

Data for Decision Makers

Cass County

Population

Cass County is a nonmetropolitan county in southwest Iowa. Cass County is composed of eight incorporated communities and their surrounding rural areas. From 1990 to 2000, Cass County's population decreased 2.9 percent. The state's population increased by 5.4 percent over that period.

1. Population of Cass County

City	1980	1990	2000
Anita	1,153	1,068	1,049
Atlantic	7,789	7,432	7,257
Cumberland	351	295	281
Griswold	1,176	1,049	1,039
Lewis	497	433	438
Marne	162	149	149
Massena	518	372	414
Wiota	181	160	149
Balance of County	5,105	4,170	3,908
County Total	16,932	15,128	14,684
State Total	2,913,808	2,776,755	2,926,324

Population Profile

Age distribution

Compared to the state, Cass County had a lower percentage of young people (19 or younger) and a higher percentage of older people (age 65+) in 2000. The median age in Cass County in 2000 was 5.0 years older than the median age of the state.

2. Percent of population by age

	Cass County			State		
	1980	1990	2000	1980	1990	2000
19 or younger	29.9	27.7	26.3	32.3	29.0	28.3
20 to 44	30.6	30.8	29.1	35.1	26.7	34.6
45 to 64	20.7	20.5	23.8	19.2	18.9	22.2
65 or older	18.8	20.9	20.8	13.3	15.3	14.9
Median age	34.6	38.3	41.6	30.0	34.0	36.6

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IOWA STATE UNIVERSITY
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Community Profile

Race/Ethnicity

As with the other 98 counties in the state, Cass County is predominantly white, with little noticeable change since 1980.

3. Percentage of population by race/Hispanic origin

	Cass County			State		
	1980	1990	2000	1980	1990	2000
One Race Only *	100.0	100.0	99.7	100.0	100.0	98.9
White	99.4	99.6	98.8	97.4	96.6	93.9
Black	0.1	0.1	0.2	1.4	1.7	2.1
Asian/Pacific Islander	0.3	0.1	0.2	0.4	0.9	1.3
American Indian	0.1	0.1	0.1	0.2	0.3	0.3
Other	0.1	0.1	0.3	0.6	0.5	1.3
Two or more races *	n.a.	n.a.	0.3	n.a.	n.a.	1.1
Hispanic origin **	0.2	0.3	0.7	0.9	1.2	2.8

* 2000 was the first census that allowed respondents to identify themselves in two or more racial categories.

** Hispanics can be of any race.

Education

Educational levels of an adult population are measured by the educational attainment of residents after their education is largely complete (25 years of age or older). In 2000, Cass County had a lower percentage of college graduates than the state overall.

4. Educational levels of adults 25 or older

	Cass County		State	
	1990	2000	1990	2000
Percent with:				
Less than 12 years	19.3	14.1	19.9	13.9
High school graduate	44.1	40.4	38.5	36.1
Less than 4 years college	24.1	28.8	24.7	28.8
4 or more years college	12.5	16.6	16.9	21.2

Income and Poverty

Since 1979, median household income in Cass County increased \$1,354 (adjusted dollars). In 1999, Cass had a median income \$6,547 lower than the state.

5. Median Household income (in 1999 \$)

	1979	1989	1999
Cass County	\$31,568	\$29,025	\$32,922
State	\$37,515	\$34,921	\$39,469

Poverty rates in Cass County declined between 1979 and 1999; state levels also declined.

6. Percent of population in poverty

	1979	1989	1999
Cass County	11.7	11.5	11.1
State	10.1	11.5	9.1

Housing

Cass County had a higher percentage of owner-occupied housing, lower median housing value, and lower median rent than the state in 2000. Cass County also had a smaller percentage of newer housing units than the state.

7. Housing characteristics, 1990-2000

	Cass County		State	
	1990	2000	1990	2000
Total units	6,788	6,590	1,143,669	1,232,511
Percent of units:				
Owner-occupied	65.3	69.3	64.0	67.5
Renter-occupied	25.7	23.6	26.2	25.8
Vacant/seasonal	9.0	7.1	9.8	6.8
10 or fewer years old	7.8	4.6	10.0	12.3
40 or more years old	54.4	66.2	42.9	51.1
Single detached homes	80.8	82.1	74.6	74.0
Mobile homes	4.0	3.4	5.0	5.3
Median value	\$34,700	\$59,500	\$45,900	\$82,500
Median gross rent	\$273	\$357	\$336	\$470

Employment and Earnings Profile

Employment

The labor force in any area consists of all persons aged 16 or older who either are currently employed or actively seeking work. The number employed is simply the number of labor force participants who currently have jobs. Labor force participants who are not employed and, to a lesser extent, non-participants in the labor force form a pool of available labor. The size of this pool and its skill level are often important factors in economic development efforts.

8. Labor force and employment rates

	<u>1990</u>	<u>1999</u>	<u>2000</u>
Total labor force:			
Cass County	7,530	7,530	7,180
State	1,448,000	1,572,800	1,563,100
Employment rate (%):			
Cass County	94.6	96.8	95.8
State	95.7	97.5	97.4

Occupation

Among the 7,338 employed persons age 16 or older in Cass County in 2000, the largest segment was employed in management, professional, or related occupations.

9. Occupations of employed persons 16 years of age or older

	<u>Cass County</u>	<u>State</u>
Total employed	7,338	1,489,816
Percentage in:		
Management, professional or related occupations	28.6	31.3
Service occupations	14.1	14.8
Sales and office occupations	24.4	25.9
Farming, fishing, and forestry occupations	1.7	1.1
Construction, extraction, and maintenance occupations	10.1	8.9
Production, transportation, and material moving occupations	21.1	18.1

Employment earnings

The earnings in Table 10 represent earnings by place of work. This is an enumeration of jobs located within the county, whether or not those jobs are filled by county residents. As a result, county residents who commute out of Cass County to work are not counted, but non-county residents who commute into Cass County to work are included.

10. Earnings of employed persons 16 years of age or older, by place of work

Industry	Total Earnings (\$000)			Share of Total (%)			
	<u>1990</u>	Cass County		Cass County		State	
		<u>1999</u>	<u>2000</u>	<u>1990</u>	<u>2000</u>	<u>1990</u>	<u>2000</u>
All Industries	139,855	201,445	216,963	100.0	100.0	100.0	100.0
Farm	14,480	7,119	18,987	10.4	8.8	6.0	4.2
Manufacturing	24,962	37,286	33,057	17.8	15.2	22.6	19.8
Retail	15,511	19,018	19,533	11.1	9.0	9.6	9.2
Finance *	5,074	9,328	9,508	3.6	4.4	6.1	7.9
Services	21,481	41,508	43,112	15.4	19.9	19.6	22.9
Government	27,955	41,144	45,724	20.0	21.1	16.8	15.9
Other **	30,392	46,042	47,042	21.7	21.7	19.2	20.1

* Finance, insurance, and real estate

** Agricultural services, mining, construction, transportation, public utilities, and wholesale trade

Retail Trade Profile

Retail Sales

The relative strength of the retail sector in a county is measured by the pull factor. The pull factor is derived by dividing the county per capita retail sales by state per capita retail sales. Pull factors greater than 1 represent retail sector strength, while pull factors less than 1 show sector weakness.

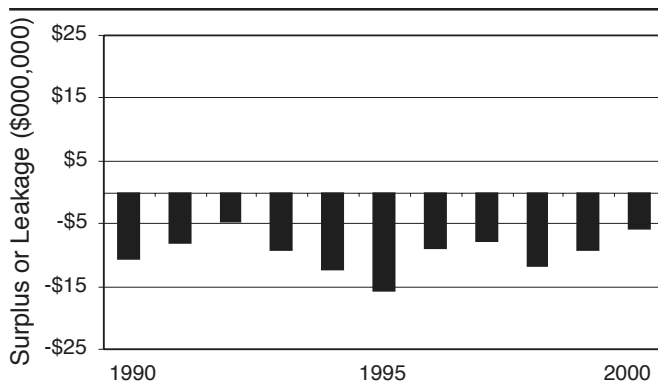
11. Cass County retail sales

	Number of Retail Firms	Total sales (millions)	Per capita sales	Pull factor
1996	644	\$92.31	\$6,168	0.75
1997	641	\$98.19	\$6,576	0.76
1998	626	\$97.23	\$6,591	0.74
1999	605	\$101.56	\$6,960	0.75
2000	594	\$107.08	\$7,292	0.77

Retail Trade Analysis

Potential sales is an estimate of the amount of money that could be spent on retail goods and services by residents of the county based on the county's income and population. Potential sales is calculated by multiplying the county population by the per capita sales for the state and adjusting for the county's income level. A "surplus" indicates that trade is being pulled from beyond the county, while a "leakage" indicates that the county is losing shopping dollars to other counties.

Figure 1. Retail trade analysis, Cass County



12. Retail sales by merchandise category, Cass County

	Sales (millions)			Number of Firms			Percent of Total			Surplus or leakage (millions)
	1996	1999	2000	1996	1999	2000	1996	1999	2000	2000
Building Materials	\$4.46	\$4.33	\$3.94	13	13	11	4.8	4.3	3.7	-\$4.08
General Merchandise	\$13.19	\$15.11	\$16.83	15	16	15	14.3	14.9	15.7	-\$0.25
Food	\$26.88	\$31.86	\$29.31	15	15	9	29.1	31.4	27.4	\$12.50
Apparel	\$2.99	\$1.45	\$1.29	12	8	6	3.2	1.4	1.2	-\$1.39
Home Furnishings	\$2.19	\$2.70	\$2.29	18	11	10	2.4	2.7	2.1	-\$2.58
Eating and drinking	\$9.18	\$9.18	\$9.38	43	41	37	9.9	9.0	8.8	-\$0.38
Specialty Stores	\$6.41	\$6.68	\$7.92	111	90	90	6.9	6.6	7.4	-\$0.68
Services	\$11.47	\$14.16	\$14.72	198	190	191	12.4	13.9	13.7	-\$0.19
Wholesale	\$7.80	\$7.31	\$7.51	58	57	54	8.4	7.2	7.0	-\$2.97
Other	\$7.75	\$8.78	\$13.88	160	166	171	8.4	8.6	13.0	
Total	\$92.31	\$101.56	\$107.08	644	605	594	100.0	100.0	100.0	-\$5.87

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Information in this county profile was derived from data from:

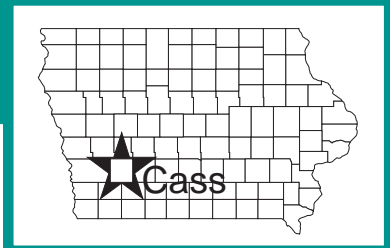
Iowa Workforce Development (Table 8), the United States Bureau of Economic Analysis (Table 10), the ISU Extension Retail Trade Analysis Program (Tables 11 and 12 and Figure 1), and the United States Bureau of the Census (all other tables)

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For more information on these and other topics, please call the extension specialists listed on the cover page or visit the extension internet site at <http://www.extension.iastate.edu/communities/>

Agricultural Data for Decision Makers



Cass County

Number of Farms

There were 804 farms counted in Cass County in 1997. From 1992 to 1997, the number of farms in Cass County decreased by 11 percent. Over the 28 years from 1969 to 1997, farm numbers in this county declined by 42 percent, faster than the state's decline of 35 percent.

1. Number of farms.

Year	Cass County	State
1997	804	90,792
1992	905	96,534
1987	942	105,180
1982	1,087	115,413
1978	1,157	121,339
1974	1,240	126,104
1969	1,398	140,354

Average Farm Size

Farms in Cass County averaged 412 acres in 1997, 69 acres more than the state's average.

2. Average farm size (acres).

Year	Cass County	State
1997	412	343
1992	384	325
1987	354	301
1982	318	283
1978	306	274
1974	284	262
1969	252	239

Farm Land Use

Cass County had 331,362 total acres in farmland in 1997, 5 percent less than in 1992.

3. Land in farms (acres), Cass County.

Year	Total	Crop-land	Wood-land	Other*
1997	331,362	287,811	5,598	37,953
1992	347,353	305,308	5,766	36,279
1987	333,083	291,489	4,062	37,532
1982	345,726	298,951	5,552	41,223

* Includes land in house lots, ponds, etc., and non-crop and non-woodland pasture.

Of the acres harvested in Cass County in 1997, 92 percent were either corn or soybean acres. This was lower than the 93 percent statewide average.

4. Corn and soybean acres as percentages of total acres harvested.

Year	Cass County		State	
	Corn	Soy-beans	Corn	Soy-beans
1997	48	44	50	43
1992	55	37	55	36
1987	50	39	50	39
1982	53	32	53	33
1978	58	26	54	32

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Livestock Profile

Hogs and Pigs

The number of farms selling hogs and pigs in Cass County decreased 56 percent from 1992 to 1997. Over that same period the number of hogs and pigs sold in the county decreased by 41 percent. Statewide, the number of farms with hog and pig sales decreased 46 percent while the number of hogs and pigs sold increased 2 percent.

5. Farms selling hogs and pigs and number of hogs and pigs sold, Cass County.

Year	Farms selling	Number sold
1997	138	112,514
1992	316	189,685
1987	353	167,856
1982	475	180,962
1978	615	181,920
1974	688	173,497
1969	951	215,648

Fattened Cattle

The number of farms in Cass County selling fattened cattle decreased 24 percent from 1992 to 1997, while the number of fattened cattle sold decreased 20 percent. Statewide, farms selling decreased by 22 percent and cattle sales dropped by 16 percent over those five years.

6. Farms selling fattened cattle and number of fattened cattle sold, Cass County.

Year	Farms selling	Number sold
1997	153	23,079
1992	200	28,827
1987	284	34,783
1982	374	40,607
1978	446	49,652

(Note: Fattened cattle are defined as cattle fattened on grain or concentrates for 30 days or more and sold for slaughter.)

* Data suppressed to assure confidentiality.

Dairy Cows

The number of farms in Cass County with dairy cows decreased 13 percent from 1992 to 1997 and the number of dairy cows reported decreased 7 percent. Statewide, the number of farms with dairy cows decreased 28 percent and the number of dairy cows dropped 14 percent.

7. Farms with dairy cows and number of dairy cows reported, Cass County.

Year	Farms with Cows	Number of Cows
1997	14	363
1992	16	390
1987	25	652
1982	49	1,253

Poultry

A small number of farms in Cass County sold chickens in 1997. No farms reported turkey sales.

8. Farms selling poultry and number of poultry sold, Cass County.

Year	Farms	Layers	Broilers	Turkeys	
		No. sold	No. sold	Farms	No. sold
1997	1	*	3	* 0	0
1992	2	*	5	* 0	0
1987	3	*	5	1,585	0
1982	14	*	9	4,505	2

Sheep and Lambs

The number of farms in Cass County selling sheep and lambs decreased by 52 percent and there were 48 percent fewer head sold in 1997 than in 1992. Statewide, the number of farms with sheep and lamb sales decreased 36 percent and the number of head sold dropped 46 percent.

9. Farms selling sheep and lambs and number of sheep and lambs sold, Cass County.

Year	Farms Selling	Number Sold
1997	41	2,052
1992	86	3,956
1987	89	3,042
1982	111	4,301

Farm Operator Profile

Age

10. Percentages of farm operators by age group.

Year	Cass County						State					
	34 or under	35 to 44	45 to 54	55 to 64	65 or over	Average age	34 or under	35 to 44	45 to 54	55 to 64	65 or over	Average age
1997	10.6	22.6	23.1	21.5	22.1	52.5	9.9	23.0	23.7	21.1	22.3	52.4
1992	15.1	24.0	19.9	18.8	22.2	50.7	15.9	23.0	20.5	21.6	19.0	50.3
1987	20.9	20.2	19.4	20.9	18.6	49.2	19.3	20.2	20.7	24.0	15.7	49.3
1982	23.8	17.9	20.7	24.3	13.2	47.6	22.5	19.5	22.6	23.9	11.5	47.6
1978	23.7	19.8	21.3	21.6	13.6	47.6	21.1	19.7	25.0	23.9	10.4	47.5

Farm operators in Cass County in 1997 included 10.6 percent under the age of 35 and 22.1 percent 65 years of age or older. The average age of farm operators in Cass County was 52.5 in 1997, which was older than the statewide average.

Principal Occupation

Of the farm operators in Cass County in 1997, 64.6 percent claimed farming as their principal occupation, higher than the 62.9 percent state average.

11. Percentages of farm operators claiming farming as their principal occupation.

Year	Cass County	State
1997	64.6	62.9
1992	72.3	71.7
1987	77.5	73.5
1982	79.9	80.1
1978	81.0	80.8

Days Worked Off Farm

The percentage of farm operators working 200 or more days off the farm in 1997 was smaller in Cass County than in the state overall.

12. Percentages of farm operators working 200 or more days off the farm.

Year	Cass County	State
1997	31.9	33.3
1992	25.1	28.3
1987	26.0	26.5
1982	22.0	24.2
1978	17.0	22.2

Tenure and Type of Organization

Full-owner farms are operations where the operator owns all the land he or she operates. Part-owners are those who rent some of the land they operate. Tenants rent all of the land they operate. Compared to the state, Cass County had a lower percentage of farms operated by full-owners.

13. Percentages of farms by tenure.

Year	Cass County			State		
	Full-Owner	Part-Owner	Tenant	Full-Owner	Part-Owner	Tenant
1997	43.9	41.0	15.0	47.3	36.3	16.4
1992	40.9	39.0	20.1	45.1	36.0	18.9
1987	42.6	34.7	22.7	45.9	33.5	20.7
1982	43.4	33.7	22.9	45.9	33.3	20.8
1978	32.3	32.3	25.3	45.9	32.2	21.9

Individual/family operated farms are the most common type of farm organization throughout the state. The percentage of individual/family operated farms in Cass County was higher than the state average in 1997, while the percentage of partnerships was lower.

14. Percentages of farms by type of organization.

Year	Cass County			State		
	Individual/Family	Part-ner	Other	Individual/Family	Part-ner	Other
1997	84.3	8.7	7.0	83.6	9.1	7.4
1992	85.9	10.3	3.9	84.0	10.4	5.6
1987	85.7	10.6	3.7	84.8	10.5	4.7
1982	84.5	12.1	3.7	84.6	11.4	4.0
1978	83.3	13.9	2.8	85.6	11.8	2.6

Extension to Communities

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Information in this county profile was derived from data acquired from

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IOWA STATE UNIVERSITY
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Helping Iowans become their best.

Financial Profile

The sale of corn generated the greatest amount of agricultural revenue in Cass County in 1997, followed by cattle and calves.

15. Market value (\$1,000) of agricultural products sold, Cass County.

<u>Year</u>	<u>Total sales</u>	<u>Hogs and pigs</u>	<u>Cattle and calves</u>	<u>Dairy products</u>	<u>Corn</u>	<u>Soybeans</u>	<u>Other</u>
1997	94,100	12,184	25,347	507	27,558	24,537	3,967
1992	96,388	16,943	31,239	485	26,835	17,953	2,933
1987	83,023	17,465	28,169	896	19,472	15,976	1,045

In Cass County, sale of cattle and calves constituted a greater percentage of total sales than in the state overall; hogs and pigs made up a smaller percentage of total sales. The sale of corn, cattle and calves, and soybeans accounted for 82 percent of the dollars from total sales of agricultural products in Cass County in 1997.

16. Percent of total market value by sales of selected agricultural products.

<u>Year</u>	<u>Cass County</u>						<u>State</u>					
	<u>Hogs, pigs</u>	<u>Cattle, calves</u>	<u>Dairy</u>	<u>Corn</u>	<u>Soy-beans</u>	<u>Other</u>	<u>Hogs, pigs</u>	<u>Cattle, calves</u>	<u>Dairy</u>	<u>Corn</u>	<u>Soy-beans</u>	<u>Other</u>
1997	12.9	26.9	0.5	29.3	26.1	4.2	25.4	15.5	3.4	27.0	23.1	5.6
1992	17.6	32.4	0.5	27.8	18.6	3.0	24.8	22.1	4.2	26.6	17.6	4.7
1987	21.0	33.9	1.1	23.5	19.2	1.3	27.9	23.8	4.4	22.0	17.6	4.3

Farms in Cass County averaged a net cash return of \$23,991 in 1997, \$8,714 less than the state average. Of the farms in Cass County, 66 percent experienced a net cash gain that year, compared with 66 percent statewide.

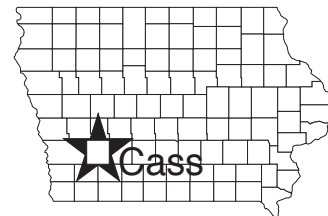
17. Average net cash return per farm.

<u>Year</u>	<u>Cass County</u>			<u>State</u>		
	<u>Net Cash Return</u>	<u>Net Gain</u>	<u>Net Loss</u>	<u>Net Cash Return</u>	<u>Net Gain</u>	<u>Net Loss</u>
1997	\$23,991	\$42,258	\$11,737	\$32,705	\$54,248	\$9,348
1992	24,622	35,936	8,060	22,718	37,419	9,381
1987	20,096	29,101	8,267	20,412	31,660	7,521

(Note: Net cash return is derived by subtracting total operating expenditures from the gross market value of agricultural products sold. Net cash return is that of the farm unit rather than the net farm income of the operator since sales and expenses of the partners, landlords, and contractors are included.)

Retail Data for Decision Makers

Cass County



Trade statistics, business numbers, and sales data can provide insight for a variety of purposes, including decisions concerning expansion, relocation, marketing, government finance, and community development.

For the state of Iowa, per capita spending in 2003 totaled \$9,778. The state sales per firm was \$325,019.

Retail Trade Profile

Total Retail Sales

The table below reports retail sales statistics for Cass County.

This table also includes the county pull factor that shows the relative strength of the retail sector in the county. The pull factor is derived by dividing the county per capita retail sales by state per capita retail sales. Pull factors greater than 1 represent retail sector strength, while pull factors less than 1 show sector weakness.

1. Retail Sales

Cass County

<u>Fiscal Year</u>	<u>Total Retail Sales in millions</u>	<u>Number of Retail Firms</u>	<u>Sales Per Firm</u>	<u>Per Capita Sales</u>	<u>Pull Factor</u>
2003	\$102.63	550	\$186,601	\$7,210	0.74
2002	\$102.96	590	\$174,582	\$7,094	0.73
2001	\$106.10	595	\$178,477	\$7,226	0.74
2000	\$107.08	594	\$180,422	\$7,292	0.77
1999	\$101.56	605	\$168,002	\$6,960	0.75
1998	\$97.23	626	\$155,381	\$6,591	0.74

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2. Town Retail Trade, 2003

Cass County

	<u>Population Estimate</u>	<u>Total Retail Sales (in millions)</u>	<u>Number of Retail Firms</u>	<u>Sales per Firm</u>	<u>Per Capita Sales</u>	<u>Pull Factor</u>
Atlantic	7,058	\$83.08	333	\$249,863	\$11,771	1.20
Griswold	1,002	\$6.51	62	\$104,960	\$6,495	0.66
Anita	1,027	\$3.91	44	\$88,955	\$3,811	0.39
Massena	409	\$2.63	27	\$96,509	\$6,430	0.66
Marne	146	\$1.04	11	\$94,251	\$7,101	0.73
Cumberland	254	\$0.90	18	\$49,456	\$3,553	0.36
Wiota	146	\$0.79	18	\$44,884	\$5,380	0.55
Lewis	423	\$0.53	16	\$34,481	\$1,263	0.13

In fiscal year 2003, Atlantic, the largest trade center in the county, had 60 percent of the county's retail businesses and 81 percent of the county's retail sales.

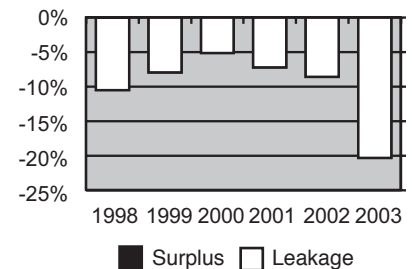
A few towns in Iowa straddle county lines. Although the retail sales for these towns are divided between the counties in which they are located and appear in the total sales for each county, the town data is reported only for one county. Also, town data is only reported for towns with 10 or more businesses to protect business confidentiality. As a result, some towns may not appear in this table, but all data is included in the county totals.

Retail Trade Analysis

Potential sales is an estimate of the amount of money that could be spent on retail goods and services by residents of the county based on the county's income and population. Potential sales is calculated by multiplying the county population by the per capita sales for the state and adjusting for the county's income level (index of income). The "surplus" or "leakage" is calculated by subtracting potential sales from actual sales.

A "surplus" indicates that trade is being pulled from beyond the county borders, while a "leakage" indicates that county residents are shopping elsewhere.

Cass County
Surplus/Leakage as a Percent of Total Sales



3. County Retail Trade Analysis

Cass County

<u>Fiscal Year</u>	<u>Potential Sales (in millions)</u>	<u>Actual Sales (in millions)</u>	<u>Surplus or Leakage (in millions)</u>	<u>Surplus or Leakage as % of Potential</u>
2003	\$128.93	\$102.63	-\$26.30	-20.4%
2002	\$112.69	\$102.96	-\$9.73	-8.6%
2001	\$114.47	\$106.10	-\$8.36	-7.3%
2000	\$112.95	\$107.08	-\$5.87	-5.2%
1999	\$110.35	\$101.56	-\$8.79	-8.0%
1998	\$108.67	\$97.23	-\$11.44	-10.5%

Retail Sales by Merchandise Category

This table reports the county's retail sales by merchandise category. The Utilities, Miscellaneous, and Motor Vehicles merchandise groups are not shown here but are included in the Total Sales amount. If there are less than five businesses in a merchandise category, sales figures are not reported in order to protect business confidentiality.

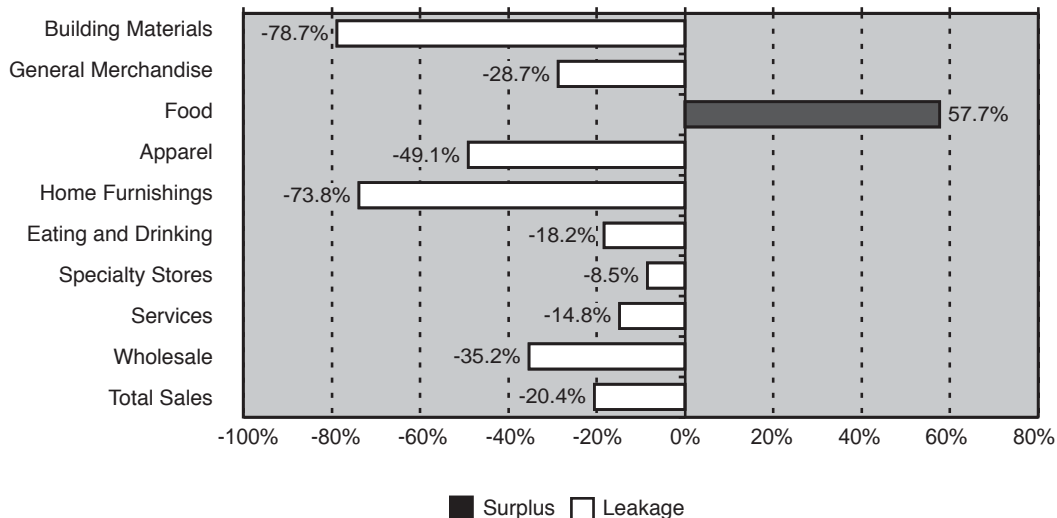
4. Retail Trade Analysis by Merchandise Category, 2003

Cass County

<u>Merchandise Group</u>	<u>Number of Firms</u>	<u>Potential Sales (millions)</u>	<u>Actual Sales (millions)</u>	<u>Surplus or Leakage (millions)</u>	<u>Surplus or Leakage as a % of Potential</u>	<u>Percent of Total Sales</u>
Building Materials	7	\$9.07	\$1.93	-\$7.14	-78.7%	1.9%
General Merchandise	12	\$20.94	\$14.94	-\$6.00	-28.7%	14.6%
Food	10	\$18.44	\$29.09	\$10.65	57.7%	28.3%
Apparel	7	\$3.13	\$1.59	-\$1.54	-49.1%	1.6%
Home Furnishings	9	\$5.33	\$1.39	-\$3.93	-73.8%	1.4%
Eating and Drinking	38	\$11.23	\$9.18	-\$2.05	-18.2%	8.9%
Specialty Stores	83	\$9.29	\$8.50	-\$0.79	-8.5%	8.3%
Services	185	\$16.73	\$14.26	-\$2.47	-14.8%	13.9%
Wholesale	42	\$10.37	\$6.71	-\$3.65	-35.2%	6.5%
Total Sales	550	\$128.93	\$102.63	-\$26.30	-20.4%	100.0%

Potential sales can be viewed as a guideline for analyzing retail strength. Deviations from potential sales may reveal areas of opportunity in the county's retail sector, keeping in mind any extenuating circumstances that may be driving the results.

Percent Above or Below Potential Sales, 2003



Demographic Profile

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Effective Buying Income

Effective buying income is a measure of "after-tax" or disposable income. Median household income represents the midpoint of disposable income for all households in the county. The index of income measures the county's per capita income relative to the state. For example, an index number of 110 would indicate that the county's per capita income is 10 percent above the state's average.

5. Effective Buying Income, 2000

	Total EBI (\$000)	Median Household EBI	Index of Income
Cass County	\$217,595	\$37,469	92.6
State	\$48,384,687	\$32,887	100.0

6. Income Distribution by Household, 2000

Compared to the state, Cass County had a higher proportion of low income households (less than \$15,000 annual income), and a lower proportion of higher income households (\$60,000 and over).

	Cass County	State
Less than \$15,000	17.5%	14.9%
\$15,000 to \$34,999	35.6%	29.0%
\$35,000 to \$44,999	15.1%	13.3%
\$45,000 to \$59,999	14.9%	15.9%
\$60,000 and over	16.8%	26.9%

Population

In 2000, Cass County had 6,115 households and an average of 2.4 persons per household. There were 1.15 million households statewide with an average of 2.54 persons per household. Compared to the state, Cass County had a lower proportion of young people (19 or younger) and a higher proportion of older people (age 65+).

7. Age Distribution of Population, 2000

	Cass		State	
	Population	%	Population	%
Total	14,684	100.0	2,926,324	100.0
Age 0-19	3,855	26.3	827,983	28.3
Age 20-44	4,274	29.1	1,011,922	34.6
Age 45-64	3,502	23.8	650,206	22.2
Age 65+	3,053	20.8	436,213	14.9

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Information in the county profile was derived from data acquired from:

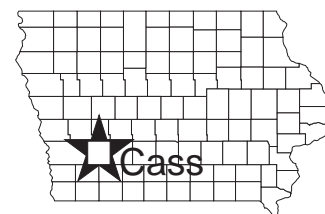
The United States Census Bureau,
The Iowa Department of Revenue and Finance, and
*The Survey of Buying Power, Sales and Marketing
Management*

For more information on these and other topics, please call the Extension specialists listed on the cover page or visit the ISU Office of Social and Economic Trend Analysis Web site at <http://www.seta.iastate.edu/>

Retail Trade Data for Decision Makers

Employment and Earnings Data for Decision Makers

Cass County



Working Age Population

Cass County is a non-metropolitan county in southwest Iowa. The working age population (ages 16 to 64) in Cass County declined 14.1 percent between 1980 and 1998. Statewide, the working age population decreased 0.5 percent over that period.

1. Total population and the working age population, Cass County, 1980-1998.

Year	Total Population	Population 16 to 64 Years of Age	Percent of Total	
			Cass County	State
1980	16,932	9,839	58.1	62.1
1990	15,128	8,489	56.1	61.4
1998	14,591	8,449	57.9	62.9

Labor Force

The labor force in an area consists of all persons aged 16 or older who either are currently employed or actively seeking work. The number employed reflects the number of labor force participants in the county who currently have jobs (whether or not it is the job of their choice). The employment rate is the percent of labor force participants who are employed.

2. Labor force and employment rates, Cass County, 1980-1998

Year	Labor force	Number employed	Employment Rate	
			Cass County	State
1980	8,890	8,526	95.9	94.2
1990	7,530	7,123	94.6	95.7
1998	7,430	7,140	96.1	97.2

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EEDD-15 December 2000

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Employment and Earnings by Industry

The employment data in Tables 3 and 4 represent employment by place of work rather than place of residence. This means that the information is based on the jobs located within the county, whether or not county residents fill those jobs. As a result, county residents who commute to jobs outside their county of residence are not counted in these figures, but non-county residents who commute into the county for work are counted.

3. Percent of total employment by industry, 1980-1998

Industry	1980		1990		1998	
	Cass County	State	Cass County	State	Cass County	State
Farm	15.7	10.5	13.7	7.9	10.5	6.0
Construction	7.4	4.8	5.4	4.3	6.2	5.2
Manufacturing	7.5	16.2	12.1	14.7	13.4	14.1
Transportation	2.7	4.5	2.8	4.2	2.9	4.4
Wholesale Trade	7.0	5.4	6.8	5.0	5.3	4.8
Retail Trade	18.5	16.5	17.7	17.0	16.5	17.4
FIRE *	6.4	7.1	5.1	6.6	5.3	6.8
Service	18.7	19.8	19.3	24.5	23.1	26.8
Government	14.9	14.3	15.4	14.2	15.0	13.0
Other	1.2	0.9	1.7	1.4	2.0	1.5

4. Earnings of employed persons by industry, 1980-1998

Industry	1980		1990		1998	
	Cass County	State	Cass County	State	Cass County	State
Total earnings (\$000)	89,203	19,547,180	138,006	32,466,920	198,488	49,141,500
<i>Percent from</i>						
Farm	0.7	3.2	10.8	6.2	5.9	3.4
Construction	11.4	6.6	8.0	5.3	9.1	6.3
Manufacturing	12.2	27.5	18.2	22.9	18.9	21.1
Transportation	5.4	7.2	4.3	6.2	7.0	6.2
Wholesale Trade	12.4	8.0	7.9	6.8	5.8	7.0
Retail Trade	14.4	10.6	11.2	9.7	8.9	9.2
FIRE *	4.8	5.4	3.6	6.2	4.2	7.7
Service	18.4	16.4	15.6	19.9	18.8	22.3
Government	18.2	14.0	18.8	15.7	20.1	15.8

* FIRE refers to the Finance, Investment and Real Estate industry

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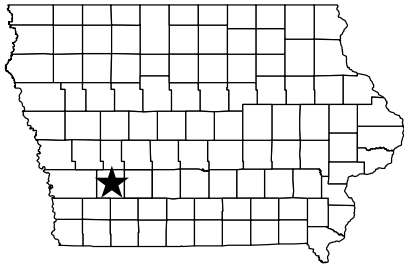
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Child and Family Data for Decision Makers



Cass County

Population Profile

Cass County is a non-metropolitan county in southwest Iowa. The total population in the county decreased 2.9 percent from 1990 to 2000. At the same time, the population under the age of 18 in Cass County decreased 10.1 percent. Statewide, total population increased 5.4 percent and the population under 18 increased 2.1 percent during that period.

1. Population 17 or younger

	Cass County			State		
	1980	1990	2000	1980	1990	2000
Total Population	16,932	15,128	14,684	2,913,808	2,776,831	2,926,324
Percent 17 or younger	26.7	25.6	23.8	28.3	25.9	25.1
Population 17 or younger	4,520	3,880	3,488	825,873	718,880	733,638
Under 1 year	260	182	152	48,309	34,301	37,338
1 and 2 years	490	395	318	88,825	79,758	75,150
3 and 4 years	457	385	327	84,494	79,144	75,925
5 years	262	224	159	41,200	41,088	38,649
6 years	226	234	192	39,274	40,967	39,441
7 to 9 years	697	731	598	130,567	127,283	124,513
10 and 11 years	452	462	430	92,514	85,454	84,392
12 and 13 years	487	448	398	90,875	80,260	82,996
14 years	267	201	209	48,311	38,503	43,159
15 years	310	208	228	51,934	38,170	43,759
16 years	299	227	249	54,449	36,626	43,617
17 years	313	183	228	55,121	37,326	44,699

Source: U.S. Bureau of the Census, Summary File 1.

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ISU Extension to Communities and ISU Extension to Families

Family Profile

In 2000, there were 1,792 families with children under 18 in Cass County. A large majority of these families were headed by a married-couple family; 24.6 percent were headed by a single parent. Statewide, 24.0 percent of families with children under 18 were headed by a single parent in 2000.

2. Families with children under 18 years by race/Hispanic Origin, 2000

	Families with children under 18						
	Total	Married-couple families		Female householder families*		Male householder families*	
		n	%	n	%	n	%
Cass County	1,792	1,352	75.4	315	17.6	125	7.0
White alone	1,776	1,342	75.6	312	17.6	122	6.9
Black alone	4	2	50.0	0	0.0	2	50.0
American Indian alone	1	1	100.0	0	0.0	0	0.0
Asian/Pacific Islander alone	0	0	NA	0	NA	0	NA
Some other race alone	5	3	60.0	1	20.0	1	20.0
Two or more races	6	4	66.7	2	33.3	0	0.0
Hispanic or Latino (of any race)	13	9	69.2	1	7.7	3	23.1
State	361,153	274,565	76.0	64,367	17.8	22,221	6.2
White alone	338,833	261,530	77.2	57,027	16.8	20,276	6.0
Black alone	8,567	3,285	38.3	4,475	52.2	807	9.4
American Indian alone	1,206	617	51.2	471	39.1	118	9.8
Asian/Pacific Islander alone	4,490	3,712	82.7	563	12.5	215	4.8
Some other race alone	5,176	3,624	70.0	998	19.3	554	10.7
Two or more races	2,881	1,797	62.4	833	28.9	251	8.7
Hispanic or Latino (of any race)	10,653	7,458	70.0	2,149	20.2	1,046	9.8

Source: U.S. Bureau of the Census, Summary File 1 (P34-35).

*No spouse present.

Note: Includes families with own children only. See definition section on page 4.

The vast majority of children under 18 in Cass County lived in married-couple families in 1990 and 2000. The percentage living in single-parent families however, increased from 14.1 percent in 1990 to 20.8 percent in 2000. The figures for the state were 16.6 percent and 21.2 percent, respectively.

3. Children 17 or younger by family type

	Children in all families	Percent of children in...					
		Married-couple families		Female householder families*		Male householder families*	
		Cass County	Cass County	State	Cass County	State	Cass County
Total Children 17 or Younger							
1990	3,713	85.9	83.4	11.1	13.7	3	2.9
2000	3,317	79.2	78.9	15.1	16.1	5.7	5.1
White alone	3,269	79.4	80.8	15.0	14.3	5.7	5.0
Black alone	13	69.2	36.1	15.4	57.5	15.4	6.4
American Indian alone	0	NA	56.9	NA	34.8	NA	8.3
Asian/Pacific Islander alone	8	87.5	84.8	12.5	11.1	0.0	4.2
Some other race alone	9	88.9	70.5	0.0	21.9	11.1	7.6
Two or more races	18	50.0	57.6	50.0	35.6	0.0	6.8
Hispanic or Latino (of any race)	29	82.8	70.0	10.3	22.6	6.9	7.4

Source: U.S. Bureau of the Census, Summary File 1 (P36).

*No spouse present.

Note: Includes families with own children only. See definition section on page 4.

Employment of Parents Profile

The majority of children under 6 years of age in Cass County (75.8 percent) had all parents in the labor force* in 2000. This compared to 71.4 percent statewide.

4. Employment status of parents with young children

	Cass County				State	
	1990		2000		1990	2000
	n	%	n	%	%	%
Total Children Under 6 Years in Families or Subfamilies	1,175	—	901	—	—	—
Living with two parents	956	100.0	686	100.0	100.0	100.0
Both parents in labor force	652	68.2	479	69.8	68.0	69.2
Father only in labor force	270	28.2	198	28.9	29.3	25.3
Mother only in labor force	7	0.7	5	0.7	1.4	3.0
Neither parent in labor force	27	2.8	4	0.6	1.3	3.0
Living with one parent	219	—	215	—	—	—
Living with father	59	100.0	63	100.0	100.0	100.0
In labor force	59	100.0	63	100.0	93.2	88.8
Not in labor force	0	0.0	0	0.0		11.2
Living with mother	160	100.0	152	100.0	100.0	100.0
In labor force	105	65.6	141	92.8	56.3	75.9
Not in labor force	55	34.4	11	7.2		24.1

Source: U.S. Bureau of the Census, Summary File 3 (P46).

*This includes all children in this age group living in single-parent families with that parent in the labor force, as well as children in married-couple families where both parents are in the labor force.

Income Profile

In 1999, median family income was \$40,564 in Cass County. Median income is the point at which half of the families report more income and half report less. Ten years earlier, median family income in the county was \$26,817. Statewide, median family income increased from \$31,659 in 1989 to \$48,005 in 1999.

5. Median family income

	Cass County		State	
	1989	1999	1989	1999
Median family income (\$)	26,817	40,564	31,659	48,005
Married-couple family (\$)	28,563	43,077	34,092	52,409
With children under 18 years (\$)	29,597	44,880	36,387	55,946
Female household family*	11,600	22,431	15,202	24,468
With children under 18 years	7,983	18,393	11,079	20,453
Male household family*	n/a	27,976	n/a	32,466
With children under 18 years	n/a	20,795	n/a	28,788

Source: U.S. Bureau of the Census, Summary File 3.

*No spouse present.

Poverty Profile

The percentage of families with children under 18 living in poverty in Cass County in 1999 was 0.3 percentage points higher than the state average. Families with female householders, no husband present, continued to constitute a disproportionate percentage of total families with children in poverty. Note: See definition section below for poverty thresholds.

6. Poverty status of families with children 17 or younger

	Cass County				State	
	1989		1999		1989	1999
	n	%	n	%	%	%
Total families in poverty	362	8.5	296	7.2	8.4	6.0
With related children under 18 years	269	13.6	204	4.9	12.6	4.6
Married-couple families in poverty	225	5.8	182	5.2	5.0	3.2
With related children under 18 years	143	8.4	96	6.7	6.3	4.0
Female householder* families in poverty	122	37.2	93	20.7	33.5	23.4
With related children under 18 years	111	50.2	91	27.7	45.1	30.5
Male householder* families in poverty	15	15.3	21	10.3	13.4	11.2
With related children under 18 years	15	25.4	17	13.5	19.0	14.1

Source: U.S. Bureau of the Census, Summary File 3.

Definitions and Notes:

Own children include all never-married children under 18 years who are sons/daughters by birth, stepchildren, or adopted children of householder.

Related children include own children and all other persons under 18 years of age in the household, regardless of marital status, who are related to the householder. Foster children are not included since they are not related to the householder.

Poverty status is determined for all persons except those institutionalized, in military quarters, in college dormitories, and unrelated individuals under 15 years of age. The income cutoffs used to determine poverty status include several thresholds; for families, size is cross-classified by the number of related children under 18 years of age, with everyone in a particular family given the same poverty status. For a two-person family, the poverty threshold averaged \$10,869 in 1999, it was \$13,290 for a three-person family, and \$17,029 for a four-person family.

Economic data (e.g., income and poverty) collected in the decennial censuses are based on the previous calendar year. That is the reason for the 1989 and 1999 headings in Tables 5 and 6.

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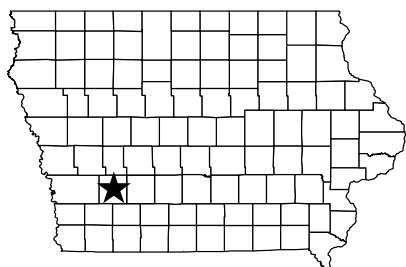
Issued in furtherance of Cooperative Extension work, Acts of May 8 and June 30, 1914, in cooperation with the U.S. Department of Agriculture. Stanley R. Johnson, director, Cooperative Extension Service, Iowa State University of Science and Technology, Ames, Iowa.

Information in the county profile was derived from data acquired from:

U.S. Bureau of the Census

For more information on these and other topics, please call the Extension specialists listed on the cover page or visit the ISU Extension internet site at <http://extension.iastate.edu/communities/>

Older Iowans Data for Decision Makers



Cass County

Population Profile

Cass County is a non-metropolitan county in southwest Iowa. The total population in the county decreased 2.9 percent from 1990 to 2000. At the same time, the population 55 years or older decreased 2.5 percent. Statewide, total population increased 5.4 percent and the population over the age of 54 increased 2.6 percent during that period. Females consistently outnumbered males in the older age groups.

1. Population 55 years or older

	Cass County			State		
	1980	1990	2000	1980	1990	2000
Total population	16,932	15,128	14,684	2,913,808	2,776,755	2,926,324
Percent 55 or older	29.4	31.1	31.3	22.9	24.3	23.7
Population 55 or older	4,974	4,709	4,590	666,509	675,794	693,625
55 to 59	893	733	796	145,854	122,335	139,052
60 to 64	896	807	741	133,071	127,353	118,360
65 to 69	941	789	693	117,905	122,454	107,373
70 to 74	776	766	722	96,949	104,507	104,562
75 to 79	634	689	607	75,104	84,486	91,505
80 to 84	439	508	499	52,686	59,404	67,655
85 or older	395	417	532	44,940	55,255	65,118

Source: U.S. Bureau of the Census, Summary File 1.

2. Population 55 years or older by sex, Cass County

	1990					2000				
	Total	Male		Female		Total	Male		Female	
		n	%	n	%		n	%	n	%
Population 55 or older	4,709	1,945	41.3	2,764	58.7	4,590	1,943	42.3	2,647	57.7
55 to 59	733	336	7.1	397	8.4	796	388	8.5	408	8.9
60 to 64	807	391	8.3	416	8.8	741	352	7.7	389	8.5
65 to 69	789	350	7.4	439	9.3	693	308	6.7	385	8.4
70 to 74	766	300	6.4	466	9.9	722	333	7.3	389	8.5
75 to 79	689	267	5.7	422	9.0	607	258	5.6	349	7.6
80 to 84	508	185	3.9	323	6.9	499	155	3.4	344	7.5
85 or older	417	116	2.5	301	6.4	532	149	3.2	383	8.3

Source: U.S. Bureau of the Census, Summary File 1.

For more information contact ...

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OIDD 15 October 2003

Living Arrangement Profile

The majority of older persons in Cass County lived in family households in 2000, which means they lived with at least one other person related by blood, marriage, or adoption. Among the 1,015 older persons living in nonfamily households in Cass County, 96 percent were persons living alone, the majority of which were female. Relatively few older residents lived in group quarter settings (e.g., nursing homes).

3. Living arrangements of persons 65 years or older, 2000

	Cass County		State
	n	%	%
Total persons 65 years or older	3,053	100.0	100.0
Living in family households	1,676	54.9	60.1
Living in nonfamily households	1,015	33.2	31.5
Males living alone	211	---	---
Females living alone	763	---	---
Living in group quarters	362	11.9	8.4

Source: U.S. Bureau of the Census, Summary File 1.

Education and Employment Profile

Among residents in Cass County age 65 or older in 2000, 72.3 percent had at least a high school diploma and 10.6 percent had graduated college. Statewide, the percentages were 70.6 and 11.5, respectively.

4. Educational attainment of persons 65 years or older, 2000

	Cass County		State
	n	%	%
Total persons 65 years or older	3,055	100.0	100.0
Less than high school	846	27.7	29.4
High school graduate	1,405	46.0	42.0
Less than 4 years college	481	15.7	17.1
4 or more years college	323	10.6	11.5

Source: U.S. Bureau of the Census, Summary File 3.

Two statistics are important when considering employment among older lowans; labor force participation and employment. Although the number of older lowans participating in the labor force declined steadily with age in 2000, the proportion of labor force participants employed remained quite high.

5. Labor force participation and employment for persons 65 years or older, 2000

	Population 65 Years or Older			In the Civilian Labor Force			Number Employed		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
Cass County									
Total persons 65 years or older	3,055	1,211	1,844	645	327	318	525	316	209
Persons 65 to 69	660	292	368	227	124	103	223	124	99
Persons 70 to 74	755	354	401	178	102	76	165	97	68
Persons 75 or older	1,640	565	1,075	240	101	139	137	95	42

Source: U.S. Bureau of the Census, Summary File 3.

Income and Poverty Profile

Median household income among householders 65 to 74 years of age in Cass County was \$28,101 in 1999, compared to the \$19,810 median of householders 75 years or age or older. Statewide these medians were \$29,804 and \$21,230, respectively. In most cases median income in nonfamily households were lower.

6. Median household income (\$) by age of householder, 1999

	Cass County	State
Median household income (\$)	32,922	39,469
Householder 65 to 74 years (\$)	28,101	29,804
Householder 75 or older (\$)	19,810	21,230
Median nonfamily household income (\$)	19,393	22,454
Male householder 65 years or older living alone (\$)	18,026	18,759
Female householder 65 years or older living alone (\$)	14,119	15,101

Source: U.S. Bureau of the Census, Summary File 3.

In 2000, 10.1 percent of the persons 65 or older in Cass County lived below the poverty line compared to 7.7 percent statewide. Poverty rates tended to be higher among older females than among older males both in the county and across the state. NOTE: poverty rates are not determined for nursing home residents.

7. Poverty status for persons 65 years or older, 1999

	Total		Male			Female			
	Cass County	State	Cass County	State		Cass County	State		
	n	% of age group	n	% of age group	% of age group	n	% of age group	% of age group	
Total persons 65 years or older in poverty	287	10.1	7.7	93	8.2	5.1	194	11.3	9.6
Persons 65 to 74	104	7.7	5.6	42	7.0	4.4	62	8.2	6.6
Persons 75 or older	183	12.3	10.0	51	9.6	6.2	132	13.8	12.3

Source: U.S. Bureau of the Census, Summary File 3.

Housing Profile

Among the 6,120 occupied housing units in Cass County, 31.6 percent were headed by a person 55 years of age or older. Statewide that percentage was 24.5. The vast majority of these householders owned their homes rather than rented—both in the county and across the state.

8. Tenure of occupied housing units with householders 65 years or older, 2000

	Total Occupied Units		Owner-Occupied			Renter-Occupied		
	Cass County		Cass County	State	%	Cass County	State	%
	n	%	n	%	%	n	%	%
Total householders 65 years or older	1,935	100.0	1,570	81.1	80.0	365	18.9	20.0
Householder 65 to 74 years	909	100.0	777	85.5	85.2	132	14.5	14.8
Householder 75 to 84 years	751	100.0	594	79.1	78.4	157	20.9	21.6
Householder 85 years or older	275	100.0	199	72.4	66.0	76	27.6	34.0

Source: U.S. Bureau of the Census, Summary File 3.

Housing Profile (continued)

Older populations tend to be less likely to change residence than younger persons; therefore they are likely to have lived in their current housing unit for longer periods of time and those housing units tend to be older units. This is especially true for older homeowners. It should be noted that "assisted living" quarters are included in the renter-occupied numbers.

9. Age of housing units with householders 65 years or older, 2000

	Total		Owner-Occupied			Renter-Occupied		
	Cass County		Cass County		State	Cass County		State
	n	%	n	%	%	n	%	%
Total householders 65 years or older	1,935	100.0	1,570	100.0	100.0	365	100.0	100.0
Housing units 10 or fewer years old	52	2.7	52	3.3	6.6	0	0.0	13.6
Housing units 40 or more years old	1,192	61.6	1,032	65.7	59.9	160	43.8	34.8
Moved into unit since 1990	607	31.4	350	22.3	21.9	257	70.4	67.8
Moved into unit 1969 or earlier	661	34.2	636	40.5	43.7	25	6.8	7.7
Householders 65 to 74 years old	909	100.0	777	100.0	100.0	132	100.0	100.0
Housing units 10 or fewer years old	36	4.0	36	4.6	7.9	0	0.0	12.0
Housing units 40 or more years old	566	62.3	498	64.1	56.6	68	51.5	41.5
Moved into unit since 1990	303	33.3	202	26.0	25.7	101	76.5	72.3
Moved into unit 1969 or earlier	298	32.8	289	37.2	39.0	9	6.8	7.3
Householders 75 years or older	1,026	100.0	793	100.0	100.0	233	100.0	100.0
Housing units 10 or fewer years old	16	1.6	16	2.0	5.3	0	0.0	14.5
Housing units 40 or more years old	626	61.0	534	67.3	63.4	92	39.5	31.2
Moved into unit since 1990	304	29.6	148	18.7	17.9	156	67.0	65.3
Moved into unit 1969 or earlier	363	35.4	347	43.8	48.6	16	6.9	7.9

Source: U.S. Bureau of the Census, Summary File 3.

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File: Census and Statistics 4