

**VOLUME II:
ADAMS COUNTY**

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Adams County

DEMOGRAPHICS

Population Estimates

The Census Bureau's current census estimates indicate that Adams County's population increased from 31,364 in 2010 to 31,684 in 2016. This compares to a statewide population change of 4.4 percent over the period. The number of people from 25 to 34 years of age increased by 6.3 percent, and the number of people from 55 to 64 years of age increased by 12.7 percent. The white population increased by 0.1 percent, while the black population increased by 19.4 percent. The Hispanic population increased from 2,544 to 2,993 people between 2010 and 2016 or by 17.6 percent. These data are presented in Table II.1.1.

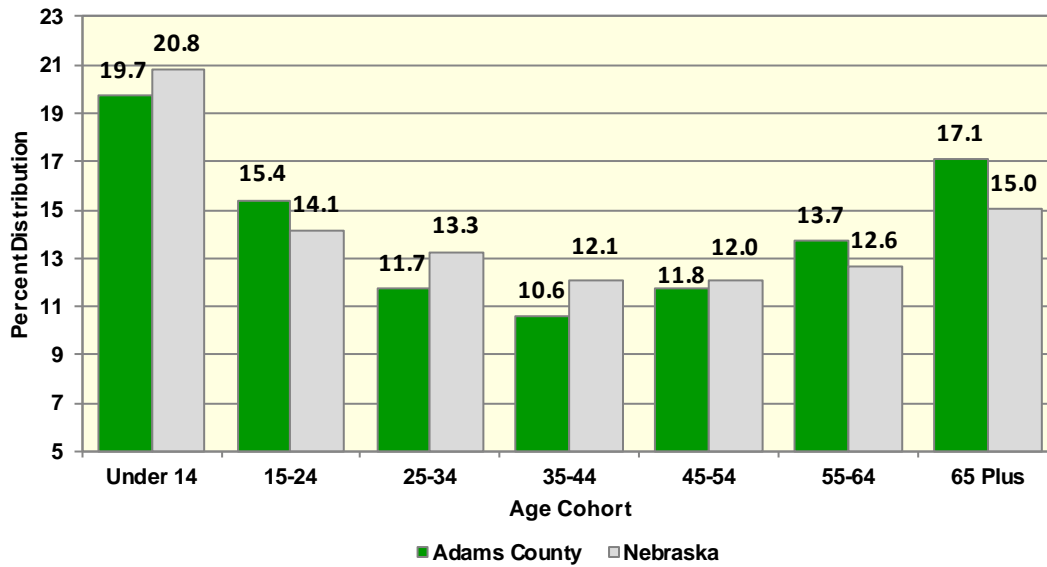
Table II.1.1						
Profile of Population Characteristics						
Adams County vs. State of Nebraska						
2010 Census and 2016 Current Census Estimates						
Subject	Adams County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	31,364	31,684	1%	1,826,341	1,907,116	4.4%
Age						
0 to 14 years	6,203	6,245	0.7%	383,542	396,601	3.4%
15 to 24 years	5,084	4,883	-4%	258,206	269,442	4.4%
25 to 34 years	3,494	3,714	6.3%	245,176	252,946	3.2%
35 to 44 years	3,442	3,355	-2.5%	220,838	230,528	4.4%
45 to 54 years	4,453	3,727	-16.3%	258,726	229,683	-11.2%
55 to 64 years	3,850	4,340	12.7%	213,176	241,172	13.1%
65 and Over	4,838	5,420	12%	246,677	286,744	16.2%
Race						
White	30,064	30,094	0.1%	1,649,264	1,694,976	2.8%
Black	273	326	19.4%	85,971	94,620	10.1%
American Indian and Alaskan Native	213	322	51.2%	23,418	27,318	16.7%
Asian	458	496	8.3%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	28	39	39.3%	2,061	2,425	17.7%
Two or more races	328	407	24.1%	32,305	40,495	25.4%
Ethnicity (of any race)						
Hispanic or Latino	2,544	2,993	17.6%	167,405	203,320	21.5%

Table II.1.2, presents the population of Adams County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 15,600 males, who accounted for 49.7 percent of the population, and the remaining 50.3 percent, or 15,764 persons, were female. In 2016, the number of males was 15,855 persons, and accounted for 50 percent of the population, with the remaining 50 percent, or 15,829 persons being female.



Table II.1.2 Population by Age and Gender Adams County 2010 Census and Current Census Estimates							
Age	2010 Census			2016 Current Census Estimates			% Change 10-16
	Male	Female	Total	Male	Female	Total	
0 to 14 years	3,201	3,002	6,203	3,171	3,074	6,245	0.7%
15 to 24 years	2,665	2,419	5,084	2,618	2,265	4,883	-4%
25 to 34 years	1,799	1,695	3,494	1,927	1,787	3,714	6.3%
35 to 44 years	1,736	1,706	3,442	1,691	1,664	3,355	-2.5%
45 to 54 years	2,277	2,176	4,453	1,870	1,857	3,727	-16.3%
55 to 64 years	1,896	1,954	3,850	2,210	2,130	4,340	12.7%
65 and Over	2,026	2,812	4,838	2,368	3,052	5,420	1.0%
Total	15,600	15,764	31,364	15,855	15,829	31,684	1%
% of Total	49.7%	50.3%	.	50%	50%	.	

**Diagram II.1.1
Age Distribution**
Adams County
Nebraska DOT Data: 2008 – First Half 2017



Population Migration Trends

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 calculated from data shown in Table II.1.3, from April 2000 to July 2009, Adams County natural increase was estimated to be 1,141 people. Adams County has been experiencing net in-migration, with 1,032 persons arriving in the county in the last nine years.⁴ The 2016 population estimates showed a natural increase of 655 persons. Between 2010 and 2016, Adams County’s population rose to 31,684 persons.

The Nebraska Department of Transportation (DOT)’s Department of Motor Vehicles provides another source of information about migration trends. These data represent the net of driver’s license exchanges: licenses issued to new residents of Nebraska and licenses surrendered to other states when Nebraska residents relocate to a new state. Known as the driver’s license exchange data, these records show that the net change in Adams County decreased from 110 persons in 2015 to 60 persons in 2016, with an additional net movement of 27 in the first six months of 2017. The driver’s license total exchanges for the last 16 years are presented in Table II.1.4.

Table II.1.3	
Population Change	
Adams County	
1980–2010 Census and Intercensal Data	
1980 Population	30,656
Natural Increase 80–90	1,189
Net Migration 80–90	-2,220
1990 Population	29,625
Natural Increase 90–00	835
Net Migration 90–00	691
2000 Population	31,151
Natural Increase 00–09	1,141
Net Migration 00–09	1,032
2009 Population Estimate	33,324
2010 Population	31,364
Natural Increase 10–16	655
Net Migration 10–16	-335
2016 Population Estimate	31,684

Table II.1.4			
Driver's Licenses Exchanged and Surrendered			
Adams County			
2001–First half of 2017 DOT Data			
Year	In-Migrants	Out-Migrants	Net Change
Calendar 2001	444	491	-47
Calendar 2002	384	418	-34
Calendar 2003	423	377	46
Calendar 2004	456	425	31
Calendar 2005	474	382	92
Calendar 2006	486	454	32
Calendar 2007	476	443	33
Calendar 2008	428	401	27
Calendar 2009	356	286	70
Calendar 2010	547	456	91
Calendar 2011	372	273	99
Calendar 2012	430	295	135
Calendar 2013	375	289	86
Calendar 2014	376	320	56
Calendar 2015	382	272	110
Calendar 2016	400	340	60
First Half of 2017	204	177	27

⁴ Net migration includes a residual, a change the Census Bureau has not attributed to any cause.

School Age Enrollment

According to the Nebraska Department of Education (DOE), the total number of school-age children in Adams County decreased by 4.6 percent from 6,153 in 2016 to 5,873 in 2017, as shown in Table II.1.5. The number of school-age children 5 to 11 years of age decreased from 3,250 in 2016 to 3,040 in 2017.

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.

Table II.1.5 School-Age Children Adams County Academic Years 1992–2017 DOE Data				
Year	Age Group			Total
	5–11	11–13	14–18	
1992	3,622	994	2,375	6,991
1993	3,552	1,005	2,380	6,937
1994	3,152	936	2,158	6,246
1995	3,200	966	2,169	6,335
1996	3,207	907	2,204	6,318
1997	3,271	881	2,181	6,333
1998	3,313	918	2,178	6,409
1999	3,334	950	2,198	6,482
2000	3,374	963	2,162	6,499
2001	3,400	946	2,159	6,505
2002	3,642	979	2,449	7,070
2003	3,217	910	2,241	6,368
2004	3,183	946	2,265	6,394
2005	3,266	881	2,202	6,349
2006	3,307	859	2,197	6,363
2007	3,320	873	2,188	6,381
2008	3,137	816	2,090	6,043
2009	3,266	828	2,264	6,358
2010	3,360	858	2,190	6,408
2011	3,012	826	2,103	5,941
2012	3,042	818	1,948	5,808
2013	3,198	815	1,906	5,919
2014	3,164	776	1,894	5,834
2015	3,292	851	1,950	6,093
2016	3,250	880	2,023	6,153
2017	3,040	842	1,991	5,873

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 Characteristics

Table II.1.6, shows population by age for the 2000 and 2010 Census. The population changed by 0.7 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -2.1 percent to a total of 4,838 persons in 2010. Those aged 25 to 34 changed by -3.8 percent, and those aged under 5 changed by 5.6 percent.

Table II.1.6 Population by Age Adams County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	1,986	6.4%	2,097	6.7%	5.6%
5 to 19	6,856	22%	6,694	21.3%	-2.4%
20 to 24	2,469	7.9%	2,496	8%	1.1%
25 to 34	3,633	11.7%	3,494	11.1%	-3.8%
35 to 54	8,656	27.8%	7,895	25.2%	-8.8%
55 to 64	2,609	8.4%	3,850	12.3%	47.6%
65 or Older	4,942	15.9%	4,838	15.4%	-2.1%
Total	31,151	100.0%	31,364	100.0%	0.7%

The elderly population is further explored in Table II.1.7. Those aged 65 to 66 changed by 23.1 percent between 2000 and 2010, resulting in a population of 564 persons. Those aged 85 or older changed by 9.1 percent during the same time period, and resulted in 883 persons over age 85 in 2010.

Table II.1.7 Elderly Population by Age Adams County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	458	9.3%	564	11.7%	23.1%
67 to 69	651	13.2%	746	15.4%	14.6%
70 to 74	1,128	22.8%	967	20%	-14.3%
75 to 79	1,056	21.4%	897	18.5%	-15.1%
80 to 84	840	17%	781	16.1%	-7%
85 or Older	809	16.4%	883	18.3%	9.1%
Total	4,942	100.0%	4,838	100.0%	-2.1%

Population by race and ethnicity is shown in Table II.1.8 representing 91.9 percent of the white population in 2010. The black population changed by 24 percent, representing 0.8 percent of the population in 2010. The American Indian and Asian populations represented 0.4 and 1.4 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 78.2 percent between 2000 and 2010, compared to the -3 percent growth rate for non-Hispanics.

Table II.1.8 Population by Race and Ethnicity Adams County 2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	29,451	94.5%	28,821	91.9%	-2.1%
Black	200	0.6%	248	0.8%	24%
American Indian	112	0.4%	131	0.4%	17%
Asian	498	1.6%	441	1.4%	-11.4%
Native Hawaiian/ Pacific Islander	11	0%	15	0%	36.4%
Other	620	2%	1,286	4.1%	107.4%
Two or More Races	259	0.8%	422	1.3%	62.9%
Total	31,151	100.0%	31,364	100.0%	0.7%
Hispanic	1,428	4.6%	2,544	8.1%	78.2%
Non-Hispanic	29,723	95.4%	28,820	91.9%	-3%



Population by race and ethnicity through 2016 is shown in Table II.1.9. The white population represented 93.4 percent of the population in 2016, compared with black population accounting for 1 percent of the population. Hispanic population represented 8.9 percent of the population in 2016.

Table II.1.9				
Population by Race and Ethnicity				
Adams County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	28,821	91.9%	29,440	93.4%
Black	248	0.8%	305	1%
American Indian	131	0.4%	85	0.3%
Asian	441	1.4%	421	1.3%
Native Hawaiian/ Pacific Islander	15	0%	13	0%
Other	1,286	4.1%	748	2.4%
Two or More Races	422	1.3%	524	1.7%
Total	31,364	100.0%	31,536	100.0%
Non-Hispanic	28,820	91.9%	28,727	91.1%
Hispanic	2,544	8.1%	2,809	8.9%

The population by race is broken down further by ethnicity in Table II.1.10. While the white non-Hispanic population changed by -3.4 percent between 2000 and 2010, the white Hispanic population changed by 50 percent. The black non-Hispanic population changed by 19 percent, while the black Hispanic population changed by 81.2 percent.

Table II.1.10					
Population by Race and Ethnicity					
Adams County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	28,735	96.7%	27,747	96.3%	-3.4%
Black	184	0.6%	219	0.8%	19%
American Indian	99	0.3%	104	0.4%	5.1%
Asian	498	1.7%	436	1.5%	-12.4%
Native Hawaiian/ Pacific Islander	7	0%	9	0%	28.6%
Other	17	0.1%	30	0.1%	76.5%
Two or More Races	183	0.6%	275	1%	50.3%
Total Non-Hispanic	29,723	100.0%	28,820	100.0%	-3%
Hispanic					
White	716	50.1%	1,074	42.2%	50%
Black	16	1.1%	29	1.1%	81.2%
American Indian	13	0.9%	27	1.1%	107.7%
Asian	0	0%	5	0.2%	%
Native Hawaiian/ Pacific Islander	4	0.3%	6	0.2%	50%
Other	603	42.2%	1,256	49.4%	108.3%
Two or More Races	76	5.3%	147	5.8%	93.4%
Total Hispanic	1,428	100.0%	2,544	100.0%	78.2%
Total Population	31,151	100.0%	31,364	100.0%	0.7%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.1.11. During this time, the total non-Hispanic population was 28,727 persons in 2016. The Hispanic population was 2,809.

Table II.1.11				
Population by Race and Ethnicity				
Adams County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	27,747	96.3%	27,543	95.9%
Black	219	0.8%	259	0.9%
American Indian	104	0.4%	55	0.2%
Asian	436	1.5%	421	1.5%
Native Hawaiian/ Pacific Islander	9	0%	13	0%
Other	30	0.1%	0	0%
Two or More Races	275	1%	436	1.5%
Total Non-Hispanic	28,820	100.0%	28,727	100.0%
Hispanic				
White	1,074	42.2%	1,897	67.5%
Black	29	1.1%	46	1.6%
American Indian	27	1.1%	30	1.1%
Asian	5	0.2%	0	0%
Native Hawaiian/ Pacific Islander	6	0.2%	0	0%
Other	1,256	49.4%	748	26.6%
Two or More Races	147	5.8%	88	3.1%
Total Hispanic	2,544	100.0	2,809	100.0%
Total Population	31,364	100.0%	31,536	100.0%

Households by type and tenure are shown in Table II.1.12. Family households represented 62.9 percent of households, while non-family households accounted for 37.1 percent. These changed from 63.9 and 36.1 percent, respectively.

Table II.1.12				
Household Type by Tenure				
Adams County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	7,962	63.9%	8,002	62.9%
Married-Couple Family	6,248	78.5%	6,456	80.7%
Owner-Occupied	5,357	85.7%	5,467	84.7%
Renter-Occupied	891	14.3%	989	15.3%
Other Family	1,714	21.5%	1,546	21.4%
Male Householder, No Spouse Present	531	31%	521	34.3%
Owner-Occupied	298	56.1%	312	59.9%
Renter-Occupied	233	43.9%	209	40.1%
Female Householder, No Spouse Present	1,183	69%	1,025	76.5%
Owner-Occupied	565	47.8%	542	52.9%
Renter-Occupied	618	52.2%	483	47.1%
Non-Family Households	4,504	36.1%	4,717	37.1%
Owner-Occupied	2,206	49%	2,362	50.1%
Renter-Occupied	2,298	51%	2,355	49.9%
Total	12,466	100.0%	12,719	100.0%



The group quarters population was 1,554 in 2010, compared to 1,642 in 2000. Institutionalized populations experienced a -53.3 percent change between 2000 and 2010. Non-institutionalized populations experienced a 29.3 percent change during this same time period.

Table II.1.13 Group Quarters Population					
Adams 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	215	31.2%	28	8.7%	-87%
Juvenile Facilities	.	.	50	15.5%	.
Nursing Homes	324	47%	225	69.9%	-30.6%
Other Institutions	150	21.8%	19	5.9%	-87.3%
Total	689	100.0%	322	100.0%	-53.3%
Noninstitutionalized					
College Dormitories	814	85.4%	1,083	87.9%	33%
Military Quarters	0	0%	0	0%	%
Other Noninstitutionalized	139	14.6%	149	12.1%	7.2%
Total	953	100.0%	1,232	100.0%	29.3%
Group Quarters Population	1,642	100.0%	1,554	100.0%	-5.4%

The number of foreign born persons are shown in Table II.1.14. An estimated 2.5 percent of the population was born in Mexico, with 0.7 percent born in Cuba, and another 0.5 percent were born in Vietnam.

Table II.1.14 Place of Birth for the Foreign-Born Population			
Adams County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	778	2.5%
#2 country of origin	Cuba	213	0.7%
#3 country of origin	Vietnam	165	0.5%
#4 country of origin	El Salvador	118	0.4%
#5 country of origin	Guatemala	109	0.3%
#6 country of origin	Philippines	93	0.3%
#7 country of origin	Honduras	78	0.2%
#8 country of origin	Germany	55	0.2%
#9 country of origin	Korea	49	0.2%
#10 country of origin	England	35	0.1%

Limited English Proficiency and the language spoken at home are shown in Table II.1.15. An estimated 2.8 percent of the population speaks Spanish at home, followed by 0.5 percent speaking Vietnamese.

Table II.1.15
Limited English Proficiency and Language Spoken at Home
 Adams County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	822	2.8%
#2 LEP Language	Vietnamese	156	0.5%
#3 LEP Language	German or other West Germanic languages	22	0.1%
#4 LEP Language	Other Indo-European languages	6	0%
#5 LEP Language	Tagalog	6	0%
#6 LEP Language	Russian, Polish, or other Slavic languages	5	0%
#7 LEP Language	Arabic	0	0%
#8 LEP Language	Chinese	0	0%
#9 LEP Language	French, Haitian, or Cajun	0	0%
#10 LEP Language	Korean	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.1.16. Some 17.4 percent of the population was disabled in 2000, or a total of 4,933 persons. The disability rate was highest for those over 65, with 38 percent disabled.

Table II.1.16
Disability by Age
 Adams County
 2000 Census SF3 Data

Age	Total	
	Disabled Population	Disability Rate
5 to 15	254	5.4%
16 to 64	2,912	15.3%
65 and older	1,767	38%
Total	4,933	17.4%

Table II.1.17 shows disability by type in 2000. There were 2,255 physical disabilities in 2000, some 1,807 employment disabilities, and 1,765 go-outside-home disabilities.

Table II.1.17
Total Disabilities Tallied: Aged 5 and Older
 Adams County
 2000 Census SF3 Data

Disability Type	Population
Sensory disability	1,076
Physical disability	2,255
Mental disability	1,309
Self-care disability	535
Employment disability	1,807
Go-outside-home disability	1,765
Total	8,747

Disability by age, as estimated by the 2016 ACS, is shown in Table II.1.18. The disability rate for females was 13.4 percent, compared to 11.7 percent for males. The disability rate changed precipitously higher with age, with 52.8 percent of those over 75 experiencing a disability.

Table II.1.18 Disability by Age Adams 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%	3	0.3%	3	0.1%
5 to 17	208	7.2%	67	2.7%	275	5.1%
18 to 34	250	6.4%	228	6.5%	478	6.5%
35 to 64	645	11.2%	707	12.5%	1,352	11.9%
65 to 74	300	23.4%	300	20.9%	600	22%
75 or Older	452	51.1%	769	53.9%	1,221	52.8%
Total	1,855	11.7%	2,074	13.4%	3,929	12.6%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.1.19. Some 6.8 percent have an ambulatory disability, 4.7 have an independent living disability, and 2 percent have a self-care disability.

Table II.1.19 Total Disabilities Tallied: Aged 5 and Older Adams County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	1,269	4.1%
Vision disability	809	2.6%
Cognitive disability	1,273	4.4%
Ambulatory disability	1,975	6.8%
Self-Care disability	584	2%
Independent living disability	1,107	4.7%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.1.20 and Table II.1.21. In 2016, some 15,845 persons were employed and 901 were unemployed. This totaled a labor force of 16,746 persons. The unemployment rate for Adams County was estimated to be 5.4 in 2016.

Table II.1.20 Employment, Labor Force and Unemployment Adams County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	15,845
Unemployed	901
Labor Force	16,746
Unemployment Rate	5.4%

In 2016, 91.8 percent of households in Adams County had a high school education or greater.

Table II.1.21	
High School or Greater Education	
Adams County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	11,677
Total Households	12,719
Percent High School or Above	91.8%

As seen in Table II.1.22, 29.6 percent of the population had a high school diploma or equivalent, another 40.9 percent have some college, 13.4 percent have a Bachelor's Degree, and 6.9 percent of the population had a graduate or professional degree.

Table II.1.22		
Educational Attainment		
Adams County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	2,218	9.2%
High School or Equivalent	7,116	29.6%
Some College or Associates Degree	9,841	40.9%
Bachelor's Degree	3,234	13.4%
Graduate or Professional Degree	1,648	6.9%
Total Population Above 18 years	24,057	100.0%

ECONOMICS

Labor Force

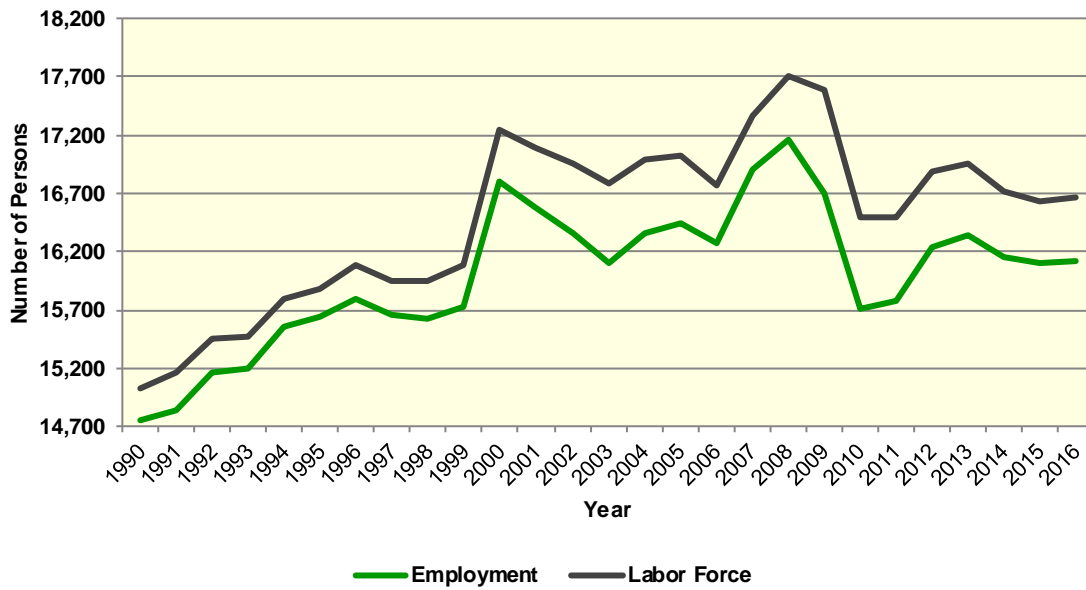
Table II.1.23, shows the labor force statistics for Adams County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1995 with a rate of 1.5. The highest level of unemployment occurred during 2009 rising to a rate of 5.1. This compared to a statewide low of 2.3 in 1990 and statewide high of 4.6 in 2009. Over the last year the unemployment rate in Adams County increased from 3.2 percent in 2015 to 3.3 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.1.23
Labor Force Statistics
 Adams County
 1990 - 2016 BLS Data

Year	Adams County				Statewide
	Unemployment	Employment	Labor Force	Unemployment Rate	Unemployment Rate
1990	267	14,757	15,024	1.8%	2.3%
1991	311	14,844	15,155	2.1%	2.7%
1992	289	15,170	15,459	1.9%	2.9%
1993	273	15,197	15,470	1.8%	2.8%
1994	249	15,549	15,798	1.6%	2.6%
1995	236	15,650	15,886	1.5%	2.6%
1996	289	15,790	16,079	1.8%	2.7%
1997	296	15,651	15,947	1.9%	2.5%
1998	325	15,619	15,944	2%	2.6%
1999	350	15,728	16,078	2.2%	2.8%
2000	445	16,804	17,249	2.6%	2.8%
2001	523	16,578	17,101	3.1%	3.1%
2002	605	16,357	16,962	3.6%	3.6%
2003	686	16,106	16,792	4.1%	3.9%
2004	644	16,353	16,997	3.8%	3.9%
2005	578	16,449	17,027	3.4%	3.8%
2006	490	16,274	16,764	2.9%	3.1%
2007	471	16,903	17,374	2.7%	3%
2008	544	17,164	17,708	3.1%	3.3%
2009	889	16,704	17,593	5.1%	4.6%
2010	781	15,713	16,494	4.7%	4.6%
2011	710	15,777	16,487	4.3%	4.4%
2012	645	16,242	16,887	3.8%	4%
2013	622	16,340	16,962	3.7%	3.8%
2014	567	16,146	16,713	3.4%	3.3%
2015	527	16,097	16,624	3.2%	3%
2016	548	16,125	16,673	3.3%	3.2%

Diagram II.1.2, shows the employment and labor force for Adams County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 16,125 persons, with the labor force reaching 16,673, indicating there were a total of 548 unemployed persons.

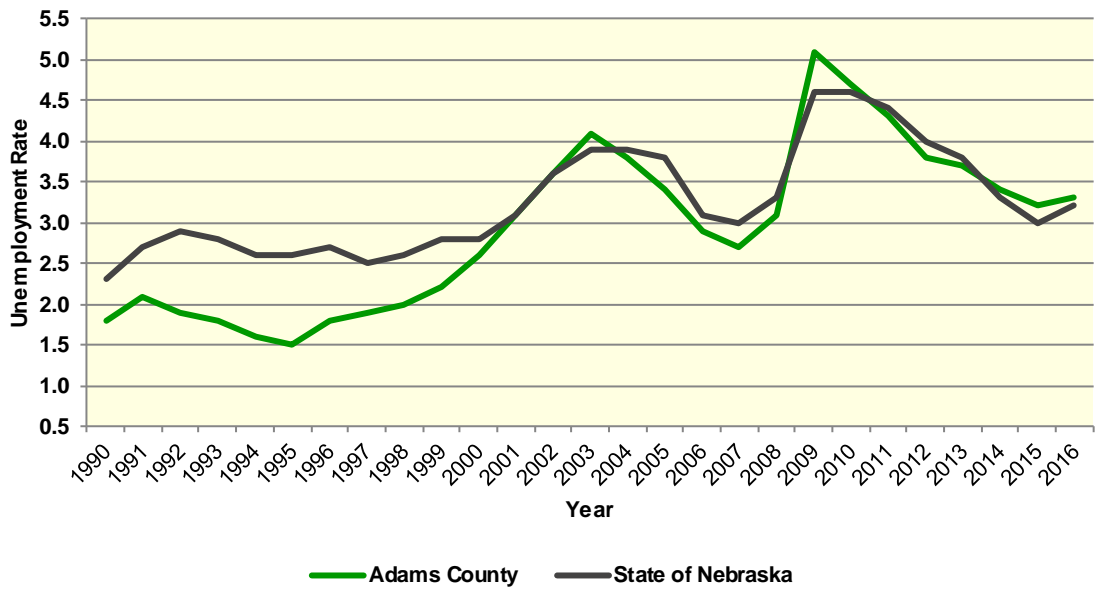
Diagram II.1.2
Employment and Labor Force
 Adams County
 1990 – 2016 BLS Data



Unemployment

Diagram II.1.3, shows the unemployment rate for both the State and Adams County. During the 1990’s the average rate for Adams County was 1.8, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 3.4, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 3.8. Over the course of the entire period Adams County had an average unemployment rate lower than the state, 3 percent for Adams County, versus 3.3 statewide.

Diagram II.1.3
Annual Unemployment Rate
 Adams 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.1.24, shows total real earnings by industry for Adams County. In the most recent 2016 estimate, the manufacturing industry had the largest total real earnings, with total real earnings reaching 145,019,000 dollars. Between 2015 and 2016 the accommodation and food services industry saw the largest percentage increase, rising by 10.7 percent to 26,791,000 dollars.

Table II.1.24
Real Earnings by Industry
 Adams 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	53,001	60,097	124,652	114,404	112,911	92,551	95,886	78,483	-18.1
Forestry, fishing, related activities, and other	3,667	6,390	6,927	8,569	8,576	8,511	7,334	8,006	9.2
Mining	0	358	71	71	0	0	0	222	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	50,055	70,052	59,019	61,729	58,395	65,761	64,190	66,475	3.6
Manufacturing	159,359	117,057	127,668	130,317	126,721	143,934	146,544	145,019	-1
Wholesale trade	28,679	43,137	44,424	52,568	47,592	48,214	40,320	38,781	-3.8
Retail trade	57,882	53,630	53,090	54,273	56,473	57,488	58,442	58,661	0.4
Transportation and warehousing	37,965	0	0	0	0	0	0	0	0
Information	8,251	8,074	7,853	8,139	7,746	6,554	5,802	5,616	-3.2
Finance and insurance	20,426	33,956	26,449	31,472	23,540	27,421	28,337	27,396	-3.3
Real estate and rental and leasing	14,580	12,192	12,830	18,579	21,013	21,137	14,134	7,119	-49.6
Professional and technical services	0	25,078	25,882	28,272	28,307	29,314	27,964	28,058	0.3
Management of companies and enterprises	0	11,047	8,465	9,795	9,720	9,512	10,388	10,781	3.8
Administrative and waste services	16,526	13,673	16,474	28,312	26,656	23,615	22,194	20,857	-6
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	4,168	3,588	3,808	3,886	3,728	3,843	3,800	3,922	3.2
Accommodation and food services	19,876	23,276	21,918	22,571	21,936	22,316	24,198	26,791	10.7
Other services, except public administration	31,675	33,392	33,296	35,574	35,353	36,608	37,673	38,189	1.4
Government and government enterprises	130,222	141,464	142,841	139,578	135,079	136,900	142,042	144,402	1.7
Total	800,315	859,872	918,374	961,546	935,647	955,258	959,283	946,147	-1.4



Table II.1.25, shows the total employment by industry for Adams County. The most recent estimates show the manufacturing industry was the largest employer in Adams County, with employment reaching 2,499 jobs in 2016. Between 2015 and 2016 the forestry, fishing, and related activities industry saw the largest percentage increase, rising by 17.2 percent to 273 jobs.

Table II.1.25
Employment by Industry
Adams County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	696	569	595	584	585	579	623	601	-3.5
Forestry, fishing, related activities, and other	229	295	341	319	295	342	233	273	17.2
Mining	13	23	18	26	30	25	18	18	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	1,191	1,406	1,207	1,272	1,302	1,345	1,338	1,321	-1.3
Manufacturing	3,172	2,144	2,345	2,386	2,338	2,435	2,497	2,499	0.1
Wholesale trade	597	775	800	853	873	884	812	772	-4.9
Retail trade	2,418	2,211	2,221	2,251	2,314	2,345	2,400	2,354	-1.9
Transportation and warehousing	656	0	0	0	0	0	0	0	0
Information	196	218	208	198	198	191	173	170	-1.7
Finance and insurance	600	819	856	844	875	820	839	846	0.8
Real estate and rental and leasing	547	700	716	690	725	749	795	825	3.8
Professional and technical services	0	601	629	651	654	660	637	642	0.8
Management of companies and enterprises	0	149	129	147	141	140	145	149	2.8
Administrative and waste services	740	603	693	919	875	747	700	699	-0.1
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	290	279	269	261	279	288	269	274	1.9
Accommodation and food services	1,242	1,364	1,321	1,337	1,356	1,300	1,328	1,432	7.8
Other services, except public administration	1,134	1,170	1,178	1,225	1,206	1,191	1,249	1,271	1.8
Government and government enterprises	2,847	2,555	2,568	2,497	2,459	2,470	2,486	2,478	-0.3
Total	20,337	19,991	20,075	20,683	20,840	20,887	21,001	21,197	0.9



Table II.1.26, shows the real average earnings per job by industry for Adams County. These figures are calculated by dividing the Total Real Earning displayed in Table II.1.24 and Table II.1.25, by Industry. In 2016, the farm industry had the highest average earnings reaching 130,587 dollars. Between 2015 and 2016 the construction industry saw the largest percentage increase, rising by 4.9 percent to 50,322 dollars.

Table II.1.26
Real Earnings Per Job by Industry
 Adams County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	76,150	105,618	209,498	195,898	193,011	159,846	153,909	130,587	-15.2
Forestry, fishing, related activities, and other	16,015	21,661	20,313	26,862	29,071	24,886	31,478	29,326	-6.8
Mining	0	15,557	3,955	2,730	0	0	0	12,333	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	42,027	49,823	48,898	48,529	44,850	48,893	47,975	50,322	4.9
Manufacturing	50,239	54,598	54,443	54,617	54,200	59,111	58,688	58,031	-1.1
Wholesale trade	48,038	55,660	55,530	61,627	54,515	54,541	49,655	50,234	1.2
Retail trade	23,938	24,256	23,903	24,111	24,405	24,515	24,351	24,920	2.3
Transportation and warehousing	57,874	0	0	0	0	0	0	0	0
Information	42,099	37,039	37,756	41,106	39,123	34,314	33,540	33,035	-1.5
Finance and insurance	34,043	41,460	30,898	37,289	26,903	33,441	33,775	32,383	-4.1
Real estate and rental and leasing	26,655	17,417	17,918	26,925	28,984	28,220	17,778	8,629	-51.5
Professional and technical services	0	41,726	41,149	43,429	43,283	44,415	43,899	43,704	-0.4
Management of companies and enterprises	0	74,141	65,620	66,629	68,933	67,939	71,642	72,356	1
Administrative and waste services	22,332	22,675	23,771	30,807	30,464	31,613	31,705	29,838	-5.9
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	14,371	12,860	14,156	14,890	13,361	13,345	14,128	14,314	1.3
Accommodation and food services	16,003	17,065	16,592	16,882	16,177	17,166	18,221	18,709	2.7
Other services, except public administration	27,932	28,540	28,264	29,040	29,314	30,737	30,162	30,046	-0.4
Government and government enterprises	45,740	55,368	55,624	55,898	54,932	55,425	57,137	58,274	2
Total	39,353	43,013	45,747	46,490	44,897	45,735	45,678	44,636	-2.3

Table II.1.27 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 \$1,400,955,000 a -0.8 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 19,991 and 21,197 in 2016, which was a percentage change of 0.9 over this period.



Table II.1.27
Total Employment and Real Personal Income
 Adams County
 BEA Data 1969 Through 2016

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	441,684	27,508	-608	103,543	46,880	563,991	18,599	14,802	29,840
1970	453,048	28,297	-2,114	109,540	51,419	583,596	19,110	15,338	29,535
1971	461,318	29,669	-3,324	111,792	55,633	595,750	19,432	15,312	30,126
1972	475,060	32,374	-4,275	118,104	59,027	615,542	19,759	15,666	30,326
1973	524,041	39,022	-4,469	125,760	69,386	675,696	21,718	16,053	32,645
1974	512,593	40,998	-6,176	130,679	71,172	667,271	21,797	16,261	31,522
1975	522,491	39,851	-5,952	136,098	75,881	688,667	22,974	15,788	33,095
1976	528,400	42,897	-8,003	138,363	77,295	693,159	22,913	16,273	32,472
1977	536,340	43,803	-7,507	147,539	77,552	710,121	23,498	16,598	32,312
1978	564,662	46,396	-7,922	150,794	78,331	739,469	24,455	16,992	33,231
1979	611,549	50,849	-9,485	157,835	81,371	790,422	25,801	17,722	34,509
1980	568,785	50,188	-10,188	172,732	87,310	768,451	25,003	18,006	31,590
1981	569,628	52,621	-9,033	197,990	92,111	798,075	25,756	18,095	31,479
1982	515,699	50,837	-8,041	228,741	96,453	782,016	25,063	17,546	29,392
1983	510,830	49,569	-6,057	216,893	100,524	772,622	25,006	16,971	30,100
1984	568,648	54,067	-9,642	221,905	101,135	827,979	26,841	17,441	32,604
1985	562,261	56,739	-12,292	216,863	104,821	814,914	26,410	17,540	32,056
1986	549,821	56,933	-10,565	214,156	108,834	805,313	26,403	17,220	31,929
1987	583,586	59,455	-13,011	206,709	107,580	825,410	27,510	17,696	32,978
1988	636,383	66,731	-16,241	202,709	108,673	864,793	28,810	18,718	33,999
1989	639,496	67,889	-15,905	203,409	111,237	870,350	29,107	18,850	33,925
1990	659,302	71,070	-15,596	211,719	115,309	899,665	30,354	18,817	35,038
1991	651,047	70,743	-15,783	210,291	118,724	893,536	29,866	18,763	34,699
1992	648,574	71,895	-17,729	206,639	125,976	891,565	29,673	18,802	34,495
1993	636,673	72,490	-19,297	207,401	130,025	882,312	29,101	18,982	33,542
1994	681,074	77,399	-23,438	212,500	134,789	927,526	30,403	19,773	34,445
1995	710,243	79,661	-28,870	234,947	140,846	977,506	31,755	19,981	35,545
1996	735,503	79,103	-27,233	241,781	146,431	1,017,379	32,935	20,446	35,974
1997	707,194	80,077	-27,690	251,547	145,784	996,759	32,101	20,404	34,660
1998	736,351	82,897	-29,780	271,412	155,030	1,050,116	33,816	20,665	35,633
1999	771,644	86,083	-35,632	258,795	163,857	1,072,581	34,481	21,070	36,623
2000	769,314	85,038	-33,661	273,323	166,075	1,090,014	34,988	20,578	37,386
2001	800,315	88,059	-41,239	266,057	185,074	1,122,149	36,174	20,337	39,353
2002	803,985	89,423	-41,291	263,093	187,616	1,123,980	36,593	19,940	40,320
2003	824,547	88,423	-39,965	276,393	191,264	1,163,816	37,919	19,481	42,326
2004	827,967	89,103	-39,410	235,413	198,885	1,133,751	36,883	19,793	41,831
2005	839,610	91,020	-38,163	244,899	202,215	1,157,541	37,355	20,005	41,970
2006	836,318	95,256	-37,020	246,148	211,043	1,161,232	37,568	20,264	41,271
2007	897,143	100,361	-37,490	268,611	218,966	1,246,870	40,362	20,924	42,876
2008	875,948	97,107	-34,940	289,543	237,709	1,271,153	40,794	20,758	42,198
2009	865,406	98,483	-31,734	262,986	247,711	1,245,885	39,831	20,471	42,275
2010	859,872	98,759	-28,703	257,456	254,737	1,244,603	39,710	19,991	43,013
2011	918,374	86,765	-28,180	289,677	255,113	1,348,220	43,165	20,075	45,748
2012	961,546	89,774	-31,737	316,104	246,441	1,402,580	44,683	20,683	46,490
2013	935,647	98,958	-27,313	290,580	247,730	1,347,686	42,661	20,840	44,896
2014	955,258	101,877	-29,195	312,459	257,655	1,394,299	44,357	20,887	45,735
2015	959,283	102,511	-27,601	317,736	265,310	1,412,217	44,711	21,001	45,678
2016	946,147	104,183	-26,917	315,357	270,551	1,400,955	44,216	21,197	44,636



Diagram II.1.4, shows real average earnings per job for Adams County from 1990 to 2016. Over this period the average earning per job for Adams County was 39,950 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

Diagram II.1.4
Real Average Earnings Per Job
 Adams County
 BEA Data 1990 - 2016

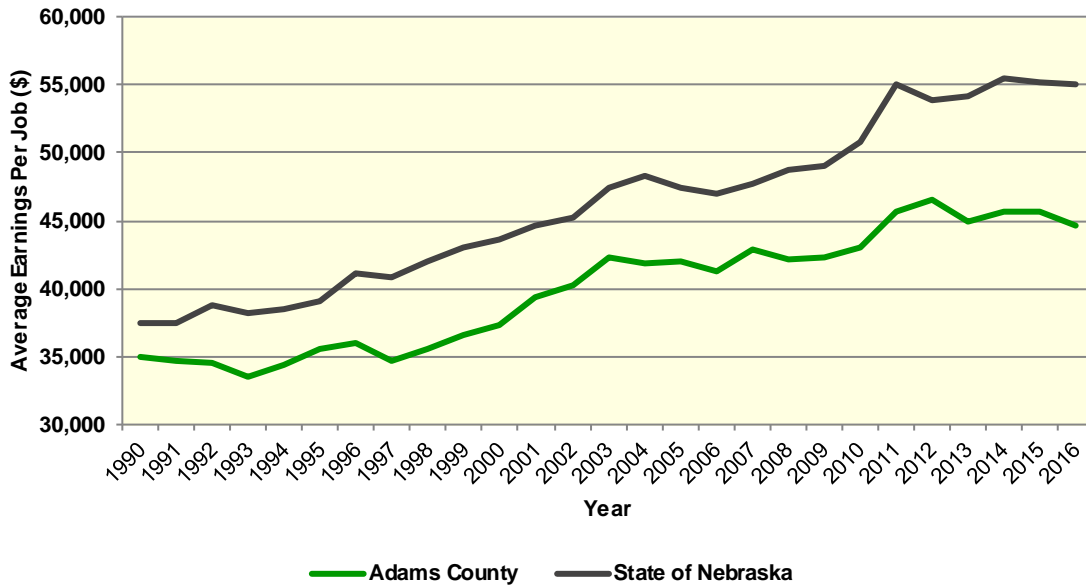
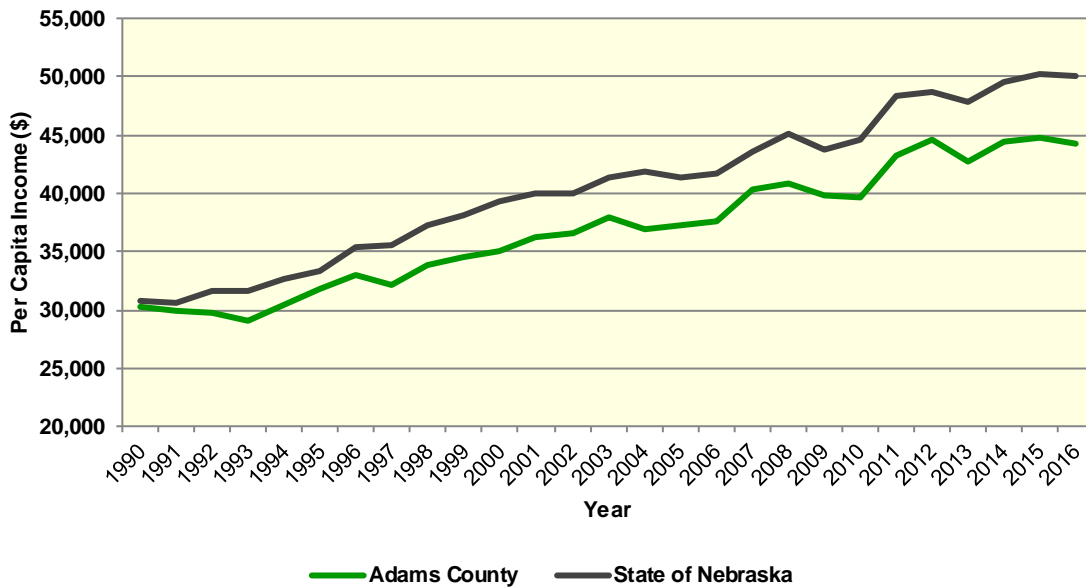


Diagram II.1.5, in Adams County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Adams County was 36,906 dollars, which was lower than the statewide average of 40,548 dollars over the same period.

Diagram II.1.5
Real Per Capita Income
 Adams County
 BEA Data 1990 - 2016



Quarterly Census of Employment and Wages

The Bureau of Labor Statistics (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. Data from this series are from the period of January 2006 through December 2016 and are presented in Table II.1.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment increased from 15,370 persons in 2015 to 15,514 in 2016, a change of 1 percent.

Table II.1.28
Total Monthly Employment
 Adams County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	14,564	14,541	15,201	15,168	14,213	13,987	14,351	14,783	14,704	14,806	15,011
Feb	14,601	14,600	15,276	15,244	14,333	14,096	14,588	14,932	14,816	14,849	15,049
Mar	14,662	14,668	15,597	15,218	14,352	14,253	14,716	14,999	14,892	14,940	15,182
Apr	14,893	14,886	15,619	15,669	14,671	14,455	15,106	15,245	15,175	15,290	15,429
May	15,127	15,069	15,850	15,771	14,875	14,807	15,194	15,557	15,520	15,623	15,676
Jun	15,301	15,368	15,846	15,502	14,935	14,853	15,398	15,551	15,524	15,605	15,775
Jul	15,919	16,417	15,787	14,984	15,624	15,053	16,179	16,012	16,171	15,964	16,621
Aug	14,950	16,622	15,556	15,244	14,497	15,369	15,452	15,248	15,658	15,384	15,477
Sep	15,037	15,979	15,716	15,061	14,710	14,732	15,609	15,413	15,394	15,534	15,592
Oct	14,877	15,725	15,758	15,104	14,687	14,729	15,404	15,421	15,502	15,539	15,603
Nov	14,914	15,554	15,748	14,891	14,593	14,631	15,343	15,152	15,211	15,532	15,478
Dec	14,715	15,345	15,704	14,601	14,348	14,560	15,367	15,104	15,137	15,373	15,280
Annual	14,963	15,398	15,638	15,205	14,653	14,627	15,226	15,285	15,309	15,370	15,514
% Change	-1%	3%	2%	-3%	-4%	(ND)%	4%	(ND)%	(ND)%	(ND)%	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 690 dollars in 2015. In 2016, average weekly wages saw an increase of 2 percent over the prior year, rising to 705 dollars, or by 15 dollars. These data are shown in Table II.1.29.

Table II.1.29						
Average Weekly Wages						
Adams County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	440	458	446	517	465	
2002	462	476	482	521	485	4%
2003	472	497	501	543	503	4%
2004	488	504	499	567	515	2%
2005	490	518	527	558	523	2%
2006	524	529	544	593	548	5%
2007	542	547	598	645	584	7%
2008	547	563	583	623	579	-1%
2009	563	562	592	646	590	2%
2010	580	608	606	666	615	4%
2011	582	618	628	679	627	2%
2012	631	631	620	708	648	3%
2013	619	637	635	711	651	(ND)%
2014	635	657	651	747	673	3%
2015	652	674	683	749	690	3%
2016(p)	654	695	720	750	705	2%

Total business establishments reported by the QCEW are displayed in Table II.1.30. Between 2015 and 2016, the total number of business establishments in Adams County increased from 1,192 to 1,219 establishments.

Table II.1.30						
Number of Business Establishments						
Adams County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	967	960	964	953	961	
2002	969	963	960	954	962	(ND)%
2003	967	975	983	980	976	1%
2004	988	993	1,000	992	993	2%
2005	1,012	1,009	1,005	1,006	1,008	2%
2006	1,001	1,012	1,014	994	1,005	(ND)%
2007	1,014	1,023	1,030	1,028	1,024	2%
2008	1,035	1,033	1,037	1,034	1,035	1%
2009	1,035	1,036	1,045	1,037	1,038	(ND)%
2010	1,029	1,027	1,034	1,027	1,029	-1%
2011	1,028	1,025	1,018	1,032	1,026	(ND)%
2012	1,143	1,166	1,182	1,192	1,171	14%
2013	1,198	1,212	1,189	1,198	1,199	2%
2014	1,197	1,216	1,184	1,191	1,197	(ND)%
2015	1,193	1,205	1,177	1,191	1,192	(ND)%
2016	1,204	1,212	1,223	1,236	1,219	2%

Nebraska Department of Revenue

According to the Nebraska Department of Revenue (DOR), returns from taxpayers with adjusted gross incomes (AGIs) of less than \$10,000 decreased by 2.7 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 increased by 6.3 percent over the period. On the other hand, by 2016 there were 1,958 returns for AGIs of \$100,000 or more. Table II.1.31 presents AGI distribution for the years 1991 through 2016.

Table II.1.31										
Income Tax Returns by Adjusted Gross Income										
Adams County										
1991–2016 DOR Data										
Year	Less than \$10,000	\$10,001–\$15,000	\$15,001–\$25,000	\$25,001–\$35,000	\$35,001–\$50,000	\$50,001–\$75,000	\$75,001–\$100,000	\$100,001–\$250,000	More than \$250,000	Total⁵
1991	4,312	1,523	2,518	1,869	1,741	961	219	196	46	13,385
1992	4,194	1,529	2,563	1,856	1,824	1,072	236	231	57	13,562
1993	4,122	1,456	2,536	1,835	1,858	1,091	274	234	67	13,473
1994	4,131	1,377	2,495	1,788	1,877	1,217	271	233	68	13,457
1995	3,830	1,345	2,505	1,767	1,981	1,330	339	263	70	13,430
1996	3,832	1,231	2,593	1,791	2,071	1,478	407	313	92	13,808
1997	3,794	1,133	2,459	1,705	2,016	1,613	438	380	94	13,632
1998	3,650	1,074	2,445	1,727	1,994	1,724	525	424	90	13,653
1999	3,566	1,007	2,323	1,765	2,011	1,829	596	458	101	13,656
2000	3,458	923	2,278	1,805	1,946	1,896	687	518	118	13,629
2001	3,327	921	2,220	1,656	2,002	2,002	595	519	99	13,341
2002	3,250	980	2,189	1,701	1,874	2,013	664	485	90	13,246
2003	2,986	1,070	2,179	1,660	1,856	2,001	713	520	100	13,085
2004	2,954	1,055	2,133	1,690	1,899	1,979	785	606	118	13,219
2005	2,558	936	1,945	1,499	1,712	1,951	816	649	133	12,199
2006	2,667	1,101	2,246	1,674	1,870	2,031	1,002	791	171	13,553
2007	2,737	1,096	2,059	1,662	1,862	2,155	1,133	952	197	13,853
2008	2,665	1,104	2,199	1,773	1,905	2,218	1,173	1,007	197	14,241
2009	2,584	1,235	2,309	1,772	1,795	2,099	1,142	1,018	173	14,127
2010	2,348	1,242	2,179	1,722	1,864	2,073	1,156	1,157	175	13,916
2011	2,487	1,224	2,139	1,759	1,836	2,108	1,200	1,233	222	14,208
2012	2,427	1,197	2,221	1,774	1,899	2,116	1,248	1,386	340	14,608
2013	2,459	1,185	2,045	1,766	1,935	2,162	1,264	1,450	300	14,566
2014	2,381	1,147	2,046	1,865	1,961	2,129	1,333	1,610	299	14,771
2015	2,395	1,143	2,032	1,902	1,989	2,172	1,342	1,640	308	14,923
2016	2,285	1,143	2,049	1,868	1,981	2,184	1,412	1,677	281	14,880

⁵ Income levels with fewer than 10 returns were not disclosed, but are included in the totals. As a result, income levels may not sum to total.

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 increase from 3,739 in 2010 to 3,835 in 2016, with the poverty rate reaching 12.7 percent in 2016. This compared to a state poverty rate of 11.3 percent and a national rate of 14 percent in 2016. Table II.1.32 presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	2,669	9%
2001	2,734	9.2%
2002	2,939	9.9%
2003	2,973	10%
2004	3,197	10.1%
2005	3,804	12.2%
2006	3,813	12.1%
2007	3,646	11.6%
2008	3,254	10.3%
2009	4,195	13.2%
2010	3,739	12.5%
2011	4,078	13.7%
2012	3,724	12.5%
2013	3,434	11.4%
2014	3,746	12.5%
2015	3,814	12.7%
2016	3,835	12.7%

The rate of poverty for Adams County is shown in Table II.1.33. In 2016, there were an estimated 3,314 persons living in poverty. This represented a 11.2 percent poverty rate, compared to 9.3 percent poverty in 2000. In 2016, some 10.1 percent of those in poverty were under age 6, and 10.7 percent were 65 or older.

Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	337	12.3%	336	10.1%
6 to 17	472	17.2%	725	21.9%
18 to 64	1,629	59.2%	1,900	57.3%
65 or Older	312	11.3%	353	10.7%
Total	2,750	100.0%	3,314	100.0%
Poverty Rate	9.3%	.	11.2%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 3.2 percent in Adams County between 2010 and 2016, from 13,350 to 13,780. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.1.34.

Subject	Nebraska	% Growth Since Census	Adams County	% Growth Since Census
2000 Census Base	722,656	.	13,013	.
2010 Census	796,793	10.3	13,350	2.6
July 2011 Estimate	801,068	0.5	13,493	1.1
July 2012 Estimate	804,586	1	13,583	1.7
July 2013 Estimate	809,062	1.5	13,619	2
July 2014 Estimate	814,835	2.3	13,664	2.4
July 2015 Estimate	820,725	3	13,749	3
July 2016 Estimate	827,156	3.8	13,780	3.2

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 Adams County increased from 48 authorizations in 2015 to 71 in 2016.

The real value of single-family building permits increased from \$221,768 in 2015 to \$227,004 in 2016. This compares to an increase in permit value statewide, with values rising from \$203,629 in 2015 to \$206,586 in 2016. Additional details are given in Table II.1.35.

Table II.1.35 Building Permits and Valuation Adams 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	78	10	16	16	120	113,169	4,238
1981	56	2	0	0	58	108,968	0
1982	42	0	16	0	58	94,067	0
1983	54	0	0	0	54	108,992	0
1984	32	6	4	0	42	114,355	0
1985	13	0	0	0	13	100,584	0
1986	21	0	4	0	25	128,004	0
1987	24	4	4	0	32	148,832	0
1988	18	0	3	5	26	138,741	36,408
1989	32	0	0	0	32	155,267	0
1990	22	0	0	24	46	129,703	41,722
1991	43	2	0	0	45	130,788	0
1992	47	0	0	0	47	144,145	0
1993	53	6	40	116	215	133,228	52,137
1994	77	16	32	77	202	132,672	23,832
1995	55	26	12	12	105	145,221	49,317
1996	73	10	0	98	181	150,784	62,956
1997	70	18	0	0	88	148,184	0
1998	62	4	4	12	82	148,409	64,773
1999	73	8	0	0	81	119,100	0
2000	81	0	4	0	85	139,604	0
2001	77	0	0	0	77	172,097	0
2002	83	0	4	0	87	154,705	0
2003	123	4	4	96	227	186,368	103,713
2004	152	14	4	106	276	173,455	102,185
2005	145	8	4	24	181	125,558	58,578
2006	144	8	0	0	152	187,489	0
2007	101	12	0	0	113	208,126	0
2008	55	4	0	0	59	249,230	0
2009	78	8	8	0	94	226,572	0
2010	68	12	96	0	176	204,588	0
2011	62	46	18	0	126	218,964	0
2012	61	10	0	0	71	208,528	0
2013	71	8	3	0	82	217,876	0
2014	95	22	3	0	120	202,397	0
2015	48	20	0	0	68	221,768	0
2016	71	0	0	0	71	227,004	0

Diagram II.1.6
Single-Family Permits
 Adams County
 Census Bureau Data, 1980–2016

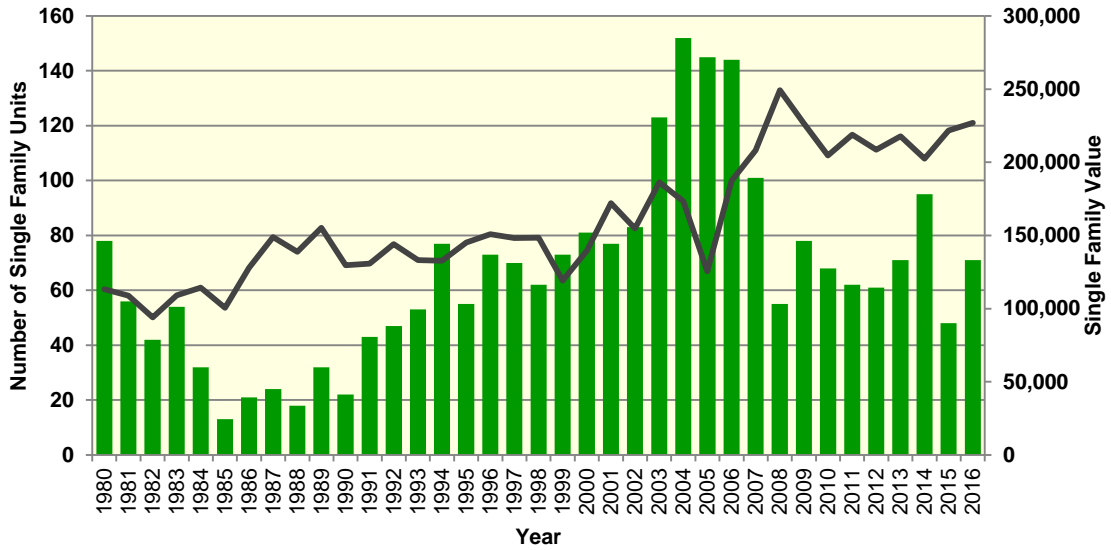
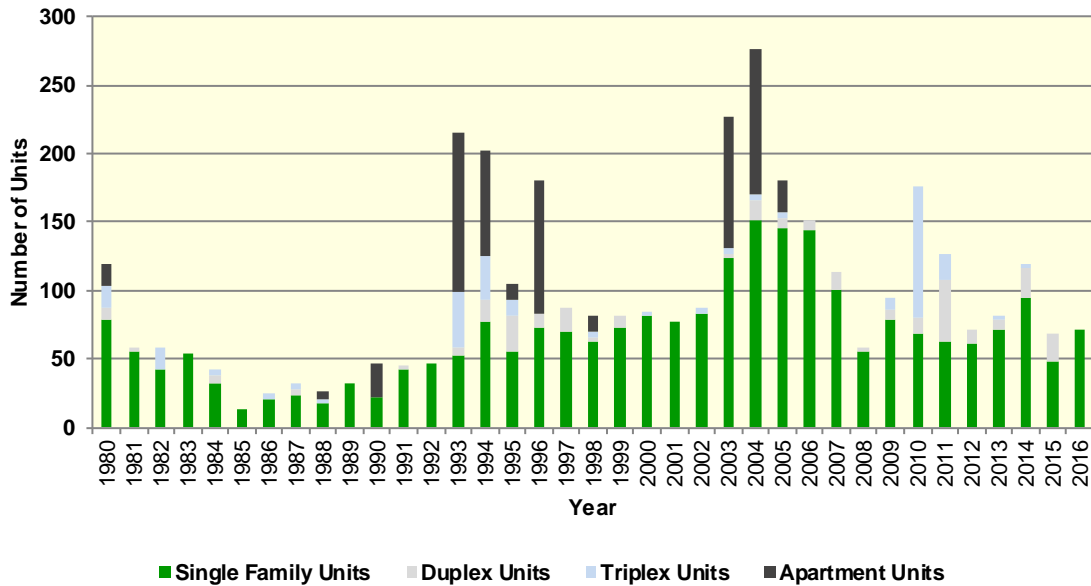


Diagram II.1.7
Total Permits by Unit Type
 Adams County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.1.36. In 2016, there were 13,675 housing units, up from 13,014 in 2000. Single-family units accounted for 78.6 percent of units in 2016, compared to 74.3 in 2000. Apartment units accounted for 6.7 percent in 2016, compared to 7.3 percent in 2000.

Table II.1.36 Housing Units by Type Adams 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	9,663	74.3%	10,748	78.6%
Duplex	530	4.1%	446	3.3%
Tri- or Four-Plex	976	7.5%	968	7.1%
Apartment	944	7.3%	914	6.7%
Mobile Home	896	6.9%	581	4.2%
Boat, RV, Van, Etc.	5	0%	18	0.1%
Total	13,014	100.0%	13,675	100.0%

Some 93.4 percent of housing was occupied in 2010, compared to 93.3 percent in 2000. Owner-occupied housing changed 3.9 percent between 2000 and 2010, ending with owner-occupied units representing 67.6 percent of units. Vacant units changed by 1.3 percent, resulting in 884 vacant units in 2010.

Table II.1.37 Housing Units by Tenure Adams County 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	12,141	93.3%	12,466	93.4%	2.7%
Owner-Occupied	8,111	66.8%	8,426	67.6%	3.9%
Renter-Occupied	4,030	33.2%	4,040	32.4%	0.2%
Vacant Housing Units	873	6.7%	884	6.6%	1.3%
Total Housing Units	13,014	100.0%	13,350	100.0%	2.6%

Table II.1.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 13,675 housing units. An estimated 68.3 percent were owner-occupied, and 7 percent were vacant.

Table II.1.38 Housing Units by Tenure Adams County 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	12,466	93.4%	12,719	93%
Owner-Occupied	8,426	67.6%	8,683	68.3%
Renter-Occupied	4,040	32.4%	4,036	31.7%
Vacant Housing Units	884	6.6%	956	7%
Total Housing Units	13,350	100.0%	13,675	100.0%

Households by household size are shown in Table II.1.39. There were a total of 12,466 households in 2010, up from 12,141 in 2000. One person households changed by 8.8 percent between 2000 and 2010, while two person households changed by 3.4 percent. Three and four person households changed by -3.5 and -6.3 respectively, representing 13.6 percent and 11.5 percent of the population in 2010.

Table II.1.39 Households by Household Size Adams County 2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	3,468	28.6%	3,773	30.3%	8.8%
Two Persons	4,283	35.3%	4,429	35.5%	3.4%
Three Persons	1,754	14.4%	1,693	13.6%	-3.5%
Four Persons	1,529	12.6%	1,433	11.5%	-6.3%
Five Persons	757	6.2%	716	5.7%	-5.4%
Six Persons	236	1.9%	260	2.1%	10.2%
Seven Persons or More	114	0.9%	162	1.3%	42.1%
Total	12,141	100.0%	12,466	100.0%	2.7%

Households by income is shown in Table II.1.40. Households earning more than \$100,000 per year represented 16.9 percent of households in 2016, compared to 6 percent in 2000. Households earning between \$50,000 and \$74,999 represented 19.7 percent of households in 2016, compared to 20.3 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 10.1 percent of households in 2016, compared to 15.6 percent in 2000.

Table II.1.40 Households by Income Adams 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	1,900	15.6%	1,285	10.1%
\$15,000 to \$19,999	920	7.5%	847	6.7%
\$20,000 to \$24,999	942	7.7%	919	7.2%
\$25,000 to \$34,999	1,950	16%	1,441	11.3%
\$35,000 to \$49,999	2,459	20.2%	1,758	13.8%
\$50,000 to \$74,999	2,475	20.3%	2,500	19.7%
\$75,000 to \$99,999	811	6.7%	1,819	14.3%
\$100,000 or More	729	6%	2,150	16.9%
Total	12,186	100.0%	12,719	100.0%

Table II.1.41 shows households by year home built. Housing units built between 2000 and 2009, account for 7 percent and those built in 2010 or later accounted for 1.4 percent of households. Households built in the 1970's, 1980's, and 1990's account for 17 percent, 6.2 percent, and 10.2, respectively. Housing units built prior to 1939 represented 27.3 percent of households in 2016.

Table II.1.41				
Households by Year Home Built				
Adams 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	3,564	29.4%	3,478	27.3%
1940 to 1949	1,456	12%	1,122	8.8%
1950 to 1959	1,669	13.7%	1,472	11.6%
1960 to 1969	1,468	12.1%	1,336	10.5%
1970 to 1979	2,020	16.6%	2,158	17%
1980 to 1989	748	6.2%	783	6.2%
1990 to 1999	1,216	10%	1,303	10.2%
2000 to 2009	.	.	895	7%
2010 or Later	.	.	172	1.4%
Total	12,141	100.0%	12,719	100.0%

The distribution of unit types by race are shown in Table II.1.42. An estimated 81.6 percent of white households occupy single-family homes, while 48.4 percent of black households do. Some 5.8 percent of white households occupy apartments, while 51.6 percent of black households do. An estimated 79.1 percent of Asian, and 100 percent of American Indian households occupy single-family homes.

Table II.1.42							
Distribution of Units in Structure by Race							
Adams County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	81.6%	48.4%	100%	79.1%	%	34.5%	31.5%
Duplex	3.4%	0%	0%	0%	%	0%	20.2%
Tri- or Four-Plex	5.8%	0%	0%	20.9%	%	18.1%	14.6%
Apartment	5.8%	51.6%	0%	0%	%	2.2%	7.9%
Mobile Home	3.3%	0%	0%	0%	%	45.1%	25.8%
Boat, RV, Van, Etc.	0.1%	0%	0%	0%	%	0%	0%
Total	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.1.43. An estimated 40 percent of vacant units were for rent in 2010, a -6.3 percent change since 2000. In addition, some 16.5 percent of vacant units were for sale, a change of 1.4 percent between 2000 and 2010. "Other" vacant units represented 28.4 percent of vacant units in 2010. This is a change of 12.6 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.1.43					
Disposition of Vacant Housing Units					
Adams County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	378	43.3%	354	40%	-6.3%
For Sale	144	16.5%	146	16.5%	1.4%
Rented or Sold, Not Occupied	82	9.4%	72	8.1%	-12.2%
For Seasonal, Recreational, or Occasional Use	44	5%	58	6.6%	31.8%
For Migrant Workers	2	0.2%	3	0.3%	50%
Other Vacant	223	25.5%	251	28.4%	12.6%
Total	873	100.0%	884	100.0%	1.3%

The disposition of vacant units between 2010 and 2016 are shown in Table II.1.44. By 2016, for rent units accounted for 11.5 percent of vacant units, while for sale units accounted for 6.6 percent. “Other” vacant units accounted for 58.4 percent of vacant units, representing a total of 558 “other” vacant units.

Table II.1.44				
Disposition of Vacant Housing Units				
Adams County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	354	40%	110	11.5%
For Sale	146	16.5%	63	6.6%
Rented Not Occupied	25	2.8%	69	7.2%
Sold Not Occupied	47	5.3%	47	4.9%
For Seasonal, Recreational, or Occasional Use	58	6.6%	109	11.4%
For Migrant Workers	3	0.3%	0	0%
Other Vacant	251	28.4%	558	58.4%
Total	884	100.0%	956	100.0%

Department of Property Assessment Division

The Department of Property Assessment Division (PAD) provided a database of residential property transactions over the last 19 years. Property transactions are primarily related to existing buildings, with very few for new construction. During fiscal years 1999 through 2017, there were 7,848 property transactions in Adams County. Of these, 6,965 were for single-family homes during this 19-year period, as shown in Table II.1.45.

Table II.1.45						
Residential Property Transactions						
Adams County						
Fiscal Years 1999–2017 PAD Data						
Year	Single-Family	Mobile Home	Duplex	Townhome	Missing	Total
1999	448	0	1	4	6	459
2000	437	5	1	1	2	446
2001	238	0	0	6	129	373
2002	4	0	0	0	431	435
2003	252	0	1	1	186	440
2004	453	5	3	1	8	470
2005	472	1	2	3	1	479
2006	484	2	3	1	0	490
2007	412	3	5	0	0	420
2008	385	0	3	1	0	389
2009	379	0	2	3	0	384
2010	423	0	3	2	0	428
2011	302	0	4	5	0	311
2012	89	0	1	0	0	90
2013	349	0	5	3	0	357
2014	478	0	5	1	2	486
2015	463	0	6	5	1	475
2016	442	0	6	0	2	450
2017	455	0	8	3	0	466
Total	6,965	16	59	40	768	7,848

The PAD data also include descriptions of the quality of the building, which refers to the grade of materials and workmanship used in the original construction. Of the 2,287 single-family home property transactions for units built before 1930, 1.2 percent of units were of low quality and 35.8 percent were of fair quality. Conversely, of the 428 homes built from 2001 through 2010, 0.2 percent of units were of low quality and 9.1 percent of fair quality. Table II.1.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

Table II.1.46										
Single-Family Homes by Year Built and Quality of Materials and Workmanship										
Adams County										
Fiscal Years 1999–2017 PAD Data										
Quality	Before 1930	1931-1960	1961-1970	1971-1980	1981-1990	1991-2000	2001-2010	2011-2017	Missing	Total
Low	28	16	3	4	0	1	1	1	0	54
Fair	819	758	128	103	14	37	39	2	9	1,909
Average	1,368	1,209	506	572	97	181	207	31	10	4,181
Good	68	85	47	110	41	171	173	48	2	745
Very Good	1	0	2	2	14	27	8	0	0	54
Excellent	0	0	0	0	3	5	0	0	0	8
Missing	3	3	2	2	2	2	0	0	0	14
Total	2,287	2,071	688	793	171	424	428	82	21	6,965

In regard to the current condition of residential dwellings, of the same 2,287 single-family homes built before 1930, 24.8 percent of the homes were worn out or badly worn, and 71.1 percent were in average condition. Table II.1.47 provides details about the condition of single-family residential dwellings by year built.

Table II.1.47
Single-Family Homes by Year Built and Condition
 Adams County
 Fiscal Years 1999–2017 PAD Data

Condition	Before 1930	1931-1960	1961-1970	1971-1980	1981-1990	1991-2000	2001-2010	2011-2017	Missing	Total
Worn Out	57	12	2	2	0	0	0	0	0	73
Badly Worn	511	237	27	15	4	5	5	0	2	806
Average	1,627	1,681	580	600	105	173	56	15	18	4,855
Good	88	133	78	170	57	218	364	27	0	1,135
Very Good	2	4	1	6	4	23	3	0	1	44
Excellent	0	2	0	0	0	3	0	11	0	16
Missing	2	2	0	0	1	2	0	29	0	36
Total	2,287	2,071	688	793	171	424	428	82	21	6,965

Housing Costs

Between 2010 and 2017, the average price of an existing single-family home changed from \$106,029 to \$128,556, a total increase of 21.2 percent, as shown in Table II.1.48.

Single-family home prices from the PAD database also indicated a general increase in average home prices and average floor area for newer homes. The average home price for single-family homes in Adams County ranged from \$61,847 for homes built before 1930 to \$198,870 for homes built from 2001 to 2010, and \$260,773 for the newest homes built between 2011 and 2017.⁶ Homes built from 2001 through 2010 were also larger, averaging 1,598 square feet per unit. Table II.1.49, provides additional details about single-family homes.

Table II.1.48
Average Sales Price of Single-Family Homes
 Adams County
 Fiscal Years 1999–2017 PAD Data

Fiscal Year	Average Sales Price (\$)
1999	70,278
2000	72,253
2001	74,714
2002	42,250
2003	80,903
2004	85,038
2005	92,908
2006	96,021
2007	102,506
2008	108,937
2009	101,136
2010	106,029
2011	110,997
2012	117,222
2013	120,275
2014	119,051
2015	125,438
2016	123,762
2017	128,556
Average	102,184

Table II.1.49
Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot
 Adams County
 Fiscal Years 1999–2017 PAD Data

Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. ⁷ (\$)
Before 1930	61,847	1,349	45.84
1931-1960	80,509	1,154	69.77
1961-1970	119,622	1,339	89.36
1971-1980	133,943	1,384	96.79
1981-1990	175,767	1,737	101.22
1991-2000	181,232	1,622	111.7
2001-2010	198,870	1,598	124.44
2011-2017	260,773	1,621	160.9
Average	102,184	1,338	76.35

⁶ When a manufactured home is placed on a permanent foundation, the Assessor considers the property a single-family dwelling. Hence, these property transactions are seen even though a single-family new construction permit was probably not issued for the manufactured home.

⁷ Price per sq. ft. may not compute precisely due to rounding-off of sales price and floor area.

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.1.50. In 2016, an estimated 0.7 percent of households were overcrowded, and an additional 0.2 percent were severely overcrowded.

Table II.1.50 Overcrowding and Severe Overcrowding Adams 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	7,978	98.3%	83	1%	54	0.7%	8,115
2016 Five-Year ACS	8,607	99.1%	67	0.8%	9	0.1%	8,683
Renter							
2000 Census	3,849	95.6%	103	2.6%	74	1.8%	4,026
2016 Five-Year ACS	3,997	99%	19	0.5%	20	0.5%	12,719
Total							
2000 Census	11,827	97.4%	186	1.5%	128	1.1%	12,141
2016 Five-Year ACS	12,604	99.1%	86	0.7%	29	0.2%	12,719

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 17 households with incomplete plumbing facilities in 2016, representing 0.1 percent of households in Adams County. This is compared to 0.2 percent of households lacking complete plumbing facilities in 2000.

Table II.1.51 Households with Incomplete Plumbing Facilities Adams County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	12,112	12,702
Lacking Complete Plumbing Facilities	29	17
Total Households	12,141	12,719
Percent Lacking	0.2%	0.1%

There were 124 households lacking complete kitchen facilities in 2016, compared to 165 households in 2000. This was a change from 0.5 percent of households in 2000 to 1 percent in 2016.

Table II.1.52 Households with Incomplete Kitchen Facilities Adams County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	12,076	12,595
Lacking Complete Kitchen Facilities	65	124
Total Households	12,141	12,719
Percent Lacking	0.5%	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 Adams County, 13.9 percent of households had a cost burden and 9.1 percent had a severe cost burden. Some 19.3 percent of renters were cost burdened, and 19.8 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 7.8 percent and a severe cost burden rate of 2.6 percent. Owner occupied households with a mortgage had a cost burden rate of 14.5 percent, and severe cost burden at 5.5 percent.

Table II.1.53 Cost Burden and Severe Cost Burden by Tenure Adams 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	3,318	82.8%	482	12%	203	5.1%	2	0%	4,005
2016 Five-Year ACS	3,734	80%	676	14.5%	257	5.5%	0	0%	4,667
Owner Without a Mortgage									
2000 Census	2,562	91.4%	155	5.5%	68	2.4%	18	0.6%	2,803
2016 Five-Year ACS	3,524	87.7%	315	7.8%	105	2.6%	72	1.8%	4,016
Renter									
2000 Census	2,476	62.7%	672	17%	522	13.2%	276	7%	3,946
2016 Five-Year ACS	2,102	52.1%	777	19.3%	800	19.8%	357	8.8%	4,036
Total									
2000 Census	8,356	77.7%	1,309	12.2%	793	7.4%	296	2.8%	10,754
2016 Five-Year ACS	9,360	73.6%	1,768	13.9%	1,162	9.1%	429	3.4%	12,719

Housing Problems by Income

Table II.1.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Adams County. As can be seen in 2017 the MFI was \$69,300, which compared to \$68,200 for the State of Nebraska.

Table II.1.54 Median Family Income Adams County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	44,800	50,400
2001	48,300	53,400
2002	49,000	55,100
2003	52,800	55,400
2004	53,700	56,300
2005	54,650	57,400
2006	56,600	59,400
2007	55,100	58,200
2008	56,700	59,800
2009	55,400	62,000
2010	57,700	62,600
2011	57,500	63,500
2012	58,300	64,400
2013	60,900	64,600
2014	63,900	66,000
2015	67,700	66,800
2016	67,000	66,500
2017	69,300	68,200

Table II.1.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 795 owner-occupied and 560 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 419 owner-occupied 475 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 9,935 households without a housing problem.

Table II.1.55
Housing Problems by Income and Tenure

Adams 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	4	4	15	4	0	27
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	40	0	0	40
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	4	30	0	0	34
Housing cost burden greater than 50% of income (and none of the above problems)	275	55	85	4	0	419
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	55	180	355	70	135	795
Zero/negative income (and none of the above problems)	80	0	0	0	0	80
has none of the 4 housing problems	150	645	1,020	905	4,795	7,515
Total	564	888	1,545	983	4,930	8,910
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	30	30	30	10	0	100
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)	25	0	45	0	0	70
Housing cost burden greater than 50% of income (and none of the above problems)	400	75	0	0	0	475
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	155	300	105	0	0	560
Zero/negative income (and none of the above problems)	45	0	0	0	0	45
has none of the 4 housing problems	150	405	810	270	785	2,420
Total	805	810	990	280	785	3,670
Total						
Lacking complete plumbing or kitchen facilities	34	34	45	14	0	127
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	40	0	0	40
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	25	4	75	0	0	104
Housing cost burden greater than 50% of income (and none of the above problems)	675	130	85	4	0	894
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	210	480	460	70	135	1,355
Zero/negative income (and none of the above problems)	125	0	0	0	0	125
has none of the 4 housing problems	300	1,050	1,830	1,175	5,580	9,935
Total	1,369	1,698	2,535	1,263	5,715	12,580

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 only owner-occupied originated loans for single-family units were considered. As can be seen in Table II.1.56, of the 409 loans in 2016, 188 loans were for Home Purchases, 58 were for Home Improvement and 163 were for refinancing.



Table II.1.56				
Owner-Occupied Single-Family Home Loans by Loan Type				
Adams County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	130	63	195	388
2009	132	39	360	531
2010	132	36	375	543
2011	139	28	350	517
2012	159	37	338	534
2013	163	28	279	470
2014	209	37	132	378
2015	210	35	160	405
2016	188	58	163	409

Table II.1.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$119,962 and \$121,434 in 2012 and \$131,271 in 2016. Overall, average loans were \$103,183 in 2008 and \$121,323 in 2016.

Table II.1.57				
Owner-Occupied Single-Family Home Loans by Average Loan Amount				
Adams County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$119,962	\$41,730	\$111,851	\$103,183
2009	\$110,826	\$54,026	\$119,303	\$112,401
2010	\$102,886	\$35,056	\$114,421	\$106,355
2011	\$114,302	\$50,071	\$110,349	\$108,147
2012	\$121,434	\$44,919	\$127,189	\$119,775
2013	\$120,282	\$43,821	\$115,548	\$112,917
2014	\$124,756	\$58,135	\$113,568	\$114,328
2015	\$129,829	\$44,571	\$194,338	\$147,946
2016	\$131,271	\$69,983	\$128,117	\$121,323

Table II.1.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$15,595,000 and \$19,308,000 in 2012 and \$24,679,000 in 2016. Overall, average loans were \$40,035,000 in 2008 and \$49,621,000 in 2016.

Table II.1.58				
Total Volume of Owner-Occupied Single-Family Loans				
Adams County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	15,595,000	2,629,000	21,811,000	40,035,000
2009	14,629,000	2,107,000	42,949,000	59,685,000
2010	13,581,000	1,262,000	42,908,000	57,751,000
2011	15,888,000	1,402,000	38,622,000	55,912,000
2012	19,308,000	1,662,000	42,990,000	63,960,000
2013	19,606,000	1,227,000	32,238,000	53,071,000
2014	26,074,000	2,151,000	14,991,000	43,216,000
2015	27,264,000	1,560,000	31,094,000	59,918,000
2016	24,679,000	4,059,000	20,883,000	49,621,000

Survey of Rental Properties

From September through December of 2017, a telephone survey was conducted with landlords and rental property managers throughout Nebraska. Table II.1.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Adams County. The number of completed surveys increased from 48 in 2016 to 51 in 2017. Between 2016 and 2017 the vacancy rate for all units increased by 0.6 percentage points and was at 3.7 percent in 2017.

Table II.1.60 shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 165 single-family units in Adams County, with 10 of them available. This

translates into a vacancy rate of 6.1 percent in Adams County, which compares to a single-family vacancy rate of 3.9 percent for the State of Nebraska. There were 1,279 apartment units reported in the survey, with 41 of them available, which resulted in a vacancy rate of 3.2 percent. This compares to a statewide vacancy rate of 4.1 percent for apartment units across the state. The average vacancy rate for all unit types over the last five years was 2.8 percent.

Table II.1.59				
Survey of Rental Properties				
Adams County				
2002–2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	9	711	9.1	63.6
2003	12	846	11.6	42.6
2004	12	599	13.9	58.9
2005	6	246	13.4	79.1
2006	23	920	5.3	30
2007	28	1,402	11.7	25.6
2008	37	1,925	7.5	21.1
2009	33	1,763	5.5	19.5
2010	55	2,148	8.6	21.4
2011	48	1,613	2.5	15.7
2012	59	2,095	2.2	13.9
2013	68	1,887	2.9	23.2
2014	64	2,083	2.5	26.8
2015	52	1,829	2.6	19
2016	48	1,650	3.1	24.6
2017	51	1,570	3.7	22.6

Table II.1.60 Rental Vacancy Survey by Type Adams County 2017 Survey of Rental Properties				
Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single-Family	165	10	6.1%	3.5%
Apartments	1,279	41	3.2%	2.8%
Mobile Homes	0	0	%	8.3%
"Other" Units	66	7	10.6%	.
Don't Know	60	0	0%	2.6%
Total	1,570	58	3.7%	2.8%

Table II.1.61, reports units by number of bedrooms. Three bedroom units were the most common type of reported single-family unit, with 25 units. The most common apartment units were one bedroom units, with 209 units.

Table II.1.61 Rental Units by Number of Bedrooms Adams 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	2	209	0	0	.	211
Two	24	187	0	0	.	211
Three	25	130	0	28	.	183
Four	12	8	0	0	.	20
Don't Know	102	745	0	66	60	973
Total	165	1,279	0	66	60	1,570

Table II.1.62 displays the vacancy rate of single-family units by the number of bedrooms. Three bedroom units were the most common type of reported single-family unit, which had a vacancy rate of 8 percent.

Table II.1.62 Single-Family Units by Number of Bedrooms Adams County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	2	0	0%
Two	24	0	0%
Three	25	2	8%
Four	12	0	0%
Don't know	102	8	7.8%
Total	165	10	6.1%

Table II.1.63 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were one bedroom units, which had a vacancy rate of 4.3 percent.



Table II.1.63 Apartment Units by Number of Bedrooms Adams County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	209	9	4.3%
Two	187	2	1.1%
Three	130	1	0.8%
Four	8	0	0%
Don't know	745	29	3.9%
Total	1,279	41	3.2%

Average market-rate rents by unit type are shown in Table II.1.64. Not all respondents were able to disclose the rental amounts for their units, so there may be some statistical aberrations in the computed rental rates, but generally those units with more bedrooms had higher rents.

Table II.1.64 Average Market Rate Rents by Number of Bedrooms Adams County 2017 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	\$	\$	\$	\$	\$
One	\$500	\$478.8	\$	\$	\$481.1
Two	\$645	\$578.3	\$	\$	\$601.3
Three	\$807.5	\$645	\$	\$	\$717.2
Four	\$841.7	\$	\$	\$	\$841.7
Don't know	\$800	\$575	\$	\$	
Total	\$739.2	\$563.7	\$	\$	\$618

Table II.1.65 shows vacancy rates for single-family units by average rental rates for Adams County. The most common rent for single-family units was \$500 to \$750 dollars and units in this price range had a vacancy rate of 7.4 percent.

Table II.1.65 Single-Family Market Rate Rents by Vacancy Status Adams County 2017 Survey of Rental Properties			
Average Rents	Single-Family Units	Available Single-Family Units	Vacancy Rate
Less Than \$500	0	0	%
\$500 to \$750	94	7	7.4%
\$750 to \$1,000	34	0	0%
\$1,000 to \$1,250	0	0	%
\$1,250 to \$1,500	0	0	%
Above \$1,500	5	0	0%
Missing	32	3	9.4%
Total	165	10	6.1%



The average rent and availability of apartment units is displayed in Table II.1.66. The most common rent for apartments was \$500 to \$750 dollars and the units in this price range had a vacancy rate of 3.2 percent.

Table II.1.66 Apartment Market Rate Rents by Vacancy Status Adams County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	65	5	7.7%
\$500 to \$750	555	18	3.2%
\$750 to \$1,000	5	0	0%
\$1,000 to \$1,250	0	0	%
\$1,250 to \$1,500	0	0	%
Above \$1,500	0	0	%
Missing	654	18	2.8%
Total	1,279	41	3.2%

Respondents were asked if utilities are included in the rent and, as shown in Table II.1.67, 25 respondents, or 65.8 percent, included some sort of utility in the rent.

Table II.1.67 Are there any utilities included with the rent? Adams County 2017 Survey of Rental Properties	
Period	Respondent
Yes	25
No	13
% Offering Utilities	65.8%

The type of utility included in the rent is shown in Table II.1.68. There were 8 respondents who included electricity, 9 respondents who included natural gas, 21 respondents who included water and sewer and 21 respondents included trash collection in the rent.

Table II.1.68 Which utilities are included with the rent? Adams County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	8
Natural Gas	9
Water/Sewer	21
Trash Collection	21

Table II.1.69 shows the number of survey respondents who keep a waiting list. As can be seen, 15 respondents said they keep a waitlist, with an estimated 59 persons on the wait list.

Table II.1.69 Do you keep a waiting list? Adams County 2017 Survey of Rental Properties	
Period	Respondent
Yes	15
No	24
Waitlist Size	59

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.1.70 most respondents indicated there was low need for the renovation of existing family units and low need for the renovation of existing apartment units.

Table II.1.70 How would you rate the need for renovation of existing units in the city? Adams County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	0	1		
Low Need	12	12	10	10
Moderate Need	4	4	3	3
High Need	9	10	6	6
Extreme Need	3	3	2	2

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.1.71 most respondents indicated there was no need for the construction of new family units and no need for the construction of new apartment units.

Table II.1.71 How would you rate the need for construction of new units in the city? Adams County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	11	12	10	9
Low Need	7	8	5	5
Moderate Need	5	5	5	5
High Need	6	6	2	2
Extreme Need	2	2	2	2

