

**VOLUME II:  
CASS COUNTY**

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# Cass County

## DEMOGRAPHICS

### Population Estimates

The Census Bureau’s current census estimates indicate that Cass County’s population increased from 25,241 in 2010 to 25,767 in 2016, or by 2.1 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 decreased by 1.9 percent, and the number of people from 55 to 64 years of age increased by 11.9 percent. The white population increased by 1.2 percent, while the black population increased by 73 percent. The Hispanic population increased from 608 to 785 people between 2010 and 2016 or by 29.1 percent. These data are presented in Table II.13.1.

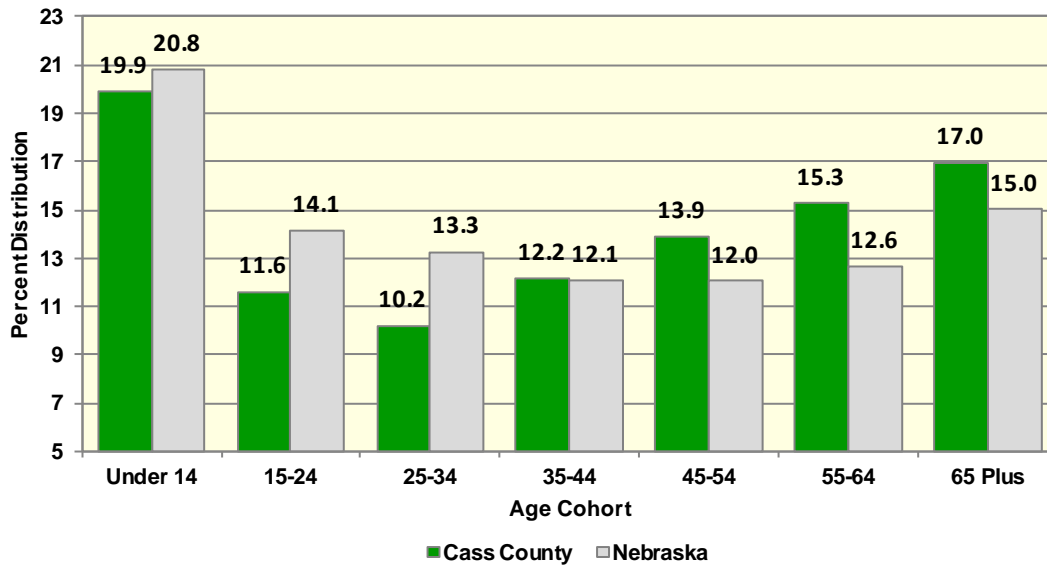
<b>Table II.13.1</b>						
<b>Profile of Population Characteristics</b>						
Cass County vs. State of Nebraska						
2010 Census and 2016 Current Census Estimates						
Subject	Cass County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
<b>Population</b>	<b>25,241</b>	<b>25,767</b>	<b>2.1%</b>	<b>1,826,341</b>	<b>1,907,116</b>	<b>4.4%</b>
<b>Age</b>						
0 to 14 years	5,213	5,125	-1.7%	383,542	396,601	3.4%
15 to 24 years	2,820	2,991	6.1%	258,206	269,442	4.4%
25 to 34 years	2,679	2,628	-1.9%	245,176	252,946	3.2%
35 to 44 years	3,242	3,135	-3.3%	220,838	230,528	4.4%
45 to 54 years	4,168	3,580	-14.1%	258,726	229,683	-11.2%
55 to 64 years	3,516	3,933	11.9%	213,176	241,172	13.1%
65 and Over	3,603	4,375	21.4%	246,677	286,744	16.2%
<b>Race</b>						
White	24,643	24,927	1.2%	1,649,264	1,694,976	2.8%
Black	89	154	73%	85,971	94,620	10.1%
American Indian and Alaskan Native	95	144	51.6%	23,418	27,318	16.7%
Asian	87	125	43.7%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	14	20	42.9%	2,061	2,425	17.7%
Two or more races	313	397	26.8%	32,305	40,495	25.4%
<b>Ethnicity (of any race)</b>						
Hispanic or Latino	608	785	29.1%	167,405	203,320	21.5%

Table II.13.2, presents the population of Cass County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 12,664 males, who accounted for 50.2 percent of the population, and the remaining 49.8 percent, or 12,577 persons, were female. In 2016, the number of males was 12,966 persons, and accounted for 50.3 percent of the population, with the remaining 49.7 percent, or 12,801 persons being female.

Table II.13.2 Population by Age and Gender Cass 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	2,742	2,471	5,213	2,687	2,438	5,125	-1.7%
15 to 24 years	1,459	1,361	2,820	1,566	1,425	2,991	6.1%
25 to 34 years	1,353	1,326	2,679	1,340	1,288	2,628	-1.9%
35 to 44 years	1,604	1,638	3,242	1,575	1,560	3,135	-3.3%
45 to 54 years	2,106	2,062	4,168	1,760	1,820	3,580	-14.1%
55 to 64 years	1,787	1,729	3,516	1,991	1,942	3,933	11.9%
65 and Over	1,613	1,990	3,603	2,047	2,328	4,375	2.1%
<b>Total</b>	<b>12,664</b>	<b>12,577</b>	<b>25,241</b>	<b>12,966</b>	<b>12,801</b>	<b>25,767</b>	<b>2.1%</b>
<b>% of Total</b>	<b>50.2%</b>	<b>49.8%</b>	.	<b>50.3%</b>	<b>49.7%</b>	.	

**Diagram II.13.1  
Age Distribution**

Cass 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.13.3, from April 2000 to July 2009, Cass County natural increase was estimated to be 995 people. Cass County has been experiencing net in-migration, with 156 persons arriving in the county in the last nine years.<sup>52</sup> The 2016 population estimates showed a natural increase of 312 persons. Between 2010 and 2016, Cass County’s population rose to 25,767 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 Cass County decreased from 29 persons in 2015 to 6 persons in 2016, with an additional net movement of -10 in the first six months of 2017. The driver’s license total exchanges for the last 16 years are presented in Table II.13.4.

<b>Table II.13.3</b>	
<b>Population Change</b>	
Cass County	
1980–2010 Census and Intercensal Data	
<b>1980 Population</b>	<b>20,297</b>
Natural Increase 80–90	1,553
Net Migration 80–90	-532
<b>1990 Population</b>	<b>21,318</b>
Natural Increase 90–00	1,068
Net Migration 90–00	1,948
<b>2000 Population</b>	<b>24,334</b>
Natural Increase 00–09	995
Net Migration 00–09	156
2009 Population Estimate	25,485
<b>2010 Population</b>	<b>25,241</b>
Natural Increase 10–16	312
Net Migration 10–16	214
<b>2016 Population Estimate</b>	<b>25,767</b>

<b>Table II.13.4</b>			
<b>Driver's Licenses Exchanged and Surrendered</b>			
Cass County			
2001–First half of 2017 DOT Data			
<b>Year</b>	<b>In-Migrants</b>	<b>Out-Migrants</b>	<b>Net Change</b>
Calendar 2001	300	334	-34
Calendar 2002	325	318	7
Calendar 2003	337	296	41
Calendar 2004	382	326	56
Calendar 2005	348	333	15
Calendar 2006	343	363	-20
Calendar 2007	347	286	61
Calendar 2008	335	255	80
Calendar 2009	262	240	22
Calendar 2010	351	349	2
Calendar 2011	291	235	56
Calendar 2012	340	265	75
Calendar 2013	303	242	61
Calendar 2014	313	298	15
Calendar 2015	322	293	29
Calendar 2016	335	329	6
First Half of 2017	153	163	-10

<sup>52</sup> Net migration includes a residual, a change the Census Bureau has not attributed to any cause.

## School Age Enrollment

According to the Nebraska Department of Education (DOE), the total number of school-age children in Cass County decreased by 1.8 percent from 5,204 in 2016 to 5,112 in 2017, as shown in Table II.13.5. The number of school-age children 5 to 11 years of age decreased from 2,632 in 2016 to 2,537 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	2,548	694	1,599	4,841
1993	2,684	780	1,692	5,156
1994	2,763	833	1,823	5,419
1995	2,641	866	1,813	5,320
1996	2,616	821	1,896	5,333
1997	2,798	807	2,023	5,628
1998	2,897	827	2,150	5,874
1999	3,201	903	2,223	6,327
2000	2,909	835	2,058	5,802
2001	2,996	852	2,060	5,908
2002	2,631	818	2,151	5,600
2003	2,099	687	1,442	4,228
2004	2,263	683	1,434	4,380
2005	2,605	864	1,789	5,258
2006	2,493	807	1,998	5,298
2007	2,646	813	1,886	5,345
2008	2,523	778	1,956	5,257
2009	2,456	739	1,923	5,118
2010	2,548	750	1,918	5,216
2011	2,534	821	1,888	5,243
2012	2,604	811	1,794	5,209
2013	2,583	768	1,769	5,120
2014	2,568	792	1,853	5,213
2015	2,449	792	1,850	5,091
2016	2,632	788	1,784	5,204
2017	2,537	806	1,769	5,112

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.13.6, shows population by age for the 2000 and 2010 Census. The population changed by 3.7 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by 20.1 percent to a total of 3,603 persons in 2010. Those aged 25 to 34 changed by -7.6 percent, and those aged under 5 changed by -6.7 percent.

Table II.13.6 Population by Age Cass County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	1,699	7%	1,585	6.3%	-6.7%
5 to 19	5,689	23.4%	5,377	21.3%	-5.5%
20 to 24	1,102	4.5%	1,071	4.2%	-2.8%
25 to 34	2,898	11.9%	2,679	10.6%	-7.6%
35 to 54	7,664	31.5%	7,410	29.4%	-3.3%
55 to 64	2,282	9.4%	3,516	13.9%	54.1%
65 or Older	3,000	12.3%	3,603	14.3%	20.1%
<b>Total</b>	<b>24,334</b>	<b>100.0%</b>	<b>25,241</b>	<b>100.0%</b>	<b>3.7%</b>

The elderly population is further explored in Table II.13.7. Those aged 65 to 66 changed by 41.2 percent between 2000 and 2010, resulting in a population of 524 persons. Those aged 85 or older changed by 26.7 percent during the same time period, and resulted in 531 persons over age 85 in 2010.

Table II.13.7 Elderly Population by Age Cass County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	371	12.4%	524	14.5%	41.2%
67 to 69	494	16.5%	629	17.5%	27.3%
70 to 74	736	24.5%	832	23.1%	13%
75 to 79	563	18.8%	633	17.6%	12.4%
80 to 84	417	13.9%	454	12.6%	8.9%
85 or Older	419	14%	531	14.7%	26.7%
<b>Total</b>	<b>3,000</b>	<b>100.0%</b>	<b>3,603</b>	<b>100.0%</b>	<b>20.1%</b>

Population by race and ethnicity is shown in Table II.13.8 representing 96.9 percent of the white population in 2010. The black population changed by 102.3 percent, representing 0.3 percent of the population in 2010. The American Indian and Asian populations represented 0.3 and 0.3 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 71.3 percent between 2000 and 2010, compared to the 2.7 percent growth rate for non-Hispanics.

Table II.13.8 Population by Race and Ethnicity Cass County 2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	23,821	97.9%	24,457	96.9%	2.7%
Black	43	0.2%	87	0.3%	102.3%
American Indian	72	0.3%	83	0.3%	15.3%
Asian	85	0.3%	85	0.3%	0%
Native Hawaiian/ Pacific Islander	4	0%	13	0.1%	225%
Other	86	0.4%	150	0.6%	74.4%
Two or More Races	223	0.9%	366	1.5%	64.1%
<b>Total</b>	<b>24,334</b>	<b>100.0%</b>	<b>25,241</b>	<b>100.0%</b>	<b>3.7%</b>
<b>Hispanic</b>	355	1.5%	608	2.4%	71.3%
<b>Non-Hispanic</b>	23,979	98.5%	24,633	97.6%	2.7%



Population by race and ethnicity through 2016 is shown in Table II.13.9. The white population represented 96.6 percent of the population in 2016, compared with black population accounting for 0.8 percent of the population. Hispanic population represented 2.9 percent of the population in 2016.

<b>Table II.13.9</b>				
<b>Population by Race and Ethnicity</b>				
Cass County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	24,457	96.9%	24,604	96.6%
Black	87	0.3%	202	0.8%
American Indian	83	0.3%	44	0.2%
Asian	85	0.3%	153	0.6%
Native Hawaiian/ Pacific Islander	13	0.1%	7	0%
Other	150	0.6%	116	0.5%
Two or More Races	366	1.5%	337	1.3%
<b>Total</b>	<b>25,241</b>	<b>100.0%</b>	<b>25,463</b>	<b>100.0%</b>
<b>Non-Hispanic</b>	24,633	97.6%	24,717	97.1%
<b>Hispanic</b>	608	2.4%	746	2.9%

The population by race is broken down further by ethnicity in Table II.13.10. While the white non-Hispanic population changed by 2.2 percent between 2000 and 2010, the white Hispanic population changed by 49.6 percent. The black non-Hispanic population changed by 90.7 percent.

<b>Table II.13.10</b>					
<b>Population by Race and Ethnicity</b>					
Cass County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
<b>Non-Hispanic</b>					
White	23,571	98.3%	24,083	97.8%	2.2%
Black	43	0.2%	82	0.3%	90.7%
American Indian	66	0.3%	70	0.3%	6.1%
Asian	85	0.4%	84	0.3%	-1.2%
Native Hawaiian/ Pacific Islander	3	0%	12	0%	300%
Other	9	0%	14	0.1%	55.6%
Two or More Races	202	0.8%	288	1.2%	42.6%
<b>Total Non-Hispanic</b>	<b>23,979</b>	<b>100.0%</b>	<b>24,633</b>	<b>100.0%</b>	<b>2.7%</b>
<b>Hispanic</b>					
White	250	70.4%	374	61.5%	49.6%
Black	0	0%	5	0.8%	%
American Indian	6	1.7%	13	2.1%	116.7%
Asian	0	0%	1	0.2%	%
Native Hawaiian/ Pacific Islander	1	0.3%	1	0.2%	0%
Other	77	21.7%	136	22.4%	76.6%
Two or More Races	21	5.9%	78	12.8%	271.4%
<b>Total Hispanic</b>	<b>355</b>	<b>100.0%</b>	<b>608</b>	<b>100.0%</b>	<b>71.3%</b>
<b>Total Population</b>	<b>24,334</b>	<b>100.0%</b>	<b>25,241</b>	<b>100.0%</b>	<b>3.7%</b>





The change in race and ethnicity between 2010 and 2016 is shown in Table II.13.11. During this time, the total non-Hispanic population was 24,717 persons in 2016. The Hispanic population was 746.

<b>Table II.13.11</b>				
<b>Population by Race and Ethnicity</b>				
Cass County				
2010 Census & 2016 Five-Year ACS				
<b>Race</b>	<b>2010 Census</b>		<b>2016 Five-Year ACS</b>	
	<b>Population</b>	<b>% of Total</b>	<b>Population</b>	<b>% of Total</b>
<b>Non-Hispanic</b>				
White	24,083	97.8%	24,048	97.3%
Black	82	0.3%	202	0.8%
American Indian	70	0.3%	44	0.2%
Asian	84	0.3%	153	0.6%
Native Hawaiian/ Pacific Islander	12	0%	7	0%
Other	14	0.1%	6	0%
Two or More Races	288	1.2%	257	1%
<b>Total Non-Hispanic</b>	<b>24,633</b>	<b>100.0%</b>	<b>24,717</b>	<b>100.0%</b>
<b>Hispanic</b>				
White	374	61.5%	556	74.5%
Black	5	0.8%	0	0%
American Indian	13	2.1%	0	0%
Asian	1	0.2%	0	0%
Native Hawaiian/ Pacific Islander	1	0.2%	0	0%
Other	136	22.4%	110	14.7%
Two or More Races	78	12.8%	80	10.7%
<b>Total Hispanic</b>	<b>608</b>	<b>100.0</b>	<b>746</b>	<b>100.0%</b>
<b>Total Population</b>	<b>25,241</b>	<b>100.0%</b>	<b>25,463</b>	<b>100.0%</b>

Households by type and tenure are shown in Table II.13.12. Family households represented 70.3 percent of households, while non-family households accounted for 29.7 percent. These changed from 73 and 27 percent, respectively.

<b>Table II.13.12</b>				
<b>Household Type by Tenure</b>				
Cass County				
2010 Census SF1 & 2016 Five-Year ACS Data				
<b>Household Type</b>	<b>2010 Census</b>		<b>2016 Five-Year ACS</b>	
	<b>Households</b>	<b>Households</b>	<b>Households</b>	<b>% of Total</b>
Family Households	7,078	73%	6,826	70.3%
Married-Couple Family	5,929	83.8%	5,802	85%
Owner-Occupied	5,307	89.5%	5,283	91.1%
Renter-Occupied	622	10.5%	519	8.9%
Other Family	1,149	16.2%	1,024	16.8%
Male Householder, No Spouse Present	398	34.6%	262	38.9%
Owner-Occupied	275	69.1%	190	72.5%
Renter-Occupied	123	30.9%	72	27.5%
Female Householder, No Spouse Present	751	65.4%	762	73.3%
Owner-Occupied	488	65%	505	66.3%
Renter-Occupied	263	35%	257	33.7%
Non-Family Households	2,620	27%	2,880	29.7%
Owner-Occupied	1,769	67.5%	1,951	67.7%
Renter-Occupied	851	32.5%	929	32.3%
<b>Total</b>	<b>9,698</b>	<b>100.0%</b>	<b>9,706</b>	<b>100.0%</b>

The group quarters population was 297 in 2010, compared to 251 in 2000.

<b>Table II.13.13 Group Quarters Population</b>					
Cass County 2000 & 2010 Census SF1 Data					
Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
<b>Institutionalized</b>					
Correctional Institutions	0	0%	90	30.8%	%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	246	100%	202	69.2%	-17.9%
Other Institutions	0	0%	0	0%	%
<b>Total</b>	<b>246</b>	<b>100.0%</b>	<b>292</b>	<b>100.0%</b>	<b>18.7%</b>
<b>Noninstitutionalized</b>					
College Dormitories	0	0%	0	0%	%
Military Quarters	0	0%	0	0%	%
Other Noninstitutionalized	5	100%	5	100%	0%
<b>Total</b>	<b>5</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>0%</b>
<b>Group Quarters Population</b>	<b>251</b>	<b>100.0%</b>	<b>297</b>	<b>100.0%</b>	<b>18.3%</b>

The number of foreign born persons are shown in Table II.13.14. An estimated 0.2 percent of the population was born in Korea, with 0.2 percent born in Mexico, and another 0.1 percent were born in China excluding Hong Kong and Taiwan.

<b>Table II.13.14 Place of Birth for the Foreign-Born Population</b>			
Cass County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	Korea	47	0.2%
#2 country of origin	Mexico	43	0.2%
#3 country of origin	China excluding Hong Kong and Taiwan	28	0.1%
#4 country of origin	Canada	27	0.1%
#5 country of origin	Germany	27	0.1%
#6 country of origin	Vietnam	23	0.1%
#7 country of origin	Dominican Republic	22	0.1%
#8 country of origin	Philippines	18	0.1%
#9 country of origin	Brazil	9	0%
#10 country of origin	Honduras	9	0%

Limited English Proficiency and the language spoken at home are shown in Table II.13.15. An estimated 0.5 percent of the population speaks Spanish at home, followed by 0.1 percent speaking German or other West Germanic languages.

<b>Table II.13.15</b> <b>Limited English Proficiency and Language Spoken at Home</b> Cass County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	121	0.5%
#2 LEP Language	German or other West Germanic languages	27	0.1%
#3 LEP Language	Vietnamese	8	0%
#4 LEP Language	Korean	2	0%
#5 LEP Language	Tagalog	2	0%
#6 LEP Language	Russian, Polish, or other Slavic languages	1	0%
#7 LEP Language	Arabic	0	0%
#8 LEP Language	Chinese	0	0%
#9 LEP Language	French, Haitian, or Cajun	0	0%
#10 LEP Language	Other Asian and Pacific Island languages	0	0%

### Disability

The disability rate from the 2000 Census is shown in Table II.13.16. Some 16.1 percent of the population was disabled in 2000, or a total of 3,566 persons. The disability rate was highest for those over 65, with 37.7 percent disabled.

<b>Table II.13.16</b> <b>Disability by Age</b> Cass County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	154	3.6%
16 to 64	2,377	15.6%
65 and older	1,035	37.7%
<b>Total</b>	<b>3,566</b>	<b>16.1%</b>

Table II.13.17 shows disability by type in 2000. There were 1,501 physical disabilities in 2000, some 1,596 employment disabilities, and 996 go-outside-home disabilities.

<b>Table II.13.17</b> <b>Total Disabilities Tallied: Aged 5 and Older</b> Cass County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	698
Physical disability	1,501
Mental disability	706
Self-care disability	414
Employment disability	1,596
Go-outside-home disability	996
<b>Total</b>	<b>5,911</b>



Disability by age, as estimated by the 2016 ACS, is shown in Table II.13.18. The disability rate for females was 8.5 percent, compared to 11.9 percent for males. The disability rate changed precipitously higher with age, with 37.3 percent of those over 75 experiencing a disability.

<b>Table II.13.18</b>						
<b>Disability by Age</b>						
Cass County						
2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	8	1.1%	52	7.2%	60	4.1%
5 to 17	85	3.5%	94	4.1%	179	3.8%
18 to 34	93	4.3%	56	2.7%	149	3.5%
35 to 64	646	12.3%	471	8.7%	1,117	10.5%
65 to 74	322	27%	149	12.6%	471	19.9%
75 or Older	327	46.6%	247	29.4%	574	37.3%
<b>Total</b>	<b>1,481</b>	<b>11.9%</b>	<b>1,069</b>	<b>8.5%</b>	<b>2,550</b>	<b>10.2%</b>

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.13.19. Some 4.4 percent have an ambulatory disability, 3.8 have an independent living disability, and 1.4 percent have a self-care disability.

<b>Table II.13.19</b>		
<b>Total Disabilities Tallied: Aged 5 and Older</b>		
Cass County		
2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	1,033	4.1%
Vision disability	485	1.9%
Cognitive disability	751	3.2%
Ambulatory disability	1,030	4.4%
Self-Care disability	337	1.4%
Independent living disability	717	3.8%

### Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.13.20 and Table II.13.21. In 2016, some 12,980 persons were employed and 468 were unemployed. This totaled a labor force of 13,448 persons. The unemployment rate for Cass County was estimated to be 3.5 in 2016.

<b>Table II.13.20</b>	
<b>Employment, Labor Force and Unemployment</b>	
Cass County	
2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	12,980
Unemployed	468
<b>Labor Force</b>	<b>13,448</b>
Unemployment Rate	3.5%



In 2016, 95.4 percent of households in Cass County had a high school education or greater.

<b>Table II.13.21</b>	
<b>High School or Greater Education</b>	
Cass County 2016 Five-Year ACS Data	
<b>Education Level</b>	<b>Households</b>
High School or Greater	9,263
Total Households	9,706
<b>Percent High School or Above</b>	<b>95.4%</b>

As seen in Table II.13.22, 33.2 percent of the population had a high school diploma or equivalent, another 37.4 percent have some college, 15.7 percent have a Bachelor's Degree, and 7.2 percent of the population had a graduate or professional degree.

<b>Table II.13.22</b>		
<b>Educational Attainment</b>		
Cass County 2016 Five-Year ACS Data		
<b>Education Level</b>	<b>Population</b>	<b>Percent</b>
Less Than High School	1,238	6.4%
High School or Equivalent	6,386	33.2%
Some College or Associates Degree	7,202	37.4%
Bachelor's Degree	3,026	15.7%
Graduate or Professional Degree	1,388	7.2%
<b>Total Population Above 18 years</b>	<b>19,240</b>	<b>100.0%</b>

## ECONOMICS

### Labor Force

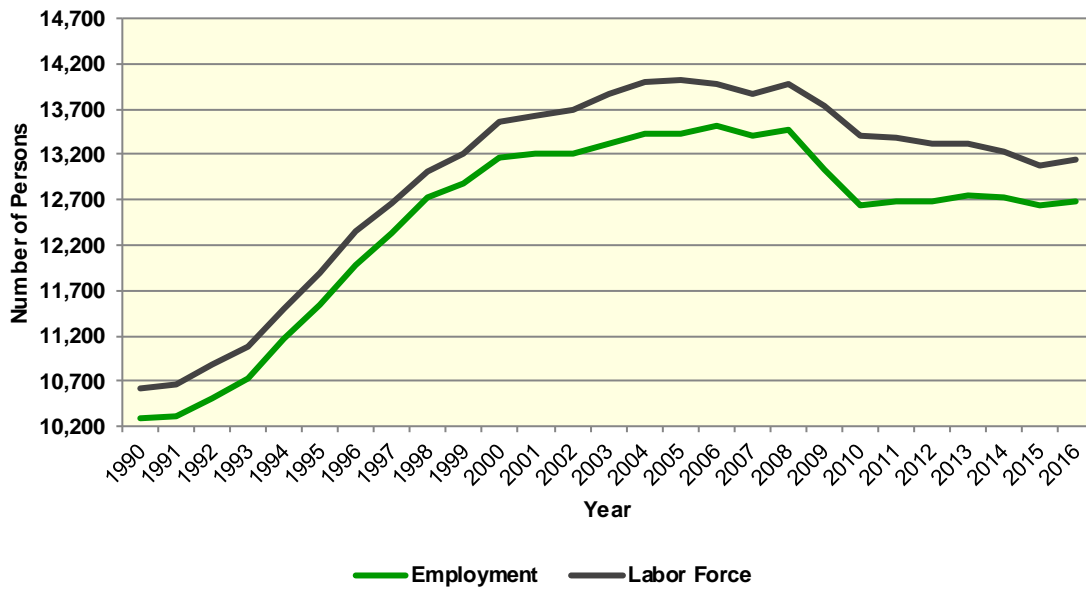
Table II.13.23, shows the labor force statistics for Cass County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1998 with a rate of 2.3. The highest level of unemployment occurred during 2010 rising to a rate of 5.6. This compared to a statewide low of 2.3 in 1990 and statewide high of 4.6 in 2009. Over the last year the unemployment rate in Cass County increased from 3.4 percent in 2015 to 3.5 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.13.23 Labor Force Statistics Cass County 1990 - 2016 BLS Data					
Year	Cass County				Statewide
	Unemployment	Employment	Labor Force	Unemployment Rate	Unemployment Rate
1990	315	10,295	10,610	3%	2.3%
1991	367	10,307	10,674	3.4%	2.7%
1992	371	10,502	10,873	3.4%	2.9%
1993	363	10,728	11,091	3.3%	2.8%
1994	332	11,172	11,504	2.9%	2.6%
1995	340	11,546	11,886	2.9%	2.6%
1996	365	11,983	12,348	3%	2.7%
1997	332	12,334	12,666	2.6%	2.5%
1998	306	12,717	13,023	2.3%	2.6%
1999	319	12,892	13,211	2.4%	2.8%
2000	378	13,177	13,555	2.8%	2.8%
2001	437	13,201	13,638	3.2%	3.1%
2002	491	13,204	13,695	3.6%	3.6%
2003	557	13,313	13,870	4%	3.9%
2004	574	13,430	14,004	4.1%	3.9%
2005	577	13,440	14,017	4.1%	3.8%
2006	472	13,516	13,988	3.4%	3.1%
2007	459	13,417	13,876	3.3%	3%
2008	519	13,471	13,990	3.7%	3.3%
2009	716	13,025	13,741	5.2%	4.6%
2010	755	12,649	13,404	5.6%	4.6%
2011	701	12,679	13,380	5.2%	4.4%
2012	619	12,694	13,313	4.6%	4%
2013	583	12,739	13,322	4.4%	3.8%
2014	495	12,738	13,233	3.7%	3.3%
2015	440	12,640	13,080	3.4%	3%
2016	462	12,676	13,138	3.5%	3.2%

Diagram II.13.2, shows the employment and labor force for Cass County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 12,676 persons, with the labor force reaching 13,138, indicating there were a total of 462 unemployed persons.



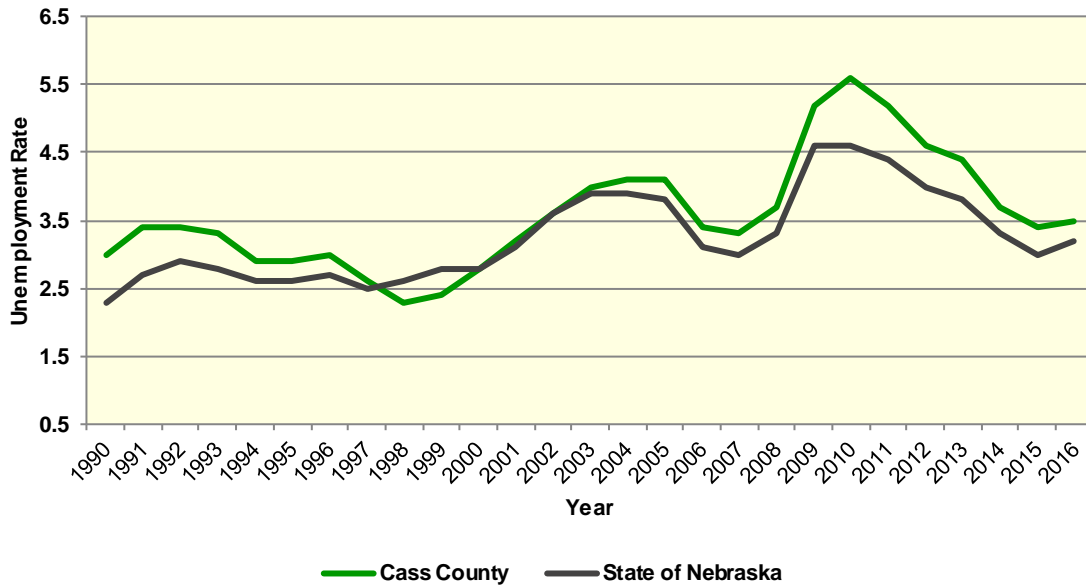
**Diagram II.13.2**  
**Employment and Labor Force**  
 Cass County  
 1990 – 2016 BLS Data



### Unemployment

Diagram II.13.3, shows the unemployment rate for both the State and Cass County. During the 1990’s the average rate for Cass County was 2.9, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 3.7, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 4.4. Over the course of the entire period Cass County had an average unemployment rate higher than the state, 3.6 percent for Cass County, versus 3.3 statewide.

**Diagram II.13.3**  
**Annual Unemployment Rate**  
 Cass 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.13.24, shows total real earnings by industry for Cass County. In the most recent 2016 estimate, the government and government enterprises industry had the largest total real earnings, with total real earnings reaching 77,728,000 dollars. Between 2015 and 2016 the information industry saw the largest percentage increase, rising by 36 percent to 5,616,000 dollars.



**Table II.13.24**  
**Real Earnings by Industry**  
 Cass 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	25,478	54,119	111,440	42,831	116,223	60,004	54,517	51,033	-6.4
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	11,289	12,712	13,774	14,709	15,209	15,287	0	-100
Utilities	0	0	0	0	0	0	0	0	0
Construction	25,693	21,442	20,081	22,775	22,429	24,243	24,686	28,257	14.5
Manufacturing	26,824	24,676	28,650	30,535	32,019	34,408	37,072	37,403	0.9
Wholesale trade	0	0	0	0	0	0	0	0	0
Retail trade	21,395	22,037	18,817	22,146	23,475	25,804	24,519	26,055	6.3
Transportation and warehousing	15,420	20,609	26,798	29,631	29,783	31,780	33,965	31,917	-6
Information	2,373	1,051	983	641	609	657	774	1,053	36
Finance and insurance	11,831	17,310	13,617	16,281	11,734	13,071	13,715	13,646	-0.5
Real estate and rental and leasing	5,513	3,684	2,577	4,315	5,879	6,131	6,015	6,535	8.6
Professional and technical services	7,007	6,990	7,540	8,264	9,921	11,099	11,617	11,261	-3.1
Management of companies and enterprises	0	0	847	0	0	0	0	0	0
Administrative and waste services	0	0	4,369	0	0	0	0	0	0
Educational services	1,126	0	0	0	1,267	1,257	1,268	0	-100
Health care and social assistance	14,414	0	0	0	18,065	18,376	17,621	0	-100
Arts, entertainment, and recreation	5,324	3,572	4,452	4,896	4,802	4,968	4,707	5,118	8.7
Accommodation and food services	6,045	5,879	5,369	5,783	5,625	6,565	5,786	7,169	23.9
Other services, except public administration	17,301	18,171	19,243	20,393	19,572	21,020	21,669	22,374	3.3
Government and government enterprises	53,718	77,398	76,270	75,085	73,375	73,658	76,959	77,728	1
<b>Total</b>	<b>262,236</b>	<b>327,088</b>	<b>388,002</b>	<b>340,143</b>	<b>415,183</b>	<b>376,317</b>	<b>378,576</b>	<b>384,419</b>	<b>1.5</b>



Table II.13.25, shows the total employment by industry for Cass County. The most recent estimates show the government and government enterprises industry was the largest employer in Cass County, with employment reaching 1,509 jobs in 2016. Between 2015 and 2016 the accommodation and food services industry saw the largest percentage increase, rising by 16.8 percent to 458 jobs.

<b>Table II.13.25</b> <b>Employment by Industry</b> Cass County BEA Table CA25 Data									
NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	756	685	704	704	705	698	720	703	-2.4
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	131	153	183	185	190	208	0	-100
Utilities	0	0	0	0	0	0	0	0	0
Construction	781	673	673	684	710	725	711	756	6.3
Manufacturing	461	400	459	500	514	537	556	575	3.4
Wholesale trade	0	0	0	0	0	0	0	0	0
Retail trade	1,134	1,025	1,016	1,033	1,084	1,291	1,271	1,315	3.5
Transportation and warehousing	401	411	410	440	459	469	509	505	-0.8
Information	104	43	44	31	29	30	36	42	16.7
Finance and insurance	377	497	526	511	502	511	500	502	0.4
Real estate and rental and leasing	297	414	421	424	427	448	433	459	6
Professional and technical services	282	329	340	343	347	386	407	416	2.2
Management of companies and enterprises	0	0	22	0	0	0	0	0	0
Administrative and waste services	0	0	323	0	0	0	0	0	0
Educational services	76	0	0	0	98	98	105	0	-100
Health care and social assistance	585	0	0	0	666	654	625	0	-100
Arts, entertainment, and recreation	343	283	299	320	309	301	291	297	2.1
Accommodation and food services	458	433	446	432	440	462	392	458	16.8
Other services, except public administration	627	667	697	729	699	761	762	765	0.4
Government and government enterprises	1,308	1,512	1,479	1,487	1,494	1,517	1,517	1,509	-0.5
<b>Total</b>	<b>8,615</b>	<b>8,915</b>	<b>9,059</b>	<b>9,278</b>	<b>9,398</b>	<b>9,848</b>	<b>9,801</b>	<b>10,030</b>	<b>2.3</b>



Table II.13.26, shows the real average earnings per job by industry for Cass County. These figures are calculated by dividing the Total Real Earning displayed in Table II.13.24 and Table II.13.25, by Industry. In 2016, the farm industry had the highest average earnings reaching 72,593 dollars. Between 2015 and 2016 the information industry saw the largest percentage increase, rising by 16.6 percent to 25,071 dollars.

<b>Table II.13.26</b>									
<b>Real Earnings Per Job by Industry</b>									
Cass County									
BEA Table CA5N and CA25 Data									
<b>NAICS Categories</b>	<b>2001</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>% Change 15-16</b>
Farm earnings	33,702	79,005	158,296	60,840	164,856	85,966	75,718	72,593	-4.1
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	86,177	83,085	75,268	79,506	80,050	73,494	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	32,897	31,861	29,838	33,297	31,590	33,438	34,720	37,377	7.7
Manufacturing	58,186	61,689	62,419	61,070	62,294	64,074	66,676	65,049	-2.4
Wholesale trade	0	0	0	0	0	0	0	0	0
Retail trade	18,866	21,499	18,520	21,438	21,656	19,988	19,291	19,814	2.7
Transportation and warehousing	38,453	50,143	65,362	67,344	64,887	67,761	66,728	63,202	-5.3
Information	22,813	24,452	22,335	20,672	20,992	21,915	21,502	25,071	16.6
Finance and insurance	31,382	34,830	25,888	31,861	23,374	25,580	27,431	27,183	-0.9
Real estate and rental and leasing	18,562	8,898	6,121	10,177	13,769	13,685	13,892	14,237	2.5
Professional and technical services	24,849	21,246	22,178	24,093	28,590	28,753	28,543	27,070	-5.2
Management of companies and enterprises	0	0	38,492	0	0	0	0	0	0
Administrative and waste services	0	0	13,526	0	0	0	0	0	0
Educational services	14,812	0	0	0	12,924	12,822	12,081	0	0
Health care and social assistance	24,639	0	0	0	27,125	28,098	28,194	0	0
Arts, entertainment, and recreation	15,522	12,620	14,890	15,299	15,542	16,504	16,176	17,232	6.5
Accommodation and food services	13,199	13,578	12,038	13,387	12,784	14,211	14,761	15,653	6
Other services, except public administration	27,594	27,243	27,608	27,974	27,999	27,622	28,437	29,247	2.9
Government and government enterprises	41,069	51,189	51,568	50,494	49,113	48,555	50,731	51,510	1.5
<b>Total</b>	<b>30,439</b>	<b>36,690</b>	<b>42,831</b>	<b>36,661</b>	<b>44,178</b>	<b>38,213</b>	<b>38,626</b>	<b>38,327</b>	<b>-0.8</b>

Table II.13.27 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 \$1,200,978,000 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 8,915 and 10,030 in 2016, which was a percentage change of 2.3 over this period.



**Table II.13.27**  
**Total Employment and Real Personal Income**  
 Cass 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	171,370	7,863	108,270	47,976	24,696	344,449	19,748	5,132	33,393
1970	151,840	8,043	113,131	52,260	27,803	336,991	18,498	5,136	29,565
1971	170,051	9,013	117,155	54,902	30,237	363,333	19,157	5,509	30,866
1972	192,392	9,929	126,011	59,732	31,727	399,933	20,982	5,578	34,489
1973	236,581	12,268	133,529	66,043	36,238	460,123	23,089	5,867	40,326
1974	167,624	11,972	140,901	69,010	38,346	403,909	20,148	5,648	29,678
1975	173,667	11,421	144,012	70,625	44,801	421,684	21,130	5,547	31,308
1976	142,991	11,852	153,270	70,216	45,019	399,643	19,788	5,739	24,914
1977	181,675	11,916	160,000	73,895	45,024	448,677	21,364	5,857	31,018
1978	191,494	12,988	166,375	76,402	46,977	468,260	22,333	6,077	31,512
1979	158,111	14,114	172,234	79,836	47,005	443,071	21,317	6,229	25,382
1980	172,469	14,324	175,389	91,803	51,436	476,773	23,483	6,265	27,529
1981	170,788	14,844	174,943	102,299	54,118	487,304	24,024	6,207	27,515
1982	181,096	15,653	173,999	112,902	56,596	508,940	24,766	6,369	28,434
1983	157,659	14,415	179,871	115,886	60,566	499,567	24,018	6,234	25,289
1984	153,155	15,578	193,456	121,752	63,034	515,819	24,694	6,182	24,774
1985	186,336	16,355	202,866	123,298	63,479	559,624	26,608	6,264	29,747
1986	177,719	17,086	210,511	123,830	64,761	559,737	26,319	6,284	28,281
1987	177,528	17,426	219,793	119,511	63,564	562,970	26,451	6,468	27,446
1988	184,671	18,641	229,480	117,893	63,276	576,679	27,206	6,379	28,950
1989	180,749	18,879	236,784	125,720	67,833	592,208	27,887	6,415	28,176
1990	182,725	19,357	249,788	123,975	71,233	608,364	28,483	6,684	27,338
1991	188,582	20,496	259,179	126,020	75,178	628,464	29,183	6,803	27,721
1992	205,305	21,189	261,988	127,377	81,510	654,991	29,889	6,923	29,656
1993	191,029	22,200	270,623	128,849	85,113	653,415	29,872	7,008	27,259
1994	219,705	23,546	287,515	131,309	87,337	702,321	31,590	7,426	29,586
1995	190,172	23,530	312,818	140,871	90,590	710,922	31,551	7,557	25,165
1996	243,618	24,154	337,081	146,093	93,944	796,581	34,573	7,709	31,601
1997	243,451	25,977	367,217	150,320	96,607	831,619	35,550	7,979	30,511
1998	257,740	27,636	393,194	160,329	100,844	884,471	37,070	8,541	30,177
1999	273,807	28,736	414,259	158,711	104,045	922,087	38,128	8,975	30,508
2000	266,289	28,688	443,303	169,378	108,936	959,217	39,369	9,045	29,441
2001	262,236	27,610	459,218	170,697	115,251	979,791	40,057	8,615	30,439
2002	253,228	28,898	468,321	167,953	119,708	980,312	39,847	8,547	29,628
2003	283,513	30,062	479,589	156,120	124,649	1,013,808	40,767	8,751	32,398
2004	316,944	30,719	486,929	155,109	127,672	1,055,935	42,113	8,880	35,692
2005	297,570	31,695	481,579	142,118	132,671	1,022,243	40,613	9,033	32,943
2006	282,231	32,243	467,826	144,564	137,223	999,600	39,604	9,029	31,259
2007	290,330	32,166	465,491	159,755	142,962	1,026,372	40,639	9,145	31,747
2008	310,429	32,574	471,748	185,809	161,692	1,097,105	43,326	9,007	34,465
2009	332,763	33,603	456,294	164,707	173,535	1,093,697	43,535	9,047	36,781
2010	327,088	34,133	430,748	163,579	182,348	1,069,630	42,338	8,915	36,689
2011	388,002	31,183	439,764	185,365	183,766	1,165,713	46,132	9,059	42,831
2012	340,143	32,242	435,838	189,992	180,395	1,114,126	44,289	9,278	36,661
2013	415,183	36,680	441,280	189,983	181,499	1,191,266	46,964	9,398	44,178
2014	376,317	38,314	428,476	200,902	186,007	1,153,389	45,228	9,848	38,213
2015	378,576	39,358	451,252	207,485	193,098	1,191,055	46,666	9,801	38,626
2016	384,419	40,815	451,913	207,589	197,872	1,200,978	46,609	10,030	38,327

Diagram II.13.4, shows real average earnings per job for Cass County from 1990 to 2016. Over this period the average earning per job for Cass County was 32,957 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

**Diagram II.13.4**  
**Real Average Earnings Per Job**  
 Cass County  
 BEA Data 1990 - 2016

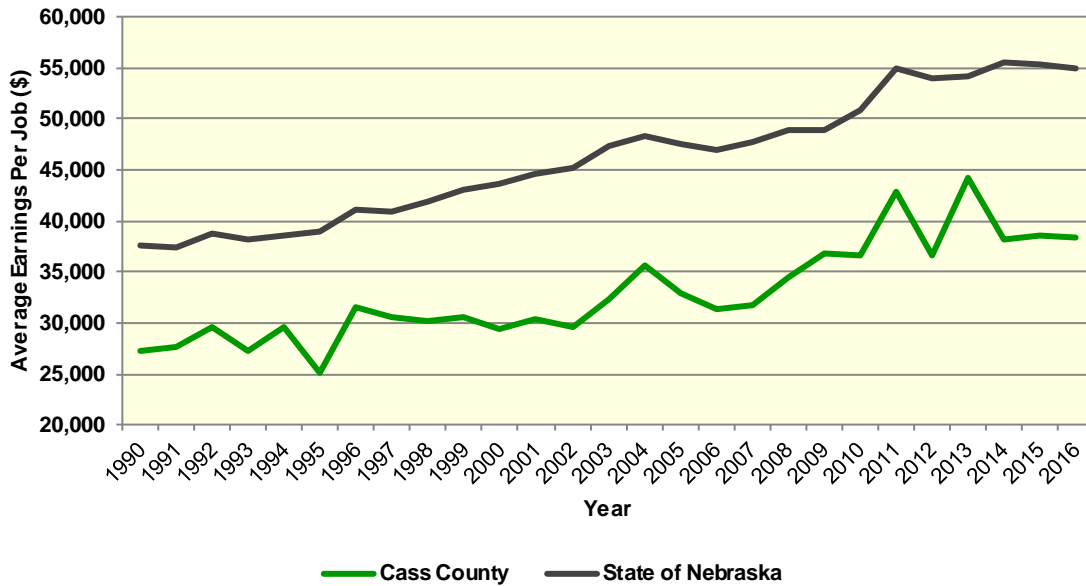
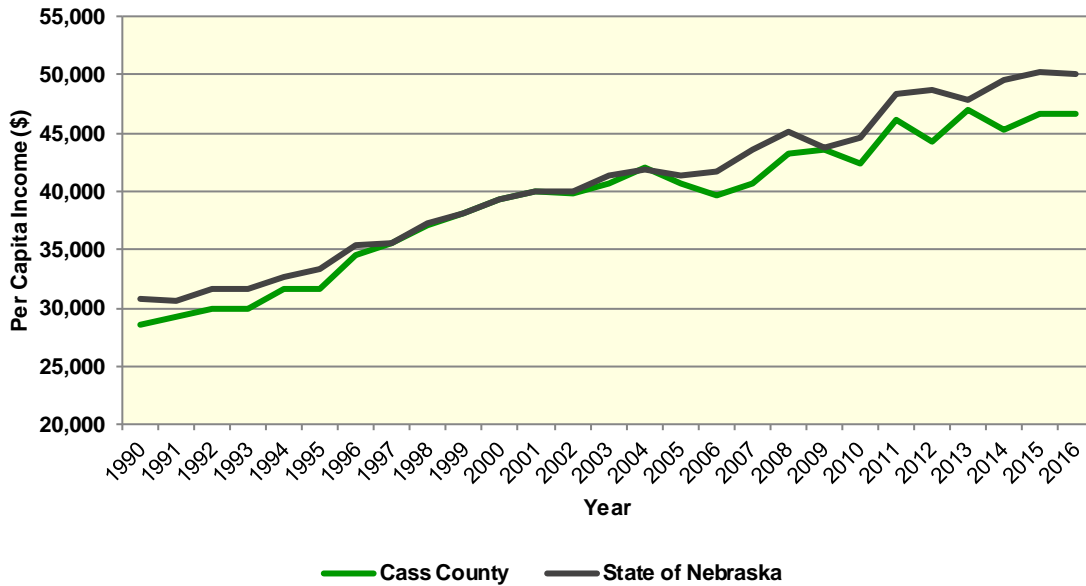


Diagram II.13.5, shows real per capita income in Cass County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Cass County was 39,036 dollars, which was lower than the statewide average of 40,548 dollars over the same period.

**Diagram II.13.5**  
**Real Per Capita Income**  
 Cass 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.13.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment increased from 5,471 persons in 2015 to 5,646 in 2016, a change of 3 percent.

**Table II.13.28**  
**Total Monthly Employment**  
 Cass County  
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	4,732	4,683	4,628	4,605	4,444	4,524	4,660	4,744	5,297	5,159	5,264
Feb	4,744	4,671	4,624	4,636	4,397	4,531	4,670	4,713	5,259	5,170	5,350
Mar	4,681	4,749	4,732	4,644	4,577	4,602	4,800	4,849	5,332	5,224	5,435
Apr	4,971	4,909	4,921	4,841	4,886	4,790	5,044	4,981	5,491	5,488	5,649
May	5,140	5,063	5,011	5,092	4,990	4,978	5,193	5,253	5,658	5,600	5,803
Jun	5,347	5,231	5,143	5,221	5,110	5,171	5,366	5,458	5,862	5,813	5,963
Jul	5,089	5,145	4,991	5,020	4,981	4,923	5,190	5,320	5,592	5,643	5,825
Aug	5,047	5,123	5,023	5,001	4,935	4,880	5,142	5,263	5,550	5,528	5,804
Sep	4,986	5,020	4,993	5,038	4,930	4,851	5,102	5,205	5,499	5,567	5,760
Oct	4,961	5,013	4,872	4,998	4,855	4,895	5,051	5,228	5,602	5,588	5,727
Nov	4,830	4,967	4,815	4,883	4,810	4,851	4,993	5,497	5,439	5,475	5,623
Dec	4,832	4,898	4,802	4,769	4,679	4,794	4,909	5,447	5,416	5,396	5,547
<b>Annual</b>	<b>4,947</b>	<b>4,956</b>	<b>4,880</b>	<b>4,896</b>	<b>4,800</b>	<b>4,816</b>	<b>5,010</b>	<b>5,163</b>	<b>5,500</b>	<b>5,471</b>	<b>5,646</b>
% Change	-1%	(ND)%	-2%	(ND)%	-2%	(ND)%	4%	3%	7%	-1%	3%

The QCEW also reports average weekly wages, which represents total compensation paid during the calendar quarter, regardless of when services were performed. The BLS QCEW data indicated average weekly wages were \$673 in 2015. In 2016, average weekly wages saw an increase of 3 percent over the prior year, rising to 693 dollars, or by 20 dollars. These data are shown in Table II.13.29.

<b>Table II.13.29</b>						
<b>Average Weekly Wages</b>						
Cass County						
BLS QCEW Data, 2001–2016(p)						
<b>Year</b>	<b>First Quarter</b>	<b>Second Quarter</b>	<b>Third Quarter</b>	<b>Fourth Quarter</b>	<b>Annual</b>	<b>% Change</b>
2001	423	414	421	462	430	
2002	435	432	440	476	446	4%
2003	454	446	447	489	459	3%
2004	481	466	468	526	485	6%
2005	488	482	490	539	499	3%
2006	520	482	499	531	508	2%
2007	524	502	511	547	521	3%
2008	551	527	547	577	550	6%
2009	564	523	559	600	561	2%
2010	557	549	575	637	579	3%
2011	589	570	612	658	607	5%
2012	636	601	611	670	629	4%
2013	644	618	616	692	643	2%
2014	634	598	617	700	637	-1%
2015	668	634	653	737	673	6%
2016(p)	685	655	694	738	693	3%

Total business establishments reported by the QCEW are displayed in Table II.13.30. Between 2015 and 2016, the total number of business establishments in Cass County increased from 676 to 693 establishments.

<b>Table II.13.30</b>						
<b>Number of Business Establishments</b>						
Cass County						
BLS QCEW Data, 2001–2016(p)						
<b>Year</b>	<b>First Quarter</b>	<b>Second Quarter</b>	<b>Third Quarter</b>	<b>Fourth Quarter</b>	<b>Annual</b>	<b>% Change</b>
2001	500	510	512	508	508	
2002	514	522	535	523	524	3%
2003	526	528	525	523	526	(ND)%
2004	532	536	553	546	542	3%
2005	548	563	568	573	563	4%
2006	570	575	576	579	575	2%
2007	583	594	602	600	595	3%
2008	600	615	619	609	611	3%
2009	620	621	623	614	620	1%
2010	607	605	606	601	605	-2%
2011	606	613	601	609	607	(ND)%
2012	635	646	660	657	650	7%
2013	662	672	656	659	662	2%
2014	674	678	665	675	673	2%
2015	677	681	672	675	676	(ND)%
2016	679	689	697	706	693	3%

### 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 3.5 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 increased by 2.9 percent over the period. On the other hand, by 2016 there were 2,288 returns for AGIs of \$100,000 or more. Table II.13.31 presents AGI distribution for the years 1991 through 2016.

<b>Table II.13.31</b>										
<b>Income Tax Returns by Adjusted Gross Income</b>										
Cass County										
1991–2016 DOR Data										
<b>Year</b>	<b>Less than \$10,000</b>	<b>\$10,001–\$15,000</b>	<b>\$15,001–\$25,000</b>	<b>\$25,001–\$35,000</b>	<b>\$35,001–\$50,000</b>	<b>\$50,001–\$75,000</b>	<b>\$75,001–\$100,000</b>	<b>\$100,001–\$250,000</b>	<b>More than \$250,000</b>	<b>Total<sup>53</sup></b>
1991	2,535	991	1,627	1,311	1,401	817	117	71	0	8,890
1992	2,441	930	1,690	1,329	1,477	1,019	153	106	0	9,164
1993	2,379	954	1,620	1,268	1,505	1,050	204	106	0	9,119
1994	2,433	854	1,643	1,251	1,439	1,143	220	121	0	9,142
1995	2,307	896	1,678	1,205	1,462	1,262	316	189	14	9,329
1996	2,381	805	1,700	1,220	1,525	1,431	382	222	22	9,688
1997	2,325	778	1,631	1,205	1,546	1,563	485	309	29	9,871
1998	2,339	770	1,628	1,202	1,537	1,740	561	381	40	10,198
1999	2,243	717	1,589	1,233	1,538	1,827	682	436	57	10,322
2000	2,224	639	1,543	1,217	1,547	1,867	751	530	59	10,377
2001	2,146	637	1,463	1,237	1,539	1,855	826	516	46	10,265
2002	2,093	694	1,533	1,275	1,534	1,839	863	544	46	10,421
2003	2,006	761	1,420	1,330	1,540	1,863	921	614	56	10,511
2004	1,920	720	1,448	1,231	1,528	1,892	1,080	727	74	10,620
2005	1,728	613	1,297	1,092	1,378	1,818	1,135	820	71	9,952
2006	1,794	770	1,409	1,237	1,501	1,908	1,252	987	92	10,950
2007	1,848	695	1,407	1,098	1,462	1,932	1,326	1,156	117	11,041
2008	1,848	722	1,411	1,206	1,468	1,920	1,338	1,306	116	11,335
2009	1,744	768	1,435	1,176	1,416	1,854	1,326	1,320	119	11,158
2010	1,648	760	1,410	1,184	1,354	1,826	1,346	1,411	128	11,067
2011	1,658	755	1,416	1,157	1,381	1,778	1,342	1,551	147	11,185
2012	1,675	723	1,317	1,169	1,371	1,748	1,387	1,691	199	11,280
2013	1,687	715	1,293	1,108	1,349	1,772	1,387	1,807	182	11,300
2014	1,669	676	1,309	1,132	1,382	1,802	1,390	1,951	207	11,518
2015	1,638	759	1,286	1,196	1,336	1,823	1,422	2,054	202	11,716
2016	1,590	720	1,301	1,183	1,393	1,865	1,413	2,071	217	11,753

<sup>53</sup> Income levels with fewer than 10 returns were not disclosed, but are included in the totals. As a result, income levels may not sum to total.



## Poverty

Poverty is the condition of having insufficient resources or income. In its extreme form, poverty is a lack of basic human needs, such as adequate and healthy food, clothing, housing, water, and health services. According to the Census Bureau's Small Area Income and Poverty Estimates Program, the number of individuals in poverty increase from 1,787 in 2010 to 1,920 in 2016, with the poverty rate reaching 7.6 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.13.32 presents poverty data for the county.

The rate of poverty for Cass County is shown in Table II.13.33. In 2016, there were an estimated 1,764 persons living in poverty. This represented a 7 percent poverty rate, compared to 5.2 percent poverty in 2000. In 2016, some 13.8 percent of those in poverty were under age 6, and 12.4 percent were 65 or older.

**Table II.13.32**  
**Persons in Poverty**  
Cass County  
2000–2016 SAIPE Estimates

Year	Persons in Poverty	Poverty Rate
2000	1,574	6.5%
2001	1,605	6.5%
2002	1,673	6.7%
2003	1,624	6.4%
2004	1,597	6.2%
2005	1,638	6.5%
2006	1,544	6%
2007	1,604	6.4%
2008	1,696	6.7%
2009	1,787	7.1%
2010	1,787	7.2%
2011	1,913	7.7%
2012	1,958	7.9%
2013	2,040	8.2%
2014	1,726	6.9%
2015	1,783	7.1%
2016	1,920	7.6%

**Table II.13.33**  
**Poverty by Age**

Cass County  
2000 Census SF3 & 2016 Five-Year ACS Data

Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	217	17.5%	243	13.8%
6 to 17	282	22.8%	262	14.9%
18 to 64	617	49.8%	1,041	59%
65 or Older	123	9.9%	218	12.4%
<b>Total</b>	<b>1,239</b>	<b>100.0%</b>	<b>1,764</b>	<b>100.0%</b>
<b>Poverty Rate</b>	<b>5.2%</b>	.	<b>7%</b>	.

## HOUSING

The Census Bureau estimates that the total number of housing units increased by 2.3 percent in Cass County between 2010 and 2016, from 11,117 to 11,376. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.13.34.

### Housing Production

The Census Bureau reports building permit authorizations and “per unit”

**Table II.13.34**  
**Housing Units**

State of Nebraska vs. Cass County  
2000 and 2016 Census Data and Intercensal Estimates

Subject	Nebraska	% Growth Since Census	Cass County	% Growth Since Census
2000 Census Base	722,656	.	10,173	.
2010 Census	796,793	10.3	11,117	9.3
July 2011 Estimate	801,068	0.5	11,152	0.3
July 2012 Estimate	804,586	1	11,177	0.5
July 2013 Estimate	809,062	1.5	11,201	0.8
July 2014 Estimate	814,835	2.3	11,246	1.2
July 2015 Estimate	820,725	3	11,279	1.5
July 2016 Estimate	827,156	3.8	11,376	2.3



valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Cass County decreased from 121 authorizations in 2015 to 92 in 2016.

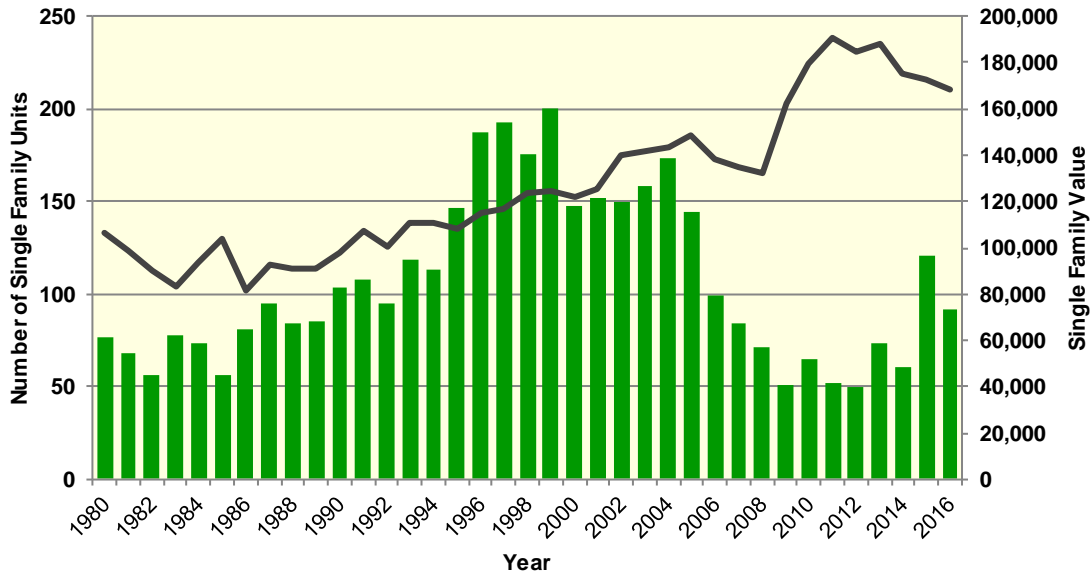
The real value of single-family building permits decreased from \$172,508 in 2015 to \$168,705 in 2016. This compares to an increase in permit value statewide, with values rising from \$203,629 in 2015 to \$206,586 in 2016. Additional details are given in Table II.13.35.

<b>Table II.13.35</b> <b>Building Permits and Valuation</b> Cass 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	77	2	4	15	98	106,880	43,378
1981	68	0	0	22	90	98,834	26,099
1982	56	0	4	0	60	90,353	0
1983	78	2	0	0	80	83,210	0
1984	73	0	0	0	73	93,322	0
1985	56	4	3	0	63	104,257	0
1986	81	0	0	0	81	81,960	0
1987	95	8	3	0	106	93,144	0
1988	84	2	6	0	92	91,237	0
1989	85	0	3	0	88	91,292	0
1990	104	2	0	0	106	98,070	0
1991	108	2	0	20	130	106,958	68,648
1992	95	0	0	0	95	100,080	0
1993	119	0	0	0	119	110,823	0
1994	113	4	0	5	122	110,373	44,706
1995	147	4	0	0	151	108,164	0
1996	187	0	0	96	283	115,454	48,436
1997	193	6	0	8	207	116,977	47,619
1998	175	6	0	6	187	123,446	47,108
1999	200	0	0	0	200	124,526	0
2000	148	6	0	17	171	122,127	56,038
2001	152	2	0	10	164	125,183	33,267
2002	150	4	0	0	154	140,395	0
2003	158	4	0	0	162	141,683	0
2004	173	2	0	0	175	143,823	0
2005	144	2	0	0	146	148,909	0
2006	99	6	0	0	105	138,525	0
2007	84	0	0	0	84	134,763	0
2008	71	0	0	0	71	132,574	0
2009	51	0	0	0	51	162,239	0
2010	65	0	0	0	65	179,321	0
2011	52	0	0	0	52	190,284	0
2012	50	0	0	0	50	184,331	0
2013	73	2	0	0	75	188,137	0
2014	61	2	0	0	63	175,444	0
2015	121	0	0	0	121	172,508	0
2016	92	10	0	0	102	168,705	0



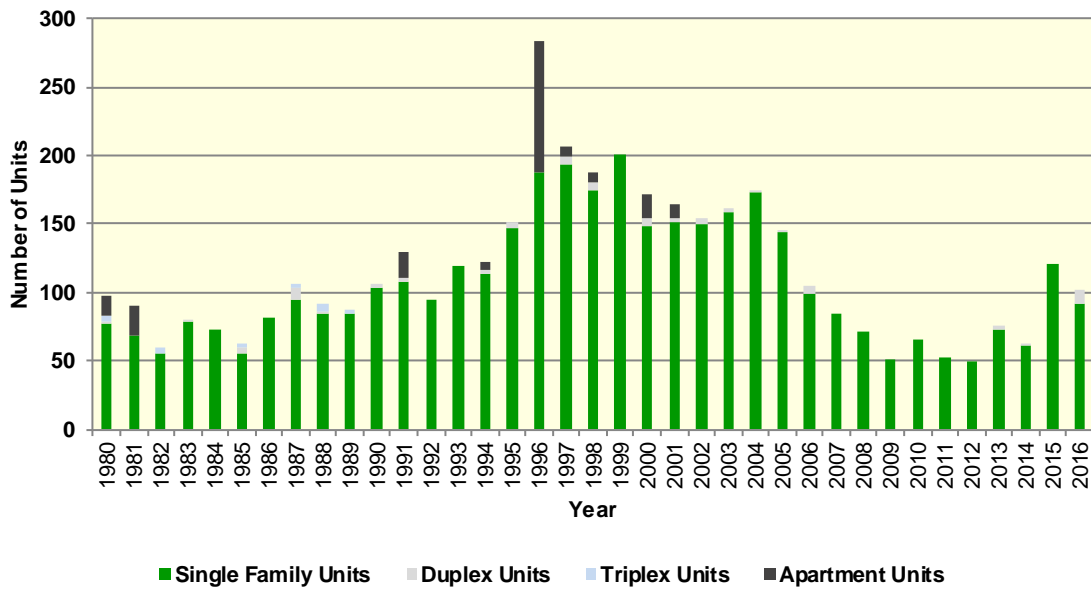
### Diagram II.13.6 Single-Family Permits

Cass County  
Census Bureau Data, 1980–2016



### Diagram II.13.7 Total Permits by Unit Type

Cass County  
Census Bureau Data, 1980–2016



## Housing Characteristics

Housing types by unit are shown in Table II.13.36. In 2016, there were 11,272 housing units, up from 10,179 in 2000. Single-family units accounted for 88.9 percent of units in 2016, compared to 83.4 in 2000. Apartment units accounted for 3.9 percent in 2016, compared to 4.3 percent in 2000.

<b>Table II.13.36</b>				
<b>Housing Units by Type</b>				
Cass 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	8,492	83.4%	10,021	88.9%
Duplex	170	1.7%	137	1.2%
Tri- or Four-Plex	118	1.2%	208	1.8%
Apartment	435	4.3%	441	3.9%
Mobile Home	959	9.4%	465	4.1%
Boat, RV, Van, Etc.	5	0%	0	0%
<b>Total</b>	<b>10,179</b>	<b>100.0%</b>	<b>11,272</b>	<b>100.0%</b>

Some 87.2 percent of housing was occupied in 2010, compared to 90 percent in 2000. Owner-occupied housing changed 7.7 percent between 2000 and 2010, ending with owner-occupied units representing 80.8 percent of units. Vacant units changed by 39.4 percent, resulting in 1,419 vacant units in 2010.

<b>Table II.13.37</b>					
<b>Housing Units by Tenure</b>					
Cass County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	9,161	90%	9,698	87.2%	5.9%
Owner-Occupied	7,280	79.5%	7,839	80.8%	7.7%
Renter-Occupied	1,881	20.5%	1,859	19.2%	-1.2%
Vacant Housing Units	1,018	10%	1,419	12.8%	39.4%
<b>Total Housing Units</b>	<b>10,179</b>	<b>100.0%</b>	<b>11,117</b>	<b>100.0%</b>	<b>9.2%</b>

Table II.13.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 11,272 housing units. An estimated 81.7 percent were owner-occupied, and 13.9 percent were vacant.

<b>Table II.13.38</b>				
<b>Housing Units by Tenure</b>				
Cass County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	9,698	87.2%	9,706	86.1%
Owner-Occupied	7,839	80.8%	7,929	81.7%
Renter-Occupied	1,859	19.2%	1,777	18.3%
Vacant Housing Units	1,419	12.8%	1,566	13.9%
<b>Total Housing Units</b>	<b>11,117</b>	<b>100.0%</b>	<b>11,272</b>	<b>100.0%</b>

Households by household size are shown in Table II.13.39. There were a total of 9,698 households in 2010, up from 9,161 in 2000. One person households changed by 8.8 percent between 2000 and 2010, while two person households changed by 13.3 percent. Three and four person households changed by -0.3 and -4.2 respectively, representing 15.4 percent and 13.8 percent of the population in 2010.

<b>Table II.13.39</b>					
<b>Households by Household Size</b>					
Cass County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	1,981	21.6%	2,156	22.2%	8.8%
Two Persons	3,278	35.8%	3,714	38.3%	13.3%
Three Persons	1,495	16.3%	1,491	15.4%	-0.3%
Four Persons	1,398	15.3%	1,339	13.8%	-4.2%
Five Persons	707	7.7%	639	6.6%	-9.6%
Six Persons	223	2.4%	248	2.6%	11.2%
Seven Persons or More	79	0.9%	111	1.1%	40.5%
<b>Total</b>	<b>9,161</b>	<b>100.0%</b>	<b>9,698</b>	<b>100.0%</b>	<b>5.9%</b>

Households by income is shown in Table II.13.40. Households earning more than \$100,000 per year represented 25.9 percent of households in 2016, compared to 8.4 percent in 2000. Households earning between \$50,000 and \$74,999 represented 20.2 percent of households in 2016, compared to 26.5 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 7.8 percent of households in 2016, compared to 9.2 percent in 2000.

<b>Table II.13.40</b>				
<b>Households by Income</b>				
Cass 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	841	9.2%	760	7.8%
\$15,000 to \$19,999	536	5.8%	341	3.5%
\$20,000 to \$24,999	558	6.1%	371	3.8%
\$25,000 to \$34,999	1,186	12.9%	736	7.6%
\$35,000 to \$49,999	1,839	20%	1,420	14.6%
\$50,000 to \$74,999	2,428	26.5%	1,959	20.2%
\$75,000 to \$99,999	1,013	11%	1,605	16.5%
\$100,000 or More	774	8.4%	2,514	25.9%
<b>Total</b>	<b>9,175</b>	<b>100.0%</b>	<b>9,706</b>	<b>100.0%</b>

Table II.13.41 shows households by year home built. Housing units built between 2000 and 2009, account for 14.4 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 18 percent, 8.7 percent, and 14.7, respectively. Housing units built prior to 1939 represented 24.7 percent of households in 2016.

<b>Table II.13.41</b>				
<b>Households by Year Home Built</b>				
Cass 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	2,528	27.6%	2,401	24.7%
1940 to 1949	431	4.7%	325	3.3%
1950 to 1959	674	7.4%	674	6.9%
1960 to 1969	939	10.2%	686	7.1%
1970 to 1979	1,873	20.4%	1,748	18%
1980 to 1989	978	10.7%	845	8.7%
1990 to 1999	1,738	19%	1,427	14.7%
2000 to 2009	.	.	1,401	14.4%
2010 or Later	.	.	199	2.1%
<b>Total</b>	<b>9,161</b>	<b>100.0%</b>	<b>9,706</b>	<b>100.0%</b>

The distribution of unit types by race are shown in Table II.13.42. An estimated 90.6 percent of white households occupy single-family homes, while 0 percent of black households do. Some 3.3 percent of white households occupy apartments, while 0 percent of black households do. An estimated 100 percent of Asian, and 100 percent of American Indian households occupy single-family homes.

<b>Table II.13.42</b>							
<b>Distribution of Units in Structure by Race</b>							
Cass County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	90.6%	0%	100%	100%	%	51.1%	100%
Duplex	0.8%	0%	0%	0%	%	28.9%	0%
Tri- or Four-Plex	1.7%	100%	0%	0%	%	0%	0%
Apartment	3.3%	0%	0%	0%	%	0%	0%
Mobile Home	3.6%	0%	0%	0%	%	20%	0%
Boat, RV, Van, Etc.	0%	0%	0%	0%	%	0%	0%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>%</b>	<b>100.0%</b>	<b>100.0%</b>

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.13.43. An estimated 15 percent of vacant units were for rent in 2010, a 34 percent change since 2000. In addition, some 15.1 percent of vacant units were for sale, a change of 55.1 percent between 2000 and 2010. "Other" vacant units represented 24 percent of vacant units in 2010. This is a change of 159.5 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.

<b>Table II.13.43</b>					
<b>Disposition of Vacant Housing Units</b>					
Cass County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	159	15.6%	213	15%	34%
For Sale	138	13.6%	214	15.1%	55.1%
Rented or Sold, Not Occupied	49	4.8%	92	6.5%	87.8%
For Seasonal, Recreational, or Occasional Use	541	53.1%	560	39.5%	3.5%
For Migrant Workers	0	0%	0	0%	%
Other Vacant	131	12.9%	340	24%	159.5%
<b>Total</b>	<b>1,018</b>	<b>100.0%</b>	<b>1,419</b>	<b>100.0%</b>	<b>39.4%</b>

The disposition of vacant units between 2010 and 2016 are shown in Table II.13.44. By 2016, for rent units accounted for 7.8 percent of vacant units, while for sale units accounted for 15.3 percent. “Other” vacant units accounted for 34.6 percent of vacant units, representing a total of 542 “other” vacant units.

<b>Table II.13.44</b>				
<b>Disposition of Vacant Housing Units</b>				
Cass County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	213	15%	122	7.8%
For Sale	214	15.1%	240	15.3%
Rented Not Occupied	26	1.8%	42	2.7%
Sold Not Occupied	66	4.7%	19	1.2%
For Seasonal, Recreational, or Occasional Use	560	39.5%	601	38.4%
For Migrant Workers	0	0%	0	0%
Other Vacant	340	24%	542	34.6%
<b>Total</b>	<b>1,419</b>	<b>100.0%</b>	<b>1,566</b>	<b>100.0%</b>

### Department of Property Assessment Division

The Department of Property Assessment Division (PAD) provided a database of residential property transactions over the last 19 years. Property transactions are primarily related to existing buildings, with very few for new construction. During fiscal years 1999 through 2017, there were 6,188 property transactions in Cass County. Of these, 5,908 were for single-family homes during this 19-year period, as shown in Table II.13.45.

<b>Table II.13.45</b>						
<b>Residential Property Transactions</b>						
Cass County						
Fiscal Years 1999–2017 PAD Data						
<b>Year</b>	<b>Single-Family</b>	<b>Mobile Home</b>	<b>Duplex</b>	<b>Townhome</b>	<b>Missing</b>	<b>Total</b>
1999	331	24	1	4	0	360
2000	303	37	0	4	1	345
2001	274	17	0	4	5	300
2002	327	19	3	2	8	359
2003	357	19	3	5	7	391
2004	453	19	15	1	3	491
2005	461	17	10	3	0	491
2006	424	9	10	0	0	443
2007	309	13	7	2	0	331
2008	241	1	0	0	7	249
2009	206	0	0	0	0	206
2010	244	0	0	0	0	244
2011	208	0	0	0	0	208
2012	245	0	0	0	0	245
2013	214	0	0	0	0	214
2014	345	0	0	0	0	345
2015	282	0	0	0	0	282
2016	295	0	0	0	0	295
2017	389	0	0	0	0	389
<b>Total</b>	<b>5,908</b>	<b>175</b>	<b>49</b>	<b>25</b>	<b>31</b>	<b>6,188</b>

The PAD data also include descriptions of the quality of the building, which refers to the grade of materials and workmanship used in the original construction. Of the 1,465 single-family home property transactions for units built before 1930, 1.7 percent of units were of low quality and 34.3 percent were of fair quality. Conversely, of the 704 homes built from 2001 through 2010, 0 percent of units were of low quality and 6.4 percent of fair quality. Table II.13.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

<b>Table II.13.46</b>										
<b>Single-Family Homes by Year Built and Quality of Materials and Workmanship</b>										
Cass County										
Fiscal Years 1999–2017 PAD Data										
<b>Quality</b>	<b>Before 1930</b>	<b>1931-1960</b>	<b>1961-1970</b>	<b>1971-1980</b>	<b>1981-1990</b>	<b>1991-2000</b>	<b>2001-2010</b>	<b>2011-2017</b>	<b>Missing</b>	<b>Total</b>
Low	25	11	4	2	2	0	0	0	1	45
Fair	503	340	158	341	90	126	45	5	1	1,609
Average	823	313	280	554	327	690	373	44	0	3,404
Good	107	8	20	69	58	233	257	38	1	791
Very Good	4	0	0	0	1	15	29	1	0	50
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	3	3	1	1	0	1	0	0	0	9
<b>Total</b>	<b>1,465</b>	<b>675</b>	<b>463</b>	<b>967</b>	<b>478</b>	<b>1,065</b>	<b>704</b>	<b>88</b>	<b>3</b>	<b>5,908</b>

In regard to the current condition of residential dwellings, of the same 1,465 single-family homes built before 1930, 11.9 percent of the homes were worn out or badly worn, and 47.4 percent were in average condition. Table II.13.47 provides details about the condition of single-family residential dwellings by year built.



<b>Table II.13.47</b> <b>Single-Family Homes by Year Built and Condition</b> Cass 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	25	2	4	1	1	1	0	0	0	34
Badly Worn	149	40	32	40	14	10	2	0	0	287
Average	694	457	319	714	393	955	655	86	1	4,274
Good	522	167	105	206	69	98	45	2	1	1,215
Very Good	71	5	1	4	0	1	2	0	0	84
Excellent	1	0	0	0	0	0	0	0	0	1
Missing	3	4	2	2	1	0	0	0	1	13
<b>Total</b>	<b>1,465</b>	<b>675</b>	<b>463</b>	<b>967</b>	<b>478</b>	<b>1,065</b>	<b>704</b>	<b>88</b>	<b>3</b>	<b>5,908</b>

### Housing Costs

Between 2010 and 2017, the average price of an existing single-family home changed from \$148,058 to \$196,170, a total increase of 32.5 percent, as shown in Table II.13.48.

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 Cass County ranged from \$93,553 for homes built before 1930 to \$233,408 for homes built from 2001 to 2010, and \$224,039 for the newest homes built between 2011 and 2017.<sup>54</sup> Homes built from 2001 through 2010 were also larger, averaging 1,759 square feet per unit. Table II.13.49, provides additional details about single-family homes.

<b>Table II.13.48</b> <b>Average Sales Price of Single-Family Homes</b> Cass County Fiscal Years 1999–2017 PAD Data	
Fiscal Year	Average Sales Price (\$)
1999	92,829
2000	87,057
2001	104,796
2002	128,204
2003	134,690
2004	143,968
2005	150,942
2006	159,175
2007	148,092
2008	154,053
2009	148,748
2010	148,058
2011	162,894
2012	171,658
2013	187,271
2014	180,052
2015	185,273
2016	184,328
2017	196,170
<b>Average</b>	<b>150,447</b>

<b>Table II.13.49</b> <b>Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot</b> Cass County Fiscal Years 1999–2017 PAD Data			
Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. <sup>55</sup> (\$)
Before 1930	93,553	1,413	66.22
1931-1960	94,109	1,110	84.81
1961-1970	136,153	1,284	106.01
1971-1980	141,344	1,312	107.76
1981-1990	179,043	1,484	120.63
1991-2000	205,124	1,631	125.78
2001-2010	233,408	1,759	132.7
2011-2017	224,039	1,719	130.36
<b>Average</b>	<b>150,447</b>	<b>1,443</b>	<b>104.29</b>

<sup>54</sup> When a manufactured home is placed on a permanent foundation, the Assessor considers the property a single-family dwelling. Hence, these property transactions are seen even though a single-family new construction permit was probably not issued for the manufactured home.

<sup>55</sup> 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.13.50. In 2016, an estimated 1.6 percent of households were overcrowded, and an additional 0.2 percent were severely overcrowded.

<b>Table II.13.50</b> <b>Overcrowding and Severe Overcrowding</b> Cass County 2000 Census SF3 & 2016 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
<b>Owner</b>							
2000 Census	7,233	99.1%	61	0.8%	7	0.1%	7,301
2016 Five-Year ACS	7,843	98.9%	68	0.9%	18	0.2%	7,929
<b>Renter</b>							
2000 Census	1,784	95.9%	44	2.4%	32	1.7%	1,860
2016 Five-Year ACS	1,694	95.3%	83	4.7%	0	0%	9,706
<b>Total</b>							
2000 Census	9,017	98.4%	105	1.1%	39	0.4%	9,161
2016 Five-Year ACS	9,537	98.3%	151	1.6%	18	0.2%	9,706

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 40 households with incomplete plumbing facilities in 2016, representing 0.4 percent of households in Cass County. This is compared to 0.4 percent of households lacking complete plumbing facilities in 2000.

<b>Table II.13.51</b> <b>Households with Incomplete Plumbing Facilities</b> Cass County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	9,121	9,666
Lacking Complete Plumbing Facilities	40	40
<b>Total Households</b>	<b>9,161</b>	<b>9,706</b>
<b>Percent Lacking</b>	<b>0.4%</b>	<b>0.4%</b>

There were 106 households lacking complete kitchen facilities in 2016, compared to 96 households in 2000. This was a change from 1 percent of households in 2000 to 1.1 percent in 2016.

<b>Table II.13.52</b> <b>Households with Incomplete Kitchen Facilities</b> Cass County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	9,065	9,600
Lacking Complete Kitchen Facilities	96	106
<b>Total Households</b>	<b>9,161</b>	<b>9,706</b>
<b>Percent Lacking</b>	<b>1%</b>	<b>1.1%</b>

Cost burden is defined as gross housing costs that range from 30.0 to 50.0 percent of gross household income; severe cost burden is defined as gross housing costs that exceed 50.0 percent of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent and selected electricity and natural gas energy charges.

In Cass County, 16.6 percent of households had a cost burden and 9 percent had a severe cost burden. Some 23.7 percent of renters were cost burdened, and 14.6 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 12.1 percent and a severe cost burden rate of 5.8 percent. Owner occupied households with a mortgage had a cost burden rate of 16.3 percent, and severe cost burden at 8.7 percent.

<b>Table II.13.53</b> <b>Cost Burden and Severe Cost Burden by Tenure</b> Cass County 2000 Census & 2016 Five-Year ACS Data									
Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
<b>Owner With a Mortgage</b>									
2000 Census	3,060	78.2%	618	15.8%	208	5.3%	25	0.6%	3,911
2016 Five-Year ACS	3,983	74.5%	872	16.3%	463	8.7%	29	0.5%	5,347
<b>Owner Without a Mortgage</b>									
2000 Census	1,464	89.9%	98	6%	41	2.5%	26	1.6%	1,629
2016 Five-Year ACS	2,118	82%	313	12.1%	151	5.8%	0	0%	2,582
<b>Renter</b>									
2000 Census	1,084	62.5%	310	17.9%	185	10.7%	156	9%	1,735
2016 Five-Year ACS	916	51.5%	422	23.7%	259	14.6%	180	10.1%	1,777
<b>Total</b>									
2000 Census	5,608	77.1%	1,026	14.1%	434	6%	207	2.8%	7,275
2016 Five-Year ACS	7,017	72.3%	1,607	16.6%	873	9%	209	2.2%	9,706

## Housing Problems by Income

Table II.13.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Cass County. As can be seen in 2017 the MFI was \$75,000, which compared to \$68,200 for the State of Nebraska.

<b>Table II.13.54</b> <b>Median Family Income</b> Cass County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	58,600	50,400
2001	62,400	53,400
2002	64,400	55,100
2003	63,300	55,400
2004	64,000	56,300
2005	65,250	57,400
2006	66,500	59,400
2007	64,800	58,200
2008	67,100	59,800
2009	69,900	62,000
2010	70,300	62,600
2011	70,600	63,500
2012	71,500	64,400
2013	72,700	64,600
2014	73,000	66,000
2015	72,800	66,800
2016	72,100	66,500
2017	75,000	68,200

Table II.13.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 1,115 owner-occupied and 435 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 590 owner-occupied 260 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 7,080 households without a housing problem.

**Table II.13.55**  
**Housing Problems by Income and Tenure**  
 Cass County  
 2010–2014 HUD CHAS Data

Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
<b>Owner-Occupied</b>						
Lacking complete plumbing or kitchen facilities	10	15	4	4	10	43
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	4	0	0	10	14
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	0	4	20	40	68
Housing cost burden greater than 50% of income (and none of the above problems)	210	190	140	30	20	590
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	60	205	315	250	285	1,115
Zero/negative income (and none of the above problems)	15	0	0	0	0	15
has none of the 4 housing problems	35	190	820	655	4,315	6,015
<b>Total</b>	<b>334</b>	<b>604</b>	<b>1,283</b>	<b>959</b>	<b>4,680</b>	<b>7,860</b>
<b>Renter-Occupied</b>						
Lacking complete plumbing or kitchen facilities	10	15	30	0	0	55
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)	4	20	35	15	4	78
Housing cost burden greater than 50% of income (and none of the above problems)	165	55	10	30	0	260
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	105	170	160	0	0	435
Zero/negative income (and none of the above problems)	15	0	0	0	0	15
has none of the 4 housing problems	75	105	320	135	430	1,065
<b>Total</b>	<b>374</b>	<b>365</b>	<b>555</b>	<b>180</b>	<b>434</b>	<b>1,908</b>
<b>Total</b>						
Lacking complete plumbing or kitchen facilities	20	30	34	4	10	98
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	4	0	0	10	14
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	8	20	39	35	44	146
Housing cost burden greater than 50% of income (and none of the above problems)	375	245	150	60	20	850
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	165	375	475	250	285	1,550
Zero/negative income (and none of the above problems)	30	0	0	0	0	30
has none of the 4 housing problems	110	295	1,140	790	4,745	7,080
<b>Total</b>	<b>708</b>	<b>969</b>	<b>1,838</b>	<b>1,139</b>	<b>5,114</b>	<b>9,768</b>

## Home Mortgage Loans

The FFEIC The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975. Data collected under the HMDA provide a comprehensive portrait of home loan activity, including information pertaining to home purchase loans, home improvement loans, and refinancing. For the analysis only owner-occupied originated loans for single-family units were considered. As can be seen in Table II.13.56, of the 927 loans in 2016, 433 loans were for Home Purchases, 108 were for Home Improvement and 386 were for refinancing.

<b>Table II.13.56</b>				
<b>Owner-Occupied Single-Family Home Loans by Loan Type</b>				
Cass County				
2008 – 2016 HMDA Data				
<b>Year</b>	<b>Home Purchase</b>	<b>Home Improvement</b>	<b>Refinancing</b>	<b>Total</b>
2008	257	118	413	788
2009	297	99	777	1,173
2010	237	74	740	1,051
2011	224	84	574	882
2012	304	89	820	1,213
2013	287	93	565	945
2014	334	93	267	694
2015	396	83	320	799
2016	433	108	386	927

Table II.13.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$153,895 and \$165,036 in 2012 and \$176,670 in 2016. Overall, average loans were \$130,792 in 2008 and \$158,917 in 2016.

<b>Table II.13.57</b>				
<b>Owner-Occupied Single-Family Home Loans by Average Loan Amount</b>				
Cass County				
2008 – 2016 HMDA Data				
<b>Year</b>	<b>Home Purchase</b>	<b>Home Improvement</b>	<b>Refinancing</b>	<b>Total</b>
2008	\$153,895	\$41,568	\$141,908	\$130,792
2009	\$142,902	\$33,404	\$154,646	\$141,440
2010	\$147,456	\$43,838	\$154,576	\$145,173
2011	\$137,955	\$35,131	\$148,575	\$135,074
2012	\$165,036	\$54,831	\$156,011	\$150,849
2013	\$164,547	\$49,849	\$147,579	\$143,114
2014	\$176,407	\$52,860	\$128,831	\$141,548
2015	\$175,149	\$62,084	\$164,041	\$158,955
2016	\$176,670	\$58,963	\$166,969	\$158,917

Table II.13.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$39,551,000 and \$50,171,000 in 2012 and \$76,498,000 in 2016. Overall, average loans were \$103,064,000 in 2008 and \$147,316,000 in 2016.

<b>Table II.13.58</b>				
<b>Total Volume of Owner-Occupied Single-Family Loans</b>				
Cass County				
2008 – 2016 HMDA Data				
<b>Year</b>	<b>Home Purchase</b>	<b>Home Improvement</b>	<b>Refinancing</b>	<b>Total</b>
2008	39,551,000	4,905,000	58,608,000	103,064,000
2009	42,442,000	3,307,000	120,160,000	165,909,000
2010	34,947,000	3,244,000	114,386,000	152,577,000
2011	30,902,000	2,951,000	85,282,000	119,135,000
2012	50,171,000	4,880,000	127,929,000	182,980,000
2013	47,225,000	4,636,000	83,382,000	135,243,000
2014	58,920,000	4,916,000	34,398,000	98,234,000
2015	69,359,000	5,153,000	52,493,000	127,005,000
2016	76,498,000	6,368,000	64,450,000	147,316,000

### 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.13.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Cass County. The number of completed surveys increased from 14 in 2016 to 23 in 2017. Between 2016 and 2017 the vacancy rate for all units decreased by 3 percentage points and was at 2 percent in 2017.

Table II.13.60 shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 41 single-family units in Cass County, with 1 of them available. This

translates into a vacancy rate of 2.4 percent in Cass County, which compares to a single-family vacancy rate of 3.9 percent for the State of Nebraska. There were 214 apartment units reported in the survey, with 3 of them available, which resulted in a vacancy rate of 1.4 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 4.1 percent.

<b>Table II.13.59</b>				
<b>Survey of Rental Properties</b>				
Cass County				
2002–2017 Survey of Rental Properties				
<b>Year</b>	<b>Completed Surveys</b>	<b>Total Units</b>	<b>Vacancy Rate</b>	<b>Absorption Rate</b>
2002	3	293	3.1	38.8
2003	6	190	13.2	20.4
2004	11	308	10.7	34.5
2005	10	447	4.5	18
2006	14	294	8.8	43.8
2007	16	359	12.8	46.8
2008	26	589	5.6	57.5
2009	21	267	8.6	34.1
2010	24	385	7.5	37.7
2011	24	366	6	35.7
2012	25	204	6.9	29.6
2013	27	459	5.2	47.5
2014	23	291	4.5	120
2015	12	468	1.7	50
2016	14	322	5	20.3
2017	23	403	2	15.9

<b>Table II.13.60</b> <b>Rental Vacancy Survey by Type</b> Cass County 2017 Survey of Rental Properties				
Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single-Family	41	1	2.4%	5.1%
Apartments	214	3	1.4%	3.4%
Mobile Homes	0	0	%	10%
“Other” Units	6	0	0%	.
Don't Know	142	4	2.8%	6.1%
<b>Total</b>	<b>403</b>	<b>8</b>	<b>2%</b>	<b>4.1%</b>

Table II.13.61, reports units by number of bedrooms. Three bedroom units were the most common type of reported single-family unit, with 14 units. The most common apartment units were one bedroom units, with 61 units.

<b>Table II.13.61</b> <b>Rental Units by Number of Bedrooms</b> Cass 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	61	0	0	.	61
Two	14	35	0	4	.	53
Three	14	0	0	2	.	16
Four	5	0	0	0	.	5
Don't Know	8	118	0	0	142	268
<b>Total</b>	<b>41</b>	<b>214</b>	<b>0</b>	<b>6</b>	<b>142</b>	<b>403</b>

Table II.13.62 displays the vacancy rate of single-family units by the number of bedrooms. Three bedroom units were the most common type of reported single-family unit, which had a vacancy rate of 0 percent.

<b>Table II.13.62</b> <b>Single-Family Units by Number of Bedrooms</b> Cass County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	0	0	%
Two	14	1	7.1%
Three	14	0	0%
Four	5	0	0%
Don't know	8	0	0%
<b>Total</b>	<b>41</b>	<b>1</b>	<b>2.4%</b>

Table II.13.63 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were one bedroom units, which had a vacancy rate of 0 percent.



<b>Table II.13.63</b> <b>Apartment Units by Number of Bedrooms</b> Cass County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	61	0	0%
Two	35	3	8.6%
Three	0	0	%
Four	0	0	%
Don't know	118	0	0%
<b>Total</b>	<b>214</b>	<b>3</b>	<b>1.4%</b>

Average market-rate rents by unit type are shown in Table II.13.64. 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.

<b>Table II.13.64</b> <b>Average Market Rate Rents by Number of Bedrooms</b> Cass County 2017 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	\$	\$	\$	\$	\$
One	\$	\$	\$	\$	\$
Two	\$665	\$700.5	\$	\$550	\$660.1
Three	\$800	\$720	\$	\$650	\$723.3
Four	\$900	\$	\$	\$	\$900
Don't know	\$789.4	\$587.5	\$737	\$	
<b>Total</b>	<b>\$740.6</b>	<b>\$646.5</b>	<b>\$737</b>	<b>\$668.5</b>	<b>\$710.9</b>

Table II.13.65 shows vacancy rates for single-family units by average rental rates for Cass County. The most common rent for single-family units was \$1,000 to \$1,250 dollars and units in this price range had a vacancy rate of 0 percent.

<b>Table II.13.65</b> <b>Single-Family Market Rate Rents by Vacancy Status</b> Cass County 2017 Survey of Rental Properties			
Average Rents	Single-Family Units	Available Single-Family Units	Vacancy Rate
Less Than \$500	0	0	%
\$500 to \$750	14	1	7.1%
\$750 to \$1,000	9	0	0%
\$1,000 to \$1,250	14	0	0%
\$1,250 to \$1,500	0	0	%
Above \$1,500	0	0	%
Missing	4	0	0%
<b>Total</b>	<b>41</b>	<b>1</b>	<b>2.4%</b>



The average rent and availability of apartment units is displayed in Table II.13.66. The most common rent for apartments was \$500 to \$750 dollars and the units in this price range had a vacancy rate of 3.8 percent.

<b>Table II.13.66</b> <b>Apartment Market Rate Rents by Vacancy Status</b> Cass County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	0	0	%
\$500 to \$750	80	3	3.8%
\$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	134	0	0%
<b>Total</b>	<b>214</b>	<b>3</b>	<b>1.4%</b>

Respondents were asked if utilities are included in the rent and, as shown in Table II.13.67, 6 respondents, or 37.5 percent, included some sort of utility in the rent.

<b>Table II.13.67</b> <b>Are there any utilities included with the rent?</b> Cass County 2017 Survey of Rental Properties	
Period	Respondent
Yes	6
No	10
<b>% Offering Utilities</b>	<b>37.5%</b>

The type of utility included in the rent is shown in Table II.13.68. There were 2 respondents who included electricity, 3 respondents who included natural gas, 6 respondents who included water and sewer and 4 respondents included trash collection in the rent.

<b>Table II.13.68</b> <b>Which utilities are included with the rent?</b> Cass County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	2
Natural Gas	3
Water/Sewer	6
Trash Collection	4

Table II.13.69 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 10 persons on the wait list.

<b>Table II.13.69</b> <b>Do you keep a waiting list?</b> Cass County 2017 Survey of Rental Properties	
Period	Respondent
Yes	4
No	10
<b>Waitlist Size</b>	<b>10</b>

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.13.70 most respondents indicated there was moderate need for the renovation of existing family units and no need for the renovation of existing apartment units.

<b>Table II.13.70</b> <b>How would you rate the need for renovation of existing units in the city?</b> Cass County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	2	2	2	2
Low Need	0	0		
Moderate Need	3	2	2	2
High Need	2	2	1	2
Extreme Need	3	2	2	2

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.13.71 most respondents indicated there was extreme need for the construction of new family units and extreme need for the construction of new apartment units.

<b>Table II.13.71</b> <b>How would you rate the need for construction of new units in the city?</b> Cass County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	2	2	2	1
Low Need	1	0		
Moderate Need	1	0		
High Need	2	2	1	2
Extreme Need	4	4	4	4



