

Chapter 7. Economic Development



Jackson County landscape

Photo Credit: <https://www.jacksoncountyassessor.org>

ECONOMIC OVERVIEW

Having a strong regional economy is an important foundation of a resilient community. The prevalence of quality jobs and access to goods and services are important factors when determining the overall quality of a community. Economic development planning is a process where a community organizes, analyzes, creates plans, and then acts to improve its economic well-being.

Economic development is a broad term for anything that can improve economic quality in a community. The policies in this comprehensive plan, whether directly or indirectly, will influence the nature of economic development and how it impacts a community.

This chapter will go over economic indicators, agricultural economy, tourism and attractions, and economic development partners as well as local, state, and federal programs to help guide Jackson County to improve its economic sustainability. The Regional Planning Affiliation (RPA) of Jackson, Delaware, Dubuque, and Clinton Counties is another important resource for economic development (see Figure 7.1 for map).

ECONOMIC INDICATORS

Employment

Since 2013, Jackson County has seen some fluctuations in total employment. Starting in January 2013 with 10,008 jobs, the number stayed consistent with a peak in June 2019 with 11,049 jobs. However, the COVID-19 pandemic followed in 2020 with employment hitting a low in May 2020 with 9,510 jobs. The county has since rebounded and recorded 10,529 jobs as of May 2023. Figure 7.2 shows the overall change in employment from 2013-2023.

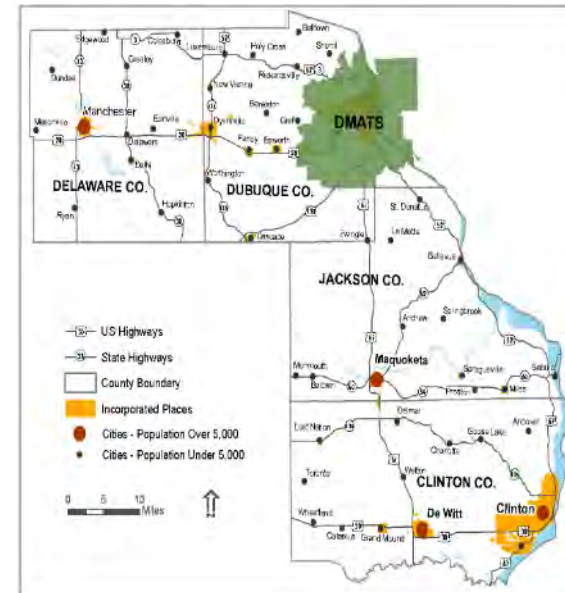


Figure 7.1 Regional Planning Affiliation Map
Source: 2022 RPA Long Range Transportation Plan

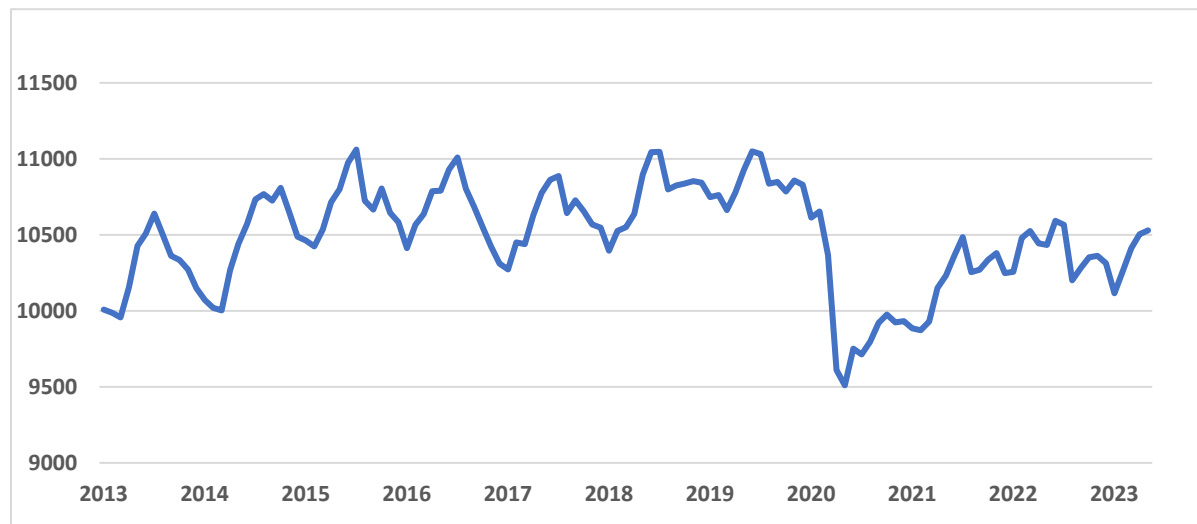


Figure 7.2 Annual Employment in Jackson County, Iowa Source: US Bureau of Labor Statistics, 2023 at <https://beta.bls.gov/dataViewer/view/timeseries/LAUCN190970000000005>

Unemployment

Similarly, there have been fluctuations in terms of unemployment over the years. Jackson County’s unemployment has been slightly higher than the state’s but has also remained lower than the rest of the country. Unemployment peaked in 2009 during the Great Recession and had another spike during the COVID-19 pandemic in 2020 but has remained low and was recorded at 4.3% in 2022. Figure 7.3 shows unemployment rates for the United States, State of Iowa, and Jackson County in 2000, 2010 and 2022.

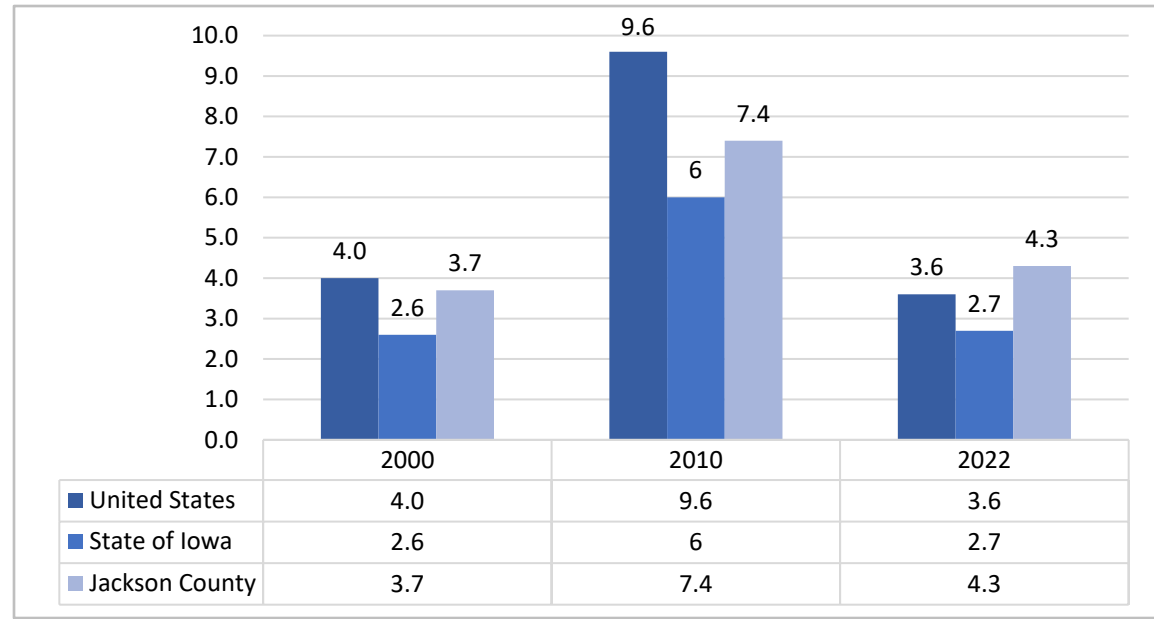


Figure 7.3 Comparison of Unemployment Rates Source: US Bureau of Labor Statistics, 2023

Compared to fellow Regional Planning Association (RPA) counties, Jackson County has traditionally had the 2nd highest unemployment numbers behind Clinton County. All 4 counties have followed similar trends in their unemployment numbers, mostly trending downwards except for a spike during the COVID-19 pandemic in 2020. Figure 7.4 shows the average annual unemployment for RPA counties from 2013 to 2022.

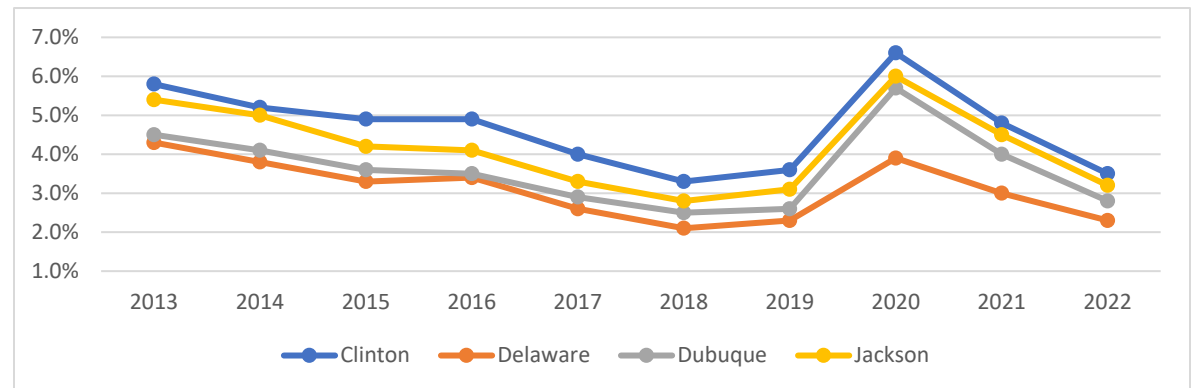


Figure 7.4 Annual Average Unemployment in RPA Counties Source: Iowa Workforce Development, 2023 at <https://www.iowaworkforcedevelopment.gov/local-area-unemployment-statistics>

Labor Force

The labor force in Jackson County has shifted in the last 10 years. During this time the labor force peaked in 2015 and declined rapidly during the COVID-19 pandemic. Since then, the labor force has bounced back to about 11,000 workers, down from its peak in 2015 but a rebound from the pandemic overall.

Figure 7.5 shows the labor force number from 2013 to 2023.

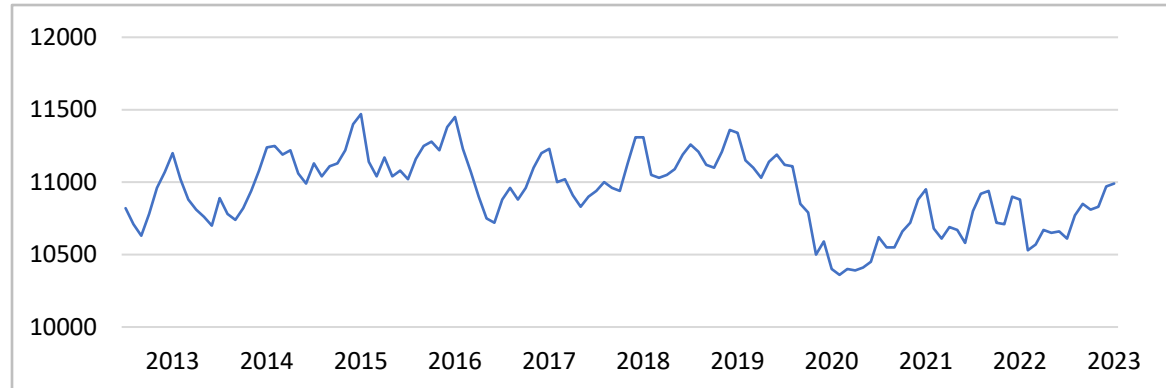


Figure 7.5 Jackson County Labor Force

Source: Iowa Workforce Development, 2023

Median Household Income

Evaluating a community’s median household income is important for establishing economic health. A population with a greater median income has more money to spend within the community which then brings in more development for the area. Table 7.1 shows the median household income by 2021 inflation-adjusted dollars for Jackson County as well as for the state of Iowa and RPA counties as a comparison. Jackson County’s estimated median household income was in line with state averages and third within the RPA counties.

Year	Clinton	Delaware	Dubuque	Jackson	State of Iowa
2000	\$57,993	\$57,598	\$61,338	\$53,508	\$61,163
2010	\$55,736	\$56,832	\$58,637	\$51,292	\$58,998
2017	\$54,177	\$65,206	\$63,715	\$55,805	\$60,936
2021	\$56,345	\$69,319	\$68,198	\$65,541	\$65,429

Source: US Census Bureau, 2000 Decennial Census and 2010, 2017 and 2021 ACS 5-Year Estimates at data.census.gov

Using the 2021 ACS 5-Year Estimates for median household income, Jackson County ranked 27th highest out of Iowa’s 99 counties. In comparison, Clinton County ranked 76th, Delaware County ranked 17th, and Dubuque County ranked 19th.

Employment by Sector

Having a diverse economy is important to establishing economic well-being within a region. One way to determine economic diversity is by looking at employment by industrial sector.

Employment by industrial sector is available through the US Census Bureau’s County Business Patterns (CBP) dataset. The CBP is an annual dataset that provides economic data by industry in each county. Figure 7.6 shows the most recent data. The top employment sectors are manufacturing, retail trade, health care and social assistance, and transportation and warehousing. These sectors make up 61.7% of non-public employment within the county; however, these sectors only make up 39.8% of the total annual payroll for all sectors.

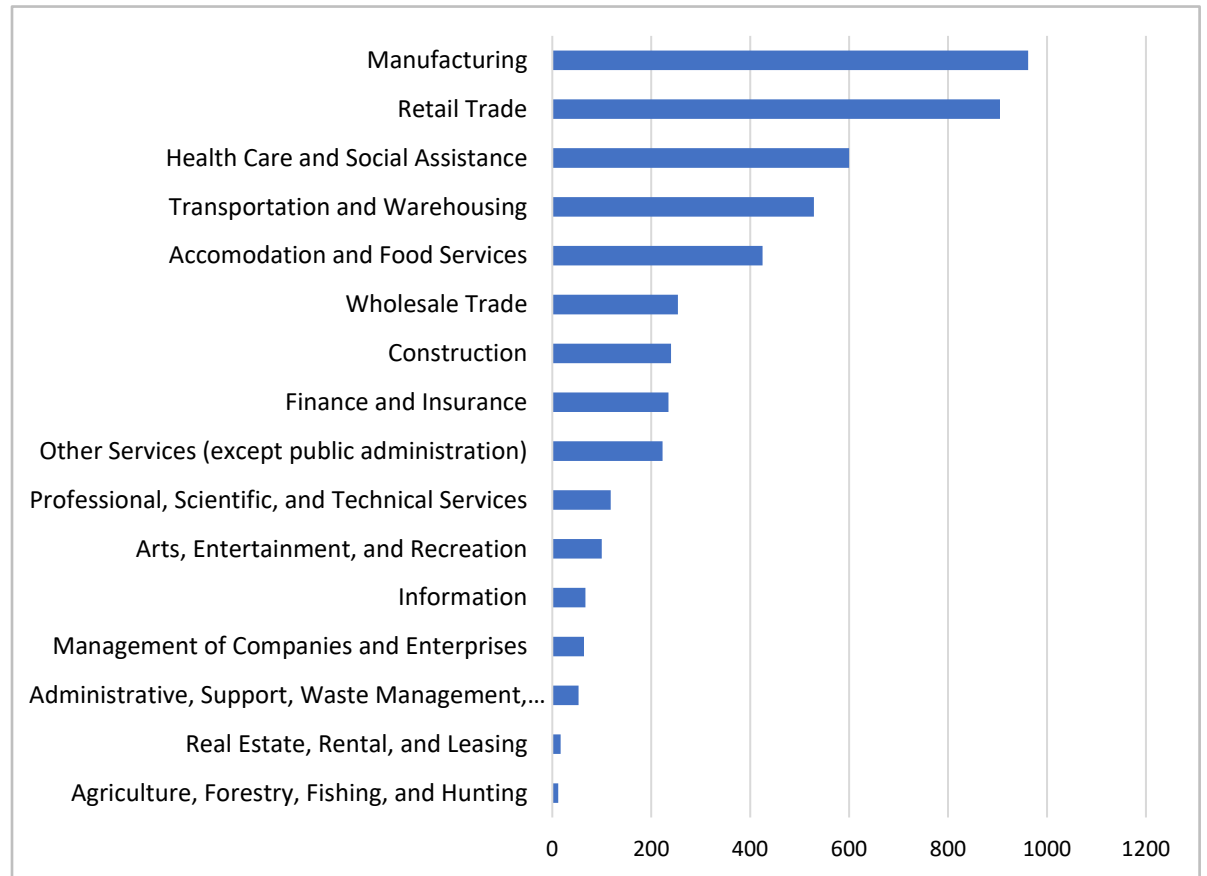


Figure 7.6 Employment by Sector in Jackson County

Source: US Census Bureau County Business Patterns, 2020 at <https://data.census.gov/table?q=employment+by+sector+in+Jackson+County,+Iowa+in+2020&tid=CBP2020.CB2000CBP>

Employment by City

Figure 7.7 shows total employment by city in Jackson County. The cities with the highest amount of employment are the ones with the highest population: Maquoketa, Bellevue, and Preston.

Worker Inflow and Outflow

Worker inflow and outflow data has been mapped by the US Census Bureau to show the distribution of employment across Jackson County. As shown on Figure 7.8, there are 2,361 people who both live and work within Jackson County. Another 5,474 people live in Jackson County but work outside the county, with Dubuque, Clinton and Scott counties being the most common workplace locations. In contrast, 2,010 people work in Jackson County but live outside the county, with these workers most commonly living in Clinton, Dubuque, and Scott counties.



Figure 7.7
Employment by City in Jackson County, IA
 Source: ECIA, 2023

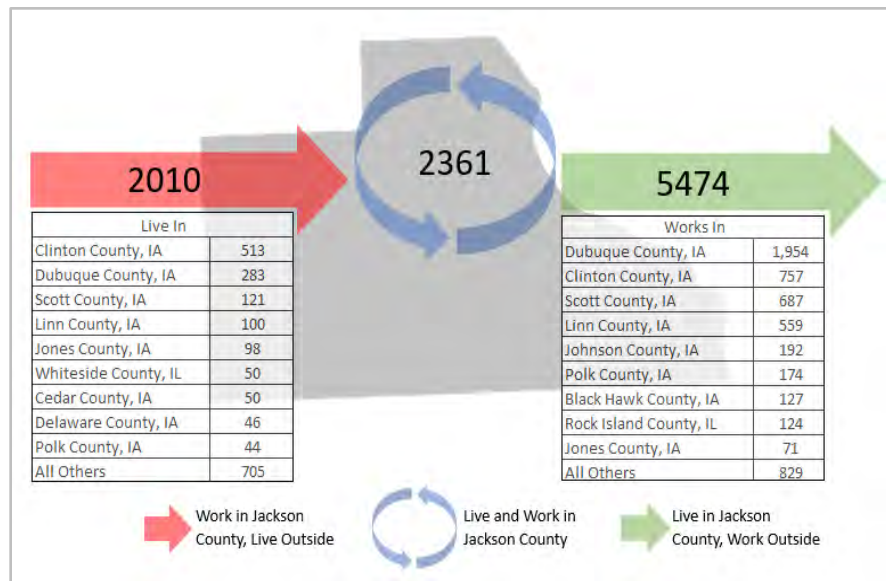


Figure 7.8 Worker Inflow/Outflow
 Source: US Census Bureau On The Map, 2020 at onthemap.ces.census.gov

Retail Analysis

Retail sales are important indicators when determining a community’s economic well-being. According to Iowa State University’s Retail Trade Analysis report from the 2021 fiscal year, Jackson County’s actual sales have been consistently lower than the expected sales based on comparable peer counties in Iowa. These sales have led to a trade leakage of -\$112.8 million, which is calculated by a breakeven sales target based on population. This indicates that Jackson County’s retail sector is not serving its current residents completely, with its residents often choosing to spend their money elsewhere, losing revenue for Jackson County. See Figure 7.9.



Figure 7.9 Expected and Actual Sales Per Capita

Source: Iowa State University Extension and Outreach FY21 Retail Analysis at <https://indicators.extension.iastate.edu/Indicators/Retail/>



Maquoketa Main Street

Source: Jackson County Economic Alliance (JCEA)

Living Wage Calculation for Jackson County, Iowa

“A **living wage** is what one full-time worker must earn on an hourly basis to help cover the cost of their family’s minimum basic needs where they live while still being self-sufficient.

The Living Wage Calculator’s estimate of living wage includes **eight typical expenses or basic needs** – food, childcare, health care, housing, transportation, civic engagement, broadband, and other necessities. In addition to these basic needs, the calculator also accounts for the additional cost to families associated with income and payroll taxes.”

Source: <https://livingwage.mit.edu/pages/faqs>

“The living wage shown is the hourly rate that an individual in a household must earn to support his or herself and their

family. The assumption is the sole provider is working full-time (2080 hours per year). The tool provides information for individuals, and households with one or two working adults and zero to three children. In the case of households with two working adults, all values are per working adult, single or in a family unless otherwise noted.

The state minimum wage is the same for all individuals, regardless of how many dependents they may have. Data are updated annually, in the first quarter of the new year. State minimum wages are determined based on the posted value of the minimum wage as of January one of the coming year (National Conference of State Legislatures, 2019). The poverty rate reflects a person's gross annual income. We have converted it to an hourly wage for the sake of comparison.

For further detail, please reference the technical documentation here <https://livingwage.mit.edu/resources/Living-Wage-Users-Guide-Technical-Documentation-2023-02-01.pdf>.”

Source: Living Wage Calculator at <https://livingwage.mit.edu/counties/19097>

Table 7.2 reflects the Living Wage Calculation for Jackson County, Iowa. The data is from the Glasmeier, Amy K. Living Wage Calculator. 2023. Massachusetts Institute of Technology. <https://livingwage.mit.edu>

Number of Adults	1 ADULT				2 ADULTS (1 WORKING)				2 ADULTS (BOTH WORKING)			
	0	1	2	3	0	1	2	3	0	1	2	3
Living Wage	\$15.25	\$31.90	\$41.51	\$55.00	\$24.62	\$30.91	\$35.92	\$40.18	\$12.21	\$17.91	\$22.98	\$27.67
Poverty Wage	\$6.53	\$8.80	\$11.07	\$13.34	\$8.80	\$11.07	\$13.34	\$15.61	\$4.40	\$5.54	\$6.67	\$7.81
Minimum Wage	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25

BUSINESS DEVELOPMENT

Business development is the core function of community economic development efforts. Business development efforts are divided into two broad categories, business retention and expansion and business attraction.

Business Retention and Expansion

Business retention and expansion programs are designed to support existing businesses and prevent them from leaving the community or going out of business. It is estimated that 85% of new employment within a community is generated by the existing businesses. Existing businesses form the foundation of the community’s employment opportunities and stabilize the tax base. The Jackson County Economic Alliance (JCEA) uses the Synchronist survey program to gather information from businesses and respond to their needs. This program assists existing businesses as they encounter challenges or opportunities.

Business Attraction

Business attraction activities are designed to encourage businesses that are expanding or planning to relocate, to choose your community. New businesses enhance and diversify the economic base and improve the quality of life. While business attraction efforts have historically targeted manufacturing businesses, today communities also seek to attract retail, tourism, technology, service sector, and entertainment venues to diversify and expand their business

clusters and community. JCEA manages the county’s Location One profile to market available buildings and sites.

Figure 7.10 below is the JCEA’s 2021-2022 Annual Report on business development results.



Figure 7.10 JCEA 2021-2022 Annual Report

Source: Jackson County Economic Alliance

AGRICULTURAL ECONOMY

According to the **2022 Census of Agriculture**, there are 1,131 farms totaling 292,239 acres of land in Jackson County. The county’s average farm size of 258 acres, while the statewide average farm size is 345 acres. The county’s median farm size of 128 acres is comparable to the statewide median farm size of 130 acres

The average market value of agricultural products sold per farm is \$288,959 for Jackson County. This is lower than the statewide average of \$505,523; however, this may be because of the presence of much larger farms throughout the state.

The average dollar value per acre of Jackson County farmland based on Iowa State University estimates was \$11,100 as of November 1, 2022, compared to the statewide value of \$11,411. This was an increase of 17.47% from the previous year’s value per acre of \$9,499. Comparatively, the state had an overall increase of 17.02% from the previous year’s value of \$9,751. Figure 7.11 shows the change in value per acre in the four RPA counties and the state of Iowa from 2009 to 2022.

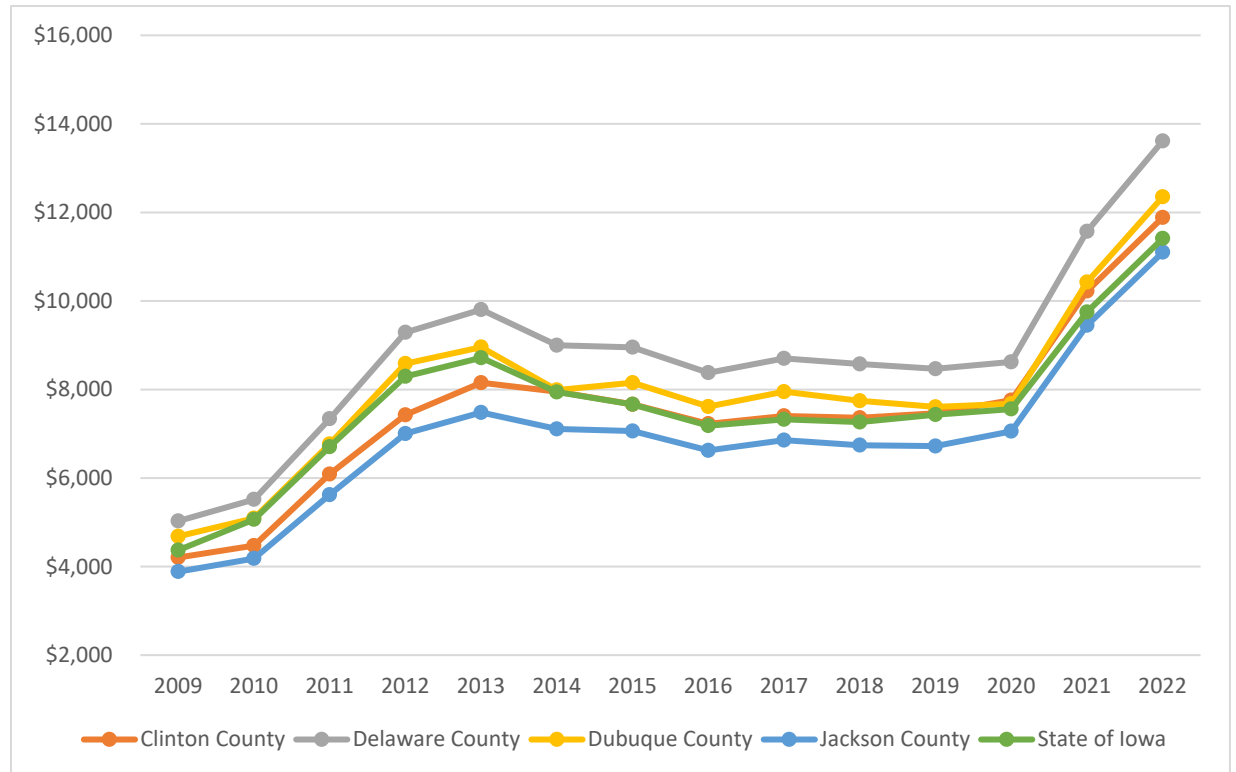


Figure 7.11 Dollars per Acre in RPA Counties and the State of Iowa

Source: Iowa State University Farmland Survey at <https://www.card.iastate.edu/farmland/isu-survey/archive/>

“The Census of Agriculture is a complete count of U.S. farms and ranches and the people who operate them.

The Census of Agriculture, taken only once every five years, looks at land use and ownership, operator characteristics, production practices, income and expenditures. For America’s farmers and

ranchers, the Census of Agriculture is their voice, their future, and their opportunity.” The 2022 Census of Agriculture for Jackson County, Iowa, is shown in Figure 7.12.

Source: U.S. Department of Agriculture (USDA) at <https://www.nass.usda.gov/AqCensus/>

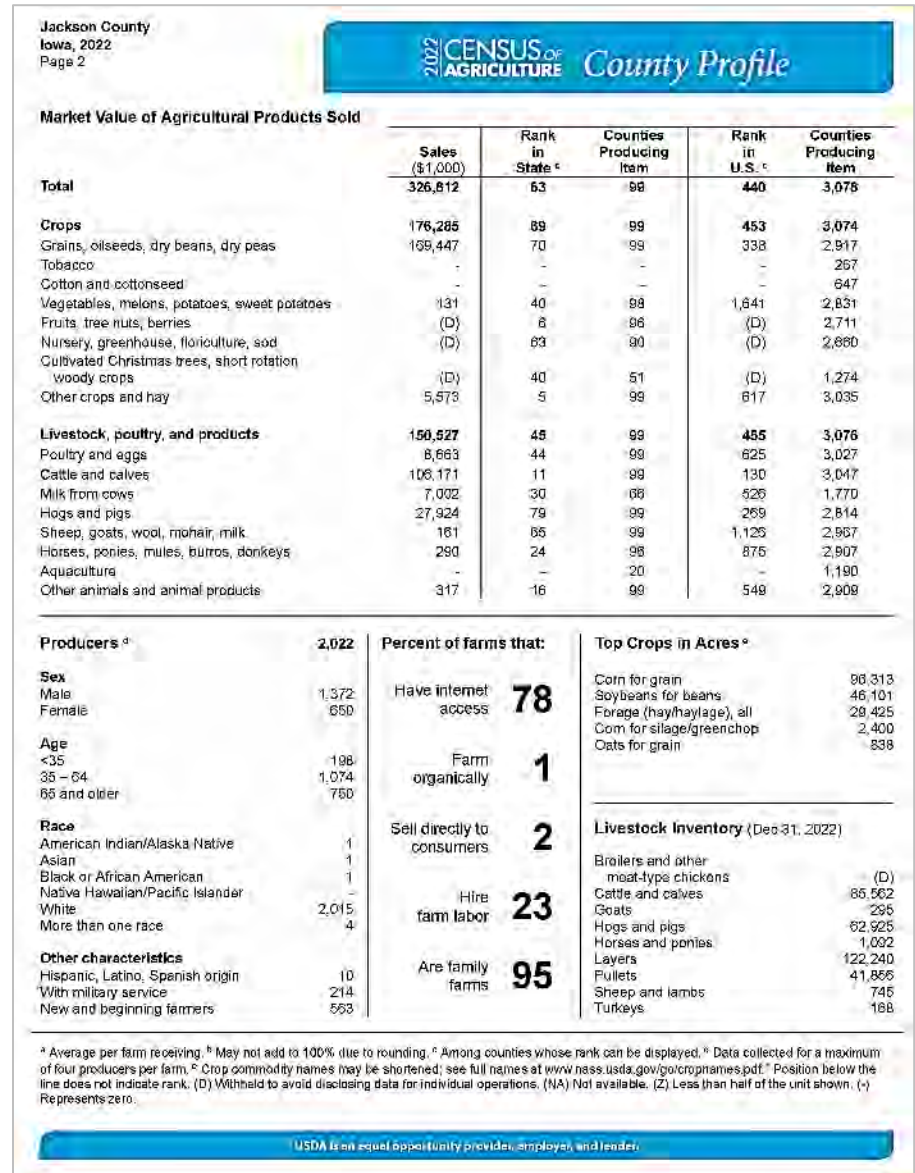
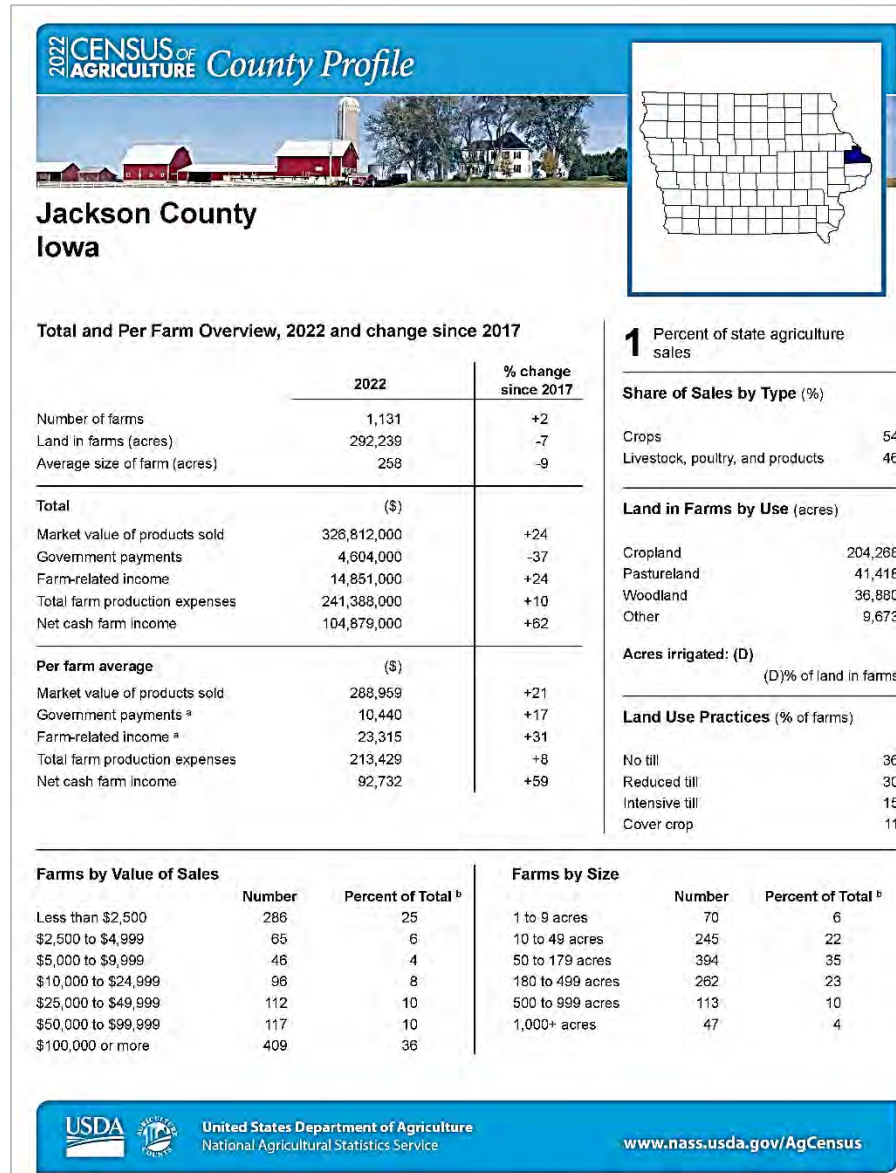


Figure 7.12 2022 Census of Agriculture for Jackson County, Iowa

Source: U.S. Department of Agriculture (USDA) at https://www.nass.usda.gov/Publications/AqCensus/2022/Online_Resources/County_Profiles/Iowa/cp19097.pdf

TOURISM AND ATTRACTIONS

Jackson County has many regional attractions that interest tourists. These tourists spend money in Jackson County which generates revenue that can be used for further development. This section highlights some of the attractions in Jackson County.

Parks and Recreation

Some of Jackson County’s most popular attractions are its many parks and opportunities for outdoor recreation. For a more comprehensive overview of Jackson County’s parks see Chapter 4. Community Facilities and Services and Chapter 10. Parks, Recreation and Cultural Resources.

Outside of the public parks in Jackson County there are also privately-owned recreational opportunities such as resorts, golf courses, and bowling alleys.

Restaurants and Shopping

Jackson County offers many opportunities for dining and shopping to attract tourists from across the region. According to the Jackson County Economic Alliance’s Community Profile,

in 2022 there were 117 retail businesses and 58 accommodation/food service businesses located in the county. These businesses include restaurants, boutiques, breweries, and other unique establishments which bring visitors from across the region to Jackson County.

Museums and Historic Sites

Jackson County has historical sites that also bring in tourists. The Jackson County Historical Society operates three sites: the Jackson County Museum, Clinton Engines Museum, and the Hurstville Lime Kilns.

The Jackson County Museum is located inside the Pearson Memorial Center on the County Fairgrounds in Maquoketa. The museum is 22,000 square feet and has two floors of facts, photos and artifacts detailing the history of the county. There is also a Hall of Fame Wall with the likenesses of men and women who have made a significant impact on the area. The Penningrath Machine Shed shows the history of agriculture in the county.

The Clinton Engines Museum located at 607 E Maple Street in Maquoketa is an

interactive museum dedicated to telling the story of one of the biggest manufacturing companies in Iowa’s history. The La Motte Depot was relocated to the site in 2015, letting people tour a historic train depot. Additionally, there are plans to complete the Agricultural Heritage Building to further tell the story of agriculture in Jackson County.

The Hurstville Lime Kilns located at 7301 Hurstville Road in Maquoketa were used to help build masonry buildings across the state. The four kilns on the site were restored by the Historical Society In 1985 to allow visitors to explore their history.

For more information, see Chapter 10. Parks, Recreation and Cultural Resources.

ECONOMIC DEVELOPMENT PARTNERS

Several public and private organizations work with Jackson County to help develop the local economy. These organizations help small businesses develop, administer state programs, and create and implement effective local policies to foster economic growth and development.

Chambers of Commerce

The Bellevue Chamber of Commerce, Maquoketa Chamber of Commerce, and Preston Growth and Development are organizations of businesses that further the needs of each other and promote tourism activities. They bring businesses together to build networks and create pro-business initiatives.

Innovate 120

Innovate 120 in Maquoketa offers coworking space, innovation services, meeting space, and team-building activities to foster entrepreneurship in Jackson County and help businesses launch, grow, and remain competitive.



Jackson County Economic Alliance

The Jackson County Economic Alliance (JCEA) is an organization of community governments and private entities that has the goal of facilitating, leading, and promoting organized economic growth to improve the quality of life and to protect and create jobs through innovative and conventional programs within the county. JCEA is also responsible for developing and implementing an overall economic development plan for Jackson County.



Community Foundation of Jackson County

The Community Foundation of Jackson County is a part of the Community Foundation of Greater Dubuque. It was established to make a positive impact, nurture charitable giving, enrich quality of life, and promote a sense of community now and in the future.

East Central Intergovernmental Association



The East Central Intergovernmental Association (ECIA) manages several economic development programs. ECIA Business Growth was founded in 1982 and covers Jackson for revolving loan funds including **Small Business Association (SBA) 504 programs** and the **Jackson County Revolving Loan Fund**. They also develop and update the Comprehensive Economic Development Strategy (CEDS), utilized to monitor and evaluate long term economic goals and strategies to coordinate economic development activities in the region.



Prosperity Eastern Iowa

Another ECIA program, Prosperity Eastern Iowa is a partnership of economic development stakeholders that leverage financial and human resources to achieve efficiencies, utilizing assets to attain economic prosperity for its region, including Jackson County.

LOCAL, STATE, & FEDERAL PROGRAMS

As cities in Jackson County attempt to encourage business growth in their communities, they often can utilize local, state, and federal programs to assist in economic development activities. Some examples of programs that communities can use include the following:

Tax-Increment Financing (TIF)

An incentive program that captures increased property taxes a business pays for improving their property. The incentive can be used for infrastructure improvements or to provide grants/rebates to the business. To receive the funding, the businesses must commit to job creation in the community or must have an extraordinary positive impact.

Low Interest Loans

Loans for improving buildings are available for qualified projects within selected areas in the cities and county.

Land Discount

Communities can provide a discount on land if the business contributes to significant job creation in the community.

State of Iowa Programs

High Quality Jobs, Certified Sites, Revitalize Iowa’s Sound Economy (RISE), and the Economic Development Set-Aside (EDSA) programs are available from the State of Iowa for qualifying projects.

Jobs Training

The State of Iowa’s 260E and 260F programs provide employee training through Iowa’s 15 community colleges. 260E is available for businesses looking to expand their Iowa workforces, while 260F is available for existing Iowa businesses.

Industrial Property Tax Exemption

This program provides a five-year property tax exemption for new or expanding industrial construction.

Jackson County Economic Alliance

The Jackson County Economic Alliance provides an **Incentives Directory** at <https://www.theicea.org/resources/incentives-directory> as well as information on **Business and Community Resources** at <https://www.theicea.org/resources>.

USDA Rural Development

The United States Department of Agriculture (USDA) Rural Development invests in rural America with loan, grant, and loan guarantee programs to help drive economic security and prosperity. USDA Rural Development programs expand access to high-speed internet, electric, and transportation infrastructure, and support business growth, healthcare, education, housing, and other community essentials.

A quick overview of USDA program areas along with a list of state office contacts in the USDA Rural Development At-a-Glance flyer is available online at <https://www.rd.usda.gov/media/file/download/usdard-ataglance-final508.pdf>

Source: USDA Rural Development at <https://www.rd.usda.gov/about-rd>

ISSUES AND OPPORTUNITIES

Business Literacy

Issue: According to interviews with bankers in the Jackson County Tomorrow Plan developed in 2018, successful businesses in the area have traditionally thrived due to excellent customer service, but owners have often lacked financial knowledge that can maximize their businesses’ capabilities, with many businesses closing due to a lack of financial literacy.

Opportunities: Economic development partners such as the Jackson County Economic Alliance or Innovate 120 can help provide resources to business owners that can help local businesses attain financial and business literacy to help them stay active. These organizations also could facilitate knowledge sharing between businesses to expand community knowledge and create a stronger business community in the area.

Hosting business education classes are another strategy to connect businesses to each other so they can exchange knowledge and improve their financial

literacy. Advance Iowa, a consulting program through the University of Northern Iowa, provides seminars, trainings, and workshops to allow businesses to develop skills to help them maximize their potential.

Business Succession Planning

Issue: Businesses also struggle with succession, as many businesses in the area lack processes to facilitate business transitions. The impact of a local business closing can have huge ramifications on a community. Analysis done in the Tomorrow Plan indicates that the loss of a retail store would be projected to be the loss of industrial output totaling \$1.06 million, while the loss of a mid-size manufacturing firm would result in a projected loss of industrial output totaling \$30.4 million.

Opportunities: Economic development partners could connect businesses with resources related to succession planning to help businesses transition.

One strategy for business succession mentioned in the Jackson County Tomorrow Plan was to utilize cooperative business structures, allowing employees

to have a stake in the business’s future and providing financial assets and incentives to their current employees.

Advance Iowa, a consulting program through the University of Northern Iowa, can help businesses with seeking business valuations. This allows for owners to track progress towards financial goals, gives owners a measure of how much value they add to their business to meet exit goals, establishes timelines for reaching exit goals, and provides a foundation for analyzing exit options and minimizing tax consequences.

Small Business Development Centers (SBDCs) also offer additional workshops, counseling, and programming for businesses that are beginning the succession planning process.

Business Development

Issue: Jackson County struggles with a lack of economic diversification. There are few large businesses, meaning one of those businesses closing or downsizing would have dramatic effects on the community.

Opportunities: The Jackson County Tomorrow Plan suggested establishing a community investment club for people wanting to pool money and make investments in local projects of their choosing. Creating this organization would allow community stakeholders to spend their money strategically and collaboratively with others to create a focused strategy in Jackson County. Economic development partners such as the Community Foundation of Jackson County and ECIA can help provide funding for community investment as well.

The 2022-2027 Comprehensive Economic Development Strategy (CEDS) calls for the support and increased creation of entrepreneurial centers. Continuing to support hubs such as Innovate 120 will be key in the future as well to provide potential entrepreneurs with resources to build their business in the county.

Workforce Retention

Issue: Jackson County struggles with retaining a lot of its youth. According to the Tomorrow Plan, many high school students would like to stay in Jackson County. A lack of higher educational

opportunities in the area means that many students leave the county to pursue an education. This trend contributes to population decline as there are a lack of incentives for individuals to return once they graduate. There are very few high paying jobs available to young people as well, which deters them from staying in Jackson County.

Opportunities: The Jackson County Tomorrow Plan recommended distributing surveys to high school seniors to get contact information as well as post-graduation plans. This would allow the county to send job opportunities to local alumni as well as gather information on what opportunities graduates are looking for when wanting to come back to the area.

Workforce Training

Issue: Jackson County experiences a skills and education gap. Many of the jobs available in the region are “middle-skilled”, which require education in-between a high school diploma and a bachelor’s degree. However, not enough residents of Jackson County currently possess these skills.

Opportunities: Working with institutions such as Clinton Community College for job training classes would be a good way to educate current residents who may be looking to learn new skills for a career. This will provide a resource for helping overcome the existing skill gap.

The CEDS also recommends partnering with organizations such as IowaWorks to track and analyze workforce data that can help communities understand where they stand in their skill gaps and what skills may need to be focused on.

Creating a more inclusive environment would be crucial for bringing in a more diverse workforce. The CEDS recommends promoting diversity, equity and inclusivity training and programming to businesses in the region.

Tourism/Community Character

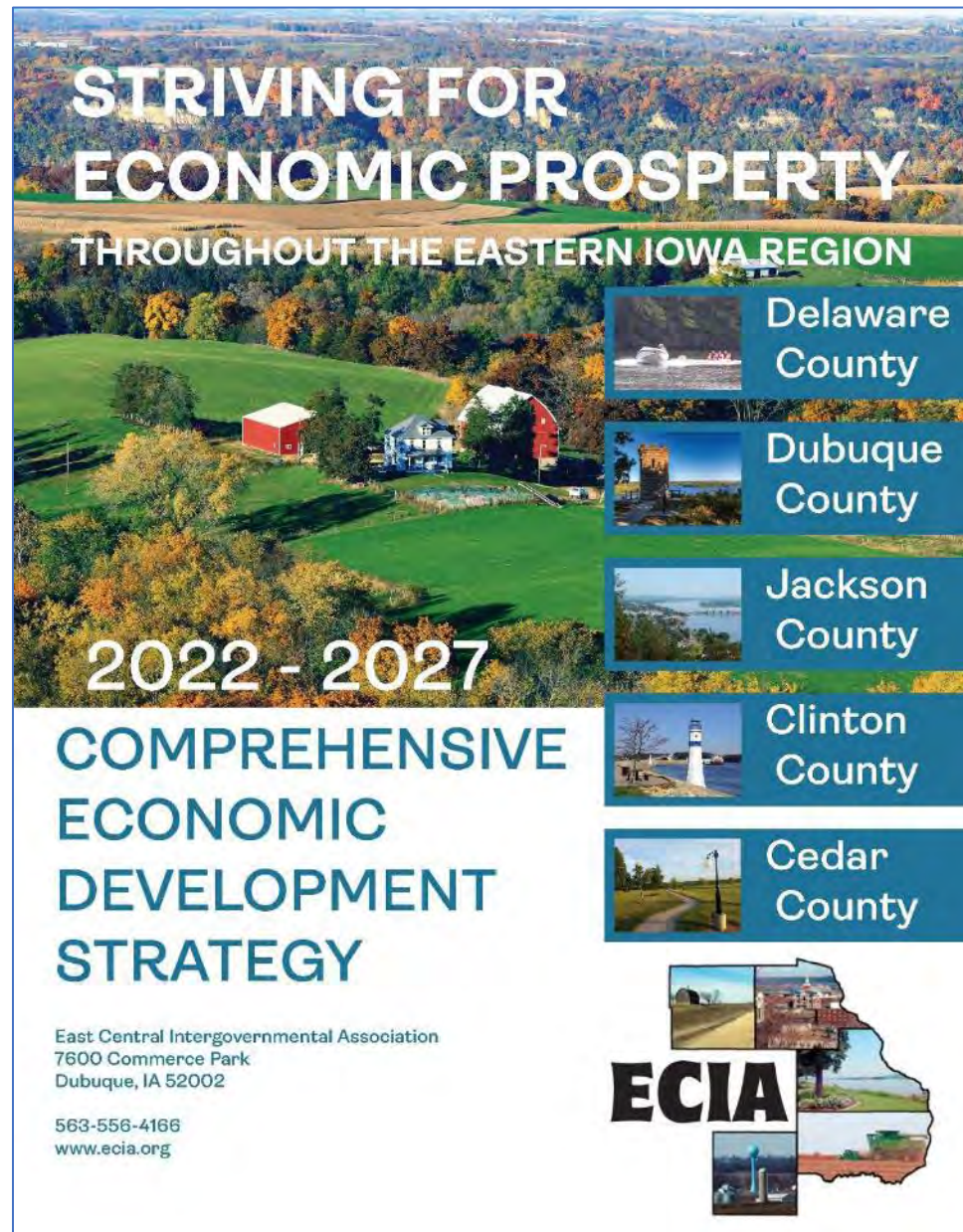
Issue: Jackson County has a lack of varied events, restaurants, and “night life” that could help increase livability and tourism.

Opportunity: Jackson County has a wealth of natural beauty, outdoor recreation, and artistic culture that has a lot of potential to be developed on. The CEDS calls for further supporting artistic

endeavors through investing in events, organizations, and institutions that would show that the county is focusing towards building community character.

Marketing will be key in informing potential tourists and residents about opportunities in Jackson County. Continuing to promote local events and online sites such as Grant Wood Loop (gwloop.com) to show that Jackson County supports its recreational, cultural, and art opportunities and will increase interest in expanding those opportunities in the area.

The CEDS also mentions the importance of strong downtowns for building communities. Promoting and encouraging partnerships that pursue downtown revitalization and supporting entrepreneurial investment in those areas will build strong downtown areas that can bring in a wide array of businesses.



Cover of CEDS 2022 – 2027 report

Source: ECIA

GOALS AND OBJECTIVES

Workforce Development

7.1 Attract and maintain a diverse population and workforce that can meet the needs of regional employers.

- Partner with existing workforce agencies to analyze workforce skills and trends.
- Research best practices for attracting high demand workers to the region.
- Partner with institutions such as Clinton Community College for job training programs.
- Attract a diverse workforce by creating a more inclusive environment.

Business Attraction and Retention

7.2 Continue to support business retention and expansion through capital investments and entrepreneurial centers.

- Support efforts that attract, maintain, promote, and expand regional industries.
- Support and promote the efforts of educational institutions and their business programs.
- Identify entrepreneurial resources that are lacking and collaborate with community partners to improve.
- Encourage an economic development environment that supports entrepreneurship and existing businesses while attracting new businesses.
- Partner with institutions that provide resources to help businesses increase their knowledge.
- Develop and maintain a Small Business Committee and a business directory to promote awareness of and support for local businesses in Jackson County.

Tourism

7.3 Improve the region’s desirability by enhancing and expanding access to the arts and recreational opportunities.

- Invest in cultural/arts events, organizations, and institutions.
- Spread awareness of community events and resources such as gwloop.com.
- Develop and maintain a data base of Jackson County businesses, venues, attractions, and other resources to promote tourism in Jackson County.