

**VOLUME II:
CUMING COUNTY**

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Cuming County

DEMOGRAPHICS

Population Estimates

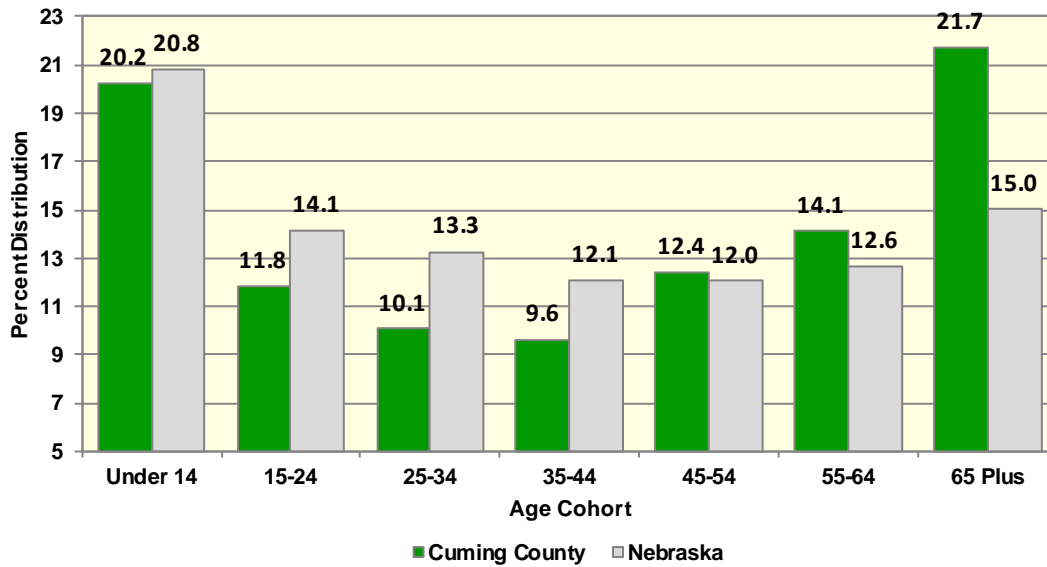
The Census Bureau’s current census estimates indicate that Cuming County’s population decreased from 9,139 in 2010 to 9,016 in 2016, or by -1.3 percent. This compares to a statewide population change of 4.4 percent over the period. The number of people from 25 to 34 years of age increased by 0.4 percent, 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.

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.20.3	
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

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, with the white population representing 93.2 percent 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%
Non-Institutionalized					
College Dormitories	0	0%	0	%	%
Military Quarters	0	0%	0	%	%
Other Non-Institutionalized	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	Country	Number of Persons	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	Country	Number of Persons	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

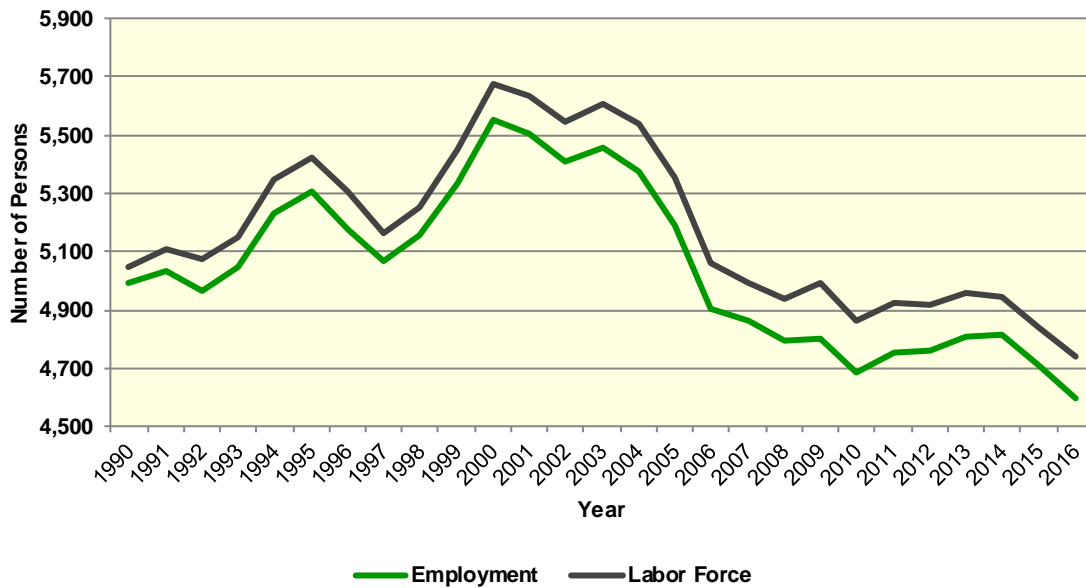
Labor Force

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	Employment	Labor Force	Unemployment Rate	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.

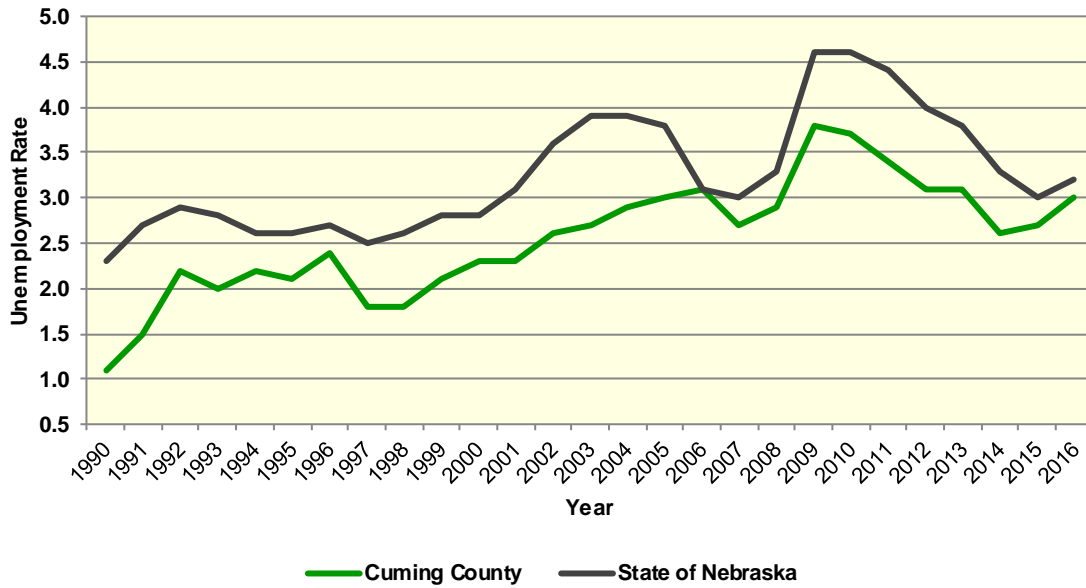
Diagram II.20.2
Employment and Labor Force
 Cuming County
 1990 – 2016 BLS Data



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.



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

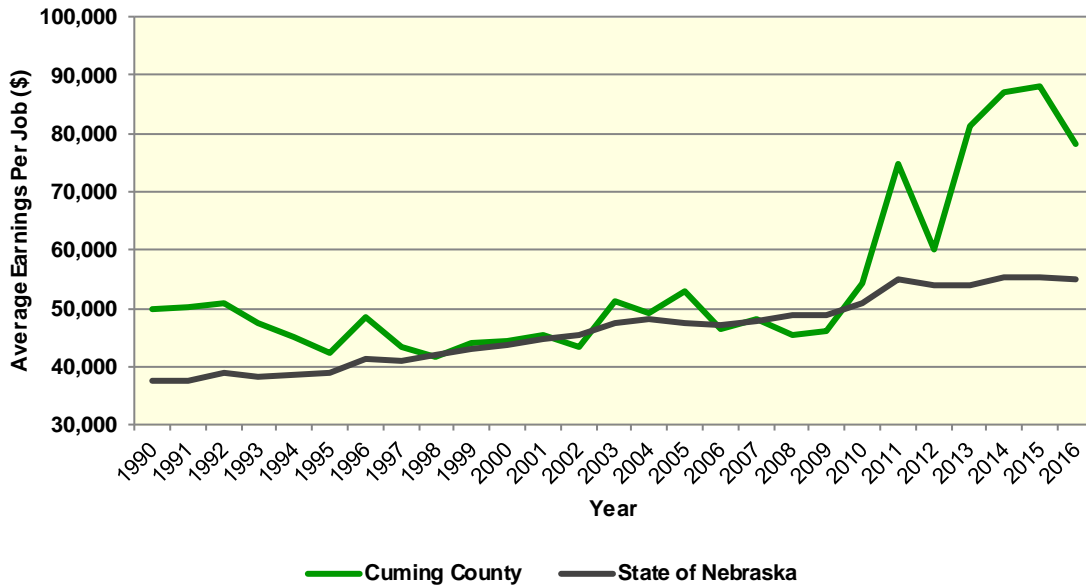
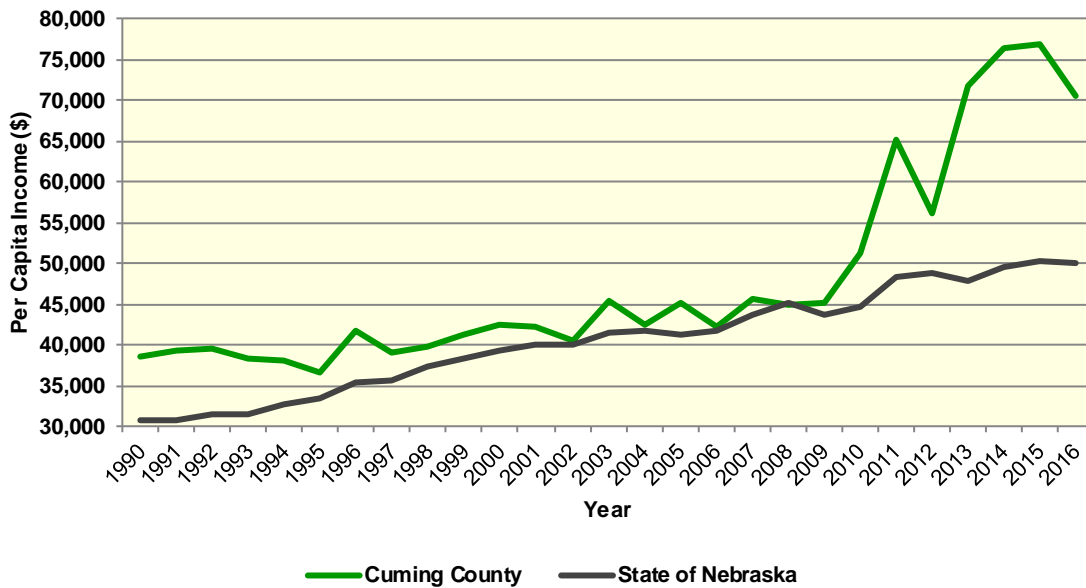


Diagram II.20.5, shows real per capita income in Cuming County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over 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.

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%

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.

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.

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

Housing Production

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



valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in 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

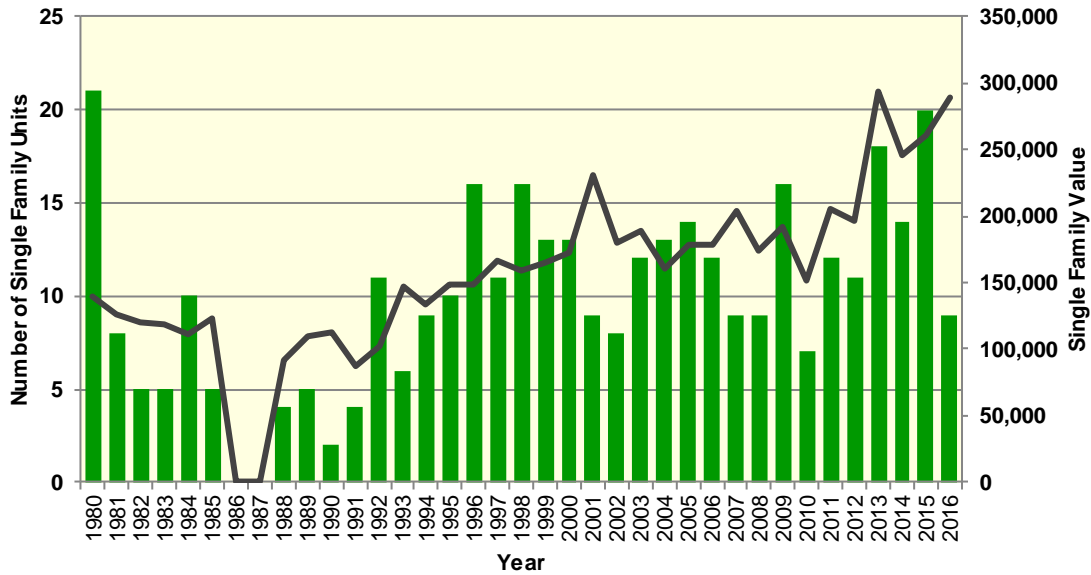
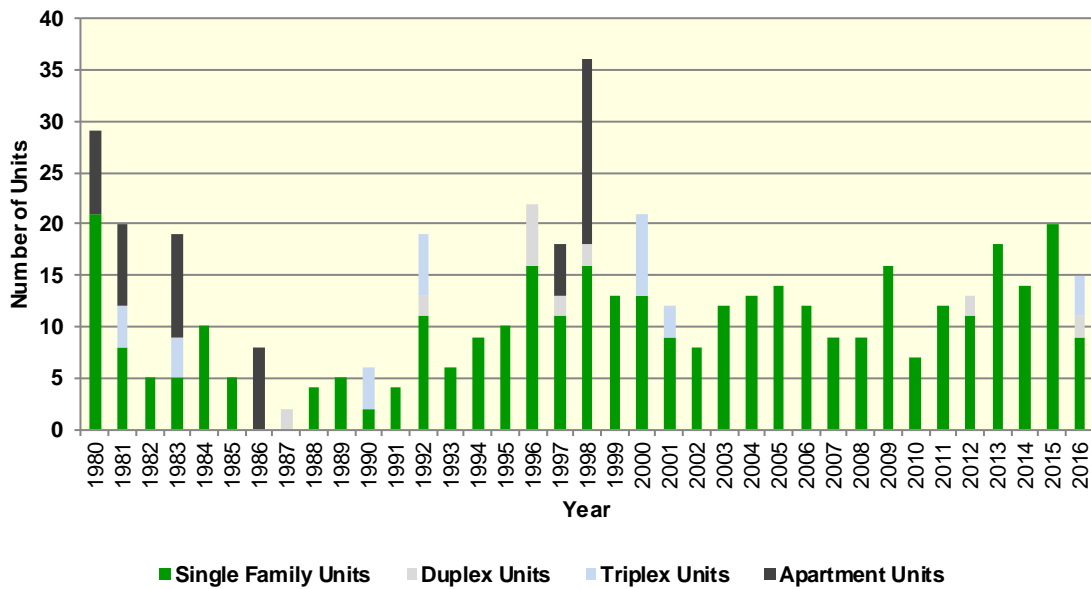


Diagram II.20.7
Total Permits by Unit Type
 Cuming County
 Census Bureau Data, 1980–2016



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 1931	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 1931	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 1931	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%		30%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	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.20.59 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 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.20.60 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 \$749	0	0	%
\$750 to \$999	0	0	%
\$1,000 to \$1,249	0	0	%
\$1,250 to \$1,499	0	0	%
Above \$1,500	0	0	%
Missing	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 \$749	0	0	%
\$750 to \$999	0	0	%
\$1,000 to \$1,249	0	0	%
\$1,250 to \$1,499	0	0	%
Above \$1,500	0	0	%
Missing	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 renovation of existing units. As shown in Table II.20.70 most respondents indicated there was low need for the renovation of existing single-family units and low need for the renovation of existing apartment units.

Table II.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 construction of new units. As shown in Table II.20.71 most respondents indicated there was no need for the construction of new single-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

