#8 country of origin	Japan	18	0.1%
#9 country of origin	Nicaragua	17	0.1%
#10 country of origin	Kenya	16	0.1%

Limited English Proficiency and the language spoken at home are shown in Table II.9.16. An estimated 0.4 percent of the population speaks Spanish at home, followed by 0.2 percent speaking Other Asian and Pacific Island languages.

Table II.9.16 Limited English Proficiency and Language Spoken at Home Bremer County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	100	0.4%
#2 LEP Language	Other Asian and Pacific Island languages	44	0.2%
#3 LEP Language	Other and unspecified languages	42	0.2%
#4 LEP Language	Chinese	15	0.1%
#5 LEP Language	Other Indo-European languages	11	0%
#6 LEP Language	Vietnamese	11	0%
#7 LEP Language	Tagalog	7	0%
#8 LEP Language	German or other West Germanic languages	4	0%
#9 LEP Language	Arabic	0	0%
#10 LEP Language	French, Haitian, or Cajun	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.9.17. Some 14 percent of the population was disabled in 2000, or a total of 3,033 persons. The disability rate was highest for those over 65, with 34.5 percent disabled.

Table II.9.17 Disability by Age Bremer County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	153	4.3%
16 to 64	1,688	11.5%
65 and older	1,192	34.5%
Total	3,033	14%

Table II.9.18 shows disability by type in 2000. There were 1,385 physical disabilities in 2000, some 878 employment disabilities, and 996 go-outside-home disabilities.

Table II.9.18 Total Disabilities Tallied: Aged 5 and Older Bremer County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	751
Physical disability	1,385
Mental disability	727
Self-care disability	391
Employment disability	878
Go-outside-home disability	996
Total	5,128

Disability by age, as estimated by the 2016 ACS, is shown in Table II.9.19. The disability rate for females was 9.2 percent, compared to 9.5 percent for males. The disability rate changed precipitously higher with age, with 40.3 percent of those over 75 experiencing a disability.

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	0	0%	0	0%	0	0%
5 to 17	59	3%	62	3.1%	121	3%
18 to 34	176	6.1%	155	5.5%	331	5.8%
35 to 64	346	7.8%	320	7.1%	666	7.5%
65 to 74	242	20.5%	146	12%	388	16.2%
75 or Older	327	40.8%	445	39.9%	772	40.3%
Total	1,150	9.5%	1,128	9.2%	2,278	9.4%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.9.20. Some 4.7 percent have an ambulatory disability, 3.5 have an independent living disability, and 1.7 percent have a self-care disability.

Disability Type	Population with Disability	Percent with Disability
Hearing disability	801	3.3%
Vision disability	271	1.1%
Cognitive disability	659	2.9%
Ambulatory disability	1,068	4.7%
Self-Care disability	391	1.7%
Independent living disability	654	3.5%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.9.21. In 2016, some 12,963 persons were employed and 431 were unemployed. This totaled a labor force of 13,394 persons. The unemployment rate for Bremer County was estimated to be 3.2 percent in 2016.

Employment Status	2016 Five-Year ACS
Employed	12,963
Unemployed	431
Labor Force	13,394
Unemployment Rate	3.2%

In 2016, 94.7 percent of households in Bremer County had a high school education or greater.



Table II.9.22	
High School or Greater Education	
Bremer County	
2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	8,852
Total Households	9,343
Percent High School or Above	94.7%

As seen in Table II.9.23, some 31.2 percent of the population had a high school diploma or equivalent, another 39.1 percent have some college, 17.8 percent have a Bachelor's Degree, and 6.5 percent of the population had a graduate or professional degree.

Table II.9.23		
Educational Attainment		
Bremer County		
2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	1,014	5.3%
High School or Equivalent	6,008	31.2%
Some College or Associates Degree	7,521	39.1%
Bachelor's Degree	3,431	17.8%
Graduate or Professional Degree	1,259	6.5%
Total Population Above 18 years	19,233	100.0%

ECONOMICS

Labor Force

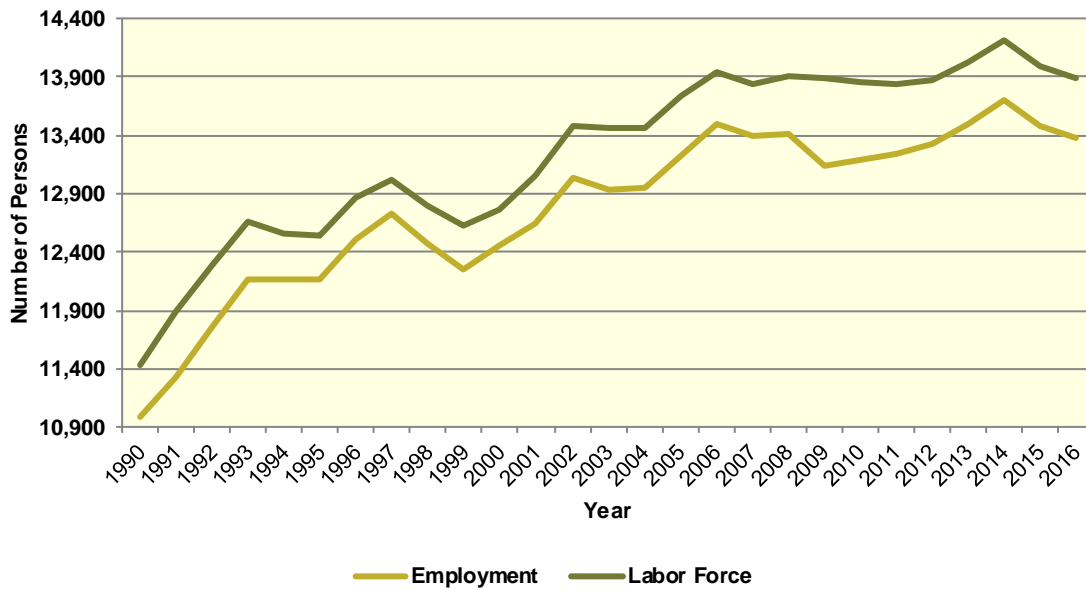
Table II.9.24, shows the labor force statistics for Bremer County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1997 with a rate of 2.3 percent. The highest level of unemployment occurred during 2009 rising to a rate of 5.4 percent. This compared to a statewide low of 2.6 in 1999 and statewide high of 6.4 percent in 2009. Over the last year, the unemployment rate in Bremer County increased from 3.6 percent in 2015 to 3.7 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Year	Bremer County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	439	10,987	11,426	3.8%	4.4%
1991	564	11,337	11,901	4.7%	4.7%
1992	537	11,748	12,285	4.4%	4.5%
1993	502	12,160	12,662	4%	4%
1994	379	12,174	12,553	3%	3.5%
1995	371	12,172	12,543	3%	3.4%
1996	349	12,513	12,862	2.7%	3.5%
1997	306	12,722	13,028	2.3%	3.1%
1998	322	12,477	12,799	2.5%	2.7%
1999	361	12,258	12,619	2.9%	2.6%
2000	312	12,460	12,772	2.4%	2.6%
2001	404	12,643	13,047	3.1%	3.3%
2002	452	13,035	13,487	3.4%	4%
2003	526	12,942	13,468	3.9%	4.5%
2004	510	12,950	13,460	3.8%	4.5%
2005	504	13,228	13,732	3.7%	4.3%
2006	446	13,496	13,942	3.2%	3.7%
2007	430	13,401	13,831	3.1%	3.7%
2008	497	13,416	13,913	3.6%	4.2%
2009	752	13,140	13,892	5.4%	6.4%
2010	679	13,185	13,864	4.9%	6%
2011	604	13,238	13,842	4.4%	5.5%
2012	532	13,335	13,867	3.8%	5%
2013	532	13,496	14,028	3.8%	4.7%
2014	525	13,697	14,222	3.7%	4.3%
2015	501	13,488	13,989	3.6%	3.8%
2016	508	13,382	13,890	3.7%	3.7%

Diagram II.9.3, shows the employment and labor force for Bremer County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 13,382 persons, with the labor force reaching 13,890, indicating there were a total of 508 unemployed persons.



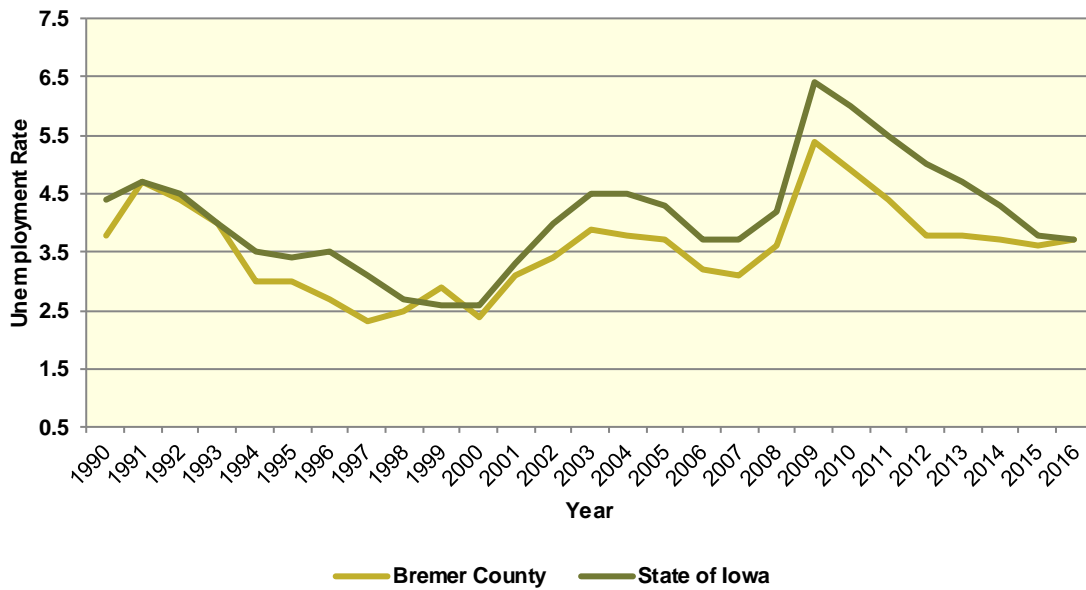
Diagram II.9.3
Employment and Labor Force
 Bremer County
 1990 – 2016 BLS Data



Unemployment

Diagram II.9.4, shows the unemployment rate for both the State and Bremer County. During the 1990’s the average rate for Bremer County was 3.3 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 3.6 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 4 percent. Over the course of the entire period the Bremer County had an average unemployment rate that lower than the State, 3.6 percent for Bremer County, versus 4.1 statewide.

Diagram II.9.4
Annual Unemployment Rate
 Bremer County
 1990 – 2016 BLS Data



Earnings and Employment

The Bureau of Economic Analysis (B.E.A.) produces regional economic accounts, which provide a consistent framework for analyzing and comparing individual state and local area economies. Table II.9.25, shows total real earnings by industry for Bremer County. In the most recent 2016 estimate, the manufacturing industry had the largest total real earnings, with total real earnings reaching \$115,488,000. Between 2015 and 2016 the retail trade industry saw the largest percentage increase, rising by 17 percent to 9,146,000 dollars.

Table II.9.25
Real Earnings by Industry
 Bremer County
 BEA Table CA-5N Data (1,000's of 2016 Dollars)

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	25,681	22,029	72,844	48,673	66,766	32,627	29,047	6,381	-78
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	4,645	1,074	0	0	0	0	0	0
Construction	35,067	34,388	35,287	36,080	34,942	35,709	35,830	35,999	0.5
Manufacturing	96,209	116,129	113,752	125,473	124,605	124,007	119,975	115,488	-3.7
Wholesale trade	20,233	20,648	22,180	24,256	24,585	24,990	24,594	18,496	-24.8
Retail trade	30,912	34,366	35,624	36,343	35,901	36,155	35,591	41,628	17
Transportation and warehousing	0	9,306	10,584	0	0	0	0	0	0
Information	4,097	3,549	3,365	5,172	5,009	4,999	4,942	4,746	-4
Finance and insurance	82,725	71,815	66,765	72,682	72,140	76,398	80,219	81,735	1.9
Real estate and rental and leasing	2,766	7,151	6,904	8,886	12,040	12,403	12,710	13,360	5.1
Professional and technical services	0	11,867	12,661	13,723	0	14,427	14,586	16,080	10.2
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	12,474	0	0	0	8,227	0	0	0	0
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	913	1,432	1,441	1,613	1,504	1,397	1,362	1,245	-8.6
Accommodation and food services	9,965	7,934	7,738	8,027	8,090	8,443	8,559	9,218	7.7
Other services, except public administration	17,780	19,131	19,617	21,209	21,504	22,140	22,020	21,958	-0.3
Government and government enterprises	65,211	104,605	104,387	105,876	109,802	111,372	116,005	114,375	-1.4
Total	493,047	562,205	606,237	617,140	639,440	614,575	610,787	590,252	-3.4



Table II.9.26, shows the total employment by industry for the Bremer County. The most recent estimates show the government and government enterprises industry was the largest employer in Bremer County, with employment reaching 1,983 jobs in 2016. Between 2015 and 2016 the retail trade industry saw the largest percentage increase, rising by 10.4 percent to 468 jobs.

Table II.9.26
Employment by Industry
Bremer County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	1,100	954	968	958	987	947	972	962	-1
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	12	14	0	0	0	0	0	0
Construction	873	727	741	732	732	731	734	731	-0.4
Manufacturing	1,790	1,678	1,677	1,833	1,825	1,815	1,785	1,741	-2.5
Wholesale trade	396	409	410	424	428	462	474	387	-18.4
Retail trade	1,536	1,517	1,562	1,562	1,581	1,615	1,647	1,818	10.4
Transportation and warehousing	0	212	223	0	0	0	0	0	0
Information	112	114	99	137	137	150	144	134	-6.9
Finance and insurance	1,474	1,307	1,339	1,354	1,383	1,370	1,470	1,472	0.1
Real estate and rental and leasing	260	428	467	522	558	588	590	622	5.4
Professional and technical services	0	391	402	423	0	455	447	487	8.9
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	395	0	0	0	413	0	0	0	0
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	134	217	213	222	212	194	191	187	-2.1
Accommodation and food services	681	604	609	593	621	630	661	657	-0.6
Other services, except public administration	715	786	816	790	775	775	781	785	0.5
Government and government enterprises	1,573	1,897	1,935	1,998	2,046	2,048	2,049	1,983	-3.2
Total	13,641	14,177	14,359	14,791	15,092	15,054	15,080	15,058	-0.1



Table II.9.27, shows the real average earnings per job by industry for Bremer County. These figures are calculated by dividing the total real earning displayed in Tables II.9.25 and II.9.26, by industry. In 2016, the manufacturing industry had the highest average earnings reaching 66,334 dollars. Between 2015 and 2016 the accommodation and food services industry saw the largest percentage increase, rising by 8.4 percent to 13,314 dollars.

Table II.9.27
Real Earnings Per Job by Industry
Bremer County
BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	23,346	23,091	75,252	50,807	67,646	34,453	29,883	6,633	-77.8
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	387,078	76,745	0	0	0	0	0	0
Construction	40,169	47,302	47,621	49,289	47,735	48,850	48,814	49,246	0.9
Manufacturing	53,748	69,207	67,831	68,452	68,277	68,324	67,213	66,334	-1.3
Wholesale trade	51,093	50,485	54,098	57,207	57,441	54,091	51,885	47,793	-7.9
Retail trade	20,125	22,654	22,806	23,267	22,708	22,387	21,609	22,898	6
Transportation and warehousing	0	43,898	47,460	0	0	0	0	0	0
Information	36,582	31,136	33,986	37,753	36,561	33,330	34,321	35,418	3.2
Finance and insurance	56,123	54,947	49,862	53,679	52,162	55,765	54,571	55,526	1.8
Real estate and rental and leasing	10,640	16,707	14,784	17,022	21,577	21,094	21,543	21,479	-0.3
Professional and technical services	0	30,351	31,496	32,442	0	31,708	32,630	33,018	1.2
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	31,579	0	0	0	19,920	0	0	0	0
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	6,812	6,601	6,766	7,267	7,095	7,200	7,129	6,658	-6.6
Accommodation and food services	14,633	13,135	12,706	13,536	13,028	13,402	12,949	14,030	8.4
Other services, except public administration	24,868	24,340	24,040	26,846	27,747	28,568	28,195	27,972	-0.8
Government and government enterprises	41,456	55,142	53,947	52,991	53,667	54,381	56,615	57,678	1.9
Total	36,145	39,656	42,220	41,724	42,369	40,825	40,503	39,199	-3.2

Table II.9.28 shows total employment and real personal income for the years of 1969 to 2016. As can be seen in total real personal income in 2016, comprising all wage and salary earnings, proprietorship income, dividends, interest, rents, and transfer payments, was \$1,103,870,000 a -1.9 percent change between 2015 and 2016. Table II.9.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 14,177 and 15,058 in 2016, which a change of -0.1 percent over this period.

Table II.9.28
Total Employment and Real Personal Income
 Bremer County
 BEA Data 1969 Through 2016

Year	1,000s of 2016 Dollars						Per Capita Income	Total Employment	Average Real Earnings Per Job
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	278,970	16,859	48,996	69,434	29,346	409,887	18,424	9,176	30,402
1970	273,532	16,854	50,890	72,495	33,571	413,635	18,190	9,461	28,914
1971	281,359	18,152	54,088	74,572	35,521	427,388	18,752	9,394	29,949
1972	280,031	18,675	69,326	78,046	36,546	445,274	19,313	9,338	29,987
1973	336,454	23,199	76,466	85,332	40,406	515,459	22,095	9,836	34,207
1974	307,255	24,585	83,024	89,581	43,199	498,474	20,955	10,100	30,423
1975	290,082	23,930	85,938	97,022	49,247	498,358	20,924	9,937	29,193
1976	286,073	25,507	88,875	97,437	51,576	498,454	20,970	10,187	28,084
1977	306,413	25,620	105,620	103,099	52,826	542,337	22,734	10,314	29,708
1978	322,845	27,270	109,034	108,957	54,241	567,807	23,610	10,664	30,276
1979	307,906	30,219	116,920	114,667	57,074	566,348	23,312	11,062	27,835
1980	282,074	28,805	123,998	126,238	63,217	566,723	22,830	10,942	25,779
1981	285,354	29,157	122,972	140,907	66,112	586,187	23,654	10,859	26,277
1982	257,446	27,913	103,700	154,753	71,228	559,215	22,675	10,613	24,258
1983	254,278	29,313	85,320	161,209	75,081	546,575	22,278	10,855	23,425
1984	302,180	31,599	79,132	168,206	73,820	591,738	24,452	11,012	27,440
1985	309,136	32,621	65,615	164,544	75,239	581,914	24,540	10,931	28,281
1986	300,971	32,492	56,905	163,790	78,851	568,025	24,456	10,788	27,899
1987	308,520	33,125	66,391	152,697	77,687	572,170	25,193	10,814	28,530
1988	305,867	36,516	70,367	146,616	76,464	562,798	24,995	11,211	27,283
1989	331,450	37,909	72,686	155,107	79,233	600,568	26,450	11,525	28,759
1990	362,500	40,559	75,185	148,596	81,627	627,350	27,450	11,907	30,444
1991	360,178	41,982	75,800	143,818	85,204	623,019	27,170	12,140	29,669
1992	397,301	44,052	85,550	145,884	89,540	674,223	29,266	12,328	32,227
1993	381,490	45,942	86,020	142,641	100,330	664,540	28,697	12,447	30,649
1994	416,812	47,084	98,852	141,219	93,592	703,391	30,453	12,509	33,321
1995	409,299	47,168	106,283	151,037	101,339	720,790	31,092	12,742	32,122
1996	456,472	46,469	100,942	161,363	106,194	778,502	33,410	13,250	34,451
1997	472,921	51,641	105,716	173,234	108,179	808,409	34,707	13,561	34,874
1998	480,782	53,566	101,061	181,101	105,093	814,471	34,922	13,752	34,960
1999	468,156	53,196	95,682	172,989	110,820	794,450	33,953	13,637	34,330
2000	497,820	55,121	107,715	179,036	111,879	841,330	36,090	13,881	35,863
2001	493,047	56,257	112,664	177,759	126,409	853,622	36,315	13,641	36,145
2002	496,021	56,425	110,877	172,808	131,110	854,391	36,534	13,415	36,975
2003	480,738	56,942	108,526	164,142	132,804	829,268	35,214	13,267	36,235
2004	535,853	58,706	114,375	171,747	132,652	895,922	37,758	13,645	39,271
2005	536,180	60,492	116,073	163,895	137,034	892,691	37,456	13,877	38,638
2006	531,342	61,318	120,893	168,606	148,713	908,237	37,759	14,248	37,292
2007	551,595	63,438	126,058	186,875	152,937	954,027	39,362	14,591	37,804
2008	579,413	66,657	134,402	192,615	164,903	1,004,676	41,581	14,750	39,282
2009	555,836	65,251	147,267	184,605	171,304	993,761	41,093	14,385	38,640
2010	562,205	66,121	161,474	190,942	180,157	1,028,658	42,356	14,177	39,657
2011	606,237	59,828	176,156	195,624	182,085	1,100,274	45,152	14,359	42,220
2012	617,140	62,151	187,208	210,900	179,715	1,132,812	46,281	14,791	41,724
2013	639,440	70,836	173,186	201,291	179,881	1,122,962	45,671	15,092	42,369
2014	614,575	70,293	168,942	212,676	182,883	1,108,782	44,939	15,054	40,824
2015	610,787	69,793	170,010	223,637	190,337	1,124,979	45,400	15,080	40,504
2016	590,252	71,252	168,184	223,118	193,568	1,103,870	44,514	15,058	39,199

Diagram II.9.5, shows real average earnings per job for Bremer County from 1990 to 2016. Over this period the average earning per job for Bremer County was \$36,655, which was lower than the statewide average of \$43,526 over the same period.

Diagram II.9.5
Real Average Earnings Per Job
 Bremer County
 BEA Data 1990 - 2016

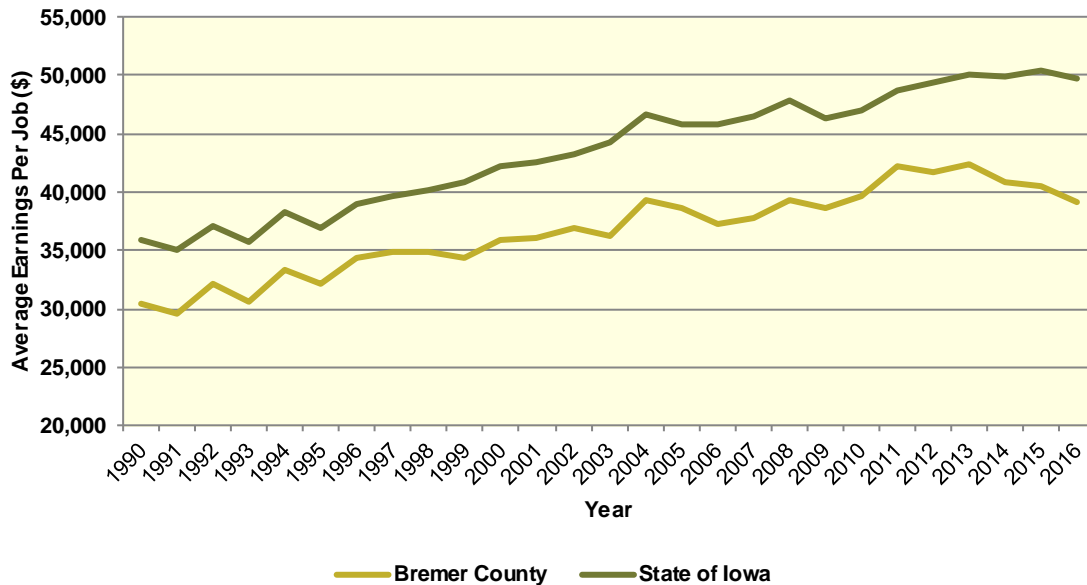
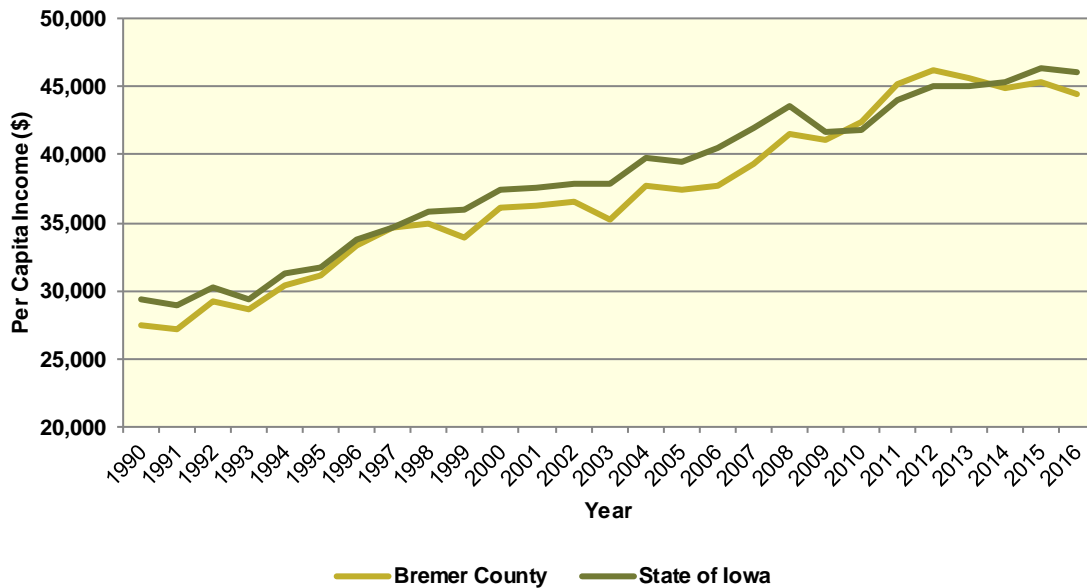


Diagram II.9.6, shows real per capita income for the Bremer County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Bremer County was \$37,207, which was lower than the statewide average of \$38,254 over the same period.

Diagram II.9.6
Real Per Capita Income
 Bremer County
 BEA Data 1990 - 2016



Quarterly Census of Employment and Wages

The BLS produces the Quarterly Census of Employment and Wages (QCEW), which reports monthly data on employment and quarterly data on wages and number of business establishments. QCEW employment data represent only filled jobs, whether full or part-time, temporary or permanent, by place of work the pay period. If data do not meet BLS or State agency disclosure standards they are displayed as (ND) and not disclosed. Data from this series are from the period of January 2006 through December 2016 and are presented in Table II.9.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment decreased from 10,009 persons in 2015 to 9,965 in 2016, a change of -0.4 percent.

Table II.9.29
Total Monthly Employment
 Bremer County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	9,069	9,401	9,592	9,578	9,063	9,047	9,425	9,693	9,805	9,745	9,776
Feb	9,112	9,402	9,591	9,363	9,078	9,070	9,427	9,758	9,845	9,798	9,844
Mar	9,170	9,596	9,638	9,415	9,256	9,193	9,492	9,793	9,900	9,863	9,838
Apr	9,503	9,754	9,908	9,655	9,271	9,393	9,737	10,179	10,170	10,071	10,166
May	9,499	9,773	9,907	9,638	9,327	9,465	9,801	10,235	10,238	10,136	10,185
Jun	9,780	9,922	10,104	9,639	9,503	9,589	9,978	10,325	10,370	10,239	10,257
Jul	9,370	9,662	9,841	9,427	9,377	9,366	9,997	10,231	10,128	9,846	9,880
Aug	9,432	9,597	9,855	9,230	9,278	9,297	9,720	9,897	10,001	9,820	9,880
Sep	9,666	9,827	10,034	9,456	9,292	9,466	9,983	10,088	10,058	9,991	9,936
Oct	9,766	9,951	10,120	9,575	9,330	9,648	10,062	10,191	10,144	10,218	10,025
Nov	9,629	9,904	9,993	9,410	9,255	9,521	10,002	10,125	9,966	10,185	9,946
Dec	9,686	9,933	10,005	9,294	9,294	9,517	9,977	10,031	10,006	10,197	9,849
Annual	9,474	9,727	9,882	9,473	9,277	9,381	9,800	10,046	10,053	10,009	9,965
% Change	.	2.7%	1.6%	-4.1%	-2.1%	1.1%	4.5%	2.5%	0.1%	-0.4%	-0.4%

The QCEW also reports average weekly wages, which represents total compensation paid during the calendar quarter, regardless of when services were performed. The BLS QCEW data indicated average weekly wages were \$759 in 2015. In 2016, average weekly wages saw an increased of 1.2 percent over the prior year, rising to \$768, or by 9 dollars. These data are shown in Table II.9.30.

Table II.9.30						
Average Weekly Wages						
Bremer County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	511	495	481	521	502	
2002	520	512	508	533	518	3.2%
2003	534	514	516	553	530	2.3%
2004	551	530	537	600	554	4.5%
2005	550	560	576	597	571	3.1%
2006	610	564	581	622	594	4%
2007	632	591	607	654	621	4.5%
2008	662	628	643	694	657	5.8%
2009	670	625	637	702	658	0.2%
2010	642	660	671	739	678	3%
2011	679	665	704	717	691	1.9%
2012	722	693	690	732	709	2.6%
2013	744	684	701	748	719	1.4%
2014	743	706	723	784	739	2.8%
2015	762	727	745	803	759	2.7%
2016(p)	762	739	787	784	768	1.2%

Total business establishments reported by the QCEW are displayed in Table II.9.31. Between 2015 and 2016, the total number of business establishments in Bremer County increased by 1.2 percent, from 714 to 722 establishments.

Table II.9.31						
Number of Business Establishments						
Bremer County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	703	711	676	672	691	
2002	669	676	675	677	674	-2.5%
2003	668	671	671	673	671	-0.4%
2004	684	689	692	690	689	2.7%
2005	678	674	670	668	673	-2.3%
2006	671	672	676	676	674	0.1%
2007	682	678	676	672	677	0.4%
2008	670	684	687	692	683	0.9%
2009	680	677	682	684	681	-0.3%
2010	681	678	680	667	677	-0.6%
2011	665	673	678	692	677	(ND)%
2012	678	690	687	691	687	1.5%
2013	693	706	698	697	699	1.7%
2014	705	705	707	714	708	1.3%
2015	711	711	718	714	714	0.8%
2016	714	725	724	725	722	1.1%

Iowa Department of Revenue

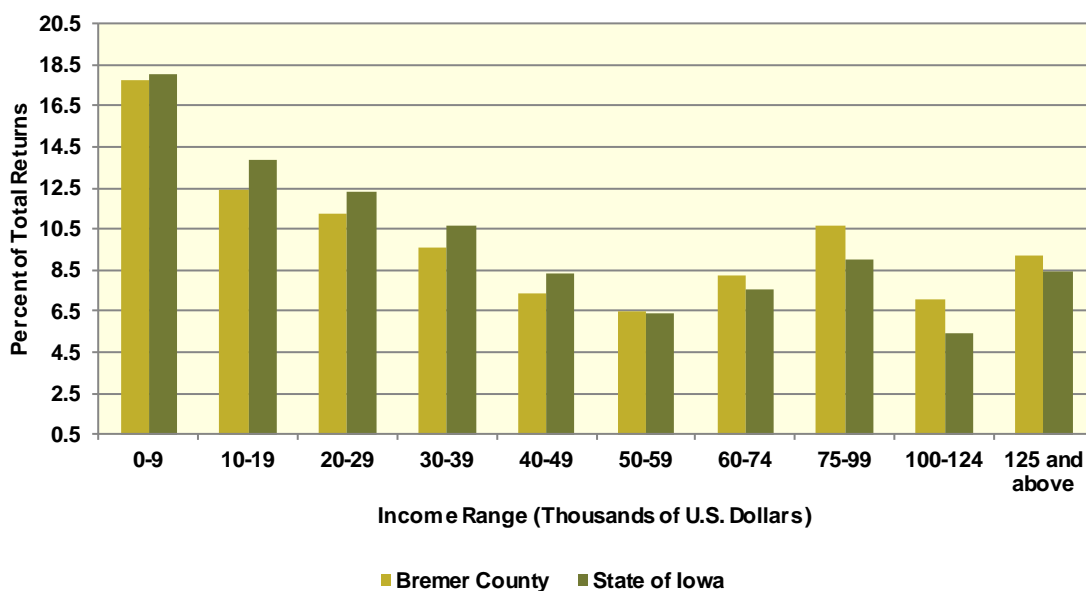
The Iowa Department of Revenue releases annual income tax statistics. Table II.9.32, shows the number of returns by adjusted gross income. For taxpayer confidentiality, if the number of returns was fewer than 5, the data was redacted. As a result the number of returns reported maybe slightly lower than the actual returns. Most redacted records occurred in the highest income brackets. The table below gives an accurate measure of the income distribution in Bremer County.

As can be seen below, the total number of returns between 2010 and 2015 increased by 4.2 percent, with 988 returns reported in 2015, which was the most recent year available. Between 2010 and 2015, the adjusted gross income class that saw the largest change was \$0-9,999 with a change of 57.1 percent. This compared to the income class of \$75,000-99,999, which saw the lowest percentage change between 2010 and 2015 of -8.6 percent.

Table II.9.32
Number of Tax Returns by Adjusted Gross Income
 Bremer County
 Iowa DOR 2002 - 2015

Year	\$0 – 9,999	\$10,000 – 19,999	\$20,000 – 29,999	\$30,000 – 39,999	\$40,000 – 49,999	\$50,000 – 59,999	\$60,000 – 74,999	\$75,000 – 99,999	\$100,000 – 124,999	\$125,000 and above	Total
2002	2,273	1,479	1,257	1,054	976	774	953	732	232	235	9,965
2003	2,162	1,400	1,309	989	923	839	893	792	270	266	9,843
2004	2,157	1,367	1,195	1,034	923	768	924	900	310	332	9,910
2005	2,024	1,381	1,185	1,025	905	807	922	967	343	379	9,938
2006	1,965	1,293	1,190	1,006	862	802	978	1,046	435	444	10,021
2007	1,940	1,330	1,220	1,080	849	815	966	1,085	526	518	10,329
2008	1,937	1,309	1,189	1,002	857	748	997	1,105	552	587	10,283
2009	2,088	1,353	1,170	1,024	870	718	943	1,112	552	562	10,392
2010	1,938	1,349	1,184	974	833	748	973	1,136	590	629	10,354
2011	2,013	1,360	1,186	971	806	764	954	1,168	632	720	10,574
2012	1,898	1,264	1,122	980	834	733	953	1,190	735	816	10,525
2013	1,901	1,266	1,156	1,038	793	717	1,006	1,144	724	893	10,638
2014	1,916	1,354	1,162	1,000	810	734	889	1,227	726	927	10,745
2015	1,913	1,337	1,208	1,037	792	701	889	1,154	766	988	10,785
Change 10 - 15	-1.3%	-0.9%	2%	6.5%	-4.9%	-6.3%	-8.6%	1.6%	29.8%	57.1%	4.2%

Diagram II.9.7
2015 Income Distribution
 Bremer County
 2015 Iowa DOR Data



Poverty

Poverty is the condition of having insufficient resources or income. In its extreme form, poverty is a lack of basic human needs, such as adequate and healthy food, clothing, housing, water, and health services. According to the Census Bureau’s Small Area Income and Poverty Estimates Program, the number of individuals in poverty decreased from 1,722 in 2010 to 1,557 in 2016, with the poverty rate reaching 6.7 percent in 2016. This compared to a state poverty rate of 11.7 percent and a national rate of 14 percent in 2016. Table II.9.33, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	1,265	5.7%
2001	1,352	6.1%
2002	1,469	6.6%
2003	1,393	6.3%
2004	1,572	7%
2005	1,624	7.4%
2006	1,507	6.8%
2007	1,513	6.8%
2008	1,579	7.1%
2009	1,633	7.5%
2010	1,722	7.6%
2011	1,709	7.6%
2012	1,696	7.5%
2013	1,482	6.5%
2014	1,734	7.6%
2015	1,791	7.8%
2016	1,557	6.7%

The rate of poverty for Bremer County is shown in Table II.9.34. In 2016, there were an estimated 1,677 persons living in poverty. This represented a 7.3 percent poverty rate, compared to 5.1 percent poverty in 2000. In 2016, some 10 percent of those in poverty were under age 6, and 12.4 percent were 65 or older.

Table II.9.34 Poverty by Age Bremer County 2000 Census SF3 & 2016 Five-Year ACS Data				
Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	87	7.8%	168	10%
6 to 17	144	13%	278	16.6%
18 to 64	680	61.2%	1,023	61%
65 or Older	200	18%	208	12.4%
Total	1,111	100.0%	1,677	100.0%
Poverty Rate	5.1%	.	7.3%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 3.6 percent in Bremer County between 2010 and 2016, from 9,915 to 10,275. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.9.35.

Table II.9.35 Housing Units State of Iowa vs. Bremer County 2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Bremer County	% Growth Since Census
2000 Census Base	1,232,625	.	9,348	.
2010 Census	1,336,417	8.4%	9,915	6.1%
July 2011 Estimate	1,341,974	0.4%	9,959	0.4%
July 2012 Estimate	1,346,403	0.7%	9,993	0.8%
July 2013 Estimate	1,353,274	1.3%	10,066	1.5%
July 2014 Estimate	1,362,458	1.9%	10,133	2.2%
July 2015 Estimate	1,370,778	2.6%	10,202	2.9%
July 2016 Estimate	1,380,162	3.3%	10,275	3.6%

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 Bremer County decreased from 82 authorizations in 2015 to 75 in 2016.

The real value of single-family building permits increased from \$250,137 in 2015 to \$256,210 in 2016. This compares to an increase in permit value statewide, with values rising from \$234,346 in 2015 to \$235,750 in 2016. Additional details are given in Table II.9.36.

Table II.9.36
Building Permits and Valuation
 Bremer County
 Census Bureau Data, 1980–2016

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2016\$)	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	55	0	0	6	61	125,322	83,710
1981	77	0	16	0	93	113,624	0
1982	33	0	0	0	33	120,445	0
1983	34	0	4	0	38	140,305	0
1984	8	2	0	0	10	115,230	0
1985	11	0	0	0	11	135,585	0
1986	6	2	0	39	47	177,875	102,760
1987	9	0	4	24	37	121,226	47,134
1988	12	0	4	24	40	137,990	50,117
1989	33	4	0	0	37	133,733	0
1990	56	0	0	0	56	144,155	0
1991	44	0	4	16	64	159,464	35,081
1992	65	6	0	0	71	146,961	0
1993	48	0	0	0	48	165,442	0
1994	58	2	3	8	71	164,034	31,596
1995	66	0	0	0	66	164,410	0
1996	70	8	0	0	78	175,432	0
1997	48	4	3	54	109	179,809	54,894
1998	51	0	6	22	79	200,137	77,085
1999	78	2	0	0	80	183,534	0
2000	110	6	0	22	138	187,111	86,604
2001	102	2	0	22	126	198,523	108,873
2002	96	4	0	0	100	203,671	0
2003	114	6	0	0	120	227,253	0
2004	134	4	0	0	138	244,219	0
2005	111	4	0	0	115	263,316	0
2006	76	0	0	0	76	264,002	0
2007	56	0	0	0	56	273,374	0
2008	77	0	0	0	77	224,311	0
2009	84	0	0	0	84	217,014	0
2010	59	0	0	0	59	241,140	0
2011	53	0	0	0	53	282,053	0
2012	74	4	23	0	101	241,125	0
2013	66	10	12	0	88	257,097	0
2014	56	10	8	0	74	245,353	0
2015	82	0	0	12	94	250,137	84,431
2016	75	0	0	46	121	256,210	118,132



Diagram II.9.8 Single Family Permits

Bremer County
Census Bureau Data, 1980–2016

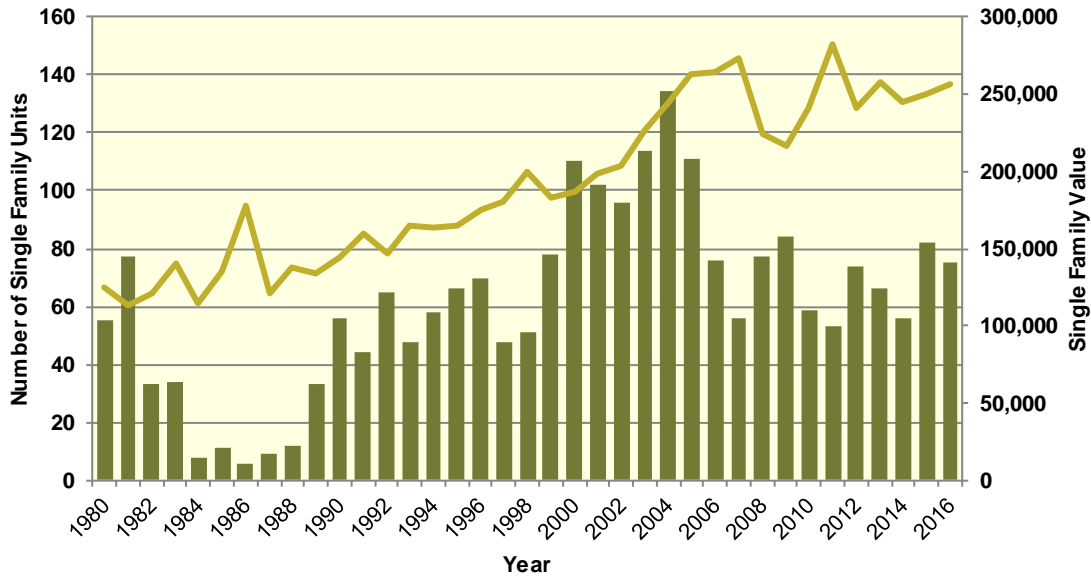
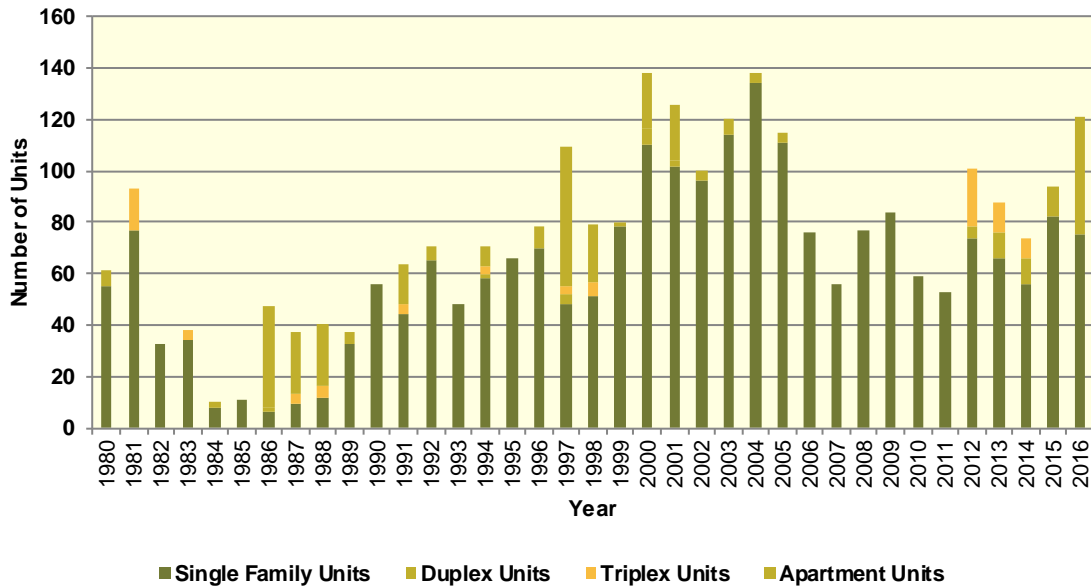


Diagram II.9.9 Total Permits by Unit Type

Bremer County
Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.9.37. In 2016, there were 10,136 housing units, up from 9,337 in 2000. Single-family units accounted for 85.6 percent of units in 2016, compared to 83.5 in 2000. Apartment units accounted for 6.4 percent in 2016, compared to 6.3 percent in 2000.

Table II.9.37				
Housing Units by Type				
Bremer County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Unit Type	2000 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	7,794	83.5%	8,677	85.6%
Duplex	256	2.7%	239	2.4%
Tri- or Four-Plex	420	4.5%	361	3.6%
Apartment	589	6.3%	650	6.4%
Mobile Home	278	3%	209	2.1%
Boat, RV, Van, Etc.	0	0%	0	0%
Total	9,337	100.0%	10,136	100.0%

Some 94.7 percent of housing was occupied in 2010, compared to 94.9 percent in 2000. Owner-occupied housing changed 7.9 percent between 2000 and 2010, ending with owner-occupied units representing 79.7 percent of unit. Vacant units changed by 11.1 percent, resulting in 530 vacant units in 2010.

Table II.9.38					
Housing Units by Tenure					
Bremer County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	8,860	94.9%	9,385	94.7%	5.9%
Owner-Occupied	6,927	78.2%	7,476	79.7%	7.9%
Renter-Occupied	1,933	21.8%	1,909	20.3%	-1.2%
Vacant Housing Units	477	5.1%	530	5.3%	11.1%
Total Housing Units	9,337	100.0%	9,915	100.0%	6.2%

Table II.9.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 10,136 housing units. An estimated 80.7 percent were owner-occupied, and 7.8 percent were vacant.

Table II.9.39				
Housing Units by Tenure				
Bremer County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	9,385	94.7%	9,343	92.2%
Owner-Occupied	7,476	79.7%	7,536	80.7%
Renter-Occupied	1,909	20.3%	1,807	19.3%
Vacant Housing Units	530	5.3%	793	7.8%
Total Housing Units	9,915	100.0%	10,136	100.0%



Households by household size are shown in Table II.9.40. There were a total of 9,385 households in 2010, up from 8,860 in 2000. One person households changed by 8,860 percent between 2000 and 2010, while two person households changed by 11.6 percent. Three and four person households changed by -1.9 and -8.4 respectively, representing 13.3 percent and 12.7 percent of the population in 2010.

Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	2,192	24.7%	2,417	25.8%	10.3%
Two Persons	3,369	38%	3,761	40.1%	11.6%
Three Persons	1,273	14.4%	1,249	13.3%	-1.9%
Four Persons	1,304	14.7%	1,195	12.7%	-8.4%
Five Persons	501	5.7%	561	6%	12%
Six Persons	171	1.9%	148	1.6%	-13.5%
Seven Persons or More	50	0.6%	54	0.6%	8%
Total	8,860	100.0%	9,385	100.0%	5.9%

Households by income is shown in Table II.9.41. Households earning more than \$100,000 per year represented 26.3 percent of households in 2016, compared to 6.8 percent in 2000. Households earning between \$50,000 and \$74,999 represented 20.5 percent of households in 2016, compared to 23.6 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 8.4 percent of households in 2016, compared to 11.8 percent in 2000.

Income	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	1,044	11.8%	784	8.4%
\$15,000 to \$19,999	570	6.5%	390	4.2%
\$20,000 to \$24,999	709	8%	475	5.1%
\$25,000 to \$34,999	1,357	15.4%	716	7.7%
\$35,000 to \$49,999	1,680	19%	1,123	12%
\$50,000 to \$74,999	2,087	23.6%	1,917	20.5%
\$75,000 to \$99,999	790	8.9%	1,480	15.8%
\$100,000 or More	597	6.8%	2,458	26.3%
Total	8,834	100.0%	9,343	100.0%

Table II.9.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 9.5 percent and 2.2 percent of households, respectively. Households built in the 1970’s, 1980’s, and 1990’s account for 17.5 percent, 5.8 percent, and 8.1, respectively. Housing units built prior to 1939 represented 30.2 percent of households in 2016.

Table II.9.42				
Households by Year Home Built				
Bremer County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Year Built	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	3,234	36.5%	2,822	30.2%
1940 to 1949	590	6.7%	433	4.6%
1950 to 1959	984	11.1%	1,043	11.2%
1960 to 1969	947	10.7%	1,016	10.9%
1970 to 1979	1,720	19.4%	1,633	17.5%
1980 to 1989	542	6.1%	542	5.8%
1990 to 1999	843	9.5%	754	8.1%
2000 to 2009	.	.	891	9.5%
2010 or Later	.	.	209	2.2%
Total	8,860	100.0%	9,343	100.0%

The distribution of unit types by race are shown in Table II.9.43. An estimated 86.6 percent of white households occupy single family homes, while 72.7 percent of black households do. Some 6.5 percent of white households occupied apartments, while 18.2 percent of black households do. An estimated 88.9 percent of Asian, and 57.9 percent of American Indian households occupy single family homes.

Table II.9.43							
Distribution of Units in Structure by Race							
Bremer County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	86.6%	72.7%	57.9%	88.9%	0%	100%	80.6%
Duplex	1.9%	0%	0%	11.1%	0%	0%	0%
Tri- or Four-Plex	3%	9.1%	0%	0%	0%	0%	9.7%
Apartment	6.5%	18.2%	42.1%	0%	0%	0%	9.7%
Mobile Home	2%	0%	0%	0%	0%	0%	0%
Boat, RV, Van, Etc.	0%	0%	0%	0%	0%	0%	0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.9.44. An estimated 17.7 percent of vacant units were for rent in 2010, a -14.5 percent change since 2000. In addition, some 18.1 percent of vacant units were for sale, a change of -8.6 percent between 2000 and 2010. “Other” vacant units represented 40.6 percent of vacant units in 2010. This is a change of 64.1 percent since 2000. “Other” vacant units are not for sale or rent, or otherwise available to the marketplace. These units may be problematic if concentrated in certain areas, and may create a “blighting” effect.

Table II.9.44					
Disposition of Vacant Housing Units					
Bremer County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	110	23.1%	94	17.7%	-14.5%
For Sale	105	22%	96	18.1%	-8.6%
Rented or Sold, Not Occupied	44	9.2%	44	8.3%	0%
For Seasonal, Recreational, or Occasional Use	87	18.2%	81	15.3%	-6.9%
For Migrant Workers	0	0%	0	0%	0%
Other Vacant	131	27.5%	215	40.6%	64.1%
Total	477	100.0%	530	100.0%	11.1%

The disposition of vacant units between 2010 and 2016 are shown in Table II.9.45. By 2016, for rent units accounted for 13.7 percent of vacant units, while for sale units accounted for 22.4 percent. “Other” vacant units accounted for 36.3 percent of vacant units, representing a total of 288 “other” vacant units.

Table II.9.45				
Disposition of Vacant Housing Units				
Bremer County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	94	17.7%	109	13.7%
For Sale	96	18.1%	178	22.4%
Rented Not Occupied	12	2.3%	6	0.8%
Sold Not Occupied	32	6%	5	0.6%
For Seasonal, Recreational, or Occasional Use	81	15.3%	207	26.1%
For Migrant Workers	0	0%	0	0%
Other Vacant	215	40.6%	288	36.3%
Total	530	100.0%	793	100.0%

Housing Problems

Households are classified as having housing problems if they face overcrowding, incomplete plumbing or kitchen facilities, or cost burdens. Overcrowding is defined as having from 1.1 to 1.5 people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. Households with overcrowding are shown in Table II.9.46. In 2016, an estimated 0.4 percent of households were overcrowded, and an additional 0.2 percent were severely overcrowded.



Table II.9.46							
Overcrowding and Severe Overcrowding							
Bremer County							
2000 Census SF3 & 2016 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	6,868	99.2%	50	0.7%	5	0.1%	6,923
2016 Five-Year ACS	7,498	99.5%	22	0.3%	16	0.2%	7,536
Renter							
2000 Census	1,897	97.9%	25	1.3%	15	0.8%	1,937
2016 Five-Year ACS	1,789	99%	18	1%	0	0%	9,343
Total							
2000 Census	8,765	98.9%	75	0.8%	20	0.2%	8,860
2016 Five-Year ACS	9,287	99.4%	40	0.4%	16	0.2%	9,343

Incomplete plumbing and kitchen facilities are another indicator of potential housing problems. According to the Census Bureau, a housing unit is classified as lacking complete plumbing facilities when any of the following are not present: piped hot and cold water, a flush toilet, and a bathtub or shower. Likewise, a unit is categorized as deficient when any of the following are missing from the kitchen: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator.

There were a total of 3 households with incomplete plumbing facilities in 2016, representing 0 percent of households in Bremer County. This is compared to 0.1 percent of households lacking complete plumbing facilities in 2000.

Table II.9.47		
Households with Incomplete Plumbing Facilities		
Bremer County		
2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	8,849	9,340
Lacking Complete Plumbing Facilities	11	3
Total Households	8,860	9,343
Percent Lacking	0.1%	0%

There were 29 households lacking complete kitchen facilities in 2016, compared to 16 households in 2000. This was a change from 0.2 percent of households in 2000 to 0.3 percent in 2016.

Table II.9.48		
Households with Incomplete Kitchen Facilities		
Bremer County		
2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	8,844	9,314
Lacking Complete Kitchen Facilities	16	29
Total Households	8,860	9,343
Percent Lacking	0.2%	0.3%

Cost burden is defined as gross housing costs that range from 30.0 to 50.0 percent of gross household income; severe cost burden is defined as gross housing costs that exceed 50.0 percent of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan.



For renters, this figure represents monthly rent and selected electricity and natural gas energy charges.

In Bremer County, 10.2 of households had a cost burden and 8.6 percent had a severe cost burden. Some 10.7 percent of renters were cost burdened, and 20.5 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 7.2 percent and a severe cost burden rate of 5.3 percent. Owner occupied households with a mortgage had a cost burden rate of 12.1 percent, and severe cost burden at 6 percent.

Table II.9.49
Cost Burden and Severe Cost Burden by Tenure
 Bremer County
 2000 Census & 2016 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	2,671	83.9%	389	12.2%	122	3.8%	2	0.1%	3,184
2016 Five-Year ACS	3,662	81.8%	540	12.1%	268	6%	5	0.1%	4,475
Owner Without a Mortgage									
2000 Census	1,930	94.7%	57	2.8%	43	2.1%	9	0.4%	2,039
2016 Five-Year ACS	2,659	86.9%	219	7.2%	162	5.3%	21	0.7%	3,061
Renter									
2000 Census	1,225	69.4%	241	13.6%	125	7.1%	175	9.9%	1,766
2016 Five-Year ACS	1,035	57.3%	194	10.7%	370	20.5%	208	11.5%	1,807
Total									
2000 Census	5,826	83.4%	687	9.8%	290	4.1%	186	2.7%	6,989
2016 Five-Year ACS	7,356	78.7%	953	10.2%	800	8.6%	234	2.5%	9,343

Housing Problems by Income

Table II.9.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Bremer County. As can be seen in 2017 the MFI was \$78,700, which compared to \$69,900 for the State of Iowa.

Table II.9.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 675 owner-occupied and 180 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 449 owner-occupied 374 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 7,440 households without a housing problem.

Table II.9.50
Median Family Income
 Bremer County
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	50,400	49,100
2001	54,300	52,500
2002	54,600	53,700
2003	57,900	54,900
2004	59,700	55,800
2005	60,650	57,650
2006	60,700	57,800
2007	60,900	58,100
2008	61,500	58,500
2009	64,800	62,000
2010	65,400	62,400
2011	69,200	64,000
2012	70,100	64,800
2013	72,900	64,700
2014	75,300	65,300
2015	76,900	67,500
2016	77,500	68,400
2017	78,700	69,900

Table II.9.51
Housing Problems by Income and Tenure
 Bremer County
 2010–2014 HUD CHAS Data

Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	10	4	10	4	4	32
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	4	0	10	14
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	10	10	15	35
Housing cost burden greater than 50% of income (and none of the above problems)	280	95	50	20	4	449
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	135	130	265	55	90	675
Zero/negative income (and none of the above problems)	25	0	0	0	0	25
Has none of the 4 housing problems	85	395	920	945	3,915	6,260
Total	535	624	1,259	1,034	4,038	7,490
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	0	4	4	0	0	8
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	4	4	0	10	18
Housing cost burden greater than 50% of income (and none of the above problems)	360	10	4	0	0	374
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	50	130	0	0	0	180
Zero/negative income (and none of the above problems)	30	0	0	0	0	30
Has none of the 4 housing problems	165	170	240	285	320	1,180
Total	605	318	252	285	330	1,790
Total						
Lacking complete plumbing or kitchen facilities	10	8	14	4	4	40
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	4	0	10	14
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	4	14	10	25	53
Housing cost burden greater than 50% of income (and none of the above problems)	640	105	54	20	4	823
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	185	260	265	55	90	855
Zero/negative income (and none of the above problems)	55	0	0	0	0	55
Has none of the 4 housing problems	250	565	1,160	1,230	4,235	7,440
Total	1,140	942	1,511	1,319	4,368	9,280

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 below only owner-occupied originated loans for single family units were considered. As can be seen in Table II.9.52, of the 943 loans in 2016, 361 loans were for Home Purchases, 108 were for Home Improvement and 474 were for refinancing.

Table II.9.52				
Owner-Occupied Single Family Home Loans by Loan Type				
Bremer County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	361	65	301	727
2009	341	57	783	1,181
2010	274	58	661	993
2011	245	63	490	798
2012	300	45	640	985
2013	328	91	480	899
2014	370	105	392	867
2015	390	109	436	935
2016	361	108	474	943

Table II.9.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$139,017 in 2012 and \$132,111 in 2016. Overall, average loans were \$117,637 in 2008 and \$127,651 in 2016.

Table II.9.53				
Owner-Occupied Single Family Home Loans by Average Loan Amount				
Bremer County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$134,906	\$35,123	\$114,744	\$117,637
2009	\$126,762	\$53,842	\$128,980	\$124,713
2010	\$141,650	\$59,466	\$135,002	\$132,424
2011	\$140,918	\$68,683	\$124,751	\$125,288
2012	\$139,017	\$42,644	\$137,702	\$133,759
2013	\$132,692	\$45,692	\$130,754	\$122,851
2014	\$125,032	\$40,981	\$120,536	\$112,820
2015	\$123,221	\$44,514	\$131,853	\$118,071
2016	\$132,111	\$40,139	\$144,194	\$127,651

Table II.9.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$41,705,000 in 2012 and \$47,692,000 in 2016. Overall, average loans were \$85,522,000 in 2008 and \$120,375,000 in 2016.

Table II.9.54 Total Volume of Owner-Occupied Single Family Loans Bremer County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$48,701,000	\$2,283,000	\$34,538,000	\$85,522,000
2009	\$43,226,000	\$3,069,000	\$100,991,000	\$147,286,000
2010	\$38,812,000	\$3,449,000	\$89,236,000	\$131,497,000
2011	\$34,525,000	\$4,327,000	\$61,128,000	\$99,980,000
2012	\$41,705,000	\$1,919,000	\$88,129,000	\$131,753,000
2013	\$43,523,000	\$4,158,000	\$62,762,000	\$110,443,000
2014	\$46,262,000	\$4,303,000	\$47,250,000	\$97,815,000
2015	\$48,056,000	\$4,852,000	\$57,488,000	\$110,396,000
2016	\$47,692,000	\$4,335,000	\$68,348,000	\$120,375,000

Survey of Rental Properties

From September through December of 2017, a telephone survey was conducted with landlords and rental property managers throughout Iowa. Table II.9.55 presents some basic statistics about the completed surveys.

Table II.9.55 Survey of Rental Properties Bremer County 2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	16	341	6.7	58.3

Table II.9.56, 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 Bremer County, with 1 of them available. This translates into a vacancy rate of 20 percent in Bremer County, which compares to a single family vacancy rate of 6.7 percent for the State of Iowa. There were 333 apartment units reported in the survey, with 21 of them available, which resulted in a vacancy rate of 6.3 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Table II.9.56 Rental Vacancy Survey by Type Bremer County 2017 Survey of Rental Properties			
Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	5	1	20%
Apartments	333	21	6.3%
Mobile Homes	0	0	0%
“Other” Units	0	0	0%
Don’t Know	3	1	33.3%
Total	341	23	6.7%

Table II.9.57, reports units by bedroom size. As can be seen there were 103 two bedroom apartment units and 42 three bedroom units. Overall, the 104 two bedroom units accounted for 30.5 percent of all units, and the 46 three bedroom units accounted for 13.5 percent. Several respondents choose not to provide bedroom sizes, which accounted for the 3 units listed as “Don’t Know”. Additional details for additional unit types are reported found below.

Table II.9.57 Rental Units by Bedroom Size Bremer County 2017 Survey of Rental Properties						
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Don’t Know	Total
Efficiency	0	2	0	0	·	2
One	0	184	0	0	·	184
Two	1	103	0	0	·	104
Three	4	42	0	0	·	46
Four	0	2	0	0	·	2
Don’t Know	0	0	0	0	3	3
Total	5	333	0	0	3	341

Table II.9.58, at right, displays the vacancy rate of single family units by the number of bedrooms. Three-bedroom units were the most common type of reported single family unit, which had a vacancy rate of 25 percent.

Table II.9.58 Single Family Units by Bedroom Size Bremer County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Studio	0	0	0%
One	0	0	0%
Two	1	0	0%
Three	4	1	25%
Four	0	0	0%
Don't know	0	0	0%
Total	5	1	20%

Table II.9.59 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were one-bedroom units, which had a vacancy rate of 3.3 percent.

Table II.9.59 Apartment Units by Bedroom Size Bremer County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	2	0	0%
One	184	6	3.3%
Two	103	11	10.7%
Three	42	2	4.8%
Four	2	0	0%
Don't know	0	2	
Total	333	21	6.3%

Average market-rate rents by unit type are shown in Table II.9.60. Not all respondents were able to disclose the rental amounts for their units, so there may be some statistical aberrations in the computed rental rates, but generally those units with more bedrooms had higher rents.

Table II.9.60 Average Market Rate Rents by Bedroom Size Bremer County 2017 Survey of Rental Properties					
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Total
Efficiency	\$0	\$386	\$0	\$0	\$386
One	\$0	\$530.6	\$0	\$0	\$530.6
Two	\$800	\$624.6	\$0	\$0	\$640.5
Three	\$766.7	\$842.6	\$0	\$0	\$814.1
Four	\$0	\$1000	\$0	\$0	\$1000
Total	\$783.3	\$638	\$0	\$0	\$675.5

Table II.9.61, 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.

Table II.9.61 Average Assisted Rate Rents by Bedroom Size Bremer County 2017 Survey of Rental Properties					
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Total
Efficiency	\$0	\$0	\$0	\$0	\$0
One	\$0	\$0	\$0	\$0	\$0
Two	\$0	\$575	\$0	\$0	\$575
Three	\$0	\$0	\$0	\$0	\$0
Four	\$0	\$0	\$0	\$0	\$0
Total	\$0	\$575	\$0	\$0	\$575

Table II.9.62, shows vacancy rates for single family units by average rental rates for Bremer County. The most common rent for single family units was between 500 and 750 dollars and the units in this price range had a vacancy rate of 0 percent.

Table II.9.62 Single Family Market Rate Rents by Vacancy Status Bremer County 2017 Survey of Rental Properties			
Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500	0	0	0%
\$500 to \$750	4	0	0%
\$750 to \$1,000	1	1	100%
\$1,000 to \$1,250	0	0	0%
\$1,250 to \$1,500	0	0	0%
Above \$1,500	0	0	0%
Missing	0	0	0%
Total	5	1	20%

The average rent and availability of apartment units is displayed in Table II.9.63. The most common rent for apartment rents was between 500 and 750 dollars and the units in this price range had a vacancy rate of 6 percent.

Table II.9.63 Apartment Market Rate Rents by Vacancy Status Bremer County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	168	10	6%
\$500 to \$750	84	7	8.3%
\$750 to \$1,000	39	2	5.1%
\$1,000 to \$1,250	10	0	0%
\$1,250 to \$1,500	0	0	0%
Above \$1,500	0	0	0%
Missing	32	2	6.2%
Total	333	21	6.3%

Respondents were asked if utilities are included in the rent and as shown in Table II.9.64 11 respondents, or 73.3 percent, included some sort of utility in the rent.

Table II.9.64 Are there any utilities included with the rent? Bremer County 2017 Survey of Rental Properties	
Period	Respondent
Yes	11
No	4
% Offering Utilities	73.3%

The type of utility included in the rent is shown in Table II.9.65. There were 2 respondents who included electricity, 3 respondents who included natural gas, 10 respondents who included water and sewer and 10 respondents included trash collection in the rent.

Table II.9.65 Which utilities are included with the rent? Bremer County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	2
Natural Gas	3
Water/Sewer	10
Trash Collection	10

Accessible Rental Properties

The survey also asked respondents if any of their units were accessible to persons with disabilities. As can be seen in, Table II.9.66 below, there were 1 single family unit which property managers considered accessible, with an additional 134 accessible apartment units. Respondents also indicated there were a total of 57 persons with disabilities currently residing in accessible units.

Table II.9.66 Accessible Units by Bedroom Size Bremer County 2017 Survey of Rental Properties						
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	2	0	0		2
One	0	126	0	0		126
Two	1	6	0	0		7
Three	0	0	0	0		0
Four	0	0	0	0		0
Don't Know	0	0	0	0	0	0
Total	1	134	0	0	0	135

Table II.9.67, shows the breakdown of accessible and not accessible single family units by bedroom size. As can be seen 100 percent or 1 two bedroom single family units are accessible, with 0 percent of three bedroom units were considered accessible. Overall, 20 percent of all single family units were considered accessible by survey respondents.

Table II.9.67 Single Family Units by Accessibility and Bedroom Size Bremer County 2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Single Family Units	Percentage Accessible
Studio	0	0	0	%0
One	0	0	0	0%
Two	0	1	1	100%
Three	4	0	4	0%
Four	0	0	0	0%
Don't know	0	0	0	0%
Total	4	1	5	20%

Table II.9.68, shows the breakdown of accessible and not accessible apartment units by bedroom size. As can be seen 5.8 percent or 6 two bedroom apartment units are accessible, with 0 percent of three bedroom units were considered accessible. Overall, 40.2 percent of all apartment units were considered accessible by survey respondents.

Table II.9.68 Apartment Units by Accessibility and Bedroom Size Bremer County 2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	0	2	2	100%
One	58	126	184	68.5%
Two	97	6	103	5.8%
Three	42	0	42	0%
Four	2	0	2	0%
Don't know	0	0	0	0%
Total	199	134	333	40.2%

Perceived Need for Rental Units

Table II.9.69, at right, shows the number of survey respondents who keep a waiting list. As can be seen 7 respondents said they keep a waitlist, with an estimated 36 number of persons on the wait list.

Table II.9.69 Do you keep a waiting list? Bremer County 2017 Survey of Rental Properties	
Period	Respondent
Yes	7
No	7
Waitlist Size	36

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.9.70, 5 respondents said there was no need for renovating single family units, with 1 respondent saying there was extreme need for renovating single family units. Likewise, 6 respondents indicated no need for renovating existing apartment units, with 1 respondent saying there was extreme need for renovating existing apartment units.

Table II.9.70 How would you rate the need for renovation of existing units in the city? Bremer County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	5	6	4	4
Low Need	1	1	1	1
Moderate Need	3	3	2	2
High Need	0	0	0	0
Extreme Need	1	1	0	0
Average Need	2.1	2	1.7	1.7

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.9.71, 6 respondents said there was no need for new single family units, with 2 respondents saying there was extreme need for constructing new single family units. Likewise, 8 respondents indicated no need for new apartment units, with 1 respondent saying there was extreme need for constructing new apartment units.

Table II.9.71
How would you rate the need for construction of new units in the city?
 Bremer County
 2017 Survey of Rental Properties

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	6	8	5	4
Low Need	0	0	0	0
Moderate Need	0	0	0	0
High Need	3	3	2	2
Extreme Need	2	1	1	1
Average Need	2.5	2.1	2.2	2.4

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

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

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

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

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

Table II.9.72, shows the *strong growth scenario* for the Bremer County. As can be seen there were 7,536 owner-occupied and 1,807 renter-occupied households in 2016, for a total of 9,343 households. In 2030, there will be a projected 10,408 households, of which 8,293 are projected to be owner occupied and the remaining 2,115 are expected to be renter-occupied.

By 2050, there are projected to be 8,632 owner-occupied households, of which 622 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 1,450 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 2,113 renter households, of which 709 renter households are expected to have incomes between 0 and 30.0 percent of median family income 297 renter households with incomes between 50.1-80.0

percent of MFI. Overall households are projected to reach 10,744 occupied units by 2050, of which 1,330 are expected to have incomes on between 0 and 30 percent of MFI.

Table II.9.72 Housing Demand Forecast Bremer County Strong Growth Scenario								
Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	543	572	586	597	606	613	618	622
30.1-50%	628	663	678	691	702	710	715	719
50.1-80%	1,266	1,336	1,366	1,393	1,415	1,430	1,442	1,450
80.1-95%	804	848	868	885	898	908	915	921
95.1-115%	874	922	943	962	977	988	995	1,001
115+%	3,421	3,609	3,691	3,764	3,822	3,864	3,895	3,918
Total	7,536	7,950	8,132	8,293	8,420	8,513	8,581	8,632
Renter								
0-30%	606	698	704	709	712	713	712	709
30.1-50%	331	381	384	387	389	389	388	386
50.1-80%	254	293	296	298	299	299	299	297
80.1-95%	205	236	239	240	241	242	241	240
95.1-115%	125	144	145	147	147	147	147	146
115+%	285	329	332	334	336	336	335	334
Total	1,807	2,081	2,100	2,115	2,124	2,126	2,122	2,113
Total								
0-30%	1,149	1,270	1,290	1,306	1,319	1,326	1,330	1,330
30.1-50%	959	1,043	1,062	1,078	1,090	1,098	1,103	1,106
50.1-80%	1,521	1,629	1,662	1,691	1,714	1,730	1,741	1,748
80.1-95%	1,009	1,085	1,106	1,125	1,140	1,150	1,157	1,161
95.1-115%	1,000	1,067	1,089	1,109	1,124	1,135	1,143	1,148
115+%	3,706	3,937	4,023	4,099	4,158	4,200	4,230	4,252
Total	9,343	10,031	10,232	10,408	10,544	10,639	10,703	10,744