

**VOLUME II:
CLINTON COUNTY**

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Clinton County

DEMOGRAPHICS

Population Estimates

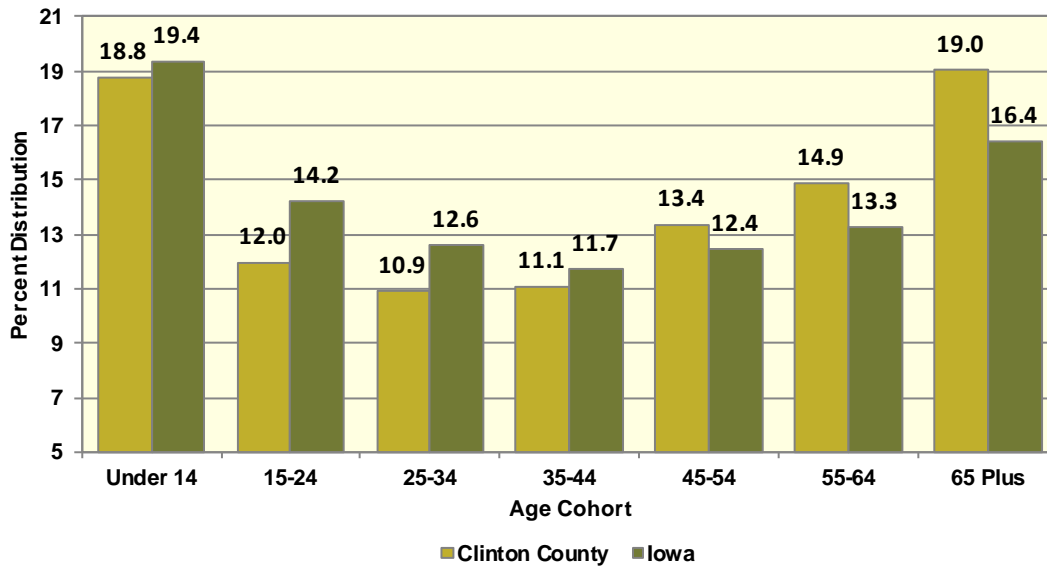
The Census Bureau's current census estimates indicate that Clinton County's population decreased from 49,116 in 2010 to 47,309 in 2016, or by 3.7 percent. This compares to a statewide population change of 2.9 percent over the period. The number of people from 25 to 34 years of age decreased by 4.3 percent, and the number of people from 55 to 64 years of age increased by 10.8 percent. The white population decreased by 4.5 percent, while the black population increased by 14 percent. The Hispanic population increased from 1,243 to 1,446 people between 2010 and 2016 or by 16.3 percent. These data are presented in Table II.24.1.

Table II.24.1						
Profile of Population Characteristics						
Clinton County vs. State of Iowa						
2010 Census and 2016 Current Census Estimates						
Subject	Clinton County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	49,116	47,309	-3.7%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	9,542	8,885	-6.9%	603,673	607,020	0.6%
15 to 24 years	6,043	5,666	-6.2%	430,187	445,808	3.6%
25 to 34 years	5,391	5,157	-4.3%	382,583	394,373	3.1%
35 to 44 years	5,788	5,238	-9.5%	364,548	367,535	0.8%
45 to 54 years	7,740	6,326	-18.3%	439,726	389,744	-11.4%
55 to 64 years	6,345	7,030	10.8%	372,750	415,998	11.6%
65 and Over	8,267	9,007	9%	452,888	514,215	13.5%
Race						
White	46,573	44,481	-4.5%	2,839,615	2,864,884	0.9%
Black	1,308	1,491	14%	91,695	114,874	25.3%
American Indian and Alaskan Native	134	161	20.1%	13,563	15,924	17.4%
Asian	287	260	-9.4%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	12	15	25%	2,419	3,592	48.5%
Two or more races	802	901	12.3%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	1,243	1,446	16.3%	151,544	182,606	20.5%

Table II.24.2, presents the population of Clinton County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 24,165 males, who accounted for 49.2 percent of the population, and the remaining 50.8 percent, or 24,951 persons, were female. In 2016, the number of males rose to 23,221 persons, and accounted for 49.1 percent of the population, with the remaining 50.9 percent, or 24,088 persons being female.

Table II.24.2 Population by Age and Gender Clinton 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	4,930	4,612	9,542	4,582	4,303	8,885	-6.9%
15 to 24 years	3,069	2,974	6,043	2,810	2,856	5,666	-6.2%
25 to 34 years	2,709	2,682	5,391	2,540	2,617	5,157	-4.3%
35 to 44 years	2,898	2,890	5,788	2,619	2,619	5,238	-9.5%
45 to 54 years	2,898	2,890	5,788	2,619	2,619	5,238	-9.5%
55 to 64 years	3,848	3,892	7,740	3,143	3,183	6,326	-18.3%
65 and Over	3,538	4,729	8,267	4,007	5,000	9,007	-3.7%
Total	24,165	24,951	49,116	23,221	24,088	47,309	-3.7%
% of Total	49.2%	50.8%	.	49.1%	50.9%	.	

**Diagram II.24.1
Age Distribution**
Clinton County
2016 Current Census Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Clinton County increased from 51,040 to 50,149 persons, or by -1.7 percent. Between 2000 and 2010, Clinton County population, changed by -1,033 persons, to a total population of 49,116 persons. The most recent estimates indicated that Clinton County’s population fell an additional -1,807 persons since the 2010 Census, to 47,309 persons in July 2016.

Table II.24.3 Population Estimates: Births, Deaths, and Migration Clinton County 1990-2010 Census Data and Intercensal Estimates	
1990 Census	51,040
Natural Increase 90-00	1,142
Net Migration 90-00	-2,033
2000 Census	50,149
Natural Increase 00-09	676
Net Migration 00-09	-1,678
2009 Population Estimate	49,147
2010 Census	49,116
Natural Increase 10-16	199
Net Migration 10-16	-2,006
2016 Population Estimate	47,309

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.24.3, Clinton County had a natural increase, of 1,142 persons between 1990 and 2000. During the April 2000 to July 2009 period, Clinton County’s natural increase was estimated at 676 persons. Between 2010 and 2016, the natural increase was estimated at 199 persons, and the net migration was -2,006 persons.

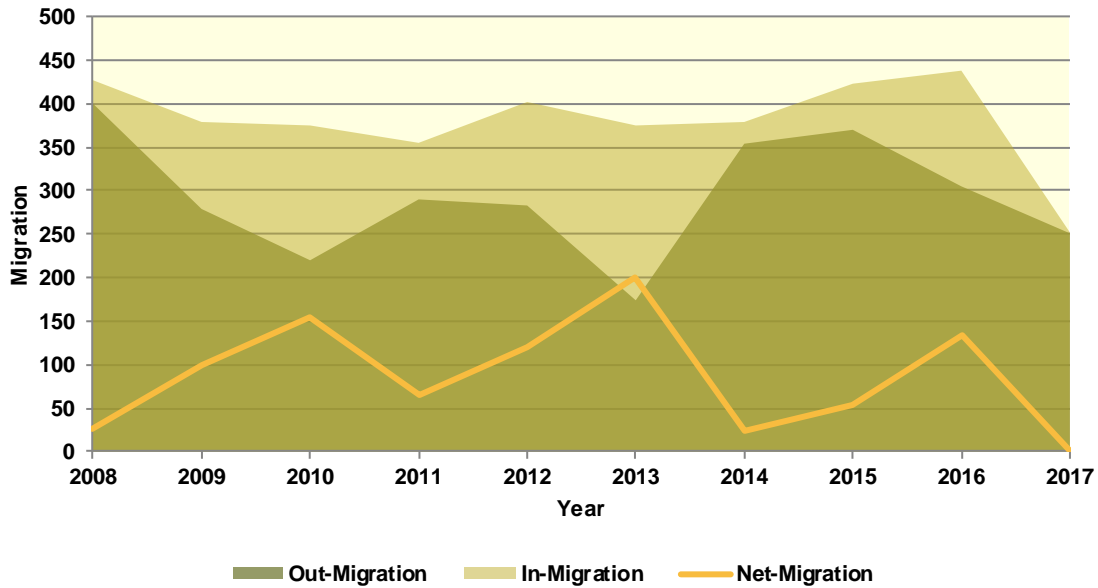
Population Migration Trends

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.24.4 in 2008 there was a total of 427 in-migrations with a total of 400 out-migrations, which led to a net-migration of 27 persons. The most recent first half 2017 data saw a net-migration of 1 person, with 252 persons entering Clinton County and 251 persons leaving Clinton County.

Diagram II.24.2, 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 201 people entering and the migration lowest net migration occurred in 2014 with 25 entering Clinton County.

Diagram II.24.2
Net In-migration by Gender
 Clinton County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.24.4, shows in- and out-migration by gender. In the most recent first half 2017 data, -700 percent of net-migrants, or -7 persons were male, with the remaining 800 percent, or 8 persons were female.

Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017-First Half
In										
Male	206	191	183	186	213	191	207	232	234	135
Female	221	188	192	169	189	184	172	191	204	117
Total	427	379	375	355	402	375	379	423	438	252
Out										
Male	197	142	118	153	136	70	168	199	159	142
Female	203	137	102	137	147	104	186	171	146	109
Total	400	279	220	290	283	174	354	370	305	251
Net										
Male	9	49	65	33	77	121	39	33	75	-7
Female	18	51	90	32	42	80	-14	20	58	8
Total	27	100	155	65	119	201	25	53	133	1

Table II.24.5, shows net-migration for Clinton County by age range. The largest age cohort in the most recent 2017 net migration data was those in the age range of 65 and older, with 7 persons entering Clinton County. Those in the age range of 26 to 35 had the lowest levels of net migration, with 8 persons leaving Clinton County.

Table II.24.5										
Migration by Age Range										
Clinton County										
Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	4	2	2	4	2	1	3	0	4	7
18-22	76	70	58	51	51	66	61	48	47	25
23-25	42	52	53	37	42	43	37	64	55	32
26-35	114	106	102	83	101	95	99	149	121	77
36-45	82	65	59	69	65	58	56	64	69	44
46-55	54	51	59	51	72	51	55	51	74	26
56-65	36	25	27	38	52	24	34	33	42	21
66 +	19	8	15	22	17	37	34	14	26	20
Total	427	379	375	355	402	375	379	423	438	252
Out										
14-17	2	6	4	2	3	2	2	3	5	3
18-22	55	37	27	41	29	12	34	43	26	31
23-25	56	43	32	43	40	17	47	61	44	29
26-35	101	81	61	85	82	56	116	92	78	85
36-45	65	42	34	32	45	32	47	52	53	43
46-55	60	40	31	45	35	25	39	65	49	30
56-65	40	16	16	30	28	24	45	35	28	17
66 +	21	14	15	12	21	6	24	19	22	13
Total	400	279	220	290	283	174	354	370	305	251
Net										
14-17	2	-4	-2	2	-1	-1	1	-3	-1	4
18-22	21	33	31	10	22	54	27	5	21	-6
23-25	-14	9	21	-6	2	26	-10	3	11	3
26-35	13	25	41	-2	19	39	-17	57	43	-8
36-45	17	23	25	37	20	26	9	12	16	1
46-55	-6	11	28	6	37	26	16	-14	25	-4
56-65	-4	9	11	8	24	0	-11	-2	14	4
66 +	-2	-6	0	10	-4	31	10	-5	4	7
Total	27	100	155	65	119	201	25	53	133	1

School Age Enrollment

Table II.24.6, show the school enrollment from the Iowa Department of Education for Clinton County. The school enrollment figures below are for both public and private schools. As can be seen below, in 2010 total enrollment was 8,824 students and was 8,272 in 2017, a change of -6.3 percent. Enrollment for students in grades 1 to 5 was 3,084 students in 2010 and 3,051 in 2017, which was a change of -1.1 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 2,610 and 2,368 in 2017, which was a change of -9.3 percent.

Table II.24.6
School Enrollment

Clinton County
Iowa Department of Education

Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	745	3,523	2,132	2,805	620	9,310
2001	696	3,435	2,126	2,794	103	9,154
2002	762	3,283	2,101	2,796	60	9,002
2003	770	3,223	2,089	2,814	61	8,957
2004	782	3,139	2,108	2,782	65	8,876
2005	781	3,113	2,052	2,782	96	8,728
2006	731	3,181	2,033	2,809	91	8,754
2007	796	3,196	1,925	2,784	119	8,701
2008	769	3,145	1,877	2,772	125	8,563
2009	1,147	3,118	1,830	2,673	463	8,723
2010	1,280	3,084	1,850	2,610	624	8,824
2011	1,322	2,992	1,902	2,573	606	8,789
2012	1,426	3,022	1,925	2,494	602	8,867
2013	1,279	2,946	1,872	2,512	533	8,609
2014	1,211	2,956	1,796	2,537	572	8,500
2015	1,244	2,936	1,750	2,474	565	8,404
2016	1,206	3,004	1,732	2,471	525	8,413
2017	1,142	3,051	1,711	2,368	529	8,272
% Change 10-17	-10.8%	-1.1%	-7.5%	-9.3%	-15.2%	-6.3%

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.24.7, shows population by age for the 2000 and 2010 Census. The population changed by -2.1 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by 4.2 percent to a total of 8,267 persons in 2010. Those aged 25 to 34 changed by -5.3 percent, and those aged under 5 changed by -4.1 percent.



Table II.24.7 Population by Age Clinton County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	3,227	6.4%	3,095	6.3%	-4.1%
5 to 19	10,993	21.9%	9,768	19.9%	-11.1%
20 to 24	2,744	5.5%	2,722	5.5%	-0.8%
25 to 34	5,694	11.4%	5,391	11%	-5.3%
35 to 54	14,623	29.2%	13,528	27.5%	-7.5%
55 to 64	4,934	9.8%	6,345	12.9%	28.6%
65 or Older	7,934	15.8%	8,267	16.8%	4.2%
Total	50,149	100.0%	49,116	100.0%	-2.1%

The elderly population is further explored in Table II.24.8. Those aged 65 to 66 changed by 27.1 percent between 2000 and 2010, resulting in a population of 953 persons. Those aged 85 or older changed by 21.9 percent during the same time period, and resulted in 1,312 persons over age 85 in 2010.

Table II.24.8 Elderly Population by Age Clinton County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	750	9.5%	953	11.5%	27.1%
67 to 69	1,187	15%	1,322	16%	11.4%
70 to 74	1,936	24.4%	1,935	23.4%	-0.1%
75 to 79	1,737	21.9%	1,483	17.9%	-14.6%
80 to 84	1,248	15.7%	1,262	15.3%	1.1%
85 or Older	1,076	13.6%	1,312	15.9%	21.9%
Total	7,934	100.0%	8,267	100.0%	4.2%

Population by race and ethnicity is shown in Table II.24.9. The white population changed by -4 percent between 2000 and 2010, and resulted in representing 94 percent of the population in 2010. The black population changed by 36.5 percent, represented 2.6 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 98.2 percent between 2000 and 2010, compared to the -3.3 percent growth rate for non-Hispanics.

Table II.24.9					
Population by Race and Ethnicity					
Clinton County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	48,079	95.9%	46,152	94%	-4%
Black	946	1.9%	1,291	2.6%	36.5%
American Indian	120	0.2%	121	0.2%	0.8%
Asian	283	0.6%	280	0.6%	-1.1%
Native Hawaiian/ Pacific Islander	9	0%	12	0%	33.3%
Other	172	0.3%	361	0.7%	109.9%
Two or More Races	540	1.1%	899	1.8%	66.5%
Total	50,149	100.0%	49,116	100.0%	-2.1%
Hispanic	627	1.3%	1,243	2.5%	98.2%
Non-Hispanic	49,522	98.7%	47,873	97.5%	-3.3%

Population by race and ethnicity through 2016 is shown in Table II.24.10. The white population represented 93.8 percent of the population in 2016, compared with black households accounting for 2.7 percent of the population. Hispanic households represented 3 percent of the population in 2016.

Table II.24.10				
Population by Race and Ethnicity				
Clinton County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	46,152	94%	45,020	93.8%
Black	1,291	2.6%	1,284	2.7%
American Indian	121	0.2%	125	0.3%
Asian	280	0.6%	313	0.7%
Native Hawaiian/ Pacific Islander	12	0%	0	0%
Other	361	0.7%	183	0.4%
Two or More Races	899	1.8%	1,047	2.2%
Total	49,116	100.0%	47,972	100.0%
Non-Hispanic	47,873	97.5%	46,556	97%
Hispanic	1,243	2.5%	1,416	3%

The population by race is broken down further by ethnicity in Table II.24.11. While the white non-Hispanic population changed by -4.8 percent between 2000 and 2010, the white Hispanic population changed by 95.5 percent. The black non-Hispanic population changed by 35.3 percent, while the black Hispanic population changed by 106.2 percent.

Table II.24.11					
Population by Race and Ethnicity					
Clinton County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	47,722	96.4%	45,454	94.9%	-4.8%
Black	930	1.9%	1,258	2.6%	35.3%
American Indian	98	0.2%	101	0.2%	3.1%
Asian	269	0.5%	277	0.6%	3%
Native Hawaiian/ Pacific Islander	8	0%	9	0%	12.5%
Other	28	0.1%	23	0%	-17.9%
Two or More Races	467	0.9%	751	1.6%	60.8%
Total Non-Hispanic	49,522	100.0%	47,873	100.0%	-3.3%
Hispanic					
White	357	56.9%	698	56.2%	95.5%
Black	16	2.6%	33	2.7%	106.2%
American Indian	22	3.5%	20	1.6%	-9.1%
Asian	14	2.2%	3	0.2%	-78.6%
Native Hawaiian/ Pacific Islander	1	0.2%	3	0.2%	200%
Other	144	23%	338	27.2%	134.7%
Two or More Races	73	11.6%	148	11.9%	102.7%
Total Hispanic	627	100.0%	1,243	100.0%	98.2%
Total Population	50,149	100.0%	49,116	100.0%	-2.1%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.24.12. During this time, the total non-Hispanic population was 46,556 persons in 2016. The Hispanic population was 1,416.

Table II.24.12				
Population by Race and Ethnicity				
Clinton County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	45,454	94.9%	43,989	94.5%
Black	1,258	2.6%	1,284	2.8%
American Indian	101	0.2%	125	0.3%
Asian	277	0.6%	313	0.7%
Native Hawaiian/ Pacific Islander	9	0%	0	0%
Other	23	0%	12	0%
Two or More Races	751	1.6%	833	1.8%
Total Non-Hispanic	47,873	100.0%	46,556	100.0%
Hispanic				
White	698	56.2%	1,031	72.8%
Black	33	2.7%	0	0%
American Indian	20	1.6%	0	0%
Asian	3	0.2%	0	0%
Native Hawaiian/ Pacific Islander	3	0.2%	0	0%
Other	338	27.2%	171	12.1%
Two or More Races	148	11.9%	214	15.1%
Total Hispanic	1,243	100.0	1,416	100.0%
Total Population	49,116	100.0%	47,972	100.0%

Households by type and tenure are shown in Table II.24.13. Family households represented 64.4 percent of households, while non-family households accounted for 35.6 percent. These changed from 65.2 and 34.8 percent, respectively.

Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	13,193	65.2%	12,788	64.4%
Married-Couple Family	10,102	76.6%	9,788	76.5%
Owner-Occupied	9,013	89.2%	9,011	92.1%
Renter-Occupied	1,089	10.8%	777	7.9%
Other Family	3,091	23.4%	3,000	24.2%
Male Householder, No Spouse Present	1,003	32.4%	909	33.4%
Owner-Occupied	608	60.6%	631	69.4%
Renter-Occupied	395	39.4%	278	30.6%
Female Householder, No Spouse Present	2,088	67.6%	2,091	69.6%
Owner-Occupied	1,079	51.7%	959	45.9%
Renter-Occupied	1,009	48.3%	1,132	54.1%
Non-Family Households	7,030	34.8%	7,083	35.6%
Owner-Occupied	3,995	56.8%	4,102	57.9%
Renter-Occupied	3,035	43.2%	2,981	42.1%
Total	20,223	100.0%	19,871	100.0%

The group quarters population was 852 in 2010, compared to 1,023 in 2000. Institutionalized populations experienced a 7.2 percent change between 2000 and 2010. Non-institutionalized populations experienced a -35.2 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	48	10.8%	32	6.7%	-33.3%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	227	50.9%	439	91.8%	93.4%
Other Institutions	171	38.3%	7	1.5%	-95.9%
Total	446	100.0%	478	100.0%	7.2%
Noninstitutionalized					
College Dormitories	186	32.2%	209	55.9%	12.4%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	391	67.8%	165	44.1%	-57.8%
Total	577	100.0%	374	100.0%	-35.2%
Group Quarters Population	1,023	100.0%	852	100.0%	-16.7%

The number of foreign born persons are shown in Table II.24.15. An estimated 0.4 percent of the population was born in Mexico, some 0.3 percent were born in Korea, and another 0.2 percent were born in Germany.

Table II.24.15
Place of Birth for the Foreign-Born Population
 Clinton County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	188	0.4%
#2 country of origin	Korea	145	0.3%
#3 country of origin	Germany	87	0.2%
#4 country of origin	Latvia	60	0.1%
#5 country of origin	Laos	54	0.1%
#6 country of origin	Philippines	48	0.1%
#7 country of origin	Vietnam	28	0.1%
#8 country of origin	Argentina	26	0.1%
#9 country of origin	China excluding Hong Kong and Taiwan	26	0.1%
#10 country of origin	Canada	24	0.1%

Limited English Proficiency and the language spoken at home are shown in Table II.24.16. An estimated 0.4 percent of the population speaks Spanish at home, followed by 0.1 percent speaking Other Asian and Pacific Island languages.

Table II.24.16
Limited English Proficiency and Language Spoken at Home
 Clinton County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	188	0.4%
#2 LEP Language	Other Asian and Pacific Island languages	54	0.1%
#3 LEP Language	Russian, Polish, or other Slavic languages	30	0.1%
#4 LEP Language	Chinese	18	0%
#5 LEP Language	German or other West Germanic languages	18	0%
#6 LEP Language	Other Indo-European languages	11	0%
#7 LEP Language	Other and unspecified languages	5	0%
#8 LEP Language	French, Haitian, or Cajun	3	0%
#9 LEP Language	Korean	3	0%
#10 LEP Language	Tagalog	3	0%

Disability

The disability rate from the 2000 Census is shown in Table II.24.17. Some 20 percent of the population was disabled in 2000, or a total of 9,284 persons. The disability rate was highest for those over 65, with 42.9 percent disabled.

Table II.24.17 Disability by Age Clinton County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	477	5.9%
16 to 64	5,576	18.1%
65 and older	3,231	42.9%
Total	9,284	20%

Table II.24.18 shows disability by type in 2000. There were 4,332 physical disabilities in 2000, some 3,421 employment disabilities, and 2,720 go-outside-home disabilities.

Table II.24.18 Total Disabilities Tallied: Aged 5 and Older Clinton County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	2,080
Physical disability	4,332
Mental disability	2,260
Self-care disability	1,156
Employment disability	3,421
Go-outside-home disability	2,720
Total	15,969

Disability by age, as estimated by the 2016 ACS, is shown in Table II.24.19. The disability rate for females was 12.4 percent, compared to 14.9 percent for males. The disability rate changed precipitously higher with age, with 46 percent of those over 75 experiencing a disability.

Table II.24.19 Disability by Age Clinton County 2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	0	0%	21	1.5%	21	0.7%
5 to 17	326	7.7%	134	3.4%	460	5.6%
18 to 34	314	7%	328	7.2%	642	7.1%
35 to 64	1,347	14.4%	1,009	10.5%	2,356	12.4%
65 to 74	681	31.2%	513	21.6%	1,194	26.2%
75 or Older	805	50.4%	986	42.9%	1,791	46%
Total	3,473	14.9%	2,991	12.4%	6,464	13.6%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.24.20. Some 7.7 percent have an ambulatory disability, 6.2 have an independent living disability, and 3.2 percent have a self-care disability.

Table II.24.20		
Total Disabilities Tallied: Aged 5 and Older		
Clinton County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	2,150	4.5%
Vision disability	995	2.1%
Cognitive disability	2,445	5.5%
Ambulatory disability	3,431	7.7%
Self-Care disability	1,436	3.2%
Independent living disability	2,273	6.2%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.24.21. In 2016, some 22,905 persons were employed and 1,095 were unemployed. This totaled a labor force of 24,000 persons. The unemployment rate for Clinton County was estimated to be 4.6 percent in 2016.

Table II.24.21	
Employment, Labor Force and Unemployment	
Clinton County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	22,905
Unemployed	1,095
Labor Force	24,000
Unemployment Rate	4.6%

In 2016, 91.2 percent of households in Clinton County had a high school education or greater.

Table II.24.22	
High School or Greater Education	
Clinton County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	18,132
Total Households	19,871
Percent High School or Above	91.2%

As seen in Table II.24.23, some 36.1 percent of the population had a high school diploma or equivalent, another 36.7 percent have some college, 12.8 percent have a Bachelor's Degree, and 5.2 percent of the population had a graduate or professional degree.

Table II.24.23		
Educational Attainment		
Clinton County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	3,396	9.2%
High School or Equivalent	13,323	36.1%
Some College or Associates Degree	13,555	36.7%
Bachelor's Degree	4,720	12.8%
Graduate or Professional Degree	1,936	5.2%
Total Population Above 18 years	36,930	100.0%



ECONOMICS

Labor Force

Table II.24.24, shows the labor force statistics for Clinton County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1998 with a rate of 3.1 percent. The highest level of unemployment occurred during 2009 rising to a rate of 7.3 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 Clinton County decreased from 5.1 percent in 2015 to 5 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Table II.24.24 Labor Force Statistics Clinton County 1990 - 2016 BLS Data					
Year	Clinton County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	1,524	24,088	25,612	6%	4.4%
1991	1,597	24,632	26,229	6.1%	4.7%
1992	1,522	25,479	27,001	5.6%	4.5%
1993	1,349	26,039	27,388	4.9%	4%
1994	1,202	26,134	27,336	4.4%	3.5%
1995	1,326	26,068	27,394	4.8%	3.4%
1996	1,263	26,706	27,969	4.5%	3.5%
1997	988	26,703	27,691	3.6%	3.1%
1998	852	26,331	27,183	3.1%	2.7%
1999	961	25,809	26,770	3.6%	2.6%
2000	884	25,176	26,060	3.4%	2.6%
2001	1,174	25,241	26,415	4.4%	3.3%
2002	1,429	25,464	26,893	5.3%	4%
2003	1,430	24,743	26,173	5.5%	4.5%
2004	1,364	24,793	26,157	5.2%	4.5%
2005	1,272	25,554	26,826	4.7%	4.3%
2006	1,065	26,108	27,173	3.9%	3.7%
2007	1,021	26,422	27,443	3.7%	3.7%
2008	1,195	26,915	28,110	4.3%	4.2%
2009	2,047	26,181	28,228	7.3%	6.4%
2010	1,858	24,581	26,439	7%	6%
2011	1,710	24,129	25,839	6.6%	5.5%
2012	1,542	23,538	25,080	6.1%	5%
2013	1,441	23,521	24,962	5.8%	4.7%
2014	1,315	23,537	24,852	5.3%	4.3%
2015	1,244	23,210	24,454	5.1%	3.8%
2016	1,202	22,712	23,914	5%	3.7%

Diagram II.24.3, shows the employment and labor force for Clinton County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 22,712 persons, with the labor force reaching 23,914, indicating there were a total of 1,202 unemployed persons.

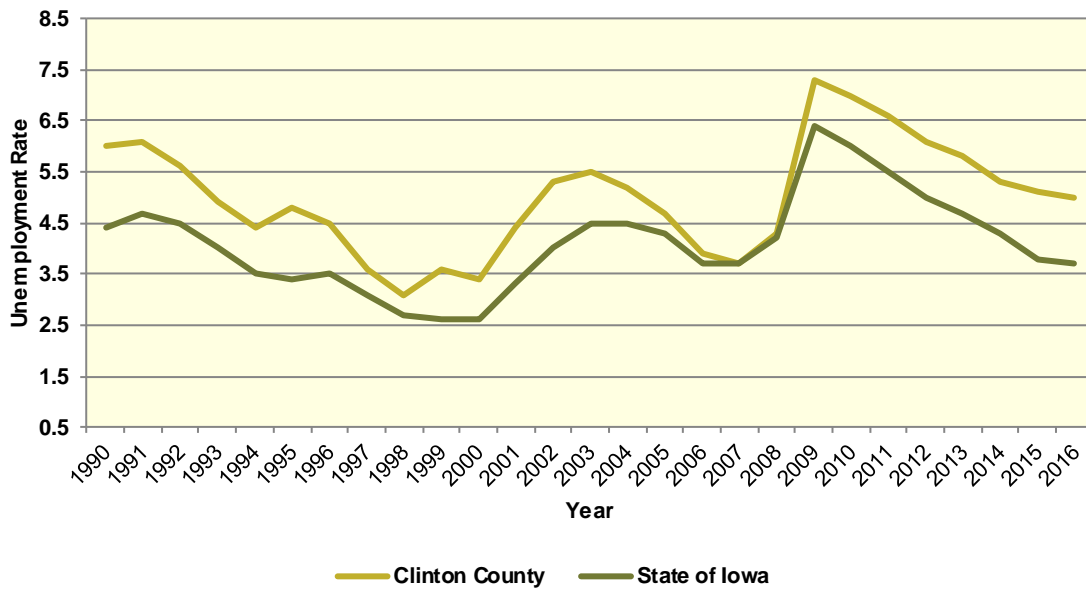
Diagram II.24.3
Employment and Labor Force
 Clinton County
 1990 – 2016 BLS Data



Unemployment

Diagram II.24.4, shows the unemployment rate for both the State and Clinton County. During the 1990’s the average rate for Clinton County was 4.7 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 4.8 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 5.9 percent. Over the course of the entire period the Clinton County had an average unemployment rate that higher than the State, 5 percent for Clinton County, versus 4.1 statewide.

Diagram II.24.4
Annual Unemployment Rate
 Clinton 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.24.25, shows total real earnings by industry for Clinton County. In the most recent 2016 estimate, the manufacturing industry had the largest total real earnings, with total real earnings reaching \$334,873,000. Between 2015 and 2016 the utilities industry saw the largest percentage increase, rising by 12.2 percent.

Table II.24.25
Real Earnings by Industry
 Clinton 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	47,546	16,161	75,510	54,209	94,365	25,430	33,723	30,137	-10.6
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	16,004	17,727	12,750	13,258	12,832	13,078	13,127	14,724	12.2
Construction	71,935	91,296	94,653	72,904	71,790	72,922	88,102	80,841	-8.2
Manufacturing	343,198	353,068	350,422	349,479	351,410	352,192	342,463	334,873	-2.2
Wholesale trade	29,792	29,555	31,209	31,661	28,146	31,270	30,432	30,203	-0.8
Retail trade	91,973	94,643	104,588	104,591	97,945	87,267	79,493	81,908	3
Transportation and warehousing	54,057	72,931	73,305	75,033	67,568	70,917	72,877	76,612	5.1
Information	14,494	14,122	12,324	12,666	12,837	20,816	22,092	20,940	-5.2
Finance and insurance	38,217	49,903	43,182	47,103	44,060	44,738	44,458	45,298	1.9
Real estate and rental and leasing	7,351	10,084	9,008	10,091	11,085	11,791	12,120	11,693	-3.5
Professional and technical services	22,148	20,701	20,382	21,168	20,439	20,791	22,286	23,335	4.7
Management of companies and enterprises	1,536	8,285	8,695	9,191	8,179	8,249	8,037	8,131	1.2
Administrative and waste services	37,204	37,625	38,837	42,106	42,658	41,571	40,683	39,253	-3.5
Educational services	0	36,577	39,005	40,315	36,707	31,745	25,251	23,612	-6.5
Health care and social assistance	0	177,155	175,912	176,136	177,262	177,234	179,521	182,031	1.4
Arts, entertainment, and recreation	15,403	17,751	16,891	16,734	5,802	7,813	4,961	5,108	3
Accommodation and food services	25,315	24,920	28,367	27,935	33,879	33,299	33,428	33,232	-0.6
Other services, except public administration	42,290	37,741	36,567	35,971	35,478	33,901	36,711	38,415	4.6
Government and government enterprises	128,744	156,681	148,879	144,417	144,362	144,878	145,297	146,588	0.9
Total	1,149,045	1,275,721	1,329,589	1,295,046	1,306,178	1,238,688	1,244,113	1,237,092	-0.6



Table II.24.26, shows the total employment by industry for the Clinton County. The most recent estimates show the manufacturing industry was the largest employer in Clinton County, with employment reaching 4,560 jobs in 2016. Between 2015 and 2016 the professional, scientific, and technical services industry saw the largest percentage increase, rising by 5.6 percent to 113 jobs.

Table II.24.26
Employment by Industry
 Clinton County
 BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	1,411	1,242	1,224	1,181	1,218	1,170	1,206	1,195	-0.9
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	135	119	112	119	112	105	106	100	-5.7
Construction	1,553	1,680	1,648	1,253	1,288	1,274	1,451	1,330	-8.3
Manufacturing	5,157	4,976	4,926	4,879	4,885	4,860	4,675	4,560	-2.5
Wholesale trade	624	492	544	553	551	574	591	614	3.9
Retail trade	3,437	3,230	3,242	3,185	3,186	3,230	3,196	3,268	2.3
Transportation and warehousing	1,027	1,297	1,250	1,251	1,248	1,275	1,307	1,304	-0.2
Information	543	378	343	343	347	505	518	472	-8.9
Finance and insurance	938	1,073	1,104	1,063	1,076	1,058	1,055	1,056	0.1
Real estate and rental and leasing	588	734	743	684	686	741	717	741	3.3
Professional and technical services	663	609	601	591	589	558	664	701	5.6
Management of companies and enterprises	33	105	101	85	87	104	80	80	0
Administrative and waste services	1,333	1,832	1,850	1,985	2,012	1,887	1,846	1,657	-10.2
Educational services	0	1,426	1,557	1,529	1,399	1,198	1,012	870	-14
Health care and social assistance	0	3,894	3,844	3,786	3,807	3,772	3,731	3,787	1.5
Arts, entertainment, and recreation	720	817	825	821	560	559	502	490	-2.4
Accommodation and food services	1,663	1,640	1,721	1,675	1,857	1,855	1,837	1,843	0.3
Other services, except public administration	1,583	1,374	1,372	1,403	1,409	1,391	1,399	1,431	2.3
Government and government enterprises	3,008	2,959	2,886	2,811	2,790	2,784	2,735	2,745	0.4
Total	28,501	30,125	30,135	29,463	29,388	29,162	28,860	28,475	-1.3



Table II.24.27, shows the real average earnings per job by industry for Clinton County. These figures are calculated by dividing the total real earning displayed in Tables II.24.25 and II.24.26, by industry. In 2016, the utilities industry had the highest average earnings reaching 147,240 dollars. Between 2015 and 2016 the utilities industry saw the largest percentage increase, rising by 18.9 percent.

Table II.24.27
Real Earnings Per Job by Industry
 Clinton County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	33,697	13,012	61,691	45,901	77,475	21,735	27,963	25,219	-9.8
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	118,548	148,962	113,837	111,413	114,574	124,556	123,836	147,240	18.9
Construction	46,320	54,343	57,435	58,184	55,737	57,238	60,718	60,783	0.1
Manufacturing	66,550	70,954	71,137	71,629	71,937	72,467	73,254	73,437	0.2
Wholesale trade	47,744	60,072	57,370	57,253	51,081	54,477	51,492	49,191	-4.5
Retail trade	26,760	29,301	32,260	32,838	30,742	27,018	24,873	25,064	0.8
Transportation and warehousing	52,636	56,230	58,644	59,979	54,141	55,621	55,759	58,752	5.4
Information	26,692	37,360	35,929	36,927	36,996	41,220	42,649	44,364	4
Finance and insurance	40,743	46,508	39,114	44,311	40,948	42,286	42,140	42,896	1.8
Real estate and rental and leasing	12,501	13,738	12,123	14,753	16,159	15,912	16,903	15,780	-6.6
Professional and technical services	33,405	33,992	33,913	35,818	34,701	37,259	33,563	33,288	-0.8
Management of companies and enterprises	46,533	78,902	86,086	108,127	94,010	79,316	100,469	101,638	1.2
Administrative and waste services	27,910	20,538	20,993	21,212	21,202	22,030	22,038	23,689	7.5
Educational services	0	25,650	25,052	26,367	26,238	26,498	24,952	27,140	8.8
Health care and social assistance	0	45,494	45,763	46,523	46,562	46,987	48,116	48,067	-0.1
Arts, entertainment, and recreation	21,392	21,727	20,474	20,383	10,361	13,976	9,883	10,424	5.5
Accommodation and food services	15,222	15,195	16,483	16,677	18,244	17,951	18,197	18,031	-0.9
Other services, except public administration	26,715	27,468	26,653	25,638	25,180	24,371	26,241	26,845	2.3
Government and government enterprises	42,800	52,951	51,587	51,376	51,742	52,039	53,125	53,402	0.5
Total	40,316	42,348	44,121	43,955	44,446	42,476	43,109	43,445	0.8

Table II.24.28 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 \$1,959,861,000 a -0.4 percent change between 2015 and 2016. Table II.24.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 30,125 and 28,475 in 2016, which a change of -1.3 percent over this period.

Table II.24.28
Total Employment and Real Personal Income
 Clinton 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	958,620	71,076	9,933	151,771	85,170	1,134,418	20,051	26,018	36,843
1970	918,405	66,830	16,551	157,221	94,041	1,119,388	19,697	25,590	35,890
1971	863,682	66,192	20,037	160,098	103,631	1,081,257	18,850	25,372	34,041
1972	911,687	71,767	21,071	164,752	106,738	1,132,481	19,826	25,613	35,596
1973	971,676	85,696	25,290	176,725	116,555	1,204,549	21,202	26,431	36,763
1974	947,096	94,173	24,037	185,462	123,273	1,185,695	20,656	27,088	34,965
1975	960,142	90,924	17,900	198,248	142,118	1,227,484	21,215	26,846	35,764
1976	976,527	97,016	13,782	200,717	149,134	1,243,146	21,344	27,902	34,998
1977	1,023,723	99,359	18,563	211,995	146,384	1,301,307	22,337	28,385	36,064
1978	1,111,873	106,461	19,905	221,067	148,693	1,395,077	23,918	28,801	38,604
1979	1,138,626	118,774	12,321	230,950	156,025	1,419,149	24,333	29,654	38,396
1980	1,070,045	115,460	9,618	255,422	165,555	1,385,181	24,277	29,377	36,424
1981	1,044,097	115,675	19,924	285,147	178,429	1,411,922	24,913	28,139	37,106
1982	899,831	108,240	17,811	308,471	201,313	1,319,187	23,406	26,601	33,828
1983	821,521	101,317	25,595	317,634	206,893	1,270,327	22,959	25,667	32,008
1984	894,645	103,812	40,870	339,441	201,131	1,372,276	25,170	25,545	35,023
1985	858,162	102,346	46,367	331,937	206,474	1,340,594	25,016	24,854	34,529
1986	852,445	104,424	48,359	324,937	206,458	1,327,775	25,315	24,735	34,464
1987	885,803	104,256	59,455	305,621	204,182	1,350,804	26,116	24,674	35,900
1988	900,692	112,983	58,999	291,850	207,280	1,345,838	26,201	25,590	35,198
1989	945,235	114,638	63,127	297,335	215,980	1,407,039	27,556	26,204	36,073
1990	939,716	115,648	73,011	291,489	226,842	1,415,411	27,704	26,688	35,212
1991	930,640	118,270	69,441	284,610	234,550	1,400,971	27,435	27,085	34,360
1992	998,358	122,378	67,810	281,047	243,774	1,468,610	28,569	27,303	36,565
1993	952,513	121,188	68,624	269,912	249,687	1,419,548	27,571	27,133	35,106
1994	1,002,921	124,534	72,560	268,496	256,736	1,476,179	28,765	27,361	36,655
1995	1,002,995	126,809	72,315	295,354	264,791	1,508,646	29,426	27,972	35,857
1996	1,073,772	124,339	68,320	305,883	274,090	1,597,727	31,456	28,536	37,629
1997	1,084,424	132,667	74,426	314,206	269,634	1,610,023	31,797	28,816	37,633
1998	1,100,996	135,643	78,062	324,579	274,206	1,642,200	32,484	29,140	37,783
1999	1,112,245	136,437	73,136	306,874	281,185	1,637,003	32,515	28,887	38,504
2000	1,143,481	137,617	71,829	312,967	293,152	1,683,812	33,596	28,963	39,480
2001	1,149,045	137,252	57,208	312,676	310,291	1,691,968	33,915	28,501	40,315
2002	1,158,545	138,247	52,095	297,359	344,819	1,714,572	34,526	28,210	41,068
2003	1,147,551	138,075	47,113	283,907	336,086	1,676,582	33,812	27,955	41,050
2004	1,198,273	140,888	44,249	280,940	339,752	1,722,327	34,796	28,544	41,979
2005	1,193,538	145,943	41,118	254,551	351,942	1,695,206	34,263	29,295	40,741
2006	1,200,621	145,987	36,580	269,076	372,260	1,732,549	35,011	29,961	40,073
2007	1,271,187	153,034	34,218	292,656	375,010	1,820,038	36,886	30,600	41,542
2008	1,329,198	160,920	30,595	302,739	408,964	1,910,576	38,751	31,168	42,646
2009	1,284,731	158,577	14,771	295,257	436,644	1,872,826	38,107	30,411	42,246
2010	1,275,721	159,939	43,541	288,386	453,576	1,901,284	38,713	30,125	42,347
2011	1,329,589	145,804	44,093	309,461	449,354	1,986,693	40,462	30,135	44,121
2012	1,295,046	140,718	71,189	320,306	447,523	1,993,346	40,917	29,463	43,955
2013	1,306,178	154,817	77,123	313,111	447,317	1,988,912	41,184	29,388	44,446
2014	1,238,688	152,171	71,861	314,500	456,186	1,929,064	40,253	29,162	42,476
2015	1,244,113	152,131	77,787	324,400	472,634	1,966,804	41,305	28,860	43,108
2016	1,237,092	153,752	80,116	326,635	469,770	1,959,861	41,427	28,475	43,445



Diagram II.24.5, shows real average earnings per job for Clinton County from 1990 to 2016. Over this period the average earning per job for Clinton County was \$40,013, which was lower than the statewide average of \$43,526 over the same period.

Diagram II.24.5
Real Average Earnings Per Job
 Clinton County
 BEA Data 1990 - 2016

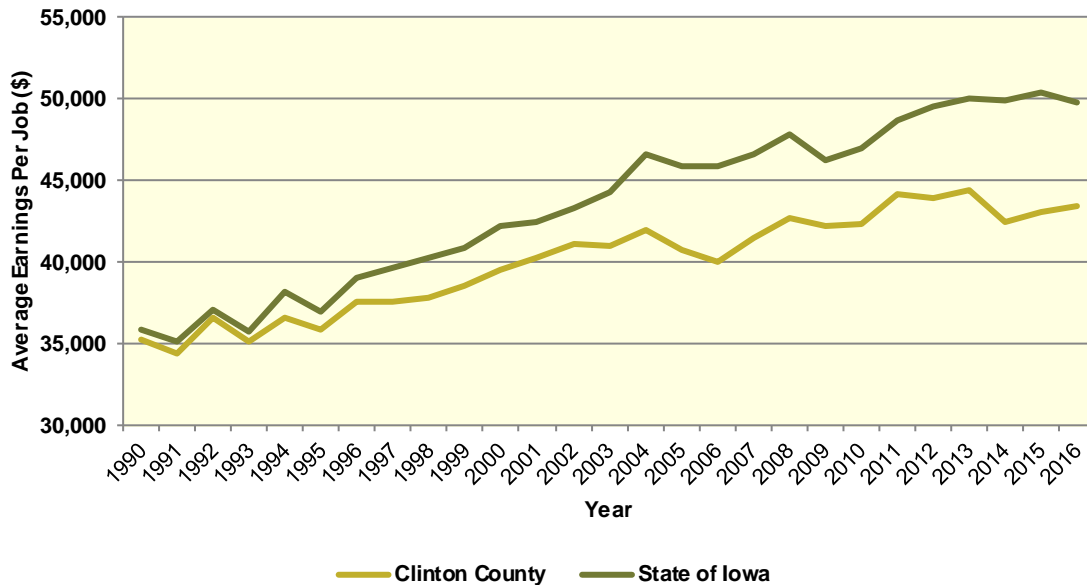
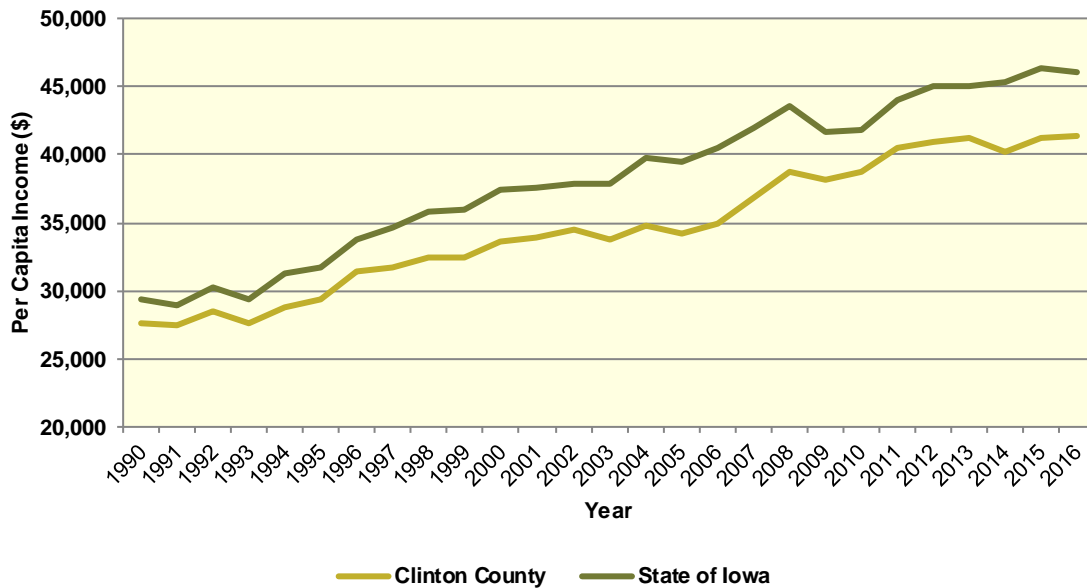


Diagram II.24.6, shows real per capita income for the Clinton County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Clinton County was \$34,654, which was lower than the statewide average of \$38,254 over the same period.

Diagram II.24.6
Real Per Capita Income
 Clinton 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.24.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment decreased from 21,906 persons in 2015 to 21,552 in 2016, a change of -1.6 percent.

Table II.24.29
Total Monthly Employment
 Clinton County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	22,577	22,861	23,440	23,329	22,465	22,437	21,954	21,938	21,675	21,753	21,352
Feb	22,358	22,916	23,409	23,297	22,392	22,519	22,079	21,988	21,671	21,753	21,348
Mar	22,644	23,191	23,551	23,304	22,461	22,616	22,277	21,977	21,803	21,766	21,611
Apr	22,856	23,447	24,114	23,334	23,037	23,138	22,734	22,598	22,428	22,129	21,920
May	23,066	23,599	24,243	23,515	23,190	23,146	22,750	22,748	22,272	22,078	21,794
Jun	23,600	23,879	24,491	23,177	23,519	23,104	22,534	22,363	22,277	21,925	21,700
Jul	22,611	23,351	23,830	22,643	22,723	22,580	22,025	22,099	21,924	21,671	21,267
Aug	22,914	23,656	24,062	22,909	22,731	22,615	22,251	22,327	22,123	21,617	21,237
Sep	23,201	23,901	24,475	23,227	23,222	23,294	22,467	22,531	22,361	21,968	21,520
Oct	23,223	23,546	24,297	23,359	23,066	22,795	22,527	22,558	22,278	21,982	21,497
Nov	23,565	24,010	24,560	23,491	23,363	23,054	22,694	22,408	22,579	22,110	21,846
Dec	23,571	23,909	24,138	23,273	23,059	22,817	22,598	22,426	22,396	22,117	21,530
Annual	23,016	23,522	24,051	23,238	22,936	22,843	22,408	22,330	22,149	21,906	21,552
% Change	.	2.2%	2.2%	-3.4%	-1.3%	-0.4%	-1.9%	-0.3%	-0.8%	-1.1%	-1.6%

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 \$734 in 2015. In 2016, average weekly wages saw an increased of 0.8 percent over the prior year, rising to \$740, or by 6 dollars. These data are shown in Table II.24.30.

Table II.24.30						
Average Weekly Wages						
Clinton County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	489	488	488	530	499	
2002	502	504	497	536	510	2.2%
2003	510	509	516	549	521	2.2%
2004	521	520	532	580	539	3.5%
2005	532	537	590	583	561	4.1%
2006	567	548	567	595	569	1.4%
2007	603	580	606	641	608	6.9%
2008	632	606	628	665	633	4.1%
2009	621	611	638	676	636	0.5%
2010	617	624	646	692	645	1.4%
2011	632	639	695	677	661	2.5%
2012	678	654	657	697	671	1.5%
2013	687	661	684	715	687	2.4%
2014	709	688	695	734	706	2.8%
2015	722	710	722	781	734	4%
2016(p)	715	719	766	762	740	0.8%

Total business establishments reported by the QCEW are displayed in Table II.24.31. Between 2015 and 2016, the total number of business establishments in Clinton County increased by 0.8 percent, from 1,418 to 1,424 establishments.

Table II.24.31						
Number of Business Establishments						
Clinton County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	1,395	1,405	1,314	1,313	1,357	
2002	1,329	1,339	1,335	1,320	1,331	-1.9%
2003	1,347	1,343	1,356	1,356	1,351	1.5%
2004	1,361	1,364	1,368	1,353	1,362	0.8%
2005	1,357	1,361	1,364	1,364	1,362	(ND)%
2006	1,347	1,360	1,367	1,344	1,355	-0.5%
2007	1,357	1,374	1,375	1,368	1,369	1%
2008	1,352	1,350	1,366	1,365	1,358	-0.8%
2009	1,375	1,383	1,390	1,371	1,380	1.6%
2010	1,368	1,375	1,370	1,365	1,370	-0.7%
2011	1,355	1,354	1,354	1,369	1,358	-0.9%
2012	1,357	1,356	1,356	1,368	1,359	0.1%
2013	1,364	1,376	1,380	1,375	1,374	1.1%
2014	1,384	1,387	1,391	1,384	1,387	0.9%
2015	1,403	1,424	1,425	1,419	1,418	2.2%
2016	1,430	1,424	1,418	1,423	1,424	0.4%

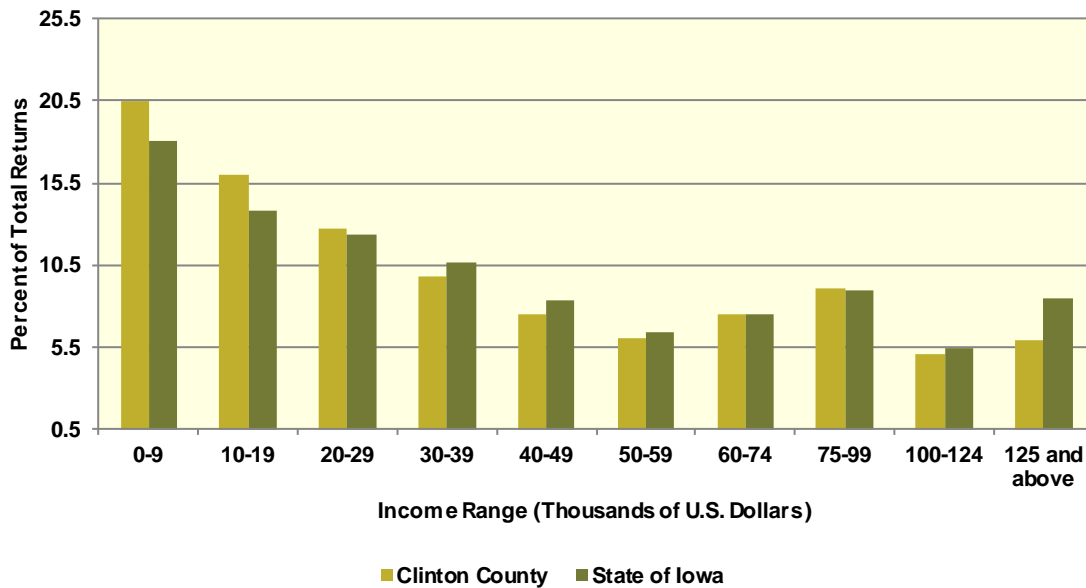
Iowa Department of Revenue

The Iowa Department of Revenue releases annual income tax statistics. Table II.24.32, 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 Clinton County.

As can be seen below, the total number of returns between 2010 and 2015 increased by 0.8 percent, with 1,316 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 62.7 percent. This compared to the income class of \$60,000-74,999, which saw the lowest percentage change between 2010 and 2015 of -10.8 percent.

Table II.24.32 Number of Tax Returns by Adjusted Gross Income Clinton 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	5,024	3,920	2,849	2,168	1,861	1,544	1,659	1,230	345	325	20,925
2003	5,028	3,736	2,857	2,150	1,777	1,485	1,694	1,335	362	358	20,782
2004	5,069	3,612	2,762	2,158	1,764	1,557	1,718	1,492	454	404	20,990
2005	4,974	3,547	2,774	2,180	1,759	1,570	1,739	1,577	549	453	21,122
2006	4,845	3,524	2,808	2,143	1,790	1,597	1,792	1,783	566	530	21,378
2007	4,905	3,574	2,900	2,291	1,889	1,548	1,871	1,844	760	678	22,260
2008	4,734	3,627	2,792	2,201	1,800	1,543	1,868	1,915	849	700	22,029
2009	4,533	3,473	2,993	2,167	1,723	1,465	1,790	1,824	851	727	21,546
2010	4,492	3,720	2,889	2,113	1,753	1,482	1,798	1,926	872	809	21,854
2011	4,627	3,669	2,833	2,105	1,691	1,414	1,764	2,008	916	882	21,909
2012	4,507	3,642	2,831	2,078	1,643	1,409	1,765	1,960	1,035	1,036	21,906
2013	4,548	3,544	2,898	2,048	1,579	1,408	1,745	1,971	1,069	1,132	21,942
2014	4,506	3,580	2,798	2,162	1,652	1,367	1,714	1,977	1,111	1,193	22,060
2015	4,516	3,534	2,797	2,151	1,653	1,322	1,645	1,997	1,108	1,316	22,039
Change 10 - 15	0.5%	-5%	-3.2%	1.8%	-5.7%	-10.8%	-8.5%	3.7%	27.1%	62.7%	0.8%

Diagram II.24.7
2015 Income Distribution
 Clinton 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 6,505 in 2010 to 6,272 in 2016, with the poverty rate reaching 13.5 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.24.33, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	4,756	9.6%
2001	4,615	9.3%
2002	5,109	10.3%
2003	5,154	10.4%
2004	5,999	12.1%
2005	5,878	12.1%
2006	5,507	11.3%
2007	5,532	11.5%
2008	5,797	12%
2009	5,727	11.9%
2010	6,505	13.5%
2011	6,540	13.6%
2012	7,369	15.5%
2013	6,610	13.9%
2014	6,050	12.9%
2015	6,263	13.4%
2016	6,272	13.5%

The rate of poverty for Clinton County is shown in Table II.24.34. In 2016, there were an estimated 6,405 persons living in poverty. This represented a 13.6 percent poverty rate, compared to 10.2 percent poverty in 2000. In 2016, some 10.2 percent of those in poverty were under age 6, and 10.6 percent were 65 or older.

Table II.24.34 Poverty by Age Clinton 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	738	14.7%	653	10.2%
6 to 17	1,047	20.9%	1,342	21%
18 to 64	2,642	52.7%	3,731	58.3%
65 or Older	591	11.8%	679	10.6%
Total	5,018	100.0%	6,405	100.0%
Poverty Rate	10.2%	.	13.6%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 0.5 percent in Clinton County between 2010 and 2016, from 21,733 to 21,840. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.24.35.

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 Clinton County increased from 40 authorizations in 2015 to 54 in 2016.

The real value of single-family building permits increased from \$210,132 in 2015 to \$226,015 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.24.36.

Table II.24.35 Housing Units State of Iowa vs. Clinton County 2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Clinton County	% Growth Since Census
2000 Census Base	1,232,625	.	21,589	.
2010 Census	1,336,417	8.4%	21,733	0.7%
July 2011 Estimate	1,341,974	0.4%	21,752	0.1%
July 2012 Estimate	1,346,403	0.7%	21,734	0%
July 2013 Estimate	1,353,274	1.3%	21,761	0.1%
July 2014 Estimate	1,362,458	1.9%	21,789	0.3%
July 2015 Estimate	1,370,778	2.6%	21,836	0.5%
July 2016 Estimate	1,380,162	3.3%	21,840	0.5%

Table II.24.36
Building Permits and Valuation
 Clinton 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	59	6	0	99	164	145,597	20,897
1981	72	0	8	0	80	135,655	0
1982	42	2	4	16	64	121,069	54,066
1983	51	0	14	0	65	132,881	0
1984	36	0	4	0	40	101,692	0
1985	23	0	0	8	31	225,010	54,761
1986	16	0	0	41	57	141,557	43,550
1987	27	0	0	0	27	105,018	0
1988	25	0	4	0	29	110,787	0
1989	47	0	0	0	47	130,963	0
1990	58	0	4	0	62	162,141	0
1991	54	2	0	0	56	140,018	0
1992	77	2	4	0	83	148,242	0
1993	82	2	0	0	84	150,992	0
1994	80	2	0	0	82	146,179	0
1995	70	6	4	12	92	140,573	67,811
1996	97	0	7	88	192	151,326	85,203
1997	75	4	7	0	86	156,965	0
1998	90	2	0	0	92	162,196	0
1999	104	6	0	24	134	167,365	99,817
2000	104	0	0	32	136	165,281	78,413
2001	92	2	3	6	103	176,698	33,267
2002	104	2	0	0	106	182,873	0
2003	146	2	0	0	148	171,046	0
2004	167	0	7	0	174	179,303	0
2005	142	2	0	50	194	188,356	84,807
2006	126	2	10	6	144	193,072	156,715
2007	93	4	0	22	119	195,925	118,646
2008	72	2	0	0	74	211,354	0
2009	51	0	4	0	55	184,579	0
2010	72	0	0	8	80	188,323	71,562
2011	38	2	0	0	40	213,048	0
2012	39	0	0	44	83	182,888	120,365
2013	43	6	0	33	82	184,374	118,458
2014	58	4	0	40	102	203,384	116,371
2015	40	0	0	16	56	210,132	237,462
2016	54	0	0	26	80	226,015	175,413



Diagram II.24.8 Single Family Permits

Clinton County
Census Bureau Data, 1980–2016

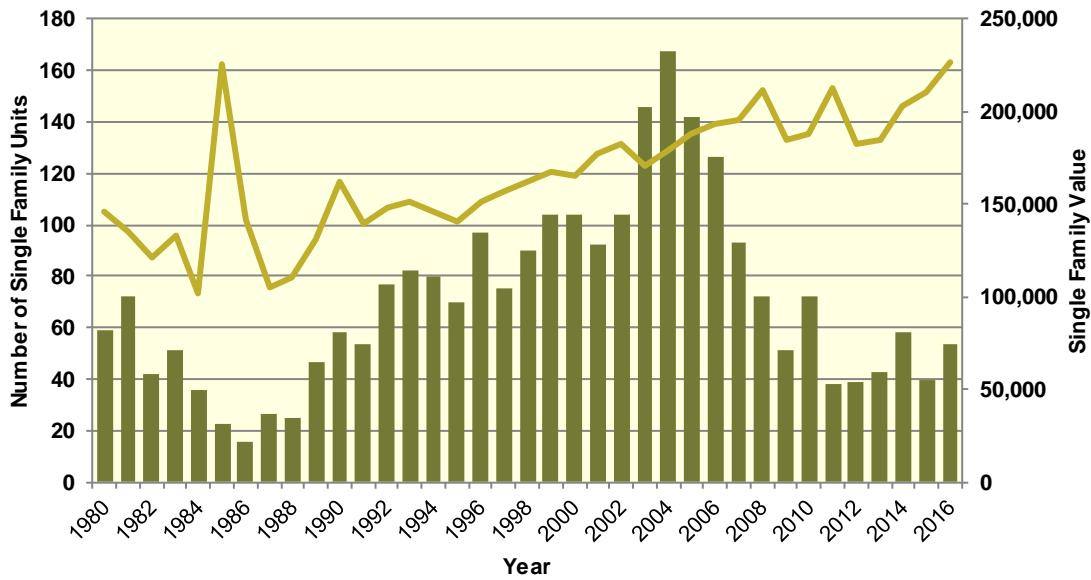
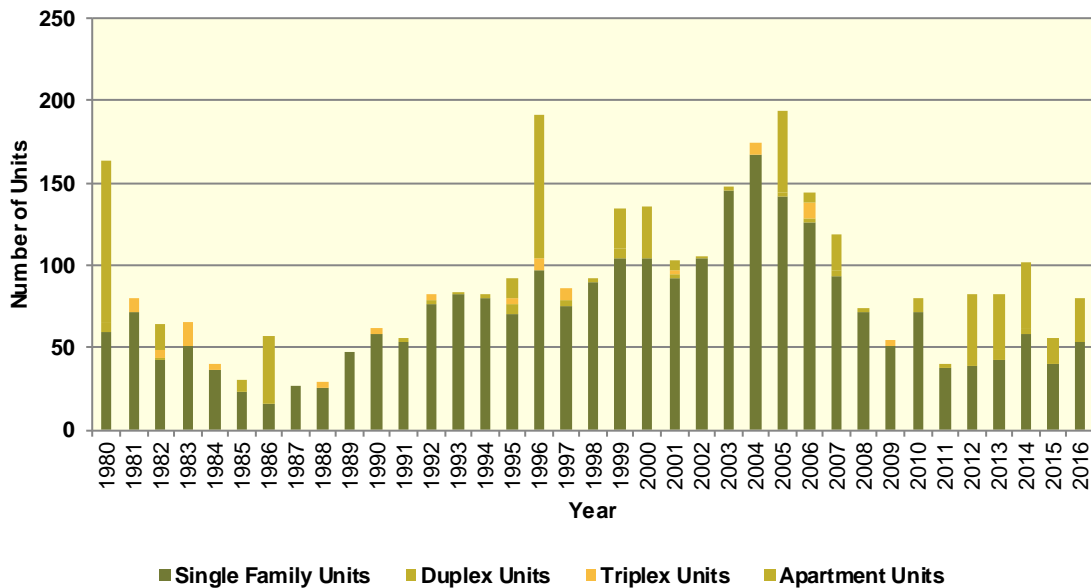


Diagram II.24.9 Total Permits by Unit Type

Clinton County
Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.24.37. In 2016, there were 21,781 housing units, up from 21,585 in 2000. Single-family units accounted for 79.8 percent of units in 2016, compared to 77.9 in 2000. Apartment units accounted for 11 percent in 2016, compared to 9.2 percent in 2000.

Table II.24.37				
Housing Units by Type				
Clinton 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	16,822	77.9%	17,379	79.8%
Duplex	1,001	4.6%	674	3.1%
Tri- or Four-Plex	1,048	4.9%	794	3.6%
Apartment	1,979	9.2%	2,392	11%
Mobile Home	708	3.3%	538	2.5%
Boat, RV, Van, Etc.	27	0.1%	4	0%
Total	21,585	100.0%	21,781	100.0%

Some 93.1 percent of housing was occupied in 2010, compared to 93.1 percent in 2000. Owner-occupied housing changed 0.3 percent between 2000 and 2010, ending with owner-occupied units representing 72.7 percent of unit. Vacant units changed by 2 percent, resulting in 1,510 vacant units in 2010.

Table II.24.38					
Housing Units by Tenure					
Clinton County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	20,105	93.1%	20,223	93.1%	0.6%
Owner-Occupied	14,653	72.9%	14,695	72.7%	0.3%
Renter-Occupied	5,452	27.1%	5,528	27.3%	1.4%
Vacant Housing Units	1,480	6.9%	1,510	6.9%	2%
Total Housing Units	21,585	100.0%	21,733	100.0%	0.7%

Table II.24.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 21,781 housing units. An estimated 74 percent were owner-occupied, and 8.8 percent were vacant.

Table II.24.39				
Housing Units by Tenure				
Clinton County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	20,223	93.1%	19,871	91.2%
Owner-Occupied	14,695	72.7%	14,703	74%
Renter-Occupied	5,528	27.3%	5,168	26%
Vacant Housing Units	1,510	6.9%	1,910	8.8%
Total Housing Units	21,733	100.0%	21,781	100.0%



Households by household size are shown in Table II.24.40. There were a total of 20,223 households in 2010, up from 20,105 in 2000. One person households changed by 6.6 percent between 2000 and 2010, while two person households changed by 1.8 percent. Three and four person households changed by -3.4 and -6.7 respectively, representing 14.6 percent and 12.2 percent of the population in 2010.

Table II.24.40					
Households by Household Size					
Clinton County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	5,510	27.4%	5,876	29.1%	6.6%
Two Persons	7,142	35.5%	7,273	36%	1.8%
Three Persons	3,050	15.2%	2,945	14.6%	-3.4%
Four Persons	2,648	13.2%	2,471	12.2%	-6.7%
Five Persons	1,206	6%	1,130	5.6%	-6.3%
Six Persons	389	1.9%	351	1.7%	-9.8%
Seven Persons or More	160	0.8%	177	0.9%	10.6%
Total	20,105	100.0%	20,223	100.0%	0.6%

Households by income is shown in Table II.24.41. Households earning more than \$100,000 per year represented 19.1 percent of households in 2016, compared to 4.1 percent in 2000. Households earning between \$50,000 and \$74,999 represented 18.7 percent of households in 2016, compared to 22.2 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 12.7 percent of households in 2016, compared to 16.9 percent in 2000.

Table II.24.41				
Households by Income				
Clinton 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	3,410	16.9%	2,529	12.7%
\$15,000 to \$19,999	1,512	7.5%	1,227	6.2%
\$20,000 to \$24,999	1,481	7.3%	1,219	6.1%
\$25,000 to \$34,999	2,947	14.6%	2,091	10.5%
\$35,000 to \$49,999	3,874	19.2%	2,857	14.4%
\$50,000 to \$74,999	4,469	22.2%	3,712	18.7%
\$75,000 to \$99,999	1,643	8.2%	2,432	12.2%
\$100,000 or More	820	4.1%	3,804	19.1%
Total	20,156	100.0%	19,871	100.0%



Table II.24.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 7.7 percent and 1.3 percent of households, respectively. Households built in the 1970's, 1980's, and 1990's account for 14.3 percent, 5.4 percent, and 6.6, respectively. Housing units built prior to 1939 represented 32.1 percent of households in 2016.

Table II.24.42				
Households by Year Home Built				
Clinton 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	7,819	38.9%	6,382	32.1%
1940 to 1949	1,955	9.7%	1,392	7%
1950 to 1959	2,799	13.9%	2,681	13.5%
1960 to 1969	2,521	12.5%	2,412	12.1%
1970 to 1979	2,843	14.1%	2,841	14.3%
1980 to 1989	1,027	5.1%	1,076	5.4%
1990 to 1999	1,141	5.7%	1,313	6.6%
2000 to 2009	.	.	1,521	7.7%
2010 or Later	.	.	253	1.3%
Total	20,105	100.0%	19,871	100.0%

The distribution of unit types by race are shown in Table II.24.43. An estimated 83.2 percent of white households occupy single family homes, while 43.8 percent of black households do. Some 8.1 percent of white households occupied apartments, while 38.3 percent of black households do. An estimated 91.5 percent of Asian, and 96.2 percent of American Indian households occupy single family homes.

Table II.24.43							
Distribution of Units in Structure by Race							
Clinton County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	83.2%	43.8%	96.2%	91.5%	0%	40.7%	44.8%
Duplex	3.1%	3.4%	0%	0%	0%	0%	0%
Tri- or Four-Plex	3.3%	14.5%	0%	0%	0%	0%	7.1%
Apartment	8.1%	38.3%	3.8%	0%	0%	59.3%	19.8%
Mobile Home	2.3%	0%	0%	0%	0%	0%	28.3%
Boat, RV, Van, Etc.	0%	0%	0%	8.5%	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.24.44. An estimated 28.5 percent of vacant units were for rent in 2010, a -25.4 percent change since 2000. In addition, some 18.3 percent of vacant units were for sale, a change of 36.5 percent between 2000 and 2010. "Other" vacant units represented 35.8 percent of vacant units in 2010. This is a change of 42.4 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.24.44					
Disposition of Vacant Housing Units					
Clinton County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	578	39.1%	431	28.5%	-25.4%
For Sale	203	13.7%	277	18.3%	36.5%
Rented or Sold, Not Occupied	155	10.5%	96	6.4%	-38.1%
For Seasonal, Recreational, or Occasional Use	163	11%	165	10.9%	1.2%
For Migrant Workers	1	0.1%	0	0%	-100%
Other Vacant	380	25.7%	541	35.8%	42.4%
Total	1,480	100.0%	1,510	100.0%	2%

The disposition of vacant units between 2010 and 2016 are shown in Table II.24.45. By 2016, for rent units accounted for 24.5 percent of vacant units, while for sale units accounted for 9 percent. "Other" vacant units accounted for 35.2 percent of vacant units, representing a total of 672 "other" vacant units.

Table II.24.45				
Disposition of Vacant Housing Units				
Clinton County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	431	28.5%	468	24.5%
For Sale	277	18.3%	171	9%
Rented Not Occupied	22	1.5%	128	6.7%
Sold Not Occupied	74	4.9%	247	12.9%
For Seasonal, Recreational, or Occasional Use	165	10.9%	186	9.7%
For Migrant Workers	0	0%	38	2%
Other Vacant	541	35.8%	672	35.2%
Total	1,510	100.0%	1,910	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.24.46. In 2016, an estimated 0.4 percent of households were overcrowded, and an additional 0 percent were severely overcrowded.



Table II.24.46 Overcrowding and Severe Overcrowding Clinton 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	14,519	99.1%	108	0.7%	28	0.2%	14,655
2016 Five-Year ACS	14,647	99.6%	56	0.4%	0	0%	14,703
Renter							
2000 Census	5,305	97.3%	95	1.7%	50	0.9%	5,450
2016 Five-Year ACS	5,144	99.5%	24	0.5%	0	0%	19,871
Total							
2000 Census	19,824	98.6%	203	1%	78	0.4%	20,105
2016 Five-Year ACS	19,791	99.6%	80	0.4%	0	0%	19,871

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 52 households with incomplete plumbing facilities in 2016, representing 0.3 percent of households in Clinton County. This is compared to 0.6 percent of households lacking complete plumbing facilities in 2000.

Table II.24.47 Households with Incomplete Plumbing Facilities Clinton County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	19,990	19,819
Lacking Complete Plumbing Facilities	115	52
Total Households	20,105	19,871
Percent Lacking	0.6%	0.3%

There were 198 households lacking complete kitchen facilities in 2016, compared to 90 households in 2000. This was a change from 0.4 percent of households in 2000 to 1 percent in 2016.

Table II.24.48 Households with Incomplete Kitchen Facilities Clinton County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	20,015	19,673
Lacking Complete Kitchen Facilities	90	198
Total Households	20,105	19,871
Percent Lacking	0.4%	1%

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 Clinton County, 14.3 of households had a cost burden and 10.6 percent had a severe cost burden. Some 20.9 percent of renters were cost burdened, and 23.9 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 7.4 percent and a severe cost burden rate of 4.7 percent. Owner occupied households with a mortgage had a cost burden rate of 15.3 percent, and severe cost burden at 6.9 percent.

Table II.24.49
Cost Burden and Severe Cost Burden by Tenure
 Clinton 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	5,912	83%	849	11.9%	363	5.1%	0	0%	7,124
2016 Five-Year ACS	6,560	77.6%	1,297	15.3%	581	6.9%	12	0.1%	8,450
Owner Without a Mortgage									
2000 Census	4,790	93.2%	221	4.3%	111	2.2%	18	0.4%	5,140
2016 Five-Year ACS	5,423	86.7%	460	7.4%	293	4.7%	77	1.2%	6,253
Renter									
2000 Census	3,117	61.2%	829	16.3%	787	15.5%	360	7.1%	5,093
2016 Five-Year ACS	2,274	44%	1,079	20.9%	1,233	23.9%	582	11.3%	5,168
Total									
2000 Census	13,819	79.6%	1,899	10.9%	1,261	7.3%	378	2.2%	17,357
2016 Five-Year ACS	14,257	71.7%	2,836	14.3%	2,107	10.6%	671	3.4%	19,871

Housing Problems by Income

Table II.24.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Clinton County. As can be seen in 2017 the MFI was \$66,400, which compared to 69,900 for the State of Iowa.

Table II.24.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 1,695 owner-occupied and 920 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 964 owner-occupied 990 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 14,850 households without a housing problem.

Table II.24.50
Median Family Income
 Clinton County
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	46,400	49,100
2001	49,400	52,500
2002	50,200	53,700
2003	53,200	54,900
2004	53,400	55,800
2005	55,600	57,650
2006	55,700	57,800
2007	55,800	58,100
2008	56,100	58,500
2009	57,600	62,000
2010	58,800	62,400
2011	58,900	64,000
2012	59,700	64,800
2013	62,400	64,700
2014	66,100	65,300
2015	67,800	67,500
2016	65,100	68,400
2017	66,400	69,900

Table II.24.51
Housing Problems by Income and Tenure
 Clinton 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	10	20	0	0	34
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)	50	0	4	25	10	89
Housing cost burden greater than 50% of income (and none of the above problems)	550	235	160	15	4	964
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	305	420	555	155	260	1,695
Zero/negative income (and none of the above problems)	15	0	0	0	0	15
Has none of the 4 housing problems	110	705	1,835	1,545	7,800	11,995
Total	1,034	1,370	2,574	1,740	8,078	14,796
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	0	115	45	25	30	215
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	10	0	0	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	70	25	0	4	99
Housing cost burden greater than 50% of income (and none of the above problems)	870	105	15	0	0	990
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	300	450	170	0	0	920
Zero/negative income (and none of the above problems)	90	0	0	0	0	90
Has none of the 4 housing problems	235	285	905	445	985	2,855
Total	1,495	1,025	1,170	470	1,019	5,179
Total						
Lacking complete plumbing or kitchen facilities	4	125	65	25	30	249
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	10	0	4	14
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	50	70	29	25	14	188
Housing cost burden greater than 50% of income (and none of the above problems)	1,420	340	175	15	4	1,954
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	605	870	725	155	260	2,615
Zero/negative income (and none of the above problems)	105	0	0	0	0	105
Has none of the 4 housing problems	345	990	2,740	1,990	8,785	14,850
Total	2,529	2,395	3,744	2,210	9,097	19,975

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.24.52, of the 749 loans in 2016, 338 loans were for Home Purchases, 46 were for Home Improvement and 365 were for refinancing.

Table II.24.52				
Owner-Occupied Single Family Home Loans by Loan Type				
Clinton County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	322	90	488	900
2009	296	77	809	1,182
2010	287	109	677	1,073
2011	257	69	594	920
2012	303	142	814	1,259
2013	262	90	606	958
2014	310	90	305	705
2015	281	86	325	692
2016	338	46	365	749

Table II.24.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$115,063 in 2012 and \$126,719 in 2016. Overall, average loans were \$99,780 in 2008 and \$124,545 in 2016.

Table II.24.53				
Owner-Occupied Single Family Home Loans by Average Loan Amount				
Clinton County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$107,276	\$36,033	\$106,590	\$99,780
2009	\$100,426	\$46,831	\$116,284	\$107,788
2010	\$100,436	\$35,239	\$115,613	\$103,389
2011	\$109,732	\$47,145	\$115,936	\$109,043
2012	\$115,063	\$33,486	\$117,654	\$107,537
2013	\$114,866	\$22,911	\$102,754	\$98,566
2014	\$112,168	\$27,533	\$95,607	\$94,199
2015	\$120,078	\$33,512	\$124,708	\$111,494
2016	\$126,719	\$20,543	\$135,638	\$124,545

Table II.24.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$34,864,000 in 2012 and \$42,831,000 in 2016. Overall, average loans were \$89,802,000 in 2008 and \$93,284,000 in 2016.

Table II.24.54 Total Volume of Owner-Occupied Single Family Loans Clinton County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$34,543,000	\$3,243,000	\$52,016,000	\$89,802,000
2009	\$29,726,000	\$3,606,000	\$94,074,000	\$127,406,000
2010	\$28,825,000	\$3,841,000	\$78,270,000	\$110,936,000
2011	\$28,201,000	\$3,253,000	\$68,866,000	\$100,320,000
2012	\$34,864,000	\$4,755,000	\$95,770,000	\$135,389,000
2013	\$30,095,000	\$2,062,000	\$62,269,000	\$94,426,000
2014	\$34,772,000	\$2,478,000	\$29,160,000	\$66,410,000
2015	\$33,742,000	\$2,882,000	\$40,530,000	\$77,154,000
2016	\$42,831,000	\$945,000	\$49,508,000	\$93,284,000

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.24.55 presents some basic statistics about the completed surveys.

Table II.24.55 Survey of Rental Properties Clinton County 2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	21	472	6.8	41.1

Table II.24.56, shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 42 single family units in Clinton County, with 1 of them available. This translates into a vacancy rate of 2.4 percent in Clinton County, which compares to a single family vacancy rate of 6.7 percent for the State of Iowa. There were 393 apartment units reported in the survey, with 24 of them available, which resulted in a vacancy rate of 6.1 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Table II.24.56 Rental Vacancy Survey by Type Clinton County 2017 Survey of Rental Properties			
Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	42	1	2.4%
Apartments	393	24	6.1%
Mobile Homes	0	0	0%
"Other" Units	0	0	0%
Don't Know	37	7	18.9%
Total	472	32	6.8%

Table II.24.57, reports units by bedroom size. As can be seen there were 134 two bedroom apartment units and 17 three bedroom units. Overall, the 156 two bedroom units accounted for 33.1 percent of all units, and the 29 three bedroom units accounted for 6.1 percent. Several respondents choose not to provide bedroom sizes, which accounted for the 140 units listed as "Don't Know". Additional details for additional unit types are reported found below.

Table II.24.57						
Rental Units by Bedroom Size						
Clinton 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	4	142	0	0	.	146
Two	22	134	0	0	.	156
Three	12	17	0	0	.	29
Four	1	0	0	0	.	1
Don’t Know	3	100	0	0	37	140
Total	42	393	0	0	37	472

Table II.24.58, at right, displays the vacancy rate of single family units by the number of bedrooms. Two-bedroom units were the most common type of reported single family unit, which had a vacancy rate of 4.5 percent.

Table II.24.58			
Single Family Units by Bedroom Size			
Clinton County			
2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Studio	0	0	0%
One	4	0	0%
Two	22	1	4.5%
Three	12	0	0%
Four	1	0	0%
Don’t know	3	0	0%
Total	42	1	2.4%

Table II.24.59 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were one-bedroom units, which had a vacancy rate of 2.1 percent.

Table II.24.59			
Apartment Units by Bedroom Size			
Clinton County			
2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	0%
One	142	3	2.1%
Two	134	10	7.5%
Three	17	0	0%
Four	0	0	0%
Don’t know	100	11	11%
Total	393	24	6.1%

Average market-rate rents by unit type are shown in Table II.24.60. 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.24.60					
Average Market Rate Rents by Bedroom Size					
Clinton 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	\$484.8	\$0	\$0	\$484.8
Two	\$675	\$594.3	\$0	\$0	\$612.2
Three	\$700	\$615	\$0	\$0	\$660
Four	\$0	\$635	\$0	\$0	\$635
Total	\$666.7	\$583.2	\$0	\$0	\$623.1

Table II.24.61, shows vacancy rates for single family units by average rental rates for Clinton County. The most common rent for single family units was between 500 and 750 dollars and the units in this price range had a vacancy rate of 0 percent.

Table II.24.61			
Single Family Market Rate Rents by Vacancy Status			
Clinton County			
2017 Survey of Rental Properties			
Average Rents	Single Family Units	Available Single Family Units	Vacancy Rate
Less Than \$500	9	0	0%
\$500 to \$750	19	0	0%
\$750 to \$1,000	1	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	13	1	7.7%
Total	42	1	2.4%

The average rent and availability of apartment units is displayed in Table II.24.62. 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 7.8 percent.

Table II.24.62			
Apartment Market Rate Rents by Vacancy Status			
Clinton County			
2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	32	0	0%
\$500 to \$750	268	21	7.8%
\$750 to \$1,000	24	2	8.3%
\$1,000 to \$1,250	0	0	0%
\$1,250 to \$1,500	0	0	0%
Above \$1,500	0	0	0%
Missing	69	1	1.4%
Total	393	24	6.1%



Respondents were asked if utilities are included in the rent and as shown in Table II.24.63 below 6 respondents, or 54.5 percent, included some sort of utility in the rent.

Table II.24.63 Are there any utilities included with the rent? Clinton County 2017 Survey of Rental Properties	
Period	Respondent
Yes	6
No	5
% Offering Utilities	54.5%

The type of utility included in the rent is shown in Table II.24.64. There were 1 respondent who included electricity, 0 respondents who included natural gas, 4 respondents who included water and sewer and 4 respondents included trash collection in the rent.

Table II.24.64 Which utilities are included with the rent? Clinton County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	1
Natural Gas	0
Water/Sewer	4
Trash Collection	4

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.24.65, there were 76 accessible apartment units. Respondents also indicated there were a total of 18 persons with disabilities currently residing in accessible units.

Table II.24.65 Accessible Units by Bedroom Size Clinton 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	22	0	0		22
Two	0	8	0	0		8
Three	0	6	0	0		6
Four	0	0	0	0		0
Don’t Know	0	40	0	0	6	46
Total	0	76	0	0	6	82

Table II.24.66, shows the breakdown of accessible and not accessible single family units by bedroom size. Overall, 0 percent of all single family units were considered accessible by survey respondents.

Table II.24.66 Single Family Units by Accessibility and Bedroom Size Clinton County 2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Single Family Units	Percentage Accessible
Studio	0	0	0	%0
One	4	0	4	0%
Two	22	0	22	0%
Three	12	0	12	0%
Four	1	0	1	0%
Don't know	3	0	3	0%
Total	42	0	42	0%

Table II.24.67, shows the breakdown of accessible and not accessible apartment units by bedroom size. As can be seen 6 percent or 8 two bedroom apartment units are accessible, with 35.3 percent of three bedroom units were considered accessible. Overall, 19.3 percent of all apartment units were considered accessible by survey respondents.

Table II.24.67 Apartment Units by Accessibility and Bedroom Size Clinton County 2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	0	0	0	0%
One	120	22	142	15.5%
Two	126	8	134	6%
Three	11	6	17	35.3%
Four	0	0	0	0%
Don't know	60	40	100	40%
Total	317	76	393	19.3%

Perceived Need for Rental Units

Table II.24.68, at right, shows the number of survey respondents who keep a waiting list. As can be seen 5 respondents said they keep a waitlist, with an estimated 44 number of persons on the wait list.

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.24.69, 0 respondents said there was no need for renovating single

Table II.24.68 Do you keep a waiting list? Clinton County 2017 Survey of Rental Properties	
Period	Respondent
Yes	5
No	7
Waitlist Size	44

family units, with 1 respondent saying there was extreme need for renovating single family units. Likewise, 0 respondents indicated no need for renovating existing apartment units, with 1 respondent saying there was extreme need for renovating existing apartment units.

Table II.24.69 How would you rate the need for renovation of existing units in the city? Clinton 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	0
High Need	1	1	1	1
Extreme Need	1	1	1	0
Average Need	4	4	4	4

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.24.70, 1 respondent 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, 1 respondent indicated no need for new apartment units, with 1 respondent saying there was extreme need for constructing new apartment units.

Table II.24.70 How would you rate the need for construction of new units in the city? Clinton County 2017 Survey of Rental Properties				
Need	Single Family	Apartments	Mobile Homes	Other Units
No Need	1	1	1	0
Low Need	0	0	0	0
Moderate Need	2	2	2	0
High Need	0	0	0	0
Extreme Need	1	1	1	1
Average Need	3	3	3	5

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.24.71, shows the *strong growth scenario* for the Clinton County. As can be seen there were 14,703 owner-occupied and 5,168 renter-occupied households in 2016, for a total of 19,871 households. In 2030, there will be a projected 21,191 households, of which 15,734 are projected to be owner occupied and the remaining 5,456 are expected to be renter-occupied.

By 2050, there are projected to be 15,598 owner-occupied households, of which 1,095 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 2,711 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 5,254 renter households, of which 1,511 renter households are expected to have incomes between 0 and 30.0 percent of median family income 1,187 renter households with incomes between 50.1-80.0 percent of MFI. Overall households are projected to reach 20,852 occupied units by 2050, of which 2,606 are expected to have incomes on between 0 and 30 percent of MFI.



Table II.24.71 Housing Demand Forecast Clinton County Strong Growth Scenario								
Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	1,032	1,087	1,097	1,105	1,107	1,106	1,101	1,095
30.1-50%	1,360	1,432	1,445	1,455	1,459	1,457	1,451	1,442
50.1-80%	2,556	2,691	2,716	2,735	2,742	2,738	2,727	2,711
80.1-95%	1,340	1,411	1,424	1,434	1,437	1,436	1,430	1,421
95.1-115%	1,509	1,588	1,604	1,614	1,618	1,616	1,610	1,600
115+%	6,907	7,273	7,342	7,392	7,411	7,401	7,371	7,328
Total	14,703	15,481	15,629	15,734	15,774	15,754	15,689	15,598
Renter								
0-30%	1,487	1,580	1,576	1,570	1,560	1,547	1,531	1,511
30.1-50%	1,023	1,087	1,084	1,080	1,073	1,064	1,053	1,040
50.1-80%	1,167	1,241	1,237	1,232	1,225	1,215	1,202	1,187
80.1-95%	364	387	386	384	382	379	375	370
95.1-115%	269	286	286	284	283	280	277	274
115+%	858	912	910	906	901	893	883	872
Total	5,168	5,493	5,478	5,456	5,425	5,379	5,321	5,254
Total								
0-30%	2,519	2,667	2,673	2,674	2,668	2,653	2,632	2,606
30.1-50%	2,382	2,519	2,529	2,535	2,532	2,521	2,504	2,482
50.1-80%	3,723	3,932	3,954	3,967	3,967	3,953	3,929	3,898
80.1-95%	1,704	1,798	1,810	1,818	1,820	1,815	1,805	1,792
95.1-115%	1,778	1,875	1,889	1,899	1,901	1,897	1,887	1,874
115+%	7,765	8,185	8,252	8,298	8,311	8,294	8,254	8,200
Total	19,871	20,975	21,107	21,191	21,199	21,132	21,010	20,852