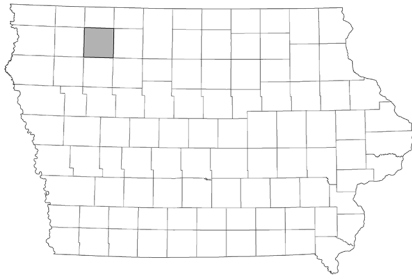


Data for Decision Makers



Spencer, Iowa City Profile

report created: 12/17/2024

Population profile

The 2020 population for Spencer is 11,325. Between 2010 and 2020 the population increased by 0.8%. The City of Spencer is in Clay County. Clay County saw a 1.7% population decrease between 2010 and 2020.

Clay County Cities - Total Population¹

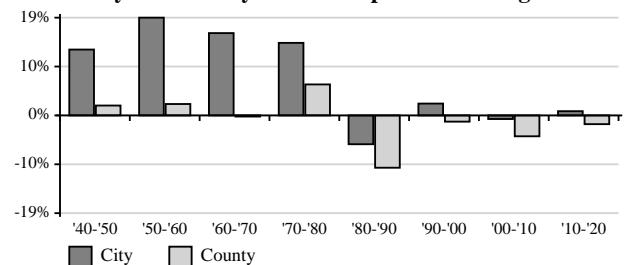
City	2000	2010	2020
Spencer	11,317	11,233	11,325
Male Total	5,296	5,356	5,438
Female Total	6,021	5,877	5,887
Dickens	202	185	146
Everly	647	603	575
Fostoria	230	231	230
Gillett Grove	55	49	30
Greenville	93	75	71
Peterson	372	334	322
Rossie	58	70	49
Royal	479	446	379
Webb	165	141	138
Clay County Total	17,372	16,667	16,384
State of Iowa Total	2,926,324	3,046,355	3,190,369

[†]City is located in multiple counties, total population is provided.

Neighboring Cities - Percent Population Change

	'90-'00	'00-'10	'10-'20
Dickens	-5.6%	-8.4%	-21.1%
Everly	-8.4%	-6.8%	-4.6%
Fostoria	12.2%	0.4%	-0.4%
Greenville	10.7%	-19.4%	-5.3%
Royal	2.8%	-6.9%	-15.0%
Spencer	2.3%	-0.7%	0.8%
Clay County	-1.2%	4.1%	-1.7%
State of Iowa	5.4%	4.1%	4.7%

City and County Percent Population Change¹



Regional Director

Melissa Rutat
26 South 17th St.
Estherville, IA 51334
mlutat@iastate.edu
712-362-3434

County Office

Michele Hogrefe
1515 West 18th St.
Spencer, IA 51301
mhogrefe@iastate.edu
712-262-2264

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

Demographic Profile

Spencer, Iowa

Spencer's population is predominantly White. The City of Spencer, compared to Clay County, had a higher percentage of young people (17 or younger) and a higher percentage of older people (65 and older) in 2020. New household relationship categories were reported for 2020 that are not comparable with 2010.³

Percentage of Population by Race/Hispanic Origin¹

Race Groups	City		County	
	2010	2020	2010	2020
One race only	98.8%	95.8%	98.9%	96.2%
White	96.0%	91.7%	96.5%	93.0%
White alone, not Hispanic	94.1%	90.3%	95.1%	91.7%
Black or African American	0.5%	0.8%	0.4%	0.6%
Asian	0.7%	0.8%	0.6%	0.6%
American Indian or Alaska Native	0.3%	0.4%	0.2%	0.3%
Hawaiian or Pacific Islander	0.0%	0.1%	0.0%	0.0%
Other	1.3%	2.0%	1.2%	1.6%
Two or more races	1.2%	4.2%	1.1%	3.8%
Hispanic origin ^a	3.5%	5.0%	2.9%	4.3%

^a Hispanics can be of any race.

Households by Family or Nonfamily Type^{1,3}

	City		County	
	2010	2020	2010	2020
Total households	5,018	5,066	7,282	7,222
Family households ^{a,b}	60.0%	58.0%	63.1%	61.0%
Married couple family ^b	47.0%	43.8%	51.1%	48.2%
With own children	16.7%	15.5%	18.0%	16.5%
Other family ^c	13.0%	14.2%	12.0%	12.7%
Male householder ^c	3.4%	4.4%	3.8%	4.3%
With own children	2.2%	2.6%	2.4%	2.5%
Female householder ^c	9.5%	9.7%	8.2%	8.4%
With own children	7.3%	6.3%	5.9%	5.4%
Nonfamily households ^d	40.0%	42.0%	36.9%	39.0%
Male living alone	13.6%	16.8%	13.6%	16.4%
Female living alone	21.1%	20.1%	18.0%	17.5%

Households by Couple or Non-couple Type^{1,3}

	City		County	
	2010	2020	2010	2020
Total households	5,018	5,066	7,282	7,222
Married couple ^b	47.0%	43.8%	51.1%	48.2%
Cohabiting couple ^{b,f}	NA ^e	6.9%	NA ^e	6.7%
Male householder ^g	NA ^e	20.7%	NA ^e	20.2%
Female householder ^g	NA ^e	28.6%	NA ^e	24.9%

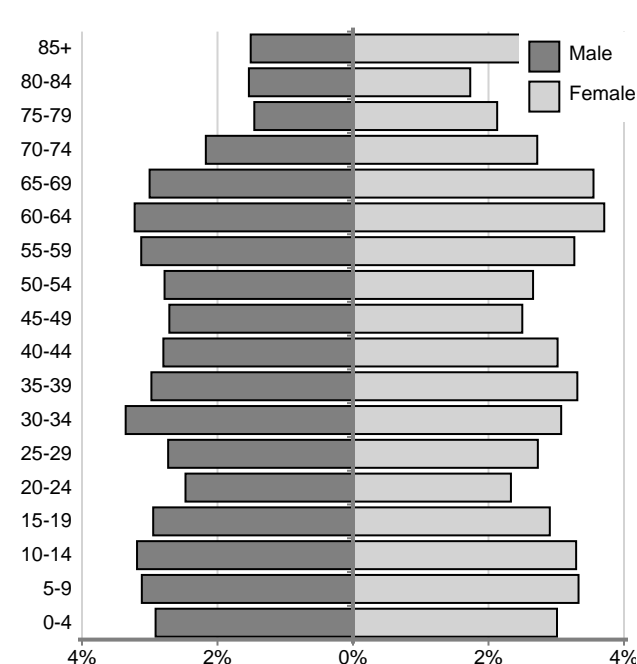
^aHouseholder and at least one other person related to the householder. ^bFor 2020 includes same-sex couples. ^cNo spouse present, but at least one relative present. ^dIn 2010 included same-sex couples whether married or not (if no relatives present). ^e2010 not comparable with 2020. ^fFor 2020 householder has an unmarried partner. ^gFor 2020 no spouse or partner present, but relatives, nonrelatives may be present or householder may be living alone.

Percentage of Population by Age¹

Age Groups	City		County	
	2010	2020	2010	2020
17 or younger	23%	22.7%	23.0%	22.5%
0 - 4	6.8%	5.9%	6.5%	5.9%
5 - 9	6.2%	6.4%	6.3%	6.3%
10 - 14	6.2%	6.5%	6.3%	6.4%
15 - 17	3.8%	3.9%	3.9%	3.9%
18 - 24	7.6%	6.8%	7.1%	6.4%
25 - 44	23.3%	24%	22.8%	23.5%
45 - 64	26.4%	23.9%	28.7%	25.5%
65 or older	19.7%	22.5%	18.4%	22.0%
65 - 84	15.2%	18.4%	14.8%	18.5%
85 or older	4.5%	4.2%	3.6%	3.6%
Median ⁴ Age (years)	41.5	41.9	42.5	42.8
Age Dependency ^{a, 5}	74.4	82.6	70.6	80.3
Old-Age	34.3	41.1	31.4	39.7
Child	40.1	41.5	39.2	40.6

^aAge Dependency Ratio

Spencer, Iowa Population Pyramid, ^a 2020¹



^aEach bar represents the percentage that an age-sex group comprises of the total population.

Socioeconomic Profile

Spencer, Iowa

The median household income in Spencer is less than the median household income of Clay County. The median value of owner-occupied housing units is higher in Spencer than for Clay County. There is a lower percentage of vacant housing units in Spencer than there is for Clay County. Many housing units in Spencer were built between 1960 to 1979. There is a higher percentage of individuals 25 and older with a Bachelor's degree or higher in Spencer compared to Clay County.

Median Household and Per Capita Income, 2018-2022²

	City		County	
	Estimate	MOE*	Estimate	MOE*
Total Households	5,162	+/- 182	7,225	+/- 199
Less than \$34,999	31.2%	+/- 3.4%	28.6%	+/- 3.0%
\$35,000 To \$49,999	14.5%	+/- 3.9%	13.3%	+/- 2.9%
\$50,000 To \$99,999	29.6%	+/- 2.8%	31.0%	+/- 2.5%
\$100,000 Or More	24.8%	+/- 2.8%	27.1%	+/- 2.5%
Median ⁴ Household Income	\$57,175	+/- \$7,966	\$61,756	+/- \$6,929
Median Family Income	\$79,688	+/- \$11,555	\$84,432	+/- \$9,850
Per Capita Income	\$35,805	+/- \$2,989	\$35,787	+/- \$2,308

Educational Attainment, 2018-2022²

	City		County	
	Estimate	MOE*	Estimate	MOE*
Population 25 and older	7,832	+/-193	11,256	+/-71
High School Graduate or Higher	96.1%	+/-1.5%	95.5%	+/-1.2%
Bachelor's Degree or Higher	27.6%	+/-3.8%	26%	+/-2.8%

*MOE = the margin of error for American Community Survey estimates² which is a numerical value that when added to or subtracted from the point estimate value gives the range of a 90% confidence interval around the estimate.

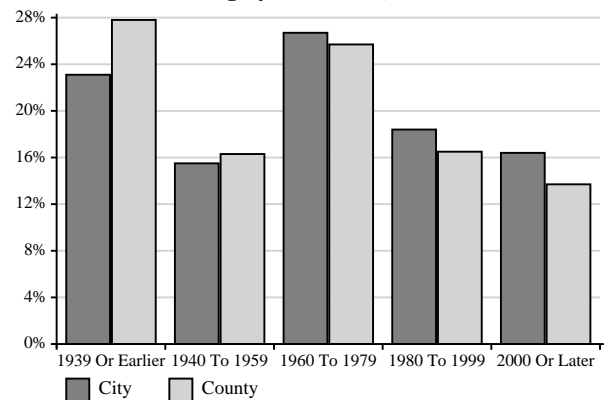
**MOE is high, use county estimate.

Housing Characteristics, 2018-2022²

	City		County	
	Estimate	MOE*	Estimate	MOE*
Total Units	5,633	+/- 151	8,098	+/- 52
Vacant	8.4%	+/- 2.9%	10.8%	+/- 2.3%
Occupied	91.6%	+/- 2.9%	89.2%	+/- 2.3%
Occupied ^a	5,162	+/- 182	7,225	+/- 199
Owner	68.8%	+/- 5.4%	72.7%	+/- 4.2%
Renter	31.2%	+/- 5.4%	27.3%	+/- 4.2%
Rent ^b	\$737	+/- \$56	\$752	+/- \$69
Value ^c	\$156,000	+/- \$13,971	\$151,400	+/- \$10,527

^aOccupied Units, ^bMedian gross rent of renter-occupied units, ^cMedian value of owner-occupied units

Percent Housing by Year Built, 2018-2022²



In Spencer there is a higher percentage of workers in management, business, science, and arts occupations than any other occupation category. The production, transportation, and material moving occupation category makes up 15.3% of occupations of the civilian employed population in the city.

Occupation of the Civilian Employed Population, 2018-2022²

	City		County	
	Estimate	MOE*	Estimate	MOE*
Civilian employed population 16 years and over	5,763	+/- 296	8,420	+/- 316
Management, business, science, and arts	33.8%	+/- 5.1%	34.1%	+/- 3.7%
Service	16.0%	+/- 3.8%	14.3%	+/- 2.6%
Sales and office	26.7%	+/- 4.6%	24.3%	+/- 3.1%
Natural resources, construction, and maintenance	8.2%	+/- 2.7%	10.4%	+/- 2.0%
Production, transportation, and material moving	15.3%	+/- 3.7%	16.8%	+/- 2.7%

Socioeconomic Profile

Spencer, Iowa

Spencer has the same proportion of the population age 16 or older in the labor force than Clay County. A portion of those who are not in the labor force are people who are retired. Earnings data are provided for the population 16 and over who have earnings. Median earnings in Spencer tend to be higher than the median earnings for Clay County. Families with children tend to have a higher rate of poverty than families without children.

Median Employment Earnings, 2018-2022²

	City		County	
	Estimate	MOE*	Estimate	MOE*
Population 16+ ^a	6,420	+/- 270	9,376	+/- 280
Median Earnings	\$36,232	+/- \$36	\$36,353	+/- \$2,296
Female	\$31,784	+/- \$3,537	\$31,405	+/- \$2,795
Female, full time ^b	\$40,309	+/- \$3,756	\$42,039	+/- \$4,264
Male	\$46,925	+/- \$4,853	\$46,180	+/- \$3,882
Male, full time ^b	\$57,941	+/- \$13,173	\$56,737	+/- \$5,888

^a with earnings, ^b year round, **MOE is high, use county estimate.

Disability Status and Health Insurance Coverage of the Civilian Noninstitutionalized Population, 2018-2022²

	City		County	
	Estimate	MOE*	Estimate	MOE*
Population ^a	11,122	+/-44	16,194	+/-40
With a disability ^b	16.0%	+/-2.7%	15.4%	+/-1.8%
With Health Insurance	95.4%	+/-1.9%	95.4%	+/-1.4%
With Private ^c Coverage	65.1%	+/-4.8%	67.8%	+/-3.4%
With Public ^d Coverage	43.5%	+/-4.0%	41.4%	+/-2.9%
No Health Insurance	4.6%	+/-1.9%	4.6%	+/-1.4%

^aCivilian Noninstitutionalized Population, ^blimitations of activities or inability for full participation, ^cprovided by employer, union, bought by individual, and some military plans, ^dincludes Medicare, Medicaid, VA Health Care, children's CHIP, and some state plans, **MOE is high, use county estimate.

*MOE = the margin of error for American Community Survey estimates² which is a numerical value that when added to or subtracted from the point estimate value gives the range of a 90% confidence interval around the estimate.

Employment Status, 2018-2022²

	City		County	
	Estimate	MOE*	Estimate	MOE*
Population 16+	9,028	+/- 175	13,036	+/- 108
in labor force	67.4%	+/- 2.4%	67.4%	+/- 1.9%
not in labor force	32.6%	+/- 2.4%	32.6%	+/- 1.9%
Civilian labor force	6,081	+/- 242	8,783	+/- 273
Unemployed	5.2%	+/- 2.7%	4.1%	+/- 1.9%

**MOE is high, use county estimate.

Individuals and Families Below Poverty Level, 2018-2022²

	City		County	
	Estimate	MOE*	Estimate	MOE*
Total Population ^a	11,044	+/-49	16,109	+/-47
Below poverty	13.6%	+/-3.7%	11.5%	+/-2.7%
17 and under	22.9%	+/-7.1%	18.3%	+/-5.2%
18 - 64	13.4%	+/-4.1%	11.0%	+/-2.9%
65+	***	+/-***%	4.9%	+/-2.2%
All Families	10.3%	+/-4.6%	8.1%	+/-3.2%
with children	21.4%	+/-9.4%	17.1%	+/-7.1%
Married Couple	***	+/-***%	***	+/-***%
with children	***	+/-***%	***	+/-***%
Female HH ^b	43.2%	+/-15.5%	40.2%	+/-13.2%
with children	48.6%	+/-16.5%	46.0%	+/-14.3%

^a for whom poverty status is determined, ^b female householder, no husband present, **MOE is high, use county estimate.

Notes and Source Information:

¹ U.S. Census Bureau; Decennial Censuses 1940 - 2020

² U.S. Census Bureau; American Community Survey 2018-2022

³ For the 2020 Decennial Census, households are divided into subcategories by two different methods. One method (family or nonfamily) is based on the presence or absence of family relationships among the household members and the householder. Using family relationships (birth, marriage, or adoption) has been the usual way to classify households, and the data using this method has good comparability between 2010 and 2020. In 2020, the Census Bureau introduced an additional method to divide households into subcategories. This second method (couple or noncouple) is based on the presence or absence of a couple relationship for the householder. The relationship can be as a married spouse or as an unmarried partner and can be of the opposite or same sex. The 2020 data reported for the second method (except for married couples) does not have good comparability with data from 2010. For smaller towns, the couple or noncouple data are omitted in this profile.

⁴ Median is the middle value of a distribution.

⁵ The age dependency ratio compares, by age, those typically not in the labor force with those who typically are in the labor force. Old Age dependency is persons 65+ per 100 persons age 18-64. Child dependency is persons under age 18 per 100 persons age 18-64. The total age dependency ratio is persons under age 18 plus persons 65 or older per 100 persons age 18-64.

This series was prepared by:

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

For more information on these and other topics, please call the Extension and Outreach specialists listed on the cover page or visit the ISU Extension and Outreach Indicators website at <https://indicators.extension.iastate.edu>

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