

**VOLUME II:
CUSTER COUNTY**

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Custer County

DEMOGRAPHICS

Population Estimates

The Census Bureau's current census estimates indicate that Custer County's population decreased from 10,939 in 2010 to 10,807 in 2016, or by -1.2 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 6.5 percent, and the number of people from 55 to 64 years of age increased by 3 percent. The white population decreased by 2.1 percent, while the black population increased by 74.2 percent. The Hispanic population increased from 216 to 331 people between 2010 and 2016 or by 53.2 percent. These data are presented in Table II.21.1.

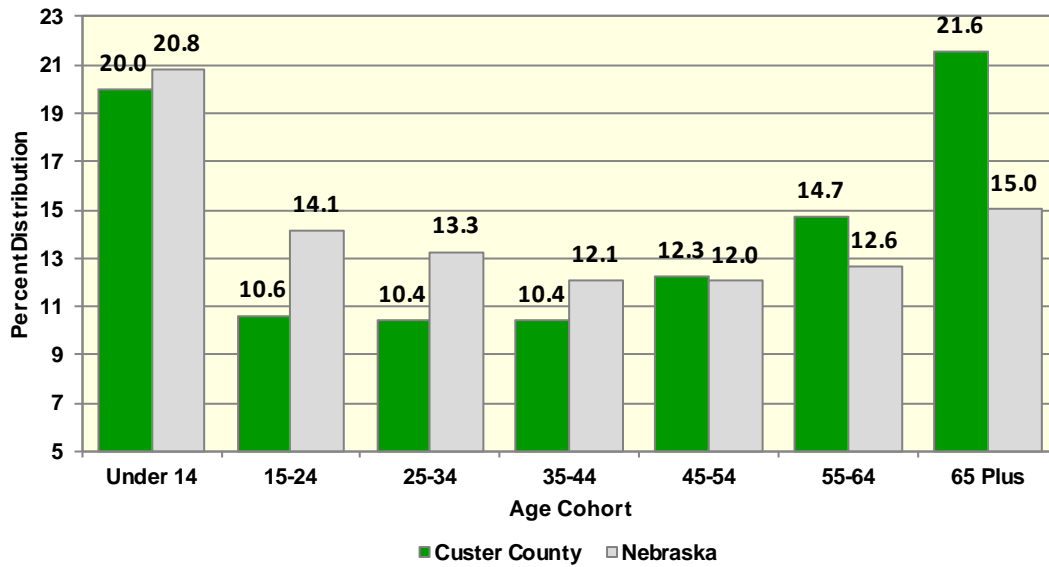
Table II.21.1						
Profile of Population Characteristics						
Custer County vs. State of Nebraska						
2010 Census and 2016 Current Census Estimates						
Subject	Custer County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	10,939	10,807	-1.2%	1,826,341	1,907,116	4.4%
Age						
0 to 14 years	2,107	2,159	2.5%	383,542	396,601	3.4%
15 to 24 years	1,101	1,147	4.2%	258,206	269,442	4.4%
25 to 34 years	1,057	1,126	6.5%	245,176	252,946	3.2%
35 to 44 years	1,151	1,128	-2%	220,838	230,528	4.4%
45 to 54 years	1,694	1,324	-21.8%	258,726	229,683	-11.2%
55 to 64 years	1,546	1,592	3%	213,176	241,172	13.1%
65 and Over	2,283	2,331	2.1%	246,677	286,744	16.2%
Race						
White	10,763	10,541	-2.1%	1,649,264	1,694,976	2.8%
Black	31	54	74.2%	85,971	94,620	10.1%
American Indian and Alaskan Native	40	58	45%	23,418	27,318	16.7%
Asian	15	29	93.3%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	1	0	-100%	2,061	2,425	17.7%
Two or more races	89	125	40.4%	32,305	40,495	25.4%
Ethnicity (of any race)						
Hispanic or Latino	216	331	53.2%	167,405	203,320	21.5%

Table II.21.2, presents the population of Custer County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 5,427 males, who accounted for 49.6 percent of the population, and the remaining 50.4 percent, or 5,512 persons, were female. In 2016, the number of males was 5,357 persons, and accounted for 49.6 percent of the population, with the remaining 50.4 percent, or 5,450 persons being female.



Table II.21.2 Population by Age and Gender Custer County 2010 Census and Current Census Estimates							
Age	2010 Census			2016 Current Census Estimates			% Change 10-16
	Male	Female	Total	Male	Female	Total	
0 to 14 years	1,073	1,034	2,107	1,074	1,085	2,159	2.5%
15 to 24 years	599	502	1,101	596	551	1,147	4.2%
25 to 34 years	538	519	1,057	591	535	1,126	6.5%
35 to 44 years	582	569	1,151	578	550	1,128	-2%
45 to 54 years	861	833	1,694	638	686	1,324	-21.8%
55 to 64 years	768	778	1,546	819	773	1,592	3%
65 and Over	1,006	1,277	2,283	1,061	1,270	2,331	-1.2%
Total	5,427	5,512	10,939	5,357	5,450	10,807	-1.2%
% of Total	49.6%	50.4%	.	49.6%	50.4%	.	

**Diagram II.21.1
Age Distribution**
Custer 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.21.3, from April 2000 to July 2009, Custer County natural decrease was estimated to be 243 people. Custer County has been experiencing net out-migration, with 766 persons leaving the county in the last nine years.⁸⁴ The 2016 population estimates showed a natural decrease of 50 persons. Between 2010 and 2016, Custer County’s population decreased to 10,807 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 Custer County decreased from 55 persons in 2015 to 50 persons in 2016, with an additional net movement of 7 in the first six months of 2017. The driver’s license total exchanges for the last 16 years are presented in Table II.21.4.

Table II.21.3	
Population Change	
Custer County	
1980–2010 Census and Intercensal Data	
1980 Population	13,877
Natural Increase 80–90	93
Net Migration 80–90	-1,700
1990 Population	12,270
Natural Increase 90–00	-204
Net Migration 90–00	-273
2000 Population	11,793
Natural Increase 00–09	-243
Net Migration 00–09	-766
2009 Population Estimate	10,784
2010 Population	10,939
Natural Increase 10–16	-50
Net Migration 10–16	-82
2016 Population Estimate	10,807

Table II.21.4			
Driver's Licenses Exchanged and Surrendered			
Custer County			
2001–First half of 2017 DOT Data			
Year	In-Migrants	Out-Migrants	Net Change
Calendar 2001	116	96	20
Calendar 2002	110	89	21
Calendar 2003	102	91	11
Calendar 2004	125	104	21
Calendar 2005	116	86	30
Calendar 2006	143	109	34
Calendar 2007	112	109	3
Calendar 2008	117	94	23
Calendar 2009	127	69	58
Calendar 2010	167	121	46
Calendar 2011	101	80	21
Calendar 2012	129	96	33
Calendar 2013	142	79	63
Calendar 2014	134	103	31
Calendar 2015	148	93	55
Calendar 2016	145	95	50
First Half of 2017	60	53	7

⁸⁴ 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 Custer County decreased by 1.8 percent from 1,965 in 2016 to 1,930 in 2017, as shown in Table II.21.5. The number of school-age children 5 to 11 years of age decreased from 970 in 2016 to 967 in 2017.

Census Demographic Data

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

To study these important concepts the Census Bureau distributes the American Community Survey every year to a sample of the population and quantifies the results as one-, three- and five-year averages. The one-year sample only includes responses from the year the survey was implemented, while the five-year sample includes responses over a five-year period. Since the five-year estimates include more responses, the estimates can be tabulated down to the Census tract level, and considered more robust than the one or three year sample estimates.

Population Characteristics

Table II.21.6, shows population by age for the 2000 and 2010 Census. The population changed by -7.2 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -8.1 percent to a total of 2,283 persons in 2010. Those aged 25 to 34 changed by -2.6 percent, and those aged under 5 changed by 1.5 percent.

Year	Age Group			Total
	5–11	11–13	14–18	
1992	1,334	401	930	2,665
1993	1,348	422	979	2,749
1994	1,335	417	910	2,662
1995	1,340	409	1,043	2,792
1996	1,358	398	930	2,686
1997	1,290	404	933	2,627
1998	1,279	417	933	2,629
1999	1,292	414	923	2,629
2000	1,263	388	917	2,568
2001	1,216	396	876	2,488
2002	1,154	388	894	2,436
2003	1,025	373	852	2,250
2004	955	352	843	2,150
2005	982	338	880	2,200
2006	888	302	901	2,091
2007	927	313	871	2,111
2008	935	302	849	2,086
2009	974	296	820	2,090
2010	978	280	765	2,023
2011	913	244	691	1,848
2012	995	268	725	1,988
2013	968	251	676	1,895
2014	1,007	270	661	1,938
2015	1,006	306	654	1,966
2016	970	309	686	1,965
2017	967	292	671	1,930

Table II.21.6					
Population by Age					
Custer County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	672	5.7%	682	6.2%	1.5%
5 to 19	2,666	22.6%	2,122	19.4%	-20.4%
20 to 24	408	3.5%	404	3.7%	-1%
25 to 34	1,085	9.2%	1,057	9.7%	-2.6%
35 to 54	3,279	27.8%	2,845	26%	-13.2%
55 to 64	1,198	10.2%	1,546	14.1%	29%
65 or Older	2,485	21.1%	2,283	20.9%	-8.1%
Total	11,793	100.0%	10,939	100.0%	-7.2%

The elderly population is further explored in Table II.21.7. Those aged 65 to 66 changed by 29.9 percent between 2000 and 2010, resulting in a population of 256 persons. Those aged 85 or older changed by -12.3 percent during the same time period, and resulted in 370 persons over age 85 in 2010.

Table II.21.7					
Elderly Population by Age					
Custer County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	197	7.9%	256	11.2%	29.9%
67 to 69	370	14.9%	327	14.3%	-11.6%
70 to 74	581	23.4%	510	22.3%	-12.2%
75 to 79	526	21.2%	437	19.1%	-16.9%
80 to 84	389	15.7%	383	16.8%	-1.5%
85 or Older	422	17%	370	16.2%	-12.3%
Total	2,485	100.0%	2,283	100.0%	-8.1%

Population by race and ethnicity is shown in Table II.21.8, with the white population representing 97.5 percent in 2010. The black population changed by 250 percent, representing 0.3 percent of the population in 2010. The American Indian and Asian populations represented 0.3 and 0.1 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 100 percent between 2000 and 2010, compared to the -8.2 percent growth rate for non-Hispanics.

Table II.21.8					
Population by Race and Ethnicity					
Custer County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	11,631	98.6%	10,663	97.5%	-8.3%
Black	8	0.1%	28	0.3%	250%
American Indian	48	0.4%	35	0.3%	-27.1%
Asian	18	0.2%	15	0.1%	-16.7%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	23	0.2%	90	0.8%	291.3%
Two or More Races	65	0.6%	108	1%	66.2%
Total	11,793	100.0%	10,939	100.0%	-7.2%
Hispanic	108	0.9%	216	2%	100%
Non-Hispanic	11,685	99.1%	10,723	98%	-8.2%

Population by race and ethnicity through 2016 is shown in Table II.21.9. The white population represented 97.2 percent of the population in 2016, compared with black population accounting for 0.6 percent of the population. Hispanic population represented 2.6 percent of the population in 2016.

Table II.21.9				
Population by Race and Ethnicity				
Custer County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	10,663	97.5%	10,479	97.2%
Black	28	0.3%	66	0.6%
American Indian	35	0.3%	13	0.1%
Asian	15	0.1%	91	0.8%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	90	0.8%	57	0.5%
Two or More Races	108	1%	78	0.7%
Total	10,939	100.0%	10,784	100.0%
Non-Hispanic	10,723	98%	10,499	97.4%
Hispanic	216	2%	285	2.6%

The population by race is broken down further by ethnicity in Table II.21.10. While the white non-Hispanic population changed by -8.7 percent between 2000 and 2010, the white Hispanic population changed by 43.6 percent. The black non-Hispanic population changed by 250 percent.

Table II.21.10					
Population by Race and Ethnicity					
Custer County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	11,553	98.9%	10,551	98.4%	-8.7%
Black	8	0.1%	28	0.3%	250%
American Indian	47	0.4%	31	0.3%	-34%
Asian	18	0.2%	15	0.1%	-16.7%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	4	0%	4	0%	0%
Two or More Races	55	0.5%	94	0.9%	70.9%
Total Non-Hispanic	11,685	100.0%	10,723	100.0%	-8.2%
Hispanic					
White	78	72.2%	112	51.9%	43.6%
Black	0	0%	0	0%	%
American Indian	1	0.9%	4	1.9%	300%
Asian	0	0%	0	0%	%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	19	17.6%	86	39.8%	352.6%
Two or More Races	10	9.3%	14	6.5%	40%
Total Hispanic	108	100.0%	216	100.0%	100.0%
Total Population	11,793	100.0%	10,939	100.0%	-7.2%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.21.11. During this time, the total non-Hispanic population was 10,499 persons in 2016. The Hispanic population was 285.

Table II.21.11				
Population by Race and Ethnicity				
Custer County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	10,551	98.4%	10,280	97.9%
Black	28	0.3%	66	0.6%
American Indian	31	0.3%	13	0.1%
Asian	15	0.1%	91	0.9%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	4	0%	0	0%
Two or More Races	94	0.9%	49	0.5%
Total Non-Hispanic	10,723	100.0%	10,499	100.0%
Hispanic				
White	112	51.9%	199	69.8%
Black	0	0%	0	0%
American Indian	4	1.9%	0	0%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	86	39.8%	57	20%
Two or More Races	14	6.5%	29	10.2%
Total Hispanic	216	100.0	285	100.0%
Total Population	10,939	100.0%	10,784	100.0%

Households by type and tenure are shown in Table II.21.12. Family households represented 65.4 percent of households, while non-family households accounted for 34.6 percent. These changed from 65.2 and 34.8 percent, respectively.

Table II.21.12				
Household Type by Tenure				
Custer County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	3,075	65.2%	3,125	65.4%
Married-Couple Family	2,595	84.4%	2,585	82.7%
Owner-Occupied	2,202	84.9%	2,086	80.7%
Renter-Occupied	393	15.1%	499	19.3%
Other Family	480	15.6%	540	15.4%
Male Householder, No Spouse Present	165	34.4%	174	30.6%
Owner-Occupied	100	60.6%	141	81%
Renter-Occupied	65	39.4%	33	19%
Female Householder, No Spouse Present	315	65.6%	366	58.3%
Owner-Occupied	188	59.7%	215	58.7%
Renter-Occupied	127	40.3%	151	41.3%
Non-Family Households	1,639	34.8%	1,656	34.6%
Owner-Occupied	956	58.3%	999	60.3%
Renter-Occupied	683	41.7%	657	39.7%
Total	4,714	100.0%	4,781	100.0%



The group quarters population was 128 in 2010, compared to 238 in 2000. Institutionalized populations experienced a -41.3 percent change between 2000 and 2010. Non-Institutionalized populations experienced a -100 percent change during this same time period.

Table II.21.13					
Group Quarters Population					
Custer 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	10	4.6%	6	4.7%	-40%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	208	95.4%	122	95.3%	-41.3%
Other Institutions	0	0%	0	0%	%
Total	218	100.0%	128	100.0%	-41.3%
Non-Institutionalized					
College Dormitories	0	0%	0	%	%
Military Quarters	0	0%	0	%	%
Other Non-Institutionalized	20	100%	0	%	-100%
Total	20	100.0%	0	100.0%	-100%
Group Quarters Population	238	100.0%	128	100.0%	-46.2%

The number of foreign born persons are shown in Table II.21.14. An estimated 1.1 percent of the population was born in Mexico, with 0.5 percent born india, and another 0.2 percent were born in Korea.

Table II.21.14			
Place of Birth for the Foreign-Born Population			
Custer County			
2016 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 country of origin	Mexico	115	1.1%
#2 country of origin	India	52	0.5%
#3 country of origin	Korea	23	0.2%
#4 country of origin	El Salvador	16	0.1%
#5 country of origin	China excluding Hong Kong and Taiwan	8	0.1%
#6 country of origin	Africa n.e.c	7	0.1%
#7 country of origin	Canada	7	0.1%
#8 country of origin	Vietnam	7	0.1%
#9 country of origin	Germany	4	0%
#10 country of origin	Other Australian and New Zealand Subregion	3	0%

Limited English Proficiency and the language spoken at home are shown in Table II.21.15. An estimated 1.2 percent of the population speaks Spanish at home, followed by 0.4 percent speaking Other Indo-European languages.

Table II.21.15 Limited English Proficiency and Language Spoken at Home Custer County 2016 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 LEP Language	Spanish	123	1.2%
#2 LEP Language	Other Indo-European languages	36	0.4%
#3 LEP Language	Russian, Polish, or other Slavic languages	16	0.2%
#4 LEP Language	French, Haitian, or Cajun	2	0%
#5 LEP Language	Other Asian and Pacific Island languages	1	0%
#6 LEP Language	Arabic	0	0%
#7 LEP Language	Chinese	0	0%
#8 LEP Language	German or other West Germanic languages	0	0%
#9 LEP Language	Korean	0	0%
#10 LEP Language	Other and unspecified languages	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.21.16. Some 18 percent of the population was disabled in 2000, or a total of 1,972 persons. The disability rate was highest for those over 65, with 36.6 percent disabled.

Table II.21.16 Disability by Age Custer County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	113	5.5%
16 to 64	1,011	15.4%
65 and older	848	36.6%
Total	1,972	18%

Table II.21.17 shows disability by type in 2000. There were 938 physical disabilities in 2000, some 598 employment disabilities, and 656 go-outside-home disabilities.

Table II.21.17 Total Disabilities Tallied: Aged 5 and Older Custer County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	507
Physical disability	938
Mental disability	521
Self-care disability	250
Employment disability	598
Go-outside-home disability	656
Total	3,470



Disability by age, as estimated by the 2016 ACS, is shown in Table II.21.18. The disability rate for females was 11.7 percent, compared to 13.8 percent for males. The disability rate changed precipitously higher with age, with 42.4 percent of those over 75 experiencing a disability.

Table II.21.18						
Disability by Age						
Custer 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	27	2.9%	22	2.3%	49	2.6%
18 to 34	91	9.6%	32	3.8%	123	6.9%
35 to 64	269	12.8%	222	10.7%	491	11.8%
65 to 74	166	29.6%	88	15.6%	254	22.6%
75 or Older	176	41.5%	267	43.1%	443	42.4%
Total	729	13.8%	631	11.7%	1,360	12.8%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.21.19. Some 7.4 percent have an ambulatory disability, 4.6 have an independent living disability, and 2.4 percent have a self-care disability.

Table II.21.19		
Total Disabilities Tallied: Aged 5 and Older		
Custer County		
2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	538	5%
Vision disability	150	1.4%
Cognitive disability	443	4.4%
Ambulatory disability	745	7.4%
Self-Care disability	241	2.4%
Independent living disability	375	4.6%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.21.20 and Table II.21.21. In 2016, some 5,629 persons were employed and 130 were unemployed. This totaled a labor force of 5,759 persons. The unemployment rate for Custer County was estimated to be 2.3 in 2016.

Table II.21.20	
Employment, Labor Force and Unemployment	
Custer County	
2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	5,629
Unemployed	130
Labor Force	5,759
Unemployment Rate	2.3%



In 2016, 92.3 percent of households in Custer County had a high school education or greater.

Table II.21.21	
High School or Greater Education	
Custer County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	4,412
Total Households	4,781
Percent High School or Above	92.3%

As seen in Table II.21.22, 32.8 percent of the population had a high school diploma or equivalent, another 38 percent have some college, 13.5 percent have a Bachelor's Degree, and 6.4 percent of the population had a graduate or professional degree.

Table II.21.22		
Educational Attainment		
Custer County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	775	9.4%
High School or Equivalent	2,707	32.8%
Some College or Associates Degree	3,139	38%
Bachelor's Degree	1,116	13.5%
Graduate or Professional Degree	526	6.4%
Total Population Above 18 years	8,263	100.0%

ECONOMICS

Labor Force

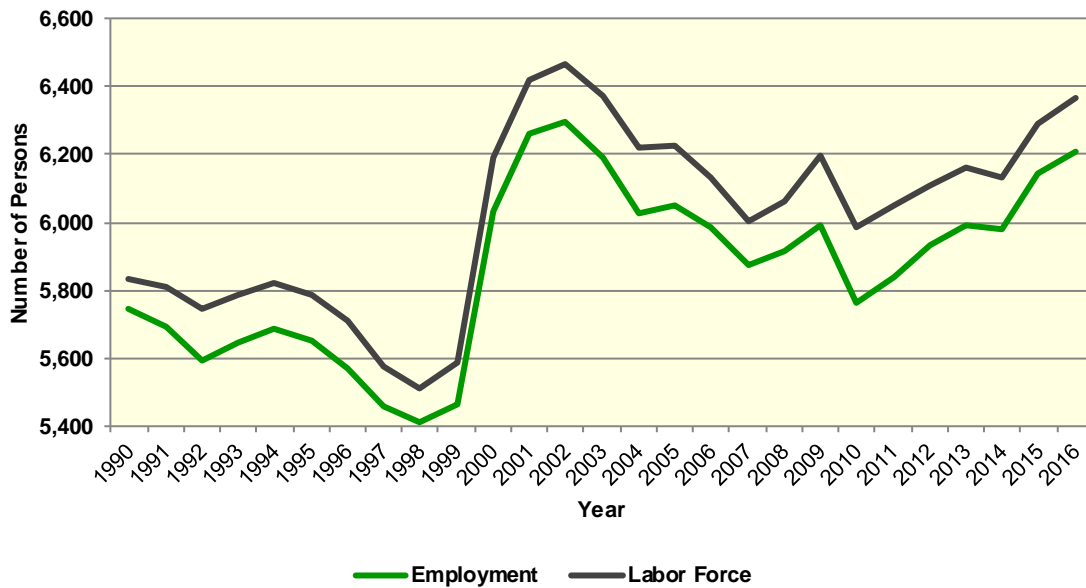
Table II.21.23, shows the labor force statistics for Custer County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1990 with a rate of 1.5. The highest level of unemployment occurred during 2010 rising to a rate of 3.7. This compared to a statewide low of 2.3 in 1990 and statewide high of 4.6 in 2009. Over the last year the unemployment rate in Custer County increased from 2.3 percent in 2015 to 2.5 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.21.23 Labor Force Statistics Custer County 1990 - 2016 BLS Data					
Year	Custer County				Statewide
	Unemployment	Employment	Labor Force	Unemployment Rate	Unemployment Rate
1990	90	5,746	5,836	1.5%	2.3%
1991	114	5,694	5,808	2%	2.7%
1992	152	5,593	5,745	2.6%	2.9%
1993	141	5,647	5,788	2.4%	2.8%
1994	137	5,686	5,823	2.4%	2.6%
1995	134	5,654	5,788	2.3%	2.6%
1996	141	5,570	5,711	2.5%	2.7%
1997	116	5,462	5,578	2.1%	2.5%
1998	103	5,411	5,514	1.9%	2.6%
1999	125	5,463	5,588	2.2%	2.8%
2000	158	6,036	6,194	2.6%	2.8%
2001	155	6,263	6,418	2.4%	3.1%
2002	169	6,298	6,467	2.6%	3.6%
2003	182	6,190	6,372	2.9%	3.9%
2004	190	6,030	6,220	3.1%	3.9%
2005	180	6,048	6,228	2.9%	3.8%
2006	147	5,984	6,131	2.4%	3.1%
2007	128	5,877	6,005	2.1%	3%
2008	146	5,914	6,060	2.4%	3.3%
2009	205	5,991	6,196	3.3%	4.6%
2010	220	5,766	5,986	3.7%	4.6%
2011	206	5,842	6,048	3.4%	4.4%
2012	175	5,934	6,109	2.9%	4%
2013	173	5,990	6,163	2.8%	3.8%
2014	149	5,983	6,132	2.4%	3.3%
2015	142	6,146	6,288	2.3%	3%
2016	157	6,210	6,367	2.5%	3.2%

Diagram II.21.2, shows the employment and labor force for Custer County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 6,210 persons, with the labor force reaching 6,367, indicating there were a total of 157 unemployed persons.



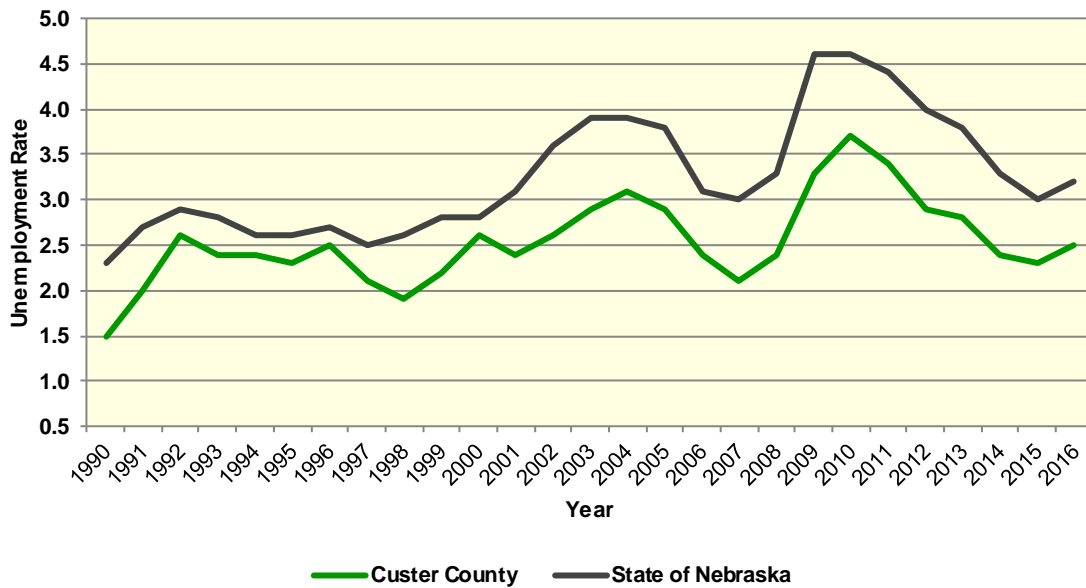
Diagram II.21.2
Employment and Labor Force
 Custer County
 1990 – 2016 BLS Data



Unemployment

Diagram II.21.3, shows the unemployment rate for both the State and Custer County. During the 1990’s the average rate for Custer County was 2.2, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 2.7, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 2.8. Over the course of the entire period Custer County had an average unemployment rate lower than the state, 2.5 percent for Custer County, versus 3.3 statewide.

Diagram II.21.3
Annual Unemployment Rate
 Custer 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.21.24, shows total real earnings by industry for Custer County. In the most recent 2016 estimate, the farm industry had the largest total real earnings, with total real earnings reaching 148,772,000 dollars. Between 2015 and 2016 the real estate and rental and leasing industry saw the largest percentage increase, rising by 14.9 percent to 7,119,000 dollars.

Table II.21.24
Real Earnings by Industry
 Custer 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	54,273	83,521	157,405	118,816	158,799	182,597	170,227	148,772	-12.6
Forestry, fishing, related activities, and other	0	5,036	5,028	5,960	5,867	6,133	5,788	6,141	6.1
Mining	0	0	0	100	94	89	0	61	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	8,841	14,705	15,770	20,347	22,157	23,548	28,635	20,542	-28.3
Manufacturing	27,355	33,424	33,334	34,949	38,577	41,532	43,840	48,260	10.1
Wholesale trade	8,761	8,933	9,010	11,216	12,103	11,631	11,568	12,311	6.4
Retail trade	16,790	13,329	12,785	13,534	13,295	13,656	14,510	15,938	9.8
Transportation and warehousing	9,710	0	0	0	0	0	0	0	0
Information	1,957	2,126	2,177	2,390	2,269	2,400	2,315	2,255	-2.6
Finance and insurance	7,234	11,284	9,499	11,397	10,833	11,780	12,358	13,004	5.2
Real estate and rental and leasing	1,407	2,675	2,695	2,987	2,464	2,911	3,671	4,216	14.9
Professional and technical services	3,328	5,014	5,353	5,962	6,307	6,671	7,160	7,578	5.8
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	2,706	3,162	3,327	2,772	2,642	2,721	2,881	5.9
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	23,601	27,090	26,872	27,158	27,331	0	0	0	0
Arts, entertainment, and recreation	764	178	197	232	226	250	0	351	0
Accommodation and food services	3,532	5,205	4,766	4,630	4,449	5,054	0	5,289	0
Other services, except public administration	9,219	7,725	8,042	9,016	9,455	10,411	11,161	12,232	9.6
Government and government enterprises	40,000	47,557	46,633	46,098	45,211	46,531	48,043	48,465	0.9
Total	221,537	282,862	358,460	336,539	377,404	415,568	413,947	393,469	-4.9



Table II.21.25, shows the total employment by industry for Custer County. The most recent estimates show the farm industry was the largest employer in Custer County, with employment reaching 1,494 jobs in 2016. Between 2015 and 2016 the manufacturing industry saw the largest percentage increase, rising by 14.3 percent to 688 jobs.

Table II.21.25
Employment by Industry
Custer County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	1,624	1,497	1,516	1,465	1,470	1,456	1,541	1,494	-3
Forestry, fishing, related activities, and other	0	212	242	228	231	248	217	218	0.5
Mining	0	13	15	23	25	25	35	36	2.9
Utilities	0	0	0	0	0	0	0	0	0
Construction	284	402	414	436	432	445	510	442	-13.3
Manufacturing	492	494	506	510	557	571	602	688	14.3
Wholesale trade	222	209	202	237	245	242	231	260	12.6
Retail trade	694	777	739	759	760	794	828	852	2.9
Transportation and warehousing	201	0	0	0	0	0	0	0	0
Information	57	66	69	69	63	65	68	65	-4.4
Finance and insurance	199	289	345	314	343	355	335	337	0.6
Real estate and rental and leasing	108	197	218	229	251	270	271	280	3.3
Professional and technical services	146	171	189	198	189	211	216	221	2.3
Management of companies and enterprises	0	0	0	0	0	21	0	0	0
Administrative and waste services	0	186	193	200	186	166	171	164	-4.1
Educational services	27	29	24	25	32	0	0	0	0
Health care and social assistance	710	697	693	708	742	0	0	0	0
Arts, entertainment, and recreation	49	45	48	39	45	44	0	52	0
Accommodation and food services	318	382	366	372	352	373	0	387	0
Other services, except public administration	428	445	452	458	437	433	452	475	5.1
Government and government enterprises	1,017	965	954	950	944	960	960	972	1.2
Total	6,850	7,313	7,414	7,434	7,520	7,639	7,889	7,963	0.9



Table II.21.26, shows the real average earnings per job by industry for Custer County. These figures are calculated by dividing the Total Real Earning displayed in Table II.21.24 and Table II.21.25, by Industry. In 2016, the farm industry had the highest average earnings reaching 99,580 dollars. Between 2015 and 2016 the real estate and rental and leasing industry saw the largest percentage increase, rising by 11.2 percent to 15,057 dollars.

Table II.21.26									
Real Earnings Per Job by Industry									
Custer County									
BEA Table CA5N and CA25 Data									
NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	33,419	55,792	103,829	81,103	108,027	125,410	110,465	99,580	-9.9
Forestry, fishing, related activities, and other	0	23,754	20,777	26,141	25,397	24,730	26,674	28,170	5.6
Mining	0	0	0	4,329	3,753	3,564	0	1,694	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	31,130	36,581	38,092	46,668	51,289	52,918	56,148	46,475	-17.2
Manufacturing	55,599	67,660	65,878	68,527	69,259	72,736	72,824	70,145	-3.7
Wholesale trade	39,465	42,742	44,603	47,325	49,398	48,063	50,080	47,350	-5.5
Retail trade	24,194	17,155	17,301	17,831	17,494	17,199	17,524	18,707	6.8
Transportation and warehousing	48,308	0	0	0	0	0	0	0	0
Information	34,341	32,211	31,549	34,632	36,022	36,929	34,046	34,692	1.9
Finance and insurance	36,349	39,044	27,535	36,296	31,583	33,183	36,889	38,588	4.6
Real estate and rental and leasing	13,023	13,580	12,361	13,044	9,818	10,783	13,545	15,057	11.2
Professional and technical services	22,795	29,320	28,321	30,113	33,369	31,615	33,149	34,290	3.4
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	14,549	16,382	16,635	14,902	15,916	15,914	17,567	10.4
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	33,241	38,867	38,776	38,359	36,835	0	0	0	0
Arts, entertainment, and recreation	15,588	3,963	4,113	5,948	5,027	5,679	0	6,750	0
Accommodation and food services	11,106	13,627	13,022	12,446	12,639	13,549	0	13,667	0
Other services, except public administration	21,539	17,360	17,792	19,686	21,636	24,043	24,693	25,752	4.3
Government and government enterprises	39,331	49,282	48,882	48,524	47,893	48,470	50,044	49,861	-0.4
Total	32,341	38,679	48,349	45,270	50,187	54,401	52,471	49,412	-5.8

Table II.21.27 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 \$572,103,000 a -3.1 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 7,313 and 7,963 in 2016.



Table II.21.27
Total Employment and Real Personal Income
 Custer 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	167,312	7,724	309	45,865	24,557	230,319	15,994	6,686	25,026
1970	189,599	7,989	1,199	49,809	26,649	259,266	18,366	6,653	28,498
1971	176,629	8,371	2,221	51,285	28,268	250,033	17,491	6,804	25,959
1972	192,419	9,148	3,075	56,934	29,259	272,539	18,907	6,898	27,894
1973	241,985	11,020	4,130	62,818	32,535	330,449	22,962	7,146	33,864
1974	187,178	12,046	4,736	64,554	34,678	279,099	19,763	7,222	25,916
1975	167,623	11,763	6,045	68,806	37,274	267,985	18,646	7,078	23,682
1976	158,912	12,358	6,591	67,918	37,174	258,238	18,276	7,027	22,614
1977	132,734	12,106	7,850	71,678	37,824	237,980	16,667	7,073	18,766
1978	189,295	12,993	8,154	76,885	39,754	301,094	21,236	7,092	26,692
1979	171,538	14,030	8,448	79,844	40,145	285,946	20,293	7,198	23,832
1980	119,011	13,636	8,669	92,740	42,152	248,935	17,926	7,233	16,454
1981	166,270	14,012	7,487	104,061	43,840	307,646	22,138	7,183	23,149
1982	148,106	14,725	6,959	115,264	45,770	301,373	21,756	7,357	20,132
1983	145,670	14,569	6,721	111,521	46,821	296,163	21,434	7,371	19,763
1984	181,967	15,112	7,145	114,913	48,330	337,243	24,607	7,146	25,465
1985	169,176	15,625	6,824	107,808	49,433	317,617	23,826	7,141	23,692
1986	168,525	15,927	6,393	102,357	50,908	312,256	24,189	6,789	24,823
1987	194,707	16,689	6,603	94,152	50,355	329,129	26,095	6,915	28,157
1988	207,731	17,981	6,557	95,392	50,185	341,884	27,335	7,045	29,486
1989	192,940	18,335	6,314	98,963	52,594	332,477	27,013	6,890	28,003
1990	208,229	18,104	6,747	92,660	54,082	343,615	27,989	6,884	30,249
1991	200,738	18,415	7,273	93,208	57,275	340,079	27,651	6,848	29,314
1992	203,048	18,348	8,255	94,435	60,843	348,233	28,113	6,869	29,559
1993	208,602	19,045	9,031	92,578	61,586	352,752	28,458	6,944	30,040
1994	209,035	19,792	10,391	88,198	62,272	350,104	28,289	7,156	29,212
1995	195,860	18,754	11,838	95,601	63,906	348,451	28,254	6,811	28,756
1996	230,466	18,810	12,600	97,967	65,228	387,451	31,729	6,890	33,450
1997	220,371	18,940	13,593	98,884	66,659	380,567	31,301	6,848	32,180
1998	222,168	19,657	14,771	102,648	69,980	389,911	32,493	6,971	31,870
1999	213,751	19,634	15,714	94,581	70,611	375,024	31,773	7,020	30,450
2000	207,112	20,142	16,473	95,554	71,311	370,308	31,425	7,004	29,570
2001	221,537	21,151	15,164	95,095	76,896	387,541	33,429	6,850	32,341
2002	208,509	22,038	15,085	86,932	78,787	367,274	31,915	6,743	30,923
2003	247,907	22,306	15,254	89,417	79,468	409,739	35,980	6,751	36,721
2004	227,066	22,011	14,723	72,705	81,596	374,079	33,022	6,722	33,780
2005	233,355	22,783	14,681	67,770	81,905	374,927	33,333	6,913	33,756
2006	208,317	24,121	14,613	69,998	85,770	354,577	31,972	7,043	29,578
2007	237,202	24,795	15,014	80,314	84,928	392,662	35,680	7,219	32,858
2008	254,028	25,172	15,061	90,537	91,206	425,660	38,693	7,257	35,005
2009	254,803	25,724	14,522	82,257	93,538	419,397	38,130	7,371	34,568
2010	282,862	25,762	15,166	76,057	96,964	445,287	40,796	7,313	38,680
2011	358,460	22,778	16,051	80,913	93,046	525,691	48,366	7,414	48,350
2012	336,539	23,629	16,480	82,149	88,913	500,452	46,390	7,434	45,271
2013	377,404	26,918	15,132	84,703	88,577	538,899	49,958	7,520	50,187
2014	415,568	27,958	15,933	88,053	91,166	582,763	54,287	7,639	54,400
2015	413,947	28,961	15,931	96,366	92,918	590,201	54,638	7,889	52,471
2016	393,469	29,239	16,189	96,897	94,787	572,103	52,938	7,963	49,412



Diagram II.21.4, shows real average earnings per job for Custer County from 1990 to 2016. Over this period the average earning per job for Custer County was \$ 36,035 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

Diagram II.21.4
Real Average Earnings Per Job
 Custer County
 BEA Data 1990 - 2016

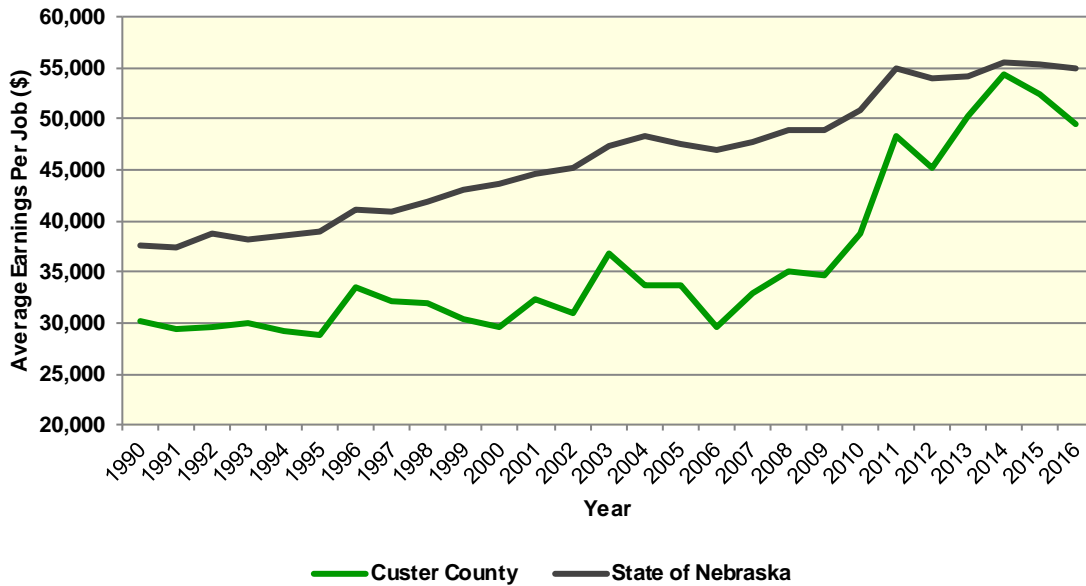
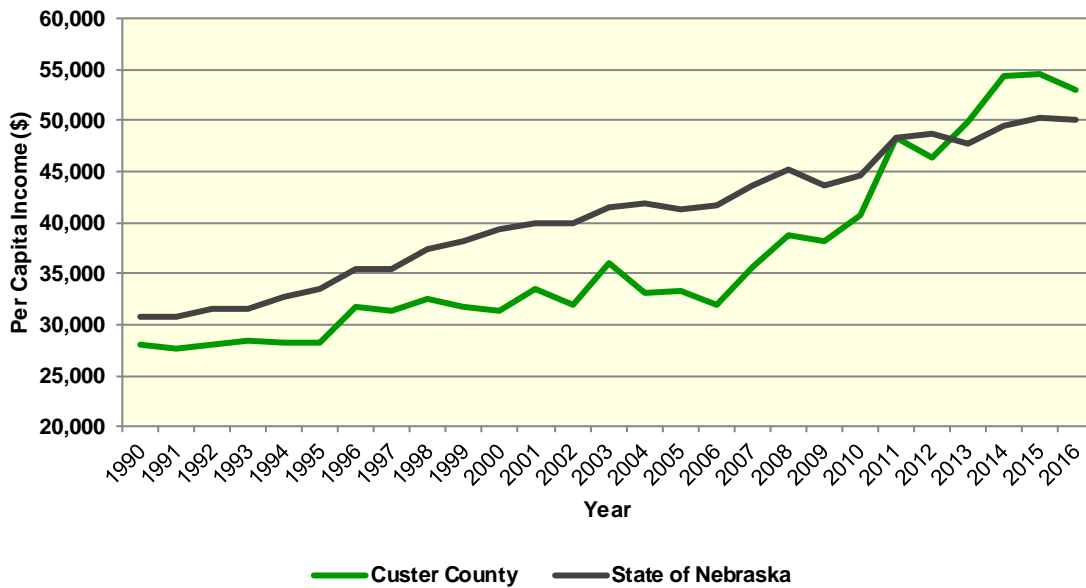


Diagram II.21.5, shows real per capita income in Custer County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Custer County was 36,556 dollars, which was lower than the statewide average of 40,548 dollars over the same period.

Diagram II.21.5
Real Per Capita Income
 Custer 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.21.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment increased from 4,440 persons in 2015 to 4,500 in 2016, a change of 1 percent.

Table II.21.28
Total Monthly Employment
 Custer County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	3,688	3,714	3,792	3,811	3,821	3,756	3,952	4,094	4,155	4,170	4,405
Feb	3,679	3,698	3,741	3,769	3,792	3,753	3,945	4,049	4,131	4,175	4,332
Mar	3,707	3,739	3,822	3,828	3,849	3,793	3,987	4,092	4,205	4,293	4,448
Apr	3,724	3,770	3,869	3,813	3,925	3,886	4,022	4,198	4,218	4,428	4,444
May	3,797	3,890	3,946	3,887	3,977	3,950	4,117	4,240	4,320	4,565	4,522
Jun	3,878	3,952	4,002	3,939	4,066	4,020	4,191	4,290	4,412	4,678	4,707
Jul	3,786	3,912	3,903	3,878	3,945	3,916	4,133	4,152	4,270	4,549	4,581
Aug	3,761	3,899	3,907	3,876	3,916	3,933	4,142	4,141	4,233	4,562	4,562
Sep	3,761	3,836	3,850	3,824	3,864	3,920	4,111	4,149	4,222	4,468	4,423
Oct	3,842	3,797	3,870	3,902	3,870	3,982	4,140	4,165	4,213	4,485	4,532
Nov	3,831	3,813	3,831	3,933	3,848	3,989	4,125	4,158	4,190	4,475	4,510
Dec	3,815	3,866	3,834	3,957	3,840	4,019	4,154	4,203	4,221	4,437	4,538
Annual	3,772	3,824	3,864	3,868	3,893	3,910	4,085	4,161	4,233	4,440	4,500
% Change	(ND)%	1%	1%	(ND)%	1%	(ND)%	4%	2%	2%	5%	1%

The QCEW also reports average weekly wages, which represents total compensation paid during the calendar quarter, regardless of when services were performed. The BLS QCEW data indicated average weekly wages were \$690 in 2015. In 2016, average weekly wages saw a decreased of 1 percent over the prior year, rising to 686 dollars, or by 4 dollars. These data are shown in Table II.21.29.

Table II.21.29						
Average Weekly Wages						
Custer County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	393	395	396	445	407	
2002	403	416	421	468	427	5%
2003	419	433	433	485	443	4%
2004	437	438	447	502	456	3%
2005	446	460	469	501	469	3%
2006	490	468	479	505	485	3%
2007	500	483	498	543	506	4%
2008	515	503	514	594	531	5%
2009	533	521	549	602	551	4%
2010	532	528	553	649	565	3%
2011	552	554	577	643	582	3%
2012	574	576	579	702	608	4%
2013	597	605	608	753	641	5%
2014	618	629	628	799	668	4%
2015	652	649	673	787	690	3%
2016(p)	658	667	689	729	686	-1%

Total business establishments reported by the QCEW are displayed in Table II.21.30. Between 2015 and 2016, the total number of business establishments in Custer County increased from 513 to 529 establishments.

Table II.21.30						
Number of Business Establishments						
Custer County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	413	415	420	413	415	
2002	413	414	417	412	414	(ND)%
2003	419	426	423	424	423	2%
2004	430	424	425	417	424	(ND)%
2005	423	420	422	421	422	(ND)%
2006	413	418	417	419	417	-1%
2007	426	423	428	434	428	3%
2008	436	436	440	435	437	2%
2009	433	433	439	442	437	(ND)%
2010	440	440	454	450	446	2%
2011	448	449	447	450	449	1%
2012	474	487	497	497	489	9%
2013	499	505	499	507	503	3%
2014	508	512	506	513	510	1%
2015	516	516	509	510	513	1%
2016	527	522	533	535	529	3%

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 18.2 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 increased by 9.3 percent over the period. On the other hand, by 2016 there were 504 returns for AGIs of \$100,000 or more. Table II.21.31 presents AGI distribution for the years 1991 through 2016.

Table II.21.31										
Income Tax Returns by Adjusted Gross Income										
Custer 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	Total⁸⁵
1991	2,040	602	1,091	684	585	287	40	59	10	5,415
1992	2,013	550	1,106	670	568	282	54	52	0	5,313
1993	1,983	489	1,094	698	557	289	68	49	0	5,247
1994	2,042	518	1,067	670	527	337	61	47	0	5,283
1995	2,018	463	998	661	563	354	67	60	0	5,197
1996	1,989	439	982	689	563	376	75	68	0	5,200
1997	1,886	420	953	684	584	442	98	89	11	5,167
1998	1,829	418	943	691	611	459	109	93	14	5,167
1999	1,731	396	878	692	644	541	139	105	11	5,137
2000	1,721	337	845	687	681	600	137	123	15	5,146
2001	1,682	334	829	648	668	590	140	111	18	5,020
2002	1,760	343	780	690	641	543	136	95	0	5,004
2003	1,645	386	760	646	668	542	168	105	12	4,932
2004	1,536	422	767	641	642	586	179	118	17	4,908
2005	1,369	379	701	568	652	546	231	139	24	4,609
2006	1,278	424	767	644	641	670	270	171	26	4,891
2007	1,313	458	748	568	665	663	317	203	29	4,964
2008	1,304	432	780	629	658	690	315	194	48	5,050
2009	1,261	425	746	589	674	663	351	204	30	4,943
2010	1,167	471	738	576	687	695	380	250	37	5,001
2011	1,150	447	734	590	691	703	410	301	50	5,076
2012	1,081	393	716	573	648	737	437	389	81	5,055
2013	1,056	408	699	554	687	753	412	416	56	5,041
2014	943	365	624	564	743	755	472	491	76	5,033
2015	922	369	673	556	756	773	538	486	63	5,136
2016	955	370	645	605	751	792	498	460	44	5,120

⁸⁵ Income levels with fewer than 10 returns were not disclosed, but are included in the totals. As a result, income levels may not sum to total.



Poverty

Poverty is the condition of having insufficient resources or income. In its extreme form, poverty is a lack of basic human needs, such as adequate and healthy food, clothing, housing, water, and health services. According to the Census Bureau’s Small Area Income and Poverty Estimates Program, the number of individuals in poverty decreased from 1,499 in 2010 to 1,236 in 2016, with the poverty rate reaching 11.6 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.21.32 presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	1,502	13.1%
2001	1,545	13.6%
2002	1,637	14.3%
2003	1,399	12.3%
2004	1,331	11.8%
2005	1,423	12.8%
2006	1,634	14.9%
2007	1,312	12.4%
2008	1,206	11.4%
2009	1,417	13.5%
2010	1,499	14%
2011	1,490	13.9%
2012	1,140	10.8%
2013	1,390	13.1%
2014	1,413	13.4%
2015	1,229	11.6%
2016	1,236	11.6%

The rate of poverty for Custer County is shown in Table II.21.33. In 2016, there were an estimated 1,152 persons living in poverty. This represented a 10.9 percent poverty rate, compared to 12.4 percent poverty in 2000. In 2016, some 7.3 percent of those in poverty were under age 6, and 21.7 percent were 65 or older.

Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	153	10.6%	84	7.3%
6 to 17	356	24.8%	235	20.4%
18 to 64	719	50%	583	50.6%
65 or Older	210	14.6%	250	21.7%
Total	1,438	100.0%	1,152	100.0%
Poverty Rate	12.4%	.	10.9%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 0.2 percent in Custer County between 2010 and 2016, from 5,579 to 5,591. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.21.34.

Subject	Nebraska	% Growth Since Census	Custer County	% Growth Since Census
2000 Census Base	722,656	.	5,584	.
2010 Census	796,793	10.3	5,579	-0.1
July 2011 Estimate	801,068	0.5	5,570	-0.2
July 2012 Estimate	804,586	1	5,565	-0.3
July 2013 Estimate	809,062	1.5	5,558	-0.4
July 2014 Estimate	814,835	2.3	5,559	-0.4
July 2015 Estimate	820,725	3	5,587	0.1
July 2016 Estimate	827,156	3.8	5,591	0.2

Housing Production

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



valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Custer County decreased from 25 authorizations in 2015 to 17 in 2016.

The real value of single-family building permits increased from \$196,013 in 2015 to \$221,760 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.21.35.

Table II.21.35							
Building Permits and Valuation							
Custer County							
Census Bureau Data, 1980–2016							
Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2016\$)	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	12	0	4	0	16	116,148	0
1981	16	0	0	0	16	139,540	0
1982	7	0	0	0	7	99,172	0
1983	11	0	0	6	17	126,017	135,248
1984	8	0	0	0	8	82,191	0
1985	5	0	0	0	5	116,822	0
1986	2	0	4	0	6	109,733	0
1987	3	0	0	0	3	164,402	0
1988	1	0	0	0	1	125,854	0
1989	2	0	0	0	2	86,535	0
1990	2	0	0	0	2	62,583	0
1991	3	0	0	0	3	71,071	0
1992	8	0	0	0	8	125,553	0
1993	6	0	4	0	10	149,622	0
1994	7	0	0	0	7	133,558	0
1995	4	0	0	0	4	122,429	0
1996	3	16	0	0	19	160,806	0
1997	2	0	0	0	2	79,286	0
1998	2	0	0	0	2	211,984	0
1999	3	0	0	0	3	140,126	0
2000	6	0	0	0	6	171,022	0
2001	4	0	0	0	4	115,436	0
2002	2	0	0	0	2	255,537	0
2003	6	2	0	0	8	121,847	0
2004	3	2	0	0	5	162,561	0
2005	1	2	0	0	3	109,038	0
2006	8	0	0	0	8	153,381	0
2007	2	0	0	0	2	74,422	0
2008	25	0	0	0	25	180,962	0
2009	22	0	0	0	22	194,367	0
2010	9	0	0	0	9	176,346	0
2011	17	0	0	0	17	180,462	0
2012	14	0	0	0	14	21,184	0
2013	18	0	0	6	24	214,283	51,600
2014	13	0	4	18	35	168,482	102,407
2015	25	0	0	0	25	196,013	0
2016	17	0	0	0	17	221,760	0

Diagram II.21.6
Single-Family Permits
 Custer County
 Census Bureau Data, 1980–2016

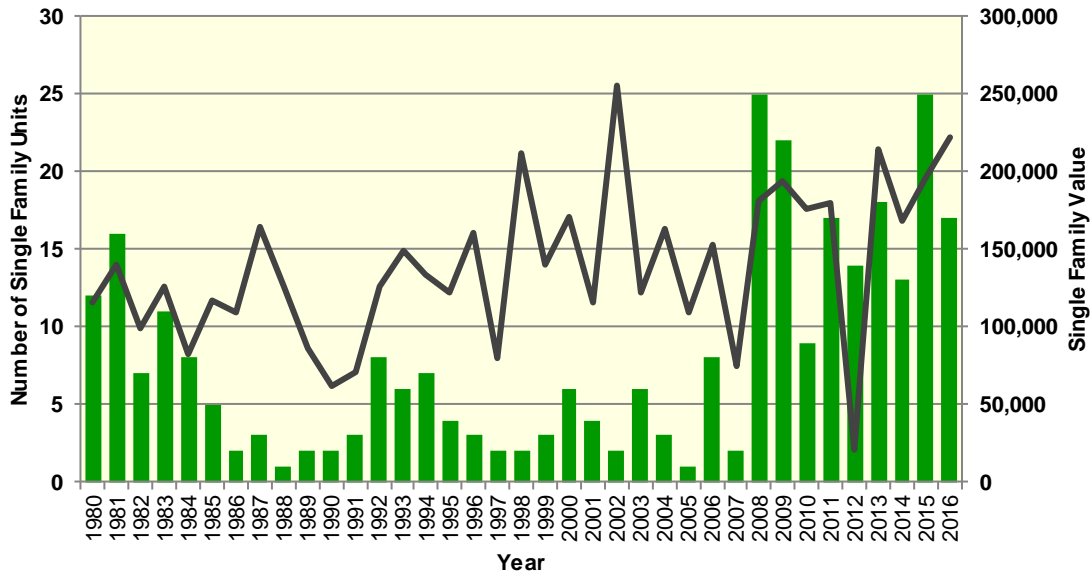
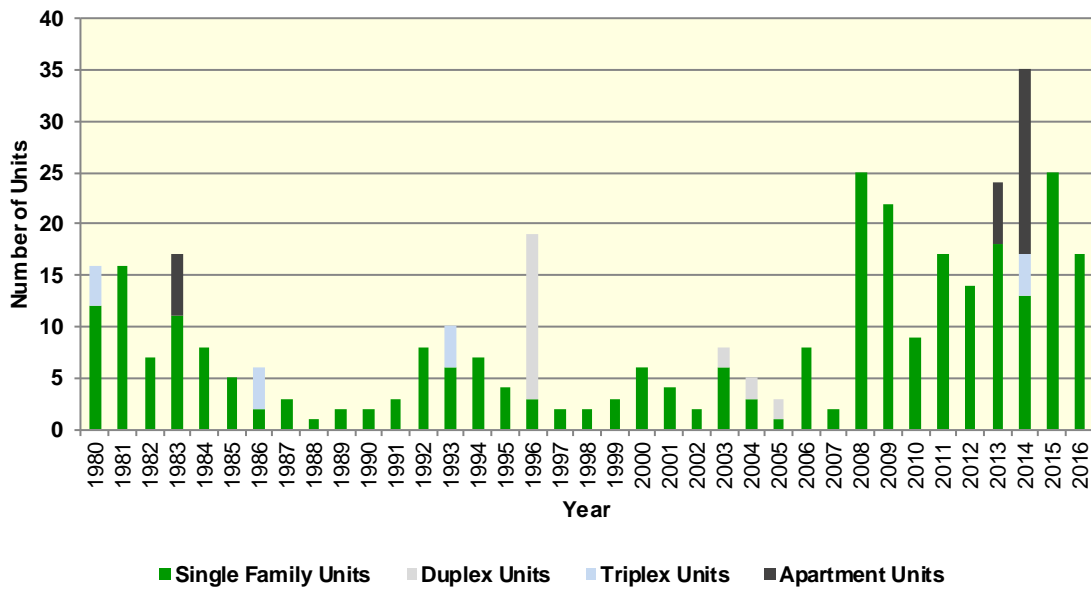


Diagram II.21.7
Total Permits by Unit Type
 Custer County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.21.36. In 2016, there were 5,587 housing units, up from 5,585 in 2000. Single-family units accounted for 88.9 percent of units in 2016, compared to 86.2 in 2000. Apartment units accounted for 4.4 percent in 2016, compared to 3.9 percent in 2000.

Table II.21.36 Housing Units by Type Custer 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	4,813	86.2%	4,969	88.9%
Duplex	82	1.5%	64	1.1%
Tri- or Four-Plex	149	2.7%	137	2.5%
Apartment	218	3.9%	244	4.4%
Mobile Home	323	5.8%	173	3.1%
Boat, RV, Van, Etc.	0	0%	0	0%
Total	5,585	100.0%	5,587	100.0%

Some 84.5 percent of housing was occupied in 2010, compared to 86.4 percent in 2000. Owner-occupied housing changed -2.2 percent between 2000 and 2010, ending with owner-occupied units representing 73.1 percent of units. Vacant units changed by 14 percent, resulting in 865 vacant units in 2010.

Table II.21.37 Housing Units by Tenure Custer County 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	4,826	86.4%	4,714	84.5%	-2.3%
Owner-Occupied	3,524	73%	3,446	73.1%	-2.2%
Renter-Occupied	1,302	27%	1,268	26.9%	-2.6%
Vacant Housing Units	759	13.6%	865	15.5%	14%
Total Housing Units	5,585	100.0%	5,579	100.0%	-0.1%

Table II.21.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 5,587 housing units. An estimated 72 percent were owner-occupied, and 14.4 percent were vacant.

Table II.21.38 Housing Units by Tenure Custer County 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	4,714	84.5%	4,781	85.6%
Owner-Occupied	3,446	73.1%	3,441	72%
Renter-Occupied	1,268	26.9%	1,340	28%
Vacant Housing Units	865	15.5%	806	14.4%
Total Housing Units	5,579	100.0%	5,587	100.0%



Households by household size are shown in Table II.21.39. There were a total of 4,714 households in 2010, down from 4,826 in 2000. One person households changed by 5.6 percent between 2000 and 2010, while two person households changed by 1.3 percent. Three and four person households changed by -7.5 and -22 percent respectively, representing 11.8 percent and 9.7 percent of the population in 2010.

Table II.21.39					
Households by Household Size					
Custer County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
One Person	1,394	28.9%	1,472	31.2%	5.6%
Two Persons	1,806	37.4%	1,830	38.8%	1.3%
Three Persons	602	12.5%	557	11.8%	-7.5%
Four Persons	583	12.1%	455	9.7%	-22%
Five Persons	305	6.3%	275	5.8%	-9.8%
Six Persons	95	2%	89	1.9%	-6.3%
Seven Persons or More	41	0.8%	36	0.8%	-12.2%
Total	4,826	100.0%	4,714	100.0%	-2.3%

Households by income is shown in Table II.21.40. Households earning more than \$100,000 per year represented 13.8 percent of households in 2016, compared to 3.5 percent in 2000. Households earning between \$50,000 and \$74,999 represented 19.5 percent of households in 2016, compared to 16.4 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 12.2 percent of households in 2016, compared to 19.6 percent in 2000.

Table II.21.40				
Households by Income				
Custer 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	952	19.6%	582	12.2%
\$15,000 to \$19,999	468	9.7%	251	5.2%
\$20,000 to \$24,999	491	10.1%	315	6.6%
\$25,000 to \$34,999	849	17.5%	598	12.5%
\$35,000 to \$49,999	898	18.5%	762	15.9%
\$50,000 to \$74,999	795	16.4%	932	19.5%
\$75,000 to \$99,999	222	4.6%	682	14.3%
\$100,000 or More	171	3.5%	659	13.8%
Total	4,846	100.0%	4,781	100.0%

Table II.21.41 shows households by year home built. Housing units built between 2000 and 2009, account for 4.1 percent and those built in 2010 or later accounted for 1.2 percent of households. Households built in the 1970's, 1980's, and 1990's account for 14.2 percent, 5.8 percent, and 5.2, respectively. Housing units built prior to 1939 represented 40 percent of households in 2016.

Table II.21.41				
Households by Year Home Built				
Custer 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	2,286	47.4%	1,911	40%
1940 to 1949	440	9.1%	389	8.1%
1950 to 1959	387	8%	391	8.2%
1960 to 1969	419	8.7%	634	13.3%
1970 to 1979	661	13.7%	678	14.2%
1980 to 1989	281	5.8%	276	5.8%
1990 to 1999	352	7.3%	249	5.2%
2000 to 2009	.	.	197	4.1%
2010 or Later	.	.	56	1.2%
Total	4,826	100.0%	4,781	100.0%

The distribution of unit types by race are shown in Table II.21.42. An estimated 89.2 percent of white households occupy single-family homes. Some 4.4 percent of white households occupy apartments. An estimated 100 percent of Asian, and 100 percent of American Indian households occupy single-family homes.

Table II.21.42							
Distribution of Units in Structure by Race							
Custer County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	89.2%	%	100%	100%	%	100%	100%
Duplex	1.4%	%	0%	0%	%	0%	0%
Tri- or Four-Plex	2.8%	%	0%	0%	%	0%	0%
Apartment	4.4%	%	0%	0%	%	0%	0%
Mobile Home	2.2%	%	0%	0%	%	0%	0%
Boat, RV, Van, Etc.	0%	%	0%	0%	%	0%	0%
Total	100.0%	%	100.0%	100.0%	%	100.0%	100.0%

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.21.43. An estimated 13.2 percent of vacant units were for rent in 2010, a -30.5 percent change since 2000. In addition, some 8.9 percent of vacant units were for sale, a change of -60.3 percent between 2000 and 2010. "Other" vacant units represented 58.5 percent of vacant units in 2010. This is a change of 112.6 percent since 2000. "Other" vacant units are not for sale or rent, or otherwise available to the marketplace. These units may be problematic if concentrated in certain areas, and may create a "blighting" effect.

Table II.21.43					
Disposition of Vacant Housing Units					
Custer County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	164	21.6%	114	13.2%	-30.5%
For Sale	194	25.6%	77	8.9%	-60.3%
Rented or Sold, Not Occupied	91	12%	44	5.1%	-51.6%
For Seasonal, Recreational, or Occasional Use	72	9.5%	123	14.2%	70.8%
For Migrant Workers	0	0%	1	0.1%	%
Other Vacant	238	31.4%	506	58.5%	112.6%
Total	759	100.0%	865	100.0%	14%

The disposition of vacant units between 2010 and 2016 are shown in Table II.21.44. By 2016, for rent units accounted for 9.1 percent of vacant units, while for sale units accounted for 10.9 percent. “Other” vacant units accounted for 57.6 percent of vacant units, representing a total of 464 “other” vacant units.

Table II.21.44				
Disposition of Vacant Housing Units				
Custer County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	114	13.2%	73	9.1%
For Sale	77	8.9%	88	10.9%
Rented Not Occupied	8	0.9%	3	0.4%
Sold Not Occupied	36	4.2%	50	6.2%
For Seasonal, Recreational, or Occasional Use	123	14.2%	125	15.5%
For Migrant Workers	1	0.1%	3	0.4%
Other Vacant	506	58.5%	464	57.6%
Total	865	100.0%	806	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 2,700 property transactions in Custer County. Of these, 2,654 were for single-family homes during this 19-year period, as shown in Table II.21.45.

Table II.21.45						
Residential Property Transactions						
Custer County						
Fiscal Years 1999–2017 PAD Data						
Year	Single-Family	Mobile Home	Duplex	Townhome	Missing	Total
1999	164	7	0	1	0	172
2000	194	2	0	0	0	196
2001	177	7	0	0	0	184
2002	133	6	0	0	0	139
2003	144	0	0	0	0	144
2004	175	5	0	1	0	181
2005	155	1	0	0	0	156
2006	144	8	0	0	0	152
2007	123	4	0	0	0	127
2008	106	3	0	0	0	109
2009	80	1	0	0	0	81
2010	103	0	0	0	0	103
2011	106	0	0	0	0	106
2012	120	0	0	0	0	120
2013	127	0	0	0	0	127
2014	154	0	0	0	0	154
2015	162	0	0	0	0	162
2016	142	0	0	0	0	142
2017	145	0	0	0	0	145
Total	2,654	44	0	2	0	2,700

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 1,264 single-family home property transactions for units built before 1930, 1.5 percent of units were of low quality and 47.6 percent were of fair quality. Conversely, of the 22 homes built from 2001 through 2010, 0 percent of units were of low quality and 18.2 percent of fair quality. Table II.21.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

Table II.21.46										
Single-Family Homes by Year Built and Quality of Materials and Workmanship										
Custer 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	19	2	2	1	2	0	0	0	4	30
Fair	602	240	58	53	18	22	4	0	125	1,122
Average	606	332	125	127	50	29	13	19	100	1,401
Good	34	18	9	3	8	11	5	2	5	95
Very Good	0	1	0	0	0	0	0	0	0	1
Excellent	1	0	0	0	0	0	0	0	0	1
Missing	2	1	0	0	0	0	0	0	1	4
Total	1,264	594	194	184	78	62	22	21	235	2,654

In regard to the current condition of residential dwellings, of the same 1,264 single-family homes built before 1930, 7.3 percent of the homes were worn out or badly worn, and 84.7 percent were in average condition. Table II.21.47 provides details about the condition of single-family residential dwellings by year built.

Table II.21.47 Single-Family Homes by Year Built and Condition Custer 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	20	1	2	0	1	0	0	0	4	28
Badly Worn	72	6	4	2	1	1	0	0	9	95
Average	1,070	493	148	151	54	37	1	1	218	2,173
Good	92	85	33	31	20	22	17	20	2	322
Very Good	7	8	6	0	2	2	3	0	0	28
Excellent	1	0	1	0	0	0	1	0	2	5
Missing	2	1	0	0	0	0	0	0	0	3
Total	1,264	594	194	184	78	62	22	21	235	2,654

Housing Costs

Between 2010 and 2017, the average price of an existing single-family home changed from \$57,571 to \$93,904, a total increase of 63.1 percent, as shown in Table II.21.48.

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 Custer County ranged from \$39,373 for homes built before 1930 to \$210,564 for homes built from 2001 to 2010, and \$194,331 for the newest homes built between 2011 and 2017.⁸⁶ Homes built from 2001 through 2010 were also larger, averaging 1,810 square feet per unit. Table II.21.49, provides additional details about single-family homes.

Table II.21.48 Average Sales Price of Single-Family Homes Custer County Fiscal Years 1999–2017 PAD Data	
Fiscal Year	Average Sales Price (\$)
1999	38,557
2000	36,796
2001	40,673
2002	42,221
2003	38,612
2004	42,714
2005	51,834
2006	53,738
2007	60,179
2008	65,390
2009	46,488
2010	57,571
2011	52,779
2012	55,006
2013	75,221
2014	72,422
2015	84,967
2016	86,533
2017	93,904
Average	57,135

Table II.21.49 Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot Custer County Fiscal Years 1999–2017 PAD Data			
Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. ⁸⁷ (\$)
Before 1931	39,373	1,178	33.42
1931-1960	58,587	1,157	50.64
1961-1970	83,560	1,291	64.74
1971-1980	96,432	1,365	70.64
1981-1990	111,555	1,418	78.68
1991-2000	123,085	1,605	76.71
2001-2010	210,564	1,810	116.34
2011-2017	194,331	1,571	123.68
Average	57,135	1,207	47.34

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

⁸⁶ 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.

⁸⁷ Price per sq. ft. may not compute precisely due to rounding-off of sales price and floor area.

people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. Households with overcrowding are shown in Table II.21.50. In 2016, an estimated 0.9 percent of households were overcrowded, and an additional 0.3 percent were severely overcrowded.

Table II.21.50 Overcrowding and Severe Overcrowding Custer 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	3,493	98.9%	24	0.7%	16	0.5%	3,533
2016 Five-Year ACS	3,415	99.2%	18	0.5%	8	0.2%	3,441
Renter							
2000 Census	1,263	97.7%	18	1.4%	12	0.9%	1,293
2016 Five-Year ACS	1,310	97.8%	23	1.7%	7	0.5%	4,781
Total							
2000 Census	4,756	98.5%	42	0.9%	28	0.6%	4,826
2016 Five-Year ACS	4,725	98.8%	41	0.9%	15	0.3%	4,781

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 62 households with incomplete plumbing facilities in 2016, representing 1.3 percent of households in Custer County. This is compared to 0.4 percent of households lacking complete plumbing facilities in 2000.

Table II.21.51 Households with Incomplete Plumbing Facilities Custer County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	4,805	4,719
Lacking Complete Plumbing Facilities	21	62
Total Households	4,826	4,781
Percent Lacking	0.4%	1.3%

There were 87 households lacking complete kitchen facilities in 2016, compared to 40 households in 2000. This was a change from 0.8 percent of households in 2000 to 1.8 percent in 2016.

Table II.21.52 Households with Incomplete Kitchen Facilities Custer County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	4,786	4,694
Lacking Complete Kitchen Facilities	40	87
Total Households	4,826	4,781
Percent Lacking	0.8%	1.8%



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 Custer County, 11.7 percent of households had a cost burden and 8.4 percent had a severe cost burden. Some 17.2 percent of renters were cost burdened, and 8.1 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 8.5 percent and a severe cost burden rate of 5.7 percent. Owner occupied households with a mortgage had a cost burden rate of 10.6 percent, and severe cost burden at 11.4 percent.

Table II.21.53
Cost Burden and Severe Cost Burden by Tenure

Custer 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	762	77.1%	146	14.8%	74	7.5%	6	0.6%	988
2016 Five-Year ACS	1,283	77.9%	175	10.6%	188	11.4%	0	0%	1,646
Owner Without a Mortgage									
2000 Census	1,238	91.6%	67	5%	41	3%	6	0.4%	1,352
2016 Five-Year ACS	1,528	85.1%	153	8.5%	103	5.7%	11	0.6%	1,795
Renter									
2000 Census	549	54%	163	16%	77	7.6%	228	22.4%	1,017
2016 Five-Year ACS	699	52.2%	231	17.2%	109	8.1%	301	22.5%	1,340
Total									
2000 Census	2,549	75.9%	376	11.2%	192	5.7%	240	7.1%	3,357
2016 Five-Year ACS	3,510	73.4%	559	11.7%	400	8.4%	312	6.5%	4,781

Housing Problems by Income

Table II.21.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Custer County. As can be seen in 2017 the MFI was \$53,800, which compared to \$68,200 for the State of Nebraska.

Table II.21.54 Median Family Income Custer County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	40,800	50,400
2001	43,600	53,400
2002	44,200	55,100
2003	43,300	55,400
2004	44,900	56,300
2005	44,900	57,400
2006	46,200	59,400
2007	45,100	58,200
2008	46,400	59,800
2009	47,800	62,000
2010	48,300	62,600
2011	53,100	63,500
2012	53,800	64,400
2013	53,300	64,600
2014	52,600	66,000
2015	53,700	66,800
2016	57,600	66,500
2017	53,800	68,200

Table II.21.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 360 owner-occupied and 144 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 315 owner-occupied 84 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 3,735 households without a housing problem.

Table II.21.55
Housing Problems by Income and Tenure
 Custer County
 2010–2014 HUD CHAS Data

Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	4	0	4	10	0	18
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	4	0	0	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	0	0	4	4	12
Housing cost burden greater than 50% of income (and none of the above problems)	145	55	70	20	25	315
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	60	100	125	20	55	360
Zero/negative income (and none of the above problems)	30	0	0	0	0	30
Has none of the 4 housing problems	45	185	600	330	1,580	2,740
Total	288	344	799	384	1,664	3,479
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	0	15	4	0	0	19
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	10	0	0	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	10	4	0	0	14
Housing cost burden greater than 50% of income (and none of the above problems)	80	4	0	0	0	84
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	30	100	4	0	10	144
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
Has none of the 4 housing problems	80	140	320	115	340	995
Total	194	269	342	115	350	1,270
Total						
Lacking complete plumbing or kitchen facilities	4	15	8	10	0	37
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	4	10	0	0	14
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	10	4	4	4	26
Housing cost burden greater than 50% of income (and none of the above problems)	225	59	70	20	25	399
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	90	200	129	20	65	504
Zero/negative income (and none of the above problems)	34	0	0	0	0	34
Has none of the 4 housing problems	125	325	920	445	1,920	3,735
Total	482	613	1,141	499	2,014	4,749

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.21.56, of the 97 loans in 2016, 54 loans were for Home Purchases, 8 were for Home Improvement and 35 were for refinancing.



Table II.21.56				
Owner-Occupied Single-Family Home Loans by Loan Type				
Custer County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	46	22	70	138
2009	31	15	69	115
2010	32	6	53	91
2011	21	4	47	72
2012	30	5	54	89
2013	33	5	51	89
2014	28	8	20	56
2015	45	8	29	82
2016	54	8	35	97

Table II.21.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$90,674 and \$114,467 in 2012 and \$130,519 in 2016. Overall, average loans were \$108,920 in 2008 and \$126,732 in 2016.

Table II.21.57				
Owner-Occupied Single-Family Home Loans by Average Loan Amount				
Custer County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$90,674	\$33,045	\$144,757	\$108,920
2009	\$83,774	\$31,933	\$115,754	\$96,200
2010	\$99,438	\$13,000	\$115,868	\$103,308
2011	\$102,476	\$48,250	\$99,362	\$97,431
2012	\$114,467	\$26,000	\$120,037	\$112,876
2013	\$99,606	\$29,600	\$138,255	\$117,820
2014	\$110,571	\$38,375	\$142,150	\$111,536
2015	\$108,311	\$49,625	\$109,310	\$102,939
2016	\$130,519	\$78,625	\$131,886	\$126,732

Table II.21.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$4,171,000 and \$3,434,000 in 2012 and \$7,048,000 in 2016. Overall, average loans were \$15,031,000 in 2008 and \$12,293,000 in 2016.

Table II.21.58 Total Volume of Owner-Occupied Single-Family Loans Custer County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	4,171,000	727,000	10,133,000	15,031,000
2009	2,597,000	479,000	7,987,000	11,063,000
2010	3,182,000	78,000	6,141,000	9,401,000
2011	2,152,000	193,000	4,670,000	7,015,000
2012	3,434,000	130,000	6,482,000	10,046,000
2013	3,287,000	148,000	7,051,000	10,486,000
2014	3,096,000	307,000	2,843,000	6,246,000
2015	4,874,000	397,000	3,170,000	8,441,000
2016	7,048,000	629,000	4,616,000	12,293,000

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.21.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Custer County. The number of completed surveys remained unchanged from 13 in 2016 to 13 in 2017. Between 2016 and 2017 the vacancy rate for all units increased by 0.9 percentage points and was at 6.5 percent in 2017.

Table II.21.59 Survey of Rental Properties Custer County 2002–2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	4	137	14.6	42.2
2003	2	93	12.9	60
2004	10	262	5.3	98.6
2005	9	232	12.5	34.3
2006	10	188	5.3	36.9
2007	9	188	9.6	48.6
2008	7	98	6.1	19.2
2009	18	314	1.9	37.1
2010	17	307	4.2	41.3
2011	16	181	5	32.6
2012	21	231	6.9	21.4
2013	11	209	2.4	22.5
2014	14	238	3.8	37.5
2015	12	231	1.3	25
2016	13	249	5.6	32.8
2017	13	261	6.5	30.5

Table II.21.60 shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 49 single-family units in Custer County, with 4 of them available. This translates into a vacancy rate of 8.2 percent in Custer County, which compares to a single-family vacancy rate of 3.9 percent for the State of Nebraska. There were 148 apartment units reported in the survey, with 13 of them available, which resulted in a vacancy rate of 8.8 percent. This compares to a statewide vacancy rate of 4.1 percent for apartment units across the state. The average vacancy rate for all unit types over the last five years was 4.2 percent.

Table II.21.60 Rental Vacancy Survey by Type Custer County 2017 Survey of Rental Properties				
Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single-Family	49	4	8.2%	3.5%
Apartments	148	13	8.8%	4.4%
Mobile Homes	0	0	%	%
"Other" Units	0	0	0%	.
Don't Know	64	0	0%	0.8%
Total	261	17	6.5%	4.2%

Table II.21.61, reports units by number of bedrooms. Three bedroom units were the most common type of reported single-family unit, with 27 units. The most common apartment units were one bedroom units, with 82 units.

Table II.21.61 Rental Units by Number of Bedrooms Custer County 2017 Survey of Rental Properties						
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	0	0	0	.	0
One	1	82	0	0	.	83
Two	15	12	0	0	.	27
Three	27	6	0	0	.	33
Four	6	0	0	0	.	6
Don't Know	0	48	0	0	64	112
Total	49	148	0	0	64	261

Table II.21.62 displays the vacancy rate of single-family units by the number of bedrooms. Three bedroom units were the most common type of reported single-family unit, which had a vacancy rate of 7.4 percent.

Table II.21.62 Single-Family Units by Number of Bedrooms Custer County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	1	0	0%
Two	15	0	0%
Three	27	2	7.4%
Four	6	0	0%
Don't know	0	2	%
Total	49	4	8.2%

Table II.21.63 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 3.7 percent.



Table II.21.63 Apartment Units by Number of Bedrooms Custer County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	82	3	3.7%
Two	12	0	0%
Three	6	0	0%
Four	0	0	%
Don't know	48	10	20.8%
Total	148	13	8.8%

Average market-rate rents by unit type are shown in Table II.21.64. 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.21.64 Average Market Rate Rents by Number of Bedrooms Custer County 2017 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	\$	\$	\$	\$	\$
One	\$275	\$398.3	\$	\$	\$367.5
Two	\$360.5	\$476.7	\$	\$	\$430.2
Three	\$425.5	\$495	\$	\$	\$448.7
Four	\$545	\$	\$	\$	\$545
Don't know	\$475	\$600	\$	\$	
Total	\$407.8	\$468.3	\$	\$	\$419.8

Table II.21.65 shows vacancy rates for single-family units by average rental rates for Custer 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 4.3 percent.

Table II.21.65 Single-Family Market Rate Rents by Vacancy Status Custer County 2017 Survey of Rental Properties			
Average Rents	Single-Family Units	Available Single-Family Units	Vacancy Rate
Less Than \$500	47	2	4.3%
\$500 to \$749	0	2	%
\$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	49	4	8.2%



The average rent and availability of apartment units is displayed in Table II.21.66. The most common rent for apartments was less than \$500 dollars and the units in this price range had a vacancy rate of 3 percent.

Table II.21.66 Apartment Market Rate Rents by Vacancy Status Custer County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	99	3	3%
\$500 to \$749	1	5	500%
\$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	48	5	10.4%
Total	148	13	8.8%

Respondents were asked if utilities are included in the rent and, as shown in Table II.21.67, 5 respondents, or 55.6 percent, included some sort of utility in the rent.

Table II.21.67 Are there any utilities included with the rent? Custer County 2017 Survey of Rental Properties	
Period	Respondent
Yes	5
No	4
% Offering Utilities	55.6%

The type of utility included in the rent is shown in Table II.21.68. There were 3 respondents who included electricity, 2 respondents who included natural gas, 5 respondents who included water and sewer and 5 respondents included trash collection in the rent.

Table II.21.68 Which utilities are included with the rent? Custer County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	3
Natural Gas	2
Water/Sewer	5
Trash Collection	5

Table II.21.69 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 2 persons on the wait list.

Table II.21.69 Do you keep a waiting list? Custer County 2017 Survey of Rental Properties	
Period	Respondent
Yes	4
No	5
Waitlist Size	2

Respondents were also asked how they would rate the need for renovation of existing units. As shown in Table II.21.70 most respondents indicated there was moderate need for the renovation of existing single-family units and moderate need for the renovation of existing apartment units.

Table II.21.70 How would you rate the need for renovation of existing units in the city? Custer County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	1	1	1	1
Low Need	0	0		
Moderate Need	4	3	3	3
High Need	1	1	1	1
Extreme Need	1	2	1	1

Respondents were also asked how they would rate the need for the construction of new units. As shown in Table II.21.71 most respondents indicated there was no need for the construction of new single-family units and low need for the construction of new apartment units.

Table II.21.71 How would you rate the need for construction of new units in the city? Custer County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	3	2	2	2
Low Need	3	3	3	3
Moderate Need	0	0		
High Need	0	0		
Extreme Need	1	2	1	1

