

**VOLUME II:  
CHASE COUNTY**

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## Chase County

### DEMOGRAPHICS

#### Population Estimates

The Census Bureau's current census estimates indicate that Chase County's population decreased from 3,966 in 2010 to 3,937 in 2016, or by -0.7 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 3.6 percent, and the number of people from 55 to 64 years of age increased by 15.8 percent. The white population decreased by 1.2 percent, while the black population increased by 100 percent. The Hispanic population increased from 442 to 513 people between 2010 and 2016 or by 16.1 percent. These data are presented in Table II.15.1.

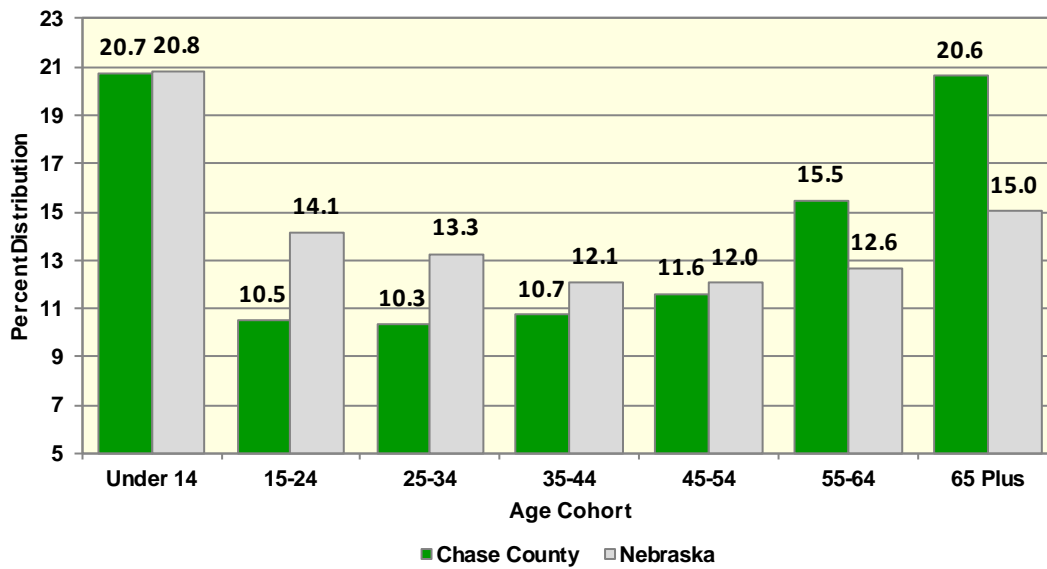
<b>Table II.15.1</b>						
<b>Profile of Population Characteristics</b>						
Chase County vs. State of Nebraska						
2010 Census and 2016 Current Census Estimates						
Subject	Chase County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
<b>Population</b>	<b>3,966</b>	<b>3,937</b>	<b>-0.7%</b>	<b>1,826,341</b>	<b>1,907,116</b>	<b>4.4%</b>
<b>Age</b>						
0 to 14 years	800	816	2%	383,542	396,601	3.4%
15 to 24 years	401	414	3.2%	258,206	269,442	4.4%
25 to 34 years	422	407	-3.6%	245,176	252,946	3.2%
35 to 44 years	411	422	2.7%	220,838	230,528	4.4%
45 to 54 years	596	457	-23.3%	258,726	229,683	-11.2%
55 to 64 years	526	609	15.8%	213,176	241,172	13.1%
65 and Over	810	812	0.2%	246,677	286,744	16.2%
<b>Race</b>						
White	3,931	3,882	-1.2%	1,649,264	1,694,976	2.8%
Black	5	10	100%	85,971	94,620	10.1%
American Indian and Alaskan Native	4	12	200%	23,418	27,318	16.7%
Asian	4	7	75%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	0	0	0%	2,061	2,425	17.7%
Two or more races	22	26	18.2%	32,305	40,495	25.4%
<b>Ethnicity (of any race)</b>						
Hispanic or Latino	442	513	16.1%	167,405	203,320	21.5%

Table II.15.2, presents the population of Chase County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 1,965 males, who accounted for 49.5 percent of the population, and the remaining 50.5 percent, or 2,001 persons, were female. In 2016, the number of males was 1,935 persons, and accounted for 49.1 percent of the population, with the remaining 50.9 percent, or 2,002 persons being female.



Table II.15.2 Population by Age and Gender Chase 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	393	407	800	405	411	816	2%
15 to 24 years	229	172	401	207	207	414	3.2%
25 to 34 years	216	206	422	215	192	407	-3.6%
35 to 44 years	210	201	411	222	200	422	2.7%
45 to 54 years	292	304	596	226	231	457	-23.3%
55 to 64 years	279	247	526	308	301	609	15.8%
65 and Over	346	464	810	352	460	812	-0.7%
<b>Total</b>	<b>1,965</b>	<b>2,001</b>	<b>3,966</b>	<b>1,935</b>	<b>2,002</b>	<b>3,937</b>	<b>-0.7%</b>
<b>% of Total</b>	<b>49.5%</b>	<b>50.5%</b>	.	<b>49.1%</b>	<b>50.9%</b>	.	

**Diagram II.15.1  
Age Distribution**  
Chase 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.15.3, from April 2000 to July 2009, Chase County natural decrease was estimated to be 48 people. Chase County has been experiencing net out-migration, with 395 persons leaving the county in the last nine years.<sup>60</sup> The 2016 population estimates showed a natural decrease of 34 persons. Between 2010 and 2016, Chase County’s population decreased to 3,937 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 Chase County increased from -17 persons in 2015 to 1 persons in 2016, with an additional net movement of -9 in the first six months of 2017. The driver’s license total exchanges for the last 16 years are presented in Table II.15.4.

<b>Table II.15.3</b>	
<b>Population Change</b>	
Chase County	
1980–2010 Census and Intercensal Data	
<b>1980 Population</b>	<b>4,758</b>
Natural Increase 80–90	208
Net Migration 80–90	-585
<b>1990 Population</b>	<b>4,381</b>
Natural Increase 90–00	-42
Net Migration 90–00	-271
<b>2000 Population</b>	<b>4,068</b>
Natural Increase 00–09	-48
Net Migration 00–09	-395
2009 Population Estimate	3,625
<b>2010 Population</b>	<b>3,966</b>
Natural Increase 10–16	-34
Net Migration 10–16	5
<b>2016 Population Estimate</b>	<b>3,937</b>

<b>Table II.15.4</b>			
<b>Driver's Licenses Exchanged and Surrendered</b>			
Chase 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	99	63	36
Calendar 2002	80	68	12
Calendar 2003	69	64	5
Calendar 2004	60	93	-33
Calendar 2005	76	61	15
Calendar 2006	65	53	12
Calendar 2007	71	64	7
Calendar 2008	76	58	18
Calendar 2009	67	59	8
Calendar 2010	126	79	47
Calendar 2011	84	52	32
Calendar 2012	83	44	39
Calendar 2013	92	55	37
Calendar 2014	81	65	16
Calendar 2015	58	75	-17
Calendar 2016	67	66	1
First Half of 2017	36	45	-9

<sup>60</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 Chase County decreased by 0.1 percent from 796 in 2016 to 795 in 2017, as shown in Table II.15.5. The number of school-age children 5 to 11 years of age decreased from 425 in 2016 to 411 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.

Year	Age Group			Total
	5–11	11–13	14–18	
1992	497	140	323	960
1993	483	161	332	976
1994	476	151	364	991
1995	469	145	361	975
1996	458	152	377	987
1997	442	152	381	975
1998	413	145	384	942
1999	385	147	374	906
2000	362	142	366	870
2001	346	117	353	816
2002	353	112	354	819
2003	447	150	421	1,018
2004	422	150	413	985
2005	344	110	293	747
2006	326	92	298	716
2007	311	91	283	685
2008	314	88	259	661
2009	324	87	260	671
2010	365	93	229	687
2011	373	93	247	713
2012	383	119	234	736
2013	373	116	256	745
2014	407	123	278	808
2015	414	110	269	793
2016	425	95	276	796
2017	411	108	276	795

### Population Characteristics

Table II.15.6, shows population by age for the 2000 and 2010 Census. The population changed by -2.5 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -5.5 percent to a total of 810 persons in 2010. Those aged 25 to 34 changed by 11.6 percent, and those aged under 5 changed by 23.3 percent.



<b>Table II.15.6</b>					
<b>Population by Age</b>					
Chase County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	227	5.6%	280	7.1%	23.3%
5 to 19	880	21.6%	741	18.7%	-15.8%
20 to 24	158	3.9%	180	4.5%	13.9%
25 to 34	378	9.3%	422	10.6%	11.6%
35 to 54	1,158	28.5%	1,007	25.4%	-13%
55 to 64	410	10.1%	526	13.3%	28.3%
65 or Older	857	21.1%	810	20.4%	-5.5%
<b>Total</b>	<b>4,068</b>	<b>100.0%</b>	<b>3,966</b>	<b>100.0%</b>	<b>-2.5%</b>

The elderly population is further explored in Table II.15.7. Those aged 65 to 66 changed by 6.7 percent between 2000 and 2010, resulting in a population of 96 persons. Those aged 85 or older changed by 5.6 percent during the same time period, and resulted in 150 persons over age 85 in 2010.

<b>Table II.15.7</b>					
<b>Elderly Population by Age</b>					
Chase County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	90	10.5%	96	11.9%	6.7%
67 to 69	106	12.4%	115	14.2%	8.5%
70 to 74	213	24.9%	151	18.6%	-29.1%
75 to 79	163	19%	159	19.6%	-2.5%
80 to 84	143	16.7%	139	17.2%	-2.8%
85 or Older	142	16.6%	150	18.5%	5.6%
<b>Total</b>	<b>857</b>	<b>100.0%</b>	<b>810</b>	<b>100.0%</b>	<b>-5.5%</b>

Population by race and ethnicity is shown in Table II.15.8 representing 91.9 percent of the white population in 2010. The black population changed by -28.6 percent, representing 0.1 percent of the population in 2010. The American Indian and Asian populations represented 0.1 and 0.1 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 218 percent between 2000 and 2010, compared to the -10.3 percent growth rate for non-Hispanics.

<b>Table II.15.8</b>					
<b>Population by Race and Ethnicity</b>					
Chase County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	3,979	97.8%	3,644	91.9%	-8.4%
Black	7	0.2%	5	0.1%	-28.6%
American Indian	4	0.1%	3	0.1%	-25%
Asian	7	0.2%	4	0.1%	-42.9%
Native Hawaiian/ Pacific Islander	1	0%	0	0%	-100%
Other	60	1.5%	262	6.6%	336.7%
Two or More Races	10	0.2%	48	1.2%	380%
<b>Total</b>	<b>4,068</b>	<b>100.0%</b>	<b>3,966</b>	<b>100.0%</b>	<b>-2.5%</b>
<b>Hispanic</b>	139	3.4%	442	11.1%	218%
<b>Non-Hispanic</b>	3,929	96.6%	3,524	88.9%	-10.3%

Population by race and ethnicity through 2016 is shown in Table II.15.9. The white population represented 98.2 percent of the population in 2016, compared with black population accounting for 0 percent of the population. Hispanic population represented 13.6 percent of the population in 2016.

<b>Table II.15.9</b>				
<b>Population by Race and Ethnicity</b>				
Chase County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	3,644	91.9%	3,988	98.2%
Black	5	0.1%	1	0%
American Indian	3	0.1%	0	0%
Asian	4	0.1%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	262	6.6%	7	0.2%
Two or More Races	48	1.2%	65	1.6%
<b>Total</b>	<b>3,966</b>	<b>100.0%</b>	<b>4,061</b>	<b>100.0%</b>
<b>Non-Hispanic</b>	<b>3,524</b>	<b>88.9%</b>	<b>3,510</b>	<b>86.4%</b>
<b>Hispanic</b>	<b>442</b>	<b>11.1%</b>	<b>551</b>	<b>13.6%</b>

The population by race is broken down further by ethnicity in Table II.15.10. While the white non-Hispanic population changed by -10.5 percent between 2000 and 2010, the white Hispanic population changed by 93.7 percent. The black non-Hispanic population changed by -28.6 percent.

<b>Table II.15.10</b>					
<b>Population by Race and Ethnicity</b>					
Chase County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
<b>Non-Hispanic</b>					
White	3,900	99.3%	3,491	99.1%	-10.5%
Black	7	0.2%	5	0.1%	-28.6%
American Indian	3	0.1%	2	0.1%	-33.3%
Asian	7	0.2%	4	0.1%	-42.9%
Native Hawaiian/ Pacific Islander	1	0%	0	0%	-100%
Other	1	0%	0	0%	-100%
Two or More Races	10	0.3%	22	0.6%	120%
<b>Total Non-Hispanic</b>	<b>3,929</b>	<b>100.0%</b>	<b>3,524</b>	<b>100.0%</b>	<b>-10.3%</b>
<b>Hispanic</b>					
White	79	56.8%	153	34.6%	93.7%
Black	0	0%	0	0%	%
American Indian	1	0.7%	1	0.2%	0%
Asian	0	0%	0	0%	%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	59	42.4%	262	59.3%	344.1%
Two or More Races	0	0%	26	5.9%	%
<b>Total Hispanic</b>	<b>139</b>	<b>100.0%</b>	<b>442</b>	<b>100.0%</b>	<b>218.0%</b>
<b>Total Population</b>	<b>4,068</b>	<b>100.0%</b>	<b>3,966</b>	<b>100.0%</b>	<b>-2.5%</b>



The change in race and ethnicity between 2010 and 2016 is shown in Table II.15.11. During this time, the total non-Hispanic population was 3,510 persons in 2016. The Hispanic population was 551.

<b>Table II.15.11</b>				
<b>Population by Race and Ethnicity</b>				
Chase 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	3,491	99.1%	3,444	98.1%
Black	5	0.1%	1	0%
American Indian	2	0.1%	0	0%
Asian	4	0.1%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	0	0%	0	0%
Two or More Races	22	0.6%	65	1.9%
<b>Total Non-Hispanic</b>	<b>3,524</b>	<b>100.0%</b>	<b>3,510</b>	<b>100.0%</b>
<b>Hispanic</b>				
White	153	34.6%	544	98.7%
Black	0	0%	0	0%
American Indian	1	0.2%	0	0%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	262	59.3%	7	1.3%
Two or More Races	26	5.9%	0	0%
<b>Total Hispanic</b>	<b>442</b>	<b>100.0</b>	<b>551</b>	<b>100.0%</b>
<b>Total Population</b>	<b>3,966</b>	<b>100.0%</b>	<b>4,061</b>	<b>100.0%</b>

Households by type and tenure are shown in Table II.15.12. Family households represented 67.5 percent of households, while non-family households accounted for 32.5 percent. These changed from 65.7 and 34.3 percent, respectively.

<b>Table II.15.12</b>				
<b>Household Type by Tenure</b>				
Chase 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	1,104	65.7%	1,143	67.5%
Married-Couple Family	943	85.4%	984	86.1%
Owner-Occupied	799	84.7%	814	82.7%
Renter-Occupied	144	15.3%	170	17.3%
Other Family	161	14.6%	159	14.1%
Male Householder, No Spouse Present	61	37.9%	64	38.4%
Owner-Occupied	38	62.3%	64	100%
Renter-Occupied	23	37.7%	0	0%
Female Householder, No Spouse Present	100	62.1%	95	62.9%
Owner-Occupied	56	56%	75	78.9%
Renter-Occupied	44	44%	20	21.1%
Non-Family Households	577	34.3%	550	32.5%
Owner-Occupied	358	62%	386	70.2%
Renter-Occupied	219	38%	164	29.8%
<b>Total</b>	<b>1,681</b>	<b>100.0%</b>	<b>1,693</b>	<b>100.0%</b>



The group quarters population was 66 in 2010, compared to 100 in 2000.

<b>Table II.15.13 Group Quarters Population</b> Chase 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%	0	0%	%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	100	100%	66	100%	-34%
Other Institutions	0	0%	0	0%	%
<b>Total</b>	<b>100</b>	<b>100.0%</b>	<b>66</b>	<b>100.0%</b>	<b>-34.0%</b>
<b>Noninstitutionalized</b>					
College Dormitories	0	%	0	%	%
Military Quarters	0	%	0	%	%
Other Noninstitutionalized	0	%	0	%	%
<b>Total</b>	<b>0</b>	<b>100.0%</b>	<b>0</b>	<b>100.0%</b>	<b>%</b>
<b>Group Quarters Population</b>	<b>100</b>	<b>100.0%</b>	<b>66</b>	<b>100.0%</b>	<b>-34%</b>

The number of foreign born persons are shown in Table II.15.14. An estimated 9.1 percent of the population was born in Mexico, with 0.1 percent born in Guatemala.

<b>Table II.15.14 Place of Birth for the Foreign-Born Population</b> Chase County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	369	9.1%
#2 country of origin	Guatemala	6	0.1%
#3 country of origin	Germany	1	0%
#4 country of origin	Afghanistan	0	0%
#5 country of origin	Africa n.e.c	0	0%
#6 country of origin	Albania	0	0%
#7 country of origin	Argentina	0	0%
#8 country of origin	Armenia	0	0%
#9 country of origin	Asia n.e.c	0	0%
#10 country of origin	Australia	0	0%

Limited English Proficiency and the language spoken at home are shown in Table II.15.15. An estimated 8.2 percent of the population speaks Spanish at home.

<b>Table II.15.15</b> <b>Limited English Proficiency and Language Spoken at Home</b> Chase County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	314	8.2%
#2 LEP Language	Arabic	0	0%
#3 LEP Language	Chinese	0	0%
#4 LEP Language	French, Haitian, or Cajun	0	0%
#5 LEP Language	German or other West Germanic languages	0	0%
#6 LEP Language	Korean	0	0%
#7 LEP Language	Other Asian and Pacific Island languages	0	0%
#8 LEP Language	Other Indo-European languages	0	0%
#9 LEP Language	Other and unspecified languages	0	0%
#10 LEP Language	Russian, Polish, or other Slavic languages	0	0%

**Disability**

The disability rate from the 2000 Census is shown in Table II.15.16. Some 17.1 percent of the population was disabled in 2000, or a total of 640 persons. The disability rate was highest for those over 65, with 33.2 percent disabled.

<b>Table II.15.16</b> <b>Disability by Age</b> Chase County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	12	1.9%
16 to 64	372	16%
65 and older	256	33.2%
<b>Total</b>	<b>640</b>	<b>17.1%</b>

Table II.15.17 shows disability by type in 2000. There were 317 physical disabilities in 2000, some 239 employment disabilities, and 190 go-outside-home disabilities.

<b>Table II.15.17</b> <b>Total Disabilities Tallied: Aged 5 and Older</b> Chase County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	138
Physical disability	317
Mental disability	155
Self-care disability	69
Employment disability	239
Go-outside-home disability	190
<b>Total</b>	<b>1,108</b>



Disability by age, as estimated by the 2016 ACS, is shown in Table II.15.18. The disability rate for females was 13.3 percent, compared to 11.8 percent for males. The disability rate changed precipitously higher with age, with 46.3 percent of those over 75 experiencing a disability.

<b>Table II.15.18</b>						
<b>Disability by Age</b>						
Chase County						
2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	0	0%	0	0%	0	0%
5 to 17	8	2.3%	33	7.5%	41	5.2%
18 to 34	22	6.3%	10	3.6%	32	5.1%
35 to 64	80	10.1%	79	10.4%	159	10.2%
65 to 74	45	28%	26	13.6%	71	20.2%
75 or Older	77	43%	123	48.6%	200	46.3%
<b>Total</b>	<b>232</b>	<b>11.8%</b>	<b>271</b>	<b>13.3%</b>	<b>503</b>	<b>12.6%</b>

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.15.19. Some 8.1 percent have an ambulatory disability, 7.5 have an independent living disability, and 2.6 percent have a self-care disability.

<b>Table II.15.19</b>		
<b>Total Disabilities Tallied: Aged 5 and Older</b>		
Chase County		
2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	143	3.6%
Vision disability	96	2.4%
Cognitive disability	153	4.1%
Ambulatory disability	304	8.1%
Self-Care disability	97	2.6%
Independent living disability	224	7.5%

## Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.15.20 and Table II.15.21. In 2016, some 2,043 persons were employed and 32 were unemployed. This totaled a labor force of 2,075 persons. The unemployment rate for Chase County was estimated to be 1.5 in 2016.

<b>Table II.15.20</b>	
<b>Employment, Labor Force and Unemployment</b>	
Chase County	
2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	2,043
Unemployed	32
<b>Labor Force</b>	<b>2,075</b>
Unemployment Rate	1.5%



In 2016, 88.4 percent of households in Chase County had a high school education or greater.

<b>Table II.15.21</b>	
<b>High School or Greater Education</b>	
Chase County 2016 Five-Year ACS Data	
<b>Education Level</b>	<b>Households</b>
High School or Greater	1,496
Total Households	1,693
<b>Percent High School or Above</b>	<b>88.4%</b>

As seen in Table II.15.22, 28.5 percent of the population had a high school diploma or equivalent, another 42.8 percent have some college, 13.9 percent have a Bachelor's Degree, and 3.5 percent of the population had a graduate or professional degree.

<b>Table II.15.22</b>		
<b>Educational Attainment</b>		
Chase County 2016 Five-Year ACS Data		
<b>Education Level</b>	<b>Population</b>	<b>Percent</b>
Less Than High School	345	11.4%
High School or Equivalent	865	28.5%
Some College or Associates Degree	1,298	42.8%
Bachelor's Degree	421	13.9%
Graduate or Professional Degree	107	3.5%
<b>Total Population Above 18 years</b>	<b>3,036</b>	<b>100.0%</b>

## ECONOMICS

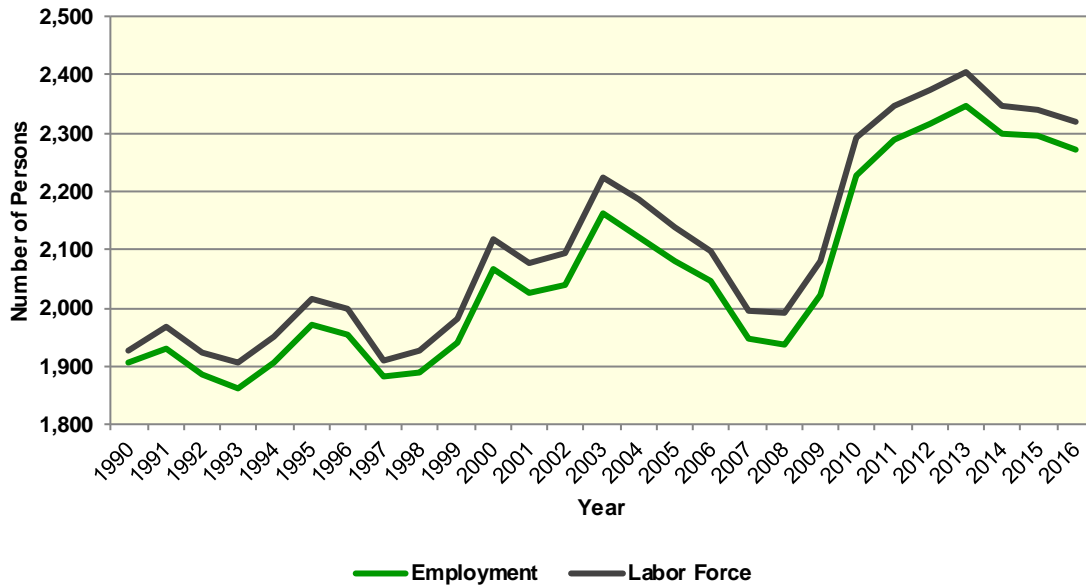
### Labor Force

Table II.15.23, shows the labor force statistics for Chase County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1990 with a rate of 1. The highest level of unemployment occurred during 2004 rising to a rate of 2.9. This compared to a statewide low of 2.3 in 1990 and statewide high of 4.6 in 2009. Over the last year the unemployment rate in Chase County increased from 1.9 percent in 2015 to 2.2 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.15.23 Labor Force Statistics Chase County 1990 - 2016 BLS Data					
Year	Chase County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	20	1,908	1,928	1%	2.3%
1991	37	1,931	1,968	1.9%	2.7%
1992	39	1,885	1,924	2%	2.9%
1993	46	1,862	1,908	2.4%	2.8%
1994	42	1,908	1,950	2.2%	2.6%
1995	43	1,971	2,014	2.1%	2.6%
1996	43	1,955	1,998	2.2%	2.7%
1997	30	1,881	1,911	1.6%	2.5%
1998	37	1,890	1,927	1.9%	2.6%
1999	41	1,941	1,982	2.1%	2.8%
2000	50	2,067	2,117	2.4%	2.8%
2001	51	2,026	2,077	2.5%	3.1%
2002	53	2,041	2,094	2.5%	3.6%
2003	59	2,164	2,223	2.7%	3.9%
2004	63	2,123	2,186	2.9%	3.9%
2005	60	2,080	2,140	2.8%	3.8%
2006	51	2,048	2,099	2.4%	3.1%
2007	49	1,947	1,996	2.5%	3%
2008	53	1,938	1,991	2.7%	3.3%
2009	60	2,022	2,082	2.9%	4.6%
2010	64	2,229	2,293	2.8%	4.6%
2011	57	2,289	2,346	2.4%	4.4%
2012	57	2,317	2,374	2.4%	4%
2013	58	2,348	2,406	2.4%	3.8%
2014	48	2,298	2,346	2%	3.3%
2015	45	2,294	2,339	1.9%	3%
2016	50	2,271	2,321	2.2%	3.2%

Diagram II.15.2, shows the employment and labor force for Chase County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 2,271 persons, with the labor force reaching 2,321, indicating there were a total of 50 unemployed persons.

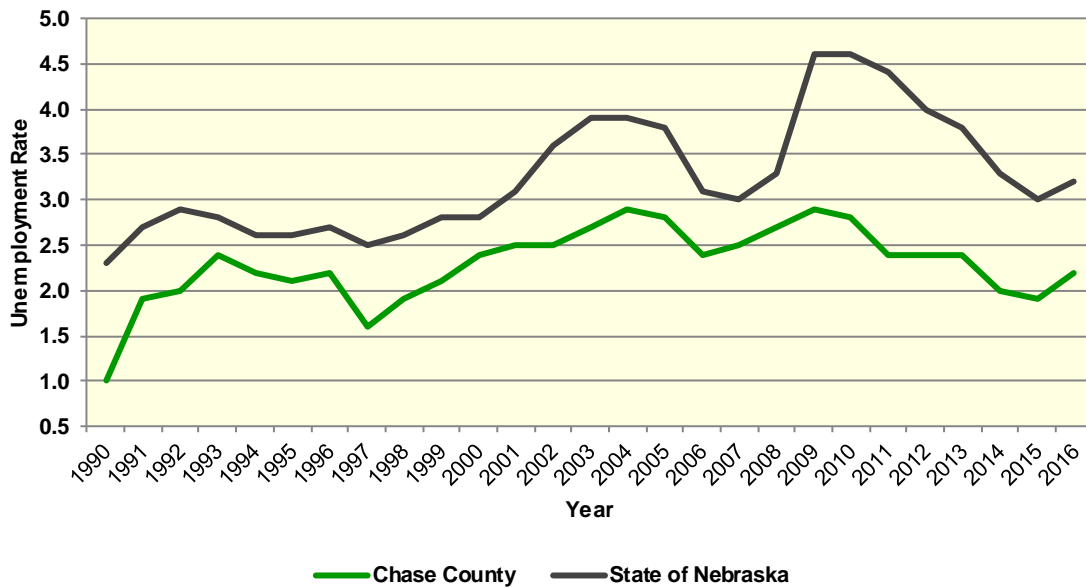
**Diagram II.15.2**  
**Employment and Labor Force**  
 Chase County  
 1990 – 2016 BLS Data



### Unemployment

Diagram II.15.3, shows the unemployment rate for both the State and Chase County. During the 1990’s the average rate for Chase County was 1.9, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 2.6, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 2.3. Over the course of the entire period Chase County had an average unemployment rate lower than the state, 2.3 percent for Chase County, versus 3.3 statewide.

**Diagram II.15.3**  
**Annual Unemployment Rate**  
 Chase 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.15.24, shows total real earnings by industry for Chase County. In the most recent 2016 estimate, the farm industry had the largest total real earnings, with total real earnings reaching 52,018,000 dollars. Between 2015 and 2016 the farm industry saw the largest percentage increase, rising by 31.6 percent to 78,483,000 dollars.



**Table II.15.24**  
**Real Earnings by Industry**  
 Chase 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	25,470	35,124	50,899	99,658	82,570	72,987	39,520	52,018	31.6
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	8,906	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	79	0	0	0	0	0	0	0	0
Construction	3,458	4,522	4,970	5,713	7,397	7,804	7,653	8,173	6.8
Manufacturing	3,557	1,817	1,490	1,104	1,435	1,799	2,454	2,222	-9.5
Wholesale trade	13,227	14,648	13,383	14,598	14,657	14,833	13,863	14,416	4
Retail trade	8,824	10,239	12,838	11,915	11,376	12,194	10,856	11,149	2.7
Transportation and warehousing	1,528	0	0	0	0	0	0	0	0
Information	0	3,460	3,965	2,725	2,636	2,640	3,086	2,732	-11.5
Finance and insurance	0	4,954	4,160	4,351	4,270	4,417	4,867	5,639	15.9
Real estate and rental and leasing	0	1,192	1,203	2,237	2,727	3,052	3,340	3,541	6
Professional and technical services	0	1,509	1,761	0	0	0	2,097	2,289	9.1
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	794	0	0	0	427	463	0	0	0
Educational services	0	65	0	0	-62	-51	0	0	0
Health care and social assistance	3,436	2,018	2,102	2,373	2,197	2,247	2,172	2,296	5.7
Arts, entertainment, and recreation	0	124	798	829	922	1,067	0	0	0
Accommodation and food services	0	1,466	1,306	2,114	1,893	1,718	0	0	0
Other services, except public administration	3,516	4,120	4,142	4,180	3,830	3,881	4,144	4,566	10.2
Government and government enterprises	20,431	25,029	25,155	25,188	24,911	25,313	26,082	25,666	-1.6
<b>Total</b>	<b>97,300</b>	<b>121,684</b>	<b>142,269</b>	<b>193,914</b>	<b>177,851</b>	<b>172,124</b>	<b>139,976</b>	<b>154,679</b>	<b>10.5</b>



Table II.15.25, shows the total employment by industry for Chase County. The most recent estimates show the government and government enterprises industry was the largest employer in Chase County, with employment reaching 515 jobs in 2016. Between 2015 and 2016 the professional, scientific, and technical services industry saw the largest percentage increase, rising by 6.5 percent to 82 jobs.

<b>Table II.15.25</b> <b>Employment by Industry</b> Chase County BEA Table CA25 Data									
NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	515	459	480	467	472	467	530	503	-5.1
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	258	0
Mining	0	0	0	0	0	0	0	18	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	84	107	114	113	132	133	135	131	-3
Manufacturing	67	53	60	56	55	49	52	49	-5.8
Wholesale trade	257	240	234	239	229	239	246	244	-0.8
Retail trade	359	344	370	377	390	392	414	403	-2.7
Transportation and warehousing	51	0	0	0	0	0	0	0	0
Information	0	62	74	58	59	57	58	58	0
Finance and insurance	0	139	120	112	131	121	130	133	2.3
Real estate and rental and leasing	0	68	73	85	94	95	110	111	0.9
Professional and technical services	0	59	57	0	0	0	77	82	6.5
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	45	0	0	0	30	45	0	0	0
Educational services	10	0	11	0	11	10	10	10	0
Health care and social assistance	123	104	100	117	108	107	96	99	3.1
Arts, entertainment, and recreation	0	22	24	25	29	28	0	0	0
Accommodation and food services	0	125	110	106	114	92	0	0	0
Other services, except public administration	156	172	181	163	162	173	174	174	0
Government and government enterprises	584	520	513	518	527	532	527	515	-2.3
<b>Total</b>	<b>2,719</b>	<b>2,823</b>	<b>2,894</b>	<b>2,921</b>	<b>3,036</b>	<b>3,033</b>	<b>3,153</b>	<b>3,085</b>	<b>-2.2</b>



Table II.15.26, shows the real average earnings per job by industry for Chase County. These figures are calculated by dividing the Total Real Earning displayed in Table II.15.24 and Table II.15.25, by Industry. In 2016, the farm industry had the highest average earnings reaching 103,416 dollars. Between 2015 and 2016 the farm industry saw the largest percentage increase, rising by 38.7 percent to 103,416 dollars.

**Table II.15.26**  
**Real Earnings Per Job by Industry**  
 Chase County  
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	49,457	76,523	106,039	213,400	174,936	156,290	74,566	103,416	38.7
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	34,519	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	41,172	42,258	43,595	50,561	56,038	58,680	56,693	62,389	10
Manufacturing	53,088	34,275	24,829	19,709	26,099	36,720	47,190	45,347	-3.9
Wholesale trade	51,466	61,034	57,192	61,080	64,002	62,061	56,355	59,082	4.8
Retail trade	24,579	29,764	34,698	31,605	29,169	31,106	26,223	27,665	5.5
Transportation and warehousing	29,953	0	0	0	0	0	0	0	0
Information	0	55,811	53,588	46,989	44,683	46,317	53,209	47,103	-11.5
Finance and insurance	0	35,643	34,664	38,850	32,594	36,502	37,441	42,398	13.2
Real estate and rental and leasing	0	17,534	16,477	26,318	29,011	32,123	30,368	31,901	5
Professional and technical services	0	25,583	30,886	0	0	0	27,237	27,915	2.5
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	17,654	0	0	0	14,246	10,286	0	0	0
Educational services	0	0	0	0	-5,591	-5,120	0	0	0
Health care and social assistance	27,933	19,404	21,025	20,279	20,347	20,998	22,627	23,192	2.5
Arts, entertainment, and recreation	0	5,655	33,261	33,174	31,776	38,110	0	0	0
Accommodation and food services	0	11,732	11,876	19,945	16,606	18,678	0	0	0
Other services, except public administration	22,536	23,952	22,886	25,642	23,641	22,435	23,815	26,241	10.2
Government and government enterprises	34,985	48,133	49,036	48,626	47,269	47,581	49,492	49,837	0.7
<b>Total</b>	<b>35,785</b>	<b>43,105</b>	<b>49,160</b>	<b>66,386</b>	<b>58,581</b>	<b>56,750</b>	<b>44,394</b>	<b>50,139</b>	<b>12.9</b>

Table II.15.27 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 \$211,047,000 a 7.7 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 2,823 and 3,085 in 2016, which was a percentage change of -2.2 over this period.



**Table II.15.27**  
**Total Employment and Real Personal Income**  
 Chase 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	56,571	2,477	-257	13,774	7,348	74,959	17,714	2,069	27,343
1970	56,531	2,353	-137	15,176	7,705	76,923	18,679	2,051	27,564
1971	65,098	2,556	-289	15,801	7,928	85,982	20,945	2,150	30,279
1972	75,716	2,767	-411	18,184	8,215	98,938	24,016	2,217	34,154
1973	102,620	3,563	-614	20,470	9,721	128,633	31,253	2,441	42,040
1974	87,582	4,072	-912	21,029	10,058	113,684	27,283	2,529	34,631
1975	86,791	4,176	-1,756	21,851	10,814	113,525	26,048	2,529	34,318
1976	62,705	4,611	-1,960	22,533	11,378	90,044	19,710	2,583	24,278
1977	55,820	4,846	-2,512	24,558	11,738	84,757	18,452	2,719	20,530
1978	78,382	4,911	-2,510	25,365	12,276	108,601	23,385	2,749	28,512
1979	73,529	5,634	-3,047	27,096	12,946	104,889	22,508	2,817	26,102
1980	65,678	5,367	-3,147	31,286	13,287	101,738	21,361	2,929	22,423
1981	70,891	5,322	-2,490	35,064	14,079	112,223	23,507	2,797	25,345
1982	52,195	5,409	-2,450	40,247	14,730	99,312	20,549	2,793	18,687
1983	54,576	5,250	-2,278	41,398	15,649	104,095	21,573	2,789	19,567
1984	81,017	5,467	-2,202	39,220	15,664	128,232	26,900	2,741	29,558
1985	104,706	5,376	-2,004	39,248	15,779	152,354	32,736	2,680	39,069
1986	71,561	5,347	-1,702	38,918	16,431	119,861	26,395	2,525	28,342
1987	81,586	5,576	-1,478	33,540	16,227	124,299	27,938	2,621	31,128
1988	100,245	6,179	-1,404	36,097	16,499	145,257	32,961	2,646	37,886
1989	86,513	6,615	-1,359	37,951	17,764	134,254	31,012	2,603	33,236
1990	92,805	6,862	-1,225	34,132	18,610	137,460	31,213	2,617	35,462
1991	92,802	6,841	-1,313	34,765	18,785	138,199	31,538	2,617	35,461
1992	90,155	6,818	-1,353	34,141	19,668	135,793	31,838	2,570	35,079
1993	92,786	7,129	-1,634	33,955	20,765	138,743	32,838	2,648	35,039
1994	94,312	7,293	-1,888	36,232	20,698	142,060	34,249	2,701	34,918
1995	88,773	7,516	-2,126	37,982	21,854	138,967	33,246	2,686	33,051
1996	106,242	7,733	-2,310	39,448	23,194	158,840	38,320	2,732	38,888
1997	111,053	7,813	-2,359	40,054	23,783	164,719	39,567	2,690	41,284
1998	108,556	8,019	-2,736	43,154	24,008	164,963	39,740	2,704	40,147
1999	95,828	7,929	-2,876	41,604	24,290	150,917	36,559	2,715	35,296
2000	95,354	7,921	-2,978	42,427	23,857	150,739	37,192	2,667	35,753
2001	97,300	8,454	-3,253	42,241	24,447	152,281	38,041	2,719	35,786
2002	93,137	8,585	-3,757	38,300	26,353	145,449	35,957	2,738	34,017
2003	115,074	8,715	-4,342	39,674	27,001	168,692	41,245	2,757	41,738
2004	112,053	8,641	-4,712	32,433	27,630	158,765	39,514	2,735	40,970
2005	114,466	8,573	-5,013	28,590	27,881	157,350	39,506	2,680	42,711
2006	98,594	9,141	-5,396	27,533	29,792	141,382	35,657	2,654	37,150
2007	113,259	9,013	-5,702	32,681	30,474	161,699	41,324	2,614	43,327
2008	117,819	9,446	-6,364	40,396	31,095	173,500	44,891	2,643	44,578
2009	87,455	10,021	-6,897	35,128	32,602	138,266	35,262	2,749	31,813
2010	121,684	10,481	-7,355	35,900	33,843	173,591	43,792	2,823	43,105
2011	142,269	9,536	-8,018	37,947	33,762	196,423	49,057	2,894	49,160
2012	193,914	9,816	-8,307	46,329	32,319	254,438	63,042	2,921	66,386
2013	177,851	11,336	-9,002	37,141	31,638	226,290	56,742	3,036	58,580
2014	172,124	11,443	-9,053	41,443	32,939	226,010	56,644	3,033	56,751
2015	139,976	11,256	-8,818	43,135	32,895	195,931	49,155	3,153	44,394
2016	154,679	11,321	-8,647	43,109	33,227	211,047	53,606	3,085	50,139



Diagram II.15.4, shows real average earnings per job for Chase County from 1990 to 2016. Over this period the average earning per job for Chase County was 41,518 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

**Diagram II.15.4**  
**Real Average Earnings Per Job**  
 Chase County  
 BEA Data 1990 - 2016

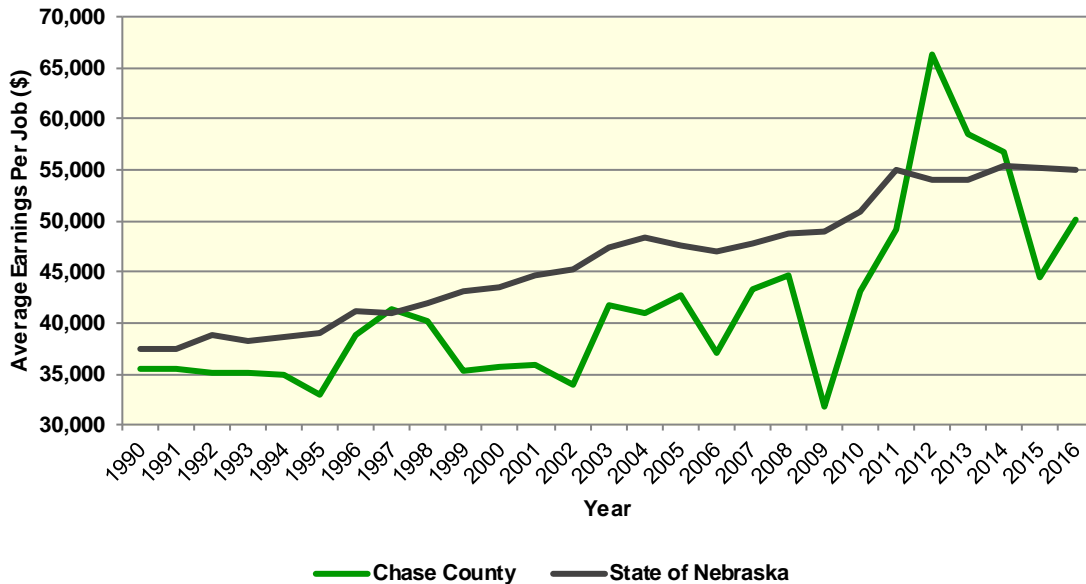
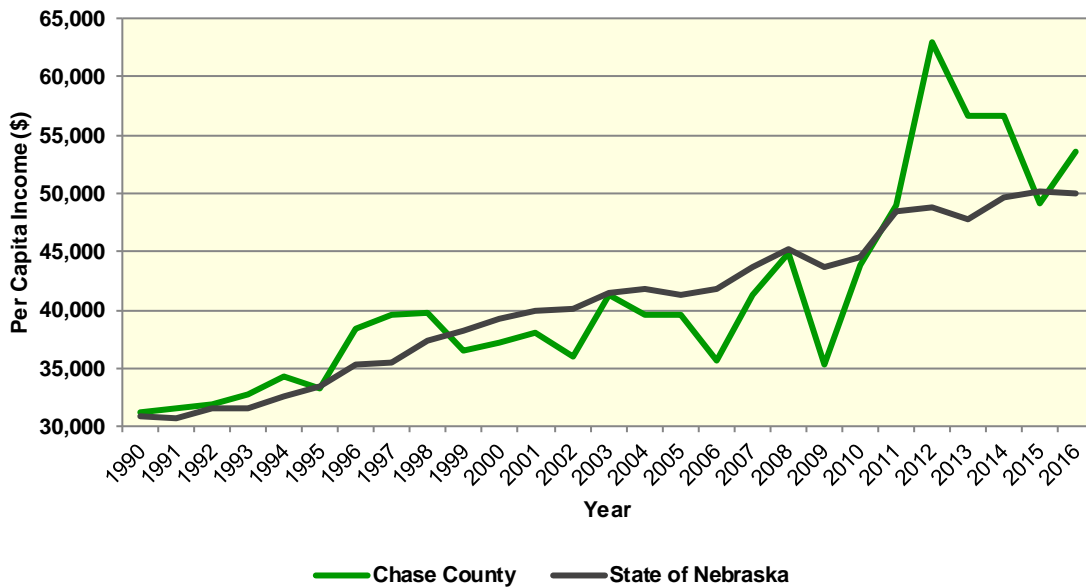


Diagram II.15.5, shows real per capita income in Chase County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Chase County was 41,101 dollars, which was higher than the statewide average of 40,548 dollars over the same period.

**Diagram II.15.5**  
**Real Per Capita Income**  
 Chase 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.15.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment decreased from 1,859 persons in 2015 to 1,823 in 2016, a change of -2 percent.

**Table II.15.28**  
**Total Monthly Employment**  
 Chase County  
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	1,570	1,555	1,555	1,620	1,647	1,712	1,713	1,788	1,779	1,804	1,806
Feb	1,587	1,562	1,546	1,599	1,615	1,659	1,701	1,759	1,763	1,796	1,774
Mar	1,577	1,573	1,573	1,634	1,650	1,704	1,719	1,782	1,794	1,794	1,821
Apr	1,557	1,555	1,563	1,632	1,660	1,714	1,735	1,801	1,788	1,797	1,826
May	1,616	1,619	1,562	1,680	1,709	1,749	1,790	1,863	1,811	1,854	1,830
Jun	1,721	1,642	1,613	1,730	1,738	1,808	1,829	1,882	1,890	1,912	1,897
Jul	1,701	1,648	1,623	1,666	1,783	1,869	1,850	1,885	1,803	1,867	1,803
Aug	1,725	1,639	1,617	1,717	1,744	1,846	1,866	1,884	1,851	1,885	1,809
Sep	1,653	1,588	1,615	1,701	1,705	1,783	1,829	1,869	1,838	1,862	1,797
Oct	1,653	1,644	1,661	1,733	1,720	1,812	1,882	1,875	1,858	1,940	1,851
Nov	1,646	1,653	1,634	1,720	1,780	1,798	1,834	1,861	1,826	1,893	1,830
Dec	1,638	1,588	1,635	1,749	1,732	1,770	1,823	1,869	1,836	1,902	1,833
<b>Annual</b>	<b>1,637</b>	<b>1,606</b>	<b>1,600</b>	<b>1,682</b>	<b>1,707</b>	<b>1,769</b>	<b>1,798</b>	<b>1,843</b>	<b>1,820</b>	<b>1,859</b>	<b>1,823</b>
% Change	1%	-2%	(ND)%	5%	1%	4%	2%	3%	-1%	2%	-2%

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 \$654 in 2015. In 2016, average weekly wages saw an increase of 2 percent over the prior year, rising to 667 dollars, or by 13 dollars. These data are shown in Table II.15.29.

<b>Table II.15.29</b>						
<b>Average Weekly Wages</b>						
Chase 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	378	379	398	425	395	
2002	372	387	408	426	399	1%
2003	395	395	421	443	414	4%
2004	417	419	428	472	434	5%
2005	422	422	467	488	450	4%
2006	462	461	453	508	471	5%
2007	463	478	485	530	489	4%
2008	505	520	502	600	532	9%
2009	501	538	538	595	544	2%
2010	538	539	559	639	570	5%
2011	561	571	578	689	600	5%
2012	602	580	597	677	614	2%
2013	611	597	611	699	630	3%
2014	608	611	643	740	651	3%
2015	628	633	655	699	654	(ND)%
2016(p)	613	650	674	730	667	2%

Total business establishments reported by the QCEW are displayed in Table II.15.30. Between 2015 and 2016, the total number of business establishments in Chase County increased from 229 to 233 establishments.

<b>Table II.15.30</b>						
<b>Number of Business Establishments</b>						
Chase 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	164	164	166	168	166	
2002	162	160	164	164	163	-2%
2003	166	171	171	174	171	5%
2004	172	173	172	169	172	1%
2005	177	177	177	175	177	3%
2006	174	173	174	171	173	-2%
2007	174	177	182	183	179	3%
2008	187	187	191	189	189	6%
2009	192	194	196	197	195	3%
2010	196	199	203	204	201	3%
2011	203	205	211	216	209	4%
2012	218	220	225	221	221	6%
2013	225	229	225	225	226	2%
2014	223	220	220	222	221	-2%
2015	230	230	228	229	229	4%
2016	231	232	235	232	233	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 0.6 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 increased by 8.8 percent over the period. On the other hand, by 2016 there were 244 returns for AGIs of \$100,000 or more. Table II.15.31 presents AGI distribution for the years 1991 through 2016.

Table II.15.31 Income Tax Returns by Adjusted Gross Income Chase 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 <sup>61</sup>
1991	633	214	395	275	203	97	22	37	0	1,896
1992	640	191	378	282	197	95	14	42	0	1,873
1993	631	166	376	269	210	125	14	32	0	1,854
1994	691	177	338	269	221	133	21	35	0	1,902
1995	644	188	334	281	228	128	0	47	0	1,895
1996	707	159	306	249	257	154	31	57	0	1,947
1997	660	175	318	251	265	172	36	53	14	1,955
1998	647	150	326	247	278	194	39	56	12	1,962
1999	602	147	306	267	294	168	54	69	19	1,941
2000	577	126	300	237	290	196	66	78	0	1,890
2001	601	118	304	234	270	204	64	84	0	1,903
2002	600	131	290	240	289	207	74	58	0	1,913
2003	569	149	291	226	270	222	80	60	12	1,879
2004	530	147	274	238	263	227	91	59	17	1,846
2005	465	117	259	208	240	240	83	78	17	1,707
2006	429	150	249	217	255	263	99	102	18	1,782
2007	420	128	246	220	242	248	158	112	26	1,800
2008	392	121	224	194	273	268	134	128	37	1,771
2009	360	157	226	212	240	274	133	124	30	1,756
2010	324	138	226	218	251	257	148	141	35	1,738
2011	326	130	225	196	240	299	168	150	43	1,777
2012	313	122	216	191	272	286	166	198	59	1,823
2013	311	123	196	206	279	285	182	203	47	1,832
2014	280	128	179	205	268	279	185	230	53	1,807
2015	271	142	193	185	277	287	187	227	51	1,820
2016	322	116	171	176	273	307	179	206	38	1,788

<sup>61</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 decreased from 457 in 2010 to 359 in 2016, with the poverty rate reaching 9.3 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.15.32 presents poverty data for the county.

The rate of poverty for Chase County is shown in Table II.15.33. In 2016, there were an estimated 387 persons living in poverty. This represented a 9.8 percent poverty rate, compared to 9.6 percent poverty in 2000. In 2016, some 15.8 percent of those in poverty were under age 6, and 14.7 percent were 65 or older.

Year	Persons in Poverty	Poverty Rate
2000	411	10.6%
2001	429	10.9%
2002	445	11.2%
2003	398	10.2%
2004	363	9.5%
2005	388	10.3%
2006	458	12.4%
2007	373	10.4%
2008	374	10.6%
2009	412	11.7%
2010	457	11.7%
2011	401	10.2%
2012	448	11.3%
2013	383	9.8%
2014	363	9.3%
2015	319	8.2%
2016	359	9.3%

Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	41	10.7%	61	15.8%
6 to 17	68	17.8%	67	17.3%
18 to 64	204	53.4%	202	52.2%
65 or Older	69	18.1%	57	14.7%
<b>Total</b>	<b>382</b>	<b>100.0%</b>	<b>387</b>	<b>100.0%</b>
<b>Poverty Rate</b>	<b>9.6%</b>	.	<b>9.8%</b>	.

## HOUSING

The Census Bureau estimates that the total number of housing units decreased by -0.8 percent in Chase County between 2010 and 2016, from 1,946 to 1,931. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.15.34.

### Housing Production

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

Subject	Nebraska	% Growth Since Census	Chase County	% Growth Since Census
2000 Census Base	722,656	.	1,927	.
2010 Census	796,793	10.3	1,946	1
July 2011 Estimate	801,068	0.5	1,940	-0.3
July 2012 Estimate	804,586	1	1,936	-0.5
July 2013 Estimate	809,062	1.5	1,932	-0.7
July 2014 Estimate	814,835	2.3	1,934	-0.6
July 2015 Estimate	820,725	3	1,933	-0.7
July 2016 Estimate	827,156	3.8	1,931	-0.8

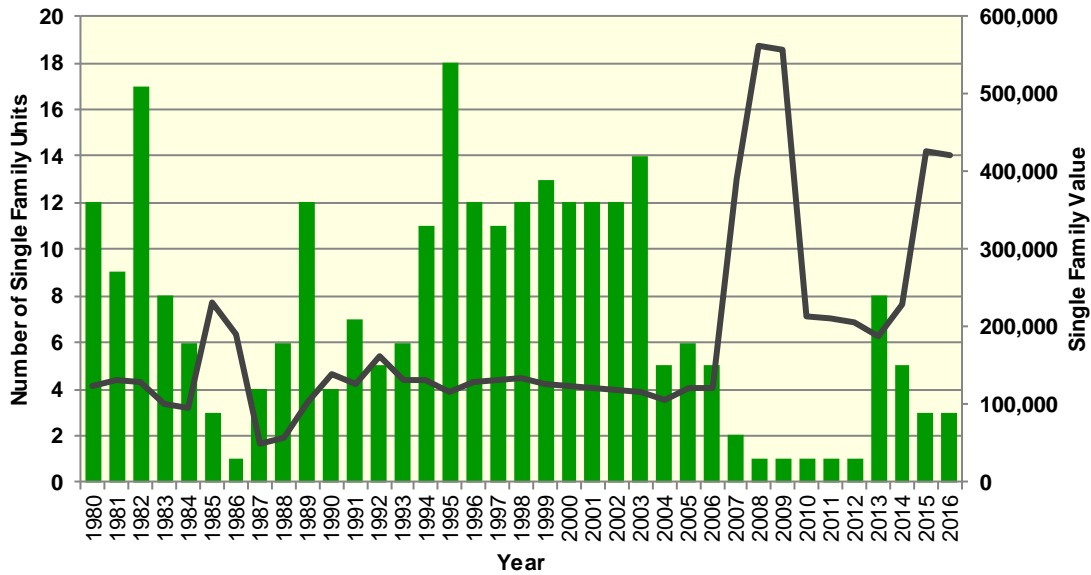


valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Chase County remained unchanged from 3 authorizations in 2015 to 3 in 2016.

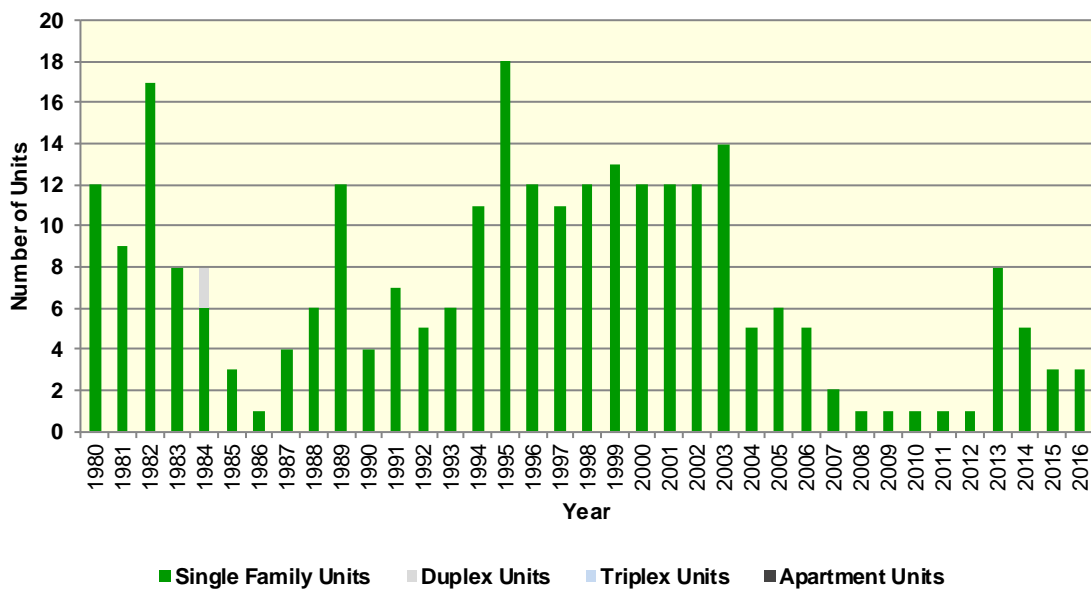
The real value of single-family building permits decreased from \$427,221 in 2015 to \$421,667 in 2016. This compares to an increase in permit value statewide, with values rising from \$203,629 in 2015 to \$206,586 in 2016. Additional details are given in Table II.15.35.

<b>Table II.15.35</b> <b>Building Permits and Valuation</b> Chase 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	12	0	0	0	12	125,069	0
1981	9	0	0	0	9	131,671	0
1982	17	0	0	0	17	130,330	0
1983	8	0	0	0	8	101,761	0
1984	6	2	0	0	8	96,997	0
1985	3	0	0	0	3	230,400	0
1986	1	0	0	0	1	190,840	0
1987	4	0	0	0	4	48,855	0
1988	6	0	0	0	6	56,934	0
1989	12	0	0	0	12	103,121	0
1990	4	0	0	0	4	140,187	0
1991	7	0	0	0	7	126,470	0
1992	5	0	0	0	5	162,350	0
1993	6	0	0	0	6	131,112	0
1994	11	0	0	0	11	130,714	0
1995	18	0	0	0	18	115,954	0
1996	12	0	0	0	12	129,441	0
1997	11	0	0	0	11	131,685	0
1998	12	0	0	0	12	134,018	0
1999	13	0	0	0	13	127,310	0
2000	12	0	0	0	12	124,521	0
2001	12	0	0	0	12	121,754	0
2002	12	0	0	0	12	119,903	0
2003	14	0	0	0	14	117,217	0
2004	5	0	0	0	5	105,039	0
2005	6	0	0	0	6	121,153	0
2006	5	0	0	0	5	121,298	0
2007	2	0	0	0	2	389,283	0
2008	1	0	0	0	1	561,482	0
2009	1	0	0	0	1	557,227	0
2010	1	0	0	0	1	214,687	0
2011	1	0	0	0	1	210,356	0
2012	1	0	0	0	1	206,546	0
2013	8	0	0	0	8	186,991	0
2014	5	0	0	0	5	230,005	0
2015	3	0	0	0	3	427,221	0
2016	3	0	0	0	3	421,667	0

**Diagram II.15.6**  
**Single-Family Permits**  
 Chase County  
 Census Bureau Data, 1980–2016



**Diagram II.15.7**  
**Total Permits by Unit Type**  
 Chase County  
 Census Bureau Data, 1980–2016



## Housing Characteristics

Housing types by unit are shown in Table II.15.36. In 2016, there were 1,939 housing units, up from 1,927 in 2000. Single-family units accounted for 85.3 percent of units in 2016, compared to 84.1 in 2000. Apartment units accounted for 1.8 percent in 2016, compared to 0.6 percent in 2000.

<b>Table II.15.36</b>				
<b>Housing Units by Type</b>				
Chase County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Unit Type	2000 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	1,620	84.1%	1,653	85.3%
Duplex	17	0.9%	11	0.6%
Tri- or Four-Plex	34	1.8%	20	1%
Apartment	12	0.6%	34	1.8%
Mobile Home	242	12.6%	214	11%
Boat, RV, Van, Etc.	2	0.1%	7	0.4%
<b>Total</b>	<b>1,927</b>	<b>100.0%</b>	<b>1,939</b>	<b>100.0%</b>

Some 86.4 percent of housing was occupied in 2010, compared to 86.2 percent in 2000. Owner-occupied housing changed -2.1 percent between 2000 and 2010, ending with owner-occupied units representing 74.4 percent of units. Vacant units changed by 0 percent, resulting in 265 vacant units in 2010.

<b>Table II.15.37</b>					
<b>Housing Units by Tenure</b>					
Chase County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	1,662	86.2%	1,681	86.4%	1.1%
Owner-Occupied	1,278	76.9%	1,251	74.4%	-2.1%
Renter-Occupied	384	23.1%	430	25.6%	12%
Vacant Housing Units	265	13.8%	265	13.6%	0%
<b>Total Housing Units</b>	<b>1,927</b>	<b>100.0%</b>	<b>1,946</b>	<b>100.0%</b>	<b>1%</b>

Table II.15.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 1,939 housing units. An estimated 79.1 percent were owner-occupied, and 12.7 percent were vacant.

<b>Table II.15.38</b>				
<b>Housing Units by Tenure</b>				
Chase County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	1,681	86.4%	1,693	87.3%
Owner-Occupied	1,251	74.4%	1,339	79.1%
Renter-Occupied	430	25.6%	354	20.9%
Vacant Housing Units	265	13.6%	246	12.7%
<b>Total Housing Units</b>	<b>1,946</b>	<b>100.0%</b>	<b>1,939</b>	<b>100.0%</b>

Households by household size are shown in Table II.15.39. There were a total of 1,681 households in 2010, up from 1,662 in 2000. One person households changed by 10.8 percent between 2000 and 2010, while two person households changed by 0.4 percent. Three and four person households changed by 3.7 and -19.7 respectively, representing 11.6 percent and 9.5 percent of the population in 2010.

<b>Table II.15.39 Households by Household Size</b> Chase County 2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	454	27.3%	503	29.9%	10.8%
Two Persons	668	40.2%	671	39.9%	0.4%
Three Persons	188	11.3%	195	11.6%	3.7%
Four Persons	198	11.9%	159	9.5%	-19.7%
Five Persons	117	7%	101	6%	-13.7%
Six Persons	27	1.6%	40	2.4%	48.1%
Seven Persons or More	10	0.6%	12	0.7%	20%
<b>Total</b>	<b>1,662</b>	<b>100.0%</b>	<b>1,681</b>	<b>100.0%</b>	<b>1.1%</b>

Households by income is shown in Table II.15.40. Households earning more than \$100,000 per year represented 15.7 percent of households in 2016, compared to 6.1 percent in 2000. Households earning between \$50,000 and \$74,999 represented 25.9 percent of households in 2016, compared to 15.1 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 9.9 percent of households in 2016, compared to 18.2 percent in 2000.

<b>Table II.15.40 Households by Income</b> Chase 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	303	18.2%	168	9.9%
\$15,000 to \$19,999	119	7.2%	151	8.9%
\$20,000 to \$24,999	175	10.5%	61	3.6%
\$25,000 to \$34,999	301	18.1%	180	10.6%
\$35,000 to \$49,999	327	19.7%	211	12.5%
\$50,000 to \$74,999	251	15.1%	438	25.9%
\$75,000 to \$99,999	86	5.2%	219	12.9%
\$100,000 or More	101	6.1%	265	15.7%
<b>Total</b>	<b>1,663</b>	<b>100.0%</b>	<b>1,693</b>	<b>100.0%</b>

Table II.15.41 shows households by year home built. Housing units built between 2000 and 2009, account for 4.6 percent and those built in 2010 or later accounted for 2.8 percent of households. Households built in the 1970's, 1980's, and 1990's account for 18 percent, 10.5 percent, and 10.3, respectively. Housing units built prior to 1939 represented 28.4 percent of households in 2016.

<b>Table II.15.41</b>				
<b>Households by Year Home Built</b>				
Chase 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	516	31%	480	28.4%
1940 to 1949	142	8.5%	152	9%
1950 to 1959	222	13.4%	152	9%
1960 to 1969	153	9.2%	126	7.4%
1970 to 1979	379	22.8%	305	18%
1980 to 1989	146	8.8%	177	10.5%
1990 to 1999	104	6.3%	175	10.3%
2000 to 2009	.	.	78	4.6%
2010 or Later	.	.	48	2.8%
<b>Total</b>	<b>1,662</b>	<b>100.0%</b>	<b>1,693</b>	<b>100.0%</b>

The distribution of unit types by race are shown in Table II.15.42. An estimated 84.7 percent of white households occupy single-family homes. Some 1.8 percent of white households occupy apartments.

<b>Table II.15.42</b>							
<b>Distribution of Units in Structure by Race</b>							
Chase County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	84.7%	%	%	%	%	%	100%
Duplex	0.7%	%	%	%	%	%	0%
Tri- or Four-Plex	1.2%	%	%	%	%	%	0%
Apartment	1.8%	%	%	%	%	%	0%
Mobile Home	11.3%	%	%	%	%	%	0%
Boat, RV, Van, Etc.	0.4%	%	%	%	%	%	0%
<b>Total</b>	<b>100.0%</b>	<b>%</b>	<b>%</b>	<b>%</b>	<b>%</b>	<b>%</b>	<b>100.0%</b>

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.15.43. An estimated 8.3 percent of vacant units were for rent in 2010, a -21.4 percent change since 2000. In addition, some 6 percent of vacant units were for sale, a change of -71.4 percent between 2000 and 2010. "Other" vacant units represented 48.3 percent of vacant units in 2010. This is a change of 255.6 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.15.43</b> <b>Disposition of Vacant Housing Units</b> Chase County 2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	28	10.6%	22	8.3%	-21.4%
For Sale	56	21.1%	16	6%	-71.4%
Rented or Sold, Not Occupied	67	25.3%	12	4.5%	-82.1%
For Seasonal, Recreational, or Occasional Use	70	26.4%	86	32.5%	22.9%
For Migrant Workers	8	3%	1	0.4%	-87.5%
Other Vacant	36	13.6%	128	48.3%	255.6%
<b>Total</b>	<b>265</b>	<b>100.0%</b>	<b>265</b>	<b>100.0%</b>	<b>0%</b>

The disposition of vacant units between 2010 and 2016 are shown in Table II.15.44. By 2016, for rent units accounted for 7.7 percent of vacant units, while for sale units accounted for 11 percent. "Other" vacant units accounted for 37 percent of vacant units, representing a total of 91 "other" vacant units.

<b>Table II.15.44</b> <b>Disposition of Vacant Housing Units</b> Chase County 2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	22	8.3%	19	7.7%
For Sale	16	6%	27	11%
Rented Not Occupied	1	0.4%	0	0%
Sold Not Occupied	11	4.2%	3	1.2%
For Seasonal, Recreational, or Occasional Use	86	32.5%	102	41.5%
For Migrant Workers	1	0.4%	4	1.6%
Other Vacant	128	48.3%	91	37%
<b>Total</b>	<b>265</b>	<b>100.0%</b>	<b>246</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 1,045 property transactions in Chase County. Of these, 1,001 were for single-family homes during this 19-year period, as shown in Table II.15.45.

<b>Table II.15.45</b>						
<b>Residential Property Transactions</b>						
Chase 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	63	6	0	0	2	71
2000	77	5	0	0	9	91
2001	62	5	0	0	0	67
2002	51	3	0	0	0	54
2003	58	0	0	0	1	59
2004	63	3	1	0	1	68
2005	57	6	0	0	0	63
2006	55	0	0	0	1	56
2007	50	0	0	0	0	50
2008	45	0	0	0	1	46
2009	43	0	0	0	0	43
2010	49	0	0	0	0	49
2011	43	0	0	0	0	43
2012	15	0	0	0	0	15
2013	48	0	0	0	0	48
2014	59	0	0	0	0	59
2015	46	0	0	0	0	46
2016	58	0	0	0	0	58
2017	59	0	0	0	0	59
<b>Total</b>	<b>1,001</b>	<b>28</b>	<b>1</b>	<b>0</b>	<b>15</b>	<b>1,045</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 420 single-family home property transactions for units built before 1930, 1 percent of units were of low quality and 31 percent were of fair quality. Conversely, of the 9 homes built from 2001 through 2010, 0 percent of units were of low quality and 11.1 percent of fair quality. Table II.15.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

<b>Table II.15.46</b>										
<b>Single-Family Homes by Year Built and Quality of Materials and Workmanship</b>										
Chase 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	4	0	2	1	2	0	0	0	0	9
Fair	130	91	16	35	11	6	1	0	1	291
Average	262	124	64	118	28	29	3	1	1	630
Good	24	9	0	13	8	11	5	0	0	70
Very Good	0	0	0	0	0	1	0	0	0	1
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>420</b>	<b>224</b>	<b>82</b>	<b>167</b>	<b>49</b>	<b>47</b>	<b>9</b>	<b>1</b>	<b>2</b>	<b>1,001</b>

In regard to the current condition of residential dwellings, of the same 420 single-family homes built before 1930, 22.1 percent of the homes were worn out or badly worn, and 57.4 percent were in average condition. Table II.15.47 provides details about the condition of single-family residential dwellings by year built.



<b>Table II.15.47</b> <b>Single-Family Homes by Year Built and Condition</b> Chase 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	12	2	2	0	0	0	0	0	0	16
Badly Worn	81	29	6	11	2	1	0	0	0	130
Average	241	127	51	85	23	14	1	0	2	544
Good	53	56	17	58	21	30	6	0	0	241
Very Good	23	9	6	13	2	2	2	1	0	58
Excellent	10	1	0	0	1	0	0	0	0	12
Missing	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>420</b>	<b>224</b>	<b>82</b>	<b>167</b>	<b>49</b>	<b>47</b>	<b>9</b>	<b>1</b>	<b>2</b>	<b>1,001</b>

### Housing Costs

Between 2010 and 2017, the average price of an existing single-family home changed from \$78,349 to \$138,231, a total increase of 76.4 percent, as shown in Table II.15.48.

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 Chase County ranged from \$50,510 for homes built before 1930 to \$296,778 for homes built from 2001 to 2010, and \$375,000 for the newest homes built between 2011 and 2017.<sup>62</sup> Homes built from 2001 through 2010 were also larger, averaging 1,971 square feet per unit. Table II.15.49, provides additional details about single-family homes.

<b>Table II.15.48</b> <b>Average Sales Price of Single-Family Homes</b> Chase County Fiscal Years 1999–2017 PAD Data	
Fiscal Year	Average Sales Price (\$)
1999	42,418
2000	44,747
2001	62,538
2002	50,700
2003	59,034
2004	61,927
2005	73,297
2006	74,001
2007	67,670
2008	85,819
2009	64,914
2010	78,349
2011	94,375
2012	87,897
2013	99,119
2014	117,297
2015	120,526
2016	112,223
2017	138,231
<b>Average</b>	<b>79,214</b>

<b>Table II.15.49</b> <b>Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot</b> Chase County Fiscal Years 1999–2017 PAD Data			
Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. <sup>63</sup> (\$)
Before 1930	50,510	1,164	43.4
1931-1960	65,616	1,173	55.94
1961-1970	85,655	1,411	60.7
1971-1980	111,656	1,495	74.7
1981-1990	125,946	1,527	82.47
1991-2000	178,905	1,804	99.15
2001-2010	296,778	1,971	150.61
2011-2017	375,000	1,624	230.91
<b>Average</b>	<b>79,214</b>	<b>1,296</b>	<b>61.11</b>

<sup>62</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>63</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.15.50. In 2016, an estimated 0.5 percent of households were overcrowded, and an additional 0.1 percent were severely overcrowded.

<b>Table II.15.50</b> <b>Overcrowding and Severe Overcrowding</b> Chase 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	1,272	99.2%	8	0.6%	2	0.2%	1,282
2016 Five-Year ACS	1,329	99.3%	8	0.6%	2	0.1%	1,339
<b>Renter</b>							
2000 Census	368	96.8%	10	2.6%	2	0.5%	380
2016 Five-Year ACS	354	100%	0	0%	0	0%	1,693
<b>Total</b>							
2000 Census	1,640	98.7%	18	1.1%	4	0.2%	1,662
2016 Five-Year ACS	1,683	99.4%	8	0.5%	2	0.1%	1,693

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 0 households with incomplete plumbing facilities in 2016, representing 0 percent of households in Chase County. This is compared to 0.3 percent of households lacking complete plumbing facilities in 2000.

<b>Table II.15.51</b> <b>Households with Incomplete Plumbing Facilities</b> Chase County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	1,657	1,693
Lacking Complete Plumbing Facilities	5	0
<b>Total Households</b>	<b>1,662</b>	<b>1,693</b>
<b>Percent Lacking</b>	<b>0.3%</b>	<b>0%</b>

There were 0 households lacking complete kitchen facilities in 2016, compared to 0 households in 2000.



<b>Table II.15.52</b> <b>Households with Incomplete Kitchen Facilities</b> Chase County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	1,662	1,693
Lacking Complete Kitchen Facilities	0	0
<b>Total Households</b>	<b>1,662</b>	<b>1,693</b>
<b>Percent Lacking</b>	<b>0%</b>	<b>0%</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 Chase County, 9 percent of households had a cost burden and 7.7 percent had a severe cost burden. Some 10.7 percent of renters were cost burdened, and 12.1 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 8.5 percent and a severe cost burden rate of 5.5 percent. Owner occupied households with a mortgage had a cost burden rate of 8.5 percent, and severe cost burden at 7.8 percent.

<b>Table II.15.53</b> <b>Cost Burden and Severe Cost Burden by Tenure</b> Chase 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	345	77.4%	57	12.8%	36	8.1%	8	1.8%	446
2016 Five-Year ACS	481	83.7%	49	8.5%	45	7.8%	0	0%	575
<b>Owner Without a Mortgage</b>									
2000 Census	430	90.1%	25	5.2%	14	2.9%	8	1.7%	477
2016 Five-Year ACS	652	85.3%	65	8.5%	42	5.5%	5	0.7%	764
<b>Renter</b>									
2000 Census	174	59.6%	44	15.1%	23	7.9%	51	17.5%	292
2016 Five-Year ACS	153	43.2%	38	10.7%	43	12.1%	120	33.9%	354
<b>Total</b>									
2000 Census	949	78.1%	126	10.4%	73	6%	67	5.5%	1,215
2016 Five-Year ACS	1,286	76%	152	9%	130	7.7%	125	7.4%	1,693



## Housing Problems by Income

Table II.15.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Chase County. As can be seen in 2017 the MFI was \$57,000, which compared to \$68,200 for the State of Nebraska.

<b>Table II.15.54</b> <b>Median Family Income</b> Chase County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	36,600	50,400
2001	37,900	53,400
2002	37,900	55,100
2003	46,400	55,400
2004	48,100	56,300
2005	48,100	57,400
2006	48,700	59,400
2007	47,800	58,200
2008	49,200	59,800
2009	50,600	62,000
2010	51,100	62,600
2011	51,400	63,500
2012	52,200	64,400
2013	52,200	64,600
2014	52,000	66,000
2015	51,900	66,800
2016	53,200	66,500
2017	57,000	68,200

Table II.15.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 98 owner-occupied and 59 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 84 owner-occupied 24 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 1,400 households without a housing problem.

**Table II.15.55**  
**Housing Problems by Income and Tenure**  
 Chase 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	0	0	0	0	0	0
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	4	4
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	10	15	4	0	84
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	25	35	30	4	4	98
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
has none of the 4 housing problems	15	100	230	110	680	1,135
<b>Total</b>	<b>99</b>	<b>145</b>	<b>275</b>	<b>118</b>	<b>692</b>	<b>1,329</b>
<b>Renter-Occupied</b>						
Lacking complete plumbing or kitchen facilities	20	0	0	0	0	20
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	20	4	0	0	0	24
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	15	40	4	0	0	59
Zero/negative income (and none of the above problems)	10	0	0	0	0	10
has none of the 4 housing problems	15	20	100	25	105	265
<b>Total</b>	<b>80</b>	<b>64</b>	<b>104</b>	<b>25</b>	<b>105</b>	<b>378</b>
<b>Total</b>						
Lacking complete plumbing or kitchen facilities	20	0	0	0	0	20
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	4	4
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)	75	14	15	4	0	108
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	40	75	34	4	4	157
Zero/negative income (and none of the above problems)	14	0	0	0	0	14
has none of the 4 housing problems	30	120	330	135	785	1,400
<b>Total</b>	<b>179</b>	<b>209</b>	<b>379</b>	<b>143</b>	<b>797</b>	<b>1,707</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.15.56, of the 57 loans in 2016, 29 loans were for Home Purchases, 5 were for Home Improvement and 23 were for refinancing.

<b>Table II.15.56</b> <b>Owner-Occupied Single-Family Home Loans by Loan Type</b> Chase County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	18	13	36	67
2009	19	23	36	78
2010	20	12	24	56
2011	22	9	20	51
2012	17	6	29	52
2013	29	11	38	78
2014	24	7	28	59
2015	34	9	17	60
2016	29	5	23	57

Table II.15.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$96,111 and \$97,412 in 2012 and \$126,000 in 2016. Overall, average loans were \$76,776 in 2008 and \$142,632 in 2016.

<b>Table II.15.57</b> <b>Owner-Occupied Single-Family Home Loans by Average Loan Amount</b> Chase County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$96,111	\$28,538	\$84,528	\$76,776
2009	\$89,158	\$41,522	\$127,917	\$93,000
2010	\$98,200	\$72,167	\$98,750	\$92,857
2011	\$94,364	\$76,667	\$110,400	\$97,529
2012	\$97,412	\$76,333	\$143,448	\$120,654
2013	\$89,517	\$31,636	\$92,789	\$82,949
2014	\$103,542	\$58,857	\$123,643	\$107,780
2015	\$130,941	\$22,444	\$105,176	\$107,367
2016	\$126,000	\$72,000	\$178,957	\$142,632

Table II.15.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$1,730,000 and \$1,656,000 in 2012 and \$3,654,000 in 2016. Overall, average loans were \$5,144,000 in 2008 and \$8,130,000 in 2016.

<b>Table II.15.58</b>				
<b>Total Volume of Owner-Occupied Single-Family Loans</b>				
Chase County				
2008 – 2016 HMDA Data				
<b>Year</b>	<b>Home Purchase</b>	<b>Home Improvement</b>	<b>Refinancing</b>	<b>Total</b>
2008	1,730,000	371,000	3,043,000	5,144,000
2009	1,694,000	955,000	4,605,000	7,254,000
2010	1,964,000	866,000	2,370,000	5,200,000
2011	2,076,000	690,000	2,208,000	4,974,000
2012	1,656,000	458,000	4,160,000	6,274,000
2013	2,596,000	348,000	3,526,000	6,470,000
2014	2,485,000	412,000	3,462,000	6,359,000
2015	4,452,000	202,000	1,788,000	6,442,000
2016	3,654,000	360,000	4,116,000	8,130,000

### 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.15.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Chase County. The number of completed surveys increased from 4 in 2016 to 5 in 2017. Between 2016 and 2017 the vacancy rate for all units increased by 1.9 percentage points and was at 13.6 percent in 2017.

Table II.15.60 shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 13 single-family units in Chase County, with 0 of them available. This

translates into a vacancy rate of 0 percent in Chase County, which compares to a single-family vacancy rate of 3.9 percent for the State of Nebraska. There were 16 apartment units reported in the survey, with 2 of them available, which resulted in a vacancy rate of 12.5 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 3.6 percent.

<b>Table II.15.59</b>				
<b>Survey of Rental Properties</b>				
Chase 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	0	0	0	
2003	1	6	50	78.3
2004	5	23	0	17.4
2005	5	14	0	27
2006	7	61	3.3	26.6
2007	8	31	3.2	27.9
2008	9	70	2.9	40.4
2009	5	51	3.9	22.4
2010	6	15	6.7	60
2011	3	49	2	20
2012	5	32	3.1	20.3
2013	5	74	0	
2014	5	22	0	
2015	7	78	1.3	30
2016	4	34	11.8	30
2017	5	44	13.6	19.5

<b>Table II.15.60</b> <b>Rental Vacancy Survey by Type</b> Chase County 2017 Survey of Rental Properties				
Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single-Family	13	0	0%	4%
Apartments	16	2	12.5%	2.9%
Mobile Homes	15	4	26.7%	13.3%
"Other" Units	0	0	0%	.
Don't Know	0	0	%	%
<b>Total</b>	<b>44</b>	<b>6</b>	<b>13.6%</b>	<b>3.6%</b>

Table II.15.61, reports units by number of bedrooms. Two bedroom units were the most common type of reported single-family unit, with 8 units. The most common apartment units were two bedroom units, with 4 units.

<b>Table II.15.61</b> <b>Rental Units by Number of Bedrooms</b> Chase 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	2	0	0	.	2
Two	8	4	7	0	.	19
Three	2	0	8	0	.	10
Four	0	0	0	0	.	0
Don't Know	3	10	0	0	0	13
<b>Total</b>	<b>13</b>	<b>16</b>	<b>15</b>	<b>0</b>	<b>0</b>	<b>44</b>

Table II.15.62 displays the vacancy rate of single-family units by the number of bedrooms. Two bedroom units were the most common type of reported single-family unit, which had a vacancy rate of 0 percent.

<b>Table II.15.62</b> <b>Single-Family Units by Number of Bedrooms</b> Chase County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	0	0	%
Two	8	0	0%
Three	2	0	0%
Four	0	0	%
Don't know	3	0	0%
<b>Total</b>	<b>13</b>	<b>0</b>	<b>0%</b>

Table II.15.63 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 0 percent.





<b>Table II.15.63</b> <b>Apartment Units by Number of Bedrooms</b> Chase County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	2	1	50%
Two	4	0	0%
Three	0	0	%
Four	0	0	%
Don't know	10	1	10%
<b>Total</b>	<b>16</b>	<b>2</b>	<b>12.5%</b>

Average market-rate rents by unit type are shown in Table II.15.64. 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.15.64</b> <b>Average Market Rate Rents by Number of Bedrooms</b> Chase County 2017 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	\$	\$	\$	\$	\$
One	\$	\$300	\$	\$	\$300
Two	\$	\$350	\$350	\$	\$350
Three	\$512	\$	\$380	\$	\$446
Four	\$555	\$	\$	\$	\$555
Don't know	\$	\$	\$	\$	
<b>Total</b>	<b>\$533.5</b>	<b>\$325</b>	<b>\$365</b>	<b>\$</b>	<b>\$407.8</b>

Table II.15.65 shows vacancy rates for single-family units by average rental rates for Chase County. The most common rent for single-family units was \$500 to \$750 dollars and units in this price range had a vacancy rate of 0 percent.

<b>Table II.15.65</b> <b>Single-Family Market Rate Rents by Vacancy Status</b> Chase 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	10	0	0%
\$750 to \$1,000	0	0	%
\$1,000 to \$1,250	0	0	%
\$1,250 to \$1,500	0	0	%
Above \$1,500	0	0	%
Missing	3	0	0%
<b>Total</b>	<b>13</b>	<b>0</b>	<b>0%</b>



The average rent and availability of apartment units is displayed in Table II.15.66. The most common rent for apartments was less than \$500 dollars and the units in this price range had a vacancy rate of 16.7 percent.

<b>Table II.15.66</b> <b>Apartment Market Rate Rents by Vacancy Status</b> Chase County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	6	1	16.7%
\$500 to \$750	0	0	%
\$750 to \$1,000	0	0	%
\$1,000 to \$1,250	0	0	%
\$1,250 to \$1,500	0	0	%
Above \$1,500	0	0	%
Missing	10	1	10%
<b>Total</b>	<b>16</b>	<b>2</b>	<b>12.5%</b>

Respondents were asked if utilities are included in the rent and, as shown in Table II.15.67

<b>Table II.15.67</b> <b>Are there any utilities included with the rent?</b> Chase County 2017 Survey of Rental Properties	
Period	Respondent
Yes	
No	3
<b>% Offering Utilities</b>	<b>%</b>

Table II.15.68 shows the number of survey respondents who keep a waiting list. As can be seen, 3 respondents said they keep a waitlist, with an estimated 12 persons on the wait list.

<b>Table II.15.68</b> <b>Do you keep a waiting list?</b> Chase County 2017 Survey of Rental Properties	
Period	Respondent
Yes	3
No	
<b>Waitlist Size</b>	<b>12</b>

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.15.69 most respondents indicated there was moderate need for the renovation of existing family units and moderate need for the renovation of existing apartment units.

<b>Table II.15.69</b> <b>How would you rate the need for renovation of existing units in the city?</b> Chase County 2017 Survey of Rental Properties				
<b>Need</b>	<b>Single-Family</b>	<b>Apartments</b>	<b>Mobile Homes</b>	<b>Other Units</b>
No Need	0	0		
Low Need	0	0		
Moderate Need	2	2	2	2
High Need	1	1	1	1
Extreme Need	0	0		

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.15.70 most respondents indicated there was extreme need for the construction of new family units and low need for the construction of new apartment units.

<b>Table II.15.70</b> <b>How would you rate the need for construction of new units in the city?</b> Chase County 2017 Survey of Rental Properties				
<b>Need</b>	<b>Single-Family</b>	<b>Apartments</b>	<b>Mobile Homes</b>	<b>Other Units</b>
No Need	0	0		
Low Need	1	2	1	2
Moderate Need	0	0		
High Need	0	0		
Extreme Need	2	1	2	1

