

**VOLUME II:
FRANKLIN COUNTY**

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Franklin County

DEMOGRAPHICS

Population Estimates

The Census Bureau's current census estimates indicate that Franklin County's population decreased from 3,225 in 2010 to 3,014 in 2016, or by -6.5 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 2.6 percent, and the number of people from 55 to 64 years of age increased by 10.3 percent. The white population decreased by 6.9 percent, while the black population increased by 250 percent. The Hispanic population increased from 33 to 72 people between 2010 and 2016 or by 118.2 percent. These data are presented in Table II.31.1.

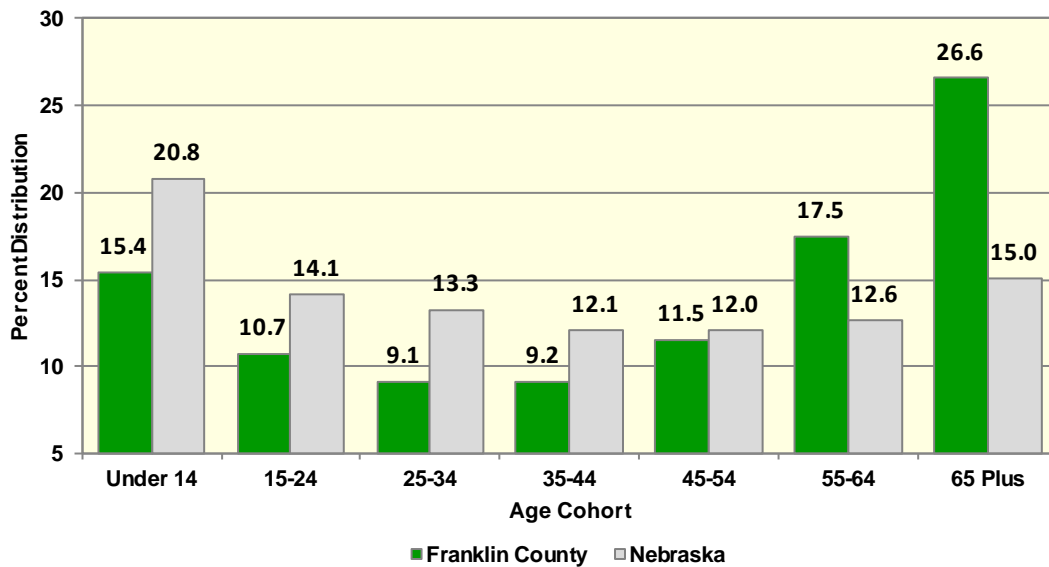
Table II.31.1						
Profile of Population Characteristics						
Franklin County vs. State of Nebraska						
2010 Census and 2016 Current Census Estimates						
Subject	Franklin County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	3,225	3,014	-6.5%	1,826,341	1,907,116	4.4%
Age						
0 to 14 years	566	464	-18%	383,542	396,601	3.4%
15 to 24 years	304	324	6.6%	258,206	269,442	4.4%
25 to 34 years	268	275	2.6%	245,176	252,946	3.2%
35 to 44 years	314	276	-12.1%	220,838	230,528	4.4%
45 to 54 years	524	348	-33.6%	258,726	229,683	-11.2%
55 to 64 years	477	526	10.3%	213,176	241,172	13.1%
65 and Over	772	801	3.8%	246,677	286,744	16.2%
Race						
White	3,170	2,951	-6.9%	1,649,264	1,694,976	2.8%
Black	2	7	250%	85,971	94,620	10.1%
American Indian and Alaskan Native	16	13	-18.8%	23,418	27,318	16.7%
Asian	3	5	66.7%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	0	0	0%	2,061	2,425	17.7%
Two or more races	34	38	11.8%	32,305	40,495	25.4%
Ethnicity (of any race)						
Hispanic or Latino	33	72	118.2%	167,405	203,320	21.5%

Table II.31.2, presents the population of Franklin County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 1,613 males, who accounted for 50 percent of the population, and the remaining 50 percent, or 1,612 persons, were female. In 2016, the number of males was 1,507 persons, and accounted for 50 percent of the population, with the remaining 50 percent, or 1,507 persons being female.



Table II.31.2 Population by Age and Gender Franklin 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	291	275	566	248	216	464	-18%
15 to 24 years	156	148	304	145	179	324	6.6%
25 to 34 years	136	132	268	141	134	275	2.6%
35 to 44 years	154	160	314	140	136	276	-12.1%
45 to 54 years	281	243	524	175	173	348	-33.6%
55 to 64 years	243	234	477	284	242	526	10.3%
65 and Over	352	420	772	374	427	801	-6.5%
Total	1,613	1,612	3,225	1,507	1,507	3,014	-6.5%
% of Total	50%	50%	.	50%	50%	.	

**Diagram II.31.1
Age Distribution**
Franklin 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.31.3, from April 2000 to July 2009, Franklin County natural decrease was estimated to be 178 people. Franklin County has been experiencing net out-migration, with 307 persons leaving the county in the last nine years.¹²⁴ The 2016 population estimates showed a natural decrease of 59 persons. Between 2010 and 2016, Franklin County’s population decreased to 3,014 persons.

Table II.31.3	
Population Change	
Franklin County	
1980–2010 Census and Intercensal Data	
1980 Population	4,377
Natural Increase 80–90	-129
Net Migration 80–90	-310
1990 Population	3,938
Natural Increase 90–00	-246
Net Migration 90–00	-118
2000 Population	3,574
Natural Increase 00–09	-178
Net Migration 00–09	-307
2009 Population Estimate	3,089
2010 Population	3,225
Natural Increase 10–16	-59
Net Migration 10–16	-152
2016 Population Estimate	3,014

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 Franklin County increased from -4 persons in 2015 to 7 persons in 2016, with an additional net movement of 2 in the first six months of 2017. The driver’s license total exchanges for the last 16 years are presented in Table II.31.4.

Table II.31.4			
Driver's Licenses Exchanged and Surrendered			
Franklin County			
2001–First half of 2017 DOT Data			
Year	In-Migrants	Out-Migrants	Net Change
Calendar 2001	38	36	2
Calendar 2002	48	28	20
Calendar 2003	42	27	15
Calendar 2004	41	25	16
Calendar 2005	35	36	-1
Calendar 2006	34	38	-4
Calendar 2007	31	23	8
Calendar 2008	45	23	22
Calendar 2009	53	23	30
Calendar 2010	65	29	36
Calendar 2011	51	32	19
Calendar 2012	27	25	2
Calendar 2013	35	22	13
Calendar 2014	24	17	7
Calendar 2015	25	29	-4
Calendar 2016	30	23	7
First Half of 2017	16	14	2

¹²⁴ 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 Franklin County increased by 2.3 percent from 511 in 2016 to 523 in 2017, as shown in Table II.31.5. The number of school-age children 5 to 11 years of age decreased from 274 in 2016 to 261 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.

Year	Age Group			Total
	5–11	11–13	14–18	
1992	353	100	248	701
1993	353	89	247	689
1994	373	83	232	688
1995	367	92	234	693
1996	369	109	221	699
1997	370	104	206	680
1998	359	110	225	694
1999	361	108	264	733
2000	316	99	254	669
2001	290	120	277	687
2002	261	111	243	615
2003	154	47	140	341
2004	144	51	128	323
2005	283	96	266	645
2006	279	89	264	632
2007	242	88	223	553
2008	255	90	240	585
2009	243	102	235	580
2010	249	91	240	580
2011	237	77	250	564
2012	241	84	228	553
2013	239	76	206	521
2014	229	65	217	511
2015	235	65	189	489
2016	274	73	164	511
2017	261	67	195	523

Population Characteristics

Table II.31.6, shows population by age for the 2000 and 2010 Census. The population changed by -9.8 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -9.7 percent to a total of 772 persons in 2010. Those aged 25 to 34 changed by -19 percent, and those aged under 5 changed by -3.8 percent.



Table II.31.6 Population by Age Franklin County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	186	5.2%	179	5.6%	-3.8%
5 to 19	750	21%	580	18%	-22.7%
20 to 24	100	2.8%	111	3.4%	11%
25 to 34	331	9.3%	268	8.3%	-19%
35 to 54	976	27.3%	838	26%	-14.1%
55 to 64	376	10.5%	477	14.8%	26.9%
65 or Older	855	23.9%	772	23.9%	-9.7%
Total	3,574	100.0%	3,225	100.0%	-9.8%

The elderly population is further explored in Table II.31.7. Those aged 65 to 66 changed by -21.3 percent between 2000 and 2010, resulting in a population of 63 persons. Those aged 85 or older changed by -9.2 percent during the same time period, and resulted in 129 persons over age 85 in 2010.

Table II.31.7 Elderly Population by Age Franklin County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	80	9.4%	63	8.2%	-21.3%
67 to 69	115	13.5%	115	14.9%	0%
70 to 74	194	22.7%	169	21.9%	-12.9%
75 to 79	173	20.2%	159	20.6%	-8.1%
80 to 84	151	17.7%	137	17.7%	-9.3%
85 or Older	142	16.6%	129	16.7%	-9.2%
Total	855	100.0%	772	100.0%	-9.7%

Population by race and ethnicity is shown in Table II.31.8 representing 98.1 percent of the white population in 2010. The black population represented 0.1 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 43.5 percent between 2000 and 2010, compared to the -10.1 percent growth rate for non-Hispanics.

Table II.31.8 Population by Race and Ethnicity Franklin County 2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	3,547	99.2%	3,163	98.1%	-10.8%
Black	0	0%	2	0.1%	%
American Indian	10	0.3%	10	0.3%	0%
Asian	2	0.1%	3	0.1%	50%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	3	0.1%	13	0.4%	333.3%
Two or More Races	12	0.3%	34	1.1%	183.3%
Total	3,574	100.0%	3,225	100.0%	-9.8%
Hispanic	23	0.6%	33	1%	43.5%
Non-Hispanic	3,551	99.4%	3,192	99%	-10.1%



Population by race and ethnicity through 2016 is shown in Table II.31.9. 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 1.9 percent of the population in 2016.

Table II.31.9 Population by Race and Ethnicity Franklin County 2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	3,163	98.1%	3,025	98.3%
Black	2	0.1%	7	0.2%
American Indian	10	0.3%	4	0.1%
Asian	3	0.1%	4	0.1%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	13	0.4%	0	0%
Two or More Races	34	1.1%	36	1.2%
Total	3,225	100.0%	3,076	100.0%
Non-Hispanic	3,192	99%	3,019	98.1%
Hispanic	33	1%	57	1.9%

The population by race is broken down further by ethnicity in Table II.31.10. While the white non-Hispanic population changed by -10.8 percent between 2000 and 2010, the white Hispanic population changed by -10 percent.

Table II.31.10 Population by Race and Ethnicity Franklin County 2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	3,527	99.3%	3,145	98.5%	-10.8%
Black	0	0%	1	0%	%
American Indian	9	0.3%	10	0.3%	11.1%
Asian	2	0.1%	3	0.1%	50%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	1	0%	0	0%	-100%
Two or More Races	12	0.3%	33	1%	175%
Total Non-Hispanic	3,551	100.0%	3,192	100.0%	-10.1%
Hispanic					
White	20	87%	18	54.5%	-10%
Black	0	0%	1	3%	%
American Indian	1	4.3%	0	0%	-100%
Asian	0	0%	0	0%	%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	2	8.7%	13	39.4%	550%
Two or More Races	0	0%	1	3%	%
Total Hispanic	23	100.0%	33	100.0%	43.5%
Total Population	3,574	100.0%	3,225	100.0%	-9.8%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.31.11. During this time, the total non-Hispanic population was 3,019 persons in 2016. The Hispanic population was 57.

Table II.31.11				
Population by Race and Ethnicity				
Franklin County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	3,145	98.5%	2,969	98.3%
Black	1	0%	7	0.2%
American Indian	10	0.3%	4	0.1%
Asian	3	0.1%	4	0.1%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	0	0%	0	0%
Two or More Races	33	1%	35	1.2%
Total Non-Hispanic	3,192	100.0%	3,019	100.0%
Hispanic				
White	18	54.5%	56	98.2%
Black	1	3%	0	0%
American Indian	0	0%	0	0%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	13	39.4%	0	0%
Two or More Races	1	3%	1	1.8%
Total Hispanic	33	100.0	57	100.0%
Total Population	3,225	100.0%	3,076	100.0%

Households by type and tenure are shown in Table II.31.12. Family households represented 67.7 percent of households, while non-family households accounted for 32.3 percent. These changed from 65.9 and 34.1 percent, respectively.

Table II.31.12				
Household Type by Tenure				
Franklin County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	926	65.9%	941	67.7%
Married-Couple Family	785	84.8%	804	85.4%
Owner-Occupied	686	87.4%	727	90.4%
Renter-Occupied	99	12.6%	77	9.6%
Other Family	141	15.2%	137	15%
Male Householder, No Spouse Present	47	33.3%	33	34.3%
Owner-Occupied	38	80.9%	30	90.9%
Renter-Occupied	9	19.1%	3	9.1%
Female Householder, No Spouse Present	94	66.7%	104	68.6%
Owner-Occupied	69	73.4%	77	74%
Renter-Occupied	25	26.6%	27	26%
Non-Family Households	480	34.1%	448	32.3%
Owner-Occupied	336	70%	326	72.8%
Renter-Occupied	144	30%	122	27.2%
Total	1,406	100.0%	1,389	100.0%



The group quarters population was 59 in 2010, compared to 106 in 2000. Institutionalized populations experienced a -28.0 percent change between 2000 and 2010. Non-institutionalized populations experienced a -100 percent change during this same time period.

Table II.31.13					
Group Quarters Population					
Franklin 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	1	1.2%	1	1.7%	0%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	81	98.8%	58	98.3%	-28.4%
Other Institutions	0	0%	0	0%	%
Total	82	100.0%	59	100.0%	-28.0%
Noninstitutionalized					
College Dormitories	0	0%	0	%	%
Military Quarters	0	0%	0	%	%
Other Noninstitutionalized	24	100%	0	%	-100%
Total	24	100.0%	0	100.0%	-100%
Group Quarters Population	106	100.0%	59	100.0%	-44.3%

The number of foreign born persons are shown in Table II.31.14. An estimated 0.6 percent of the population was born in Mexico, with 0.1 percent born in Canada, and another 0.1 percent were born in Vietnam.

Table II.31.14			
Place of Birth for the Foreign-Born Population			
Franklin County			
2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	17	0.6%
#2 country of origin	Canada	3	0.1%
#3 country of origin	Vietnam	3	0.1%
#4 country of origin	Denmark	2	0.1%
#5 country of origin	Korea	2	0.1%
#6 country of origin	Latvia	2	0.1%
#7 country of origin	Philippines	2	0.1%
#8 country of origin	South Africa	1	0%
#9 country of origin	Sudan	1	0%
#10 country of origin	Afghanistan	0	0%

Limited English Proficiency and the language spoken at home are shown in Table II.31.15. An estimated 0.2 percent of the population speaks Spanish at home, followed by 0.1 percent speaking Tagalog.



Table II.31.15 Limited English Proficiency and Language Spoken at Home Franklin County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	5	0.2%
#2 LEP Language	Tagalog	2	0.1%
#3 LEP Language	Arabic	0	0%
#4 LEP Language	Chinese	0	0%
#5 LEP Language	French, Haitian, or Cajun	0	0%
#6 LEP Language	German or other West Germanic languages	0	0%
#7 LEP Language	Korean	0	0%
#8 LEP Language	Other Asian and Pacific Island languages	0	0%
#9 LEP Language	Other Indo-European languages	0	0%
#10 LEP Language	Other and unspecified languages	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.31.16. Some 22.2 percent of the population was disabled in 2000, or a total of 732 persons. The disability rate was highest for those over 65, with 42.7 percent disabled.

Table II.31.16 Disability by Age Franklin County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	31	5.4%
16 to 64	373	19.1%
65 and older	328	42.7%
Total	732	22.2%

Table II.31.17 shows disability by type in 2000. There were 416 physical disabilities in 2000, some 233 employment disabilities, and 276 go-outside-home disabilities.

Table II.31.17 Total Disabilities Tallied: Aged 5 and Older Franklin County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	175
Physical disability	416
Mental disability	166
Self-care disability	109
Employment disability	233
Go-outside-home disability	276
Total	1,375



Disability by age, as estimated by the 2016 ACS, is shown in Table II.31.18. The disability rate for females was 15 percent, compared to 17.4 percent for males. The disability rate changed precipitously higher with age, with 40.6 percent of those over 75 experiencing a disability.

Table II.31.18						
Disability by Age						
Franklin 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	20	8.7%	9	4.1%	29	6.5%
18 to 34	21	9.3%	19	8.1%	40	8.7%
35 to 64	85	13.3%	78	13.5%	163	13.4%
65 to 74	63	33.7%	44	23.2%	107	28.4%
75 or Older	75	44.6%	74	37.2%	149	40.6%
Total	264	17.4%	224	15%	488	16.2%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.31.19. Some 8.4 percent have an ambulatory disability, 5.3 have an independent living disability, and 2.5 percent have a self-care disability.

Table II.31.19		
Total Disabilities Tallied: Aged 5 and Older		
Franklin County		
2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	188	6.2%
Vision disability	108	3.6%
Cognitive disability	184	6.4%
Ambulatory disability	240	8.4%
Self-Care disability	72	2.5%
Independent living disability	129	5.3%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.31.20 and Table II.31.21. In 2016, some 1,543 persons were employed and 54 were unemployed. This totaled a labor force of 1,597 persons. The unemployment rate for Franklin County was estimated to be 3.4 in 2016.

Table II.31.20	
Employment, Labor Force and Unemployment	
Franklin County	
2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	1,543
Unemployed	54
Labor Force	1,597
Unemployment Rate	3.4%

In 2016, 91.5 percent of households in Franklin County had a high school education or greater.



Table II.31.21	
High School or Greater Education	
Franklin County	
2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	1,271
Total Households	1,389
Percent High School or Above	91.5%

As seen in Table II.31.22, 37.4 percent of the population had a high school diploma or equivalent, another 36.3 percent have some college, 13.5 percent have a Bachelor's Degree, and 4 percent of the population had a graduate or professional degree.

Table II.31.22		
Educational Attainment		
Franklin County		
2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	217	8.7%
High School or Equivalent	929	37.4%
Some College or Associates Degree	902	36.3%
Bachelor's Degree	336	13.5%
Graduate or Professional Degree	100	4%
Total Population Above 18 years	2,484	100.0%

ECONOMICS

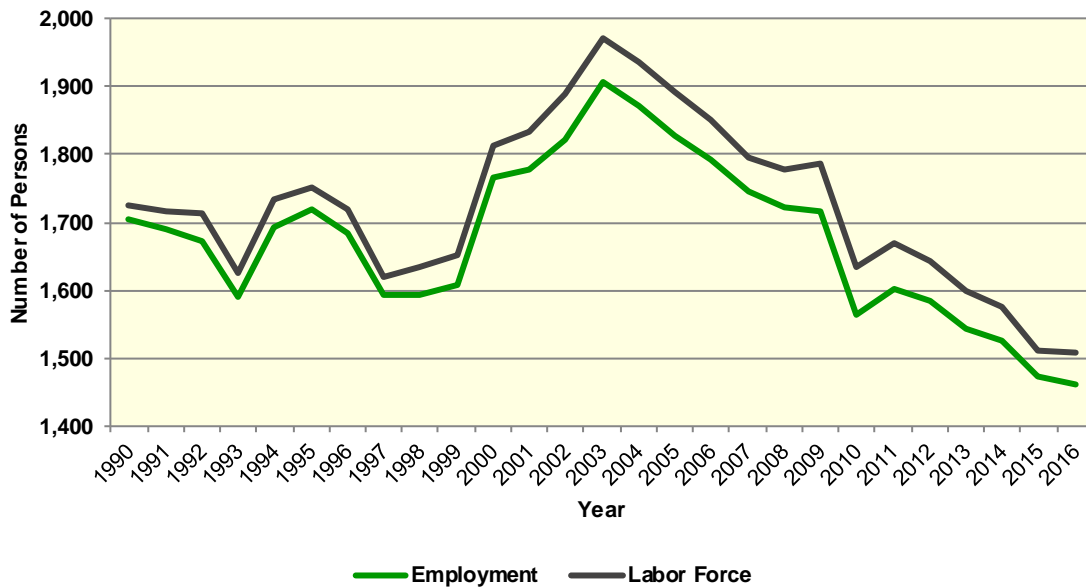
Labor Force

Table II.31.23, shows the labor force statistics for Franklin County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1990 with a rate of 1.2. The highest level of unemployment occurred during 2010 rising to a rate of 4.3. 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 Franklin County increased from 2.4 percent in 2015 to 3.1 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.31.23					
Labor Force Statistics					
Franklin County					
1990 - 2016 BLS Data					
Year	Franklin County				Statewide
	Unemployment	Employment	Labor Force	Unemployment Rate	Unemployment Rate
1990	20	1,704	1,724	1.2%	2.3%
1991	26	1,690	1,716	1.5%	2.7%
1992	41	1,674	1,715	2.4%	2.9%
1993	37	1,590	1,627	2.3%	2.8%
1994	40	1,693	1,733	2.3%	2.6%
1995	31	1,720	1,751	1.8%	2.6%
1996	36	1,684	1,720	2.1%	2.7%
1997	28	1,593	1,621	1.7%	2.5%
1998	41	1,593	1,634	2.5%	2.6%
1999	43	1,609	1,652	2.6%	2.8%
2000	49	1,765	1,814	2.7%	2.8%
2001	55	1,779	1,834	3%	3.1%
2002	67	1,821	1,888	3.5%	3.6%
2003	63	1,908	1,971	3.2%	3.9%
2004	63	1,873	1,936	3.3%	3.9%
2005	64	1,829	1,893	3.4%	3.8%
2006	58	1,794	1,852	3.1%	3.1%
2007	50	1,747	1,797	2.8%	3%
2008	54	1,723	1,777	3%	3.3%
2009	69	1,718	1,787	3.9%	4.6%
2010	71	1,563	1,634	4.3%	4.6%
2011	70	1,601	1,671	4.2%	4.4%
2012	60	1,584	1,644	3.6%	4%
2013	56	1,543	1,599	3.5%	3.8%
2014	50	1,525	1,575	3.2%	3.3%
2015	37	1,475	1,512	2.4%	3%
2016	47	1,463	1,510	3.1%	3.2%

Diagram II.31.2, shows the employment and labor force for Franklin County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 1,463 persons, with the labor force reaching 1,510, indicating there were a total of 47 unemployed persons.

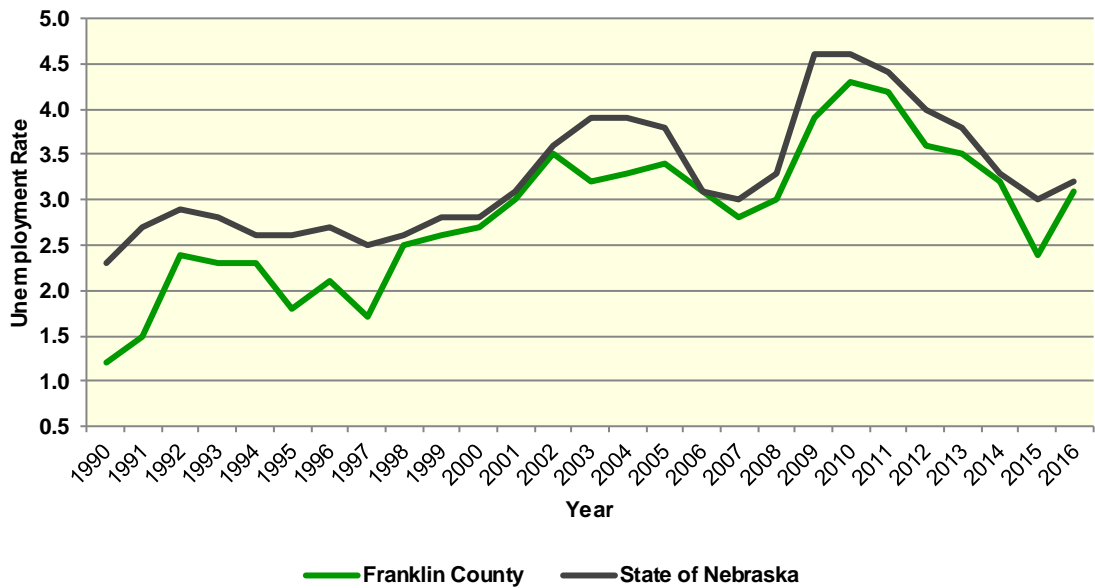
Diagram II.31.2
Employment and Labor Force
 Franklin County
 1990 – 2016 BLS Data



Unemployment

Diagram II.31.3, shows the unemployment rate for both the State and Franklin County. During the 1990’s the average rate for Franklin County was 2, 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 3.5. Over the course of the entire period Franklin County had an average unemployment rate lower than the state, 2.8 percent for Franklin County, versus 3.3 statewide.

Diagram II.31.3
Annual Unemployment Rate
 Franklin 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.31.24, shows total real earnings by industry for Franklin County. In the most recent 2016 estimate, the government and government enterprises industry had the largest total real earnings, with total real earnings reaching 15,516,000 dollars. Between 2015 and 2016 the professional, scientific, and technical services industry saw the largest percentage increase, rising by 18.4 percent to 28,058,000 dollars.

Table II.31.24
Real Earnings by Industry
 Franklin 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	15,520	18,331	40,917	32,065	20,425	12,351	7,922	2,290	-71.1
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	50	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	0	1,509	1,689	1,641	1,346	1,250	0	0	0
Manufacturing	0	103	323	244	368	499	0	0	0
Wholesale trade	2,578	3,695	3,583	3,363	3,125	3,165	3,137	3,247	3.5
Retail trade	3,441	3,100	2,643	2,673	2,928	3,397	3,377	3,391	0.4
Transportation and warehousing	881	0	0	0	0	0	0	0	0
Information	0	0	0	0	0	0	0	0	0
Finance and insurance	2,374	2,447	2,280	2,363	0	0	0	0	0
Real estate and rental and leasing	0	231	254	531	0	0	0	0	0
Professional and technical services	542	894	0	1,021	1,141	1,337	1,668	1,974	18.4
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	362	317	441	0	0	283	0	-100
Educational services	0	57	0	0	0	0	0	0	0
Health care and social assistance	2,971	2,102	2,008	2,396	2,408	2,299	0	0	0
Arts, entertainment, and recreation	71	0	0	0	0	0	0	0	0
Accommodation and food services	700	524	0	543	0	0	463	0	-100
Other services, except public administration	3,138	3,207	3,420	3,738	0	3,737	3,780	3,681	-2.6
Government and government enterprises	11,589	17,162	17,286	16,075	15,016	15,447	15,841	15,516	-2.1
Total	48,792	57,013	79,602	70,214	57,075	51,957	49,827	43,505	-12.7



Table II.31.25, shows the total employment by industry for Franklin County. The most recent estimates show the farm industry was the largest employer in Franklin County, with employment reaching 379 jobs in 2016. Between 2015 and 2016 the professional, scientific, and technical services industry saw the largest percentage increase, rising by 11.4 percent to 49 jobs.

Table II.31.25
Employment by Industry
Franklin County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	516	358	372	366	368	365	392	379	-3.3
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	16	13	21	18	18	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	0	67	64	58	52	56	0	0	0
Manufacturing	0	10	15	16	16	0	0	0	0
Wholesale trade	48	75	77	74	71	74	76	75	-1.3
Retail trade	159	139	146	160	164	160	159	160	0.6
Transportation and warehousing	38	0	0	0	0	0	0	0	0
Information	0	0	0	0	0	0	0	0	0
Finance and insurance	66	68	81	73	0	0	0	0	0
Real estate and rental and leasing	27	43	30	34	0	0	0	0	0
Professional and technical services	31	35	0	37	38	43	44	49	11.4
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	25	29	35	0	0	23	0	-100
Educational services	10	0	0	0	11	0	0	0	0
Health care and social assistance	139	95	88	93	90	95	0	0	0
Arts, entertainment, and recreation	13	12	15	14	15	12	16	16	0
Accommodation and food services	71	47	0	54	0	0	51	0	-100
Other services, except public administration	146	113	116	126	0	120	124	124	0
Government and government enterprises	338	387	388	351	341	362	347	337	-2.9
Total	1,759	1,592	1,622	1,621	1,613	1,642	1,632	1,614	-1.1



Table II.31.26, shows the real average earnings per job by industry for Franklin County. These figures are calculated by dividing the Total Real Earning displayed in Table II.31.24 and Table II.31.25, by Industry. In 2016, the government and government enterprises industry had the highest average earnings reaching 46,042 dollars. Between 2015 and 2016 the professional, scientific, and technical services industry saw the largest percentage increase, rising by 6.3 percent to 40,286 dollars.

Table II.31.26
Real Earnings Per Job by Industry
 Franklin County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	30,077	51,204	109,992	87,611	55,504	33,839	20,209	6,042	-70.1
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	2,778	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	0	22,529	26,396	28,288	25,880	22,328	0	0	0
Manufacturing	0	10,349	21,503	15,226	22,999	0	0	0	0
Wholesale trade	53,698	49,264	46,526	45,446	44,017	42,775	41,273	43,293	4.9
Retail trade	21,642	22,304	18,102	16,709	17,855	21,230	21,238	21,194	-0.2
Transportation and warehousing	23,182	0	0	0	0	0	0	0	0
Information	0	0	0	0	0	0	0	0	0
Finance and insurance	35,968	35,992	28,154	32,371	0	0	0	0	0
Real estate and rental and leasing	0	5,377	8,450	15,608	0	0	0	0	0
Professional and technical services	17,470	25,542	0	27,597	30,038	31,103	37,902	40,286	6.3
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	14,489	10,936	12,589	0	0	12,290	0	0
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	21,377	22,123	22,813	25,763	26,756	24,200	0	0	0
Arts, entertainment, and recreation	5,425	0	0	0	0	0	0	0	0
Accommodation and food services	9,858	11,150	0	10,062	0	0	9,079	0	0
Other services, except public administration	21,491	28,381	29,480	29,666	0	31,140	30,485	29,685	-2.6
Government and government enterprises	34,286	44,346	44,551	45,796	44,036	42,671	45,651	46,042	0.9
Total	27,738	35,812	49,076	43,315	35,384	31,643	30,531	26,955	-11.7

Table II.31.27 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 \$125,752,000 a -5.2 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 1,592 and 1,614 in 2016, which was a percentage change of -1.1 over this period.



Table II.31.27
Total Employment and Real Personal Income
 Franklin 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	54,537	2,024	2,961	19,279	9,346	84,099	18,275	2,063	26,437
1970	55,362	2,158	2,657	19,927	10,122	85,910	18,977	1,979	27,975
1971	53,501	2,244	2,686	19,646	10,456	84,046	19,013	2,014	26,564
1972	57,912	2,311	2,905	20,950	11,281	90,736	19,991	2,022	28,639
1973	80,389	2,751	2,941	23,187	13,000	116,767	25,975	2,040	39,408
1974	58,001	2,791	3,331	23,599	13,405	95,543	20,862	2,004	28,944
1975	70,800	2,825	3,621	25,608	14,307	111,510	24,140	2,019	35,068
1976	57,161	2,836	3,921	25,187	14,429	97,861	21,708	2,059	27,760
1977	38,696	2,737	4,380	26,648	14,998	81,985	18,167	2,087	18,541
1978	62,792	2,893	4,309	26,906	14,953	106,067	23,465	2,137	29,384
1979	48,303	3,011	4,407	26,841	14,818	91,358	20,298	2,151	22,456
1980	25,374	2,998	4,259	31,597	15,500	73,732	16,873	2,187	11,602
1981	46,017	2,926	4,215	35,533	16,360	99,198	22,894	2,115	21,757
1982	43,884	3,060	4,211	40,770	16,507	102,312	23,380	2,119	20,709
1983	34,355	3,084	4,174	42,085	17,291	94,821	21,712	2,139	16,061
1984	46,172	3,193	4,025	39,548	17,281	103,834	23,560	2,051	22,512
1985	43,302	3,195	4,102	38,474	17,500	100,183	23,374	1,962	22,070
1986	44,347	3,254	4,097	37,202	17,630	100,023	24,231	1,898	23,365
1987	45,440	3,421	4,370	33,741	17,260	97,391	23,847	1,945	23,363
1988	52,149	3,817	4,579	33,091	17,093	103,094	25,412	1,930	27,019
1989	48,101	3,984	4,782	36,092	18,448	103,439	25,635	1,825	26,357
1990	53,208	4,092	4,860	31,903	19,374	105,252	26,767	1,840	28,917
1991	45,684	3,804	5,109	31,055	19,354	97,398	24,936	1,752	26,075
1992	52,996	3,744	5,638	30,949	20,395	106,233	27,080	1,715	30,902
1993	46,861	3,890	6,338	29,897	20,986	100,191	26,031	1,703	27,517
1994	50,723	4,167	7,238	30,198	21,062	105,054	27,902	1,879	26,994
1995	44,196	4,172	7,797	32,552	21,629	102,002	26,892	1,854	23,838
1996	59,814	4,092	8,625	32,598	22,629	119,574	31,180	1,896	31,548
1997	48,364	4,157	9,543	34,283	22,706	110,739	29,043	1,883	25,684
1998	52,342	4,364	10,454	35,742	23,711	117,884	31,783	1,874	27,931
1999	46,683	4,168	11,261	33,520	23,930	111,226	30,423	1,820	25,650
2000	44,769	4,200	11,886	36,410	24,937	113,802	32,111	1,806	24,789
2001	48,792	4,245	13,762	36,157	24,817	119,283	34,405	1,759	27,738
2002	38,873	4,568	15,313	33,149	25,999	108,766	31,219	1,755	22,150
2003	61,958	4,830	17,437	35,164	25,732	135,461	39,378	1,734	35,732
2004	63,017	4,904	18,158	30,605	26,127	133,004	38,992	1,688	37,333
2005	58,179	4,793	17,673	27,375	27,721	126,155	36,833	1,613	36,069
2006	44,244	5,006	18,223	26,566	28,090	112,117	33,447	1,594	27,756
2007	54,066	5,045	19,332	30,618	27,727	126,699	39,507	1,562	34,613
2008	62,249	5,080	20,332	33,817	29,892	141,211	44,588	1,549	40,186
2009	58,386	5,188	18,240	27,219	31,061	129,719	40,715	1,584	36,859
2010	57,013	5,203	19,760	21,927	32,129	125,626	38,869	1,592	35,812
2011	79,602	4,641	17,776	28,188	31,387	152,312	47,375	1,622	49,077
2012	70,214	4,523	20,200	39,781	30,822	156,494	49,073	1,621	43,315
2013	57,075	4,887	18,926	35,636	30,349	137,100	44,426	1,613	35,384
2014	51,957	4,987	19,457	36,541	29,257	132,224	42,999	1,642	31,643
2015	49,827	5,098	18,649	37,146	32,084	132,608	43,983	1,632	30,531
2016	43,505	5,128	18,047	36,589	32,739	125,752	41,723	1,614	26,955



Diagram II.31.4, shows real average earnings per job for Franklin County from 1990 to 2016. Over this period the average earning per job for Franklin County was 31,518 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

Diagram II.31.4
Real Average Earnings Per Job
 Franklin County
 BEA Data 1990 - 2016

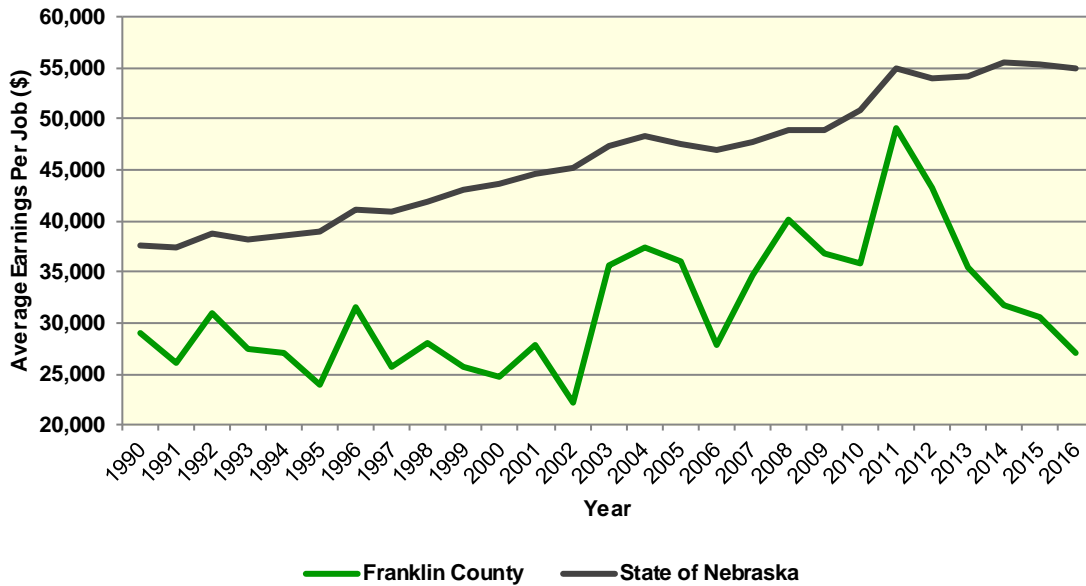
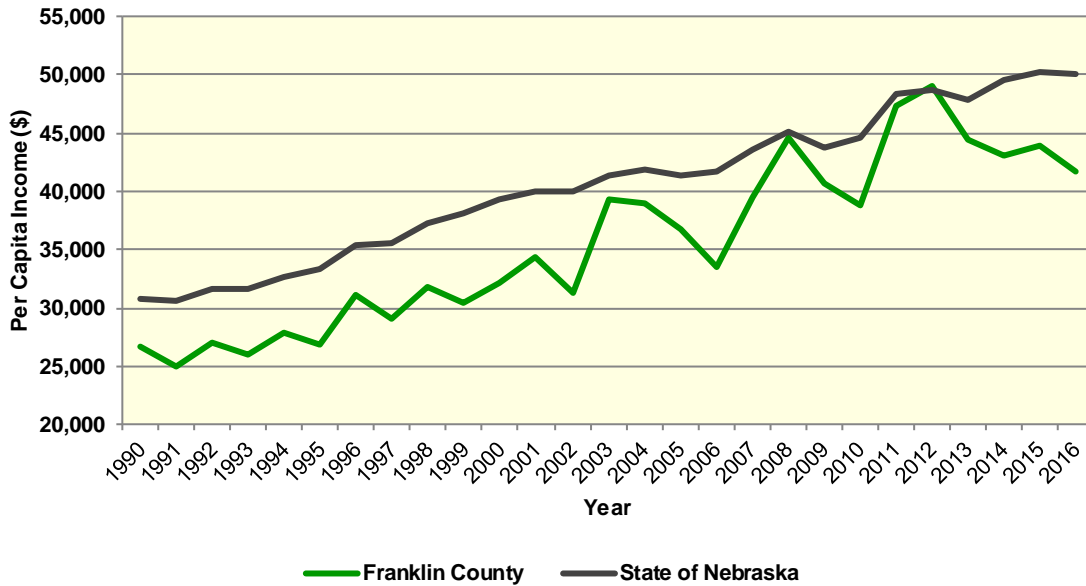


Diagram II.31.5, shows real per capita income in Franklin County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Franklin County was 35,618 dollars, which was lower than the statewide average of 40,548 dollars over the same period.

Diagram II.31.5
Real Per Capita Income
 Franklin 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.31.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment decreased from 764 persons in 2015 to 753 in 2016, a change of -1 percent.

Table II.31.28
Total Monthly Employment
 Franklin County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	802	803	800	786	802	797	812	795	800	745	762
Feb	815	796	792	785	793	779	806	787	792	753	748
Mar	809	821	814	775	807	800	831	805	790	761	752
Apr	846	833	810	795	819	807	832	789	804	754	760
May	863	842	845	817	828	827	824	817	818	768	782
Jun	878	863	838	813	813	841	813	796	839	782	794
Jul	823	824	801	818	820	835	822	778	755	754	748
Aug	844	822	803	834	829	840	842	826	743	756	729
Sep	829	832	806	814	818	826	829	775	756	767	728
Oct	833	834	793	813	819	843	826	776	781	776	742
Nov	842	829	805	807	817	851	822	780	788	779	742
Dec	836	836	791	806	822	847	832	786	808	775	749
Annual	835	828	808	805	816	824	824	793	790	764	753
% Change	-2%	-1%	-2%	(ND)%	1%	1%	(ND)%	-4%	(ND)%	-3%	-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 \$598 in 2015. In 2016, average weekly wages saw an increase of 2 percent over the prior year, rising to 611 dollars, or by 13 dollars. These data are shown in Table II.31.29.

Table II.31.29						
Average Weekly Wages						
Franklin County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	313	312	329	379	333	
2002	346	335	353	394	357	7%
2003	367	354	380	432	383	7%
2004	379	393	396	458	407	6%
2005	384	389	377	473	406	(ND)%
2006	401	392	384	477	414	2%
2007	410	420	409	519	440	6%
2008	424	440	436	553	463	5%
2009	441	474	457	569	486	5%
2010	452	473	484	576	497	2%
2011	485	463	482	569	500	1%
2012	486	478	493	622	520	4%
2013	497	500	510	640	536	3%
2014	501	485	540	661	546	2%
2015	525	529	558	776	598	10%
2016(p)	541	549	622	736	611	2%

Total business establishments reported by the QCEW are displayed in Table II.31.30. Between 2015 and 2016, the total number of business establishments in Franklin County increased from 131 to 132 establishments.

Table II.31.30						
Number of Business Establishments						
Franklin County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	120	118	116	115	117	
2002	117	117	117	114	116	-1%
2003	116	117	112	113	115	-1%
2004	113	111	112	111	112	-3%
2005	113	114	113	110	113	1%
2006	110	110	110	110	110	-3%
2007	119	117	117	115	117	6%
2008	115	113	114	111	113	-3%
2009	112	112	113	113	113	(ND)%
2010	113	115	117	120	116	3%
2011	115	117	117	117	117	1%
2012	127	127	128	128	128	9%
2013	130	131	128	129	130	2%
2014	129	133	129	133	131	1%
2015	132	131	130	130	131	(ND)%
2016	131	129	134	133	132	1%

Nebraska Department of Revenue

According to the Nebraska Department of Revenue (DOR), returns from taxpayers with adjusted gross incomes (AGIs) of less than \$10,000 decreased by 11.1 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 increased by 5.9 percent over the period. On the other hand, by 2016 there were 133 returns for AGIs of \$100,000 or more. Table II.31.31 presents AGI distribution for the years 1991 through 2016.

Table II.31.31										
Income Tax Returns by Adjusted Gross Income										
Franklin 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	Total¹²⁵
1991	701	193	366	241	153	60	0	14	0	1,759
1992	669	167	394	197	176	57	0	13	0	1,711
1993	674	158	343	221	167	79	11	14	0	1,692
1994	660	183	329	216	157	62	0	14	0	1,654
1995	633	169	331	206	178	92	11	11	0	1,655
1996	614	137	317	232	184	84	26	19	0	1,638
1997	539	133	323	209	186	104	11	21	0	1,551
1998	501	144	297	223	212	113	10	23	0	1,556
1999	507	124	282	200	210	153	16	29	0	1,549
2000	511	110	267	211	216	167	23	34	0	1,564
2001	503	102	260	206	219	168	24	25	0	1,530
2002	489	94	261	197	195	162	28	17	0	1,467
2003	425	133	267	181	202	173	44	17	0	1,459
2004	433	121	229	210	182	183	48	30	0	1,450
2005	411	88	198	180	172	201	0	32	0	1,343
2006	326	128	233	181	197	204	0	49	0	1,404
2007	333	129	202	164	193	218	0	63	0	1,404
2008	294	118	194	171	206	216	91	84	0	1,390
2009	269	122	214	158	188	229	94	76	0	1,372
2010	287	119	215	159	185	241	112	91	10	1,419
2011	257	127	186	163	180	241	112	109	16	1,391
2012	244	119	207	153	184	218	130	125	33	1,413
2013	245	105	203	151	182	219	125	136	21	1,387
2014	232	109	176	164	181	233	139	135	20	1,389
2015	233	114	190	166	191	218	135	112	18	1,377
2016	255	96	168	147	196	212	129	115	18	1,336

¹²⁵ 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 452 in 2010 to 393 in 2016, with the poverty rate reaching 13.3 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.31.32 presents poverty data for the county.

Table II.31.32 Persons in Poverty Franklin County 2000–2016 SAIPE Estimates		
Year	Persons in Poverty	Poverty Rate
2000	405	11.9%
2001	417	12.2%
2002	421	12.4%
2003	387	11.5%
2004	375	11.2%
2005	420	12.7%
2006	458	14.1%
2007	445	14.5%
2008	378	12.6%
2009	360	12%
2010	452	14.3%
2011	415	13.2%
2012	429	13.7%
2013	396	13%
2014	410	13.6%
2015	393	13.3%
2016	393	13.3%

The rate of poverty for Franklin County is shown in Table II.31.33. In 2016, there were an estimated 392 persons living in poverty. This represented a 13.1 percent poverty rate, compared to 13.2 percent poverty in 2000. In 2016, some 10.7 percent of those in poverty were under age 6, and 13.5 percent were 65 or older.

Table II.31.33 Poverty by Age Franklin 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	37	8%	42	10.7%
6 to 17	117	25.4%	58	14.8%
18 to 64	234	50.9%	239	61%
65 or Older	72	15.7%	53	13.5%
Total	460	100.0%	392	100.0%
Poverty Rate	13.2%	.	13.1%	.

HOUSING

The Census Bureau estimates that the total number of housing units decreased by -0.6 percent in Franklin County between 2010 and 2016, from 1,734 to 1,723. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.31.34.

Table II.31.34 Housing Units State of Nebraska vs. Franklin County 2000 and 2016 Census Data and Intercensal Estimates				
Subject	Nebraska	% Growth Since Census	Franklin County	% Growth Since Census
2000 Census Base	722,656	.	1,745	.
2010 Census	796,793	10.3	1,734	-0.6
July 2011 Estimate	801,068	0.5	1,732	-0.1
July 2012 Estimate	804,586	1	1,730	-0.2
July 2013 Estimate	809,062	1.5	1,728	-0.3
July 2014 Estimate	814,835	2.3	1,726	-0.5
July 2015 Estimate	820,725	3	1,724	-0.6
July 2016 Estimate	827,156	3.8	1,723	-0.6

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 Franklin County decreased from 3 authorizations in 2015 to 1 in 2016.

The real value of single-family building permits decreased from \$179,726 in 2015 to \$149,485 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.31.35.

Table II.31.35 Building Permits and Valuation Franklin 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	7	0	0	0	7	130,656	0
1981	6	0	0	0	6	104,119	0
1982	5	0	0	0	5	54,066	0
1983	1	0	0	0	1	62,422	0
1984	4	0	12	0	16	105,264	0
1985	1	0	4	0	5	159,657	0
1986	1	0	0	0	1	80,153	0
1987	2	0	0	0	2	148,893	0
1988	2	0	0	0	2	116,864	0
1989	3	0	0	0	3	96,631	0
1990	0	0	0	0	0	0	0
1991	2	0	0	0	2	80,762	0
1992	1	0	0	0	1	31,586	0
1993	0	0	0	0	0	0	0
1994	6	0	0	0	6	105,196	0
1995	1	0	0	0	1	106,525	0
1996	3	0	0	0	3	266,395	0
1997	3	0	0	0	3	261,905	0
1998	4	0	0	0	4	259,092	0
1999	4	0	0	0	4	255,197	0
2000	4	0	0	0	4	249,501	0
2001	5	0	0	0	5	89,301	0
2002	1	0	0	0	1	183,462	0
2003	0	0	0	0	0	0	0
2004	2	0	0	0	2	206,327	0
2005	2	0	0	0	2	187,788	0
2006	3	0	0	0	3	268,375	0
2007	3	0	0	0	3	190,825	0
2008	3	0	0	0	3	129,141	0
2009	3	0	0	0	3	178,313	0
2010	1	0	0	0	1	247,716	0
2011	2	0	0	0	2	310,140	0
2012	1	0	0	0	1	243,618	0
2013	1	0	0	0	1	312,728	0
2014	2	0	0	0	2	148,490	0
2015	3	0	0	0	3	179,726	0
2016	1	0	0	0	1	149,485	0



Diagram II.31.6
Single-Family Permits
 Franklin County
 Census Bureau Data, 1980–2016

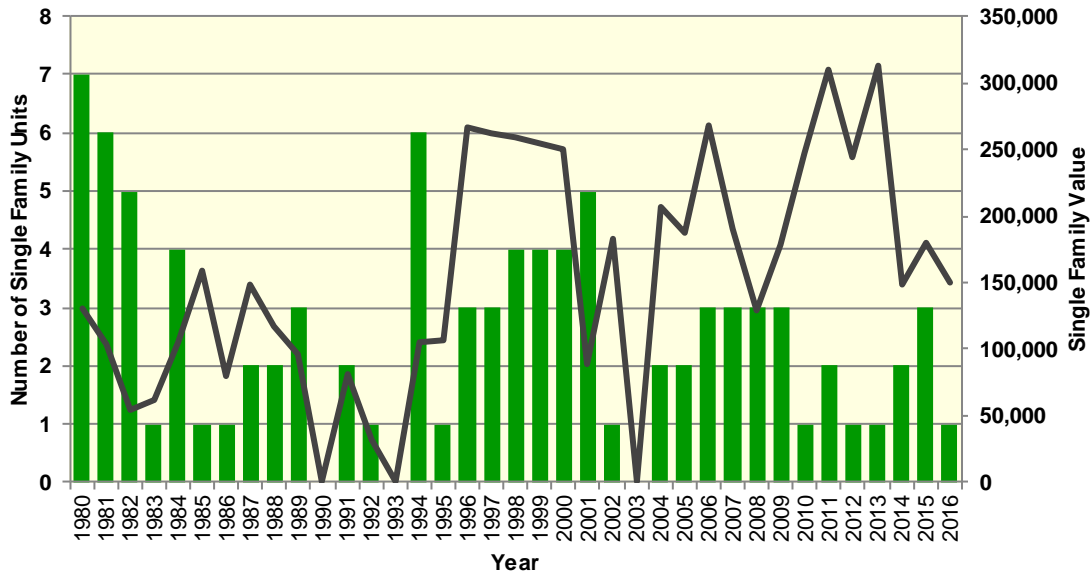
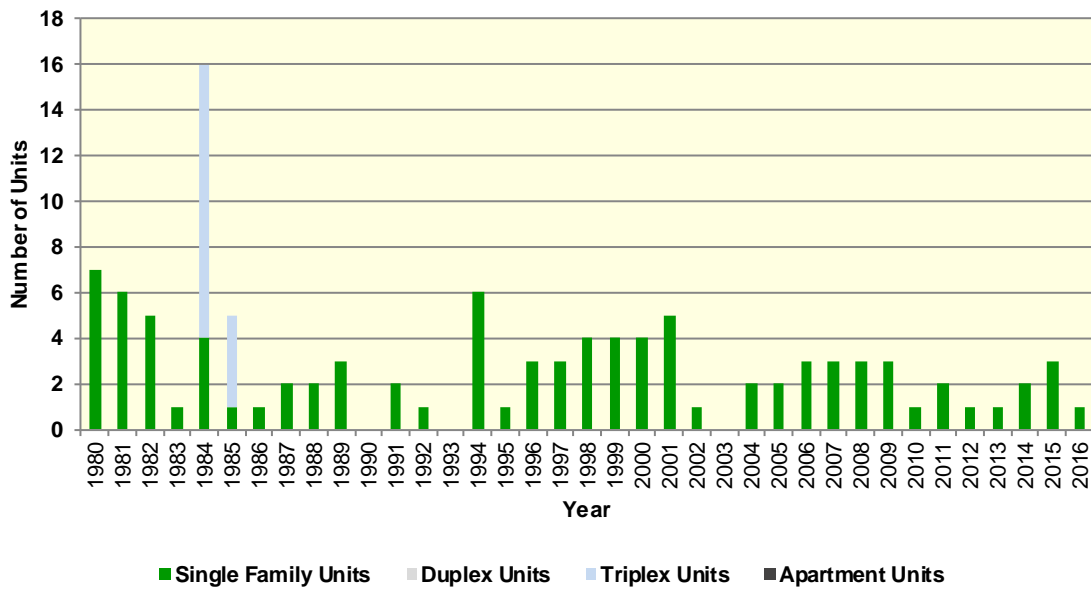


Diagram II.31.7
Total Permits by Unit Type
 Franklin County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.31.36. In 2016, there were 1,720 housing units, down from 1,746 in 2000. Single-family units accounted for 92.3 percent of units in 2016, compared to 94.2 in 2000. Apartment units accounted for 1.2 percent in 2016, compared to 0.3 percent in 2000.

Table II.31.36 Housing Units by Type				
Franklin 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	1,645	94.2%	1,587	92.3%
Duplex	4	0.2%	1	0.1%
Tri- or Four-Plex	10	0.6%	33	1.9%
Apartment	5	0.3%	20	1.2%
Mobile Home	80	4.6%	79	4.6%
Boat, RV, Van, Etc.	2	0.1%	0	0%
Total	1,746	100.0%	1,720	100.0%

Some 81.1 percent of housing was occupied in 2010, compared to 85.1 percent in 2000. Owner-occupied housing changed -6.5 percent between 2000 and 2010, ending with owner-occupied units representing 80.3 percent of units. Vacant units changed by 25.7 percent, resulting in 328 vacant units in 2010.

Table II.31.37 Housing Units by Tenure					
Franklin County 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	1,485	85.1%	1,406	81.1%	-5.3%
Owner-Occupied	1,208	81.3%	1,129	80.3%	-6.5%
Renter-Occupied	277	18.7%	277	19.7%	0%
Vacant Housing Units	261	14.9%	328	18.9%	25.7%
Total Housing Units	1,746	100.0%	1,734	100.0%	-0.7%

Table II.31.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 1,720 housing units. An estimated 83.5 percent were owner-occupied, and 19.2 percent were vacant.

Table II.31.38 Housing Units by Tenure				
Franklin County 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	1,406	81.1%	1,389	80.8%
Owner-Occupied	1,129	80.3%	1,160	83.5%
Renter-Occupied	277	19.7%	229	16.5%
Vacant Housing Units	328	18.9%	331	19.2%
Total Housing Units	1,734	100.0%	1,720	100.0%



Households by household size are shown in Table II.31.39. There were a total of 1,406 households in 2010, down from 1,485 in 2000. One person households changed by 2.1 percent between 2000 and 2010, while two person households changed by -1.5 percent. Three and four person households changed by -13.5 and -25.3 respectively, representing 10.5 percent and 8.6 percent of the population in 2010.

Table II.31.39					
Households by Household Size					
Franklin County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
One Person	433	29.2%	442	31.4%	2.1%
Two Persons	590	39.7%	581	41.3%	-1.5%
Three Persons	170	11.4%	147	10.5%	-13.5%
Four Persons	162	10.9%	121	8.6%	-25.3%
Five Persons	94	6.3%	74	5.3%	-21.3%
Six Persons	28	1.9%	28	2%	0%
Seven Persons or More	8	0.5%	13	0.9%	62.5%
Total	1,485	100.0%	1,406	100.0%	-5.3%

Households by income is shown in Table II.31.40. Households earning more than \$100,000 per year represented 14.8 percent of households in 2016, compared to 3.6 percent in 2000. Households earning between \$50,000 and \$74,999 represented 20.7 percent of households in 2016, compared to 12.9 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 10.2 percent of households in 2016, compared to 22.2 percent in 2000.

Table II.31.40				
Households by Income				
Franklin 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	330	22.2%	141	10.2%
\$15,000 to \$19,999	143	9.6%	92	6.6%
\$20,000 to \$24,999	147	9.9%	57	4.1%
\$25,000 to \$34,999	275	18.5%	226	16.3%
\$35,000 to \$49,999	288	19.4%	219	15.8%
\$50,000 to \$74,999	192	12.9%	287	20.7%
\$75,000 to \$99,999	57	3.8%	162	11.7%
\$100,000 or More	53	3.6%	205	14.8%
Total	1,485	100.0%	1,389	100.0%

Table II.31.41 shows households by year home built. Housing units built between 2000 and 2009, account for 2.4 percent and those built in 2010 or later accounted for 0.2 percent of households. Households built in the 1970's, 1980's, and 1990's account for 11.7 percent, 5 percent, and 5, respectively. Housing units built prior to 1939 represented 52 percent of households in 2016.

Table II.31.41				
Households by Year Home Built				
Franklin 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	801	53.9%	722	52%
1940 to 1949	121	8.1%	98	7.1%
1950 to 1959	137	9.2%	100	7.2%
1960 to 1969	131	8.8%	132	9.5%
1970 to 1979	162	10.9%	163	11.7%
1980 to 1989	83	5.6%	69	5%
1990 to 1999	50	3.4%	69	5%
2000 to 2009	.	.	33	2.4%
2010 or Later	.	.	3	0.2%
Total	1,485	100.0%	1,389	100.0%

The distribution of unit types by race are shown in Table II.31.42. An estimated 95 percent of white households occupy single-family homes, while 100 percent of black households do. Some 0.6 percent of white households occupy apartments, while 0 percent of black households do. An estimated 100 percent of Asian, and 100 percent of American Indian households occupy single-family homes.

Table II.31.42							
Distribution of Units in Structure by Race							
Franklin County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	95%	100%	100%	100%	%	%	76.9%
Duplex	0.1%	0%	0%	0%	%	%	0%
Tri- or Four-Plex	1.8%	0%	0%	0%	%	%	0%
Apartment	0.6%	0%	0%	0%	%	%	7.7%
Mobile Home	2.6%	0%	0%	0%	%	%	15.4%
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.31.43. An estimated 10.7 percent of vacant units were for rent in 2010, a 118.8 percent change since 2000. In addition, some 6.4 percent of vacant units were for sale, a change of -51.2 percent between 2000 and 2010. "Other" vacant units represented 65.2 percent of vacant units in 2010. This is a change of 63.4 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.31.43 Disposition of Vacant Housing Units Franklin County 2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	16	6.1%	35	10.7%	118.8%
For Sale	43	16.5%	21	6.4%	-51.2%
Rented or Sold, Not Occupied	20	7.7%	13	4%	-35%
For Seasonal, Recreational, or Occasional Use	50	19.2%	45	13.7%	-10%
For Migrant Workers	1	0.4%	0	0%	-100%
Other Vacant	131	50.2%	214	65.2%	63.4%
Total	261	100.0%	328	100.0%	25.7%

The disposition of vacant units between 2010 and 2016 are shown in Table II.31.44. By 2016, for rent units accounted for 10.3 percent of vacant units, while for sale units accounted for 8.2 percent. "Other" vacant units accounted for 50.2 percent of vacant units, representing a total of 166 "other" vacant units.

Table II.31.44 Disposition of Vacant Housing Units Franklin County 2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	35	10.7%	34	10.3%
For Sale	21	6.4%	27	8.2%
Rented Not Occupied	2	0.6%	6	1.8%
Sold Not Occupied	11	3.4%	16	4.8%
For Seasonal, Recreational, or Occasional Use	45	13.7%	82	24.8%
For Migrant Workers	0	0%	0	0%
Other Vacant	214	65.2%	166	50.2%
Total	328	100.0%	331	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 899 property transactions in Franklin County. Of these, 876 were for single-family homes during this 19-year period, as shown in Table II.31.45.



Table II.31.45						
Residential Property Transactions						
Franklin County						
Fiscal Years 1999–2017 PAD Data						
Year	Single-Family	Mobile Home	Duplex	Townhome	Missing	Total
1999	58	3	0	0	0	61
2000	65	1	0	0	1	67
2001	31	2	0	2	4	39
2002	43	0	0	0	1	44
2003	65	0	0	0	0	65
2004	54	0	0	0	1	55
2005	54	0	0	0	2	56
2006	65	0	0	0	0	65
2007	42	0	0	0	0	42
2008	43	0	0	0	0	43
2009	56	2	0	0	0	58
2010	49	1	0	0	0	50
2011	58	1	0	0	1	60
2012	44	0	0	0	0	44
2013	43	0	0	0	0	43
2014	25	0	0	0	0	25
2015	19	1	0	0	0	20
2016	24	0	0	0	0	24
2017	38	0	0	0	0	38
Total	876	11	0	2	10	899

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 621 single-family home property transactions for units built before 1930, 0.6 percent of units were of low quality and 33.8 percent were of fair quality. Conversely, of the 1 homes built from 2001 through 2010, 0 percent of units were of low quality and 0 percent of fair quality. Table II.31.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

Table II.31.46										
Single-Family Homes by Year Built and Quality of Materials and Workmanship										
Franklin County										
Fiscal Years 1999–2017 PAD Data										
Quality	Before 1930	1931-1960	1961-1970	1971-1980	1981-1990	1991-2000	2001-2010	2011-2017	Missing	Total
Low	4	7	0	0	0	0	0	0	0	11
Fair	210	7	8	17	10	1	0	0	0	253
Average	389	60	47	49	17	3	1	0	3	569
Good	17	11	1	4	6	0	0	0	1	40
Very Good	0	0	0	1	0	0	0	0	0	1
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	1	0	0	1	0	0	0	0	0	2
Total	621	85	56	72	33	4	1	0	4	876

In regard to the current condition of residential dwellings, of the same 621 single-family homes built before 1930, 19.8 percent of the homes were worn out or badly worn, and 76 percent were in average condition. Table II.31.47 provides details about the condition of single-family residential dwellings by year built.

Table II.31.47 Single-Family Homes by Year Built and Condition Franklin 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	13	0	1	0	0	0	0	0	0	14
Badly Worn	110	10	1	0	0	0	0	0	0	121
Average	472	71	54	70	31	4	1	0	2	705
Good	5	2	0	2	2	0	0	0	1	12
Very Good	0	0	0	0	0	0	0	0	0	0
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	21	2	0	0	0	0	0	0	1	24
Total	621	85	56	72	33	4	1	0	4	876

Housing Costs

Between 2010 and 2017, the average price of an existing single-family home changed from \$32,444 to \$54,568, a total increase of 68.2 percent, as shown in Table II.31.48.

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 Franklin County ranged from \$25,370 for homes built before 1930 to \$110,000 for homes built from 2001 to 2010.¹²⁶ Homes built from 2001 through 2010 were also larger, averaging 1,456 square feet per unit. Table II.31.49, provides additional details about single-family homes.

Table II.31.48 Average Sales Price of Single-Family Homes Franklin County Fiscal Years 1999–2017 PAD Data	
Fiscal Year	Average Sales Price (\$)
1999	23,515
2000	27,471
2001	22,779
2002	32,159
2003	35,711
2004	31,935
2005	25,724
2006	32,234
2007	41,558
2008	29,442
2009	32,865
2010	32,444
2011	31,586
2012	34,957
2013	47,916
2014	46,410
2015	53,937
2016	49,892
2017	54,568
Average	34,357

Table II.31.49 Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot Franklin County Fiscal Years 1999–2017 PAD Data			
Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. ¹²⁷ (\$)
Before 1930	25,370	1,215	20.88
1931-1960	40,936	1,198	34.16
1961-1970	58,294	1,320	44.15
1971-1980	60,628	1,400	43.3
1981-1990	82,352	1,472	55.94
1991-2000	58,250	1,186	49.11
2001-2010	110,000	1,456	75.55
2011-2017	0	0	0
Average	34,357	1,246	27.57

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

¹²⁶ 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.

¹²⁷ 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.31.50. In 2016, an estimated 0.9 percent of households were overcrowded, and an additional 0.6 percent were severely overcrowded.

Table II.31.50 Overcrowding and Severe Overcrowding Franklin 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	1,194	98.8%	12	1%	2	0.2%	1,208
2016 Five-Year ACS	1,140	98.3%	11	0.9%	9	0.8%	1,160
Renter							
2000 Census	262	94.6%	10	3.6%	5	1.8%	277
2016 Five-Year ACS	227	99.1%	2	0.9%	0	0%	1,389
Total							
2000 Census	1,456	98%	22	1.5%	7	0.5%	1,485
2016 Five-Year ACS	1,367	98.4%	13	0.9%	9	0.6%	1,389

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 2 households with incomplete plumbing facilities in 2016, representing 0.1 percent of households in Franklin County. This is compared to 0.5 percent of households lacking complete plumbing facilities in 2000.

Table II.31.51 Households with Incomplete Plumbing Facilities Franklin County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	1,478	1,387
Lacking Complete Plumbing Facilities	7	2
Total Households	1,485	1,389
Percent Lacking	0.5%	0.1%

There were 4 households lacking complete kitchen facilities in 2016, compared to 9 households in 2000. This was a change from 0.6 percent of households in 2000 to 0.3 percent in 2016.

Table II.31.52 Households with Incomplete Kitchen Facilities Franklin County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	1,476	1,385
Lacking Complete Kitchen Facilities	9	4
Total Households	1,485	1,389
Percent Lacking	0.6%	0.3%



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 Franklin County, 14.3 percent of households had a cost burden and 6 percent had a severe cost burden. Some 27.5 percent of renters were cost burdened, and 9.6 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 4.2 percent and a severe cost burden rate of 4.8 percent. Owner occupied households with a mortgage had a cost burden rate of 24.9 percent, and severe cost burden at 6.2 percent.

Table II.31.53
Cost Burden and Severe Cost Burden by Tenure
 Franklin County
 2000 Census & 2016 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	183	68.5%	48	18%	29	10.9%	7	2.6%	267
2016 Five-Year ACS	286	68.6%	104	24.9%	26	6.2%	1	0.2%	417
Owner Without a Mortgage									
2000 Census	570	88.8%	40	6.2%	21	3.3%	11	1.7%	642
2016 Five-Year ACS	672	90.4%	31	4.2%	36	4.8%	4	0.5%	743
Renter									
2000 Census	128	53.6%	37	15.5%	11	4.6%	63	26.4%	239
2016 Five-Year ACS	94	41%	63	27.5%	22	9.6%	50	21.8%	229
Total									
2000 Census	881	76.7%	125	10.9%	61	5.3%	81	7.1%	1,148
2016 Five-Year ACS	1,052	75.7%	198	14.3%	84	6%	55	4%	1,389

Housing Problems by Income

Table II.31.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Franklin County. As can be seen in 2017 the MFI was \$60,100, which compared to \$68,200 for the State of Nebraska.

Table II.31.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 105 owner-occupied and 30 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 64 owner-occupied 24 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 1,134 households without a housing problem.

Table II.31.54 Median Family Income Franklin County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	35,500	50,400
2001	38,100	53,400
2002	38,100	55,100
2003	40,900	55,400
2004	40,900	56,300
2005	42,000	57,400
2006	43,700	59,400
2007	42,700	58,200
2008	43,800	59,800
2009	45,100	62,000
2010	45,500	62,600
2011	45,600	63,500
2012	46,200	64,400
2013	50,600	64,600
2014	53,900	66,000
2015	59,400	66,800
2016	58,400	66,500
2017	60,100	68,200



Table II.31.55
Housing Problems by Income and Tenure
 Franklin County
 2010–2014 HUD CHAS Data

Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	0	4	4	0	4	12
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	4	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	10	0	0	10
Housing cost burden greater than 50% of income (and none of the above problems)	50	10	0	0	4	64
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	25	35	15	20	10	105
Zero/negative income (and none of the above problems)	10	0	0	0	0	10
has none of the 4 housing problems	20	110	155	130	555	970
Total	105	159	184	150	577	1,175
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	10	0	0	0	4	14
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	4	0	4
Housing cost burden greater than 50% of income (and none of the above problems)	20	0	4	0	0	24
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	10	20	0	0	0	30
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
has none of the 4 housing problems	20	10	60	4	70	164
Total	64	30	64	8	74	240
Total						
Lacking complete plumbing or kitchen facilities	10	4	4	0	8	26
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	4	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	10	4	0	14
Housing cost burden greater than 50% of income (and none of the above problems)	70	10	4	0	4	88
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	35	55	15	20	10	135
Zero/negative income (and none of the above problems)	14	0	0	0	0	14
has none of the 4 housing problems	40	120	215	134	625	1,134
Total	169	189	248	158	651	1,415

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.31.56, of the 29 loans in 2016, 8 loans were for Home Purchases, 6 were for Home Improvement and 15 were for refinancing.

Table II.31.56				
Owner-Occupied Single-Family Home Loans by Loan Type				
Franklin County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	8	3	18	29
2009	7	3	7	17
2010	7	0	16	23
2011	5	2	9	16
2012	4	3	10	17
2013	12	2	9	23
2014	9	4	5	18
2015	6	2	11	19
2016	8	6	15	29

Table II.31.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$63,250 and \$84,500 in 2012 and \$89,375 in 2016. Overall, average loans were \$55,138 in 2008 and \$153,724 in 2016.

Table II.31.57				
Owner-Occupied Single-Family Home Loans by Average Loan Amount				
Franklin County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$63,250	\$26,667	\$56,278	\$55,138
2009	\$69,857	\$17,000	\$82,000	\$65,529
2010	\$69,714	\$	\$95,000	\$87,304
2011	\$60,200	\$37,000	\$61,667	\$58,125
2012	\$84,500	\$48,333	\$84,600	\$78,176
2013	\$78,500	\$42,500	\$83,222	\$77,217
2014	\$67,556	\$23,750	\$98,800	\$66,500
2015	\$129,500	\$17,500	\$65,636	\$80,737
2016	\$89,375	\$82,000	\$216,733	\$153,724

Table II.31.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$506,000 and \$338,000 in 2012 and \$715,000 in 2016. Overall, average loans were \$1,599,000 in 2008 and \$4,458,000 in 2016.

Table II.31.58 Total Volume of Owner-Occupied Single-Family Loans Franklin County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	506,000	80,000	1,013,000	1,599,000
2009	489,000	51,000	574,000	1,114,000
2010	488,000		1,520,000	2,008,000
2011	301,000	74,000	555,000	930,000
2012	338,000	145,000	846,000	1,329,000
2013	942,000	85,000	749,000	1,776,000
2014	608,000	95,000	494,000	1,197,000
2015	777,000	35,000	722,000	1,534,000
2016	715,000	492,000	3,251,000	4,458,000

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.31.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Franklin County. The number of completed surveys from 1 in 2016 to 0 in 2017.

Table II.31.59 Survey of Rental Properties Franklin County 2002–2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	1	24	4.2	31.8
2003	0	0	0	
2004	2	25	4	32.4
2005	0	0		
2006	1	24	0	30
2007	1	1	0	30
2008				0
2009				
2010				
2011	1	24	8.3	30
2012	2	3	0	1
2013	2	25	8	30
2014	1	24	4.2	45
2015				
2016	1	24	0	
2017				

