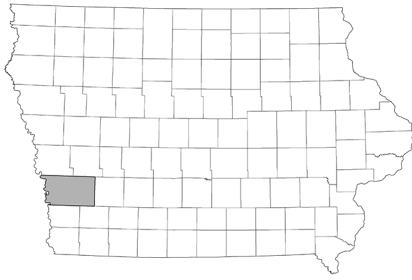


Data for Decision Makers



Carter Lake, Iowa City Profile

report created: 12/17/2024

Population profile

The 2020 population for Carter Lake is 3,791. Between 2010 and 2020 the population increased by 0.2%. The City of Carter Lake is in Pottawattamie County. Pottawattamie County saw a 0.5% population increase between 2010 and 2020.

Pottawattamie County Cities - Total Population¹

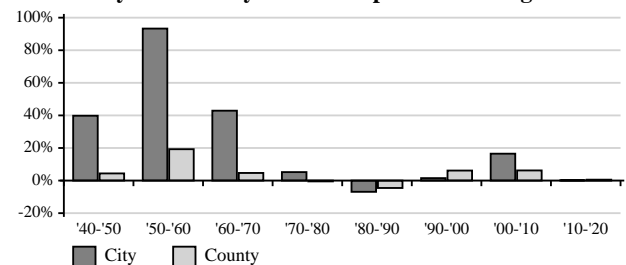
| City | 2000 | 2010 | 2020 |
|----------------------------|--------------|--------------|--------------|
| Carter Lake | 3,248 | 3,785 | 3,791 |
| Male Total | 1,625 | 1,870 | 1,836 |
| Female Total | 1,623 | 1,915 | 1,955 |
| Avoca | 1,610 | 1,506 | 1,683 |
| Carson | 668 | 812 | 766 |
| Council Bluffs | 58,268 | 62,230 | 62,799 |
| Crescent | 537 | 617 | 628 |
| Hancock | 207 | 196 | 200 |
| Macedonia | 325 | 246 | 267 |
| McClelland | 129 | 151 | 146 |
| Minden | 564 | 599 | 600 |
| Neola | 845 | 842 | 918 |
| Oakland | 1,487 | 1,527 | 1,524 |
| Shelby [†] | 696 | 641 | 727 |
| Treynor | 950 | 919 | 1,032 |
| Underwood | 688 | 917 | 954 |
| Walnut | 778 | 785 | 747 |
| Pottawattamie County Total | 87,704 | 93,158 | 93,667 |
| State of Iowa Total | 2,926,324 | 3,046,355 | 3,190,369 |

[†]City is located in multiple counties, total population is provided.

Neighboring Cities - Percent Population Change

| | '90-'00 | '00-'10 | '10-'20 |
|----------------------|---------|---------|---------|
| Council Bluffs | 7.3% | 6.8% | 0.9% |
| Crescent | 375.2% | 14.9% | 1.8% |
| McClelland | -7.2% | 17.1% | -3.3% |
| Treynor | 5.9% | -3.3% | 12.3% |
| Underwood | 33.6% | 33.3% | 4.0% |
| Carter Lake | 1.5% | 16.5% | 0.2% |
| Pottawattamie County | 6.1% | 6.2% | 0.5% |
| State of Iowa | 5.4% | 4.1% | 4.7% |

City and County Percent Population Change¹



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Demographic Profile

Carter Lake, Iowa

Carter Lake's population is predominantly White. The City of Carter Lake, compared to Pottawattamie County, had a higher percentage of young people (17 or younger) and a lower percentage of older people (65 and older) in 2020. New household relationship categories were reported for 2020 that are not comparable with 2010.³

Percentage of Population by Race/Hispanic Origin¹

| Race Groups | City | | County | |
|----------------------------------|-------|-------|--------|-------|
| | 2010 | 2020 | 2010 | 2020 |
| One race only | 98.4% | 93.7% | 98.1% | 94.1% |
| White | 90.3% | 83.8% | 92.9% | 86.8% |
| White alone, not Hispanic | 84.9% | 80.6% | 89.7% | 84.5% |
| Black or African American | 1.0% | 2.3% | 1.4% | 2.0% |
| Asian | 0.5% | 0.6% | 0.6% | 0.8% |
| American Indian or Alaska Native | 0.8% | 0.9% | 0.5% | 0.7% |
| Hawaiian or Pacific Islander | 0.0% | 0.0% | 0.0% | 0.1% |
| Other | 5.8% | 6.0% | 2.7% | 3.6% |
| Two or more races | 1.6% | 6.3% | 1.9% | 5.9% |
| Hispanic origin ^a | 11.5% | 10.8% | 6.6% | 8.2% |

^a Hispanics can be of any race.

Households by Family or Nonfamily Type^{1,3}

| | City | | County | |
|------------------------------------|-------|-------|--------|--------|
| | 2010 | 2020 | 2010 | 2020 |
| Total households | 1,388 | 1,438 | 36,775 | 37,284 |
| Family households ^{a,b} | 71.8% | 59.7% | 66.7% | 64.8% |
| Married couple family ^b | 46.5% | 44.8% | 48.5% | 46.0% |
| With own children | 17.9% | 15.2% | 18.0% | 16.3% |
| Other family ^c | 25.3% | 25.5% | 18.2% | 18.8% |
| Male householder ^c | 7.4% | 8.1% | 5.6% | 6.1% |
| With own children | 3.9% | 3.8% | 3.0% | 3.1% |
| Female householder ^c | 17.9% | 17.3% | 12.6% | 12.7% |
| With own children | 9.9% | 9.0% | 7.3% | 7.0% |
| Nonfamily households ^d | 28.2% | 40.3% | 33.3% | 35.2% |
| Male living alone | 11.0% | 12.7% | 11.8% | 13.5% |
| Female living alone | 11.4% | 11.6% | 15.2% | 15.3% |

Households by Couple or Non-couple Type^{1,3}

| | City | | County | |
|----------------------------------|-----------------|-------|-----------------|--------|
| | 2010 | 2020 | 2010 | 2020 |
| Total households | 1,388 | 1,438 | 36,775 | 37,284 |
| Married couple ^b | 46.5% | 44.8% | 48.5% | 46.0% |
| Cohabiting couple ^{b,f} | NA ^e | 9.2% | NA ^e | 7.7% |
| Male householder ^g | NA ^e | 20.0% | NA ^e | 19.5% |
| Female householder ^g | NA ^e | 26.9% | NA ^e | 26.8% |

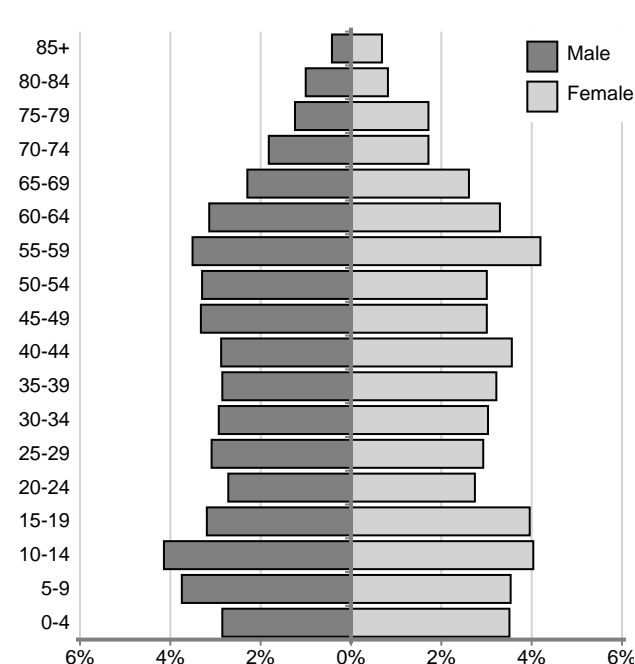
^aHouseholder and at least one other person related to the householder. ^bFor 2020 includes same-sex couples. ^cNo spouse present, but at least one relative present. ^dIn 2010 included same-sex couples whether married or not (if no relatives present). ^e2010 not comparable with 2020. ^fFor 2020 householder has an unmarried partner. ^gFor 2020 no spouse or partner present, but relatives, nonrelatives may be present or householder may be living alone.

Percentage of Population by Age¹

| Age Groups | City | | County | |
|---------------------------------|-------|-------|--------|-------|
| | 2010 | 2020 | 2010 | 2020 |
| 17 or younger | 28.3% | 26.5% | 24.1% | 23.3% |
| 0 - 4 | 8.2% | 6.4% | 6.8% | 5.9% |
| 5 - 9 | 7.8% | 7.3% | 6.7% | 6.4% |
| 10 - 14 | 7.9% | 8.2% | 6.6% | 6.9% |
| 15 - 17 | 4.4% | 4.6% | 4.0% | 4.1% |
| 18 - 24 | 8.3% | 8% | 9.4% | 8.5% |
| 25 - 44 | 25.1% | 24.5% | 24.5% | 24.1% |
| 45 - 64 | 25.4% | 26.7% | 27.7% | 26% |
| 65 or older | 12.8% | 14.3% | 14.3% | 18.1% |
| 65 - 84 | 11.7% | 13.2% | 12.3% | 16% |
| 85 or older | 1.1% | 1.1% | 2.0% | 2.1% |
| Median ⁴ Age (years) | 36.1 | 37.9 | 38.5 | 40.1 |
| Age Dependency ^{a, 5} | 69.8 | 68.9 | 62.3 | 70.6 |
| Old-Age | 21.7 | 24.2 | 23.2 | 30.9 |
| Child | 48.0 | 44.8 | 39.1 | 39.8 |

^aAge Dependency Ratio

Carter Lake, Iowa Population Pyramid,^a 2020¹



^aEach bar represents the percentage that an age-sex group comprises of the total population.

Socioeconomic Profile

Carter Lake, Iowa

The median household income in Carter Lake is less than the median household income of Pottawattamie County. The median value of owner-occupied housing units is lower in Carter Lake than for Pottawattamie County. There is a lower percentage of vacant housing units in Carter Lake than there is for Pottawattamie County. Many housing units in Carter Lake were built between 1960 to 1979. There is a lower percentage of individuals 25 and older with a Bachelor's degree or higher in Carter Lake compared to Pottawattamie County.

Median Household and Per Capita Income, 2018-2022²

| | City | | County | |
|--------------------------------------|----------|--------------|----------|-------------|
| | Estimate | MOE* | Estimate | MOE* |
| Total Households | 1,351 | +/- 182 | 37,162 | +/- 466 |
| Less than \$34,999 | 27.1% | +/- 4.3% | 25.8% | +/- 1.8% |
| \$35,000 To \$49,999 | 10.7% | +/- 6.0% | 10.4% | +/- 1.0% |
| \$50,000 To \$99,999 | 28.8% | +/- 3.4% | 32.1% | +/- 1.6% |
| \$100,000 Or More | 33.6% | +/- 3.7% | 31.7% | +/- 1.6% |
| Median ⁴ Household Income | \$64,479 | +/- \$20,426 | \$68,718 | +/- \$1,923 |
| Median Family Income | \$79,688 | +/- \$18,228 | \$84,320 | +/- \$3,294 |
| Per Capita Income | \$32,068 | +/- \$6,851 | \$34,701 | +/- \$985 |

Educational Attainment, 2018-2022²

| | City | | County | |
|--------------------------------|----------|---------|----------|---------|
| | Estimate | MOE* | Estimate | MOE* |
| Population 25 and older | 2,371 | +/-287 | 63,639 | +/-149 |
| High School Graduate or Higher | 90.2% | +/-3.9% | 90.6% | +/-0.9% |
| Bachelor's Degree or Higher | 12.9% | +/-4.6% | 23.4% | +/-1.1% |

*MOE = the margin of error for American Community Survey estimates² which is a numerical value that when added to or subtracted from the point estimate value gives the range of a 90% confidence interval around the estimate.

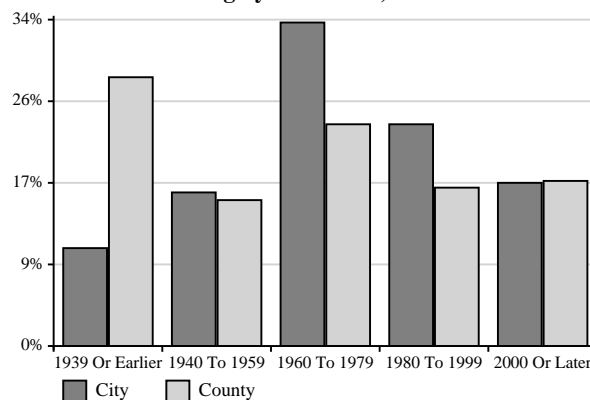
**MOE is high, use county estimate.

Housing Characteristics, 2018-2022²

| | City | | County | |
|-----------------------|-----------|--------------|-----------|-------------|
| | Estimate | MOE* | Estimate | MOE* |
| Total Units | 1,445 | +/- 186 | 39,914 | +/- 62 |
| Vacant | 6.5% | +/- 4.9% | 6.9% | +/- 1.2% |
| Occupied | 93.5% | +/- 4.9% | 93.1% | +/- 1.2% |
| Occupied ^a | 1,351 | +/- 182 | 37,162 | +/- 466 |
| Owner | 80.5% | +/- 7.8% | 69.6% | +/- 1.4% |
| Renter | 19.5% | +/- 7.8% | 30.4% | +/- 1.4% |
| Rent ^b | \$1099 | +/- \$83 | \$956 | +/- \$25 |
| Value ^c | \$137,700 | +/- \$16,085 | \$169,400 | +/- \$3,065 |

^aOccupied Units, ^bMedian gross rent of renter-occupied units, ^cMedian value of owner-occupied units

Percent Housing by Year Built, 2018-2022²



In Carter Lake there is a higher percentage of workers in management, business, science, and arts occupations than any other occupation category. The production, transportation, and material moving occupation category makes up 23.4% of occupations of the civilian employed population in the city.

Occupation of the Civilian Employed Population, 2018-2022²

| | City | | County | |
|--|----------|----------|----------|----------|
| | Estimate | MOE* | Estimate | MOE* |
| Civilian employed population 16 years and over | 1,713 | +/- 248 | 45,815 | +/- 793 |
| Management, business, science, and arts | 28.3% | +/- 6.1% | 34.5% | +/- 1.6% |
| Service | 17.9% | +/- 6.0% | 17.2% | +/- 1.2% |
| Sales and office | 20.3% | +/- 5.8% | 21.3% | +/- 1.3% |
| Natural resources, construction, and maintenance | **% | +/- **% | 10.4% | +/- 1.0% |
| Production, transportation, and material moving | 23.4% | +/- 6.7% | 16.7% | +/- 1.4% |

Socioeconomic Profile

Carter Lake, Iowa

Carter Lake has a higher proportion of the population age 16 or older in the labor force than Pottawattamie County. A portion of those who are not in the labor force are people who are retired. Earnings data are provided for the population 16 and over who have earnings. Median earnings in Carter Lake tend to be lower than the median earnings for Pottawattamie County. Families with children tend to have a higher rate of poverty than families without children.

Median Employment Earnings, 2018-2022²

| | City | | County | |
|--------------------------------|----------|--------------|----------|-------------|
| | Estimate | MOE* | Estimate | MOE* |
| Population 16+ ^a | 1,792 | +/- 257 | 49,747 | +/- 808 |
| Median Earnings | \$39,877 | +/- \$39 | \$40,680 | +/- \$994 |
| Female | \$33,170 | +/- \$8,113 | \$35,476 | +/- \$1,120 |
| Female, full time ^b | \$41,739 | +/- \$5,614 | \$45,983 | +/- \$1,147 |
| Male | \$** | +/- \$** | \$47,375 | +/- \$1,753 |
| Male, full time ^b | \$55,947 | +/- \$14,637 | \$56,535 | +/- \$1,575 |

^a with earnings, ^b year round, **MOE is high, use county estimate.

Disability Status and Health Insurance Coverage of the Civilian Noninstitutionalized Population, 2018-2022²

| | City | | County | |
|------------------------------------|----------|---------|----------|---------|
| | Estimate | MOE* | Estimate | MOE* |
| Population ^a | 3,780 | +/-20 | 92,357 | +/-71 |
| With a disability ^b | 15.5% | +/-4.1% | 15.2% | +/-0.8% |
| With Health Insurance | 89.7% | +/-4.9% | 94.8% | +/-0.6% |
| With Private ^c Coverage | 55.1% | +/-9.9% | 68.3% | +/-1.5% |
| With Public ^d Coverage | 47.6% | +/-8.2% | 39.2% | +/-1.3% |
| No Health Insurance | 10.3% | +/-4.9% | 5.2% | +/-0.6% |

^aCivilian Noninstitutionalized Population, ^blimitations of activities or inability for full participation, ^cprovided by employer, union, bought by individual, and some military plans, ^dincludes Medicare, Medicaid, VA Health Care, children's CHIP, and some state plans, **MOE is high, use county estimate.

*MOE = the margin of error for American Community Survey estimates² which is a numerical value that when added to or subtracted from the point estimate value gives the range of a 90% confidence interval around the estimate.

Employment Status, 2018-2022²

| | City | | County | |
|----------------------|----------|----------|----------|----------|
| | Estimate | MOE* | Estimate | MOE* |
| Population 16+ | 2,824 | +/- 241 | 74,514 | +/- 185 |
| in labor force | 64.4% | +/- 7.8% | 63.8% | +/- 1.0% |
| not in labor force | 35.6% | +/- 7.8% | 36.2% | +/- 1.0% |
| Civilian labor force | 1,820 | +/- 258 | 47,502 | +/- 760 |
| Unemployed | 5.9% | +/- 3.9% | 3.6% | +/- 0.5% |

**MOE is high, use county estimate.

Individuals and Families Below Poverty Level, 2018-2022²

| | City | | County | |
|-------------------------------|----------|---------|----------|---------|
| | Estimate | MOE* | Estimate | MOE* |
| Total Population ^a | 3,730 | +/-72 | 91,067 | +/-152 |
| Below poverty | *** | +/-***% | 11.3% | +/-1.1% |
| 17 and under | *** | +/-***% | 15.6% | +/-3.1% |
| 18 - 64 | *** | +/-***% | 10.4% | +/-1.0% |
| 65+ | *** | +/-***% | 8.9% | +/-1.7% |
| All Families | *** | +/-***% | 8.0% | +/-1.3% |
| with children | *** | +/-***% | 13.3% | +/-2.7% |
| Married Couple | *** | +/-***% | 3.1% | +/-0.9% |
| with children | *** | +/-***% | 4.0% | +/-1.9% |
| Female HH ^b | *** | +/-***% | 24.3% | +/-4.6% |
| with children | *** | +/-***% | 30.4% | +/-6.2% |

^a for whom poverty status is determined, ^b female householder, no husband present, **MOE is high, use county estimate.

Notes and Source Information:

¹ U.S. Census Bureau; Decennial Censuses 1940 - 2020

² U.S. Census Bureau; American Community Survey 2018-2022

³ For the 2020 Decennial Census, households are divided into subcategories by two different methods. One method (family or nonfamily) is based on the presence or absence of family relationships among the household members and the householder. Using family relationships (birth, marriage, or adoption) has been the usual way to classify households, and the data using this method has good comparability between 2010 and 2020. In 2020, the Census Bureau introduced an additional method to divide households into subcategories. This second method (couple or noncouple) is based on the presence or absence of a couple relationship for the householder. The relationship can be as a married spouse or as an unmarried partner and can be of the opposite or same sex. The 2020 data reported for the second method (except for married couples) does not have good comparability with data from 2010. For smaller towns, the couple or noncouple data are omitted in this profile.

⁴ Median is the middle value of a distribution.

⁵ The age dependency ratio compares, by age, those typically not in the labor force with those who typically are in the labor force. Old Age dependency is persons 65+ per 100 persons age 18-64. Child dependency is persons under age 18 per 100 persons age 18-64. The total age dependency ratio is persons under age 18 plus persons 65 or older per 100 persons age 18-64.

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