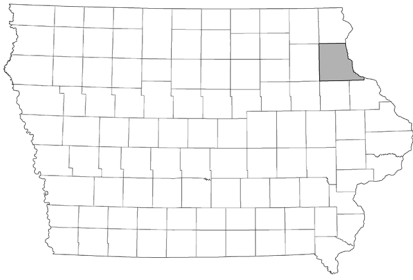


Data for Decision Makers



Clayton County Housing Profile

report created: 12/13/2024

Housing Access

In 2022, there were 8,779 housing units in Clayton County. Of this total, 5,486 were owner-occupied, 1,800 were renter-occupied, and 1,493 were vacant. Fewer housing units were counted in Clayton County in the 1940 Decennial Census than in the most recent American Community Survey estimate. The median year for which housing was built in Clayton County is 1960. In Clayton County, a majority of owner-occupied housing is of 1-unit structures. For renter-occupied housing, there is more housing of 1-unit structures than any other type. Seasonally vacant housing units were 50.0% of all vacant units.

Housing Characteristics, 2018-2022¹

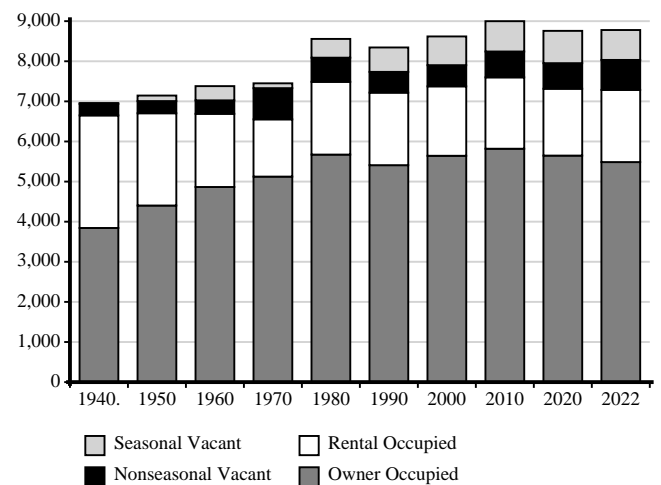
	Estimate	MOE
Total Housing Units	8,779	+/- 46
Vacant Units	1,493 (17.0%)	+/- 205 (2.3%)
Occupied Units	7,286 (83.0%)	+/- 208 (2.3%)
Owner-Occupied Units	5,486 (75.3%)	+/- 240 (3.0%)
Renter-Occupied Units	1,800 (24.7%)	+/- 235 (3.0%)
Median ^a Value ^b	\$149,500	+/- \$6,940
Median ^a Rent ^c	\$738	+/- \$57
Avg Household Size - Owner ^d	2.39	+/-0.08
Avg Household Size - Renter ^e	2.05	+/-0.16

^aMedian is the middle value of a distribution ^bMedian value of owner-occupied units, ^cMedian gross rent of renter-occupied units, ^dOwner-occupied units, ^eRenter-occupied units

Median^a Year Built by Tenure, 2018-2022¹

	Estimate	MOE
Median Year Built	1960	+/-5
Owner Occupied	1958	+/-4
Renter Occupied	1964	+/-11

Number of Housing Units, 1940-2022^{1,2}



Contacts:

Regional Director

Marybeth Foster
14858 West Ridge Ln., Ste 2
Dubuque, IA 52003
mbfoster@iastate.edu
563-583-6496

County Office

Holly Loan
120 South Main
Elkader, IA 52043
hloan@iastate.edu
563-245-1451

<http://indicators.extension.iastate.edu>

Housing Characteristics

Clayton County

Occupied Housing Units By Structure Type, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	7,286	+/-208	NA	NA
Owner Occupied	5,486	+/-240	100.0	NA
1-Unit ^a	5,327	+/-247	97.1	+/-1.5
2 to 4 Unit	18	+/-13	0.3	+/-0.2
5 or More Units	0	+/-32	0.0	+/-0.6
Mobile Home	125	+/-38	2.3	+/-0.7
Boat, RV, Van etc.	16	+/-22	0.3	+/-0.4
Renter Occupied	1,800	+/-235	100.0	NA
1-Unit ^a	857	+/-158	47.6	+/-6.2
2 to 4 Unit	397	+/-105	22.1	+/-5.1
5 or More Units	508	+/-114	28.2	+/-5.1
Mobile Home	38	+/-34	2.1	+/-1.9
Boat, RV, Van etc.	0	+/-16	0.0	+/-0.9

^aIncludes Unattached and Attached Units

Housing Units by Number of Bedrooms and Tenure, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	7,286	+/-208	NA	NA
Owner Occupied	5,486	+/-240	100.0	NA
1 Bedroom ^a	187	+/-66	3.4	+/-1.2
2 Bedrooms	1,167	+/-170	21.3	+/-3.0
3 Bedrooms	2,471	+/-203	45.0	+/-3.1
4 or More	1,661	+/-173	30.3	+/-2.9
Renter Occupied	1,800	+/-235	100.0	NA
No Bedroom	76	+/-40	4.2	+/-2.2
1 Bedroom	359	+/-105	19.9	+/-5.2
2 Bedrooms	735	+/-159	40.8	+/-7.0
3 Bedrooms	416	+/-107	23.1	+/-5.1
4 or More	214	+/-67	11.9	+/-3.4

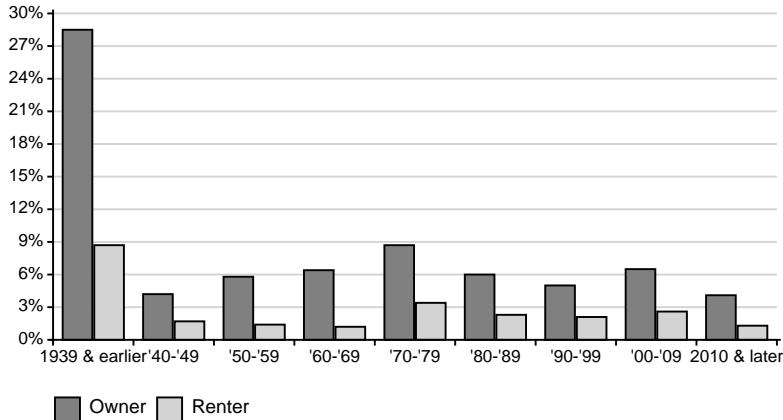
^aIncludes No Bedroom Units (e.g. studio apartments)

Status of Vacant Housing Units, 2018-2022¹

	Number		Percent (%)	
	Est	MOE	Est	MOE
Total Vacant Units	1,493	+/-205	NA	NA
For Rent	98	+/-44	6.6	+/-2.8
Rented, Not Occupied	0	+/-16	0.0	+/-1.1
For Sale	73	+/-41	4.9	+/-2.7
Sold, Not Occupied	28	+/-27	1.9	+/-1.8
Seasonal ^a	746	+/-153	50.0	+/-7.6
For Migrant Workers	0	+/-16	0.0	+/-1.1
Other	548	+/-154	36.7	+/-9.0

^aFor Seasonal, Recreational, or Occasional Use

Percent of Housing Units by Year Built and by Tenure, 2018-2022¹



Authorized Housing Construction Permits in Clayton County, 1995-2021³

Permit Year	Single Family Units	Duplex Units	Tri/Four-plex Units	Multi-Family Units	Total Units	Per Unit Valuation ⁺	
						Single Family	Multi-Family
1995-1999	195	2	0	6	203	\$88,576	\$1,018,667
2000-2004	217	2	1	3	223	\$111,164	\$1,856,000
2005-2009	183	6	2	0	191	\$144,374	\$0
2010-2014	144	0	0	0	144	\$168,782	\$0
2015-2019	152	0	0	1	153	\$202,812	\$0
2020	25	0	0	0	25	\$235,086	\$0
2021	40	0	0	0	40	\$255,067	\$0

The median value of owner-occupied housing in Clayton County was \$149,500 in 2018-2022. Median rent was \$738. In 2022, 40 permits for housing construction were authorized in Clayton County. In 2018-2022, the median household income for owner-occupied housing was higher than the median household income for renter-occupied units. It was estimated that 17.3% of owners and 36.3% of renters spent more than 30% of their household income on monthly owner or renter costs. Among owner-occupied units, more householders were age 45 to 64 than any other age group. For renter-occupied units, the most common age was Above 65.

HUD Income Limits, 2022⁴

	2 Person Family	4 Person Family
Extremely Low Income	\$18,950	\$27,750
Very Low Income	\$31,600	\$39,450
Low Income	\$50,500	\$63,100

Median^a Household Income by Tenure 2018-2022¹

	Estimate	MOE
Median Household Income	\$60,441	+/- \$4,036
Owner Occupied	\$71,880	+/- \$4,400
Renter Occupied	\$36,786	+/- \$6,521
Median Family Income	\$79,698	+/- \$5,501

^aMedian is the middle value of a distribution

Housing Values for Owner Occupied Housing Units with Mortgage and without Mortgage, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Owner Occupied Units	2,804	+/-202	100.0	NA
With Mortgage	2,804	+/-202	100.0	NA
Less than \$50,000	89	+/-36	3.2	+/-1.3
\$50,000 to \$99,999	662	+/-101	23.6	+/-3.3
\$100,000 to \$299,999	1,673	+/-160	59.7	+/-3.8
\$300,000 to \$499,999	315	+/-90	11.2	+/-3.1
\$500,000 and above	65	+/-36	2.3	+/-1.3
Without Mortgage	2,682	+/-213	100.0	NA
Less than \$50,000	208	+/-58	7.8	+/-2.2
\$50,000 to \$99,999	543	+/-92	20.2	+/-3.2
\$100,000 to \$299,999	1,551	+/-215	57.8	+/-6.5
\$300,000 to \$499,999	180	+/-100	6.7	+/-3.6
\$500,000 and above	200	+/-66	7.5	+/-2.4

Percent of Households Spending 30% or More of Household Income on Monthly Owner or Renter Costs, 2018-2022¹

	Estimate	MOE
Owner Occupied Units	17.3%	NA
Renter Occupied Units	36.3%	NA

Monthly Housing Costs of Owner Occupied Units with Mortgage, without Mortgage and Renters, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Occupied Units	2,804	+/-202	100.0	NA
Owner with Mortgage	2,804	+/-202	100.0	NA
Less than \$399	0	+/-23	0	+/-0.8
Between \$400 to \$599	16	+/-19	0.6	+/-0.7
Between \$600 to \$799	47	+/-21	1.7	+/-0.8
Between \$800 to \$999	193	+/-58	6.9	+/-2
Between \$1,000 to \$1,499	539	+/-108	19.2	+/-3.4
Between \$1,500 to \$1,999	1,084	+/-123	38.7	+/-3.4
Between \$2,000 to \$2,499	534	+/-94	19	+/-3.3
\$2,500 and above	290	+/-74	10.3	+/-2.5
Owner without Mortgage	2,682	+/-213	100.0	NA
Less than \$200	92	+/-52	3.4	+/-1.9
Between \$200 and \$399	450	+/-97	16.8	+/-3.2
Between \$400 and \$599	1,085	+/-126	40.5	+/-4
Between \$600 and \$999	951	+/-155	35.5	+/-4.7
\$1,000 and above	104	+/-46	3.9	+/-1.7
Renter	1,800	+/-235	100.0	NA
Less than \$300	41	+/-28	2.3	+/-1.6
Between \$300 and \$499	235	+/-61	13.1	+/-3.2
Between \$500 and \$799	672	+/-154	37.3	+/-5.7
Between \$800 and \$999	325	+/-115	18.1	+/-5.7
Between \$1,000 and \$1,499	174	+/-68	9.7	+/-3.8
\$1,500 and above	116	+/-50	6.5	+/-2.6

Households and Families by Type by Tenure, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Estimate	MOE
Total Households	7,286	+/-208	100.0	NA
Living Alone	2,445	+/-218	33.6	+/-2.8
Owner Occupied	5,486	+/-240	100.0	NA
Family Households	3,794	+/-209	69.2	+/-2.3
Married-couple	3,319	+/-212	60.5	+/-2.8
Married-couple w/ Children ^a	976	+/-129	17.8	+/-2.2
Female Householder ^b	219	+/-59	4.0	+/-1.1
Female HH w/ Children ^{a,b}	120	+/-42	2.2	+/-0.8
Male Householder ^b	256	+/-71	4.7	+/-1.3
Male HH w/ Children ^{a,b}	206	+/-68	3.8	+/-1.2
Nonfamily Households ^c	1,692	+/-198	30.8	+/- 3.3
Renter Occupied	1,800	+/-235	100.0	NA
Family Households	692	+/-137	38.4	+/-5.7
Married-couple	379	+/-108	21.1	+/-5.3
Married-couple w/ Children ^a	143	+/-61	7.9	+/-3.2
Female Householder ^b	254	+/-80	14.1	+/-4.0
Female HH w/ Children ^{a,b}	202	+/-74	11.2	+/-3.8
Male Householder ^b	59	+/-36	3.3	+/-2.0
Male HH w/ Children ^{a,b}	31	+/-27	1.7	+/-1.5
Nonfamily Households ^c	1,108	+/-170	61.6	+/- 5.0

^a with Own Children, ^b No Spouse Present,

^c Includes Householders Living Alone

Opportunity Zones & New Market Tax Credit Eligible Areas in Clayton County^{5,6}

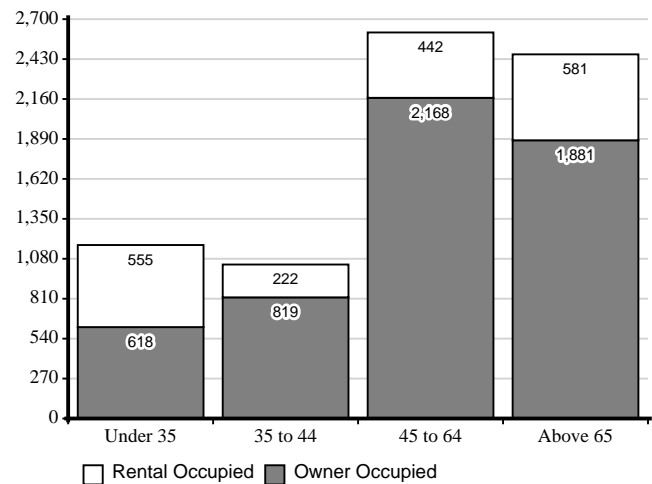
Opportunity Zones	0
New Market Tax Credit Areas	1

Place of Work and Travel Time to Work, 2018-2022¹

	Number		Percent (%)	
	Estimate	MOE	Est	MOE
Workers 16 years & over	8,523	+/-279	NA	NA
Worked in state ^a	7,504	+/-325	88	+/-1.8
Worked in county ^a	5,445	+/-289	63.9	+/-2.6
Worked outside county ^a	2,059	+/-215	24.2	+/-2.3
Worked outside state ^a	1,019	+/-149	12	+/-1.8
Travel Time to Work				
Less than 14 minutes	3,682	+/-332	43.2	+/-3.6
15 to 29 minutes	2,378	+/-270	27.9	+/-3.0
30 to 44 minutes	1,347	+/-191	15.8	+/-2.2
More than 45 minutes	1,125	+/-162	13.2	+/-1.9

^a of residence

Householder Age by Tenure, 2018-2022¹



Information in this document was derived from:

¹ U.S. Census Bureau; American Community Survey, 5-year Estimates (2018-2022)

² U.S. Census Bureau; Decennial Census (1940-2020)

³ U.S. Census Bureau; Building Permits Survey

⁴ Department of Housing and Urban Development (HUD); Income Limits

⁵ Internal Revenue Service (IRS) & U.S. Department of the Treasury, CDFI Fund; Qualified Opportunity Zones (QOZs)

⁶ U.S. Department of the Treasury, CDFI Fund; New Market Tax Credit (NMTC) Program

⁺ Values not adjusted for inflation

This series was prepared by:

Bailey Hanson, Data Analyst III & Extension Specialist
Sandra Burke, Research Scientist III & Extension Specialist
Christopher J. Seeger, Professor & Extension Specialist
Jay Maxwell, Data Analyst I & Extension Specialist

This institution is an equal opportunity provider. For the full non-discrimination statement or accommodation inquiries, go to www.extension.iastate.edu/diversity/ext.