

**VOLUME II:  
BOYD COUNTY**

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## Boyd County

### DEMOGRAPHICS

#### Population Estimates

The Census Bureau's current census estimates indicate that Boyd County's population decreased from 2,099 in 2010 to 1,982 in 2016, or by -5.6 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 decreased by 19.7 percent, and the number of people from 55 to 64 years of age increased by 2.9 percent. The white population decreased by 6.2 percent, while the black population increased by 50 percent. The Hispanic population increased from 33 to 44 people between 2010 and 2016 or by 33.3 percent. These data are presented in Table II.8.1.

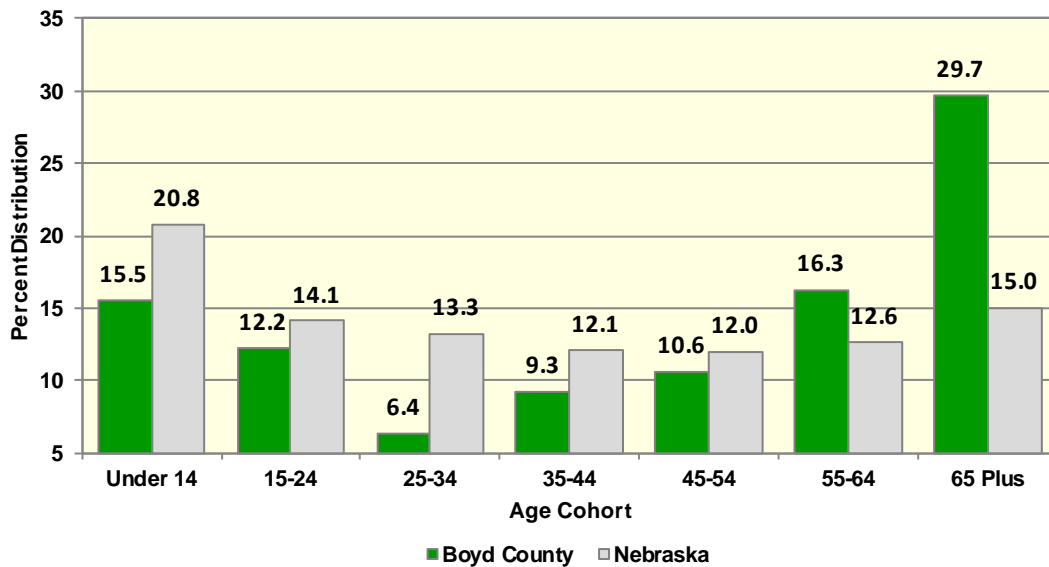
<b>Table II.8.1</b>						
<b>Profile of Population Characteristics</b>						
Boyd County vs. State of Nebraska						
2010 Census and 2016 Current Census Estimates						
Subject	Boyd County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
<b>Population</b>	<b>2,099</b>	<b>1,982</b>	<b>-5.6%</b>	<b>1,826,341</b>	<b>1,907,116</b>	<b>4.4%</b>
<b>Age</b>						
0 to 14 years	354	308	-13%	383,542	396,601	3.4%
15 to 24 years	201	242	20.4%	258,206	269,442	4.4%
25 to 34 years	157	126	-19.7%	245,176	252,946	3.2%
35 to 44 years	195	184	-5.6%	220,838	230,528	4.4%
45 to 54 years	321	211	-34.3%	258,726	229,683	-11.2%
55 to 64 years	314	323	2.9%	213,176	241,172	13.1%
65 and Over	557	588	5.6%	246,677	286,744	16.2%
<b>Race</b>						
White	2,052	1,924	-6.2%	1,649,264	1,694,976	2.8%
Black	2	3	50%	85,971	94,620	10.1%
American Indian and Alaskan Native	16	26	62.5%	23,418	27,318	16.7%
Asian	17	17	0%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	2	1	-50%	2,061	2,425	17.7%
Two or more races	10	11	10%	32,305	40,495	25.4%
<b>Ethnicity (of any race)</b>						
Hispanic or Latino	33	44	33.3%	167,405	203,320	21.5%

Table II.8.2, presents the population of Boyd County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 1,038 males, who accounted for 49.5 percent of the population, and the remaining 50.5 percent, or 1,061 persons, were female. In 2016, the number of males was 980 persons, and accounted for 49.4 percent of the population, with the remaining 50.6 percent, or 1,002 persons being female.



<b>Table II.8.2</b> <b>Population by Age and Gender</b> Boyd 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	169	185	354	147	161	308	-13%
15 to 24 years	101	100	201	124	118	242	20.4%
25 to 34 years	84	73	157	65	61	126	-19.7%
35 to 44 years	108	87	195	90	94	184	-5.6%
45 to 54 years	164	157	321	115	96	211	-34.3%
55 to 64 years	167	147	314	162	161	323	2.9%
65 and Over	245	312	557	277	311	588	-5.6%
<b>Total</b>	<b>1,038</b>	<b>1,061</b>	<b>2,099</b>	<b>980</b>	<b>1,002</b>	<b>1,982</b>	<b>-5.6%</b>
<b>% of Total</b>	<b>49.5%</b>	<b>50.5%</b>	.	<b>49.4%</b>	<b>50.6%</b>	.	

**Diagram II.8.1**  
**Age Distribution**  
 Boyd 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.8.3, from April 2000 to July 2009, Boyd County natural decrease was estimated to be 133 people. Boyd County has been experiencing net out-migration, with 242 persons leaving the county in the last nine years.<sup>32</sup> The 2016 population estimates showed a natural decrease of 70 persons. Between 2010 and 2016, Boyd County’s population decreased to 1,982 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 Boyd County decreased from 4 persons in 2015 to 3 persons in 2016, with an additional net movement of -4 in the first six months of 2017. The driver’s license total exchanges for the last 16 years are presented in Table II.8.4.

<b>Table II.8.3</b>	
<b>Population Change</b>	
Boyd County	
1980–2010 Census and Intercensal Data	
<b>1980 Population</b>	<b>3,331</b>
Natural Increase 80–90	-35
Net Migration 80–90	-461
<b>1990 Population</b>	<b>2,835</b>
Natural Increase 90–00	-76
Net Migration 90–00	-321
<b>2000 Population</b>	<b>2,438</b>
Natural Increase 00–09	-133
Net Migration 00–09	-242
2009 Population Estimate	2,063
<b>2010 Population</b>	<b>2,099</b>
Natural Increase 10–16	-70
Net Migration 10–16	-47
<b>2016 Population Estimate</b>	<b>1,982</b>

<b>Table II.8.4</b>			
<b>Driver's Licenses Exchanged and Surrendered</b>			
Boyd County			
2001–First half of 2017 DOT Data			
<b>Year</b>	<b>In-Migrants</b>	<b>Out-Migrants</b>	<b>Net Change</b>
Calendar 2001	26	25	1
Calendar 2002	28	24	4
Calendar 2003	19	18	1
Calendar 2004	25	27	-2
Calendar 2005	28	17	11
Calendar 2006	15	17	-2
Calendar 2007	24	26	-2
Calendar 2008	23	32	-9
Calendar 2009	29	16	13
Calendar 2010	28	18	10
Calendar 2011	27	18	9
Calendar 2012	18	18	0
Calendar 2013	11	22	-11
Calendar 2014	10	18	-8
Calendar 2015	24	20	4
Calendar 2016	19	16	3
First Half of 2017	9	13	-4

<sup>32</sup> 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 Boyd County decreased by 3.1 percent from 295 in 2016 to 286 in 2017, as shown in Table II.8.5. The number of school-age children 5 to 11 years of age increased from 141 in 2016 to 144 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.8.6, shows population by age for the 2000 and 2010 Census. The population changed by -13.9 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -5.9 percent to a total of 557 persons in 2010. Those aged 25 to 34 changed by -5.4 percent, and those aged under 5 changed by -19.5 percent.

Year	Age Group			Total
	5–11	11–13	14–18	
1992	310	93	221	624
1993	334	85	222	641
1994	320	85	238	643
1995	300	104	219	623
1996	288	115	236	639
1997	267	107	246	620
1998	248	98	259	605
1999	252	81	254	587
2000	219	90	260	569
2001	223	85	238	546
2002	215	70	240	525
2003	293	85	276	654
2004	178	62	196	436
2005	164	70	166	400
2006	169	58	159	386
2007	158	48	163	369
2008	153	54	150	357
2009	146	51	148	345
2010	148	57	152	357
2011	146	49	140	335
2012	139	29	125	293
2013	147	39	121	307
2014	157	44	113	314
2015	148	47	112	307
2016	141	42	112	295
2017	144	38	104	286

<b>Table II.8.6</b>					
<b>Population by Age</b>					
Boyd County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	123	5%	99	4.7%	-19.5%
5 to 19	543	22.3%	383	18.2%	-29.5%
20 to 24	74	3%	73	3.5%	-1.4%
25 to 34	166	6.8%	157	7.5%	-5.4%
35 to 54	682	28%	516	24.6%	-24.3%
55 to 64	258	10.6%	314	15%	21.7%
65 or Older	592	24.3%	557	26.5%	-5.9%
<b>Total</b>	<b>2,438</b>	<b>100.0%</b>	<b>2,099</b>	<b>100.0%</b>	<b>-13.9%</b>

The elderly population is further explored in Table II.8.7. Those aged 65 to 66 changed by 14.6 percent between 2000 and 2010, resulting in a population of 55 persons. Those aged 85 or older changed by -10 percent during the same time period, and resulted in 99 persons over age 85 in 2010.

<b>Table II.8.7</b>					
<b>Elderly Population by Age</b>					
Boyd County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	48	8.1%	55	9.9%	14.6%
67 to 69	77	13%	97	17.4%	26%
70 to 74	143	24.2%	104	18.7%	-27.3%
75 to 79	121	20.4%	104	18.7%	-14%
80 to 84	93	15.7%	98	17.6%	5.4%
85 or Older	110	18.6%	99	17.8%	-10%
<b>Total</b>	<b>592</b>	<b>100.0%</b>	<b>557</b>	<b>100.0%</b>	<b>-5.9%</b>

Population by race and ethnicity is shown in Table II.8.8 representing 97 percent of the white population in 2010. The American Indian and Asian populations represented 0.6 and 0.8 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 1,550 percent between 2000 and 2010, compared to the -15.2 percent growth rate for non-Hispanics.

<b>Table II.8.8</b>					
<b>Population by Race and Ethnicity</b>					
Boyd County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	2,411	98.9%	2,035	97%	-15.6%
Black	0	0%	1	0%	%
American Indian	14	0.6%	12	0.6%	-14.3%
Asian	4	0.2%	17	0.8%	325%
Native Hawaiian/ Pacific Islander	0	0%	2	0.1%	%
Other	0	0%	12	0.6%	%
Two or More Races	9	0.4%	20	1%	122.2%
<b>Total</b>	<b>2,438</b>	<b>100.0%</b>	<b>2,099</b>	<b>100.0%</b>	<b>-13.9%</b>
<b>Hispanic</b>	2	0.1%	33	1.6%	1,550%
<b>Non-Hispanic</b>	2,436	99.9%	2,066	98.4%	-15.2%

Population by race and ethnicity through 2016 is shown in Table II.8.9. The white population represented 96.5 percent of the population in 2016, compared with black population accounting for 0.8 percent of the population. Hispanic population represented 0.7 percent of the population in 2016.

<b>Table II.8.9</b>				
<b>Population by Race and Ethnicity</b>				
Boyd County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	2,035	97%	1,935	96.5%
Black	1	0%	16	0.8%
American Indian	12	0.6%	14	0.7%
Asian	17	0.8%	5	0.2%
Native Hawaiian/ Pacific Islander	2	0.1%	0	0%
Other	12	0.6%	5	0.2%
Two or More Races	20	1%	31	1.5%
<b>Total</b>	<b>2,099</b>	<b>100.0%</b>	<b>2,006</b>	<b>100.0%</b>
<b>Non-Hispanic</b>	2,066	98.4%	1,991	99.3%
<b>Hispanic</b>	33	1.6%	15	0.7%

The population by race is broken down further by ethnicity in Table II.8.10. While the white non-Hispanic population changed by -16 percent between 2000 and 2010, the white Hispanic population changed by 450 percent.



<b>Table II.8.10</b>					
<b>Population by Race and Ethnicity</b>					
Boyd County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
<b>Non-Hispanic</b>					
White	2,409	98.9%	2,024	98%	-16%
Black	0	0%	1	0%	%
American Indian	14	0.6%	9	0.4%	-35.7%
Asian	4	0.2%	17	0.8%	325%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	0	0%	4	0.2%	%
Two or More Races	9	0.4%	11	0.5%	22.2%
<b>Total Non-Hispanic</b>	<b>2,436</b>	<b>100.0%</b>	<b>2,066</b>	<b>100.0%</b>	<b>-15.2%</b>
<b>Hispanic</b>					
White	2	100%	11	33.3%	450%
Black	0	0%	0	0%	%
American Indian	0	0%	3	9.1%	%
Asian	0	0%	0	0%	%
Native Hawaiian/ Pacific Islander	0	0%	2	6.1%	%
Other	0	0%	8	24.2%	%
Two or More Races	0	0%	9	27.3%	%
<b>Total Hispanic</b>	<b>2</b>	<b>100.0%</b>	<b>33</b>	<b>100.0%</b>	<b>1,550.0%</b>
<b>Total Population</b>	<b>2,438</b>	<b>100.0%</b>	<b>2,099</b>	<b>100.0%</b>	<b>-13.9%</b>

The change in race and ethnicity between 2010 and 2016 is shown in Table II.8.11. During this time, the total non-Hispanic population was 1,991 persons in 2016. The Hispanic population was 15.

<b>Table II.8.11</b>				
<b>Population by Race and Ethnicity</b>				
Boyd County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
<b>Non-Hispanic</b>				
White	2,024	98%	1,925	96.7%
Black	1	0%	16	0.8%
American Indian	9	0.4%	14	0.7%
Asian	17	0.8%	5	0.3%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	4	0.2%	0	0%
Two or More Races	11	0.5%	31	1.6%
<b>Total Non-Hispanic</b>	<b>2,066</b>	<b>100.0%</b>	<b>1,991</b>	<b>100.0%</b>
<b>Hispanic</b>				
White	11	33.3%	10	66.7%
Black	0	0%	0	0%
American Indian	3	9.1%	0	0%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	2	6.1%	0	0%
Other	8	24.2%	5	33.3%
Two or More Races	9	27.3%	0	0%
<b>Total Hispanic</b>	<b>33</b>	<b>100.0</b>	<b>15</b>	<b>100.0%</b>
<b>Total Population</b>	<b>2,099</b>	<b>100.0%</b>	<b>2,006</b>	<b>100.0%</b>



Households by type and tenure are shown in Table II.8.12. Family households represented 60.8 percent of households, while non-family households accounted for 39.2 percent. These changed from 62.7 and 37.3 percent, respectively.

<b>Table II.8.12</b>				
<b>Household Type by Tenure</b>				
Boyd County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	591	62.7%	553	60.8%
Married-Couple Family	520	88%	510	92.2%
Owner-Occupied	455	87.5%	448	87.8%
Renter-Occupied	65	12.5%	62	12.2%
Other Family	71	12%	43	12.8%
Male Householder, No Spouse Present	29	40.8%	20	67.4%
Owner-Occupied	19	65.5%	20	100%
Renter-Occupied	10	34.5%	0	0%
Female Householder, No Spouse Present	42	59.2%	23	97.7%
Owner-Occupied	28	66.7%	19	82.6%
Renter-Occupied	14	33.3%	4	17.4%
Non-Family Households	351	37.3%	356	39.2%
Owner-Occupied	236	67.2%	253	71.1%
Renter-Occupied	115	32.8%	103	28.9%
<b>Total</b>	<b>942</b>	<b>100.0%</b>	<b>909</b>	<b>100.0%</b>

The group quarters population was 27 in 2010, compared to 46 in 2000.

<b>Table II.8.13</b>					
<b>Group Quarters Population</b>					
Boyd County					
2000 & 2010 Census SF1 Data					
Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
<b>Institutionalized</b>					
Correctional Institutions	0	0%	0	0%	%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	46	100%	27	100%	-41.3%
Other Institutions	0	0%	0	0%	%
<b>Total</b>	<b>46</b>	<b>100.0%</b>	<b>27</b>	<b>100.0%</b>	<b>-41.3%</b>
<b>Noninstitutionalized</b>					
College Dormitories	0	%	0	%	%
Military Quarters	0	%	0	%	%
Other Noninstitutionalized	0	%	0	%	%
<b>Total</b>	<b>0</b>	<b>100.0%</b>	<b>0</b>	<b>100.0%</b>	<b>%</b>
<b>Group Quarters Population</b>	<b>46</b>	<b>100.0%</b>	<b>27</b>	<b>100.0%</b>	<b>-41.3%</b>

The number of foreign born persons are shown in Table II.8.14. An estimated 0.2 percent of the population was born in Japan, with 0.1 percent born in Bangladesh, and another 0.1 percent were born in Germany.

<b>Table II.8.14</b> <b>Place of Birth for the Foreign-Born Population</b> Boyd County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	Japan	5	0.2%
#2 country of origin	Bangladesh	2	0.1%
#3 country of origin	Germany	2	0.1%
#4 country of origin	Spain	2	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.8.15. An estimated 0.3 percent of the population speaks Other Asian and Pacific Island languages at home, followed by 0.2 percent speaking Other and unspecified languages.

<b>Table II.8.15</b> <b>Limited English Proficiency and Language Spoken at Home</b> Boyd County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Other Asian and Pacific Island languages	5	0.3%
#2 LEP Language	Other and unspecified languages	4	0.2%
#3 LEP Language	Chinese	2	0.1%
#4 LEP Language	German or other West Germanic languages	2	0.1%
#5 LEP Language	Other Indo-European languages	2	0.1%
#6 LEP Language	Arabic	0	0%
#7 LEP Language	French, Haitian, or Cajun	0	0%
#8 LEP Language	Korean	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.8.16. Some 18.6 percent of the population was disabled in 2000, or a total of 422 persons. The disability rate was highest for those over 65, with 42 percent disabled.

<b>Table II.8.16</b> <b>Disability by Age</b> Boyd County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	25	6.6%
16 to 64	169	12.5%
65 and older	228	42%
<b>Total</b>	<b>422</b>	<b>18.6%</b>

Table II.8.17 shows disability by type in 2000. There were 203 physical disabilities in 2000, some 98 employment disabilities, and 179 go-outside-home disabilities.

<b>Table II.8.17</b> <b>Total Disabilities Tallied: Aged 5 and Older</b> Boyd County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	132
Physical disability	203
Mental disability	107
Self-care disability	65
Employment disability	98
Go-outside-home disability	179
<b>Total</b>	<b>784</b>

Disability by age, as estimated by the 2016 ACS, is shown in Table II.8.18. The disability rate for females was 16 percent, compared to 18.8 percent for males. The disability rate changed precipitously higher with age, with 60.3 percent of those over 75 experiencing a disability.

<b>Table II.8.18</b> <b>Disability by Age</b> Boyd 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	3	1.7%	6	3.7%	9	2.6%
18 to 34	8	6.2%	8	7.1%	16	6.7%
35 to 64	70	17.6%	37	9.9%	107	13.9%
65 to 74	51	32.3%	33	27.3%	84	30.1%
75 or Older	59	66.3%	70	56%	129	60.3%
<b>Total</b>	<b>191</b>	<b>18.8%</b>	<b>154</b>	<b>16%</b>	<b>345</b>	<b>17.4%</b>

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.8.19. Some 9.4 percent have an ambulatory disability, 7.3 have an independent living disability, and 2.3 percent have a self-care disability.

**Table II.8.19**  
**Total Disabilities Tallied: Aged 5 and Older**  
 Boyd County  
 2016 Five-Year ACS

Disability Type	Population with Disability	Percent with Disability
Hearing disability	147	7.4%
Vision disability	59	3%
Cognitive disability	61	3.3%
Ambulatory disability	174	9.4%
Self-Care disability	42	2.3%
Independent living disability	109	7.3%

## Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.8.20 and Table II.8.21. In 2016, some 979 persons were employed and 10 were unemployed. This totaled a labor force of 989 persons. The unemployment rate for Boyd County was estimated to be 1 in 2016.

**Table II.8.20**  
**Employment, Labor Force and Unemployment**  
 Boyd County  
 2016 Five-Year ACS Data

Employment Status	2016 Five-Year ACS
Employed	979
Unemployed	10
<b>Labor Force</b>	<b>989</b>
Unemployment Rate	1%

In 2016, 94.7 percent of households in Boyd County had a high school education or greater.

**Table II.8.21**  
**High School or Greater Education**  
 Boyd County  
 2016 Five-Year ACS Data

Education Level	Households
High School or Greater	861
Total Households	909
<b>Percent High School or Above</b>	<b>94.7%</b>

As seen in Table II.8.22, 40.8 percent of the population had a high school diploma or equivalent, another 34.8 percent have some college, 14.8 percent have a Bachelor's Degree, and 4 percent of the population had a graduate or professional degree.

**Table II.8.22**  
**Educational Attainment**  
 Boyd County  
 2016 Five-Year ACS Data

Education Level	Population	Percent
Less Than High School	86	5.6%
High School or Equivalent	624	40.8%
Some College or Associates Degree	532	34.8%
Bachelor's Degree	226	14.8%
Graduate or Professional Degree	61	4%
<b>Total Population Above 18 years</b>	<b>1,529</b>	<b>100.0%</b>

## ECONOMICS

### Labor Force

Table II.8.23, shows the labor force statistics for Boyd County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1990 with a rate of 1.5. The highest level of unemployment occurred during 2009 rising to a rate of 3.9. 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 Boyd County increased from 2.7 percent in 2015 to 3.2 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.8.23 Labor Force Statistics Boyd County 1990 - 2016 BLS Data					
Year	Boyd County				Statewide
	Unemployment	Employment	Labor Force	Unemployment Rate	Unemployment Rate
1990	18	1,183	1,201	1.5%	2.3%
1991	18	1,195	1,213	1.5%	2.7%
1992	22	1,196	1,218	1.8%	2.9%
1993	39	1,159	1,198	3.3%	2.8%
1994	36	1,193	1,229	2.9%	2.6%
1995	29	1,203	1,232	2.4%	2.6%
1996	27	1,174	1,201	2.2%	2.7%
1997	30	1,115	1,145	2.6%	2.5%
1998	28	1,083	1,111	2.5%	2.6%
1999	40	1,112	1,152	3.5%	2.8%
2000	37	1,218	1,255	2.9%	2.8%
2001	43	1,194	1,237	3.5%	3.1%
2002	44	1,218	1,262	3.5%	3.6%
2003	39	1,247	1,286	3%	3.9%
2004	38	1,160	1,198	3.2%	3.9%
2005	41	1,093	1,134	3.6%	3.8%
2006	36	1,082	1,118	3.2%	3.1%
2007	32	1,043	1,075	3%	3%
2008	36	1,074	1,110	3.2%	3.3%
2009	44	1,088	1,132	3.9%	4.6%
2010	43	1,064	1,107	3.9%	4.6%
2011	44	1,105	1,149	3.8%	4.4%
2012	45	1,102	1,147	3.9%	4%
2013	40	1,090	1,130	3.5%	3.8%
2014	36	1,063	1,099	3.3%	3.3%
2015	29	1,060	1,089	2.7%	3%
2016	35	1,073	1,108	3.2%	3.2%

Diagram II.8.2, shows the employment and labor force for Boyd County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 1,073 persons, with the labor force reaching 1,108, indicating there were a total of 35 unemployed persons.

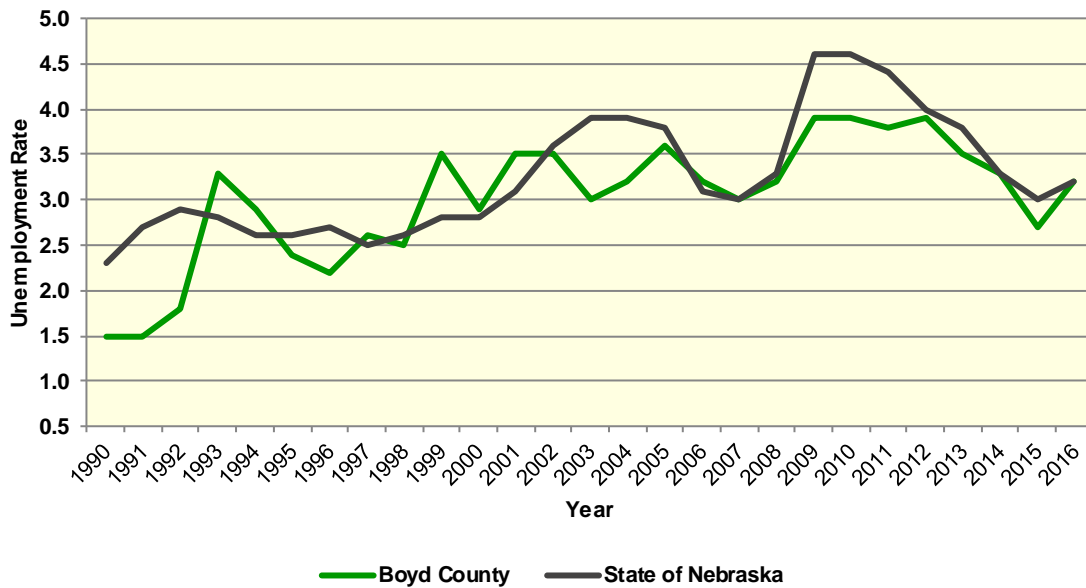
**Diagram II.8.2**  
**Employment and Labor Force**  
 Boyd County  
 1990 – 2016 BLS Data



**Unemployment**

Diagram II.8.3, shows the unemployment rate for both the State and Boyd County. During the 1990’s the average rate for Boyd County was 2.4, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 3.3, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 3.5. Over the course of the entire period Boyd County had an average unemployment rate lower than the state, 3 percent for Boyd County, versus 3.3 statewide.

**Diagram II.8.3**  
**Annual Unemployment Rate**  
 Boyd 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.8.24, shows total real earnings by industry for Boyd County. In the most recent 2016 estimate, the farm industry had the largest total real earnings, with total real earnings reaching 16,401,000 dollars. Between 2015 and 2016 the accommodation and food services industry saw the largest percentage increase, rising by 43.7 percent to 26,791,000 dollars.



**Table II.8.24**  
**Real Earnings by Industry**  
 Boyd 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	9,880	24,253	39,980	23,180	17,748	23,700	21,763	16,401	-24.6
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	79	80	81	70	74	96	93	107	14.8
Construction	0	1,403	1,409	1,256	1,064	1,157	1,457	1,577	8.2
Manufacturing	822	654	659	694	718	736	764	586	-23.3
Wholesale trade	1,289	1,091	1,243	1,415	1,428	1,472	0	1,753	0
Retail trade	2,476	1,395	1,329	1,338	1,332	1,440	1,481	1,685	13.8
Transportation and warehousing	3,208	1,187	2,425	3,590	4,587	5,581	0	6,811	0
Information	0	0	0	0	0	0	0	0	0
Finance and insurance	1,888	2,092	2,110	2,213	1,985	2,041	2,191	2,375	8.4
Real estate and rental and leasing	0	0	0	85	156	265	338	386	14.1
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	96	107	101	104	134	125	104	-16.5
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	1,936	2,511	2,658	3,038	2,959	2,518	2,175	2,304	5.9
Arts, entertainment, and recreation	0	0	0	0	0	0	0	62	0
Accommodation and food services	0	0	0	0	221	200	324	466	43.7
Other services, except public administration	0	1,261	1,283	1,371	0	0	0	1,563	0
Government and government enterprises	9,874	10,139	10,068	9,752	9,683	9,971	10,449	10,357	-0.9
<b>Total</b>	<b>36,242</b>	<b>48,782</b>	<b>66,193</b>	<b>51,093</b>	<b>46,163</b>	<b>53,914</b>	<b>54,309</b>	<b>49,872</b>	<b>-8.2</b>



Table II.8.25, shows the total employment by industry for Boyd County. The most recent estimates show the farm industry was the largest employer in Boyd County, with employment reaching 291 jobs in 2016. Between 2015 and 2016 the accommodation and food services industry saw the largest percentage increase, rising by 18.8 percent to 38 jobs.

**Table II.8.25**  
**Employment by Industry**  
Boyd County  
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	396	282	289	282	285	282	298	291	-2.3
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	12	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	0	46	39	29	37	39	38	38	0
Manufacturing	27	32	35	35	37	39	35	31	-11.4
Wholesale trade	39	43	47	47	45	49	0	57	0
Retail trade	134	82	80	81	78	81	76	80	5.3
Transportation and warehousing	68	69	79	77	69	71	0	80	0
Information	0	0	0	0	0	0	0	0	0
Finance and insurance	49	61	64	58	63	61	68	72	5.9
Real estate and rental and leasing	16	23	16	20	23	23	21	22	4.8
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	14	11	11	13	12	13	13	0
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	86	82	94	95	93	83	73	78	6.8
Arts, entertainment, and recreation	0	0	0	0	10	10	11	11	0
Accommodation and food services	0	0	0	0	27	26	32	38	18.8
Other services, except public administration	0	87	84	88	0	0	0	82	0
Government and government enterprises	293	257	254	248	250	252	250	244	-2.4
<b>Total</b>	<b>1,369</b>	<b>1,216</b>	<b>1,237</b>	<b>1,216</b>	<b>1,222</b>	<b>1,217</b>	<b>1,223</b>	<b>1,238</b>	<b>1.2</b>



Table II.8.26, shows the real average earnings per job by industry for Boyd County. These figures are calculated by dividing the Total Real Earning displayed in Table II.8.24 and Table II.8.25, by Industry. In 2016, the transportation and warehousing industry had the highest average earnings reaching 85,138 dollars. Between 2015 and 2016 the accommodation and food services industry saw the largest percentage increase, rising by 21 percent to 12,263 dollars.

**Table II.8.26**  
**Real Earnings Per Job by Industry**  
Boyd County  
BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	24,950	86,004	138,337	82,198	62,275	84,042	73,030	56,361	-22.8
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	0	30,492	36,124	43,318	28,765	29,672	38,341	41,500	8.2
Manufacturing	30,458	20,437	18,832	19,822	19,412	18,880	21,827	18,903	-13.4
Wholesale trade	33,062	25,373	26,441	30,109	31,736	30,032	0	30,754	0
Retail trade	18,480	17,011	16,613	16,516	17,080	17,776	19,490	21,063	8.1
Transportation and warehousing	47,180	17,200	30,697	46,619	66,474	78,608	0	85,138	0
Information	0	0	0	0	0	0	0	0	0
Finance and insurance	38,535	34,292	32,969	38,150	31,504	33,458	32,228	32,986	2.4
Real estate and rental and leasing	0	0	0	4,237	6,798	11,532	16,114	17,545	8.9
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	6,842	9,709	9,148	8,019	11,179	9,586	8,000	-16.5
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	22,513	30,625	28,277	31,977	31,822	30,339	29,798	29,538	-0.9
Arts, entertainment, and recreation	0	0	0	0	0	0	0	5,636	0
Accommodation and food services	0	0	0	0	8,185	7,680	10,132	12,263	21
Other services, except public administration	0	14,490	15,269	15,575	0	0	0	19,061	0
Government and government enterprises	33,698	39,450	39,638	39,323	38,732	39,569	41,795	42,447	1.6
<b>Total</b>	<b>26,473</b>	<b>40,117</b>	<b>53,511</b>	<b>42,017</b>	<b>37,776</b>	<b>44,301</b>	<b>44,406</b>	<b>40,284</b>	<b>-9.3</b>

Table II.8.27 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 \$92,506,000 a -4.1 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 1,216 and 1,238 in 2016, which was a percentage change of 1.2 over this period.



**Table II.8.27**  
**Total Employment and Real Personal Income**  
 Boyd 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	32,739	1,359	149	9,346	6,802	47,678	12,245	1,514	21,622
1970	34,051	1,375	181	9,447	7,334	49,638	13,214	1,523	22,358
1971	35,191	1,462	228	9,362	7,831	51,150	13,580	1,512	23,273
1972	46,055	1,589	290	9,897	8,220	62,874	17,412	1,529	30,120
1973	55,171	1,892	322	11,198	9,035	73,834	20,305	1,555	35,480
1974	41,005	2,081	392	11,801	9,375	60,493	17,096	1,543	26,576
1975	35,995	2,029	537	12,775	10,320	57,598	16,489	1,509	23,852
1976	31,984	2,213	579	12,634	10,428	53,412	15,089	1,551	20,623
1977	32,157	2,192	596	13,454	10,707	54,722	15,728	1,576	20,403
1978	41,325	2,392	560	14,381	11,515	65,388	19,238	1,601	25,812
1979	38,815	2,623	843	14,815	11,708	63,559	19,053	1,622	23,931
1980	30,301	2,549	1,007	18,212	11,688	58,659	17,662	1,609	18,832
1981	30,005	2,464	831	21,231	12,552	62,154	18,962	1,542	19,458
1982	30,668	2,481	329	22,102	12,705	63,324	19,624	1,544	19,864
1983	24,305	2,416	79	23,795	13,100	58,864	18,067	1,559	15,591
1984	29,429	2,534	-291	24,282	13,470	64,356	19,881	1,531	19,222
1985	24,944	2,541	-460	23,460	13,847	59,250	19,274	1,500	16,630
1986	28,691	2,676	-729	23,179	14,191	62,656	20,941	1,508	19,025
1987	33,720	2,889	-1,074	20,759	14,229	64,746	21,882	1,537	21,939
1988	36,255	3,080	-1,217	19,437	13,598	64,993	22,289	1,517	23,900
1989	35,822	3,195	-1,438	20,337	13,342	64,868	22,610	1,509	23,738
1990	39,755	3,097	-1,684	20,447	13,637	69,057	24,403	1,517	26,207
1991	33,995	3,198	-1,517	19,036	14,151	62,466	22,559	1,502	22,633
1992	36,807	3,220	-1,259	18,508	14,991	65,826	24,095	1,514	24,311
1993	36,153	3,375	-765	17,648	14,746	64,407	23,626	1,510	23,943
1994	35,516	3,477	-414	16,985	14,903	63,513	23,463	1,551	22,898
1995	32,776	3,622	-115	18,424	15,445	62,907	23,256	1,530	21,422
1996	42,097	3,772	257	18,371	16,125	73,078	27,411	1,551	27,142
1997	34,913	3,713	773	19,357	16,807	68,137	26,126	1,545	22,597
1998	36,737	3,697	1,454	19,750	16,533	70,777	28,221	1,506	24,394
1999	36,308	3,682	1,885	18,332	15,870	68,714	27,955	1,466	24,768
2000	32,401	3,521	2,485	19,258	15,780	66,403	27,315	1,438	22,531
2001	36,242	3,091	2,973	20,853	16,998	73,975	30,951	1,369	26,474
2002	30,398	3,169	3,363	19,211	18,015	67,818	28,834	1,317	23,082
2003	43,104	3,188	3,794	19,408	16,835	79,954	34,703	1,306	33,005
2004	37,463	3,081	3,911	16,829	16,360	71,482	31,826	1,242	30,164
2005	40,760	2,956	3,961	13,951	17,224	72,939	32,870	1,169	34,867
2006	34,051	3,092	4,304	12,521	18,523	66,307	30,941	1,144	29,765
2007	35,090	3,160	4,740	14,821	17,167	68,659	32,556	1,163	30,173
2008	40,280	3,295	5,390	15,205	19,319	76,899	36,584	1,199	33,595
2009	40,616	3,310	5,474	13,797	20,001	76,579	36,905	1,210	33,567
2010	48,782	3,251	5,573	14,530	22,969	88,604	42,133	1,216	40,117
2011	66,193	3,016	5,694	14,968	23,488	107,326	51,451	1,237	53,511
2012	51,093	3,037	5,831	15,151	23,286	92,324	44,730	1,216	42,018
2013	46,163	3,431	5,679	15,146	21,758	85,315	42,193	1,222	37,777
2014	53,914	3,449	5,880	16,178	22,651	95,175	46,907	1,217	44,301
2015	54,309	3,634	5,898	16,829	23,052	96,453	47,963	1,223	44,406
2016	49,872	3,809	6,048	17,037	23,358	92,506	46,673	1,238	40,284



Diagram II.8.4, shows real average earnings per job for Boyd County from 1990 to 2016. Over this period the average earning per job for Boyd County was 31,109 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

**Diagram II.8.4**  
**Real Average Earnings Per Job**  
 Boyd County  
 BEA Data 1990 - 2016

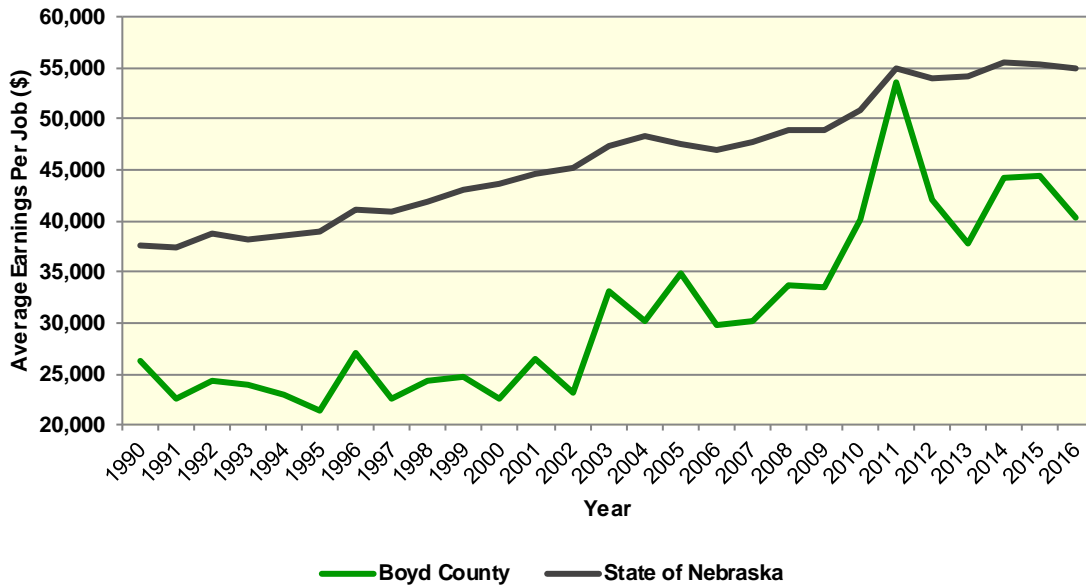
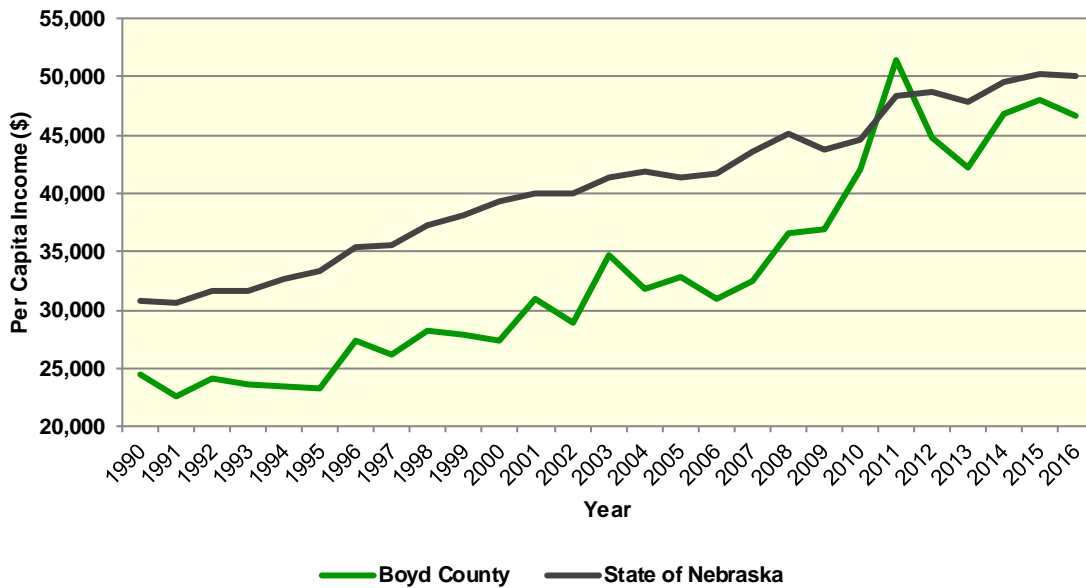


Diagram II.8.5, shows real per capita income in Boyd County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Boyd County was 33,209 dollars, which was lower than the statewide average of 40,548 dollars over the same period.

**Diagram II.8.5**  
**Real Per Capita Income**  
 Boyd 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.8.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment increased from 585 persons in 2015 to 602 in 2016, a change of 3 percent.

**Table II.8.28**  
**Total Monthly Employment**  
 Boyd County  
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	553	522	544	553	549	562	574	575	571	569	579
Feb	552	514	553	539	541	555	575	568	564	549	582
Mar	568	536	558	550	547	565	602	577	579	576	596
Apr	535	528	567	558	558	579	593	580	583	569	596
May	556	554	578	568	564	591	609	585	596	596	605
Jun	565	571	585	578	586	597	618	623	620	612	641
Jul	516	543	542	532	534	563	586	572	554	573	585
Aug	506	533	554	549	548	565	567	575	574	565	601
Sep	511	543	558	554	548	578	606	579	587	583	609
Oct	510	551	563	562	563	601	575	562	590	605	615
Nov	537	558	551	565	562	599	577	573	566	603	601
Dec	531	553	558	566	561	591	585	591	574	618	610
<b>Annual</b>	<b>537</b>	<b>542</b>	<b>559</b>	<b>556</b>	<b>555</b>	<b>579</b>	<b>589</b>	<b>580</b>	<b>580</b>	<b>585</b>	<b>602</b>
% Change	1%	1%	3%	-1%	(ND)%	4%	2%	-2%	(ND)%	1%	3%

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 \$525 in 2015. In 2016, average weekly wages saw an increase of 3 percent over the prior year, rising to 541 dollars, or by 16 dollars. These data are shown in Table II.8.29.

<b>Table II.8.29</b> <b>Average Weekly Wages</b> Boyd County BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	308	310	337	344	325	
2002	319	323	341	336	330	2%
2003	321	325	352	359	339	3%
2004	329	342	382	378	358	6%
2005	337	346	393	377	363	1%
2006	366	344	406	394	377	4%
2007	360	357	405	419	386	2%
2008	379	386	429	427	405	5%
2009	384	386	437	438	411	1%
2010	398	396	436	455	421	2%
2011	406	414	458	460	435	3%
2012	417	415	458	480	442	2%
2013	425	433	483	494	458	4%
2014	456	456	510	526	487	6%
2015	499	492	545	561	525	8%
2016(p)	510	512	556	586	541	3%

Total business establishments reported by the QCEW are displayed in Table II.8.30. Between 2015 and 2016, the total number of business establishments in Boyd County decreased from 112 to 111 establishments.

<b>Table II.8.30</b> <b>Number of Business Establishments</b> Boyd County BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	87	91	93	87	90	
2002	89	89	89	89	89	-1%
2003	91	92	91	91	91	2%
2004	91	89	89	91	90	-1%
2005	86	87	87	88	87	-3%
2006	88	88	88	88	88	1%
2007	92	92	93	94	93	6%
2008	92	94	93	94	93	(ND)%
2009	94	95	96	95	95	2%
2010	93	93	91	92	92	-3%
2011	92	96	98	96	96	4%
2012	103	101	101	100	101	5%
2013	102	103	104	105	104	3%
2014	105	108	105	108	107	3%
2015	108	112	112	114	112	5%
2016	110	111	112	112	111	-1%

## 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 2.9 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 increased by 8.3 percent over the period. On the other hand, by 2016 there were 66 returns for AGIs of \$100,000 or more. Table II.8.31 presents AGI distribution for the years 1991 through 2016.

Table II.8.31 Income Tax Returns by Adjusted Gross Income Boyd 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 <sup>33</sup>
1991	524	167	213	142	87	14	0	0	0	1,181
1992	531	155	235	140	86	12	0	0	0	1,186
1993	527	131	228	144	94	15	0	0	0	1,172
1994	540	131	227	123	93	31	0	0	0	1,165
1995	524	139	215	120	98	16	0	0	0	1,153
1996	501	124	204	121	98	36	0	10	0	1,126
1997	444	112	202	125	117	60	0	14	0	1,105
1998	418	146	174	135	107	57	0	20	0	1,084
1999	427	105	172	144	108	63	0	16	0	1,067
2000	414	86	177	147	115	64	0	22	0	1,068
2001	383	98	166	147	107	73	0	18	0	1,023
2002	390	89	180	126	98	84	0	14	0	1,005
2003	375	109	152	128	111	79	0	19	0	1,001
2004	380	103	165	120	116	85	11	18	0	1,015
2005	328	87	152	114	104	107	0	18	0	939
2006	262	109	172	126	111	99	0	28	0	944
2007	280	85	147	107	120	111	0	30	0	910
2008	264	97	145	99	117	111	36	26	0	909
2009	233	84	146	108	112	103	42	23	0	866
2010	210	71	123	116	109	119	0	28	0	840
2011	198	60	132	121	129	117	66	44	0	876
2012	187	66	126	111	114	100	80	59	0	875
2013	195	73	125	115	117	132	56	61	0	892
2014	171	60	130	111	122	131	85	74	11	895
2015	172	69	123	93	115	136	61	83	0	865
2016	216	68	116	92	118	124	71	66	0	890

<sup>33</sup> 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 decreased from 286 in 2010 to 283 in 2016, with the poverty rate reaching 14.7 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.8.32 presents poverty data for the county.

Table II.8.32 Persons in Poverty Boyd County 2000–2016 SAIPE Estimates		
Year	Persons in Poverty	Poverty Rate
2000	327	14.1%
2001	334	14.4%
2002	333	14.5%
2003	261	11.7%
2004	249	11.2%
2005	295	13.4%
2006	345	16.2%
2007	285	13.8%
2008	274	13.5%
2009	332	16.6%
2010	286	13.9%
2011	281	13.8%
2012	286	14.3%
2013	275	13.9%
2014	276	13.9%
2015	239	12.2%
2016	283	14.7%

The rate of poverty for Boyd County is shown in Table II.8.33. In 2016, there were an estimated 246 persons living in poverty. This represented a 12.5 percent poverty rate, compared to 15.2 percent poverty in 2000. In 2016, some 9.3 percent of those in poverty were under age 6, and 31.3 percent were 65 or older.

Table II.8.33 Poverty by Age Boyd County 2000 Census SF3 & 2016 Five-Year ACS Data				
Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	19	5.3%	23	9.3%
6 to 17	100	27.8%	24	9.8%
18 to 64	180	50%	122	49.6%
65 or Older	61	16.9%	77	31.3%
<b>Total</b>	<b>360</b>	<b>100.0%</b>	<b>246</b>	<b>100.0%</b>
<b>Poverty Rate</b>	<b>15.2%</b>	<b>.</b>	<b>12.5%</b>	<b>.</b>

## HOUSING

The Census Bureau estimates that the total number of housing units decreased by -1.6 percent in Boyd County between 2010 and 2016, from 1,390 to 1,368. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.8.34.

Table II.8.34 Housing Units State of Nebraska vs. Boyd County 2000 and 2016 Census Data and Intercensal Estimates				
Subject	Nebraska	% Growth Since Census	Boyd County	% Growth Since Census
2000 Census Base	722,656	.	1,406	.
2010 Census	796,793	10.3	1,390	-1.1
July 2011 Estimate	801,068	0.5	1,385	-0.4
July 2012 Estimate	804,586	1	1,381	-0.6
July 2013 Estimate	809,062	1.5	1,379	-0.8
July 2014 Estimate	814,835	2.3	1,375	-1.1
July 2015 Estimate	820,725	3	1,371	-1.4
July 2016 Estimate	827,156	3.8	1,368	-1.6

### Housing Production

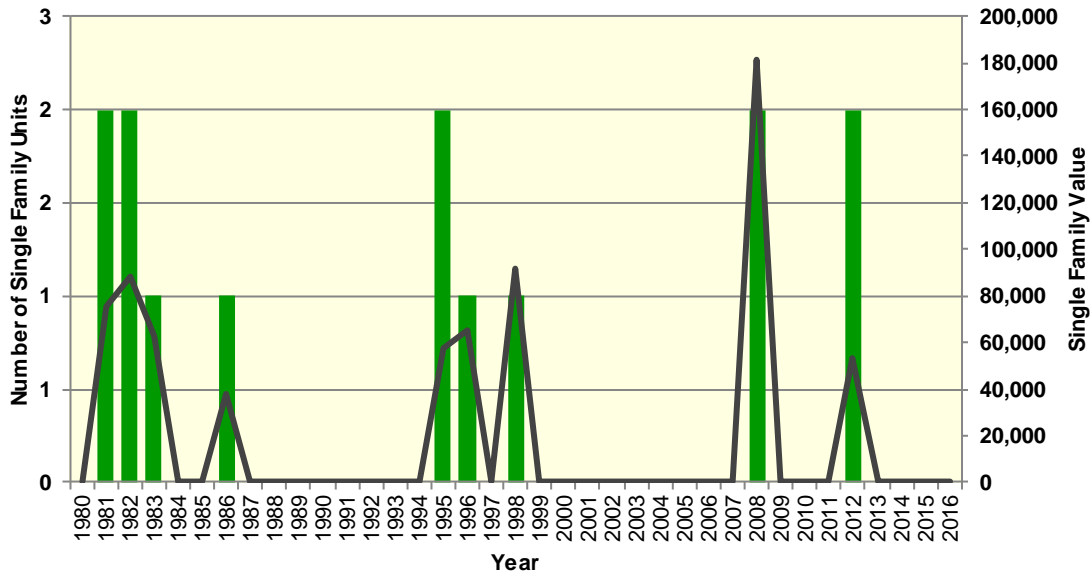
The Census Bureau reports building permit authorizations and “per unit” valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Boyd County remained unchanged from 0 authorizations in 2015 and 0 in 2016.



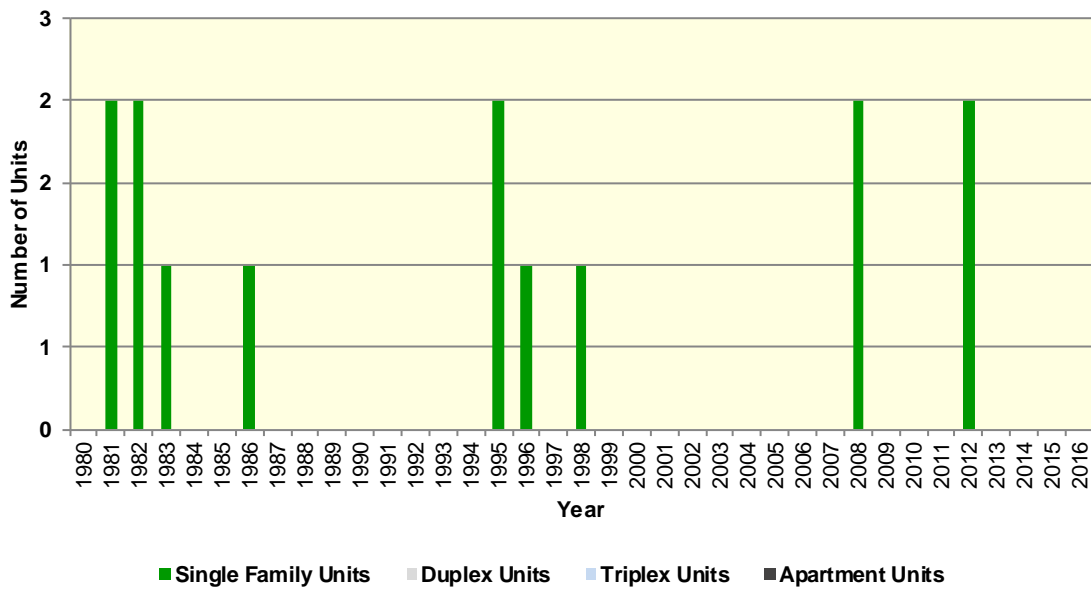
The real value of single-family building permits remained unchanged from \$0 in 2015 to \$0 in 2016. This compares to an increase in permit value statewide, with values rising from \$203,629 in 2015 to \$206,586 in 2016. Additional details are given in Table II.8.35.

<b>Table II.8.35</b> <b>Building Permits and Valuation</b> Boyd County Census Bureau Data, 1980–2016							
Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2016\$)	
	Single-Family Units	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	0	0	0	0	0	0	0
1981	2	0	0	0	2	75,792	0
1982	2	0	0	0	2	88,668	0
1983	1	0	0	0	1	62,422	0
1984	0	0	0	0	0	0	0
1985	0	0	0	0	0	0	0
1986	1	0	0	0	1	38,168	0
1987	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0
1989	0	0	0	0	0	0	0
1990	0	0	0	0	0	0	0
1991	0	0	0	0	0	0	0
1992	0	0	0	0	0	0	0
1993	0	0	0	0	0	0	0
1994	0	0	0	0	0	0	0
1995	2	0	0	0	2	57,701	0
1996	1	0	0	0	1	65,388	0
1997	0	0	0	0	0	0	0
1998	1	0	0	0	1	91,860	0
1999	0	0	0	0	0	0	0
2000	0	0	0	0	0	0	0
2001	0	0	0	0	0	0	0
2002	0	0	0	0	0	0	0
2003	0	0	0	0	0	0	0
2004	0	0	0	0	0	0	0
2005	0	0	0	0	0	0	0
2006	0	0	0	0	0	0	0
2007	0	0	0	0	0	0	0
2008	2	0	0	0	2	180,962	0
2009	0	0	0	0	0	0	0
2010	0	0	0	0	0	0	0
2011	0	0	0	0	0	0	0
2012	2	0	0	0	2	52,960	0
2013	0	0	0	0	0	0	0
2014	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0

**Diagram II.8.6**  
**Single-Family Permits**  
 Boyd County  
 Census Bureau Data, 1980–2016



**Diagram II.8.7**  
**Total Permits by Unit Type**  
 Boyd County  
 Census Bureau Data, 1980–2016



## Housing Characteristics

Housing types by unit are shown in Table II.8.36. In 2016, there were 1,385 housing units, down from 1,406 in 2000. Single-family units accounted for 82.9 percent of units in 2016, compared to 80.2 in 2000. Apartment units accounted for 3.2 percent in 2016, compared to 1.4 percent in 2000.

<b>Table II.8.36</b>				
<b>Housing Units by Type</b>				
Boyd 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	1,128	80.2%	1,148	82.9%
Duplex	0	0%	2	0.1%
Tri- or Four-Plex	6	0.4%	9	0.6%
Apartment	20	1.4%	44	3.2%
Mobile Home	250	17.8%	182	13.1%
Boat, RV, Van, Etc.	2	0.1%	0	0%
<b>Total</b>	<b>1,406</b>	<b>100.0%</b>	<b>1,385</b>	<b>100.0%</b>

Some 67.8 percent of housing was occupied in 2010, compared to 72.1 percent in 2000. Owner-occupied housing changed -9.2 percent between 2000 and 2010, ending with owner-occupied units representing 78.3 percent of units. Vacant units changed by 14.3 percent, resulting in 448 vacant units in 2010.

<b>Table II.8.37</b>					
<b>Housing Units by Tenure</b>					
Boyd County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	1,014	72.1%	942	67.8%	-7.1%
Owner-Occupied	813	80.2%	738	78.3%	-9.2%
Renter-Occupied	201	19.8%	204	21.7%	1.5%
Vacant Housing Units	392	27.9%	448	32.2%	14.3%
<b>Total Housing Units</b>	<b>1,406</b>	<b>100.0%</b>	<b>1,390</b>	<b>100.0%</b>	<b>-1.1%</b>

Table II.8.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 1,385 housing units. An estimated 81.4 percent were owner-occupied, and 34.4 percent were vacant.

<b>Table II.8.38</b>				
<b>Housing Units by Tenure</b>				
Boyd County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	942	67.8%	909	65.6%
Owner-Occupied	738	78.3%	740	81.4%
Renter-Occupied	204	21.7%	169	18.6%
Vacant Housing Units	448	32.2%	476	34.4%
<b>Total Housing Units</b>	<b>1,390</b>	<b>100.0%</b>	<b>1,385</b>	<b>100.0%</b>

Households by household size are shown in Table II.8.39. There were a total of 942 households in 2010, down from 1,014 in 2000. One person households changed by 1.9 percent between 2000 and 2010, while two person households changed by 2.8 percent. Three and four person households changed by -18.2 and -37.8 respectively, representing 10.5 percent and 7.9 percent of the population in 2010.

<b>Table II.8.39</b>					
<b>Households by Household Size</b>					
Boyd County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
One Person	324	32%	330	35%	1.9%
Two Persons	356	35.1%	366	38.9%	2.8%
Three Persons	121	11.9%	99	10.5%	-18.2%
Four Persons	119	11.7%	74	7.9%	-37.8%
Five Persons	63	6.2%	41	4.4%	-34.9%
Six Persons	23	2.3%	19	2%	-17.4%
Seven Persons or More	8	0.8%	13	1.4%	62.5%
<b>Total</b>	<b>1,014</b>	<b>100.0%</b>	<b>942</b>	<b>100.0%</b>	<b>-7.1%</b>

Households by income is shown in Table II.8.40. Households earning more than \$100,000 per year represented 13.1 percent of households in 2016, compared to 2.8 percent in 2000. Households earning between \$50,000 and \$74,999 represented 20 percent of households in 2016, compared to 12.4 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 17.4 percent of households in 2016, compared to 25.9 percent in 2000.

<b>Table II.8.40</b>				
<b>Households by Income</b>				
Boyd 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	264	25.9%	158	17.4%
\$15,000 to \$19,999	147	14.4%	29	3.2%
\$20,000 to \$24,999	74	7.3%	61	6.7%
\$25,000 to \$34,999	190	18.6%	121	13.3%
\$35,000 to \$49,999	153	15%	152	16.7%
\$50,000 to \$74,999	126	12.4%	182	20%
\$75,000 to \$99,999	36	3.5%	87	9.6%
\$100,000 or More	29	2.8%	119	13.1%
<b>Total</b>	<b>1,019</b>	<b>100.0%</b>	<b>909</b>	<b>100.0%</b>

Table II.8.41 shows households by year home built. Housing units built between 2000 and 2009, account for 4.6 percent and those built in 2010 or later accounted for 1.1 percent of households. Households built in the 1970's, 1980's, and 1990's account for 10.3 percent, 3.7 percent, and 7.4, respectively. Housing units built prior to 1939 represented 42.2 percent of households in 2016.

<b>Table II.8.41</b>				
<b>Households by Year Home Built</b>				
Boyd 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	505	49.8%	384	42.2%
1940 to 1949	66	6.5%	89	9.8%
1950 to 1959	112	11%	72	7.9%
1960 to 1969	90	8.9%	117	12.9%
1970 to 1979	132	13%	94	10.3%
1980 to 1989	68	6.7%	34	3.7%
1990 to 1999	41	4%	67	7.4%
2000 to 2009	.	.	42	4.6%
2010 or Later	.	.	10	1.1%
<b>Total</b>	<b>1,014</b>	<b>100.0%</b>	<b>909</b>	<b>100.0%</b>

The distribution of unit types by race are shown in Table II.8.42. An estimated 92.4 percent of white households occupy single-family homes. Some 3.2 percent of white households occupy apartments and 100 percent of American Indian households occupy single-family homes.

<b>Table II.8.42</b>							
<b>Distribution of Units in Structure by Race</b>							
Boyd County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	92.4%	%	100%	%	%	0%	100%
Duplex	0.2%	%	0%	%	%	0%	0%
Tri- or Four-Plex	1%	%	0%	%	%	0%	0%
Apartment	3.2%	%	0%	%	%	100%	0%
Mobile Home	3.1%	%	0%	%	%	0%	0%
Boat, RV, Van, Etc.	0%	%	0%	%	%	0%	0%
<b>Total</b>	<b>100.0%</b>	<b>%</b>	<b>100.0%</b>	<b>%</b>	<b>%</b>	<b>100.0%</b>	<b>100.0%</b>

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.8.43. An estimated 4.9 percent of vacant units were for rent in 2010, a -33.3 percent change since 2000. In addition, some 2.5 percent of vacant units were for sale, a change of -60.7 percent between 2000 and 2010. "Other" vacant units represented 39.3 percent of vacant units in 2010. This is a change of 44.3 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.

<b>Table II.8.43</b> <b>Disposition of Vacant Housing Units</b> Boyd County 2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	33	8.4%	22	4.9%	-33.3%
For Sale	28	7.1%	11	2.5%	-60.7%
Rented or Sold, Not Occupied	29	7.4%	7	1.6%	-75.9%
For Seasonal, Recreational, or Occasional Use	180	45.9%	232	51.8%	28.9%
For Migrant Workers	0	0%	0	0%	%
Other Vacant	122	31.1%	176	39.3%	44.3%
<b>Total</b>	<b>392</b>	<b>100.0%</b>	<b>448</b>	<b>100.0%</b>	<b>14.3%</b>

The disposition of vacant units between 2010 and 2016 are shown in Table II.8.44. By 2016, for rent units accounted for 5 percent of vacant units, while for sale units accounted for 3.2 percent. “Other” vacant units accounted for 40.8 percent of vacant units, representing a total of 194 “other” vacant units.

<b>Table II.8.44</b> <b>Disposition of Vacant Housing Units</b> Boyd County 2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	22	4.9%	24	5%
For Sale	11	2.5%	15	3.2%
Rented Not Occupied	2	0.4%	0	0%
Sold Not Occupied	5	1.1%	22	4.6%
For Seasonal, Recreational, or Occasional Use	232	51.8%	221	46.4%
For Migrant Workers	0	0%	0	0%
Other Vacant	176	39.3%	194	40.8%
<b>Total</b>	<b>448</b>	<b>100.0%</b>	<b>476</b>	<b>100.0%</b>

### 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 340 property transactions in Boyd County. Of these, 293 were for single-family homes during this 19-year period, as shown in Table II.8.45.



<b>Table II.8.45</b>						
<b>Residential Property Transactions</b>						
Boyd County						
Fiscal Years 1999–2017 PAD Data						
<b>Year</b>	<b>Single-Family</b>	<b>Mobile Home</b>	<b>Duplex</b>	<b>Townhome</b>	<b>Missing</b>	<b>Total</b>
1999	19	2	0	0	0	21
2000	28	2	0	0	0	30
2001	11	2	0	0	0	13
2002	16	4	0	0	0	20
2003	21	2	0	0	0	23
2004	18	0	0	0	0	18
2005	14	5	0	0	0	19
2006	18	2	0	0	0	20
2007	6	1	0	0	0	7
2008	8	3	0	0	0	11
2009	17	2	0	0	0	19
2010	10	3	0	0	0	13
2011	10	2	0	0	0	12
2012	10	2	0	0	0	12
2013	10	3	0	0	0	13
2014	21	3	0	0	0	24
2015	19	4	0	0	0	23
2016	17	4	0	0	0	21
2017	20	1	0	0	0	21
<b>Total</b>	<b>293</b>	<b>47</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>340</b>

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 188 single-family home property transactions for units built before 1930, 3.7 percent of units were of low quality and 56.9 percent were of fair quality. Conversely, of the 0 homes built from 2001 through 2010, percent of units were of low quality and percent of fair quality. Table II.8.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

<b>Table II.8.46</b>										
<b>Single-Family Homes by Year Built and Quality of Materials and Workmanship</b>										
Boyd County										
Fiscal Years 1999–2017 PAD Data										
<b>Quality</b>	<b>Before 1930</b>	<b>1931-1960</b>	<b>1961-1970</b>	<b>1971-1980</b>	<b>1981-1990</b>	<b>1991-2000</b>	<b>2001-2010</b>	<b>2011-2017</b>	<b>Missing</b>	<b>Total</b>
Low	7	1	0	0	0	0	0	0	0	8
Fair	107	21	7	9	1	1	0	0	0	146
Average	70	21	16	12	7	9	0	0	0	135
Good	4	0	0	0	0	0	0	0	0	4
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
<b>Total</b>	<b>188</b>	<b>43</b>	<b>23</b>	<b>21</b>	<b>8</b>	<b>10</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>293</b>

In regard to the current condition of residential dwellings, of the same 188 single-family homes built before 1930, 39.4 percent of the homes were worn out or badly worn, and 53.7 percent were in average condition. Table II.8.47 provides details about the condition of single-family residential dwellings by year built.



**Table II.8.47**  
**Single-Family Homes by Year Built and Condition**  
 Boyd 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	12	2	0	0	0	0	0	0	0	14
Badly Worn	62	6	0	2	0	1	0	0	0	71
Average	101	34	21	18	8	9	0	0	0	191
Good	13	1	2	1	0	0	0	0	0	17
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
<b>Total</b>	<b>188</b>	<b>43</b>	<b>23</b>	<b>21</b>	<b>8</b>	<b>10</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>293</b>

**Housing Costs**

Between 2010 and 2017, the average price of an existing single-family home changed from \$35,400 to \$50,925, a total increase of 43.9 percent, as shown in Table II.8.48.

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 Boyd County ranged from \$18,374 for homes built before 1930.<sup>34</sup> Table II.8.49, provides additional details about single-family homes.

**Table II.8.48**  
**Average Sales Price of Single-Family Homes**  
 Boyd County  
 Fiscal Years 1999–2017 PAD Data

Fiscal Year	Average Sales Price (\$)
1999	14,123
2000	21,714
2001	17,927
2002	39,031
2003	21,781
2004	18,398
2005	27,100
2006	26,039
2007	26,717
2008	22,250
2009	26,976
2010	35,400
2011	38,025
2012	51,950
2013	32,975
2014	38,524
2015	25,395
2016	29,418
2017	50,925
<b>Average</b>	<b>29,096</b>

**Table II.8.49**  
**Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot**  
 Boyd County  
 Fiscal Years 1999–2017 PAD Data

Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. <sup>35</sup> (\$)
Before 1930	18,374	1,234	14.89
1931-1960	22,195	1,068	20.79
1961-1970	37,993	1,225	31.02
1971-1980	76,119	1,479	51.45
1981-1990	64,575	1,293	49.93
1991-2000	112,746	1,503	75.03
2001-2010	0	0	0
2011-2017	0	0	0
<b>Average</b>	<b>29,096</b>	<b>1,237</b>	<b>23.52</b>

**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.8.50. In 2016, an estimated 0

<sup>34</sup> 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.

<sup>35</sup> Price per sq. ft. may not compute precisely due to rounding-off of sales price and floor area.

percent of households were overcrowded, and an additional 0.3 percent were severely overcrowded.

<b>Table II.8.50</b> <b>Overcrowding and Severe Overcrowding</b> Boyd 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	
<b>Owner</b>							
2000 Census	812	99.6%	3	0.4%	0	0%	815
2016 Five-Year ACS	740	100%	0	0%	0	0%	740
<b>Renter</b>							
2000 Census	195	98%	4	2%	0	0%	199
2016 Five-Year ACS	166	98.2%	0	0%	3	1.8%	909
<b>Total</b>							
2000 Census	1,007	99.3%	7	0.7%	0	0%	1,014
2016 Five-Year ACS	906	99.7%	0	0%	3	0.3%	909

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 5 households with incomplete plumbing facilities in 2016, representing 0.6 percent of households in Boyd County. This is compared to 0.9 percent of households lacking complete plumbing facilities in 2000.

<b>Table II.8.51</b> <b>Households with Incomplete Plumbing Facilities</b> Boyd County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	1,005	904
Lacking Complete Plumbing Facilities	9	5
<b>Total Households</b>	<b>1,014</b>	<b>909</b>
<b>Percent Lacking</b>	<b>0.9%</b>	<b>0.6%</b>

There were 18 households lacking complete kitchen facilities in 2016, compared to 6 households in 2000. This was a change from 0.6 percent of households in 2000 to 2 percent in 2016.

<b>Table II.8.52</b> <b>Households with Incomplete Kitchen Facilities</b> Boyd County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	1,008	891
Lacking Complete Kitchen Facilities	6	18
<b>Total Households</b>	<b>1,014</b>	<b>909</b>
<b>Percent Lacking</b>	<b>0.6%</b>	<b>2%</b>



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 Boyd County, 8.5 percent of households had a cost burden and 9.6 percent had a severe cost burden. Some 7.7 percent of renters were cost burdened, and 17.8 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 6.5 percent and a severe cost burden rate of 7.1 percent. Owner occupied households with a mortgage had a cost burden rate of 13.9 percent, and severe cost burden at 9.3 percent.

**Table II.8.53**  
**Cost Burden and Severe Cost Burden by Tenure**  
 Boyd 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	
<b>Owner With a Mortgage</b>									
2000 Census	99	68.8%	27	18.8%	18	12.5%	0	0%	144
2016 Five-Year ACS	166	76.9%	30	13.9%	20	9.3%	0	0%	216
<b>Owner Without a Mortgage</b>									
2000 Census	310	88.8%	18	5.2%	15	4.3%	6	1.7%	349
2016 Five-Year ACS	443	84.5%	34	6.5%	37	7.1%	10	1.9%	524
<b>Renter</b>									
2000 Census	74	58.3%	9	7.1%	6	4.7%	38	29.9%	127
2016 Five-Year ACS	59	34.9%	13	7.7%	30	17.8%	67	39.6%	169
<b>Total</b>									
2000 Census	483	77.9%	54	8.7%	39	6.3%	44	7.1%	620
2016 Five-Year ACS	668	73.5%	77	8.5%	87	9.6%	77	8.5%	909

## Housing Problems by Income

Table II.8.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Boyd County. As can be seen in 2017 the MFI was \$55,700, which compared to \$68,200 for the State of Nebraska.

<b>Table II.8.54</b> <b>Median Family Income</b> Boyd County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	32,000	50,400
2001	33,300	53,400
2002	34,400	55,100
2003	35,800	55,400
2004	36,000	56,300
2005	37,800	57,400
2006	39,100	59,400
2007	38,200	58,200
2008	39,300	59,800
2009	41,200	62,000
2010	41,600	62,600
2011	41,800	63,500
2012	42,400	64,400
2013	43,900	64,600
2014	46,400	66,000
2015	48,600	66,800
2016	52,600	66,500
2017	55,700	68,200

Table II.8.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 55 owner-occupied and 24 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 74 owner-occupied 28 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 735 households without a housing problem.

**Table II.8.55**  
**Housing Problems by Income and Tenure**

Boyd 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
<b>Owner-Occupied</b>						
Lacking complete plumbing or kitchen facilities	4	4	4	4	4	20
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)	50	10	10	0	4	74
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	20	15	10	0	10	55
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
has none of the 4 housing problems	15	55	145	85	305	605
<b>Total</b>	<b>93</b>	<b>84</b>	<b>173</b>	<b>89</b>	<b>323</b>	<b>762</b>
<b>Renter-Occupied</b>						
Lacking complete plumbing or kitchen facilities	10	0	4	0	4	18
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)	20	4	4	0	0	28
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	10	10	4	0	0	24
Zero/negative income (and none of the above problems)	0	0	0	0	0	0
has none of the 4 housing problems	15	20	40	15	40	130
<b>Total</b>	<b>55</b>	<b>34</b>	<b>52</b>	<b>15</b>	<b>44</b>	<b>200</b>
<b>Total</b>						
Lacking complete plumbing or kitchen facilities	14	4	8	4	8	38
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)	70	14	14	0	4	102
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	30	25	14	0	10	79
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
has none of the 4 housing problems	30	75	185	100	345	735
<b>Total</b>	<b>148</b>	<b>118</b>	<b>225</b>	<b>104</b>	<b>367</b>	<b>962</b>

## 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.8.56, of the 2 loans in 2016, 1 loan was for Home Purchases, 0 were for Home Improvement and 1 was for refinancing.



<b>Table II.8.56</b> <b>Owner-Occupied Single-Family Home Loans by Loan Type</b> Boyd County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	0	1	2	3
2009	0	1	5	6
2010	2	1	7	10
2011	4	1	1	6
2012	2	0	4	6
2013	1	2	5	8
2014	5	0	3	8
2015	1	1	2	4
2016	1	0	1	2

Table II.8.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$ and \$93,500 in 2012 and \$80,000 in 2016. Overall, average loans were \$36,667 in 2008 and \$73,500 in 2016.

<b>Table II.8.57</b> <b>Owner-Occupied Single-Family Home Loans by Average Loan Amount</b> Boyd County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$	\$70,000	\$20,000	\$36,667
2009	\$	\$10,000	\$81,800	\$69,833
2010	\$52,500	\$16,000	\$75,286	\$64,800
2011	\$81,000	\$418,000	\$46,000	\$131,333
2012	\$93,500	\$	\$95,500	\$94,833
2013	\$69,000	\$171,000	\$108,800	\$119,375
2014	\$66,800	\$	\$330,667	\$165,750
2015	\$60,000	\$70,000	\$90,000	\$77,500
2016	\$80,000	\$	\$67,000	\$73,500

Table II.8.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$ and \$187,000 in 2012 and \$80,000 in 2016. Overall, average loans were \$110,000 in 2008 and \$147,000 in 2016.

<b>Table II.8.58</b> <b>Total Volume of Owner-Occupied Single-Family Loans</b> Boyd County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008		70,000	40,000	110,000
2009		10,000	409,000	419,000
2010	105,000	16,000	527,000	648,000
2011	324,000	418,000	46,000	788,000
2012	187,000		382,000	569,000
2013	69,000	342,000	544,000	955,000
2014	334,000		992,000	1,326,000
2015	60,000	70,000	180,000	310,000
2016	80,000		67,000	147,000

### 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.8.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Boyd County. The number of completed surveys from in 2016 to 1 in 2017. Between 2016 and 2017 the vacancy rate for all units by percentage points and was at 0 percent in 2017.

<b>Table II.8.59</b> <b>Survey of Rental Properties</b> Boyd County 2002–2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	0	0	0	
2003	2	19	0	14.5
2004	1	11	0	7
2005	4	14	21.4	72.9
2006	3	20	10	163.5
2007	1	1	0	0
2008				0
2009	2	10	20	14
2010				
2011	3	32	0	3.5
2012				
2013				
2014	0	0		
2015				
2016				
2017	1	11	0	

Table II.8.60 shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 0 single-family units in Boyd County, There were 11 apartment units reported in the survey, with 0 of them available, which resulted in a vacancy rate of 0 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 0 percent.

<b>Table II.8.60</b> <b>Rental Vacancy Survey by Type</b> Boyd County 2017 Survey of Rental Properties				
Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single-Family	0	0	%	%
Apartments	11	0	0%	0%
Mobile Homes	0	0	%	%
"Other" Units	0	0	0%	.
Don't Know	0	0	%	%
<b>Total</b>	<b>11</b>	<b>0</b>	<b>0%</b>	<b>0%</b>

Table II.8.61, reports units by number of bedrooms. The most common apartment units were two bedroom units, with 9 units.

<b>Table II.8.61</b> <b>Rental Units by Number of Bedrooms</b> Boyd County 2017 Survey of Rental Properties						
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	0	0	0	.	0
One	0	0	0	0	.	0
Two	0	9	0	0	.	9
Three	0	1	0	0	.	1
Four	0	1	0	0	.	1
Don't Know	0	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>11</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>11</b>

Table II.8.62 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were two bedroom units, which had a vacancy rate of 0 percent.

<b>Table II.8.62</b> <b>Apartment Units by Number of Bedrooms</b> Boyd County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	0	0	%
Two	9	0	0%
Three	1	0	0%
Four	1	0	0%
Don't know	0	0	%
<b>Total</b>	<b>11</b>	<b>0</b>	<b>0%</b>



Average market-rate rents by unit type are shown in Table II.8.63. 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.

<b>Table II.8.63</b> <b>Average Market Rate Rents by Number of Bedrooms</b> Boyd County 2017 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	“Other” Units	Total
Efficiency	\$	\$	\$	\$	\$
One	\$	\$	\$	\$	\$
Two	\$	\$675	\$	\$	\$675
Three	\$	\$700	\$	\$	\$700
Four	\$	\$800	\$	\$	\$800
Don't know	\$	\$	\$	\$	\$
<b>Total</b>	<b>\$</b>	<b>\$725</b>	<b>\$</b>	<b>\$</b>	<b>\$725</b>

The average rent and availability of apartment units is displayed in Table II.8.64. The most common rent for apartments was \$500 to \$750 dollars and the units in this price range had a vacancy rate of 0 percent.

<b>Table II.8.64</b> <b>Apartment Market Rate Rents by Vacancy Status</b> Boyd County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	0	0	%
\$500 to \$750	11	0	0%
\$750 to \$1,000	0	0	%
\$1,000 to \$1,250	0	0	%
\$1,250 to \$1,500	0	0	%
Above \$1,500	0	0	%
Missing	0	0	%
<b>Total</b>	<b>11</b>	<b>0</b>	<b>0%</b>

Respondents were asked if utilities are included in the rent and, as shown in Table II.8.65.

<b>Table II.8.65</b> <b>Are there any utilities included with the rent?</b> Boyd County 2017 Survey of Rental Properties	
Period	Respondent
Yes	0
No	1
<b>% Offering Utilities</b>	<b>%</b>



Table II.8.66 shows the number of survey respondents who keep a waiting list.

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.8.67 most respondents indicated there was no need for the renovation of existing family units and no need for the renovation of existing apartment units.

<b>Table II.8.66</b> <b>Do you keep a waiting list?</b> Boyd County 2017 Survey of Rental Properties	
Period	Respondent
Yes	0
No	1
<b>Waitlist Size</b>	

<b>Table II.8.67</b> <b>How would you rate the need for renovation of existing units in the city?</b> Boyd County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	1	1	1	1
Low Need	0	0		
Moderate Need	0	0		
High Need	0	0		
Extreme Need	0	0		

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.8.68 most respondents indicated there was low need for the construction of new family units and low need for the construction of new apartment units.

<b>Table II.8.68</b> <b>How would you rate the need for construction of new units in the city?</b> Boyd County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	0	0		
Low Need	1	1	1	1
Moderate Need	0	0		
High Need	0	0		
Extreme Need	0	0		

