

**VOLUME II:
BANNER COUNTY**

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Banner County

DEMOGRAPHICS

Population Estimates

The Census Bureau’s current census estimates indicate that Banner County’s population increased from 690 in 2010 to 798 in 2016, or by 15.7 percent. 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 41.2 percent, and the number of people from 55 to 64 years of age increased by 1.6 percent. The white population increased by 14.5 percent. The Hispanic population increased from 26 to 44 people between 2010 and 2016 or by 69.2 percent. These data are presented in Table II.4.1.

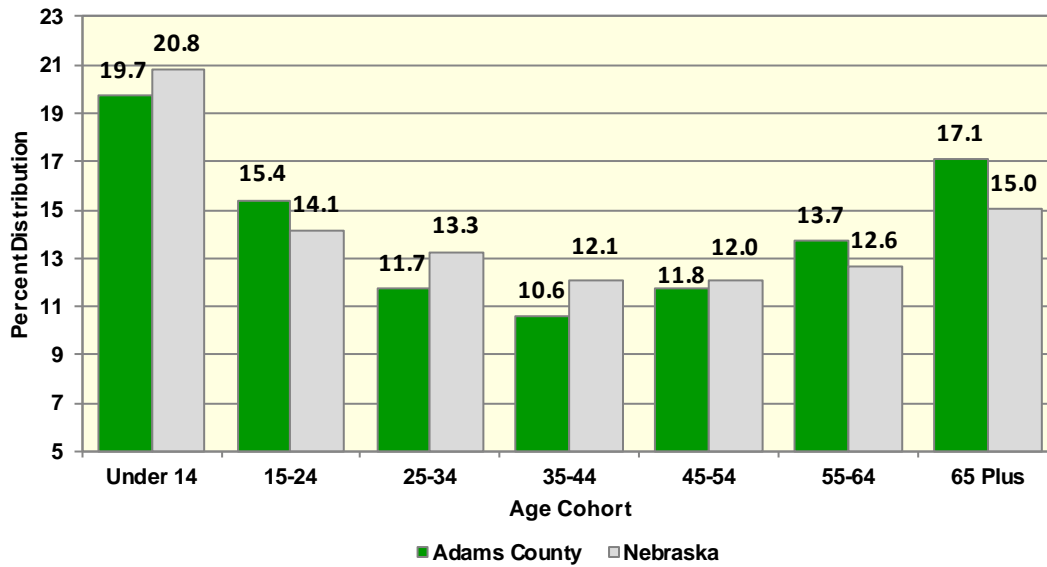
Table II.4.1						
Profile of Population Characteristics						
Banner County vs. State of Nebraska 2010 Census and 2016 Current Census Estimates						
Subject	Banner County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	690	798	15.7%	1,826,341	1,907,116	4.4%
Age						
0 to 14 years	125	141	12.8%	383,542	396,601	3.4%
15 to 24 years	71	70	-1.4%	258,206	269,442	4.4%
25 to 34 years	51	72	41.2%	245,176	252,946	3.2%
35 to 44 years	53	64	20.8%	220,838	230,528	4.4%
45 to 54 years	131	76	-42%	258,726	229,683	-11.2%
55 to 64 years	123	125	1.6%	213,176	241,172	13.1%
65 and Over	136	250	83.8%	246,677	286,744	16.2%
Race						
White	682	781	14.5%	1,649,264	1,694,976	2.8%
Black	0	10	%	85,971	94,620	10.1%
American Indian and Alaskan Native	3	2	-33.3%	23,418	27,318	16.7%
Asian	0	0	0%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	0	0	0%	2,061	2,425	17.7%
Two or more races	5	5	0%	32,305	40,495	25.4%
Ethnicity (of any race)						
Hispanic or Latino	26	44	69.2%	167,405	203,320	21.5%

Table II.4.2, presents the population of Banner County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 354 males, who accounted for 51.3 percent of the population, and the remaining 48.7 percent, or 336 persons, were female. In 2016, the number of males was 398 persons, and accounted for 49.9 percent of the population, with the remaining 50.1 percent, or 400 persons being female.



Table II.4.2 Population by Age and Gender Banner 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	66	59	125	68	73	141	12.8%
15 to 24 years	41	30	71	34	36	70	-1.4%
25 to 34 years	27	24	51	37	35	72	41.2%
35 to 44 years	24	29	53	35	29	64	20.8%
45 to 54 years	63	68	131	29	47	76	-42%
55 to 64 years	66	57	123	68	57	125	1.6%
65 and Over	67	69	136	127	123	250	15.7%
Total	354	336	690	398	400	798	15.7%
% of Total	51.3%	48.7%	.	49.9%	50.1%	.	

**Diagram II.4.1
Age Distribution**
Banner 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.4.3, from April 2000 to July 2009, Banner County natural increase was estimated to be 6 people. Banner County has been experiencing net out-migration, with 178 persons leaving the county in the last nine years.¹⁶ The 2016 population estimates showed a natural increase of 9 persons. Between 2010 and 2016, Banner County’s population rose to 798 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 Banner County increased from 4 persons in 2015 to 13 persons in 2016, with an additional net movement of 2 in the first six months of 2017. The driver’s license total exchanges for the last 16 years are presented in Table II.4.4.

Table II.4.3	
Population Change	
Banner County	
1980–2010 Census and Intercensal Data	
1980 Population	918
Natural Increase 80–90	88
Net Migration 80–90	-154
1990 Population	852
Natural Increase 90–00	16
Net Migration 90–00	-49
2000 Population	819
Natural Increase 00–09	6
Net Migration 00–09	-178
2009 Population Estimate	647
2010 Population	690
Natural Increase 10–16	9
Net Migration 10–16	99
2016 Population Estimate	798

Table II.4.4			
Driver's Licenses Exchanged and Surrendered			
Banner County			
2001–First half of 2017 DOT Data			
Year	In-Migrants	Out-Migrants	Net Change
Calendar 2001	8	9	-1
Calendar 2002	14	12	2
Calendar 2003	11	5	6
Calendar 2004	8	16	-8
Calendar 2005	16	10	6
Calendar 2006	19	15	4
Calendar 2007	13	15	-2
Calendar 2008	15	22	-7
Calendar 2009	14	9	5
Calendar 2010	12	13	-1
Calendar 2011	9	15	-6
Calendar 2012	23	6	17
Calendar 2013	13	15	-2
Calendar 2014	13	8	5
Calendar 2015	19	15	4
Calendar 2016	27	14	13
First Half of 2017	5	3	2

¹⁶ 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 Banner County decreased by 10.4 percent from 135 in 2016 to 121 in 2017, as shown in Table II.4.5. The number of school-age children 5 to 11 years of age decreased from 63 in 2016 to 60 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.

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.4.6, shows population by age for the 2000 and 2010 Census. The population changed by -15.8 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by 3.8 percent to a total of 136 persons in 2010. Those aged 25 to 34 changed by -23.9 percent, and those aged under 5 changed by -7.7 percent.

Year	Age Group			Total
	5–11	11–13	14–18	
1992	91	27	77	195
1993	89	37	74	200
1994	95	41	73	209
1995	88	35	74	197
1996	104	27	76	207
1997	113	25	87	225
1998	103	20	83	206
1999	91	30	81	202
2000	97	35	73	205
2001	102	38	80	220
2002	93	38	80	211
2003	70	32	87	189
2004	56	30	90	176
2005	52	22	90	164
2006	48	15	78	141
2007	68	21	67	156
2008	68	24	58	150
2009	64	23	60	147
2010	65	20	52	137
2011	55	24	51	130
2012	56	16	52	124
2013	58	8	49	115
2014	55	21	45	121
2015	61	26	38	125
2016	63	20	52	135
2017	60	15	46	121

Table II.4.6					
Population by Age					
Banner County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	39	4.8%	36	5.2%	-7.7%
5 to 19	212	25.9%	128	18.6%	-39.6%
20 to 24	15	1.8%	32	4.6%	113.3%
25 to 34	67	8.2%	51	7.4%	-23.9%
35 to 54	262	32%	184	26.7%	-29.8%
55 to 64	93	11.4%	123	17.8%	32.3%
65 or Older	131	16%	136	19.7%	3.8%
Total	819	100.0%	690	100.0%	-15.8%

The elderly population is further explored in Table II.4.7. Those aged 65 to 66 changed by 52.9 percent between 2000 and 2010, resulting in a population of 26 persons. Those aged 85 or older changed by 11.1 percent during the same time period, and resulted in 10 persons over age 85 in 2010.

Table II.4.7					
Elderly Population by Age					
Banner County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	17	13%	26	19.1%	52.9%
67 to 69	36	27.5%	19	14%	-47.2%
70 to 74	36	27.5%	29	21.3%	-19.4%
75 to 79	21	16%	35	25.7%	66.7%
80 to 84	12	9.2%	17	12.5%	41.7%
85 or Older	9	6.9%	10	7.4%	11.1%
Total	131	100.0%	136	100.0%	3.8%

Population by race and ethnicity is shown in Table II.4.8, with the white population representing 95.7 percent in 2010. The black population changed by -100 percent, representing 0 percent of the population in 2010. The American Indian and Asian populations represented 0.4 and 0 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by -43.5 percent between 2000 and 2010, compared to the -14.1 percent growth rate for non-Hispanics.

Table II.4.8					
Population by Race and Ethnicity					
Banner County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	785	95.8%	660	95.7%	-15.9%
Black	1	0.1%	0	0%	-100%
American Indian	2	0.2%	3	0.4%	50%
Asian	1	0.1%	0	0%	-100%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	25	3.1%	22	3.2%	-12%
Two or More Races	5	0.6%	5	0.7%	0%
Total	819	100.0%	690	100.0%	-15.8%
Hispanic	46	5.6%	26	3.8%	-43.5%
Non-Hispanic	773	94.4%	664	96.2%	-14.1%

Population by race and ethnicity through 2016 is shown in Table II.4.9. The white population represented 96.5 percent of the population in 2016, compared with black population accounting for 1.3 percent of the population. Hispanic population represented 9.7 percent of the population in 2016.

Table II.4.9				
Population by Race and Ethnicity				
Banner County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	660	95.7%	765	96.5%
Black	0	0%	10	1.3%
American Indian	3	0.4%	0	0%
Asian	0	0%	2	0.3%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	22	3.2%	1	0.1%
Two or More Races	5	0.7%	15	1.9%
Total	690	100.0%	793	100.0%
Non-Hispanic	664	96.2%	716	90.3%
Hispanic	26	3.8%	77	9.7%

The population by race is broken down further by ethnicity in Table II.4.10. While the white non-Hispanic population changed by -14.7 percent between 2000 and 2010, the white Hispanic population changed by -75 percent. The black non-Hispanic population changed by -100 percent.

Table II.4.10					
Population by Race and Ethnicity					
Banner County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	769	99.5%	656	98.8%	-14.7%
Black	1	0.1%	0	0%	-100%
American Indian	0	0%	3	0.5%	%
Asian	1	0.1%	0	0%	-100%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	0	0%	0	0%	%
Two or More Races	2	0.3%	5	0.8%	150%
Total Non-Hispanic	773	100.0%	664	100.0%	-14.1%
Hispanic					
White	16	34.8%	4	15.4%	-75%
Black	0	0%	0	0%	%
American Indian	2	4.3%	0	0%	-100%
Asian	0	0%	0	0%	%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	25	54.3%	22	84.6%	-12%
Two or More Races	3	6.5%	0	0%	-100%
Total Hispanic	46	100.0%	26	100.0%	-43.5%
Total Population	819	100.0%	690	100.0%	-15.8%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.4.11. During this time, the total non-Hispanic population was 716 persons in 2016. The Hispanic population was 77.



Table II.4.11				
Population by Race and Ethnicity				
Banner County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	656	98.8%	689	96.2%
Black	0	0%	10	1.4%
American Indian	3	0.5%	0	0%
Asian	0	0%	2	0.3%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	0	0%	0	0%
Two or More Races	5	0.8%	15	2.1%
Total Non-Hispanic	664	100.0%	716	100.0%
Hispanic				
White	4	15.4%	76	98.7%
Black	0	0%	0	0%
American Indian	0	0%	0	0%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	22	84.6%	1	1.3%
Two or More Races	0	0%	0	0%
Total Hispanic	26	100.0	77	100.0%
Total Population	690	100.0%	793	100.0%

Households by type and tenure are shown in Table II.4.12. Family households represented 78.3 percent of households, while non-family households accounted for 21.7 percent. These changed from 73 and 27 percent, respectively.

Table II.4.12				
Household Type by Tenure				
Banner County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	214	73%	246	78.3%
Married-Couple Family	194	90.7%	201	81.7%
Owner-Occupied	143	73.7%	149	74.1%
Renter-Occupied	51	26.3%	52	25.9%
Other Family	20	9.3%	45	8.1%
Male Householder, No Spouse Present	8	40%	9	17.8%
Owner-Occupied	3	37.5%	5	55.6%
Renter-Occupied	5	62.5%	4	44.4%
Female Householder, No Spouse Present	12	60%	36	26.7%
Owner-Occupied	7	58.3%	13	36.1%
Renter-Occupied	5	41.7%	23	63.9%
Non-Family Households	79	27%	68	21.7%
Owner-Occupied	46	58.2%	41	60.3%
Renter-Occupied	33	41.8%	27	39.7%
Total	293	100.0%	314	100.0%

The number of foreign born persons are shown in Table II.4.13. An estimated 0.9 percent of the population was born in Other Eastern Africa, with 0.5 percent born in Germany, and another 0.4 percent were born in Japan.

Table II.4.13 Place of Birth for the Foreign-Born Population Banner County 2016 Five-Year ACS			
Number	Country	Number of Personss	Percent of Total Population
#1 country of origin	Other Eastern Africa	7	0.9%
#2 country of origin	Germany	4	0.5%
#3 country of origin	Japan	3	0.4%
#4 country of origin	Mexico	1	0.1%
#5 country of origin	Afghanistan	0	0%
#6 country of origin	Africa n.e.c	0	0%
#7 country of origin	Albania	0	0%
#8 country of origin	Argentina	0	0%
#9 country of origin	Armenia	0	0%
#10 country of origin	Asia n.e.c	0	0%

Limited English Proficiency and the language spoken at home are shown in Table II.4.14. An estimated 0.5 percent of the population speaks German or other West Germanic languages at home, followed by 0.3 percent speaking French, Haitian, or Cajun.

Table II.4.14 Limited English Proficiency and Language Spoken at Home Banner County 2016 Five-Year ACS			
Number	Country	Number of Personss	Percent of Total Population
#1 LEP Language	German or other West Germanic languages	4	0.5%
#2 LEP Language	French, Haitian, or Cajun	2	0.3%
#3 LEP Language	Arabic	0	0%
#4 LEP Language	Chinese	0	0%
#5 LEP Language	Korean	0	0%
#6 LEP Language	Other Asian and Pacific Island languages	0	0%
#7 LEP Language	Other Indo-European languages	0	0%
#8 LEP Language	Other and unspecified languages	0	0%
#9 LEP Language	Russian, Polish, or other Slavic languages	0	0%
#10 LEP Language	Spanish	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.4.15. Some 13.3 percent of the population was disabled in 2000, or a total of 104 persons. The disability rate was highest for those over 65, with 21.5 percent disabled.

Table II.4.15 Disability by Age Banner County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	2	1.2%
16 to 64	73	15.1%
65 and older	29	21.5%
Total	104	13.3%

Table II.4.16 shows disability by type in 2000. There were 40 physical disabilities in 2000, some 61 employment disabilities, and 34 go-outside-home disabilities.

Table II.4.16 Total Disabilities Tallied: Aged 5 and Older Banner County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	20
Physical disability	40
Mental disability	10
Self-care disability	14
Employment disability	61
Go-outside-home disability	34
Total	179

Disability by age, as estimated by the 2016 ACS, is shown in Table II.4.17. The disability rate for females was 11.8 percent, compared to 19.6 percent for males. The disability rate changed precipitously higher with age, with 45.8 percent of those over 75 experiencing a disability.

Table II.4.17 Disability by Age Banner 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	9	16.1%	2	2.7%	11	8.5%
18 to 34	12	17.4%	0	0%	12	9.5%
35 to 64	27	15.8%	30	16.4%	57	16.1%
65 to 74	15	46.9%	5	10.4%	20	25%
75 or Older	9	45%	13	46.4%	22	45.8%
Total	72	19.6%	50	11.8%	122	15.4%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.4.18. Some 5.7 percent have an ambulatory disability, 2.1 have an independent living disability, and 1.1 percent have a self-care disability.



Table II.4.18
Total Disabilities Tallied: Aged 5 and Older
 Banner County
 2016 Five-Year ACS

Disability Type	Population with Disability	Percent with Disability
Hearing disability	41	5.2%
Vision disability	16	2%
Cognitive disability	46	6.2%
Ambulatory disability	42	5.7%
Self-Care disability	8	1.1%
Independent living disability	13	2.1%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.4.19 and Table II.4.21. In 2016, some 429 persons were employed and 34 were unemployed. This totaled a labor force of 463 persons. The unemployment rate for Banner County was estimated to be 7.3 in 2016.

Table II.4.19
Employment, Labor Force and Unemployment
 Banner County
 2016 Five-Year ACS Data

Employment Status	2016 Five-Year ACS
Employed	429
Unemployed	34
Labor Force	463
Unemployment Rate	7.3%

In 2016, 94.9 percent of households in Banner County had a high school education or greater.

Table II.4.20
High School or Greater Education
 Banner County
 2016 Five-Year ACS Data

Education Level	Households
High School or Greater	298
Total Households	314
Percent High School or Above	94.9%

As seen in Table II.4.21, 31.9 percent of the population had a high school diploma or equivalent, another 46.5 percent have some college, 11.8 percent have a Bachelor's Degree, and 5.3 percent of the population had a graduate or professional degree.

Table II.4.21
Educational Attainment
 Banner County
 2016 Five-Year ACS Data

Education Level	Population	Percent
Less Than High School	27	4.4%
High School or Equivalent	194	31.9%
Some College or Associates Degree	283	46.5%
Bachelor's Degree	72	11.8%
Graduate or Professional Degree	32	5.3%
Total Population Above 18 years	608	100.0%

ECONOMICS

Labor Force

Table II.4.22, shows the labor force statistics for Banner County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1990 with a rate of 1.2. The highest level of unemployment occurred during 2011 rising to a rate of 4.6. 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 Banner County increased from 3.4 percent in 2015 to 3.8 percent in 2016, which compared to a statewide increase to 3.2 percent.

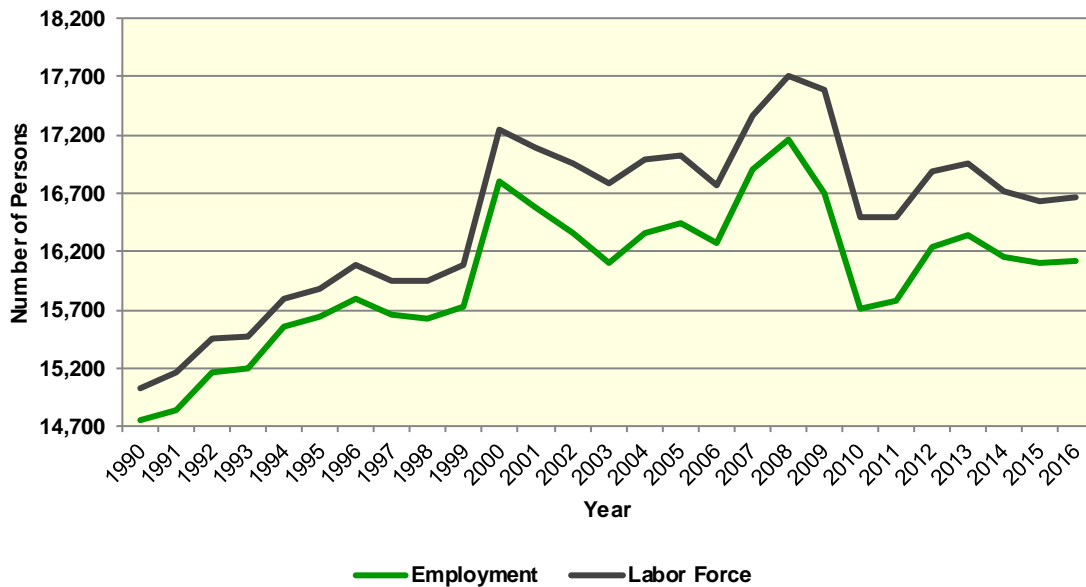
Table II.4.22
Labor Force Statistics
 Banner County
 1990 - 2016 BLS Data

Year	Banner County				Statewide
	Unemployment	Employment	Labor Force	Unemployment Rate	Unemployment Rate
1990	5	418	423	1.2%	2.3%
1991	7	401	408	1.7%	2.7%
1992	7	414	421	1.7%	2.9%
1993	5	418	423	1.2%	2.8%
1994	11	418	429	2.6%	2.6%
1995	14	407	421	3.3%	2.6%
1996	8	425	433	1.8%	2.7%
1997	7	430	437	1.6%	2.5%
1998	11	436	447	2.5%	2.6%
1999	11	421	432	2.5%	2.8%
2000	13	415	428	3%	2.8%
2001	9	410	419	2.1%	3.1%
2002	11	386	397	2.8%	3.6%
2003	10	388	398	2.5%	3.9%
2004	14	395	409	3.4%	3.9%
2005	11	377	388	2.8%	3.8%
2006	10	408	418	2.4%	3.1%
2007	8	395	403	2%	3%
2008	10	391	401	2.5%	3.3%
2009	12	340	352	3.4%	4.6%
2010	18	395	413	4.4%	4.6%
2011	20	413	433	4.6%	4.4%
2012	20	418	438	4.6%	4%
2013	20	417	437	4.6%	3.8%
2014	16	421	437	3.7%	3.3%
2015	15	425	440	3.4%	3%
2016	16	402	418	3.8%	3.2%



Diagram II.4.2, shows the employment and labor force for Banner County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 402 persons, with the labor force reaching 418, indicating there were a total of 16 unemployed persons.

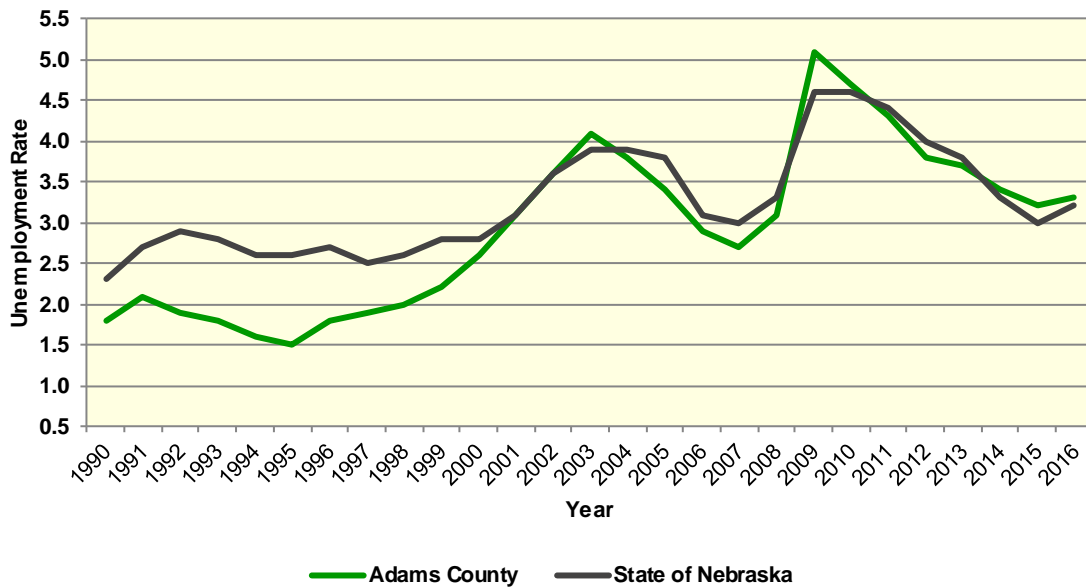
Diagram II.4.2
Employment and Labor Force
 Banner County
 1990 – 2016 BLS Data



Unemployment

Diagram II.4.3, shows the unemployment rate for both the State and Banner County. During the 1990’s the average rate for Banner County was 2, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 2.7, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 4.1. Over the course of the entire period Banner County had an average unemployment rate lower than the state, 2.8 percent for Banner County, versus 3.3 statewide.

Diagram II.4.3
Annual Unemployment Rate
 Banner 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.4.23, shows total real earnings by industry for Banner County. In the most recent 2016 estimate, the farm industry had the largest total real earnings, with total real earnings reaching 26,190,000 dollars. Between 2015 and 2016 the wholesale trade industry saw the largest percentage increase, rising by 22.4 percent to 38,781,000 dollars.

Table II.4.23
Real Earnings by Industry
 Banner 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	5,991	11,686	28,488	20,070	23,291	34,033	28,207	26,190	-7.1
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	62	64	56	57	76	73	84	15.1
Construction	0	0	0	0	0	0	0	0	0
Manufacturing	955	178	218	193	225	514	713	654	-8.3
Wholesale trade	635	178	107	114	92	67	51	62	22.4
Retail trade	431	401	244	276	284	236	223	237	6.3
Transportation and warehousing	583	0	0	0	0	0	0	2,597	0
Information	0	0	0	0	0	0	0	0	0
Finance and insurance	0	0	0	0	0	0	0	0	0
Real estate and rental and leasing	0	0	0	0	84	91	95	100	5
Professional and technical services	85	69	0	0	0	0	0	55	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	140	85	57	54	0	0	0	0	0
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	86	0	96	155	0	0	0	0	0
Arts, entertainment, and recreation	0	0	0	0	0	0	0	0	0
Accommodation and food services	122	100	61	0	0	0	0	0	0
Other services, except public administration	675	0	0	0	0	0	0	0	0
Government and government enterprises	2,834	3,494	3,438	3,324	3,072	3,167	3,286	3,228	-1.8
Total	14,373	20,875	37,344	29,359	32,249	45,015	39,899	36,616	-8.2



Table II.4.24, shows the total employment by industry for Banner County. The most recent estimates show the farm industry was the largest employer in Banner County, with employment reaching 217 jobs in 2016.

Table II.4.24
Employment by Industry
Banner County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	250	220	220	207	208	206	226	217	-4
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	0	0	0	0	0	0	0	0	0
Manufacturing	0	0	10	0	0	0	0	0	0
Wholesale trade	0	0	0	0	0	0	0	0	0
Retail trade	0	0	0	0	0	0	0	0	0
Transportation and warehousing	0	0	0	0	0	0	0	12	0
Information	0	0	0	0	0	0	0	0	0
Finance and insurance	0	0	0	0	0	0	0	0	0
Real estate and rental and leasing	0	0	0	0	0	0	0	0	0
Professional and technical services	0	0	0	0	0	0	0	0	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0	0	0
Accommodation and food services	0	0	0	0	0	0	0	0	0
Other services, except public administration	10	0	0	0	0	0	0	0	0
Government and government enterprises	86	82	75	75	72	72	72	70	-2.8
Total	441	459	455	456	456	464	471	440	-6.6



Table II.4.25, shows the real average earnings per job by industry for Banner County. These figures are calculated by dividing the Total Real Earning displayed in Table II.4.23 and Table II.4.24, by Industry. In 2016, the transportation and warehousing industry had the highest average earnings reaching 216,417 dollars. Between 2015 and 2016 the government and government enterprises industry saw the largest percentage increase, rising by 1.1 percent to 46,114 dollars.

Table II.4.25
Real Earnings Per Job by Industry
Banner County
BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	23,963	53,116	129,489	96,956	111,976	165,208	124,808	120,691	-3.3
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	0	0	0	0	0	0	0	0	0
Manufacturing	0	0	21,791	0	0	0	0	0	0
Wholesale trade	0	0	0	0	0	0	0	0	0
Retail trade	0	0	0	0	0	0	0	0	0
Transportation and warehousing	0	0	0	0	0	0	0	216,417	0
Information	0	0	0	0	0	0	0	0	0
Finance and insurance	0	0	0	0	0	0	0	0	0
Real estate and rental and leasing	0	0	0	0	0	0	0	0	0
Professional and technical services	0	0	0	0	0	0	0	0	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0	0	0
Accommodation and food services	0	0	0	0	0	0	0	0	0
Other services, except public administration	67,465	0	0	0	0	0	0	0	0
Government and government enterprises	32,957	42,615	45,840	44,317	42,667	43,992	45,635	46,114	1.1
Total	32,591	45,480	82,075	64,384	70,720	97,015	84,711	83,218	-1.8

Table II.4.26 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 \$48,931,000 a -3.1 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 459 and 440 in 2016.



Table II.4.26
Total Employment and Real Personal Income
 Banner 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	11,406	314	984	2,673	520	15,268	14,753	510	22,364
1970	14,609	338	1,071	3,038	724	19,105	18,620	508	28,757
1971	18,450	368	1,047	3,133	819	23,082	22,742	534	34,548
1972	22,976	353	1,040	3,891	732	28,286	27,332	537	42,784
1973	26,640	499	1,164	4,752	851	32,907	33,474	530	50,262
1974	17,974	485	1,203	4,627	901	24,220	25,019	548	32,799
1975	16,603	537	1,201	4,506	899	22,672	23,842	563	29,488
1976	18,804	556	1,337	4,106	997	24,688	24,419	551	34,126
1977	10,295	552	1,142	4,095	1,097	16,077	15,341	560	18,382
1978	18,883	504	1,254	4,695	1,174	25,501	26,509	543	34,775
1979	12,354	463	1,098	5,302	1,278	19,570	20,819	531	23,266
1980	38,338	442	532	5,580	1,291	45,299	49,184	572	67,024
1981	16,367	572	962	5,935	1,210	23,902	25,590	579	28,266
1982	7,061	482	949	6,101	1,326	14,955	16,116	565	12,498
1983	15,928	501	1,090	6,051	1,521	24,089	25,599	589	27,043
1984	18,393	601	1,099	7,535	1,780	28,206	29,566	569	32,325
1985	10,816	582	1,277	6,456	1,717	19,685	20,765	534	20,255
1986	22,076	515	1,368	6,124	1,855	30,908	34,807	475	46,477
1987	16,066	504	1,541	5,933	1,898	24,934	28,859	475	33,823
1988	18,105	631	1,598	5,092	1,739	25,903	30,800	480	37,718
1989	17,669	604	1,767	5,135	1,919	25,886	31,957	475	37,198
1990	14,418	616	1,941	4,725	1,844	22,311	25,943	466	30,940
1991	12,022	686	2,098	4,687	1,858	19,979	24,305	455	26,422
1992	12,107	663	2,298	4,976	1,919	20,636	24,774	461	26,262
1993	15,666	699	2,405	4,922	1,982	24,276	29,073	456	34,354
1994	11,479	767	2,491	4,537	2,228	19,967	23,912	437	26,266
1995	15,921	769	2,533	4,823	2,412	24,919	30,278	439	36,267
1996	12,235	763	2,647	5,118	2,649	21,886	25,718	436	28,062
1997	12,860	766	2,789	5,404	2,586	22,873	26,751	433	29,700
1998	9,035	789	3,012	5,431	2,818	19,507	22,788	431	20,962
1999	11,377	785	3,331	5,292	2,788	22,003	27,366	433	26,274
2000	10,483	825	3,551	5,659	2,745	21,613	26,389	436	24,043
2001	14,373	999	4,740	5,983	3,007	27,103	33,544	441	32,591
2002	12,278	985	4,562	5,387	3,081	24,322	31,628	423	29,025
2003	25,106	967	4,979	5,745	2,729	37,591	49,268	421	59,634
2004	21,728	940	4,961	4,497	2,809	33,054	44,130	420	51,733
2005	25,577	913	4,683	3,884	3,291	36,520	49,960	422	60,608
2006	17,102	1,066	4,894	3,839	3,405	28,173	38,436	418	40,913
2007	16,556	1,100	5,179	4,545	4,307	29,487	41,241	435	38,059
2008	20,212	1,177	5,467	5,323	3,889	33,714	49,799	426	47,446
2009	11,784	1,202	4,493	6,829	4,058	25,962	37,846	450	26,187
2010	20,875	1,232	3,741	5,036	5,836	34,256	49,218	459	45,479
2011	37,344	1,151	3,347	5,406	6,690	51,636	70,159	455	82,076
2012	29,359	1,219	2,429	4,966	6,549	42,083	55,083	456	64,384
2013	32,249	1,333	1,685	5,109	6,381	44,089	57,558	456	70,720
2014	45,015	1,455	2,006	5,552	4,112	55,230	73,542	464	97,015
2015	39,899	1,472	275	5,621	6,158	50,480	63,337	471	84,710
2016	36,616	1,335	1,805	5,610	6,235	48,931	61,317	440	83,218



Diagram II.4.4, shows real average earnings per job for Banner County from 1990 to 2016. Over this period the average earning per job for Banner County was 45,309 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

Diagram II.4.4
Real Average Earnings Per Job
 Banner County
 BEA Data 1990 - 2016

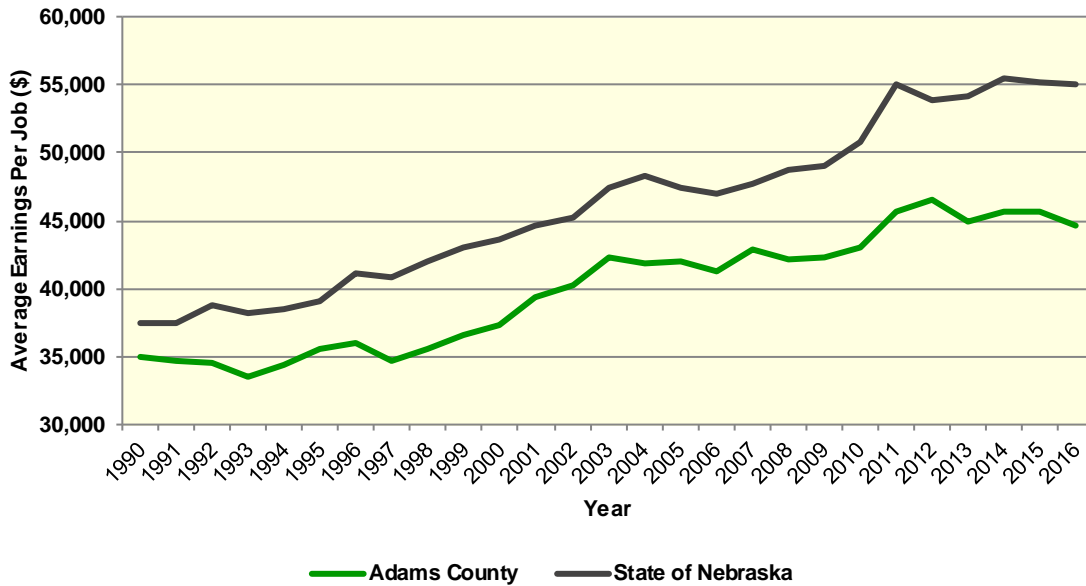
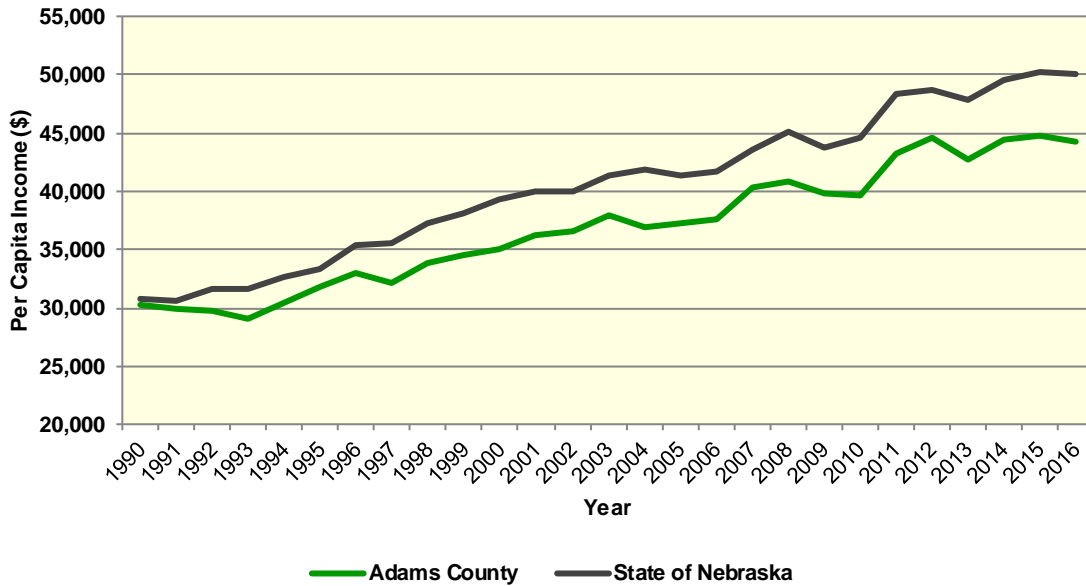


Diagram II.4.5, shows real per capita income in Banner County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Banner County was 40,495 dollars, which was lower than the statewide average of 40,548 dollars over the same period.

Diagram II.4.5
Real Per Capita Income
 Banner 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.4.27 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment decreased from 154 persons in 2015 to 129 in 2016, a change of -16 percent.

Table II.4.27
Total Monthly Employment
 Banner County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	151	154	144	157	148	145	166	191	157	158	140
Feb	157	150	148	154	149	151	171	190	157	161	134
Mar	157	155	154	163	153	155	169	190	155	159	137
Apr	142	157	161	153	152	158	154	160	150	157	130
May	150	152	164	155	150	158	157	165	144	161	127
Jun	156	151	164	152	159	172	163	174	152	160	137
Jul	143	140	136	141	142	150	159	161	143	136	121
Aug	143	135	138	142	137	151	157	155	147	138	118
Sep	156	156	149	156	158	159	168	164	156	143	127
Oct	150	150	154	170	151	159	168	152	163	162	125
Nov	150	163	158	172	154	164	167	154	157	155	124
Dec	154	161	162	170	155	169	160	159	163	160	125
Annual	151	152	153	157	151	158	163	168	154	154	129
% Change	-3%	1%	1%	3%	-4%	5%	3%	3%	-8%	(ND)%	-16%

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 \$713 in 2015. In 2016, average weekly wages saw a decreased of 7 percent over the prior year, rising to 666 dollars, or by 47 dollars. These data are shown in Table II.4.28.

Table II.4.28 Average Weekly Wages Banner County BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	352	340	378	403	368	
2002	385	379	393	408	391	6%
2003	387	386	414	420	402	3%
2004	408	409	436	452	426	6%
2005	424	484	540	527	493	16%
2006	494	536	549	589	542	10%
2007	551	534	537	621	562	4%
2008	529	544	600	611	571	2%
2009	527	584	622	620	588	3%
2010	596	601	623	737	640	9%
2011	608	648	669	674	650	2%
2012	594	611	638	664	627	-4%
2013	759	605	642	675	674	7%
2014	661	682	692	734	693	3%
2015	669	650	785	756	713	3%
2016(p)	664	604	693	708	666	-7%

Total business establishments reported by the QCEW are displayed in Table II.4.29. Between 2015 and 2016, the total number of business establishments in Banner County decreased from 19 to 16 establishments.

Table II.4.29 Number of Business Establishments Banner County BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	15	15	15	14	15	
2002	15	15	15	16	15	(ND)%
2003	16	16	15	15	16	7%
2004	16	16	16	15	16	(ND)%
2005	16	17	18	18	17	6%
2006	18	19	17	17	18	6%
2007	17	16	16	17	17	-6%
2008	18	18	18	18	18	6%
2009	18	17	18	18	18	(ND)%
2010	17	17	17	16	17	-6%
2011	16	16	16	16	16	-6%
2012	19	19	19	18	19	19%
2013	20	20	18	18	19	(ND)%
2014	17	17	17	17	17	-11%
2015	17	20	19	21	19	12%
2016	17	16	16	15	16	-16%



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 increased by 10.7 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 over the period. On the other hand, by 2016 there were 35 returns for AGIs of \$100,000 or more. Table II.4.30 presents AGI distribution for the years 1991 through 2016.

Table II.4.30 Income Tax Returns by Adjusted Gross Income Banner 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	Total ¹⁷
1991	135	32	64	43	22	0	0	0	0	335
1992	131	29	76	61	17	0	0	0	0	348
1993	142	25	77	42	28	10	0	0	0	353
1994	149	31	58	46	27	0	0	0	0	345
1995	148	23	77	47	26	0	0	0	0	353
1996	145	23	74	44	29	0	0	0	0	351
1997	138	24	66	45	14	0	0	0	0	348
1998	128	18	56	46	41	0	0	0	0	326
1999	126	27	72	43	50	0	0	0	0	362
2000	137	25	72	54	43	10	0	0	0	383
2001	115	24	52	54	50	0	0	0	0	343
2002	104	26	53	48	48	24	0	0	0	334
2003	102	23	56	51	44	12	0	0	0	332
2004	99	24	55	35	53	0	0	0	0	326
2005	73	21	45	57	45	0	0	0	0	310
2006	81	33	67	46	52	0	0	13	0	343
2007	78	30	71	41	0	0	0	14	0	355
2008	81	35	66	38	38	20	0	21	0	339
2009	83	29	54	53	43	14	0	17	0	338
2010	56	20	63	42	0	0	0	26	0	319
2011	75	23	59	33	13	39	0	19	0	344
2012	77	30	43	50	37	38	0	28	0	369
2013	71	20	46	46	39	33	11	35	0	342
2014	54	22	58	50	32	36	10	36	0	354
2015	72	22	60	54	53	35	12	33	0	384
2016	62	22	56	45	48	30	0	35	0	346

¹⁷ 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 91 in 2010 to 100 in 2016, with the poverty rate reaching 12.5 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.4.31 presents poverty data for the county.

The rate of poverty for Banner County is shown in Table II.4.32. In 2016, there were an estimated 95 persons living in poverty. This represented a 12 percent poverty rate, compared to 13.6 percent poverty in 2000. In 2016, some 18.9 percent of those in poverty were under age 6, and 0 percent were 65 or older.

Year	Persons in Poverty	Poverty Rate
2000	86	10.6%
2001	96	12.5%
2002	93	11.9%
2003	61	8%
2004	70	9.6%
2005	91	12.5%
2006	97	12.5%
2007	99	13.5%
2008	101	13.8%
2009	104	16.1%
2010	91	13.2%
2011	88	12.9%
2012	97	12.8%
2013	93	12.3%
2014	95	12.4%
2015	94	11.9%
2016	100	12.5%

Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	3	2.7%	18	18.9%
6 to 17	39	35.5%	20	21.1%
18 to 64	53	48.2%	57	60%
65 or Older	15	13.6%	0	0%
Total	110	100.0%	95	100.0%
Poverty Rate	13.6%	.	12%	.

HOUSING

The Census Bureau estimates that the total number of housing units decreased by -1.4 percent in Banner County between 2010 and 2016, from 369 to 364. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.4.33.

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 Banner County from authorizations in 2015 to in 2016.

Subject	Nebraska	% Growth Since Census	Banner County	% Growth Since Census
2000 Census Base	722,656	.	374	.
2010 Census	796,793	10.3	369	-1.3
July 2011 Estimate	801,068	0.5	368	-0.3
July 2012 Estimate	804,586	1	367	-0.5
July 2013 Estimate	809,062	1.5	366	-0.8
July 2014 Estimate	814,835	2.3	365	-1.1
July 2015 Estimate	820,725	3	365	-1.1
July 2016 Estimate	827,156	3.8	364	-1.4



Diagram II.4.6
Single-Family Permits
 Banner County
 Census Bureau Data, 1980–2016

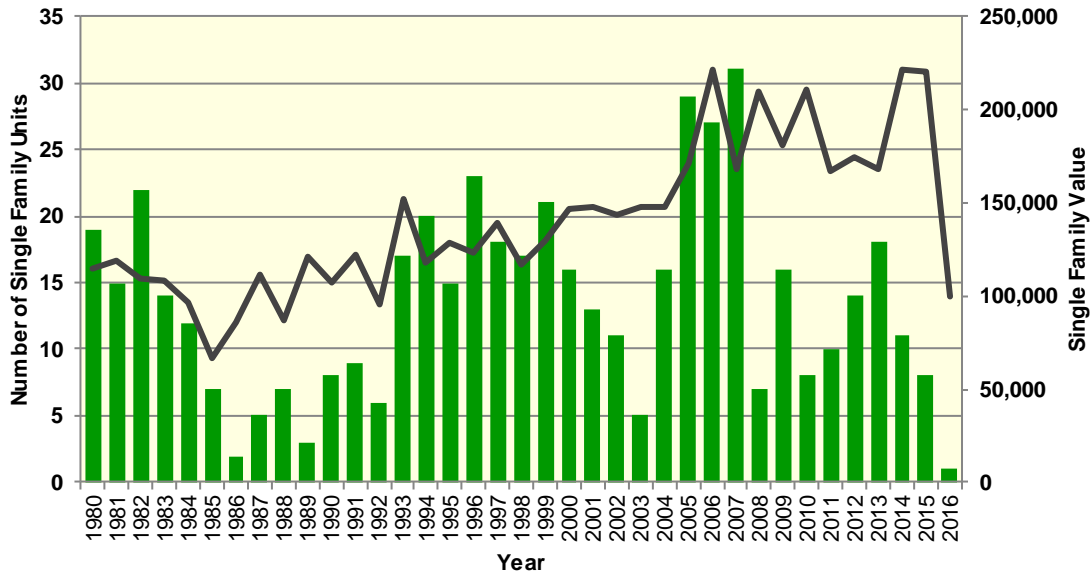
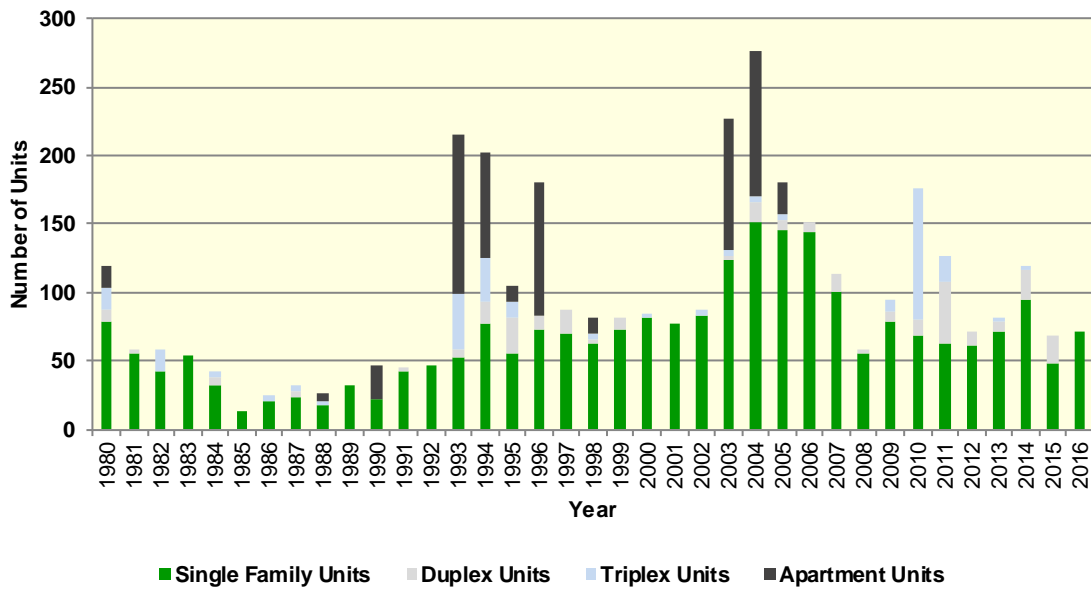


Diagram II.4.7
Total Permits by Unit Type
 Banner County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.4.34. In 2016, there were 384 housing units, up from 375 in 2000. Single-family units accounted for 91.7 percent of units in 2016, compared to 84.5 in 2000.

Table II.4.34 Housing Units by Type Banner 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	317	84.5%	352	91.7%
Duplex	3	0.8%	0	0%
Tri- or Four-Plex	6	1.6%	5	1.3%
Apartment	0	0%	0	0%
Mobile Home	49	13.1%	27	7%
Boat, RV, Van, Etc.	0	0%	0	0%
Total	375	100.0%	384	100.0%

Some 79.4 percent of housing was occupied in 2010, compared to 82.9 percent in 2000. Owner-occupied housing changed -1 percent between 2000 and 2010, ending with owner-occupied units representing 67.9 percent of units. Vacant units changed by 18.8 percent, resulting in 76 vacant units in 2010.

Table II.4.35 Housing Units by Tenure Banner County 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	311	82.9%	293	79.4%	-5.8%
Owner-Occupied	201	64.6%	199	67.9%	-1%
Renter-Occupied	110	35.4%	94	32.1%	-14.5%
Vacant Housing Units	64	17.1%	76	20.6%	18.8%
Total Housing Units	375	100.0%	369	100.0%	-1.6%

Table II.4.36 shows housing units by tenure from 2010 to 2016. By 2016, there were 384 housing units. An estimated 66.2 percent were owner-occupied, and 18.2 percent were vacant.

Table II.4.36 Housing Units by Tenure Banner County 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	293	79.4%	314	81.8%
Owner-Occupied	199	67.9%	208	66.2%
Renter-Occupied	94	32.1%	106	33.8%
Vacant Housing Units	76	20.6%	70	18.2%
Total Housing Units	369	100.0%	384	100.0%

Households by household size are shown in Table II.4.37. There were a total of 293 households in 2010, down from 311 in 2000. One person households changed by 21 percent between 2000 and

2010, while two person households changed by -7.2 percent. Three and four person households changed by 68 and -35 respectively, representing 14.3 percent and 8.9 percent of the population in 2010.

Table II.4.37					
Households by Household Size					
Banner County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	62	19.9%	75	25.6%	21%
Two Persons	138	44.4%	128	43.7%	-7.2%
Three Persons	25	8%	42	14.3%	68%
Four Persons	40	12.9%	26	8.9%	-35%
Five Persons	35	11.3%	13	4.4%	-62.9%
Six Persons	7	2.3%	6	2%	-14.3%
Seven Persons or More	4	1.3%	3	1%	-25%
Total	311	100.0%	293	100.0%	-5.8%

Households by income is shown in Table II.4.38. Households earning more than \$100,000 per year represented 15.6 percent of households in 2016, compared to 4.8 percent in 2000. Households earning between \$50,000 and \$74,999 represented 24.5 percent of households in 2016, compared to 18.1 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 14.6 percent of households in 2016, compared to 18.1 percent in 2000.

Table II.4.38				
Households by Income				
Banner 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	57	18.1%	46	14.6%
\$15,000 to \$19,999	24	7.6%	15	4.8%
\$20,000 to \$24,999	36	11.4%	14	4.5%
\$25,000 to \$34,999	52	16.5%	34	10.8%
\$35,000 to \$49,999	57	18.1%	46	14.6%
\$50,000 to \$74,999	57	18.1%	77	24.5%
\$75,000 to \$99,999	17	5.4%	33	10.5%
\$100,000 or More	15	4.8%	49	15.6%
Total	315	100.0%	314	100.0%

Table II.4.39 shows households by year home built. Housing units built between 2000 and 2009, account for 8 percent and those built in 2010 or later accounted for 0 percent of households. Households built in the 1970's, 1980's, and 1990's account for 14 percent, 3.8 percent, and 5.4, respectively. Housing units built prior to 1939 represented 32.2 percent of households in 2016.



Table II.4.39				
Households by Year Home Built				
Banner 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	116	37.3%	101	32.2%
1940 to 1949	55	17.7%	64	20.4%
1950 to 1959	56	18%	14	4.5%
1960 to 1969	20	6.4%	37	11.8%
1970 to 1979	35	11.3%	44	14%
1980 to 1989	21	6.8%	12	3.8%
1990 to 1999	8	2.6%	17	5.4%
2000 to 2009	.	.	25	8%
2010 or Later	.	.	0	0%
Total	311	100.0%	314	100.0%

The distribution of unit types by race are shown in Table II.4.40. An estimated 89.6 percent of white households occupy single-family homes.

Table II.4.40							
Distribution of Units in Structure by Race							
Banner County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	89.6%	%	%	%	%	100%	100%
Duplex	0%	%	%	%	%	0%	0%
Tri- or Four-Plex	1.6%	%	%	%	%	0%	0%
Apartment	0%	%	%	%	%	0%	0%
Mobile Home	8.8%	%	%	%	%	0%	0%
Boat, RV, Van, Etc.	0%	%	%	%	%	0%	0%
Total	100.0%	%	%	%	%	100.0%	100.0%

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.4.41. An estimated 2.6 percent of vacant units were for rent in 2010. In addition, some 5.3 percent of vacant units were for sale, a change of -73.3 percent between 2000 and 2010. "Other" vacant units represented 73.7 percent of vacant units in 2010. This is a change of 51.4 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.4.41					
Disposition of Vacant Housing Units					
Banner County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	0	0%	2	2.6%	%
For Sale	15	23.4%	4	5.3%	-73.3%
Rented or Sold, Not Occupied	1	1.6%	1	1.3%	0%
For Seasonal, Recreational, or Occasional Use	11	17.2%	12	15.8%	9.1%
For Migrant Workers	0	0%	1	1.3%	%
Other Vacant	37	57.8%	56	73.7%	51.4%
Total	64	100.0%	76	100.0%	18.8%

The disposition of vacant units between 2010 and 2016 are shown in Table II.4.42. By 2016, for rent units accounted for 0 percent of vacant units, while for sale units accounted for 0 percent. "Other" vacant units accounted for 60 percent of vacant units, representing a total of 42 "other" vacant units.

Table II.4.42				
Disposition of Vacant Housing Units				
Banner County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	2	2.6%	0	0%
For Sale	4	5.3%	0	0%
Rented Not Occupied	0	0%	0	0%
Sold Not Occupied	1	1.3%	0	0%
For Seasonal, Recreational, or Occasional Use	12	15.8%	28	40%
For Migrant Workers	1	1.3%	0	0%
Other Vacant	56	73.7%	42	60%
Total	76	100.0%	70	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 64 property transactions in Banner County. Of these, 47 were for single-family homes during this 19-year period, as shown in Table II.4.43.

Table II.4.43						
Residential Property Transactions						
Banner County						
Fiscal Years 1999–2017 PAD Data						
Year	Single-Family	Mobile Home	Duplex	Townhome	Missing	Total
1999	3	0	0	0	0	3
2000	2	1	0	0	0	3
2001	2	0	0	0	0	2
2002	1	0	0	0	0	1
2003	0	2	0	0	1	3
2004	0	0	0	0	3	3
2005	3	1	0	0	0	4
2006	2	0	0	0	0	2
2007	1	0	0	0	0	1
2008	2	1	0	0	0	3
2009	0	0	0	0	0	0
2010	4	0	0	0	0	4
2011	3	0	0	1	0	4
2012	2	1	0	0	0	3
2013	3	1	0	0	0	4
2014	6	1	0	0	0	7
2015	1	2	0	0	0	3
2016	6	1	0	0	0	7
2017	6	1	0	0	0	7
Total	47	12	0	1	4	64

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 12 single-family home property transactions for units built before 1930, 8.3 percent of units were of low quality and 41.7 percent were of fair quality. Conversely, of the 1 homes built from 2001 through 2010, 0 percent of units were of low quality and 100 percent of fair quality. Table II.4.44 provides details on the quality of these single-family residential dwellings by vintage of construction.

Table II.4.44										
Single-Family Homes by Year Built and Quality of Materials and Workmanship										
Banner County										
Fiscal Years 1999–2017 PAD Data										
Quality	Before 1931	1931-1960	1961-1970	1971-1980	1981-1990	1991-2000	2001-2010	2011-2017	Missing	Total
Low	1	1	0	0	0	0	0	0	1	3
Fair	5	4	3	1	2	0	1	0	2	18
Average	6	13	3	0	1	2	0	0	0	25
Good	0	0	0	1	0	0	0	0	0	1
Very Good	0	0	0	0	0	0	0	0	0	0
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	0	0	0	0	0	0	0	0	0	0
Total	12	18	6	2	3	2	1	0	3	47

In regard to the current condition of residential dwellings, of the same 12 single-family homes built before 1930, 33.3 percent of the homes were worn out or badly worn, and 33.3 percent were in average condition. Table II.4.45 provides details about the condition of single-family residential dwellings by year built.

Table II.4.45
Single-Family Homes by Year Built and Condition
 Banner County
 Fiscal Years 1999–2017 PAD Data

Condition	Before 1931	1931-1960	1961-1970	1971-1980	1981-1990	1991-2000	2001-2010	2011-2017	Missing	Total
Worn Out	0	0	0	0	0	0	0	0	0	0
Badly Worn	4	4	0	1	0	0	0	0	1	10
Average	4	7	3	0	3	2	1	0	2	22
Good	4	7	3	1	0	0	0	0	0	15
Very Good	0	0	0	0	0	0	0	0	0	0
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	0	0	0	0	0	0	0	0	0	0
Total	12	18	6	2	3	2	1	0	3	47

Housing Costs

Between 2010 and 2017, the average price of an existing single-family home changed from \$101,000 to \$145,833, a total increase of 44.4 percent, as shown in Table II.4.46.

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 Banner County ranged from \$83,125 for homes built before 1930 to \$179,000 for homes built from 2001 to 2010.¹⁸ Homes built from 2001 through 2010 were also larger, averaging 2,059 square feet per unit. Table II.4.47, provides additional details about single-family homes.

Table II.4.46
Average Sales Price of Single-Family Homes
 Banner County
 Fiscal Years 1999–2017 PAD Data

Fiscal Year	Average Sales Price (\$)
1999	60,333
2000	43,750
2001	78,500
2002	86,500
2003	0
2004	0
2005	59,167
2006	56,500
2007	155,000
2008	68,500
2009	0
2010	101,000
2011	59,267
2012	112,500
2013	75,000
2014	101,167
2015	140,000
2016	106,083
2017	145,833
Average	93,294

Table II.4.47
Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot
 Banner County
 Fiscal Years 1999–2017 PAD Data

Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. ¹⁹ (\$)
Before 1931	83,125	1,052	79.03
1931-1960	84,961	1,296	65.57
1961-1970	112,333	1,624	69.16
1971-1980	156,500	1,599	97.87
1981-1990	134,667	1,904	70.73
1991-2000	57,000	1,120	50.89
2001-2010	179,000	2,059	86.94
2011-2017	0	0	0
Average	93,294	1,329	70.2

¹⁸ 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.

¹⁹ 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.4.48. In 2016, an estimated 1.3 percent of households were overcrowded, and an additional 0 percent were severely overcrowded.

Table II.4.48 Overcrowding and Severe Overcrowding Banner 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	199	99%	2	1%	0	0%	201
2016 Five-Year ACS	208	100%	0	0%	0	0%	208
Renter							
2000 Census	108	98.2%	2	1.8%	0	0%	110
2016 Five-Year ACS	102	96.2%	4	3.8%	0	0%	314
Total							
2000 Census	307	98.7%	4	1.3%	0	0%	311
2016 Five-Year ACS	310	98.7%	4	1.3%	0	0%	314

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 10 households with incomplete plumbing facilities in 2016, representing 3.2 percent of households in Banner County. This is compared to 0.6 percent of households lacking complete plumbing facilities in 2000.

Table II.4.49 Households with Incomplete Plumbing Facilities Banner County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	309	304
Lacking Complete Plumbing Facilities	2	10
Total Households	311	314
Percent Lacking	0.6%	3.2%

There were 6 households lacking complete kitchen facilities in 2016, compared to 0 households in 2000. This was a change from 0 percent of households in 2000 to 1.9 percent in 2016.

Table II.4.50 Households with Incomplete Kitchen Facilities Banner County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	311	308
Lacking Complete Kitchen Facilities	0	6
Total Households	311	314
Percent Lacking	0%	1.9%

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 Banner County, 9.9 percent of households had a cost burden and 8.9 percent had a severe cost burden. Some 10.4 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 5 percent and a severe cost burden rate of 1 percent. Owner occupied households with a mortgage had a cost burden rate of 13.9 percent, and severe cost burden at 5.6 percent.

Table II.4.51 Cost Burden and Severe Cost Burden by Tenure Banner County 2000 Census & 2016 Five-Year ACS Data									
Data Source	Less Than 30%		30%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	10	38.5%	11	42.3%	0	0%	5	19.2%	26
2016 Five-Year ACS	81	75%	15	13.9%	6	5.6%	6	5.6%	108
Owner Without a Mortgage									
2000 Census	25	86.2%	0	0%	2	6.9%	2	6.9%	29
2016 Five-Year ACS	89	89%	5	5%	1	1%	5	5%	100
Renter									
2000 Census	24	35.3%	2	2.9%	3	4.4%	39	57.4%	68
2016 Five-Year ACS	25	23.6%	11	10.4%	21	19.8%	49	46.2%	106
Total									
2000 Census	59	48%	13	10.6%	5	4.1%	46	37.4%	123
2016 Five-Year ACS	195	62.1%	31	9.9%	28	8.9%	60	19.1%	314

Housing Problems by Income

Table II.4.52, shows the HUD calculated Median Family Income (MFI) for a family of four for Banner County. As can be seen in 2017 the MFI was \$64,100, which compared to \$68,200 for the State of Nebraska.

Table II.4.52 Median Family Income Banner County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	34,100	50,400
2001	37,200	53,400
2002	37,200	55,100
2003	46,800	55,400
2004	47,700	56,300
2005	49,600	57,400
2006	51,200	59,400
2007	51,400	58,200
2008	53,400	59,800
2009	53,500	62,000
2010	54,000	62,600
2011	49,600	63,500
2012	50,300	64,400
2013	55,900	64,600
2014	44,100	66,000
2015	52,800	66,800
2016	53,100	66,500
2017	64,100	68,200

Table II.4.53 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 28 owner-occupied and 4 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 24 owner-occupied 15 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 243 households without a housing problem.

Table II.4.53
Housing Problems by Income and Tenure

Banner 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	0	0	0
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	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	10	10	0	4	0	24
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	4	10	4	10	0	28
Zero/negative income (and none of the above problems)	0	0	0	0	0	0
Has none of the 4 housing problems	0	4	30	25	105	164
Total	14	24	34	39	105	216
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	0	0	0	0	4	4
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	0	4	0	0	4
Housing cost burden greater than 50% of income (and none of the above problems)	15	0	0	0	0	15
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	0	4	0	0	0	4
Zero/negative income (and none of the above problems)	0	0	0	0	0	0
Has none of the 4 housing problems	4	20	30	0	25	79
Total	19	24	34	0	29	106
Total						
Lacking complete plumbing or kitchen facilities	0	0	0	0	4	4
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	0	4	0	0	4
Housing cost burden greater than 50% of income (and none of the above problems)	25	10	0	4	0	39
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	4	14	4	10	0	32
Zero/negative income (and none of the above problems)	0	0	0	0	0	0
Has none of the 4 housing problems	4	24	60	25	130	243
Total	33	48	68	39	134	322

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.4.54, of the 3 loans in 2016, 2 loans were for Home Purchases, 0 were for Home Improvement and 1 was for refinancing.



Table II.4.54 Owner-Occupied Single-Family Home Loans by Loan Type Banner County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	1	0	2	3
2009				
2010	0	0	1	1
2011	0	0	1	1
2012				
2013	1	1	2	4
2014	0	0	4	4
2015	1	0	3	4
2016	2	0	1	3

Table II.4.55 shows the average loan value by loan type. In 2008, average home purchase loans was \$107,000 and \$159,500 in 2016. Overall, average loans were \$89,000 in 2008 and \$259,667 in 2016.

Table II.4.55 Owner-Occupied Single-Family Home Loans by Average Loan Amount Banner County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$107,000	\$	\$80,000	\$89,000
2009	\$	\$	\$	\$
2010	\$	\$	\$137,000	\$137,000
2011	\$	\$	\$136,000	\$136,000
2012	\$	\$	\$	\$
2013	\$132,000	\$133,000	\$95,500	\$114,000
2014	\$	\$	\$148,250	\$148,250
2015	\$78,000	\$	\$208,000	\$175,500
2016	\$159,500	\$	\$460,000	\$259,667



Table II.4.56 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$107,000 and \$ in 2012 and \$319,000 in 2016. Overall, average loans were \$267,000 in 2008 and \$779,000 in 2016.

Table II.4.56				
Total Volume of Owner-Occupied Single-Family Loans				
Banner County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	107,000		160,000	267,000
2009				
2010			137,000	137,000
2011			136,000	136,000
2012				
2013	132,000	133,000	191,000	456,000
2014			593,000	593,000
2015	78,000		624,000	702,000
2016	319,000		460,000	779,000

