

**VOLUME II:
FRONTIER COUNTY**

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Frontier County

DEMOGRAPHICS

Population Estimates

The Census Bureau's current census estimates indicate that Frontier County's population decreased from 2,756 in 2010 to 2,621 in 2016, or by -4.9 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 8.6 percent, and the number of people from 55 to 64 years of age increased by 11.6 percent. The white population decreased by 5.7 percent. The Hispanic population increased from 35 to 57 people between 2010 and 2016 or by 62.9 percent. These data are presented in Table II.32.1.

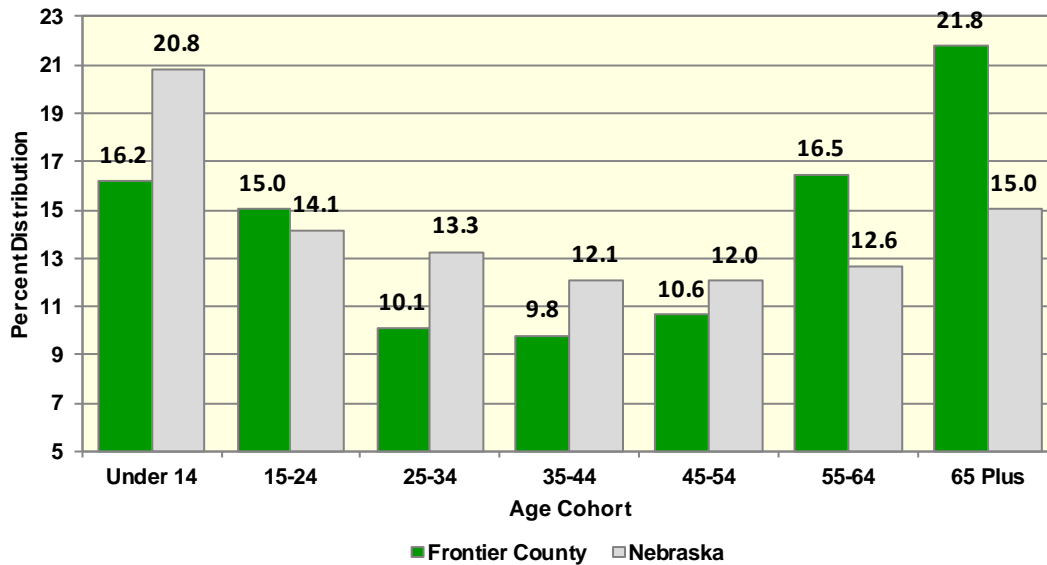
Table II.32.1						
Profile of Population Characteristics						
Frontier County vs. State of Nebraska						
2010 Census and 2016 Current Census Estimates						
Subject	Frontier County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	2,756	2,621	-4.9%	1,826,341	1,907,116	4.4%
Age						
0 to 14 years	479	424	-11.5%	383,542	396,601	3.4%
15 to 24 years	432	394	-8.8%	258,206	269,442	4.4%
25 to 34 years	243	264	8.6%	245,176	252,946	3.2%
35 to 44 years	273	257	-5.9%	220,838	230,528	4.4%
45 to 54 years	419	279	-33.4%	258,726	229,683	-11.2%
55 to 64 years	387	432	11.6%	213,176	241,172	13.1%
65 and Over	523	571	9.2%	246,677	286,744	16.2%
Race						
White	2,724	2,569	-5.7%	1,649,264	1,694,976	2.8%
Black	0	5	%	85,971	94,620	10.1%
American Indian and Alaskan Native	8	15	87.5%	23,418	27,318	16.7%
Asian	4	5	25%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	0	0	0%	2,061	2,425	17.7%
Two or more races	20	27	35%	32,305	40,495	25.4%
Ethnicity (of any race)						
Hispanic or Latino	35	57	62.9%	167,405	203,320	21.5%

Table II.32.2, presents the population of Frontier County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 1,399 males, who accounted for 50.8 percent of the population, and the remaining 49.2 percent, or 1,357 persons, were female. In 2016, the number of males was 1,333 persons, and accounted for 50.9 percent of the population, with the remaining 49.1 percent, or 1,288 persons being female.



Table II.32.2 Population by Age and Gender Frontier 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	248	231	479	226	198	424	-11.5%
15 to 24 years	216	216	432	206	188	394	-8.8%
25 to 34 years	131	112	243	130	134	264	8.6%
35 to 44 years	133	140	273	129	128	257	-5.9%
45 to 54 years	219	200	419	140	139	279	-33.4%
55 to 64 years	207	180	387	229	203	432	11.6%
65 and Over	245	278	523	273	298	571	-4.9%
Total	1,399	1,357	2,756	1,333	1,288	2,621	-4.9%
% of Total	50.8%	49.2%	.	50.9%	49.1%	.	

**Diagram II.32.1
Age Distribution**
Frontier 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.32.3, from April 2000 to July 2009, Frontier County natural increase was estimated to be 18 people. Frontier County has been experiencing net out-migration, with 601 persons leaving the county in the last nine years.¹²⁸ The 2016 population estimates showed a natural increase of 46 persons. Between 2010 and 2016, Frontier County’s population decreased to 2,621 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 Frontier County increased from -8 persons in 2015 to 13 persons in 2016, with an additional net movement of -7 in the first six months of 2017. The driver’s license total exchanges for the last 16 years are presented in Table II.32.4.

Table II.32.3	
Population Change	
Frontier County	
1980–2010 Census and Intercensal Data	
1980 Population	3,647
Natural Increase 80–90	145
Net Migration 80–90	-691
1990 Population	3,101
Natural Increase 90–00	-2
Net Migration 90–00	0
2000 Population	3,099
Natural Increase 00–09	18
Net Migration 00–09	-601
2009 Population Estimate	2,516
2010 Population	2,756
Natural Increase 10–16	46
Net Migration 10–16	-181
2016 Population Estimate	2,621

Table II.32.4			
Driver's Licenses Exchanged and Surrendered			
Frontier County			
2001–First half of 2017 DOT Data			
Year	In-Migrants	Out-Migrants	Net Change
Calendar 2001	33	37	-4
Calendar 2002	38	15	23
Calendar 2003	40	32	8
Calendar 2004	32	32	0
Calendar 2005	38	43	-5
Calendar 2006	38	31	7
Calendar 2007	49	26	23
Calendar 2008	40	29	11
Calendar 2009	23	25	-2
Calendar 2010	44	39	5
Calendar 2011	46	22	24
Calendar 2012	50	18	32
Calendar 2013	35	23	12
Calendar 2014	44	32	12
Calendar 2015	25	33	-8
Calendar 2016	37	24	13
First Half of 2017	13	20	-7

¹²⁸ 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 Frontier County decreased by 6.9 percent from 463 in 2016 to 431 in 2017, as shown in Table II.32.5. The number of school-age children 5 to 11 years of age decreased from 242 in 2016 to 213 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.32.6, shows population by age for the 2000 and 2010 Census. The population changed by -11.1 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -0.2 percent to a total of 523 persons in 2010. Those aged 25 to 34 changed by -9 percent, and those aged under 5 changed by -12.9 percent.

Year	Age Group			Total
	5–11	11–13	14–18	
1992	351	93	230	674
1993	348	104	225	677
1994	363	96	230	689
1995	359	111	255	725
1996	350	124	253	727
1997	353	125	275	753
1998	319	138	294	751
1999	310	105	292	707
2000	293	89	302	684
2001	287	101	284	672
2002	262	101	265	628
2003	327	140	309	776
2004	313	117	260	690
2005	226	71	194	491
2006	237	74	186	497
2007	237	56	201	494
2008	238	59	181	478
2009	203	80	163	446
2010	204	77	163	444
2011	212	65	183	460
2012	220	65	179	464
2013	217	83	182	482
2014	221	62	190	473
2015	238	60	192	490
2016	242	49	172	463
2017	213	62	156	431

Table II.32.6					
Population by Age					
Frontier County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	170	5.5%	148	5.4%	-12.9%
5 to 19	796	25.7%	575	20.9%	-27.8%
20 to 24	190	6.1%	188	6.8%	-1.1%
25 to 34	267	8.6%	243	8.8%	-9%
35 to 54	838	27%	692	25.1%	-17.4%
55 to 64	314	10.1%	387	14%	23.2%
65 or Older	524	16.9%	523	19%	-0.2%
Total	3,099	100.0%	2,756	100.0%	-11.1%

The elderly population is further explored in Table II.32.7. Those aged 65 to 66 changed by 9.8 percent between 2000 and 2010, resulting in a population of 67 persons. Those aged 85 or older changed by -13.9 percent during the same time period, and resulted in 68 persons over age 85 in 2010.

Table II.32.7					
Elderly Population by Age					
Frontier County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	61	11.6%	67	12.8%	9.8%
67 to 69	96	18.3%	82	15.7%	-14.6%
70 to 74	110	21%	122	23.3%	10.9%
75 to 79	106	20.2%	116	22.2%	9.4%
80 to 84	72	13.7%	68	13%	-5.6%
85 or Older	79	15.1%	68	13%	-13.9%
Total	524	100.0%	523	100.0%	-0.2%

Population by race and ethnicity is shown in Table II.32.8 representing 98.4 percent of the white population in 2010. The black population changed by -100 percent, representing 0 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 16.7 percent between 2000 and 2010, compared to the -11.3 percent growth rate for non-Hispanics.

Table II.32.8					
Population by Race and Ethnicity					
Frontier County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	3,046	98.3%	2,711	98.4%	-11%
Black	3	0.1%	0	0%	-100%
American Indian	8	0.3%	8	0.3%	0%
Asian	8	0.3%	4	0.1%	-50%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	12	0.4%	11	0.4%	-8.3%
Two or More Races	22	0.7%	22	0.8%	0%
Total	3,099	100.0%	2,756	100.0%	-11.1%
Hispanic	30	1%	35	1.3%	16.7%
Non-Hispanic	3,069	99%	2,721	98.7%	-11.3%

Population by race and ethnicity through 2016 is shown in Table II.32.9. The white population represented 97.9 percent of the population in 2016, compared with black population accounting for 0 percent of the population. Hispanic population represented 1.1 percent of the population in 2016.

Table II.32.9				
Population by Race and Ethnicity				
Frontier County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	2,711	98.4%	2,545	97.9%
Black	0	0%	1	0%
American Indian	8	0.3%	12	0.5%
Asian	4	0.1%	2	0.1%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	11	0.4%	0	0%
Two or More Races	22	0.8%	39	1.5%
Total	2,756	100.0%	2,599	100.0%
Non-Hispanic	2,721	98.7%	2,571	98.9%
Hispanic	35	1.3%	28	1.1%

The population by race is broken down further by ethnicity in Table II.32.10. While the white non-Hispanic population changed by -11.5 percent between 2000 and 2010, the white Hispanic population changed by 140 percent. The black non-Hispanic population changed by -100 percent.

Table II.32.10					
Population by Race and Ethnicity					
Frontier County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	3,036	98.9%	2,687	98.8%	-11.5%
Black	3	0.1%	0	0%	-100%
American Indian	6	0.2%	5	0.2%	-16.7%
Asian	7	0.2%	4	0.1%	-42.9%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	0	0%	4	0.1%	%
Two or More Races	17	0.6%	21	0.8%	23.5%
Total Non-Hispanic	3,069	100.0%	2,721	100.0%	-11.3%
Hispanic					
White	10	33.3%	24	68.6%	140%
Black	0	0%	0	0%	%
American Indian	2	6.7%	3	8.6%	50%
Asian	1	3.3%	0	0%	-100%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	12	40%	7	20%	-41.7%
Two or More Races	5	16.7%	1	2.9%	-80%
Total Hispanic	30	100.0%	35	100.0%	16.7%
Total Population	3,099	100.0%	2,756	100.0%	-11.1%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.32.11. During this time, the total non-Hispanic population was 2,571 persons in 2016. The Hispanic population was 28.

Table II.32.11				
Population by Race and Ethnicity				
Frontier County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	2,687	98.8%	2,517	97.9%
Black	0	0%	1	0%
American Indian	5	0.2%	12	0.5%
Asian	4	0.1%	2	0.1%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	4	0.1%	0	0%
Two or More Races	21	0.8%	39	1.5%
Total Non-Hispanic	2,721	100.0%	2,571	100.0%
Hispanic				
White	24	68.6%	28	100%
Black	0	0%	0	0%
American Indian	3	8.6%	0	0%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	7	20%	0	0%
Two or More Races	1	2.9%	0	0%
Total Hispanic	35	100.0	28	100.0%
Total Population	2,756	100.0%	2,599	100.0%

Households by type and tenure are shown in Table II.32.12. Family households represented 67.1 percent of households, while non-family households accounted for 32.9 percent. These changed from 64.5 and 35.5 percent, respectively.

Table II.32.12				
Household Type by Tenure				
Frontier County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	753	64.5%	736	67.1%
Married-Couple Family	650	86.3%	637	86.5%
Owner-Occupied	554	85.2%	548	86%
Renter-Occupied	96	14.8%	89	14%
Other Family	103	13.7%	99	14%
Male Householder, No Spouse Present	44	42.7%	43	44.4%
Owner-Occupied	25	56.8%	28	65.1%
Renter-Occupied	19	43.2%	15	34.9%
Female Householder, No Spouse Present	59	57.3%	56	59.6%
Owner-Occupied	27	45.8%	14	25%
Renter-Occupied	32	54.2%	42	75%
Non-Family Households	415	35.5%	361	32.9%
Owner-Occupied	219	52.8%	243	67.3%
Renter-Occupied	196	47.2%	118	32.7%
Total	1,168	100.0%	1,097	100.0%



The group quarters population was 113 in 2010, compared to 144 in 2000. Institutionalized populations experienced a -92.5 percent change between 2000 and 2010. Non-institutionalized populations experienced a 5.8 percent change during this same time period.

Table II.32.13					
Group Quarters Population					
Frontier 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	3	7.5%	3	100%	0%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	37	92.5%	0	0%	-100%
Other Institutions	0	0%	0	0%	%
Total	40	100.0%	3	100.0%	-92.5%
Noninstitutionalized					
College Dormitories	103	99%	110	100%	6.8%
Military Quarters	0	0%	0	0%	%
Other Noninstitutionalized	1	1%	0	0%	-100%
Total	104	100.0%	110	100.0%	5.8%
Group Quarters Population	144	100.0%	113	100.0%	-21.5%

The number of foreign born persons are shown in Table II.32.14. An estimated 0.2 percent of the population was born in Lebanon, with 0.2 percent born in Germany, and another 0.2 percent were born in Malaysia.

Table II.32.14			
Place of Birth for the Foreign-Born Population			
Frontier County			
2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	Lebanon	6	0.2%
#2 country of origin	Germany	4	0.2%
#3 country of origin	Malaysia	4	0.2%
#4 country of origin	Korea	3	0.1%
#5 country of origin	Other Eastern Africa	3	0.1%
#6 country of origin	Peru	3	0.1%
#7 country of origin	England	2	0.1%
#8 country of origin	Morocco	2	0.1%
#9 country of origin	Nigeria	1	0%
#10 country of origin	Afghanistan	0	0%

Limited English Proficiency and the language spoken at home are shown in Table II.32.15. An estimated 0.1 percent of the population speaks Spanish at home, followed by 0.1 percent speaking Arabic.

Table II.32.15 Limited English Proficiency and Language Spoken at Home Frontier County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	3	0.1%
#2 LEP Language	Arabic	2	0.1%
#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.32.16. Some 16.2 percent of the population was disabled in 2000, or a total of 467 persons. The disability rate was highest for those over 65, with 37.1 percent disabled.

Table II.32.16 Disability by Age Frontier County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	24	4.7%
16 to 64	268	14.1%
65 and older	175	37.1%
Total	467	16.2%

Table II.32.17 shows disability by type in 2000. There were 225 physical disabilities in 2000, some 153 employment disabilities, and 148 go-outside-home disabilities.

Table II.32.17 Total Disabilities Tallied: Aged 5 and Older Frontier County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	115
Physical disability	225
Mental disability	103
Self-care disability	64
Employment disability	153
Go-outside-home disability	148
Total	808



Disability by age, as estimated by the 2016 ACS, is shown in Table II.32.18. The disability rate for females was 12.9 percent, compared to 15.1 percent for males. The disability rate changed precipitously higher with age, with 46.4 percent of those over 75 experiencing a disability.

Table II.32.18 Disability by Age Frontier 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	9	4.1%	6	3.4%	15	3.8%
18 to 34	12	5%	33	12%	45	8.8%
35 to 64	70	14.2%	30	6.4%	100	10.4%
65 to 74	41	28.9%	26	17.3%	67	22.9%
75 or Older	63	50%	72	43.6%	135	46.4%
Total	195	15.1%	167	12.9%	362	14%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.32.19. Some 8.7 percent have an ambulatory disability, 3.5 have an independent living disability, and 2 percent have a self-care disability.

Table II.32.19 Total Disabilities Tallied: Aged 5 and Older Frontier County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	124	4.8%
Vision disability	50	1.9%
Cognitive disability	66	2.7%
Ambulatory disability	214	8.7%
Self-Care disability	48	2%
Independent living disability	72	3.5%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.32.20 and Table II.32.21. In 2016, some 1,250 persons were employed and 34 were unemployed. This totaled a labor force of 1,284 persons. The unemployment rate for Frontier County was estimated to be 2.6 in 2016.

Table II.32.20 Employment, Labor Force and Unemployment Frontier County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	1,250
Unemployed	34
Labor Force	1,284
Unemployment Rate	2.6%



In 2016, 94.7 percent of households in Frontier County had a high school education or greater.

Table II.32.21	
High School or Greater Education	
Frontier County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	1,039
Total Households	1,097
Percent High School or Above	94.7%

As seen in Table II.32.22, 32.5 percent of the population had a high school diploma or equivalent, another 45.7 percent have some college, 10.3 percent have a Bachelor's Degree, and 6.2 percent of the population had a graduate or professional degree.

Table II.32.22		
Educational Attainment		
Frontier County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	109	5.3%
High School or Equivalent	670	32.5%
Some College or Associates Degree	943	45.7%
Bachelor's Degree	213	10.3%
Graduate or Professional Degree	129	6.2%
Total Population Above 18 years	2,064	100.0%

ECONOMICS

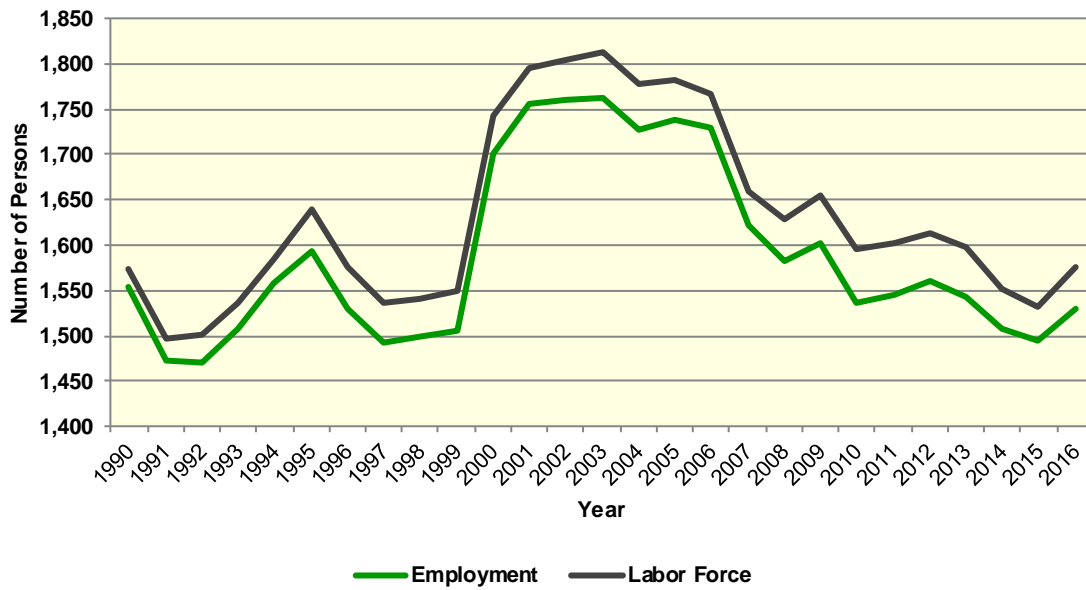
Labor Force

Table II.32.23, shows the labor force statistics for Frontier County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1990 with a rate of 1.3. The highest level of unemployment occurred during 2010 rising to a rate of 3.8. This compared to a statewide low of 2.3 in 1990 and statewide high of 4.6 in 2009. Over the last year the unemployment rate in Frontier County increased from 2.5 percent in 2015 to 3 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.32.23 Labor Force Statistics Frontier County 1990 - 2016 BLS Data					
Year	Frontier County				Statewide
	Unemployment	Employment	Labor Force	Unemployment Rate	Unemployment Rate
1990	20	1,553	1,573	1.3%	2.3%
1991	24	1,473	1,497	1.6%	2.7%
1992	32	1,470	1,502	2.1%	2.9%
1993	29	1,507	1,536	1.9%	2.8%
1994	26	1,559	1,585	1.6%	2.6%
1995	45	1,594	1,639	2.7%	2.6%
1996	46	1,529	1,575	2.9%	2.7%
1997	44	1,492	1,536	2.9%	2.5%
1998	41	1,499	1,540	2.7%	2.6%
1999	43	1,506	1,549	2.8%	2.8%
2000	43	1,700	1,743	2.5%	2.8%
2001	41	1,755	1,796	2.3%	3.1%
2002	43	1,761	1,804	2.4%	3.6%
2003	51	1,763	1,814	2.8%	3.9%
2004	51	1,728	1,779	2.9%	3.9%
2005	44	1,739	1,783	2.5%	3.8%
2006	39	1,729	1,768	2.2%	3.1%
2007	38	1,622	1,660	2.3%	3%
2008	45	1,583	1,628	2.8%	3.3%
2009	52	1,603	1,655	3.1%	4.6%
2010	60	1,536	1,596	3.8%	4.6%
2011	57	1,545	1,602	3.6%	4.4%
2012	52	1,561	1,613	3.2%	4%
2013	55	1,543	1,598	3.4%	3.8%
2014	44	1,507	1,551	2.8%	3.3%
2015	38	1,495	1,533	2.5%	3%
2016	47	1,530	1,577	3%	3.2%

Diagram II.32.2, shows the employment and labor force for Frontier County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 1,530 persons, with the labor force reaching 1,577, indicating there were a total of 47 unemployed persons.

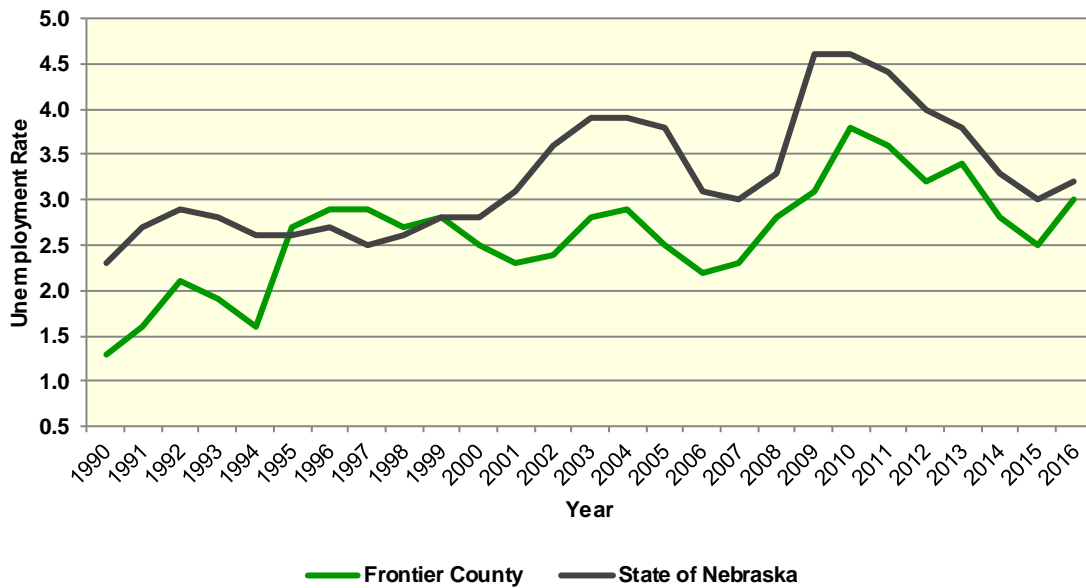
Diagram II.32.2
Employment and Labor Force
 Frontier County
 1990 – 2016 BLS Data



Unemployment

Diagram II.32.3, shows the unemployment rate for both the State and Frontier County. During the 1990’s the average rate for Frontier County was 2.3, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 2.6, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 3.2. Over the course of the entire period Frontier County had an average unemployment rate lower than the state, 2.6 percent for Frontier County, versus 3.3 statewide.

Diagram II.32.3
Annual Unemployment Rate
 Frontier 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.32.24, shows total real earnings by industry for Frontier County. In the most recent 2016 estimate, the government and government enterprises industry had the largest total real earnings, with total real earnings reaching 16,563,000 dollars. Between 2015 and 2016 the health care and social assistance industry saw the largest percentage increase, rising by 25.7 percent.

Table II.32.24
Real Earnings by Industry
 Frontier 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	30,377	29,517	62,818	39,049	46,319	40,283	31,930	15,943	-50.1
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	59	55	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	2,849	3,815	3,768	4,384	4,627	0	5,475	5,502	0.5
Manufacturing	0	0	0	0	0	0	0	1,963	0
Wholesale trade	0	0	0	0	2,455	2,495	0	0	0
Retail trade	3,662	3,651	3,136	3,241	1,441	1,502	1,526	1,584	3.8
Transportation and warehousing	0	7,725	7,837	8,246	0	0	0	0	0
Information	0	0	0	0	0	0	0	0	0
Finance and insurance	0	0	0	3,437	3,652	3,769	4,251	5,069	19.2
Real estate and rental and leasing	0	0	0	2,576	2,625	2,171	1,881	1,675	-11
Professional and technical services	0	0	0	476	493	531	651	795	22
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	117	107	0	0	0	0	72	0
Educational services	0	59	0	0	0	0	0	0	0
Health care and social assistance	1,819	489	549	0	0	0	590	741	25.7
Arts, entertainment, and recreation	0	0	0	0	0	0	0	0	0
Accommodation and food services	0	0	0	0	0	185	0	0	0
Other services, except public administration	0	0	2,148	2,244	2,139	2,077	2,023	2,054	1.5
Government and government enterprises	15,441	15,450	15,546	15,559	15,329	16,004	16,432	16,563	0.8
Total	69,349	73,981	106,818	85,638	91,347	88,667	81,705	65,967	-19.3



Table II.32.25, shows the total employment by industry for Frontier County. The most recent estimates show the farm industry was the largest employer in Frontier County, with employment reaching 376 jobs in 2016. Between 2015 and 2016 the finance and insurance industry saw the largest percentage increase, rising by 15.6 percent to 111 jobs.

Table II.32.25
Employment by Industry
Frontier County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	431	350	366	362	365	360	391	376	-3.8
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	10	0	12	13	12	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	67	74	82	88	96	0	89	94	5.6
Manufacturing	0	0	0	0	0	0	0	58	0
Wholesale trade	0	0	0	0	53	58	0	0	0
Retail trade	174	141	125	136	107	89	94	100	6.4
Transportation and warehousing	0	163	150	126	0	0	0	0	0
Information	0	0	0	0	0	0	0	0	0
Finance and insurance	0	0	0	76	81	85	96	111	15.6
Real estate and rental and leasing	0	0	0	59	61	60	69	72	4.3
Professional and technical services	0	0	0	24	25	25	29	29	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	25	18	0	0	0	0	16	0
Educational services	0	0	0	0	0	0	10	10	0
Health care and social assistance	96	54	45	0	0	0	63	68	7.9
Arts, entertainment, and recreation	0	0	0	0	0	0	0	0	0
Accommodation and food services	0	0	0	0	0	26	0	0	0
Other services, except public administration	0	0	93	91	97	89	91	92	1.1
Government and government enterprises	397	353	358	362	355	357	347	343	-1.2
Total	1,699	1,620	1,632	1,645	1,647	1,617	1,669	1,696	1.6



Table II.32.26, shows the real average earnings per job by industry for Frontier County. These figures are calculated by dividing the Total Real Earning displayed in Table II.32.24 and Table II.32.25, by Industry. In 2016, the construction industry had the highest average earnings reaching 58,532 dollars. Between 2015 and 2016 the professional, scientific, and technical services industry saw the largest percentage increase, rising by 22 percent to 27,414 dollars.

Table II.32.26
Real Earnings Per Job by Industry
Frontier County
BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	70,479	84,333	171,633	107,870	126,902	111,896	81,663	42,402	-48.1
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	5,945	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	42,522	51,552	45,952	49,819	48,201	0	61,519	58,532	-4.9
Manufacturing	0	0	0	0	0	0	0	33,845	0
Wholesale trade	0	0	0	0	46,319	43,011	0	0	0
Retail trade	21,046	25,892	25,087	23,832	13,464	16,880	16,232	15,840	-2.4
Transportation and warehousing	0	47,395	52,247	65,444	0	0	0	0	0
Information	0	0	0	0	0	0	0	0	0
Finance and insurance	0	0	0	45,225	45,082	44,336	44,284	45,667	3.1
Real estate and rental and leasing	0	0	0	43,661	43,030	36,184	27,268	23,264	-14.7
Professional and technical services	0	0	0	19,816	19,723	21,260	22,464	27,414	22
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	4,668	5,933	0	0	0	0	4,500	0
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	18,948	9,052	12,202	0	0	0	9,360	10,897	16.4
Arts, entertainment, and recreation	0	0	0	0	0	0	0	0	0
Accommodation and food services	0	0	0	0	0	7,129	0	0	0
Other services, except public administration	0	0	23,095	24,664	22,052	23,335	22,234	22,326	0.4
Government and government enterprises	38,895	43,767	43,424	42,980	43,180	44,829	47,353	48,289	2
Total	40,818	45,667	65,452	52,060	55,463	54,834	48,955	38,896	-20.5

Table II.32.27 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 \$113,697,000 a -11.5 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 1,620 and 1,696 in 2016, which was a percentage change of 1.6 over this period.



Table II.32.27
Total Employment and Real Personal Income
 Frontier 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	43,254	1,493	1,184	11,612	5,484	60,041	15,381	1,567	27,606
1970	45,421	1,619	1,184	13,200	6,052	64,237	16,062	1,570	28,929
1971	49,581	1,690	1,415	14,097	6,085	69,488	16,927	1,613	30,740
1972	54,833	1,763	1,678	16,149	6,176	77,073	19,166	1,649	33,253
1973	84,490	2,124	2,120	17,355	6,953	108,794	27,355	1,675	50,440
1974	57,092	2,290	2,632	17,096	7,527	82,057	20,710	1,715	33,292
1975	62,491	2,360	2,854	18,589	8,852	90,426	23,550	1,718	36,375
1976	49,431	2,428	3,836	17,902	8,616	77,356	19,865	1,743	28,360
1977	36,556	2,376	4,573	18,554	9,217	66,524	17,041	1,781	20,526
1978	44,324	2,448	5,151	18,779	9,203	75,009	19,259	1,781	24,887
1979	39,901	2,710	5,409	20,561	9,160	72,321	19,168	1,815	21,985
1980	22,579	2,592	5,648	23,325	9,618	58,579	16,075	1,832	12,325
1981	37,462	2,657	5,650	25,195	10,409	76,059	20,965	1,836	20,404
1982	29,007	2,766	5,298	28,741	10,510	70,792	19,611	1,894	15,316
1983	28,452	2,776	5,198	28,953	11,090	70,918	19,911	1,916	14,850
1984	38,889	2,915	5,417	30,605	11,312	83,307	23,687	1,850	21,021
1985	35,265	3,102	5,269	27,307	11,955	76,694	22,457	1,822	19,356
1986	40,979	3,135	4,922	26,964	12,198	81,927	24,737	1,742	23,525
1987	45,500	3,203	5,020	26,482	11,950	85,749	26,655	1,744	26,090
1988	54,432	3,547	5,122	20,606	11,043	87,656	27,670	1,679	32,420
1989	42,049	3,494	5,332	21,954	11,111	76,952	24,695	1,645	25,562
1990	48,249	3,400	5,464	20,200	11,677	82,191	26,565	1,687	28,601
1991	44,035	3,436	6,816	20,018	11,849	79,283	25,650	1,617	27,233
1992	46,541	3,481	7,370	20,174	11,781	82,386	26,541	1,594	29,198
1993	53,489	3,683	7,691	19,087	12,286	88,869	28,612	1,642	32,576
1994	50,681	3,889	7,827	19,190	12,173	85,982	27,488	1,685	30,079
1995	51,161	4,043	8,057	20,817	12,752	88,744	28,407	1,665	30,728
1996	62,963	4,082	8,280	20,507	13,317	100,985	32,039	1,644	38,298
1997	49,686	3,940	8,547	21,494	13,273	89,060	28,554	1,637	30,351
1998	63,342	4,216	8,875	22,052	13,901	103,954	33,895	1,745	36,299
1999	65,426	4,190	9,410	21,361	15,090	107,098	34,382	1,746	37,472
2000	51,971	4,264	9,552	22,303	14,805	94,367	30,589	1,770	29,362
2001	69,349	5,025	8,873	20,106	15,830	109,134	35,560	1,699	40,818
2002	49,008	5,136	9,316	18,787	16,348	88,323	29,083	1,654	29,630
2003	74,803	5,007	9,796	19,191	16,427	115,209	38,648	1,638	45,667
2004	63,598	5,008	10,449	16,404	16,873	102,315	34,219	1,588	40,049
2005	67,266	5,201	11,039	14,358	17,390	104,852	35,615	1,607	41,857
2006	48,316	5,470	11,783	14,455	17,017	86,100	29,906	1,621	29,806
2007	58,541	5,451	12,229	17,101	17,509	99,929	34,940	1,558	37,575
2008	66,749	5,398	12,698	17,925	18,597	110,572	39,688	1,564	42,678
2009	69,324	5,653	12,625	18,579	17,897	112,772	40,682	1,596	43,436
2010	73,981	5,673	11,371	16,289	19,466	115,433	41,885	1,620	45,668
2011	106,818	4,941	11,976	17,975	20,395	152,223	55,718	1,632	65,452
2012	85,638	4,994	12,518	19,620	19,697	132,479	48,439	1,645	52,060
2013	91,347	5,560	12,768	18,957	19,328	136,838	50,383	1,647	55,462
2014	88,667	5,803	13,235	18,312	19,095	133,505	49,264	1,617	54,834
2015	81,705	5,894	13,335	20,050	19,266	128,463	49,088	1,669	48,954
2016	65,967	5,988	13,572	20,391	19,755	113,697	43,379	1,696	38,896



Diagram II.32.4, shows real average earnings per job for Frontier County from 1990 to 2016. Over this period the average earning per job for Frontier County was 39,372 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

Diagram II.32.4
Real Average Earnings Per Job
 Frontier County
 BEA Data 1990 - 2016

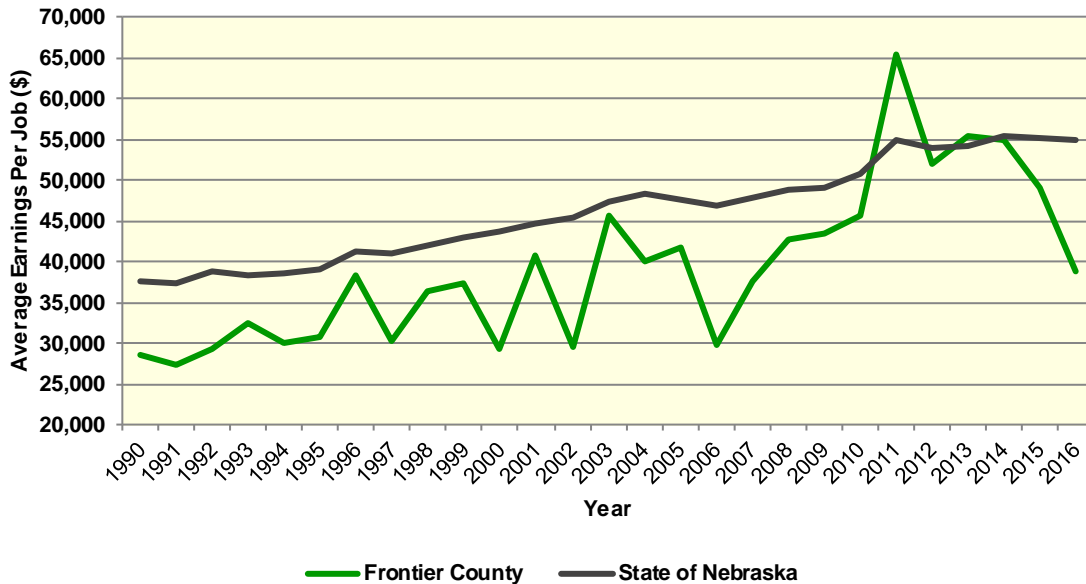
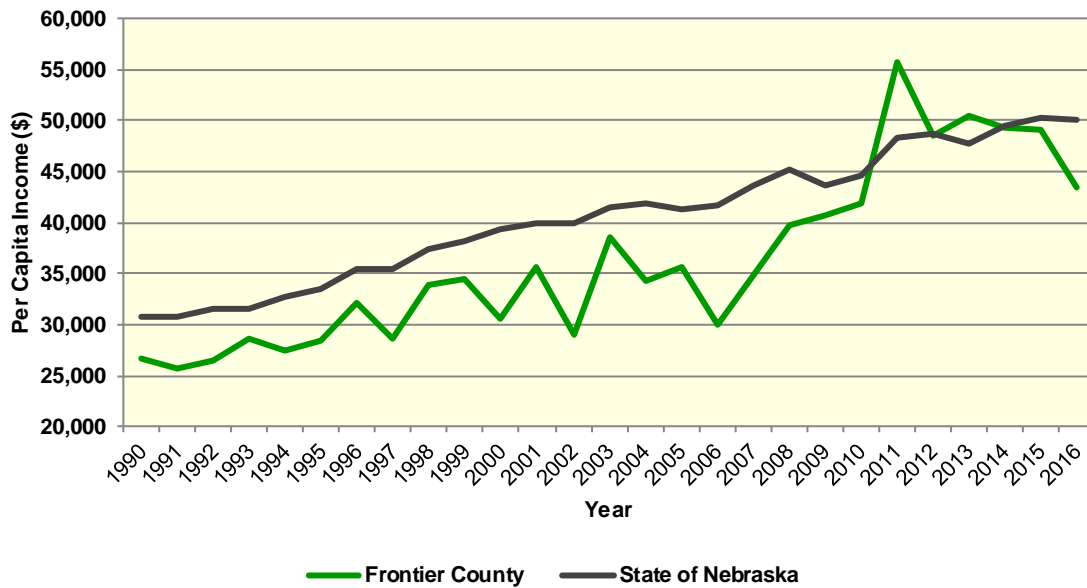


Diagram II.32.5, shows real per capita income in Frontier County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Frontier County was 36,267 dollars, which was lower than the statewide average of 40,548 dollars over the same period.

Diagram II.32.5
Real Per Capita Income
 Frontier 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.32.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment increased from 769 persons in 2015 to 806 in 2016, a change of 5 percent.

Table II.32.28
Total Monthly Employment
 Frontier County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	838	820	783	761	773	751	752	774	764	721	784
Feb	839	806	795	799	768	750	759	782	755	740	785
Mar	865	816	821	801	779	758	751	789	781	733	805
Apr	881	851	803	816	781	762	792	785	778	771	820
May	873	856	804	824	802	777	808	802	791	777	841
Jun	890	835	811	810	771	774	805	796	804	790	864
Jul	802	761	742	734	730	730	757	749	732	737	769
Aug	804	779	729	746	748	734	763	745	719	740	753
Sep	858	809	755	784	779	764	805	787	748	804	808
Oct	852	811	782	777	793	787	792	784	766	805	817
Nov	871	804	795	770	789	792	790	765	737	805	814
Dec	885	789	784	767	801	789	791	770	745	806	807
Annual	855	811	784	782	776	764	780	777	760	769	806
% Change	1%	-5%	-3%	(ND)%	-1%	-2%	2%	(ND)%	-2%	1%	5%

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 \$633 in 2015. In 2016, average weekly wages saw a decreased of (ND) percent over the prior year, rising to 632 dollars, or by 1 dollars. These data are shown in Table II.32.29.

Table II.32.29						
Average Weekly Wages						
Frontier County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	363	382	395	405	387	
2002	370	394	398	405	392	1%
2003	382	383	417	414	399	2%
2004	415	401	442	431	422	6%
2005	413	433	441	450	434	3%
2006	423	433	463	472	448	3%
2007	439	461	474	501	468	4%
2008	441	478	493	537	487	4%
2009	470	502	513	547	508	4%
2010	482	516	532	558	522	3%
2011	509	523	531	550	528	1%
2012	516	516	528	562	531	1%
2013	522	538	568	605	558	5%
2014	592	554	609	664	604	8%
2015	619	602	635	673	633	5%
2016(p)	589	594	657	690	632	(ND)%

Total business establishments reported by the QCEW are displayed in Table II.32.30. Between 2015 and 2016, the total number of business establishments in Frontier County increased from 87 to 91 establishments.

Table II.32.30						
Number of Business Establishments						
Frontier County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	89	89	89	88	89	
2002	88	86	85	87	87	-2%
2003	88	88	86	85	87	(ND)%
2004	88	90	93	91	91	5%
2005	87	86	87	88	87	-4%
2006	87	84	82	81	84	-3%
2007	84	84	88	88	86	2%
2008	88	89	89	89	89	3%
2009	91	90	89	89	90	1%
2010	87	85	84	81	84	-7%
2011	82	79	81	86	82	-2%
2012	90	96	93	92	93	13%
2013	93	96	95	94	95	2%
2014	92	90	88	87	89	-6%
2015	84	88	87	88	87	-2%
2016	88	92	93	90	91	5%

Nebraska Department of Revenue

According to the Nebraska Department of Revenue (DOR), returns from taxpayers with adjusted gross incomes (AGIs) of less than \$10,000 decreased by 5.4 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 decreased by 0.7 percent over the period. On the other hand, by 2016 there were 111 returns for AGIs of \$100,000 or more. Table II.32.31 presents AGI distribution for the years 1991 through 2016.

Table II.32.31										
Income Tax Returns by Adjusted Gross Income										
Frontier 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	Total¹²⁹
1991	495	141	251	180	142	60	0	0	0	1,304
1992	505	141	265	172	145	66	0	0	0	1,318
1993	456	122	270	184	143	76	0	0	0	1,284
1994	513	108	243	173	152	71	0	0	0	1,287
1995	514	96	259	178	153	96	0	0	0	1,318
1996	529	91	237	193	146	97	0	15	0	1,328
1997	505	120	211	180	169	116	0	15	0	1,343
1998	491	103	218	181	171	106	12	18	0	1,336
1999	452	105	211	179	167	146	18	19	0	1,314
2000	454	87	212	179	175	143	27	29	0	1,319
2001	460	77	199	165	176	151	26	23	0	1,292
2002	444	93	187	173	156	140	24	23	0	1,252
2003	404	89	198	161	168	136	36	19	0	1,223
2004	403	81	195	154	179	143	42	18	0	1,228
2005	344	91	196	125	153	148	0	31	0	1,142
2006	281	100	218	149	158	154	0	41	0	1,169
2007	277	94	181	151	181	160	86	63	11	1,204
2008	268	95	175	144	171	194	65	55	0	1,182
2009	275	79	198	199	158	179	71	52	0	1,230
2010	240	86	145	127	144	217	0	58	0	1,110
2011	263	79	120	136	168	181	86	83	0	1,133
2012	224	85	118	118	160	207	104	91	18	1,125
2013	214	78	139	120	155	179	117	98	12	1,112
2014	212	74	132	115	134	198	113	115	12	1,105
2015	213	79	138	100	148	189	125	116	14	1,122
2016	227	80	147	131	143	185	114	100	11	1,138

¹²⁹ 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 368 in 2010 to 312 in 2016, with the poverty rate reaching 12.5 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.32.32 presents poverty data for the county.

Table II.32.32 Persons in Poverty Frontier County 2000–2016 SAIPE Estimates		
Year	Persons in Poverty	Poverty Rate
2000	349	12.1%
2001	385	13.5%
2002	355	12.7%
2003	291	10.6%
2004	280	10.5%
2005	314	11.9%
2006	351	13.6%
2007	342	13.6%
2008	310	12.7%
2009	335	14.2%
2010	368	14.1%
2011	310	12%
2012	332	12.7%
2013	345	13.4%
2014	353	13.7%
2015	313	12.6%
2016	312	12.5%

The rate of poverty for Frontier County is shown in Table II.32.33. In 2016, there were an estimated 269 persons living in poverty. This represented a 11 percent poverty rate, compared to 12.2 percent poverty in 2000. In 2016, some 13.4 percent of those in poverty were under age 6, and 14.9 percent were 65 or older.

Table II.32.33 Poverty by Age Frontier 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	17	4.7%	36	13.4%
6 to 17	67	18.6%	43	16%
18 to 64	237	65.8%	150	55.8%
65 or Older	39	10.8%	40	14.9%
Total	360	100.0%	269	100.0%
Poverty Rate	12.2%	.	11%	.

HOUSING

The Census Bureau estimates that the total number of housing units decreased by -0.8 percent in Frontier County between 2010 and 2016, from 1,574 to 1,561. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.32.34.

Table II.32.34 Housing Units State of Nebraska vs. Frontier County 2000 and 2016 Census Data and Intercensal Estimates				
Subject	Nebraska	% Growth Since Census	Frontier County	% Growth Since Census
2000 Census Base	722,656	.	1,539	.
2010 Census	796,793	10.3	1,574	2.3
July 2011 Estimate	801,068	0.5	1,571	-0.2
July 2012 Estimate	804,586	1	1,570	-0.3
July 2013 Estimate	809,062	1.5	1,570	-0.3
July 2014 Estimate	814,835	2.3	1,568	-0.4
July 2015 Estimate	820,725	3	1,565	-0.6
July 2016 Estimate	827,156	3.8	1,561	-0.8

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 Frontier County increased from 1 authorizations in 2015 to 4 in 2016.

The real value of single-family building permits increased from \$50,659 in 2015 to \$252,500 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.32.35.

Table II.32.35 Building Permits and Valuation Frontier 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	2	0	0	0	2	144,274	0
1981	0	0	0	0	0	0	0
1982	2	0	12	0	14	173,010	0
1983	0	0	0	0	0	0	0
1984	1	0	0	0	1	84,388	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	1	0	0	0	1	124,955	0
1989	3	0	0	0	3	95,189	0
1990	2	0	0	0	2	129,740	0
1991	0	0	0	0	0	0	0
1992	1	0	0	0	1	94,757	0
1993	4	0	0	0	4	154,250	0
1994	3	0	0	0	3	138,448	0
1995	1	0	0	0	1	110,963	0
1996	5	0	0	0	5	111,305	0
1997	0	0	0	0	0	0	0
1998	1	0	0	0	1	226,116	0
1999	6	0	0	0	6	108,319	0
2000	2	0	0	0	2	47,632	0
2001	2	0	0	0	2	59,880	0
2002	5	0	0	0	5	72,337	0
2003	11	0	0	0	11	130,594	0
2004	11	0	0	0	11	71,578	0
2005	7	0	0	0	7	89,740	0
2006	2	0	0	0	2	218,618	0
2007	9	0	0	0	9	146,552	0
2008	8	0	0	0	8	94,501	0
2009	4	0	0	0	4	163,855	0
2010	4	0	0	0	4	131,074	0
2011	4	0	0	0	4	117,853	0
2012	6	0	0	0	6	87,581	0
2013	5	0	0	0	5	139,685	0
2014	3	0	0	0	3	368,664	0
2015	1	0	0	0	1	50,659	0
2016	4	0	0	0	4	252,500	0



Diagram II.32.6
Single-Family Permits
 Frontier County
 Census Bureau Data, 1980–2016

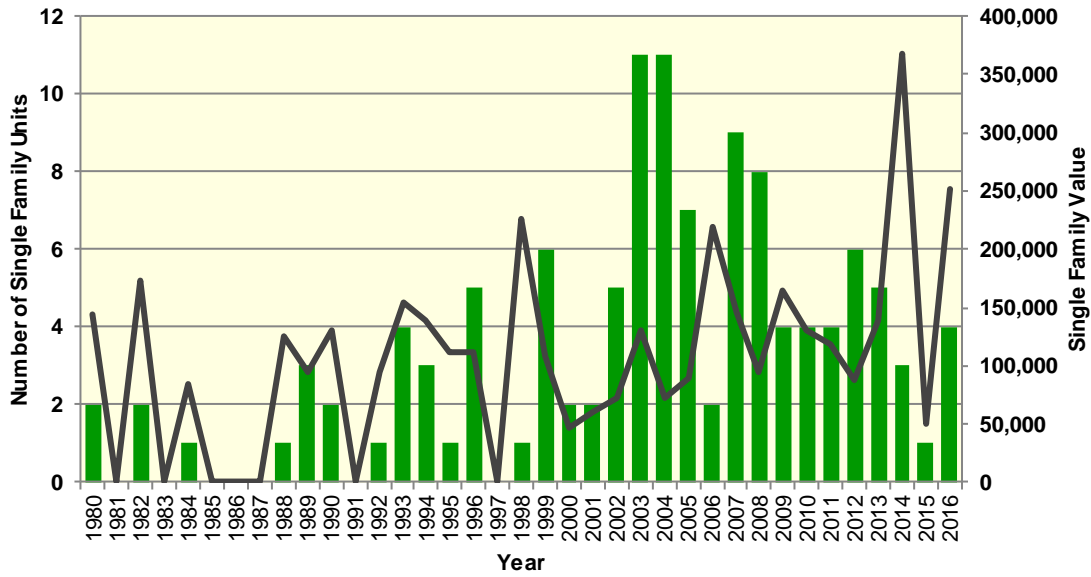
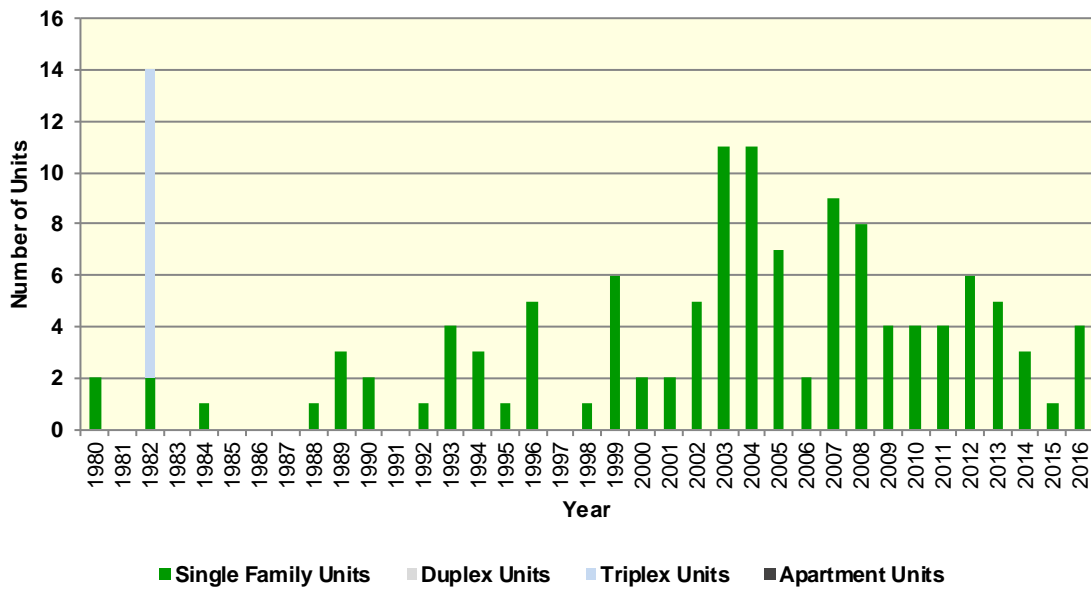


Diagram II.32.7
Total Permits by Unit Type
 Frontier County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.32.36. In 2016, there were 1,541 housing units, down from 1,543 in 2000. Single-family units accounted for 81.1 percent of units in 2016, compared to 79 in 2000. Apartment units accounted for 1.9 percent in 2016, compared to 0.9 percent in 2000.

Table II.32.36 Housing Units by Type Frontier 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	1,219	79%	1,250	81.1%
Duplex	13	0.8%	5	0.3%
Tri- or Four-Plex	40	2.6%	37	2.4%
Apartment	14	0.9%	29	1.9%
Mobile Home	255	16.5%	220	14.3%
Boat, RV, Van, Etc.	2	0.1%	0	0%
Total	1,543	100.0%	1,541	100.0%

Some 74.2 percent of housing was occupied in 2010, compared to 77.3 percent in 2000. Owner-occupied housing changed -4.5 percent between 2000 and 2010, ending with owner-occupied units representing 70.6 percent of units. Vacant units changed by 15.7 percent, resulting in 406 vacant units in 2010.

Table II.32.37 Housing Units by Tenure Frontier County 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	1,192	77.3%	1,168	74.2%	-2%
Owner-Occupied	864	72.5%	825	70.6%	-4.5%
Renter-Occupied	328	27.5%	343	29.4%	4.6%
Vacant Housing Units	351	22.7%	406	25.8%	15.7%
Total Housing Units	1,543	100.0%	1,574	100.0%	2%

Table II.32.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 1,541 housing units. An estimated 75.9 percent were owner-occupied, and 28.8 percent were vacant.

Table II.32.38 Housing Units by Tenure Frontier County 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	1,168	74.2%	1,097	71.2%
Owner-Occupied	825	70.6%	833	75.9%
Renter-Occupied	343	29.4%	264	24.1%
Vacant Housing Units	406	25.8%	444	28.8%
Total Housing Units	1,574	100.0%	1,541	100.0%



Households by household size are shown in Table II.32.39. There were a total of 1,168 households in 2010, down from 1,192 in 2000. One person households changed by 12.1 percent between 2000 and 2010, while two person households changed by 7.8 percent. Three and four person households changed by -18.2 and -14.5 respectively, representing 11.1 percent and 10.1 percent of the population in 2010.

Table II.32.39 Households by Household Size Frontier County 2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	313	26.3%	351	30.1%	12.1%
Two Persons	450	37.8%	485	41.5%	7.8%
Three Persons	159	13.3%	130	11.1%	-18.2%
Four Persons	138	11.6%	118	10.1%	-14.5%
Five Persons	94	7.9%	59	5.1%	-37.2%
Six Persons	27	2.3%	17	1.5%	-37%
Seven Persons or More	11	0.9%	8	0.7%	-27.3%
Total	1,192	100.0%	1,168	100.0%	-2%

Households by income is shown in Table II.32.40. Households earning more than \$100,000 per year represented 13.9 percent of households in 2016, compared to 4.9 percent in 2000. Households earning between \$50,000 and \$74,999 represented 23.9 percent of households in 2016, compared to 13.6 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 10.5 percent of households in 2016, compared to 18.3 percent in 2000.

Table II.32.40 Households by Income Frontier 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	217	18.3%	115	10.5%
\$15,000 to \$19,999	86	7.2%	44	4%
\$20,000 to \$24,999	130	10.9%	92	8.4%
\$25,000 to \$34,999	212	17.8%	103	9.4%
\$35,000 to \$49,999	256	21.5%	174	15.9%
\$50,000 to \$74,999	161	13.6%	262	23.9%
\$75,000 to \$99,999	68	5.7%	154	14%
\$100,000 or More	58	4.9%	153	13.9%
Total	1,188	100.0%	1,097	100.0%

Table II.32.41 shows households by year home built. Housing units built between 2000 and 2009, account for 4.4 percent and those built in 2010 or later accounted for 0 percent of households. Households built in the 1970's, 1980's, and 1990's account for 16.1 percent, 7.8 percent, and 6.5, respectively. Housing units built prior to 1939 represented 41 percent of households in 2016.



Table II.32.41				
Households by Year Home Built				
Frontier 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	533	44.7%	450	41%
1940 to 1949	123	10.3%	66	6%
1950 to 1959	123	10.3%	118	10.8%
1960 to 1969	98	8.2%	81	7.4%
1970 to 1979	197	16.5%	177	16.1%
1980 to 1989	67	5.6%	86	7.8%
1990 to 1999	51	4.3%	71	6.5%
2000 to 2009	.	.	48	4.4%
2010 or Later	.	.	0	0%
Total	1,192	100.0%	1,097	100.0%

The distribution of unit types by race are shown in Table II.32.42. An estimated 92.5 percent of white households occupy single-family homes, while 0 percent of black households do. Some 1.8 percent of white households occupy apartments, while 0 percent of black households do.

Table II.32.42							
Distribution of Units in Structure by Race							
Frontier County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	92.5%	0%	%	%	%	%	92.3%
Duplex	0.5%	0%	%	%	%	%	0%
Tri- or Four-Plex	1.8%	0%	%	%	%	%	7.7%
Apartment	1.8%	0%	%	%	%	%	0%
Mobile Home	3.3%	100%	%	%	%	%	0%
Boat, RV, Van, Etc.	0%	0%	%	%	%	%	0%
Total	100.0%	100.0%	%	%	%	%	100.0%

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.32.43. An estimated 12.6 percent of vacant units were for rent in 2010, a 45.7 percent change since 2000. In addition, some 3.9 percent of vacant units were for sale, a change of -56.8 percent between 2000 and 2010. "Other" vacant units represented 31.3 percent of vacant units in 2010. This is a change of 67.1 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.32.43					
Disposition of Vacant Housing Units					
Frontier County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	35	10%	51	12.6%	45.7%
For Sale	37	10.5%	16	3.9%	-56.8%
Rented or Sold, Not Occupied	4	1.1%	7	1.7%	75%
For Seasonal, Recreational, or Occasional Use	199	56.7%	204	50.2%	2.5%
For Migrant Workers	0	0%	1	0.2%	%
Other Vacant	76	21.7%	127	31.3%	67.1%
Total	351	100.0%	406	100.0%	15.7%

The disposition of vacant units between 2010 and 2016 are shown in Table II.32.44. By 2016, for rent units accounted for 7 percent of vacant units, while for sale units accounted for 1.6 percent. “Other” vacant units accounted for 30 percent of vacant units, representing a total of 133 “other” vacant units.

Table II.32.44				
Disposition of Vacant Housing Units				
Frontier County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	51	12.6%	31	7%
For Sale	16	3.9%	7	1.6%
Rented Not Occupied	2	0.5%	6	1.4%
Sold Not Occupied	5	1.2%	0	0%
For Seasonal, Recreational, or Occasional Use	204	50.2%	267	60.1%
For Migrant Workers	1	0.2%	0	0%
Other Vacant	127	31.3%	133	30%
Total	406	100.0%	444	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 596 property transactions in Frontier County. Of these, 578 were for single-family homes during this 19-year period, as shown in Table II.32.45.

Table II.32.45						
Residential Property Transactions						
Frontier County						
Fiscal Years 1999–2017 PAD Data						
Year	Single-Family	Mobile Home	Duplex	Townhome	Missing	Total
1999	35	1	0	0	0	36
2000	40	2	0	0	0	42
2001	35	2	0	0	2	39
2002	36	0	0	0	0	36
2003	39	5	0	0	0	44
2004	37	2	0	0	0	39
2005	36	0	0	0	0	36
2006	36	0	0	0	0	36
2007	37	0	0	0	0	37
2008	21	0	0	0	2	23
2009	18	0	0	0	0	18
2010	27	0	0	0	0	27
2011	21	0	0	0	0	21
2012	18	0	0	0	0	18
2013	33	0	0	0	0	33
2014	25	0	0	0	0	25
2015	32	0	0	0	0	32
2016	26	0	0	0	0	26
2017	26	2	0	0	0	28
Total	578	14	0	0	4	596

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 344 single-family home property transactions for units built before 1930, 1.7 percent of units were of low quality and 35.2 percent were of fair quality. Conversely, of the 6 homes built from 2001 through 2010, 16.7 percent of units were of low quality and 50 percent of fair quality. Table II.32.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

Table II.32.46										
Single-Family Homes by Year Built and Quality of Materials and Workmanship										
Frontier 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	6	0	3	3	1	1	1	0	1	16
Fair	121	17	8	14	2	9	3	0	7	181
Average	216	51	38	50	8	9	1	0	1	374
Good	0	0	0	1	3	1	1	0	0	6
Very Good	0	0	0	0	0	0	0	0	0	0
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	1	0	0	0	0	0	0	0	0	1
Total	344	68	49	68	14	20	6	0	9	578

In regard to the current condition of residential dwellings, of the same 344 single-family homes built before 1930, 31.4 percent of the homes were worn out or badly worn, and 52.6 percent were in average condition. Table II.32.47 provides details about the condition of single-family residential dwellings by year built.

Table II.32.47 Single-Family Homes by Year Built and Condition Frontier 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	9	0	1	1	0	0	0	0	1	12
Badly Worn	99	7	3	6	0	1	0	0	5	121
Average	181	50	27	46	8	16	6	0	3	337
Good	37	9	14	14	6	3	0	0	0	83
Very Good	10	2	4	1	0	0	0	0	0	17
Excellent	6	0	0	0	0	0	0	0	0	6
Missing	2	0	0	0	0	0	0	0	0	2
Total	344	68	49	68	14	20	6	0	9	578

Housing Costs

Between 2010 and 2017, the average price of an existing single-family home changed from \$67,810 to \$81,181, a total increase of 19.7 percent, as shown in Table II.32.48.

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 Frontier County ranged from \$45,280 for homes built before 1930 to \$147,067 for homes built from 2001 to 2010

.¹³⁰ Homes built from 2001 through 2010 were also larger, averaging 1,579 square feet per unit. Table II.32.49, provides additional details about single-family homes.

Table II.32.48 Average Sales Price of Single-Family Homes Frontier County Fiscal Years 1999–2017 PAD Data	
Fiscal Year	Average Sales Price (\$)
1999	44,289
2000	40,473
2001	46,074
2002	55,410
2003	43,210
2004	44,136
2005	52,250
2006	72,694
2007	69,713
2008	60,996
2009	51,444
2010	67,810
2011	76,762
2012	74,037
2013	70,394
2014	87,748
2015	75,461
2016	89,529
2017	81,181
Average	61,461

Table II.32.49 Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot Frontier County Fiscal Years 1999–2017 PAD Data			
Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. ¹³¹ (\$)
Before 1930	45,280	1,260	35.92
1931-1960	64,755	1,250	51.82
1961-1970	85,467	1,478	57.84
1971-1980	96,581	1,578	61.19
1981-1990	113,286	2,024	55.97
1991-2000	104,150	1,551	67.16
2001-2010	147,067	1,579	93.16
2011-2017	0	0	0
Average	61,461	1,344	45.72

¹³⁰ 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.

¹³¹ 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.32.50. In 2016, an estimated 0.2 percent of households were overcrowded, and an additional 0 percent were severely overcrowded.

Table II.32.50 Overcrowding and Severe Overcrowding Frontier 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	864	99.3%	6	0.7%	0	0%	870
2016 Five-Year ACS	831	99.8%	2	0.2%	0	0%	833
Renter							
2000 Census	310	96.3%	8	2.5%	4	1.2%	322
2016 Five-Year ACS	264	100%	0	0%	0	0%	1,097
Total							
2000 Census	1,174	98.5%	14	1.2%	4	0.3%	1,192
2016 Five-Year ACS	1,095	99.8%	2	0.2%	0	0%	1,097

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 17 households with incomplete plumbing facilities in 2016, representing 0.1 percent of households in Frontier County. This is compared to 0.4 percent of households lacking complete plumbing facilities in 2000.

Table II.32.51 Households with Incomplete Plumbing Facilities Frontier County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	1,187	1,096
Lacking Complete Plumbing Facilities	5	1
Total Households	1,192	1,097
Percent Lacking	0.4%	0.1%

There were 17 households lacking complete kitchen facilities in 2016, compared to 2 households in 2000. This was a change from 0.2 percent of households in 2000 to 1.5 percent in 2016.



Table II.32.52 Households with Incomplete Kitchen Facilities Frontier County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	1,190	1,080
Lacking Complete Kitchen Facilities	2	17
Total Households	1,192	1,097
Percent Lacking	0.2%	1.5%

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 Frontier County, 9.3 percent of households had a cost burden and 8.2 percent had a severe cost burden. Some 12.5 percent of renters were cost burdened, and 9.5 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 10.7 percent and a severe cost burden rate of 7.3 percent. Owner occupied households with a mortgage had a cost burden rate of 5.2 percent, and severe cost burden at 8.5 percent.

Table II.32.53 Cost Burden and Severe Cost Burden by Tenure Frontier 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	179	79.9%	39	17.4%	3	1.3%	3	1.3%	224
2016 Five-Year ACS	316	86.3%	19	5.2%	31	8.5%	0	0%	366
Owner Without a Mortgage									
2000 Census	278	88.8%	27	8.6%	2	0.6%	6	1.9%	313
2016 Five-Year ACS	381	81.6%	50	10.7%	34	7.3%	2	0.4%	467
Renter									
2000 Census	162	62.8%	33	12.8%	22	8.5%	41	15.9%	258
2016 Five-Year ACS	153	58%	33	12.5%	25	9.5%	53	20.1%	264
Total									
2000 Census	619	77.9%	99	12.5%	27	3.4%	50	6.3%	795
2016 Five-Year ACS	850	77.5%	102	9.3%	90	8.2%	55	5%	1,097

Housing Problems by Income

Table II.32.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Frontier County. As can be seen in 2017 the MFI was \$60,500, which compared to \$68,200 for the State of Nebraska.

Table II.32.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 74 owner-occupied and 16 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 78 owner-occupied 25 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 859 households without a housing problem.

Table II.32.54 Median Family Income Frontier County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	37,300	50,400
2001	40,900	53,400
2002	41,700	55,100
2003	44,000	55,400
2004	45,600	56,300
2005	46,100	57,400
2006	47,600	59,400
2007	46,700	58,200
2008	47,900	59,800
2009	50,000	62,000
2010	50,400	62,600
2011	51,600	63,500
2012	52,300	64,400
2013	56,900	64,600
2014	56,400	66,000
2015	61,800	66,800
2016	60,200	66,500
2017	60,500	68,200

Table II.32.55
Housing Problems by Income and Tenure

Frontier 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	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	4	0	4
Housing cost burden greater than 50% of income (and none of the above problems)	55	4	15	4	0	78
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	20	30	10	10	4	74
Zero/negative income (and none of the above problems)	0	0	0	0	0	0
has none of the 4 housing problems	4	60	80	70	435	649
Total	79	94	105	88	439	805
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	4	10	0	0	0	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	0	4	4
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)	4	4	4	4	0	16
Zero/negative income (and none of the above problems)	0	0	0	0	0	0
has none of the 4 housing problems	20	15	50	45	80	210
Total	53	29	54	49	84	269
Total						
Lacking complete plumbing or kitchen facilities	4	10	0	0	0	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	4	8
Housing cost burden greater than 50% of income (and none of the above problems)	80	4	15	4	0	103
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	24	34	14	14	4	90
Zero/negative income (and none of the above problems)	0	0	0	0	0	0
has none of the 4 housing problems	24	75	130	115	515	859
Total	132	123	159	137	523	1,074

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.32.56, of the 21 loans in 2016, 7 loans were for Home Purchases, 5 were for Home Improvement and 9 were for refinancing.



Table II.32.56 Owner-Occupied Single-Family Home Loans by Loan Type Frontier County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	8	7	15	30
2009	6	10	18	34
2010	4	4	8	16
2011	12	1	17	30
2012	9	2	12	23
2013	7	3	18	28
2014	12	2	5	19
2015	8	5	5	18
2016	7	5	9	21

Table II.32.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$103,625 and \$57,778 in 2012 and \$112,143 in 2016. Overall, average loans were \$91,733 in 2008 and \$136,000 in 2016.

Table II.32.57 Owner-Occupied Single-Family Home Loans by Average Loan Amount Frontier County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$103,625	\$87,286	\$87,467	\$91,733
2009	\$88,333	\$11,000	\$83,889	\$63,235
2010	\$76,000	\$11,750	\$73,625	\$58,750
2011	\$80,333	\$10,000	\$99,882	\$89,067
2012	\$57,778	\$70,500	\$86,333	\$73,783
2013	\$74,000	\$35,333	\$112,167	\$94,393
2014	\$115,583	\$55,000	\$95,000	\$103,789
2015	\$73,500	\$79,800	\$88,200	\$79,333
2016	\$112,143	\$119,600	\$163,667	\$136,000

Table II.32.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$829,000 and \$520,000 in 2012 and \$785,000 in 2016. Overall, average loans were \$2,752,000 in 2008 and \$2,856,000 in 2016.

Table II.32.58 Total Volume of Owner-Occupied Single-Family Loans Frontier County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	829,000	611,000	1,312,000	2,752,000
2009	530,000	110,000	1,510,000	2,150,000
2010	304,000	47,000	589,000	940,000
2011	964,000	10,000	1,698,000	2,672,000
2012	520,000	141,000	1,036,000	1,697,000
2013	518,000	106,000	2,019,000	2,643,000
2014	1,387,000	110,000	475,000	1,972,000
2015	588,000	399,000	441,000	1,428,000
2016	785,000	598,000	1,473,000	2,856,000

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.32.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Frontier County. The number of completed surveys increased from 8 in 2016 to 9 in 2017. Between 2016 and 2017 the vacancy rate for all units increased by 0.3 percentage points and was at 10.2 percent in 2017.

Table II.32.59 Survey of Rental Properties Frontier County 2002–2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	2	36	44.4	21
2003	2	36	0	1
2004	2	14	7.1	8.6
2005	7	429	7.2	33.1
2006	7	48	12.5	25
2007	6	58	1.7	28.5
2008	6	50	4	9.2
2009	5	103	1.9	67.3
2010	7	64	9.4	35.4
2011	8	77	11.7	70
2012	9	78	3.8	40
2013	7	58	3.5	120
2014	6	53	9.4	40.1
2015	7	72	6.9	16.5
2016	8	71	9.9	50
2017	9	98	10.2	63.8

Table II.32.60 shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 21 single-family units in Frontier County, with 1 of them available. This translates into a vacancy rate of 4.8 percent in Frontier County, which compares to a single-family vacancy rate of 3.9 percent for the State of Nebraska. There were 72 apartment units reported in the survey, with 9 of them available, which resulted in a vacancy rate of 12.5 percent. This compares to a statewide vacancy rate of 4.1 percent for apartment units across the state. The average vacancy rate for all unit types over the last five years was 6.8 percent.

Table II.32.60 Rental Vacancy Survey by Type Frontier County 2017 Survey of Rental Properties				
Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single-Family	21	1	4.8%	5%
Apartments	72	9	12.5%	8.9%
Mobile Homes	0	0	%	0%
“Other” Units	0	0	0%	.
Don't Know	5	0	0%	0%
Total	98	10	10.2%	6.8%

Table II.32.61, reports units by number of bedrooms. Two bedroom units were the most common type of reported single-family unit, with 10 units. The most common apartment units were one bedroom units, with 28 units.

Table II.32.61 Rental Units by Number of Bedrooms Frontier County 2017 Survey of Rental Properties						
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	“Other” Units	Don't Know	Total
Efficiency	0	2	0	0	.	2
One	4	28	0	0	.	32
Two	10	19	0	0	.	29
Three	5	9	0	0	.	14
Four	2	2	0	0	.	4
Don't Know	0	12	0	0	5	17
Total	21	72	0	0	5	98

Table II.32.62 displays the vacancy rate of single-family units by the number of bedrooms. Two bedroom units were the most common type of reported single-family unit, which had a vacancy rate of 10 percent.

Table II.32.62 Single-Family Units by Number of Bedrooms Frontier County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	4	0	0%
Two	10	1	10%
Three	5	0	0%
Four	2	0	0%
Don't know	0	0	%
Total	21	1	4.8%

Table II.32.63 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were one bedroom units, which had a vacancy rate of 14.3 percent.

Table II.32.63			
Apartment Units by Number of Bedrooms			
Frontier County			
2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	2	0	0%
One	28	4	14.3%
Two	19	2	10.5%
Three	9	0	0%
Four	2	0	0%
Don't know	12	3	25%
Total	72	9	12.5%

Average market-rate rents by unit type are shown in Table II.32.64. Not all respondents were able to disclose the rental amounts for their units, so there may be some statistical aberrations in the computed rental rates, but generally those units with more bedrooms had higher rents.

Table II.32.64					
Average Market Rate Rents by Number of Bedrooms					
Frontier County					
2017 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	\$	\$336	\$	\$	\$336
One	\$275	\$376.8	\$	\$	\$356.4
Two	\$391.7	\$457.4	\$	\$	\$432.8
Three	\$450	\$557.3	\$	\$	\$514.4
Four	\$575	\$575	\$	\$	\$575
Don't know	\$400	\$	\$	\$	
Total	\$414.1	\$451.4	\$	\$	\$444.3

Table II.32.65 shows vacancy rates for single-family units by average rental rates for Frontier County. The most common rent for single-family units was less than \$500 dollars and units in this price range had a vacancy rate of 4.8 percent.

Table II.32.65			
Single-Family Market Rate Rents by Vacancy Status			
Frontier County			
2017 Survey of Rental Properties			
Average Rents	Single-Family Units	Available Single-Family Units	Vacancy Rate
Less Than \$500	21	1	4.8%
\$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	%
Total	21	1	4.8%

The average rent and availability of apartment units is displayed in Table II.32.66. The most common rent for apartments was less than \$500 dollars and the units in this price range had a vacancy rate of 12 percent.

Table II.32.66 Apartment Market Rate Rents by Vacancy Status Frontier County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	50	6	12%
\$500 to \$750	10	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	12	3	25%
Total	72	9	12.5%

Respondents were asked if utilities are included in the rent and, as shown in Table II.32.67, 6 respondents, or 75 percent, included some sort of utility in the rent.

Table II.32.67 Are there any utilities included with the rent? Frontier County 2017 Survey of Rental Properties	
Period	Respondent
Yes	6
No	2
% Offering Utilities	75%

The type of utility included in the rent is shown in Table II.32.68. There were 2 respondents who included electricity, 1 respondent who included natural gas, 6 respondents who included water and sewer and 5 respondents included trash collection in the rent.

Table II.32.68 Which utilities are included with the rent? Frontier County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	2
Natural Gas	1
Water/Sewer	6
Trash Collection	5

Table II.32.69 shows the number of survey respondents who keep a waiting list. As can be seen, 2 respondents said they keep a waitlist, with an estimated 11 persons on the wait list.

Table II.32.69 Do you keep a waiting list? Frontier County 2017 Survey of Rental Properties	
Period	Respondent
Yes	2
No	5
Waitlist Size	11

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.32.70 most respondents indicated there was moderate need for the renovation of existing family units and moderate need for the renovation of existing apartment units.

Table II.32.70 How would you rate the need for renovation of existing units in the city? Frontier County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	0	0		
Low Need	0	0		
Moderate Need	1	1	1	1
High Need	1	1	1	1
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.32.71 most respondents indicated there was low need for the construction of new family units and low need for the construction of new apartment units.

Table II.32.71 How would you rate the need for construction of new units in the city? Frontier County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	0	0		
Low Need	1	1	1	1
Moderate Need	1	1	1	1
High Need	1	1	1	1
Extreme Need	0	0		

