

**VOLUME II:
CEDAR COUNTY**

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Cedar County

DEMOGRAPHICS

Population Estimates

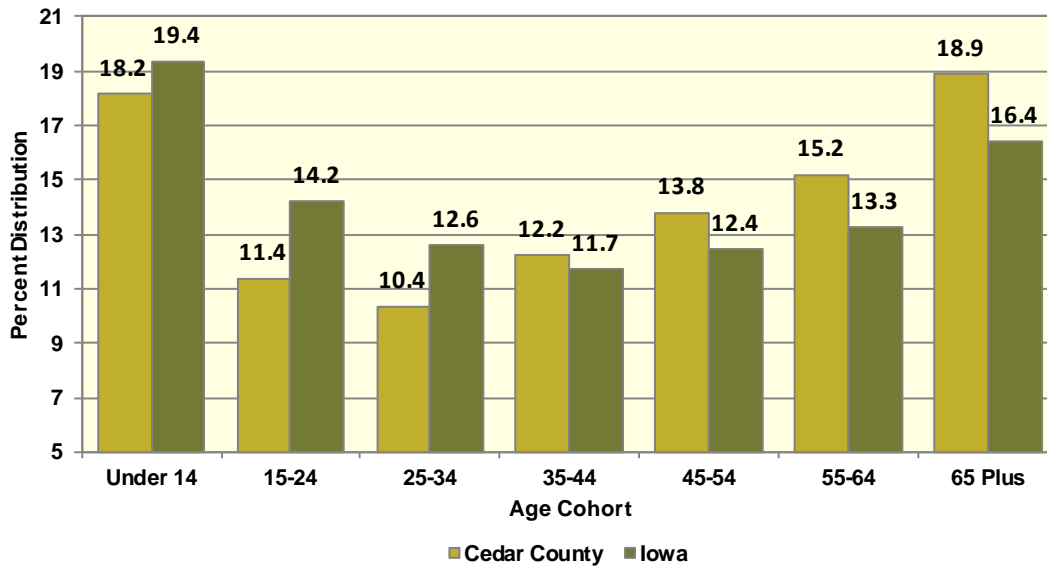
The Census Bureau's current census estimates indicate that Cedar County's population decreased from 18,499 in 2010 to 18,454 in 2016, or by 0.2 percent. This compares to a statewide population change of 2.9 percent over the period. The number of people from 25 to 34 years of age decreased by 2.7 percent, and the number of people from 55 to 64 years of age increased by 13.9 percent. The white population decreased by 1 percent, while the black population increased by 83 percent. The Hispanic population increased from 284 to 357 people between 2010 and 2016 or by 25.7 percent. These data are presented in Table II.16.1.

Table II.16.1						
Profile of Population Characteristics						
Cedar County vs. State of Iowa						
2010 Census and 2016 Current Census Estimates						
Subject	Cedar County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	18,499	18,454	-0.2%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	3,686	3,350	-9.1%	603,673	607,020	0.6%
15 to 24 years	1,987	2,097	5.5%	430,187	445,808	3.6%
25 to 34 years	1,964	1,911	-2.7%	382,583	394,373	3.1%
35 to 44 years	2,274	2,256	-0.8%	364,548	367,535	0.8%
45 to 54 years	3,031	2,549	-15.9%	439,726	389,744	-11.4%
55 to 64 years	2,464	2,806	13.9%	372,750	415,998	11.6%
65 and Over	3,093	3,485	12.7%	452,888	514,215	13.5%
Race						
White	18,162	17,972	-1%	2,839,615	2,864,884	0.9%
Black	53	97	83%	91,695	114,874	25.3%
American Indian and Alaskan Native	30	41	36.7%	13,563	15,924	17.4%
Asian	89	118	32.6%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	5	14	180%	2,419	3,592	48.5%
Two or more races	160	212	32.5%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	284	357	25.7%	151,544	182,606	20.5%

Table II.16.2, presents the population of Cedar County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 9,151 males, who accounted for 49.5 percent of the population, and the remaining 50.5 percent, or 9,348 persons, were female. In 2016, the number of males rose to 9,165 persons, and accounted for 49.7 percent of the population, with the remaining 50.3 percent, or 9,289 persons being female.

Table II.16.2 Population by Age and Gender Cedar 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	1,867	1,819	3,686	1,688	1,662	3,350	-9.1%
15 to 24 years	1,054	933	1,987	1,091	1,006	2,097	5.5%
25 to 34 years	999	965	1,964	983	928	1,911	-2.7%
35 to 44 years	1,127	1,147	2,274	1,151	1,105	2,256	-0.8%
45 to 54 years	1,127	1,147	2,274	1,151	1,105	2,256	-0.8%
55 to 64 years	1,497	1,534	3,031	1,244	1,305	2,549	-15.9%
65 and Over	1,321	1,772	3,093	1,575	1,910	3,485	-0.2%
Total	9,151	9,348	18,499	9,165	9,289	18,454	-0.2%
% of Total	49.5%	50.5%	.	49.7%	50.3%	.	

**Diagram II.16.1
Age Distribution**
Cedar County
2016 Current Census Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Cedar County increased from 17,444 to 18,187 persons, or by 4.3 percent. Between 2000 and 2010, Cedar County population, changed by 312 persons, to a total population of 18,499 persons. The most recent estimates indicated that Cedar County’s population rose an additional -45 persons since the 2010 Census, to 18,454 persons in July 2016.

1990 Census	17,444
Natural Increase 90-00	240
Net Migration 90-00	503
2000 Census	18,187
Natural Increase 00-09	278
Net Migration 00-09	-7
2009 Population Estimate	18,458
2010 Census	18,499
Natural Increase 10-16	52
Net Migration 10-16	-97
2016 Population Estimate	18,454

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.16.3, Cedar County had a natural increase, of 240 persons between 1990 and 2000. During the April 2000 to July 2009 period, Cedar County’s natural increase was estimated at 278 persons. Between 2010 and 2016, the natural increase was estimated at 52 persons, and the net migration was -97 persons.

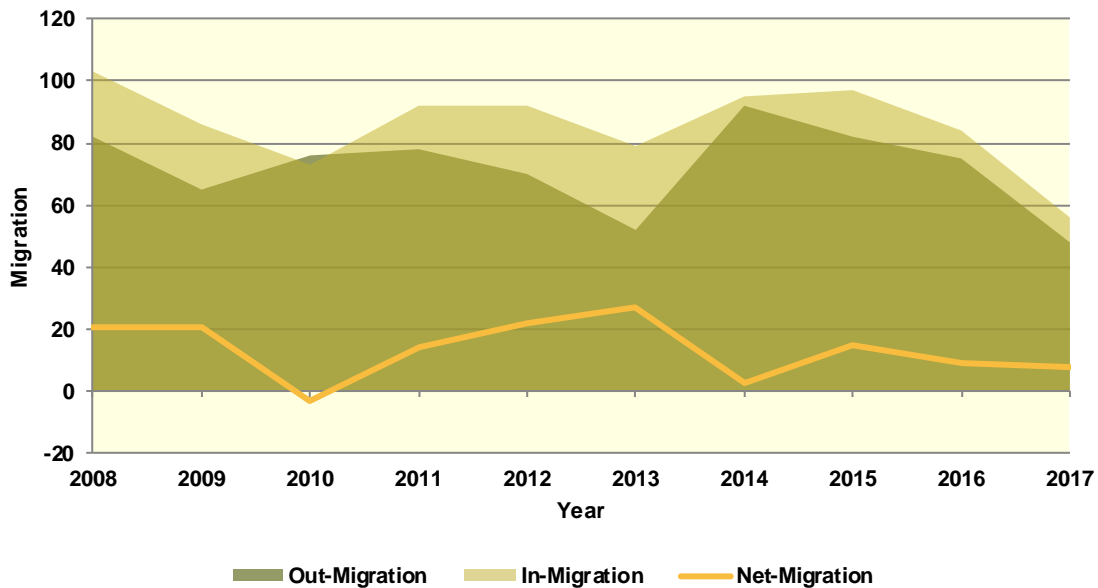
Population Migration Trends

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.16.4 in 2008 there was a total of 103 in-migrations with a total of 82 out-migrations, which led to a net-migration of 21 persons. The most recent first half 2017 data saw a net-migration of 8 persons, with 56 persons entering Cedar County and 48 persons leaving Cedar County.

Diagram II.16.2, 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 2,013 with 27 people entering and the migration lowest net migration occurred in 2,010 with 3 entering Cedar County.

Diagram II.16.2
Net In-migration by Gender
 Cedar County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.16.4, shows in- and out-migration by gender. In the most recent first half 2017 data, 50 percent of net-migrants, or 4 persons were male, with the remaining 50 percent, or 4 persons were female.

Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017-First Half
In										
Male	59	37	28	48	38	50	48	55	40	29
Female	44	49	45	44	54	29	47	42	44	27
Total	103	86	73	92	92	79	95	97	84	56
Out										
Male	40	35	42	37	33	21	44	38	36	25
Female	42	30	34	41	37	31	48	44	39	23
Total	82	65	76	78	70	52	92	82	75	48
Net										
Male	19	2	-14	11	5	29	4	17	4	4
Female	2	19	11	3	17	-2	-1	-2	5	4
Total	21	21	-3	14	22	27	3	15	9	8

Table II.16.5, shows net-migration for Cedar County by age range. The largest age cohort in the most recent 2017 net migration data was those in the age range of 56 to 65, with 11 persons entering Cedar County. Those in the age range of 26 to 35 had the lowest levels of net migration, with 8 persons leaving Cedar County.

Table II.16.5 Migration by Age Range Cedar County Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	0	0	1	0	0	0	0	1	0	0
18-22	7	8	7	12	13	4	11	11	6	5
23-25	9	5	3	6	7	8	9	5	10	5
26-35	36	23	20	24	26	26	26	21	26	10
36-45	25	14	16	23	13	12	16	19	15	6
46-55	10	15	7	10	22	11	12	13	10	10
56-65	12	16	12	10	10	14	17	12	8	14
66 +	4	5	7	7	1	4	4	15	9	6
Total	103	86	73	92	92	79	95	97	84	56
Out										
14-17	0	0	2	1	1	0	0	1	2	1
18-22	6	9	13	13	8	7	18	10	8	6
23-25	15	9	7	7	8	6	13	10	14	6
26-35	29	16	19	23	20	12	20	31	22	18
36-45	16	13	13	15	13	11	13	9	11	7
46-55	9	12	12	13	11	5	17	6	6	4
56-65	6	3	9	5	5	7	7	7	7	3
66 +	1	3	1	1	4	4	4	8	5	3
Total	82	65	76	78	70	52	92	82	75	48
Net										
14-17	0	0	-1	-1	-1	0	0	0	-2	-1
18-22	1	-1	-6	-1	5	-3	-7	1	-2	-1
23-25	-6	-4	-4	-1	-1	2	-4	-5	-4	-1
26-35	7	7	1	1	6	14	6	-10	4	-8
36-45	9	1	3	8	0	1	3	10	4	-1
46-55	1	3	-5	-3	11	6	-5	7	4	6
56-65	6	13	3	5	5	7	10	5	1	11
66 +	3	2	6	6	-3	0	0	7	4	3
Total	21	21	-3	14	22	27	3	15	9	8

School Age Enrollment

Table II.16.6, show the school enrollment from the Iowa Department of Education for Cedar County. The school enrollment figures below are for both public and private schools. As can be seen below, in 2010 total enrollment was 3,389 students and was 3,351 in 2017, a change of -1.1 percent. Enrollment for students in grades 1 to 5 was 1,205 students in 2010 and 1,186 in 2017, which was a change of -1.6 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 1,068 and 1,000 in 2017, which was a change of -6.4 percent.

Table II.16.6
School Enrollment

Cedar County
Iowa Department of Education

Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	327	1,363	794	1,126	53	3,663
2001	310	1,364	803	1,149	44	3,670
2002	332	1,295	838	1,117	17	3,599
2003	232	1,283	863	1,107	0	3,485
2004	264	1,226	876	1,098	31	3,495
2005	243	1,198	828	1,152	7	3,421
2006	247	1,191	810	1,159	8	3,407
2007	255	1,189	761	1,208	8	3,413
2008	280	1,176	790	1,152	30	3,398
2009	343	1,169	770	1,119	70	3,401
2010	342	1,205	774	1,068	82	3,389
2011	391	1,241	742	1,077	151	3,451
2012	396	1,225	742	1,047	141	3,410
2013	433	1,209	745	1,062	182	3,449
2014	442	1,213	758	1,055	185	3,468
2015	442	1,215	773	1,004	180	3,434
2016	415	1,174	754	1,043	202	3,386
2017	403	1,186	762	1,000	194	3,351
% Change 10-17	17.8%	-1.6%	-1.6%	-6.4%	136.6%	-1.1%

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.16.7, shows population by age for the 2000 and 2010 Census. The population changed by 1.7 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by 4.8 percent to a total of 3,093 persons in 2010. Those aged 25 to 34 changed by -4.3 percent, and those aged under 5 changed by 4.2 percent.



Table II.16.7 Population by Age Cedar County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	1,102	6.1%	1,148	6.2%	4.2%
5 to 19	3,955	21.7%	3,778	20.4%	-4.5%
20 to 24	811	4.5%	747	4%	-7.9%
25 to 34	2,053	11.3%	1,964	10.6%	-4.3%
35 to 54	5,581	30.7%	5,305	28.7%	-4.9%
55 to 64	1,733	9.5%	2,464	13.3%	42.2%
65 or Older	2,952	16.2%	3,093	16.7%	4.8%
Total	18,187	100.0%	18,499	100.0%	1.7%

The elderly population is further explored in Table II.16.8. Those aged 65 to 66 changed by 23.2 percent between 2000 and 2010, resulting in a population of 345 persons. Those aged 85 or older changed by 8.9 percent during the same time period, and resulted in 550 persons over age 85 in 2010.

Table II.16.8 Elderly Population by Age Cedar County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	280	9.5%	345	11.2%	23.2%
67 to 69	390	13.2%	502	16.2%	28.7%
70 to 74	708	24%	645	20.9%	-8.9%
75 to 79	582	19.7%	544	17.6%	-6.5%
80 to 84	487	16.5%	507	16.4%	4.1%
85 or Older	505	17.1%	550	17.8%	8.9%
Total	2,952	100.0%	3,093	100.0%	4.8%

Population by race and ethnicity is shown in Table II.16.9. The white population changed by 1 percent between 2000 and 2010, and resulted in representing 97.8 percent of the population in 2010. The black population changed by 52.9 percent, represented 0.3 percent of the population in 2010. The American Indian and Asian populations represented 0.2 and 0.5 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 66.1 percent between 2000 and 2010, compared to the 1.1 percent growth rate for non-Hispanics.

Table II.16.9 Population by Race and Ethnicity Cedar County 2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	17,909	98.5%	18,090	97.8%	1%
Black	34	0.2%	52	0.3%	52.9%
American Indian	34	0.2%	29	0.2%	-14.7%
Asian	55	0.3%	85	0.5%	54.5%
Native Hawaiian/ Pacific Islander	5	0%	3	0%	-40%
Other	47	0.3%	43	0.2%	-8.5%
Two or More Races	103	0.6%	197	1.1%	91.3%
Total	18,187	100.0%	18,499	100.0%	1.7%
Hispanic	171	0.9%	284	1.5%	66.1%
Non-Hispanic	18,016	99.1%	18,215	98.5%	1.1%

Population by race and ethnicity through 2016 is shown in Table II.16.10. The white population represented 97.1 percent of the population in 2016, compared with black households accounting for 0.6 percent of the population. Hispanic households represented 1.8 percent of the population in 2016.

Table II.16.10				
Population by Race and Ethnicity				
Cedar County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	18,090	97.8%	17,852	97.1%
Black	52	0.3%	108	0.6%
American Indian	29	0.2%	27	0.1%
Asian	85	0.5%	149	0.8%
Native Hawaiian/ Pacific Islander	3	0%	0	0%
Other	43	0.2%	57	0.3%
Two or More Races	197	1.1%	196	1.1%
Total	18,499	100.0%	18,389	100.0%
Non-Hispanic	18,215	98.5%	18,055	98.2%
Hispanic	284	1.5%	334	1.8%

The population by race is broken down further by ethnicity in Table II.16.11. While the white non-Hispanic population changed by 0.5 percent between 2000 and 2010, the white Hispanic population changed by 83.8 percent. The black non-Hispanic population changed by 52.9 percent, while the black Hispanic population changed by 0 percent.

Table II.16.11					
Population by Race and Ethnicity					
Cedar County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	17,804	98.8%	17,897	98.3%	0.5%
Black	34	0.2%	52	0.3%	52.9%
American Indian	29	0.2%	23	0.1%	-20.7%
Asian	52	0.3%	78	0.4%	50%
Native Hawaiian/ Pacific Islander	4	0%	2	0%	-50%
Other	7	0%	1	0%	-85.7%
Two or More Races	86	0.5%	162	0.9%	88.4%
Total Non-Hispanic	18,016	100.0%	18,215	100.0%	1.1%
Hispanic					
White	105	61.4%	193	68%	83.8%
Black	0	0%	0	0%	0%
American Indian	5	2.9%	6	2.1%	20%
Asian	3	1.8%	7	2.5%	133.3%
Native Hawaiian/ Pacific Islander	1	0.6%	1	0.4%	0%
Other	40	23.4%	42	14.8%	5%
Two or More Races	17	9.9%	35	12.3%	105.9%
Total Hispanic	171	100.0%	284	100.0%	66.1%
Total Population	18,187	100.0%	18,499	100.0%	1.7%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.16.12. During this time, the total non-Hispanic population was 18,055 persons in 2016. The Hispanic population was 334.

Table II.16.12 Population by Race and Ethnicity				
Cedar County 2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	17,897	98.3%	17,642	97.7%
Black	52	0.3%	108	0.6%
American Indian	23	0.1%	5	0%
Asian	78	0.4%	149	0.8%
Native Hawaiian/ Pacific Islander	2	0%	0	0%
Other	1	0%	0	0%
Two or More Races	162	0.9%	151	0.8%
Total Non-Hispanic	18,215	100.0%	18,055	100.0%
Hispanic				
White	193	68%	210	62.9%
Black	0	0%	0	0%
American Indian	6	2.1%	22	6.6%
Asian	7	2.5%	0	0%
Native Hawaiian/ Pacific Islander	1	0.4%	0	0%
Other	42	14.8%	57	17.1%
Two or More Races	35	12.3%	45	13.5%
Total Hispanic	284	100.0	334	100.0%
Total Population	18,499	100.0%	18,389	100.0%

Households by type and tenure are shown in Table II.16.13. Family households represented 67.3 percent of households, while non-family households accounted for 32.7 percent. These changed from 69 and 31 percent, respectively.

Table II.16.13 Household Type by Tenure				
Cedar County 2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	5,181	69%	5,116	67.3%
Married-Couple Family	4,324	83.5%	4,358	85.2%
Owner-Occupied	3,874	89.6%	3,833	88%
Renter-Occupied	450	10.4%	525	12%
Other Family	857	16.5%	758	16.8%
Male Householder, No Spouse Present	297	34.7%	298	39.2%
Owner-Occupied	209	70.4%	217	72.8%
Renter-Occupied	88	29.6%	81	27.2%
Female Householder, No Spouse Present	560	65.3%	460	73.9%
Owner-Occupied	334	59.6%	254	55.2%
Renter-Occupied	226	40.4%	206	44.8%
Non-Family Households	2,330	31%	2,483	32.7%
Owner-Occupied	1,486	63.8%	1,667	67.1%
Renter-Occupied	844	36.2%	816	32.9%
Total	7,511	100.0%	7,599	100.0%

The group quarters population was 324 in 2010, compared to 283 in 2000. Institutionalized populations experienced a -7.5 percent change between 2000 and 2010. Non-institutionalized populations experienced a 193.5 percent change during this same time period.

Table II.16.14					
Group Quarters Population					
Cedar 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	9	3.6%	23	9.9%	155.6%
Juvenile Facilities	.	.	2	0.9%	.
Nursing Homes	226	89.7%	208	89.3%	-8%
Other Institutions	17	6.7%	0	0%	-100%
Total	252	100.0%	233	100.0%	-7.5%
Noninstitutionalized					
College Dormitories	0	0%	0	0%	0%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	31	100%	91	100%	193.5%
Total	31	100.0%	91	100.0%	193.5%
Group Quarters Population	283	100.0%	324	100.0%	14.5%

The number of foreign born persons are shown in Table II.16.15. An estimated 0.3 percent of the population was born in Vietnam, some 0.3 percent were born in Macedonia, and another 0.2 percent were born in Nepal.

Table II.16.15			
Place of Birth for the Foreign-Born Population			
Cedar County			
2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	Vietnam	60	0.3%
#2 country of origin	Macedonia	50	0.3%
#3 country of origin	Nepal	34	0.2%
#4 country of origin	Netherlands	23	0.1%
#5 country of origin	Germany	12	0.1%
#6 country of origin	Mexico	10	0.1%
#7 country of origin	Bangladesh	7	0%
#8 country of origin	Honduras	6	0%
#9 country of origin	Korea	5	0%
#10 country of origin	Thailand	3	0%

Limited English Proficiency and the language spoken at home are shown in Table II.16.16. An estimated 0.3 percent of the population speaks Spanish at home, followed by 0.3 percent speaking Other Indo-European languages.

Table II.16.16
Limited English Proficiency and Language Spoken at Home
 Cedar County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	58	0.3%
#2 LEP Language	Other Indo-European languages	49	0.3%
#3 LEP Language	Vietnamese	42	0.2%
#4 LEP Language	Other Asian and Pacific Island languages	3	0%
#5 LEP Language	Arabic	0	0%
#6 LEP Language	Chinese	0	0%
#7 LEP Language	French, Haitian, or Cajun	0	0%
#8 LEP Language	German or other West Germanic languages	0	0%
#9 LEP Language	Korean	0	0%
#10 LEP Language	Other and unspecified languages	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.16.17. Some 15.4 percent of the population was disabled in 2000, or a total of 2,589 persons. The disability rate was highest for those over 65, with 40.7 percent disabled.

Table II.16.17
Disability by Age
 Cedar County
 2000 Census SF3 Data

Age	Total	
	Disabled Population	Disability Rate
5 to 15	147	5.2%
16 to 64	1,343	11.9%
65 and older	1,099	40.7%
Total	2,589	15.4%

Table II.16.18 shows disability by type in 2000. There were 1,316 physical disabilities in 2000, some 821 employment disabilities, and 918 go-outside-home disabilities.

Table II.16.18
Total Disabilities Tallied: Aged 5 and Older
 Cedar County
 2000 Census SF3 Data

Disability Type	Population
Sensory disability	546
Physical disability	1,316
Mental disability	621
Self-care disability	306
Employment disability	821
Go-outside-home disability	918
Total	4,528



Disability by age, as estimated by the 2016 ACS, is shown in Table II.16.19. The disability rate for females was 10.9 percent, compared to 11.4 percent for males. The disability rate changed precipitously higher with age, with 28.9 percent of those over 75 experiencing a disability.

Table II.16.19 Disability by Age Cedar County 2016 Five-Year ACS Data						
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	164	10.1%	112	6.8%	276	8.4%
18 to 34	128	8%	115	7.4%	243	7.7%
35 to 64	324	8.5%	358	9.5%	682	9%
65 to 74	245	29.4%	161	18.4%	406	23.8%
75 or Older	163	27.6%	263	29.8%	426	28.9%
Total	1,024	11.4%	1,009	10.9%	2,033	11.2%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.16.20. Some 4.9 percent have an ambulatory disability, 3.1 have an independent living disability, and 1.4 percent have a self-care disability.

Table II.16.20 Total Disabilities Tallied: Aged 5 and Older Cedar County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	735	4%
Vision disability	290	1.6%
Cognitive disability	695	4%
Ambulatory disability	849	4.9%
Self-Care disability	237	1.4%
Independent living disability	437	3.1%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.16.21. In 2016, some 9,932 persons were employed and 342 were unemployed. This totaled a labor force of 10,274 persons. The unemployment rate for Cedar County was estimated to be 3.3 percent in 2016.

Table II.16.21 Employment, Labor Force and Unemployment Cedar County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	9,932
Unemployed	342
Labor Force	10,274
Unemployment Rate	3.3%

In 2016, 93.5 percent of households in Cedar County had a high school education or greater.

Table II.16.22	
High School or Greater Education	
Cedar County	
2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	7,107
Total Households	7,599
Percent High School or Above	93.5%

As seen in Table II.16.23, some 35.9 percent of the population had a high school diploma or equivalent, another 35.9 percent have some college, 16 percent have a Bachelor's Degree, and 5.1 percent of the population had a graduate or professional degree.

Table II.16.23		
Educational Attainment		
Cedar County		
2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	1,006	7.1%
High School or Equivalent	5,065	35.9%
Some College or Associates Degree	5,068	35.9%
Bachelor's Degree	2,267	16%
Graduate or Professional Degree	722	5.1%
Total Population Above 18 years	14,128	100.0%

ECONOMICS

Labor Force

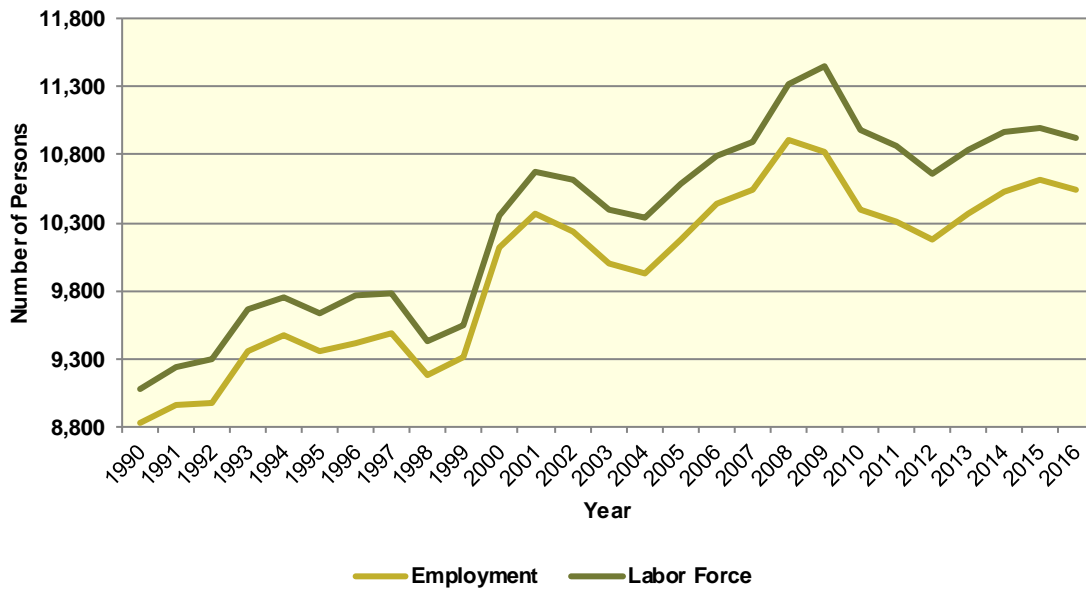
Table II.16.24, shows the labor force statistics for Cedar County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 2000 with a rate of 2.2 percent. The highest level of unemployment occurred during 2009 rising to a rate of 5.6 percent. This compared to a statewide low of 2.6 in 1999 and statewide high of 6.4 percent in 2009. Over the last year, the unemployment rate in Cedar County decreased from 3.5 percent in 2015 to 3.4 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Year	Cedar County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	257	8,827	9,084	2.8%	4.4%
1991	277	8,965	9,242	3%	4.7%
1992	331	8,973	9,304	3.6%	4.5%
1993	311	9,355	9,666	3.2%	4%
1994	278	9,471	9,749	2.9%	3.5%
1995	270	9,362	9,632	2.8%	3.4%
1996	348	9,421	9,769	3.6%	3.5%
1997	282	9,494	9,776	2.9%	3.1%
1998	246	9,188	9,434	2.6%	2.7%
1999	234	9,316	9,550	2.5%	2.6%
2000	232	10,122	10,354	2.2%	2.6%
2001	302	10,374	10,676	2.8%	3.3%
2002	377	10,241	10,618	3.6%	4%
2003	395	10,007	10,402	3.8%	4.5%
2004	414	9,926	10,340	4%	4.5%
2005	397	10,185	10,582	3.8%	4.3%
2006	349	10,439	10,788	3.2%	3.7%
2007	352	10,547	10,899	3.2%	3.7%
2008	416	10,908	11,324	3.7%	4.2%
2009	640	10,817	11,457	5.6%	6.4%
2010	592	10,397	10,989	5.4%	6%
2011	561	10,312	10,873	5.2%	5.5%
2012	485	10,179	10,664	4.5%	5%
2013	468	10,368	10,836	4.3%	4.7%
2014	426	10,535	10,961	3.9%	4.3%
2015	384	10,616	11,000	3.5%	3.8%
2016	368	10,550	10,918	3.4%	3.7%

Diagram II.16.3, shows the employment and labor force for Cedar County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 10,550 persons, with the labor force reaching 10,918, indicating there were a total of 368 unemployed persons.



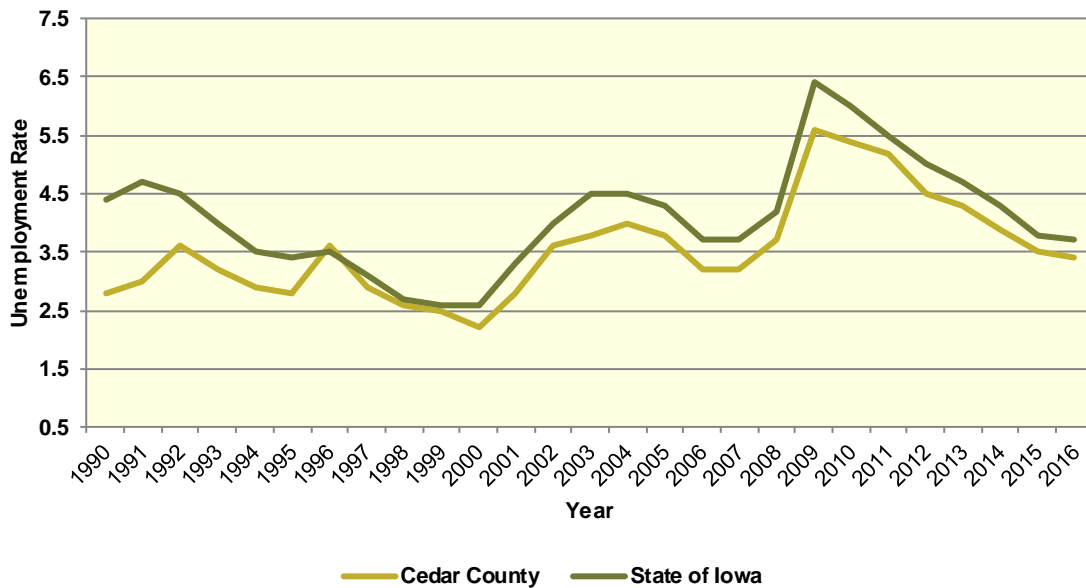
Diagram II.16.3
Employment and Labor Force
 Cedar County
 1990 – 2016 BLS Data



Unemployment

Diagram II.16.4, shows the unemployment rate for both the State and Cedar County. During the 1990’s the average rate for Cedar County was 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 4.3 percent. Over the course of the entire period the Cedar County had an average unemployment rate that lower than the State, 3.6 percent for Cedar County, versus 4.1 statewide.

Diagram II.16.4
Annual Unemployment Rate
 Cedar 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.16.25, shows total real earnings by industry for Cedar County. In the most recent 2016 estimate, the government and government enterprises industry had the largest total real earnings, with total real earnings reaching \$57,500,000. Between 2015 and 2016 the professional, scientific, and technical services industry saw the largest percentage increase, rising by 20.6 percent to 3,650,000 dollars.

Table II.16.25
Real Earnings by Industry
 Cedar 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	42,479	28,105	85,990	67,553	77,150	44,365	38,334	28,466	-25.7
Forestry, fishing, related activities, and other	1,179	0	0	0	0	0	0	0	0
Mining	71	309	340	322	204	198	87	65	-25.4
Utilities	2,415	0	0	0	0	0	1,933	0	-100
Construction	22,624	27,775	29,369	30,384	27,076	27,619	28,857	29,719	3
Manufacturing	46,532	36,387	38,167	42,906	44,156	45,140	44,696	47,497	6.3
Wholesale trade	17,119	0	0	0	0	0	31,466	0	-100
Retail trade	21,884	17,875	19,288	18,826	18,427	18,170	18,473	18,032	-2.4
Transportation and warehousing	7,304	33,404	33,783	32,586	42,166	41,731	40,834	31,797	-22.1
Information	8,994	6,146	4,744	4,889	5,417	5,278	4,937	4,352	-11.9
Finance and insurance	10,784	9,102	7,765	8,171	7,160	8,048	7,395	7,383	-0.2
Real estate and rental and leasing	2,629	2,081	1,936	2,470	4,193	4,527	5,684	5,696	0.2
Professional and technical services	0	13,291	14,035	15,170	14,862	16,936	18,020	21,734	20.6
Management of companies and enterprises	0	-64	0	262	0	0	0	0	0
Administrative and waste services	0	10,517	9,994	10,867	0	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	1,347	1,102	1,120	1,204	1,267	1,566	1,400	1,391	-0.7
Accommodation and food services	4,486	3,773	3,879	3,548	3,930	4,370	4,287	4,229	-1.3
Other services, except public administration	15,565	17,213	16,140	15,832	15,711	17,035	19,324	16,786	-13.1
Government and government enterprises	47,679	59,278	57,122	56,888	56,494	56,046	57,125	57,500	0.7
Total	285,859	332,273	385,950	377,320	395,094	369,347	365,175	348,798	-4.5



Table II.16.26, shows the total employment by industry for the Cedar County. The most recent estimates show the government and government enterprises industry was the largest employer in Cedar County, with employment reaching 1,121 jobs in 2016. Between 2015 and 2016 the manufacturing industry saw the largest percentage increase, rising by 12.2 percent.

Table II.16.26
Employment by Industry
Cedar County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	1,079	978	967	927	962	917	954	945	-0.9
Forestry, fishing, related activities, and other	81	0	0	0	0	0	0	0	0
Mining	0	11	0	17	18	21	14	14	0
Utilities	0	0	0	0	0	0	17	0	-100
Construction	555	580	579	581	569	592	584	583	-0.2
Manufacturing	945	625	657	686	651	657	662	743	12.2
Wholesale trade	339	0	0	0	0	0	478	0	-100
Retail trade	1,018	758	797	800	807	795	891	946	6.2
Transportation and warehousing	243	712	695	629	804	806	746	572	-23.3
Information	247	96	83	85	94	88	87	82	-5.7
Finance and insurance	312	313	329	338	326	323	314	307	-2.2
Real estate and rental and leasing	149	244	263	287	306	317	321	332	3.4
Professional and technical services	0	378	364	379	354	360	366	409	11.7
Management of companies and enterprises	0	14	13	13	0	0	0	0	0
Administrative and waste services	0	391	360	305	0	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	145	145	146	133	124	149	135	136	0.7
Accommodation and food services	390	336	339	319	347	337	318	329	3.5
Other services, except public administration	471	479	508	498	491	532	547	523	-4.4
Government and government enterprises	1,165	1,191	1,177	1,181	1,166	1,146	1,122	1,121	-0.1
Total	8,412	8,691	8,754	8,667	8,804	8,850	8,866	8,828	-0.4



Table II.16.27, shows the real average earnings per job by industry for Cedar County. These figures are calculated by dividing the total real earning displayed in Tables II.16.25 and II.16.26, by industry. In 2016, the manufacturing industry had the highest average earnings reaching 63,926 dollars. Between 2015 and 2016 the professional, scientific, and technical services industry saw the largest percentage increase, rising by 7.9 percent to 32,301 dollars.

Table II.16.27
Real Earnings Per Job by Industry
 Cedar County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	39,369	28,737	88,925	72,873	80,198	48,380	40,183	30,123	-25
Forestry, fishing, related activities, and other	14,555	0	0	0	0	0	0	0	0
Mining	0	28,124	0	18,941	11,351	9,412	6,224	4,643	-25.4
Utilities	0	0	0	0	0	0	113,714	0	0
Construction	40,764	47,888	50,724	52,297	47,585	46,654	49,413	50,976	3.2
Manufacturing	49,240	58,219	58,093	62,546	67,828	68,706	67,517	63,926	-5.3
Wholesale trade	50,499	0	0	0	0	0	65,829	0	0
Retail trade	21,497	23,582	24,201	23,533	22,834	22,855	20,733	19,061	-8.1
Transportation and warehousing	30,058	46,916	48,609	51,805	52,445	51,775	54,737	55,589	1.6
Information	36,413	64,016	57,161	57,521	57,633	59,978	56,749	53,073	-6.5
Finance and insurance	34,563	29,079	23,601	24,174	21,965	24,917	23,551	24,049	2.1
Real estate and rental and leasing	17,647	8,528	7,363	8,607	13,701	14,282	17,707	17,157	-3.1
Professional and technical services	0	35,161	38,556	40,026	41,983	47,044	49,236	53,139	7.9
Management of companies and enterprises	0	-4,561	0	20,125	0	0	0	0	0
Administrative and waste services	0	26,899	27,760	35,631	0	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	9,287	7,600	7,669	9,055	10,214	10,509	10,372	10,228	-1.4
Accommodation and food services	11,502	11,229	11,443	11,123	11,326	12,966	13,480	12,854	-4.6
Other services, except public administration	33,046	35,936	31,772	31,791	31,999	32,021	35,328	32,096	-9.1
Government and government enterprises	40,926	49,771	48,532	48,169	48,451	48,906	50,913	51,293	0.7
Total	33,982	38,232	44,088	43,535	44,877	41,734	41,188	39,510	-4.1

Table II.16.28 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 \$864,592,000 a -0.6 percent change between 2015 and 2016. Table II.16.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 8,691 and 8,828 in 2016, which a change of -0.4 percent over this period.

Table II.16.28
Total Employment and Real Personal Income
 Cedar 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	214,634	9,619	46,751	65,015	23,970	340,752	19,253	6,981	30,747
1970	214,041	9,687	49,398	68,738	25,964	348,454	19,706	6,984	30,646
1971	195,205	9,912	52,928	70,945	28,762	337,928	18,818	6,861	28,450
1972	220,299	10,843	55,622	75,609	29,505	370,192	20,504	6,851	32,155
1973	284,926	13,381	61,879	83,711	32,675	449,810	24,972	7,157	39,810
1974	228,455	14,103	68,575	86,130	34,639	403,696	22,741	7,286	31,355
1975	269,385	14,471	70,565	92,395	38,088	455,963	25,554	7,472	36,052
1976	225,978	15,625	78,090	94,803	39,667	422,913	23,166	7,685	29,404
1977	225,728	16,124	85,493	102,769	40,244	438,110	23,349	7,700	29,315
1978	276,974	16,983	93,897	108,814	41,912	504,615	26,707	7,545	36,710
1979	236,168	18,358	101,257	114,355	43,148	476,570	25,297	7,922	29,811
1980	175,711	17,494	107,341	122,562	46,441	434,561	23,312	7,607	23,099
1981	205,239	17,501	105,965	133,716	47,894	475,312	25,531	7,458	27,520
1982	163,506	17,452	100,314	148,878	51,711	446,955	24,139	7,534	21,702
1983	141,498	16,779	99,521	148,995	53,265	426,500	22,959	7,545	18,754
1984	205,220	17,890	101,077	159,156	53,787	501,350	27,203	7,551	27,177
1985	190,695	17,730	101,316	153,834	55,018	483,133	26,523	7,715	24,718
1986	189,191	18,097	101,956	142,567	55,740	471,357	26,447	7,619	24,832
1987	215,276	19,170	103,655	135,905	55,423	491,091	28,102	7,737	27,824
1988	208,439	21,453	103,195	131,221	55,133	476,535	27,497	7,953	26,208
1989	235,377	22,276	105,569	134,017	57,821	510,509	29,372	8,145	28,898
1990	239,146	23,436	107,388	130,748	60,641	514,486	29,489	8,265	28,935
1991	217,167	23,785	110,699	133,117	63,657	500,856	28,613	8,414	25,810
1992	234,755	24,389	117,053	132,355	69,588	529,362	29,902	8,211	28,590
1993	214,322	24,823	121,848	130,907	69,884	512,138	29,179	8,452	25,357
1994	247,978	25,617	129,505	137,153	71,553	560,571	31,912	8,359	29,666
1995	229,569	25,760	137,664	147,927	74,326	563,727	31,774	8,385	27,378
1996	270,600	23,856	145,029	163,362	78,444	633,579	35,475	8,396	32,229
1997	272,160	26,737	152,660	173,771	77,177	649,031	35,854	8,530	31,906
1998	266,283	27,053	171,167	181,234	75,882	667,513	36,967	9,120	29,197
1999	265,845	28,007	182,209	171,299	78,622	669,968	36,856	9,030	29,440
2000	299,661	29,691	192,032	171,992	81,947	715,942	39,340	9,138	32,793
2001	285,859	28,975	194,681	163,526	86,109	701,200	38,685	8,412	33,983
2002	285,073	29,252	192,833	156,894	93,277	698,826	38,502	8,159	34,939
2003	290,555	30,325	197,378	148,864	88,033	694,505	38,110	8,202	35,425
2004	311,343	30,605	203,645	137,625	91,124	713,132	39,080	8,226	37,849
2005	287,161	30,614	201,763	124,263	91,514	674,088	37,011	8,357	34,362
2006	301,936	31,989	203,377	123,399	99,571	696,294	37,982	8,432	35,809
2007	314,026	33,199	218,512	140,637	104,524	744,499	40,637	8,652	36,295
2008	336,972	35,821	238,503	163,605	116,686	819,945	44,418	8,913	37,807
2009	330,555	36,955	227,375	153,420	123,461	797,857	43,225	8,830	37,436
2010	332,273	37,983	226,861	142,516	126,171	789,838	42,717	8,691	38,232
2011	385,950	34,414	231,682	156,487	124,960	864,665	46,947	8,754	44,088
2012	377,320	34,863	238,160	167,488	124,363	872,468	47,411	8,667	43,536
2013	395,094	39,432	238,067	163,412	124,395	881,537	48,072	8,804	44,876
2014	369,347	38,972	239,072	169,492	125,670	864,609	47,020	8,850	41,734
2015	365,175	39,561	236,054	177,066	131,201	869,934	47,377	8,866	41,188
2016	348,798	39,604	244,620	177,629	133,149	864,592	46,851	8,828	39,510

Diagram II.16.5, shows real average earnings per job for Cedar County from 1990 to 2016. Over this period the average earning per job for Cedar County was \$34,754, which was lower than the statewide average of \$43,526 over the same period.

Diagram II.16.5
Real Average Earnings Per Job
 Cedar County
 BEA Data 1990 - 2016

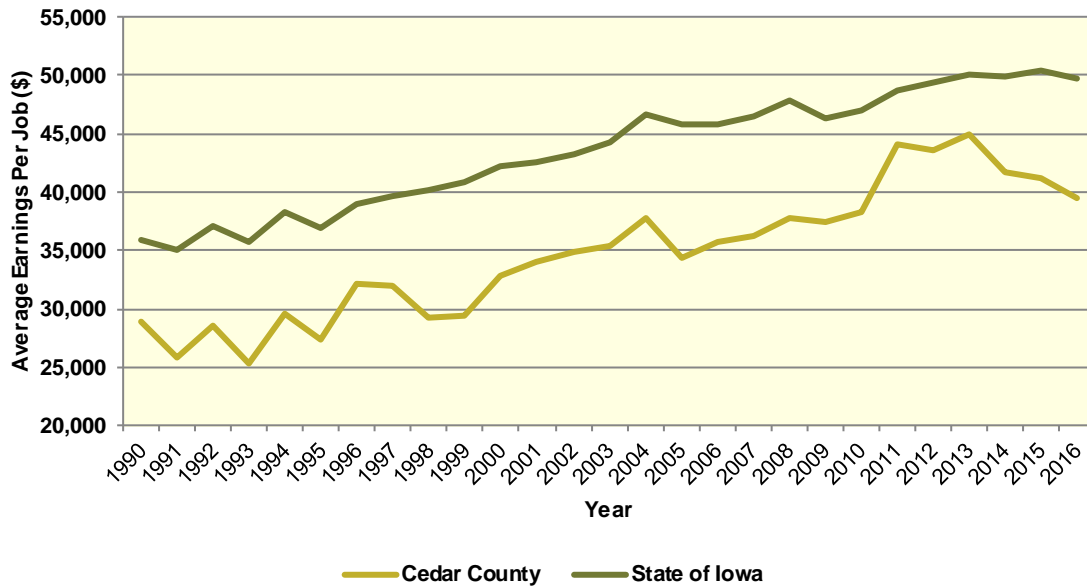
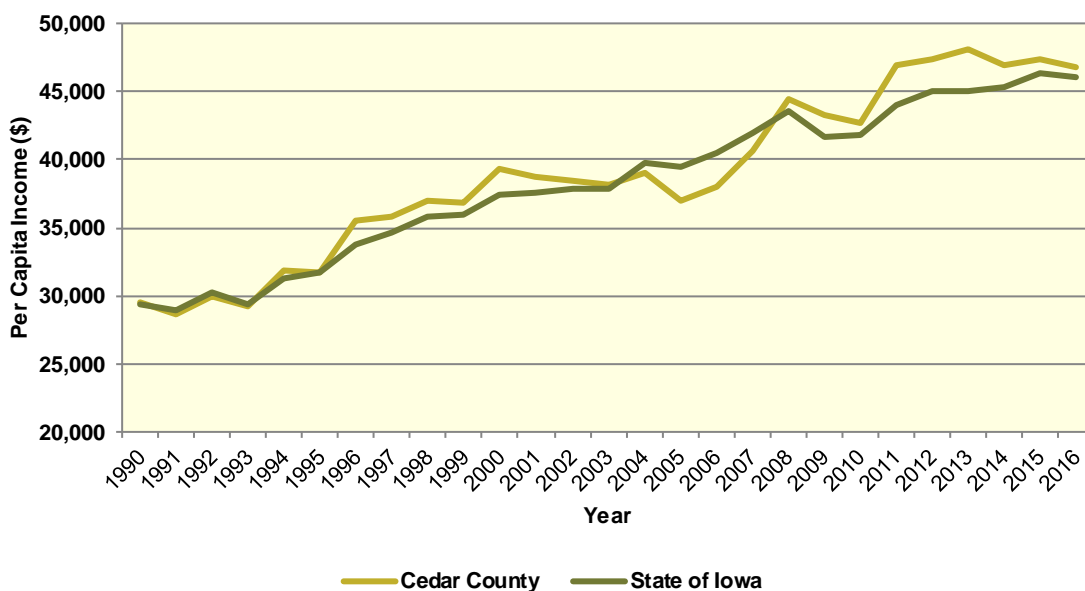


Diagram II.16.6, shows real per capita income for the Cedar County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Cedar County was \$38,867, which was higher than the statewide average of \$38,254 over the same period.

Diagram II.16.6
Real Per Capita Income
 Cedar 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.16.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment decreased from 5,511 persons in 2015 to 5,437 in 2016, a change of -1.3 percent.

Table II.16.29
Total Monthly Employment
 Cedar County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	5,051	5,165	5,370	5,456	5,317	5,370	5,370	5,382	5,315	5,464	5,399
Feb	5,082	5,157	5,373	5,441	5,316	5,333	5,328	5,406	5,280	5,458	5,362
Mar	5,126	5,242	5,490	5,478	5,354	5,424	5,430	5,408	5,329	5,474	5,463
Apr	5,246	5,257	5,556	5,605	5,483	5,502	5,460	5,504	5,516	5,576	5,530
May	5,324	5,352	5,671	5,634	5,539	5,535	5,496	5,605	5,564	5,633	5,591
Jun	5,478	5,499	5,782	5,669	5,686	5,643	5,591	5,662	5,653	5,743	5,638
Jul	4,872	5,042	5,420	5,314	5,248	5,236	5,172	5,251	5,279	5,264	5,190
Aug	4,931	5,060	5,477	5,304	5,244	5,292	5,177	5,212	5,265	5,248	5,187
Sep	5,290	5,317	5,659	5,513	5,495	5,510	5,433	5,484	5,517	5,572	5,473
Oct	5,331	5,450	5,705	5,536	5,527	5,516	5,507	5,477	5,527	5,619	5,461
Nov	5,284	5,430	5,613	5,575	5,490	5,527	5,496	5,520	5,526	5,558	5,488
Dec	5,260	5,372	5,600	5,492	5,469	5,509	5,484	5,488	5,486	5,517	5,464
Annual	5,190	5,279	5,560	5,501	5,431	5,450	5,412	5,450	5,438	5,511	5,437
% Change	.	1.7%	5.3%	-1.1%	-1.3%	0.3%	-0.7%	0.7%	-0.2%	1.3%	-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 \$702 in 2015. In 2016, average weekly wages saw an increased of 0.6 percent over the prior year, rising to \$706, or by 4 dollars. These data are shown in Table II.16.30.

Table II.16.30						
Average Weekly Wages						
Cedar County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	427	422	425	458	433	
2002	452	443	443	474	453	4.6%
2003	456	458	455	486	464	2.4%
2004	472	470	478	501	480	3.4%
2005	466	490	499	500	489	1.9%
2006	487	496	500	520	501	2.5%
2007	508	523	520	545	524	4.6%
2008	534	548	555	587	556	6.1%
2009	558	562	566	618	576	3.6%
2010	555	584	587	644	593	3%
2011	566	591	612	638	602	1.5%
2012	607	632	613	652	626	4%
2013	625	637	615	673	638	1.9%
2014	645	654	650	717	667	4.5%
2015	674	692	696	746	702	5.2%
2016(p)	686	698	719	721	706	0.6%

Total business establishments reported by the QCEW are displayed in Table II.16.31. Between 2015 and 2016, the total number of business establishments in Cedar County remained unchanged by 0.6 percent, from 567 to 567 establishments.

Table II.16.31						
Number of Business Establishments						
Cedar County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	575	581	558	563	569	
2002	552	552	549	546	550	-3.3%
2003	550	553	553	556	553	0.5%
2004	545	550	547	541	546	-1.3%
2005	550	547	547	553	549	0.5%
2006	547	548	551	543	547	-0.4%
2007	542	550	557	550	550	0.5%
2008	541	547	551	564	551	0.2%
2009	560	561	569	563	563	2.2%
2010	556	556	560	550	556	-1.2%
2011	550	550	555	553	552	-0.7%
2012	552	548	554	567	555	0.5%
2013	562	568	568	563	565	1.8%
2014	567	569	573	572	570	0.9%
2015	575	567	566	561	567	-0.5%
2016	566	565	564	573	567	(ND)%

Iowa Department of Revenue

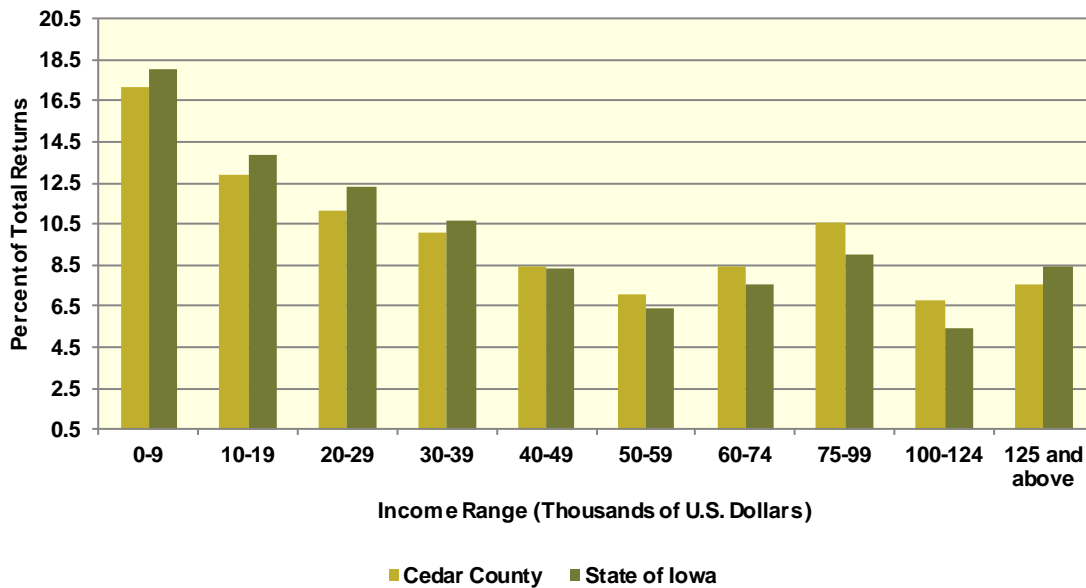
The Iowa Department of Revenue releases annual income tax statistics. Table II.16.32, shows the number of returns by adjusted gross income. For taxpayer confidentiality, if the number of returns was fewer than 5, the data was redacted. As a result the number of returns reported maybe slightly lower than the actual returns. Most redacted records occurred in the highest income brackets. The table below gives an accurate measure of the income distribution in Cedar County.

As can be seen below, the total number of returns between 2010 and 2015 increased by 4.2 percent, with 646 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 62.7 percent. This compared to the income class of \$75,000-99,999, which saw the lowest percentage change between 2010 and 2015 of -6.2 percent.

Table II.16.32
Number of Tax Returns by Adjusted Gross Income
 Cedar 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	1,568	1,206	1,124	914	823	659	680	565	127	112	7,778
2003	1,531	1,156	1,151	937	764	658	727	585	184	128	7,821
2004	1,502	1,119	1,111	925	765	660	732	669	214	150	7,847
2005	1,514	1,103	1,035	931	769	644	754	751	233	187	7,921
2006	1,421	1,084	1,072	932	785	616	780	811	289	238	8,028
2007	1,533	1,065	1,066	929	761	619	808	896	331	313	8,321
2008	1,471	1,077	1,020	858	740	639	779	900	383	377	8,244
2009	1,471	1,102	1,040	857	753	600	762	860	416	366	8,227
2010	1,438	1,131	1,019	835	717	637	773	832	466	397	8,245
2011	1,484	1,103	985	840	702	580	762	931	444	469	8,300
2012	1,394	1,050	964	862	719	540	745	931	500	574	8,279
2013	1,396	1,044	1,004	851	682	624	729	907	534	591	8,362
2014	1,465	1,076	1,001	836	728	606	705	885	569	639	8,510
2015	1,472	1,104	958	865	726	605	725	906	581	646	8,588
Change 10 - 15	2.4%	-2.4%	-6%	3.6%	1.3%	-5%	-6.2%	8.9%	24.7%	62.7%	4.2%

Diagram II.16.7
2015 Income Distribution
 Cedar 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 1,322 in 2010 to 1,207 in 2016, with the poverty rate reaching 6.6 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.16.33, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	1,043	5.8%
2001	998	5.5%
2002	1,102	6%
2003	1,053	5.8%
2004	1,240	6.8%
2005	1,186	6.6%
2006	1,318	7.3%
2007	1,312	7.4%
2008	1,326	7.4%
2009	1,405	7.9%
2010	1,322	7.3%
2011	1,460	8.1%
2012	1,541	8.5%
2013	1,334	7.4%
2014	1,432	7.9%
2015	1,317	7.3%
2016	1,207	6.6%

The rate of poverty for Cedar County is shown in Table II.16.34. In 2016, there were an estimated 1,162 persons living in poverty. This represented a 6.4 percent poverty rate, compared to 5.5 percent poverty in 2000. In 2016, some 4 percent of those in poverty were under age 6, and 25.6 percent were 65 or older.

Table II.16.34				
Poverty by Age				
Cedar 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	70	7.1%	46	4%
6 to 17	165	16.7%	165	14.2%
18 to 64	546	55.2%	653	56.2%
65 or Older	208	21%	298	25.6%
Total	989	100.0%	1,162	100.0%
Poverty Rate	5.5%	.	6.4%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 1 percent in Cedar County between 2010 and 2016, from 8,064 to 8,145. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.16.35.

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 Cedar County increased from 34 authorizations in 2015 to 35 in 2016.

The real value of single-family building permits increased from \$232,218 in 2015 to \$253,345 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.16.36.

Table II.16.35				
Housing Units				
State of Iowa vs. Cedar County				
2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Cedar County	% Growth Since Census
2000 Census Base	1,232,625	.	7,568	.
2010 Census	1,336,417	8.4%	8,064	6.6%
July 2011 Estimate	1,341,974	0.4%	8,073	0.1%
July 2012 Estimate	1,346,403	0.7%	8,081	0.2%
July 2013 Estimate	1,353,274	1.3%	8,087	0.3%
July 2014 Estimate	1,362,458	1.9%	8,110	0.6%
July 2015 Estimate	1,370,778	2.6%	8,125	0.8%
July 2016 Estimate	1,380,162	3.3%	8,145	1%

Table II.16.36
Building Permits and Valuation
 Cedar 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	28	0	0	8	36	127,563	47,087
1981	18	0	4	6	28	114,906	63,543
1982	17	6	11	0	34	113,958	0
1983	27	6	4	0	37	122,143	0
1984	17	0	0	0	17	106,017	0
1985	12	0	0	0	12	102,788	0
1986	2	0	0	0	2	85,878	0
1987	13	0	0	0	13	96,923	0
1988	30	2	0	0	32	74,242	0
1989	20	0	0	0	20	116,768	0
1990	12	0	0	0	12	117,935	0
1991	38	0	0	0	38	86,874	0
1992	29	6	0	6	41	110,132	39,482
1993	26	2	0	0	28	142,476	0
1994	41	2	0	0	43	142,227	0
1995	47	0	0	0	47	144,331	0
1996	50	10	11	48	119	136,551	63,572
1997	54	2	0	39	95	144,723	52,999
1998	45	0	0	0	45	166,982	0
1999	45	4	0	0	49	174,848	0
2000	66	2	8	0	76	174,702	0
2001	67	2	0	12	81	186,040	55,445
2002	57	8	3	12	80	176,743	54,602
2003	87	6	0	7	100	174,673	138,764
2004	62	6	7	12	87	197,696	62,523
2005	69	6	0	12	87	189,276	75,721
2006	71	2	0	0	73	201,973	0
2007	52	0	0	0	52	215,363	0
2008	42	6	0	0	48	234,934	0
2009	41	0	0	0	41	212,355	0
2010	32	0	0	0	32	222,049	0
2011	28	0	0	0	28	204,153	0
2012	29	0	0	0	29	214,279	0
2013	42	2	0	0	44	260,003	0
2014	25	4	0	0	29	242,924	0
2015	34	0	0	0	34	232,218	0
2016	35	0	0	0	35	253,345	0



Diagram II.16.8
Single Family Permits
 Cedar County
 Census Bureau Data, 1980–2016

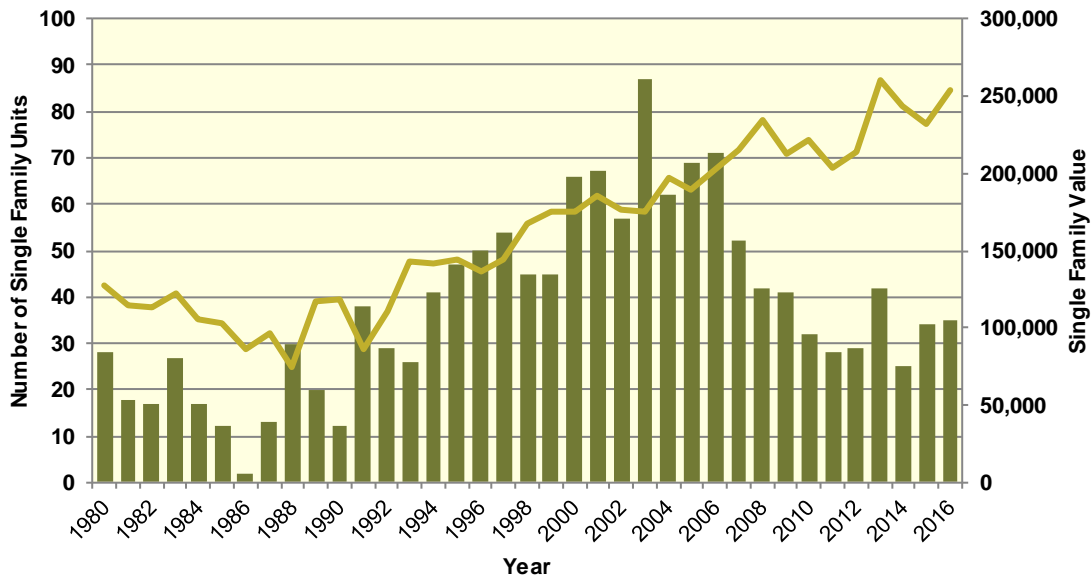
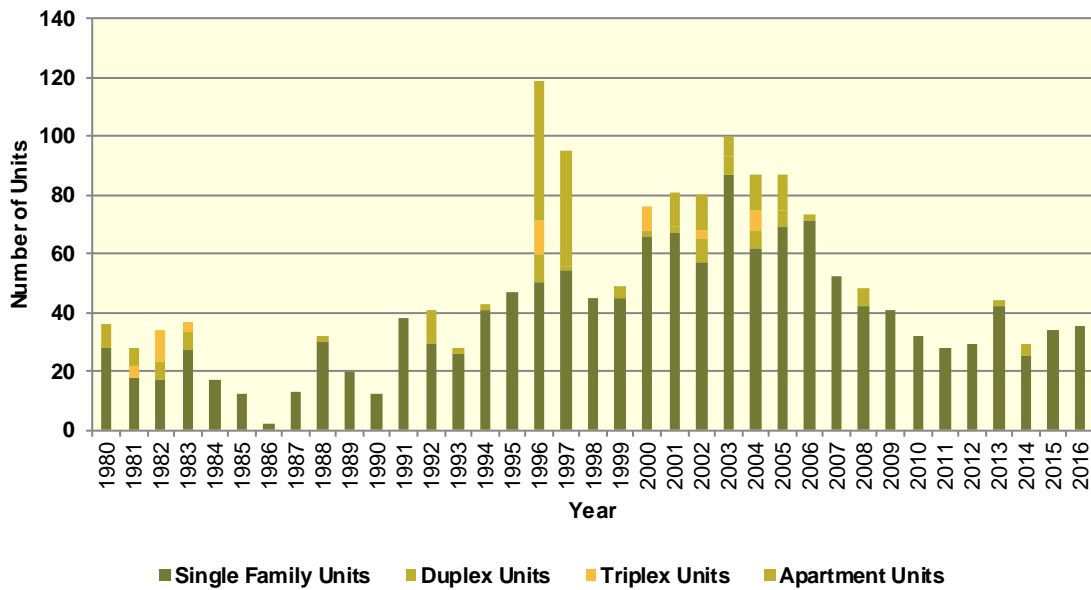


Diagram II.16.9
Total Permits by Unit Type
 Cedar County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.16.37. In 2016, there were 8,108 housing units, up from 7,570 in 2000. Single-family units accounted for 85.3 percent of units in 2016, compared to 83.9 in 2000. Apartment units accounted for 4.7 percent in 2016, compared to 2.8 percent in 2000.

Unit Type	2000 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	6,348	83.9%	6,917	85.3%
Duplex	216	2.9%	241	3%
Tri- or Four-Plex	212	2.8%	191	2.4%
Apartment	215	2.8%	380	4.7%
Mobile Home	566	7.5%	379	4.7%
Boat, RV, Van, Etc.	13	0.2%	0	0%
Total	7,570	100.0%	8,108	100.0%

Some 93.1 percent of housing was occupied in 2010, compared to 94.4 percent in 2000. Owner-occupied housing changed 7.6 percent between 2000 and 2010, ending with owner-occupied units representing 78.6 percent of unit. Vacant units changed by 30.7 percent, resulting in 553 vacant units in 2010.

Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	7,147	94.4%	7,511	93.1%	5.1%
Owner-Occupied	5,487	76.8%	5,903	78.6%	7.6%
Renter-Occupied	1,660	23.2%	1,608	21.4%	-3.1%
Vacant Housing Units	423	5.6%	553	6.9%	30.7%
Total Housing Units	7,570	100.0%	8,064	100.0%	6.5%

Table II.16.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 8,108 housing units. An estimated 78.6 percent were owner-occupied, and 6.3 percent were vacant.

Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	7,511	93.1%	7,599	93.7%
Owner-Occupied	5,903	78.6%	5,971	78.6%
Renter-Occupied	1,608	21.4%	1,628	21.4%
Vacant Housing Units	553	6.9%	509	6.3%
Total Housing Units	8,064	100.0%	8,108	100.0%



Households by household size are shown in Table II.16.40. There were a total of 7,511 households in 2010, up from 7,147 in 2000. One person households changed by 16.2 percent between 2000 and 2010, while two person households changed by 9.2 percent. Three and four person households changed by -7.4 and -8.6 respectively, representing 14 percent and 12.7 percent of the population in 2010.

Table II.16.40					
Households by Household Size					
Cedar County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	1,694	23.7%	1,969	26.2%	16.2%
Two Persons	2,663	37.3%	2,909	38.7%	9.2%
Three Persons	1,136	15.9%	1,052	14%	-7.4%
Four Persons	1,040	14.6%	951	12.7%	-8.6%
Five Persons	434	6.1%	434	5.8%	0%
Six Persons	136	1.9%	147	2%	8.1%
Seven Persons or More	44	0.6%	49	0.7%	11.4%
Total	7,147	100.0%	7,511	100.0%	5.1%

Households by income is shown in Table II.16.41. Households earning more than \$100,000 per year represented 21.4 percent of households in 2016, compared to 5.1 percent in 2000. Households earning between \$50,000 and \$74,999 represented 25.6 percent of households in 2016, compared to 25 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 7.8 percent of households in 2016, compared to 12.7 percent in 2000.

Table II.16.41				
Households by Income				
Cedar 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	909	12.7%	590	7.8%
\$15,000 to \$19,999	401	5.6%	288	3.8%
\$20,000 to \$24,999	451	6.3%	347	4.6%
\$25,000 to \$34,999	1,037	14.5%	644	8.5%
\$35,000 to \$49,999	1,571	21.9%	1,009	13.3%
\$50,000 to \$74,999	1,791	25%	1,948	25.6%
\$75,000 to \$99,999	636	8.9%	1,145	15.1%
\$100,000 or More	363	5.1%	1,628	21.4%
Total	7,159	100.0%	7,599	100.0%



Table II.16.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 10.8 percent and 0.9 percent of households, respectively. Households built in the 1970’s, 1980’s, and 1990’s account for 13.1 percent, 6.1 percent, and 9.3, respectively. Housing units built prior to 1939 represented 33.8 percent of households in 2016.

Table II.16.42				
Households by Year Home Built				
Cedar 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	2,975	41.6%	2,567	33.8%
1940 to 1949	523	7.3%	355	4.7%
1950 to 1959	704	9.9%	793	10.4%
1960 to 1969	550	7.7%	825	10.9%
1970 to 1979	1,095	15.3%	998	13.1%
1980 to 1989	522	7.3%	466	6.1%
1990 to 1999	778	10.9%	703	9.3%
2000 to 2009	.	.	823	10.8%
2010 or Later	.	.	69	0.9%
Total	7,147	100.0%	7,599	100.0%

The distribution of unit types by race are shown in Table II.16.43. An estimated 86.1 percent of white households occupy single family homes and some 4.3 percent of white households occupied apartments. An estimated 56.8 percent of Asian, and 100 percent of American Indian households occupy single family homes.

Table II.16.43							
Distribution of Units in Structure by Race							
Cedar County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	86.1%	0%	100%	56.8%	0%	100%	100%
Duplex	2.5%	0%	0%	18.9%	0%	0%	0%
Tri- or Four-Plex	2.5%	0%	0%	0%	0%	0%	0%
Apartment	4.3%	0%	0%	24.3%	0%	0%	0%
Mobile Home	4.6%	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.16.44. An estimated 17.2 percent of vacant units were for rent in 2010, a -2.1 percent change since 2000. In addition, some 17.9 percent of vacant units were for sale, a change of 19.3 percent between 2000 and 2010. “Other” vacant units represented 49.7 percent of vacant units in 2010. This is a change of 84.6 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.16.44					
Disposition of Vacant Housing Units					
Cedar County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	97	22.9%	95	17.2%	-2.1%
For Sale	83	19.6%	99	17.9%	19.3%
Rented or Sold, Not Occupied	30	7.1%	37	6.7%	23.3%
For Seasonal, Recreational, or Occasional Use	64	15.1%	47	8.5%	-26.6%
For Migrant Workers	0	0%	0	0%	0%
Other Vacant	149	35.2%	275	49.7%	84.6%
Total	423	100.0%	553	100.0%	30.7%

The disposition of vacant units between 2010 and 2016 are shown in Table II.16.45. By 2016, for rent units accounted for 13.6 percent of vacant units, while for sale units accounted for 12.2 percent. "Other" vacant units accounted for 49.9 percent of vacant units, representing a total of 254 "other" vacant units.

Table II.16.45				
Disposition of Vacant Housing Units				
Cedar County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	95	17.2%	69	13.6%
For Sale	99	17.9%	62	12.2%
Rented Not Occupied	10	1.8%	5	1%
Sold Not Occupied	27	4.9%	45	8.8%
For Seasonal, Recreational, or Occasional Use	47	8.5%	74	14.5%
For Migrant Workers	0	0%	0	0%
Other Vacant	275	49.7%	254	49.9%
Total	553	100.0%	509	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.16.46. In 2016, an estimated 0.6 percent of households were overcrowded, and an additional 0 percent were severely overcrowded.

Table II.16.46 Overcrowding and Severe Overcrowding Cedar 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	5,430	98.8%	50	0.9%	14	0.3%	5,494
2016 Five-Year ACS	5,929	99.3%	42	0.7%	0	0%	5,971
Renter							
2000 Census	1,630	98.6%	17	1%	6	0.4%	1,653
2016 Five-Year ACS	1,626	99.9%	2	0.1%	0	0%	7,599
Total							
2000 Census	7,060	98.8%	67	0.9%	20	0.3%	7,147
2016 Five-Year ACS	7,555	99.4%	44	0.6%	0	0%	7,599

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 19 households with incomplete plumbing facilities in 2016, representing 0.3 percent of households in Cedar County. This is compared to 0.8 percent of households lacking complete plumbing facilities in 2000.

Table II.16.47 Households with Incomplete Plumbing Facilities Cedar County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	7,091	7,580
Lacking Complete Plumbing Facilities	56	19
Total Households	7,147	7,599
Percent Lacking	0.8%	0.3%

There were 60 households lacking complete kitchen facilities in 2016, compared to 49 households in 2000. This was a change from 0.7 percent of households in 2000 to 0.8 percent in 2016.

Table II.16.48 Households with Incomplete Kitchen Facilities Cedar County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	7,098	7,539
Lacking Complete Kitchen Facilities	49	60
Total Households	7,147	7,599
Percent Lacking	0.7%	0.8%

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 Cedar County, 10.9 of households had a cost burden and 7 percent had a severe cost burden. Some 12.7 percent of renters were cost burdened, and 9.8 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 6.3 percent and a severe cost burden rate of 6.5 percent. Owner occupied households with a mortgage had a cost burden rate of 13.1 percent, and severe cost burden at 6 percent.

Table II.16.49
Cost Burden and Severe Cost Burden by Tenure
 Cedar 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	2,044	81.4%	371	14.8%	89	3.5%	7	0.3%	2,511
2016 Five-Year ACS	2,894	80.7%	470	13.1%	215	6%	7	0.2%	3,586
Owner Without a Mortgage									
2000 Census	1,384	89.2%	100	6.4%	50	3.2%	17	1.1%	1,551
2016 Five-Year ACS	2,065	86.6%	151	6.3%	156	6.5%	13	0.5%	2,385
Renter									
2000 Census	996	68.8%	184	12.7%	114	7.9%	154	10.6%	1,448
2016 Five-Year ACS	1,009	62%	207	12.7%	159	9.8%	253	15.5%	1,628
Total									
2000 Census	4,424	80.3%	655	11.9%	253	4.6%	178	3.2%	5,510
2016 Five-Year ACS	5,968	78.5%	828	10.9%	530	7%	273	3.6%	7,599

Housing Problems by Income

Table II.16.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Cedar County. As can be seen in 2017 the MFI was \$69,000, which compared to \$69,900 for the State of Iowa.

Table II.16.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 505 owner-occupied and 280 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 365 owner-occupied 170 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 6,140 households without a housing problem.

Table II.16.50
Median Family Income
 Cedar County
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	52,300	49,100
2001	55,600	52,500
2002	56,200	53,700
2003	59,300	54,900
2004	59,300	55,800
2005	59,300	57,650
2006	59,300	57,800
2007	59,200	58,100
2008	59,600	58,500
2009	63,100	62,000
2010	63,500	62,400
2011	65,000	64,000
2012	65,800	64,800
2013	67,900	64,700
2014	69,100	65,300
2015	71,100	67,500
2016	67,900	68,400
2017	69,000	69,900

Table II.16.51
Housing Problems by Income and Tenure
 Cedar 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	4	4	0	0	50	58
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	25	25	0	50
Housing cost burden greater than 50% of income (and none of the above problems)	225	100	40	0	0	365
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	75	110	145	55	120	505
Zero/negative income (and none of the above problems)	20	0	0	0	0	20
Has none of the 4 housing problems	50	235	660	705	3,410	5,060
Total	374	449	870	785	3,580	6,058
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	20	4	4	0	0	28
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	0	4	0	8
Housing cost burden greater than 50% of income (and none of the above problems)	125	30	0	0	15	170
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	25	175	80	0	0	280
Zero/negative income (and none of the above problems)	20	0	0	0	0	20
Has none of the 4 housing problems	50	140	215	305	370	1,080
Total	240	353	299	309	385	1,586
Total						
Lacking complete plumbing or kitchen facilities	24	8	4	0	50	86
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	25	29	0	58
Housing cost burden greater than 50% of income (and none of the above problems)	350	130	40	0	15	535
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	100	285	225	55	120	785
Zero/negative income (and none of the above problems)	40	0	0	0	0	40
Has none of the 4 housing problems	100	375	875	1,010	3,780	6,140
Total	614	802	1,169	1,094	3,965	7,644

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.16.52, of the 501 loans in 2016, 257 loans were for Home Purchases, 44 were for Home Improvement and 200 were for refinancing.

Table II.16.52 Owner-Occupied Single Family Home Loans by Loan Type Cedar County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	168	48	241	457
2009	171	41	431	643
2010	152	39	382	573
2011	145	37	308	490
2012	161	35	434	630
2013	197	29	361	587
2014	227	40	152	419
2015	214	41	151	406
2016	257	44	200	501

Table II.16.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$124,752 in 2012 and \$136,381 in 2016. Overall, average loans were \$112,516 in 2008 and \$130,854 in 2016.

Table II.16.53 Owner-Occupied Single Family Home Loans by Average Loan Amount Cedar County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$116,321	\$46,417	\$123,029	\$112,516
2009	\$109,246	\$51,780	\$126,726	\$117,299
2010	\$116,678	\$67,231	\$126,482	\$119,848
2011	\$111,690	\$81,108	\$113,058	\$110,241
2012	\$124,752	\$34,457	\$134,843	\$126,687
2013	\$112,208	\$40,172	\$126,277	\$117,302
2014	\$115,529	\$43,375	\$121,816	\$110,921
2015	\$125,967	\$41,000	\$132,060	\$119,653
2016	\$136,381	\$55,000	\$140,440	\$130,854

Table II.16.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$20,085,000 in 2012 and \$35,050,000 in 2016. Overall, average loans were \$51,420,000 in 2008 and \$65,558,000 in 2016.

Table II.16.54 Total Volume of Owner-Occupied Single Family Loans Cedar County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$19,542,000	\$2,228,000	\$29,650,000	\$51,420,000
2009	\$18,681,000	\$2,123,000	\$54,619,000	\$75,423,000
2010	\$17,735,000	\$2,622,000	\$48,316,000	\$68,673,000
2011	\$16,195,000	\$3,001,000	\$34,822,000	\$54,018,000
2012	\$20,085,000	\$1,206,000	\$58,522,000	\$79,813,000
2013	\$22,105,000	\$1,165,000	\$45,586,000	\$68,856,000
2014	\$26,225,000	\$1,735,000	\$18,516,000	\$46,476,000
2015	\$26,957,000	\$1,681,000	\$19,941,000	\$48,579,000
2016	\$35,050,000	\$2,420,000	\$28,088,000	\$65,558,000

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.16.55 presents some basic statistics about the completed surveys.

Table II.16.55 Survey of Rental Properties Cedar County 2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	8	91	12.1	48.6

Table II.16.56, shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 21 single family units in Cedar County, with 5 of them available. This translates into a vacancy rate of 23.8 percent in Cedar County, which compares to a single family vacancy rate of 6.7 percent for the State of Iowa. There were 40 apartment units reported in the survey, with 5 of them available, which resulted in a vacancy rate of 12.5 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Table II.16.56 Rental Vacancy Survey by Type Cedar County 2017 Survey of Rental Properties			
Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	21	5	23.8%
Apartments	40	5	12.5%
Mobile Homes	0	0	0%
"Other" Units	0	0	0%
Don't Know	30	1	3.3%
Total	91	11	12.1%

Table II.16.57, reports units by bedroom size. As can be seen there were 12 two bedroom apartment units and 0 three bedroom units. Overall, the 15 two bedroom units accounted for 16.5 percent of all units, and the 14 three bedroom units accounted for 15.4 percent. Several respondents choose not to provide bedroom sizes, which accounted for the 30 units listed as "Don't Know". Additional details for additional unit types are reported found below.

Table II.16.57						
Rental Units by Bedroom Size						
Cedar 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	2	28	0	0	.	30
Two	3	12	0	0	.	15
Three	14	0	0	0	.	14
Four	2	0	0	0	.	2
Don’t Know	0	0	0	0	30	30
Total	21	40	0	0	30	91

Table II.16.58, 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 21.4 percent.

Table II.16.58			
Single Family Units by Bedroom Size			
Cedar County			
2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Studio	0	0	0%
One	2	1	50%
Two	3	2	66.7%
Three	14	3	21.4%
Four	2	0	0%
Don’t know	0	-1	
Total	21	5	23.8%

Table II.16.59 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 3.6 percent.

Table II.16.59			
Apartment Units by Bedroom Size			
Cedar County			
2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	0%
One	28	1	3.6%
Two	12	3	25%
Three	0	0	0%
Four	0	0	0%
Don’t know	0	1	
Total	40	5	12.5%

Average market-rate rents by unit type are shown in Table II.16.60. 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.16.60 Average Market Rate Rents by Bedroom Size Cedar 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	\$325	\$513	\$0	\$0	\$450.3
Two	\$0	\$439.5	\$0	\$0	\$439.5
Three	\$500	\$0	\$0	\$0	\$500
Four	\$0	\$0	\$0	\$0	\$0
Total	\$599.9	\$530	\$0	\$0	\$579.6

Table II.16.61, shows vacancy rates for single family units by average rent 500 to 750 dollars and the units in this price range had a vacancy rate of 57.1 percent.

Table II.16.61 Single Family Market Rate Rents by Vacancy Status Cedar County 2017 Survey of Rental Properties			
Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500	3	0	0%
\$500 to \$750	7	4	57.1%
\$750 to \$1,000	0	0	0%
\$1,000 to \$1,250	0	0	0%
\$1,250 to \$1,500	0	0	0%
Above \$1,500	0	0	0%
Missing	11	1	9.1%
Total	21	5	23.8%

The average rent and availability of apartment units is displayed in Table II.16.62. The most common rent for apartment rents was less than 500 dollars and the units in this price range had a vacancy rate of 12.9 percent.

Table II.16.62 Apartment Market Rate Rents by Vacancy Status Cedar County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	31	4	12.9%
\$500 to \$750	9	1	11.1%
\$750 to \$1,000	0	0	0%
\$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	40	5	12.5%

Respondents were asked if utilities are included in the rent and as shown in Table II.16.63 below 3 respondents, or 37.5 percent, included some sort of utility in the rent.

Table II.16.63 Are there any utilities included with the rent? Cedar County 2017 Survey of Rental Properties	
Period	Respondent
Yes	3
No	5
% Offering Utilities	37.5%

The type of utility included in the rent is shown in Table II.16.64. There were 1 respondent who included electricity, 0 respondents who included natural gas, 3 respondents who included water and sewer and 3 respondents included trash collection in the rent.

Table II.16.64 Which utilities are included with the rent? Cedar County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	1
Natural Gas	0
Water/Sewer	3
Trash Collection	3

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.16.65 below, there were 4 single family units which property managers considered accessible, with an additional 32 accessible apartment units. Respondents also indicated there were a total of 2 persons with disabilities currently residing in accessible units.

Table II.16.65 Accessible Units by Bedroom Size Cedar 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	1	28	0	0		29
Two	1	4	0	0		5
Three	2	0	0	0		2
Four	0	0	0	0		0
Don't Know	0	0	0	0	15	15
Total	4	32	0	0	15	51

Table II.16.66, shows the breakdown of accessible and not accessible single family units by bedroom size. As can be seen 33.3 percent or 1 two bedroom single family units are accessible, with 14.3 percent of three bedroom units were considered accessible. Overall, 19 percent of all single family units were considered accessible by survey respondents.

Table II.16.66				
Single Family Units by Accessibility and Bedroom Size				
Cedar County				
2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Single Family Units	Percentage Accessible
Studio	0	0	0	%0
One	1	1	2	50%
Two	2	1	3	33.3%
Three	12	2	14	14.3%
Four	2	0	2	0%
Don't know	0	0	0	0%
Total	17	4	21	19%

Table II.16.67, shows the breakdown of accessible and not accessible apartment units by bedroom size. As can be seen 33.3 percent or 4 two bedroom apartment units are accessible, with 0 percent of three bedroom units were considered accessible. Overall, 80 percent of all apartment units were considered accessible by survey respondents.

Table II.16.67				
Apartment Units by Accessibility and Bedroom Size				
Cedar County				
2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	0	0	0	0%
One	0	28	28	100%
Two	8	4	12	33.3%
Three	0	0	0	0%
Four	0	0	0	0%
Don't know	0	0	0	0%
Total	8	32	40	80%

Perceived Need for Rental Units

Table II.16.68, 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 18 number of persons on the wait list.

Table II.16.68 Do you keep a waiting list? Cedar County 2017 Survey of Rental Properties	
Period	Respondent
Yes	3
No	5
Waitlist Size	18

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.16.69, 2 respondents said there was no need for renovating single family units, with 0 respondents saying there was extreme need for renovating single family units. Likewise, 4 respondents indicated no need for renovating existing apartment units, with 0 respondents saying there was extreme need for renovating existing apartment units.

Table II.16.69 How would you rate the need for renovation of existing units in the city? Cedar County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	2	4	0	0
Low Need	1	1	0	0
Moderate Need	0	0	0	0
High Need	0	0	0	0
Extreme Need	0	0	0	0
Average Need	1.3	1.2	0	0

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.16.70, 2 respondents said there was no need for new single family units, with 0 respondents saying there was extreme need for constructing new single family units. Likewise, 4 respondents indicated no need for new apartment units, with 0 respondents saying there was extreme need for constructing new apartment units.

Table II.16.70 How would you rate the need for construction of new units in the city? Cedar County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	2	4	0	0
Low Need	0	0	0	0
Moderate Need	0	0	0	0
High Need	0	0	0	0
Extreme Need	0	0	0	0
Average Need	1	1	0	0

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.16.71, shows the *strong growth scenario* for the Cedar County. As can be seen there were 5,971 owner-occupied and 1,628 renter-occupied households in 2016, for a total of 7,599 households. In 2030, there will be a projected 7,914 households, of which 6,112 are projected to be owner occupied and the remaining 1,802 are expected to be renter-occupied.

By 2050, there are projected to be 6,109 owner-occupied households, of which 373 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 874 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 1,741 renter households, of which 265 renter households are expected to have incomes between 0 and 30.0 percent of median family income 325 renter households with incomes between 50.1-80.0 percent of MFI. Overall households are projected to reach 7,851 occupied units by 2050, of which 638 are expected to have incomes on between 0 and 30 percent of MFI.

Table II.16.71
Housing Demand Forecast
 Cedar County
 Strong Growth Scenario

Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	365	367	370	373	375	375	374	373
30.1-50%	440	443	446	450	452	452	451	450
50.1-80%	855	861	868	875	879	879	878	874
80.1-95%	524	527	532	536	538	539	538	536
95.1-115%	805	811	818	824	828	828	827	824
115+%	2,984	3,005	3,030	3,054	3,067	3,070	3,064	3,053
Total	5,971	6,013	6,063	6,112	6,139	6,143	6,131	6,109
Renter								
0-30%	247	275	274	274	273	271	268	265
30.1-50%	361	402	400	399	398	395	391	386
50.1-80%	304	338	337	337	335	333	329	325
80.1-95%	262	291	290	290	289	286	284	280
95.1-115%	165	184	183	183	182	180	179	176
115+%	289	321	320	320	318	316	313	309
Total	1,628	1,812	1,806	1,802	1,794	1,781	1,763	1,741
Total								
0-30%	612	642	645	647	647	646	642	638
30.1-50%	800	844	847	849	850	847	842	836
50.1-80%	1,159	1,199	1,205	1,211	1,214	1,212	1,207	1,200
80.1-95%	785	819	822	826	827	825	821	816
95.1-115%	970	994	1,001	1,007	1,010	1,009	1,005	1,000
115+%	3,272	3,326	3,350	3,373	3,385	3,385	3,376	3,362
Total	7,599	7,825	7,869	7,914	7,933	7,924	7,895	7,851