

**VOLUME II:
CLAY COUNTY**

**IOWA STATE
PROFILE**

Please visit the Iowa State Profile Dashboard:

www.westernes.com/Iowa

For and online version of this profile with many additional features including:

- **Mapping**
- **Interactive Charts and Tables**
- **Data Downloads**
- **Interactive Long Read**
- **Interactive Tour**
- **Jurisdiction to Jurisdiction Comparison**
- **Download Additional Reports**
- **And More**



Clay County

DEMOGRAPHICS

Population Estimates

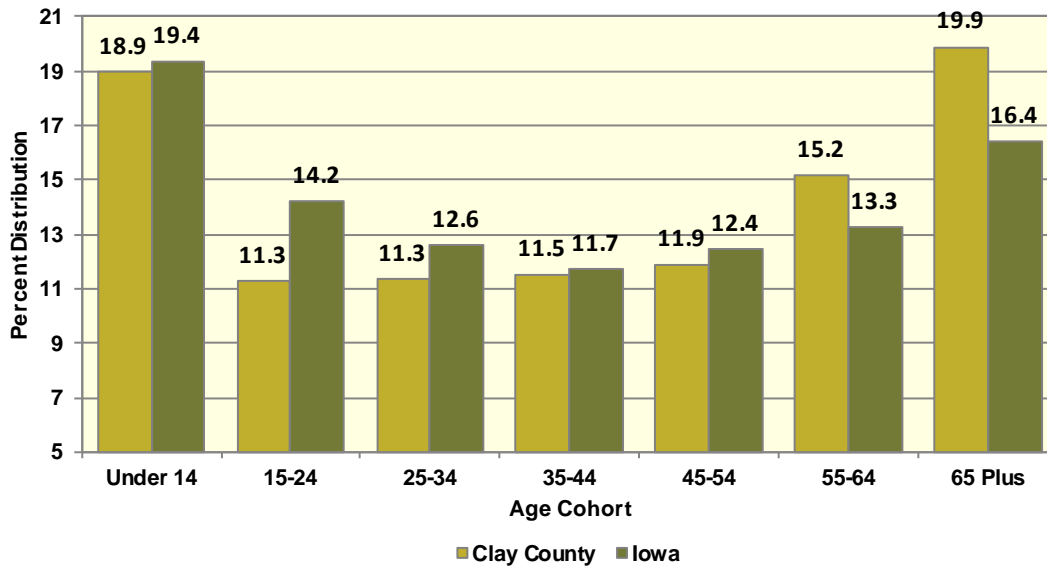
The Census Bureau’s current census estimates indicate that Clay County’s population decreased from 16,667 in 2010 to 16,333 in 2016, or by 2 percent. This compares to a statewide population change of 2.9 percent over the period. The number of people from 25 to 34 years of age decreased by 6.1 percent, and the number of people from 55 to 64 years of age increased by 9.7 percent. The white population decreased by 2.9 percent, while the black population increased by 74.7 percent. The Hispanic population increased from 477 to 582 people between 2010 and 2016 or by 22 percent. These data are presented in Table II.21.1.

Table II.21.1 Profile of Population Characteristics Clay County vs. State of Iowa 2010 Census and 2016 Current Census Estimates						
Subject	Clay County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	16,667	16,333	-2%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	3,167	3,095	-2.3%	603,673	607,020	0.6%
15 to 24 years	1,840	1,839	-0.1%	430,187	445,808	3.6%
25 to 34 years	1,973	1,853	-6.1%	382,583	394,373	3.1%
35 to 44 years	1,830	1,880	2.7%	364,548	367,535	0.8%
45 to 54 years	2,533	1,941	-23.4%	439,726	389,744	-11.4%
55 to 64 years	2,258	2,476	9.7%	372,750	415,998	11.6%
65 and Over	3,066	3,249	6%	452,888	514,215	13.5%
Race						
White	16,297	15,828	-2.9%	2,839,615	2,864,884	0.9%
Black	75	131	74.7%	91,695	114,874	25.3%
American Indian and Alaskan Native	39	50	28.2%	13,563	15,924	17.4%
Asian	106	130	22.6%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	1	1	0%	2,419	3,592	48.5%
Two or more races	149	193	29.5%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	477	582	22%	151,544	182,606	20.5%

Table II.21.2, presents the population of Clay County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 8,171 males, who accounted for 49 percent of the population, and the remaining 51 percent, or 8,496 persons, were female. In 2016, the number of males rose to 8,048 persons, and accounted for 49.3 percent of the population, with the remaining 50.7 percent, or 8,285 persons being female.

Table II.21.2 Population by Age and Gender Clay County 2010 Census and Current Census Estimates							
Age	2010 Census			2016 Current Census Estimates			% Change 10-16
	Male	Female	Total	Male	Female	Total	
Under 14 years	1,594	1,573	3,167	1,582	1,513	3,095	-2.3%
15 to 24 years	974	866	1,840	927	912	1,839	-0.1%
25 to 34 years	1,015	958	1,973	978	875	1,853	-6.1%
35 to 44 years	939	891	1,830	926	954	1,880	2.7%
45 to 54 years	939	891	1,830	926	954	1,880	2.7%
55 to 64 years	1,265	1,268	2,533	984	957	1,941	-23.4%
65 and Over	1,274	1,792	3,066	1,414	1,835	3,249	-2.0%
Total	8,171	8,496	16,667	8,048	8,285	16,333	-2%
% of Total	49%	51%	.	49.3%	50.7%	.	

**Diagram II.21.1
Age Distribution**
Clay County
2016 Current Census Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Clay County decreased from 17,585 to 17,372 persons, or by -1.2 percent. Between 2000 and 2010, Clay County population, changed by -705 persons, to a total population of 16,667 persons. The most recent estimates indicated that Clay County’s population fell an additional -334 persons since the 2010 Census, to 16,333 persons in July 2016.

1990 Census	17,585
Natural Increase 90-00	329
Net Migration 90-00	-542
2000 Census	17,372
Natural Increase 00-09	224
Net Migration 00-09	-888
2009 Population Estimate	16,708
2010 Census	16,667
Natural Increase 10-16	34
Net Migration 10-16	-368
2016 Population Estimate	16,333

There are some important implications of these population growth estimates. Total population change is a combination of births, deaths, and the net migration of those arriving in and leaving the state. The result of births minus deaths is termed the *natural increase*. As shown in Table II.21.3, Clay County had a natural increase, of 329 persons between 1990 and 2000. During the April 2000 to July 2009 period, Clay County’s natural increase was estimated at 224 persons. Between 2010 and 2016, the natural increase was estimated at 34 persons, and the net migration was -368 persons.

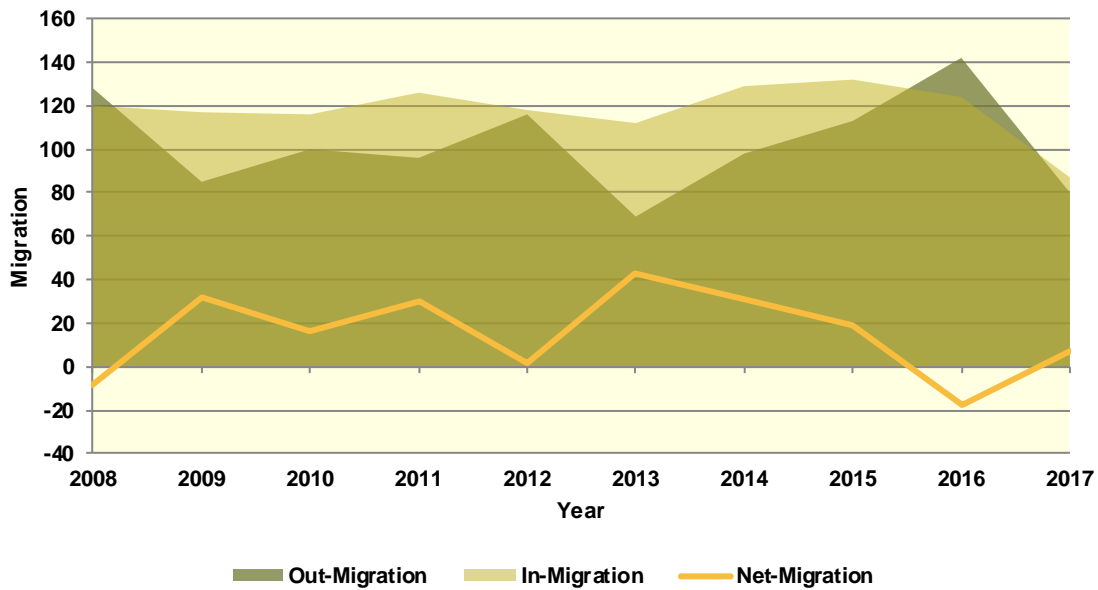
Population Migration Trends

The Iowa Department of Transportation (IOWADOT) collects data on drivers who move to Iowa and exchange licenses from other states as well as those surrendering Iowa driver’s licenses when relocating to a different state. The IOWADOT data do not represent a precise count of migration, as they show only the net change in the number of driver’s licenses, but the data indicate the general direction of population movement.

As can be seen in Table II.21.4 in 2008 there was a total of 120 in-migrations with a total of 128 out-migrations, which led to a net-migration of -8 persons. The most recent first half 2017 data saw a net-migration of 7 persons, with 87 persons entering Clay County and 80 persons leaving Clay County.

Diagram II.21.2, shows in and out- migration as a shaded area, with net migration depicted as a line graph. As can be seen the maximum net migration occurred in 2013 with 43 people entering and the migration lowest net migration occurred in 2016 with 18 entering Clay County.

Diagram II.21.2
Net In-migration by Gender
 Clay County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.21.4, shows in- and out-migration by gender. In the most recent first half 2017 data, 100 percent of net-migrants, or 7 persons were male, with the remaining 0 percent, or 0 persons were female.

Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017-First Half
In										
Male	62	56	59	61	60	56	57	70	61	49
Female	58	61	57	65	58	56	72	62	63	38
Total	120	117	116	126	118	112	129	132	124	87
Out										
Male	57	44	45	54	51	33	45	55	75	42
Female	71	41	55	42	65	36	53	58	67	38
Total	128	85	100	96	116	69	98	113	142	80
Net										
Male	5	12	14	7	9	23	12	15	-14	7
Female	-13	20	2	23	-7	20	19	4	-4	0
Total	-8	32	16	30	2	43	31	19	-18	7

Table II.21.5, shows net-migration for Clay County by age range. The largest age cohort in the most recent 2017 net migration data was those in the age range of 56 to 65, with 6 persons entering Clay County. Those in the age range of 23 to 25 had the lowest levels of net migration, with 6 persons leaving Clay County.

Table II.21.5 Migration by Age Range Clay County Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	0	1	0	1	1	1	0	1	0	2
18-22	5	15	15	14	23	8	10	16	21	12
23-25	16	12	9	16	11	11	14	16	11	9
26-35	44	36	39	36	35	39	46	42	34	21
36-45	25	20	16	25	11	17	25	26	21	10
46-55	21	12	14	18	14	12	11	14	18	12
56-65	8	11	12	12	15	10	14	7	15	13
66 +	1	10	11	4	8	14	9	10	4	8
Total	120	117	116	126	118	112	129	132	124	87
Out										
14-17	2	0	3	1	3	0	0	2	4	3
18-22	18	9	12	14	19	16	15	16	26	13
23-25	24	16	22	11	21	11	12	21	20	15
26-35	38	24	23	20	32	14	29	30	30	20
36-45	19	7	13	17	11	11	20	17	26	5
46-55	20	11	15	10	11	12	9	9	17	10
56-65	6	14	6	14	10	3	6	11	9	7
66 +	1	4	6	9	9	2	7	7	10	7
Total	128	85	100	96	116	69	98	113	142	80
Net										
14-17	-2	1	-3	0	-2	1	0	-1	-4	-1
18-22	-13	6	3	0	4	-8	-5	0	-5	-1
23-25	-8	-4	-13	5	-10	0	2	-5	-9	-6
26-35	6	12	16	16	3	25	17	12	4	1
36-45	6	13	3	8	0	6	5	9	-5	5
46-55	1	1	-1	8	3	0	2	5	1	2
56-65	2	-3	6	-2	5	7	8	-4	6	6
66 +	0	6	5	-5	-1	12	2	3	-6	1
Total	-8	32	16	30	2	43	31	19	-18	7

School Age Enrollment

Table II.21.6, show the school enrollment from the Iowa Department of Education for Clay County. The school enrollment figures below are for both public and private schools. As can be seen below, in 2010 total enrollment was 2,589 students and was 2,622 in 2017, a change of 1.3 percent. Enrollment for students in grades 1 to 5 was 882 students in 2010 and 959 in 2017, which was a change of 8.7 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 777 and 678 in 2017, which was a change of -12.7 percent.

Table II.21.6						
School Enrollment						
Clay County						
Iowa Department of Education						
Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	269	1,112	672	944	194	3,021
2001	286	1,113	670	918	33	3,020
2002	285	1,017	667	889	62	2,920
2003	257	995	666	876	73	2,867
2004	273	991	685	853	78	2,880
2005	267	1,007	633	898	72	2,805
2006	277	966	620	898	89	2,761
2007	307	960	602	887	82	2,756
2008	302	944	609	873	84	2,728
2009	364	954	562	823	99	2,675
2010	370	882	560	777	95	2,589
2011	476	925	529	759	204	2,689
2012	480	930	541	716	187	2,667
2013	453	950	536	697	190	2,636
2014	468	992	534	695	181	2,689
2015	419	1,041	526	695	161	2,681
2016	419	986	541	705	177	2,651
2017	422	959	563	678	166	2,622
% Change 10-17	14.1%	8.7%	0.5%	-12.7%	74.7%	1.3%

Census Demographic Data

In the 1980, 1990, and 2000 decennial censuses, the Census Bureau released several tabulations in addition to the full SF1 100 percent count data including the one-in-six SF3 sample. These additional samples, such as the SF3, asked supplementary questions regarding income and household attributes that were not asked in the 100 percent count. In the 2010 decennial census, the Census Bureau did not collect additional sample data, such as the SF3, and thus many important housing and income concepts are not available in the 2010 Census.

To study these important concepts the Census Bureau distributes the American Community Survey every year to a sample of the population and quantifies the results as one-, three- and five-year averages. The one-year sample only includes responses from the year the survey was implemented, while the five-year sample includes responses over a five-year period. Since the five-year estimates include more responses, the estimates can be tabulated down to the Census tract level, and considered more robust than the one or three year sample estimates.

Population Estimates

Table II.21.7, shows population by age for the 2000 and 2010 Census. The population changed by -4.1 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -1.9 percent to a total of 3,066 persons in 2010. Those aged 25 to 34 changed by 2.3 percent, and those aged under 5 changed by 2.3 percent.

Table II.21.7 Population by Age Clay County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	1,054	6.1%	1,078	6.5%	2.3%
5 to 19	3,650	21%	3,128	18.8%	-14.3%
20 to 24	974	5.6%	801	4.8%	-17.8%
25 to 34	1,928	11.1%	1,973	11.8%	2.3%
35 to 54	5,132	29.5%	4,363	26.2%	-15%
55 to 64	1,510	8.7%	2,258	13.5%	49.5%
65 or Older	3,124	18%	3,066	18.4%	-1.9%
Total	17,372	100.0%	16,667	100.0%	-4.1%

The elderly population is further explored in Table II.21.8. Those aged 65 to 66 changed by -6.5 percent between 2000 and 2010, resulting in a population of 287 persons. Those aged 85 or older changed by 24.3 percent during the same time period, and resulted in 599 persons over age 85 in 2010.

Table II.21.8 Elderly Population by Age Clay County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	307	9.8%	287	9.4%	-6.5%
67 to 69	430	13.8%	444	14.5%	3.3%
70 to 74	739	23.7%	633	20.6%	-14.3%
75 to 79	686	22%	567	18.5%	-17.3%
80 to 84	480	15.4%	536	17.5%	11.7%
85 or Older	482	15.4%	599	19.5%	24.3%
Total	3,124	100.0%	3,066	100.0%	-1.9%

Population by race and ethnicity is shown in Table II.21.9. The white population changed by -5.6 percent between 2000 and 2010, and resulted in representing 96.5 percent of the population in 2010. The black population changed by 130 percent, represented 0.4 percent of the population in 2010. The American Indian and Asian populations represented 0.2 and 0.6 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 143.4 percent between 2000 and 2010, compared to the -5.7 percent growth rate for non-Hispanics.

Table II.21.9					
Population by Race and Ethnicity					
Clay County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	17,039	98.1%	16,077	96.5%	-5.6%
Black	30	0.2%	69	0.4%	130%
American Indian	17	0.1%	38	0.2%	123.5%
Asian	142	0.8%	99	0.6%	-30.3%
Native Hawaiian/ Pacific Islander	5	0%	1	0%	-80%
Other	44	0.3%	196	1.2%	345.5%
Two or More Races	95	0.5%	187	1.1%	96.8%
Total	17,372	100.0%	16,667	100.0%	-4.1%
Hispanic	196	1.1%	477	2.9%	143.4%
Non-Hispanic	17,176	98.9%	16,190	97.1%	-5.7%

Population by race and ethnicity through 2016 is shown in Table II.21.10. The white population represented 95.7 percent of the population in 2016, compared with black households accounting for 0.4 percent of the population. Hispanic households represented 3.2 percent of the population in 2016.

Table II.21.10				
Population by Race and Ethnicity				
Clay County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	16,077	96.5%	15,770	95.7%
Black	69	0.4%	73	0.4%
American Indian	38	0.2%	8	0%
Asian	99	0.6%	30	0.2%
Native Hawaiian/ Pacific Islander	1	0%	13	0.1%
Other	196	1.2%	209	1.3%
Two or More Races	187	1.1%	375	2.3%
Total	16,667	100.0%	16,478	100.0%
Non-Hispanic	16,190	97.1%	15,951	96.8%
Hispanic	477	2.9%	527	3.2%

The population by race is broken down further by ethnicity in Table II.21.11. While the white non-Hispanic population changed by -6.3 percent between 2000 and 2010, the white Hispanic population changed by 70.8 percent. The black non-Hispanic population changed by 126.7 percent, while the black Hispanic population changed by inf percent.

Table II.21.11					
Population by Race and Ethnicity					
Clay County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	16,902	98.4%	15,843	97.9%	-6.3%
Black	30	0.2%	68	0.4%	126.7%
American Indian	16	0.1%	36	0.2%	125%
Asian	142	0.8%	98	0.6%	-31%
Native Hawaiian/ Pacific Islander	5	0%	0	0%	-100%
Other	2	0%	1	0%	-50%
Two or More Races	79	0.5%	144	0.9%	82.3%
Total Non-Hispanic	17,176	100.0%	16,190	100.0%	-5.7%
Hispanic					
White	137	69.9%	234	49.1%	70.8%
Black	0	0%	1	0.2%	
American Indian	1	0.5%	2	0.4%	100%
Asian	0	0%	1	0.2%	
Native Hawaiian/ Pacific Islander	0	0%	1	0.2%	
Other	42	21.4%	195	40.9%	364.3%
Two or More Races	16	8.2%	43	9%	168.8%
Total Hispanic	196	100.0%	477	100.0%	143.4%
Total Population	17,372	100.0%	16,667	100.0%	-4.1%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.21.12. During this time, the total non-Hispanic population was 15,951 persons in 2016. The Hispanic population was 527.

Table II.21.12				
Population by Race and Ethnicity				
Clay County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	15,843	97.9%	15,521	97.3%
Black	68	0.4%	47	0.3%
American Indian	36	0.2%	8	0.1%
Asian	98	0.6%	30	0.2%
Native Hawaiian/ Pacific Islander	0	0%	13	0.1%
Other	1	0%	2	0%
Two or More Races	144	0.9%	330	2.1%
Total Non-Hispanic	16,190	100.0%	15,951	100.0%
Hispanic				
White	234	49.1%	249	47.2%
Black	1	0.2%	26	4.9%
American Indian	2	0.4%	0	0%
Asian	1	0.2%	0	0%
Native Hawaiian/ Pacific Islander	1	0.2%	0	0%
Other	195	40.9%	207	39.3%
Two or More Races	43	9%	45	8.5%
Total Hispanic	477	100.0	527	100.0%
Total Population	16,667	100.0%	16,478	100.0%

Households by type and tenure are shown in Table II.21.13. Family households represented 62.9 percent of households, while non-family households accounted for 37.1 percent. These changed from 63.1 and 36.9 percent, respectively.

Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	4,596	63.1%	4,578	62.9%
Married-Couple Family	3,722	81%	3,634	79.4%
Owner-Occupied	3,257	87.5%	3,144	86.5%
Renter-Occupied	465	12.5%	490	13.5%
Other Family	874	19%	944	19.1%
Male Householder, No Spouse Present	275	31.5%	291	29.1%
Owner-Occupied	163	59.3%	179	61.5%
Renter-Occupied	112	40.7%	112	38.5%
Female Householder, No Spouse Present	599	68.5%	653	63.5%
Owner-Occupied	267	44.6%	326	49.9%
Renter-Occupied	332	55.4%	327	50.1%
Non-Family Households	2,686	36.9%	2,703	37.1%
Owner-Occupied	1,457	54.2%	1,561	57.8%
Renter-Occupied	1,229	45.8%	1,142	42.2%
Total	7,282	100.0%	7,281	100.0%

The group quarters population was 234 in 2010, compared to 293 in 2000. Institutionalized populations experienced a -26.5 percent change between 2000 and 2010. Non-institutionalized populations experienced a 160 percent change during this same time period.

Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	12	4.2%	12	5.8%	0%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	240	84.8%	196	94.2%	-18.3%
Other Institutions	31	11%	0	0%	-100%
Total	283	100.0%	208	100.0%	-26.5 %
Noninstitutionalized					
College Dormitories	0	0%	19	73.1%	
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	10	100%	7	26.9%	-30%
Total	10	100.0%	26	100.0%	160%
Group Quarters Population	293	100.0%	234	100.0%	-20.1%

The number of foreign born persons are shown in Table II.21.15. An estimated 0.9 percent of the population was born in Mexico, some 0.2 percent were born in Thailand, and another 0.2 percent were born in El Salvador.

Table II.21.15 Place of Birth for the Foreign-Born Population Clay County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	144	0.9%
#2 country of origin	Thailand	27	0.2%
#3 country of origin	El Salvador	26	0.2%
#4 country of origin	Guatemala	26	0.2%
#5 country of origin	Germany	14	0.1%
#6 country of origin	Canada	12	0.1%
#7 country of origin	Nicaragua	8	0%
#8 country of origin	Other Eastern Africa	7	0%
#9 country of origin	Brazil	6	0%
#10 country of origin	Australia	4	0%

Limited English Proficiency and the language spoken at home are shown in Table II.21.16. An estimated 1.4 percent of the population speaks Spanish at home, followed by 0.1 percent speaking Other and unspecified languages.

Table II.21.16 Limited English Proficiency and Language Spoken at Home Clay County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	211	1.4%
#2 LEP Language	Other and unspecified languages	11	0.1%
#3 LEP Language	German or other West Germanic languages	8	0.1%
#4 LEP Language	Arabic	0	0%
#5 LEP Language	Chinese	0	0%
#6 LEP Language	French, Haitian, or Cajun	0	0%
#7 LEP Language	Korean	0	0%
#8 LEP Language	Other Asian and Pacific Island languages	0	0%
#9 LEP Language	Other Indo-European languages	0	0%
#10 LEP Language	Russian, Polish, or other Slavic languages	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.21.17. Some 16.9 percent of the population was disabled in 2000, or a total of 2,709 persons. The disability rate was highest for those over 65, with 36.6 percent disabled.

Table II.21.17 Disability by Age Clay County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	124	4.8%
16 to 64	1,538	14.6%
65 and older	1,047	36.6%
Total	2,709	16.9%

Table II.21.18 shows disability by type in 2000. There were 1,198 physical disabilities in 2000, some 1,023 employment disabilities, and 817 go-outside-home disabilities.

Table II.21.18 Total Disabilities Tallied: Aged 5 and Older Clay County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	659
Physical disability	1,198
Mental disability	673
Self-care disability	409
Employment disability	1,023
Go-outside-home disability	817
Total	4,779

Disability by age, as estimated by the 2016 ACS, is shown in Table II.21.19. The disability rate for females was 13.6 percent, compared to 12.7 percent for males. The disability rate changed precipitously higher with age, with 45.2 percent of those over 75 experiencing a disability.

Table II.21.19 Disability by Age Clay County 2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	2	0.3%	34	6.7%	36	3.3%
5 to 17	76	5.7%	42	3.1%	118	4.4%
18 to 34	79	5%	160	10.9%	239	7.8%
35 to 64	369	11.6%	328	10.2%	697	10.9%
65 to 74	223	31.5%	147	18.5%	370	24.6%
75 or Older	264	44.3%	412	45.9%	676	45.2%
Total	1,013	12.7%	1,123	13.6%	2,136	13.2%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.21.20. Some 6.9 percent have an ambulatory disability, 4.5 have an independent living disability, and 1.9 percent have a self-care disability.

Table II.21.20		
Total Disabilities Tallied: Aged 5 and Older		
Clay County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	861	5.3%
Vision disability	180	1.1%
Cognitive disability	588	3.9%
Ambulatory disability	1,048	6.9%
Self-Care disability	282	1.9%
Independent living disability	567	4.5%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.21.21. In 2016, some 8,469 persons were employed and 285 were unemployed. This totaled a labor force of 8,754 persons. The unemployment rate for Clay County was estimated to be 3.3 percent in 2016.

Table II.21.21	
Employment, Labor Force and Unemployment	
Clay County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	8,469
Unemployed	285
Labor Force	8,754
Unemployment Rate	3.3%

In 2016, 93 percent of households in Clay County had a high school education or greater.

Table II.21.22	
High School or Greater Education	
Clay County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	6,770
Total Households	7,281
Percent High School or Above	93%

As seen in Table II.21.23, some 34.5 percent of the population had a high school diploma or equivalent, another 37.8 percent have some college, 15.9 percent have a Bachelor's Degree, and 4.1 percent of the population had a graduate or professional degree.

Table II.21.23		
Educational Attainment		
Clay County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	982	7.7%
High School or Equivalent	4,384	34.5%
Some College or Associates Degree	4,809	37.8%
Bachelor's Degree	2,024	15.9%
Graduate or Professional Degree	520	4.1%
Total Population Above 18 years	12,719	100.0%

ECONOMICS

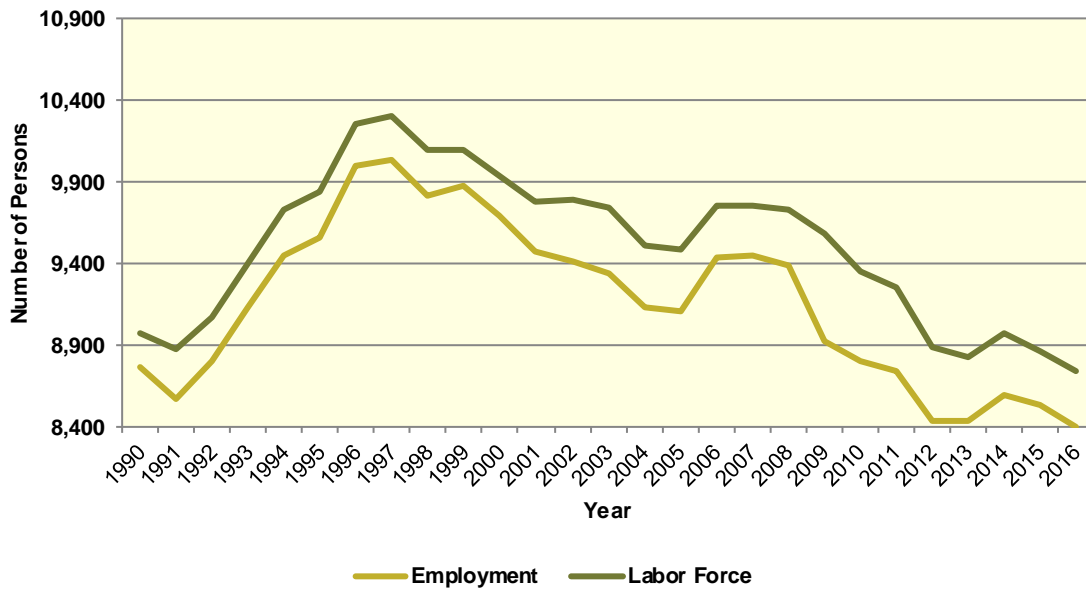
Labor Force

Table II.21.24, shows the labor force statistics for Clay County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1999 with a rate of 2.3 percent. The highest level of unemployment occurred during 2009 rising to a rate of 6.8 percent. This compared to a statewide low of 2.6 in 1999 and statewide high of 6.4 percent in 2009. Over the last year, the unemployment rate in Clay County increased from 3.7 percent in 2015 to 3.9 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Table II.21.24 Labor Force Statistics Clay County 1990 - 2016 BLS Data					
Year	Clay County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	211	8,766	8,977	2.4%	4.4%
1991	300	8,576	8,876	3.4%	4.7%
1992	274	8,799	9,073	3%	4.5%
1993	268	9,138	9,406	2.8%	4%
1994	281	9,454	9,735	2.9%	3.5%
1995	280	9,555	9,835	2.8%	3.4%
1996	253	10,000	10,253	2.5%	3.5%
1997	277	10,030	10,307	2.7%	3.1%
1998	286	9,814	10,100	2.8%	2.7%
1999	231	9,872	10,103	2.3%	2.6%
2000	242	9,694	9,936	2.4%	2.6%
2001	306	9,471	9,777	3.1%	3.3%
2002	374	9,418	9,792	3.8%	4%
2003	409	9,337	9,746	4.2%	4.5%
2004	377	9,139	9,516	4%	4.5%
2005	375	9,115	9,490	4%	4.3%
2006	324	9,436	9,760	3.3%	3.7%
2007	303	9,453	9,756	3.1%	3.7%
2008	336	9,392	9,728	3.5%	4.2%
2009	653	8,931	9,584	6.8%	6.4%
2010	548	8,800	9,348	5.9%	6%
2011	503	8,749	9,252	5.4%	5.5%
2012	448	8,436	8,884	5%	5%
2013	399	8,434	8,833	4.5%	4.7%
2014	377	8,595	8,972	4.2%	4.3%
2015	327	8,536	8,863	3.7%	3.8%
2016	345	8,404	8,749	3.9%	3.7%

Diagram II.21.3, shows the employment and labor force for Clay County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 8,404 persons, with the labor force reaching 8,749, indicating there were a total of 345 unemployed persons.

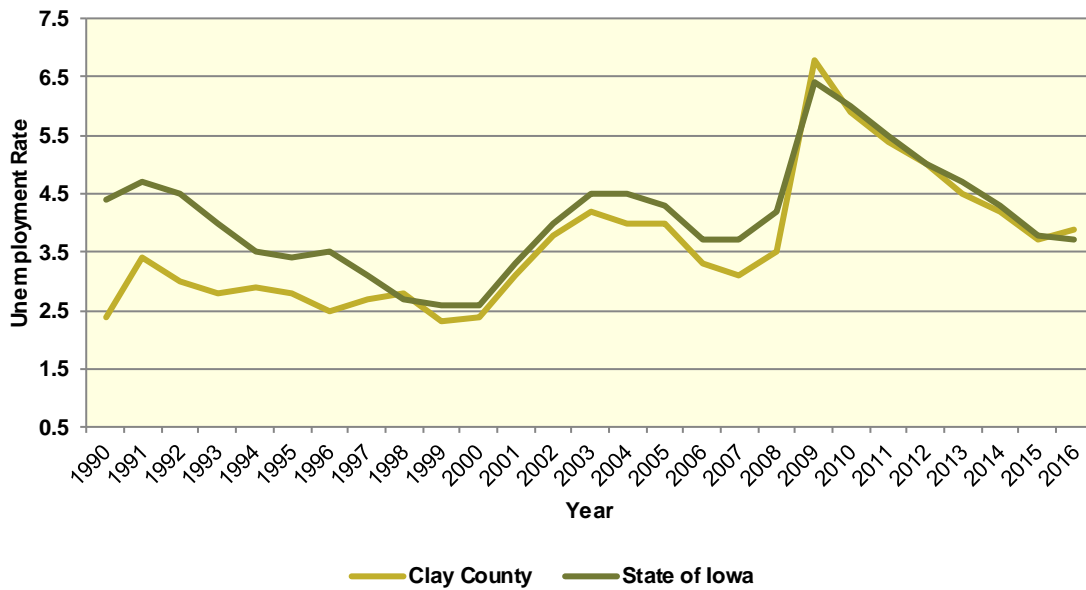
Diagram II.21.3
Employment and Labor Force
 Clay County
 1990 – 2016 BLS Data



Unemployment

Diagram II.21.4, shows the unemployment rate for both the State and Clay County. During the 1990’s the average rate for Clay County was 2.8 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 3.8 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 4.7 percent. Over the course of the entire period the Clay County had an average unemployment rate that lower than the State, 3.6 percent for Clay County, versus 4.1 statewide.

Diagram II.21.4
Annual Unemployment Rate
 Clay County
 1990 – 2016 BLS Data



Earnings and Employment

The Bureau of Economic Analysis (B.E.A.) produces regional economic accounts, which provide a consistent framework for analyzing and comparing individual state and local area economies. Table II.21.25, shows total real earnings by industry for Clay County. In the most recent 2016 estimate, the government and government enterprises industry had the largest total real earnings, with total real earnings reaching \$101,721,000. Between 2015 and 2016 the educational services industry saw the largest percentage increase, rising by 14.7 percent.

Table II.21.25
Real Earnings by Industry
 Clay County
 BEA Table CA-5N Data (1,000's of 2016 Dollars)

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	44,597	60,176	99,231	110,662	104,728	88,446	114,013	42,040	-63.1
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	4,575	5,038	5,346	5,687	5,623	5,023	4,955	5,312	7.2
Construction	25,025	31,713	34,680	37,901	35,595	35,567	34,103	35,909	5.3
Manufacturing	81,634	65,456	71,487	63,693	64,038	63,897	59,502	52,687	-11.5
Wholesale trade	29,059	36,400	37,633	43,258	41,117	41,482	44,055	40,905	-7.1
Retail trade	59,880	74,247	72,945	71,707	71,058	69,212	68,906	69,193	0.4
Transportation and warehousing	21,104	22,572	23,028	24,398	21,739	22,733	22,936	23,671	3.2
Information	9,268	10,994	10,844	11,608	11,448	12,196	12,288	12,071	-1.8
Finance and insurance	16,768	15,323	15,996	16,795	16,529	17,703	17,739	16,613	-6.3
Real estate and rental and leasing	1,929	1,523	1,022	1,594	4,072	3,808	3,692	2,619	-29.1
Professional and technical services	12,853	16,563	17,100	0	0	0	0	0	0
Management of companies and enterprises	0	7,783	7,945	0	0	0	0	0	0
Administrative and waste services	14,401	17,487	18,475	11,620	9,852	9,629	8,934	8,715	-2.5
Educational services	1,408	1,634	1,710	1,984	1,992	1,981	1,817	2,084	14.7
Health care and social assistance	51,987	54,908	55,894	54,950	56,636	59,495	59,830	63,974	6.9
Arts, entertainment, and recreation	1,775	2,773	2,959	2,913	2,621	2,457	2,660	2,939	10.5
Accommodation and food services	10,833	9,919	10,070	10,613	11,074	11,476	11,421	11,409	-0.1
Other services, except public administration	22,415	22,085	21,489	20,310	18,264	18,933	18,601	18,757	0.8
Government and government enterprises	76,258	102,244	98,513	96,298	96,426	102,308	103,618	101,721	-1.8
Total	488,200	569,361	616,677	622,917	607,385	605,129	632,103	554,572	-12.3



Table II.21.26, shows the total employment by industry for the Clay County. The most recent estimates show the retail trade industry was the largest employer in Clay County, with employment reaching 1,688 jobs in 2016. Between 2015 and 2016 the information industry saw the largest percentage increase, rising by 4.7 percent to 20 jobs.

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	770	759	745	708	746	696	739	730	-1.2
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	51	51	55	57	55	49	50	50	0
Construction	562	643	630	644	658	653	623	642	3
Manufacturing	1,498	942	1,043	920	889	872	792	729	-8
Wholesale trade	635	615	605	690	699	752	760	716	-5.8
Retail trade	1,969	1,746	1,757	1,714	1,723	1,661	1,659	1,688	1.7
Transportation and warehousing	514	490	468	470	439	443	463	479	3.5
Information	214	239	235	225	206	206	213	223	4.7
Finance and insurance	412	406	443	439	429	424	468	454	-3
Real estate and rental and leasing	333	456	480	476	475	520	522	546	4.6
Professional and technical services	315	355	332	0	0	0	0	0	0
Management of companies and enterprises	0	107	112	0	0	0	0	0	0
Administrative and waste services	689	709	688	462	409	397	362	348	-3.9
Educational services	73	95	93	110	116	101	91	91	0
Health care and social assistance	1,038	1,097	1,111	1,133	1,192	1,364	1,362	1,340	-1.6
Arts, entertainment, and recreation	144	178	168	183	217	173	185	156	-15.7
Accommodation and food services	742	706	680	685	730	737	754	711	-5.7
Other services, except public administration	742	635	625	610	594	610	584	584	0
Government and government enterprises	1,566	1,738	1,737	1,714	1,686	1,737	1,703	1,656	-2.8
Total	12,383	12,314	12,353	12,069	12,107	12,282	12,174	11,926	-2



Table II.21.27, shows the real average earnings per job by industry for Clay County. These figures are calculated by dividing the total real earning displayed in Tables II.21.25 and II.21.26, by industry. In 2016, the utilities industry had the highest average earnings reaching 106,240 dollars. Between 2015 and 2016 the arts, entertainment, and recreation industry saw the largest percentage increase, rising by 31 percent to 10,066 dollars.

Table II.21.27
Real Earnings Per Job by Industry
 Clay County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	57,919	79,283	133,196	156,302	140,387	127,078	154,280	57,589	-62.7
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	89,703	98,784	97,205	99,770	102,234	102,511	99,108	106,240	7.2
Construction	44,528	49,321	55,047	58,852	54,095	54,467	54,741	55,933	2.2
Manufacturing	54,495	69,487	68,539	69,232	72,034	73,276	75,128	72,273	-3.8
Wholesale trade	45,763	59,187	62,204	62,693	58,823	55,162	57,967	57,130	-1.4
Retail trade	30,411	42,524	41,517	41,836	41,241	41,669	41,535	40,991	-1.3
Transportation and warehousing	41,059	46,065	49,205	51,910	49,519	51,317	49,538	49,418	-0.2
Information	43,309	46,001	46,143	51,591	55,572	59,202	57,689	54,130	-6.2
Finance and insurance	40,699	37,742	36,108	38,257	38,528	41,752	37,903	36,593	-3.5
Real estate and rental and leasing	5,794	3,339	2,128	3,349	8,572	7,324	7,073	4,797	-32.2
Professional and technical services	40,803	46,656	51,507	0	0	0	0	0	0
Management of companies and enterprises	0	72,735	70,937	0	0	0	0	0	0
Administrative and waste services	20,901	24,664	26,853	25,151	24,088	24,255	24,680	25,043	1.5
Educational services	19,286	17,198	18,385	18,035	17,173	19,609	19,963	22,901	14.7
Health care and social assistance	50,084	50,053	50,310	48,499	47,513	43,618	43,928	47,742	8.7
Arts, entertainment, and recreation	12,327	15,580	17,613	15,917	12,077	14,201	14,376	18,840	31
Accommodation and food services	14,600	14,049	14,809	15,494	15,169	15,571	15,148	16,046	5.9
Other services, except public administration	30,209	34,780	34,382	33,296	30,748	31,038	31,851	32,118	0.8
Government and government enterprises	48,696	58,828	56,715	56,183	57,192	58,899	60,844	61,426	1
Total	39,425	46,237	49,921	51,613	50,168	49,270	51,922	46,501	-10.4

Table II.21.28 shows total employment and real personal income for the years of 1969 to 2016. As can be seen in total real personal income in 2016, comprising all wage and salary earnings, proprietorship income, dividends, interest, rents, and transfer payments, was \$746,733,000 a -9.1 percent change between 2015 and 2016. Table II.21.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 12,314 and 11,926 in 2016, which a change of -2 percent over this period.

Table II.21.28
Total Employment and Real Personal Income
 Clay County
 BEA Data 1969 Through 2016

Year	1,000s of 2016 Dollars						Per Capita Income	Total Employment	Average Real Earnings Per Job
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	288,759	15,814	-15,726	63,579	27,096	347,894	18,950	8,548	33,780
1970	289,907	16,624	-17,226	68,043	30,386	354,486	19,173	8,981	32,280
1971	289,469	18,128	-18,948	70,447	32,309	355,149	19,139	9,176	31,546
1972	304,668	18,483	-16,667	74,766	34,025	378,309	20,598	8,997	33,864
1973	385,150	22,552	-17,021	84,198	36,530	466,306	25,315	9,550	40,330
1974	339,852	25,672	-18,692	88,769	38,560	422,818	22,799	9,990	34,018
1975	361,901	26,919	-21,951	92,473	42,285	447,790	23,834	10,250	35,309
1976	367,329	30,724	-24,978	92,607	42,398	446,632	23,452	10,972	33,479
1977	414,713	31,836	-26,369	97,482	43,245	497,234	25,874	11,084	37,415
1978	405,169	31,357	-22,525	99,846	48,314	499,446	25,652	10,670	37,973
1979	405,253	35,409	-26,099	102,417	46,313	492,475	25,100	11,373	35,634
1980	374,229	34,151	-24,244	113,531	51,640	481,005	24,606	11,304	33,106
1981	350,301	32,683	-19,235	126,486	54,963	479,832	24,736	10,967	31,941
1982	299,637	30,928	-16,451	136,907	57,593	446,758	23,244	10,803	27,736
1983	288,400	30,859	-15,264	128,589	60,079	430,945	22,441	10,748	26,833
1984	304,513	31,019	-11,871	130,571	60,717	452,911	23,896	10,468	29,090
1985	313,487	31,018	-10,789	130,843	63,285	465,808	25,335	10,346	30,300
1986	327,298	31,700	-9,725	127,868	64,489	478,229	26,910	10,264	31,887
1987	346,739	34,188	-10,934	118,941	63,962	484,521	27,983	10,412	33,302
1988	364,552	37,860	-12,769	118,700	64,101	496,724	28,889	10,675	34,150
1989	374,216	38,723	-11,753	121,672	67,279	512,691	29,377	10,826	34,566
1990	371,505	39,970	-9,863	115,961	68,984	506,617	28,697	11,020	33,712
1991	347,500	39,695	-9,960	111,984	71,502	481,331	27,290	10,870	31,969
1992	372,539	40,665	-11,505	111,969	74,833	507,172	28,547	10,881	34,237
1993	343,912	42,315	-13,861	108,592	76,201	472,528	26,696	11,165	30,802
1994	417,031	44,309	-16,794	110,415	78,881	545,224	30,811	11,197	37,245
1995	409,463	45,652	-18,207	122,496	82,030	550,130	31,299	11,783	34,751
1996	463,046	45,260	-21,372	128,916	85,350	610,680	34,696	12,108	38,243
1997	468,314	50,006	-25,333	136,199	84,297	613,471	34,734	12,146	38,557
1998	470,537	50,540	-27,429	146,581	83,044	622,193	35,452	12,146	38,739
1999	470,894	50,752	-29,092	136,075	84,954	612,078	35,301	12,256	38,421
2000	505,942	52,376	-35,018	143,763	90,857	653,168	37,625	12,611	40,120
2001	488,200	52,574	-40,229	140,463	95,790	631,650	36,604	12,383	39,425
2002	473,266	52,285	-41,217	130,822	104,995	615,580	36,028	11,948	39,611
2003	499,350	54,565	-44,070	127,504	101,923	630,141	37,100	11,994	41,633
2004	540,224	55,371	-46,215	122,388	101,572	662,598	39,068	11,902	45,390
2005	522,387	54,266	-46,209	114,783	104,416	641,111	38,053	12,015	43,478
2006	524,087	56,098	-47,882	113,209	112,199	645,515	38,396	12,523	41,850
2007	554,534	58,364	-50,527	128,474	114,703	688,821	41,185	12,788	43,364
2008	587,117	59,651	-51,756	148,660	124,908	749,279	44,875	12,742	46,077
2009	539,874	57,164	-48,160	131,557	136,400	702,508	42,046	12,167	44,372
2010	569,361	61,575	-52,424	123,860	139,781	719,003	43,225	12,314	46,237
2011	616,677	57,138	-52,426	139,314	138,192	784,619	47,237	12,353	49,921
2012	622,917	55,188	-51,534	149,997	131,777	797,969	48,140	12,069	51,613
2013	607,385	60,789	-49,358	145,487	133,337	776,062	47,092	12,107	50,168
2014	605,129	60,868	-49,625	150,016	137,358	782,009	47,368	12,282	49,270
2015	632,103	60,374	-45,449	155,581	139,788	821,649	49,824	12,174	51,922
2016	554,572	61,208	-43,309	156,305	140,373	746,733	45,719	11,926	46,501

Diagram II.21.5, shows real average earnings per job for Clay County from 1990 to 2016. Over this period the average earning per job for Clay County was \$41,764, which was lower than the statewide average of \$43,526 over the same period.

Diagram II.21.5
Real Average Earnings Per Job
 Clay County
 BEA Data 1990 - 2016

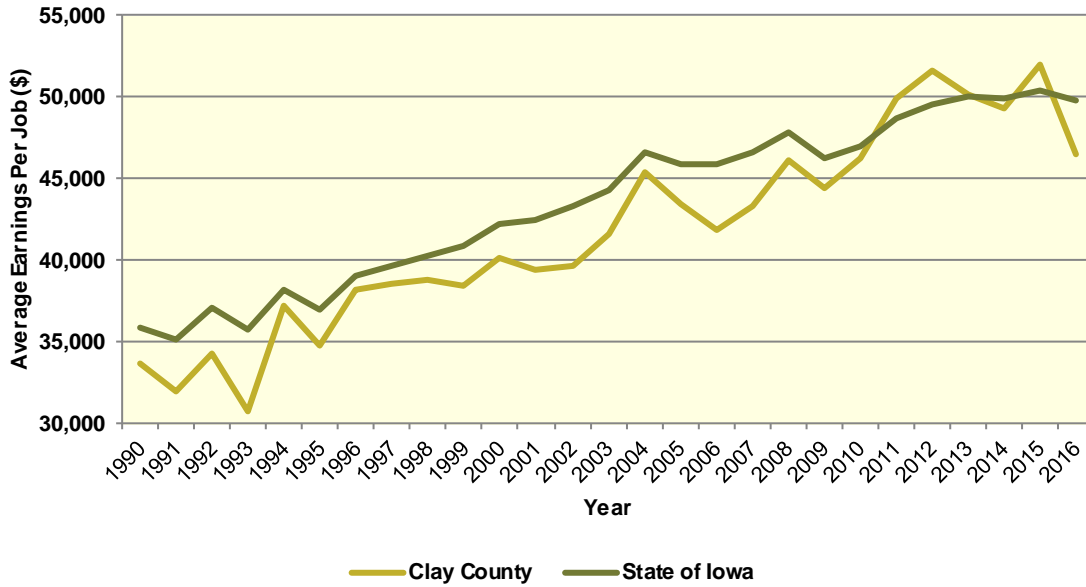
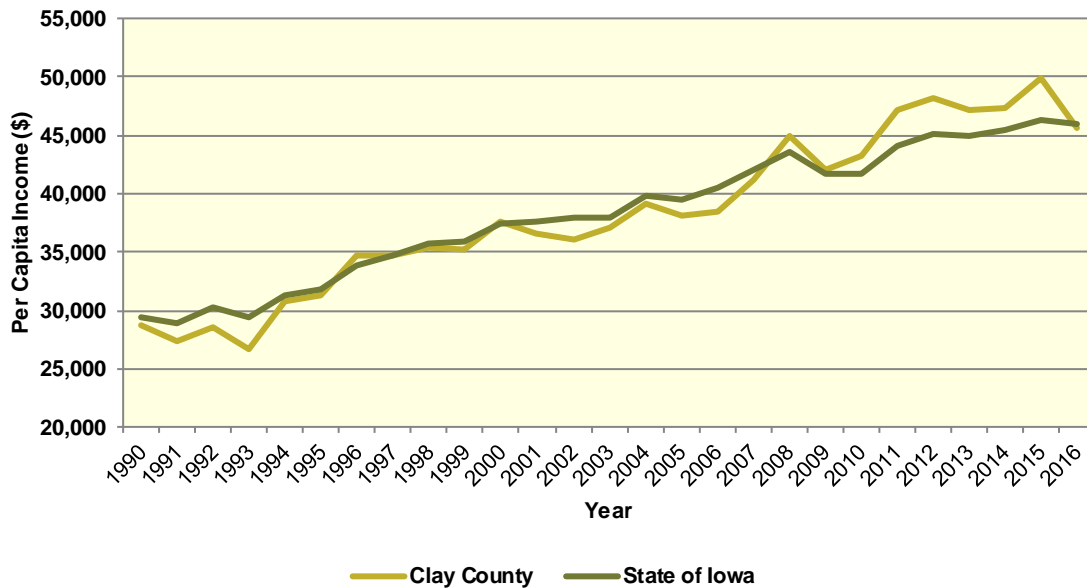


Diagram II.21.6, shows real per capita income for the Clay County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Clay County was \$38,263, which was higher than the statewide average of \$38,254 over the same period.

Diagram II.21.6
Real Per Capita Income
 Clay County
 BEA Data 1990 - 2016



Quarterly Census of Employment and Wages

The BLS produces the Quarterly Census of Employment and Wages (QCEW), which reports monthly data on employment and quarterly data on wages and number of business establishments. QCEW employment data represent only filled jobs, whether full or part-time, temporary or permanent, by place of work the pay period. If data do not meet BLS or State agency disclosure standards they are displayed as (ND) and not disclosed. Data from this series are from the period of January 2006 through December 2016 and are presented in Table II.21.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment decreased from 8,755 persons in 2015 to 8,610 in 2016, a change of -1.7 percent.

Table II.21.29
Total Monthly Employment
 Clay County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	8,991	9,294	9,326	8,868	8,575	8,823	8,843	8,568	8,697	8,594	8,561
Feb	9,163	9,280	9,201	8,726	8,466	8,807	8,753	8,529	8,721	8,565	8,503
Mar	9,216	9,356	9,239	8,716	8,626	8,875	8,849	8,549	8,767	8,638	8,598
Apr	9,374	9,493	9,495	8,697	8,897	9,005	8,900	8,718	8,844	8,751	8,639
May	9,462	9,630	9,603	8,879	8,995	9,145	8,934	8,885	8,976	8,859	8,703
Jun	9,558	9,811	9,774	8,995	9,213	9,369	9,027	8,959	9,066	8,926	8,790
Jul	9,295	9,356	9,413	8,672	8,856	8,918	8,800	8,991	8,998	8,661	8,482
Aug	9,334	9,479	9,391	8,599	8,843	8,957	8,715	9,065	8,939	8,578	8,467
Sep	9,888	9,874	9,693	8,942	9,323	9,393	9,213	9,148	9,217	8,814	8,665
Oct	9,492	9,435	9,401	8,890	9,049	8,839	8,823	8,801	8,782	9,059	8,662
Nov	9,514	9,443	9,328	8,814	9,008	8,942	8,780	8,868	8,917	8,763	8,636
Dec	9,557	9,440	9,246	8,847	9,037	8,968	8,771	8,901	8,880	8,847	8,608
Annual	9,404	9,491	9,426	8,804	8,907	9,003	8,867	8,832	8,900	8,755	8,610
% Change	.	0.9%	-0.7%	-6.6%	1.2%	1.1%	-1.5%	-0.4%	0.8%	-1.6%	-1.7%

The QCEW also reports average weekly wages, which represents total compensation paid during the calendar quarter, regardless of when services were performed. The BLS QCEW data indicated average weekly wages were \$753 in 2015. In 2016, average weekly wages saw an increased of 1.9 percent over the prior year, rising to \$767, or by 14 dollars. These data are shown in Table II.21.30.

Table II.21.30						
Average Weekly Wages						
Clay County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	465	461	466	506	475	
2002	474	494	484	533	496	4.4%
2003	497	500	507	561	516	4%
2004	523	533	531	608	549	6.4%
2005	528	534	557	603	556	1.3%
2006	550	553	557	617	570	2.5%
2007	567	573	586	663	597	4.7%
2008	593	601	609	703	627	5%
2009	595	601	611	695	626	-0.2%
2010	595	621	654	745	654	4.5%
2011	632	649	674	752	677	3.5%
2012	664	669	683	737	688	1.6%
2013	675	696	659	757	697	1.3%
2014	694	693	719	787	723	3.7%
2015	727	713	760	812	753	4.1%
2016(p)	722	729	784	834	767	1.9%

Total business establishments reported by the QCEW are displayed in Table II.21.31. Between 2015 and 2016, the total number of business establishments in Clay County decreased by 1.9 percent, from 741 to 719 establishments.

Table II.21.31						
Number of Business Establishments						
Clay County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	768	768	725	728	747	
2002	736	736	723	722	729	-2.4%
2003	731	724	722	724	725	-0.5%
2004	728	722	718	709	719	-0.8%
2005	712	725	717	721	719	(ND)%
2006	720	724	733	735	728	1.3%
2007	736	733	732	727	732	0.5%
2008	721	719	725	721	722	-1.4%
2009	717	720	719	715	718	-0.6%
2010	722	725	727	721	724	0.8%
2011	722	720	720	724	722	-0.3%
2012	722	719	714	714	717	-0.7%
2013	714	719	726	727	722	0.7%
2014	733	732	736	744	736	1.9%
2015	743	746	743	730	741	0.7%
2016	723	716	715	720	719	-3%

Iowa Department of Revenue

The Iowa Department of Revenue releases annual income tax statistics. Table II.21.32, shows the number of returns by adjusted gross income. For taxpayer confidentiality, if the number of returns was fewer than 5, the data was redacted. As a result the number of returns reported maybe slightly lower than the actual returns. Most redacted records occurred in the highest income brackets. The table below gives an accurate measure of the income distribution in Clay County.

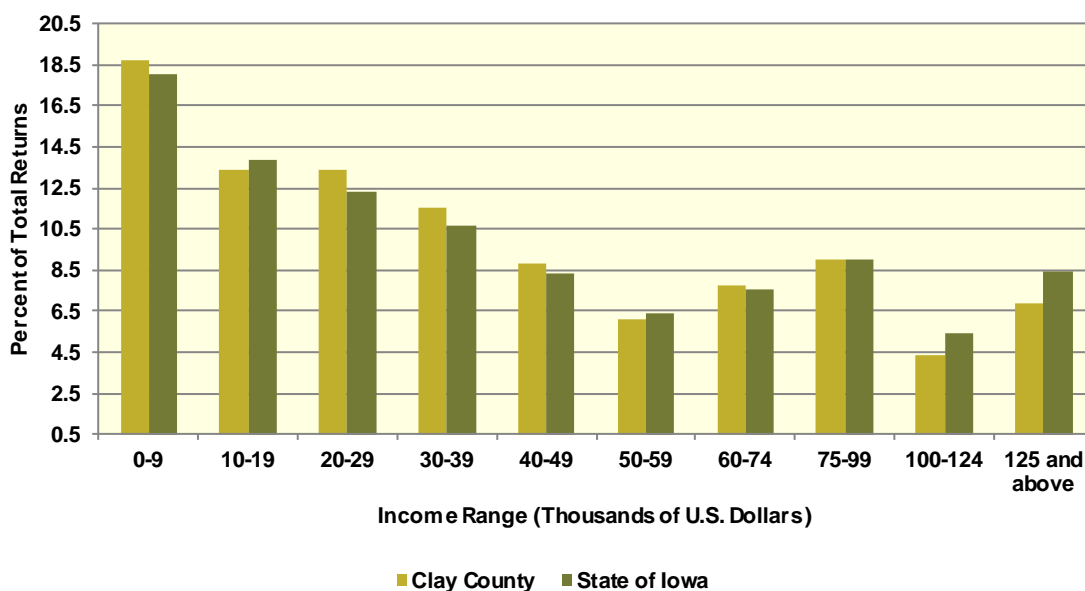
As can be seen below, the total number of returns between 2010 and 2015 increased by 1.7 percent, with 555 returns reported in 2015, which was the most recent year available. Between 2010 and 2015, the adjusted gross income class that saw the largest change was \$0-9,999 with a change of 54.6 percent. This compared to the income class of \$20,000-29,999, which saw the lowest percentage change between 2010 and 2015 of -16.9 percent.

Table II.21.32
Number of Tax Returns by Adjusted Gross Income
 Clay County
 Iowa DOR 2002 - 2015

Year	\$0 – 9,999	\$10,000 – 19,999	\$20,000 – 29,999	\$30,000 – 39,999	\$40,000 – 49,999	\$50,000 – 59,999	\$60,000 – 74,999	\$75,000 – 99,999	\$100,000 – 124,999	\$125,000 and above	Total
2002	1,890	1,408	1,254	882	696	556	515	359	103	162	7,825
2003	1,858	1,320	1,179	894	686	531	532	376	113	194	7,683
2004	1,774	1,315	1,113	881	752	561	581	437	133	220	7,767
2005	1,754	1,324	1,077	891	756	600	579	465	158	239	7,843
2006	1,639	1,292	1,111	877	766	559	691	502	182	277	7,896
2007	1,684	1,264	1,176	799	751	571	683	626	209	330	8,093
2008	1,639	1,207	1,206	866	704	586	677	601	250	348	8,084
2009	1,595	1,218	1,172	844	694	534	626	618	235	317	7,853
2010	1,545	1,295	1,160	841	687	539	596	644	256	359	7,922
2011	1,583	1,275	1,073	895	703	489	649	658	299	412	8,036
2012	1,521	1,238	1,036	879	649	531	633	681	305	522	7,995
2013	1,537	1,187	1,065	921	660	492	614	744	293	537	8,050
2014	1,510	1,154	1,132	879	719	521	654	676	366	543	8,154
2015	1,508	1,076	1,078	933	707	494	624	728	353	555	8,056
Change 10 - 15	-2.4%	-16.9%	-7.1%	10.9%	2.9%	-8.3%	4.7%	13%	37.9%	54.6%	1.7%



Diagram II.21.7
2015 Income Distribution
 Clay County
 2015 Iowa DOR Data



Poverty

Poverty is the condition of having insufficient resources or income. In its extreme form, poverty is a lack of basic human needs, such as adequate and healthy food, clothing, housing, water, and health services. According to the Census Bureau’s Small Area Income and Poverty Estimates Program, the number of individuals in poverty decreased from 1,857 in 2010 to 1,457 in 2016, with the poverty rate reaching 9.1 percent in 2016. This compared to a state poverty rate of 11.7 percent and a national rate of 14 percent in 2016. Table II.21.33, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	1,270	7.4%
2001	1,260	7.4%
2002	1,422	8.4%
2003	1,410	8.4%
2004	1,583	9.4%
2005	1,550	9.3%
2006	1,534	9.3%
2007	1,672	10.2%
2008	1,766	10.8%
2009	1,476	9%
2010	1,857	11.3%
2011	1,745	10.7%
2012	1,703	10.4%
2013	1,728	10.7%
2014	1,858	11.5%
2015	1,878	11.6%
2016	1,457	9.1%

The rate of poverty for Clay County is shown in Table II.21.34. In 2016, there were an estimated 1,907 persons living in poverty. This represented a 11.9 percent poverty rate, compared to 8.2 percent poverty in 2000. In 2016, some 12.6 percent of those in poverty were under age 6, and 14.3 percent were 65 or older.

Table II.21.34 Poverty by Age Clay County 2000 Census SF3 & 2016 Five-Year ACS Data				
Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	255	18.2%	240	12.6%
6 to 17	239	17.1%	434	22.8%
18 to 64	675	48.2%	961	50.4%
65 or Older	230	16.4%	272	14.3%
Total	1,399	100.0%	1,907	100.0%
Poverty Rate	8.2%	.	11.9%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 1.4 percent in Clay County between 2010 and 2016, from 8,062 to 8,178. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.21.35.

Housing Production

The Census Bureau reports building permit authorizations and “per unit” valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Clay County decreased from 38 authorizations in 2015 to 16 in 2016.

The real value of single-family building permits increased from \$186,983 in 2015 to \$235,289 in 2016. This compares to an increase in permit value statewide, with values rising from \$234,346 in 2015 to \$235,750 in 2016. Additional details are given in Table II.21.36.

Table II.21.35 Housing Units State of Iowa vs. Clay County 2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Clay County	% Growth Since Census
2000 Census Base	1,232,625	.	7,827	.
2010 Census	1,336,417	8.4%	8,062	3%
July 2011 Estimate	1,341,974	0.4%	8,058	0%
July 2012 Estimate	1,346,403	0.7%	8,044	-0.2%
July 2013 Estimate	1,353,274	1.3%	8,074	0.1%
July 2014 Estimate	1,362,458	1.9%	8,113	0.6%
July 2015 Estimate	1,370,778	2.6%	8,118	0.7%
July 2016 Estimate	1,380,162	3.3%	8,178	1.4%

Table II.21.36
Building Permits and Valuation
 Clay County
 Census Bureau Data, 1980–2016

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2016\$)	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	23	4	4	73	104	143,589	69,501
1981	14	2	0	0	16	111,895	0
1982	24	0	0	0	24	94,480	0
1983	25	6	0	0	31	140,023	0
1984	11	0	0	0	11	135,715	0
1985	4	2	0	0	6	126,558	0
1986	1	0	0	0	1	57,252	0
1987	1	0	0	0	1	158,198	0
1988	9	0	0	0	9	113,214	0
1989	9	2	0	0	11	164,136	0
1990	18	0	0	29	47	101,988	115,096
1991	19	0	0	0	19	123,560	0
1992	24	0	0	0	24	107,117	0
1993	22	0	0	24	46	143,431	41,776
1994	35	2	0	0	37	157,095	0
1995	30	2	0	0	32	150,033	0
1996	26	0	3	0	29	150,860	0
1997	25	0	3	0	28	158,869	0
1998	34	0	0	16	50	174,991	105,992
1999	33	0	0	49	82	171,256	95,081
2000	45	0	0	0	45	135,493	0
2001	42	2	3	24	71	157,399	80,395
2002	40	0	6	0	46	135,382	0
2003	34	2	0	0	36	182,226	0
2004	42	0	3	25	70	211,566	75,028
2005	34	2	0	0	36	176,611	0
2006	32	2	0	0	34	175,166	0
2007	20	0	0	0	20	202,513	0
2008	20	4	0	0	24	251,151	0
2009	21	0	0	0	21	177,628	0
2010	16	0	0	0	16	241,247	0
2011	7	0	0	0	7	180,305	0
2012	31	0	0	8	39	151,135	59,581
2013	48	0	0	0	48	144,908	0
2014	12	2	0	0	14	252,176	0
2015	38	0	0	30	68	186,983	158,730
2016	16	0	0	69	85	235,289	77,536



Diagram II.21.8 Single Family Permits

Clay County
Census Bureau Data, 1980–2016

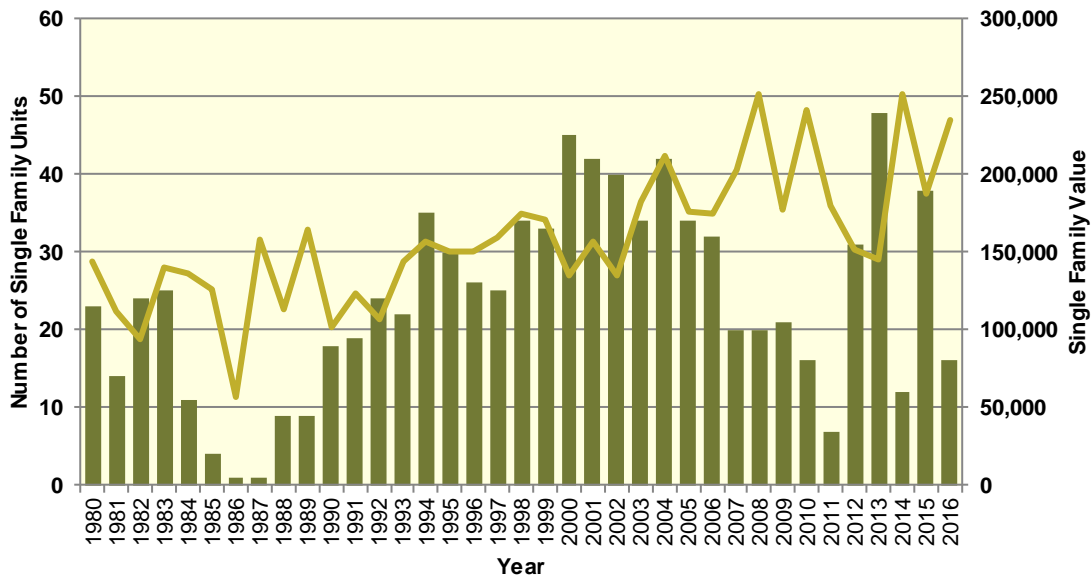
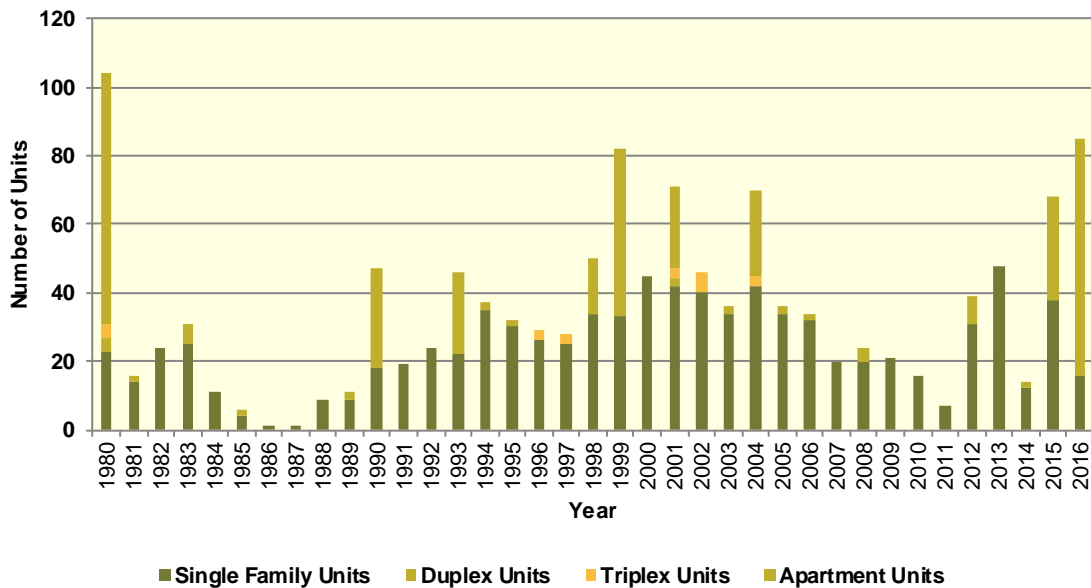


Diagram II.21.9 Total Permits by Unit Type

Clay County
Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.21.37. In 2016, there were 8,099 housing units, up from 7,828 in 2000. Single-family units accounted for 82.8 percent of units in 2016, compared to 78.5 in 2000. Apartment units accounted for 11 percent in 2016, compared to 10.6 percent in 2000.

Table II.21.37 Housing Units by Type Clay County 2000 Census SF3 & 2016 Five-Year ACS Data				
Unit Type	2000 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	6,146	78.5%	6,708	82.8%
Duplex	205	2.6%	185	2.3%
Tri- or Four-Plex	397	5.1%	202	2.5%
Apartment	828	10.6%	893	11%
Mobile Home	252	3.2%	106	1.3%
Boat, RV, Van, Etc.	0	0%	5	0.1%
Total	7,828	100.0%	8,099	100.0%

Some 90.3 percent of housing was occupied in 2010, compared to 92.7 percent in 2000. Owner-occupied housing changed 2.6 percent between 2000 and 2010, ending with owner-occupied units representing 70.6 percent of unit. Vacant units changed by 37.1 percent, resulting in 780 vacant units in 2010.

Table II.21.38 Housing Units by Tenure Clay County 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	7,259	92.7%	7,282	90.3%	0.3%
Owner-Occupied	5,014	69.1%	5,144	70.6%	2.6%
Renter-Occupied	2,245	30.9%	2,138	29.4%	-4.8%
Vacant Housing Units	569	7.3%	780	9.7%	37.1%
Total Housing Units	7,828	100.0%	8,062	100.0%	3%

Table II.21.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 8,099 housing units. An estimated 71.6 percent were owner-occupied, and 10.1 percent were vacant.

Table II.21.39 Housing Units by Tenure Clay County 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	7,282	90.3%	7,281	89.9%
Owner-Occupied	5,144	70.6%	5,210	71.6%
Renter-Occupied	2,138	29.4%	2,071	28.4%
Vacant Housing Units	780	9.7%	818	10.1%
Total Housing Units	8,062	100.0%	8,099	100.0%

Households by household size are shown in Table II.21.40. There were a total of 7,282 households in 2010, up from 7,259 in 2000. One person households changed by 6.5 percent between 2000 and 2010, while two person households changed by 9.1 percent. Three and four person households changed by -12.4 and -19.8 respectively, representing 12.5 percent and 10.4 percent of the population in 2010.

Table II.21.40					
Households by Household Size					
Clay County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	2,166	29.8%	2,306	31.7%	6.5%
Two Persons	2,569	35.4%	2,803	38.5%	9.1%
Three Persons	1,035	14.3%	907	12.5%	-12.4%
Four Persons	944	13%	757	10.4%	-19.8%
Five Persons	419	5.8%	356	4.9%	-15%
Six Persons	99	1.4%	105	1.4%	6.1%
Seven Persons or More	27	0.4%	48	0.7%	77.8%
Total	7,259	100.0%	7,282	100.0%	0.3%

Households by income is shown in Table II.21.41. Households earning more than \$100,000 per year represented 16 percent of households in 2016, compared to 5.7 percent in 2000. Households earning between \$50,000 and \$74,999 represented 18 percent of households in 2016, compared to 17.9 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 12.1 percent of households in 2016, compared to 17.1 percent in 2000.

Table II.21.41				
Households by Income				
Clay County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Income	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	1,243	17.1%	884	12.1%
\$15,000 to \$19,999	571	7.8%	527	7.2%
\$20,000 to \$24,999	603	8.3%	463	6.4%
\$25,000 to \$34,999	1,128	15.5%	755	10.4%
\$35,000 to \$49,999	1,602	22%	1,072	14.7%
\$50,000 to \$74,999	1,302	17.9%	1,311	18%
\$75,000 to \$99,999	408	5.6%	1,103	15.1%
\$100,000 or More	417	5.7%	1,166	16%
Total	7,274	100.0%	7,281	100.0%

Table II.21.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 5.5 percent and 3 percent of households, respectively. Households built in the 1970’s, 1980’s, and 1990’s account for 18.1 percent, 6.5 percent, and 8.6, respectively. Housing units built prior to 1939 represented 25.1 percent of households in 2016.

Table II.21.42				
Households by Year Home Built				
Clay County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Year Built	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	2,207	30.4%	1,826	25.1%
1940 to 1949	792	10.9%	576	7.9%
1950 to 1959	1,170	16.1%	1,100	15.1%
1960 to 1969	994	13.7%	743	10.2%
1970 to 1979	1,183	16.3%	1,320	18.1%
1980 to 1989	354	4.9%	473	6.5%
1990 to 1999	559	7.7%	627	8.6%
2000 to 2009	.	.	398	5.5%
2010 or Later	.	.	218	3%
Total	7,259	100.0%	7,281	100.0%

The distribution of unit types by race are shown in Table II.21.43. An estimated 82.2 percent of white households occupy single family homes and some 11 percent of white households occupied apartments. An estimated 100 percent of American Indian households occupy single family homes.

Table II.21.43							
Distribution of Units in Structure by Race							
Clay County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	82.2%	0%	100%	0%	0%	46.1%	100%
Duplex	2.6%	0%	0%	0%	0%	0%	0%
Tri- or Four-Plex	2.6%	0%	0%	0%	0%	0%	0%
Apartment	11%	0%	0%	0%	100%	53.9%	0%
Mobile Home	1.4%	0%	0%	0%	0%	0%	0%
Boat, RV, Van, Etc.	0.1%	0%	0%	0%	0%	0%	0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.21.44. An estimated 32.2 percent of vacant units were for rent in 2010, a 69.6 percent change since 2000. In addition, some 11.2 percent of vacant units were for sale, a change of 4.8 percent between 2000 and 2010. “Other” vacant units represented 41.3 percent of vacant units in 2010. This is a change of 122.1 percent since 2000. “Other” vacant units are not for sale or rent, or otherwise available to the marketplace. These units may be problematic if concentrated in certain areas, and may create a “blighting” effect.

Table II.21.44 Disposition of Vacant Housing Units Clay County 2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	148	26%	251	32.2%	69.6%
For Sale	83	14.6%	87	11.2%	4.8%
Rented or Sold, Not Occupied	119	20.9%	34	4.4%	-71.4%
For Seasonal, Recreational, or Occasional Use	74	13%	86	11%	16.2%
For Migrant Workers	0	0%	0	0%	0%
Other Vacant	145	25.5%	322	41.3%	122.1%
Total	569	100.0%	780	100.0%	37.1%

The disposition of vacant units between 2010 and 2016 are shown in Table II.21.45. By 2016, for rent units accounted for 18.8 percent of vacant units, while for sale units accounted for 11.4 percent. "Other" vacant units accounted for 61.2 percent of vacant units, representing a total of 501 "other" vacant units.

Table II.21.45 Disposition of Vacant Housing Units Clay County 2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	251	32.2%	154	18.8%
For Sale	87	11.2%	93	11.4%
Rented Not Occupied	10	1.3%	0	0%
Sold Not Occupied	24	3.1%	0	0%
For Seasonal, Recreational, or Occasional Use	86	11%	70	8.6%
For Migrant Workers	0	0%	0	0%
Other Vacant	322	41.3%	501	61.2%
Total	780	100.0%	818	100.0%

Housing Problems

Households are classified as having housing problems if they face overcrowding, incomplete plumbing or kitchen facilities, or cost burdens. Overcrowding is defined as having from 1.1 to 1.5 people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. Households with overcrowding are shown in Table II.21.46. In 2016, an estimated 1.3 percent of households were overcrowded, and an additional 0.8 percent were severely overcrowded.

Table II.21.46 Overcrowding and Severe Overcrowding Clay County 2000 Census SF3 & 2016 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	4,982	99.2%	34	0.7%	4	0.1%	5,020
2016 Five-Year ACS	5,178	99.4%	20	0.4%	12	0.2%	5,210
Renter							
2000 Census	2,166	96.7%	39	1.7%	34	1.5%	2,239
2016 Five-Year ACS	1,950	94.2%	72	3.5%	49	2.4%	7,281
Total							
2000 Census	7,148	98.5%	73	1%	38	0.5%	7,259
2016 Five-Year ACS	7,128	97.9%	92	1.3%	61	0.8%	7,281

Incomplete plumbing and kitchen facilities are another indicator of potential housing problems. According to the Census Bureau, a housing unit is classified as lacking complete plumbing facilities when any of the following are not present: piped hot and cold water, a flush toilet, and a bathtub or shower. Likewise, a unit is categorized as deficient when any of the following are missing from the kitchen: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator.

There were a total of 5 households with incomplete plumbing facilities in 2016, representing 0.1 percent of households in Clay County. This is compared to 0.5 percent of households lacking complete plumbing facilities in 2000.

Table II.21.47 Households with Incomplete Plumbing Facilities Clay County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	7,221	7,276
Lacking Complete Plumbing Facilities	38	5
Total Households	7,259	7,281
Percent Lacking	0.5%	0.1%

There were 42 households lacking complete kitchen facilities in 2016, compared to 30 households in 2000. This was a change from 0.4 percent of households in 2000 to 0.6 percent in 2016.

Table II.21.48 Households with Incomplete Kitchen Facilities Clay County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	7,229	7,239
Lacking Complete Kitchen Facilities	30	42
Total Households	7,259	7,281
Percent Lacking	0.4%	0.6%

Cost burden is defined as gross housing costs that range from 30.0 to 50.0 percent of gross household income; severe cost burden is defined as gross housing costs that exceed 50.0 percent of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan.

For renters, this figure represents monthly rent and selected electricity and natural gas energy charges.

In Clay County, 14.7 of households had a cost burden and 8 percent had a severe cost burden. Some 25.4 percent of renters were cost burdened, and 12.6 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 9.4 percent and a severe cost burden rate of 2.2 percent. Owner occupied households with a mortgage had a cost burden rate of 11.3 percent, and severe cost burden at 9.1 percent.

Table II.21.49
Cost Burden and Severe Cost Burden by Tenure
 Clay County
 2000 Census & 2016 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	1,980	85.2%	289	12.4%	54	2.3%	0	0%	2,323
2016 Five-Year ACS	2,362	79.2%	337	11.3%	271	9.1%	11	0.4%	2,981
Owner Without a Mortgage									
2000 Census	1,567	90.2%	107	6.2%	51	2.9%	13	0.7%	1,738
2016 Five-Year ACS	1,966	88.2%	210	9.4%	49	2.2%	4	0.2%	2,229
Renter									
2000 Census	1,462	69.8%	275	13.1%	219	10.4%	140	6.7%	2,096
2016 Five-Year ACS	1,089	52.6%	525	25.4%	260	12.6%	197	9.5%	2,071
Total									
2000 Census	5,009	81.4%	671	10.9%	324	5.3%	153	2.5%	6,157
2016 Five-Year ACS	5,417	74.4%	1,072	14.7%	580	8%	212	2.9%	7,281

Housing Problems by Income

Table II.21.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Clay County. As can be seen in 2017 the MFI was \$67,300, which compared to \$69,900 for the State of Iowa.

Table II.21.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 530 owner-occupied and 465 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 239 owner-occupied 155 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 5,575 households without a housing problem.

Table II.21.50
Median Family Income
 Clay County
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	47,500	49,100
2001	50,000	52,500
2002	50,000	53,700
2003	49,900	54,900
2004	50,400	55,800
2005	51,600	57,650
2006	51,800	57,800
2007	52,000	58,100
2008	52,300	58,500
2009	55,300	62,000
2010	55,600	62,400
2011	55,000	64,000
2012	55,700	64,800
2013	60,000	64,700
2014	60,600	65,300
2015	66,100	67,500
2016	66,400	68,400
2017	67,300	69,900

Table II.21.51
Housing Problems by Income and Tenure
 Clay County
 2010–2014 HUD CHAS Data

Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	4	0	0	0	0	4
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	4	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	0	0	25	15	44
Housing cost burden greater than 50% of income (and none of the above problems)	145	40	40	10	4	239
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	85	150	150	40	105	530
Zero/negative income (and none of the above problems)	10	0	0	0	0	10
Has none of the 4 housing problems	90	315	785	580	2,775	4,545
Total	338	505	975	655	2,903	5,376
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	15	35	15	10	15	90
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	40	0	40
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	35	10	0	0	49
Housing cost burden greater than 50% of income (and none of the above problems)	155	0	0	0	0	155
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	165	245	55	0	0	465
Zero/negative income (and none of the above problems)	65	0	0	0	0	65
Has none of the 4 housing problems	75	190	260	195	310	1,030
Total	479	505	340	245	325	1,894
Total						
Lacking complete plumbing or kitchen facilities	19	35	15	10	15	94
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	40	4	44
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	8	35	10	25	15	93
Housing cost burden greater than 50% of income (and none of the above problems)	300	40	40	10	4	394
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	250	395	205	40	105	995
Zero/negative income (and none of the above problems)	75	0	0	0	0	75
Has none of the 4 housing problems	165	505	1,045	775	3,085	5,575
Total	817	1,010	1,315	900	3,228	7,270

Home Mortgage Loans

The FFEIC The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975. Data collected under the HMDA provide a comprehensive portrait of home loan activity, including information pertaining to home purchase loans, home improvement loans, and refinancing. For the analysis below only owner-occupied originated loans for single family units were considered. As can be seen in Table II.21.52, of the 308 loans in 2016, 172 loans were for Home Purchases, 16 were for Home Improvement and 120 were for refinancing.

Table II.21.52				
Owner-Occupied Single Family Home Loans by Loan Type				
Clay County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	102	22	122	246
2009	110	15	311	436
2010	72	19	189	280
2011	101	14	201	316
2012	110	26	293	429
2013	110	12	213	335
2014	134	12	80	226
2015	130	19	89	238
2016	172	16	120	308

Table II.21.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$109,591 in 2012 and \$125,395 in 2016. Overall, average loans were \$104,232 in 2008 and \$121,036 in 2016.

Table II.21.53				
Owner-Occupied Single Family Home Loans by Average Loan Amount				
Clay County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$109,559	\$77,364	\$104,623	\$104,232
2009	\$100,518	\$27,400	\$109,408	\$104,344
2010	\$121,444	\$25,263	\$113,894	\$109,821
2011	\$102,851	\$46,643	\$108,975	\$104,256
2012	\$109,591	\$76,923	\$113,877	\$110,538
2013	\$112,609	\$69,083	\$109,019	\$108,767
2014	\$120,694	\$65,500	\$108,088	\$113,301
2015	\$118,308	\$90,684	\$125,607	\$118,832
2016	\$125,395	\$64,063	\$122,383	\$121,036

Table II.21.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$12,055,000 in 2012 and \$21,568,000 in 2016. Overall, average loans were \$25,641,000 in 2008 and \$37,279,000 in 2016.

Table II.21.54 Total Volume of Owner-Occupied Single Family Loans Clay County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$11,175,000	\$1,702,000	\$12,764,000	\$25,641,000
2009	\$11,057,000	\$411,000	\$34,026,000	\$45,494,000
2010	\$8,744,000	\$480,000	\$21,526,000	\$30,750,000
2011	\$10,388,000	\$653,000	\$21,904,000	\$32,945,000
2012	\$12,055,000	\$2,000,000	\$33,366,000	\$47,421,000
2013	\$12,387,000	\$829,000	\$23,221,000	\$36,437,000
2014	\$16,173,000	\$786,000	\$8,647,000	\$25,606,000
2015	\$15,380,000	\$1,723,000	\$11,179,000	\$28,282,000
2016	\$21,568,000	\$1,025,000	\$14,686,000	\$37,279,000

Survey of Rental Properties

From September through December of 2017, a telephone survey was conducted with landlords and rental property managers throughout Iowa. Table II.21.55 presents some basic statistics about the completed surveys.

Table II.21.55 Survey of Rental Properties Clay County 2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	4	717	7.1	52.3

Table II.21.56, shows the amount of total and vacant units with their associated vacancy rates. There were 217 apartment units reported in the survey, with 45 of them available, which resulted in a vacancy rate of 20.7 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Table II.21.56 Rental Vacancy Survey by Type Clay County 2017 Survey of Rental Properties			
Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	0	0	0%
Apartments	217	45	20.7%
Mobile Homes	0	0	0%
“Other” Units	0	0	0%
Don't Know	500	6	0%
Total	717	51	7.1%

Table II.21.57, reports units by bedroom size. As can be seen there were 20 two bedroom apartment units and 12 three bedroom units. Overall, the 20 two bedroom units accounted for 2.8 percent of all units, and the 12 three bedroom units accounted for 1.7 percent. Several respondents choose not to provide bedroom sizes, which accounted for the 679 units listed as “Don’t Know”. Additional details for additional unit types are reported found below.

Table II.21.57 Rental Units by Bedroom Size Clay County 2017 Survey of Rental Properties						
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Don’t Know	Total
Efficiency	0	0	0	0	.	0
One	0	6	0	0	.	6
Two	0	20	0	0	.	20
Three	0	12	0	0	.	12
Four	0	0	0	0	.	0
Don’t Know	0	179	0	0	500	679
Total	0	217	0	0	500	717

Table II.21.58 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were Two-bedroom units, which had a vacancy rate of 40 percent.

Table II.21.58 Apartment Units by Bedroom Size Clay County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	0%
One	6	2	33.3%
Two	20	8	40%
Three	12	3	25%
Four	0	0	0%
Don’t know	179	32	17.9%
Total	217	45	20.7%

Average market-rate rents by unit type are shown in Table II.21.59. Not all respondents were able to disclose the rental amounts for their units, so there may be some statistical aberrations in the computed rental rates, but generally those units with more bedrooms had higher rents.

Table II.21.59 Average Market Rate Rents by Bedroom Size Clay County 2017 Survey of Rental Properties					
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Total
Efficiency	\$0	\$0	\$0	\$0	\$0
One	\$0	\$370	\$0	\$0	\$370
Two	\$0	\$480	\$0	\$0	\$480
Three	\$0	\$570	\$0	\$0	\$570
Four	\$0	\$625	\$0	\$0	\$625
Total	\$0	\$568.1	\$0	\$0	\$568.1

Table II.21.60, shows the average rental rates for assisted units by bedroom size and unit type. Since assistance is often based on income of the resident or other case by case determinations average assisted rents can vary across bedroom size.

Table II.21.60 Average Assisted Rate Rents by Bedroom Size Clay County 2017 Survey of Rental Properties					
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Total
Efficiency	\$0	\$0	\$0	\$0	\$0
One	\$0	\$0	\$0	\$0	\$0
Two	\$0	\$0	\$0	\$0	\$0
Three	\$0	\$0	\$0	\$0	\$0
Four	\$0	\$0	\$0	\$0	\$0
Total	\$0	\$0	\$0	\$0	\$0

The average rent and availability of apartment units is displayed in Table II.21.61. The most common rent for apartment rents was between 500 and 750 dollars and the units in this price range had a vacancy rate of 17.9 percent.

Table II.21.61 Apartment Market Rate Rents by Vacancy Status Clay County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	0	0	0%
\$500 to \$750	179	32	17.9%
\$750 to \$1,000	0	0	0%
\$1,000 to \$1,250	0	0	0%
\$1,250 to \$1,500	0	0	0%
Above \$1,500	0	0	0%
Missing	38	13	34.2%
Total	217	45	20.7%

Respondents were asked if utilities are included in the rent and as shown in Table II.21.62 below 3 respondents, or 75 percent, included some sort of utility in the rent.

Table II.21.62 Are there any utilities included with the rent? Clay County 2017 Survey of Rental Properties	
Period	Respondent
Yes	3
No	1
% Offering Utilities	75%

The type of utility included in the rent is shown in Table II.21.63. There were 0 respondents who included electricity, 0 respondents who included natural gas, 3 respondents who included water and sewer and 3 respondents included trash collection in the rent.

Table II.21.63 Which utilities are included with the rent? Clay County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	0
Natural Gas	0
Water/Sewer	3
Trash Collection	3

Accessible Rental Properties

The survey also asked respondents if any of their units were accessible to persons with disabilities. As can be seen in, Table II.21.64 below, there were 64 accessible apartment units. Respondents also indicated there were a total of 24 persons with disabilities currently residing in accessible units.

Table II.21.64 Accessible Units by Bedroom Size Clay County 2017 Survey of Rental Properties						
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Don't Know	Total
Efficiency	0	0	0	0		0
One	0	1	0	0		1
Two	0	2	0	0		2
Three	0	1	0	0		1
Four	0	0	0	0		0
Don't Know	0	60	0	0	100	160
Total	0	64	0	0	100	164

Table II.21.65, shows the breakdown of accessible and not accessible apartment units by bedroom size. As can be seen 10 percent or 2 two bedroom apartment units are accessible, with 8.3 percent of three bedroom units were considered accessible. Overall, 29.5 percent of all apartment units were considered accessible by survey respondents.

Table II.21.65 Apartment Units by Accessibility and Bedroom Size Clay County 2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	0	0	0	0%
One	5	1	6	16.7%
Two	18	2	20	10%
Three	11	1	12	8.3%
Four	0	0	0	0%
Don't know	119	60	179	33.5%
Total	153	64	217	29.5%

Perceived Need for Rental Units

Table II.21.66, at right, shows the number of survey respondents who keep a waiting list. As can be seen 3 respondents said they keep a waitlist, with an estimated 0 number of persons on the wait list.

Table II.21.66 Do you keep a waiting list? Clay County 2017 Survey of Rental Properties	
Period	Respondent
Yes	3
No	1
Waitlist Size	0

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.21.67, 0 respondents said there was no need for renovating single family units, with 0 respondents saying there was extreme need for renovating single family units. Likewise, 0 respondents indicated no need for renovating existing apartment units, with 0 respondents saying there was extreme need for renovating existing apartment units.

Table II.21.67 How would you rate the need for renovation of existing units in the city? Clay County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	0	0	0	0
Low Need	0	0	0	0
Moderate Need	1	1	1	1
High Need	1	1	1	1
Extreme Need	0	0	0	0
Average Need	3.5	3.5	3.5	3.5

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.21.68, 1 respondent said there was no need for new single family units, with 0 respondents saying there was extreme need for constructing new single family units. Likewise, 1 respondent indicated no need for new apartment units, with 0 respondents saying there was extreme need for constructing new apartment units.

Table II.21.68 How would you rate the need for construction of new units in the city? Clay County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	1	1	1	1
Low Need	0	0	0	0
Moderate Need	1	1	1	1
High Need	0	0	0	0
Extreme Need	0	0	0	0
Average Need	2	2	2	2

The 2017 Housing Needs Forecast reports housing demand projections from 2017 to 2050. Three possible economic futures portraying moderate, strong, and very strong growth were used to create three forecasts. The strong scenario is the base case, representing conditions as of today. The *moderate growth* scenario forecast projects household growth with the assumption of slower population and employment growth, where the *very strong growth* scenario incorporates assumptions of much stronger employment and population growth over the forecast horizon.

The primary objective of offering three alternative forecasts is to enhance planning capacity and to provide additional tools in order to assist state and local governments in their ongoing housing needs assessment, thereby facilitating informed discussion about housing demand at the local community level. These forecasts prove useful when interpreting the need for new or rehabilitated housing and whether single-family or rental housing activities might be best undertaken.

All three forecasts span the period of 2016 through 2050 and offer predictions of the demand for housing. However, only the strong growth scenario is reported here. The moderate and very strong scenarios are reported in the appendix.

This report uses the modified population projections based on projections released from Woods & Poole Economic, Inc (W&P).

Income categories were calculated using the Housing and Urban Development CHAS (Comprehensive Housing Affordability Strategy) data and are expressed as a percentage of area Median Family Income (MFI). This distribution is assumed to remain constant over the forecast horizon. Homeownership rates were forecasted based on historical trends.

Table II.21.69, shows the *strong growth scenario* for the Clay County. As can be seen there were 5,210 owner-occupied and 2,071 renter-occupied households in 2016, for a total of 7,281 households. In 2030, there will be a projected 7,655 households, of which 5,391 are projected to be owner occupied and the remaining 2,264 are expected to be renter-occupied.

By 2050, there are projected to be 5,336 owner-occupied households, of which 338 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 960 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 2,169 renter households, of which 550 renter households are expected to have incomes between 0 and 30.0 percent of median family income 394 renter households with incomes between 50.1-80.0 percent

of MFI. Overall households are projected to reach 7,505 occupied units by 2050, of which 888 are expected to have incomes on between 0 and 30 percent of MFI.

Table II.21.69								
Housing Demand Forecast								
Clay County								
Strong Growth Scenario								
Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	330	336	340	342	342	342	340	338
30.1-50%	486	495	499	502	504	503	500	497
50.1-80%	937	955	964	970	972	970	966	960
80.1-95%	461	470	474	477	478	478	475	472
95.1-115%	597	609	614	618	619	618	616	612
115+%	2,399	2,445	2,467	2,482	2,488	2,484	2,472	2,457
Total	5,210	5,310	5,358	5,391	5,403	5,394	5,370	5,336
Renter								
0-30%	525	578	576	574	570	565	558	550
30.1-50%	547	602	600	598	594	588	581	573
50.1-80%	376	414	413	411	409	405	400	394
80.1-95%	219	241	240	239	238	235	232	229
95.1-115%	142	157	156	155	154	153	151	149
115+%	262	289	288	287	285	282	279	275
Total	2,071	2,280	2,274	2,264	2,249	2,228	2,201	2,169
Total								
0-30%	855	914	916	915	912	906	898	888
30.1-50%	1,032	1,097	1,100	1,100	1,097	1,091	1,081	1,070
50.1-80%	1,313	1,369	1,377	1,381	1,380	1,375	1,366	1,354
80.1-95%	680	711	714	716	716	713	708	701
95.1-115%	739	765	770	773	774	771	767	761
115+%	2,661	2,733	2,755	2,769	2,773	2,766	2,751	2,732
Total	7,281	7,590	7,631	7,655	7,652	7,622	7,571	7,505

