



Policy Report
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**Housing
Affordability
in Iowa Counties:
Cost-burden trends,
1990-2010**

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Housing Affordability in Iowa Counties: Cost-burden trends, 1990-2010

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Introduction

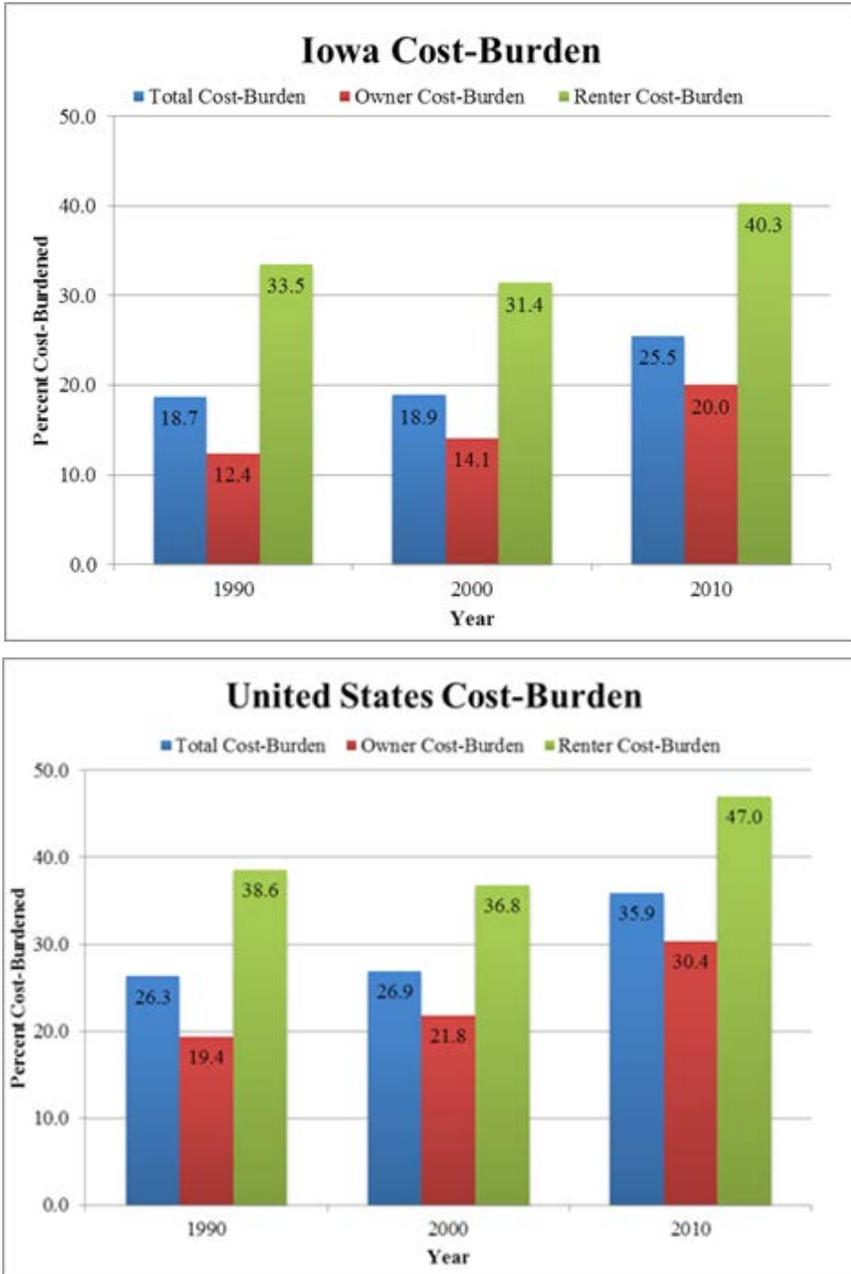
The 1990-2000 was a decade of extraordinary economic prosperity for the United States. However, in the next decade, 2000-2010, the country went through the worst recession since the Great Depression. These economic trends had significant impacts on housing markets and people's incomes, all over the country and within the state of Iowa. This report discusses trends of housing affordability in all 99 Iowa counties.

While housing prices are often used as a measure of housing affordability, they are an inaccurate measure because if income rises faster than house prices, housing would become more affordable even if house prices rose. A better and more commonly used measure of housing affordability is the percentage of people that are housing cost-burdened – the higher that percentage in a given jurisdiction, the less affordable housing generally is in that jurisdiction. Households that spend over 30% of their income on home ownership or rental costs are considered cost-burdened; and households paying in excess of 50% of their income are considered extremely cost-burdened.¹ Housing cost-burdened households spend so much of their income on housing that they often cannot afford other necessities, like adequate food or healthcare; thus housing-cost-burden is a good indicator not only of access to reasonably-priced housing conditions, but of other economic conditions like poverty as well.²

In 1990 in the US, 26.3% of households were cost-burdened; by 2000, that number had increased marginally to 26.9%; but by 2010 this number increased dramatically to 35.9%, representing over 41 million households. The percentage of homeowners that were cost-burdened increased between 2000 and 2010, from 21.8% to 30.4% of homeowners. The percentage of cost-burdened renters increased from 36.8% to 47% percent between 2000 and 2010, and, alarmingly, the percentage of renters that were extremely cost-burdened increased from 17.6% in 2000 to 23.9% in 2010.³

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- 1 "Affordable Housing." *Community Planning and Development*. US Department of Housing and Urban Development. 01 Apr. 2014. <http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/affordablehousing/>.
 - 2 "Chapter 6: Housing Challenges." *The State of the Nation's Housing 2013*. Joint Center for Housing Studies of Harvard University. 27-32. Report.
 - 3 See "References" section for citations for United States cost-burden data sources

Figure 1: Cost-Burden in the United States and Iowa



Cost-burden levels in Iowa are comparatively lower than those of the nation as a whole, yet warrant notice nonetheless. In 1990 in Iowa, 18.7% of all households were cost-burdened; by 2010, this figure increased significantly to 25.5%. In 1990, only 7.1% of the state was extremely cost-burdened. By 2010, 10.4% of Iowa was extremely cost-burdened. Data for this analysis comes from US Census and American Community Survey data. From our analysis, we conclude that housing cost-burden is a worsening problem in every Iowa county and requires significant local and state policy attention.

In this report, we first look at overall state trends. Next, we present trends in the most populous counties. We conclude with a discussion of trends in individual counties of the state.

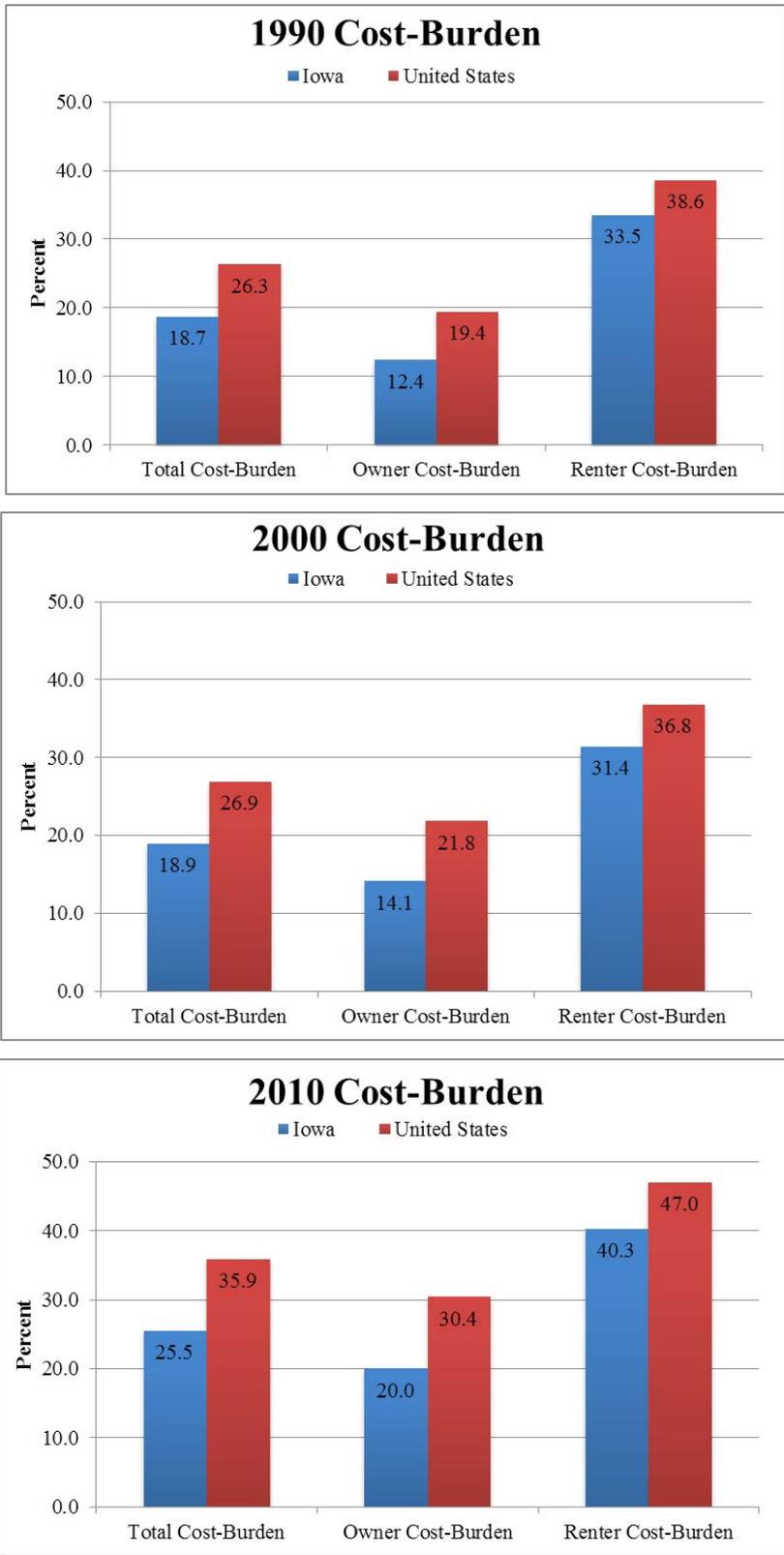
Part I: State-wide trends

Iowa's population has steadily grown since 1990. The state saw a population increase of nearly 240,000 people between 1990 and 2010. The number of occupied housing units in Iowa increased between 1990 and 2010, from 1.06 million to 1.22 million. Homeownership has increased in the state over the two decades, rising from 70% in 1990 to 72% in 2000 and reaching 73.2% by 2010. Conversely, the percentage of housing units that were renter-occupied decreased from 30% to 26.8% from 1990 to 2010.

Iowa has fared better than the United States as a whole through the 20-year period with housing affordability. As previously mentioned, the United States' rates of household cost-burden jumped from approximately 26% through 1990 and 2000 to 35.9% in 2010 whereas Iowa's changed more modestly from 18.7% to 25.5%. The proportion of extremely cost-burdened for households in Iowa held constant at approximately 7% in 1990 and 2000, then increased to 10.4% by 2010. The trends in the data show that housing cost-burden and extreme housing cost-burden are perpetual problems in Iowa, though perhaps less so compared to the rest of the nation. Regardless, the increasing trend in cost-burden for Iowa counties is cause for concern.

Renters are consistently more cost-burdened and extremely cost-burdened than homeowners. In Iowa, the percentage of cost-burdened renters in 1990 was 33.5%, which decreased in 2000 to 31.4%, and increased again in 2010 to 40.3%. Of homeowners, 12.4%, 14.1%, and 20% were cost-burdened in 1990, 2000, and 2010 respectively. The same trend is evident for renters being more extremely cost-burdened than homeowners. In 1990, 14.6% of renters were extremely cost-burdened, decreasing slightly to 14.4% in 2000 and increasing again to an astounding 20.9% in 2010. Homeowners were 3.7% extremely cost-burdened in 1990, 4.2% in 2000, and 6.6% in 2010.

Figure 2: Iowa and United States Cost-Burden 1990-2010



Iowa follows the United States in its patterns for cost-burden and extreme cost-burden from 1990 to 2010, but the percentage of the population that is cost-burdened in Iowa is consistently lower than in the United States over that same time period. The sharp increase in the percentage of cost-burdened and extremely cost-burdened homeowners experienced in Iowa and in the United States between 2000 and 2010 can be partially attributed to the collapse in the

housing market that occurred in the late 2000s.⁴ This housing “bubble burst” hit Iowa later than it did other states.⁵ Iowa was also affected less harshly by the housing market crash and subsequent recession than other regions of the county.⁶

The rural nature of Iowa also makes it substantially different than the rest of the United States as a whole, further explaining why cost-burden is lower in the state. States with large metropolitan areas tend to have higher rents than do rural states, and Iowa’s gross median rent in 2010 was one of the lowest in the country.⁷ Nationally, housing prices have increased more quickly than have incomes, but in Iowa housing costs have not increased as rapidly, which is reflected in the lower cost-burden percentages.⁸

The Most and Least Cost-Burdened Counties in Iowa

In 2010, the five most cost-burdened counties in Iowa were Johnson, Story, Appanoose, Madison, and Union, and the five most extremely cost-burdened were Johnson, Story, Union, Black Hawk, and Decatur County. The 2010 least cost-burdened counties were Plymouth, Mitchell, Osceola, Pocahontas, and Ida. The 2010 extremely cost-burdened counties were Plymouth, Lyon, Calhoun, Ida, and Osceola. The most and least cost-burdened counties varied in 1990 and 2000 and are indicated in Table 20.

4 Denning, Steve. “Lest We Forget: Why We Had A Financial Crisis.” *Forbes*. Forbes Magazine, 22 Nov. 2011. Web. 26 Apr. 2014. <<http://www.forbes.com/sites/stevedenning/2011/11/22/5086/>>.

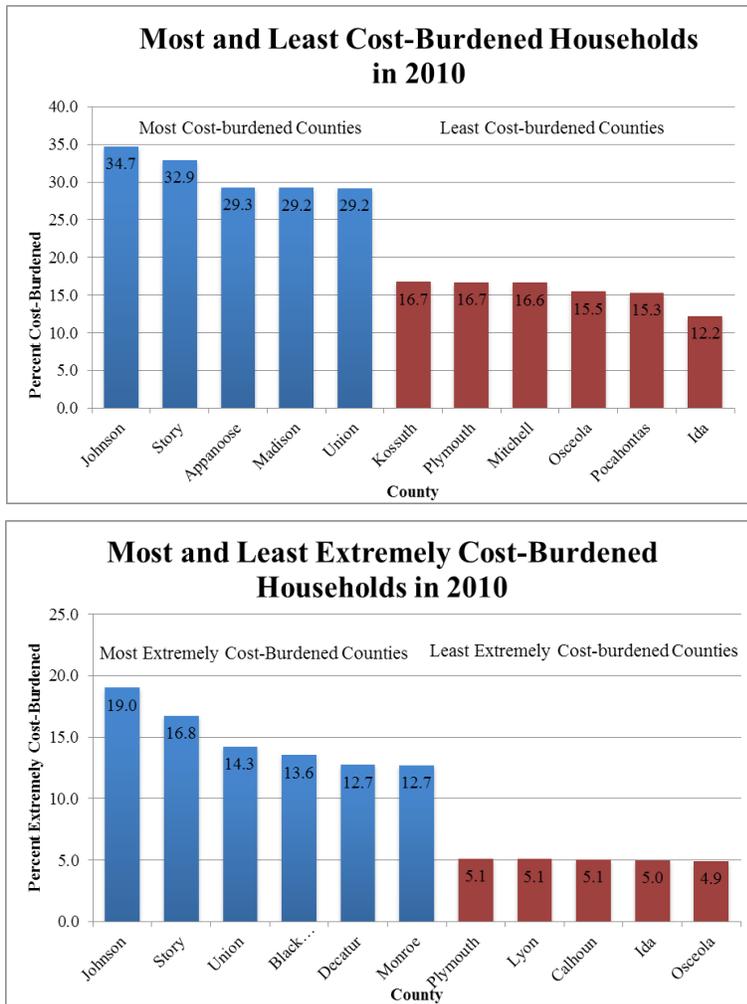
5 “Iowa’s Economic Indicators.” *The Des Moines Register*. N.p., 11 Oct. 2013. Web. 27 Apr. 2014. <<http://archive.desmoinesregister.com/interactive/article/20131004/BUSINESS/101150001/Iowa-s-economic-indicators>>.

6 “Hardest Hit Fund.” *Hardest Hit Fund*. US Department of the Treasury, 8 Aug. 2013. Web. 27 Apr. 2014. <<http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/hhf/Pages/default.aspx>>.

7 U.S. Census Bureau. “Map: Gross Median Rent” ACS 2006-2010 (5-Year Estimates). Social Explorer. Web. 27 Apr. 2014.

8 Chapter 6: Housing Challenges.” *The State of the Nation’s Housing 2013*. Joint Center for Housing Studies of Harvard University. 27-32. Report.

Figure 3: Cost-Burden and Extreme Cost-Burden in Iowa's Most and Least Cost-Burdened Counties



In 1990, Johnson County was the most cost-burdened county in the state with 27.6% of its households experiencing cost-burden. Story County came in second with 26% of its households experiencing cost-burden. Through 2000 and 2010, Johnson County held its position as the county with the highest percentage of cost-burdened households with 29.5% and 34.7% in 2000 and 2010 respectively. Story County maintained its position as the county with the second highest percentage of cost-burdened households with 26.6% and 32.9% in 2000 and 2010 respectively. Johnson County had the highest percentage of extremely cost-burdened households throughout the two decades, increasing from 13% in 1990 to 19% in 2010.

Johnson and Story counties are home to the University of Iowa and Iowa State University, respectively, and the influx of many students in the area causes rental prices to rise. Low-income wage earners who live in the area, consequently, pay a higher percentage of their income toward rent.⁹ Johnson County consistently had the highest percentage of cost-burdened renters in Iowa with 44.2% cost-burdened renters in 1990, 48.2% in 2000, and an alarming 55.6% in 2010. Story County was the second-most renter cost-burdened county throughout the two decades with 43.7% renter cost-burden in 1990, 43.8% in 2000, and 51% in 2010. Similarly, Johnson County had the highest percentage of extremely cost-burdened renters throughout the two decades, increasing from 24.6% in 2000 to 34.8% in 2010.

⁹ Seidl, Daniel. "UI Students Drive up Local Rents." The Daily Iowan. University of Iowa, 28 Mar. 2014. Web. 27 Apr. 2014. <<http://www.dailyiowan.com/2014/03/28/Metro/37218.html>>.

Pocahontas and Ida have the lowest cost-burden percentages, and Ida and Osceola have the lowest extreme cost-burden percentages in Iowa. Pocahontas and Ida counties are located in northwest Iowa, and Osceola County in south central Iowa. These counties have among the smallest populations in the state and consist of small towns and farms that house aging populations with higher home ownership rates.^{10, 11} Older homeowners are less likely to be cost-burdened than renters in larger cities or residents of communities that are subject to a steady stream of students moving in and causing rental prices to rise.

Part II: Trends in most populous counties

In 2010, the most populous counties in Iowa were Polk, Linn, Scott, Black Hawk, Johnson, Woodbury, and Dubuque County. There is some variation in the level of cost-burden and extreme cost-burden between these populous counties. During the past three Censuses, Johnson County has consistently been the most cost-burdened county in Iowa. This is partly due to the presence of the University of Iowa and throngs of students that drive up rental costs in the area.¹²

Table 1: Total Population, Cost-Burden, and Extreme Cost-Burden in the Most Populous Iowa Counties

		Total Population	% Cost-Burdened Households	% Extremely Cost-Burdened Households
Polk	1990	327,140	21.9	8.3
	2000	374,601	22.1	7.9
	2010	419,301	29.0	11.4
Linn	1990	168,767	17.4	6.6
	2000	191,701	18.0	5.8
	2010	207,765	24.8	9.2
Scott	1990	150,979	21.4	9.0
	2000	158,668	21.4	8.3
	2010	162,184	27.4	11.9
Black Hawk	1990	123,798	20.9	9.0
	2000	128,012	20.7	9.3
	2010	129,252	28.9	13.6
Johnson	1990	96,119	27.6	13.0
	2000	111,006	29.5	14.1
	2010	126,994	34.7	19.0
Woodbury	1990	98,276	19.9	7.9
	2000	103,877	20.2	7.5
	2010	101,217	27.2	11.0
Dubuque	1990	86,403	16.7	6.7
	2000	89,143	17.4	6.1
	2010	92,547	25.8	10.0

10 U.S. Census Bureau. "T12: Median Age by Sex." ACS 2006-2010 (5-Year Estimates). Social Explorer. Web. 27 Apr. 2014.

11 U.S. Census Bureau. "T94: Tenure." ACS 2006-2010 (5-Year Estimates). Social Explorer. Web. 27 Apr. 2014.

12 Scott, S., Anthony, J. & Williams, S. (2013). Increasing Affordable Housing in Iowa City. *University of Iowa Public Policy Center*. Retrieved April 23, 2014, from: http://ppc.uiowa.edu/sites/default/files/edited_affordable_housing_report.pdf.

Polk, Scott, and Black Hawk County have the next highest levels of housing cost burden percentages during 1990, 2000, and 2010. These results are most likely due to the more populous cities and colleges located within or near these counties. The larger cities draw younger people and students to these locations and their relatively low incomes at the start of their careers lead to greater cost-burden percentages.¹³ Woodbury and Dubuque are the sixth and seventh most populous counties in Iowa. These counties have lower percentages of cost-burden and extreme cost-burden.

Linn County includes Cedar Rapids, and despite being the second most populous county in the state, it has the lowest cost-burden and extreme cost-burden percentages among the most populous states for 1990, 2000 and 2010. Rockwell Collins is the largest employer in Cedar Rapids and there are multiple manufacturing plants and factories, such as Quaker Oats and General Mills, that employ entry-level workers and pay decent wages.¹⁴ The high volume of jobs available in Cedar Rapids coupled with a relative availability of reasonably-priced housing (the vacancy rate in Cedar Rapids in 2010 was seven percent and the median rent was just slightly higher than the state median) may result in lower levels of cost-burden.^{15,16}

13 "Qualitative Study: Coming of Age in America." The MacArthur Network on Transitions to Adulthood. The John D. and Catherine T. MacArthur Foundation, n.d. Web. 27 Apr. 2014. <<http://transitions.s410.sureserver.com/qualitative-study-coming-of-age-in-america/>>.

14 "Largest Employers in Cedar Rapids Metro." Cedar Rapids Metro Economic Alliance. Web. 27 Apr. 2014. <<http://www.cedarrapids.org/Content/Maps-Data/Largest-Employers-in-Cedar-Rapids-Metro.aspx>>.

15 U.S. Census Bureau. "Map: Housing Units: Vacant." Census 2010. Social Explorer. Web. 27 Apr. 2014.

16 U.S. Census Bureau. "Map: Gross Median Income- Cedar Rapids." ACS 2006-2010 (5-Year Estimates). Social Explorer. Web. 27 Apr. 2014.

Figure 4: Total Cost-Burden for Iowa's Most Populous Counties

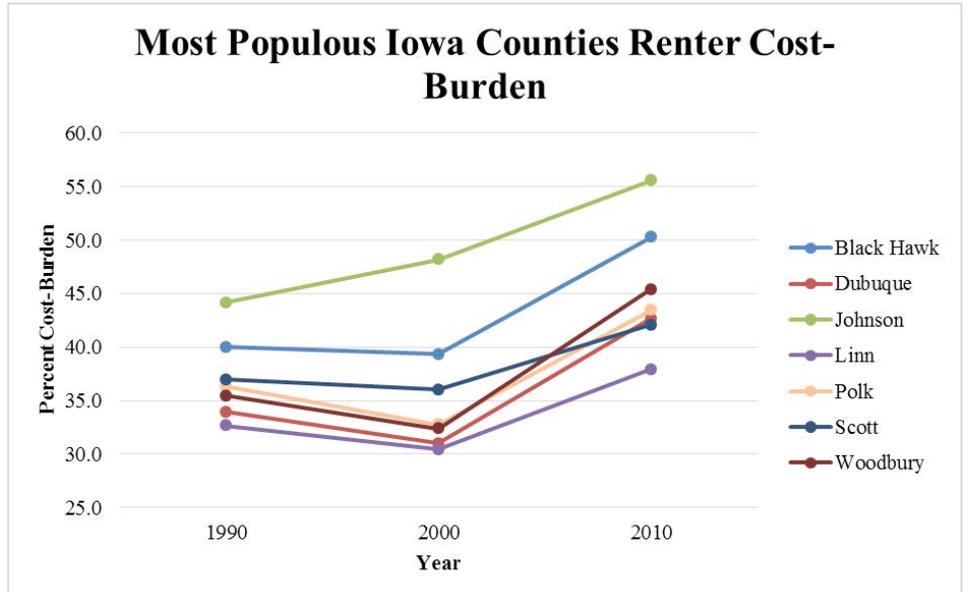
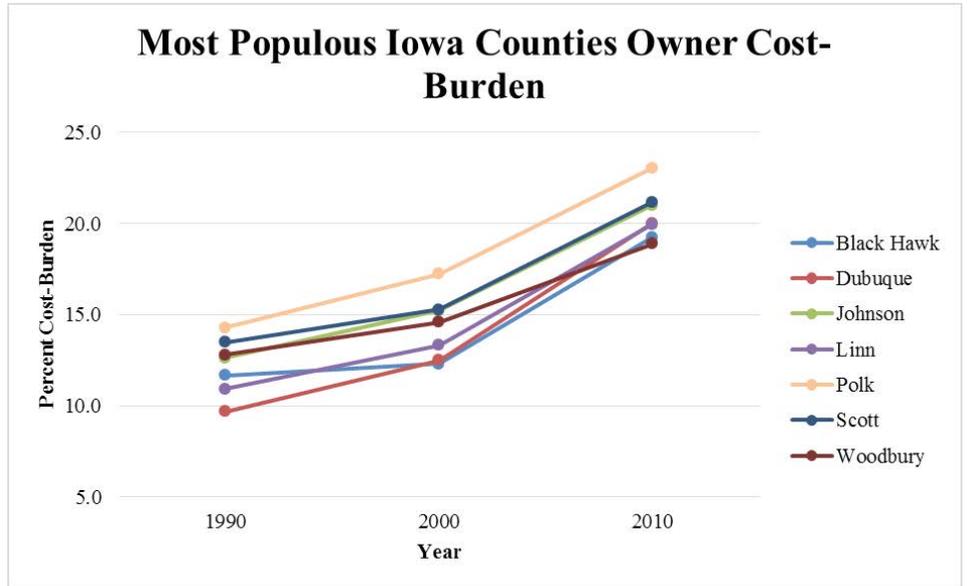
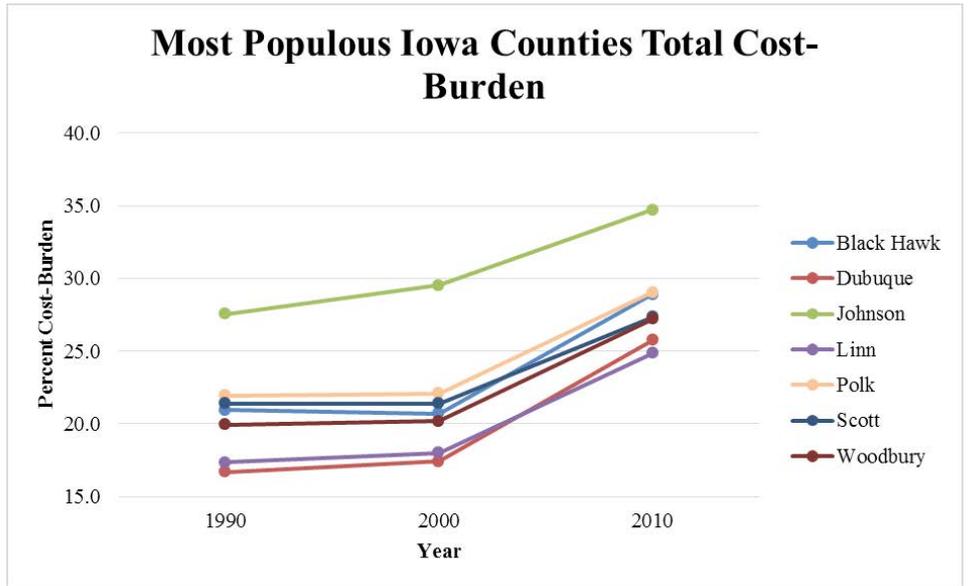


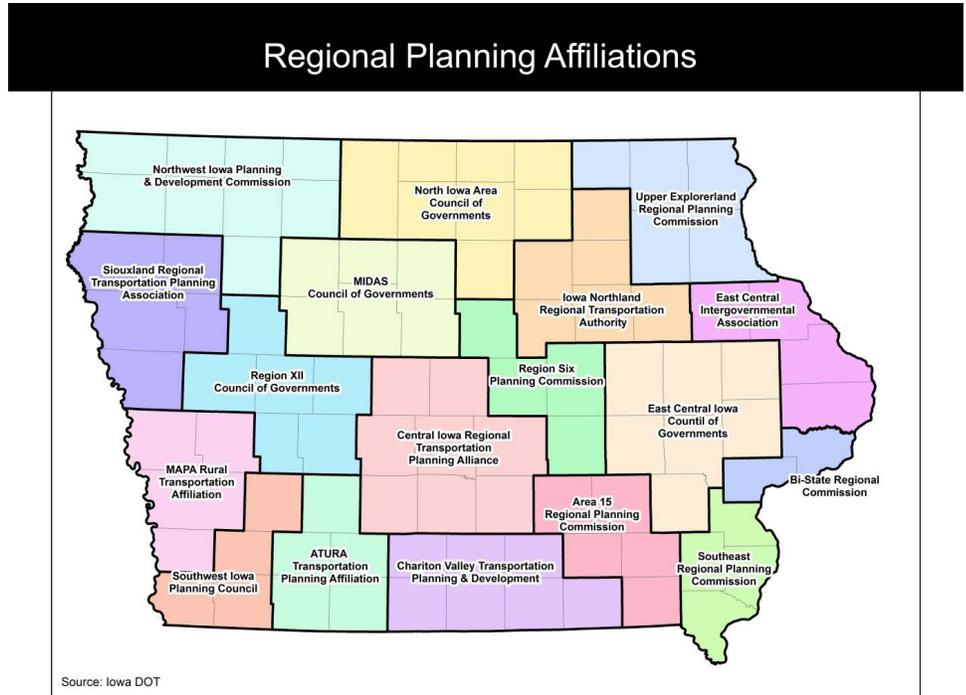
Table 2: Cost-Burden and Extreme Cost-Burden in Iowa's Most and Least Cost-Burdened Counties

	Most Cost-Burdened (%)		Least Cost-Burdened (%)		Most Extremely Cost-Burdened (%)		Least Extremely Cost-Burdened (%)	
1990								
1	Johnson	27.6	Jasper	13.0	Johnson	13.0	Humboldt	4.0
2	Story	26	Keokuk	13.0	Story	11.9	Monona	3.9
3	Jefferson	25.2	Adair	12.8	Jefferson	10.8	Mitchell	3.6
4	Polk	21.9	Pocahontas	11.2	Black Hawk	9.0	Pocahontas	3.6
5	Scott	21.4	Osceola	10.8	Scott	9.0	Adams	3.3
2000								
1	Johnson	29.5	O'Brien	12.4	Johnson	14.1	Louisa	4.0
2	Story	26.6	Pocahontas	12.2	Story	11.9	Emmet	3.8
3	Jefferson	22.4	Audubon	11.7	Black Hawk	9.3	O'Brien	3.3
4	Madison	22.2	Winnebago	11.6	Jefferson	8.6	Osceola	3.2
5	Polk	22.1	Adams	11.4	Marshall	8.3	Howard	3.1
2010								
1	Johnson	34.7	Plymouth	16.7	Johnson	19.0	Plymouth	5.1
2	Story	32.9	Mitchell	16.6	Story	16.8	Lyon	5.1
3	Appanoose	29.3	Osceola	15.5	Union	14.3	Calhoun	5.1
4	Madison	29.2	Pocahontas	15.3	Black Hawk	13.6	Ida	5.0
5	Union	29.2	Ida	12.2	Decatur	12.7	Osceola	4.9

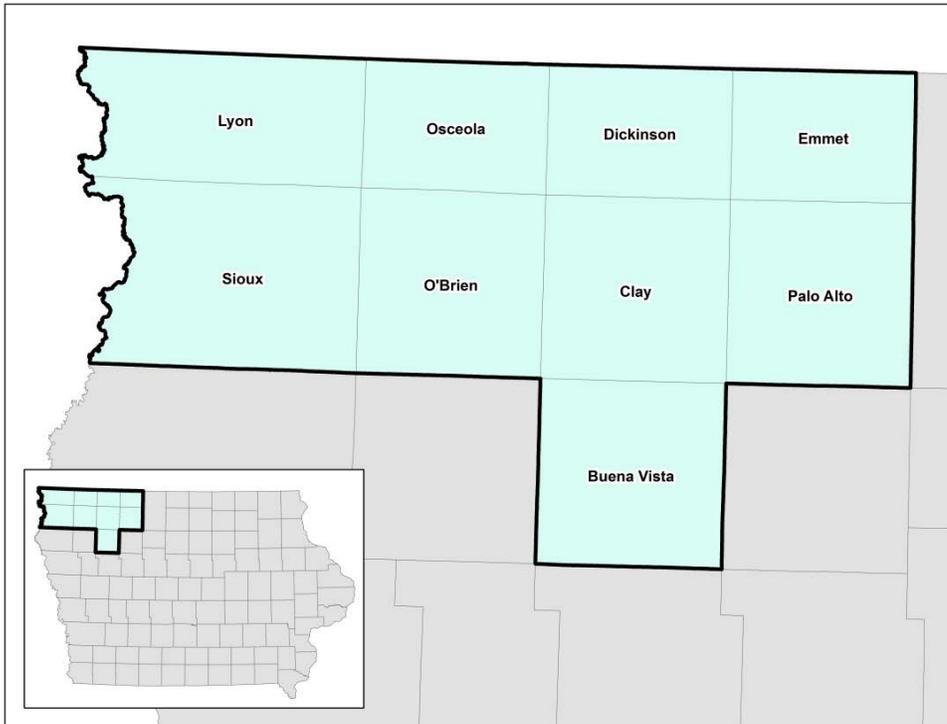
Part III: Trends in individual counties

Counties in the state are commonly grouped into 17 regions as shown in Figure 2 below. We discuss housing affordability trends in each county in each region. We start with the region in the north-west corner of the state and end with the region in the south-east corner.

Figure 5: Groupings of County by Region



Northwest Iowa Planning and Development Commission



Buena Vista County

Buena Vista County experienced slight population growth between 1990 and 2000, followed by a slight population decline from 2000 to 2010. On the contrary, the county experienced a minor decrease in number of households between 1990 and 2000 and a minor increase from 2000 to 2010. The number of renters in the county followed the same trend as the number of households, although the number of renters in 1990 was considerably higher. The percentage of renters was 32.2% in 1990, 29.6% in 2000, and 30.7% in 2010.

Overall, the cost-burden trend was characterized by steady growth from 1990 to 2010. The percentage of renters that were cost-burdened grew from 23.2% in 1990 to 26.6% in 2000, and then rose again to 26.9% in 2010. The percentage of homeowners that were cost-burdened dropped from 12.4% in 1990 to 12.2% in 2000, and then grew to 14.7% in 2010. The total percent of cost-burdened households grew from 15.8% in 1990 to 16.4% in 2000, and then grew to 18.5% in 2010.

The trend of extreme cost-burden varied over time. The percentage of households that were extremely cost-burdened grew from 4.8% in 1990 to 6.7% in 2000, and then decreased to 6.4% in 2010. The percentage of owners that were extremely cost-burdened grew from 3% in 1990 to 4.2% in 2000 to 4.4% in 2010. The percentage of renters that were extremely cost-burdened grew from 8.4% in 1990 to 12.9% in 2000 and then fell to 10.9% in 2010.

Clay County

Clay County suffered from a declining population from the years of 1990 to 2010. Despite this trend, the number of occupied households increased each decade. Each decade showed a decrease in the number of renters in the county. Clay County consisted of 34.6% renters in 1990, 30.9% in 2000, and 29.4% in 2010.

The percentage of cost-burdened renters decreased from 28.2% in 1990 to 23.6% in 2000, but then increased to 35.9% in 2010. Moreover, the percentage of homeowners that were cost-burdened grew each decade from 10.6% in 1990 to 12.3% in 2000 to 19.9% in 2010. The total percentage of cost-burdened households dropped from 16.7% in 1990 to 15.8% in 2000, but then rose sharply to 24.6% in 2010. It can be seen that cost-burden in Clay County was characterized by significant increases from 2000 to 2010.

In a similar fashion, extreme cost-burden within Clay County displayed increases primarily in the decade of 2000 to 2010. The percentage of extremely cost-burdened houses remained at 5% between 1990 and 2000 and increased to 8.8% in 2010. The percentage of extremely cost-burdened owners fell from 2.8% in 1990 to 2.6% in 2000 and grew to 6% in 2010. The percentage of renters that were extremely cost-burdened grew from 9.2% in 1990 to 10.4% in 2000 to 15.7% in 2010.

Dickinson County

Dickinson County's population experienced an increase from 1990 until 2010. The largest population increase in Dickinson County occurred between 1990 and 2000. Likewise, the number of occupied households increased in each decade. However, the percent of renters in Dickinson County decreased over each decade. The percentage of renters was 24.2% in 1990, then 22% in 2000, and down to 21.7% in 2010.

Dramatic fluctuations occurred to the percentage of cost-burdened renters over time. The percentage of renters that were cost-burdened decreased from 27.5% in 1990 to 21.6% in 2000, and subsequently ballooned to 43.1% in 2010. Furthermore, cost-burdened renters and cost-burdened households displayed increases over each decade. The percentage of homeowners that were cost-burdened grew each decade from 12.4% in 1990 to 15.1% in 2000 to 20.3% in 2010. The total percent of cost-burdened households grew from 16.1% in 1990 to 16.5% in 2000 to 25.2% in 2010.

Extreme cost-burden also displayed significant rises in Dickinson County from 2000 to 2010. The percentage of households which were extremely cost-burdened decreased from 5.3% in 1990 to 5.2% in 2000, then increased to 9.7% in 2010. The percentage of owners that were extremely cost-burdened grew from 3.3% in 1990 to 4.9% in 2000 to 7.9% in 2010. The percentage of renters that were extremely cost-burdened fell from 11.6% in 1990 to 6.4% in 2000 and then dramatically grew to 16.5% in 2010.

Emmet County

Emmet County's population slightly declined from its 1990 Census count of 11,569, to 11,027 in 2000, and it dropped to 10,389 in 2010. Similarly, the total number of households declined from 4,461 in 1990, to 4,286 in 2010, and the county's renters decreased from 28% to 23.4% during the course of these two decades. Meanwhile, homeowners increased from 72% in 1990 to 76.6% in 2010.

Emmet County's residents have also witnessed overall increases in the percentage of households that are cost-burdened and extremely cost-burdened. In 1990, 14.9% of the county's households were cost-burdened. From 2000 to 2010, the percent of cost-burdened households increased from 12.6% to 21.7%.

In 1990, 8% were extremely cost-burdened. In 2000, 3.8% were extremely cost-burdened, which rose to 8.3% in 2010. Only from 1990 to 2000 did the extremely cost-burdened percentage fall, but it was only to rise again in 2010.

Lyon County

The population of Lyon County experienced a slight decline in each decade from 1990 to 2010. However, the number of occupied households increased slightly each decade. The number of renters in the county also decreased each decade. The percentage of renters was 22.9% in 1990, 18.2% in 2000, and 18.1% in 2010.

The percentage of cost-burdened renters and cost-burdened homeowners has varied over time. Cost-burdened renters decreased from 16.7% in 1990 to 16% in 2000, and then increased to 17.4% in 2010. The percentage of homeowners that were cost-burdened decreased from 13% in 1990 to 12.7% in 2000, and then rose to 17.6% in 2010. Overall, the total percent of cost-burdened households dropped from 13.8% in 1990 to 13.3% in 2000, and then increased to 17.5% in 2010.

Extreme cost-burden trends varied by resident type. The percentage of households which were extremely cost-burdened decreased from 4.7% in 1990 to 4% in 2000, and then increased to 5.1% in 2010. The percentage of owners that were extremely cost-burdened fell from 4.5% in 1990 to 3% in 2000, and then rose to 4.6% in 2010. The percentage of renters that were extremely cost-burdened grew from 5.4% in 1990 to 8.6% in 2000 and then fell to 7.1% in 2010.

O'Brien County

O'Brien County experienced a decline in population across the 20 year period from 1990 to 2010. Contrary to the population trend, the number of occupied households increased each decade. The percentage of renters in the county decreased from 1990 to 2000 and then remained stable. The percentage of renters was 25% in 1990, and 23.1% in 2000 and 2010.

Drastic changes have occurred to the percentage of cost-burdened renters over the two decades. The percent of renters that were cost-burdened fell from 27.9% in 1990 to 22% in 2000, and then grew to 45.9% in 2010. Additionally, the percentage of homeowners that were cost-burdened decreased from 10.1% in 1990 to 9.6% in 2000, and then increased to 13.9% in 2010. In total, the percent of cost-burdened households decreased from 14.5% in 1990 to 12.4% in 2000, and then increased to 21.2% in 2010.

Extreme-cost burden displayed a similar trend over the same decades. The percentage of extremely cost-burdened households decreased from 4.9% in 1990 to 3.3% in 2000, and then increased to 9% in 2010. The percentage of owners that were extremely cost-burdened fell from 3% in 1990 to 2.2% in 2000, and then increased to 4.9% in 2010. Similarly, the percent of extremely cost-burdened renters fell from 10.6% in 1990 to 6.8% in 2000, and then increased to 22.7% in 2010.

Osceola County

Osceola County endured population decline between the years of 1990 and 2000 as well as between 2000 and 2010. In a similar manner, the number of occupied households decreased each decade. Furthermore, the percentage of renters in the county also decreased each decade. The percentage of renters was 25.3% in 1990, 22.5% in 2000, and 24.4% in 2010.

The housing cost-burden for Osceola County residents has fluctuated over time. The percentage of renters that were cost-burdened fell from 21.6% in 1990 to 19.7% in 2000, and then increased to 26.2% in 2010. Moreover, the percentage of homeowners that were cost-burdened grew each decade from 7.1% in 1990 to 12.1% in 2000, and then held steady at 12% in 2010. In total, the percent of cost-burdened households grew from 10.8% in 1990 to 13.8% in 2000 to 15.5% in 2010.

Extreme cost-burden effects fluctuated over the two decades. Declines in extreme cost-burden occurred from 1990 to 2000, and increases occurred from 2000 to 2010. The percentage of households that were extremely cost-burdened decreased from 4.2% in 1990 to 3.2% in 2000, then rose to 4.9% in 2010. The percentage of owners that were extremely cost-burdened fell from 2.7% in 1990 to 2.6% in 2000, and then increased to 4.5% in 2010. The percentage of renters that were extremely cost-burdened fell from 8.8% in 1990 to 5.5% in 2000, and then increased to 6.3% in 2010.

Palo Alto County

The population of Palo Alto County declined over the period of 1990 to 2010. Palo Alto County's population dropped from 10,669 residents in 1990, to 10,147 in 2000, and dropped below the 10,000 threshold to 9,508 in 2010. Renter households declined from 29.1% in 1990, to 25.9% in 2000. By 2010, only 25.4% of Palo Alto County households were occupied by renters. Homeowner percentages increased in the county over the last 20 years, from 70.9% in 1990, to 74.1% 2000, and settling at 74.6% in 2010.

Overall, Palo Alto County saw increases in the percentage of households that were cost-burdened and extremely cost-burdened from 1990 to 2010. In 1990, 18.9% of county households were cost-burdened. In 2000, 16.7% of households were cost-burdened, and in 2010, 21.9% of households were cost-burdened.

In 1990, 2000, and 2010, 7.8%, 6.6%, and 9.3% of households were extremely cost-burdened, respectively. Extreme cost-burden proved to be a more prevalent problems for renters in Palo Alto County. The percent of renters enduring extreme cost-burden were 18.1%, 10.3%, and 17.3% in 1990, 2000, and 2010, respectively. Extreme cost-burden affected 3.6%, 5.3%, and 6.5% of homeowners in 1990, 2000, and 2010, respectively.

Sioux County

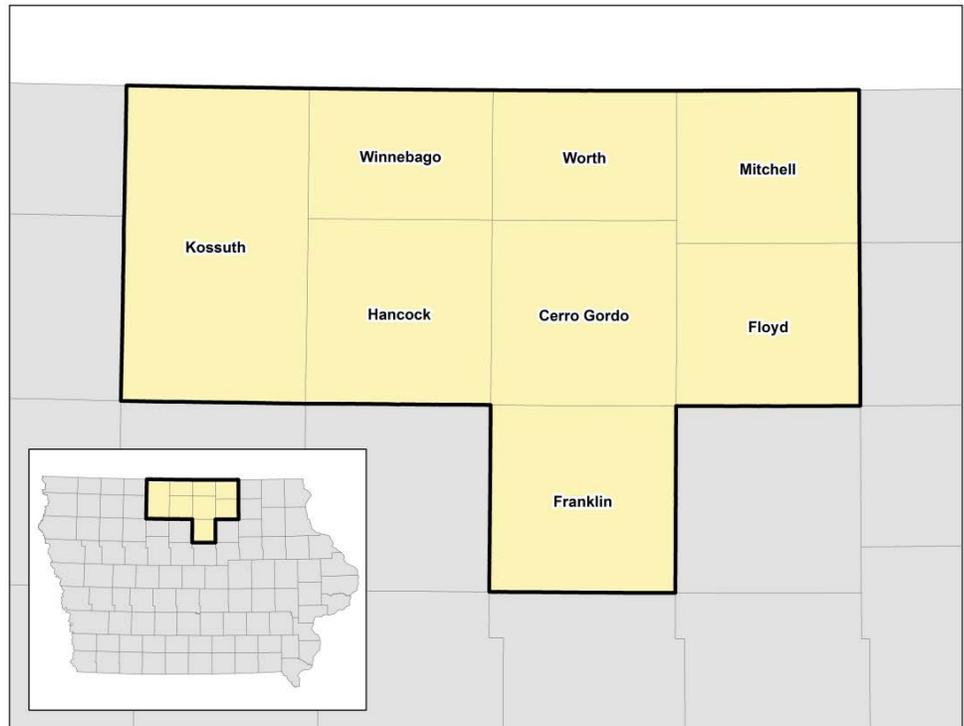
The population of Sioux County increased over the 20 year study period from 1990 to 2010. In a similar manner, the number of occupied households increased each decade. The number of renters in the county decreased between 1990 and 2000 and remained stable from 2000 to 2010. The percentage of renters was 21.8% in 1990, 19.5% in 2000, and 18.7% in 2010.

Cost-burden in Sioux County increased in each decade. The percentage of renters that were cost-burdened grew from 22.2% in 1990 to 23.6% in 2000 to 29.1% in 2010. Similarly, the percentage of homeowners that were cost-burdened grew each decade from 11.1% in 1990 to 11.3% in 2000 to 16% in 2010. Likewise, the total percent of cost-burdened households grew from 13.5% in 1990 to 13.7% in 2000 to 18.4% in 2010.

Additionally, extreme cost-burden tended to increase during the period from 1990 to 2010. The percentage of households that were extremely cost-burdened increased from 4.3% in 1990 to 4.6% in 2000 to 6% in 2010. The percentage of owners that were extremely cost-burdened grew from 3% in 1990 to 3.9% percent in 2000, and then increased to 4% in 2010. The percentage of renters that were extremely cost-burdened fell from 8.8% in 1990 to 7.4% in 2000, and then increased to 14.6% in 2010.

**Table 3: Northwest Iowa Planning and Development Commission
Cost-Burden and Extreme Cost-Burden by County**

		% Cost-Burdened Households	% Cost-Burdened Owners	% Cost-Burdened Renters	% Extremely Cost-Burdened Households	% Extremely Cost-Burdened Owners	% Extremely Cost-Burdened Renters
Buena Vista	1990	15.8	12.4	23.2	4.8	3.0	8.4
	2000	16.4	12.2	26.6	6.7	4.2	12.9
	2010	18.5	14.7	26.9	6.4	4.4	10.9
Clay	1990	16.7	10.6	28.2	5.0	2.8	9.2
	2000	15.8	12.3	23.6	5.0	2.6	10.4
	2010	24.6	19.9	35.9	8.8	6.0	15.7
Dickinson	1990	16.1	12.4	27.5	5.3	3.3	11.6
	2000	16.5	15.1	21.6	5.2	4.9	6.4
	2010	25.2	20.3	43.1	9.7	7.9	16.5
Emmet	1990	14.9	8.4	31.5	8.0	3.9	18.3
	2000	12.6	11.4	16.5	3.8	3.2	5.7
	2010	21.7	15.8	41.0	8.3	5.5	17.6
Lyon	1990	13.8	13.0	16.7	4.7	4.5	5.4
	2000	13.3	12.7	16.0	4.0	3.0	8.6
	2010	17.5	17.6	17.4	5.1	4.6	7.1
O'Brien	1990	14.5	10.1	27.9	4.9	3.0	10.6
	2000	12.4	9.6	22.0	3.3	2.2	6.8
	2010	21.2	13.9	45.9	9.0	4.9	22.7
Osceola	1990	10.8	7.1	21.6	4.2	2.7	8.8
	2000	13.8	12.1	19.7	3.2	2.6	5.5
	2010	15.5	12	26.2	4.9	4.5	6.3
Palo Alto	1990	18.1	11.4	34.5	7.8	3.6	18.1
	2000	16.7	13.8	24.8	6.6	5.3	10.3
	2010	21.9	19.0	30.6	9.3	6.5	17.3
Sioux	1990	13.5	11.1	22.2	4.3	3.0	8.8
	2000	13.7	11.3	23.6	4.6	3.9	7.4
	2010	18.4	16.0	29.1	6.0	4.0	14.6



Cerro Gordo County

Cerro Gordo County had a 2010 population of 44,324. Over the previous 20 years, Cerro Gordo saw slight decreases from its 1990 population of 46,733 to its more recent 2010 population of 44,324. Also, the percentage of renters decreased from 31.2% in 1990, to 28.5% in 2000, and to 28.4% in 2010. Cerro Gordo's number of households increased from 19,061 in 1990 to 19,839 in 2010. Likewise, the percentage of homeowners increased from 68.8% to 71.6% during these two decades.

Cerro Gordo witnessed substantial increases in the number of owners and renters who were cost-burdened. In 1990, 18.9% of Cerro Gordo households were cost-burdened. This number increased to 19.6% in 2000, and again increased to 25.5% in 2010.

Additionally, extremely cost-burdened households have increased in the past 20 years. In 1990, 7.5% of residents in Cerro Gordo were extremely cost-burdened. These percentages decreased to 6.6% of Cerro Gordo residents being extremely cost-burdened in 2000. However, the percentage of this county's extremely cost-burdened residents increased to 10.2% in 2010.

Floyd County

Floyd County's population has been gradually declining over two decades with population loss occurring at 0.9% from 1990 to 2000 and 3.0% from 2000 to 2010; in 2010 the population was 16,394. Most of the county is owner-occupied housing with 73.2% of the population owning in 1990. This number has risen over time, and homeownership stood at 74.5% in 2010.

In 1990, Floyd had 18.6% of its households cost-burdened, which decreased to 15.3% by 2000. However, the County saw the number of burdened households increasing to 22.8% by 2010. Overall, renters were more likely to experience cost-burden than owners. Approximately 34.1% of renters and 13.0% of owners

were cost-burdened in 1990, which decreased to 24.4% for renters and 12.1% for owners in 2000. These percentages increased to 34.8% for renters and 18.7% for owners in 2010.

In 2000, 5.9% of households were extremely burdened, which increased to 9.4% in 2010. In addition, an unusually large gap in extremely burdened households exists between renters and owners with 17.2% of renters compared to 4.1% of owners being extremely cost-burdened in 2000. The rates of extreme cost-burden grew to 18.8% of renters and 6.1% of owners in 2010.

Franklin County

Franklin County's population has been exhibiting a pattern of decline. In 1990, Franklin County had 11,364 people. This number declined to 10,704 in 2000, and 10,697 in 2010. The percentage of renters dropped from 28% to 25% in the time between 1990 and 2000, then increased slightly to 25.9% in 2010. Homeowners made up 72% of households in 1990, 75% percent in 2000, and 74.1% in 2010.

Cost-burdened percentages have increased overall during the past three Census surveys. In 1990, 15.6% of Franklin County's residents were cost-burdened. This slightly dipped to 15.1% in 2000, but rose to 20.5% in 2010.

Following suit, 4.1% in 1990, 5.1% in 2000, and 6.1% in 2010, were the extremely cost-burdened household percentages for Franklin County. Extreme cost-burden for owners increased from 1.9% to 4.8% from 1990 to 2010. Renters experienced an extreme cost-burden rate increase from 9.6% to 10.0% from 1990 to 2010.

Hancock County

Hancock County saw its population decrease from 12,638, to 12,100, and to 11,505 over the time period of 1990, 2000, and 2010, respectively. In a similar manner, the county's total number of households shrunk from 4,867 in 1990, to 4,795 in 2000, to 4,774 in 2010. Hancock County's renter percentage dropped during these two decades while the percentage of home owners increased. In 1990, 73% of county households were home owners, in 2000 it was 78.2%, and in 2010 it was 82.6%.

From 1990 to 2010, Hancock County witnessed sizeable increases the number of households that were cost-burdened and extremely cost-burdened. In 1990, 17% of county households were cost-burdened. This number declined to 13.2% in 2000, before it jumped to 21.1% in 2010.

Overall, 4.8% in 1990, 5.4% in 2000, and 8.3% of households in 2010 were extremely cost-burdened. For owners, the extreme cost-burden rate rose from 3.2% in 1990 to 6.2% in 2010. Similarly, renters in extreme cost-burden increased from 9.2% to 18.4% from 1990 to 2010.

Kossuth County

Kossuth County's population and number of households have dwindled in the past 20 years. In 1990, Kossuth County boasted a population of 18,591 and 7,194 households. These numbers dropped to 17,163 people and 6,974 households in 2000. By 2010, the population plummeted to 15,748 and the number of households dropped to 6,661. During these 20 years the percentage of households that are renters also declined by 9.1%, while homeowners increased by 9.1% from 1990 to 2000.

The total percent of homeowners and renters that were cost-burdened in 1990 was 14.4% in 1990 and 13.7% in 2000, and then increased to 16.7% in 2010. This

was primarily due to housing cost-burdened homeowners, whose percent rose from 10.5% in 1990 to 14.5% in 2010. Renters who were cost-burdened increased from 24.8% to 27.2% from 1990 to 2010.

Extreme cost-burden increased in a similar manner to cost burden. Total extreme cost-burden was at 5.5%, 4.2%, and 5.8% in 1990, 2000, and 2010, respectively. Extreme cost-burden especially affected renters. The percent of extreme cost-burden for renters was 12.4% in 2010, compared to only 4.4% for owners in the same year.

Mitchell County

Mitchell County's population has been gradually declining over the past 20 years with population loss occurring at 0.5% from 1990 to 2000 and 0.7% from 2000 to 2010; the population in 2010 was 10,801. Mitchell has historically had a high rate of homeownership with 78.3% of the population owning in 1990. This number has steadily risen, and the homeownership rate stood at 83.3% in 2010.

In 1990, Mitchell had 13.3% of its households cost-burdened, which decreased to 12.9% by 2000. However, the County saw the number of burdened households increasing to 16.6% by 2010. A higher percentage of renters were affected by cost-burden compared to owners. About 26.2% of renters and 9.7% of owners were cost-burdened in 1990. These numbers decreased to 21.7% for renters and 11.0% for owners in 2000. However, these percentages increased to 30.8% for renters and 13.8% for owners in 2010.

Only 3.6% of households were extremely cost-burdened in 1990. In 2000, 4.4% of households were extremely burdened, which only increased to 6.1% in 2010. In addition, a large gap in extremely burdened households exists between renters and owners with 15.9% of renters compared to 4.1% of owners being extremely cost-burdened.

Winnebago County

Winnebago County's population declined over the past three Censuses. In 1990, Winnebago had a population of 12,122, which shrunk to 11,723 in 2000. This number plummeted to 10,962 in 2010. However, generally, renters maintained about a quarter of the county's households, 25.4% in 1990, 23.9% in 2000, and 25.3% in 2010. Likewise, homeowners occupied about three-fourths of the Winnebago County's households, 74.6% in 1990, 76.1% in 2000, and 74.7% in 2010.

In 1990, 16.7% of households within the county were cost-burdened. In 2000, 11.6% of households were cost-burdened, and in 2010 that number increased past its 1990 levels to 22%. Cost-burden for owners and renter also increased from 1990 to 2010, with a decline in 2000. Owner cost-burden was 13.0%, 9.4%, and 19.7% in 1990, 2000, and 2010. Renter cost burden was 27.5%, 18.7%, and 28.8% in 1990, 2000, and 2010.

Extreme cost-burden followed a similar trend, with 5.8% of households extremely cost-burdened in 1990, 5% in 2000, and 8.1% in 2010. Both owners and renter experienced overall increases in extreme cost-burden. Extreme cost-burden for owners increased from 4.6% to 6.3% from 1990 to 2010. Renters endured an extreme cost-burden increase from 9.6% to 13.6% from 1990 to 2010.

Worth County

Worth County saw modest drops in population from 1990 to 2000. In 1990, its population was 7,991, and 7,909 in 2000. In 2010, the population again dropped, but in a more severe manner to 7,628. The number of households decreased

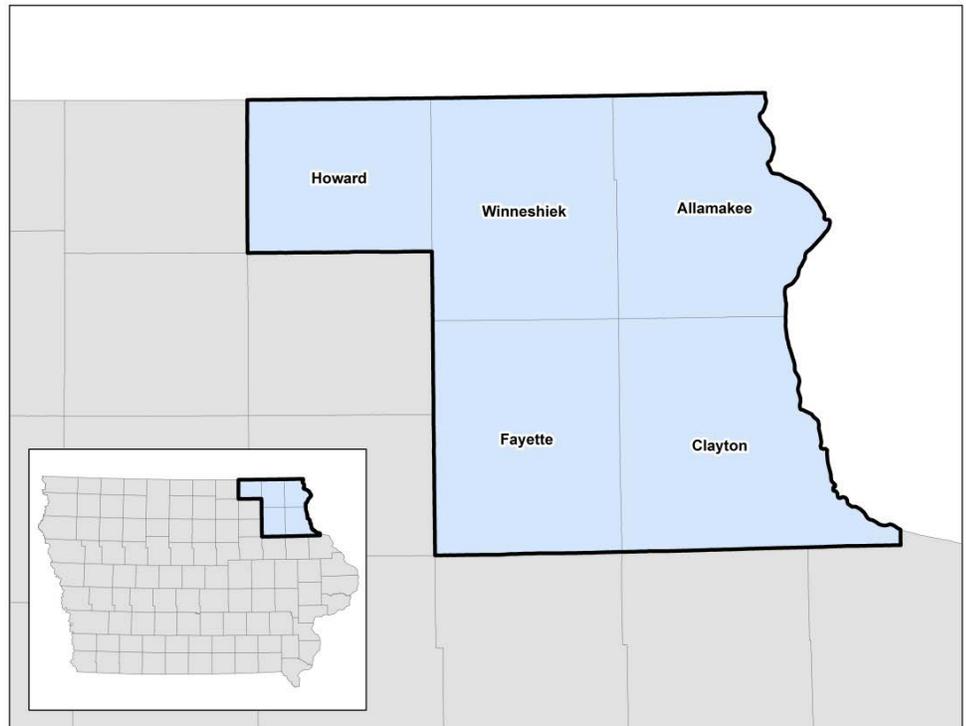
by only 40 households over these two decades. Renter households dropped from 23.7%, to 21%, to 19.9% in 1990, 2000, and 2010, respectively. Homeowner households increased from 76.3% in 1990, to 79% in 2000, to 80.1% in 2010.

Winnebago, like many Iowan counties, also saw increases in the number of households that were cost-burdened during the last three Censuses. Cost-burdened households comprised 15.8% of Winnebago households in 1990. In 2000, 15.8% of households were cost-burdened, and in 2010, 20.6% were cost-burdened.

Extremely cost-burdened households increased from 5% in 1990, to 5.3% in 2000, and up to 7.3% in 2010. The percent of owners in extremely cost-burdened situations increased steadily from 4.0% to 6.0% from 1990 to 2010. Renter extreme cost-burden was 8.3%, 5.9%, and 12.7% in 1990, 2000, and 2010, respectively.

Table 4: North Iowa Area Council of Governments Cost-Burden and Extreme Cost-Burden by County

		% Cost-Burdened Households	% Cost-Burdened Owners	% Cost-Burdened Renters	% Extremely Cost-Burdened Households	% Extremely Cost-Burdened Owners	% Extremely Cost-Burdened Renters
Cerro Gordo	1990	18.9	12.5	33.2	7.5	4.0	15.0
	2000	19.6	15.4	30.2	6.6	4.0	13.3
	2010	25.5	21.2	36.5	10.2	6.5	19.6
Floyd	1990	18.6	13.0	34.1	7.6	4.1	17.2
	2000	15.3	12.1	24.4	5.9	4.7	9.2
	2010	22.8	18.7	34.8	9.4	6.1	18.8
Franklin	1990	15.6	10.0	30.0	4.1	1.9	9.6
	2000	15.1	12.1	24.2	5.1	4.2	7.7
	2010	20.5	19.3	24.1	6.1	4.8	10.0
Hancock	1990	17.0	16.0	19.6	4.8	3.2	9.2
	2000	13.2	12.1	17.1	5.4	4.8	7.2
	2010	21.1	19.2	30.3	8.3	6.2	18.4
Kossuth	1990	14.4	10.5	24.8	5.5	4.0	9.7
	2000	13.7	12.2	19.0	4.2	3.5	7.0
	2010	16.7	14.5	27.2	5.8	4.4	12.4
Mitchell	1990	13.3	9.7	26.2	3.6	2.5	7.6
	2000	12.9	11.0	21.7	4.4	3.4	8.7
	2010	16.6	13.8	30.8	6.1	4.1	15.9
Winnebago	1990	16.7	13.0	27.5	5.8	4.6	9.6
	2000	11.6	9.4	18.7	5.0	3.7	9.2
	2010	22.0	19.7	28.8	8.1	6.3	13.6
Worth	1990	15.8	12.7	25.5	5.0	4.0	8.3
	2000	15.8	14.1	22.3	5.3	5.2	5.9
	2010	20.6	19.3	26.2	7.3	6.0	12.7



Allamakee County

Allamakee County has a population of 14,311 and saw modest population growth at 5.9% from 1990 to 2000, but has since had its population decline by 2.3% from 2000 to 2010. Most of the county is owner-occupied housing with 75.8% of the population owning in 1990. This trend has only intensified over the past 20 years, and the homeownership now stands at 79.7% in 2010.

In 1990, the County had approximately 19% of its households cost-burdened, however, this decreased to 15.3% by 2000, after which it rose to 23.6% by 2010. Approximately 23.3% of renters and 17.7% of owners were cost-burdened in 1990, which decreased to 23.0% for renters and 13% for owners in 2000. However, by 2010 both percentages increased to 29.4% for renters and 22.1% for owners.

The percentage of extremely cost-burdened households is also relatively low. In 2000, only 4.6% of households were extremely burdened, which increased to 7.2% in 2010. In 2010, 10.3% of renters compared to 7.2% of owners were extremely cost-burdened.

Clayton County

Clayton County's population has been steadily declining over the past 20 years with population loss occurring at 2.0% from 1990 to 2000 and 2.5% from 2000 to 2010. The 2010 population was 18,202 residents. The majority of Clayton County is owner-occupied housing with 74.9% of the population owning in 1990. This number has risen, and the homeownership now stands at 77.3% in 2010.

In 1990, Clayton had 15.7% of its households cost-burdened, which decreased to 14.9% by 2000. However, the County saw the number of burdened households increasing to 20.4% by 2010. Renter cost-burden was much higher than owners, with 25.5% of renters and 12.4% of owners were cost-burdened in 1990. This decreased to 17.4%, for renters, and 14.2%, for owners, in 2000. These percentages increased to 24.7% for renters and 19.1% for owners in 2010.

Total extreme cost-burden was at 5.8% in 1990. In 2000, 4.6% of households were extremely burdened, which increased to 7.2% in 2010. For renters, extreme cost-burden decreased from 12.2%, in 1990, to 11.2%, in 2010, with a low of 6.3% in 2000. Owners experienced steady increases in extreme cost-burden from 3.7% in 1990 to 6.1% in 2010.

Fayette County

Fayette County saw a population growth rate of 0.8% from 1990 to 2000, but has since had its population decline by 4.6% from 2000 to 2010. In 2010, the total population was 20,992. Much of the county is owner-occupied housing with 74.4% of the population owning in 1990. This number has risen to the 2010 homeownership rate of 78.5%.

In 1990, Clayton had 14.4% of its households cost-burdened, which increased to 16.1% by 2000. As of 2010, the County continued to see the number of burdened households increase to 21.8%. Cost-burden affected Fayette County renters more than owners. In 1990, 26.3% of renters and 10.3% of owners were cost-burdened, which increased to 28.2% for renters and 12.2% for owners in 2000. The cost-burden rates further increased to 30.8% for renters and 19.3% for owners in 2010.

The percent of extreme cost-burden in 1990 was 5.7%. In 2000, 6.6% of households were extremely burdened, which increased to 9.2% in 2010. Owners and renters experience steady increases over the study period. Extreme cost-burden for owners rose from 4.1% to 7.6% from 1990 to 2010. Renters experienced extreme cost-burden increases from 10.6%, in 1990, to 14.8%, in 2010.

Howard County

In 2010, the population of Howard County was 9,610. Howard County's population saw a population growth rate of 1.3% from 1990 to 2000, but has since had its population decline by 3.2% in the years from 2000 to 2010. Howard has historically had a high rate of homeownership with 78.0% of the population owning in 1990. This number has gradually risen to the 2010 level of 79.5% homeownership.

In 1990, Howard had 16.9% of its households cost-burdened, which decreased to 15.0% by 2000. However, Howard County saw the number of burdened households increase to 22.1% by 2010. Renters appeared to be most affected by cost-burden in Howard County. About 28.1% of renters and 13.8% of owners were cost-burdened in 1990, which decreased to 23.2% for renters and 12.8% for owners in 2000. These percentages increased to 31.7% for renters and 19.6% for owners in 2010.

The 1990 level of extreme cost-burden was 5.7%. In 2000, 3.1% of households were extremely burdened, which increased to 9.4% in 2010. In addition, a gap in extremely burdened households exists between renters and owners with 15.7% of renters compared to 7.8% of owners being extremely cost-burdened in 2010.

Winneshiek County

The 2010 population of Winneshiek County was 21,031 people. Winneshiek County's population saw a population growth rate of 2.2% from 1990 to 2000, but has since had its population decline by 1.3% from 2000 to 2010. Most of the county is owner-occupied housing with 71.0% of the population owning in 1990. The rate of homeownership continued to rise over time to the 2010 level of 75.5%.

In 1990, Winneshiek had 17.7% of its households cost-burdened, which decreased to 15.1% by 2000. However, the percentage of cost-burdened households in

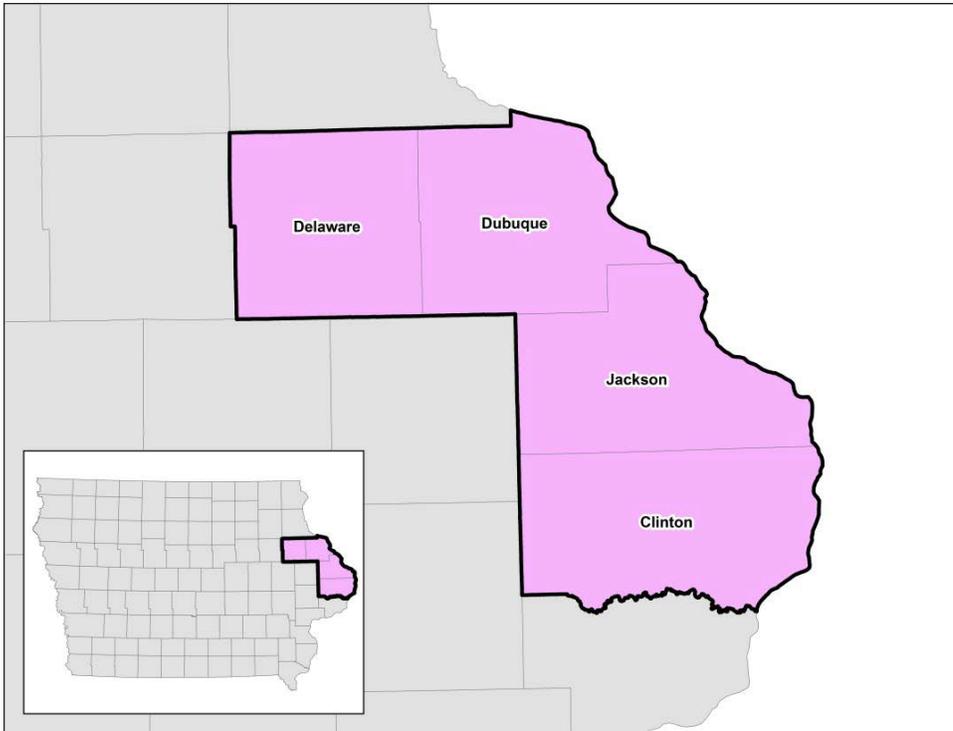
Winneshiek County increased up to 22.9% by 2010. Renters in Winneshiek County were especially affected by housing cost-burden. Cost-burden affected approximately 25.1% of renters and 14.7% of owners in 1990. These numbers increased to 25.3% for renters but decreased to 11.4% for owners in 2000. By 2010, these percentages increased to 34.7% for renters and 19.1% for owners.

In 1990, 6.9% of households were extremely cost-burdened, which decreased to 5.3% of in 2000. This increased to 7.6% by 2010. Furthermore, a disparity in extremely burdened households exists between renters and owners with 14.4% of renters compared to 5.4% of owners being extremely cost-burdened in 2010.

Table 5: Upper Exploreland Regional Planning Commission Cost-Burden and Extreme Cost-Burden by County

		% Cost-Burdened Households	% Cost-Burdened Owners	% Cost-Burdened Renters	% Extremely Cost-Burdened Households	% Extremely Cost-Burdened Owners	% Extremely Cost-Burdened Renters
Allamakee	1990	19.0	17.7	23.3	6.4	4.8	11.5
	2000	15.3	13.0	23.0	6.3	4.6	11.8
	2010	23.6	22.1	29.4	7.8	7.2	10.3
Clayton	1990	15.7	12.4	25.5	5.8	3.7	12.2
	2000	14.9	14.2	17.4	4.6	4.0	6.3
	2010	20.4	19.1	24.7	7.2	6.1	11.2
Fayette	1990	14.4	10.3	26.3	5.7	4.1	10.6
	2000	16.1	12.2	28.2	6.6	4.2	14.1
	2010	21.8	19.3	30.8	9.2	7.6	14.8
Howard	1990	16.9	13.8	28.1	5.7	3.5	13.5
	2000	15	12.8	23.2	3.1	2.3	6.3
	2010	22.1	19.6	31.7	9.4	7.8	15.7
Winneshiek	1990	17.7	14.7	25.1	6.9	4.5	12.5
	2000	15.1	11.4	25.3	5.4	2.7	12.7
	2010	22.9	19.1	34.7	7.6	5.4	14.4

East Central Intergovernmental Association



Clinton County

Clinton County experienced a population decrease of 1,766 people from 1990 to 2010. Even with this decrease, Clinton County saw an increase in the number of housing units by 317 over the same 20 year time period. This was due to an increase in the number of owner-occupied units, which increased by 634 from 1990 to 2010. Rental units saw a decrease by 168 units during the same 20 year time period.

Clinton County saw a decrease in household cost-burden from 1990 to 2000 by 0.7% points. Between 2000 and 2010, there was an increase in the rate of cost-burden by 8% points. The increase in cost-burden was largely due to an increase in renter cost-burden which was as high as 41.1% percent in 2010. This was a 7.5% point increase from the 1990 rate.

Overall, 8.0% of households were extremely cost-burdened in 1990. Extremely cost-burdened households did not see a decrease in the 2000 census, but the difference between the rate of extremely cost-burdened renters and owners increased. In 2010, this rate for renters was 22.5% but only 5% for homeowners.

Delaware County

Delaware County also saw a loss in population over the 20 year period, losing a total of 178 people. This county also saw an increase in the number of housing units by 947 units. The increase in the number of housing units was largely due to an increase in the number of owner occupied units, which increased by 796 units.

Delaware County saw a 0.2% decrease in the rate of household cost-burden between 1990 and 2000, but a 7.7% increase in cost-burden from 2000 to 2010. Owner-occupied cost-burden increased by almost 10%, from 13.4% to 23.2%, in the 20 year period whereas rental occupied cost-burden increased by only 1.3% points, from 26.8% to 28.1%.

Extreme cost-burden in Delaware County increased by 1.5% points from 1990 and 2010, but decreased by 0.7% points from 1990 to 2000. The percent of owners in extreme cost-burden was 5.2%, in 1990, 3.4%, in 2000, and 7.4%, in 2010. Extreme cost-burden affected 11.8%, 15.9%, and 12.1%, in 1990, 2000, and 2010, respectively.

Dubuque County

Dubuque County has experienced population growth since 1990 by a rate of 8.4%, or an increase of 7,250 people. There was an increase in housing units by 10,934 over the 20 year time period. From 1990 to 2010, Dubuque County saw a loss in the proportion of rental units to owner occupied units.

Dubuque County has seen a steady increase in the rate of household cost-burden since 1990. In 2010, the cost-burden was 25.7% which was an increase of 9% since 1990. Renters in Dubuque County face a higher rate of cost-burden than homeowners. In 1990, the renter cost-burden was 34% but increased even further to 42.7% in 2010. For owners, 9.7% and 20.0% experienced cost-burden in 1990 and 2010, respectively.

The rate of extreme cost-burden also increased over the twenty year period by 3.3% points. In 1990, renters had an extreme cost-burden of 15.7%, while owners had a rate of 3.1%. In 2010, renters had an extreme cost-burden of 20.4% whereas the rate for homeowners was much lower at 4.6%.

Jackson County

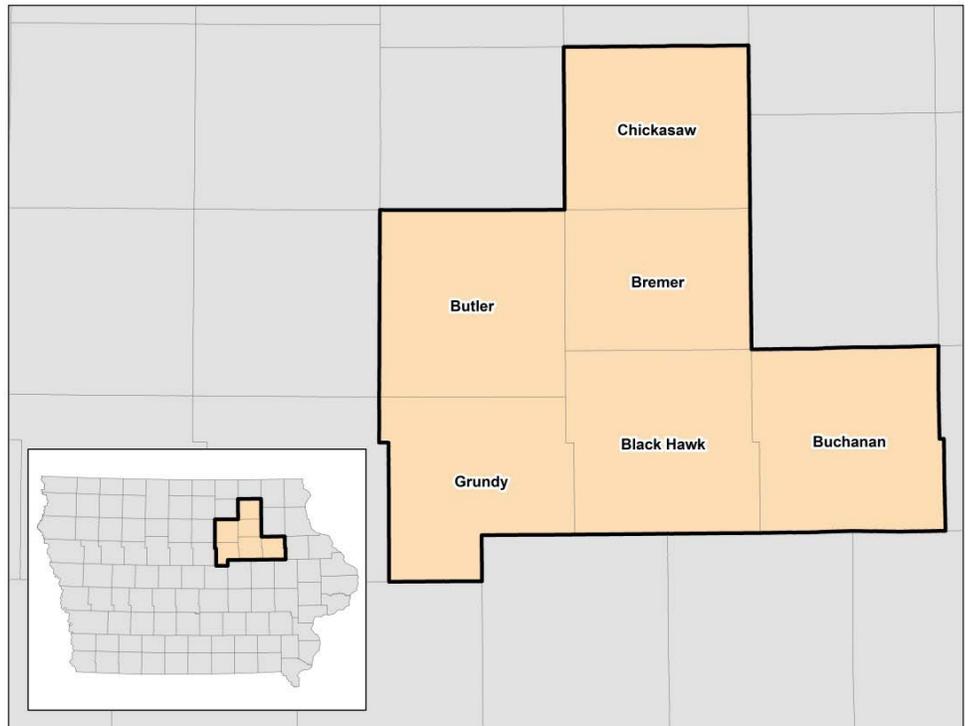
Jackson County saw an increase in population from 1990 to 2000 by 346 people but then a decrease from 2000 to 2010 of 354 people, for an overall decrease by 8 people in the 20-year time period. There has also been an increase in the number of housing units in Jackson County in the 20 year period. The number of housing units increased by 854 units during this time. Jackson County has also seen an increase in owner occupied housing units by 748 units. Rental housing decreased by 35 units from 1990 to 2000 but increased by 49 units from 2000 to 2010.

Jackson County saw a decrease in the rate of household cost-burden from 1990 to 2000 by 1.6% points, but then an increase from 2000 to 2010 by 6.4% points. There was an overall increase in cost-burden over the 20 year time period by 4.8% points. The most burdened portion of Jackson County were renters, with a cost-burden rate of 31.1% in 2010, which is 10.4% points higher than that of homeowners in the same year.

The percent of the population that is extremely cost-burdened has increased from 1990 to 2010 by 2.1% points. In 1990, 5.8% of owners were cost-burdened, which increased to 7.8% in 2010. Renters were more extremely cost-burdened than owners by 7.0% points in 2010, at a rate of 14.8%.

Table 6: East Central Intergovernmental Association Cost-Burden and Extreme Cost-Burden by County

		% Cost-Burdened Households	% Cost-Burdened Owners	% Cost-Burdened Renters	% Extremely Cost-Burdened Households	% Extremely Cost-Burdened Owners	% Extremely Cost-Burdened Renters
Clinton	1990	18.5	12.4	33.6	8.0	4.7	16.1
	2000	17.8	12.6	31.7	7.0	3.9	15.5
	2010	25.8	20.7	41.1	9.4	5.0	22.5
Delaware	1990	16.7	13.4	26.8	6.8	5.2	11.8
	2000	16.5	13.3	27.9	6.1	3.4	15.9
	2010	24.2	23.2	28.1	8.3	7.4	12.1
Dubuque	1990	16.7	9.7	33.9	6.7	3.1	15.7
	2000	17.4	12.5	31	6.1	3.6	13.1
	2010	25.8	20.0	42.7	10.0	6.1	21.6
Jackson	1990	18.2	15.2	26.8	7.2	5.8	11.2
	2000	16.6	14.2	24.2	5.5	4.5	8.9
	2010	23.0	20.7	31.1	9.3	7.8	14.8



Black Hawk County

Black Hawk County has 129,252 residents and is home to the Cedar Falls-Waterloo metropolitan area. Black Hawk has steadily seen its population grow with rates of 3.4% from 1990 to 2000 and 1% from 2000 to 2010. Of the county's households, 69% were owner-occupied in 2010.

In 1990, Black Hawk County had approximately 20.9% of its households cost-burdened. This number slightly decreased to 20.7% by 2000, before increasing to 28.9% in 2010. Of all renters, 40.0%, 39.4%, and 50.3% were cost-burdened in 1990, 2000, and 2010, respectively. This was much higher than the 11.7%, 12.3%, and 19.2% of cost-burdened owners in 1990, 2000, and 2010, respectively.

Extremely cost-burdened households also increased over the past decade from 9.3% in 2000 to 13.6% in 2010. Renters are especially struggling in Black Hawk County, and the gap between the percentages of burdened renters and homeowners is large. The county has extremely high levels of burdened renters with percentages consistently above 40% and even rising above 50% in 2010. Furthermore, extremely cost-burdened renter-occupied households have constantly seen their levels rise, and as of 2010, it stood at 29.8%, compared to homeowners who stood at 4.0% and 6.2% in 2000 and 2010 respectively.

Bremer County

Bremer County has a population of 24,185 residents and has seen modest population growth over the past 20 years with rates of 2.2% from 1990 to 2000 and 3.7% in 2000 to 2010. In 1990, most of the county consisted of owner-occupied housing with 75% of the population owning, and ownership rates have rose to 82.1% as of 2010.

In 1990, Bremer County had approximately 15.5% of its households cost-burdened, and this number decreased to 13.7% by 2000. The number of cost-burdened households increased to 19.3% by 2010. From 1990 to 2010, renters

followed a trend of being more cost-burdened than owners. In Bremer County, 29.0% of renters and 11.0% of owners were cost-burdened in 1990, which decreased to 20.7% for renters and 11.7% for owners in 2000. Percentages increased to 33.3% for renters and 16.2% for owners in 2010.

In 2000, only 4.0% of households were extremely burdened, which rose to 7.3% in 2010. In addition, a gap in extremely burdened households exists between renters and owners. This was especially true in 2010, with 17.3% of renters compared to 5.1% of owners being extremely cost-burdened.

Buchanan County

Buchanan County's population held fairly stable at approximately 21,000 residents over the past 20 years. Most of the county has owner-occupied housing. In 1990, 75% owned their home, though this has steadily risen over time to 77.9% in 2010.

In 1990, Buchanan had approximately 18% of its households cost-burdened, which decreased to 15.2% by 2000. The number of cost-burdened households increased to 20.7% by 2010. However, a larger percentage of renters are cost-burdened than homeowners. While this percentage sharply decreased from 1990 to 2000, it increased again to 27.2% for renters as compared to 18.9% of homeowners.

Overall, 7.2% of households were in extreme cost-burden in 1990. In 2000, only 5.0% of households were extremely burdened, which increased to 7.1% in 2010. As of 1990, 4.1% of owners were cost-burdened, while 16.8% of renters were cost-burdened in the same year. By 2010, 12.0% of renters as compared with 5.8% of homeowners were extremely cost-burdened.

Butler County

Butler County's population has steadily declined over the past 20 years with population falling by 2.7% each Census; the population in 2010 was 14,986. Most of Butler County consisted of owner-occupied housing in 1990, with over 77.6% owning homes. This number has quickly risen over time to a homeownership rate of 82.2% in 2010.

In 1990, Butler County had only 14.0% of its households cost-burdened, which increased to 14.9% by 2000. The numbers of cost-burdened households continued to rise to its 2010 level of 17.9%. Although renters tend to make up a smaller percentage of housing tenure in Butler County, renters were more cost-burdened than homeowners. In 1990, 24.0% of renters were cost-burdened. This which only increased slightly to 24.8% in 2000. Owner cost-burden, however, stood at 11.1% and 12.4% during the same timeframe. Both percentages increased to 31.8% for renters and 14.9% for owners in 2010.

In 2000, 5.3% of households were extremely burdened, which increased to 7.4% in 2010. Owners and renters both experienced steady increases in extreme cost burden over the two decades. In 1990, 3.8% of owners were extremely cost-burdened, which increased to 5.6% in 2010. The cost-burden rate for renters was higher than owners, at 9.8% in 1990 and 15.5% in 2010.

Chickasaw County

Chickasaw County's population has been declining at an increasing rate over the past 20 years with population loss occurring at 1.5% from 1990 to 2000 and 4.6% from 2000 to 2010. Chickasaw County had a population of 12,499 in 2010. In 1990, over three-quarters of the county was owner-occupied housing with

78.4% of the population owning in 1990. This number has quickly risen, and the homeownership stood at 84.5% in 2010.

In 1990, Chickasaw County had 14.9% of its households cost-burdened, which decreased to 13.1% by 2000. However, Chickasaw saw the number of burdened households increasing to 21.2% by 2010. In 1990, 22.2% of renters were cost-burdened which decreased to 20.1% in 2000. The percentage of cost-burdened homeowners was 12.8% and 11.3% during the same years. These percentages increased to 30.6% for renters and 19.5% for owners in 2010.

In 2000, 4.0% of households were extremely burdened, which increased to 8.4% in 2010. For renters, 9.9% and 15.4% were extremely cost-burdened in 1990 and 2010. For owners, 3.7%, in 1990, and 7.1%, in 2010, were extremely cost burdened.

Grundy County

The population of Grundy County has been steadily increasing since 1990, from 12,029 people in 1990 to 12,401 people in 2010, a 3% increase. As the population increased between 1990 and 2010, the number of households increased from 4,776 to 5,042 by 2010. At the same time, homeownership rates have continuously increased and rates of renting have concurrently decreased.

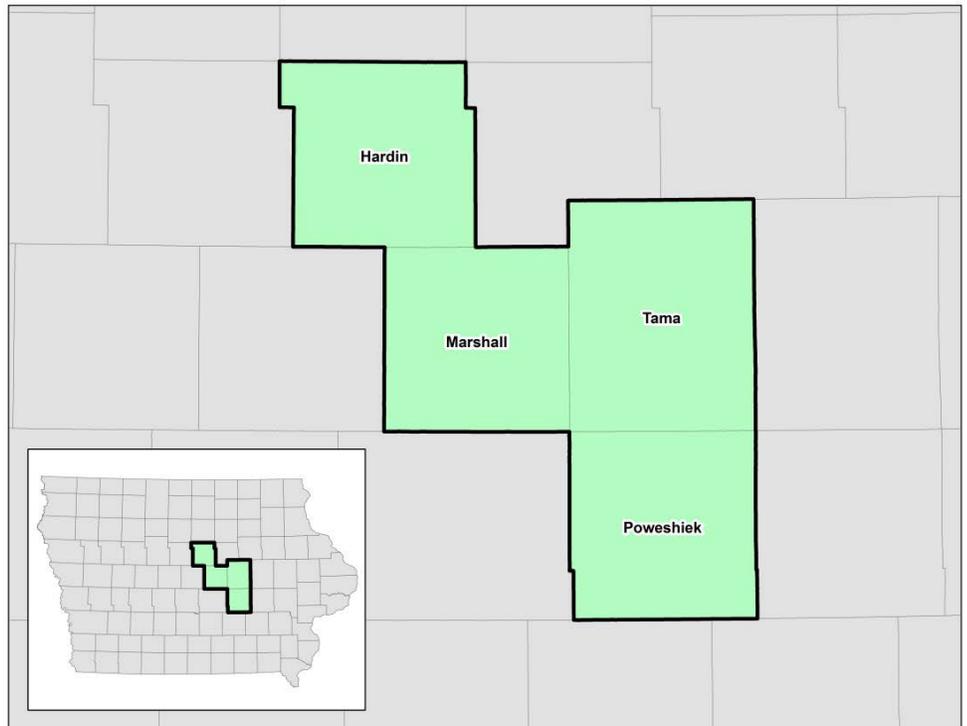
The percentage of the population that was cost-burdened decreased in 2000 and increased in 2010. The percentage of homeowners who were cost-burdened declined from 1990 to 2000, reaching 11.5% in 2000. Percentage of cost-burdened households then increased from 2000 to 2010, reaching 18.6% in 2010. The percentage of renters who were cost-burdened declined continuously from 1990 to 2010 from 17.8% to 16.6%.

The percentage of total population that was extremely cost-burdened decreased from 1990 to 2000, then rose from 2000 to 2010. Similarly, the percentage of homeowners that were extremely cost-burdened declined between 1990 and 2000. The percentage of renters that were extremely cost-burdened in 2000 was 8.2%, which was down from 10.6% in 1990. This percentage then rose to 9% in 2010.

Table 7: Iowa Northland Regional Transportation Authority Cost-Burden and Extreme Cost-Burden by County

		% Cost-Burdened Households	% Cost-Burdened Owners	% Cost-Burdened Renters	% Extremely Cost-Burdened Households	% Extremely Cost-Burdened Owners	% Extremely Cost-Burdened Renters
Black Hawk	1990	20.9	11.7	40.0	9.0	4.0	19.4
	2000	20.7	12.3	39.4	9.3	4.0	21
	2010	28.9	19.2	50.3	13.6	6.2	29.8
Bremer	1990	15.5	11.0	29.0	5.0	2.8	11.5
	2000	13.7	11.7	20.7	4.0	3.2	7.1
	2010	19.3	16.2	33.3	7.3	5.1	17.3
Buchanan	1990	18.0	12.2	35.6	7.2	4.1	16.8
	2000	15.2	12.9	23.4	5.0	3.5	10.2
	2010	20.7	18.8	27.2	7.1	5.8	12.0
Butler	1990	14.0	11.1	24.0	5.1	3.8	9.8
	2000	14.9	12.4	24.8	5.3	4.1	10.0
	2010	17.9	14.9	31.8	7.4	5.6	15.5
Chickasaw	1990	14.9	12.8	22.2	5.0	3.7	9.9
	2000	13.1	11.3	20.1	4.0	2.8	9.0
	2010	21.2	19.5	30.6	8.4	7.1	15.4
Grundy	1990	15.7	12.3	25.7	5.5	3.7	10.6
	2000	12.7	11.5	17.8	4.3	3.3	8.2
	2010	18.2	18.6	16.6	6.1	5.4	9.0

Region Six Planning Commission



Hardin County

Hardin County had a population of 19,094 in 1990 and saw a 1% population decline from 1990 to 2000. The population further decreased by 6% from 2000 to 2010. Owner-occupied housing makes up most of Hardin County, with 71.9% of the population owning their home in 1990. This trend has only increased over the past 20 years, and the homeownership rate now stands at 73.8% in 2010.

In 1990, the county had approximately 16.8% of its households cost-burdened. However, this decreased to 14.8% by 2000, after which it rose to 20% by 2010. In 1990, 28.1% of renters and 12.4% of owners were cost-burdened, which decreased to 22.9% for renters and 12.1% for owners in 2000. By 2010, these percentages increased to 26.1% for renters and 17.9% for owners.

In total, 6.4% of households were extremely cost burdened in 1990. In 2000, 5.3% of the population was extremely burdened, which increased to 7% in 2010. In 2010, 10.5% of renters compared to 5.8% of owners experienced extreme cost-burden.

Marshall County

Marshall County had a population of 40,131 people in 2010 and has seen modest population growth over the past 20 years. There was 2.7% growth from 1990 to 2000 and 2.1% growth from 2000 to 2010. Marshall County was comprised of 71.2% homeowners in 1990 and 75% in 2010.

In 1990, 17.2% of Marshall County's population was cost-burdened. This number increased to 20.4% by 2000 and increased again in 2010 to 26.7%. The percentage of cost-burdened homeowners increased to 22.6% by 2010 from 11.3% in 1990.

In 2000, 8.3% of the population was extremely cost-burdened, which rose to 10.5% in 2010. Renters were especially affected by extreme cost-burden in comparison to owners. Extreme cost-burden affected 14.7% of renters and 2.8%

of owners in 1990, which increased to 16.2% for renters and 8.6% for owners in 2010. Extreme cost-burden increased from 2.8% in 1990 to 8.6% in 2010 for homeowners and from 14.7% in 1990 to 16.2% in 2010 for renters.

Poweshiek County

The population of Poweshiek County declined slightly from 1990 to 2010, but the number of households increased. The percentage of homeowners grew from 1990 to 2010. The total Poweshiek County population in 2010 was 18,914.

The percent of cost-burden increased for both homeowners and renters. Cost-burdened renters increased substantially from 27% in 1990 to 46.6% in 2010. Cost-burdened owners increased from 13.8% in 1990 to 16.3% in 2010. The overall rate of cost-burden increased from 17.7% in 1990 to 22.9% in 2010.

The percentage of extremely cost-burdened renters rose significantly from 9.7% in 1990 to 23.1% in 2010. In a similar manner, extremely cost-burdened owners increased from 3.6% to 7.5% in the same time period. The overall rate of extreme cost-burden increased from 5.4% in 1990 to 10.9% in 2010.

Tama County

Tama County's population increased from 1990 to 2000 before decreasing to a 2010 level of 17,952 residents. In 1990, most of the county was composed of owner-occupied housing, with 75.2% owning. This has steadily risen over time to 77.9% percent in 2010.

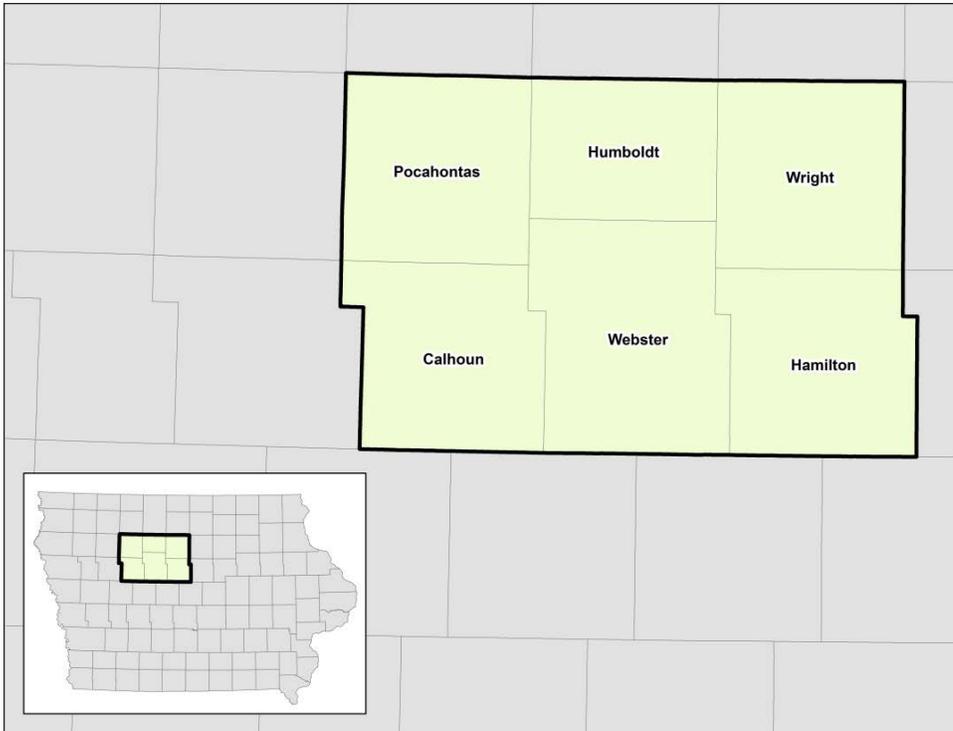
In 1990, 15.8% of Tama County's population was cost-burdened, which decreased to 14.5% by 2000 and rose to 22.7% in 2010. The percentage of cost-burdened homeowners increased to 19.9% by 2010 from 12.7% in 1990. However, a larger percentage of renters were cost-burdened than homeowners. The percent of cost-burdened renters increase from 25.1% in 1990 to 32.3% in 2010.

In 2000, only 4.3% of homeowners were extremely cost-burdened, which increased to 7.6% in 2010. Extreme cost-burden for renters also increased from 1990 to 2010, from 13% to 13.4%. The total level of extreme cost-burden increased from 6.0% to 8.8% from 1990 to 2010.

Table 8: Region Six Planning Commission Cost-Burden and Extreme Cost-Burden by County

		% Cost-Burdened Households	% Cost-Burdened Owners	% Cost-Burdened Renters	% Extremely Cost-Burdened Households	% Extremely Cost-Burdened Owners	% Extremely Cost-Burdened Renters
Hardin	1990	16.8	12.4	28.1	6.4	3.9	12.7
	2000	14.8	12.1	22.9	5.3	3.6	10.3
	2010	20.0	17.9	26.1	7.0	5.8	10.5
Marshall	1990	17.2	11.3	31.9	6.2	2.8	14.7
	2000	20.4	15.5	34.1	8.3	5.3	16.8
	2010	26.7	22.6	39.0	10.5	8.6	16.2
Poweshiek	1990	17.7	13.8	27.0	5.4	3.6	9.7
	2000	16.1	13.3	23.3	6.0	5.1	8.6
	2010	22.9	16.3	46.6	10.9	7.5	23.1
Tama	1990	15.8	12.7	25.1	6.0	3.7	13.0
	2000	14.5	12.7	20.8	5.0	4.3	7.8
	2010	22.7	19.9	32.3	8.8	7.6	13.4

MIDAS Council of Governments



Calhoun County

Calhoun County's population dwindled from 11,508, to 11,115, to 9,846 people in 1990, 2000, and 2010, respectively. The percent of Calhoun renters decreased from 28.3% in 1990, to 22.6% in 2000, and to 20.3% in 2010. The percent of homeowners within Calhoun County increased from 71.7% in 1990, to 77.4% in 2000, and to 79.7% in 2010.

The number of households that were cost-burdened during the past three Censuses held steady at approximately 17% between 1990 and 2010. The number of cost-burdened renters slightly decreased from 22.7% to 19.5% from 1990 to 2010. In contrast, the number of cost-burdened owners slightly increased from 14.0% in 1990 to 16.3% in 2010.

The number of households that were extremely cost-burdened decreased from 6.2% in 1990, to 5.5% in 2000, and to 5.1% in 2010. Homeowners accounted for the majority of the decline in total households that were extremely cost-burdened from 1990 to 2010. In Calhoun County in 1990, 4.7% of homeowners were extremely cost-burdened, but only 3.8% of homeowners were extremely cost-burdened in 2010.

Hamilton County

Hamilton County experienced a population gain from 1990 to 2000, but a population decrease from 2000 to 2010. In 1990, the population was 16,071, in 2000 it increased to 16,438, and in 2010 it declined to 15,874. Similarly, the number of households increased from 1990 to 2000 and declined from 2000 to 2010. In 1990, there were 6,358 households, in 2000 the number of households increased to 6,692, and in 2010 the number of households declined to 6,603. In 1990, 29% rented and 71% of the county population owned their home. In 2000, 27.2% rented and 72.8% of the population owned their homes. In 2010, the percent of the population who rented decreased to 23.3% while the homeownership rate grew to 76.7%.

In 1990, the county had almost 18% of its population cost-burdened. However, this decreased to 16% by the year 2000, after which it rose to 26.2% by 2010. Homeowners' cost-burden increased from 11.5% in 1990 to 16% in 2000, and saw a jump again to 20.4% in 2010. Of all renters in the county, 33.8% were cost-burdened in 1990. This number dropped in 2000 to 21.4% and then increased 45.6% in 2010.

The percentage of the population that was extremely cost-burdened showed increasing trends, growing in each Census from 5.9% in 1990 to 10.7% in 2010. In 1990, only 2.4% of homeowners were extremely cost-burdened. That number grew three times by 2010, reaching 7.9%. The percentage of renters who were extremely cost-burdened was 14.3%, 10.3%, and 19.9%, in 1990, 2000, and 2010, respectively.

Humboldt County

Humboldt County's population followed a trend of decline over the period from 1990 to 2010. Its population was reduced from 10,756 in 1990, to 10,381 in 2000, and to 9,905 in 2010. The total number of households in Humboldt County declined by 50 over these 20 years. Likewise, the percentage of renters dropped from 27.2% in 1990, to 24% in 2000, and stayed at 24% in 2010. Homeowners made up 72.8% of households in the county in 1990 and 76% in 2000 and 2010.

Cost-burdened and extremely cost-burdened Humboldt residents increased from 1990 to 2010. In 1990, 13.3% of Humboldt's households were cost-burdened. In 2000, 12.8% were cost-burdened, and in 2010, 17.4% were cost-burdened.

Similarly, 11.5% of county renters were extremely cost-burdened in 1990, which declined to 8.3% in 2000 before rising to 16.7% in 2010. Extreme cost burden has affected owners much less than renters, with 1.2%, 3.2%, and 3.0% of owners being affected in 1990, 2000, and 2010. Overall, extreme cost burden rose from 4.0% in 1990 to 6.3% in 2010.

Pocahontas County

In 1990, Pocahontas County's population registered at 9,525. In 2000, it dropped to 8,662. In 2010, only 7,509 people lived in Pocahontas County. Pocahontas County's number of households dwindled by about 200 from 1990 to 2000, and 300 more households from 2000 to 2010. There were 3,820 households in 1990, 3,617 in 2000, and merely 3,317 in 2010.

The county's residents witnessed modest increases in the percentage of households that were cost-burdened and extremely cost-burdened during these years. In 1990, 11.2% of Pocahontas County households were cost-burdened. This number increased to 12.2% in 2000, and again increased to 15.3% in 2010.

Likewise, the percentage of households that were extremely cost-burdened during the past three Censuses was 3.6% in 1990, up to 4.8% in 2000, and reaching 5.5% in 2010. Owners were less affected by extreme cost-burden than renters, with 3.8% of owners in extreme cost-burden in 2010. In the same year, renter extreme cost-burden was at 12.7%.

Webster County

Webster County had a population of 40,342 in 1990, before it dropped to 40,235 in 2000. By 2010, Webster County had only 38,286 residents. The number of households in Webster has remained relatively stable with 15,963, 15,878, and 15,936 households in 1990, 2000, and 2010, respectively. The ratio of homeowners to renters held steady at approximately 70% and 30% respectively from 1990 to 2010.

Webster County also witnessed increases in the number of owners and renters who are cost-burdened. Webster saw increases from 17.6% of their residents being cost-burdened in 1990 to 23.7% in 2010. However, this rate dropped to 16.4% in 2000.

Additionally, households that are extremely cost-burdened have experienced increases over the 20 year study period. In 1990, 6.6% of residents in Webster were extremely cost-burdened. This percentage increased to 6.9% of Webster residents being cost-burdened in 2000. By 2010, this percentage increased to 10.9%.

Wright County

Wright County's population increased in 2000 to 14,334, from 14,269, in 1990. The population declined in 2010 to 13,384. Renter households in the county decreased from 27.8% in 1990 to 25.8% in 2000, and held steady at 25.6% through 2010. In 1990, 72.2% of households within Wright County were occupied by homeowners, which increased to 74.2% in 2000, and held steady at 74.4% through 2010.

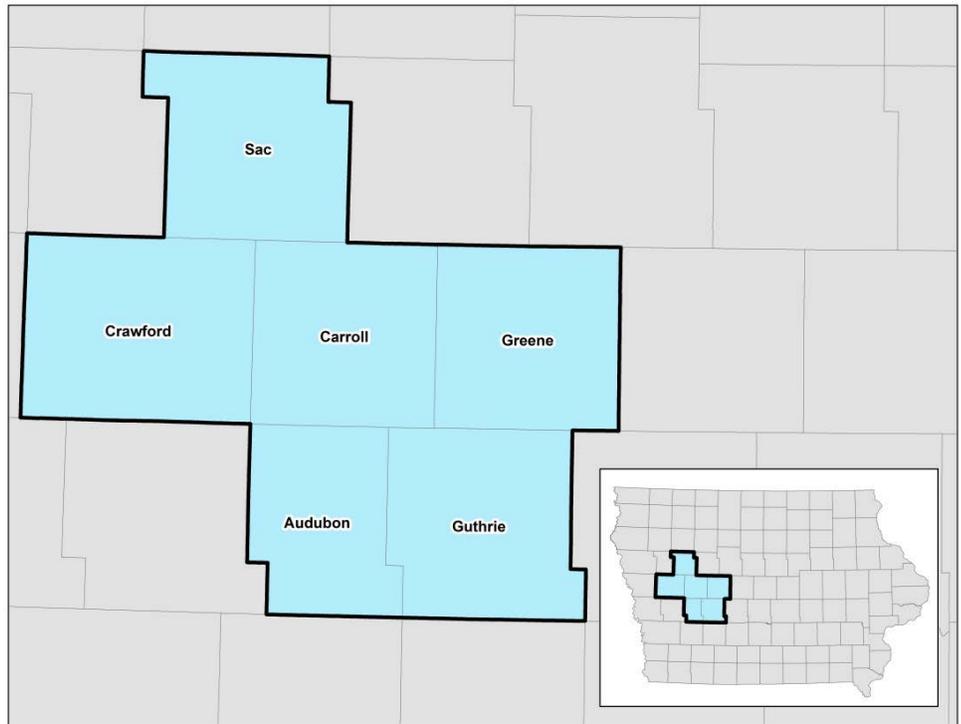
The percentage of cost-burdened households increased, while the percentage of extremely cost-burdened households decreased overall in the past two decades. In 1990, 18.1% of renters and homeowner households were cost-burdened. In 2000, 14.3% of households were cost-burdened and in 2010, 19.2% were cost-burdened.

Extremely cost-burdened households started at their highest level in 1990 at 6.7%. In 2000, only 4.7% were extremely cost-burdened, while this number increased to 5.4% in 2010. The rate of renters in extreme cost-burden was almost double that of owners in 2010, with 8.3% of renters and 4.4% of owners.

Table 9: MIDAS Council of Governments Cost-Burden and Extreme Cost-Burden by County

		% Cost-Burdened Households	% Cost-Burdened Owners	% Cost-Burdened Renters	% Extremely Cost-Burdened Households	% Extremely Cost-Burdened Owners	% Extremely Cost-Burdened Renters
Calhoun	1990	16.5	14.0	22.7	6.2	4.7	9.9
	2000	16.6	14.5	23.5	5.5	4.0	10.5
	2010	17.0	16.3	19.5	5.1	3.8	9.9
Hamilton	1990	18.0	11.5	33.8	5.9	2.4	14.3
	2000	17.5	16.0	21.4	6.0	4.4	10.3
	2010	26.2	20.4	45.6	10.7	7.9	19.9
Humboldt	1990	13.3	8.3	26.7	4.0	1.2	11.5
	2000	12.8	9.5	23.2	4.5	3.2	8.3
	2010	17.4	11.9	34.7	6.3	3.0	16.7
Pocahontas	1990	11.2	8.9	17.8	3.6	3.0	5.2
	2000	12.2	10.6	18.4	4.8	4.2	7.0
	2010	15.3	14.0	20.5	5.5	3.8	12.7
Webster	1990	17.6	10.9	32.6	6.6	3.1	14.4
	2000	16.4	11.7	28.0	6.9	4.0	14
	2010	23.7	17.6	37.2	10.9	6.4	21
Wright	1990	18.1	12.2	33.4	6.7	3.8	14.1
	2000	14.3	11.1	23.4	4.7	3.1	9.4
	2010	19.2	17.4	24.6	5.4	4.4	8.3

Region XII Council of Governments



Audubon County

Audubon County has lost population over the last two Censuses. In 1990, the population was 7,334, in 2000 the population dropped to 6,830, and in 2010 it dropped again to 6,186. The number of households has also declined consistently from 1990 to 2010. In 1990, there were 2,936 households, in 2000 it decreased to 2,773, and in 2010 the number of households declined to 2,700. As population and households have declined, the percent of the population that rents their home has declined as well. In 1990, 23.9% of households rented their home, while 76.1% owned their home. In 2000, 20.8% rented their homes while 79.2% owned their homes, and in 2010, 20.1% rented, while 79.9% owned their home.

The percentage of households that live in cost-burden situations has fluctuated from 1990 to 2010. Both the percentage of renters and homeowners who are cost-burdened declined from 1990 to 2000 and grew from 2000 to 2010. The percentage of households living in cost-burden was 18.2% in 1990, but this value declined to 11.8% in 2000 before growing to 18.6% in 2010. Cost-burden was higher for renters than for homeowners in all three Census years.

Extremely cost-burdened households followed a similar trend. The rate of extreme cost-burden declined to 4.3% in 2000 from 6.4% in 1990. By 2010, it increased to 8.9%. Also, percent of renters who were extremely cost-burdened was higher in each Census year than percentage of homeowners.

Carroll County

The population of Carroll County declined from 1990 to 2010, while the number of households increased during the same time period. By 2010, the population declined by 3% and the number of households rose by 9%. Homeowners have continued to compose the majority of the county's tenure with 75% of Carroll County being homeowners in 2010.

Household cost-burden decreased from 16.8% in 1990 to 14.7% in 2000, before rising to 20.3% in 2010. The percentage of cost-burdened homeowners rose to 15.4% in 2010 from 13.4% in 1990. The rate of cost-burdened renters was 26.3% in 1990 and 35.1% in 2010.

Extremely cost-burdened households have increased in both 2000 and 2010 in Carroll County. For extremely cost-burdened households, homeowners' burden increased in both 2000 and 2010 while renters who were extremely cost-burdened declined in 2000 and rose in 2010. The overall rate of extreme cost-burden was 8.9%, 5.8%, and 5.8% in 1990, 2000, and 2010.

Crawford County

Crawford County's population has grown only slightly since 1990, increasing from 16,775 in 1990, to 16,942 in 2000, and to 17,096 in 2010. The number of households has remained virtually the same, remaining at 6,397 in 1990, growing to 6,441 in 2000, and increasing slightly to 6,475 in 2010. The percentage of households who are renters declined slightly from 28.5% in 1990, to 27% in 2000, and to 20.5% in 2010.

Cost-burden was very stable between 1990 and 2000, but increased significantly in 2010. Of the total households, 15.8% were living in cost-burdened situations in 1990 and 2000. By 2010 that number had reached 20.6%. For homeowners, the percent of cost-burdened homes grew to 18.5% in 2010 while the percent of cost-burdened renters grew to 29%.

The percent of extremely cost-burdened households rose to 9.2% in 2010, up from 5.1% in 2000. In 1990, the total number of households experiencing extreme cost burden was 5.8%. Renter extreme cost-burden was at 13.6% in 2010, compared to owners at 8.1% in the same year.

Greene County

Greene County gained population in 2000 and lost population in 2010. In 1990, the population was 10,045. In 2000, the population increased to 10,366 and in 2010 it declined to 9,448. The number of households increased in 2000 from 1990 and declined in 2010. In 1990, there were 4,195 households. In 2000, the number of households increased to 4,205 and in 2010 the number of households declined to 4,168. From 1990 to 2010, the percentage of the population that rented their homes declined. In 1990, 28.3% of households rented their home, while 71.7% owned their home. In 2000, 24.4% rented their homes while 75.6% owned their homes, and in 2010, 23.8% rented while 76.2% owned their home.

The percentage of the population that was cost-burdened increased from 15.7% in 1990 to 21.8% in 2010. The percentage of renters who were cost-burdened declined to 20.4% in 2000 from 24.3% in 1990 and rose to 31.1% in 2010. Cost-burden was higher for renters than for homeowners in all three Census years.

Homeowners who were extremely cost-burdened followed an increasing trend from 4.5% in 1990 to 6.9% in 2010. The percentage of renters who were extremely cost-burdened was higher in each Census year than the percentage of homeowners. Extreme cost burden affected 10.3%, 10.5%, and 12.6% of renters in 1990, 2000, and 2010, respectively.

Guthrie County

Guthrie County's population increased from 1990 to 2000 but dropped by 2010. Most of the county is owner-occupied housing with over 75.5% owning in 1990. This number has risen over time to a homeownership rate of 79.1% in 2010. The

percent of renters was 24.5% in 1990 and 20.4% in 2000.

In 1990, Guthrie County had 19.7% of its population cost-burdened, which decreased to 17.5% by 2000 before rising to 20% again in 2010. Renters suffered from cost-burden more than homeowners. For renters, 36.5% were cost-burdened in 1990 compared to 28.6% in 2010. The percent of cost-burdened owners during this time was much lower, with 14.3% cost-burdened in 1990 and 17.7% in 2010.

Extreme cost-burden affected 6.7% in 1990. In 2000, 7.1% of the population was extremely cost-burdened, which increased to 9.4% in 2010. Renter extreme cost-burden decreased from 16.3% to 15.2% from 1990 to 2010. Owner extreme cost-burden increased from 3.6% in 1990 to 7.9% in 2010.

Sac County

Sac County experienced a decline in population between 1990 and 2000 as well as between 2000 and 2010. Likewise, the number of occupied households decreased each decade. The number of renters in the county also decreased each decade. The percentage of renters was 27.5% in 1990, 23.2% in 2000, and 19.2% in 2010.

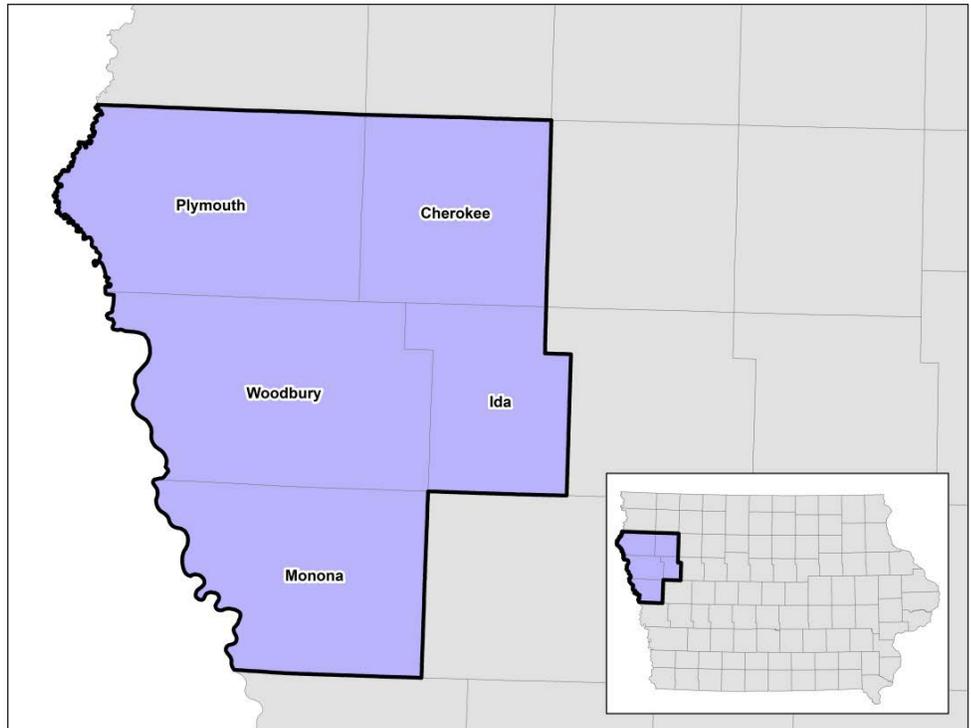
The percentage of renters that were cost-burdened decreased from 24.8% in 1990 to 22.9% in 2000, and then increased to 33.6% in 2010. Furthermore, the percentage of homeowners that were cost-burdened grew each decade from 9.8% in 1990, to 12.4% in 2000, to 17% in 2010. The total percent of cost-burdened households grew from 13.9% in 1990, to 14.8% in 2000, to 20.2% in 2010.

The percentage of households which were extremely cost-burdened decreased from 5.8% in 1990 to 5.3% in 2000, and then increased to 8% in 2010. The percentage of owners that were extremely cost-burdened increased over both decades, from 3.1% in 1990, to 3.8% in 2000, and to 5.8% in 2010. The percentage of renters that were extremely cost-burdened fell from 13% in 1990 to 9.9% in 2000, but then increased to 17.4% in 2010.

Table 10: Region XII Council of Governments Cost-Burden and Extreme Cost-Burden by County

		% Cost-Burdened Households	% Cost-Burdened Owners	% Cost-Burdened Renters	% Extremely Cost-Burdened Households	% Extremely Cost-Burdened Owners	% Extremely Cost-Burdened Renters
Audubon	1990	18.3	15.2	27.9	6.5	4.7	11.9
	2000	11.7	10.9	14.8	4.3	3.5	7.3
	2010	18.6	18.1	20.6	8.9	8.7	9.9
Carroll	1990	16.8	13.4	26.3	5.8	3.4	12.3
	2000	14.7	12.2	22.1	5.8	4.1	10.7
	2010	20.3	15.4	35.1	9.3	5.5	21
Crawford	1990	15.8	13.4	21.8	5.8	4.2	9.8
	2000	15.8	13.4	22.2	5.1	3.6	9.1
	2010	20.6	18.5	29.0	9.2	8.1	13.6
Greene	1990	15.7	12.3	24.3	6.1	4.5	10.3
	2000	17.5	16.6	20.4	7.5	6.6	10.5
	2010	21.8	18.9	31.1	8.3	6.9	12.6
Guthrie	1990	19.7	14.3	36.5	6.7	3.6	16.3
	2000	17.5	16.7	20.9	7.1	6.3	10.2
	2010	20.0	17.7	28.6	9.4	7.9	15.2
Sac	1990	13.9	9.8	24.8	5.8	3.1	13.0
	2000	14.8	12.4	22.9	5.2	3.8	9.9
	2010	20.2	17.0	33.6	8.0	5.8	17.4

Siouxland Regional Transportation Planning Association



Cherokee County

Cherokee County experienced a decline in population between 1990 and 2000 as well as between 2000 and 2010. Similarly, the number of occupied households decreased during this time period. The number of renters in the county also followed this trend of decline. The percentage of renters was 29.2% in 1990, 26.3% in 2000, and 24.4% in 2010.

The percentage of renters that were cost-burdened grew from 20.3% in 1990 to 23% in 2000, before falling to 22.6% in 2010. The percentage of homeowners that were cost-burdened grew each decade, from 11% in 1990, to 12.2% in 2000, and to 17.9% in 2010. The total percent of cost-burdened households grew from 13.7% in 1990, to 15% in 2000, and further increased to 19% in 2010.

The percentage of households that were extremely cost-burdened grew from 4.6% in 1990 to 5.4% in 2000, and then grew slightly to 5.5% in 2010. The percentage of owners that were extremely cost-burdened grew from 2.8% in 1990, to 4.2% in 2000, and to 4.7% in 2010. The percentage of renters that were extremely cost-burdened fell over both decades, from 9% in 1990, to 8.6% in 2000, and to 7.8% in 2010.

Ida County

Ida County experienced a decline in population between 1990 and 2000 as well as between 2000 and 2010. The number of occupied households decreased each decade as well. The number of renters in the county also decreased over the 20 year period. The percentage of renters was 28.3% in 1990, 26.8% in 2000, and 24.4% in 2010.

The percentage of renters that were cost-burdened decreased from 27.1% in 1990 to 18.9% in 2000, and then decreased to 14.6% in 2010. The percentage of

homeowners that were cost-burdened decreased from 12.6% in 1990 to 11% in 2000, and then slightly increased to 11.4% in 2010. The total percentage of cost-burdened households decreased from 16.7% in 1990 to 13.1% in 2000, and then decreased to 12.2% in 2010.

The percentage of households that were extremely cost-burdened increased from 4.8% in 1990 to 4.9% in 2000, and to 5% in 2010. The percentage of owners that were extremely cost-burdened fell from 4% in 1990 to 3.6% in 2000, and to 3.3% in 2010. The percentage of renters that were extremely cost-burdened grew from 6.6% in 1990, to 8.2% in 2000, and to 10.1% in 2010.

Monona County

Monona County is a smaller Iowa county which maintained its population between 1990 and 2000, before starting to lose population between 2000 and 2010. For the 1990 and 2000 Census, the county had a population of just over 10,000 people. Between 2000 and 2010, the population dropped to 9,346. The number of households actually grew between 1990 and 2000 despite the consistent population numbers. According to the Census, there were fewer households in 2010 than there were in 2000 or 1990. Homeownership rates have decreased slightly over the three Censuses, from 74.2% in 1990 to 71.5% in 2010.

The percentage of households living in cost-burden situations declined slightly between 1990 and 2000 and then grew between 2000 and 2010. In 1990, 17.1% of households were cost-burdened, declining in 2000 to 16.1%, and growing in 2010 to 20.4%. The percentage of renters who were cost-burdened was higher than for homeowners. In 1990, the cost-burden percentage was 29.2% before decreasing to 23.9% in 2000. This number subsequently rose to 29.9% in 2010.

Extreme cost-burden numbers have grown consistently over the last 3 Census years. In 1990, extreme cost burden was 3.9%. However, by 2010, it had grown to 6.8%. Renters were much more likely to be extremely cost-burdened, with 12.1% of renters and 4.7% of owners living in extreme cost-burden in 2010.

Plymouth County

Plymouth County experienced an increase in population between 1990 and 2000 as well as between 2000 and 2010. The most noticeable increase came between 1990 and 2000. Similarly, the number of occupied households increased each decade. The percentage of renters in the county remained relatively stagnant over the past two decades. The percentage of renters decreased from 1990 to 2000, and increased slightly from 2000 to 2010. Renters comprised 25.2% of Plymouth County in 1990, 22.5% in 2000, and 22% in 2010.

The percentage of renters that were cost-burdened grew from 25.4% in 1990 to 27% in 2000, but then declined to 19.2% in 2010. Furthermore, the percentage of homeowners that were cost-burdened decreased slightly from 12.9% in 1990 to 12.2% in 2000, but then increased to 14.1% in 2010. The total percent of cost-burdened households dropped from 16.1% in 1990 to 15.5% in 2000, and then grew to 16.7% in 2010.

The percentage of households which were extremely cost-burdened decreased from 6% in 1990 to 5% in 2000, and grew slightly to 5.1% in 2010. The percentage of owners that were extremely cost-burdened fell from 4.8% in 1990 to 3.1% in 2000, and then increased to 4% in 2010. The percentage of renters that were extremely cost-burdened grew from 9.7% in 1990 to 10.5% in 2000, and then decreased to 9.8% in 2010.

Woodbury County

Woodbury County experienced an increase in population between 1990 and 2000, and a decrease in population between 2000 and 2010. Similar to the population statistics, the number of occupied households increased between 1990 and 2000, and decreased from 2000 to 2010. The percentage of renters in the county remained stable between 1990 and 2000, then increased slightly between 2000 and 2010. Woodbury County had 31.5% renters in 1990 and 31.4% in 2000 and 2010.

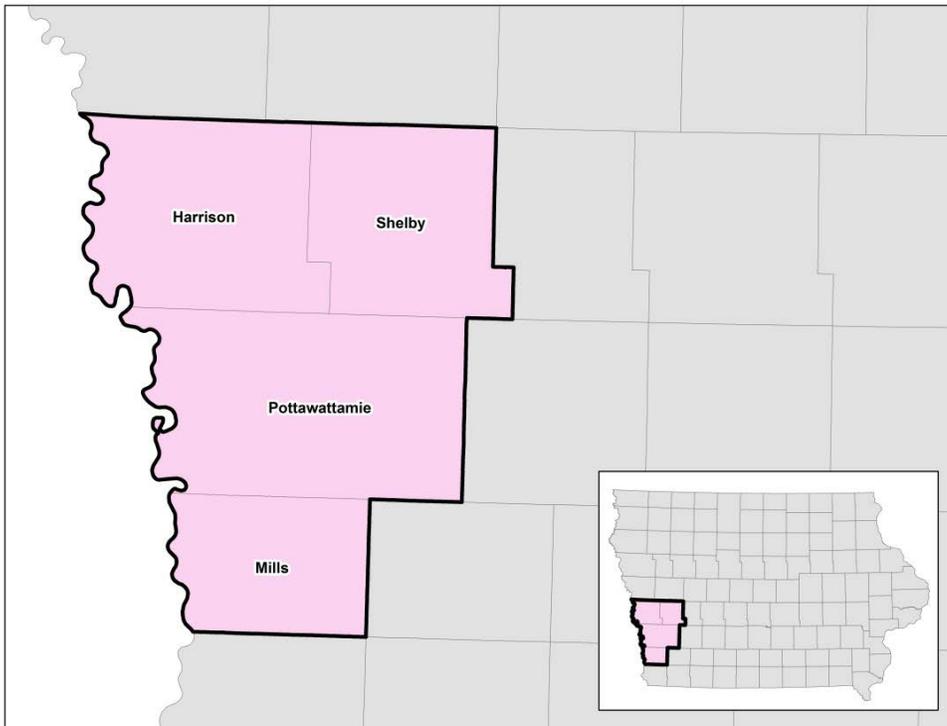
The percentage of renters that were cost-burdened decreased from 35.5% in 1990 to 32.4% in 2000 before increasing to 45.4% in 2010. Moreover, the percentage of homeowners that were cost-burdened grew each decade from 12.8% in 1990, to 14.6% in 2000, and to 18.9% in 2010. The total percent of cost-burdened households held steady at 19.9% in 1990 and 20.2% in 2000, then jumped to 27.2% in 2010.

The percentage of households which were extremely cost-burdened decreased from 7.9% in 1990 to 7.5% in 2000, but then increased to 11% in 2010. The percentage of owners that were extremely cost-burdened grew from 3.9% in 1990 to 4.3% in 2000, and continued to increase to 6.3% in 2010. The percentage of renters that were extremely cost-burdened fell from 16.7% in 1990 to 14.5% in 2000, but then increased to 21.4% in 2010.

Table 11: Siouxland Regional Transportation Planning Association Cost-Burden and Extreme Cost-Burden by County

		% Cost-Burdened Households	% Cost-Burdened Owners	% Cost-Burdened Renters	% Extremely Cost-Burdened Households	% Extremely Cost-Burdened Owners	% Extremely Cost-Burdened Renters
Cherokee	1990	13.7	11.0	20.3	4.6	2.8	9
	2000	15.0	12.2	23.0	5.4	4.2	8.6
	2010	19.0	17.9	22.6	5.5	4.7	7.8
Ida	1990	16.7	12.6	27.1	4.7	4.0	6.6
	2000	13.1	11.0	18.9	4.8	3.6	8.2
	2010	12.2	11.4	14.6	5.0	3.3	10.1
Monona	1990	17.1	12.9	29.2	3.9	2.1	9.1
	2000	16.1	13.6	23.9	6.3	5.1	10.1
	2010	20.4	16.6	29.9	6.8	4.7	12.1
Plymouth	1990	16.1	12.9	25.4	6.0	4.8	9.7
	2000	15.5	12.2	27.0	4.8	3.1	10.5
	2010	16.7	14.1	27.4	5.1	4.0	9.8
Woodbury	1990	19.9	12.8	35.5	7.9	3.9	16.7
	2000	20.2	14.6	32.4	7.5	4.3	14.5
	2010	27.2	18.9	45.4	11.0	6.3	21.4

MAPA Rural Transportation Affiliation



Harrison County

In 1990, Harrison County's population was 14,730. The population grew to 15,666 by 2000 and declined to 15,073 by 2010. The number of households in the county saw a similar trend, growing between 1990 and 2000, and then declining from 2000 to 2010. The percentage of households that rented their homes has consistently declined from 1990 to 2010. In 1990, 25.5% of households rented their homes, but by 2010 only 20.6% of households rented.

In 1990, 12.1% of households were classified as housing cost-burdened. By 2010, that number doubled, up to 24.9%. In 1990 and 2000, about 30% of rental households were cost-burdened and in 2010, 40% of rental households were cost-burdened.

Between 1990 and 2000, extremely cost-burdened households declined from 6.8% to 6.3%, and then grew to 10.1% in 2010. Similar to cost-burdened trends, a greater percentage of renters were extremely cost-burdened than homeowners. While only 6.7% of owners were extremely cost-burdened in 2010, 23.1% of renters were extremely cost-burdened.

Mills County

Mills County has seen consistent population growth over the last 20 years. In 1990, the county's population was 13,202. This number grew to 15,157 by 2010. The number of households has also increased, growing from 4,665 to 5,581 between 1990 and 2010. The percentage of renter households decreased between 1990 and 2010. In 1990, 25.2% of households rented their homes. In 2000, 20.5% rented, and in 2010, about 17.5% of households rented their homes.

Similar to many other counties, the percentage of the county's population who were classified as cost-burdened has consistently grown from 1990 until 2010. In 1990, 17.2% of the population was cost-burdened. By 2000, that number grew to 21.3% and by 2010 it reached 25%. In 2010, 39.4% of renters were cost-burdened

in Mills County, while 21.9% of homeowners were cost-burdened.

The extreme cost-burden rate has a similar upward trend, increasing from 1990 until 2000. In 2010, the extreme cost-burdened rate was 14% for renters and only 6.4% for homeowners. Overall, extreme cost-burden for all households was 5.9%, 6.0%, and 7.7% in 1990, 2000, and 2010, respectively.

Pottawattamie County

Pottawattamie County is one of the larger counties in Iowa, containing Council Bluffs, one of the large cities in the state. Having a large urban center, the population has grown each Census since 1990. In 1990, the population was at 82,628, which grew to 87,704 in 2000, and grew again to 91,928 in 2010. The number of households was 36,325 in 2010. The percentage of households that rented their homes remained steady throughout the three Census periods at approximately 28.9%.

Pottawattamie County has had a high percentage of households living in cost-burden situations. In 1990 and 2000, the household housing cost-burden rate hovered around 20%, and grew to 28.8% by 2010. Renters' cost-burden rate reached 43.9% in 2010, compared to 22.8% for homeowners. Renters' cost-burden rate was 34.5% and 33.4% in 1990 and 2000, respectively. For owners, that rate was 14.5% and 15.7% in 1990 and 2000, respectively.

Over the 20 year period, extreme cost-burden steadily increased for both renters and owners. In 2010, the extreme cost-burden rate reached 21.6% for renters, compared to 8.1% for homeowners. For both renters and homeowners, extreme cost-burden has increased from 7.3% in 1990 to 12% in 2010.

Shelby County

Between 1990 and 2000, the population remained almost the same in Shelby County, at just over 13,200 people. However, by 2010, the population declined to 12,328. The number of households grew between 1990 and 2000 despite very little change to population, growing from 5,024 in 1990 to 5,173 in 2000. The number of households then shrank to 5,070 by 2010. The percentage of renter households declined from 26.2% in 1990 to 23% in 2000, then declined further to 22.2% in 2010.

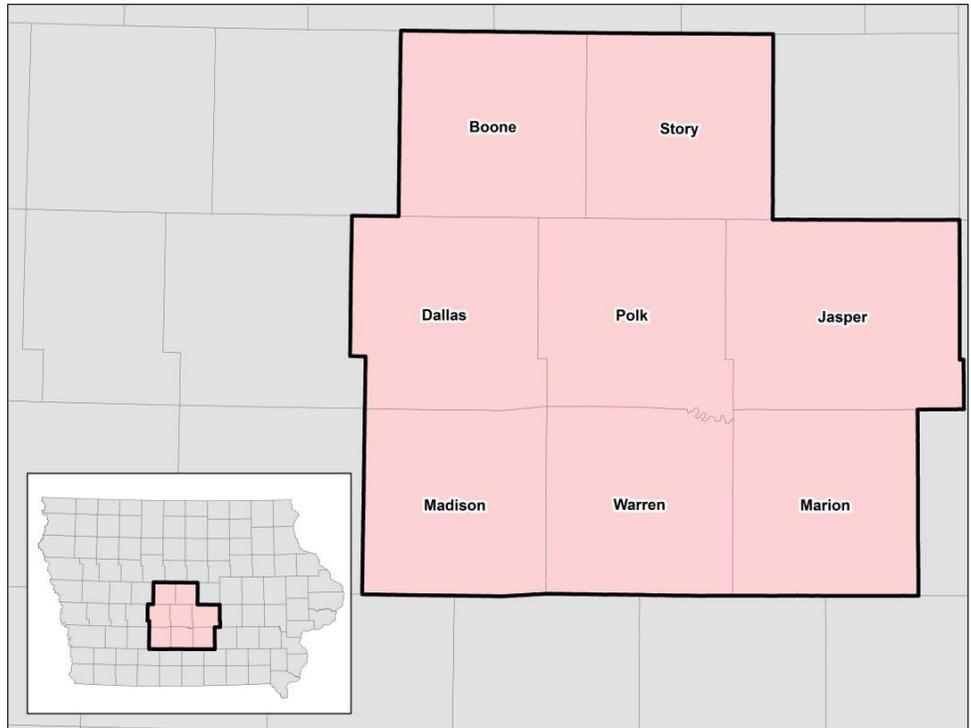
The household cost-burden rate declined between 1990 and 2000, and then grew between 2000 and 2010. In 1990, 16.2% of households were cost-burdened, in 2000 that number decreased to 14.2%, and by 2010, it reached 23.5%. Owners saw almost the same trend, declining between 1990 and 2000, then growing between 2000 and 2010. For renters, cost-burden rates stayed virtually the same between 1990 and 2000 at just under 24%. By 2010, renter cost-burden spiked, reaching 40.4%.

Extreme cost-burden has followed a very similar trend to cost-burden. In 2010, 24.6% of renters were extremely cost-burdened, compared to only 5% of homeowners. Total extreme cost-burden rose from 4.9%, in 1990, to 5.1%, in 2000, to 9.3% in 2010.

Table 12: MAPA Rural Transportation Affiliation Cost-Burden and Extreme Cost-Burden

		% Cost-Burdened Households	% Cost-Burdened Owners	% Cost-Burdened Renters	% Extremely Cost-Burdened Households	% Extremely Cost-Burdened Owners	% Extremely Cost-Burdened Renters
Harrison	1990	19.6	15.9	30.4	8.0	5.9	14.3
	2000	18.5	14.7	30.9	6.3	5.0	10.5
	2010	24.9	20.5	41.8	10.1	6.7	23.1
Mills	1990	17.2	14.2	26.0	5.9	4.3	10.3
	2000	21.4	19.4	28.7	6.0	5.3	8.9
	2010	25.0	21.9	39.4	7.7	6.4	14.0
Pottawattamie	1990	20.3	14.5	34.5	7.3	4.3	14.7
	2000	20.8	15.7	33.4	7.9	5.0	15.2
	2010	28.8	22.8	43.9	12.0	8.1	21.6
Shelby	1990	16.2	13.5	23.6	4.9	2.8	10.7
	2000	14.1	11.3	23.8	5.1	3.6	10
	2010	23.5	18.7	40.4	9.3	5.0	24.6

Central Iowa Regional Transportation Planning Alliance



Boone County

Boone County has seen a population increase of 1,238, or 5%, in the past 20 years. In this same time period, Boone County experienced a 9% increase in the number of household units to 10,801 in 2010 from 9,827 units in 1990. The majority of the housing units have been owner-occupied for the 20 year-period. From 1990 to 2010, the percent of household units that were owner-occupied increased by 5%.

There was an overall increase in the percentage of the population that was cost-burdened from 1990 to 2010. In 1990, the percent of the population that was cost-burdened was 14.6% and in 2010 it was 23.9%. This was largely due to an increase in homeowner cost-burden. From 1990 to 2010, the rate of homeowner cost-burden increased from 9.9% to 20.4%.

Out of the total extremely cost-burdened homes in Boone County, the majority were renters. In 2010, 17.9% of renters were extremely cost-burdened compared to only 6.8% of owners. Overall, extreme cost-burden increased from 5.0% to 9.6% from 1990 to 2010.

Dallas County

Dallas County's population has increased steadily in both of the last two Censuses, beginning with 29,755 in 1990, the population increased to 40,750 in 2000, and increased again to 61,714 in 2010. The number of households has also increased over time. In 1990, the number of households was 11,204, which increased to 23,973 by 2010. Like most Iowa counties, the large majority of households own their own home. The gap in the proportion of homeowners and renters has widened over the 20 year study period. The percentage of households that were renters was 25.6% in 1990, which declined to 23.7% in 2000, and declined again to 22.4% in 2010.

In Dallas County, a higher percentage of renters were cost-burdened than homeowners. The percentage of homeowners that were cost-burdened grew from 13.5% in 1990, to 18.2% in 2000, and to 20.1% in 2010. The percentage of renters that were cost-burdened grew to 33.4% in 2010.

The percentage of the population that was extremely cost-burdened also grew to 8.1% in 2010, reaching only 6% for homeowners and 15.3% for renters. In 1990, 5.2% of the population was extremely cost-burdened. Also in 1990, 3.3% of owners and 10.8% of renters were extremely cost-burdened.

Jasper County

Jasper County's population increased in 2000 and declined slightly in 2010. In 2010, the total population was 36,842. Most of the county is owner-occupied housing with 74.6% of the population owning in 1990.

In 1990, Jasper County had 13% of its population cost-burdened, which increased to 17% by 2000, and increased again to 27.9% in 2010. Homeowners' cost-burden increased from 9% in 1990 to 14.7% in 2000, and jumped again to 22.6% in 2010. Of all renters in the county, 24.8% were cost-burdened in 1990. In 2000, this number dropped to 24.2% and then increased to 42.7% in 2010.

The percentage of the population that was extremely cost-burdened showed increasing trends, growing in each Census from 4.4% in 1990 to 11.2% in 2010. In 1990, only 2.6% of homeowners were extremely cost-burdened. That number grew by 2010, reaching 8%. The percentage of renters who were extremely cost-burdened was 9.6%, 8.3%, and 20.2%, in 1990, 2000, and 2010 respectively.

Madison County

The population in Madison County consistently increased from 1990 to 2010, adding just over 3,000 people. Though the growth in population was equally distributed, 611 households were added between 1990 and 2000 compared to the 427 additional households by 2010. The growth occurred alongside an expansion of homeownership, which accounted for 73.5% of households in 1990 and 81.5% by 2010.

The presence of cost-burden and extreme cost-burden increased between 1990 and 2010. The percent of cost-burdened and extremely cost-burdened homeowners increased the most, but renters were consistently the most likely to be either cost-burdened or extremely cost-burdened. The percent of the population that was cost-burdened was 17.2%, 22.2%, and 29.2% in 1990, 2000, and 2010.

Extreme cost burden rose from 5.2% in 1990 to 9.0% in 2010. Renters experienced a slight increase in extreme cost-burden from 1990 to 2010, from 10.5% to 10.7%. Extreme cost burden for owners rose from 3.3% to 8.6% from 1990 to 2010.

Marion County

From 1990 to 2010, Marion County added more than 3,300 people. Consequently, the number of households increased by 1,700. For both population and number of households, most of this growth occurred in the first decade. Over this same time period, homeownership expanded as well, reaching 76.2% by 2010.

Renters in Marion County were at least twice as likely to be cost-burdened and extremely cost-burdened as were homeowners in 2010. Though the rates varied, cost-burden and extreme cost-burden increased for both renters and homeowners between 1990 and 2010. Cost-burden affected 17.2%, 18.2%, and

21.0% of the population in 1990, 2000, and 2010, respectively.

The percent of extremely cost-burdened renters decreased slightly from 1990 to 2000, but then grew 3.6% by 2010. The percent of extremely cost-burdened owners increased steadily from 3.7% in 1990 to 5.1% in 2010. The rate of extremely cost-burdened renters fluctuated slightly before reaching a high of 17.9% in 2010.

Polk County

Polk County has seen an increase in population from 327,140 in 1990, to 419,301 in 2010. There was a 30.3% increase in the number of households in the 20 year time period. The majority of households, 69.1%, were owner occupied in 2010.

In 1990, 21.9% of the county's population was cost-burdened. However, this increased slightly to 22.1% by the year 2000, after which it rose to 29% by 2010. Homeowners' cost-burden increased from 14.3% in 1990 to 17.2% in 2000, and saw a jump again to 23.1% in 2010. Of all renters in the county, 36.3% were cost-burdened in 1990. This number dropped in 2000 to 32.8% and then increased to 43.5% in 2010.

The percentage of the population that was extremely cost-burdened decreased from 8.6% in 1990, to 7.9% in 2000, and increased to 11.4% in 2010. In 1990, 4% of homeowners were extremely cost-burdened. That number grew by 2010, reaching 7.1%. The percentage of renters who were extremely cost-burdened was 16.3%, 14.2%, and 21.7%, in 1990, 2000, and 2010 respectively.

Story County

Story County had a population of 87,594 in 2010, which grew from 74,252 in 1990. The percentage of homeowners was 56%, 58.3%, and 54.8% in 1990, 2000, and 2010 respectively, while the percentage of renters was 44%, 41.7%, and 45.2% in 1990, 2000, and 2010 respectively.

In 1990, 26% of Story County's population was cost-burdened. This number slightly increased to 26.6% by 2000, and increased again to 32.9% by 2010. Renters suffered from cost-burden much more frequently than owners, with 51.1% of renters compared to 17.9% of owners being cost-burdened in 2010.

The percentage of the extremely cost-burdened population also increased over the past decade from 11.9% in 2000 to 16.8% in 2010. From 1990 to 2010, the percentage of extremely cost-burdened homeowners increased from 2.8% to 5.5% and the percentage of extremely cost-burdened renters increased from 23.5% to 30.4%.

Warren County

Warren County saw substantial and consistent growth in both population and number of households between 1990 and 2010. From 1990 to 2000, homeownership grew by 3.1% and then leveled off between 2000 and 2010. In total, homeowners accounted for nearly 80% of all households by 2010.

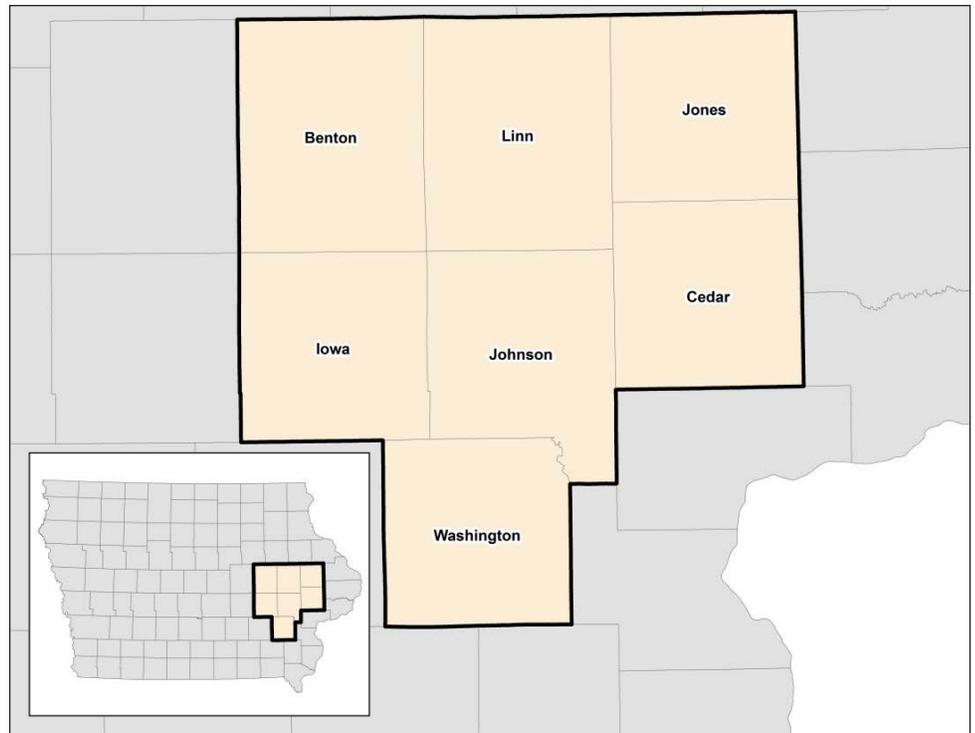
Housing cost-burden and extreme cost-burden followed these trends of growth, increasing by 7.7% and 2.1%, respectively, between 1990 and 2010. Nearly one quarter of all households were experiencing cost-burden in 2010. In 2010, 31.9% of renters were cost-burdened compared to 19.5% of owners.

In total, 6.9% of households were extremely cost-burdened in 2010. Renters

have continued to be much more likely to experience these burdens than homeowners. The percent of renters that experienced extreme cost-burden in 2010 was 15.1%, compared to 4.8% of owners.

Table 13: Central Iowa Regional Transportation Planning Alliance Cost Burden and Extreme Cost-Burden by County

		% Cost-Burdened Households	% Cost-Burdened Owners	% Cost-Burdened Renters	% Extremely Cost-Burdened Households	% Extremely Cost-Burdened Owners	% Extremely Cost-Burdened Renters
Boone	1990	14.6	9.9	26.7	5.0	2.6	10.9
	2000	15.6	13.1	23.4	5.5	4.0	10.2
	2010	23.9	20.4	34.7	9.6	6.8	17.9
Dallas	1990	16.7	13.5	26.1	5.2	3.3	10.8
	2000	20.9	18.2	29.7	6.8	5.1	12.2
	2010	23.1	20.1	33.4	8.1	6.0	15.3
Jasper	1990	13.0	9.0	24.8	4.4	2.6	9.6
	2000	17.0	14.7	24.2	5.8	5.0	8.3
	2010	27.9	22.6	42.7	11.2	8	20.2
Madison	1990	17.2	12.9	28.9	5.2	3.3	10.5
	2000	22.2	20.8	27.1	7.4	6.0	12.2
	2010	29.2	27.8	35.5	9.0	8.6	10.7
Marion	1990	17.2	12.0	31.9	6.6	3.7	14.7
	2000	18.2	13.0	34.3	6.7	4.3	14.3
	2010	21	16.1	36.8	8.1	5.1	17.9
Polk	1990	21.9	14.3	36.3	8.3	4.0	16.3
	2000	22.1	17.2	32.8	7.9	5.0	14.2
	2010	29.0	23.1	43.5	11.4	7.1	21.7
Story	1990	26.0	12.0	43.7	11.9	2.8	23.5
	2000	26.6	14.4	43.8	11.9	3.4	23.7
	2010	32.9	17.9	51.1	16.8	5.5	30.4
Warren	1990	14.4	10.7	26.8	4.8	3.1	10.6
	2000	17.6	14.8	28.3	6.0	4.5	12.2
	2010	22.1	19.5	31.9	6.9	4.8	15.1



Benton County

Benton County has seen a population increase of 3,669 in the past 20 years. In this same time period, Benton County saw an increase in the number of household units to 1,682. The majority of the housing units in 1990 were homeowners, and this trend has continued for 20 years. From 1990 to 2010, the percent of household units that were homeowners increased by 6%.

There was an overall increase in the percentage of cost-burden by 6.5% from 1990 to 2010. This was largely due to an increase in homeowner cost-burden. From 1990 to 2010, the rate of homeowner cost-burden increased by 8.6%. Of the total cost-burden in Benton County, the majority are not extremely cost-burdened, but spend 30% to 49% of their incomes on housing.

The total percent of extreme cost-burden was 4.6% in 1990. This rose to 8.4% in 2010. Owners saw a large increase in extreme cost-burden, from 2.8% to 7.8% from 1990 to 2010. Meanwhile, renter extreme cost-burden made slight fluctuations from 9.9% in 1990 to 10.9% in 2010.

Cedar County

Cedar County has seen a slight increase in population from 1990 to 2010 by 1,033 people. The total population in 2010 was 18,499. There was also an increase of 863 housing units in the 20 year time period. Rental units saw a much smaller increase of only 312 units in this same time period.

The rate of household cost-burden increased by 6.6% from 1990 to 2010. Rental occupied housing units also saw an increase in cost-burden during this time period of 1.1%, but homeowners saw an increase of cost-burden by 9.1%. While homeowners saw a more significant rise in cost-burden during the 20 year time period, renters were more cost-burdened than homeowners by 6.2% in 2010.

Additionally, Cedar County also saw an increase in the rate of extreme cost-burden by 2.8% points. Overall extreme cost-burden stood at 5.0% in 1990, and rose to 7.8% in 2010. Renters were more extremely cost-burdened than homeowners in 2010 by 5.1% points.

Iowa County

Iowa County has seen an increase in population over the 20 year period that totaled 1,723 residents. The number of housing units increased by 944 units. Overall, there has been an increase in the proportion of owner occupied units by 2% and a subsequent decrease in the number of rental units. Owner occupied units increased by 868 whereas the total number of rental units decreased from 1460 to 1364, which was a total decrease of 96 units.

As of 2010, the rate of cost-burden in Iowa County was 21.1%. This was an increase from 15.8% in 1990. In 2010, renters had a higher cost-burden rate than homeowners by 12.9% points.

In 2010, Iowa County had an extreme cost-burden rate for all households of 7.4%, which was a 1.9% point increase from 1990. A higher proportion of those suffering from cost burden were renters. Renters were 3.7% points more extremely cost-burdened in 2010.

Johnson County

Johnson County has experienced an increase in its population from 1990 to 2010 by 30,875 residents. There has also been an increase in the number of housing units by 22,494 in the 20 year period. Owner occupied housing units increased by 12,306 units whereas rental units only increased by 4,342 from 1990 to 2010.

Johnson County has the highest rate of household cost-burden in the region with 34.7% in 2010. This rate has steadily increased since 1990 by a total of 7.1% points. The rate of cost-burden for renters in Johnson County, as of 2010, is 44.2% compared to homeowners which have a cost-burden rate of only 12.6%.

The percent that were extremely cost-burdened has risen 6% points in the 20 year period. Extreme cost-burden stood at 13.0% in 1990, before rising to 19.0% in 2010. In 2010, the percent of renters that were extremely cost-burdened was 36.9% compared to homeowners which had an extreme cost-burden rate of only 7.3%.

Jones County

Jones County experienced population growth during the 20 year period for a total increase of 1,264 people. At the same time, Jones County also experienced a growth in housing units totaling 1,176. There was a larger increase in owner-occupied housing units than rental units by 5.6% in the 20 year time period.

Jones County household cost-burden has increased from 1990 to 2010. There was a slight decrease in cost-burden from 1990 to 2000 by 0.2% points, but from 2000 to 2010 there was an increase of 4.9% points. Renters throughout the 20 years have consistently been more cost-burdened than owners. In 1990, the cost-burden rate for renters was 23.8% whereas this rate for homeowners was 12.7%. In 2010, both rates increased, but the rental cost-burden rate reached 29.0% and homeowner burden was still lower at 20.3%.

The rate of extremely cost-burdened households increased by 3.3% points from 1990 to 2010. The 1990 extreme cost-burden rate was 4.3%, compared to the 2010 rate of 7.6%. The renter extreme cost-burden rate was 14.3% in 2010. This was

much higher than the 2010 owner extreme cost-burden rate of 5.8%.

Linn County

Linn County has experienced a population increase of 38,998 people. The number of housing units also increased during this 20 year time period by 19,946 units. The increase in housing units was largely due to an increase in the number of owner occupied units, which increased by 16,456.

Linn County has been inconsistent in the 20 year period in relation to household cost-burden. From 1990 to 2000, the rate of cost-burden dropped 0.6% points but then increased 6.8% points from 2000 to 2010. The cost-burden rate for renters decreased by 2.2% points from 1990 to 2000, but then increased by 7.4% points in 2010. Total cost-burden was 17.4%, 18.0%, and 24.8% in 1990, 2000, and 2010, respectively.

The rate of extreme cost-burden saw a decrease by 0.8% points from 1990 to 2000, but then increased in 2010 by 3.4% points. Overall, extreme cost-burden was 6.6%, 5.8%, and 9.2% in 1990, 2000, and 2010, respectively. The extreme cost-burden rate for renters was 18.2% in 2010, which was much greater than the owner rate of 5.8% in the same year.

Washington County

The population of Washington County increased slightly from 1990 to 2010, as did the number of households. The total population in 2010 was 21,704. The percentage of homeowners increased, as well as the percentage of cost-burdened renters and homeowners.

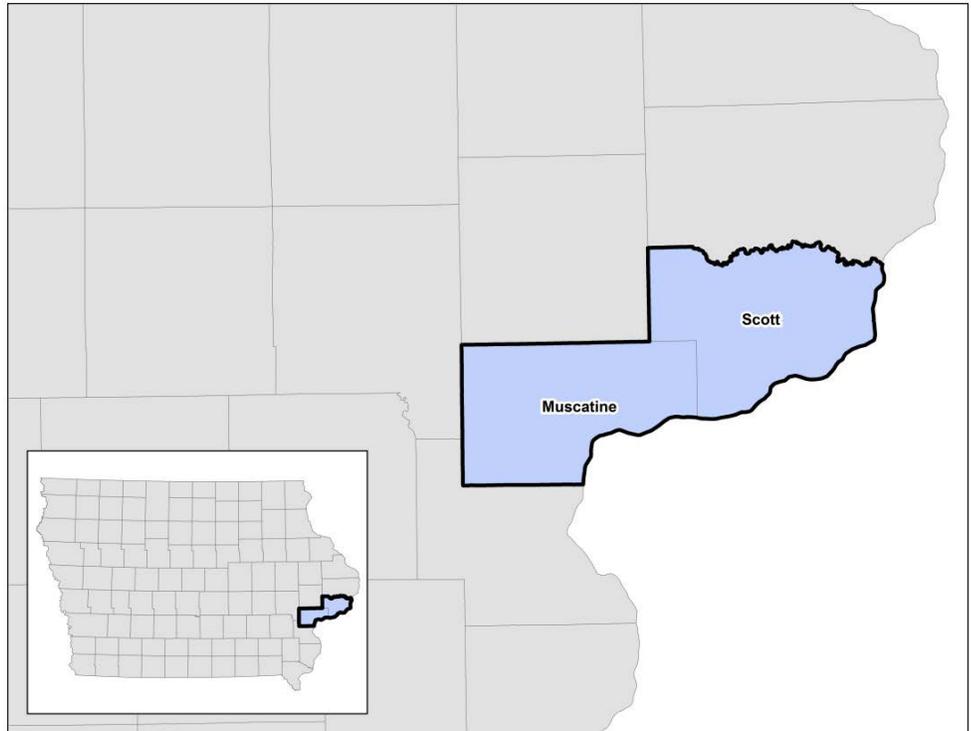
The rates of cost-burdened renters rose substantially, from 21.9%, in 1990, to 40.1%, in 2010. Meanwhile, the rates of cost-burdened owners doubled, from 10.4% in 1990 to 20.4% in 2010. The overall rate of cost-burden increased to 25% in 2010.

The percentage of extremely cost-burdened renters rose from 9.9% in 1990 to 21.8% in 2010. During the same time period, extremely cost-burdened owners increased from 3.6% to 6.6%. The overall rate of extreme cost-burden increased from 5.4%, in 1990, to 10.1%, in 2010.

Table 14: East Central Iowa Council of Governments Cost-Burden and Extreme Cost-Burden by County

		% Cost-Burdened Households	% Cost-Burdened Owners	% Cost-Burdened Renters	% Extremely Cost-Burdened Households	% Extremely Cost-Burdened Owners	% Extremely Cost-Burdened Renters
Benton	1990	15.2	11.9	24.9	4.6	2.8	9.9
	2000	16.3	14.7	22.5	5.3	4.4	9.0
	2010	21.7	20.5	26.9	8.4	7.8	10.9
Cedar	1990	15.8	12.0	26.2	5.0	3.3	9.6
	2000	16.3	15.0	20.6	4.5	3.4	7.9
	2010	22.4	21.1	27.3	7.8	6.7	11.8
Iowa	1990	15.8	13.7	22.4	5.5	4.4	9.0
	2000	15.7	14.2	20.9	4.0	2.9	7.9
	2010	21.1	18.3	31.2	7.4	6.6	10.3
Johnson	1990	27.6	12.6	44.2	13.0	2.5	24.6
	2000	29.5	15.2	48.2	14.1	3.9	27.5
	2010	34.7	21.0	55.6	19.0	7.3	36.9
Jones	1990	15.6	12.7	23.8	4.3	2.5	9.3
	2000	15.4	13.0	23.0	5.0	3.3	10.4
	2010	22.1	20.3	29.0	7.6	5.8	14.3
Linn	1990	17.4	10.9	32.7	6.6	3.2	14.5
	2000	18.0	13.3	30.5	5.8	3.3	12.5
	2010	24.8	20.0	37.9	9.2	5.8	18.2
Washington	1990	13.6	10.4	21.9	5.4	3.6	9.9
	2000	18.3	15.9	25.7	5.5	4.1	9.8
	2010	25.0	20.4	40.1	10.1	6.6	21.8

Bi-State Regional Commission



Muscatine County

Muscatine County saw an increase of 2,594 residents from 1990 to 2010. Housing units also increased during the same time period by 1,675. The increases in population and housing units were steady through the 20 year time period. There has been a larger increase in owner-occupied housing units than in rental units by 5.7% points.

Overall, household cost-burden increased by 9.7% in Muscatine County in the 20 year time period. This rate increased steadily from 1990 to 2010, but renter cost-burden was much greater in Muscatine County throughout the 20 year time period. In 2010, the percent of renter cost-burdened households was almost 20% higher than that of homeowners.

Extreme cost-burden increased by 2.5% points in the 20 year time period. Over this time, renters were still more cost-burdened than homeowners by 10.1% points. Total extreme cost-burden was 13.9%, 12.4%, and 15.8% in 1990, 2000, and 2010, respectively.

Scott County

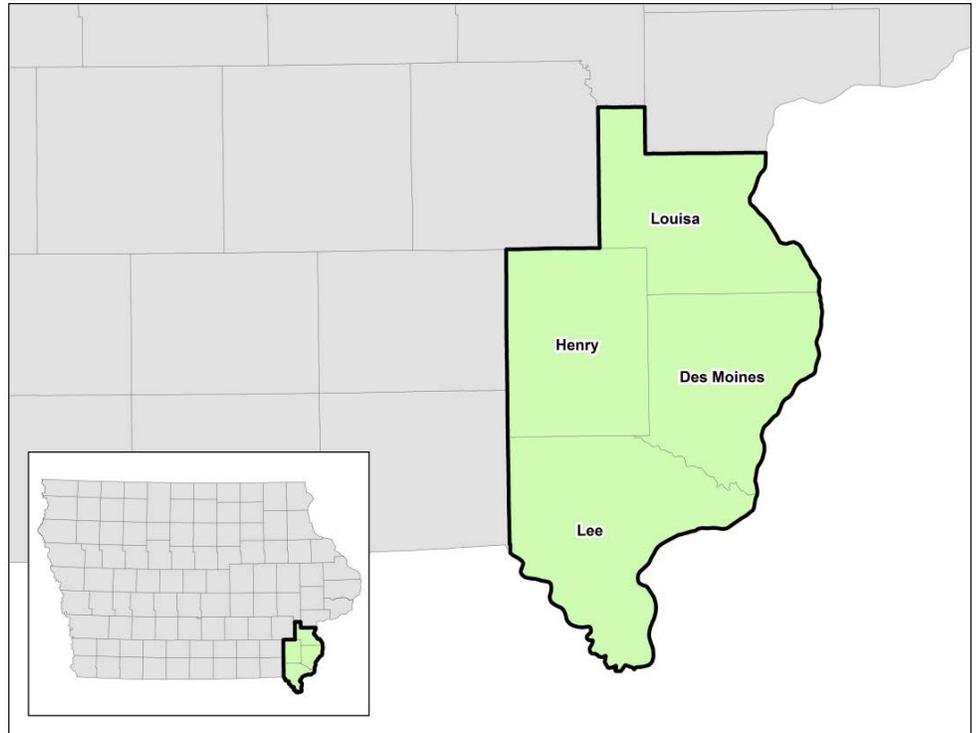
Scott County saw an increase in population and housing units over the 20 year time period. The population increase was by 11,205 people and the number of housing units increased by 8,880 during this time. Scott County saw an increase in the percent of owner-occupied housing units by 4%, which was a total of 14,746.

Cost-burden in Scott County has increased overall from 1990 to 2010, but remained unchanged from 1990 to 2000 at 21.4%. The 2010 rate of cost-burden was 27.4%. From 2000 to 2010, the percent of cost-burden increased by 6% points. Renters maintained a higher percentage of burden than homeowners by 20.9% points in 2010.

Extreme cost-burden decreased from 1990 to 2000 by 0.7% points but then increased from 2000 to 2010 by 3.6% points. The rate of extreme cost-burden rise was due in large part to the 6.2% point increase in renter cost-burden from 2000 to 2010. Extreme cost-burden was 9.0%, 8.3%, and 11.9% in 1990, 2000, and 2010, respectively.

Table 15: Bi-State Regional Commission Cost-Burden and Extreme Cost-Burden by County

		% Cost-Burdened Households	% Cost-Burdened Owners	% Cost-Burdened Renters	% Extremely Cost-Burdened Households	% Extremely Cost-Burdened Owners	% Extremely Cost-Burdened Renters
Muscatine	1990	16.5	12.0	28.1	6.6	3.8	13.9
	2000	18.4	14.7	29.7	6.1	4.0	12.4
	2010	26.2	21.9	41.1	9.1	7.2	15.8
Scott	1990	21.4	13.5	37.0	9.0	4.3	18.4
	2000	21.4	15.3	36.0	8.3	4.7	16.8
	2010	27.4	21.2	42.1	11.9	7.2	23.0



Des Moines County

The population of Des Moines County decreased slightly from 1990 to 2010. The number of households rose in 2000, but declined to the 1990 numbers by 2010. The percentage of renters decreased from 27.2% in 1990 to 26.5% in 2010, which increased rates of homeownership.

Cost-burdened renters increased from 32% in 1990 to 38.6% in 2010. The percent of cost-burdened homeowners more than doubled, from 10.1% in 1990 to 21.6% in 2010. The overall rate of cost-burden in the population increased to 26.1% in 2010.

The percentage of extremely cost-burdened renters rose from 14.6% in 1990 to 23.8% in 2010. During the same time period, the rate of extremely cost-burdened owners increased from 4.4% to 8.6%. The overall rate of extreme cost-burden increased from 7.2% in 1990 to 12.6% in 2010.

Henry County

The population of Henry County increased slightly from 1990 to 2010, as did the number of households. There was a total of 20,145 people in Henry County in 2010. The percentage of renters and homeowners remained virtually the same from 1990 to 2010, but the amount of cost-burden increased substantially for both groups.

Cost-burdened renters rose from 25.1% in 1990, to 44.5% in 2010. The percent of cost-burdened homeowners rose from 9.7% in 1990 to 21.8% in 2010. The overall rate of cost-burden in the population increased to 27.8% in 2010.

The percentage of extremely cost-burdened renters rose from 13.8% in 1990, to 16.1% in 2010. Over the same period of time, the rate of extremely cost-burdened owners increased from 2.6% to 8.8%. The overall rate of extreme cost-burden increased from 5.7% in 1990 to 10.7% in 2010.

Lee County

The population of Lee County decreased slightly from 1990 to the 2010 total of 35,862. The number of households also declined over this period of time. The percentage of renters to homeowners was stable from 1990 to 2010, but the amount of cost-burden increased for both groups.

During the 20 year period, cost-burdened renters saw only a slight increase in an already high percentage. Cost-burdened owners rose from 13.8% in 1990, to 16.9% in 2010. The overall rate of cost-burden increased only slightly, from 20% in 1990 to 22.3% in 2010.

The percentage of extremely cost-burdened renters remained steady at 18.9% in 1990 and 2010 with a decrease to 13.9% in 2000, while the percent of extremely cost-burdened owners held relatively constant at approximately 5% in the same time period. Overall, the rate of extreme cost-burden held relatively stable at approximately 8% between 1990 and 2010 with a slight decrease to 6.8% in 2000.

Louisa County

The total population of Louisa County was 11,387 in 2010. The population of Louisa County decreased slightly from 1990 to 2010 as have the number of households. The ratio of homeowners to renters grew slightly from 1990 to 2010, and the percent of cost-burden increased for both groups.

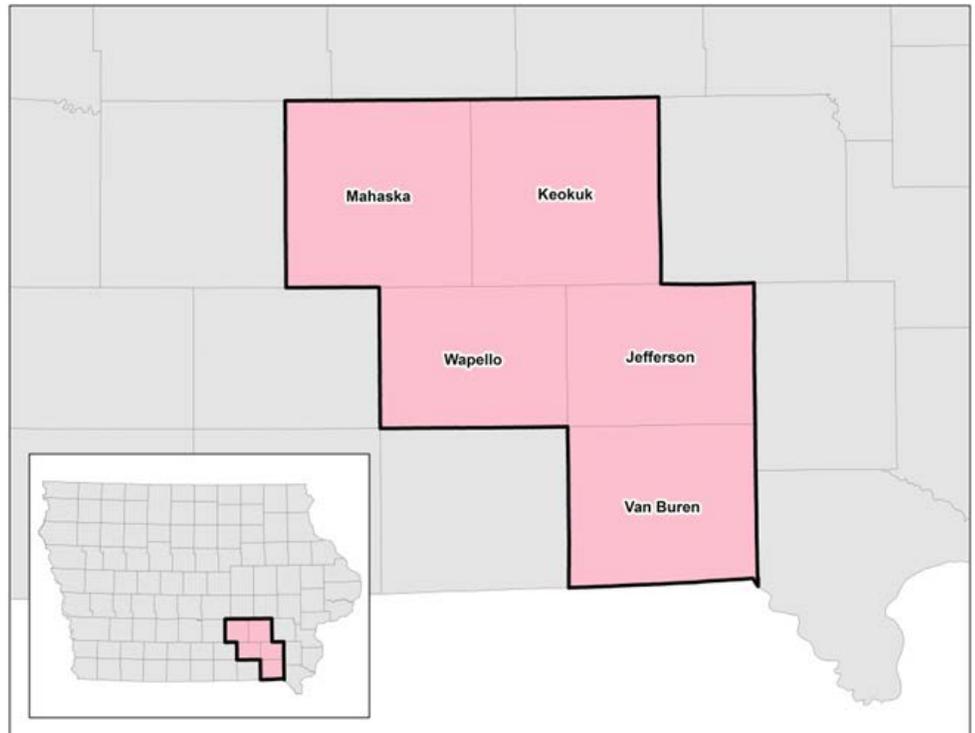
Cost-burdened renters increased from 25% in 1990, to 31.3% in 2010. Cost-burdened owners increased from 11.3% in 1990, to 17.6% in 2010. The overall rate of cost-burden increased to 20.3% in 2010, from the 1990 rate of 14.8%.

The percentage of extremely cost-burdened renters rose significantly from 7.6% in 1990 to 16.8% in 2010. At the same time, extremely cost-burdened owners increased from 3.3% to 7.7%. The overall rate of extreme cost-burden increased substantially, from 4.4% in 1990, to 9.5% in 2010.

Table 16: Southeast Regional Planning Commission Cost-Burden and Extreme Cost-Burden by County

		% Cost-Burdened Households	% Cost-Burdened Owners	% Cost-Burdened Renters	% Extremely Cost-Burdened Households	% Extremely Cost-Burdened Owners	% Extremely Cost-Burdened Renters
Des Moines	1990	16.1	10.1	32.0	7.2	4.4	14.6
	2000	18.1	13.7	30.7	6.3	4.6	11.0
	2010	26.1	21.6	38.6	12.6	8.6	23.8
Henry	1990	13.8	9.7	25.1	5.7	2.6	14.1
	2000	16.3	13.3	24.4	6.0	4.5	9.9
	2010	27.8	21.8	44.5	10.7	8.8	16.1
Lee	1990	20.0	13.8	37.6	8.2	4.5	18.9
	2000	17.1	12.1	32.2	6.8	4.5	13.9
	2010	22.3	16.9	37.9	8.5	4.9	18.9
Louisa	1990	14.8	11.3	25	4.4	3.3	7.6
	2000	13.6	10.9	23.1	4.0	2.8	8.2
	2010	20.3	17.6	31.3	9.5	7.7	16.8

Area 15 Regional Planning Commission



Jefferson County

The population and number of households in Jefferson County increased slightly from 1990 to 2010. The population in 2010 was 16,843. The percentage of renters decreased from 33.3% in 1990 to 27.6% in 2010, resulting in an increase in the percentage of homeowners.

Cost-burdened renters decreased slightly from 37.8% in 1990 to 35.7% in 2010. In terms of homeowners, cost-burden increased from 18.9% in 1990 to 21.8% in 2010. The overall rate of cost-burden remained virtually the same between 1990 and 2010 at approximately 25%.

The percentage of extremely cost-burdened renters decreased from 18.5% in 1990 to 16% in 2010, and the rate of extremely cost-burdened owners increased from 7% to 10.2% in the same time period. The rate of extremely cost-burdened households was about the same in 1990 as it was in 2010, at approximately 11%. Despite this, the rate was at 8.6% in 2000.

Keokuk County

The population of Keokuk County decreased slightly from 1990 to the 2010 level of 10,511. Over the same time period, the number of households has remained virtually unchanged. The percentage of renters to homeowners remained stable from 1990 to 2010.

The amount of cost-burden increased substantially among both groups. Cost-burdened renters increased from 24.5% in 1990, to 25.3% in 2010. During the same period, cost-burdened homeowners increased from 9.8% in 1990, to 20.5% in 2010. The overall rate of cost-burden increased to 21% in 2010.

The percentage of extremely cost-burdened renters rose significantly, from 10.5% in 1990 to 16.2% in 2010. However, the rate of extremely cost-burdened owners

increased less drastically, from 3.7% to 9% during the same time period. The overall rate of extreme cost-burden increased more substantially, from 5.3% in 1990, to 11% in 2010.

Mahaska County

The population of Mahaska County increased slightly from 1990 to 2010, as have the number of households. The 2010 population was 22,381. The ratio of homeowners to renters grew slightly from 1990 to 2010, and the amount of cost-burden increased for both groups.

For renters, cost-burden increased from 34.9% in 1990, to 39.5% in 2010. Cost-burdened owners increased from 11.4% in 1990, to 16.6% in 2010. The overall rate of cost-burden increased to 22.3% in 2010.

The percentage of extremely cost-burdened renters rose from 17.4% in 1990, to 22.8% in 2010. Owners experienced extreme cost-burden increases from 3.3% to 4.8% in the same time period. The overall rate of extreme cost-burden increased slightly from 7.6% in 1990, to 9.2% in 2010.

Van Buren County

The number of households within Van Buren County increased while the population declined slightly from 1990 to 2010. There were 7,570 people in 2010. The percentage of homeowners and renters remained the same from 1990 to 2010. Over the 20 years, the rates of cost-burden increased for both groups.

Cost-burdened renters increased from 28.5% to 29.2%, during the period from 1990 to 2010. For owners, cost-burden increased from 15.7% to 19.9%, from 1990 to 2010. Overall, the rate of cost-burden increased to 21.9% in 2010.

The percentage of extremely cost-burdened renters rose from 9.9% in 1990, to 13.4% in 2010. Meanwhile, extremely cost-burdened owners increased from less than 4.1% to 7.5% during the same time period. The overall rate of extreme cost-burden increased from 5.4% in 1990 to 8.7% in 2010.

Wapello County

The population of Wapello County declined slightly from 1990 to 2010, but the number of households increased. The total 2010 population of Wapello County was 35,625. The percentage of homeowners and renters remained the same from 1990 to 2010.

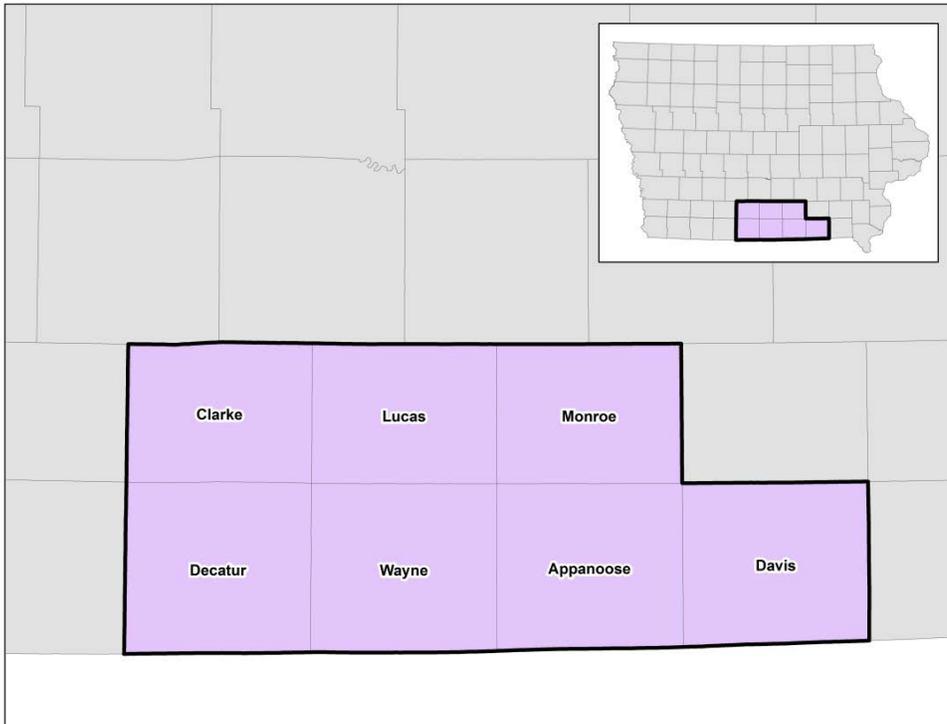
The rates of cost-burdened renters have remained the same, but the rates of cost-burdened owners doubled, from 10.2% in 1990 to 20.4% in 2010. The overall rate of cost-burden increased to 24.5% in 2010. The initial, 1990 rate of cost-burden was 16.9%.

The percentage of extremely cost-burdened renters rose from 15.8% in 1990, to 19.8% in 2010, and extremely cost-burdened owners increased from 3.8% to 8.8% during the same time period. The overall rate of extreme cost-burden increased from 6.7% in 1990, to 11.4% in 2010.

Table 17: Area 15 Regional Planning Commission Cost-Burden and Extreme Cost-Burden by County

		% Cost-Burdened Households	% Cost-Burdened Owners	% Cost-Burdened Renters	% Extremely Cost-Burdened Households	% Extremely Cost-Burdened Owners	% Extremely Cost-Burdened Renters
Jefferson	1990	25.2	18.9	37.8	10.8	7.0	18.5
	2000	22.4	17.1	33.2	8.6	5.8	14.4
	2010	25.7	21.8	35.7	11.8	10.2	16
Keokuk	1990	13.0	9.8	24.5	5.2	3.7	10.5
	2000	15.2	12.9	24.1	5.8	4.6	10.4
	2010	21.5	20.5	25.3	10.6	9.2	16.2
Mahaska	1990	18.4	11.4	34.9	7.6	3.3	17.4
	2000	15.8	10.4	29.1	6.2	3.2	13.5
	2010	22.3	16.6	39.5	9.2	4.8	22.8
Van Buren	1990	18.5	15.7	28.5	5.4	4.1	9.9
	2000	15.3	14.7	17.7	4.6	4.2	6.1
	2010	21.9	19.9	29.2	8.7	7.5	13.4
Wapello	1990	16.9	10.2	37.9	6.7	3.8	15.8
	2000	19.0	13.7	35.2	6.8	4.3	14.5
	2010	24.5	20.4	37.9	11.4	8.8	19.8

Chariton Valley Transportation Planning and Development



Appanoose County

Though the population of Appanoose County remained practically constant between 1990 and 2000, 170 households were added in that same period. However, there was a prominent decline in both the population and number of households between 2000 and 2010. Homeowners have continued to be the clear majority, making up 74.5% of households in 2010.

The presence of cost-burden and extreme cost-burden has increased in Appanoose County. The percentage of cost-burdened households reached 29.3% in 2010, up from 20.0% in 1990. Though a higher percentage of renters have continued to be burdened, 40.2% of renters in 2010, the change was more dramatic for homeowners, with an increase of 12.4% in the same 20-year span.

In 2010, 22.7% of renters were extremely cost-burdened compared to 8.3% of homeowners. Overall, 12% of all households in Appanoose County were extremely cost-burdened in 2010. This is an increase from the 1990 level of 7.6%.

Clarke County

Clarke County's population increased between 1990 and 2010 with most of that growth occurring by 2000. Somewhat similarly, the number of households grew between 1990 and 2000, but then decreased between 2000 and 2010, resulting in an overall expansion of 168 households over the full 20 year period. In contrast, the proportion of owners to renters changed after 2000 in favor of homeownership.

Even with a decline between 1990 and 2000, renter and owner housing cost-burden expanded from 1990 to 2010. In 1990, renter cost-burden was 31.5% and owner cost-burden was 14.5%. In 2010, renter cost burden was 31.7% and owner cost-burden was 19.5%. Total cost-burden in 2010 was 22.2%.

The increase in extreme renter cost-burden after 2000 did not overtake the decline during the previous decade. Throughout these 20 years, renters have remained more likely to experience housing cost-burden. In 2010, renter extreme cost-burden was 11.5%, compared to the owner extreme cost-burden rate of 6.4%. Overall, extreme cost-burden rose to 7.5% in 2010 from the 1990 level of 5.7%.

Davis County

The population of Davis County rose slightly from 1990 to 2010, reaching a total of 8,753 in 2010. The number of households also rose during this time. The percentage of renters decreased from 22.4% in 1990 to 17.3% in 2010, increasing homeownership rates during that time period.

Cost-burdened renters increased from 24.7% in 1990 to 30% in 2010. Homeowners experiencing cost-burden increased from 16% to 20.1% during the same time period. The overall rate of cost-burden in the population increased to 21.8% in 2010.

The percentage of extremely cost-burdened renters decreased slightly from 13.6% in 1990 to 8.9% in 2010. Despite this, the rate of extremely cost-burdened owners increased from 4.7% to 5.9% during the same time period. The overall rate of extreme cost-burden remained steady at approximately 6.5% from 1990 to 2010.

Decatur County

Despite a decline between 2000 and 2010, the population and number of households in Decatur County increased from 1990 to 2010. The 2010 population was 8,457. Although homeownership has hovered around 70% since 1990, the percent of renter-occupied households has, at the same time, increased by 2.6%.

The prevalence of cost-burden and extreme cost-burden steadily increased between 1990 and 2010 for renters and owners alike. Just over 40% of renters, 20.5% of owners, and 26.8% of all households were cost-burdened in 2010. In 1990, 30.4% of renters, 13.6% of owners, and 18.5% of all households were cost-burdened.

Over half of the renters in 2010 who were cost-burdened were also extremely cost-burdened. In 2010, 8.1% of owners and 22.7% of renters were extremely cost-burdened. The total of extremely cost-burdened households in 2010 was 12.7%.

Lucas County

Lucas County's population and number of households grew between 1990 and 2000, but both fell between 2000 and 2010, with households declining below their 1990 levels. Homeownership rose by 4% during the first decade of this period but fell by 2010, resulting in only a 1.2% increase between 1990 and 2010. By 2010, 75.5% of households owned their homes.

The rate of cost-burden and extreme cost-burden, in total, increased between 1990 and 2010 for both renters and homeowners. The rate of cost-burden for renters was 30.8% in 1990 and 35.2% in 2010. For owners, cost-burden was 12.0% and 19.0% in 1990 and 2010. However, household cost-burden decreased between 1990 and 2000. The overall rate of cost-burden was 22.9% in 2010.

Except for extremely cost-burdened renters, most of the growth in burden occurred between 2000 and 2010. Between 1990 and 2010, renters were consistently more likely than homeowners to be cost-burdened and extremely cost-burdened. Extreme cost-burden for renters was 12.7% in 2010, compared to 9.3% for owners in the same year. The total rate of extreme cost-burden was 10.1% in 2010.

Monroe County

Monroe County has primarily consisted of homeowners from 1990 to 2010, with 78.3% of households owning in 2010. Although the population declined by nearly 200 over those 20 years, the number of households rose by nearly 200. In 2010, the total population was 7,970.

The percentage of cost-burdened households decreased between 1990 and 2000 and then increased so that there was overall growth in housing cost-burden between 1990 and 2010. The most pronounced change was an increase of 9.1% points for cost-burdened homeowners from 1990 to 2010. Renters were continuously more likely to be both cost-burdened and extremely cost-burdened between 1990 and 2010. The cost-burden rates were 19.9%, 15.7%, and 27.1% in 1990, 2000, and 2010.

Extreme cost-burden rose from 8.7% to 12.7% from 1990 to 2010. Renters experience much more extreme cost-burden than owners, with 20.7% of renters being extremely cost-burdened in 2010, compared to only 10.5% of owners. In 1990, 19.8% of renters and 5.4% of owners were extremely cost-burdened.

Wayne County

The population and number of households in Wayne County declined between 1990 and 2010, losing just over 660 people and 211 households. In 2010, the population was 6,403. The percent of households that were owner-occupied grew by 3.5% throughout the 1990s and leveled off between 2000 and 2010. In 2010, 79.2% of households were owner-occupied.

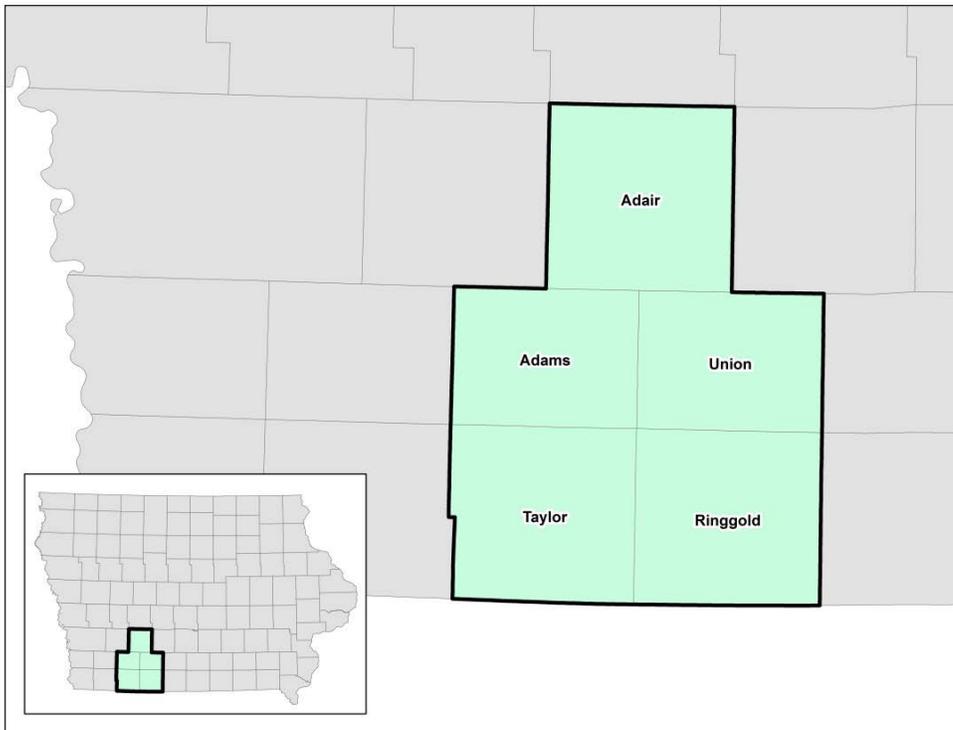
Housing cost-burden increased by 5.9% between 1990 and 2010, although the rate fell between 1990 and 2000. This is attributed to a 12.7% point decline in housing cost-burden for renters over that period. Except for extremely cost-burdened homeowners, there was a larger increase in burden for all groups between 2000 and 2010 than the decade before. Still, renters have continued to be more likely than owners to experience housing cost burden.

Extreme housing cost-burden increased by 5.9% points and 3.3% points between 1990 and 2010, respectively. The total rate of extreme cost-burden was 5.2%, 6.0%, and 8.5% in 1990, 2000, and 2010, respectively. The rate of extreme cost-burden for renters was 15.4% in 2010, which was higher than the owner rate of 6.7%.

Table 18: Chariton Valley Transportation Planning and Development Cost-Burden and Extreme Cost-Burden by County

		% Cost-Burdened Households	% Cost-Burdened Owners	% Cost-Burdened Renters	% Extremely Cost-Burdened Households	% Extremely Cost-Burdened Owners	% Extremely Cost-Burdened Renters
Appanoose	1990	20.0	13.2	39.7	7.6	3.9	18.2
	2000	20.6	15.8	34.2	7.6	5.0	14.8
	2010	29.3	25.6	40.2	12.0	8.3	22.7
Clarke	1990	19.2	14.5	31.5	5.7	3.3	12
	2000	14.8	12.5	20.9	4.3	2.5	8.8
	2010	22.2	19.5	31.7	7.5	6.4	11.5
Davis	1990	18.0	16.0	24.7	6.7	4.7	13.6
	2000	13.9	11.6	23.0	6.5	5.6	10.2
	2010	21.8	20.1	30.0	6.4	5.9	8.9
Decatur	1990	18.5	13.6	30.4	5.8	2.2	14.6
	2000	20.2	14.8	33.6	7.4	4.3	15.1
	2010	26.8	20.5	40.3	12.7	8.1	22.7
Lucas	1990	16.8	12.0	30.8	5.7	4.1	10.1
	2000	15.7	12.2	28.2	6.5	4.6	13.4
	2010	22.9	19.0	35.2	10.1	9.3	12.7
Monroe	1990	19.9	13.8	40.3	8.7	5.4	19.8
	2000	15.7	10.6	34.4	5.1	3.9	9.3
	2010	27.1	22.9	42.4	12.7	10.5	20.7
Wayne	1990	17.9	13.4	32.0	5.2	3.3	11.4
	2000	15.5	14.5	19.3	6.0	5.5	7.9
	2010	23.9	22	31.1	8.5	6.7	15.4

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Adair County

The population of Adair County has been in steady decline since 1990, falling from just over 8,400 to just under 7,800 people. Although the county lost 630 people between 1990 and 2010, the number of households only declined by 10. At the same time, homeownership rates have continuously increased and rates of renting have concurrently decreased.

The percent of the population who was housing cost-burdened increased between 1990 and 2010, most of this occurring after 2000. Total cost-burden was 12.8%, in 1990, 13.1%, in 2000, and 20.8%, in 2010. In 2010, 19.2% of owners were cost-burdened, compared to 25.9% of renters.

The percent of total households that were extremely cost-burdened remained constant from 1990 to 2000, and then rose 2% points by 2010. Similarly, the percent of homeowners that were extremely cost-burdened steadily rose between 1990 and 2010 while the percent of renters that were extremely cost-burdened in 2000 dropped from 1990 levels but then rose past its 1990 levels by 2010. Cost-burden and extreme cost-burden increased for households, renters, and owners from 1990 to 2010. Overall, extreme cost-burden was 5.3% from 1990 to 2000, and 7.2% in 2010.

Adams County

Adams County has lost population over the last two Censuses. In 1990, the population sat at 4,866, in 2000 it dropped to 4,482, and in 2010 it declined again, down to 4,127. Similarly, the number of households has declined consistently from 1990 to 2010. In 1990, there were 2,005 households, in 2000 it decreased to 1,867, and in 2010 the number of households declined to 1,764. As the population has declined, the percent of the population that rents their home declined as well. In 1990, 27.5% rented and 72.5% of the county population owned their home. In 2000, 25.3% rented and 74.7% of the population owned their homes. In 2010, the percentage of population who rented continued to decline to 21% while

the homeownership rate grew again to 79%.

Cost-burden numbers in Adams County reached a high in 2010 for both owners and renters. Cost-burdened owners increased from 7.9% in 1990 to 9.3% in 2000, and saw a large jump in to 21.8% in 2010. Of all renters in the county, 26.8% were cost-burdened in 1990. The number dropped in 2000 to 17.7% and then reached 30.7% in 2010.

The percentage of the population that was extremely cost-burdened showed similar trends, growing in each Census from 3.3% in 1990 to 10.8% in 2010. In 1990, only 1.3% of homeowners were extremely cost-burdened. That number grew by almost 10 times by 2010, reaching 10.6%. The percentage of renters who were extremely cost-burdened was 8.6%, 8.7%, and 10.8%, in 1990, 2000, and 2010 respectively.

Ringgold County

Ringgold County experienced slight growth in both population and the number of households between 1990 and 2000, at 49 and 27 respectively. By 2010, however, population and number of households decreased so that the 1990-2010 trend was negative for both population and households. Homeownership increased by just under 4% between 1990 and 2010, accounting for 79.2% of households by 2010.

The percentage of cost-burdened households increased by 3.6% points between 1990 and 2010. Despite this trend, the percentage of housing cost-burdened renters continuously decreased over this period. Cost burden rates were 18.1%, 18.9%, and 21.8% in 1990, 2000, and 2010.

The same general trend is also true for extreme housing cost-burden. Although housing cost-burden and extreme housing cost-burden decreased for renters, they have remained more likely to experience such burden than homeowners. Extreme cost-burden was 6.8% in 1990 and 9.2% in 2010. The rate for renter extreme cost-burden was 11.5% in 1990 and 9.8% in 2010.

Taylor County

Similar to many other rural Iowa counties, Taylor County's population has declined since 1990. In 1990, population stood at 7,114, by 2000 it declined slightly to 6,958, and by 2010 it declined to 6,402. The number of households in the county has declined each Census year, from 2,859 in 1990 to 2,687 in 2010. Percent of households that were renters has declined significantly, decreasing from 24.5% in 1990 to 19.5% in 2010.

In 1990, household cost-burden rate stood at 18.7%. By 2000, that number dropped to 13%, but increased again to 21.8% percent by 2010. Between 1990 and 2000, the renter cost-burden rate improved tremendously, declining from 37.6% to 21.8%. Between 2000 and 2010, it increased again slightly, but did not reach the high number from 1990. The percentage of homeowners that were cost-burdened in 2010 was 21.3%.

Extreme cost-burden rate saw the same trend, having strong improvement between 1990 and 2000, dropping from 7.7% in 1990 to 4.6% in 2000, but then growing to reach 10.3% in 2010. Renters have seen strong improvement since 1990, declining from 19.4% in 1990 to 11.6% in 2010. For homeowners, on the other hand, the extreme cost-burden rate grew from 3.9% in 1990 to 10% in 2010.

Union County

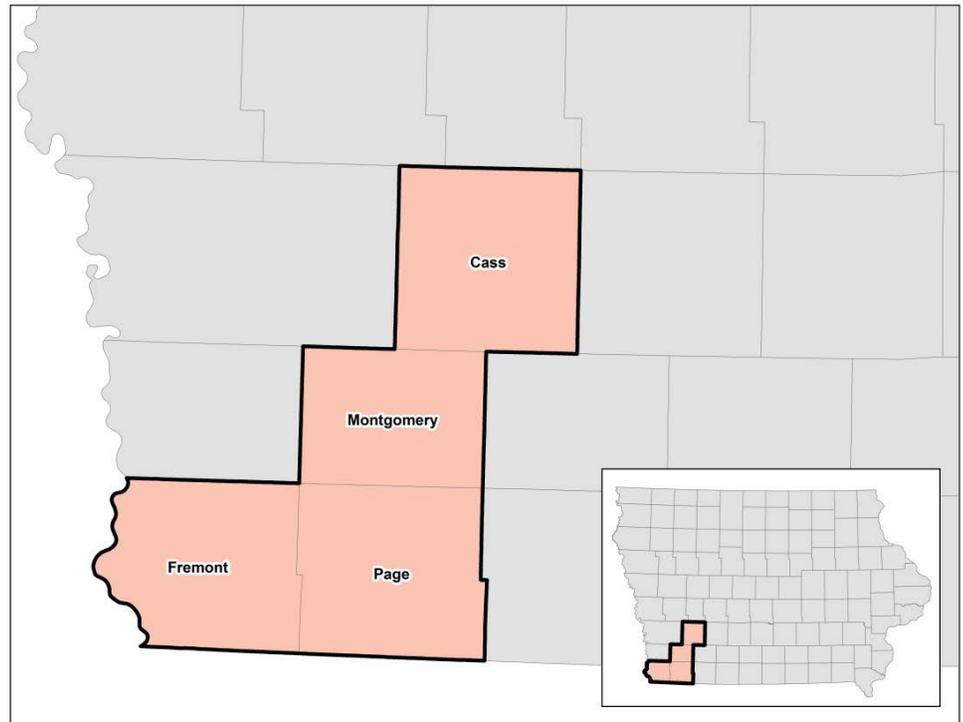
Although the population in Union County grew between 2000 and 2010, it still declined in total between 1990 and 2010. In the 1990s, while population was falling, the number of households actually increased, and continued to do so. The percentage of households that were owner-occupied remained around 70% between 1990 and 2010, experiencing an overall increase of 3.2%.

The percent of households between 1990 and 2000 who were cost-burdened and extremely cost-burdened decreased. However, this trend did not continue. The presence of household cost-burden between 2000 and 2010 grew by 10%. The cost-burden rate in 1990 was 19.2%, which increased to 29.2% in 2010. Renters continued to be much more likely than homeowners to be cost-burdened and extremely cost-burdened.

Extreme cost-burden increased by 6.8% from 2000 to 2010. Extreme cost-burden was at 7.4% in 1990, before rising to 14.3% in 2010. The extreme cost-burden rate for renters was 25.9% in 2010, compared to 9.7% for owners.

Table 19: ATURA Transportation Planning Affiliation Cost-Burden and Extreme Cost-Burden by County

		% Cost-Burdened Households	% Cost-Burdened Owners	% Cost-Burdened Renters	% Extremely Cost-Burdened Households	% Extremely Cost-Burdened Owners	% Extremely Cost-Burdened Renters
Adair	1990	12.8	9.3	22.4	5.3	3.5	10.2
	2000	13.1	10.5	21.1	5.3	4.2	8.4
	2010	20.8	19.2	25.9	7.2	5.7	11.9
Adams	1990	13.1	7.9	26.8	3.3	1.3	8.6
	2000	11.4	9.3	17.7	5.0	3.8	8.7
	2010	23.7	21.8	30.7	10.8	10.6	11.6
Ringgold	1990	18.1	13.1	33.5	6.8	5.3	11.5
	2000	18.9	15.5	29.5	6.8	5.7	10.1
	2010	21.8	20.8	25.6	9.2	9.0	9.8
Taylor	1990	18.7	12.6	37.6	7.7	3.9	19.4
	2000	13.0	10.3	21.8	4.6	3.3	8.7
	2010	21.8	21.3	24.2	10.3	10.0	11.6
Union	1990	19.2	12.4	34.2	7.4	3.0	17.2
	2000	14.2	9.1	27.2	4.9	2.7	10.5
	2010	29.2	21.1	49.8	14.3	9.7	25.9



Cass County

Cass County's population has declined in each of the last two Censuses. Decreasing from 15,128 in 1990 to 14,683 in 2000, and decreasing again to 13,969 in 2010. The number of households has also decreased, sitting at 6,177 in 1990 and shrinking to 6,000 by 2010. Like most Iowa counties, a large majority of households own their own home. The gap between homeowners and renters has fluctuated, but remained around the same percentage over the last three Censuses. The percentage of households that were renters was 28.2% in 1990, which declined to 25.4% in 2000, and grew to 29% in 2010.

In Cass County, a higher percentage of renters are cost-burdened than homeowners. The number for renters improved between 1990 and 2000, shrinking from 26.1% to 23.9%, respectively. The percent of renters that were cost-burdened grew to 32.5% in 2010.

The percentage of homeowners that were cost-burdened grew from around 11% in 1990 and 2000, to 18.8% in 2010. The total cost-burden in 2010 was 22.8%.

After seeing an improvement between 1990 and 2000, the percentage of households that were extremely cost-burdened also grew. Extreme cost-burden reached 13.3% for renters and 5.3% for homeowners. Overall, 7.6% of households experienced extreme cost-burden in 2010.

Fremont County

Fremont County is a mostly rural county, which has seen declining population over the last 30 years. In 1990, the population was 8,226. By 2000, it dropped to 8,010 and declined even further, down to 7,528 by 2010. The number of households in the county has also diminished. In 1990, there were 3,217 households in the county and by 2010 there were only 3,119. The percent of renter households declined between 1990 and 2010. In 1990, 27.7% of households rented their homes. In 2000, 25.5% rented, and in 2010, 22.1% of households

rented their homes.

The percentage of households that are cost-burdened has grown between 1990 and 2000. In 1990, 14.2% of households paid more than 30% of their income on housing. By 2000, that number reached 16.1%, and by 2010, it grew again to 20.4%. Over the last three Census years, the percentage of renters that were cost-burdened in Fremont County has been higher than homeowners. The gap was the greatest in 2010, with 31.7% of renters being cost-burdened while only 17.2% of homeowners were cost-burdened.

In 2010, 16.4% of rental households were extremely cost-burdened, while 6.8% of homeowners were extremely cost-burdened. These were increases from the 1990 levels of 9.4% of rental households and 3.5% of homeowners. The total extreme cost-burden was 8.9% in 2010.

Montgomery County

Montgomery County has lost population over the last three Censuses. In 1990, the population in the county stood at 12,067 and by 2010 population had declined to 10,901. The number of households in the county decreased as well. In 1990, there were 4,955 households in the county and by 2010 it had shrunk to 4,519. The percentage of households that rent their home compared to those that own their home has declined slightly. In 1990, 28.3% of households were renters, while 71.8% owned their home. In 2000, 26.9% rented their home, and in 2010, 25.6% rented their home.

In 1990, 16.1% of households were cost-burdened. By 2000, it grew slightly, reaching 18.3%, and by 2010, it had spiked to 25.5% of households. A much higher percentage of renters were cost-burdened than homeowners. In 1990, the cost-burden rate was 13.7% for homeowners, compared to 22.1% for renters. In 2010, the gap grew as the renter cost-burden rate of 39.6% was almost double the homeowner rate of 20.6%.

In 1990, 8.3% of renters were extremely cost-burdened, while 4.9% of owners were extremely cost-burdened. In 2010, the extreme cost-burden rate was 22% for renters and 7% for homeowners. In total, 10.8% of households were in extreme cost-burden in 2010.

Page County

Page County's population remained virtually the same between the 1990 and 2000 at about 16,900. After 2000, the county began to lose population, dropping to 16,095 by 2010. The number of households remained steady between 1990 and 2000 at about 6,700, then declined to 6,396 by 2010. The percentage of households that were renters declined between 1990 and 2010, from 29.4% in 1990 to 28.4% in 2000, and then again to 26% in 2010.

In 1990 and 2000, the percent of cost-burdened households was just under 19% and by 2010, it grew to 22.9%. For renters, the cost-burden rate was 31.1% in 1990, and grew to 35.7% by 2010. For homeowners, it was 13.6% in 1990 and reached 18.4% by 2010.

The extreme cost-burden rate for households increased from 6.7% in 1990 to 8.6% in 2010, and is also much higher for renters than homeowners. Of the last three Census years, extreme cost-burden rate for renters was highest in 2000, at 16.2%, and highest for homeowners in 2010, at 6%. Renters did experience a slight decline between 2000 and 2010, decreasing to 15.8%.

Table 20: Southwest Iowa Planning Council Cost-Burden and Extreme Cost-Burden by County

		% Cost-Burdened Households	% Cost-Burdened Owners	% Cost-Burdened Renters	% Extremely Cost-Burdened Households	% Extremely Cost-Burdened Owners	% Extremely Cost-Burdened Renters
Cass	1990	15.7	11.5	26.2	6.0	3.5	12.3
	2000	14.3	11.1	23.9	4.8	2.7	10.8
	2010	22.8	18.8	32.5	7.6	5.3	13.3
Fremont	1990	14.2	11.4	21.7	5.2	3.5	9.4
	2000	16.0	12.7	25.9	6.1	4.4	11.2
	2010	20.4	17.2	31.7	8.9	6.8	16.4
Montgomery	1990	16.1	13.7	22.2	5.9	4.9	8.3
	2000	18.3	14.0	30.1	7.8	5.3	14.4
	2010	25.5	20.6	39.6	10.8	7.0	22.0
Page	1990	18.7	13.6	31.1	6.5	4.6	11.1
	2000	18.5	12.8	32.9	7.6	4.3	16.2
	2010	22.9	18.4	35.7	8.6	6.0	15.8

Conclusion

From our analysis we can conclude that cost-burden and extreme cost-burden are prevalent and enduring problems in Iowa. Counties with universities, like Johnson County with the University of Iowa and Story County with Iowa State University, experience the highest cost-burden levels in the state due to skewed student rental housing markets. More populous counties with large metropolitan areas tend to be more cost-burdened and extremely cost-burdened than rural counties, with a few exceptions. The time periods between each Census show strong effects on cost-burden. Iowa's cost-burden and extreme cost-burden are lower than the United States' total cost-burden and extreme cost-burden but are still cause for concern. Policies directed towards improving housing affordability can help to lower cost-burden and subsequently improve the standard of living in Iowa.

Johnson County and Story County have some of the highest cost-burden rates in the state of Iowa. The large student populations from the University of Iowa and Iowa State University create additional demand for rental housing in the area. This additional demand drives rental prices higher than normal. This effect is especially problematic for local, low-income residents attempting to find affordable housing. The high volume of students make it difficult for low-income individuals to find housing within an affordable price range.

Urban areas tend to have higher cost-burden percentages than more rural areas. This can be attributed to the higher rent prices associated with urban areas. As more people migrate into urban areas, there becomes an increased demand for urban households and less demand for rural households. This creates increases in urban housing cost-burden in comparison to rural housing cost-burden.

The decades separating each Census showed a clear trend in relation to housing cost-burden. The decade from 1990 to 2000 frequently corresponds to decreases in cost-burden and extreme cost-burden. This is true for renters, homeowners, and overall. This decade was characterized by a strong and robust economy. During this decade, people likely had higher wages, more employment opportunities, and a thriving housing market. These factors combine to provide greater household income and reduced housing costs, both of which are associated with lower levels of housing cost-burden. The results of the report clearly show that there tends to be decreases in housing cost-burden over the years from 1990 to 2000.

The decade from 2000 to 2010 is dramatically different from the previous decade. These years were characterized by economic unrest, including the worst recession since the Great Depression and the housing market crash of the late 2000s. The recession contributed to fewer jobs and more unemployment during this time period. The housing market crash affected the availability of affordable housing. Together, these led to lower incomes and higher housing prices, both of which contribute to increased housing cost-burden. This report's results clearly show that there were difficult economic times for Iowans from 2000 to 2010. In general, the housing cost-burden of Iowa counties dramatically increased during this decade. The results of this report help to illustrate how the measurement of housing cost-burden is a reflection of economic factors, due to how it is calculated based on the economic factors of income and housing affordability.

The state of Iowa's housing cost-burden and extreme housing cost-burden are lower than what has been experienced around the United States. There may be several factors contributing to this effect. Iowa is a relatively rural state compared to other portions of the nation. Since rural areas tend to have lower housing costs in comparison to urban areas, it makes sense that Iowa would have lower housing cost-burdens than other portions of the country. Also, Iowa's



economy is different from other portions of the country and will be affected in a different way. In addition, the housing market crash affected Iowa later than the rest of the country. It is possible that Iowa seems to be doing better than other states because it has not endured as much of the economic troubles during the 2000 to 2010 period. Therefore, it is possible that from 2000 to 2010, the full effect of the recession and housing market crash were not fully measured in the housing cost-burden data, as it may have been in other parts of the country. These factors may have contributed to lower housing cost-burden percentages for Iowa.

Unfortunately, housing cost-burden appears to be an enduring and escalating problem within the state of Iowa. It does not appear that housing cost-burden will be eliminated in the near future. In fact, it seems quite the opposite. The economic troubles of the previous decade have created a dramatic impact on the affordability of housing within the state. Although Iowa's housing cost-burden percentages suggest that the state is doing well compared to the rest of the country, it does not mean that housing cost-burden is a problem that does not need to be addressed. Housing cost-burden is a vitally important issue for Iowa. Housing cost-burden is much more than an economic indicator. It is an issue that is related to poverty, homelessness, and social justice. Public policies should be developed to increase the affordability of homes within Iowa. Such policies would help to improve the standard of living for the many people who are struggling to afford a home.

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- 1) All 1990 cost-burden data acquired for Iowa counties was acquired from 1990 Census of Housing, Detailed Housing Characteristics for Iowa, Table 69: Household Income in 1989 By Selected Monthly Owner Costs as a Percentage of Household Income in 1989 and Household Income in 1989 by Gross Rent as a Percentage of Household Income in 1989. Population and household data was acquired for Iowa counties, Iowa, and the United States from the 1990 Census via Social Explorer, Table T1: Total Population, and Table T73: Tenure.

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- 2) All 2000 cost-burden data acquired for Iowa counties, Iowa, and the United States was acquired from Census 2000 and accessed via Social Explorer, Table T166: Gross Rent as a Percentage of Household Income in 1999, and Table T172: Mortgage Status by Selected Monthly Owner Costs as a Percentage of Household Income. Population and household data was also acquired from Census 2000 via Social Explorer, Table T1: Total Population, and Table T56: Tenure.

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- 3) All 2010 cost-burden data acquired for Iowa counties, Iowa, and the United States was acquired from the American Community Survey 2006-2010 (5-Year Estimates) and accessed via Social Explorer, Table T109: Mortgage Status by Selected Monthly Owner Costs as a Percentage of Household Income in 2010, and Table T103: Gross Rent as a Percentage of Household Income in 2010. Population and household data was acquired from the ACS 2006-2010 (5-Year Estimates) via Social Explorer, Table T1: Total Population, and Table T94: Tenure.

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