

# Retail Trade Analysis

## Fiscal Year 2024

### Clayton County

report created: 06/13/2026

## Overview

This report examines local retail sales and related economic trends using a variety of historical and peer-based performance measures.

The retail measures are based on sales of goods and services that are subject to Iowa's statewide sales tax, as reported in the Iowa Department of Revenue Annual Sales and Use Tax Report.

Retail sales data have been adjusted for inflation and are stated in Fiscal Year 2024 dollar equivalents, unless otherwise noted. The 2024 fiscal year began July 1, 2023, and ended June 30, 2024.

### Overview, 1-4

Key retail indicators  
Historical statistics  
Population trends

### Peer group comparisons, 5-7

Neighbor area sales  
Regional competition

### Data Notes, 8-13

Tax reporting notes  
Notable exclusions  
Definitions  
Frequently asked questions  
Peer group listings  
Acknowledgements

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

**Table 1. Clayton County Key Retail Indicators**

	2023	2024	% Change
Real total taxable sales	\$193,382,605	\$182,170,183	-5.8% ▼
Estimated population <sup>1</sup>	17,013	16,969	-0.3% ►
Annual average sales per capita	\$11,366	\$10,735	-5.6% ▼
Monthly average number of sales tax return filings <sup>2</sup>	502	501	0% ►

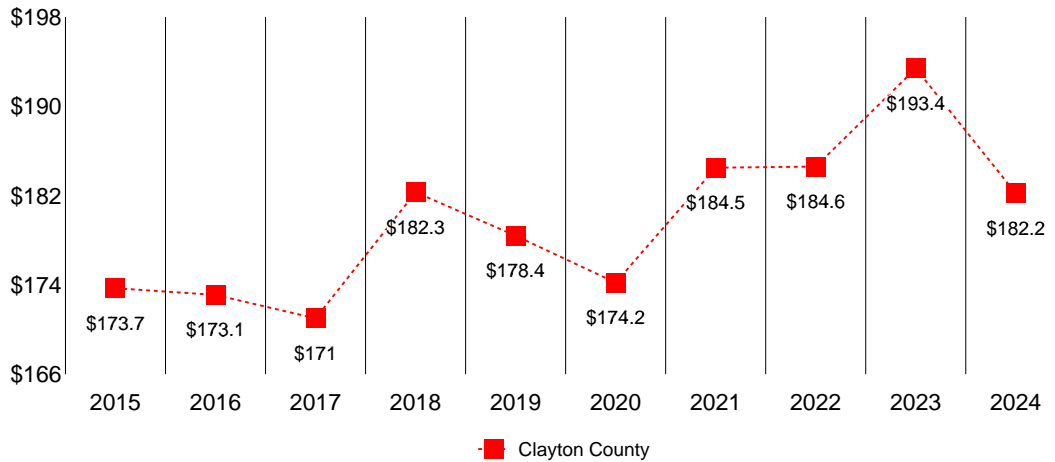
1) The population estimate describes the average number of residents in households, dormitories, nursing homes, correctional institutions, and other group quarters during the fiscal year.

2) The required filing frequency for sales tax returns increased to a monthly basis for most firms beginning in FY24.

# 10-Year Summary of Taxable Retail Sales Statistics

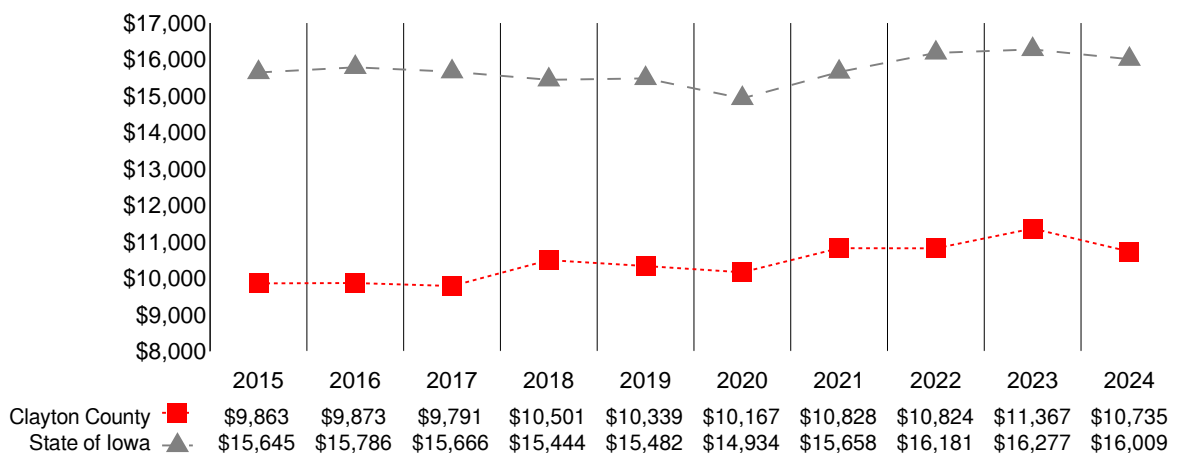
**Figure 1** shows the dollar amount of total taxable retail sales reported by local businesses, measured in millions of real (i.e. inflation-adjusted) dollars.

**Figure 1. Real Total Taxable Sales (in \$ millions)**



**Figure 2** measures local taxable sales on a per capita basis, with comparisons to statewide averages by year. The per capita averages are expressed in real dollars.

**Figure 2. Real Per Capita Taxable Sales**



# Historical Trends in Taxable Retail Sales

**Table 2. Historical Statistics for Clayton County**

Fiscal Year	Total Returns Filed	Total Taxable Sales (\$)		Estimated Population	Real Sales Per Capita (\$)	Statewide Sales Per Capita (\$)
		Nominal	Real			
2025	6,375	178,322,601	178,322,601	0	0	0
2024	6,017	177,501,113	182,170,183	16,969	10,735	16,009
2023	6,024	183,622,087	193,382,605	17,013	11,367	16,277
2022	2,935	168,857,717	184,595,788	17,055	10,824	16,181
2021	3,049	158,408,279	184,539,803	17,043	10,828	15,658
2020	3,099	143,645,869	174,199,664	17,134	10,167	14,934
2019	2,852	145,531,413	178,441,604	17,259	10,339	15,482
2018	2,816	146,592,199	182,313,047	17,362	10,501	15,444
2017	2,792	134,697,839	170,952,112	17,461	9,791	15,666
2016	2,820	134,021,657	173,062,499	17,529	9,873	15,786
2015	2,852	133,193,801	173,732,473	17,615	9,863	15,645
2014	2,856	125,321,264	163,764,302	17,678	9,264	15,054
2013	2,880	121,331,710	160,769,147	17,796	9,034	14,913
2012	2,856	118,389,161	158,937,803	17,938	8,860	15,075
2011	2,888	106,093,881	145,086,905	18,035	8,045	14,704
2010	3,096	102,062,809	143,107,538	18,130	7,893	14,723
2009	3,168	103,955,147	148,368,900	18,191	8,156	15,831
2008	2,952	106,918,595	152,171,475	18,229	8,348	15,653
2007	2,960	100,320,363	147,012,738	18,261	8,051	15,502
2006	2,788	89,973,636	135,232,975	18,267	7,403	15,722
2005	2,840	88,895,162	137,378,930	18,310	7,503	15,564
2004	2,816	83,679,673	133,045,554	18,355	7,248	15,693
2003	2,872	86,537,908	141,002,827	18,362	7,679	15,918
2002	3,036	88,920,502	147,926,048	18,448	8,019	16,133
2001	3,124	87,351,689	147,219,465	18,570	7,928	16,338
2000	3,140	85,216,957	146,509,972	18,708	7,831	16,226
1999	3,100	81,441,571	143,563,612	18,842	7,619	16,219
1998	3,176	76,072,790	136,046,951	18,907	7,196	15,643
1997	3,208	78,546,349	141,587,927	18,923	7,482	15,328
1996	3,136	76,469,668	140,245,870	18,885	7,426	15,025
1995	3,152	72,757,754	136,290,611	18,865	7,225	14,722
1994	3,156	70,507,030	134,857,765	18,886	7,141	14,417
1993	3,148	68,094,649	132,961,401	18,851	7,053	14,100
1992	3,096	67,948,585	135,982,889	18,842	7,217	13,906
1991	3,100	64,053,796	131,599,512	18,970	6,937	13,783
1990	3,192	60,937,383	129,377,857	19,154	6,755	13,686
1989	3,176	60,876,027	134,931,507	19,348	6,974	13,520
1988	3,160	63,786,213	147,564,009	19,546	7,550	13,325
1987	3,208	62,897,113	151,190,023	19,746	7,657	13,269
1986	3,244	58,819,389	145,750,579	19,949	7,306	12,914
1985	3,148	61,938,333	156,825,920	20,153	7,782	12,913
1984	3,176	67,005,827	175,575,645	20,359	8,624	12,969
1983	3,124	69,413,945	188,778,709	20,568	9,178	13,048
1982	3,044	68,374,369	193,843,971	20,778	9,329	13,143
1981	3,048	68,753,130	205,714,753	20,991	9,800	13,477
1980	2,992	74,338,602	242,367,819	21,073	11,501	14,694
1979	3,004	63,849,415	230,606,349	21,024	10,969	14,865
1978	2,936	54,432,228	214,082,722	20,974	10,207	14,417
1977	2,808	49,370,604	207,672,930	20,925	9,925	14,148
1976	2,724	43,397,701	194,423,324	20,876	9,313	13,420

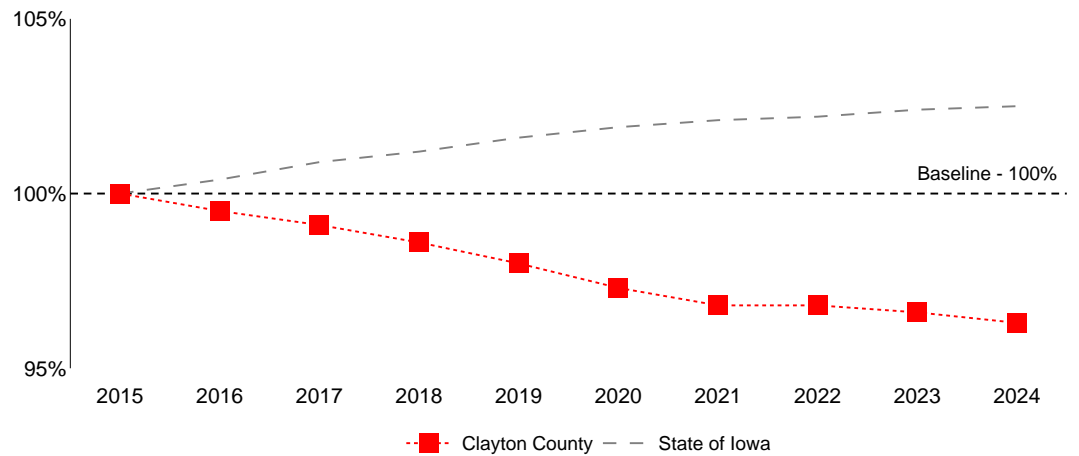
# Population Trends

Population change is a key factor influencing local retail sales performance. Population gains or losses from year to year directly impact the number of potential shoppers in the region.

In the longer term, population trends also reflect the region's general economic climate. Population growth or stability suggests a more favorable retail environment than population decline, which may signify erosion in the region's economic vitality.

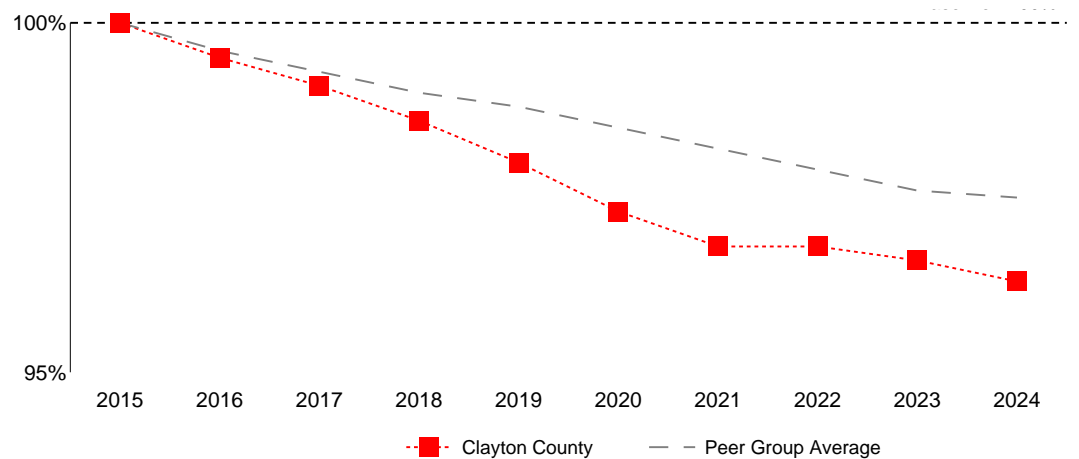
### Figure 3. Population Trends for Clayton County

Figure 3 shows annual population estimates for the county and state, expressed as percentages of baseline values from 10 years ago.



### Figure 4. Population Trends for Group 5 Counties

Figure 4 compares the local population trend to the average experience for similarly-sized counties in Iowa. See Table 3 for peer group definitions and Table 7 for a list of Iowa counties by peer group.



# Peer Group Comparisons

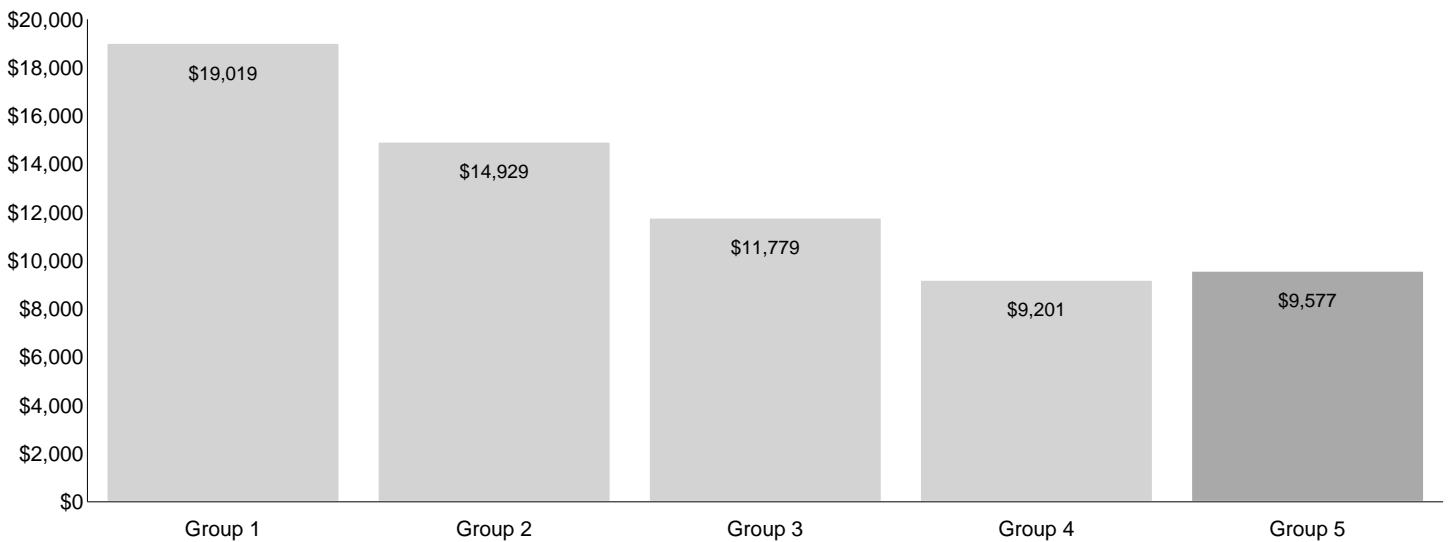
Iowa's 99 counties and their trade centers vary in the level and types of retail activity they can support. In general, retail sector size and diversity tend to increase with community size. Other determining factors include the proximity and size of competing trade centers in neighboring counties and the overall population density in the region. Counties that are similar across these dimensions serve as useful benchmarks for gauging local retail performance.

This report assigns all counties in Iowa to peer groups based on their population size and urbanization characteristics. **Table 3** contains peer group definitions. The relevant peer group for the county is highlighted in bold (see **Table 12** for a complete list of counties by peer group). **Figure 5** compares the average sales performance of all county peer groups during the most recent fiscal year.

**Table 3. Peer Group Definitions**

Group	Metropolitan or Micropolitan Status	Number of Counties	% of State Taxable Sales
Group 1	Core county of a metropolitan statistical area	10	64.8%
Group 2	Core county of a micropolitan statistical area	15	14.0%
Group 3	Non-metro county whose largest city is between 5,000 to 10,000 in population	23	8.6%
Group 4	Outlying (non-core) county in a metropolitan statistical area	12	5.2%
<b>Group 5</b>	<b>Non-metro county whose largest city is less than 5,000 in population</b>	<b>39</b>	<b>7.3%</b>

**Figure 5. Average Sales Per Capita by County Peer Group**



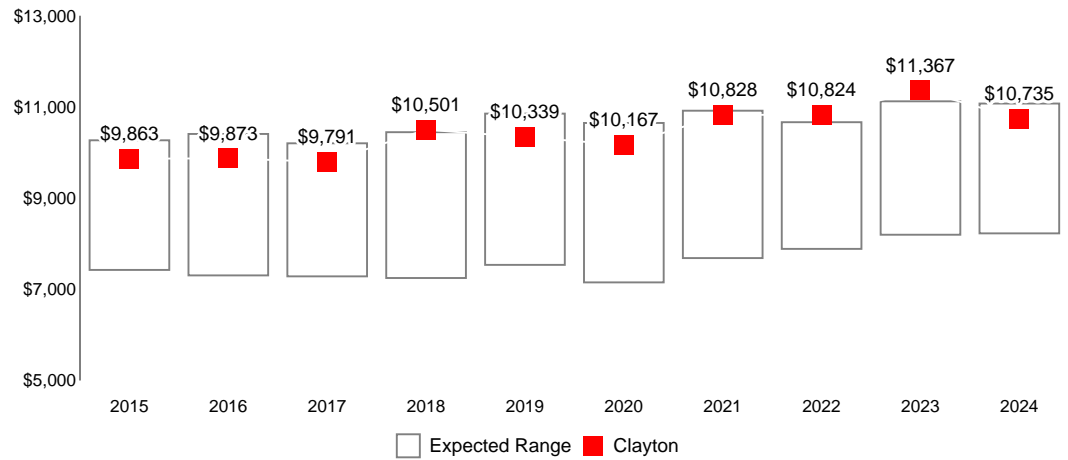
# Peer Group Comparisons

## Expected Sales

Using peer group data to describe an expected sales range, this benchmark helps determine whether local sales have been higher than, lower than, or typical for counties of similar size and urbanization characteristics. **Figure 6** illustrates whether recent local sales trends align with peer group expectations.

**Figure 6. Expected and Actual Sales Per Capita**

**Figure 6** compares local sales with typical values for peer counties. The gray rectangles illustrate the 25th to the 75th percentile range of values for the peer group. The solid red squares show actual local per capita sales.



# Regional Competition

This section explores broadly regional trade patterns competitive forces at work within the region. **Figure 7** compares county per capita sales to averages in neighboring counties. **Table 5** lists cities within the county that reported taxable sales activity during the most recent fiscal year.

**Figure 7. Per Capita Retail Sales for Nearby Counties**

**Figure 7** shows the five nearest counties as measured from the center of each county. The counties are listed in descending order by their average per capita sales.



**Table 4. Reporting Jurisdictions in Clayton County**

Area Name	Population	Total Returns	Sales \$ millions
<b>Clayton County Total</b>	<b>16,969</b>	<b>6,017</b>	<b>182.2</b>
Elkader	1,197	1,054	44.5
Garnavillo	751	333	6.2
Guttenberg	1,808	1,019	28.6
Luana	304	138	1.8
Marquette	432	197	5.6
Monona	1,465	701	35.4
Strawberry Point	1,147	660	20.5
Volga	201	58	1.5

Values for unincorporated areas and for cities with 10 or fewer sales tax permit-holders are suppressed; however, sales data for those localities are included within the county totals.

Values for any cities marked with an asterisk (\*) include neighboring county residents who fall within the city limits; consequently, the sum of values for all cities listed in **Table 6** may exceed reported totals for the county.

## Iowa's Retail Sales Tax Reporting

The state of Iowa imposes a six percent tax on the gross receipts from sales of taxable tangible personal property and taxable services.

Retailers file sales tax returns to the Iowa Department of Revenue on a semi monthly, monthly, quarterly, or annual basis depending on their amount of sales.

The Department of Revenue compiles the data from sales tax returns and publishes quarterly and annual retail sales tax reports that provide the primary source of data for this report.

The state's reporting does not include retail transactions that are exempt from the statewide sales tax. Consequently, this report describes only taxable, not total, retail sales. Several types of exempt activity are listed on the following page.

Occasional anomalies may arise in retail sales data reported at the local level. For example, the locations of specific firms may not precisely align with the administrative jurisdictions used for tax reporting purposes. Such discrepancies may result in under statement or over statement of actual local retail sales activity.

When analyzing trends, users should note that changes in Iowa's retail sales tax laws or changes in administrative or accounting practices may affect the comparability of taxable sales data over time.

Other cautions for using taxable sales data to analyze local retail performance are listed at right. Users seeking more detailed information are encouraged to consult the Iowa Department of Revenue's website at <https://tax.iowa.gov>

### Cautions and Limitations for Interpreting Reported Sales Data

- **Non Taxable Goods & Services.** Because certain goods and services are exempt from the statewide sales tax, the sales information presented in this report provides only a partial picture of retail and service sector activity in Iowa's communities.
- **E-commerce Sales.** Neither the volume of e-commerce purchases by Iowa residents nor e-commerce sales by Iowa retailers are currently measurable.
- **Large Public Institutions.** The presence of large public institutions such as correctional facilities or universities may distort local sales measures, as their institutional purchases are excluded from taxable sales but their residents are included in local population estimates.
- **Sales or Service Territories.** Sales levels in some cities may be inflated by the administrative presence of firms serving a much larger geographic service territory, such as rural telecommunications and other cable or internet service providers.
- **Non-Disclosure Rules.** To avoid disclosing information traceable to specific firms, the Iowa Department of Revenue only reports data from localities with 10 or more tax returns filed per quarter or 40 returns per year. Sales data for areas below this threshold are grouped into a "remainder of county" value.

### Notable Exclusions from Iowa's Retail Sales Tax

The retail data analyzed for this report only capture transactions that are subject to Iowa's statewide sales tax. In general, merchandise goods are taxable unless specifically exempted, whereas services are exempted from the tax unless specifically enumerated by the state.

Following are several types of sales activity that are **not** covered by this report.

**Exempt or Excluded Goods.** Some of the goods not subject to the sales tax include:

- Certain foods for home consumption
- Prescription drugs and medical devices
- New or used cars and other vehicles, as they are taxed separately under the state's one time registration fee.
- Gasoline, which is subject to a separate fuel tax

**Exempt Services.** Unlike tangible goods, services are exempt from tax unless specifically enumerated. Many professional services such as medical and legal services are exempt from the sales tax.

**Sales to Tax Exempt Organizations.** Local and state government entities are exempt from the sales tax. Sales to private nonprofit educational institutions for educational purposes are also exempt. Sales from fund raising activities are exempt from sales tax if the proceeds are used for educational, religious, or charitable purposes.

**Internet/Catalog Sales.** Prior to 2019, many out of state purchases by Iowa residents were untaxed. Iowa implemented regulatory changes on July 1, 2019, to require collection of sales taxes on residents' purchases from firms without a physical presence in Iowa but who generate \$100,000 or more in gross revenues from Iowa sales.

**Sales to Agriculture.** Sales tax exemptions for agriculture apply to the purchase of feed, seed, fertilizer, farm machinery and equipment, fuels and utilities, and some services.

**Utilities.** The state has phased out taxes on sales of metered gas, electricity, and fuel used as energy in residential dwellings, apartment units and condominiums. This phase out was completed by 2006. Specific exemptions for utilities may also apply to certain businesses and industries.

**Sales to Manufacturing and Other Industries.** The state exempts sales of many goods and services that are used as inputs to industrial processes. Exemptions to manufacturing include purchases of tangible inputs that become an integral part of manufactured goods ultimately sold at retail; fuels, chemicals, and other inputs that are consumed during production processes; industrial machinery, equipment, and some computer equipment; and many services.

The state has created additional exemptions targeted toward specific industries such as wind energy and information technology. See the Iowa Department of Revenue Web site for more detailed information.

*More detailed information about Iowa's sales tax is available from the Iowa Department of Revenue at <http://tax.iowa.gov/iowa-sales-and-use-tax-guide>.*

### Definitions of Retail Measures

**Retail Sales.** This term refers to the reported sales of goods and services that are subject to Iowa’s retail sales tax. Iowa’s current sales tax rate is 6 percent.

**Fiscal Year.** Iowa’s annual sales tax reports reflect a July 1 June 30 fiscal year period.

**Reporting Firms.** This value reflects the average number of tax returns filed each quarter during the year, and it serves as a proxy for the number of local retail firms.

**Nominal Sales.** Nominal sales are the dollar amounts as reported in the year the transactions actually took place. These values have not been adjusted for inflation.

**Real Sales.** “Real” dollar values have been standardized to reflect the purchasing power of a dollar in the current fiscal year, thus removing the effects of price inflation.

**Sales Per Firm.** Per firm sales are calculated by dividing the annual dollar value of sales by the average number of reporting firms in that year.

**Sales Per Capita.** Per capita (or “per person”) sales are calculated by dividing the dollar value of sales by the estimated population for the subject place. No distinctions are made among residents of households, educational institutions, nursing homes, or other group quarters in the calculation of per capita sales and related indicators.

**Population:** Population values in this report describe the estimated, average number of residents during a given fiscal year. The estimates are based on data released annually through the Population Estimates Program, U.S. Census Bureau. The Census Bureau’s published estimates, which reflect the population on July 1 st of each year, may differ from the average values appearing in this report.

With each of its annual data releases, the U.S. Census Bureau may revise its estimates from prior years. This report incorporates the most recently available estimates and revisions. As a consequence, population based statistics published in this report may not reconcile with those appearing in earlier retail trade analysis reports. In most cases, the discrepancies are minor.

**City to County Assignments:** The incorporated territory of many Iowa cities crosses the boundaries of two or more counties. For this report, all cities are assigned to the county that contained the greatest percentage of its population in the 2020 Decennial Census.

**Price Deflators:** Except where otherwise noted in this report, the dollar values for all retail sales and personal income data have been adjusted for inflation using the Implicit Price Deflator for Personal Consumption Expenditures published by the U.S. Bureau of Economic Analysis.

### Frequently Asked Questions

**Are business group sales data available at the city or county level?** Subject to disclosure limitations to protect the confidentiality of local firms, local data for up to 12 business groups may be available upon request from the Iowa Department of Revenue.

**Are the retail sales statistics fully comparable over time?** No. Changes to Iowa's statewide sales tax laws have redefined the mix of goods and services comprising taxable sales transactions over time.

**Why do historical data in this report differ from previously-published ISU retail reports?** The underlying population and income data used in this report are subject to backward revision by the U.S. Census Bureau and sister agencies, meaning that historical data are revised as new information becomes available. Any revisions to population and income estimates may result in re-statement of per capita retail sales, pull factors, and related measures for prior years. This report incorporates the most recently-revised statistics, and no effort is made to reconcile the historical data with prior versions of the ISU Retail Trade Analysis reports.

## Data Notes (continued)

**Table 5. Peer County Groupings and 2020 Population (page 1 of 2)**

	2020 Population	Metropolitan or Micropolitan Area
<b>Group 1</b>		
Black Hawk	130,471	Waterloo-Cedar Falls, IA, Metropolitan Statistical Area
Dallas	111,092	Des Moines-West Des Moines, IA, Metropolitan Statistical Area
Dubuque	98,887	Dubuque, IA, Metropolitan Statistical Area
Johnson	157,528	Iowa City, IA, Metropolitan Statistical Area
Linn	228,972	Cedar Rapids, IA, Metropolitan Statistical Area
Polk	505,255	Des Moines-West Des Moines, IA, Metropolitan Statistical Area
Pottawattamie	93,179	Omaha-Council Bluffs, NE-IA, Metropolitan Statistical Area
Scott	174,270	Davenport-Moline-Rock Island, IA-IL, Metropolitan Statistical Area
Story	98,566	Ames, IA, Metropolitan Statistical Area
Woodbury	105,951	Sioux City, IA-NE-SD, Metropolitan Statistical Area
<b>Group 2</b>		
Buena Vista	20,567	Storm Lake, IA, Micropolitan Statistical Area
Carroll	20,522	Carroll, IA, Micropolitan Statistical Area
Cerro Gordo	42,406	Mason City, IA, Micropolitan Statistical Area
Clay	16,511	Spencer, IA, Micropolitan Statistical Area
Clinton	46,158	Clinton, IA, Micropolitan Statistical Area
Des Moines	38,253	Burlington, IA-IL, Micropolitan Statistical Area
Dickinson	18,056	Spirit Lake, IA, Micropolitan Statistical Area
Lee	32,565	Fort Madison-Keokuk, IA-IL-MO, Micropolitan Statistical Area
Mahaska	21,874	Oskaloosa, IA, Micropolitan Statistical Area
Marion	33,770	Pella, IA, Micropolitan Statistical Area
Marshall	40,014	Marshalltown, IA, Micropolitan Statistical Area
Muscatine	42,218	Muscatine, IA, Micropolitan Statistical Area
Plymouth	25,722	None
Wapello	35,166	Ottumwa, IA, Micropolitan Statistical Area
Webster	36,485	Fort Dodge, IA, Micropolitan Statistical Area
<b>Group 3</b>		
Appanoose	12,119	None (not part of a metropolitan or micropolitan area)
Buchanan	20,691	None
Cass	13,130	None
Clarke	9,588	None
Crawford	16,013	None
Emmet	9,229	None
Fayette	19,210	None
Floyd	15,326	None
Hamilton	14,729	None
Hardin	16,463	None
Henry	19,547	None
Humboldt	9,500	None
Jackson	19,342	None
Jefferson	15,440	Fairfield, IA, Micropolitan Statistical Area
Kossuth	14,396	None
Montgomery	10,139	None
O'Brien	14,012	None
Page	15,014	None
Poweshiek	18,453	None
Sioux	36,246	None
Tama	16,833	None
Union	11,906	None
Winneshiek	19,815	None

## Data Notes (continued)

**Table 5. Peer County Groupings and 2020 Population (page 2 of 2)**

	2020 Population	Metropolitan or Micropolitan Area
<b>Group 4</b>		
Benton	25,796	Cedar Rapids, IA, Metropolitan Statistical Area
Boone	26,590	Ames, IA, Metropolitan Statistical Area
Bremer	25,307	Waterloo-Cedar Falls, IA, Metropolitan Statistical Area
Grundy	12,384	Waterloo-Cedar Falls, IA, Metropolitan Statistical Area
Guthrie	10,722	Des Moines-West Des Moines, IA, Metropolitan Statistical Area
Harrison	14,670	Omaha-Council Bluffs, NE-IA, Metropolitan Statistical Area
Jasper	37,919	Des Moines-West Des Moines, IA, Metropolitan Statistical Area
Jones	20,900	Cedar Rapids, IA, Metropolitan Statistical Area
Madison	16,971	Des Moines-West Des Moines, IA, Metropolitan Statistical Area
Mills	14,633	Omaha-Council Bluffs, NE-IA, Metropolitan Statistical Area
Warren	55,205	Des Moines-West Des Moines, IA, Metropolitan Statistical Area
Washington	22,560	Iowa City, IA, Metropolitan Statistical Area
<b>Group 5</b>		
Adair	7,389	None
Adams	3,544	None
Allamakee	14,074	None
Audubon	5,534	None
Butler	14,172	None
Calhoun	9,763	None
Cedar	18,302	None
Cherokee	11,605	None
Chickasaw	11,658	None
Clayton	16,969	None
Davis	9,169	None
Decatur	7,665	None
Delaware	17,600	None
Franklin	9,875	None
Fremont	6,458	None
Greene	8,584	None
Hancock	10,615	None
Howard	9,376	None
Ida	6,833	None
Iowa	16,381	None
Keokuk	9,914	None
Louisa	10,513	None
Lucas	8,747	None
Lyon	12,324	None
Mitchell	10,518	None
Monona	8,493	None
Monroe	7,504	None
Osceola	5,978	None
Palo Alto	8,810	None
Pocahontas	6,976	None
Ringgold	4,642	None
Sac	9,686	None
Shelby	11,806	None
Taylor	5,924	None
Van Buren	7,266	None
Wayne	6,557	None
Winnebago	10,571	None
Worth	7,297	Mason City, IA, Micropolitan Statistical Area
Wright	12,656	None

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economic and demographic profiles  
of Iowa's communities online at:

[https://indicators.extension.iastate.edu/  
Indicators/Retail](https://indicators.extension.iastate.edu/Indicators/Retail)

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In producing this report, we acknowledge the pioneering work of Kenneth E. Stone, now Professor Emeritus, in applied analysis of retail trade patterns in Iowa's cities and counties.

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