

COMMUNITY REINVESTMENT ACT STATEMENT

LOGAN STATE BANK

PURPOSE:

The principal purpose of the bank is to encourage savings and provide an array of depository, credit and other financial services in the local community, to individuals, businesses and others on a fair and equitable basis **without** discrimination as to being handicapped or familial status (having children under the age of 18), race color, religion, national origin, sex, marital status, or age (provided the applicant's income derives from a public assistance program, or that the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The bank invests depositor's dollars in mortgage, consumer, commercial and agriculture loans as well as investment securities. In allocating funds, it emphasizes diversification so as to maintain a good balance among safety, yield and liquidity. Although the bank invests in a wide geographic area, it gives priority to the allocation of investable funds to the local market by offering residential, consumer, commercial and agricultural loans. As always the bank seeks to meet the credit needs of the local community with the intent to grant loans consistent with safe and sound banking practices. This statement includes the following required components:

- An assessment area description.
- A list of the specific types of credits and deposit accounts that the bank is prepared to offer within the assessment area.
- A copy of the CRA notice provided for in 12 CFR 25.6

In addition, this statement includes the following information encouraged but not required by CRA regulations:

- A list of how the bank is currently trying to help meet community credit needs.
- A description of its efforts to ascertain the credit needs of this community.

ASSESSMENT AREA: Logan State Bank is located in the towns of Logan and Missouri Valley, Iowa. It is the intent of Logan State Bank to serve both communities, which includes the residents of the towns of Logan and Missouri Valley and rural residents who are members of each community. This would include persons whom conduct a substantial amount of personal and commercial business in Logan and Missouri Valley, and those who live in the Logan-Magnolia and Missouri Valley school districts. Harrison County's population is evenly distributed throughout the county. There are no geographic barriers in the county, and neighboring banks are evenly located throughout the county, thus close proximity to the town of Logan and Missouri Valley is where the primary portion of our customers are located (approximately 85% of our business is located in a 7-mile radius of both Bank buildings.) Though this is the primary area which our customers are located, we have determined our ASSESSMENT AREA for CRA PURPOSES to be the entire HARRISON COUNTY.

TYPES OF CREDIT OFFERED:

- First and second mortgage loans for personal, family or household use.
- Conventional loans for purchase, refinance or improvement of single family or multi-family residential structures.

- First mortgage loans for agricultural land, commercial properties and other income producing properties,
- Secondary market residential mortgage loans
- Agricultural operating loans secured by Ag products.
- Livestock and Machinery loans secured by the same.
- Commercial loans.
- Automobile and recreational vehicle loans secured by title to the vehicles
- Personal loans secured by funds on deposit.
- Unsecured lines of credit based on the ability to repay.
- Education loans: Student loan applications are submitted to and made by the Iowa Higher Education Loan Program and parental loans to affording parents with preferential rates for their children's education.
- Unsecured agricultural operating loans based on repayment ability.
- FSA and FmHA insured loans for livestock, machinery, agriculture operating loans, agriculture real estate, and purchase refinance, or improvement of single family residential structures.
- SBA insured loans for all aspects of the small business.
- Home improvement loans.
- Commodity loans secured by warehouse receipts on bonded warehouses or by field warehouse receipts of approved warehouse companies.
- Loans secured by unlisted securities that have a ready over-the-counter market.
- Loans secured by marketable municipal bonds.
- Loans against the cash value of life insurance.
- Iowa Agricultural Development Authority loans.
- Floor plan and Dealer paper loans.

In addition to these principal types of credit offered, the bank also finances general obligation bonds, revenue bonds, and warrants for the communities in its lending territory and the community school district.

****LOGAN STATE BANK OFFER THE FOLLOWING DEPOSIT PRODUCTS:**

- Certificate of Deposit-6,9,12,15,18,30,36,48 & 60 month terms
- Individual Retirement Accounts
- Statement Savings Accounts
- Money Market Accounts
- Now & Super Now Accounts
- Regular Checking Accounts

****An attached pamphlet gives fees and minimum balance requirements for the above accounts****

HOW THE BANK DETERMINES YOUR CREDIT NEEDS:

The bank ascertains the credit needs of the community through employee and officer participation in various civic related activities, in addition officers have contact with various community leaders on a one-on-one basis.

HOW THE BANK SERVES YOUR CREDIT NEEDS:

- The bank solicits mortgage loan applications in its local community. Anyone can apply for financing.
- The bank officers attend meetings of the state, county and city economic development committees to better understand the financial and housing needs of the community.
- The bank maintains communications with the community real estate brokers.
- When a new service is added, new releases and advertising are issued to inform the public, the bank prepares advertising on consumer services.
- The bank traditionally offers preferential interest rate loans to children of the community who are 4-H members to assist them in their livestock endeavors in conjunction with the Harrison County Fair.
- The bank has officers who are able to assist the customers in setting up IRA accounts and serve as a resource providing information about types of financial investment services available in today's financial market place.
- The bank donates funds to various community needs throughout the year.
- The bank officers and employees have served on or been members of the following organizations:
 - o Harrison County Development Corporation
 - o Harrison County Pork Producers
 - o Logan & Missouri Valley Chamber of Commerce
 - o Logan Kiwanis Club
 - o Logan Development Corporation
 - o Harrison County 4-H Association
 - o Harrison County Soybean Association
 - o Logan-Magnolia Booster Club
 - o Harrison County Bankers
 - o Logan Fire & Rescue Association
 - o Friends of the Library
 - o Logan Doctors Building Corporation
 - o Logan V.F.W.
 - o Logan-Magnolia P.M.A.
 - o Harrison County Cattlemen
 - o Harrison County Corn Growers
 - o Harrison County Humane Society
 - o Red Cross Blood Drive
 - o Logan Cemetery Association
 - o Fourth Avenue Mall Corporation
 - o Logan City Council
 - o SWIPCO
 - o Logan Community Foundation
 - o Latta Scholarship Committee
 - o Kovar Court Board of Directors

MARKETING PROGRAM:

The bank promotes its lending products and services by advertising in the Logan Herald Observer, the Council Bluffs Nonpareil and the Missouri Valley Times; on billboards in the community; on local radio stations; in the Harrison County 4-H Fair Book, in the Harrison County Plat Book; and in the Logan-Magnolia, West Harrison, Woodbine and Tri-Center community school annuals; the Family Digest, the Lutheran Prayer Book, the Hanson Directory, Apostolic Publishing, and other varied types of publications.

WAYS YOU CAN GET INVOLVED:

- Read the current CRA statement and assessment on the bank's involvement in the communities it serves. Copies are available at the bank.
- Send your signed, written comments about the bank's CRA statement or the bank's performance in helping to meet the community needs to the bank president, and to the Federal Reserve Bank. Your letter, along with any bank response, may be made public.
- At the bank's main office, you may review a file of all signed, written comments received by the bank within the past two years, and responses that the bank has made to those comments and all CRA statements in effect during the past two years.
- You may ask to look at any comments received by the Federal Reserve Bank, an announcement of applications covered by the CRA filed with the Midwest District.
- We are a subsidiary of a one bank holding company. You may request from the Federal Reserve Bank of Chicago and announcement of applications covered by the CRA filed by bank holding companies.

CONCLUSION:

The officers and employees will provide contact reports and memos to the CRA file outlining the various CRA activities as they occur. The bank has posted proper notice in regard to the Community Reinvestment Act including notification of the availability of the performance evaluation prepared by the OCC, a copy of which is attached.

PUBLIC DISCLOSURE

November 15, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Logan State Bank
RSSD# 754246

323 East Seventh Street
Logan, Iowa 51546

Federal Reserve Bank of Chicago

230 South LaSalle Street
Chicago, Illinois 60604-1413

NOTE: This document is an evaluation of this bank's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the bank. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this bank. The rating assigned to this bank does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial bank.

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BANK'S CRA RATING

Logan State Bank is rated Satisfactory.

The bank is meeting the credit needs of its community based on an analysis of its lending activities. The loan-to-deposit ratio is reasonable considering the bank's size, financial condition, and assessment area credit needs. A majority of the loans analyzed were originated in the assessment area. The geographic distribution of loans reflects reasonable distribution throughout the assessment area. The loan distribution reflects reasonable penetration among farms of different sizes and among borrowers of different income levels, particularly those considered low- or moderate-income. Neither the bank nor this Reserve Bank received any Community Reinvestment Act (CRA)-related complaints since the previous evaluation

SCOPE OF EXAMINATION

Based on asset size, the bank's performance was evaluated under the Federal Financial Institutions Examination Council's (FFIEC) Small Institution Examination Procedures. This performance was viewed in the context of the bank's financial condition, competition, and economic and demographic characteristics.

The performance criteria listed below incorporate activities within the bank's designated assessment area of Harrison County, Iowa, which is one of eight counties in the Omaha-Council Bluffs IA-NE Metropolitan Statistical Area #36540 (Omaha-Council Bluffs IA-NE MSA 36540). This assessment area was evaluated through a full-scope review as it is the bank's sole assessment area. The loan products examined for geographic and borrower distribution were chosen based on the bank's lending volume and the credit needs of the assessment area. The products reviewed consisted of a sample of consumer closed-end loans and a sample of small farm loans.

Performance in the assessment area was evaluated using the streamlined assessment method for small banks based on the following performance criteria:

- ***Loan-to-Deposit Ratio*** – A 16-quarter average loan-to-deposit ratio ending June 30, 2021 was calculated for the bank and compared to a sample of local competitors.
- ***Lending in the Assessment Area*** – The bank's closed-end consumer and small farm loans originated from January 1, 2020 through December 31, 2020 were reviewed to determine the percentage of loans originated in the assessment area.
- ***Geographic Distribution of Lending in the Assessment Area*** – The bank's closed-end consumer and small farm loans originated in the assessment area, from January 1, 2020 through December 31, 2020, were analyzed to determine the extent to which the bank is making loans in geographies of different income levels, particularly those designated as

moderate-income.

- ***Lending to Borrowers of Different Income and to Farms of Different Sizes*** – The bank's closed-end consumer and small farm loans originated in the assessment area, from January 1, 2020 through December 31, 2020, were reviewed to determine the distribution among borrowers of different income levels, particularly those considered low- and moderate-income, and to farms with different revenue sizes.
- ***Response to Substantiated Complaints*** – Neither Logan State Bank nor this Reserve Bank received any CRA- related complaints since the previous evaluation.

In addition, two community representatives were contacted in connection with this examination to provide information regarding local economic and socio-economic conditions in the assessment area. Representatives shared information specifically about economic development and rural community development.

DESCRIPTION OF INSTITUTION

Logan State Bank (LSB) is a wholly owned subsidiary of Logan Bancorporation, Inc., headquartered in Logan, Iowa. The bank has no affiliates or subsidiaries. In addition to the main location in Logan, the bank has a branch in Missouri Valley, Iowa. Both branches are in middle-income census tracts and each offers a cash-only ATM. No changes to the branching structure have occurred since the previous evaluation.

As of June 30, 2021, the bank's Uniform Bank Performance Report (UBPR) reported assets of \$78 million. With standard deposit and loan products offered at both locations within Harrison County, the bank is positioned to meet the credit needs of Harrison County farms, businesses, and residents. Details of the bank's loan portfolio mix are shown in the table below.

Composition of Loan Portfolio as of June 30, 2021 (\$ are in 000s)		
Type	\$	%
Agricultural	42,121	70.9
Commercial	7,584	12.8
Residential	7,244	12.2
Consumer	2,426	4.1
Other	43	0.1
Total	59,418	100.0
Note: Percentages may not total 100.0 due to rounding.		

According to the FDIC Deposit Market Share Report as of June 30, 2021, Logan State Bank is ranked second out of eight institutions operating in Harrison County with 17.8 percent of the market share. The bank with the largest market share is Midstates Bank with 19.8 percent of the market. Out of the eight institutions in the market, LSB is the only one with branching operations exclusively within Harrison County.

There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its communities.

The bank was rated satisfactory under the CRA at its previous evaluation conducted on September 11, 2017.

DESCRIPTION OF ASSESSMENT AREA¹

The assessment area delineated by the bank consists of the entirety of Harrison County, Iowa, located on Iowa's western border with Nebraska. The assessment area remains unchanged since the previous CRA examination. Harrison County is a rural county on the periphery of the Omaha-Council Bluffs IA-NE MSA 36540. The largest town in the county is Missouri Valley and other towns with over 1,000 residents include Woodbine, Logan, and Dunlap. Towns within Harrison County with less than 1,000 residents include Mondamin, Modale, Magnolia, and Little Sioux.

The assessment area consists of five census tracts, all that were previously designated as middle-income. As of 2017, census tract #2901, which is located in the upper quadrant of the county and includes the towns Dunlap and Little Sioux has been designated as a moderate-income tract, while the other four have remained designated as middle-income tracts. The bank's two branches and ATM locations are in middle-income census tracts.

Additional 2020 assessment area demographic information is presented in the following table.

¹ Census tract designations are based on American Community Survey income data. For years 2017 and after, the designations are based on 2011-2015 ACS data. For years 2016 and before, the designations are based on 2006-2010 ACS data. For examinations that include performance before and after 2017, both sets of data have been used to perform the analysis of bank activity in the respective timeframes.

Assessment Area: 2020 Omaha-Council Bluffs, NE-IA MSA 36540								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	794	20.2
Moderate-income	1	20.0	660	16.8	74	11.2	905	23.0
Middle-income	4	80.0	3,274	83.2	211	6.4	966	24.6
Upper-income	0	0.0	0	0.0	0	0.0	1,269	32.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	5	100.0	3,934	100.0	285	7.2	3,934	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	1,250	835	18.7	66.8	228	18.2	187	15.0
Middle-income	5,477	3,642	81.3	66.5	1,268	23.2	567	10.4
Upper-income	0	0	0.0	0.0	0	0.0	0	0.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	6,727	4,477	100.0	66.6	1,496	22.2	754	11.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	125	17.6	112	17.4	9	18.8	4	20.0
Middle-income	585	82.4	530	82.6	39	81.3	16	80.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	710	100.0	642	100.0	48	100.0	20	100.0
	Percentage of Total Businesses:			90.4		6.8		2.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	50	25.5	49	25.1	1	100.0	0	0.0
Middle-income	146	74.5	146	74.9	0	0.0	0	0.0
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	196	100.0	195	100.0	1	100.0	0	0.0
	Percentage of Total Farms:			99.5		0.5		0.0
2020 FFIEC Census Data & 2020 Dun & Bradstreet information according to 2015 ACS								
Note: Percentages may not add to 100.0 percent due to rounding								

Population Characteristics

The following table presents the population changes according to the U.S. Census Bureau data from 2010 to 2015. Based on the data, the population of Harrison County decreased by approximately 3.1 percent. Over the same period, the Omaha-Council Bluffs IA-NE MSA grew by 3.5 percent and the state of Iowa grew slightly by 1.5 percent. While the assessment area experienced a slight population decline during the above-referenced timespan, community representatives indicated a stable population in recent years, particularly compared to other rural communities across the state. Harrison County is rural, on the periphery of the metropolitan area, and only represents 1.6 percent of the MSA's total population.

According to community representatives, employment opportunities attracted new families to the county between 2010 and 2015, but not at a rate high enough to offset the population lost due to the passing of its aging demographic. The community of Woodbine, Iowa, directly on Highway 30, experienced some population growth due to its school district and short drive to Omaha, Nebraska. The county enjoys varied employment opportunities and its central location between the cities of Sioux City, Iowa and Omaha, Nebraska makes it a convenient place for commuters to live. An absence of quality housing units is hindering population growth; a specific example cited by both community representatives was lack of workforce multi-family housing for young teachers and healthcare employers.

Population Change			
Area	2010 Population	2015 Population	Percent Change
Assessment Area – Harrison County, IA	14,928	14,467	-3.1%
Omaha-Council Bluffs, NE-IA MSA	865,350	895,919	3.5%
State of Iowa	3,046,355	3,093,526	1.5%
Source: 2010 U.S. Census Bureau Decennial Census 2011 - 2015 U.S. Census Bureau American Community Survey			

Income Characteristics

The U.S. Census Bureau data in the table below present the changes in median family income (MFI) from 2010 to 2015. Based on the data, the median family income (MFI) in Harrison County decreased by 5.5 percent to \$65,147 and remains lower than the Omaha-Council Bluffs IA-NE MSA MFI. In 2010, the State of Iowa's MFI was lower than that of the assessment area, but since then the state's MFI increased slightly by 0.2 percent and now outpaces the assessment area.

Throughout 2020, the state of Iowa has also maintained income stability by supporting businesses so that they remain operational throughout the pandemic. Community representatives agreed that the pandemic did not affect the county's businesses and jobs in a significant way. A community contact shared the 2021 United States Prosperity Index, which ranked Harrison County as the most

improved county in terms of economic prosperity in the state of Iowa from 2011 to 2021. The county was previously ranked 87th out of 99 counties and is currently ranked 44th out of 99 counties.

Median Family Income Change 2010 and 2015			
Area	2010 Median Family Income	2015 Median Family Income	Percent Change
Assessment Area – Harrison County, IA	\$68,912	\$65,147	-5.5%
Omaha-Council Bluffs, NE-IA MSA	\$75,723	\$73,632	-2.8%
State of Iowa	\$67,302	\$67,466	0.2%
Source: 2010 U.S. Census Bureau Decennial Census 2011 - 2015 U.S. Census Bureau American Community Survey Median Family Incomes have been inflation-adjusted and are expressed in 2015 dollars.			

Housing Characteristics

As of 2020, 66.6 percent of housing stock in the assessment area is owner-occupied, 22.2 percent is rental units, and 11.2 percent is vacant. Community representatives cited renovated housing as a major community need, further elaborating that much of the area's housing stock is older, out of code, dilapidated, and in need of rehabilitation. The Federal Emergency Management Agency (FEMA) declared Harrison County a disaster area in 2019 after a major flood that led to property damage and mass evacuations. This event provides additional context to account for the current state of the area's housing inventory and subsequent efforts of the City of Logan toward housing rehabilitation efforts as well as building on infill lots. On par with nationwide trends, demand for real estate continues to soar as homes quickly sell within one week of being placed on the market.

The table below presents the recent housing cost burden within the assessment area, the Omaha-Council Bluffs NE-IA MSA, and the state of Iowa. The cost burden is a measure of affordability via a comparative analysis of individuals of different income levels that spend 30.0 percent or more of their income on housing costs. Renters and owners in Harrison County experience this burden at 30.2 and 14.3 percent respectively, which reflect lower overall rates than those of the MSA and state of Iowa. Similarly, the proportion of low- and moderate-income renters and owners that experience housing cost burden is lower in Harrison County compared to the other geographies. This indicates that affordable housing is more attainable in the assessment area. This comparative affordability can be attributed to the location of housing within a declared disaster area combined with a sub-optimal housing inventory. These factors contribute to decreased home values, thus increasing affordability of housing in the assessment area. The cost burden among moderate-income renters and owners in the assessment area is significantly lower than that of the other geographies at 6.2 and 16.3 percent, respectively. This metric suggests that these households may have a better repayment capacity for consumer loans than households in other areas.

Housing Cost Burden						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area – Harrison County, IA	57.0%	6.2%	30.2%	49.0%	16.3%	14.3%
Omaha-Council Bluffs, NE-IA MSA	75.0%	28.0%	40.0%	66.0%	34.0%	18.0%
State of Iowa	71.3%	21.3%	38.2%	57.5%	25.1%	15.4%
Cost Burden is housing cost that equals 30 percent or more of household income						
Source: U.S. Department of Housing and Urban Development (HUD), 2013-2017 Comprehensive Housing Affordability Strategy						

Employment and Industry Characteristics

Employment remains strong in the assessment area due to a stable local economy. As seen in the table below, the unemployment rate in Harrison County consistently fell below that of the state of Iowa and the larger Omaha-Council Bluffs, NE-IA MSA from 2017 to 2020. The COVID-19 pandemic generated increases in 2020 unemployment rates across all geographies.

Unemployment Rates				
Area	2017	2018	2019	2020
Assessment Area – Harrison County, IA	2.7%	2.3%	2.5%	4.0%
Omaha-Council Bluffs, NE-IA MSA	3.0%	2.9%	3.0%	4.8%
State of Iowa	3.1%	2.6%	2.8%	5.3%
Source: Bureau of Labor Statistics: Local Area Unemployment Statistics				

The economy is well-diversified with agricultural and manufacturing employment opportunities. Both small farms and large agricultural operations are key economic drivers in the county. Agricultural employers include Lincoln Premium Poultry, a large chicken processor who is the dedicated poultry supplier for Costco Wholesale. Large manufacturers include Woodbine Manufacturing Company, the developer of Tommy Gate and Vulcan Industries, which makes water treatment systems. According to community contacts, pandemic-induced declines in the assessment area employment rate were not as significant as they were in other areas of the MSA. One representative credited this comparative trend to the limited restrictions of the State of Iowa that resulted in minimal operational shutdowns, as opposed to the more expansive restrictions of Omaha and the state of Nebraska.

Community Representatives

Examiners contacted two community representatives to be interviewed for this performance evaluation. These discussions provided information and insight on economic development and housing conditions in Harrison County. Representatives indicated that some housing and community development issues are related to the fact the county is in a flood zone along the Missouri River. Harrison County still has access to funding for development after the county was

declared a FEMA disaster area, but representatives believe that human capital in navigating the processes is vital to take full advantage of the program. A common theme in discussions with community representatives was the need for expertise in addressing the area's community development needs, specifically in navigating complex development projects that include annexation of rural land, rehabilitating dilapidated buildings, working with outdated residential and commercial building codes, and updating water infrastructure. Local efforts to address critical issues related to sewage and access to clean water prevalent in a number of areas present opportunities for local institutions to participate in addressing community needs. Additionally, the community of Woodbine is working toward funding a new career academy that provides courses in trades, applied agriculture, and science, technology, engineering and mathematics (STEM). The academy may be a catalyst for increasing population, as students may be more likely to stay within their communities if they have the skills to attain local jobs. This academy was also noted as a project with opportunities for involvement for local financial institutions.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

Performance standards for small banks consist of the following, as applicable: the bank's loan-to-deposit (LTD) ratio, the percentage of loans and other lending-related activities located in the bank's assessment area, the record of lending to borrowers of different income levels and farms of different sizes, the geographic distribution of loans, and the record of taking action in response to written complaints. To determine CRA performance, the preceding standards are analyzed and evaluated within the assessment area context, which includes, but is not limited to, comparative analyses of the assessment area and the state and the non-metropolitan portions of the state demographic data on median income, nature of housing stock, housing costs, and other relevant data pertaining to the bank's assessment area.

LENDING TEST

LSB's performance relative to the lending test is rated Satisfactory. The loan-to-deposit ratio is reasonable given the bank's size, financial condition, and the credit needs of the assessment area. A majority of the bank's loans were originated within the assessment area and there is a reasonable distribution throughout the assessment area, including to moderate-income census tracts. In addition, the loan distribution reflects a reasonable penetration among individuals of different income levels, including to low- and moderate-income individuals, and to farms of different sizes.

Loan-to-Deposit Ratio

LSB demonstrates a reasonable loan-to-deposit (LTD) ratio given the bank's size, financial condition, and the credit needs of its assessment area. With a 16-quarter average ending June 30, 2021 of 94.3 percent, the bank's ratio exceeds that of the average of peer banks listed in the table below. The quarters ending on December 31, 2017 and on June 30, 2019 both saw LTD ratio highs of 100.6 percent. The LTD ratio remained above 90.0 percent in 2019 and most of 2020 but dropped

in the fourth quarter of 2020 and has been under 90.0 percent since. Over the 12-month period, June 30, 2020 to June 30, 2021, assets increased by 11.0 percent, which indicates some growth. The bank has experienced growth in the deposit portfolio and has not decreased the level of lending.

Comparative Loan-to-Deposit Ratios as of June 30, 2021	
Institution	Loan-to-Deposit Ratio (%)
	16 – Quarter Average
Logan State Bank; Logan, Iowa	94.3
Competitors	
Bank Plus	105.4
United Bank of Iowa	88.8
Farmers & Traders Savings Bank	87.1
Crawford City Trust & Savings Bank	83.5
Shelby County State Bank	76.3

Assessment Area Concentration

A majority of LSB's loans were originated in its assessment area during the review period. An analysis of each product demonstrates lending activity within the delineated assessment area is 90.6 percent by number for consumer closed-end loans and 88.5 percent by number for small farm loans. Across all loan products, the bank originated 89.5 percent of loans inside the assessment area. This concentration of lending demonstrates the bank's commitment to providing credit to its community.

Lending Inside and Outside the Assessment Area								
Loan Types	Inside				Outside			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%
Closed-End Consumer Loans	48	90.6	825	89.8	5	9.4	94	10.2
Small Farm Loans	46	88.5	5,259	81.8	6	11.5	1,170	18.2
Total Loans	94	89.5	6,084	82.8	11	10.5	1,263	17.2

Geographic Distribution of Loans

LSB's geographic distribution of loans from January 1, 2020 to December 30, 2020 is reasonable given the bank's assessment area. The assessment area contains one moderate-income census tract located in the northern tier of Harrison County, where the bank does not have any physical branches, and includes the communities of Little Sioux and Dunlap.

Closed-End Consumer Loans

LSB's geographic distribution of consumer closed-end loans is reasonable. In 2020, approximately 4.2 percent of the closed-end consumer loans within the sample analyzed were originated in the moderate-income census tract, falling below the 17.8 percent of households located within that tract. The discrepancy between the bank's consumer lending and the demographic of households in the area is attributed to the considerable distance between this census tract and the bank's branch locations. This context supports the conclusion that the bank's consumer closed-end lending activity reasonably responds to the credit needs of the assessment area. The following tables display loan distributions of a sample of all loan products in calendar year 2020

Geographic Distribution of Consumer Loans					
Assessment Area: 2020 Omaha-Council Bluffs, NE-IA MSA 36540					
Tract Income Levels		Bank & Demographic Comparison			
		2020			
		Count	Dollar		Households
		Bank	Bank		
		#	%	\$ (000s)	\$ %
Totals	Low	0	0.0	0	0.0
	Moderate	2	4.2	24	2.9
	Middle	46	95.8	801	97.1
	Upper	0	0.0	0	0.0
	Unknown	0	0.0	0	0.0
	Total	48	100.0	825	100.0
2020 FFIEC Census Data					
<i>Note: Percentages may not add to 100.0 percent due to rounding</i>					

Small Farm Loans

LSB's geographic distribution of small farm loans is reasonable. In 2020, 10.9 percent of small farm loans within the sample analyzed were originated in the moderate-income census tract, falling below the 25.5 percent of small farms in that tract. The lower level of penetration in this census tract is reasonable when considering the distance between this census tract and the bank's branch locations.

Geographic Distribution of Small Farm Loans						
Assessment Area: 2020 Omaha-Council Bluffs, NE-IA MSA 36540						
	Tract Income Levels	Bank & Demographic Comparison				
		2020				Total Farms
		Count Bank	Dollar Bank			
			#	%	\$ 000s	
Small Farm	Low	0	0.0	0	0.0	0.0
	Moderate	5	10.9	792	15.1	25.5
	Middle	41	89.1	4,467	84.9	74.5
	Upper	0	0.0	0	0.0	0.0
	Unknown	0	0.0	0	0.0	0.0
	Total	46	100.0	5,259	100.0	100.0
2020 FFIEC Census Data & 2020 Dun & Bradstreet information according to 2015 ACS						
Note: Percentages may not add to 100.0 percent due to rounding						

Lending to Borrowers of Different Income Levels and to Farms of Different Sizes

LSB demonstrates a distribution of loans to individuals of different income levels, including low- and moderate-income individuals, and farms of different sizes that is reasonable given the demographics of the bank's assessment area. Based on origination volume and proportion of the loan portfolio by dollar, small farm loans carry greater weight in the analysis of the bank's performance.

Closed-End Consumer Loans

The table below presents the 2020 borrower distribution of a sample of consumer closed-end loans in the assessment area. Of the 48 closed-end consumer loans originated in the sample, 15 were to low-income borrowers representing 31.3 percent of total originations by volume which compares favorably to the number of low-income households in the assessment area of 26.2 percent. The bank originated 23 loans to moderate-income borrowers representing 47.9 percent of total originations which was well above the number of moderate-income households in the assessment area of 17.4 percent. This reflects excellent penetration of households of different income levels, particularly those with low and moderate incomes.

Borrower Distribution of Consumer Loans						
Assessment Area: 2020 Omaha-Council Bluffs, NE-IA MSA 36540						
	Borrower Income Levels	Bank & Demographic Comparison 2020				Households by Household Income
		Count		Dollar		
		#	%	\$ (000s)	\$ %	
Totals	Low	15	31.3	199	24.2	26.2
	Moderate	23	47.9	462	56.1	17.4
	Middle	4	8.3	46	5.6	20.9
	Upper	6	12.5	117	14.2	35.6
	Unknown	0	0.0	0	0.0	
	Total	48	100.0	824	100.0	100.0
2020 FFIEC Census Data						
Note: Percentages may not add to 100.0 percent due to rounding						

Small Farm Loans

The table below presents the 2020 borrower distribution of a sample of small farm loans in the assessment area by revenue and loan size. Of the 46 small farm loans originated in 2020, 42 were to small farms with gross annual revenues of \$1 million or less, representing 91.3 percent of total originations. Small farms make up 99.5 percent of farms in the assessment area. This represents a reasonable penetration to farms of different revenue sizes. Of the loans made to small farms with revenues of \$1 million or less, 69.0 percent by number were made in amounts of \$100,000 or less, which is considered most beneficial to small farms. The bank's 2020 agricultural lending demonstrates they are meeting the small farm credit needs of the community.

Small Farm Lending By Revenue & Loan Size							
Assessment Area: 2020 Omaha-Council Bluffs, NE-IA MSA 36540							
Product Type		Bank & Demographic Comparison					
		2020				Total Farms	
		Count Bank		Dollar Bank			
		#	%	\$ 000s	\$ %	%	
Small Farm	Revenue	\$1 Million or Less	42	91.3	4,120	78.3	99.5
		Over \$1 Million	4	8.7	1,140	21.7	0.5
		Unknown	0	0.0	0	0.0	0.0
		Total	46	100.0	5,259	100.0	100.0
	Loan Size	\$100,000 or Less	30	65.2	1,163	22.1	
		\$100,001 - \$250,000	10	21.7	1,734	33.0	
		\$250,001 - \$500,000	6	13.0	2,362	44.9	
		Total	46	100.0	5,259	100.0	
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	29	69.0	1,088	26.4	
		\$100,001 - \$250,000	9	21.4	1,484	36.0	
		\$250,001 - \$500,000	4	9.5	1,548	37.6	
		Total	42	100.0	4,120	100.0	
Originations & Purchases							
2020 FFIEC Census Data & 2020 Dun & Bradstreet information according to 2015 ACS							
Note: Percentages may not add to 100.0 percent due to rounding							

Response to Complaints

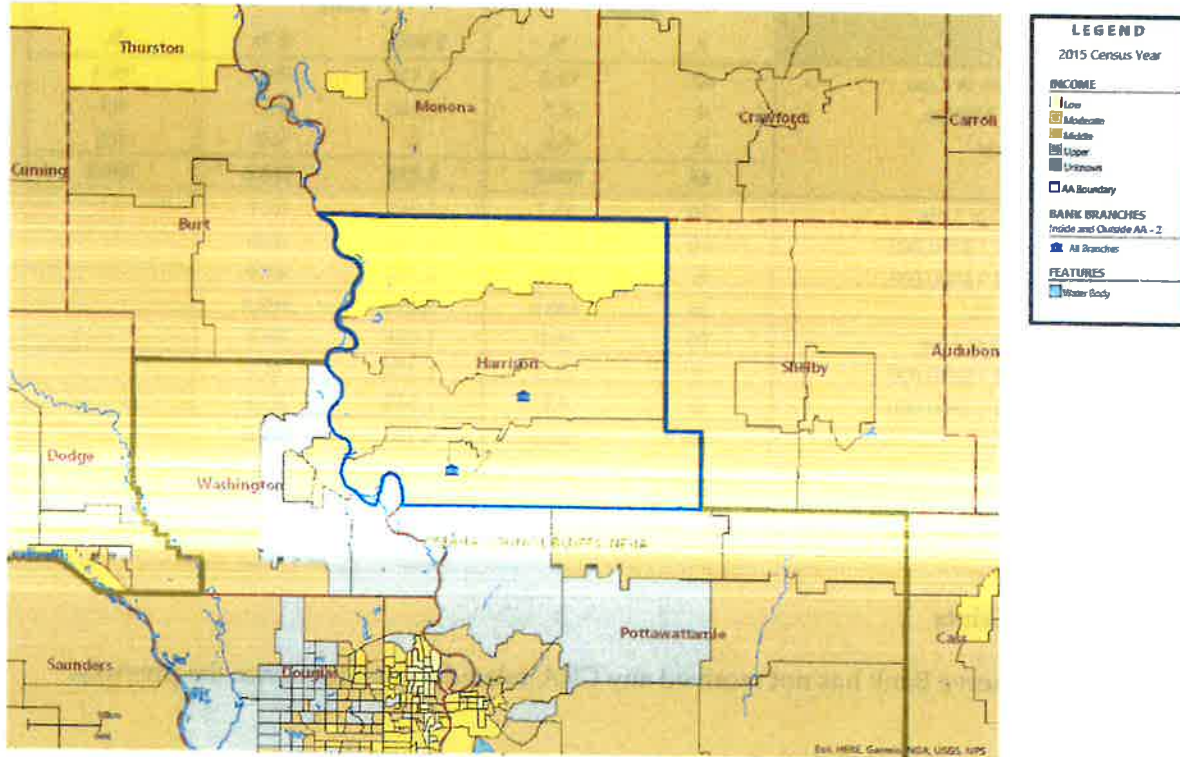
The bank or this Reserve Bank has not received any CRA-related complaints since the previous examination.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

No evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified.

APPENDIX A – Map of Assessment Area

Logan State Bank 754246
2020 Omaha-Council Bluffs, NE-IA MSA 36540



APPENDIX B – Scope of Examination

SCOPE OF EXAMINATION			
TIME PERIOD REVIEWED	Consumer Closed-End Loans: January 1, 2020 – December 31, 2020 Agricultural Loans: January 1, 2020 – December 31, 2020		
FINANCIAL INSTITUTION			PRODUCTS REVIEWED
Logan State Bank			Consumer Closed-End Loans Agricultural Loans
AFFILIATE(S)	AFFILIATE RELATIONSHIP		PRODUCTS REVIEWED
None	Not applicable		Not applicable
LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
ASSESSMENT AREA	TYPE OF EXAMINATION	BRANCHES VISITED	OTHER INFORMATION
Harrison County, IA	Full scope review	None	The assessment area delineation has not changed since the last evaluation.

APPENDIX C – Glossary

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Affordability ratio: To determine housing affordability, the affordability ratio is calculated by dividing median household income by median housing value. This ratio allows the comparison of housing affordability across assessment areas and/or communities. An area with a high ratio generally has more affordable housing than an area with a low ratio.

Aggregate lending: The number of loans originated and purchased by all lenders subject to reporting requirements as a percentage of the aggregate number of loans originated and purchased by all lenders in the MSA/assessment area.

American Community Survey Data (ACS): The American Community Survey (ACS) data is based on a nationwide survey designed to provide local communities with reliable and timely demographic, social, economic, and housing data each year. The Census Bureau first released data for geographies of all sizes in 2010. This data is known as the “five-year estimate data.” The five-year estimate data is used by the FFIEC as the base file for data used in conjunction with consumer compliance and CRA examinations.²

Area Median Income (AMI): AMI means –

1. The median family income for the MSA, if a person or geography is located in an MSA, or for the metropolitan division, if a person or geography is located in an MSA that has been subdivided into metropolitan divisions; or
2. The statewide nonmetropolitan median family income if a person or geography is located outside an MSA.

Assessment area: Assessment area means a geographic area delineated in accordance with section 228.41

Automated teller machine (ATM): An automated teller machine means an automated, unstaffed banking facility owned or operated by, or operated exclusively for, the bank at which deposits are received, cash dispersed or money lent.

Bank: Bank means a state member as that term is defined in section 3(d)(2) of the Federal Deposit Insurance Act (12 USC 1813(d)(2)), except as provided in section 228.11(c)(3), and includes an

² Source: FFIEC press release dated October 19, 2011.

uninsured state branch (other than a limited branch) of a foreign bank described in section 228.11(c)(2).

Branch: Branch refers to a staffed banking facility approved as a branch, whether shared or unshared, including, for example, a mini branch in a grocery store or a branch operated in conjunction with any other local business or nonprofit organization.

Census tract: Small subdivisions of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. They usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Combined Statistical Area (CSAs): Adjacent metropolitan statistical areas/metropolitan divisions (MSA/MDs) and micropolitan statistical areas may be combined into larger Combined Statistical Areas based on social and economic ties as well as commuting patterns. The ties used as the basis for CSAs are not as strong as the ties used to support MSA/MD and micropolitan statistical area designations; however, they do bind the larger area together and may be particularly useful for regional planning authorities and the private sector. Under Regulation BB, assessment areas may be presented under a Combined Statistical Area heading; however, all analysis is conducted on the basis of median income figures for MSA/MDs and the applicable state-wide nonmetropolitan median income figure.

Community Development: The financial supervisory agencies have adopted the following definition for community development:

1. Affordable housing, including for multi-family housing, for low- and moderate-income households;
2. Community services tailored to meet the needs of low- and moderate-income individuals;
3. Activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or
4. Activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definitions of community development. Activities that revitalize or stabilize:

- 1) Low- or moderate-income geographies;
- 2) Designated disaster areas; or
- 3) Distressed or underserved nonmetropolitan middle-income geographies

designated by the Board, Federal Deposit Insurance Corporation and Office of the Comptroller of the Currency based on:

- a. Rates of poverty, unemployment or population loss; or
- b. Population size, density and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density and dispersion if they help to meet essential community services including the needs of low- and moderate-income individuals.

Community Development Loan: A community development loan means a loan that:

- 1) Has as its primary purpose community development; and
- 2) Except in the case of a wholesale or limited purpose bank –
 - a. Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment as a home mortgage, small business, small farm, or consumer loan, unless it is a multi-family housing loan (as described in the regulation implementing the Home Mortgage Disclosure Act); and
 - b. Benefits the bank's assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s).

Community Development Service: A community development service means a service that:

- 1) Has as its primary purpose community development; and
- 2) Is related to the provision of financial services.

Consumer loan: A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories of loans: motor vehicle, credit card, other consumer secured loan, including a home improvement loan not secured by a dwelling, and other consumer unsecured loan, including a loan for home improvement not secured.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married couple family or other family, which is further classified into "male householder" (a family with a male household and no wife present) or "female householder" (a family with a female householder and no husband present).

Fair market rent: Fair market rents (FMRs) are gross rent estimates. They include the shelter rent plus the cost of all tenant-paid utilities, except telephones, cable or satellite television service, and internet service. HUD sets FMRs to assure that a sufficient supply of rental housing is available to their program participants. To accomplish this objective, FMRs must be both high enough to

permit a selection of units and neighborhoods and low enough to serve as many low-income families as possible. The level at which FMRs are set is expressed as a percentile point within the rent distribution of standard-quality rental housing units. The current definition used is the 40th percentile rent, the dollar amount below which 40 percent of the standard-quality rental housing units are rented. The 40th percentile rent is drawn from the distribution of rents of all units occupied by recent movers (renter households who moved to their present residence within the past 15 months). HUD is required to ensure that FMRs exclude non-market rental housing in their computation. Therefore, HUD excludes all units falling below a specified rent level determined from public housing rents in HUD's program databases as likely to be either assisted housing or otherwise at a below-market rent, and units less than two years old.

Full review: Performance under the Lending, Investment and Service Tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and amount of qualified investments) and qualitative factors (for example, innovativeness, complexity and responsiveness).

Geography: A census tract delineated by the U.S. Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act: The statute that requires certain mortgage lenders that do business or have banking offices in metropolitan statistical areas to file annual summary reports of their mortgage lending activity. The reports include data such as the race, gender and income of the applicant(s) and the disposition of the application(s) (for example, approved, denied, and withdrawn).

Home mortgage loans: Are defined in conformance with the definitions of home mortgage activity under the Home Mortgage Disclosure Act and include closed end mortgage loans secured by a dwelling and open-end lines of credit secured by a dwelling. This includes loans for home purchase, refinancing and loans for multi-family housing. It does not include loans for home improvement purposes that are not secured by a dwelling.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Income Level: Income level means:

- 1) Low-income – an individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a census tract;
- 2) Moderate-income – an individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent in the case of a census tract;

- 3) Middle-income – an individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent in the case of a census tract; and
- 4) Upper-income – an individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent in the case of a census tract.

Additional Guidance: .12(m) Income Level: The median family income levels (MFI) for census tracts are calculated using the income data from the United States Census Bureau's American Community Survey and geographic definitions from the Office of Management and Budget (OMB) and are updated approximately every five years (.12(m) Income Level).

Limited-purpose bank: This term refers to a bank that offers only a narrow product line such as credit card or motor vehicle loans to a regional or broader market and for which a designation as a limited-purpose bank is in effect, in accordance with section 228.25(b).

Limited review: Performance under the Lending, Investment and Services test is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, amount of investments and branch office distribution).

Loan location: Under this definition, a loan is located as follows:

- 1) Consumer loan is located in the census tract where the borrower resides;
- 2) Home mortgage loan is located in the census tract where the property to which the loan relates is located;
- 3) Small business and small farm loan is located in the census tract where the main business facility or farm is located or where the loan proceeds have been applied as indicated by the borrower.

Loan product office: This term refers to a staffed facility, other than a branch, that is open to the public and that provides lending-related services, such as loan information and applications.

Market share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development (HUD) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

Metropolitan Area: A metropolitan statistical area (MSA) or a metropolitan division (MD) as

defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a single core population of at least 2.5 million may be divided into MDs. A metropolitan statistical area that crosses into two or more bordering states is called a multistate metropolitan statistical area.

Multifamily: Refers to a residential structure that contains five or more units.

Nonmetropolitan area: This term refers to any area that is not located in a metropolitan statistical area or metropolitan division. Micropolitan statistical areas are included in the definition of a nonmetropolitan area; a micropolitan statistical area has an urban core population of at least 10,000 but less than 50,000.

Owner-occupied units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: This term refers to any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated area: This term refers to a state or multistate metropolitan area. For institutions with domestic branch offices in one state only, the institution's CRA rating is the state's rating. If the institution maintains domestic branch offices in more than one state, the institution will receive a rating for each state in which those branch offices are located. If the institution maintains domestic branch offices in at least two states in a multistate metropolitan statistical area, the institution will receive a rating for the multistate metropolitan area.

Small Bank: This term refers to a bank that as of December 31 of either of the prior two calendar years, had assets of less than \$1.252 billion. Intermediate small bank means a small bank with assets of at least \$313 million as of December 31 of both of the prior two calendar years and less than \$1.252 billion as of December 31 of either of the prior two calendar years.

Annual Adjustment: The dollar figures in paragraph (u)(1) of this section shall be adjusted annually and published by the Board, based on the year-to-year change in the average of the Consumer Price Index for Urban Wage Earners and Clerical Workers, not seasonally adjusted, for each 12-month period ending in November, with rounding to the nearest million.

Small Business Loan: This term refers to a loan that is included in "loans to small businesses" as defined in the instructions for preparation of the Consolidated Report of Condition and Income. The loans have original amounts of \$1 million or less and are either secured nonfarm, nonresidential properties or are classified as commercial and industrial loans.

Small Farm: This term refers to a loan that is included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income. These loans have original amounts of \$500 thousand or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Wholesale Bank: This term refers to a bank that is not in the business of extending home mortgage, small business, small farm or consumer loans to retail customers, and for which a designation as a wholesale bank is in effect, in accordance with section 228.25(b).

Logan State Bank

List of Branch Banks

- | | |
|---------------------------|---------------------|
| 1. Logan State Bank | Harrison County, IA |
| 125 Willow Road | St. Johns Township |
| Missouri Valley, IA 51555 | |

Logan State Bank

Hours

Logan, IA- Main Location

**Main Bank Lobby- Monday through Friday 9:00 a.m. to 3:00 p.m.
Saturday - Closed**

**Drive-thru- Monday through Friday 03:00 p.m. to 5:00 p.m.
Saturday - Closed.**

Missouri Valley, IA – Branch

**Lobby- Monday through Friday 9:00 a.m. to 4:30 p.m.
Saturday – Closed**

**Drive-thru- Monday through Friday 9:00 a.m. to 5:00 p.m.
Saturday - Closed**



Matched Address: 323 E 7th St, Logan, Iowa, 51546
 MSA: 36540 - OMAHA-COUNCIL BLUFFS, NE-IA || State: 19 - IOWA || County: 085 - HARRISON COUNTY || Tract Code: 2903.00

Selected Tract
 MSA: || State: || County: || Tract Code:



2023 FFIEC Geocode Census Report

Matched Address: 323 E 7th St, Logan, Iowa, 51546
MSA: 36540 - OMAHA-COUNCIL BLUFFS, NE-IA
State: 19 - IOWA
County: 085 - HARRISON COUNTY
Tract Code: 2903.00

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2023 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Population Information

Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Income Information

Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2015 Tract Median Family Income	
2023 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	



Esri Community Maps Contributors, Iowa DNR, Nebraska Game & Parks Commission, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, MET/NASA, ... Powered by Esri

● Matched Address: 125N Willow Rd, Missouri Valley, Iowa, 51555
MSA: 36540 - OMAHA-COUNCIL BLUFFS, NE-IA || State: 19 - IOWA || County: 085 - HARRISON COUNTY || Tract Code: 2904.00

● Selected Tract
MSA: || State: || County: || Tract Code:

2023 FFIEC Geocode Census Report

Matched Address: 125N Willow Rd, Missouri Valley, Iowa, 51555
 MSA: 36540 - OMAHA-COUNCIL BLUFFS, NE-IA
 State: 19 - IOWA
 County: 085 - HARRISON COUNTY
 Tract Code: 2904.00

Summary Census Demographic Information

Tract Income Level	
Underserved or Distressed Tract	
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
2023 Estimated Tract Median Family Income	
2020 Tract Median Family Income	
Tract Median Family Income %	
Tract Population	
Tract Minority %	
Tract Minority Population	
Owner-Occupied Units	
1- to 4- Family Units	

Census Population Information

Tract Population	
Tract Minority %	
Number of Families	
Number of Households	
Non-Hispanic White Population	
Tract Minority Population	
American Indian Population	
Asian/Hawaiian/Pacific Islander Population	
Black Population	
Hispanic Population	
Other/Two or More Races Population	

Census Income Information

Tract Income Level	
2020 MSA/MD/statewide non-MSA/MD Median Family Income	
2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	
% below Poverty Line	
Tract Median Family Income %	
2015 Tract Median Family Income	
2023 Estimated Tract Median Family Income	
2020 Tract Median Household Income	

Census Housing Information

Total Housing Units	
1- to 4- Family Units	
Median House Age (Years)	
Owner-Occupied Units	
Renter Occupied Units	
Owner Occupied 1- to 4- Family Units	
Inside Principal City?	
Vacant Units	

Logan State Bank
Loan to Deposit Information

	Total Loans:	Total Deposits:	Loan/Deposit %
2021			
31-Mar-2021	\$61,094,811	\$69,294,831	88.17%
30-Jun-2021	\$59,417,619	\$71,682,897	82.89%
30-Sep-2021	\$56,681,518	\$68,364,366	82.91%
31-Dec-2021	\$57,030,938	\$71,927,063	79.29%
2022			
31-Mar-2022	\$53,990,519	\$75,185,355	71.81%
30-Jun-2022	\$55,598,994	\$73,867,661	75.27%
30-Sep-2022	\$57,377,385	\$70,127,189	81.82%
31-Dec-2022	\$60,855,765	\$65,125,808	93.44%
2023			
31-Mar-2023	\$63,240,810	\$68,309,284	92.58%
30-Jun-2023	\$66,271,453	\$66,178,275	100.14%
30-Sep-2023	\$69,266,221	\$67,142,223	103.16%
31-Dec-2023	\$69,203,830	\$69,181,144	100.03%

LOGAN STATE BANK

CRA ASSESSMENT AREA

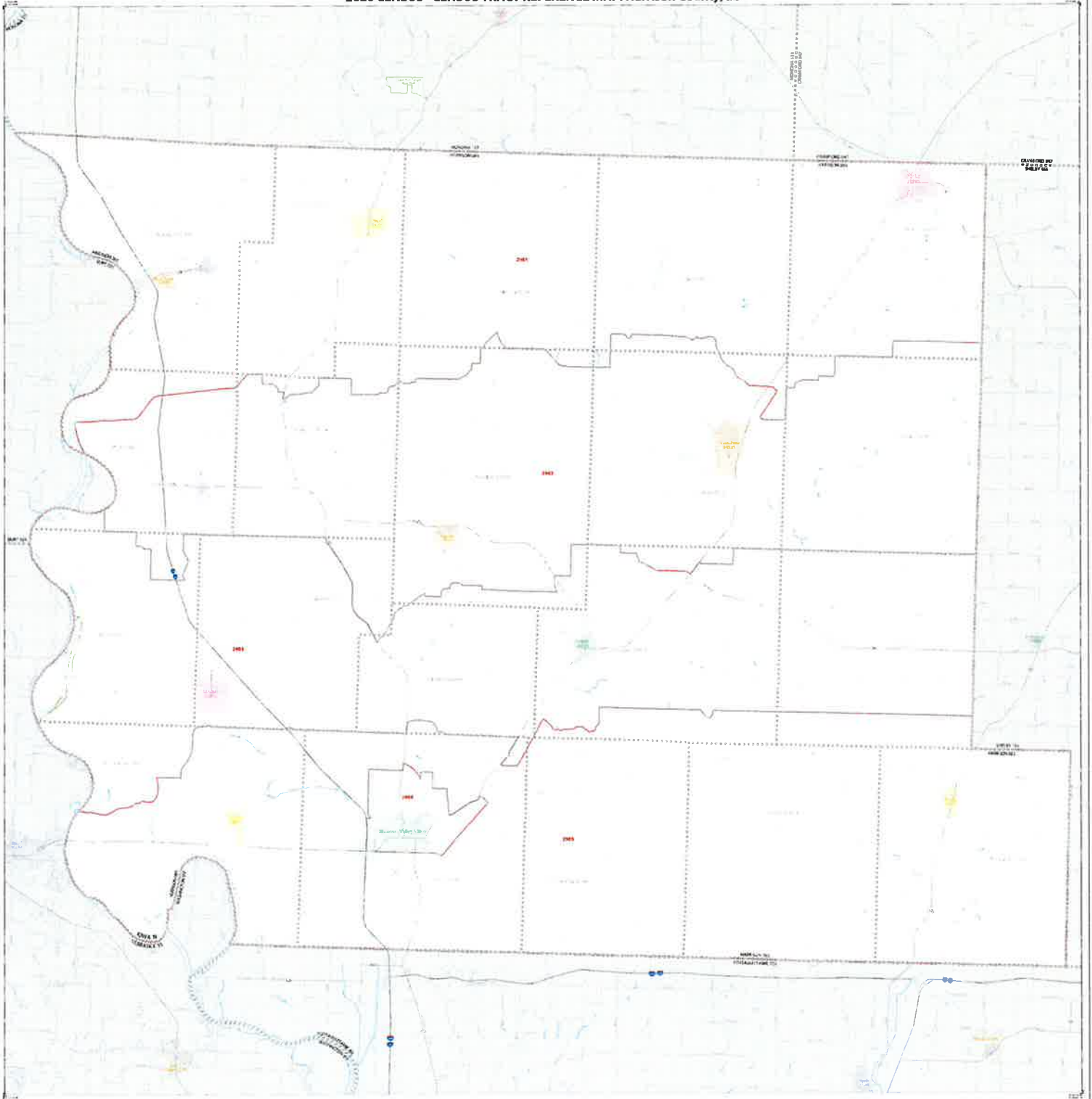
Logan State Bank is located in the towns of Logan and Missouri Valley, Iowa. It is the intent of Logan State Bank to serve both communities, which includes the residences of the town of Logan and Missouri Valley and rural residences who are members of each community. This would primarily include those who do a substantial amount of personal and commercial business in Logan and Missouri Valley, and those who live in the Logan and Missouri Valley school districts. Harrison Counties population is fairly evenly distributed throughout and as well is its road system. There are no geographic barriers throughout the county and neighboring Banks are evenly located throughout the county, thus close proximity to the town of Logan and Missouri Valley is where the primary portion of our customers are located (would estimate 85% are within a 7-mile radius of both Bank buildings). Though this is the primary area which our customers are located, we have determined our **Assessment Area for CRA purposes to be the entire Harrison County**. This determination is due to the fact that:

The main Bank is located in Logan which is almost in the center of the county. The Missouri Valley branch is located southwest of the county.

School Districts throughout the county are irregular in shaped causing a geoplots of the customer base not to be evenly distributed within a radius or circular shape, but more is an oblong shape.

Farmers are our main customer base and with the size of their operations growing and expanding farther out into the county. Through our primary intent is to serve the Logan and Missouri Valley communities, from a profitability standpoint, we could consider a sound applicant/customer outside of the seven-mile radius of both banks, still within Harrison County.

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Harrison County, IA

[illegible]

For sale: Immovable or movable property owned by a person, company, firm, partnership, association, trust, body corporate or other legal entity, which has been acquired by such person, company, firm, partnership, association, trust, body corporate or other legal entity from another person, company, firm, partnership, association, trust, body corporate or other legal entity, who has acquired it from a third party.

[illegible]

Sheet 1 of 1 PARENT sheets
Total Sheets 1 (Index 0 Parent 1 Inset 0)
NAME: Harrison County (CBS)
ENTITY TYPE: County as administratively independent entity
ST: Iowa 19

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IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

Logan State Bank
323 East 7th Street
Logan, IA 51546-0007
(712)644-2310

COMMON FEATURES

Limits and fees - The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Account activity printout	\$1.00
Account research	\$50.00 per hour
with \$10.00 minimum	
ATM/Debit card fee	\$1.00
Checking- \$1.00 per monthly statement cycle	
Savings-\$1.00 per monthly statement cycle or \$3.00 per quarterly statement cycle	
ATM/Debit card replacement	\$10.00 each
ATM/Debit Card transaction limits	
Cash withdrawal \$200 per day	
Three day limit \$500	
Debit card transactions \$1000 per day including cash withdrawals	
Bank statement CD	\$10.00 per CD
Bill Pay Special Services	
Charity Check - \$1.99	
Gift Check - \$2.99	
Rush Payments- Next Day \$14.95 and 2 Day \$9.95	
Cashier Checks or Money Orders	Varies
Depends on dollar amount	
Check printing	Varies
Depends on style and quantity of checks ordered	
Closing Checking or Savings account within the first 30 days	\$30.00
Copy of statement	\$5.00 each
Dormant account	\$2.00
Checking- per monthly statement cycle	
Savings \$2.00 per monthly statement cycle or \$6.00 per quarterly statement cycle	
A checking account is considered dormant if no activity for 6 months	
A savings account is considered dormant if no activity for 12 months	
Foreign ATM Transactions	\$1.00 per transaction
Garnishments and Levies	\$25.00 each
Overdraft/NSF Return Item charge	\$22.50 per item
Daily maximum \$112.50	
Applies to overdraft/NSF return items created by check, ATM withdrawal or other electronic means per each presented item. For more information, refer to section(s) Overdrafts and Nonsufficient Funds (NSF) Fees in the combination disclosure.	
Prepaid Visa cards	

LIMITS AND FEES DISCLOSURE

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Page 1

Gift card \$5.00 per card	
Travel card and Access card \$7.50	
Reload Travel or Access card \$4.95 per reload	
State Service Tax	
Accounts may be subject to Iowa state and local sales tax	
Stop payment	\$20.00 per item
Includes check stop payment or ACH debit stop payment	
Includes service tax	
Wire transfer (Domestic incoming)	\$15.00 per wire
Wire transfer (Domestic outgoing)	\$20.00 per wire
Wire transfer (Foreign incoming)	\$25.00 per wire
Wire transfer (Foreign outgoing)	\$50.00 per wire

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

Logan State Bank
323 East 7th Street
Logan, IA 51546-0007
(712)644-2310

HSA - CHECKING

Rate information - At our discretion, we may change the interest rate for this account. The interest rate on this account is 0.500% with an annual percentage yield of 0.50%.

The interest rate(s) and annual percentage yield(s) are accurate as of January 25, 2017. If you would like more current rate and yield information, please call us at (712)644-2310. The interest rate and annual percentage yield may change at any time.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Average daily balance computation method - Interest is calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use to make this calculation is monthly.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

Minimum balance to open - The minimum balance required to open this account is \$100.00.

Deposit limitations - You may make an unlimited number of deposits into your account.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

**Logan State Bank
323 East 7th Street
Logan, IA 51546-0007
(712)644-2310**

PERSONAL REGULAR CHECKING

Minimum balance to open - The minimum balance required to open this account is \$500.00.

Minimum balance to avoid Per Item Fee - A per item fee of \$.20 will be imposed every monthly statement cycle unless you maintain a minimum daily balance of \$200.00 for the monthly statement cycle.

Deposit limitations - You may make an unlimited number of deposits into your account.

Additional Terms - The following additional terms apply to this account: All fees are subject to Iowa service tax.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

Logan State Bank
323 East 7th Street
Logan, IA 51546-0007
(712)644-2310

PERSONAL NOW CHECKING

Rate information - At our discretion, we may change the interest rate for this account. The interest rate on this account is 0.030% with an annual percentage yield of 0.03%.

The interest rate(s) and annual percentage yield(s) are accurate as of May 12, 2016. If you would like more current rate and yield information, please call us at (712)644-2310. The interest rate and annual percentage yield may change at any time.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Average daily balance computation method - Interest is calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use to make this calculation is monthly.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

Minimum balance to open - The minimum balance required to open this account is \$1,000.00.

Minimum balance to avoid Maintenance Fee - A maintenance fee of \$5.00 will be imposed every monthly statement cycle unless you maintain a minimum daily balance of \$1,000.00 for the monthly statement cycle.

Minimum balance to avoid Per Item Fee - A per item fee of \$.10 will be imposed every monthly statement cycle unless you maintain a minimum daily balance of \$1,000.00 for the monthly statement cycle.

Deposit limitations - You may make an unlimited number of deposits into your account.

Additional Terms - The following additional terms apply to this account: All fees are subject to Iowa service tax.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

Logan State Bank
323 East 7th Street
Logan, IA 51546-0007
(712)644-2310

PERSONAL STATEMENT SAVINGS

Rate information - At our discretion, we may change the interest rate for this account. The interest rate on this account is 0.050% with an annual percentage yield of 0.05%.

The interest rate(s) and annual percentage yield(s) are accurate as of May 12, 2016. If you would like more current rate and yield information, please call us at (712)644-2310. The interest rate and annual percentage yield may change at any time.

Compounding frequency - Interest will be compounded semiannually.

Crediting frequency - Interest will be credited into this account semiannually.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

Minimum balance to open - The minimum balance required to open this account is \$100.00.

Deposit limitations - You may make an unlimited number of deposits into your account.

Limitations on frequency of transfers - During any calendar month or statement cycle of four weeks or more, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, or by check, draft, debit card or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution.

Fees and Charges - The following fees and charges apply to this account:

- Excessive Transaction Fee: \$1.00 per withdrawal in excess of 3 during a statement cycle

Additional Terms - The following additional terms apply to this account: This account requires a minimum balance of \$10.00 to remain open

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

Logan State Bank
323 East 7th Street
Logan, IA 51546-0007
(712)644-2310

PERSONAL SUPER NOW CHECKING

Rate information - At our discretion, we may change the interest rate for this account. The interest rate on this account is 1.000% with an annual percentage yield of 1.00%.

The interest rate(s) and annual percentage yield(s) are accurate as of May 3, 2023. If you would like more current rate and yield information, please call us at (712)644-2310. The interest rate and annual percentage yield may change at any time.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Average daily balance computation method - Interest is calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period we use to make this calculation is monthly.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

Minimum balance to open - The minimum balance required to open this account is \$2,500.00.

Minimum balance to avoid Maintenance Fee - A maintenance fee of \$2.00 will be imposed every monthly statement cycle, a maintenance fee of \$5.00 will be imposed every monthly statement cycle unless you maintain a minimum daily balance of \$2,500.00 for the monthly statement cycle.

Minimum balance to avoid Per Item Fee - A per item fee of \$.20 will be imposed every monthly statement cycle unless you maintain a minimum daily balance of \$2,500.00 for the monthly statement cycle.

Deposit limitations - You may make an unlimited number of deposits into your account.

Additional Terms - The following additional terms apply to this account: All fees are subject to Iowa service tax.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

Logan State Bank
323 East 7th Street
Logan, IA 51546-0007
(712)644-2310

PERSONAL MONEY MARKET FUND

Rate information - At our discretion, we may change the interest rates for this account. **Tier 1** - If your daily balance is \$50,000.00 or more, the interest rate paid on the entire balance in your account will be 0.100% with an annual percentage yield (APY) of 0.10%. **Tier 2** - If your daily balance is \$25,000.00 or more, but less than or equal to \$49,999.99, the interest rate paid on the entire balance in your account will be 0.100% with an annual percentage yield (APY) of 0.10%. **Tier 3** - If your daily balance is \$10,000.00 or more, but less than or equal to \$24,999.99, the interest rate paid on the entire balance in your account will be 0.100% with an annual percentage yield (APY) of 0.10%. **Tier 4** - If your daily balance is \$5,000.00 or more, but less than or equal to \$9,999.99, the interest rate paid on the entire balance in your account will be 0.100% with an annual percentage yield (APY) of 0.10%. **Tier 5** - If your daily balance is less than or equal to \$4,999.99, the interest rate paid on the entire balance in your account will be 0.070% with an annual percentage yield (APY) of 0.07%.

The interest rate(s) and annual percentage yield(s) are accurate as of May 12, 2016. If you would like more current rate and yield information, please call us at (712)644-2310. The interest rates and annual percentage yields may change at any time.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

Minimum balance to open - The minimum balance required to open this account is \$2,500.00.

Minimum balance to avoid Per Item Fee - A per item fee of \$0.50 will be imposed every monthly statement cycle unless you maintain a minimum daily balance of \$2,500.00 for the monthly statement cycle.

Deposit limitations - You may make an unlimited number of deposits into your account.

Limitations on frequency of transfers - During any calendar month or statement cycle of four weeks or more, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, or by check, draft, debit card or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution.

Additional Terms - The following additional terms apply to this account: All fees are subject to Iowa service tax.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

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323 East 7th Street
Logan, IA 51546-0007
(712)644-2310

BUSINESS STATEMENT SAVINGS

Rate information - At our discretion, we may change the interest rate for this account. The interest rate on this account is 0.050%.

The interest rate is accurate as of May 12, 2016. If you would like more current rate information, please call us at (712)644-2310. The interest rate may change at any time.

Compounding frequency - Interest will be compounded semiannually.

Crediting frequency - Interest will be credited into this account semiannually.

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- Excessive Transaction Fee: \$1.00 per withdrawal in excess of 3 during a statement cycle

Additional Terms - The following additional terms apply to this account: This account requires a minimum balance of \$10.00 to remain open

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

Logan State Bank
323 East 7th Street
Logan, IA 51546-0007
(712)644-2310

BUSINESS REGULAR CHECKING

Credit against fees - This account features an earnings credit which is applied to reduce or eliminate fees on the account. If the earnings credit exceeds the fees for any period, you will be assessed no fees but you will not be paid, carry forward, or otherwise receive credit for any excess earnings credit.

The earnings credit will be calculated by applying a \$.10 per \$100 dollars average collected balance credit.

You do not need to maintain any minimum average daily balance during the monthly statement cycle in order to receive the credit.

Minimum balance to open - The minimum balance required to open this account is \$500.00.

Deposit limitations - You may make an unlimited number of deposits into your account.

Fees and Charges - The following fees and charges apply to this account:

- Maintenance Fee: \$2.00 per monthly statement cycle
- Per Item Fee: \$.10 per debit item

Additional Terms - The following additional terms apply to this account: All fees are subject to Iowa service tax.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

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323 East 7th Street
Logan, IA 51546-0007
(712)644-2310

BUSINESS NOW CHECKING

Rate information - At our discretion, we may change the interest rate for this account. The interest rate on this account is 0.030%.

The interest rate is accurate as of May 12, 2016. If you would like more current rate information, please call us at (712)644-2310. The interest rate may change at any time.

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Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

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Deposit limitations - You may make an unlimited number of deposits into your account.

Fees and Charges - The following fees and charges apply to this account:

• Per Item Fee: \$.20 per debit item

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Fees and Charges - The following fees and charges apply to this account:

• Per Item Fee: \$.20 per debit item

Additional Terms - The following additional terms apply to this account: All fees are subject to Iowa service tax.

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

Logan State Bank
323 East 7th Street
Logan, IA 51546-0007
(712)644-2310

BUSINESS MONEY MARKET FUND

Rate information - At our discretion, we may change the interest rates for this account. **Tier 1** - If your daily balance is \$50,000.00 or more, the interest rate paid on the entire balance in your account will be 0.100%. **Tier 2** - If your daily balance is \$25,000.00 or more, but less than or equal to \$49,999.99, the interest rate paid on the entire balance in your account will be 0.100%. **Tier 3** - If your daily balance is \$10,000.00 or more, but less than or equal to \$24,999.99, the interest rate paid on the entire balance in your account will be 0.100%. **Tier 4** - If your daily balance is \$5,000.00 or more, but less than or equal to \$9,999.99, the interest rate paid on the entire balance in your account will be 0.100%. **Tier 5** - If your daily balance is less than or equal to \$4,999.99, the interest rate paid on the entire balance in your account will be 0.070%.

The interest rates are accurate as of May 12, 2016. If you would like more current rate information, please call us at (712)644-2310. The interest rates may change at any time.

Compounding frequency - Interest will be compounded monthly.

Crediting frequency - Interest will be credited into this account monthly.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Daily balance computation method - Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

Accrual of interest on noncash deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) to your account.

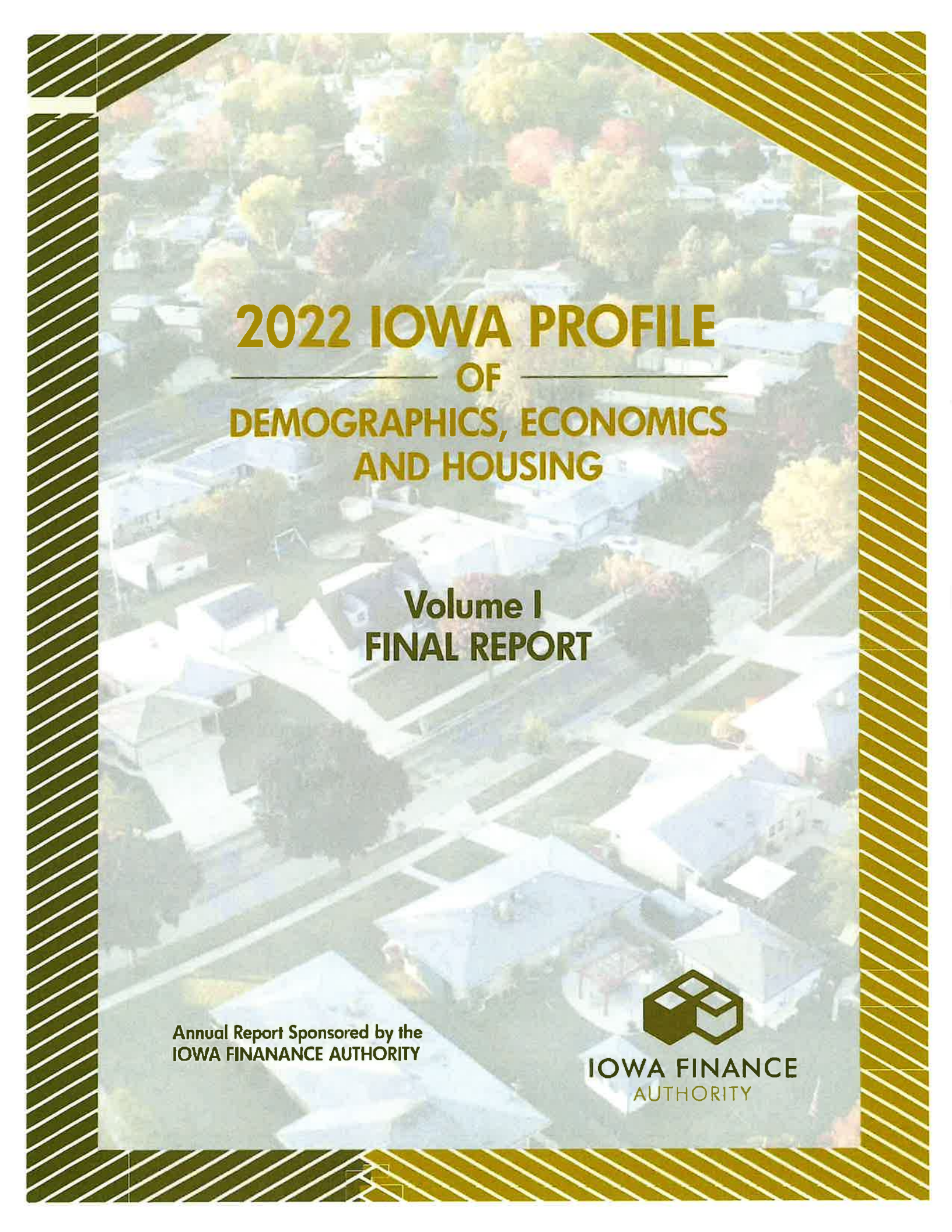
Minimum balance to open - The minimum balance required to open this account is \$2,500.00.

Minimum balance to avoid Per Item Fee - A per item fee of \$0.50 will be imposed every monthly statement cycle unless you maintain a minimum daily balance of \$2,500.00 for the monthly statement cycle.

Deposit limitations - You may make an unlimited number of deposits into your account.

Limitations on frequency of transfers - During any calendar month or statement cycle of four weeks or more, you may not make more than six withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, or by check, draft, debit card or similar order to a third party. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure by the financial institution.

Additional Terms - The following additional terms apply to this account: All fees are subject to Iowa service tax.



2022 IOWA PROFILE

OF

DEMOGRAPHICS, ECONOMICS AND HOUSING

Volume I FINAL REPORT

**Annual Report Sponsored by the
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STATE OF IOWA

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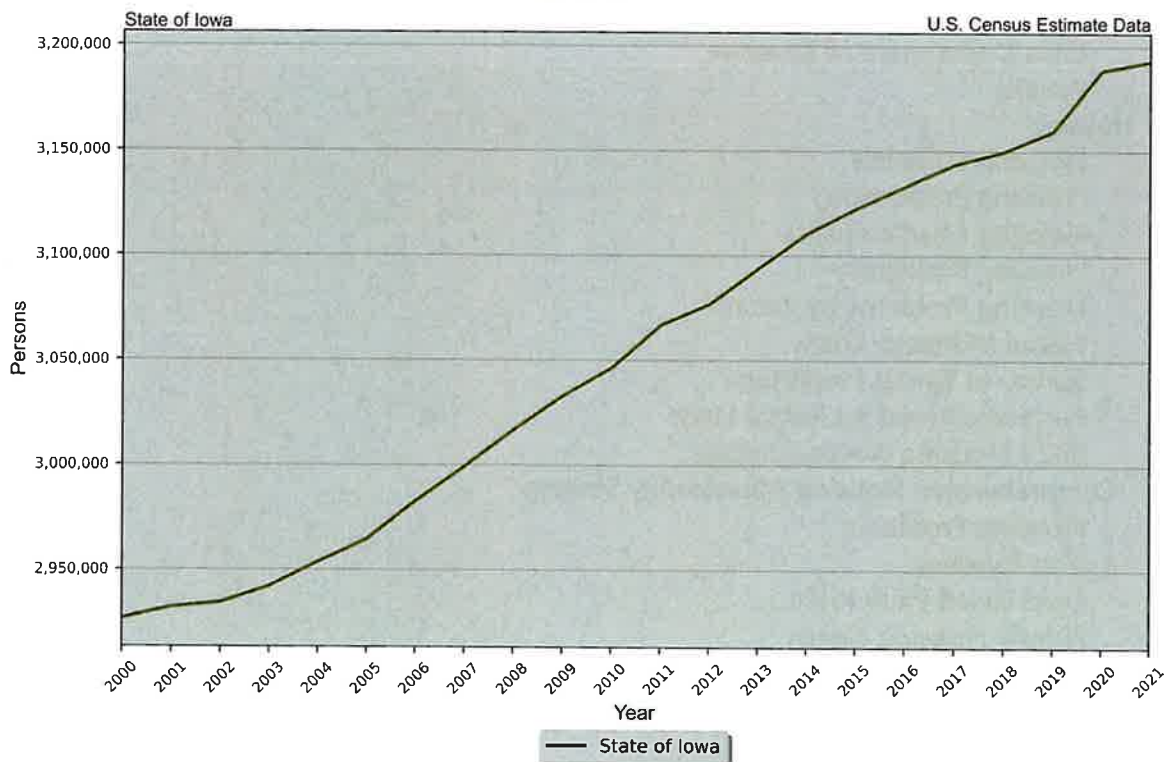
Demographics

Population Migration Trends

The Census Bureau's current census estimates for each year since the 2010 Census are presented in Table 1.1. The 2020 estimates indicate that the State of Iowa's population increased from 3,046,355 in 2010 to 3,193,079 in 2021, or by 5 percent. The 2021 population estimate is not yet available broken down by race, age, or gender. For those purposes, we will use the 2020 Five-year ACS estimates. Population trends for the State of Iowa since 2000 are displayed below in Diagram 1.1.

Table 1.1 Population Estimates State of Iowa 2010-2021 Census Data and Intercensal Estimates	
2010 Census	3,046,355
2011 Population Estimate	3,066,772
2012 Population Estimate	3,076,844
2013 Population Estimate	3,093,935
2014 Population Estimate	3,110,643
2015 Population Estimate	3,122,541
2016 Population Estimate	3,133,210
2017 Population Estimate	3,143,734
2018 Population Estimate	3,149,900
2019 Population Estimate	3,159,596
2020 Population Estimate	3,188,669
2021 Population Estimate	3,193,079

Diagram 1.1
Population
 State of Iowa



Between 2010 and 2021 the white population increased by 0.6 percent, while the black population increased by 44.7 percent. The Hispanic population increased from 151,544 to 205,956 people between 2010 and 2021 or by 35.9 percent. These data are presented in Table 1.2.

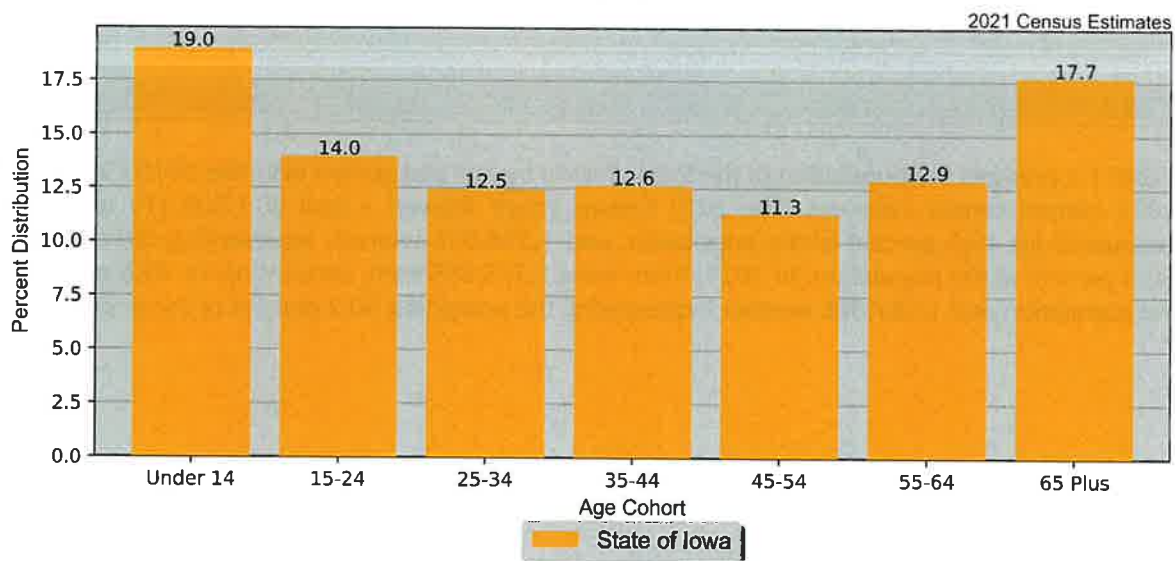
Table 1.2 Profile of Population Characteristics State of Iowa vs. State of Iowa 2010 Census and 2021 Current Census Estimates						
Subject	State of Iowa			State of Iowa		
	2010 Census	Jul-20	% Change	2010 Census	Jul-20	% Change
Population	3,046,355	3,163,561	3.8%	3,046,355	3,163,561	3.8%
Age						
Under 14 years	603,673	601,584	-0.3%	603,673	601,584	-0.3%
15 to 24 years	430,187	437,831	1.8%	430,187	437,831	1.8%
25 to 34 years	382,583	398,796	4.2%	382,583	398,796	4.2%
35 to 44 years	364,548	390,589	7.1%	364,548	390,589	7.1%
45 to 54 years	439,726	357,591	-18.7%	439,726	357,591	-18.7%
55 to 64 years	372,750	411,034	10.3%	372,750	411,034	10.3%
65 and Over	452,888	566,136	25%	452,888	566,136	25%
Race						
White	2,839,615	2,855,523	0.6%	2,839,615	2,855,523	0.6%
Black	91,695	132,706	44.7%	91,695	132,706	44.7%
American Indian and Alaskan Native	13,563	17,588	29.7%	13,563	17,588	29.7%
Asian	54,232	87,400	61.2%	54,232	87,400	61.2%
Native Hawaiian or Pacific Islander	2,419	5,536	128.9%	2,419	5,536	128.9%
Two or more races	44,831	64,808	44.6%	44,831	64,808	44.6%
Ethnicity (of any race)						
Hispanic or Latino	151,544	205,956	35.9%	151,544	205,956	35.9%

Table 1.3 presents the population of the State of Iowa by age and gender from the 2010 Census and 2021 current census estimates. The 2010 Census count showed a total of 1,508,319 men, who accounted for 49.5 percent of the population, and 1,538,036 women, representing the remaining 50.5 percent of the population. In 2021, there were 1,575,695 men, accounting for 49.8 percent of the population and 1,587,866 women, representing the remaining 50.2 percent of the population.

Table 1.3 Population by Age and Gender State of Iowa 2010 Census and Current Census Estimates							
Age	2010 Census			2020 Current Census Estimates			% Change 10-20
	Male	Female	Total	Male	Female	Total	
Under 14 years	309,397	294,276	603,673	307,566	294,018	601,584	-0.3%
15 to 24 years	220,706	209,481	430,187	224,866	212,965	437,831	1.8%
25 to 44 years	195,536	187,047	382,583	205,339	193,457	398,796	4.2%
45 to 54 years	184,384	180,164	364,548	199,089	191,500	390,589	7.1%
55 to 64 years	219,460	220,266	439,726	180,470	177,121	357,591	-18.7%
65 and Over	185,559	187,191	372,750	202,698	208,336	411,034	10.3%
Total	1,508,319	1,538,036	3,046,355	1,575,695	1,587,866	3,163,561	3.8%
% of Total	49.5%	50.5%		49.8%	50.2%		

Diagram 1.2 displays the percentage of the population by age in the State of Iowa compared to the Iowa.

Diagram 1.2
Age Cohorts
 State of Iowa



Population Migration Trends

The Iowa Department of Transportation (DOT) 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 Iowa DOT 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 indicates the general direction of population movement.

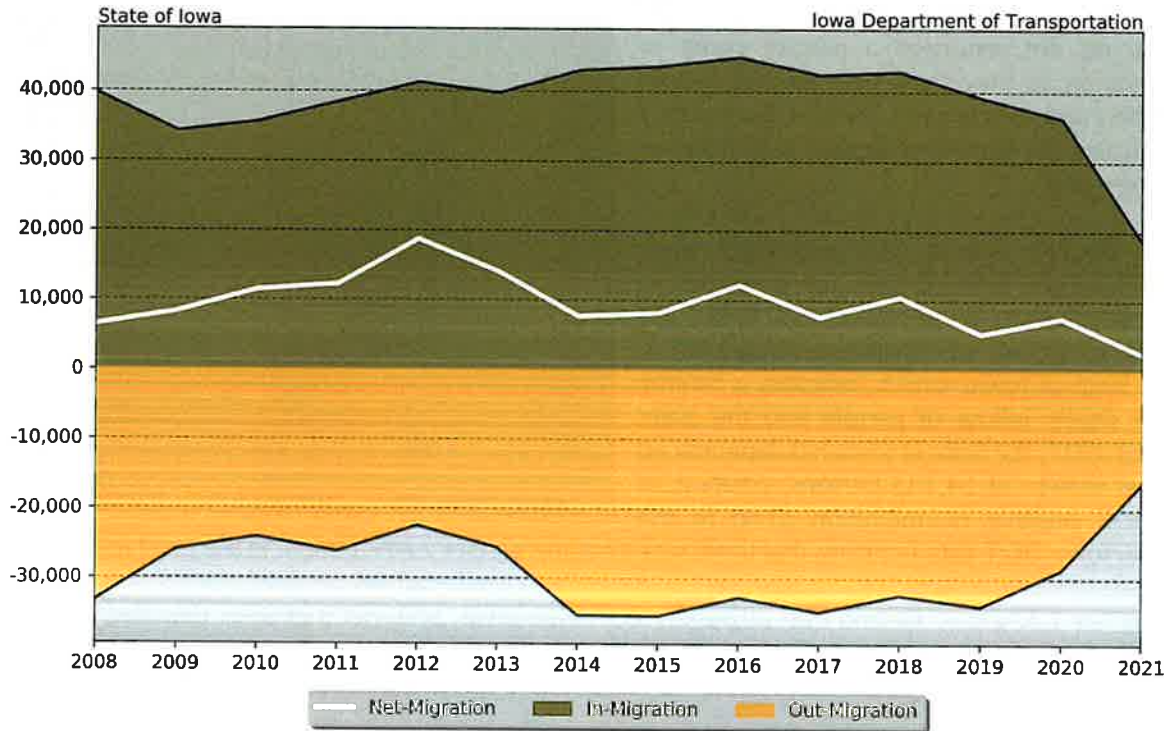
The driver's license total exchanges since 2008 for the State of Iowa are presented in Table 1.5. Over the past five years, there have been zero years of negative net-migration in the State of Iowa, which indicates a healthy and steady inflow of people into the state. Since 2017, the State of Iowa has experienced a net growth of 54,133 persons, creating an overall positive net-migration trend in the state. Iowa DOT data indicates that there was a net increase of 2,477 people in the most recent year.

Year	In-Migrants	Out-Migrants	Net Change
2008	39,713	33,254	6,459
2009	34,249	25,932	8,317
2010	35,609	24,113	11,496
2011	38,463	26,181	12,282
2012	41,265	22,476	18,789
2013	39,769	25,625	14,144
2014	43,042	35,328	7,714
2015	43,622	35,406	8,216
2016	44,977	32,726	12,251
2017	42,466	34,797	7,669
2018	42,915	32,363	10,552
2019	39,233	33,979	5,254
2020	36,260	28,699	7,561
2021(p)	18,684	16,207	2,477
Total	540,267	407,086	133,181

Diagram 1.3, shows in- and out- migration as shaded areas, with net migration depicted as a line graph. As can be seen the maximum net migration occurred in 2012 with 18,789 people entering and the lowest net migration occurred in 2019 with 5,254 entering the State of Iowa.

Diagram 1.3 Net In-migration

State of Iowa
Iowa DOT Data: 2008 – First Half 2021



The Iowa DOT data also collects gender and age information. Table 1.6, shows in- and out- migration by gender. In the most recent first half 2021 data, 55 percent of net-migrants, or 1,357 persons were male, with the remaining 45 percent, or 1,120 persons were female.

Table 1.5
Net In-migration by Gender
State of Iowa
Iowa DOT Data

Gender	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021 (p)
In													
Male	16,503	17,138	18,118	19,345	18,003	19,541	19,892	21,302	19,706	20,265	19,056	17,978	9,127
Female	17,746	18,471	20,345	21,920	21,766	23,501	23,730	23,675	22,760	22,650	20,177	18,282	9,557
Total	34,249	35,609	38,463	41,265	39,769	43,042	43,622	44,977	42,466	42,915	39,233	36,260	18,684
Out													
Male	12,635	11,760	12,387	9,828	11,280	15,590	15,904	14,714	15,839	14,652	16,048	13,965	7,770
Female	13,297	12,353	13,794	12,648	14,345	19,738	19,502	18,012	18,958	17,711	17,931	14,734	8,437
Total	25,932	24,113	26,181	22,476	25,625	35,328	35,406	32,726	34,797	32,363	33,979	28,699	16,207
Net													
Male	3,868	5,378	5,731	9,517	6,723	3,951	3,988	6,588	3,867	5,613	3,008	4,013	1,357
Female	4,449	6,118	6,551	9,272	7,421	3,763	4,228	5,663	3,802	4,939	2,246	3,548	1,120
Total	8,317	11,496	12,282	18,789	14,144	7,714	8,216	12,251	7,669	10,552	5,254	7,561	2,477

Table 1.6, shows net-migration for the State of Iowa by age range. The largest age cohort in the most recent 2021 net migration data was those in the age range of 36 to 45, with 550 persons entering the State of Iowa. Those in the age range of 14 to 17 had the lowest levels of net migration, with 74 persons leaving the State of Iowa.

Table 1.6
Migration by Age Range
State of Iowa
Iowa DOT Data

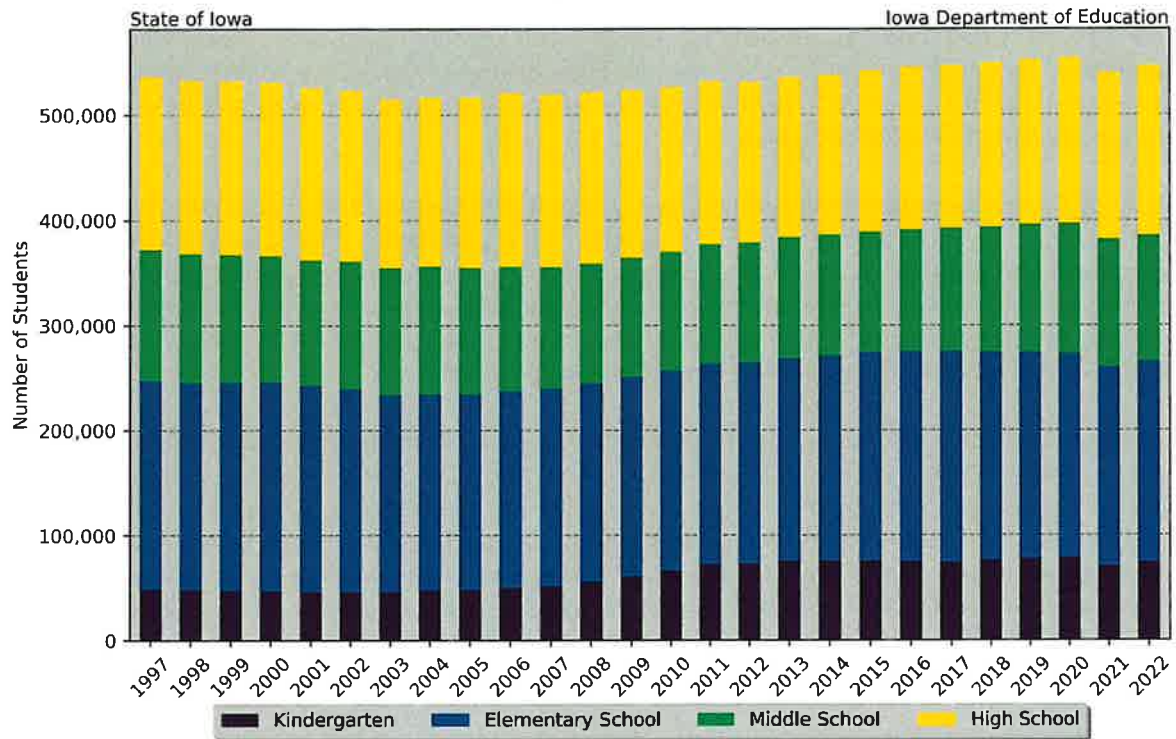
Age Range	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021(p)
Net Migration													
14-17	23	-8	-4	98	39	-66	-61	-85	-97	-38	-223	-127	-74
18-22	1,281	1,774	1,617	2,508	2,046	1,326	1,275	1,843	1,187	1,418	1,089	1,005	374
23-25	351	619	985	1,776	1,702	629	426	1,263	643	962	293	394	42
26-35	2,651	3,493	3,717	5,926	4,434	2,564	2,431	3,528	2,201	2,967	835	1,758	300
36-45	1,898	2,355	2,714	3,346	2,487	1,628	2,081	2,284	1,551	2,044	1,070	1,698	550
46-55	1,118	1,899	1,851	2,742	1,902	1,053	1,168	1,640	1,184	1,559	856	1,238	498
56-65	667	887	861	1,523	886	311	493	1,119	537	780	704	957	356
66 +	328	477	541	870	648	269	403	659	463	860	630	638	431
Total	8,317	11,496	12,282	18,789	14,144	7,714	8,216	12,251	7,669	10,552	5,254	7,561	2,477

School Age Enrollment

Table 1.7 shows the school enrollment from the Iowa Department of Education for the State of Iowa. The school enrollment figures are for both public and private schools. As can be seen, in 2010 total enrollment was 526,766 students and was 536,852 in 2022, a change of 1.9 percent. Enrollment for students in grades 1 to 5 was 190,180 students in 2010 and 190,798 in 2022, which was a change of 0.3 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 156,909 and 161,755 in 2022, which was a change of 3.1 percent. This data is displayed in Diagram 1.4.

Table 1.7 School Enrollment State of Iowa Iowa Department of Education					
Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Total
2000	46,995	199,163	119,851	164,802	540,215
2001	46,047	196,999	119,175	163,970	535,489
2002	46,227	193,347	121,547	162,442	528,382
2003	46,128	187,914	120,679	160,653	523,721
2004	47,827	186,995	121,709	160,635	520,803
2005	48,548	186,216	120,164	162,028	517,050
2006	50,125	187,349	118,727	165,164	521,365
2007	51,739	188,408	115,450	164,541	520,138
2008	56,096	188,805	113,673	163,300	521,874
2009	61,099	190,115	113,098	159,628	521,456
2010	66,729	190,180	112,948	156,909	526,766
2011	72,736	190,818	113,381	155,185	532,120
2012	73,203	191,310	114,062	153,015	531,590
2013	75,567	193,364	114,708	152,288	535,927
2014	75,583	195,793	114,564	152,507	538,447
2015	75,608	198,630	114,786	153,576	542,600
2016	75,208	200,122	115,631	154,825	545,786
2017	74,534	200,903	117,086	154,838	547,361
2018	76,090	198,578	118,790	156,363	549,821
2019	78,005	196,496	121,567	156,573	552,641
2020	78,694	194,618	123,272	157,779	554,363
2021	71,278	189,252	121,234	158,732	540,496
2022	74,744	190,798	119,998	161,755	536,852
% Change 10-20	12%	0.3%	6.2%	3.1%	1.9%

Diagram 1.4
School Age Cohorts
State of Iowa



Census Demographic Data

Census data is presented in one of four Summary Files (SF). In the 1980, 1990, and 2000 decennial censuses, the Census Bureau released the full SF1 100 percent count data¹, along with additional tabulations including the one-in-six SF3 sample. The Census Bureau did not collect additional sample data such as the SF3 in the 2010 decennial census, so many important housing and income concepts are not available in the 2010 Census.

To study these important housing and income concepts, the Census Bureau distributes the American Community Survey (ACS) every year to a sample of the population, then 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. The five-year estimates are more robust than the one or three year samples because they include more responses and can be tabulated down to the Census tract level.

The Census Bureau collects race data according to U.S. Office of Management and Budget guidelines, and these data are based on self-identification. Ancestry refers to one's ethnic origin or descent, "roots," or heritage, or the place of birth of the person or the person's parents or ancestors before their arrival in the United States. Ethnic identities may or may not represent geographic areas. People may choose to report more than one race group and people of any race may be of any ethnic origin. Hispanic origin can be viewed as the heritage, nationality, lineage, or country of birth of the person or the person's parents or ancestors before arriving in the United States. People who identify as Hispanic, Latino, or Spanish may be any race.

The State of Iowa population by race and ethnicity is shown in Table 1.8. The white population represented 89.1 percent of the population in 2020, compared with black populations accounting for 3.7 percent of the population in 2020. Hispanic households represented 6.2 percent of the population in 2020.

Table 1.8 Population by Race and Ethnicity State of Iowa 2010 Census & 2020 Five-Year ACS				
Race	2010 Census		2020 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	2,781,561	91.3%	2,806,418	89.1%
Black	89,148	2.9%	117,035	3.7%
American Indian	11,084	0.4%	10,538	0.3%
Asian	53,094	1.7%	79,296	2.5%
Native Hawaiian/ Pacific Islander	2,003	0.1%	3,941	0.1%
Other	56,132	1.8%	39,804	1.3%
Two or More Races	53,333	1.8%	92,979	3%
Total	3,046,355	100.0%	3,150,011	100.0%
Non-Hispanic	2,894,811	95%	2,955,604	93.8%
Hispanic	151,544	5%	194,407	6.2%

The change in race and ethnicity between 2010 and 2020 is shown in Table 1.9. During this time, the total non-Hispanic population was 2,955,604 persons in 2020, while the Hispanic population was 194,407.

Table 1.9 Population by Race and Ethnicity State of Iowa 2010 Census & 2020 Five-Year ACS				
Race	2010 Census		2020 Five-Year ACS	
	Population	% of Total	Population	% of Total
	Non-Hispanic		Non-Hispanic	
White	2,701,123	93.3%	2,677,946	90.6%
Black	86,906	3%	114,312	3.9%
American Indian	8,581	0.3%	8,055	0.3%
Asian	52,597	1.8%	78,873	2.7%
Native Hawaiian/ Pacific Islander	1,797	0.1%	3,644	0.1%
Other	2,132	0.1%	3,233	0.1%
Two or More Races	41,675	1.4%	69,541	2.4%
Total Non-Hispanic	2,894,811	100.0%	2,955,604	100.0%
	Hispanic		Hispanic	
White	80,438	53.1%	128,472	66.1%
Black	2,242	1.5%	2,723	1.4%
American Indian	2,503	1.7%	2,483	1.3%
Asian	497	0.3%	423	0.2%
Native Hawaiian/ Pacific Islander	206	0.1%	297	0.2%
Other	54,000	35.6%	36,571	18.8%
Two or More Races	11,658	7.7%	23,438	12.1%
Total Hispanic	151,544	100.0	194,407	100.0%
Total Population	3,046,355	100.0%	3,150,011	100.0%

Cohorts

Table 1.10 shows the population distribution in the State of Iowa by age. In 2010, children under the age of 5 accounted for 6.6 percent of the total population, which compared to 6.2 percent in 2020.

Table 1.10 Population Distribution by Age State of Iowa 2020 Five-Year ACS Data				
Age	2010 Census		2020 Five-Year ACS	
	Number of Persons	Percent	Number of Persons	Percent
Under 5	202,123	6.6	195,462	6.2
5 to 19	618,387	20.3	622,736	19.8
20 to 24	213,350	7	226,949	7.2
25 to 34	382,583	12.6	396,791	12.6
35 to 54	804,274	26.4	753,946	23.9
55 to 64	372,750	12.2	416,726	13.2
65 or Older	452,888	14.9	537,401	17.1
Total	3,046,355	100%	3,150,011	100%

Table 1.11 shows the population in the State of Iowa by age and gender. In 2010, there were 382,583 people aged 25 to 34, made up of 195,536 men, and 187,047 women. In comparison, in 2020, there were 396,791 people in the 25 to 34 age cohort, with 202,279 men and 194,512 women.

Table 1.11 Population by Age and Gender State of Iowa 2010 Census & 2020 Five-Year ACS Data								
Age	2010 Census				2020 Five Year ACS			
	Male	Female	Total	Percent	Male	Female	Total	Percent
Under 5	103,401	98,722	202,123	6.6%	99,212	96,250	195,462	6.2%
5 to 19	317,235	301,152	618,387	20.3%	318,061	304,675	622,736	19.8%
20 to 24	109,467	103,883	213,350	7%	117,537	109,412	226,949	7.2%
25 to 34	195,536	187,047	382,583	12.6%	202,279	194,512	396,791	12.6%
35 to 54	403,844	400,430	804,274	26.4%	381,454	372,492	753,946	23.9%
55 to 64	185,559	187,191	372,750	12.2%	205,520	211,206	416,726	13.2%
65 and Older	193,277	259,611	452,888	14.9%	240,373	297,028	537,401	17.1%
Total	1,508,319	1,538,036	3,046,355	100%	1,564,436	1,585,575	3,150,011	100%

Diagram 1.5
Population Distribution by Age
State of Iowa
2010 Census and 2020 Five-Year ACS Data

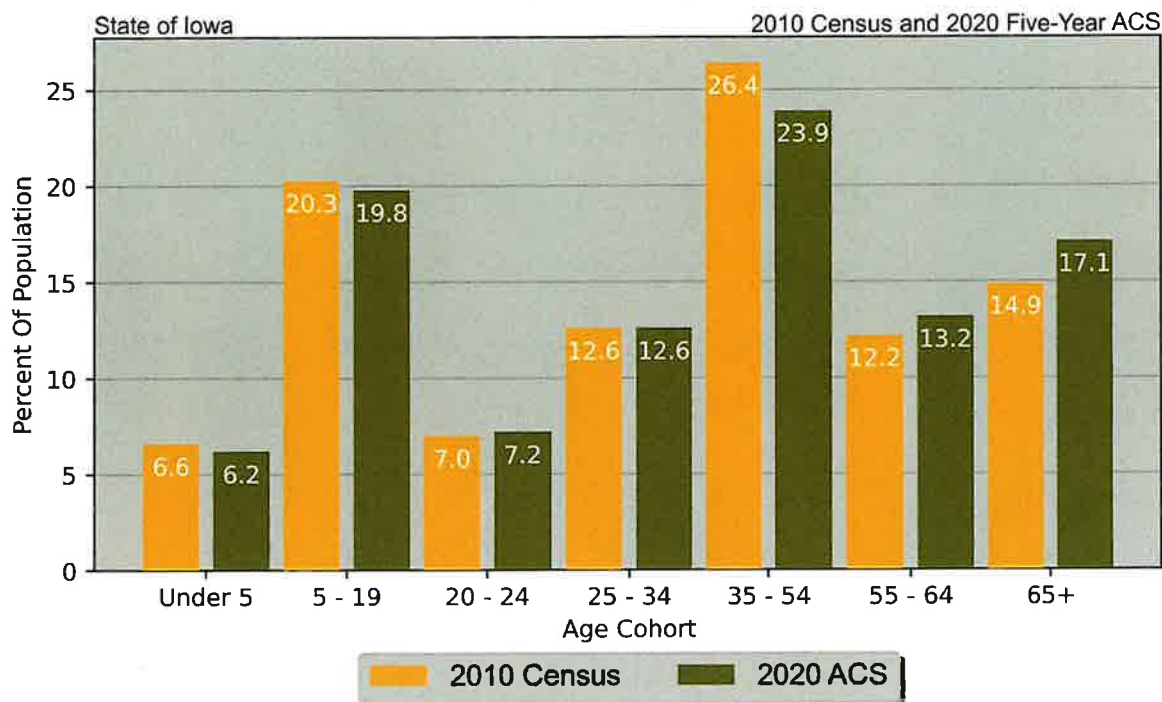
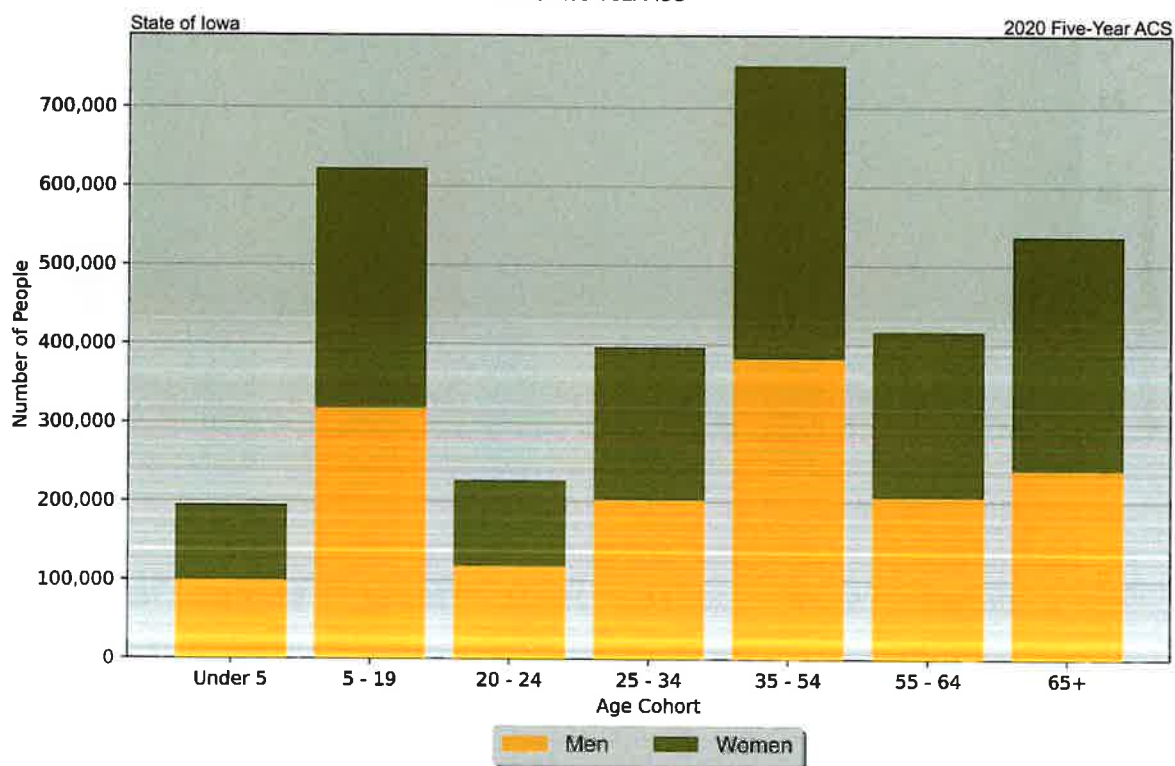


Diagram 1.6
Population Distribution by Age and Gender
State of Iowa
2020 Five-Year ACS



Foreign Born Populations

The number of foreign born persons are shown in Table 1.12. An estimated 1.3 percent of the population was born in Mexico, some 0.3 percent were born in India, and another 0.3 percent were born in China, excluding Hong Kong and Taiwan.

Table 1.12 Place of Birth for the Foreign-Born Population State of Iowa 2020 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	41,522	1.3%
#2 country of origin	India	10,615	0.3%
#3 country of origin	China, excluding Hong Kong and Taiwan	9,933	0.3%
#4 country of origin	Vietnam	7,889	0.3%
#5 country of origin	Bosnia and Herzegovina	5,547	0.2%
#6 country of origin	Korea	5,433	0.2%
#7 country of origin	Guatemala	4,935	0.2%
#8 country of origin	Philippines	4,762	0.2%
#9 country of origin	Burma	4,306	0.1%
#10 country of origin	El Salvador	4,114	0.1%

The language spoken at home for those with Limited English Proficiency are shown in Table 1.13. An estimated 1.7 percent of the population speaks Spanish at home, followed by 0.3 percent speaking Other Asian and Pacific Island languages.

Table 1.13 Limited English Proficiency and Language Spoken at Home State of Iowa 2020 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	48,861	1.7%
#2 LEP Language	Other Asian and Pacific Island languages	10,335	0.3%
#3 LEP Language	Vietnamese	5,960	0.2%
#4 LEP Language	Chinese	5,803	0.2%
#5 LEP Language	Other and unspecified languages	5,510	0.2%
#6 LEP Language	Other Indo-European languages	5,294	0.2%
#7 LEP Language	French, Haitian, or Cajun	4,454	0.2%
#8 LEP Language	Russian, Polish, or other Slavic languages	4,216	0.1%
#9 LEP Language	Arabic	4,126	0.1%
#10 LEP Language	German or other West Germanic languages	3,139	0.1%

Disability

Disability by age, as estimated by the 2020 ACS, is shown in Table 1.14, below. The disability rate for females was 11.8 percent, compared to 11.8 percent for males. The disability rate grew precipitously higher with age, with 43.8 percent of those over 75 experiencing a disability.

Table 1.14 Disability by Age State of Iowa 2020 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	720	0.7%	525	0.5%	1,245	0.6%
5 to 17	17,104	6.3%	10,661	4.1%	27,765	5.2%
18 to 34	22,667	6.3%	22,704	6.5%	45,371	6.4%
35 to 64	66,784	11.5%	65,196	11.2%	131,980	11.4%
65 to 74	34,290	24.1%	29,511	19.2%	63,801	21.5%
75 or Older	39,585	43.8%	56,131	43.7%	95,716	43.8%
Total	181,150	11.8%	184,728	11.8%	365,878	11.8%

The number of disabilities by type, as estimated by the 2020 ACS, is shown in Table 1.15. Some 5.7 percent have an ambulatory disability, 4.9 have an independent living disability, and 2 percent have a self-care disability.

Table 1.15 Total Disabilities Tallied: Aged 5 and Older State of Iowa 2020 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	115,539	3.7%
Vision disability	55,255	1.8%
Cognitive disability	133,047	4.6%
Ambulatory disability	166,469	5.7%
Self-Care disability	59,512	2%
Independent living difficulty	116,095	4.9%

Education and Employment

Education and employment data from the State of Iowa 2020 Five-Year ACS is presented in Table 1.16, Table 1.17, and Table 1.18. In 2020, 1,677,262 people were in the labor force, including 1,611,524 employed and 65,738 unemployed people. The unemployment rate for the State of Iowa was estimated at 3.9 percent in 2020.

Table 1.16 Employment, Labor Force and Unemployment State of Iowa 2020 Five-Year ACS Data	
Employment Status	2020 Five-Year ACS
Employed	1,611,524
Unemployed	65,738
Labor Force	1,677,262
Unemployment Rate	3.9%

Table 1.17 and Table 1.18 show educational attainment in the State of Iowa. In 2020, 92.1 percent of households had a high school education or greater, including 30.4 percent with a high school diploma or equivalent, 34.7 percent with some college, 18.6 percent with a Bachelor's Degree, and 8.4 percent with a graduate or professional degree.

Table 1.17 High School or Greater Education State of Iowa 2020 Five-Year ACS Data	
Education Level	Households
High School or Greater	2,231,330
Total Households	1,273,941
Percent High School or Above	92.1%

Table 1.18 Educational Attainment State of Iowa 2020 Five-Year ACS Data		
Education Level	2020 Five-Year ACS	Percent
Less Than High School	190,194	7.9%
High School or Equivalent	736,399	30.4%
Some College or Associates Degree	840,647	34.7%
Bachelor's Degree	450,650	18.6%
Graduate or Professional Degree	203,634	8.4%
Total Population Above 18 years	2,421,524	100.0%

Commuting Patterns

Table 1.19 shows the place of work by county of residence. In 2010 76.1 percent of residents worked within the county they reside with 19.1 percent working outside their home county. This compares to 75.3 percent of residents in 2020 who worked within the county in which they resided and 20.1 percent of residents worked outside their home county but still within the state.

Table 1.19 Place of Work State of Iowa 2010 and 2020 Five-Year ACS Data				
Place of work	2010 Five-Year ACS	% of Total	2020 Five-Year ACS	% of Total
Worked in county of residence	1,157,717	76.1%	1,192,199	75.3%
Worked outside county of residence	290,045	19.1%	318,923	20.1%
Worked outside state of residence	72,683	4.8%	72,535	4.6%
Total	1,520,445	100.0%	1,583,657	100.0%

Table 1.20 shows the aggregate travel time to work based on place of work and residence. In the State of Iowa the total aggregate travel time was 28,871,365 minutes, with residents working in their home county spending a total of 16,352,785 minutes traveling.

Table 1.20 Aggregate Travel Time to Work (in Minutes) State of Iowa 2010 & 2020 Five-Year ACS Data				
Place of Work	2010 Five-Year ACS	% of Total	2020 Five-Year ACS	% of Total
Worked in county of residence	15,128,230	56.6%	16,352,785	56.6%
Worked outside county of residence	9,375,950	35.1%	10,279,045	35.6%
Worked outside State of residence	2,231,575	8.3%	2,239,535	7.8%
Aggregate travel time to work (in minutes):	26,735,755	100.0%	28,871,365	100.0%

Table 1.21 shows the average travel time to work based on place of work and residence. In 2020 the overall aggregate travel time was 26,735,755 minutes. Residents working within their home county spent an average of 13.7 minutes commuting to work, with those working outside their county of residence spending an average of 32.2 minutes on their commute.

Table 1.21
Average Travel Time to Work (in Minutes)
 State of Iowa
 2010 & 2020 Five-Year ACS Data

Place of Work	2010 Five-Year ACS	2020 Five-Year ACS
Worked in county of residence	13.1	13.7
Worked outside county of residence	32.3	32.2
Worked outside State of residence	30.7	30.9
Average travel time to work (in minutes):	17.6	18.2

Table 1.22 shows the means of transportation to work. In 2020, 80.2 percent of commuters drove alone in a car, truck, or van. Only 8 percent carpooled, with an additional 0.9 percent taking public transportation. Also, there were 101,440 persons, or 6.4 percent, who worked from home.

Table 1.22
Means of Transportation to Work
 State of Iowa
 2010 & 2020 Five-Year ACS Data

Means	2010 Five-Year ACS	% of Total	2020 Five-Year ACS	% of Total
Car, truck, or van: Drove alone	1,196,233	78.7%	1,270,600	80.2%
Car, truck, or van: Carpooled:	156,355	10.3%	127,348	8%
Public transportation (excluding taxicab):	16,803	1.1%	14,278	0.9%
Taxicab	836	0.1%	1,560	0.1%
Motorcycle	3,202	0.2%	1,925	0.1%
Bicycle	7,475	0.5%	6,395	0.4%
Walked	58,183	3.8%	49,204	3.1%
Other means	8,869	0.6%	10,907	0.7%
Worked at home	72,489	4.8%	101,440	6.4%
Total	1,520,445	100.0%	1,583,657	100.0%

Table 1.23 shows the breakdown of the means of transportation by tenure. In 2020, 62.1 percent of commuters owned their home and commuted alone by car, which compares to 63.6 percent in 2010. There were also 295,777 renters who drove alone in 2020 and accounted for 19 percent of the total commuter population. Commuters who owned their own home and took public transportation represented 0.3 percent of the population, which compares to 8,316 renters, or 0.5 percent taking public transportation.

Table 1.23 Means Of Transportation To Work By Tenure State of Iowa 2010 & 2020 Five-Year ACS Data				
Tenure	2010 Five-Year ACS	% of Total	2020 Five-Year ACS	% of Total
Car, truck, or van - drove alone:				
Owner	951,783	63.6%	968,562	62.1%
Renter	238,325	15.9%	295,777	19%
Car, truck, or van - carpooled:				
Owner	111,231	7.4%	83,663	5.4%
Renter	43,169	2.9%	42,813	2.7%
Public transportation (excluding taxicab):				
Owner	5,927	0.4%	4,523	0.3%
Renter	9,699	0.6%	8,316	0.5%
Walked:				
Owner	25,389	1.7%	19,069	1.2%
Renter	23,099	1.5%	20,551	1.3%
Taxicab, motorcycle, bicycle, or other means:				
Owner	13,164	0.9%	12,360	0.8%
Renter	6,951	0.5%	7,838	0.5%
Worked at home:				
Owner	57,878	3.9%	79,407	5.1%
Renter	9,792	0.7%	17,890	1.1%
Total:	1,496,407	100.0%	1,560,769	100.0%

Iowa Laborshed Study

Laborshed studies are supply-side, labor availability studies. They provide community leaders, economic developers, site selectors and existing or prospective employers a flexible tool for understanding the workforce characteristics of their local labor market.

According to the Iowa Workforce Development agency, a laborshed is defined as the area or region from which an employment center draws its commuting workers. It shows the distribution of these workers regardless of political boundaries. Laborshed studies also address underemployment, availability of labor and likeliness of the employed or not employed to change or accept employment. Other topics covered within a Laborshed analysis include: current and desired occupations, wages, hours worked, job search resources and distance willing to commute to work.²

For more information visit:

<https://www.iowaworkforcedevelopment.gov/laborshed-studies>

² <https://www.iowaworkforcedevelopment.gov/laborshed-studies>

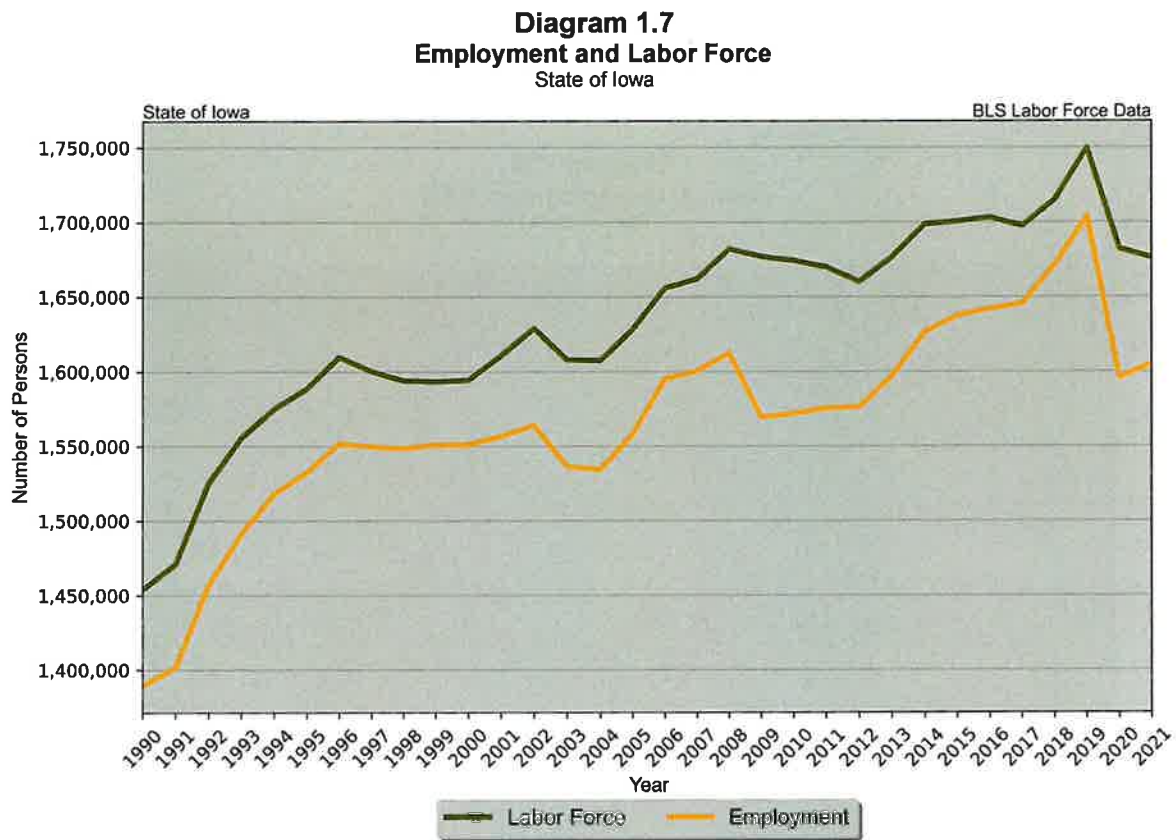
Economics

Labor Force

Table 1.24 shows labor force statistics for the State of Iowa between 1990 and 2021. Over the entire series the lowest unemployment rate occurred in 2018 with a rate of 2.5 percent. The highest level of unemployment occurred during 2009 rising to a rate of 6.4 percent. This compared to a statewide low of 2.5 in 2018 and statewide high of 6.4 percent in 2009. Over the last year, the unemployment rate in the State of Iowa decreased from 5.1 percent in 2020 to 4.2 percent in 2021, which compared to a statewide decrease to 5.1 percent.

Year	Unemployment	Employment	Labor Force	Unemployment Rate	Statewide Unemployment Rate
1990	64,460	1,389,360	1,453,820	4.4%	4.4%
1991	68,861	1,401,981	1,470,842	4.7%	4.7%
1992	68,366	1,456,943	1,525,309	4.5%	4.5%
1993	64,129	1,491,661	1,555,790	4.1%	4.1%
1994	56,943	1,518,146	1,575,089	3.6%	3.6%
1995	55,826	1,532,912	1,588,738	3.5%	3.5%
1996	57,906	1,551,881	1,609,787	3.6%	3.6%
1997	50,335	1,549,881	1,600,216	3.1%	3.1%
1998	45,221	1,548,820	1,594,041	2.8%	2.8%
1999	42,447	1,550,993	1,593,440	2.7%	2.7%
2000	42,966	1,551,434	1,594,400	2.7%	2.7%
2001	53,711	1,556,923	1,610,634	3.3%	3.3%
2002	64,869	1,564,178	1,629,047	4%	4%
2003	71,426	1,536,505	1,607,931	4.4%	4.4%
2004	72,804	1,534,634	1,607,438	4.5%	4.5%
2005	69,988	1,558,522	1,628,510	4.3%	4.3%
2006	60,580	1,595,344	1,655,924	3.7%	3.7%
2007	61,648	1,600,507	1,662,155	3.7%	3.7%
2008	69,750	1,612,459	1,682,209	4.1%	4.1%
2009	107,498	1,569,561	1,677,059	6.4%	6.4%
2010	102,451	1,571,960	1,674,411	6.1%	6.1%
2011	94,289	1,575,767	1,670,056	5.6%	5.6%
2012	83,944	1,576,236	1,660,180	5.1%	5.1%
2013	79,426	1,597,139	1,676,565	4.7%	4.7%
2014	72,042	1,626,676	1,698,718	4.2%	4.2%
2015	63,082	1,637,467	1,700,549	3.7%	3.7%
2016	61,012	1,642,152	1,703,164	3.6%	3.6%
2017	51,835	1,645,660	1,697,495	3.1%	3.1%
2018	43,320	1,671,631	1,714,951	2.5%	2.5%
2019	45,557	1,704,063	1,749,620	2.6%	2.6%
2020	86,433	1,595,824	1,682,257	5.1%	5.1%
2021	70,869	1,605,206	1,676,075	4.2%	4.2%

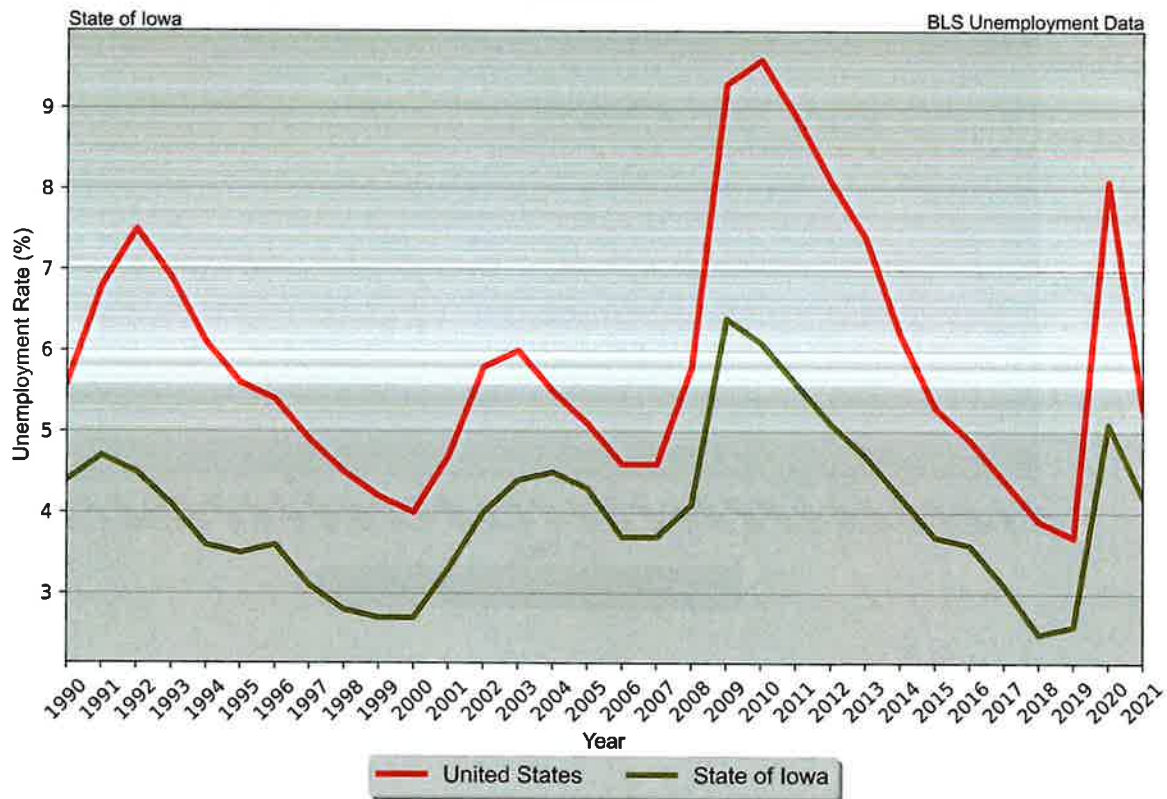
Diagram 1.7, shows the employment and labor force for the State of Iowa. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 1,605,206 persons, with the labor force reaching 1,676,075, indicating there were a total of 70,869 unemployed persons.



Annual Unemployment

Diagram 1.8 illustrates the unemployment rate for the United States and the State of Iowa. During the 1990's, the average unemployment rate in Iowa was 3.7 percent, which is lower than the national average of 5.8 percent. From 2000 to 2010, the average unemployment rate in Iowa was 4.1 percent, lower than the national average of 5.5 percent. Since 2010, the average unemployment rate in Iowa has been 4.2 percent. Overall, the unemployment rate in Iowa has consistently been lower than the national average of 6.2 percent.

Diagram 1.8
Annual Unemployment Rate
State of Iowa

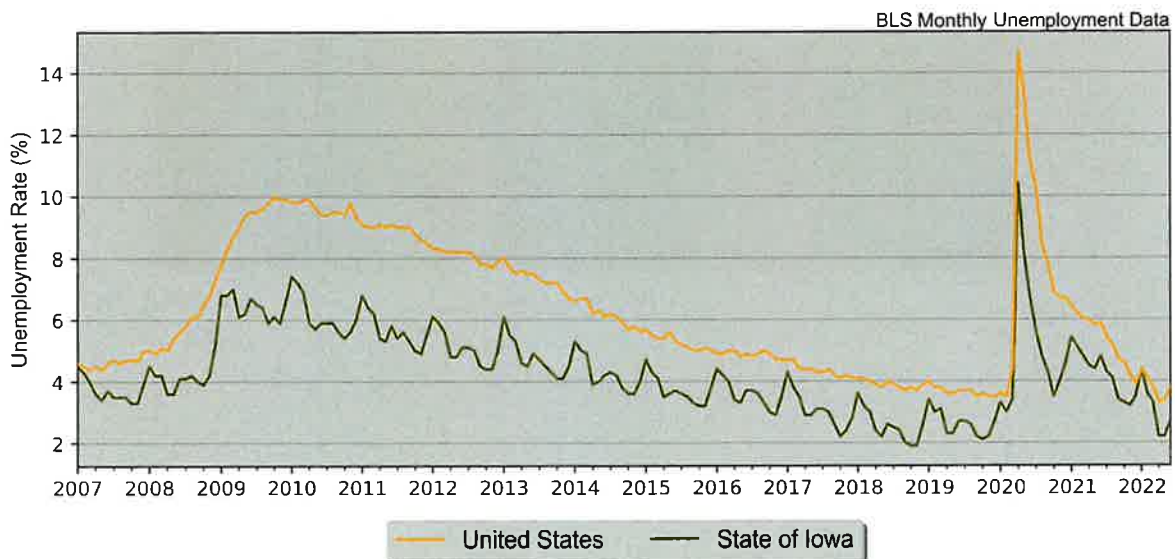


Monthly Unemployment

Table 1.25 displays the monthly unemployment rate in the State of Iowa from January 2007 through August of 2022. This data is also shown in Diagram 1.9.

Table 1.25 Monthly Unemployment Rate State of Iowa 2007 – 2022 (p) BLS Data												
Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Unemployment Rate (%)												
2008	4.5	4.2	4.2	3.6	3.6	4.1	4.1	4.2	4	3.9	4.2	5.2
2009	6.8	6.8	7	6.1	6.2	6.7	6.5	6.4	5.9	6.1	5.9	6.6
2010	7.4	7.2	6.9	5.9	5.7	5.9	5.9	5.9	5.6	5.4	5.6	6
2011	6.8	6.4	6.2	5.4	5.3	5.8	5.4	5.6	5.3	5	4.9	5.5
2012	6.1	5.9	5.6	4.8	4.8	5.1	5.1	5	4.5	4.4	4.4	5
2013	6.1	5.5	5.3	4.6	4.5	4.9	4.7	4.5	4.3	4.1	4.1	4.5
2014	5.3	5	4.9	3.9	4	4.2	4.3	4.2	3.8	3.6	3.6	4
2015	4.7	4.3	4.1	3.5	3.6	3.7	3.6	3.5	3.3	3.2	3.2	3.8
2016	4.4	4.2	4	3.4	3.3	3.7	3.7	3.6	3.3	3	2.9	3.5
2017	4.3	3.8	3.5	2.9	2.9	3.1	3.1	3	2.6	2.2	2.4	2.8
2018	3.6	3.2	3	2.4	2.2	2.6	2.5	2.4	2	1.9	1.9	2.6
2019	3.4	3	3.1	2.3	2.3	2.7	2.7	2.6	2.2	2.1	2.2	2.7
2020	3.3	3	3.4	10.4	8.1	6.7	5.6	4.8	4.3	3.5	4	4.6
2021	5.4	5.1	4.8	4.5	4.4	4.8	4.3	4.1	3.4	3.3	3.2	3.5
2022 (p)	4.4	3.6	3.3	2.2	2.2	2.7	2.7	2.9	-	-	-	-

Diagram 1.9
Monthly Unemployment Rate
 State of Iowa



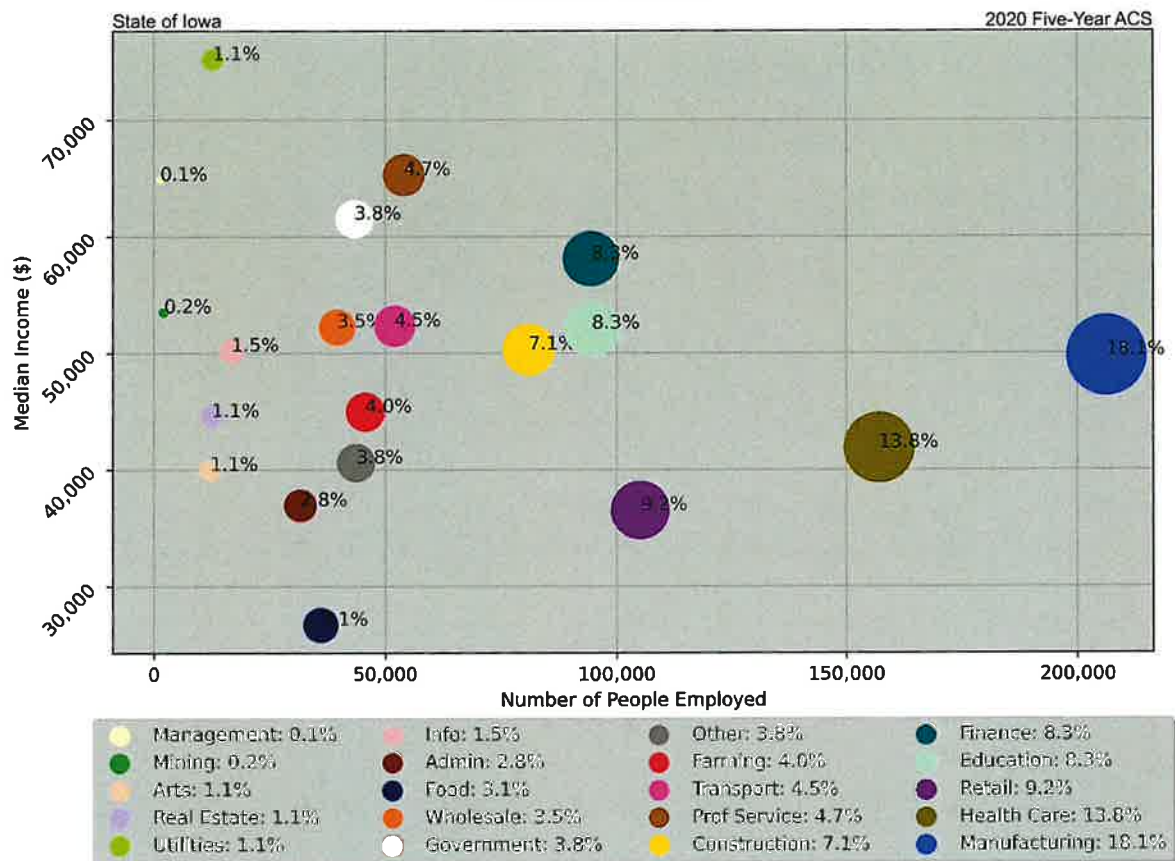
Employment by Industry

Table 1.26 shows employment and median earnings by industry for the State of Iowa from the 2020 Five-Year ACS. In 2020, the largest industry by number of people employed in the State of Iowa was Manufacturing, which employed 206,313 people and paid a median salary of \$49,800. The highest paying industry in the State of Iowa was the Utilities industry, which paid a median salary of \$75,178 in 2020.

Industry	Total Employment	Percent of Employment	Median Earnings
Admin	31,457	2.8%	\$36,941
Arts	12,141	1.1%	\$40,007
Construction	81,177	7.1%	\$50,330
Education	94,624	8.3%	\$52,114
Farming	45,511	4%	\$44,978
Finance	94,488	8.3%	\$58,091
Food	35,896	3.1%	\$26,696
Health Care	157,071	13.8%	\$41,894
Info	16,651	1.5%	\$50,229
Management	1,279	0.1%	\$64,896
Manufacturing	206,313	18.1%	\$49,800
Mining	2,130	0.2%	\$53,539
Other	43,600	3.8%	\$40,620
Prof Service	53,967	4.7%	\$65,318
Government	43,194	3.8%	\$61,525
Real Estate	12,442	1.1%	\$44,585
Retail	105,062	9.2%	\$36,542
Transport	51,904	4.5%	\$52,360
Utilities	12,671	1.1%	\$75,178
Wholesale	39,396	3.5%	\$52,251

Diagram 1.10 displays employment and earnings data for 2020 in the State of Iowa. Only industries that employed more than 0.0 percent of people and had accurate median earnings data are included in Diagram 1.10.

Diagram 1.10
Employment and Median Earnings by Industry
 State of Iowa
 2020 Five-Year ACS Data



Earnings and Employment

The Bureau of Economic Analysis (BEA) produces regional economic accounts, which provide a consistent framework for analyzing and comparing individual state and local area economies. Table 1.27 shows total real earnings by industry for the State of Iowa. In 2020, the government and government enterprises industry had the largest total real earnings with \$19,528,461,000. Between 2019 and 2020, the farm industry saw the largest percentage increase of 16 percent, to \$3,516,898,000.

Table 1.27

Real Earnings by Industry

State of Iowa

BEA Table CA-5N Data (1,000's of 2020 Dollars)

NAICS Categories	2012	2013	2014	2015	2016	2017	2018	2019	2020	% Change 19-20
Farm earnings	7,765,538	9,765,750	6,556,996	5,797,927	3,047,615	3,701,967	4,125,438	3,032,296	3,516,898	16
Forestry, fishing, related activities, and other	554,893	551,876	553,983	593,781	629,605	637,929	695,369	716,597	671,841	-6.2
Mining	165,132	157,548	168,275	174,344	178,622	212,148	230,625	207,682	198,099	-4.6
Utilities	840,952	842,497	891,373	891,447	923,459	884,012	917,783	926,094	978,974	5.7
Construction	7,112,944	7,229,772	7,961,772	8,431,281	8,768,136	8,108,061	8,175,347	8,308,887	8,441,836	1.6
Manufacturing	17,020,588	17,436,345	18,489,222	18,905,738	18,437,106	18,640,732	19,427,189	19,148,519	19,007,453	-0.7
Wholesale trade	5,868,607	5,992,775	6,106,092	6,079,102	5,876,977	5,976,026	5,995,188	5,982,706	6,172,239	3.2
Retail trade	6,520,769	6,445,498	6,509,573	6,652,478	6,772,268	6,818,074	6,791,324	6,877,517	7,066,572	2.7
Transportation and warehousing	4,342,545	4,381,549	4,605,985	4,854,940	4,780,374	4,891,104	5,046,089	5,093,199	5,079,494	-0.3
Information	2,235,159	2,161,001	2,187,694	2,088,755	1,861,647	1,883,598	1,904,554	1,909,121	1,847,655	-3.2
Finance and insurance	8,943,215	8,794,996	9,030,361	9,340,471	9,707,131	9,941,124	10,142,941	10,366,334	10,760,973	3.8
Real estate and rental and leasing	1,069,736	1,438,769	1,506,248	1,664,182	1,741,413	1,514,512	1,378,324	1,322,020	1,367,476	3.4
Professional and technical services	4,719,984	4,780,864	5,011,630	5,318,404	5,535,284	5,696,400	5,803,013	5,855,315	6,009,654	2.6
Management of companies and enterprises	1,727,421	1,728,392	1,923,356	2,102,903	2,090,688	2,097,071	2,147,494	2,322,992	2,504,681	7.8
Administrative and waste services	3,156,797	3,162,718	3,250,924	3,250,590	3,197,848	3,302,116	3,381,649	3,407,830	3,438,101	0.9
Educational services	1,522,008	1,487,129	1,548,575	1,524,384	1,691,002	1,592,898	1,577,869	1,599,214	1,551,852	-3
Health care and social assistance	10,881,907	10,944,924	11,173,213	11,683,643	12,019,757	12,020,987	12,114,165	12,207,596	12,343,280	1.1
Arts, entertainment, and recreation	677,860	633,340	693,535	667,209	657,460	646,440	671,501	793,280	616,317	-22.3
Accommodation and food services	2,514,162	2,657,679	2,797,871	2,953,935	3,106,360	3,108,117	3,114,398	3,184,111	2,603,024	-18.2
Other services, except public administration	3,707,269	3,665,268	3,849,843	4,012,986	4,117,759	4,066,548	4,135,754	4,221,890	4,097,295	-3
Government and government enterprises	16,929,491	17,475,862	17,863,471	18,431,523	18,899,759	19,149,971	19,330,094	19,400,824	19,528,461	0.7
Total	108,296,976	111,734,552	112,679,991	115,420,026	114,040,269	114,889,835	117,106,106	116,884,022	117,802,174	0.8

Table 1.28 shows the total employment by industry for the State of Iowa. The most recent estimates show the government and government enterprises industry was the largest employer in the State of Iowa, with employment reaching 264,573 jobs in 2020. Between 2019 and 2020 the management of companies and enterprises industry saw the largest percentage increase, rising by 2.7 percent to 22,953 jobs.

Table 1.28
Employment by Industry
State of Iowa
BEA Table CA25 Data

NAICS Categories	2012	2013	2014	2015	2016	2017	2018	2019	2020	% Change 19-20
Farm earnings	88,093	91,874	86,854	90,662	89,517	86,707	87,003	88,558	89,050	0.6
Forestry, fishing, related activities, and other	15,985	16,581	16,552	15,223	15,638	16,077	16,555	15,933	15,580	-2.2
Mining	5,107	5,244	4,956	5,088	4,906	4,310	3,810	3,565	3,336	-6.4
Utilities	6,715	6,690	6,741	6,955	7,107	6,764	6,742	6,586	6,435	-2.3
Construction	104,280	107,690	114,455	117,206	121,732	115,746	116,697	117,181	114,906	-1.9
Manufacturing	217,209	221,383	223,641	223,317	221,237	223,298	229,746	232,899	223,148	-4.2
Wholesale trade	73,567	74,352	76,681	75,664	71,709	71,472	71,228	71,114	69,597	-2.1
Retail trade	218,149	219,104	220,260	224,367	224,672	224,067	219,732	213,974	206,431	-3.5
Transportation and warehousing	73,991	75,980	76,032	78,784	77,804	79,274	81,814	85,402	83,650	-2.1
Information	31,220	30,410	30,236	29,158	27,067	26,648	26,603	25,530	23,311	-8.7
Finance and insurance	127,868	128,707	126,352	128,168	132,928	133,949	136,442	132,790	135,423	2
Real estate and rental and leasing	61,549	63,850	67,357	69,225	70,896	72,630	74,540	71,456	70,327	-1.6
Professional and technical services	72,919	75,131	76,960	78,780	80,311	81,406	83,474	81,895	81,535	-0.4
Management of companies and enterprises	16,877	17,457	19,354	20,408	20,824	20,752	21,705	22,358	22,953	2.7
Administrative and waste services	91,218	90,929	91,659	89,973	88,491	87,781	88,374	87,572	82,285	-6
Educational services	46,623	47,593	47,894	48,064	49,329	47,946	45,441	45,592	42,493	-6.8
Health care and social assistance	212,964	214,855	215,352	217,163	219,009	219,085	218,821	218,805	211,492	-3.3
Arts, entertainment, and recreation	35,420	35,052	33,707	34,560	33,698	36,021	36,380	37,456	29,885	-20.6
Accommodation and food services	120,475	122,883	126,690	128,294	130,209	131,308	132,513	132,395	110,935	-16.2
Other services, except public administration	102,783	103,697	104,035	106,657	109,527	107,071	104,146	106,832	99,772	-6.6
Government and government enterprises	268,201	267,464	267,218	268,079	268,198	269,100	271,286	270,791	264,573	-3.3
Total	1,975,960	1,993,430	2,019,480	2,038,926	2,059,837	2,066,677	2,062,237	2,076,201	1,987,117	-4.1

Table 1.29 shows the real average earnings per job by industry for the State of Iowa. These figures are calculated by dividing the total real earning displayed in Tables II.1.18 and II.1.19, by industry. In 2020, the utilities industry had the highest average earnings reaching \$152,133. Between 2019 and 2020 the farm industry saw the largest percentage increase, rising by 15.3 percent to \$39,494.

Table 1.29
Real Earnings Per Job by Industry
State of Iowa
BEA Table CA5N and CA25 Data

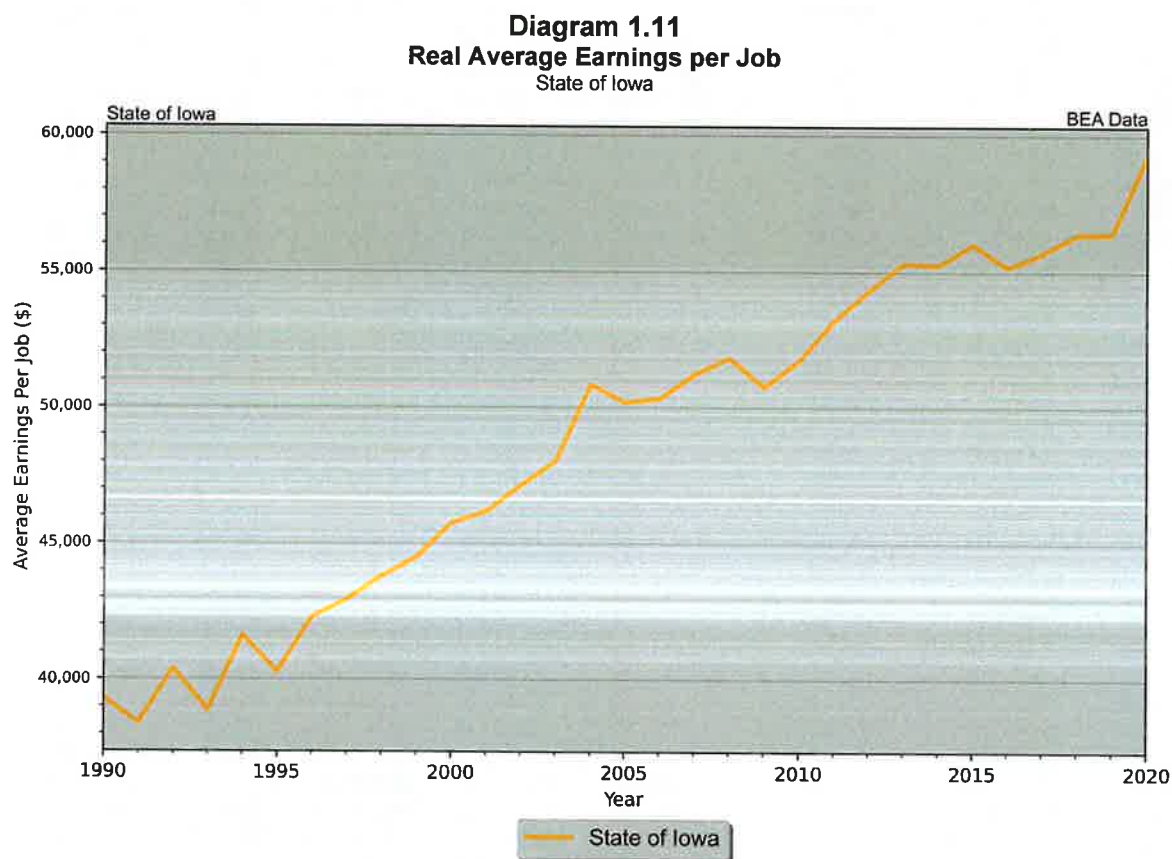
NAICS Categories	2012	2013	2014	2015	2016	2017	2018	2019	2020	% Change 19-20
Farm earnings	88,379	106,295	75,494	63,951	34,045	42,695	47,417	34,241	39,494	15.3
Forestry, fishing, related activities, and other	34,713	33,284	33,469	39,006	40,261	39,680	42,004	44,976	43,122	-4.1
Mining	32,334	30,043	33,954	34,266	36,409	49,222	60,531	58,256	59,382	1.9
Utilities	125,235	125,934	132,232	128,174	129,937	130,694	136,129	140,616	152,133	8.2
Construction	68,210	67,135	69,562	71,936	72,028	70,050	70,056	70,906	73,467	3.6
Manufacturing	78,360	78,761	82,674	84,659	83,336	83,479	84,559	82,218	85,179	3.6
Wholesale trade	79,772	80,600	79,630	80,343	81,956	83,614	84,169	84,128	88,685	5.4
Retail trade	29,891	29,418	29,554	29,650	30,143	30,429	30,907	32,142	34,232	6.5
Transportation and warehousing	58,690	57,667	60,580	61,623	61,441	61,699	61,678	59,638	60,723	1.8
Information	71,594	71,062	72,354	71,636	68,779	70,684	71,592	74,779	79,261	6
Finance and insurance	69,941	68,333	71,470	72,877	73,025	74,216	74,339	78,066	79,462	1.8
Real estate and rental and leasing	17,380	22,534	22,362	24,040	24,563	20,852	18,491	18,501	19,445	5.1
Professional and technical services	64,729	63,634	65,120	67,510	68,923	69,975	69,519	71,498	73,706	3.1
Management of companies and enterprises	102,354	99,009	99,378	103,043	100,398	101,054	98,940	103,900	109,122	5
Administrative and waste services	34,607	34,782	35,468	36,129	36,138	37,618	38,265	38,915	41,783	7.4
Educational services	32,645	31,247	32,333	31,716	34,280	33,223	34,723	35,077	36,520	4.1
Health care and social assistance	51,097	50,941	51,883	53,801	54,882	54,869	55,361	55,792	58,363	4.6
Arts, entertainment, and recreation	19,339	18,790	20,068	19,800	18,252	17,769	17,928	21,084	20,623	-2.2
Accommodation and food services	20,460	20,978	21,808	22,686	23,657	23,455	23,524	24,042	23,464	-2.4
Other services, except public administration	35,751	35,231	36,096	36,639	38,458	39,047	38,713	39,518	41,067	3.9
Government and government enterprises	63,296	65,399	66,635	68,724	70,233	70,590	71,384	70,945	73,811	4
Total	54,327	55,328	55,264	56,034	55,180	55,711	56,404	56,423	59,283	5.1

Table 1.30 shows total employment and real personal income for the years of 1969 to 2020. Total real personal income includes all wage and salary earnings, proprietorship income, dividends, interest, rents, and transfer payments. In 2020, total real personal income was \$175,729,872,000, a 4.7 percent change between 2019 and 2020. Total employment was 1,950,444 in 2010 and 1,987,117 in 2020, a change of -4.1 percent over the period.

Table 1.30
Total Employment and Real Personal Income
 State of Iowa
 BEA Data 1969 Through 2020

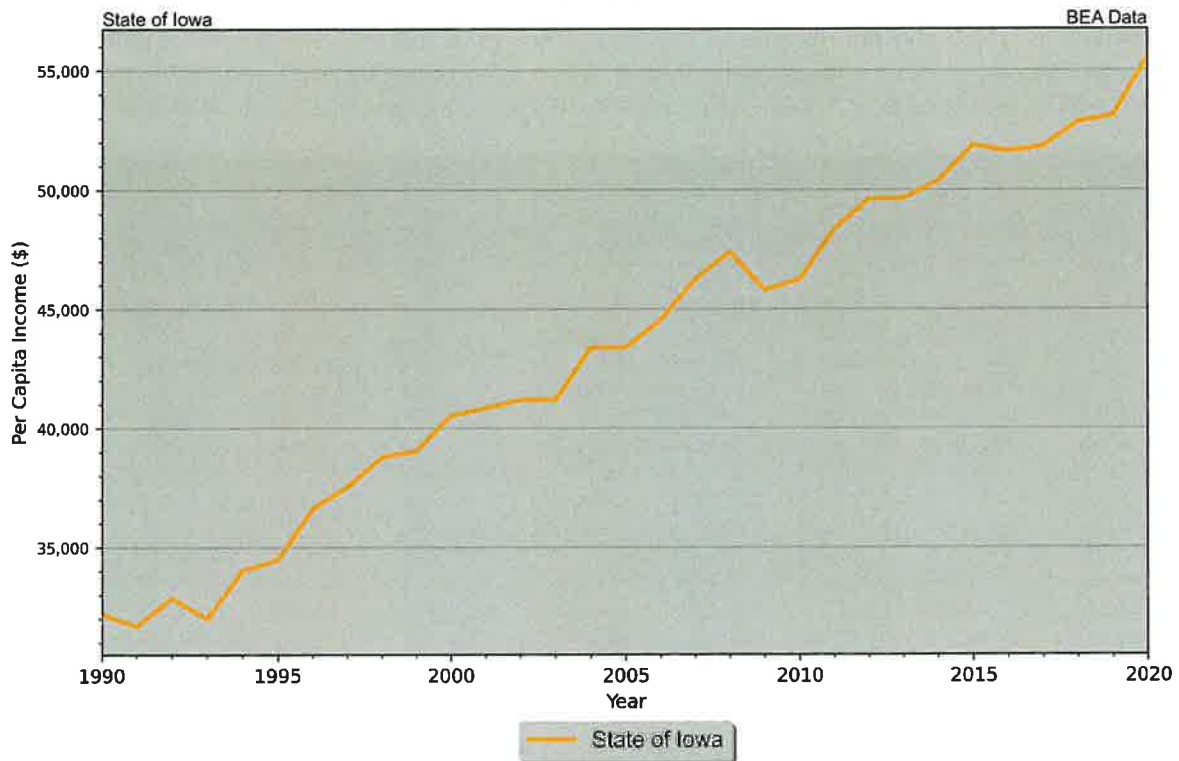
Year	1,000s of 2020 Dollars						Per Capita Income	Total Employment	Average Real Earnings Per Job
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	48,313,650	3,142,131	515,744	9,362,528	4,947,860	59,997,651	21,387	1,289,307	37,471
1970	48,375,201	3,133,686	535,549	10,042,646	5,481,128	61,300,837	21,675	1,294,601	37,366
1971	48,017,815	3,320,027	515,136	10,516,585	5,971,356	61,700,864	21,635	1,297,368	37,010
1972	52,557,678	3,682,856	529,607	11,195,816	6,231,809	66,832,055	23,365	1,316,204	39,930
1973	61,066,305	4,521,475	475,231	12,282,999	6,829,157	76,132,218	26,582	1,374,443	44,430
1974	56,034,561	4,809,213	401,798	12,675,635	7,162,930	71,465,711	24,917	1,406,738	39,831
1975	56,723,913	4,744,736	436,660	13,111,819	8,200,536	73,728,193	25,586	1,406,934	40,317
1976	56,963,340	5,095,931	385,762	13,506,854	8,552,685	74,312,709	25,593	1,454,869	39,152
1977	59,109,104	5,280,354	267,833	14,412,330	8,486,680	76,995,593	26,419	1,487,748	39,730
1978	64,698,735	5,654,812	247,152	14,988,465	8,742,419	83,021,959	28,442	1,512,816	42,768
1979	62,956,756	6,075,925	246,016	15,598,253	8,996,629	81,721,729	28,017	1,553,843	40,515
1980	57,433,032	5,772,222	275,264	17,023,739	9,572,349	78,532,161	26,951	1,536,822	37,370
1981	58,102,017	5,960,687	326,924	19,105,373	9,995,823	81,569,450	28,049	1,507,346	38,546
1982	53,090,537	5,716,985	487,283	20,726,818	10,796,117	79,383,770	27,485	1,470,793	36,096
1983	51,113,738	5,676,492	498,970	20,526,299	11,097,513	77,560,028	27,019	1,474,129	34,674
1984	56,356,843	6,050,640	545,004	21,486,889	10,954,358	83,292,454	29,138	1,499,477	37,583
1985	56,531,822	6,122,099	607,807	21,005,263	11,232,746	83,255,540	29,421	1,495,071	37,813
1986	57,803,855	6,324,506	585,053	20,704,689	11,409,988	84,179,078	30,151	1,493,527	38,703
1987	60,555,444	6,564,164	554,701	19,733,753	11,304,927	85,584,661	30,931	1,514,302	39,988
1988	60,695,668	7,020,065	618,875	19,449,206	11,373,606	85,117,290	30,747	1,556,965	38,984
1989	63,450,658	7,181,451	612,968	20,276,064	11,636,993	88,795,232	32,049	1,600,251	39,651
1990	64,258,652	7,453,020	583,409	20,067,169	12,114,308	89,570,518	32,208	1,634,995	39,301
1991	63,509,018	7,576,486	660,193	19,462,524	12,600,602	88,655,851	31,690	1,654,110	38,394
1992	67,404,849	7,799,423	708,142	19,064,103	13,256,893	92,634,564	32,868	1,669,175	40,381
1993	65,736,982	8,019,847	673,941	18,890,923	13,539,315	90,821,314	32,014	1,691,565	38,862
1994	71,774,141	8,463,191	695,909	19,226,909	13,785,173	97,018,941	34,032	1,724,805	41,613
1995	71,875,323	8,704,780	780,046	20,684,330	14,223,603	98,858,523	34,476	1,784,926	40,268
1996	76,778,054	8,493,925	835,080	21,741,174	14,627,436	105,487,819	36,628	1,815,405	42,292
1997	79,058,928	9,163,812	936,670	22,900,349	14,783,466	108,515,600	37,534	1,841,110	42,940
1998	82,239,640	9,678,918	1,069,040	23,944,643	15,034,510	112,608,915	38,793	1,877,486	43,804
1999	84,365,943	9,947,296	1,206,864	22,918,181	15,370,341	113,914,033	39,044	1,896,080	44,496
2000	87,611,879	10,068,393	1,302,965	23,791,752	16,055,649	118,693,852	40,522	1,915,254	45,744
2001	87,860,182	10,104,357	1,312,386	23,654,222	17,035,509	119,757,942	40,845	1,902,198	46,188
2002	88,641,524	10,189,475	1,349,507	22,543,815	18,512,919	120,858,290	41,189	1,879,713	47,157
2003	90,000,447	10,434,453	1,362,785	22,219,532	18,054,303	121,202,614	41,198	1,873,330	48,043
2004	96,731,852	10,716,242	1,352,828	22,495,905	18,252,671	128,117,014	43,376	1,902,227	50,852
2005	97,101,287	10,961,778	1,205,496	22,299,645	18,955,602	128,600,252	43,380	1,933,919	50,210
2006	98,967,635	11,231,794	1,087,665	23,738,267	20,331,988	132,893,760	44,555	1,965,778	50,345
2007	102,158,986	11,501,013	1,360,616	25,618,855	21,092,132	138,729,575	46,255	1,994,031	51,233
2008	103,568,528	11,691,572	1,407,580	26,382,603	23,337,408	143,004,547	47,404	1,997,615	51,846
2009	99,459,767	11,577,056	1,411,950	24,563,639	25,035,780	138,894,081	45,796	1,959,142	50,767
2010	100,938,314	11,751,066	1,432,674	24,232,522	26,208,403	141,060,846	46,238	1,950,444	51,752
2011	105,166,508	10,699,428	1,536,941	26,290,973	25,960,676	148,255,670	48,342	1,975,960	53,222
2012	108,296,976	10,841,730	1,420,385	28,410,060	25,397,536	152,683,227	49,624	1,993,430	54,327
2013	111,734,552	12,296,108	1,379,781	27,175,991	25,611,692	153,605,907	49,647	2,019,480	55,328
2014	112,679,991	12,479,414	1,176,449	28,745,716	26,554,481	156,677,223	50,368	2,038,926	55,265
2015	115,420,026	12,752,524	1,122,011	30,301,144	27,903,684	161,994,341	51,878	2,059,837	56,034
2016	114,040,269	13,174,584	1,163,391	31,392,721	28,301,139	161,722,936	51,616	2,066,677	55,180
2017	114,889,835	13,291,784	1,488,554	32,122,195	27,705,575	162,914,375	51,822	2,062,237	55,711
2018	117,106,106	13,568,444	1,447,901	32,062,764	29,415,389	166,463,716	52,847	2,076,201	56,404
2019	116,884,022	13,857,546	1,502,130	32,577,635	30,704,066	167,810,307	53,111	2,071,569	56,423
2020	117,802,174	14,322,478	1,733,034	31,653,073	38,864,069	175,729,872	55,548	1,987,117	59,283

Diagram 1.11, shows real average earnings per job for the State of Iowa from 1990 to 2020. Over this period the average earning per job for the State of Iowa was \$48,828.



Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Diagram 1.12 shows real per capita income for the State of Iowa from 1990 to 2020 of \$43,382.

Diagram 1.12
Real per Capita Income
State of Iowa



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 2021 and are presented in Table 1.31. Between 2020 and 2021, total annual employment increased from 1,475,704 persons in 2020 to 1,505,461 in 2021, a change of 2 percent.

Table 1.31
Total Monthly Employment
State of Iowa
BLS QCEW Data, 2001–2020

Period	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Jan	1,431,414	1,451,727	1,472,338	1,493,682	1,503,561	1,504,058	1,514,063	1,524,876	1,525,506	1,464,832
Feb	1,434,310	1,455,647	1,476,402	1,496,326	1,507,020	1,509,581	1,518,441	1,519,624	1,523,628	1,461,998
Mar	1,448,747	1,463,896	1,485,039	1,504,831	1,518,604	1,518,186	1,525,225	1,526,507	1,523,742	1,475,318
Apr	1,472,092	1,484,708	1,511,147	1,528,558	1,542,180	1,541,194	1,544,466	1,551,476	1,382,508	1,497,729
May	1,489,968	1,507,602	1,531,343	1,545,980	1,552,120	1,553,330	1,566,142	1,567,817	1,411,072	1,513,104
Jun	1,504,584	1,523,906	1,547,638	1,560,959	1,564,943	1,571,744	1,582,894	1,584,917	1,458,136	1,529,141
Jul	1,483,015	1,506,006	1,520,208	1,536,239	1,548,602	1,544,317	1,556,103	1,559,201	1,461,222	1,516,046
Aug	1,480,828	1,509,668	1,523,378	1,531,927	1,544,146	1,541,750	1,550,295	1,555,700	1,462,185	1,509,471
Sep	1,489,769	1,512,732	1,530,096	1,536,145	1,549,769	1,546,162	1,555,033	1,556,719	1,477,362	1,509,631
Oct	1,491,069	1,512,510	1,530,584	1,543,185	1,551,732	1,550,886	1,561,170	1,565,068	1,496,219	1,526,544
Nov	1,495,158	1,517,891	1,533,548	1,544,931	1,551,409	1,554,144	1,566,205	1,567,132	1,492,549	1,526,089
Dec	1,489,658	1,510,822	1,528,148	1,540,045	1,542,932	1,549,871	1,558,704	1,561,168	1,494,313	1,527,441
Annual	1,475,884	1,496,426	1,515,822	1,530,234	1,539,752	1,540,435	1,549,958	1,553,350	1,475,704	1,505,461
% Change	1.6%	1.4%	1.3%	1%	0.6%	(ND)%	0.6%	0.2%	-5%	2%

The QCEW also reports average weekly wages, which represents total compensation paid during the calendar quarter, regardless of when services were performed. The BLS QCEW data indicated average weekly wages were \$1,006 in 2020. In 2021, average weekly wages saw an increased of 3.8 percent over the prior year, rising to \$1,044, or by \$38. These data are shown in Table 1.32.

Table 1.32 Average Weekly Wages State of Iowa BLS QCEW Data, 2002–2021						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2002	566	557	561	598	571	2.9%
2003	583	572	580	626	591	3.5%
2004	606	591	604	667	617	4.4%
2005	616	614	641	672	636	3.1%
2006	662	639	641	698	660	3.8%
2007	685	664	668	733	687	4.1%
2008	710	683	696	755	711	3.5%
2009	708	686	694	771	715	0.6%
2010	706	708	720	799	734	2.7%
2011	737	725	760	792	754	2.7%
2012	785	742	756	821	776	2.9%
2013	800	757	772	834	791	1.9%
2014	824	780	799	870	818	3.4%
2015	847	802	822	920	848	3.7%
2016	844	826	874	911	864	1.9%
2017	899	852	855	938	886	2.5%
2018	921	880	887	966	914	3.2%
2019	943	902	914	985	936	2.4%
2020	979	978	968	1,099	1,006	7.5%
2021	1,004	999	1,015	1,157	1,044	3.8%

Total business establishments reported by the QCEW are displayed in Table 1.33. Between 2019 and 2020, the total number of business establishments in Iowa increased by 3.8 percent, from 104,258 to 105,097 establishments. The most recent 2020 estimates show there were 105,450 business establishments in the fourth quarter of 2020.

Table 1.33 Number of Business Establishments State of Iowa BLS QCEW Data, 2002–2021						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2002	88,569	89,196	88,980	88,951	88,924	-2.3%
2003	89,382	89,821	90,313	90,671	90,047	1.3%
2004	91,237	91,453	91,845	91,205	91,435	1.5%
2005	91,244	91,558	91,928	91,909	91,660	0.2%
2006	91,734	92,448	93,056	92,818	92,514	0.9%
2007	92,986	93,695	94,141	93,882	93,676	1.3%
2008	93,453	94,154	94,568	94,424	94,150	0.5%
2009	94,166	94,397	94,579	94,058	94,300	0.2%
2010	94,108	94,429	94,415	93,633	94,146	-0.2%
2011	93,300	93,519	93,804	94,774	93,849	-0.3%
2012	94,730	95,139	95,697	96,496	95,516	1.8%
2013	96,806	97,632	98,019	98,123	97,645	2.2%
2014	98,496	99,473	99,798	99,905	99,418	1.8%
2015	99,757	100,273	100,659	100,367	100,264	0.9%
2016	100,735	100,938	101,317	101,644	101,159	0.9%
2017	100,772	101,275	102,084	102,304	101,609	0.4%
2018	102,367	102,851	103,146	103,325	102,889	1.3%
2019	103,584	104,244	104,631	104,571	104,258	1.3%
2020	104,657	104,802	105,478	105,450	105,097	0.8%
2021	105,369	106,464	106,802	107,345	106,590	1.4%

Iowa Department of Revenue

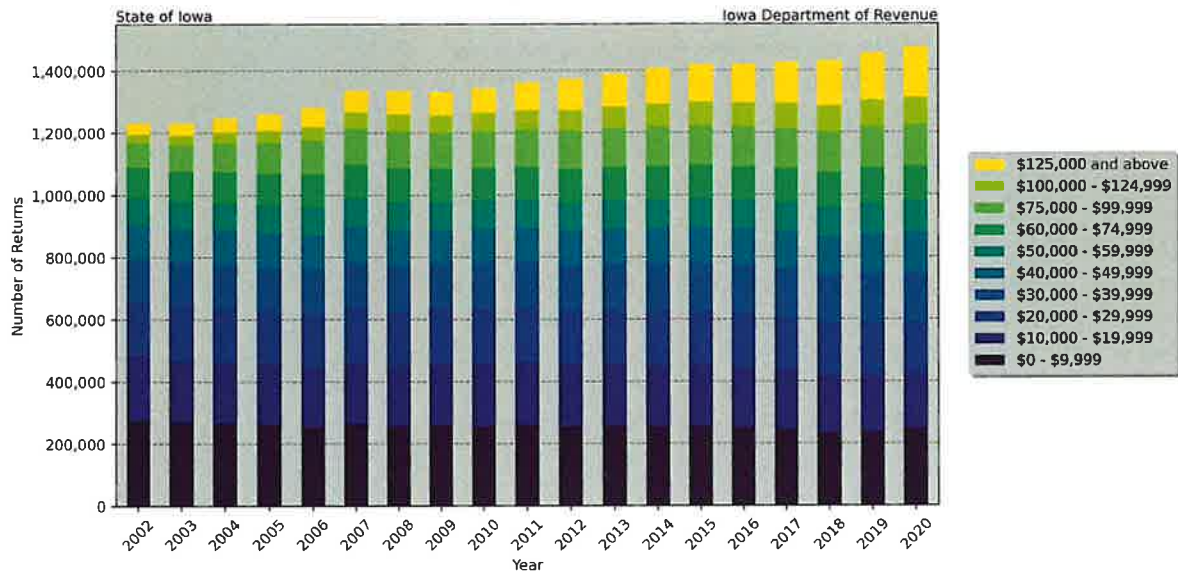
The Iowa Department of Revenue releases annual income tax statistics. Table 1.34 shows the number of returns by adjusted gross income. For taxpayer confidentiality, if the number of returns was fewer than 5, the data was redacted. As a result the number of returns reported may be slightly lower than the actual returns. Most redacted records occurred in the highest income brackets. The table gives an accurate measure of the income distribution in the State of Iowa.

As can be seen, the total number of returns between 2010 and 2020 increased by 9.8 percent, with 161,732 returns reported in 2020, which was the most recent year available. Between 2010 and 2020, the adjusted gross income class that saw the largest change was \$0-9,999 with a change of 104.2 percent. This compared to the income class of \$20,000-29,999, which saw the lowest percentage change between 2010 and 2020 of -11.8 percent.

Table 1.34
Number of Tax Returns by Adjusted Gross Income
State of Iowa
Iowa DOR 2002 - 2020

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	276,327	202,995	178,870	137,767	110,528	88,573	95,641	78,002	28,295	35,999	1,232,997
2003	272,785	198,240	175,617	137,289	109,580	87,694	96,504	83,907	31,224	40,077	1,232,917
2004	268,407	195,659	173,633	137,901	110,364	88,540	100,555	92,565	35,680	46,272	1,249,576
2005	261,342	192,935	173,769	138,773	111,395	89,318	103,137	98,810	40,079	52,749	1,262,307
2006	253,850	190,324	173,367	141,356	112,674	90,664	106,776	106,551	45,269	61,064	1,281,895
2007	265,577	195,156	177,413	145,614	114,253	92,110	109,329	114,808	52,233	70,741	1,337,234
2008	257,794	193,732	175,698	145,514	112,741	91,535	109,407	117,408	57,170	74,813	1,335,812
2009	260,376	197,563	178,651	142,703	110,527	89,988	106,709	114,483	57,050	73,132	1,331,182
2010	256,442	202,601	176,459	144,247	111,283	89,829	107,558	116,944	59,709	79,193	1,344,265
2011	262,340	201,522	175,233	144,510	112,102	89,547	105,779	120,156	63,072	88,633	1,362,894
2012	255,288	199,096	174,892	145,377	112,564	89,760	107,235	122,731	66,945	100,952	1,374,840
2013	255,661	199,227	176,078	147,466	113,978	89,454	106,958	124,773	70,332	105,534	1,389,461
2014	254,125	198,914	176,187	149,487	115,532	90,642	107,258	127,054	74,082	113,728	1,407,009
2015	255,777	196,500	175,349	151,628	117,916	90,940	107,365	128,032	76,753	120,434	1,420,694
2016	252,177	192,916	175,099	153,165	119,776	91,690	106,019	127,599	77,868	124,938	1,421,247
2017	245,658	189,632	172,766	152,956	122,883	93,409	107,976	128,526	80,847	132,757	1,427,410
2018	234,936	183,981	169,359	153,412	124,890	95,938	109,177	130,923	84,541	144,210	1,431,367
2019	237,142	184,202	168,873	157,323	128,225	98,951	111,500	132,295	86,780	150,630	1,455,921
2020	249,382	178,779	164,787	155,937	130,225	100,926	112,301	132,231	89,151	161,732	1,475,451
Change 10 - 20	-2.8%	-11.8%	-6.6%	8.1%	17%	12.4%	4.4%	13.1%	49.3%	104.2%	9.8%

Diagram 1.13
Income Distribution
State of Iowa
DOR Data 2002 – 2020



Poverty

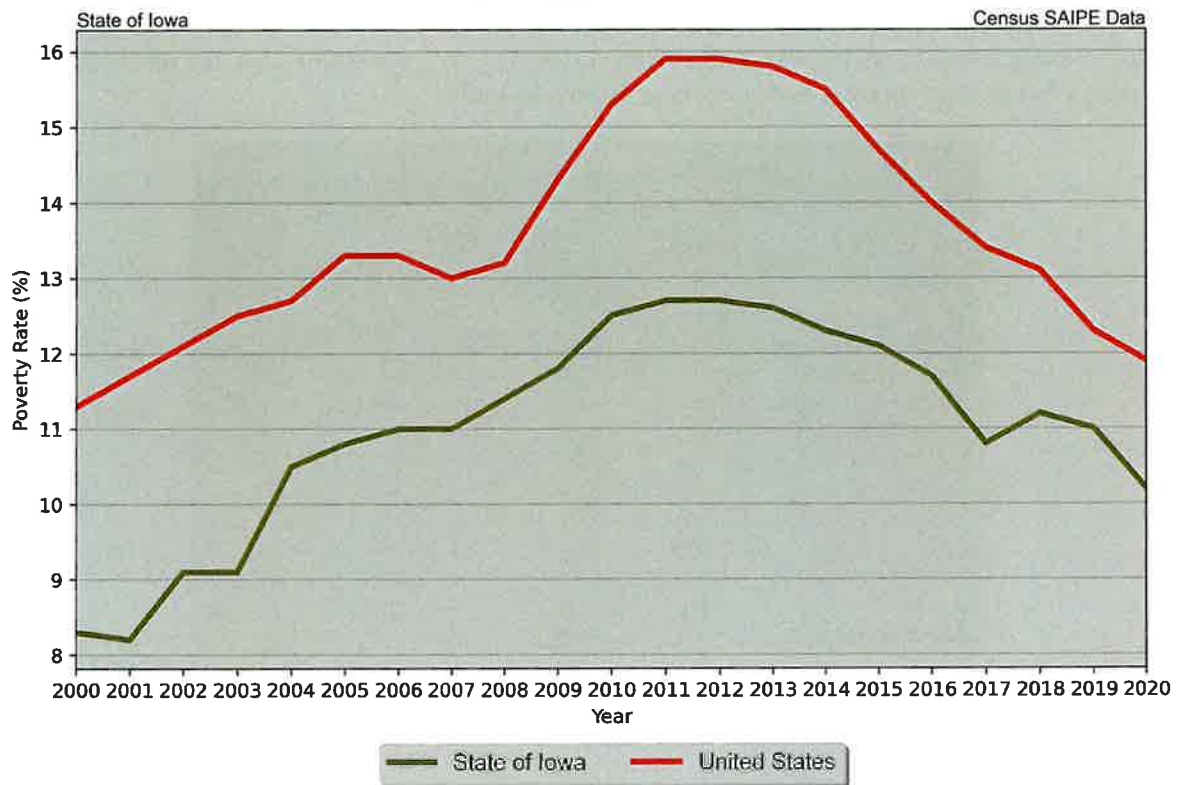
Poverty is the condition of having insufficient resources or income. In its extreme form, poverty is a lack of basic human needs, such as adequate and healthy food, clothing, housing, water, and health services. According to the Census Bureau's Small Area Income and Poverty Estimates Program, the number of individuals in poverty decreased from 368,965 in 2010 to 313,752 in 2020, with the poverty rate reaching 10.2 percent in 2020. This compared to the national rate of 11.9 percent in 2020. Table 1.35, at right, presents poverty data for the State.

The rate of poverty for the State of Iowa is shown in Table 1.36. In 2020, the poverty rate was 11.1 percent meaning there were an estimated 339,090 people living in poverty, compared to 9.1 percent living in poverty in 2000. In 2020, some 15.4 percent of those in poverty were under age 6 and 7 percent were 65 or older. This data is also displayed in Diagram 1.14 on the following page.

Table 1.35 Persons in Poverty State of Iowa 2000–2020 SAIPE Estimates		
Year	Persons in Poverty	Poverty Rate
2000	237,684	8.3%
2001	236,115	8.2%
2002	262,013	9.1%
2003	263,817	9.1%
2004	304,598	10.5%
2005	308,713	10.8%
2006	315,973	11%
2007	316,303	11%
2008	331,057	11.4%
2009	342,309	11.8%
2010	368,965	12.5%
2011	376,300	12.7%
2012	377,110	12.7%
2013	377,037	12.6%
2014	368,678	12.3%
2015	366,453	12.1%
2016	354,429	11.7%
2017	328,629	10.8%
2018	342,574	11.2%
2019	337,156	11%
2020	313,752	10.2%

Table 1.36 Poverty by Age State of Iowa 2000 Census SF3 & 2020 Five-Year ACS Data				
Age	2000 Census		2020 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	29,202	11.3%	35,765	15.4%
6 to 17	50,045	19.4%	59,340	12.3%
18 to 64	147,643	57.2%	207,738	11.4%
65 or Older	31,118	12.1%	36,247	7%
Total	258,008	100.0%	339,090	100.0%
Poverty Rate	9.1%		11.1%	

Diagram 1.14
Poverty Rates
State of Iowa
SAIPE Estimates 2000 – 2020



Housing

Housing Estimates

The Census Bureau estimates that the total number of housing units increased by 6.9 percent in the State of Iowa between 2010 and 2020, from 1,336,417 to 1,429,008. This is compared to an estimated 6.5 percent increase nationwide, as shown in Table 1.37.

Subject	Iowa	% Growth Since Census	U.S.	% Growth Since Census
2000 Census Base	1,232,625	-	115,904,641	-
2010 Census	1,336,417	8.4%	130,038,080	12.2%
July 2011 Estimate	1,343,427	0.5%	131,034,946	0.8%
July 2012 Estimate	1,348,745	0.9%	131,642,457	1.2%
July 2013 Estimate	1,356,423	1.5%	132,057,804	1.6%
July 2014 Estimate	1,366,191	2.2%	132,741,033	2.1%
July 2015 Estimate	1,375,304	2.9%	133,351,840	2.5%
July 2016 Estimate	1,385,453	3.7%	134,054,899	3.1%
July 2017 Estimate	1,397,680	4.6%	135,393,564	4.1%
July 2018 Estimate	1,409,413	5.5%	136,384,292	4.9%
July 2019 Estimate	1,418,626	6.2%	137,428,986	5.7%
July 2020 Estimate	1,429,008	6.9%	138,432,751	6.5%

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 the State of Iowa increased from 7,880 authorizations in 2019 to 8,636 in 2020.

The real-dollar value expressed in 2020 inflation adjusted dollars of single-family building permits increased from \$264,349 in 2019 to \$268,254 in 2020. Additional details are given in Table 1.38 as well as in Diagram 1.15 and Diagram 1.16.

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2020\$)	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	4,899	604	782	2,591	8,876	127,207	64,773
1981	3,652	314	619	1,101	5,686	120,799	68,409
1982	3,128	186	408	1,659	5,381	110,899	59,623
1983	4,040	310	420	2,335	7,105	121,490	53,127
1984	3,948	210	266	2,576	7,000	121,399	56,930
1985	2,790	128	266	2,006	5,190	129,239	67,468
1986	3,085	196	174	2,017	5,472	138,088	59,106
1987	3,815	112	206	1,645	5,778	141,760	49,518
1988	4,414	182	260	1,929	6,785	150,247	68,435
1989	4,911	240	408	1,833	7,392	150,333	62,210
1990	5,249	162	383	1,843	7,637	154,277	63,163
1991	6,008	190	252	1,662	8,112	155,663	59,266
1992	7,291	268	500	2,596	10,655	162,016	63,974
1993	7,557	298	335	2,594	10,784	171,379	60,654
1994	7,922	366	527	3,684	12,499	169,010	61,948
1995	7,366	338	384	3,330	11,418	175,900	66,819
1996	8,023	444	441	3,245	12,153	171,637	65,252
1997	7,441	374	345	2,626	10,786	178,376	68,016
1998	8,989	376	504	3,395	13,264	183,873	79,723
1999	9,701	416	549	2,825	13,491	187,326	75,242
2000	8,552	474	392	3,164	12,582	191,683	76,355
2001	8,877	402	441	3,441	13,161	198,706	87,439
2002	10,108	480	435	3,870	14,893	196,823	89,867
2003	11,975	386	439	3,416	16,216	204,404	108,413
2004	12,374	444	406	3,121	16,345	213,722	96,904
2005	12,812	358	523	3,073	16,766	214,677	103,862
2006	10,250	334	287	2,486	13,357	214,518	126,231
2007	8,674	296	292	1,909	11,171	220,853	112,710
2008	6,285	170	223	1,734	8,412	215,705	125,237
2009	5,705	230	245	1,549	7,729	218,056	111,365
2010	5,952	270	180	1,205	7,607	215,890	109,638
2011	5,876	190	119	1,342	7,527	222,594	92,694
2012	6,814	216	192	2,279	9,501	228,681	127,869
2013	7,653	312	126	2,861	10,952	241,299	135,270
2014	7,056	338	221	2,708	10,323	247,330	125,192
2015	7,424	586	200	3,887	12,097	259,146	127,845
2016	8,203	384	158	5,572	14,317	261,514	131,964
2017	8,069	320	154	5,407	13,950	254,333	115,904
2018	7,326	492	117	3,591	11,526	262,560	109,347
2019	7,880	348	274	3,373	11,875	264,349	134,790
2020	8,636	512	175	3,303	12,626	268,254	117,234

Diagram 1.15
Single-Family Permits
 State of Iowa

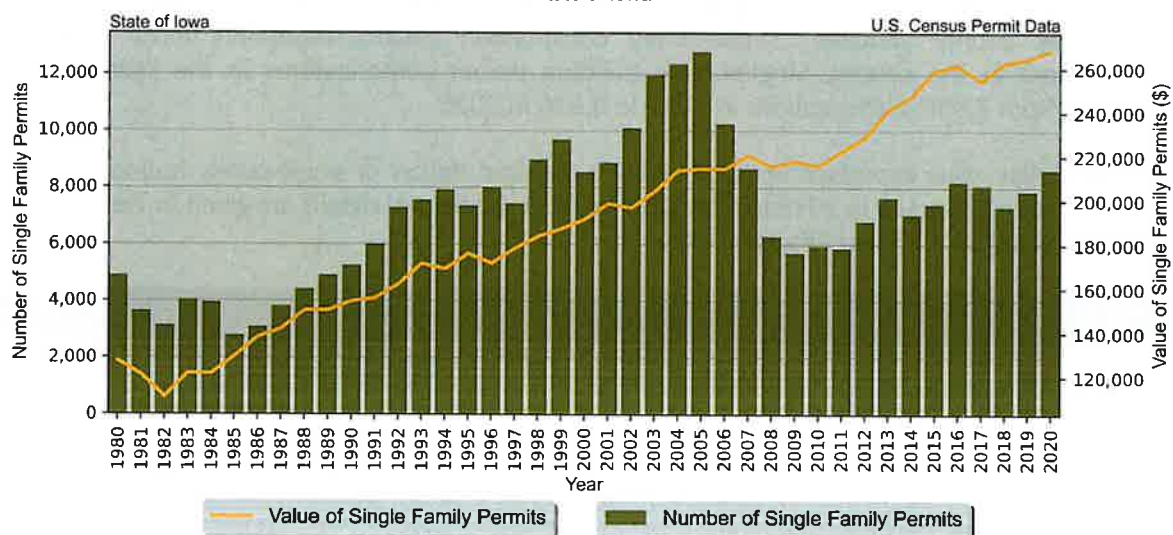
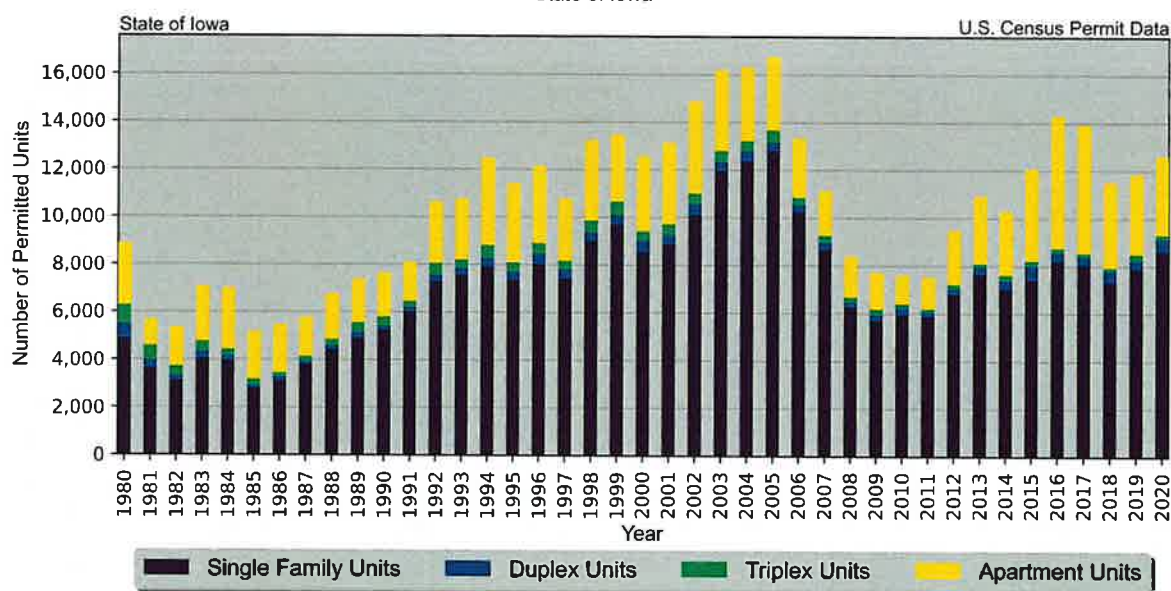


Diagram 1.16
Total Permits by Unit Type
 State of Iowa



Housing Characteristics

Households by type and tenure are shown in Table 1.39. Family households represented 62.9 percent of households, while non-family households accounted for 37.1 percent. These changed from 64.7 and 35.3 percent, respectively.

Table 1.39 Household Type by Tenure State of Iowa 2010 Census SF1 & 2020 Five-Year ACS Data				
Household Type	2010 Census		2020 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	790,034	64.7%	800,738	62.9%
Married-Couple Family	625,173	79.1%	631,258	78.8%
Owner-Occupied	553,115	88.5%	555,287	88%
Renter-Occupied	72,058	11.5%	75,971	12%
Other Family	164,861	20.9%	169,480	20.6%
Male Householder, No Spouse Present	51,105	31%	53,911	30.2%
Owner-Occupied	31,474	61.6%	34,922	64.8%
Renter-Occupied	19,631	38.4%	18,989	35.2%
Female Householder, No Spouse Present	113,756	69%	115,569	67.1%
Owner-Occupied	60,639	53.3%	59,665	51.6%
Renter-Occupied	53,117	46.7%	55,904	48.4%
Non-Family Households	431,542	35.3%	473,203	37.1%
Owner-Occupied	235,407	54.6%	257,093	54.3%
Renter-Occupied	196,135	45.4%	216,110	45.7%
Total	1,221,576	100.0%	1,273,941	100.0%

Table 1.40, below, shows housing units by type in 2010 and 2020. In 2010, there were 1,327,302 housing units, compared with 1,407,819 in 2020. Single-family units accounted for 77.2 percent of units in 2020, compared to 77.3 in 2010. Apartment units accounted for 13.5 percent in 2020, compared to 12.4 percent in 2010.

Table 1.40 Housing Units by Type State of Iowa 2010 & 2020 Five-Year ACS Data				
Unit Type	2010 Five-Year ACS		2020 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	1,025,719	77.3%	1,086,384	77.2%
Duplex	34,809	2.6%	31,540	2.2%
Tri- or Four-Plex	47,140	3.6%	47,912	3.4%
Apartment	164,124	12.4%	190,106	13.5%
Mobile Home	55,227	4.2%	51,133	3.6%
Boat, RV, Van, Etc.	283	0%	744	0.1%
Total	1,327,302	100.0%	1,407,819	100.0%

Table 1.41 shows housing units by tenure from 2010 to 2020. By 2020, there were 1,407,819 housing units. An estimated 71.2 percent were owner-occupied, and 9.5 percent were vacant.

Housing Units by Tenure State of Iowa 2010 Census & 2020 Five-Year ACS Data				
Tenure	2010 Census		2020 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	1,221,576	91.4%	1,273,941	90.5%
Owner-Occupied	880,635	72.1%	906,967	71.2%
Renter-Occupied	340,941	27.9%	366,974	28.8%
Vacant Housing Units	114,841	8.6%	133,878	9.5%
Total Housing Units	1,336,417	100.0%	1,407,819	100.0%

Households by income for the 2010 and 2020 Five-Year ACS are shown in Table 1.42. Households earning more than \$100,000 per year represented 26.4 percent of households in 2020, compared to 15.3 percent in 2010. Meanwhile, households earning less than \$15,000 accounted for 9.1 percent of households in 2020, compared to 12.1 percent in 2010.

Table 1.42 Households by Income State of Iowa 2010 & 2020 Five-Year ACS Data				
Income	2010 Five-Year ACS		2020 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	147,685	12.1%	115,813	9.1%
\$15,000 to \$19,999	68,984	5.7%	54,357	4.3%
\$20,000 to \$24,999	71,633	5.9%	55,786	4.4%
\$25,000 to \$34,999	139,627	11.5%	118,343	9.3%
\$35,000 to \$49,999	192,999	15.9%	167,084	13.1%
\$50,000 to \$74,999	252,163	20.7%	243,639	19.1%
\$75,000 to \$99,999	157,288	12.9%	182,007	14.3%
\$100,000 or More	185,575	15.3%	336,912	26.4%
Total	1,215,954	100.0%	1,273,941	100.0%

Table 1.43 shows households by year home built for the 2010 and 2020 Five-Year ACS Data. Housing units built between 2000 and 2009, account for 10.2 percent of households in 2010 and 11.2 percent of households in 2020. Housing units built in 1939 or earlier represented 24 percent of households in 2020 and 27.2 percent of households in 2010.

Table 1.43 Households by Year Home Built State of Iowa 2010 & 2020 Five-Year ACS Data				
Year Built	2010 Five-Year ACS		2020 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	330,745	27.2%	305,361	24%
1940 to 1949	76,099	6.3%	63,887	5%
1950 to 1959	138,829	11.4%	131,316	10.3%
1960 to 1969	131,117	10.8%	130,050	10.2%
1970 to 1979	187,614	15.4%	182,404	14.3%
1980 to 1989	92,689	7.6%	94,742	7.4%
1990 to 1999	134,462	11.1%	139,265	10.9%
2000 to 2009	124,399	10.2%	142,519	11.2%
2010 or Later	.	.	84,397	6.6%
Total	1,215,954	100.0%	1,273,941	100.0%

The distribution of unit types by race are shown in Table 1.44. An estimated 80.5 percent of white households occupy single-family homes, compared to 46.2 percent of black households. Some 11.3 percent of white households occupied apartments, compared to 39.7 percent of black households. An estimated 57.1 percent of Asian, and 68.7 percent of American Indian households occupy single-family homes.

Table 1.44
Distribution of Units in Structure by Race
 State of Iowa
 2020 Five-Year ACS Data

Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	80.5%	46.2%	68.7%	57.1%	60.5%	63.1%	65.4%
Duplex	1.8%	5.4%	6.1%	2%	2.3%	3.3%	3.4%
Tri- or Four-Plex	3%	7.2%	4.2%	4.6%	13.8%	5.3%	5.6%
Apartment	11.3%	39.7%	14.5%	33.8%	18%	19%	21.6%
Mobile Home	3.3%	1.4%	6.6%	2.4%	5.3%	9.1%	3.2%
Boat, RV, Van, Etc.	0%	0%	0%	0%	0%	0.3%	0.8%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The disposition of vacant units between 2010 and 2020 are shown in Table 1.45. An estimated 27.7 percent of vacant units were for rent in 2010. In addition, some 16 percent of vacant units were for sale. "Other" vacant units represented 31.5 percent of vacant units in 2010. "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.

By 2020, for rent units accounted for 19.5 percent of vacant units, while for sale units accounted for 9.2 percent. "Other" vacant units accounted for 43.8 percent of vacant units, representing a total of 58,694 "other" vacant units.

Table 1.45
Disposition of Vacant Housing Units
 State of Iowa
 2010 Census & 2020 Five-Year ACS Data

Disposition	2010 Census		2020 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	31,812	27.7%	26,072	19.5%
For Sale	18,405	16%	12,256	9.2%
Rented Not Occupied	1,803	1.6%	5,718	4.3%
Sold Not Occupied	5,555	4.8%	6,492	4.8%
For Seasonal, Recreational, or Occasional Use	21,020	18.3%	24,322	18.2%
For Migrant Workers	87	0.1%	324	0.2%
Other Vacant	36,159	31.5%	58,694	43.8%
Total	114,841	100.0%	133,878	100.0%

Table 1.46, below, shows the number of households in the area by number of bedrooms and tenure. There were 15,530 rental households with no bedrooms, otherwise known as studio apartments. Two-bedroom households accounted for 27.6 percent of total households in the State of Iowa. In the State of Iowa the 534,764 households with three bedrooms accounted for 38 percent of all households, and there were only 76,983 five-bedroom or more households, which accounted for 5.5 percent of all households.

Table 1.46 Households by Number of Bedrooms State of Iowa 2020 Five-Year ACS Data				
Number of Bedrooms	Own	Tenure Rent	Total	% of Total
None	1,660	15,530	22,604	1.6
One	20,094	90,088	129,652	9.2
Two	188,439	152,384	387,867	27.6
Three	415,437	77,612	534,764	38
Four	215,389	24,878	255,949	18.2
Five or more	65,948	6,482	76,983	5.5
Total	1,273,941	366,974	1,407,819	100.0

The age of a structure influences its value. As shown in Table 1.47, structures built in 1939 or earlier had a median value of, \$102,900, while structures built between 1950 and 1959 had a median value of \$120,500, and those built between 1990 and 1999 had a median value of \$217,200. The newest structures tended to have the highest values and those built between 2010 and 2013 and from 2014 or later had median values of \$292,100, and \$333,000, respectively. The total median value in the State of Iowa was \$153,900.

Table 1.47 Owner Occupied Median Value by Year Structure Built State of Iowa 2020 Five-Year ACS Data	
Year Structure Built	Median Value
1939 or earlier	102,900
1940 to 1949	102,700
1950 to 1959	120,500
1960 to 1969	145,000
1970 to 1979	156,900
1980 to 1989	178,600
1990 to 1999	217,200
2000 to 2009	256,400
2010 to 2013	292,100
2014 or later	333,000
Median Value	153,900

Household mortgage status is reported in Table 1.48. In the State of Iowa households with a mortgage accounted for 60.4 percent of all households or 547,418 housing units, and the remaining 2 percent or 17,895 units had no mortgage. Of those units with a mortgage, 469,996 had either a second mortgage or home equity loan, 54,371 had both a second mortgage and home equity loan, and 17,895 or 2 percent had no second mortgage or no home equity loan.

Table 1.48 Mortgage Status State of Iowa 2020 Five-Year ACS Data		
Mortgage Status	State of Iowa	
	Households	% of Households
Housing units with a mortgage, contract to purchase, or similar debt	547,418	60.4
With either a second mortgage or home equity loan, but not both	469,996	51.8
Second mortgage only	74,950	8.3
Home equity loan only	2,684	0.3
Both second mortgage and home equity loan	54,371	6
No second mortgage and no home equity loan	17,895	2
Housing units without a mortgage	2,472	0.3
Total	906,967	100.0%

Table 1.49 lists the State of Iowa median rent as \$651 and the median home value as \$153,900 in 2020. this represents a \$12 increase in median rent and a \$6,100 increase in median home prices from 2019.

Table 1.49 Median Rent State of Iowa 2020 Five-Year ACS Data		
Place	Rent	
	2019	2020
Median Rent	\$639	\$651
Median Home Value	\$147,800	\$153,900

Housing Problems

The Census identified the following four housing problems in the CHAS data. Households are considered to have housing problems if they have one of more of the four problems.

1. Housing unit lacks complete kitchen facilities;
2. Housing unit lacks complete plumbing facilities;
3. Household is overcrowded; and
4. Household is cost burdened.

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 1.50. In 2020, an estimated 1.2 percent of households were overcrowded, and an additional 0.5 percent were severely overcrowded.

Table 1.50 Overcrowding and Severe Overcrowding State of Iowa 2010 & 2020 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2010 Five-Year ACS	882,055	99.1%	6,538	0.7%	1,319	0.1%	889,912
2020 Five-Year ACS	897,025	98.9%	7,820	0.9%	2,122	0.2%	906,967
Renter							
2010 Five-Year ACS	317,344	97.3%	6,536	2%	2,162	0.7%	326,042
2020 Five-Year ACS	355,548	96.9%	7,801	2.1%	3,625	1%	366,974
Total							
2010 Five-Year ACS	1,199,399	98.6%	13,074	1.1%	3,481	0.3%	1,215,954
2020 Five-Year ACS	1,252,573	98.3%	15,621	1.2%	5,747	0.5%	1,273,941

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. This data is displayed in Table 1.51 and Table 1.52, below.

There were a total of 3,671 households with incomplete plumbing facilities in 2020, representing 0.3 percent of households in the State of Iowa. This is compared to 0.4 percent of households lacking complete plumbing facilities in 2010.

Table 1.51 Households with Incomplete Plumbing Facilities State of Iowa 2010 and 2020 Five-Year ACS Data		
Households	2010 Five-Year ACS	2020 Five-Year ACS
With Complete Plumbing Facilities	1,210,973	1,270,270
Lacking Complete Plumbing Facilities	4,981	3,671
Total Households	1,215,954	1,273,941
Percent Lacking	0.4%	0.3%

There were 11,505 households lacking complete kitchen facilities in 2020, compared to 8,978 households in 2010. This was a change from 0.7 percent of households in 2010 to 0.9 percent in 2020.

Table 1.52 Households with Incomplete Kitchen Facilities State of Iowa 2010 and 2020 Five-Year ACS Data		
Households	2010 Five-Year ACS	2020 Five-Year ACS
With Complete Kitchen Facilities	1,206,976	1,262,436
Lacking Complete Kitchen Facilities	8,978	11,505
Total Households	1,215,954	1,273,941
Percent Lacking	0.7%	0.9%

Cost burden is defined as gross housing costs that range from 30.0 to 50.0 percent of gross household income; severe cost burden is defined as gross housing costs that exceed 50.0 percent of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent and selected electricity and natural gas energy charges.

As seen in Table 1.53, in the State of Iowa 13 percent of households had a cost burden and 9.7 percent had a severe cost burden. Some 19.8 percent of renters were cost burdened, and 19.5 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 6.8 percent and a severe cost burden rate of 4 percent. Owner occupied households with a mortgage had a cost burden rate of 12.6 percent, and severe cost burden at 6.8 percent. The most common housing problem in the State of Iowa is cost burdened households, with 39.3 percent of renters and 15.9 of homeowners spending greater than 30 percent of their income on housing in 2020.

Table 1.53
Cost Burden and Severe Cost Burden by Tenure
State of Iowa
2010 & 2020 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total	Total %
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total		
Owner With a Mortgage										
2010 Five-Year ACS	421,851	75.2%	94,506	16.9%	43,247	7.7%	1,034	0.2%	560,638	46%
2019 Five-Year ACS	436,871	80.2%	69,186	12.7%	37,052	6.8%	1,619	0.3%	544,728	43%
2020 Five-Year ACS	439,906	80.4%	68,762	12.6%	37,021	6.8%	1,729	0.3%	547,418	43%
Owner Without a Mortgage										
2010 Five-Year ACS	287,015	87.2%	25,116	7.6%	15,313	4.7%	1,830	0.6%	329,274	27%
2019 Five-Year ACS	312,876	88.3%	23,736	6.7%	14,767	4.2%	3,116	0.9%	354,495	28%
2020 Five-Year ACS	317,619	88.3%	24,366	6.8%	14,290	4%	3,274	0.9%	359,549	28%
Renter										
2010 Five-Year ACS	167,024	51.2%	63,353	19.4%	67,998	20.9%	27,667	8.5%	326,042	27%
2019 Five-Year ACS	191,400	52.3%	72,234	19.7%	72,505	19.8%	30,111	8.2%	366,250	29%
2020 Five-Year ACS	193,570	52.7%	72,803	19.8%	71,650	19.5%	28,951	7.9%	366,974	29%
Total										
2010 Five-Year ACS	875,890	72%	182,975	15%	126,558	10.4%	30,531	2.5%	1,215,954	100%
2019 Five-Year ACS	941,147	74.4%	165,156	13.1%	124,324	9.8%	34,846	2.8%	1,265,473	100%
2020 Five-Year ACS	951,095	74.7%	165,931	13%	122,961	9.7%	33,954	2.7%	1,273,941	100%

Housing Problems by Income

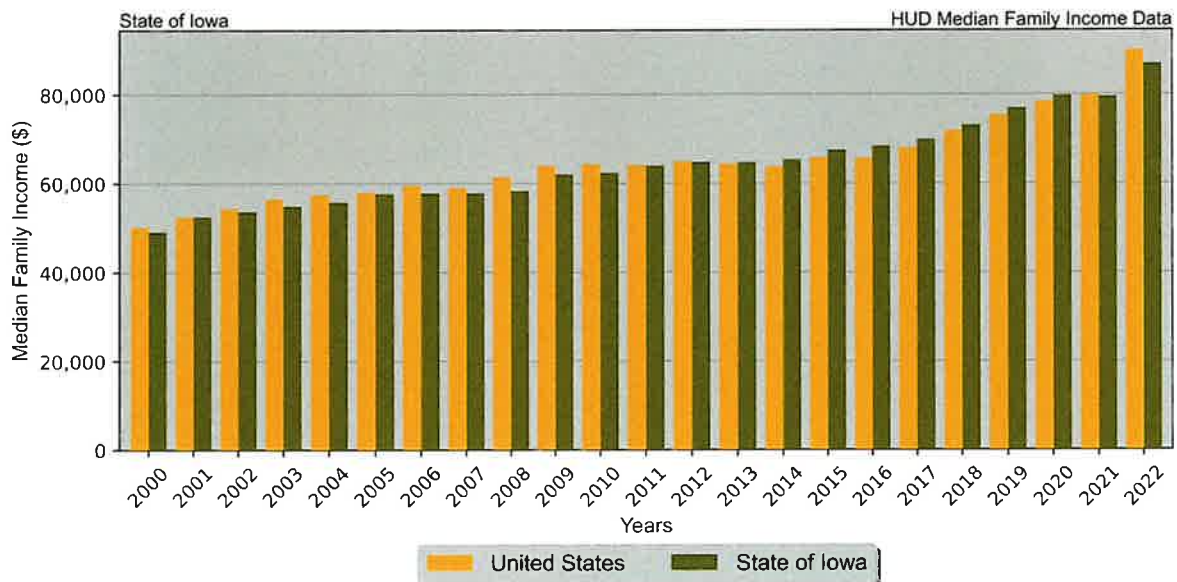
Very low-income renters are those who earn less than 50 percent of the area median income (AMI), and include a significant proportion of extremely low-income renters (who earn less than 30 percent of AMI). Households with worst case needs are defined as very low-income renters who do not receive government housing assistance and who pay more than 50 percent of their income for rent, live in severely inadequate conditions, or both. Table 1.54 shows that the HUD estimated MFI for the State of Iowa was \$86,900 in 2022. This compared to nationwide MFI of \$90,000. Diagram 1.17, illustrates the estimated MFI for 2000 through 2022.

Table 1.54
Median Family Income
State of Iowa
2000–2022 HUD MFI

Year	State of Iowa MFI	United States MFI
2000	49,100	50,200
2001	52,500	52,500
2002	53,700	54,400
2003	54,900	56,500
2004	55,800	57,500
2005	57,650	58,000
2006	57,800	59,600
2007	57,800	59,000
2008	58,300	61,500
2009	62,000	64,000
2010	62,400	64,400
2011	64,000	64,200
2012	64,800	65,000
2013	64,700	64,400
2014	65,300	63,900
2015	67,500	65,800
2016	68,400	65,700
2017	69,900	68,000
2018	73,100	71,900
2019	76,900	75,500
2020	79,700	78,500
2021	79,500	79,900
2022	86,900	90,000

Diagram 1.17
Estimated Median Family Income

State of Iowa vs. Iowa
HUD Data: 2000 - 2022



Home Mortgage Loans

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 only owner-occupied originated loans for single-family units were considered. As can be seen in Table 1.55, of the 129,528 loans in 2020, 47,107 loans were for Home Purchases, 5,438 were for Home Improvement and 72,018 were for refinancing.

Year	Home Purchase	Home Improvement	Refinancing	Total
2008	29,823	6,991	33,169	69,983
2009	30,819	6,277	67,711	104,807
2010	26,134	6,349	59,807	92,290
2011	24,510	5,035	49,233	78,778
2012	27,285	5,615	68,012	100,912
2013	32,526	5,649	46,428	84,603
2014	34,386	6,123	21,506	62,015
2015	38,038	6,940	28,865	73,843
2016	41,131	6,894	33,487	81,512
2017	42,953	6,294	21,318	70,565
2018	44,376	6,370	20,586	77,095
2019	43,126	5,960	32,188	87,198
2020	47,107	5,438	72,018	129,528

Table 1.56, shows the average loan value by loan type. In 2008, average home purchase loans was \$138,407 in 2012 and \$177,053 in 2020. Overall, average loans were \$120,276 in 2008 and \$176,113 in 2020.

Table 1.56 Owner-Occupied Single-Family Home Loans by Average Loan Amount State of Iowa 2008 – 2020 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$129,722	\$40,718	\$128,552	\$120,276
2009	\$129,012	\$47,393	\$144,665	\$134,237
2010	\$131,285	\$48,751	\$142,059	\$132,589
2011	\$132,185	\$49,416	\$136,931	\$129,861
2012	\$138,407	\$56,132	\$142,705	\$136,726
2013	\$141,599	\$49,861	\$132,349	\$130,398
2014	\$139,568	\$38,636	\$128,912	\$125,907
2015	\$146,793	\$47,362	\$144,444	\$136,530
2016	\$153,307	\$53,935	\$159,714	\$147,534
2017	\$153,729	\$53,973	\$149,244	\$143,476
2018	\$154,590	\$45,722	\$129,871	\$131,704
2019	\$164,327	\$50,263	\$172,284	\$152,305
2020	\$177,053	\$57,433	\$191,614	\$176,113

Table 1.57, shows the total volume of owner-occupied single-family loans. In 2008, the average home purchase loans was \$3,776,445,000 in 2012 and \$8,340,455,000 in 2020. Overall, average loans were \$8,417,307,000 in 2008 and \$22,811,560,000 in 2020.

Table 1.57 Total Volume of Owner-Occupied Single-Family Loans State of Iowa 2008 – 2020 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$3,868,696,000	\$284,660,000	\$4,263,951,000	\$8,417,307,000
2009	\$3,976,032,000	\$297,484,000	\$9,795,424,000	\$14,068,940,000
2010	\$3,431,004,000	\$309,521,000	\$8,496,102,000	\$12,236,627,000
2011	\$3,239,862,000	\$248,812,000	\$6,741,532,000	\$10,230,206,000
2012	\$3,776,445,000	\$315,179,000	\$9,705,624,000	\$13,797,248,000
2013	\$4,605,643,000	\$281,665,000	\$6,144,714,000	\$11,032,022,000
2014	\$4,799,201,000	\$236,571,000	\$2,772,372,000	\$7,808,144,000
2015	\$5,583,725,000	\$328,695,000	\$4,169,389,000	\$10,081,809,000
2016	\$6,305,654,000	\$371,831,000	\$5,348,335,000	\$12,025,820,000
2017	\$6,603,114,000	\$339,704,000	\$3,181,573,000	\$10,124,391,000
2018	\$6,860,090,000	\$291,250,000	\$2,673,530,000	\$10,153,735,000
2019	\$7,086,770,000	\$299,570,000	\$5,545,480,000	\$13,280,710,000
2020	\$8,340,455,000	\$312,320,000	\$13,799,680,000	\$22,811,560,000

Survey of Rental Properties

From January through May of 2022, a telephone survey was conducted with landlords and rental property managers throughout Iowa. Table 1.58 presents some basic statistics about the completed surveys.

Table 1.59, shows the amount of total and vacant units with their associated vacancy rates. There were 3,654 single-family units reported in the survey, with 101 of them available. This translates into a vacancy rate of 2.8 percent. There were 43,603 apartment units reported in the survey, with 1,835 of them available, which resulted in a vacancy rate of 4.2 percent.

Table 1.58
Survey of Rental Properties
State of Iowa
2022 Survey of Rental Properties

Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	1,036	62,050	5.8	35.4
2019	1,413	80,592	5	30.3
2020	381	28,168	5.2	20.9
2021	624	49,191	5.6	30.2
2022	905	58,695	4.2	24.1

Table 1.59
Rental Vacancy Survey by Type
State of Iowa
2022 Survey of Rental Properties

Unit Type	Total Units	Vacant Units	Vacancy Rate
Single-Family	3,654	101	2.8%
Apartments	43,603	1,835	4.2%
Mobile Homes	1,383	16	1.2%
"Other" Units	659	46	7%
Don't Know	9,396	493	5.2%
Total	58,695	2,491	4.2%

Table 1.60, reports units by bedroom size. As can be seen there were 9,568 two bedroom apartment units and 1,644 three bedroom units. Overall, the 11,024 two bedroom units accounted for 18.8 percent of all units, and the 2,757 three bedroom units accounted for 4.7 percent. Several respondents choose not to provide bedroom sizes, which accounted for the 31,962 units listed as "Don't Know". Additional details for additional unit types are reported.

Table 1.60
Rental Units by Bedroom Size
State of Iowa
2022 Survey of Rental Properties

Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	21	1,483	0	0	-	1,504
One	371	10,498	144	113	-	11,126
Two	765	9,568	320	371	-	11,024
Three	411	1,644	609	93	-	2,757
Four	180	124	0	18	-	322
Don't Know	1,906	20,286	310	64	9,396	31,962
Total	3,654	43,603	1,383	659	9,396	58,695

Table 1.61, 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 3.3 percent.

Table 1.62 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 5.1 percent.

Table 1.61 Single-Family Units by Bedroom Size State of Iowa 2022 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Studio	21	0	0%
One	371	4	1.1%
Two	765	25	3.3%
Three	411	14	3.4%
Four	180	5	2.8%
Don't know	1,906	53	3.1%
Total	3,654	101	2.8%

Table 1.62 Apartment Units by Bedroom Size State of Iowa 2022 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	1,483	156	10.5%
One	10,498	539	5.1%
Two	9,568	261	2.7%
Three	1,644	51	3.1%
Four	124	0	0%
Don't know	20,286	828	4.1%
Total	43,603	1,835	4.2%

Average market-rate rents by unit type are shown in Table 1.63. 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 1.63 Average Market Rate Rents by Bedroom Size State of Iowa 2022 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	\$300	\$627.4	\$0	\$0	\$619
One	\$542.7	\$687.9	\$0	\$0	\$680.8
Two	\$727.2	\$827.3	\$528.3	\$1,117.5	\$818.3
Three	\$995.8	\$1,106.9	\$900	\$1,180.3	\$1,064.6
Four	\$1,345.3	\$1,206	\$450	\$0	\$1,285.5
Total	\$934.4	\$768.3	\$828.9	\$1,038.8	\$827.8

Table 1.64, shows the average rental rates for assisted units by bedroom size and unit type. Since assistance is often based on income of the resident or other case by case determinations average assisted rents can vary across bedroom size.

Table 1.64 Average Assisted Rate Rents by Bedroom Size State of Iowa 2022 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	\$0	\$625.5	\$0	\$0	\$625.5
One	\$690	\$655.8	\$0	\$0	\$658.5
Two	\$723.3	\$734.2	\$0	\$0	\$732.4
Three	\$1,000	\$753.2	\$0	\$0	\$777.9
Four	\$1,150	\$830.5	\$0	\$0	\$937
Total	\$747.5	\$668.8	\$0	\$0	\$678.6

Table 1.65, shows vacancy rates for single-family units by average rental rates for the State of Iowa. The most common rent for single-family units was between \$750 and \$1,000 and the units in this price range had a vacancy rate of 3 percent.

Table 1.65 Single-Family Market Rate Rents by Vacancy Status State of Iowa 2022 Survey of Rental Properties			
Average Rents	Single-Family Units	Available Single-Family Units	Vacancy Rate
Less Than \$500	95	7	7.4%
\$500 to \$749	1,139	33	2.9%
\$750 to \$999	1,485	45	3%
\$1,000 to \$1,249	360	4	1.1%
\$1,250 to \$1,499	305	7	2.3%
Above \$1,500	68	0	0%
Missing	202	5	2.5%
Total	3,654	101	2.8%

The average rent and availability of apartment units is displayed in Table 1.66. The most common rent for apartments was between \$750 and \$1,000 and the units in this price range had a vacancy rate of 2.5 percent.

Table 1.66 Apartment Market Rate Rents by Vacancy Status State of Iowa 2022 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	2,312	221	9.6%
\$500 to \$749	12,022	601	5%
\$750 to \$999	15,944	399	2.5%
\$1,000 to \$1,249	7,597	391	5.1%
\$1,250 to \$1,499	2,307	24	1%
Above \$1,500	427	24	5.6%
Missing	2,994	175	5.8%
Total	43,603	1,835	4.2%

Respondents were asked if utilities are included in the rent and as shown in Table 1.67. 509 respondents, or 64.9 percent, included some sort of utility in the rent.

Table 1.67 Are there any utilities included with the rent? State of Iowa 2022 Survey of Rental Properties	
Period	Respondent
Yes	509
No	275
% Offering Utilities	64.9%

The type of utility included in the rent is shown in Table 1.68. There were 70 respondents who included electricity, 102 respondents who included natural gas, 463 respondents who included water and sewer and 476 respondents included trash collection in the rent.

Table 1.68 Which utilities are included with the rent? State of Iowa 2022 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	70
Natural Gas	102
Water/Sewer	463
Trash Collection	476

Perceived Need for Rental Units

Table 1.69, at right, shows the number of survey respondents who keep a waiting list. As can be seen 209 respondents said they keep a waitlist, with an estimated 2,998 persons on the wait list.

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table 1.70, 53 respondents said there was no need for renovating single-family units, with 11 respondents saying there was extreme need for renovating single-family units. Likewise, 53 respondents indicated no need for renovating existing apartment units, with 11 respondents saying there was extreme need for renovating existing apartment units.

Table 1.69
Do you keep a waiting list?
State of Iowa
2022 Survey of Rental Properties

Period	Respondent
Yes	209
No	563
Waitlist Size	2,998

Table 1.70
How would you rate the need for renovation of existing units in the city?
State of Iowa
2022 Survey of Rental Properties

Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	53	53	53	53
Low Need	330	329	326	328
Moderate Need	97	97	95	94
High Need	23	23	24	23
Extreme Need	11	11	11	11

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table 1.71, 187 respondents said there was no need for new single-family units, with 56 respondents saying there was extreme need for constructing new single-family units. Likewise, 199 respondents indicated no need for new apartment units, with 52 respondents saying there was extreme need for constructing new apartment units.

Table 1.71
How would you rate the need for construction of new units in the city?
State of Iowa
2022 Survey of Rental Properties

Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	187	199	273	270
Low Need	180	165	67	70
Moderate Need	67	63	20	20
High Need	33	33	15	14
Extreme Need	56	52	8	12

2022 Housing Needs Forecast

The 2022 Housing Needs Forecast reports housing demand projections from 2022 to 2050, with a base year of 2020.

This forecast spans the period of 2021 through 2050 and offer predictions of the demand for housing. 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 1.72, shows the strong growth scenario for the State of Iowa. As can be seen in 2021 there were 925,042 owner-occupied and 377,312 renter-occupied households, for a total of 1,302,354 households. In 2030 there will be a projected 1,344,511 households of which 957,844 are projected to be owner occupied and the remaining 386,667 are expected to be renter-occupied.

The 2022 Housing Needs Forecast saw a decrease in the projected demanded housing for 2030 decrease from 61,528 units to 42,157 units. This decrease in forecasted expectations is a direct result of the inclusion of data from the 2020 Census data and the 2015-2019 CHAS dataset. The 2022 Forecast captures the decrease in the short-term economic outlook, as represented in the latest available data.

By 2030 there is projected to be an increase in demand for housing by an additional 42,157 units. With an increase in demand for owner-occupied units representing 32,802 units and renter-occupied units representing 9,355 units. The greatest increase in demand for housing units is for the highest income segment, 115 percent, and higher AML, with an additional 17,944 housing units need.

By 2050, there are projected to be 999,455 owner-occupied households, of which 63,040 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 168,110 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 394,381 renter households, of which 106,255 renter households are expected to have incomes between 0 and 30.0 percent of median family income 90,324 renter households with incomes between 50.1-80.0 percent of MFI. Overall households are projected to reach 1,393,836 occupied units by 2050, of which 169,295 are expected to have incomes on between 0 and 30 percent of MFI.

Table 1.72
Housing Demand Forecast
 State of Iowa
 Strong Growth Scenario

Income (% of MFI)	2021	2025	2030	2035	2040	2045	2050
Owner							
0-30%	59,153	60,184	60,978	61,638	62,160	62,603	63,040
30.1-50%	82,948	84,432	85,583	86,546	87,321	87,988	88,651
50.1-80%	156,970	159,844	162,093	163,980	165,500	166,810	168,110
80.1-95%	83,300	84,892	86,153	87,227	88,114	88,898	89,684
95.1-115%	107,542	109,601	111,231	112,618	113,761	114,767	115,775
115+%	435,129	444,325	451,805	458,317	463,916	469,017	474,196
Total	925,042	943,278	957,844	970,326	980,773	990,082	999,455
Renter							
0-30%	101,335	102,945	103,961	104,761	105,317	105,763	106,255
30.1-50%	74,484	75,573	76,220	76,703	77,008	77,233	77,489
50.1-80%	86,480	87,798	88,603	89,218	89,634	89,960	90,324
80.1-95%	31,852	32,374	32,707	32,971	33,165	33,329	33,511
95.1-115%	29,653	30,115	30,399	30,618	30,770	30,894	31,033
115+%	53,508	54,303	54,777	55,132	55,370	55,555	55,769
Total	377,312	383,109	386,667	389,403	391,265	392,734	394,381
Total							
0-30%	160,488	163,129	164,940	166,399	167,477	168,366	169,295
30.1-50%	157,432	160,005	161,803	163,249	164,329	165,221	166,140
50.1-80%	243,450	247,642	250,696	253,198	255,134	256,769	258,434
80.1-95%	115,151	117,266	118,860	120,197	121,280	122,227	123,195
95.1-115%	137,195	139,716	141,631	143,236	144,532	145,661	146,807
115+%	488,638	498,628	506,582	513,450	519,286	524,572	529,965
Total	1,302,354	1,326,387	1,344,511	1,359,729	1,372,037	1,382,816	1,393,836

Table 1.73
Incremental Housing Demand Forecast
 State of Iowa
 Strong Growth Scenario Base Year (2021)

Income (% of MFI)	2021	2025	2030	2035	2040	2045	2050
Owner							
0-30%	0	1,031	1,825	2,485	3,007	3,450	3,887
30.1-50%	0	1,484	2,635	3,598	4,373	5,040	5,703
50.1-80%	0	2,874	5,123	7,010	8,530	9,840	11,140
80.1-95%	0	1,592	2,853	3,927	4,814	5,598	6,384
95.1-115%	0	2,059	3,689	5,076	6,219	7,225	8,233
115+%	0	9,196	16,676	23,188	28,787	33,888	39,067
Total	0	18,236	32,802	45,284	55,731	65,040	74,413
Renter							
0-30%	0	1,610	2,626	3,426	3,982	4,428	4,920
30.1-50%	0	1,089	1,736	2,219	2,524	2,749	3,005
50.1-80%	0	1,318	2,123	2,738	3,154	3,480	3,844
80.1-95%	0	522	855	1,119	1,313	1,477	1,659
95.1-115%	0	462	746	965	1,117	1,241	1,380
115+%	0	795	1,269	1,624	1,862	2,047	2,261
Total	0	5,797	9,355	12,091	13,953	15,422	17,069
Total							
0-30%	0	2,641	4,452	5,911	6,989	7,878	8,807
30.1-50%	0	2,573	4,371	5,817	6,897	7,789	8,708
50.1-80%	0	4,192	7,246	9,748	11,684	13,319	14,984
80.1-95%	0	2,115	3,709	5,046	6,129	7,076	8,044
95.1-115%	0	2,521	4,436	6,041	7,337	8,466	9,612
115+%	0	9,990	17,944	24,812	30,648	35,934	41,327
Total	0	24,033	42,157	57,375	69,683	80,462	91,482

Comprehensive Housing Affordability Strategy (CHAS)

The following table set shows Comprehensive Housing Affordability Strategy (CHAS) data.

Each year, the U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low income households. The CHAS data are used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds.

To make this dataset more accessible to the average user the income brackets were replaced with actual Median Family Income (MFI) from the State of Iowa. Below is a table showing the MFI breakdown:

<u>State of Iowa</u>	
<u>Income Brackets</u>	<u>Actual Income</u>
0 - 30% MFI	\$0 to \$26,070
30.1% - 50% MFI	\$26,071 to \$43,450
50.1% - 80% MFI	\$43,451 to \$69,520
80.1% - 100% MFI	\$69,521 to \$86,900
100% + MFI	Above \$86,900

Housing Problems by Income, Race, and Tenure

Table 1.74 through Table 1.79 show households with housing problems by race/ethnicity. These tables can be used to determine if there is a disproportionate housing need for any racial or ethnic groups. If any racial/ethnic group faces housing problems at a rate of ten percentage points or high than the jurisdiction average, then they have a disproportionate share of housing problems. HUD defines housing problems as any household that has overcrowding, inadequate kitchen or plumbing facilities, or are cost burdened (pay more than 30 percent of their income on housing).

In the State of Iowa, housing problems are disproportionate by race, with 15.6 percent of white households facing housing problems compared with 40.6 percent of Pacific Islander and 29.2 percent of black households.

Table 1.74
Percent of Homeowner Households with Housing Problems by Income and Race
 State of Iowa
 2015–2019 HUD CHAS Data

2013-2015 HUD CHRS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$26,070	75.2%	82.6%	75.3%	64.6%	100%	0%	82.7%	75.6%
\$26,071 to \$43,450	44.7%	59.2%	63%	52.9%	0%	0%	56.7%	45.8%
\$43,451 to \$69,520	23.8%	35.6%	33.5%	21.8%	50%	0%	29.2%	24.4%
\$69,521 to \$86,900	11.1%	15.5%	13.6%	21.2%	50%	0%	13.7%	11.2%
Above \$86,900	3%	5.3%	8%	5.8%	4%	0%	6.4%	3.2%
Total	15.6%	29.2%	23.7%	27.4%	40.6%	0%	26.6%	16.2%
Without Housing Problems								
\$0 to \$26,070	24.8%	17.4%	24.7%	35.4%	0%	0%	17.3%	24.4%
\$26,071 to \$43,450	55.3%	40.8%	37%	47.1%	0%	0%	43.3%	54.2%
\$43,451 to \$69,520	76.2%	64.4%	66.5%	78.2%	50%	0%	70.8%	75.6%
\$69,521 to \$86,900	88.9%	84.5%	86.4%	78.8%	50%	0%	86.3%	88.8%
Above \$86,900	97%	94.7%	92%	94.2%	96%	0%	93.6%	96.8%
Total	84.4%	70.8%	76.3%	72.6%	59.4%	0%	73.4%	83.8%

Table 1.75
Homeowner Households with Housing Problems by Income and Race

State of Iowa
 2015–2019 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$26,070	39,510	925	595	155	50	0	1,790	43,025
\$26,071 to \$43,450	32,990	610	850	135	0	0	2,130	36,715
\$43,451 to \$69,520	33,250	855	820	60	25	0	1,860	36,870
\$69,521 to \$86,900	11,030	155	160	35	10	0	535	11,925
Above \$86,900	14,520	205	535	35	4	0	630	15,929
Total	131,300	2,750	2,960	420	89	0	6,945	144,464
Without Housing Problems								
\$0 to \$26,070	13,015	195	195	85	0	0	375	13,865
\$26,071 to \$43,450	40,735	420	500	120	0	0	1,625	43,400
\$43,451 to \$69,520	106,575	1,545	1,625	215	25	0	4,515	114,500
\$69,521 to \$86,900	88,750	845	1,015	130	10	0	3,380	94,130
Above \$86,900	463,285	3,655	6,175	565	95	0	9,275	483,050
Total	712,360	6,660	9,510	1,115	130	0	19,170	748,945
Total								
\$0 to \$26,070	52,525	1,120	790	240	50	0	2,165	56,890
\$26,071 to \$43,450	73,725	1,030	1,350	255	0	0	3,755	80,115
\$43,451 to \$69,520	139,825	2,400	2,445	275	50	0	6,375	151,370
\$69,521 to \$86,900	99,780	1,000	1,175	165	20	0	3,915	106,055
Above \$86,900	477,805	3,860	6,710	600	99	0	9,905	498,979
Total	843,660	9,410	12,470	1,535	219	0	26,115	893,409

In total, some 146,260 renter households face housing problems in the State of Iowa. Of these, some 112,855 white renter households, 16,315 black renter households, 5,080 Asian renter households, and 10,940 Hispanic renter households face housing problems.

Table 1.76 Renter Households with Housing Problems by Income and Race State of Iowa 2015–2019 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$26,070	56,645	9,655	2,850	355	95	0	5,010	74,610
\$26,071 to \$43,450	36,025	4,805	1,270	295	110	0	3,675	46,180
\$43,451 to \$69,520	14,850	1,245	455	65	10	0	1,540	18,165
\$69,521 to \$86,900	2,345	310	215	10	65	0	345	3,290
Above \$86,900	2,990	300	290	35	30	0	370	4,015
Total	112,855	16,315	5,080	760	310	0	10,940	146,260
Without Housing Problems								
\$0 to \$26,070	17,520	1,635	1,020	165	60	0	1,265	21,665
\$26,071 to \$43,450	20,555	1,740	270	140	60	0	1,730	24,495
\$43,451 to \$69,520	52,950	4,435	1,560	380	115	0	4,780	64,220
\$69,521 to \$86,900	30,070	1,980	1,025	125	65	0	2,325	35,590
Above \$86,900	58,390	2,815	2,620	165	55	0	3,250	67,295
Total	179,485	12,605	6,495	975	355	0	13,350	213,265
Total								
\$0 to \$26,070	74,165	11,290	3,870	520	155	0	6,275	96,275
\$26,071 to \$43,450	56,580	6,545	1,540	435	170	0	5,405	70,675
\$43,451 to \$69,520	67,800	5,680	2,015	445	125	0	6,320	82,385
\$69,521 to \$86,900	32,415	2,290	1,240	135	130	0	2,670	38,880
Above \$86,900	61,380	3,115	2,910	200	85	0	3,620	71,310
Total	292,340	28,920	11,575	1,735	665	0	24,290	359,525

Table 1.77
Percent of Renter Households with Housing Problems by Income and Race
 State of Iowa
 2015–2019 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$26,070	76.4%	85.5%	73.6%	68.3%	61.3%	0%	79.8%	77.5%
\$26,071 to \$43,450	63.7%	73.4%	82.5%	67.8%	64.7%	0%	68%	65.3%
\$43,451 to \$69,520	21.9%	21.9%	22.6%	14.6%	8%	0%	24.4%	22%
\$69,521 to \$86,900	7.2%	13.5%	17.3%	7.4%	50%	0%	12.9%	8.5%
Above \$86,900	4.9%	9.6%	10%	17.5%	35.3%	0%	10.2%	5.6%
Total	38.6%	56.4%	43.9%	43.8%	46.6%	0%	45%	40.7%
Without Housing Problems								
\$0 to \$26,070	23.6%	14.5%	26.4%	31.7%	38.7%	0%	20.2%	22.5%
\$26,071 to \$43,450	36.3%	26.6%	17.5%	32.2%	35.3%	0%	32%	34.7%
\$43,451 to \$69,520	78.1%	78.1%	77.4%	85.4%	92%	0%	75.6%	78%
\$69,521 to \$86,900	92.8%	86.5%	82.7%	92.6%	50%	0%	87.1%	91.5%
Above \$86,900	95.1%	90.4%	90%	82.5%	64.7%	0%	89.8%	94.4%
Total	61.4%	43.6%	56.1%	56.2%	53.4%	0%	55%	59.3%

Overall, there are 290,724 households, or 23.2 percent of households with housing problems in the State of Iowa. This includes 244,155 white households, 19,065 black households, 8,040 Asian households, 1,180 American Indian, 399 Pacific Islander, and 0 “other” race households with housing problems. In addition, there are 17,885 Hispanic households with housing problems. This is shown in Table 1.79.

Table 1.78
Percent of Total Households with Housing Problems by Income and Race
 State of Iowa
 2015–2019 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$26,070	75.9%	85.3%	73.9%	67.1%	70.7%	0%	80.6%	76.8%
\$26,071 to \$43,450	53%	71.5%	73.4%	62.3%	64.7%	0%	63.4%	55%
\$43,451 to \$69,520	23.2%	26%	28.6%	17.4%	20%	0%	26.8%	23.5%
\$69,521 to \$86,900	10.1%	14.1%	15.5%	15%	50%	0%	13.4%	10.5%
Above \$86,900	3.2%	7.2%	8.6%	8.8%	18.5%	0%	7.4%	3.5%
Total	21.5%	49.7%	33.4%	36.1%	45.1%	0%	35.5%	23.2%
Without Housing Problems								
\$0 to \$26,070	24.1%	14.7%	26.1%	32.9%	29.3%	0%	19.4%	23.2%
\$26,071 to \$43,450	47%	28.5%	26.6%	37.7%	35.3%	0%	36.6%	45%
\$43,451 to \$69,520	76.8%	74%	71.4%	82.6%	80%	0%	73.2%	76.5%
\$69,521 to \$86,900	89.9%	85.9%	84.5%	85%	50%	0%	86.6%	89.5%
Above \$86,900	96.8%	92.8%	91.4%	91.2%	81.5%	0%	92.6%	96.5%
Total	78.5%	50.3%	66.6%	63.9%	54.9%	0%	64.5%	76.8%

Table 1.79
Total Households with Housing Problems by Income and Race
 State of Iowa
 2015–2019 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With Housing Problems								
\$0 to \$26,070	96,155	10,580	3,445	510	145	0	6,800	117,635
\$26,071 to \$43,450	69,015	5,415	2,120	430	110	0	5,805	82,895
\$43,451 to \$69,520	48,100	2,100	1,275	125	35	0	3,400	55,035
\$69,521 to \$86,900	13,375	465	375	45	75	0	880	15,215
Above \$86,900	17,510	505	825	70	34	0	1,000	19,944
Total	244,155	19,065	8,040	1,180	399	0	17,885	290,724
Without Housing Problems								
\$0 to \$26,070	30,535	1,830	1,215	250	60	0	1,640	35,530
\$26,071 to \$43,450	61,290	2,160	770	260	60	0	3,355	67,895
\$43,451 to \$69,520	159,525	5,980	3,185	595	140	0	9,295	178,720
\$69,521 to \$86,900	118,820	2,825	2,040	255	75	0	5,705	129,720
Above \$86,900	521,675	6,470	8,795	730	150	0	12,525	550,345
Total	891,845	19,265	16,005	2,090	485	0	32,520	962,210
Total								
\$0 to \$26,070	126,690	12,410	4,660	760	205	0	8,440	153,165
\$26,071 to \$43,450	130,305	7,575	2,890	690	170	0	9,160	150,790
\$43,451 to \$69,520	207,625	8,080	4,460	720	175	0	12,695	233,755
\$69,521 to \$86,900	132,195	3,290	2,415	300	150	0	6,585	144,935
Above \$86,900	539,185	6,975	9,620	800	184	0	13,525	570,289
Total	1,136,000	38,330	24,045	3,270	884	0	50,405	1,252,934

Table 1.80 through Table 1.83 present the number and percent of households experiencing a severe housing problem, by race and ethnicity. Severe housing problems include overcrowding at a rate of more than 1.5 persons per room and housing costs exceeding 50 percent of the household income. Severe housing problems are experienced by some 116,850 white households, 11,310 black households, 5,395 Asian households, as well as 10,910 Hispanic homeowner households.

Table 1.80								
Percent of Homeowner Households with Severe Housing Problems by Income and Race								
State of Iowa								
2015–2019 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With A Severe Housing Problem								
\$0 to \$26,070	52.4%	60.4%	56%	56.2%	100%	0%	62.6%	53.1%
\$26,071 to \$43,450	16.5%	29.6%	29.3%	33.3%	0%	0%	28%	17.5%
\$43,451 to \$69,520	5.3%	9.6%	14.8%	1.4%	50%	0%	13%	5.9%
\$69,521 to \$86,900	2.4%	9.5%	5.5%	2.4%	50%	0%	6.5%	2.7%
Above \$86,900	1%	1.6%	4.2%	1.7%	0%	0%	4.9%	1.1%
Total	6.4%	14.6	12.4%	15.4%	38.6%	0%	15.2%	6.9%
Without A Severe Housing Problems								
\$0 to \$26,070	47.6%	39.6%	44%	43.8%	0%	0%	37.4%	46.9%
\$26,071 to \$43,450	83.5%	70.4%	70.7%	66.7%	0%	0%	72%	82.5%
\$43,451 to \$69,520	94.7%	90.4%	85.2%	98.6%	50%	0%	87%	94.1%
\$69,521 to \$86,900	97.6%	90.5%	94.5%	97.6%	50%	0%	93.5%	97.3%
Above \$86,900	99%	98.4%	95.8%	98.3%	100%	0%	95.1%	98.9%
Total	93.6%	85.4%	87.6%	84.6%	61.4%	0%	84.8%	93.1%

Table 1.81 Percent of Renter Households with Severe Housing Problems by Income and Race State of Iowa 2015–2019 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With A Severe Housing Problem								
\$0 to \$26,070	59.8%	68.7%	69.1%	52.4%	56.2%	0%	69.8%	61.8%
\$26,071 to \$43,450	18.1%	18.6%	31.5%	5.7%	20.6%	0%	21%	18.6%
\$43,451 to \$69,520	6.6%	7%	13.2%	3.4%	8%	0%	12.1%	7.2%
\$69,521 to \$86,900	4%	11.6%	16.6%	7.4%	50%	0%	10.9%	5.5%
Above \$86,900	3.6%	9.6%	7.6%	17.5%	35.3%	0%	10.2%	4.4%
Total	21.4%	34.4%	33.3%	20.5%	34.3%	0%	28.6%	23.3%
Without A Severe Housing Problems								
\$0 to \$26,070	40.2%	31.3%	30.9%	47.6%	43.8%	0%	30.2%	38.2%
\$26,071 to \$43,450	81.9%	81.4%	68.5%	94.3%	79.4%	0%	79%	81.4%
\$43,451 to \$69,520	93.4%	93%	86.8%	96.6%	92%	0%	87.9%	92.8%
\$69,521 to \$86,900	96%	88.4%	83.4%	92.6%	50%	0%	89.1%	94.5%
Above \$86,900	96.4%	90.4%	92.4%	82.5%	64.7%	0%	89.8%	95.6%
Total	78.6%	65.6%	66.7%	79.5%	65.7%	0%	71.4%	76.7%

Table 1.82
Percent of Total Households with Severe Housing Problems by Income and Race
 State of Iowa
 2015–2019 HUD CHAS Data

2013-2015 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With A Severe Housing Problem								
\$0 to \$26,070	56.7%	68%	66.9%	53.6%	66.7%	0%	67.9%	58.6%
\$26,071 to \$43,450	17.2%	20.1%	30.4%	15.9%	20.6%	0%	23.9%	18%
\$43,451 to \$69,520	5.7%	7.7%	14%	2.6%	20%	0%	12.6%	6.3%
\$69,521 to \$86,900	2.8%	10.9%	11.2%	4.7%	50%	0%	8.3%	3.4%
Above \$86,900	1.3%	5.2%	5.2%	5.6%	16.2%	0%	6.3%	1.5%
Total	10.3%	29.5%	22.4%	18.1%	35.4%	0%	21.7%	11.6%
Without A Severe Housing Problems								
\$0 to \$26,070	43.3%	32%	33.1%	46.4%	33.3%	0%	32.1%	41.4%
\$26,071 to \$43,450	82.8%	79.9%	69.6%	84.1%	79.4%	0%	76.1%	82%
\$43,451 to \$69,520	94.3%	92.3%	86%	97.4%	80%	0%	87.4%	93.7%
\$69,521 to \$86,900	97.2%	89.1%	88.8%	95.3%	50%	0%	91.7%	96.6%
Above \$86,900	98.7%	94.8%	94.8%	94.4%	83.8%	0%	93.7%	98.5%
Total	89.7%	70.5%	77.6%	81.9%	64.6%	0%	78.3%	88.4%

Table 1.83
Total Households with Severe Housing Problems by Income and Race
 State of Iowa
 2015–2019 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
With A Severe Housing Problem								
\$0 to \$26,070	71,885	8,440	3,120	405	140	0	5,730	89,720
\$26,071 to \$43,450	22,385	1,525	880	110	35	0	2,185	27,120
\$43,451 to \$69,520	11,915	625	625	19	35	0	1,595	14,814
\$69,521 to \$86,900	3,735	360	270	14	75	0	545	4,999
Above \$86,900	6,930	360	500	45	30	0	855	8,720
Total	116,850	11,310	5,395	593	315	0	10,910	145,373
Without A Severe Housing Problems								
\$0 to \$26,070	54,805	3,980	1,545	350	70	0	2,705	63,455
\$26,071 to \$43,450	107,915	6,055	2,010	580	135	0	6,975	123,670
\$43,451 to \$69,520	195,705	7,450	3,830	705	140	0	11,095	218,925
\$69,521 to \$86,900	128,455	2,930	2,140	285	75	0	6,035	139,920
Above \$86,900	532,255	6,610	9,120	760	155	0	12,665	561,565
Total	1,019,135	27,025	18,645	2,680	575	0	39,475	1,107,535
Total								
\$0 to \$26,070	126,690	12,420	4,665	755	210	0	8,435	153,175
\$26,071 to \$43,450	130,300	7,580	2,890	690	170	0	9,160	150,790
\$43,451 to \$69,520	207,620	8,075	4,455	724	175	0	12,690	233,739
\$69,521 to \$86,900	132,190	3,290	2,410	299	150	0	6,580	144,919
Above \$86,900	539,185	6,970	9,620	805	185	0	13,520	570,285
Total	1,135,985	38,335	24,040	3,273	890	0	50,385	1,252,908

Housing problems are explored by type and income in Table 1.84 and Table 1.85. More than 147,185 households have a cost burden and 114,235 have a severe cost burden. Some 63,740 renter households are impacted by cost burdens, and 65,120 are impacted by severe cost burdens. On the other hand, some 83,445 owner-occupied households have cost burdens, and 49,115 have severe cost burdens. Overall there are 958,310 households without a housing problem.

Table 1.84 Percent of Housing Problems by Income and Tenure State of Iowa 2015–2019 HUD CHAS Data						
Housing Problem	\$0 to \$26,070	\$26,071 to \$43,450	\$43,451 to \$69,520	\$69,521 to \$86,900	Above \$86,900	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	1.7%	1%	0.6%	0.4%	0.2%	0.5%
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0.3%	0.4%	0.3%	0.1%	0.1%	0.2%
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	1.1%	1.2%	1.3%	0.9%	0.5%	0.8%
Housing cost burden greater than 50% of income (and none of the above problems)	50.1%	15%	3.8%	1.2%	0.2%	5.5%
Housing cost burden greater than 30% of income (and none of the above problems)	22.5%	28.3%	18.5%	8.5%	2.1%	9.3%
Zero/negative income (and none of the above problems)	7.9%	0%	0%	0%	0%	0.5%
has none of the 4 housing problems	16.5%	54.1%	75.6%	88.8%	96.8%	83.3%
Total	100%	100%	100%	100%	100%	100%
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	2.9%	3.2%	2.4%	1.6%	1.9%	2.5%
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	1%	1.3%	0.9%	1%	0.8%	1%
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	2.3%	2.4%	2.1%	2.4%	1.6%	2.2%
Housing cost burden greater than 50% of income (and none of the above problems)	55.7%	11.9%	1.7%	0.3%	0.2%	17.8%
Housing cost burden greater than 30% of income (and none of the above problems)	15.7%	46.7%	15%	2.9%	1.2%	17.4%
Zero/negative income (and none of the above problems)	7.5%	0%	0%	0%	0%	2%
has none of the 4 housing problems	14.8%	34.6%	78%	91.7%	94.3%	57.2%
Total	100%	100%	100%	100%	100%	100%

Table 1.85
Housing Problems by Income and Tenure

State of Iowa
2015–2019 HUD CHAS Data

Housing Problem	\$0 to \$26,070	\$26,071 to \$43,450	\$43,451 to \$69,520	\$69,521 to \$86,900	Above \$86,900	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	970	785	850	465	1,115	4,185
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	160	325	480	135	605	1,705
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	620	1,005	1,935	1,010	2,710	7,280
Housing cost burden greater than 50% of income (and none of the above problems)	28,795	12,120	5,735	1,295	1,170	49,115
Housing cost burden greater than 30% of income (and none of the above problems)	12,920	22,800	28,220	9,080	10,425	83,445
Zero/negative income (and none of the above problems)	4,520	0	0	0	0	4,520
has none of the 4 housing problems	9,515	43,605	115,365	94,830	485,670	748,985
Total	57,500	80,640	152,585	106,815	501,695	899,235
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	2,880	2,305	1,985	625	1,345	9,140
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	1,010	905	730	415	560	3,620
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	2,300	1,735	1,735	960	1,155	7,885
Housing cost burden greater than 50% of income (and none of the above problems)	54,770	8,590	1,460	135	165	65,120
Housing cost burden greater than 30% of income (and none of the above problems)	15,465	33,730	12,530	1,155	860	63,740
Zero/negative income (and none of the above problems)	7,420	0	0	0	0	7,420
has none of the 4 housing problems	14,570	24,960	65,310	36,360	68,125	209,325
Total	98,415	72,225	83,750	39,650	72,210	366,250
Total						
Lacking complete plumbing or kitchen facilities	3,850	3,090	2,835	1,090	2,460	13,325
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	1,170	1,230	1,210	550	1,165	5,325
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	2,920	2,740	3,670	1,970	3,865	15,165
Housing cost burden greater than 50% of income (and none of the above problems)	83,565	20,710	7,195	1,430	1,335	114,235
Housing cost burden greater than 30% of income (and none of the above problems)	28,385	56,530	40,750	10,235	11,285	147,185
Zero/negative income (and none of the above problems)	11,940	0	0	0	0	11,940
has none of the 4 housing problems	24,085	68,565	180,675	131,190	553,795	958,310
Total	155,915	152,865	236,335	146,465	573,905	1,265,485

Cost Burdens

For owner occupied housing, elderly non-family households are more likely to be impacted by housing cost burdens, with 29.7 percent of these households having a cost burden or severe cost burden. For lower income owner households, elderly non-family households and large families are most likely to experience cost burdens. Some 76.9 percent of elderly non-family and 83.7 percent of large family households below 30 percent MFI face cost burdens or severe cost burdens. These data are shown in Table 1.86

Table 1.87 displays cost burden in renter-occupied households by family status and income. Renter households tend to be impacted at a higher rate by cost burdens than owner households. Some 67,745 renter occupied households faced cost burdens, compared to 84,940 owner occupied households. Of these, there are 17,115 renter households with incomes less than 30 percent MFI facing housing problems.

The most critical need for affordable housing in the state is twofold:

1. The lowest income segment, which includes lowans with incomes between 0-30% of MFI. This segment is the most severely housing-cost burdened in Iowa with 53.6 percent paying more than 50% of their income for housing. This issue will only intensify if affordable housing options are not identified.
2. The greatest demand for additional housing units is for the highest income segment, or 115% AMI, with 17,944 housing units needed by 2030.

Table 1.86
Owner-Occupied Households by Income and Family Status and Cost Burden
 State of Iowa
 2015–2019 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
No Cost Burden						
\$0 to \$26,070	1,190	1,585	380	5,405	1,455	10,015
\$26,071 to \$43,450	10,685	7,375	2,295	19,390	5,225	44,970
\$43,451 to \$69,520	31,680	32,435	9,950	26,620	17,570	118,255
\$69,521 to \$86,900	24,155	35,395	9,335	10,895	16,610	96,390
Above \$86,900	103,165	263,045	44,060	27,565	52,165	490,000
Total	170,875	339,835	66,020	89,875	93,025	759,630
Cost Burden						
\$0 to \$26,070	1,735	1,745	475	7,170	2,245	13,370
\$26,071 to \$43,450	3,285	6,020	2,100	8,330	3,660	23,395
\$43,451 to \$69,520	4,675	9,990	2,710	4,245	6,935	28,555
\$69,521 to \$86,900	1,775	3,575	860	1,065	1,860	9,135
Above \$86,900	2,275	5,135	735	660	1,680	10,485
Total	13,745	26,465	6,880	21,470	16,380	84,940
Severe Cost Burden						
\$0 to \$26,070	3,860	6,620	1,470	10,820	6,610	29,380
\$26,071 to \$43,450	1,980	3,560	455	4,015	2,270	12,280
\$43,451 to \$69,520	1,540	1,600	370	1,155	1,100	5,765
\$69,521 to \$86,900	275	425	80	310	210	1,300
Above \$86,900	305	570	55	155	115	1,200
Total	7,960	12,775	2,430	16,455	10,305	49,925
Total						
\$0 to \$26,070	6,785	9,950	2,325	23,395	10,310	52,765
\$26,071 to \$43,450	15,950	16,955	4,850	31,735	11,155	80,645
\$43,451 to \$69,520	37,895	44,025	13,030	32,020	25,605	152,575
\$69,521 to \$86,900	26,205	39,395	10,275	12,270	18,680	106,825
Above \$86,900	105,745	268,750	44,850	28,380	53,960	501,685
Total	192,580	379,075	75,330	127,800	119,710	894,495

Table 1.86.B
Percent of Owner-Occupied Households by Income and Family Status and Cost Burden
 State of Iowa
 2015–2019 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
No Cost Burden						
\$0 to \$26,070	0.6%	0.4%	0.5%	4.2%	1.2%	1.1%
\$26,071 to \$43,450	5.5%	1.9%	3.0%	15.2%	4.4%	5.0%
\$43,451 to \$69,520	16.5%	8.6%	13.2%	20.8%	14.7%	13.2%
\$69,521 to \$86,900	12.5%	9.3%	12.4%	8.5%	13.9%	10.8%
Above \$86,900	53.6%	69.4%	58.5%	21.6%	43.6%	54.8%
Total	88.7%	89.6%	87.6%	70.3%	77.7%	84.9%
Cost Burden						
\$0 to \$26,070	0.9%	0.5%	0.6%	5.6%	1.9%	1.5%
\$26,071 to \$43,450	1.7%	1.6%	2.8%	6.5%	3.1%	2.6%
\$43,451 to \$69,520	2.4%	2.6%	3.6%	3.3%	5.8%	3.2%
\$69,521 to \$86,900	0.9%	0.9%	1.1%	0.8%	1.6%	1.0%
Above \$86,900	1.2%	1.4%	1.0%	0.5%	1.4%	1.2%
Total	7.1%	7.0%	9.1%	16.8%	13.7%	9.5%
Severe Cost Burden						
\$0 to \$26,070	2.0%	1.7%	2.0%	8.5%	5.5%	3.3%
\$26,071 to \$43,450	1.0%	0.9%	0.6%	3.1%	1.9%	1.4%
\$43,451 to \$69,520	0.8%	0.4%	0.5%	0.9%	0.9%	0.6%
\$69,521 to \$86,900	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%
Above \$86,900	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
Total	4.1%	3.4%	3.2%	12.9%	8.6%	5.6%
Total						
\$0 to \$26,070	3.5%	2.6%	3.1%	18.3%	8.6%	5.9%
\$26,071 to \$43,450	8.3%	4.5%	6.4%	24.8%	9.3%	9.0%
\$43,451 to \$69,520	19.7%	11.6%	17.3%	25.1%	21.4%	17.1%
\$69,521 to \$86,900	13.6%	10.4%	13.6%	9.6%	15.6%	11.9%
Above \$86,900	54.9%	70.9%	59.5%	22.2%	45.1%	56.1%
Total	192,580	379,075	75,330	127,800	119,710	894,495

Table 1.87
Renter-Occupied Households by Income and Family Status and Cost Burden
 State of Iowa
 2015–2019 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
No Cost Burden						
\$0 to \$26,070	435	2,800	500	6,850	4,805	15,390
\$26,071 to \$43,450	1,495	8,110	2,070	6,600	8,805	27,080
\$43,451 to \$69,520	3,325	24,095	5,305	7,630	28,575	68,930
\$69,521 to \$86,900	1,915	14,440	2,680	2,610	16,470	38,115
Above \$86,900	4,650	27,125	4,190	5,775	29,160	70,900
Total	11,820	76,570	14,745	29,465	87,815	220,415
Cost Burden						
\$0 to \$26,070	425	4,285	1,090	4,975	6,340	17,115
\$26,071 to \$43,450	1,395	11,860	2,205	6,625	13,330	35,415
\$43,451 to \$69,520	655	3,940	530	2,015	5,810	12,950
\$69,521 to \$86,900	105	220	15	405	515	1,260
Above \$86,900	130	105	15	580	175	1,005
Total	2,710	20,410	3,855	14,600	26,170	67,745
Severe Cost Burden						
\$0 to \$26,070	1,070	15,600	2,660	9,285	29,555	58,170
\$26,071 to \$43,450	500	1,875	220	3,285	3,855	9,735
\$43,451 to \$69,520	150	170	0	1,025	530	1,875
\$69,521 to \$86,900	45	0	0	210	10	265
Above \$86,900	25	0	0	245	35	305
Total	1,790	17,645	2,880	14,050	33,985	70,350
Total						
\$0 to \$26,070	1,930	22,685	4,250	21,110	40,700	90,675
\$26,071 to \$43,450	3,390	21,845	4,495	16,510	25,990	72,230
\$43,451 to \$69,520	4,130	28,205	5,835	10,670	34,915	83,755
\$69,521 to \$86,900	2,065	14,660	2,695	3,225	16,995	39,640
Above \$86,900	4,805	27,230	4,205	6,600	29,370	72,210
Total	16,320	114,625	21,480	58,115	147,970	358,510

Table 1.87.B
Percent Renter-Occupied Households by Income and Family Status and Cost Burden
 State of Iowa
 2015–2019 HUD CHAS Data

Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
No Cost Burden						
\$0 to \$26,070	2.7%	2.4%	2.3%	11.8%	3.2%	4.3%
\$26,071 to \$43,450	9.2%	7.1%	9.6%	11.4%	6.0%	7.6%
\$43,451 to \$69,520	20.4%	21.0%	24.7%	13.1%	19.3%	19.2%
\$69,521 to \$86,900	11.7%	12.6%	12.5%	4.5%	11.1%	10.6%
Above \$86,900	28.5%	23.7%	19.5%	9.9%	19.7%	19.8%
Total	72.4%	66.8%	68.6%	50.7%	59.3%	61.5%
Cost Burden						
\$0 to \$26,070	2.6%	3.7%	5.1%	8.6%	4.3%	4.8%
\$26,071 to \$43,450	8.5%	10.3%	10.3%	11.4%	9.0%	9.9%
\$43,451 to \$69,520	4.0%	3.4%	2.5%	3.5%	3.9%	3.6%
\$69,521 to \$86,900	0.6%	0.2%	0.1%	0.7%	0.3%	0.4%
Above \$86,900	0.8%	0.1%	0.1%	1.0%	0.1%	0.3%
Total	16.6%	17.8%	17.9%	25.1%	17.7%	18.9%
Severe Cost Burden						
\$0 to \$26,070	6.6%	13.6%	12.4%	16.0%	20.0%	16.2%
\$26,071 to \$43,450	3.1%	1.6%	1.0%	5.7%	2.6%	2.7%
\$43,451 to \$69,520	0.9%	0.1%	0.0%	1.8%	0.4%	0.5%
\$69,521 to \$86,900	0.3%	0.0%	0.0%	0.4%	0.0%	0.1%
Above \$86,900	0.2%	0.0%	0.0%	0.4%	0.0%	0.1%
Total	11.0%	15.4%	13.4%	24.2%	23.0%	19.6%
Total						
\$0 to \$26,070	11.8%	19.8%	19.8%	36.3%	27.5%	25.3%
\$26,071 to \$43,450	20.8%	19.1%	20.9%	28.4%	17.6%	20.1%
\$43,451 to \$69,520	25.3%	24.6%	27.2%	18.4%	23.6%	23.4%
\$69,521 to \$86,900	12.7%	12.8%	12.5%	5.5%	11.5%	11.1%
Above \$86,900	29.4%	23.8%	19.6%	11.4%	19.8%	20.1%
Total	16,320	114,625	21,480	58,115	147,970	358,510

In total, some 152,689 households face cost burdens, and 120,245 face severe cost burdens. This includes 84,934 owner households and 67,755 renter households with a cost burden, as seen in Table 1.88.

Table 1.88 Households with Cost Burden by Tenure and Race State of Iowa 2015–2019 HUD CHAS Data					
Race	No Cost Burden	Cost Burden	Severe Cost Burden	Not Computed	Total
Owner-Occupied					
White	716,065	78,000	45,380	4,210	843,655
Black	6,895	1,390	965	150	9,400
Asian	9,975	1,530	855	110	12,470
American Indian	1,105	190	220	25	1,540
Pacific Islander	160	4	55	0	219
Other Race	4,650	590	485	85	5,810
Hispanic	20,790	3,230	1,945	150	26,115
Total	759,640	84,934	49,905	4,730	899,209
Renter-Occupied					
White	181,340	52,735	53,160	5,100	292,335
Black	13,050	7,085	8,040	755	28,930
Asian	6,460	1,450	2,700	970	11,580
American Indian	1,030	400	290	4	1,724
Pacific Islander	460	105	85	10	660
Other Race	3,565	1,380	1,670	120	6,735
Hispanic	14,500	4,600	4,395	790	24,285
Total	220,405	67,755	70,340	7,749	366,249
Total					
White	897,405	130,735	98,540	9,310	1,135,990
Black	19,945	8,475	9,005	905	38,330
Asian	16,435	2,980	3,555	1,080	24,050
American Indian	2,135	590	510	29	3,264
Pacific Islander	620	109	140	10	879
Other Race	8,215	1,970	2,155	205	12,545
Hispanic	35,290	7,830	6,340	940	50,400
Total	980,045	152,689	120,245	12,479	1,265,458

Lead-Based Paint Risks

Table 1.89 shows the risk of lead-based paint for households with young children present. As seen therein, there are an estimated 70,960 households built between 1940 and 1978 with young children present, and 45,830 built prior to 1939. Homes built prior to 1978 are more likely to contain lead-based paint.

Table 1.89 Vintage of Households by Income and Presence of Young Children State of Iowa 2015–2019 HUD CHAS Data			
Income	One or more children age 6 or younger	No children age 6 or younger	Total
Built 1939 or Earlier			
\$0 to \$26,070	4,830	34,385	39,215
\$26,071 to \$43,450	6,085	33,925	40,010
\$43,451 to \$69,520	11,625	54,620	66,245
\$69,521 to \$86,900	7,135	32,830	39,965
Above \$86,900	16,155	106,560	122,715
Total	45,830	262,320	308,150
Built 1940 to 1979			
\$0 to \$26,070	8,465	57,450	65,915
\$26,071 to \$43,450	9,500	55,925	65,425
\$43,451 to \$69,520	14,510	87,010	101,520
\$69,521 to \$86,900	9,460	52,485	61,945
Above \$86,900	29,025	184,760	213,785
Total	70,960	437,630	508,590
Built 1980 or Later			
\$0 to \$26,070	6,825	43,960	50,785
\$26,071 to \$43,450	6,800	40,625	47,425
\$43,451 to \$69,520	10,025	58,545	68,570
\$69,521 to \$86,900	7,165	37,395	44,560
Above \$86,900	40,935	196,470	237,405
Total	71,750	376,995	448,745
Total			
\$0 to \$26,070	20,120	135,795	155,915
\$26,071 to \$43,450	22,385	130,475	152,860
\$43,451 to \$69,520	36,160	200,175	236,335
\$69,521 to \$86,900	23,760	122,710	146,470
Above \$86,900	86,115	487,790	573,905
Total	188,540	1,076,945	1,265,485

Elderly Housing Needs

Table 1.90 shows the rate of housing problems for elderly households. Some 56,000 elderly and 46,470 extra-elderly households have housing problems. Of these, some 20,890 elderly households with housing problems have incomes less than 30 percent MFI, and 20,235 extra-elderly households have incomes below 30 percent MFI.

Table 1.90 Households with Housing Problems by Income and Elderly Status State of Iowa 2015–2019 HUD CHAS Data				
Income	Elderly	Extra-Elderly	Non-Elderly	Total
With Housing Problems				
\$0 to \$26,070	20,890	20,235	78,765	119,890
\$26,071 to \$43,450	16,605	14,925	52,770	84,300
\$43,451 to \$69,520	11,055	7,095	37,505	55,655
\$69,521 to \$86,900	3,495	1,610	10,160	15,265
Above \$86,900	3,955	2,605	13,555	20,115
Total	56,000	46,470	192,755	295,225
Without Housing Problems				
\$0 to \$26,070	6,500	7,200	10,380	24,080
\$26,071 to \$43,450	17,220	21,680	29,665	68,565
\$43,451 to \$69,520	42,925	30,440	107,315	180,680
\$69,521 to \$86,900	29,720	14,410	87,070	131,200
Above \$86,900	123,345	37,855	392,600	553,800
Total	219,710	111,585	627,030	958,325
Not Computed				
\$0 to \$26,070	1,580	1,570	8,795	11,945
\$26,071 to \$43,450	0	0	0	0
\$43,451 to \$69,520	0	0	0	0
\$69,521 to \$86,900	0	0	0	0
Above \$86,900	0	0	0	0
Total	1,580	1,570	8,795	11,945
Total				
\$0 to \$26,070	28,970	29,005	97,940	155,915
\$26,071 to \$43,450	33,825	36,605	82,435	152,865
\$43,451 to \$69,520	53,980	37,535	144,820	236,335
\$69,521 to \$86,900	33,215	16,020	97,230	146,465
Above \$86,900	127,300	40,460	406,155	573,915
Total	277,290	159,625	828,580	1,265,495

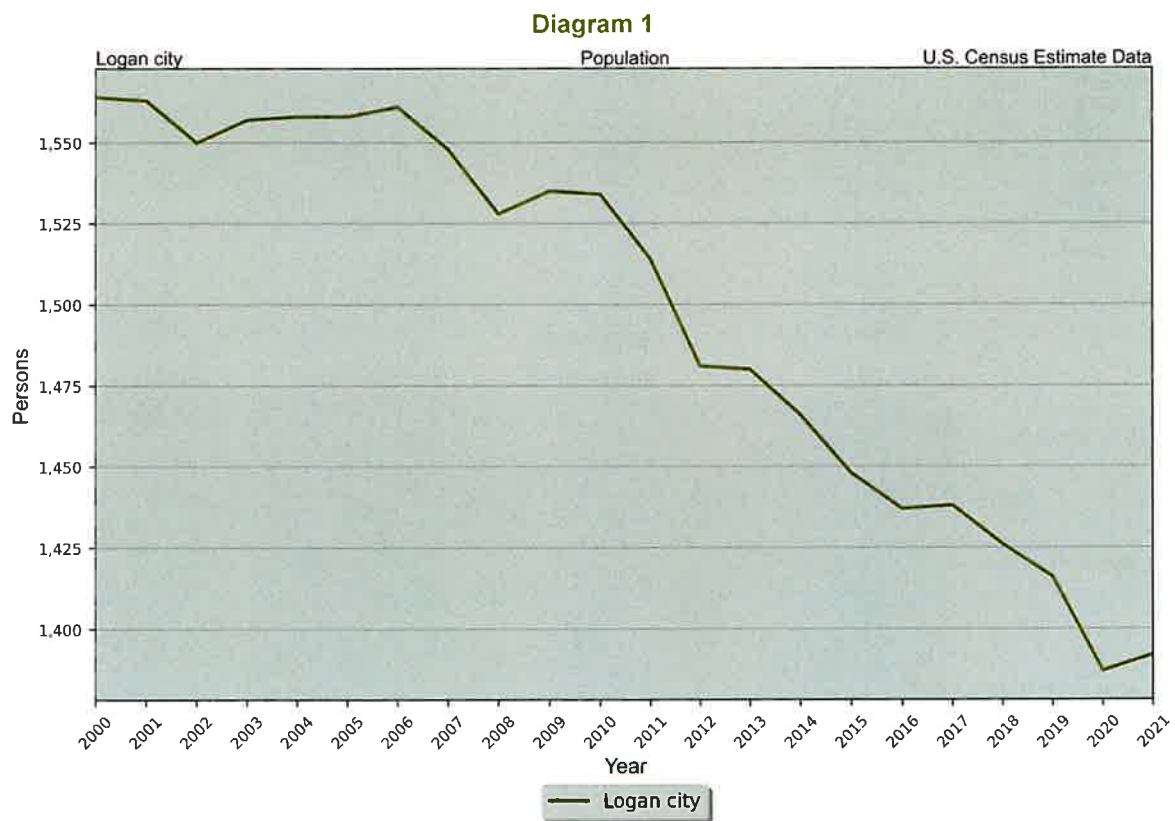
LOGAN CITY

Welcome to the Executive City Profile for Logan city. In this document you will find Demographic, Economic, and Housing data from the U.S. Census Bureau. This document uses data from the 2010 U.S. Census, the 2010 Five-Year American Community Survey (ACS), and the most recent 2020 Five-Year ACS to explore local trends in the population, economy, and housing market of Logan city.

DEMOGRAPHICS

Population

Census population estimates from 2000 to 2021 are displayed below and indicate that the population of Logan city decreased by 9.3 percent from 1,534 persons in 2010 to 1,392 persons in 2021.



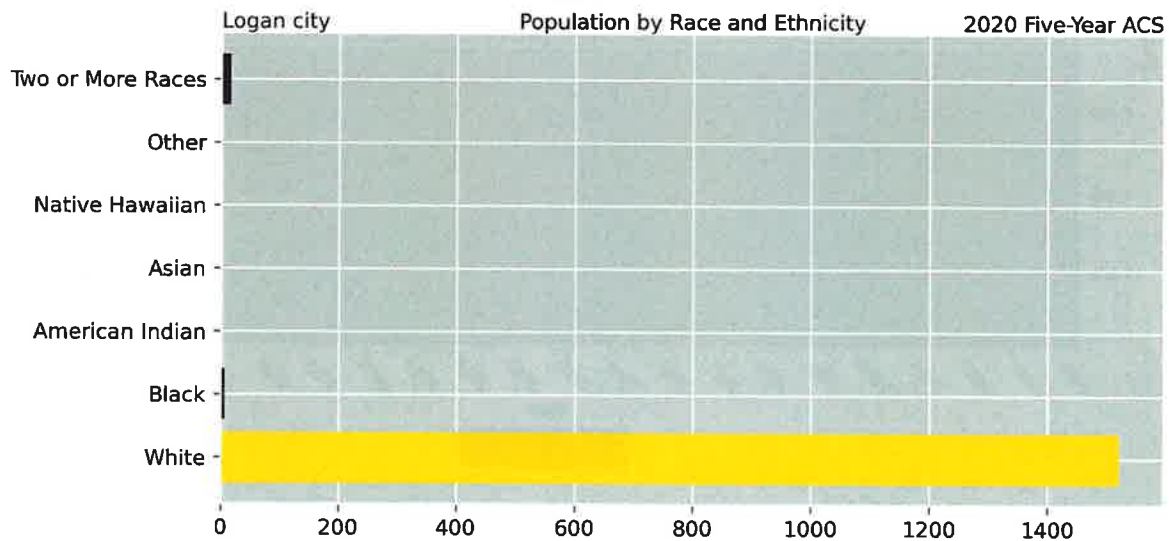
Population By Race And Ethnicity

In Logan city, according to the 2010 Five-Year ACS, the White racial population represented the largest share of the total population, accounting for 98.6 percent of the total population, or 1,513 people. By 2020, the White population had decreased by 0.2 percent points and accounted for 98.4 percent of the total population. In Logan city, according to the 2020 Five-Year ACS, the largest cohort of population by race was still the White population, accounting for 98.4 percent of the total population in 2020, or 1,520 persons. The fastest growing racial population in Logan city was the Black population, which increased by 0.4 percent from 0.1 percent of the total population in 2010 to 0.5 percent in 2020.

Population by Race and Ethnicity

People	White	Black	American Indian	Asian	Native Hawaiian	Other	Two or More Races	Total
2020 Five-Year ACS Percent	98.4%	0.5%	0.0%	0.0%	0.0%	0.0%	1.1%	100%
2020 Five-Year ACS Values	1,520	7	0	0	0	0	17	1,544
2010 Census Percent	98.6%	0.1%	0.1%	0.4%	0.0%	0.0%	0.8%	100%
2010 Census Values	1,513	1	2	6	0	0	12	1,534

Diagram 2

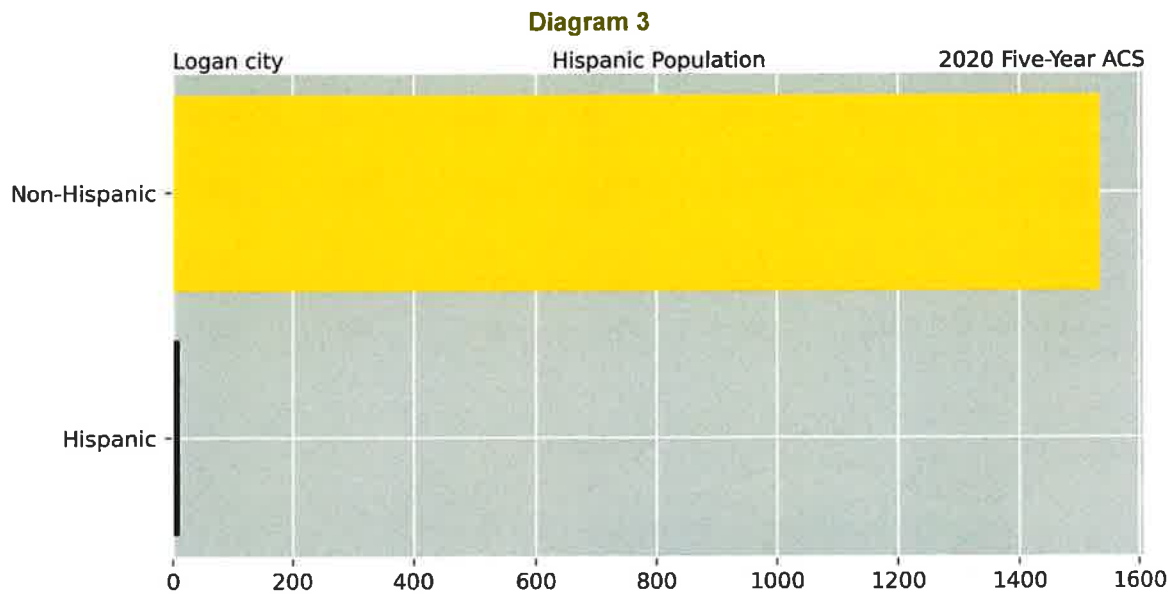


Hispanic Population

The Hispanic population represented 0.7 percent of the population in Logan city in 2020.

Hispanic Population

<i>People</i>	<i>Hispanic</i>	<i>Non-Hispanic</i>	<i>Total</i>
<i>2020 Five-Year ACS Percent</i>	0.7%	99.3%	100%
<i>2020 Five-Year ACS Values</i>	11	1,533	1,544
<i>2010 Census Percent</i>	0.8%	99.2%	100%
<i>2010 Census Values</i>	13	1,521	1,534



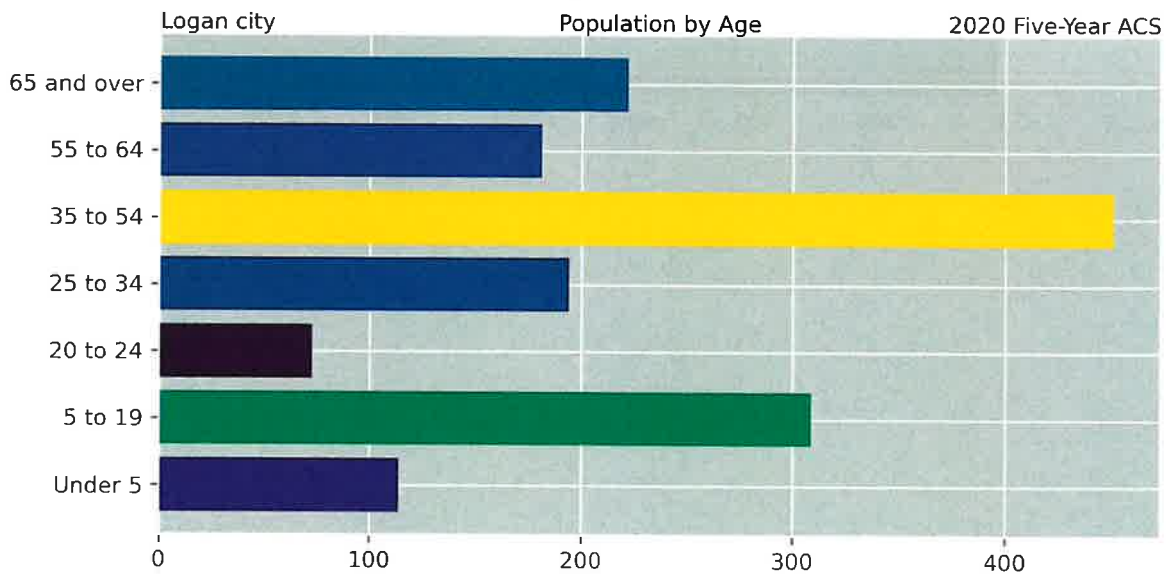
Population By Age

In Logan city, according to the 2010 Census, the 35 to 54 age cohort represented the largest share of the total population, accounting for 29.1 percent of the total population, or 447 people. By 2020, the 35 to 54 population had increased by 0.1 percent points and accounted for 29.2 percent of the total population. In Logan city, according to the 2020 Five-Year ACS, the largest cohort of population by age was still the 35 to 54 population, accounting for 29.2 percent of the total population in 2020, or 451 persons. The fastest growing age cohort in Logan city was the 55 to 64 population, which increased by 2.4 percent from 9.3 percent of the total population in 2010 to 11.7 percent in 2020.

Population by Age

People	Under 5	5 to 19	20 to 24	25 to 34	35 to 54	55 to 64	65 and over	Total
2020 Five-Year ACS Percent	7.4%	20.0%	4.7%	12.6%	29.2%	11.7%	14.4%	100%
2020 Five-Year ACS Values	114	309	73	194	451	181	222	1,544
2010 Census Percent	7.5%	21.3%	4.2%	12.0%	29.1%	9.3%	16.7%	100%
2010 Census Values	115	326	64	184	447	142	256	1,534

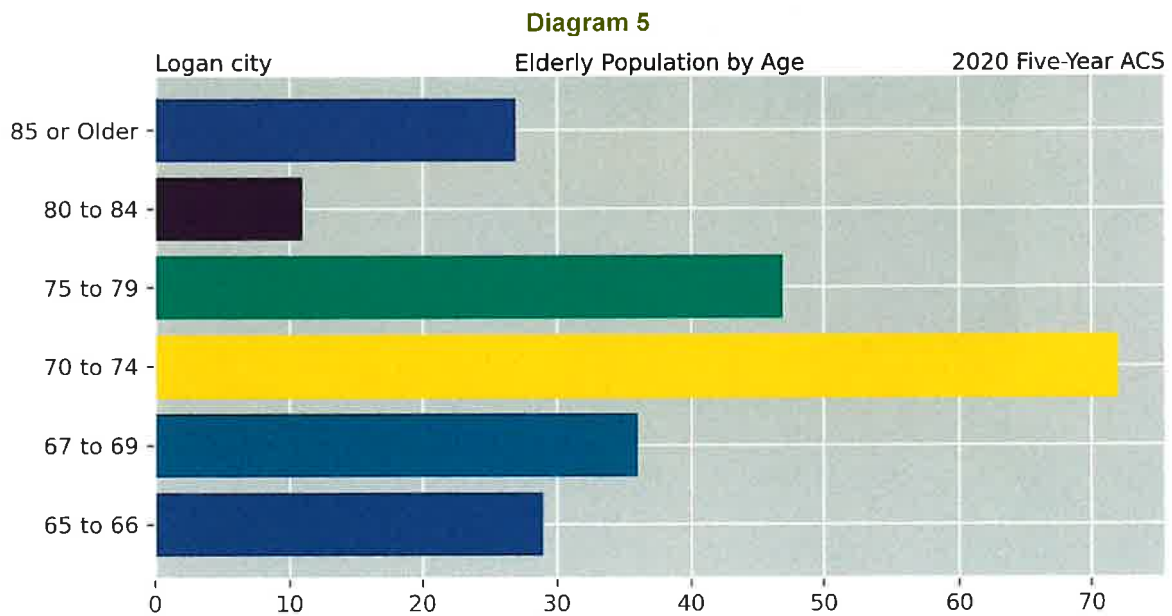
Diagram 4



Elderly Population By Age

The elderly population is further explored below. In 2020 those aged 65 to 66 accounted for 13.1 percent of the elderly population, while those aged 67 to 69 accounted for an additional 16.2 percent. The oldest cohort in Logan city, those aged 85 and older, accounted for 12.2 percent of the elderly population in 2020.

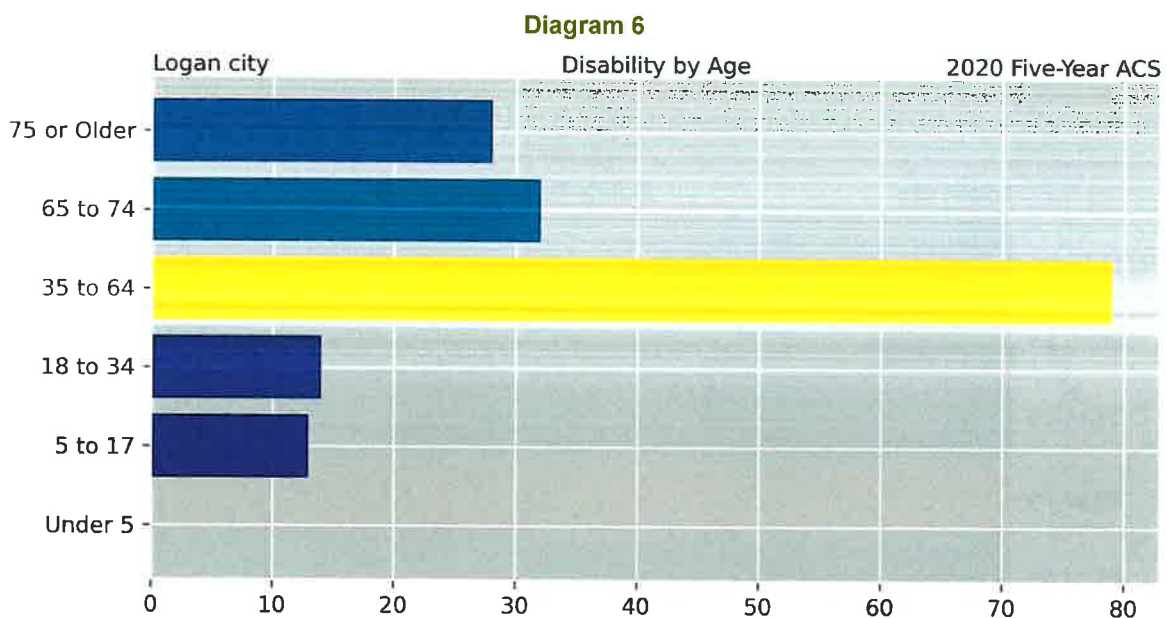
Elderly Population by Age							
People	65 to 66	67 to 69	70 to 74	75 to 79	80 to 84	85 or Older	Total
2020 Five-Year ACS Percent	13.1%	16.2%	32.4%	21.2%	5.0%	12.2%	100%
2020 Five-Year ACS Values	29	36	72	47	11	27	222
2010 Census Percent	11.7%	9.8%	22.3%	16.8%	16.0%	23.4%	100%
2010 Census Values	30	25	57	43	41	60	256



Disability By Age

The disability rate for females was 12.9 percent in 2020, compared to 9.3 percent for males. The disability rate tends to grow precipitously higher with age, with 39.4 percent of those over 75 experiencing a disability in 2020. Overall, the disability rate in Logan city was 11 in 2020.

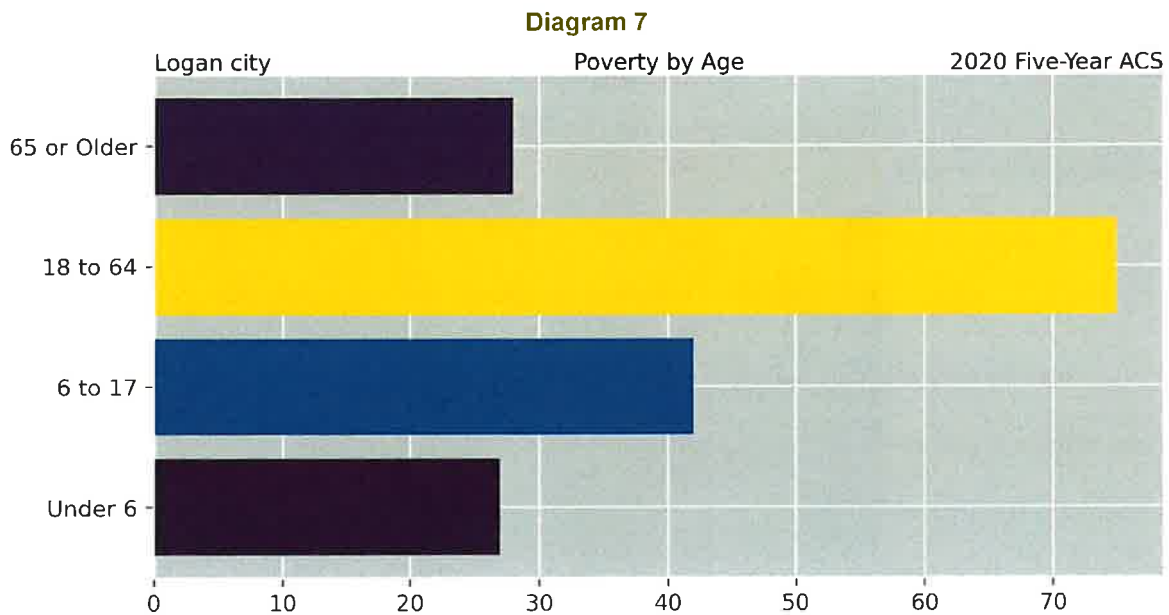
Cohort	Disability by Age						Total
	Under 5	5 to 17	18 to 34	35 to 64	65 to 74	75 or Older	
2020 Five-Year ACS Percent	0.0%	4.4%	5.0%	12.8%	24.2%	39.4%	100%
2020 Five-Year ACS Values	0	13	14	79	32	28	166



Poverty By Age

In 2020, an estimated 11.4 percent of the population in Logan city, or 172 people, were living in poverty, compared to 9.5 percent living in poverty in 2000. In 2020, some 19.7 percent of those in poverty were under age 6 and 13.8 percent were 65 or older.

Poverty by Age					
People	Under 6	6 to 17	18 to 64	65 or Older	Total
2020 Five-Year ACS Percent	19.7%	15.6%	8.3%	13.8%	N/A
2020 Five-Year ACS Values	27	42	75	28	172
2010 Five-Year ACS Percent	18.0%	14.2%	10.8%	15.2%	N/A
2010 Five-Year ACS Values	29	40	93	34	196



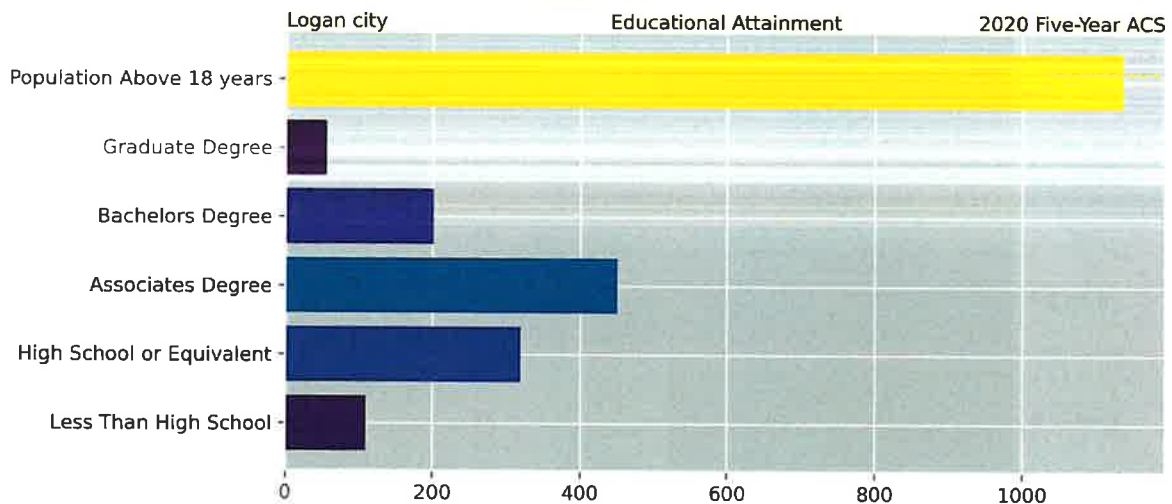
Educational Attainment

In 2020, 90.3 percent of households had a high school education or greater, including 28.1 percent with a high school diploma or equivalent, 39.7 percent with some college, 17.7 percent with a Bachelor Degree, and 4.9 percent with a graduate or professional degree.

Educational Attainment

<i>Educational Attainment</i>	<i>Less Than High School</i>	<i>High School or Equivalent</i>	<i>Associates Degree</i>	<i>Bachelors Degree</i>	<i>Graduate Degree</i>	<i>Population Above 18 years</i>
<i>2020 Five-Year ACS Percent</i>	9.7%	28.1%	39.7%	17.7%	4.9%	N/A
<i>2020 Five-Year ACS Values</i>	110	319	451	201	56	1,137
<i>2010 Five-Year ACS Percent</i>	7.0%	35.4%	37.0%	16.9%	3.6%	N/A
<i>2010 Five-Year ACS Values</i>	79	400	418	191	41	1,129

Diagram 8



ECONOMICS

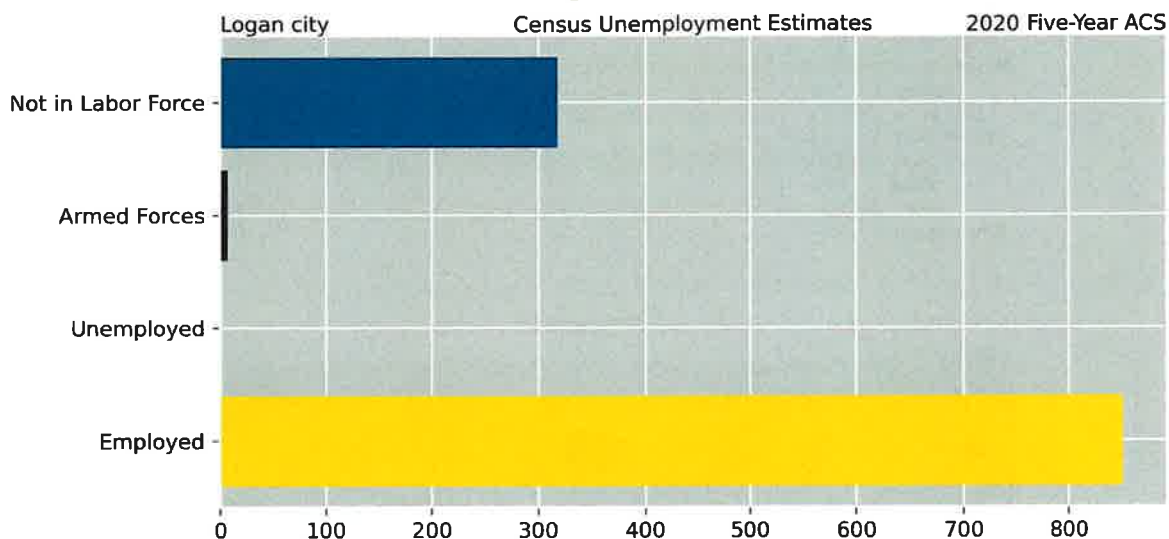
Census Unemployment Estimates

In 2020, 852 people were in the labor force, including 851 employed and 1 unemployed people. The unemployment rate for Logan city was estimated at 0.1 percent in 2020.

Census Unemployment Estimates

<i>Cohort</i>	<i>Employed</i>	<i>Unemployed</i>	<i>Armed Forces</i>	<i>Not in Labor Force</i>	<i>Total</i>
<i>2020 Five-Year ACS Percent</i>	99.9%	0.1%	0.8%	27.0%	100%
<i>2020 Five-Year ACS Values</i>	851	1	7	318	1,177

Diagram 9



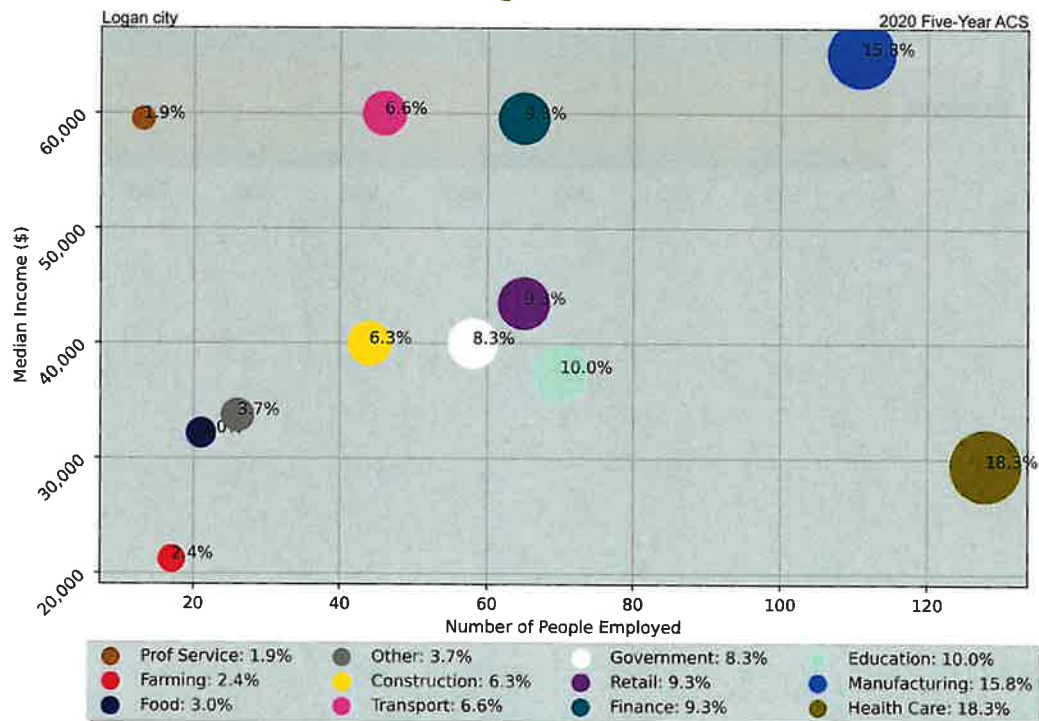
Employment By Industry

In 2020 the largest industry by employment was the Health Care industry in Logan city, which employed 128 people and paid a median salary of 29,444 dollars. The highest paying industry in Logan city was the Manufacturing industry, which paid a median salary of 65,250 dollars and employed 111 people in 2020.

Employment by Industry

Industry	2020 Five-Year ACS Percent	2020 Five-Year ACS Values	2020 Five-Year ACS Median Wages
Farming	2.4%	17	21,250
Mining	0.0%	0	N/A
Construction	6.3%	44	40,000
Manufacturing	15.8%	111	65,250
Wholesale	2.0%	14	N/A
Retail	9.3%	65	43,472
Transport	6.6%	46	60,000
Utilities	0.3%	2	N/A
Info	0.7%	5	N/A
Finance	9.3%	65	59,583
Real Estate	0.0%	0	N/A
Prof Service	1.9%	13	59,531
Management	0.0%	0	N/A
Admin	0.0%	0	N/A
Education	10.0%	70	37,500
Health Care	18.3%	128	29,444
Arts	2.3%	16	N/A
Food	3.0%	21	32,188
Other	3.7%	26	33,750
Government	8.3%	58	40,000

Diagram 10



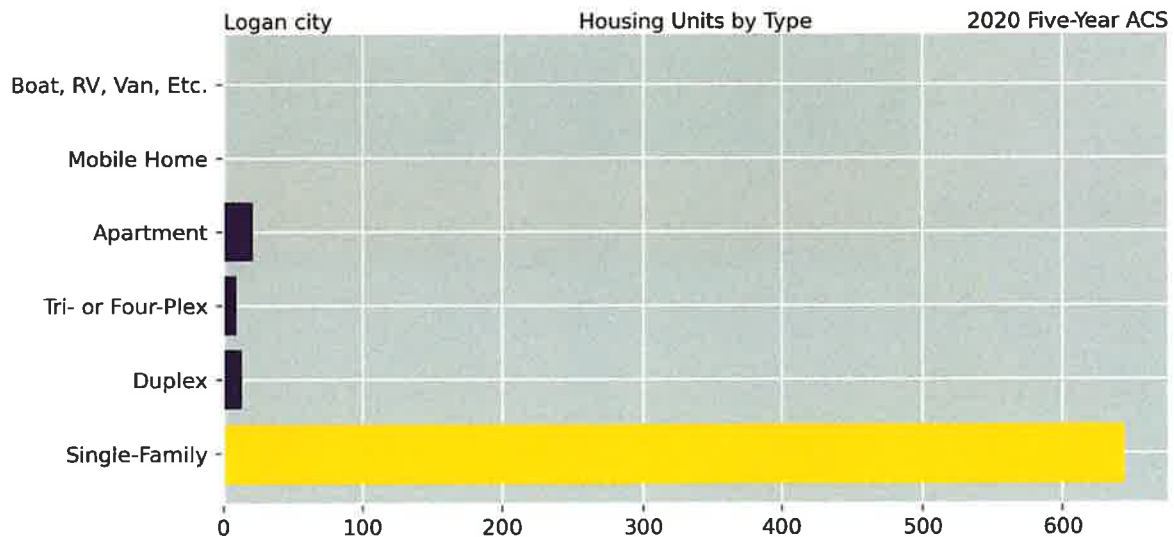
HOUSING

Housing Units By Type

In 2010, there were 751 housing units, compared with 687 in 2020. Single-family units accounted for 93.7 percent of units in 2020, compared to 83.5 percent in 2010. Apartment units accounted for 3.1 percent in 2020, compared to 2.1 percent in 2010.

Housing Units by Type							
Housing Units	Single-Family	Duplex	Tri- or Four-Plex	Apartment	Mobile Home	Boat, RV, Van, Etc.	Total
2020 Five-Year ACS Percent	93.7%	1.9%	1.3%	3.1%	0.0%	0.0%	100%
2020 Five-Year ACS Values	644	13	9	21	0	0	687
2010 Five-Year ACS Percent	83.5%	2.8%	8.1%	2.1%	3.5%	0.0%	100%
2010 Five-Year ACS Values	627	21	61	16	26	0	751

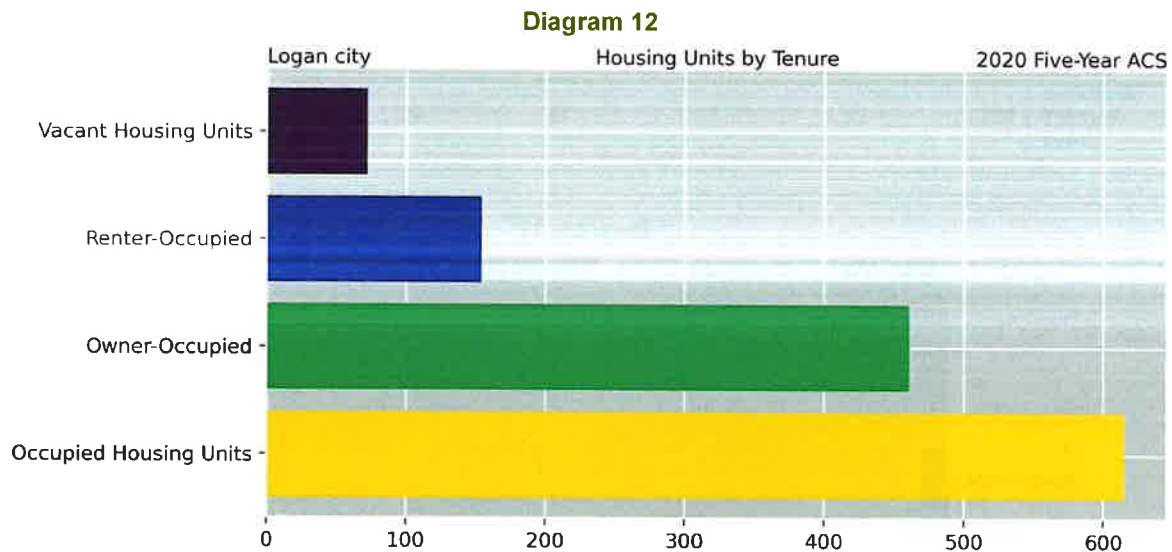
Diagram 11



Housing Units By Tenure

In 2020, there were 687 housing units in Logan city, of which 615 were occupied and 72 were vacant. Of the vacant housing units, 75 percent were owner-occupied, and 25 percent were renter-occupied.

Housing Units	Housing Units by Tenure				Total Housing Units
	Occupied Housing Units	Owner-Occupied	Renter-Occupied	Vacant Housing Units	
2020 Five-Year ACS Percent	89.5%	75.0%	25.0%	10.5%	100.0%
2020 Five-Year ACS Values	615	461	154	72	687
2010 Five-Year ACS Percent	87.5%	77.8%	22.2%	12.5%	100.0%
2010 Five-Year ACS Values	657	511	146	94	751

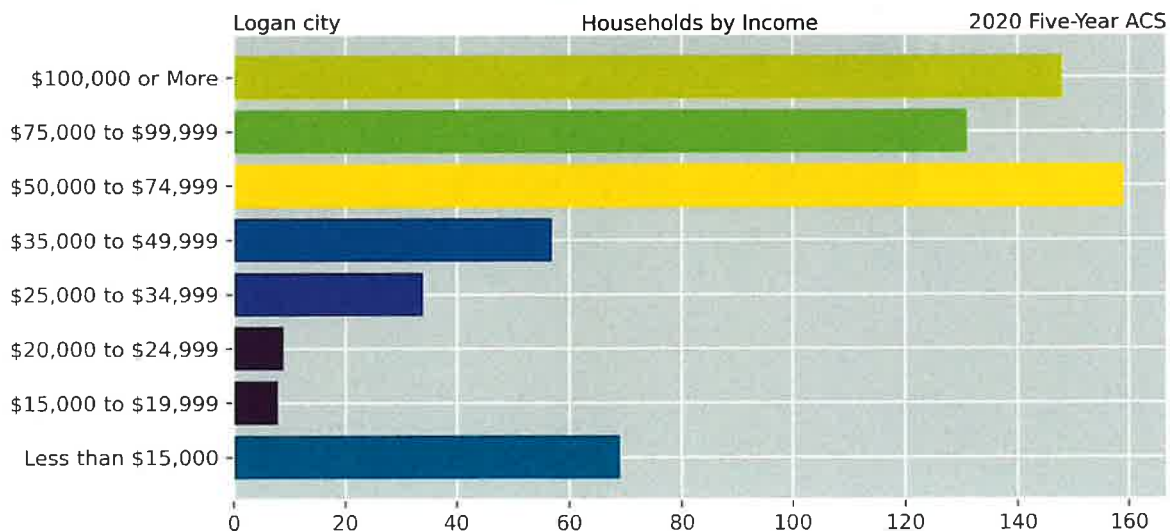


Households By Income

In Logan city, according to the 2010 Five-Year ACS, the largest cohort of households by income were those making \$35,000 to \$49,999, accounting for 19.3 percent of all households in 2010, or 127 households. In comparison, the smallest cohort of households by income in Logan city in 2010 were those making \$15,000 to \$19,999, representing 5.5 percent of all households. Between 2010 and the 2020 Five-Year ACS, the share of households making \$35,000 to \$49,999 in Logan city decreased by 10.0 percent points and accounted for 9.3 percent of all households in 2020. According to the 2020 Five-Year ACS, the largest cohort of households by income in Logan city was the \$50,000 to \$74,999 cohort, accounting for 25.9 percent of the total households in 2020, or 159 households. The fastest growing cohort of households by income between 2010 and 2020 was those making \$100,000 or More, which increased by 16.0 percent from 8.1 percent of all households in 2010 to 24.1 percent in 2020.

Households	Households by Income								Total
	Less than \$15,000	\$15,000 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 or More	
2020 Five-Year ACS Percent	11.2%	1.3%	1.5%	5.5%	9.3%	25.9%	21.3%	24.1%	100%
2020 Five-Year ACS Values	69	8	9	34	57	159	131	148	615
2010 Five-Year ACS Percent	13.7%	5.5%	8.5%	11.1%	19.3%	18.9%	14.9%	8.1%	100%
2010 Five-Year ACS Values	90	36	56	73	127	124	98	53	657

Diagram 13



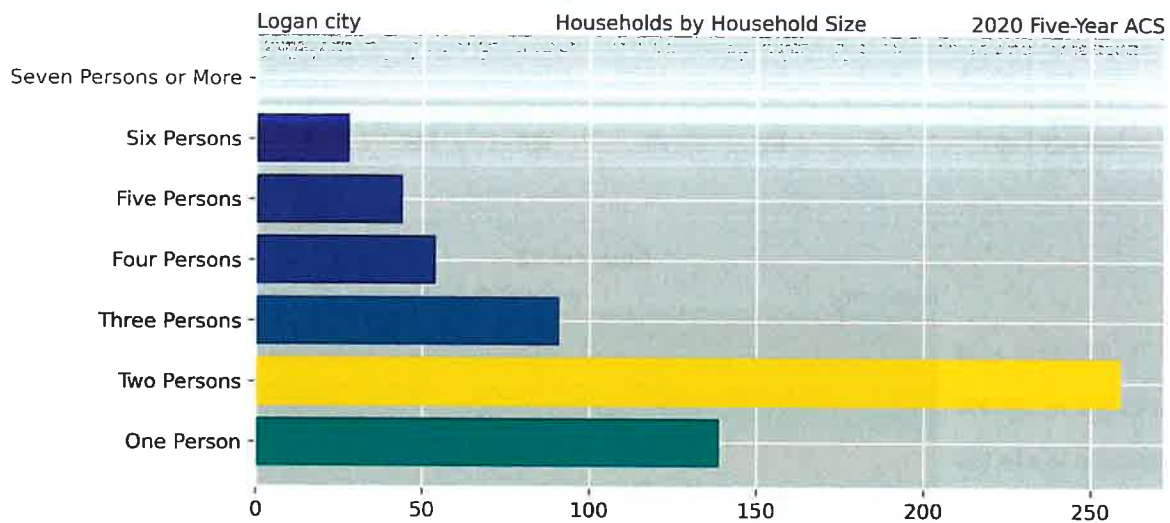
Households By Household Size

In 2020 there were 608 total households in Logan city, of which 42.1 percent were two person households, 14.8 percent were three person households, and an additional 8.8 percent were four person households.

Households by Household Size

Cohort	One Person	Two Persons	Three Persons	Four Persons	Five Persons	Six Persons	Seven Persons or More	Total
2020 Five-Year ACS Percent	22.6%	42.1%	14.8%	8.8%	7.2%	4.6%	0.0%	100%
2020 Five-Year ACS Values	139	259	91	54	44	28	0	615
2010 Census Percent	27.2%	35.1%	14.5%	13.3%	6.6%	2.0%	1.3%	100%
2010 Census Values	162	209	86	79	39	12	8	595

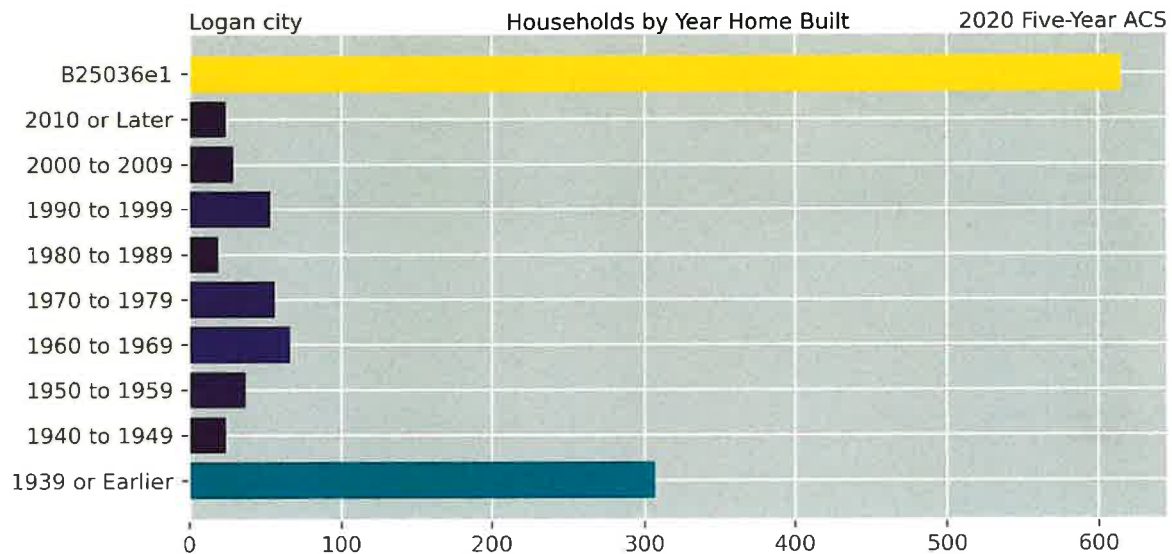
Diagram 14



Households By Year Home Built

In Logan city, according to the 2010 Five-Year ACS, the largest cohort of households by year built were those built in 1939 or Earlier, accounting for 50.8 percent of all households in 2010, or 334 households. In comparison, the smallest cohort of households by year built in Logan city in 2010 were those built in 2000 to 2009, representing 2.3 percent of all households. Between 2010 and the 2020 Five-Year ACS, the share of households built in 1939 or Earlier in Logan city decreased by 0.9 percent points and accounted for 49.9 percent of all households in 2020. According to the 2020 Five-Year ACS, the largest cohort of households by year built in Logan city was still the 1939 or Earlier cohort, accounting for 49.9 percent of the total households in 2020, or 307 households. The fastest growing cohort of households by year built between 2010 and 2020 was those built in 1960 to 1969, which increased by 5.8 percent from 4.9 percent of all households in 2010 to 10.7 percent in 2020.

Diagram 15



Census Vacancy Rate

In 2020 the Owner-Occupied For Sale vacancy rate was 1.9 percent, while the Rental Unit vacancy rate was 0.0 percent in Logan city.

Census Vacancy Rate

Housing Tenure	Vacancy Rate
Rental Units	0.0
Owner-Occupied For Sale	1.9

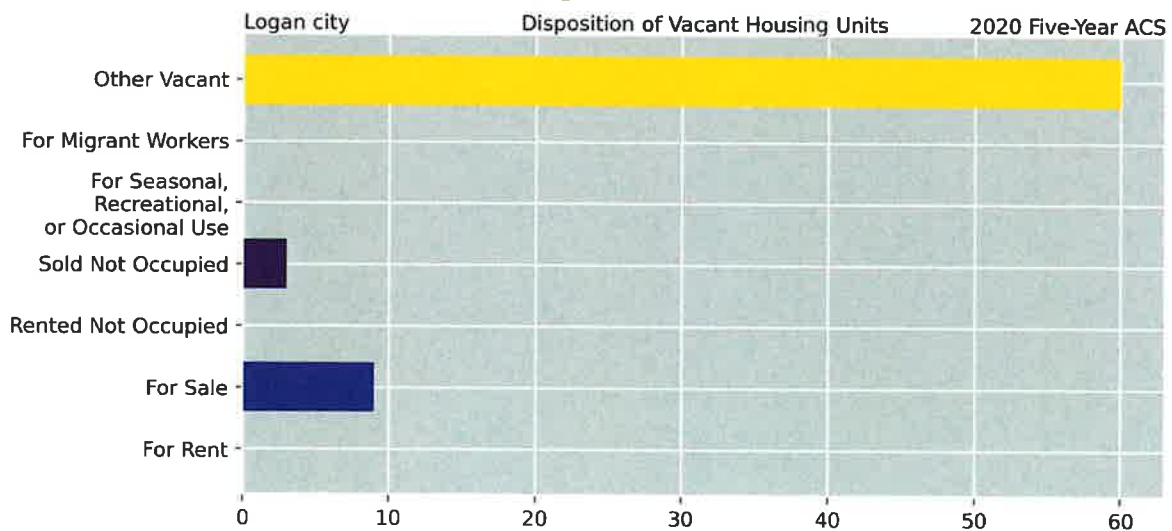
Disposition Of Vacant Housing Units

In 2020, for rent units accounted for 0 percent of vacant units, while for sale units accounted for 12.5 percent. Other vacant units accounted for 83.3 percent of vacant units, representing a total of 60 other vacant units.

Disposition of Vacant Housing Units

Housing Units	For Rent	For Sale	Rented Not Occupied	Sold Not Occupied	For Seasonal, Recreational, or Occasional Use	For Migrant Workers	Other Vacant	Total
2020 Five-Year ACS Percent	0.0%	12.5%	0.0%	4.2%	0.0%	0.0%	83.3%	100%
2020 Five-Year ACS Values	0	9	0	3	0	0	60	72
2010 Census Percent	25.9%	33.3%	0.0%	0.0%	3.7%	0.0%	37.0%	100%
2010 Census Values	14	18	0	0	2	0	20	54

Diagram 16

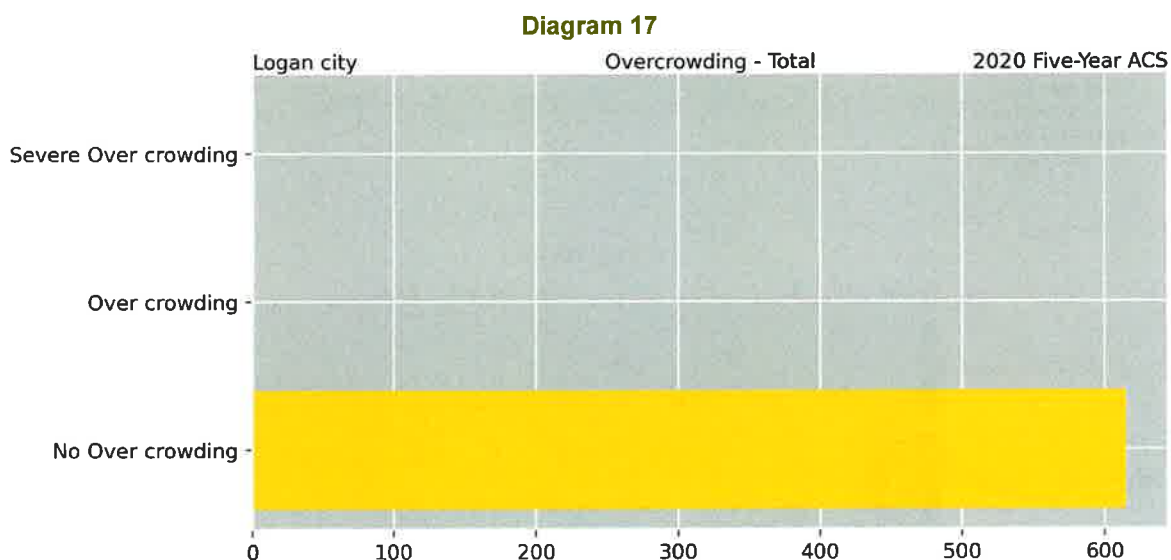


HOUSING PROBLEMS

Overcrowding - Total

In 2020, an estimated 0 percent of households were overcrowded, and an additional 0 percent were severely overcrowded.

Overcrowding - Total				
Households	No Over crowding	Over crowding	Severe Over crowding	Total
2020 Five-Year ACS Percent	100.0%	0.0%	0.0%	100%
2020 Five-Year ACS Values	615	0	0	615
2010 Five-Year ACS Percent	99.2%	0.8%	0.0%	100%
2010 Five-Year ACS Values	652	5	0	657

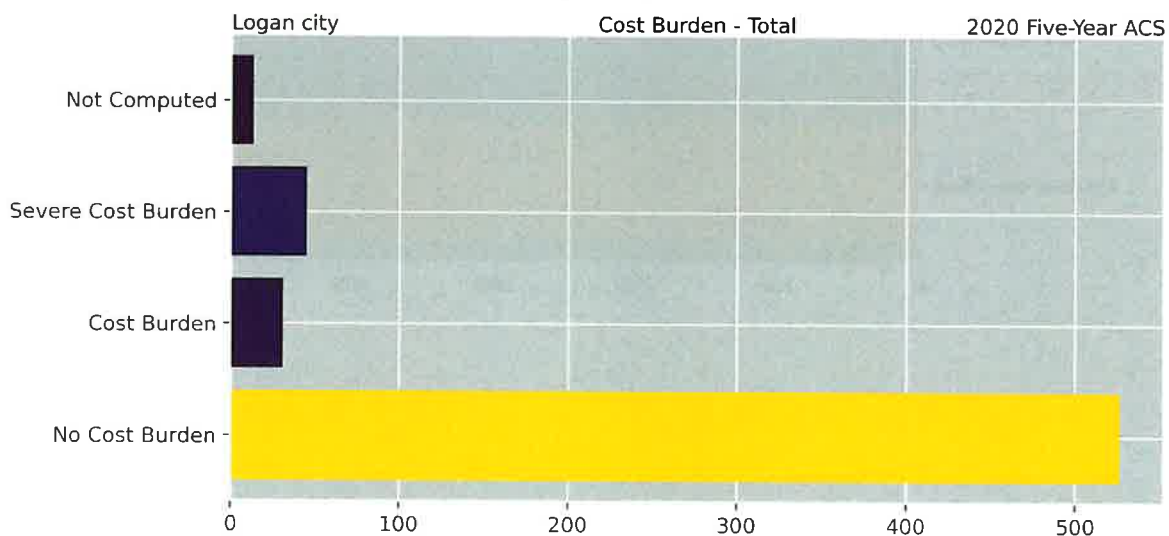


Cost Burden - Total

In Logan city, according to the 2010 Five-Year ACS, the largest cohort of households by presence of cost burden were those experiencing No Cost Burden, accounting for 65.9 percent of all households in 2010, or 433 households. In comparison, the smallest cohort of households by presence of cost burden in Logan city in 2010 were those experiencing Severe Cost Burden, representing 0.8 percent of all households. Between 2010 and the 2020 Five-Year ACS, the share of households experiencing No Cost Burden in Logan city increased by 19.6 percent points and accounted for 85.5 percent of all households in 2020. According to the 2020 Five-Year ACS, the largest cohort of households by presence of cost burden in Logan city was still the No Cost Burden cohort, accounting for 85.5 percent of the total households in 2020, or 526 households. The fastest growing cohort of households by presence of cost burden between 2010 and 2020 was those experiencing No Cost Burden, which increased by 19.6 percent from 65.9 percent of all households in 2010 to 85.5 percent in 2020.

Cost Burden - Total					
Households	No Cost Burden	Cost Burden	Severe Cost Burden	Not Computed	Total
2020 Five-Year ACS Percent	85.5%	5.0%	7.3%	2.1%	100%
2020 Five-Year ACS Values	526	31	45	13	615
2010 Five-Year ACS Percent	65.9%	20.5%	12.8%	0.8%	100%
2010 Five-Year ACS Values	433	135	84	5	657

Diagram 18



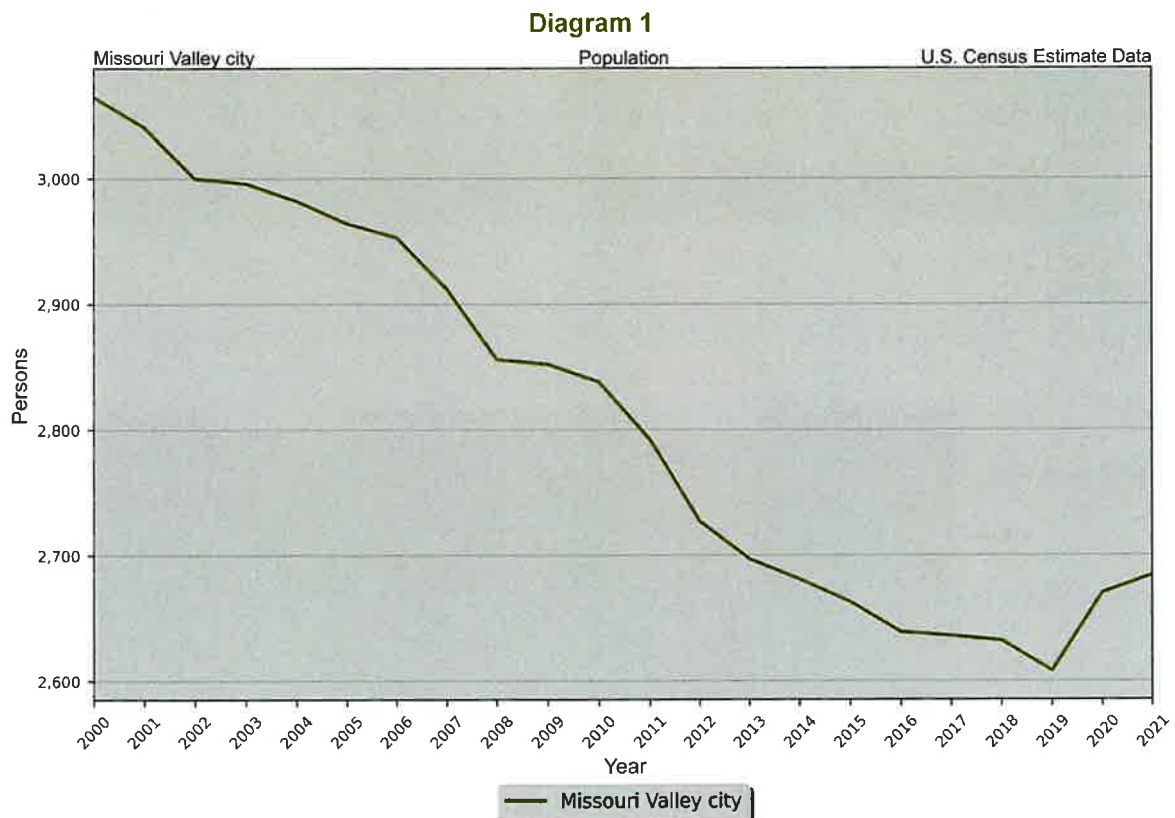
MISSOURI VALLEY CITY

Welcome to the Executive City Profile for Missouri Valley city. In this document you will find Demographic, Economic, and Housing data from the U.S. Census Bureau. This document uses data from the 2010 U.S. Census, the 2010 Five-Year American Community Survey (ACS), and the most recent 2020 Five-Year ACS to explore local trends in the population, economy, and housing market of Missouri Valley city.

DEMOGRAPHICS

Population

Census population estimates from 2000 to 2021 are displayed below and indicate that the population of Missouri Valley city decreased by 5.4 percent from 2,838 persons in 2010 to 2,684 persons in 2021.



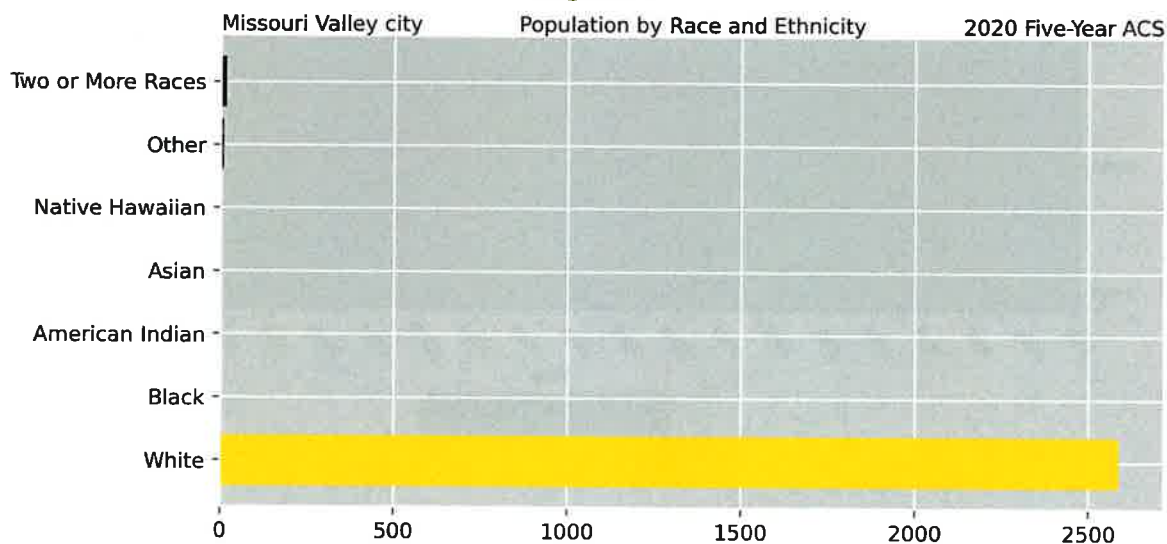
Population By Race And Ethnicity

In Missouri Valley city, according to the 2010 Five-Year ACS, the White racial population represented the largest share of the total population, accounting for 97.6 percent of the total population, or 2,770 people. By 2020, the White population had increased by 1.4 percent points and accounted for 99.0 percent of the total population. In Missouri Valley city, according to the 2020 Five-Year ACS, the largest cohort of population by race was still the White population, accounting for 99.0 percent of the total population in 2020, or 2,585 persons. The fastest growing racial population in Missouri Valley city was the White population, which increased by 1.4 percent from 97.6 percent of the total population in 2010 to 99.0 percent in 2020.

Population by Race and Ethnicity

<i>People</i>	<i>White</i>	<i>Black</i>	<i>American Indian</i>	<i>Asian</i>	<i>Native Hawaiian</i>	<i>Other</i>	<i>Two or More Races</i>	<i>Total</i>
<i>2020 Five-Year ACS Percent</i>	99.0%	0.0%	0.0%	0.0%	0.0%	0.3%	0.6%	100%
<i>2020 Five-Year ACS Values</i>	2,585	0	0	0	0	9	16	2,610
<i>2010 Census Percent</i>	97.6%	0.3%	0.3%	0.1%	0.0%	0.5%	1.2%	100%
<i>2010 Census Values</i>	2,770	9	9	3	0	13	34	2,838

Diagram 2



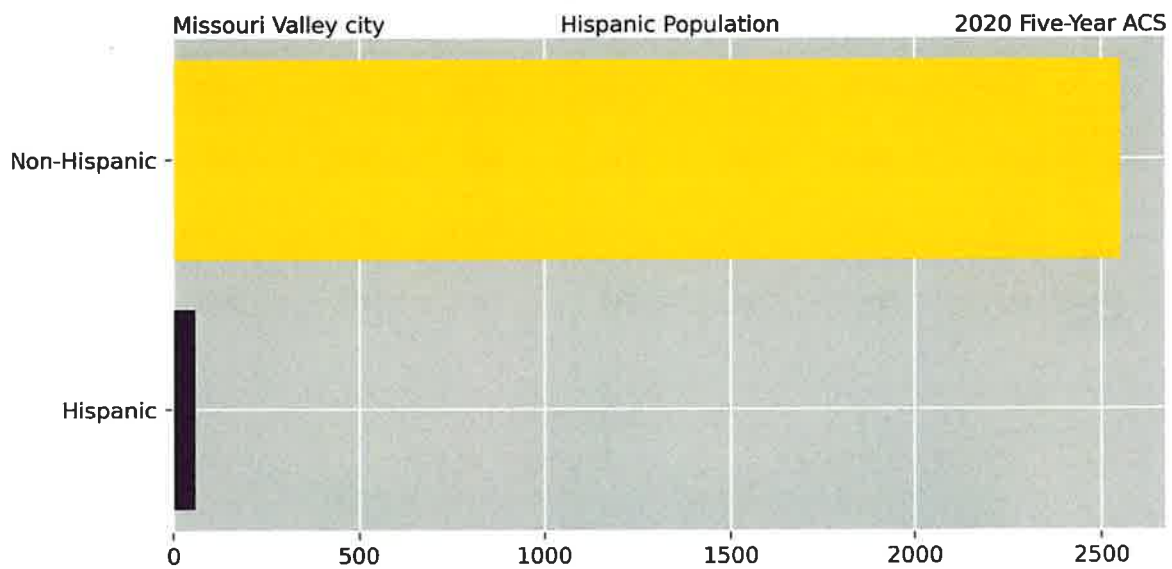
Hispanic Population

The Hispanic population represented 2.3 percent of the population in Missouri Valley city in 2020.

Hispanic Population

<i>People</i>	<i>Hispanic</i>	<i>Non-Hispanic</i>	<i>Total</i>
<i>2020 Five-Year ACS Percent</i>	2.3%	97.7%	100%
<i>2020 Five-Year ACS Values</i>	59	2,551	2,610
<i>2010 Census Percent</i>	2.1%	97.9%	100%
<i>2010 Census Values</i>	61	2,777	2,838

Diagram 3



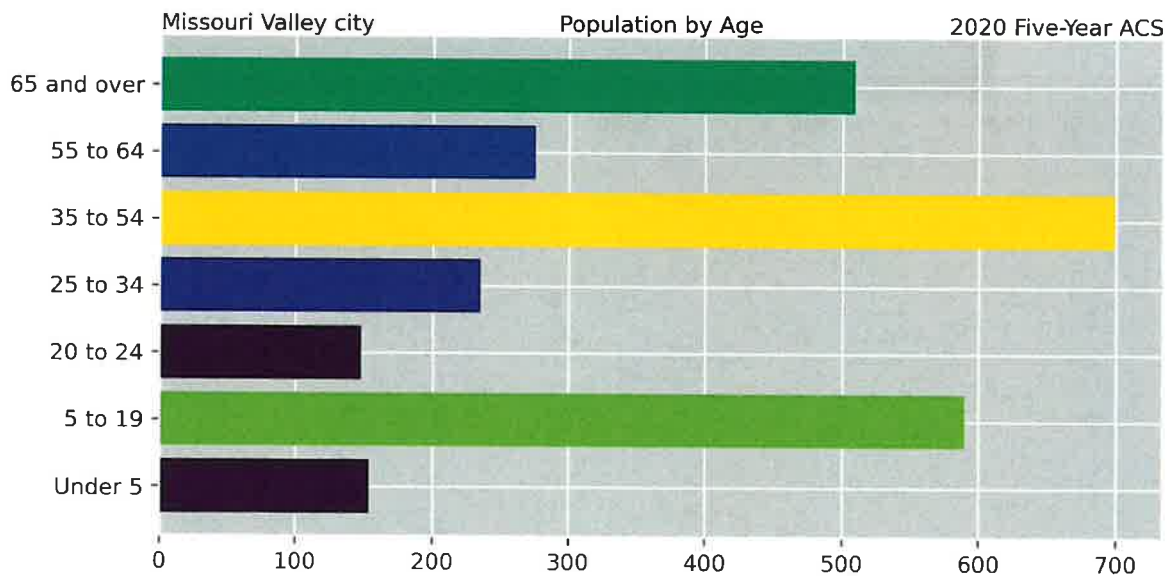
Population By Age

In Missouri Valley city, according to the 2010 Census, the 35 to 54 age cohort represented the largest share of the total population, accounting for 26.6 percent of the total population, or 754 people. By 2020, the 35 to 54 population had increased by 0.2 percent points and accounted for 26.8 percent of the total population. In Missouri Valley city, according to the 2020 Five-Year ACS, the largest cohort of population by age was still the 35 to 54 population, accounting for 26.8 percent of the total population in 2020, or 699 persons. The fastest growing age cohort in Missouri Valley city was the 5 to 19 population, which increased by 3.6 percent from 19.0 percent of the total population in 2010 to 22.6 percent in 2020.

Population by Age

People	Under 5	5 to 19	20 to 24	25 to 34	35 to 54	55 to 64	65 and over	Total
2020 Five-Year ACS Percent	5.9%	22.6%	5.7%	9.0%	26.8%	10.5%	19.5%	100%
2020 Five-Year ACS Values	154	590	148	235	699	275	509	2,610
2010 Census Percent	7.5%	19.0%	6.0%	12.3%	26.6%	9.7%	19.0%	100%
2010 Census Values	214	539	170	348	754	275	538	2,838

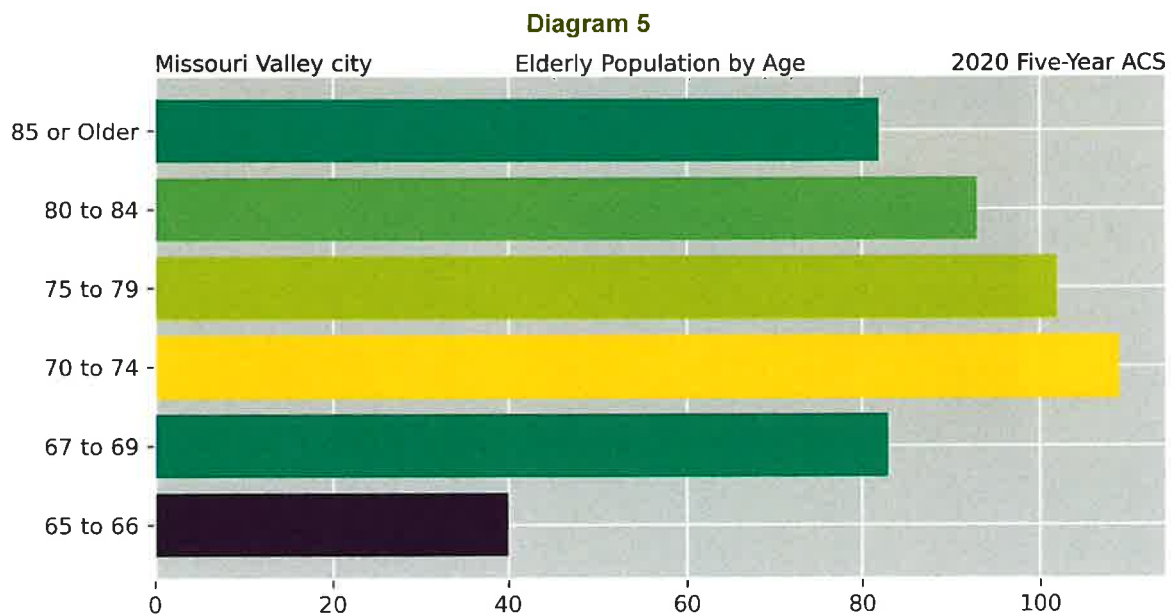
Diagram 4



Elderly Population By Age

The elderly population is further explored below. In 2020 those aged 65 to 66 accounted for 7.9 percent of the elderly population, while those aged 67 to 69 accounted for an additional 16.3 percent. The oldest cohort in Missouri Valley city, those aged 85 and older, accounted for 16.1 percent of the elderly population in 2020.

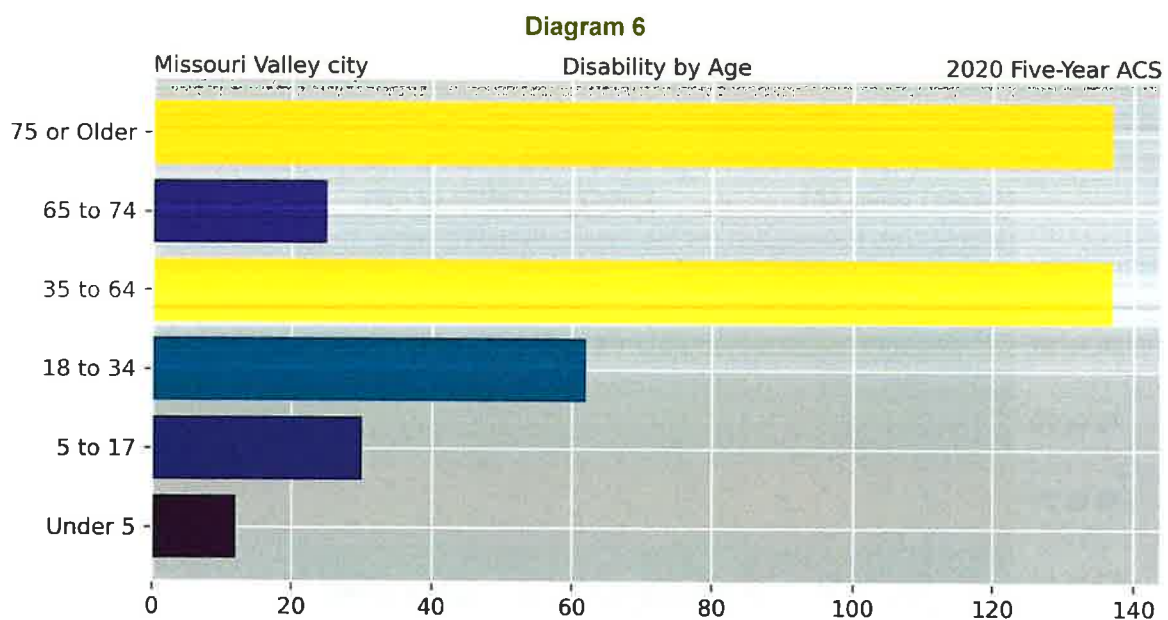
Elderly Population by Age							
People	65 to 66	67 to 69	70 to 74	75 to 79	80 to 84	85 or Older	Total
2020 Five-Year ACS Percent	7.9%	16.3%	21.4%	20.0%	18.3%	16.1%	100%
2020 Five-Year ACS Values	40	83	109	102	93	82	509
2010 Census Percent	9.5%	16.2%	18.0%	19.3%	15.2%	21.7%	100%
2010 Census Values	51	87	97	104	82	117	538



Disability By Age

The disability rate for females was 16.9 percent in 2020, compared to 14.9 percent for males. The disability rate tends to grow precipitously higher with age, with 69.9 percent of those over 75 experiencing a disability in 2020. Overall, the disability rate in Missouri Valley city was 16 in 2020.

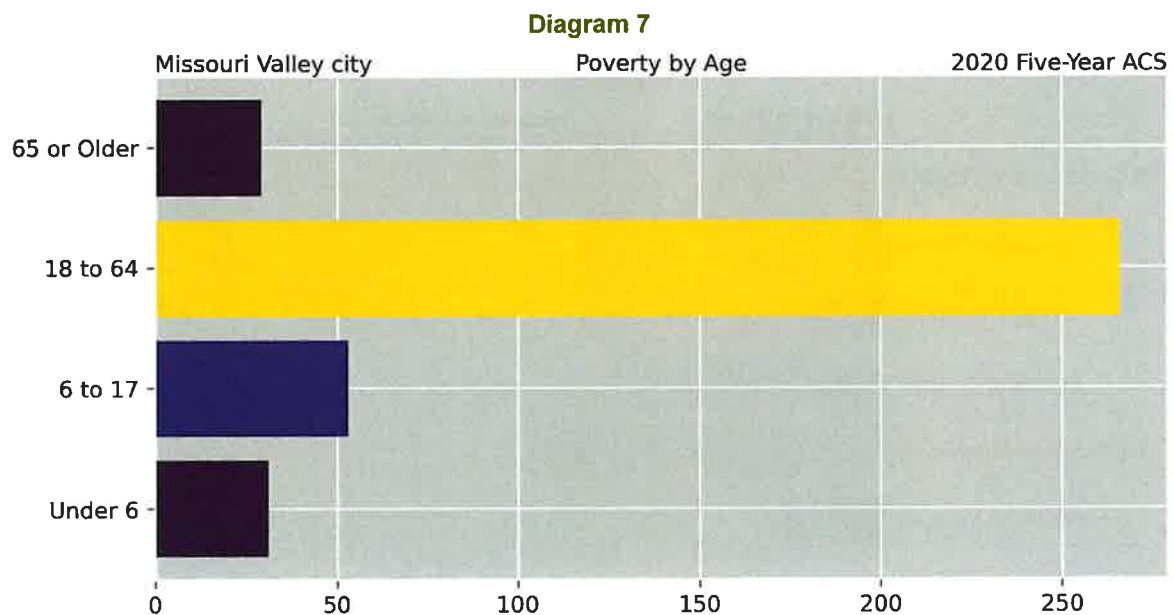
Cohort	Disability by Age						Total
	Under 5	5 to 17	18 to 34	35 to 64	65 to 74	75 or Older	
2020 Five-Year ACS Percent	7.8%	6.3%	12.5%	14.2%	11.1%	69.9%	100%
2020 Five-Year ACS Values	12	30	62	137	25	137	403



Poverty By Age

In 2020, an estimated 15.1 percent of the population in Missouri Valley city, or 379 people, were living in poverty, compared to 5.6 percent living in poverty in 2000. In 2020, some 15.7 percent of those in poverty were under age 6 and 6.9 percent were 65 or older.

Poverty by Age					
People	Under 6	6 to 17	18 to 64	65 or Older	Total
2020 Five-Year ACS Percent	15.7%	12.3%	18.2%	6.9%	N/A
2020 Five-Year ACS Values	31	53	266	29	379
2010 Five-Year ACS Percent	0.0%	12.6%	8.5%	15.7%	N/A
2010 Five-Year ACS Values	0	52	148	66	266



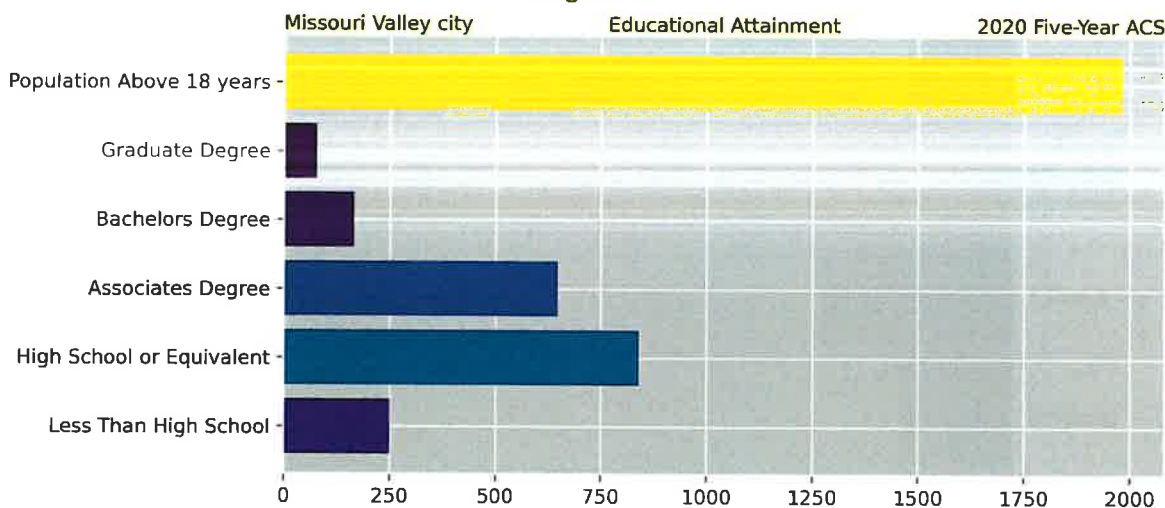
Educational Attainment

In 2020, 87.4 percent of households had a high school education or greater, including 42.4 percent with a high school diploma or equivalent, 32.7 percent with some college, 8.3 percent with a Bachelor Degree, and 3.9 percent with a graduate or professional degree.

Educational Attainment

<i>Educational Attainment</i>	<i>Less Than High School</i>	<i>High School or Equivalent</i>	<i>Associates Degree</i>	<i>Bachelors Degree</i>	<i>Graduate Degree</i>	<i>Population Above 18 years</i>
<i>2020 Five-Year ACS Percent</i>	12.6%	42.4%	32.7%	8.3%	3.9%	N/A
<i>2020 Five-Year ACS Values</i>	250	841	648	165	78	1,982
<i>2010 Five-Year ACS Percent</i>	15.0%	34.5%	41.7%	8.2%	0.6%	N/A
<i>2010 Five-Year ACS Values</i>	338	778	938	185	13	2,252

Diagram 8



ECONOMICS

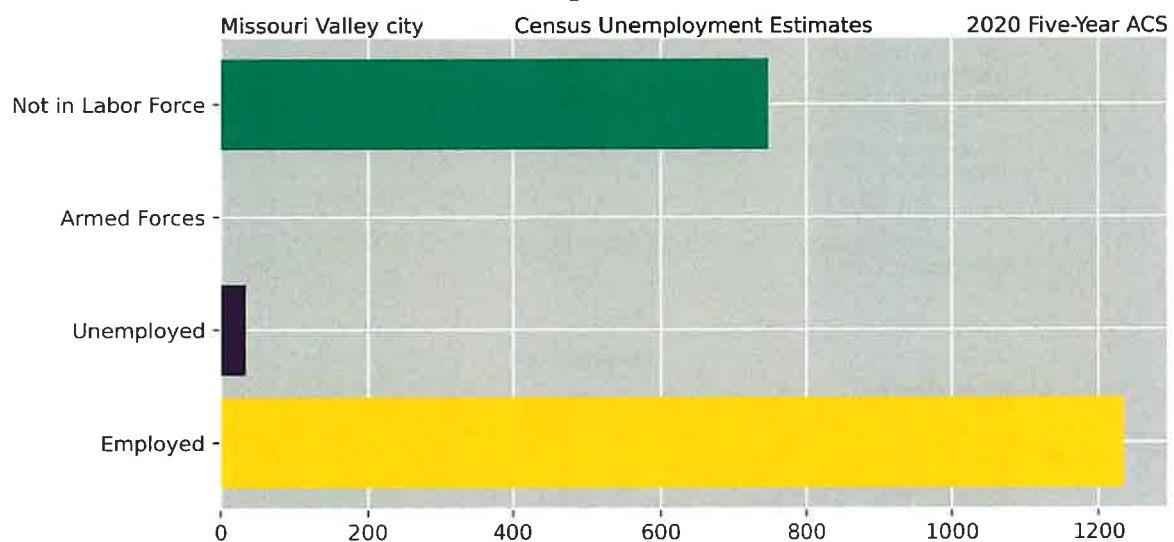
Census Unemployment Estimates

In 2020, 1,270 people were in the labor force, including 1,235 employed and 35 unemployed people. The unemployment rate for Missouri Valley city was estimated at 2.8 percent in 2020.

Census Unemployment Estimates

<i>Cohort</i>	<i>Employed</i>	<i>Unemployed</i>	<i>Armed Forces</i>	<i>Not in Labor Force</i>	<i>Total</i>
<i>2020 Five-Year ACS Percent</i>	97.2%	2.8%	0.0%	37.1%	100%
<i>2020 Five-Year ACS Values</i>	1,235	35	0	748	2,018

Diagram 9



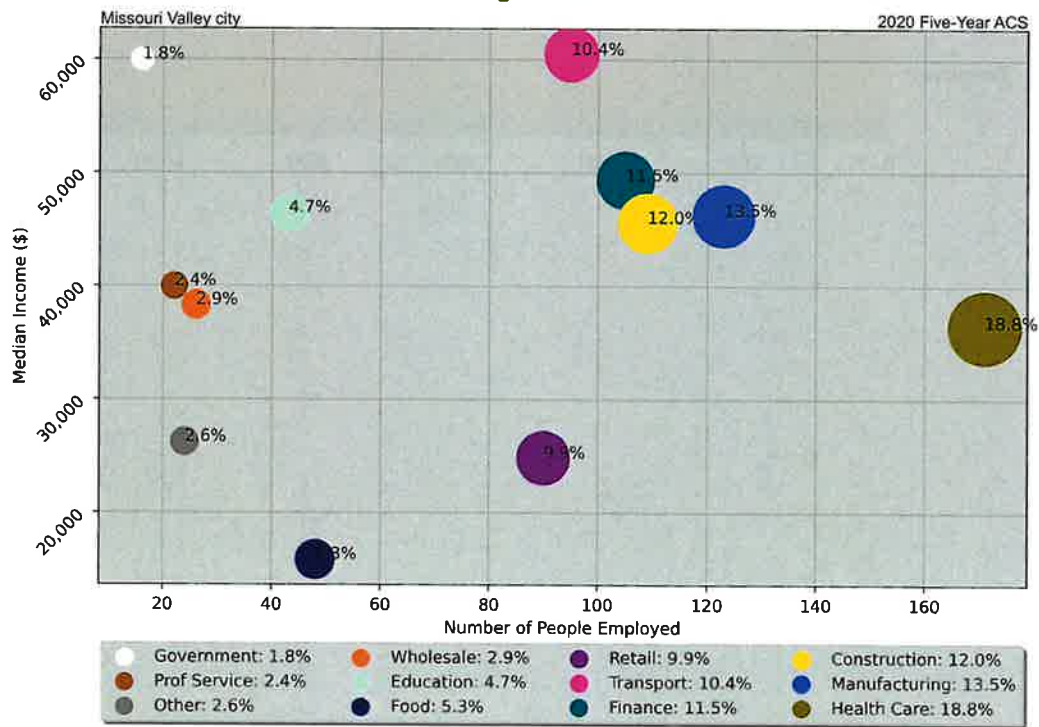
Employment By Industry

In 2020 the largest industry by employment was the Health Care industry in Missouri Valley city, which employed 171 people and paid a median salary of 36,393 dollars. The highest paying industry in Missouri Valley city was the Transport industry, which paid a median salary of 60,515 dollars and employed 95 people in 2020.

Employment by Industry

Industry	2020 Five-Year ACS Percent	2020 Five-Year ACS Values	2020 Five-Year ACS Median Wages
Farming	0.3%	3	N/A
Mining	0.4%	4	N/A
Construction	12.0%	109	45,625
Manufacturing	13.5%	123	46,250
Wholesale	2.9%	26	38,333
Retail	9.9%	90	24,861
Transport	10.4%	95	60,515
Utilities	0.0%	0	N/A
Info	0.5%	5	N/A
Finance	11.5%	105	49,375
Real Estate	1.2%	11	N/A
Prof Service	2.4%	22	40,000
Management	0.0%	0	N/A
Admin	1.8%	16	N/A
Education	4.7%	43	46,458
Health Care	18.8%	171	36,393
Arts	0.0%	0	N/A
Food	5.3%	48	15,859
Other	2.6%	24	26,250
Government	1.8%	16	60,000

Diagram 10



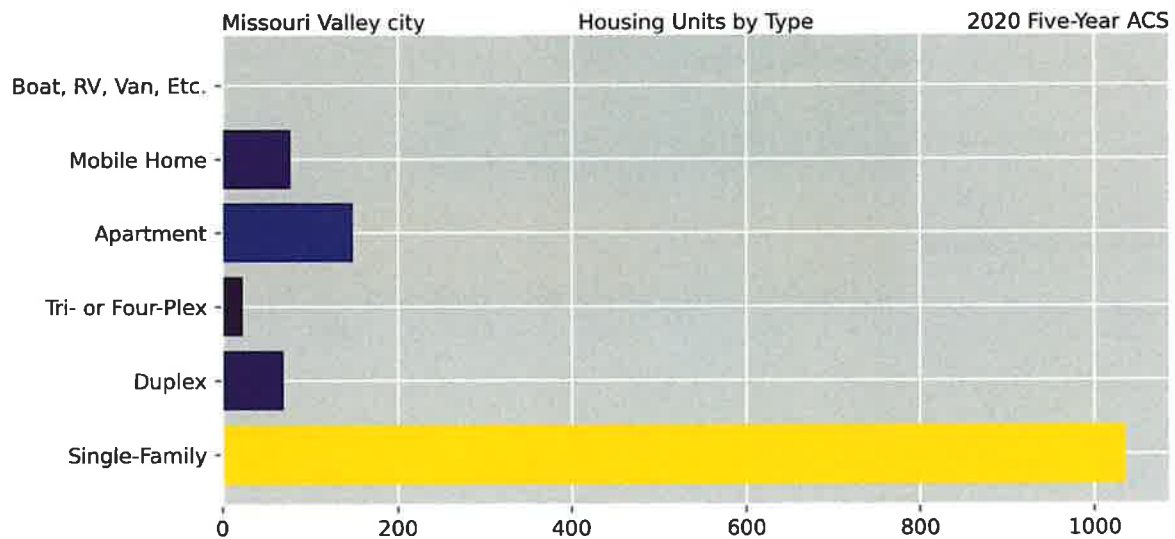
HOUSING

Housing Units By Type

In 2010, there were 1,288 housing units, compared with 1,352 in 2020. Single-family units accounted for 76.6 percent of units in 2020, compared to 75.6 percent in 2010. Apartment units accounted for 10.9 percent in 2020, compared to 11.5 percent in 2010.

Housing Units by Type							
Housing Units	Single-Family	Duplex	Tri- or Four-Plex	Apartment	Mobile Home	Boat, RV, Van, Etc.	Total
2020 Five-Year ACS Percent	76.6%	5.1%	1.7%	10.9%	5.7%	0.0%	100%
2020 Five-Year ACS Values	1,035	69	23	148	77	0	1,352
2010 Five-Year ACS Percent	75.6%	4.7%	7.5%	11.5%	0.8%	0.0%	100%
2010 Five-Year ACS Values	974	60	96	148	10	0	1,288

Diagram 11

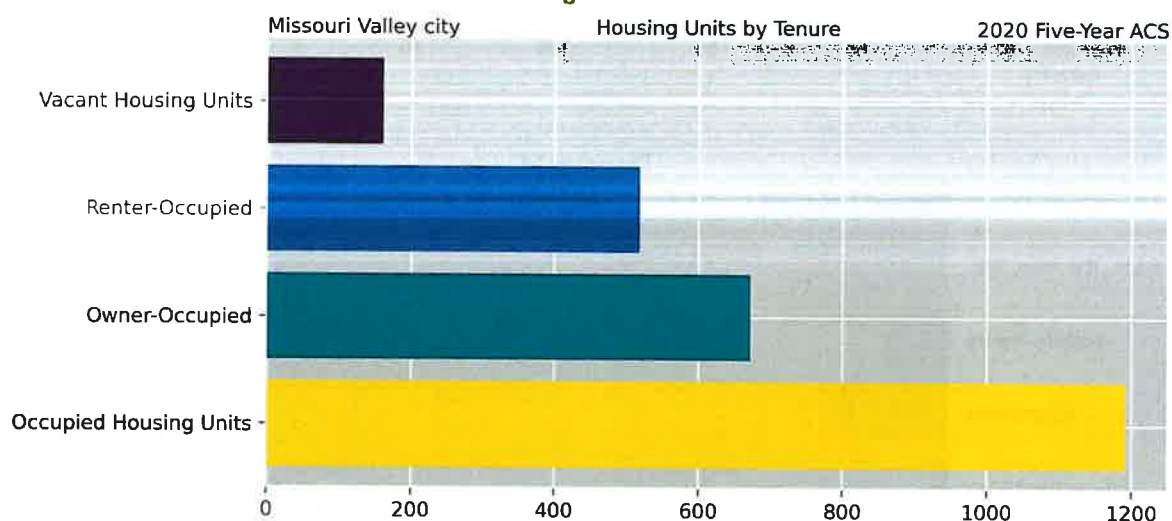


Housing Units By Tenure

In 2020, there were 1,352 housing units in Missouri Valley city, of which 1,191 were occupied and 161 were vacant. Of the vacant housing units, 56.4 percent were owner-occupied, and 43.6 percent were renter-occupied.

Housing Units	Housing Units by Tenure				Total Housing Units
	Occupied Housing Units	Owner-Occupied	Renter-Occupied	Vacant Housing Units	
2020 Five-Year ACS Percent	88.1%	56.4%	43.6%	11.9%	100.0%
2020 Five-Year ACS Values	1,191	672	519	161	1,352
2010 Five-Year ACS Percent	94.4%	62.1%	37.9%	5.6%	100.0%
2010 Five-Year ACS Values	1,216	755	461	72	1,288

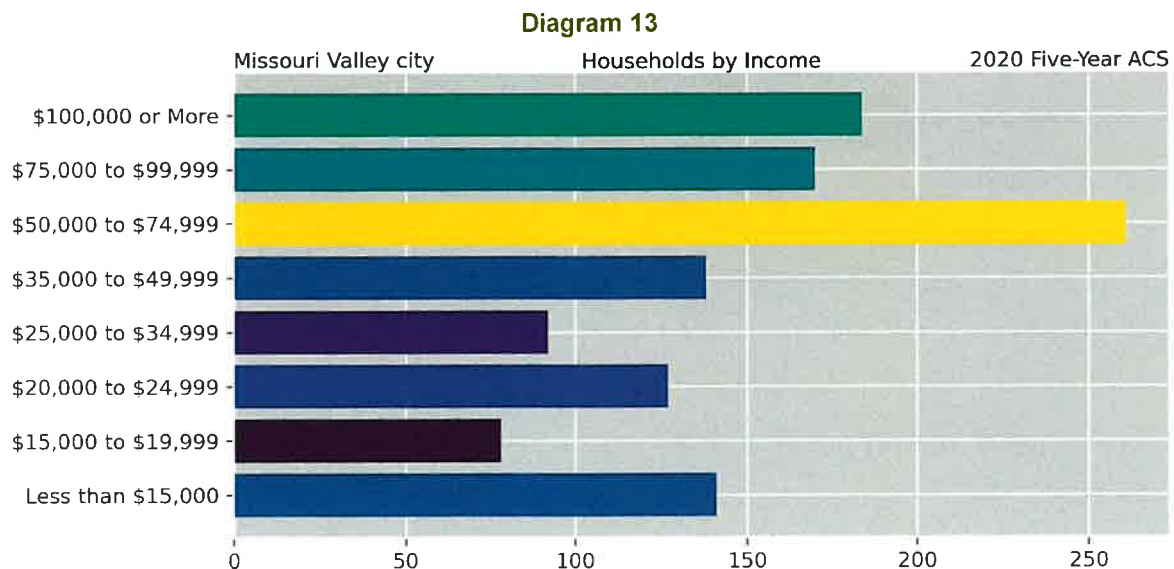
Diagram 12



Households By Income

In Missouri Valley city, according to the 2010 Five-Year ACS, the largest cohort of households by income were those making Less than \$15,000, accounting for 20.9 percent of all households in 2010, or 254 households. In comparison, the smallest cohort of households by income in Missouri Valley city in 2010 were those making \$15,000 to \$19,999, representing 4.5 percent of all households. Between 2010 and the 2020 Five-Year ACS, the share of households making Less than \$15,000 in Missouri Valley city decreased by 9.1 percent points and accounted for 11.8 percent of all households in 2020. According to the 2020 Five-Year ACS, the largest cohort of households by income in Missouri Valley city was the \$50,000 to \$74,999 cohort, accounting for 21.9 percent of the total households in 2020, or 261 households. The fastest growing cohort of households by income between 2010 and 2020 was those making \$100,000 or More, which increased by 6.5 percent from 8.9 percent of all households in 2010 to 15.4 percent in 2020.

Households	Households by Income								Total
	Less than \$15,000	\$15,000 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 or More	
2020 Five-Year ACS Percent	11.8%	6.5%	10.7%	7.7%	11.6%	21.9%	14.3%	15.4%	100%
2020 Five-Year ACS Values	141	78	127	92	138	261	170	184	1,191
2010 Five-Year ACS Percent	20.9%	4.5%	6.9%	11.8%	11.1%	20.0%	16.0%	8.9%	100%
2010 Five-Year ACS Values	254	55	84	143	135	243	194	108	1,216



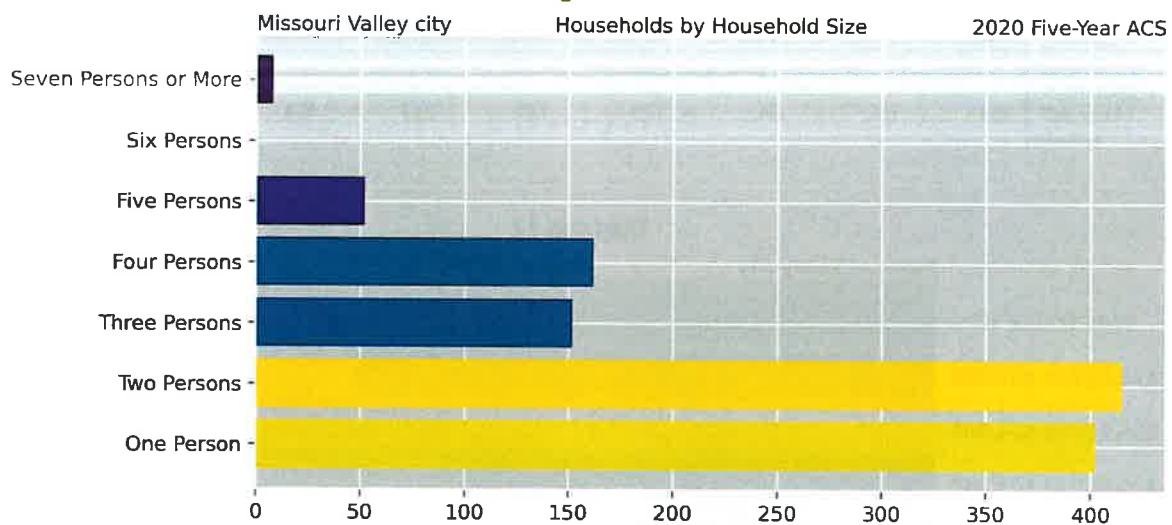
Households By Household Size

In 2020 there were 1,222 total households in Missouri Valley city, of which 34.8 percent were two person households, 12.8 percent were three person households, and an additional 13.6 percent were four person households.

Households by Household Size

<i>Cohort</i>	<i>One Person</i>	<i>Two Persons</i>	<i>Three Persons</i>	<i>Four Persons</i>	<i>Five Persons</i>	<i>Six Persons</i>	<i>Seven Persons or More</i>	<i>Total</i>
<i>2020 Five-Year ACS Percent</i>	33.8%	34.8%	12.8%	13.6%	4.4%	0.0%	0.7%	100%
<i>2020 Five-Year ACS Values</i>	402	415	152	162	52	0	8	1,191
<i>2010 Census Percent</i>	34.1%	30.4%	14.7%	11.5%	6.4%	2.1%	0.9%	100%
<i>2010 Census Values</i>	395	353	171	133	74	24	10	1,160

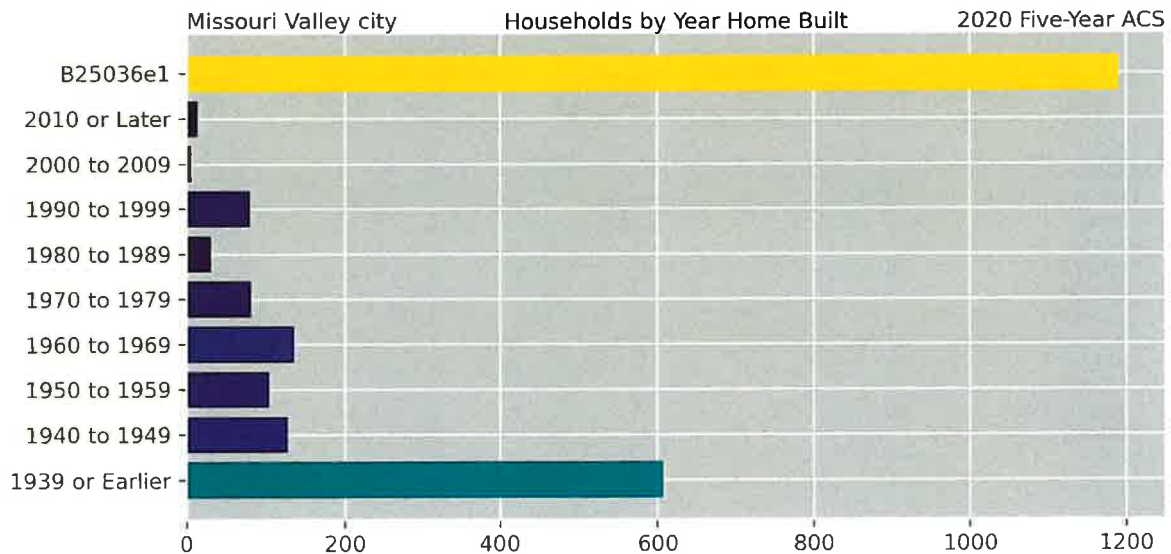
Diagram 14



Households By Year Home Built

In Missouri Valley city, according to the 2010 Five-Year ACS, the largest cohort of households by year built were those built in 1939 or Earlier, accounting for 46.5 percent of all households in 2010, or 566 households. In comparison, the smallest cohort of households by year built in Missouri Valley city in 2010 were those built in 2000 to 2009, representing 1.6 percent of all households. Between 2010 and the 2020 Five-Year ACS, the share of households built in 1939 or Earlier in Missouri Valley city increased by 4.5 percent points and accounted for 51.0 percent of all households in 2020. According to the 2020 Five-Year ACS, the largest cohort of households by year built in Missouri Valley city was still the 1939 or Earlier cohort, accounting for 51.0 percent of the total households in 2020, or 608 households. The fastest growing cohort of households by year built between 2010 and 2020 was those built in 1939 or Earlier, which increased by 4.5 percent from 46.5 percent of all households in 2010 to 51.0 percent in 2020.

Diagram 15



Census Vacancy Rate

In 2020 the Owner-Occupied For Sale vacancy rate was 10.2 percent, while the Rental Unit vacancy rate was 0.0 percent in Missouri Valley city.

Census Vacancy Rate

Housing Tenure	Vacancy Rate
Rental Units	0.0
Owner-Occupied For Sale	10.2

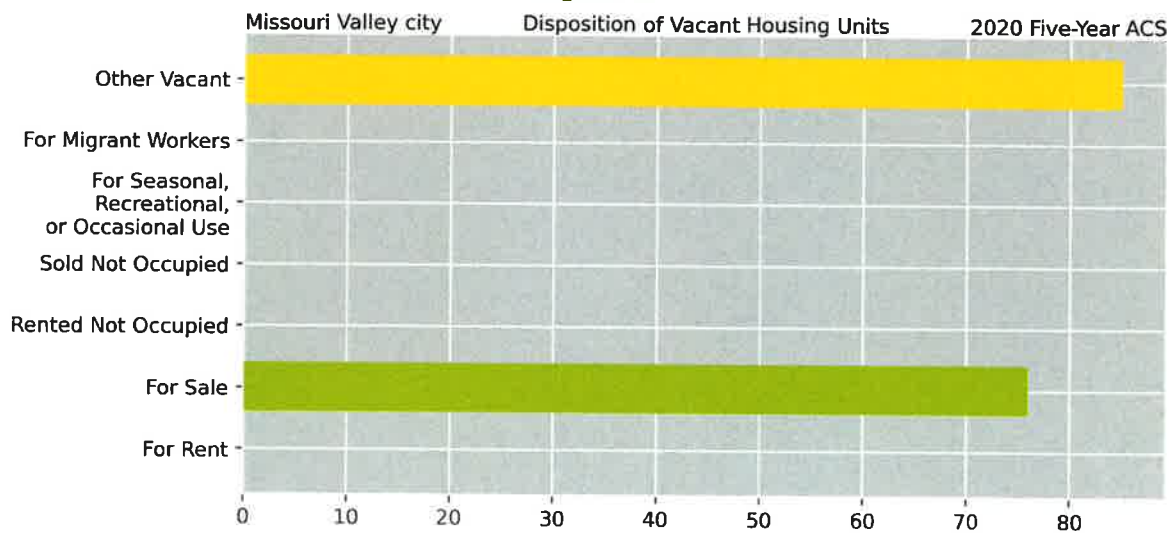
Disposition Of Vacant Housing Units

In 2020, for rent units accounted for 0 percent of vacant units, while for sale units accounted for 47.2 percent. Other vacant units accounted for 52.8 percent of vacant units, representing a total of 85 other vacant units.

Disposition of Vacant Housing Units

Housing Units	For Rent	For Sale	Rented Not Occupied	Sold Not Occupied	For Seasonal, Recreational, or Occasional Use	For Migrant Workers	Other Vacant	Total
2020 Five-Year ACS Percent	0.0%	47.2%	0.0%	0.0%	0.0%	0.0%	52.8%	100%
2020 Five-Year ACS Values	0	76	0	0	0	0	85	161
2010 Census Percent	29.0%	21.4%	0.8%	8.4%	5.3%	0.0%	35.1%	100%
2010 Census Values	38	28	1	11	7	0	46	131

Diagram 16



HOUSING PROBLEMS

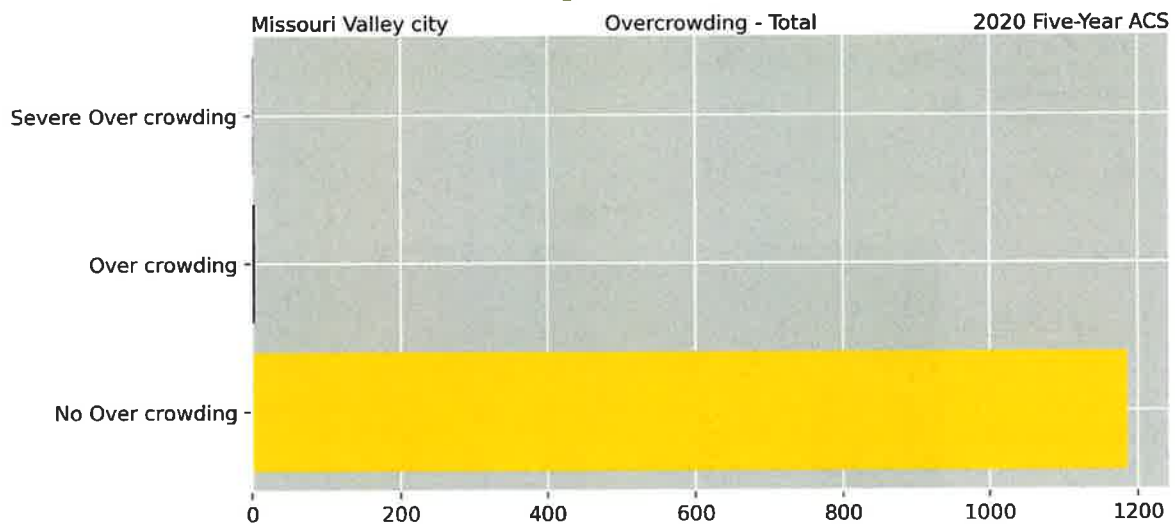
Overcrowding - Total

In 2020, an estimated 0.3 percent of households were overcrowded, and an additional 0.2 percent were severely overcrowded.

Overcrowding - Total

Households	No Over crowding	Over crowding	Severe Over crowding	Total
2020 Five-Year ACS Percent	99.5%	0.3%	0.2%	100%
2020 Five-Year ACS Values	1,185	4	2	1,191
2010 Five-Year ACS Percent	100.0%	0.0%	0.0%	100%
2010 Five-Year ACS Values	1,216	0	0	1,216

Diagram 17



Cost Burden - Total

In Missouri Valley city, according to the 2010 Five-Year ACS, the largest cohort of households by presence of cost burden were those experiencing No Cost Burden, accounting for 73.3 percent of all households in 2010, or 891 households. In comparison, the smallest cohort of households by presence of cost burden in Missouri Valley city in 2010 were those experiencing Severe Cost Burden, representing 1.7 percent of all households. Between 2010 and the 2020 Five-Year ACS, the share of households experiencing No Cost Burden in Missouri Valley city increased by 1.6 percent points and accounted for 74.9 percent of all households in 2020. According to the 2020 Five-Year ACS, the largest cohort of households by presence of cost burden in Missouri Valley city was still the No Cost Burden cohort, accounting for 74.9 percent of the total households in 2020, or 892 households. The fastest growing cohort of households by presence of cost burden between 2010 and 2020 was those experiencing No Cost Burden, which increased by 1.6 percent from 73.3 percent of all households in 2010 to 74.9 percent in 2020.

Cost Burden - Total

Households	No Cost Burden	Cost Burden	Severe Cost Burden	Not Computed	Total
2020 Five-Year ACS Percent	74.9%	8.8%	10.8%	5.5%	100%
2020 Five-Year ACS Values	892	105	129	65	1,191
2010 Five-Year ACS Percent	73.3%	14.0%	11.0%	1.7%	100%
2010 Five-Year ACS Values	891	170	134	21	1,216

Diagram 18

