



Spencer, Iowa.

Current market data.

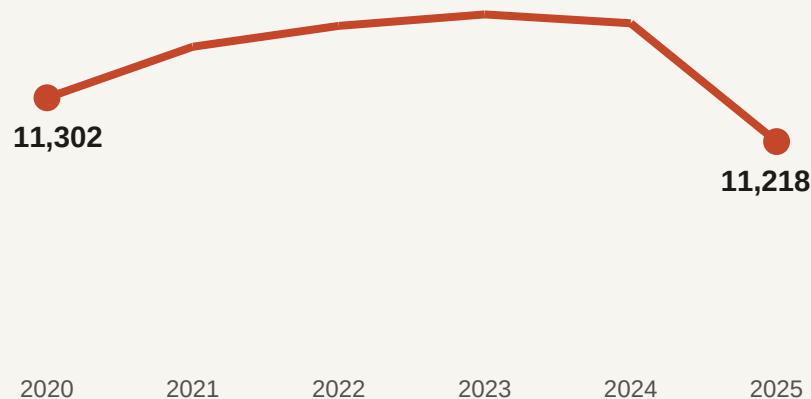
10 cards. Every number sourced and dated. Data as of Oct 30, 2026.

POPULATION

Down 0.7% since 2020.

11,218

people, the 37th-largest of Iowa's cities and towns.

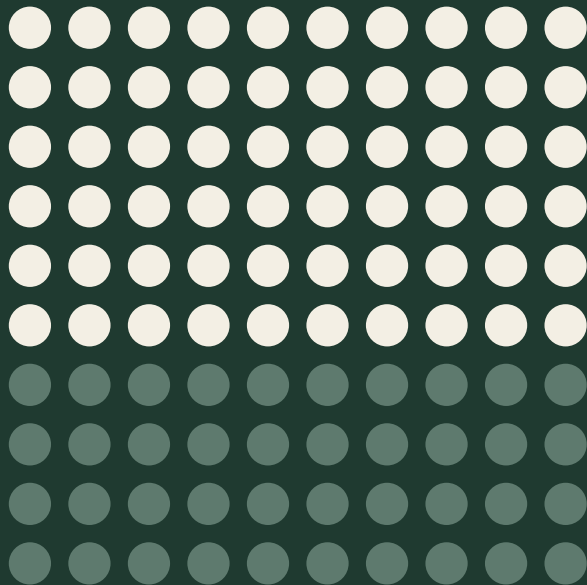


THE WORKDAY

6 in 10 jobs here go to
people who live somewhere
else.

60.0%

of 7,459 jobs located in Spencer are filled by in-commuters.



Each dot is 1% of jobs. Filled: held by in-commuters.

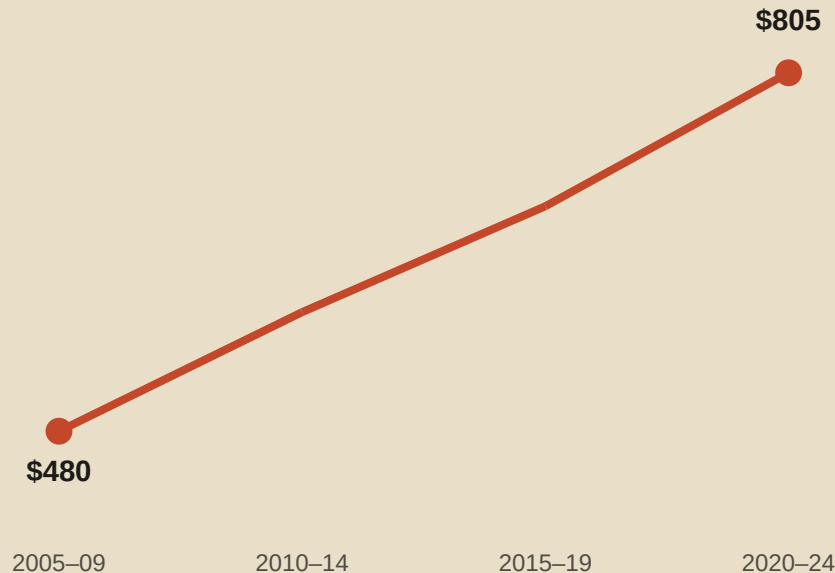


RENT

Median rent is up 68%
since the 2005–2009
survey, before inflation.

\$805

a month. Iowa's median is \$972.





THE SEAM

Cross one tract line and median rent jumps \$134.

A \$134 gap between neighbors, the sharpest rent edge between adjacent tracts in Clay County.

TRACT 803.01

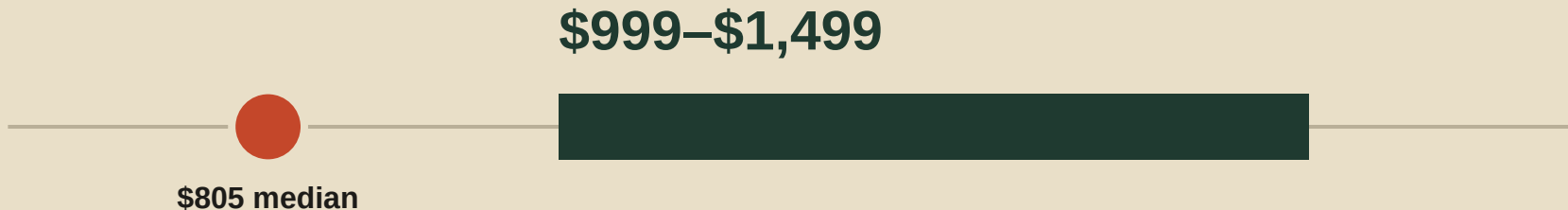
\$718

TRACT 803.02

\$852

ROOM TO BUILD

Local wages can carry more rent than the median charged today.



is the monthly rent range local workforce wages support.

BUILDING

Most of the housing here is older than 2000.

82

homes permitted, 2022–2025

60%

of those were in multifamily
buildings

79%

of all homes were built before 2000

UNITS NEEDED

Closing the gap would add 0.3–1.3% to the 5,693 homes here.

15–75

is the estimated number of missing housing units, from the lowest to the highest of three estimates.



HOME VALUE

A median home costs 11% less than Iowa's.

\$184,800

median home value in Spencer.

Spencer



\$184,800

Iowa



\$208,000

U.S.



\$332,700

THAT WAS SPENCER'S 2026

Every number came from a public source, with its date.

New Census data usually lands in December. The next Edition follows it.

See this Edition at [**almanacdata.ai/e/ia/spencer/**](https://almanacdata.ai/e/ia/spencer/)

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