

**VOLUME II:
BUFFALO COUNTY**

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Buffalo County

DEMOGRAPHICS

Population Estimates

The Census Bureau's current census estimates indicate that Buffalo County's population increased from 46,102 in 2010 to 49,383 in 2016, or by 7.1 percent. This compares to a statewide population change of 4.4 percent over the period. The number of people from 25 to 34 years of age increased by 6.8 percent, and the number of people from 55 to 64 years of age increased by 14 percent. The white population increased by 5.9 percent, while the black population increased by 46.4 percent. The Hispanic population increased from 3,432 to 4,422 people between 2010 and 2016 or by 28.8 percent. These data are presented in Table II.10.1.

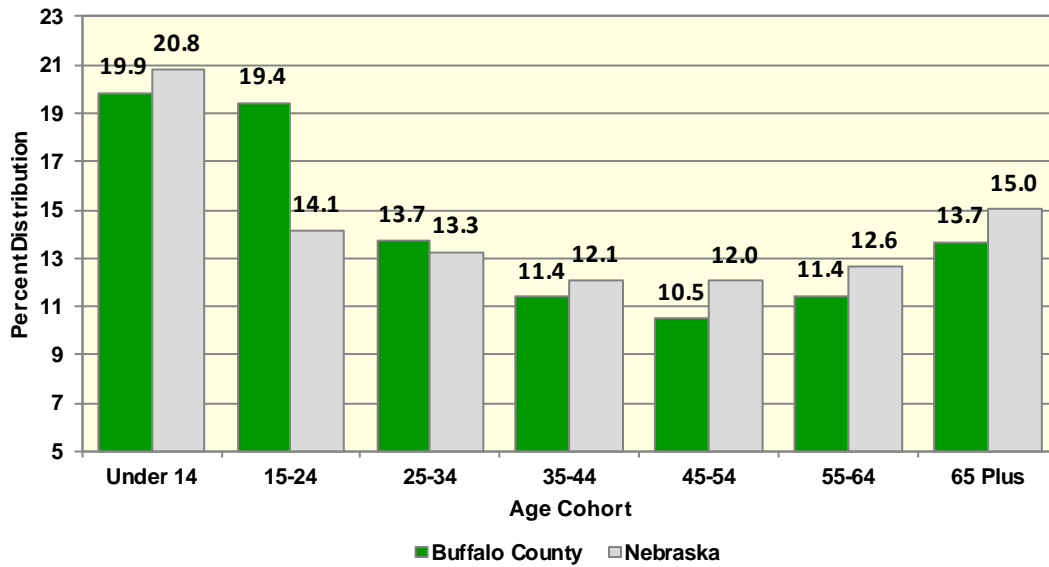
Subject	Buffalo County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	46,102	49,383	7.1%	1,826,341	1,907,116	4.4%
Age						
0 to 14 years	9,229	9,808	6.3%	383,542	396,601	3.4%
15 to 24 years	9,126	9,599	5.2%	258,206	269,442	4.4%
25 to 34 years	6,340	6,773	6.8%	245,176	252,946	3.2%
35 to 44 years	5,043	5,625	11.5%	220,838	230,528	4.4%
45 to 54 years	5,832	5,179	-11.2%	258,726	229,683	-11.2%
55 to 64 years	4,954	5,646	14%	213,176	241,172	13.1%
65 and Over	5,578	6,753	21.1%	246,677	286,744	16.2%
Race						
White	44,385	47,007	5.9%	1,649,264	1,694,976	2.8%
Black	403	590	46.4%	85,971	94,620	10.1%
American Indian and Alaskan Native	170	249	46.5%	23,418	27,318	16.7%
Asian	604	862	42.7%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	44	51	15.9%	2,061	2,425	17.7%
Two or more races	496	624	25.8%	32,305	40,495	25.4%
Ethnicity (of any race)						
Hispanic or Latino	3,432	4,422	28.8%	167,405	203,320	21.5%

Table II.10.2, presents the population of Buffalo County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 22,838 males, who accounted for 49.5 percent of the population, and the remaining 50.5 percent, or 23,264 persons, were female. In 2016, the number of males was 24,665 persons, and accounted for 49.9 percent of the population, with the remaining 50.1 percent, or 24,718 persons being female.



Table II.10.2 Population by Age and Gender Buffalo 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	4,776	4,453	9,229	5,091	4,717	9,808	6.3%
15 to 24 years	4,605	4,521	9,126	4,867	4,732	9,599	5.2%
25 to 34 years	3,244	3,096	6,340	3,549	3,224	6,773	6.8%
35 to 44 years	2,592	2,451	5,043	2,892	2,733	5,625	11.5%
45 to 54 years	2,857	2,975	5,832	2,573	2,606	5,179	-11.2%
55 to 64 years	2,419	2,535	4,954	2,750	2,896	5,646	14%
65 and Over	2,345	3,233	5,578	2,943	3,810	6,753	7.1%
Total	22,838	23,264	46,102	24,665	24,718	49,383	7.1%
% of Total	49.5%	50.5%	.	49.9%	50.1%	.	

**Diagram II.10.1
Age Distribution**
Buffalo 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.10.3, from April 2000 to July 2009, Buffalo County natural increase was estimated to be 2,855 people. Buffalo County has been experiencing net in-migration, with 700 persons arriving in the county in the last nine years.⁴⁰ The 2016 population estimates showed a natural increase of 2,267 persons. Between 2010 and 2016, Buffalo County’s population rose to 49,383 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 Buffalo County decreased from 113 persons in 2015 to 85 persons in 2016, with an additional net movement of 22 in the first six months of 2017. The driver’s license total exchanges for the last 16 years are presented in Table II.10.4.

Table II.10.3	
Population Change	
Buffalo County	
1980–2010 Census and Intercensal Data	
1980 Population	34,797
Natural Increase 80–90	2,810
Net Migration 80–90	-160
1990 Population	37,447
Natural Increase 90–00	2,243
Net Migration 90–00	2,569
2000 Population	42,259
Natural Increase 00–09	2,855
Net Migration 00–09	700
2009 Population Estimate	45,814
2010 Population	46,102
Natural Increase 10–16	2,267
Net Migration 10–16	1,014
2016 Population Estimate	49,383

Table II.10.4			
Driver's Licenses Exchanged and Surrendered			
Buffalo County			
2001–First half of 2017 DOT Data			
Year	In-Migrants	Out-Migrants	Net Change
Calendar 2001	613	686	-73
Calendar 2002	585	563	22
Calendar 2003	623	514	109
Calendar 2004	608	586	22
Calendar 2005	636	611	25
Calendar 2006	645	582	63
Calendar 2007	643	566	77
Calendar 2008	637	552	85
Calendar 2009	572	447	125
Calendar 2010	840	639	201
Calendar 2011	607	425	182
Calendar 2012	673	487	186
Calendar 2013	545	482	63
Calendar 2014	590	526	64
Calendar 2015	605	492	113
Calendar 2016	624	539	85
First Half of 2017	270	248	22

⁴⁰ 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 Buffalo County increased by 1.8 percent from 8,591 in 2016 to 8,744 in 2017, as shown in Table II.10.5. The number of school-age children 5 to 11 years of age increased from 4,437 in 2016 to 4,529 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.

Year	Age Group			Total
	5–11	11–13	14–18	
1992	3,923	1,031	2,267	7,221
1993	3,830	1,091	2,412	7,333
1994	3,935	1,161	2,386	7,482
1995	4,006	1,133	2,497	7,636
1996	3,919	1,213	2,661	7,793
1997	3,949	1,181	2,607	7,737
1998	3,901	1,107	2,787	7,795
1999	3,868	1,194	2,861	7,923
2000	3,772	1,131	2,851	7,754
2001	4,157	1,204	3,036	8,397
2002	4,031	1,221	2,942	8,194
2003	4,284	1,271	3,062	8,617
2004	3,907	1,191	2,758	7,856
2005	3,772	1,191	2,858	7,821
2006	3,673	1,094	2,903	7,670
2007	3,821	1,125	2,747	7,693
2008	3,914	1,121	2,787	7,822
2009	4,096	1,103	2,792	7,991
2010	4,266	1,105	2,771	8,142
2011	4,418	1,262	2,730	8,410
2012	4,389	1,147	2,716	8,252
2013	4,328	1,173	2,713	8,214
2014	4,493	1,164	2,759	8,416
2015	4,392	1,181	2,804	8,377
2016	4,437	1,228	2,926	8,591
2017	4,529	1,238	2,977	8,744

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.10.6, shows population by age for the 2000 and 2010 Census. The population changed by 9.1 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by 14.3 percent to a total of 5,578 persons in 2010. Those aged 25 to 34 changed by 14.9 percent, and those aged under 5 changed by 18.9 percent.

Table II.10.6 Population by Age Buffalo County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	2,805	6.6%	3,334	7.2%	18.9%
5 to 19	10,013	23.7%	9,738	21.1%	-2.7%
20 to 24	5,289	12.5%	5,283	11.5%	-0.1%
25 to 34	5,520	13.1%	6,340	13.8%	14.9%
35 to 54	10,844	25.7%	10,875	23.6%	0.3%
55 to 64	2,908	6.9%	4,954	10.7%	70.4%
65 or Older	4,880	11.5%	5,578	12.1%	14.3%
Total	42,259	100.0%	46,102	100.0%	9.1%

The elderly population is further explored in Table II.10.7. Those aged 65 to 66 changed by 45.3 percent between 2000 and 2010, resulting in a population of 690 persons. Those aged 85 or older changed by 13.1 percent during the same time period, and resulted in 941 persons over age 85 in 2010.

Table II.10.7 Elderly Population by Age Buffalo County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	475	9.7%	690	12.4%	45.3%
67 to 69	705	14.4%	893	16%	26.7%
70 to 74	1,112	22.8%	1,172	21%	5.4%
75 to 79	999	20.5%	1,013	18.2%	1.4%
80 to 84	757	15.5%	869	15.6%	14.8%
85 or Older	832	17%	941	16.9%	13.1%
Total	4,880	100.0%	5,578	100.0%	14.3%

Population by race and ethnicity is shown in Table II.10.8 representing 92.7 percent of the white population in 2010. The black population changed by 65.1 percent, representing 0.8 percent of the population in 2010. The American Indian and Asian populations represented 0.3 and 1.3 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 74.2 percent between 2000 and 2010, compared to the 5.9 percent growth rate for non-Hispanics.

Table II.10.8 Population by Race and Ethnicity Buffalo County 2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	40,221	95.2%	42,746	92.7%	6.3%
Black	232	0.5%	383	0.8%	65.1%
American Indian	140	0.3%	129	0.3%	-7.9%
Asian	289	0.7%	596	1.3%	106.2%
Native Hawaiian/ Pacific Islander	13	0%	13	0%	0%
Other	929	2.2%	1,612	3.5%	73.5%
Two or More Races	435	1%	623	1.4%	43.2%
Total	42,259	100.0%	46,102	100.0%	9.1%
Hispanic	1,970	4.7%	3,432	7.4%	74.2%
Non-Hispanic	40,289	95.3%	42,670	92.6%	5.9%



Population by race and ethnicity through 2016 is shown in Table II.10.9. The white population represented 93.3 percent of the population in 2016, compared with black population accounting for 0.9 percent of the population. Hispanic population represented 8.4 percent of the population in 2016.

Table II.10.9				
Population by Race and Ethnicity				
Buffalo County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	42,746	92.7%	45,169	93.3%
Black	383	0.8%	458	0.9%
American Indian	129	0.3%	137	0.3%
Asian	596	1.3%	627	1.3%
Native Hawaiian/ Pacific Islander	13	0%	6	0%
Other	1,612	3.5%	1,064	2.2%
Two or More Races	623	1.4%	941	1.9%
Total	46,102	100.0%	48,402	100.0%
Non-Hispanic	42,670	92.6%	44,317	91.6%
Hispanic	3,432	7.4%	4,085	8.4%

The population by race is broken down further by ethnicity in Table II.10.10. While the white non-Hispanic population changed by 4.6 percent between 2000 and 2010, the white Hispanic population changed by 78.2 percent. The black non-Hispanic population changed by 54.6 percent, while the black Hispanic population changed by 866.7 percent.

Table II.10.10					
Population by Race and Ethnicity					
Buffalo County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	39,313	97.6%	41,128	96.4%	4.6%
Black	229	0.6%	354	0.8%	54.6%
American Indian	120	0.3%	101	0.2%	-15.8%
Asian	288	0.7%	587	1.4%	103.8%
Native Hawaiian/ Pacific Islander	7	0%	4	0%	-42.9%
Other	34	0.1%	50	0.1%	47.1%
Two or More Races	298	0.7%	446	1%	49.7%
Total Non-Hispanic	40,289	100.0%	42,670	100.0%	5.9%
Hispanic					
White	908	46.1%	1,618	47.1%	78.2%
Black	3	0.2%	29	0.8%	866.7%
American Indian	20	1%	28	0.8%	40%
Asian	1	0.1%	9	0.3%	800%
Native Hawaiian/ Pacific Islander	6	0.3%	9	0.3%	50%
Other	895	45.4%	1,562	45.5%	74.5%
Two or More Races	137	7%	177	5.2%	29.2%
Total Hispanic	1,970	100.0%	3,432	100.0%	74.2%
Total Population	42,259	100.0%	46,102	100.0%	9.1%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.10.11. During this time, the total non-Hispanic population was 44,317 persons in 2016. The Hispanic population was 4,085.

Table II.10.11				
Population by Race and Ethnicity				
Buffalo County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	41,128	96.4%	42,446	95.8%
Black	354	0.8%	407	0.9%
American Indian	101	0.2%	108	0.2%
Asian	587	1.4%	620	1.4%
Native Hawaiian/ Pacific Islander	4	0%	0	0%
Other	50	0.1%	54	0.1%
Two or More Races	446	1%	682	1.5%
Total Non-Hispanic	42,670	100.0%	44,317	100.0%
Hispanic				
White	1,618	47.1%	2,723	66.7%
Black	29	0.8%	51	1.2%
American Indian	28	0.8%	29	0.7%
Asian	9	0.3%	7	0.2%
Native Hawaiian/ Pacific Islander	9	0.3%	6	0.1%
Other	1,562	45.5%	1,010	24.7%
Two or More Races	177	5.2%	259	6.3%
Total Hispanic	3,432	100.0	4,085	100.0%
Total Population	46,102	100.0%	48,402	100.0%

Households by type and tenure are shown in Table II.10.12. Family households represented 62.9 percent of households, while non-family households accounted for 37.1 percent. These changed from 62.4 and 37.6 percent, respectively.

Table II.10.12				
Household Type by Tenure				
Buffalo County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	11,249	62.4%	11,650	62.9%
Married-Couple Family	9,017	80.2%	9,456	81.2%
Owner-Occupied	7,598	84.3%	7,975	84.3%
Renter-Occupied	1,419	15.7%	1,481	15.7%
Other Family	2,232	19.8%	2,194	19.2%
Male Householder, No Spouse Present	691	31%	499	31.5%
Owner-Occupied	338	48.9%	275	55.1%
Renter-Occupied	353	51.1%	224	44.9%
Female Householder, No Spouse Present	1,541	69%	1,695	70.2%
Owner-Occupied	717	46.5%	717	42.3%
Renter-Occupied	824	53.5%	978	57.7%
Non-Family Households	6,788	37.6%	6,862	37.1%
Owner-Occupied	2,772	40.8%	2,824	41.2%
Renter-Occupied	4,016	59.2%	4,038	58.8%
Total	18,037	100.0%	18,512	100.0%

The group quarters population was 2,225 in 2010, compared to 2,788 in 2000. Institutionalized populations experienced a -18.3 percent change between 2000 and 2010. Non-institutionalized populations experienced a -20.9 percent change during this same time period.

Table II.10.13 Group Quarters Population					
Buffalo 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	63	8.4%	96	15.7%	52.4%
Juvenile Facilities	.	.	165	26.9%	.
Nursing Homes	375	50%	352	57.4%	-6.1%
Other Institutions	312	41.6%	0	0%	-100%
Total	750	100.0%	613	100.0%	-18.3%
Noninstitutionalized					
College Dormitories	1,939	95.1%	1,575	97.7%	-18.8%
Military Quarters	0	0%	0	0%	%
Other Noninstitutionalized	99	4.9%	37	2.3%	-62.6%
Total	2,038	100.0%	1,612	100.0%	-20.9%
Group Quarters Population	2,788	100.0%	2,225	100.0%	-20.2%

The number of foreign born persons are shown in Table II.10.14. An estimated 1.4 percent of the population was born in Mexico, with 0.3 percent born in Korea, and another 0.3 percent were born in China excluding Hong Kong and Taiwan.

Table II.10.14 Place of Birth for the Foreign-Born Population			
Buffalo County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	676	1.4%
#2 country of origin	Korea	154	0.3%
#3 country of origin	China excluding Hong Kong and Taiwan	146	0.3%
#4 country of origin	India	111	0.2%
#5 country of origin	Israel	94	0.2%
#6 country of origin	El Salvador	84	0.2%
#7 country of origin	Other Eastern Africa	83	0.2%
#8 country of origin	Guatemala	76	0.2%
#9 country of origin	Japan	73	0.2%
#10 country of origin	Africa n.e.c	68	0.1%

Limited English Proficiency and the language spoken at home are shown in Table II.10.15. An estimated 1.6 percent of the population speaks Spanish at home, followed by 0.1 percent speaking Other Asian and Pacific Island languages.

Table II.10.15 Limited English Proficiency and Language Spoken at Home Buffalo County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	702	1.6%
#2 LEP Language	Other Asian and Pacific Island languages	54	0.1%
#3 LEP Language	Korean	43	0.1%
#4 LEP Language	French, Haitian, or Cajun	36	0.1%
#5 LEP Language	German or other West Germanic languages	31	0.1%
#6 LEP Language	Arabic	30	0.1%
#7 LEP Language	Vietnamese	30	0.1%
#8 LEP Language	Chinese	24	0.1%
#9 LEP Language	Other and unspecified languages	20	0%
#10 LEP Language	Russian, Polish, or other Slavic languages	4	0%

Disability

The disability rate from the 2000 Census is shown in Table II.10.16. Some 14.5 percent of the population was disabled in 2000, or a total of 5,618 persons. The disability rate was highest for those over 65, with 38.7 percent disabled.

Table II.10.16 Disability by Age Buffalo County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	349	5.5%
16 to 64	3,536	12.7%
65 and older	1,733	38.7%
Total	5,618	14.5%

Table II.10.17 shows disability by type in 2000. There were 2,339 physical disabilities in 2000, some 2,202 employment disabilities, and 1,882 go-outside-home disabilities.

Table II.10.17 Total Disabilities Tallied: Aged 5 and Older Buffalo County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	1,186
Physical disability	2,339
Mental disability	1,371
Self-care disability	634
Employment disability	2,202
Go-outside-home disability	1,882
Total	9,614



Disability by age, as estimated by the 2016 ACS, is shown in Table II.10.18. The disability rate for females was 8.9 percent, compared to 11 percent for males. The disability rate changed precipitously higher with age, with 42.3 percent of those over 75 experiencing a disability.

Table II.10.18						
Disability by Age						
Buffalo County						
2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	3	0.2%	10	0.6%	13	0.4%
5 to 17	310	7.6%	100	2.7%	410	5.2%
18 to 34	356	4.9%	342	4.8%	698	4.9%
35 to 64	1,061	13%	763	9.4%	1,824	11.2%
65 to 74	423	27.2%	286	16.1%	709	21.3%
75 or Older	474	43.7%	632	41.3%	1,106	42.3%
Total	2,627	11%	2,133	8.9%	4,760	10%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.10.19. Some 5 percent have an ambulatory disability, 3.3 have an independent living disability, and 1.5 percent have a self-care disability.

Table II.10.19		
Total Disabilities Tallied: Aged 5 and Older		
Buffalo County		
2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	1,489	3.1%
Vision disability	665	1.4%
Cognitive disability	1,703	3.8%
Ambulatory disability	2,235	5%
Self-Care disability	656	1.5%
Independent living disability	1,204	3.3%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.10.20 and Table II.10.21. In 2016, some 27,343 persons were employed and 928 were unemployed. This totaled a labor force of 28,271 persons. The unemployment rate for Buffalo County was estimated to be 3.3 in 2016.

Table II.10.20	
Employment, Labor Force and Unemployment	
Buffalo County	
2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	27,343
Unemployed	928
Labor Force	28,271
Unemployment Rate	3.3%

In 2016, 94.5 percent of households in Buffalo County had a high school education or greater.



Table II.10.21 High School or Greater Education Buffalo County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	17,495
Total Households	18,512
Percent High School or Above	94.5%

As seen in Table II.10.22, 23.4 percent of the population had a high school diploma or equivalent, another 41.6 percent have some college, 20.3 percent have a Bachelor’s Degree, and 8.3 percent of the population had a graduate or professional degree.

Table II.10.22 Educational Attainment Buffalo County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	2,321	6.3%
High School or Equivalent	8,691	23.4%
Some College or Associates Degree	15,451	41.6%
Bachelor’s Degree	7,544	20.3%
Graduate or Professional Degree	3,096	8.3%
Total Population Above 18 years	37,103	100.0%

ECONOMICS

Labor Force

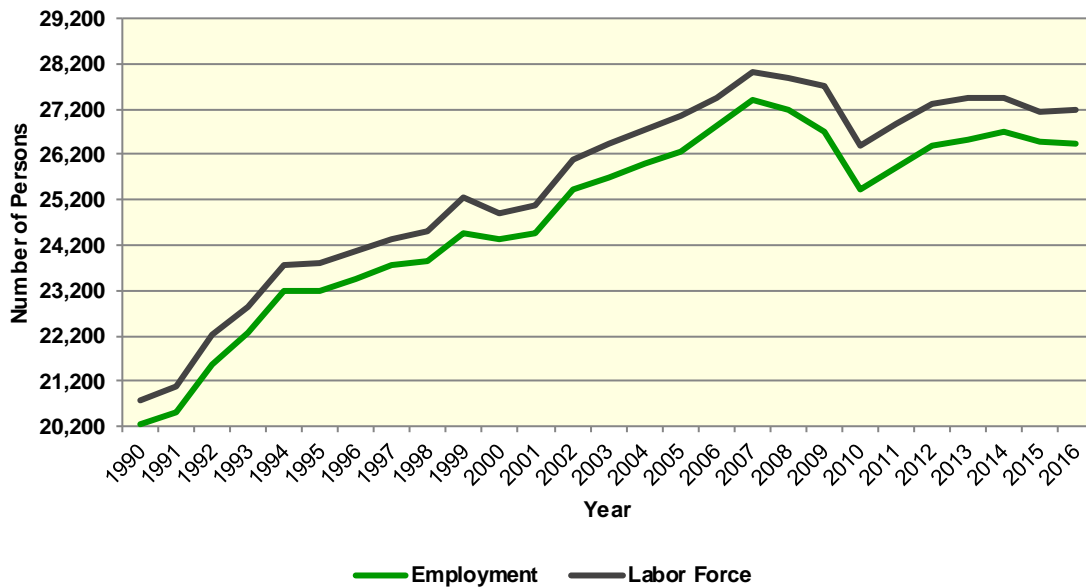
Table II.10.23, shows the labor force statistics for Buffalo County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 2007 with a rate of 2.2. The highest level of unemployment occurred during 2009 rising to a rate of 3.6. This compared to a statewide low of 2.3 in 1990 and statewide high of 4.6 in 2009. Over the last year the unemployment rate in Buffalo County increased from 2.5 percent in 2015 to 2.6 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.10.23
Labor Force Statistics
 Buffalo County
 1990 - 2016 BLS Data

Year	Buffalo County				Statewide
	Unemployment	Employment	Labor Force	Unemployment Rate	Unemployment Rate
1990	511	20,253	20,764	2.5%	2.3%
1991	585	20,514	21,099	2.8%	2.7%
1992	619	21,587	22,206	2.8%	2.9%
1993	565	22,262	22,827	2.5%	2.8%
1994	603	23,172	23,775	2.5%	2.6%
1995	616	23,197	23,813	2.6%	2.6%
1996	641	23,437	24,078	2.7%	2.7%
1997	601	23,746	24,347	2.5%	2.5%
1998	662	23,835	24,497	2.7%	2.6%
1999	791	24,466	25,257	3.1%	2.8%
2000	574	24,331	24,905	2.3%	2.8%
2001	598	24,484	25,082	2.4%	3.1%
2002	665	25,438	26,103	2.5%	3.6%
2003	728	25,697	26,425	2.8%	3.9%
2004	773	25,994	26,767	2.9%	3.9%
2005	751	26,283	27,034	2.8%	3.8%
2006	624	26,831	27,455	2.3%	3.1%
2007	628	27,414	28,042	2.2%	3%
2008	697	27,178	27,875	2.5%	3.3%
2009	1,001	26,703	27,704	3.6%	4.6%
2010	957	25,429	26,386	3.6%	4.6%
2011	942	25,922	26,864	3.5%	4.4%
2012	901	26,405	27,306	3.3%	4%
2013	895	26,544	27,439	3.3%	3.8%
2014	761	26,710	27,471	2.8%	3.3%
2015	671	26,483	27,154	2.5%	3%
2016	712	26,462	27,174	2.6%	3.2%

Diagram II.10.2, shows the employment and labor force for Buffalo County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 26,462 persons, with the labor force reaching 27,174, indicating there were a total of 712 unemployed persons.

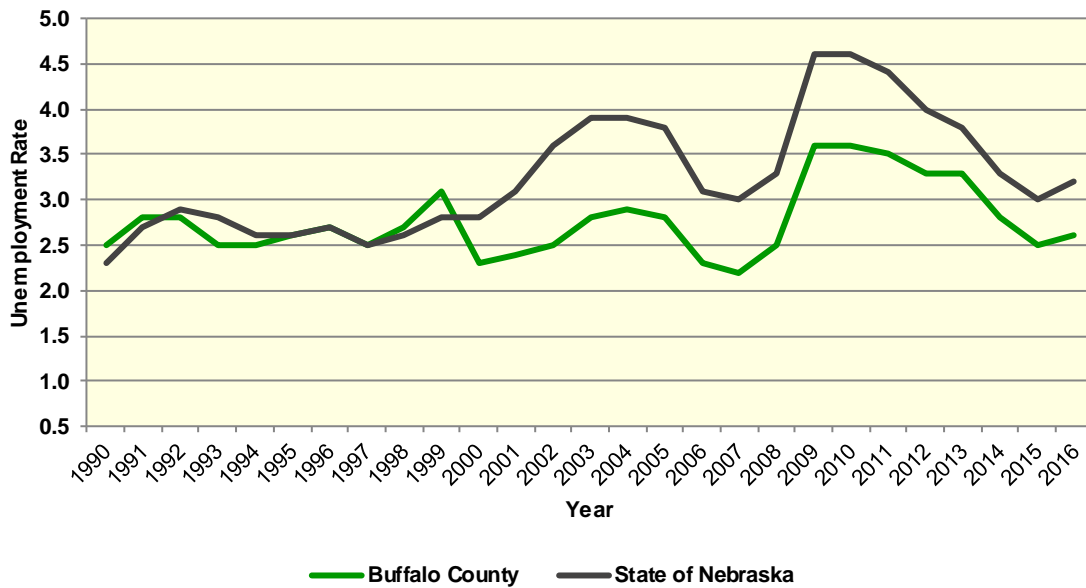
Diagram II.10.2
Employment and Labor Force
 Buffalo County
 1990 – 2016 BLS Data



Unemployment

Diagram II.10.3, shows the unemployment rate for both the State and Buffalo County. During the 1990’s the average rate for Buffalo County was 2.7, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 2.6, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 3.1. Over the course of the entire period Buffalo County had an average unemployment rate lower than the state, 2.8 percent for Buffalo County, versus 3.3 statewide.

Diagram II.10.3
Annual Unemployment Rate
 Buffalo 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.10.24, shows total real earnings by industry for Buffalo County. In the most recent 2016 estimate, the health care and social assistance industry had the largest total real earnings, with total real earnings reaching 283,657,000 dollars. Between 2015 and 2016 the arts, entertainment, and recreation industry saw the largest percentage increase, rising by 16 percent to 3,922,000 dollars.

Table II.10.24
Real Earnings by Industry
 Buffalo 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	33,260	58,883	109,313	118,928	97,716	99,294	71,016	53,344	-24.9
Forestry, fishing, related activities, and other	6,369	15,727	16,209	20,670	22,391	21,561	18,529	18,056	-2.6
Mining	3,375	2,289	2,563	2,347	1,938	2,221	2,275	2,492	9.6
Utilities	0	6,459	6,798	6,802	6,797	8,287	9,432	6,973	-26.1
Construction	70,946	86,146	87,239	85,373	84,724	95,625	105,130	106,723	1.5
Manufacturing	229,557	243,047	240,082	242,633	245,360	225,242	225,968	208,110	-7.9
Wholesale trade	50,278	62,499	67,277	72,724	75,871	78,335	78,779	78,223	-0.7
Retail trade	99,815	112,856	119,990	128,058	124,126	126,657	124,511	127,935	2.8
Transportation and warehousing	0	55,977	61,613	73,008	65,523	72,961	74,220	72,332	-2.5
Information	25,352	15,401	16,435	18,444	17,712	16,208	15,513	15,530	0.1
Finance and insurance	39,273	48,224	42,477	48,275	44,107	46,281	49,138	49,291	0.3
Real estate and rental and leasing	15,359	15,416	17,294	25,554	28,776	26,833	26,531	25,716	-3.1
Professional and technical services	26,781	47,779	53,571	53,412	55,413	0	0	67,324	0
Management of companies and enterprises	44,104	0	0	0	0	0	0	0	0
Administrative and waste services	24,528	0	0	0	0	35,566	0	0	0
Educational services	3,171	2,991	3,149	3,638	4,260	4,542	4,666	5,172	10.9
Health care and social assistance	201,622	237,389	240,594	247,928	245,160	256,281	269,364	283,657	5.3
Arts, entertainment, and recreation	8,214	5,834	6,165	6,720	6,631	7,769	8,427	9,773	16
Accommodation and food services	43,738	55,135	55,940	57,041	54,794	57,711	58,880	63,261	7.4
Other services, except public administration	50,311	59,823	60,456	63,044	64,147	67,009	68,966	71,916	4.3
Government and government enterprises	181,327	244,762	244,029	240,574	236,865	241,377	253,022	257,861	1.9
Total	1,197,437	1,475,324	1,522,759	1,612,745	1,562,859	1,598,283	1,616,297	1,603,759	-0.8



Table II.10.25, shows the total employment by industry for Buffalo County. The most recent estimates show the retail trade industry was the largest employer in Buffalo County, with employment reaching 4,819 jobs in 2016. Between 2015 and 2016 the forestry, fishing, and related activities industry saw the largest percentage increase, rising by 6.2 percent to 545 jobs.

Table II.10.25
Employment by Industry
Buffalo County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	1,333	1,095	1,134	1,120	1,125	1,114	1,187	1,149	-3.2
Forestry, fishing, related activities, and other	245	485	499	499	585	536	513	545	6.2
Mining	76	70	78	85	82	77	78	80	2.6
Utilities	0	62	55	57	57	63	71	61	-14.1
Construction	1,734	1,974	1,946	1,931	1,974	2,125	2,183	2,181	-0.1
Manufacturing	4,141	3,389	3,486	3,567	3,607	3,431	3,506	3,413	-2.7
Wholesale trade	934	1,125	1,176	1,205	1,274	1,386	1,370	1,416	3.4
Retail trade	4,465	4,456	4,614	4,697	4,609	4,856	4,778	4,819	0.9
Transportation and warehousing	0	1,278	1,265	1,309	1,202	1,195	1,179	1,175	-0.3
Information	386	414	396	426	399	375	387	392	1.3
Finance and insurance	1,123	1,399	1,474	1,539	1,577	1,438	1,436	1,430	-0.4
Real estate and rental and leasing	726	1,041	1,122	1,113	1,121	1,202	1,262	1,323	4.8
Professional and technical services	807	1,278	1,359	1,292	1,340	0	0	1,530	0
Management of companies and enterprises	492	0	0	0	0	0	0	0	0
Administrative and waste services	1,080	0	0	0	0	1,385	0	0	0
Educational services	223	245	232	234	291	302	305	319	4.6
Health care and social assistance	4,080	4,264	4,268	4,662	4,688	4,752	4,765	4,809	0.9
Arts, entertainment, and recreation	544	566	584	638	627	641	597	598	0.2
Accommodation and food services	2,714	2,963	2,923	2,965	3,010	3,054	2,985	3,121	4.6
Other services, except public administration	1,865	2,126	2,139	2,150	2,191	2,207	2,277	2,327	2.2
Government and government enterprises	3,696	4,203	4,171	4,177	4,211	4,183	4,248	4,273	0.6
Total	31,536	34,143	34,574	35,424	35,860	36,455	36,680	36,991	0.8



Table II.10.26, shows the real average earnings per job by industry for Buffalo County. These figures are calculated by dividing the Total Real Earning displayed in Table II.10.24 and Table II.10.25, by Industry. In 2016, the utilities industry had the highest average earnings reaching 114,311 dollars. Between 2015 and 2016 the arts, entertainment, and recreation industry saw the largest percentage increase, rising by 15.8 percent to 16,343 dollars.

Table II.10.26
Real Earnings Per Job by Industry
 Buffalo County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	24,951	53,774	96,396	106,186	86,859	89,133	59,828	46,426	-22.4
Forestry, fishing, related activities, and other	25,994	32,427	32,484	41,424	38,276	40,225	36,119	33,130	-8.3
Mining	44,402	32,698	32,860	27,614	23,633	28,847	29,161	31,150	6.8
Utilities	0	104,183	123,605	119,338	119,239	131,536	132,840	114,311	-13.9
Construction	40,915	43,640	44,830	44,212	42,920	45,000	48,158	48,933	1.6
Manufacturing	55,435	71,717	68,870	68,022	68,023	65,649	64,452	60,976	-5.4
Wholesale trade	53,831	55,555	57,209	60,352	59,553	56,519	57,503	55,242	-3.9
Retail trade	22,355	25,327	26,006	27,264	26,931	26,083	26,059	26,548	1.9
Transportation and warehousing	0	43,801	48,706	55,774	54,511	61,055	62,952	61,559	-2.2
Information	65,679	37,201	41,502	43,296	44,391	43,221	40,084	39,617	-1.2
Finance and insurance	34,972	34,470	28,817	31,367	27,969	32,184	34,219	34,469	0.7
Real estate and rental and leasing	21,155	14,808	15,414	22,960	25,670	22,323	21,023	19,438	-7.5
Professional and technical services	33,186	37,386	39,419	41,340	41,353	0	0	44,003	0
Management of companies and enterprises	89,642	0	0	0	0	0	0	0	0
Administrative and waste services	22,711	0	0	0	0	25,679	0	0	0
Educational services	14,220	12,209	13,573	15,549	14,641	15,039	15,297	16,213	6
Health care and social assistance	49,417	55,673	56,372	53,181	52,295	53,931	56,530	58,985	4.3
Arts, entertainment, and recreation	15,100	10,307	10,557	10,532	10,576	12,119	14,115	16,343	15.8
Accommodation and food services	16,116	18,608	19,138	19,238	18,204	18,897	19,725	20,269	2.8
Other services, except public administration	26,977	28,139	28,264	29,323	29,277	30,362	30,288	30,905	2
Government and government enterprises	49,060	58,235	58,506	57,595	56,249	57,704	59,563	60,347	1.3
Total	37,970	43,210	44,043	45,527	43,582	43,843	44,065	43,355	-1.6

Table II.10.27 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 \$2,371,650,000 a -0.8 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 34,143 and 36,991 in 2016, which was a percentage change of 0.8 over this period.



Table II.10.27
Total Employment and Real Personal Income
 Buffalo 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	366,473	21,967	8,826	72,461	42,513	468,306	15,453	13,173	27,822
1970	381,042	22,681	7,754	78,743	47,216	492,074	15,744	13,533	28,156
1971	380,777	24,157	6,006	81,909	49,558	494,092	15,624	13,619	27,961
1972	408,032	26,470	5,065	89,317	53,021	528,965	16,479	14,136	28,867
1973	466,911	33,199	4,380	97,575	58,874	594,541	18,709	15,031	31,062
1974	481,677	36,021	2,853	103,339	62,240	614,088	19,293	15,653	30,773
1975	498,138	35,746	1,674	111,485	69,055	644,606	19,673	15,702	31,724
1976	516,106	40,374	-3	116,979	71,896	664,604	19,912	16,726	30,856
1977	495,208	43,460	-1,849	128,373	72,759	651,031	19,179	17,713	27,958
1978	574,985	48,094	-4,040	132,442	75,569	730,862	21,491	18,591	30,928
1979	572,549	52,132	-5,355	135,738	78,410	729,209	21,202	19,299	29,666
1980	528,481	52,534	-6,592	151,118	83,995	704,468	20,131	19,260	27,438
1981	590,434	56,084	-8,096	170,076	89,699	786,029	22,017	19,671	30,016
1982	545,370	56,107	-7,364	200,820	92,658	775,376	21,367	19,418	28,086
1983	564,530	57,345	-7,516	196,122	99,022	794,813	21,565	19,638	28,747
1984	614,324	61,071	-7,097	204,782	99,397	850,336	22,893	20,033	30,665
1985	597,280	60,615	-4,455	201,016	105,594	838,820	22,617	19,807	30,156
1986	612,193	63,403	-5,235	200,305	105,571	849,431	23,204	19,970	30,656
1987	660,797	66,892	-5,803	194,478	107,132	889,712	24,284	20,704	31,917
1988	705,822	73,616	-8,091	190,200	108,817	923,132	25,002	21,893	32,240
1989	725,713	77,196	-9,048	208,330	115,540	963,339	25,966	22,389	32,414
1990	745,639	81,277	-8,692	193,663	116,425	965,759	25,683	22,795	32,710
1991	760,268	83,302	-10,297	199,611	120,728	987,009	25,841	23,165	32,820
1992	846,611	91,661	-18,282	210,166	127,265	1,074,098	27,702	24,411	34,681
1993	851,020	94,995	-22,844	216,958	133,022	1,083,161	27,412	25,400	33,505
1994	916,635	101,988	-29,033	221,577	132,195	1,139,385	28,603	26,751	34,265
1995	913,301	101,386	-30,627	243,341	140,990	1,165,618	28,865	26,920	33,927
1996	965,076	103,375	-35,703	247,217	148,958	1,222,172	29,749	27,716	34,820
1997	988,501	109,727	-42,347	257,694	150,676	1,244,797	30,133	28,136	35,133
1998	1,051,697	117,073	-52,021	285,215	160,187	1,328,005	31,834	28,923	36,362
1999	1,070,206	118,898	-57,877	282,891	170,753	1,347,075	32,146	29,707	36,026
2000	1,108,428	122,216	-66,409	295,765	175,738	1,391,306	32,884	30,770	36,023
2001	1,197,437	132,164	-78,825	285,146	190,719	1,462,313	34,474	31,536	37,971
2002	1,230,810	137,445	-77,920	285,982	201,626	1,503,053	34,997	32,029	38,427
2003	1,311,273	141,219	-75,326	300,807	212,006	1,607,541	37,168	32,169	40,762
2004	1,327,623	143,525	-71,048	304,245	212,070	1,629,365	37,240	32,602	40,722
2005	1,354,959	149,441	-67,262	275,446	217,831	1,631,533	36,970	33,395	40,574
2006	1,352,904	156,120	-61,583	301,087	230,757	1,667,045	37,340	34,301	39,442
2007	1,419,215	160,958	-57,114	341,253	239,622	1,782,017	39,548	34,960	40,595
2008	1,446,188	160,737	-50,906	461,590	267,471	1,963,606	43,306	34,551	41,856
2009	1,405,919	156,031	-35,720	523,301	276,474	2,013,942	43,810	34,086	41,246
2010	1,475,324	165,156	-32,789	341,162	295,492	1,914,033	41,449	34,143	43,210
2011	1,522,759	144,717	-32,213	493,137	294,990	2,133,957	45,566	34,574	44,043
2012	1,612,745	147,980	-32,301	723,064	291,763	2,447,292	51,385	35,424	45,527
2013	1,562,859	165,900	-41,424	479,909	289,160	2,124,604	44,235	35,860	43,582
2014	1,598,283	169,472	-38,122	583,831	295,881	2,270,401	47,067	36,455	43,842
2015	1,616,297	175,422	-40,555	681,110	309,189	2,390,619	49,057	36,680	44,065
2016	1,603,759	176,620	-38,593	666,266	316,838	2,371,650	48,026	36,991	43,355



Diagram II.10.4, shows real average earnings per job for Buffalo County from 1990 to 2016. Over this period the average earning per job for Buffalo County was 38,870 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

Diagram II.10.4
Real Average Earnings Per Job
 Buffalo County
 BEA Data 1990 - 2016

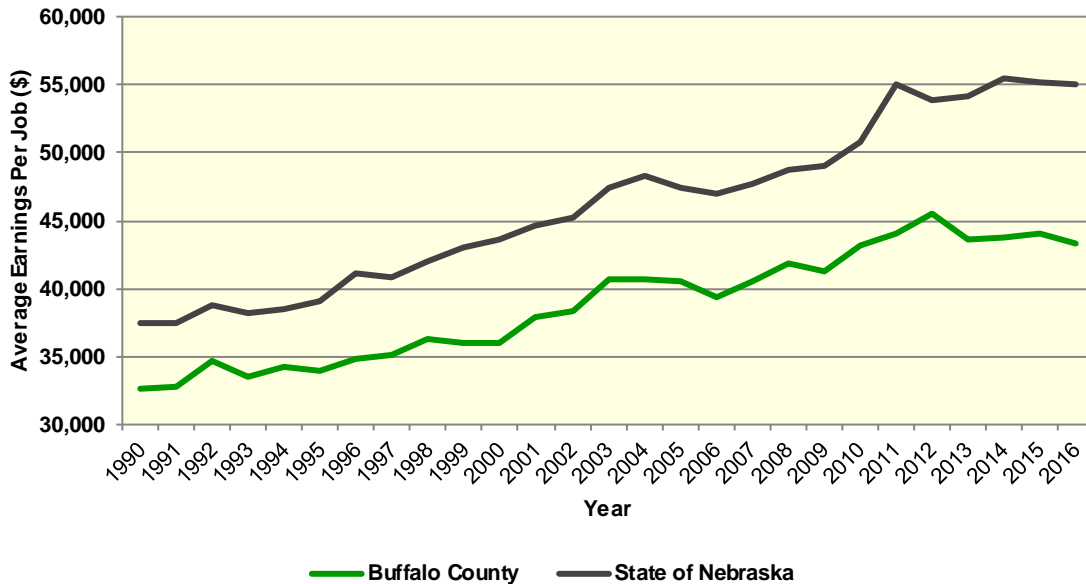
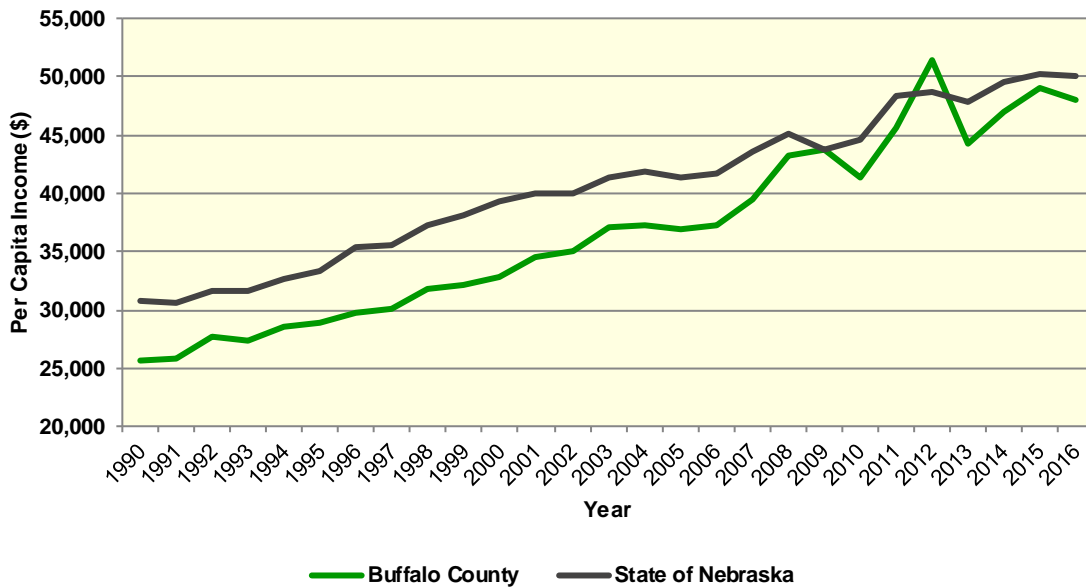


Diagram II.10.5, shows real per capita income in Buffalo County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Buffalo County was 36,759 dollars, which was lower than the statewide average of 40,548 dollars over the same period.

Diagram II.10.5
Real Per Capita Income
 Buffalo 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.10.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment increased from 26,839 persons in 2015 to 27,074 in 2016, a change of 1 percent.

Table II.10.28
Total Monthly Employment
 Buffalo County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	24,957	25,900	25,296	24,759	24,194	24,656	25,429	25,649	25,976	26,360	26,407
Feb	25,099	26,104	25,471	24,731	24,315	24,628	25,366	25,850	26,069	26,415	26,348
Mar	25,282	26,265	25,605	24,849	24,453	24,868	25,863	25,957	26,222	26,572	26,732
Apr	25,380	26,172	25,514	24,986	24,796	25,294	25,930	26,160	26,975	26,913	26,992
May	25,698	26,263	25,766	24,821	24,871	25,272	26,078	26,249	27,020	26,833	27,104
Jun	26,169	26,401	25,832	25,064	25,086	25,441	26,181	26,539	27,099	26,931	27,241
Jul	26,169	26,787	25,988	25,054	25,517	25,552	26,816	26,511	27,218	27,077	27,655
Aug	25,654	26,185	26,152	24,584	25,323	25,754	25,792	26,918	26,973	27,130	27,454
Sep	25,911	26,235	26,084	25,154	25,476	25,854	26,291	26,751	27,052	26,806	27,169
Oct	26,191	25,900	25,955	25,250	25,353	25,696	26,158	26,789	27,098	26,995	27,436
Nov	26,019	26,072	25,814	25,011	25,305	25,922	26,286	26,552	26,915	26,938	27,221
Dec	26,134	25,949	25,788	25,015	25,427	25,864	26,323	26,499	27,179	27,103	27,134
Annual	25,722	26,186	25,772	24,940	25,010	25,400	26,043	26,369	26,816	26,839	27,074
% Change	3%	2%	-2%	-3%	(ND)%	2%	3%	1%	2%	(ND)%	1%

The QCEW also reports average weekly wages, which represents total compensation paid during the calendar quarter, regardless of when services were performed. The BLS QCEW data indicated average weekly wages were \$721 in 2015. In 2016, average weekly wages saw an increase of 1 percent over the prior year, rising to 726 dollars, or by 5 dollars. These data are shown in Table II.10.29.

Table II.10.29						
Average Weekly Wages						
Buffalo County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	457	466	490	527	485	
2002	469	481	501	519	493	2%
2003	487	490	516	544	509	3%
2004	525	502	525	576	532	5%
2005	512	560	545	589	552	4%
2006	535	558	539	615	562	2%
2007	576	598	559	637	592	5%
2008	597	635	617	641	623	5%
2009	549	635	582	656	606	-3%
2010	581	644	604	739	643	6%
2011	608	656	641	684	647	1%
2012	678	657	639	706	670	4%
2013	662	660	664	690	669	(ND)%
2014	669	665	678	728	685	2%
2015	703	692	709	781	721	5%
2016(p)	688	702	743	768	726	1%

Total business establishments reported by the QCEW are displayed in Table II.10.28. Between 2015 and 2016, the total number of business establishments in Buffalo County increased from 1,898 to 1,930 establishments.

Table II.10.30						
Number of Business Establishments						
Buffalo County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	1,309	1,320	1,327	1,333	1,322	
2002	1,376	1,384	1,389	1,381	1,383	5%
2003	1,384	1,391	1,387	1,386	1,387	(ND)%
2004	1,408	1,409	1,410	1,410	1,409	2%
2005	1,425	1,446	1,466	1,464	1,450	3%
2006	1,456	1,472	1,468	1,469	1,466	1%
2007	1,503	1,518	1,517	1,508	1,512	3%
2008	1,516	1,535	1,547	1,539	1,534	1%
2009	1,564	1,572	1,583	1,567	1,572	2%
2010	1,552	1,559	1,587	1,583	1,570	(ND)%
2011	1,583	1,596	1,580	1,605	1,591	1%
2012	1,738	1,763	1,782	1,802	1,771	11%
2013	1,821	1,835	1,806	1,835	1,824	3%
2014	1,869	1,908	1,883	1,902	1,891	4%
2015	1,899	1,919	1,878	1,894	1,898	(ND)%
2016	1,908	1,924	1,933	1,955	1,930	2%

Nebraska Department of Revenue

According to the Nebraska Department of Revenue (DOR), returns from taxpayers with adjusted gross incomes (AGIs) of less than \$10,000 decreased by 11.6 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 increased by 9.6 percent over the period. On the other hand, by 2016 there were 3,277 returns for AGIs of \$100,000 or more. Table II.10.31 presents AGI distribution for the years 1991 through 2016.

Table II.10.31										
Income Tax Returns by Adjusted Gross Income										
Buffalo 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	Total⁴¹
1991	5,479	1,843	2,913	2,139	2,059	1,184	263	228	48	16,156
1992	5,546	1,845	3,095	2,067	2,199	1,435	299	283	65	16,834
1993	5,227	1,845	3,053	2,025	2,236	1,568	376	313	52	16,695
1994	5,537	1,758	3,123	2,029	2,328	1,702	394	342	72	17,285
1995	5,256	1,771	3,064	2,118	2,474	1,800	443	373	87	17,386
1996	5,291	1,599	3,122	2,180	2,453	2,022	490	440	97	17,694
1997	5,288	1,604	3,027	2,161	2,467	2,278	617	517	113	18,072
1998	4,992	1,584	2,979	2,165	2,559	2,410	732	603	139	18,163
1999	4,894	1,529	2,937	2,151	2,495	2,576	809	669	142	18,202
2000	4,883	1,466	2,999	2,191	2,479	2,631	958	754	157	18,518
2001	4,768	1,430	2,950	2,226	2,480	2,652	993	776	146	18,421
2002	4,800	1,487	2,891	2,184	2,404	2,674	1,142	734	150	18,466
2003	4,370	1,570	3,001	2,187	2,437	2,697	1,280	809	160	18,511
2004	4,214	1,568	2,941	2,287	2,389	2,777	1,358	950	181	18,665
2005	3,695	1,318	2,443	2,050	2,195	2,658	1,400	1,018	185	16,962
2006	3,826	1,663	2,975	2,393	2,416	2,899	1,615	1,224	210	19,221
2007	3,950	1,617	2,845	2,380	2,472	2,929	1,731	1,477	249	19,650
2008	3,830	1,645	2,992	2,503	2,537	3,007	1,843	1,557	279	20,193
2009	3,679	1,694	3,029	2,440	2,552	2,907	1,768	1,584	263	19,916
2010	3,503	1,700	2,951	2,345	2,643	2,984	1,953	1,743	299	20,121
2011	3,586	1,758	3,001	2,346	2,670	3,027	1,975	1,970	332	20,665
2012	3,511	1,634	2,893	2,483	2,611	3,056	2,073	2,277	435	20,973
2013	3,281	1,646	2,854	2,466	2,704	2,997	2,191	2,375	405	20,919
2014	3,186	1,591	2,915	2,378	2,856	3,128	2,146	2,712	438	21,350
2015	3,110	1,601	2,913	2,501	2,901	3,074	2,186	2,864	480	21,630
2016	3,097	1,562	2,923	2,432	2,897	3,128	2,243	2,853	424	21,559

⁴¹ 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 5,432 in 2010 to 5,287 in 2016, with the poverty rate reaching 11.2 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.10.32 presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	3,745	9.4%
2001	3,888	9.6%
2002	4,253	10.5%
2003	4,233	10.4%
2004	4,369	10.6%
2005	4,754	11.7%
2006	5,200	12.7%
2007	4,460	10.6%
2008	5,041	11.8%
2009	6,773	15.8%
2010	5,432	12.4%
2011	5,327	12%
2012	5,424	12.1%
2013	5,766	12.7%
2014	5,738	12.5%
2015	6,089	13%
2016	5,287	11.2%

The rate of poverty for Buffalo County is shown in Table II.10.33. In 2016, there were an estimated 6,252 persons living in poverty. This represented a 13.6 percent poverty rate, compared to 11.2 percent poverty in 2000. In 2016, some 12.5 percent of those in poverty were under age 6, and 6.3 percent were 65 or older.

Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	460	10.5%	779	12.5%
6 to 17	645	14.7%	866	13.9%
18 to 64	2,912	66.3%	4,211	67.4%
65 or Older	378	8.6%	396	6.3%
Total	4,395	100.0%	6,252	100.0%
Poverty Rate	11.2%	.	13.6%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 5.9 percent in Buffalo County between 2010 and 2016, from 19,064 to 20,180. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.10.34.

Subject	Nebraska	% Growth Since Census	Buffalo County	% Growth Since Census
2000 Census Base	722,656	.	16,821	.
2010 Census	796,793	10.3	19,064	13.3
July 2011 Estimate	801,068	0.5	19,162	0.5
July 2012 Estimate	804,586	1	19,266	1.1
July 2013 Estimate	809,062	1.5	19,461	2.1
July 2014 Estimate	814,835	2.3	19,755	3.6
July 2015 Estimate	820,725	3	20,012	5
July 2016 Estimate	827,156	3.8	20,180	5.9

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 Buffalo County decreased from 169 authorizations in 2015 to 133 in 2016.

The real value of single-family building permits increased from \$213,025 in 2015 to \$252,034 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.10.35.

Table II.10.35 Building Permits and Valuation Buffalo 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	121	20	8	92	241	132,387	46,132
1981	86	18	8	10	122	124,246	64,538
1982	57	10	8	94	169	134,658	57,724
1983	73	10	27	45	155	135,948	68,895
1984	74	10	12	98	194	161,784	61,134
1985	38	6	12	24	80	132,160	60,845
1986	37	2	4	0	43	134,952	0
1987	33	6	0	41	80	135,721	63,552
1988	61	6	4	26	97	151,127	46,112
1989	57	4	0	0	61	140,144	0
1990	84	6	0	8	98	144,219	57,368
1991	108	16	4	76	204	140,245	44,890
1992	133	16	7	181	337	155,000	38,801
1993	170	0	68	100	338	148,720	51,262
1994	154	20	18	100	292	146,788	58,376
1995	112	34	3	164	313	155,294	49,618
1996	120	26	13	127	286	173,295	54,530
1997	102	40	6	24	172	177,338	34,524
1998	115	20	3	144	282	186,432	50,444
1999	118	16	10	127	271	203,582	101,743
2000	160	10	3	41	214	226,739	50,121
2001	167	0	0	11	178	184,527	115,970
2002	211	0	0	0	211	186,386	0
2003	272	0	11	80	363	181,552	42,320
2004	395	0	0	24	419	124,667	52,103
2005	201	2	4	88	295	175,305	46,143
2006	170	4	0	16	190	186,401	73,460
2007	117	6	4	0	127	199,997	0
2008	154	8	0	24	186	195,978	70,036
2009	102	2	4	0	108	187,022	0
2010	108	2	4	24	138	204,059	68,663
2011	145	0	0	5	150	181,386	67,278
2012	186	2	20	32	240	203,389	52,960
2013	194	24	0	126	344	204,842	71,481
2014	181	0	4	120	305	232,388	88,752
2015	169	8	3	30	210	213,025	87,808
2016	133	14	20	48	215	252,034	108,708

Diagram II.10.6
Single-Family Permits
 Buffalo County
 Census Bureau Data, 1980–2016

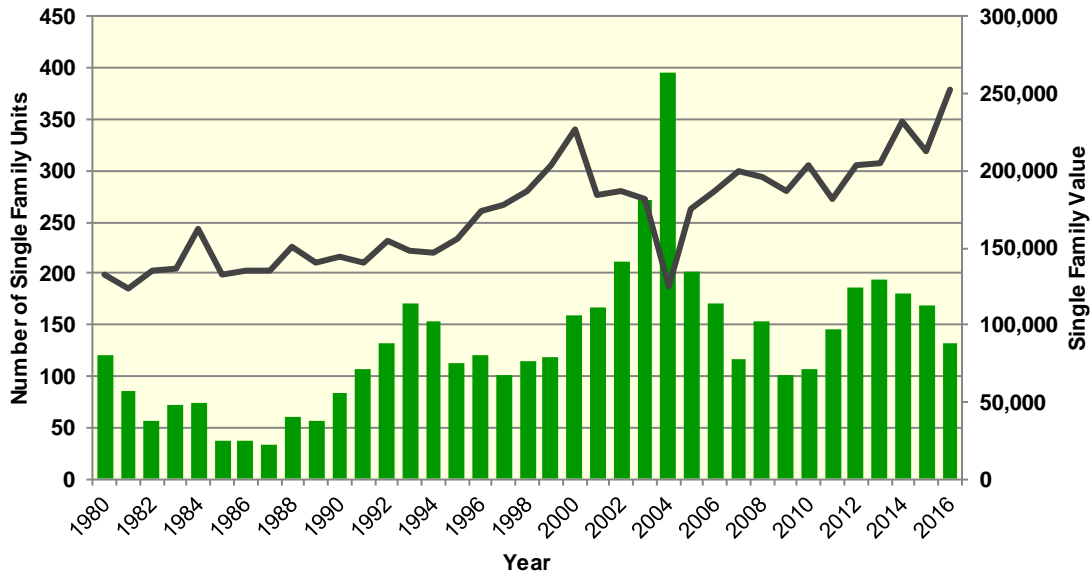
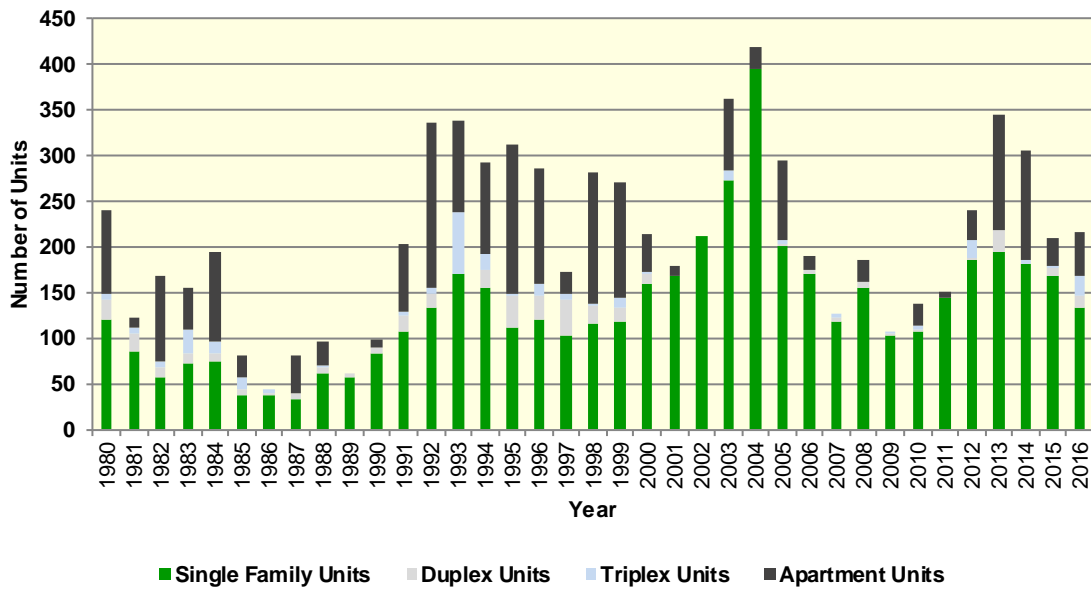


Diagram II.10.7
Total Permits by Unit Type
 Buffalo County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.10.36. In 2016, there were 19,742 housing units, up from 16,830 in 2000. Single-family units accounted for 72.3 percent of units in 2016, compared to 69.4 in 2000. Apartment units accounted for 12.1 percent in 2016, compared to 11.9 percent in 2000.

Table II.10.36				
Housing Units by Type				
Buffalo 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	11,679	69.4%	14,267	72.3%
Duplex	767	4.6%	729	3.7%
Tri- or Four-Plex	777	4.6%	1,007	5.1%
Apartment	1,999	11.9%	2,389	12.1%
Mobile Home	1,600	9.5%	1,350	6.8%
Boat, RV, Van, Etc.	8	0%	0	0%
Total	16,830	100.0%	19,742	100.0%

Some 94.6 percent of housing was occupied in 2010, compared to 94.7 percent in 2000. Owner-occupied housing changed 12.8 percent between 2000 and 2010, ending with owner-occupied units representing 63.3 percent of units. Vacant units changed by 14.1 percent, resulting in 1,027 vacant units in 2010.

Table II.10.37					
Housing Units by Tenure					
Buffalo County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	15,930	94.7%	18,037	94.6%	13.2%
Owner-Occupied	10,128	63.6%	11,425	63.3%	12.8%
Renter-Occupied	5,802	36.4%	6,612	36.7%	14%
Vacant Housing Units	900	5.3%	1,027	5.4%	14.1%
Total Housing Units	16,830	100.0%	19,064	100.0%	13.3%

Table II.10.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 19,742 housing units. An estimated 63.7 percent were owner-occupied, and 6.2 percent were vacant.

Table II.10.38				
Housing Units by Tenure				
Buffalo County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	18,037	94.6%	18,512	93.8%
Owner-Occupied	11,425	63.3%	11,791	63.7%
Renter-Occupied	6,612	36.7%	6,721	36.3%
Vacant Housing Units	1,027	5.4%	1,230	6.2%
Total Housing Units	19,064	100.0%	19,742	100.0%

Households by household size are shown in Table II.10.39. There were a total of 18,037 households in 2010, up from 15,930 in 2000. One person households changed by 22.1 percent between 2000 and 2010, while two person households changed by 13.4 percent. Three and four person households changed by 5.6 and 4.2 respectively, representing 14.6 percent and 12.6 percent of the population in 2010.

Table II.10.39					
Households by Household Size					
Buffalo County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
One Person	4,158	26.1%	5,077	28.1%	22.1%
Two Persons	5,660	35.5%	6,420	35.6%	13.4%
Three Persons	2,501	15.7%	2,642	14.6%	5.6%
Four Persons	2,188	13.7%	2,280	12.6%	4.2%
Five Persons	1,000	6.3%	1,077	6%	7.7%
Six Persons	302	1.9%	380	2.1%	25.8%
Seven Persons or More	121	0.8%	161	0.9%	33.1%
Total	15,930	100.0%	18,037	100.0%	13.2%

Households by income is shown in Table II.10.40. Households earning more than \$100,000 per year represented 20.6 percent of households in 2016, compared to 5.7 percent in 2000. Households earning between \$50,000 and \$74,999 represented 19.8 percent of households in 2016, compared to 20.1 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 9.6 percent of households in 2016, compared to 15.8 percent in 2000.

Table II.10.40				
Households by Income				
Buffalo 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	2,524	15.8%	1,776	9.6%
\$15,000 to \$19,999	1,272	8%	879	4.7%
\$20,000 to \$24,999	1,234	7.7%	1,209	6.5%
\$25,000 to \$34,999	2,512	15.7%	1,923	10.4%
\$35,000 to \$49,999	3,105	19.5%	2,694	14.6%
\$50,000 to \$74,999	3,201	20.1%	3,661	19.8%
\$75,000 to \$99,999	1,198	7.5%	2,556	13.8%
\$100,000 or More	909	5.7%	3,814	20.6%
Total	15,955	100.0%	18,512	100.0%

Table II.10.41 shows households by year home built. Housing units built between 2000 and 2009, account for 13.6 percent and those built in 2010 or later accounted for 3.6 percent of households. Households built in the 1970's, 1980's, and 1990's account for 20.3 percent, 13.8 percent, and 14.4, respectively. Housing units built prior to 1939 represented 15.1 percent of households in 2016.

Table II.10.41				
Households by Year Home Built				
Buffalo County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Year Built	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	3,459	21.7%	2,799	15.1%
1940 to 1949	943	5.9%	731	3.9%
1950 to 1959	1,450	9.1%	1,088	5.9%
1960 to 1969	1,700	10.7%	1,737	9.4%
1970 to 1979	3,383	21.2%	3,750	20.3%
1980 to 1989	2,017	12.7%	2,546	13.8%
1990 to 1999	2,978	18.7%	2,673	14.4%
2000 to 2009	.	.	2,514	13.6%
2010 or Later	.	.	674	3.6%
Total	15,930	100.0%	18,512	100.0%

The distribution of unit types by race are shown in Table II.10.42. An estimated 74.6 percent of white households occupy single-family homes, while 8.2 percent of black households do. Some 10.9 percent of white households occupy apartments, while 48.6 percent of black households do. An estimated 25.5 percent of Asian, and 18.2 percent of American Indian households occupy single-family homes.

Table II.10.42							
Distribution of Units in Structure by Race							
Buffalo County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	74.6%	8.2%	18.2%	25.5%	%	57.3%	75.1%
Duplex	3%	39.3%	0%	12.3%	%	9.7%	2.3%
Tri- or Four-Plex	4.9%	3.8%	0%	0%	%	12.3%	0%
Apartment	10.9%	48.6%	81.8%	62.3%	%	2.7%	6.8%
Mobile Home	6.6%	0%	0%	0%	%	18%	15.8%
Boat, RV, Van, Etc.	0%	0%	0%	0%	%	0%	0%
Total	100.0%	100.0%	100.0%	100.0%	%	100.0%	100.0%

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.10.43. An estimated 36.3 percent of vacant units were for rent in 2010, a 6.9 percent change since 2000. In addition, some 13.9 percent of vacant units were for sale, a change of -31.9 percent between 2000 and 2010. "Other" vacant units represented 36.9 percent of vacant units in 2010. This is a change of 99.5 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.10.43					
Disposition of Vacant Housing Units					
Buffalo County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	349	38.8%	373	36.3%	6.9%
For Sale	210	23.3%	143	13.9%	-31.9%
Rented or Sold, Not Occupied	90	10%	63	6.1%	-30%
For Seasonal, Recreational, or Occasional Use	61	6.8%	69	6.7%	13.1%
For Migrant Workers	0	0%	0	0%	%
Other Vacant	190	21.1%	379	36.9%	99.5%
Total	900	100.0%	1,027	100.0%	14.1%

The disposition of vacant units between 2010 and 2016 are shown in Table II.10.44. By 2016, for rent units accounted for 18.2 percent of vacant units, while for sale units accounted for 15.9 percent. "Other" vacant units accounted for 42.8 percent of vacant units, representing a total of 527 "other" vacant units.

Table II.10.44				
Disposition of Vacant Housing Units				
Buffalo County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	373	36.3%	224	18.2%
For Sale	143	13.9%	195	15.9%
Rented Not Occupied	19	1.9%	57	4.6%
Sold Not Occupied	44	4.3%	70	5.7%
For Seasonal, Recreational, or Occasional Use	69	6.7%	157	12.8%
For Migrant Workers	0	0%	0	0%
Other Vacant	379	36.9%	527	42.8%
Total	1,027	100.0%	1,230	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 13,630 property transactions in Buffalo County. Of these, 13,117 were for single-family homes during this 19-year period, as shown in Table II.10.45.

Table II.10.45						
Residential Property Transactions						
Buffalo County						
Fiscal Years 1999–2017 PAD Data						
Year	Single-Family	Mobile Home	Duplex	Townhome	Missing	Total
1999	689	3	0	14	18	724
2000	697	5	3	9	5	719
2001	714	9	8	4	1	736
2002	769	8	0	5	1	783
2003	798	13	0	6	2	819
2004	800	5	0	8	0	813
2005	839	6	7	29	0	881
2006	826	11	5	57	0	899
2007	749	7	8	51	0	815
2008	705	2	0	0	4	711
2009	587	1	0	0	0	588
2010	621	0	0	0	0	621
2011	564	0	0	0	0	564
2012	656	0	0	0	0	656
2013	665	0	0	0	0	665
2014	653	6	11	26	0	696
2015	595	4	9	35	0	643
2016	612	4	9	44	0	669
2017	578	4	10	36	0	628
Total	13,117	88	70	324	31	13,630

The PAD data also include descriptions of the quality of the building, which refers to the grade of materials and workmanship used in the original construction. Of the 2,267 single-family home property transactions for units built before 1930, 1.5 percent of units were of low quality and 35.9 percent were of fair quality. Conversely, of the 1,973 homes built from 2001 through 2010, 0.4 percent of units were of low quality and 3.5 percent of fair quality. Table II.10.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

Table II.10.46										
Single-Family Homes by Year Built and Quality of Materials and Workmanship										
Buffalo 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	35	21	3	3	1	8	7	0	0	78
Fair	814	589	197	303	107	102	70	9	1	2,192
Average	1,286	1,620	902	1,359	487	1,013	594	164	10	7,435
Good	115	276	161	312	225	699	1,142	107	4	3,041
Very Good	2	4	4	17	27	115	151	0	1	321
Excellent	0	0	0	1	0	2	6	0	0	9
Missing	15	3	3	4	5	5	3	0	3	41
Total	2,267	2,513	1,270	1,999	852	1,944	1,973	280	19	13,117

In regard to the current condition of residential dwellings, of the same 2,267 single-family homes built before 1930, 13.5 percent of the homes were worn out or badly worn, and 53.1 percent were in average condition. Table II.10.47 provides details about the condition of single-family residential dwellings by year built.



Table II.10.47
Single-Family Homes by Year Built and Condition
 Buffalo 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	61	14	3	2	3	1	0	0	0	84
Badly Worn	246	86	20	28	11	9	5	0	1	406
Average	1,203	1,103	575	880	332	543	256	172	8	5,072
Good	722	1,280	661	1,080	501	1,383	1,691	108	9	7,435
Very Good	30	24	9	8	3	7	20	0	0	101
Excellent	3	5	1	0	0	0	0	0	0	9
Missing	2	1	1	1	2	1	1	0	1	10
Total	2,267	2,513	1,270	1,999	852	1,944	1,973	280	19	13,117

Housing Costs

Between 2010 and 2017, the average price of an existing single-family home changed from \$143,087 to \$188,099, a total increase of 31.5 percent, as shown in Table II.10.48.

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 Buffalo County ranged from \$71,680 for homes built before 1930 to \$205,933 for homes built from 2001 to 2010, and \$278,605 for the newest homes built between 2011 and 2017.⁴² Homes built from 2001 through 2010 were also larger, averaging 1,571 square feet per unit. Table II.10.49, provides additional details about single-family homes.

Table II.10.48
Average Sales Price of Single-Family Homes
 Buffalo County
 Fiscal Years 1999–2017 PAD Data

Fiscal Year	Average Sales Price (\$)
1999	91,509
2000	96,775
2001	100,880
2002	104,220
2003	112,585
2004	124,404
2005	127,770
2006	127,936
2007	128,410
2008	143,000
2009	139,706
2010	143,087
2011	144,472
2012	152,199
2013	157,258
2014	169,931
2015	183,123
2016	189,570
2017	188,099
Average	135,956

Table II.10.49
Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot
 Buffalo County
 Fiscal Years 1999–2017 PAD Data

Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. ⁴³ (\$)
Before 1930	71,680	1,253	57.22
1931-1960	95,701	1,165	82.18
1961-1970	122,078	1,241	98.41
1971-1980	136,307	1,322	103.09
1981-1990	149,730	1,450	103.3
1991-2000	173,987	1,518	114.64
2001-2010	205,933	1,571	131.08
2011-2017	278,605	1,640	169.86
Average	135,956	1,354	100.44

⁴² 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.

⁴³ Price per sq. ft. may not compute precisely due to rounding-off of sales price and floor area.

Housing Problems

Households are classified as having housing problems if they face overcrowding, incomplete plumbing or kitchen facilities, or cost burdens. Overcrowding is defined as having from 1.1 to 1.5 people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. Households with overcrowding are shown in Table II.10.50. In 2016, an estimated 1.3 percent of households were overcrowded, and an additional 0 percent were severely overcrowded.

Table II.10.50 Overcrowding and Severe Overcrowding Buffalo 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	10,024	99%	51	0.5%	49	0.5%	10,124
2016 Five-Year ACS	11,695	99.2%	96	0.8%	0	0%	11,791
Renter							
2000 Census	5,632	97%	112	1.9%	62	1.1%	5,806
2016 Five-Year ACS	6,570	97.8%	144	2.1%	7	0.1%	18,512
Total							
2000 Census	15,656	98.3%	163	1%	111	0.7%	15,930
2016 Five-Year ACS	18,265	98.7%	240	1.3%	7	0%	18,512

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 47 households with incomplete plumbing facilities in 2016, representing 0.3 percent of households in Buffalo County. This is compared to 0.2 percent of households lacking complete plumbing facilities in 2000.

Table II.10.51 Households with Incomplete Plumbing Facilities Buffalo County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	15,893	18,465
Lacking Complete Plumbing Facilities	37	47
Total Households	15,930	18,512
Percent Lacking	0.2%	0.3%

There were 246 households lacking complete kitchen facilities in 2016, compared to 137 households in 2000. This was a change from 0.9 percent of households in 2000 to 1.3 percent in 2016



Table II.10.52 Households with Incomplete Kitchen Facilities Buffalo County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	15,793	18,266
Lacking Complete Kitchen Facilities	137	246
Total Households	15,930	18,512
Percent Lacking	0.9%	1.3%

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 Buffalo County, 15.5 percent of households had a cost burden and 9.2 percent had a severe cost burden. Some 24 percent of renters were cost burdened, and 15.9 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 5.1 percent and a severe cost burden rate of 3.3 percent. Owner occupied households with a mortgage had a cost burden rate of 14.3 percent, and severe cost burden at 6.8 percent.

Table II.10.53 Cost Burden and Severe Cost Burden by Tenure Buffalo County 2000 Census & 2016 Five-Year ACS Data									
Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	3,918	79.5%	707	14.3%	287	5.8%	15	0.3%	4,927
2016 Five-Year ACS	5,511	78.1%	1,010	14.3%	480	6.8%	51	0.7%	7,052
Owner Without a Mortgage									
2000 Census	2,453	89.1%	168	6.1%	103	3.7%	30	1.1%	2,754
2016 Five-Year ACS	4,296	90.7%	241	5.1%	158	3.3%	44	0.9%	4,739
Renter									
2000 Census	3,310	59.1%	1,178	21%	834	14.9%	279	5%	5,601
2016 Five-Year ACS	3,598	53.5%	1,616	24%	1,070	15.9%	437	6.5%	6,721
Total									
2000 Census	9,681	72.9%	2,053	15.5%	1,224	9.2%	324	2.4%	13,282
2016 Five-Year ACS	13,405	72.4%	2,867	15.5%	1,708	9.2%	532	2.9%	18,512



Housing Problems by Income

Table II.10.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Buffalo County. As can be seen in 2017 the MFI was \$71,900, which compared to \$68,200 for the State of Nebraska.

Table II.10.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 1,185 owner-occupied and 1,420 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 675 owner-occupied 944 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 13,315 households without a housing problem.

Table II.10.54 Median Family Income Buffalo County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	48,000	50,400
2001	52,400	53,400
2002	52,400	55,100
2003	53,400	55,400
2004	55,700	56,300
2005	55,700	57,400
2006	57,200	59,400
2007	56,100	58,200
2008	57,500	59,800
2009	61,000	62,000
2010	60,700	62,600
2011	62,900	63,500
2012	63,800	64,400
2013	64,500	64,600
2014	67,200	66,000
2015	68,600	66,800
2016	68,800	66,500
2017	71,900	68,200

Table II.10.55
Housing Problems by Income and Tenure
 Buffalo 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	15	35	0	20	74
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	20	0	20
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	10	45	4	25	88
Housing cost burden greater than 50% of income (and none of the above problems)	320	240	85	15	15	675
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	155	190	445	170	225	1,185
Zero/negative income (and none of the above problems)	10	0	0	0	0	10
has none of the 4 housing problems	75	530	1,325	1,140	6,445	9,515
Total	568	985	1,935	1,349	6,730	11,567
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	80	20	10	4	0	114
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	10	0	0	0	0	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	15	40	0	4	63
Housing cost burden greater than 50% of income (and none of the above problems)	770	150	20	4	0	944
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	325	735	315	30	15	1,420
Zero/negative income (and none of the above problems)	95	0	0	0	0	95
has none of the 4 housing problems	190	445	1,335	715	1,115	3,800
Total	1,474	1,365	1,720	753	1,134	6,446
Total						
Lacking complete plumbing or kitchen facilities	84	35	45	4	20	188
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	10	0	0	20	0	30
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	8	25	85	4	29	151
Housing cost burden greater than 50% of income (and none of the above problems)	1,090	390	105	19	15	1,619
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	480	925	760	200	240	2,605
Zero/negative income (and none of the above problems)	105	0	0	0	0	105
has none of the 4 housing problems	265	975	2,660	1,855	7,560	13,315
Total	2,042	2,350	3,655	2,102	7,864	18,013

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.10.56, of the 936 loans in 2016, 450 loans were for Home Purchases, 87 were for Home Improvement and 399 were for refinancing.



Table II.10.56				
Owner-Occupied Single-Family Home Loans by Loan Type				
Buffalo County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	309	42	311	662
2009	351	45	786	1,182
2010	365	39	729	1,133
2011	265	26	621	912
2012	370	47	1,048	1,465
2013	343	54	574	971
2014	375	59	319	753
2015	366	97	347	810
2016	450	87	399	936

Table II.10.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$136,832 and \$151,589 in 2012 and \$181,247 in 2016. Overall, average loans were \$128,384 in 2008 and \$163,264 in 2016.

Table II.10.57				
Owner-Occupied Single-Family Home Loans by Average Loan Amount				
Buffalo County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$136,832	\$38,119	\$132,180	\$128,384
2009	\$132,593	\$57,622	\$139,548	\$134,364
2010	\$135,222	\$58,590	\$132,639	\$130,922
2011	\$146,977	\$72,154	\$129,217	\$132,751
2012	\$151,589	\$74,128	\$139,786	\$140,661
2013	\$160,469	\$70,037	\$143,514	\$145,417
2014	\$171,368	\$60,898	\$128,997	\$144,762
2015	\$177,896	\$77,825	\$139,219	\$149,343
2016	\$181,247	\$79,805	\$161,180	\$163,264

Table II.10.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$42,281,000 and \$56,088,000 in 2012 and \$81,561,000 in 2016. Overall, average loans were \$84,990,000 in 2008 and \$152,815,000 in 2016.

Table II.10.58				
Total Volume of Owner-Occupied Single-Family Loans				
Buffalo County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	42,281,000	1,601,000	41,108,000	84,990,000
2009	46,540,000	2,593,000	109,685,000	158,818,000
2010	49,356,000	2,285,000	96,694,000	148,335,000
2011	38,949,000	1,876,000	80,244,000	121,069,000
2012	56,088,000	3,484,000	146,496,000	206,068,000
2013	55,041,000	3,782,000	82,377,000	141,200,000
2014	64,263,000	3,593,000	41,150,000	109,006,000
2015	65,110,000	7,549,000	48,309,000	120,968,000
2016	81,561,000	6,943,000	64,311,000	152,815,000

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.10.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Buffalo County. The number of completed surveys increased from 86 in 2016 to 92 in 2017. Between 2016 and 2017 the vacancy rate for all units increased by 1.4 percentage points and was at 3.8 percent in 2017.

Table II.10.60 shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 761 single-family units in Buffalo County, with 33 of them available. This

translates into a vacancy rate of 4.3 percent in Buffalo County, which compares to a single-family vacancy rate of 3.9 percent for the State of Nebraska. There were 3,163 apartment units reported in the survey, with 126 of them available, which resulted in a vacancy rate of 4 percent. This compares to a statewide vacancy rate of 4.1 percent for apartment units across the state. The average vacancy rate for all unit types over the last five years was 2.4 percent.

Table II.10.59				
Survey of Rental Properties				
Buffalo County				
2002–2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	14	1,156	2.9	11.4
2003	13	1,740	4.5	25.1
2004	21	1,683	5.1	27
2005	21	1,557	4.9	24
2006	26	1,100	3.5	24.3
2007	52	3,068	4.7	24.7
2008	59	3,503	2.5	30.6
2009	76	3,046	6.4	25.5
2010	79	3,307	2.5	20.6
2011	78	3,234	1.2	14.2
2012	86	4,837	1.2	12.5
2013	78	4,145	2.4	45.2
2014	97	4,182	2.1	26.8
2015	87	3,486	2.4	18.9
2016	86	4,430	2.4	25.3
2017	92	4,332	3.8	27.8

Table II.10.60 Rental Vacancy Survey by Type Buffalo County 2017 Survey of Rental Properties				
Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single-Family	761	33	4.3%	3.3%
Apartments	3,163	126	4%	3.1%
Mobile Homes	208	1	0.5%	0.8%
"Other" Units	0	0	0%	.
Don't Know	200	8	4%	1.8%
Total	4,332	164	3.8%	2.4%

Table II.10.61, reports units by number of bedrooms. Two bedroom units were the most common type of reported single-family unit, with 258 units. The most common apartment units were one bedroom units, with 541 units.

Table II.10.61 Rental Units by Number of Bedrooms Buffalo County 2017 Survey of Rental Properties						
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	102	0	0	.	102
One	85	541	0	0	.	626
Two	258	447	2	0	.	707
Three	112	192	128	0	.	432
Four	60	37	2	0	.	99
Don't Know	246	1,844	76	0	200	2,366
Total	761	3,163	208	0	200	4,332

Table II.10.62 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 1.2 percent.

Table II.10.62 Single-Family Units by Number of Bedrooms Buffalo County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	85	1	1.2%
Two	258	3	1.2%
Three	112	3	2.7%
Four	60	1	1.7%
Don't know	246	25	10.2%
Total	761	33	4.3%

Table II.10.63 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 7.2 percent.



Table II.10.63 Apartment Units by Number of Bedrooms Buffalo County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	102	3	2.9%
One	541	39	7.2%
Two	447	33	7.4%
Three	192	13	6.8%
Four	37	0	0%
Don't know	1,844	38	2.1%
Total	3,163	126	4%

Average market-rate rents by unit type are shown in Table II.10.64. 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.10.64 Average Market Rate Rents by Number of Bedrooms Buffalo County 2017 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	“Other” Units	Total
Efficiency	\$	\$439.3	\$	\$	\$439.3
One	\$420	\$470.8	\$	\$	\$461
Two	\$642.6	\$622.3	\$	\$	\$628.9
Three	\$782.3	\$768.5	\$	\$	\$774.2
Four	\$1,232.30	\$1,224.60	\$	\$	\$1,229.30
Don't know	\$864.2	\$825.5	\$660	\$	
Total	\$849.5	\$696.3	\$660	\$660	\$725.8

Table II.10.65 shows vacancy rates for single-family units by average rental rates for Buffalo County. The most common rent for single-family units was \$500 to \$750 dollars and units in this price range had a vacancy rate of 1.9 percent.

Table II.10.65 Single-Family Market Rate Rents by Vacancy Status Buffalo County 2017 Survey of Rental Properties			
Average Rents	Single-Family Units	Available Single-Family Units	Vacancy Rate
Less Than \$500	28	3	10.7%
\$500 to \$750	467	9	1.9%
\$750 to \$1,000	56	1	1.8%
\$1,000 to \$1,250	113	7	6.2%
\$1,250 to \$1,500	22	1	4.5%
Above \$1,500	0	0	%
Missing	75	12	16%
Total	761	33	4.3%



The average rent and availability of apartment units is displayed in Table II.10.66. The most common rent for apartments was \$500 to \$750 dollars and the units in this price range had a vacancy rate of 5.2 percent.

Table II.10.66 Apartment Market Rate Rents by Vacancy Status Buffalo County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	96	6	6.3%
\$500 to \$750	1,373	72	5.2%
\$750 to \$1,000	1,217	34	2.8%
\$1,000 to \$1,250	16	1	6.3%
\$1,250 to \$1,500	26	0	0%
Above \$1,500	0	0	%
Missing	435	13	3%
Total	3,163	126	4%

Respondents were asked if utilities are included in the rent and, as shown in Table II.10.67, 44 respondents, or 60.3 percent, included some sort of utility in the rent.

Table II.10.67 Are there any utilities included with the rent? Buffalo County 2017 Survey of Rental Properties	
Period	Respondent
Yes	44
No	29
% Offering Utilities	60.3%

The type of utility included in the rent is shown in Table II.10.68. There were 13 respondents who included electricity, 10 respondents who included natural gas, 42 respondents who included water and sewer and 38 respondents included trash collection in the rent.

Table II.10.68 Which utilities are included with the rent? Buffalo County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	13
Natural Gas	10
Water/Sewer	42
Trash Collection	38

Table II.10.69 shows the number of survey respondents who keep a waiting list. As can be seen, 20 respondents said they keep a waitlist, with an estimated 189 persons on the wait list.

Table II.10.69 Do you keep a waiting list? Buffalo County 2017 Survey of Rental Properties	
Period	Respondent
Yes	20
No	48
Waitlist Size	189

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.10.70 most respondents indicated there was moderate need for the renovation of existing family units and moderate need for the renovation of existing apartment units.

Table II.10.70 How would you rate the need for renovation of existing units in the city? Buffalo County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	7	8	6	3
Low Need	15	14	14	7
Moderate Need	18	18	15	8
High Need	5	5	4	5
Extreme Need	2	1	1	

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.10.71 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.10.71 How would you rate the need for construction of new units in the city? Buffalo County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	20	23	17	10
Low Need	7	6	5	5
Moderate Need	8	8	8	5
High Need	6	6	7	4
Extreme Need	13	9	8	4

