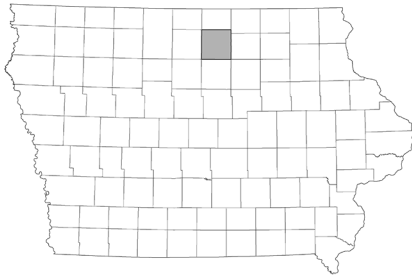


Data for Decision Makers



Clear Lake, Iowa City Profile

report created: 12/17/2024

Population profile

The 2020 population for Clear Lake is 7,687. Between 2010 and 2020 the population decreased by 1.2%. The City of Clear Lake is in Cerro Gordo County. Cerro Gordo County saw a 2.3% population decrease between 2010 and 2020.

Cerro Gordo County Cities - Total Population¹

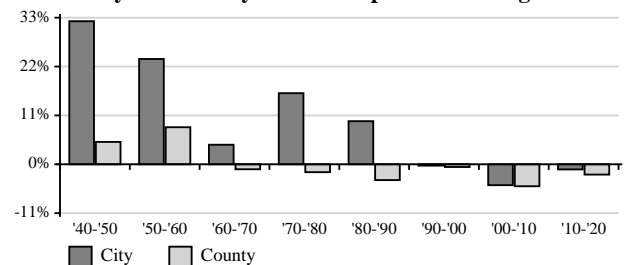
City	2000	2010	2020
Clear Lake	8,161	7,777	7,687
Male Total	3,893	3,752	3,686
Female Total	4,268	4,025	4,001
Dougherty	80	58	62
Mason City	29,172	28,079	27,338
Meservey	252	256	222
Nora Springs [†]	1,532	1,431	1,369
Plymouth	429	382	375
Rock Falls	170	155	150
Rockwell	989	1,039	1,071
Swaledale	174	165	144
Thornton	422	422	400
Ventura	670	717	711
Cerro Gordo County Total	46,447	44,151	43,127
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
Fertile	-5.8%	2.8%	-17.6%
Hanlontown	18.7%	-1.3%	-8.8%
Mason City	0.5%	-3.7%	-2.6%
Swaledale	-8.4%	-5.2%	-12.7%
Ventura	13.6%	7.0%	-0.8%
Clear Lake	-0.3%	-4.7%	-1.2%
Cerro Gordo County	-0.6%	4.9%	-2.3%
State of Iowa	5.4%	4.1%	4.7%

City and County Percent Population Change¹



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Demographic Profile

Clear Lake, Iowa

Clear Lake's population is predominantly White. The City of Clear Lake, compared to Cerro Gordo County, had a lower 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	98.6%	96.0%	98.4%	95.0%
White	96.3%	92.6%	95.0%	89.5%
White alone, not Hispanic	94.7%	91.4%	92.6%	87.7%
Black or African American	0.5%	1.3%	1.3%	2.2%
Asian	1.2%	1.4%	0.9%	1.2%
American Indian or Alaska Native	0.1%	0.1%	0.2%	0.3%
Hawaiian or Pacific Islander	0.0%	0.1%	0.0%	0.3%
Other	0.5%	0.6%	0.9%	1.4%
Two or more races	1.4%	4.0%	1.6%	5.0%
Hispanic origin ^a	2.2%	3.0%	3.8%	5.2%

^a Hispanics can be of any race.

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

	City		County	
	2010	2020	2010	2020
Total households	3,507	3,586	19,350	19,224
Family households ^{a,b}	59.5%	74.5%	60.9%	58.8%
Married couple family ^b	47.9%	47.1%	47.6%	45.1%
With own children	16.1%	13.6%	16.3%	13.6%
Other family ^c	11.6%	11.5%	13.3%	13.7%
Male householder ^c	3.0%	3.4%	4.0%	4.4%
With own children	1.8%	1.8%	2.5%	2.5%
Female householder ^c	8.6%	8.1%	9.4%	9.4%
With own children	5.5%	4.4%	5.7%	5.4%
Nonfamily households ^d	40.5%	25.5%	39.1%	41.2%
Male living alone	14.7%	14.5%	14.3%	15.8%
Female living alone	20.6%	22.4%	18.7%	19.2%

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

	City		County	
	2010	2020	2010	2020
Total households	3,507	3,586	19,350	19,224
Married couple ^b	47.9%	47.1%	47.6%	45.1%
Cohabiting couple ^{b,f}	NA ^e	5.9%	NA ^e	7.3%
Male householder ^g	NA ^e	17.8%	NA ^e	19.9%
Female householder ^g	NA ^e	29.6%	NA ^e	27.7%

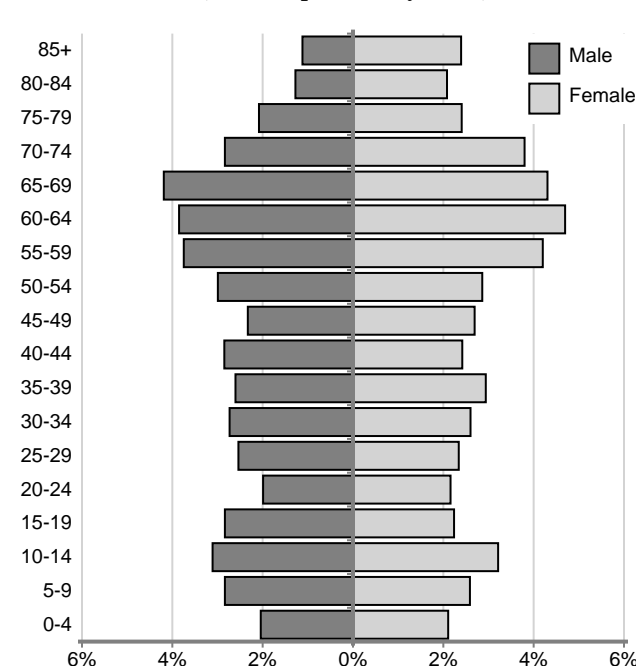
^aHouseholder and at least one other person related to the householder. ^bFor 2020 includes same-sex couples. ^cNo spouse present, but at least one relative present. ^dIn 2010 included same-sex couples whether married or not (if no relatives present). ^e2010 not comparable with 2020. ^fFor 2020 householder 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	20.7%	19.1%	21.5%	20.2%
0 - 4	5.2%	4.1%	5.8%	5.1%
5 - 9	5.1%	5.4%	5.6%	5.6%
10 - 14	6.5%	6.3%	6.2%	6.1%
15 - 17	3.9%	3.3%	3.9%	3.4%
18 - 24	6.1%	5.9%	8.4%	7.5%
25 - 44	21.2%	21%	22.1%	22.5%
45 - 64	31.8%	27.3%	30.1%	26.5%
65 or older	20.2%	26.5%	17.9%	23.3%
65 - 84	16.7%	23%	14.9%	19.8%
85 or older	3.5%	3.5%	3.0%	3.5%
Median ⁴ Age (years)	46.3	49.1	43.3	44.7
Age Dependency ^{a, 5}	69.2	84.1	65.0	77.0
Old-Age	34.2	48.9	29.5	41.2
Child	35.0	35.2	35.5	35.8

^aAge Dependency Ratio

Clear Lake, Iowa Population Pyramid,^a 2020¹



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

Socioeconomic Profile

Clear Lake, Iowa

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

Median Household and Per Capita Income, 2018-2022²

	City		County	
	Estimate	MOE*	Estimate	MOE*
Total Households	3,402	+/- 200	19,450	+/- 330
Less than \$34,999	27.0%	+/- 3.4%	25.4%	+/- 2.2%
\$35,000 To \$49,999	13.1%	+/- 3.9%	14.0%	+/- 1.9%
\$50,000 To \$99,999	27.6%	+/- 2.8%	33.2%	+/- 1.9%
\$100,000 Or More	32.5%	+/- 3.2%	27.4%	+/- 2.0%
Median ⁴ Household Income	\$66,900	+/- \$10,572	\$63,149	+/- \$2,092
Median Family Income	\$102,500	+/- \$12,837	\$85,924	+/- \$6,143
Per Capita Income	\$51,027	+/- \$11,971	\$38,377	+/- \$2,450

Educational Attainment, 2018-2022²

	City		County	
	Estimate	MOE*	Estimate	MOE*
Population 25 and older	5,642	+/-295	30,790	+/-145
High School Graduate or Higher	94.6%	+/-1.8%	93.7%	+/-1%
Bachelor's Degree or Higher	31.9%	+/-4.4%	24%	+/-1.7%

*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.

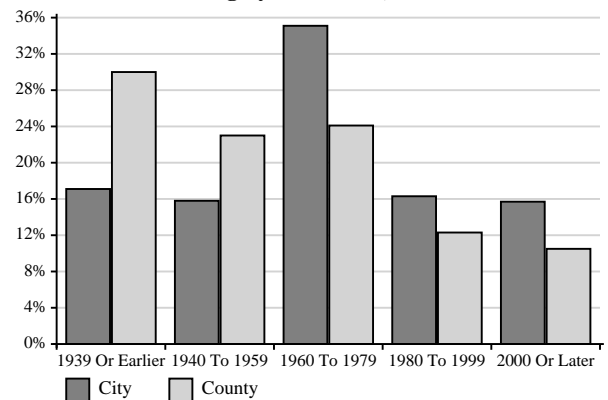
**MOE is high, use county estimate.

Housing Characteristics, 2018-2022²

	City		County	
	Estimate	MOE*	Estimate	MOE*
Total Units	4,373	+/- 237	22,651	+/- 60
Vacant	22.2%	+/- 4.1%	14.1%	+/- 1.4%
Occupied	77.8%	+/- 4.1%	85.9%	+/- 1.4%
Occupied ^a	3,402	+/- 200	19,450	+/- 330
Owner	75.3%	+/- 4.3%	71.6%	+/- 1.9%
Renter	24.7%	+/- 4.3%	28.4%	+/- 1.9%
Rent ^b	\$728	+/- \$39	\$812	+/- \$29
Value ^c	\$216,400	+/- \$33,810	\$145,200	+/- \$5,938

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

Percent Housing by Year Built, 2018-2022²



In Clear Lake 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	3,779	+/- 288	21,989	+/- 595
Management, business, science, and arts	40.2%	+/- 6.2%	31.3%	+/- 2.4%
Service	16.6%	+/- 4.8%	19.0%	+/- 1.9%
Sales and office	23.3%	+/- 5.4%	20.9%	+/- 2.0%
Natural resources, construction, and maintenance	4.6%	+/- 2.1%	7.3%	+/- 1.4%
Production, transportation, and material moving	15.3%	+/- 4.1%	21.4%	+/- 1.9%

Socioeconomic Profile

Clear Lake, Iowa

Clear Lake has a lower proportion of the population age 16 or older in the labor force than Cerro Gordo 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 Clear Lake tend to be higher than the median earnings for Cerro Gordo 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	4,162	+/- 280	24,096	+/- 576
Median Earnings	\$41,260	+/- \$41	\$38,367	+/- \$1,371
Female	\$35,424	+/- \$11,010	\$32,522	+/- \$1,910
Female, full time ^b	\$51,875	+/- \$11,720	\$45,566	+/- \$2,306
Male	\$48,462	+/- \$11,713	\$47,847	+/- \$2,443
Male, full time ^b	\$67,036	+/- \$14,134	\$61,126	+/- \$3,020

^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	7,580	+/-25	42,374	+/-36
With a disability ^b	16.0%	+/-2.7%	13.9%	+/-1.3%
With Health Insurance	96.2%	+/-1.8%	95.9%	+/-0.9%
With Private ^c Coverage	76.1%	+/-4.6%	72.1%	+/-2.1%
With Public ^d Coverage	40.8%	+/-4.9%	43.1%	+/-1.9%
No Health Insurance	3.8%	+/-1.8%	4.1%	+/-0.9%

^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+	6,400	+/- 231	35,112	+/- 162
in labor force	60.8%	+/- 4.4%	64.6%	+/- 1.7%
not in labor force	39.2%	+/- 4.4%	35.4%	+/- 1.7%
Civilian labor force	3,892	+/- 293	22,661	+/- 581
Unemployed	2.9%	+/- 1.5%	3.0%	+/- 1.0%

**MOE is high, use county estimate.

Individuals and Families Below Poverty Level, 2018-2022²

	City		County	
	Estimate	MOE*	Estimate	MOE*
Total Population ^a	7,571	+/-28	42,118	+/-39
Below poverty	6.8%	+/-1.9%	9.3%	+/-1.4%
17 and under	***	+/-***%	11.5%	+/-3.6%
18 - 64	7.8%	+/-2.6%	9.5%	+/-1.6%
65+	***	+/-***%	6.8%	+/-1.6%
All Families	***	+/-***%	5.5%	+/-1.7%
with children	***	+/-***%	8.9%	+/-4.3%
Married Couple	***	+/-***%	***	+/-***%
with children	***	+/-***%	***	+/-***%
Female HH ^b	***	+/-***%	24.6%	+/-10.3%
with children	***	+/-***%	***	+/-***%

^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.

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