

**VOLUME II:
LYON COUNTY**

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Lyon County

DEMOGRAPHICS

Population Estimates

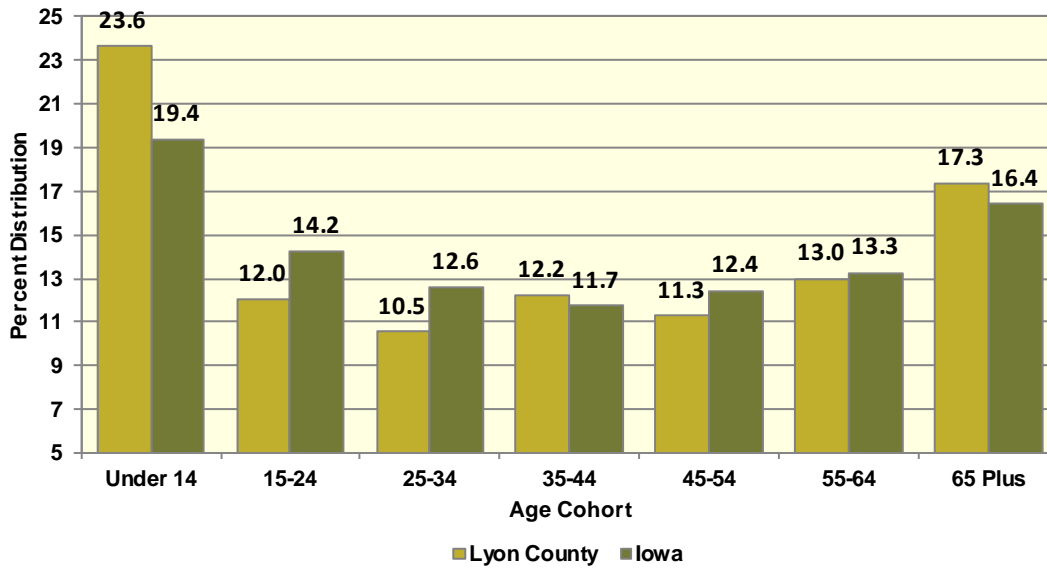
The Census Bureau's current census estimates indicate that Lyon County's population increased from 11,581 in 2010 to 11,754 in 2016, or by 1.5 percent. This compares to a statewide population change of 2.9 percent over the period. The number of people from 25 to 34 years of age decreased by 8.2 percent, and the number of people from 55 to 64 years of age increased by 8.1 percent. The white population increased by 0.5 percent, while the black population increased by 162.5 percent. The Hispanic population increased from 212 to 310 people between 2010 and 2016 or by 46.2 percent. These data are presented in Table II.61.1.

Table II.61.1						
Profile of Population Characteristics						
Lyon County vs. State of Iowa						
2010 Census and 2016 Current Census Estimates						
Subject	Lyon County			Iowa		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	11,581	11,754	1.5%	3,046,355	3,134,693	2.9%
Age						
Under 14 years	2,691	2,779	3.3%	603,673	607,020	0.6%
15 to 24 years	1,279	1,414	10.6%	430,187	445,808	3.6%
25 to 34 years	1,348	1,238	-8.2%	382,583	394,373	3.1%
35 to 44 years	1,306	1,434	9.8%	364,548	367,535	0.8%
45 to 54 years	1,595	1,324	-17%	439,726	389,744	-11.4%
55 to 64 years	1,414	1,528	8.1%	372,750	415,998	11.6%
65 and Over	1,948	2,037	4.6%	452,888	514,215	13.5%
Race						
White	11,470	11,524	0.5%	2,839,615	2,864,884	0.9%
Black	16	42	162.5%	91,695	114,874	25.3%
American Indian and Alaskan Native	11	45	309.1%	13,563	15,924	17.4%
Asian	25	39	56%	54,232	78,735	45.2%
Native Hawaiian or Pacific Islander	0	14		2,419	3,592	48.5%
Two or more races	59	90	52.5%	44,831	56,684	26.4%
Ethnicity (of any race)						
Hispanic or Latino	212	310	46.2%	151,544	182,606	20.5%

Table II.61.2, presents the population of Lyon County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 5,783 males, who accounted for 49.9 percent of the population, and the remaining 50.1 percent, or 5,798 persons, were female. In 2016, the number of males rose to 5,973 persons, and accounted for 50.8 percent of the population, with the remaining 49.2 percent, or 5,781 persons being female.

Table II.61.2 Population by Age and Gender Lyon County 2010 Census and Current Census Estimates							
Age	2010 Census			2016 Current Census Estimates			% Change 10-16
	Male	Female	Total	Male	Female	Total	
Under 14 years	1,414	1,277	2,691	1,497	1,282	2,779	3.3%
15 to 24 years	661	618	1,279	766	648	1,414	10.6%
25 to 34 years	674	674	1,348	618	620	1,238	-8.2%
35 to 44 years	673	633	1,306	731	703	1,434	9.8%
45 to 54 years	673	633	1,306	731	703	1,434	9.8%
55 to 64 years	835	760	1,595	686	638	1,324	-17%
65 and Over	827	1,121	1,948	901	1,136	2,037	1.5%
Total	5,783	5,798	11,581	5,973	5,781	11,754	1.5%
% of Total	49.9%	50.1%	.	50.8%	49.2%	.	

**Diagram II.61.1
Age Distribution**
Lyon County
2016 Census Population Estimates



According to data from the Census Bureau, between 1990 and 2000, the population in Lyon County decreased from 11,952 to 11,763 persons, or by -1.6 percent. Between 2000 and 2010, Lyon County population, changed by -182 persons, to a total population of 11,581 persons. The most recent estimates indicated that Lyon County’s population fell an additional 173 persons since the 2010 Census, to 11,754 persons in July 2016.

1990 Census	11,952
Natural Increase 90-00	339
Net Migration 90-00	-528
2000 Census	11,763
Natural Increase 00-09	356
Net Migration 00-09	-562
2009 Population Estimate	11,557
2010 Census	11,581
Natural Increase 10-16	359
Net Migration 10-16	-186
2016 Population Estimate	11,754

There are some important implications of these population growth estimates. Total population change is a combination of births, deaths, and the net migration of those arriving in and leaving the state. The result of births minus deaths is termed the *natural increase*. As shown in Table II.61.3, Lyon County had a natural increase, of 339 persons between 1990 and 2000. During the April 2000 to July 2009 period, Lyon County’s natural increase was estimated at 356 persons. Between 2010 and 2016, the natural increase was estimated at 359 persons, and the net migration was -186 persons.

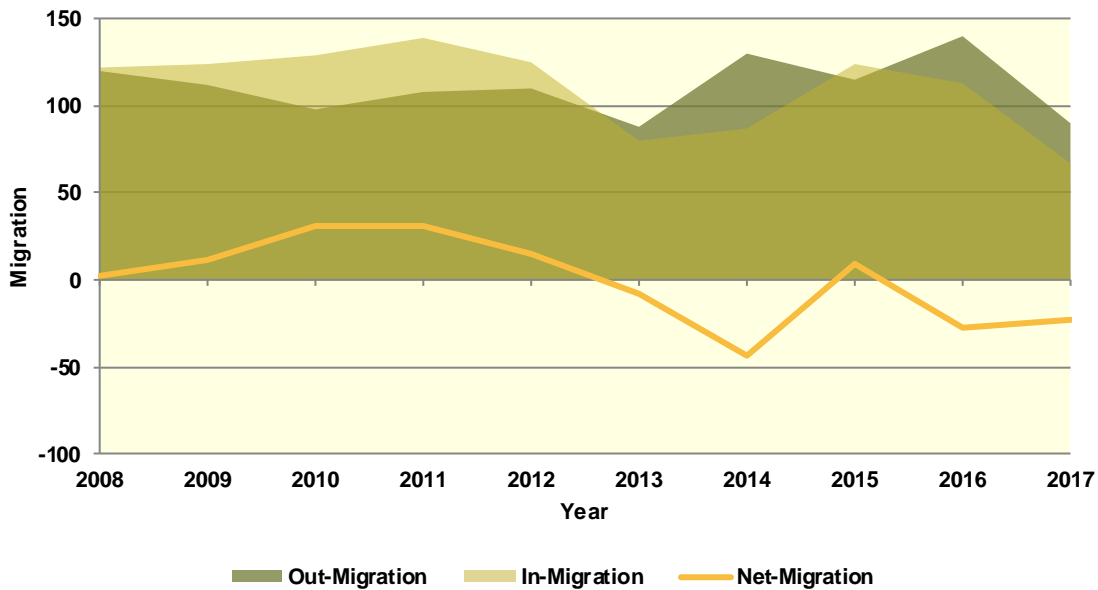
Population Migration Trends

The Iowa Department of Transportation (IOWADOT) collects data on drivers who move to Iowa and exchange licenses from other states as well as those surrendering Iowa driver’s licenses when relocating to a different state. The IOWADOT data do not represent a precise count of migration, as they show only the net change in the number of driver’s licenses, but the data indicate the general direction of population movement.

As can be seen in Table II.61.4 in 2008 there was a total of 122 in-migrations with a total of 120 out-migrations, which led to a net-migration of 2 persons. The most recent first half 2017 data saw a net-migration of -23 persons, with 67 persons entering Lyon County and 90 persons leaving Lyon County.

Diagram II.61.2, shows in and out- migration as a shaded area, with net migration depicted as a line graph. As can be seen the maximum net migration occurred in 2010 with 31 people entering and the migration lowest net migration occurred in 2014 with 43 entering Lyon County.

Diagram II.61.2
Net In-migration by Gender
 Lyon County
 Iowa DOT Data: 2008 – First Half 2017



The IOWADOT data also collects gender and age information. Table II.61.4, shows in- and out-migration by gender. In the most recent first half 2017 data, 52 percent of net-migrants, or -12 persons were male, with the remaining 48 percent, or -11 persons were female.

Gender	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017-First Half
In										
Male	69	71	64	73	70	41	53	54	68	31
Female	53	53	65	66	55	39	34	70	45	36
Total	122	124	129	139	125	80	87	124	113	67
Out										
Male	60	46	48	50	57	45	54	59	70	43
Female	60	66	50	58	53	43	76	56	70	47
Total	120	112	98	108	110	88	130	115	140	90
Net										
Male	9	25	16	23	13	-4	-1	-5	-2	-12
Female	-7	-13	15	8	2	-4	-42	14	-25	-11
Total	2	12	31	31	15	-8	-43	9	-27	-23

Table II.61.5, shows net-migration for Lyon County by age range. The largest age cohort in the most recent 2017 net migration data was those in the age range of 23 to 25, with 5 persons entering Lyon County. Those in the age range of 18 to 22 had the lowest levels of net migration, with 9 persons leaving Lyon County.

Table II.61.5										
Migration by Age Range										
Lyon County										
Iowa DOT Data										
Age Range	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017 – First Half
In										
14-17	0	2	1	2	1	0	0	1	0	0
18-22	17	25	20	21	14	13	11	14	24	6
23-25	10	16	22	21	12	10	11	14	20	11
26-35	50	43	37	36	48	31	32	43	36	20
36-45	12	18	21	27	22	10	12	15	17	9
46-55	13	8	16	14	14	8	9	18	8	10
56-65	11	6	9	14	7	4	10	18	8	5
66 +	9	6	3	4	7	4	2	1	0	6
Total	122	124	129	139	125	80	87	124	113	67
Out										
14-17	3	3	3	0	2	1	4	1	4	4
18-22	32	29	22	29	21	18	31	15	20	15
23-25	24	16	13	15	19	18	28	28	24	6
26-35	21	21	19	20	33	26	26	22	30	22
36-45	15	14	12	11	10	8	10	9	21	13
46-55	17	15	14	11	13	3	14	18	26	19
56-65	6	8	12	15	5	8	12	10	13	10
66 +	2	6	3	7	7	6	5	12	2	1
Total	120	112	98	108	110	88	130	115	140	90
Net										
14-17	-3	-1	-2	2	-1	-1	-4	0	-4	-4
18-22	-15	-4	-2	-8	-7	-5	-20	-1	4	-9
23-25	-14	0	9	6	-7	-8	-17	-14	-4	5
26-35	29	22	18	16	15	5	6	21	6	-2
36-45	-3	4	9	16	12	2	2	6	-4	-4
46-55	-4	-7	2	3	1	5	-5	0	-18	-9
56-65	5	-2	-3	-1	2	-4	-2	8	-5	-5
66 +	7	0	0	-3	0	-2	-3	-11	-2	5
Total	2	12	31	31	15	-8	-43	9	-27	-23

School Age Enrollment

Table II.61.6, show the school enrollment from the Iowa Department of Education for Lyon County. The school enrollment figures below are for both public and private schools. As can be seen below, in 2010 total enrollment was 1,952 students and was 2,250 in 2017, a change of 15.3 percent. Enrollment for students in grades 1 to 5 was 744 students in 2010 and 828 in 2017, which was a change of 11.3 percent. Likewise, 2010 enrollment for students in grades 9 to 12 was 571 and 581 in 2017, which was a change of 1.8 percent.

Table II.61.6						
School Enrollment						
Lyon County						
Iowa Department of Education						
Year	Pre-K/K	Grades 1 - 5	Grades 6 - 8	Grades 9 - 12	Special Ed.	Total
2000	175	842	493	670	122	2,180
2001	137	795	518	630	0	2,080
2002	133	752	541	620	0	2,046
2003	159	700	526	606	0	1,991
2004	149	693	483	630	10	1,965
2005	163	690	463	632	1	1,948
2006	194	664	460	651	2	1,969
2007	183	665	443	620	1	1,911
2008	265	667	418	583	65	1,933
2009	250	703	400	571	29	1,909
2010	260	744	377	571	37	1,952
2011	349	753	413	537	104	2,052
2012	362	787	433	526	121	2,108
2013	341	824	446	509	106	2,120
2014	343	840	451	515	128	2,149
2015	340	850	448	541	118	2,179
2016	362	872	481	569	136	2,284
2017	340	828	501	581	110	2,250
% Change 10-17	30.8%	11.3%	32.9%	1.8%	197.3%	15.3%

Census Demographic Data

In the 1980, 1990, and 2000 decennial censuses, the Census Bureau released several tabulations in addition to the full SF1 100 percent count data including the one-in-six SF3 sample. These additional samples, such as the SF3, asked supplementary questions regarding income and household attributes that were not asked in the 100 percent count. In the 2010 decennial census, the Census Bureau did not collect additional sample data, such as the SF3, and thus many important housing and income concepts are not available in the 2010 Census.

To study these important concepts the Census Bureau distributes the American Community Survey every year to a sample of the population and quantifies the results as one-, three- and five-year averages. The one-year sample only includes responses from the year the survey was implemented, while the five-year sample includes responses over a five-year period. Since the five-year estimates include more responses, the estimates can be tabulated down to the Census tract level, and considered more robust than the one or three year sample estimates.

Population Estimates

Table II.61.7, shows population by age for the 2000 and 2010 Census. The population changed by -1.5 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -11.9 percent to a total of 1,948 persons in 2010. Those aged 25 to 34 changed by 8.4 percent, and those aged under 5 changed by 17.9 percent.

Table II.61.7					
Population by Age					
Lyon County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	788	6.7%	929	8%	17.9%
5 to 19	2,812	23.9%	2,541	21.9%	-9.6%
20 to 24	592	5%	500	4.3%	-15.5%
25 to 34	1,244	10.6%	1,348	11.6%	8.4%
35 to 54	3,148	26.8%	2,901	25%	-7.8%
55 to 64	968	8.2%	1,414	12.2%	46.1%
65 or Older	2,211	18.8%	1,948	16.8%	-11.9%
Total	11,763	100.0%	11,581	100.0%	-1.5%

The elderly population is further explored in Table II.61.8. Those aged 65 to 66 changed by -14.8 percent between 2000 and 2010, resulting in a population of 167 persons. Those aged 85 or older changed by 5.5 percent during the same time period, and resulted in 362 persons over age 85 in 2010.

Table II.61.8					
Elderly Population by Age					
Lyon County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	196	8.9%	167	8.6%	-14.8%
67 to 69	356	16.1%	245	12.6%	-31.2%
70 to 74	515	23.3%	421	21.6%	-18.3%
75 to 79	445	20.1%	422	21.7%	-5.2%
80 to 84	356	16.1%	331	17%	-7%
85 or Older	343	15.5%	362	18.6%	5.5%
Total	2,211	100.0%	1,948	100.0%	-11.9%

Population by race and ethnicity is shown in Table II.61.9. The white population changed by -2.8 percent between 2000 and 2010, and resulted in representing 97.9 percent of the population in 2010. The black population changed by -9.1 percent, represented 0.1 percent of the population in 2010. The American Indian and Asian populations represented 0.1 and 0.2 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 404.8 percent between 2000 and 2010, compared to the -3 percent growth rate for non-Hispanics.

Table II.61.9					
Population by Race and Ethnicity					
Lyon County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	11,661	99.1%	11,340	97.9%	-2.8%
Black	11	0.1%	10	0.1%	-9.1%
American Indian	17	0.1%	9	0.1%	-47.1%
Asian	18	0.2%	25	0.2%	38.9%
Native Hawaiian/ Pacific Islander	1	0%	0	0%	-100%
Other	12	0.1%	127	1.1%	958.3%
Two or More Races	43	0.4%	70	0.6%	62.8%
Total	11,763	100.0%	11,581	100.0%	-1.5%
Hispanic	42	0.4%	212	1.8%	404.8%
Non-Hispanic	11,721	99.6%	11,369	98.2%	-3%

Population by race and ethnicity through 2016 is shown in Table II.61.10. The white population represented 97.1 percent of the population in 2016, compared with black households accounting for 0.1 percent of the population. Hispanic households represented 2.4 percent of the population in 2016.

Table II.61.10				
Population by Race and Ethnicity				
Lyon County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	11,340	97.9%	11,385	97.1%
Black	10	0.1%	6	0.1%
American Indian	9	0.1%	70	0.6%
Asian	25	0.2%	29	0.2%
Native Hawaiian/ Pacific Islander	0	0%	8	0.1%
Other	127	1.1%	124	1.1%
Two or More Races	70	0.6%	108	0.9%
Total	11,581	100.0%	11,730	100.0%
Non-Hispanic	11,369	98.2%	11,444	97.6%
Hispanic	212	1.8%	286	2.4%

The population by race is broken down further by ethnicity in Table II.61.11. While the white non-Hispanic population changed by -3.2 percent between 2000 and 2010, the white Hispanic population changed by 204.2 percent. The black non-Hispanic population changed by -18.2 percent, while the black Hispanic population changed by inf percent.

Table II.61.11					
Population by Race and Ethnicity					
Lyon County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	11,637	99.3%	11,267	99.1%	-3.2%
Black	11	0.1%	9	0.1%	-18.2%
American Indian	16	0.1%	8	0.1%	-50%
Asian	14	0.1%	25	0.2%	78.6%
Native Hawaiian/ Pacific Islander	1	0%	0	0%	-100%
Other	1	0%	3	0%	200%
Two or More Races	41	0.3%	57	0.5%	39%
Total Non-Hispanic	11,721	100.0%	11,369	100.0%	-3%
Hispanic					
White	24	57.1%	73	34.4%	204.2%
Black	0	0%	1	0.5%	
American Indian	1	2.4%	1	0.5%	0%
Asian	4	9.5%	0	0%	-100%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	0%
Other	11	26.2%	124	58.5%	1027.3%
Two or More Races	2	4.8%	13	6.1%	550%
Total Hispanic	42	100.0%	212	100.0%	404.8%
Total Population	11,763	100.0%	11,581	100.0%	-1.5%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.61.12. During this time, the total non-Hispanic population was 11,444 persons in 2016. The Hispanic population was 286.

Table II.61.12				
Population by Race and Ethnicity				
Lyon County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	11,267	99.1%	11,290	98.7%
Black	9	0.1%	6	0.1%
American Indian	8	0.1%	32	0.3%
Asian	25	0.2%	26	0.2%
Native Hawaiian/ Pacific Islander	0	0%	8	0.1%
Other	3	0%	0	0%
Two or More Races	57	0.5%	82	0.7%
Total Non-Hispanic	11,369	100.0%	11,444	100.0%
Hispanic				
White	73	34.4%	95	33.2%
Black	1	0.5%	0	0%
American Indian	1	0.5%	38	13.3%
Asian	0	0%	3	1%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	124	58.5%	124	43.4%
Two or More Races	13	6.1%	26	9.1%
Total Non-Hispanic	212	100.0	286	100.0%
Total Population	11,581	100.0%	11,730	100.0%

Households by type and tenure are shown in Table II.61.13. Family households represented 73.4 percent of households, while non-family households accounted for 26.6 percent. These changed from 72.9 and 27.1 percent, respectively.

Table II.61.13				
Household Type by Tenure				
Lyon County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	3,237	72.9%	3,297	73.4%
Married-Couple Family	2,871	88.7%	2,915	88.4%
Owner-Occupied	2,579	89.8%	2,675	91.8%
Renter-Occupied	292	10.2%	240	8.2%
Other Family	366	11.3%	382	11.1%
Male Householder, No Spouse Present	130	35.5%	171	34%
Owner-Occupied	95	73.1%	153	89.5%
Renter-Occupied	35	26.9%	18	10.5%
Female Householder, No Spouse Present	236	64.5%	211	61.8%
Owner-Occupied	146	61.9%	108	51.2%
Renter-Occupied	90	38.1%	103	48.8%
Non-Family Households	1,205	27.1%	1,195	26.6%
Owner-Occupied	849	70.5%	780	65.3%
Renter-Occupied	356	29.5%	415	34.7%
Total	4,442	100.0%	4,492	100.0%

The group quarters population was 161 in 2010, compared to 202 in 2000. Institutionalized populations experienced a -19.9 percent change between 2000 and 2010. Non-institutionalized populations experienced a -100 percent change during this same time period.

Table II.61.14					
Group Quarters Population					
Lyon County					
2000 & 2010 Census SF1 Data					
Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	0	0%	17	10.6%	
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	201	100%	144	89.4%	-28.4%
Other Institutions	0	0%	0	0%	0%
Total	201	100.0%	161	100.0%	-19.9%
Noninstitutionalized					
College Dormitories	0	0%	0	0%	0%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	1	100%	0	0%	-100%
Total	1	100.0%	0	100.0%	-100%
Group Quarters Population	202	100.0%	161	100.0%	-20.3%

The number of foreign born persons are shown in Table II.61.15. An estimated 0.7 percent of the population was born in Mexico, some 0.1 percent were born in Singapore, and another 0.1 percent were born in Netherlands.

Table II.61.15
Place of Birth for the Foreign-Born Population
 Lyon County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	83	0.7%
#2 country of origin	Singapore	15	0.1%
#3 country of origin	Netherlands	12	0.1%
#4 country of origin	Dominican Republic	4	0%
#5 country of origin	China excluding Hong Kong and Taiwan	3	0%
#6 country of origin	Germany	3	0%
#7 country of origin	Korea	2	0%
#8 country of origin	Philippines	2	0%
#9 country of origin	Romania	2	0%
#10 country of origin	Canada	1	0%

Limited English Proficiency and the language spoken at home are shown in Table II.61.16. An estimated 0.8 percent of the population speaks Spanish at home.

Table II.61.16
Limited English Proficiency and Language Spoken at Home
 Lyon County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	85	0.8%
#2 LEP Language	Chinese	1	0%
#3 LEP Language	Arabic	0	0%
#4 LEP Language	French, Haitian, or Cajun	0	0%
#5 LEP Language	German or other West Germanic languages	0	0%
#6 LEP Language	Korean	0	0%
#7 LEP Language	Other Asian and Pacific Island languages	0	0%
#8 LEP Language	Other Indo-European languages	0	0%
#9 LEP Language	Other and unspecified languages	0	0%
#10 LEP Language	Russian, Polish, or other Slavic languages	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.61.17. Some 14.2 percent of the population was disabled in 2000, or a total of 1,529 persons. The disability rate was highest for those over 65, with 37.6 percent disabled.

Table II.61.17 Disability by Age Lyon County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	68	3.3%
16 to 64	709	10.6%
65 and older	752	37.6%
Total	1,529	14.2%

Table II.61.18 shows disability by type in 2000. There were 709 physical disabilities in 2000, some 447 employment disabilities, and 556 go-outside-home disabilities.

Table II.61.18 Total Disabilities Tallied: Aged 5 and Older Lyon County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	408
Physical disability	709
Mental disability	395
Self-care disability	168
Employment disability	447
Go-outside-home disability	556
Total	2,683

Disability by age, as estimated by the 2016 ACS, is shown in Table II.61.19. The disability rate for females was 12 percent, compared to 10.2 percent for males. The disability rate changed precipitously higher with age, with 41.8 percent of those over 75 experiencing a disability.

Table II.61.19 Disability by Age Lyon County 2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	0	0%	0	0%	0	0%
5 to 17	75	5.6%	52	4.7%	127	5.2%
18 to 34	68	6.3%	70	7.1%	138	6.7%
35 to 64	185	8.4%	257	12.2%	442	10.2%
65 to 74	103	23.6%	69	14.6%	172	18.9%
75 or Older	172	46.5%	228	38.9%	400	41.8%
Total	603	10.2%	676	12%	1,279	11.1%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.61.20. Some 5.2 percent have an ambulatory disability, 3.8 have an independent living disability, and 1.7 percent have a self-care disability.

Table II.61.20		
Total Disabilities Tallied: Aged 5 and Older		
Lyon County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	558	4.8%
Vision disability	194	1.7%
Cognitive disability	334	3.1%
Ambulatory disability	556	5.2%
Self-Care disability	187	1.7%
Independent living disability	316	3.8%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.61.21. In 2016, some 5,960 persons were employed and 116 were unemployed. This totaled a labor force of 6,076 persons. The unemployment rate for Lyon County was estimated to be 1.9 percent in 2016.

Table II.61.21	
Employment, Labor Force and Unemployment	
Lyon County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	5,960
Unemployed	116
Labor Force	6,076
Unemployment Rate	1.9%

In 2016, 90 percent of households in Lyon County had a high school education or greater.

Table II.61.22	
High School or Greater Education	
Lyon County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	4,043
Total Households	4,492
Percent High School or Above	90%

As seen in Table II.61.23, some 37 percent of the population had a high school diploma or equivalent, another 33.2 percent have some college, 15.2 percent have a Bachelor's Degree, and 4.8 percent of the population had a graduate or professional degree.

Table II.61.23		
Educational Attainment		
Lyon County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	824	9.8%
High School or Equivalent	3,117	37%
Some College or Associates Degree	2,801	33.2%
Bachelor's Degree	1,277	15.2%
Graduate or Professional Degree	408	4.8%
Total Population Above 18 years	8,427	100.0%

ECONOMICS

Labor Force

Table II.61.24, shows the labor force statistics for Lyon County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1999 with a rate of 1.8 percent. The highest level of unemployment occurred during 2009 rising to a rate of 4.3 percent. This compared to a statewide low of 2.6 in 1999 and statewide high of 6.4 percent in 2009. Over the last year, the unemployment rate in Lyon County increased from 2 percent in 2015 to 2.1 percent in 2016, which compared to a statewide decrease to 3.7 percent.

Table II.61.24 Labor Force Statistics Lyon County 1990 - 2016 BLS Data					
Year	Lyon County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	122	5,538	5,660	2.2%	4.4%
1991	132	5,535	5,667	2.3%	4.7%
1992	146	5,762	5,908	2.5%	4.5%
1993	165	5,761	5,926	2.8%	4%
1994	144	5,779	5,923	2.4%	3.5%
1995	159	5,696	5,855	2.7%	3.4%
1996	157	5,810	5,967	2.6%	3.5%
1997	129	5,794	5,923	2.2%	3.1%
1998	132	5,543	5,675	2.3%	2.7%
1999	101	5,499	5,600	1.8%	2.6%
2000	126	6,225	6,351	2%	2.6%
2001	156	6,436	6,592	2.4%	3.3%
2002	217	6,292	6,509	3.3%	4%
2003	224	6,051	6,275	3.6%	4.5%
2004	201	6,001	6,202	3.2%	4.5%
2005	188	6,264	6,452	2.9%	4.3%
2006	153	6,513	6,666	2.3%	3.7%
2007	160	6,521	6,681	2.4%	3.7%
2008	182	6,648	6,830	2.7%	4.2%
2009	296	6,626	6,922	4.3%	6.4%
2010	247	6,158	6,405	3.9%	6%
2011	211	6,563	6,774	3.1%	5.5%
2012	202	6,630	6,832	3%	5%
2013	199	6,667	6,866	2.9%	4.7%
2014	180	6,855	7,035	2.6%	4.3%
2015	144	6,923	7,067	2%	3.8%
2016	147	6,964	7,111	2.1%	3.7%

Diagram II.61.3, shows the employment and labor force for Lyon County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 6,964 persons, with the labor force reaching 7,111, indicating there were a total of 147 unemployed persons.



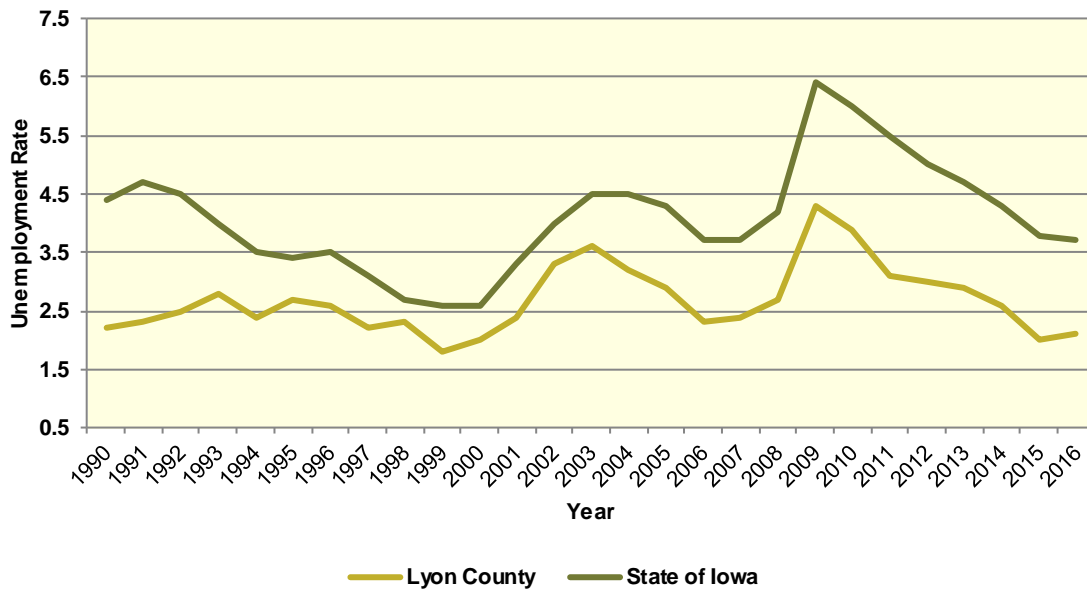
Diagram II.61.3
Employment and Labor Force
 Lyon County
 1990 – 2016 BLS Data



Unemployment

Diagram II.61.4, shows the unemployment rate for both the State and Lyon County. During the 1990’s the average rate for Lyon County was 2.4 percent, which compared to 3.6 percent statewide. Between 2000 and 2010 the unemployment rate had an average of 2.9 percent, which compared to 4.1 percent statewide. Since 2010, the average unemployment rate was 2.8 percent. Over the course of the entire period the Lyon County had an average unemployment rate that lower than the State, 2.7 percent for Lyon County, versus 4.1 statewide.

Diagram II.61.4
Annual Unemployment Rate
 Lyon County
 1990 – 2016 BLS Data



Earnings and Employment

The Bureau of Economic Analysis (B.E.A.) produces regional economic accounts, which provide a consistent framework for analyzing and comparing individual state and local area economies. Table II.61.25, shows total real earnings by industry for Lyon County. In the most recent 2016 estimate, the farm industry had the largest total real earnings, with total real earnings reaching \$142,605,000. Between 2015 and 2016 the real estate and rental and leasing industry saw the largest percentage increase, rising by 18.8 percent to 1,874,000 dollars.

Table II.61.25
Real Earnings by Industry
 Lyon County
 BEA Table CA-5N Data (1,000's of 2016 Dollars)

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	59,458	91,818	170,455	188,044	226,717	217,452	208,718	142,605	-31.7
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	15,407	21,894	26,352	29,005	28,917	26,616	27,963	29,319	4.9
Manufacturing	29,618	34,150	34,714	36,277	38,637	40,255	43,067	42,951	-0.3
Wholesale trade	13,360	15,437	16,324	16,892	16,663	16,831	17,078	16,255	-4.8
Retail trade	13,739	10,857	11,547	11,789	11,828	11,816	11,642	11,413	-2
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	1,888	9,485	10,906	10,476	8,933	8,037	7,280	6,699	-8
Finance and insurance	6,970	9,317	8,466	10,018	9,559	10,285	10,652	10,644	-0.1
Real estate and rental and leasing	1,280	4,431	3,101	3,521	4,628	4,545	4,650	5,527	18.8
Professional and technical services	11,482	13,350	13,919	14,212	0	15,006	15,911	17,504	10
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	1,770	2,432	3,011	3,401	0	4,275	4,047	2,539	-37.3
Educational services	644	565	585	715	715	736	681	714	4.9
Health care and social assistance	11,577	16,446	17,275	16,927	13,954	14,060	12,604	13,715	8.8
Arts, entertainment, and recreation	0	455	446	486	461	596	638	722	13.1
Accommodation and food services	0	1,612	15,430	19,354	18,044	21,522	22,173	22,445	1.2
Other services, except public administration	9,389	10,815	10,720	10,988	10,228	10,322	11,451	12,401	8.3
Government and government enterprises	26,695	33,522	32,663	32,109	32,638	33,424	34,305	35,530	3.6
Total	217,377	297,205	397,535	426,130	463,006	460,027	458,551	398,992	-13



Table II.61.26, shows the total employment by industry for the Lyon County. The most recent estimates show the farm industry was the largest employer in Lyon County, with employment reaching 1,255 jobs in 2016. Between 2015 and 2016 the real estate and rental and leasing industry saw the largest percentage increase, rising by 14.5 percent to 135 jobs.

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	1,232	1,236	1,243	1,204	1,281	1,183	1,272	1,255	-1.3
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	357	395	428	457	494	496	513	508	-1
Manufacturing	732	621	626	636	656	689	691	692	0.1
Wholesale trade	308	324	338	343	314	323	330	324	-1.8
Retail trade	628	524	534	563	579	568	556	576	3.6
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	60	203	234	223	194	178	158	147	-7
Finance and insurance	208	325	338	343	349	323	329	323	-1.8
Real estate and rental and leasing	89	143	155	167	180	198	193	221	14.5
Professional and technical services	192	237	246	251	0	215	212	220	3.8
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	108	129	145	167	0	166	175	148	-15.4
Educational services	37	36	35	42	42	45	42	42	0
Health care and social assistance	522	602	597	616	532	544	495	508	2.6
Arts, entertainment, and recreation	0	67	66	68	56	54	55	55	0
Accommodation and food services	0	215	619	748	720	746	738	693	-6.1
Other services, except public administration	326	363	368	375	379	376	391	402	2.8
Government and government enterprises	689	725	731	730	730	734	732	744	1.6
Total	6,050	6,565	7,138	7,415	7,392	7,304	7,343	7,327	-0.2

Table II.61.27, shows the real average earnings per job by industry for Lyon County. These figures are calculated by dividing the total real earning displayed in Tables II.61.25 and II.61.26, by industry. In 2016, the farm industry had the highest average earnings reaching 113,629 dollars. Between 2015 and 2016 the arts, entertainment, and recreation industry saw the largest percentage increase, rising by 13.1 percent to 10,066 dollars.

Table II.61.27
Real Earnings Per Job by Industry
 Lyon County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	48,262	74,286	137,132	156,182	176,985	183,814	164,087	113,629	-30.8
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	43,156	55,427	61,569	63,469	58,536	53,662	54,508	57,715	5.9
Manufacturing	40,462	54,991	55,454	57,039	58,897	58,425	62,325	62,068	-0.4
Wholesale trade	43,376	47,644	48,295	49,249	53,067	52,107	51,752	50,170	-3.1
Retail trade	21,878	20,719	21,623	20,940	20,429	20,802	20,939	19,814	-5.4
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	31,470	46,723	46,607	46,976	46,044	45,151	46,074	45,571	-1.1
Finance and insurance	33,510	28,669	25,047	29,207	27,390	31,841	32,378	32,954	1.8
Real estate and rental and leasing	14,383	30,988	20,009	21,083	25,713	22,954	24,096	25,009	3.8
Professional and technical services	59,804	56,330	56,582	56,623	0	69,794	75,051	79,564	6
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	16,387	18,853	20,764	20,366	0	25,756	23,123	17,155	-25.8
Educational services	17,407	15,689	16,705	17,023	17,026	16,362	16,211	17,000	4.9
Health care and social assistance	22,178	27,319	28,936	27,479	26,229	25,846	25,462	26,998	6
Arts, entertainment, and recreation	0	6,787	6,750	7,150	8,228	11,037	11,605	13,127	13.1
Accommodation and food services	0	7,497	24,928	25,874	25,062	28,850	30,045	32,388	7.8
Other services, except public administration	28,801	29,793	29,129	29,302	26,988	27,451	29,286	30,848	5.3
Government and government enterprises	38,744	46,237	44,683	43,985	44,710	45,537	46,865	47,755	1.9
Total	35,930	45,271	55,693	57,469	62,636	62,983	62,447	54,455	-12.8

Table II.61.28 shows total employment and real personal income for the years of 1969 to 2016. As can be seen in total real personal income in 2016, comprising all wage and salary earnings, proprietorship income, dividends, interest, rents, and transfer payments, was \$650,141,000 a -7.9 percent change between 2015 and 2016. Table II.61.28, shows further annual data for the years 1969 through 2016. In 2010, total employment was 6,565 and 7,327 in 2016, which a change of -0.2 percent over this period.

Table II.61.28
Total Employment and Real Personal Income
 Lyon County
 BEA Data 1969 Through 2015

Year	1,000s of 2016 Dollars						Per Capita Income	Total Employment	Average Real Earnings Per Job
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	176,153	6,663	10,927	39,567	18,136	238,120	18,368	5,466	32,230
1970	168,063	6,424	11,429	42,055	19,799	234,922	17,696	5,325	31,561
1971	157,849	6,858	11,927	43,040	21,089	227,048	17,426	5,323	29,655
1972	183,409	7,278	12,365	46,430	21,928	256,854	19,598	5,137	35,703
1973	271,515	8,997	13,288	53,449	23,834	353,089	26,390	5,289	51,337
1974	176,522	9,911	13,183	55,629	25,012	260,435	19,705	5,365	32,904
1975	166,638	9,751	13,376	59,439	26,333	256,034	19,513	5,385	30,945
1976	129,566	10,509	14,618	59,161	27,723	220,559	16,878	5,606	23,112
1977	163,638	10,415	15,395	62,372	28,145	259,134	19,905	5,634	29,045
1978	206,900	11,523	15,916	66,817	28,601	306,710	23,477	5,700	36,298
1979	190,446	12,494	16,189	69,896	29,357	293,394	22,852	5,868	32,456
1980	135,791	11,554	15,977	76,798	31,045	248,056	19,257	5,683	23,895
1981	164,619	11,158	16,429	85,041	33,071	288,002	22,508	5,482	30,030
1982	152,416	10,960	16,012	93,261	34,974	285,703	22,491	5,506	27,682
1983	125,362	10,655	17,172	97,599	36,040	265,518	20,836	5,558	22,555
1984	168,720	11,222	18,933	88,704	37,643	302,779	24,063	5,544	30,432
1985	168,647	11,569	19,122	86,291	38,871	301,361	24,352	5,448	30,956
1986	170,240	12,082	19,166	80,191	39,592	297,107	24,607	5,488	31,021
1987	178,565	12,855	20,309	73,088	39,451	298,558	25,083	5,472	32,632
1988	163,576	13,826	21,947	72,814	39,540	284,051	23,781	5,588	29,272
1989	184,593	14,602	22,584	78,429	41,054	312,058	26,222	5,768	32,002
1990	185,577	14,671	23,797	72,467	43,386	310,556	25,928	5,841	31,771
1991	175,800	15,107	25,157	70,218	45,338	301,407	25,298	5,874	29,929
1992	190,202	15,870	27,287	68,492	45,995	316,105	26,532	6,004	31,679
1993	164,859	16,735	29,466	65,851	46,727	290,168	24,404	6,006	27,449
1994	197,677	16,985	33,187	63,940	47,813	325,632	27,570	6,016	32,859
1995	182,577	17,118	35,594	72,653	50,360	324,066	27,642	6,155	29,663
1996	227,602	15,850	38,054	76,518	54,316	380,641	32,265	6,257	36,376
1997	209,603	17,750	41,111	81,687	55,859	370,510	31,370	6,249	33,541
1998	193,420	18,257	45,749	84,476	54,823	360,211	30,365	6,227	31,061
1999	184,933	18,019	50,025	84,323	56,569	357,831	30,294	6,072	30,457
2000	211,904	17,930	54,314	90,810	56,203	395,301	33,649	6,111	34,676
2001	217,377	18,430	58,817	90,974	56,689	405,428	34,700	6,050	35,929
2002	194,377	18,498	57,438	83,230	59,125	375,672	32,191	5,969	32,565
2003	211,209	19,011	57,525	80,928	59,152	389,803	33,311	5,848	36,116
2004	265,850	19,485	59,207	70,080	59,594	435,246	37,226	5,865	45,328
2005	267,306	20,000	60,618	63,180	60,062	431,165	36,924	6,182	43,240
2006	268,199	21,321	63,893	63,063	62,276	436,110	37,582	6,259	42,850
2007	268,467	22,463	69,856	74,717	63,749	454,326	39,383	6,403	41,928
2008	296,007	22,802	68,966	87,313	72,193	501,677	43,454	6,487	45,631
2009	253,331	23,294	65,670	83,465	73,956	453,128	39,208	6,512	38,902
2010	297,205	24,425	65,978	85,898	76,225	500,881	43,303	6,565	45,271
2011	397,535	24,770	68,131	96,149	75,862	612,906	52,296	7,138	55,693
2012	426,130	25,404	70,692	110,363	72,435	654,216	55,574	7,415	57,468
2013	463,006	28,094	72,807	102,781	73,232	683,732	58,504	7,392	62,636
2014	460,027	28,290	77,490	104,502	73,870	687,599	58,819	7,304	62,983
2015	458,551	28,824	83,264	117,165	75,726	705,883	60,080	7,343	62,448
2016	398,992	29,765	84,147	118,729	78,038	650,141	55,312	7,327	54,455

Diagram II.61.5, shows real average earnings per job for Lyon County from 1990 to 2016. Over this period the average earning per job for Lyon County was \$41,219, which was lower than the statewide average of \$43,526 over the same period.

Diagram II.61.5
Real Average Earnings Per Job
 Lyon County
 BEA Data 1990 - 2016

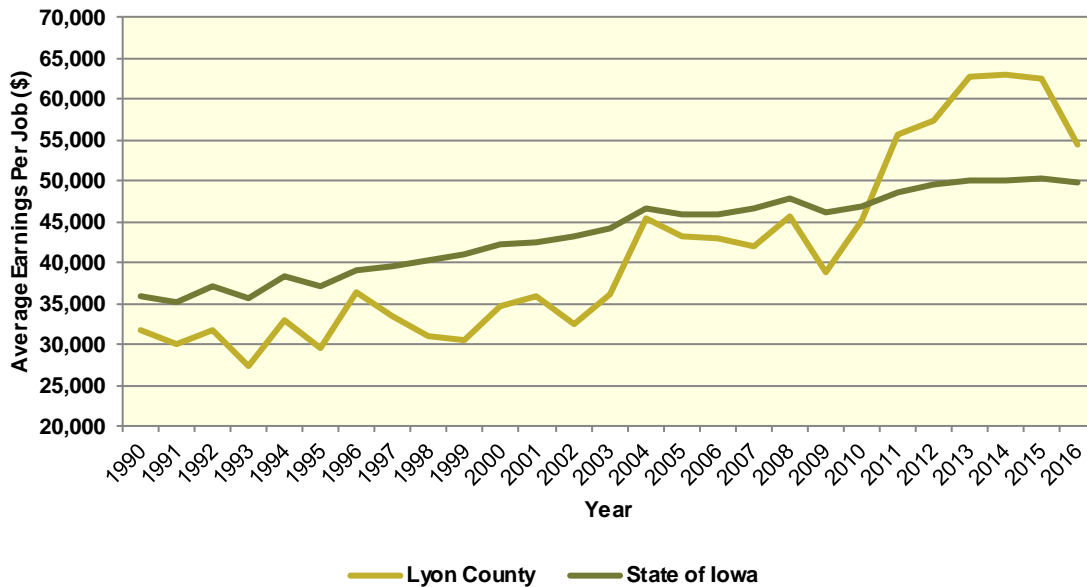
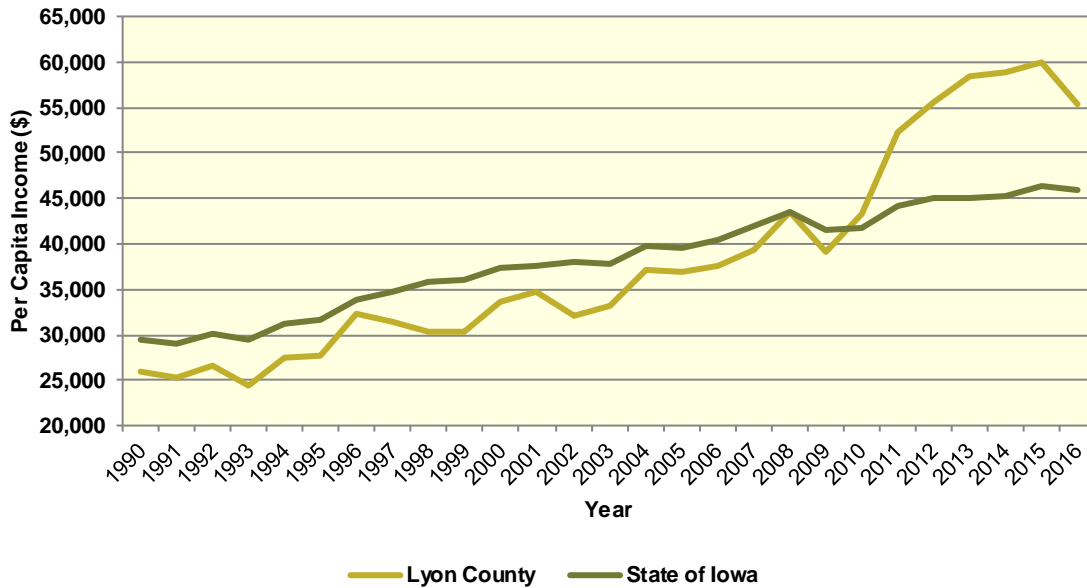


Diagram II.61.6, shows real per capita income for the Lyon County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Lyon County was \$38,266, which was higher than the statewide average of \$38,254 over the same period.

Diagram II.61.6 Real Per Capita Income

Lyon County
BEA Data 1990 - 2016



Quarterly Census of Employment and Wages

The BLS produces the Quarterly Census of Employment and Wages (QCEW), which reports monthly data on employment and quarterly data on wages and number of business establishments. QCEW employment data represent only filled jobs, whether full or part-time, temporary or permanent, by place of work the pay period. If data do not meet BLS or State agency disclosure standards they are displayed as (ND) and not disclosed. Data from this series are from the period of January 2006 through December 2016 and are presented in Table II.61.29, with the 2016 information considered preliminary (p). Between 2015 and 2016, total annual employment increased from 4,569 persons in 2015 to 4,574 in 2016, a change of 0.1 percent.

Table II.61.29
Total Monthly Employment
Lyon County
BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	3,526	3,538	3,689	3,713	3,685	3,829	4,460	4,474	4,510	4,486	4,429
Feb	3,527	3,507	3,650	3,644	3,648	3,767	4,452	4,446	4,454	4,461	4,425
Mar	3,566	3,601	3,709	3,680	3,747	3,873	4,524	4,473	4,519	4,530	4,477
Apr	3,669	3,626	3,758	3,744	3,781	4,039	4,607	4,591	4,613	4,579	4,544
May	3,733	3,686	3,824	3,827	3,896	4,530	4,727	4,779	4,705	4,655	4,656
Jun	3,768	3,805	3,954	3,955	4,039	4,852	4,796	4,851	4,800	4,776	4,776
Jul	3,725	3,778	3,775	3,813	3,957	4,699	4,649	4,672	4,736	4,558	4,607
Aug	3,686	3,774	3,752	3,758	3,885	4,674	4,654	4,683	4,725	4,529	4,612
Sep	3,718	3,754	3,765	3,817	3,950	4,662	4,637	4,632	4,742	4,566	4,620
Oct	3,665	3,727	3,802	3,779	3,905	4,647	4,587	4,609	4,772	4,563	4,605
Nov	3,674	3,696	3,760	3,800	3,909	4,589	4,620	4,598	4,750	4,523	4,551
Dec	3,714	3,744	3,797	3,879	3,957	4,657	4,690	4,682	4,802	4,600	4,581
Annual	3,664	3,686	3,770	3,784	3,863	4,402	4,617	4,624	4,677	4,569	4,574
% Change	.	0.6%	2.3%	0.4%	2.1%	14%	4.9%	0.2%	1.1%	-2.3%	0.1%

The QCEW also reports average weekly wages, which represents total compensation paid during the calendar quarter, regardless of when services were performed. The BLS QCEW data indicated average weekly wages were \$674 in 2015. In 2016, average weekly wages saw an increased of 3.9 percent over the prior year, rising to \$700, or by 26 dollars. These data are shown in Table II.61.30.

Table II.61.30						
Average Weekly Wages						
Lyon County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	364	379	380	449	393	
2002	381	396	392	459	407	3.6%
2003	397	427	402	478	426	4.7%
2004	418	432	425	509	446	4.7%
2005	429	448	451	524	464	4%
2006	481	466	483	560	497	7.1%
2007	511	500	493	597	525	5.6%
2008	521	505	520	601	537	2.3%
2009	516	504	524	621	541	0.7%
2010	535	524	536	647	561	3.7%
2011	550	526	555	667	576	2.7%
2012	552	553	545	679	582	1%
2013	580	573	574	703	608	4.5%
2014	593	611	583	749	635	4.4%
2015	623	629	647	799	674	6.1%
2016(p)	644	659	672	825	700	3.9%

Total business establishments reported by the QCEW are displayed in Table II.61.31. Between 2015 and 2016, the total number of business establishments in Lyon County decreased by 3.9 percent, from 495 to 491 establishments.

Table II.61.31						
Number of Business Establishments						
Lyon County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	408	411	379	383	395	
2002	387	386	391	393	389	-1.5%
2003	395	399	393	398	396	1.8%
2004	392	391	394	396	393	-0.8%
2005	402	400	402	402	402	2.3%
2006	404	407	412	409	408	1.5%
2007	414	417	417	419	417	2.2%
2008	416	417	420	420	418	0.2%
2009	422	424	422	424	423	1.2%
2010	428	435	442	437	436	3.1%
2011	441	443	446	452	446	2.3%
2012	451	454	458	467	458	2.7%
2013	467	469	473	482	473	3.3%
2014	487	486	484	491	487	3%
2015	494	497	497	490	495	1.6%
2016	485	490	494	496	491	-0.8%

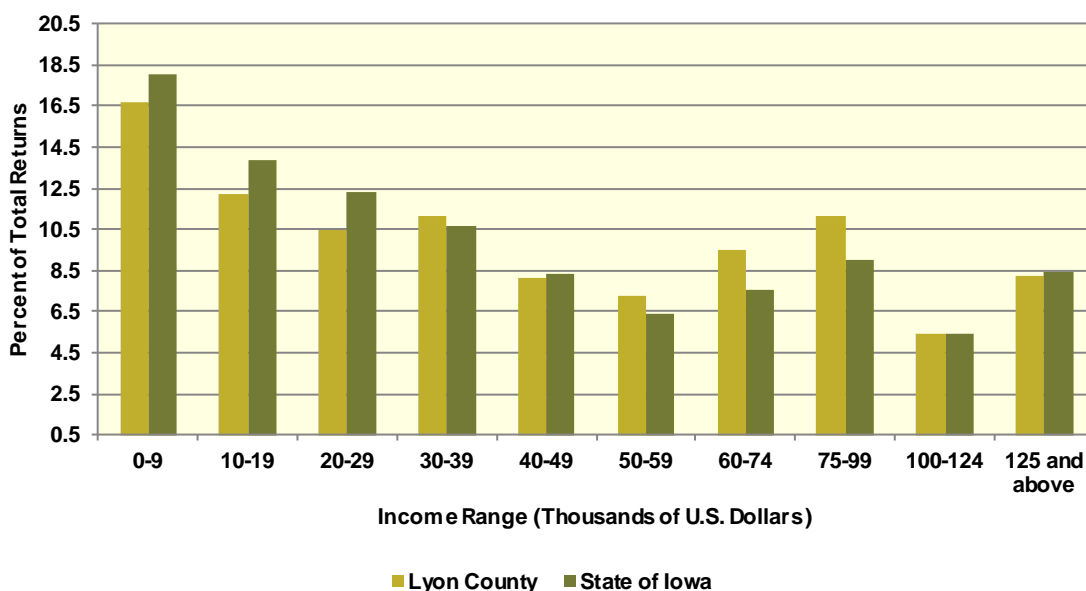
Iowa Department of Revenue

The Iowa Department of Revenue releases annual income tax statistics. Table II.61.32, shows the number of returns by adjusted gross income. For taxpayer confidentiality, if the number of returns was fewer than 5, the data was redacted. As a result the number of returns reported maybe slightly lower than the actual returns. Most redacted records occurred in the highest income brackets. The table below gives an accurate measure of the income distribution in Lyon County.

As can be seen below, the total number of returns between 2010 and 2015 increased by 3.5 percent, with 421 returns reported in 2015, which was the most recent year available. Between 2010 and 2015, the adjusted gross income class that saw the largest change was \$0-9,999 with a change of 82.3 percent. This compared to the income class of \$30,000-39,999, which saw the lowest percentage change between 2010 and 2015 of -14.3 percent.

Table II.61.32 Number of Tax Returns by Adjusted Gross Income Lyon County Iowa DOR 2002 - 2015											
Year	\$0 – 9,999	\$10,000 – 19,999	\$20,000 – 29,999	\$30,000 – 39,999	\$40,000 – 49,999	\$50,000 – 59,999	\$60,000 – 74,999	\$75,000 – 99,999	\$100,000 – 124,999	\$125,000 and above	Total
2002	1,123	828	762	559	515	362	314	170	46	85	4,764
2003	1,038	770	725	558	566	351	319	240	70	87	4,724
2004	960	702	695	541	558	402	372	257	92	114	4,693
2005	940	707	662	565	539	420	414	283	108	135	4,773
2006	964	689	677	570	489	404	449	335	124	165	4,866
2007	966	679	617	613	480	429	436	414	123	183	4,940
2008	932	627	646	546	466	402	472	455	164	204	4,914
2009	949	617	620	531	485	402	442	416	165	203	4,830
2010	932	621	624	558	456	430	485	427	187	231	4,951
2011	898	637	612	554	439	400	501	484	249	287	5,061
2012	862	604	570	606	416	390	511	518	240	363	5,080
2013	895	627	541	555	454	383	481	525	242	385	5,088
2014	838	614	551	539	458	372	484	547	266	429	5,098
2015	857	624	535	569	415	370	486	570	277	421	5,124
Change 10 - 15	-8%	0.5%	-14.3%	2%	-9%	-14%	0.2%	33.5%	48.1%	82.3%	3.5%

Diagram II.61.7
2015 Income Distribution
 Lyon County
 2015 Iowa DOR Data



Poverty

Poverty is the condition of having insufficient resources or income. In its extreme form, poverty is a lack of basic human needs, such as adequate and healthy food, clothing, housing, water, and health services. According to the Census Bureau’s Small Area Income and Poverty Estimates Program, the number of individuals in poverty decreased from 1,012 in 2010 to 840 in 2016, with the poverty rate reaching 7.3 percent in 2016. This compared to a state poverty rate of 11.7 percent and a national rate of 14 percent in 2016. Table II.61.33, at right, presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	868	7.5%
2001	859	7.4%
2002	900	7.7%
2003	847	7.2%
2004	952	8.1%
2005	904	7.8%
2006	774	6.8%
2007	776	7%
2008	875	7.9%
2009	881	8%
2010	1,012	8.9%
2011	1,034	9%
2012	1,023	8.8%
2013	876	7.6%
2014	906	7.9%
2015	859	7.4%
2016	840	7.3%

The rate of poverty for Lyon County is shown in Table II.61.34. In 2016, there were an estimated 675 persons living in poverty. This represented a 5.8 percent poverty rate, compared to 7 percent poverty in 2000. In 2016, some 12.1 percent of those in poverty were under age 6, and 16.4 percent were 65 or older.

Table II.61.34				
Poverty by Age				
Lyon County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	60	7.4%	82	12.1%
6 to 17	198	24.4%	153	22.7%
18 to 64	349	43%	329	48.7%
65 or Older	205	25.2%	111	16.4%
Total	812	100.0%	675	100.0%
Poverty Rate	7%	.	5.8%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 3.1 percent in Lyon County between 2010 and 2016, from 4,848 to 4,998. This compared to an estimated 3.3 percent increase statewide, as shown in Table II.61.35.

Housing Production

The Census Bureau reports building permit authorizations and “per unit” valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Lyon County decreased from 41 authorizations in 2015 to 32 in 2016.

The real value of single-family building permits decreased from \$246,823 in 2015 to \$227,217 in 2016. This compares to an increase in permit value statewide, with values rising from \$234,346 in 2015 to \$235,750 in 2016. Additional details are given in Table II.61.36.

Table II.61.35				
Housing Units				
State of Iowa vs. Lyon County				
2000 and 2016 Census Data and Intercensal Estimates				
Subject	Iowa	% Growth Since Census	Lyon County	% Growth Since Census
2000 Census Base	1,232,625	.	4,757	.
2010 Census	1,336,417	8.4%	4,848	1.9%
July 2011 Estimate	1,341,974	0.4%	4,854	0.1%
July 2012 Estimate	1,346,403	0.7%	4,882	0.7%
July 2013 Estimate	1,353,274	1.3%	4,918	1.4%
July 2014 Estimate	1,362,458	1.9%	4,949	2.1%
July 2015 Estimate	1,370,778	2.6%	4,983	2.8%
July 2016 Estimate	1,380,162	3.3%	4,998	3.1%

Table II.61.36
Building Permits and Valuation
 Lyon County
 Census Bureau Data, 1980–2016

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2016\$)	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	13	0	0	0	13	120,270	0
1981	14	0	0	0	14	109,170	0
1982	10	0	0	0	10	103,308	0
1983	12	0	0	0	12	122,715	0
1984	8	0	0	0	8	123,343	0
1985	4	0	0	0	4	112,533	0
1986	2	0	0	0	2	92,971	0
1987	2	0	0	0	2	101,149	0
1988	5	0	0	0	5	111,660	0
1989	6	0	0	0	6	102,424	0
1990	8	2	0	0	10	119,031	0
1991	13	0	0	0	13	115,215	0
1992	15	0	4	0	19	111,833	0
1993	29	0	4	0	33	109,793	0
1994	40	0	0	5	45	139,485	51,699
1995	27	0	4	0	31	131,933	0
1996	21	0	4	0	25	136,079	0
1997	32	0	0	0	32	133,442	0
1998	25	0	0	0	25	171,916	0
1999	34	0	0	0	34	159,709	0
2000	21	0	0	0	21	141,924	0
2001	21	0	4	0	25	151,443	0
2002	28	0	0	0	28	147,659	0
2003	24	0	0	0	24	178,594	0
2004	24	0	0	0	24	179,494	0
2005	21	0	0	0	21	201,195	0
2006	57	0	0	0	57	185,976	0
2007	46	0	0	0	46	177,467	0
2008	29	0	0	0	29	215,222	0
2009	15	0	0	0	15	205,283	0
2010	20	0	0	0	20	207,531	0
2011	38	0	0	0	38	217,737	0
2012	44	0	4	0	48	223,517	0
2013	38	0	0	0	38	307,159	0
2014	42	2	0	13	57	221,393	70,897
2015	41	0	0	0	41	246,823	0
2016	32	0	0	0	32	227,217	0



Diagram II.61.8 Single Family Permits

Lyon County
Census Bureau Data, 1980–2016

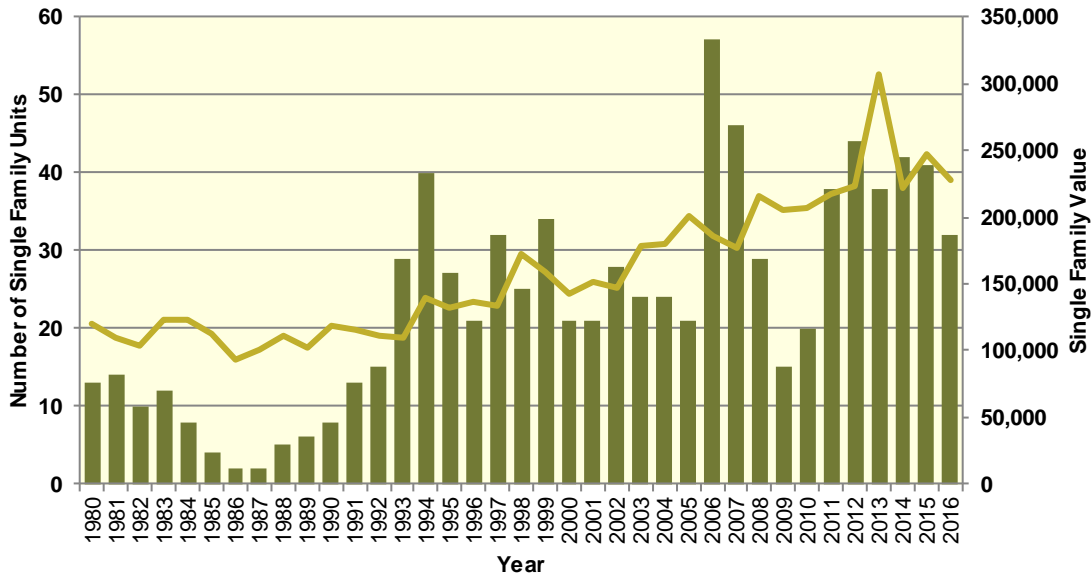
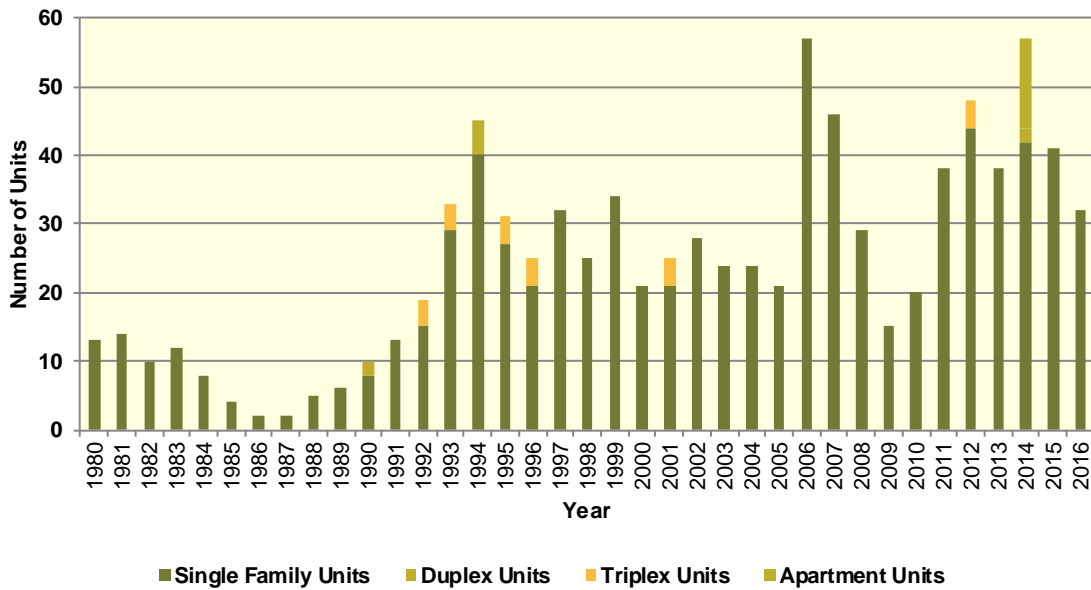


Diagram II.61.9 Total Permits by Unit Type

Lyon County
Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.61.37. In 2016, there were 4,938 housing units, up from 4,758 in 2000. Single-family units accounted for 91.7 percent of units in 2016, compared to 91.2 in 2000. Apartment units accounted for 4.3 percent in 2016, compared to 2.9 percent in 2000.

Table II.61.37				
Housing Units by Type				
Lyon County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Unit Type	2000 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	4,340	91.2%	4,527	91.7%
Duplex	60	1.3%	62	1.3%
Tri- or Four-Plex	77	1.6%	69	1.4%
Apartment	138	2.9%	214	4.3%
Mobile Home	143	3%	63	1.3%
Boat, RV, Van, Etc.	0	0%	3	0.1%
Total	4,758	100.0%	4,938	100.0%

Some 91.6 percent of housing was occupied in 2010, compared to 93.1 percent in 2000. Owner-occupied housing changed 1.3 percent between 2000 and 2010, ending with owner-occupied units representing 82.6 percent of unit. Vacant units changed by 23 percent, resulting in 406 vacant units in 2010.

Table II.61.38					
Housing Units by Tenure					
Lyon County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	4,428	93.1%	4,442	91.6%	0.3%
Owner-Occupied	3,622	81.8%	3,669	82.6%	1.3%
Renter-Occupied	806	18.2%	773	17.4%	-4.1%
Vacant Housing Units	330	6.9%	406	8.4%	23%
Total Housing Units	4,758	100.0%	4,848	100.0%	1.9%

Table II.61.39 shows housing units by tenure from 2010 to 2016. By 2016, there were 4,938 housing units. An estimated 82.7 percent were owner-occupied, and 9 percent were vacant.

Table II.61.39				
Housing Units by Tenure				
Lyon County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	4,442	91.6%	4,492	91%
Owner-Occupied	3,669	82.6%	3,716	82.7%
Renter-Occupied	773	17.4%	776	17.3%
Vacant Housing Units	406	8.4%	446	9%
Total Housing Units	4,848	100.0%	4,938	100.0%



Households by household size are shown in Table II.61.40. There were a total of 4,442 households in 2010, up from 4,428 in 2000. One person households changed by 1.7 percent between 2000 and 2010, while two person households changed by 7.6 percent. Three and four person households changed by -8.6 and -10.7 respectively, representing 12.7 percent and 12.2 percent of the population in 2010.

Table II.61.40					
Households by Household Size					
Lyon County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	1,075	24.3%	1,093	24.6%	1.7%
Two Persons	1,575	35.6%	1,694	38.1%	7.6%
Three Persons	615	13.9%	562	12.7%	-8.6%
Four Persons	605	13.7%	540	12.2%	-10.7%
Five Persons	369	8.3%	337	7.6%	-8.7%
Six Persons	132	3%	151	3.4%	14.4%
Seven Persons or More	57	1.3%	65	1.5%	14%
Total	4,428	100.0%	4,442	100.0%	0.3%

Households by income is shown in Table II.61.41. Households earning more than \$100,000 per year represented 20.4 percent of households in 2016, compared to 4.4 percent in 2000. Households earning between \$50,000 and \$74,999 represented 25 percent of households in 2010, compared to 20.4 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 7.9 percent of households in 2016, compared to 14.4 percent in 2000.

Table II.61.41				
Households by Income				
Lyon County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Income	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	631	14.4%	353	7.9%
\$15,000 to \$19,999	330	7.5%	194	4.3%
\$20,000 to \$24,999	297	6.8%	176	3.9%
\$25,000 to \$34,999	784	17.8%	434	9.7%
\$35,000 to \$49,999	954	21.7%	637	14.2%
\$50,000 to \$74,999	897	20.4%	1,124	25%
\$75,000 to \$99,999	310	7.1%	657	14.6%
\$100,000 or More	192	4.4%	917	20.4%
Total	4,395	100.0%	4,492	100.0%

Table II.61.42, shows households by year home built. Housing units built between 2000 and 2009, and 2010 or later, account for 6.7 percent and 2.9 percent of households, respectively. Households built in the 1970’s, 1980’s, and 1990’s account for 13.6 percent, 5.6 percent, and 11.3, respectively. Housing units built prior to 1939 represented 31.2 percent of households in 2016.

Table II.61.42				
Households by Year Home Built				
Lyon County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Year Built	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	1,844	41.6%	1,403	31.2%
1940 to 1949	419	9.5%	349	7.8%
1950 to 1959	521	11.8%	568	12.6%
1960 to 1969	372	8.4%	365	8.1%
1970 to 1979	660	14.9%	613	13.6%
1980 to 1989	245	5.5%	250	5.6%
1990 to 1999	367	8.3%	509	11.3%
2000 to 2009	.	.	303	6.7%
2010 or Later	.	.	132	2.9%
Total	4,428	100.0%	4,492	100.0%

The distribution of unit types by race are shown in Table II.61.43. An estimated 93.1 percent of white households occupy single family homes and some 3.4 percent of white households occupied apartments. An estimated 100 percent of American Indian households occupy single family homes.

Table II.61.43							
Distribution of Units in Structure by Race							
Lyon County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	93.1%	0%	100%	0%	0%	100%	100%
Duplex	0.8%	0%	0%	0%	0%	0%	0%
Tri- or Four-Plex	1.4%	0%	0%	0%	0%	0%	0%
Apartment	3.4%	0%	0%	0%	0%	0%	0%
Mobile Home	1.3%	0%	0%	0%	0%	0%	0%
Boat, RV, Van, Etc.	0%	0%	0%	100%	0%	0%	0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.61.44. An estimated 22.9 percent of vacant units were for rent in 2010, a 10.7 percent change since 2000. In addition, some 15.8 percent of vacant units were for sale, a change of -34.7 percent between 2000 and 2010. “Other” vacant units represented 47.5 percent of vacant units in 2010. This is a change of 70.8 percent since 2000. “Other” vacant units are not for sale or rent, or otherwise available to the marketplace. These units may be problematic if concentrated in certain areas, and may create a “blighting” effect.

Table II.61.44					
Disposition of Vacant Housing Units					
Lyon County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	84	25.5%	93	22.9%	10.7%
For Sale	98	29.7%	64	15.8%	-34.7%
Rented or Sold, Not Occupied	18	5.5%	25	6.2%	38.9%
For Seasonal, Recreational, or Occasional Use	17	5.2%	31	7.6%	82.4%
For Migrant Workers	0	0%	0	0%	0%
Other Vacant	113	34.2%	193	47.5%	70.8%
Total	330	100.0%	406	100.0%	23%

The disposition of vacant units between 2010 and 2016 are shown in Table II.61.45. By 2016, for rent units accounted for 20.6 percent of vacant units, while for sale units accounted for 17.9 percent. "Other" vacant units accounted for 52.2 percent of vacant units, representing a total of 233 "other" vacant units.

Table II.61.45				
Disposition of Vacant Housing Units				
Lyon County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	93	22.9%	92	20.6%
For Sale	64	15.8%	80	17.9%
Rented Not Occupied	7	1.7%	0	0%
Sold Not Occupied	18	4.4%	23	5.2%
For Seasonal, Recreational, or Occasional Use	31	7.6%	18	4%
For Migrant Workers	0	0%	0	0%
Other Vacant	193	47.5%	233	52.2%
Total	406	100.0%	446	100.0%

Housing Problems

Households are classified as having housing problems if they face overcrowding, incomplete plumbing or kitchen facilities, or cost burdens. Overcrowding is defined as having from 1.1 to 1.5 people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. Households with overcrowding are shown in Table II.61.46. In 2016, an estimated 0.8 percent of households were overcrowded, and an additional 0.3 percent were severely overcrowded.

Table II.61.46 Overcrowding and Severe Overcrowding Lyon County 2000 Census SF3 & 2016 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	3,570	98.6%	47	1.3%	2	0.1%	3,619
2016 Five-Year ACS	3,687	99.2%	17	0.5%	12	0.3%	3,716
Renter							
2000 Census	805	99.5%	2	0.2%	2	0.2%	809
2016 Five-Year ACS	757	97.6%	19	2.4%	0	0%	4,492
Total							
2000 Census	4,375	98.8%	49	1.1%	4	0.1%	4,428
2016 Five-Year ACS	4,444	98.9%	36	0.8%	12	0.3%	4,492

Incomplete plumbing and kitchen facilities are another indicator of potential housing problems. According to the Census Bureau, a housing unit is classified as lacking complete plumbing facilities when any of the following are not present: piped hot and cold water, a flush toilet, and a bathtub or shower. Likewise, a unit is categorized as deficient when any of the following are missing from the kitchen: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator.

There were a total of 4,492 households with incomplete plumbing facilities in 2016, representing 0.2 percent of households in Lyon County. This is compared to 0.4 percent of households lacking complete plumbing facilities in 2000.

Table II.61.47 Households with Incomplete Plumbing Facilities Lyon County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	4,409	4,482
Lacking Complete Plumbing Facilities	19	10
Total Households	4,428	4,492
Percent Lacking	0.4%	0.2%

There were 4,492 households lacking complete kitchen facilities in 2016, compared to 4,428 households in 2000. This was a change from 0.2 percent of households in 2000 to 1.1 percent in 2016.

Table II.61.48 Households with Incomplete Kitchen Facilities Lyon County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	4,420	4,444
Lacking Complete Kitchen Facilities	8	48
Total Households	4,428	4,492
Percent Lacking	0.2%	1.1%

Cost burden is defined as gross housing costs that range from 30.0 to 50.0 percent of gross household income; severe cost burden is defined as gross housing costs that exceed 50.0 percent of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a

mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent and selected electricity and natural gas energy charges.

In Lyon County, 10.5 of households had a cost burden and 4.9 percent had a severe cost burden. Some 10.3 percent of renters were cost burdened, and 10.8 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 5 percent and a severe cost burden rate of 3.6 percent. Owner occupied households with a mortgage had a cost burden rate of 14.8 percent, and severe cost burden at 3.6 percent.

Table II.61.49
Cost Burden and Severe Cost Burden by Tenure
 Lyon County
 2000 Census & 2016 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	1,141	81%	211	15%	54	3.8%	2	0.1%	1,408
2016 Five-Year ACS	1,723	81.5%	313	14.8%	77	3.6%	0	0%	2,113
Owner Without a Mortgage									
2000 Census	1,211	91.6%	53	4%	28	2.1%	30	2.3%	1,322
2016 Five-Year ACS	1,438	89.7%	80	5%	58	3.6%	27	1.7%	1,603
Renter									
2000 Census	391	54.5%	53	7.4%	62	8.6%	211	29.4%	717
2016 Five-Year ACS	480	61.9%	80	10.3%	84	10.8%	132	17%	776
Total									
2000 Census	2,743	79.6%	317	9.2%	144	4.2%	243	7%	3,447
2016 Five-Year ACS	3,641	81.1%	473	10.5%	219	4.9%	159	3.5%	4,492

Housing Problems by Income

Table II.61.50, at right, shows the HUD calculated Median Family Income (MFI) for a family of four for Lyon County. As can be seen in 2017 the MFI was \$66,800, which compared to \$69,900 for the State of Iowa.

Table II.61.51, shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 340 owner-occupied and 69 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 205 owner-occupied 65 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 3,660 households without a housing problem.

Table II.61.50
Median Family Income
 Lyon County
 2000–2017 HUD MFI

Year	MFI	State of Iowa MFI
2000	40,800	49,100
2001	43,900	52,500
2002	43,900	53,700
2003	50,300	54,900
2004	51,400	55,800
2005	54,100	57,650
2006	54,400	57,800
2007	54,600	58,100
2008	55,400	58,500
2009	58,300	62,000
2010	58,700	62,400
2011	63,100	64,000
2012	64,000	64,800
2013	61,000	64,700
2014	61,900	65,300
2015	63,300	67,500
2016	64,100	68,400
2017	66,800	69,900

Table II.61.51
Housing Problems by Income and Tenure
 Lyon County
 2010–2014 HUD CHAS Data

Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	0	0	0	4	0	4
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	4	0	0	10	0	14
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	25	4	4	4	37
Housing cost burden greater than 50% of income (and none of the above problems)	85	60	50	0	10	205
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	40	50	115	55	80	340
Zero/negative income (and none of the above problems)	55	0	0	0	0	55
has none of the 4 housing problems	50	220	470	410	1,890	3,040
Total	234	355	639	483	1,984	3,695
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	15	0	0	0	10	25
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	4	0	0	15	19
Housing cost burden greater than 50% of income (and none of the above problems)	55	10	0	0	0	65
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	25	30	10	4	0	69
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
has none of the 4 housing problems	40	150	130	85	215	620
Total	139	194	140	89	240	802
Total						
Lacking complete plumbing or kitchen facilities	15	0	0	4	10	29
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	4	0	0	10	0	14
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	29	4	4	19	56
Housing cost burden greater than 50% of income (and none of the above problems)	140	70	50	0	10	270
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	65	80	125	59	80	409
Zero/negative income (and none of the above problems)	59	0	0	0	0	59
has none of the 4 housing problems	90	370	600	495	2,105	3,660
Total	373	549	779	572	2,224	4,497

Home Mortgage Loans

The FFEIC The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975. Data collected under the HMDA provide a comprehensive portrait of home loan activity, including information pertaining to home purchase loans, home improvement loans, and refinancing. For the analysis below only owner-occupied originated loans for single family units were considered. As can be seen in Table II.61.52 on the following page, of the 189 loans in 2016, 68 loans were for Home Purchases, 23 were for Home Improvement and 98 were for refinancing.

Table II.61.52				
Owner-Occupied Single Family Home Loans by Loan Type				
Lyon County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	50	12	81	143
2009	47	11	166	224
2010	52	23	149	224
2011	51	13	116	180
2012	55	25	201	281
2013	57	15	127	199
2014	66	26	78	170
2015	68	13	88	169
2016	68	23	98	189

Table II.61.53, shows the average loan value by loan type. In 2008, average home purchase loans was \$89,073 in 2012 and \$154,721 in 2016. Overall, average loans were \$107,643 in 2008 and \$153,153 in 2016.

Table II.61.53				
Owner-Occupied Single Family Home Loans by Average Loan Amount				
Lyon County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$109,020	\$55,167	\$114,568	\$107,643
2009	\$99,915	\$43,636	\$119,855	\$111,929
2010	\$106,750	\$57,130	\$120,020	\$110,482
2011	\$119,314	\$80,077	\$122,267	\$118,383
2012	\$89,073	\$43,680	\$115,348	\$103,829
2013	\$112,789	\$37,933	\$118,047	\$110,503
2014	\$105,273	\$51,692	\$121,513	\$104,529
2015	\$137,029	\$77,308	\$141,773	\$134,905
2016	\$154,721	\$95,696	\$165,551	\$153,153

Table II.61.54, shows the total volume of owner-occupied single family loans. In 2008, average home purchase loans was \$4,899,000 in 2012 and \$10,521,000 in 2016. Overall, average loans were \$15,393,000 in 2008 and \$28,946,000 in 2016.

Table II.61.54				
Total Volume of Owner-Occupied Single Family Loans				
Lyon County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$5,451,000	\$662,000	\$9,280,000	\$15,393,000
2009	\$4,696,000	\$480,000	\$19,896,000	\$25,072,000
2010	\$5,551,000	\$1,314,000	\$17,883,000	\$24,748,000
2011	\$6,085,000	\$1,041,000	\$14,183,000	\$21,309,000
2012	\$4,899,000	\$1,092,000	\$23,185,000	\$29,176,000
2013	\$6,429,000	\$569,000	\$14,992,000	\$21,990,000
2014	\$6,948,000	\$1,344,000	\$9,478,000	\$17,770,000
2015	\$9,318,000	\$1,005,000	\$12,476,000	\$22,799,000
2016	\$10,521,000	\$2,201,000	\$16,224,000	\$28,946,000

Survey of Rental Properties

From September through December of 2017, a telephone survey was conducted with landlords and rental property managers throughout Iowa. Table II.61.55 presents some basic statistics about the completed surveys.

Table II.61.55				
Survey of Rental Properties				
Lyon County				
2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2017	1	56	37.5	0

Table II.61.56, shows the amount of total and vacant units with their associated vacancy rates. There were 56 apartment units reported in the survey, with 21 of them available, which resulted in a vacancy rate of 37.5 percent. This compares to a statewide vacancy rate of 6.7 percent for apartment units across the state.

Table II.61.56			
Rental Vacancy Survey by Type			
Lyon County			
2017 Survey of Rental Properties			
Unit Type	Total Units	Vacant Units	Vacancy Rate
Single Family	0	0	0%
Apartments	56	21	37.5%
Mobile Homes	0	0	0%
“Other” Units	0	0	0%
Don’t Know	0	0	0%
Total	56	21	37.5%

Table II.61.57, reports units by bedroom size. Several respondents choose not to provide bedroom sizes, which accounted for the 56 units listed as “Don’t Know”. Additional details for additional unit types are reported found below.

Table II.61.57						
Rental Units by Bedroom Size						
Lyon County						
2017 Survey of Rental Properties						
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	“Other” Units	Don't Know	Total
Efficiency	0	0	0	0	.	0
One	0	0	0	0	.	0
Two	0	0	0	0	.	0
Three	0	0	0	0	.	0
Four	0	0	0	0	.	0
Don't Know	0	56	0	0	0	56
Total	0	56	0	0	0	56

Table II.61.58 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were Studio-bedroom units, which had a vacancy rate of 0 percent.

Table II.61.58			
Apartment Units by Bedroom Size			
Lyon County			
2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	0%
One	0	0	0%
Two	0	0	0%
Three	0	0	0%
Four	0	0	0%
Don't know	56	21	37.5%
Total	56	21	37.5%

The average rent and availability of apartment units is displayed in Table II.61.59.

Table II.61.59			
Apartment Market Rate Rents by Vacancy Status			
Lyon County			
2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	0	0	0%
\$500 to \$750	0	0	0%
\$750 to \$1,000	0	0	0%
\$1,000 to \$1,250	0	0	0%
\$1,250 to \$1,500	0	0	0%
Above \$1,500	0	0	0%
Missing	56	21	37.5%
Total	56	21	37.5%

Respondents were asked if utilities are included in the rent and as shown in Table II.61.60 below 1 respondents, or 100 percent, included some sort of utility in the rent.

Table II.61.60 Are there any utilities included with the rent? Lyon County 2017 Survey of Rental Properties	
Period	Respondent
Yes	1
No	0
% Offering Utilities	100%

The type of utility included in the rent is shown in Table II.61.61. There were 1 respondent who included electricity, 0 respondents who included natural gas, 1 respondent who included water and sewer and 1 respondent included trash collection in the rent.

Table II.61.61 Which utilities are included with the rent? Lyon County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	1
Natural Gas	0
Water/Sewer	1
Trash Collection	1

Accessible Rental Properties

The survey also asked respondents if any of their units were accessible to persons with disabilities. As can be seen in, Table II.61.62, there were 6 accessible apartment units. Respondents also indicated there were a total of 0 persons with disabilities currently residing in accessible units.

Table II.61.62 Accessible Units by Bedroom Size Lyon County 2017 Survey of Rental Properties						
Number of Bedrooms	Single Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	0	0	0		0
One	0	0	0	0		0
Two	0	0	0	0		0
Three	0	0	0	0		0
Four	0	0	0	0		0
Don't Know	0	6	0	0	0	6
Total	0	6	0	0	0	6

Table II.61.63, shows the breakdown of accessible and not accessible apartment units by bedroom size. Overall, 10.7 percent of all apartment units were considered accessible by survey respondents.

Table II.61.63 Apartment Units by Accessibility and Bedroom Size Lyon County 2017 Survey of Rental Properties				
Number of Bedrooms	Not Accessible	Accessible Units	Apartment Units	Percentage Accessible
Studio	0	0	0	0%
One	0	0	0	0%
Two	0	0	0	0%
Three	0	0	0	0%
Four	0	0	0	0%
Don't know	50	6	56	10.7%
Total	50	6	56	10.7%

Perceived Need for Rental Units

Table II.61.64, at right, shows the number of survey respondents who keep a waiting list. As can be seen 1 respondent said they keep a waitlist, with an estimated 0 number of persons on the wait list.

Table II.61.64 Do you keep a waiting list? Lyon County 2017 Survey of Rental Properties	
Period	Respondent
Yes	1
No	0
Waitlist Size	0

The 2017 Housing Needs Forecast reports housing demand projections from 2017 to 2050. Three possible economic futures portraying moderate, strong, and very strong growth were used to create three forecasts. The strong scenario is the base case, representing conditions as of today. The *moderate growth* scenario forecast projects household growth with the assumption of slower population and employment growth, where the *very strong growth* scenario incorporates assumptions of much stronger employment and population growth over the forecast horizon.

The primary objective of offering three alternative forecasts is to enhance planning capacity and to provide additional tools in order to assist state and local governments in their ongoing housing needs assessment, thereby facilitating informed discussion about housing demand at the local community level. These forecasts prove useful when interpreting the need for new or rehabilitated housing and whether single-family or rental housing activities might be best undertaken.

All three forecasts span the period of 2016 through 2050 and offer predictions of the demand for housing. However, only the strong growth scenario is reported here. The moderate and very strong scenarios are reported in the appendix.

This report uses the modified population projections based on projections released from Woods & Poole Economic, Inc (W&P).

Income categories were calculated using the Housing and Urban Development CHAS (Comprehensive Housing Affordability Strategy) data and are expressed as a percentage of area

Median Family Income (MFI). This distribution is assumed to remain constant over the forecast horizon. Homeownership rates were forecasted based on historical trends.

Table II.61.65, shows the *strong growth scenario* for the Lyon County. As can be seen there were 3,716 owner-occupied and 776 renter-occupied households in 2016, for a total of 4,492 households. In 2030, there will be a projected 4,657 households, of which 3,786 are projected to be owner occupied and the remaining 871 are expected to be renter-occupied.

By 2050, there are projected to be 3,625 owner-occupied households, of which 229 owner-occupied households are expected to have incomes of 0-30 percent of MFI and 626 are projected to have incomes of 50.1-80.0 percent of MFI. In 2050, there are projected to be 815 renter households, of which 142 renter households are expected to have incomes between 0 and 30.0 percent of median family income 136 renter households with incomes between 50.1-80.0 percent of MFI. Overall households are projected to reach 4,440 occupied units by 2050, of which 371 are expected to have incomes on between 0 and 30 percent of MFI.

Table II.61.65 Housing Demand Forecast Lyon County Strong Growth Scenario								
Income (% of MFI)	2016	2020	2025	2030	2035	2040	2045	2050
Owner								
0-30%	235	238	239	239	238	236	233	229
30.1-50%	361	366	368	368	366	363	358	352
50.1-80%	642	651	654	654	651	645	637	626
80.1-95%	331	336	337	337	336	333	328	323
95.1-115%	532	539	541	542	539	534	527	519
115+%	1,615	1,637	1,644	1,646	1,639	1,623	1,602	1,576
Total	3,716	3,766	3,783	3,786	3,770	3,735	3,685	3,625
Renter								
0-30%	136	154	153	152	151	148	146	142
30.1-50%	195	221	221	219	217	214	210	205
50.1-80%	130	147	147	146	144	142	139	136
80.1-95%	67	76	76	76	75	74	72	71
95.1-115%	59	66	66	66	65	64	63	61
115+%	189	215	214	213	210	207	203	199
Total	776	880	877	871	862	849	833	815
Total								
0-30%	370	392	392	392	389	384	378	371
30.1-50%	556	587	588	587	583	577	568	557
50.1-80%	772	798	800	800	796	787	776	763
80.1-95%	398	412	413	413	411	406	401	394
95.1-115%	590	605	607	607	604	598	590	580
115+%	1,805	1,852	1,858	1,858	1,849	1,831	1,805	1,775
Total	4,492	4,646	4,660	4,657	4,632	4,584	4,518	4,440

