

**VOLUME II:
COLFAX COUNTY**

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Colfax County

DEMOGRAPHICS

Population Estimates

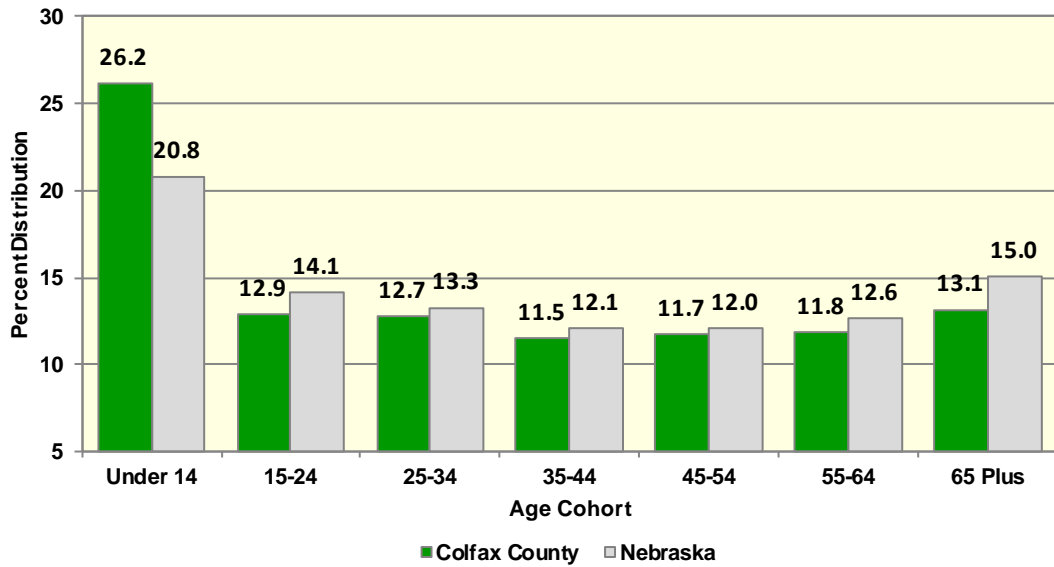
The Census Bureau’s current census estimates indicate that Colfax County’s population decreased from 10,515 in 2010 to 10,414 in 2016, or by -1 percent. This compares to a statewide population change of 4.4 percent over the period. The number of people from 25 to 34 years of age decreased by 1.9 percent, and the number of people from 55 to 64 years of age increased by 17.1 percent. The white population decreased by 6 percent, while the black population increased by 189.2 percent. The Hispanic population increased from 4,315 to 4,688 people between 2010 and 2016 or by 8.6 percent. These data are presented in Table II.19.1.

Table II.19.1						
Profile of Population Characteristics						
Colfax County vs. State of Nebraska						
2010 Census and 2016 Current Census Estimates						
Subject	Colfax County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	10,515	10,414	-1%	1,826,341	1,907,116	4.4%
Age						
0 to 14 years	2,588	2,727	5.4%	383,542	396,601	3.4%
15 to 24 years	1,419	1,343	-5.4%	258,206	269,442	4.4%
25 to 34 years	1,351	1,326	-1.9%	245,176	252,946	3.2%
35 to 44 years	1,242	1,199	-3.5%	220,838	230,528	4.4%
45 to 54 years	1,436	1,220	-15%	258,726	229,683	-11.2%
55 to 64 years	1,051	1,231	17.1%	213,176	241,172	13.1%
65 and Over	1,428	1,368	-4.2%	246,677	286,744	16.2%
Race						
White	9,903	9,305	-6%	1,649,264	1,694,976	2.8%
Black	158	457	189.2%	85,971	94,620	10.1%
American Indian and Alaskan Native	288	354	22.9%	23,418	27,318	16.7%
Asian	35	120	242.9%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	51	54	5.9%	2,061	2,425	17.7%
Two or more races	80	124	55%	32,305	40,495	25.4%
Ethnicity (of any race)						
Hispanic or Latino	4,315	4,688	8.6%	167,405	203,320	21.5%

Table II.19.2, presents the population of Colfax County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 5,426 males, who accounted for 51.6 percent of the population, and the remaining 48.4 percent, or 5,089 persons, were female. In 2016, the number of males was 5,387 persons, and accounted for 51.7 percent of the population, with the remaining 48.3 percent, or 5,027 persons being female.

Table II.19.2 Population by Age and Gender Colfax 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	1,339	1,249	2,588	1,352	1,375	2,727	5.4%
15 to 24 years	792	627	1,419	751	592	1,343	-5.4%
25 to 34 years	724	627	1,351	700	626	1,326	-1.9%
35 to 44 years	660	582	1,242	628	571	1,199	-3.5%
45 to 54 years	743	693	1,436	676	544	1,220	-15%
55 to 64 years	547	504	1,051	633	598	1,231	17.1%
65 and Over	621	807	1,428	647	721	1,368	-1.0%
Total	5,426	5,089	10,515	5,387	5,027	10,414	-1%
% of Total	51.6%	48.4%	.	51.7%	48.3%	.	

Diagram II.19.1
Age Distribution
 Colfax 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.19.3, from April 2000 to July 2009, Colfax County natural increase was estimated to be 964 people. Colfax County has been experiencing net out-migration, with 1,073 persons leaving the county in the last nine years.⁷⁶ The 2016 population estimates showed a natural increase of 631 persons. Between 2010 and 2016, Colfax County’s population decreased to 10,414 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 Colfax County decreased from 30 persons in 2015 to -3 persons in 2016, with an additional net movement of 24 in the first six months of 2017. The driver’s license total exchanges for the last 16 years are presented in Table II.19.4.

Table II.19.3	
Population Change	
Colfax County	
1980–2010 Census and Intercensal Data	
1980 Population	9,890
Natural Increase 80–90	283
Net Migration 80–90	-1,034
1990 Population	9,139
Natural Increase 90–00	280
Net Migration 90–00	1,022
2000 Population	10,441
Natural Increase 00–09	964
Net Migration 00–09	-1,073
2009 Population Estimate	10,332
2010 Population	10,515
Natural Increase 10–16	631
Net Migration 10–16	-732
2016 Population Estimate	10,414

Table II.19.4			
Driver's Licenses Exchanged and Surrendered			
Colfax County			
2001–First half of 2017 DOT Data			
Year	In-Migrants	Out-Migrants	Net Change
Calendar 2001	93	98	-5
Calendar 2002	67	61	6
Calendar 2003	76	66	10
Calendar 2004	58	68	-10
Calendar 2005	39	87	-48
Calendar 2006	51	58	-7
Calendar 2007	78	55	23
Calendar 2008	156	46	110
Calendar 2009	125	55	70
Calendar 2010	213	86	127
Calendar 2011	135	49	86
Calendar 2012	157	71	86
Calendar 2013	125	80	45
Calendar 2014	132	85	47
Calendar 2015	128	98	30
Calendar 2016	106	109	-3
First Half of 2017	70	46	24

⁷⁶ 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 Colfax County increased by 2.7 percent from 2,347 in 2016 to 2,411 in 2017, as shown in Table II.19.5. The number of school-age children 5 to 11 years of age increased from 1,224 in 2016 to 1,233 in 2017.

Census Demographic Data

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

Year	Age Group			Total
	5–11	11–13	14–18	
1992	1,056	310	596	1,962
1993	1,070	308	632	2,010
1994	1,116	314	652	2,082
1995	1,142	310	677	2,129
1996	1,163	326	718	2,207
1997	1,183	348	754	2,285
1998	1,185	333	790	2,308
1999	1,171	294	820	2,285
2000	1,175	320	788	2,283
2001	1,156	333	804	2,293
2002	1,150	329	809	2,288
2003	1,215	429	962	2,606
2004	1,172	388	1,011	2,571
2005	1,045	337	836	2,218
2006	1,026	311	814	2,151
2007	1,086	286	805	2,177
2008	1,119	267	775	2,161
2009	1,170	269	751	2,190
2010	1,190	287	743	2,220
2011	1,235	285	693	2,213
2012	1,290	307	736	2,333
2013	1,193	274	699	2,166
2014	1,282	313	804	2,399
2015	1,298	352	792	2,442
2016	1,224	329	794	2,347
2017	1,233	356	822	2,411

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.19.6, shows population by age for the 2000 and 2010 Census. The population changed by 0.7 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -14.6 percent to a total of 1,428 persons in 2010. Those aged 25 to 34 changed by 2.7 percent, and those aged under 5 changed by 31 percent.



Table II.19.6 Population by Age Colfax County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	748	7.2%	980	9.3%	31%
5 to 19	2,570	24.6%	2,364	22.5%	-8%
20 to 24	590	5.7%	663	6.3%	12.4%
25 to 34	1,316	12.6%	1,351	12.8%	2.7%
35 to 54	2,738	26.2%	2,678	25.5%	-2.2%
55 to 64	807	7.7%	1,051	10%	30.2%
65 or Older	1,672	16%	1,428	13.6%	-14.6%
Total	10,441	100.0%	10,515	100.0%	0.7%

The elderly population is further explored in Table II.19.7. Those aged 65 to 66 changed by -3.4 percent between 2000 and 2010, resulting in a population of 142 persons. Those aged 85 or older changed by 0.4 percent during the same time period, and resulted in 280 persons over age 85 in 2010.

Table II.19.7 Elderly Population by Age Colfax County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	147	8.8%	142	9.9%	-3.4%
67 to 69	251	15%	201	14.1%	-19.9%
70 to 74	388	23.2%	286	20%	-26.3%
75 to 79	332	19.9%	304	21.3%	-8.4%
80 to 84	275	16.4%	215	15.1%	-21.8%
85 or Older	279	16.7%	280	19.6%	0.4%
Total	1,672	100.0%	1,428	100.0%	-14.6%

Population by race and ethnicity is shown in Table II.19.8 representing 72.6 percent of the white population in 2010. The black population changed by 1,171.4 percent, representing 0.8 percent of the population in 2010. The American Indian and Asian populations represented 1.1 and 0.3 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 57.9 percent between 2000 and 2010, compared to the -19.6 percent growth rate for non-Hispanics.

Table II.19.8 Population by Race and Ethnicity Colfax County 2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	8,533	81.7%	7,635	72.6%	-10.5%
Black	7	0.1%	89	0.8%	1,171.4%
American Indian	20	0.2%	114	1.1%	470%
Asian	21	0.2%	28	0.3%	33.3%
Native Hawaiian/ Pacific Islander	15	0.1%	5	0%	-66.7%
Other	1,664	15.9%	2,431	23.1%	46.1%
Two or More Races	181	1.7%	213	2%	17.7%
Total	10,441	100.0%	10,515	100.0%	0.7%
Hispanic	2,732	26.2%	4,315	41%	57.9%
Non-Hispanic	7,709	73.8%	6,200	59%	-19.6%



Population by race and ethnicity through 2016 is shown in Table II.19.9. The white population represented 89.6 percent of the population in 2016, compared with black population accounting for 2.7 percent of the population. Hispanic population represented 43.8 percent of the population in 2016.

Table II.19.9				
Population by Race and Ethnicity				
Colfax County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	7,635	72.6%	9,407	89.6%
Black	89	0.8%	281	2.7%
American Indian	114	1.1%	98	0.9%
Asian	28	0.3%	9	0.1%
Native Hawaiian/ Pacific Islander	5	0%	18	0.2%
Other	2,431	23.1%	424	4%
Two or More Races	213	2%	262	2.5%
Total	10,515	100.0%	10,499	100.0%
Non-Hispanic	6,200	59%	5,896	56.2%
Hispanic	4,315	41%	4,603	43.8%

The population by race is broken down further by ethnicity in Table II.19.10. While the white non-Hispanic population changed by -20.8 percent between 2000 and 2010, the white Hispanic population changed by 75.1 percent. The black non-Hispanic population changed by 880 percent, while the black Hispanic population changed by 1,900 percent.

Table II.19.10					
Population by Race and Ethnicity					
Colfax County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	7,617	98.8%	6,031	97.3%	-20.8%
Black	5	0.1%	49	0.8%	880%
American Indian	17	0.2%	33	0.5%	94.1%
Asian	14	0.2%	24	0.4%	71.4%
Native Hawaiian/ Pacific Islander	3	0%	4	0.1%	33.3%
Other	11	0.1%	17	0.3%	54.5%
Two or More Races	42	0.5%	42	0.7%	0%
Total Non-Hispanic	7,709	100.0%	6,200	100.0%	-19.6%
Hispanic					
White	916	33.5%	1,604	37.2%	75.1%
Black	2	0.1%	40	0.9%	1,900%
American Indian	3	0.1%	81	1.9%	2,600%
Asian	7	0.3%	4	0.1%	-42.9%
Native Hawaiian/ Pacific Islander	12	0.4%	1	0%	-91.7%
Other	1,653	60.5%	2,414	55.9%	46%
Two or More Races	139	5.1%	171	4%	23%
Total Hispanic	2,732	100.0%	4,315	100.0%	57.9%
Total Population	10,441	100.0%	10,515	100.0%	0.7%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.19.11. During this time, the total non-Hispanic population was 5,896 persons in 2016. The Hispanic population was 4,603.

Table II.19.11				
Population by Race and Ethnicity				
Colfax County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	6,031	97.3%	5,515	93.5%
Black	49	0.8%	281	4.8%
American Indian	33	0.5%	5	0.1%
Asian	24	0.4%	9	0.2%
Native Hawaiian/ Pacific Islander	4	0.1%	18	0.3%
Other	17	0.3%	0	0%
Two or More Races	42	0.7%	68	1.2%
Total Non-Hispanic	6,200	100.0%	5,896	100.0%
Hispanic				
White	1,604	37.2%	3,892	84.6%
Black	40	0.9%	0	0%
American Indian	81	1.9%	93	2%
Asian	4	0.1%	0	0%
Native Hawaiian/ Pacific Islander	1	0%	0	0%
Other	2,414	55.9%	424	9.2%
Two or More Races	171	4%	194	4.2%
Total Hispanic	4,315	100.0	4,603	100.0%
Total Population	10,515	100.0%	10,499	100.0%

Households by type and tenure are shown in Table II.19.12. Family households represented 69.6 percent of households, while non-family households accounted for 30.4 percent. These changed from 71 and 29 percent, respectively.

Table II.19.12				
Household Type by Tenure				
Colfax County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	2,570	71%	2,547	69.6%
Married-Couple Family	2,068	80.5%	2,043	80.2%
Owner-Occupied	1,728	83.6%	1,725	84.4%
Renter-Occupied	340	16.4%	318	15.6%
Other Family	502	19.5%	504	19.7%
Male Householder, No Spouse Present	214	42.6%	219	42.5%
Owner-Occupied	124	57.9%	158	72.1%
Renter-Occupied	90	42.1%	61	27.9%
Female Householder, No Spouse Present	288	57.4%	285	57.1%
Owner-Occupied	141	49%	100	35.1%
Renter-Occupied	147	51%	185	64.9%
Non-Family Households	1,048	29%	1,112	30.4%
Owner-Occupied	693	66.1%	664	59.7%
Renter-Occupied	355	33.9%	448	40.3%
Total	3,618	100.0%	3,659	100.0%



The group quarters population was 108 in 2010, compared to 132 in 2000. Institutionalized populations experienced a -18.7 percent change between 2000 and 2010. Non-institutionalized populations experienced a -11.1 percent change during this same time period.

Table II.19.13					
Group Quarters Population					
Colfax County					
2000 & 2010 Census SF1 Data					
Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	9	7.3%	0	0%	-100%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	114	92.7%	100	100%	-12.3%
Other Institutions	0	0%	0	0%	%
Total	123	100.0%	100	100.0%	-18.7%
Noninstitutionalized					
College Dormitories	0	0%	0	0%	%
Military Quarters	0	0%	0	0%	%
Other Noninstitutionalized	9	100%	8	100%	-11.1%
Total	9	100.0%	8	100.0%	-11.1%
Group Quarters Population	132	100.0%	108	100.0%	-18.2%

The number of foreign born persons are shown in Table II.19.14. An estimated 15.2 percent of the population was born in Mexico, with 6.1 percent born in Guatemala, and another 1.6 percent were born in Cuba.

Table II.19.14			
Place of Birth for the Foreign-Born Population			
Colfax County			
2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	1,593	15.2%
#2 country of origin	Guatemala	640	6.1%
#3 country of origin	Cuba	170	1.6%
#4 country of origin	Somalia	157	1.5%
#5 country of origin	Peru	90	0.9%
#6 country of origin	El Salvador	79	0.8%
#7 country of origin	Bolivia	44	0.4%
#8 country of origin	Honduras	28	0.3%
#9 country of origin	Germany	8	0.1%
#10 country of origin	Vietnam	6	0.1%

Limited English Proficiency and the language spoken at home are shown in Table II.19.15. An estimated 27 percent of the population speaks Spanish at home, followed by 1.6 percent speaking Other and unspecified languages.



Table II.19.15 Limited English Proficiency and Language Spoken at Home Colfax County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	2,586	27%
#2 LEP Language	Other and unspecified languages	157	1.6%
#3 LEP Language	Russian, Polish, or other Slavic languages	19	0.2%
#4 LEP Language	Tagalog	6	0.1%
#5 LEP Language	Other Asian and Pacific Island languages	3	0%
#6 LEP Language	Arabic	0	0%
#7 LEP Language	Chinese	0	0%
#8 LEP Language	French, Haitian, or Cajun	0	0%
#9 LEP Language	German or other West Germanic languages	0	0%
#10 LEP Language	Korean	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.19.16. Some 17.4 percent of the population was disabled in 2000, or a total of 1,669 persons. The disability rate was highest for those over 65, with 37.7 percent disabled.

Table II.19.16 Disability by Age Colfax County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	72	3.8%
16 to 64	1,010	16.4%
65 and older	587	37.7%
Total	1,669	17.4%

Table II.19.17 shows disability by type in 2000. There were 567 physical disabilities in 2000, some 743 employment disabilities, and 658 go-outside-home disabilities.

Table II.19.17 Total Disabilities Tallied: Aged 5 and Older Colfax County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	295
Physical disability	567
Mental disability	283
Self-care disability	182
Employment disability	743
Go-outside-home disability	658
Total	2,728



Disability by age, as estimated by the 2016 ACS, is shown in Table II.19.18. The disability rate for females was 9.7 percent, compared to 6.2 percent for males. The disability rate changed precipitously higher with age, with 44.7 percent of those over 75 experiencing a disability.

Table II.19.18						
Disability by Age						
Colfax 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%	24	5.4%	24	2.6%
5 to 17	22	1.9%	38	3.6%	60	2.7%
18 to 34	40	3.2%	47	4.5%	87	3.8%
35 to 64	96	4.9%	152	8.8%	248	6.7%
65 to 74	82	23.3%	65	18.4%	147	20.8%
75 or Older	98	43.2%	161	45.6%	259	44.7%
Total	338	6.2%	487	9.7%	825	7.9%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.19.19. Some 4.5 percent have an ambulatory disability, 3.4 have an independent living disability, and 1.4 percent have a self-care disability.

Table II.19.19		
Total Disabilities Tallied: Aged 5 and Older		
Colfax County		
2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	282	2.7%
Vision disability	153	1.5%
Cognitive disability	226	2.4%
Ambulatory disability	423	4.5%
Self-Care disability	132	1.4%
Independent living disability	249	3.4%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.19.20 and Table II.19.21. In 2016, some 5,305 persons were employed and 305 were unemployed. This totaled a labor force of 5,610 persons. The unemployment rate for Colfax County was estimated to be 5.4 in 2016.

Table II.19.20	
Employment, Labor Force and Unemployment	
Colfax County	
2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	5,305
Unemployed	305
Labor Force	5,610
Unemployment Rate	5.4%

In 2016, 76.9 percent of households in Colfax County had a high school education or greater.



Table II.19.21	
High School or Greater Education	
Colfax County	
2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	2,814
Total Households	3,659
Percent High School or Above	76.9%

As seen in Table II.19.22, 32 percent of the population had a high school diploma or equivalent, another 28 percent have some college, 8.3 percent have a Bachelor's Degree, and 4.4 percent of the population had a graduate or professional degree.

Table II.19.22		
Educational Attainment		
Colfax County		
2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	2,008	27.3%
High School or Equivalent	2,356	32%
Some College or Associates Degree	2,059	28%
Bachelor's Degree	614	8.3%
Graduate or Professional Degree	324	4.4%
Total Population Above 18 years	7,361	100.0%

ECONOMICS

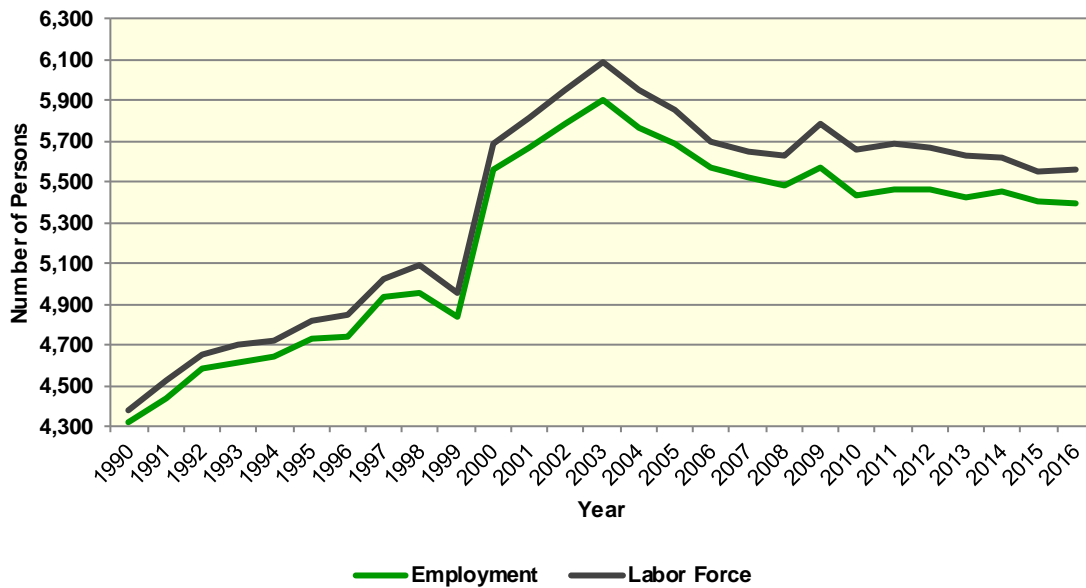
Labor Force

Table II.19.23, shows the labor force statistics for Colfax County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1990 with a rate of 1.4. The highest level of unemployment occurred during 2010 rising to a rate of 3.9. 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 Colfax County increased from 2.6 percent in 2015 to 3 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.19.23 Labor Force Statistics Colfax County 1990 - 2016 BLS Data					
Year	Colfax County				Statewide
	Unemployment	Employment	Labor Force	Unemployment Rate	Unemployment Rate
1990	62	4,322	4,384	1.4%	2.3%
1991	87	4,441	4,528	1.9%	2.7%
1992	69	4,584	4,653	1.5%	2.9%
1993	90	4,615	4,705	1.9%	2.8%
1994	82	4,643	4,725	1.7%	2.6%
1995	96	4,726	4,822	2%	2.6%
1996	102	4,743	4,845	2.1%	2.7%
1997	95	4,931	5,026	1.9%	2.5%
1998	135	4,958	5,093	2.7%	2.6%
1999	120	4,834	4,954	2.4%	2.8%
2000	122	5,561	5,683	2.1%	2.8%
2001	147	5,671	5,818	2.5%	3.1%
2002	173	5,780	5,953	2.9%	3.6%
2003	187	5,899	6,086	3.1%	3.9%
2004	186	5,764	5,950	3.1%	3.9%
2005	164	5,684	5,848	2.8%	3.8%
2006	133	5,566	5,699	2.3%	3.1%
2007	124	5,522	5,646	2.2%	3%
2008	148	5,480	5,628	2.6%	3.3%
2009	215	5,568	5,783	3.7%	4.6%
2010	223	5,436	5,659	3.9%	4.6%
2011	220	5,464	5,684	3.9%	4.4%
2012	201	5,463	5,664	3.5%	4%
2013	199	5,426	5,625	3.5%	3.8%
2014	168	5,451	5,619	3%	3.3%
2015	147	5,407	5,554	2.6%	3%
2016	165	5,394	5,559	3%	3.2%

Diagram II.19.2, shows the employment and labor force for Colfax County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 5,394 persons, with the labor force reaching 5,559, indicating there were a total of 165 unemployed persons.

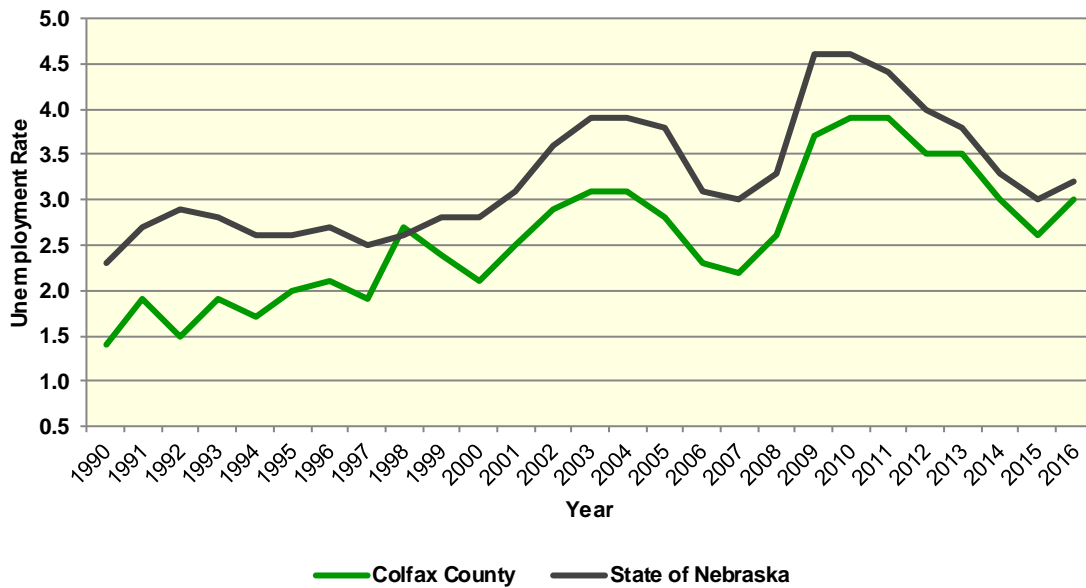
Diagram II.19.2
Employment and Labor Force
 Colfax County
 1990 – 2016 BLS Data



Unemployment

Diagram II.19.3, shows the unemployment rate for both the State and Colfax County. During the 1990’s the average rate for Colfax County was 2, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 2.8, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 3.4. Over the course of the entire period Colfax County had an average unemployment rate lower than the state, 2.7 percent for Colfax County, versus 3.3 statewide.

Diagram II.19.3
Annual Unemployment Rate
 Colfax 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.19.24, shows total real earnings by industry for Colfax County. In the most recent 2016 estimate, the farm industry had the largest total real earnings, with total real earnings reaching 77,943,000 dollars. Between 2015 and 2016 the accommodation and food services industry saw the largest percentage increase, rising by 71.3 percent to 26,791,000 dollars.

Table II.19.24
Real Earnings by Industry
 Colfax 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	50,564	48,144	85,224	49,816	116,650	92,219	85,691	77,943	-9
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	0	0
Construction	0	10,197	10,904	0	0	0	0	0	0
Manufacturing	0	0	0	0	0	0	0	0	0
Wholesale trade	13,939	19,167	20,137	19,477	20,143	21,560	22,674	37,817	66.8
Retail trade	10,900	9,459	9,533	9,698	9,994	8,305	8,366	8,450	1
Transportation and warehousing	12,398	15,738	23,675	29,963	0	0	0	0	0
Information	760	578	617	538	551	309	205	170	-16.9
Finance and insurance	6,487	7,275	5,572	5,960	5,255	5,411	5,499	5,655	2.8
Real estate and rental and leasing	1,059	1,539	1,671	2,119	2,131	1,429	1,563	1,737	11.1
Professional and technical services	0	3,527	3,737	3,890	4,396	4,801	5,010	4,508	-10
Management of companies and enterprises	0	99	0	0	0	0	0	0	0
Administrative and waste services	0	1,703	1,411	1,410	1,443	6,144	6,859	6,668	-2.8
Educational services	0	508	419	0	0	0	0	0	0
Health care and social assistance	0	12,951	12,948	0	0	0	0	0	0
Arts, entertainment, and recreation	444	0	0	372	395	377	379	415	9.5
Accommodation and food services	3,215	3,537	3,236	1,694	1,487	1,683	1,722	2,950	71.3
Other services, except public administration	8,753	12,159	12,037	12,021	12,071	8,104	8,154	7,994	-2
Government and government enterprises	26,687	37,735	37,194	36,977	35,588	36,794	38,074	39,282	3.2
Total	266,971	292,151	337,712	313,098	380,822	363,275	358,316	379,692	6



Table II.19.25, shows the total employment by industry for Colfax County. The most recent estimates show the government and government enterprises industry was the largest employer in Colfax County, with employment reaching 762 jobs in 2016. Between 2015 and 2016 the accommodation and food services industry saw the largest percentage increase, rising by 25.7 percent to 176 jobs.

Table II.19.25 Employment by Industry Colfax County BEA Table CA25 Data									
NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	873	689	712	686	691	682	750	719	-4.1
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	0	0
Construction	0	280	290	0	0	0	0	0	0
Manufacturing	0	0	0	0	0	0	0	0	0
Wholesale trade	309	361	363	370	384	422	439	471	7.3
Retail trade	481	431	433	424	443	422	440	431	-2
Transportation and warehousing	297	348	336	351	0	0	0	0	0
Information	32	20	20	19	19	16	12	11	-8.3
Finance and insurance	194	205	207	194	179	176	185	186	0.5
Real estate and rental and leasing	67	101	103	113	113	128	123	128	4.1
Professional and technical services	0	108	112	121	133	132	134	123	-8.2
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	106	92	96	91	188	201	192	-4.5
Educational services	0	21	22	0	0	0	0	0	0
Health care and social assistance	0	355	352	0	0	0	0	0	0
Arts, entertainment, and recreation	27	0	0	34	36	33	31	31	0
Accommodation and food services	254	171	171	133	124	143	140	176	25.7
Other services, except public administration	289	403	372	378	373	265	269	271	0.7
Government and government enterprises	707	743	725	738	723	737	756	762	0.8
Total	6,648	6,505	6,513	6,519	6,577	6,728	6,797	6,848	0.8



Table II.19.26, shows the real average earnings per job by industry for Colfax County. These figures are calculated by dividing the Total Real Earning displayed in Table II.19.24 and Table II.19.25, by Industry. In 2016, the farm industry had the highest average earnings reaching 108,405 dollars. Between 2015 and 2016 the wholesale trade industry saw the largest percentage increase, rising by 55.5 percent to 80,291 dollars.

Table II.19.26									
Real Earnings Per Job by Industry									
Colfax County									
BEA Table CA5N and CA25 Data									
NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	57,920	69,875	119,697	72,618	168,813	135,219	114,255	108,405	-5.1
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	0	0
Construction	0	36,418	37,600	0	0	0	0	0	0
Manufacturing	0	0	0	0	0	0	0	0	0
Wholesale trade	45,109	53,093	55,474	52,640	52,455	51,089	51,649	80,291	55.5
Retail trade	22,660	21,948	22,016	22,873	22,559	19,681	19,013	19,606	3.1
Transportation and warehousing	41,744	45,225	70,462	85,364	0	0	0	0	0
Information	23,744	28,900	30,852	28,320	29,023	19,329	17,055	15,455	-9.4
Finance and insurance	33,438	35,488	26,917	30,723	29,357	30,745	29,727	30,403	2.3
Real estate and rental and leasing	15,809	15,239	16,223	18,756	18,856	11,161	12,710	13,570	6.8
Professional and technical services	0	32,662	33,364	32,153	33,052	36,370	37,389	36,650	-2
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	16,068	15,337	14,686	15,854	32,683	34,125	34,729	1.8
Educational services	0	24,169	19,025	0	0	0	0	0	0
Health care and social assistance	0	36,480	36,785	0	0	0	0	0	0
Arts, entertainment, and recreation	16,461	0	0	10,935	10,974	11,420	12,223	13,387	9.5
Accommodation and food services	12,657	20,686	18,925	12,734	11,988	11,766	12,303	16,761	36.2
Other services, except public administration	30,288	30,171	32,357	31,802	32,363	30,583	30,312	29,498	-2.7
Government and government enterprises	37,746	50,788	51,302	50,104	49,223	49,924	50,362	51,551	2.4
Total	40,158	44,912	51,852	48,029	57,902	53,994	52,717	55,446	5.2

Table II.19.27 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 \$456,486,000 a 1.1 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 6,505 and 6,848 in 2016, which was a percentage change of 0.8 over this period.



Table II.19.27
Total Employment and Real Personal Income
 Colfax County
 BEA Data 1969 Through 2016

Year	1,000s of 2016 Dollars						Per Capita Income	Total Employment	Average Real Earnings Per Job
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	112,039	5,510	556	34,985	16,395	158,465	16,782	4,264	26,277
1970	110,763	6,159	-1,585	36,991	17,769	157,779	16,600	4,366	25,372
1971	129,772	6,234	-1,918	37,291	18,948	177,858	18,506	4,307	30,130
1972	119,897	6,510	-1,000	39,710	20,094	172,191	17,586	4,336	27,653
1973	139,733	7,837	-774	44,786	23,022	198,929	20,601	4,475	31,227
1974	114,647	8,804	-3,094	47,659	24,511	174,918	17,935	4,684	24,476
1975	150,782	9,208	-6,731	52,047	26,972	213,863	21,709	4,824	31,258
1976	124,773	10,717	-10,394	50,613	26,564	180,839	18,427	4,977	25,069
1977	182,823	11,944	-15,804	52,940	27,177	235,192	23,806	5,341	34,231
1978	171,245	12,599	-16,233	53,794	27,905	224,111	22,691	5,404	31,689
1979	150,479	13,466	-16,554	53,488	28,412	202,360	20,361	5,405	27,840
1980	131,635	14,139	-20,663	59,028	30,419	186,281	18,832	5,565	23,654
1981	156,160	14,837	-20,604	64,727	32,685	218,130	22,079	5,532	28,229
1982	155,119	14,613	-20,869	75,465	33,302	228,404	23,263	5,343	29,031
1983	82,378	8,294	4,921	75,196	37,445	191,646	19,798	4,272	19,284
1984	134,368	12,620	-9,447	79,062	35,969	227,332	23,717	5,009	26,825
1985	179,467	14,459	-17,315	75,565	35,796	259,054	27,188	5,162	34,766
1986	175,800	14,905	-18,517	73,664	36,817	252,859	26,855	5,154	34,109
1987	183,076	15,051	-16,862	67,366	36,494	255,023	27,493	5,241	34,932
1988	191,068	16,167	-15,559	65,636	36,043	261,021	28,448	5,341	35,773
1989	191,764	15,858	-14,803	70,897	37,747	269,746	29,463	5,356	35,803
1990	203,593	17,238	-17,829	65,192	38,376	272,094	29,701	5,513	36,929
1991	204,195	17,756	-16,356	65,132	39,398	274,612	29,787	5,438	37,550
1992	209,232	18,631	-14,739	65,208	41,036	282,107	29,983	5,587	37,449
1993	204,353	20,128	-13,713	65,442	43,201	279,155	29,243	5,817	35,130
1994	210,320	21,121	-9,752	63,055	45,566	288,068	29,219	5,947	35,366
1995	193,061	20,652	-7,680	67,377	47,106	279,211	27,625	5,943	32,486
1996	224,319	21,408	-6,141	65,674	49,317	311,761	30,064	6,093	36,816
1997	223,247	23,047	-4,679	70,257	50,770	316,549	30,464	6,322	35,313
1998	232,003	23,889	-3,065	75,663	55,051	335,762	31,863	6,493	35,731
1999	244,321	24,716	-592	75,352	55,156	349,521	33,396	6,490	37,646
2000	252,074	25,203	2,891	82,295	53,262	365,318	34,952	6,638	37,975
2001	266,971	26,971	41	83,759	54,240	378,040	36,210	6,648	40,158
2002	262,528	27,847	497	76,094	54,007	365,278	34,862	6,724	39,043
2003	287,068	28,052	965	74,358	52,108	386,447	37,041	6,801	42,210
2004	289,366	28,244	1,413	53,835	50,596	366,966	35,093	6,615	43,744
2005	284,452	28,622	1,848	46,237	51,205	355,120	34,686	6,499	43,769
2006	271,453	27,881	2,346	48,514	53,400	347,833	34,807	6,328	42,897
2007	278,488	28,018	2,897	57,207	52,027	362,600	36,286	6,269	44,423
2008	274,035	28,164	3,483	61,736	58,085	369,176	36,613	6,209	44,135
2009	282,447	29,464	1,531	56,997	57,048	368,559	35,507	6,437	43,878
2010	292,151	30,475	1,939	56,203	61,861	381,679	36,226	6,505	44,911
2011	337,712	26,050	3,176	63,372	60,831	439,041	41,497	6,513	51,852
2012	313,098	26,076	2,901	68,128	59,286	417,338	39,524	6,519	48,029
2013	380,822	30,016	-596	60,588	57,679	468,477	44,942	6,577	57,903
2014	363,275	31,504	-1,660	63,063	58,388	451,562	42,773	6,728	53,995
2015	358,316	30,720	-2,623	67,495	58,842	451,310	42,815	6,797	52,716
2016	379,692	34,307	-16,541	68,441	59,201	456,486	43,834	6,848	55,446



Diagram II.19.4, shows real average earnings per job for Colfax County from 1990 to 2016. Over this period the average earning per job for Colfax County was 42,500 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

Diagram II.19.4
Real Average Earnings Per Job
 Colfax County
 BEA Data 1990 - 2016

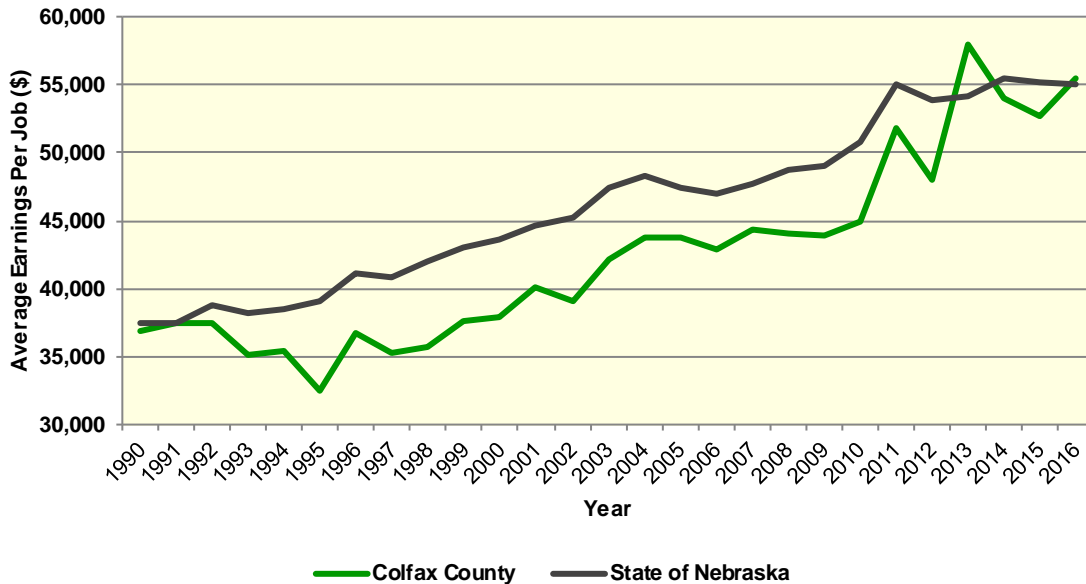
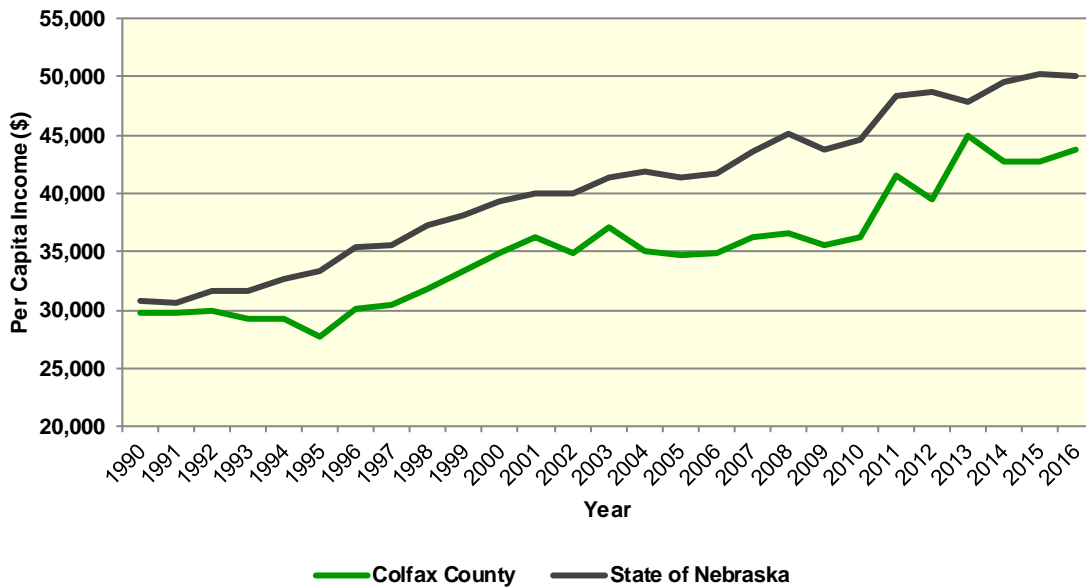


Diagram II.19.5, shows real per capita income in Colfax County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Colfax County was 35,149 dollars, which was lower than the statewide average of 40,548 dollars over the same period.

Diagram II.19.5
Real Per Capita Income
 Colfax 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.19.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment increased from 5,077 persons in 2015 to 5,153 in 2016, a change of 1 percent.

Table II.19.28
Total Monthly Employment
 Colfax County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	4,756	4,605	4,573	4,534	4,713	4,706	4,714	4,705	4,857	5,034	5,042
Feb	4,752	4,599	4,546	4,542	4,717	4,701	4,709	4,724	4,800	5,039	5,082
Mar	4,770	4,606	4,608	4,626	4,764	4,732	4,704	4,740	4,802	5,059	5,102
Apr	4,784	4,662	4,559	4,679	4,789	4,791	4,788	4,764	4,956	5,085	5,107
May	4,815	4,712	4,605	4,773	4,822	4,797	4,794	4,833	5,002	5,099	5,189
Jun	4,840	4,746	4,592	4,843	4,841	4,840	4,864	4,817	5,075	5,193	5,262
Jul	4,612	4,650	4,570	4,685	4,729	4,756	4,750	4,805	4,954	5,016	5,110
Aug	4,638	4,651	4,595	4,690	4,722	4,756	4,727	4,856	4,993	5,055	5,108
Sep	4,737	4,650	4,673	4,791	4,785	4,760	4,797	4,889	5,037	5,082	5,153
Oct	4,643	4,607	4,590	4,751	4,757	4,803	4,773	4,827	5,048	5,092	5,209
Nov	4,629	4,618	4,650	4,774	4,797	4,783	4,783	4,847	5,066	5,080	5,221
Dec	4,623	4,620	4,623	4,798	4,878	4,825	4,855	4,834	5,047	5,092	5,253
Annual	4,717	4,644	4,599	4,707	4,776	4,771	4,772	4,803	4,970	5,077	5,153
% Change	-2%	-2%	-1%	2%	1%	(ND)%	(ND)%	1%	3%	2%	1%

The QCEW also reports average weekly wages, which represents total compensation paid during the calendar quarter, regardless of when services were performed. The BLS QCEW data indicated average weekly wages were \$703 in 2015. In 2016, average weekly wages saw an increase of 14 percent over the prior year, rising to 799 dollars, or by 96 dollars. These data are shown in Table II.19.29.

Table II.19.29						
Average Weekly Wages						
Colfax County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	411	430	493	486	456	
2002	414	438	504	470	457	(ND)%
2003	432	448	491	436	452	-1%
2004	420	466	484	523	473	5%
2005	425	490	539	525	494	4%
2006	476	551	548	592	541	10%
2007	543	552	582	602	570	5%
2008	556	618	603	644	605	6%
2009	563	562	585	678	597	-1%
2010	542	574	634	702	613	3%
2011	561	584	674	677	624	2%
2012	601	603	665	697	642	3%
2013	621	657	697	722	675	5%
2014	635	645	693	708	670	-1%
2015	650	651	707	806	703	5%
2016(p)	711	712	814	957	799	14%

Total business establishments reported by the QCEW are displayed in Table II.19.30. Between 2015 and 2016, the total number of business establishments in Colfax County increased from 336 to 340 establishments.

Table II.19.30						
Number of Business Establishments						
Colfax County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	271	271	279	278	275	
2002	288	291	286	283	287	4%
2003	285	289	289	287	288	(ND)%
2004	288	290	291	290	290	1%
2005	289	286	288	285	287	-1%
2006	284	286	284	285	285	-1%
2007	286	288	288	284	287	1%
2008	291	293	292	294	293	2%
2009	291	298	296	294	295	1%
2010	289	290	288	289	289	-2%
2011	289	293	292	292	292	1%
2012	306	316	323	325	318	9%
2013	324	323	316	318	320	1%
2014	323	330	327	329	327	2%
2015	327	336	339	340	336	3%
2016	338	337	341	342	340	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 19.9 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 increased by 33.1 percent over the period. On the other hand, by 2016 there were 380 returns for AGIs of \$100,000 or more. Table II.19.31 presents AGI distribution for the years 1991 through 2016.

Table II.19.31										
Income Tax Returns by Adjusted Gross Income										
Colfax 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	Total⁷⁷
1991	1,647	475	1,001	590	460	200	23	14	0	4,427
1992	1,611	430	1,027	608	468	204	25	21	0	4,421
1993	1,550	422	1,040	571	514	259	34	23	0	4,433
1994	1,588	408	1,054	594	537	258	42	24	0	4,521
1995	1,448	424	1,088	630	559	299	57	44	0	4,561
1996	1,439	405	1,109	568	601	336	69	50	0	4,590
1997	1,424	363	1,017	677	608	430	82	73	0	4,691
1998	1,333	387	1,020	690	631	450	103	51	0	4,690
1999	1,339	331	882	705	669	496	126	64	12	4,624
2000	1,253	303	871	687	666	568	124	79	13	4,564
2001	1,158	271	823	750	657	553	133	65	13	4,423
2002	1,245	262	786	710	615	535	119	63	11	4,346
2003	1,138	314	810	662	646	501	131	77	14	4,293
2004	1,048	273	713	715	637	540	173	75	18	4,192
2005	920	241	618	646	592	568	179	102	18	3,884
2006	846	338	624	745	594	654	239	130	18	4,188
2007	818	333	583	719	622	742	259	163	26	4,265
2008	803	318	636	775	662	759	294	203	26	4,476
2009	767	344	646	815	701	710	297	184	22	4,486
2010	749	318	683	812	735	767	309	211	32	4,616
2011	711	332	708	864	765	738	318	249	29	4,714
2012	659	303	632	819	757	747	342	278	45	4,582
2013	667	329	643	794	851	774	387	287	45	4,777
2014	627	325	649	849	826	755	403	342	47	4,823
2015	619	268	686	767	947	714	430	363	46	4,840
2016	600	258	597	651	978	786	476	344	36	4,726

⁷⁷ 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 1,135 in 2010 to 1,005 in 2016, with the poverty rate reaching 9.8 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.19.32 presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	911	8.8%
2001	934	9%
2002	995	9.5%
2003	982	9.4%
2004	983	9.5%
2005	1,159	11.3%
2006	1,001	10.1%
2007	1,071	10.9%
2008	926	9.4%
2009	1,120	11.1%
2010	1,135	10.9%
2011	1,252	12%
2012	1,234	11.8%
2013	1,040	10.1%
2014	1,072	10.3%
2015	1,128	10.9%
2016	1,005	9.8%

The rate of poverty for Colfax County is shown in Table II.19.33. In 2016, there were an estimated 1,227 persons living in poverty. This represented a 12 percent poverty rate, compared to 10.8 percent poverty in 2000. In 2016, some 15.3 percent of those in poverty were under age 6, and 13 percent were 65 or older.

Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	137	12.3%	188	15.3%
6 to 17	284	25.4%	292	23.8%
18 to 64	572	51.3%	587	47.8%
65 or Older	123	11%	160	13%
Total	1,116	100.0%	1,227	100.0%
Poverty Rate	10.8%	.	12%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 1.2 percent in Colfax County between 2010 and 2016, from 4,097 to 4,146. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.19.34.

Subject	Nebraska	% Growth Since Census	Colfax County	% Growth Since Census
2000 Census Base	722,656	.	4,080	.
2010 Census	796,793	10.3	4,097	0.4
July 2011 Estimate	801,068	0.5	4,091	-0.1
July 2012 Estimate	804,586	1	4,104	0.2
July 2013 Estimate	809,062	1.5	4,121	0.6
July 2014 Estimate	814,835	2.3	4,140	1
July 2015 Estimate	820,725	3	4,146	1.2
July 2016 Estimate	827,156	3.8	4,146	1.2

Housing Production

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



valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Colfax County increased from 11 authorizations in 2015 to 20 in 2016.

The real value of single-family building permits decreased from \$217,648 in 2015 to \$188,900 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.19.35.

Table II.19.35 Building Permits and Valuation Colfax 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	18	2	0	0	20	106,048	0
1981	17	0	0	16	33	105,380	25,838
1982	10	2	0	0	12	103,157	0
1983	11	0	0	0	11	102,296	0
1984	11	0	4	0	15	105,463	0
1985	3	0	0	0	3	96,054	0
1986	1	0	0	0	1	91,603	0
1987	5	0	0	0	5	83,648	0
1988	8	0	0	0	8	97,312	0
1989	8	0	0	0	8	99,515	0
1990	9	0	0	0	9	93,087	0
1991	11	0	0	0	11	102,642	0
1992	9	14	0	0	23	82,035	0
1993	9	0	0	24	33	105,747	39,519
1994	11	0	0	0	11	95,014	0
1995	14	0	0	0	14	150,487	0
1996	6	0	0	0	6	129,856	0
1997	7	6	0	24	37	125,714	31,672
1998	13	2	0	0	15	129,691	0
1999	10	0	0	0	10	120,824	0
2000	7	0	0	0	7	128,315	0
2001	7	0	0	0	7	133,637	0
2002	5	0	0	0	5	195,807	0
2003	18	0	0	0	18	128,200	0
2004	11	0	0	0	11	140,605	0
2005	18	0	0	0	18	161,874	0
2006	9	0	0	0	9	175,260	0
2007	14	0	0	0	14	177,995	0
2008	7	0	0	0	7	164,434	0
2009	9	0	0	0	9	143,641	0
2010	8	0	0	0	8	150,117	0
2011	23	2	0	0	25	187,374	0
2012	29	0	0	0	29	191,956	0
2013	32	0	0	0	32	191,763	0
2014	18	0	0	0	18	244,784	0
2015	11	0	0	0	11	217,648	0
2016	20	14	0	0	34	188,900	0



Diagram II.19.6
Single-Family Permits
 Colfax County
 Census Bureau Data, 1980–2016

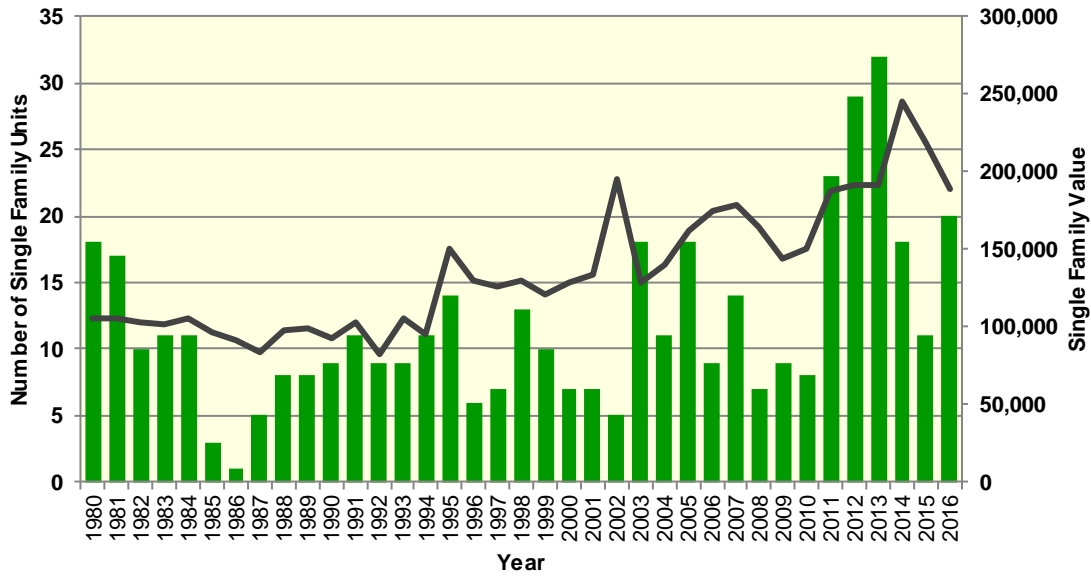
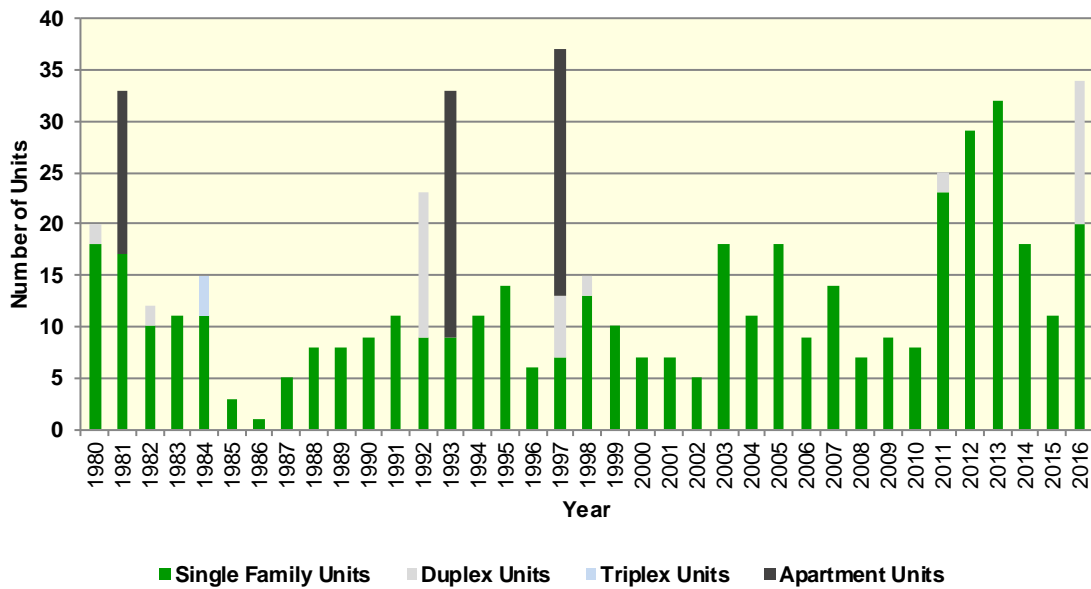


Diagram II.19.7
Total Permits by Unit Type
 Colfax County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.19.36. In 2016, there were 4,121 housing units, up from 4,088 in 2000. Single-family units accounted for 82.5 percent of units in 2016, compared to 80.5 in 2000. Apartment units accounted for 5.4 percent in 2016, compared to 5.5 percent in 2000.

Table II.19.36				
Housing Units by Type				
Colfax County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Unit Type	2000 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	3,291	80.5%	3,400	82.5%
Duplex	106	2.6%	39	0.9%
Tri- or Four-Plex	82	2%	120	2.9%
Apartment	224	5.5%	221	5.4%
Mobile Home	382	9.3%	341	8.3%
Boat, RV, Van, Etc.	3	0.1%	0	0%
Total	4,088	100.0%	4,121	100.0%

Some 88.3 percent of housing was occupied in 2010, compared to 90.1 percent in 2000. Owner-occupied housing changed -3 percent between 2000 and 2010, ending with owner-occupied units representing 74.2 percent of units. Vacant units changed by 18 percent, resulting in 479 vacant units in 2010.

Table II.19.37					
Housing Units by Tenure					
Colfax County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	3,682	90.1%	3,618	88.3%	-1.7%
Owner-Occupied	2,769	75.2%	2,686	74.2%	-3%
Renter-Occupied	913	24.8%	932	25.8%	2.1%
Vacant Housing Units	406	9.9%	479	11.7%	18%
Total Housing Units	4,088	100.0%	4,097	100.0%	0.2%

Table II.19.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 4,121 housing units. An estimated 72.3 percent were owner-occupied, and 11.2 percent were vacant.

Table II.19.38				
Housing Units by Tenure				
Colfax County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	3,618	88.3%	3,659	88.8%
Owner-Occupied	2,686	74.2%	2,647	72.3%
Renter-Occupied	932	25.8%	1,012	27.7%
Vacant Housing Units	479	11.7%	462	11.2%
Total Housing Units	4,097	100.0%	4,121	100.0%

Households by household size are shown in Table II.19.39. There were a total of 3,618 households in 2010, down from 3,682 in 2000. One person households changed by -5.0 percent between 2000 and 2010, while two person households changed by -5.6 percent. Three and four person households changed by 7.1 and -1.9 respectively, representing 13.7 percent and 12.9 percent of the population in 2010.

Table II.19.39 Households by Household Size Colfax County 2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	945	25.7%	898	24.8%	-5%
Two Persons	1,179	32%	1,113	30.8%	-5.6%
Three Persons	463	12.6%	496	13.7%	7.1%
Four Persons	475	12.9%	466	12.9%	-1.9%
Five Persons	340	9.2%	305	8.4%	-10.3%
Six Persons	141	3.8%	170	4.7%	20.6%
Seven Persons or More	139	3.8%	170	4.7%	22.3%
Total	3,682	100.0%	3,618	100.0%	-1.7%

Households by income is shown in Table II.19.40. Households earning more than \$100,000 per year represented 16.2 percent of households in 2016, compared to 4.5 percent in 2000. Households earning between \$50,000 and \$74,999 represented 21.2 percent of households in 2016, compared to 18.4 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 9.8 percent of households in 2016, compared to 16.1 percent in 2000.

Table II.19.40 Households by Income Colfax 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	591	16.1%	359	9.8%
\$15,000 to \$19,999	236	6.4%	202	5.5%
\$20,000 to \$24,999	349	9.5%	119	3.3%
\$25,000 to \$34,999	608	16.5%	559	15.3%
\$35,000 to \$49,999	798	21.7%	492	13.4%
\$50,000 to \$74,999	676	18.4%	777	21.2%
\$75,000 to \$99,999	250	6.8%	557	15.2%
\$100,000 or More	166	4.5%	594	16.2%
Total	3,674	100.0%	3,659	100.0%

Table II.19.41 shows households by year home built. Housing units built between 2000 and 2009, account for 5.2 percent and those built in 2010 or later accounted for 0.5 percent of households. Households built in the 1970's, 1980's, and 1990's account for 19.2 percent, 5.7 percent, and 12.3, respectively. Housing units built prior to 1939 represented 32.4 percent of households in 2016.



Table II.19.41				
Households by Year Home Built				
Colfax 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	1,376	37.4%	1,184	32.4%
1940 to 1949	288	7.8%	257	7%
1950 to 1959	414	11.2%	338	9.2%
1960 to 1969	430	11.7%	315	8.6%
1970 to 1979	614	16.7%	702	19.2%
1980 to 1989	234	6.4%	208	5.7%
1990 to 1999	326	8.9%	449	12.3%
2000 to 2009	.	.	189	5.2%
2010 or Later	.	.	17	0.5%
Total	3,682	100.0%	3,659	100.0%

The distribution of unit types by race are shown in Table II.19.42. An estimated 86.1 percent of white households occupy single-family homes, while 15.6 percent of black households do. Some 4.5 percent of white households occupy apartments, while 55.2 percent of black households do.

Table II.19.42							
Distribution of Units in Structure by Race							
Colfax County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	86.1%	15.6%	%	%	100%	87.8%	25.4%
Duplex	1.1%	0%	%	%	0%	0%	0%
Tri- or Four-Plex	2%	29.2%	%	%	0%	0%	16.9%
Apartment	4.5%	55.2%	%	%	0%	0%	25.4%
Mobile Home	6.2%	0%	%	%	0%	12.2%	32.2%
Boat, RV, Van, Etc.	0%	0%	%	%	0%	0%	0%
Total	100.0%	100.0%	%	%	100.0%	100.0%	100.0%

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.19.43. An estimated 20.7 percent of vacant units were for rent in 2010, a 15.1 percent change since 2000. In addition, some 9.8 percent of vacant units were for sale, a change of -9.6 percent between 2000 and 2010. “Other” vacant units represented 43 percent of vacant units in 2010. This is a change of 35.5 percent since 2000. “Other” vacant units are not for sale or rent, or otherwise available to the marketplace. These units may be problematic if concentrated in certain areas, and may create a “blighting” effect.

Table II.19.43					
Disposition of Vacant Housing Units					
Colfax County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	86	21.2%	99	20.7%	15.1%
For Sale	52	12.8%	47	9.8%	-9.6%
Rented or Sold, Not Occupied	26	6.4%	17	3.5%	-34.6%
For Seasonal, Recreational, or Occasional Use	84	20.7%	110	23%	31%
For Migrant Workers	6	1.5%	0	0%	-100%
Other Vacant	152	37.4%	206	43%	35.5%
Total	406	100.0%	479	100.0%	18%

The disposition of vacant units between 2010 and 2016 are shown in Table II.19.44. By 2016, for rent units accounted for 3 percent of vacant units, while for sale units accounted for 4.5 percent. "Other" vacant units accounted for 52.6 percent of vacant units, representing a total of 243 "other" vacant units.

Table II.19.44				
Disposition of Vacant Housing Units				
Colfax County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	99	20.7%	14	3%
For Sale	47	9.8%	21	4.5%
Rented Not Occupied	5	1%	0	0%
Sold Not Occupied	12	2.5%	38	8.2%
For Seasonal, Recreational, or Occasional Use	110	23%	146	31.6%
For Migrant Workers	0	0%	0	0%
Other Vacant	206	43%	243	52.6%
Total	479	100.0%	462	100.0%

Department of Property Assessment Division

The Department of Property Assessment Division (PAD) provided a database of residential property transactions over the last 19 years. Property transactions are primarily related to existing buildings, with very few for new construction. During fiscal years 1999 through 2017, there were 1,644 property transactions in Colfax County. Of these, 1,610 were for single-family homes during this 19-year period, as shown in Table II.19.45.

Table II.19.45						
Residential Property Transactions						
Colfax County						
Fiscal Years 1999–2017 PAD Data						
Year	Single-Family	Mobile Home	Duplex	Townhome	Missing	Total
1999	103	5	0	0	0	108
2000	126	8	0	1	0	135
2001	109	0	1	0	2	112
2002	147	1	0	0	0	148
2003	98	3	0	0	0	101
2004	76	2	0	0	2	80
2005	80	0	0	0	0	80
2006	83	2	0	0	1	86
2007	67	0	0	1	0	68
2008	71	1	0	1	0	73
2009	78	0	0	0	0	78
2010	72	1	0	0	0	73
2011	46	0	0	0	0	46
2012	71	0	0	0	0	71
2013	78	0	0	0	0	78
2014	60	0	0	0	0	60
2015	81	0	0	0	0	81
2016	85	1	0	0	0	86
2017	79	1	0	0	0	80
Total	1,610	25	1	3	5	1,644

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 774 single-family home property transactions for units built before 1930, 1.2 percent of units were of low quality and 54.3 percent were of fair quality. Conversely, of the 23 homes built from 2001 through 2010, 4.3 percent of units were of low quality and 30.4 percent of fair quality. Table II.19.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

Table II.19.46										
Single-Family Homes by Year Built and Quality of Materials and Workmanship										
Colfax County										
Fiscal Years 1999–2017 PAD Data										
Quality	Before 1930	1931-1960	1961-1970	1971-1980	1981-1990	1991-2000	2001-2010	2011-2017	Missing	Total
Low	9	3	2	3	0	1	1	0	0	19
Fair	420	115	68	92	17	17	7	1	0	737
Average	335	165	94	128	42	27	11	1	1	804
Good	10	5	5	14	2	8	4	0	0	48
Very Good	0	0	0	0	0	0	0	0	0	0
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	0	0	1	0	0	0	0	0	1	2
Total	774	288	170	237	61	53	23	2	2	1,610

In regard to the current condition of residential dwellings, of the same 774 single-family homes built before 1930, 37.6 percent of the homes were worn out or badly worn, and 55.7 percent were in average condition. Table II.19.47 provides details about the condition of single-family residential dwellings by year built.

Table II.19.47 Single-Family Homes by Year Built and Condition Colfax 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	9	2	0	0	0	0	0	0	0	11
Badly Worn	282	32	14	12	0	0	0	0	0	340
Average	431	240	150	213	56	47	22	2	1	1,162
Good	50	14	6	11	5	6	1	0	0	93
Very Good	2	0	0	0	0	0	0	0	0	2
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	0	0	0	1	0	0	0	0	1	2
Total	774	288	170	237	61	53	23	2	2	1,610

Housing Costs

Between 2010 and 2017, the average price of an existing single-family home changed from \$75,083 to \$103,539, a total increase of 37.9 percent, as shown in Table II.19.48.

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 Colfax County ranged from \$51,868 for homes built before 1930 to \$195,478 for homes built from 2001 to 2010, and \$190,000 for the newest homes built between 2011 and 2017.⁷⁸ Homes built from 2001 through 2010 were also larger, averaging 1,636 square feet per unit. Table II.19.49, provides additional details about single-family homes.

Table II.19.48 Average Sales Price of Single-Family Homes Colfax County Fiscal Years 1999–2017 PAD Data	
Fiscal Year	Average Sales Price (\$)
1999	49,843
2000	51,213
2001	60,295
2002	65,008
2003	58,089
2004	63,632
2005	73,628
2006	79,254
2007	71,157
2008	79,945
2009	78,225
2010	75,083
2011	82,602
2012	80,697
2013	85,894
2014	74,776
2015	98,336
2016	100,788
2017	103,539
Average	73,348

Table II.19.49 Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot Colfax County Fiscal Years 1999–2017 PAD Data			
Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. ⁷⁹ (\$)
Before 1930	51,868	1,296	40.02
1931-1960	68,226	1,166	58.49
1961-1970	90,205	1,338	67.43
1971-1980	98,691	1,344	73.44
1981-1990	115,333	1,421	81.16
1991-2000	141,364	1,511	93.56
2001-2010	195,478	1,636	119.46
2011-2017	190,000	1,240	153.29
Average	73,348	1,301	56.36

⁷⁸ 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.

⁷⁹ 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.19.50. In 2016, an estimated 7.4 percent of households were overcrowded, and an additional 0.4 percent were severely overcrowded.

Table II.19.50 Overcrowding and Severe Overcrowding Colfax County 2000 Census SF3 & 2016 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	2,678	96.5%	66	2.4%	32	1.2%	2,776
2016 Five-Year ACS	2,563	96.8%	81	3.1%	3	0.1%	2,647
Renter							
2000 Census	768	84.8%	75	8.3%	63	7%	906
2016 Five-Year ACS	812	80.2%	190	18.8%	10	1%	3,659
Total							
2000 Census	3,446	93.6%	141	3.8%	95	2.6%	3,682
2016 Five-Year ACS	3,375	92.2%	271	7.4%	13	0.4%	3,659

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 22 households with incomplete plumbing facilities in 2016, representing 0.6 percent of households in Colfax County. This is compared to 0.3 percent of households lacking complete plumbing facilities in 2000.

Table II.19.51 Households with Incomplete Plumbing Facilities Colfax County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	3,672	3,637
Lacking Complete Plumbing Facilities	10	22
Total Households	3,682	3,659
Percent Lacking	0.3%	0.6%

There were 19 households lacking complete kitchen facilities in 2016, compared to 12 households in 2000. This was a change from 0.3 percent of households in 2000 to 0.5 percent in 2016.

Table II.19.52		
Households with Incomplete Kitchen Facilities		
Colfax County		
2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	3,670	3,640
Lacking Complete Kitchen Facilities	12	19
Total Households	3,682	3,659
Percent Lacking	0.3%	0.5%

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 Colfax County, 15.5 percent of households had a cost burden and 6.1 percent had a severe cost burden. Some 12.3 percent of renters were cost burdened, and 9.5 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 12.8 percent and a severe cost burden rate of 3 percent. Owner occupied households with a mortgage had a cost burden rate of 20.7 percent, and severe cost burden at 6.6 percent.

Table II.19.53									
Cost Burden and Severe Cost Burden by Tenure									
Colfax County									
2000 Census & 2016 Five-Year ACS Data									
Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	814	80.7%	143	14.2%	49	4.9%	3	0.3%	1,009
2016 Five-Year ACS	963	71.9%	277	20.7%	88	6.6%	11	0.8%	1,339
Owner Without a Mortgage									
2000 Census	941	90.4%	38	3.7%	44	4.2%	18	1.7%	1,041
2016 Five-Year ACS	1,092	83.5%	167	12.8%	39	3%	10	0.8%	1,308
Renter									
2000 Census	592	71.8%	61	7.4%	49	5.9%	123	14.9%	825
2016 Five-Year ACS	664	65.6%	124	12.3%	96	9.5%	128	12.6%	1,012
Total									
2000 Census	2,347	81.6%	242	8.4%	142	4.9%	144	5%	2,875
2016 Five-Year ACS	2,719	74.3%	568	15.5%	223	6.1%	149	4.1%	3,659

Housing Problems by Income

Table II.19.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Colfax County. As can be seen in 2017 the MFI was \$65,100, which compared to \$68,200 for the State of Nebraska.

Table II.19.54 Median Family Income Colfax County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	42,200	50,400
2001	45,300	53,400
2002	47,200	55,100
2003	46,900	55,400
2004	48,300	56,300
2005	48,650	57,400
2006	50,000	59,400
2007	49,100	58,200
2008	50,900	59,800
2009	52,800	62,000
2010	53,300	62,600
2011	53,100	63,500
2012	53,800	64,400
2013	58,600	64,600
2014	58,800	66,000
2015	61,100	66,800
2016	63,500	66,500
2017	65,100	68,200

Table II.19.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 350 owner-occupied and 170 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 178 owner-occupied 54 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 2,630 households without a housing problem.

Table II.19.55
Housing Problems by Income and Tenure

Colfax County
2010–2014 HUD CHAS Data

Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	4	4	0	0	10	18
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	4	15	19
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	50	0	30	80
Housing cost burden greater than 50% of income (and none of the above problems)	80	55	35	4	4	178
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	85	135	70	25	35	350
Zero/negative income (and none of the above problems)	25	0	0	0	0	25
has none of the 4 housing problems	50	90	305	270	1,345	2,060
Total	244	284	460	303	1,439	2,730
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	0	0	0	10	15	25
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	10	0	0	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	15	0	35	0	60	110
Housing cost burden greater than 50% of income (and none of the above problems)	50	4	0	0	0	54
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	75	85	10	0	0	170
Zero/negative income (and none of the above problems)	0	0	0	0	0	0
has none of the 4 housing problems	25	60	175	85	225	570
Total	165	149	230	95	300	939
Total						
Lacking complete plumbing or kitchen facilities	4	4	0	10	25	43
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	10	4	15	29
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	15	0	85	0	90	190
Housing cost burden greater than 50% of income (and none of the above problems)	130	59	35	4	4	232
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	160	220	80	25	35	520
Zero/negative income (and none of the above problems)	25	0	0	0	0	25
has none of the 4 housing problems	75	150	480	355	1,570	2,630
Total	409	433	690	398	1,739	3,669

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.19.56, of the 90 loans in 2016, 42 loans were for Home Purchases, 9 were for Home Improvement and 39 were for refinancing.



Table II.19.56				
Owner-Occupied Single-Family Home Loans by Loan Type				
Colfax County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	35	7	41	83
2009	27	16	68	111
2010	25	8	62	95
2011	23	7	53	83
2012	42	10	79	131
2013	49	9	80	138
2014	41	2	45	88
2015	56	10	47	113
2016	42	9	39	90

Table II.19.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$73,543 and \$87,381 in 2012 and \$113,357 in 2016. Overall, average loans were \$69,373 in 2008 and \$114,033 in 2016.

Table II.19.57				
Owner-Occupied Single-Family Home Loans by Average Loan Amount				
Colfax County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$73,543	\$32,143	\$72,171	\$69,373
2009	\$91,704	\$38,188	\$102,250	\$90,450
2010	\$74,960	\$55,750	\$89,919	\$83,105
2011	\$76,174	\$83,143	\$96,264	\$89,590
2012	\$87,381	\$75,300	\$110,911	\$100,649
2013	\$103,918	\$48,333	\$92,825	\$93,862
2014	\$102,488	\$36,000	\$91,756	\$95,489
2015	\$103,036	\$36,300	\$151,255	\$117,186
2016	\$113,357	\$73,889	\$124,026	\$114,033

Table II.19.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$2,574,000 and \$3,670,000 in 2012 and \$4,761,000 in 2016. Overall, average loans were \$5,758,000 in 2008 and \$10,263,000 in 2016.

Table II.19.58 Total Volume of Owner-Occupied Single-Family Loans Colfax County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	2,574,000	225,000	2,959,000	5,758,000
2009	2,476,000	611,000	6,953,000	10,040,000
2010	1,874,000	446,000	5,575,000	7,895,000
2011	1,752,000	582,000	5,102,000	7,436,000
2012	3,670,000	753,000	8,762,000	13,185,000
2013	5,092,000	435,000	7,426,000	12,953,000
2014	4,202,000	72,000	4,129,000	8,403,000
2015	5,770,000	363,000	7,109,000	13,242,000
2016	4,761,000	665,000	4,837,000	10,263,000

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.19.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Colfax County. The number of completed surveys decreased from 15 in 2016 to 10 in 2017. Between 2016 and 2017 the vacancy rate for all units decreased by 0.1 percentage points and was at 0.9 percent in 2017.

Table II.19.59 Survey of Rental Properties Colfax County 2002–2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	5	210	8.1	47
2003	6	215	15.3	16.1
2004	6	229	19.2	125.6
2005	10	189	9	60.1
2006	12	285	14	56.5
2007	10	223	11.2	53.3
2008	8	159	2.5	53
2009	12	192	17.2	29.6
2010	9	247	35.6	36.2
2011	8	108	4.6	13.6
2012	12	232	8.6	40.3
2013	9	210	7.6	18.5
2014	11	144	1.4	
2015	10	114	10.5	37.8
2016	15	277	1.1	18.5
2017	10	211	0.9	11.3

Table II.19.60 shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 14 single-family units in Colfax County, with 1 of them available. This translates into a vacancy rate of 7.1 percent in Colfax County, which compares to a single-family vacancy rate of 3.9 percent for the State of Nebraska. There were 163 apartment units reported in the survey, with 0 of them available, which resulted in a vacancy rate of 0 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 5.8 percent.

Table II.19.60 Rental Vacancy Survey by Type Colfax County 2017 Survey of Rental Properties				
Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single-Family	14	1	7.1%	4.5%
Apartments	163	0	0%	10.3%
Mobile Homes	33	1	3%	51.5%
"Other" Units	1	0	0%	.
Don't Know	0	0	%	0.4%
Total	211	2	0.9%	5.8%

Table II.19.61, reports units by number of bedrooms. Three bedroom units were the most common type of reported single-family unit, with 2 units. The most common apartment units were one bedroom units, with 65 units.

Table II.19.61 Rental Units by Number of Bedrooms Colfax 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	65	0	0	.	65
Two	2	30	2	0	.	34
Three	2	9	0	0	.	11
Four	1	2	0	0	.	3
Don't Know	9	57	31	1	0	98
Total	14	163	33	1	0	211

Table II.19.62 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 50 percent.

Table II.19.62 Single-Family Units by Number of Bedrooms Colfax County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	0	0	%
Two	2	0	0%
Three	2	1	50%
Four	1	0	0%
Don't know	9	0	0%
Total	14	1	7.1%

Table II.19.63 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were one bedroom units, which had a vacancy rate of 0 percent.

Table II.19.63 Apartment Units by Number of Bedrooms Colfax County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	65	0	0%
Two	30	0	0%
Three	9	0	0%
Four	2	0	0%
Don't know	57	0	0%
Total	163	0	0%

Average market-rate rents by unit type are shown in Table II.19.64. Not all respondents were able to disclose the rental amounts for their units, so there may be some statistical aberrations in the computed rental rates, but generally those units with more bedrooms had higher rents.

Table II.19.64 Average Market Rate Rents by Number of Bedrooms Colfax County 2017 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	\$	\$	\$	\$	\$
One	\$425	\$368.8	\$	\$	\$380
Two	\$487.5	\$514	\$375	\$	\$490
Three	\$1,000.00	\$561.3	\$	\$	\$649
Four	\$	\$500	\$	\$	\$500
Don't know	\$	\$	\$	\$	
Total	\$633.3	\$491.8	\$375	\$	\$567.7

Table II.19.65 shows vacancy rates for single-family units by average rental rates for Colfax County. The most common rent for single-family units was \$500 to \$750 dollars and units in this price range had a vacancy rate of 0 percent.

Table II.19.65 Single-Family Market Rate Rents by Vacancy Status Colfax County 2017 Survey of Rental Properties			
Average Rents	Single-Family Units	Available Single-Family Units	Vacancy Rate
Less Than \$500	2	0	0%
\$500 to \$750	9	0	0%
\$750 to \$1,000	0	0	%
\$1,000 to \$1,250	2	1	50%
\$1,250 to \$1,500	0	0	%
Above \$1,500	0	0	%
Missing	1	0	0%
Total	14	1	7.1%



The average rent and availability of apartment units is displayed in Table II.19.66. The most common rent for apartments was \$500 to \$750 dollars and the units in this price range had a vacancy rate of 0 percent.

Table II.19.66 Apartment Market Rate Rents by Vacancy Status Colfax County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	29	0	0%
\$500 to \$750	119	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	15	0	0%
Total	163	0	0%

Respondents were asked if utilities are included in the rent and, as shown in Table II.19.67, 4 respondents, or 50 percent, included some sort of utility in the rent.

Table II.19.67 Are there any utilities included with the rent? Colfax County 2017 Survey of Rental Properties	
Period	Respondent
Yes	4
No	4
% Offering Utilities	50%

The type of utility included in the rent is shown in Table II.19.68. There were 2 respondents who included electricity, 1 respondent who included natural gas, 3 respondents who included water and sewer and 3 respondents included trash collection in the rent.

Table II.19.68 Which utilities are included with the rent? Colfax County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	2
Natural Gas	1
Water/Sewer	3
Trash Collection	3

Table II.19.69 shows the number of survey respondents who keep a waiting list. As can be seen, 4 respondents said they keep a waitlist, with an estimated 46 persons on the wait list.

Table II.19.69 Do you keep a waiting list? Colfax County 2017 Survey of Rental Properties	
Period	Respondent
Yes	4
No	4
Waitlist Size	46

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.19.70 most respondents indicated there was moderate need for the renovation of existing family units and moderate need for the renovation of existing apartment units.

Table II.19.70 How would you rate the need for renovation of existing units in the city? Colfax County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	0	0		
Low Need	1	1	1	1
Moderate Need	4	4	4	4
High Need	0	0		
Extreme Need	2	2	2	2

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.19.71 most respondents indicated there was extreme need for the construction of new family units and extreme need for the construction of new apartment units.

Table II.19.71 How would you rate the need for construction of new units in the city? Colfax County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	0	0		
Low Need	1	1	1	1
Moderate Need	1	1	1	1
High Need	1	1	1	1
Extreme Need	3	3	3	3



