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1966

*Analysis of the*  
**SIOUX CITY, IOWA  
HOUSING MARKET**

as of June 1, 1966

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MAY 11 1967

A Report by the  
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
FEDERAL HOUSING ADMINISTRATION  
WASHINGTON, D. C. 20411

May 1967

ANALYSIS OF THE  
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Field Market Analysis Service  
Federal Housing Administration  
Department of Housing and Urban Development

## Foreword

As a public service to assist local housing activities through clearer understanding of local housing market conditions, FHA initiated publication of its comprehensive housing market analyses early in 1965. While each report is designed specifically for FHA use in administering its mortgage insurance operations, it is expected that the factual information and the findings and conclusions of these reports will be generally useful also to builders, mortgagees, and others concerned with local housing problems and to others having an interest in local economic conditions and trends.

Since market analysis is not an exact science, the judgmental factor is important in the development of findings and conclusions. There will be differences of opinion, of course, in the interpretation of available factual information in determining the absorptive capacity of the market and the requirements for maintenance of a reasonable balance in demand-supply relationships.

The factual framework for each analysis is developed as thoroughly as possible on the basis of information available from both local and national sources. Unless specifically identified by source reference, all estimates and judgments in the analysis are those of the authoring analyst and the FHA Market Analysis and Research Section.

## Table of Contents

	<u>Page</u>
Summary and Conclusions	i
Housing Market Area	1
Map of the Area	2
Economy of the Area	
Character and History	3
Employment	4
Employment by Industry	4
Principal Employment Sources	6
Unemployment	8
Future Employment	8
Income	9
Demographic Factors	
Population	10
Households	11
Housing Market Factors	
Housing Supply	13
Residential Building Activity	15
Tenure of Occupancy	16
Vacancy	16
Sales Market	19
Rental Market	21
Urban Renewal and Redevelopment	21
Military Housing	22
Demand for Housing	
Quantitative Demand	23
Qualitative Demand	23

ANALYSIS OF THE  
SIoux CITY, IOWA, HOUSING MARKET  
AS OF JUNE 1, 1966

Summary and Conclusions

1. Sioux City is a trade and service center for the surrounding agricultural area, and the economy of the Sioux City, Iowa, Housing Market Area (HMA) is largely dependent on nonmanufacturing industries. In 1965, nonmanufacturing industries accounted for 79 percent of all wage and salary employment in the area. The food processing industry, particularly meat packing, is the principal manufacturing industry and accounted for 3,420 jobs, almost half of all manufacturing employment. In 1965, there were about 35,550 nonagricultural wage and salary jobs in the HMA, three percent less than in 1960. For the year 1965, unemployment averaged 2.7 percent of the work force, down significantly from the 1961 high of 4.6 percent. During the June 1966-June 1968 forecast period, reflecting growth in several lines of manufacturing activity, total nonagricultural employment is expected to increase by about 2,600 jobs (1,300 annually).
2. The median income of all families, after the deduction of federal income tax, is approximately \$7,025; for renter households of two-or-more persons, the median is about \$5,650. By 1968, median after-tax incomes are expected to rise to about \$7,425 for all families and to \$5,975 for renter households.
3. As of January 1966, the population of the HMA is estimated at 112,600, an increase of about 700 annually since 1960. During the forecast period, the population is expected to increase by about 1,250 annually, to a total of 115,100 by June 1, 1968.
4. Households in the HMA now total about 34,850, an increase of about 200 annually since 1960. During the forecast period, a net addition of about 400 households a year is expected.
5. Currently, there are approximately 37,200 housing units in the HMA, an increase of about 190 annually since April 1960. About 2,125 housing units have been authorized in various parts of the HMA since 1960. Permit authorizations declined from a high of about 450 in 1961 to a low of about 210 in 1964, then increased to approximately 360 in 1965. Currently, there are approximately 180 housing units under construction. Of these, approximately 140 are single-family units and 40 are in multifamily structures.

6. As of June 1, 1966, there are approximately 1,225 available vacant, nonseasonal, nondilapidated units in the HMA. Approximately 300 are for sale and 925 are for rent, representing sales and rental vacancy ratios of 1.2 percent and 7.8 percent, respectively.
7. The demand for new privately-owned housing units during the June 1966-June 1968 forecast period is estimated at 460 units a year, including 380 sales and 80 rental units; an additional 30 privately-owned rental units could be absorbed annually at the lower rents attainable with public benefits or assistance in financing, exclusive of public low-rent housing or rent-supplement accommodations. The demand for the sales units by price class is indicated on page 23 .

ANALYSIS OF THE  
SIoux CITY, IOWA, HOUSING MARKET AREA  
AS OF JUNE 1, 1966

Housing Market Area

For the purposes of this analysis, the Sioux City, Iowa, Housing Market Area is defined as the Sioux City Standard Metropolitan Statistical Area which consists of Woodbury County, Iowa, and Dakota County, Nebraska. In the analysis, the housing market area (HMA) is divided into two submarkets which are identified as the "Iowa portion" (Woodbury County) and the "Nebraska portion" (Dakota County). These submarkets are separated by the Missouri River which forms the boundary between the two states.

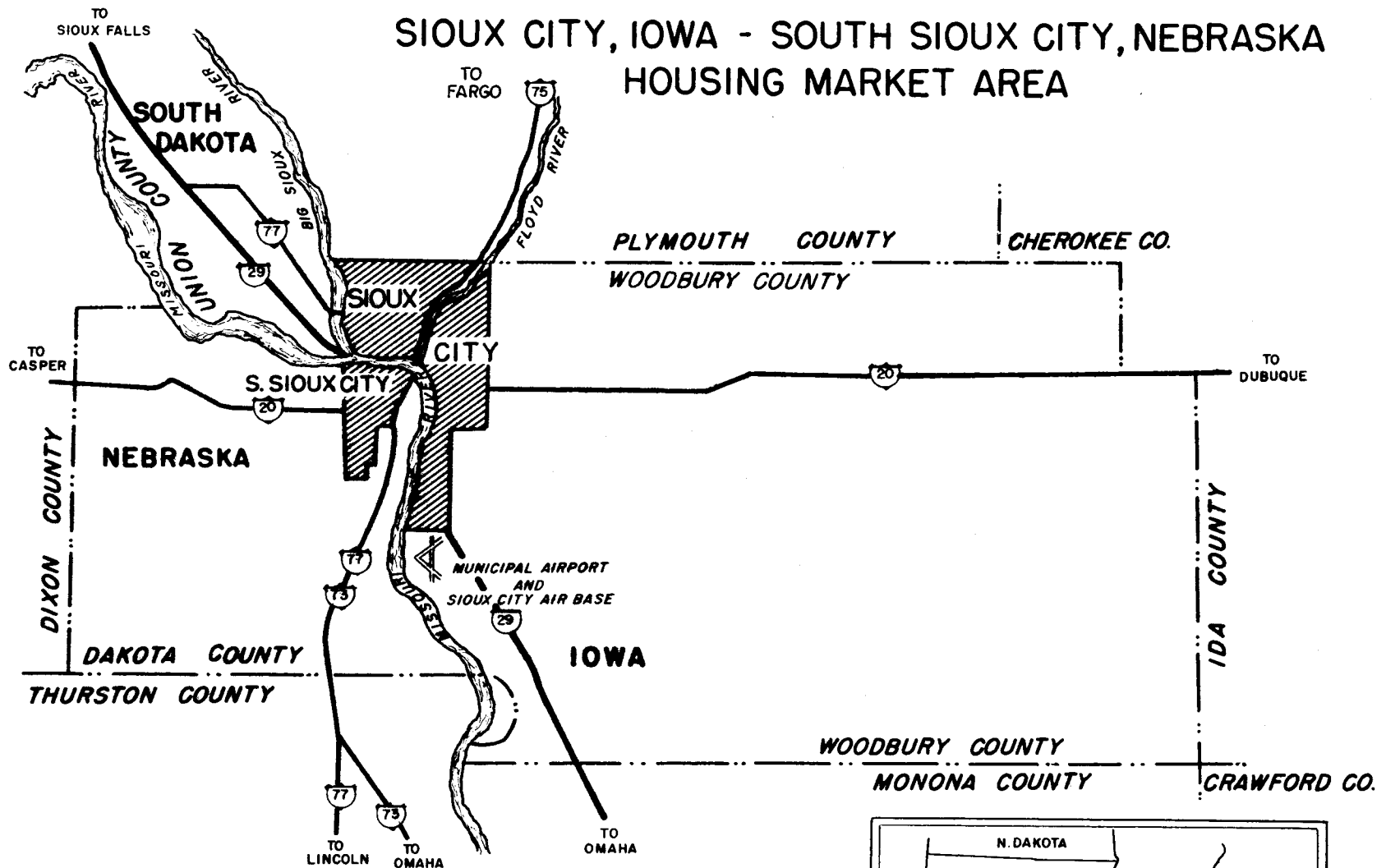
Woodbury County is located in the northwestern part of Iowa, and Dakota County is situated in the northeastern section of Nebraska. The HMA is contiguous to seven counties in three states (see map). Sioux City, Iowa, and South Sioux City, Nebraska, are the only communities in the HMA with populations exceeding 2,500. Other towns and villages with approximately 800 to 1,200 persons each include Sergeant Bluff, Correctionville, and Merville in Woodbury County, and Dakota City, the county seat of Dakota County. In 1960, the nonfarm population of the HMA was approximately 108,250.<sup>1/</sup>

Sioux City and South Sioux City are located on the banks of the Missouri River, at the point of confluence of the Big Sioux and Floyd Rivers with the Missouri. The cities are approximately 100 miles north of Omaha, Nebraska, 80 miles south of Sioux Falls, South Dakota, and 185 miles northwest of Des Moines, Iowa. The area is served by a good transportation network. The main roads include Interstate 29 which runs north-south and provides connections with Sioux Falls and Omaha, U. S. 20 which links the HMA with Dubuque on the east and Casper on the west, and U. S. 77 which leads south to Lincoln and north to Sioux Falls. The area is served by five major railroads which provide both freight and passenger services. The Sioux City Municipal Airport, which is located about seven miles from downtown Sioux City, provides air transportation facilities.

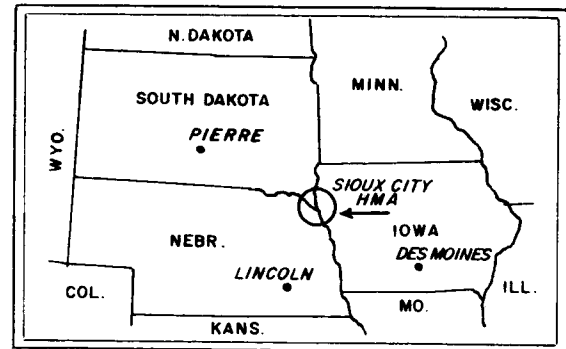
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<sup>1/</sup> Since rural farm population constituted nearly ten percent of the population of the HMA in 1960, all demographic and housing data used in this analysis exclude the rural farm component, except where specifically noted.

# SIOUX CITY, IOWA - SOUTH SIOUX CITY, NEBRASKA HOUSING MARKET AREA



0 5 10 15 MI. APPROX.





## Economy of the Area

### Character and History

Long before permanent settlement, fur traders and explorers, including the memorable Lewis and Clark party in 1804, had traveled in the area. It was not until the middle of the nineteenth century, however, that serious attempts at settlement were made by such pioneers as William Thompson and Theophile Brughier. A town was platted in 1855, and in 1856 the first store in the area was opened. In that year, also, Sioux City was chosen as the county seat of what is now Woodbury County. In 1857, the first school and church in the area were established and a newspaper, the WAR EAGLE, began publication.

As the settlement of the West progressed, Sioux City (favored by its location at the confluence of the three rivers) prospered as a trade center, particularly since water was the chief means of transportation. The development of the railways, the first of which reached the area in 1868, provided additional transportation facilities and complemented the river transportation.

In 1866, a water-powered flour mill became operative, marking the beginning of manufacturing activities in the area. A foundry and machine shop was built in 1871, and in 1872 the first meat-packing operation was begun. The successful operation of the first plant made the potential of the area evident for large-scale meat processing operations and, between 1884 and 1917, three leading meat packers (Cudahy, Armour, and Swift) started production in the area. Food processing, including meat packing, is still the major manufacturing activity in the area, although Cudahy closed its Sioux City plant in 1954 and Armour shut down one of its local plants in 1963.

One of the problems which has plagued the Sioux City area has been the threat of floods along the Floyd River valley. In 1953, an estimated 23 million dollars damage resulted from floods, and in 1962 disaster was averted narrowly through long hours of hard work and the cooperation of area residents. The threat of floods has been eliminated by the Floyd River flood control channel, an 18 million dollar project completed in 1964. As a result, the Sioux City area has become much more attractive to new industries, as evidenced by the firms which have decided to move to the area in the last twelve to eighteen months.

## Employment

Current Estimate and Past Trend. Current employment data are not available for the entire HMA, but it is estimated that nonagricultural wage and salary employment was approximately 36,100 as of April 1966, including about 33,900 in the Iowa portion of the HMA and 2,200 in the Nebraska portion.<sup>1/</sup> Nonagricultural wage and salary employment totaled 36,720 in 1960, declined by 1,480 (four percent) to the 1964 level, and increased by 310 in 1965 to a total of 35,550.

All of the decrease in wage and salary employment in the 1960-1964 period occurred in the Iowa portion of the HMA, where such employment declined by five percent, from 35,000 to 33,220. Since then, employment in the Iowa portion has increased slightly to 33,500. In the Nebraska portion of the HMA, employment increased steadily from 1,720 in 1960 to 2,050 in 1965, a gain of about 19 percent. The following table shows the trend of nonagricultural wage and salary employment in the HMA since 1960; similar data for the submarkets are reported in table II.

Trend of Nonagricultural Wage and Salary Employment  
Sioux City HMA  
Annual Averages 1960-1965

<u>Date</u>	<u>Manu- facturing</u>	<u>Nonmanu- facturing</u>	<u>Total wage and salary employment</u>	<u>Change in total from previous year</u>	
				<u>Number</u>	<u>Percent</u>
1960	8,660	28,050	36,720	-	-
1961	8,200	28,060	36,270	-450	-1.2
1962	7,930	28,170	36,100	-170	-.5
1963	7,630	28,340	35,970	-130	-.4
1964	7,240	28,000	35,240	-730	-2.0
1965	7,580	27,970	35,550	310	.8

Note: Subtotals may not add to total because of rounding.

Sources: Iowa State Employment Service and Nebraska Department of Labor, Division of Employment, Research, and Statistics.

Employment by Industry. In 1965, 7,580 workers (21 percent of nonagricultural wage and salary employment in the HMA) were employed in manufacturing industries; slightly more than the 7,240 so employed in 1964,

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<sup>1/</sup> Current employment in the Nebraska portion of the HMA was estimated by the Housing Market Analyst on the basis of 1965 data for Dakota County, as presented in the publication: Labor Supply, Characteristics, and Potential; Fremont, Nebraska, 1965-1968, prepared by the Nebraska Division of Employment, Lincoln, Nebraska.

but significantly fewer (13 percent) than in 1960. The proportion of total nonagricultural wage and salary employment in manufacturing has declined since 1960, when nearly 24 percent of the jobs were in manufacturing. About 97 percent of the workers in manufacturing are in the Iowa portion of the HMA, but the proportion has declined gradually since 1960.

The decline in the number of workers engaged in manufacturing was primarily the result of employment losses in the food processing industry which employed about 3,420 workers in 1965, almost half of all manufacturing employment. Employment in this industry declined by 1,860 (35 percent) in the 1960-1964 period, but showed a slight increase (about one percent) in 1965. The decline in employment in the food processing industry was the result of the loss of jobs in the large meat packing establishments which, with their old buildings, obsolete equipment, and comparatively high wages, found it difficult to compete without major rehabilitation at prohibitive costs. For this reason, Cudahy left the area in 1954, and Armour closed one of the largest plants in the area in 1963. At the same time, the employers who modernized their plants were able to increase production while reducing the number of workers.

In 1965, employment in the production of electrical and other machinery was about 1,790, about 450 (33 percent) above the 1961 low for the 1960-1965 period. The increase in employment in the production of machinery resulted mainly from expansions at the Albertson Company and Wincharger Corporation.

Employment in "other" manufacturing was approximately 2,370 in 1965. The net increase of 300 jobs in employment in "other" manufacturing during the 1960-1965 period added to the increase of 440 in employment in machinery production was insufficient to offset the large decline in employment in food processing; consequently, total employment in manufacturing declined substantially.

Nonmanufacturing. In 1965, about 79 percent of wage and salary employment was provided by nonmanufacturing industries. Trade, the leading nonmanufacturing industry, employed about 10,140 (29 percent of wage and salary employment). Since jobs in the stockyards and in the cattle and grain trades generally are included in trade employment, the decline in meat packing was reflected in this sector of the economy as well and employment in trade dropped by 390 (four percent), from 10,530 in 1960 to a low of 10,140 in 1965. The stockyards and the grain exchange center, together with auxiliary marketing functions, account for the high proportion of employment in trade in the HMA. The local Chamber of Commerce estimates that approximately five million head of livestock arrive in the city from 28 states and Canada each year, and that over 59 million bushels of grain were shipped from the city in 1964.

About 6,360 persons (18 percent of wage and salary employment) had jobs in service industries in 1965. Employment in services increased by about 670 (12 percent) in the 1960-1965 period, but most of the increase occurred in the first two years of the period. Hospitals (of which St. Joseph is probably the largest) account for more than one-fourth of all employment in services. The two colleges, Morning-side and Briarcliff, and the several hotels also account for a substantial proportion of employment in this category.

In 1965, government employed about 4,370 workers, about 12 percent of wage and salary employment. Employment in government has remained virtually unchanged since 1963 and in 1965 was three percent higher than the low of 4,240 registered in 1962.

Transportation, communication, and public utilities employed about 3,170 people in 1965, the lowest total since 1960. Employment in these industries declined by 460 jobs (13 percent) since 1960. The railroads and truck fleets, which account for most of the employment in transportation, carry livestock and fresh meat, mainly; consequently, adverse developments in the meat packing industry during the 1960-1965 period are reflected in lower employment in this sector.

The construction industry employed 2,170 in 1965, about 90 (four percent) more than the previous year, and about the same as in 1960, the previous high. The decline in residential construction and the relatively depressed state of the local economy helped to keep employment in construction at a low level during the 1960-1965 period.

#### Principal Employment Sources

The meat packing industry and related services, including the transportation and marketing of livestock and meat products, are the principal sources of employment in the Sioux City HMA. Swift and Company is the largest of the meat packing firms. Currently, demand for the products of the company (meats, poultry, eggs, glue, and gelatine) is good, but company officials indicate that employment is not expected to increase significantly during the forecast period. There are three other meat packing firms, Sioux City Dressed Beef, Sioux City Dressed Pork, and Iowa Beef Packers. Iowa Beef Packers is nearing completion of a large modern plant near South Sioux City, at which production began earlier this year. As far as can be determined, this is the only meat packing firm which will increase employment significantly during the forecast period.

Wincharger Corporation, a subsidiary of the Zenith Corporation, is the second largest employer in the area. The company manufactures Zenith radios, electrical motors, dynamotors, generators, and power

supplies for electronic equipment. The company is constructing a new plant with greater capacity than the existing plant and a substantial increase in employment is expected. A large percentage of the new workers are expected to be females.

Albertson and Company manufactures portable electric and pneumatic tools and precision valve-grinding equipment. The company completed an expansion program in 1964 which added about 75,000 square feet of floor-space. Employment is expected to increase gradually over the forecast period.

A new firm, Terra Chemicals, has moved into the area within the past year and is building a fertilizer plant in Sioux City. Most of the managerial staff and some experienced technicians will be recruited from outside the area, initially, but most of the hourly workers will be hired locally in the latter part of 1966 and early 1967.

#### Military

There is one military installation in the HMA, the Sioux City Air Force Base located about seven miles south of downtown Sioux City. The base was activated in 1942 as an Army Air Base, with the mission of training crews for overseas duty. At the end of World War II, the base became a Separation Center which was deactivated in 1945. From 1947 to 1949, the base served as a reserve training center. It was reactivated in 1952, and served as a fighter-interceptor base until 1960. In 1958, it was decided to construct a semi-automatic ground environment (SAGE) installation at the base. This installation became operational in 1961 as one of the SAGE sectors in the North American Air Defense Command (NORAD).

As of June 1966, there are approximately 850 military personnel at the base, about twice as many as in April 1960 when the mission of the base was being altered. The strength at the base declined from about 1,300 as of December 1956 to about 880 in December 1959, and to about 270 in December 1960. The military strength increased to about 760 in 1961 and since then has varied between 740 and 860 (see following table).

As of June 1966, there are approximately 100 civilians employed at the base. Civilian employment was at a high of nearly 240 in December 1960, when the SAGE installation was being built. Civilian employment at the base declined to about 100 in 1961, and has not varied significantly since that time. Neither the military strength nor the civilian employment at the base is expected to vary appreciably during the forecast period.

Military Strength and Civilian Employment  
Sioux City Air Force Base  
1956-1966

<u>Period</u>	<u>Military strength</u>	<u>Civilian employment</u>
Dec. 1956	1,301	202
1957	1,284	144
1958	1,331	192
1959	877	150
1960	272	237
1961	756	104
1962	736	107
1963	860	113
1964	826	104
1965	740	113
June 1966	851	103

Source: U. S. Department of the Air Force.

Unemployment

There were about 1,230 unemployed persons in the HMA in 1965, about 370 fewer than in 1964, and equal to about 2.7 percent of the work force of 45,460 (see table I). Unemployment in 1965 was the lowest since 1960, and compares with the high of 2,230 (4.6 percent) registered in 1961 when the area was affected mildly by the national recession. Unemployment declined to 1,490 in 1962, increased to 1,740 in 1963 when the Armour plant closed, and has declined since then. The decline in the number of persons unemployed, however, reflects only a slight improvement in the economic conditions of the area, since, as indicated by the concurrent downward trend in total employment, most of the decline in unemployment resulted from persons leaving the labor market because of lack of jobs or migrating to other places of employment.

Future Employment

It is estimated that nonagricultural employment will increase by approximately 2,600 jobs (1,300 annually) during the 1966-1968 period. This estimate is based on the assumption that approximately 1,000 jobs will be added annually in the manufacturing sector, and about 300 annually in the nonmanufacturing sector. In the manufacturing sector, about 100 jobs annually are expected in the food processing industry, mainly because of increased employment at a new packing plant. Machinery, including electrical, is expected to add approximately 700 jobs largely at the Wincharger Corporation. Other machinery manufacturers

(including Albertson, Prince, and Concrete Pipe Machinery) will have smaller employment increases. "Other" manufacturing will add about 200 jobs annually, as Terra Chemicals, Knox and Kind Gelatin, and other plants increase their employment.

In the nonmanufacturing sector, employment in trade, services, finance, and government is expected to increase in response to the upward trend in manufacturing. Transportation is expected to decline slightly (about 50 jobs annually), but no significant change is expected in employment in construction. As a result, a net addition of about 300 jobs annually is anticipated in the nonmanufacturing sector.

Although the labor market is relatively tight at present, employers do not anticipate much difficulty in hiring workers. It is expected that the labor supply will be increased by new entrants and re-entrants to the work force, including a significant number of women. In addition, the improvement in the economic prospects of the area is expected to curtail the flow of out-migrants.

#### Income

Current Estimate. The median annual income, after deduction of federal income tax, of all families in the Sioux City HMA is approximately \$7,025. The median after-tax income of renter households of two-or-more persons is \$5,650. By 1968, median after-tax income of all families is expected to rise to about \$7,425; median income of renter households<sup>1/</sup> will be about \$5,975.

About 19 percent of all families and 31 percent of renter households in the HMA have incomes of less than \$4,000. About 22 percent of all families but only 11 percent of renter households have incomes of \$10,000 or over.

Incomes are higher in the Iowa portion of the HMA than in the Nebraska portion. The median after-tax income of all families in the Iowa portion is \$7,125 compared to \$6,250 in the Nebraska portion. For renter households, the medians are \$5,725 and \$5,325, respectively. Distributions by estimated annual incomes are presented in table III.

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<sup>1/</sup> Excluding one-person renter households.

## Demographic Factors

### Population

HMA Total. As of June 1, 1966, the nonfarm population of the Sioux City HMA is approximately 112,600, about 4,325 (four percent) above the April 1960 total. The current population represents an increase of about 700 (less than one percent) annually since 1960. The population increased by 7,700 (eight percent), from about 100,550 in 1950 to more than 108,250 in April 1960. Part of the increase in the 1950-1960 decade resulted from a change in the definition of "farm" in the 1960 Census. The total population increase was about 5,750, indicating a net decline in the farm population of about 1,950.

Iowa Portion. Currently, the population of the Iowa portion of the HMA is approximately 101,750. The current estimate represents an increase of 3,250 (three percent), or 530 annually, since 1960. From April 1950 to April 1960, the nonfarm population of the Iowa portion, partly reflecting the definitional change, increased by 5,750 (six percent), from about 92,725 to approximately 98,475. Sioux City, with a current population of approximately 91,750 (three percent more than the 1960 total), has accounted for most of the increase in the population of the Iowa portion of the HMA since 1950.

Nebraska Portion. As of June 1, 1966, the population of the Nebraska portion of the HMA is approximately 10,850, an increase of 1,075 (11 percent), or 170 annually, since April 1960. During the 1950-1960 decade, the population of the Nebraska portion increased by about 1,950 (25 percent), from 7,825 to more than 9,775. South Sioux City, with an estimated population of about 8,050 currently (12 percent more than in 1960), accounted for most of the increase in population in the Nebraska portion of the HMA. The trends of the population of the HMA and the submarkets are indicated in table IV.

Future Population. Based on the anticipated increase in employment during the forecast period, the population of the Sioux City HMA is expected to increase by approximately 1,250 annually to a total of about 115,100 by June 1, 1968. The projected population increase is somewhat higher than that which occurred in the 1960-1966 period when employment in the area declined. The population of the Iowa portion of the HMA is expected to increase by about 2,150 (1,075 annually), while that of the Nebraska portion will increase by about 350 (175 annually). The populations of these two submarkets are expected to total 103,900 and 11,200, respectively, by June 1968. Following the trend exhibited in the past, most of the population growth probably will occur in Sioux City and South Sioux City.



Net Natural Increase and Migration. During the 1950-1960 decade, net natural increase (the excess of resident live births over resident deaths) in the HMA averaged 1,925 annually, while the population (including rural farm) increased by an average of 575 a year. These data indicate that net out-migration from the area was substantial, averaging about 1,350 persons a year. Net out-migration during the 1960-1966 period is estimated at approximately 740 persons annually, somewhat lower than in the 1950-1960 decade.

Military Population. As of June 1966, military personnel and their dependents totaled approximately 2,225, about two percent of the total population of the HMA. The current military and dependent population is about twice that of April 1960 (estimated at 1,175), but has not changed significantly since December 1961. No significant change in this component of the population is expected during the forecast period.

#### Households

HMA Total. As of June 1, 1966, there are about 34,850 households in the HMA, about 1,250 (four percent) more than the 1960 total. The current estimate represents an increase of about 200 (less than one percent) annually since 1960. During the 1950-1960 decade, households increased by 2,850 (nine percent), from 30,750 to 33,600 (see table V). The increase in households in the 1950-1960 period reflected both the definitional change from "dwelling unit" in 1950 to "housing unit" in 1960 and the definitional change in "farm".

Iowa Portion. Currently, the number of households in the Iowa portion of the HMA is approximately 31,700, an increase of about 975 (three percent), or 155 annually, since 1960. The number of households increased from 28,350 in 1950 to 30,725 in 1960, a gain of 2,375 (eight percent). Sioux City, which now has about 28,650 households, (about 850, or 3.0 percent, more than in 1960), accounted for most of the increase in households in the Iowa portion of the HMA.

Nebraska Portion. There are approximately 3,150 households in the Nebraska portion of the HMA, an increase of about 275 (10 percent), or 45 annually, since 1960. In the 1950-1960 decade, the number of households in the Nebraska portion increased from about 2,375 to 2,875, a gain of 500 (20 percent). South Sioux City, which currently has approximately 2,375 households (about 250, or 12 percent, more than in 1960), accounted for most of the increase in households in the Nebraska portion of the HMA.

Future Households. During the forecast period, the number of households in the Sioux City HMA is expected to increase by about 800 (400 annually), and households will total approximately 35,650 by June 1, 1968. The number of households in the Iowa portion of the HMA is expected to increase by about 350 annually, and about 50 households annually will be added in the Nebraska portion. The projected household growth in the HMA is higher than that of the 1960-1966 period, reflecting the increase in the rate of population growth expected because of improved economic conditions.

Household Size. Currently, there is an average of 3.13 persons per household in the HMA. The average number of persons per household declined from 3.16 in 1950 to 3.14 in 1960. The average number of persons per household is 3.10 in the Iowa portion of the HMA, a decline from 3.12 in 1960 and 3.15 in 1950. The average number of persons per household in the Nebraska portion is 3.43, an increase from 3.40 in 1960 and 3.27 in 1950. The average household size is lowest (3.10) in Sioux City and highest (3.55) in the rural parts of Dakota County. Only negligible changes are expected in the average number of persons per household during the forecast period. The trends of households and household size are indicated in table V.

Military Households. There are now approximately 430 military households in the HMA compared to about 260 in April 1960. Of the current number of military households, about 300 are in military controlled on-post housing, and about 130 are in Sioux City. Of those who live off-post, 45 own their own houses or trailers and about 85 are renters. Based on the expected future strength at the Sioux City Air Force Base, no significant change in military households is expected.

## Housing Market Factors

### Housing Supply

Current Estimate. As of June 1, 1966, there are approximately 37,200 housing units in the Sioux City HMA, an increase of about 1,150 (three percent), or 190 annually, since April 1960. Most of the increase in the number of housing units occurred in the Iowa portion of the HMA, where the housing inventory increased by nearly 900 units (less than three percent) to approximately 33,800 units currently. The inventory in the Nebraska portion of the HMA increased by more than 250 units, to a current total of 3,400 units (see table VI).

Of the net addition of nearly 900 units to the inventory in the Iowa portion of the HMA, 93 percent (830 units) were added in Sioux City. Currently, there are approximately 30,050 housing units in Sioux City, and about 3,750 units in the remainder of the Iowa portion of the HMA. In the Nebraska portion of the HMA, South Sioux City, which now has about 2,450 housing units, accounted for more than 85 percent of the growth in the inventory. The remaining 15 percent of the growth occurred in the remainder of the Nebraska portion of the HMA, which now has approximately 950 units.

Past Trend. The housing inventory in the HMA increased by 4,650 units (15 percent), from nearly 31,400 units in 1950 to about 36,050 units in 1960. Part of this increase was the result of the definitional change from "dwelling unit" in the 1950 Census to "housing unit" in 1960 and of differences in the definition of a "farm" housing unit in the two censuses. The inventory in the Iowa portion of the HMA increased by 4,025 units, from about 28,875 units to 32,900 units, and accounted for 87 percent of the total inventory increase during the decennial period. Most of the growth in the Iowa portion of the HMA occurred in Sioux City. In the 1950-1960 period, the number of housing units in the Nebraska portion of the HMA increased by approximately 625 units, from about 2,525 to nearly 3,150 units, with most of the increase occurring in South Sioux City. The trends in the housing inventory of the HMA and submarkets are presented in table VI.

Type of Structure. There have been slight changes in the composition of the housing inventory since 1960, as indicated in table VII. One-unit structures, including trailers, currently comprise 80.2 percent of the inventory in the HMA as compared to 79 percent in 1960.

One-unit structures constitute approximately 78.8 percent of the inventory in the Iowa portion of the HMA and 94.1 percent in the Nebraska portion. Conversely, multi-unit structures constitute a higher proportion of the total number of housing units in the Iowa portion of the HMA than in the Nebraska portion.

Age of Structure. As indicated in the following table, the housing inventory in the HMA is quite old. Nearly 62 percent of the housing units in the HMA are over 36 years old, and only about 22 percent of the units were built since 1950 and are 16 years old or less. Generally, the housing inventory in the Iowa portion of the HMA is older than that in the Nebraska portion. In the Iowa portion of the HMA, about 63 percent of the inventory is over 36 years old, compared to about 44 percent in the Nebraska portion.

Percentage Distribution of the Housing Inventory by Age  
Sioux City HMA

<u>Age</u> <sup>a/</sup>	<u>Iowa</u> <u>portion</u>	<u>Nebraska</u> <u>portion</u>	<u>HMA</u> <u>total</u>
6 years old or less	4.9	8.6	5.2
7 to 11 years old	7.0	14.3	7.6
12 to 16 years old	9.1	12.7	9.5
17 to 26 years old	6.4	12.0	6.9
27 to 36 years old	9.2	8.0	9.1
37 or more years old	63.4	44.4	61.7
Total	100.0	100.0	100.0

a/ The basic 1960 data reflect any unknown degree of error in "year built" occasioned by the accuracy of response to enumerators' questions as well as errors caused by sampling.

Sources: 1960 Census of Housing and estimates by Housing Market Analyst.

Condition of the Inventory. Approximately 15 percent of the total number of housing units in the HMA are either dilapidated or lack one or more plumbing facilities. More than 17 percent were so classified in the 1960 Census. In the submarkets, about 14 percent of the current inventory in the Iowa portion of the HMA is either dilapidated or lacks one or more plumbing facilities, compared to 22 percent in the Nebraska portion. The improvement in the condition of the inventory resulted primarily from the addition of new units to the housing stock and the demolition of many substandard units during the 1960-1966 period.

Value and Rent. Currently, the median value of owner-occupied housing units in the HMA is approximately \$10,600. In 1960, the Census of Housing reported that the median value of owner-occupied houses was about \$9,400. The current median value is a reflection of a slight appreciation in the value of real estate since 1960, and the fact that most of the housing units built in the 1960-1966 period have been priced above \$15,000. The median value is higher in the Iowa portion of the HMA than in the Nebraska portion. In 1960, these values were \$9,600 and \$7,400, respectively.

The median gross rent, including utilities, of renter-occupied housing units in the HMA is about \$68. The 1960 Census of Housing reported that the median gross rent was approximately \$64. The median gross rent is lower in the Iowa portion of the HMA than in the Nebraska portion; in 1960, these median rents were \$64 and \$67, respectively.

Residential Building Activity. Since 1960, about 2,125 housing units have been authorized in areas where approximately 95 percent of the 1960 nonfarm population of the HMA lived. Of the total, about 1,825 units were authorized in the Iowa portion of the HMA, mostly in Sioux City, and about 300 were built in the Nebraska portion, mainly in South Sioux City (see table VIII). The numbers of housing units authorized each year since 1960, by type of structure, are indicated in the following table. The decline in building activity during the 1962-1964 period reflects the closing of the Armour plant.

Housing Units Authorized by Building Permits  
Sioux City HMA  
1960-1966

<u>Year</u>	<u>One- family</u>	<u>Two- to four-family</u>	<u>Five- to more-family</u>	<u>Total units</u>
1960	319	4	-	323
1961	412	18	24	454
1962	400	23	-	423
1963	210	14	-	224
1964	181	8	24	213
1965	307	14	42	363
1966 (Jan.-May)	123	-	6	129

Sources: Bureau of the Census, C-40 Construction Reports; and local permit-issuing offices.

About 1,950 (92 percent) of the units authorized were single-family units, and only about 175 (8 percent) were multifamily units. The Iowa portion of the HMA accounted for approximately 85 percent of the single-family units and all but nine of the multifamily units authorized. Approximately 95 percent of the units, including virtually all of the multifamily structures, were built in Sioux City. In the Nebraska portion of the HMA, South Sioux City accounted for 84 percent of the units authorized and Dakota City for the remaining 16 percent.

Units Under Construction. On the basis of the results of a postal vacancy survey conducted in the HMA on June 2, 1966, building permit records, and on information received from local sources, it is estimated that approximately 180 housing units are in various stages of construction in the HMA currently. These include approximately 170 units in the Iowa portion of the HMA, chiefly in Sioux City, and about 10 units in the Nebraska portion. Approximately 40 of the units now under construction are multifamily units and are being built in Sioux City.

Demolitions. It is estimated that about 800 housing units have been demolished during the 1960-1966 period. Sioux City, which has a substantial number of old and dilapidated structures, accounted for over 90 percent of the units demolished, nearly all of which were razed because of code enforcement, urban renewal, and highway construction. It is anticipated that approximately 130 units will be demolished annually during the forecast period, mainly because of code enforcement.

#### Tenure of Occupancy

Currently, there are about 34,850 occupied housing units in the Sioux City HMA. Of these, approximately 23,900 (69 percent) are owner-occupied, and 10,950 (31 percent) are renter-occupied. In the 1950-1960 decade, owner-occupancy increased from nearly 62 percent to almost 67 percent (see table VI). The continuous increase in owner-occupancy since 1950 reflects the preponderance of sales-type units that were built to satisfy the demand resulting from rising incomes.

In the Iowa portion of the HMA, there are about 31,700 occupied units, including 21,600 (68 percent) owner-occupied and 10,100 (32 percent) renter-occupied. In the Nebraska portion, 3,150 units are occupied, of which 2,300 (73 percent) are occupied by owners, and 850 (27 percent) are occupied by renters.

Sioux City, with about 28,650 occupied units, has 19,600 (68 percent) owner-occupied units and 9,050 (32 percent) renter-occupied units. In South Sioux City, where there are approximately 2,375 occupied units, about 1,725 (73 percent) are owner-occupied and 650 (27 percent) are renter-occupied.

#### Vacancy

Last Census. The Census of Housing reported that there were about 1,275 vacant, nonseasonal, nondilapidated housing units available for sale or rent in the Sioux City HMA in April 1960, or a net vacancy ratio of 3.7 percent. Of the total available units, about 260 were available for sale only, and approximately 1,015 were available for rent, equal to homeowner and rental vacancy ratios of 1.2 and 8.3 percent, respectively (see table IX).

In April 1960, there were more than 1,175 vacant available units in the Iowa portion of the HMA. Of these, about 225 units were available for sale and 950 units were available for rent, representing homeowner and rental vacancy ratios of 1.1 and 8.4 percent, respectively. In the Nebraska portion of the HMA, there were fewer than 100 vacant available units; about 35 units were for sale (a homeowner vacancy rate of 1.7 percent) and approximately 60 were for rent (a rental vacancy ratio of 6.7 percent). Generally, the vacancy ratios in Sioux City and South Sioux City were substantially lower than in the rural parts of the HMA, because of higher out-migration of the rural population.

Postal Vacancy Survey. A postal vacancy survey, conducted in the Sioux City HMA on June 2, 1966, covered a total of 30,480 possible deliveries to residences and apartments, approximately 80 percent of the current housing inventory. Of the units surveyed, 920 were vacant, a vacancy ratio of 3.0 percent. The total units surveyed included 26,183 residences and 4,297 apartments. Of these, 487 residences and 433 apartments were vacant, equal to vacancy ratios of 1.9 and 10.1 percent, respectively.

A postal vacancy survey which covered 27,808 units was conducted in the Iowa portion of the HMA in April 1964. A total of 1,403 units were reported vacant, an overall vacancy rate of 5.0 percent. Approximately 23,588 residences and 4,220 apartments were covered by the survey. Of these, 680 residences and 723 apartments were vacant, equal to vacancy ratios of 2.9 and 17.1 percent, respectively. The surveys indicate that there has been a considerable decline in the number of vacancies since 1964. Summaries of the results of the postal vacancies are presented in the following table.

<u>Summaries of Postal Vacancy Surveys <sup>a/</sup></u>						
<u>Sioux City HMA</u>						
<u>April 7, 1964 and June 2, 1966</u>						
<u>Category</u>	<u>Units surveyed</u>		<u>Units vacant</u>		<u>Percent vacant</u>	
	<u>1964</u>	<u>1966</u>	<u>1964</u>	<u>1966</u>	<u>1964</u>	<u>1966</u>
Residences	23,588	26,183	680	487	2.9	1.9
Apartments	<u>4,220</u>	<u>4,297</u>	<u>723</u>	<u>433</u>	<u>17.1</u>	<u>10.1</u>
Total	27,808	30,480	1,403	920	5.0	3.0

a/ Not entirely comparable because the 1964 survey did not include South Sioux City.

Source: FHA Postal Vacancy Survey conducted by collaborating postmasters.

It is important to note that the postal vacancy survey data are not entirely comparable with the data published by the Bureau of the Census because of differences in definition, area delineations, and methods of enumeration. The Census reports units and vacancies by tenure, whereas the postal vacancy survey reports units and vacancies by type of structure.

The Post Office Department defines a "residence" as a unit representing one stop for one delivery of mail (one mailbox). These are principally single-family homes, but include row houses and some duplexes and structures with additional units created by conversion. An "apartment" is a unit on a stop where more than one delivery of mail is possible. Postal surveys omit vacancies in limited areas served by post office boxes and tend to omit units in subdivisions under construction. Although the postal vacancy survey has obvious limitations, when used in conjunction with other vacancy indicators the survey serves a valuable function in the derivation of estimates of local market conditions.

Current Estimate. On the basis of the postal vacancy survey, the results of which have been adjusted for incomplete coverage, to reflect census concepts, and for typically higher vacancies in areas not covered by the survey, it is estimated that currently there are approximately 1,225 vacant, nonseasonal, nondilapidated housing units in the HMA, available for sale or rent. This represents a vacancy ratio of 3.4 percent, slightly less than in 1960. Of these vacant units, 300 are for sale and 925 are for rent, representing a sales vacancy ratio of 1.2 percent and a rental vacancy ratio of 7.8 percent. The current sales vacancy ratio is about the same as in 1960, but the rental vacancy ratio is slightly lower. The decrease in the number of vacant rental units results primarily from the substantial number of units demolished from the rental category while only a small number of new rental units have been built.

There are approximately 1,150 vacant available units in the Iowa portion of the HMA and about 75 units in the Nebraska portion. In the Iowa portion, about 270 units are available for sale (a 1.2 percent vacancy ratio) and 880 units are available for rent (an 8.0 percent vacancy ratio). In the Nebraska portion, there are about 30 units for sale (a 1.3 percent vacancy ratio), and about 45 units are for rent (a 5.0 percent vacancy ratio).

The sales vacancy ratio is lowest (.9 percent) in South Sioux City, and highest (2.5 percent) in the rural parts of the Nebraska portion of the HMA. The sales vacancy ratio of 1.2 percent in Sioux City is the same as that reflected in the HMA as a whole. The rental vacancy ratio is lowest (about 2.3 percent) in South Sioux City, and is highest (about 13 percent) in the rural parts of the HMA. The rental vacancy ratio of 7.4 percent in Sioux City is about the same as in 1960; it is slightly lower than the rental vacancy ratio for the HMA as a whole. The number of vacant units and the vacancy ratios for 1960 and 1966 are indicated for the HMA in the following table; similar data for the submarkets are shown in table IX.



Vacant Housing Units  
Sioux City HMA  
1960-1966

<u>Category</u>	<u>April 1960</u>	<u>June 1966</u>
Total vacant	<u>2,449</u>	<u>2,350</u>
Available vacant	<u>1,277</u>	<u>1,225</u>
For sale	263	300
Homeowner vacancy ratio	1.2%	1.2%
For rent	1,014	925
Rental vacancy ratio	8.3%	7.8%
Other vacant	1,172	1,125

Sources: 1960 Census of Housing;  
1966 estimated by Housing Market Analyst.

Of the total available vacant units in the HMA, an estimated 30 sales units and 275 rental units (compared with approximately 50 sales and 380 rental units in 1960) lack one or more plumbing facilities. A substantial proportion of the remaining units are minimum quality housing (old single-family houses and units in converted structures) and, in addition to those units lacking some plumbing facilities, are judged to be noncompetitive. However, 250 sales units and 530 rental units are estimated to be of acceptable quality. The number of vacant acceptable sales units is not excessive, but the number of rental units is slightly in excess of the number of vacant units judged as representative of a balanced supply-demand relationship in an area of relatively slow growth. Of the acceptable vacant units, about 225 sales and 500 rental units are in the Iowa portion of the HMA, and approximately 25 sales and 30 rental units are in the Nebraska portion.

Sales Market

General Market Conditions. Despite lack of economic growth in the area during the 1960-1966 period, the sales market in the Sioux City HMA is relatively firm, as indicated by the current sales vacancy ratio, the low proportion of new vacant residences reported by the postal vacancy survey, and limited data from the FHA unsold inventory survey. There are indications, however, that the market softened considerably after 1961, as a result of which the total number of single-family units authorized has declined each year, from about 410 in 1961 to 180 in 1964,

and speculative construction was curtailed. The decisions to locate some new plants in the area and to expand others have boosted the sales market considerably, and, within the last twelve to eighteen months, the sales market for new houses has strengthened. In anticipation of improved market conditions, local builders and realtors increased speculative construction of new homes since 1964.

Local realtors indicate that the market for existing houses that are in sound physical condition and are in attractive locations is quite strong, but that the market for other existing houses (especially the old structures and those in unattractive neighborhoods) is only fair. In South Sioux City, where there is comparatively little speculative construction, the sales market is firmer than in Sioux City and in other parts of the HMA, generally.

Subdivision Activity. There is an ample supply of land within the city limits of both Sioux City and South Sioux City to satisfy current residential construction needs. At present there is a low level of subdivision activity, as the residential building industry has not recovered fully from the preceding slump. Many of the new units in Sioux City are being built in the Sunnyside and Morningside areas at the southeastern end of the city and are priced at about \$20,000 to \$25,000. A substantial proportion of the new units are being built in the north and northeast section of the city. Generally, houses in these areas are priced between \$20,000 and \$40,000, with the typical price range being about \$22,000 to \$25,000. Local builders and realtors indicate that there has been an upward trend in the prices of new homes; the typical price of homes built in the HMA in 1960 was about \$17,000 to \$18,000.

Unsold Inventory Survey. A survey of unsold inventory of new housing units was conducted in the Iowa portion of the HMA as of January 1, 1966. The survey indicated that 82 houses were built in seven subdivisions in which there were five or more houses completed in 1965. Of the houses completed, 29 were sold before construction started, and 53 were built speculatively, of which 15 were unsold (28 percent of all speculatively-built units). All of the unsold units had been completed for less than one month. As of January 1, 1966, 37 units were reported under construction of which 17 were presold.

A previous survey, as of January 1, 1965, indicated that 52 houses (all built speculatively) were completed in six subdivisions in 1964. Seven (13 percent) were unsold, most of which had been completed for less than three months. In 1963, only 29 units were completed in three subdivisions surveyed; 22 of these were speculatively built, of which six were unsold as of January 1, 1964. The results of these surveys are summarized in table XI.

The prices of the houses built in the 1963-1965 period in the subdivisions surveyed ranged from \$12,500 to \$35,000, and the median price was approximately \$18,000. The most typical price range of the houses built during the three-year period was \$17,500-\$20,000. In 1965, however, only a small proportion were built in this price range; instead, there were concentrations in the \$12,500-\$15,000 and in the \$20,000 to \$25,000 price ranges. The unsold inventory survey covered about one-fourth of the total number of single-family units authorized in the 1963-1965 period.

#### Rental Market

General Market Conditions. Based on the current vacancy ratio of 7.8 percent, it appears that the rental market in the HMA is soft, but there are indications that it has improved considerably in the past two years. Many of the vacant housing units are old and non-competitive with other units with respect to location, physical appearance, and other amenities. Consequently, many of these units remain vacant for several months. In contrast, local realtors indicate that most units in good locations and with modern equipment are rented readily.

Experience in the marketing of new rental units during the 1960-1966 period is very limited. Based on the record of building permits, only about 135 multifamily units have been constructed. Approximately 80 of these are in two- to four-family structures, and most of the remaining 55 units are in small garden-type projects of under 12 units each. Most of the new rental units are two-bedroom apartments with rents (excluding utilities) ranging from \$120 to \$140; they were rented without difficulty. One small project is now under construction.

#### Urban Renewal and Redevelopment

There are two urban renewal programs in the HMA. One is in execution and the other is in the preliminary planning stage. The Mary Treglia Project (Iowa R-6) in Sioux City is in execution. The project area is small and irregularly shaped, and covers about 95 acres. It occupies most of the square enclosed by Eleventh Street on the north, Fowler Street on the east, Third Street on the south, and Clark Street on the west. Approximately 140 dwelling units were demolished and about 60 families re-housed. The planned re-use of the land is mainly industrial.

There is a general neighborhood renewal plan which envisages the re-development and rehabilitation of most of downtown Sioux City. The second urban renewal project, The CBD-East (Iowa R-19), is located within the general neighborhood renewal area. It is a small project of about seven acres, encompassing three of the four blocks bounded by Fifth Street on the north, Jones Street on the east, Third Street on the south, and Nebraska Street on the west. The present land use is predominantly non-residential, and the proposed re-use is non-residential, also. Only about three families will be relocated. This project is in the survey and planning stage.

#### Military Housing

As of June 1, 1966, there are 314 military-controlled housing units at the Sioux City Air Force Base, including 235 Capehart units and 79 appropriated fund units. The Housing Office reports that 24 of the latter are substandard and that there are about 10 units vacant, currently. There are no plans to construct any new houses for military families during the forecast period.

Demand for Housing

Quantitative Demand

The number of households in the Sioux City HMA is expected to increase by approximately 400 annually during the June 1966-June 1968 forecast period. The prospective annual demand for new housing units resulting from the increase in households has been adjusted to reflect the approximately 130 units expected to be lost through demolitions, conversions, and other causes. Consideration has been given to the current number of vacancies, the present volume of construction, the anticipated shift in tenure, and the transfer of single-family units from owner to renter status. Based on these factors, it is estimated that the annual demand for new privately-owned housing will total 460 units, including 380 sales and 80 rental units. An additional 30 units could be absorbed annually at the lower rents which can be achieved through use of public benefits or assistance in financing or land acquisition. The demand estimates do not include public low-rent housing or rent-supplement accommodations.

Of the annual demand for 380 sales units, approximately 330 units represent demand in the Iowa portion of the HMA, and 50 units represent demand in the Nebraska portion. Of the annual demand for 80 rental units, virtually all represent demand in the Iowa portion of the HMA, with only a nominal demand in the Nebraska portion.

Qualitative Demand

Sales Housing. The approximate distribution of the annual demand for sales housing in the HMA is presented in the following table.

Estimated Demand for New Sales Housing, by Price Class  
Sioux City HMA  
June 1966-June 1968

<u>Price Class</u>	<u>Iowa</u> <u>portion</u>	<u>Nebraska</u> <u>portion</u>	<u>HMA</u> <u>total</u>
\$12,000-\$14,999	35	5	40
15,000- 17,499	45	10	55
17,500- 19,999	70	10	80
20,000- 24,999	90	15	105
25,000- 29,999	50	10	60
30,000- 34,999	25	-	25
35,000 and over	<u>15</u>	<u>-</u>	<u>15</u>
Total	330	50	380

The foregoing distributions differ from those in table XI which reflect only selected subdivision experience in the Iowa portion of the HMA during the 1963-1965 period. It must be noted that the data for these

years do not include new construction in subdivisions with less than five completions during the year, nor do they reflect individual or contract construction on scattered lots. It is likely that some of the lower value and more expensive homes is concentrated in the smaller building operations. The preceding demand estimates reflect all home building and indicate a greater concentration in some price ranges than the subdivision surveys reveal.

### Rental Housing

The annual demand for rental units, at minimum gross rents (including utilities) achievable in the area, has been estimated at 80 units, virtually all of which will be in demand in the Iowa portion of the HMA. The total number of units will be absorbed best if distributed in the following sizes: five efficiencies, 40 one-bedroom units, 30 two-bedroom units, and 5 three-bedroom units. The net addition to the rental inventory may be accomplished by either new construction or rehabilitation, and should be provided in small structures of only a few units each at rents close to the minimum achievable in the area.

At current cost, minimum rents (including utilities) at which privately-owned rental units can be produced at market-interest-rate financing are approximately \$80 for an efficiency, \$100 for one-bedroom, \$120 for two-bedrooms, and \$140 for three-bedroom apartments.<sup>1/</sup>

The level of rental demand is considerably above the average number of multifamily units authorized since 1960. It is expected that new entrants to the labor force and the increase in secondary wage earners provided by greater job opportunities will facilitate absorption of the indicated demand. An additional 30 units, mostly with one- and two-bedrooms, probably could be absorbed annually by the rental market at the lower rents achievable with below-market-interest-rate financing, exclusive of public low-rent housing or rent-supplement accommodations. In an area in which the level of rental demand is as modest as it is in Sioux City, great care must be exercised in the selection of proper rent levels, amenities, and location in order to assure successful absorption.

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<sup>1/</sup> Calculated on the basis of a long-term mortgage (40 years) at 4½ percent interest and 1½ percent initial annual curtail; changes in these assumptions will affect minimum rents accordingly.

Table I

Trend of Work Force Components  
Sioux City HMA  
Annual averages 1960-1965

<u>Components</u>	<u>HMA total</u>					
	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>
Civilian work force	<u>49,150</u>	<u>48,880</u>	<u>47,710</u>	<u>47,500</u>	<u>46,070</u>	<u>45,460</u>
Unemployment	2,050	2,230	1,490	1,740	1,600	1,230
Percent of work force	4.2%	4.6%	3.1%	3.7%	3.5%	2.7%
Agricultural employment	4,230	4,210	4,290	4,190	3,800	3,420
Workers involved in labor disputes	80	30	20	20	0	20
Nonagricultural employment	<u>42,790</u>	<u>42,410</u>	<u>41,910</u>	<u>41,560</u>	<u>40,670</u>	<u>40,790</u>
Wage and salary employment	36,720	36,270	36,100	35,970	35,240	35,550
Other nonag. employment <u>a/</u>	6,070	6,140	5,810	5,590	5,430	5,240
	<u>Iowa portion</u>					
	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>
Civilian work force	<u>46,110</u>	<u>45,700</u>	<u>44,500</u>	<u>44,300</u>	<u>42,770</u>	<u>42,160</u>
Unemployment	1,950	2,110	1,380	1,620	1,490	1,120
Percent of work force	4.2%	4.6%	3.1%	3.7%	3.5%	2.7%
Agricultural employment	3,600	3,600	3,680	3,620	3,260	2,900
Workers involved in labor disputes	80	30	20	20	0	20
Nonagricultural employment	<u>40,490</u>	<u>39,960</u>	<u>39,420</u>	<u>39,040</u>	<u>38,020</u>	<u>38,120</u>
Wage and salary employment	35,000	34,450	34,230	34,060	33,220	33,500
Other nonag. employment <u>a/</u>	5,490	5,510	5,190	4,980	4,800	4,620
	<u>Nebraska portion</u>					
	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>
Civilian work force	<u>3,040</u>	<u>3,180</u>	<u>3,210</u>	<u>3,200</u>	<u>3,300</u>	<u>3,300</u>
Unemployment	100	120	110	120	110	110
Percent of work force	3.3%	3.8%	3.4%	3.7%	3.3%	3.3%
Agricultural employment	630	610	610	570	540	520
Workers involved in labor disputes	-	-	-	-	-	-
Nonagricultural employment	<u>2,300</u>	<u>2,450</u>	<u>2,490</u>	<u>2,520</u>	<u>2,650</u>	<u>2,670</u>
Wage and salary employment	1,720	1,820	1,870	1,910	2,020	2,050
Other nonag. employment <u>a/</u>	580	630	620	610	630	620

a/ Includes self-employed, unpaid family workers, and domestic workers in private households.

Note: Subtotals may not add to totals because of rounding.

Sources: Iowa State Employment Service and Nebraska Department of Labor, Division of Employment, Research, and Statistics; except 1965 data for the Nebraska portion, which was estimated, in part, by the Housing Market Analyst.

Table II

Nonagricultural Wage and Salary Employment by Type of Industry  
Sioux City HMA  
Annual averages 1960-1965

<u>Industry</u>	<u>HMA total</u>					
	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>
Wage and salary employment	<u>36,720</u>	<u>36,270</u>	<u>36,100</u>	<u>35,970</u>	<u>35,240</u>	<u>35,550</u>
Manufacturing	<u>8,660</u>	<u>8,200</u>	<u>7,930</u>	<u>7,630</u>	<u>7,240</u>	<u>7,580</u>
Machinery, including electrical	1,350	1,340	1,470	1,600	1,680	1,790
Food products	5,240	4,950	4,430	3,840	3,380	3,420
Other	2,070	1,910	2,030	2,190	2,180	2,370
Nonmanufacturing <sup>a/</sup>	<u>28,050</u>	<u>28,060</u>	<u>28,170</u>	<u>28,340</u>	<u>28,000</u>	<u>27,970</u>
Construction	2,190	1,920	2,130	2,050	2,080	2,170
Trans., comm., & pub. util.	3,630	3,690	3,380	3,450	3,260	3,170
Trade	10,530	10,440	10,330	10,390	10,170	10,140
Fin., ins., & real estate	1,620	1,670	1,670	1,680	1,640	1,650
Services	5,690	5,840	6,280	6,290	6,360	6,360
Government	4,290	4,370	4,240	4,360	4,390	4,370
Other	110	110	140	110	110	110
	<u>Iowa portion</u>					
	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>
Wage and salary employment	<u>35,000</u>	<u>34,450</u>	<u>34,230</u>	<u>34,060</u>	<u>33,220</u>	<u>33,500</u>
Manufacturing <sup>a/</sup>	<u>8,530</u>	<u>8,080</u>	<u>7,780</u>	<u>7,460</u>	<u>7,060</u>	<u>7,360</u>
Machinery, including electrical	1,350	1,340	1,470	1,600	1,680	1,790
Food products	5,240	4,950	4,430	3,840	3,380	3,420
Other	1,940	1,790	1,880	2,020	2,000	2,150
Nonmanufacturing	<u>26,460</u>	<u>26,370</u>	<u>26,450</u>	<u>26,600</u>	<u>26,160</u>	<u>26,140</u>
Construction	2,060	1,780	1,980	1,950	1,950	2,050
Trans., comm., & pub. util.	3,520	3,590	3,280	3,360	3,170	3,090
Trade	9,950	9,770	9,670	9,710	9,450	9,430
Fin., ins., & real estate	1,540	1,590	1,580	1,600	1,540	1,550
Services	5,350	5,510	5,920	5,890	5,940	5,920
Government	3,940	4,010	3,880	3,990	4,000	3,990
Other	110	110	140	110	110	110
	<u>Nebraska portion</u>					
	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>
Wage and salary employment	<u>1,720</u>	<u>1,820</u>	<u>1,870</u>	<u>1,910</u>	<u>2,020</u>	<u>2,050</u>
Manufacturing <sup>a/</sup>	130	120	150	170	180	220
Nonmanufacturing	<u>1,590</u>	<u>1,690</u>	<u>1,720</u>	<u>1,740</u>	<u>1,840</u>	<u>1,830</u>
Construction	130	140	150	100	130	120
Trans., comm., & pub. util.	110	100	100	90	90	80
Trade	580	670	660	680	720	710
Fin., ins., & real estate	80	80	90	80	100	100
Services	340	330	360	400	420	440
Government	350	360	360	370	390	380

<sup>a/</sup> Details of manufacturing available for the Iowa portion of the HMA only.

Note: Subtotals may not add to totals because of rounding.

Sources: Iowa State Employment Service and Nebraska Department of Labor, Division of Employment, Research, and Statistics.



Table III

1/

Estimated Percentage Distribution of All Families and Renter Households by Annual Income  
After Deduction of Federal Income Tax  
Sioux City HMA  
1966 and 1968

Annual income	HMA total				Iowa portion				Nebraska portion			
	1966		1968		1966		1968		1966		1968	
	All families	Renter households	All families	Renter households	All families	Renter households	All families	Renter households	All families	Renter households	All families	Renter households
Under \$2,000	7	11	5	10	6	11	5	10	6	8	5	8
\$2,000 - 2,999	5	10	5	9	6	9	5	9	6	9	6	8
3,000 - 3,999	7	10	7	9	7	11	7	10	9	12	8	12
4,000 - 4,999	9	12	8	12	8	11	8	10	12	17	12	15
5,000 - 5,999	10	11	10	11	11	11	10	10	14	15	13	14
6,000 - 6,999	12	12	11	11	11	13	10	12	14	15	12	16
7,000 - 7,999	11	10	11	12	11	11	10	12	12	9	13	10
8,000 - 8,999	9	7	9	8	10	7	11	8	9	6	10	6
9,000 - 9,999	8	6	9	5	7	4	8	5	6	4	7	4
10,000 - 12,499	11	7	12	7	11	7	12	8	7	4	8	4
12,500 and over	11	4	13	6	12	5	14	6	5	1	6	3
	100	100	100	100	100	100	100	100	100	100	100	100
Median	\$7,025	\$5,650	\$7,425	\$7,975	\$7,125	\$5,725	\$7,525	\$6,050	\$6,250	\$5,325	\$6,475	\$5,525

1/ Excluding one-person renter households.

Source: Estimated by Housing Market Analyst.

Table IV

Nonfarm Population Trends  
Sioux City HMA  
April 1, 1950-June 1, 1966

<u>Area</u>	<u>April 1950</u>	<u>April 1960</u>	<u>June 1966</u>	<u>Average annual change</u>			
				<u>1950-1960</u>		<u>1960-1966</u>	
				<u>Number</u>	<u>Rate<sup>b/</sup></u>	<u>Number</u>	<u>Rate<sup>b/</sup></u>
HMA total	<u>100,559</u>	<u>108,265</u>	<u>112,600</u>	<u>771</u>	<u>.7</u>	<u>700</u>	<u>.7</u>
Iowa portion	<u>92,737</u>	<u>98,486</u>	<u>101,750</u>	<u>575</u>	<u>.6</u>	<u>530</u>	<u>.6</u>
Sioux City	83,991	89,159	91,750	517	.6	420	.5
Rest of Iowa portion	8,746	9,327	10,000	58	.7	110	1.2
Nebraska portion	<u>7,822</u>	<u>9,779</u>	<u>10,850</u>	<u>196</u>	<u>2.3</u>	<u>170</u>	<u>1.7</u>
South Sioux City	5,527	7,200	8,050	167	2.6	135	1.8
Rest of Nebr. portion	2,295	2,579	2,800	29	1.1	35	1.4

<sup>a/</sup> Rounded.

<sup>b/</sup> Obtained through the use of a formula designed to calculate the rate of change on a compound basis.

Sources: 1950 and 1960 Censuses of Population;  
1966 estimated by Housing Market Analyst.

Table V

Trends in Number and Size of Nonfarm Households  
Sioux City HMA  
April 1950-June 1966

<u>Area</u>	<u>Number of households</u>			<u>Average annual change</u>				<u>Persons per household</u>		
	<u>April</u>	<u>April</u>	<u>June</u>	<u>1950-1960</u>		<u>1960-1966<sup>a/</sup></u>		<u>April</u>	<u>April</u>	<u>June</u>
	<u>1950</u>	<u>1960</u>	<u>1966</u>	<u>Number</u>	<u>Rate<sup>b/</sup></u>	<u>Number</u>	<u>Rate<sup>b/</sup></u>	<u>1950</u>	<u>1960</u>	<u>1966</u>
HMA total	30,734	33,591	34,850	286	.9	200	.6	3.16	3.14	3.13
Iowa portion	28,352	30,724	31,700	237	.8	155	.6	3.15	3.12	3.10
Sioux City	25,474	27,791	28,650	232	.9	140	.5	3.17	3.12	3.10
Rest of Iowa portion	2,878	2,933	3,050	5	.2	15	.7	2.98	3.13	3.15
Nebraska portion	2,382	2,867	3,150	49	1.8	45	1.5	3.27	3.40	3.43
South Sioux City	1,605	2,118	2,375	51	2.8	40	1.9	3.44	3.40	3.39
Rest of Nebr. portion	777	749	775	-2	-.4	5	.6	2.91	3.40	3.55

<sup>a/</sup> Rounded.

<sup>b/</sup> Obtained through the use of a formula designed to calculate the rate of change on a compound basis.

Sources: 1950 and 1960 Censuses of Population;  
1966 estimated by Housing Market Analyst.

Table VI

Housing Inventory, Tenure, and Vacancy  
Sioux City HMA  
1950-1966

	Iowa portion			Nebraska portion			
Occupancy and tenure	Sioux City	Rest of Iowa portion	Total Iowa portion	South Sioux City	Rest of Nebr. portion	Total Nebr. portion	HMA total
<u>April 1, 1950</u>							
Total housing inventory	<u>25,917</u>	<u>2,957</u>	<u>28,874</u>	<u>1,652</u>	<u>864</u>	<u>2,516</u>	<u>31,390</u>
Total occupied	<u>25,474</u>	<u>2,878</u>	<u>28,352</u>	<u>1,605</u>	<u>777</u>	<u>2,382</u>	<u>30,734</u>
Owner-occupied	<u>15,613</u>	<u>1,836</u>	<u>17,449</u>	<u>1,080</u>	<u>453</u>	<u>1,533</u>	<u>18,982</u>
Percent of all occupied	61.3%	63.8%	61.5%	67.3%	58.3%	64.4%	61.8%
Renter-occupied	<u>9,861</u>	<u>1,042</u>	<u>10,903</u>	<u>525</u>	<u>324</u>	<u>849</u>	<u>11,752</u>
Percent of all occupied	38.7%	36.2%	38.5%	32.7%	41.7%	35.6%	38.2%
Total vacant	<u>443</u>	<u>79</u>	<u>522</u>	<u>47</u>	<u>87</u>	<u>134</u>	<u>656</u>
<u>April 1, 1960</u>							
Total housing inventory	<u>29,217</u>	<u>3,685</u>	<u>32,902</u>	<u>2,226</u>	<u>912</u>	<u>3,138</u>	<u>36,040</u>
Total occupied	<u>27,791</u>	<u>2,933</u>	<u>30,724</u>	<u>2,118</u>	<u>749</u>	<u>2,867</u>	<u>33,591</u>
Owner-occupied	<u>18,445</u>	<u>1,948</u>	<u>20,393</u>	<u>1,484</u>	<u>514</u>	<u>1,998</u>	<u>22,391</u>
Percent of all occupied	66.4%	66.4%	66.4%	70.1%	68.6%	69.7%	66.7%
Renter-occupied	<u>9,346</u>	<u>985</u>	<u>10,331</u>	<u>634</u>	<u>235</u>	<u>869</u>	<u>11,200</u>
Percent of all occupied	33.6%	33.6%	33.6%	29.9%	31.4%	30.3%	33.3%
Total vacant	<u>1,426</u>	<u>752</u>	<u>2,178</u>	<u>108</u>	<u>163</u>	<u>271</u>	<u>2,449</u>
<u>June 1, 1966</u>							
Total housing inventory	<u>30,050</u>	<u>3,750</u>	<u>33,800</u>	<u>2,450</u>	<u>950</u>	<u>3,400</u>	<u>37,200</u>
Total occupied	<u>28,650</u>	<u>3,050</u>	<u>31,700</u>	<u>2,375</u>	<u>775</u>	<u>3,150</u>	<u>34,850</u>
Owner-occupied	<u>19,600</u>	<u>2,000</u>	<u>21,600</u>	<u>1,725</u>	<u>575</u>	<u>2,300</u>	<u>23,900</u>
Percent of all occupied	68.4%	65.6%	68.1%	72.6%	74.2%	73.0%	68.6%
Renter-occupied	<u>9,050</u>	<u>1,050</u>	<u>10,100</u>	<u>650</u>	<u>200</u>	<u>850</u>	<u>10,950</u>
Percent of all occupied	31.6%	34.4%	31.9%	27.4%	25.8%	27.0%	31.4%
Total vacant	<u>1,400</u>	<u>700</u>	<u>2,100</u>	<u>75</u>	<u>175</u>	<u>250</u>	<u>2,350</u>

Sources: 1950 and 1960 Censuses of Housing; 1966 estimated by Housing Market Analyst.

Table VII

Housing Inventory by Units in Structure  
Sioux City HMA  
1960 - 1966

<u>Units in Structure</u>	<u>HMA total</u>			
	<u>April 1960</u>	<u>June 1966</u>	<u>Percent of total</u>	
One unit <sup>a/</sup>	28,472	29,850	79.0	80.2
Two units	2,247	2,225	6.2	6.0
Three or more units	<u>5,310</u>	<u>5,125</u>	<u>14.8</u>	<u>13.8</u>
Total	36,029 <sup>b/</sup>	37,200	100.0	100.0

	<u>Iowa portion</u>			
	<u>April 1960</u>	<u>June 1966</u>	<u>Percent of total</u>	
One unit <sup>a/</sup>	25,526	26,650	77.6	78.8
Two units	2,154	2,130	6.6	6.3
Three or more units	<u>5,211</u>	<u>5,020</u>	<u>15.8</u>	<u>14.9</u>
Total	32,891 <sup>b/</sup>	33,800	100.0	100.0

	<u>Nebraska portion</u>			
	<u>April 1960</u>	<u>June 1966</u>	<u>Percent of total</u>	
One unit <sup>a/</sup>	2,946	3,200	93.9	94.1
Two units	93	95	3.0	2.8
Three or more units	<u>99</u>	<u>105</u>	<u>3.1</u>	<u>3.1</u>
Total	3,138	3,400	100.0	100.0

<sup>a/</sup> Includes trailers

<sup>b/</sup> Differs slightly from the count of all units because units in structures were enumerated on a sample basis.

Sources: 1960 Census of Housing.

1966 estimated by Housing Market Analyst.

Table VIII

Housing Units Authorized by Building Permits  
Sioux City HMA  
1950 - 1966

<u>Area</u>	Annual average <u>1950-1959</u>	<u>1960</u>	<u>1961</u>	<u>1962</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>	1966 (5 months)
HMA total	<u>440</u>	<u>323</u>	<u>454</u>	<u>423</u>	<u>224</u>	<u>213</u>	<u>363</u>	<u>129</u>
Iowa portion	<u>410</u>	<u>262</u>	<u>380</u>	<u>343</u>	<u>189</u>	<u>192</u>	<u>339</u>	<u>120</u>
Sioux City	<u>409</u>	<u>249</u>	<u>370</u>	<u>328</u>	<u>174</u>	<u>184</u>	<u>315</u>	<u>114</u>
Remainder of Iowa portion	1	13	10	15	15	8	24	6
Nebraska portion	<u>30</u>	<u>61</u>	<u>74</u>	<u>80</u>	<u>35</u>	<u>21</u>	<u>24</u>	<u>9</u>
South Sioux City	<u>26</u>	<u>51</u>	<u>62</u>	<u>62</u>	<u>31</u>	<u>19</u>	<u>22</u>	<u>7</u>
Dakota City	4	10	12	18	4	2	2	2

Sources: Bureau of the Census, C-40 Construction Reports; and local permit-issuing offices.

Table IX

Trend of Vacancy  
Sioux City HMA  
1950-1966

	Iowa portion			Nebraska portion			
	Sioux City	Rest of Iowa portion	Total Iowa portion	South Sioux City	Rest of Nebr. portion	Total Nebr. portion	HMA total
<u>Vacant housing units</u>							
<u>April 1, 1950</u>							
Total vacant	<u>443</u>	<u>79</u>	<u>522</u>	<u>47</u>	<u>87</u>	<u>134</u>	<u>656</u>
Available vacant	<u>219</u>	<u>22</u>	<u>241</u>	<u>17</u>	<u>4</u>	<u>21</u>	<u>262</u>
For sale	74	7	81	5	-	5	86
Homeowner vacancy rate	.5%	.4%	.5%	.5%	-	.3%	.5%
For rent	145	15	160	12	4	16	176
Rental vacancy rate	1.4%	1.4%	1.4%	2.2%	1.2%	1.8%	1.5%
Other vacant	224	57	281	30	83	113	394
<u>April 1, 1960</u>							
Total vacant	<u>1,426</u>	<u>752</u>	<u>2,178</u>	<u>108</u>	<u>163</u>	<u>271</u>	<u>2,449</u>
Available vacant	<u>938</u>	<u>242</u>	<u>1,180</u>	<u>57</u>	<u>40</u>	<u>97</u>	<u>1,277</u>
For sale	200	28	228	23	12	35	263
Homeowner vacancy rate	1.1%	1.4%	1.1%	1.5%	2.3%	1.7%	1.2%
For rent	738	214	952	34	28	62	1,014
Rental vacancy rate	7.3%	17.8%	8.4%	5.1%	10.6%	6.7%	8.3%
Other vacant	488	510	998	51	123	174	1,172
<u>June 1, 1966</u>							
Total vacant	<u>1,400</u>	<u>700</u>	<u>2,100</u>	<u>75</u>	<u>175</u>	<u>250</u>	<u>2,350</u>
Available vacant	<u>960</u>	<u>190</u>	<u>1,150</u>	<u>30</u>	<u>45</u>	<u>75</u>	<u>1,225</u>
For sale	240	30	270	15	15	30	300
Homeowner vacancy rate	1.2%	1.5%	1.2%	.9%	2.5%	1.3%	1.2%
For rent	720	160	880	15	30	45	925
Rental vacancy rate	7.4%	13.2%	8.0%	2.3%	13.0%	5.0%	7.8%
Other vacant	440	510	950	45	130	175	1,125

Sources: 1950 and 1960 Censuses of Housing; estimated by Housing Market Analyst.

Table X

## Sioux City, Iowa-Nebraska, Area Postal Vacancy Survey

June 2, 1966

Postal area	Total residences and apartments						Residences						Apartments						House trailers		
	Total possible deliveries	Vacant units				Under const.	Total possible deliveries	Vacant units				Under const.	Total possible deliveries	Vacant units				Under const.	Total possible deliveries	Vacant	
		All	%	Used	New			All	%	Used	New			All	%	Used	New			No.	%
The Survey Area Total	30,480	920	3.0	872	48	176	26,183	487	1.9	445	42	134	4,297	433	10.1	427	6	42	455	4	0.9
Sioux City, Iowa	28,125	891	3.2	845	46	164	23,923	461	1.9	421	40	122	4,202	430	10.2	424	6	42	310	4	1.3
Main Office	12,941	561	4.3	551	10	26	10,081	239	2.4	232	7	26	2,860	322	11.3	319	3	-	69	2	2.9
Stations:																					
Boulevard	1,028	48	4.7	47	1	3	975	29	3.0	28	1	3	53	19	35.8	19	-	-	5	-	-
Leeds	1,404	32	2.3	30	2	6	1,373	27	2.0	25	2	6	31	5	16.1	5	-	-	8	-	-
Morningside	7,261	174	2.4	150	24	68	6,649	109	1.6	87	22	63	612	65	10.6	63	2	5	211	2	0.9
Northside	5,393	74	1.4	65	9	61	4,749	56	1.2	48	8	24	644	18	2.8	17	1	37	-	-	-
Stock Yard	98	2	2.0	2	-	-	96	1	1.0	1	-	-	2	1	50.0	1	-	-	17	-	-
Other cities and towns																					
South Sioux City, Nebraska	2,355	29	1.2	27	2	12	2,260	26	1.2	24	2	12	95	3	3.2	3	-	-	145	-	-

The survey covers dwelling units in residences, apartments, and house trailers, including military, institutional, public housing units, and units used only seasonally. The survey does not cover stores, offices, commercial hotels and motels, or dormitories; nor does it cover boarded-up residences or apartments that are not intended for occupancy.

The definitions of "residence" and "apartment" are those of the Post Office Department, i.e.: a residence represents one possible stop with one possible delivery on a carrier's route; an apartment represents one possible stop with more than one possible delivery.

Source: FHA postal vacancy survey conducted by collaborating postmaster(s).



Table XI

Houses Completed in Selected Subdivisions, by Price Class  
Sioux City, Iowa, Area  
1963-1965

<u>Sales price</u>	<u>Total completions</u>			<u>Presold</u>			<u>Speculative houses</u>					
	<u>1963</u>	<u>1964</u>	<u>1965</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>	<u>Total</u>			<u>Unsold</u>		
							<u>1963</u>	<u>1964</u>	<u>1965</u>	<u>1963</u>	<u>1964</u>	<u>1965</u>
\$12,500 - 14,999	-	4	32	-	-	3	-	4	29	-	-	9
15,000 - 17,499	4	12	11	-	-	7	4	12	4	2	3	3
17,500 - 19,999	25	18	4	7	-	4	18	18	-	4	1	-
20,000 - 24,999	-	7	15	-	-	7	-	7	9	-	2	3
25,000 - 29,999	-	6	12	-	-	5	-	6	7	-	1	-
30,000 - 34,999	-	5	7	-	-	3	-	5	4	-	-	-
Total	29	52	82	7	-	29	22	52	53	6	7	15

Source: Des Moines Insuring Office,  
Federal Housing Administration.