

**VOLUME II:  
DUNDY COUNTY**

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# Dundy County

## DEMOGRAPHICS

### Population Estimates

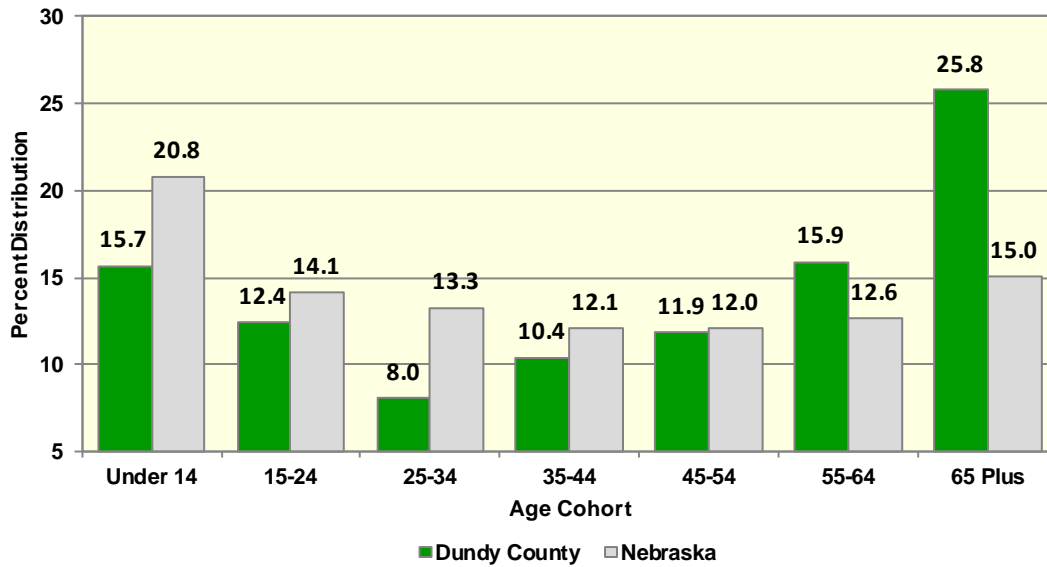
The Census Bureau’s current census estimates indicate that Dundy County’s population decreased from 2,008 in 2010 to 1,831 in 2016, or by -8.8 percent. This compares to a statewide population change of 4.4 percent over the period. The number of people from 25 to 34 years of age decreased by 18.8 percent, and the number of people from 55 to 64 years of age decreased by 4 percent. The white population decreased by 10 percent, while the black population increased by 71.4 percent. The Hispanic population increased from 117 to 164 people between 2010 and 2016 or by 40.2 percent. These data are presented in Table II.29.1.

<b>Table II.29.1</b> <b>Profile of Population Characteristics</b> Dundy County vs. State of Nebraska 2010 Census and 2016 Current Census Estimates						
Subject	Dundy County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
<b>Population</b>	<b>2,008</b>	<b>1,831</b>	<b>-8.8%</b>	<b>1,826,341</b>	<b>1,907,116</b>	<b>4.4%</b>
<b>Age</b>						
0 to 14 years	364	287	-21.2%	383,542	396,601	3.4%
15 to 24 years	169	227	34.3%	258,206	269,442	4.4%
25 to 34 years	181	147	-18.8%	245,176	252,946	3.2%
35 to 44 years	220	190	-13.6%	220,838	230,528	4.4%
45 to 54 years	310	217	-30%	258,726	229,683	-11.2%
55 to 64 years	303	291	-4%	213,176	241,172	13.1%
65 and Over	461	472	2.4%	246,677	286,744	16.2%
<b>Race</b>						
White	1,953	1,757	-10%	1,649,264	1,694,976	2.8%
Black	7	12	71.4%	85,971	94,620	10.1%
American Indian and Alaskan Native	20	22	10%	23,418	27,318	16.7%
Asian	2	3	50%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	4	5	25%	2,061	2,425	17.7%
Two or more races	22	32	45.5%	32,305	40,495	25.4%
<b>Ethnicity (of any race)</b>						
Hispanic or Latino	117	164	40.2%	167,405	203,320	21.5%

Table II.29.2, presents the population of Dundy County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 1,006 males, who accounted for 50.1 percent of the population, and the remaining 49.9 percent, or 1,002 persons, were female. In 2016, the number of males was 914 persons, and accounted for 49.9 percent of the population, with the remaining 50.1 percent, or 917 persons being female.

Table II.29.2 Population by Age and Gender Dundy 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	189	175	364	158	129	287	-21.2%
15 to 24 years	78	91	169	110	117	227	34.3%
25 to 34 years	99	82	181	78	69	147	-18.8%
35 to 44 years	117	103	220	97	93	190	-13.6%
45 to 54 years	160	150	310	108	109	217	-30%
55 to 64 years	162	141	303	153	138	291	-4%
65 and Over	201	260	461	210	262	472	-8.8%
<b>Total</b>	<b>1,006</b>	<b>1,002</b>	<b>2,008</b>	<b>914</b>	<b>917</b>	<b>1,831</b>	<b>-8.8%</b>
<b>% of Total</b>	<b>50.1%</b>	<b>49.9%</b>	<b>.</b>	<b>49.9%</b>	<b>50.1%</b>	<b>.</b>	

**Diagram II.29.1  
Age Distribution**  
Dundy 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.29.3, from April 2000 to July 2009, Dundy County natural decrease was estimated to be 84 people. Dundy County has been experiencing net out-migration, with 251 persons leaving the county in the last nine years.<sup>116</sup> The 2016 population estimates showed a natural decrease of 78 persons. Between 2010 and 2016, Dundy County’s population decreased to 1,831 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 Dundy County decreased from 8 persons in 2015 to 4 persons in 2016, with an additional net movement of -1 in the first six months of 2017. The driver’s license total exchanges for the last 16 years are presented in Table II.29.4.

<b>Table II.29.3</b>	
<b>Population Change</b>	
Dundy County	
1980–2010 Census and Intercensal Data	
<b>1980 Population</b>	<b>2,861</b>
Natural Increase 80–90	-23
Net Migration 80–90	-256
<b>1990 Population</b>	<b>2,582</b>
Natural Increase 90–00	-79
Net Migration 90–00	-211
<b>2000 Population</b>	<b>2,292</b>
Natural Increase 00–09	-84
Net Migration 00–09	-251
2009 Population Estimate	1,957
<b>2010 Population</b>	<b>2,008</b>
Natural Increase 10–16	-78
Net Migration 10–16	-99
<b>2016 Population Estimate</b>	<b>1,831</b>

<b>Table II.29.4</b>			
<b>Driver's Licenses Exchanged and Surrendered</b>			
Dundy County			
2001–First half of 2017 DOT Data			
<b>Year</b>	<b>In-Migrants</b>	<b>Out-Migrants</b>	<b>Net Change</b>
Calendar 2001	44	38	6
Calendar 2002	54	33	21
Calendar 2003	45	19	26
Calendar 2004	42	38	4
Calendar 2005	31	27	4
Calendar 2006	33	27	6
Calendar 2007	36	35	1
Calendar 2008	37	36	1
Calendar 2009	45	17	28
Calendar 2010	61	56	5
Calendar 2011	34	22	12
Calendar 2012	47	41	6
Calendar 2013	48	35	13
Calendar 2014	40	43	-3
Calendar 2015	45	37	8
Calendar 2016	42	38	4
First Half of 2017	21	22	-1

<sup>116</sup> Net migration includes a residual, a change the Census Bureau has not attributed to any cause.

## School Age Enrollment

According to the Nebraska Department of Education (DOE), the total number of school-age children in Dundy County decreased by 3.3 percent from 331 in 2016 to 320 in 2017, as shown in Table II.29.5. The number of school-age children 5 to 11 years of age increased from 147 in 2016 to 147 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.29.6, shows population by age for the 2000 and 2010 Census. The population changed by -12.4 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -10.3 percent to a total of 461 persons in 2010. Those aged 25 to 34 changed by -13.4 percent, and those aged under 5 changed by -13.9 percent.

Year	Age Group			Total
	5–11	11–13	14–18	
1992	250	71	182	503
1993	241	78	165	484
1994	234	69	190	493
1995	191	83	181	455
1996	177	78	181	436
1997	182	64	179	425
1998	197	66	186	449
1999	194	66	179	439
2000	181	68	177	426
2001	167	66	187	420
2002	187	58	167	412
2003	195	58	150	403
2004	182	53	133	368
2005	179	60	141	380
2006	181	53	144	378
2007	170	55	140	365
2008	190	59	144	393
2009	170	58	132	360
2010	155	58	138	351
2011	147	56	126	329
2012	147	44	134	325
2013	160	50	129	339
2014	155	51	127	333
2015	143	49	112	304
2016	147	50	134	331
2017	147	50	123	320

<b>Table II.29.6</b>					
<b>Population by Age</b>					
Dundy County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	122	5.3%	105	5.2%	-13.9%
5 to 19	468	20.4%	373	18.6%	-20.3%
20 to 24	75	3.3%	55	2.7%	-26.7%
25 to 34	209	9.1%	181	9%	-13.4%
35 to 54	688	30%	530	26.4%	-23%
55 to 64	216	9.4%	303	15.1%	40.3%
65 or Older	514	22.4%	461	23%	-10.3%
<b>Total</b>	<b>2,292</b>	<b>100.0%</b>	<b>2,008</b>	<b>100.0%</b>	<b>-12.4%</b>

The elderly population is further explored in Table II.29.7. Those aged 65 to 66 changed by 32.5 percent between 2000 and 2010, resulting in a population of 53 persons. Those aged 85 or older changed by 3.5 percent during the same time period, and resulted in 88 persons over age 85 in 2010.

<b>Table II.29.7</b>					
<b>Elderly Population by Age</b>					
Dundy County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	40	7.8%	53	11.5%	32.5%
67 to 69	67	13%	63	13.7%	-6%
70 to 74	127	24.7%	82	17.8%	-35.4%
75 to 79	102	19.8%	86	18.7%	-15.7%
80 to 84	93	18.1%	89	19.3%	-4.3%
85 or Older	85	16.5%	88	19.1%	3.5%
<b>Total</b>	<b>514</b>	<b>100.0%</b>	<b>461</b>	<b>100.0%</b>	<b>-10.3%</b>

Population by race and ethnicity is shown in Table II.29.8 representing 95.3 percent of the white population in 2010. The black population changed by 600 percent, representing 0.3 percent of the population in 2010. The American Indian and Asian populations represented 0.6 and 0.1 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 58.1 percent between 2000 and 2010, compared to the -14.7 percent growth rate for non-Hispanics.

<b>Table II.29.8</b>					
<b>Population by Race and Ethnicity</b>					
Dundy County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	2,222	96.9%	1,914	95.3%	-13.9%
Black	1	0%	7	0.3%	600%
American Indian	18	0.8%	13	0.6%	-27.8%
Asian	11	0.5%	2	0.1%	-81.8%
Native Hawaiian/ Pacific Islander	1	0%	2	0.1%	100%
Other	20	0.9%	44	2.2%	120%
Two or More Races	19	0.8%	26	1.3%	36.8%
<b>Total</b>	<b>2,292</b>	<b>100.0%</b>	<b>2,008</b>	<b>100.0%</b>	<b>-12.4%</b>
<b>Hispanic</b>	74	3.2%	117	5.8%	58.1%
<b>Non-Hispanic</b>	2,218	96.8%	1,891	94.2%	-14.7%

Population by race and ethnicity through 2016 is shown in Table II.29.9. The white population represented 98.3 percent of the population in 2016, compared with black population accounting for 0.2 percent of the population. Hispanic population represented 5.8 percent of the population in 2016.

<b>Table II.29.9</b>				
<b>Population by Race and Ethnicity</b>				
Dundy County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	1,914	95.3%	1,792	98.3%
Black	7	0.3%	3	0.2%
American Indian	13	0.6%	1	0.1%
Asian	2	0.1%	0	0%
Native Hawaiian/ Pacific Islander	2	0.1%	0	0%
Other	44	2.2%	7	0.4%
Two or More Races	26	1.3%	20	1.1%
<b>Total</b>	<b>2,008</b>	<b>100.0%</b>	<b>1,823</b>	<b>100.0%</b>
<b>Non-Hispanic</b>	1,891	94.2%	1,718	94.2%
<b>Hispanic</b>	117	5.8%	105	5.8%

The population by race is broken down further by ethnicity in Table II.29.10. While the white non-Hispanic population changed by -14.7 percent between 2000 and 2010, the white Hispanic population changed by 21.6 percent. The black non-Hispanic population changed by 600 percent.



<b>Table II.29.10</b>					
<b>Population by Race and Ethnicity</b>					
Dundy County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
<b>Non-Hispanic</b>					
White	2,171	97.9%	1,852	97.9%	-14.7%
Black	1	0%	7	0.4%	600%
American Indian	18	0.8%	8	0.4%	-55.6%
Asian	11	0.5%	2	0.1%	-81.8%
Native Hawaiian/ Pacific Islander	1	0%	2	0.1%	100%
Other	1	0%	0	0%	-100%
Two or More Races	15	0.7%	20	1.1%	33.3%
<b>Total Non-Hispanic</b>	<b>2,218</b>	<b>100.0%</b>	<b>1,891</b>	<b>100.0%</b>	<b>-14.7%</b>
<b>Hispanic</b>					
White	51	68.9%	62	53%	21.6%
Black	0	0%	0	0%	%
American Indian	0	0%	5	4.3%	%
Asian	0	0%	0	0%	%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	19	25.7%	44	37.6%	131.6%
Two or More Races	4	5.4%	6	5.1%	50%
<b>Total Hispanic</b>	<b>74</b>	<b>100.0%</b>	<b>117</b>	<b>100.0%</b>	<b>58.1%</b>
<b>Total Population</b>	<b>2,292</b>	<b>100.0%</b>	<b>2,008</b>	<b>100.0%</b>	<b>-12.4%</b>

The change in race and ethnicity between 2010 and 2016 is shown in Table II.29.11. During this time, the total non-Hispanic population was 1,718 persons in 2016. The Hispanic population was 105.

<b>Table II.29.11</b>				
<b>Population by Race and Ethnicity</b>				
Dundy County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
<b>Non-Hispanic</b>				
White	1,852	97.9%	1,694	98.6%
Black	7	0.4%	3	0.2%
American Indian	8	0.4%	1	0.1%
Asian	2	0.1%	0	0%
Native Hawaiian/ Pacific Islander	2	0.1%	0	0%
Other	0	0%	0	0%
Two or More Races	20	1.1%	20	1.2%
<b>Total Non-Hispanic</b>	<b>1,891</b>	<b>100.0%</b>	<b>1,718</b>	<b>100.0%</b>
<b>Hispanic</b>				
White	62	53%	98	93.3%
Black	0	0%	0	0%
American Indian	5	4.3%	0	0%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	44	37.6%	7	6.7%
Two or More Races	6	5.1%	0	0%
<b>Total Hispanic</b>	<b>117</b>	<b>100.0%</b>	<b>105</b>	<b>100.0%</b>
<b>Total Population</b>	<b>2,008</b>	<b>100.0%</b>	<b>1,823</b>	<b>100.0%</b>



Households by type and tenure are shown in Table II.29.12. Family households represented 61.5 percent of households, while non-family households accounted for 38.5 percent. These changed from 62.1 and 37.9 percent, respectively.

<b>Table II.29.12</b>				
<b>Household Type by Tenure</b>				
Dundy County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	557	62.1%	501	61.5%
Married-Couple Family	487	87.4%	415	82.8%
Owner-Occupied	382	78.4%	341	82.2%
Renter-Occupied	105	21.6%	74	17.8%
Other Family	70	12.6%	86	14%
Male Householder, No Spouse Present	28	40%	32	32.6%
Owner-Occupied	14	50%	13	40.6%
Renter-Occupied	14	50%	19	59.4%
Female Householder, No Spouse Present	42	60%	54	48.8%
Owner-Occupied	34	81%	29	53.7%
Renter-Occupied	8	19%	25	46.3%
Non-Family Households	340	37.9%	314	38.5%
Owner-Occupied	221	65%	182	58%
Renter-Occupied	119	35%	132	42%
<b>Total</b>	<b>897</b>	<b>100.0%</b>	<b>815</b>	<b>100.0%</b>

The group quarters population was 41 in 2010, compared to 87 in 2000. Institutionalized populations experienced a -42.9 percent change between 2000 and 2010. Non-institutionalized populations experienced a -71 percent change during this same time period.

<b>Table II.29.13</b>					
<b>Group Quarters Population</b>					
Dundy County					
2000 & 2010 Census SF1 Data					
Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
<b>Institutionalized</b>					
Correctional Institutions	0	0%	0	0%	%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	56	100%	32	100%	-42.9%
Other Institutions	0	0%	0	0%	%
<b>Total</b>	<b>56</b>	<b>100.0%</b>	<b>32</b>	<b>100.0%</b>	<b>-42.9%</b>
<b>Noninstitutionalized</b>					
College Dormitories	0	0%	0	0%	%
Military Quarters	0	0%	0	0%	%
Other Noninstitutionalized	31	100%	9	100%	-71%
<b>Total</b>	<b>31</b>	<b>100.0%</b>	<b>9</b>	<b>100.0%</b>	<b>-71%</b>
<b>Group Quarters Population</b>	<b>87</b>	<b>100.0%</b>	<b>41</b>	<b>100.0%</b>	<b>-52.9%</b>

The number of foreign born persons are shown in Table II.29.14. An estimated 1.8 percent of the population was born in Mexico, with 0.7 percent born in Spain, and another 0.1 percent were born in Netherlands.

<b>Table II.29.14</b> <b>Place of Birth for the Foreign-Born Population</b> Dundy County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	32	1.8%
#2 country of origin	Spain	13	0.7%
#3 country of origin	Netherlands	2	0.1%
#4 country of origin	Germany	1	0.1%
#5 country of origin	Afghanistan	0	0%
#6 country of origin	Africa n.e.c	0	0%
#7 country of origin	Albania	0	0%
#8 country of origin	Argentina	0	0%
#9 country of origin	Armenia	0	0%
#10 country of origin	Asia n.e.c	0	0%

Limited English Proficiency and the language spoken at home are shown in Table II.29.15. An estimated 0.5 percent of the population speaks Spanish at home.

<b>Table II.29.15</b> <b>Limited English Proficiency and Language Spoken at Home</b> Dundy County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	9	0.5%
#2 LEP Language	Arabic	0	0%
#3 LEP Language	Chinese	0	0%
#4 LEP Language	French, Haitian, or Cajun	0	0%
#5 LEP Language	German or other West Germanic languages	0	0%
#6 LEP Language	Korean	0	0%
#7 LEP Language	Other Asian and Pacific Island languages	0	0%
#8 LEP Language	Other Indo-European 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.29.16. Some 17.8 percent of the population was disabled in 2000, or a total of 373 persons. The disability rate was highest for those over 65, with 31.5 percent disabled.



<b>Table II.29.16</b>		
<b>Disability by Age</b>		
Dundy County		
2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	21	6.1%
16 to 64	207	16%
65 and older	145	31.5%
<b>Total</b>	<b>373</b>	<b>17.8%</b>

Table II.29.17 shows disability by type in 2000. There were 202 physical disabilities in 2000, some 124 employment disabilities, and 107 go-outside-home disabilities.

<b>Table II.29.17</b>	
<b>Total Disabilities Tallied: Aged 5 and Older</b>	
Dundy County	
2000 Census SF3 Data	
Disability Type	Population
Sensory disability	102
Physical disability	202
Mental disability	102
Self-care disability	32
Employment disability	124
Go-outside-home disability	107
<b>Total</b>	<b>669</b>

Disability by age, as estimated by the 2016 ACS, is shown in Table II.29.18. The disability rate for females was 9.6 percent, compared to 15.2 percent for males. The disability rate changed precipitously higher with age, with 32.6 percent of those over 75 experiencing a disability.

<b>Table II.29.18</b>						
<b>Disability by Age</b>						
Dundy County						
2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	3	8.6%	0	0%	3	3.2%
5 to 17	5	3.1%	3	2.7%	8	2.9%
18 to 34	4	2.8%	7	4.3%	11	3.6%
35 to 64	51	13.6%	7	2.1%	58	8.1%
65 to 74	62	47%	20	23%	82	37.4%
75 or Older	12	20.3%	48	38.4%	60	32.6%
<b>Total</b>	<b>137</b>	<b>15.2%</b>	<b>85</b>	<b>9.6%</b>	<b>222</b>	<b>12.4%</b>

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.29.19. Some 6.8 percent have an ambulatory disability, 4.2 have an independent living disability, and 2.2 percent have a self-care disability.

**Table II.29.19**  
**Total Disabilities Tallied: Aged 5 and Older**  
 Dundy County  
 2016 Five-Year ACS

Disability Type	Population with Disability	Percent with Disability
Hearing disability	94	5.3%
Vision disability	26	1.5%
Cognitive disability	79	4.7%
Ambulatory disability	115	6.8%
Self-Care disability	38	2.2%
Independent living disability	60	4.2%

## Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.29.20 and Table II.29.21. In 2016, some 868 persons were employed and 33 were unemployed. This totaled a labor force of 901 persons. The unemployment rate for Dundy County was estimated to be 3.7 in 2016.

**Table II.29.20**  
**Employment, Labor Force and Unemployment**  
 Dundy County  
 2016 Five-Year ACS Data

Employment Status	2016 Five-Year ACS
Employed	868
Unemployed	33
<b>Labor Force</b>	<b>901</b>
Unemployment Rate	3.7%

In 2016, 88.8 percent of households in Dundy County had a high school education or greater.

**Table II.29.21**  
**High School or Greater Education**  
 Dundy County  
 2016 Five-Year ACS Data

Education Level	Households
High School or Greater	724
Total Households	815
<b>Percent High School or Above</b>	<b>88.8%</b>

As seen in Table II.29.22, 31.9 percent of the population had a high school diploma or equivalent, another 37.2 percent have some college, 14.1 percent have a Bachelor's Degree, and 5.7 percent of the population had a graduate or professional degree.

**Table II.29.22**  
**Educational Attainment**  
 Dundy County  
 2016 Five-Year ACS Data

Education Level	Population	Percent
Less Than High School	162	11.1%
High School or Equivalent	464	31.9%
Some College or Associates Degree	541	37.2%
Bachelor's Degree	206	14.1%
Graduate or Professional Degree	83	5.7%
<b>Total Population Above 18 years</b>	<b>1,456</b>	<b>100.0%</b>



## ECONOMICS

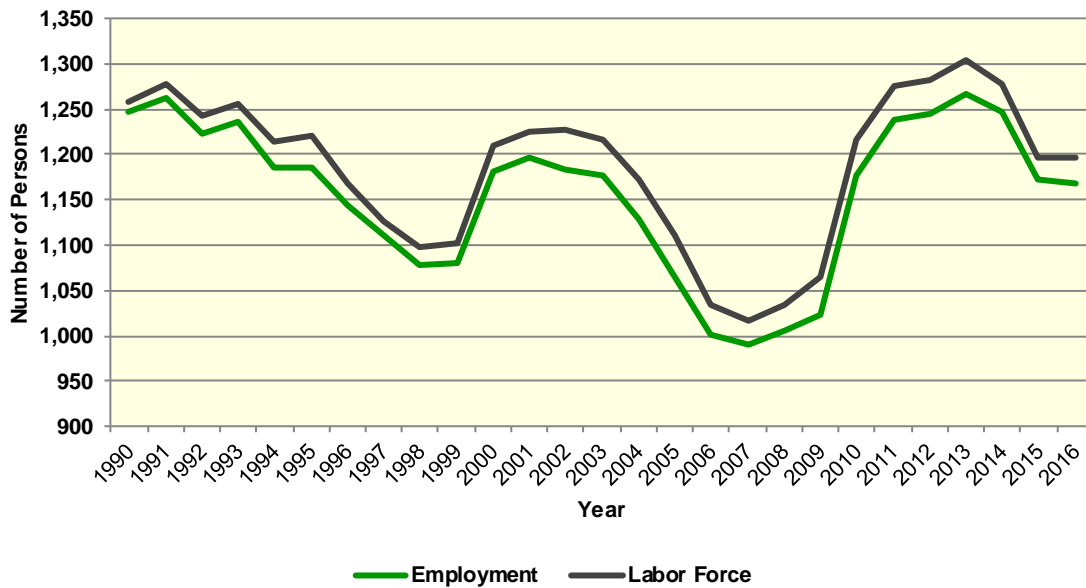
### Labor Force

Table II.29.23, shows the labor force statistics for Dundy County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1990 with a rate of 0.8. The highest level of unemployment occurred during 2005 rising to a rate of 4.1. 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 Dundy County increased from 2.1 percent in 2015 to 2.3 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.29.23 Labor Force Statistics Dundy County 1990 - 2016 BLS Data					
Year	Dundy County				Statewide
	Unemployment	Employment	Labor Force	Unemployment Rate	Unemployment Rate
1990	10	1,248	1,258	0.8%	2.3%
1991	15	1,263	1,278	1.2%	2.7%
1992	19	1,223	1,242	1.5%	2.9%
1993	19	1,237	1,256	1.5%	2.8%
1994	30	1,185	1,215	2.5%	2.6%
1995	34	1,186	1,220	2.8%	2.6%
1996	24	1,144	1,168	2.1%	2.7%
1997	16	1,111	1,127	1.4%	2.5%
1998	18	1,079	1,097	1.6%	2.6%
1999	22	1,081	1,103	2%	2.8%
2000	27	1,182	1,209	2.2%	2.8%
2001	29	1,197	1,226	2.4%	3.1%
2002	45	1,183	1,228	3.7%	3.6%
2003	39	1,178	1,217	3.2%	3.9%
2004	43	1,129	1,172	3.7%	3.9%
2005	46	1,065	1,111	4.1%	3.8%
2006	33	1,001	1,034	3.2%	3.1%
2007	26	990	1,016	2.6%	3%
2008	30	1,005	1,035	2.9%	3.3%
2009	42	1,024	1,066	3.9%	4.6%
2010	38	1,178	1,216	3.1%	4.6%
2011	37	1,238	1,275	2.9%	4.4%
2012	38	1,244	1,282	3%	4%
2013	37	1,268	1,305	2.8%	3.8%
2014	29	1,248	1,277	2.3%	3.3%
2015	25	1,172	1,197	2.1%	3%
2016	27	1,169	1,196	2.3%	3.2%

Diagram II.29.2, shows the employment and labor force for Dundy County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 1,169 persons, with the labor force reaching 1,196, indicating there were a total of 27 unemployed persons.

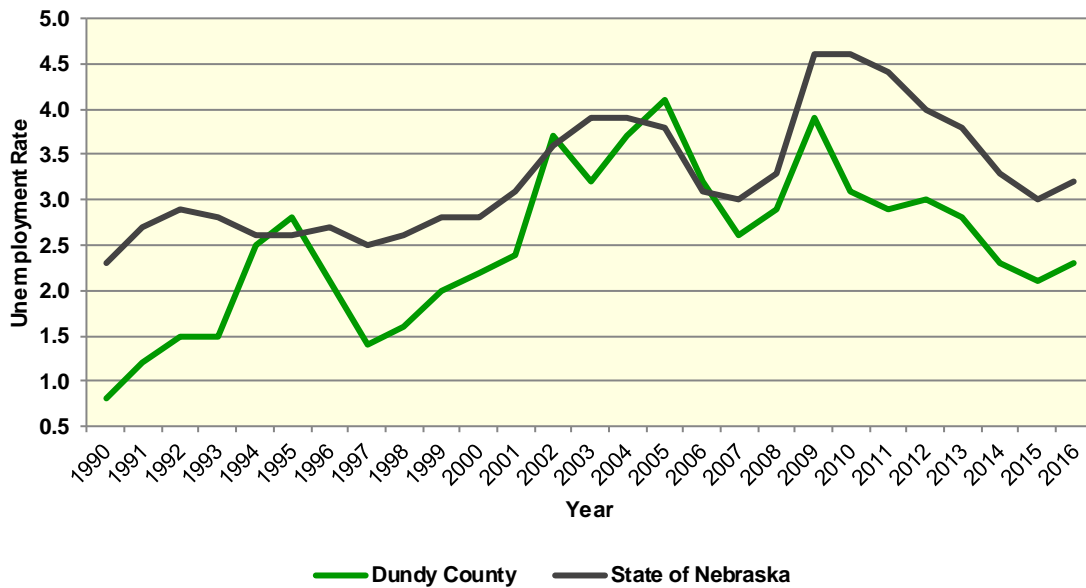
**Diagram II.29.2**  
**Employment and Labor Force**  
 Dundy County  
 1990 – 2016 BLS Data



### Unemployment

Diagram II.29.3, shows the unemployment rate for both the State and Dundy County. During the 1990’s the average rate for Dundy County was 1.7, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 3.2, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 2.6. Over the course of the entire period Dundy County had an average unemployment rate lower than the state, 2.5 percent for Dundy County, versus 3.3 statewide.

**Diagram II.29.3**  
**Annual Unemployment Rate**  
 Dundy 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.29.24, shows total real earnings by industry for Dundy County. In the most recent 2016 estimate, the farm industry had the largest total real earnings, with total real earnings reaching 26,614,000 dollars. Between 2015 and 2016 the real estate and rental and leasing industry saw the largest percentage increase, rising by 12 percent to 7,119,000 dollars.



**Table II.29.24**  
**Real Earnings by Industry**  
 Dundy 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	12,966	41,178	56,515	47,815	38,493	37,338	24,701	26,614	7.7
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	137	77	112	96	89	0	115	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	0	2,278	3,306	2,193	1,932	2,889	1,506	1,363	-9.5
Manufacturing	0	907	794	912	1,154	1,087	921	826	-10.3
Wholesale trade	3,832	1,922	2,521	3,331	3,711	3,400	3,013	3,245	7.7
Retail trade	0	2,039	2,292	2,331	3,187	2,738	2,743	2,371	-13.6
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	0	0	0	0	0	0	0	0	0
Finance and insurance	0	0	0	1,020	728	723	752	759	1
Real estate and rental and leasing	0	0	0	236	366	295	330	370	12
Professional and technical services	0	621	0	0	0	0	0	0	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	240	248	218	0	0	125	91	-27
Educational services	68	122	76	0	0	0	0	0	0
Health care and social assistance	3,553	2,358	0	3,419	3,181	2,667	2,206	1,963	-11
Arts, entertainment, and recreation	0	0	0	0	0	0	0	0	0
Accommodation and food services	0	0	0	0	0	0	0	0	0
Other services, except public administration	0	0	2,294	2,422	2,099	1,820	1,488	1,362	-8.5
Government and government enterprises	10,484	12,971	12,889	12,814	12,755	12,382	13,548	13,474	-0.5
<b>Total</b>	<b>49,647</b>	<b>75,640</b>	<b>93,296</b>	<b>85,818</b>	<b>76,657</b>	<b>76,508</b>	<b>64,406</b>	<b>65,103</b>	<b>1.1</b>



Table II.29.25, shows the total employment by industry for Dundy County. The most recent estimates show the farm industry was the largest employer in Dundy County, with employment reaching 337 jobs in 2016. Between 2015 and 2016 the wholesale trade industry saw the largest percentage increase, rising by 8.8 percent to 62 jobs.

**Table II.29.25**  
**Employment by Industry**  
Dundy County  
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	388	323	332	315	319	315	353	337	-4.5
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	10	0	16	0	21	13	13	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	0	55	72	54	51	83	49	46	-6.1
Manufacturing	0	29	30	31	40	40	33	32	-3
Wholesale trade	55	41	48	55	59	62	57	62	8.8
Retail trade	0	92	98	94	101	87	94	94	0
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	0	0	0	0	0	0	0	0	0
Finance and insurance	0	0	0	40	37	37	38	38	0
Real estate and rental and leasing	0	0	0	30	32	23	23	24	4.3
Professional and technical services	0	22	0	0	0	0	0	0	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	15	14	16	0	0	13	13	0
Educational services	0	0	0	0	0	10	10	10	0
Health care and social assistance	113	82	0	86	85	79	82	78	-4.9
Arts, entertainment, and recreation	0	0	0	0	0	0	0	0	0
Accommodation and food services	0	0	0	0	0	0	0	0	0
Other services, except public administration	0	0	64	68	59	60	56	55	-1.8
Government and government enterprises	259	254	249	246	247	250	246	248	0.8
<b>Total</b>	<b>1,393</b>	<b>1,256</b>	<b>1,279</b>	<b>1,298</b>	<b>1,266</b>	<b>1,276</b>	<b>1,251</b>	<b>1,233</b>	<b>-1.4</b>



Table II.29.26, shows the real average earnings per job by industry for Dundy County. These figures are calculated by dividing the Total Real Earning displayed in Table II.29.24 and Table II.29.25, by Industry. In 2016, the farm industry had the highest average earnings reaching 78,973 dollars. Between 2015 and 2016 the farm industry saw the largest percentage increase, rising by 12.9 percent to 78,973 dollars.

**Table II.29.26**  
**Real Earnings Per Job by Industry**  
 Dundy County  
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	33,418	127,486	170,225	151,793	120,667	118,535	69,975	78,973	12.9
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	13,652	0	7,017	0	4,243	0	8,846	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	0	41,416	45,922	40,603	37,875	34,806	30,726	29,630	-3.6
Manufacturing	0	31,282	26,465	29,419	28,849	27,163	27,908	25,813	-7.5
Wholesale trade	69,679	46,885	52,522	60,568	62,899	54,837	52,863	52,339	-1
Retail trade	0	22,163	23,391	24,801	31,551	31,475	29,177	25,223	-13.6
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	0	0	0	0	0	0	0	0	0
Finance and insurance	0	0	0	25,500	19,665	19,540	19,784	19,974	1
Real estate and rental and leasing	0	0	0	7,873	11,434	12,823	14,361	15,417	7.4
Professional and technical services	0	28,225	0	0	0	0	0	0	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	16,001	17,722	13,637	0	0	9,586	7,000	-27
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	31,442	28,759	0	39,757	37,429	33,755	26,898	25,167	-6.4
Arts, entertainment, and recreation	0	0	0	0	0	0	0	0	0
Accommodation and food services	0	0	0	0	0	0	0	0	0
Other services, except public administration	0	0	35,852	35,624	35,584	30,329	26,578	24,764	-6.8
Government and government enterprises	40,480	51,069	51,763	52,091	51,640	49,528	55,074	54,331	-1.3
<b>Total</b>	<b>35,641</b>	<b>60,223</b>	<b>72,944</b>	<b>66,116</b>	<b>60,551</b>	<b>59,959</b>	<b>51,484</b>	<b>52,800</b>	<b>2.6</b>

Table II.29.27 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 \$118,783,000 a 0.6 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 1,256 and 1,233 in 2016, which was a percentage change of -1.4 over this period.



**Table II.29.27**  
**Total Employment and Real Personal Income**  
 Dundy 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	41,941	1,591	700	9,866	5,752	56,668	19,799	1,274	32,920
1970	41,693	1,668	646	10,631	6,076	57,378	19,672	1,351	30,861
1971	37,318	1,578	666	10,680	6,313	53,399	18,459	1,293	28,864
1972	46,328	1,593	651	11,990	6,171	63,548	22,289	1,321	35,069
1973	61,430	1,866	766	14,012	7,211	81,553	27,948	1,312	46,822
1974	44,829	2,019	827	14,856	7,314	65,807	23,552	1,314	34,115
1975	59,815	2,150	860	16,201	8,124	82,850	29,588	1,346	44,439
1976	39,080	2,230	788	16,514	7,898	62,051	22,129	1,348	28,993
1977	38,966	2,271	444	17,970	8,338	63,448	22,645	1,402	27,793
1978	50,228	2,300	335	19,170	8,527	75,960	26,983	1,421	35,347
1979	44,996	2,456	619	19,699	9,064	71,922	25,713	1,431	31,443
1980	24,588	2,411	676	22,742	9,304	54,900	19,189	1,445	17,017
1981	45,992	2,568	260	25,707	9,821	79,212	27,726	1,453	31,654
1982	34,219	2,649	-15	27,679	10,407	69,641	24,282	1,443	23,713
1983	38,924	2,638	-208	27,701	10,666	74,444	26,103	1,476	26,371
1984	60,044	2,925	-739	28,684	10,735	95,799	33,345	1,464	41,015
1985	55,127	3,193	-911	28,460	10,929	90,411	31,970	1,493	36,924
1986	49,632	3,384	-1,004	27,651	11,414	84,309	30,569	1,461	33,971
1987	50,811	3,488	-1,141	26,039	11,418	83,640	31,186	1,522	33,385
1988	59,488	3,813	-1,294	25,000	11,203	90,583	34,975	1,551	38,355
1989	55,253	4,093	-1,391	26,615	11,052	87,435	33,461	1,555	35,533
1990	59,115	4,142	-1,479	25,826	10,950	90,270	34,948	1,544	38,288
1991	64,497	4,285	-1,234	25,791	11,008	95,776	37,456	1,529	42,182
1992	59,244	4,149	-861	25,463	11,725	91,421	36,671	1,488	39,814
1993	64,561	4,294	-512	24,577	12,755	97,086	38,710	1,549	41,680
1994	52,897	3,854	44	26,846	13,493	89,426	34,634	1,507	35,100
1995	54,459	3,934	342	25,954	14,122	90,942	36,088	1,462	37,250
1996	58,669	3,944	625	28,128	13,967	97,446	39,596	1,472	39,856
1997	54,894	3,949	1,131	31,366	13,910	97,353	40,530	1,485	36,966
1998	50,667	3,978	1,450	32,036	15,137	95,312	39,813	1,439	35,211
1999	48,572	3,977	1,830	30,352	15,007	91,785	39,837	1,415	34,326
2000	39,861	4,038	2,243	30,838	15,499	84,404	37,216	1,403	28,412
2001	49,647	4,315	2,556	30,593	15,261	93,743	43,021	1,393	35,641
2002	42,451	4,366	2,710	28,146	16,308	85,248	39,485	1,327	31,989
2003	55,556	4,174	2,900	29,644	16,310	100,235	46,192	1,279	43,437
2004	49,791	4,065	2,957	26,144	15,495	90,321	41,932	1,272	39,143
2005	52,900	3,845	2,847	21,946	16,717	90,565	43,311	1,237	42,765
2006	48,270	4,128	2,955	20,959	18,056	86,112	41,985	1,197	40,326
2007	61,882	4,428	3,285	24,426	16,962	102,128	50,811	1,224	50,558
2008	69,125	4,504	3,533	27,262	17,568	112,984	57,264	1,231	56,154
2009	62,242	4,509	3,818	26,203	17,467	105,221	52,689	1,247	49,913
2010	75,640	4,225	4,257	23,999	19,136	118,807	59,167	1,256	60,223
2011	93,296	4,027	4,454	27,833	19,852	141,408	71,419	1,279	72,944
2012	85,818	4,093	4,498	27,428	19,802	133,454	66,928	1,298	66,116
2013	76,657	4,475	4,543	28,848	20,212	125,784	63,720	1,266	60,550
2014	76,508	4,443	4,748	32,125	19,206	128,143	68,016	1,276	59,959
2015	64,406	4,349	4,684	33,370	19,994	118,105	65,614	1,251	51,484
2016	65,103	4,296	4,679	32,885	20,412	118,783	64,873	1,233	52,800



Diagram II.29.4, shows real average earnings per job for Dundy County from 1990 to 2016. Over this period the average earning per job for Dundy County was 45,299 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

**Diagram II.29.4**  
**Real Average Earnings Per Job**  
 Dundy County  
 BEA Data 1990 - 2016

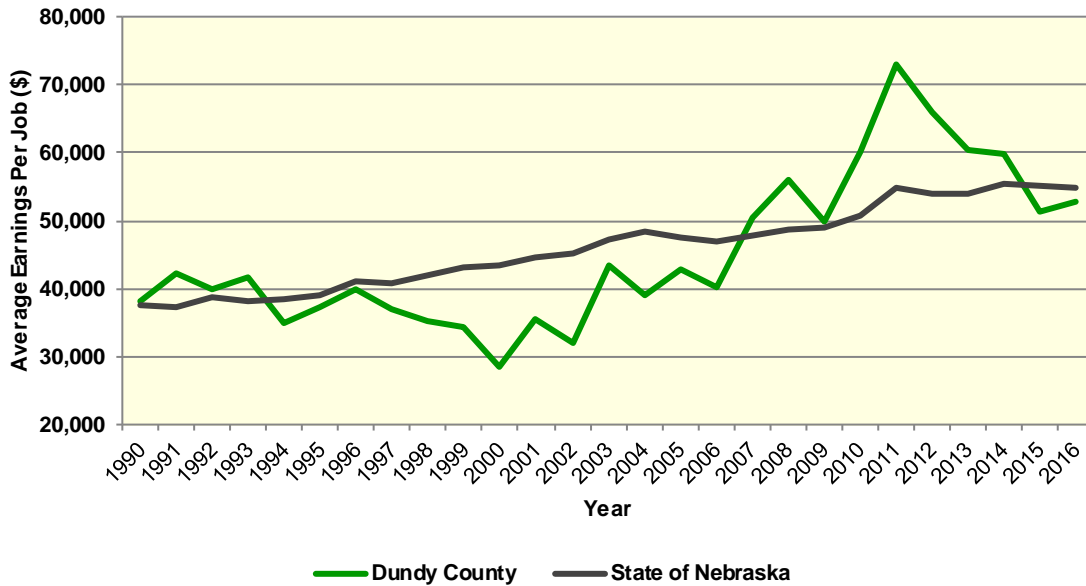
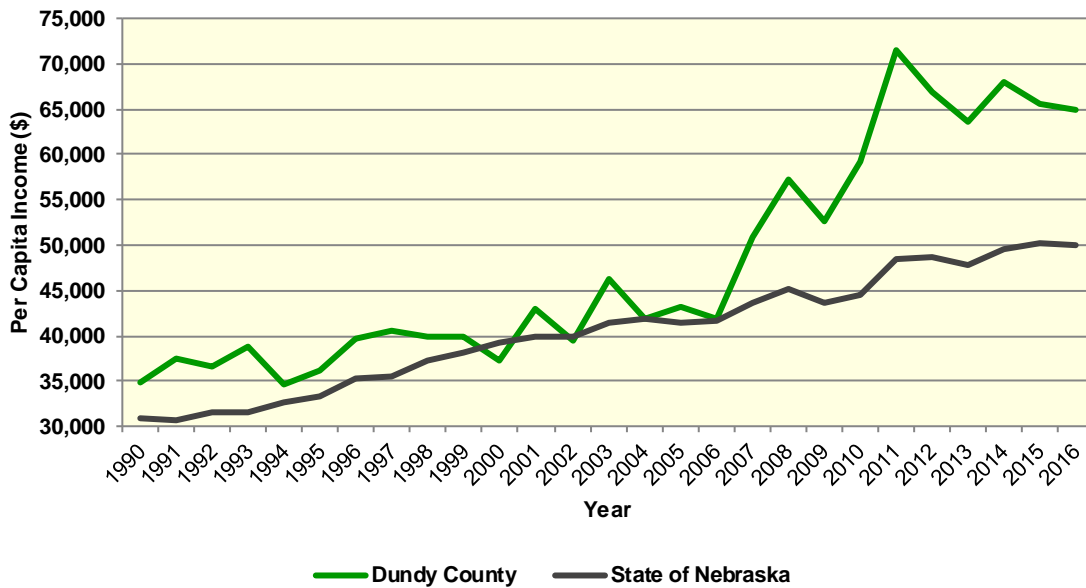


Diagram II.29.5, shows real per capita income in Dundy County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Dundy County was 47,849 dollars, which was higher than the statewide average of 40,548 dollars over the same period.

**Diagram II.29.5**  
**Real Per Capita Income**  
 Dundy 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.29.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment decreased from 577 persons in 2015 to 565 in 2016, a change of -2 percent.

**Table II.29.28**  
**Total Monthly Employment**  
 Dundy County  
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	527	538	552	584	577	603	621	652	647	574	557
Feb	551	548	563	582	589	590	625	655	689	568	556
Mar	565	554	582	594	613	602	644	667	717	587	561
Apr	569	557	595	582	604	606	679	701	725	568	574
May	570	562	598	602	620	695	688	727	718	577	579
Jun	572	580	613	598	630	646	696	707	717	604	596
Jul	532	559	598	566	583	608	647	664	644	576	560
Aug	541	575	581	568	587	624	652	662	659	569	545
Sep	565	640	602	620	613	651	705	705	648	566	555
Oct	551	586	609	602	615	630	707	718	617	572	552
Nov	532	574	568	569	577	622	648	667	621	568	570
Dec	527	581	576	592	596	623	666	683	627	595	571
<b>Annual</b>	<b>550</b>	<b>571</b>	<b>586</b>	<b>588</b>	<b>600</b>	<b>625</b>	<b>665</b>	<b>684</b>	<b>669</b>	<b>577</b>	<b>565</b>
% Change	-5%	4%	3%	(ND)%	2%	4%	6%	3%	-2%	-14%	-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 \$697 in 2015. In 2016, average weekly wages saw a decreased of 2 percent over the prior year, rising to 686 dollars, or by 11 dollars. These data are shown in Table II.29.29.

<b>Table II.29.29</b>						
<b>Average Weekly Wages</b>						
Dundy County						
BLS QCEW Data, 2001–2016(p)						
<b>Year</b>	<b>First Quarter</b>	<b>Second Quarter</b>	<b>Third Quarter</b>	<b>Fourth Quarter</b>	<b>Annual</b>	<b>% Change</b>
2001	391	374	396	441	400	
2002	430	420	418	467	434	8%
2003	435	423	446	494	450	4%
2004	454	440	470	514	469	4%
2005	468	447	470	544	482	3%
2006	486	478	501	558	505	5%
2007	532	497	567	573	543	8%
2008	552	514	601	601	567	4%
2009	550	560	626	612	587	4%
2010	526	562	576	645	577	-2%
2011	578	585	610	648	605	5%
2012	626	584	608	630	612	1%
2013	636	586	621	910	688	12%
2014	611	567	629	742	634	-8%
2015	678	627	686	799	697	10%
2016(p)	668	637	694	745	686	-2%

Total business establishments reported by the QCEW are displayed in Table II.29.30. Between 2015 and 2016, the total number of business establishments in Dundy County remained unchanged from 100 to 100 establishments.

<b>Table II.29.30</b>						
<b>Number of Business Establishments</b>						
Dundy County						
BLS QCEW Data, 2001–2016(p)						
<b>Year</b>	<b>First Quarter</b>	<b>Second Quarter</b>	<b>Third Quarter</b>	<b>Fourth Quarter</b>	<b>Annual</b>	<b>% Change</b>
2001	90	89	90	90	90	
2002	88	87	85	83	86	-4%
2003	84	81	81	81	82	-5%
2004	82	81	79	79	80	-2%
2005	81	82	84	83	83	4%
2006	79	81	82	80	81	-2%
2007	84	85	85	86	85	5%
2008	88	88	88	87	88	4%
2009	87	85	86	83	85	-3%
2010	85	86	85	85	85	(ND)%
2011	86	85	89	91	88	4%
2012	100	100	100	101	100	14%
2013	107	109	106	106	107	7%
2014	108	109	105	105	107	(ND)%
2015	100	100	98	100	100	-7%
2016	101	100	99	99	100	(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 4.4 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 increased by 15.9 percent over the period. On the other hand, by 2016 there were 90 returns for AGIs of \$100,000 or more. Table II.29.31 presents AGI distribution for the years 1991 through 2016.

Table II.29.31 Income Tax Returns by Adjusted Gross Income Dundy 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 <sup>117</sup>
1991	400	134	230	164	101	43	0	19	0	1,128
1992	396	111	234	138	120	42	0	17	0	1,092
1993	436	114	227	142	112	51	0	18	0	1,135
1994	424	115	219	156	114	40	0	14	0	1,115
1995	400	98	200	127	117	68	0	17	0	1,051
1996	380	107	199	119	118	69	0	29	0	1,049
1997	374	97	200	103	122	87	0	28	0	1,047
1998	355	75	178	124	116	92	0	22	0	990
1999	339	67	166	114	115	89	16	41	0	979
2000	313	66	145	118	141	96	11	39	0	959
2001	312	65	144	129	119	116	0	34	0	954
2002	335	72	146	119	106	102	15	29	0	944
2003	306	72	160	118	116	113	0	33	0	952
2004	322	67	138	110	124	91	10	30	0	935
2005	261	64	126	114	107	101	0	36	12	857
2006	240	83	141	120	107	108	0	42	11	898
2007	223	75	137	114	98	128	0	55	12	889
2008	203	71	150	121	122	108	42	52	15	897
2009	209	65	107	127	118	124	14	53	14	856
2010	180	45	125	122	107	115	0	58	11	825
2011	165	59	120	117	117	138	41	68	11	855
2012	179	69	105	110	129	131	80	76	15	894
2013	168	52	90	109	118	111	40	90	17	829
2014	152	48	111	98	111	121	86	96	20	843
2015	170	49	106	98	102	146	72	76	19	838
2016	172	47	98	84	124	131	69	80	10	815

<sup>117</sup> Income levels with fewer than 10 returns were not disclosed, but are included in the totals. As a result, income levels may not sum to total.



## Poverty

Poverty is the condition of having insufficient resources or income. In its extreme form, poverty is a lack of basic human needs, such as adequate and healthy food, clothing, housing, water, and health services. According to the Census Bureau’s Small Area Income and Poverty Estimates Program, the number of individuals in poverty decreased from 266 in 2010 to 223 in 2016, with the poverty rate reaching 12.4 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.29.32 presents poverty data for the county.

The rate of poverty for Dundy County is shown in Table II.29.33. In 2016, there were an estimated 151 persons living in poverty. This represented a 8.5 percent poverty rate, compared to 13.6 percent poverty in 2000. In 2016, some 14.6 percent of those in poverty were under age 6, and 18.5 percent were 65 or older.

Table II.29.32 Persons in Poverty Dundy County 2000–2016 SAIPE Estimates		
Year	Persons in Poverty	Poverty Rate
2000	255	11.8%
2001	287	13.3%
2002	318	14.6%
2003	248	11.5%
2004	249	12%
2005	279	13.7%
2006	311	15.2%
2007	303	15.4%
2008	277	14.3%
2009	253	13.4%
2010	266	13.5%
2011	285	14.7%
2012	279	14%
2013	266	13.6%
2014	256	13.8%
2015	234	13.2%
2016	223	12.4%

Table II.29.33 Poverty by Age Dundy County 2000 Census SF3 & 2016 Five-Year ACS Data				
Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	21	6.9%	22	14.6%
6 to 17	62	20.5%	34	22.5%
18 to 64	151	49.8%	67	44.4%
65 or Older	69	22.8%	28	18.5%
<b>Total</b>	<b>303</b>	<b>100.0%</b>	<b>151</b>	<b>100.0%</b>
<b>Poverty Rate</b>	<b>13.6%</b>	.	<b>8.5%</b>	.

## HOUSING

The Census Bureau estimates that the total number of housing units decreased by -1.2 percent in Dundy County between 2010 and 2016, from 1,125 to 1,112. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.29.34.

### Housing Production

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

Table II.29.34 Housing Units State of Nebraska vs. Dundy County 2000 and 2016 Census Data and Intercensal Estimates				
Subject	Nebraska	% Growth Since Census	Dundy County	% Growth Since Census
2000 Census Base	722,656	.	1,196	.
2010 Census	796,793	10.3	1,125	-5.9
July 2011 Estimate	801,068	0.5	1,122	-0.3
July 2012 Estimate	804,586	1	1,119	-0.5
July 2013 Estimate	809,062	1.5	1,116	-0.8
July 2014 Estimate	814,835	2.3	1,115	-0.9
July 2015 Estimate	820,725	3	1,114	-1
July 2016 Estimate	827,156	3.8	1,112	-1.2



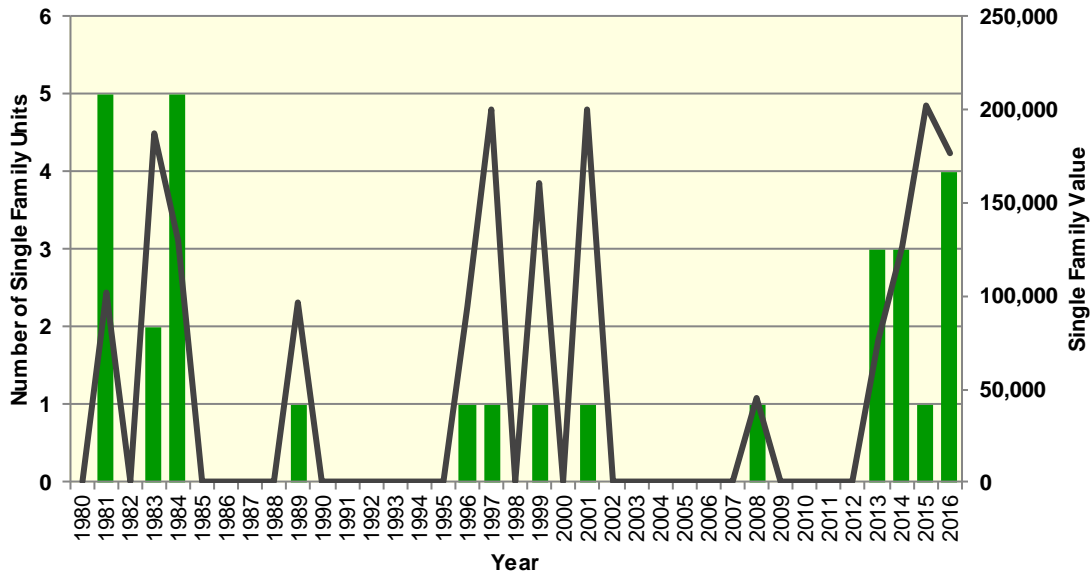
valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Dundy County increased from 1 authorizations in 2015 to 4 in 2016.

The real value of single-family building permits decreased from \$202,634 in 2015 to \$176,250 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.29.35.

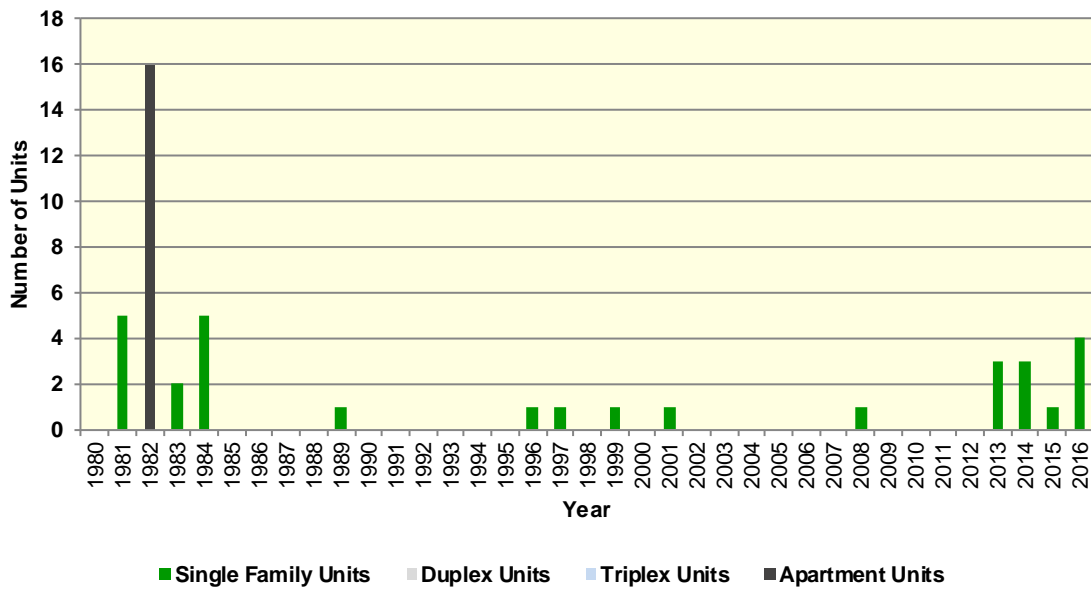
<b>Table II.29.35</b> <b>Building Permits and Valuation</b> Dundy County Census Bureau Data, 1980–2016							
Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2016\$)	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	0	0	0	0	0	0	0
1981	5	0	0	0	5	101,470	0
1982	0	0	0	16	16	0	50,416
1983	2	0	0	0	2	187,266	0
1984	5	0	0	0	5	129,093	0
1985	0	0	0	0	0	0	0
1986	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0
1989	1	0	0	0	1	96,070	0
1990	0	0	0	0	0	0	0
1991	0	0	0	0	0	0	0
1992	0	0	0	0	0	0	0
1993	0	0	0	0	0	0	0
1994	0	0	0	0	0	0	0
1995	0	0	0	0	0	0	0
1996	1	0	0	0	1	94,449	0
1997	1	0	0	0	1	200,000	0
1998	0	0	0	0	0	0	0
1999	1	0	0	0	1	160,078	0
2000	0	0	0	0	0	0	0
2001	1	0	0	0	1	199,601	0
2002	0	0	0	0	0	0	0
2003	0	0	0	0	0	0	0
2004	0	0	0	0	0	0	0
2005	0	0	0	0	0	0	0
2006	0	0	0	0	0	0	0
2007	0	0	0	0	0	0	0
2008	1	0	0	0	1	44,919	0
2009	0	0	0	0	0	0	0
2010	0	0	0	0	0	0	0
2011	0	0	0	0	0	0	0
2012	0	0	0	0	0	0	0
2013	3	0	0	0	3	76,097	0
2014	3	0	0	0	3	125,960	0
2015	1	0	0	0	1	202,634	0
2016	4	0	0	0	4	176,250	0



**Diagram II.29.6**  
**Single-Family Permits**  
 Dundy County  
 Census Bureau Data, 1980–2016



**Diagram II.29.7**  
**Total Permits by Unit Type**  
 Dundy County  
 Census Bureau Data, 1980–2016



## Housing Characteristics

Housing types by unit are shown in Table II.29.36. In 2016, there were 1,102 housing units, down from 1,196 in 2000. Single-family units accounted for 85.8 percent of units in 2016, compared to 84.4 in 2000. Apartment units accounted for 2.6 percent in 2016, compared to 2.3 percent in 2000.

<b>Table II.29.36</b>				
<b>Housing Units by Type</b>				
Dundy 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	1,010	84.4%	945	85.8%
Duplex	7	0.6%	25	2.3%
Tri- or Four-Plex	42	3.5%	39	3.5%
Apartment	27	2.3%	29	2.6%
Mobile Home	108	9%	64	5.8%
Boat, RV, Van, Etc.	2	0.2%	0	0%
<b>Total</b>	<b>1,196</b>	<b>100.0%</b>	<b>1,102</b>	<b>100.0%</b>

Some 79.7 percent of housing was occupied in 2010, compared to 80.4 percent in 2000. Owner-occupied housing changed -6.9 percent between 2000 and 2010, ending with owner-occupied units representing 72.6 percent of units. Vacant units changed by -3 percent, resulting in 228 vacant units in 2010.

<b>Table II.29.37</b>					
<b>Housing Units by Tenure</b>					
Dundy County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	961	80.4%	897	79.7%	-6.7%
Owner-Occupied	699	72.7%	651	72.6%	-6.9%
Renter-Occupied	262	27.3%	246	27.4%	-6.1%
Vacant Housing Units	235	19.6%	228	20.3%	-3%
<b>Total Housing Units</b>	<b>1,196</b>	<b>100.0%</b>	<b>1,125</b>	<b>100.0%</b>	<b>-5.9%</b>

Table II.29.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 1,102 housing units. An estimated 69.3 percent were owner-occupied, and 26 percent were vacant.

<b>Table II.29.38</b>				
<b>Housing Units by Tenure</b>				
Dundy County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	897	79.7%	815	74%
Owner-Occupied	651	72.6%	565	69.3%
Renter-Occupied	246	27.4%	250	30.7%
Vacant Housing Units	228	20.3%	287	26%
<b>Total Housing Units</b>	<b>1,125</b>	<b>100.0%</b>	<b>1,102</b>	<b>100.0%</b>

Households by household size are shown in Table II.29.39. There were a total of 897 households in 2010, down from 961 in 2000. One person households changed by 6.1 percent between 2000 and 2010, while two person households changed by -5.9 percent. Three and four person households changed by -23 and -27.3 respectively, representing 10.8 percent and 8.9 percent of the population in 2010.

<b>Table II.29.39</b>					
<b>Households by Household Size</b>					
Dundy County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	297	30.9%	315	35.1%	6.1%
Two Persons	358	37.3%	337	37.6%	-5.9%
Three Persons	126	13.1%	97	10.8%	-23%
Four Persons	110	11.4%	80	8.9%	-27.3%
Five Persons	50	5.2%	48	5.4%	-4%
Six Persons	16	1.7%	15	1.7%	-6.2%
Seven Persons or More	4	0.4%	5	0.6%	25%
<b>Total</b>	<b>961</b>	<b>100.0%</b>	<b>897</b>	<b>100.0%</b>	<b>-6.7%</b>

Households by income is shown in Table II.29.40. Households earning more than \$100,000 per year represented 14.7 percent of households in 2016, compared to 4.5 percent in 2000. Households earning between \$50,000 and \$74,999 represented 23.8 percent of households in 2016, compared to 15.1 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 12.8 percent of households in 2016, compared to 23.9 percent in 2000.

<b>Table II.29.40</b>				
<b>Households by Income</b>				
Dundy 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	227	23.9%	104	12.8%
\$15,000 to \$19,999	107	11.3%	59	7.2%
\$20,000 to \$24,999	100	10.5%	51	6.3%
\$25,000 to \$34,999	135	14.2%	108	13.3%
\$35,000 to \$49,999	146	15.4%	108	13.3%
\$50,000 to \$74,999	143	15.1%	194	23.8%
\$75,000 to \$99,999	49	5.2%	71	8.7%
\$100,000 or More	43	4.5%	120	14.7%
<b>Total</b>	<b>950</b>	<b>100.0%</b>	<b>815</b>	<b>100.0%</b>

Table II.29.41 shows households by year home built. Housing units built between 2000 and 2009, account for 1.5 percent and those built in 2010 or later accounted for 2.6 percent of households. Households built in the 1970's, 1980's, and 1990's account for 13.4 percent, 5.9 percent, and 3.9, respectively. Housing units built prior to 1939 represented 36.1 percent of households in 2016.

<b>Table II.29.41</b> <b>Households by Year Home Built</b> Dundy 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	384	40%	294	36.1%
1940 to 1949	124	12.9%	128	15.7%
1950 to 1959	111	11.6%	108	13.3%
1960 to 1969	79	8.2%	63	7.7%
1970 to 1979	137	14.3%	109	13.4%
1980 to 1989	77	8%	48	5.9%
1990 to 1999	49	5.1%	32	3.9%
2000 to 2009	.	.	12	1.5%
2010 or Later	.	.	21	2.6%
<b>Total</b>	<b>961</b>	<b>100.0%</b>	<b>815</b>	<b>100.0%</b>

The distribution of unit types by race are shown in Table II.29.42. An estimated 88.6 percent of white households occupy single-family homes. Some 1.5 percent of white households occupy apartments.

<b>Table II.29.42</b> <b>Distribution of Units in Structure by Race</b> Dundy County 2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	88.6%	%	%	%	%	%	100%
Duplex	1.1%	%	%	%	%	%	0%
Tri- or Four-Plex	3.3%	%	%	%	%	%	0%
Apartment	1.5%	%	%	%	%	%	0%
Mobile Home	5.4%	%	%	%	%	%	0%
Boat, RV, Van, Etc.	0%	%	%	%	%	%	0%
<b>Total</b>	<b>100.0%</b>	<b>%</b>	<b>%</b>	<b>%</b>	<b>%</b>	<b>%</b>	<b>100.0%</b>

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.29.43. An estimated 18.4 percent of vacant units were for rent in 2010, a -36.4 percent change since 2000. In addition, some 6.6 percent of vacant units were for sale, a change of -57.1 percent between 2000 and 2010. "Other" vacant units represented 45.6 percent of vacant units in 2010. This is a change of 642.9 percent since 2000. "Other" vacant units are not for sale or rent, or otherwise available to the marketplace. These units may be problematic if concentrated in certain areas, and may create a "blighting" effect.

<b>Table II.29.43</b> <b>Disposition of Vacant Housing Units</b> Dundy County 2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	66	28.1%	42	18.4%	-36.4%
For Sale	35	14.9%	15	6.6%	-57.1%
Rented or Sold, Not Occupied	58	24.7%	5	2.2%	-91.4%
For Seasonal, Recreational, or Occasional Use	59	25.1%	60	26.3%	1.7%
For Migrant Workers	3	1.3%	2	0.9%	-33.3%
Other Vacant	14	6%	104	45.6%	642.9%
<b>Total</b>	<b>235</b>	<b>100.0%</b>	<b>228</b>	<b>100.0%</b>	<b>-3%</b>

The disposition of vacant units between 2010 and 2016 are shown in Table II.29.44. By 2016, for rent units accounted for 3.1 percent of vacant units, while for sale units accounted for 6.3 percent. “Other” vacant units accounted for 53.7 percent of vacant units, representing a total of 154 “other” vacant units.

<b>Table II.29.44</b> <b>Disposition of Vacant Housing Units</b> Dundy County 2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	42	18.4%	9	3.1%
For Sale	15	6.6%	18	6.3%
Rented Not Occupied	3	1.3%	15	5.2%
Sold Not Occupied	2	0.9%	27	9.4%
For Seasonal, Recreational, or Occasional Use	60	26.3%	64	22.3%
For Migrant Workers	2	0.9%	0	0%
Other Vacant	104	45.6%	154	53.7%
<b>Total</b>	<b>228</b>	<b>100.0%</b>	<b>287</b>	<b>100.0%</b>

### Department of Property Assessment Division

The Department of Property Assessment Division (PAD) provided a database of residential property transactions over the last 19 years. Property transactions are primarily related to existing buildings, with very few for new construction. During fiscal years 1999 through 2017, there were 470 property transactions in Dundy County. Of these, 446 were for single-family homes during this 19-year period, as shown in Table II.29.45.



<b>Table II.29.45</b>						
<b>Residential Property Transactions</b>						
Dundy County						
Fiscal Years 1999–2017 PAD Data						
<b>Year</b>	<b>Single-Family</b>	<b>Mobile Home</b>	<b>Duplex</b>	<b>Townhome</b>	<b>Missing</b>	<b>Total</b>
1999	28	3	0	0	0	31
2000	32	4	0	0	0	36
2001	26	7	0	1	1	35
2002	26	3	0	0	0	29
2003	13	0	0	0	0	13
2004	32	1	0	0	0	33
2005	23	1	0	0	0	24
2006	21	2	0	0	0	23
2007	17	1	0	0	0	18
2008	16	0	0	0	0	16
2009	29	0	0	0	0	29
2010	18	0	0	0	0	18
2011	16	0	0	0	0	16
2012	18	0	0	0	0	18
2013	25	0	0	0	0	25
2014	25	0	0	0	0	25
2015	24	0	0	0	0	24
2016	28	0	0	0	0	28
2017	29	0	0	0	0	29
<b>Total</b>	<b>446</b>	<b>22</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>470</b>

The PAD data also include descriptions of the quality of the building, which refers to the grade of materials and workmanship used in the original construction. Of the 238 single-family home property transactions for units built before 1930, 23.1 percent of units were of low quality and 42.9 percent were of fair quality. Conversely, of the 3 homes built from 2001 through 2010, 0 percent of units were of low quality and 0 percent of fair quality. Table II.29.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

<b>Table II.29.46</b>										
<b>Single-Family Homes by Year Built and Quality of Materials and Workmanship</b>										
Dundy County										
Fiscal Years 1999–2017 PAD Data										
<b>Quality</b>	<b>Before 1930</b>	<b>1931-1960</b>	<b>1961-1970</b>	<b>1971-1980</b>	<b>1981-1990</b>	<b>1991-2000</b>	<b>2001-2010</b>	<b>2011-2017</b>	<b>Missing</b>	<b>Total</b>
Low	55	22	3	13	6	1	0	0	0	100
Fair	102	52	0	1	3	0	0	0	0	158
Average	78	41	11	18	5	4	0	0	1	158
Good	3	9	3	9	1	2	2	0	0	29
Very Good	0	0	0	0	0	0	1	0	0	1
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>238</b>	<b>124</b>	<b>17</b>	<b>41</b>	<b>15</b>	<b>7</b>	<b>3</b>	<b>0</b>	<b>1</b>	<b>446</b>

In regard to the current condition of residential dwellings, of the same 238 single-family homes built before 1930, 12.6 percent of the homes were worn out or badly worn, and 86.1 percent were in average condition. Table II.29.47 provides details about the condition of single-family residential dwellings by year built.



**Table II.29.47**  
**Single-Family Homes by Year Built and Condition**  
 Dundy County  
 Fiscal Years 1999–2017 PAD Data

Condition	Before 1930	1931-1960	1961-1970	1971-1980	1981-1990	1991-2000	2001-2010	2011-2017	Missing	Total
Worn Out	12	1	0	0	0	0	0	0	0	13
Badly Worn	18	4	0	1	0	0	0	0	0	23
Average	205	117	17	40	13	7	1	0	1	401
Good	3	1	0	0	2	0	1	0	0	7
Very Good	0	1	0	0	0	0	0	0	0	1
Excellent	0	0	0	0	0	0	1	0	0	1
Missing	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>238</b>	<b>124</b>	<b>17</b>	<b>41</b>	<b>15</b>	<b>7</b>	<b>3</b>	<b>0</b>	<b>1</b>	<b>446</b>

**Housing Costs**

Between 2010 and 2017, the average price of an existing single-family home changed from \$50,883 to \$51,274, a total increase of 0.8 percent, as shown in Table II.29.48.

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 Dundy County ranged from \$28,450 for homes built before 1930 to \$216,000 for homes built from 2001 to 2010.<sup>118</sup> Homes built from 2001 through 2010 were also larger, averaging 2,026 square feet per unit. Table II.29.49, provides additional details about single-family homes.

**Table II.29.48**  
**Average Sales Price of Single-Family Homes**  
 Dundy County  
 Fiscal Years 1999–2017 PAD Data

Fiscal Year	Average Sales Price (\$)
1999	22,629
2000	28,138
2001	27,631
2002	31,871
2003	46,938
2004	34,005
2005	27,365
2006	36,905
2007	55,012
2008	50,156
2009	39,936
2010	50,883
2011	34,931
2012	41,564
2013	56,681
2014	53,454
2015	55,285
2016	43,329
2017	51,274
<b>Average</b>	<b>40,545</b>

**Table II.29.49**  
**Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot**  
 Dundy County  
 Fiscal Years 1999–2017 PAD Data

Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. <sup>119</sup> (\$)
Before 1930	28,450	1,128	25.21
1931-1960	40,690	1,105	36.84
1961-1970	70,024	1,353	51.76
1971-1980	67,161	1,338	50.19
1981-1990	58,433	1,308	44.68
1991-2000	108,714	1,719	63.23
2001-2010	216,000	2,026	106.61
2011-2017	0	0	0
<b>Average</b>	<b>40,545</b>	<b>1,170</b>	<b>34.64</b>

<sup>118</sup> When a manufactured home is placed on a permanent foundation, the Assessor considers the property a single-family dwelling. Hence, these property transactions are seen even though a single-family new construction permit was probably not issued for the manufactured home.

<sup>119</sup> 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.29.50. In 2016, an estimated 0 percent of households were overcrowded, and an additional 0 percent were severely overcrowded.

Table II.29.50 Overcrowding and Severe Overcrowding Dundy County 2000 Census SF3 & 2016 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
<b>Owner</b>							
2000 Census	690	99.1%	4	0.6%	2	0.3%	696
2016 Five-Year ACS	565	100%	0	0%	0	0%	565
<b>Renter</b>							
2000 Census	261	98.5%	4	1.5%	0	0%	265
2016 Five-Year ACS	250	100%	0	0%	0	0%	815
<b>Total</b>							
2000 Census	951	99%	8	0.8%	2	0.2%	961
2016 Five-Year ACS	815	100%	0	0%	0	0%	815

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 4 households with incomplete plumbing facilities in 2016, representing 0.5 percent of households in Dundy County. This is compared to 0.8 percent of households lacking complete plumbing facilities in 2000.

Table II.29.51 Households with Incomplete Plumbing Facilities Dundy County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	953	811
Lacking Complete Plumbing Facilities	8	4
<b>Total Households</b>	<b>961</b>	<b>815</b>
<b>Percent Lacking</b>	<b>0.8%</b>	<b>0.5%</b>

There were 2 households lacking complete kitchen facilities in 2016, compared to 10 households in 2000. This was a change from 1 percent of households in 2000 to 0.2 percent in 2016.



<b>Table II.29.52</b> <b>Households with Incomplete Kitchen Facilities</b> Dundy County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	951	813
Lacking Complete Kitchen Facilities	10	2
<b>Total Households</b>	<b>961</b>	<b>815</b>
<b>Percent Lacking</b>	<b>1%</b>	<b>0.2%</b>

Cost burden is defined as gross housing costs that range from 30.0 to 50.0 percent of gross household income; severe cost burden is defined as gross housing costs that exceed 50.0 percent of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent and selected electricity and natural gas energy charges.

In Dundy County, 9.1 percent of households had a cost burden and 5.8 percent had a severe cost burden. Some 8.8 percent of renters were cost burdened, and 5.2 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 9.1 percent and a severe cost burden rate of 2.5 percent. Owner occupied households with a mortgage had a cost burden rate of 9.4 percent, and severe cost burden at 12.4 percent.

<b>Table II.29.53</b> <b>Cost Burden and Severe Cost Burden by Tenure</b> Dundy County 2000 Census & 2016 Five-Year ACS Data									
Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
<b>Owner With a Mortgage</b>									
2000 Census	97	78.2%	10	8.1%	14	11.3%	3	2.4%	124
2016 Five-Year ACS	158	78.2%	19	9.4%	25	12.4%	0	0%	202
<b>Owner Without a Mortgage</b>									
2000 Census	289	86.5%	29	8.7%	5	1.5%	11	3.3%	334
2016 Five-Year ACS	321	88.4%	33	9.1%	9	2.5%	0	0%	363
<b>Renter</b>									
2000 Census	89	48.4%	16	8.7%	7	3.8%	72	39.1%	184
2016 Five-Year ACS	93	37.2%	22	8.8%	13	5.2%	122	48.8%	250
<b>Total</b>									
2000 Census	475	74%	55	8.6%	26	4%	86	13.4%	642
2016 Five-Year ACS	572	70.2%	74	9.1%	47	5.8%	122	15%	815

### Housing Problems by Income

Table II.29.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Dundy County. As can be seen in 2017 the MFI was \$57,600, which compared to \$68,200 for the State of Nebraska.

Table II.29.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 55 owner-occupied and 29 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 25 owner-occupied 8 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 770 households without a housing problem.

<b>Table II.29.54</b> <b>Median Family Income</b> Dundy County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	37,100	50,400
2001	40,600	53,400
2002	41,500	55,100
2003	41,800	55,400
2004	42,000	56,300
2005	43,100	57,400
2006	44,600	59,400
2007	43,700	58,200
2008	45,000	59,800
2009	46,200	62,000
2010	46,600	62,600
2011	56,700	63,500
2012	57,500	64,400
2013	56,600	64,600
2014	52,900	66,000
2015	54,500	66,800
2016	53,300	66,500
2017	57,600	68,200



**Table II.29.55**  
**Housing Problems by Income and Tenure**

Dundy County  
2010–2014 HUD CHAS Data

Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
<b>Owner-Occupied</b>						
Lacking complete plumbing or kitchen facilities	4	0	0	0	0	4
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	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	25	0	0	0	0	25
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	15	15	10	0	15	55
Zero/negative income (and none of the above problems)	0	0	0	0	0	0
has none of the 4 housing problems	15	35	85	70	290	495
<b>Total</b>	<b>59</b>	<b>50</b>	<b>95</b>	<b>70</b>	<b>305</b>	<b>579</b>
<b>Renter-Occupied</b>						
Lacking complete plumbing or kitchen facilities	0	0	0	0	0	0
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	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	4	4	0	0	0	8
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	15	4	10	0	0	29
Zero/negative income (and none of the above problems)	0	0	0	0	0	0
has none of the 4 housing problems	20	55	70	55	75	275
<b>Total</b>	<b>39</b>	<b>63</b>	<b>80</b>	<b>55</b>	<b>75</b>	<b>312</b>
<b>Total</b>						
Lacking complete plumbing or kitchen facilities	4	0	0	0	0	4
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	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	29	4	0	0	0	33
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	30	19	20	0	15	84
Zero/negative income (and none of the above problems)	0	0	0	0	0	0
has none of the 4 housing problems	35	90	155	125	365	770
<b>Total</b>	<b>98</b>	<b>113</b>	<b>175</b>	<b>125</b>	<b>380</b>	<b>891</b>

## Home Mortgage Loans

The FFEIC The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975. Data collected under the HMDA provide a comprehensive portrait of home loan activity, including information pertaining to home purchase loans, home improvement loans, and refinancing. For the analysis only owner-occupied originated loans for single-family units were considered. As can be seen in Table II.29.56, of the 6 loans in 2016, 1 loan was for Home Purchases, 2 were for Home Improvement and 3 were for refinancing.



<b>Table II.29.56</b>				
<b>Owner-Occupied Single-Family Home Loans by Loan Type</b>				
Dundy County				
2008 – 2016 HMDA Data				
<b>Year</b>	<b>Home Purchase</b>	<b>Home Improvement</b>	<b>Refinancing</b>	<b>Total</b>
2008	7	1	8	16
2009	6	2	4	12
2010	5	0	6	11
2011	3	2	3	8
2012	4	1	5	10
2013	2	0	5	7
2014	5	0	3	8
2015	9	2	3	14
2016	1	2	3	6

Table II.29.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$89,571 and \$90,750 in 2012 and \$76,000 in 2016. Overall, average loans were \$71,313 in 2008 and \$71,333 in 2016.

<b>Table II.29.57</b>				
<b>Owner-Occupied Single-Family Home Loans by Average Loan Amount</b>				
Dundy County				
2008 – 2016 HMDA Data				
<b>Year</b>	<b>Home Purchase</b>	<b>Home Improvement</b>	<b>Refinancing</b>	<b>Total</b>
2008	\$89,571	\$17,000	\$62,125	\$71,313
2009	\$81,333	\$13,500	\$121,000	\$83,250
2010	\$84,800	\$	\$254,833	\$177,545
2011	\$93,667	\$24,500	\$31,667	\$53,125
2012	\$90,750	\$11,000	\$72,600	\$73,700
2013	\$81,500	\$	\$40,800	\$52,429
2014	\$72,200	\$	\$86,000	\$77,375
2015	\$85,333	\$46,000	\$67,000	\$75,786
2016	\$76,000	\$35,000	\$94,000	\$71,333

Table II.29.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$627,000 and \$363,000 in 2012 and \$76,000 in 2016. Overall, average loans were \$1,141,000 in 2008 and \$428,000 in 2016.

<b>Table II.29.58</b> <b>Total Volume of Owner-Occupied Single-Family Loans</b> Dundy County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	627,000	17,000	497,000	1,141,000
2009	488,000	27,000	484,000	999,000
2010	424,000		1,529,000	1,953,000
2011	281,000	49,000	95,000	425,000
2012	363,000	11,000	363,000	737,000
2013	163,000		204,000	367,000
2014	361,000		258,000	619,000
2015	768,000	92,000	201,000	1,061,000
2016	76,000	70,000	282,000	428,000

### 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.29.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Dundy County. The number of completed surveys remained unchanged from 1 in 2016 to 1 in 2017. Between 2016 and 2017 the vacancy rate for all units decreased by 2.5 percentage points and was at 0 percent in 2017.

<b>Table II.29.59</b> <b>Survey of Rental Properties</b> Dundy County 2002–2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	1	32	31.3	5.5
2003	1	16	62.5	3
2004	0	0	0	0
2005	0	0		
2006	1	16	75	273.8
2007	0	0		0
2008	1	39	2.6	
2009				
2010	1	40	0	180
2011	1	40	0	7
2012	1	40	0	14
2013	1	40	15	15
2014	2	100	8	45
2015	2	112	5.4	30
2016	1	40	2.5	
2017	1	40	0	0

Table II.29.60 shows the amount of total and vacant units with their associated vacancy rates. There were 40 apartment units reported in the survey, with 0 of them available, which resulted in a vacancy rate of 0 percent. This compares to a statewide vacancy rate of 4.1 percent for apartment units across the state. The average vacancy rate for all unit types over the last five years was 5.7 percent.

<b>Table II.29.60</b>				
<b>Rental Vacancy Survey by Type</b>				
Dundy County				
2017 Survey of Rental Properties				
<b>Place</b>	<b>Total Units</b>	<b>Vacant Units</b>	<b>Vacancy Rate</b>	<b>5-Year Vacancy Rate Average</b>
Single-Family	0	0	%	%
Apartments	40	0	0%	5.7%
Mobile Homes	0	0	%	%
"Other" Units	0	0	0%	.
Don't Know	0	0	%	%
<b>Total</b>	<b>40</b>	<b>0</b>	<b>0%</b>	<b>5.7%</b>

Table II.29.61, reports units by number of bedrooms. The most common apartment units were one bedroom units, with 40 units.

<b>Table II.29.61</b>						
<b>Rental Units by Number of Bedrooms</b>						
Dundy County						
2017 Survey of Rental Properties						
<b>Number of Bedrooms</b>	<b>Single-Family Units</b>	<b>Apartment Units</b>	<b>Mobile Homes</b>	<b>"Other" Units</b>	<b>Don't Know</b>	<b>Total</b>
Efficiency	0	0	0	0	.	0
One	0	40	0	0	.	40
Two	0	0	0	0	.	0
Three	0	0	0	0	.	0
Four	0	0	0	0	.	0
Don't Know	0	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>40</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>40</b>

Table II.29.62 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were one bedroom units, which had a vacancy rate of 0 percent.

<b>Table II.29.62</b>			
<b>Apartment Units by Number of Bedrooms</b>			
Dundy County			
2017 Survey of Rental Properties			
<b>Number of Bedrooms</b>	<b>Units</b>	<b>Available Units</b>	<b>Vacancy Rates</b>
Efficiency	0	0	%
One	40	0	0%
Two	0	0	%
Three	0	0	%
Four	0	0	%
Don't know	0	0	%
<b>Total</b>	<b>40</b>	<b>0</b>	<b>0%</b>



Average market-rate rents by unit type are shown in Table II.29.63. Not all respondents were able to disclose the rental amounts for their units, so there may be some statistical aberrations in the computed rental rates, but generally those units with more bedrooms had higher rents.

<b>Table II.29.63</b> <b>Average Market Rate Rents by Number of Bedrooms</b> Dundy County 2017 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	“Other” Units	Total
Efficiency	\$	\$	\$	\$	\$
One	\$	\$355	\$	\$	\$355
Two	\$	\$	\$	\$	\$
Three	\$	\$	\$	\$	\$
Four	\$	\$	\$	\$	\$
Don't know	\$	\$	\$	\$	\$
<b>Total</b>	<b>\$</b>	<b>\$355</b>	<b>\$</b>	<b>\$</b>	<b>\$355</b>

The average rent and availability of apartment units is displayed in Table II.29.64. The most common rent for apartments was less than \$500 dollars and the units in this price range had a vacancy rate of 0 percent.

<b>Table II.29.64</b> <b>Apartment Market Rate Rents by Vacancy Status</b> Dundy County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	40	0	0%
\$500 to \$750	0	0	%
\$750 to \$1,000	0	0	%
\$1,000 to \$1,250	0	0	%
\$1,250 to \$1,500	0	0	%
Above \$1,500	0	0	%
Missing	0	0	%
<b>Total</b>	<b>40</b>	<b>0</b>	<b>0%</b>

Respondents were asked if utilities are included in the rent and, as shown in Table II.29.65, 1 respondent, or 100 percent, included some sort of utility in the rent.

<b>Table II.29.65</b> <b>Are there any utilities included with the rent?</b> Dundy County 2017 Survey of Rental Properties	
Period	Respondent
Yes	1
No	
<b>% Offering Utilities</b>	<b>100%</b>



The type of utility included in the rent is shown in Table II.29.66. There were 1 respondent who included electricity, 0 respondents who included natural gas, 1 respondent who included water and sewer and 1 respondent included trash collection in the rent.

<b>Table II.29.66</b> <b>Which utilities are included with the rent?</b> Dundy County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	1
Natural Gas	0
Water/Sewer	1
Trash Collection	1

Table II.29.67 shows the number of survey respondents who keep a waiting list. As can be seen, 1 respondent said they keep a waitlist, with an estimated persons on the wait list.

<b>Table II.29.67</b> <b>Do you keep a waiting list?</b> Dundy County 2017 Survey of Rental Properties	
Period	Respondent
Yes	1
No	
<b>Waitlist Size</b>	

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.29.68 most respondents indicated there was extreme need for the renovation of existing family units and extreme need for the renovation of existing apartment units.

<b>Table II.29.68</b> <b>How would you rate the need for renovation of existing units in the city?</b> Dundy County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	0	0		
Low Need	0	0		
Moderate Need	0	0		
High Need	0	0		
Extreme Need	1	1	1	1

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.29.71 most respondents indicated there was extreme need for the construction of new family units and extreme need for the construction of new apartment units.

<b>Table II.29.71</b> <b>How would you rate the need for construction of new units in the city?</b> Dundy County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	0	0		
Low Need	0	0		
Moderate Need	0	0		
High Need	0	0		
Extreme Need	1	1	1	1

