

**VOLUME II:  
CERRO GORDO  
COUNTY**

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## Cerro Gordo County

### DEMOGRAPHICS

#### Population Estimates

The Census Bureau's current census estimates indicate that Cerro Gordo County's population decreased from 44,151 in 2010 to 43,070 in 2016, or by 2.4 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 0.7 percent, and the number of people from 55 to 64 years of age increased by 8.6 percent. The white population decreased by 3.5 percent, while the black population increased by 19.4 percent. The Hispanic population increased from 1,694 to 2,043 people between 2010 and 2016 or by 20.6 percent. These data are presented in Table II.17.1.

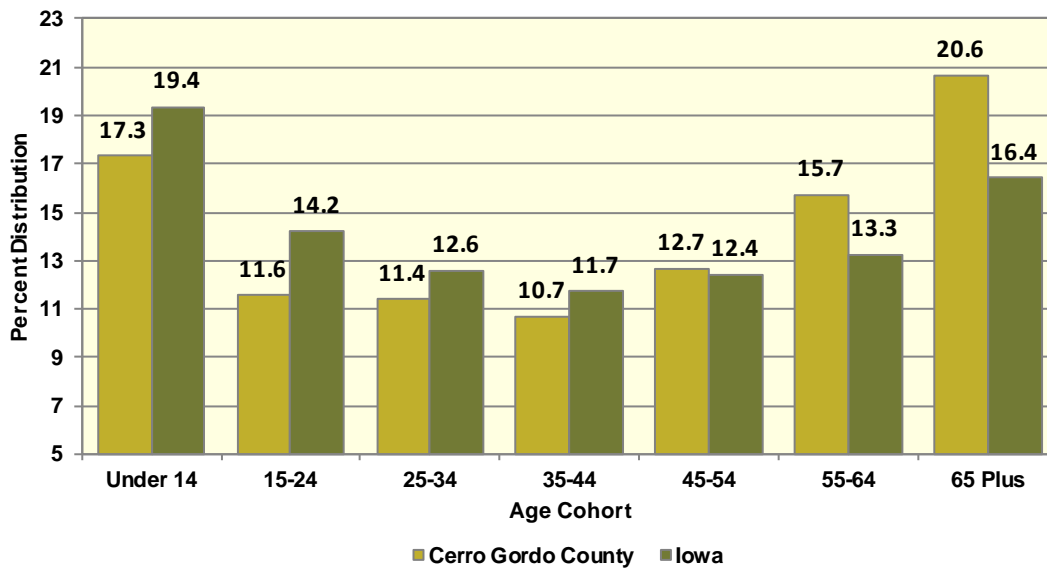
<b>Table II.17.1</b>						
<b>Profile of Population Characteristics</b>						
Cerro Gordo County vs. State of Iowa						
2010 Census and 2016 Current Census Estimates						
Subject	Cerro Gordo County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
<b>Population</b>	<b>44,151</b>	<b>43,070</b>	<b>-2.4%</b>	<b>3,046,355</b>	<b>3,134,693</b>	<b>2.9%</b>
<b>Age</b>						
Under 14 years	7,781	7,456	-4.2%	603,673	607,020	0.6%
15 to 24 years	5,431	4,975	-8.4%	430,187	445,808	3.6%
25 to 34 years	4,946	4,913	-0.7%	382,583	394,373	3.1%
35 to 44 years	4,806	4,606	-4.2%	364,548	367,535	0.8%
45 to 54 years	7,030	5,456	-22.4%	439,726	389,744	-11.4%
55 to 64 years	6,238	6,772	8.6%	372,750	415,998	11.6%
65 and Over	7,919	8,892	12.3%	452,888	514,215	13.5%
<b>Race</b>						
White	42,471	40,996	-3.5%	2,839,615	2,864,884	0.9%
Black	593	708	19.4%	91,695	114,874	25.3%
American Indian and Alaskan Native	96	147	53.1%	13,563	15,924	17.4%
Asian	381	484	27%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	9	38	322.2%	2,419	3,592	48.5%
Two or more races	601	697	16%	44,831	56,684	26.4%
<b>Ethnicity (of any race)</b>						
Hispanic or Latino	1,694	2,043	20.6%	151,544	182,606	20.5%

Table II.17.2, presents the population of Cerro Gordo County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 21,542 males, who accounted for 48.8 percent of the population, and the remaining 51.2 percent, or 22,609 persons, were female. In 2016, the number of males rose to 21,089 persons, and accounted for 49 percent of the population, with the remaining 51 percent, or 21,981 persons being female.



Table II.17.2 Population by Age and Gender Cerro Gordo 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	4,039	3,742	7,781	3,879	3,577	7,456	-4.2%
15 to 24 years	2,792	2,639	5,431	2,577	2,398	4,975	-8.4%
25 to 34 years	2,556	2,390	4,946	2,491	2,422	4,913	-0.7%
35 to 44 years	2,392	2,414	4,806	2,301	2,305	4,606	-4.2%
45 to 54 years	2,392	2,414	4,806	2,301	2,305	4,606	-4.2%
55 to 64 years	3,425	3,605	7,030	2,691	2,765	5,456	-22.4%
65 and Over	3,274	4,645	7,919	3,847	5,045	8,892	-2.4%
<b>Total</b>	<b>21,542</b>	<b>22,609</b>	<b>44,151</b>	<b>21,089</b>	<b>21,981</b>	<b>43,070</b>	<b>-2.4%</b>
<b>% of Total</b>	48.8%	51.2%	.	49%	51%	.	

**Diagram II.17.1  
Age Distribution**  
Cerro Gordo County  
2016 Current Census Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Cerro Gordo County decreased from 46,733 to 46,447 persons, or by -0.6 percent. Between 2000 and 2010, Cerro Gordo County population, changed by -2,296 persons, to a total population of 44,151 persons. The most recent estimates indicated that Cerro Gordo County’s population fell an additional -1,081 persons since the 2010 Census, to 43,070 persons in July 2016.

<b>Table II.17.3</b> <b>Population Estimates:</b> <b>Births, Deaths, and Migration</b> Cerro Gordo County 1990-2010 Census Data and Intercensal Estimates	
<b>1990 Census</b>	<b>46,733</b>
Natural Increase 90-00	727
Net Migration 90-00	-1,013
<b>2000 Census</b>	<b>46,447</b>
Natural Increase 00-09	-142
Net Migration 00-09	-2,066
<b>2009 Population Estimate</b>	<b>44,239</b>
<b>2010 Census</b>	<b>44,151</b>
Natural Increase 10-16	-128
Net Migration 10-16	-953
<b>2016 Population Estimate</b>	<b>43,070</b>

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.17.3, Cerro Gordo County had a natural increase, of 727 persons between 1990 and 2000. During the April 2000 to July 2009 period, Cerro Gordo County’s natural increase was estimated at -142 persons. Between 2010 and 2016, the natural increase was estimated at -128 persons, and the net migration was -953 persons.

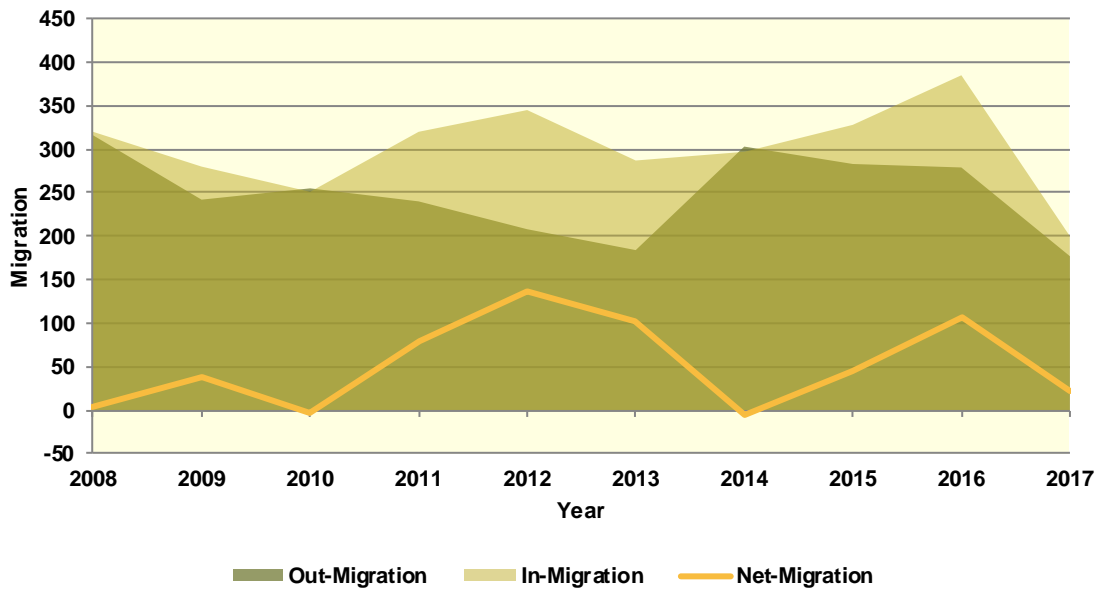
### Population Migration Trends

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.17.4 in 2008 there was a total of 320 in-migrations with a total of 316 out-migrations, which led to a net-migration of 4 persons. The most recent first half 2017 data saw a net-migration of 23 persons, with 200 persons entering Cerro Gordo County and 177 persons leaving Cerro Gordo County.

Diagram II.17.2, shows in and out- migration as a shaded area, with net migration depicted as a line graph. As can be seen the maximum net migration occurred in 2012 with 137 people entering and the migration lowest net migration occurred in 2014 with 6 entering Cerro Gordo County.

**Diagram II.17.2**  
**Net In-migration by Gender**  
 Cerro Gordo County  
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.17.4, shows in- and out-migration by gender. In the most recent first half 2017 data, 135 percent of net-migrants, or 31 persons were male, with the remaining -35 percent, or -8 persons were female.

Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017-First Half
<b>In</b>										
Male	157	135	125	156	164	134	161	154	190	100
Female	163	145	126	164	181	153	136	174	195	100
<b>Total</b>	<b>320</b>	<b>280</b>	<b>251</b>	<b>320</b>	<b>345</b>	<b>287</b>	<b>297</b>	<b>328</b>	<b>385</b>	<b>200</b>
<b>Out</b>										
Male	152	110	127	100	103	83	145	125	135	69
Female	164	132	128	140	105	101	158	158	144	108
<b>Total</b>	<b>316</b>	<b>242</b>	<b>255</b>	<b>240</b>	<b>208</b>	<b>184</b>	<b>303</b>	<b>283</b>	<b>279</b>	<b>177</b>
<b>Net</b>										
Male	5	25	-2	56	61	51	16	29	55	31
Female	-1	13	-2	24	76	52	-22	16	51	-8
<b>Total</b>	<b>4</b>	<b>38</b>	<b>-4</b>	<b>80</b>	<b>137</b>	<b>103</b>	<b>-6</b>	<b>45</b>	<b>106</b>	<b>23</b>

Table II.17.5, shows net-migration for Cerro Gordo 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 12 persons entering Cerro Gordo County. Those in the age range of 36 to 45 had the lowest levels of net migration, with 3 persons leaving Cerro Gordo County.

<b>Table II.17.5</b>										
<b>Migration by Age Range</b>										
Cerro Gordo County										
Iowa DOT Data										
<b>Age Range</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017 – First Half</b>
<b>In</b>										
14-17	2	2	4	3	1	0	1	1	1	3
18-22	29	36	32	35	34	20	28	26	28	21
23-25	30	31	32	38	39	33	41	38	39	18
26-35	95	81	60	90	91	83	77	100	126	56
36-45	56	46	35	51	61	58	47	48	64	22
46-55	53	38	41	39	53	40	49	57	46	31
56-65	36	31	29	39	37	26	28	39	48	28
66 +	19	15	18	25	29	27	26	19	33	21
<b>Total</b>	<b>320</b>	<b>280</b>	<b>251</b>	<b>320</b>	<b>345</b>	<b>287</b>	<b>297</b>	<b>328</b>	<b>385</b>	<b>200</b>
<b>Out</b>										
14-17	1	4	3	1	1	0	3	3	5	3
18-22	31	27	22	26	24	10	41	37	24	20
23-25	63	34	40	37	34	29	38	43	35	18
26-35	85	61	63	74	56	55	74	86	87	55
36-45	52	41	47	28	25	34	45	25	35	25
46-55	33	30	34	34	36	21	47	32	29	24
56-65	33	25	21	21	18	22	35	30	32	16
66 +	18	20	25	19	14	13	20	27	32	16
<b>Total</b>	<b>316</b>	<b>242</b>	<b>255</b>	<b>240</b>	<b>208</b>	<b>184</b>	<b>303</b>	<b>283</b>	<b>279</b>	<b>177</b>
<b>Net</b>										
14-17	1	-2	1	2	0	0	-2	-2	-4	0
18-22	-2	9	10	9	10	10	-13	-11	4	1
23-25	-33	-3	-8	1	5	4	3	-5	4	0
26-35	10	20	-3	16	35	28	3	14	39	1
36-45	4	5	-12	23	36	24	2	23	29	-3
46-55	20	8	7	5	17	19	2	25	17	7
56-65	3	6	8	18	19	4	-7	9	16	12
66 +	1	-5	-7	6	15	14	6	-8	1	5
<b>Total</b>	<b>4</b>	<b>38</b>	<b>-4</b>	<b>80</b>	<b>137</b>	<b>103</b>	<b>-6</b>	<b>45</b>	<b>106</b>	<b>23</b>

### School Age Enrollment

Table II.17.6, show the school enrollment from the Iowa Department of Education for Cerro Gordo County. The school enrollment figures below are for both public and private schools. As can be seen below, in 2010 total enrollment was 6,796 students and was 6,724 in 2017, a change of -1.1 percent. Enrollment for students in grades 1 to 5 was 2,438 students in 2010 and 2,502 in 2017, which was a change of 2.6 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 1,982 and 1,842 in 2017, which was a change of -7.1 percent.

**Table II.17.6**  
**School Enrollment**

Cerro Gordo County  
Iowa Department of Education

Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	572	2,768	1,930	2,254	1,232	7,902
2001	599	2,729	1,687	2,276	362	7,653
2002	671	2,805	1,776	2,333	73	7,658
2003	555	2,786	1,831	2,347	52	7,571
2004	587	2,682	1,802	2,203	50	7,324
2005	583	2,618	1,751	2,217	62	7,169
2006	566	2,541	1,721	2,196	62	7,024
2007	625	2,469	1,699	2,149	138	6,942
2008	711	2,379	1,576	2,123	225	6,789
2009	726	2,508	1,628	1,998	236	6,860
2010	771	2,438	1,605	1,982	262	6,796
2011	884	2,440	1,560	1,994	389	6,878
2012	962	2,247	1,388	1,905	383	6,502
2013	1,023	2,451	1,642	1,988	421	7,104
2014	1,044	2,437	1,596	1,904	407	6,981
2015	1,018	2,527	1,566	1,874	419	6,985
2016	991	2,497	1,409	1,854	438	6,751
2017	971	2,502	1,409	1,842	403	6,724
<b>% Change 10-17</b>	<b>25.9%</b>	<b>2.6%</b>	<b>-12.2%</b>	<b>-7.1%</b>	<b>53.8%</b>	<b>-1.1%</b>

### 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.17.7, shows population by age for the 2000 and 2010 Census. The population changed by -4.9 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -3.7 percent to a total of 7,919 persons in 2010. Those aged 25 to 34 changed by -3.2 percent, and those aged under 5 changed by -7.8 percent.





<b>Table II.17.7</b> <b>Population by Age</b> Cerro Gordo County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	2,757	5.9%	2,543	5.8%	-7.8%
5 to 19	9,758	21%	8,259	18.7%	-15.4%
20 to 24	2,705	5.8%	2,410	5.5%	-10.9%
25 to 34	5,112	11%	4,946	11.2%	-3.2%
35 to 54	13,624	29.3%	11,836	26.8%	-13.1%
55 to 64	4,272	9.2%	6,238	14.1%	46%
65 or Older	8,219	17.7%	7,919	17.9%	-3.7%
<b>Total</b>	<b>46,447</b>	<b>100.0%</b>	<b>44,151</b>	<b>100.0%</b>	<b>-4.9%</b>

The elderly population is further explored in Table II.17.8. Those aged 65 to 66 changed by 15.3 percent between 2000 and 2010, resulting in a population of 853 persons. Those aged 85 or older changed by 10.1 percent during the same time period, and resulted in 1,329 persons over age 85 in 2010.

<b>Table II.17.8</b> <b>Elderly Population by Age</b> Cerro Gordo County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	740	9%	853	10.8%	15.3%
67 to 69	1,231	15%	1,141	14.4%	-7.3%
70 to 74	2,063	25.1%	1,734	21.9%	-15.9%
75 to 79	1,753	21.3%	1,506	19%	-14.1%
80 to 84	1,225	14.9%	1,356	17.1%	10.7%
85 or Older	1,207	14.7%	1,329	16.8%	10.1%
<b>Total</b>	<b>8,219</b>	<b>100.0%</b>	<b>7,919</b>	<b>100.0%</b>	<b>-3.7%</b>

Population by race and ethnicity is shown in Table II.17.9. The white population changed by -6.1 percent between 2000 and 2010, and resulted in representing 95 percent of the population in 2010. The black population changed by 55 percent, represented 1.3 percent of the population in 2010. The American Indian and Asian populations represented 0.2 and 0.9 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 31.2 percent between 2000 and 2010, compared to the -6 percent growth rate for non-Hispanics.

<b>Table II.17.9</b>					
<b>Population by Race and Ethnicity</b>					
Cerro Gordo County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	44,711	96.3%	41,964	95%	-6.1%
Black	373	0.8%	578	1.3%	55%
American Indian	79	0.2%	91	0.2%	15.2%
Asian	324	0.7%	377	0.9%	16.4%
Native Hawaiian/ Pacific Islander	9	0%	9	0%	0%
Other	410	0.9%	416	0.9%	1.5%
Two or More Races	541	1.2%	716	1.6%	32.3%
<b>Total</b>	<b>46,447</b>	<b>100.0%</b>	<b>44,151</b>	<b>100.0%</b>	<b>-4.9%</b>
<b>Hispanic</b>	1,291	2.8%	1,694	3.8%	31.2%
<b>Non-Hispanic</b>	45,156	97.2%	42,457	96.2%	-6%

Population by race and ethnicity through 2016 is shown in Table II.17.10. The white population represented 94.9 percent of the population in 2016, compared with black households accounting for 1.6 percent of the population. Hispanic households represented 4.4 percent of the population in 2016.

<b>Table II.17.10</b>				
<b>Population by Race and Ethnicity</b>				
Cerro Gordo County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	41,964	95%	41,093	94.9%
Black	578	1.3%	682	1.6%
American Indian	91	0.2%	118	0.3%
Asian	377	0.9%	488	1.1%
Native Hawaiian/ Pacific Islander	9	0%	0	0%
Other	416	0.9%	229	0.5%
Two or More Races	716	1.6%	693	1.6%
<b>Total</b>	<b>44,151</b>	<b>100.0%</b>	<b>43,303</b>	<b>100.0%</b>
<b>Non-Hispanic</b>	42,457	96.2%	41,396	95.6%
<b>Hispanic</b>	1,694	3.8%	1,907	4.4%

The population by race is broken down further by ethnicity in Table II.17.11. While the white non-Hispanic population changed by -7.1 percent between 2000 and 2010, the white Hispanic population changed by 48.2 percent. The black non-Hispanic population changed by 55 percent, while the black Hispanic population changed by 53.3 percent.

<b>Table II.17.11</b>					
<b>Population by Race and Ethnicity</b>					
Cerro Gordo County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
<b>Non-Hispanic</b>					
White	43,977	97.4%	40,876	96.3%	-7.1%
Black	358	0.8%	555	1.3%	55%
American Indian	64	0.1%	68	0.2%	6.2%
Asian	317	0.7%	368	0.9%	16.1%
Native Hawaiian/ Pacific Islander	5	0%	8	0%	60%
Other	43	0.1%	18	0%	-58.1%
Two or More Races	392	0.9%	564	1.3%	43.9%
<b>Total Non-Hispanic</b>	<b>45,156</b>	<b>100.0%</b>	<b>42,457</b>	<b>100.0%</b>	<b>-6%</b>
<b>Hispanic</b>					
White	734	56.9%	1,088	64.2%	48.2%
Black	15	1.2%	23	1.4%	53.3%
American Indian	15	1.2%	23	1.4%	53.3%
Asian	7	0.5%	9	0.5%	28.6%
Native Hawaiian/ Pacific Islander	4	0.3%	1	0.1%	-75%
Other	367	28.4%	398	23.5%	8.4%
Two or More Races	149	11.5%	152	9%	2%
<b>Total Hispanic</b>	<b>1,291</b>	<b>100.0%</b>	<b>1,694</b>	<b>100.0%</b>	<b>31.2%</b>
<b>Total Population</b>	<b>46,447</b>	<b>100.0%</b>	<b>44,151</b>	<b>100.0%</b>	<b>-4.9%</b>

The change in race and ethnicity between 2010 and 2016 is shown in Table II.17.12. During this time, the total non-Hispanic population was 41,396 persons in 2016. The Hispanic population was 1,907.

<b>Table II.17.12</b>				
<b>Population by Race and Ethnicity</b>				
Cerro Gordo County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
<b>Non-Hispanic</b>				
White	40,876	96.3%	39,666	95.8%
Black	555	1.3%	674	1.6%
American Indian	68	0.2%	75	0.2%
Asian	368	0.9%	488	1.2%
Native Hawaiian/ Pacific Islander	8	0%	0	0%
Other	18	0%	14	0%
Two or More Races	564	1.3%	479	1.2%
<b>Total Non-Hispanic</b>	<b>42,457</b>	<b>100.0%</b>	<b>41,396</b>	<b>100.0%</b>
<b>Hispanic</b>				
White	1,088	64.2%	1,427	74.8%
Black	23	1.4%	8	0.4%
American Indian	23	1.4%	43	2.3%
Asian	9	0.5%	0	0%
Native Hawaiian/ Pacific Islander	1	0.1%	0	0%
Other	398	23.5%	215	11.3%
Two or More Races	152	9%	214	11.2%
<b>Total Hispanic</b>	<b>1,694</b>	<b>100.0</b>	<b>1,907</b>	<b>100.0%</b>
<b>Total Population</b>	<b>44,151</b>	<b>100.0%</b>	<b>43,303</b>	<b>100.0%</b>

Households by type and tenure are shown in Table II.17.13. Family households represented 59.4 percent of households, while non-family households accounted for 40.6 percent. These changed from 60.9 and 39.1 percent, respectively.

<b>Table II.17.13</b>				
<b>Household Type by Tenure</b>				
Cerro Gordo County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	11,786	60.9%	11,440	59.4%
Married-Couple Family	9,204	78.1%	8,834	77.2%
Owner-Occupied	8,260	89.7%	7,886	89.3%
Renter-Occupied	944	10.3%	948	10.7%
Other Family	2,582	21.9%	2,606	22.6%
Male Householder, No Spouse Present	772	29.9%	795	29.6%
Owner-Occupied	460	59.6%	446	56.1%
Renter-Occupied	312	40.4%	349	43.9%
Female Householder, No Spouse Present	1,810	70.1%	1,811	69.5%
Owner-Occupied	933	51.5%	946	52.2%
Renter-Occupied	877	48.5%	865	47.8%
Non-Family Households	7,564	39.1%	7,810	40.6%
Owner-Occupied	4,102	54.2%	4,183	53.6%
Renter-Occupied	3,462	45.8%	3,627	46.4%
<b>Total</b>	<b>19,350</b>	<b>100.0%</b>	<b>19,250</b>	<b>100.0%</b>

The group quarters population was 1,158 in 2010, compared to 1,461 in 2000. Institutionalized populations experienced a -20.4 percent change between 2000 and 2010. Non-institutionalized populations experienced a -21.1 percent change during this same time period.

<b>Table II.17.14</b>					
<b>Group Quarters Population</b>					
Cerro Gordo County					
2000 & 2010 Census SF1 Data					
Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
<b>Institutionalized</b>					
Correctional Institutions	94	12.7%	92	15.6%	-2.1%
Juvenile Facilities	.	.	51	8.6%	.
Nursing Homes	602	81.1%	442	74.8%	-26.6%
Other Institutions	46	6.2%	6	1%	-87%
<b>Total</b>	<b>742</b>	<b>100.0%</b>	<b>591</b>	<b>100.0%</b>	<b>-20.4%</b>
<b>Noninstitutionalized</b>					
College Dormitories	349	48.5%	307	54.1%	-12%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	370	51.5%	260	45.9%	-29.7%
<b>Total</b>	<b>719</b>	<b>100.0%</b>	<b>567</b>	<b>100.0%</b>	<b>-21.1%</b>
<b>Group Quarters Population</b>	<b>1,461</b>	<b>100.0%</b>	<b>1,158</b>	<b>100.0%</b>	<b>-20.7%</b>

The number of foreign born persons are shown in Table II.17.15. An estimated 0.6 percent of the population was born in Mexico, some 0.4 percent were born in Laos, and another 0.2 percent were born in Other Eastern Europe.

**Table II.17.15**  
**Place of Birth for the Foreign-Born Population**  
 Cerro Gordo County  
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	278	0.6%
#2 country of origin	Laos	179	0.4%
#3 country of origin	Other Eastern Europe	67	0.2%
#4 country of origin	Canada	50	0.1%
#5 country of origin	Philippines	48	0.1%
#6 country of origin	Other South America	41	0.1%
#7 country of origin	Nepal	34	0.1%
#8 country of origin	Kazakhstan	32	0.1%
#9 country of origin	India	29	0.1%
#10 country of origin	Sri Lanka	20	0%

Limited English Proficiency and the language spoken at home are shown in Table II.17.16. An estimated 0.9 percent of the population speaks Spanish at home, followed by 0.2 percent speaking Other Indo-European languages.

**Table II.17.16**  
**Limited English Proficiency and Language Spoken at Home**  
 Cerro Gordo County  
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	369	0.9%
#2 LEP Language	Other Indo-European languages	92	0.2%
#3 LEP Language	Other Asian and Pacific Island languages	37	0.1%
#4 LEP Language	German or other West Germanic languages	26	0.1%
#5 LEP Language	Tagalog	16	0%
#6 LEP Language	Vietnamese	8	0%
#7 LEP Language	Korean	6	0%
#8 LEP Language	Arabic	0	0%
#9 LEP Language	Chinese	0	0%
#10 LEP Language	French, Haitian, or Cajun	0	0%

## Disability

The disability rate from the 2000 Census is shown in Table II.17.17. Some 17.8 percent of the population was disabled in 2000, or a total of 7,657 persons. The disability rate was highest for those over 65, with 38 percent disabled.

<b>Table II.17.17</b> <b>Disability by Age</b> Cerro Gordo County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	358	5.2%
16 to 64	4,365	15.4%
65 and older	2,934	38%
<b>Total</b>	<b>7,657</b>	<b>17.8%</b>

Table II.17.18 shows disability by type in 2000. There were 3,825 physical disabilities in 2000, some 2,727 employment disabilities, and 2,316 go-outside-home disabilities.

<b>Table II.17.18</b> <b>Total Disabilities Talled: Aged 5 and Older</b> Cerro Gordo County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	1,862
Physical disability	3,825
Mental disability	2,256
Self-care disability	853
Employment disability	2,727
Go-outside-home disability	2,316
<b>Total</b>	<b>13,839</b>

Disability by age, as estimated by the 2016 ACS, is shown in Table II.17.19. The disability rate for females was 14.2 percent, compared to 14.4 percent for males. The disability rate changed precipitously higher with age, with 43.1 percent of those over 75 experiencing a disability.

<b>Table II.17.19</b> <b>Disability by Age</b> Cerro Gordo County 2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	53	4.5%	0	0%	53	2.2%
5 to 17	344	10%	203	6.4%	547	8.3%
18 to 34	249	5.9%	317	7.8%	566	6.8%
35 to 64	1,302	15.3%	1,218	13.9%	2,520	14.6%
65 to 74	441	22.5%	338	14.5%	779	18.2%
75 or Older	607	40.8%	1,023	44.6%	1,630	43.1%
<b>Total</b>	<b>2,996</b>	<b>14.4%</b>	<b>3,099</b>	<b>14.2%</b>	<b>6,095</b>	<b>14.3%</b>

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.17.20. Some 6.6 percent have an ambulatory disability, 5.8 have an independent living disability, and 2.7 percent have a self-care disability.

<b>Table II.17.20</b>		
<b>Total Disabilities Tallied: Aged 5 and Older</b>		
Cerro Gordo County 2016 Five-Year ACS		
<b>Disability Type</b>	<b>Population with Disability</b>	<b>Percent with Disability</b>
Hearing disability	2,071	4.9%
Vision disability	726	1.7%
Cognitive disability	2,353	5.8%
Ambulatory disability	2,650	6.6%
Self-Care disability	1,071	2.7%
Independent living disability	1,957	5.8%

## Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.17.21. In 2016, some 22,256 persons were employed and 957 were unemployed. This totaled a labor force of 23,213 persons. The unemployment rate for Cerro Gordo County was estimated to be 4.1 percent in 2016.

<b>Table II.17.21</b>	
<b>Employment, Labor Force and Unemployment</b>	
Cerro Gordo County 2016 Five-Year ACS Data	
<b>Employment Status</b>	<b>2016 Five-Year ACS</b>
Employed	22,256
Unemployed	957
<b>Labor Force</b>	<b>23,213</b>
Unemployment Rate	4.1%

In 2016, 93.8 percent of households in Cerro Gordo County had a high school education or greater.

<b>Table II.17.22</b>	
<b>High School or Greater Education</b>	
Cerro Gordo County 2016 Five-Year ACS Data	
<b>Education Level</b>	<b>Households</b>
High School or Greater	18,050
Total Households	19,250
<b>Percent High School or Above</b>	<b>93.8%</b>

As seen in Table II.17.23, some 32 percent of the population had a high school diploma or equivalent, another 40.3 percent have some college, 15.4 percent have a Bachelor's Degree, and 5.4 percent of the population had a graduate or professional degree.

<b>Table II.17.23</b>		
<b>Educational Attainment</b>		
Cerro Gordo County 2016 Five-Year ACS Data		
<b>Education Level</b>	<b>Population</b>	<b>Percent</b>
Less Than High School	2,361	6.9%
High School or Equivalent	10,966	32%
Some College or Associates Degree	13,817	40.3%
Bachelor's Degree	5,294	15.4%
Graduate or Professional Degree	1,856	5.4%
<b>Total Population Above 18 years</b>	<b>34,294</b>	<b>100.0%</b>



## ECONOMICS

### Labor Force

Table II.17.24, shows the labor force statistics for Cerro Gordo County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1999 with a rate of 2.6 percent. The highest level of unemployment occurred during 2009 rising to a rate of 6.9 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 Cerro Gordo County decreased from 4 percent in 2015 to 3.7 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Table II.17.24 Labor Force Statistics Cerro Gordo County 1990 - 2016 BLS Data					
Year	Cerro Gordo County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	1,363	23,885	25,248	5.4%	4.4%
1991	1,437	24,452	25,889	5.6%	4.7%
1992	1,469	24,024	25,493	5.8%	4.5%
1993	1,343	24,632	25,975	5.2%	4%
1994	1,150	25,036	26,186	4.4%	3.5%
1995	918	25,637	26,555	3.5%	3.4%
1996	1,033	26,196	27,229	3.8%	3.5%
1997	838	26,251	27,089	3.1%	3.1%
1998	782	25,958	26,740	2.9%	2.7%
1999	689	25,514	26,203	2.6%	2.6%
2000	726	24,446	25,172	2.9%	2.6%
2001	860	24,174	25,034	3.4%	3.3%
2002	1,057	24,589	25,646	4.1%	4%
2003	1,093	24,400	25,493	4.3%	4.5%
2004	1,121	24,475	25,596	4.4%	4.5%
2005	1,138	24,973	26,111	4.4%	4.3%
2006	1,022	25,111	26,133	3.9%	3.7%
2007	1,001	24,645	25,646	3.9%	3.7%
2008	1,235	24,476	25,711	4.8%	4.2%
2009	1,771	23,792	25,563	6.9%	6.4%
2010	1,681	22,884	24,565	6.8%	6%
2011	1,481	22,679	24,160	6.1%	5.5%
2012	1,325	22,398	23,723	5.6%	5%
2013	1,267	22,119	23,386	5.4%	4.7%
2014	1,091	22,220	23,311	4.7%	4.3%
2015	926	22,115	23,041	4%	3.8%
2016	846	22,304	23,150	3.7%	3.7%

Diagram II.17.3, shows the employment and labor force for Cerro Gordo County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 22,304 persons, with the labor force reaching 23,150, indicating there were a total of 846 unemployed persons.





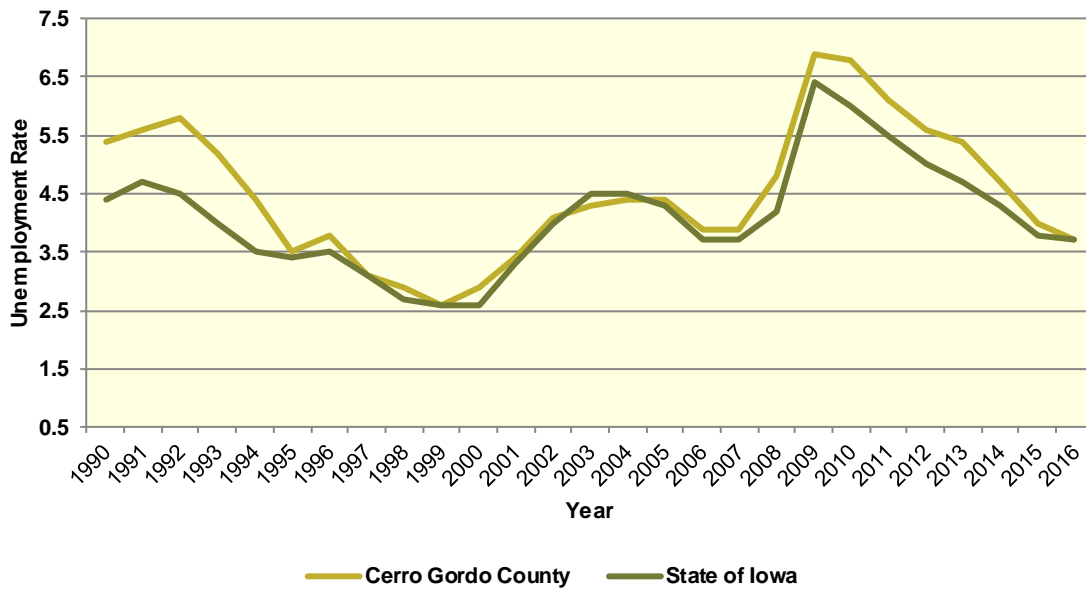
**Diagram II.17.3**  
**Employment and Labor Force**  
 Cerro Gordo County  
 1990 – 2016 BLS Data



**Unemployment**

Diagram II.17.4, shows the unemployment rate for both the State and Cerro Gordo County. During the 1990’s the average rate for Cerro Gordo County was 4.2 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 4.3 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 5.2 percent. Over the course of the entire period the Cerro Gordo County had an average unemployment rate that higher than the State, 4.5 percent for Cerro Gordo County, versus 4.1 statewide.

**Diagram II.17.4**  
**Annual Unemployment Rate**  
 Cerro Gordo 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.17.25, shows total real earnings by industry for Cerro Gordo County. In the most recent 2016 estimate, the manufacturing industry had the largest total real earnings, with total real earnings reaching \$435,375,000. Between 2015 and 2016 the professional, scientific, and technical services industry saw the largest percentage increase, rising by 18.2 percent to 3,650,000 dollars.

**Table II.17.25**  
**Real Earnings by Industry**  
 Cerro Gordo 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	46,023	46,642	78,454	65,342	62,207	26,512	37,903	11,764	-69
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	2,971	0
Mining	0	0	0	0	0	0	0	1,120	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	74,731	74,805	77,869	83,897	82,600	83,421	87,259	86,810	-0.5
Manufacturing	233,246	179,941	207,900	242,602	283,211	472,040	471,206	435,375	-7.6
Wholesale trade	63,094	63,394	65,790	69,370	73,594	85,693	100,241	105,493	5.2
Retail trade	127,208	117,727	117,306	117,245	114,488	113,273	111,928	112,821	0.8
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	33,973	41,693	43,441	45,152	42,016	40,019	38,934	32,737	-15.9
Finance and insurance	70,852	92,276	73,087	75,138	72,475	75,451	71,007	65,565	-7.7
Real estate and rental and leasing	967	11,315	12,321	15,209	19,141	20,733	22,313	22,943	2.8
Professional and technical services	0	42,170	45,165	48,957	47,636	51,609	52,235	61,742	18.2
Management of companies and enterprises	0	18,633	19,244	19,033	18,077	18,971	18,078	18,188	0.6
Administrative and waste services	30,098	40,866	39,356	44,370	42,247	47,115	43,040	44,483	3.4
Educational services	8,309	10,522	9,552	9,910	8,768	8,525	7,855	7,916	0.8
Health care and social assistance	269,976	338,140	341,557	349,317	347,191	355,447	367,158	371,629	1.2
Arts, entertainment, and recreation	2,934	3,762	3,575	3,699	3,616	3,628	3,727	3,948	5.9
Accommodation and food services	42,597	40,914	43,936	50,288	60,075	66,168	63,651	65,755	3.3
Other services, except public administration	45,300	45,934	45,690	46,153	44,900	44,746	46,680	48,586	4.1
Government and government enterprises	156,462	185,799	179,272	171,878	171,901	171,513	174,957	180,389	3.1
<b>Total</b>	<b>1,302,878</b>	<b>1,421,072</b>	<b>1,470,876</b>	<b>1,527,412</b>	<b>1,562,807</b>	<b>1,754,632</b>	<b>1,789,365</b>	<b>1,750,952</b>	<b>-2.1</b>



Table II.17.26, shows the total employment by industry for the Cerro Gordo County. The most recent estimates show the health care and social assistance industry was the largest employer in Cerro Gordo County, with employment reaching 5,741 jobs in 2016. Between 2015 and 2016 the professional, scientific, and technical services industry saw the largest percentage increase, rising by 18.2 percent to 113 jobs.

**Table II.17.26**  
**Employment by Industry**  
Cerro Gordo County  
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	964	733	733	715	741	707	732	726	-0.8
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	127	0
Mining	0	0	0	0	0	0	0	40	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	1,619	1,572	1,561	1,616	1,577	1,591	1,595	1,550	-2.8
Manufacturing	4,381	2,912	2,823	2,690	2,581	2,608	2,649	2,702	2
Wholesale trade	1,197	1,119	1,154	1,172	1,154	1,232	1,305	1,306	0.1
Retail trade	4,779	4,333	4,435	4,460	4,389	4,265	4,214	4,266	1.2
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	599	658	675	630	588	567	535	484	-9.5
Finance and insurance	1,535	1,628	1,657	1,697	1,679	1,571	1,552	1,528	-1.5
Real estate and rental and leasing	764	804	859	843	863	915	960	1,002	4.4
Professional and technical services	0	956	977	1,009	998	995	979	1,157	18.2
Management of companies and enterprises	0	271	299	243	262	297	263	279	6.1
Administrative and waste services	1,368	1,511	1,437	1,667	1,480	1,527	1,485	1,530	3
Educational services	413	395	396	390	374	374	389	392	0.8
Health care and social assistance	5,259	5,381	5,421	5,490	5,509	5,571	5,672	5,741	1.2
Arts, entertainment, and recreation	349	378	386	374	387	395	366	360	-1.6
Accommodation and food services	2,469	2,443	2,560	2,447	2,394	2,337	2,275	2,459	8.1
Other services, except public administration	1,678	1,695	1,721	1,712	1,678	1,623	1,637	1,647	0.6
Government and government enterprises	3,247	3,180	3,122	3,044	2,964	2,941	2,958	3,040	2.8
<b>Total</b>	<b>32,678</b>	<b>31,171</b>	<b>31,442</b>	<b>31,467</b>	<b>30,925</b>	<b>30,818</b>	<b>30,883</b>	<b>31,473</b>	<b>1.9</b>



Table II.17.27, shows the real average earnings per job by industry for Cerro Gordo County. These figures are calculated by dividing the total real earning displayed in Tables II.17.25 and II.17.26, by industry. In 2016, the manufacturing industry had the highest average earnings reaching 161,131 dollars. Between 2015 and 2016 the arts, entertainment, and recreation industry saw the largest percentage increase, rising by 7.7 percent to 10,066 dollars.

**Table II.17.27**  
**Real Earnings Per Job by Industry**  
 Cerro Gordo County  
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	47,741	63,632	107,032	91,387	83,950	37,499	51,780	16,204	-68.7
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	23,394	0
Mining	0	0	0	0	0	0	0	28,000	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	46,158	47,586	49,884	51,916	52,378	52,433	54,708	56,006	2.4
Manufacturing	53,240	61,793	73,645	90,187	109,729	180,997	177,881	161,131	-9.4
Wholesale trade	52,710	56,653	57,010	59,189	63,773	69,556	76,813	80,776	5.2
Retail trade	26,618	27,170	26,450	26,288	26,085	26,559	26,561	26,447	-0.4
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	56,717	63,364	64,357	71,670	71,456	70,581	72,774	67,638	-7.1
Finance and insurance	46,157	56,680	44,108	44,277	43,165	48,027	45,752	42,909	-6.2
Real estate and rental and leasing	1,266	14,073	14,344	18,042	22,180	22,659	23,243	22,897	-1.5
Professional and technical services	0	44,111	46,228	48,520	47,731	51,868	53,356	53,364	0
Management of companies and enterprises	0	68,755	64,361	78,325	68,995	63,875	68,738	65,190	-5.2
Administrative and waste services	22,002	27,046	27,388	26,617	28,546	30,855	28,983	29,074	0.3
Educational services	20,118	26,638	24,122	25,410	23,443	22,795	20,193	20,194	0
Health care and social assistance	51,336	62,840	63,006	63,628	63,022	63,803	64,732	64,732	0
Arts, entertainment, and recreation	8,407	9,952	9,262	9,890	9,344	9,185	10,184	10,967	7.7
Accommodation and food services	17,253	16,747	17,163	20,551	25,094	28,313	27,979	26,741	-4.4
Other services, except public administration	26,996	27,100	26,549	26,958	26,758	27,570	28,515	29,500	3.5
Government and government enterprises	48,187	58,427	57,422	56,465	57,996	58,318	59,147	59,338	0.3
<b>Total</b>	<b>39,870</b>	<b>45,590</b>	<b>46,781</b>	<b>48,540</b>	<b>50,535</b>	<b>56,935</b>	<b>57,940</b>	<b>55,633</b>	<b>-4</b>

Table II.17.28 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 \$2,284,221,000 a -1.7 percent change between 2015 and 2016. Table II.17.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 31,171 and 31,473 in 2016, which a change of 1.9 percent over this period.

**Table II.17.28**  
**Total Employment and Real Personal Income**  
 Cerro Gordo 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	744,619	54,202	-8,496	151,679	83,805	917,405	18,661	22,710	32,786
1970	791,443	57,652	-9,995	162,769	92,148	978,713	19,887	24,623	32,143
1971	776,746	58,999	-10,368	168,864	100,172	976,415	19,744	24,646	31,518
1972	823,963	64,547	-3,043	177,541	102,990	1,036,903	21,035	24,926	33,057
1973	895,590	75,959	-7,228	190,305	112,721	1,115,430	22,459	25,708	34,837
1974	874,806	81,759	-11,576	199,359	120,924	1,101,755	22,189	25,843	33,851
1975	874,144	79,325	-6,023	205,999	139,218	1,134,012	22,992	25,703	34,009
1976	875,271	82,964	-3,372	211,674	145,153	1,145,763	23,284	26,384	33,173
1977	905,338	85,649	-6,308	226,654	143,495	1,183,530	24,066	26,764	33,828
1978	959,386	92,158	-9,327	229,710	143,539	1,231,150	25,196	27,329	35,104
1979	922,677	95,825	-9,135	234,558	149,231	1,201,506	24,777	27,706	33,301
1980	883,282	93,832	-16,537	259,500	159,103	1,191,517	24,581	27,535	32,079
1981	901,077	99,968	-32,246	293,927	165,847	1,228,638	25,377	27,633	32,609
1982	822,478	94,174	-31,652	316,006	174,105	1,186,763	24,611	26,507	31,029
1983	824,430	93,637	-32,763	316,796	179,619	1,194,444	24,852	26,397	31,232
1984	893,902	100,307	-34,481	335,037	176,070	1,270,221	26,430	27,372	32,658
1985	901,254	102,461	-40,047	328,865	183,152	1,270,763	26,203	27,871	32,336
1986	918,473	104,948	-41,542	326,101	189,609	1,287,693	26,739	27,716	33,139
1987	963,620	108,960	-46,082	318,878	190,294	1,317,750	27,826	27,920	34,513
1988	982,291	116,061	-46,458	293,842	194,044	1,307,657	27,693	28,411	34,574
1989	970,448	116,852	-50,481	310,890	198,908	1,312,913	28,030	28,811	33,683
1990	1,011,389	121,425	-57,200	310,411	213,707	1,356,881	29,010	29,392	34,411
1991	1,003,093	124,040	-59,011	301,211	219,842	1,341,095	28,409	30,061	33,368
1992	1,024,373	123,806	-58,163	289,165	233,767	1,365,335	29,013	29,441	34,795
1993	981,734	124,467	-52,938	282,670	237,879	1,324,877	28,246	29,387	33,407
1994	1,079,283	131,911	-50,651	286,236	242,420	1,425,377	30,362	29,899	36,097
1995	1,103,501	136,541	-54,558	316,434	243,259	1,472,095	31,191	31,521	35,008
1996	1,167,020	133,053	-66,797	334,218	251,809	1,553,197	32,990	32,538	35,866
1997	1,197,276	143,980	-71,316	354,804	252,569	1,589,353	33,750	32,888	36,404
1998	1,243,221	150,317	-73,026	369,425	251,991	1,641,295	34,959	33,553	37,052
1999	1,267,333	153,628	-77,345	353,867	257,759	1,647,986	35,337	33,486	37,847
2000	1,296,018	152,934	-83,001	381,251	266,572	1,707,906	36,817	33,533	38,649
2001	1,302,878	153,991	-77,776	361,963	277,529	1,710,603	37,313	32,678	39,870
2002	1,319,012	155,530	-81,536	335,040	301,708	1,718,693	37,831	32,542	40,532
2003	1,456,988	168,483	-87,319	322,929	294,428	1,818,544	40,045	32,793	44,430
2004	1,583,868	176,654	-93,584	321,454	298,863	1,933,948	42,984	33,036	47,944
2005	1,622,430	181,843	-96,617	302,479	312,498	1,958,947	43,784	33,643	48,225
2006	1,547,016	177,005	-97,193	302,232	330,979	1,906,028	42,802	33,432	46,273
2007	1,548,050	173,510	-96,421	337,249	337,441	1,952,809	43,921	32,874	47,091
2008	1,511,737	171,775	-97,921	381,516	374,678	1,998,235	45,122	32,643	46,311
2009	1,427,323	168,011	-106,748	342,745	396,460	1,891,770	42,763	31,733	44,979
2010	1,421,072	168,908	-105,331	329,801	407,000	1,883,634	42,697	31,171	45,590
2011	1,470,876	156,402	-103,949	367,716	403,768	1,982,009	45,068	31,442	46,781
2012	1,527,412	159,064	-105,048	385,968	400,213	2,049,481	46,874	31,467	48,540
2013	1,562,807	179,719	-100,693	379,371	395,334	2,057,101	47,283	30,925	50,536
2014	1,754,632	191,379	-100,492	394,450	410,525	2,267,736	52,461	30,818	56,935
2015	1,789,365	194,254	-104,892	407,515	426,724	2,324,458	54,072	30,883	57,940
2016	1,750,952	196,237	-105,577	407,860	427,223	2,284,221	53,035	31,473	55,633



Diagram II.17.5, shows real average earnings per job for Cerro Gordo County from 1990 to 2016. Over this period the average earning per job for Cerro Gordo County was \$42,982, which was lower than the statewide average of \$43,526 over the same period.

**Diagram II.17.5**  
**Real Average Earnings Per Job**  
 Cerro Gordo County  
 BEA Data 1990 - 2016

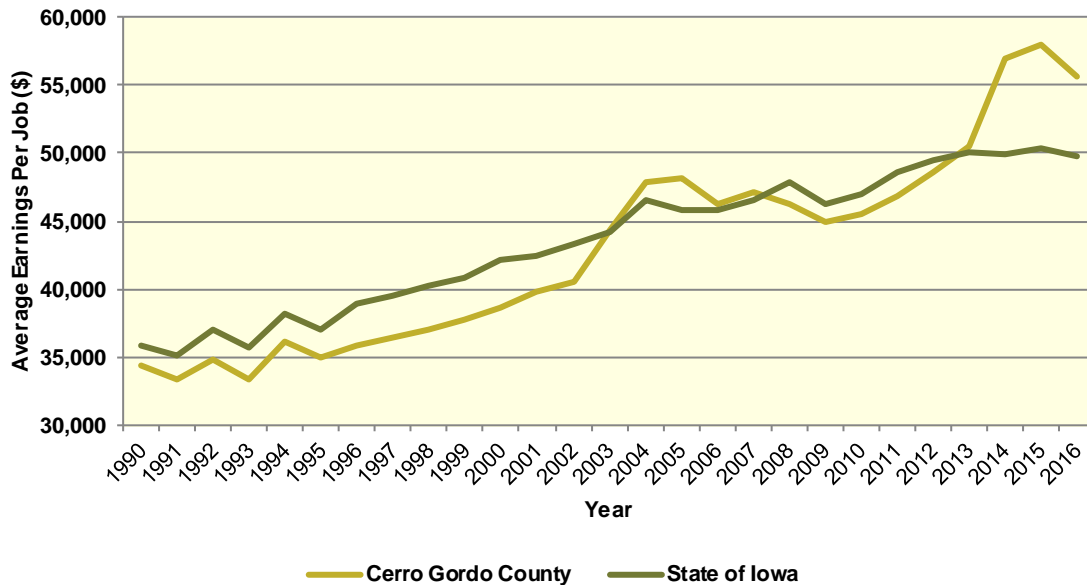
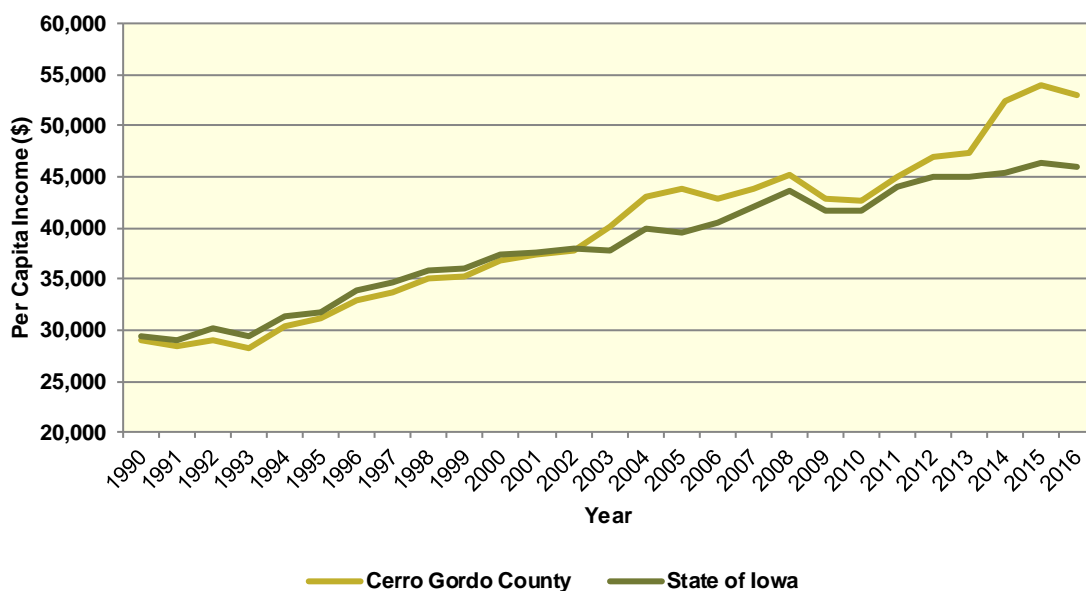


Diagram II.17.6, shows real per capita income for the Cerro Gordo County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Cerro Gordo County was \$39,561, which was higher than the statewide average of \$38,254 over the same period.

**Diagram II.17.6**  
**Real Per Capita Income**  
 Cerro Gordo 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.17.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment increased from 23,853 persons in 2015 to 24,367 in 2016, a change of 2.2 percent.

**Table II.17.29**  
**Total Monthly Employment**  
 Cerro Gordo County  
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	26,079	25,417	25,270	24,669	23,666	23,736	23,644	23,486	23,197	23,211	23,693
Feb	26,033	25,406	25,036	24,491	23,517	23,656	23,737	23,517	23,154	23,372	23,640
Mar	26,071	25,574	25,123	24,555	23,741	23,740	23,996	23,379	23,339	23,397	23,795
Apr	26,520	25,941	25,572	24,703	24,159	24,141	24,226	23,723	23,678	23,783	24,324
May	26,637	26,215	26,117	25,050	24,396	24,590	24,680	23,979	24,333	23,936	24,638
Jun	27,027	26,518	26,240	25,225	24,632	24,855	25,010	24,305	24,415	24,308	24,867
Jul	27,335	26,006	25,917	24,763	24,418	24,558	24,773	24,075	23,939	24,020	24,559
Aug	27,062	25,834	25,750	24,852	24,325	24,547	24,577	23,903	23,849	23,863	24,421
Sep	26,970	25,854	25,869	24,725	24,363	24,523	24,570	23,806	23,797	23,959	24,461
Oct	26,432	25,810	25,775	24,638	24,393	24,606	24,392	23,938	23,886	24,113	24,582
Nov	26,517	25,776	25,777	24,609	24,418	24,670	24,548	24,076	23,938	24,141	24,741
Dec	26,395	25,830	25,597	24,342	24,290	24,425	24,425	23,855	23,719	24,136	24,688
<b>Annual</b>	<b>26,590</b>	<b>25,848</b>	<b>25,670</b>	<b>24,719</b>	<b>24,193</b>	<b>24,337</b>	<b>24,382</b>	<b>23,837</b>	<b>23,770</b>	<b>23,853</b>	<b>24,367</b>
% Change	.	-2.8%	-0.7%	-3.7%	-2.1%	0.6%	0.2%	-2.2%	-0.3%	0.3%	2.2%



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 \$782 in 2015. In 2016, average weekly wages saw a decreased of 0.6 percent over the prior year, rising to \$777, or by 5 dollars. These data are shown in Table II.17.30.

<b>Table II.17.30</b>						
<b>Average Weekly Wages</b>						
Cerro Gordo County						
BLS QCEW Data, 2001–2016(p)						
<b>Year</b>	<b>First Quarter</b>	<b>Second Quarter</b>	<b>Third Quarter</b>	<b>Fourth Quarter</b>	<b>Annual</b>	<b>% Change</b>
2001	496	481	492	523	498	
2002	511	498	508	532	512	2.8%
2003	525	509	535	570	535	4.5%
2004	563	537	570	606	569	6.4%
2005	542	552	596	629	580	1.9%
2006	589	597	578	641	601	3.6%
2007	599	609	607	672	622	3.5%
2008	623	623	635	674	639	2.7%
2009	627	635	643	713	655	2.5%
2010	626	652	661	750	673	2.7%
2011	647	666	707	722	686	1.9%
2012	702	674	703	748	707	3.1%
2013	713	693	731	759	724	2.4%
2014	743	709	751	801	751	3.7%
2015	762	734	773	856	782	4.1%
2016(p)	745	748	797	817	777	-0.6%

Total business establishments reported by the QCEW are displayed in Table II.17.31. Between 2015 and 2016, the total number of business establishments in Cerro Gordo County increased by 0.6 percent, from 1,636 to 1,676 establishments.

<b>Table II.17.31</b>						
<b>Number of Business Establishments</b>						
Cerro Gordo County						
BLS QCEW Data, 2001–2016(p)						
<b>Year</b>	<b>First Quarter</b>	<b>Second Quarter</b>	<b>Third Quarter</b>	<b>Fourth Quarter</b>	<b>Annual</b>	<b>% Change</b>
2001	1,647	1,631	1,545	1,547	1,593	
2002	1,562	1,581	1,580	1,581	1,576	-1.1%
2003	1,595	1,596	1,608	1,610	1,602	1.6%
2004	1,608	1,609	1,616	1,618	1,613	0.7%
2005	1,626	1,621	1,623	1,622	1,623	0.6%
2006	1,603	1,618	1,627	1,622	1,618	-0.3%
2007	1,595	1,603	1,612	1,611	1,605	-0.8%
2008	1,597	1,613	1,619	1,619	1,612	0.4%
2009	1,618	1,610	1,603	1,599	1,608	-0.2%
2010	1,599	1,595	1,581	1,565	1,585	-1.4%
2011	1,570	1,576	1,595	1,592	1,583	-0.1%
2012	1,591	1,600	1,615	1,611	1,604	1.3%
2013	1,612	1,624	1,626	1,626	1,622	1.1%
2014	1,613	1,622	1,607	1,619	1,615	-0.4%
2015	1,622	1,628	1,641	1,653	1,636	1.3%
2016	1,662	1,678	1,682	1,680	1,676	2.4%

## Iowa Department of Revenue

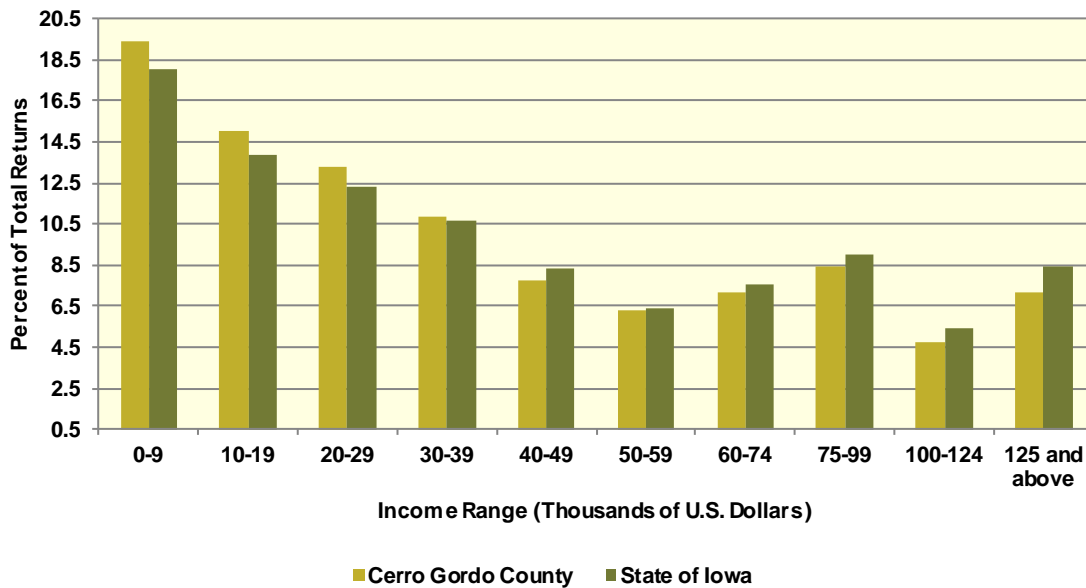
The Iowa Department of Revenue releases annual income tax statistics. Table II.17.32, shows the number of returns by adjusted gross income. For taxpayer confidentiality, if the number of returns was fewer than 5, the data was redacted. As a result the number of returns reported maybe slightly lower than the actual returns. Most redacted records occurred in the highest income brackets. The table below gives an accurate measure of the income distribution in Cerro Gordo County.

As can be seen below, the total number of returns between 2010 and 2015 increased by 1.9 percent, with 1,461 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 41.4 percent. This compared to the income class of \$20,000-29,999, which saw the lowest percentage change between 2010 and 2015 of -5.8 percent.

**Table II.17.32**  
**Number of Tax Returns by Adjusted Gross Income**  
 Cerro Gordo 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	4,701	3,534	2,931	2,171	1,640	1,432	1,398	1,023	339	521	19,690
2003	4,608	3,401	2,943	2,107	1,678	1,380	1,409	1,116	358	568	19,568
2004	4,558	3,214	2,907	2,203	1,634	1,377	1,514	1,253	433	661	19,754
2005	4,523	3,251	2,873	2,168	1,688	1,340	1,508	1,312	491	712	19,866
2006	4,251	3,249	2,811	2,107	1,720	1,419	1,543	1,473	538	816	19,927
2007	4,498	3,275	2,886	2,196	1,701	1,466	1,528	1,577	666	946	20,739
2008	4,413	3,220	2,860	2,160	1,750	1,334	1,630	1,556	677	988	20,588
2009	4,247	3,258	2,846	2,111	1,650	1,340	1,565	1,522	687	961	20,187
2010	4,154	3,267	2,752	2,106	1,596	1,344	1,528	1,554	708	1,033	20,042
2011	4,249	3,266	2,705	2,126	1,624	1,308	1,483	1,591	747	1,147	20,246
2012	4,190	3,278	2,726	2,074	1,591	1,318	1,449	1,612	834	1,294	20,366
2013	4,035	3,200	2,785	2,108	1,633	1,238	1,445	1,659	843	1,328	20,274
2014	4,018	3,128	2,888	2,088	1,567	1,238	1,454	1,677	905	1,406	20,369
2015	3,959	3,076	2,710	2,210	1,585	1,292	1,455	1,719	959	1,461	20,426
<b>Change 10 - 15</b>	<b>-4.7%</b>	<b>-5.8%</b>	<b>-1.5%</b>	<b>4.9%</b>	<b>-0.7%</b>	<b>-3.9%</b>	<b>-4.8%</b>	<b>10.6%</b>	<b>35.5%</b>	<b>41.4%</b>	<b>1.9%</b>

**Diagram II.17.7**  
**2015 Income Distribution**  
 Cerro Gordo 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 5,584 in 2010 to 4,907 in 2016, with the poverty rate reaching 11.7 percent in 2016. This compared to a state poverty rate of 11.7 percent and a national rate of 14 percent in 2016. Table II.17.33, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	3,721	8.2%
2001	3,716	8.3%
2002	4,050	9.1%
2003	3,995	9%
2004	4,603	10.4%
2005	4,492	10.4%
2006	4,522	10.4%
2007	4,886	11.4%
2008	5,595	13.1%
2009	4,496	10.6%
2010	5,584	13%
2011	5,780	13.5%
2012	6,418	15%
2013	5,053	11.9%
2014	5,047	12%
2015	5,155	12.3%
2016	4,907	11.7%

The rate of poverty for Cerro Gordo County is shown in Table II.17.34. In 2016, there were an estimated 5,422 persons living in poverty. This represented a 12.8 percent poverty rate, compared to 8.5 percent poverty in 2000. In 2016, some 7.2 percent of those in poverty were under age 6, and 14.3 percent were 65 or older.

<b>Table II.17.34</b>				
<b>Poverty by Age</b>				
Cerro Gordo 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	417	10.8%	391	7.2%
6 to 17	601	15.5%	1,050	19.4%
18 to 64	2,181	56.4%	3,203	59.1%
65 or Older	667	17.3%	778	14.3%
<b>Total</b>	<b>3,866</b>	<b>100.0%</b>	<b>5,422</b>	<b>100.0%</b>
<b>Poverty Rate</b>	<b>8.5%</b>	.	<b>12.8%</b>	.

## HOUSING

The Census Bureau estimates that the total number of housing units increased by 0.7 percent in Cerro Gordo County between 2010 and 2016, from 22,163 to 22,309. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.17.35.

### 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 Cerro Gordo County decreased from 48 authorizations in 2015 to 36 in 2016.

The real value of single-family building permits increased from \$301,534 in 2015 to \$348,564 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.17.36.

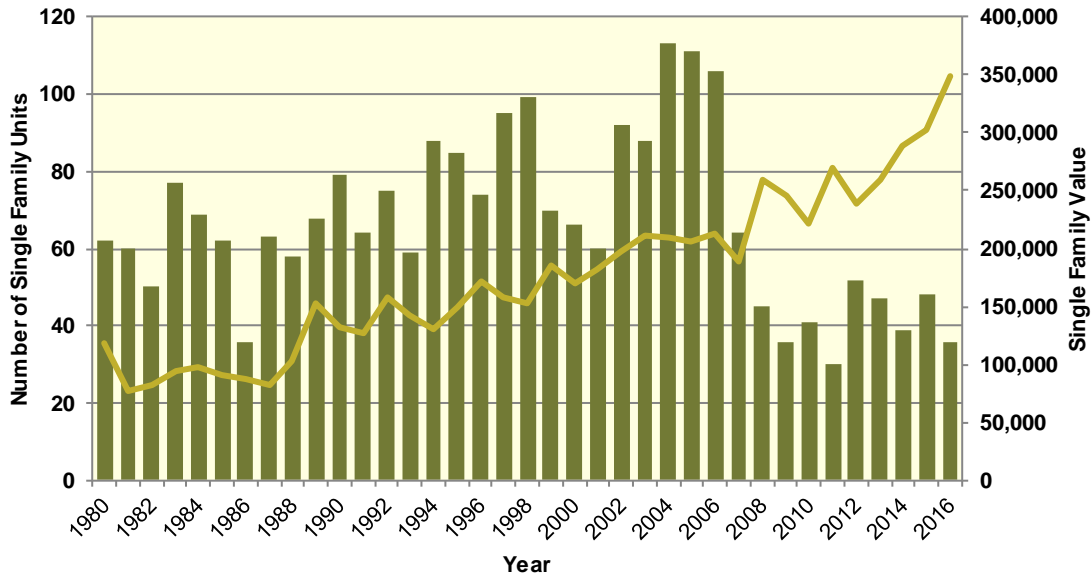
<b>Table II.17.35</b>				
<b>Housing Units</b>				
State of Iowa vs. Cerro Gordo County				
2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Cerro Gordo County	% Growth Since Census
2000 Census Base	1,232,625	.	21,494	.
2010 Census	1,336,417	8.4%	22,163	3.1%
July 2011 Estimate	1,341,974	0.4%	22,170	0%
July 2012 Estimate	1,346,403	0.7%	22,155	0%
July 2013 Estimate	1,353,274	1.3%	22,200	0.2%
July 2014 Estimate	1,362,458	1.9%	22,239	0.3%
July 2015 Estimate	1,370,778	2.6%	22,292	0.6%
July 2016 Estimate	1,380,162	3.3%	22,309	0.7%

**Table II.17.36**  
**Building Permits and Valuation**  
 Cerro Gordo County  
 Census Bureau Data, 1980–2016

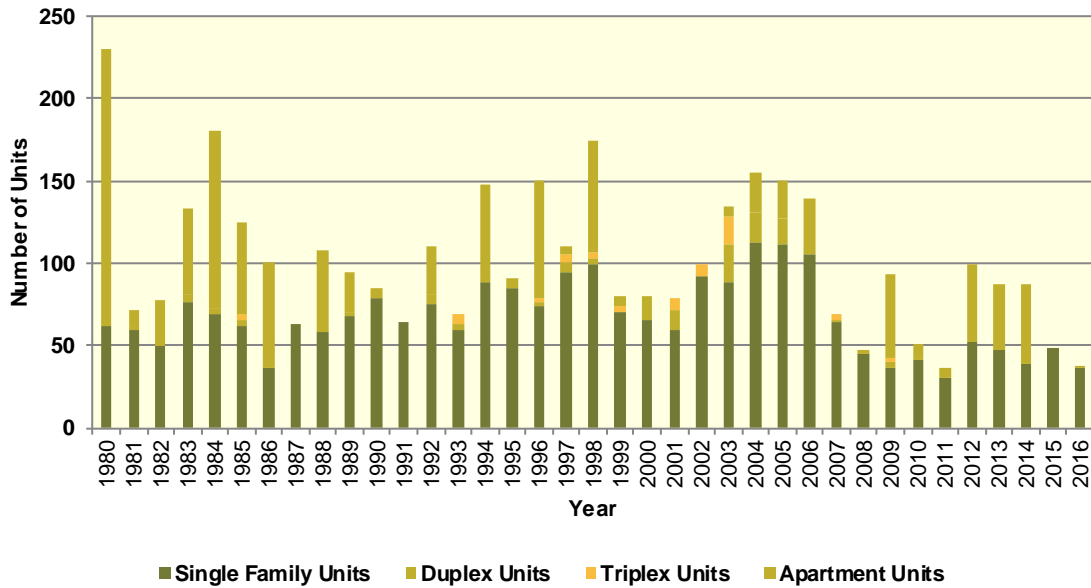
Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2016\$)	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	62	0	0	168	230	118,854	68,821
1981	60	2	0	10	72	76,481	51,677
1982	50	0	0	28	78	82,705	51,362
1983	77	4	0	52	133	94,988	35,863
1984	69	4	0	108	181	98,306	53,226
1985	62	4	3	56	125	90,906	47,781
1986	36	0	0	65	101	87,664	27,850
1987	63	0	0	0	63	82,180	0
1988	58	0	0	50	108	103,555	15,884
1989	68	2	0	24	94	153,523	39,747
1990	79	0	0	6	85	131,768	94,849
1991	64	0	0	0	64	126,337	0
1992	75	6	0	29	110	157,340	32,402
1993	59	4	6	0	69	141,784	inf
1994	88	0	0	60	148	130,116	41,832
1995	85	0	0	6	91	149,567	40,978
1996	74	2	3	71	150	171,183	64,299
1997	95	6	4	5	110	158,120	193,087
1998	99	4	4	67	174	153,141	87,473
1999	70	0	4	6	80	184,837	79,896
2000	66	14	0	0	80	170,556	0
2001	60	12	7	0	79	182,583	0
2002	92	0	8	0	100	197,722	0
2003	88	24	16	6	134	211,079	111,065
2004	113	18	0	24	155	209,545	78,154
2005	111	16	0	23	150	206,494	75,721
2006	106	34	0	0	140	212,704	0
2007	64	2	3	0	69	188,541	0
2008	45	2	0	0	47	259,818	0
2009	36	4	3	50	93	245,625	159,999
2010	41	2	0	8	51	222,319	123,858
2011	30	6	0	0	36	270,004	0
2012	52	0	0	48	100	238,475	79,033
2013	47	4	0	36	87	259,789	115,825
2014	39	0	0	48	87	288,580	103,704
2015	48	0	0	0	48	301,534	0
2016	36	2	0	0	38	348,564	0



**Diagram II.17.8**  
**Single Family Permits**  
 Cerro Gordo County  
 Census Bureau Data, 1980–2016



**Diagram II.17.9**  
**Total Permits by Unit Type**  
 Cerro Gordo County  
 Census Bureau Data, 1980–2016



## Housing Characteristics

Housing types by unit are shown in Table II.17.37. In 2016, there were 22,254 housing units, up from 21,488 in 2000. Single-family units accounted for 79.3 percent of units in 2016, compared to 78.9 in 2000. Apartment units accounted for 12.9 percent in 2016, compared to 11.5 percent in 2000.

<b>Table II.17.37 Housing Units by Type</b> Cerro Gordo 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	16,963	78.9%	17,651	79.3%
Duplex	795	3.7%	546	2.5%
Tri- or Four-Plex	714	3.3%	697	3.1%
Apartment	2,479	11.5%	2,868	12.9%
Mobile Home	537	2.5%	492	2.2%
Boat, RV, Van, Etc.	0	0%	0	0%
<b>Total</b>	<b>21,488</b>	<b>100.0%</b>	<b>22,254</b>	<b>100.0%</b>

Some 87.3 percent of housing was occupied in 2010, compared to 90.2 percent in 2000. Owner-occupied housing changed -0.7 percent between 2000 and 2010, ending with owner-occupied units representing 71.1 percent of unit. Vacant units changed by 33.1 percent, resulting in 2,813 vacant units in 2010.

<b>Table II.17.38 Housing Units by Tenure</b> Cerro Gordo County 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	19,374	90.2%	19,350	87.3%	-0.1%
Owner-Occupied	13,857	71.5%	13,755	71.1%	-0.7%
Renter-Occupied	5,517	28.5%	5,595	28.9%	1.4%
Vacant Housing Units	2,114	9.8%	2,813	12.7%	33.1%
<b>Total Housing Units</b>	<b>21,488</b>	<b>100.0%</b>	<b>22,163</b>	<b>100.0%</b>	<b>3.1%</b>

Table II.17.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 22,254 housing units. An estimated 69.9 percent were owner-occupied, and 13.5 percent were vacant.

<b>Table II.17.39 Housing Units by Tenure</b> Cerro Gordo County 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	19,350	87.3%	19,250	86.5%
Owner-Occupied	13,755	71.1%	13,461	69.9%
Renter-Occupied	5,595	28.9%	5,789	30.1%
Vacant Housing Units	2,813	12.7%	3,004	13.5%
<b>Total Housing Units</b>	<b>22,163</b>	<b>100.0%</b>	<b>22,254</b>	<b>100.0%</b>



Households by household size are shown in Table II.17.40. There were a total of 19,350 households in 2010, up from 19,374 in 2000. One person households changed by 6.8 percent between 2000 and 2010, while two person households changed by 6.2 percent. Three and four person households changed by -8.1 and -20.4 respectively, representing 13 percent and 10.1 percent of the population in 2010.

<b>Table II.17.40</b>					
<b>Households by Household Size</b>					
Cerro Gordo County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	5,983	30.9%	6,387	33%	6.8%
Two Persons	6,845	35.3%	7,272	37.6%	6.2%
Three Persons	2,730	14.1%	2,510	13%	-8.1%
Four Persons	2,452	12.7%	1,952	10.1%	-20.4%
Five Persons	999	5.2%	840	4.3%	-15.9%
Six Persons	276	1.4%	275	1.4%	-0.4%
Seven Persons or More	89	0.5%	114	0.6%	28.1%
<b>Total</b>	<b>19,374</b>	<b>100.0%</b>	<b>19,350</b>	<b>100.0%</b>	<b>-0.1%</b>

Households by income is shown in Table II.17.41. Households earning more than \$100,000 per year represented 15.7 percent of households in 2016, compared to 5.9 percent in 2000. Households earning between \$50,000 and \$74,999 represented 20.4 percent of households in 2016, compared to 20.2 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 12.8 percent of households in 2016, compared to 17.2 percent in 2000.

<b>Table II.17.41</b>				
<b>Households by Income</b>				
Cerro Gordo 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	3,326	17.2%	2,472	12.8%
\$15,000 to \$19,999	1,627	8.4%	986	5.1%
\$20,000 to \$24,999	1,855	9.6%	1,162	6%
\$25,000 to \$34,999	2,636	13.6%	2,275	11.8%
\$35,000 to \$49,999	3,538	18.3%	3,084	16%
\$50,000 to \$74,999	3,916	20.2%	3,934	20.4%
\$75,000 to \$99,999	1,305	6.7%	2,317	12%
\$100,000 or More	1,151	5.9%	3,020	15.7%
<b>Total</b>	<b>19,354</b>	<b>100.0%</b>	<b>19,250</b>	<b>100.0%</b>



Table II.17.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 6.3 percent and 1.9 percent of households, respectively. Households built in the 1970's, 1980's, and 1990's account for 13.5 percent, 7.2 percent, and 7.1, respectively. Housing units built prior to 1939 represented 28.6 percent of households in 2016.

<b>Table II.17.42</b>				
<b>Households by Year Home Built</b>				
Cerro Gordo 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	6,267	32.3%	5,509	28.6%
1940 to 1949	2,136	11%	1,788	9.3%
1950 to 1959	3,411	17.6%	2,984	15.5%
1960 to 1969	1,907	9.8%	2,037	10.6%
1970 to 1979	3,027	15.6%	2,600	13.5%
1980 to 1989	1,410	7.3%	1,385	7.2%
1990 to 1999	1,216	6.3%	1,373	7.1%
2000 to 2009	.	.	1,204	6.3%
2010 or Later	.	.	370	1.9%
<b>Total</b>	<b>19,374</b>	<b>100.0%</b>	<b>19,250</b>	<b>100.0%</b>

The distribution of unit types by race are shown in Table II.17.43. An estimated 82.2 percent of white households occupy single family homes, while 81.4 percent of black households do. Some 11.4 percent of white households occupied apartments, while 2.5 percent of black households do. An estimated 26.5 percent of Asian, and 71.7 percent of American Indian households occupy single family homes.

<b>Table II.17.43</b>							
<b>Distribution of Units in Structure by Race</b>							
Cerro Gordo County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	82.2%	81.4%	71.7%	26.5%	0%	63.7%	42%
Duplex	2.2%	0%	0%	14.6%	0%	0%	5.3%
Tri- or Four-Plex	2.6%	6.5%	0%	5.3%	0%	11.5%	30.3%
Apartment	11.4%	2.5%	28.3%	20.5%	0%	9.7%	22.3%
Mobile Home	1.6%	9.5%	0%	33.1%	0%	15%	0%
Boat, RV, Van, Etc.	0%	0%	0%	0%	0%	0%	0%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.17.44. An estimated 18.6 percent of vacant units were for rent in 2010, a 43.7 percent change since 2000. In addition, some 10.8 percent of vacant units were for sale, a change of 41.2 percent between 2000 and 2010. "Other" vacant units represented 17.2 percent of vacant units in 2010. This is a change of 45.5 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.



<b>Table II.17.44</b>					
<b>Disposition of Vacant Housing Units</b>					
Cerro Gordo County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	364	17.2%	523	18.6%	43.7%
For Sale	216	10.2%	305	10.8%	41.2%
Rented or Sold, Not Occupied	125	5.9%	114	4.1%	-8.8%
For Seasonal, Recreational, or Occasional Use	1,072	50.7%	1,386	49.3%	29.3%
For Migrant Workers	5	0.2%	2	0.1%	-60%
Other Vacant	332	15.7%	483	17.2%	45.5%
<b>Total</b>	<b>2,114</b>	<b>100.0%</b>	<b>2,813</b>	<b>100.0%</b>	<b>33.1%</b>

The disposition of vacant units between 2010 and 2016 are shown in Table II.17.45. By 2016, for rent units accounted for 16.7 percent of vacant units, while for sale units accounted for 7.4 percent. “Other” vacant units accounted for 21.1 percent of vacant units, representing a total of 635 “other” vacant units.

<b>Table II.17.45</b>				
<b>Disposition of Vacant Housing Units</b>				
Cerro Gordo County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	523	18.6%	503	16.7%
For Sale	305	10.8%	221	7.4%
Rented Not Occupied	22	0.8%	53	1.8%
Sold Not Occupied	92	3.3%	253	8.4%
For Seasonal, Recreational, or Occasional Use	1,386	49.3%	1,339	44.6%
For Migrant Workers	2	0.1%	0	0%
Other Vacant	483	17.2%	635	21.1%
<b>Total</b>	<b>2,813</b>	<b>100.0%</b>	<b>3,004</b>	<b>100.0%</b>

## 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.17.46. In 2016, an estimated 0.7 percent of households were overcrowded, and an additional 0.1 percent were severely overcrowded.

<b>Table II.17.46</b> <b>Overcrowding and Severe Overcrowding</b> Cerro Gordo 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	
<b>Owner</b>							
2000 Census	13,763	99.3%	87	0.6%	11	0.1%	13,861
2016 Five-Year ACS	13,396	99.5%	65	0.5%	0	0%	13,461
<b>Renter</b>							
2000 Census	5,460	99%	13	0.2%	40	0.7%	5,513
2016 Five-Year ACS	5,705	98.5%	74	1.3%	10	0.2%	19,250
<b>Total</b>							
2000 Census	19,223	99.2%	100	0.5%	51	0.3%	19,374
2016 Five-Year ACS	19,101	99.2%	139	0.7%	10	0.1%	19,250

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 23 households with incomplete plumbing facilities in 2016, representing 0.1 percent of households in Cerro Gordo County. This is compared to 0.2 percent of households lacking complete plumbing facilities in 2000.

<b>Table II.17.47</b> <b>Households with Incomplete Plumbing Facilities</b> Cerro Gordo County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	19,329	19,227
Lacking Complete Plumbing Facilities	45	23
<b>Total Households</b>	<b>19,374</b>	<b>19,250</b>
<b>Percent Lacking</b>	<b>0.2%</b>	<b>0.1%</b>

There were 161 households lacking complete kitchen facilities in 2016, compared to 113 households in 2000. This was a change from 0.6 percent of households in 2000 to 0.8 percent in 2016.

<b>Table II.17.48</b> <b>Households with Incomplete Kitchen Facilities</b> Cerro Gordo County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	19,261	19,089
Lacking Complete Kitchen Facilities	113	161
<b>Total Households</b>	<b>19,374</b>	<b>19,250</b>
<b>Percent Lacking</b>	<b>0.6%</b>	<b>0.8%</b>

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 Cerro Gordo County, 13.1 of households had a cost burden and 9 percent had a severe cost burden. Some 18.5 percent of renters were cost burdened, and 18.4 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 7.4 percent and a severe cost burden rate of 3 percent. Owner occupied households with a mortgage had a cost burden rate of 13.6 percent, and severe cost burden at 6.6 percent.

**Table II.17.49**  
**Cost Burden and Severe Cost Burden by Tenure**  
 Cerro Gordo 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	
<b>Owner With a Mortgage</b>									
2000 Census	5,862	80.3%	1,042	14.3%	375	5.1%	24	0.3%	7,303
2016 Five-Year ACS	5,785	79.5%	992	13.6%	478	6.6%	23	0.3%	7,278
<b>Owner Without a Mortgage</b>									
2000 Census	4,149	90%	321	7%	97	2.1%	42	0.9%	4,609
2016 Five-Year ACS	5,496	88.9%	457	7.4%	186	3%	44	0.7%	6,183
<b>Renter</b>									
2000 Census	3,364	63%	900	16.9%	710	13.3%	362	6.8%	5,336
2016 Five-Year ACS	3,155	54.5%	1,069	18.5%	1,065	18.4%	500	8.6%	5,789
<b>Total</b>									
2000 Census	13,375	77.5%	2,263	13.1%	1,182	6.9%	428	2.5%	17,248
2016 Five-Year ACS	14,436	75%	2,518	13.1%	1,729	9%	567	2.9%	19,250

**Housing Problems by Income**

Table II.17.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Cerro Gordo County. As can be seen in 2017 the MFI was \$64,400, which compared to \$69,900 for the State of Iowa.

Table II.17.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 1,580 owner-occupied and 1,054 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 895 owner-occupied 910 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 14,935 households without a housing problem.

**Table II.17.50**  
**Median Family Income**  
 Cerro Gordo County  
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	47,200	49,100
2001	51,100	52,500
2002	52,400	53,700
2003	52,400	54,900
2004	53,700	55,800
2005	55,350	57,650
2006	55,600	57,800
2007	55,900	58,100
2008	56,300	58,500
2009	61,400	62,000
2010	61,000	62,400
2011	62,600	64,000
2012	63,400	64,800
2013	63,900	64,700
2014	63,600	65,300
2015	64,600	67,500
2016	63,400	68,400
2017	64,400	69,900

**Table II.17.51**  
**Housing Problems by Income and Tenure**

Cerro Gordo 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
<b>Owner-Occupied</b>						
Lacking complete plumbing or kitchen facilities	30	10	0	0	4	44
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	30	0	20	50
Housing cost burden greater than 50% of income (and none of the above problems)	450	220	165	40	20	895
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	200	365	550	140	325	1,580
Zero/negative income (and none of the above problems)	90	0	0	0	0	90
Has none of the 4 housing problems	185	620	2,000	1,640	7,125	11,570
<b>Total</b>	<b>955</b>	<b>1,215</b>	<b>2,745</b>	<b>1,820</b>	<b>7,494</b>	<b>14,229</b>
<b>Renter-Occupied</b>						
Lacking complete plumbing or kitchen facilities	55	10	50	20	0	135
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	10	0	0	0	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	35	0	40	0	0	75
Housing cost burden greater than 50% of income (and none of the above problems)	755	155	0	0	0	910
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	250	510	290	4	0	1,054
Zero/negative income (and none of the above problems)	90	0	0	0	0	90
Has none of the 4 housing problems	215	475	1,070	490	1,115	3,365
<b>Total</b>	<b>1,400</b>	<b>1,160</b>	<b>1,450</b>	<b>514</b>	<b>1,115</b>	<b>5,639</b>
<b>Total</b>						
Lacking complete plumbing or kitchen facilities	85	20	50	20	4	179
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	10	0	0	0	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	35	0	70	0	20	125
Housing cost burden greater than 50% of income (and none of the above problems)	1,205	375	165	40	20	1,805
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	450	875	840	144	325	2,634
Zero/negative income (and none of the above problems)	180	0	0	0	0	180
Has none of the 4 housing problems	400	1,095	3,070	2,130	8,240	14,935
<b>Total</b>	<b>2,355</b>	<b>2,375</b>	<b>4,195</b>	<b>2,334</b>	<b>8,609</b>	<b>19,868</b>

## 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.17.52, of the 454 loans in 2016, 249 loans were for Home Purchases, 36 were for Home Improvement and 169 were for refinancing.

<b>Table II.17.52</b>				
<b>Owner-Occupied Single Family Home Loans by Loan Type</b>				
Cerro Gordo County 2008 – 2016 HMDA Data				
<b>Year</b>	<b>Home Purchase</b>	<b>Home Improvement</b>	<b>Refinancing</b>	<b>Total</b>
2008	352	56	332	740
2009	273	47	552	872
2010	234	31	620	885
2011	194	42	453	689
2012	159	36	457	652
2013	208	45	345	598
2014	225	25	175	425
2015	284	38	179	501
2016	249	36	169	454

Table II.17.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$117,868 in 2012 and \$129,530 in 2016. Overall, average loans were \$109,120 in 2008 and \$127,249 in 2016.

<b>Table II.17.53</b>				
<b>Owner-Occupied Single Family Home Loans by Average Loan Amount</b>				
Cerro Gordo County 2008 – 2016 HMDA Data				
<b>Year</b>	<b>Home Purchase</b>	<b>Home Improvement</b>	<b>Refinancing</b>	<b>Total</b>
2008	\$108,321	\$55,875	\$118,949	\$109,120
2009	\$105,070	\$87,128	\$134,518	\$122,744
2010	\$106,538	\$68,065	\$115,085	\$111,179
2011	\$114,423	\$74,929	\$114,490	\$112,060
2012	\$117,868	\$75,111	\$114,114	\$112,876
2013	\$126,774	\$59,644	\$107,832	\$110,794
2014	\$117,133	\$28,720	\$110,594	\$109,240
2015	\$131,387	\$67,368	\$114,587	\$120,529
2016	\$129,530	\$69,194	\$136,254	\$127,249

Table II.17.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$18,741,000 in 2012 and \$32,253,000 in 2016. Overall, average loans were \$80,749,000 in 2008 and \$57,771,000 in 2016.

<b>Table II.17.54</b>				
<b>Total Volume of Owner-Occupied Single Family Loans</b>				
Cerro Gordo County				
2008 – 2016 HMDA Data				
<b>Year</b>	<b>Home Purchase</b>	<b>Home Improvement</b>	<b>Refinancing</b>	<b>Total</b>
2008	\$38,129,000	\$3,129,000	\$39,491,000	\$80,749,000
2009	\$28,684,000	\$4,095,000	\$74,254,000	\$107,033,000
2010	\$24,930,000	\$2,110,000	\$71,353,000	\$98,393,000
2011	\$22,198,000	\$3,147,000	\$51,864,000	\$77,209,000
2012	\$18,741,000	\$2,704,000	\$52,150,000	\$73,595,000
2013	\$26,369,000	\$2,684,000	\$37,202,000	\$66,255,000
2014	\$26,355,000	\$718,000	\$19,354,000	\$46,427,000
2015	\$37,314,000	\$2,560,000	\$20,511,000	\$60,385,000
2016	\$32,253,000	\$2,491,000	\$23,027,000	\$57,771,000

**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.17.55 presents some basic statistics about the completed surveys.

<b>Table II.17.55</b>				
<b>Survey of Rental Properties</b>				
Cerro Gordo County				
2017 Survey of Rental Properties				
<b>Year</b>	<b>Completed Surveys</b>	<b>Total Units</b>	<b>Vacancy Rate</b>	<b>Absorption Rate</b>
2017	17	1,050	6.6	51

Table II.17.56, shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 17 single family units in Cerro Gordo County, with 1 of them available. This translates into a vacancy rate of 5.9 percent in Cerro Gordo County, which compares to a single family vacancy rate of 6.7 percent for the State of Iowa. There were 1,001 apartment units reported in the survey, with 66 of them available, which resulted in a vacancy rate of 6.6 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

<b>Table II.17.56</b>			
<b>Rental Vacancy Survey by Type</b>			
Cerro Gordo County			
2017 Survey of Rental Properties			
<b>Unit Type</b>	<b>Total Units</b>	<b>Vacant Units</b>	<b>Vacancy Rate</b>
Single Family	17	1	5.9%
Apartments	1,001	66	6.6%
Mobile Homes	0	0	0%
“Other” Units	0	0	0%
Don't Know	32	2	6.2%
<b>Total</b>	<b>1,050</b>	<b>69</b>	<b>6.6%</b>

Table II.17.57, reports units by bedroom size. As can be seen there were 216 two bedroom apartment units and 56 three bedroom units. Overall, the 222 two bedroom units accounted for 21.1 percent of all units, and the 67 three bedroom units accounted for 6.4 percent. Several respondents choose not to provide bedroom sizes, which accounted for the 438 units listed as “Don’t Know”. Additional details for additional unit types are reported found below.

<b>Table II.17.57</b>						
<b>Rental Units by Bedroom Size</b>						
Cerro Gordo County						
2017 Survey of Rental Properties						
<b>Number of Bedrooms</b>	<b>Single Family Units</b>	<b>Apartment Units</b>	<b>Mobile Homes</b>	<b>“Other” Units</b>	<b>Don’t Know</b>	<b>Total</b>
Efficiency	0	9	0	0	.	9
One	0	308	0	0	.	308
Two	6	216	0	0	.	222
Three	11	56	0	0	.	67
Four	0	6	0	0	.	6
Don’t Know	0	406	0	0	32	438
<b>Total</b>	<b>17</b>	<b>1,001</b>	<b>0</b>	<b>0</b>	<b>32</b>	<b>1,050</b>

Table II.17.58, 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 0 percent.

<b>Table II.17.58</b>			
<b>Single Family Units by Bedroom Size</b>			
Cerro Gordo County			
2017 Survey of Rental Properties			
<b>Number of Bedrooms</b>	<b>Units</b>	<b>Available Units</b>	<b>Vacancy Rates</b>
Studio	0	0	0%
One	0	0	0%
Two	6	1	16.7%
Three	11	0	0%
Four	0	0	0%
Don’t know	0	0	0%
<b>Total</b>	<b>17</b>	<b>1</b>	<b>5.9%</b>

Table II.17.59 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 6.8 percent.

<b>Table II.17.59</b>			
<b>Apartment Units by Bedroom Size</b>			
Cerro Gordo County			
2017 Survey of Rental Properties			
<b>Number of Bedrooms</b>	<b>Units</b>	<b>Available Units</b>	<b>Vacancy Rates</b>
Efficiency	9	1	11.1%
One	308	21	6.8%
Two	216	11	5.1%
Three	56	1	1.8%
Four	6	0	0%
Don’t know	406	32	7.9%
<b>Total</b>	<b>1,001</b>	<b>66</b>	<b>6.6%</b>

Average market-rate rents by unit type are shown in Table II.17.60. 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.



<b>Table II.17.60</b> <b>Average Market Rate Rents by Bedroom Size</b> Cerro Gordo County 2017 Survey of Rental Properties					
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Total
Efficiency	\$0	\$425	\$0	\$0	\$425
One	\$0	\$515.5	\$0	\$0	\$515.5
Two	\$500	\$613.7	\$0	\$0	\$599.5
Three	\$700	\$765.7	\$0	\$0	\$749.2
Four	\$0	\$1154	\$0	\$0	\$1154
<b>Total</b>	<b>\$600</b>	<b>\$573.2</b>	<b>\$0</b>	<b>\$0</b>	<b>\$581.7</b>

Table II.17.61, shows vacancy rates for single family units by average rental rates for Cerro Gordo County. The most common rent for single family units was between 500 and 750 dollars and the units in this price range had a vacancy rate of 0 percent.

<b>Table II.17.61</b> <b>Single Family Market Rate Rents by Vacancy Status</b> Cerro Gordo County 2017 Survey of Rental Properties			
Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500	4	1	25%
\$500 to \$750	13	0	0%
\$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%
<b>Total</b>	<b>17</b>	<b>1</b>	<b>5.9%</b>

The average rent and availability of apartment units is displayed in Table II.17.62. The most common rent for apartment rents was between 500 and 750 dollars and the units in this price range had a vacancy rate of 6.2 percent.

<b>Table II.17.62</b> <b>Apartment Market Rate Rents by Vacancy Status</b> Cerro Gordo County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	203	27	13.3%
\$500 to \$750	519	32	6.2%
\$750 to \$1,000	101	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	178	7	3.9%
<b>Total</b>	<b>1,001</b>	<b>66</b>	<b>6.6%</b>

Respondents were asked if utilities are included in the rent and as shown in Table II.17.63 below 10 respondents, or 83.3 percent, included some sort of utility in the rent.

<b>Table II.17.63</b> <b>Are there any utilities included with the rent?</b> Cerro Gordo County 2017 Survey of Rental Properties	
Period	Respondent
Yes	10
No	2
<b>% Offering Utilities</b>	<b>83.3%</b>

The type of utility included in the rent is shown in Table II.17.64. There were 4 respondents who included electricity, 1 respondent who included natural gas, 10 respondents who included water and sewer and 10 respondents included trash collection in the rent.

<b>Table II.17.64</b> <b>Which utilities are included with the rent?</b> Cerro Gordo County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	4
Natural Gas	1
Water/Sewer	10
Trash Collection	10

### Accessible Rental Properties

The survey also asked respondents if any of their units were accessible to persons with disabilities. As can be seen in, Table II.17.65, there were 0 single family units which property managers considered accessible, with an additional 83 accessible apartment units. Respondents also indicated there were a total of 44 persons with disabilities currently residing in accessible units.

<b>Table II.17.65</b> <b>Accessible Units by Bedroom Size</b> Cerro Gordo 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	32	0	0		32
Two	0	28	0	0		28
Three	0	0	0	0		0
Four	0	0	0	0		0
Don’t Know	0	23	0	0	2	25
<b>Total</b>	<b>0</b>	<b>83</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>85</b>

Table II.17.66, shows the breakdown of accessible and not accessible single family units by bedroom size.

<b>Table II.17.66</b>				
<b>Single Family Units by Accessibility and Bedroom Size</b>				
Cerro Gordo County				
2017 Survey of Rental Properties				
<b>Number of Bedrooms</b>	<b>Not Accessible</b>	<b>Accessible Units</b>	<b>Single Family Units</b>	<b>Percentage Accessible</b>
Studio	0	0	0	%0
One	0	0	0	0%
Two	6	0	6	0%
Three	11	0	11	0%
Four	0	0	0	0%
Don't know	0	0	0	0%
<b>Total</b>	<b>17</b>	<b>0</b>	<b>17</b>	<b>0%</b>

Table II.17.67, shows the breakdown of accessible and not accessible apartment units by bedroom size. As can be seen 13 percent or 28 two bedroom apartment units are accessible, with 0 percent of three bedroom units were considered accessible. Overall, 8.3 percent of all apartment units were considered accessible by survey respondents.

<b>Table II.17.67</b>				
<b>Apartment Units by Accessibility and Bedroom Size</b>				
Cerro Gordo County				
2017 Survey of Rental Properties				
<b>Number of Bedrooms</b>	<b>Not Accessible</b>	<b>Accessible Units</b>	<b>Apartment Units</b>	<b>Percentage Accessible</b>
Studio	9	0	9	0%
One	276	32	308	10.4%
Two	188	28	216	13%
Three	56	0	56	0%
Four	6	0	6	0%
Don't know	383	23	406	5.7%
<b>Total</b>	<b>918</b>	<b>83</b>	<b>1,001</b>	<b>8.3%</b>

### Perceived Need for Rental Units

Table II.17.68, at right, shows the number of survey respondents who keep a waiting list. As can be seen 13 respondents said they keep a waitlist, with an estimated 152 number of persons on the wait list.

<b>Table II.17.68</b> <b>Do you keep a waiting list?</b> Cerro Gordo County 2017 Survey of Rental Properties	
Period	Respondent
Yes	13
No	2
<b>Waitlist Size</b>	<b>152</b>

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.17.69, 4 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.

<b>Table II.17.69</b> <b>How would you rate the need for renovation of existing units in the city?</b> Cerro Gordo County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	4	4	3	2
Low Need	4	4	4	2
Moderate Need	0	0	0	0
High Need	1	1	1	1
Extreme Need	0	0	0	0
<b>Average Need</b>	<b>1.8</b>	<b>1.8</b>	<b>1.9</b>	<b>2</b>

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.17.70, 3 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, 3 respondents indicated no need for new apartment units, with 1 respondent saying there was extreme need for constructing new apartment units.

<b>Table II.17.70</b> <b>How would you rate the need for construction of new units in the city?</b> Cerro Gordo County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	3	3	2	0
Low Need	3	3	3	3
Moderate Need	2	2	0	0
High Need	0	0	0	0
Extreme Need	1	1	1	0
<b>Average Need</b>	<b>2.2</b>	<b>2.2</b>	<b>2.2</b>	<b>2</b>

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.17.71, shows the *strong growth scenario* for the Cerro Gordo County. As can be seen there were 13,461 owner-occupied and 5,789 renter-occupied households in 2016, for a total of 19,250 households. In 2030, there will be a projected 19,962 households, of which 14,458 are projected to be owner occupied and the remaining 5,504 are expected to be renter-occupied.

By 2050, there are projected to be 14,197 owner-occupied households, of which 947 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 2,738 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 5,250 renter households, of which 1,303 renter households are expected to have incomes between 0 and 30.0 percent of median family income 1,350 renter households with incomes between 50.1-80.0 percent of MFI. Overall households are projected to reach 19,447 occupied units by 2050, of which 2,251 are expected to have incomes on between 0 and 30 percent of MFI.

**Table II.17.71**  
**Housing Demand Forecast**  
 Cerro Gordo County  
 Strong Growth Scenario

<b>Income (% of MFI)</b>	<b>2016</b>	<b>2020</b>	<b>2025</b>	<b>2030</b>	<b>2035</b>	<b>2040</b>	<b>2045</b>	<b>2050</b>
<b>Owner</b>								
0-30%	898	958	962	965	964	961	955	947
30.1-50%	1,149	1,225	1,231	1,234	1,233	1,229	1,221	1,212
50.1-80%	2,596	2,767	2,781	2,788	2,786	2,776	2,759	2,738
80.1-95%	1,409	1,502	1,509	1,513	1,512	1,507	1,498	1,486
95.1-115%	1,130	1,205	1,210	1,214	1,213	1,209	1,201	1,192
115+%	6,279	6,694	6,726	6,744	6,740	6,715	6,674	6,622
<b>Total</b>	<b>13,461</b>	<b>14,350</b>	<b>14,419</b>	<b>14,458</b>	<b>14,450</b>	<b>14,396</b>	<b>14,308</b>	<b>14,197</b>
<b>Renter</b>								
0-30%	1,437	1,375	1,372	1,366	1,356	1,341	1,323	1,303
30.1-50%	1,191	1,139	1,137	1,132	1,123	1,111	1,096	1,080
50.1-80%	1,488	1,424	1,421	1,415	1,404	1,389	1,370	1,350
80.1-95%	370	354	353	351	349	345	340	335
95.1-115%	431	412	412	410	407	402	397	391
115+%	872	835	833	830	823	814	803	791
<b>Total</b>	<b>5,789</b>	<b>5,539</b>	<b>5,527</b>	<b>5,504</b>	<b>5,462</b>	<b>5,403</b>	<b>5,330</b>	<b>5,250</b>
<b>Total</b>								
0-30%	2,335	2,333	2,334	2,331	2,320	2,302	2,278	2,251
30.1-50%	2,340	2,364	2,368	2,366	2,357	2,340	2,317	2,292
50.1-80%	4,084	4,191	4,202	4,203	4,191	4,165	4,129	4,087
80.1-95%	1,778	1,856	1,862	1,865	1,861	1,852	1,838	1,821
95.1-115%	1,561	1,617	1,622	1,624	1,620	1,611	1,598	1,583
115+%	7,151	7,529	7,559	7,573	7,563	7,529	7,477	7,414
<b>Total</b>	<b>19,250</b>	<b>19,889</b>	<b>19,947</b>	<b>19,962</b>	<b>19,912</b>	<b>19,799</b>	<b>19,638</b>	<b>19,447</b>