



PO Box 100  
Morning Sun, IA 52640

Site Type: Radius

Latitude: 41.0964  
Longitude: -91.2685  
Radius: 5.0 miles

Demographic Summary	2005	2010
Population	1,390	1,322
Households	523	498
Families	390	366
Median Age	38.6	39.8
Median Household Income	\$46,130	\$52,277

	Spending Potential Index	Average	Total
<b>Assets</b>			
<b>Market Value</b>			
Checking Accounts	79	\$4,089.05	\$2,138,572
Savings Accounts	89	\$7,501.38	\$3,923,224
U.S. Savings Bonds	105	\$634.45	\$331,817
Stocks, Bonds & Mutual Funds	77	\$20,963.77	\$10,964,054
<b>Annual Changes</b>			
Checking Accounts	66	-\$47.48	-\$24,830
Savings Accounts	176	\$201.32	\$105,289
U.S. Savings Bonds	32	\$6.45	\$3,372
<b>Earnings</b>			
Dividends, Royalties, Estates, Trusts	68	\$336.66	\$176,074
Interest from Savings Accounts or Bonds	82	\$406.09	\$212,384
Retirement Plan Contributions	64	\$797.69	\$417,194
<b>Liabilities</b>			
Original Mortgage Amount	60	\$7,835.59	\$4,098,011
Vehicle Loan Amount <sup>1</sup>	97	\$3,069.23	\$1,605,205
<b>Amount Paid: Interest</b>			
Home Mortgage	65	\$2,713.54	\$1,419,184
Lump Sum Home Equity Loan	81	\$119.59	\$62,548
New Car/Truck/Van Loan	86	\$225.67	\$118,028
Used Car/Truck/Van Loan	107	\$291.23	\$152,313
<b>Amount Paid: Principal</b>			
Home Mortgage	76	\$1,124.53	\$588,129
Lump Sum Home Equity Loan	85	\$132.76	\$69,434
New Car/Truck/Van Loan	86	\$902.99	\$472,262
Used Car/Truck/Van Loan	111	\$915.03	\$478,561
Checking Account and Banking Service Charges	87	\$31.55	\$16,499
Finance Charges, excluding Mortgage/Vehicle	88	\$345.45	\$180,669

**Data Note:** The Spending Potential Index (SPI) is household-based, and represents the asset value or amount spent for a product or service relative to a national average of 100. Annual change may be negative.

<sup>1</sup> **Vehicle Loan Amount** is the amount of a loan for a car, truck, van, boat, camper, motorcycle, motor scooter, or moped, excluding interest.

**Source:** Expenditure data are derived from the 2000, 2001 and 2002 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2005 and 2010.



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Demographic Summary	2005	2010
Population	8,680	8,356
Households	3,344	3,228
Families	2,371	2,255
Median Age	38.8	40.1
Median Household Income	\$45,043	\$51,210

	Spending Potential Index	Average	Total
<b>Assets</b>			
<b>Market Value</b>			
Checking Accounts	74	\$3,804.23	\$12,721,361
Savings Accounts	81	\$6,895.29	\$23,057,847
U.S. Savings Bonds	98	\$591.26	\$1,977,171
Stocks, Bonds & Mutual Funds	73	\$19,936.46	\$66,667,538
<b>Annual Changes</b>			
Checking Accounts	65	-\$46.57	-\$155,714
Savings Accounts	170	\$194.27	\$649,625
U.S. Savings Bonds	26	\$5.20	\$17,386
<b>Earnings</b>			
Dividends, Royalties, Estates, Trusts	65	\$320.19	\$1,070,719
Interest from Savings Accounts or Bonds	75	\$369.87	\$1,236,855
Retirement Plan Contributions	64	\$800.04	\$2,675,341
<b>Liabilities</b>			
Original Mortgage Amount	61	\$7,989.00	\$26,715,201
Vehicle Loan Amount <sup>1</sup>	89	\$2,820.22	\$9,430,819
<b>Amount Paid: Interest</b>			
Home Mortgage	65	\$2,701.18	\$9,032,736
Lump Sum Home Equity Loan	79	\$116.75	\$390,428
New Car/Truck/Van Loan	82	\$214.66	\$717,837
Used Car/Truck/Van Loan	97	\$265.17	\$886,727
<b>Amount Paid: Principal</b>			
Home Mortgage	74	\$1,097.46	\$3,669,892
Lump Sum Home Equity Loan	83	\$130.51	\$436,440
New Car/Truck/Van Loan	81	\$857.69	\$2,868,111
Used Car/Truck/Van Loan	101	\$830.32	\$2,776,596
Checking Account and Banking Service Charges	80	\$28.93	\$96,736
Finance Charges, excluding Mortgage/Vehicle	81	\$316.09	\$1,057,002

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<sup>1</sup> **Vehicle Loan Amount** is the amount of a loan for a car, truck, van, boat, camper, motorcycle, motor scooter, or moped, excluding interest.

**Source:** Expenditure data are derived from the 2000, 2001 and 2002 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2005 and 2010.



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Demographic Summary	2005	2010
Population	19,576	19,017
Households	7,532	7,342
Families	5,419	5,209
Median Age	38.4	39.6
Median Household Income	\$46,349	\$52,885

	Spending Potential Index	Average	Total
<b>Assets</b>			
<b>Market Value</b>			
Checking Accounts	76	\$3,935.09	\$29,639,094
Savings Accounts	83	\$7,069.92	\$53,250,630
U.S. Savings Bonds	99	\$600.66	\$4,524,161
Stocks, Bonds & Mutual Funds	77	\$20,853.01	\$157,064,865
<b>Annual Changes</b>			
Checking Accounts	71	-\$51.33	-\$386,627
Savings Accounts	169	\$193.26	\$1,455,656
U.S. Savings Bonds	26	\$5.31	\$40,030
<b>Earnings</b>			
Dividends, Royalties, Estates, Trusts	69	\$339.26	\$2,555,340
Interest from Savings Accounts or Bonds	76	\$378.50	\$2,850,878
Retirement Plan Contributions	71	\$875.98	\$6,597,847
<b>Liabilities</b>			
Original Mortgage Amount	69	\$9,041.37	\$68,099,630
Vehicle Loan Amount <sup>1</sup>	91	\$2,877.93	\$21,676,572
<b>Amount Paid: Interest</b>			
Home Mortgage	71	\$2,974.27	\$22,402,235
Lump Sum Home Equity Loan	84	\$124.19	\$935,424
New Car/Truck/Van Loan	86	\$224.88	\$1,693,801
Used Car/Truck/Van Loan	98	\$267.04	\$2,011,361
<b>Amount Paid: Principal</b>			
Home Mortgage	80	\$1,177.47	\$8,868,741
Lump Sum Home Equity Loan	88	\$138.42	\$1,042,566
New Car/Truck/Van Loan	85	\$896.49	\$6,752,355
Used Car/Truck/Van Loan	101	\$830.94	\$6,258,667
Checking Account and Banking Service Charges	81	\$29.36	\$221,148
Finance Charges, excluding Mortgage/Vehicle	81	\$319.10	\$2,403,486

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<sup>1</sup> **Vehicle Loan Amount** is the amount of a loan for a car, truck, van, boat, camper, motorcycle, motor scooter, or moped, excluding interest.

**Source:** Expenditure data are derived from the 2000, 2001 and 2002 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2005 and 2010.