

**VOLUME II:
CEDAR COUNTY**

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Cedar County

DEMOGRAPHICS

Population Estimates

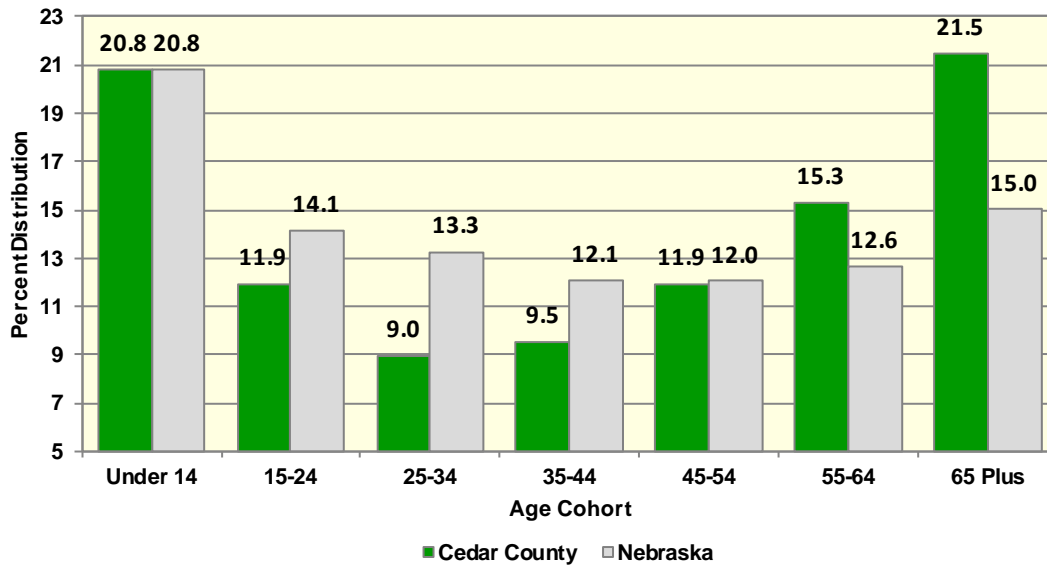
The Census Bureau's current census estimates indicate that Cedar County's population decreased from 8,852 in 2010 to 8,671 in 2016, or by -2 percent. This compares to a statewide population change of 4.4 percent over the period. The number of people from 25 to 34 years of age decreased by 0.1 percent, and the number of people from 55 to 64 years of age increased by 17.9 percent. The white population decreased by 2.8 percent, while the black population increased by 114.3 percent. The Hispanic population increased from 113 to 161 people between 2010 and 2016 or by 42.5 percent. These data are presented in Table II.14.1.

Table II.14.1						
Profile of Population Characteristics						
Cedar County vs. State of Nebraska						
2010 Census and 2016 Current Census Estimates						
Subject	Cedar County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	8,852	8,671	-2%	1,826,341	1,907,116	4.4%
Age						
0 to 14 years	1,820	1,805	-0.8%	383,542	396,601	3.4%
15 to 24 years	980	1,036	5.7%	258,206	269,442	4.4%
25 to 34 years	780	779	-0.1%	245,176	252,946	3.2%
35 to 44 years	909	828	-8.9%	220,838	230,528	4.4%
45 to 54 years	1,434	1,036	-27.8%	258,726	229,683	-11.2%
55 to 64 years	1,125	1,326	17.9%	213,176	241,172	13.1%
65 and Over	1,804	1,861	3.2%	246,677	286,744	16.2%
Race						
White	8,767	8,519	-2.8%	1,649,264	1,694,976	2.8%
Black	7	15	114.3%	85,971	94,620	10.1%
American Indian and Alaskan Native	23	36	56.5%	23,418	27,318	16.7%
Asian	7	12	71.4%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	0	0	0%	2,061	2,425	17.7%
Two or more races	48	89	85.4%	32,305	40,495	25.4%
Ethnicity (of any race)						
Hispanic or Latino	113	161	42.5%	167,405	203,320	21.5%

Table II.14.2, presents the population of Cedar County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 4,500 males, who accounted for 50.8 percent of the population, and the remaining 49.2 percent, or 4,352 persons, were female. In 2016, the number of males was 4,374 persons, and accounted for 50.4 percent of the population, with the remaining 49.6 percent, or 4,297 persons being female.

Table II.14.2 Population by Age and Gender Cedar 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	974	846	1,820	967	838	1,805	-0.8%
15 to 24 years	536	444	980	531	505	1,036	5.7%
25 to 34 years	413	367	780	409	370	779	-0.1%
35 to 44 years	455	454	909	426	402	828	-8.9%
45 to 54 years	728	706	1,434	509	527	1,036	-27.8%
55 to 64 years	612	513	1,125	687	639	1,326	17.9%
65 and Over	782	1,022	1,804	845	1,016	1,861	-2.0%
Total	4,500	4,352	8,852	4,374	4,297	8,671	-2%
% of Total	50.8%	49.2%	.	50.4%	49.6%	.	

**Diagram II.14.1
Age Distribution**
Cedar 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.14.3, from April 2000 to July 2009, Cedar County natural increase was estimated to be 17 people. Cedar County has been experiencing net out-migration, with 1,270 persons leaving the county in the last nine years.⁵⁶ The 2016 population estimates showed a natural increase of 42 persons. Between 2010 and 2016, Cedar County’s population decreased to 8,671 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 Cedar County increased from 1 persons in 2015 to 10 persons in 2016, with an additional net movement of -14 in the first six months of 2017. The driver’s license total exchanges for the last 16 years are presented in Table II.14.4.

Table II.14.3	
Population Change	
Cedar County	
1980–2010 Census and Intercensal Data	
1980 Population	11,375
Natural Increase 80–90	633
Net Migration 80–90	-1,877
1990 Population	10,131
Natural Increase 90–00	153
Net Migration 90–00	-669
2000 Population	9,615
Natural Increase 00–09	17
Net Migration 00–09	-1,270
2009 Population Estimate	8,362
2010 Population	8,852
Natural Increase 10–16	42
Net Migration 10–16	-223
2016 Population Estimate	8,671

Table II.14.4			
Driver's Licenses Exchanged and Surrendered			
Cedar County			
2001–First half of 2017 DOT Data			
Year	In-Migrants	Out-Migrants	Net Change
Calendar 2001	57	131	-74
Calendar 2002	79	101	-22
Calendar 2003	76	77	-1
Calendar 2004	72	95	-23
Calendar 2005	79	105	-26
Calendar 2006	74	104	-30
Calendar 2007	91	97	-6
Calendar 2008	88	108	-20
Calendar 2009	67	87	-20
Calendar 2010	133	127	6
Calendar 2011	99	80	19
Calendar 2012	87	119	-32
Calendar 2013	60	116	-56
Calendar 2014	89	98	-9
Calendar 2015	100	99	1
Calendar 2016	123	113	10
First Half of 2017	31	45	-14

⁵⁶ 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 Cedar County increased by 1.8 percent from 1,637 in 2016 to 1,666 in 2017, as shown in Table II.14.5. The number of school-age children 5 to 11 years of age increased from 799 in 2016 to 808 in 2017.

Census Demographic Data

In the 1980, 1990, and 2000 decennial censuses, the Census Bureau released several tabulations in addition to the full SF1 100 percent count data including the one-in-six SF3 sample. These additional samples, such as the SF3, asked supplementary questions regarding income and household attributes that were not asked in the 100 percent count. In the 2010 decennial census, the Census Bureau did not collect additional sample data, such as the SF3, and thus many important housing and income concepts are not available in the 2010 Census.

To study these important concepts the Census Bureau distributes the American Community Survey every year to a sample of the population and quantifies the results as one-, three- and five-year averages. The one-year sample only includes responses from the year the survey was implemented, while the five-year sample includes responses over a five-year period. Since the five-year estimates include more responses, the estimates can be tabulated down to the Census tract level, and considered more robust than the one or three year sample estimates.

Population Characteristics

Table II.14.6, shows population by age for the 2000 and 2010 Census. The population changed by -7.9 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -6.4 percent to a total of 1,804 persons in 2010. Those aged 25 to 34 changed by -16.1 percent, and those aged under 5 changed by 4.8 percent.

Year	Age Group			Total
	5–11	11–13	14–18	
1992	1,378	358	847	2,583
1993	1,362	381	859	2,602
1994	1,345	419	872	2,636
1995	1,349	424	922	2,695
1996	1,365	367	956	2,688
1997	1,314	389	952	2,655
1998	1,266	399	948	2,613
1999	1,202	379	974	2,555
2000	1,163	372	970	2,505
2001	1,132	367	962	2,461
2002	1,021	363	930	2,314
2003	961	349	940	2,250
2004	960	326	920	2,206
2005	879	309	876	2,064
2006	849	267	858	1,974
2007	816	264	818	1,898
2008	792	270	783	1,845
2009	807	261	714	1,782
2010	832	235	685	1,752
2011	838	229	680	1,747
2012	844	236	638	1,718
2013	837	226	644	1,707
2014	828	250	628	1,706
2015	857	226	604	1,687
2016	799	243	595	1,637
2017	808	249	609	1,666

Table II.14.6					
Population by Age					
Cedar County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	582	6.1%	610	6.9%	4.8%
5 to 19	2,489	25.9%	1,837	20.8%	-26.2%
20 to 24	334	3.5%	353	4%	5.7%
25 to 34	930	9.7%	780	8.8%	-16.1%
35 to 54	2,549	26.5%	2,343	26.5%	-8.1%
55 to 64	804	8.4%	1,125	12.7%	39.9%
65 or Older	1,927	20%	1,804	20.4%	-6.4%
Total	9,615	100.0%	8,852	100.0%	-7.9%

The elderly population is further explored in Table II.14.7. Those aged 65 to 66 changed by 7.1 percent between 2000 and 2010, resulting in a population of 165 persons. Those aged 85 or older changed by -0.3 percent during the same time period, and resulted in 345 persons over age 85 in 2010.

Table II.14.7					
Elderly Population by Age					
Cedar County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	154	8%	165	9.1%	7.1%
67 to 69	269	14%	227	12.6%	-15.6%
70 to 74	468	24.3%	366	20.3%	-21.8%
75 to 79	379	19.7%	356	19.7%	-6.1%
80 to 84	311	16.1%	345	19.1%	10.9%
85 or Older	346	18%	345	19.1%	-0.3%
Total	1,927	100.0%	1,804	100.0%	-6.4%

Population by race and ethnicity is shown in Table II.14.8, with the white population representing 98.3 percent in 2010. The black population changed by -30 percent, representing 0.1 percent of the population in 2010. The American Indian and Asian populations represented 0.2 and 0.1 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 175.6 percent between 2000 and 2010, compared to the -8.7 percent growth rate for non-Hispanics.

Table II.14.8					
Population by Race and Ethnicity					
Cedar County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	9,526	99.1%	8,703	98.3%	-8.6%
Black	10	0.1%	7	0.1%	-30%
American Indian	19	0.2%	22	0.2%	15.8%
Asian	4	0%	7	0.1%	75%
Native Hawaiian/ Pacific Islander	1	0%	0	0%	-100%
Other	17	0.2%	52	0.6%	205.9%
Two or More Races	38	0.4%	61	0.7%	60.5%
Total	9,615	100.0%	8,852	100.0%	-7.9%
Hispanic	41	0.4%	113	1.3%	175.6%
Non-Hispanic	9,574	99.6%	8,739	98.7%	-8.7%

Population by race and ethnicity through 2016 is shown in Table II.14.9. The white population represented 98.6 percent of the population in 2016, compared with black population accounting for 0.1 percent of the population. Hispanic population represented 1.7 percent of the population in 2016.

Table II.14.9				
Population by Race and Ethnicity				
Cedar County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	8,703	98.3%	8,534	98.6%
Black	7	0.1%	5	0.1%
American Indian	22	0.2%	64	0.7%
Asian	7	0.1%	7	0.1%
Native Hawaiian/ Pacific Islander	0	0%	2	0%
Other	52	0.6%	7	0.1%
Two or More Races	61	0.7%	38	0.4%
Total	8,852	100.0%	8,657	100.0%
Non-Hispanic	8,739	98.7%	8,511	98.3%
Hispanic	113	1.3%	146	1.7%

The population by race is broken down further by ethnicity in Table II.14.10. While the white non-Hispanic population changed by -8.9 percent between 2000 and 2010, the white Hispanic population changed by 109.5 percent. The black non-Hispanic population changed by -30 percent.

Table II.14.10					
Population by Race and Ethnicity					
Cedar County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	9,505	99.3%	8,659	99.1%	-8.9%
Black	10	0.1%	7	0.1%	-30%
American Indian	19	0.2%	21	0.2%	10.5%
Asian	4	0%	7	0.1%	75%
Native Hawaiian/ Pacific Islander	1	0%	0	0%	-100%
Other	1	0%	0	0%	-100%
Two or More Races	34	0.4%	45	0.5%	32.4%
Total Non-Hispanic	9,574	100.0%	8,739	100.0%	-8.7%
Hispanic					
White	21	51.2%	44	38.9%	109.5%
Black	0	0%	0	0%	%
American Indian	0	0%	1	0.9%	%
Asian	0	0%	0	0%	%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	16	39%	52	46%	225%
Two or More Races	4	9.8%	16	14.2%	300%
Total Hispanic	41	100.0%	113	100.0%	175.6%
Total Population	9,615	100.0%	8,852	100.0%	-7.9%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.14.11. During this time, the total non-Hispanic population was 8,511 persons in 2016. The Hispanic population was 146.

Table II.14.11				
Population by Race and Ethnicity				
Cedar County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	8,659	99.1%	8,405	98.8%
Black	7	0.1%	5	0.1%
American Indian	21	0.2%	64	0.8%
Asian	7	0.1%	4	0%
Native Hawaiian/ Pacific Islander	0	0%	2	0%
Other	0	0%	0	0%
Two or More Races	45	0.5%	31	0.4%
Total Non-Hispanic	8,739	100.0%	8,511	100.0%
Hispanic				
White	44	38.9%	129	88.4%
Black	0	0%	0	0%
American Indian	1	0.9%	0	0%
Asian	0	0%	3	2.1%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	52	46%	7	4.8%
Two or More Races	16	14.2%	7	4.8%
Total Hispanic	113	100.0	146	100.0%
Total Population	8,852	100.0%	8,657	100.0%

Households by type and tenure are shown in Table II.14.12. Family households represented 68.5 percent of households, while non-family households accounted for 31.5 percent. These changed from 70.1 and 29.9 percent, respectively.

Table II.14.12				
Household Type by Tenure				
Cedar County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	2,480	70.1%	2,447	68.5%
Married-Couple Family	2,210	89.1%	2,191	89.5%
Owner-Occupied	1,970	89.1%	1,987	90.7%
Renter-Occupied	240	10.9%	204	9.3%
Other Family	270	10.9%	256	11%
Male Householder, No Spouse Present	105	38.9%	98	41%
Owner-Occupied	75	71.4%	49	50%
Renter-Occupied	30	28.6%	49	50%
Female Householder, No Spouse Present	165	61.1%	158	64.5%
Owner-Occupied	116	70.3%	110	69.6%
Renter-Occupied	49	29.7%	48	30.4%
Non-Family Households	1,059	29.9%	1,124	31.5%
Owner-Occupied	706	66.7%	723	64.3%
Renter-Occupied	353	33.3%	401	35.7%
Total	3,539	100.0%	3,571	100.0%

The group quarters population was 144 in 2010, compared to 186 in 2000.

Table II.14.13					
Group Quarters Population					
Cedar 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	6	3.2%	4	2.8%	-33.3%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	180	96.8%	140	97.2%	-22.2%
Other Institutions	0	0%	0	0%	%
Total	186	100.0%	144	100.0%	-22.6%
Non-Institutionalized					
College Dormitories	0	%	0	%	%
Military Quarters	0	%	0	%	%
Other Non-Institutionalized	0	%	0	%	%
Total	0	100.0%	0	100.0%	%
Group Quarters Population	186	100.0%	144	100.0%	-22.6%

The number of foreign born persons are shown in Table II.14.14. An estimated 0.1 percent of the population was born in Ireland with 0.1 percent born in Mexico.

Table II.14.14			
Place of Birth for the Foreign-Born Population			
Cedar County			
2016 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 country of origin	Ireland	9	0.1%
#2 country of origin	Mexico	5	0.1%
#3 country of origin	Canada	4	0%
#4 country of origin	Korea	3	0%
#5 country of origin	Bulgaria	2	0%
#6 country of origin	England	2	0%
#7 country of origin	Poland	2	0%
#8 country of origin	El Salvador	1	0%
#9 country of origin	Philippines	1	0%
#10 country of origin	Afghanistan	0	0%

Limited English Proficiency and the language spoken at home are shown in Table II.14.15. An estimated 0.2 percent of the population speaks Spanish at home, followed by 0.1 percent speaking German or other West Germanic languages.

Table II.14.15 Limited English Proficiency and Language Spoken at Home Cedar County 2016 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 LEP Language	Spanish	18	0.2%
#2 LEP Language	German or other West Germanic languages	6	0.1%
#3 LEP Language	French, Haitian, or Cajun	3	0%
#4 LEP Language	Arabic	0	0%
#5 LEP Language	Chinese	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.14.16. Some 13.5 percent of the population was disabled in 2000, or a total of 1,194 persons. The disability rate was highest for those over 65, with 32.8 percent disabled.

Table II.14.16 Disability by Age Cedar County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	76	4.1%
16 to 64	542	10.4%
65 and older	576	32.8%
Total	1,194	13.5%

Table II.14.17 shows disability by type in 2000. There were 542 physical disabilities in 2000, some 325 employment disabilities, and 459 go-outside-home disabilities.

Table II.14.17 Total Disabilities Tallied: Aged 5 and Older Cedar County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	234
Physical disability	542
Mental disability	273
Self-care disability	134
Employment disability	325
Go-outside-home disability	459
Total	1,967



Disability by age, as estimated by the 2016 ACS, is shown in Table II.14.18. The disability rate for females was 9 percent, compared to 11.9 percent for males. The disability rate changed precipitously higher with age, with 37.2 percent of those over 75 experiencing a disability.

Table II.14.18						
Disability by Age						
Cedar 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%	5	2%	5	0.9%
5 to 17	50	5.9%	29	3.8%	79	4.9%
18 to 34	43	5.8%	19	3%	62	4.5%
35 to 64	144	8.6%	104	6.5%	248	7.6%
65 to 74	115	27.8%	49	12.5%	164	20.3%
75 or Older	167	42.8%	166	32.8%	333	37.2%
Total	519	11.9%	372	9%	891	10.5%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.14.19. Some 5 percent have an ambulatory disability, 2.7 have an independent living disability, and 1.3 percent have a self-care disability.

Table II.14.19		
Total Disabilities Tallied: Aged 5 and Older		
Cedar County		
2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	396	4.7%
Vision disability	114	1.3%
Cognitive disability	165	2.1%
Ambulatory disability	397	5%
Self-Care disability	104	1.3%
Independent living disability	169	2.7%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.14.20 and Table II.14.21. In 2016, some 4,584 persons were employed and 85 were unemployed. This totaled a labor force of 4,669 persons. The unemployment rate for Cedar County was estimated to be 1.8 in 2016.

Table II.14.20	
Employment, Labor Force and Unemployment	
Cedar County	
2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	4,584
Unemployed	85
Labor Force	4,669
Unemployment Rate	1.8%

In 2016, 93.4 percent of households in Cedar County had a high school education or greater.

Table II.14.21	
High School or Greater Education	
Cedar County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	3,337
Total Households	3,571
Percent High School or Above	93.4%

As seen in Table II.14.22, 36.8 percent of the population had a high school diploma or equivalent, another 38.6 percent have some college, 12.3 percent have a Bachelor's Degree, and 4.5 percent of the population had a graduate or professional degree.

Table II.14.22		
Educational Attainment		
Cedar County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	510	7.8%
High School or Equivalent	2,394	36.8%
Some College or Associates Degree	2,515	38.6%
Bachelor's Degree	804	12.3%
Graduate or Professional Degree	291	4.5%
Total Population Above 18 years	6,514	100.0%

ECONOMICS

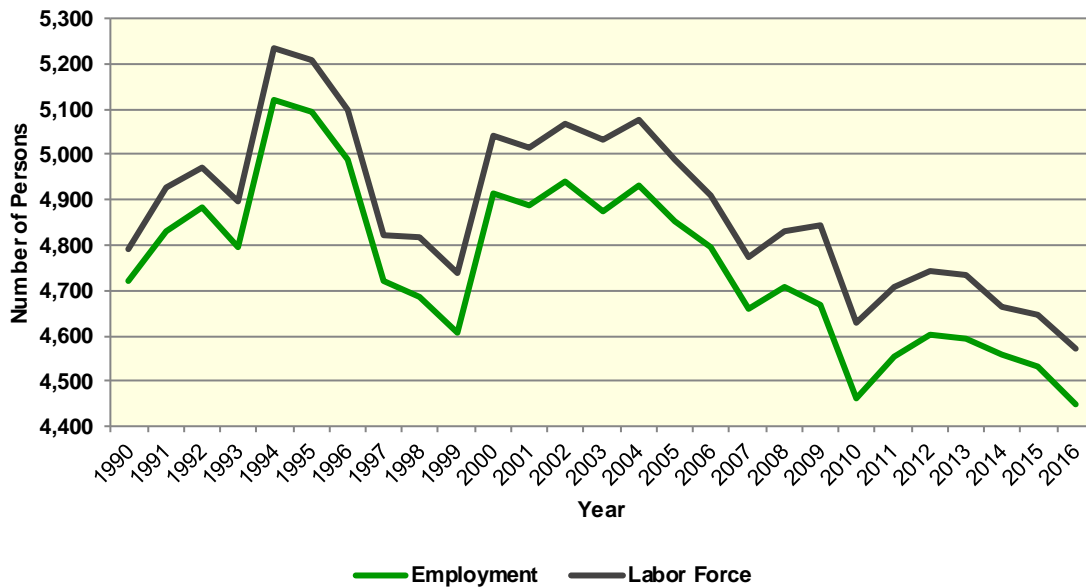
Labor Force

Table II.14.23, shows the labor force statistics for Cedar County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1990 with a rate of 1.5. The highest level of unemployment occurred during 2009 rising to a rate of 3.6. 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 Cedar County increased from 2.4 percent in 2015 to 2.7 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.14.23 Labor Force Statistics Cedar County 1990 - 2016 BLS Data					
Year	Cedar County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	71	4,719	4,790	1.5%	2.3%
1991	95	4,833	4,928	1.9%	2.7%
1992	88	4,882	4,970	1.8%	2.9%
1993	101	4,796	4,897	2.1%	2.8%
1994	112	5,122	5,234	2.1%	2.6%
1995	113	5,094	5,207	2.2%	2.6%
1996	108	4,990	5,098	2.1%	2.7%
1997	101	4,719	4,820	2.1%	2.5%
1998	130	4,687	4,817	2.7%	2.6%
1999	128	4,609	4,737	2.7%	2.8%
2000	125	4,915	5,040	2.5%	2.8%
2001	126	4,890	5,016	2.5%	3.1%
2002	131	4,939	5,070	2.6%	3.6%
2003	157	4,875	5,032	3.1%	3.9%
2004	145	4,933	5,078	2.9%	3.9%
2005	136	4,853	4,989	2.7%	3.8%
2006	114	4,794	4,908	2.3%	3.1%
2007	116	4,660	4,776	2.4%	3%
2008	122	4,707	4,829	2.5%	3.3%
2009	176	4,668	4,844	3.6%	4.6%
2010	165	4,462	4,627	3.6%	4.6%
2011	155	4,554	4,709	3.3%	4.4%
2012	138	4,603	4,741	2.9%	4%
2013	141	4,592	4,733	3%	3.8%
2014	109	4,557	4,666	2.3%	3.3%
2015	112	4,533	4,645	2.4%	3%
2016	123	4,447	4,570	2.7%	3.2%

Diagram II.14.2, shows the employment and labor force for Cedar County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 4,447 persons, with the labor force reaching 4,570, indicating there were a total of 123 unemployed persons.

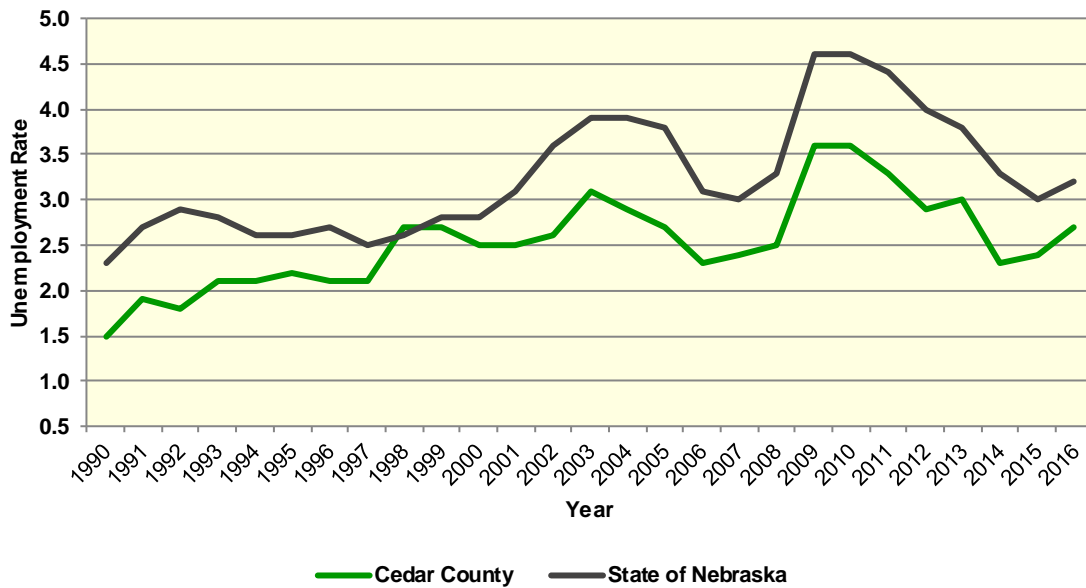
Diagram II.14.2
Employment and Labor Force
 Cedar County
 1990 – 2016 BLS Data



Unemployment

Diagram II.14.3, shows the unemployment rate for both the State and Cedar County. During the 1990’s the average rate for Cedar County was 2.1, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 2.7, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 2.9. Over the course of the entire period Cedar County had an average unemployment rate lower than the state, 2.5 percent for Cedar County, versus 3.3 statewide.

Diagram II.14.3
Annual Unemployment Rate
 Cedar 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.14.24, shows total real earnings by industry for Cedar County. In the most recent 2016 estimate, the farm industry had the largest total real earnings, with total real earnings reaching 117,366,000 dollars. Between 2015 and 2016 the information industry saw the largest percentage increase, rising by 13.4 percent to 5,616,000 dollars.

Table II.14.24
Real Earnings by Industry
 Cedar 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	62,739	83,871	162,828	70,740	194,729	134,313	118,829	117,366	-1.2
Forestry, fishing, related activities, and other	0	3,583	0	3,657	0	0	0	0	0
Mining	695	459	251	208	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	11,622	15,350	15,513	16,240	16,668	16,741	15,919	15,312	-3.8
Manufacturing	14,599	9,971	11,998	13,300	13,876	16,366	17,811	14,699	-17.5
Wholesale trade	8,693	11,391	12,987	13,580	14,294	15,554	15,744	15,108	-4
Retail trade	7,301	13,619	15,019	15,071	10,900	10,024	8,953	8,855	-1.1
Transportation and warehousing	8,370	0	0	0	0	0	0	0	0
Information	1,315	2,335	2,244	2,282	2,007	1,953	1,611	1,827	13.4
Finance and insurance	6,600	11,414	8,908	10,383	8,294	9,063	9,045	9,044	0
Real estate and rental and leasing	977	2,981	3,521	7,142	9,696	10,480	10,564	9,910	-6.2
Professional and technical services	0	3,046	3,627	3,965	3,944	4,269	4,338	4,332	-0.1
Management of companies and enterprises	0	55	69	0	-313	-751	-444	0	-100
Administrative and waste services	0	2,109	2,374	2,422	2,471	2,249	2,134	1,986	-6.9
Educational services	2,110	2,181	2,193	2,070	2,011	2,061	2,029	0	-100
Health care and social assistance	7,953	8,166	8,287	8,682	9,006	8,576	8,876	0	-100
Arts, entertainment, and recreation	350	345	327	312	465	875	895	949	6.1
Accommodation and food services	1,391	1,049	1,113	1,033	1,205	1,196	1,197	1,188	-0.7
Other services, except public administration	8,709	10,756	11,421	12,178	11,749	11,743	11,894	11,557	-2.8
Government and government enterprises	30,821	36,873	36,931	35,934	34,563	35,757	37,892	38,893	2.6
Total	180,997	231,621	319,362	237,940	354,222	300,807	285,101	279,127	-2.1



Table II.14.25, shows the total employment by industry for Cedar County. The most recent estimates show the farm industry was the largest employer in Cedar County, with employment reaching 1,042 jobs in 2016. Between 2015 and 2016 the management of companies and enterprises industry saw the largest percentage increase, rising by 15.4 percent to 15 jobs.

Table II.14.25
Employment by Industry
Cedar County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	1,223	1,042	1,054	1,019	1,023	1,013	1,073	1,042	-2.9
Forestry, fishing, related activities, and other	0	101	0	125	0	0	0	0	0
Mining	16	21	14	16	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	347	340	323	321	328	354	324	310	-4.3
Manufacturing	318	202	218	238	255	263	285	234	-17.9
Wholesale trade	192	222	254	269	275	282	290	280	-3.4
Retail trade	454	458	480	467	471	459	460	462	0.4
Transportation and warehousing	223	0	0	0	0	0	0	0	0
Information	38	59	55	57	59	56	52	52	0
Finance and insurance	226	287	317	318	305	287	278	283	1.8
Real estate and rental and leasing	68	117	109	133	145	164	174	183	5.2
Professional and technical services	0	114	133	142	133	149	141	145	2.8
Management of companies and enterprises	0	13	0	0	12	0	13	15	15.4
Administrative and waste services	0	120	105	83	82	85	95	93	-2.1
Educational services	82	76	74	69	69	74	72	0	-100
Health care and social assistance	376	329	328	358	365	335	353	0	-100
Arts, entertainment, and recreation	31	31	24	25	29	31	37	38	2.7
Accommodation and food services	134	115	125	114	112	129	135	136	0.7
Other services, except public administration	274	288	301	299	305	294	307	316	2.9
Government and government enterprises	794	752	741	735	713	732	732	735	0.4
Total	5,128	4,961	5,048	5,056	5,102	5,130	5,210	5,127	-1.6



Table II.14.26, shows the real average earnings per job by industry for Cedar County. These figures are calculated by dividing the Total Real Earning displayed in Table II.14.24 and Table II.14.25, by Industry. In 2016, the farm industry had the highest average earnings reaching 112,635 dollars. Between 2015 and 2016 the information industry saw the largest percentage increase, rising by 13.4 percent to 35,135 dollars.

Table II.14.26									
Real Earnings Per Job by Industry									
Cedar County									
BEA Table CA5N and CA25 Data									
NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	51,299	80,490	154,486	69,421	190,351	132,590	110,744	112,635	1.7
Forestry, fishing, related activities, and other	0	35,470	0	29,260	0	0	0	0	0
Mining	43,413	21,862	17,953	12,975	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	33,493	45,146	48,029	50,591	50,818	47,292	49,133	49,394	0.5
Manufacturing	45,908	49,363	55,036	55,884	54,415	62,227	62,493	62,816	0.5
Wholesale trade	45,278	51,309	51,130	50,484	51,977	55,154	54,289	53,957	-0.6
Retail trade	16,082	29,735	31,290	32,273	23,141	21,838	19,464	19,167	-1.5
Transportation and warehousing	37,533	0	0	0	0	0	0	0	0
Information	34,597	39,579	40,796	40,027	34,011	34,873	30,980	35,135	13.4
Finance and insurance	29,204	39,769	28,102	32,652	27,192	31,578	32,534	31,958	-1.8
Real estate and rental and leasing	14,363	25,482	32,303	53,701	66,866	63,904	60,715	54,153	-10.8
Professional and technical services	0	26,722	27,269	27,920	29,650	28,653	30,769	29,876	-2.9
Management of companies and enterprises	0	4,234	0	0	-26,061	0	-34,136	0	-100
Administrative and waste services	0	17,579	22,613	29,186	30,129	26,457	22,460	21,355	-4.9
Educational services	25,737	28,697	29,636	29,996	29,143	27,857	28,186	0	0
Health care and social assistance	21,153	24,820	25,265	24,252	24,673	25,599	25,146	0	0
Arts, entertainment, and recreation	11,289	11,116	13,619	12,499	16,032	28,211	24,179	24,974	3.3
Accommodation and food services	10,377	9,124	8,906	9,059	10,759	9,272	8,863	8,735	-1.4
Other services, except public administration	31,786	37,348	37,943	40,728	38,522	39,942	38,741	36,573	-5.6
Government and government enterprises	38,817	49,034	49,839	48,889	48,475	48,849	51,764	52,916	2.2
Total	35,296	46,688	63,265	47,061	69,428	58,637	54,722	54,443	-0.5

Table II.14.27 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 \$444,019,000 a -0.4 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 4,961 and 5,127 in 2016.



Table II.14.27
Total Employment and Real Personal Income
 Cedar 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	112,008	4,604	3,883	26,303	16,988	154,578	12,461	4,260	26,292
1970	97,295	4,736	4,139	28,038	18,728	143,464	11,800	4,167	23,346
1971	125,815	4,912	4,744	28,696	20,051	174,395	14,534	4,222	29,800
1972	154,752	5,141	5,408	31,263	20,486	206,769	17,474	4,346	35,609
1973	181,007	6,284	6,056	35,248	23,250	239,276	20,711	4,348	41,629
1974	129,352	6,774	6,953	37,038	23,393	189,961	16,603	4,454	29,041
1975	131,276	6,851	7,957	39,478	25,707	197,566	17,441	4,576	28,689
1976	111,890	7,319	9,064	38,996	26,241	178,872	15,941	4,671	23,954
1977	143,283	7,387	9,927	41,316	25,737	212,877	19,191	4,835	29,635
1978	130,110	7,745	11,346	43,124	27,327	204,161	18,954	4,897	26,568
1979	109,453	8,158	13,113	44,051	28,026	186,485	17,200	4,999	21,894
1980	77,670	8,117	13,340	51,366	29,681	163,940	14,440	5,111	15,196
1981	112,228	8,149	12,246	58,066	30,384	204,775	18,215	5,007	22,414
1982	94,883	8,244	11,568	64,239	31,071	193,516	17,478	4,945	19,187
1983	89,051	8,358	11,904	66,667	32,185	191,448	17,260	5,038	17,676
1984	113,281	8,714	12,556	67,157	33,466	217,746	19,904	4,829	23,458
1985	113,524	8,886	12,333	64,523	34,241	215,734	20,053	4,621	24,568
1986	132,922	9,267	12,660	63,552	34,613	234,479	22,300	4,435	29,971
1987	141,878	9,881	13,307	58,720	33,951	237,975	22,982	4,513	31,437
1988	147,253	11,070	14,315	58,055	33,474	242,026	23,425	4,594	32,053
1989	145,891	11,232	16,414	61,260	35,040	247,373	24,264	4,610	31,646
1990	161,909	11,530	17,356	57,079	35,903	260,718	25,738	4,782	33,858
1991	160,709	12,418	18,370	58,745	35,844	261,250	25,826	4,882	32,919
1992	179,708	13,288	21,083	56,684	37,579	281,766	27,835	4,872	36,886
1993	170,457	13,085	23,207	56,622	38,897	276,097	27,227	4,871	34,995
1994	175,847	13,746	25,575	56,710	39,127	283,513	28,095	5,222	33,675
1995	163,162	13,731	26,995	64,736	41,528	282,690	28,112	5,023	32,483
1996	219,834	13,808	27,902	66,136	42,303	342,367	34,303	5,067	43,386
1997	182,834	14,217	30,204	69,803	42,719	311,343	31,500	5,092	35,906
1998	178,126	14,520	33,445	73,848	46,064	316,964	32,623	5,459	32,630
1999	177,087	14,102	36,759	71,989	45,511	317,244	32,716	5,392	32,842
2000	182,861	14,477	38,038	73,714	46,268	326,403	33,986	5,465	33,461
2001	180,997	14,071	35,163	72,957	48,732	323,778	34,190	5,128	35,296
2002	161,672	14,532	34,989	69,616	49,056	300,802	32,031	5,041	32,072
2003	193,291	14,236	33,535	71,771	48,916	333,275	35,870	4,849	39,863
2004	224,503	14,537	33,544	51,434	49,859	344,803	37,293	4,856	46,232
2005	213,437	14,747	32,770	48,478	51,792	331,730	35,901	4,740	45,029
2006	168,756	15,550	32,714	49,886	53,675	289,482	31,951	4,746	35,557
2007	197,583	15,905	33,611	59,723	53,620	328,633	36,755	4,819	41,001
2008	199,278	16,614	34,731	69,353	59,133	345,881	39,131	4,895	40,711
2009	193,634	17,156	32,888	63,076	61,974	334,415	37,770	4,982	38,867
2010	231,621	17,638	33,139	62,324	62,115	371,560	42,131	4,961	46,688
2011	319,362	16,347	34,073	69,939	60,935	467,962	53,299	5,048	63,265
2012	237,940	16,650	35,441	89,157	60,582	406,470	46,385	5,056	47,061
2013	354,222	18,246	35,470	70,654	58,852	500,952	57,707	5,102	69,428
2014	300,807	18,552	37,344	72,653	59,183	451,435	52,474	5,130	58,637
2015	285,101	18,553	40,023	78,570	60,441	445,583	52,005	5,210	54,722
2016	279,127	18,396	41,407	79,812	62,069	444,019	51,207	5,127	54,443



Diagram II.14.4, shows real average earnings per job for Cedar County from 1990 to 2016. Over this period the average earning per job for Cedar County was 41,923 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

Diagram II.14.4
Real Average Earnings Per Job
 Cedar County
 BEA Data 1990 - 2016

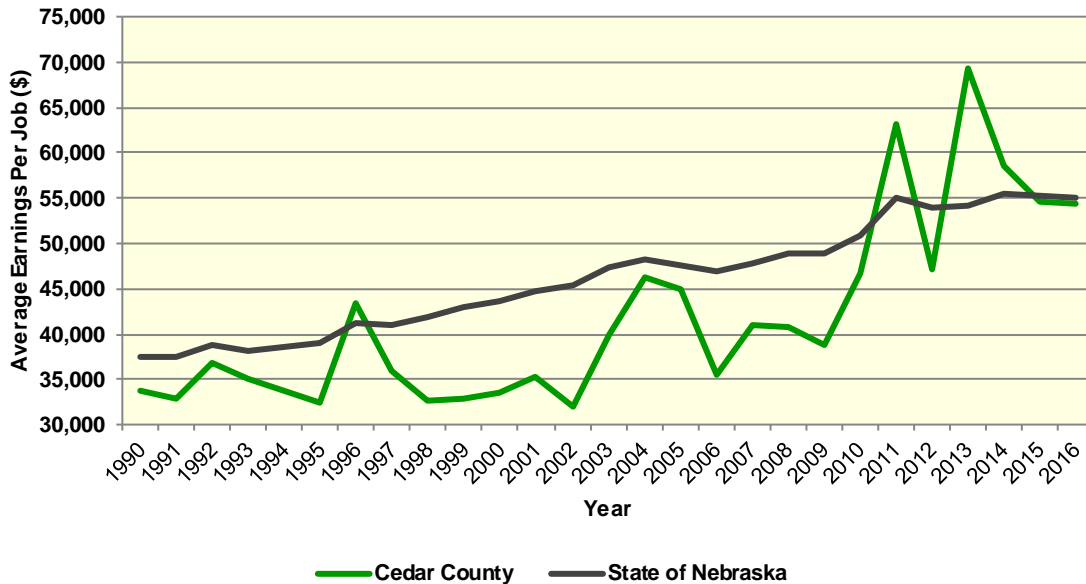
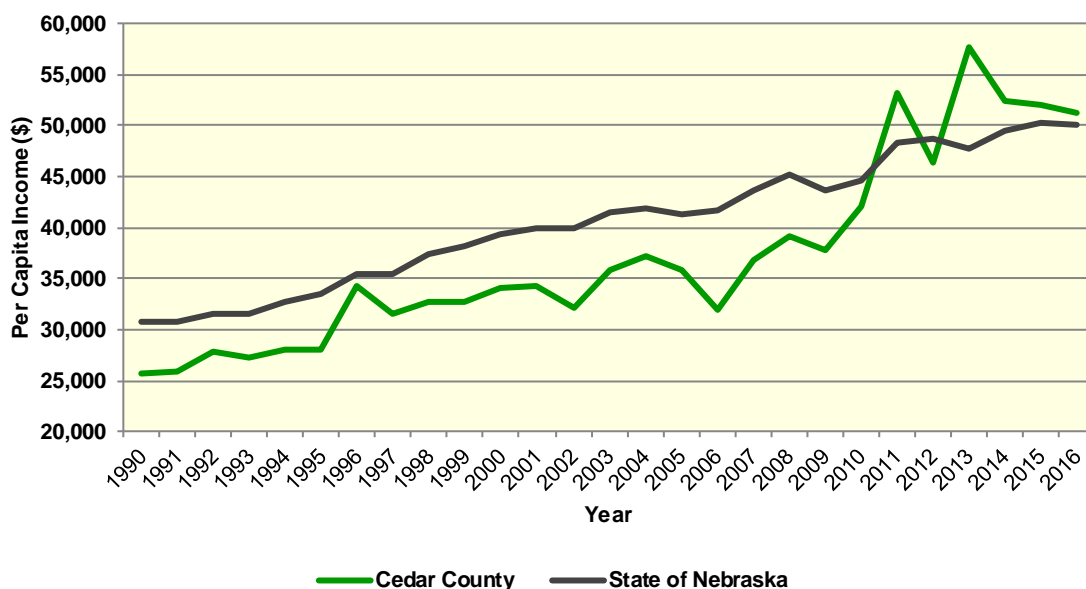


Diagram II.14.5, shows real per capita income in Cedar County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Cedar County was 37,187 dollars, which was lower than the statewide average of 40,548 dollars over the same period.

Diagram II.14.5
Real Per Capita Income
 Cedar 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.14.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment decreased from 2,736 persons in 2015 to 2,658 in 2016, a change of -3 percent.

Table II.14.28
Total Monthly Employment
 Cedar County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	2,448	2,431	2,470	2,463	2,473	2,521	2,586	2,585	2,680	2,679	2,596
Feb	2,474	2,402	2,475	2,419	2,443	2,479	2,554	2,583	2,654	2,659	2,569
Mar	2,547	2,426	2,536	2,483	2,498	2,569	2,654	2,612	2,707	2,714	2,598
Apr	2,542	2,489	2,535	2,513	2,545	2,616	2,637	2,653	2,703	2,735	2,647
May	2,625	2,549	2,651	2,611	2,651	2,680	2,719	2,753	2,786	2,815	2,722
Jun	2,671	2,646	2,724	2,631	2,694	2,720	2,814	2,815	2,848	2,915	2,809
Jul	2,565	2,554	2,570	2,507	2,545	2,628	2,756	2,712	2,724	2,779	2,668
Aug	2,543	2,520	2,599	2,540	2,622	2,642	2,689	2,725	2,745	2,749	2,690
Sep	2,509	2,533	2,525	2,482	2,586	2,587	2,638	2,699	2,714	2,719	2,667
Oct	2,537	2,507	2,562	2,534	2,590	2,623	2,641	2,704	2,727	2,699	2,681
Nov	2,500	2,500	2,594	2,542	2,617	2,598	2,646	2,714	2,740	2,669	2,600
Dec	2,570	2,549	2,603	2,568	2,583	2,654	2,730	2,742	2,782	2,700	2,648
Annual	2,544	2,509	2,570	2,524	2,571	2,610	2,672	2,691	2,734	2,736	2,658
% Change	-1%	-1%	2%	-2%	2%	2%	2%	1%	2%	(ND)%	-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 \$636 in 2015. In 2016, average weekly wages saw an increase of 2 percent over the prior year, rising to 649 dollars, or by 13 dollars. These data are shown in Table II.14.29.

Table II.14.29 Average Weekly Wages Cedar County BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	384	390	393	412	395	
2002	384	402	407	426	405	3%
2003	399	411	411	438	414	2%
2004	403	403	429	448	421	2%
2005	423	420	459	466	442	5%
2006	446	443	470	489	462	5%
2007	467	474	488	544	493	7%
2008	494	491	510	560	514	4%
2009	497	498	536	570	525	2%
2010	493	522	550	607	544	4%
2011	519	551	592	673	584	7%
2012	558	563	635	645	600	3%
2013	569	577	593	657	599	(ND)%
2014	585	586	610	687	617	3%
2015	605	603	624	712	636	3%
2016(p)	626	621	639	710	649	2%

Total business establishments reported by the QCEW are displayed in Table II.14.30. Between 2015 and 2016, the total number of business establishments in Cedar County decreased from 369 to 363 establishments.

Table II.14.30 Number of Business Establishments Cedar County BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	280	287	284	284	284	
2002	292	290	289	288	290	2%
2003	289	293	304	296	296	2%
2004	303	309	310	310	308	4%
2005	311	314	316	310	313	2%
2006	305	309	305	306	306	-2%
2007	316	319	325	325	321	5%
2008	324	326	325	326	325	1%
2009	330	327	336	338	333	2%
2010	340	341	345	343	342	3%
2011	346	347	344	346	346	1%
2012	367	370	373	373	371	7%
2013	372	374	364	366	369	-1%
2014	365	369	371	374	370	(ND)%
2015	372	372	364	366	369	(ND)%
2016	364	362	361	365	363	-2%

Nebraska Department of Revenue

According to the Nebraska Department of Revenue (DOR), returns from taxpayers with adjusted gross incomes (AGIs) of less than \$10,000 decreased by 6.2 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 decreased by 7.7 percent over the period. On the other hand, by 2016 there were 539 returns for AGIs of \$100,000 or more. Table II.14.31 presents AGI distribution for the years 1991 through 2016.

Table II.14.31										
Income Tax Returns by Adjusted Gross Income										
Cedar 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 ⁵⁷
1991	1,652	485	870	587	409	177	23	37	0	4,260
1992	1,628	446	865	577	455	190	11	29	0	4,230
1993	1,575	442	839	584	505	223	30	32	0	4,243
1994	1,682	383	850	614	462	239	27	36	0	4,316
1995	1,576	404	826	582	535	279	35	48	0	4,307
1996	1,492	369	799	591	583	326	61	57	0	4,292
1997	1,448	344	734	604	629	361	78	64	0	4,279
1998	1,460	336	715	608	624	394	78	57	0	4,286
1999	1,385	323	680	613	619	446	94	79	0	4,260
2000	1,324	303	680	577	635	518	97	95	0	4,242
2001	1,262	285	654	516	660	515	112	85	0	4,111
2002	1,276	302	633	562	609	514	103	79	0	4,101
2003	1,150	311	641	544	633	523	133	83	0	4,043
2004	1,084	328	636	521	644	546	166	126	0	4,070
2005	980	258	572	477	581	585	207	111	22	3,793
2006	983	305	616	505	590	623	244	139	18	4,023
2007	970	316	577	446	600	653	278	204	33	4,077
2008	895	289	581	452	533	711	290	250	43	4,044
2009	876	287	566	456	540	653	293	233	37	3,941
2010	791	289	527	442	558	668	345	273	34	3,927
2011	768	285	506	445	519	689	407	317	56	3,992
2012	705	264	505	417	512	677	407	393	76	3,956
2013	734	253	462	397	531	666	396	419	62	3,920
2014	698	236	440	386	516	659	449	465	74	3,923
2015	685	252	442	400	545	674	447	491	63	3,999
2016	742	257	425	419	515	656	463	474	65	4,016

⁵⁷ 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 967 in 2010 to 803 in 2016, with the poverty rate reaching 9.4 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.14.32 presents poverty data for the county.

The rate of poverty for Cedar County is shown in Table II.14.33. In 2016, there were an estimated 881 persons living in poverty. This represented a 10.4 percent poverty rate, compared to 9.1 percent poverty in 2000. In 2016, some 14.8 percent of those in poverty were under age 6, and 16 percent were 65 or older.

Year	Persons in Poverty	Poverty Rate
2000	786	8.5%
2001	796	8.7%
2002	794	8.7%
2003	742	8.3%
2004	718	8%
2005	786	8.9%
2006	838	9.7%
2007	769	9.2%
2008	702	8.6%
2009	894	11%
2010	967	11.1%
2011	840	9.8%
2012	843	9.8%
2013	804	9.4%
2014	878	10.4%
2015	787	9.4%
2016	803	9.4%

Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	60	7%	130	14.8%
6 to 17	252	29.4%	190	21.6%
18 to 64	374	43.6%	420	47.7%
65 or Older	171	20%	141	16%
Total	857	100.0%	881	100.0%
Poverty Rate	9.1%	.	10.4%	.

HOUSING

The Census Bureau estimates that the total number of housing units decreased by -0.4 percent in Cedar County between 2010 and 2016, from 4,148 to 4,132. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.14.34.

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 Cedar County decreased from 14 authorizations in 2015 to 13 in 2016.

Subject	Nebraska	% Growth Since Census	Cedar County	% Growth Since Census
2000 Census Base	722,656	.	4,202	.
2010 Census	796,793	10.3	4,148	-1.3
July 2011 Estimate	801,068	0.5	4,140	-0.2
July 2012 Estimate	804,586	1	4,131	-0.4
July 2013 Estimate	809,062	1.5	4,129	-0.5
July 2014 Estimate	814,835	2.3	4,131	-0.4
July 2015 Estimate	820,725	3	4,129	-0.5
July 2016 Estimate	827,156	3.8	4,132	-0.4



The real value of single-family building permits decreased from \$243,378 in 2015 to \$184,446 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.14.35.

Table II.14.35							
Building Permits and Valuation							
Cedar 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	17	0	0	0	17	71,646	0
1981	7	0	0	0	7	93,510	0
1982	10	0	0	0	10	62,933	0
1983	7	0	0	0	7	70,793	0
1984	7	0	0	0	7	67,420	0
1985	6	0	0	0	6	65,333	0
1986	6	0	0	0	6	64,036	0
1987	7	0	0	0	7	62,451	0
1988	8	0	0	0	8	60,329	0
1989	8	0	0	0	8	58,074	0
1990	8	0	0	0	8	56,000	0
1991	14	0	0	0	14	74,070	0
1992	22	0	0	0	22	73,225	0
1993	23	0	0	0	23	85,956	0
1994	17	0	0	8	25	116,919	51,918
1995	6	0	0	0	6	103,566	0
1996	8	0	0	0	8	102,895	0
1997	9	0	0	0	9	128,571	0
1998	12	0	0	0	12	125,047	0
1999	8	0	0	0	8	135,479	0
2000	23	0	0	0	23	164,130	0
2001	8	0	4	0	12	190,574	0
2002	13	0	0	0	13	130,736	0
2003	11	0	0	0	11	164,461	0
2004	20	0	0	0	20	154,817	0
2005	19	0	0	0	19	174,789	0
2006	18	2	0	0	20	167,231	0
2007	14	0	0	0	14	163,276	0
2008	16	0	0	0	16	197,709	0
2009	8	0	0	0	8	145,269	0
2010	6	0	0	0	6	149,407	0
2011	3	0	0	0	3	139,762	0
2012	9	0	0	0	9	148,670	0
2013	14	0	0	0	14	179,408	0
2014	9	0	0	0	9	189,820	0
2015	14	0	0	0	14	243,378	0
2016	13	0	0	0	13	184,446	0

Diagram II.14.6
Single-Family Permits
 Cedar County
 Census Bureau Data, 1980–2016

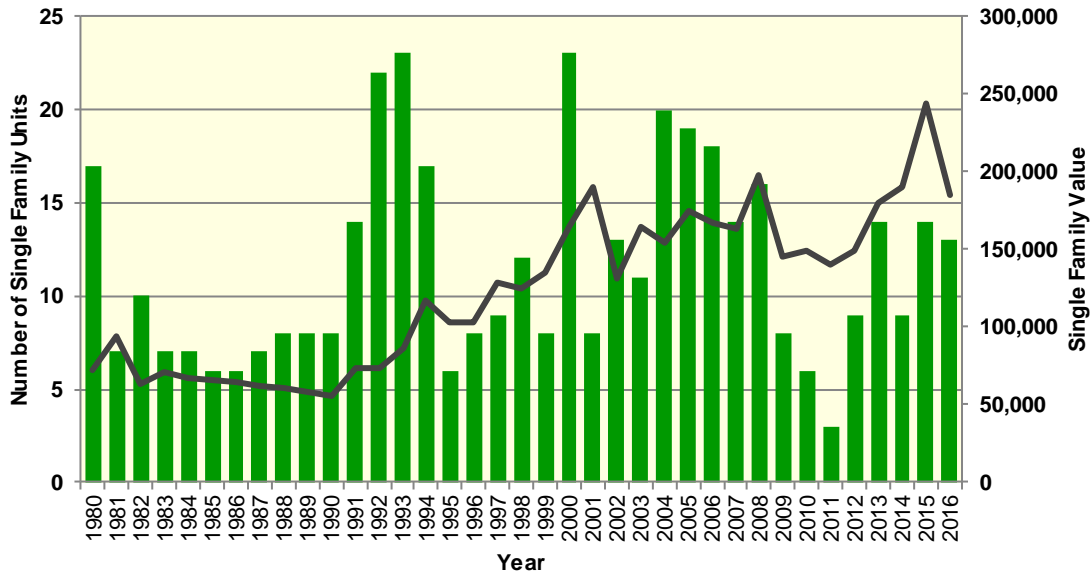
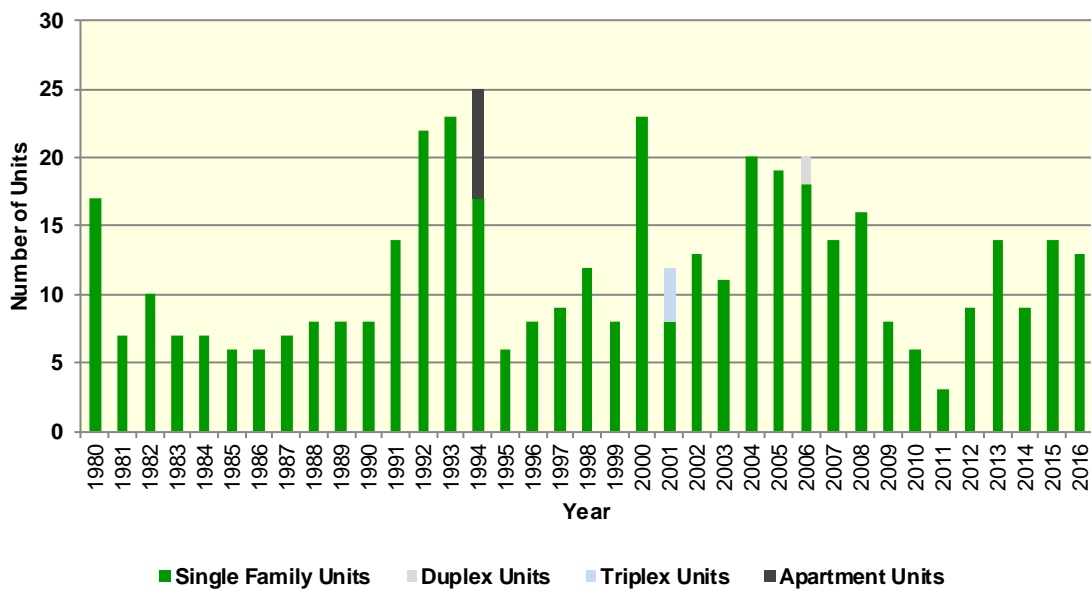


Diagram II.14.7
Total Permits by Unit Type
 Cedar County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.14.36. In 2016, there were 4,131 housing units, down from 4,200 in 2000. Single-family units accounted for 89.9 percent of units in 2016, compared to 85.8 in 2000. Apartment units accounted for 3.6 percent in 2016, compared to 2.9 percent in 2000.

Table II.14.36				
Housing Units by Type				
Cedar 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	3,605	85.8%	3,712	89.9%
Duplex	41	1%	46	1.1%
Tri- or Four-Plex	90	2.1%	67	1.6%
Apartment	120	2.9%	150	3.6%
Mobile Home	342	8.1%	156	3.8%
Boat, RV, Van, Etc.	2	0%	0	0%
Total	4,200	100.0%	4,131	100.0%

Some 85.3 percent of housing was occupied in 2010, compared to 86.3 percent in 2000. Owner-occupied housing changed -1.8 percent between 2000 and 2010, ending with owner-occupied units representing 81 percent of units. Vacant units changed by 5.5 percent, resulting in 609 vacant units in 2010.

Table II.14.37					
Housing Units by Tenure					
Cedar County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	3,623	86.3%	3,539	85.3%	-2.3%
Owner-Occupied	2,921	80.6%	2,867	81%	-1.8%
Renter-Occupied	702	19.4%	672	19%	-4.3%
Vacant Housing Units	577	13.7%	609	14.7%	5.5%
Total Housing Units	4,200	100.0%	4,148	100.0%	-1.2%

Table II.14.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 4,131 housing units. An estimated 80.3 percent were owner-occupied, and 13.6 percent were vacant.

Table II.14.38				
Housing Units by Tenure				
Cedar County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	3,539	85.3%	3,571	86.4%
Owner-Occupied	2,867	81%	2,869	80.3%
Renter-Occupied	672	19%	702	19.7%
Vacant Housing Units	609	14.7%	560	13.6%
Total Housing Units	4,148	100.0%	4,131	100.0%

Households by household size are shown in Table II.14.39. There were a total of 3,539 households in 2010, down from 3,623 in 2000. One person households changed by -1.0 percent between 2000 and 2010, while two person households changed by 11.9 percent. Three and four person households changed by -6.4 and -21.5 respectively, representing 12 percent and 10.2 percent of the population in 2010.

Table II.14.39					
Households by Household Size					
Cedar County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
One Person	978	27%	968	27.4%	-1%
Two Persons	1,232	34%	1,379	39%	11.9%
Three Persons	455	12.6%	426	12%	-6.4%
Four Persons	460	12.7%	361	10.2%	-21.5%
Five Persons	296	8.2%	235	6.6%	-20.6%
Six Persons	144	4%	119	3.4%	-17.4%
Seven Persons or More	58	1.6%	51	1.4%	-12.1%
Total	3,623	100.0%	3,539	100.0%	-2.3%

Households by income is shown in Table II.14.40. Households earning more than \$100,000 per year represented 18 percent of households in 2016, compared to 3.5 percent in 2000. Households earning between \$50,000 and \$74,999 represented 22.4 percent of households in 2016, compared to 16.5 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 9.3 percent of households in 2016, compared to 17.3 percent in 2000.

Table II.14.40				
Households by Income				
Cedar 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	630	17.3%	333	9.3%
\$15,000 to \$19,999	301	8.3%	196	5.5%
\$20,000 to \$24,999	320	8.8%	208	5.8%
\$25,000 to \$34,999	666	18.3%	400	11.2%
\$35,000 to \$49,999	845	23.2%	499	14%
\$50,000 to \$74,999	601	16.5%	800	22.4%
\$75,000 to \$99,999	148	4.1%	493	13.8%
\$100,000 or More	129	3.5%	642	18%
Total	3,640	100.0%	3,571	100.0%

Table II.14.41 shows households by year home built. Housing units built between 2000 and 2009, account for 6.9 percent and those built in 2010 or later accounted for 1.3 percent of households. Households built in the 1970's, 1980's, and 1990's account for 13.1 percent, 9 percent, and 8, respectively. Housing units built prior to 1939 represented 35.2 percent of households in 2016.

Table II.14.41
Households by Year Home Built
Cedar 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	1,644	45.4%	1,257	35.2%
1940 to 1949	277	7.6%	253	7.1%
1950 to 1959	336	9.3%	309	8.7%
1960 to 1969	377	10.4%	387	10.8%
1970 to 1979	511	14.1%	467	13.1%
1980 to 1989	246	6.8%	320	9%
1990 to 1999	232	6.4%	286	8%
2000 to 2009	.	.	247	6.9%
2010 or Later	.	.	45	1.3%
Total	3,623	100.0%	3,571	100.0%

The distribution of unit types by race are shown in Table II.14.42. An estimated 92.8 percent of white households occupy single-family homes. Some 3 percent of white households occupy apartments. An estimated 100 percent of American Indian households occupy single-family homes.

Table II.14.42
Distribution of Units in Structure by Race
Cedar County
2016 Five-Year ACS Data

Unit Type	White	Black	American Indian	Asian	Native Hawaiian/ Pacific Islanders	Other	Two or More Races
Single-Family	92.8%	%	100%	%	%	100%	100%
Duplex	0.5%	%	0%	%	%	0%	0%
Tri- or Four-Plex	1%	%	0%	%	%	0%	0%
Apartment	3%	%	0%	%	%	0%	0%
Mobile Home	2.7%	%	0%	%	%	0%	0%
Boat, RV, Van, Etc.	0%	%	0%	%	%	0%	0%
Total	100.0%	%	100.0%	%	%	100.0%	100.0%

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.14.43. An estimated 20 percent of vacant units were for rent in 2010, a 11.9 percent change since 2000. In addition, some 11.2 percent of vacant units were for sale, a change of 0 percent between 2000 and 2010. "Other" vacant units represented 33.3 percent of vacant units in 2010. This is a change of 88 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.14.43 Disposition of Vacant Housing Units Cedar County 2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	109	18.9%	122	20%	11.9%
For Sale	68	11.8%	68	11.2%	0%
Rented or Sold, Not Occupied	32	5.5%	22	3.6%	-31.2%
For Seasonal, Recreational, or Occasional Use	260	45.1%	194	31.9%	-25.4%
For Migrant Workers	0	0%	0	0%	%
Other Vacant	108	18.7%	203	33.3%	88%
Total	577	100.0%	609	100.0%	5.5%

The disposition of vacant units between 2010 and 2016 are shown in Table II.14.44. By 2016, for rent units accounted for 6.4 percent of vacant units, while for sale units accounted for 12 percent. “Other” vacant units accounted for 47 percent of vacant units, representing a total of 263 “other” vacant units.

Table II.14.44 Disposition of Vacant Housing Units Cedar County 2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	122	20%	36	6.4%
For Sale	68	11.2%	67	12%
Rented Not Occupied	5	0.8%	27	4.8%
Sold Not Occupied	17	2.8%	5	0.9%
For Seasonal, Recreational, or Occasional Use	194	31.9%	162	28.9%
For Migrant Workers	0	0%	0	0%
Other Vacant	203	33.3%	263	47%
Total	609	100.0%	560	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 1,664 property transactions in Cedar County. Of these, 1,622 were for single-family homes during this 19-year period, as shown in Table II.14.45.

Table II.14.45						
Residential Property Transactions						
Cedar County						
Fiscal Years 1999–2017 PAD Data						
Year	Single-Family	Mobile Home	Duplex	Townhome	Missing	Total
1999	97	3	0	0	1	101
2000	77	4	0	0	2	83
2001	92	8	0	1	0	101
2002	93	2	0	0	0	95
2003	107	1	0	0	0	108
2004	109	0	0	0	0	109
2005	102	2	0	0	0	104
2006	99	2	0	0	1	102
2007	71	0	0	0	0	71
2008	66	0	0	2	0	68
2009	67	2	0	0	0	69
2010	64	0	0	0	0	64
2011	72	1	0	0	1	74
2012	64	0	0	0	0	64
2013	98	3	0	0	0	101
2014	87	1	0	0	0	88
2015	81	1	0	0	1	83
2016	93	0	0	1	0	94
2017	83	1	0	1	0	85
Total	1,622	31	0	5	6	1,664

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 801 single-family home property transactions for units built before 1930, 3.1 percent of units were of low quality and 71.8 percent were of fair quality. Conversely, of the 29 homes built from 2001 through 2010, 0 percent of units were of low quality and 6.9 percent of fair quality. Table II.14.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

Table II.14.46										
Single-Family Homes by Year Built and Quality of Materials and Workmanship										
Cedar County										
Fiscal Years 1999–2017 PAD Data										
Quality	Before 1931	1931-1960	1961-1970	1971-1980	1981-1990	1991-2000	2001-2010	2011-2017	Missing	Total
Low	25	3	0	1	0	0	0	0	3	32
Fair	575	103	65	63	8	7	2	0	64	887
Average	195	85	118	127	45	47	25	1	15	658
Good	3	1	5	2	8	9	2	4	0	34
Very Good	0	1	0	0	1	0	0	0	0	2
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	3	2	1	0	0	0	0	0	3	9
Total	801	195	189	193	62	63	29	5	85	1,622

In regard to the current condition of residential dwellings, of the same 801 single-family homes built before 1930, 70.8 percent of the homes were worn out or badly worn, and 28 percent were in average condition. Table II.14.47 provides details about the condition of single-family residential dwellings by year built.

Table II.14.47 Single-Family Homes by Year Built and Condition Cedar County Fiscal Years 1999–2017 PAD Data										
Condition	Before 1931	1931-1960	1961-1970	1971-1980	1981-1990	1991-2000	2001-2010	2011-2017	Missing	Total
Worn Out	79	4	2	0	1	0	0	0	5	91
Badly Worn	488	69	21	17	3	0	0	0	56	654
Average	224	117	152	164	44	19	21	1	22	764
Good	6	4	14	12	13	42	8	4	0	103
Very Good	0	1	0	0	1	2	0	0	0	4
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	4	0	0	0	0	0	0	0	2	6
Total	801	195	189	193	62	63	29	5	85	1,622

Housing Costs

Between 2010 and 2017, the average price of an existing single-family home changed from \$64,134 to \$97,684, a total increase of 52.3 percent, as shown in Table II.14.48.

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 Cedar County ranged from \$44,744 for homes built before 1930 to \$187,414 for homes built from 2001 to 2010, and \$184,610 for the newest homes built between 2011 and 2017.⁵⁸ Homes built from 2001 through 2010 were also larger, averaging 1,602 square feet per unit. Table II.14.49, provides additional details about single-family homes.

Table II.14.48 Average Sales Price of Single-Family Homes Cedar County Fiscal Years 1999–2017 PAD Data	
Fiscal Year	Average Sales Price (\$)
1999	42,088
2000	43,606
2001	49,927
2002	46,956
2003	49,307
2004	58,734
2005	57,368
2006	54,598
2007	60,870
2008	72,965
2009	64,855
2010	64,134
2011	75,787
2012	77,551
2013	80,421
2014	72,748
2015	86,333
2016	101,206
2017	97,684
Average	65,392

Table II.14.49 Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot Cedar County Fiscal Years 1999–2017 PAD Data			
Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. ⁵⁹ (\$)
Before 1931	44,744	1,377	32.48
1931-1960	58,297	1,258	46.34
1961-1970	82,293	1,334	61.68
1971-1980	91,263	1,388	65.74
1981-1990	117,799	1,592	74.01
1991-2000	148,130	1,634	90.65
2001-2010	187,414	1,602	116.97
2011-2017	184,610	1,522	121.28
Average	65,392	1,374	47.6

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

⁵⁸ 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.

⁵⁹ Price per sq. ft. may not compute precisely due to rounding-off of sales price and floor area.



people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. Households with overcrowding are shown in Table II.14.50. In 2016, an estimated 0.8 percent of households were overcrowded, and an additional 0 percent were severely overcrowded.

Table II.14.50 Overcrowding and Severe Overcrowding Cedar 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	2,882	99.1%	22	0.8%	4	0.1%	2,908
2016 Five-Year ACS	2,844	99.1%	24	0.8%	1	0%	2,869
Renter							
2000 Census	699	97.8%	10	1.4%	6	0.8%	715
2016 Five-Year ACS	696	99.1%	6	0.9%	0	0%	3,571
Total							
2000 Census	3,581	98.8%	32	0.9%	10	0.3%	3,623
2016 Five-Year ACS	3,540	99.1%	30	0.8%	1	0%	3,571

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 3 households with incomplete plumbing facilities in 2016, representing 0.1 percent of households in Cedar County. This is compared to 0.6 percent of households lacking complete plumbing facilities in 2000.

Table II.14.51 Households with Incomplete Plumbing Facilities Cedar County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	3,603	3,568
Lacking Complete Plumbing Facilities	20	3
Total Households	3,623	3,571
Percent Lacking	0.6%	0.1%

There were 48 households lacking complete kitchen facilities in 2016, compared to 36 households in 2000. This was a change from 1 percent of households in 2000 to 1.3 percent in 2016.

Table II.14.52 Households with Incomplete Kitchen Facilities Cedar County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	3,587	3,523
Lacking Complete Kitchen Facilities	36	48
Total Households	3,623	3,571
Percent Lacking	1%	1.3%



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

In Cedar County, 11.2 percent of households had a cost burden and 5.8 percent had a severe cost burden. Some 20.1 percent of renters were cost burdened, and 8.5 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 7.3 percent and a severe cost burden rate of 3.8 percent. Owner occupied households with a mortgage had a cost burden rate of 11.4 percent, and severe cost burden at 7 percent.

Table II.14.53
Cost Burden and Severe Cost Burden by Tenure
 Cedar County
 2000 Census & 2016 Five-Year ACS Data

Data Source	Less Than 30%		30%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	644	76.9%	131	15.7%	58	6.9%	4	0.5%	837
2016 Five-Year ACS	946	79.4%	136	11.4%	84	7%	26	2.2%	1,192
Owner Without a Mortgage									
2000 Census	1,006	89.9%	72	6.4%	37	3.3%	4	0.4%	1,119
2016 Five-Year ACS	1,487	88.7%	122	7.3%	63	3.8%	5	0.3%	1,677
Renter									
2000 Census	319	55.3%	66	11.4%	73	12.7%	119	20.6%	577
2016 Five-Year ACS	358	51%	141	20.1%	60	8.5%	143	20.4%	702
Total									
2000 Census	1,969	77.7%	269	10.6%	168	6.6%	127	5%	2,533
2016 Five-Year ACS	2,791	78.2%	399	11.2%	207	5.8%	174	4.9%	3,571

Housing Problems by Income

Table II.14.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Cedar County. As can be seen in 2017 the MFI was \$64,300, which compared to \$68,200 for the State of Nebraska.

Table II.14.54 Median Family Income Cedar County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	42,400	50,400
2001	44,000	53,400
2002	44,000	55,100
2003	46,100	55,400
2004	46,800	56,300
2005	47,150	57,400
2006	48,700	59,400
2007	47,600	58,200
2008	49,000	59,800
2009	50,900	62,000
2010	51,400	62,600
2011	56,500	63,500
2012	57,300	64,400
2013	55,900	64,600
2014	57,300	66,000
2015	59,600	66,800
2016	60,100	66,500
2017	64,300	68,200

Table II.14.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 260 owner-occupied and 115 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 195 owner-occupied 74 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 2,740 households without a housing problem.

Table II.14.55
Housing Problems by Income and Tenure

Cedar County
2010–2014 HUD CHAS Data

Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	4	4	4	0	15	27
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	4	0	0	0	4	8
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	4	10	0	20	34
Housing cost burden greater than 50% of income (and none of the above problems)	80	50	45	10	10	195
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	60	70	65	25	40	260
Zero/negative income (and none of the above problems)	25	0	0	0	0	25
Has none of the 4 housing problems	30	240	385	245	1,410	2,310
Total	203	368	509	280	1,499	2,859
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	10	15	4	0	10	39
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	0	0	4	4
Housing cost burden greater than 50% of income (and none of the above problems)	55	15	4	0	0	74
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	30	60	25	0	0	115
Zero/negative income (and none of the above problems)	10	0	0	0	0	10
Has none of the 4 housing problems	45	55	130	55	145	430
Total	150	145	163	55	159	672
Total						
Lacking complete plumbing or kitchen facilities	14	19	8	0	25	66
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	4	0	0	0	4	8
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	4	10	0	24	38
Housing cost burden greater than 50% of income (and none of the above problems)	135	65	49	10	10	269
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	90	130	90	25	40	375
Zero/negative income (and none of the above problems)	35	0	0	0	0	35
Has none of the 4 housing problems	75	295	515	300	1,555	2,740
Total	353	513	672	335	1,658	3,531

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.14.56, of the 86 loans in 2016, 38 loans were for Home Purchases, 10 were for Home Improvement and 38 were for refinancing.



Table II.14.56 Owner-Occupied Single-Family Home Loans by Loan Type Cedar County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	39	8	71	118
2009	27	14	90	131
2010	34	10	84	128
2011	11	4	35	50
2012	8	5	47	60
2013	17	9	62	88
2014	18	7	22	47
2015	48	11	25	84
2016	38	10	38	86

Table II.14.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$79,282 and \$89,250 in 2012 and \$124,000 in 2016. Overall, average loans were \$93,314 in 2008 and \$150,000 in 2016.

Table II.14.57 Owner-Occupied Single-Family Home Loans by Average Loan Amount Cedar County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$79,282	\$49,500	\$105,958	\$93,314
2009	\$82,333	\$87,500	\$113,656	\$104,405
2010	\$79,000	\$39,700	\$111,964	\$97,563
2011	\$88,455	\$21,500	\$100,971	\$91,860
2012	\$89,250	\$52,400	\$114,915	\$106,283
2013	\$111,529	\$62,889	\$133,145	\$121,784
2014	\$117,000	\$82,429	\$104,091	\$105,809
2015	\$131,396	\$64,727	\$153,760	\$129,321
2016	\$124,000	\$92,000	\$191,263	\$150,000

Table II.14.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$3,092,000 and \$714,000 in 2012 and \$4,712,000 in 2016. Overall, average loans were \$11,011,000 in 2008 and \$12,900,000 in 2016.

Table II.14.58 Total Volume of Owner-Occupied Single-Family Loans Cedar County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	3,092,000	396,000	7,523,000	11,011,000
2009	2,223,000	1,225,000	10,229,000	13,677,000
2010	2,686,000	397,000	9,405,000	12,488,000
2011	973,000	86,000	3,534,000	4,593,000
2012	714,000	262,000	5,401,000	6,377,000
2013	1,896,000	566,000	8,255,000	10,717,000
2014	2,106,000	577,000	2,290,000	4,973,000
2015	6,307,000	712,000	3,844,000	10,863,000
2016	4,712,000	920,000	7,268,000	12,900,000

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.14.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Cedar County. The number of completed surveys decreased from 7 in 2016 to 4 in 2017. Between 2016 and 2017 the vacancy rate for all units increased by 1.5 percentage points and was at 12 percent in 2017.

Table II.14.59 Survey of Rental Properties Cedar County 2002–2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	2	36	13.9	46.5
2003	2	54	22.2	56.7
2004	4	104	18.3	36.5
2005	7	103	20.4	73
2006	12	171	19.3	51.5
2007	13	148	20.9	83
2008	12	140	20.7	54.1
2009	11	104	22.1	40.9
2010	11	150	26	90
2011	9	86	25.6	80.3
2012	10	106	16	28.5
2013	8	85	18.8	100
2014	15	146	15.1	176.7
2015	9	104	16.3	78
2016	7	86	10.5	365
2017	4	50	12	15.6

Table II.14.60 shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 1 single-family units in Cedar County, with 0 of them available. This translates into a vacancy rate of 0 percent in Cedar County, which compares to a single-family vacancy rate of 3.9 percent for the State of Nebraska. There were 33 apartment units reported in the survey, with 6 of them available, which resulted in a vacancy rate of 18.2 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 15.7 percent.

Table II.14.60 Rental Vacancy Survey by Type Cedar County 2017 Survey of Rental Properties				
Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single-Family	1	0	0%	18.7%
Apartments	33	6	18.2%	18.9%
Mobile Homes	0	0	%	%
"Other" Units	0	0	0%	.
Don't Know	16	0	0%	0%
Total	50	6	12%	15.7%

Table II.14.61, reports units by number of bedrooms. Four bedroom units were the most common type of reported single-family unit, with 1 unit. The most common apartment units were two bedroom units, with 16 units.

Table II.14.61 Rental Units by Number of Bedrooms Cedar 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	16	0	0	.	16
Two	0	16	0	0	.	16
Three	0	0	0	0	.	0
Four	1	1	0	0	.	2
Don't Know	0	0	0	0	16	16
Total	1	33	0	0	16	50

Table II.14.62 displays the vacancy rate of single-family units by the number of bedrooms. Four bedroom units were the most common type of reported single-family unit, which had a vacancy rate of 0 percent.

Table II.14.62 Single-Family Units by Number of Bedrooms Cedar County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	0	0	%
Two	0	0	%
Three	0	0	%
Four	1	0	0%
Don't know	0	0	%
Total	1	0	0%

Table II.14.63 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 31.3 percent.

Table II.14.63 Apartment Units by Number of Bedrooms Cedar County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	16	1	6.3%
Two	16	5	31.3%
Three	0	0	%
Four	1	0	0%
Don't know	0	0	%
Total	33	6	18.2%

Average market-rate rents by unit type are shown in Table II.14.64. 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.14.64 Average Market Rate Rents by Number of Bedrooms Cedar County 2017 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	\$	\$	\$	\$	\$
One	\$	\$492.5	\$	\$	\$492.5
Two	\$	\$572.5	\$	\$	\$572.5
Three	\$	\$	\$	\$	\$
Four	\$	\$450	\$	\$	\$450
Don't know	\$	\$	\$	\$	
Total	\$	\$505	\$	\$	\$505

Table II.14.65 shows vacancy rates for single-family units by average rental rates for Cedar County. The most common rent for single-family units was dollars and units in this price range had a vacancy rate of percent.

Table II.14.65 Single-Family Market Rate Rents by Vacancy Status Cedar County 2017 Survey of Rental Properties			
Average Rents	Single-Family Units	Available Single-Family Units	Vacancy Rate
Less Than \$500	0	0	%
\$500 to \$749	0	0	%
\$750 to \$999	0	0	%
\$1,000 to \$1,249	0	0	%
\$1,250 to \$1,499	0	0	%
Above \$1,500	0	0	%
Missing			%
Total	1	0	0%



The average rent and availability of apartment units is displayed in Table II.14.66. The most common rent for apartments was \$500 to \$749 dollars and the units in this price range had a vacancy rate of 25 percent.

Table II.14.66 Apartment Market Rate Rents by Vacancy Status Cedar County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	9	0	0%
\$500 to \$749	24	6	25%
\$750 to \$999	0	0	%
\$1,000 to \$1,249	0	0	%
\$1,250 to \$1,499	0	0	%
Above \$1,500	0	0	%
Missing	0	0	%
Total	33	6	18.2%

Respondents were asked if utilities are included in the rent and, as shown in Table II.14.67, 2 respondents, or 66.7 percent, included some sort of utility in the rent.

Table II.14.67 Are there any utilities included with the rent? Cedar County 2017 Survey of Rental Properties	
Period	Respondent
Yes	2
No	1
% Offering Utilities	66.7%

The type of utility included in the rent is shown in Table II.14.68. There were 0 respondents who included electricity, 1 respondent who included natural gas, 0 respondents who included water and sewer and 0 respondents included trash collection in the rent.

Table II.14.68 Which utilities are included with the rent? Cedar County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	0
Natural Gas	1
Water/Sewer	0
Trash Collection	0

Table II.14.69 shows the number of survey respondents who keep a waiting list. As can be seen, 1 respondent said they keep a waitlist, with an estimated 3 persons on the wait list.

Table II.14.69 Do you keep a waiting list? Cedar County 2017 Survey of Rental Properties	
Period	Respondent
Yes	1
No	1
Waitlist Size	3

Respondents were also asked how they would rate the need for renovation of existing units. As shown in Table II.14.70 most respondents indicated there was low need for the renovation of existing single-family units and low need for the renovation of existing apartment units.

Table II.14.70 How would you rate the need for renovation of existing units in the city? Cedar County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	0	0		
Low Need	2	2	2	2
Moderate Need	0	0		
High Need	1	1	1	1
Extreme Need	0	0		

Respondents were also asked how they would rate the need for the construction of new units. As shown in Table II.14.71 most respondents indicated there was moderate need for the construction of new single-family units and moderate need for the construction of new apartment units.

Table II.14.71 How would you rate the need for construction of new units in the city? Cedar County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	0	0		
Low Need	0	0		
Moderate Need	1	1	1	1
High Need	0	0		
Extreme Need	1	1		

