Data for Decision Makers



Jackson County Housing Profile

report created: 12/13/2024

Housing Access

In 2022, there were 9,260 housing units in Jackson County. Of this total, 6,466 were owner-occupied, 1,643 were renter-occupied, and 1,151 were vacant. Fewer housing units were counted in Jackson County in the 1940 Decennial Census than in the most recent American Community Survey estimate. The median year for which housing was built in Jackson County is 1969. In Jackson 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 33.4% of all vacant units.

Housing Characteristics, 2018-2022¹

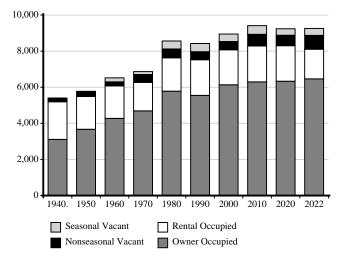
	Estimate	MOE
Total Housing Units	9,260	+/- 37
Vacant Units	1,151 (12.4%)	+/- 214 (2.3%)
Occupied Units	8,109 (87.6%)	+/- 221 (2.3%)
Owner-Occupied Units	6,466 (79.7%)	+/- 218 (2.2%)
Renter-Occupied Units	1,643 (20.3%)	+/- 196 (2.2%)
Median ^a Value ^b	\$162,100	+/- \$10,051
Median ^a Rent ^c	\$726	+/- \$32
Avg Household Size - Owner ^d	2.45	+/-0.08
Avg Household Size - Renter ^e	2.07	+/-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	1969	+/-4
Owner Occupied	1970	+/-2
Renter Occupied	1959	+/-9

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 Amber Matthiesen 1102 E. Quarry St. Maquoketa, IA 52060 amber@iastate.edu 563-652-4923

http://indicators.extension.iastate.edu

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Housing Characteristics

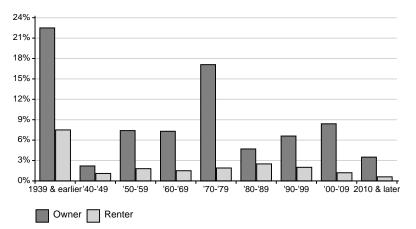
Jackson County

Occupied Housing Units By Structure Type, 2018-2022¹

	Numb	er	Percent	(%)
	Estimate	MOE	Estimate	MOE
Occupied Units	8,109	+/-221	NA	NA
Owner Occupied	6,466	+/-218	100.0	NA
1-Unit ^a	5,963	+/-236	92.2	+/-1.9
2 to 4 Unit	27	+/-21	0.4	+/-0.3
5 or More Units	12	+/-32	0.2	+/-0.5
Mobile Home	460	+/-134	7.1	+/-2.1
Boat, RV, Van etc.	4	+/-6	0.1	+/-0.1
Renter Occupied	1,643	+/-196	100.0	NA
1-Unit ^a	821	+/-162	50.0	+/-7.9
2 to 4 Unit	326	+/-96	19.8	+/-5.4
5 or More Units	326	+/-100	19.8	+/-5.6
Mobile Home	170	+/-76	10.3	+/-4.5
Boat, RV, Van etc.	0	+/-16	0.0	+/-1.0

^aIncludes Unattached and Attached Units

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



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

	Numb	Number		(%)
	Estimate	MOE	Estimate	MOE
Occupied Units	8,109	+/-221	NA	NA
Owner Occupied	6,466	+/-218	100.0	NA
1 Bedroom ^a	184	+/-63	2.8	+/-1.0
2 Bedrooms	1,358	+/-174	21.0	+/-2.6
3 Bedrooms	3,283	+/-279	50.8	+/-4.0
4 or More	1,641	+/-193	25.4	+/-2.9
Renter Occupied	1,643	+/-196	100.0	NA
No Bedroom	17	+/-19	1.0	+/-1.1
1 Bedroom	400	+/-107	24.3	+/-5.8
2 Bedrooms	642	+/-140	39.1	+/-7.1
3 Bedrooms	480	+/-116	29.2	+/-6.1
4 or More	104	+/-41	6.3	+/-2.4

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

Status of Vacant Housing Units, 2018-2022¹

	Number		Percen	t (%)
	Est	MOE	Est	MOE
Total Vacant Units	1,151	+/-214	NA	NA
For Rent	52	+/-50	4.5	+/-4.3
Rented, Not Occupied	36	+/-51	3.1	+/-4.4
For Sale	108	+/-69	9.4	+/-5.7
Sold, Not Occupied	113	+/-94	9.8	+/-8.0
Seasonal ^a	385	+/-121	33.4	+/-8.5
For Migrant Workers	0	+/-16	0.0	+/-1.4
Other	457	+/-129	39.7	+/-8.4

^aFor Seasonal, Recreational, or Occasional Use

Authorized Housing Construction Permits in Jackson County, 1995-2021³

	Single Family	Duplex	Tri/Four-plex	Multi-Family		Per Unit V	aluation ⁺
Permit Year	Units	Units	Units	Units	Total Units	Single Family	Multi-Family
1995-1999	209	2	2	1	214	\$98,662	\$550,000
2000-2004	296	4	0	1	301	\$124,456	\$353,582
2005-2009	159	1	0	3	163	\$138,288	\$1,916,667
2010-2014	149	0	1	0	150	\$152,720	\$0
2015-2019	190	2	0	0	192	\$162,462	\$0
2020	28	0	0	0	28	\$335,769	\$0
2021	32	0	0	0	32	\$151,466	\$0

Housing Affordability

Jackson County

The median value of owner-occupied housing in Jackson County was \$162,100 in 2018-2022. Median rent was \$726. In 2022, 32 permits for housing construction were authorized in Jackson 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 14.4% of owners and 38.3% 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 renteroccupied units, the most common age was 45 to 64.

HUD Income Limits, 2022⁴

	2 Person Family	4 Person Family
Extemely Low Income	\$19,400	\$27,750
Very Low Income	\$32,250	\$40,300
Low Income	\$51,600	\$64,500

Percent of Households Spending 30% or More of Household Income on Monthly Owner or Renter Costs, 2018-2022

	Estimate	MOE
Owner Occupied Units	14.4%	NA
Renter Occupied Units	38.3%	NA

Median^a Household Income by Tenure 2018-2022¹

	Estimate	MOE
Median Household Income	\$69,709	+/-\$5,054
Owner Occupied	\$79,082	+/-\$2,651
Renter Occupied	\$32,774	+/-\$7,090
Median Family Income	\$85,615	+/-\$5,763

^aMedian is the middle value of a distribution

without Mortgage and Renters, 2018-2022

Monthly Housing Costs of Owner Occupied Units with Mortgage,

without Mortgage and Renters, 2010-2022					
	Num	ber	Percen	t (%)	
Occupied Units	Estimate	MOE	Estimate	MOE	
Owner with Mortgage	3,365	+/-221	100.0	NA	
Less than \$399	12	+/-21	0.4	+/-0.6	
Between \$400 to \$599	10	+/-12	0.3	+/-0.4	
Between \$600 to \$799	123	+/-67	3.7	+/-1.9	
Between \$800 to \$999	284	+/-81	8.4	+/-2.4	
Between \$1,000 to \$1,499	481	+/-102	14.3	+/-3	
Between \$1,500 to \$1,999	1,130	+/-169	33.6	+/-4.3	
Between \$2,000 to \$2,499	698	+/-118	20.7	+/-3.6	
\$2,500 and above	531	+/-164	15.8	+/-4.8	
Owner without Mortgage	3,101	+/-217	100.0	NA	
Less than \$200	91	+/-59	2.9	+/-1.9	
Between \$200 and \$399	905	+/-172	29.2	+/-4.9	
Between \$400 and \$599	1,196	+/-160	38.6	+/-4.7	
Between \$600 and \$999	747	+/-129	24.1	+/-4	
\$1,000 and above	162	+/-58	5.3	+/-1.8	
Renter	1,643	+/-196	100.0	NA	
Less than \$300	106	+/-54	6.5	+/-3.2	
Between \$300 and \$499	225	+/-85	13.7	+/-5	
Between \$500 and \$799	568	+/-136	34.6	+/-6.5	
Between \$800 and \$999	267	+/-84	16.3	+/-4.8	
Between \$1,000 and \$1,499	286	+/-80	17.4	+/-4.3	
\$1,500 and above	24	+/-35	1.4	+/-2.1	

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

	Num	ber	Percent (%)	
Owner Occupied Units	Estimate	MOE	Estimate	MOE
With Mortgage	3,365	+/-221	100.0	NA
Less than \$50,000	120	+/-49	3.6	+/-1.5
\$50,000 to \$99,999	495	+/-119	14.7	+/-3.3
\$100,000 to \$299,999	2,025	+/-196	60.2	+/-5
\$300,000 to \$499,999	574	+/-152	17.1	+/-4.2
\$500,000 and above	151	+/-55	4.5	+/-1.6
Without Mortgage	3,101	+/-217	100.0	NA
Less than \$50,000	548	+/-159	17.7	+/-4.8
\$50,000 to \$99,999	529	+/-112	17.1	+/-3.3
\$100,000 to \$299,999	1,626	+/-271	52.5	+/-8.5
\$300,000 to \$499,999	229	+/-65	7.4	+/-2.1
\$500,000 and above	169	+/-77	5.4	+/-2.5

Households and Families by Type by Tenure, 2018-2022¹

	Numl	Number Perce		ıt (%)
	Estimate	MOE	Estimate	MOE
Total Households	8,109	+/-221	100.0	NA
Living Alone	2,151	+/-218	26.5	+/-2.6
Owner Occuppied	6,466	+/-218	100.0	NA
Family Households	4,840	+/-212	74.9	+/-2.1
Married-couple	4,280	+/-220	66.2	+/-2.6
Married-couple w/ Children ^a	1,309	+/-159	20.2	+/-2.4
Female Householder ^b	350	+/-90	5.4	+/-1.4
Female HH w/ Children a,b	154	+/-61	2.4	+/-0.9
Male Householder ^b	210	+/-81	3.2	+/-1.2
Male HH w/ Children a,b	84	+/-53	1.3	+/-0.8
Nonfamily Households ^c	1,626	+/-188	25.1	+/- 2.8
Renter Occuppied	1,643	+/-196	100.0	NA
Family Households	622	+/-120	37.9	+/-5.7
Married-couple	279	+/-73	17.0	+/-4.0
Married-couple w/ Children ^a	154	+/-50	9.4	+/-2.8
Female Householder ^b	212	+/-69	12.9	+/-3.9
Female HH w/ Children ^{a,b}	170	+/-72	10.3	+/-4.2
Male Householder ^b	131	+/-68	8.0	+/-4.0
Male HH w/ Children ^{a,b}	122	+/-68	7.4	+/-4.0
Nonfamily Households ^c	1,021	+/-168	62.1	+/- 7.0

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

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

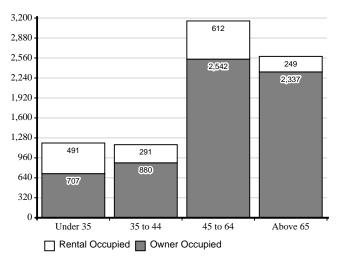
Opportunity Zones	1
New Market Tax Credit Areas	1

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

	Number		Percent (%)	
	Estimate	MOE	Est	MOE
Workers 16 years & over	9,135	+/-325	NA	NA
Worked in state ^a	8,846	+/-339	96.8	+/-0.8
Worked in county ^a	5,789	+/-319	63.4	+/-2.7
Worked outside county ^a	3,057	+/-269	33.5	+/-2.6
Worked outside state ^a	289	+/-72	3.2	+/-0.8
Travel Time to Work				
Less than 14 minutes	3,480	+/-344	38.1	+/-3.5
15 to 29 minutes	2,284	+/-286	25	+/-3.0
30 to 44 minutes	1,882	+/-257	20.6	+/-2.7
More than 45 minutes	1,489	+/-224	16.3	+/-2.4

^aof 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

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^c Includes Householders Living Alone