## **Data for Decision Makers**



# Cambridge, Iowa City Profile

report created: 12/17/2024

## Population profile

The 2020 population for Cambridge is 827. Between 2010 and 2020 the population had no change. The City of Cambridge is in Story County. Story County saw a 10.0% population increase between 2010 and 2020.

Story County Cities - Total Population<sup>1</sup>

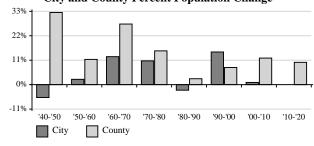
Story Co	Story County Cities - Total Population							
City	2000	2010	2020					
Cambridge	819	827	827					
Male Total	400	401	409					
Female Total	419	426	418					
Ames	50,731	58,965	66,427					
Collins	499	495	495					
Colo	868	876	845					
Gilbert	987	1,082	1,211					
Huxley	2,316	3,317	4,244					
Kelley	300	309	304					
Maxwell	807	920	859					
McCallsburg	318	333	353					
Nevada	6,658	6,798	6,925					
Roland	1,324	1,284	1,362					
Sheldahl <sup>†</sup>	336	319	297					
Slater	1,306	1,489	1,543					
Story City	3,228	3,431	3,352					
Zearing	617	554	528					
Story County Total	79,981	89,542	98,537					
State of Iowa Total	2,926,324	3,046,355	3,190,369					

 $<sup>^\</sup>dagger C$ ity is located in multiple counties, total population is provided.

#### **Neighboring Cities - Percent Population Change**

	'90-'00	'00-'10	'10-'20
Alleman	29.1%	-1.6%	-2.1%
Elkhart	-6.7%	88.7%	29.1%
Huxley	13.1%	43.2%	27.9%
Kelley	22.0%	3.0%	-1.6%
Maxwell	2.4%	14.0%	-6.6%
Cambridge	14.7%	1.0%	0.0%
Story County	7.7%	12.0%	10.0%
State of Iowa	5.4%	4.1%	4.7%

#### City and County Percent Population Change<sup>1</sup>



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Cambridge's population is predominantly White. The City of Cambridge, compared to Story 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.<sup>3</sup>

#### Percentage of Population by Race/Hispanic Origin<sup>1</sup>

	City		Co	unty
Race Groups	2010	2020	2010	2020
One race only	98.9%	94.0%	98.3%	93.9%
White	97.1%	90.9%	88.6%	82.2%
White alone, not Hispanic	94.8%	88.8%	86.9%	81.1%
Black or African American	0.4%	1.6%	2.5%	3.1%
Asian	0.6%	0.1%	6.0%	5.5%
American Indian or Alaska Native	0.5%	0.4%	0.2%	0.3%
Hawaiian or Pacific Islander	0.0%	0.0%	0.0%	0.0%
Other	0.4%	1.0%	1.0%	2.7%
Two or more races	1.1%	6.0%	1.7%	6.1%
Hispanic origin <sup>a</sup>	2.9%	3.7%	3.0%	5.1%

<sup>&</sup>lt;sup>a</sup> Hispanics can be of any race.

#### Households by Family or Nonfamily Type<sup>1,3</sup>

•	•	•	• •	
		City	С	ounty
	2010	2020	2010	2020
Total households	310	318	34,736	38,273
Family households <sup>a,b</sup>	71.3%	44.6%	53.2%	50.9%
Married couple family <sup>b</sup>	61.9%	27.0%	44.0%	41.0%
With own children	29.0%	23.9%	17.9%	15.7%
Other family <sup>c</sup>	9.4%	14.8%	9.2%	9.9%
Male householder <sup>c</sup>	3.2%	5.3%	3.0%	3.7%
With own children	2.3%	2.5%	1.4%	1.9%
Female householder <sup>c</sup>	6.1%	9.4%	6.2%	6.2%
With own children	4.5%	4.4%	3.9%	3.5%
Nonfamily households <sup>d</sup>	28.7%	55.4%	46.8%	49.1%
Male living alone	7.4%	11.0%	13.7%	16.1%
Female living alone	14.2%	14.5%	14.6%	16.1%

#### Households by Couple or Non-couple Type<sup>1,3</sup>

		City		ounty
	2010	2020	2010	2020
Total households	310	318	34,736	38,273
Married couple <sup>b</sup>	61.9%	27.0%	44.0%	41.0%
Cohabiting couple <sup>b,f</sup>	NA <sup>e</sup>	8.2%	NA <sup>e</sup>	6.6%
Male householder g	NA <sup>e</sup>	16.7%	$NA^e$	26.4%
Female householder g	NA <sup>e</sup>	22.6%	NA <sup>e</sup>	26.1%

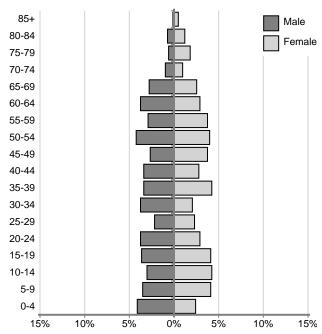
<sup>&</sup>lt;sup>a</sup>Householder and at least one other person related to the householder. <sup>b</sup>For 2020 includes same-sex couples. <sup>c</sup>No spouse present, but at least one relative present. <sup>d</sup>In 2010 included same-sex couples whether married or not (if no relatives present). <sup>e</sup>2010 not comparable with 2020. <sup>f</sup>For 2020 householder has an unmarried partner. <sup>g</sup>For 2020 no spouse or partner present, but relatives, nonrelatives may be present or householder may be living alone.

#### Percentage of Population by Age<sup>1</sup>

	(	City	Co	unty
Age Groups	2010	2020	2010	2020
17 or younger	28.5%	27%	17.8%	16.8%
0 - 4	8.2%	6.5%	5.4%	4.6%
5 - 9	8.8%	7.6%	5.0%	4.6%
10 - 14	6.7%	7.3%	4.7%	4.8%
15 - 17	4.8%	5.6%	2.7%	2.8%
18 - 24	7.9%	8.8%	29.0%	30.1%
25 - 44	28.4%	24.1%	23.6%	23%
45 - 64	24.2%	28%	19.6%	17%
65 or older	11%	12.2%	10.0%	13.1%
65 - 84	10.2%	11.5%	8.3%	11.3%
85 or older	0.8%	0.6%	1.7%	1.8%
Median <sup>4</sup> Age (years)	34.9	37.2	26.7	26.9
Age Dependency <sup>a, 5</sup>	65.3	64.4	38.5	42.7
Old-Age	18.2	20.0	13.9	18.7
Child	47.1	44.3	24.7	24.0

<sup>&</sup>lt;sup>a</sup>Age Dependency Ratio

#### Cambridge, Iowa Population Pyramid, a 20201



<sup>a</sup>Each bar represents the percentage that an age-sex group comprises of the total population.

## Socioeconomic Profile

## Cambridge, Iowa

The median household income in Cambridge is greater than the median household income of Story County. The median value of owner-occupied housing units is lower in Cambridge than for Story County. There is a higher percentage of vacant housing units in Cambridge than there is for Story County. Many housing units in Cambridge were built prior to 1940. There is a lower percentage of individuals 25 and older with a Bachelor's degree or higher in Cambridge compared to Story County.

Median Household and Per Capita Income, 2018-2022<sup>2</sup>

	City		Co	ounty
	Estimate	MOE*	Estimate	MOE*
Total Households	378	+/- 111	38,412	+/- 519
Less than \$34,999	29.9%	+/- 5.5%	27.1%	+/- 2.1%
\$35,000 To \$49,999	9.8%	+/- 4.6%	10.8%	+/- 0.9%
\$50,000 To \$99,999	30.4%	+/- 4.0%	31.2%	+/- 1.7%
\$100,000 Or More	29.9%	+/- 4.1%	30.9%	+/- 1.8%
Median <sup>4</sup> Household Income	\$69,038	+/- \$17,249	\$66,197	+/- \$2,497
Median Family Income	\$102,788	+/- \$13,734	\$109,432	+/- \$5,237
Per Capita Income	\$33,091	+/- \$4,685	\$35,704	+/- \$1,335

#### **Educational Attainment, 2018-2022<sup>2</sup>**

	(	City		unty
	Estimate	MOE*	Estimate	MOE*
Population 25 and older	601	+/-155	51,740	+/-159
High School Graduate or Higher	95.5%	+/-4.8%	97.1%	+/-0.5%
Bachelor's Degree or Higher	17.6%	+/-6.5%	52.5%	+/-1.7%

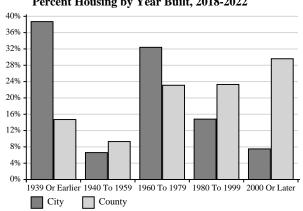
<sup>\*</sup>MOE = the margin of error for American Community Survey estimates<sup>2</sup> which is a numerical value that when added to or subtracted from the point estimate value gives the range of a 90% confidence interval around the estimate.

#### Housing Characteristics, 2018-2022<sup>2</sup>

		City	Co	ounty
	Estimate	MOE*	Estimate	MOE*
Total Units	411	+/- 110	41,347	+/- 104
Vacant	8.0%	+/- 5.4%	7.1%	+/- 1.2%
Occupied	92.0%	+/- 5.4%	92.9%	+/- 1.2%
Occupied <sup>a</sup>	378	+/- 111	38,412	+/- 519
Owner	82.8%	+/- 7.8%	55.7%	+/- 1.5%
Renter	17.2%	+/- 7.8%	44.3%	+/- 1.5%
Rent <sup>b</sup>	\$890	+/- \$386	\$991	+/- \$31
Value <sup>c</sup>	\$161,200	+/-\$20,154	\$229,100	+/-\$4,981

<sup>&</sup>lt;sup>a</sup>Occupied Units, <sup>b</sup>Median gross rent of renter-occupied units, <sup>c</sup>Median value of owner-occupied units

#### Percent Housing by Year Built, 2018-2022<sup>2</sup>



In Cambridge 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 19.1% of occupations of the civilian employed population in the city.

#### Occupation of the Civilian Employed Population, 2018-2022<sup>2</sup>

	City		Cor	County	
	Estimate	MOE*	Estimate	MOE*	
Civilian employed population 16 years and over	460	+/- 115	53,259	+/- 1,076	
Management, business, science, and arts	32.6%	+/- 7.9%	46.4%	+/- 1.7%	
Service	**%	+/- **%	18.0%	+/- 1.4%	
Sales and office	15.0%	+/- 6.4%	18.6%	+/- 1.2%	
Natural resources, construction, and maintenance	9.3%	+/- 3.8%	6.7%	+/- 0.7%	
Production, transportation, and material moving	19.1%	+/- 8.4%	10.4%	+/- 1.2%	

<sup>\*\*</sup>MOE is high, use county estimate.

## Socioeconomic Profile

### Cambridge, Iowa

Cambridge has a higher proportion of the population age 16 or older in the labor force than Story 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 Cambridge tend to be higher than the median earnings for Story County. Families with children tend to have a higher rate of poverty than families without children.

#### Median Employment Earnings, 2018-2022<sup>2</sup>

		City		ounty
	Estimate	MOE*	Estimate	MOE*
Population 16+ <sup>a</sup>	497	+/- 119	66,257	+/- 727
Median Earnings	\$42,379	+/- \$42	\$25,496	+/- \$1,879
Female	\$35,962	+/- \$8,394	\$21,413	+/- \$1,716
Female, full time <sup>b</sup>	\$45,208	+/- \$12,753	\$50,290	+/- \$2,523
Male	\$54,750	+/- \$10,307	\$29,186	+/- \$1,623
Male, full time <sup>b</sup>	\$56,900	+/- \$4,654	\$65,109	+/- \$2,900

<sup>&</sup>lt;sup>a</sup> with earnings, <sup>b</sup> year round, \*\*MOE is high, use county estimate.

## Disability Status and Health Insurance Coverage of the Civilian Noninstitutionalized Population, 2018-2022<sup>2</sup>

	City		Co	unty
	Estimate	MOE*	Estimate	MOE*
Population <sup>a</sup>	881	+/-237	97,986	+/-81
With a disability <sup>b</sup>	11.7%	+/-4.6%	8.8%	+/-0.7%
With Health Insurance	99.3%	+/-0.7%	94.9%	+/-0.8%
With Private <sup>c</sup> Coverage	87.1%	+/-5.0%	84.4%	+/-1.3%
With Public <sup>d</sup> Coverage	23.3%	+/-7.9%	21.4%	+/-1.0%
No Health Insurance	**%	+/-**%	5.1%	+/-0.8%

<sup>&</sup>lt;sup>a</sup>Civilan Noninstitutionalized Population, <sup>b</sup>limitations of activities or inability for full participation, <sup>c</sup>provided by employer, union, bought by individual, and some miliary plans, <sup>d</sup>includes Medicare, Medicaid, VA Health Care, children's CHIP, and some state plans, \*\*MOE is high, use county estimate.

#### Employment Status, 2018-2022<sup>2</sup>

	City		County	
	Estimate	MOE*	Estimate	MOE*
Population 16+	683	+/- 197	84,617	+/- 183
in labor force	71.3%	+/- 9.5%	66.7%	+/- 1.1%
not in labor force	28.7%	+/- 9.5%	33.3%	+/- 1.1%
Civilian labor force	483	+/- 122	56,398	+/- 952
Unemployed	4.8%	+/- 4.5%	5.6%	+/- 1.3%

<sup>\*\*</sup>MOE is high, use county estimate.

## Individuals and Families Below Poverty Level, 2018-2022<sup>2</sup>

	City		County	
	Estimate	MOE*	Estimate	MOE*
Total Population <sup>a</sup>	877	+/-237	86,383	+/-184
Below poverty	**%	+/-**%	19.6%	+/-1.3%
17 and under	**%	+/-**%	8.6%	+/-2.5%
18 - 64	**%	+/-**%	25.4%	+/-1.7%
65+	**%	+/-**%	5.8%	+/-1.8%
All Families	**%	+/-**%	5.9%	+/-1.7%
with children	**%	+/-**%	8.5%	+/-3.4%
Married Couple	**%	+/-**%	2.1%	+/-0.6%
with children	**%	+/-**%	**%	+/-**%
Female HH <sup>b</sup>	**%	+/-**%	29.3%	+/-11.0%
with children	**%	+/-**%	37.7%	+/-14.7%

<sup>&</sup>lt;sup>a</sup> for whom poverty status is determined, <sup>b</sup> female householder, no husband present, \*\*MOE is high, use county estimate.

#### **Notes and Source Information:**

- <sup>1</sup>U.S. Census Bureau; Decennial Censuses 1940 2020
- <sup>2</sup>U.S. Census Bureau; American Community Survey 2018-2022
- <sup>3</sup> 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.
- <sup>4</sup>Median is the middle value of a distribution.
- <sup>5</sup>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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