

**VOLUME II:
CHEROKEE COUNTY**

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Cherokee County

DEMOGRAPHICS

Population Estimates

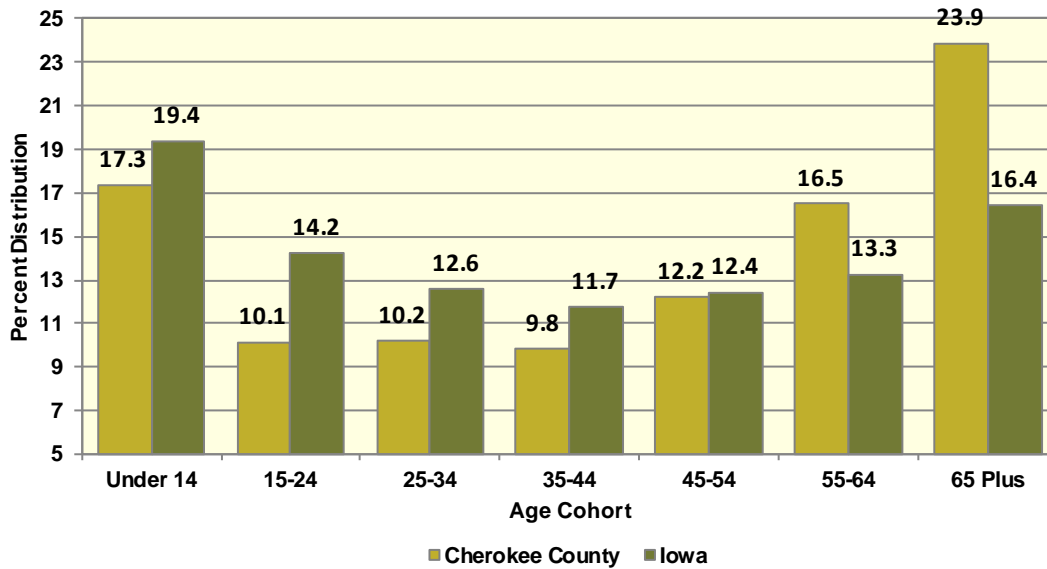
The Census Bureau's current census estimates indicate that Cherokee County's population decreased from 12,072 in 2010 to 11,508 in 2016, or by 4.7 percent. This compares to a statewide population change of 2.9 percent over the period. The number of people from 25 to 34 years of age decreased by 1.4 percent, and the number of people from 55 to 64 years of age increased by 6.4 percent. The white population decreased by 5.5 percent, while the black population increased by 55.1 percent. The Hispanic population increased from 274 to 404 people between 2010 and 2016 or by 47.4 percent. These data are presented in Table II.18.1.

Table II.18.1						
Profile of Population Characteristics						
Cherokee County vs. State of Iowa						
2010 Census and 2016 Current Census Estimates						
Subject	Cherokee County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	12,072	11,508	-4.7%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	2,072	1,996	-3.7%	603,673	607,020	0.6%
15 to 24 years	1,259	1,164	-7.5%	430,187	445,808	3.6%
25 to 34 years	1,189	1,172	-1.4%	382,583	394,373	3.1%
35 to 44 years	1,196	1,128	-5.7%	364,548	367,535	0.8%
45 to 54 years	1,969	1,403	-28.7%	439,726	389,744	-11.4%
55 to 64 years	1,783	1,897	6.4%	372,750	415,998	11.6%
65 and Over	2,604	2,748	5.5%	452,888	514,215	13.5%
Race						
White	11,803	11,148	-5.5%	2,839,615	2,864,884	0.9%
Black	69	107	55.1%	91,695	114,874	25.3%
American Indian and Alaskan Native	32	50	56.2%	13,563	15,924	17.4%
Asian	62	60	-3.2%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	14	18	28.6%	2,419	3,592	48.5%
Two or more races	92	125	35.9%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	274	404	47.4%	151,544	182,606	20.5%

Table II.18.2, presents the population of Cherokee County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 5,954 males, who accounted for 49.3 percent of the population, and the remaining 50.7 percent, or 6,118 persons, were female. In 2016, the number of males rose to 5,753 persons, and accounted for 50 percent of the population, with the remaining 50 percent, or 5,755 persons being female.

Table II.18.2 Population by Age and Gender Cherokee 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	1,014	1,058	2,072	1,027	969	1,996	-3.7%
15 to 24 years	663	596	1,259	600	564	1,164	-7.5%
25 to 34 years	630	559	1,189	630	542	1,172	-1.4%
35 to 44 years	598	598	1,196	574	554	1,128	-5.7%
45 to 54 years	598	598	1,196	574	554	1,128	-5.7%
55 to 64 years	1,017	952	1,969	719	684	1,403	-28.7%
65 and Over	1,084	1,520	2,604	1,231	1,517	2,748	-4.7%
Total	5,954	6,118	12,072	5,753	5,755	11,508	-4.7%
% of Total	49.3%	50.7%	.	50%	50%	.	

Diagram II.18.1
Age Distribution
Cherokee County
2016 Current Census Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Cherokee County decreased from 14,098 to 13,035 persons, or by -7.5 percent. Between 2000 and 2010, Cherokee County population, changed by -963 persons, to a total population of 12,072 persons. The most recent estimates indicated that Cherokee County’s population fell an additional -564 persons since the 2010 Census, to 11,508 persons in July 2016.

Table II.18.3 Population Estimates: Births, Deaths, and Migration Cherokee County 1990-2010 Census Data and Intercensal Estimates	
1990 Census	14,098
Natural Increase 90-00	-240
Net Migration 90-00	-823
2000 Census	13,035
Natural Increase 00-09	-327
Net Migration 00-09	-755
2009 Population Estimate	11,953
2010 Census	12,072
Natural Increase 10-16	-193
Net Migration 10-16	-371
2016 Population Estimate	11,508

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.18.3, Cherokee County had a natural increase, of -240 persons between 1990 and 2000. During the April 2000 to July 2009 period, Cherokee County’s natural increase was estimated at -327 persons. Between 2010 and 2016, the natural increase was estimated at -193 persons, and the net migration was -371 persons.

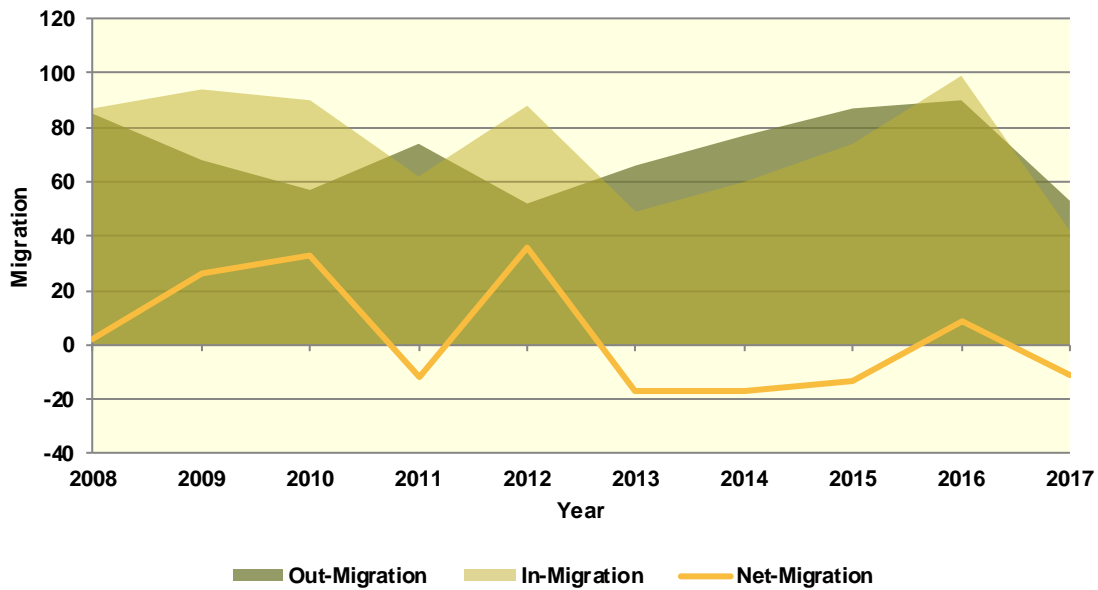
Population Migration Trends

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.18.4 in 2008 there was a total of 87 in-migrations with a total of 85 out-migrations, which led to a net-migration of 2 persons. The most recent first half 2017 data saw a net-migration of -11 persons, with 42 persons entering Cherokee County and 53 persons leaving Cherokee County.

Diagram II.18.2, shows in and out- migration as a shaded area, with net migration depicted as a line graph. As can be seen the maximum net migration occurred in 2,012 with 36 people entering and the migration lowest net migration occurred in 2,013 with 17 entering Cherokee County.

Diagram II.18.2
Net In-migration by Gender
 Cherokee County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.18.4, shows in- and out-migration by gender. In the most recent first half 2017 data, -36 percent of net-migrants, or 4 persons were male, with the remaining 136 percent, or -15 persons were female.

Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017-First Half
In										
Male	42	44	42	30	45	21	27	39	55	24
Female	45	50	48	32	43	28	33	35	44	18
Total	87	94	90	62	88	49	60	74	99	42
Out										
Male	43	36	29	35	23	33	32	43	46	20
Female	42	32	28	39	29	33	45	44	44	33
Total	85	68	57	74	52	66	77	87	90	53
Net										
Male	-1	8	13	-5	22	-12	-5	-4	9	4
Female	3	18	20	-7	14	-5	-12	-9	0	-15
Total	2	26	33	-12	36	-17	-17	-13	9	-11

Table II.18.5, shows net-migration for Cherokee County by age range. The largest age cohort in the most recent 2017 net migration data was those in the age range of 46 to 55, with 3 persons entering Cherokee County. Those in the age range of 26 to 35 had the lowest levels of net migration, with 7 persons leaving Cherokee County.

Table II.18.5 Migration by Age Range Cherokee County Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	2	3	2	1	1	0	1	0	2	1
18-22	11	15	14	6	12	3	6	8	12	3
23-25	3	11	7	2	11	3	8	9	15	7
26-35	21	21	24	17	23	16	17	23	25	6
36-45	21	17	16	18	13	11	10	14	14	6
46-55	13	12	17	8	10	7	7	10	17	7
56-65	11	7	9	5	9	5	5	7	8	6
66 +	5	8	1	5	9	4	6	3	6	6
Total	87	94	90	62	88	49	60	74	99	42
Out										
14-17	2	1	1	1	0	0	2	4	2	4
18-22	13	15	8	10	9	12	7	13	10	8
23-25	17	9	11	17	11	12	8	11	11	9
26-35	19	19	16	17	9	20	24	13	27	13
36-45	13	7	9	8	7	8	13	17	16	8
46-55	9	8	7	5	8	10	11	14	11	4
56-65	6	6	1	8	5	1	8	9	8	3
66 +	6	3	4	8	3	3	4	6	5	4
Total	85	68	57	74	52	66	77	87	90	53
Net										
14-17	0	2	1	0	1	0	-1	-4	0	-3
18-22	-2	0	6	-4	3	-9	-1	-5	2	-5
23-25	-14	2	-4	-15	0	-9	0	-2	4	-2
26-35	2	2	8	0	14	-4	-7	10	-2	-7
36-45	8	10	7	10	6	3	-3	-3	-2	-2
46-55	4	4	10	3	2	-3	-4	-4	6	3
56-65	5	1	8	-3	4	4	-3	-2	0	3
66 +	-1	5	-3	-3	6	1	2	-3	1	2
Total	2	26	33	-12	36	-17	-17	-13	9	-11

School Age Enrollment

Table II.18.6, show the school enrollment from the Iowa Department of Education for Cherokee County. The school enrollment figures below are for both public and private schools. As can be seen below, in 2010 total enrollment was 1,756 students and was 1,737 in 2017, a change of -1.1 percent. Enrollment for students in grades 1 to 5 was 592 students in 2010 and 641 in 2017, which was a change of 8.3 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 582 and 451 in 2017, which was a change of -22.5 percent.

Table II.18.6
School Enrollment

Cherokee County
Iowa Department of Education

Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	204	741	529	766	38	2,278
2001	156	721	530	729	20	2,156
2002	171	708	535	696	4	2,114
2003	182	670	489	723	3	2,067
2004	186	661	464	707	17	2,035
2005	157	670	435	715	10	1,977
2006	166	644	418	682	8	1,910
2007	150	615	416	637	7	1,818
2008	207	598	399	615	68	1,819
2009	194	598	402	594	63	1,788
2010	203	592	379	582	68	1,756
2011	241	594	360	534	111	1,729
2012	234	598	460	449	100	1,741
2013	269	622	465	451	109	1,807
2014	285	611	490	425	113	1,811
2015	274	612	469	420	105	1,775
2016	245	635	455	401	98	1,736
2017	249	641	396	451	110	1,737
% Change 10-17	22.7%	8.3%	4.5%	-22.5%	61.8%	-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.18.7, shows population by age for the 2000 and 2010 Census. The population changed by -7.4 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -1.9 percent to a total of 2,604 persons in 2010. Those aged 25 to 34 changed by 2.3 percent, and those aged under 5 changed by -5 percent.

Table II.18.7 Population by Age Cherokee County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	717	5.5%	681	5.6%	-5%
5 to 19	2,819	21.6%	2,113	17.5%	-25%
20 to 24	557	4.3%	537	4.4%	-3.6%
25 to 34	1,162	8.9%	1,189	9.8%	2.3%
35 to 54	3,826	29.4%	3,165	26.2%	-17.3%
55 to 64	1,300	10%	1,783	14.8%	37.2%
65 or Older	2,654	20.4%	2,604	21.6%	-1.9%
Total	13,035	100.0%	12,072	100.0%	-7.4%

The elderly population is further explored in Table II.18.8. Those aged 65 to 66 changed by -1.2 percent between 2000 and 2010, resulting in a population of 240 persons. Those aged 85 or older changed by 29.1 percent during the same time period, and resulted in 497 persons over age 85 in 2010.

Table II.18.8 Elderly Population by Age Cherokee County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	243	9.2%	240	9.2%	-1.2%
67 to 69	420	15.8%	365	14%	-13.1%
70 to 74	647	24.4%	528	20.3%	-18.4%
75 to 79	544	20.5%	523	20.1%	-3.9%
80 to 84	415	15.6%	451	17.3%	8.7%
85 or Older	385	14.5%	497	19.1%	29.1%
Total	2,654	100.0%	2,604	100.0%	-1.9%

Population by race and ethnicity is shown in Table II.18.9. The white population changed by -9 percent between 2000 and 2010, and resulted in representing 96.6 percent of the population in 2010. The black population changed by 61 percent, represented 0.5 percent of the population in 2010. The American Indian and Asian populations represented 0.3 and 0.5 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 121 percent between 2000 and 2010, compared to the -8.6 percent growth rate for non-Hispanics.

Table II.18.9					
Population by Race and Ethnicity					
Cherokee County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	12,817	98.3%	11,667	96.6%	-9%
Black	41	0.3%	66	0.5%	61%
American Indian	21	0.2%	32	0.3%	52.4%
Asian	56	0.4%	62	0.5%	10.7%
Native Hawaiian/ Pacific Islander	0	0%	9	0.1%	
Other	48	0.4%	131	1.1%	172.9%
Two or More Races	52	0.4%	105	0.9%	101.9%
Total	13,035	100.0%	12,072	100.0%	-7.4%
Hispanic	124	1%	274	2.3%	121%
Non-Hispanic	12,911	99%	11,798	97.7%	-8.6%

Population by race and ethnicity through 2016 is shown in Table II.18.10. The white population represented 97.3 percent of the population in 2016, compared with black households accounting for 0.7 percent of the population. Hispanic households represented 3.1 percent of the population in 2016.

Table II.18.10				
Population by Race and Ethnicity				
Cherokee County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	11,667	96.6%	11,431	97.3%
Black	66	0.5%	83	0.7%
American Indian	32	0.3%	56	0.5%
Asian	62	0.5%	49	0.4%
Native Hawaiian/ Pacific Islander	9	0.1%	0	0%
Other	131	1.1%	15	0.1%
Two or More Races	105	0.9%	118	1%
Total	12,072	100.0%	11,752	100.0%
Non-Hispanic	11,798	97.7%	11,387	96.9%
Hispanic	274	2.3%	365	3.1%

The population by race is broken down further by ethnicity in Table II.18.11. While the white non-Hispanic population changed by -9.4 percent between 2000 and 2010, the white Hispanic population changed by 67.6 percent. The black non-Hispanic population changed by 56.1 percent.

Table II.18.11					
Population by Race and Ethnicity					
Cherokee County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	12,749	98.7%	11,553	97.9%	-9.4%
Black	41	0.3%	64	0.5%	56.1%
American Indian	20	0.2%	29	0.2%	45%
Asian	56	0.4%	62	0.5%	10.7%
Native Hawaiian/ Pacific Islander	0	0%	1	0%	
Other	1	0%	0	0%	-100%
Two or More Races	44	0.3%	89	0.8%	102.3%
Total Non-Hispanic	12,911	100.0%	11,798	100.0%	-8.6%
Hispanic					
White	68	54.8%	114	41.6%	67.6%
Black	0	0%	2	0.7%	
American Indian	1	0.8%	3	1.1%	200%
Asian	0	0%	0	0%	0%
Native Hawaiian/ Pacific Islander	0	0%	8	2.9%	
Other	47	37.9%	131	47.8%	178.7%
Two or More Races	8	6.5%	16	5.8%	100%
Total Hispanic	124	100.0%	274	100.0%	121%
Total Population	13,035	100.0%	12,072	100.0%	-7.4%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.18.12. During this time, the total non-Hispanic population was 11,387 persons in 2016. The Hispanic population was 365.

Table II.18.12				
Population by Race and Ethnicity				
Cherokee County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	11,553	97.9%	11,075	97.3%
Black	64	0.5%	83	0.7%
American Indian	29	0.2%	56	0.5%
Asian	62	0.5%	49	0.4%
Native Hawaiian/ Pacific Islander	1	0%	0	0%
Other	0	0%	12	0.1%
Two or More Races	89	0.8%	112	1%
Total Non-Hispanic	11,798	100.0%	11,387	100.0%
Hispanic				
White	114	41.6%	356	97.5%
Black	2	0.7%	0	0%
American Indian	3	1.1%	0	0%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	8	2.9%	0	0%
Other	131	47.8%	3	0.8%
Two or More Races	16	5.8%	6	1.6%
Total Hispanic	274	100.0%	365	100.0%
Total Population	12,072	100.0%	11,752	100.0%

Households by type and tenure are shown in Table II.18.13. Family households represented 60.7 percent of households, while non-family households accounted for 39.3 percent. These changed from 65 and 35 percent, respectively.

Table II.18.13				
Household Type by Tenure				
Cherokee County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	3,384	65%	3,229	60.7%
Married-Couple Family	2,795	82.6%	2,590	80.2%
Owner-Occupied	2,457	87.9%	2,334	90.1%
Renter-Occupied	338	12.1%	256	9.9%
Other Family	589	17.4%	639	18.2%
Male Householder, No Spouse Present	200	34%	128	31.3%
Owner-Occupied	129	64.5%	88	68.8%
Renter-Occupied	71	35.5%	40	31.2%
Female Householder, No Spouse Present	389	66%	511	60.9%
Owner-Occupied	224	57.6%	258	50.5%
Renter-Occupied	165	42.4%	253	49.5%
Non-Family Households	1,823	35%	2,088	39.3%
Owner-Occupied	1,137	62.4%	1,224	58.6%
Renter-Occupied	686	37.6%	864	41.4%
Total	5,207	100.0%	5,317	100.0%

The group quarters population was 371 in 2010, compared to 380 in 2000. Institutionalized populations experienced a -4.5 percent change between 2000 and 2010. Non-institutionalized populations experienced a 266.7 percent change during this same time period.

Table II.18.14					
Group Quarters Population					
Cherokee 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	10	2.7%	6	1.7%	-40%
Juvenile Facilities	.	.	9	2.5%	.
Nursing Homes	250	66.3%	228	63.3%	-8.8%
Other Institutions	117	31%	117	32.5%	0%
Total	377	100.0%	360	100.0%	-4.5%
Noninstitutionalized					
College Dormitories	0	0%	0	0%	0%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	3	100%	11	100%	266.7%
Total	3	100.0%	11	100.0%	266.7%
Group Quarters Population	380	100.0%	371	100.0%	-2.4%

The number of foreign born persons are shown in Table II.18.15. An estimated 0.6 percent of the population was born in Mexico, some 0.3 percent were born in Guatemala, and another 0.2 percent were born in Philippines.

Table II.18.15
Place of Birth for the Foreign-Born Population
 Cherokee County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	66	0.6%
#2 country of origin	Guatemala	34	0.3%
#3 country of origin	Philippines	18	0.2%
#4 country of origin	India	17	0.1%
#5 country of origin	Germany	4	0%
#6 country of origin	Russia	4	0%
#7 country of origin	Canada	2	0%
#8 country of origin	England	2	0%
#9 country of origin	Korea	2	0%
#10 country of origin	Afghanistan	0	0%

Limited English Proficiency and the language spoken at home are shown in Table II.18.16. An estimated 1.4 percent of the population speaks Spanish at home.

Table II.18.16
Limited English Proficiency and Language Spoken at Home
 Cherokee County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	158	1.4%
#2 LEP Language	Other Asian and Pacific Island languages	5	0%
#3 LEP Language	Tagalog	4	0%
#4 LEP Language	German or other West Germanic languages	3	0%
#5 LEP Language	Other Indo-European languages	3	0%
#6 LEP Language	Arabic	0	0%
#7 LEP Language	Chinese	0	0%
#8 LEP Language	French, Haitian, or Cajun	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.18.17. Some 15.9 percent of the population was disabled in 2000, or a total of 1,902 persons. The disability rate was highest for those over 65, with 33.3 percent disabled.

Table II.18.17 Disability by Age Cherokee County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	90	4.5%
16 to 64	1,011	13.4%
65 and older	801	33.3%
Total	1,902	15.9%

Table II.18.18 shows disability by type in 2000. There were 869 physical disabilities in 2000, some 644 employment disabilities, and 747 go-outside-home disabilities.

Table II.18.18 Total Disabilities Tallied: Aged 5 and Older Cherokee County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	429
Physical disability	869
Mental disability	471
Self-care disability	249
Employment disability	644
Go-outside-home disability	747
Total	3,409

Disability by age, as estimated by the 2016 ACS, is shown in Table II.18.19. The disability rate for females was 14.2 percent, compared to 12.9 percent for males. The disability rate changed precipitously higher with age, with 43.6 percent of those over 75 experiencing a disability.

Table II.18.19 Disability by Age Cherokee 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	18	2%	50	5.4%	68	3.8%
18 to 34	88	7.9%	17	1.9%	105	5.2%
35 to 64	334	14.5%	238	10.6%	572	12.6%
65 to 74	113	19.7%	155	25.7%	268	22.8%
75 or Older	187	37.1%	341	48.2%	528	43.6%
Total	740	12.9%	801	14.2%	1,541	13.5%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.18.20. Some 6.8 percent have an ambulatory disability, 5.9 have an independent living disability, and 3 percent have a self-care disability.

Table II.18.20		
Total Disabilities Tallied: Aged 5 and Older		
Cherokee County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	577	5.1%
Vision disability	239	2.1%
Cognitive disability	506	4.7%
Ambulatory disability	735	6.8%
Self-Care disability	318	3%
Independent living disability	524	5.9%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.18.21. In 2016, some 6,067 persons were employed and 198 were unemployed. This totaled a labor force of 6,265 persons. The unemployment rate for Cherokee County was estimated to be 3.2 percent in 2016.

Table II.18.21	
Employment, Labor Force and Unemployment	
Cherokee County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	6,067
Unemployed	198
Labor Force	6,265
Unemployment Rate	3.2%

In 2016, 90.6 percent of households in Cherokee County had a high school education or greater.

Table II.18.22	
High School or Greater Education	
Cherokee County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	4,818
Total Households	5,317
Percent High School or Above	90.6%

As seen in Table II.18.23, some 34.9 percent of the population had a high school diploma or equivalent, another 37 percent have some college, 13.7 percent have a Bachelor's Degree, and 3.9 percent of the population had a graduate or professional degree.

Table II.18.23		
Educational Attainment		
Cherokee County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	963	10.4%
High School or Equivalent	3,243	34.9%
Some College or Associates Degree	3,437	37%
Bachelor's Degree	1,271	13.7%
Graduate or Professional Degree	365	3.9%
Total Population Above 18 years	9,279	100.0%



ECONOMICS

Labor Force

Table II.18.24, shows the labor force statistics for Cherokee County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1999 with a rate of 2.2 percent. The highest level of unemployment occurred during 2015 rising to a rate of 5.3 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 Cherokee County decreased from 5.3 percent in 2015 to 3.7 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Year	Cherokee County				Statewide
	Unemployment	Employment	Labor Force	Unemployment Rate	Unemployment Rate
1990	187	6,534	6,721	2.8%	4.4%
1991	200	6,698	6,898	2.9%	4.7%
1992	210	6,750	6,960	3%	4.5%
1993	198	6,848	7,046	2.8%	4%
1994	220	6,919	7,139	3.1%	3.5%
1995	223	6,809	7,032	3.2%	3.4%
1996	227	6,912	7,139	3.2%	3.5%
1997	205	6,894	7,099	2.9%	3.1%
1998	183	6,656	6,839	2.7%	2.7%
1999	155	6,805	6,960	2.2%	2.6%
2000	161	6,787	6,948	2.3%	2.6%
2001	213	7,009	7,222	2.9%	3.3%
2002	285	6,683	6,968	4.1%	4%
2003	283	6,429	6,712	4.2%	4.5%
2004	285	6,251	6,536	4.4%	4.5%
2005	306	6,266	6,572	4.7%	4.3%
2006	273	6,288	6,561	4.2%	3.7%
2007	239	6,385	6,624	3.6%	3.7%
2008	230	6,263	6,493	3.5%	4.2%
2009	302	6,312	6,614	4.6%	6.4%
2010	319	6,770	7,089	4.5%	6%
2011	329	6,607	6,936	4.7%	5.5%
2012	297	6,560	6,857	4.3%	5%
2013	295	6,559	6,854	4.3%	4.7%
2014	341	6,312	6,653	5.1%	4.3%
2015	334	6,017	6,351	5.3%	3.8%
2016	234	6,117	6,351	3.7%	3.7%

Diagram II.18.3, shows the employment and labor force for Cherokee County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 6,117 persons, with the labor force reaching 6,351, indicating there were a total of 234 unemployed persons.



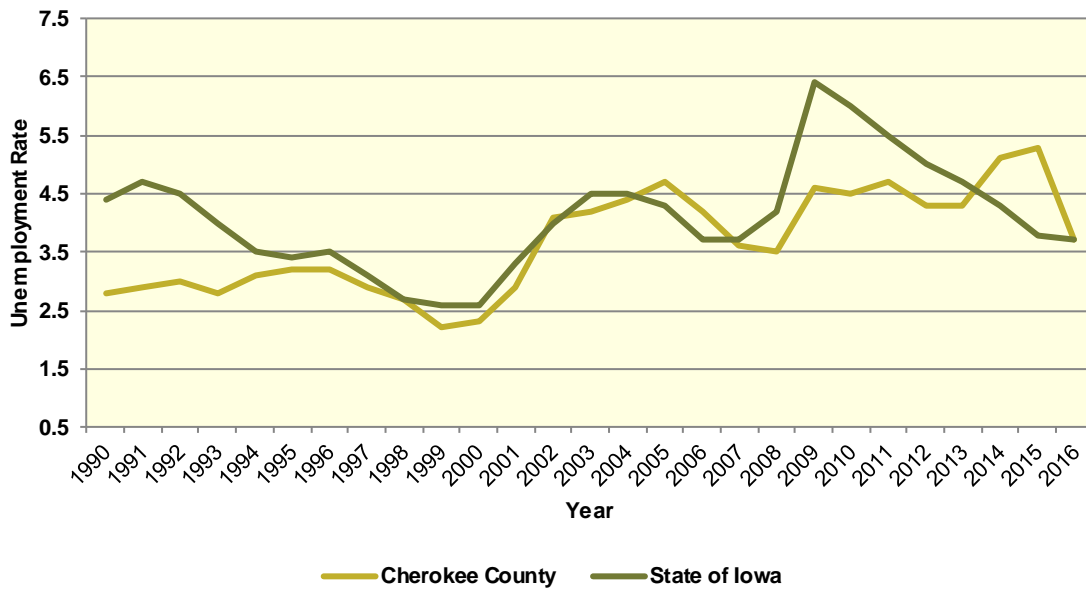
Diagram II.18.3
Employment and Labor Force
 Cherokee County
 1990 – 2016 BLS Data



Unemployment

Diagram II.18.4, shows the unemployment rate for both the State and Cherokee County. During the 1990’s the average rate for Cherokee County was 2.9 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 3.8 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 4.6 percent. Over the course of the entire period the Cherokee County had an average unemployment rate that lower than the State, 3.7 percent for Cherokee County, versus 4.1 statewide.

Diagram II.18.4
Annual Unemployment Rate
 Cherokee 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.18.25, shows total real earnings by industry for Cherokee County. In the most recent 2016 estimate, the manufacturing industry had the largest total real earnings, with total real earnings reaching \$143,578,000. Between 2015 and 2016 the utilities industry saw the largest percentage increase, rising by 72 percent.

Table II.18.25
Real Earnings by Industry
 Cherokee 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	48,359	68,774	106,904	105,298	121,958	94,950	94,471	59,399	-37.1
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	4,637	5,756	3,331	3,230	3,482	3,610	3,383	5,819	72
Construction	28,773	25,737	26,580	31,957	30,903	25,281	22,852	24,637	7.8
Manufacturing	54,486	49,858	65,052	75,915	82,987	146,201	138,157	143,578	3.9
Wholesale trade	5,784	10,872	12,770	13,293	12,066	14,232	16,887	15,762	-6.7
Retail trade	25,075	18,939	20,522	21,607	20,952	20,298	19,850	19,607	-1.2
Transportation and warehousing	14,688	23,696	25,712	28,087	28,625	31,473	35,234	38,768	10
Information	2,279	2,155	4,971	3,938	2,842	4,615	6,486	6,388	-1.5
Finance and insurance	0	13,901	10,332	11,020	9,705	9,037	0	9,072	0
Real estate and rental and leasing	0	1,558	1,594	1,684	2,552	2,550	0	2,755	0
Professional and technical services	5,699	6,027	6,051	5,884	6,308	6,865	7,497	7,723	3
Management of companies and enterprises	2,877	3,208	3,602	3,620	3,762	3,908	3,336	3,589	7.6
Administrative and waste services	2,548	2,839	2,394	2,184	2,637	2,904	2,855	3,024	5.9
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	1,099	810	742	669	665	674	792	599	-24.4
Accommodation and food services	4,768	4,108	4,067	4,635	4,872	5,699	5,609	5,764	2.8
Other services, except public administration	11,094	9,381	9,367	9,976	9,401	9,760	10,076	10,800	7.2
Government and government enterprises	53,779	59,835	55,900	57,116	58,153	57,622	58,833	59,695	1.5
Total	313,030	348,284	401,907	423,246	442,630	482,989	482,961	465,237	-3.7



Table II.18.26, shows the total employment by industry for the Cherokee County. The most recent estimates show the government and government enterprises industry was the largest employer in Cherokee County, with employment reaching 1,054 jobs in 2016. Between 2015 and 2016 the utilities industry saw the largest percentage increase, rising by 15.4 percent.

Table II.18.26
Employment by Industry
Cherokee County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	960	816	815	792	828	785	823	815	-1
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	24	23	38	38	40	42	39	45	15.4
Construction	554	504	475	550	537	483	436	440	0.9
Manufacturing	1,198	1,114	1,112	1,079	1,000	715	399	410	2.8
Wholesale trade	171	146	146	153	146	154	164	176	7.3
Retail trade	944	845	851	859	852	836	853	860	0.8
Transportation and warehousing	445	511	516	544	572	599	668	691	3.4
Information	88	70	70	65	64	66	63	62	-1.6
Finance and insurance	0	332	343	338	334	294	0	264	0
Real estate and rental and leasing	0	126	145	141	157	159	0	173	0
Professional and technical services	149	157	159	163	182	195	208	214	2.9
Management of companies and enterprises	41	40	44	43	44	45	37	35	-5.4
Administrative and waste services	156	183	150	141	146	161	157	157	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	103	98	88	72	79	80	88	83	-5.7
Accommodation and food services	373	339	309	330	347	323	312	311	-0.3
Other services, except public administration	469	423	428	435	421	429	423	431	1.9
Government and government enterprises	1,170	1,084	1,048	1,075	1,071	1,048	1,037	1,054	1.6
Total	8,378	7,933	7,880	7,940	7,958	7,560	7,251	7,351	1.4

Table II.18.27, shows the real average earnings per job by industry for Cherokee County. These figures are calculated by dividing the total real earning displayed in Tables II.18.25 and II.18.26, by industry. In 2016, the manufacturing industry had the highest average earnings reaching 350,190 dollars. Between 2015 and 2016 the utilities industry saw the largest percentage increase, rising by 49.1 percent.

Table II.18.27
Real Earnings Per Job by Industry
 Cherokee County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	50,374	84,281	131,171	132,952	147,292	120,956	114,789	72,882	-36.5
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	193,225	250,253	87,663	84,988	87,043	85,948	86,743	129,311	49.1
Construction	51,937	51,066	55,959	58,104	57,547	52,342	52,413	55,993	6.8
Manufacturing	45,481	44,756	58,500	70,356	82,987	204,477	346,258	350,190	1.1
Wholesale trade	33,827	74,465	87,467	86,883	82,644	92,419	102,967	89,557	-13
Retail trade	26,563	22,413	24,115	25,153	24,591	24,280	23,271	22,799	-2
Transportation and warehousing	33,007	46,372	49,829	51,631	50,044	52,542	52,746	56,104	6.4
Information	25,903	30,780	71,012	60,587	44,401	69,931	102,957	103,032	0.1
Finance and insurance	0	41,870	30,123	32,604	29,057	30,739	0	34,364	0
Real estate and rental and leasing	0	12,364	10,996	11,944	16,254	16,037	0	15,925	0
Professional and technical services	38,250	38,386	38,055	36,098	34,658	35,207	36,046	36,089	0.1
Management of companies and enterprises	70,169	80,205	81,862	84,195	85,503	86,841	90,172	102,543	13.7
Administrative and waste services	16,335	15,516	15,958	15,490	18,064	18,039	18,185	19,261	5.9
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	10,671	8,268	8,434	9,298	8,419	8,423	9,003	7,217	-19.8
Accommodation and food services	12,782	12,117	13,161	14,046	14,041	17,644	17,977	18,534	3.1
Other services, except public administration	23,654	22,178	21,885	22,933	22,329	22,751	23,820	25,058	5.2
Government and government enterprises	45,965	55,198	53,339	53,131	54,298	54,983	56,734	56,637	-0.2
Total	37,363	43,903	51,003	53,306	55,621	63,887	66,606	63,289	-5

Table II.18.28 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 \$653,472,000 a -2.5 percent change between 2015 and 2016. Table II.18.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 7,933 and 7,351 in 2016, which a change of 1.4 percent over this period.

Table II.18.28
Total Employment and Real Personal Income
 Cherokee 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	284,331	15,881	-16,421	51,818	27,307	331,153	19,212	8,312	34,207
1970	263,400	16,091	-17,647	55,651	28,914	314,227	18,190	8,255	31,908
1971	256,271	16,890	-16,909	58,236	30,917	311,625	18,003	8,346	30,708
1972	287,604	17,363	-15,917	62,856	32,798	349,978	20,094	8,151	35,283
1973	372,814	20,334	-15,463	73,843	35,455	446,314	26,001	8,540	43,656
1974	311,832	21,526	-14,565	79,744	36,960	392,446	23,253	8,371	37,252
1975	299,147	20,853	-15,426	79,815	39,531	382,214	23,102	8,179	36,574
1976	243,116	22,684	-16,554	79,869	40,482	324,227	19,670	8,476	28,683
1977	273,873	22,788	-16,140	84,025	40,894	359,864	21,716	8,536	32,084
1978	312,478	23,648	-14,446	87,247	42,504	404,135	24,312	8,331	37,507
1979	285,240	26,165	-15,809	88,902	42,297	374,465	22,803	8,647	32,987
1980	249,427	24,799	-14,365	99,754	45,487	355,505	21,914	8,464	29,470
1981	259,171	24,692	-12,232	115,689	48,753	386,688	23,976	8,193	31,633
1982	233,912	24,490	-13,140	113,731	50,787	360,800	22,736	8,136	28,750
1983	206,727	23,664	-11,425	116,829	52,247	340,714	21,498	8,255	25,042
1984	246,590	24,561	-10,317	115,375	53,275	380,362	24,294	8,258	29,861
1985	253,495	25,263	-11,484	108,732	55,010	380,491	24,924	8,155	31,085
1986	256,250	24,962	-10,155	105,782	57,981	384,897	25,931	7,918	32,363
1987	262,008	24,437	-8,478	100,411	58,636	388,141	26,756	7,623	34,370
1988	270,435	25,861	-8,702	97,118	57,593	390,583	27,359	7,751	34,890
1989	267,203	25,902	-8,221	99,398	58,723	391,201	27,669	7,806	34,230
1990	277,715	27,371	-9,127	98,718	60,876	400,811	28,413	7,877	35,257
1991	271,024	27,823	-8,432	95,269	60,906	390,945	27,802	8,123	33,365
1992	273,621	27,721	-6,612	91,865	63,282	394,435	28,219	7,989	34,250
1993	251,493	28,495	-5,733	87,105	66,660	371,030	26,670	8,058	31,211
1994	274,937	29,091	-4,527	88,672	68,253	398,245	28,688	8,071	34,064
1995	265,529	29,342	-3,860	94,746	72,460	399,534	29,302	8,213	32,330
1996	303,108	27,674	-3,532	101,747	72,357	446,006	33,160	8,313	36,462
1997	298,997	30,520	-2,499	104,469	74,667	445,114	33,264	8,416	35,527
1998	292,777	31,401	-1,016	113,551	72,525	446,437	33,810	8,373	34,967
1999	298,284	32,133	-341	108,785	72,936	447,531	34,173	8,524	34,993
2000	295,275	31,898	1,697	112,409	76,101	453,583	34,841	8,536	34,592
2001	313,030	31,872	3,545	113,367	79,280	477,349	36,990	8,378	37,364
2002	315,797	32,292	4,246	102,371	88,256	478,378	37,712	7,967	39,638
2003	328,662	33,190	5,015	95,079	83,883	479,449	38,115	7,887	41,672
2004	365,006	32,855	5,832	90,009	81,777	509,769	40,749	7,722	47,268
2005	382,425	34,491	6,340	79,949	84,376	518,599	41,890	7,687	49,749
2006	506,416	42,699	7,113	83,079	89,925	643,835	52,708	7,620	66,459
2007	561,832	47,657	8,363	96,375	89,305	708,217	58,280	7,825	71,800
2008	466,146	40,440	9,029	101,892	95,456	632,083	52,612	7,718	60,398
2009	354,615	36,303	8,205	94,499	96,141	517,156	43,265	7,841	45,226
2010	348,284	36,503	6,571	91,169	99,861	509,381	42,055	7,933	43,903
2011	401,907	33,773	6,316	95,999	99,915	570,364	47,439	7,880	51,003
2012	423,246	34,997	5,099	101,863	100,250	595,461	49,792	7,940	53,306
2013	442,630	38,086	4,873	101,523	98,169	609,110	51,211	7,958	55,621
2014	482,989	40,512	8,739	103,103	101,654	655,973	55,441	7,560	63,887
2015	482,961	40,077	14,074	108,183	105,105	670,247	57,944	7,251	66,606
2016	465,237	42,123	14,799	109,417	106,142	653,472	56,784	7,351	63,289

Diagram II.18.5, shows real average earnings per job for Cherokee County from 1990 to 2016. Over this period the average earning per job for Cherokee County was \$45,711, which was higher than the statewide average of \$43,526 over the same period.

Diagram II.18.5
Real Average Earnings Per Job
 Cherokee County
 BEA Data 1990 - 2016

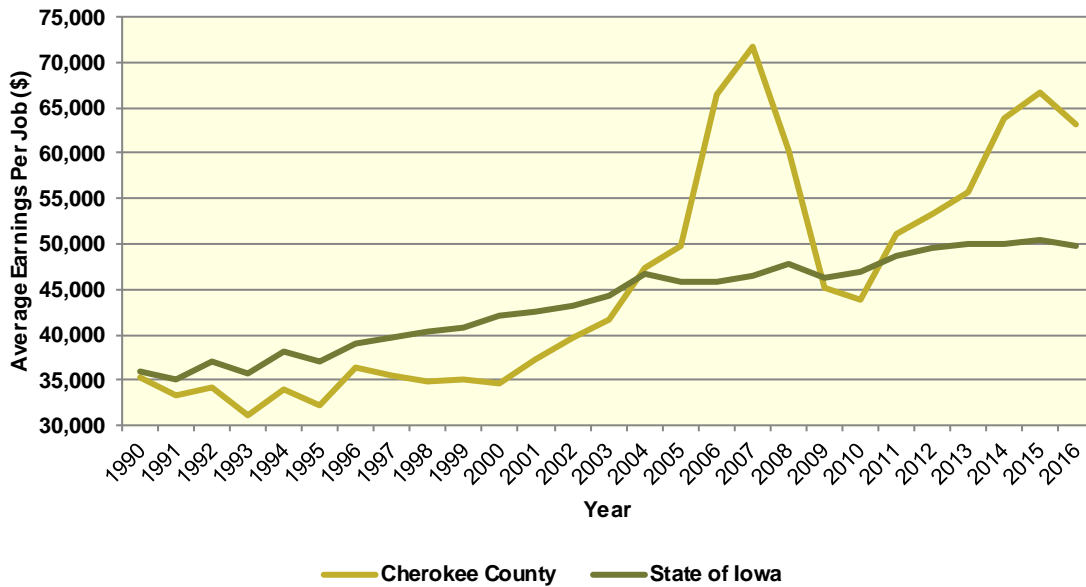
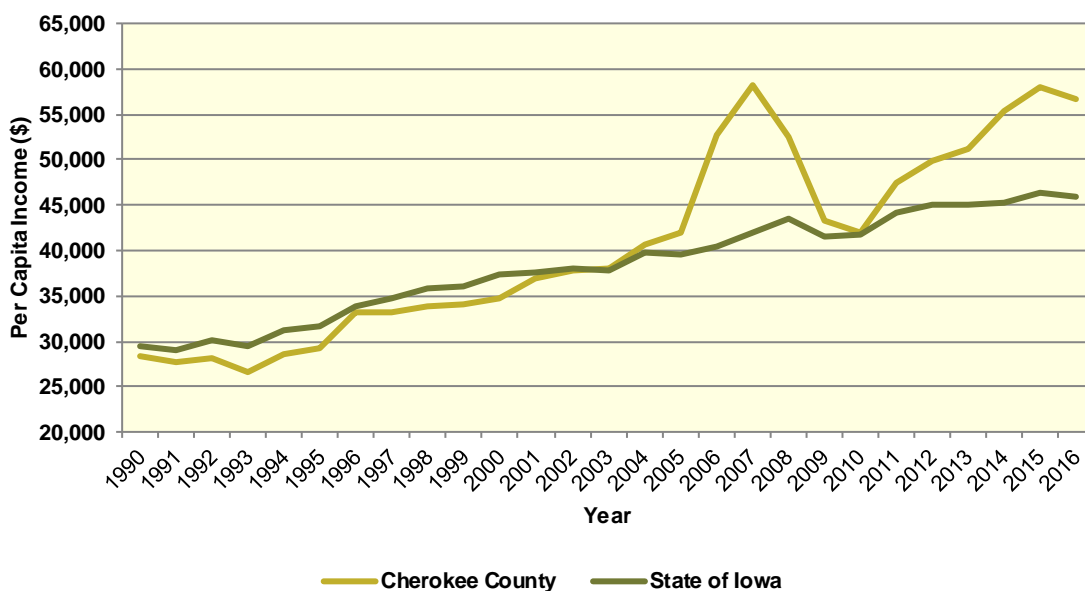


Diagram II.18.6, shows real per capita income for the Cherokee County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Cherokee County was \$40,790, which was higher than the statewide average of \$38,254 over the same period.

Diagram II.18.6
Real Per Capita Income
 Cherokee 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.18.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment increased from 4,759 persons in 2015 to 4,843 in 2016, a change of 1.8 percent.

Table II.18.29
Total Monthly Employment
 Cherokee County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	5,076	5,104	5,127	5,058	5,291	5,368	5,303	5,401	5,221	4,662	4,742
Feb	5,066	5,194	5,203	5,087	5,307	5,318	5,287	5,366	5,216	4,662	4,675
Mar	5,115	5,211	5,210	5,127	5,396	5,311	5,311	5,358	5,233	4,693	4,725
Apr	5,296	5,399	5,358	5,199	5,427	5,431	5,484	5,453	5,174	4,820	4,821
May	5,324	5,401	5,407	5,335	5,532	5,446	5,485	5,497	5,257	4,875	4,914
Jun	5,447	5,507	5,459	5,385	5,647	5,501	5,530	5,531	5,260	4,883	4,989
Jul	5,116	5,328	5,089	5,175	5,259	5,305	5,477	5,392	5,107	4,696	4,857
Aug	5,094	5,390	5,121	5,234	5,287	5,348	5,511	5,464	5,161	4,702	4,808
Sep	5,282	5,372	5,158	5,360	5,343	5,520	5,624	5,517	5,221	4,787	4,913
Oct	5,413	5,471	5,276	5,427	5,547	5,464	5,604	5,486	4,808	4,772	4,925
Nov	5,407	5,404	5,223	5,375	5,501	5,461	5,574	5,401	4,805	4,785	4,906
Dec	5,359	5,348	5,202	5,439	5,544	5,462	5,586	5,428	4,785	4,768	4,845
Annual	5,250	5,344	5,236	5,267	5,423	5,411	5,481	5,441	5,104	4,759	4,843
% Change	.	1.8%	-2%	0.6%	3%	-0.2%	1.3%	-0.7%	-6.2%	-6.8%	1.8%

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 \$688 in 2015. In 2016, average weekly wages saw an increased of 3.9 percent over the prior year, rising to \$715, or by 27 dollars. These data are shown in Table II.18.30.

Table II.18.30						
Average Weekly Wages						
Cherokee County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	411	447	430	479	442	
2002	445	475	470	510	475	7.5%
2003	471	483	479	525	489	2.9%
2004	495	523	499	550	517	5.7%
2005	492	523	515	545	519	0.4%
2006	530	540	530	555	539	3.9%
2007	532	556	543	597	557	3.3%
2008	569	596	567	600	583	4.7%
2009	561	578	585	639	592	1.5%
2010	554	581	612	643	598	1%
2011	584	601	625	652	616	3%
2012	615	651	634	681	646	4.9%
2013	644	662	648	683	659	2%
2014	636	666	653	729	670	1.7%
2015	650	682	674	745	688	2.7%
2016(p)	675	719	718	745	715	3.9%

Total business establishments reported by the QCEW are displayed in Table II.18.31. Between 2015 and 2016, the total number of business establishments in Cherokee County decreased by 3.9 percent, from 450 to 446 establishments.

Table II.18.31						
Number of Business Establishments						
Cherokee County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	452	453	428	429	441	
2002	435	432	432	431	433	-1.8%
2003	428	431	430	431	430	-0.7%
2004	429	434	434	430	432	0.5%
2005	419	420	418	416	418	-3.2%
2006	424	431	434	427	429	2.6%
2007	426	430	427	434	429	(ND)%
2008	436	431	438	442	437	1.9%
2009	435	442	450	447	444	1.6%
2010	449	450	453	456	452	1.8%
2011	447	445	450	443	446	-1.3%
2012	451	455	459	461	457	2.5%
2013	458	461	464	463	462	1.1%
2014	462	464	460	456	461	-0.2%
2015	451	453	450	445	450	-2.4%
2016	442	445	447	449	446	-0.9%



Iowa Department of Revenue

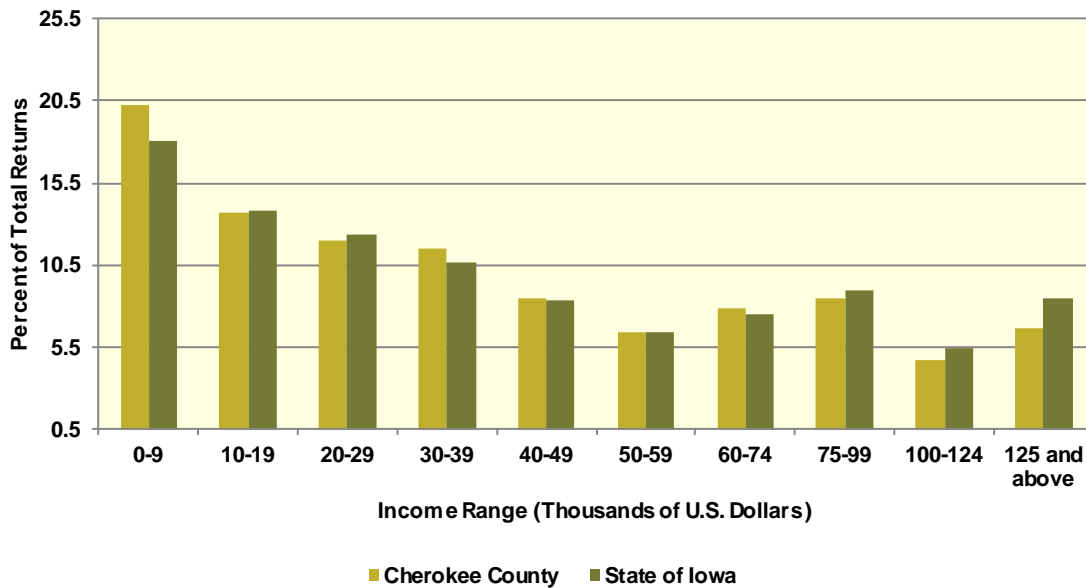
The Iowa Department of Revenue releases annual income tax statistics. Table II.18.32, shows the number of returns by adjusted gross income. For taxpayer confidentiality, if the number of returns was fewer than 5, the data was redacted. As a result the number of returns reported maybe slightly lower than the actual returns. Most redacted records occurred in the highest income brackets. The table below gives an accurate measure of the income distribution in Cherokee County.

As can be seen below, the total number of returns between 2010 and 2015 decreased by -2.9 percent, with 362 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 46.6 percent. This compared to the income class of \$50,000-59,999, which saw the lowest percentage change between 2010 and 2015 of -14.8 percent.

Table II.18.32
Number of Tax Returns by Adjusted Gross Income
 Cherokee 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	1,464	947	779	647	508	407	375	251	67	82	5,527
2003	1,406	892	783	635	501	420	399	264	77	99	5,476
2004	1,344	868	782	631	491	425	425	317	90	105	5,478
2005	1,273	828	779	591	517	424	427	337	111	130	5,417
2006	1,212	807	771	586	506	410	402	391	125	170	5,380
2007	1,270	869	761	590	500	409	442	436	141	214	5,632
2008	1,174	829	753	594	505	402	486	419	161	214	5,537
2009	1,236	809	754	592	514	412	462	418	178	218	5,593
2010	1,156	846	742	617	541	399	445	442	202	247	5,637
2011	1,104	822	775	611	517	375	467	471	201	281	5,624
2012	1,164	772	761	647	472	363	482	478	226	339	5,704
2013	1,129	762	736	651	487	394	439	474	227	347	5,646
2014	1,070	746	708	595	460	380	430	508	276	377	5,550
2015	1,106	752	659	627	461	350	433	464	261	362	5,475
Change 10 - 15	-4.3%	-11.1%	-11.2%	1.6%	-14.8%	-12.3%	-2.7%	5%	29.2%	46.6%	-2.9%

Diagram II.18.7
2015 Income Distribution
 Cherokee 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 increase from 1,117 in 2010 to 1,213 in 2016, with the poverty rate reaching 10.9 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.18.33, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	970	7.7%
2001	978	7.9%
2002	1,074	8.7%
2003	992	8.1%
2004	1,077	8.9%
2005	985	8.3%
2006	1,044	8.9%
2007	945	8.3%
2008	966	8.6%
2009	1,075	9.7%
2010	1,117	9.6%
2011	1,190	10.2%
2012	1,202	10.4%
2013	1,285	11.1%
2014	1,099	9.6%
2015	1,149	10.3%
2016	1,213	10.9%

The rate of poverty for Cherokee County is shown in Table II.18.34. In 2016, there were an estimated 1,321 persons living in poverty. This represented a 11.8 percent poverty rate, compared to 7.3 percent poverty in 2000. In 2016, some 13.5 percent of those in poverty were under age 6, and 8.9 percent were 65 or older.

Table II.18.34				
Poverty by Age				
Cherokee 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	125	13.6%	178	13.5%
6 to 17	177	19.3%	192	14.5%
18 to 64	478	52.2%	834	63.1%
65 or Older	136	14.8%	117	8.9%
Total	916	100.0%	1,321	100.0%
Poverty Rate	7.3%	.	11.8%	.

HOUSING

The Census Bureau estimates that the total number of housing units decreased by -0.3 percent in Cherokee County between 2010 and 2016, from 5,777 to 5,759. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.18.35.

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 Cherokee County increased from 9 authorizations in 2015 to 14 in 2016.

The real value of single-family building permits decreased from \$300,011 in 2015 to \$292,857 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.18.36.

Table II.18.35				
Housing Units				
State of Iowa vs. Cherokee County				
2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Cherokee County	% Growth Since Census
2000 Census Base	1,232,625	.	5,844	.
2010 Census	1,336,417	8.4%	5,777	-1.1%
July 2011 Estimate	1,341,974	0.4%	5,773	-0.1%
July 2012 Estimate	1,346,403	0.7%	5,772	-0.1%
July 2013 Estimate	1,353,274	1.3%	5,773	-0.1%
July 2014 Estimate	1,362,458	1.9%	5,783	0.1%
July 2015 Estimate	1,370,778	2.6%	5,772	-0.1%
July 2016 Estimate	1,380,162	3.3%	5,759	-0.3%

Table II.18.36
Building Permits and Valuation
 Cherokee 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	17	0	4	0	21	132,671	0
1981	8	0	4	0	12	192,926	0
1982	13	0	4	0	17	161,199	0
1983	14	0	0	12	26	140,821	130,046
1984	13	0	12	0	25	106,583	0
1985	6	0	0	0	6	106,438	0
1986	4	0	0	0	4	116,889	0
1987	2	0	0	0	2	130,281	0
1988	2	0	0	0	2	171,699	0
1989	4	0	0	0	4	122,015	0
1990	7	0	0	0	7	139,014	0
1991	12	0	0	0	12	123,432	0
1992	15	2	0	0	17	116,472	0
1993	13	0	0	30	43	112,721	40,626
1994	16	0	0	0	16	132,033	0
1995	31	0	0	6	37	132,869	48,577
1996	29	0	0	0	29	169,982	0
1997	16	0	0	0	16	121,309	0
1998	29	0	0	32	61	113,497	88,327
1999	8	2	0	0	10	150,856	0
2000	17	0	0	0	17	156,790	0
2001	15	0	0	0	15	112,752	0
2002	17	0	0	0	17	135,662	0
2003	24	0	0	0	24	248,977	0
2004	25	0	0	0	25	184,244	0
2005	17	0	0	0	17	95,070	0
2006	7	0	0	0	7	220,801	0
2007	16	0	0	34	50	206,492	77,453
2008	7	0	0	0	7	130,103	0
2009	8	0	0	0	8	307,450	0
2010	12	0	0	0	12	173,401	0
2011	11	0	0	0	11	185,152	0
2012	15	0	0	0	15	254,852	0
2013	25	0	0	0	25	251,350	0
2014	6	0	0	0	6	269,671	0
2015	9	0	0	0	9	300,011	0
2016	14	0	0	0	14	292,857	0



Diagram II.18.8
Single Family Permits
 Cherokee County
 Census Bureau Data, 1980–2016

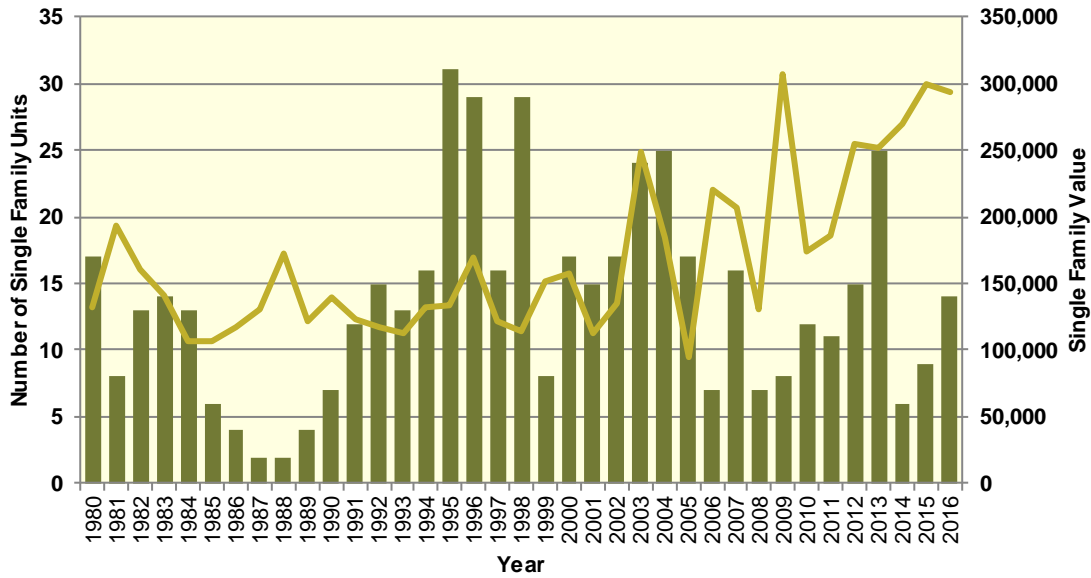
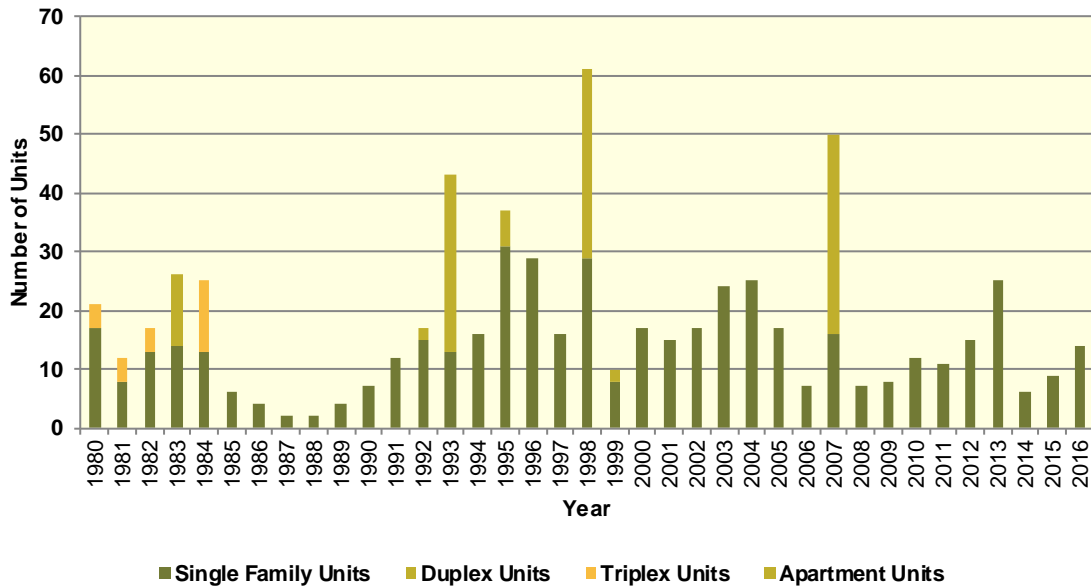


Diagram II.18.9
Total Permits by Unit Type
 Cherokee County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.18.37. In 2016, there were 5,770 housing units, up from 5,850 in 2000. Single-family units accounted for 86 percent of units in 2016, compared to 84.9 in 2000. Apartment units accounted for 7.4 percent in 2016, compared to 6.2 percent in 2000.

Table II.18.37 Housing Units by Type Cherokee 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	4,966	84.9%	4,961	86%
Duplex	165	2.8%	83	1.4%
Tri- or Four-Plex	178	3%	183	3.2%
Apartment	360	6.2%	428	7.4%
Mobile Home	181	3.1%	115	2%
Boat, RV, Van, Etc.	0	0%	0	0%
Total	5,850	100.0%	5,770	100.0%

Some 90.1 percent of housing was occupied in 2010, compared to 91.9 percent in 2000. Owner-occupied housing changed -0.4 percent between 2000 and 2010, ending with owner-occupied units representing 75.8 percent of unit. Vacant units changed by 20.8 percent, resulting in 570 vacant units in 2010.

Table II.18.38 Housing Units by Tenure Cherokee County 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	5,378	91.9%	5,207	90.1%	-3.2%
Owner-Occupied	3,962	73.7%	3,947	75.8%	-0.4%
Renter-Occupied	1,416	26.3%	1,260	24.2%	-11%
Vacant Housing Units	472	8.1%	570	9.9%	20.8%
Total Housing Units	5,850	100.0%	5,777	100.0%	-1.2%

Table II.18.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 5,770 housing units. An estimated 73.4 percent were owner-occupied, and 7.9 percent were vacant.

Table II.18.39 Housing Units by Tenure Cherokee County 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	5,207	90.1%	5,317	92.1%
Owner-Occupied	3,947	75.8%	3,904	73.4%
Renter-Occupied	1,260	24.2%	1,413	26.6%
Vacant Housing Units	570	9.9%	453	7.9%
Total Housing Units	5,777	100.0%	5,770	100.0%

Households by household size are shown in Table II.18.40. There were a total of 5,207 households in 2010, up from 5,378 in 2000. One person households changed by 1.2 percent between 2000 and 2010, while two person households changed by 5.4 percent. Three and four person households changed by -9.7 and -23 percent respectively, representing 12.2 percent and 9.5 percent of the population in 2010.

Table II.18.40					
Households by Household Size					
Cherokee County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	1,589	29.5%	1,608	30.9%	1.2%
Two Persons	1,997	37.1%	2,105	40.4%	5.4%
Three Persons	701	13%	633	12.2%	-9.7%
Four Persons	640	11.9%	493	9.5%	-23%
Five Persons	329	6.1%	258	5%	-21.6%
Six Persons	99	1.8%	73	1.4%	-26.3%
Seven Persons or More	23	0.4%	37	0.7%	60.9%
Total	5,378	100.0%	5,207	100.0%	-3.2%

Households by income is shown in Table II.18.41. Households earning more than \$100,000 per year represented 15.8 percent of households in 2016, compared to 4 percent in 2000. Households earning between \$50,000 and \$74,999 represented 22.6 percent of households in 2016, compared to 19 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 9.3 percent of households in 2016, compared to 15.7 percent in 2000.

Table II.18.41				
Households by Income				
Cherokee 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	845	15.7%	492	9.3%
\$15,000 to \$19,999	470	8.7%	337	6.3%
\$20,000 to \$24,999	503	9.4%	364	6.8%
\$25,000 to \$34,999	854	15.9%	702	13.2%
\$35,000 to \$49,999	1,114	20.7%	684	12.9%
\$50,000 to \$74,999	1,020	19%	1,199	22.6%
\$75,000 to \$99,999	358	6.7%	701	13.2%
\$100,000 or More	213	4%	838	15.8%
Total	5,377	100.0%	5,317	100.0%

Table II.18.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 5.2 percent and 1.2 percent of households, respectively. Households built in the 1970's, 1980's, and 1990's account for 11.2 percent, 5.8 percent, and 6.4, respectively. Housing units built prior to 1939 represented 38.5 percent of households in 2016.

Table II.18.42				
Households by Year Home Built				
Cherokee 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	2,369	44%	2,047	38.5%
1940 to 1949	452	8.4%	297	5.6%
1950 to 1959	646	12%	677	12.7%
1960 to 1969	681	12.7%	708	13.3%
1970 to 1979	706	13.1%	597	11.2%
1980 to 1989	259	4.8%	306	5.8%
1990 to 1999	265	4.9%	342	6.4%
2000 to 2009	.	.	278	5.2%
2010 or Later	.	.	65	1.2%
Total	5,378	100.0%	5,317	100.0%

The distribution of unit types by race are shown in Table II.18.43. An estimated 86.2 percent of white households occupy single family homes, while 0 percent of black households do. Some 6.8 percent of white households occupied apartments, while 100 percent of black households do. An estimated 0 percent of Asian, and 0 percent of American Indian households occupy single family homes.

Table II.18.43							
Distribution of Units in Structure by Race							
Cherokee County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	86.2%	0%	0%	0%	0%	0%	33.3%
Duplex	1.6%	0%	0%	0%	0%	0%	0%
Tri- or Four-Plex	3.3%	0%	0%	0%	0%	0%	0%
Apartment	6.8%	100%	0%	0%	0%	0%	0%
Mobile Home	2.1%	0%	0%	0%	0%	0%	66.7%
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.18.44. An estimated 22.3 percent of vacant units were for rent in 2010, a -14.2 percent change since 2000. In addition, some 10.9 percent of vacant units were for sale, a change of -20.5 percent between 2000 and 2010. "Other" vacant units represented 54.2 percent of vacant units in 2010. This is a change of 67.9 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.18.44					
Disposition of Vacant Housing Units					
Cherokee County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	148	31.4%	127	22.3%	-14.2%
For Sale	78	16.5%	62	10.9%	-20.5%
Rented or Sold, Not Occupied	35	7.4%	42	7.4%	20%
For Seasonal, Recreational, or Occasional Use	27	5.7%	30	5.3%	11.1%
For Migrant Workers	0	0%	0	0%	0%
Other Vacant	184	39%	309	54.2%	67.9%
Total	472	100.0%	570	100.0%	20.8%

The disposition of vacant units between 2010 and 2016 are shown in Table II.18.45. By 2016, for rent units accounted for 11.5 percent of vacant units, while for sale units accounted for 14.3 percent. "Other" vacant units accounted for 58.5 percent of vacant units, representing a total of 265 "other" vacant units.

Table II.18.45				
Disposition of Vacant Housing Units				
Cherokee County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	127	22.3%	52	11.5%
For Sale	62	10.9%	65	14.3%
Rented Not Occupied	11	1.9%	6	1.3%
Sold Not Occupied	31	5.4%	11	2.4%
For Seasonal, Recreational, or Occasional Use	30	5.3%	51	11.3%
For Migrant Workers	0	0%	3	0.7%
Other Vacant	309	54.2%	265	58.5%
Total	570	100.0%	453	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.18.46. In 2016, an estimated 0.2 percent of households were overcrowded, and an additional 0.2 percent were severely overcrowded.

Table II.18.46 Overcrowding and Severe Overcrowding Cherokee 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	3,937	99.6%	16	0.4%	0	0%	3,953
2016 Five-Year ACS	3,894	99.7%	10	0.3%	0	0%	3,904
Renter							
2000 Census	1,392	97.7%	27	1.9%	6	0.4%	1,425
2016 Five-Year ACS	1,403	99.3%	2	0.1%	8	0.6%	5,317
Total							
2000 Census	5,329	99.1%	43	0.8%	6	0.1%	5,378
2016 Five-Year ACS	5,297	99.6%	12	0.2%	8	0.2%	5,317

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 44 households with incomplete plumbing facilities in 2016, representing 0.8 percent of households in Cherokee County. This is compared to 0.9 percent of households lacking complete plumbing facilities in 2000.

Table II.18.47 Households with Incomplete Plumbing Facilities Cherokee County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	5,331	5,273
Lacking Complete Plumbing Facilities	47	44
Total Households	5,378	5,317
Percent Lacking	0.9%	0.8%

There were 136 households lacking complete kitchen facilities in 2016, compared to 22 households in 2000. This was a change from 0.4 percent of households in 2000 to 2.6 percent in 2016.

Table II.18.48 Households with Incomplete Kitchen Facilities Cherokee County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	5,356	5,181
Lacking Complete Kitchen Facilities	22	136
Total Households	5,378	5,317
Percent Lacking	0.4%	2.6%

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 Cherokee County, 9.7 of households had a cost burden and 4.3 percent had a severe cost burden. Some 18.8 percent of renters were cost burdened, and 5 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 4.7 percent and a severe cost burden rate of 4.4 percent. Owner occupied households with a mortgage had a cost burden rate of 8.4 percent, and severe cost burden at 3.5 percent.

Table II.18.49
Cost Burden and Severe Cost Burden by Tenure
 Cherokee County
 2000 Census & 2016 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	1,212	81.5%	185	12.4%	91	6.1%	0	0%	1,488
2016 Five-Year ACS	1,524	87.6%	146	8.4%	60	3.5%	9	0.5%	1,739
Owner Without a Mortgage									
2000 Census	1,508	93%	62	3.8%	40	2.5%	12	0.7%	1,622
2016 Five-Year ACS	1,945	89.8%	102	4.7%	96	4.4%	22	1%	2,165
Renter									
2000 Census	787	65.3%	173	14.4%	104	8.6%	141	11.7%	1,205
2016 Five-Year ACS	898	63.6%	266	18.8%	70	5%	179	12.7%	1,413
Total									
2000 Census	3,507	81.3%	420	9.7%	235	5.4%	153	3.5%	4,315
2016 Five-Year ACS	4,367	82.1%	514	9.7%	226	4.3%	210	3.9%	5,317

Housing Problems by Income

Table II.18.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Cherokee County. As can be seen in 2017 the MFI was \$68,200, which compared to \$69,900 for the State of Iowa.

Table II.18.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 355 owner-occupied and 170 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 99 owner-occupied 84 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 4,470 households without a housing problem.

Table II.18.50
Median Family Income
 Cherokee County
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	42,400	49,100
2001	45,000	52,500
2002	45,200	53,700
2003	48,300	54,900
2004	48,600	55,800
2005	51,650	57,650
2006	51,800	57,800
2007	51,800	58,100
2008	52,300	58,500
2009	55,400	62,000
2010	55,700	62,400
2011	58,900	64,000
2012	59,700	64,800
2013	60,300	64,700
2014	61,400	65,300
2015	62,800	67,500
2016	63,300	68,400
2017	68,200	69,900

Table II.18.51
Housing Problems by Income and Tenure
 Cherokee 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	30	4	0	0	4	38
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)	4	0	4	0	0	8
Housing cost burden greater than 50% of income (and none of the above problems)	50	35	4	10	0	99
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	95	65	145	25	25	355
Zero/negative income (and none of the above problems)	50	0	0	0	0	50
Has none of the 4 housing problems	45	320	530	375	2,200	3,470
Total	274	424	683	410	2,229	4,020
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	0	30	0	0	70	100
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	4	0	0	4
Housing cost burden greater than 50% of income (and none of the above problems)	70	4	0	0	10	84
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	55	85	30	0	0	170
Zero/negative income (and none of the above problems)	20	0	0	0	0	20
Has none of the 4 housing problems	115	190	215	170	310	1,000
Total	260	309	249	170	390	1,378
Total						
Lacking complete plumbing or kitchen facilities	30	34	0	0	74	138
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)	4	0	8	0	0	12
Housing cost burden greater than 50% of income (and none of the above problems)	120	39	4	10	10	183
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	150	150	175	25	25	525
Zero/negative income (and none of the above problems)	70	0	0	0	0	70
Has none of the 4 housing problems	160	510	745	545	2,510	4,470
Total	534	733	932	580	2,619	5,398

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.18.52, of the 130 loans in 2016, 76 loans were for Home Purchases, 5 were for Home Improvement and 49 were for refinancing.

Table II.18.52				
Owner-Occupied Single Family Home Loans by Loan Type				
Cherokee County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	57	12	56	125
2009	58	8	97	163
2010	61	9	68	138
2011	55	4	87	146
2012	50	14	113	177
2013	79	7	88	174
2014	85	7	37	129
2015	81	12	50	143
2016	76	5	49	130

Table II.18.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$95,980 in 2012 and \$109,355 in 2016. Overall, average loans were \$100,744 in 2008 and \$125,385 in 2016.

Table II.18.53				
Owner-Occupied Single Family Home Loans by Average Loan Amount				
Cherokee County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$77,228	\$49,667	\$135,625	\$100,744
2009	\$75,293	\$127,125	\$109,856	\$98,405
2010	\$92,016	\$62,889	\$90,044	\$89,145
2011	\$93,545	\$30,750	\$99,103	\$95,137
2012	\$95,980	\$47,500	\$101,912	\$95,932
2013	\$81,025	\$66,143	\$107,227	\$93,678
2014	\$100,941	\$50,000	\$121,243	\$104,000
2015	\$96,025	\$52,000	\$140,220	\$107,783
2016	\$109,355	\$120,800	\$150,714	\$125,385

Table II.18.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$4,799,000 in 2012 and \$8,311,000 in 2016. Overall, average loans were \$12,593,000 in 2008 and \$16,300,000 in 2016.

Table II.18.54				
Total Volume of Owner-Occupied Single Family Loans				
Cherokee County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$4,402,000	\$596,000	\$7,595,000	\$12,593,000
2009	\$4,367,000	\$1,017,000	\$10,656,000	\$16,040,000
2010	\$5,613,000	\$566,000	\$6,123,000	\$12,302,000
2011	\$5,145,000	\$123,000	\$8,622,000	\$13,890,000
2012	\$4,799,000	\$665,000	\$11,516,000	\$16,980,000
2013	\$6,401,000	\$463,000	\$9,436,000	\$16,300,000
2014	\$8,580,000	\$350,000	\$4,486,000	\$13,416,000
2015	\$7,778,000	\$624,000	\$7,011,000	\$15,413,000
2016	\$8,311,000	\$604,000	\$7,385,000	\$16,300,000

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.18.55 presents some basic statistics about the completed surveys.

Table II.18.55				
Survey of Rental Properties				
Cherokee County				
2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	4	132	19.7	14.7

Table II.18.56, shows the amount of total and vacant units with their associated vacancy rates. There were 132 apartment units reported in the survey, with 26 of them available, which resulted in a vacancy rate of 19.7 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Table II.18.56			
Rental Vacancy Survey by Type			
Cherokee County			
2017 Survey of Rental Properties			
Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	0	0	0%
Apartments	132	26	19.7%
Mobile Homes	0	0	0%
“Other” Units	0	0	0%
Don't Know	0	0	0%
Total	132	26	19.7%

Table II.18.57, reports units by bedroom size. As can be seen there were 44 two bedroom apartment units. Overall, the 44 two bedroom units accounted for 33.3 percent of all units. Additional details for additional unit types are reported found below.

Table II.18.57 Rental Units by Bedroom Size Cherokee 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	88	0	0	.	88
Two	0	44	0	0	.	44
Three	0	0	0	0	.	0
Four	0	0	0	0	.	0
Don’t Know	0	0	0	0	0	0
Total	0	132	0	0	0	132

Table II.18.58 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were one-bedroom units, which had a vacancy rate of 21.6 percent.

Table II.18.58 Apartment Units by Bedroom Size Cherokee County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	0%
One	88	19	21.6%
Two	44	7	15.9%
Three	0	0	0%
Four	0	0	0%
Don’t know	0	0	0%
Total	132	26	19.7%

Average market-rate rents by unit type are shown in Table II.18.59. Not all respondents were able to disclose the rental amounts for their units, so there may be some statistical aberrations in the computed rental rates, but generally those units with more bedrooms had higher rents.

Table II.18.59 Average Market Rate Rents by Bedroom Size Cherokee County 2017 Survey of Rental Properties					
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Total
Efficiency	\$0	\$0	\$0	\$0	\$0
One	\$0	\$660	\$0	\$0	\$660
Two	\$0	\$0	\$0	\$0	\$0
Three	\$0	\$0	\$0	\$0	\$0
Four	\$0	\$0	\$0	\$0	\$0
Total	\$0	\$485	\$0	\$0	\$485

The average rent and availability of apartment units is displayed in Table II.18.60. 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 22.6 percent.

Table II.18.60			
Apartment Market Rate Rents by Vacancy Status			
Cherokee County			
2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	2	0	0%
\$500 to \$750	62	14	22.6%
\$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	68	12	17.6%
Total	132	26	19.7%

Respondents were asked if utilities are included in the rent and as shown in Table II.18.61 below 4 respondents, or 100 percent, included some sort of utility in the rent.

Table II.18.61	
Are there any utilities included with the rent?	
Cherokee County	
2017 Survey of Rental Properties	
Period	Respondent
Yes	4
No	0
% Offering Utilities	100%

The type of utility included in the rent is shown in Table II.18.62. There were 2 respondents who included electricity, 0 respondents who included natural gas, 4 respondents who included water and sewer and 4 respondents included trash collection in the rent.

Table II.18.62	
Which utilities are included with the rent?	
Cherokee County	
2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	2
Natural Gas	0
Water/Sewer	4
Trash Collection	4

Accessible Rental Properties

The survey also asked respondents if any of their units were accessible to persons with disabilities. As can be seen in, Table II.18.63 below, there were 10 accessible apartment units. Respondents also indicated there were a total of 7 persons with disabilities currently residing in accessible units.

Table II.18.63						
Accessible Units by Bedroom Size						
Cherokee 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	6	0	0		6
Two	0	4	0	0		4
Three	0	0	0	0		0
Four	0	0	0	0		0
Don’t Know	0	0	0	0	0	0
Total	0	10	0	0	0	10

Table II.18.64, shows the breakdown of accessible and not accessible apartment units by bedroom size. As can be seen 9.1 percent or 4 two bedroom apartment units are accessible, with 0 percent of three bedroom units were considered accessible. Overall, 7.6 percent of all apartment units were considered accessible by survey respondents.

Table II.18.64				
Apartment Units by Accessibility and Bedroom Size				
Cherokee County				
2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	0	0	0	0%
One	82	6	88	6.8%
Two	40	4	44	9.1%
Three	0	0	0	0%
Four	0	0	0	0%
Don’t know	0	0	0	0%
Total	122	10	132	7.6%

Perceived Need for Rental Units

Table II.18.65, 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 0 number of persons on the wait list.

Table II.18.65 Do you keep a waiting list? Cherokee County 2017 Survey of Rental Properties	
Period	Respondent
Yes	3
No	1
Waitlist Size	0

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.18.66, 1 respondent said there was no need for renovating single family units, with 0 respondents saying there was extreme need for renovating single family units. Likewise, 1 respondent indicated no need for renovating existing apartment units, with 0 respondents saying there was extreme need for renovating existing apartment units.

Table II.18.66 How would you rate the need for renovation of existing units in the city? Cherokee County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	1	1	1	1
Low Need	0	0	0	0
Moderate Need	1	1	1	1
High Need	1	1	1	1
Extreme Need	0	0	0	0
Average Need	2.7	2.7	2.7	2.7

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.18.67, 0 respondents said there was no need for new single family units, with 1 respondent saying there was extreme need for constructing new single family units. Likewise, 0 respondents indicated no need for new apartment units, with 0 respondents saying there was extreme need for constructing new apartment units.

Table II.18.67 How would you rate the need for construction of new units in the city? Cherokee County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	0	0	0	0
Low Need	1	2	2	2
Moderate Need	1	1	1	1
High Need	0	0	0	0
Extreme Need	1	0	0	0
Average Need	3.3	2.3	2.3	2.3

The 2017 Housing Needs Forecast reports housing demand projections from 2017 to 2050. Three possible economic futures portraying moderate, strong, and very strong growth were used to create

three forecasts. The strong scenario is the base case, representing conditions as of today. The *moderate growth* scenario forecast projects household growth with the assumption of slower population and employment growth, where the *very strong growth* scenario incorporates assumptions of much stronger employment and population growth over the forecast horizon.

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

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

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

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

Table II.18.68, shows the *strong growth scenario* for the Cherokee County. As can be seen there were 3,904 owner-occupied and 1,413 renter-occupied households in 2016, for a total of 5,317 households. In 2030, there will be a projected 5,220 households, of which 3,878 are projected to be owner occupied and the remaining 1,342 are expected to be renter-occupied.

By 2050, there are projected to be 3,676 owner-occupied households, of which 255 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 622 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 1,251 renter households, of which 237 renter households are expected to have incomes between 0 and 30.0 percent of median family income 222 renter households with incomes between 50.1-80.0 percent of MFI. Overall households are projected to reach 4,927 occupied units by 2050, of which 492 are expected to have incomes on between 0 and 30 percent of MFI.

Table II.18.68
Housing Demand Forecast
 Cherokee County
 Strong Growth Scenario

Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	271	272	271	269	267	263	259	255
30.1-50%	408	410	408	405	402	396	391	384
50.1-80%	661	664	661	656	650	642	632	622
80.1-95%	291	293	291	290	287	283	279	274
95.1-115%	510	512	510	507	502	496	488	480
115+%	1,763	1,771	1,762	1,751	1,734	1,712	1,687	1,659
Total	3,904	3,922	3,904	3,878	3,841	3,793	3,737	3,676
Renter								
0-30%	268	259	257	254	251	247	242	237
30.1-50%	313	302	300	297	293	288	283	277
50.1-80%	251	243	241	239	235	232	227	222
80.1-95%	134	129	128	127	125	123	121	118
95.1-115%	134	129	128	127	125	123	121	118
115+%	314	303	301	298	294	289	284	278
Total	1,413	1,366	1,355	1,342	1,325	1,303	1,278	1,251
Total								
0-30%	539	531	528	523	518	510	501	492
30.1-50%	721	712	708	703	695	685	674	661
50.1-80%	912	907	902	895	886	873	859	844
80.1-95%	425	422	420	417	412	407	400	393
95.1-115%	644	642	638	634	627	619	609	599
115+%	2,076	2,074	2,063	2,049	2,028	2,002	1,971	1,937
Total	5,317	5,288	5,259	5,220	5,166	5,096	5,014	4,927

