

**VOLUME II:
CASS COUNTY**

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Cass County

DEMOGRAPHICS

Population Estimates

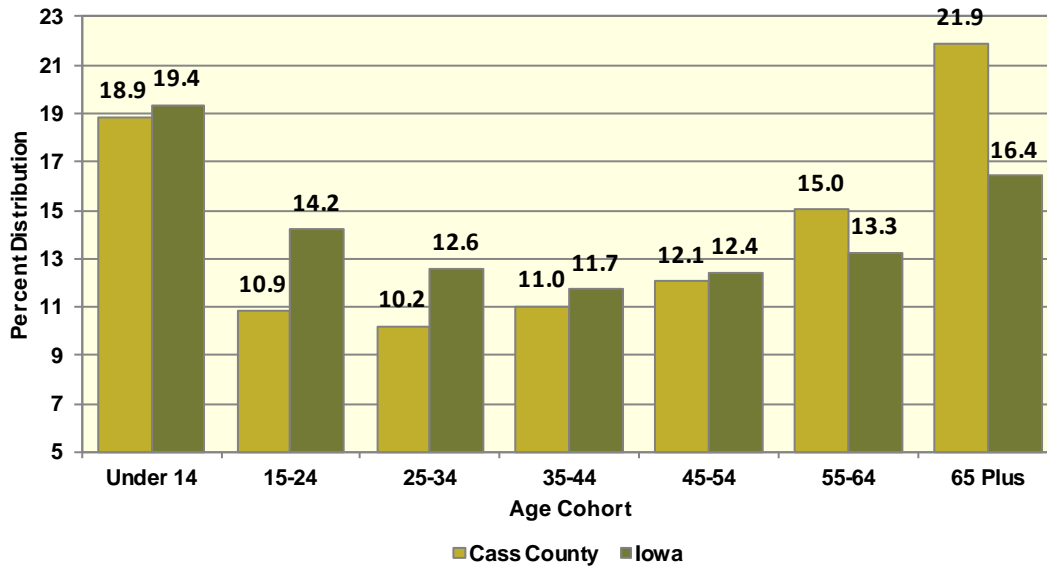
The Census Bureau's current census estimates indicate that Cass County's population decreased from 13,956 in 2010 to 13,157 in 2016, or by 5.7 percent. This compares to a statewide population change of 2.9 percent over the period. The number of people from 25 to 34 years of age decreased by 6.3 percent, and the number of people from 55 to 64 years of age increased by 4.1 percent. The white population decreased by 6.6 percent, while the black population increased by 50 percent. The Hispanic population increased from 253 to 331 people between 2010 and 2016 or by 30.8 percent. These data are presented in Table II.15.1.

Table II.15.1						
Profile of Population Characteristics						
Cass County vs. State of Iowa						
2010 Census and 2016 Current Census Estimates						
Subject	Cass County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	13,956	13,157	-5.7%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	2,622	2,483	-5.3%	603,673	607,020	0.6%
15 to 24 years	1,464	1,429	-2.4%	430,187	445,808	3.6%
25 to 34 years	1,435	1,344	-6.3%	382,583	394,373	3.1%
35 to 44 years	1,435	1,453	1.3%	364,548	367,535	0.8%
45 to 54 years	2,175	1,586	-27.1%	439,726	389,744	-11.4%
55 to 64 years	1,901	1,979	4.1%	372,750	415,998	11.6%
65 and Over	2,924	2,883	-1.4%	452,888	514,215	13.5%
Race						
White	13,735	12,827	-6.6%	2,839,615	2,864,884	0.9%
Black	36	54	50%	91,695	114,874	25.3%
American Indian and Alaskan Native	42	68	61.9%	13,563	15,924	17.4%
Asian	30	41	36.7%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	45	56	24.4%	2,419	3,592	48.5%
Two or more races	68	111	63.2%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	253	331	30.8%	151,544	182,606	20.5%

Table II.15.2, presents the population of Cass County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 6,819 males, who accounted for 48.9 percent of the population, and the remaining 51.1 percent, or 7,137 persons, were female. In 2016, the number of males rose to 6,509 persons, and accounted for 49.5 percent of the population, with the remaining 50.5 percent, or 6,648 persons being female.

Table II.15.2 Population by Age and Gender Cass County 2010 Census and Current Census Estimates							
Age	2010 Census			2016 Current Census Estimates			% Change 10-16
	Male	Female	Total	Male	Female	Total	
Under 14 years	1,376	1,246	2,622	1,275	1,208	2,483	-5.3%
15 to 24 years	746	718	1,464	762	667	1,429	-2.4%
25 to 34 years	705	730	1,435	673	671	1,344	-6.3%
35 to 44 years	744	691	1,435	745	708	1,453	1.3%
45 to 54 years	744	691	1,435	745	708	1,453	1.3%
55 to 64 years	1,075	1,100	2,175	794	792	1,586	-27.1%
65 and Over	1,233	1,691	2,924	1,275	1,608	2,883	-5.7%
Total	6,819	7,137	13,956	6,509	6,648	13,157	-5.7%
% of Total	48.9%	51.1%	.	49.5%	50.5%	.	

**Diagram II.15.1
Age Distribution**
Cass County
2016 Current Census Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Cass County decreased from 15,128 to 14,684 persons, or by -2.9 percent. Between 2000 and 2010, Cass County population, changed by -728 persons, to a total population of 13,956 persons. The most recent estimates indicated that Cass County’s population fell an additional -799 persons since the 2010 Census, to 13,157 persons in July 2016.

Table II.15.3 Population Estimates: Births, Deaths, and Migration Cass County 1990-2010 Census Data and Intercensal Estimates	
1990 Census	15,128
Natural Increase 90-00	-280
Net Migration 90-00	-164
2000 Census	14,684
Natural Increase 00-09	-236
Net Migration 00-09	-499
2009 Population Estimate	13,949
2010 Census	13,956
Natural Increase 10-16	-290
Net Migration 10-16	-509
2016 Population Estimate	13,157

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.15.3, Cass County had a natural increase, of -280 persons between 1990 and 2000. During the April 2000 to July 2009 period, Cass County’s natural increase was estimated at -236 persons. Between 2010 and 2016, the natural increase was estimated at -290 persons, and the net migration was -509 persons.

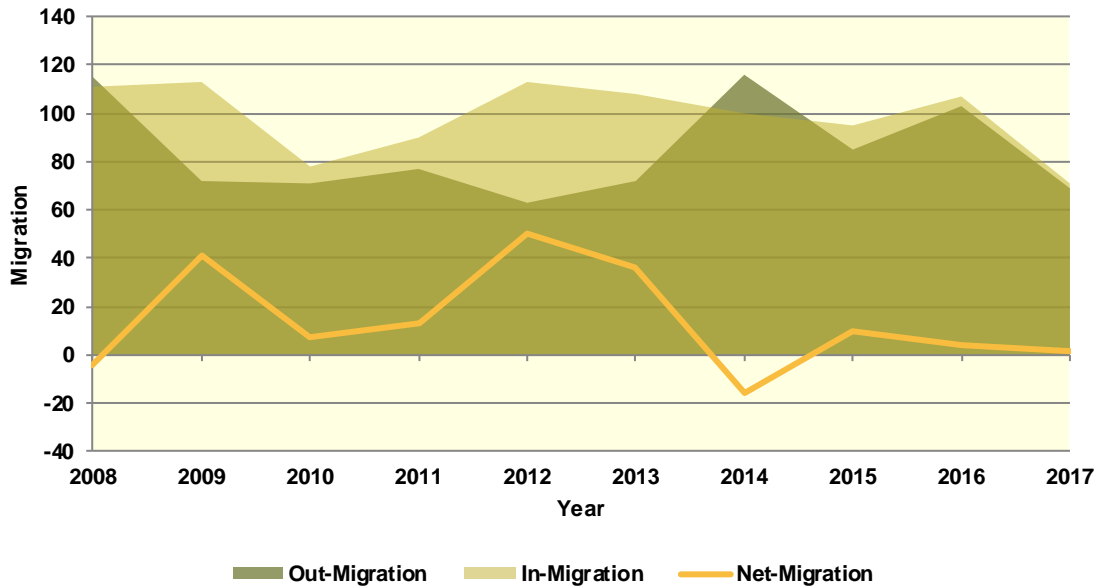
Population Migration Trends

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.15.4 in 2008 there was a total of 111 in-migrations with a total of 115 out-migrations, which led to a net-migration of -4 persons. The most recent first half 2017 data saw a net-migration of 2 persons, with 71 persons entering Cass County and 69 persons leaving Cass County.

Diagram II.15.2, 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 2,012 with 50 people entering and the migration lowest net migration occurred in 2,014 with 16 entering Cass County.

Diagram II.15.2
Net In-migration by Gender
 Cass County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.15.4, shows in- and out-migration by gender. In the most recent first half 2017 data, -450 percent of net-migrants, or -9 persons were male, with the remaining 550 percent, or 11 persons were female.

Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017-First Half
In										
Male	56	55	34	46	51	45	51	49	53	29
Female	55	58	44	44	62	63	49	46	54	42
Total	111	113	78	90	113	108	100	95	107	71
Out										
Male	53	40	34	38	23	32	52	47	44	38
Female	62	32	37	39	40	40	64	38	59	31
Total	115	72	71	77	63	72	116	85	103	69
Net										
Male	3	15	0	8	28	13	-1	2	9	-9
Female	-7	26	7	5	22	23	-15	8	-5	11
Total	-4	41	7	13	50	36	-16	10	4	2

Table II.15.5, shows net-migration for Cass County by age range. The largest age cohort in the most recent 2017 net migration data was those in the age range of 26 to 35, with 7 persons entering Cass County. Those in the age range of 14 to 17 had the lowest levels of net migration, with 4 persons leaving Cass County.

Table II.15.5										
Migration by Age Range										
Cass County										
Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	1	3	2	0	1	3	0	2	0	0
18-22	16	17	10	11	12	10	13	10	5	12
23-25	9	9	7	7	9	11	8	15	10	6
26-35	25	20	20	26	31	39	23	32	32	19
36-45	20	24	7	16	19	13	23	12	16	14
46-55	20	16	16	12	26	15	16	5	17	9
56-65	15	11	12	13	11	9	10	8	17	6
66 +	5	13	4	5	4	8	7	11	10	5
Total	111	113	78	90	113	108	100	95	107	71
Out										
14-17	2	3	0	3	1	1	5	1	3	4
18-22	20	12	7	14	12	8	10	12	15	10
23-25	13	8	16	9	5	9	15	10	8	5
26-35	24	18	20	22	11	16	34	27	31	12
36-45	20	6	9	11	9	10	24	9	20	9
46-55	19	12	9	12	8	9	15	12	14	13
56-65	9	6	7	1	9	9	2	7	8	7
66 +	8	7	3	5	8	10	11	7	4	9
Total	115	72	71	77	63	72	116	85	103	69
Net										
14-17	-1	0	2	-3	0	2	-5	1	-3	-4
18-22	-4	5	3	-3	0	2	3	-2	-10	2
23-25	-4	1	-9	-2	4	2	-7	5	2	1
26-35	1	2	0	4	20	23	-11	5	1	7
36-45	0	18	-2	5	10	3	-1	3	-4	5
46-55	1	4	7	0	18	6	1	-7	3	-4
56-65	6	5	5	12	2	0	8	1	9	-1
66 +	-3	6	1	0	-4	-2	-4	4	6	-4
Total	-4	41	7	13	50	36	-16	10	4	2

School Age Enrollment

Table II.15.6, show the school enrollment from the Iowa Department of Education for Cass County. The school enrollment figures below are for both public and private schools. As can be seen below, in 2010 total enrollment was 2,654 students and was 3,048 in 2017, a change of 14.8 percent. Enrollment for students in grades 1 to 5 was 929 students in 2010 and 999 in 2017, which was a change of 7.5 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 816 and 1,022 in 2017, which was a change of 25.2 percent.

Table II.15.6
School Enrollment

Cass County
Iowa Department of Education

Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	199	1,106	648	1,000	33	2,986
2001	196	1,067	655	973	28	2,919
2002	195	1,013	668	900	31	2,807
2003	208	966	693	890	25	2,782
2004	191	941	655	855	26	2,668
2005	212	876	664	868	18	2,620
2006	220	911	626	898	19	2,655
2007	214	894	601	883	21	2,592
2008	218	895	541	907	37	2,561
2009	261	905	555	858	69	2,579
2010	372	929	537	816	178	2,654
2011	422	893	534	805	209	2,654
2012	450	908	546	737	231	2,641
2013	463	954	646	814	216	2,877
2014	428	1,009	643	889	203	2,969
2015	395	1,019	630	974	184	3,018
2016	376	1,017	624	982	167	2,999
2017	387	999	640	1,022	177	3,048
% Change 10-17	4%	7.5%	19.2%	25.2%	-0.6%	14.8%

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.15.7, shows population by age for the 2000 and 2010 Census. The population changed by -5 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -4.2 percent to a total of 2,924 persons in 2010. Those aged 25 to 34 changed by 1.2 percent, and those aged under 5 changed by 15.8 percent.



Table II.15.7					
Population by Age					
Cass County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	797	5.4%	923	6.6%	15.8%
5 to 19	3,058	20.8%	2,540	18.2%	-16.9%
20 to 24	635	4.3%	623	4.5%	-1.9%
25 to 34	1,418	9.7%	1,435	10.3%	1.2%
35 to 54	4,186	28.5%	3,610	25.9%	-13.8%
55 to 64	1,537	10.5%	1,901	13.6%	23.7%
65 or Older	3,053	20.8%	2,924	21%	-4.2%
Total	14,684	100.0%	13,956	100.0%	-5%

The elderly population is further explored in Table II.15.8. Those aged 65 to 66 changed by 5.1 percent between 2000 and 2010, resulting in a population of 308 persons. Those aged 85 or older changed by -7.5 percent during the same time period, and resulted in 492 persons over age 85 in 2010.

Table II.15.8					
Elderly Population by Age					
Cass County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	293	9.6%	308	10.5%	5.1%
67 to 69	400	13.1%	422	14.4%	5.5%
70 to 74	722	23.6%	697	23.8%	-3.5%
75 to 79	607	19.9%	532	18.2%	-12.4%
80 to 84	499	16.3%	473	16.2%	-5.2%
85 or Older	532	17.4%	492	16.8%	-7.5%
Total	3,053	100.0%	2,924	100.0%	-4.2%

Population by race and ethnicity is shown in Table II.15.9. The white population changed by -6 percent between 2000 and 2010, and resulted in representing 97.7 percent of the population in 2010. The black population changed by 12.9 percent, represented 0.3 percent of the population in 2010. The American Indian and Asian populations represented 0.2 and 0.2 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 150.5 percent between 2000 and 2010, compared to the -6 percent growth rate for non-Hispanics.



Table II.15.9					
Population by Race and Ethnicity					
Cass County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	14,513	98.8%	13,636	97.7%	-6%
Black	31	0.2%	35	0.3%	12.9%
American Indian	18	0.1%	28	0.2%	55.6%
Asian	20	0.1%	30	0.2%	50%
Native Hawaiian/ Pacific Islander	6	0%	45	0.3%	650%
Other	46	0.3%	96	0.7%	108.7%
Two or More Races	50	0.3%	86	0.6%	72%
Total	14,684	100.0%	13,956	100.0%	-5%
Hispanic	101	0.7%	253	1.8%	150.5%
Non-Hispanic	14,583	99.3%	13,703	98.2%	-6%

Population by race and ethnicity through 2016 is shown in Table II.15.10. The white population represented 97.6 percent of the population in 2016, compared with black households accounting for 0.3 percent of the population. Hispanic households represented 2.4 percent of the population in 2016.

Table II.15.10				
Population by Race and Ethnicity				
Cass County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	13,636	97.7%	13,117	97.6%
Black	35	0.3%	35	0.3%
American Indian	28	0.2%	50	0.4%
Asian	30	0.2%	71	0.5%
Native Hawaiian/ Pacific Islander	45	0.3%	23	0.2%
Other	96	0.7%	18	0.1%
Two or More Races	86	0.6%	119	0.9%
Total	13,956	100.0%	13,433	100.0%
Non-Hispanic	13,703	98.2%	13,117	97.6%
Hispanic	253	1.8%	316	2.4%

The population by race is broken down further by ethnicity in Table II.15.11. While the white non-Hispanic population changed by -6.6 percent between 2000 and 2010, the white Hispanic population changed by 139.3 percent. The black non-Hispanic population changed by 6.5 percent.

Table II.15.11					
Population by Race and Ethnicity					
Cass County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	14,457	99.1%	13,502	98.5%	-6.6%
Black	31	0.2%	33	0.2%	6.5%
American Indian	18	0.1%	23	0.2%	27.8%
Asian	20	0.1%	30	0.2%	50%
Native Hawaiian/ Pacific Islander	6	0%	45	0.3%	650%
Other	2	0%	9	0.1%	350%
Two or More Races	49	0.3%	61	0.4%	24.5%
Total Non-Hispanic	14,583	100.0%	13,703	100.0%	-6%
Hispanic					
White	56	55.4%	134	53%	139.3%
Black	0	0%	2	0.8%	
American Indian	0	0%	5	2%	
Asian	0	0%	0	0%	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	0%
Other	44	43.6%	87	34.4%	97.7%
Two or More Races	1	1%	25	9.9%	2400%
Total Hispanic	101	100.0%	253	100.0%	150.5%
Total Population	14,684	100.0%	13,956	100.0%	-5%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.15.12. During this time, the total non-Hispanic population was 13,117 persons in 2016. The Hispanic population was 316.

Table II.15.12				
Population by Race and Ethnicity				
Cass County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	13,502	98.5%	12,870	98.1%
Black	33	0.2%	35	0.3%
American Indian	23	0.2%	22	0.2%
Asian	30	0.2%	68	0.5%
Native Hawaiian/ Pacific Islander	45	0.3%	23	0.2%
Other	9	0.1%	0	0%
Two or More Races	61	0.4%	99	0.8%
Total Non-Hispanic	13,703	100.0%	13,117	100.0%
Hispanic				
White	134	53%	247	78.2%
Black	2	0.8%	0	0%
American Indian	5	2%	28	8.9%
Asian	0	0%	3	0.9%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	87	34.4%	18	5.7%
Two or More Races	25	9.9%	20	6.3%
Total Hispanic	253	100.0	316	100.0%
Total Population	13,956	100.0%	13,433	100.0%

Households by type and tenure are shown in Table II.15.13. Family households represented 62 percent of households, while non-family households accounted for 38 percent. These changed from 65 and 35 percent, respectively.

Table II.15.13				
Household Type by Tenure				
Cass County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	3,885	65%	3,767	62%
Married-Couple Family	3,159	81.3%	3,028	80.4%
Owner-Occupied	2,747	87%	2,600	85.9%
Renter-Occupied	412	13%	428	14.1%
Other Family	726	18.7%	739	19.3%
Male Householder, No Spouse Present	231	31.8%	219	31.3%
Owner-Occupied	130	56.3%	144	65.8%
Renter-Occupied	101	43.7%	75	34.2%
Female Householder, No Spouse Present	495	68.2%	520	67%
Owner-Occupied	250	50.5%	187	36%
Renter-Occupied	245	49.5%	333	64%
Non-Family Households	2,095	35%	2,309	38%
Owner-Occupied	1,204	57.5%	1,362	59%
Renter-Occupied	891	42.5%	947	41%
Total	5,980	100.0%	6,076	100.0%

The group quarters population was 304 in 2010, compared to 463 in 2000. Institutionalized populations experienced a 3.4 percent change between 2000 and 2010. Non-institutionalized populations experienced a -73.9 percent change during this same time period.

Table II.15.14					
Group Quarters Population					
Cass 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	19	8%	14	5.7%	-26.3%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	218	92%	215	87.8%	-1.4%
Other Institutions	0	0%	16	6.5%	
Total	237	100.0%	245	100.0%	3.4%
Noninstitutionalized					
College Dormitories	0	0%	0	0%	0%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	226	100%	59	100%	-73.9%
Total	226	100.0%	59	100.0%	-73.9%
Group Quarters Population	463	100.0%	304	100.0%	-34.3%

The number of foreign born persons are shown in Table II.15.15. An estimated 0.4 percent of the population was born in Korea, some 0.4 percent were born in Guatemala, and another 0.2 percent were born in Mexico.

Table II.15.15 Place of Birth for the Foreign-Born Population Cass County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	Korea	54	0.4%
#2 country of origin	Guatemala	52	0.4%
#3 country of origin	Mexico	24	0.2%
#4 country of origin	Poland	13	0.1%
#5 country of origin	Ghana	12	0.1%
#6 country of origin	Canada	8	0.1%
#7 country of origin	India	4	0%
#8 country of origin	Japan	3	0%
#9 country of origin	Afghanistan	0	0%
#10 country of origin	Africa n.e.c	0	0%

Limited English Proficiency and the language spoken at home are shown in Table II.15.16. An estimated 0.4 percent of the population speaks Spanish at home, followed by 0.1 percent speaking Other Asian and Pacific Island languages.

Table II.15.16 Limited English Proficiency and Language Spoken at Home Cass County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	47	0.4%
#2 LEP Language	Other Asian and Pacific Island languages	16	0.1%
#3 LEP Language	French, Haitian, or Cajun	6	0%
#4 LEP Language	Arabic	0	0%
#5 LEP Language	Chinese	0	0%
#6 LEP Language	German or other West Germanic languages	0	0%
#7 LEP Language	Korean	0	0%
#8 LEP Language	Other Indo-European languages	0	0%
#9 LEP Language	Other and unspecified languages	0	0%
#10 LEP Language	Russian, Polish, or other Slavic languages	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.15.17. Some 18.3 percent of the population was disabled in 2000, or a total of 2,490 persons. The disability rate was highest for those over 65, with 35.5 percent disabled.

Table II.15.17		
Disability by Age		
Cass County		
2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	162	7.2%
16 to 64	1,317	15.4%
65 and older	1,011	35.5%
Total	2,490	18.3%

Table II.15.18 shows disability by type in 2000. There were 1,143 physical disabilities in 2000, some 963 employment disabilities, and 837 go-outside-home disabilities.

Table II.15.18	
Total Disabilities Tallied: Aged 5 and Older	
Cass County	
2000 Census SF3 Data	
Disability Type	Population
Sensory disability	602
Physical disability	1,143
Mental disability	736
Self-care disability	369
Employment disability	963
Go-outside-home disability	837
Total	4,650

Disability by age, as estimated by the 2016 ACS, is shown in Table II.15.19. The disability rate for females was 16.8 percent, compared to 12.3 percent for males. The disability rate changed precipitously higher with age, with 40.3 percent of those over 75 experiencing a disability.

Table II.15.19						
Disability by Age						
Cass County						
2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	31	8.1%	0	0%	31	4%
5 to 17	80	6.7%	61	5.9%	141	6.3%
18 to 34	52	4.4%	78	7%	130	5.7%
35 to 64	293	11.5%	442	16.9%	735	14.2%
65 to 74	154	23.3%	207	27.5%	361	25.5%
75 or Older	188	36.2%	339	43%	527	40.3%
Total	798	12.3%	1,127	16.8%	1,925	14.6%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.15.20. Some 7.1 percent have an ambulatory disability, 4.8 have an independent living disability, and 2.1 percent have a self-care disability.

Table II.15.20		
Total Disabilities Tallied: Aged 5 and Older		
Cass County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	703	5.3%
Vision disability	255	1.9%
Cognitive disability	675	5.4%
Ambulatory disability	878	7.1%
Self-Care disability	261	2.1%
Independent living disability	486	4.8%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.15.21. In 2016, some 6,684 persons were employed and 226 were unemployed. This totaled a labor force of 6,910 persons. The unemployment rate for Cass County was estimated to be 3.3 percent in 2016.

Table II.15.21	
Employment, Labor Force and Unemployment	
Cass County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	6,684
Unemployed	226
Labor Force	6,910
Unemployment Rate	3.3%

In 2016, 91.3 percent of households in Cass County had a high school education or greater.

Table II.15.22	
High School or Greater Education	
Cass County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	5,549
Total Households	6,076
Percent High School or Above	91.3%

As seen in Table II.15.23, some 42.4 percent of the population had a high school diploma or equivalent, another 27.9 percent have some college, 14 percent have a Bachelor's Degree, and 4.5 percent of the population had a graduate or professional degree.

Table II.15.23		
Educational Attainment		
Cass County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	1,170	11.2%
High School or Equivalent	4,429	42.4%
Some College or Associates Degree	2,908	27.9%
Bachelor's Degree	1,457	14%
Graduate or Professional Degree	474	4.5%
Total Population Above 18 years	10,438	100.0%



ECONOMICS

Labor Force

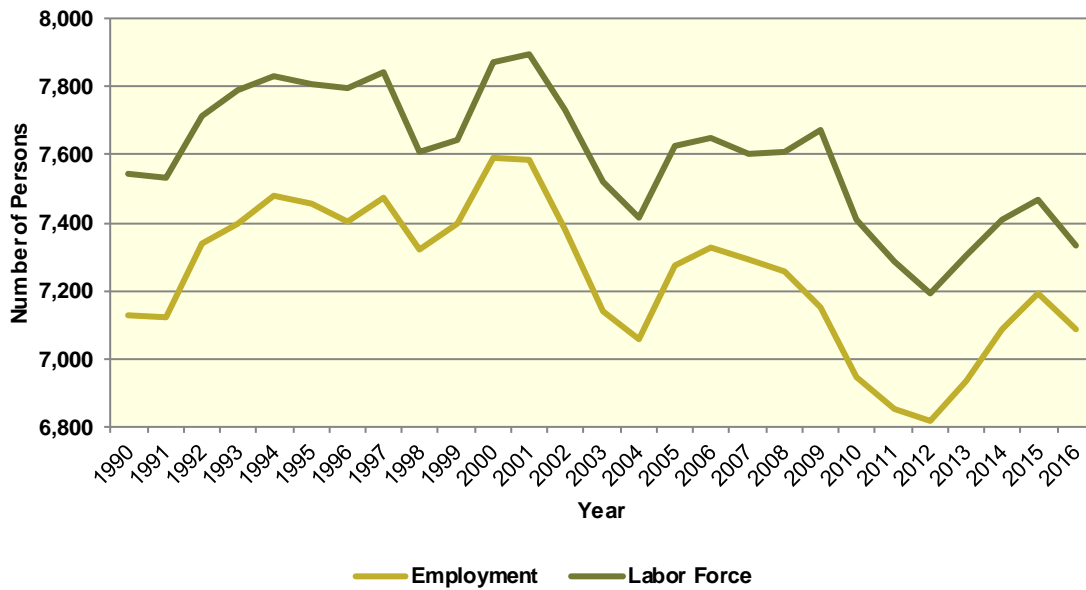
Table II.15.24, shows the labor force statistics for Cass County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1999 with a rate of 3.2 percent. The highest level of unemployment occurred during 2009 rising to a rate of 6.8 percent. This compared to a statewide low of 2.6 in 1999 and statewide high of 6.4 percent in 2009. Over the last year, the unemployment rate in Cass County decreased from 3.7 percent in 2015 to 3.3 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Year	Cass County				Statewide
	Unemployment	Employment	Labor Force	Unemployment Rate	Unemployment Rate
1990	419	7,126	7,545	5.6%	4.4%
1991	409	7,123	7,532	5.4%	4.7%
1992	380	7,337	7,717	4.9%	4.5%
1993	389	7,399	7,788	5%	4%
1994	353	7,478	7,831	4.5%	3.5%
1995	352	7,458	7,810	4.5%	3.4%
1996	394	7,401	7,795	5.1%	3.5%
1997	368	7,476	7,844	4.7%	3.1%
1998	291	7,320	7,611	3.8%	2.7%
1999	247	7,397	7,644	3.2%	2.6%
2000	281	7,589	7,870	3.6%	2.6%
2001	312	7,584	7,896	4%	3.3%
2002	350	7,381	7,731	4.5%	4%
2003	383	7,139	7,522	5.1%	4.5%
2004	359	7,057	7,416	4.8%	4.5%
2005	351	7,277	7,628	4.6%	4.3%
2006	325	7,325	7,650	4.2%	3.7%
2007	314	7,291	7,605	4.1%	3.7%
2008	352	7,255	7,607	4.6%	4.2%
2009	518	7,153	7,671	6.8%	6.4%
2010	464	6,946	7,410	6.3%	6%
2011	434	6,854	7,288	6%	5.5%
2012	374	6,820	7,194	5.2%	5%
2013	370	6,936	7,306	5.1%	4.7%
2014	323	7,085	7,408	4.4%	4.3%
2015	275	7,192	7,467	3.7%	3.8%
2016	245	7,089	7,334	3.3%	3.7%

Diagram II.15.3, shows the employment and labor force for Cass County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 7,089 persons, with the labor force reaching 7,334, indicating there were a total of 245 unemployed persons.



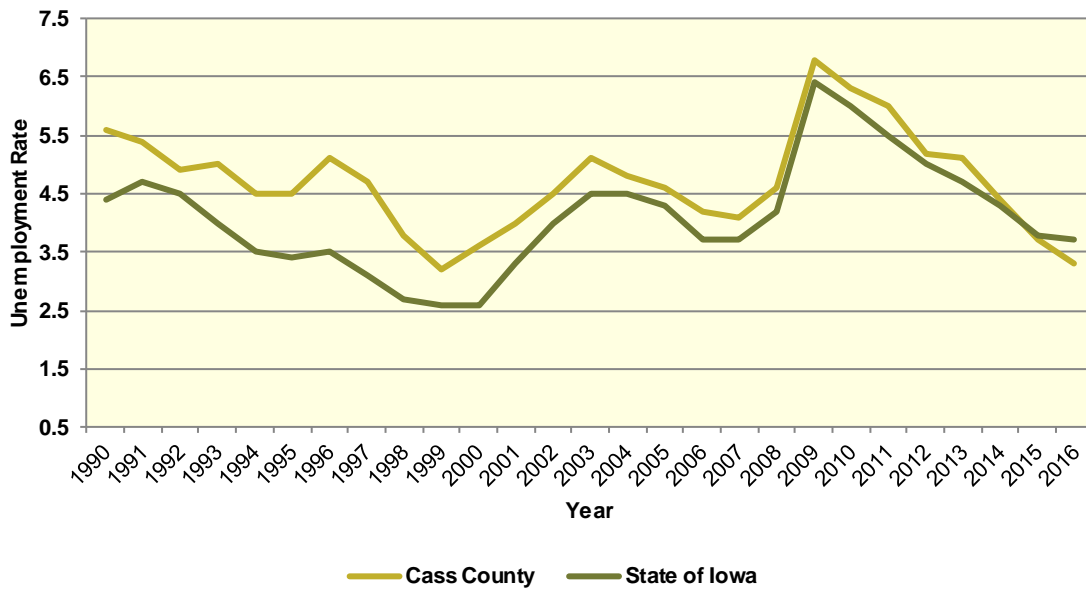
Diagram II.15.3
Employment and Labor Force
 Cass County
 1990 – 2016 BLS Data



Unemployment

Diagram II.15.4, shows the unemployment rate for both the State and Cass County. During the 1990’s the average rate for Cass County was 4.7 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 4.6 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 4.8 percent. Over the course of the entire period the Cass County had an average unemployment rate that higher than the State, 4.7 percent for Cass County, versus 4.1 statewide.

Diagram II.15.4
Annual Unemployment Rate
 Cass 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.15.25, shows total real earnings by industry for Cass County. In the most recent 2016 estimate, the government and government enterprises industry had the largest total real earnings, with total real earnings reaching \$88,841,000. Between 2015 and 2016 the educational services industry saw the largest percentage increase, rising by 10.4 percent.

Table II.15.25
Real Earnings by Industry
 Cass 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	23,693	34,043	71,319	41,061	77,409	46,463	49,230	23,620	-52
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	0	0	0	874	979	921	989	7.4
Construction	31,030	27,954	31,024	29,032	31,206	31,062	30,246	29,821	-1.4
Manufacturing	36,919	33,861	31,537	33,334	35,274	42,540	43,816	46,042	5.1
Wholesale trade	14,852	16,860	16,833	15,993	15,284	16,359	18,083	17,943	-0.8
Retail trade	24,906	25,879	24,591	24,067	23,368	24,280	24,669	26,153	6
Transportation and warehousing	0	0	0	0	12,338	14,178	13,668	13,405	-1.9
Information	7,560	4,728	4,411	4,651	4,606	4,840	4,767	4,608	-3.3
Finance and insurance	11,027	16,042	14,757	15,052	11,328	10,938	10,786	11,097	2.9
Real estate and rental and leasing	2,700	3,574	4,965	5,279	6,913	7,380	7,285	7,489	2.8
Professional and technical services	0	0	0	0	8,919	0	0	0	0
Management of companies and enterprises	0	0	0	0	1,028	0	0	0	0
Administrative and waste services	6,727	7,186	7,810	9,072	7,519	0	10,391	0	-100
Educational services	0	0	0	425	945	1,371	1,448	1,598	10.4
Health care and social assistance	0	0	0	29,331	29,929	30,688	31,394	32,734	4.3
Arts, entertainment, and recreation	1,154	1,042	703	803	820	857	954	1,050	10
Accommodation and food services	5,496	5,308	6,223	6,221	6,322	5,605	5,447	5,333	-2.1
Other services, except public administration	13,993	16,314	17,008	17,798	19,065	19,429	19,717	19,839	0.6
Government and government enterprises	68,965	87,034	81,152	81,524	83,194	83,818	85,653	88,841	3.7
Total	295,927	330,690	363,467	337,946	380,183	361,830	372,330	349,957	-6



Table II.15.26, shows the total employment by industry for the Cass County. The most recent estimates show the government and government enterprises industry was the largest employer in Cass County, with employment reaching 1,459 jobs in 2016. Between 2015 and 2016 the real estate and rental and leasing industry saw the largest percentage increase, rising by 5.7 percent to 135 jobs.

Table II.15.26
Employment by Industry
Cass County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	903	718	709	683	710	674	703	696	-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	0	0	0	0	0	0	0	0
Construction	662	563	591	581	631	654	647	611	-5.6
Manufacturing	843	614	611	653	710	760	794	815	2.6
Wholesale trade	343	307	311	297	294	305	291	290	-0.3
Retail trade	1,146	1,045	1,078	1,061	1,032	1,057	1,038	1,084	4.4
Transportation and warehousing	0	0	0	0	250	267	264	266	0.8
Information	173	119	120	124	128	132	125	123	-1.6
Finance and insurance	360	470	512	479	446	401	425	422	-0.7
Real estate and rental and leasing	225	254	286	287	316	322	331	350	5.7
Professional and technical services	0	0	0	0	210	0	0	0	0
Management of companies and enterprises	0	0	0	0	17	0	0	0	0
Administrative and waste services	362	303	327	330	264	0	353	0	-100
Educational services	0	0	0	42	84	74	82	83	1.2
Health care and social assistance	0	0	0	902	922	941	923	911	-1.3
Arts, entertainment, and recreation	113	91	77	84	81	86	90	91	1.1
Accommodation and food services	483	434	437	434	458	444	428	402	-6.1
Other services, except public administration	487	555	601	618	649	631	638	646	1.3
Government and government enterprises	1,514	1,496	1,423	1,436	1,439	1,427	1,435	1,459	1.7
Total	9,164	8,463	8,648	8,616	8,775	8,807	8,933	8,872	-0.7



Table II.15.27, shows the real average earnings per job by industry for Cass County. These figures are calculated by dividing the total real earning displayed in Tables II.15.25 and II.15.26, by industry. In 2016, the wholesale trade industry had the highest average earnings reaching 61,872 dollars. Between 2015 and 2016 the educational services industry saw the largest percentage increase, rising by 9 percent.

Table II.15.27
Real Earnings Per Job by Industry
 Cass County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	26,238	47,413	100,591	60,119	109,026	68,936	70,028	33,937	-51.5
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	0	0	0	0	0	0	0	0
Construction	46,873	49,653	52,494	49,969	49,455	47,495	46,748	48,807	4.4
Manufacturing	43,795	55,148	51,616	51,048	49,681	55,973	55,183	56,493	2.4
Wholesale trade	43,299	54,919	54,125	53,849	51,987	53,638	62,141	61,872	-0.4
Retail trade	21,733	24,765	22,812	22,684	22,643	22,970	23,766	24,126	1.5
Transportation and warehousing	0	0	0	0	49,353	53,102	51,772	50,395	-2.7
Information	43,697	39,727	36,758	37,508	35,988	36,665	38,136	37,463	-1.8
Finance and insurance	30,631	34,132	28,823	31,425	25,399	27,277	25,379	26,296	3.6
Real estate and rental and leasing	12,000	14,070	17,362	18,394	21,878	22,921	22,008	21,397	-2.8
Professional and technical services	0	0	0	0	42,471	0	0	0	0
Management of companies and enterprises	0	0	0	0	60,461	0	0	0	0
Administrative and waste services	18,582	23,716	23,884	27,491	28,481	0	29,436	0	0
Educational services	0	0	0	10,113	11,256	18,530	17,656	19,253	9
Health care and social assistance	0	0	0	32,517	32,461	32,612	34,013	35,932	5.6
Arts, entertainment, and recreation	10,210	11,445	9,134	9,558	10,128	9,967	10,605	11,538	8.8
Accommodation and food services	11,378	12,230	14,241	14,334	13,804	12,623	12,726	13,266	4.2
Other services, except public administration	28,734	29,395	28,299	28,799	29,376	30,790	30,905	30,711	-0.6
Government and government enterprises	45,551	58,178	57,029	56,772	57,814	58,737	59,689	60,892	2
Total	32,292	39,075	42,029	39,223	43,326	41,084	41,680	39,445	-5.4

Table II.15.28 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 \$580,675,000 a -3.7 percent change between 2015 and 2016. Table II.15.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 8,463 and 8,872 in 2016, which a change of -0.7 percent over this period.

Table II.15.28
Total Employment and Real Personal Income
 Cass 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	241,215	13,342	551	60,386	33,321	322,132	18,661	8,007	30,124
1970	239,980	13,454	470	65,298	35,284	327,578	19,217	8,184	29,325
1971	231,634	14,260	191	67,365	37,486	322,416	18,720	8,081	28,664
1972	263,771	15,886	-312	72,026	38,086	357,684	21,013	8,419	31,330
1973	326,847	19,678	-851	78,688	41,536	426,543	24,795	8,787	37,198
1974	264,014	21,836	-1,747	81,852	42,993	365,276	21,394	9,003	29,325
1975	253,795	20,501	-2,171	86,048	47,416	364,588	21,489	8,729	29,076
1976	284,975	22,122	-2,570	87,774	48,899	396,955	23,321	9,106	31,297
1977	272,839	22,969	-3,080	94,615	48,849	390,254	22,759	9,278	29,407
1978	309,718	24,052	-3,331	96,203	51,289	429,828	24,953	9,235	33,539
1979	294,796	25,713	-3,956	99,343	52,141	416,611	24,183	9,504	31,018
1980	237,109	24,252	-2,526	113,523	55,969	379,824	22,388	9,313	25,460
1981	263,055	24,796	-1,663	130,418	60,544	427,559	25,062	9,203	28,583
1982	227,727	24,152	-1,079	138,125	62,054	402,675	23,802	9,168	24,840
1983	223,955	24,559	-2,978	136,918	63,077	396,415	23,481	9,300	24,080
1984	248,015	25,917	-4,597	142,992	64,680	425,172	25,194	9,211	26,926
1985	246,793	25,827	-5,214	140,514	65,082	421,347	25,744	8,885	27,776
1986	245,168	26,069	-5,975	138,559	65,309	416,992	26,324	8,564	28,628
1987	251,267	26,082	-6,788	127,651	64,199	410,248	26,613	8,338	30,136
1988	247,041	28,384	-8,335	119,031	63,261	392,614	25,615	8,502	29,056
1989	271,118	29,188	-9,280	127,722	66,686	427,058	28,049	8,681	31,231
1990	257,882	28,616	-8,740	121,522	70,663	412,710	27,313	8,517	30,279
1991	244,429	28,448	-6,513	120,512	73,187	403,168	26,768	8,495	28,774
1992	272,172	29,750	-5,599	114,346	77,884	429,052	28,497	8,760	31,069
1993	246,519	30,782	-3,576	115,575	78,461	406,196	26,918	8,827	27,928
1994	279,576	31,160	-1,139	109,766	81,512	438,555	28,913	8,747	31,962
1995	262,706	31,926	1,598	111,857	83,668	427,902	28,445	9,011	29,154
1996	292,788	29,198	5,410	116,678	86,094	471,773	31,441	9,032	32,416
1997	301,686	33,239	7,234	114,699	86,103	476,483	32,009	9,241	32,647
1998	310,986	34,756	9,772	118,604	90,745	495,352	33,484	9,702	32,053
1999	308,708	34,996	13,417	111,747	93,465	492,341	33,609	9,663	31,947
2000	320,540	34,141	18,303	111,486	96,096	512,284	34,909	9,507	33,717
2001	295,927	32,707	22,943	110,440	99,216	495,820	34,222	9,164	32,293
2002	299,551	33,387	20,029	105,660	107,926	499,777	35,092	8,879	33,737
2003	301,503	33,862	17,029	101,827	103,680	490,177	34,338	8,691	34,691
2004	347,161	34,099	14,410	99,339	101,759	528,571	37,377	8,670	40,041
2005	330,384	34,891	11,651	91,889	105,382	504,415	36,025	8,832	37,407
2006	321,379	35,317	8,878	93,380	113,409	501,728	35,784	8,778	36,611
2007	326,498	35,785	6,137	106,051	119,436	522,336	37,341	8,830	36,976
2008	356,043	36,782	3,257	109,841	130,676	563,034	40,404	8,724	40,812
2009	336,302	37,456	1,881	104,482	132,839	538,049	38,572	8,622	39,005
2010	330,690	38,179	500	99,125	140,265	532,401	38,207	8,463	39,075
2011	363,467	34,474	1,405	111,748	135,997	578,142	41,946	8,648	42,029
2012	337,946	34,296	2,327	126,940	134,701	567,618	41,399	8,616	39,224
2013	380,183	38,500	2,259	122,411	133,570	599,924	44,171	8,775	43,325
2014	361,830	38,861	3,003	122,152	137,464	585,587	43,835	8,807	41,084
2015	372,330	39,396	2,013	127,718	140,174	602,840	45,143	8,933	41,680
2016	349,957	40,261	1,980	128,886	140,113	580,675	44,134	8,872	39,445

Diagram II.15.5, shows real average earnings per job for Cass County from 1990 to 2016. Over this period the average earning per job for Cass County was \$35,533, which was lower than the statewide average of \$43,526 over the same period.

Diagram II.15.5
Real Average Earnings Per Job
 Cass County
 BEA Data 1990 - 2016

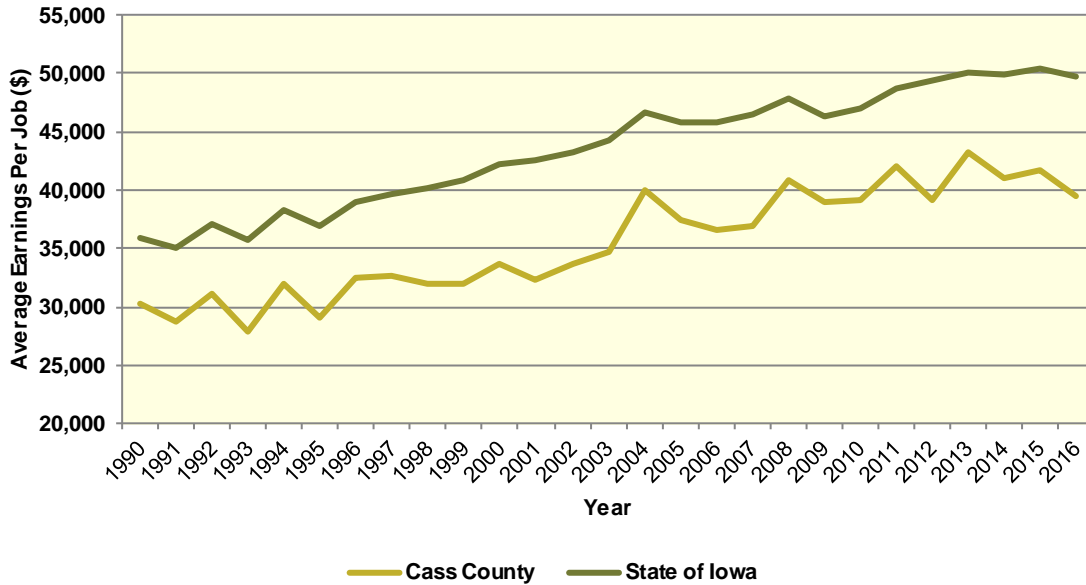
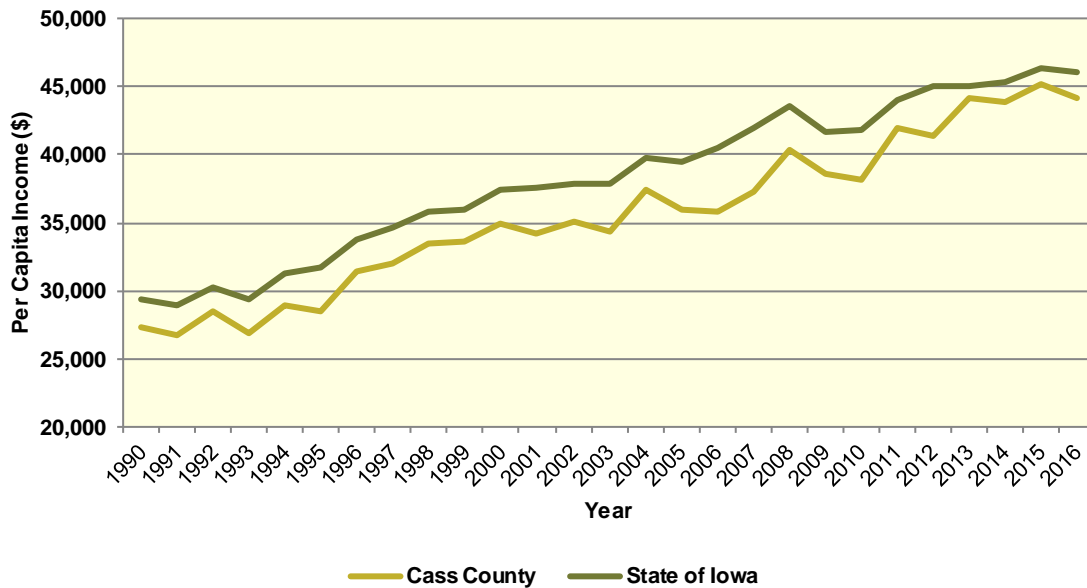


Diagram II.15.6, shows real per capita income for the Cass County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Cass County was \$35,566, which was lower than the statewide average of \$38,254 over the same period.

Diagram II.15.6 Real Per Capita Income

Cass 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.15.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment decreased from 6,240 persons in 2015 to 6,160 in 2016, a change of -1.3 percent.

Table II.15.29
Total Monthly Employment
Cass County
BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	5,888	5,986	5,927	5,799	5,602	5,671	5,774	5,682	5,974	6,082	6,124
Feb	5,823	5,955	5,882	5,750	5,555	5,665	5,720	5,738	5,945	6,071	6,122
Mar	5,902	5,942	5,936	5,812	5,674	5,721	5,869	5,740	5,997	6,106	6,175
Apr	6,003	6,036	6,112	5,917	5,791	5,832	5,947	5,859	6,058	6,274	6,091
May	6,116	6,179	6,209	6,011	5,964	6,008	6,037	6,124	6,208	6,323	6,167
Jun	6,221	6,269	6,237	6,064	6,033	6,042	6,059	6,220	6,287	6,410	6,222
Jul	6,079	6,205	6,038	5,878	5,842	5,866	5,907	6,172	6,056	6,218	6,031
Aug	6,024	6,213	6,015	5,902	5,786	5,907	5,969	6,159	6,148	6,234	6,118
Sep	6,039	6,183	6,095	5,926	5,894	5,965	6,005	6,185	6,220	6,297	6,194
Oct	6,048	6,075	6,003	5,871	5,927	5,995	6,013	6,152	6,219	6,324	6,215
Nov	6,107	6,101	5,991	5,868	5,839	5,963	5,946	6,109	6,193	6,303	6,228
Dec	6,059	6,003	5,997	5,762	5,688	5,860	5,944	5,988	6,095	6,237	6,229
Annual	6,026	6,096	6,037	5,880	5,800	5,875	5,933	6,011	6,117	6,240	6,160
% Change	.	1.2%	-1%	-2.6%	-1.4%	1.3%	1%	1.3%	1.8%	2%	-1.3%

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 \$666 in 2015. In 2016, average weekly wages saw an increased of 3.2 percent over the prior year, rising to \$687, or by 21 dollars. These data are shown in Table II.15.30.

Table II.15.30 Average Weekly Wages Cass County BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	416	428	415	444	426	
2002	436	452	445	475	452	6.1%
2003	452	455	454	483	461	2%
2004	459	473	465	511	477	3.5%
2005	453	478	476	503	477	(ND)%
2006	475	514	488	530	502	5.2%
2007	489	517	505	569	520	3.6%
2008	527	538	551	594	553	6.3%
2009	548	557	570	606	570	3.1%
2010	541	590	588	650	593	4%
2011	553	589	630	638	603	1.7%
2012	599	599	616	642	614	1.8%
2013	605	605	631	646	622	1.3%
2014	617	629	652	699	649	4.3%
2015	633	640	672	720	666	2.6%
2016(p)	652	664	701	731	687	3.2%

Total business establishments reported by the QCEW are displayed in Table II.15.31. Between 2015 and 2016, the total number of business establishments in Cass County decreased by 3.2 percent, from 577 to 568 establishments.

Table II.15.31 Number of Business Establishments Cass County BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	581	584	556	555	569	
2002	572	574	567	572	571	0.4%
2003	573	574	570	572	572	0.2%
2004	572	572	568	566	570	-0.3%
2005	557	556	548	545	552	-3.2%
2006	546	550	563	561	555	0.5%
2007	563	564	565	563	564	1.6%
2008	560	567	565	556	562	-0.4%
2009	557	558	558	550	556	-1.1%
2010	553	553	551	546	551	-0.9%
2011	545	553	553	555	552	0.2%
2012	558	558	564	561	560	1.4%
2013	567	562	564	562	564	0.7%
2014	567	575	575	573	573	1.6%
2015	573	576	580	580	577	0.7%
2016	575	565	564	566	568	-1.6%

Iowa Department of Revenue

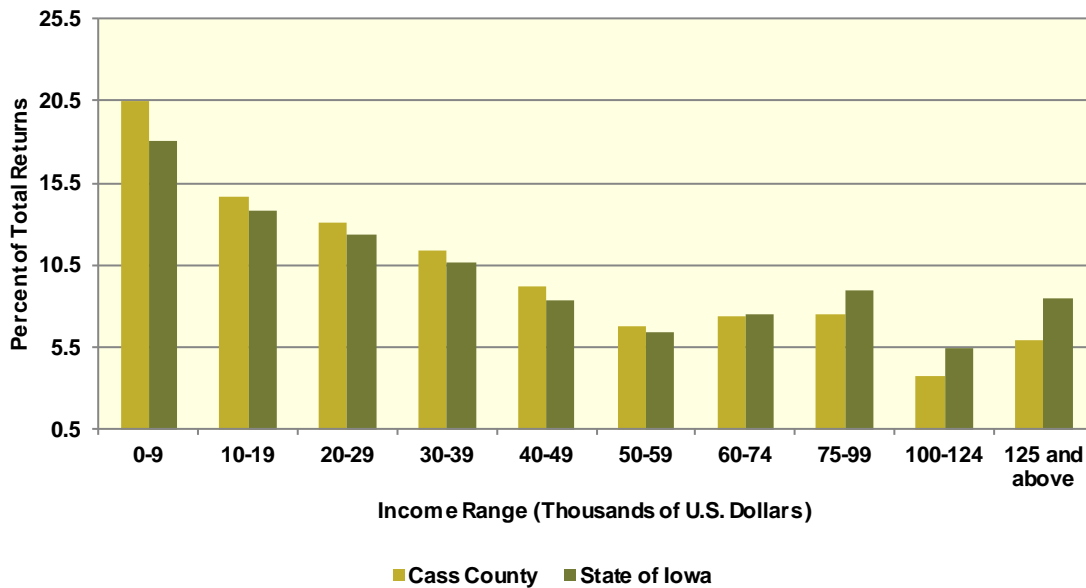
The Iowa Department of Revenue releases annual income tax statistics. Table II.15.32, shows the number of returns by adjusted gross income. For taxpayer confidentiality, if the number of returns was fewer than 5, the data was redacted. As a result the number of returns reported maybe slightly lower than the actual returns. Most redacted records occurred in the highest income brackets. The table below gives an accurate measure of the income distribution in Cass County.

As can be seen below, the total number of returns between 2010 and 2015 decreased by -0.7 percent, with 378 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 65.8 percent. This compared to the income class of \$20,000-29,999, which saw the lowest percentage change between 2010 and 2015 of -14.9 percent.

Table II.15.32
Number of Tax Returns by Adjusted Gross Income
 Cass 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	1,665	1,160	919	768	578	417	340	201	70	81	6,199
2003	1,600	1,125	899	735	596	392	353	258	76	109	6,143
2004	1,572	1,089	908	749	542	406	383	289	102	119	6,159
2005	1,517	1,046	884	749	578	434	390	319	89	154	6,160
2006	1,495	1,039	840	719	599	432	400	347	128	178	6,177
2007	1,555	1,050	923	716	545	469	445	386	116	226	6,431
2008	1,473	1,055	904	723	547	436	461	400	166	224	6,389
2009	1,515	993	868	685	559	431	432	421	172	219	6,295
2010	1,477	1,088	811	709	580	390	472	435	186	228	6,376
2011	1,479	999	819	699	563	434	457	445	192	298	6,385
2012	1,391	1,004	810	647	580	396	472	462	218	353	6,333
2013	1,407	911	883	659	562	399	498	445	203	344	6,311
2014	1,358	914	816	696	564	422	506	450	238	352	6,316
2015	1,294	926	827	717	584	429	470	471	234	378	6,330
Change 10 - 15	-12.4%	-14.9%	2%	1.1%	0.7%	10%	-0.4%	8.3%	25.8%	65.8%	-0.7%

Diagram II.15.7
2015 Income Distribution
 Cass County
 2015 Iowa DOR Data



Poverty

Poverty is the condition of having insufficient resources or income. In its extreme form, poverty is a lack of basic human needs, such as adequate and healthy food, clothing, housing, water, and health services. According to the Census Bureau’s Small Area Income and Poverty Estimates Program, the number of individuals in poverty decreased from 1,877 in 2010 to 1,654 in 2016, with the poverty rate reaching 12.8 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.15.33, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	1,467	10.2%
2001	1,406	9.9%
2002	1,517	10.6%
2003	1,479	10.4%
2004	1,646	11.6%
2005	1,757	12.8%
2006	1,697	12.2%
2007	1,764	13%
2008	1,892	13.9%
2009	1,772	13.1%
2010	1,877	13.7%
2011	1,815	13.4%
2012	1,821	13.5%
2013	1,972	14.8%
2014	1,717	13.1%
2015	1,823	13.9%
2016	1,654	12.8%

The rate of poverty for Cass County is shown in Table II.15.34. In 2016, there were an estimated 1,985 persons living in poverty. This represented a 15.1 percent poverty rate, compared to 11.1 percent poverty in 2000. In 2016, some 16.1 percent of those in poverty were under age 6, and 10.2 percent were 65 or older.

Table II.15.34 Poverty by Age Cass 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	137	8.6%	319	16.1%
6 to 17	379	23.8%	535	27%
18 to 64	787	49.5%	928	46.8%
65 or Older	287	18.1%	203	10.2%
Total	1,590	100.0%	1,985	100.0%
Poverty Rate	11.1%	.	15.1%	.

HOUSING

The Census Bureau estimates that the total number of housing units decreased by -0.5 percent in Cass County between 2010 and 2016, from 6,591 to 6,558. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.15.35.

Housing Production

The Census Bureau reports building permit authorizations and “per unit” valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Cass County decreased from 16 authorizations in 2015 to 7 in 2016.

The real value of single-family building permits decreased from \$305,993 in 2015 to \$178,571 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.15.36.

Table II.15.35 Housing Units State of Iowa vs. Cass County 2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Cass County	% Growth Since Census
2000 Census Base	1,232,625	.	6,590	.
2010 Census	1,336,417	8.4%	6,591	0%
July 2011 Estimate	1,341,974	0.4%	6,581	-0.2%
July 2012 Estimate	1,346,403	0.7%	6,576	-0.2%
July 2013 Estimate	1,353,274	1.3%	6,567	-0.4%
July 2014 Estimate	1,362,458	1.9%	6,562	-0.4%
July 2015 Estimate	1,370,778	2.6%	6,559	-0.5%
July 2016 Estimate	1,380,162	3.3%	6,558	-0.5%

Table II.15.36
Building Permits and Valuation
 Cass 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	24	4	4	22	54	115,796	125,565
1981	8	0	0	9	17	112,741	137,804
1982	9	0	0	24	33	107,122	38,747
1983	11	0	0	0	11	113,473	0
1984	13	0	0	18	31	86,640	50,287
1985	10	0	0	0	10	115,477	0
1986	3	0	0	0	3	101,291	0
1987	4	0	0	0	4	103,941	0
1988	5	0	0	0	5	84,502	0
1989	10	0	0	0	10	92,593	0
1990	17	0	0	0	17	89,152	0
1991	13	0	0	0	13	128,815	0
1992	4	2	0	0	6	90,031	0
1993	8	4	0	0	12	117,230	0
1994	11	2	0	0	13	136,206	0
1995	16	4	0	0	20	125,814	0
1996	36	4	0	0	40	144,524	0
1997	16	2	0	66	84	141,112	94,697
1998	17	0	0	32	49	143,691	69,810
1999	11	0	0	0	11	127,670	0
2000	31	0	0	0	31	127,026	0
2001	15	2	0	0	17	143,908	0
2002	16	0	0	0	16	206,968	0
2003	31	2	0	0	33	163,176	0
2004	16	0	0	0	16	168,244	0
2005	17	0	0	0	17	233,327	0
2006	13	0	0	0	13	160,748	0
2007	24	0	0	0	24	150,036	0
2008	18	0	0	0	18	244,811	0
2009	5	0	0	0	5	248,969	0
2010	5	6	0	0	11	275,239	0
2011	2	10	0	0	12	215,750	0
2012	7	0	0	0	7	242,408	0
2013	13	0	0	0	13	201,077	0
2014	15	0	0	0	15	235,788	0
2015	16	0	0	0	16	305,993	0
2016	7	0	0	0	7	178,571	0



Diagram II.15.8 Single Family Permits

Cass County
Census Bureau Data, 1980–2016

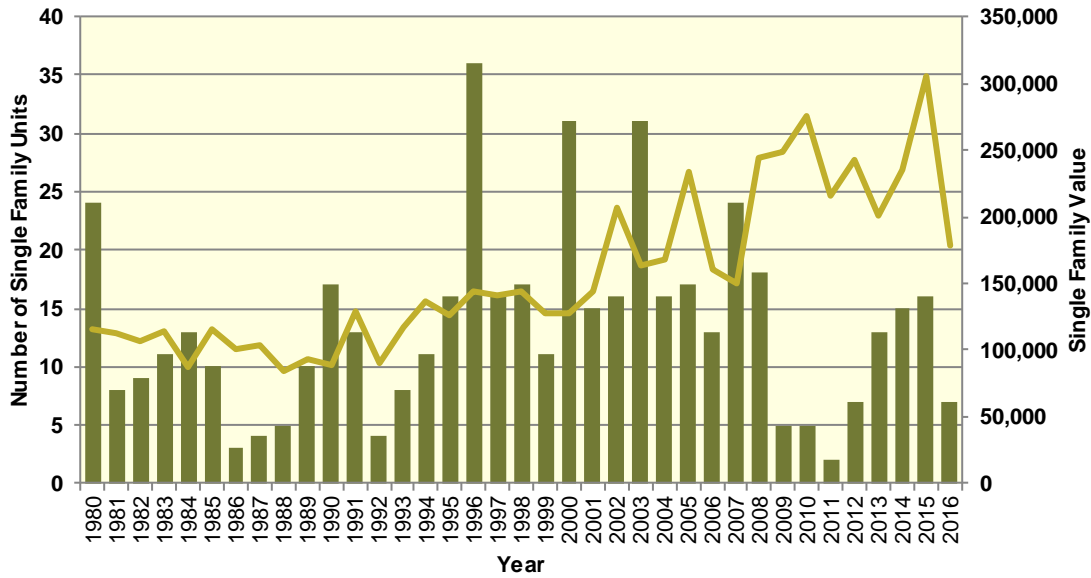
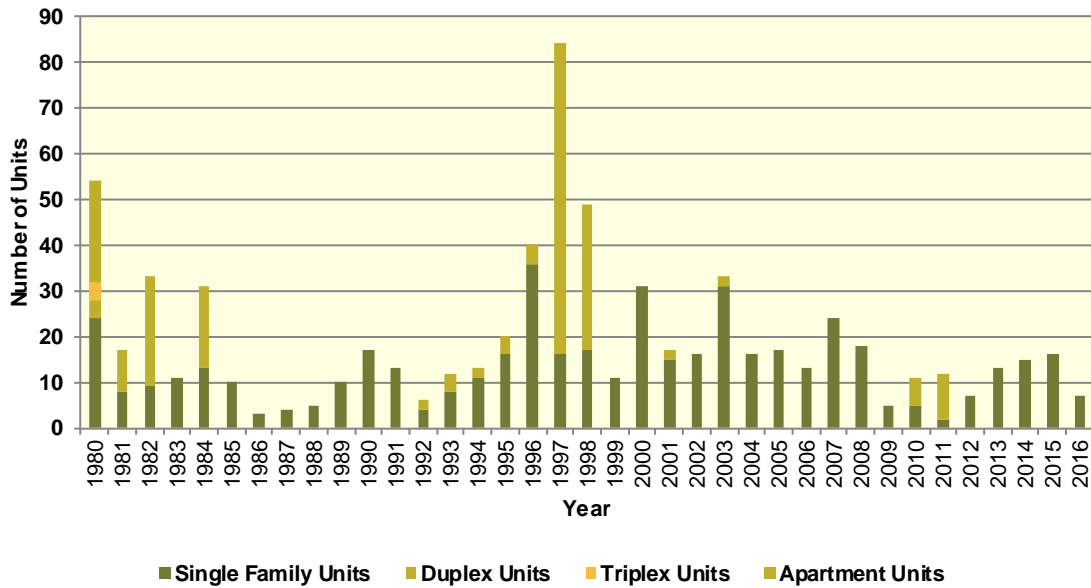


Diagram II.15.9 Total Permits by Unit Type

Cass County
Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.15.37. In 2016, there were 6,560 housing units, up from 6,590 in 2000. Single-family units accounted for 84.3 percent of units in 2016, compared to 82.8 in 2000. Apartment units accounted for 7.4 percent in 2016, compared to 7.3 percent in 2000.

Table II.15.37 Housing Units by Type Cass 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	5,456	82.8%	5,530	84.3%
Duplex	172	2.6%	199	3%
Tri- or Four-Plex	256	3.9%	223	3.4%
Apartment	480	7.3%	486	7.4%
Mobile Home	226	3.4%	122	1.9%
Boat, RV, Van, Etc.	0	0%	0	0%
Total	6,590	100.0%	6,560	100.0%

Some 90.7 percent of housing was occupied in 2010, compared to 92.9 percent in 2000. Owner-occupied housing changed -5.1 percent between 2000 and 2010, ending with owner-occupied units representing 72.4 percent of unit. Vacant units changed by 30 percent, resulting in 611 vacant units in 2010.

Table II.15.38 Housing Units by Tenure Cass County 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	6,120	92.9%	5,980	90.7%	-2.3%
Owner-Occupied	4,564	74.6%	4,331	72.4%	-5.1%
Renter-Occupied	1,556	25.4%	1,649	27.6%	6%
Vacant Housing Units	470	7.1%	611	9.3%	30%
Total Housing Units	6,590	100.0%	6,591	100.0%	0%

Table II.15.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 6,560 housing units. An estimated 70.7 percent were owner-occupied, and 7.4 percent were vacant.

Table II.15.39 Housing Units by Tenure Cass County 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	5,980	90.7%	6,076	92.6%
Owner-Occupied	4,331	72.4%	4,293	70.7%
Renter-Occupied	1,649	27.6%	1,783	29.3%
Vacant Housing Units	611	9.3%	484	7.4%
Total Housing Units	6,591	100.0%	6,560	100.0%

Households by household size are shown in Table II.15.40. There were a total of 5,980 households in 2010, up from 6,120 in 2000. One person households changed by 0 percent between 2000 and 2010, while two person households changed by 4.7 percent. Three and four person households changed by -16.2 and -18.8 respectively, representing 11.9 percent and 9.8 percent of the population in 2010.

Table II.15.40					
Households by Household Size					
Cass County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	1,825	29.8%	1,825	30.5%	0%
Two Persons	2,289	37.4%	2,396	40.1%	4.7%
Three Persons	846	13.8%	709	11.9%	-16.2%
Four Persons	722	11.8%	586	9.8%	-18.8%
Five Persons	299	4.9%	312	5.2%	4.3%
Six Persons	101	1.7%	100	1.7%	-1%
Seven Persons or More	38	0.6%	52	0.9%	36.8%
Total	6,120	100.0%	5,980	100.0%	-2.3%

Households by income is shown in Table II.15.41. Households earning more than \$100,000 per year represented 12.4 percent of households in 2016, compared to 4.5 percent in 2000. Households earning between \$50,000 and \$74,999 represented 19.8 percent of households in 2016, compared to 16.1 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 11.4 percent of households in 2016, compared to 17.5 percent in 2000.

Table II.15.41				
Households by Income				
Cass County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Income	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	1,073	17.5%	694	11.4%
\$15,000 to \$19,999	543	8.9%	487	8%
\$20,000 to \$24,999	525	8.6%	397	6.5%
\$25,000 to \$34,999	1,111	18.2%	697	11.5%
\$35,000 to \$49,999	1,279	20.9%	1,110	18.3%
\$50,000 to \$74,999	983	16.1%	1,203	19.8%
\$75,000 to \$99,999	324	5.3%	734	12.1%
\$100,000 or More	277	4.5%	754	12.4%
Total	6,115	100.0%	6,076	100.0%

Table II.15.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 6.5 percent and 0.6 percent of households, respectively. Households built in the 1970's, 1980's, and 1990's account for 11.6 percent, 6.8 percent, and 5.1, respectively. Housing units built prior to 1939 represented 37.3 percent of households in 2016.

Table II.15.42				
Households by Year Home Built				
Cass 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	2,855	46.7%	2,264	37.3%
1940 to 1949	521	8.5%	451	7.4%
1950 to 1959	641	10.5%	741	12.2%
1960 to 1969	710	11.6%	759	12.5%
1970 to 1979	758	12.4%	707	11.6%
1980 to 1989	357	5.8%	414	6.8%
1990 to 1999	278	4.5%	309	5.1%
2000 to 2009	.	.	392	6.5%
2010 or Later	.	.	39	0.6%
Total	6,120	100.0%	6,076	100.0%

The distribution of unit types by race are shown in Table II.15.43. An estimated 85.2 percent of white households occupy single family homes, while 100 percent of black households do. Some 7.7 percent of white households occupied apartments, while 0 percent of black households do. An estimated 15.6 percent of Asian, and 73.3 percent of American Indian households occupy single family homes.

Table II.15.43							
Distribution of Units in Structure by Race							
Cass County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	85.2%	100%	73.3%	15.6%	100%	100%	34.6%
Duplex	2.5%	0%	0%	0%	0%	0%	30.8%
Tri- or Four-Plex	2.8%	0%	0%	0%	0%	0%	34.6%
Apartment	7.7%	0%	0%	84.4%	0%	0%	0%
Mobile Home	1.8%	0%	26.7%	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.15.44. An estimated 20 percent of vacant units were for rent in 2010, a -9.6 percent change since 2000. In addition, some 14.2 percent of vacant units were for sale, a change of -31.5 percent between 2000 and 2010. "Other" vacant units represented 50.7 percent of vacant units in 2010. This is a change of 174.3 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.15.44					
Disposition of Vacant Housing Units					
Cass County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	135	28.7%	122	20%	-9.6%
For Sale	127	27%	87	14.2%	-31.5%
Rented or Sold, Not Occupied	52	11.1%	57	9.3%	9.6%
For Seasonal, Recreational, or Occasional Use	43	9.1%	35	5.7%	-18.6%
For Migrant Workers	0	0%	0	0%	0%
Other Vacant	113	24%	310	50.7%	174.3%
Total	470	100.0%	611	100.0%	30%

The disposition of vacant units between 2010 and 2016 are shown in Table II.15.45. By 2016, for rent units accounted for 16.5 percent of vacant units, while for sale units accounted for 15.1 percent. “Other” vacant units accounted for 48.6 percent of vacant units, representing a total of 235 “other” vacant units.

Table II.15.45				
Disposition of Vacant Housing Units				
Cass County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	122	20%	80	16.5%
For Sale	87	14.2%	73	15.1%
Rented Not Occupied	10	1.6%	11	2.3%
Sold Not Occupied	47	7.7%	26	5.4%
For Seasonal, Recreational, or Occasional Use	35	5.7%	59	12.2%
For Migrant Workers	0	0%	0	0%
Other Vacant	310	50.7%	235	48.6%
Total	611	100.0%	484	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.15.46. In 2016, an estimated 0.3 percent of households were overcrowded, and an additional 0 percent were severely overcrowded.



Table II.15.46 Overcrowding and Severe Overcrowding Cass 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	4,533	99.3%	31	0.7%	0	0%	4,564
2016 Five-Year ACS	4,275	99.6%	18	0.4%	0	0%	4,293
Renter							
2000 Census	1,552	99.7%	2	0.1%	2	0.1%	1,556
2016 Five-Year ACS	1,782	99.9%	1	0.1%	0	0%	6,076
Total							
2000 Census	6,085	99.4%	33	0.5%	2	0%	6,120
2016 Five-Year ACS	6,057	99.7%	19	0.3%	0	0%	6,076

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

There were a total of 32 households with incomplete plumbing facilities in 2016, representing 0.5 percent of households in Cass County. This is compared to 0.4 percent of households lacking complete plumbing facilities in 2000.

Table II.15.47 Households with Incomplete Plumbing Facilities Cass County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	6,094	6,044
Lacking Complete Plumbing Facilities	26	32
Total Households	6,120	6,076
Percent Lacking	0.4%	0.5%

There were 54 households lacking complete kitchen facilities in 2016, compared to 14 households in 2000. This was a change from 0.2 percent of households in 2000 to 0.9 percent in 2016.

Table II.15.48 Households with Incomplete Kitchen Facilities Cass County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	6,106	6,022
Lacking Complete Kitchen Facilities	14	54
Total Households	6,120	6,076
Percent Lacking	0.2%	0.9%

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 Cass County, 13.6 of households had a cost burden and 8.8 percent had a severe cost burden. Some 25.3 percent of renters were cost burdened, and 13 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 5.8 percent and a severe cost burden rate of 3.7 percent. Owner occupied households with a mortgage had a cost burden rate of 11.6 percent, and severe cost burden at 10.1 percent.

Table II.15.49
Cost Burden and Severe Cost Burden by Tenure
 Cass County
 2000 Census & 2016 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	1,517	83.6%	224	12.3%	70	3.9%	4	0.2%	1,815
2016 Five-Year ACS	1,726	78.2%	257	11.6%	224	10.1%	0	0%	2,207
Owner Without a Mortgage									
2000 Census	1,547	93.9%	66	4%	24	1.5%	11	0.7%	1,648
2016 Five-Year ACS	1,863	89.3%	121	5.8%	77	3.7%	25	1.2%	2,086
Renter									
2000 Census	928	66.2%	184	13.1%	151	10.8%	139	9.9%	1,402
2016 Five-Year ACS	987	55.4%	451	25.3%	232	13%	113	6.3%	1,783
Total									
2000 Census	3,992	82.1%	474	9.7%	245	5%	154	3.2%	4,865
2016 Five-Year ACS	4,576	75.3%	829	13.6%	533	8.8%	138	2.3%	6,076

Housing Problems by Income

Table II.15.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Cass County. As can be seen in 2017 the MFI was \$53,400, which compared to \$69,900 for the State of Iowa.

Table II.15.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 405 owner-occupied and 320 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 238 owner-occupied 200 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 4,710 households without a housing problem.

Table II.15.50
Median Family Income
 Cass County
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	40,900	49,100
2001	44,200	52,500
2002	44,500	53,700
2003	46,600	54,900
2004	46,600	55,800
2005	48,750	57,650
2006	48,800	57,800
2007	48,700	58,100
2008	49,200	58,500
2009	52,400	62,000
2010	52,700	62,400
2011	50,000	64,000
2012	50,700	64,800
2013	52,000	64,700
2014	51,500	65,300
2015	54,400	67,500
2016	53,800	68,400
2017	53,400	69,900

Table II.15.51
Housing Problems by Income and Tenure
 Cass 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	20	10	25	15	10	80
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	4	0	0	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	10	4	0	14
Housing cost burden greater than 50% of income (and none of the above problems)	100	105	25	4	4	238
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	95	105	145	20	40	405
Zero/negative income (and none of the above problems)	20	0	0	0	0	20
Has none of the 4 housing problems	50	260	570	565	2,100	3,545
Total	285	484	775	608	2,154	4,306
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	10	0	20	15	25	70
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	4	0	0	4
Housing cost burden greater than 50% of income (and none of the above problems)	185	15	0	0	0	200
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	100	190	20	10	0	320
Zero/negative income (and none of the above problems)	25	0	0	0	0	25
Has none of the 4 housing problems	20	215	445	210	275	1,165
Total	340	420	489	235	300	1,784
Total						
Lacking complete plumbing or kitchen facilities	30	10	45	30	35	150
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	4	0	0	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	14	4	0	18
Housing cost burden greater than 50% of income (and none of the above problems)	285	120	25	4	4	438
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	195	295	165	30	40	725
Zero/negative income (and none of the above problems)	45	0	0	0	0	45
Has none of the 4 housing problems	70	475	1,015	775	2,375	4,710
Total	625	904	1,264	843	2,454	6,090

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.15.52, of the 220 loans in 2016, 110 loans were for Home Purchases, 17 were for Home Improvement and 93 were for refinancing.

Table II.15.52				
Owner-Occupied Single Family Home Loans by Loan Type				
Cass County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	91	25	134	250
2009	88	25	189	302
2010	56	19	150	225
2011	80	13	156	249
2012	81	20	151	252
2013	103	17	132	252
2014	90	14	92	196
2015	99	20	97	216
2016	110	17	93	220

Table II.15.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$100,444 in 2012 and \$94,664 in 2016. Overall, average loans were \$81,360 in 2008 and \$114,650 in 2016.

Table II.15.53				
Owner-Occupied Single Family Home Loans by Average Loan Amount				
Cass County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$95,319	\$35,440	\$80,448	\$81,360
2009	\$97,330	\$35,160	\$93,143	\$89,563
2010	\$85,929	\$55,684	\$120,047	\$106,120
2011	\$95,025	\$50,231	\$95,962	\$93,273
2012	\$100,444	\$36,600	\$98,073	\$93,956
2013	\$89,340	\$53,118	\$119,333	\$102,607
2014	\$94,922	\$49,357	\$120,489	\$103,668
2015	\$103,808	\$48,900	\$117,072	\$104,681
2016	\$94,664	\$40,000	\$151,935	\$114,650

Table II.15.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$8,136,000 in 2012 and \$10,413,000 in 2016. Overall, average loans were \$20,340,000 in 2008 and \$25,223,000 in 2016.



Table II.15.54 Total Volume of Owner-Occupied Single Family Loans Cass County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$8,674,000	\$886,000	\$10,780,000	\$20,340,000
2009	\$8,565,000	\$879,000	\$17,604,000	\$27,048,000
2010	\$4,812,000	\$1,058,000	\$18,007,000	\$23,877,000
2011	\$7,602,000	\$653,000	\$14,970,000	\$23,225,000
2012	\$8,136,000	\$732,000	\$14,809,000	\$23,677,000
2013	\$9,202,000	\$903,000	\$15,752,000	\$25,857,000
2014	\$8,543,000	\$691,000	\$11,085,000	\$20,319,000
2015	\$10,277,000	\$978,000	\$11,356,000	\$22,611,000
2016	\$10,413,000	\$680,000	\$14,130,000	\$25,223,000

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.15.55 presents some basic statistics about the completed surveys.

Table II.15.55 Survey of Rental Properties Cass County 2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	4	88	8	17

Table II.15.56, shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 0 single family units in Cass County. There were 88 apartment units reported in the survey, with 7 of them available, which resulted in a vacancy rate of 8 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Table II.15.56 Rental Vacancy Survey by Type Cass County 2017 Survey of Rental Properties			
Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	0	0	0%
Apartments	88	7	8%
Mobile Homes	0	0	0%
“Other” Units	0	0	0%
Don’t Know	0	0	0%
Total	88	7	8%

Table II.15.57, reports units by bedroom size. As can be seen there were 32 two bedroom apartment units and 8 three bedroom units. Overall, the 32 two bedroom units accounted for 36.4 percent of all units, and the 8 three bedroom units accounted for 9.1 percent. Additional details for additional unit types are reported found below.

Table II.15.57 Rental Units by Bedroom Size Cass County 2017 Survey of Rental Properties						
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Don’t Know	Total
Efficiency	0	0	0	0	.	0
One	0	48	0	0	.	48
Two	0	32	0	0	.	32
Three	0	8	0	0	.	8
Four	0	0	0	0	.	0
Don’t Know	0	0	0	0	0	0
Total	0	88	0	0	0	88

Table II.15.58 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 8.3 percent.

Table II.15.58 Apartment Units by Bedroom Size Cass County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	0%
One	48	4	8.3%
Two	32	1	3.1%
Three	8	2	25%
Four	0	0	0%
Don’t know	0	0	0%
Total	88	7	8%

Average market-rate rents by unit type are shown in Table II.15.59. 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.15.59 Average Market Rate Rents by Bedroom Size Cass 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	\$864	\$0	\$0	\$864
Three	\$0	\$997	\$0	\$0	\$997
Four	\$0	\$0	\$0	\$0	\$0
Total	\$0	\$808.8	\$0	\$0	\$808.8

Table II.15.60, 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.15.60					
Average Assisted Rate Rents by Bedroom Size					
Cass 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	\$530	\$0	\$0	\$530
Three	\$0	\$605	\$0	\$0	\$605
Four	\$0	\$0	\$0	\$0	\$0
Total	\$0	\$567.5	\$0	\$0	\$567.5

The average rent and availability of apartment units is displayed in Table II.15.61. The most common rent for apartment rents was between 750 and 1,000 dollars and the units in this price range had a vacancy rate of 9.4 percent.

Table II.15.61			
Apartment Market Rate Rents by Vacancy Status			
Cass County			
2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	0	0	0%
\$500 to \$750	8	0	0%
\$750 to \$1,000	32	3	9.4%
\$1,000 to \$1,250	0	0	0%
\$1,250 to \$1,500	0	0	0%
Above \$1,500	0	0	0%
Missing	48	4	8.3%
Total	88	7	8%

Respondents were asked if utilities are included in the rent and as shown in Table II.15.62, 4 respondents, or 100 percent, included some sort of utility in the rent.

Table II.15.62	
Are there any utilities included with the rent?	
Cass County	
2017 Survey of Rental Properties	
Period	Respondent
Yes	4
No	0
% Offering Utilities	100%

The type of utility included in the rent is shown in Table II.15.63. There were 0 respondents who included electricity, 0 respondents who included natural gas, 4 respondents who included water and sewer and 4 respondents included trash collection in the rent.

Table II.15.63 Which utilities are included with the rent? Cass County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	0
Natural Gas	0
Water/Sewer	4
Trash Collection	4

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.15.64, there were 21 accessible apartment units. Respondents also indicated there were a total of 3 persons with disabilities currently residing in accessible units.

Table II.15.64 Accessible Units by Bedroom Size Cass County 2017 Survey of Rental Properties						
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Don’t Know	Total
Efficiency	0	0	0	0		0
One	0	4	0	0		4
Two	0	13	0	0		13
Three	0	4	0	0		4
Four	0	0	0	0		0
Don’t Know	0	0	0	0	0	0
Total	0	21	0	0	0	21

Table II.15.65, shows the breakdown of accessible and not accessible apartment units by bedroom size. As can be seen 40.6 percent or 13 two bedroom apartment units are accessible, with 50 percent of three bedroom units were considered accessible. Overall, 23.9 percent of all apartment units were considered accessible by survey respondents.

Table II.15.65 Apartment Units by Accessibility and Bedroom Size Cass County 2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	0	0	0	0%
One	44	4	48	8.3%
Two	19	13	32	40.6%
Three	4	4	8	50%
Four	0	0	0	0%
Don't know	0	0	0	0%
Total	67	21	88	23.9%

Perceived Need for Rental Units

Table II.15.66, at right, shows the number of survey respondents who keep a waiting list. As can be seen 3 respondents said they keep a waitlist, with an estimated 3 number of persons on the wait list.

Table II.15.66 Do you keep a waiting list? Cass County 2017 Survey of Rental Properties	
Period	Respondent
Yes	3
No	1
Waitlist Size	3

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.15.67, 1 respondent said there was no need for renovating single family units, with 0 respondents saying there was extreme need for renovating single family units. Likewise, 1 respondent indicated no need for renovating existing apartment units, with 0 respondents saying there was extreme need for renovating existing apartment units.

Table II.15.67 How would you rate the need for renovation of existing units in the city? Cass County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	1	1	0	0
Low Need	1	1	1	1
Moderate Need	1	1	1	1
High Need	0	0	0	0
Extreme Need	0	0	0	0
Average Need	2	2	2.5	2.5

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.15.68, 0 respondents said there was no need for new single family units, with 1 respondent saying there was extreme need for constructing new single family units. Likewise, 0 respondents indicated no need for new apartment units, with 1 respondent saying there was extreme need for constructing new apartment units.

Table II.15.68 How would you rate the need for construction of new units in the city? Cass County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	0	0	0	0
Low Need	0	0	0	0
Moderate Need	2	2	2	2
High Need	0	0	0	0
Extreme Need	1	1	0	0
Average Need	3.7	3.7	3	3

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.15.69, shows the *strong growth scenario* for the Cass County. As can be seen there were 4,293 owner-occupied and 1,783 renter-occupied households in 2016, for a total of 6,076 households. In 2030, there will be a projected 6,000 households, of which 4,411 are projected to be owner occupied and the remaining 1,588 are expected to be renter-occupied.

By 2050, there are projected to be 4,214 owner-occupied households, of which 274 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 759 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 1,470 renter households, of which 275 renter households are expected to have incomes between 0 and 30.0 percent of median family income 404 renter households with incomes between 50.1-80.0 percent

of MFI. Overall households are projected to reach 5,684 occupied units by 2050, of which 549 are expected to have incomes on between 0 and 30 percent of MFI.

Table II.15.69								
Housing Demand Forecast								
Cass County								
Strong Growth Scenario								
Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	279	288	288	287	285	282	278	274
30.1-50%	479	494	494	492	489	484	477	470
50.1-80%	773	798	797	795	789	781	770	759
80.1-95%	384	396	396	395	392	388	383	377
95.1-115%	628	648	647	645	640	634	625	616
115+%	1,750	1,806	1,804	1,798	1,786	1,767	1,744	1,718
Total	4,293	4,431	4,426	4,411	4,381	4,335	4,277	4,214
Renter								
0-30%	334	306	302	297	293	288	282	275
30.1-50%	420	385	379	374	368	362	354	346
50.1-80%	490	449	442	436	429	422	413	404
80.1-95%	210	192	190	187	184	181	177	173
95.1-115%	95	87	86	85	83	82	80	78
115+%	235	215	212	209	206	202	198	194
Total	1,783	1,634	1,611	1,588	1,564	1,536	1,504	1,470
Total								
0-30%	613	594	590	584	578	570	560	549
30.1-50%	899	879	873	866	857	845	831	816
50.1-80%	1,263	1,247	1,240	1,231	1,218	1,203	1,184	1,163
80.1-95%	594	589	586	582	576	569	560	550
95.1-115%	722	735	733	729	724	715	705	694
115+%	1,985	2,021	2,016	2,007	1,992	1,969	1,942	1,911
Total	6,076	6,065	6,037	6,000	5,944	5,871	5,782	5,684



