

**VOLUME II:
BROWN COUNTY**

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Brown County

DEMOGRAPHICS

Population Estimates

The Census Bureau's current census estimates indicate that Brown County's population decreased from 3,145 in 2010 to 2,960 in 2016, or by -5.9 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 8.2 percent, and the number of people from 55 to 64 years of age increased by 2.8 percent. The white population decreased by 6.9 percent, while the black population increased by 400 percent. The Hispanic population increased from 29 to 44 people between 2010 and 2016 or by 51.7 percent. These data are presented in Table II.9.1.

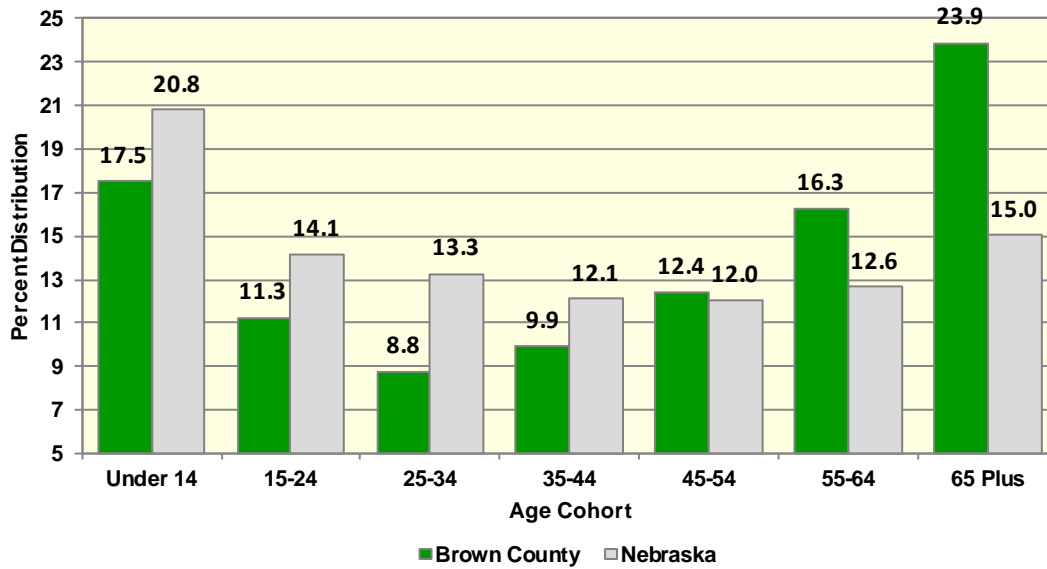
Table II.9.1						
Profile of Population Characteristics						
Brown County vs. State of Nebraska						
2010 Census and 2016 Current Census Estimates						
Subject	Brown County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	3,145	2,960	-5.9%	1,826,341	1,907,116	4.4%
Age						
0 to 14 years	553	518	-6.3%	383,542	396,601	3.4%
15 to 24 years	292	333	14%	258,206	269,442	4.4%
25 to 34 years	282	259	-8.2%	245,176	252,946	3.2%
35 to 44 years	319	294	-7.8%	220,838	230,528	4.4%
45 to 54 years	473	367	-22.4%	258,726	229,683	-11.2%
55 to 64 years	469	482	2.8%	213,176	241,172	13.1%
65 and Over	757	707	-6.6%	246,677	286,744	16.2%
Race						
White	3,101	2,887	-6.9%	1,649,264	1,694,976	2.8%
Black	2	10	400%	85,971	94,620	10.1%
American Indian and Alaskan Native	9	20	122.2%	23,418	27,318	16.7%
Asian	7	5	-28.6%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	0	1	%	2,061	2,425	17.7%
Two or more races	26	37	42.3%	32,305	40,495	25.4%
Ethnicity (of any race)						
Hispanic or Latino	29	44	51.7%	167,405	203,320	21.5%

Table II.9.2, presents the population of Brown County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 1,531 males, who accounted for 48.7 percent of the population, and the remaining 51.3 percent, or 1,614 persons, were female. In 2016, the number of males was 1,431 persons, and accounted for 48.3 percent of the population, with the remaining 51.7 percent, or 1,529 persons being female.



Table II.9.2 Population by Age and Gender Brown 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	281	272	553	244	274	518	-6.3%
15 to 24 years	152	140	292	156	177	333	14%
25 to 34 years	140	142	282	137	122	259	-8.2%
35 to 44 years	164	155	319	153	141	294	-7.8%
45 to 54 years	226	247	473	178	189	367	-22.4%
55 to 64 years	237	232	469	237	245	482	2.8%
65 and Over	331	426	757	326	381	707	-5.9%
Total	1,531	1,614	3,145	1,431	1,529	2,960	-5.9%
% of Total	48.7%	51.3%	.	48.3%	51.7%	.	

Diagram II.9.1
Age Distribution
 Brown 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.9.3, from April 2000 to July 2009, Brown County natural decrease was estimated to be 91 people. Brown County has been experiencing net out-migration, with 372 persons leaving the county in the last nine years.³⁶ The 2016 population estimates showed a natural decrease of 71 persons. Between 2010 and 2016, Brown County’s population decreased to 2,960 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 Brown County decreased from 23 persons in 2015 to 5 persons in 2016, with an additional net movement of 9 in the first six months of 2017. The driver’s license total exchanges for the last 16 years are presented in Table II.9.4.

Table II.9.3	
Population Change	
Brown County	
1980–2010 Census and Intercensal Data	
1980 Population	4,377
Natural Increase 80–90	21
Net Migration 80–90	-741
1990 Population	3,657
Natural Increase 90–00	-48
Net Migration 90–00	-84
2000 Population	3,525
Natural Increase 00–09	-91
Net Migration 00–09	-372
2009 Population Estimate	3,062
2010 Population	3,145
Natural Increase 10–16	-71
Net Migration 10–16	-114
2016 Population Estimate	2,960

Table II.9.4			
Driver's Licenses Exchanged and Surrendered			
Brown County			
2001–First half of 2017 DOT Data			
Year	In-Migrants	Out-Migrants	Net Change
Calendar 2001	45	61	-16
Calendar 2002	51	44	7
Calendar 2003	44	31	13
Calendar 2004	37	51	-14
Calendar 2005	43	35	8
Calendar 2006	49	46	3
Calendar 2007	48	51	-3
Calendar 2008	35	48	-13
Calendar 2009	45	40	5
Calendar 2010	84	63	21
Calendar 2011	47	28	19
Calendar 2012	48	39	9
Calendar 2013	47	26	21
Calendar 2014	43	36	7
Calendar 2015	55	32	23
Calendar 2016	50	45	5
First Half of 2017	22	13	9

³⁶ 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 Brown County increased by 1.3 percent from 478 in 2016 to 484 in 2017, as shown in Table II.9.5. The number of school-age children 5 to 11 years of age increased from 221 in 2016 to 234 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.

Table II.9.5 School-Age Children Brown County Academic Years 1992–2017 DOE Data				
Year	Age Group			Total
	5–11	11–13	14–18	
1992	390	130	286	806
1993	398	106	285	789
1994	378	100	280	758
1995	368	110	273	751
1996	371	111	276	758
1997	353	108	273	734
1998	347	116	260	723
1999	337	119	269	725
2000	332	117	294	743
2001	307	124	290	721
2002	291	106	292	689
2003	276	101	292	669
2004	291	94	280	665
2005	268	91	270	629
2006	244	86	249	579
2007	239	92	225	556
2008	251	85	218	554
2009	268	79	228	575
2010	279	77	218	574
2011	269	79	214	562
2012	259	74	215	548
2013	250	68	209	527
2014	246	64	201	511
2015	231	76	183	490
2016	221	82	175	478
2017	234	72	178	484

Population Characteristics

Table II.9.6, shows population by age for the 2000 and 2010 Census. The population changed by -10.8 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -4.4 percent to a total of 757 persons in 2010. Those aged 25 to 34 changed by -10.8 percent, and those aged under 5 changed by -20.7 percent.

Table II.9.6 Population by Age Brown County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	188	5.3%	149	4.7%	-20.7%
5 to 19	748	21.2%	587	18.7%	-21.5%
20 to 24	123	3.5%	109	3.5%	-11.4%
25 to 34	316	9%	282	9%	-10.8%
35 to 54	976	27.7%	792	25.2%	-18.9%
55 to 64	382	10.8%	469	14.9%	22.8%
65 or Older	792	22.5%	757	24.1%	-4.4%
Total	3,525	100.0%	3,145	100.0%	-10.8%

The elderly population is further explored in Table II.9.7. Those aged 65 to 66 changed by 3.1 percent between 2000 and 2010, resulting in a population of 67 persons. Those aged 85 or older changed by 5.1 percent during the same time period, and resulted in 144 persons over age 85 in 2010.

Table II.9.7 Elderly Population by Age Brown County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	65	8.2%	67	8.9%	3.1%
67 to 69	130	16.4%	113	14.9%	-13.1%
70 to 74	163	20.6%	179	23.6%	9.8%
75 to 79	161	20.3%	153	20.2%	-5%
80 to 84	136	17.2%	101	13.3%	-25.7%
85 or Older	137	17.3%	144	19%	5.1%
Total	792	100.0%	757	100.0%	-4.4%

Population by race and ethnicity is shown in Table II.9.8 representing 98.2 percent of the white population in 2010. The black population changed by 100 percent, representing 0.1 percent of the population in 2010. The American Indian and Asian populations represented 0.3 and 0.2 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 0 percent between 2000 and 2010, compared to the -10.9 percent growth rate for non-Hispanics.

Table II.9.8 Population by Race and Ethnicity Brown County 2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	3,477	98.6%	3,088	98.2%	-11.2%
Black	1	0%	2	0.1%	100%
American Indian	7	0.2%	9	0.3%	28.6%
Asian	9	0.3%	7	0.2%	-22.2%
Native Hawaiian/ Pacific Islander	1	0%	0	0%	-100%
Other	8	0.2%	13	0.4%	62.5%
Two or More Races	22	0.6%	26	0.8%	18.2%
Total	3,525	100.0%	3,145	100.0%	-10.8%
Hispanic	29	0.8%	29	0.9%	0%
Non-Hispanic	3,496	99.2%	3,116	99.1%	-10.9%



Population by race and ethnicity through 2016 is shown in Table II.9.9. The white population represented 97.7 percent of the population in 2016, compared with black population accounting for 0 percent of the population. Hispanic population represented 1 percent of the population in 2016.

Table II.9.9 Population by Race and Ethnicity Brown County 2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	3,088	98.2%	2,951	97.7%
Black	2	0.1%	1	0%
American Indian	9	0.3%	5	0.2%
Asian	7	0.2%	14	0.5%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	13	0.4%	0	0%
Two or More Races	26	0.8%	51	1.7%
Total	3,145	100.0%	3,022	100.0%
Non-Hispanic	3,116	99.1%	2,991	99%
Hispanic	29	0.9%	31	1%

The population by race is broken down further by ethnicity in Table II.9.10. While the white non-Hispanic population changed by -11.2 percent between 2000 and 2010, the white Hispanic population changed by -11.1 percent. The black non-Hispanic population changed by 100 percent.

Table II.9.10 Population by Race and Ethnicity Brown County 2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	3,459	98.9%	3,072	98.6%	-11.2%
Black	1	0%	2	0.1%	100%
American Indian	7	0.2%	9	0.3%	28.6%
Asian	9	0.3%	7	0.2%	-22.2%
Native Hawaiian/ Pacific Islander	1	0%	0	0%	-100%
Other	2	0.1%	0	0%	-100%
Two or More Races	17	0.5%	26	0.8%	52.9%
Total Non-Hispanic	3,496	100.0%	3,116	100.0%	-10.9%
Hispanic					
White	18	62.1%	16	55.2%	-11.1%
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	6	20.7%	13	44.8%	116.7%
Two or More Races	5	17.2%	0	0%	-100%
Total Hispanic	29	100.0%	29	100.0%	0.0%
Total Population	3,525	100.0%	3,145	100.0%	-10.8%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.9.11. During this time, the total non-Hispanic population was 2,991 persons in 2016. The Hispanic population was 31.

Table II.9.11 Population by Race and Ethnicity				
Brown County 2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	3,072	98.6%	2,926	97.8%
Black	2	0.1%	1	0%
American Indian	9	0.3%	5	0.2%
Asian	7	0.2%	14	0.5%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	0	0%	0	0%
Two or More Races	26	0.8%	45	1.5%
Total Non-Hispanic	3,116	100.0%	2,991	100.0%
Hispanic				
White	16	55.2%	25	80.6%
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	13	44.8%	0	0%
Two or More Races	0	0%	6	19.4%
Total Hispanic	29	100.0	31	100.0%
Total Population	3,145	100.0%	3,022	100.0%

Households by type and tenure are shown in Table II.9.12. Family households represented 62.5 percent of households, while non-family households accounted for 37.5 percent. These changed from 61.7 and 38.3 percent, respectively.

Table II.9.12 Household Type by Tenure				
Brown County 2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	894	61.7%	936	62.5%
Married-Couple Family	755	84.5%	768	82.1%
Owner-Occupied	627	83%	632	82.3%
Renter-Occupied	128	17%	136	17.7%
Other Family	139	15.5%	168	14.9%
Male Householder, No Spouse Present	49	35.3%	21	29.2%
Owner-Occupied	29	59.2%	11	52.4%
Renter-Occupied	20	40.8%	10	47.6%
Female Householder, No Spouse Present	90	64.7%	147	53.6%
Owner-Occupied	45	50%	69	46.9%
Renter-Occupied	45	50%	78	53.1%
Non-Family Households	555	38.3%	562	37.5%
Owner-Occupied	357	64.3%	376	66.9%
Renter-Occupied	198	35.7%	186	33.1%
Total	1,449	100.0%	1,498	100.0%

The group quarters population was 40 in 2010, compared to 49 in 2000.

Table II.9.13 Group Quarters Population Brown County 2000 & 2010 Census SF1 Data					
Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	1	2%	0	0%	-100%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	48	98%	40	100%	-16.7%
Other Institutions	0	0%	0	0%	%
Total	49	100.0%	40	100.0%	-18.4%
Noninstitutionalized					
College Dormitories	0	%	0	%	%
Military Quarters	0	%	0	%	%
Other Noninstitutionalized	0	%	0	%	%
Total	0	100.0%	0	100.0%	%
Group Quarters Population	49	100.0%	40	100.0%	-18.4%

The number of foreign born persons are shown in Table II.9.14. An estimated 0.1 percent of the population was born in Korea.

Table II.9.14 Place of Birth for the Foreign-Born Population Brown County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	Korea	4	0.1%
#2 country of origin	Europe n.e.c	1	0%
#3 country of origin	Afghanistan	0	0%
#4 country of origin	Africa n.e.c	0	0%
#5 country of origin	Albania	0	0%
#6 country of origin	Argentina	0	0%
#7 country of origin	Armenia	0	0%
#8 country of origin	Asia n.e.c	0	0%
#9 country of origin	Australia	0	0%
#10 country of origin	Austria	0	0%

Limited English Proficiency and the language spoken at home are shown in Table II.9.15. An estimated 0.1 percent of the population speaks Spanish at home.

Table II.9.15
Limited English Proficiency and Language Spoken at Home
 Brown County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	3	0.1%
#2 LEP Language	Arabic	0	0%
#3 LEP Language	Chinese	0	0%
#4 LEP Language	French, Haitian, or Cajun	0	0%
#5 LEP Language	German or other West Germanic languages	0	0%
#6 LEP Language	Korean	0	0%
#7 LEP Language	Other Asian and Pacific Island languages	0	0%
#8 LEP Language	Other Indo-European languages	0	0%
#9 LEP Language	Other and unspecified languages	0	0%
#10 LEP Language	Russian, Polish, or other Slavic languages	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.9.16. Some 20 percent of the population was disabled in 2000, or a total of 657 persons. The disability rate was highest for those over 65, with 43.5 percent disabled.

Table II.9.16
Disability by Age
 Brown County
 2000 Census SF3 Data

Age	Total	
	Disabled Population	Disability Rate
5 to 15	22	3.9%
16 to 64	311	15.7%
65 and older	324	43.5%
Total	657	20%

Table II.9.17 shows disability by type in 2000. There were 333 physical disabilities in 2000, some 185 employment disabilities, and 219 go-outside-home disabilities.

Table II.9.17
Total Disabilities Tallied: Aged 5 and Older
 Brown County
 2000 Census SF3 Data

Disability Type	Population
Sensory disability	148
Physical disability	333
Mental disability	122
Self-care disability	76
Employment disability	185
Go-outside-home disability	219
Total	1,083

Disability by age, as estimated by the 2016 ACS, is shown in Table II.9.18. The disability rate for females was 17.4 percent, compared to 11 percent for males. The disability rate changed precipitously higher with age, with 55.4 percent of those over 75 experiencing a disability.

Table II.9.18 Disability by Age Brown 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	6	2.5%	5	2%	11	2.2%
18 to 34	5	2.5%	6	2.7%	11	2.6%
35 to 64	50	8.5%	55	9.2%	105	8.8%
65 to 74	39	22.4%	56	28.7%	95	25.7%
75 or Older	58	35.8%	146	70.9%	204	55.4%
Total	158	11%	268	17.4%	426	14.3%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.9.19. Some 10.5 percent have an ambulatory disability, 7.4 have an independent living disability, and 3.2 percent have a self-care disability.

Table II.9.19 Total Disabilities Tallied: Aged 5 and Older Brown County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	184	6.2%
Vision disability	90	3%
Cognitive disability	128	4.5%
Ambulatory disability	298	10.5%
Self-Care disability	90	3.2%
Independent living disability	173	7.4%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.9.20 and Table II.9.21. In 2016, some 1,610 persons were employed and 6 were unemployed. This totaled a labor force of 1,616 persons. The unemployment rate for Brown County was estimated to be 0.4 in 2016.

Table II.9.20 Employment, Labor Force and Unemployment Brown County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	1,610
Unemployed	6
Labor Force	1,616
Unemployment Rate	0.4%

In 2016, 89.3 percent of households in Brown County had a high school education or greater.



Table II.9.21	
High School or Greater Education	
Brown County	
2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	1,338
Total Households	1,498
Percent High School or Above	89.3%

As seen in Table II.9.22, 38.4 percent of the population had a high school diploma or equivalent, another 34.1 percent have some college, 11.3 percent have a Bachelor's Degree, and 6.7 percent of the population had a graduate or professional degree.

Table II.9.22		
Educational Attainment		
Brown County		
2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	226	9.4%
High School or Equivalent	921	38.4%
Some College or Associates Degree	818	34.1%
Bachelor's Degree	272	11.3%
Graduate or Professional Degree	160	6.7%
Total Population Above 18 years	2,397	100.0%

ECONOMICS

Labor Force

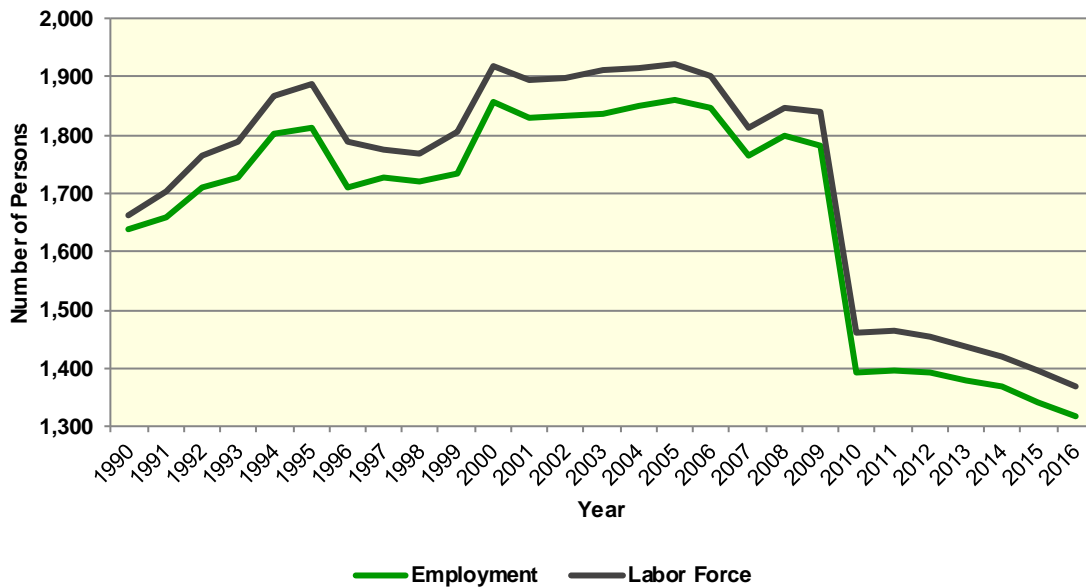
Table II.9.23, shows the labor force statistics for Brown County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1990 with a rate of 1.4. The highest level of unemployment occurred during 2010 rising to a rate of 4.7. This compared to a statewide low of 2.3 in 1990 and statewide high of 4.6 in 2009. Over the last year the unemployment rate in Brown County increased from 3.7 percent in 2015 to 3.9 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.9.23
Labor Force Statistics
 Brown County
 1990 - 2016 BLS Data

Year	Brown County				Statewide
	Unemployment	Employment	Labor Force	Unemployment Rate	Unemployment Rate
1990	23	1,639	1,662	1.4%	2.3%
1991	45	1,659	1,704	2.6%	2.7%
1992	55	1,711	1,766	3.1%	2.9%
1993	62	1,728	1,790	3.5%	2.8%
1994	65	1,803	1,868	3.5%	2.6%
1995	75	1,813	1,888	4%	2.6%
1996	79	1,711	1,790	4.4%	2.7%
1997	50	1,726	1,776	2.8%	2.5%
1998	50	1,719	1,769	2.8%	2.6%
1999	72	1,735	1,807	4%	2.8%
2000	63	1,857	1,920	3.3%	2.8%
2001	65	1,830	1,895	3.4%	3.1%
2002	66	1,832	1,898	3.5%	3.6%
2003	74	1,837	1,911	3.9%	3.9%
2004	64	1,852	1,916	3.3%	3.9%
2005	62	1,861	1,923	3.2%	3.8%
2006	55	1,848	1,903	2.9%	3.1%
2007	48	1,765	1,813	2.6%	3%
2008	49	1,798	1,847	2.7%	3.3%
2009	57	1,782	1,839	3.1%	4.6%
2010	68	1,393	1,461	4.7%	4.6%
2011	67	1,397	1,464	4.6%	4.4%
2012	59	1,394	1,453	4.1%	4%
2013	57	1,380	1,437	4%	3.8%
2014	49	1,370	1,419	3.5%	3.3%
2015	52	1,343	1,395	3.7%	3%
2016	53	1,316	1,369	3.9%	3.2%

Diagram II.9.2, shows the employment and labor force for Brown County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 1,316 persons, with the labor force reaching 1,369, indicating there were a total of 53 unemployed persons.

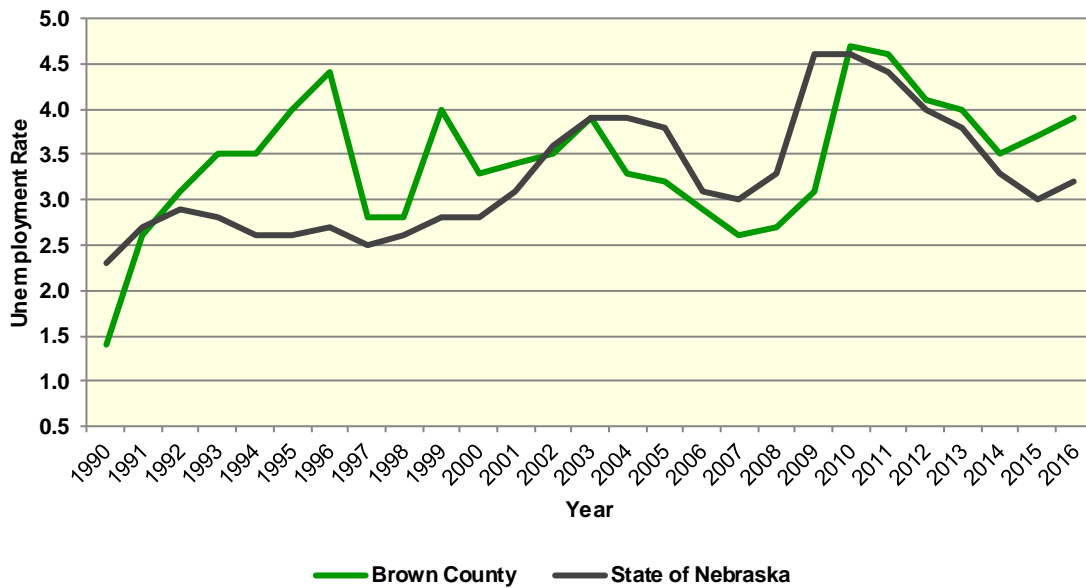
Diagram II.9.2
Employment and Labor Force
 Brown County
 1990 – 2016 BLS Data



Unemployment

Diagram II.9.3, shows the unemployment rate for both the State and Brown County. During the 1990’s the average rate for Brown County was 3.2, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 3.2, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 4.1. Over the course of the entire period Brown County had an average unemployment rate higher than the state, 3.4 percent for Brown County, versus 3.3 statewide.

Diagram II.9.3
Annual Unemployment Rate
 Brown 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.9.24, shows total real earnings by industry for Brown County. In the most recent 2016 estimate, the farm industry had the largest total real earnings, with total real earnings reaching 55,630,000 dollars. Between 2015 and 2016 the retail trade industry saw the largest percentage increase, rising by 8.9 percent to 58,661,000 dollars.

Table II.9.24
Real Earnings by Industry
 Brown 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	5,339	18,866	38,507	31,593	48,388	68,293	65,922	55,630	-15.6
Forestry, fishing, related activities, and other	0	0	5,496	4,282	1,846	722	1,067	1,002	-6.1
Mining	0	0	65	96	66	61	0	107	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	2,975	6,042	5,425	4,643	4,513	5,530	6,039	5,940	-1.6
Manufacturing	2,334	1,397	1,386	1,482	1,431	1,981	4,993	5,035	0.8
Wholesale trade	3,142	5,113	6,203	6,344	6,286	7,554	6,013	6,259	4.1
Retail trade	4,216	5,368	5,403	5,962	6,578	6,100	6,643	7,235	8.9
Transportation and warehousing	1,738	3,496	0	0	0	0	0	0	0
Information	0	0	0	0	0	0	0	0	0
Finance and insurance	0	0	0	0	0	0	2,173	0	-100
Real estate and rental and leasing	0	0	0	0	0	0	720	0	-100
Professional and technical services	905	772	0	640	0	1,182	1,172	1,101	-6.1
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	564	0	1,228	652	0	401	401	381	-5
Educational services	0	57	65	0	0	0	0	0	0
Health care and social assistance	0	4,511	4,132	3,726	3,229	3,013	2,347	2,115	-9.9
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	0	3,926	0	3,298	0	3,342	3,623	3,890	7.4
Government and government enterprises	18,399	22,440	22,602	22,708	22,816	23,348	24,298	25,418	4.6
Total	54,401	83,856	103,737	95,420	106,865	127,773	129,426	121,638	-6



Table II.9.25, shows the total employment by industry for Brown County. The most recent estimates show the government and government enterprises industry was the largest employer in Brown County, with employment reaching 443 jobs in 2016. Between 2015 and 2016 the retail trade industry saw the largest percentage increase, rising by 3.4 percent to 276 jobs.

Table II.9.25
Employment by Industry
Brown County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	429	370	382	373	375	372	401	387	-3.5
Forestry, fishing, related activities, and other	0	0	56	54	67	57	45	46	2.2
Mining	0	13	10	12	13	12	13	13	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	123	110	115	110	117	121	131	119	-9.2
Manufacturing	62	41	43	40	39	45	85	83	-2.4
Wholesale trade	71	108	126	125	120	147	110	113	2.7
Retail trade	215	293	295	301	294	290	267	276	3.4
Transportation and warehousing	71	78	0	0	0	0	0	0	0
Information	0	0	0	0	0	0	0	0	0
Finance and insurance	0	0	0	0	0	0	81	0	-100
Real estate and rental and leasing	27	59	0	0	0	0	81	0	-100
Professional and technical services	59	45	0	31	0	47	49	50	2
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	51	0	59	41	0	29	33	33	0
Educational services	0	10	0	0	0	10	0	0	0
Health care and social assistance	0	155	138	128	117	117	88	84	-4.5
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	0	130	0	109	0	107	125	127	1.6
Government and government enterprises	446	433	421	432	442	441	430	443	3
Total	2,227	2,153	2,165	2,121	2,145	2,158	2,154	2,143	-0.5

Table II.9.26, shows the real average earnings per job by industry for Brown County. These figures are calculated by dividing the Total Real Earning displayed in Table II.9.24 and Table II.9.25, by Industry. In 2016, the farm industry had the highest average earnings reaching 143,747 dollars. Between 2015 and 2016 the construction industry saw the largest percentage increase, rising by 8.3 percent to 49,916 dollars.

Table II.9.26
Real Earnings Per Job by Industry
Brown County
BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	12,444	50,989	100,804	84,700	129,036	183,583	164,394	143,747	-12.6
Forestry, fishing, related activities, and other	0	0	98,147	79,303	27,554	12,666	23,708	21,783	-8.1
Mining	0	0	6,472	8,032	5,052	5,120	0	8,231	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	24,190	54,928	47,174	42,205	38,570	45,702	46,095	49,916	8.3
Manufacturing	37,645	34,076	32,237	37,046	36,699	44,012	58,740	60,663	3.3
Wholesale trade	44,250	47,341	49,229	50,749	52,382	51,384	54,665	55,389	1.3
Retail trade	19,607	18,322	18,317	19,808	22,373	21,036	24,882	26,214	5.4
Transportation and warehousing	24,477	44,815	0	0	0	0	0	0	0
Information	0	0	0	0	0	0	0	0	0
Finance and insurance	0	0	0	0	0	0	26,830	0	0
Real estate and rental and leasing	0	0	0	0	0	0	8,893	0	0
Professional and technical services	15,337	17,150	0	20,638	0	25,144	23,923	22,020	-8
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	11,063	0	20,807	15,914	0	13,843	12,158	11,545	-5
Educational services	0	5,725	0	0	0	0	0	0	0
Health care and social assistance	0	29,101	29,939	29,112	27,602	25,750	26,665	25,179	-5.6
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	0	30,200	0	30,260	0	31,229	28,985	30,630	5.7
Government and government enterprises	41,254	51,824	53,686	52,566	51,619	52,943	56,507	57,377	1.5
Total	24,428	38,948	47,915	44,988	49,821	59,209	60,086	56,761	-5.5

Table II.9.27 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 \$166,241,000 a -4.4 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 2,153 and 2,143 in 2016, which was a percentage change of -0.5 over this period.



Table II.9.27
Total Employment and Real Personal Income
 Brown 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	53,991	2,446	-46	14,567	7,647	73,713	17,770	1,838	29,377
1970	56,052	2,402	-68	15,225	8,263	77,069	19,207	1,809	30,983
1971	53,901	2,472	14	15,307	8,496	75,247	18,892	1,889	28,534
1972	57,523	2,575	134	16,528	8,545	80,156	19,688	1,867	30,812
1973	66,517	3,263	157	18,591	9,670	91,672	22,256	1,900	35,011
1974	58,354	3,634	268	19,247	10,101	84,336	20,536	2,023	28,847
1975	48,866	3,547	558	20,554	10,864	77,296	19,037	2,030	24,072
1976	56,524	4,025	771	21,253	11,021	85,544	20,687	2,209	25,588
1977	47,441	4,034	1,024	23,083	11,840	79,353	18,760	2,286	20,752
1978	71,186	4,232	1,114	23,731	11,648	103,447	24,336	2,319	30,697
1979	83,394	4,229	933	24,051	12,080	116,230	27,640	2,261	36,885
1980	55,583	4,274	771	28,267	13,202	93,548	21,364	2,355	23,601
1981	71,929	4,302	544	31,373	12,859	112,405	25,668	2,292	31,383
1982	61,683	4,492	305	34,669	13,780	105,945	24,046	2,351	26,237
1983	52,566	4,047	678	36,134	14,384	99,715	22,938	2,259	23,269
1984	54,822	4,324	755	34,951	14,890	101,095	23,665	2,199	24,931
1985	48,349	4,139	837	31,708	14,688	91,443	22,066	2,045	23,643
1986	47,742	4,082	857	30,731	14,616	89,865	22,416	1,950	24,483
1987	61,046	4,202	882	27,929	14,035	99,689	25,812	1,990	30,676
1988	61,591	4,529	787	27,386	13,553	98,788	26,025	2,052	30,014
1989	55,185	4,507	857	30,514	15,244	97,293	26,232	2,010	27,456
1990	61,358	4,579	831	29,584	16,036	103,231	28,236	2,022	30,345
1991	59,457	4,794	598	28,419	16,329	100,008	27,206	2,057	28,905
1992	54,646	4,986	442	27,787	17,004	94,894	25,815	2,139	25,548
1993	57,699	5,215	446	28,515	17,682	99,125	26,988	2,170	26,590
1994	56,937	5,676	242	27,747	18,009	97,259	26,559	2,326	24,478
1995	54,551	5,687	-101	29,095	19,049	96,906	26,448	2,279	23,937
1996	61,765	5,525	-49	29,612	19,478	105,282	28,907	2,320	26,623
1997	52,133	5,589	-231	32,647	19,483	98,443	27,111	2,382	21,886
1998	50,527	5,606	-75	32,313	21,057	98,217	27,480	2,290	22,065
1999	51,459	5,647	-267	30,866	20,388	96,798	27,198	2,270	22,668
2000	55,075	5,962	-570	31,562	21,777	101,882	28,830	2,283	24,124
2001	54,401	5,965	-1,170	32,733	22,647	102,645	29,244	2,227	24,427
2002	54,644	5,877	-1,616	29,638	24,163	100,953	28,868	2,193	24,918
2003	66,261	5,948	-2,157	29,845	24,781	112,782	32,427	2,110	31,403
2004	67,527	6,354	-2,787	26,924	25,092	110,401	32,085	2,125	31,777
2005	79,495	6,695	-3,363	23,675	26,677	119,788	35,984	2,177	36,516
2006	70,545	6,889	-3,822	22,881	25,997	108,712	32,754	2,161	32,645
2007	66,334	6,959	-4,262	26,153	26,574	107,841	33,439	2,179	30,442
2008	64,328	7,065	-4,827	28,115	28,189	108,740	34,531	2,196	29,294
2009	65,063	7,349	-4,892	25,543	28,580	106,945	34,332	2,206	29,494
2010	83,856	7,503	-5,020	21,007	30,751	123,090	39,088	2,153	38,949
2011	103,737	6,579	-5,330	24,696	30,537	147,060	47,670	2,165	47,916
2012	95,420	6,434	-5,218	26,539	29,352	139,659	46,168	2,121	44,988
2013	106,865	7,027	-5,354	23,380	27,647	145,511	49,748	2,145	49,821
2014	127,773	7,096	-5,716	24,961	30,035	169,956	57,730	2,158	59,208
2015	129,426	7,271	-5,114	27,221	29,669	173,930	59,099	2,154	60,086
2016	121,638	7,449	-5,261	27,639	29,674	166,241	56,162	2,143	56,761



Diagram II.9.4, shows real average earnings per job for Brown County from 1990 to 2016. Over this period the average earning per job for Brown County was 33,549 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

Diagram II.9.4
Real Average Earnings Per Job
 Brown County
 BEA Data 1990 - 2016

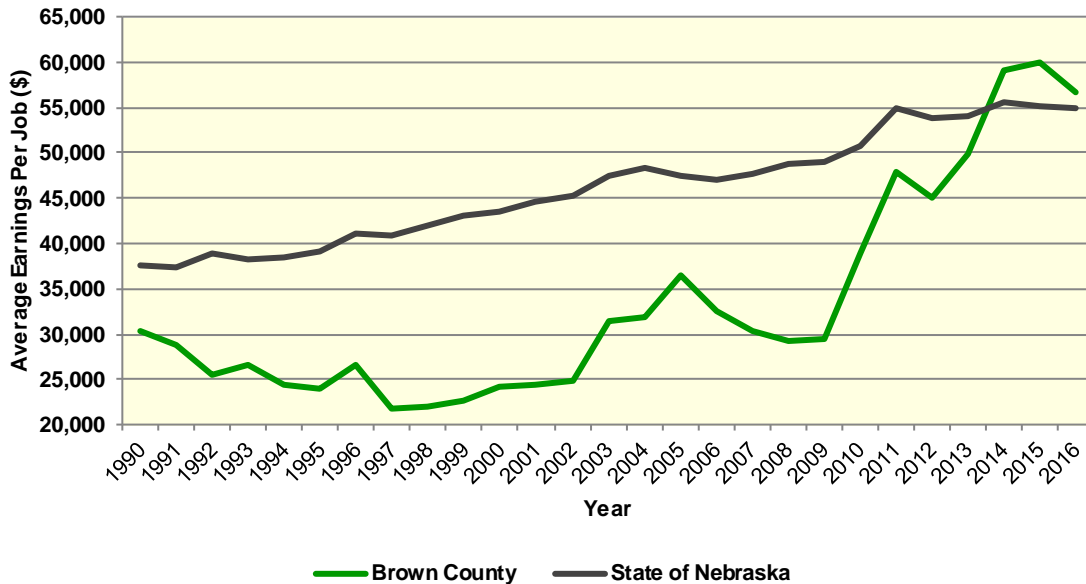
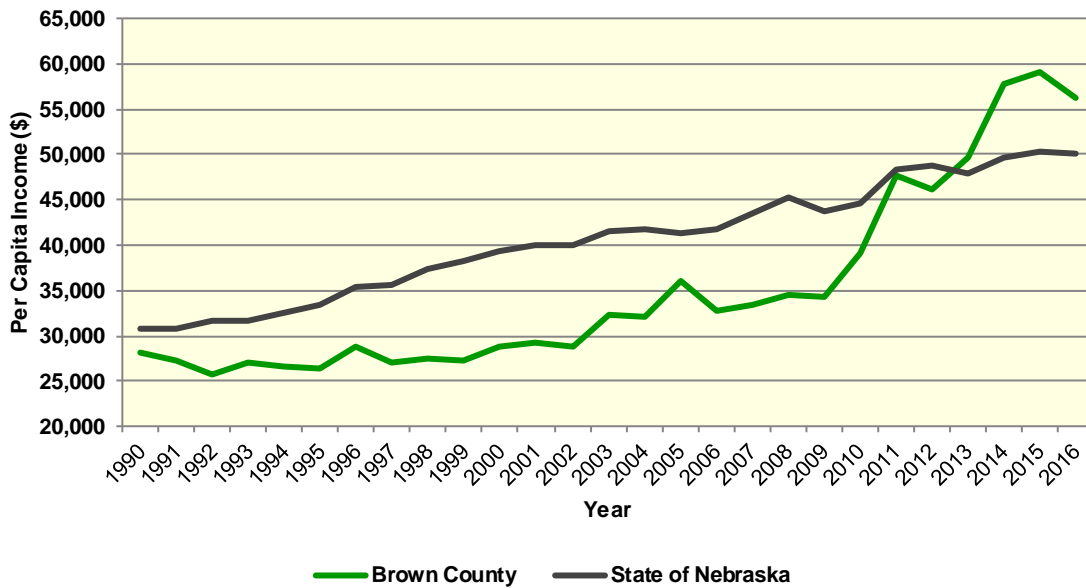


Diagram II.9.5, shows real per capita income in Brown County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Brown County was 35,189 dollars, which was lower than the statewide average of 40,548 dollars over the same period.

Diagram II.9.5
Real Per Capita Income
 Brown 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.9.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment decreased from 1,211 persons in 2015 to 1,194 in 2016, a change of -1 percent.

Table II.9.28
Total Monthly Employment
 Brown County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	1,260	1,193	1,267	1,235	1,207	1,177	1,212	1,190	1,210	1,203	1,169
Feb	1,258	1,203	1,252	1,229	1,195	1,174	1,196	1,200	1,200	1,198	1,155
Mar	1,253	1,202	1,264	1,215	1,203	1,177	1,218	1,214	1,205	1,210	1,162
Apr	1,292	1,233	1,280	1,254	1,233	1,206	1,234	1,235	1,247	1,241	1,201
May	1,325	1,284	1,323	1,291	1,269	1,233	1,244	1,256	1,259	1,257	1,241
Jun	1,324	1,272	1,310	1,248	1,240	1,237	1,226	1,238	1,244	1,225	1,189
Jul	1,308	1,286	1,311	1,257	1,227	1,229	1,226	1,229	1,267	1,216	1,203
Aug	1,330	1,308	1,326	1,282	1,261	1,245	1,262	1,251	1,272	1,246	1,213
Sep	1,308	1,302	1,302	1,255	1,244	1,235	1,230	1,241	1,253	1,202	1,190
Oct	1,271	1,289	1,298	1,240	1,231	1,234	1,238	1,256	1,234	1,180	1,195
Nov	1,266	1,278	1,297	1,228	1,211	1,222	1,221	1,268	1,231	1,179	1,204
Dec	1,231	1,279	1,267	1,239	1,207	1,214	1,241	1,241	1,235	1,169	1,208
Annual	1,286	1,261	1,291	1,248	1,227	1,215	1,229	1,235	1,238	1,211	1,194
% Change	(ND)%	-2%	2%	-3%	-2%	-1%	1%	(ND)%	(ND)%	-2%	-1%

The QCEW also reports average weekly wages, which represents total compensation paid during the calendar quarter, regardless of when services were performed. The BLS QCEW data indicated average weekly wages were \$619 in 2015. In 2016, average weekly wages saw an increase of 3 percent over the prior year, rising to 639 dollars, or by 20 dollars. These data are shown in Table II.9.29.

Table II.9.29						
Average Weekly Wages						
Brown County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	368	357	379	395	375	
2002	362	359	382	391	373	-1%
2003	382	378	395	395	388	4%
2004	394	390	419	413	404	4%
2005	391	417	443	444	424	5%
2006	434	422	442	467	441	4%
2007	443	436	448	495	456	3%
2008	455	453	473	509	473	4%
2009	470	469	491	527	489	3%
2010	485	486	497	545	503	3%
2011	502	507	524	562	524	4%
2012	518	512	528	581	535	2%
2013	540	535	556	599	558	4%
2014	550	557	572	651	582	4%
2015	590	582	610	696	619	6%
2016(p)	597	613	651	695	639	3%

Total business establishments reported by the QCEW are displayed in Table II.9.30. Between 2015 and 2016, the total number of business establishments in Brown County decreased from 167 to 166 establishments.

Table II.9.30						
Number of Business Establishments						
Brown County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	151	153	156	150	153	
2002	156	157	157	157	157	3%
2003	157	153	150	149	152	-3%
2004	154	153	155	149	153	1%
2005	149	153	155	158	154	1%
2006	158	158	154	151	155	1%
2007	152	152	155	155	154	-1%
2008	157	157	159	158	158	3%
2009	154	155	156	153	155	-2%
2010	153	155	157	157	156	1%
2011	157	159	157	160	158	1%
2012	172	171	167	166	169	7%
2013	168	173	166	168	169	(ND)%
2014	169	171	170	167	169	(ND)%
2015	170	172	164	161	167	-1%
2016	165	164	167	168	166	-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 decreased by 10.7 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 decreased by 0.5 percent over the period. On the other hand, by 2016 there were 129 returns for AGIs of \$100,000 or more. Table II.9.31 presents AGI distribution for the years 1991 through 2016.

Table II.9.31 Income Tax Returns by Adjusted Gross Income Brown 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 ³⁷
1991	691	202	342	165	136	63	0	14	0	1,650
1992	687	177	334	188	131	47	0	15	0	1,633
1993	687	181	295	189	155	78	0	16	0	1,628
1994	723	171	317	174	146	62	0	17	0	1,641
1995	702	156	314	184	139	84	0	22	0	1,617
1996	676	147	283	188	147	94	0	22	0	1,576
1997	618	144	289	203	154	97	0	32	0	1,570
1998	599	150	260	207	176	121	12	31	0	1,580
1999	586	128	261	196	161	137	20	39	0	1,551
2000	569	123	281	188	173	146	39	39	0	1,574
2001	543	108	268	210	165	156	10	39	0	1,537
2002	548	118	253	193	173	140	15	38	0	1,503
2003	527	119	256	157	197	142	16	33	0	1,470
2004	510	111	242	169	209	139	29	46	0	1,475
2005	466	91	215	159	187	151	0	41	11	1,376
2006	434	138	250	187	218	151	0	41	0	1,506
2007	403	143	251	175	187	182	0	61	13	1,487
2008	394	126	256	157	193	170	72	74	0	1,464
2009	411	139	241	170	200	179	61	61	0	1,479
2010	364	149	210	192	204	170	0	64	0	1,444
2011	357	141	220	176	200	181	81	80	14	1,450
2012	344	127	196	185	188	215	87	86	24	1,452
2013	319	118	195	184	191	202	101	100	20	1,430
2014	306	101	186	174	194	219	111	125	18	1,434
2015	316	108	192	158	200	202	136	140	26	1,478
2016	325	113	195	165	203	220	117	116	13	1,467

³⁷ 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 431 in 2010 to 401 in 2016, with the poverty rate reaching 13.8 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.9.32 presents poverty data for the county.

Table II.9.32 Persons in Poverty Brown County 2000–2016 SAIPE Estimates		
Year	Persons in Poverty	Poverty Rate
2000	452	13%
2001	461	13.3%
2002	475	13.7%
2003	387	11.4%
2004	359	10.9%
2005	425	13%
2006	470	14.3%
2007	399	12.7%
2008	401	13%
2009	465	15.5%
2010	431	13.9%
2011	421	13.7%
2012	399	13.4%
2013	398	13.8%
2014	372	12.8%
2015	365	12.6%
2016	401	13.8%

The rate of poverty for Brown County is shown in Table II.9.33. In 2016, there were an estimated 512 persons living in poverty. This represented a 17.3 percent poverty rate, compared to 11.1 percent poverty in 2000. In 2016, some 13.5 percent of those in poverty were under age 6, and 10.4 percent were 65 or older.

Table II.9.33 Poverty by Age Brown 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	43	11.1%	69	13.5%
6 to 17	88	22.8%	93	18.2%
18 to 64	204	52.8%	297	58%
65 or Older	51	13.2%	53	10.4%
Total	386	100.0%	512	100.0%
Poverty Rate	11.1%	.	17.3%	.

HOUSING

The Census Bureau estimates that the total number of housing units decreased by -1.6 percent in Brown County between 2010 and 2016, from 1,865 to 1,835. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.9.34.

Table II.9.34 Housing Units State of Nebraska vs. Brown County 2000 and 2016 Census Data and Intercensal Estimates				
Subject	Nebraska	% Growth Since Census	Brown County	% Growth Since Census
2000 Census Base	722,656	.	1,916	.
2010 Census	796,793	10.3	1,865	-2.7
July 2011 Estimate	801,068	0.5	1,857	-0.4
July 2012 Estimate	804,586	1	1,853	-0.6
July 2013 Estimate	809,062	1.5	1,849	-0.9
July 2014 Estimate	814,835	2.3	1,845	-1.1
July 2015 Estimate	820,725	3	1,840	-1.3
July 2016 Estimate	827,156	3.8	1,835	-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 Brown 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.9.35.

Table II.9.35 Building Permits and Valuation Brown County Census Bureau Data, 1980–2016							
Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2016\$)	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	1	0	0	0	1	135,610	0
1981	7	0	0	0	7	141,085	0
1982	4	0	0	0	4	70,285	0
1983	1	0	0	0	1	57,012	0
1984	0	0	0	0	0	0	0
1985	1	0	0	0	1	11,682	0
1986	0	0	0	0	0	0	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	2	0	0	0	2	116,822	0
1991	2	0	0	0	2	149,410	0
1992	0	4	0	0	4	0	0
1993	0	0	0	0	0	0	0
1994	5	0	0	0	5	140,326	0
1995	4	0	0	0	4	114,662	0
1996	3	0	0	0	3	116,245	0
1997	5	0	0	0	5	93,143	0
1998	6	0	0	0	6	105,992	0
1999	4	0	0	0	4	96,395	0
2000	4	0	0	0	4	132,689	0
2001	4	0	0	0	4	106,454	0
2002	3	0	0	0	3	104,836	0
2003	7	0	0	0	7	112,883	0
2004	4	0	0	0	4	100,038	0
2005	4	0	0	0	4	96,923	0
2006	5	0	0	0	5	79,807	0
2007	1	0	0	0	1	114,495	0
2008	2	0	0	0	2	123,526	0
2009	1	0	0	0	1	91,385	0
2010	1	0	0	0	1	154,795	0
2011	1	0	0	0	1	32,362	0
2012	1	0	0	0	1	95,329	0
2013	2	0	0	0	2	217,867	0
2014	1	0	0	0	1	230,415	0
2015	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0



Diagram II.9.6
Single-Family Permits
 Brown County
 Census Bureau Data, 1980–2016

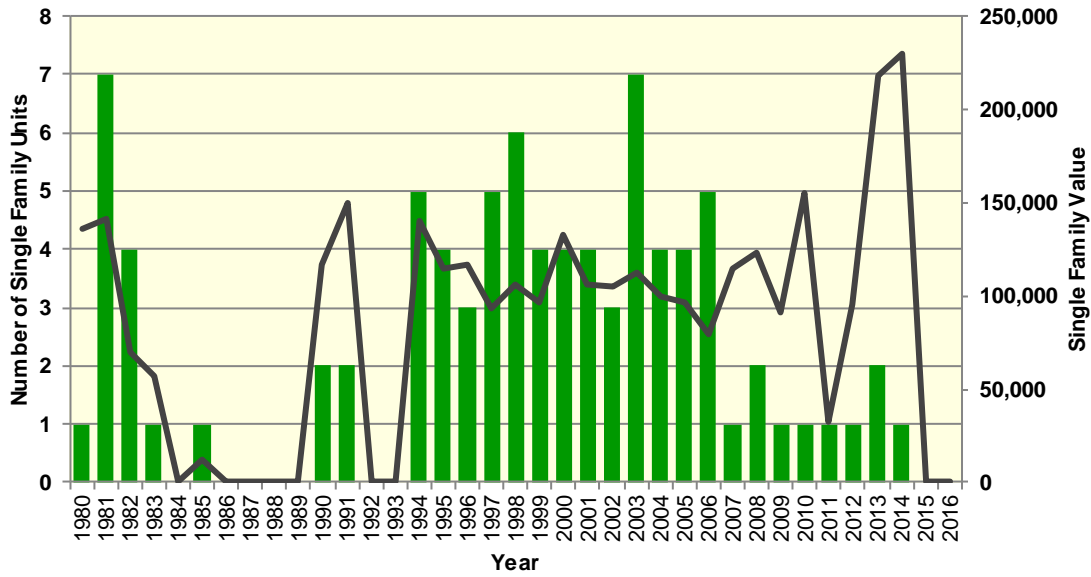
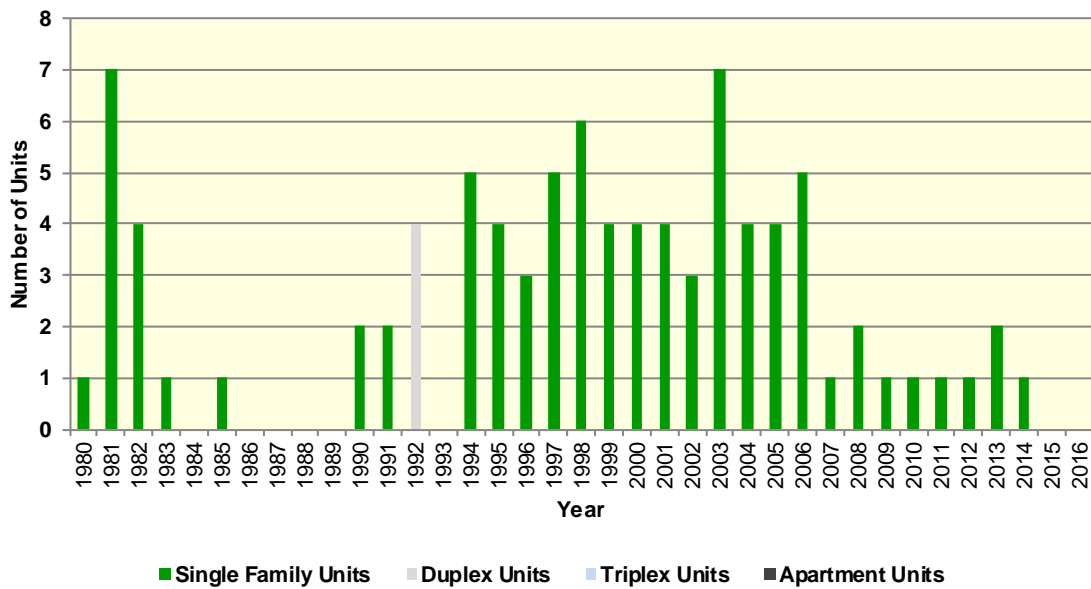


Diagram II.9.7
Total Permits by Unit Type
 Brown County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.9.36. In 2016, there were 1,873 housing units, down from 1,916 in 2000. Single-family units accounted for 79.7 percent of units in 2016, compared to 86 in 2000. Apartment units accounted for 4.4 percent in 2016, compared to 1.3 percent in 2000.

Table II.9.36				
Housing Units by Type				
Brown 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	1,647	86%	1,493	79.7%
Duplex	34	1.8%	84	4.5%
Tri- or Four-Plex	52	2.7%	63	3.4%
Apartment	24	1.3%	82	4.4%
Mobile Home	152	7.9%	151	8.1%
Boat, RV, Van, Etc.	7	0.4%	0	0%
Total	1,916	100.0%	1,873	100.0%

Some 77.7 percent of housing was occupied in 2010, compared to 79.9 percent in 2000. Owner-occupied housing changed -6.8 percent between 2000 and 2010, ending with owner-occupied units representing 73 percent of units. Vacant units changed by 7.8 percent, resulting in 416 vacant units in 2010.

Table II.9.37					
Housing Units by Tenure					
Brown County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	1,530	79.9%	1,449	77.7%	-5.3%
Owner-Occupied	1,135	74.2%	1,058	73%	-6.8%
Renter-Occupied	395	25.8%	391	27%	-1%
Vacant Housing Units	386	20.1%	416	22.3%	7.8%
Total Housing Units	1,916	100.0%	1,865	100.0%	-2.7%

Table II.9.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 1,873 housing units. An estimated 72.6 percent were owner-occupied, and 20 percent were vacant.

Table II.9.38				
Housing Units by Tenure				
Brown County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	1,449	77.7%	1,498	80%
Owner-Occupied	1,058	73%	1,088	72.6%
Renter-Occupied	391	27%	410	27.4%
Vacant Housing Units	416	22.3%	375	20%
Total Housing Units	1,865	100.0%	1,873	100.0%

Households by household size are shown in Table II.9.39. There were a total of 1,449 households in 2010, down from 1,530 in 2000. One person households changed by 4.1 percent between 2000 and 2010, while two person households changed by -4.7 percent. Three and four person households changed by -10.4 and -2.7 respectively, representing 9.5 percent and 10 percent of the population in 2010.

Size	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
One Person	483	31.6%	503	34.7%	4.1%
Two Persons	612	40%	583	40.2%	-4.7%
Three Persons	154	10.1%	138	9.5%	-10.4%
Four Persons	149	9.7%	145	10%	-2.7%
Five Persons	91	5.9%	48	3.3%	-47.3%
Six Persons	32	2.1%	25	1.7%	-21.9%
Seven Persons or More	9	0.6%	7	0.5%	-22.2%
Total	1,530	100.0%	1,449	100.0%	-5.3%

Households by income is shown in Table II.9.40. Households earning more than \$100,000 per year represented 13.6 percent of households in 2016, compared to 3 percent in 2000. Households earning between \$50,000 and \$74,999 represented 15.8 percent of households in 2016, compared to 11.7 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 16.7 percent of households in 2016, compared to 25 percent in 2000.

Income	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	385	25%	250	16.7%
\$15,000 to \$19,999	128	8.3%	140	9.3%
\$20,000 to \$24,999	171	11.1%	71	4.7%
\$25,000 to \$34,999	263	17.1%	234	15.6%
\$35,000 to \$49,999	301	19.5%	221	14.8%
\$50,000 to \$74,999	180	11.7%	236	15.8%
\$75,000 to \$99,999	66	4.3%	142	9.5%
\$100,000 or More	47	3%	204	13.6%
Total	1,541	100.0%	1,498	100.0%

Table II.9.41 shows households by year home built. Housing units built between 2000 and 2009, account for 6.7 percent and those built in 2010 or later accounted for 0.7 percent of households. Households built in the 1970's, 1980's, and 1990's account for 19.5 percent, 4.9 percent, and 11.3, respectively. Housing units built prior to 1939 represented 33.2 percent of households in 2016.

Table II.9.41				
Households by Year Home Built				
Brown 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	564	36.9%	497	33.2%
1940 to 1949	177	11.6%	99	6.6%
1950 to 1959	167	10.9%	99	6.6%
1960 to 1969	182	11.9%	157	10.5%
1970 to 1979	268	17.5%	292	19.5%
1980 to 1989	98	6.4%	73	4.9%
1990 to 1999	74	4.8%	170	11.3%
2000 to 2009	.	.	101	6.7%
2010 or Later	.	.	10	0.7%
Total	1,530	100.0%	1,498	100.0%

The distribution of unit types by race are shown in Table II.9.42. An estimated 81.2 percent of white households occupy single-family homes. Some 4.3 percent of white households occupy apartments.

Table II.9.42							
Distribution of Units in Structure by Race							
Brown County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	81.2%	%	%	%	%	%	58.8%
Duplex	5.7%	%	%	%	%	%	0%
Tri- or Four-Plex	3.8%	%	%	%	%	%	41.2%
Apartment	4.3%	%	%	%	%	%	0%
Mobile Home	5.1%	%	%	%	%	%	0%
Boat, RV, Van, Etc.	0%	%	%	%	%	%	0%
Total	100.0%	%	%	%	%	%	100.0%

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.9.43. An estimated 12.7 percent of vacant units were for rent in 2010, a 12.8 percent change since 2000. In addition, some 6 percent of vacant units were for sale, a change of -51.9 percent between 2000 and 2010. "Other" vacant units represented 47.8 percent of vacant units in 2010. This is a change of 35.4 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.9.43					
Disposition of Vacant Housing Units					
Brown County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	47	12.2%	53	12.7%	12.8%
For Sale	52	13.5%	25	6%	-51.9%
Rented or Sold, Not Occupied	14	3.6%	16	3.8%	14.3%
For Seasonal, Recreational, or Occasional Use	126	32.6%	123	29.6%	-2.4%
For Migrant Workers	0	0%	0	0%	%
Other Vacant	147	38.1%	199	47.8%	35.4%
Total	386	100.0%	416	100.0%	7.8%

The disposition of vacant units between 2010 and 2016 are shown in Table II.9.44. By 2016, for rent units accounted for 5.9 percent of vacant units, while for sale units accounted for 5.9 percent. "Other" vacant units accounted for 25.3 percent of vacant units, representing a total of 95 "other" vacant units.

Table II.9.44				
Disposition of Vacant Housing Units				
Brown County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	53	12.7%	22	5.9%
For Sale	25	6%	22	5.9%
Rented Not Occupied	3	0.7%	19	5.1%
Sold Not Occupied	13	3.1%	5	1.3%
For Seasonal, Recreational, or Occasional Use	123	29.6%	212	56.5%
For Migrant Workers	0	0%	0	0%
Other Vacant	199	47.8%	95	25.3%
Total	416	100.0%	375	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 777 property transactions in Brown County. Of these, 746 were for single-family homes during this 19-year period, as shown in Table II.9.45.

Table II.9.45						
Residential Property Transactions						
Brown County						
Fiscal Years 1999–2017 PAD Data						
Year	Single-Family	Mobile Home	Duplex	Townhome	Missing	Total
1999	48	0	1	0	0	49
2000	33	2	0	0	0	35
2001	40	2	0	0	0	42
2002	41	4	0	1	0	46
2003	43	2	0	0	0	45
2004	35	2	0	0	0	37
2005	34	5	1	0	0	40
2006	31	4	1	0	0	36
2007	35	4	0	0	0	39
2008	27	2	0	0	0	29
2009	41	0	0	0	0	41
2010	32	0	0	0	0	32
2011	33	0	0	0	0	33
2012	45	0	0	0	0	45
2013	42	0	0	0	0	42
2014	42	0	0	0	0	42
2015	39	0	0	0	0	39
2016	58	0	0	0	0	58
2017	47	0	0	0	0	47
Total	746	27	3	1	0	777

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 344 single-family home property transactions for units built before 1930, 26.2 percent of units were of low quality and 54.7 percent were of fair quality. Conversely, of the 4 homes built from 2001 through 2010, 0 percent of units were of low quality and 25 percent of fair quality. Table II.9.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

Table II.9.46										
Single-Family Homes by Year Built and Quality of Materials and Workmanship										
Brown County										
Fiscal Years 1999–2017 PAD Data										
Quality	Before 1930	1931-1960	1961-1970	1971-1980	1981-1990	1991-2000	2001-2010	2011-2017	Missing	Total
Low	90	15	0	3	2	0	0	0	2	112
Fair	188	106	40	64	7	4	1	0	0	410
Average	66	44	34	33	10	15	0	1	0	203
Good	0	1	1	5	2	7	3	0	0	19
Very Good	0	1	0	0	0	1	0	0	0	2
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	0	0	0	0	0	0	0	0	0	0
Total	344	167	75	105	21	27	4	1	2	746

In regard to the current condition of residential dwellings, of the same 344 single-family homes built before 1930, 33.1 percent of the homes were worn out or badly worn, and 61.6 percent were in average condition. Table II.9.47 provides details about the condition of single-family residential dwellings by year built.

Table II.9.47
Single-Family Homes by Year Built and Condition
 Brown 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	8	2	0	0	0	0	0	0	0	10
Badly Worn	106	26	2	11	0	0	0	0	2	147
Average	212	121	61	84	16	17	1	1	0	513
Good	18	17	12	10	4	9	3	0	0	73
Very Good	0	1	0	0	1	1	0	0	0	3
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	0	0	0	0	0	0	0	0	0	0
Total	344	167	75	105	21	27	4	1	2	746

Housing Costs

Between 2010 and 2017, the average price of an existing single-family home changed from \$47,616 to \$67,445, a total increase of 41.6 percent, as shown in Table II.9.48.

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 Brown County ranged from \$30,458 for homes built before 1930 to \$214,250 for homes built from 2001 to 2010, and \$211,000 for the newest homes built between 2011 and 2017.³⁸ Homes built from 2001 through 2010 were also larger, averaging 2,197 square feet per unit. Table II.9.49, provides additional details about single-family homes.

Table II.9.48
Average Sales Price of Single-Family Homes
 Brown County
 Fiscal Years 1999–2017 PAD Data

Fiscal Year	Average Sales Price (\$)
1999	43,073
2000	37,506
2001	43,334
2002	37,559
2003	42,537
2004	45,457
2005	53,341
2006	59,139
2007	39,189
2008	52,589
2009	52,707
2010	47,616
2011	74,219
2012	48,953
2013	60,002
2014	56,468
2015	75,653
2016	68,138
2017	67,445
Average	53,268

Table II.9.49
Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot
 Brown County
 Fiscal Years 1999–2017 PAD Data

Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. ³⁹ (\$)
Before 1930	30,458	1,233	24.7
1931-1960	46,371	1,194	38.82
1961-1970	71,257	1,341	53.14
1971-1980	84,424	1,415	59.66
1981-1990	108,696	1,634	66.51
1991-2000	144,198	1,810	79.68
2001-2010	214,250	2,197	97.53
2011-2017	211,000	1,568	134.57
Average	53,268	1,298	41.03

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

³⁸ 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.

³⁹ Price per sq. ft. may not compute precisely due to rounding-off of sales price and floor area.

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.9.50. In 2016, an estimated 0.3 percent of households were overcrowded, and an additional 1.1 percent were severely overcrowded.

Table II.9.50 Overcrowding and Severe Overcrowding Brown 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	1,126	98.9%	12	1.1%	0	0%	1,138
2016 Five-Year ACS	1,084	99.6%	4	0.4%	0	0%	1,088
Renter							
2000 Census	383	97.7%	4	1%	5	1.3%	392
2016 Five-Year ACS	393	95.9%	0	0%	17	4.1%	1,498
Total							
2000 Census	1,509	98.6%	16	1%	5	0.3%	1,530
2016 Five-Year ACS	1,477	98.6%	4	0.3%	17	1.1%	1,498

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 1,498 households with incomplete plumbing facilities in 2016, representing 0.5 percent of households in Brown County. This is compared to 0.4 percent of households lacking complete plumbing facilities in 2000.

Table II.9.51 Households with Incomplete Plumbing Facilities Brown County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	1,524	1,490
Lacking Complete Plumbing Facilities	6	8
Total Households	1,530	1,498
Percent Lacking	0.4%	0.5%

There were 1,498 households lacking complete kitchen facilities in 2016, compared to 1,530 households in 2000. This was a change from 0.8 percent of households in 2000 to 0.9 percent in 2016.

Table II.9.52 Households with Incomplete Kitchen Facilities Brown County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	1,517	1,485
Lacking Complete Kitchen Facilities	13	13
Total Households	1,530	1,498
Percent Lacking	0.8%	0.9%



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 Brown County, 10.5 percent of households had a cost burden and 10.7 percent had a severe cost burden. Some 9.3 percent of renters were cost burdened, and 9.5 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 12.9 percent and a severe cost burden rate of 9.6 percent. Owner occupied households with a mortgage had a cost burden rate of 8.3 percent, and severe cost burden at 13.3 percent.

Table II.9.53
Cost Burden and Severe Cost Burden by Tenure
 Brown County
 2000 Census & 2016 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	245	78%	38	12.1%	31	9.9%	0	0%	314
2016 Five-Year ACS	348	78.4%	37	8.3%	59	13.3%	0	0%	444
Owner Without a Mortgage									
2000 Census	421	87.7%	44	9.2%	6	1.2%	9	1.9%	480
2016 Five-Year ACS	497	77.2%	83	12.9%	62	9.6%	2	0.3%	644
Renter									
2000 Census	197	59.3%	46	13.9%	34	10.2%	55	16.6%	332
2016 Five-Year ACS	254	62%	38	9.3%	39	9.5%	79	19.3%	410
Total									
2000 Census	863	76.6%	128	11.4%	71	6.3%	64	5.7%	1,126
2016 Five-Year ACS	1,099	73.4%	158	10.5%	160	10.7%	81	5.4%	1,498

Housing Problems by Income

Table II.9.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Brown County. As can be seen in 2017 the MFI was \$46,800, which compared to \$68,200 for the State of Nebraska.

Table II.9.54 Median Family Income Brown County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	33,600	50,400
2001	34,400	53,400
2002	35,200	55,100
2003	41,700	55,400
2004	42,600	56,300
2005	42,600	57,400
2006	43,300	59,400
2007	42,600	58,200
2008	43,800	59,800
2009	45,200	62,000
2010	45,600	62,600
2011	47,500	63,500
2012	48,100	64,400
2013	47,400	64,600
2014	49,100	66,000
2015	52,800	66,800
2016	45,800	66,500
2017	46,800	68,200

Table II.9.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 170 owner-occupied and 65 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 64 owner-occupied 39 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 1,150 households without a housing problem.

Table II.9.55
Housing Problems by Income and Tenure

Brown County
2010–2014 HUD CHAS Data

Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	4	0	0	0	4	8
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)	50	10	0	4	0	64
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	70	30	25	10	35	170
Zero/negative income (and none of the above problems)	0	0	0	0	0	0
has none of the 4 housing problems	10	95	175	100	390	770
Total	134	135	200	114	429	1,012
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	0	10	0	0	0	10
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)	35	4	0	0	0	39
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	25	30	10	0	0	65
Zero/negative income (and none of the above problems)	0	0	0	0	0	0
has none of the 4 housing problems	80	50	100	70	80	380
Total	140	94	110	70	80	494
Total						
Lacking complete plumbing or kitchen facilities	4	10	0	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)	85	14	0	4	0	103
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	95	60	35	10	35	235
Zero/negative income (and none of the above problems)	0	0	0	0	0	0
has none of the 4 housing problems	90	145	275	170	470	1,150
Total	274	229	310	184	509	1,506

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.9.56, of the 27 loans in 2016, 14 loans were for Home Purchases, 3 were for Home Improvement and 10 were for refinancing.



Table II.9.56 Owner-Occupied Single-Family Home Loans by Loan Type Brown County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	12	6	9	27
2009	9	3	13	25
2010	3	2	11	16
2011	11	1	15	27
2012	7	1	10	18
2013	7	2	18	27
2014	8	3	6	17
2015	10	3	4	17
2016	14	3	10	27

Table II.9.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$90,250 and \$66,714 in 2012 and \$77,000 in 2016. Overall, average loans were \$80,111 in 2008 and \$85,333 in 2016.

Table II.9.57 Owner-Occupied Single-Family Home Loans by Average Loan Amount Brown County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$90,250	\$66,667	\$75,556	\$80,111
2009	\$87,778	\$47,333	\$62,846	\$69,960
2010	\$72,333	\$13,500	\$87,818	\$75,625
2011	\$70,545	\$7,000	\$144,800	\$109,444
2012	\$66,714	\$15,000	\$84,300	\$73,611
2013	\$94,857	\$25,000	\$121,667	\$107,556
2014	\$74,875	\$13,333	\$131,000	\$83,824
2015	\$75,000	\$35,000	\$63,000	\$65,118
2016	\$77,000	\$110,000	\$89,600	\$85,333

Table II.9.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$1,083,000 and \$467,000 in 2012 and \$1,078,000 in 2016. Overall, average loans were \$2,163,000 in 2008 and \$2,304,000 in 2016.

Table II.9.58				
Total Volume of Owner-Occupied Single-Family Loans				
Brown County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	1,083,000	400,000	680,000	2,163,000
2009	790,000	142,000	817,000	1,749,000
2010	217,000	27,000	966,000	1,210,000
2011	776,000	7,000	2,172,000	2,955,000
2012	467,000	15,000	843,000	1,325,000
2013	664,000	50,000	2,190,000	2,904,000
2014	599,000	40,000	786,000	1,425,000
2015	750,000	105,000	252,000	1,107,000
2016	1,078,000	330,000	896,000	2,304,000

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.9.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Brown County. The number of completed surveys remained unchanged from 8 in 2016 to 8 in 2017. Between 2016 and 2017 the vacancy rate for all units decreased by 0.1 percentage points and was at 2.3 percent in 2017.

Table II.9.60 shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 13 single-family units in Brown County, with 0 of them available. This translates into a vacancy rate of 0 percent in Brown County, which compares to a single-family vacancy rate of 3.9 percent for the State of Nebraska. There were 73 apartment units reported in the survey, with 2 of them available, which resulted in a vacancy rate of 2.7 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 5.3 percent.

Table II.9.59				
Survey of Rental Properties				
Brown County				
2002–2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	1	12	75	0
2003	4	53	13.2	40.7
2004	9	84	21.4	24.9
2005	4	67	11.9	27.2
2006	9	96	5.2	34.5
2007	13	85	11.8	38.3
2008	11	100	3	14
2009	7	86	3.5	17.5
2010	11	99	5.1	26.9
2011	9	102	8.8	34.3
2012	12	116	4.3	19.3
2013	10	94	4.3	34.7
2014	8	34	5.9	28.9
2015	7	62	9.7	20
2016	8	81	2.5	30
2017	8	86	2.3	16.4

Table II.9.60 Rental Vacancy Survey by Type Brown County 2017 Survey of Rental Properties				
Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single-Family	13	0	0%	7.1%
Apartments	73	2	2.7%	7%
Mobile Homes	0	0	%	%
"Other" Units	0	0	0%	.
Don't Know	0	0	%	50%
Total	86	2	2.3%	5.3%

Table II.9.61, reports units by number of bedrooms. Two bedroom units were the most common type of reported single-family unit, with 3 units. The most common apartment units were one bedroom units, with 41 units.

Table II.9.61 Rental Units by Number of Bedrooms Brown 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	41	0	0	.	41
Two	3	17	0	0	.	20
Three	1	0	0	0	.	1
Four	1	0	0	0	.	1
Don't Know	8	15	0	0	0	23
Total	13	73	0	0	0	86

Table II.9.62 displays the vacancy rate of single-family units by the number of bedrooms. Two bedroom units were the most common type of reported single-family unit, which had a vacancy rate of 0 percent.

Table II.9.62 Single-Family Units by Number of Bedrooms Brown County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	0	0	%
Two	3	0	0%
Three	1	0	0%
Four	1	0	0%
Don't know	8	0	0%
Total	13	0	0%

Table II.9.63 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were one bedroom units, which had a vacancy rate of 0 percent.



Table II.9.63 Apartment Units by Number of Bedrooms Brown County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	41	0	0%
Two	17	2	11.8%
Three	0	0	%
Four	0	0	%
Don't know	15	0	0%
Total	73	2	2.7%

Average market-rate rents by unit type are shown in Table II.9.64. Not all respondents were able to disclose the rental amounts for their units, so there may be some statistical aberrations in the computed rental rates, but generally those units with more bedrooms had higher rents.

Table II.9.64 Average Market Rate Rents by Number of Bedrooms Brown County 2017 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	\$	\$	\$	\$	\$
One	\$	\$344	\$	\$	\$344
Two	\$275	\$446	\$	\$	\$389
Three	\$400	\$	\$	\$	\$400
Four	\$300	\$	\$	\$	\$300
Don't know	\$	\$	\$	\$	
Total	\$291.7	\$402	\$	\$	\$365.2

Table II.9.65 shows vacancy rates for single-family units by average rental rates for Brown County. The most common rent for single-family units was less than \$500 dollars and units in this price range had a vacancy rate of 0 percent.

Table II.9.65 Single-Family Market Rate Rents by Vacancy Status Brown County 2017 Survey of Rental Properties			
Average Rents	Single-Family Units	Available Single-Family Units	Vacancy Rate
Less Than \$500	5	0	0%
\$500 to \$750	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	8	0	0%
Total	13	0	0%



The average rent and availability of apartment units is displayed in Table II.9.66. The most common rent for apartments was less than \$500 dollars and the units in this price range had a vacancy rate of 3.4 percent.

Table II.9.66 Apartment Market Rate Rents by Vacancy Status Brown County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	58	2	3.4%
\$500 to \$750	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	15	0	0%
Total	73	2	2.7%

Respondents were asked if utilities are included in the rent and, as shown in Table II.9.67, 5 respondents, or 83.3 percent, included some sort of utility in the rent.

Table II.9.67 Are there any utilities included with the rent? Brown County 2017 Survey of Rental Properties	
Period	Respondent
Yes	5
No	1
% Offering Utilities	83.3%

The type of utility included in the rent is shown in Table II.9.68. There were 3 respondents who included electricity, 3 respondents who included natural gas, 5 respondents who included water and sewer and 4 respondents included trash collection in the rent.

Table II.9.68 Which utilities are included with the rent? Brown County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	3
Natural Gas	3
Water/Sewer	5
Trash Collection	4

Table II.9.69 shows the number of survey respondents who keep a waiting list. As can be seen, 2 respondents said they keep a waitlist, with an estimated 2 persons on the wait list.

Table II.9.69 Do you keep a waiting list? Brown County 2017 Survey of Rental Properties	
Period	Respondent
Yes	2
No	4
Waitlist Size	2

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.9.70 most respondents indicated there was extreme need for the renovation of existing family units and extreme need for the renovation of existing apartment units.

Table II.9.70 How would you rate the need for renovation of existing units in the city? Brown County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	1	1	1	1
Low Need	1	1	1	1
Moderate Need	1	1	1	1
High Need	0	0		
Extreme Need	2	2	2	2

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.9.71 most respondents indicated there was no need for the construction of new family units and no need for the construction of new apartment units.

Table II.9.71 How would you rate the need for construction of new units in the city? Brown County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	1	1	1	1
Low Need	1	1	1	1
Moderate Need	1	1	1	1
High Need	1	1	1	1
Extreme Need	1	1	1	1



