

**VOLUME II:  
CLAY COUNTY**

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# Clay County

## DEMOGRAPHICS

### Population Estimates

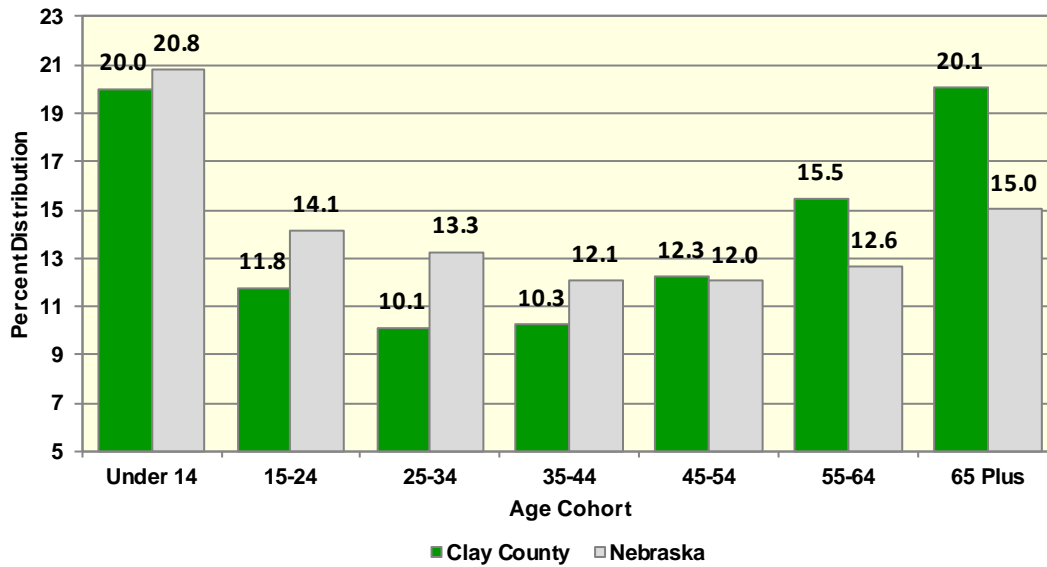
The Census Bureau’s current census estimates indicate that Clay County’s population decreased from 6,542 in 2010 to 6,163 in 2016, or by -5.8 percent. This compares to a statewide population change of 4.4 percent over the period. The number of people from 25 to 34 years of age decreased by 4.3 percent, and the number of people from 55 to 64 years of age increased by 6 percent. The white population decreased by 6.9 percent, while the black population increased by 36 percent. The Hispanic population increased from 502 to 567 people between 2010 and 2016 or by 12.9 percent. These data are presented in Table II.18.1.

<b>Table II.18.1</b>						
<b>Profile of Population Characteristics</b>						
Clay County vs. State of Nebraska						
2010 Census and 2016 Current Census Estimates						
Subject	Clay County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
<b>Population</b>	<b>6,542</b>	<b>6,163</b>	<b>-5.8%</b>	<b>1,826,341</b>	<b>1,907,116</b>	<b>4.4%</b>
<b>Age</b>						
0 to 14 years	1,342	1,234	-8%	383,542	396,601	3.4%
15 to 24 years	750	726	-3.2%	258,206	269,442	4.4%
25 to 34 years	652	624	-4.3%	245,176	252,946	3.2%
35 to 44 years	682	632	-7.3%	220,838	230,528	4.4%
45 to 54 years	1,048	755	-28%	258,726	229,683	-11.2%
55 to 64 years	900	954	6%	213,176	241,172	13.1%
65 and Over	1,168	1,238	6%	246,677	286,744	16.2%
<b>Race</b>						
White	6,369	5,927	-6.9%	1,649,264	1,694,976	2.8%
Black	25	34	36%	85,971	94,620	10.1%
American Indian and Alaskan Native	63	85	34.9%	23,418	27,318	16.7%
Asian	12	17	41.7%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	17	21	23.5%	2,061	2,425	17.7%
Two or more races	56	79	41.1%	32,305	40,495	25.4%
<b>Ethnicity (of any race)</b>						
Hispanic or Latino	502	567	12.9%	167,405	203,320	21.5%

Table II.18.2, presents the population of Clay County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 3,277 males, who accounted for 50.1 percent of the population, and the remaining 49.9 percent, or 3,265 persons, were female. In 2016, the number of males was 3,152 persons, and accounted for 51.1 percent of the population, with the remaining 48.9 percent, or 3,011 persons being female.

Table II.18.2 Population by Age and Gender Clay 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	675	667	1,342	641	593	1,234	-8%
15 to 24 years	405	345	750	387	339	726	-3.2%
25 to 34 years	330	322	652	333	291	624	-4.3%
35 to 44 years	333	349	682	314	318	632	-7.3%
45 to 54 years	541	507	1,048	392	363	755	-28%
55 to 64 years	463	437	900	494	460	954	6%
65 and Over	678	914	1,592	745	948	1,693	0.5%
<b>Total</b>	<b>3,277</b>	<b>3,265</b>	<b>6,542</b>	<b>3,152</b>	<b>3,011</b>	<b>6,163</b>	<b>-5.8%</b>
<b>% of Total</b>	<b>50.1%</b>	<b>49.9%</b>	.	<b>51.1%</b>	<b>48.9%</b>	.	

**Diagram II.18.1  
Age Distribution**  
Clay 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.18.3, from April 2000 to July 2009, Clay County natural decrease was estimated to be 20 people. Clay County has been experiencing net out-migration, with 814 persons leaving the county in the last nine years.<sup>72</sup> The 2016 population estimates showed a natural increase of 39 persons. Between 2010 and 2016, Clay County’s population decreased to 6,163 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 Clay County increased from 17 persons in 2015 to 40 persons in 2016, with an additional net movement of 1 in the first six months of 2017. The driver’s license total exchanges for the last 16 years are presented in Table II.18.4.

<b>Table II.18.3</b>	
<b>Population Change</b>	
Clay County	
1980–2010 Census and Intercensal Data	
<b>1980 Population</b>	<b>8,106</b>
Natural Increase 80–90	133
Net Migration 80–90	-1,116
<b>1990 Population</b>	<b>7,123</b>
Natural Increase 90–00	26
Net Migration 90–00	-110
<b>2000 Population</b>	<b>7,039</b>
Natural Increase 00–09	-20
Net Migration 00–09	-814
2009 Population Estimate	6,205
<b>2010 Population</b>	<b>6,542</b>
Natural Increase 10–16	39
Net Migration 10–16	-418
<b>2016 Population Estimate</b>	<b>6,163</b>

<b>Table II.18.4</b>			
<b>Driver's Licenses Exchanged and Surrendered</b>			
Clay 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	71	77	-6
Calendar 2002	69	67	2
Calendar 2003	66	57	9
Calendar 2004	70	69	1
Calendar 2005	53	62	-9
Calendar 2006	67	64	3
Calendar 2007	80	47	33
Calendar 2008	75	54	21
Calendar 2009	70	55	15
Calendar 2010	145	57	88
Calendar 2011	57	56	1
Calendar 2012	69	46	23
Calendar 2013	53	40	13
Calendar 2014	46	52	-6
Calendar 2015	66	49	17
Calendar 2016	83	43	40
First Half of 2017	30	29	1

<sup>72</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 Clay County decreased by 0.7 percent from 1,251 in 2016 to 1,242 in 2017, as shown in Table II.18.5. The number of school-age children 5 to 11 years of age increased from 618 in 2016 to 618 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.18.6, shows population by age for the 2000 and 2010 Census. The population changed by -7.1 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -7.8 percent to a total of 1,168 persons in 2010. Those aged 25 to 34 changed by -4.4 percent, and those aged under 5 changed by -1.5 percent.

Year	Age Group			Total
	5–11	11–13	14–18	
1992	843	221	503	1,567
1993	830	240	527	1,597
1994	828	258	540	1,626
1995	793	265	554	1,612
1996	773	279	587	1,639
1997	783	272	618	1,673
1998	817	246	616	1,679
1999	733	271	620	1,624
2000	742	271	645	1,658
2001	762	235	672	1,669
2002	722	208	632	1,562
2003	441	147	404	992
2004	443	155	384	982
2005	639	216	501	1,356
2006	673	195	496	1,364
2007	662	196	475	1,333
2008	656	187	483	1,326
2009	639	200	481	1,320
2010	664	183	487	1,334
2011	627	186	469	1,282
2012	629	191	459	1,279
2013	601	192	452	1,245
2014	600	185	464	1,249
2015	622	173	480	1,275
2016	618	173	460	1,251
2017	618	176	448	1,242

<b>Table II.18.6</b>					
<b>Population by Age</b>					
Clay County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	409	5.8%	403	6.2%	-1.5%
5 to 19	1,689	24%	1,416	21.6%	-16.2%
20 to 24	236	3.4%	273	4.2%	15.7%
25 to 34	682	9.7%	652	10%	-4.4%
35 to 54	2,070	29.4%	1,730	26.4%	-16.4%
55 to 64	686	9.7%	900	13.8%	31.2%
65 or Older	1,267	18%	1,168	17.9%	-7.8%
<b>Total</b>	<b>7,039</b>	<b>100.0%</b>	<b>6,542</b>	<b>100.0%</b>	<b>-7.1%</b>

The elderly population is further explored in Table II.18.7. Those aged 65 to 66 changed by 22 percent between 2000 and 2010, resulting in a population of 150 persons. Those aged 85 or older changed by 7.3 percent during the same time period, and resulted in 190 persons over age 85 in 2010.

<b>Table II.18.7</b>					
<b>Elderly Population by Age</b>					
Clay County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	123	9.7%	150	12.8%	22%
67 to 69	202	15.9%	173	14.8%	-14.4%
70 to 74	298	23.5%	236	20.2%	-20.8%
75 to 79	282	22.3%	245	21%	-13.1%
80 to 84	185	14.6%	174	14.9%	-5.9%
85 or Older	177	14%	190	16.3%	7.3%
<b>Total</b>	<b>1,267</b>	<b>100.0%</b>	<b>1,168</b>	<b>100.0%</b>	<b>-7.8%</b>

Population by race and ethnicity is shown in Table II.18.8 representing 93 percent of the population in 2010. The black population changed by 83.3 percent, representing 0.3 percent of the population in 2010. The American Indian and Asian populations represented 0.5 and 0.2 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 104.9 percent between 2000 and 2010, compared to the -11.1 percent growth rate for non-Hispanics.

<b>Table II.18.8</b>					
<b>Population by Race and Ethnicity</b>					
Clay County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	6,868	97.6%	6,082	93%	-11.4%
Black	12	0.2%	22	0.3%	83.3%
American Indian	22	0.3%	31	0.5%	40.9%
Asian	21	0.3%	10	0.2%	-52.4%
Native Hawaiian/ Pacific Islander	0	0%	1	0%	%
Other	87	1.2%	301	4.6%	246%
Two or More Races	29	0.4%	95	1.5%	227.6%
<b>Total</b>	<b>7,039</b>	<b>100.0%</b>	<b>6,542</b>	<b>100.0%</b>	<b>-7.1%</b>
<b>Hispanic</b>	245	3.5%	502	7.7%	104.9%
<b>Non-Hispanic</b>	6,794	96.5%	6,040	92.3%	-11.1%

Population by race and ethnicity through 2016 is shown in Table II.18.9. The white population represented 96.9 percent of the population in 2016, compared with black population accounting for 0.4 percent of the population. Hispanic population represented 8.8 percent of the population in 2016.

<b>Table II.18.9</b>				
<b>Population by Race and Ethnicity</b>				
Clay County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	6,082	93%	6,115	96.9%
Black	22	0.3%	25	0.4%
American Indian	31	0.5%	13	0.2%
Asian	10	0.2%	19	0.3%
Native Hawaiian/ Pacific Islander	1	0%	0	0%
Other	301	4.6%	58	0.9%
Two or More Races	95	1.5%	83	1.3%
<b>Total</b>	<b>6,542</b>	<b>100.0%</b>	<b>6,313</b>	<b>100.0%</b>
<b>Non-Hispanic</b>	<b>6,040</b>	<b>92.3%</b>	<b>5,759</b>	<b>91.2%</b>
<b>Hispanic</b>	<b>502</b>	<b>7.7%</b>	<b>554</b>	<b>8.8%</b>

The population by race is broken down further by ethnicity in Table II.18.10. While the white non-Hispanic population changed by -11.7 percent between 2000 and 2010, the white Hispanic population changed by -0.7 percent. The black non-Hispanic population changed by 162.5 percent, while the black Hispanic population changed by -75 percent.

<b>Table II.18.10</b>					
<b>Population by Race and Ethnicity</b>					
Clay County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
<b>Non-Hispanic</b>					
White	6,726	99%	5,941	98.4%	-11.7%
Black	8	0.1%	21	0.3%	162.5%
American Indian	20	0.3%	21	0.3%	5%
Asian	21	0.3%	10	0.2%	-52.4%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	3	0%	1	0%	-66.7%
Two or More Races	16	0.2%	46	0.8%	187.5%
<b>Total Non-Hispanic</b>	<b>6,794</b>	<b>100.0%</b>	<b>6,040</b>	<b>100.0%</b>	<b>-11.1%</b>
<b>Hispanic</b>					
White	142	58%	141	28.1%	-0.7%
Black	4	1.6%	1	0.2%	-75%
American Indian	2	0.8%	10	2%	400%
Asian	0	0%	0	0%	%
Native Hawaiian/ Pacific Islander	0	0%	1	0.2%	%
Other	84	34.3%	300	59.8%	257.1%
Two or More Races	13	5.3%	49	9.8%	276.9%
<b>Total Hispanic</b>	<b>245</b>	<b>100.0%</b>	<b>502</b>	<b>100.0%</b>	<b>104.9%</b>
<b>Total Population</b>	<b>7,039</b>	<b>100.0%</b>	<b>6,542</b>	<b>100.0%</b>	<b>-7.1%</b>



The change in race and ethnicity between 2010 and 2016 is shown in Table II.18.11. During this time, the total non-Hispanic population was 5,759 persons in 2016. The Hispanic population was 554.

<b>Table II.18.11</b>				
<b>Population by Race and Ethnicity</b>				
Clay County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
<b>Non-Hispanic</b>				
White	5,941	98.4%	5,637	97.9%
Black	21	0.3%	25	0.4%
American Indian	21	0.3%	13	0.2%
Asian	10	0.2%	19	0.3%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	1	0%	6	0.1%
Two or More Races	46	0.8%	59	1%
<b>Total Non-Hispanic</b>	<b>6,040</b>	<b>100.0%</b>	<b>5,759</b>	<b>100.0%</b>
<b>Hispanic</b>				
White	141	28.1%	478	86.3%
Black	1	0.2%	0	0%
American Indian	10	2%	0	0%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	1	0.2%	0	0%
Other	300	59.8%	52	9.4%
Two or More Races	49	9.8%	24	4.3%
<b>Total Hispanic</b>	<b>502</b>	<b>100.0</b>	<b>554</b>	<b>100.0%</b>
<b>Total Population</b>	<b>6,542</b>	<b>100.0%</b>	<b>6,313</b>	<b>100.0%</b>

Households by type and tenure are shown in Table II.18.12. Family households represented 67.3 percent of households, while non-family households accounted for 32.7 percent. These changed from 69 and 31 percent, respectively.

<b>Table II.18.12</b>				
<b>Household Type by Tenure</b>				
Clay County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	1,827	69%	1,751	67.3%
Married-Couple Family	1,552	84.9%	1,448	82.7%
Owner-Occupied	1,353	87.2%	1,285	88.7%
Renter-Occupied	199	12.8%	163	11.3%
Other Family	275	15.1%	303	15.7%
Male Householder, No Spouse Present	89	32.4%	126	29.4%
Owner-Occupied	58	65.2%	95	75.4%
Renter-Occupied	31	34.8%	31	24.6%
Female Householder, No Spouse Present	186	67.6%	177	61.4%
Owner-Occupied	102	54.8%	87	49.2%
Renter-Occupied	84	45.2%	90	50.8%
Non-Family Households	822	31%	849	32.7%
Owner-Occupied	534	65%	527	62.1%
Renter-Occupied	288	35%	322	37.9%
<b>Total</b>	<b>2,649</b>	<b>100.0%</b>	<b>2,600</b>	<b>100.0%</b>



The group quarters population was 96 in 2010, compared to 102 in 2000.

<b>Table II.18.13</b>					
<b>Group Quarters Population</b>					
Clay 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	5	4.9%	5	5.2%	0%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	97	95.1%	91	94.8%	-6.2%
Other Institutions	0	0%	0	0%	%
<b>Total</b>	<b>102</b>	<b>100.0%</b>	<b>96</b>	<b>100.0%</b>	<b>-5.9%</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>102</b>	<b>100.0%</b>	<b>96</b>	<b>100.0%</b>	<b>-5.9%</b>

The number of foreign born persons are shown in Table II.18.14. An estimated 3.3 percent of the population was born in Mexico, with 0.4 percent born in Guatemala, and another 0.2 percent were born in Colombia.

<b>Table II.18.14</b>			
<b>Place of Birth for the Foreign-Born Population</b>			
Clay County			
2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	206	3.3%
#2 country of origin	Guatemala	26	0.4%
#3 country of origin	Colombia	10	0.2%
#4 country of origin	Poland	10	0.2%
#5 country of origin	Vietnam	10	0.2%
#6 country of origin	Korea	6	0.1%
#7 country of origin	Austria	2	0%
#8 country of origin	Germany	2	0%
#9 country of origin	Afghanistan	0	0%
#10 country of origin	Africa n.e.c	0	0%

Limited English Proficiency and the language spoken at home are shown in Table II.18.15. An estimated 3.6 percent of the population speaks Spanish at home, followed by 0.3 percent speaking German or other West Germanic languages.

<b>Table II.18.15</b> <b>Limited English Proficiency and Language Spoken at Home</b> Clay County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	215	3.6%
#2 LEP Language	German or other West Germanic languages	20	0.3%
#3 LEP Language	Vietnamese	10	0.2%
#4 LEP Language	Arabic	0	0%
#5 LEP Language	Chinese	0	0%
#6 LEP Language	French, Haitian, or Cajun	0	0%
#7 LEP Language	Korean	0	0%
#8 LEP Language	Other Asian and Pacific Island languages	0	0%
#9 LEP Language	Other Indo-European languages	0	0%
#10 LEP Language	Other and unspecified languages	0	0%

### Disability

The disability rate from the 2000 Census is shown in Table II.18.16. Some 17.2 percent of the population was disabled in 2000, or a total of 1,122 persons. The disability rate was highest for those over 65, with 39.1 percent disabled.

<b>Table II.18.16</b> <b>Disability by Age</b> Clay County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	53	4.3%
16 to 64	606	14.7%
65 and older	463	39.1%
<b>Total</b>	<b>1,122</b>	<b>17.2%</b>

Table II.18.17 shows disability by type in 2000. There were 531 physical disabilities in 2000, some 384 employment disabilities, and 382 go-outside-home disabilities.

<b>Table II.18.17</b> <b>Total Disabilities Tallied: Aged 5 and Older</b> Clay County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	259
Physical disability	531
Mental disability	235
Self-care disability	130
Employment disability	384
Go-outside-home disability	382
<b>Total</b>	<b>1,921</b>



Disability by age, as estimated by the 2016 ACS, is shown in Table II.18.18. The disability rate for females was 14.5 percent, compared to 17.4 percent for males. The disability rate changed precipitously higher with age, with 47.4 percent of those over 75 experiencing a disability.

<b>Table II.18.18</b>						
<b>Disability by Age</b>						
Clay County						
2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	15	6.5%	0	0%	15	3.9%
5 to 17	52	9.1%	36	6.4%	88	7.7%
18 to 34	43	7.5%	47	9%	90	8.2%
35 to 64	230	18%	172	14.6%	402	16.4%
65 to 74	98	29.3%	70	21.9%	168	25.7%
75 or Older	117	55.7%	112	41%	229	47.4%
<b>Total</b>	<b>555</b>	<b>17.4%</b>	<b>437</b>	<b>14.5%</b>	<b>992</b>	<b>16%</b>

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.18.19. Some 7.8 percent have an ambulatory disability, 4.9 have an independent living disability, and 2.8 percent have a self-care disability.

<b>Table II.18.19</b>		
<b>Total Disabilities Tallied: Aged 5 and Older</b>		
Clay County		
2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	388	6.2%
Vision disability	199	3.2%
Cognitive disability	275	4.7%
Ambulatory disability	452	7.8%
Self-Care disability	161	2.8%
Independent living disability	229	4.9%

## Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.18.20 and Table II.18.21. In 2016, some 3,128 persons were employed and 89 were unemployed. This totaled a labor force of 3,217 persons. The unemployment rate for Clay County was estimated to be 2.8 in 2016.

<b>Table II.18.20</b>	
<b>Employment, Labor Force and Unemployment</b>	
Clay County	
2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	3,128
Unemployed	89
<b>Labor Force</b>	<b>3,217</b>
Unemployment Rate	2.8%



In 2016, 91.7 percent of households in Clay County had a high school education or greater.

<b>Table II.18.21</b>	
<b>High School or Greater Education</b>	
Clay County 2016 Five-Year ACS Data	
<b>Education Level</b>	<b>Households</b>
High School or Greater	2,383
Total Households	2,600
<b>Percent High School or Above</b>	<b>91.7%</b>

As seen in Table II.18.22, 34.6 percent of the population had a high school diploma or equivalent, another 36.7 percent have some college, 13.1 percent have a Bachelor's Degree, and 4.3 percent of the population had a graduate or professional degree.

<b>Table II.18.22</b>		
<b>Educational Attainment</b>		
Clay County 2016 Five-Year ACS Data		
<b>Education Level</b>	<b>Population</b>	<b>Percent</b>
Less Than High School	542	11.3%
High School or Equivalent	1,657	34.6%
Some College or Associates Degree	1,755	36.7%
Bachelor's Degree	626	13.1%
Graduate or Professional Degree	206	4.3%
<b>Total Population Above 18 years</b>	<b>4,786</b>	<b>100.0%</b>

## ECONOMICS

### Labor Force

Table II.18.23, shows the labor force statistics for Clay County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1990 with a rate of 1.7. The highest level of unemployment occurred during 2009 rising to a rate of 4.4. 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 Clay County increased from 3 percent in 2015 to 3.3 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.18.23 Labor Force Statistics Clay County 1990 - 2016 BLS Data					
Year	Clay County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	57	3,235	3,292	1.7%	2.3%
1991	61	3,228	3,289	1.9%	2.7%
1992	70	3,359	3,429	2%	2.9%
1993	70	3,348	3,418	2%	2.8%
1994	63	3,455	3,518	1.8%	2.6%
1995	71	3,446	3,517	2%	2.6%
1996	76	3,486	3,562	2.1%	2.7%
1997	75	3,433	3,508	2.1%	2.5%
1998	73	3,453	3,526	2.1%	2.6%
1999	84	3,472	3,556	2.4%	2.8%
2000	106	3,535	3,641	2.9%	2.8%
2001	111	3,383	3,494	3.2%	3.1%
2002	127	3,300	3,427	3.7%	3.6%
2003	125	3,192	3,317	3.8%	3.9%
2004	115	3,170	3,285	3.5%	3.9%
2005	119	3,122	3,241	3.7%	3.8%
2006	94	3,001	3,095	3%	3.1%
2007	86	3,025	3,111	2.8%	3%
2008	100	3,019	3,119	3.2%	3.3%
2009	132	2,901	3,033	4.4%	4.6%
2010	147	3,286	3,433	4.3%	4.6%
2011	144	3,339	3,483	4.1%	4.4%
2012	130	3,356	3,486	3.7%	4%
2013	121	3,382	3,503	3.5%	3.8%
2014	114	3,347	3,461	3.3%	3.3%
2015	100	3,277	3,377	3%	3%
2016	110	3,231	3,341	3.3%	3.2%

Diagram II.18.2, shows the employment and labor force for Clay County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 3,231 persons, with the labor force reaching 3,341, indicating there were a total of 110 unemployed persons.

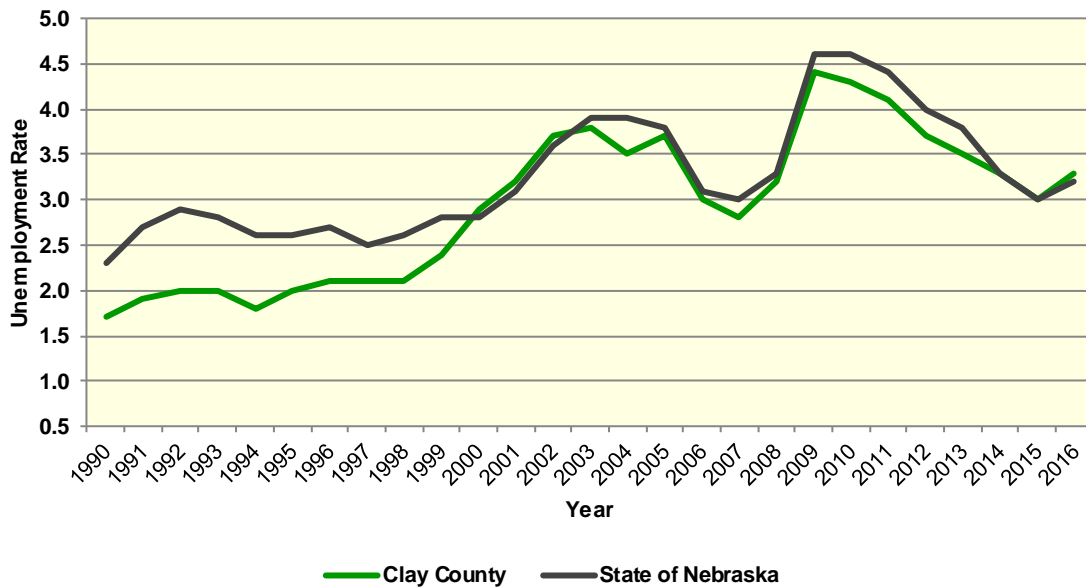
**Diagram II.18.2**  
**Employment and Labor Force**  
 Clay County  
 1990 – 2016 BLS Data



### Unemployment

Diagram II.18.3, shows the unemployment rate for both the State and Clay County. During the 1990’s the average rate for Clay County was 2, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 3.4, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 3.6. Over the course of the entire period Clay County had an average unemployment rate lower than the state, 2.9 percent for Clay County, versus 3.3 statewide.

**Diagram II.18.3**  
**Annual Unemployment Rate**  
 Clay 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.18.24, shows total real earnings by industry for Clay County. In the most recent 2016 estimate, the government and government enterprises industry had the largest total real earnings, with total real earnings reaching 45,221,000 dollars. Between 2015 and 2016 the farm industry saw the largest percentage increase, rising by 33.6 percent to 78,483,000 dollars.



**Table II.18.24**  
**Real Earnings by Industry**  
 Clay 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	42,153	48,672	103,123	68,340	46,753	33,007	16,726	22,346	33.6
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	1,304	0
Construction	7,442	12,190	11,759	13,188	13,862	16,884	15,218	15,314	0.6
Manufacturing	16,060	16,711	19,521	21,688	25,231	23,046	21,496	20,926	-2.7
Wholesale trade	7,864	12,778	13,305	14,559	14,650	15,336	14,375	13,884	-3.4
Retail trade	6,318	6,096	6,018	6,681	7,396	7,201	7,523	7,444	-1
Transportation and warehousing	12,216	0	0	0	0	0	0	11,493	0
Information	0	320	362	0	0	0	0	0	0
Finance and insurance	0	0	0	0	0	0	5,295	0	-100
Real estate and rental and leasing	0	0	0	0	0	0	3,868	0	-100
Professional and technical services	1,806	2,365	2,296	2,606	1,767	2,048	2,380	2,595	9
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	0	0	0	535	460	0	-100
Educational services	201	254	274	0	0	0	0	0	0
Health care and social assistance	7,010	8,055	7,612	8,084	8,008	7,633	6,996	6,911	-1.2
Arts, entertainment, and recreation	301	0	0	0	0	0	0	0	0
Accommodation and food services	721	0	0	0	0	0	0	1,209	0
Other services, except public administration	0	5,688	5,532	6,004	6,272	6,591	7,021	7,340	4.5
Government and government enterprises	41,735	45,712	44,358	43,768	42,861	43,637	44,953	45,221	0.6
<b>Total</b>	<b>158,695</b>	<b>185,008</b>	<b>241,976</b>	<b>216,756</b>	<b>195,038</b>	<b>183,843</b>	<b>165,194</b>	<b>170,958</b>	<b>3.5</b>



Table II.18.25, shows the total employment by industry for Clay County. The most recent estimates show the government and government enterprises industry was the largest employer in Clay County, with employment reaching 763 jobs in 2016. Between 2015 and 2016 the educational services industry saw the largest percentage increase, rising by 8.3 percent.

**Table II.18.25**  
**Employment by Industry**  
Clay County  
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	810	572	579	549	552	546	601	575	-4.3
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	15	0
Construction	222	300	300	330	341	365	345	347	0.6
Manufacturing	318	324	361	383	455	409	365	362	-0.8
Wholesale trade	177	249	264	256	260	272	266	251	-5.6
Retail trade	370	335	323	316	288	297	301	297	-1.3
Transportation and warehousing	257	0	0	0	0	0	0	214	0
Information	0	16	19	0	0	0	0	0	0
Finance and insurance	0	0	0	0	0	0	126	0	-100
Real estate and rental and leasing	0	0	0	0	0	0	106	0	-100
Professional and technical services	73	102	86	83	79	85	89	93	4.5
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	0	0	0	55	54	0	-100
Educational services	17	18	19	0	11	12	12	13	8.3
Health care and social assistance	285	307	292	308	310	308	272	261	-4
Arts, entertainment, and recreation	43	0	0	0	0	0	0	0	0
Accommodation and food services	83	0	0	0	0	0	0	62	0
Other services, except public administration	0	215	207	215	232	234	228	229	0.4
Government and government enterprises	849	802	783	771	762	769	771	763	-1
<b>Total</b>	<b>4,137</b>	<b>4,024</b>	<b>4,043</b>	<b>4,006</b>	<b>4,078</b>	<b>4,090</b>	<b>4,032</b>	<b>3,978</b>	<b>-1.3</b>



Table II.18.26, shows the real average earnings per job by industry for Clay County. These figures are calculated by dividing the Total Real Earning displayed in Table II.18.24 and Table II.18.25, by Industry. In 2016, the utilities industry had the highest average earnings reaching 86,933 dollars. Between 2015 and 2016 the farm industry saw the largest percentage increase, rising by 39.6 percent to 38,863 dollars.

<b>Table II.18.26</b>									
<b>Real Earnings Per Job by Industry</b>									
Clay County									
BEA Table CA5N and CA25 Data									
<b>NAICS Categories</b>	<b>2001</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>% Change 15-16</b>
Farm earnings	52,041	85,091	178,105	124,481	84,697	60,452	27,831	38,863	39.6
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	86,933	0
Construction	33,525	40,633	39,198	39,964	40,652	46,257	44,110	44,133	0.1
Manufacturing	50,503	51,579	54,075	56,628	55,453	56,346	58,894	57,807	-1.8
Wholesale trade	44,431	51,316	50,399	56,870	56,347	56,384	54,041	55,315	2.4
Retail trade	17,076	18,197	18,633	21,144	25,681	24,247	24,993	25,064	0.3
Transportation and warehousing	47,531	0	0	0	0	0	0	53,706	0
Information	0	20,024	19,077	0	0	0	0	0	0
Finance and insurance	0	0	0	0	0	0	42,022	0	0
Real estate and rental and leasing	0	0	0	0	0	0	36,493	0	0
Professional and technical services	24,736	23,185	26,693	31,393	22,366	24,096	26,741	27,903	4.3
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	0	0	0	9,719	8,518	0	0
Educational services	11,819	14,129	14,421	0	0	0	0	0	0
Health care and social assistance	24,596	26,237	26,067	26,246	25,832	24,784	25,720	26,479	2.9
Arts, entertainment, and recreation	6,994	0	0	0	0	0	0	0	0
Accommodation and food services	8,689	0	0	0	0	0	0	19,500	0
Other services, except public administration	0	26,454	26,724	27,924	27,036	28,166	30,795	32,052	4.1
Government and government enterprises	49,158	56,997	56,652	56,767	56,249	56,746	58,305	59,267	1.7
<b>Total</b>	<b>38,360</b>	<b>45,976</b>	<b>59,851</b>	<b>54,108</b>	<b>47,827</b>	<b>44,949</b>	<b>40,971</b>	<b>42,976</b>	<b>4.9</b>

Table II.18.27 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 \$275,677,000 a 2.7 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 4,024 and 3,978 in 2016, which was a percentage change of -1.3 over this period.



**Table II.18.27**  
**Total Employment and Real Personal Income**  
 Clay 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	111,493	4,140	7,472	29,567	14,737	159,130	19,367	3,169	35,180
1970	115,294	4,320	7,461	31,130	15,895	165,460	20,029	3,317	34,760
1971	115,535	4,507	7,114	31,164	16,988	166,294	19,991	3,359	34,395
1972	106,060	4,752	7,434	34,154	17,738	160,634	18,822	3,481	30,469
1973	138,650	5,793	6,856	38,984	20,398	199,094	23,436	3,587	38,654
1974	113,668	6,374	6,479	40,477	21,207	175,458	20,986	3,659	31,064
1975	165,224	6,773	4,705	43,447	22,882	229,485	27,193	3,792	43,571
1976	113,116	7,471	5,113	42,873	23,284	176,915	21,354	3,984	28,393
1977	82,499	7,605	3,723	45,119	23,197	146,933	17,526	4,184	19,718
1978	146,432	8,071	2,718	46,995	23,897	211,971	26,126	4,311	33,966
1979	124,528	8,708	2,004	44,019	24,166	186,009	22,883	4,342	28,681
1980	72,843	8,468	2,411	50,357	25,836	142,978	17,670	4,397	16,567
1981	125,974	8,909	-73	56,603	27,260	200,854	25,039	4,318	29,173
1982	122,308	8,657	-984	61,101	27,658	201,425	25,324	4,113	29,736
1983	112,763	8,847	-3,067	62,162	27,867	190,878	24,130	4,144	27,212
1984	155,097	9,596	-2,646	61,153	28,692	232,700	29,636	4,142	37,444
1985	153,902	9,673	-2,601	57,652	29,124	228,403	29,577	4,089	37,638
1986	150,761	9,971	-3,931	56,544	30,473	223,876	29,704	3,994	37,746
1987	149,319	10,495	-4,169	52,823	30,147	217,625	29,243	4,146	36,015
1988	164,222	11,568	-4,434	52,014	29,721	229,955	31,428	4,248	38,659
1989	166,123	12,006	-5,118	56,115	29,398	234,512	32,373	4,075	40,767
1990	176,071	12,261	-6,205	52,629	29,731	239,965	33,717	4,092	43,029
1991	172,386	12,064	-4,387	51,987	30,023	237,944	33,584	4,123	41,811
1992	171,267	12,342	-3,302	51,982	32,003	239,607	33,283	4,143	41,339
1993	160,511	13,002	-2,198	50,349	31,996	227,655	31,680	4,098	39,169
1994	150,399	13,527	-230	48,712	32,072	217,426	29,924	4,264	35,271
1995	147,214	13,073	3,609	53,900	33,267	224,916	31,169	4,025	36,575
1996	183,162	14,188	2,337	56,010	35,763	263,083	36,357	4,247	43,127
1997	160,467	14,324	4,344	57,313	36,016	243,816	33,981	4,181	38,380
1998	161,995	15,229	4,739	60,086	38,472	250,064	34,828	4,247	38,143
1999	163,058	15,281	7,873	55,071	40,193	250,915	35,340	4,236	38,494
2000	174,649	16,486	5,935	57,685	39,992	261,775	37,241	4,449	39,256
2001	158,695	14,555	12,184	58,402	42,148	256,873	36,993	4,137	38,359
2002	148,113	14,765	11,538	52,019	44,394	241,300	34,976	4,077	36,329
2003	182,304	14,960	11,145	53,491	45,209	277,189	40,412	4,066	44,836
2004	182,152	15,318	10,603	42,776	43,608	263,820	38,826	4,106	44,363
2005	179,868	15,094	9,675	36,288	44,095	254,832	38,212	4,059	44,313
2006	149,180	15,839	9,137	34,748	46,295	223,521	33,821	4,043	36,898
2007	166,838	15,995	8,814	40,850	46,155	246,661	37,578	4,096	40,732
2008	192,732	16,815	8,622	47,413	49,383	281,335	42,998	4,123	46,746
2009	172,219	16,629	9,968	46,206	49,990	261,754	40,196	4,079	42,221
2010	185,008	16,738	9,647	45,280	51,991	275,188	42,071	4,024	45,976
2011	241,976	14,900	9,605	47,562	51,446	335,689	51,844	4,043	59,851
2012	216,756	15,470	9,310	51,736	51,658	313,990	48,992	4,006	54,108
2013	195,038	17,451	7,914	51,523	49,933	286,957	45,020	4,078	47,827
2014	183,843	17,517	10,144	53,158	50,410	280,039	44,394	4,090	44,949
2015	165,194	17,039	11,597	56,105	52,621	268,478	42,541	4,032	40,971
2016	170,958	17,249	12,129	56,395	53,444	275,677	44,731	3,978	42,976



Diagram II.18.4, shows real average earnings per job for Clay County from 1990 to 2016. Over this period the average earning per job for Clay County was \$ 42,446 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

**Diagram II.18.4**  
**Real Average Earnings Per Job**  
 Clay County  
 BEA Data 1990 - 2016

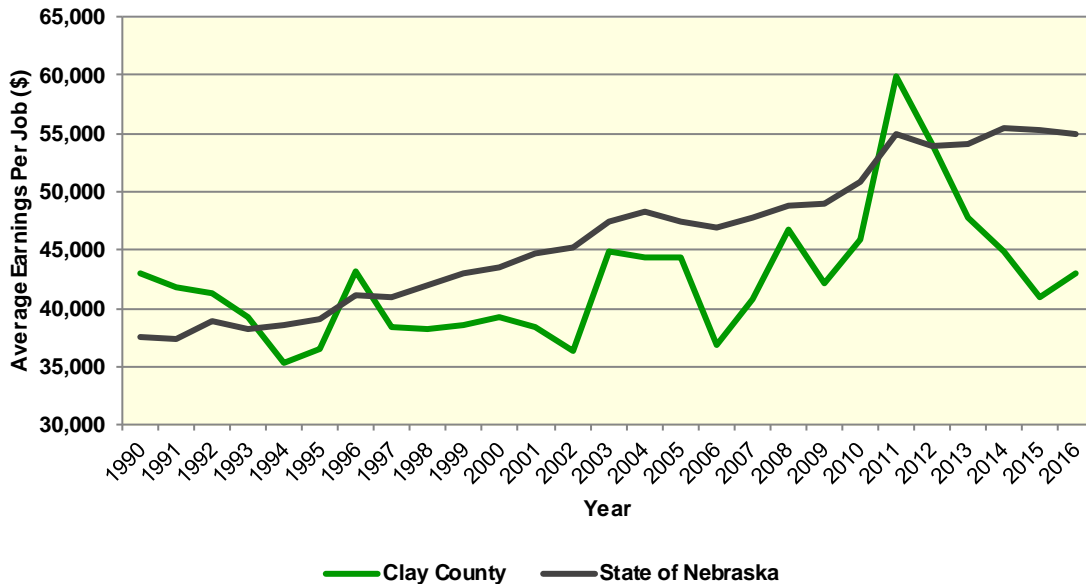
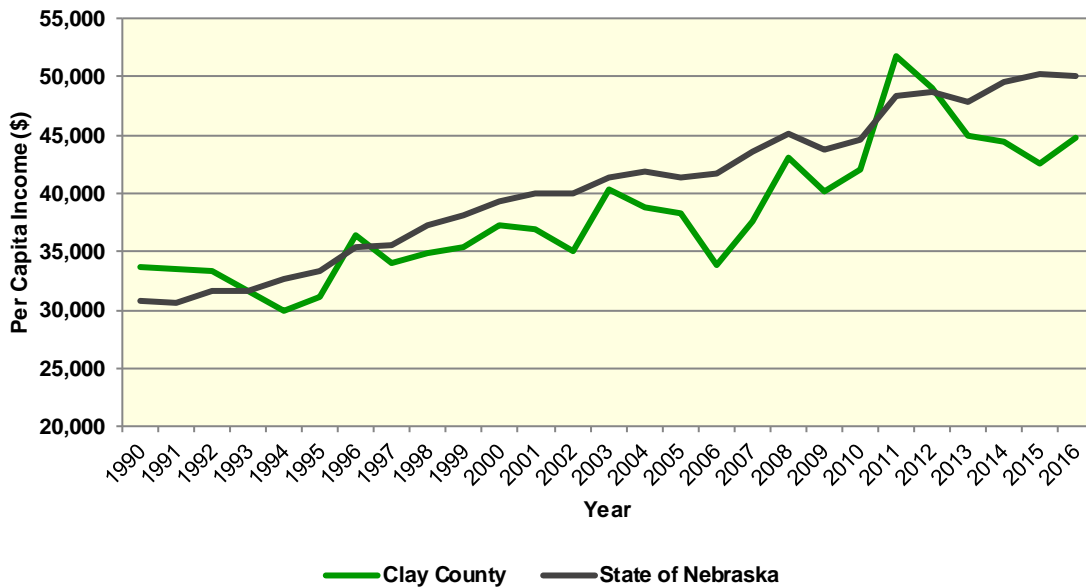


Diagram II.18.5, shows real per capita income in Clay County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Clay County was 38,323 dollars, which was lower than the statewide average of 40,548 dollars over the same period.

**Diagram II.18.5**  
**Real Per Capita Income**  
 Clay 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.18.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment decreased from 2,514 persons in 2015 to 2,420 in 2016, a change of -4 percent.

**Table II.18.28**  
**Total Monthly Employment**  
 Clay County  
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	2,295	2,346	2,375	2,350	2,338	2,343	2,414	2,419	2,506	2,482	2,305
Feb	2,298	2,341	2,396	2,322	2,331	2,360	2,399	2,459	2,503	2,481	2,314
Mar	2,338	2,375	2,436	2,353	2,371	2,381	2,412	2,443	2,511	2,479	2,368
Apr	2,343	2,419	2,492	2,390	2,448	2,470	2,472	2,488	2,557	2,497	2,386
May	2,452	2,480	2,548	2,410	2,470	2,498	2,486	2,574	2,631	2,550	2,461
Jun	2,467	2,530	2,579	2,491	2,574	2,572	2,556	2,608	2,685	2,633	2,494
Jul	2,766	2,758	2,874	2,838	2,480	2,433	2,464	2,560	2,614	2,531	2,412
Aug	2,415	2,498	2,618	2,410	2,428	2,467	2,453	2,524	2,618	2,534	2,403
Sep	2,401	2,465	2,503	2,411	2,416	2,478	2,470	2,587	2,600	2,525	2,471
Oct	2,385	2,473	2,538	2,413	2,470	2,542	2,519	2,610	2,651	2,523	2,502
Nov	2,370	2,471	2,460	2,377	2,445	2,526	2,491	2,570	2,603	2,483	2,495
Dec	2,352	2,444	2,411	2,389	2,447	2,505	2,484	2,511	2,557	2,447	2,424
<b>Annual</b>	<b>2,407</b>	<b>2,467</b>	<b>2,519</b>	<b>2,430</b>	<b>2,435</b>	<b>2,465</b>	<b>2,468</b>	<b>2,529</b>	<b>2,586</b>	<b>2,514</b>	<b>2,420</b>
% Change	-1%	2%	2%	-4%	(ND)%	1%	(ND)%	2%	2%	-3%	-4%

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 \$720 in 2015. In 2016, average weekly wages saw an increase of 8 percent over the prior year, rising to 775 dollars, or by 55 dollars. These data are shown in Table II.18.29.

<b>Table II.18.29</b>						
<b>Average Weekly Wages</b>						
Clay 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	439	476	463	539	480	
2002	459	497	488	558	501	4%
2003	472	502	459	587	504	1%
2004	502	523	497	591	528	5%
2005	482	527	510	625	535	1%
2006	540	548	524	637	561	5%
2007	551	557	553	653	578	3%
2008	581	579	563	693	603	4%
2009	574	568	569	735	611	1%
2010	578	615	610	742	637	4%
2011	588	634	629	774	657	3%
2012	622	642	638	824	682	4%
2013	636	672	662	818	698	2%
2014	656	662	680	809	702	1%
2015	674	675	711	822	720	3%
2016(p)	746	736	786	830	775	8%

Total business establishments reported by the QCEW are displayed in Table II.18.30. Between 2015 and 2016, the total number of business establishments in Clay County decreased from 295 to 292 establishments.

<b>Table II.18.30</b>						
<b>Number of Business Establishments</b>						
Clay 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	226	227	225	228	227	
2002	225	222	224	221	223	-2%
2003	225	225	224	216	223	(ND)%
2004	216	214	215	213	215	-4%
2005	215	214	213	216	215	(ND)%
2006	210	208	210	205	208	-3%
2007	217	224	224	227	223	7%
2008	230	231	232	230	231	4%
2009	235	243	245	245	242	5%
2010	243	248	253	249	248	2%
2011	250	254	257	259	255	3%
2012	268	276	278	278	275	8%
2013	275	274	281	284	279	1%
2014	290	295	295	294	294	5%
2015	296	298	294	291	295	(ND)%
2016	291	291	292	293	292	-1%

### Nebraska Department of Revenue

According to the Nebraska Department of Revenue (DOR), returns from taxpayers with adjusted gross incomes (AGIs) of less than \$10,000 decreased by 5.8 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 increased by 5.0 percent over the period. On the other hand, by 2016 there were 356 returns for AGIs of \$100,000 or more. Table II.18.31 presents AGI distribution for the years 1991 through 2016.

<b>Table II.18.31</b>										
<b>Income Tax Returns by Adjusted Gross Income</b>										
Clay County 1991–2016 DOR Data										
<b>Year</b>	<b>Less than \$10,000</b>	<b>\$10,001–\$15,000</b>	<b>\$15,001–\$25,000</b>	<b>\$25,001–\$35,000</b>	<b>\$35,001–\$50,000</b>	<b>\$50,001–\$75,000</b>	<b>\$75,001–\$100,000</b>	<b>\$100,001–\$250,000</b>	<b>More than \$250,000</b>	<b>Total<sup>73</sup></b>
1991	1,184	358	635	495	420	209	24	29	0	3,380
1992	1,159	342	634	494	403	232	13	39	0	3,345
1993	1,138	310	630	461	457	239	44	35	0	3,329
1994	1,242	300	612	478	440	252	44	28	0	3,401
1995	1,084	283	616	464	451	270	41	46	0	3,278
1996	1,072	245	588	464	444	327	72	62	0	3,281
1997	1,079	243	576	473	486	355	89	66	0	3,382
1998	1,060	249	526	413	511	401	81	84	0	3,348
1999	1,016	228	493	412	487	409	125	84	10	3,264
2000	920	237	520	381	480	455	129	86	14	3,222
2001	906	191	475	416	472	471	104	73	0	3,128
2002	916	230	439	423	462	447	114	63	11	3,105
2003	831	225	447	419	452	434	135	80	0	3,041
2004	728	204	463	376	468	456	154	81	0	2,956
2005	660	177	383	340	440	416	194	99	10	2,719
2006	611	217	461	387	460	478	202	110	11	2,937
2007	605	196	408	382	455	500	261	142	26	2,975
2008	570	211	368	388	413	515	277	193	22	2,957
2009	554	219	385	359	415	464	260	218	27	2,901
2010	484	243	387	341	398	501	270	213	34	2,871
2011	488	199	378	346	400	512	258	249	36	2,866
2012	431	218	381	308	382	500	276	305	80	2,881
2013	421	235	347	315	445	463	279	308	69	2,882
2014	433	235	335	340	390	489	289	310	60	2,881
2015	447	201	350	314	401	485	273	306	51	2,828
2016	456	193	280	369	418	463	296	307	49	2,831

<sup>73</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 704 in 2010 to 681 in 2016, with the poverty rate reaching 11.3 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.18.32 presents poverty data for the county.

The rate of poverty for Clay County is shown in Table II.18.33. In 2016, there were an estimated 615 persons living in poverty. This represented a 9.9 percent poverty rate, compared to 10.4 percent poverty in 2000. In 2016, some 13.3 percent of those in poverty were under age 6, and 16.6 percent were 65 or older.

Year	Persons in Poverty	Poverty Rate
2000	656	9.6%
2001	702	10.3%
2002	730	10.7%
2003	695	10.4%
2004	669	10%
2005	782	11.8%
2006	702	10.9%
2007	649	10.5%
2008	645	10.5%
2009	630	10.4%
2010	704	11%
2011	722	11.3%
2012	697	11.1%
2013	717	11.4%
2014	702	11.3%
2015	632	10.2%
2016	681	11.3%

Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	76	10.5%	82	13.3%
6 to 17	183	25.4%	140	22.8%
18 to 64	384	53.3%	291	47.3%
65 or Older	78	10.8%	102	16.6%
<b>Total</b>	<b>721</b>	<b>100.0%</b>	<b>615</b>	<b>100.0%</b>
<b>Poverty Rate</b>	<b>10.4%</b>	.	<b>9.9%</b>	.

## HOUSING

The Census Bureau estimates that the total number of housing units decreased by -0.4 percent in Clay County between 2010 and 2016, from 3,001 to 2,990. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.18.34.

### Housing Production

The Census Bureau reports building permit authorizations and "per unit"

Subject	Nebraska	% Growth Since Census	Clay County	% Growth Since Census
2000 Census Base	722,656	.	3,063	.
2010 Census	796,793	10.3	3,001	-2
July 2011 Estimate	801,068	0.5	2,996	-0.2
July 2012 Estimate	804,586	1	2,993	-0.3
July 2013 Estimate	809,062	1.5	2,992	-0.3
July 2014 Estimate	814,835	2.3	2,991	-0.3
July 2015 Estimate	820,725	3	2,990	-0.4
July 2016 Estimate	827,156	3.8	2,990	-0.4



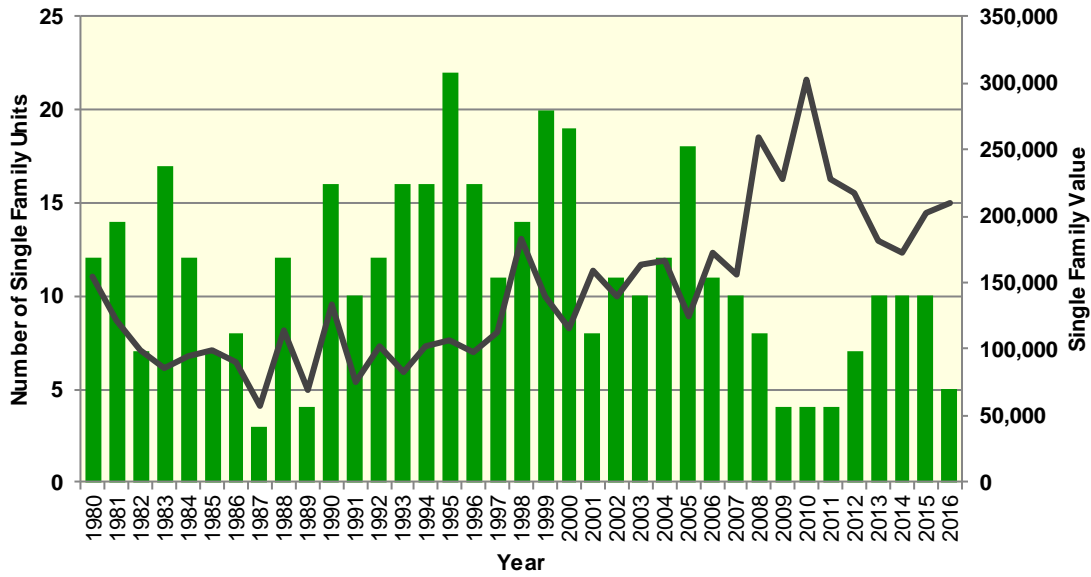
valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Clay County decreased from 10 authorizations in 2015 to 5 in 2016.

The real value of single-family building permits increased from \$202,533 in 2015 to \$210,000 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.18.35.

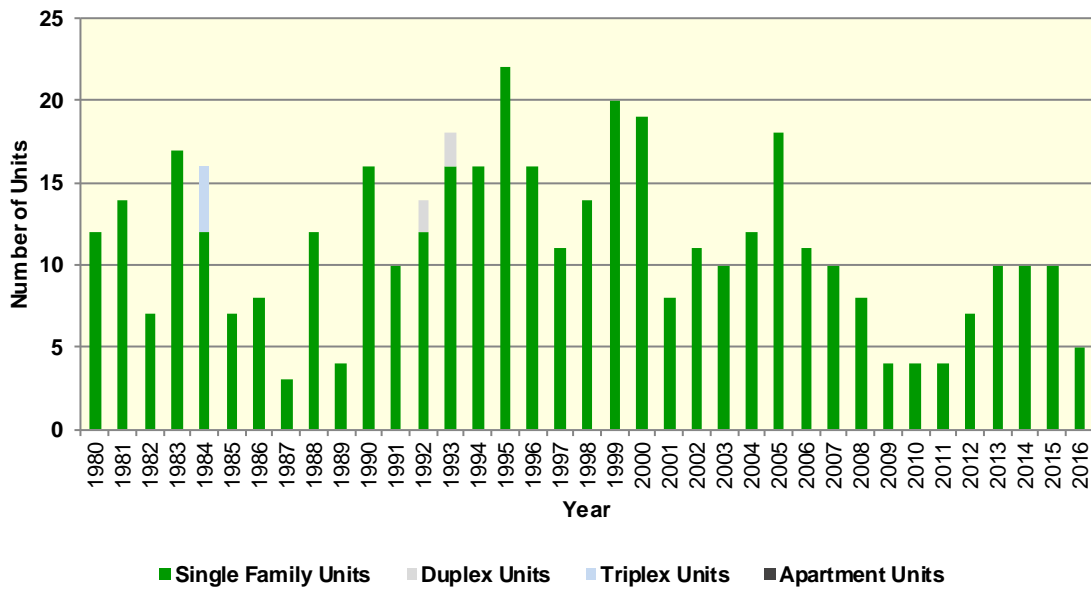
<b>Table II.18.35</b> <b>Building Permits and Valuation</b> Clay County Census Bureau Data, 1980–2016							
Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2016\$)	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	12	0	0	0	12	155,073	0
1981	14	0	0	0	14	122,055	0
1982	7	0	0	0	7	99,450	0
1983	17	0	0	0	17	85,420	0
1984	12	0	4	0	16	94,945	0
1985	7	0	0	0	7	99,576	0
1986	8	0	0	0	8	90,887	0
1987	3	0	0	0	3	57,076	0
1988	12	0	0	0	12	114,767	0
1989	4	0	0	0	4	68,795	0
1990	16	0	0	0	16	134,231	0
1991	10	0	0	0	10	75,755	0
1992	12	2	0	0	14	102,653	0
1993	16	2	0	0	18	82,739	0
1994	16	0	0	0	16	102,137	0
1995	22	0	0	0	22	107,338	0
1996	16	0	0	0	16	98,100	0
1997	11	0	0	0	11	113,377	0
1998	14	0	0	0	14	183,049	0
1999	20	0	0	0	20	140,274	0
2000	19	0	0	0	19	115,252	0
2001	8	0	0	0	8	159,514	0
2002	11	0	0	0	11	140,206	0
2003	10	0	0	0	10	164,063	0
2004	12	0	0	0	12	166,833	0
2005	18	0	0	0	18	125,057	0
2006	11	0	0	0	11	172,672	0
2007	10	0	0	0	10	156,286	0
2008	8	0	0	0	8	259,124	0
2009	4	0	0	0	4	227,070	0
2010	4	0	0	0	4	302,695	0
2011	4	0	0	0	4	228,155	0
2012	7	0	0	0	7	217,441	0
2013	10	0	0	0	10	181,174	0
2014	10	0	0	0	10	172,862	0
2015	10	0	0	0	10	202,533	0
2016	5	0	0	0	5	210,000	0



**Diagram II.18.6**  
**Single-Family Permits**  
 Clay County  
 Census Bureau Data, 1980–2016



**Diagram II.18.7**  
**Total Permits by Unit Type**  
 Clay County  
 Census Bureau Data, 1980–2016



### Housing Characteristics

Housing types by unit are shown in Table II.18.36. In 2016, there were 2,990 housing units, down from 3,066 in 2000. Single-family units accounted for 88.8 percent of units in 2016, compared to 86.4 in 2000. Apartment units accounted for 1.6 percent in 2016, compared to 1.8 percent in 2000.

<b>Table II.18.36 Housing Units by Type Clay County 2000 Census SF3 &amp; 2016 Five-Year ACS Data</b>				
Unit Type	2000 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	2,650	86.4%	2,655	88.8%
Duplex	35	1.1%	81	2.7%
Tri- or Four-Plex	125	4.1%	115	3.8%
Apartment	56	1.8%	48	1.6%
Mobile Home	200	6.5%	91	3%
Boat, RV, Van, Etc.	0	0%	0	0%
<b>Total</b>	<b>3,066</b>	<b>100.0%</b>	<b>2,990</b>	<b>100.0%</b>

Some 88.3 percent of housing was occupied in 2010, compared to 89.9 percent in 2000. Owner-occupied housing changed -4.6 percent between 2000 and 2010, ending with owner-occupied units representing 77.3 percent of units. Vacant units changed by 13.5 percent, resulting in 352 vacant units in 2010.

<b>Table II.18.37 Housing Units by Tenure Clay County 2000 &amp; 2010 Census SF1 Data</b>					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	2,756	89.9%	2,649	88.3%	-3.9%
Owner-Occupied	2,145	77.8%	2,047	77.3%	-4.6%
Renter-Occupied	611	22.2%	602	22.7%	-1.5%
Vacant Housing Units	310	10.1%	352	11.7%	13.5%
<b>Total Housing Units</b>	<b>3,066</b>	<b>100.0%</b>	<b>3,001</b>	<b>100.0%</b>	<b>-2.1%</b>

Table II.18.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 2,990 housing units. An estimated 76.7 percent were owner-occupied, and 13 percent were vacant.

<b>Table II.18.38 Housing Units by Tenure Clay County 2010 Census &amp; 2016 Five-Year ACS Data</b>				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	2,649	88.3%	2,600	87%
Owner-Occupied	2,047	77.3%	1,994	76.7%
Renter-Occupied	602	22.7%	606	23.3%
Vacant Housing Units	352	11.7%	390	13%
<b>Total Housing Units</b>	<b>3,001</b>	<b>100.0%</b>	<b>2,990</b>	<b>100.0%</b>



Households by household size are shown in Table II.18.39. There were a total of 2,649 households in 2010, down from 2,756 in 2000. One person households changed by 4.7 percent between 2000 and 2010, while two person households changed by -2 percent. Three and four person households changed by -3.7 and -22.1 respectively, representing 11.8 percent and 11.7 percent of the population in 2010.

<b>Table II.18.39</b>					
<b>Households by Household Size</b>					
Clay County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	708	25.7%	741	28%	4.7%
Two Persons	1,033	37.5%	1,012	38.2%	-2%
Three Persons	325	11.8%	313	11.8%	-3.7%
Four Persons	399	14.5%	311	11.7%	-22.1%
Five Persons	195	7.1%	175	6.6%	-10.3%
Six Persons	66	2.4%	71	2.7%	7.6%
Seven Persons or More	30	1.1%	26	1%	-13.3%
<b>Total</b>	<b>2,756</b>	<b>100.0%</b>	<b>2,649</b>	<b>100.0%</b>	<b>-3.9%</b>

Households by income is shown in Table II.18.40. Households earning more than \$100,000 per year represented 13.8 percent of households in 2016, compared to 4.8 percent in 2000. Households earning between \$50,000 and \$74,999 represented 23.8 percent of households in 2016, compared to 17.5 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 8.9 percent of households in 2016, compared to 15.8 percent in 2000.

<b>Table II.18.40</b>				
<b>Households by Income</b>				
Clay 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	438	15.8%	231	8.9%
\$15,000 to \$19,999	233	8.4%	106	4.1%
\$20,000 to \$24,999	293	10.6%	147	5.7%
\$25,000 to \$34,999	449	16.2%	330	12.7%
\$35,000 to \$49,999	591	21.3%	446	17.2%
\$50,000 to \$74,999	485	17.5%	618	23.8%
\$75,000 to \$99,999	154	5.5%	362	13.9%
\$100,000 or More	132	4.8%	360	13.8%
<b>Total</b>	<b>2,775</b>	<b>100.0%</b>	<b>2,600</b>	<b>100.0%</b>

Table II.18.41 shows households by year home built. Housing units built between 2000 and 2009, account for 5 percent and those built in 2010 or later accounted for 0.3 percent of households. Households built in the 1970's, 1980's, and 1990's account for 16.9 percent, 6.2 percent, and 4.9, respectively. Housing units built prior to 1939 represented 42.9 percent of households in 2016.



<b>Table II.18.41</b>				
<b>Households by Year Home Built</b>				
Clay 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	1,322	48%	1,115	42.9%
1940 to 1949	214	7.8%	198	7.6%
1950 to 1959	165	6%	137	5.3%
1960 to 1969	262	9.5%	283	10.9%
1970 to 1979	416	15.1%	440	16.9%
1980 to 1989	200	7.3%	162	6.2%
1990 to 1999	177	6.4%	128	4.9%
2000 to 2009	.	.	129	5%
2010 or Later	.	.	8	0.3%
<b>Total</b>	<b>2,756</b>	<b>100.0%</b>	<b>2,600</b>	<b>100.0%</b>

The distribution of unit types by race are shown in Table II.18.42. An estimated 90.5 percent of white households occupy single-family homes, while 100 percent of black households do. Some 1.7 percent of white households occupy apartments, while 0 percent of black households do.

<b>Table II.18.42</b>							
<b>Distribution of Units in Structure by Race</b>							
Clay County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	90.5%	100%	%	0%	%	91.3%	100%
Duplex	2.4%	0%	%	100%	%	0%	0%
Tri- or Four-Plex	3.8%	0%	%	0%	%	0%	0%
Apartment	1.7%	0%	%	0%	%	0%	0%
Mobile Home	1.6%	0%	%	0%	%	8.7%	0%
Boat, RV, Van, Etc.	0%	0%	%	0%	%	0%	0%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>%</b>	<b>100.0%</b>	<b>%</b>	<b>100.0%</b>	<b>100.0%</b>

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.18.43. An estimated 17.9 percent of vacant units were for rent in 2010, a -20.3 percent change since 2000. In addition, some 15.9 percent of vacant units were for sale, a change of -29.1 percent between 2000 and 2010. "Other" vacant units represented 53.4 percent of vacant units in 2010. This is a change of 69.4 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.18.43</b> <b>Disposition of Vacant Housing Units</b> Clay County 2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	79	25.5%	63	17.9%	-20.3%
For Sale	79	25.5%	56	15.9%	-29.1%
Rented or Sold, Not Occupied	18	5.8%	17	4.8%	-5.6%
For Seasonal, Recreational, or Occasional Use	20	6.5%	28	8%	40%
For Migrant Workers	3	1%	0	0%	-100%
Other Vacant	111	35.8%	188	53.4%	69.4%
<b>Total</b>	<b>310</b>	<b>100.0%</b>	<b>352</b>	<b>100.0%</b>	<b>13.5%</b>

The disposition of vacant units between 2010 and 2016 are shown in Table II.18.44. By 2016, for rent units accounted for 12.1 percent of vacant units, while for sale units accounted for 6.7 percent. "Other" vacant units accounted for 56.7 percent of vacant units, representing a total of 221 "other" vacant units.

<b>Table II.18.44</b> <b>Disposition of Vacant Housing Units</b> Clay County 2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	63	17.9%	47	12.1%
For Sale	56	15.9%	26	6.7%
Rented Not Occupied	6	1.7%	0	0%
Sold Not Occupied	11	3.1%	25	6.4%
For Seasonal, Recreational, or Occasional Use	28	8%	67	17.2%
For Migrant Workers	0	0%	4	1%
Other Vacant	188	53.4%	221	56.7%
<b>Total</b>	<b>352</b>	<b>100.0%</b>	<b>390</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 1,260 property transactions in Clay County. Of these, 1,217 were for single-family homes during this 19-year period, as shown in Table II.18.45.



<b>Table II.18.45</b>						
<b>Residential Property Transactions</b>						
Clay 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	89	4	0	0	1	94
2000	101	2	2	0	0	105
2001	85	0	1	0	0	86
2002	87	1	0	1	0	89
2003	67	2	0	0	0	69
2004	61	2	0	0	0	63
2005	75	2	0	1	0	78
2006	79	3	0	2	2	86
2007	71	3	0	0	2	76
2008	44	1	0	0	2	47
2009	28	2	0	0	0	30
2010	46	1	0	0	0	47
2011	42	0	0	0	0	42
2012	63	0	0	0	0	63
2013	49	1	0	0	0	50
2014	46	0	0	0	0	46
2015	43	0	0	0	0	43
2016	65	0	0	0	0	65
2017	76	5	0	0	0	81
<b>Total</b>	<b>1,217</b>	<b>29</b>	<b>3</b>	<b>4</b>	<b>7</b>	<b>1,260</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 690 single-family home property transactions for units built before 1930, 0.4 percent of units were of low quality and 30.1 percent were of fair quality. Conversely, of the 17 homes built from 2001 through 2010, 0 percent of units were of low quality and 29.4 percent of fair quality. Table II.18.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

<b>Table II.18.46</b>										
<b>Single-Family Homes by Year Built and Quality of Materials and Workmanship</b>										
Clay 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	3	38	2	3	3	2	0	0	0	51
Fair	208	30	2	15	3	5	5	0	0	268
Average	473	111	94	107	33	34	11	0	0	863
Good	6	4	8	9	2	3	1	0	0	33
Very Good	0	0	0	1	0	0	0	0	0	1
Excellent	0	0	0	1	0	0	0	0	0	1
Missing	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>690</b>	<b>183</b>	<b>106</b>	<b>136</b>	<b>41</b>	<b>44</b>	<b>17</b>	<b>0</b>	<b>0</b>	<b>1,217</b>

In regard to the current condition of residential dwellings, of the same 690 single-family homes built before 1930, 13.9 percent of the homes were worn out or badly worn, and 75.7 percent were in average condition. Table II.18.47 provides details about the condition of single-family residential dwellings by year built.



<b>Table II.18.47</b> <b>Single-Family Homes by Year Built and Condition</b> Clay 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	6	1	0	0	0	0	0	0	0	7
Badly Worn	90	35	3	6	2	0	0	0	0	136
Average	522	129	69	71	16	19	3	0	0	829
Good	64	18	24	51	21	13	6	0	0	197
Very Good	6	0	10	8	2	7	6	0	0	39
Excellent	1	0	0	0	0	5	2	0	0	8
Missing	1	0	0	0	0	0	0	0	0	1
<b>Total</b>	<b>690</b>	<b>183</b>	<b>106</b>	<b>136</b>	<b>41</b>	<b>44</b>	<b>17</b>	<b>0</b>	<b>0</b>	<b>1,217</b>

### Housing Costs

Between 2010 and 2017, the average price of an existing single-family home changed from \$76,105 to \$84,009, a total increase of 10.4 percent, as shown in Table II.18.48.

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 Clay County ranged from \$48,459 for homes built before 1930 to \$144,382 for homes built from 2001 to 2010.<sup>74</sup> Homes built from 2001 through 2010 were also larger, averaging 1,617 square feet per unit. Table II.18.49, provides additional details about single-family homes.

<b>Table II.18.48</b> <b>Average Sales Price of Single-Family Homes</b> Clay County Fiscal Years 1999–2017 PAD Data	
Fiscal Year	Average Sales Price (\$)
1999	39,209
2000	40,569
2001	47,409
2002	44,420
2003	53,951
2004	57,817
2005	53,664
2006	65,103
2007	66,541
2008	57,380
2009	82,688
2010	76,105
2011	82,176
2012	79,850
2013	79,469
2014	86,515
2015	75,243
2016	78,810
2017	84,009
<b>Average</b>	<b>62,411</b>

<b>Table II.18.49</b> <b>Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot</b> Clay County Fiscal Years 1999–2017 PAD Data			
Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. <sup>75</sup> (\$)
Before 1930	48,459	1,482	32.7
1931-1960	43,993	1,314	33.48
1961-1970	80,654	1,463	55.13
1971-1980	99,137	1,511	65.6
1981-1990	113,099	1,640	68.94
1991-2000	121,453	1,536	79.08
2001-2010	144,382	1,617	89.29
2011-2017	0	0	0
<b>Average</b>	<b>62,411</b>	<b>1,468</b>	<b>42.53</b>

### 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

<sup>74</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>75</sup> 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.18.50. In 2016, an estimated 1.7 percent of households were overcrowded, and an additional 0.3 percent were severely overcrowded.

<b>Table II.18.50</b> <b>Overcrowding and Severe Overcrowding</b> Clay 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	2,112	98.5%	19	0.9%	14	0.7%	2,145
2016 Five-Year ACS	1,951	97.8%	36	1.8%	7	0.4%	1,994
<b>Renter</b>							
2000 Census	584	95.6%	20	3.3%	7	1.1%	611
2016 Five-Year ACS	597	98.5%	7	1.2%	2	0.3%	2,600
<b>Total</b>							
2000 Census	2,696	97.8%	39	1.4%	21	0.8%	2,756
2016 Five-Year ACS	2,548	98%	43	1.7%	9	0.3%	2,600

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 13 households with incomplete plumbing facilities in 2016, representing 0.5 percent of households in Clay County. This is compared to 0.5 percent of households lacking complete plumbing facilities in 2000.

<b>Table II.18.51</b> <b>Households with Incomplete Plumbing Facilities</b> Clay County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	2,741	2,587
Lacking Complete Plumbing Facilities	15	13
<b>Total Households</b>	<b>2,756</b>	<b>2,600</b>
<b>Percent Lacking</b>	<b>0.5%</b>	<b>0.5%</b>

There were 18 households lacking complete kitchen facilities in 2016, compared to 11 households in 2000. This was a change from 0.4 percent of households in 2000 to 0.7 percent in 2016.

<b>Table II.18.52</b> <b>Households with Incomplete Kitchen Facilities</b> Clay County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	2,745	2,582
Lacking Complete Kitchen Facilities	11	18
<b>Total Households</b>	<b>2,756</b>	<b>2,600</b>
<b>Percent Lacking</b>	<b>0.4%</b>	<b>0.7%</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 Clay County, 8.6 percent of households had a cost burden and 6.1 percent had a severe cost burden. Some 12.4 percent of renters were cost burdened, and 12.5 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 5.1 percent and a severe cost burden rate of 1.5 percent. Owner occupied households with a mortgage had a cost burden rate of 10.6 percent, and severe cost burden at 7.6 percent.

**Table II.18.53**  
**Cost Burden and Severe Cost Burden by Tenure**  
 Clay 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	658	83.2%	80	10.1%	53	6.7%	0	0%	791
2016 Five-Year ACS	697	81.8%	90	10.6%	65	7.6%	0	0%	852
<b>Owner Without a Mortgage</b>									
2000 Census	814	89.7%	56	6.2%	21	2.3%	16	1.8%	907
2016 Five-Year ACS	1,044	91.4%	58	5.1%	17	1.5%	23	2%	1,142
<b>Renter</b>									
2000 Census	364	66.1%	54	9.8%	37	6.7%	96	17.4%	551
2016 Five-Year ACS	354	58.4%	75	12.4%	76	12.5%	101	16.7%	606
<b>Total</b>									
2000 Census	1,836	81.6%	190	8.4%	111	4.9%	112	5%	2,249
2016 Five-Year ACS	2,095	80.6%	223	8.6%	158	6.1%	124	4.8%	2,600

## Housing Problems by Income

Table II.18.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Clay County. As can be seen in 2017 the MFI was \$58,900, which compared to \$68,200 for the State of Nebraska.

<b>Table II.18.54</b> <b>Median Family Income</b> Clay County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	41,700	50,400
2001	44,400	53,400
2002	44,500	55,100
2003	44,800	55,400
2004	46,800	56,300
2005	47,450	57,400
2006	48,800	59,400
2007	47,800	58,200
2008	49,200	59,800
2009	51,000	62,000
2010	51,500	62,600
2011	53,900	63,500
2012	54,700	64,400
2013	56,400	64,600
2014	57,800	66,000
2015	58,400	66,800
2016	56,200	66,500
2017	58,900	68,200

Table II.18.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 175 owner-occupied and 70 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 98 owner-occupied 49 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 2,145 households without a housing problem.

**Table II.18.55**  
**Housing Problems by Income and Tenure**  
 Clay 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	4	0	4	0	10	18
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	4	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	4	15	0	4	27
Housing cost burden greater than 50% of income (and none of the above problems)	50	30	10	4	4	98
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	20	65	50	25	15	175
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
has none of the 4 housing problems	10	100	305	185	1,095	1,695
<b>Total</b>	<b>92</b>	<b>199</b>	<b>384</b>	<b>218</b>	<b>1,128</b>	<b>2,021</b>
<b>Renter-Occupied</b>						
Lacking complete plumbing or kitchen facilities	10	4	4	0	4	22
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	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	45	4	0	0	0	49
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	15	45	10	0	0	70
Zero/negative income (and none of the above problems)	10	0	0	0	0	10
has none of the 4 housing problems	40	45	130	90	145	450
<b>Total</b>	<b>120</b>	<b>98</b>	<b>144</b>	<b>90</b>	<b>153</b>	<b>605</b>
<b>Total</b>						
Lacking complete plumbing or kitchen facilities	14	4	8	0	14	40
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	4	4	8
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	4	15	0	4	27
Housing cost burden greater than 50% of income (and none of the above problems)	95	34	10	4	4	147
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	35	110	60	25	15	245
Zero/negative income (and none of the above problems)	14	0	0	0	0	14
has none of the 4 housing problems	50	145	435	275	1,240	2,145
<b>Total</b>	<b>212</b>	<b>297</b>	<b>528</b>	<b>308</b>	<b>1,281</b>	<b>2,626</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.18.56, of the 86 loans in 2016, 35 loans were for Home Purchases, 17 were for Home Improvement and 34 were for refinancing.



<b>Table II.18.56</b>				
<b>Owner-Occupied Single-Family Home Loans by Loan Type</b>				
Clay County				
2008 – 2016 HMDA Data				
<b>Year</b>	<b>Home Purchase</b>	<b>Home Improvement</b>	<b>Refinancing</b>	<b>Total</b>
2008	18	11	33	62
2009	13	8	45	66
2010	20	8	50	78
2011	13	4	32	49
2012	20	8	49	77
2013	14	7	41	62
2014	21	10	28	59
2015	38	20	36	94
2016	35	17	34	86

Table II.18.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$70,056 and \$91,900 in 2012 and \$90,371 in 2016. Overall, average loans were \$83,484 in 2008 and \$107,116 in 2016.

<b>Table II.18.57</b>				
<b>Owner-Occupied Single-Family Home Loans by Average Loan Amount</b>				
Clay County				
2008 – 2016 HMDA Data				
<b>Year</b>	<b>Home Purchase</b>	<b>Home Improvement</b>	<b>Refinancing</b>	<b>Total</b>
2008	\$70,056	\$57,818	\$99,364	\$83,484
2009	\$65,462	\$31,875	\$125,956	\$102,636
2010	\$90,100	\$45,500	\$111,920	\$99,513
2011	\$85,538	\$16,750	\$94,656	\$85,878
2012	\$91,900	\$19,500	\$104,245	\$92,234
2013	\$94,357	\$39,857	\$77,439	\$77,016
2014	\$88,095	\$50,700	\$130,321	\$101,797
2015	\$113,868	\$38,000	\$129,472	\$103,702
2016	\$90,371	\$22,412	\$166,706	\$107,116

Table II.18.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$1,261,000 and \$1,838,000 in 2012 and \$3,163,000 in 2016. Overall, average loans were \$5,176,000 in 2008 and \$9,212,000 in 2016.

<b>Table II.18.58</b> <b>Total Volume of Owner-Occupied Single-Family Loans</b> Clay County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	1,261,000	636,000	3,279,000	5,176,000
2009	851,000	255,000	5,668,000	6,774,000
2010	1,802,000	364,000	5,596,000	7,762,000
2011	1,112,000	67,000	3,029,000	4,208,000
2012	1,838,000	156,000	5,108,000	7,102,000
2013	1,321,000	279,000	3,175,000	4,775,000
2014	1,850,000	507,000	3,649,000	6,006,000
2015	4,327,000	760,000	4,661,000	9,748,000
2016	3,163,000	381,000	5,668,000	9,212,000

### 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.18.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Clay County. The number of completed surveys increased from 7 in 2016 to 8 in 2017. Between 2016 and 2017 the vacancy rate for all units increased by 6.3 percentage points and was at 7.7 percent in 2017.

<b>Table II.18.59</b> <b>Survey of Rental Properties</b> Clay County 2002–2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	5	84	20.2	158.8
2003	2	44	2.3	120.9
2004	7	125	7.2	19.8
2005	5	112	11.6	40
2006	9	153	11.1	27.2
2007	5	80	16.3	53
2008	7	54	7.4	32
2009	9	155	11	53.2
2010	8	137	20.4	78.1
2011	8	98	13.3	66
2012	7	139	4.3	26.4
2013	8	125	7.2	55
2014	6	86	9.3	
2015	6	116	7.8	35
2016	7	71	1.4	
2017	8	104	7.7	20.4

Table II.18.60 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 Clay County, with 0 of them available. This translates into a vacancy rate of 0 percent in Clay County, which compares to a single-family vacancy rate of 3.9 percent for the State of Nebraska.

There were 91 apartment units reported in the survey, with 8 of them available, which resulted in a vacancy rate of 8.8 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 7.3 percent.

<b>Table II.18.60</b> <b>Rental Vacancy Survey by Type</b> Clay County 2017 Survey of Rental Properties				
Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single-Family	13	0	0%	10%
Apartments	91	8	8.8%	9.1%
Mobile Homes	0	0	%	%
"Other" Units	0	0	0%	.
Don't Know	0	0	%	10.2%
<b>Total</b>	<b>104</b>	<b>8</b>	<b>7.7%</b>	<b>7.3%</b>

Table II.18.61, reports units by number of bedrooms. Three bedroom units were the most common type of reported single-family unit, with 6 units. The most common apartment units were two bedroom units, with 71 units.

<b>Table II.18.61</b> <b>Rental Units by Number of Bedrooms</b> Clay 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	1	18	0	0	.	19
Two	3	71	0	0	.	74
Three	6	2	0	0	.	8
Four	2	0	0	0	.	2
Don't Know	1	0	0	0	0	1
<b>Total</b>	<b>13</b>	<b>91</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>104</b>

Table II.18.62 displays the vacancy rate of single-family units by the number of bedrooms. Three bedroom units were the most common type of reported single-family unit, which had a vacancy rate of 0 percent.

<b>Table II.18.62</b> <b>Single-Family Units by Number of Bedrooms</b> Clay County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	1	0	0%
Two	3	0	0%
Three	6	0	0%
Four	2	0	0%
Don't know	1	0	0%
<b>Total</b>	<b>13</b>	<b>0</b>	<b>0%</b>

Table II.18.63 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 8.5 percent.



<b>Table II.18.63</b> <b>Apartment Units by Number of Bedrooms</b> Clay County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	18	2	11.1%
Two	71	6	8.5%
Three	2	0	0%
Four	0	0	%
Don't know	0	0	%
<b>Total</b>	<b>91</b>	<b>8</b>	<b>8.8%</b>

Average market-rate rents by unit type are shown in Table II.18.64. 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.18.64</b> <b>Average Market Rate Rents by Number of Bedrooms</b> Clay County 2017 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	\$	\$	\$	\$	\$
One	\$	\$450	\$	\$	\$450
Two	\$450	\$456.3	\$	\$	\$455
Three	\$475	\$690	\$	\$	\$582.5
Four	\$600	\$	\$	\$	\$600
Don't know	\$600	\$400	\$	\$	
<b>Total</b>	<b>\$554.2</b>	<b>\$451.7</b>	<b>\$</b>	<b>\$</b>	<b>\$477.8</b>

Table II.18.65 shows vacancy rates for single-family units by average rental rates for Clay 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.18.65</b> <b>Single-Family Market Rate Rents by Vacancy Status</b> Clay 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	12	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	1	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.18.66. The most common rent for apartments was \$500 to \$750 dollars and the units in this price range had a vacancy rate of 6.8 percent.

<b>Table II.18.66</b> <b>Apartment Market Rate Rents by Vacancy Status</b> Clay County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	24	4	16.7%
\$500 to \$750	59	4	6.8%
\$750 to \$1,000	0	0	%
\$1,000 to \$1,250	0	0	%
\$1,250 to \$1,500	0	0	%
Above \$1,500	0	0	%
Missing	8	0	0%
<b>Total</b>	<b>91</b>	<b>8</b>	<b>8.8%</b>

Respondents were asked if utilities are included in the rent and, as shown in Table II.18.67, 2 respondents, or 28.6 percent, included some sort of utility in the rent.

<b>Table II.18.67</b> <b>Are there any utilities included with the rent?</b> Clay County 2017 Survey of Rental Properties	
Period	Respondent
Yes	2
No	5
<b>% Offering Utilities</b>	<b>28.6%</b>

The type of utility included in the rent is shown in Table II.18.68. There were 1 respondent who included electricity, 1 respondent who included natural gas, 2 respondents who included water and sewer and 2 respondents included trash collection in the rent.

<b>Table II.18.68</b> <b>Which utilities are included with the rent?</b> Clay County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	1
Natural Gas	1
Water/Sewer	2
Trash Collection	2

Table II.18.69 shows the number of survey respondents who keep a waiting list. As can be seen, 5 respondents said they keep a waitlist, with an estimated 43 persons on the wait list.

<b>Table II.18.69</b> <b>Do you keep a waiting list?</b> Clay County 2017 Survey of Rental Properties	
Period	Respondent
Yes	5
No	2
<b>Waitlist Size</b>	<b>43</b>

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.18.70 most respondents indicated there was moderate need for the renovation of existing family units and moderate need for the renovation of existing apartment units.

<b>Table II.18.70</b> <b>How would you rate the need for renovation of existing units in the city?</b> Clay County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	0	1		
Low Need	0	0		
Moderate Need	3	3	3	3
High Need	0	0		
Extreme Need	3	3	3	3

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.18.71 most respondents indicated there was low need for the construction of new family units and no need for the construction of new apartment units.

<b>Table II.18.71</b> <b>How would you rate the need for construction of new units in the city?</b> Clay County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	1	2	1	1
Low Need	2	2	2	2
Moderate Need	0	0		
High Need	1	1	1	1
Extreme Need	2	2	2	2



