

**VOLUME II:
BURT COUNTY**

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Burt County

DEMOGRAPHICS

Population Estimates

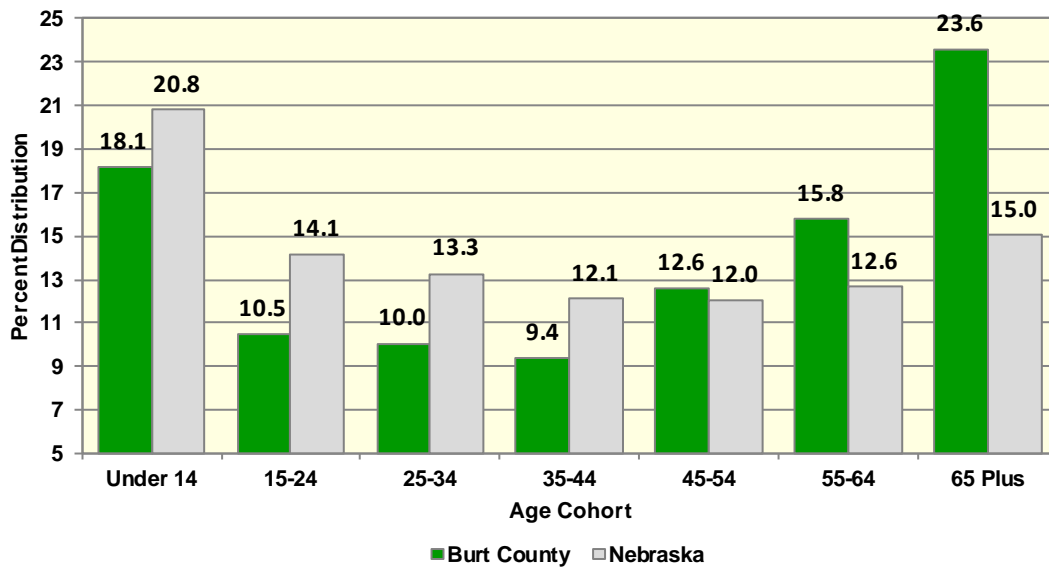
The Census Bureau's current census estimates indicate that Burt County's population decreased from 6,858 in 2010 to 6,546 in 2016, or by -4.5 percent. This compares to a statewide population change of 4.4 percent over the period. The number of people from 25 to 34 years of age increased by 8.2 percent, and the number of people from 55 to 64 years of age increased by 3.2 percent. The white population decreased by 5.5 percent, while the black population increased by 24.1 percent. The Hispanic population increased from 126 to 170 people between 2010 and 2016 or by 34.9 percent. These data are presented in Table II.11.1.

Table II.11.1						
Profile of Population Characteristics						
Burt County vs. State of Nebraska						
2010 Census and 2016 Current Census Estimates						
Subject	Burt County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	6,858	6,546	-4.5%	1,826,341	1,907,116	4.4%
Age						
0 to 14 years	1,261	1,188	-5.8%	383,542	396,601	3.4%
15 to 24 years	634	686	8.2%	258,206	269,442	4.4%
25 to 34 years	607	657	8.2%	245,176	252,946	3.2%
35 to 44 years	720	614	-14.7%	220,838	230,528	4.4%
45 to 54 years	1,050	823	-21.6%	258,726	229,683	-11.2%
55 to 64 years	1,001	1,033	3.2%	213,176	241,172	13.1%
65 and Over	1,585	1,545	-2.5%	246,677	286,744	16.2%
Race						
White	6,613	6,251	-5.5%	1,649,264	1,694,976	2.8%
Black	29	36	24.1%	85,971	94,620	10.1%
American Indian and Alaskan Native	118	142	20.3%	23,418	27,318	16.7%
Asian	17	21	23.5%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	6	6	0%	2,061	2,425	17.7%
Two or more races	75	90	20%	32,305	40,495	25.4%
Ethnicity (of any race)						
Hispanic or Latino	126	170	34.9%	167,405	203,320	21.5%

Table II.11.2, presents the population of Burt County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 3,361 males, who accounted for 49 percent of the population, and the remaining 51 percent, or 3,497 persons, were female. In 2016, the number of males was 3,235 persons, and accounted for 49.4 percent of the population, with the remaining 50.6 percent, or 3,311 persons being female.

Table II.11.2 Population by Age and Gender Burt 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	652	609	1,261	616	572	1,188	-5.8%
15 to 24 years	323	311	634	378	308	686	8.2%
25 to 34 years	302	305	607	315	342	657	8.2%
35 to 44 years	370	350	720	304	310	614	-14.7%
45 to 54 years	519	531	1,050	401	422	823	-21.6%
55 to 64 years	516	485	1,001	527	506	1,033	3.2%
65 and Over	679	906	1,585	694	851	1,545	-4.5%
Total	3,361	3,497	6,858	3,235	3,311	6,546	-4.5%
% of Total	49%	51%	.	49.4%	50.6%	.	

**Diagram II.11.1
Age Distribution**
Burt 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.11.3, from April 2000 to July 2009, Burt County natural decrease was estimated to be 249 people. Burt County has been experiencing net out-migration, with 620 persons leaving the county in the last nine years.⁴⁴ The 2016 population estimates showed a natural decrease of 163 persons. Between 2010 and 2016, Burt County’s population decreased to 6,546 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 Burt County decreased from 21 persons in 2015 to 4 persons in 2016, with an additional net movement of 6 in the first six months of 2017. The driver’s license total exchanges for the last 16 years are presented in Table II.11.4.

Table II.11.3	
Population Change	
Burt County	
1980–2010 Census and Intercensal Data	
1980 Population	8,813
Natural Increase 80–90	-181
Net Migration 80–90	-764
1990 Population	7,868
Natural Increase 90–00	-308
Net Migration 90–00	231
2000 Population	7,791
Natural Increase 00–09	-249
Net Migration 00–09	-620
2009 Population Estimate	6,922
2010 Population	6,858
Natural Increase 10–16	-163
Net Migration 10–16	-149
2016 Population Estimate	6,546

Table II.11.4			
Driver's Licenses Exchanged and Surrendered			
Burt County			
2001–First half of 2017 DOT Data			
Year	In-Migrants	Out-Migrants	Net Change
Calendar 2001	96	97	-1
Calendar 2002	69	97	-28
Calendar 2003	77	87	-10
Calendar 2004	67	77	-10
Calendar 2005	60	69	-9
Calendar 2006	79	92	-13
Calendar 2007	81	72	9
Calendar 2008	80	83	-3
Calendar 2009	73	57	16
Calendar 2010	121	114	7
Calendar 2011	68	57	11
Calendar 2012	77	79	-2
Calendar 2013	72	53	19
Calendar 2014	65	60	5
Calendar 2015	84	63	21
Calendar 2016	77	73	4
First Half of 2017	45	39	6

⁴⁴ 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 Burt County increased by 2.5 percent from 1,283 in 2016 to 1,315 in 2017, as shown in Table II.11.5. The number of school-age children 5 to 11 years of age increased from 638 in 2016 to 678 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.11.5 School-Age Children Burt County Academic Years 1992–2017 DOE Data				
Year	Age Group			Total
	5–11	11–13	14–18	
1992	915	252	561	1,728
1993	905	259	571	1,735
1994	911	267	598	1,776
1995	861	249	598	1,708
1996	847	275	635	1,757
1997	792	282	654	1,728
1998	769	271	656	1,696
1999	745	263	652	1,660
2000	786	259	676	1,721
2001	761	246	676	1,683
2002	744	231	675	1,650
2003	803	270	681	1,754
2004	787	249	659	1,695
2005	643	223	582	1,448
2006	657	214	574	1,445
2007	636	192	531	1,359
2008	633	197	524	1,354
2009	674	177	522	1,373
2010	640	188	506	1,334
2011	617	211	478	1,306
2012	626	189	469	1,284
2013	634	176	464	1,274
2014	625	184	443	1,252
2015	647	180	459	1,286
2016	638	168	477	1,283
2017	678	184	453	1,315

Population Characteristics

Table II.11.6, shows population by age for the 2000 and 2010 Census. The population changed by -12 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -6.7 percent to a total of 1,585 persons in 2010. Those aged 25 to 34 changed by -7.9 percent, and those aged under 5 changed by -11.8 percent.

Table II.11.6					
Population by Age					
Burt County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	441	5.7%	389	5.7%	-11.8%
5 to 19	1,729	22.2%	1,286	18.8%	-25.6%
20 to 24	250	3.2%	220	3.2%	-12%
25 to 34	659	8.5%	607	8.9%	-7.9%
35 to 54	2,217	28.5%	1,770	25.8%	-20.2%
55 to 64	797	10.2%	1,001	14.6%	25.6%
65 or Older	1,698	21.8%	1,585	23.1%	-6.7%
Total	7,791	100.0%	6,858	100.0%	-12%

The elderly population is further explored in Table II.11.7. Those aged 65 to 66 changed by -17 percent between 2000 and 2010, resulting in a population of 146 persons. Those aged 85 or older changed by -4 percent during the same time period, and resulted in 261 persons over age 85 in 2010.

Table II.11.7					
Elderly Population by Age					
Burt County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	176	10.4%	146	9.2%	-17%
67 to 69	248	14.6%	204	12.9%	-17.7%
70 to 74	431	25.4%	346	21.8%	-19.7%
75 to 79	301	17.7%	341	21.5%	13.3%
80 to 84	270	15.9%	287	18.1%	6.3%
85 or Older	272	16%	261	16.5%	-4%
Total	1,698	100.0%	1,585	100.0%	-6.7%

Population by race and ethnicity is shown in Table II.11.8 representing 95.9 percent of the white population in 2010. The black population changed by 85.7 percent, representing 0.4 percent of the population in 2010. The American Indian and Asian populations represented 1.7 and 0.2 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 28.6 percent between 2000 and 2010, compared to the -12.5 percent growth rate for non-Hispanics.

Table II.11.8					
Population by Race and Ethnicity					
Burt County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	7,606	97.6%	6,579	95.9%	-13.5%
Black	14	0.2%	26	0.4%	85.7%
American Indian	83	1.1%	115	1.7%	38.6%
Asian	15	0.2%	17	0.2%	13.3%
Native Hawaiian/ Pacific Islander	2	0%	2	0%	0%
Other	17	0.2%	35	0.5%	105.9%
Two or More Races	54	0.7%	84	1.2%	55.6%
Total	7,791	100.0%	6,858	100.0%	-12%
Hispanic	98	1.3%	126	1.8%	28.6%
Non-Hispanic	7,693	98.7%	6,732	98.2%	-12.5%

Population by race and ethnicity through 2016 is shown in Table II.11.9. The white population represented 95.6 percent of the population in 2016, compared with black population accounting for 0.7 percent of the population. Hispanic population represented 2.6 percent of the population in 2016.

Table II.11.9 Population by Race and Ethnicity Burt County 2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	6,579	95.9%	6,304	95.6%
Black	26	0.4%	48	0.7%
American Indian	115	1.7%	101	1.5%
Asian	17	0.2%	32	0.5%
Native Hawaiian/ Pacific Islander	2	0%	0	0%
Other	35	0.5%	49	0.7%
Two or More Races	84	1.2%	60	0.9%
Total	6,858	100.0%	6,594	100.0%
Non-Hispanic	6,732	98.2%	6,422	97.4%
Hispanic	126	1.8%	172	2.6%

The population by race is broken down further by ethnicity in Table II.11.10. While the white non-Hispanic population changed by -13.2 percent between 2000 and 2010, the white Hispanic population changed by -13.2 percent. The black non-Hispanic population changed by 91.7 percent, while the black Hispanic population changed by 50 percent.

Table II.11.10 Population by Race and Ethnicity Burt County 2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	7,538	98%	6,520	96.9%	-13.5%
Black	12	0.2%	23	0.3%	91.7%
American Indian	80	1%	107	1.6%	33.7%
Asian	15	0.2%	17	0.3%	13.3%
Native Hawaiian/ Pacific Islander	2	0%	1	0%	-50%
Other	0	0%	0	0%	%
Two or More Races	46	0.6%	64	1%	39.1%
Total Non-Hispanic	7,693	100.0%	6,732	100.0%	-12.5%
Hispanic					
White	68	69.4%	59	46.8%	-13.2%
Black	2	2%	3	2.4%	50%
American Indian	3	3.1%	8	6.3%	166.7%
Asian	0	0%	0	0%	%
Native Hawaiian/ Pacific Islander	0	0%	1	0.8%	%
Other	17	17.3%	35	27.8%	105.9%
Two or More Races	8	8.2%	20	15.9%	150%
Total Hispanic	98	100.0%	126	100.0%	28.6%
Total Population	7,791	100.0%	6,858	100.0%	-12%



The change in race and ethnicity between 2010 and 2016 is shown in Table II.11.11. During this time, the total non-Hispanic population was 6,422 persons in 2016. The Hispanic population was 172.

Table II.11.11				
Population by Race and Ethnicity				
Burt County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	6,520	96.9%	6,190	96.4%
Black	23	0.3%	48	0.7%
American Indian	107	1.6%	96	1.5%
Asian	17	0.3%	32	0.5%
Native Hawaiian/ Pacific Islander	1	0%	0	0%
Other	0	0%	0	0%
Two or More Races	64	1%	56	0.9%
Total Non-Hispanic	6,732	100.0%	6,422	100.0%
Hispanic				
White	59	46.8%	114	66.3%
Black	3	2.4%	0	0%
American Indian	8	6.3%	5	2.9%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	1	0.8%	0	0%
Other	35	27.8%	49	28.5%
Two or More Races	20	15.9%	4	2.3%
Total Hispanic	126	100.0	172	100.0%
Total Population	6,858	100.0%	6,594	100.0%

Households by type and tenure are shown in Table II.11.12. Family households represented 66.6 percent of households, while non-family households accounted for 33.4 percent. These changed from 67.4 and 32.6 percent, respectively.

Table II.11.12				
Household Type by Tenure				
Burt County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	1,958	67.4%	1,879	66.6%
Married-Couple Family	1,662	84.9%	1,617	86.1%
Owner-Occupied	1,417	85.3%	1,418	87.7%
Renter-Occupied	245	14.7%	199	12.3%
Other Family	296	15.1%	262	15.8%
Male Householder, No Spouse Present	116	39.2%	93	44.3%
Owner-Occupied	81	69.8%	57	61.3%
Renter-Occupied	35	30.2%	36	38.7%
Female Householder, No Spouse Present	180	60.8%	169	68.7%
Owner-Occupied	116	64.4%	119	70.4%
Renter-Occupied	64	35.6%	50	29.6%
Non-Family Households	948	32.6%	944	33.4%
Owner-Occupied	583	61.5%	572	60.6%
Renter-Occupied	365	38.5%	372	39.4%
Total	2,906	100.0%	2,823	100.0%



The group quarters population was 122 in 2010, compared to 113 in 2000. Institutionalized populations experienced a 6.9 percent change between 2000 and 2010. Non-institutionalized populations experienced a 18.2 percent change during this same time period.

Table II.11.13					
Group Quarters Population					
Burt 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	0	0%	0	0%	%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	102	100%	109	100%	6.9%
Other Institutions	0	0%	0	0%	%
Total	102	100.0%	109	100.0%	6.9%
Noninstitutionalized					
College Dormitories	0	0%	0	0%	%
Military Quarters	0	0%	0	0%	%
Other Noninstitutionalized	11	100%	13	100%	18.2%
Total	11	100.0%	13	100.0%	18.2%
Group Quarters Population	113	100.0%	122	100.0%	8%

The number of foreign born persons are shown in Table II.11.14. An estimated 0.6 percent of the population was born in Mexico, with 0.2 percent born in Germany, and another 0.2 percent were born in Philippines.

Table II.11.14			
Place of Birth for the Foreign-Born Population			
Burt County			
2016 Five-Year ACS			
Number	Country	Number of Person	Percent of Total Population
#1 country of origin	Mexico	38	0.6%
#2 country of origin	Germany	14	0.2%
#3 country of origin	Philippines	13	0.2%
#4 country of origin	Poland	10	0.2%
#5 country of origin	Canada	5	0.1%
#6 country of origin	Korea	5	0.1%
#7 country of origin	China excluding Hong Kong and Taiwan	2	0%
#8 country of origin	Italy	2	0%
#9 country of origin	Other South America	2	0%
#10 country of origin	Afghanistan	0	0%

Limited English Proficiency and the language spoken at home are shown in Table II.11.15. An estimated 0.7 percent of the population speaks Spanish at home.

Table II.11.15
Limited English Proficiency and Language Spoken at Home
 Burt County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	44	0.7%
#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.11.16. Some 15.1 percent of the population was disabled in 2000, or a total of 1,092 persons. The disability rate was highest for those over 65, with 33.9 percent disabled.

Table II.11.16
Disability by Age
 Burt County
 2000 Census SF3 Data

Age	Total	
	Disabled Population	Disability Rate
5 to 15	42	3.3%
16 to 64	508	11.6%
65 and older	542	33.9%
Total	1,092	15.1%

Table II.11.17 shows disability by type in 2000. There were 580 physical disabilities in 2000, some 292 employment disabilities, and 401 go-outside-home disabilities.

Table II.11.17
Total Disabilities Tallied: Aged 5 and Older
 Burt County
 2000 Census SF3 Data

Disability Type	Population
Sensory disability	302
Physical disability	580
Mental disability	257
Self-care disability	154
Employment disability	292
Go-outside-home disability	401
Total	1,986

Disability by age, as estimated by the 2016 ACS, is shown in Table II.11.18. The disability rate for females was 13.3 percent, compared to 18.7 percent for males. The disability rate changed precipitously higher with age, with 44.6 percent of those over 75 experiencing a disability.

Table II.11.18						
Disability by Age						
Burt 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	56	9.4%	2	0.4%	58	5.2%
18 to 34	90	17.6%	12	2.3%	102	10%
35 to 64	235	18.7%	134	10.7%	369	14.7%
65 to 74	72	20.6%	84	23.7%	156	22.2%
75 or Older	148	45.5%	202	43.9%	350	44.6%
Total	601	18.7%	434	13.3%	1,035	15.9%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.11.19. Some 8 percent have an ambulatory disability, 6.6 have an independent living disability, and 2.9 percent have a self-care disability.

Table II.11.19		
Total Disabilities Tallied: Aged 5 and Older		
Burt County		
2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	375	5.8%
Vision disability	143	2.2%
Cognitive disability	358	5.8%
Ambulatory disability	490	8%
Self-Care disability	178	2.9%
Independent living disability	331	6.6%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.11.20 and Table II.11.21. In 2016, some 2,997 persons were employed and 86 were unemployed. This totaled a labor force of 3,083 persons. The unemployment rate for Burt County was estimated to be 2.8 in 2016.

Table II.11.20	
Employment, Labor Force and Unemployment	
Burt County	
2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	2,997
Unemployed	86
Labor Force	3,083
Unemployment Rate	2.8%

In 2016, 91.5 percent of households in Burt County had a high school education or greater.



Table II.11.21	
High School or Greater Education	
Burt County	
2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	2,583
Total Households	2,823
Percent High School or Above	91.5%

As seen in Table II.11.22, 38.5 percent of the population had a high school diploma or equivalent, another 33.9 percent have some college, 12.4 percent have a Bachelor's Degree, and 4.3 percent of the population had a graduate or professional degree.

Table II.11.22		
Educational Attainment		
Burt County		
2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	559	10.9%
High School or Equivalent	1,975	38.5%
Some College or Associates Degree	1,739	33.9%
Bachelor's Degree	636	12.4%
Graduate or Professional Degree	219	4.3%
Total Population Above 18 years	5,128	100.0%

ECONOMICS

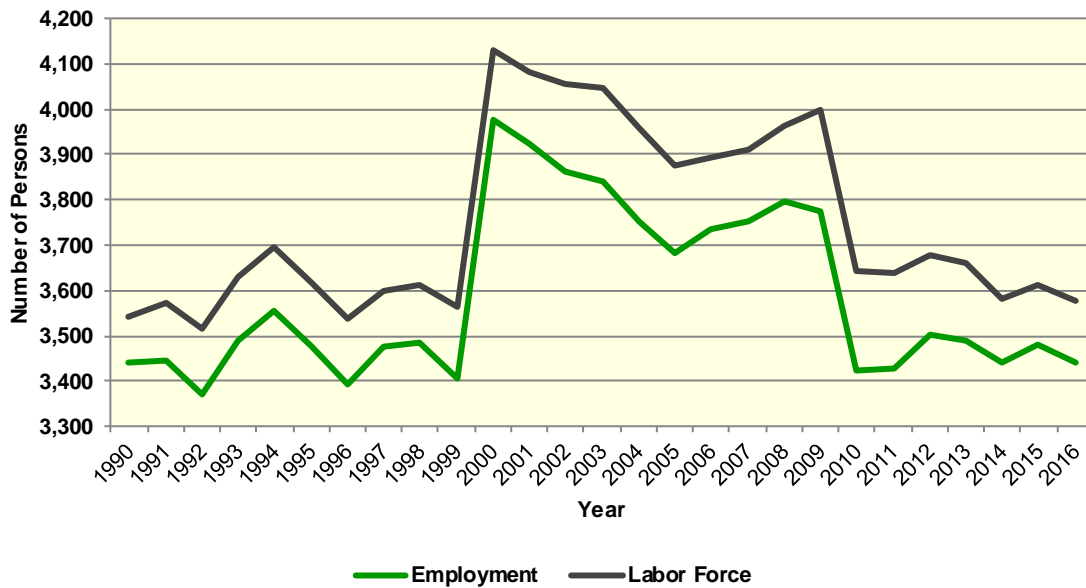
Labor Force

Table II.11.23, shows the labor force statistics for Burt County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1990 with a rate of 2.8. The highest level of unemployment occurred during 2010 rising to a rate of 5.9. This compared to a statewide low of 2.3 in 1990 and statewide high of 4.6 in 2009. Over the last year the unemployment rate in Burt County increased from 3.7 percent in 2015 to 3.8 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.11.23					
Labor Force Statistics					
Burt County					
1990 - 2016 BLS Data					
Year	Burt County				Statewide
	Unemployment	Employment	Labor Force	Unemployment Rate	Unemployment Rate
1990	100	3,442	3,542	2.8%	2.3%
1991	128	3,444	3,572	3.6%	2.7%
1992	145	3,371	3,516	4.1%	2.9%
1993	142	3,489	3,631	3.9%	2.8%
1994	139	3,556	3,695	3.8%	2.6%
1995	141	3,477	3,618	3.9%	2.6%
1996	145	3,391	3,536	4.1%	2.7%
1997	122	3,478	3,600	3.4%	2.5%
1998	129	3,483	3,612	3.6%	2.6%
1999	158	3,408	3,566	4.4%	2.8%
2000	153	3,977	4,130	3.7%	2.8%
2001	155	3,926	4,081	3.8%	3.1%
2002	193	3,861	4,054	4.8%	3.6%
2003	206	3,839	4,045	5.1%	3.9%
2004	205	3,753	3,958	5.2%	3.9%
2005	191	3,683	3,874	4.9%	3.8%
2006	160	3,734	3,894	4.1%	3.1%
2007	156	3,754	3,910	4%	3%
2008	166	3,797	3,963	4.2%	3.3%
2009	222	3,776	3,998	5.6%	4.6%
2010	216	3,425	3,641	5.9%	4.6%
2011	209	3,429	3,638	5.7%	4.4%
2012	174	3,504	3,678	4.7%	4%
2013	168	3,491	3,659	4.6%	3.8%
2014	141	3,440	3,581	3.9%	3.3%
2015	133	3,480	3,613	3.7%	3%
2016	137	3,439	3,576	3.8%	3.2%

Diagram II.11.2, shows the employment and labor force for Burt County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 3,439 persons, with the labor force reaching 3,576, indicating there were a total of 137 unemployed persons.

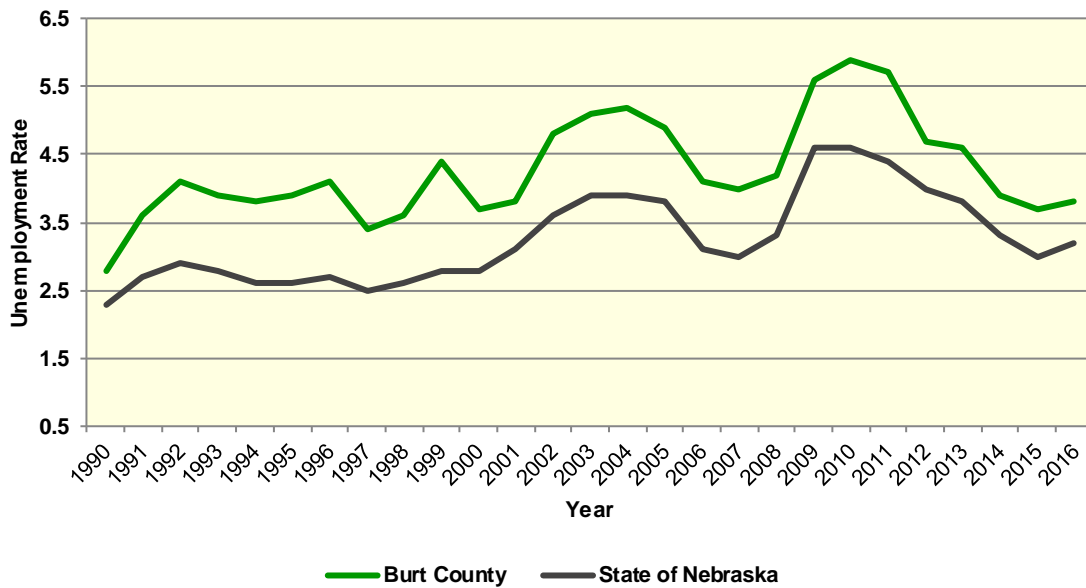
Diagram II.11.2
Employment and Labor Force
 Burt County
 1990 – 2016 BLS Data



Unemployment

Diagram II.11.3, shows the unemployment rate for both the State and Burt County. During the 1990’s the average rate for Burt County was 3.8, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 4.5, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 4.6. Over the course of the entire period Burt County had an average unemployment rate higher than the state, 4.3 percent for Burt County, versus 3.3 statewide.

Diagram II.11.3
Annual Unemployment Rate
 Burt 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.11.24, shows total real earnings by industry for Burt County. In the most recent 2016 estimate, the farm industry had the largest total real earnings, with total real earnings reaching 61,618,000 dollars. Between 2015 and 2016 the construction industry saw the largest percentage increase, rising by 7.3 percent to 66,475,000 dollars.

Table II.11.24
Real Earnings by Industry
 Burt 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	29,418	41,035	79,913	54,360	122,344	72,436	80,814	61,618	-23.8
Forestry, fishing, related activities, and other	1,035	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	7,420	7,092	7,248	8,513	8,374	8,473	7,906	8,486	7.3
Manufacturing	6,305	7,275	7,233	7,774	8,119	9,855	10,010	9,403	-6.1
Wholesale trade	7,948	6,599	6,585	8,037	8,042	9,932	11,969	11,260	-5.9
Retail trade	6,335	5,744	4,372	3,907	4,080	5,110	5,190	5,169	-0.4
Transportation and warehousing	3,174	3,423	5,700	6,264	4,156	3,977	3,383	2,732	-19.2
Information	0	0	0	0	0	0	0	0	0
Finance and insurance	6,051	0	0	5,063	5,314	5,555	0	0	0
Real estate and rental and leasing	688	0	0	1,055	903	734	0	0	0
Professional and technical services	4,772	5,711	6,539	7,006	0	6,332	5,856	5,621	-4
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	362	1,393	1,710	1,722	0	0	0	0	0
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	6,157	7,536	7,639	8,618	8,834	8,103	7,551	6,924	-8.3
Arts, entertainment, and recreation	0	646	633	863	579	976	1,213	0	-100
Accommodation and food services	0	1,190	1,254	1,288	1,360	1,460	1,384	0	-100
Other services, except public administration	0	0	0	0	0	0	0	0	0
Government and government enterprises	26,162	27,729	27,378	27,357	27,227	27,075	28,258	28,892	2.2
Total	116,418	132,416	173,059	154,307	220,389	174,240	184,535	163,529	-11.4



Table II.11.25, shows the total employment by industry for Burt County. The most recent estimates show the farm industry was the largest employer in Burt County, with employment reaching 631 jobs in 2016. Between 2015 and 2016 the construction industry saw the largest percentage increase, rising by 5.8 percent to 218 jobs.

Table II.11.25									
Employment by Industry									
Burt County									
BEA Table CA25 Data									
NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	804	610	627	611	615	608	654	631	-3.5
Forestry, fishing, related activities, and other	44	0	0	0	0	0	0	0	0
Mining	0	10	10	16	13	12	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	218	196	203	225	209	205	206	218	5.8
Manufacturing	139	160	170	184	183	198	198	187	-5.6
Wholesale trade	126	122	117	134	139	148	195	193	-1
Retail trade	341	285	282	278	266	303	304	299	-1.6
Transportation and warehousing	107	119	122	131	135	121	123	126	2.4
Information	0	0	0	0	0	0	0	0	0
Finance and insurance	178	0	0	148	147	139	0	0	0
Real estate and rental and leasing	62	0	0	81	89	94	0	0	0
Professional and technical services	119	122	123	131	0	115	120	121	0.8
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	64	104	102	99	0	0	0	0	0
Educational services	10	10	11	0	11	10	10	10	0
Health care and social assistance	277	237	243	272	262	235	218	195	-10.6
Arts, entertainment, and recreation	0	52	49	52	50	54	60	0	-100
Accommodation and food services	0	138	136	139	127	124	110	0	-100
Other services, except public administration	0	0	0	0	0	0	0	0	0
Government and government enterprises	677	599	597	604	603	586	583	594	1.9
Total	3,690	3,365	3,397	3,471	3,478	3,449	3,507	3,469	-1.1



Table II.11.26, shows the real average earnings per job by industry for Burt County. These figures are calculated by dividing the Total Real Earning displayed in Table II.11.24 and Table II.11.25, by Industry. In 2016, the farm industry had the highest average earnings reaching 97,651 dollars. Between 2015 and 2016 the health care and social assistance industry saw the largest percentage increase, rising by 2.5 percent.

Table II.11.26
Real Earnings Per Job by Industry
 Burt County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	36,590	67,270	127,452	88,968	198,934	119,139	123,568	97,651	-21
Forestry, fishing, related activities, and other	23,529	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	34,036	36,186	35,705	37,835	40,066	41,332	38,378	38,927	1.4
Manufacturing	45,358	45,470	42,547	42,248	44,369	49,771	50,556	50,283	-0.5
Wholesale trade	63,080	54,091	56,279	59,980	57,858	67,111	61,377	58,342	-4.9
Retail trade	18,579	20,153	15,504	14,055	15,339	16,865	17,074	17,288	1.3
Transportation and warehousing	29,660	28,764	46,722	47,818	30,786	32,872	27,504	21,683	-21.2
Information	0	0	0	0	0	0	0	0	0
Finance and insurance	33,992	0	0	34,210	36,152	39,961	0	0	0
Real estate and rental and leasing	11,096	0	0	13,024	10,143	7,811	0	0	0
Professional and technical services	40,099	46,809	53,166	53,478	0	55,059	48,801	46,455	-4.8
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	5,655	13,391	16,763	17,397	0	0	0	0	0
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	22,228	31,798	31,435	31,683	33,716	34,483	34,638	35,508	2.5
Arts, entertainment, and recreation	0	12,428	12,923	16,601	11,571	18,073	20,213	0	0
Accommodation and food services	0	8,624	9,217	9,266	10,712	11,777	12,582	0	0
Other services, except public administration	0	0	0	0	0	0	0	0	0
Government and government enterprises	38,645	46,292	45,859	45,293	45,153	46,204	48,471	48,640	0.3
Total	31,550	39,351	50,945	44,456	63,367	50,519	52,619	47,140	-10.4

Table II.11.27 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 \$320,010,000 a -5.8 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 3,365 and 3,469 in 2016, which was a percentage change of -1.1 over this period.



Table II.11.27
Total Employment and Real Personal Income
 Burt 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	121,982	4,665	6,720	29,681	15,324	169,042	18,249	3,851	31,674
1970	109,491	4,995	6,062	31,086	16,590	158,234	17,192	3,988	27,456
1971	129,134	4,730	7,584	30,777	18,110	180,875	19,846	3,865	33,412
1972	135,216	5,252	7,831	33,418	19,442	190,656	21,459	3,979	33,980
1973	162,700	6,348	8,104	36,835	22,091	223,381	24,879	4,072	39,958
1974	117,092	6,568	8,451	37,601	23,463	180,039	19,829	4,046	28,940
1975	146,937	6,493	8,554	38,966	26,080	214,044	23,536	3,993	36,798
1976	96,928	6,935	8,922	38,562	26,874	164,352	18,100	4,027	24,069
1977	162,017	6,835	8,544	40,565	27,406	231,697	26,099	3,989	40,615
1978	132,309	7,445	9,659	42,922	27,119	204,564	22,845	4,088	32,365
1979	123,052	7,972	9,773	45,724	27,602	198,180	22,833	4,053	30,361
1980	86,796	7,536	10,879	53,975	30,470	174,583	19,867	3,974	21,841
1981	96,929	7,212	12,049	60,889	31,424	194,079	22,395	3,856	25,138
1982	110,742	7,232	11,330	67,333	32,537	214,710	25,119	3,783	29,273
1983	83,531	7,047	11,808	66,871	33,691	188,854	22,091	3,744	22,310
1984	87,814	7,328	12,363	67,097	34,724	194,669	22,787	3,634	24,165
1985	121,669	7,227	13,051	63,150	34,671	225,313	26,867	3,523	34,535
1986	105,189	7,468	13,496	58,615	34,998	204,830	25,116	3,482	30,210
1987	115,075	8,167	13,934	53,907	33,771	208,520	25,948	3,532	32,581
1988	113,878	8,871	15,338	53,412	33,276	207,033	26,203	3,592	31,703
1989	110,315	8,953	16,326	56,710	37,044	211,442	26,864	3,546	31,109
1990	101,654	8,456	17,597	52,014	37,341	200,150	25,401	3,578	28,411
1991	104,269	8,508	19,099	49,687	39,136	203,683	26,057	3,533	29,512
1992	110,580	8,579	22,034	48,620	40,963	213,618	27,323	3,450	32,051
1993	97,956	9,187	24,185	48,874	42,655	204,482	26,199	3,536	27,703
1994	115,333	9,943	27,037	50,671	43,160	226,257	29,071	3,776	30,544
1995	99,424	9,643	30,766	53,743	45,356	219,646	28,049	3,564	27,896
1996	132,812	9,913	34,111	54,149	47,145	258,303	32,909	3,593	36,965
1997	125,414	10,560	37,067	56,990	47,807	256,719	32,900	3,674	34,136
1998	119,808	11,167	41,347	59,354	47,552	256,894	32,995	3,801	31,521
1999	122,952	10,944	46,400	56,041	48,452	262,902	33,710	3,809	32,280
2000	116,956	10,734	50,774	56,592	50,610	264,198	33,933	3,844	30,426
2001	116,418	10,715	55,023	55,602	51,352	267,681	34,950	3,690	31,549
2002	106,671	10,674	52,545	50,830	53,496	252,869	33,779	3,555	30,007
2003	123,054	10,560	51,305	53,157	53,858	270,815	36,766	3,491	35,249
2004	123,826	10,313	48,981	42,198	55,790	260,483	35,206	3,376	36,679
2005	117,704	10,689	48,275	37,096	56,132	248,517	34,397	3,385	34,772
2006	101,667	11,421	49,127	39,301	60,181	238,854	33,538	3,404	29,867
2007	116,119	11,690	50,768	44,928	59,705	259,829	37,124	3,400	34,153
2008	116,376	11,746	50,557	51,132	64,074	270,393	38,811	3,336	34,885
2009	130,150	11,820	50,176	45,490	64,403	278,400	40,436	3,366	38,666
2010	132,416	12,152	49,557	44,145	66,277	280,242	40,935	3,365	39,350
2011	173,059	10,906	50,949	45,213	66,707	325,022	47,847	3,397	50,945
2012	154,307	11,321	51,808	46,687	64,299	305,780	45,748	3,471	44,456
2013	220,389	12,600	51,622	46,009	63,093	368,512	55,979	3,478	63,367
2014	174,240	12,864	51,501	46,165	65,109	324,151	49,301	3,449	50,519
2015	184,535	13,048	53,017	49,204	66,081	339,789	51,632	3,507	52,619
2016	163,529	13,048	53,403	49,636	66,490	320,010	48,886	3,469	47,140



Diagram II.11.4, shows real average earnings per job for Burt County from 1990 to 2016. Over this period the average earning per job for Burt County was 36,877 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

Diagram II.11.4
Real Average Earnings Per Job
 Burt County
 BEA Data 1990 - 2016

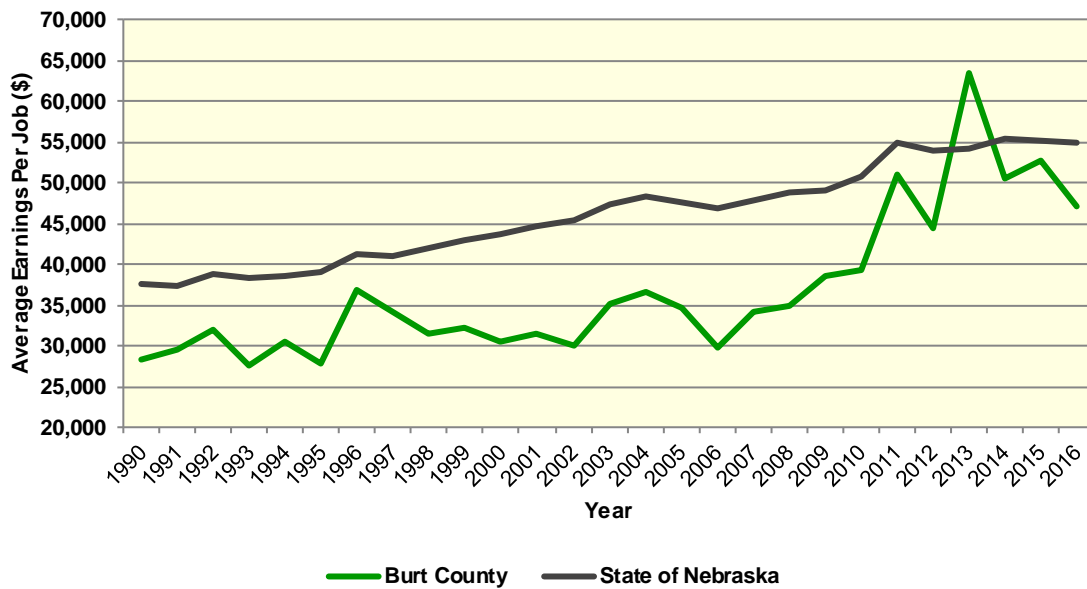
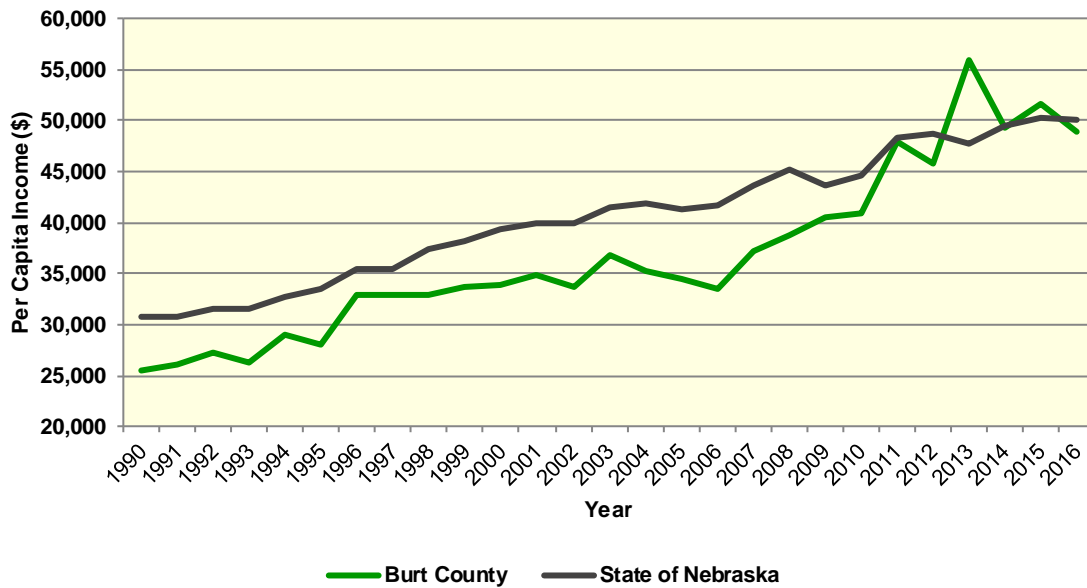


Diagram II.11.5, shows real per capita income in Burt County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Burt County was 36,810 dollars, which was lower than the statewide average of 40,548 dollars over the same period.

Diagram II.11.5
Real Per Capita Income
 Burt 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.11.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment decreased from 1,906 persons in 2015 to 1,881 in 2016, a change of -1 percent.

Table II.11.28
Total Monthly Employment
 Burt County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	1,700	1,778	1,844	1,821	1,833	1,711	1,836	1,806	1,763	1,813	1,805
Feb	1,713	1,761	1,821	1,775	1,796	1,733	1,864	1,830	1,763	1,855	1,818
Mar	1,729	1,816	1,842	1,790	1,827	1,769	1,838	1,798	1,831	1,855	1,845
Apr	1,803	1,835	1,884	1,842	1,809	1,782	1,886	1,861	1,822	1,872	1,867
May	1,845	1,901	1,910	1,901	1,843	1,806	1,954	1,949	1,907	1,958	1,893
Jun	1,902	1,940	1,953	1,951	1,882	1,860	2,002	2,029	1,930	2,001	1,995
Jul	1,858	1,868	1,924	1,863	1,844	1,816	1,900	2,243	2,170	1,960	2,195
Aug	1,820	1,863	1,901	1,867	1,832	1,789	1,897	2,205	1,876	1,912	1,891
Sep	1,847	1,853	1,891	1,902	1,815	1,757	1,854	1,874	1,866	1,912	1,825
Oct	1,823	1,861	1,877	1,890	1,810	1,812	1,857	1,837	1,868	1,917	1,825
Nov	1,799	1,870	1,849	1,857	1,769	1,798	1,905	1,840	1,871	1,907	1,803
Dec	1,818	1,862	1,868	1,864	1,786	1,806	1,892	1,827	1,869	1,905	1,806
Annual	1,805	1,851	1,880	1,860	1,821	1,787	1,890	1,925	1,878	1,906	1,881
% Change	4%	3%	2%	-1%	-2%	-2%	6%	2%	-2%	1%	-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 \$643 in 2015. In 2016, average weekly wages saw an increase of 1 percent over the prior year, rising to 649 dollars, or by 6 dollars. These data are shown in Table II.11.29.

Table II.11.29						
Average Weekly Wages						
Burt County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	393	370	375	445	395	
2002	403	381	386	435	401	2%
2003	408	385	398	452	411	2%
2004	441	419	429	475	440	7%
2005	444	427	444	492	452	3%
2006	459	425	440	479	451	(ND)%
2007	459	452	483	526	480	6%
2008	478	474	485	563	500	4%
2009	490	482	498	560	508	2%
2010	498	498	514	606	529	4%
2011	523	525	549	615	554	5%
2012	550	531	559	632	568	3%
2013	580	551	529	675	581	2%
2014	604	579	575	730	621	7%
2015	618	605	642	708	643	4%
2016(p)	627	629	638	704	649	1%

Total business establishments reported by the QCEW are displayed in Table II.11.30. Between 2015 and 2016, the total number of business establishments in Burt County increased from 283 to 285 establishments.

Table II.11.30						
Number of Business Establishments						
Burt County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	243	241	241	238	241	
2002	247	247	248	247	247	2%
2003	243	243	252	242	245	-1%
2004	231	234	236	229	233	-5%
2005	228	228	236	234	232	(ND)%
2006	239	241	247	241	242	4%
2007	246	248	249	243	247	2%
2008	241	243	243	238	241	-2%
2009	239	235	235	233	236	-2%
2010	228	228	230	231	229	-3%
2011	234	235	237	239	236	3%
2012	268	274	273	272	272	15%
2013	272	275	266	264	269	-1%
2014	269	269	275	271	271	1%
2015	279	285	283	285	283	4%
2016	282	285	287	285	285	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 11.2 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 decreased by 7.2 percent over the period. On the other hand, by 2016 there were 403 returns for AGIs of \$100,000 or more. Table II.11.31 presents AGI distribution for the years 1991 through 2016.

Table II.11.31										
Income Tax Returns by Adjusted Gross Income										
Burt 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 ⁴⁵
1991	1,184	414	734	453	350	157	13	16	0	3,348
1992	1,202	423	736	460	389	168	16	15	0	3,432
1993	1,186	370	712	483	370	193	46	20	0	3,397
1994	1,242	377	658	475	412	228	28	31	0	3,466
1995	1,077	341	684	494	450	270	52	37	0	3,413
1996	1,087	301	647	498	480	312	67	49	0	3,452
1997	1,061	299	635	468	511	363	83	64	0	3,498
1998	1,061	285	626	468	487	423	96	53	0	3,515
1999	1,027	226	637	480	492	426	125	66	10	3,489
2000	1,040	228	596	468	492	449	106	77	0	3,481
2001	1,012	230	610	452	491	420	127	70	0	3,437
2002	1,026	244	575	433	441	441	124	64	0	3,364
2003	917	284	532	421	454	450	145	63	0	3,295
2004	817	256	524	414	449	461	172	93	0	3,215
2005	698	234	477	395	405	452	0	113	0	2,974
2006	686	248	550	389	465	487	0	149	0	3,207
2007	625	282	485	381	467	499	263	189	19	3,210
2008	634	293	478	378	462	536	280	228	25	3,314
2009	585	278	451	364	465	488	271	224	24	3,150
2010	573	262	443	381	419	487	294	256	19	3,134
2011	554	250	444	364	404	494	311	275	33	3,129
2012	499	231	418	325	411	478	331	310	50	3,053
2013	459	225	430	315	409	482	316	341	33	3,010
2014	491	206	377	337	409	475	318	381	32	3,026
2015	501	216	399	329	416	504	316	360	26	3,067
2016	509	205	398	322	389	494	334	371	32	3,054

⁴⁵ 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 808 in 2010 to 683 in 2016, with the poverty rate reaching 10.7 percent in 2016. This compared to a state poverty rate of 11.3 percent and a national rate of 14 percent in 2016. Table II.11.32 presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	723	9.5%
2001	735	9.8%
2002	853	11.4%
2003	734	9.9%
2004	706	9.6%
2005	761	10.4%
2006	721	10%
2007	820	11.8%
2008	704	10.2%
2009	740	10.9%
2010	808	12.1%
2011	720	10.8%
2012	631	9.7%
2013	755	11.7%
2014	683	10.6%
2015	744	11.6%
2016	683	10.7%

The rate of poverty for Burt County is shown in Table II.11.33. In 2016, there were an estimated 647 persons living in poverty. This represented a 10 percent poverty rate, compared to 8.9 percent poverty in 2000. In 2016, some 9.1 percent of those in poverty were under age 6, and 22.7 percent were 65 or older.

Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	44	6.5%	59	9.1%
6 to 17	197	28.9%	94	14.5%
18 to 64	308	45.2%	347	53.6%
65 or Older	133	19.5%	147	22.7%
Total	682	100.0%	647	100.0%
Poverty Rate	8.9%	.	10%	.

HOUSING

The Census Bureau estimates that the total number of housing units decreased by -0.3 percent in Burt County between 2010 and 2016, from 3,467 to 3,457. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.11.34.

Subject	Nebraska	% Growth Since Census	Burt County	% Growth Since Census
2000 Census Base	722,656	.	3,724	.
2010 Census	796,793	10.3	3,467	-6.9
July 2011 Estimate	801,068	0.5	3,464	-0.1
July 2012 Estimate	804,586	1	3,462	-0.1
July 2013 Estimate	809,062	1.5	3,461	-0.2
July 2014 Estimate	814,835	2.3	3,461	-0.2
July 2015 Estimate	820,725	3	3,460	-0.2
July 2016 Estimate	827,156	3.8	3,457	-0.3

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 Burt County increased from 5 authorizations in 2015 to 8 in 2016.



The real value of single-family building permits decreased from \$255,718 in 2015 to \$126,125 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.11.35.

Table II.11.35 Building Permits and Valuation Burt County Census Bureau Data, 1980–2016							
Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2016\$)	
	Single-Family Units	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	5	4	0	0	9	121,547	0
1981	8	0	0	0	8	122,876	0
1982	8	0	0	8	16	133,542	49,578
1983	15	0	0	0	15	94,743	0
1984	7	0	0	0	7	82,379	0
1985	6	0	0	0	6	90,505	0
1986	2	0	0	0	2	83,492	0
1987	4	0	0	0	4	108,412	0
1988	0	0	0	12	12	0	52,439
1989	4	4	4	0	12	120,933	0
1990	1	0	0	0	1	66,756	0
1991	2	0	0	0	2	110,644	0
1992	8	0	0	0	8	93,178	0
1993	19	2	0	0	21	108,401	0
1994	8	0	4	0	12	133,099	0
1995	14	0	4	0	18	123,116	0
1996	6	0	4	0	10	95,418	0
1997	5	4	0	0	9	144,060	0
1998	5	0	12	8	25	158,847	62,182
1999	9	2	0	22	33	167,038	68,342
2000	7	0	0	0	7	146,784	0
2001	6	0	0	0	6	171,213	0
2002	12	0	0	0	12	158,018	0
2003	14	0	0	0	14	167,070	0
2004	9	2	0	0	11	186,692	0
2005	15	0	0	0	15	194,203	0
2006	15	0	0	0	15	211,554	0
2007	2	0	0	0	2	214,106	0
2008	17	0	0	0	17	179,346	0
2009	14	2	0	0	16	153,119	0
2010	8	0	0	0	8	128,358	0
2011	8	0	0	0	8	214,961	0
2012	11	0	0	0	11	194,953	0
2013	11	0	0	0	11	278,774	0
2014	9	0	0	0	9	138,958	0
2015	5	0	0	0	5	255,718	0
2016	8	0	0	0	8	126,125	0

Diagram II.11.6
Single-Family Permits
 Burt County
 Census Bureau Data, 1980–2016

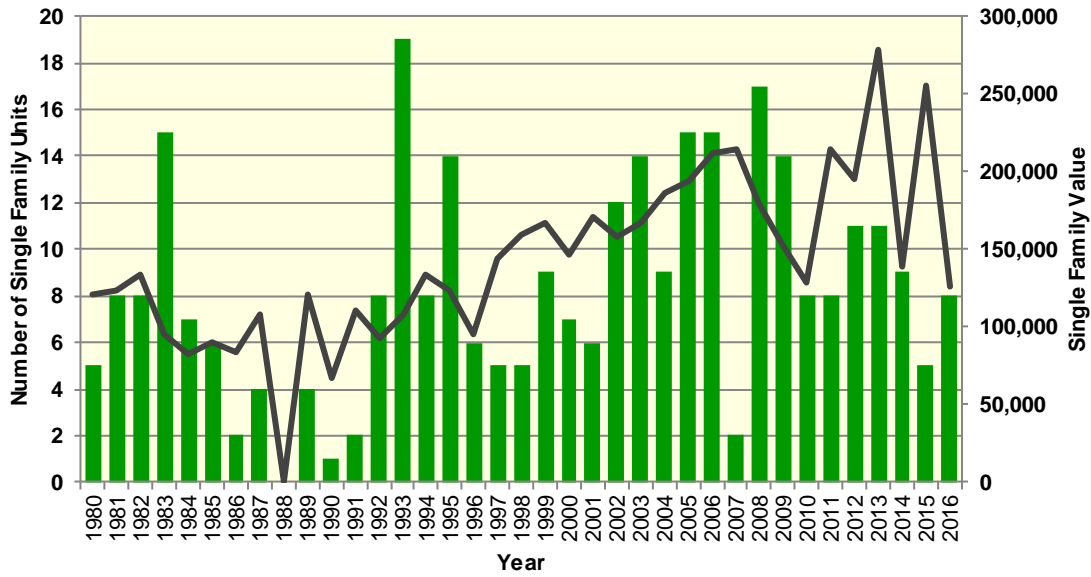
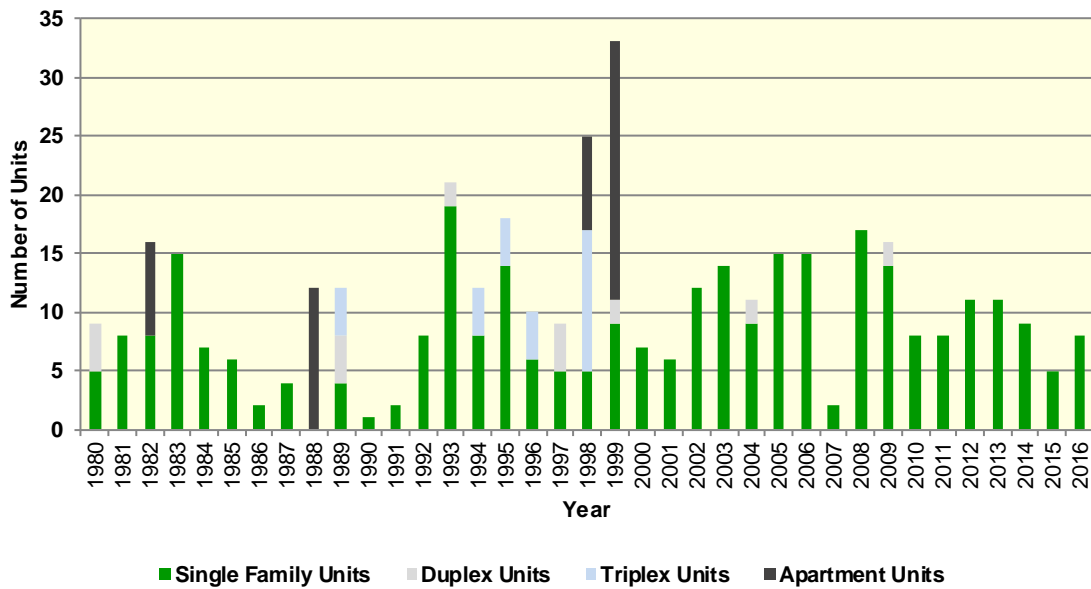


Diagram II.11.7
Total Permits by Unit Type
 Burt County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.11.36. In 2016, there were 3,456 housing units, down from 3,723 in 2000. Single-family units accounted for 86.1 percent of units in 2016, compared to 80.2 in 2000. Apartment units accounted for 3.8 percent in 2016, compared to 3.1 percent in 2000.

Table II.11.36 Housing Units by Type Burt 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	2,984	80.2%	2,975	86.1%
Duplex	55	1.5%	27	0.8%
Tri- or Four-Plex	110	3%	128	3.7%
Apartment	115	3.1%	133	3.8%
Mobile Home	447	12%	193	5.6%
Boat, RV, Van, Etc.	12	0.3%	0	0%
Total	3,723	100.0%	3,456	100.0%

Some 83.8 percent of housing was occupied in 2010, compared to 84.7 percent in 2000. Owner-occupied housing changed -8.1 percent between 2000 and 2010, ending with owner-occupied units representing 75.6 percent of units. Vacant units changed by -1.2 percent, resulting in 561 vacant units in 2010.

Table II.11.37 Housing Units by Tenure Burt County 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	3,155	84.7%	2,906	83.8%	-7.9%
Owner-Occupied	2,391	75.8%	2,197	75.6%	-8.1%
Renter-Occupied	764	24.2%	709	24.4%	-7.2%
Vacant Housing Units	568	15.3%	561	16.2%	-1.2%
Total Housing Units	3,723	100.0%	3,467	100.0%	-6.9%

Table II.11.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 3,456 housing units. An estimated 76.7 percent were owner-occupied, and 18.3 percent were vacant.

Table II.11.38 Housing Units by Tenure Burt County 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	2,906	83.8%	2,823	81.7%
Owner-Occupied	2,197	75.6%	2,166	76.7%
Renter-Occupied	709	24.4%	657	23.3%
Vacant Housing Units	561	16.2%	633	18.3%
Total Housing Units	3,467	100.0%	3,456	100.0%



Households by household size are shown in Table II.11.39. There were a total of 2,906 households in 2010, down from 3,155 in 2000. One person households changed by 0.5 percent between 2000 and 2010, while two person households changed by -3.8 percent. Three and four person households changed by -16.7 and -18.8 respectively, representing 11.2 percent and 9.6 percent of the population in 2010.

Table II.11.39					
Households by Household Size					
Burt County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	835	26.5%	839	28.9%	0.5%
Two Persons	1,264	40.1%	1,216	41.8%	-3.8%
Three Persons	390	12.4%	325	11.2%	-16.7%
Four Persons	345	10.9%	280	9.6%	-18.8%
Five Persons	213	6.8%	153	5.3%	-28.2%
Six Persons	75	2.4%	65	2.2%	-13.3%
Seven Persons or More	33	1%	28	1%	-15.2%
Total	3,155	100.0%	2,906	100.0%	-7.9%

Households by income is shown in Table II.11.40. Households earning more than \$100,000 per year represented 15.2 percent of households in 2016, compared to 3.4 percent in 2000. Households earning between \$50,000 and \$74,999 represented 20 percent of households in 2016, compared to 18.8 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 12.9 percent of households in 2016, compared to 18.2 percent in 2000.

Table II.11.40				
Households by Income				
Burt 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	579	18.2%	363	12.9%
\$15,000 to \$19,999	284	8.9%	187	6.6%
\$20,000 to \$24,999	238	7.5%	177	6.3%
\$25,000 to \$34,999	543	17.1%	271	9.6%
\$35,000 to \$49,999	614	19.3%	474	16.8%
\$50,000 to \$74,999	596	18.8%	566	20%
\$75,000 to \$99,999	212	6.7%	356	12.6%
\$100,000 or More	109	3.4%	429	15.2%
Total	3,175	100.0%	2,823	100.0%

Table II.11.41 shows households by year home built. Housing units built between 2000 and 2009, account for 7.4 percent and those built in 2010 or later accounted for 2.1 percent of households. Households built in the 1970's, 1980's, and 1990's account for 11.8 percent, 6.1 percent, and 5.1, respectively. Housing units built prior to 1939 represented 39.2 percent of households in 2016.

Table II.11.41				
Households by Year Home Built				
Burt 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	1,458	46.2%	1,107	39.2%
1940 to 1949	221	7%	252	8.9%
1950 to 1959	320	10.1%	251	8.9%
1960 to 1969	273	8.7%	295	10.4%
1970 to 1979	396	12.6%	333	11.8%
1980 to 1989	224	7.1%	171	6.1%
1990 to 1999	263	8.3%	145	5.1%
2000 to 2009	.	.	210	7.4%
2010 or Later	.	.	59	2.1%
Total	3,155	100.0%	2,823	100.0%

The distribution of unit types by race are shown in Table II.11.42. An estimated 89.4 percent of white households occupy single-family homes, while 100 percent of black households do. Some 4 percent of white households occupy apartments, while 0 percent of black households do. An estimated 53.3 percent of Asian, and 91.9 percent of American Indian households occupy single-family homes.

Table II.11.42							
Distribution of Units in Structure by Race							
Burt County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	89.4%	100%	91.9%	53.3%	%	100%	56.2%
Duplex	0.8%	0%	0%	0%	%	0%	0%
Tri- or Four-Plex	3.4%	0%	8.1%	0%	%	0%	0%
Apartment	4%	0%	0%	46.7%	%	0%	0%
Mobile Home	2.4%	0%	0%	0%	%	0%	43.8%
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.11.43. An estimated 17.1 percent of vacant units were for rent in 2010, a 62.7 percent change since 2000. In addition, some 13.2 percent of vacant units were for sale, a change of -6.3 percent between 2000 and 2010. "Other" vacant units represented 34.9 percent of vacant units in 2010. This is a change of 100 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.11.43 Disposition of Vacant Housing Units Burt County 2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	59	10.4%	96	17.1%	62.7%
For Sale	79	13.9%	74	13.2%	-6.3%
Rented or Sold, Not Occupied	57	10%	37	6.6%	-35.1%
For Seasonal, Recreational, or Occasional Use	275	48.4%	158	28.2%	-42.5%
For Migrant Workers	0	0%	0	0%	%
Other Vacant	98	17.3%	196	34.9%	100%
Total	568	100.0%	561	100.0%	-1.2%

The disposition of vacant units between 2010 and 2016 are shown in Table II.11.44. By 2016, for rent units accounted for 9.6 percent of vacant units, while for sale units accounted for 16 percent. “Other” vacant units accounted for 29.5 percent of vacant units, representing a total of 187 “other” vacant units.

Table II.11.44 Disposition of Vacant Housing Units Burt County 2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	96	17.1%	61	9.6%
For Sale	74	13.2%	101	16%
Rented Not Occupied	10	1.8%	12	1.9%
Sold Not Occupied	27	4.8%	47	7.4%
For Seasonal, Recreational, or Occasional Use	158	28.2%	225	35.5%
For Migrant Workers	0	0%	0	0%
Other Vacant	196	34.9%	187	29.5%
Total	561	100.0%	633	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 1,673 property transactions in Burt County. Of these, 1,599 were for single-family homes during this 19-year period, as shown in Table II.11.45.



Table II.11.45						
Residential Property Transactions						
Burt County						
Fiscal Years 1999–2017 PAD Data						
Year	Single-Family	Mobile Home	Duplex	Townhome	Missing	Total
1999	111	6	0	0	1	118
2000	95	4	0	0	1	100
2001	91	1	0	0	0	92
2002	94	0	0	0	0	94
2003	77	2	0	0	0	79
2004	86	6	0	0	0	92
2005	105	5	0	0	0	110
2006	119	8	0	0	0	127
2007	86	5	0	0	0	91
2008	89	3	0	1	0	93
2009	64	2	1	0	0	67
2010	63	1	0	0	0	64
2011	66	3	0	0	0	69
2012	79	3	0	0	0	82
2013	34	0	0	0	0	34
2014	63	5	0	0	0	68
2015	98	5	0	0	0	103
2016	80	6	0	0	0	86
2017	99	5	0	0	0	104
Total	1,599	70	1	1	2	1,673

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 863 single-family home property transactions for units built before 1930, 14.3 percent of units were of low quality and 43.7 percent were of fair quality. Conversely, of the 28 homes built from 2001 through 2010, 0 percent of units were of low quality and 35.7 percent of fair quality. Table II.11.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

Table II.11.46										
Single-Family Homes by Year Built and Quality of Materials and Workmanship										
Burt 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	123	24	6	4	0	1	0	0	0	158
Fair	377	148	37	56	11	12	10	0	1	652
Average	342	113	74	91	45	38	10	2	2	717
Good	18	10	4	7	1	16	8	3	0	67
Very Good	0	0	0	1	0	0	0	0	0	1
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	3	0	0	0	0	1	0	0	0	4
Total	863	295	121	159	57	68	28	5	3	1,599

In regard to the current condition of residential dwellings, of the same 863 single-family homes built before 1930, 37.4 percent of the homes were worn out or badly worn, and 55.6 percent were in average condition. Table II.11.47 provides details about the condition of single-family residential dwellings by year built.

Table II.11.47 Single-Family Homes by Year Built and Condition Burt 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	26	1	1	1	0	0	0	0	0	29
Badly Worn	297	72	14	9	3	3	0	0	1	399
Average	480	189	88	127	40	42	21	5	1	993
Good	41	26	13	19	12	19	6	0	1	137
Very Good	12	5	4	2	0	3	0	0	0	26
Excellent	2	0	0	1	1	0	0	0	0	4
Missing	5	2	1	0	1	1	1	0	0	11
Total	863	295	121	159	57	68	28	5	3	1,599

Housing Costs

Between 2010 and 2017, the average price of an existing single-family home changed from \$72,989 to \$98,315, a total increase of 34.7 percent, as shown in Table II.11.48.

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 Burt County ranged from \$58,980 for homes built before 1930 to \$207,996 for homes built from 2001 to 2010, and \$219,580 for the newest homes built between 2011 and 2017.⁴⁶ Homes built from 2001 through 2010 were also larger, averaging 1,795 square feet per unit. Table II.11.49, provides additional details about single-family homes.

Table II.11.48 Average Sales Price of Single-Family Homes Burt County Fiscal Years 1999–2017 PAD Data	
Fiscal Year	Average Sales Price (\$)
1999	51,234
2000	63,292
2001	59,030
2002	56,457
2003	67,170
2004	70,539
2005	64,224
2006	66,690
2007	77,498
2008	85,241
2009	63,840
2010	72,989
2011	89,645
2012	81,365
2013	79,609
2014	92,159
2015	89,666
2016	97,244
2017	98,315
Average	74,039

Table II.11.49 Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot Burt County Fiscal Years 1999–2017 PAD Data			
Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. ⁴⁷ (\$)
Before 1930	58,980	1,459	40.43
1931-1960	62,411	1,215	51.38
1961-1970	84,322	1,338	63.01
1971-1980	100,839	1,381	73.04
1981-1990	103,855	1,412	73.53
1991-2000	144,813	1,619	89.42
2001-2010	207,996	1,795	115.87
2011-2017	219,580	1,553	141.37
Average	74,039	1,408	52.58

⁴⁶ 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.

⁴⁷ 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.11.50. In 2016, an estimated 0.6 percent of households were overcrowded, and an additional 0.4 percent were severely overcrowded.

Table II.11.50							
Overcrowding and Severe Overcrowding							
Burt 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	2,369	99%	20	0.8%	5	0.2%	2,394
2016 Five-Year ACS	2,138	98.7%	18	0.8%	10	0.5%	2,166
Renter							
2000 Census	750	98.6%	11	1.4%	0	0%	761
2016 Five-Year ACS	657	100%	0	0%	0	0%	2,823
Total							
2000 Census	3,119	98.9%	31	1%	5	0.2%	3,155
2016 Five-Year ACS	2,795	99%	18	0.6%	10	0.4%	2,823

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 2,823 households with incomplete plumbing facilities in 2016, representing 0.6 percent of households in Burt County. This is compared to 0.8 percent of households lacking complete plumbing facilities in 2000.

Table II.11.51		
Households with Incomplete Plumbing Facilities		
Burt County		
2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	3,131	2,805
Lacking Complete Plumbing Facilities	24	18
Total Households	3,155	2,823
Percent Lacking	0.8%	0.6%

There were 2,823 households lacking complete kitchen facilities in 2016, compared to 3,155 households in 2000. This was a change from 0.2 percent of households in 2000 to 1.8 percent in 2016.



Table II.11.52 Households with Incomplete Kitchen Facilities Burt County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	3,148	2,773
Lacking Complete Kitchen Facilities	7	50
Total Households	3,155	2,823
Percent Lacking	0.2%	1.8%

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 Burt County, 13.9 percent of households had a cost burden and 7.8 percent had a severe cost burden. Some 12.9 percent of renters were cost burdened, and 11.9 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 13.4 percent and a severe cost burden rate of 6.6 percent. Owner occupied households with a mortgage had a cost burden rate of 15.1 percent, and severe cost burden at 6.6 percent.

Table II.11.53 Cost Burden and Severe Cost Burden by Tenure Burt 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	611	75.7%	137	17%	55	6.8%	4	0.5%	807
2016 Five-Year ACS	774	78.3%	149	15.1%	65	6.6%	0	0%	988
Owner Without a Mortgage									
2000 Census	810	90%	53	5.9%	29	3.2%	8	0.9%	900
2016 Five-Year ACS	931	79%	158	13.4%	78	6.6%	11	0.9%	1,178
Renter									
2000 Census	404	63.7%	86	13.6%	55	8.7%	89	14%	634
2016 Five-Year ACS	359	54.6%	85	12.9%	78	11.9%	135	20.5%	657
Total									
2000 Census	1,825	78%	276	11.8%	139	5.9%	101	4.3%	2,341
2016 Five-Year ACS	2,064	73.1%	392	13.9%	221	7.8%	146	5.2%	2,823



Housing Problems by Income

Table II.11.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Burt County. As can be seen in 2017 the MFI was \$64,000, which compared to \$68,200 for the State of Nebraska.

Table II.11.54 Median Family Income Burt County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	39,500	50,400
2001	42,600	53,400
2002	42,900	55,100
2003	44,900	55,400
2004	47,200	56,300
2005	48,250	57,400
2006	49,800	59,400
2007	49,000	58,200
2008	50,000	59,800
2009	52,300	62,000
2010	52,800	62,600
2011	58,400	63,500
2012	59,200	64,400
2013	58,200	64,600
2014	63,100	66,000
2015	65,200	66,800
2016	64,100	66,500
2017	64,000	68,200

Table II.11.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 285 owner-occupied and 95 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 144 owner-occupied 70 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 2,180 households without a housing problem.

Table II.11.55
Housing Problems by Income and Tenure
 Burt 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	10	10	0	0	10	30
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	15	15
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	0	0	20	20
Housing cost burden greater than 50% of income (and none of the above problems)	80	30	30	4	0	144
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	45	105	60	25	50	285
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
has none of the 4 housing problems	35	135	295	210	1,045	1,720
Total	174	280	385	239	1,140	2,218
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	15	4	0	0	0	19
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	4	0	0	0	4
Housing cost burden greater than 50% of income (and none of the above problems)	55	15	0	0	0	70
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	30	30	35	0	0	95
Zero/negative income (and none of the above problems)	10	0	0	0	0	10
has none of the 4 housing problems	50	75	85	65	185	460
Total	160	128	120	65	185	658
Total						
Lacking complete plumbing or kitchen facilities	25	14	0	0	10	49
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	15	15
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	4	0	0	20	24
Housing cost burden greater than 50% of income (and none of the above problems)	135	45	30	4	0	214
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	75	135	95	25	50	380
Zero/negative income (and none of the above problems)	14	0	0	0	0	14
has none of the 4 housing problems	85	210	380	275	1,230	2,180
Total	334	408	505	304	1,325	2,876

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.11.56, of the 139 loans in 2016, 63 loans were for Home Purchases, 20 were for Home Improvement and 56 were for refinancing.

Table II.11.56				
Owner-Occupied Single-Family Home Loans by Loan Type				
Burt County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	60	13	82	155
2009	49	18	96	163
2010	40	4	65	109
2011	34	4	61	99
2012	41	6	74	121
2013	30	9	77	116
2014	58	13	36	107
2015	63	13	71	147
2016	63	20	56	139

Table II.11.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$81,733 and \$95,951 in 2012 and \$105,365 in 2016. Overall, average loans were \$86,735 in 2008 and \$115,417 in 2016.

Table II.11.57				
Owner-Occupied Single-Family Home Loans by Average Loan Amount				
Burt County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$81,733	\$30,077	\$99,378	\$86,735
2009	\$95,469	\$25,167	\$118,208	\$101,098
2010	\$97,900	\$35,250	\$111,815	\$103,899
2011	\$93,853	\$37,500	\$117,213	\$105,970
2012	\$95,951	\$33,000	\$117,649	\$106,099
2013	\$94,367	\$45,000	\$102,182	\$95,724
2014	\$100,879	\$54,231	\$112,139	\$99,000
2015	\$96,476	\$14,231	\$125,859	\$103,395
2016	\$105,365	\$85,100	\$137,554	\$115,417

Table II.11.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$4,904,000 and \$3,934,000 in 2012 and \$6,638,000 in 2016. Overall, average loans were \$13,444,000 in 2008 and \$16,043,000 in 2016.

Table II.11.58				
Total Volume of Owner-Occupied Single-Family Loans				
Burt County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	4,904,000	391,000	8,149,000	13,444,000
2009	4,678,000	453,000	11,348,000	16,479,000
2010	3,916,000	141,000	7,268,000	11,325,000
2011	3,191,000	150,000	7,150,000	10,491,000
2012	3,934,000	198,000	8,706,000	12,838,000
2013	2,831,000	405,000	7,868,000	11,104,000
2014	5,851,000	705,000	4,037,000	10,593,000
2015	6,078,000	185,000	8,936,000	15,199,000
2016	6,638,000	1,702,000	7,703,000	16,043,000

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.11.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Burt County. The number of completed surveys increased from 12 in 2016 to 14 in 2017. Between 2016 and 2017 the vacancy rate for all units decreased by 5.1 percentage points and was at 8.5 percent in 2017.

Table II.11.60 shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 14 single-family units in Burt County, with 0 of them available. This translates into a

vacancy rate of 0 percent in Burt County, which compares to a single-family vacancy rate of 3.9 percent for the State of Nebraska. There were 74 apartment units reported in the survey, with 4 of them available, which resulted in a vacancy rate of 5.4 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 12.3 percent.

Table II.11.59				
Survey of Rental Properties				
Burt County				
2002–2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	1	12	8.3	105
2003	5	64	9.4	17.7
2004	8	131	19.1	116.6
2005	10	112	14.3	71.8
2006	11	159	9.4	89.9
2007	9	99	7.1	47.5
2008	13	101	10.9	54.6
2009	10	50	10	94.8
2010	12	79	6.3	35.6
2011	19	129	10.9	25.6
2012	17	104	14.4	27
2013	14	81	18.5	60
2014	14	83	12	45
2015	11	109	8.3	36
2016	12	125	13.6	29.3
2017	14	130	8.5	21.2

Table II.11.60 Rental Vacancy Survey by Type Burt County 2017 Survey of Rental Properties				
Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single-Family	14	0	0%	5.4%
Apartments	74	4	5.4%	15.2%
Mobile Homes	0	0	%	0.9%
“Other” Units	0	0	0%	.
Don't Know	42	7	16.7%	8.3%
Total	130	11	8.5%	12.3%

Table II.11.61, reports units by number of bedrooms. Two bedroom units were the most common type of reported single-family unit, with 9 units. The most common apartment units were two bedroom units, with 49 units.

Table II.11.61 Rental Units by Number of Bedrooms Burt 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	23	0	0	.	23
Two	9	49	0	0	.	58
Three	4	1	0	0	.	5
Four	1	1	0	0	.	2
Don't Know	0	0	0	0	42	42
Total	14	74	0	0	42	130

Table II.11.62 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.11.62 Single-Family Units by Number of Bedrooms Burt County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	0	0	%
Two	9	0	0%
Three	4	0	0%
Four	1	0	0%
Don't know	0	0	%
Total	14	0	0%

Table II.11.63 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were two bedroom units, which had a vacancy rate of 4.1 percent.

Table II.11.63 Apartment Units by Number of Bedrooms Burt County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	23	2	8.7%
Two	49	2	4.1%
Three	1	0	0%
Four	1	0	0%
Don't know	0	0	%
Total	74	4	5.4%

Average market-rate rents by unit type are shown in Table II.11.64. 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.11.64 Average Market Rate Rents by Number of Bedrooms Burt County 2017 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	“Other” Units	Total
Efficiency	\$	\$	\$	\$	\$
One	\$	\$426	\$	\$	\$426
Two	\$447.5	\$590.7	\$	\$	\$554.9
Three	\$550	\$655	\$	\$	\$585
Four	\$	\$1,200.00	\$	\$	\$1,200.00
Don't know	\$500	\$300	\$	\$	
Total	\$499.2	\$550.5	\$	\$	\$535.1

Table II.11.65 shows vacancy rates for single-family units by average rental rates for Burt 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 0 percent.

Table II.11.65 Single-Family Market Rate Rents by Vacancy Status Burt County 2017 Survey of Rental Properties			
Average Rents	Single-Family Units	Available Single-Family Units	Vacancy Rate
Less Than \$500	6	0	0%
\$500 to \$750	8	0	0%
\$750 to \$1,000	0	0	%
\$1,000 to \$1,250	0	0	%
\$1,250 to \$1,500	0	0	%
Above \$1,500	0	0	%
Missing	0	0	%
Total	14	0	0%

The average rent and availability of apartment units is displayed in Table II.11.66. The most common rent for apartments was \$500 to \$750 dollars and the units in this price range had a vacancy rate of 0 percent.

Table II.11.66 Apartment Market Rate Rents by Vacancy Status Burt County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	24	3	12.5%
\$500 to \$750	38	0	0%
\$750 to \$1,000	12	1	8.3%
\$1,000 to \$1,250	0	0	%
\$1,250 to \$1,500	0	0	%
Above \$1,500	0	0	%
Missing	0	0	%
Total	74	4	5.4%

Respondents were asked if utilities are included in the rent and, as shown in Table II.11.67, 5 respondents, or 50 percent, included some sort of utility in the rent.

Table II.11.67 Are there any utilities included with the rent? Burt County 2017 Survey of Rental Properties	
Period	Respondent
Yes	5
No	5
% Offering Utilities	50%

The type of utility included in the rent is shown in Table II.11.68. There were 2 respondents who included electricity, 1 respondent who included natural gas, 5 respondents who included water and sewer and 4 respondents included trash collection in the rent.

Table II.11.68 Which utilities are included with the rent? Burt County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	2
Natural Gas	1
Water/Sewer	5
Trash Collection	4

Table II.11.69 shows the number of survey respondents who keep a waiting list. As can be seen, 4 respondents said they keep a waitlist, with an estimated 4 persons on the wait list.

Table II.11.69 Do you keep a waiting list? Burt County 2017 Survey of Rental Properties	
Period	Respondent
Yes	4
No	6
Waitlist Size	4

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.11.70 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.11.70 How would you rate the need for renovation of existing units in the city? Burt County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	0	0		
Low Need	0	0		
Moderate Need	4	4	4	3
High Need	3	3	3	3
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.11.71 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.11.71 How would you rate the need for construction of new units in the city? Burt County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	5	4	5	5
Low Need	0	0		
Moderate Need	2	2	2	2
High Need	1	1	1	1
Extreme Need	1	2	1	1



