

**VOLUME II:
CLAYTON COUNTY**

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Clayton County

DEMOGRAPHICS

Population Estimates

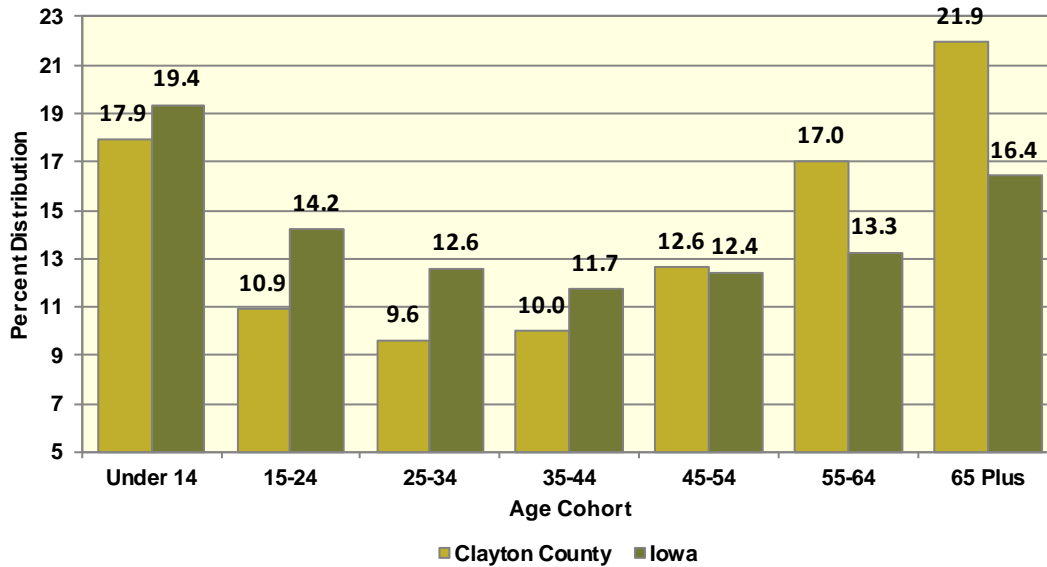
The Census Bureau's current census estimates indicate that Clayton County's population decreased from 18,129 in 2010 to 17,590 in 2016, or by 3 percent. This compares to a statewide population change of 2.9 percent over the period. The number of people from 25 to 34 years of age decreased by 2 percent, and the number of people from 55 to 64 years of age increased by 15.5 percent. The white population decreased by 3.7 percent, while the black population increased by 107.4 percent. The Hispanic population increased from 306 to 311 people between 2010 and 2016 or by 1.6 percent. These data are presented in Table II.22.1.

Table II.22.1						
Profile of Population Characteristics						
Clayton County vs. State of Iowa						
2010 Census and 2016 Current Census Estimates						
Subject	Clayton County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	18,129	17,590	-3%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	3,427	3,151	-8.1%	603,673	607,020	0.6%
15 to 24 years	1,939	1,916	-1.2%	430,187	445,808	3.6%
25 to 34 years	1,724	1,689	-2%	382,583	394,373	3.1%
35 to 44 years	1,964	1,758	-10.5%	364,548	367,535	0.8%
45 to 54 years	2,978	2,223	-25.4%	439,726	389,744	-11.4%
55 to 64 years	2,593	2,994	15.5%	372,750	415,998	11.6%
65 and Over	3,504	3,859	10.1%	452,888	514,215	13.5%
Race						
White	17,856	17,204	-3.7%	2,839,615	2,864,884	0.9%
Black	68	141	107.4%	91,695	114,874	25.3%
American Indian and Alaskan Native	23	33	43.5%	13,563	15,924	17.4%
Asian	42	47	11.9%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	17	13	-23.5%	2,419	3,592	48.5%
Two or more races	123	152	23.6%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	306	311	1.6%	151,544	182,606	20.5%

Table II.22.2, presents the population of Clayton County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 9,079 males, who accounted for 50.1 percent of the population, and the remaining 49.9 percent, or 9,050 persons, were female. In 2016, the number of males rose to 8,844 persons, and accounted for 50.3 percent of the population, with the remaining 49.7 percent, or 8,746 persons being female.

Table II.22.2 Population by Age and Gender Clayton 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	1,759	1,668	3,427	1,616	1,535	3,151	-8.1%
15 to 24 years	985	954	1,939	1,007	909	1,916	-1.2%
25 to 34 years	884	840	1,724	847	842	1,689	-2.0%
35 to 44 years	1,013	951	1,964	941	817	1,758	-10.5%
45 to 54 years	1,013	951	1,964	941	817	1,758	-10.5%
55 to 64 years	1,508	1,470	2,978	1,115	1,108	2,223	-25.4%
65 and Over	1,580	1,924	3,504	1,797	2,062	3,859	-3.0%
Total	9,079	9,050	18,129	8,844	8,746	17,590	-3%
% of Total	50.1%	49.9%	.	50.3%	49.7%	.	

**Diagram II.22.1
Age Distribution**
Clayton County
2016 Current Census Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Clayton County decreased from 19,054 to 18,678 persons, or by -2 percent. Between 2000 and 2010, Clayton County population, changed by -549 persons, to a total population of 18,129 persons. The most recent estimates indicated that Clayton County’s population fell an additional -539 persons since the 2010 Census, to 17,590 persons in July 2016.

Table II.22.3 Population Estimates: Births, Deaths, and Migration Clayton County 1990-2010 Census Data and Intercensal Estimates	
1990 Census	19,054
Natural Increase 90-00	-71
Net Migration 90-00	-305
2000 Census	18,678
Natural Increase 00-09	-41
Net Migration 00-09	-452
2009 Population Estimate	18,185
2010 Census	18,129
Natural Increase 10-16	1
Net Migration 10-16	-540
2016 Population Estimate	17,590

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.22.3, Clayton County had a natural increase, of -71 persons between 1990 and 2000. During the April 2000 to July 2009 period, Clayton County’s natural increase was estimated at -41 persons. Between 2010 and 2016, the natural increase was estimated at 1 persons, and the net migration was -540 persons.

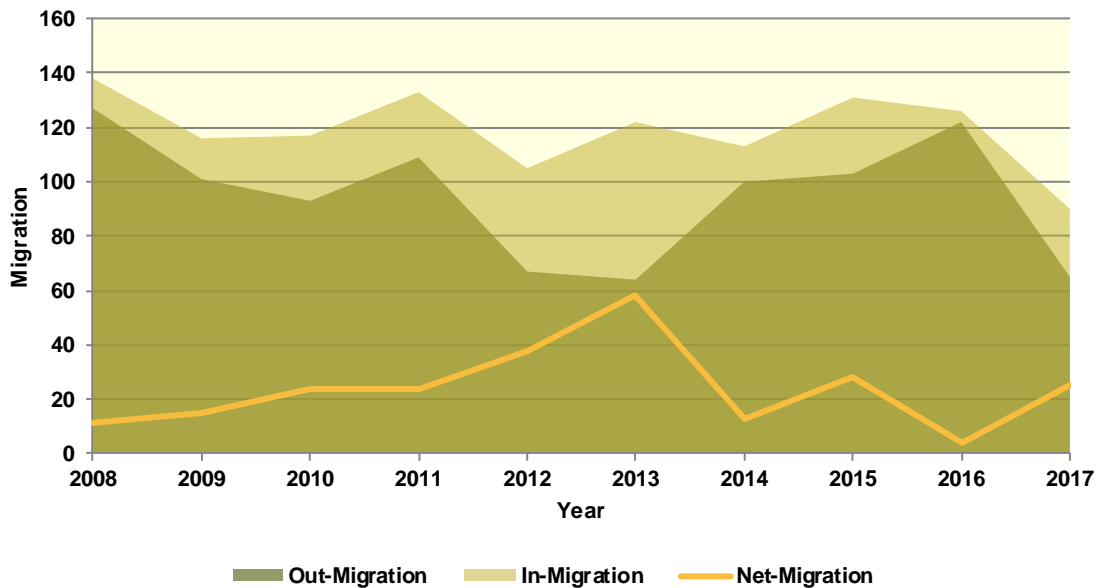
Population Migration Trends

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.22.4 in 2008 there was a total of 138 in-migrations with a total of 127 out-migrations, which led to a net-migration of 11 persons. The most recent first half 2017 data saw a net-migration of 25 persons, with 90 persons entering Clayton County and 65 persons leaving Clayton County.

Diagram II.22.2, 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 58 people entering and the migration lowest net migration occurred in 2016 with 4 entering Clayton County.

Diagram II.22.2
Net In-migration by Gender
 Clayton County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.22.4, shows in- and out-migration by gender. In the most recent first half 2017 data, 52 percent of net-migrants, or 13 persons were male, with the remaining 48 percent, or 12 persons were female.

Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017-First Half
In										
Male	75	55	58	75	49	58	53	68	63	46
Female	63	61	59	58	56	64	60	63	63	44
Total	138	116	117	133	105	122	113	131	126	90
Out										
Male	66	51	49	56	33	31	51	45	61	33
Female	61	50	44	53	34	33	49	58	61	32
Total	127	101	93	109	67	64	100	103	122	65
Net										
Male	9	4	9	19	16	27	2	23	2	13
Female	2	11	15	5	22	31	11	5	2	12
Total	11	15	24	24	38	58	13	28	4	25

Table II.22.5, shows net-migration for Clayton County by age range. The largest age cohort in the most recent 2017 net migration data was those in the age range of 46 to 55, with 9 persons entering Clayton County. Those in the age range of 14 to 17 had the lowest levels of net migration, with 1 person leaving Clayton County.

Table II.22.5										
Migration by Age Range										
Clayton County										
Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	1	2	0	3	0	2	0	1	0	0
18-22	21	12	17	13	18	12	11	8	14	14
23-25	17	12	15	9	15	18	10	22	11	8
26-35	42	34	28	41	21	26	35	36	32	22
36-45	22	16	16	22	13	24	20	15	20	8
46-55	18	19	18	23	18	18	11	15	23	17
56-65	11	12	16	14	11	14	17	24	18	15
66 +	6	9	7	8	9	8	9	10	8	6
Total	138	116	117	133	105	122	113	131	126	90
Out										
14-17	1	1	1	1	1	1	2	1	4	1
18-22	14	14	10	15	11	10	15	15	14	11
23-25	28	18	22	14	10	7	13	14	11	9
26-35	30	17	19	29	13	16	25	27	35	15
36-45	16	23	12	20	10	7	18	15	21	9
46-55	19	17	9	10	10	14	17	9	16	8
56-65	11	10	13	14	6	4	7	10	10	8
66 +	8	1	7	6	6	5	3	12	11	4
Total	127	101	93	109	67	64	100	103	122	65
Net										
14-17	0	1	-1	2	-1	1	-2	0	-4	-1
18-22	7	-2	7	-2	7	2	-4	-7	0	3
23-25	-11	-6	-7	-5	5	11	-3	8	0	-1
26-35	12	17	9	12	8	10	10	9	-3	7
36-45	6	-7	4	2	3	17	2	0	-1	-1
46-55	-1	2	9	13	8	4	-6	6	7	9
56-65	0	2	3	0	5	10	10	14	8	7
66 +	-2	8	0	2	3	3	6	-2	-3	2
Total	11	15	24	24	38	58	13	28	4	25

School Age Enrollment

Table II.22.6, show the school enrollment from the Iowa Department of Education for Clayton County. The school enrollment figures below are for both public and private schools. As can be seen below, in 2010 total enrollment was 2,146 students and was 2,235 in 2017, a change of 4.1 percent. Enrollment for students in grades 1 to 5 was 706 students in 2010 and 799 in 2017, which was a change of 13.2 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 699 and 679 in 2017, which was a change of -2.9 percent.

Table II.22.6						
School Enrollment						
Clayton County						
Iowa Department of Education						
Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	248	1,336	834	1,240	158	3,671
2001	236	1,256	827	1,194	23	3,536
2002	204	1,178	820	1,159	10	3,371
2003	211	1,114	832	1,107	14	3,278
2004	233	1,064	827	1,098	0	3,222
2005	221	1,021	775	1,085	5	3,102
2006	141	792	532	865	2	2,330
2007	172	767	497	835	14	2,271
2008	225	768	479	824	79	2,296
2009	275	743	473	771	107	2,262
2010	288	706	453	699	121	2,146
2011	283	700	455	639	120	2,077
2012	279	712	457	620	105	2,068
2013	308	762	432	623	113	2,125
2014	316	775	474	670	107	2,235
2015	313	812	472	686	119	2,283
2016	295	791	459	714	103	2,259
2017	285	799	472	679	101	2,235
% Change 10-17	-1%	13.2%	4.2%	-2.9%	-16.5%	4.1%

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.22.7, shows population by age for the 2000 and 2010 Census. The population changed by -2.9 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by 1.2 percent to a total of 3,504 persons in 2010. Those aged 25 to 34 changed by -12.8 percent, and those aged under 5 changed by 4.2 percent.

Table II.22.7 Population by Age Clayton County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	1,077	5.8%	1,122	6.2%	4.2%
5 to 19	4,138	22.2%	3,459	19.1%	-16.4%
20 to 24	731	3.9%	785	4.3%	7.4%
25 to 34	1,976	10.6%	1,724	9.5%	-12.8%
35 to 54	5,451	29.2%	4,942	27.3%	-9.3%
55 to 64	1,843	9.9%	2,593	14.3%	40.7%
65 or Older	3,462	18.5%	3,504	19.3%	1.2%
Total	18,678	100.0%	18,129	100.0%	-2.9%

The elderly population is further explored in Table II.22.8. Those aged 65 to 66 changed by 7.2 percent between 2000 and 2010, resulting in a population of 371 persons. Those aged 85 or older changed by 7.4 percent during the same time period, and resulted in 597 persons over age 85 in 2010.

Table II.22.8 Elderly Population by Age Clayton County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	346	10%	371	10.6%	7.2%
67 to 69	535	15.5%	536	15.3%	0.2%
70 to 74	829	23.9%	768	21.9%	-7.4%
75 to 79	633	18.3%	681	19.4%	7.6%
80 to 84	563	16.3%	551	15.7%	-2.1%
85 or Older	556	16.1%	597	17%	7.4%
Total	3,462	100.0%	3,504	100.0%	1.2%

Population by race and ethnicity is shown in Table II.22.9. The white population changed by -4 percent between 2000 and 2010, and resulted in representing 97.8 percent of the population in 2010. The black population changed by 134.6 percent, represented 0.3 percent of the population in 2010. The American Indian and Asian populations represented 0.1 and 0.2 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 115.5 percent between 2000 and 2010, compared to the -3.8 percent growth rate for non-Hispanics.

Table II.22.9					
Population by Race and Ethnicity					
Clayton County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	18,478	98.9%	17,731	97.8%	-4%
Black	26	0.1%	61	0.3%	134.6%
American Indian	41	0.2%	20	0.1%	-51.2%
Asian	20	0.1%	42	0.2%	110%
Native Hawaiian/ Pacific Islander	1	0%	17	0.1%	1600%
Other	35	0.2%	110	0.6%	214.3%
Two or More Races	77	0.4%	148	0.8%	92.2%
Total	18,678	100.0%	18,129	100.0%	-2.9%
Hispanic	142	0.8%	306	1.7%	115.5%
Non-Hispanic	18,536	99.2%	17,823	98.3%	-3.8%

Population by race and ethnicity through 2016 is shown in Table II.22.10. The white population represented 98 percent of the population in 2016, compared with black households accounting for 0.6 percent of the population. Hispanic households represented 1.9 percent of the population in 2016.

Table II.22.10				
Population by Race and Ethnicity				
Clayton County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	17,731	97.8%	17,377	98%
Black	61	0.3%	110	0.6%
American Indian	20	0.1%	40	0.2%
Asian	42	0.2%	80	0.5%
Native Hawaiian/ Pacific Islander	17	0.1%	0	0%
Other	110	0.6%	0	0%
Two or More Races	148	0.8%	128	0.7%
Total	18,129	100.0%	17,735	100.0%
Non-Hispanic	17,823	98.3%	17,404	98.1%
Hispanic	306	1.7%	331	1.9%

The population by race is broken down further by ethnicity in Table II.22.11. While the white non-Hispanic population changed by -4.5 percent between 2000 and 2010, the white Hispanic population changed by 82.6 percent. The black non-Hispanic population changed by 140 percent.

Table II.22.11					
Population by Race and Ethnicity					
Clayton County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	18,386	99.2%	17,563	98.5%	-4.5%
Black	25	0.1%	60	0.3%	140%
American Indian	32	0.2%	13	0.1%	-59.4%
Asian	20	0.1%	42	0.2%	110%
Native Hawaiian/ Pacific Islander	1	0%	17	0.1%	1600%
Other	4	0%	2	0%	-50%
Two or More Races	68	0.4%	126	0.7%	85.3%
Total Non-Hispanic	18,536	100.0%	17,823	100.0%	-3.8%
Hispanic					
White	92	64.8%	168	54.9%	82.6%
Black	1	0.7%	1	0.3%	0%
American Indian	9	6.3%	7	2.3%	-22.2%
Asian	0	0%	0	0%	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	0%
Other	31	21.8%	108	35.3%	248.4%
Two or More Races	9	6.3%	22	7.2%	144.4%
Total Hispanic	142	100.0%	306	100.0%	115.5%
Total Population	18,678	100.0%	18,129	100.0%	-2.9%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.22.12. During this time, the total non-Hispanic population was 17,404 persons in 2016. The Hispanic population was 331.

Table II.22.12				
Population by Race and Ethnicity				
Clayton County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	17,563	98.5%	17,064	98%
Black	60	0.3%	110	0.6%
American Indian	13	0.1%	40	0.2%
Asian	42	0.2%	80	0.5%
Native Hawaiian/ Pacific Islander	17	0.1%	0	0%
Other	2	0%	0	0%
Two or More Races	126	0.7%	110	0.6%
Total Non-Hispanic	17,823	100.0%	17,404	100.0%
Hispanic				
White	168	54.9%	313	94.6%
Black	1	0.3%	0	0%
American Indian	7	2.3%	0	0%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	108	35.3%	0	0%
Two or More Races	22	7.2%	18	5.4%
Total Hispanic	306	100.0%	331	100.0%
Total Population	18,129	100.0%	17,735	100.0%

Households by type and tenure are shown in Table II.22.13. Family households represented 64.1 percent of households, while non-family households accounted for 35.9 percent. These changed from 66.1 and 33.9 percent, respectively.

Table II.22.13				
Household Type by Tenure				
Clayton County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	5,020	66.1%	4,887	64.1%
Married-Couple Family	4,205	83.8%	3,974	81.3%
Owner-Occupied	3,768	89.6%	3,512	88.4%
Renter-Occupied	437	10.4%	462	11.6%
Other Family	815	16.2%	913	16.7%
Male Householder, No Spouse Present	326	40%	330	35.7%
Owner-Occupied	211	64.7%	238	72.1%
Renter-Occupied	115	35.3%	92	27.9%
Female Householder, No Spouse Present	489	60%	583	53.6%
Owner-Occupied	279	57.1%	294	50.4%
Renter-Occupied	210	42.9%	289	49.6%
Non-Family Households	2,579	33.9%	2,735	35.9%
Owner-Occupied	1,561	60.5%	1,745	63.8%
Renter-Occupied	1,018	39.5%	990	36.2%
Total	7,599	100.0%	7,622	100.0%

The group quarters population was 287 in 2010, compared to 481 in 2000. Institutionalized populations experienced a -32.8 percent change between 2000 and 2010. Non-institutionalized populations experienced a -56.1 percent change during this same time period.

Table II.22.14					
Group Quarters Population					
Clayton County					
2000 & 2010 Census SF1 Data					
Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	2	0.6%	9	4.1%	350%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	324	99.4%	210	95.9%	-35.2%
Other Institutions	0	0%	0	0%	0%
Total	326	100.0%	219	100.0%	-32.8%
Noninstitutionalized					
College Dormitories	0	0%	0	0%	0%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	155	100%	68	100%	-56.1%
Total	155	100.0%	68	100.0%	-56.1%
Group Quarters Population	481	100.0%	287	100.0%	-40.3%

The number of foreign born persons are shown in Table II.22.15. An estimated 0.4 percent of the population was born in Guatemala, some 0.3 percent were born in Somalia, and another 0.3 percent were born in Canada.

Table II.22.15
Place of Birth for the Foreign-Born Population
 Clayton County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 country of origin	Guatemala	63	0.4%
#2 country of origin	Somalia	53	0.3%
#3 country of origin	Canada	52	0.3%
#4 country of origin	Mexico	39	0.2%
#5 country of origin	Philippines	30	0.2%
#6 country of origin	South Africa	19	0.1%
#7 country of origin	Korea	16	0.1%
#8 country of origin	Germany	15	0.1%
#9 country of origin	Colombia	13	0.1%
#10 country of origin	Czechoslovakia	9	0.1%

Limited English Proficiency and the language spoken at home are shown in Table II.22.16. An estimated 0.6 percent of the population speaks Spanish at home, followed by 0.4 percent speaking German or other West Germanic languages.

Table II.22.16
Limited English Proficiency and Language Spoken at Home
 Clayton County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	93	0.6%
#2 LEP Language	German or other West Germanic languages	66	0.4%
#3 LEP Language	Other and unspecified languages	48	0.3%
#4 LEP Language	Tagalog	16	0.1%
#5 LEP Language	Russian, Polish, or other Slavic languages	3	0%
#6 LEP Language	French, Haitian, or Cajun	2	0%
#7 LEP Language	Arabic	0	0%
#8 LEP Language	Chinese	0	0%
#9 LEP Language	Korean	0	0%
#10 LEP Language	Other Asian and Pacific Island languages	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.22.17. Some 16.8 percent of the population was disabled in 2000, or a total of 2,898 persons. The disability rate was highest for those over 65, with 35.8 percent disabled.

Table II.22.17		
Disability by Age		
Clayton County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	185	6.1%
16 to 64	1,591	14.3%
65 and older	1,122	35.8%
Total	2,898	16.8%

Table II.22.18 shows disability by type in 2000. There were 1,371 physical disabilities in 2000, some 991 employment disabilities, and 942 go-outside-home disabilities.

Table II.22.18	
Total Disabilities Tallied: Aged 5 and Older	
Clayton County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	634
Physical disability	1,371
Mental disability	822
Self-care disability	406
Employment disability	991
Go-outside-home disability	942
Total	5,166

Disability by age, as estimated by the 2016 ACS, is shown in Table II.22.19. The disability rate for females was 13.4 percent, compared to 13.6 percent for males. The disability rate changed precipitously higher with age, with 47 percent of those over 75 experiencing a disability.

Table II.22.19						
Disability by Age						
Clayton County 2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	10	2%	6	1.2%	16	1.6%
5 to 17	85	5.6%	58	4.1%	143	4.9%
18 to 34	146	9.9%	89	6.1%	235	8%
35 to 64	348	9.6%	397	11.4%	745	10.5%
65 to 74	253	26.3%	194	20.9%	447	23.6%
75 or Older	356	48.7%	419	45.6%	775	47%
Total	1,198	13.6%	1,163	13.4%	2,361	13.5%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.22.20. Some 7.4 percent have an ambulatory disability, 6.6 have an independent living disability, and 2.8 percent have a self-care disability.

Table II.22.20		
Total Disabilities Tallied: Aged 5 and Older		
Clayton County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	727	4.2%
Vision disability	466	2.7%
Cognitive disability	905	5.5%
Ambulatory disability	1,226	7.4%
Self-Care disability	457	2.8%
Independent living disability	895	6.6%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.22.21. In 2016, some 9,004 persons were employed and 372 were unemployed. This totaled a labor force of 9,376 persons. The unemployment rate for Clayton County was estimated to be 4 percent in 2016.

Table II.22.21	
Employment, Labor Force and Unemployment	
Clayton County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	9,004
Unemployed	372
Labor Force	9,376
Unemployment Rate	4%

In 2016, 91.6 percent of households in Clayton County had a high school education or greater.

Table II.22.22	
High School or Greater Education	
Clayton County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	6,984
Total Households	7,622
Percent High School or Above	91.6%

As seen in Table II.22.23, some 44.3 percent of the population had a high school diploma or equivalent, another 31.7 percent have some college, 10.4 percent have a Bachelor's Degree, and 3.9 percent of the population had a graduate or professional degree.

Table II.22.23		
Educational Attainment		
Clayton County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	1,333	9.6%
High School or Equivalent	6,129	44.3%
Some College or Associates Degree	4,385	31.7%
Bachelor's Degree	1,442	10.4%
Graduate or Professional Degree	534	3.9%
Total Population Above 18 years	13,823	100.0%



ECONOMICS

Labor Force

Table II.22.24, shows the labor force statistics for Clayton County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 2000 with a rate of 3.4 percent. The highest level of unemployment occurred during 2009 rising to a rate of 8.6 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 Clayton County increased from 4.2 percent in 2015 to 4.3 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Table II.22.24 Labor Force Statistics Clayton County 1990 - 2016 BLS Data					
Year	Clayton County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	515	8,697	9,212	5.6%	4.4%
1991	549	8,673	9,222	6%	4.7%
1992	559	9,055	9,614	5.8%	4.5%
1993	540	9,131	9,671	5.6%	4%
1994	551	9,144	9,695	5.7%	3.5%
1995	558	10,068	10,626	5.3%	3.4%
1996	623	10,293	10,916	5.7%	3.5%
1997	493	10,397	10,890	4.5%	3.1%
1998	504	9,893	10,397	4.8%	2.7%
1999	456	10,027	10,483	4.3%	2.6%
2000	345	9,862	10,207	3.4%	2.6%
2001	481	9,926	10,407	4.6%	3.3%
2002	564	9,379	9,943	5.7%	4%
2003	589	8,975	9,564	6.2%	4.5%
2004	647	8,825	9,472	6.8%	4.5%
2005	617	8,879	9,496	6.5%	4.3%
2006	489	9,200	9,689	5%	3.7%
2007	469	9,273	9,742	4.8%	3.7%
2008	549	9,423	9,972	5.5%	4.2%
2009	857	9,139	9,996	8.6%	6.4%
2010	745	9,738	10,483	7.1%	6%
2011	639	9,702	10,341	6.2%	5.5%
2012	578	9,588	10,166	5.7%	5%
2013	571	9,526	10,097	5.7%	4.7%
2014	513	9,710	10,223	5%	4.3%
2015	434	9,872	10,306	4.2%	3.8%
2016	448	9,943	10,391	4.3%	3.7%

Diagram II.22.3, shows the employment and labor force for Clayton County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 9,943 persons, with the labor force reaching 10,391, indicating there were a total of 448 unemployed persons.



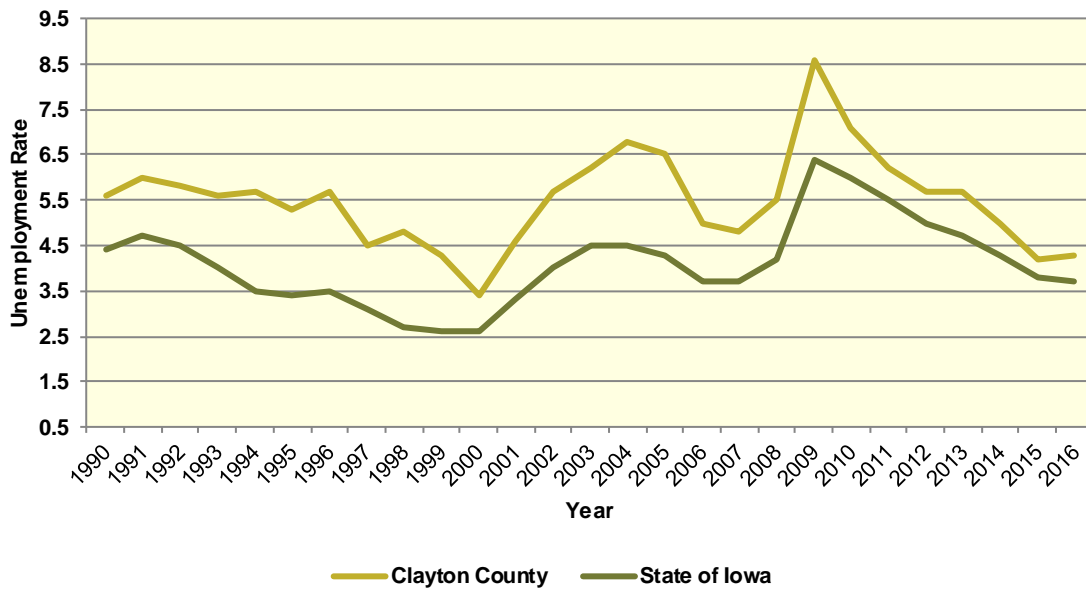
Diagram II.22.3
Employment and Labor Force
 Clayton County
 1990 – 2016 BLS Data



Unemployment

Diagram II.22.4, shows the unemployment rate for both the State and Clayton County. During the 1990’s the average rate for Clayton County was 5.3 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 5.7 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 5.5 percent. Over the course of the entire period the Clayton County had an average unemployment rate that higher than the State, 5.5 percent for Clayton County, versus 4.1 statewide.

Diagram II.22.4
Annual Unemployment Rate
 Clayton 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.22.25, shows total real earnings by industry for Clayton County. In the most recent 2016 estimate, the government and government enterprises industry had the largest total real earnings, with total real earnings reaching \$74,849,000. Between 2015 and 2016 the construction industry saw the largest percentage increase, rising by 16.9 percent.

Table II.22.25
Real Earnings by Industry
 Clayton 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	33,683	63,849	122,670	110,514	130,801	105,228	93,839	66,547	-29.1
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	3,605	0	0	0	0	0	0	0	0
Construction	50,793	50,481	47,081	51,321	45,168	53,406	62,650	73,251	16.9
Manufacturing	51,681	43,143	46,277	51,146	52,265	57,782	59,931	60,781	1.4
Wholesale trade	13,462	16,004	19,655	21,676	21,039	24,514	24,129	23,771	-1.5
Retail trade	26,753	21,495	22,762	23,599	23,631	23,916	23,902	24,528	2.6
Transportation and warehousing	8,872	0	0	0	0	0	0	0	0
Information	2,974	3,694	3,806	3,729	3,387	3,411	3,488	3,648	4.6
Finance and insurance	12,047	14,558	13,276	13,818	13,323	13,354	13,882	14,294	3
Real estate and rental and leasing	1,178	2,264	2,376	3,023	3,702	3,494	3,440	3,553	3.3
Professional and technical services	5,385	7,930	7,656	8,859	0	0	8,659	8,880	2.6
Management of companies and enterprises	0	0	5,045	0	0	0	0	0	0
Administrative and waste services	5,578	0	2,516	0	0	2,465	0	0	0
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	20,309	10,784	9,961	9,623	8,938	8,320	8,524	8,173	-4.1
Accommodation and food services	7,112	4,947	5,772	5,163	4,555	4,547	4,264	4,749	11.4
Other services, except public administration	11,911	13,862	12,464	12,061	11,343	12,393	13,999	14,308	2.2
Government and government enterprises	62,723	77,806	75,200	73,194	74,546	74,769	75,613	74,849	-1
Total	355,067	391,111	455,169	457,629	468,586	466,790	469,723	453,083	-3.5



Table II.22.26, shows the total employment by industry for the Clayton County. The most recent estimates show the farm industry was the largest employer in Clayton County, with employment reaching 1,610 jobs in 2016. Between 2015 and 2016 the construction industry saw the largest percentage increase, rising by 10.6 percent.

Table II.22.26									
Employment by Industry									
Clayton County									
BEA Table CA25 Data									
NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	1,980	1,636	1,632	1,584	1,641	1,568	1,628	1,610	-1.1
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	14	0	0	0	0	0	0	0	0
Construction	915	1,004	992	1,005	934	882	999	1,105	10.6
Manufacturing	1,317	1,017	1,015	1,077	1,043	1,068	1,075	1,045	-2.8
Wholesale trade	372	302	331	316	331	368	351	351	0
Retail trade	1,170	1,063	1,069	1,057	1,086	1,093	1,080	1,088	0.7
Transportation and warehousing	264	0	0	0	0	0	0	0	0
Information	87	89	86	87	89	86	81	85	4.9
Finance and insurance	335	404	413	439	434	415	414	418	1
Real estate and rental and leasing	181	241	242	234	238	247	269	280	4.1
Professional and technical services	199	252	232	271	0	0	266	273	2.6
Management of companies and enterprises	0	0	92	0	0	0	0	0	0
Administrative and waste services	275	0	202	0	0	273	0	0	0
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	577	355	321	328	315	309	320	317	-0.9
Accommodation and food services	537	516	549	487	500	498	485	494	1.9
Other services, except public administration	549	572	571	551	551	571	619	623	0.6
Government and government enterprises	1,377	1,430	1,404	1,404	1,404	1,409	1,391	1,389	-0.1
Total	11,397	10,835	10,941	10,930	10,966	10,980	11,093	11,144	0.5



Table II.22.27, shows the real average earnings per job by industry for Clayton County. These figures are calculated by dividing the total real earning displayed in Tables II.22.25 and II.22.26, by industry. In 2016, the wholesale trade industry had the highest average earnings reaching 67,724 dollars. Between 2015 and 2016 the accommodation and food services industry saw the largest percentage increase, rising by 9.3 percent to 13,314 dollars.

Table II.22.27									
Real Earnings Per Job by Industry									
Clayton County									
BEA Table CA5N and CA25 Data									
NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	17,012	39,027	75,165	69,769	79,708	67,110	57,641	41,334	-28.3
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	257,485	0	0	0	0	0	0	0	0
Construction	55,512	50,280	47,461	51,066	48,360	60,551	62,713	66,290	5.7
Manufacturing	39,241	42,422	45,593	47,489	50,110	54,103	55,750	58,164	4.3
Wholesale trade	36,189	52,992	59,380	68,594	63,563	66,614	68,743	67,724	-1.5
Retail trade	22,866	20,221	21,292	22,327	21,759	21,881	22,131	22,544	1.9
Transportation and warehousing	33,605	0	0	0	0	0	0	0	0
Information	34,185	41,502	44,254	42,868	38,054	39,665	43,066	42,918	-0.3
Finance and insurance	35,960	36,035	32,146	31,477	30,699	32,178	33,533	34,196	2
Real estate and rental and leasing	6,506	9,392	9,820	12,919	15,553	14,146	12,787	12,689	-0.8
Professional and technical services	27,061	31,469	32,999	32,691	0	0	32,551	32,527	-0.1
Management of companies and enterprises	0	0	54,840	0	0	0	0	0	0
Administrative and waste services	20,284	0	12,454	0	0	9,029	0	0	0
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	35,197	30,377	31,032	29,338	28,374	26,924	26,637	25,782	-3.2
Accommodation and food services	13,245	9,586	10,514	10,601	9,111	9,130	8,793	9,613	9.3
Other services, except public administration	21,696	24,235	21,828	21,890	20,586	21,704	22,615	22,966	1.6
Government and government enterprises	45,550	54,410	53,561	52,132	53,095	53,065	54,359	53,887	-0.9
Total	31,154	36,097	41,602	41,869	42,731	42,513	42,344	40,657	-4

Table II.22.28 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 \$832,851,000 a -1.4 percent change between 2015 and 2016. Table II.22.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 10,835 and 11,144 in 2016, which a change of 0.5 percent over this period.

Table II.22.28
Total Employment and Real Personal Income
 Clayton 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	234,119	11,977	28,744	49,897	33,836	334,619	16,153	8,647	27,075
1970	234,134	12,030	30,391	54,403	36,355	343,253	16,663	8,593	27,246
1971	212,677	12,458	30,847	57,463	39,134	327,663	15,773	8,627	24,651
1972	244,440	14,029	30,205	62,062	39,996	362,673	17,037	8,698	28,104
1973	297,799	16,653	31,363	68,912	43,889	425,311	20,114	9,006	33,068
1974	252,803	18,311	31,968	72,275	46,068	384,802	18,222	9,130	27,690
1975	255,402	17,576	31,485	76,237	52,321	397,868	18,571	8,932	28,593
1976	256,292	19,384	33,378	79,313	53,607	403,206	18,717	9,589	26,726
1977	261,979	19,607	29,940	86,426	53,184	411,922	18,868	9,772	26,809
1978	305,619	20,898	27,324	91,417	55,145	458,607	21,014	9,810	31,153
1979	271,404	23,260	23,551	97,419	58,834	427,947	19,795	10,341	26,244
1980	199,242	21,919	21,803	108,435	62,695	370,256	17,567	10,000	19,925
1981	235,227	22,067	21,674	121,357	64,203	420,395	20,067	9,772	24,072
1982	195,383	20,783	19,027	131,397	68,590	393,614	18,923	9,736	20,067
1983	156,837	20,901	18,096	134,588	70,400	359,020	17,426	10,001	15,682
1984	259,044	21,863	20,052	142,383	70,183	469,799	22,909	9,936	26,072
1985	242,632	21,748	21,061	138,727	71,184	451,856	22,395	9,689	25,043
1986	267,357	23,349	17,649	139,004	71,153	471,813	23,950	9,772	27,359
1987	283,676	23,864	21,547	129,922	71,027	482,308	24,846	9,696	29,257
1988	260,689	26,704	19,236	122,965	72,483	448,668	23,164	9,887	26,366
1989	299,680	27,482	18,655	126,886	74,465	492,205	25,611	9,923	30,201
1990	313,374	28,209	19,164	119,845	77,572	501,746	26,318	9,961	31,460
1991	285,392	28,480	20,216	118,125	80,906	476,159	25,208	9,939	28,714
1992	313,732	30,221	20,629	118,852	84,321	507,312	26,966	10,279	30,521
1993	276,986	30,500	23,924	119,969	84,379	474,759	25,107	10,350	26,762
1994	296,809	30,991	29,354	120,113	84,729	500,014	26,475	10,172	29,178
1995	308,491	35,582	24,462	136,823	89,734	523,928	27,763	11,392	27,079
1996	354,683	33,518	25,029	143,631	93,230	583,056	30,801	11,566	30,666
1997	370,883	38,384	26,946	149,720	93,694	602,859	31,810	11,873	31,237
1998	369,156	38,447	30,871	149,993	98,529	610,102	32,281	11,762	31,385
1999	349,630	39,677	32,837	144,212	99,549	586,551	31,158	11,667	29,968
2000	370,870	40,080	37,410	148,443	100,455	617,097	33,157	11,795	31,443
2001	355,067	39,381	38,884	154,621	106,959	616,150	33,253	11,397	31,155
2002	348,927	39,569	42,685	148,147	112,777	612,967	33,369	11,044	31,595
2003	348,846	39,268	45,874	147,140	110,613	613,206	33,405	10,666	32,706
2004	383,796	39,850	51,325	132,991	114,883	643,146	35,033	10,597	36,217
2005	362,977	40,363	54,750	118,026	118,988	614,378	33,630	10,699	33,927
2006	356,862	41,799	60,282	111,723	125,109	612,177	33,504	10,854	32,878
2007	366,570	42,622	68,423	131,144	129,831	653,346	35,782	10,997	33,334
2008	386,408	43,900	77,489	148,407	141,909	710,312	39,008	11,161	34,621
2009	350,647	43,421	65,471	156,702	147,881	677,281	37,244	10,930	32,081
2010	391,111	44,709	68,810	146,649	156,703	718,563	39,739	10,835	36,097
2011	455,169	41,655	69,566	169,879	152,114	805,074	44,746	10,941	41,602
2012	457,629	42,371	71,210	188,028	152,529	827,026	46,136	10,930	41,870
2013	468,586	45,210	76,466	162,134	152,573	814,549	45,836	10,966	42,731
2014	466,790	46,512	77,237	171,447	156,522	825,484	46,603	10,980	42,513
2015	469,723	47,618	74,959	186,595	161,093	844,753	47,796	11,093	42,344
2016	453,083	49,358	75,022	188,342	165,762	832,851	47,348	11,144	40,657

Diagram II.22.5, shows real average earnings per job for Clayton County from 1990 to 2016. Over this period the average earning per job for Clayton County was \$33,879, which was lower than the statewide average of \$43,526 over the same period.

Diagram II.22.5
Real Average Earnings Per Job
 Clayton County
 BEA Data 1990 - 2016

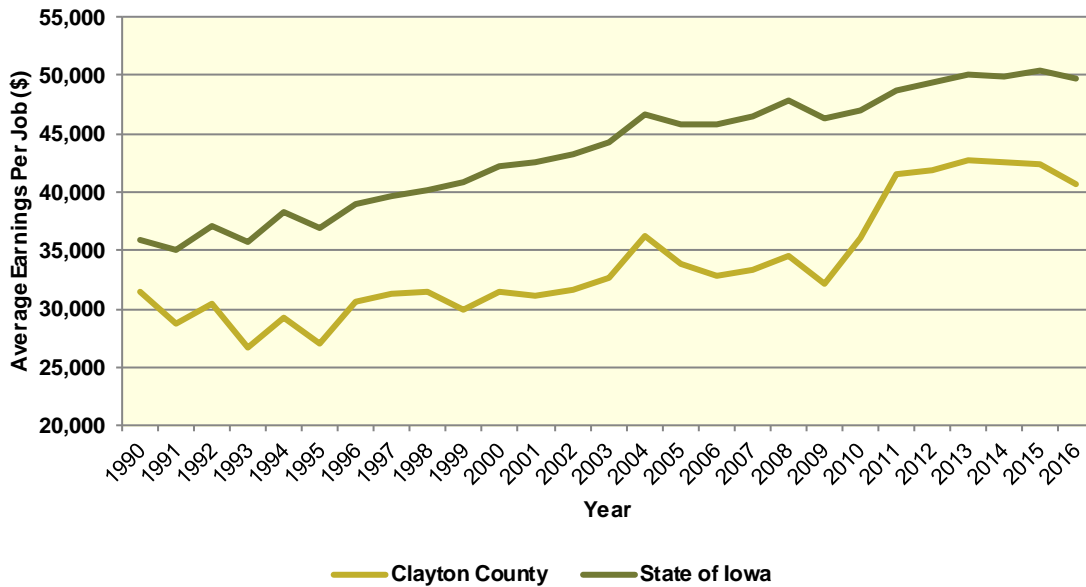
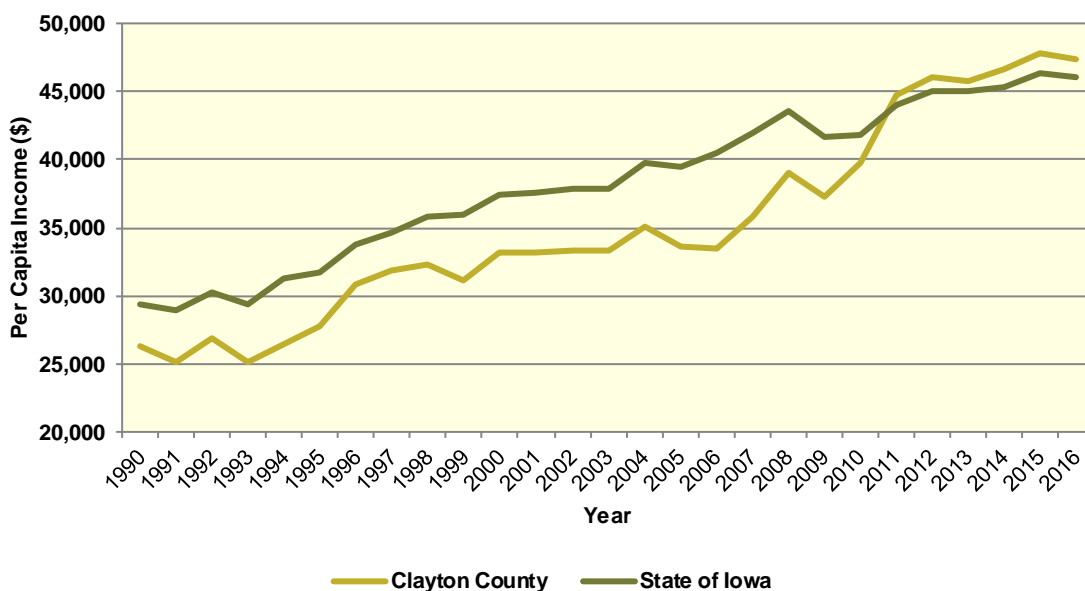


Diagram II.22.6, shows real per capita income for the Clayton County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Clayton County was \$35,166, which was lower than the statewide average of \$38,254 over the same period.

Diagram II.22.6
Real Per Capita Income
 Clayton 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.22.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment increased from 6,739 persons in 2015 to 6,744 in 2016, a change of 0.1 percent.

Table II.22.29
Total Monthly Employment
 Clayton County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	5,941	6,290	6,273	6,343	6,154	6,196	6,317	6,310	6,221	6,487	6,370
Feb	5,946	6,173	6,257	6,229	6,121	6,110	6,251	6,231	6,232	6,503	6,370
Mar	5,987	6,301	6,337	6,330	6,256	6,286	6,423	6,329	6,299	6,528	6,566
Apr	6,261	6,550	6,687	6,527	6,487	6,573	6,770	6,418	6,576	6,869	6,806
May	6,439	6,630	6,973	6,583	6,568	6,731	6,893	6,756	6,748	6,913	6,898
Jun	6,640	6,853	7,070	6,692	6,846	6,933	7,060	6,878	6,938	7,087	7,008
Jul	6,379	6,520	6,863	6,465	6,539	6,785	6,835	6,750	6,760	6,873	6,838
Aug	6,272	6,510	6,941	6,390	6,461	6,681	6,730	6,685	6,731	6,738	6,872
Sep	6,464	6,623	6,925	6,661	6,624	6,793	6,800	6,729	6,851	6,795	6,895
Oct	6,437	6,634	6,824	6,536	6,587	6,727	6,704	6,735	6,837	6,801	6,845
Nov	6,313	6,617	6,715	6,528	6,515	6,658	6,538	6,676	6,816	6,696	6,782
Dec	6,269	6,515	6,742	6,442	6,391	6,558	6,600	6,525	6,686	6,579	6,673
Annual	6,279	6,518	6,717	6,477	6,462	6,586	6,660	6,585	6,641	6,739	6,744
% Change	.	3.8%	3.1%	-3.6%	-0.2%	1.9%	1.1%	-1.1%	0.9%	1.5%	0.1%

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 \$691 in 2015. In 2016, average weekly wages saw an increased of 2.3 percent over the prior year, rising to \$707, or by 16 dollars. These data are shown in Table II.22.30.

Table II.22.30						
Average Weekly Wages						
Clayton County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	417	459	432	481	447	
2002	430	478	457	496	466	4.3%
2003	440	485	452	510	472	1.3%
2004	446	518	487	527	495	4.9%
2005	467	524	493	536	506	2.2%
2006	500	525	513	561	525	3.8%
2007	493	544	548	582	543	3.4%
2008	528	556	562	621	567	4.4%
2009	540	581	571	627	580	2.3%
2010	536	581	580	665	591	1.9%
2011	555	600	614	682	614	3.9%
2012	605	625	601	691	631	2.8%
2013	585	623	625	680	629	-0.3%
2014	608	653	641	720	657	4.5%
2015	643	685	688	749	691	5.2%
2016(p)	642	693	721	769	707	2.3%

Total business establishments reported by the QCEW are displayed in Table II.22.31. Between 2015 and 2016, the total number of business establishments in Clayton County increased by 2.3 percent, from 626 to 627 establishments.

Table II.22.31						
Number of Business Establishments						
Clayton County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	646	651	609	602	627	
2002	613	620	616	617	617	-1.6%
2003	605	605	606	609	606	-1.8%
2004	610	609	607	605	608	0.3%
2005	588	586	583	589	587	-3.5%
2006	588	588	591	591	590	0.5%
2007	605	612	621	614	613	3.9%
2008	612	610	609	606	609	-0.7%
2009	595	597	600	601	598	-1.8%
2010	607	614	612	610	611	2.2%
2011	606	605	610	614	609	-0.3%
2012	619	621	626	627	623	2.3%
2013	625	617	623	620	621	-0.3%
2014	622	618	619	619	620	-0.2%
2015	622	625	627	630	626	1%
2016	629	626	626	627	627	0.2%

Iowa Department of Revenue

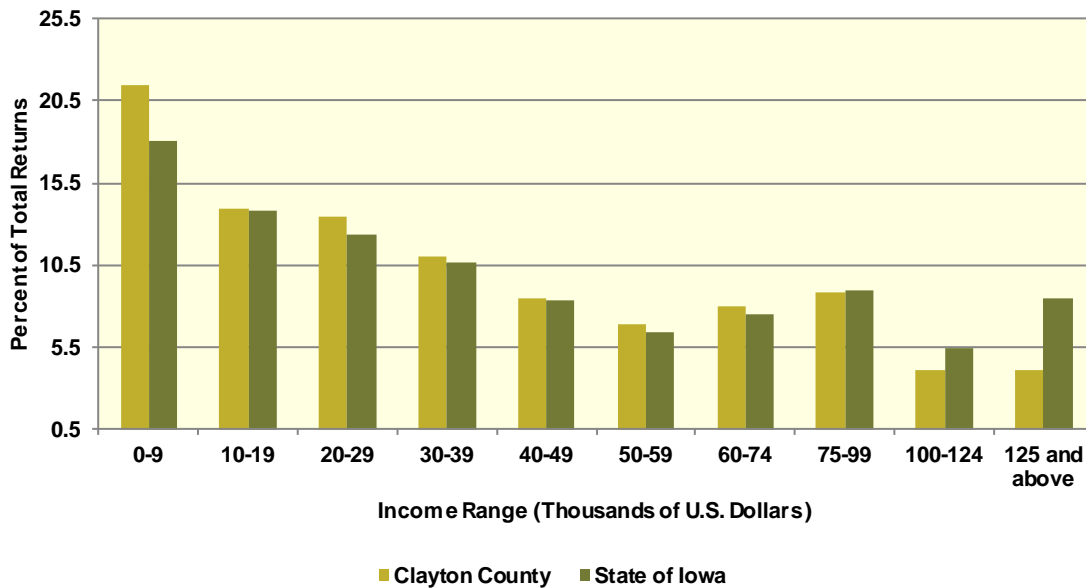
The Iowa Department of Revenue releases annual income tax statistics. Table II.22.32, shows the number of returns by adjusted gross income. For taxpayer confidentiality, if the number of returns was fewer than 5, the data was redacted. As a result the number of returns reported maybe slightly lower than the actual returns. Most redacted records occurred in the highest income brackets. The table below gives an accurate measure of the income distribution in Clayton County.

As can be seen below, the total number of returns between 2010 and 2015 increased by 0.9 percent, with 332 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 85.5 percent. This compared to the income class of \$20,000-29,999, which saw the lowest percentage change between 2010 and 2015 of -12.7 percent.

Table II.22.32
Number of Tax Returns by Adjusted Gross Income
 Clayton 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	2,158	1,597	1,195	880	705	519	452	245	79	86	7,916
2003	2,086	1,444	1,178	903	721	500	493	288	72	104	7,789
2004	2,054	1,418	1,156	907	721	526	489	329	86	112	7,798
2005	2,024	1,415	1,144	881	698	560	545	371	109	134	7,881
2006	1,992	1,295	1,193	910	705	614	598	428	113	159	8,007
2007	1,980	1,293	1,180	940	731	611	629	467	147	170	8,148
2008	1,946	1,280	1,151	926	676	571	660	491	172	182	8,055
2009	1,968	1,250	1,162	831	677	586	605	514	154	174	7,921
2010	1,946	1,285	1,121	868	667	572	653	526	189	179	8,006
2011	1,894	1,273	1,090	884	670	553	682	565	217	222	8,050
2012	1,727	1,216	1,136	883	648	530	707	617	249	310	8,023
2013	1,756	1,183	1,122	886	631	548	676	665	243	304	8,014
2014	1,700	1,190	1,070	898	670	520	680	698	306	338	8,070
2015	1,734	1,122	1,082	888	681	553	649	710	331	332	8,082
Change 10 - 15	-10.9%	-12.7%	-3.5%	2.3%	2.1%	-3.3%	-0.6%	35%	75.1%	85.5%	0.9%

Diagram II.22.7
2015 Income Distribution
 Clayton 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 2,161 in 2010 to 1,709 in 2016, with the poverty rate reaching 9.9 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.22.33, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	1,532	8.4%
2001	1,619	8.9%
2002	1,761	9.6%
2003	1,569	8.6%
2004	1,760	9.7%
2005	1,793	10.1%
2006	1,862	10.4%
2007	1,881	10.9%
2008	1,860	10.8%
2009	1,928	11.3%
2010	2,161	12.2%
2011	2,277	12.9%
2012	2,057	11.7%
2013	2,105	12%
2014	1,878	10.8%
2015	1,951	11.2%
2016	1,709	9.9%

The rate of poverty for Clayton County is shown in Table II.22.34. In 2016, there were an estimated 1,841 persons living in poverty. This represented a 10.5 percent poverty rate, compared to 8.6 percent poverty in 2000. In 2016, some 11.3 percent of those in poverty were under age 6, and 19.3 percent were 65 or older.

Table II.22.34 Poverty by Age Clayton 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	187	11.9%	208	11.3%
6 to 17	285	18.2%	332	18%
18 to 64	801	51.1%	945	51.3%
65 or Older	295	18.8%	356	19.3%
Total	1,568	100.0%	1,841	100.0%
Poverty Rate	8.6%	.	10.5%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 0.3 percent in Clayton County between 2010 and 2016, from 8,999 to 9,030. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.22.35.

Table II.22.35 Housing Units State of Iowa vs. Clayton County 2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Clayton County	% Growth Since Census
2000 Census Base	1,232,625	.	8,618	.
2010 Census	1,336,417	8.4%	8,999	4.4%
July 2011 Estimate	1,341,974	0.4%	8,996	0%
July 2012 Estimate	1,346,403	0.7%	9,016	0.2%
July 2013 Estimate	1,353,274	1.3%	9,014	0.2%
July 2014 Estimate	1,362,458	1.9%	9,021	0.2%
July 2015 Estimate	1,370,778	2.6%	9,025	0.3%
July 2016 Estimate	1,380,162	3.3%	9,030	0.3%

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 Clayton County increased from 25 authorizations in 2015 to 38 in 2016.

The real value of single-family building permits decreased from \$227,538 in 2015 to \$164,474 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.22.36.

Table II.22.36
Building Permits and Valuation
 Clayton 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	27	0	0	9	36	107,920	57,202
1981	36	2	7	46	91	105,405	125,390
1982	22	0	0	10	32	105,292	19,939
1983	21	0	0	0	21	94,349	0
1984	22	0	0	0	22	83,932	0
1985	13	0	0	0	13	92,614	0
1986	18	0	0	0	18	91,800	0
1987	12	0	0	0	12	91,324	0
1988	16	0	0	8	24	93,952	37,082
1989	23	0	0	0	23	102,260	0
1990	28	0	0	0	28	105,064	0
1991	32	2	0	5	39	90,832	45,227
1992	24	0	0	15	39	125,520	25,584
1993	41	0	0	6	47	154,092	64,271
1994	44	2	4	0	50	116,915	0
1995	35	4	4	25	68	133,198	71,016
1996	54	0	0	30	84	121,452	69,747
1997	35	0	0	26	61	119,445	68,571
1998	49	4	0	45	98	131,488	50,248
1999	57	0	0	38	95	128,781	66,815
2000	48	18	4	26	96	137,622	65,324
2001	51	0	0	36	87	133,646	63,872
2002	47	4	0	37	88	129,753	62,901
2003	62	0	0	43	105	144,187	61,673
2004	57	0	3	0	60	162,100	0
2005	69	0	0	0	69	157,912	0
2006	61	2	0	0	63	164,667	0
2007	39	8	0	0	47	180,609	0
2008	48	0	0	0	48	153,296	0
2009	35	2	7	0	44	164,621	0
2010	21	0	0	0	21	189,522	0
2011	41	0	0	0	41	138,492	0
2012	27	0	0	0	27	164,256	0
2013	30	0	0	0	30	209,285	0
2014	29	0	0	0	29	214,030	0
2015	25	0	0	0	25	227,538	0
2016	38	0	0	8	46	164,474	125,000



Diagram II.22.8
Single Family Permits
 Clayton County
 Census Bureau Data, 1980–2016

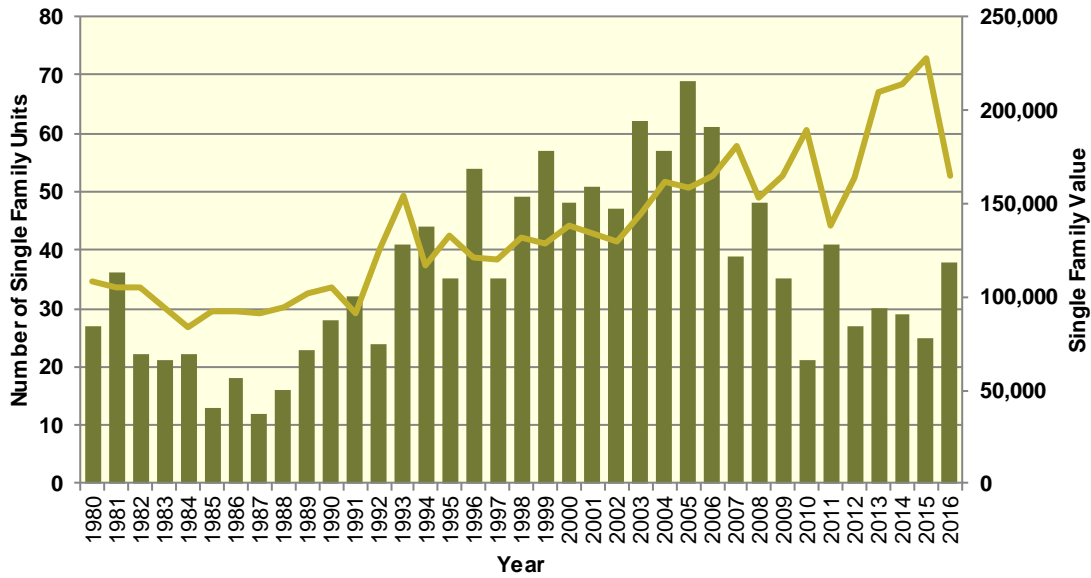
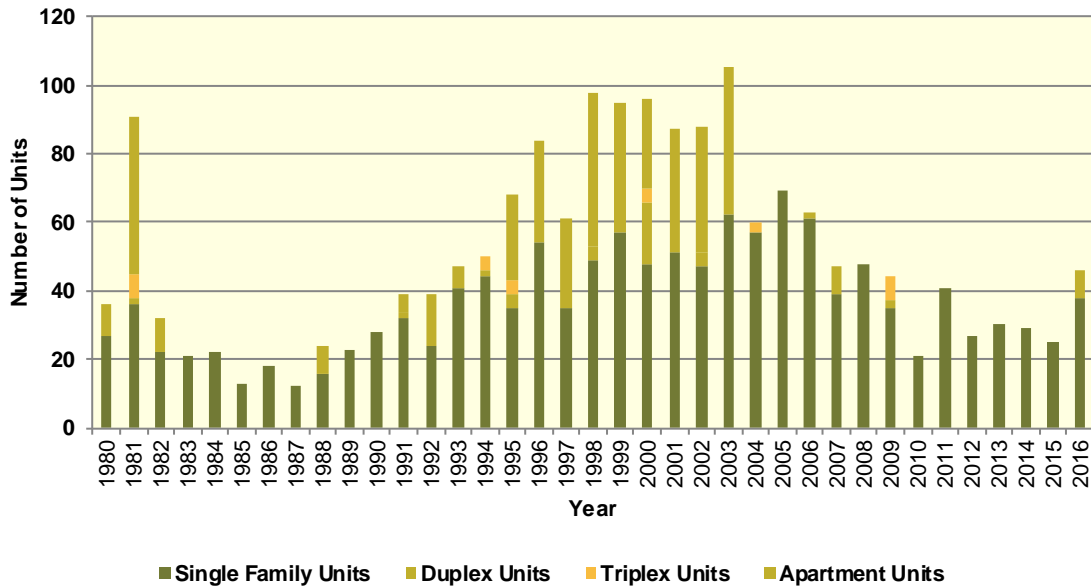


Diagram II.22.9
Total Permits by Unit Type
 Clayton County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.22.37. In 2016, there were 9,019 housing units, up from 8,619 in 2000. Single-family units accounted for 80.9 percent of units in 2016, compared to 81.8 in 2000. Apartment units accounted for 5.3 percent in 2016, compared to 4.2 percent in 2000.

Table II.22.37 Housing Units by Type Clayton 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	7,048	81.8%	7,300	80.9%
Duplex	297	3.4%	240	2.7%
Tri- or Four-Plex	231	2.7%	295	3.3%
Apartment	363	4.2%	479	5.3%
Mobile Home	651	7.6%	705	7.8%
Boat, RV, Van, Etc.	29	0.3%	0	0%
Total	8,619	100.0%	9,019	100.0%

Some 84.4 percent of housing was occupied in 2010, compared to 85.6 percent in 2000. Owner-occupied housing changed 3.1 percent between 2000 and 2010, ending with owner-occupied units representing 76.6 percent of unit. Vacant units changed by 12.5 percent, resulting in 1,400 vacant units in 2010.

Table II.22.38 Housing Units by Tenure Clayton County 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	7,375	85.6%	7,599	84.4%	3%
Owner-Occupied	5,643	76.5%	5,819	76.6%	3.1%
Renter-Occupied	1,732	23.5%	1,780	23.4%	2.8%
Vacant Housing Units	1,244	14.4%	1,400	15.6%	12.5%
Total Housing Units	8,619	100.0%	8,999	100.0%	4.4%

Table II.22.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 9,019 housing units. An estimated 76 percent were owner-occupied, and 15.5 percent were vacant.

Table II.22.39 Housing Units by Tenure Clayton County 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	7,599	84.4%	7,622	84.5%
Owner-Occupied	5,819	76.6%	5,789	76%
Renter-Occupied	1,780	23.4%	1,833	24%
Vacant Housing Units	1,400	15.6%	1,397	15.5%
Total Housing Units	8,999	100.0%	9,019	100.0%

Households by household size are shown in Table II.22.40. There were a total of 7,599 households in 2010, up from 7,375 in 2000. One person households changed by 13.1 percent between 2000 and 2010, while two person households changed by 10.6 percent. Three and four person households changed by -8.3 and -15.8 respectively, representing 12.6 percent and 10.5 percent of the population in 2010.

Table II.22.40					
Households by Household Size					
Clayton County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	1,943	26.3%	2,198	28.9%	13.1%
Two Persons	2,745	37.2%	3,035	39.9%	10.6%
Three Persons	1,047	14.2%	960	12.6%	-8.3%
Four Persons	948	12.9%	798	10.5%	-15.8%
Five Persons	460	6.2%	372	4.9%	-19.1%
Six Persons	163	2.2%	152	2%	-6.7%
Seven Persons or More	69	0.9%	84	1.1%	21.7%
Total	7,375	100.0%	7,599	100.0%	3%

Households by income is shown in Table II.22.41. Households earning more than \$100,000 per year represented 13.9 percent of households in 2016, compared to 3.9 percent in 2000. Households earning between \$50,000 and \$74,999 represented 19.5 percent of households in 2016, compared to 17.7 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 11.9 percent of households in 2016, compared to 16.2 percent in 2000.

Table II.22.41				
Households by Income				
Clayton 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	1,197	16.2%	907	11.9%
\$15,000 to \$19,999	639	8.7%	375	4.9%
\$20,000 to \$24,999	666	9%	472	6.2%
\$25,000 to \$34,999	1,291	17.5%	1,016	13.3%
\$35,000 to \$49,999	1,615	21.9%	1,191	15.6%
\$50,000 to \$74,999	1,307	17.7%	1,485	19.5%
\$75,000 to \$99,999	381	5.2%	1,116	14.6%
\$100,000 or More	285	3.9%	1,060	13.9%
Total	7,381	100.0%	7,622	100.0%

Table II.22.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 10.3 percent and 1 percent of households, respectively. Households built in the 1970's, 1980's, and 1990's account for 12.8 percent, 6 percent, and 9.7, respectively. Housing units built prior to 1939 represented 41.4 percent of households in 2016.

Table II.22.42				
Households by Year Home Built				
Clayton 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	3,658	49.6%	3,155	41.4%
1940 to 1949	544	7.4%	343	4.5%
1950 to 1959	550	7.5%	625	8.2%
1960 to 1969	551	7.5%	463	6.1%
1970 to 1979	948	12.9%	977	12.8%
1980 to 1989	446	6%	455	6%
1990 to 1999	678	9.2%	739	9.7%
2000 to 2009	.	.	786	10.3%
2010 or Later	.	.	79	1%
Total	7,375	100.0%	7,622	100.0%

The distribution of unit types by race are shown in Table II.22.43. An estimated 84.8 percent of white households occupy single family homes, while 4.3 percent of black households do. Some 5.1 percent of white households occupied apartments, while 95.7 percent of black households do. An estimated 36 percent of Asian, and 71.4 percent of American Indian households occupy single family homes.

Table II.22.43							
Distribution of Units in Structure by Race							
Clayton County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	84.8%	4.3%	71.4%	36%	0%	0%	90.9%
Duplex	2.4%	0%	0%	0%	0%	0%	5.5%
Tri- or Four-Plex	3.3%	0%	0%	64%	0%	0%	0%
Apartment	5.1%	95.7%	0%	0%	0%	0%	3.6%
Mobile Home	4.5%	0%	28.6%	0%	0%	0%	0%
Boat, RV, Van, Etc.	0%	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.22.44. An estimated 12.4 percent of vacant units were for rent in 2010, a -5.9 percent change since 2000. In addition, some 8.1 percent of vacant units were for sale, a change of -4.2 percent between 2000 and 2010. "Other" vacant units represented 22.2 percent of vacant units in 2010. This is a change of 69.9 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.22.44					
Disposition of Vacant Housing Units					
Clayton County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	185	14.9%	174	12.4%	-5.9%
For Sale	118	9.5%	113	8.1%	-4.2%
Rented or Sold, Not Occupied	41	3.3%	45	3.2%	9.8%
For Seasonal, Recreational, or Occasional Use	717	57.6%	756	54%	5.4%
For Migrant Workers	0	0%	1	0.1%	
Other Vacant	183	14.7%	311	22.2%	69.9%
Total	1,244	100.0%	1,400	100.0%	12.5%

The disposition of vacant units between 2010 and 2016 are shown in Table II.22.45. By 2016, for rent units accounted for 11.2 percent of vacant units, while for sale units accounted for 6.6 percent. “Other” vacant units accounted for 35.1 percent of vacant units, representing a total of 490 “other” vacant units.

Table II.22.45				
Disposition of Vacant Housing Units				
Clayton County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	174	12.4%	156	11.2%
For Sale	113	8.1%	92	6.6%
Rented Not Occupied	15	1.1%	11	0.8%
Sold Not Occupied	30	2.1%	6	0.4%
For Seasonal, Recreational, or Occasional Use	756	54%	642	46%
For Migrant Workers	1	0.1%	0	0%
Other Vacant	311	22.2%	490	35.1%
Total	1,400	100.0%	1,397	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.22.46. In 2016, an estimated 1 percent of households were overcrowded, and an additional 0.7 percent were severely overcrowded.



Table II.22.46 Overcrowding and Severe Overcrowding Clayton 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	5,622	99.5%	16	0.3%	11	0.2%	5,649
2016 Five-Year ACS	5,718	98.8%	42	0.7%	29	0.5%	5,789
Renter							
2000 Census	1,673	96.9%	29	1.7%	24	1.4%	1,726
2016 Five-Year ACS	1,771	96.6%	37	2%	25	1.4%	7,622
Total							
2000 Census	7,295	98.9%	45	0.6%	35	0.5%	7,375
2016 Five-Year ACS	7,489	98.3%	79	1%	54	0.7%	7,622

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 44 households with incomplete plumbing facilities in 2016, representing 0.6 percent of households in Clayton County. This is compared to 0.6 percent of households lacking complete plumbing facilities in 2000.

Table II.22.47 Households with Incomplete Plumbing Facilities Clayton County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	7,328	7,578
Lacking Complete Plumbing Facilities	47	44
Total Households	7,375	7,622
Percent Lacking	0.6%	0.6%

There were 101 households lacking complete kitchen facilities in 2016, compared to 22 households in 2000. This was a change from 0.3 percent of households in 2000 to 1.3 percent in 2016.

Table II.22.48 Households with Incomplete Kitchen Facilities Clayton County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	7,353	7,521
Lacking Complete Kitchen Facilities	22	101
Total Households	7,375	7,622
Percent Lacking	0.3%	1.3%

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 Clayton County, 14.7 of households had a cost burden and 8.7 percent had a severe cost burden. Some 17.7 percent of renters were cost burdened, and 14.8 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 8.2 percent and a severe cost burden rate of 5.7 percent. Owner occupied households with a mortgage had a cost burden rate of 19.3 percent, and severe cost burden at 8 percent.

Table II.22.49
Cost Burden and Severe Cost Burden by Tenure
 Clayton 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	1,462	78.4%	275	14.8%	121	6.5%	6	0.3%	1,864
2016 Five-Year ACS	2,065	72.3%	552	19.3%	227	8%	11	0.4%	2,855
Owner Without a Mortgage									
2000 Census	1,697	92.2%	100	5.4%	29	1.6%	14	0.8%	1,840
2016 Five-Year ACS	2,503	85.3%	241	8.2%	166	5.7%	24	0.8%	2,934
Renter									
2000 Census	965	69.6%	154	11.1%	87	6.3%	181	13%	1,387
2016 Five-Year ACS	975	53.2%	325	17.7%	271	14.8%	262	14.3%	1,833
Total									
2000 Census	4,124	81%	529	10.4%	237	4.7%	201	3.9%	5,091
2016 Five-Year ACS	5,543	72.7%	1,118	14.7%	664	8.7%	297	3.9%	7,622

Housing Problems by Income

Table II.22.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Clayton County. As can be seen in 2017 the MFI was \$59,800, which compared to \$69,900 for the State of Iowa.

Table II.22.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 690 owner-occupied and 225 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 315 owner-occupied 244 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 5,935 households without a housing problem.

Table II.22.50
Median Family Income
 Clayton County
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	40,700	49,100
2001	43,400	52,500
2002	44,800	53,700
2003	45,500	54,900
2004	46,900	55,800
2005	48,400	57,650
2006	48,400	57,800
2007	48,500	58,100
2008	48,900	58,500
2009	51,900	62,000
2010	52,200	62,400
2011	58,100	64,000
2012	58,900	64,800
2013	57,300	64,700
2014	59,600	65,300
2015	59,900	67,500
2016	58,900	68,400
2017	59,800	69,900

Table II.22.51
Housing Problems by Income and Tenure

Clayton 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	0	15	4	0	25	44
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	10	0	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	15	0	0	20	39
Housing cost burden greater than 50% of income (and none of the above problems)	195	60	30	20	10	315
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	85	150	245	90	120	690
Zero/negative income (and none of the above problems)	50	0	0	0	0	50
Has none of the 4 housing problems	50	245	980	580	3,075	4,930
Total	384	485	1,259	700	3,250	6,078
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	15	25	20	0	4	64
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	10	15	0	4	29
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	10	10	10	0	34
Housing cost burden greater than 50% of income (and none of the above problems)	210	30	4	0	0	244
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	65	115	45	0	0	225
Zero/negative income (and none of the above problems)	15	0	0	0	0	15
Has none of the 4 housing problems	105	190	235	175	300	1,005
Total	414	380	329	185	308	1,616
Total						
Lacking complete plumbing or kitchen facilities	15	40	24	0	29	108
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	10	15	10	4	39
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	8	25	10	10	20	73
Housing cost burden greater than 50% of income (and none of the above problems)	405	90	34	20	10	559
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	150	265	290	90	120	915
Zero/negative income (and none of the above problems)	65	0	0	0	0	65
Has none of the 4 housing problems	155	435	1,215	755	3,375	5,935
Total	798	865	1,588	885	3,558	7,694

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.22.52, of the 334 loans in 2016, 99 loans were for Home Purchases, 65 were for Home Improvement and 170 were for refinancing.



Table II.22.52				
Owner-Occupied Single Family Home Loans by Loan Type				
Clayton County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	62	32	139	233
2009	93	56	351	500
2010	72	46	294	412
2011	101	54	251	406
2012	97	71	361	529
2013	89	55	239	383
2014	99	56	122	277
2015	121	50	129	300
2016	99	65	170	334

Table II.22.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$104,784 in 2012 and \$108,394 in 2016. Overall, average loans were \$99,330 in 2008 and \$127,647 in 2016.

Table II.22.53				
Owner-Occupied Single Family Home Loans by Average Loan Amount				
Clayton County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$103,468	\$36,656	\$111,914	\$99,330
2009	\$90,247	\$48,607	\$106,265	\$96,828
2010	\$98,778	\$35,304	\$113,932	\$102,505
2011	\$91,149	\$50,296	\$100,908	\$91,749
2012	\$104,784	\$60,972	\$121,089	\$110,030
2013	\$99,989	\$62,455	\$131,728	\$114,405
2014	\$123,737	\$54,339	\$111,467	\$104,303
2015	\$109,760	\$55,380	\$109,016	\$100,377
2016	\$108,394	\$34,646	\$174,418	\$127,647

Table II.22.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$10,164,000 in 2012 and \$10,731,000 in 2016. Overall, average loans were \$23,144,000 in 2008 and \$42,634,000 in 2016.

Table II.22.54				
Total Volume of Owner-Occupied Single Family Loans				
Clayton County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$6,415,000	\$1,173,000	\$15,556,000	\$23,144,000
2009	\$8,393,000	\$2,722,000	\$37,299,000	\$48,414,000
2010	\$7,112,000	\$1,624,000	\$33,496,000	\$42,232,000
2011	\$9,206,000	\$2,716,000	\$25,328,000	\$37,250,000
2012	\$10,164,000	\$4,329,000	\$43,713,000	\$58,206,000
2013	\$8,899,000	\$3,435,000	\$31,483,000	\$43,817,000
2014	\$12,250,000	\$3,043,000	\$13,599,000	\$28,892,000
2015	\$13,281,000	\$2,769,000	\$14,063,000	\$30,113,000
2016	\$10,731,000	\$2,252,000	\$29,651,000	\$42,634,000

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.22.55 presents some basic statistics about the completed surveys.

Table II.22.55				
Survey of Rental Properties				
Clayton County				
2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	11	162	3.1	38.9

Table II.22.56, shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 5 single family units in Clayton County, with 0 of them available. This translates into a vacancy rate of 0 percent in Clayton County, which compares to a single family vacancy rate of 6.7 percent for the State of Iowa. There were 157 apartment units reported in the survey, with 5 of them available, which resulted in a vacancy rate of 3.2 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Table II.22.56			
Rental Vacancy Survey by Type			
Clayton County			
2017 Survey of Rental Properties			
Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	5	0	0%
Apartments	157	5	3.2%
Mobile Homes	0	0	0%
“Other” Units	0	0	0%
Don’t Know	0	0	0%
Total	162	5	3.1%

Table II.22.57, reports units by bedroom size. As can be seen there were 74 two bedroom apartment units and 25 three bedroom units. Overall, the 74 two bedroom units accounted for 45.7 percent of all units, and the 30 three bedroom units accounted for 18.5 percent. Several respondents choose not to provide bedroom sizes, which accounted for the 0 units listed as “Don’t Know”. Additional details for additional unit types are reported found below.

Table II.22.57 Rental Units by Bedroom Size Clayton 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	58	0	0	.	58
Two	0	74	0	0	.	74
Three	5	25	0	0	.	30
Four	0	0	0	0	.	0
Don’t Know	0	0	0	0	0	0
Total	5	157	0	0	0	162

Table II.22.58, at right, displays the vacancy rate of single family units by the number of bedrooms. Three-bedroom units were the most common type of reported single family unit, which had a vacancy rate of 0 percent.

Table II.22.58 Single Family Units by Bedroom Size Clayton County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Studio	0	0	0%
One	0	0	0%
Two	0	0	0%
Three	5	0	0%
Four	0	0	0%
Don't know	0	0	0%
Total	5	0	0%

Table II.22.59 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 1.4 percent.

Table II.22.59 Apartment Units by Bedroom Size Clayton County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	0%
One	58	3	5.2%
Two	74	1	1.4%
Three	25	1	4%
Four	0	0	0%
Don't know	0	0	0%
Total	157	5	3.2%

Average market-rate rents by unit type are shown in Table II.22.60. 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.22.60 Average Market Rate Rents by Bedroom Size Clayton 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	\$437.5	\$0	\$0	\$437.5
Two	\$0	\$540	\$0	\$0	\$540
Three	\$500	\$700	\$0	\$0	\$633.3
Four	\$0	\$0	\$0	\$0	\$0
Total	\$500	\$511.1	\$0	\$0	\$510

Table II.22.61, 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.22.61 Average Assisted Rate Rents by Bedroom Size Clayton 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	\$405	\$0	\$0	\$405
Two	\$0	\$510	\$0	\$0	\$510
Three	\$0	\$635	\$0	\$0	\$635
Four	\$0	\$0	\$0	\$0	\$0
Total	\$0	\$516.7	\$0	\$0	\$516.7

Table II.22.62, shows vacancy rates for single family units by average rental rates for Clayton County. The most common rent for single family units was between less than 500 dollars and the units in this price range had a vacancy rate of 0 percent.

Table II.22.62 Single Family Market Rate Rents by Vacancy Status Clayton County 2017 Survey of Rental Properties			
Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500	5	0	0%
\$500 to \$750	0	0	0%
\$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	0	0	0%
Total	5	0	0%

The average rent and availability of apartment units is displayed in Table II.22.63. 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 2.2 percent.

Table II.22.63 Apartment Market Rate Rents by Vacancy Status Clayton County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	89	2	2.2%
\$500 to \$750	53	2	3.8%
\$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	15	1	6.7%
Total	157	5	3.2%

Respondents were asked if utilities are included in the rent and as shown in Table II.22.64 below 8 respondents, or 72.7 percent, included some sort of utility in the rent.

Table II.22.64 Are there any utilities included with the rent? Clayton County 2017 Survey of Rental Properties	
Period	Respondent
Yes	8
No	3
% Offering Utilities	72.7%

The type of utility included in the rent is shown in Table II.22.65. There were 0 respondents who included electricity, 1 respondent who included natural gas, 8 respondents who included water and sewer and 8 respondents included trash collection in the rent.

Table II.22.65 Which utilities are included with the rent? Clayton County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	0
Natural Gas	1
Water/Sewer	8
Trash Collection	8

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.22.66 below, there were 5 single family units which property managers considered accessible, with an additional 112 accessible apartment units. Respondents also indicated there were a total of 8 persons with disabilities currently residing in accessible units.

Table II.22.66 Accessible Units by Bedroom Size Clayton 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	36	0	0		36
Two	0	61	0	0		61
Three	5	15	0	0		20
Four	0	0	0	0		0
Don’t Know	0	0	0	0	0	0
Total	5	112	0	0	0	117

Table II.22.67, shows the breakdown of accessible and not accessible single family units by bedroom size. As can be seen 0 percent or 0 two bedroom single family units are accessible, with 100 percent of three bedroom units were considered accessible. Overall, 100 percent of all single family units were considered accessible by survey respondents.

Table II.22.67 Single Family Units by Accessibility and Bedroom Size Clayton County 2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Single Family Units	Percentage Accessible
Studio	0	0	0	%0
One	0	0	0	0%
Two	0	0	0	0%
Three	0	5	5	100%
Four	0	0	0	0%
Don’t know	0	0	0	0%
Total	0	5	5	100%

Table II.22.68, shows the breakdown of accessible and not accessible apartment units by bedroom size. As can be seen 82.4 percent or 61 two bedroom apartment units are accessible, with 60 percent of three bedroom units were considered accessible. Overall, 71.3 percent of all apartment units were considered accessible by survey respondents.

Table II.22.68 Apartment Units by Accessibility and Bedroom Size Clayton County 2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	0	0	0	0%
One	22	36	58	62.1%
Two	13	61	74	82.4%
Three	10	15	25	60%
Four	0	0	0	0%
Don't know	0	0	0	0%
Total	45	112	157	71.3%

Perceived Need for Rental Units

Table II.22.69, at right, shows the number of survey respondents who keep a waiting list. As can be seen 6 respondents said they keep a waitlist, with an estimated 16 number of persons on the wait list.

Table II.22.69 Do you keep a waiting list? Clayton County 2017 Survey of Rental Properties	
Period	Respondent
Yes	6
No	5
Waitlist Size	16

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.22.70, 1 respondent said there was no need for renovating single family units, with 1 respondent saying there was extreme need for renovating single family units. Likewise, 1 respondent indicated no need for renovating existing apartment units, with 1 respondent saying there was extreme need for renovating existing apartment units.

Table II.22.70 How would you rate the need for renovation of existing units in the city? Clayton County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	1	1	0	0
Low Need	1	1	1	1
Moderate Need	2	2	1	0
High Need	2	2	2	2
Extreme Need	1	1	1	1
Average Need	3.1	3.1	3.6	3.8

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.22.71, 3 respondents said there was no need for new single family units, with 1 respondent saying there was extreme need for constructing new single family units. Likewise, 3 respondents indicated no need for new apartment units, with 1 respondent saying there was extreme need for constructing new apartment units.

Table II.22.71
How would you rate the need for construction of new units in the city?
 Clayton County
 2017 Survey of Rental Properties

Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	3	3	2	1
Low Need	0	0	0	0
Moderate Need	1	1	0	0
High Need	2	2	1	1
Extreme Need	1	1	1	1
Average Need	2.7	2.7	2.8	3.3

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 22.72, shows the *strong growth scenario* for the Clayton County. As can be seen there were 5,789 owner-occupied and 1,833 renter-occupied households in 2016, for a total of 7,622 households. In 2030, there will be a projected 7,769 households, of which 6,064 are projected to be owner occupied and the remaining 1,704 are expected to be renter-occupied.

By 2050, there are projected to be 5,892 owner-occupied households, of which 382 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 1,216 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 1,609 renter households, of which 413 renter households are expected to have incomes between 0 and 30.0 percent of median family income 334 renter households with incomes between 50.1-80.0



percent of MFI. Overall households are projected to reach 7,500 occupied units by 2050, of which 795 are expected to have incomes on between 0 and 30 percent of MFI.

Table II.22.72 Housing Demand Forecast Clayton County Strong Growth Scenario								
Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	375	392	393	393	392	389	386	382
30.1-50%	457	478	479	479	477	474	470	465
50.1-80%	1,195	1,250	1,252	1,252	1,248	1,240	1,229	1,216
80.1-95%	543	568	569	569	567	563	558	553
95.1-115%	652	682	683	683	681	677	671	664
115+%	2,566	2,682	2,687	2,688	2,679	2,662	2,639	2,611
Total	5,789	6,051	6,063	6,064	6,045	6,006	5,953	5,892
Renter								
0-30%	470	446	442	437	432	427	420	413
30.1-50%	425	404	400	396	391	386	380	373
50.1-80%	381	361	358	354	350	345	340	334
80.1-95%	162	154	152	151	149	147	145	142
95.1-115%	167	158	157	155	153	151	149	146
115+%	227	216	213	211	209	206	203	199
Total	1,833	1,739	1,721	1,704	1,685	1,663	1,637	1,609
Total								
0-30%	846	838	835	830	824	816	806	795
30.1-50%	883	882	878	875	869	860	850	839
50.1-80%	1,576	1,611	1,610	1,606	1,598	1,586	1,569	1,551
80.1-95%	705	722	721	720	716	711	703	695
95.1-115%	819	840	840	839	835	828	820	810
115+%	2,793	2,898	2,901	2,899	2,888	2,868	2,842	2,811
Total	7,622	7,790	7,785	7,769	7,730	7,669	7,590	7,500