

**VOLUME II:
CUMING COUNTY**

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Cuming County

DEMOGRAPHICS

Population Estimates

The Census Bureau's current census estimates indicate that Cuming County's population decreased from 9,139 in 2010 to 9,016 in 2016, or by -1.3 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 increased by 0.4 percent, and the number of people from 55 to 64 years of age increased by 10.7 percent. The white population decreased by 2.2 percent, while the black population increased by 107.7 percent. The Hispanic population increased from 754 to 921 people between 2010 and 2016 or by 22.1 percent. These data are presented in Table II.20.1.

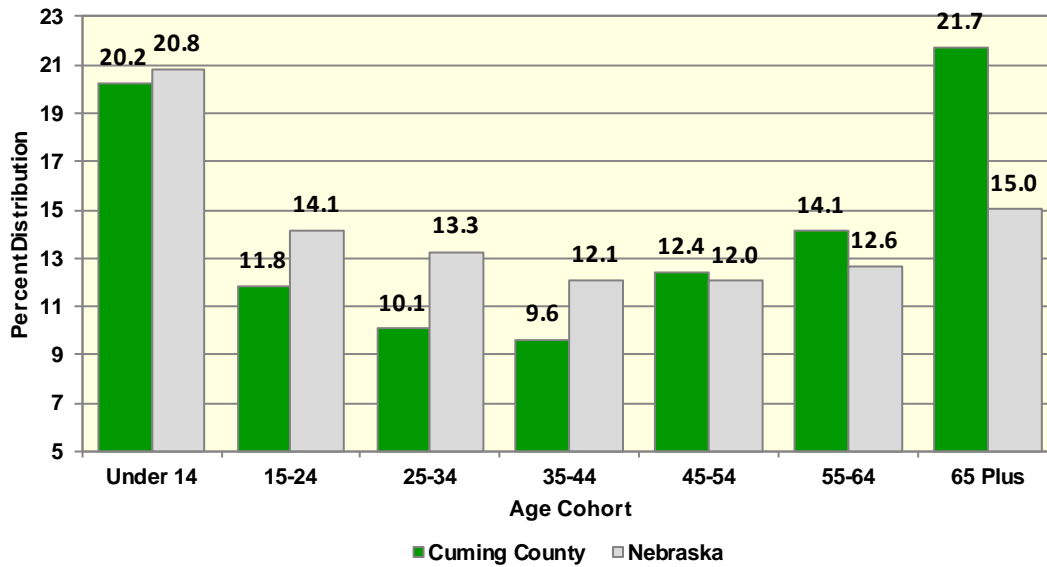
| Table II.20.1 | | | | | | |
|---|---------------|--------------|--------------|------------------|------------------|-------------|
| Profile of Population Characteristics | | | | | | |
| Cuming County vs. State of Nebraska | | | | | | |
| 2010 Census and 2016 Current Census Estimates | | | | | | |
| Subject | Cuming County | | | Nebraska | | |
| | 2010 Census | Jul-16 | % Change | 2010 Census | Jul-16 | % Change |
| Population | 9,139 | 9,016 | -1.3% | 1,826,341 | 1,907,116 | 4.4% |
| Age | | | | | | |
| 0 to 14 years | 1,878 | 1,824 | -2.9% | 383,542 | 396,601 | 3.4% |
| 15 to 24 years | 923 | 1,067 | 15.6% | 258,206 | 269,442 | 4.4% |
| 25 to 34 years | 903 | 907 | 0.4% | 245,176 | 252,946 | 3.2% |
| 35 to 44 years | 1,007 | 868 | -13.8% | 220,838 | 230,528 | 4.4% |
| 45 to 54 years | 1,377 | 1,119 | -18.7% | 258,726 | 229,683 | -11.2% |
| 55 to 64 years | 1,150 | 1,273 | 10.7% | 213,176 | 241,172 | 13.1% |
| 65 and Over | 1,901 | 1,958 | 3% | 246,677 | 286,744 | 16.2% |
| Race | | | | | | |
| White | 8,970 | 8,770 | -2.2% | 1,649,264 | 1,694,976 | 2.8% |
| Black | 13 | 27 | 107.7% | 85,971 | 94,620 | 10.1% |
| American Indian and Alaskan Native | 36 | 55 | 52.8% | 23,418 | 27,318 | 16.7% |
| Asian | 28 | 46 | 64.3% | 33,322 | 47,282 | 41.9% |
| Native Hawaiian or Pacific Islander | 6 | 8 | 33.3% | 2,061 | 2,425 | 17.7% |
| Two or more races | 86 | 110 | 27.9% | 32,305 | 40,495 | 25.4% |
| Ethnicity (of any race) | | | | | | |
| Hispanic or Latino | 754 | 921 | 22.1% | 167,405 | 203,320 | 21.5% |

Table II.20.2, presents the population of Cuming County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 4,532 males, who accounted for 49.6 percent of the population, and the remaining 50.4 percent, or 4,607 persons, were female. In 2016, the number of males was 4,524 persons, and accounted for 50.2 percent of the population, with the remaining 49.8 percent, or 4,492 persons being female.



| Table II.20.2 Population by Age and Gender Cuming 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 | 936 | 942 | 1,878 | 944 | 880 | 1,824 | -2.9% |
| 15 to 24 years | 464 | 459 | 923 | 548 | 519 | 1,067 | 15.6% |
| 25 to 34 years | 475 | 428 | 903 | 436 | 471 | 907 | 0.4% |
| 35 to 44 years | 514 | 493 | 1,007 | 437 | 431 | 868 | -13.8% |
| 45 to 54 years | 721 | 656 | 1,377 | 588 | 531 | 1,119 | -18.7% |
| 55 to 64 years | 591 | 559 | 1,150 | 682 | 591 | 1,273 | 10.7% |
| 65 and Over | 621 | 807 | 1,428 | 647 | 721 | 1,368 | -1.0% |
| Total | 4,532 | 4,607 | 9,139 | 4,524 | 4,492 | 9,016 | -1.3% |
| % of Total | 49.6% | 50.4% | . | 50.2% | 49.8% | . | |

Diagram II.20.1
Age Distribution
 Cuming 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.20.3, from April 2000 to July 2009, Cuming County natural increase was estimated to be 52 people. Cuming County has been experiencing net out-migration, with 1,123 persons leaving the county in the last nine years.⁸⁰ The 2016 population estimates showed a natural increase of 99 persons. Between 2010 and 2016, Cuming County’s population decreased to 9,016 persons.

| Table II.20.3 | |
|---------------------------------------|---------------|
| Population Change | |
| Cuming County | |
| 1980–2010 Census and Intercensal Data | |
| 1980 Population | 11,664 |
| Natural Increase 80–90 | 443 |
| Net Migration 80–90 | -1,990 |
| 1990 Population | 10,117 |
| Natural Increase 90–00 | 83 |
| Net Migration 90–00 | 3 |
| 2000 Population | 10,203 |
| Natural Increase 00–09 | 52 |
| Net Migration 00–09 | -1,123 |
| 2009 Population Estimate | 9,132 |
| 2010 Population | 9,139 |
| Natural Increase 10–16 | 99 |
| Net Migration 10–16 | -222 |
| 2016 Population Estimate | 9,016 |

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 Cuming County increased from 1 persons in 2015 to 9 persons in 2016, with an additional net movement of -4 in the first six months of 2017. The driver’s license total exchanges for the last 16 years are presented in Table II.20.4.

| Table II.20.4 | | | |
|--|--------------------|---------------------|-------------------|
| Driver's Licenses Exchanged and Surrendered | | | |
| Cuming County | | | |
| 2001–First half of 2017 DOT Data | | | |
| Year | In-Migrants | Out-Migrants | Net Change |
| Calendar 2001 | 110 | 118 | -8 |
| Calendar 2002 | 70 | 99 | -29 |
| Calendar 2003 | 78 | 82 | -4 |
| Calendar 2004 | 60 | 95 | -35 |
| Calendar 2005 | 62 | 71 | -9 |
| Calendar 2006 | 78 | 79 | -1 |
| Calendar 2007 | 70 | 66 | 4 |
| Calendar 2008 | 71 | 70 | 1 |
| Calendar 2009 | 63 | 47 | 16 |
| Calendar 2010 | 134 | 76 | 58 |
| Calendar 2011 | 85 | 51 | 34 |
| Calendar 2012 | 87 | 57 | 30 |
| Calendar 2013 | 72 | 62 | 10 |
| Calendar 2014 | 63 | 89 | -26 |
| Calendar 2015 | 67 | 66 | 1 |
| Calendar 2016 | 66 | 57 | 9 |
| First Half of 2017 | 32 | 36 | -4 |

⁸⁰ 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 Cuming County decreased by 8.1 percent from 2,186 in 2016 to 2,010 in 2017, as shown in Table II.20.5. The number of school-age children 5 to 11 years of age increased from 1,058 in 2016 to 1,063 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 | 1,111 | 326 | 769 | 2,206 |
| 1993 | 1,125 | 306 | 813 | 2,244 |
| 1994 | 1,127 | 325 | 821 | 2,273 |
| 1995 | 1,072 | 350 | 789 | 2,211 |
| 1996 | 1,160 | 368 | 788 | 2,316 |
| 1997 | 1,163 | 339 | 846 | 2,348 |
| 1998 | 1,064 | 362 | 822 | 2,248 |
| 1999 | 1,048 | 344 | 852 | 2,244 |
| 2000 | 1,048 | 321 | 873 | 2,242 |
| 2001 | 1,018 | 335 | 900 | 2,253 |
| 2002 | 935 | 330 | 803 | 2,068 |
| 2003 | 951 | 337 | 829 | 2,117 |
| 2004 | 1,035 | 360 | 801 | 2,196 |
| 2005 | 949 | 299 | 784 | 2,032 |
| 2006 | 908 | 297 | 807 | 2,012 |
| 2007 | 950 | 291 | 845 | 2,086 |
| 2008 | 948 | 304 | 843 | 2,095 |
| 2009 | 952 | 314 | 808 | 2,074 |
| 2010 | 952 | 317 | 808 | 2,077 |
| 2011 | 974 | 322 | 792 | 2,088 |
| 2012 | 1,032 | 307 | 853 | 2,192 |
| 2013 | 1,043 | 306 | 834 | 2,183 |
| 2014 | 1,088 | 313 | 864 | 2,265 |
| 2015 | 1,126 | 321 | 839 | 2,286 |
| 2016 | 1,058 | 321 | 807 | 2,186 |
| 2017 | 1,063 | 307 | 640 | 2,010 |

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.20.6, shows population by age for the 2000 and 2010 Census. The population changed by -10.4 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -7.9 percent to a total of 1,901 persons in 2010. Those aged 25 to 34 changed by -16.1 percent, and those aged under 5 changed by -14.4 percent.

| Table II.20.6 Population by Age Cuming County 2000 & 2010 Census SF1 Data | | | | | |
|--|---------------|---------------|--------------|---------------|----------------|
| Age | 2000 Census | | 2010 Census | | % Change 00-10 |
| | Population | % of Total | Population | % of Total | |
| Under 5 | 665 | 6.5% | 569 | 6.2% | -14.4% |
| 5 to 19 | 2,350 | 23% | 1,897 | 20.8% | -19.3% |
| 20 to 24 | 424 | 4.2% | 335 | 3.7% | -21% |
| 25 to 34 | 1,076 | 10.5% | 903 | 9.9% | -16.1% |
| 35 to 54 | 2,735 | 26.8% | 2,384 | 26.1% | -12.8% |
| 55 to 64 | 888 | 8.7% | 1,150 | 12.6% | 29.5% |
| 65 or Older | 2,065 | 20.2% | 1,901 | 20.8% | -7.9% |
| Total | 10,203 | 100.0% | 9,139 | 100.0% | -10.4% |

The elderly population is further explored in Table II.20.7. Those aged 65 to 66 changed by -16.4 percent between 2000 and 2010, resulting in a population of 168 persons. Those aged 85 or older changed by -0.3 percent during the same time period, and resulted in 370 persons over age 85 in 2010.

| Table II.20.7 Elderly Population by Age Cuming County 2000 & 2010 Census SF1 Data | | | | | |
|--|--------------|---------------|--------------|---------------|----------------|
| Age | 2000 Census | | 2010 Census | | % Change 00-10 |
| | Population | % of Total | Population | % of Total | |
| 65 to 66 | 201 | 9.7% | 168 | 8.8% | -16.4% |
| 67 to 69 | 285 | 13.8% | 264 | 13.9% | -7.4% |
| 70 to 74 | 466 | 22.6% | 384 | 20.2% | -17.6% |
| 75 to 79 | 420 | 20.3% | 389 | 20.5% | -7.4% |
| 80 to 84 | 322 | 15.6% | 326 | 17.1% | 1.2% |
| 85 or Older | 371 | 18% | 370 | 19.5% | -0.3% |
| Total | 2,065 | 100.0% | 1,901 | 100.0% | -7.9% |

Population by race and ethnicity is shown in Table II.20.8 representing 93.2 percent of the white population in 2010. The black population changed by 0 percent, representing 0.1 percent of the population in 2010. The American Indian and Asian populations represented 0.3 and 0.2 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 34.9 percent between 2000 and 2010, compared to the -13.1 percent growth rate for non-Hispanics.

| Table II.20.8 Population by Race and Ethnicity Cuming County 2000 & 2010 Census SF1 Data | | | | | |
|---|---------------|---------------|--------------|---------------|----------------|
| Race | 2000 Census | | 2010 Census | | % Change 00-10 |
| | Population | % of Total | Population | % of Total | |
| White | 9,783 | 95.9% | 8,518 | 93.2% | -12.9% |
| Black | 13 | 0.1% | 13 | 0.1% | 0% |
| American Indian | 29 | 0.3% | 29 | 0.3% | 0% |
| Asian | 20 | 0.2% | 18 | 0.2% | -10% |
| Native Hawaiian/ Pacific Islander | 3 | 0% | 3 | 0% | 0% |
| Other | 268 | 2.6% | 456 | 5% | 70.1% |
| Two or More Races | 87 | 0.9% | 102 | 1.1% | 17.2% |
| Total | 10,203 | 100.0% | 9,139 | 100.0% | -10.4% |
| Hispanic | 559 | 5.5% | 754 | 8.3% | 34.9% |
| Non-Hispanic | 9,644 | 94.5% | 8,385 | 91.7% | -13.1% |



Population by race and ethnicity through 2016 is shown in Table II.20.9. The white population represented 95.8 percent of the population in 2016, compared with black population accounting for 0.1 percent of the population. Hispanic population represented 9.6 percent of the population in 2016.

| Table II.20.9 | | | | |
|---|--------------|---------------|--------------------|---------------|
| Population by Race and Ethnicity | | | | |
| Cuming County | | | | |
| 2010 Census & 2016 Five-Year ACS | | | | |
| Race | 2010 Census | | 2016 Five-Year ACS | |
| | Population | % of Total | Population | % of Total |
| White | 8,518 | 93.2% | 8,672 | 95.8% |
| Black | 13 | 0.1% | 7 | 0.1% |
| American Indian | 29 | 0.3% | 40 | 0.4% |
| Asian | 18 | 0.2% | 14 | 0.2% |
| Native Hawaiian/ Pacific Islander | 3 | 0% | 0 | 0% |
| Other | 456 | 5% | 207 | 2.3% |
| Two or More Races | 102 | 1.1% | 115 | 1.3% |
| Total | 9,139 | 100.0% | 9,055 | 100.0% |
| Non-Hispanic | 8,385 | 91.7% | 8,185 | 90.4% |
| Hispanic | 754 | 8.3% | 870 | 9.6% |

The population by race is broken down further by ethnicity in Table II.20.10. While the white non-Hispanic population changed by -13.4 percent between 2000 and 2010, the white Hispanic population changed by 6.9 percent. The black non-Hispanic population changed by 14.3 percent, while the black Hispanic population changed by -16.7 percent.

| Table II.20.10 | | | | | |
|---|---------------|---------------|--------------|---------------|---------------------|
| Population by Race and Ethnicity | | | | | |
| Cuming County | | | | | |
| 2000 & 2010 Census Data | | | | | |
| Race | 2000 | | 2010 Census | | % Change 00 - 10 |
| | Population | % of Total | Population | % of Total | |
| Non-Hispanic | | | | | |
| White | 9,552 | 99% | 8,271 | 98.6% | -13.4% |
| Black | 7 | 0.1% | 8 | 0.1% | 14.3% |
| American Indian | 23 | 0.2% | 21 | 0.3% | -8.7% |
| Asian | 19 | 0.2% | 17 | 0.2% | -10.5% |
| Native Hawaiian/ Pacific Islander | 3 | 0% | 1 | 0% | -66.7% |
| Other | 2 | 0% | 2 | 0% | 0% |
| Two or More Races | 38 | 0.4% | 65 | 0.8% | 71.1% |
| Total Non-Hispanic | 9,644 | 100.0% | 8,385 | 100.0% | -13.1% |
| Hispanic | | | | | |
| White | 231 | 41.3% | 247 | 32.8% | 6.9% |
| Black | 6 | 1.1% | 5 | 0.7% | -16.7% |
| American Indian | 6 | 1.1% | 8 | 1.1% | 33.3% |
| Asian | 1 | 0.2% | 1 | 0.1% | 0% |
| Native Hawaiian/ Pacific Islander | 0 | 0% | 2 | 0.3% | % |
| Other | 266 | 47.6% | 454 | 60.2% | 70.7% |
| Two or More Races | 49 | 8.8% | 37 | 4.9% | -24.5% |
| Total Hispanic | 559 | 100.0% | 754 | 100.0% | 34.9% |
| Total Population | 10,203 | 100.0% | 9,139 | 100.0% | -10.4% |



The change in race and ethnicity between 2010 and 2016 is shown in Table II.20.11. During this time, the total non-Hispanic population was 8,185 persons in 2016. The Hispanic population was 870.

| Table II.20.11 | | | | |
|---|--------------|---------------|--------------------|---------------|
| Population by Race and Ethnicity | | | | |
| Cuming County | | | | |
| 2010 Census & 2016 Five-Year ACS | | | | |
| Race | 2010 Census | | 2016 Five-Year ACS | |
| | Population | % of Total | Population | % of Total |
| Non-Hispanic | | | | |
| White | 8,271 | 98.6% | 8,042 | 98.3% |
| Black | 8 | 0.1% | 7 | 0.1% |
| American Indian | 21 | 0.3% | 40 | 0.5% |
| Asian | 17 | 0.2% | 14 | 0.2% |
| Native Hawaiian/ Pacific Islander | 1 | 0% | 0 | 0% |
| Other | 2 | 0% | 0 | 0% |
| Two or More Races | 65 | 0.8% | 82 | 1% |
| Total Non-Hispanic | 8,385 | 100.0% | 8,185 | 100.0% |
| Hispanic | | | | |
| White | 247 | 32.8% | 630 | 72.4% |
| Black | 5 | 0.7% | 0 | 0% |
| American Indian | 8 | 1.1% | 0 | 0% |
| Asian | 1 | 0.1% | 0 | 0% |
| Native Hawaiian/ Pacific Islander | 2 | 0.3% | 0 | 0% |
| Other | 454 | 60.2% | 207 | 23.8% |
| Two or More Races | 37 | 4.9% | 33 | 3.8% |
| Total Hispanic | 754 | 100.0 | 870 | 100.0% |
| Total Population | 9,139 | 100.0% | 9,055 | 100.0% |

Households by type and tenure are shown in Table II.20.12. Family households represented 65.5 percent of households, while non-family households accounted for 34.5 percent. These changed from 68.1 and 31.9 percent, respectively.

| Table II.20.12 | | | | |
|---|--------------|---------------|--------------------|---------------|
| Household Type by Tenure | | | | |
| Cuming County | | | | |
| 2010 Census SF1 & 2016 Five-Year ACS Data | | | | |
| Household Type | 2010 Census | | 2016 Five-Year ACS | |
| | Households | Households | Households | % of Total |
| Family Households | 2,559 | 68.1% | 2,479 | 65.5% |
| Married-Couple Family | 2,210 | 86.4% | 2,044 | 82.5% |
| Owner-Occupied | 1,852 | 83.8% | 1,695 | 82.9% |
| Renter-Occupied | 358 | 16.2% | 349 | 17.1% |
| Other Family | 349 | 13.6% | 435 | 14.1% |
| Male Householder, No Spouse Present | 140 | 40.1% | 214 | 32.2% |
| Owner-Occupied | 66 | 47.1% | 79 | 36.9% |
| Renter-Occupied | 74 | 52.9% | 135 | 63.1% |
| Female Householder, No Spouse Present | 209 | 59.9% | 221 | 48% |
| Owner-Occupied | 97 | 46.4% | 101 | 45.7% |
| Renter-Occupied | 112 | 53.6% | 120 | 54.3% |
| Non-Family Households | 1,197 | 31.9% | 1,304 | 34.5% |
| Owner-Occupied | 650 | 54.3% | 719 | 55.1% |
| Renter-Occupied | 547 | 45.7% | 585 | 44.9% |
| Total | 3,756 | 100.0% | 3,783 | 100.0% |



The group quarters population was 130 in 2010, compared to 241 in 2000. Institutionalized populations experienced a -44.9 percent change between 2000 and 2010. Non-institutionalized populations experienced a -100 percent change during this same time period.

| Table II.20.13 Group Quarters Population Cuming 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 | 0 | 0% | 0 | 0% | % |
| Juvenile Facilities | . | . | 0 | 0% | . |
| Nursing Homes | 221 | 93.6% | 130 | 100% | -41.2% |
| Other Institutions | 15 | 6.4% | 0 | 0% | -100% |
| Total | 236 | 100.0% | 130 | 100.0% | -44.9% |
| Noninstitutionalized | | | | | |
| College Dormitories | 0 | 0% | 0 | % | % |
| Military Quarters | 0 | 0% | 0 | % | % |
| Other Noninstitutionalized | 5 | 100% | 0 | % | -100% |
| Total | 5 | 100.0% | 0 | 100.0% | -100% |
| Group Quarters Population | 241 | 100.0% | 130 | 100.0% | -46.1% |

The number of foreign born persons are shown in Table II.20.14. An estimated 4.3 percent of the population was born in Mexico, with 0.1 percent born in Other South Central Asia.

| Table II.20.14 Place of Birth for the Foreign-Born Population Cuming County 2016 Five-Year ACS | | | |
|---|-----------------------------|------------------|--------------------------------|
| Number | County | Number of Person | Percent of Total Population |
| #1 country of origin | Mexico | 385 | 4.3% |
| #2 country of origin | Other South Central Asia | 6 | 0.1% |
| #3 country of origin | England | 4 | 0% |
| #4 country of origin | Nepal | 4 | 0% |
| #5 country of origin | Philippines | 4 | 0% |
| #6 country of origin | Canada | 3 | 0% |
| #7 country of origin | Japan | 3 | 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.20.15. An estimated 4.1 percent of the population speaks Spanish at home, followed by 0.1 percent speaking Other Indo-European languages.

| Table II.20.15 Limited English Proficiency and Language Spoken at Home Cuming County 2016 Five-Year ACS | | | |
|--|--|------------------|-----------------------------|
| Number | County | Number of Person | Percent of Total Population |
| #1 LEP Language | Spanish | 352 | 4.1% |
| #2 LEP Language | Other Indo-European languages | 10 | 0.1% |
| #3 LEP Language | German or other West Germanic languages | 4 | 0% |
| #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 and unspecified languages | 0 | 0% |
| #10 LEP Language | Russian, Polish, or other Slavic languages | 0 | 0% |

Disability

The disability rate from the 2000 Census is shown in Table II.20.16. Some 14.2 percent of the population was disabled in 2000, or a total of 1,325 persons. The disability rate was highest for those over 65, with 36.7 percent disabled.

| Table II.20.16 Disability by Age Cuming County 2000 Census SF3 Data | | |
|--|---------------------|-----------------|
| Age | Total | |
| | Disabled Population | Disability Rate |
| 5 to 15 | 37 | 2.1% |
| 16 to 64 | 616 | 10.8% |
| 65 and older | 672 | 36.7% |
| Total | 1,325 | 14.2% |

Table II.20.17 shows disability by type in 2000. There were 596 physical disabilities in 2000, some 439 employment disabilities, and 457 go-outside-home disabilities.

| Table II.20.17 Total Disabilities Tallied: Aged 5 and Older Cuming County 2000 Census SF3 Data | |
|---|--------------|
| Disability Type | Population |
| Sensory disability | 311 |
| Physical disability | 596 |
| Mental disability | 215 |
| Self-care disability | 133 |
| Employment disability | 439 |
| Go-outside-home disability | 457 |
| Total | 2,151 |



Disability by age, as estimated by the 2016 ACS, is shown in Table II.20.18. The disability rate for females was 12.8 percent, compared to 11.9 percent for males. The disability rate changed precipitously higher with age, with 49.1 percent of those over 75 experiencing a disability.

| Table II.20.18 | | | | | | |
|--------------------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|
| Disability by Age | | | | | | |
| Cuming County | | | | | | |
| 2016 Five-Year ACS Data | | | | | | |
| Age | Male | | Female | | Total | |
| | Disabled Population | Disability Rate | Disabled Population | Disability Rate | Disabled Population | Disability Rate |
| Under 5 | 0 | 0% | 0 | 0% | 0 | 0% |
| 5 to 17 | 35 | 4.1% | 35 | 4.3% | 70 | 4.2% |
| 18 to 34 | 55 | 6.5% | 27 | 3.7% | 82 | 5.2% |
| 35 to 64 | 142 | 8% | 171 | 11.1% | 313 | 9.4% |
| 65 to 74 | 100 | 23.8% | 77 | 17.4% | 177 | 20.5% |
| 75 or Older | 207 | 51.2% | 248 | 47.5% | 455 | 49.1% |
| Total | 539 | 11.9% | 558 | 12.8% | 1,097 | 12.3% |

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.20.19. Some 6.1 percent have an ambulatory disability, 5.2 have an independent living disability, and 2.5 percent have a self-care disability.

| Table II.20.19 | | |
|---|----------------------------|-------------------------|
| Total Disabilities Tallied: Aged 5 and Older | | |
| Cuming County | | |
| 2016 Five-Year ACS | | |
| Disability Type | Population with Disability | Percent with Disability |
| Hearing disability | 437 | 4.9% |
| Vision disability | 242 | 2.7% |
| Cognitive disability | 216 | 2.6% |
| Ambulatory disability | 509 | 6.1% |
| Self-Care disability | 206 | 2.5% |
| Independent living disability | 348 | 5.2% |

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.20.20 and Table II.20.21. In 2016, some 4,716 persons were employed and 123 were unemployed. This totaled a labor force of 4,839 persons. The unemployment rate for Cuming County was estimated to be 2.5 in 2016.

| Table II.20.20 | |
|---|--------------------|
| Employment, Labor Force and Unemployment | |
| Cuming County | |
| 2016 Five-Year ACS Data | |
| Employment Status | 2016 Five-Year ACS |
| Employed | 4,716 |
| Unemployed | 123 |
| Labor Force | 4,839 |
| Unemployment Rate | 2.5% |



In 2016, 88.2 percent of households in Cuming County had a high school education or greater.

| Table II.20.21 | |
|--|-------------------|
| High School or Greater Education | |
| Cuming County 2016 Five-Year ACS Data | |
| Education Level | Households |
| High School or Greater | 3,337 |
| Total Households | 3,783 |
| Percent High School or Above | 88.2% |

As seen in Table II.20.22, 37.9 percent of the population had a high school diploma or equivalent, another 31.1 percent have some college, 13.9 percent have a Bachelor's Degree, and 4.5 percent of the population had a graduate or professional degree.

| Table II.20.22 | | |
|--|-------------------|----------------|
| Educational Attainment | | |
| Cuming County 2016 Five-Year ACS Data | | |
| Education Level | Population | Percent |
| Less Than High School | 864 | 12.6% |
| High School or Equivalent | 2,589 | 37.9% |
| Some College or Associates Degree | 2,129 | 31.1% |
| Bachelor's Degree | 951 | 13.9% |
| Graduate or Professional Degree | 307 | 4.5% |
| Total Population Above 18 years | 6,840 | 100.0% |

ECONOMICS

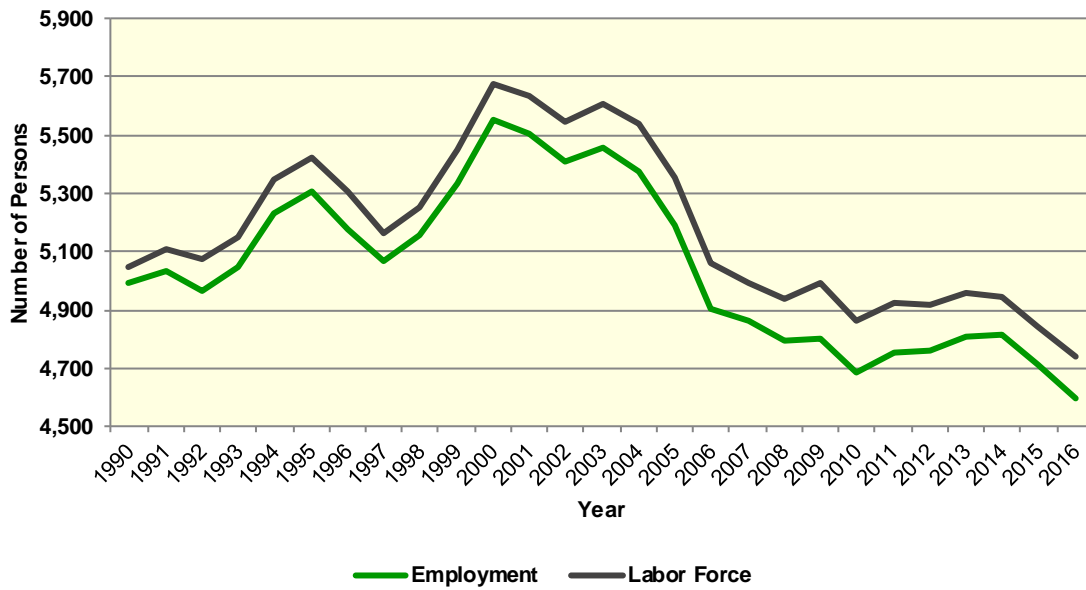
Labor Force

Table II.20.23, shows the labor force statistics for Cuming County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1990 with a rate of 1.1. The highest level of unemployment occurred during 2009 rising to a rate of 3.8. 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 Cuming County increased from 2.7 percent in 2015 to 3 percent in 2016, which compared to a statewide increase to 3.2 percent.

| Table II.20.23 Labor Force Statistics Cuming County 1990 - 2016 BLS Data | | | | | |
|---|---------------|------------|-------------|----------------------|-----------------------------------|
| Year | Cuming County | | | | Statewide Unemployment Rate |
| | Unemployment | Employment | Labor Force | Unemployment Rate | |
| 1990 | 53 | 4,993 | 5,046 | 1.1% | 2.3% |
| 1991 | 75 | 5,037 | 5,112 | 1.5% | 2.7% |
| 1992 | 111 | 4,962 | 5,073 | 2.2% | 2.9% |
| 1993 | 102 | 5,045 | 5,147 | 2% | 2.8% |
| 1994 | 119 | 5,231 | 5,350 | 2.2% | 2.6% |
| 1995 | 116 | 5,309 | 5,425 | 2.1% | 2.6% |
| 1996 | 130 | 5,179 | 5,309 | 2.4% | 2.7% |
| 1997 | 93 | 5,070 | 5,163 | 1.8% | 2.5% |
| 1998 | 96 | 5,157 | 5,253 | 1.8% | 2.6% |
| 1999 | 114 | 5,333 | 5,447 | 2.1% | 2.8% |
| 2000 | 129 | 5,550 | 5,679 | 2.3% | 2.8% |
| 2001 | 131 | 5,502 | 5,633 | 2.3% | 3.1% |
| 2002 | 142 | 5,406 | 5,548 | 2.6% | 3.6% |
| 2003 | 152 | 5,456 | 5,608 | 2.7% | 3.9% |
| 2004 | 160 | 5,378 | 5,538 | 2.9% | 3.9% |
| 2005 | 161 | 5,191 | 5,352 | 3% | 3.8% |
| 2006 | 155 | 4,904 | 5,059 | 3.1% | 3.1% |
| 2007 | 135 | 4,860 | 4,995 | 2.7% | 3% |
| 2008 | 144 | 4,794 | 4,938 | 2.9% | 3.3% |
| 2009 | 190 | 4,801 | 4,991 | 3.8% | 4.6% |
| 2010 | 178 | 4,685 | 4,863 | 3.7% | 4.6% |
| 2011 | 168 | 4,756 | 4,924 | 3.4% | 4.4% |
| 2012 | 152 | 4,763 | 4,915 | 3.1% | 4% |
| 2013 | 152 | 4,809 | 4,961 | 3.1% | 3.8% |
| 2014 | 131 | 4,817 | 4,948 | 2.6% | 3.3% |
| 2015 | 130 | 4,712 | 4,842 | 2.7% | 3% |
| 2016 | 144 | 4,596 | 4,740 | 3% | 3.2% |

Diagram II.20.2, shows the employment and labor force for Cuming County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 4,596 persons, with the labor force reaching 4,740, indicating there were a total of 144 unemployed persons.

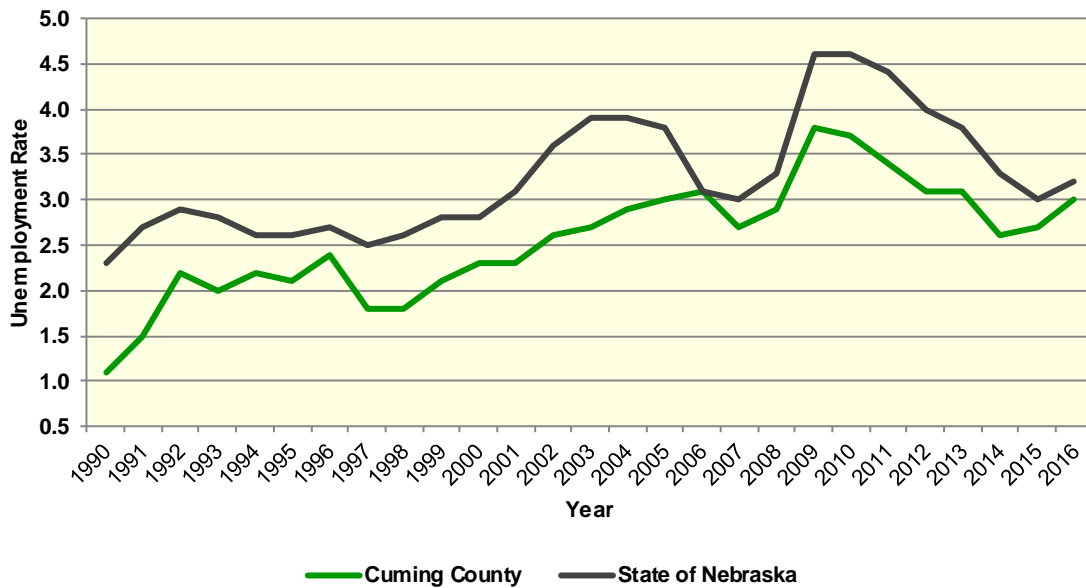
Diagram II.20.2
Employment and Labor Force
 Cuming County
 1990 – 2016 BLS Data



Unemployment

Diagram II.20.3, shows the unemployment rate for both the State and Cuming County. During the 1990’s the average rate for Cuming County was 1.9, 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 3.1. Over the course of the entire period Cuming County had an average unemployment rate lower than the state, 2.5 percent for Cuming County, versus 3.3 statewide.

Diagram II.20.3
Annual Unemployment Rate
 Cuming 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.20.24, shows total real earnings by industry for Cuming County. In the most recent 2016 estimate, the farm industry had the largest total real earnings, with total real earnings reaching 259,490,000 dollars. Between 2015 and 2016 the utilities industry saw the largest percentage increase, rising by 104.7 percent.

Table II.20.24
Real Earnings by Industry
 Cuming 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 | 121,976 | 147,230 | 260,715 | 156,137 | 296,189 | 322,076 | 321,149 | 259,490 | -19.2 |
| 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 | 109 | 141 | 169 | 102 | 80 | 138 | 282 | 104.7 |
| Construction | 11,146 | 13,636 | 13,802 | 17,476 | 15,863 | 16,139 | 15,833 | 15,280 | -3.5 |
| Manufacturing | 38,588 | 21,710 | 27,796 | 26,146 | 30,831 | 42,104 | 39,918 | 29,030 | -27.3 |
| Wholesale trade | 16,128 | 12,753 | 13,843 | 15,010 | 16,506 | 17,997 | 17,091 | 16,710 | -2.2 |
| Retail trade | 11,731 | 10,216 | 10,257 | 11,841 | 11,650 | 11,626 | 11,685 | 12,303 | 5.3 |
| Transportation and warehousing | 7,847 | 11,229 | 18,597 | 20,691 | 15,427 | 17,572 | 20,040 | 20,197 | 0.8 |
| Information | 3,187 | 2,639 | 2,737 | 3,219 | 3,408 | 3,640 | 3,622 | 3,636 | 0.4 |
| Finance and insurance | 10,468 | 17,635 | 13,595 | 17,268 | 14,608 | 15,018 | 16,532 | 18,737 | 13.3 |
| Real estate and rental and leasing | 768 | 1,448 | 1,959 | 3,742 | 4,342 | 4,132 | 4,313 | 4,518 | 4.8 |
| Professional and technical services | 3,429 | 4,205 | 4,379 | 4,886 | 5,714 | 6,302 | 6,694 | 7,455 | 11.4 |
| Management of companies and enterprises | 0 | 595 | 480 | 0 | 0 | 570 | 511 | 449 | -12.1 |
| Administrative and waste services | 0 | 3,303 | 3,448 | 0 | 0 | 2,789 | 2,464 | 2,002 | -18.8 |
| Educational services | 2,319 | 2,042 | 2,109 | 2,150 | 2,373 | 2,442 | 0 | 0 | 0 |
| Health care and social assistance | 18,675 | 23,778 | 23,287 | 23,560 | 24,134 | 23,067 | 0 | 0 | 0 |
| Arts, entertainment, and recreation | 0 | 383 | 427 | 306 | 623 | 841 | 624 | 466 | -25.3 |
| Accommodation and food services | 0 | 3,497 | 4,209 | 4,974 | 4,617 | 4,153 | 4,666 | 5,136 | 10.1 |
| Other services, except public administration | 9,135 | 11,624 | 11,899 | 12,525 | 12,620 | 13,888 | 14,097 | 13,459 | -4.5 |
| Government and government enterprises | 29,514 | 40,127 | 38,602 | 38,051 | 36,753 | 37,795 | 38,792 | 38,971 | 0.5 |
| Total | 293,900 | 332,327 | 456,207 | 366,924 | 504,869 | 547,379 | 548,963 | 478,904 | -12.8 |



Table II.20.25, shows the total employment by industry for Cuming County. The most recent estimates show the farm industry was the largest employer in Cuming County, with employment reaching 1,110 jobs in 2016. Between 2015 and 2016 the professional, scientific, and technical services industry saw the largest percentage increase, rising by 9.4 percent to 187 jobs.

Table II.20.25
Employment by Industry
Cuming County
BEA Table CA25 Data

| NAICS Categories | 2001 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | % Change 15-16 |
|---|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-------------------|
| Farm earnings | 1,290 | 1,120 | 1,128 | 1,070 | 1,074 | 1,065 | 1,155 | 1,110 | -3.9 |
| 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 | 294 | 348 | 343 | 356 | 358 | 363 | 348 | 341 | -2 |
| Manufacturing | 866 | 406 | 421 | 447 | 468 | 507 | 435 | 385 | -11.5 |
| Wholesale trade | 346 | 265 | 255 | 248 | 259 | 274 | 288 | 292 | 1.4 |
| Retail trade | 551 | 474 | 497 | 487 | 508 | 521 | 487 | 476 | -2.3 |
| Transportation and warehousing | 205 | 257 | 279 | 288 | 275 | 266 | 272 | 272 | 0 |
| Information | 92 | 73 | 72 | 76 | 75 | 74 | 76 | 76 | 0 |
| Finance and insurance | 264 | 279 | 291 | 312 | 337 | 335 | 327 | 327 | 0 |
| Real estate and rental and leasing | 146 | 206 | 201 | 218 | 226 | 243 | 247 | 256 | 3.6 |
| Professional and technical services | 117 | 143 | 147 | 165 | 165 | 176 | 171 | 187 | 9.4 |
| Management of companies and enterprises | 0 | 10 | 0 | 0 | 0 | 10 | 10 | 0 | -100 |
| Administrative and waste services | 0 | 156 | 141 | 0 | 0 | 115 | 101 | 98 | -3 |
| Educational services | 85 | 76 | 76 | 74 | 75 | 77 | 0 | 0 | 0 |
| Health care and social assistance | 569 | 498 | 493 | 501 | 523 | 513 | 0 | 0 | 0 |
| Arts, entertainment, and recreation | 0 | 45 | 33 | 35 | 33 | 32 | 31 | 31 | 0 |
| Accommodation and food services | 0 | 304 | 305 | 300 | 303 | 307 | 318 | 298 | -6.3 |
| Other services, except public administration | 371 | 409 | 420 | 420 | 426 | 437 | 435 | 425 | -2.3 |
| Government and government enterprises | 749 | 889 | 841 | 828 | 809 | 808 | 789 | 800 | 1.4 |
| Total | 6,488 | 6,121 | 6,111 | 6,107 | 6,213 | 6,275 | 6,227 | 6,113 | -1.8 |



Table II.20.26, shows the real average earnings per job by industry for Cuming County. These figures are calculated by dividing the Total Real Earning displayed in Table II.20.24 and Table II.20.25, by Industry. In 2016, the farm industry had the highest average earnings reaching 233,775 dollars. Between 2015 and 2016 the accommodation and food services industry saw the largest percentage increase, rising by 17.5 percent to 17,235 dollars.

Table II.20.26
Real Earnings Per Job by Industry
 Cuming County
 BEA Table CA5N and CA25 Data

| NAICS Categories | 2001 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | % Change 15-16 |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|----------------|
| Farm earnings | 94,555 | 131,455 | 231,131 | 145,922 | 275,781 | 302,419 | 278,051 | 233,775 | -15.9 |
| 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 | 37,911 | 39,185 | 40,238 | 49,090 | 44,309 | 44,461 | 45,497 | 44,809 | -1.5 |
| Manufacturing | 44,559 | 53,472 | 66,024 | 58,491 | 65,878 | 83,046 | 91,765 | 75,403 | -17.8 |
| Wholesale trade | 46,612 | 48,126 | 54,284 | 60,524 | 63,729 | 65,682 | 59,344 | 57,226 | -3.6 |
| Retail trade | 21,291 | 21,552 | 20,637 | 24,314 | 22,933 | 22,315 | 23,994 | 25,847 | 7.7 |
| Transportation and warehousing | 38,278 | 43,691 | 66,654 | 71,842 | 56,098 | 66,060 | 73,675 | 74,254 | 0.8 |
| Information | 34,641 | 36,151 | 38,011 | 42,354 | 45,436 | 49,183 | 47,659 | 47,842 | 0.4 |
| Finance and insurance | 39,653 | 63,208 | 46,720 | 55,347 | 43,346 | 44,830 | 50,556 | 57,300 | 13.3 |
| Real estate and rental and leasing | 5,259 | 7,028 | 9,746 | 17,166 | 19,211 | 17,005 | 17,462 | 17,648 | 1.1 |
| Professional and technical services | 29,309 | 29,403 | 29,787 | 29,613 | 34,628 | 35,807 | 39,146 | 39,866 | 1.8 |
| Management of companies and enterprises | 0 | 59,452 | 0 | 0 | 0 | 57,040 | 51,064 | 0 | 0 |
| Administrative and waste services | 0 | 21,172 | 24,452 | 0 | 0 | 24,248 | 24,396 | 20,429 | -16.3 |
| Educational services | 27,287 | 26,872 | 27,749 | 29,057 | 31,634 | 31,719 | 0 | 0 | 0 |
| Health care and social assistance | 32,820 | 47,748 | 47,235 | 47,026 | 46,146 | 44,965 | 0 | 0 | 0 |
| Arts, entertainment, and recreation | 0 | 8,514 | 12,945 | 8,746 | 18,890 | 26,274 | 20,133 | 15,032 | -25.3 |
| Accommodation and food services | 0 | 11,502 | 13,801 | 16,580 | 15,237 | 13,526 | 14,672 | 17,235 | 17.5 |
| Other services, except public administration | 24,623 | 28,420 | 28,330 | 29,822 | 29,624 | 31,781 | 32,408 | 31,668 | -2.3 |
| Government and government enterprises | 39,405 | 45,137 | 45,900 | 45,955 | 45,430 | 46,776 | 49,166 | 48,714 | -0.9 |
| Total | 45,299 | 54,293 | 74,653 | 60,083 | 81,260 | 87,232 | 88,158 | 78,342 | -11.1 |

Table II.20.27 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 \$635,580,000 a -9.4 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 6,121 and 6,113 in 2016, which was a percentage change of -1.8 over this period.



Table II.20.27
Total Employment and Real Personal Income
 Cuming 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 | 193,084 | 7,091 | -1,766 | 34,279 | 16,498 | 235,005 | 19,346 | 5,147 | 37,513 |
| 1970 | 156,003 | 6,742 | -851 | 35,846 | 17,495 | 201,751 | 16,742 | 4,989 | 31,267 |
| 1971 | 227,607 | 7,789 | -2,002 | 36,597 | 18,301 | 272,714 | 22,505 | 5,233 | 43,496 |
| 1972 | 208,675 | 8,367 | -1,468 | 39,772 | 19,219 | 257,831 | 21,709 | 5,279 | 39,527 |
| 1973 | 197,258 | 10,254 | -669 | 45,307 | 21,155 | 252,797 | 21,270 | 5,699 | 34,613 |
| 1974 | 190,454 | 10,920 | 151 | 47,737 | 22,286 | 249,709 | 21,386 | 5,564 | 34,231 |
| 1975 | 205,711 | 11,034 | 256 | 49,858 | 24,314 | 269,104 | 23,173 | 5,445 | 37,779 |
| 1976 | 135,871 | 11,448 | 701 | 49,444 | 24,769 | 199,336 | 17,383 | 5,503 | 24,692 |
| 1977 | 200,457 | 11,259 | 1,056 | 52,065 | 24,941 | 267,260 | 23,235 | 5,617 | 35,687 |
| 1978 | 188,047 | 12,294 | 1,402 | 55,510 | 25,640 | 258,305 | 22,232 | 5,848 | 32,155 |
| 1979 | 145,615 | 13,208 | 2,174 | 58,048 | 25,814 | 218,442 | 18,787 | 5,869 | 24,810 |
| 1980 | 153,335 | 13,325 | 3,621 | 67,270 | 27,303 | 238,204 | 20,455 | 6,024 | 25,455 |
| 1981 | 170,248 | 13,670 | 1,842 | 76,293 | 28,916 | 263,629 | 22,832 | 5,967 | 28,532 |
| 1982 | 164,208 | 13,499 | 1,200 | 86,287 | 30,108 | 268,304 | 23,343 | 5,962 | 27,543 |
| 1983 | 158,048 | 13,317 | 693 | 86,415 | 31,236 | 263,075 | 23,327 | 6,058 | 26,088 |
| 1984 | 175,363 | 13,653 | 1,254 | 87,008 | 32,958 | 282,929 | 25,320 | 5,949 | 29,478 |
| 1985 | 197,989 | 13,797 | 1,195 | 84,657 | 33,594 | 303,639 | 27,786 | 5,857 | 33,805 |
| 1986 | 205,391 | 13,985 | 769 | 83,943 | 34,798 | 310,916 | 29,071 | 5,776 | 35,559 |
| 1987 | 257,352 | 15,029 | -233 | 77,076 | 35,699 | 354,865 | 33,988 | 5,985 | 43,000 |
| 1988 | 253,770 | 15,942 | -877 | 79,250 | 34,516 | 350,717 | 33,853 | 5,864 | 43,276 |
| 1989 | 275,665 | 16,649 | -2,001 | 82,015 | 35,048 | 374,078 | 36,449 | 5,978 | 46,113 |
| 1990 | 301,278 | 17,340 | -3,034 | 72,525 | 36,839 | 390,269 | 38,606 | 6,046 | 49,831 |
| 1991 | 304,717 | 17,432 | -2,105 | 72,660 | 37,622 | 395,463 | 39,346 | 6,073 | 50,176 |
| 1992 | 305,458 | 17,503 | -700 | 70,234 | 39,744 | 397,233 | 39,537 | 6,014 | 50,791 |
| 1993 | 293,853 | 18,766 | 512 | 71,279 | 40,924 | 387,802 | 38,305 | 6,194 | 47,441 |
| 1994 | 290,669 | 19,450 | 2,738 | 70,834 | 42,539 | 387,330 | 37,963 | 6,431 | 45,199 |
| 1995 | 269,093 | 18,981 | 4,412 | 77,125 | 45,576 | 377,226 | 36,713 | 6,351 | 42,370 |
| 1996 | 310,760 | 18,768 | 6,425 | 80,092 | 47,294 | 425,804 | 41,643 | 6,414 | 48,450 |
| 1997 | 280,117 | 19,887 | 7,359 | 82,953 | 48,314 | 398,856 | 39,139 | 6,467 | 43,314 |
| 1998 | 281,434 | 20,803 | 8,168 | 87,723 | 49,739 | 406,262 | 39,864 | 6,778 | 41,522 |
| 1999 | 298,718 | 20,805 | 9,869 | 83,992 | 50,423 | 422,198 | 41,178 | 6,761 | 44,183 |
| 2000 | 299,472 | 21,014 | 11,240 | 90,108 | 51,867 | 431,673 | 42,450 | 6,751 | 44,359 |
| 2001 | 293,900 | 20,889 | 11,528 | 85,862 | 55,303 | 425,703 | 42,342 | 6,488 | 45,299 |
| 2002 | 270,335 | 20,701 | 11,609 | 83,965 | 57,770 | 402,979 | 40,452 | 6,219 | 43,469 |
| 2003 | 310,883 | 20,565 | 12,151 | 85,886 | 57,361 | 445,715 | 45,333 | 6,052 | 51,368 |
| 2004 | 296,382 | 20,579 | 12,575 | 66,469 | 57,479 | 412,326 | 42,468 | 6,046 | 49,021 |
| 2005 | 320,636 | 20,629 | 12,840 | 63,307 | 59,208 | 435,362 | 45,153 | 6,062 | 52,893 |
| 2006 | 275,132 | 21,519 | 12,923 | 71,148 | 61,568 | 399,252 | 42,293 | 5,939 | 46,326 |
| 2007 | 288,742 | 22,804 | 13,933 | 81,137 | 63,789 | 424,796 | 45,745 | 5,994 | 48,172 |
| 2008 | 271,841 | 22,988 | 15,061 | 82,335 | 68,331 | 414,579 | 44,989 | 5,976 | 45,489 |
| 2009 | 278,433 | 23,511 | 13,517 | 72,376 | 71,762 | 412,578 | 45,179 | 6,027 | 46,197 |
| 2010 | 332,327 | 23,457 | 14,919 | 74,134 | 72,425 | 470,349 | 51,376 | 6,121 | 54,293 |
| 2011 | 456,207 | 21,348 | 12,987 | 77,682 | 69,942 | 595,469 | 65,128 | 6,111 | 74,654 |
| 2012 | 366,924 | 21,728 | 16,311 | 80,983 | 68,556 | 511,046 | 56,171 | 6,107 | 60,083 |
| 2013 | 504,869 | 24,456 | 15,930 | 79,683 | 69,740 | 645,767 | 71,688 | 6,213 | 81,260 |
| 2014 | 547,379 | 25,309 | 14,995 | 81,698 | 69,946 | 688,710 | 76,345 | 6,275 | 87,232 |
| 2015 | 548,963 | 25,298 | 16,404 | 88,876 | 72,773 | 701,718 | 76,858 | 6,227 | 88,158 |
| 2016 | 478,904 | 25,058 | 18,107 | 89,364 | 74,263 | 635,580 | 70,495 | 6,113 | 78,342 |



Diagram II.20.4, shows real average earnings per job for Cuming County from 1990 to 2016. Over this period the average earning per job for Cuming County was 54,070 dollars, which was higher than the statewide average of 46,130 dollars over the same period.

Diagram II.20.4
Real Average Earnings Per Job
 Cuming County
 BEA Data 1990 - 2016

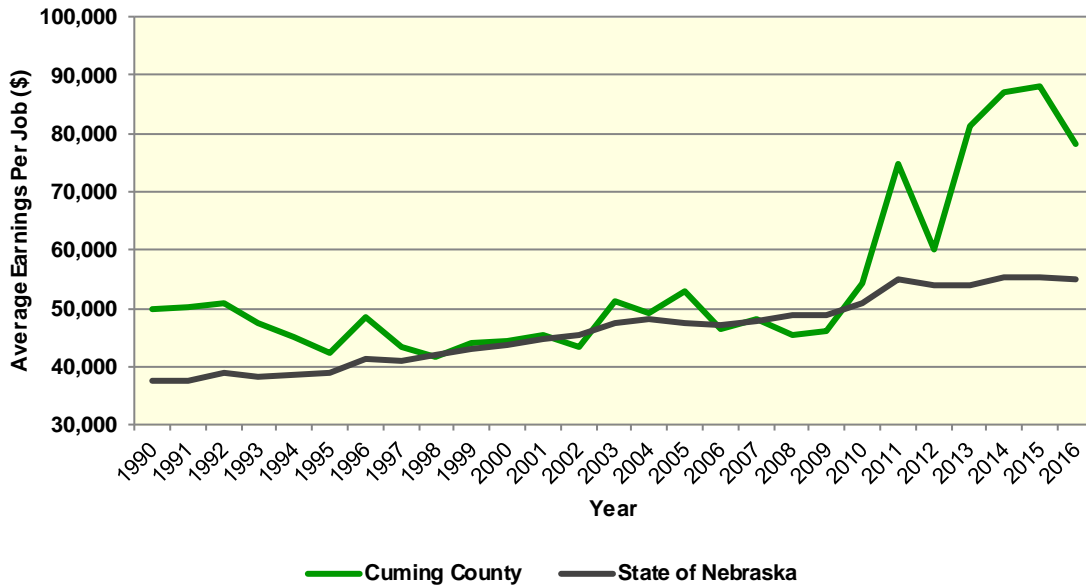
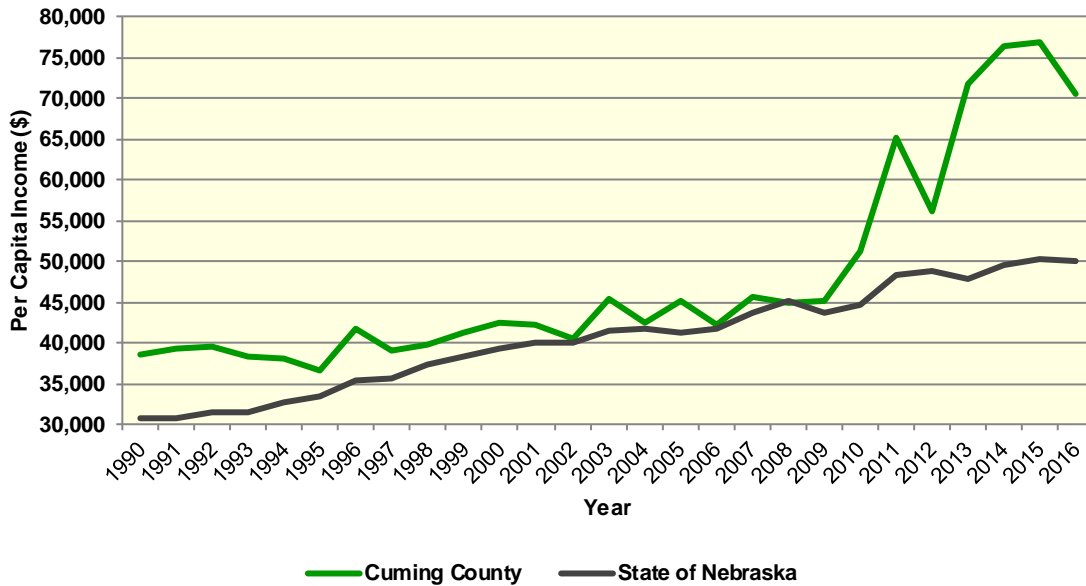


Diagram II.20.5, shows real per capita income in Cuming County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Cuming County was 48,028 dollars, which was higher than the statewide average of 40,548 dollars over the same period.

Diagram II.20.5
Real Per Capita Income
 Cuming 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.20.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment decreased from 3,813 persons in 2015 to 3,723 in 2016, a change of -2 percent.

Table II.20.28
Total Monthly Employment
 Cuming County
 BLS QCEW Data, 2001–2016(p)

| Period | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 |
|---------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Jan | 3,848 | 3,648 | 3,615 | 3,549 | 3,567 | 3,719 | 3,731 | 3,775 | 3,816 | 3,836 | 3,714 |
| Feb | 3,777 | 3,632 | 3,591 | 3,514 | 3,582 | 3,687 | 3,732 | 3,735 | 3,782 | 3,827 | 3,683 |
| Mar | 3,773 | 3,659 | 3,626 | 3,537 | 3,616 | 3,704 | 3,774 | 3,758 | 3,810 | 3,892 | 3,712 |
| Apr | 3,735 | 3,713 | 3,682 | 3,582 | 3,777 | 3,773 | 3,757 | 3,792 | 3,863 | 3,879 | 3,729 |
| May | 3,570 | 3,768 | 3,729 | 3,640 | 3,828 | 3,833 | 3,786 | 3,851 | 3,964 | 3,901 | 3,804 |
| Jun | 3,669 | 3,883 | 3,746 | 3,672 | 3,956 | 3,900 | 3,879 | 3,941 | 4,010 | 3,897 | 3,825 |
| Jul | 3,569 | 3,742 | 3,660 | 3,599 | 3,800 | 3,812 | 3,775 | 3,851 | 3,899 | 3,793 | 3,725 |
| Aug | 3,522 | 3,726 | 3,708 | 3,566 | 3,849 | 3,812 | 3,797 | 3,848 | 3,897 | 3,807 | 3,743 |
| Sep | 3,567 | 3,667 | 3,616 | 3,548 | 3,786 | 3,768 | 3,761 | 3,745 | 3,815 | 3,762 | 3,709 |
| Oct | 3,529 | 3,718 | 3,611 | 3,552 | 3,791 | 3,758 | 3,843 | 3,841 | 3,865 | 3,729 | 3,679 |
| Nov | 3,550 | 3,723 | 3,617 | 3,584 | 3,757 | 3,757 | 3,825 | 3,860 | 3,893 | 3,703 | 3,660 |
| Dec | 3,569 | 3,734 | 3,602 | 3,583 | 3,783 | 3,744 | 3,841 | 3,898 | 3,920 | 3,734 | 3,698 |
| Annual | 3,640 | 3,718 | 3,650 | 3,577 | 3,758 | 3,772 | 3,792 | 3,825 | 3,878 | 3,813 | 3,723 |
| % Change | -6% | 2% | -2% | -2% | 5% | (ND)% | 1% | 1% | 1% | -2% | -2% |

The QCEW also reports average weekly wages, which represents total compensation paid during the calendar quarter, regardless of when services were performed. The BLS QCEW data indicated average weekly wages were \$700 in 2015. In 2016, average weekly wages saw an increase of 3 percent over the prior year, rising to 718 dollars, or by 18 dollars. These data are shown in Table II.20.29.

| Table II.20.29 | | | | | | |
|-----------------------------|----------------------|-----------------------|----------------------|-----------------------|---------------|-----------------|
| Average Weekly Wages | | | | | | |
| Cuming County | | | | | | |
| BLS QCEW Data, 2001–2016(p) | | | | | | |
| Year | First Quarter | Second Quarter | Third Quarter | Fourth Quarter | Annual | % Change |
| 2001 | 403 | 412 | 420 | 464 | 425 | |
| 2002 | 414 | 425 | 428 | 456 | 431 | 1% |
| 2003 | 434 | 429 | 442 | 491 | 449 | 4% |
| 2004 | 435 | 442 | 475 | 508 | 465 | 4% |
| 2005 | 467 | 462 | 479 | 503 | 478 | 3% |
| 2006 | 473 | 478 | 488 | 539 | 494 | 3% |
| 2007 | 494 | 492 | 505 | 554 | 511 | 3% |
| 2008 | 524 | 529 | 543 | 600 | 549 | 7% |
| 2009 | 513 | 544 | 555 | 627 | 560 | 2% |
| 2010 | 526 | 551 | 575 | 630 | 571 | 2% |
| 2011 | 567 | 583 | 604 | 719 | 618 | 8% |
| 2012 | 586 | 607 | 628 | 701 | 631 | 2% |
| 2013 | 611 | 626 | 658 | 707 | 651 | 3% |
| 2014 | 616 | 633 | 665 | 751 | 666 | 2% |
| 2015 | 637 | 684 | 702 | 782 | 700 | 5% |
| 2016(p) | 661 | 672 | 721 | 819 | 718 | 3% |

Total business establishments reported by the QCEW are displayed in Table II.20.30. Between 2015 and 2016, the total number of business establishments in Cuming County increased from 460 to 461 establishments.

| Table II.20.30 | | | | | | |
|--|----------------------|-----------------------|----------------------|-----------------------|---------------|-----------------|
| Number of Business Establishments | | | | | | |
| Cuming County | | | | | | |
| BLS QCEW Data, 2001–2016(p) | | | | | | |
| Year | First Quarter | Second Quarter | Third Quarter | Fourth Quarter | Annual | % Change |
| 2001 | 398 | 399 | 397 | 394 | 397 | |
| 2002 | 401 | 400 | 401 | 402 | 401 | 1% |
| 2003 | 410 | 409 | 409 | 408 | 409 | 2% |
| 2004 | 407 | 408 | 410 | 410 | 409 | (ND)% |
| 2005 | 419 | 424 | 427 | 426 | 424 | 4% |
| 2006 | 424 | 427 | 424 | 419 | 424 | (ND)% |
| 2007 | 421 | 424 | 428 | 427 | 425 | (ND)% |
| 2008 | 432 | 426 | 426 | 423 | 427 | (ND)% |
| 2009 | 423 | 420 | 422 | 428 | 423 | -1% |
| 2010 | 428 | 429 | 423 | 426 | 427 | 1% |
| 2011 | 424 | 425 | 428 | 426 | 426 | (ND)% |
| 2012 | 456 | 457 | 457 | 460 | 458 | 8% |
| 2013 | 463 | 465 | 459 | 461 | 462 | 1% |
| 2014 | 462 | 464 | 456 | 457 | 460 | (ND)% |
| 2015 | 458 | 463 | 460 | 459 | 460 | (ND)% |
| 2016 | 460 | 460 | 461 | 463 | 461 | (ND)% |

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 5.9 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 increased by 2.3 percent over the period. On the other hand, by 2016 there were 549 returns for AGIs of \$100,000 or more. Table II.20.31 presents AGI distribution for the years 1991 through 2016.

| Table II.20.31 Income Tax Returns by Adjusted Gross Income Cuming County 1991–2016 DOR Data | | | | | | | | | | |
|--|--------------------|-------------------|-------------------|-------------------|-------------------|-------------------|--------------------|---------------------|---------------------|---------------------|
| Year | Less than \$10,000 | \$10,001–\$15,000 | \$15,001–\$25,000 | \$25,001–\$35,000 | \$35,001–\$50,000 | \$50,001–\$75,000 | \$75,001–\$100,000 | \$100,001–\$250,000 | More than \$250,000 | Total ⁸¹ |
| 1991 | 1,833 | 501 | 977 | 653 | 485 | 191 | 29 | 45 | 0 | 4,741 |
| 1992 | 1,820 | 484 | 971 | 639 | 473 | 244 | 33 | 52 | 0 | 4,738 |
| 1993 | 1,757 | 425 | 943 | 643 | 529 | 265 | 41 | 58 | 0 | 4,684 |
| 1994 | 1,789 | 460 | 935 | 626 | 583 | 249 | 49 | 55 | 0 | 4,768 |
| 1995 | 1,640 | 442 | 912 | 636 | 596 | 288 | 78 | 51 | 10 | 4,653 |
| 1996 | 1,608 | 409 | 907 | 603 | 662 | 361 | 84 | 71 | 10 | 4,715 |
| 1997 | 1,558 | 374 | 883 | 646 | 659 | 434 | 106 | 111 | 16 | 4,787 |
| 1998 | 1,584 | 386 | 866 | 604 | 641 | 476 | 124 | 98 | 17 | 4,796 |
| 1999 | 1,492 | 374 | 809 | 608 | 655 | 511 | 132 | 118 | 18 | 4,717 |
| 2000 | 1,380 | 325 | 799 | 596 | 660 | 568 | 163 | 120 | 21 | 4,632 |
| 2001 | 1,410 | 281 | 731 | 578 | 655 | 576 | 169 | 93 | 24 | 4,517 |
| 2002 | 1,368 | 301 | 723 | 544 | 638 | 524 | 161 | 94 | 17 | 4,370 |
| 2003 | 1,216 | 321 | 695 | 550 | 644 | 528 | 205 | 134 | 21 | 4,314 |
| 2004 | 1,153 | 302 | 645 | 555 | 599 | 583 | 257 | 133 | 31 | 4,258 |
| 2005 | 1,017 | 280 | 572 | 464 | 554 | 583 | 277 | 156 | 34 | 3,937 |
| 2006 | 957 | 350 | 652 | 524 | 605 | 653 | 268 | 174 | 41 | 4,224 |
| 2007 | 988 | 340 | 601 | 539 | 607 | 655 | 321 | 247 | 40 | 4,338 |
| 2008 | 882 | 314 | 578 | 515 | 625 | 689 | 329 | 288 | 43 | 4,263 |
| 2009 | 831 | 350 | 577 | 494 | 597 | 670 | 329 | 282 | 40 | 4,170 |
| 2010 | 768 | 299 | 578 | 501 | 599 | 667 | 381 | 331 | 48 | 4,172 |
| 2011 | 754 | 303 | 549 | 494 | 575 | 674 | 400 | 385 | 68 | 4,202 |
| 2012 | 744 | 282 | 497 | 486 | 564 | 732 | 414 | 425 | 97 | 4,241 |
| 2013 | 705 | 265 | 497 | 454 | 539 | 733 | 414 | 468 | 88 | 4,163 |
| 2014 | 665 | 280 | 447 | 477 | 564 | 722 | 436 | 501 | 96 | 4,188 |
| 2015 | 720 | 280 | 453 | 431 | 581 | 736 | 450 | 494 | 94 | 4,239 |
| 2016 | 723 | 288 | 443 | 438 | 613 | 678 | 464 | 472 | 77 | 4,196 |

⁸¹ 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 926 in 2010 to 772 in 2016, with the poverty rate reaching 8.7 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.20.32 presents poverty data for the county.

The rate of poverty for Cuming County is shown in Table II.20.33. In 2016, there were an estimated 1,102 persons living in poverty. This represented a 12.4 percent poverty rate, compared to 9 percent poverty in 2000. In 2016, some 21.1 percent of those in poverty were under age 6, and 15.9 percent were 65 or older.

| Table II.20.32 Persons in Poverty Cuming County 2000–2016 SAIPE Estimates | | |
|--|--------------------|--------------|
| Year | Persons in Poverty | Poverty Rate |
| 2000 | 867 | 8.8% |
| 2001 | 935 | 9.5% |
| 2002 | 953 | 9.8% |
| 2003 | 839 | 8.7% |
| 2004 | 790 | 8.3% |
| 2005 | 906 | 9.6% |
| 2006 | 1,084 | 11.5% |
| 2007 | 842 | 9.3% |
| 2008 | 845 | 9.3% |
| 2009 | 846 | 9.5% |
| 2010 | 926 | 10.3% |
| 2011 | 815 | 9% |
| 2012 | 988 | 11.1% |
| 2013 | 864 | 9.8% |
| 2014 | 809 | 9.1% |
| 2015 | 886 | 9.9% |
| 2016 | 772 | 8.7% |

| Table II.20.33 Poverty by Age Cuming County 2000 Census SF3 & 2016 Five-Year ACS Data | | | | |
|--|--------------------|---------------|--------------------|---------------|
| Age | 2000 Census | | 2016 Five-Year ACS | |
| | Persons in Poverty | % of Total | Persons in Poverty | % of Total |
| Under 6 | 109 | 12.2% | 232 | 21.1% |
| 6 to 17 | 175 | 19.6% | 234 | 21.2% |
| 18 to 64 | 467 | 52.2% | 461 | 41.8% |
| 65 or Older | 143 | 16% | 175 | 15.9% |
| Total | 894 | 100.0% | 1,102 | 100.0% |
| Poverty Rate | 9% | . | 12.4% | . |

HOUSING

The Census Bureau estimates that the total number of housing units increased by 0.3 percent in Cuming County between 2010 and 2016, from 4,204 to 4,218. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.20.34.

Housing Production

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

| Table II.20.34 Housing Units State of Nebraska vs. Cuming County 2000 and 2016 Census Data and Intercensal Estimates | | | | |
|---|----------|-----------------------|---------------|-----------------------|
| Subject | Nebraska | % Growth Since Census | Cuming County | % Growth Since Census |
| 2000 Census Base | 722,656 | . | 4,284 | . |
| 2010 Census | 796,793 | 10.3 | 4,204 | -1.9 |
| July 2011 Estimate | 801,068 | 0.5 | 4,202 | 0 |
| July 2012 Estimate | 804,586 | 1 | 4,203 | 0 |
| July 2013 Estimate | 809,062 | 1.5 | 4,205 | 0 |
| July 2014 Estimate | 814,835 | 2.3 | 4,210 | 0.1 |
| July 2015 Estimate | 820,725 | 3 | 4,211 | 0.2 |
| July 2016 Estimate | 827,156 | 3.8 | 4,218 | 0.3 |



valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Cuming County decreased from 20 authorizations in 2015 to 9 in 2016.

The real value of single-family building permits increased from \$260,596 in 2015 to \$288,444 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.20.35.

| Table II.20.35 Building Permits and Valuation Cuming 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 | 21 | 0 | 0 | 8 | 29 | 139,270 | 59,643 |
| 1981 | 8 | 0 | 4 | 8 | 20 | 126,321 | 42,777 |
| 1982 | 5 | 0 | 0 | 0 | 5 | 120,675 | 0 |
| 1983 | 5 | 0 | 4 | 10 | 19 | 119,184 | 41,615 |
| 1984 | 10 | 0 | 0 | 0 | 10 | 111,915 | 0 |
| 1985 | 5 | 0 | 0 | 0 | 5 | 123,832 | 0 |
| 1986 | 0 | 0 | 0 | 8 | 8 | 0 | 45,324 |
| 1987 | 0 | 2 | 0 | 0 | 2 | 0 | 0 |
| 1988 | 4 | 0 | 0 | 0 | 4 | 91,244 | 0 |
| 1989 | 5 | 0 | 0 | 0 | 5 | 110,073 | 0 |
| 1990 | 2 | 0 | 4 | 0 | 6 | 112,650 | 0 |
| 1991 | 4 | 0 | 0 | 0 | 4 | 87,425 | 0 |
| 1992 | 11 | 2 | 6 | 0 | 19 | 101,734 | 0 |
| 1993 | 6 | 0 | 0 | 0 | 6 | 147,566 | 0 |
| 1994 | 9 | 0 | 0 | 0 | 9 | 134,253 | 0 |
| 1995 | 10 | 0 | 0 | 0 | 10 | 148,099 | 0 |
| 1996 | 16 | 6 | 0 | 0 | 22 | 148,331 | 0 |
| 1997 | 11 | 2 | 0 | 5 | 18 | 166,623 | 42,857 |
| 1998 | 16 | 2 | 0 | 18 | 36 | 158,811 | 19,628 |
| 1999 | 13 | 0 | 0 | 0 | 13 | 165,560 | 0 |
| 2000 | 13 | 0 | 8 | 0 | 21 | 172,731 | 0 |
| 2001 | 9 | 0 | 3 | 0 | 12 | 230,842 | 0 |
| 2002 | 8 | 0 | 0 | 0 | 8 | 179,858 | 0 |
| 2003 | 12 | 0 | 0 | 0 | 12 | 188,803 | 0 |
| 2004 | 13 | 0 | 0 | 0 | 13 | 160,148 | 0 |
| 2005 | 14 | 0 | 0 | 0 | 14 | 178,607 | 0 |
| 2006 | 12 | 0 | 0 | 0 | 12 | 177,765 | 0 |
| 2007 | 9 | 0 | 0 | 0 | 9 | 203,903 | 0 |
| 2008 | 9 | 0 | 0 | 0 | 9 | 173,216 | 0 |
| 2009 | 16 | 0 | 0 | 0 | 16 | 191,455 | 0 |
| 2010 | 7 | 0 | 0 | 0 | 7 | 150,781 | 0 |
| 2011 | 12 | 0 | 0 | 0 | 12 | 205,742 | 0 |
| 2012 | 11 | 2 | 0 | 0 | 13 | 196,458 | 0 |
| 2013 | 18 | 0 | 0 | 0 | 18 | 293,929 | 0 |
| 2014 | 14 | 0 | 0 | 0 | 14 | 245,670 | 0 |
| 2015 | 20 | 0 | 0 | 0 | 20 | 260,596 | 0 |
| 2016 | 9 | 2 | 4 | 0 | 15 | 288,444 | 0 |



Diagram II.20.6
Single-Family Permits
 Cuming County
 Census Bureau Data, 1980–2016

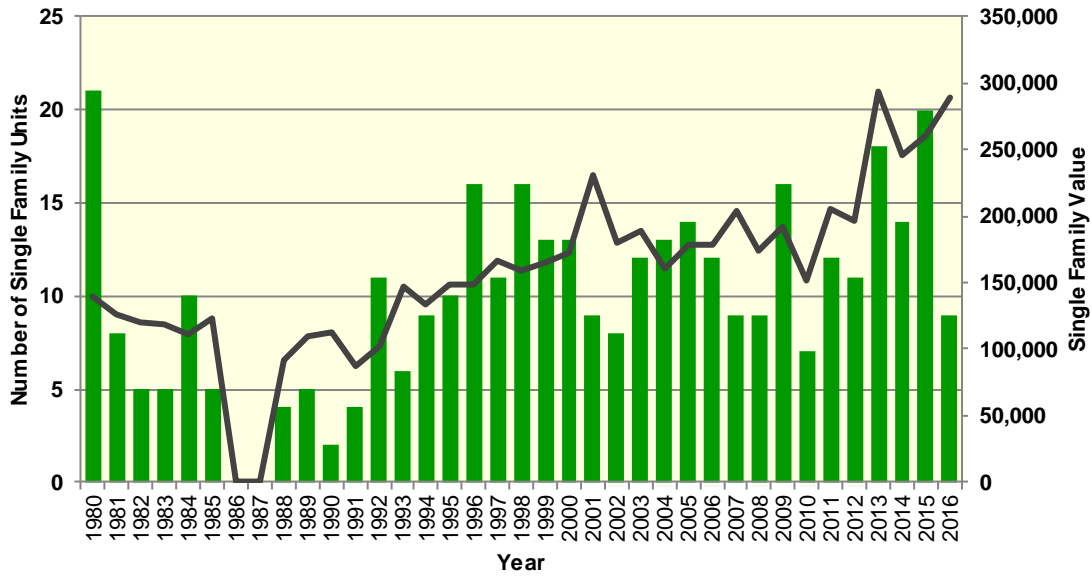
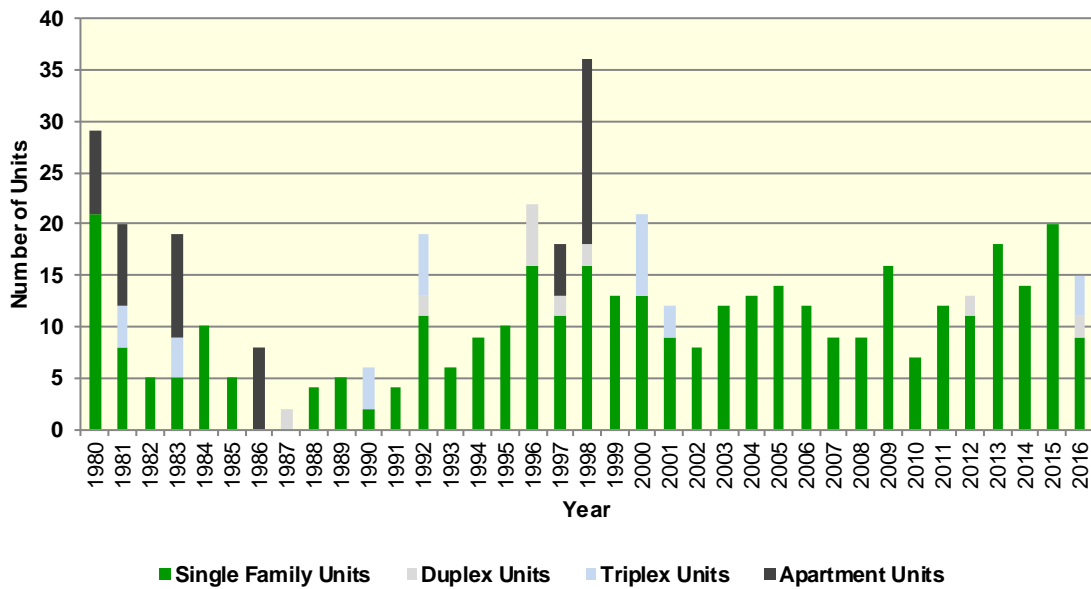


Diagram II.20.7
Total Permits by Unit Type
 Cuming County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.20.36. In 2016, there were 4,210 housing units, down from 4,283 in 2000. Single-family units accounted for 85.3 percent of units in 2016, compared to 85.6 in 2000. Apartment units accounted for 9.4 percent in 2016, compared to 5.5 percent in 2000.

| Table II.20.36 | | | | |
|---|--------------|---------------|--------------------|---------------|
| Housing Units by Type | | | | |
| Cuming 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 | 3,665 | 85.6% | 3,593 | 85.3% |
| Duplex | 97 | 2.3% | 63 | 1.5% |
| Tri- or Four-Plex | 98 | 2.3% | 102 | 2.4% |
| Apartment | 237 | 5.5% | 395 | 9.4% |
| Mobile Home | 186 | 4.3% | 46 | 1.1% |
| Boat, RV, Van, Etc. | 0 | 0% | 11 | 0.3% |
| Total | 4,283 | 100.0% | 4,210 | 100.0% |

Some 89.3 percent of housing was occupied in 2010, compared to 92.1 percent in 2000. Owner-occupied housing changed -5.4 percent between 2000 and 2010, ending with owner-occupied units representing 71 percent of units. Vacant units changed by 32.5 percent, resulting in 448 vacant units in 2010.

| Table II.20.37 | | | | | |
|--------------------------------|--------------|---------------|--------------|---------------|-------------------|
| Housing Units by Tenure | | | | | |
| Cuming County | | | | | |
| 2000 & 2010 Census SF1 Data | | | | | |
| Tenure | 2000 Census | | 2010 Census | | % Change 00-10 |
| | Units | % of Total | Units | % of Total | |
| Occupied Housing Units | 3,945 | 92.1% | 3,756 | 89.3% | -4.8% |
| Owner-Occupied | 2,816 | 71.4% | 2,665 | 71% | -5.4% |
| Renter-Occupied | 1,129 | 28.6% | 1,091 | 29% | -3.4% |
| Vacant Housing Units | 338 | 7.9% | 448 | 10.7% | 32.5% |
| Total Housing Units | 4,283 | 100.0% | 4,204 | 100.0% | -1.8% |

Table II.20.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 4,210 housing units. An estimated 68.6 percent were owner-occupied, and 10.1 percent were vacant.

| Table II.20.38 | | | | |
|---------------------------------------|--------------|---------------|--------------------|---------------|
| Housing Units by Tenure | | | | |
| Cuming County | | | | |
| 2010 Census & 2016 Five-Year ACS Data | | | | |
| Tenure | 2010 Census | | 2016 Five-Year ACS | |
| | Units | % of Total | Units | % of Total |
| Occupied Housing Units | 3,756 | 89.3% | 3,783 | 89.9% |
| Owner-Occupied | 2,665 | 71% | 2,594 | 68.6% |
| Renter-Occupied | 1,091 | 29% | 1,189 | 31.4% |
| Vacant Housing Units | 448 | 10.7% | 427 | 10.1% |
| Total Housing Units | 4,204 | 100.0% | 4,210 | 100.0% |

Households by household size are shown in Table II.20.39. There were a total of 3,756 households in 2010, down from 3,945 in 2000. One person households changed by -0.8 percent between 2000 and 2010, while two person households changed by 6.2 percent. Three and four person households changed by -10.9 and -25.7 respectively, representing 12.2 percent and 9.9 percent of the population in 2010.

| Table II.20.39 Households by Household Size Cuming County 2000 & 2010 Census SF1 Data | | | | | |
|--|--------------|---------------|--------------|---------------|-------------------|
| Size | 2000 Census | | 2010 Census | | % Change 00-10 |
| | Households | % of Total | Households | % of Total | |
| One Person | 1,071 | 27.1% | 1,062 | 28.3% | -0.8% |
| Two Persons | 1,395 | 35.4% | 1,482 | 39.5% | 6.2% |
| Three Persons | 516 | 13.1% | 460 | 12.2% | -10.9% |
| Four Persons | 502 | 12.7% | 373 | 9.9% | -25.7% |
| Five Persons | 306 | 7.8% | 246 | 6.5% | -19.6% |
| Six Persons | 103 | 2.6% | 91 | 2.4% | -11.7% |
| Seven Persons or More | 52 | 1.3% | 42 | 1.1% | -19.2% |
| Total | 3,945 | 100.0% | 3,756 | 100.0% | -4.8% |

Households by income is shown in Table II.20.40. Households earning more than \$100,000 per year represented 16.1 percent of households in 2016, compared to 3.5 percent in 2000. Households earning between \$50,000 and \$74,999 represented 21.6 percent of households in 2016, compared to 16.4 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 10.6 percent of households in 2016, compared to 15.3 percent in 2000.

| Table II.20.40 Households by Income Cuming 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 | 606 | 15.3% | 400 | 10.6% |
| \$15,000 to \$19,999 | 327 | 8.3% | 222 | 5.9% |
| \$20,000 to \$24,999 | 408 | 10.3% | 229 | 6.1% |
| \$25,000 to \$34,999 | 750 | 18.9% | 430 | 11.4% |
| \$35,000 to \$49,999 | 849 | 21.4% | 640 | 16.9% |
| \$50,000 to \$74,999 | 650 | 16.4% | 816 | 21.6% |
| \$75,000 to \$99,999 | 232 | 5.9% | 437 | 11.6% |
| \$100,000 or More | 138 | 3.5% | 609 | 16.1% |
| Total | 3,960 | 100.0% | 3,783 | 100.0% |

Table II.20.41 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 0.8 percent of households. Households built in the 1970's, 1980's, and 1990's account for 12.8 percent, 8.8 percent, and 8.6, respectively. Housing units built prior to 1939 represented 32.8 percent of households in 2016.



| Table II.20.41 | | | | |
|---|--------------|---------------|--------------------|---------------|
| Households by Year Home Built | | | | |
| Cuming 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 | 1,591 | 40.3% | 1,240 | 32.8% |
| 1940 to 1949 | 389 | 9.9% | 252 | 6.7% |
| 1950 to 1959 | 410 | 10.4% | 495 | 13.1% |
| 1960 to 1969 | 391 | 9.9% | 432 | 11.4% |
| 1970 to 1979 | 622 | 15.8% | 483 | 12.8% |
| 1980 to 1989 | 286 | 7.2% | 332 | 8.8% |
| 1990 to 1999 | 256 | 6.5% | 324 | 8.6% |
| 2000 to 2009 | . | . | 196 | 5.2% |
| 2010 or Later | . | . | 29 | 0.8% |
| Total | 3,945 | 100.0% | 3,783 | 100.0% |

The distribution of unit types by race are shown in Table II.20.42. An estimated 87.7 percent of white households occupy single-family homes. Some 8.5 percent of white households occupy apartments. An estimated 71.4 percent of American Indian households occupy single-family homes.

| Table II.20.42 | | | | | | | |
|---|---------------|----------|-----------------|----------|-----------------------------------|---------------|-------------------|
| Distribution of Units in Structure by Race | | | | | | | |
| Cuming County | | | | | | | |
| 2016 Five-Year ACS Data | | | | | | | |
| Unit Type | White | Black | American Indian | Asian | Native Hawaiian/Pacific Islanders | Other | Two or More Races |
| Single-Family | 87.7% | % | 71.4% | % | % | 51.2% | 38.1% |
| Duplex | 1.6% | % | 0% | % | % | 0% | 0% |
| Tri- or Four-Plex | 1.4% | % | 0% | % | % | 0% | 0% |
| Apartment | 8.5% | % | 28.6% | % | % | 35.7% | 61.9% |
| Mobile Home | 0.8% | % | 0% | % | % | 0% | 0% |
| Boat, RV, Van, Etc. | 0% | % | 0% | % | % | 13.1% | 0% |
| Total | 100.0% | % | 100.0% | % | % | 100.0% | 100.0% |

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.20.43. An estimated 25.2 percent of vacant units were for rent in 2010, a 68.7 percent change since 2000. In addition, some 10.5 percent of vacant units were for sale, a change of -34.7 percent between 2000 and 2010. "Other" vacant units represented 41.5 percent of vacant units in 2010. This is a change of 56.3 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.20.43 Disposition of Vacant Housing Units Cuming County 2000 & 2010 Census SF1 Data | | | | | |
|---|-------------|---------------|-------------|---------------|----------------|
| Disposition | 2000 Census | | 2010 Census | | % Change 00-10 |
| | Units | % of Total | Units | % of Total | |
| For Rent | 67 | 19.8% | 113 | 25.2% | 68.7% |
| For Sale | 72 | 21.3% | 47 | 10.5% | -34.7% |
| Rented or Sold, Not Occupied | 45 | 13.3% | 31 | 6.9% | -31.1% |
| For Seasonal, Recreational, or Occasional Use | 35 | 10.4% | 71 | 15.8% | 102.9% |
| For Migrant Workers | 0 | 0% | 0 | 0% | % |
| Other Vacant | 119 | 35.2% | 186 | 41.5% | 56.3% |
| Total | 338 | 100.0% | 448 | 100.0% | 32.5% |

The disposition of vacant units between 2010 and 2016 are shown in Table II.20.44. By 2016, for rent units accounted for 20.1 percent of vacant units, while for sale units accounted for 21.5 percent. "Other" vacant units accounted for 26.9 percent of vacant units, representing a total of 115 "other" vacant units.

| Table II.20.44 Disposition of Vacant Housing Units Cuming County 2010 Census & 2016 Five-Year ACS Data | | | | |
|---|-------------|---------------|--------------------|---------------|
| Disposition | 2010 Census | | 2016 Five-Year ACS | |
| | Units | % of Total | Units | % of Total |
| For Rent | 113 | 25.2% | 86 | 20.1% |
| For Sale | 47 | 10.5% | 92 | 21.5% |
| Rented Not Occupied | 7 | 1.6% | 0 | 0% |
| Sold Not Occupied | 24 | 5.4% | 89 | 20.8% |
| For Seasonal, Recreational, or Occasional Use | 71 | 15.8% | 45 | 10.5% |
| For Migrant Workers | 0 | 0% | 0 | 0% |
| Other Vacant | 186 | 41.5% | 115 | 26.9% |
| Total | 448 | 100.0% | 427 | 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 1,557 property transactions in Cuming County. Of these, 1,489 were for single-family homes during this 19-year period, as shown in Table II.20.45.



| Table II.20.45 | | | | | | |
|--|----------------------|--------------------|---------------|-----------------|----------------|--------------|
| Residential Property Transactions | | | | | | |
| Cuming County | | | | | | |
| Fiscal Years 1999–2017 PAD Data | | | | | | |
| Year | Single-Family | Mobile Home | Duplex | Townhome | Missing | Total |
| 1999 | 107 | 3 | 0 | 2 | 0 | 112 |
| 2000 | 99 | 2 | 0 | 0 | 4 | 105 |
| 2001 | 100 | 2 | 0 | 1 | 0 | 103 |
| 2002 | 101 | 4 | 0 | 3 | 0 | 108 |
| 2003 | 85 | 1 | 0 | 0 | 0 | 86 |
| 2004 | 99 | 2 | 0 | 0 | 0 | 101 |
| 2005 | 90 | 2 | 0 | 0 | 0 | 92 |
| 2006 | 73 | 2 | 0 | 0 | 2 | 77 |
| 2007 | 80 | 0 | 0 | 0 | 0 | 80 |
| 2008 | 67 | 2 | 0 | 0 | 0 | 69 |
| 2009 | 60 | 2 | 0 | 0 | 0 | 62 |
| 2010 | 76 | 4 | 0 | 2 | 0 | 82 |
| 2011 | 54 | 5 | 0 | 2 | 0 | 61 |
| 2012 | 11 | 0 | 0 | 0 | 0 | 11 |
| 2013 | 59 | 3 | 0 | 0 | 0 | 62 |
| 2014 | 73 | 2 | 0 | 0 | 0 | 75 |
| 2015 | 100 | 4 | 0 | 3 | 1 | 108 |
| 2016 | 79 | 4 | 0 | 1 | 0 | 84 |
| 2017 | 76 | 3 | 0 | 0 | 0 | 79 |
| Total | 1,489 | 47 | 0 | 14 | 7 | 1,557 |

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 649 single-family home property transactions for units built before 1930, 1.7 percent of units were of low quality and 44.2 percent were of fair quality. Conversely, of the 24 homes built from 2001 through 2010, 0 percent of units were of low quality and 8.3 percent of fair quality. Table II.20.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

| Table II.20.46 | | | | | | | | | | |
|---|--------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|----------------|--------------|
| Single-Family Homes by Year Built and Quality of Materials and Workmanship | | | | | | | | | | |
| Cuming 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 | 11 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 12 |
| Fair | 287 | 78 | 9 | 13 | 1 | 0 | 2 | 0 | 0 | 390 |
| Average | 328 | 227 | 150 | 162 | 48 | 27 | 7 | 2 | 1 | 952 |
| Good | 20 | 6 | 14 | 16 | 5 | 46 | 13 | 0 | 0 | 120 |
| Very Good | 0 | 0 | 0 | 0 | 0 | 3 | 1 | 0 | 0 | 4 |
| Excellent | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 2 |
| Missing | 3 | 1 | 0 | 0 | 3 | 1 | 0 | 0 | 1 | 9 |
| Total | 649 | 313 | 173 | 191 | 57 | 78 | 24 | 2 | 2 | 1,489 |

In regard to the current condition of residential dwellings, of the same 649 single-family homes built before 1930, 28.2 percent of the homes were worn out or badly worn, and 61.6 percent were in average condition. Table II.20.47 provides details about the condition of single-family residential dwellings by year built.

| Table II.20.47 Single-Family Homes by Year Built and Condition Cuming 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 | 16 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 17 |
| Badly Worn | 167 | 36 | 8 | 5 | 0 | 0 | 0 | 0 | 0 | 216 |
| Average | 400 | 214 | 133 | 127 | 34 | 10 | 0 | 1 | 0 | 919 |
| Good | 58 | 54 | 30 | 53 | 19 | 31 | 19 | 1 | 2 | 267 |
| Very Good | 3 | 5 | 2 | 4 | 4 | 17 | 3 | 0 | 0 | 38 |
| Excellent | 0 | 0 | 0 | 1 | 0 | 20 | 2 | 0 | 0 | 23 |
| Missing | 5 | 3 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 9 |
| Total | 649 | 313 | 173 | 191 | 57 | 78 | 24 | 2 | 2 | 1,489 |

Housing Costs

Between 2010 and 2017, the average price of an existing single-family home changed from \$82,741 to \$111,824, a total increase of 35.1 percent, as shown in Table II.20.48.

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 Cuming County ranged from \$49,973 for homes built before 1930 to \$217,286 for homes built from 2001 to 2010, and \$126,750 for the newest homes built between 2011 and 2017.⁸² Homes built from 2001 through 2010 were also larger, averaging 1,632 square feet per unit. Table II.20.49, provides additional details about single-family homes.

| Table II.20.48 Average Sales Price of Single-Family Homes Cuming County Fiscal Years 1999–2017 PAD Data | |
|--|--------------------------|
| Fiscal Year | Average Sales Price (\$) |
| 1999 | 61,158 |
| 2000 | 55,944 |
| 2001 | 62,395 |
| 2002 | 66,367 |
| 2003 | 66,904 |
| 2004 | 66,317 |
| 2005 | 67,163 |
| 2006 | 67,760 |
| 2007 | 79,721 |
| 2008 | 74,956 |
| 2009 | 74,368 |
| 2010 | 82,741 |
| 2011 | 95,163 |
| 2012 | 125,468 |
| 2013 | 83,444 |
| 2014 | 93,753 |
| 2015 | 117,768 |
| 2016 | 99,491 |
| 2017 | 111,824 |
| Average | 78,469 |

| Table II.20.49 Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot Cuming County Fiscal Years 1999–2017 PAD Data | | | |
|---|--------------------------|------------------------------|--------------------------------------|
| Year Built | Average Sales Price (\$) | Average Floor Area (Sq. Ft.) | Price per Sq. Ft. ⁸³ (\$) |
| Before 1930 | 49,973 | 1,501 | 33.3 |
| 1931-1960 | 67,357 | 1,208 | 55.78 |
| 1961-1970 | 91,125 | 1,295 | 70.35 |
| 1971-1980 | 108,531 | 1,420 | 76.43 |
| 1981-1990 | 122,196 | 1,490 | 82.04 |
| 1991-2000 | 182,712 | 1,645 | 111.05 |
| 2001-2010 | 217,286 | 1,632 | 133.18 |
| 2011-2017 | 126,750 | 1,058 | 119.8 |
| Average | 78,469 | 1,413 | 55.53 |

⁸² 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.

⁸³ 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.20.50. In 2016, an estimated 0.6 percent of households were overcrowded, and an additional 0.6 percent were severely overcrowded.

| Table II.20.50 Overcrowding and Severe Overcrowding Cuming 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 | 2,787 | 98.8% | 28 | 1% | 7 | 0.2% | 2,822 |
| 2016 Five-Year ACS | 2,583 | 99.6% | 6 | 0.2% | 5 | 0.2% | 2,594 |
| Renter | | | | | | | |
| 2000 Census | 1,081 | 96.3% | 27 | 2.4% | 15 | 1.3% | 1,123 |
| 2016 Five-Year ACS | 1,155 | 97.1% | 18 | 1.5% | 16 | 1.3% | 3,783 |
| Total | | | | | | | |
| 2000 Census | 3,868 | 98% | 55 | 1.4% | 22 | 0.6% | 3,945 |
| 2016 Five-Year ACS | 3,738 | 98.8% | 24 | 0.6% | 21 | 0.6% | 3,783 |

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 15 households with incomplete plumbing facilities in 2016, representing 0.4 percent of households in Cuming County. This is compared to 0.5 percent of households lacking complete plumbing facilities in 2000.

| Table II.20.51 Households with Incomplete Plumbing Facilities Cuming County 2000 Census SF3 & 2016 Five-Year ACS Data | | |
|--|--------------|--------------------|
| Households | 2000 Census | 2016 Five-Year ACS |
| With Complete Plumbing Facilities | 3,927 | 3,768 |
| Lacking Complete Plumbing Facilities | 18 | 15 |
| Total Households | 3,945 | 3,783 |
| Percent Lacking | 0.5% | 0.4% |

There were 100 households lacking complete kitchen facilities in 2016, compared to 5 households in 2000. This was a change from 0.1 percent of households in 2000 to 2.6 percent in 2016.

| Table II.20.52 Households with Incomplete Kitchen Facilities Cuming County 2000 Census SF3 & 2016 Five-Year ACS Data | | |
|---|--------------|--------------------|
| Households | 2000 Census | 2016 Five-Year ACS |
| With Complete Kitchen Facilities | 3,940 | 3,683 |
| Lacking Complete Kitchen Facilities | 5 | 100 |
| Total Households | 3,945 | 3,783 |
| Percent Lacking | 0.1% | 2.6% |

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 Cuming County, 10.2 percent of households had a cost burden and 7.2 percent had a severe cost burden. Some 17.1 percent of renters were cost burdened, and 15.6 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 6.9 percent and a severe cost burden rate of 1.7 percent. Owner occupied households with a mortgage had a cost burden rate of 7.1 percent, and severe cost burden at 5.6 percent.

| Table II.20.53 Cost Burden and Severe Cost Burden by Tenure Cuming 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 | 632 | 75% | 149 | 17.7% | 53 | 6.3% | 9 | 1.1% | 843 |
| 2016 Five-Year ACS | 974 | 87.3% | 79 | 7.1% | 63 | 5.6% | 0 | 0% | 1,116 |
| Owner Without a Mortgage | | | | | | | | | |
| 2000 Census | 921 | 92.8% | 29 | 2.9% | 32 | 3.2% | 10 | 1% | 992 |
| 2016 Five-Year ACS | 1,335 | 90.3% | 102 | 6.9% | 25 | 1.7% | 16 | 1.1% | 1,478 |
| Renter | | | | | | | | | |
| 2000 Census | 597 | 67.8% | 107 | 12.2% | 67 | 7.6% | 109 | 12.4% | 880 |
| 2016 Five-Year ACS | 662 | 55.7% | 203 | 17.1% | 186 | 15.6% | 138 | 11.6% | 1,189 |
| Total | | | | | | | | | |
| 2000 Census | 2,150 | 79.2% | 285 | 10.5% | 152 | 5.6% | 128 | 4.7% | 2,715 |
| 2016 Five-Year ACS | 2,971 | 78.5% | 384 | 10.2% | 274 | 7.2% | 154 | 4.1% | 3,783 |



Housing Problems by Income

Table II.20.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Cuming County. As can be seen in 2017 the MFI was \$63,100, which compared to \$68,200 for the State of Nebraska.

| Table II.20.54 Median Family Income Cuming County 2000–2017 HUD MFI | | |
|--|--------|-----------------------|
| Year | MFI | State of Nebraska MFI |
| 2000 | 41,600 | 50,400 |
| 2001 | 43,600 | 53,400 |
| 2002 | 43,700 | 55,100 |
| 2003 | 45,200 | 55,400 |
| 2004 | 46,600 | 56,300 |
| 2005 | 46,600 | 57,400 |
| 2006 | 47,500 | 59,400 |
| 2007 | 46,500 | 58,200 |
| 2008 | 47,800 | 59,800 |
| 2009 | 49,500 | 62,000 |
| 2010 | 50,000 | 62,600 |
| 2011 | 58,000 | 63,500 |
| 2012 | 58,800 | 64,400 |
| 2013 | 59,100 | 64,600 |
| 2014 | 62,000 | 66,000 |
| 2015 | 63,500 | 66,800 |
| 2016 | 60,200 | 66,500 |
| 2017 | 63,100 | 68,200 |

Table II.20.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 225 owner-occupied and 110 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 170 owner-occupied 130 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 3,075 households without a housing problem.

Table II.20.55
Housing Problems by Income and Tenure

Cuming 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 | 0 | 4 | 0 | 0 | 4 | 8 |
| Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing) | 0 | 0 | 0 | 0 | 0 | 0 |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 0 | 0 | 10 | 10 | 4 | 24 |
| Housing cost burden greater than 50% of income (and none of the above problems) | 105 | 50 | 15 | 0 | 0 | 170 |
| Housing cost burden greater than 30% but less than 50% of income (and none of the above problems) | 50 | 25 | 40 | 55 | 55 | 225 |
| Zero/negative income (and none of the above problems) | 15 | 0 | 0 | 0 | 0 | 15 |
| has none of the 4 housing problems | 70 | 175 | 310 | 265 | 1,390 | 2,210 |
| Total | 240 | 254 | 375 | 330 | 1,453 | 2,652 |
| Renter-Occupied | | | | | | |
| Lacking complete plumbing or kitchen facilities | 10 | 35 | 4 | 0 | 4 | 53 |
| Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing) | 10 | 0 | 0 | 0 | 0 | 10 |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 0 | 4 | 4 | 0 | 0 | 8 |
| Housing cost burden greater than 50% of income (and none of the above problems) | 85 | 45 | 0 | 0 | 0 | 130 |
| Housing cost burden greater than 30% but less than 50% of income (and none of the above problems) | 20 | 70 | 20 | 0 | 0 | 110 |
| Zero/negative income (and none of the above problems) | 20 | 0 | 0 | 0 | 0 | 20 |
| has none of the 4 housing problems | 55 | 85 | 270 | 160 | 295 | 865 |
| Total | 200 | 239 | 298 | 160 | 299 | 1,196 |
| Total | | | | | | |
| Lacking complete plumbing or kitchen facilities | 10 | 39 | 4 | 0 | 8 | 61 |
| Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing) | 10 | 0 | 0 | 0 | 0 | 10 |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 0 | 4 | 14 | 10 | 4 | 32 |
| Housing cost burden greater than 50% of income (and none of the above problems) | 190 | 95 | 15 | 0 | 0 | 300 |
| Housing cost burden greater than 30% but less than 50% of income (and none of the above problems) | 70 | 95 | 60 | 55 | 55 | 335 |
| Zero/negative income (and none of the above problems) | 35 | 0 | 0 | 0 | 0 | 35 |
| has none of the 4 housing problems | 125 | 260 | 580 | 425 | 1,685 | 3,075 |
| Total | 440 | 493 | 673 | 490 | 1,752 | 3,848 |

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.20.56, of the 88 loans in 2016, 39 loans were for Home Purchases, 9 were for Home Improvement and 40 were for refinancing.



| Table II.20.56 | | | | |
|---|----------------------|-------------------------|--------------------|--------------|
| Owner-Occupied Single-Family Home Loans by Loan Type | | | | |
| Cuming County | | | | |
| 2008 – 2016 HMDA Data | | | | |
| Year | Home Purchase | Home Improvement | Refinancing | Total |
| 2008 | 39 | 17 | 52 | 108 |
| 2009 | 31 | 14 | 109 | 154 |
| 2010 | 30 | 8 | 72 | 110 |
| 2011 | 25 | 5 | 80 | 110 |
| 2012 | 22 | 16 | 99 | 137 |
| 2013 | 18 | 6 | 77 | 101 |
| 2014 | 47 | 13 | 30 | 90 |
| 2015 | 54 | 14 | 33 | 101 |
| 2016 | 39 | 9 | 40 | 88 |

Table II.20.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$81,410 and \$102,455 in 2012 and \$129,282 in 2016. Overall, average loans were \$88,315 in 2008 and \$140,511 in 2016.

| Table II.20.57 | | | | |
|---|----------------------|-------------------------|--------------------|--------------|
| Owner-Occupied Single-Family Home Loans by Average Loan Amount | | | | |
| Cuming County | | | | |
| 2008 – 2016 HMDA Data | | | | |
| Year | Home Purchase | Home Improvement | Refinancing | Total |
| 2008 | \$81,410 | \$31,588 | \$112,038 | \$88,315 |
| 2009 | \$99,839 | \$44,786 | \$167,367 | \$142,630 |
| 2010 | \$106,233 | \$60,625 | \$128,208 | \$117,300 |
| 2011 | \$109,840 | \$88,600 | \$124,763 | \$119,727 |
| 2012 | \$102,455 | \$30,125 | \$105,939 | \$96,526 |
| 2013 | \$102,056 | \$38,167 | \$157,130 | \$140,248 |
| 2014 | \$127,404 | \$81,923 | \$128,233 | \$121,111 |
| 2015 | \$127,389 | \$66,643 | \$177,545 | \$135,356 |
| 2016 | \$129,282 | \$95,667 | \$161,550 | \$140,511 |

Table II.20.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$3,175,000 and \$2,254,000 in 2012 and \$5,042,000 in 2016. Overall, average loans were \$9,538,000 in 2008 and \$12,365,000 in 2016.

| Table II.20.58 | | | | |
|---|----------------------|-------------------------|--------------------|--------------|
| Total Volume of Owner-Occupied Single-Family Loans | | | | |
| Cuming County | | | | |
| 2008 – 2016 HMDA Data | | | | |
| Year | Home Purchase | Home Improvement | Refinancing | Total |
| 2008 | 3,175,000 | 537,000 | 5,826,000 | 9,538,000 |
| 2009 | 3,095,000 | 627,000 | 18,243,000 | 21,965,000 |
| 2010 | 3,187,000 | 485,000 | 9,231,000 | 12,903,000 |
| 2011 | 2,746,000 | 443,000 | 9,981,000 | 13,170,000 |
| 2012 | 2,254,000 | 482,000 | 10,488,000 | 13,224,000 |
| 2013 | 1,837,000 | 229,000 | 12,099,000 | 14,165,000 |
| 2014 | 5,988,000 | 1,065,000 | 3,847,000 | 10,900,000 |
| 2015 | 6,879,000 | 933,000 | 5,859,000 | 13,671,000 |
| 2016 | 5,042,000 | 861,000 | 6,462,000 | 12,365,000 |

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.20.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Cuming County. The number of completed surveys increased from 11 in 2016 to 12 in 2017. Between 2016 and 2017 the vacancy rate for all units increased by 5 percentage points and was at 6.8 percent in 2017.

Table II.20.60 shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 9 single-family units in Cuming County, with 0 of them available. This

translates into a vacancy rate of 0 percent in Cuming County, which compares to a single-family vacancy rate of 3.9 percent for the State of Nebraska. There were 75 apartment units reported in the survey, with 4 of them available, which resulted in a vacancy rate of 5.3 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 6.8 percent.

| Table II.20.59 | | | | |
|---------------------------------------|--------------------------|--------------------|---------------------|------------------------|
| Survey of Rental Properties | | | | |
| Cuming County | | | | |
| 2002–2017 Survey of Rental Properties | | | | |
| Year | Completed Surveys | Total Units | Vacancy Rate | Absorption Rate |
| 2002 | 5 | 90 | 2.2 | 109 |
| 2003 | 5 | 98 | 4.1 | 12.2 |
| 2004 | 7 | 130 | 9.2 | 84.8 |
| 2005 | 9 | 140 | 7.9 | 66.5 |
| 2006 | 13 | 184 | 14.7 | 80 |
| 2007 | 14 | 134 | 3 | 58.2 |
| 2008 | 20 | 230 | 5.7 | 45.4 |
| 2009 | 22 | 257 | 7.8 | 53.7 |
| 2010 | 18 | 165 | 7.3 | 39.1 |
| 2011 | 27 | 294 | 1.7 | 32.1 |
| 2012 | 26 | 281 | 5.7 | 36.1 |
| 2013 | 17 | 203 | 4.9 | 70 |
| 2014 | 14 | 131 | 9.2 | 55 |
| 2015 | 11 | 111 | 7.2 | 56.3 |
| 2016 | 11 | 114 | 1.8 | 60 |
| 2017 | 12 | 133 | 6.8 | 17 |

| Table II.20.60 Rental Vacancy Survey by Type Cuming County 2017 Survey of Rental Properties | | | | |
|--|-------------|--------------|--------------|-----------------------------|
| Place | Total Units | Vacant Units | Vacancy Rate | 5-Year Vacancy Rate Average |
| Single-Family | 9 | 0 | 0% | 2.9% |
| Apartments | 75 | 4 | 5.3% | 5.6% |
| Mobile Homes | 0 | 0 | % | 0% |
| "Other" Units | 4 | 0 | 0% | . |
| Don't Know | 45 | 5 | 11.1% | 5.6% |
| Total | 133 | 9 | 6.8% | 6.8% |

Table II.20.61, reports units by number of bedrooms. Two bedroom units were the most common type of reported single-family unit, with 1 unit. The most common apartment units were one bedroom units, with 33 units.

| Table II.20.61 Rental Units by Number of Bedrooms Cuming County 2017 Survey of Rental Properties | | | | | | |
|---|---------------------|-----------------|--------------|---------------|------------|------------|
| Number of Bedrooms | Single-Family Units | Apartment Units | Mobile Homes | "Other" Units | Don't Know | Total |
| Efficiency | 0 | 18 | 0 | 0 | . | 18 |
| One | 0 | 33 | 0 | 0 | . | 33 |
| Two | 1 | 22 | 0 | 0 | . | 23 |
| Three | 0 | 0 | 0 | 0 | . | 0 |
| Four | 0 | 0 | 0 | 0 | . | 0 |
| Don't Know | 8 | 2 | 0 | 4 | 45 | 59 |
| Total | 9 | 75 | 0 | 4 | 45 | 133 |

Table II.20.62 displays the vacancy rate of single-family units by the number of bedrooms. Two bedroom units were the most common type of reported single-family unit, which had a vacancy rate of 0 percent.

| Table II.20.62 Single-Family Units by Number of Bedrooms Cuming County 2017 Survey of Rental Properties | | | |
|--|----------|-----------------|---------------|
| Number of Bedrooms | Units | Available Units | Vacancy Rates |
| Efficiency | 0 | 0 | % |
| One | 0 | 0 | % |
| Two | 1 | 0 | 0% |
| Three | 0 | 0 | % |
| Four | 0 | 0 | % |
| Don't know | 8 | 0 | 0% |
| Total | 9 | 0 | 0% |

Table II.20.63 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 3 percent.



| Table II.20.63 Apartment Units by Number of Bedrooms Cuming County 2017 Survey of Rental Properties | | | |
|--|-----------|-----------------|---------------|
| Number of Bedrooms | Units | Available Units | Vacancy Rates |
| Efficiency | 18 | 1 | 5.6% |
| One | 33 | 1 | 3% |
| Two | 22 | 2 | 9.1% |
| Three | 0 | 0 | % |
| Four | 0 | 0 | % |
| Don't know | 2 | 0 | 0% |
| Total | 75 | 4 | 5.3% |

Average market-rate rents by unit type are shown in Table II.20.64. 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.20.64 Average Market Rate Rents by Number of Bedrooms Cuming County 2017 Survey of Rental Properties | | | | | |
|--|---------------------|-----------------|--------------|---------------|----------------|
| Number of Bedrooms | Single-Family Units | Apartment Units | Mobile Homes | "Other" Units | Total |
| Efficiency | \$ | \$335 | \$ | \$ | \$335 |
| One | \$ | \$348.8 | \$ | \$ | \$348.8 |
| Two | \$425 | \$416.2 | \$ | \$ | \$417.4 |
| Three | \$ | \$ | \$ | \$ | \$ |
| Four | \$ | \$ | \$ | \$ | \$ |
| Don't know | \$475 | \$435 | \$ | \$ | |
| Total | \$450 | \$389.5 | \$ | \$ | \$395.1 |

Table II.20.65 shows vacancy rates for single-family units by average rental rates for Cuming County. The most common rent for single-family units was less than \$500 dollars and units in this price range had a vacancy rate of 0 percent.

| Table II.20.65 Single-Family Market Rate Rents by Vacancy Status Cuming County 2017 Survey of Rental Properties | | | |
|--|---------------------|-------------------------------|--------------|
| Average Rents | Single-Family Units | Available Single-Family Units | Vacancy Rate |
| Less Than \$500 | 1 | 0 | 0% |
| \$500 to \$750 | 0 | 0 | % |
| \$750 to \$1,000 | 0 | 0 | % |
| \$1,000 to \$1,250 | 0 | 0 | % |
| \$1,250 to \$1,500 | 0 | 0 | % |
| Above \$1,500 | 0 | 0 | % |
| Missing | 8 | 0 | 0% |
| Total | 9 | 0 | 0% |



The average rent and availability of apartment units is displayed in Table II.20.66. The most common rent for apartments was less than \$500 dollars and the units in this price range had a vacancy rate of 5.5 percent.

| Table II.20.66 Apartment Market Rate Rents by Vacancy Status Cuming County 2017 Survey of Rental Properties | | | |
|--|-----------------|---------------------------|--------------|
| Average Rents | Apartment Units | Available Apartment Units | Vacancy Rate |
| Less Than \$500 | 73 | 4 | 5.5% |
| \$500 to \$750 | 0 | 0 | % |
| \$750 to \$1,000 | 0 | 0 | % |
| \$1,000 to \$1,250 | 0 | 0 | % |
| \$1,250 to \$1,500 | 0 | 0 | % |
| Above \$1,500 | 0 | 0 | % |
| Missing | 2 | 0 | 0% |
| Total | 75 | 4 | 5.3% |

Respondents were asked if utilities are included in the rent and, as shown in Table II.20.67, 5 respondents, or 62.5 percent, included some sort of utility in the rent.

| Table II.20.67 Are there any utilities included with the rent? Cuming County 2017 Survey of Rental Properties | |
|--|--------------|
| Period | Respondent |
| Yes | 5 |
| No | 3 |
| % Offering Utilities | 62.5% |

The type of utility included in the rent is shown in Table II.20.68. There were 2 respondents who included electricity, 2 respondents who included natural gas, 5 respondents who included water and sewer and 4 respondents included trash collection in the rent.

| Table II.20.68 Which utilities are included with the rent? Cuming County 2017 Survey of Rental Properties | |
|--|------------|
| Type of Utility Provided | Respondent |
| Electricity | 2 |
| Natural Gas | 2 |
| Water/Sewer | 5 |
| Trash Collection | 4 |

Table II.20.69 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 12 persons on the wait list.

| Table II.20.69 Do you keep a waiting list? Cuming County 2017 Survey of Rental Properties | |
|--|------------|
| Period | Respondent |
| Yes | 4 |
| No | 4 |
| Waitlist Size | 12 |

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.20.70 most respondents indicated there was low need for the renovation of existing family units and low need for the renovation of existing apartment units.

| Table II.20.70 How would you rate the need for renovation of existing units in the city? Cuming County 2017 Survey of Rental Properties | | | | |
|--|---------------|------------|--------------|-------------|
| Need | Single-Family | Apartments | Mobile Homes | Other Units |
| No Need | 1 | 1 | 1 | 1 |
| Low Need | 3 | 3 | 3 | 3 |
| Moderate Need | 1 | 1 | 1 | 1 |
| 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.20.71 most respondents indicated there was no need for the construction of new family units and no need for the construction of new apartment units.

| Table II.20.71 How would you rate the need for construction of new units in the city? Cuming County 2017 Survey of Rental Properties | | | | |
|---|---------------|------------|--------------|-------------|
| Need | Single-Family | Apartments | Mobile Homes | Other Units |
| No Need | 3 | 3 | 3 | 3 |
| Low Need | 0 | 0 | | |
| Moderate Need | 2 | 2 | 2 | 2 |
| High Need | 0 | 0 | | |
| Extreme Need | 3 | 3 | 3 | 3 |



