

**VOLUME III:  
MASON CITY**

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## Mason City

### DEMOGRAPHICS

#### Population Estimates

Table III.24.1, at right shows the population for Mason City. As can be seen, the population in Mason City decreased from 28,079 persons in 2010 to 27,430 person in 2016, or by -2.3 percent.

Several pieces of data presented in the profile are only available at the county level. A sub-set of the county level data are presented here to give a more complete view of Mason City. Although a city may span several counties, for the county level data pieces, Cerro Gordo County was selected. For a more in-depth county level view, please refer to Cerro Gordo County in Volume II of this profile.

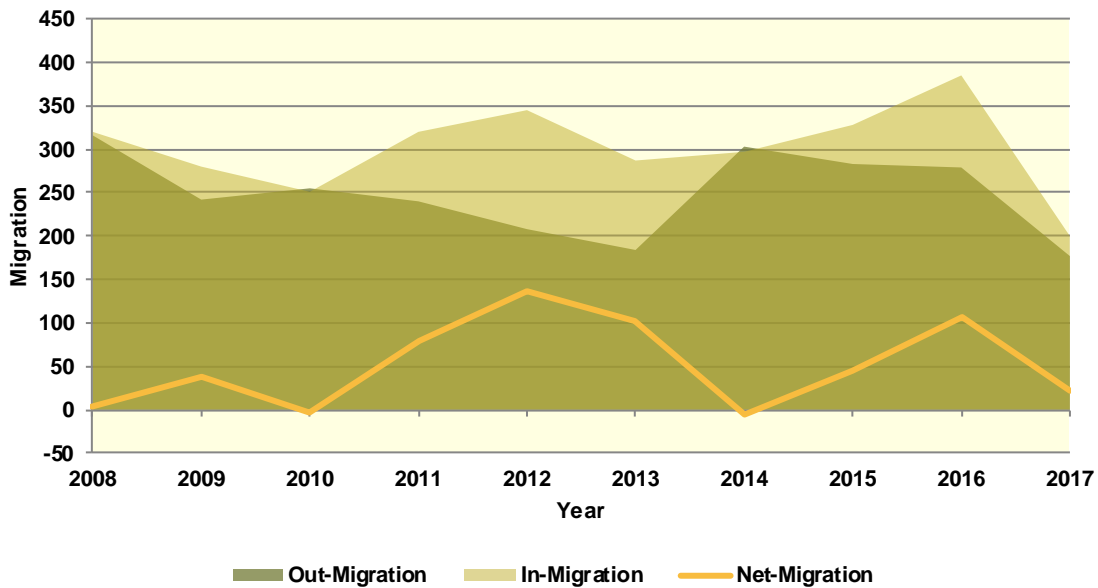
#### Cerro Gordo County Population Migration Trends

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.

Diagram III.24.1, 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 Mason City.

Year	Population	Percent Yearly Change
2000	29,172	.
2001	28,896	-0.9%
2002	28,656	-0.8%
2003	28,677	0.1%
2004	28,437	-0.8%
2005	28,302	-0.5%
2006	28,199	-0.4%
2007	28,184	-0.1%
2008	28,116	-0.2%
2009	28,111	0%
2010	28,079	-0.1%
2011	27,959	-0.4%
2012	27,772	-0.7%
2013	27,663	-0.4%
2014	27,471	-0.7%
2015	27,378	-0.3%
2016	27,430	0.2%

**Diagram III.24.1**  
**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 III.24.2, 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.

Table III.24.2, 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.

**Table III.24.2**  
**New-Migration by Age Range**  
 Cerro Gordo County  
 Iowa DOT Data

Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
<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>

## 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 III.24.3, shows population by age for the 2000 and 2010 Census. The population changed by -3.7 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -8 percent to a total of 4,794 persons in 2010. Those aged 25 to 34 changed by -3.9 percent, and those aged under 5 changed by -3.9 percent.

Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	1,815	6.2%	1,744	6.2%	-3.9%
5 to 19	6,111	20.9%	5,378	19.2%	-12%
20 to 24	1,919	6.6%	1,756	6.3%	-8.5%
25 to 34	3,480	11.9%	3,343	11.9%	-3.9%
35 to 54	8,157	28%	7,347	26.2%	-9.9%
55 to 64	2,479	8.5%	3,717	13.2%	49.9%
65 or Older	5,211	17.9%	4,794	17.1%	-8%
<b>Total</b>	<b>29,172</b>	<b>100.0%</b>	<b>28,079</b>	<b>100.0%</b>	<b>-3.7%</b>

The elderly population is further explored in Table III.24.4. Those aged 65 to 66 changed by 5.8 percent between 2000 and 2010, resulting in a population of 473 persons. Those aged 85 or older changed by 2.3 percent during the same time period, and resulted in 850 persons over age 85 in 2010.

<b>Table III.24.4</b>					
<b>Elderly Population by Age</b>					
Mason City					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	447	8.6%	473	9.9%	5.8%
67 to 69	725	13.9%	655	13.7%	-9.7%
70 to 74	1,288	24.7%	1,032	21.5%	-19.9%
75 to 79	1,115	21.4%	913	19%	-18.1%
80 to 84	805	15.4%	871	18.2%	8.2%
85 or Older	831	15.9%	850	17.7%	2.3%
<b>Total</b>	<b>5,211</b>	<b>100.0%</b>	<b>4,794</b>	<b>100.0%</b>	<b>-8%</b>

Population by race and ethnicity is shown in Table III.24.5. The white population changed by -5.3 percent between 2000 and 2010, and resulted in representing 93.8 percent of the population in 2010. The black population changed by 48.8 percent, represented 1.8 percent of the population in 2010. The American Indian and Asian populations represented 0.3 and 0.9 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 41.2 percent between 2000 and 2010, compared to the -5.4 percent growth rate for non-Hispanics.

<b>Table III.24.5</b>					
<b>Population by Race and Ethnicity</b>					
Mason City					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	27,829	95.4%	26,345	93.8%	-5.3%
Black	342	1.2%	509	1.8%	48.8%
American Indian	52	0.2%	75	0.3%	44.2%
Asian	226	0.8%	247	0.9%	9.3%
Native Hawaiian/ Pacific Islander	3	0%	7	0%	133.3%
Other	313	1.1%	355	1.3%	13.4%
Two or More Races	407	1.4%	541	1.9%	32.9%
<b>Total</b>	<b>29,172</b>	<b>100.0%</b>	<b>28,079</b>	<b>100.0%</b>	<b>-3.7%</b>
<b>Hispanic</b>	1,005	3.4%	1,419	5.1%	41.2%
<b>Non-Hispanic</b>	28,167	96.6%	26,660	94.9%	-5.4%

Population by race and ethnicity through 2016 is shown in Table III.24.6. The white population represented 93.9 percent of the population in 2016, compared with black households accounting for 1.9 percent of the population. Hispanic households represented 4.9 percent of the population in 2016.

<b>Table III.24.6</b>				
<b>Population by Race and Ethnicity</b>				
Mason City				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	26,345	93.8%	25,872	93.9%
Black	509	1.8%	524	1.9%
American Indian	75	0.3%	93	0.3%
Asian	247	0.9%	343	1.2%
Native Hawaiian/ Pacific Islander	7	0%	0	0%
Other	355	1.3%	178	0.6%
Two or More Races	541	1.9%	536	1.9%
<b>Total</b>	<b>28,079</b>	<b>100.0%</b>	<b>27,546</b>	<b>100.0%</b>
<b>Non-Hispanic</b>	<b>26,660</b>	<b>94.9%</b>	<b>26,201</b>	<b>95.1%</b>
<b>Hispanic</b>	<b>1,419</b>	<b>5.1%</b>	<b>1,345</b>	<b>4.9%</b>

The population by race is broken down further by ethnicity in Table III.24.7. While the white non-Hispanic population changed by -6.6 percent between 2000 and 2010, the white Hispanic population changed by 51.2 percent. The black non-Hispanic population changed by 46.7 percent, while the black Hispanic population changed by 120 percent.

<b>Table III.24.7</b>					
<b>Population by Race and Ethnicity</b>					
Mason City					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
<b>Non-Hispanic</b>					
White	27,237	96.7%	25,450	95.5%	-6.6%
Black	332	1.2%	487	1.8%	46.7%
American Indian	44	0.2%	55	0.2%	25%
Asian	221	0.8%	242	0.9%	9.5%
Native Hawaiian/ Pacific Islander	1	0%	6	0%	500%
Other	33	0.1%	11	0%	-66.7%
Two or More Races	299	1.1%	409	1.5%	36.8%
<b>Total Non-Hispanic</b>	<b>28,167</b>	<b>100.0%</b>	<b>26,660</b>	<b>100.0%</b>	<b>-5.4%</b>
<b>Hispanic</b>					
White	592	58.9%	895	63.1%	51.2%
Black	10	1%	22	1.6%	120%
American Indian	8	0.8%	20	1.4%	150%
Asian	5	0.5%	5	0.4%	0%
Native Hawaiian/ Pacific Islander	2	0.2%	1	0.1%	-50%
Other	280	27.9%	344	24.2%	22.9%
Two or More Races	108	10.7%	132	9.3%	22.2%
<b>Total Hispanic</b>	<b>1,005</b>	<b>100.0%</b>	<b>1,419</b>	<b>100.0%</b>	<b>41.2%</b>
<b>Total Population</b>	<b>29,172</b>	<b>100.0%</b>	<b>28,079</b>	<b>100.0%</b>	<b>-3.7%</b>

The change in race and ethnicity between 2010 and 2016 is shown in Table III.24.8. During this time, the total non-Hispanic population was 26,201 persons in 2016. The Hispanic population was 1,345.

<b>Table III.24.8</b>				
<b>Population by Race and Ethnicity</b>				
Mason City				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
<b>Non-Hispanic</b>				
White	25,450	95.5%	24,922	95.1%
Black	487	1.8%	524	2%
American Indian	55	0.2%	50	0.2%
Asian	242	0.9%	343	1.3%
Native Hawaiian/ Pacific Islander	6	0%	0	0%
Other	11	0%	0	0%
Two or More Races	409	1.5%	362	1.4%
<b>Total Non-Hispanic</b>	<b>26,660</b>	<b>100.0%</b>	<b>26,201</b>	<b>100.0%</b>
<b>Hispanic</b>				
White	895	63.1%	950	70.6%
Black	22	1.6%	0	0%
American Indian	20	1.4%	43	3.2%
Asian	5	0.4%	0	0%
Native Hawaiian/ Pacific Islander	1	0.1%	0	0%
Other	344	24.2%	178	13.2%
Two or More Races	132	9.3%	174	12.9%
<b>Total Hispanic</b>	<b>1,419</b>	<b>100.0</b>	<b>1,345</b>	<b>100.0%</b>
<b>Total Population</b>	<b>28,079</b>	<b>100.0%</b>	<b>27,546</b>	<b>100.0%</b>

Households by type and tenure are shown in Table III.24.9. Family households represented 54.3 percent of households, while non-family households accounted for 45.7 percent. These changed from 58.3 and 41.7 percent, respectively.

<b>Table III.24.9</b>				
<b>Household Type by Tenure</b>				
Mason City				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	7,210	58.3%	6,748	54.3%
Married-Couple Family	5,341	74.1%	4,902	72.6%
Owner-Occupied	4,708	88.1%	4,331	88.4%
Renter-Occupied	633	11.9%	571	11.6%
Other Family	1,869	25.9%	1,846	27.7%
Male Householder, No Spouse Present	534	28.6%	590	28.9%
Owner-Occupied	307	57.5%	309	52.4%
Renter-Occupied	227	42.5%	281	47.6%
Female Householder, No Spouse Present	1,335	71.4%	1,256	72.3%
Owner-Occupied	667	50%	622	49.5%
Renter-Occupied	668	50%	634	50.5%
Non-Family Households	5,156	41.7%	5,684	45.7%
Owner-Occupied	2,628	51%	2,740	48.2%
Renter-Occupied	2,528	49%	2,944	51.8%
<b>Total</b>	<b>12,366</b>	<b>100.0%</b>	<b>12,432</b>	<b>100.0%</b>

The group quarters population was 856 in 2010, compared to 1,125 in 2000. Institutionalized populations experienced a -27.3 percent change between 2000 and 2010. Non-institutionalized populations experienced a -19.8 percent change during this same time period.



<b>Table III.24.10</b>					
<b>Group Quarters Population</b>					
Mason City					
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	15.3%	47	10.5%	-50%
Juvenile Facilities	.	.	51	11.4%	.
Nursing Homes	476	77.3%	344	76.8%	-27.7%
Other Institutions	46	7.5%	6	1.3%	-87%
<b>Total</b>	<b>616</b>	<b>100.0%</b>	<b>448</b>	<b>100.0%</b>	<b>-27.3 %</b>
<b>Noninstitutionalized</b>					
College Dormitories	349	68.6%	307	75.2%	-12%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	160	31.4%	101	24.8%	-36.9%
<b>Total</b>	<b>509</b>	<b>100.0%</b>	<b>408</b>	<b>100.0%</b>	<b>-19.8%</b>
<b>Group Quarters Population</b>	<b>1,125</b>	<b>100.0%</b>	<b>856</b>	<b>100.0%</b>	<b>-23.9%</b>

The number of foreign born persons are shown in Table III.24.11. An estimated 0.7 percent of the population was born in Mexico, some 0.5 percent were born in Laos, and another 0.2 percent were born in Other Eastern Europe.

<b>Table III.24.11</b>			
<b>Place of Birth for the Foreign-Born Population</b>			
Mason City			
2016 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 country of origin	Mexico	195	0.7%
#2 country of origin	Laos	135	0.5%
#3 country of origin	Other Eastern Europe	67	0.2%
#4 country of origin	Canada	48	0.2%
#5 country of origin	Philippines	47	0.2%
#6 country of origin	Other South America	41	0.1%
#7 country of origin	Nepal	34	0.1%
#8 country of origin	Sri Lanka	20	0.1%
#9 country of origin	Guyana	17	0.1%
#10 country of origin	El Salvador	16	0.1%

Limited English Proficiency and the language spoken at home are shown in Table III.24.12. An estimated 1.1 percent of the population speaks Spanish at home, followed by 0.3 percent speaking Other Indo-European languages.

<b>Table III.24.12</b> <b>Limited English Proficiency and Language Spoken at Home</b> Mason City 2016 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 LEP Language	Spanish	280	1.1%
#2 LEP Language	Other Indo-European languages	72	0.3%
#3 LEP Language	Other Asian and Pacific Island languages	34	0.1%
#4 LEP Language	Tagalog	16	0.1%
#5 LEP Language	Vietnamese	8	0%
#6 LEP Language	Korean	6	0%
#7 LEP Language	Arabic	0	0%
#8 LEP Language	Chinese	0	0%
#9 LEP Language	French, Haitian, or Cajun	0	0%
#10 LEP Language	German or other West Germanic languages	0	0%

### Disability

The disability rate from the 2000 Census is shown in Table III.24.13. Some 18.1 percent of the population was disabled in 2000, or a total of 4,819 persons. The disability rate was highest for those over 65, with 39.9 percent disabled.

<b>Table III.24.13</b> <b>Disability by Age</b> Mason City 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	233	5.5%
16 to 64	2,668	15.2%
65 and older	1,918	39.9%
<b>Total</b>	<b>4,819</b>	<b>18.1%</b>

Table III.24.14, shows disability by type in 2000. There were 2,552 physical disabilities in 2000, some 1,498 employment disabilities, and 1,401 go-outside-home disabilities.

<b>Table III.24.14</b> <b>Total Disabilities Tallied: Aged 5 and Older</b> Mason City 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	1,139
Physical disability	2,552
Mental disability	1,525
Self-care disability	496
Employment disability	1,498
Go-outside-home disability	1,401
<b>Total</b>	<b>8,611</b>

Disability by age, as estimated by the 2016 ACS, is shown in Table III.24.15. The disability rate for females was 15.3 percent, compared to 15.2 percent for males. The disability rate changed precipitously higher with age, with 43 percent of those over 75 experiencing a disability.

<b>Table III.24.15</b> <b>Disability by Age</b> Mason City 2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	53	7.4%	0	0%	53	4.1%
5 to 17	229	10.1%	129	5.9%	358	8%
18 to 34	152	5.3%	272	9.9%	424	7.5%
35 to 64	948	17.8%	846	15.7%	1,794	16.8%
65 to 74	290	25.2%	207	14%	497	18.9%
75 or Older	348	37.1%	651	47%	999	43%
<b>Total</b>	<b>2,020</b>	<b>15.2%</b>	<b>2,105</b>	<b>15.3%</b>	<b>4,125</b>	<b>15.3%</b>

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table III.24.16. Some 6.9 percent have an ambulatory disability, 5.9 have an independent living disability, and 2.3 percent have a self-care disability.

<b>Table III.24.16</b> <b>Total Disabilities Tallied: Aged 5 and Older</b> Mason City 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	1,405	5.2%
Vision disability	537	2%
Cognitive disability	1,668	6.5%
Ambulatory disability	1,787	6.9%
Self-Care disability	592	2.3%
Independent living disability	1,250	5.9%

### Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table III.24.17. In 2016, some 14,109 persons were employed and 727 were unemployed. This totaled a labor force of 14,836 persons. The unemployment rate for Mason City was estimated to be 4.9 percent in 2016.

<b>Table III.24.17</b> <b>Employment, Labor Force and Unemployment</b> Mason City 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	14,109
Unemployed	727
<b>Labor Force</b>	<b>14,836</b>
Unemployment Rate	4.9%

In 2016, 93 percent of households in Mason City had a high school education or greater.

<b>Table III.24.18</b>	
<b>High School or Greater Education</b>	
Mason City	
2016 Five-Year ACS Data	
<b>Education Level</b>	<b>Households</b>
High School or Greater	11,560
Total Households	12,432
<b>Percent High School or Above</b>	<b>93%</b>

As seen in Table III.24.19, some 31.8 percent of the population had a high school diploma or equivalent, another 40.5 percent have some college, 14.5 percent have a Bachelor's Degree, and 5.8 percent of the population had a graduate or professional degree.

<b>Table III.24.19</b>		
<b>Educational Attainment</b>		
Mason City		
2016 Five-Year ACS Data		
<b>Education Level</b>	<b>Population</b>	<b>Percent</b>
Less Than High School	1,623	7.5%
High School or Equivalent	6,907	31.8%
Some College or Associates Degree	8,803	40.5%
Bachelor's Degree	3,163	14.5%
Graduate or Professional Degree	1,252	5.8%
<b>Total Population Above 18 years</b>	<b>21,748</b>	<b>100.0%</b>

## ECONOMICS

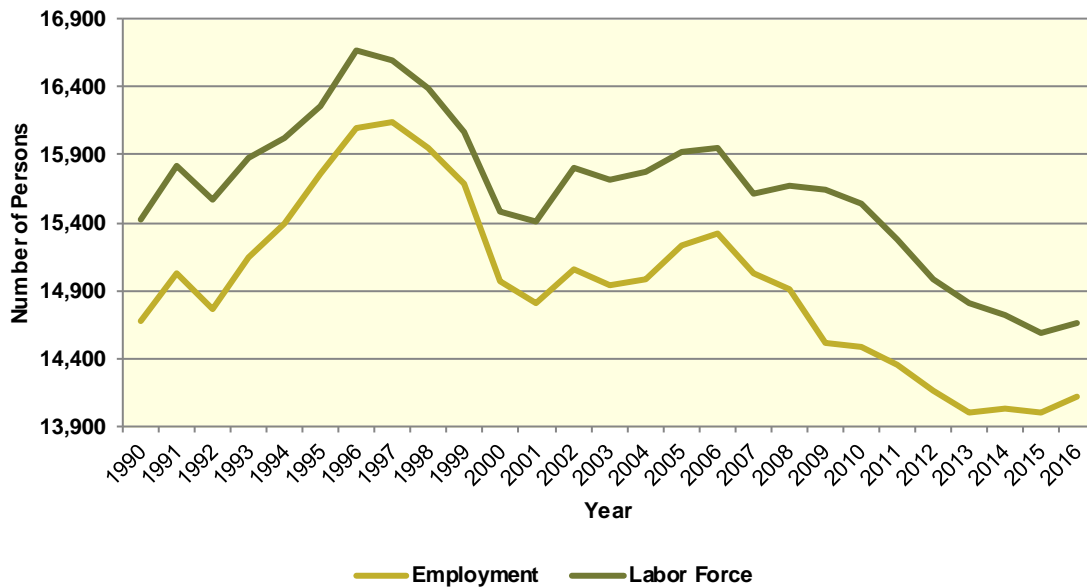
### Labor Force

Table III.24.20, shows the labor force statistics for Mason City from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1999 with a rate of 2.4 percent. The highest level of unemployment occurred during 2009 rising to a rate of 7.2 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 Mason City decreased from 4 percent in 2015 to 3.6 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Table III.24.20 Labor Force Statistics Mason City 1990 - 2016 BLS Data					
Year	Mason City				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	748	14,683	15,431	4.8%	4.4%
1991	789	15,032	15,821	5%	4.7%
1992	806	14,769	15,575	5.2%	4.5%
1993	737	15,142	15,879	4.6%	4%
1994	631	15,390	16,021	3.9%	3.5%
1995	503	15,760	16,263	3.1%	3.4%
1996	567	16,104	16,671	3.4%	3.5%
1997	460	16,137	16,597	2.8%	3.1%
1998	429	15,957	16,386	2.6%	2.7%
1999	378	15,685	16,063	2.4%	2.6%
2000	511	14,974	15,485	3.3%	2.6%
2001	605	14,807	15,412	3.9%	3.3%
2002	744	15,061	15,805	4.7%	4%
2003	769	14,945	15,714	4.9%	4.5%
2004	789	14,991	15,780	5%	4.5%
2005	683	15,240	15,923	4.3%	4.3%
2006	625	15,321	15,946	3.9%	3.7%
2007	581	15,034	15,615	3.7%	3.7%
2008	750	14,917	15,667	4.8%	4.2%
2009	1,122	14,523	15,645	7.2%	6.4%
2010	1,056	14,488	15,544	6.8%	6%
2011	919	14,352	15,271	6%	5.5%
2012	827	14,160	14,987	5.5%	5%
2013	806	13,998	14,804	5.4%	4.7%
2014	676	14,040	14,716	4.6%	4.3%
2015	586	14,004	14,590	4%	3.8%
2016	535	14,124	14,659	3.6%	3.7%

Diagram III.24.2, shows the employment and labor force for Mason City. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 14,124 persons, with the labor force reaching 14,659, indicating there were a total of 535 unemployed persons.

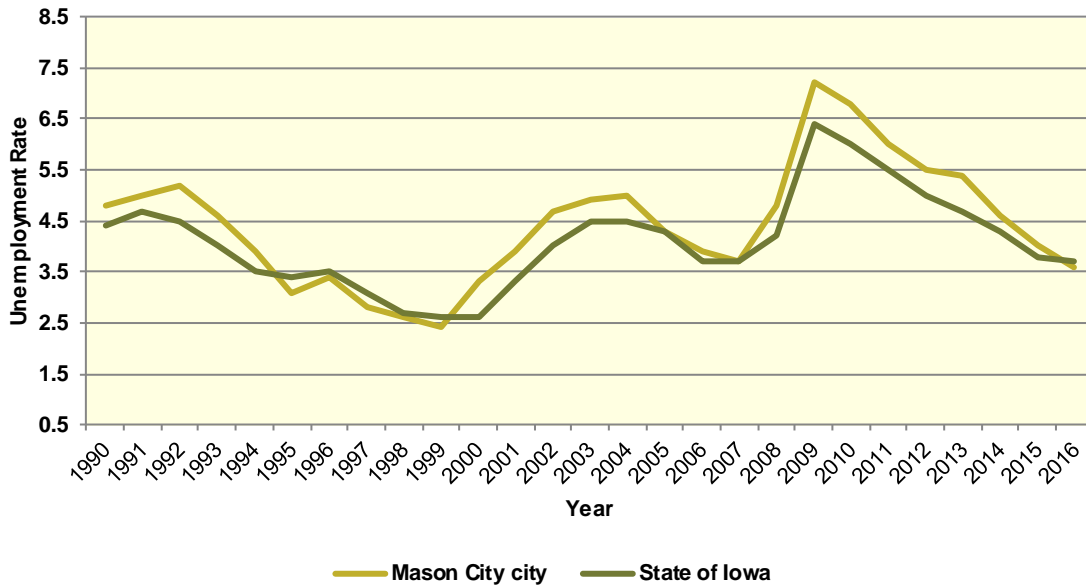
**Diagram III.24.2**  
**Employment and Labor Force**  
 Mason City  
 1990 – 2016 BLS Data



**Unemployment**

Diagram III.24.3, shows the unemployment rate for both the State and Mason City. During the 1990’s the average rate for Mason City was 3.8 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 4.6 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 5.2 percent. Over the course of the entire period the Mason City had an average unemployment rate that higher than the State, 4.4 percent for Mason City, versus 4.1 statewide.

**Diagram III.24.3**  
**Annual Unemployment Rate**  
 Mason City  
 1990 – 2016 BLS Data



**Earnings: Cerro Gordo County**

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. Diagram III.24.4, 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 III.24.4**  
**Real Average Earnings Per Job**  
 Cerro Gordo County  
 BEA Data 1990 - 2016

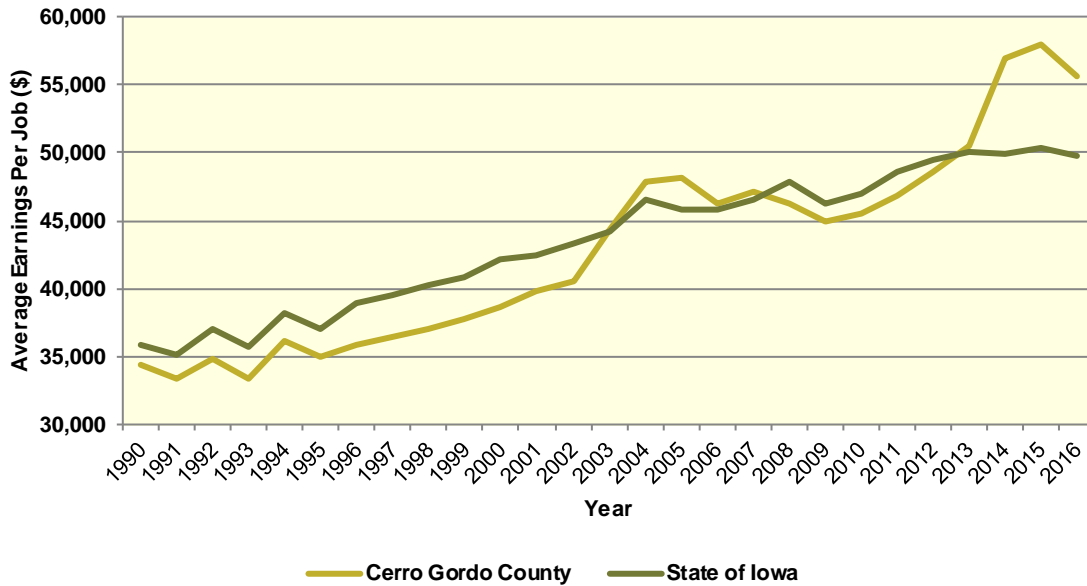
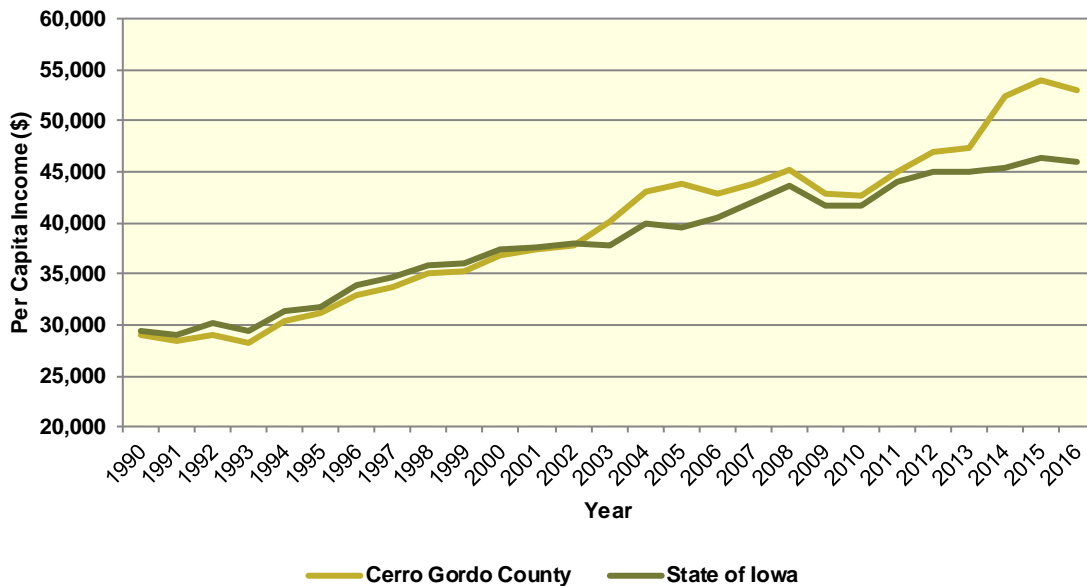


Diagram III.24.5, shows real per capita income for the Cerro Gordo County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. 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 III.24.5**  
**Real Per Capita Income**  
 Cerro Gordo County  
 BEA Data 1990 - 2016





## Iowa Department of Revenue: Cerro Gordo County

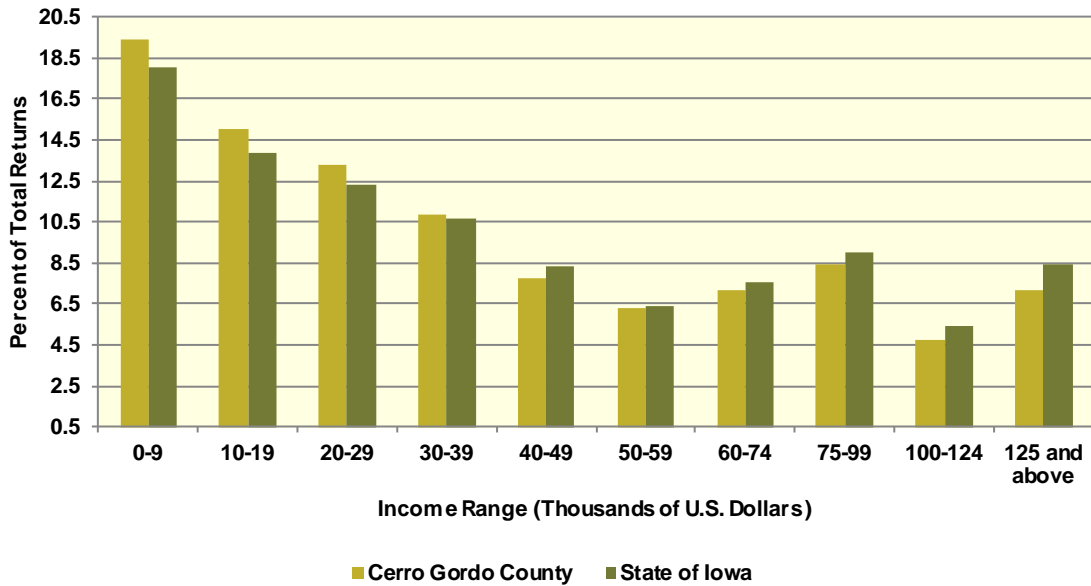
The Iowa Department of Revenue releases annual income tax statistics. Table III.24.21, shows the number of returns by adjusted gross income. For taxpayer confidentiality, if the number of returns was fewer than 5, the data was redacted. As a result the number of returns reported maybe slightly lower 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 III.24.21**  
**Number of Tax Returns by Adjusted Gross Income**  
 Mason City  
 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 III.24.6**  
**2015 Income Distribution**  
 Cerro Gordo County  
 2015 Iowa DOR Data



**Poverty**

The rate of poverty for Mason City is shown in Table III.24.22. In 2016, there were an estimated 3,702 persons living in poverty. This represented a 13.9 percent poverty rate, compared to 10 percent poverty in 2000. In 2016, some 5.1 percent of those in poverty were under age 6, and 13.8 percent were 65 or older.

Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	330	11.7%	189	5.1%
6 to 17	423	15.1%	661	17.9%
18 to 64	1,572	55.9%	2,342	63.3%
65 or Older	485	17.3%	510	13.8%
<b>Total</b>	<b>2,810</b>	<b>100.0%</b>	<b>3,702</b>	<b>100.0%</b>
<b>Poverty Rate</b>	<b>10%</b>	<b>.</b>	<b>13.9%</b>	<b>.</b>

## HOUSING

### 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 19 authorizations in 2015 to 16 in 2016.

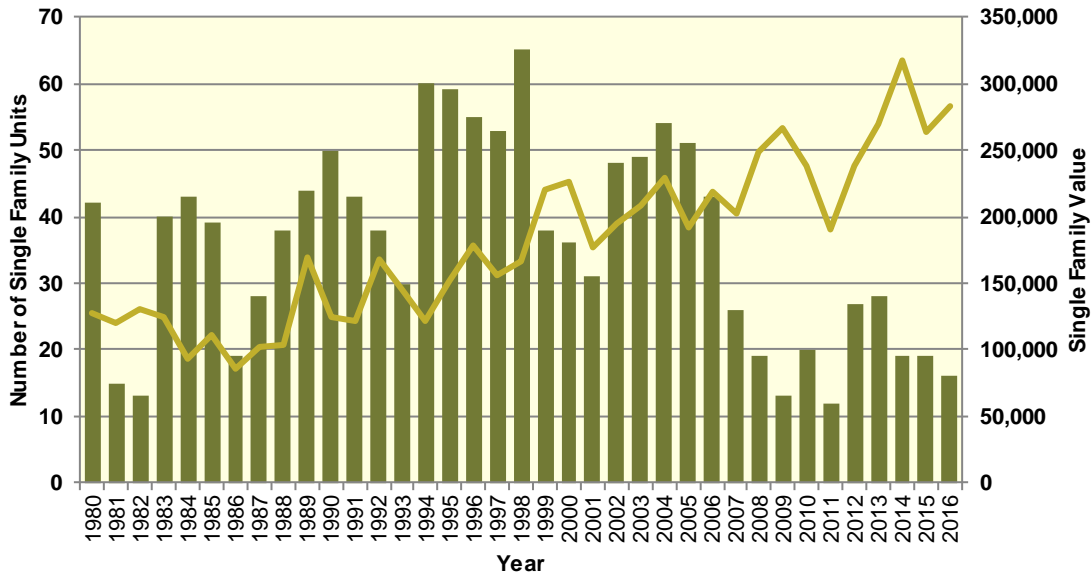
The real value of single-family building permits increased from \$264,250 in 2015 to \$282,393 in 2016. This compares to an increase in permit value statewide, with values rising from \$234,346 in 2015 to \$235,750 in 2016. Additional details are given in Table III.24.23.

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	42	0	0	168	210	127,929	68,821
1981	15	0	0	0	15	120,002	0
1982	13	0	0	18	31	130,333	52,864
1983	40	4	0	52	96	124,423	35,863
1984	43	4	0	86	133	93,965	53,035
1985	39	2	0	50	91	110,682	44,169
1986	19	0	0	42	61	85,657	27,198
1987	28	0	0	0	28	102,098	0
1988	38	0	0	50	88	104,272	15,884
1989	44	2	0	0	46	170,041	0
1990	50	0	0	6	56	124,815	94,849
1991	43	0	0	0	43	122,198	0
1992	38	6	0	5	49	167,220	108,970
1993	30	0	0	0	30	143,917	inf
1994	60	0	0	60	120	121,656	41,832
1995	59	0	0	6	65	152,223	40,978
1996	55	0	3	65	123	179,091	63,528
1997	53	0	0	5	58	156,124	193,087
1998	65	4	0	67	136	166,236	87,473
1999	38	0	4	6	48	220,924	79,896
2000	36	14	0	0	50	226,632	0
2001	31	6	3	0	40	176,492	0
2002	48	0	4	0	52	195,560	0
2003	49	16	12	6	83	208,930	111,065
2004	54	12	0	0	66	228,992	0
2005	51	10	0	0	61	191,894	0
2006	43	12	0	0	55	219,139	0
2007	26	0	3	0	29	202,450	0
2008	19	2	0	0	21	248,799	0
2009	13	2	0	50	65	266,215	159,999
2010	20	2	0	0	22	238,153	0
2011	12	4	0	0	16	190,563	0
2012	27	0	0	48	75	238,466	79,033
2013	28	0	0	0	28	270,120	0
2014	19	0	0	48	67	317,063	103,704
2015	19	0	0	0	19	264,250	0
2016	16	0	0	0	16	282,393	0



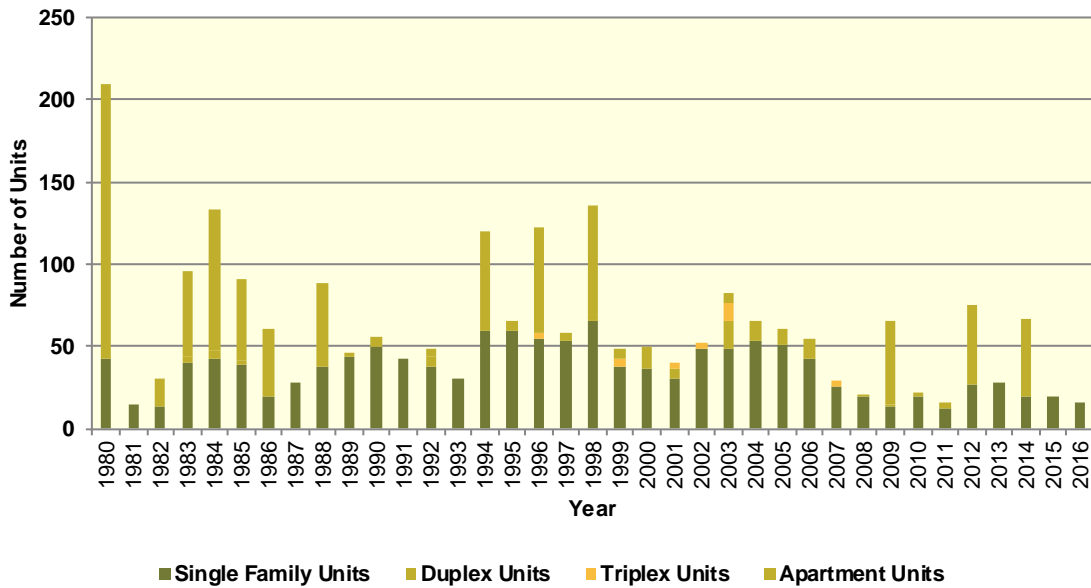
### Diagram III.24.7 Single Family Permits

Mason City  
Census Bureau Data, 1980–2016



### Diagram III.24.8 Total Permits by Unit Type

Mason City  
Census Bureau Data, 1980–2016



## Housing Characteristics

Housing types by unit are shown in Table III.24.24. In 2016, there were 13,452 housing units, up from 13,051 in 2000. Single-family units accounted for 77.5 percent of units in 2016, compared to 75.5 in 2000. Apartment units accounted for 14.2 percent in 2016, compared to 14 percent in 2000.

<b>Table III.24.24</b>				
<b>Housing Units by Type</b>				
Mason City				
2000 Census SF3 & 2016 Five-Year ACS Data				
Unit Type	2000 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	9,856	75.5%	10,429	77.5%
Duplex	639	4.9%	339	2.5%
Tri- or Four-Plex	568	4.4%	532	4%
Apartment	1,824	14%	1,913	14.2%
Mobile Home	164	1.3%	239	1.8%
Boat, RV, Van, Etc.	0	0%	0	0%
<b>Total</b>	<b>13,051</b>	<b>100.0%</b>	<b>13,452</b>	<b>100.0%</b>

Some 92.6 percent of housing was occupied in 2010, compared to 94.9 percent in 2000. Owner-occupied housing changed -0.3 percent between 2000 and 2010, ending with owner-occupied units representing 67.2 percent of unit. Vacant units changed by 49.2 percent, resulting in 986 vacant units in 2010.

<b>Table III.24.25</b>					
<b>Housing Units by Tenure</b>					
Mason City					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	12,368	94.9%	12,366	92.6%	0%
Owner-Occupied	8,336	67.4%	8,310	67.2%	-0.3%
Renter-Occupied	4,032	32.6%	4,056	32.8%	0.6%
Vacant Housing Units	661	5.1%	986	7.4%	49.2%
<b>Total Housing Units</b>	<b>13,029</b>	<b>100.0%</b>	<b>13,352</b>	<b>100.0%</b>	<b>2.5%</b>

Table III.24.26, shows housing units by tenure from 2010 to 2016. By 2016, there were 13,452 housing units. An estimated 64.4 percent were owner-occupied, and 7.6 percent were vacant.

<b>Table III.24.26</b>				
<b>Housing Units by Tenure</b>				
Mason City				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	12,366	92.6%	12,432	92.4%
Owner-Occupied	8,310	67.2%	8,002	64.4%
Renter-Occupied	4,056	32.8%	4,430	35.6%
Vacant Housing Units	986	7.4%	1,020	7.6%
<b>Total Housing Units</b>	<b>13,352</b>	<b>100.0%</b>	<b>13,452</b>	<b>100.0%</b>



Households by household size are shown in Table III.24.27. There were a total of 12,366 households in 2010, up from 12,368 in 2000. One person households changed by 4.6 percent between 2000 and 2010, while two person households changed by 4.7 percent. Three and four person households changed by -4.8 and -18.4 respectively, representing 13.2 percent and 10 percent of the population in 2010.

<b>Table III.24.27</b>					
<b>Households by Household Size</b>					
Mason City					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	4,139	33.5%	4,328	35%	4.6%
Two Persons	4,195	33.9%	4,393	35.5%	4.7%
Three Persons	1,718	13.9%	1,635	13.2%	-4.8%
Four Persons	1,509	12.2%	1,232	10%	-18.4%
Five Persons	585	4.7%	520	4.2%	-11.1%
Six Persons	170	1.4%	183	1.5%	7.6%
Seven Persons or More	52	0.4%	75	0.6%	44.2%
<b>Total</b>	<b>12,368</b>	<b>100.0%</b>	<b>12,366</b>	<b>100.0%</b>	<b>0%</b>

Households by income is shown in Table III.24.28. Households earning more than \$100,000 per year represented 13.8 percent of households in 2016, compared to 5.9 percent in 2000. Households earning between \$50,000 and \$74,999 represented 20.1 percent of households in 2010, compared to 18.7 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 15.9 percent of households in 2016, compared to 18.9 percent in 2000.

<b>Table III.24.28</b>				
<b>Households by Income</b>				
Mason City				
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	2,338	18.9%	1,982	15.9%
\$15,000 to \$19,999	1,105	8.9%	637	5.1%
\$20,000 to \$24,999	1,258	10.2%	681	5.5%
\$25,000 to \$34,999	1,637	13.2%	1,523	12.3%
\$35,000 to \$49,999	2,201	17.8%	2,116	17%
\$50,000 to \$74,999	2,312	18.7%	2,495	20.1%
\$75,000 to \$99,999	789	6.4%	1,278	10.3%
\$100,000 or More	733	5.9%	1,720	13.8%
<b>Total</b>	<b>12,373</b>	<b>100.0%</b>	<b>12,432</b>	<b>100.0%</b>

Table III.24.29, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 5.2 percent and 2 percent of households, respectively. Households built in the 1970's, 1980's, and 1990's account for 10.5 percent, 7 percent, and 7.2, respectively. Housing units built prior to 1939 represented 28.9 percent of households in 2016.



<b>Table III.24.29</b>				
<b>Households by Year Home Built</b>				
Mason City				
2000 Census SF3 & 2016 Five-Year ACS Data				
<b>Year Built</b>	<b>2000 Census</b>		<b>2016 Five-Year ACS</b>	
	<b>Households</b>	<b>% of Total</b>	<b>Households</b>	<b>% of Total</b>
1939 or Earlier	4,076	33%	3,597	28.9%
1940 to 1949	1,536	12.4%	1,235	9.9%
1950 to 1959	2,385	19.3%	2,141	17.2%
1960 to 1969	1,245	10.1%	1,495	12%
1970 to 1979	1,683	13.6%	1,304	10.5%
1980 to 1989	772	6.2%	873	7%
1990 to 1999	672	5.4%	890	7.2%
2000 to 2009	.	.	650	5.2%
2010 or Later	.	.	247	2%
<b>Total</b>	<b>12,369</b>	<b>100.0%</b>	<b>12,432</b>	<b>100.0%</b>

The distribution of unit types by race are shown in Table III.24.30. An estimated 79.3 percent of white households occupy single family homes, while 83.5 percent of black households do. Some 13.5 percent of white households occupied apartments, while 0 percent of black households do. An estimated 31 percent of Asian, and 58.1 percent of American Indian households occupy single family homes.

<b>Table III.24.30</b>							
<b>Distribution of Units in Structure by Race</b>							
Mason City							
2016 Five-Year ACS Data							
<b>Unit Type</b>	<b>White</b>	<b>Black</b>	<b>American Indian</b>	<b>Asian</b>	<b>Native Hawaiian/Pacific Islanders</b>	<b>Other</b>	<b>Two or More Races</b>
Single-Family	79.3%	83.5%	58.1%	31%	0%	70.3%	40%
Duplex	2.8%	0%	0%	0%	0%	0%	5.9%
Tri- or Four-Plex	3.2%	5.3%	0%	6.2%	0%	12.9%	29.4%
Apartment	13.5%	0%	41.9%	24%	0%	0%	24.7%
Mobile Home	1.3%	11.2%	0%	38.8%	0%	16.8%	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 III.24.31. An estimated 38.7 percent of vacant units were for rent in 2010, a 65.4 percent change since 2000. In addition, some 19.3 percent of vacant units were for sale, a change of 52 percent between 2000 and 2010. "Other" vacant units represented 26.1 percent of vacant units in 2010. This is a change of 46 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 III.24.31</b> <b>Disposition of Vacant Housing Units</b> Mason City 2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	231	34.9%	382	38.7%	65.4%
For Sale	125	18.9%	190	19.3%	52%
Rented or Sold, Not Occupied	83	12.6%	80	8.1%	-3.6%
For Seasonal, Recreational, or Occasional Use	45	6.8%	77	7.8%	71.1%
For Migrant Workers	1	0.2%	0	0%	-100%
Other Vacant	176	26.6%	257	26.1%	46%
<b>Total</b>	<b>661</b>	<b>100.0%</b>	<b>986</b>	<b>100.0%</b>	<b>49.2%</b>

The disposition of vacant units between 2010 and 2016 are shown in Table III.24.32. By 2016, for rent units accounted for 33.8 percent of vacant units, while for sale units accounted for 11.3 percent. "Other" vacant units accounted for 35.7 percent of vacant units, representing a total of 364 "other" vacant units.

<b>Table III.24.32</b> <b>Disposition of Vacant Housing Units</b> Mason City 2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	382	38.7%	345	33.8%
For Sale	190	19.3%	115	11.3%
Rented Not Occupied	17	1.7%	31	3%
Sold Not Occupied	63	6.4%	124	12.2%
For Seasonal, Recreational, or Occasional Use	77	7.8%	41	4%
For Migrant Workers	0	0%	0	0%
Other Vacant	257	26.1%	364	35.7%
<b>Total</b>	<b>986</b>	<b>100.0%</b>	<b>1,020</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 III.24.33. In 2016, an estimated 0.7 percent of households were overcrowded, and an additional 0 percent were severely overcrowded.



Table III.24.33 Overcrowding and Severe Overcrowding Mason City 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	8,260	99.1%	72	0.9%	7	0.1%	8,339
2016 Five-Year ACS	7,949	99.3%	53	0.7%	0	0%	8,002
<b>Renter</b>							
2000 Census	3,985	98.9%	7	0.2%	38	0.9%	4,030
2016 Five-Year ACS	4,391	99.1%	39	0.9%	0	0%	12,432
<b>Total</b>							
2000 Census	12,245	99%	79	0.6%	45	0.4%	12,369
2016 Five-Year ACS	12,340	99.3%	92	0.7%	0	0%	12,432

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 14 households with incomplete plumbing facilities in 2016, representing 0.1 percent of households in Mason City. This is compared to 0.3 percent of households lacking complete plumbing facilities in 2000.

Table III.24.34 Households with Incomplete Plumbing Facilities Mason City 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	12,338	12,418
Lacking Complete Plumbing Facilities	31	14
<b>Total Households</b>	<b>12,369</b>	<b>12,432</b>
<b>Percent Lacking</b>	<b>0.3%</b>	<b>0.1%</b>

There were 99 households lacking complete kitchen facilities in 2016, compared to 109 households in 2000. This was a change from 0.9 percent of households in 2000 to 0.8 percent in 2016.

Table III.24.35 Households with Incomplete Kitchen Facilities Mason City 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	12,260	12,333
Lacking Complete Kitchen Facilities	109	99
<b>Total Households</b>	<b>12,369</b>	<b>12,432</b>
<b>Percent Lacking</b>	<b>0.9%</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 Mason City, 13.6 of households had a cost burden and 10.3 percent had a severe cost burden. Some 18.5 percent of renters were cost burdened, and 20.5 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 8.9 percent and a severe cost burden rate of 2.4 percent. Owner occupied households with a mortgage had a cost burden rate of 12.4 percent, and severe cost burden at 6.6 percent.

**Table III.24.36**  
**Cost Burden and Severe Cost Burden by Tenure**  
 Mason City  
 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	3,826	81.1%	635	13.5%	235	5%	22	0.5%	4,718
2016 Five-Year ACS	3,588	80.6%	552	12.4%	292	6.6%	22	0.5%	4,454
<b>Owner Without a Mortgage</b>									
2000 Census	2,724	89.8%	229	7.5%	60	2%	21	0.7%	3,034
2016 Five-Year ACS	3,123	88%	315	8.9%	86	2.4%	24	0.7%	3,548
<b>Renter</b>									
2000 Census	2,549	63.5%	641	16%	590	14.7%	236	5.9%	4,016
2016 Five-Year ACS	2,380	53.7%	821	18.5%	908	20.5%	321	7.2%	4,430
<b>Total</b>									
2000 Census	9,099	77.3%	1,505	12.8%	885	7.5%	279	2.4%	11,768
2016 Five-Year ACS	9,091	73.1%	1,688	13.6%	1,286	10.3%	367	3%	12,432

**Housing Problems by Income**

Table III.24.37, 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 III.24.38, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 975 owner-occupied and 840 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 520 owner-occupied 805 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 9,375 households without a housing problem.

**Table III.24.37**  
**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

<b>Table III.24.38</b>						
<b>Housing Problems by Income and Tenure</b>						
Cerro Gordo County 2010–2014 HUD CHAS Data						
<b>Housing Problem</b>	<b>Less Than 30% MFI</b>	<b>30% - 50% MFI</b>	<b>50% - 80% MFI</b>	<b>80% - 100% MFI</b>	<b>Greater than 100% MFI</b>	<b>Total</b>
<b>Owner-Occupied</b>						
Lacking complete plumbing or kitchen facilities	30	0	0	0	0	30
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	0	30
Housing cost burden greater than 50% of income (and none of the above problems)	300	75	100	25	20	520
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	160	230	295	105	185	975
Zero/negative income (and none of the above problems)	45	0	0	0	0	45
has none of the 4 housing problems	145	455	1,235	1,135	4,005	6,975
<b>Total</b>	<b>680</b>	<b>760</b>	<b>1,660</b>	<b>1,265</b>	<b>4,210</b>	<b>8,575</b>
<b>Renter-Occupied</b>						
Lacking complete plumbing or kitchen facilities	50	10	45	20	0	125
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)	10	0	40	0	0	50
Housing cost burden greater than 50% of income (and none of the above problems)	655	150	0	0	0	805
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	230	365	245	0	0	840
Zero/negative income (and none of the above problems)	80	0	0	0	0	80
has none of the 4 housing problems	140	370	775	315	800	2,400
<b>Total</b>	<b>1,165</b>	<b>895</b>	<b>1,105</b>	<b>335</b>	<b>800</b>	<b>4,300</b>
<b>Total</b>						
Lacking complete plumbing or kitchen facilities	80	10	45	20	0	155
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)	10	0	70	0	0	80
Housing cost burden greater than 50% of income (and none of the above problems)	955	225	100	25	20	1,325
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	390	595	540	105	185	1,815
Zero/negative income (and none of the above problems)	125	0	0	0	0	125
has none of the 4 housing problems	285	825	2,010	1,450	4,805	9,375
<b>Total</b>	<b>1,845</b>	<b>1,655</b>	<b>2,765</b>	<b>1,600</b>	<b>5,010</b>	<b>12,875</b>

**Survey of Rental Properties**

From September through December of 2017, a telephone survey was conducted with landlords and rental property managers throughout Iowa. Table III.24.39 presents some basic statistics about the completed surveys.

<b>Table III.24.39</b>				
<b>Survey of Rental Properties</b>				
Mason City 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	10	764	6.7	67

Table III.24.40, shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 4 single family units in Mason City, with 1 of them available. This translates into a vacancy rate of 25 percent in Mason City, which compares to a single family vacancy rate of 6.7 percent for the State of Iowa. There were 728 apartment units reported in the survey, with 50 of them available, which resulted in a vacancy rate of 6.9 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

<b>Table III.24.40</b>			
<b>Rental Vacancy Survey by Type</b>			
Mason City			
2017 Survey of Rental Properties			
<b>Unit Type</b>	<b>Total Units</b>	<b>Vacant Units</b>	<b>Vacancy Rate</b>
Single Family	4	1	25%
Apartments	728	50	6.9%
Mobile Homes	0	0	0%
“Other” Units	0	0	0%
Don’t Know	32	0	0%
<b>Total</b>	<b>764</b>	<b>51</b>	<b>6.7%</b>

Table III.24.41, reports units by bedroom size. As can be seen there were 119 two bedroom apartment units and 8 three bedroom units. Overall, the 123 two bedroom units accounted for 16.1 percent of all units, and the 8 three bedroom units accounted for 1 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 III.24.41</b>						
<b>Rental Units by Bedroom Size</b>						
Mason City						
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	186	0	0	·	186
Two	4	119	0	0	·	123
Three	0	8	0	0	·	8
Four	0	0	0	0	·	0
Don’t Know	0	406	0	0	32	438
<b>Total</b>	<b>4</b>	<b>728</b>	<b>0</b>	<b>0</b>	<b>32</b>	<b>764</b>



Table III.24.42, at right, displays the vacancy rate of single family units by the number of bedrooms. Two-bedroom units were the most common type of reported single family unit, which had a vacancy rate of 25 percent.

<b>Table III.24.42</b> <b>Single Family Units by Bedroom Size</b> Mason City 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Studio	0	0	0%
One	0	0	0%
Two	4	1	25%
Three	0	0	0%
Four	0	0	0%
Don't know	0	0	0%
<b>Total</b>	<b>4</b>	<b>1</b>	<b>25%</b>

Table III.24.43 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 4.8 percent.

<b>Table III.24.43</b> <b>Apartment Units by Bedroom Size</b> Mason City 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	9	1	11.1%
One	186	9	4.8%
Two	119	8	6.7%
Three	8	1	12.5%
Four	0	0	0%
Don't know	406	31	7.6%
<b>Total</b>	<b>728</b>	<b>50</b>	<b>6.9%</b>

Average market-rate rents by unit type are shown in Table III.24.44. 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 III.24.44</b> <b>Average Market Rate Rents by Bedroom Size</b> Mason City 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	\$505	\$0	\$0	\$505
Two	\$500	\$606.2	\$0	\$0	\$585
Three	\$0	\$725	\$0	\$0	\$725
Four	\$0	\$0	\$0	\$0	\$0
<b>Total</b>	<b>\$500</b>	<b>\$561</b>	<b>\$0</b>	<b>\$0</b>	<b>\$550.8</b>

Table III.24.45 shows vacancy rates for single family units by average rental rates for Mason City. The most common rent for single family units was less than 500 dollars and the units in this price range had a vacancy rate of 25 percent.

<b>Table III.24.45</b> <b>Single Family Market Rate Rents by Vacancy Status</b> Mason City 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	0	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>4</b>	<b>1</b>	<b>25%</b>

The average rent and availability of apartment units is displayed in Table III.24.46. 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 6.6 percent.

<b>Table III.24.46</b> <b>Apartment Market Rate Rents by Vacancy Status</b> Mason City 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	186	19	10.2%
\$500 to \$750	380	25	6.6%
\$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	162	6	3.7%
<b>Total</b>	<b>728</b>	<b>50</b>	<b>6.9%</b>

Respondents were asked if utilities are included in the rent and as shown in Table III.24.47, 6 respondents, or 85.7 percent, included some sort of utility in the rent.

<b>Table III.24.47</b> <b>Are there any utilities included with the rent?</b> Mason City 2017 Survey of Rental Properties	
Period	Respondent
Yes	6
No	1
<b>% Offering Utilities</b>	<b>85.7%</b>

The type of utility included in the rent is shown in Table III.24.48. There were 3 respondents who included electricity, 1 respondent who included natural gas, 6 respondents who included water and sewer and 6 respondents included trash collection in the rent.

<b>Table III.24.48</b> <b>Which utilities are included with the rent?</b> Mason City 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	3
Natural Gas	1
Water/Sewer	6
Trash Collection	6

### 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 III.24.49, there were 55 accessible apartment units. Respondents also indicated there were a total of 33 persons with disabilities currently residing in accessible units.

<b>Table III.24.49</b> <b>Accessible Units by Bedroom Size</b> Mason City 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	19	0	0		19
Two	0	13	0	0		13
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>55</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>57</b>

Table III.24.50, shows the breakdown of accessible and not accessible single family units by bedroom size. Overall, 0 percent of all single family units were considered accessible by survey respondents.

<b>Table III.24.50</b> <b>Single Family Units by Accessibility and Bedroom Size</b> Mason City 2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Single Family Units	Percentage Accessible
Studio	0	0	0	%0
One	0	0	0	0%
Two	4	0	4	0%
Three	0	0	0	0%
Four	0	0	0	0%
Don't know	0	0	0	0%
<b>Total</b>	<b>4</b>	<b>0</b>	<b>4</b>	<b>0%</b>

Table III.24.51, shows the breakdown of accessible and not accessible apartment units by bedroom size. As can be seen 10.9 percent or 13 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.

<b>Table III.24.51</b> <b>Apartment Units by Accessibility and Bedroom Size</b> Mason City 2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	9	0	9	0%
One	167	19	186	10.2%
Two	106	13	119	10.9%
Three	8	0	8	0%
Four	0	0	0	0%
Don't know	383	23	406	5.7%
<b>Total</b>	<b>673</b>	<b>55</b>	<b>728</b>	<b>7.6%</b>

### Perceived Need for Rental Units

Table III.24.52, at right, shows the number of survey respondents who keep a waiting list. As can be seen 7 respondents said they keep a waitlist, with an estimated 60 number of persons on the wait list.

<b>Table III.24.52</b> <b>Do you keep a waiting list?</b> Mason City 2017 Survey of Rental Properties	
Period	Respondent
Yes	7
No	1
<b>Waitlist Size</b>	<b>60</b>

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table III.24.53, 3 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, 3 respondents indicated no need for renovating existing apartment units, with 0 respondents saying there was extreme need for renovating existing apartment units.



<b>Table III.24.53</b>				
<b>How would you rate the need for renovation of existing units in the?</b>				
Mason City				
2017 Survey of Rental Properties				
<b>Need</b>	<b>Single Family</b>	<b>Apartments</b>	<b>Mobile Homes</b>	<b>Other Units</b>
No Need	3	3	2	1
Low Need	2	2	2	1
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>2</b>	<b>2.3</b>

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table III.24.54, 3 respondents said there was no need for new single family units, with 0 respondents saying there was extreme need for constructing new single family units. Likewise, 3 respondents indicated no need for new apartment units, with 0 respondents saying there was extreme need for constructing new apartment units.

<b>Table III.24.54</b>				
<b>How would you rate the need for construction of new units in the?</b>				
Mason City				
2017 Survey of Rental Properties				
<b>Need</b>	<b>Single Family</b>	<b>Apartments</b>	<b>Mobile Homes</b>	<b>Other Units</b>
No Need	3	3	2	0
Low Need	1	1	1	1
Moderate Need	2	2	0	0
High Need	0	0	0	0
Extreme Need	0	0	0	0
<b>Average Need</b>	<b>1.8</b>	<b>1.8</b>	<b>1.3</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 III.24.55, shows the *strong growth scenario* for Mason City. As can be seen there were 0 owner-occupied and 0 renter-occupied households in 2016, for a total of 12,432 households. In 2030, there will be a projected 12,892 households, of which 8,298 are projected to be owner occupied and the remaining 4,594 are expected to be renter-occupied.

By 2050, there are projected to be 8,084 owner-occupied households, of which 637 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 1,562 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 4,475 renter households, of which 1,209 renter households are expected to have incomes between 0 and 30.0 percent of median family income 1,157 renter households with incomes between 50.1-80.0 percent of MFI. Overall households are projected to reach 12,559 occupied units by 2050, of which 1,846 are expected to have incomes on between 0 and 30 percent of MFI.

**Table III.24.55**  
**Housing Demand Forecast**  
 Mason City  
 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%	0	652	653	654	652	649	643	637
30.1-50%	0	734	736	736	734	730	724	717
50.1-80%	0	1,598	1,602	1,603	1,599	1,590	1,577	1,562
80.1-95%	0	980	983	983	981	975	967	958
95.1-115%	0	738	741	741	739	735	729	722
115+%	0	3,567	3,577	3,580	3,571	3,551	3,522	3,487
<b>Total</b>	<b>0</b>	<b>8,268</b>	<b>8,292</b>	<b>8,298</b>	<b>8,277</b>	<b>8,230</b>	<b>8,163</b>	<b>8,084</b>
<b>Renter</b>								
0-30%	0	1,236	1,240	1,241	1,238	1,231	1,221	1,209
30.1-50%	0	954	957	957	955	950	942	933
50.1-80%	0	1,183	1,187	1,188	1,185	1,178	1,168	1,157
80.1-95%	0	217	218	218	218	216	215	213
95.1-115%	0	357	358	358	358	355	353	349
115+%	0	629	631	631	630	626	621	615
<b>Total</b>	<b>0</b>	<b>4,577</b>	<b>4,590</b>	<b>4,594</b>	<b>4,582</b>	<b>4,556</b>	<b>4,519</b>	<b>4,475</b>
<b>Total</b>								
0-30%	0	1,888	1,894	1,895	1,890	1,879	1,864	1,846
30.1-50%	0	1,688	1,693	1,694	1,690	1,680	1,666	1,650
50.1-80%	0	2,781	2,789	2,791	2,784	2,768	2,746	2,719
80.1-95%	0	1,197	1,201	1,202	1,199	1,192	1,182	1,171
95.1-115%	0	1,096	1,099	1,100	1,097	1,091	1,082	1,071
115+%	0	4,196	4,208	4,211	4,201	4,177	4,143	4,102
<b>Total</b>	<b>12,432</b>	<b>12,845</b>	<b>12,882</b>	<b>12,892</b>	<b>12,860</b>	<b>12,786</b>	<b>12,682</b>	<b>12,559</b>

