

**VOLUME II:
GAGE COUNTY**

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Gage County

DEMOGRAPHICS

Population Estimates

The Census Bureau's current census estimates indicate that Gage County's population decreased from 22,311 in 2010 to 21,799 in 2016, or by -2.3 percent. This compares to a statewide population change of 4.4 percent over the period. The number of people from 25 to 34 years of age decreased by 1.4 percent, and the number of people from 55 to 64 years of age increased by 13.1 percent. The white population decreased by 3.1 percent, while the black population increased by 79.7 percent. The Hispanic population increased from 385 to 505 people between 2010 and 2016 or by 31.2 percent. These data are presented in Table II.34.1.

Subject	Gage County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	22,311	21,799	-2.3%	1,826,341	1,907,116	4.4%
Age						
0 to 14 years	4,213	4,001	-5%	383,542	396,601	3.4%
15 to 24 years	2,492	2,433	-2.4%	258,206	269,442	4.4%
25 to 34 years	2,276	2,244	-1.4%	245,176	252,946	3.2%
35 to 44 years	2,532	2,399	-5.3%	220,838	230,528	4.4%
45 to 54 years	3,527	2,857	-19%	258,726	229,683	-11.2%
55 to 64 years	2,945	3,331	13.1%	213,176	241,172	13.1%
65 and Over	4,326	4,534	4.8%	246,677	286,744	16.2%
Race						
White	21,771	21,093	-3.1%	1,649,264	1,694,976	2.8%
Black	74	133	79.7%	85,971	94,620	10.1%
American Indian and Alaskan Native	116	154	32.8%	23,418	27,318	16.7%
Asian	93	120	29%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	3	6	100%	2,061	2,425	17.7%
Two or more races	254	293	15.4%	32,305	40,495	25.4%
Ethnicity (of any race)						
Hispanic or Latino	385	505	31.2%	167,405	203,320	21.5%

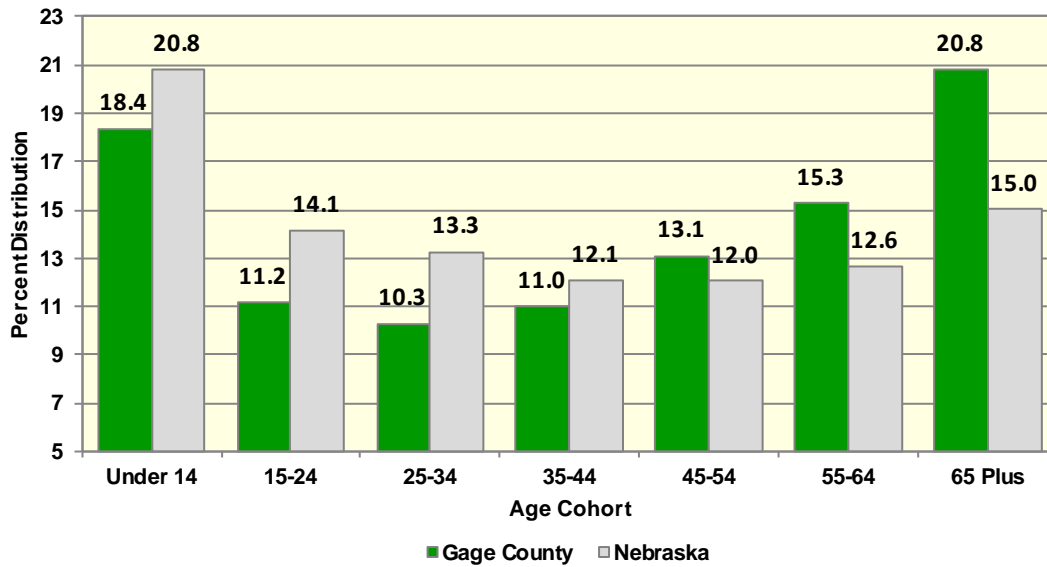
Table II.34.2, presents the population of Gage County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 10,952 males, who accounted for 49.1 percent of the population, and the remaining 50.9 percent, or 11,359 persons, were female. In 2016, the number of males was 10,824 persons, and accounted for 49.7 percent of the population, with the remaining 50.3 percent, or 10,975 persons being female.



Table II.34.2 Population by Age and Gender Gage 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	2,151	2,062	4,213	2,069	1,932	4,001	-5%
15 to 24 years	1,289	1,203	2,492	1,290	1,143	2,433	-2.4%
25 to 34 years	1,134	1,142	2,276	1,114	1,130	2,244	-1.4%
35 to 44 years	1,268	1,264	2,532	1,216	1,183	2,399	-5.3%
45 to 54 years	1,765	1,762	3,527	1,408	1,449	2,857	-19%
55 to 64 years	1,495	1,450	2,945	1,684	1,647	3,331	13.1%
65 and Over	1,850	2,476	4,326	2,043	2,491	4,534	-2.3%
Total	10,952	11,359	22,311	10,824	10,975	21,799	-2.3%
% of Total	49.1%	50.9%	.	49.7%	50.3%	.	

Diagram II.34.1
Age Distribution

Gage 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.34.3, from April 2000 to July 2009, Gage County natural decrease was estimated to be 27 people. Gage County has been experiencing net out-migration, with 313 persons leaving the county in the last nine years.¹³⁶ The 2016 population estimates showed a natural decrease of 247 persons. Between 2010 and 2016, Gage County’s population decreased to 21,799 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 Gage County decreased from 37 persons in 2015 to 26 persons in 2016, with an additional net movement of 29 in the first six months of 2017. The driver’s license total exchanges for the last 16 years are presented in Table II.34.4.

Table II.34.3	
Population Change	
Gage County	
1980–2010 Census and Intercensal Data	
1980 Population	24,456
Natural Increase 80–90	267
Net Migration 80–90	-1,929
1990 Population	22,794
Natural Increase 90–00	-453
Net Migration 90–00	652
2000 Population	22,993
Natural Increase 00–09	-27
Net Migration 00–09	-313
2009 Population Estimate	22,653
2010 Population	22,311
Natural Increase 10–16	-247
Net Migration 10–16	-265
2016 Population Estimate	21,799

Table II.34.4			
Driver's Licenses Exchanged and Surrendered			
Gage County			
2001–First half of 2017 DOT Data			
Year	In-Migrants	Out-Migrants	Net Change
Calendar 2001	241	220	21
Calendar 2002	256	233	23
Calendar 2003	231	173	58
Calendar 2004	267	235	32
Calendar 2005	318	245	73
Calendar 2006	263	215	48
Calendar 2007	253	235	18
Calendar 2008	267	235	32
Calendar 2009	210	163	47
Calendar 2010	317	262	55
Calendar 2011	226	160	66
Calendar 2012	216	167	49
Calendar 2013	226	182	44
Calendar 2014	247	188	59
Calendar 2015	228	191	37
Calendar 2016	237	211	26
First Half of 2017	111	82	29

¹³⁶ 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 Gage County decreased by 3.3 percent from 4,041 in 2016 to 3,907 in 2017, as shown in Table II.34.5. The number of school-age children 5 to 11 years of age decreased from 1,992 in 2016 to 1,885 in 2017.

Census Demographic Data

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

Year	Age Group			Total
	5–11	11–13	14–18	
1992	2,374	565	1,375	4,314
1993	2,402	571	1,387	4,360
1994	2,413	634	1,369	4,416
1995	2,343	674	1,445	4,462
1996	2,303	693	1,489	4,485
1997	2,307	684	1,523	4,514
1998	2,260	675	1,603	4,538
1999	2,147	651	1,670	4,468
2000	2,103	713	1,807	4,623
2001	2,045	718	1,870	4,633
2002	2,045	621	1,700	4,366
2003	1,898	574	1,537	4,009
2004	1,902	535	1,547	3,984
2005	2,007	622	1,608	4,237
2006	2,060	597	1,574	4,231
2007	2,024	581	1,561	4,166
2008	2,041	599	1,493	4,133
2009	1,995	565	1,450	4,010
2010	1,960	594	1,388	3,942
2011	1,856	580	1,346	3,782
2012	1,889	554	1,407	3,850
2013	2,012	592	1,420	4,024
2014	2,116	596	1,445	4,157
2015	1,989	574	1,454	4,017
2016	1,992	590	1,459	4,041
2017	1,885	557	1,465	3,907

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.34.6, shows population by age for the 2000 and 2010 Census. The population changed by -3 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -2 percent to a total of 4,326 persons in 2010. Those aged 25 to 34 changed by -9.8 percent, and those aged under 5 changed by 2.4 percent.

Table II.34.6 Population by Age Gage County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	1,353	5.9%	1,386	6.2%	2.4%
5 to 19	4,809	20.9%	4,198	18.8%	-12.7%
20 to 24	1,127	4.9%	1,121	5%	-0.5%
25 to 34	2,522	11%	2,276	10.2%	-9.8%
35 to 54	6,594	28.7%	6,059	27.2%	-8.1%
55 to 64	2,174	9.5%	2,945	13.2%	35.5%
65 or Older	4,414	19.2%	4,326	19.4%	-2%
Total	22,993	100.0%	22,311	100.0%	-3%

The elderly population is further explored in Table II.34.7. Those aged 65 to 66 changed by 11.7 percent between 2000 and 2010, resulting in a population of 468 persons. Those aged 85 or older changed by 7 percent during the same time period, and resulted in 779 persons over age 85 in 2010.

Table II.34.7 Elderly Population by Age Gage County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	419	9.5%	468	10.8%	11.7%
67 to 69	594	13.5%	598	13.8%	0.7%
70 to 74	1,023	23.2%	937	21.7%	-8.4%
75 to 79	945	21.4%	837	19.3%	-11.4%
80 to 84	705	16%	707	16.3%	0.3%
85 or Older	728	16.5%	779	18%	7%
Total	4,414	100.0%	4,326	100.0%	-2%

Population by race and ethnicity is shown in Table II.34.8 representing 96.9 percent of the white population in 2010. The black population changed by -1.4 percent, representing 0.3 percent of the population in 2010. The American Indian and Asian populations represented 0.5 and 0.4 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 96.4 percent between 2000 and 2010, compared to the -3.8 percent growth rate for non-Hispanics.

Table II.34.8 Population by Race and Ethnicity Gage County 2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	22,463	97.7%	21,610	96.9%	-3.8%
Black	73	0.3%	72	0.3%	-1.4%
American Indian	133	0.6%	108	0.5%	-18.8%
Asian	65	0.3%	86	0.4%	32.3%
Native Hawaiian/ Pacific Islander	7	0%	3	0%	-57.1%
Other	59	0.3%	133	0.6%	125.4%
Two or More Races	193	0.8%	299	1.3%	54.9%
Total	22,993	100.0%	22,311	100.0%	-3%
Hispanic	196	0.9%	385	1.7%	96.4%
Non-Hispanic	22,797	99.1%	21,926	98.3%	-3.8%



Population by race and ethnicity through 2016 is shown in Table II.34.9. The white population represented 96.6 percent of the population in 2016, compared with black population accounting for 0.5 percent of the population. Hispanic population represented 2.1 percent of the population in 2016.

Table II.34.9 Population by Race and Ethnicity Gage County 2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	21,610	96.9%	21,033	96.6%
Black	72	0.3%	118	0.5%
American Indian	108	0.5%	77	0.4%
Asian	86	0.4%	119	0.5%
Native Hawaiian/ Pacific Islander	3	0%	20	0.1%
Other	133	0.6%	136	0.6%
Two or More Races	299	1.3%	275	1.3%
Total	22,311	100.0%	21,778	100.0%
Non-Hispanic	21,926	98.3%	21,314	97.9%
Hispanic	385	1.7%	464	2.1%

The population by race is broken down further by ethnicity in Table II.34.10. While the white non-Hispanic population changed by -4.1 percent between 2000 and 2010, the white Hispanic population changed by 63.3 percent. The black non-Hispanic population changed by 4.3 percent, while the black Hispanic population changed by -100 percent.

Table II.34.10 Population by Race and Ethnicity Gage County 2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	22,354	98.1%	21,432	97.7%	-4.1%
Black	69	0.3%	72	0.3%	4.3%
American Indian	128	0.6%	101	0.5%	-21.1%
Asian	64	0.3%	81	0.4%	26.6%
Native Hawaiian/ Pacific Islander	2	0%	3	0%	50%
Other	0	0%	4	0%	%
Two or More Races	180	0.8%	233	1.1%	29.4%
Total Non-Hispanic	22,797	100.0%	21,926	100.0%	-3.8%
Hispanic					
White	109	55.6%	178	46.2%	63.3%
Black	4	2%	0	0%	-100%
American Indian	5	2.6%	7	1.8%	40%
Asian	1	0.5%	5	1.3%	400%
Native Hawaiian/ Pacific Islander	5	2.6%	0	0%	-100%
Other	59	30.1%	129	33.5%	118.6%
Two or More Races	13	6.6%	66	17.1%	407.7%
Total Hispanic	196	100.0%	385	100.0%	96.4%
Total Population	22,993	100.0%	22,311	100.0%	-3%



The change in race and ethnicity between 2010 and 2016 is shown in Table II.34.11. During this time, the total non-Hispanic population was 21,314 persons in 2016. The Hispanic population was 464.

Table II.34.11				
Population by Race and Ethnicity				
Gage County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	21,432	97.7%	20,727	97.2%
Black	72	0.3%	98	0.5%
American Indian	101	0.5%	75	0.4%
Asian	81	0.4%	119	0.6%
Native Hawaiian/ Pacific Islander	3	0%	20	0.1%
Other	4	0%	0	0%
Two or More Races	233	1.1%	275	1.3%
Total Non-Hispanic	21,926	100.0%	21,314	100.0%
Hispanic				
White	178	46.2%	306	65.9%
Black	0	0%	20	4.3%
American Indian	7	1.8%	2	0.4%
Asian	5	1.3%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	129	33.5%	136	29.3%
Two or More Races	66	17.1%	0	0%
Total Hispanic	385	100.0	464	100.0%
Total Population	22,311	100.0%	21,778	100.0%

Households by type and tenure are shown in Table II.34.12. Family households represented 64.4 percent of households, while non-family households accounted for 35.6 percent. These changed from 64.7 and 35.3 percent, respectively.

Table II.34.12				
Household Type by Tenure				
Gage County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	6,098	64.7%	5,955	64.4%
Married-Couple Family	4,930	80.8%	5,012	84.2%
Owner-Occupied	4,259	86.4%	4,151	82.8%
Renter-Occupied	671	13.6%	861	17.2%
Other Family	1,168	19.2%	943	19.6%
Male Householder, No Spouse Present	381	32.6%	259	40.4%
Owner-Occupied	218	57.2%	142	54.8%
Renter-Occupied	163	42.8%	117	45.2%
Female Householder, No Spouse Present	787	67.4%	684	83.5%
Owner-Occupied	345	43.8%	290	42.4%
Renter-Occupied	442	56.2%	394	57.6%
Non-Family Households	3,324	35.3%	3,296	35.6 %
Owner-Occupied	1,878	56.5%	1,850	56.1%
Renter-Occupied	1,446	43.5%	1,446	43.9%
Total	9,422	100.0%	9,251	100.0%



The group quarters population was 523 in 2010, compared to 1,036 in 2000. Institutionalized populations experienced a -69.3 percent change between 2000 and 2010. Non-institutionalized populations experienced a 65.8 percent change during this same time period.

Table II.34.13					
Group Quarters Population					
Gage 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	9	1%	25	9.2%	177.8%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	343	38.8%	246	90.8%	-28.3%
Other Institutions	532	60.2%	0	0%	-100%
Total	884	100.0%	271	100.0%	-69.3%
Noninstitutionalized					
College Dormitories	122	80.3%	0	0%	-100%
Military Quarters	0	0%	0	0%	%
Other Noninstitutionalized	30	19.7%	252	100%	740%
Total	152	100.0%	252	100.0%	65.8%
Group Quarters Population	1,036	100.0%	523	100.0%	-49.5%

The number of foreign born persons are shown in Table II.34.14. An estimated 0.2 percent of the population was born in Mexico, with 0.2 percent born in Peru, and another 0.1 percent were born in Germany.

Table II.34.14			
Place of Birth for the Foreign-Born Population			
Gage County			
2016 Five-Year ACS			
Number	Country	Number of Person	Percent of Total Population
#1 country of origin	Mexico	51	0.2%
#2 country of origin	Peru	51	0.2%
#3 country of origin	Germany	31	0.1%
#4 country of origin	Thailand	24	0.1%
#5 country of origin	Burma	20	0.1%
#6 country of origin	Philippines	16	0.1%
#7 country of origin	Other Australian and New Zealand Subregion	14	0.1%
#8 country of origin	Bosnia and Herzegovina	12	0.1%
#9 country of origin	England	10	0%
#10 country of origin	South Africa	10	0%

Limited English Proficiency and the language spoken at home are shown in Table II.34.15. An estimated 0.6 percent of the population speaks Spanish at home, followed by 0.1 percent speaking German or other West Germanic languages.



Table II.34.15 Limited English Proficiency and Language Spoken at Home Gage County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	122	0.6%
#2 LEP Language	German or other West Germanic languages	24	0.1%
#3 LEP Language	Other Asian and Pacific Island languages	24	0.1%
#4 LEP Language	French, Haitian, or Cajun	6	0%
#5 LEP Language	Arabic	0	0%
#6 LEP Language	Chinese	0	0%
#7 LEP Language	Korean	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.34.16. Some 19.1 percent of the population was disabled in 2000, or a total of 3,944 persons. The disability rate was highest for those over 65, with 40.7 percent disabled.

Table II.34.16 Disability by Age Gage County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	163	4.7%
16 to 64	2,160	16.3%
65 and older	1,621	40.7%
Total	3,944	19.1%

Table II.34.17 shows disability by type in 2000. There were 1,872 physical disabilities in 2000, some 1,433 employment disabilities, and 1,321 go-outside-home disabilities.

Table II.34.17 Total Disabilities Tallied: Aged 5 and Older Gage County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	801
Physical disability	1,872
Mental disability	867
Self-care disability	434
Employment disability	1,433
Go-outside-home disability	1,321
Total	6,728



Disability by age, as estimated by the 2016 ACS, is shown in Table II.34.18. The disability rate for females was 15.6 percent, compared to 15.4 percent for males. The disability rate changed precipitously higher with age, with 46.7 percent of those over 75 experiencing a disability.

Table II.34.18 Disability by Age Gage 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%	15	2.5%	15	1.2%
5 to 17	74	3.9%	90	5.3%	164	4.6%
18 to 34	119	6.4%	101	5.7%	220	6%
35 to 64	739	16.9%	674	15.5%	1,413	16.2%
65 to 74	323	30.2%	217	19.9%	540	25%
75 or Older	397	46.9%	590	46.5%	987	46.7%
Total	1,652	15.4%	1,687	15.6%	3,339	15.5%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.34.19. Some 8.6 percent have an ambulatory disability, 7.9 have an independent living disability, and 3.6 percent have a self-care disability.

Table II.34.19 Total Disabilities Tallied: Aged 5 and Older Gage County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	1,259	5.9%
Vision disability	515	2.4%
Cognitive disability	1,193	5.9%
Ambulatory disability	1,739	8.6%
Self-Care disability	720	3.6%
Independent living disability	1,311	7.9%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.34.20 and Table II.34.21. In 2016, some 10,977 persons were employed and 412 were unemployed. This totaled a labor force of 11,389 persons. The unemployment rate for Gage County was estimated to be 3.6 in 2016.

Table II.34.20 Employment, Labor Force and Unemployment Gage County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	10,977
Unemployed	412
Labor Force	11,389
Unemployment Rate	3.6%

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

Table II.34.21 High School or Greater Education Gage County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	8,539
Total Households	9,251
Percent High School or Above	92.3%

As seen in Table II.34.22, 35.4 percent of the population had a high school diploma or equivalent, another 34.3 percent have some college, 14.5 percent have a Bachelor’s Degree, and 4.6 percent of the population had a graduate or professional degree.

Table II.34.22 Educational Attainment Gage County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	1,897	11.2%
High School or Equivalent	5,989	35.4%
Some College or Associates Degree	5,800	34.3%
Bachelor’s Degree	2,460	14.5%
Graduate or Professional Degree	783	4.6%
Total Population Above 18 years	16,929	100.0%

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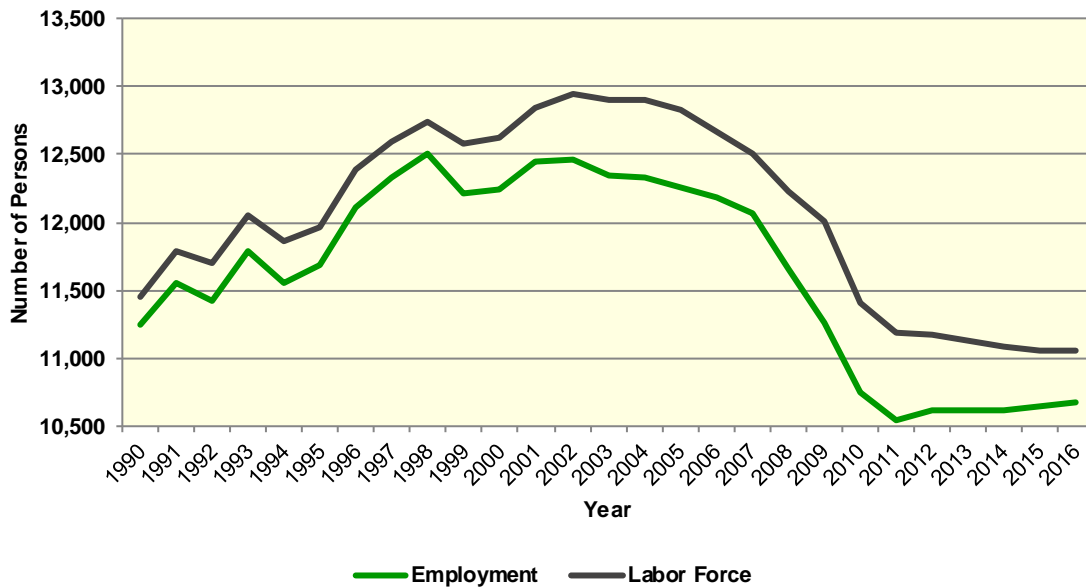
Labor Force

Table II.34.23, shows the labor force statistics for Gage County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1990 with a rate of 1.9. The highest level of unemployment occurred during 2009 rising to a rate of 6.2. 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 Gage County decreased from 3.7 percent in 2015 to 3.5 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.34.23					
Labor Force Statistics					
Gage County					
1990 - 2016 BLS Data					
Year	Gage County				Statewide
	Unemployment	Employment	Labor Force	Unemployment Rate	Unemployment Rate
1990	216	11,244	11,460	1.9%	2.3%
1991	232	11,558	11,790	2%	2.7%
1992	273	11,424	11,697	2.3%	2.9%
1993	268	11,786	12,054	2.2%	2.8%
1994	296	11,562	11,858	2.5%	2.6%
1995	275	11,688	11,963	2.3%	2.6%
1996	277	12,119	12,396	2.2%	2.7%
1997	254	12,337	12,591	2%	2.5%
1998	247	12,500	12,747	1.9%	2.6%
1999	367	12,214	12,581	2.9%	2.8%
2000	383	12,239	12,622	3%	2.8%
2001	392	12,446	12,838	3.1%	3.1%
2002	481	12,467	12,948	3.7%	3.6%
2003	546	12,353	12,899	4.2%	3.9%
2004	567	12,331	12,898	4.4%	3.9%
2005	569	12,264	12,833	4.4%	3.8%
2006	475	12,191	12,666	3.8%	3.1%
2007	448	12,062	12,510	3.6%	3%
2008	573	11,660	12,233	4.7%	3.3%
2009	750	11,265	12,015	6.2%	4.6%
2010	656	10,752	11,408	5.8%	4.6%
2011	647	10,544	11,191	5.8%	4.4%
2012	555	10,624	11,179	5%	4%
2013	515	10,613	11,128	4.6%	3.8%
2014	460	10,624	11,084	4.2%	3.3%
2015	405	10,649	11,054	3.7%	3%
2016	382	10,680	11,062	3.5%	3.2%

Diagram II.34.2, shows the employment and labor force for Gage County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 10,680 persons, with the labor force reaching 11,062, indicating there were a total of 382 unemployed persons.

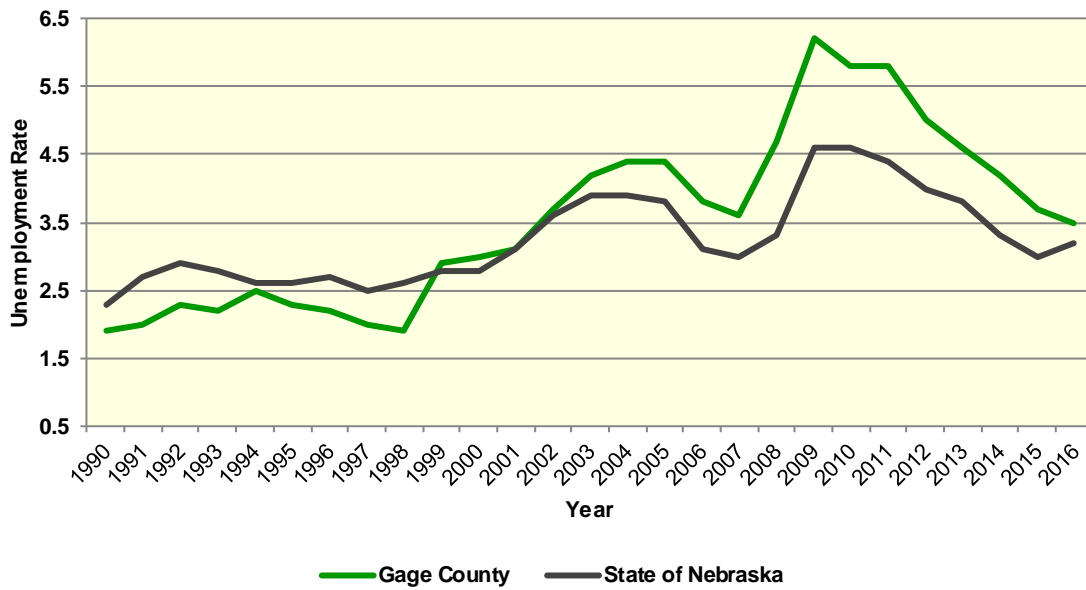
Diagram II.34.2
Employment and Labor Force
 Gage County
 1990 – 2016 BLS Data



Unemployment

Diagram II.34.3, shows the unemployment rate for both the State and Gage County. During the 1990’s the average rate for Gage County was 2.2, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 4.1, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 4.6. Over the course of the entire period Gage County had an average unemployment rate higher than the state, 3.5 percent for Gage County, versus 3.3 statewide.

Diagram II.34.3
Annual Unemployment Rate
 Gage 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.34.24, shows total real earnings by industry for Gage County. In the most recent 2016 estimate, the manufacturing industry had the largest total real earnings, with total real earnings reaching 120,779,000 dollars. Between 2015 and 2016 the real estate and rental and leasing industry saw the largest percentage increase, rising by 44.9 percent to 7,119,000 dollars.

Table II.34.24
Real Earnings by Industry
 Gage 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	61,106	64,239	126,607	65,518	171,101	102,910	87,876	84,507	-3.8
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	21,247	20,415	19,055	19,590	19,808	21,316	24,775	28,914	16.7
Manufacturing	112,923	85,864	79,980	89,968	97,931	115,756	125,815	120,779	-4
Wholesale trade	18,106	21,111	21,355	23,921	24,954	26,846	25,263	22,375	-11.4
Retail trade	41,992	70,931	57,155	46,368	33,516	30,725	34,253	35,806	4.5
Transportation and warehousing	12,114	0	0	0	0	0	0	0	0
Information	4,349	4,201	3,652	3,946	3,851	3,666	4,382	3,992	-8.9
Finance and insurance	17,248	17,335	14,574	16,113	15,050	15,792	15,209	15,048	-1.1
Real estate and rental and leasing	2,663	2,883	3,439	4,759	3,454	2,005	1,870	2,711	44.9
Professional and technical services	0	0	0	7,654	8,147	8,444	9,257	9,572	3.4
Management of companies and enterprises	0	0	0	1,953	2,006	1,349	3,018	2,260	-25.1
Administrative and waste services	9,606	8,866	7,919	6,877	6,497	7,009	7,546	9,320	23.5
Educational services	1,230	0	0	0	0	0	0	0	0
Health care and social assistance	56,524	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	1,506	2,231	2,161	2,119	2,028	1,988	1,966	2,192	11.5
Accommodation and food services	9,999	8,724	9,443	9,453	10,163	11,142	11,446	10,861	-5.1
Other services, except public administration	18,020	20,592	20,846	21,189	20,188	20,607	20,868	20,866	0
Government and government enterprises	111,158	132,000	125,247	118,064	114,178	113,637	116,534	117,274	0.6
Total	506,731	555,626	592,511	533,069	628,153	581,774	588,584	587,348	-0.2



Table II.34.25, shows the total employment by industry for Gage County. The most recent estimates show the government and government enterprises industry was the largest employer in Gage County, with employment reaching 2,091 jobs in 2016. Between 2015 and 2016 the administrative and waste management services industry saw the largest percentage increase, rising by 14.5 percent to 473 jobs.

Table II.34.25 Employment by Industry Gage County BEA Table CA25 Data									
NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	1,451	1,263	1,276	1,253	1,251	1,239	1,274	1,246	-2.2
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	680	651	656	705	664	694	713	735	3.1
Manufacturing	2,176	1,536	1,349	1,497	1,505	1,522	1,522	1,603	5.3
Wholesale trade	417	402	416	421	447	478	481	446	-7.3
Retail trade	1,762	1,470	1,514	1,440	1,384	1,433	1,553	1,576	1.5
Transportation and warehousing	283	0	0	0	0	0	0	0	0
Information	111	114	103	97	93	86	99	98	-1
Finance and insurance	419	447	430	436	430	397	398	395	-0.8
Real estate and rental and leasing	207	271	323	328	320	321	334	347	3.9
Professional and technical services	0	0	0	309	327	336	336	347	3.3
Management of companies and enterprises	0	0	0	29	49	50	59	56	-5.1
Administrative and waste services	443	503	441	401	375	407	413	473	14.5
Educational services	67	0	0	0	0	0	0	0	0
Health care and social assistance	1,720	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	155	247	266	248	254	238	231	237	2.6
Accommodation and food services	747	625	674	702	705	751	720	702	-2.5
Other services, except public administration	904	780	799	786	788	794	811	828	2.1
Government and government enterprises	2,482	2,374	2,209	2,130	2,143	2,085	2,114	2,091	-1.1
Total	14,403	13,493	13,253	13,312	13,276	13,358	13,576	13,721	1.1

Table II.34.26, shows the real average earnings per job by industry for Gage County. These figures are calculated by dividing the Total Real Earning displayed in Table II.34.24 and Table II.34.25, by Industry. In 2016, the manufacturing industry had the highest average earnings reaching 75,346 dollars. Between 2015 and 2016 the real estate and rental and leasing industry saw the largest percentage increase, rising by 39.5 percent to 7,813 dollars.

Table II.34.26									
Real Earnings Per Job by Industry									
Gage County									
BEA Table CA5N and CA25 Data									
NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	42,113	50,862	99,222	52,289	136,771	83,059	68,977	67,823	-1.7
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	31,245	31,360	29,047	27,787	29,832	30,715	34,748	39,339	13.2
Manufacturing	51,895	55,901	59,288	60,099	65,070	76,055	82,664	75,346	-8.9
Wholesale trade	43,421	52,515	51,334	56,820	55,825	56,163	52,523	50,168	-4.5
Retail trade	23,832	48,253	37,751	32,200	24,217	21,441	22,056	22,720	3
Transportation and warehousing	42,807	0	0	0	0	0	0	0	0
Information	39,177	36,853	35,452	40,676	41,406	42,630	44,262	40,735	-8
Finance and insurance	41,165	38,780	33,893	36,956	34,999	39,779	38,213	38,096	-0.3
Real estate and rental and leasing	12,863	10,640	10,647	14,509	10,792	6,246	5,600	7,813	39.5
Professional and technical services	0	0	0	24,770	24,913	25,132	27,552	27,585	0.1
Management of companies and enterprises	0	0	0	67,351	40,931	26,974	51,157	40,357	-21.1
Administrative and waste services	21,684	17,626	17,957	17,151	17,327	17,220	18,271	19,704	7.8
Educational services	18,351	0	0	0	0	0	0	0	0
Health care and social assistance	32,863	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	9,718	9,031	8,123	8,546	7,982	8,352	8,509	9,249	8.7
Accommodation and food services	13,385	13,958	14,011	13,466	14,415	14,836	15,897	15,472	-2.7
Other services, except public administration	19,934	26,400	26,090	26,959	25,619	25,954	25,732	25,200	-2.1
Government and government enterprises	44,786	55,603	56,699	55,429	53,280	54,502	55,125	56,085	1.7
Total	35,182	41,179	44,708	40,044	47,315	43,552	43,355	42,807	-1.3

Table II.34.27 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 \$1,032,015,000 a -0.5 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 13,493 and 13,721 in 2016, which was a percentage change of 1.1 over this period.

Table II.34.27
Total Employment and Real Personal Income
 Gage 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	337,575	19,032	8,872	80,721	41,277	449,413	17,575	11,497	29,361
1970	324,555	18,796	10,900	84,560	45,445	446,663	17,427	11,275	28,787
1971	330,209	19,264	10,466	85,223	48,743	455,377	17,696	11,323	29,162
1972	348,273	20,214	11,241	89,946	51,249	480,495	18,840	11,473	30,357
1973	398,193	24,410	11,790	96,737	58,113	540,423	21,456	11,801	33,741
1974	360,171	26,242	12,558	100,699	62,675	509,860	20,089	11,888	30,299
1975	408,945	25,782	12,456	105,409	66,844	567,871	22,584	11,897	34,375
1976	385,520	27,501	12,442	105,453	67,299	543,213	21,448	12,204	31,590
1977	340,060	27,123	14,475	111,142	69,023	507,577	19,876	12,388	27,450
1978	409,630	29,597	16,375	113,666	71,998	582,072	22,694	12,755	32,116
1979	373,978	31,686	17,175	115,387	74,952	549,806	21,273	13,080	28,590
1980	305,324	31,316	17,948	131,429	80,038	503,423	20,585	13,118	23,275
1981	354,966	32,345	18,333	148,946	82,474	572,373	23,459	13,039	27,223
1982	385,651	33,311	13,979	169,864	85,975	622,158	25,742	12,757	30,231
1983	318,535	30,755	18,600	167,811	88,263	562,453	23,423	12,537	25,408
1984	322,204	32,556	18,393	169,988	89,885	567,914	23,677	12,607	25,558
1985	342,011	32,599	20,105	162,837	91,807	584,161	24,807	12,013	28,470
1986	360,868	33,418	20,786	168,004	94,275	610,515	26,347	11,919	30,277
1987	362,678	35,055	21,541	157,757	103,934	610,856	26,615	12,327	29,421
1988	386,233	37,379	23,492	153,172	116,133	641,650	27,963	12,687	30,444
1989	372,973	37,684	25,312	161,431	134,074	656,106	28,802	12,579	29,650
1990	391,162	39,319	27,435	151,994	137,618	668,890	29,321	12,635	30,958
1991	376,852	41,032	28,133	151,242	140,147	655,342	28,810	12,829	29,375
1992	405,330	40,907	31,437	147,811	147,093	690,764	30,302	12,628	32,097
1993	392,096	43,366	30,302	143,790	153,352	676,175	29,543	13,023	30,108
1994	414,401	43,718	32,250	143,530	151,622	698,085	30,492	13,226	31,332
1995	392,102	43,995	32,493	151,354	154,865	686,819	30,015	13,323	29,430
1996	475,593	44,675	32,355	157,493	161,949	782,716	34,153	13,640	34,868
1997	442,620	47,226	32,494	165,083	163,531	756,503	32,897	13,884	31,880
1998	462,988	48,157	36,029	172,387	186,641	809,887	35,260	14,510	31,908
1999	469,788	48,834	38,451	170,759	192,440	822,604	35,860	14,450	32,511
2000	466,992	48,639	40,395	174,283	197,101	830,132	36,164	14,623	31,935
2001	506,731	52,486	42,862	164,257	209,204	870,568	37,787	14,403	35,182
2002	482,550	53,910	47,641	154,630	206,987	837,898	36,382	14,331	33,672
2003	516,219	55,012	52,717	161,998	209,922	885,844	38,421	14,132	36,528
2004	540,353	54,550	57,394	145,608	224,087	912,891	39,601	14,208	38,032
2005	520,790	56,061	61,823	135,062	215,675	877,289	38,367	14,174	36,742
2006	509,468	58,407	66,906	149,148	228,839	895,953	39,168	14,367	35,461
2007	519,492	59,456	73,972	161,511	237,924	933,443	40,863	14,351	36,199
2008	542,728	57,843	77,126	174,565	254,793	991,369	43,917	13,837	39,223
2009	538,756	57,306	81,243	151,629	260,602	974,924	43,593	13,432	40,110
2010	555,626	59,150	73,177	144,981	233,460	948,094	42,523	13,493	41,179
2011	592,511	50,687	83,613	161,114	231,361	1,017,913	46,368	13,253	44,708
2012	533,069	49,809	84,246	165,712	232,894	966,112	44,430	13,312	40,044
2013	628,153	55,870	93,336	161,894	232,338	1,059,851	48,577	13,276	47,315
2014	581,774	57,402	93,504	167,288	234,222	1,019,387	47,050	13,358	43,552
2015	588,584	59,293	92,558	174,173	241,240	1,037,262	47,444	13,576	43,355
2016	587,348	60,833	86,061	174,985	244,454	1,032,015	47,342	13,721	42,807



Diagram II.34.4, shows real average earnings per job for Gage County from 1990 to 2016. Over this period the average earning per job for Gage County was \$ 36,315 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

Diagram II.34.4
Real Average Earnings Per Job
 Gage County
 BEA Data 1990 - 2016

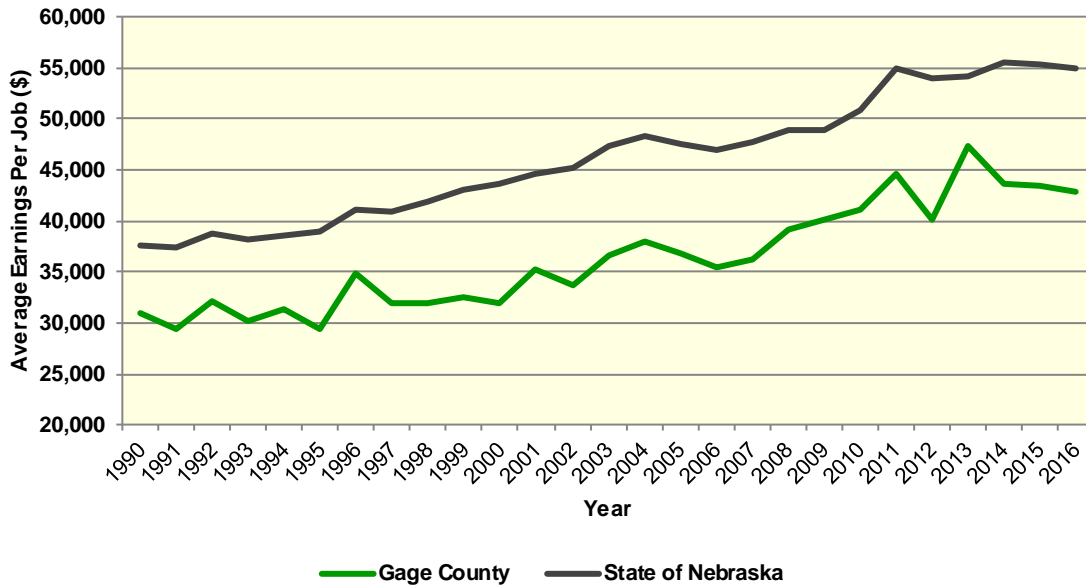
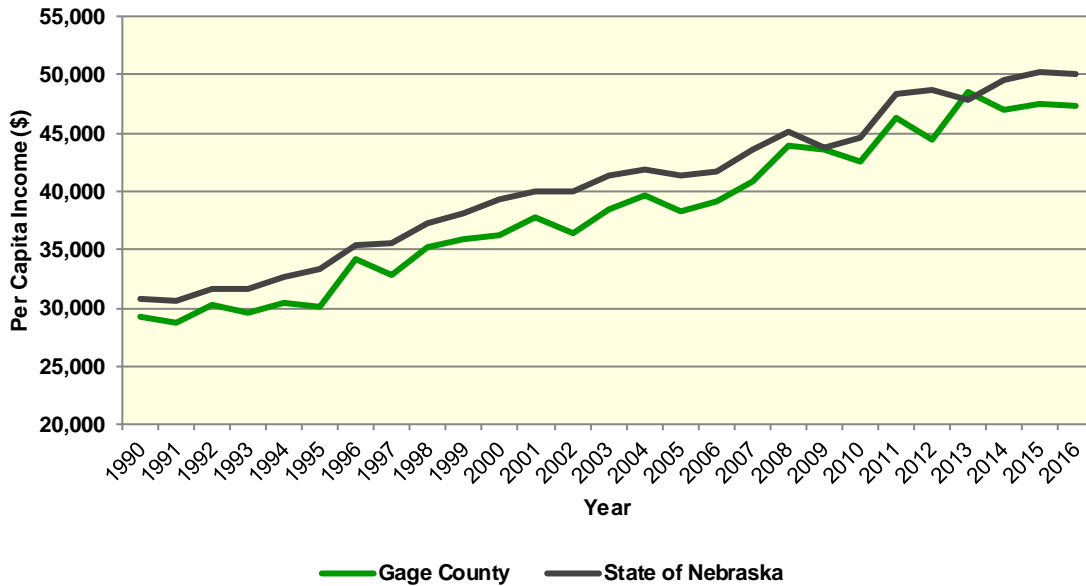


Diagram II.34.5, shows real per capita income in Gage County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Gage County was 38,320 dollars, which was lower than the statewide average of 40,548 dollars over the same period.

Diagram II.34.5
Real Per Capita Income
 Gage 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.34.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment increased from 9,112 persons in 2015 to 9,227 in 2016, a change of 1 percent.

Table II.34.28
Total Monthly Employment
 Gage County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	9,912	9,780	9,604	9,027	8,930	8,762	8,759	8,744	8,827	8,856	8,985
Feb	9,974	9,799	9,583	8,982	9,001	8,740	8,846	8,801	8,811	8,929	9,129
Mar	10,058	9,879	9,657	9,070	9,238	8,873	8,887	8,898	8,890	8,992	9,244
Apr	10,084	9,916	9,580	9,135	9,346	8,944	9,027	9,049	9,033	9,096	9,270
May	10,149	9,999	9,610	9,046	9,397	8,980	9,118	9,172	9,198	9,191	9,381
Jun	10,275	10,102	9,563	9,140	9,487	9,030	9,211	9,227	9,218	9,308	9,405
Jul	10,107	10,098	9,372	8,995	9,301	8,903	8,982	8,858	8,988	9,022	9,269
Aug	10,012	10,130	9,367	8,837	9,087	8,786	8,899	8,778	9,064	9,125	9,232
Sep	10,002	9,720	9,229	8,955	9,179	8,745	8,886	8,903	9,018	9,157	9,246
Oct	9,893	9,684	9,138	8,962	8,978	8,668	8,921	8,916	8,776	9,195	9,161
Nov	9,952	9,751	9,176	8,959	8,960	8,797	8,921	8,933	8,959	9,224	9,255
Dec	10,070	9,784	9,240	8,931	8,999	8,805	9,033	9,040	9,022	9,251	9,151
Annual	10,041	9,887	9,427	9,003	9,159	8,836	8,958	8,943	8,984	9,112	9,227
% Change	(ND)%	-2%	-5%	-4%	2%	-4%	1%	(ND)%	(ND)%	1%	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 \$654 in 2015. In 2016, average weekly wages saw an increase of 2 percent over the prior year, rising to 667 dollars, or by 13 dollars. These data are shown in Table II.34.29.

Table II.34.29						
Average Weekly Wages						
Gage County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	421	409	417	455	425	
2002	424	424	431	463	436	3%
2003	436	448	442	494	455	4%
2004	460	450	459	490	465	2%
2005	466	468	481	496	478	3%
2006	496	476	485	505	490	3%
2007	516	508	525	541	522	7%
2008	545	519	543	571	544	4%
2009	544	524	554	590	553	2%
2010	538	546	554	612	562	2%
2011	553	566	587	622	582	4%
2012	577	580	586	629	593	2%
2013	590	592	597	656	609	3%
2014	611	622	613	694	635	4%
2015	621	638	644	710	654	3%
2016(p)	660	656	668	686	667	2%

Total business establishments reported by the QCEW are displayed in Table II.34.30. Between 2015 and 2016, the total number of business establishments in Gage County increased from 846 to 851 establishments.

Table II.34.30						
Number of Business Establishments						
Gage County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	707	702	706	705	705	
2002	719	727	735	720	725	3%
2003	737	734	738	728	734	1%
2004	724	722	726	709	720	-2%
2005	717	716	710	708	713	-1%
2006	708	713	717	709	712	(ND)%
2007	722	735	733	734	731	3%
2008	748	746	764	742	750	3%
2009	735	732	731	715	728	-3%
2010	712	720	725	721	720	-1%
2011	743	750	742	748	746	4%
2012	805	825	834	845	827	11%
2013	843	847	831	841	841	2%
2014	841	858	830	831	840	(ND)%
2015	848	855	842	840	846	1%
2016	840	851	856	857	851	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 6.7 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 increased by 8.8 percent over the period. On the other hand, by 2016 there were 1,238 returns for AGIs of \$100,000 or more. Table II.34.31 presents AGI distribution for the years 1991 through 2016.

Table II.34.31										
Income Tax Returns by Adjusted Gross Income										
Gage 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	Total¹³⁷
1991	2,981	1,075	2,071	1,365	1,333	584	102	81	0	9,609
1992	2,896	1,025	2,029	1,411	1,326	656	139	85	11	9,578
1993	2,887	939	1,980	1,370	1,348	742	132	99	0	9,523
1994	2,855	938	1,978	1,272	1,349	760	168	101	14	9,435
1995	2,725	914	1,974	1,275	1,389	875	184	124	14	9,474
1996	2,686	888	1,907	1,293	1,457	1,036	223	154	12	9,656
1997	2,685	806	1,874	1,275	1,478	1,157	260	196	21	9,752
1998	2,701	787	1,872	1,293	1,452	1,235	340	216	25	9,921
1999	2,616	772	1,866	1,247	1,520	1,338	367	242	31	9,999
2000	2,582	696	1,902	1,258	1,497	1,451	431	272	38	10,127
2001	2,551	690	1,790	1,341	1,435	1,472	473	268	23	10,043
2002	2,644	705	1,794	1,314	1,430	1,483	469	233	25	10,097
2003	2,484	764	1,684	1,383	1,440	1,500	530	265	23	10,073
2004	2,376	756	1,651	1,355	1,408	1,570	603	332	26	10,077
2005	1,985	674	1,482	1,219	1,344	1,491	650	385	32	9,262
2006	1,966	814	1,741	1,269	1,382	1,615	753	459	50	10,049
2007	1,993	851	1,553	1,285	1,308	1,661	878	575	69	10,173
2008	1,976	816	1,594	1,321	1,301	1,627	882	621	78	10,216
2009	1,883	854	1,551	1,280	1,289	1,534	844	615	59	9,909
2010	1,721	831	1,488	1,280	1,269	1,522	916	694	77	9,798
2011	1,793	783	1,463	1,254	1,292	1,461	911	812	77	9,846
2012	1,762	763	1,385	1,306	1,267	1,506	931	906	106	9,932
2013	1,620	746	1,371	1,324	1,262	1,498	949	959	115	9,844
2014	1,575	737	1,335	1,330	1,294	1,485	1,018	1,078	115	9,967
2015	1,588	745	1,349	1,313	1,366	1,514	966	1,105	113	10,059
2016	1,606	748	1,344	1,285	1,381	1,445	1,014	1,115	123	10,061

¹³⁷ 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 2,733 in 2010 to 2,430 in 2016, with the poverty rate reaching 11.3 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.34.32 presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	1,990	9%
2001	2,099	9.4%
2002	2,342	10.4%
2003	2,182	9.7%
2004	2,093	9.3%
2005	2,297	10.3%
2006	2,499	11.2%
2007	2,566	11.6%
2008	2,486	11.3%
2009	2,521	11.7%
2010	2,733	12.5%
2011	2,241	10.3%
2012	2,539	11.8%
2013	2,427	11.3%
2014	2,338	11%
2015	2,210	10.2%
2016	2,430	11.3%

The rate of poverty for Gage County is shown in Table II.34.33. In 2016, there were an estimated 2,235 persons living in poverty. This represented a 10.4 percent poverty rate, compared to 8.7 percent poverty in 2000. In 2016, some 11.8 percent of those in poverty were under age 6, and 19 percent were 65 or older.

Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	211	11%	264	11.8%
6 to 17	361	18.9%	369	16.5%
18 to 64	1,025	53.6%	1,178	52.7%
65 or Older	317	16.6%	424	19%
Total	1,914	100.0%	2,235	100.0%
Poverty Rate	8.7%	.	10.4%	.

HOUSING

The Census Bureau estimates that the total number of housing units decreased by -0.4 percent in Gage County between 2010 and 2016, from 10,446 to 10,409. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.34.34.

Subject	Nebraska	% Growth Since Census	Gage County	% Growth Since Census
2000 Census Base	722,656	.	10,030	.
2010 Census	796,793	10.3	10,446	4.1
July 2011 Estimate	801,068	0.5	10,442	0
July 2012 Estimate	804,586	1	10,432	-0.1
July 2013 Estimate	809,062	1.5	10,426	-0.2
July 2014 Estimate	814,835	2.3	10,420	-0.2
July 2015 Estimate	820,725	3	10,412	-0.3
July 2016 Estimate	827,156	3.8	10,409	-0.4

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 Gage County remained unchanged from 15 authorizations in 2015 to 15 in 2016.

The real value of single-family building permits increased from \$220,919 in 2015 to \$230,182 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.34.35.

Table II.34.35 Building Permits and Valuation Gage 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	28	10	0	8	46	113,556	42,943
1981	32	0	11	0	43	98,513	0
1982	26	6	4	32	68	89,461	46,475
1983	17	14	12	0	43	92,033	0
1984	10	0	0	0	10	88,130	0
1985	5	4	15	0	24	101,752	0
1986	8	4	0	0	12	117,185	0
1987	9	2	4	0	15	115,075	0
1988	15	0	0	0	15	132,686	0
1989	19	10	4	8	41	110,401	49,821
1990	29	6	0	0	35	113,197	0
1991	30	4	0	0	34	125,713	0
1992	30	14	4	11	59	128,291	56,510
1993	54	8	3	0	65	121,510	0
1994	30	4	4	5	43	134,654	58,481
1995	30	14	0	0	44	121,136	0
1996	19	8	0	8	35	164,423	84,096
1997	29	0	0	28	57	123,450	76,531
1998	28	24	6	24	82	135,653	66,245
1999	38	8	11	0	57	107,893	0
2000	27	16	11	94	148	131,791	60,178
2001	47	4	11	66	128	127,303	35,948
2002	29	4	3	14	50	139,898	53,260
2003	21	20	3	0	44	137,395	0
2004	23	12	9	0	44	150,218	0
2005	35	4	3	0	42	177,199	0
2006	30	2	0	0	32	209,124	0
2007	21	4	0	0	25	192,623	0
2008	24	2	0	10	36	166,777	84,549
2009	6	2	0	0	8	222,912	0
2010	7	10	0	0	17	185,114	0
2011	6	2	0	0	8	157,055	0
2012	12	0	0	0	12	198,884	0
2013	14	0	0	0	14	192,452	0
2014	9	2	0	0	11	225,670	0
2015	15	0	0	0	15	220,919	0
2016	15	2	0	0	17	230,182	0

Diagram II.34.6 Single-Family Permits

Gage County
Census Bureau Data, 1980–2016

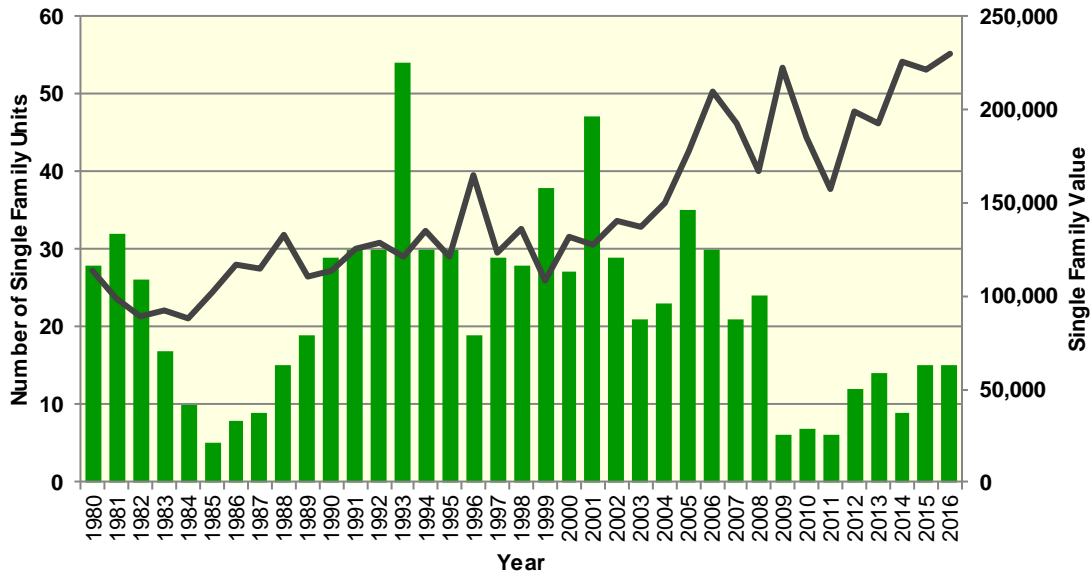
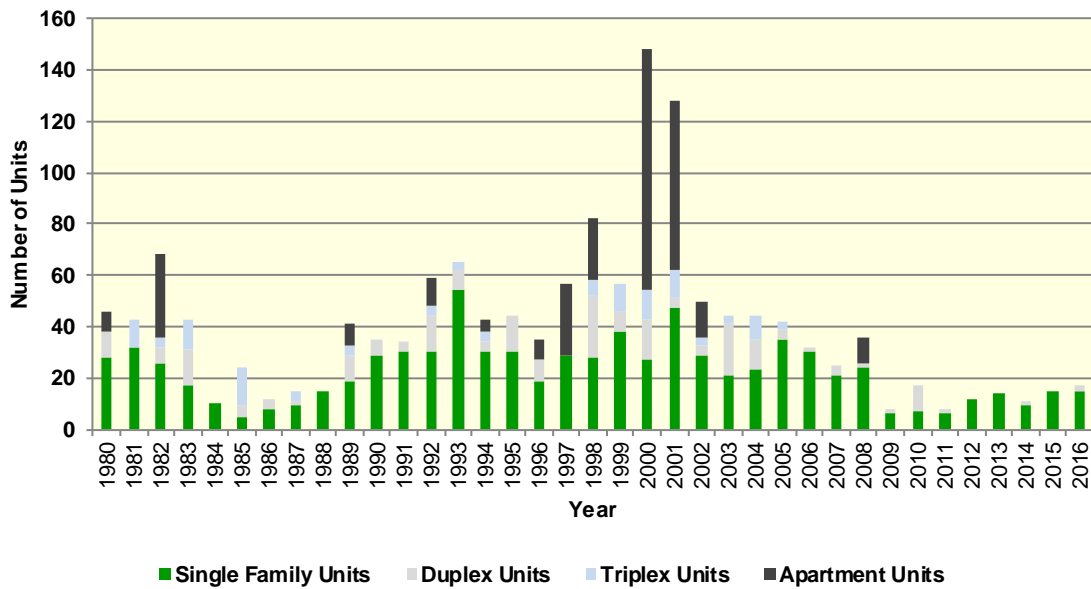


Diagram II.34.7 Total Permits by Unit Type

Gage County
Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.34.36. In 2016, there were 10,420 housing units, up from 10,030 in 2000. Single-family units accounted for 84.5 percent of units in 2016, compared to 82.2 in 2000. Apartment units accounted for 7.4 percent in 2016, compared to 7.3 percent in 2000.

Table II.34.36				
Housing Units by Type				
Gage 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	8,248	82.2%	8,810	84.5%
Duplex	385	3.8%	369	3.5%
Tri- or Four-Plex	303	3%	182	1.7%
Apartment	736	7.3%	776	7.4%
Mobile Home	355	3.5%	283	2.7%
Boat, RV, Van, Etc.	3	0%	0	0%
Total	10,030	100.0%	10,420	100.0%

Some 90.2 percent of housing was occupied in 2010, compared to 92.9 percent in 2000. Owner-occupied housing changed 1 percent between 2000 and 2010, ending with owner-occupied units representing 71.1 percent of units. Vacant units changed by 43.4 percent, resulting in 1,024 vacant units in 2010.

Table II.34.37					
Housing Units by Tenure					
Gage County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	9,316	92.9%	9,422	90.2%	1.1%
Owner-Occupied	6,631	71.2%	6,700	71.1%	1%
Renter-Occupied	2,685	28.8%	2,722	28.9%	1.4%
Vacant Housing Units	714	7.1%	1,024	9.8%	43.4%
Total Housing Units	10,030	100.0%	10,446	100.0%	4.1%

Table II.34.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 10,420 housing units. An estimated 69.5 percent were owner-occupied, and 11.2 percent were vacant.

Table II.34.38				
Housing Units by Tenure				
Gage County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	9,422	90.2%	9,251	88.8%
Owner-Occupied	6,700	71.1%	6,433	69.5%
Renter-Occupied	2,722	28.9%	2,818	30.5%
Vacant Housing Units	1,024	9.8%	1,169	11.2%
Total Housing Units	10,446	100.0%	10,420	100.0%

Households by household size are shown in Table II.34.39. There were a total of 9,422 households in 2010, up from 9,316 in 2000. One person households changed by 4.7 percent between 2000 and 2010, while two person households changed by 5 percent. Three and four person households changed by -0.5 and -15.5 respectively, representing 14.1 percent and 10.3 percent of the population in 2010.

Table II.34.39					
Households by Household Size					
Gage County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
One Person	2,724	29.2%	2,852	30.3%	4.7%
Two Persons	3,389	36.4%	3,558	37.8%	5%
Three Persons	1,332	14.3%	1,326	14.1%	-0.5%
Four Persons	1,147	12.3%	969	10.3%	-15.5%
Five Persons	548	5.9%	481	5.1%	-12.2%
Six Persons	131	1.4%	157	1.7%	19.8%
Seven Persons or More	45	0.5%	79	0.8%	75.6%
Total	9,316	100.0%	9,422	100.0%	1.1%

Households by income is shown in Table II.34.40. Households earning more than \$100,000 per year represented 15.6 percent of households in 2016, compared to 4.2 percent in 2000. Households earning between \$50,000 and \$74,999 represented 20.1 percent of households in 2016, compared to 19.5 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 11.5 percent of households in 2016, compared to 16.9 percent in 2000.

Table II.34.40				
Households by Income				
Gage 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	1,577	16.9%	1,068	11.5%
\$15,000 to \$19,999	729	7.8%	560	6.1%
\$20,000 to \$24,999	803	8.6%	509	5.5%
\$25,000 to \$34,999	1,565	16.8%	1,238	13.4%
\$35,000 to \$49,999	1,836	19.7%	1,318	14.2%
\$50,000 to \$74,999	1,822	19.5%	1,857	20.1%
\$75,000 to \$99,999	598	6.4%	1,255	13.6%
\$100,000 or More	392	4.2%	1,446	15.6%
Total	9,322	100.0%	9,251	100.0%

Table II.34.41 shows households by year home built. Housing units built between 2000 and 2009, account for 9.1 percent and those built in 2010 or later accounted for 1.1 percent of households. Households built in the 1970's, 1980's, and 1990's account for 15.1 percent, 6.8 percent, and 10.1, respectively. Housing units built prior to 1939 represented 28.4 percent of households in 2016.

Table II.34.41				
Households by Year Home Built				
Gage 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	3,301	35.4%	2,631	28.4%
1940 to 1949	846	9.1%	735	7.9%
1950 to 1959	924	9.9%	848	9.2%
1960 to 1969	1,221	13.1%	1,137	12.3%
1970 to 1979	1,444	15.5%	1,393	15.1%
1980 to 1989	616	6.6%	629	6.8%
1990 to 1999	964	10.3%	931	10.1%
2000 to 2009	.	.	841	9.1%
2010 or Later	.	.	106	1.1%
Total	9,316	100.0%	9,251	100.0%

The distribution of unit types by race are shown in Table II.34.42. An estimated 87 percent of white households occupy single-family homes, while 100 percent of black households do. Some 6.1 percent of white households occupy apartments, while 0 percent of black households do. An estimated 75.9 percent of Asian, and 54.2 percent of American Indian households occupy single-family homes.

Table II.34.42							
Distribution of Units in Structure by Race							
Gage County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	87%	100%	54.2%	75.9%	0%	75%	76.8%
Duplex	3%	0%	0%	0%	0%	0%	0%
Tri- or Four-Plex	1.5%	0%	0%	0%	0%	0%	8.7%
Apartment	6.1%	0%	33.3%	0%	100%	25%	14.5%
Mobile Home	2.4%	0%	12.5%	24.1%	0%	0%	0%
Boat, RV, Van, Etc.	0%	0%	0%	0%	0%	0%	0%
Total	100.0%	100.0%	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.34.43. An estimated 30.7 percent of vacant units were for rent in 2010, a 23.1 percent change since 2000. In addition, some 13.1 percent of vacant units were for sale, a change of -13.5 percent between 2000 and 2010. "Other" vacant units represented 43.5 percent of vacant units in 2010. This is a change of 135.4 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.34.43					
Disposition of Vacant Housing Units					
Gage County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	255	35.7%	314	30.7%	23.1%
For Sale	155	21.7%	134	13.1%	-13.5%
Rented or Sold, Not Occupied	59	8.3%	54	5.3%	-8.5%
For Seasonal, Recreational, or Occasional Use	56	7.8%	77	7.5%	37.5%
For Migrant Workers	0	0%	0	0%	%
Other Vacant	189	26.5%	445	43.5%	135.4%
Total	714	100.0%	1,024	100.0%	43.4%

The disposition of vacant units between 2010 and 2016 are shown in Table II.34.44. By 2016, for rent units accounted for 29.5 percent of vacant units, while for sale units accounted for 2.6 percent. “Other” vacant units accounted for 43.3 percent of vacant units, representing a total of 506 “other” vacant units.

Table II.34.44				
Disposition of Vacant Housing Units				
Gage County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	314	30.7%	345	29.5%
For Sale	134	13.1%	30	2.6%
Rented Not Occupied	10	1%	39	3.3%
Sold Not Occupied	44	4.3%	16	1.4%
For Seasonal, Recreational, or Occasional Use	77	7.5%	233	19.9%
For Migrant Workers	0	0%	0	0%
Other Vacant	445	43.5%	506	43.3%
Total	1,024	100.0%	1,169	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 5,602 property transactions in Gage County. Of these, 5,426 were for single-family homes during this 19-year period, as shown in Table II.34.45.

Table II.34.45						
Residential Property Transactions						
Gage County						
Fiscal Years 1999–2017 PAD Data						
Year	Single-Family	Mobile Home	Duplex	Townhome	Missing	Total
1999	329	10	8	1	0	348
2000	356	10	8	0	0	374
2001	290	11	3	1	0	305
2002	330	8	4	1	0	343
2003	304	12	4	6	0	326
2004	333	14	6	4	0	357
2005	367	3	11	2	0	383
2006	302	8	9	3	0	322
2007	275	4	2	3	0	284
2008	278	6	0	2	1	287
2009	186	1	0	0	0	187
2010	235	3	0	0	1	239
2011	197	2	0	0	0	199
2012	240	0	0	0	0	240
2013	251	0	0	0	0	251
2014	268	0	0	0	0	268
2015	260	2	0	0	1	263
2016	292	0	0	0	1	293
2017	333	0	0	0	0	333
Total	5,426	94	55	23	4	5,602

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 2,262 single-family home property transactions for units built before 1930, 2.1 percent of units were of low quality and 33.6 percent were of fair quality. Conversely, of the 263 homes built from 2001 through 2010, 0 percent of units were of low quality and 6.1 percent of fair quality. Table II.34.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

Table II.34.46										
Single-Family Homes by Year Built and Quality of Materials and Workmanship										
Gage 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	47	6	5	3	0	6	0	0	2	69
Fair	761	278	105	137	27	25	16	1	0	1,350
Average	1,399	681	514	412	104	239	170	23	1	3,543
Good	51	46	66	83	28	72	71	9	0	426
Very Good	1	2	2	6	3	8	1	0	0	23
Excellent	0	0	0	1	0	4	0	0	0	5
Missing	3	1	0	1	0	0	5	0	0	10
Total	2,262	1,014	692	643	162	354	263	33	3	5,426

In regard to the current condition of residential dwellings, of the same 2,262 single-family homes built before 1930, 31.0 percent of the homes were worn out or badly worn, and 61.8 percent were in average condition. Table II.34.47 provides details about the condition of single-family residential dwellings by year built.



Table II.34.47 Single-Family Homes by Year Built and Condition Gage 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	129	3	1	3	0	1	0	0	0	137
Badly Worn	573	132	46	36	5	2	0	0	2	796
Average	1,398	740	493	445	112	181	128	31	1	3,529
Good	147	127	109	114	44	164	132	2	0	839
Very Good	14	9	33	32	1	5	1	0	0	95
Excellent	0	3	10	13	0	1	0	0	0	27
Missing	1	0	0	0	0	0	2	0	0	3
Total	2,262	1,014	692	643	162	354	263	33	3	5,426

Housing Costs

Between 2010 and 2017, the average price of an existing single-family home changed from \$100,264 to \$109,287, a total increase of 9 percent, as shown in Table II.34.48.

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 Gage County ranged from \$47,481 for homes built before 1930 to \$210,352 for homes built from 2001 to 2010, and \$214,554 for the newest homes built between 2011 and 2017.¹³⁸ Homes built from 2001 through 2010 were also larger, averaging 1,657 square feet per unit. Table II.34.49, provides additional details about single-family homes.

Table II.34.48 Average Sales Price of Single-Family Homes Gage County Fiscal Years 1999–2017 PAD Data	
Fiscal Year	Average Sales Price (\$)
1999	62,313
2000	61,180
2001	70,842
2002	69,493
2003	69,604
2004	81,869
2005	83,117
2006	84,061
2007	91,993
2008	89,451
2009	93,292
2010	100,264
2011	100,326
2012	94,268
2013	98,570
2014	101,342
2015	111,214
2016	101,468
2017	109,287
Average	86,689

Table II.34.49 Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot Gage County Fiscal Years 1999–2017 PAD Data			
Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. ¹³⁹ (\$)
Before 1930	47,481	1,274	37.26
1931-1960	74,757	1,208	61.91
1961-1970	99,896	1,311	76.21
1971-1980	115,031	1,398	82.3
1981-1990	134,516	1,507	89.26
1991-2000	168,745	1,617	104.33
2001-2010	210,352	1,657	126.94
2011-2017	214,554	1,807	118.74
Average	86,689	1,332	65.07

¹³⁸ 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.

¹³⁹ 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.34.50. In 2016, an estimated 0.4 percent of households were overcrowded, and an additional 0.5 percent were severely overcrowded.

Table II.34.50 Overcrowding and Severe Overcrowding Gage 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	6,609	99.4%	31	0.5%	8	0.1%	6,648
2016 Five-Year ACS	6,379	99.2%	24	0.4%	30	0.5%	6,433
Renter							
2000 Census	2,624	98.4%	15	0.6%	29	1.1%	2,668
2016 Five-Year ACS	2,791	99%	15	0.5%	12	0.4%	9,251
Total							
2000 Census	9,233	99.1%	46	0.5%	37	0.4%	9,316
2016 Five-Year ACS	9,170	99.1%	39	0.4%	42	0.5%	9,251

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 21 households with incomplete plumbing facilities in 2016, representing 0.2 percent of households in Gage County. This is compared to 0.2 percent of households lacking complete plumbing facilities in 2000.

Table II.34.51 Households with Incomplete Plumbing Facilities Gage County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	9,293	9,230
Lacking Complete Plumbing Facilities	23	21
Total Households	9,316	9,251
Percent Lacking	0.2%	0.2%

There were 58 households lacking complete kitchen facilities in 2016, compared to 114 households in 2000. This was a change from 1.2 percent of households in 2000 to 0.6 percent in 2016.



Table II.34.52 Households with Incomplete Kitchen Facilities Gage County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	9,202	9,193
Lacking Complete Kitchen Facilities	114	58
Total Households	9,316	9,251
Percent Lacking	1.2%	0.6%

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

In Gage County, 14.7 percent of households had a cost burden and 8.7 percent had a severe cost burden. Some 17.6 percent of renters were cost burdened, and 14 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 9.1 percent and a severe cost burden rate of 4.3 percent. Owner occupied households with a mortgage had a cost burden rate of 18.1 percent, and severe cost burden at 8.5 percent.

Table II.34.53 Cost Burden and Severe Cost Burden by Tenure Gage 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	2,156	79.6%	390	14.4%	148	5.5%	14	0.5%	2,708
2016 Five-Year ACS	2,258	72.7%	561	18.1%	264	8.5%	24	0.8%	3,107
Owner Without a Mortgage									
2000 Census	2,239	89.2%	168	6.7%	93	3.7%	11	0.4%	2,511
2016 Five-Year ACS	2,842	85.4%	304	9.1%	143	4.3%	37	1.1%	3,326
Renter									
2000 Census	1,616	65.8%	356	14.5%	287	11.7%	198	8.1%	2,457
2016 Five-Year ACS	1,658	58.8%	497	17.6%	394	14%	269	9.5%	2,818
Total									
2000 Census	6,011	78.3%	914	11.9%	528	6.9%	223	2.9%	7,676
2016 Five-Year ACS	6,758	73.1%	1,362	14.7%	801	8.7%	330	3.6%	9,251



Housing Problems by Income

Table II.34.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Gage County. As can be seen in 2017 the MFI was \$63,500, which compared to \$68,200 for the State of Nebraska.

Table II.34.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 860 owner-occupied and 405 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 380 owner-occupied 435 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 6,820 households without a housing problem.

Table II.34.54 Median Family Income Gage County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	43,800	50,400
2001	45,000	53,400
2002	46,400	55,100
2003	49,100	55,400
2004	51,500	56,300
2005	51,500	57,400
2006	53,400	59,400
2007	52,100	58,200
2008	53,400	59,800
2009	55,600	62,000
2010	55,700	62,600
2011	56,900	63,500
2012	57,700	64,400
2013	57,400	64,600
2014	59,000	66,000
2015	61,800	66,800
2016	63,100	66,500
2017	63,500	68,200

Table II.34.55
Housing Problems by Income and Tenure

Gage 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	10	4	0	0	10	24
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	25	0	25
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	0	4	10	14
Housing cost burden greater than 50% of income (and none of the above problems)	230	85	35	10	20	380
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	115	255	250	115	125	860
Zero/negative income (and none of the above problems)	55	0	0	0	0	55
has none of the 4 housing problems	35	375	775	560	3,480	5,225
Total	445	719	1,060	714	3,645	6,583
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	4	20	15	4	10	53
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	10	0	0	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	0	4	20	24
Housing cost burden greater than 50% of income (and none of the above problems)	335	100	0	0	0	435
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	85	215	90	15	0	405
Zero/negative income (and none of the above problems)	15	0	0	0	0	15
has none of the 4 housing problems	125	115	445	225	685	1,595
Total	564	450	560	248	715	2,537
Total						
Lacking complete plumbing or kitchen facilities	14	24	15	4	20	77
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	10	25	0	35
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	0	8	30	38
Housing cost burden greater than 50% of income (and none of the above problems)	565	185	35	10	20	815
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	200	470	340	130	125	1,265
Zero/negative income (and none of the above problems)	70	0	0	0	0	70
has none of the 4 housing problems	160	490	1,220	785	4,165	6,820
Total	1,009	1,169	1,620	962	4,360	9,120

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.34.56, of the 447 loans in 2016, 234 loans were for Home Purchases, 52 were for Home Improvement and 161 were for refinancing.



Table II.34.56				
Owner-Occupied Single-Family Home Loans by Loan Type				
Gage County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	186	52	217	455
2009	131	47	348	526
2010	156	37	320	513
2011	122	31	285	438
2012	152	45	329	526
2013	168	48	307	523
2014	181	40	151	372
2015	235	53	140	428
2016	234	52	161	447

Table II.34.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$103,113 and \$109,526 in 2012 and \$117,115 in 2016. Overall, average loans were \$97,130 in 2008 and \$123,879 in 2016.

Table II.34.57				
Owner-Occupied Single-Family Home Loans by Average Loan Amount				
Gage County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$103,113	\$41,058	\$105,438	\$97,130
2009	\$93,305	\$33,426	\$124,897	\$108,856
2010	\$111,545	\$22,027	\$117,563	\$108,842
2011	\$99,967	\$36,839	\$113,070	\$104,025
2012	\$109,526	\$59,178	\$120,441	\$112,046
2013	\$107,601	\$35,417	\$106,831	\$100,524
2014	\$114,558	\$21,100	\$90,391	\$94,699
2015	\$119,251	\$46,057	\$124,593	\$111,935
2016	\$117,115	\$56,327	\$155,528	\$123,879

Table II.34.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$19,179,000 and \$16,648,000 in 2012 and \$27,405,000 in 2016. Overall, average loans were \$44,194,000 in 2008 and \$55,374,000 in 2016.

Table II.34.58				
Total Volume of Owner-Occupied Single-Family Loans				
Gage County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	19,179,000	2,135,000	22,880,000	44,194,000
2009	12,223,000	1,571,000	43,464,000	57,258,000
2010	17,401,000	815,000	37,620,000	55,836,000
2011	12,196,000	1,142,000	32,225,000	45,563,000
2012	16,648,000	2,663,000	39,625,000	58,936,000
2013	18,077,000	1,700,000	32,797,000	52,574,000
2014	20,735,000	844,000	13,649,000	35,228,000
2015	28,024,000	2,441,000	17,443,000	47,908,000
2016	27,405,000	2,929,000	25,040,000	55,374,000

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.34.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Gage County. The number of completed surveys decreased from 30 in 2016 to 28 in 2017. Between 2016 and 2017 the vacancy rate for all units increased by 0.6 percentage points and was at 9.9 percent in 2017.

Table II.34.60 shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 103 single-family units in Gage County, with 8 of them available. This

translates into a vacancy rate of 7.8 percent in Gage County, which compares to a single-family vacancy rate of 3.9 percent for the State of Nebraska. There were 271 apartment units reported in the survey, with 30 of them available, which resulted in a vacancy rate of 11.1 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 7 percent.

Table II.34.59				
Survey of Rental Properties				
Gage County				
2002–2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	8	334	5.1	43.5
2003	6	405	4	27.1
2004	8	312	8	45.4
2005	11	336	15.5	67.4
2006	17	373	11.5	27.6
2007	25	521	8.1	37.4
2008	23	436	7.1	65.5
2009	30	596	7	36.5
2010	27	578	10	62
2011	30	572	7.5	29.9
2012	30	537	6.9	36.1
2013	33	632	8.5	50.1
2014	37	720	5.3	52
2015	28	463	4.1	41.4
2016	30	461	9.3	44
2017	28	382	9.9	51

Table II.34.60 Rental Vacancy Survey by Type Gage County 2017 Survey of Rental Properties				
Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single-Family	103	8	7.8%	6%
Apartments	271	30	11.1%	7.2%
Mobile Homes	0	0	%	%
"Other" Units	8	0	0%	.
Don't Know	0	0	%	6.4%
Total	382	38	9.9%	7%

Table II.34.61, reports units by number of bedrooms. Two bedroom units were the most common type of reported single-family unit, with 31 units. The most common apartment units were two bedroom units, with 109 units.

Table II.34.61 Rental Units by Number of Bedrooms Gage County 2017 Survey of Rental Properties						
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	0	0	0	.	0
One	6	90	0	0	.	96
Two	31	109	0	0	.	140
Three	16	26	0	0	.	42
Four	1	0	0	0	.	1
Don't Know	49	46	0	8	0	103
Total	103	271	0	8	0	382

Table II.34.62 displays the vacancy rate of single-family units by the number of bedrooms. Two bedroom units were the most common type of reported single-family unit, which had a vacancy rate of 0 percent.

Table II.34.62 Single-Family Units by Number of Bedrooms Gage County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	6	0	0%
Two	31	0	0%
Three	16	4	25%
Four	1	0	0%
Don't know	49	4	8.2%
Total	103	8	7.8%

Table II.34.63 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were two bedroom units, which had a vacancy rate of 12.8 percent.



Table II.34.63			
Apartment Units by Number of Bedrooms			
Gage County			
2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	90	13	14.4%
Two	109	14	12.8%
Three	26	2	7.7%
Four	0	0	%
Don't know	46	1	2.2%
Total	271	30	11.1%

Average market-rate rents by unit type are shown in Table II.34.64. 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.34.64					
Average Market Rate Rents by Number of Bedrooms					
Gage County					
2017 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	\$	\$200	\$	\$	\$200
One	\$421.7	\$433.7	\$	\$	\$430.9
Two	\$543.5	\$520.1	\$	\$	\$528.6
Three	\$685	\$508	\$	\$	\$606.3
Four	\$650	\$	\$	\$	\$650
Don't know	\$450	\$440	\$	\$	
Total	\$536.1	\$485.6	\$	\$	\$496.3

Table II.34.65 shows vacancy rates for single-family units by average rental rates for Gage County. The most common rent for single-family units was \$500 to \$750 dollars and units in this price range had a vacancy rate of 3.8 percent.

Table II.34.65			
Single-Family Market Rate Rents by Vacancy Status			
Gage County			
2017 Survey of Rental Properties			
Average Rents	Single-Family Units	Available Single-Family Units	Vacancy Rate
Less Than \$500	6	1	16.7%
\$500 to \$750	78	3	3.8%
\$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	19	4	21.1%
Total	103	8	7.8%

The average rent and availability of apartment units is displayed in Table II.34.66. The most common rent for apartments was \$500 to \$750 dollars and the units in this price range had a vacancy rate of 12.7 percent.

Table II.34.66 Apartment Market Rate Rents by Vacancy Status Gage County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	80	11	13.8%
\$500 to \$750	126	16	12.7%
\$750 to \$1,000	32	2	6.3%
\$1,000 to \$1,250	0	0	%
\$1,250 to \$1,500	0	0	%
Above \$1,500	0	0	%
Missing	33	1	3%
Total	271	30	11.1%

Respondents were asked if utilities are included in the rent and, as shown in Table II.34.67, 14 respondents, or 60.9 percent, included some sort of utility in the rent.

Table II.34.67 Are there any utilities included with the rent? Gage County 2017 Survey of Rental Properties	
Period	Respondent
Yes	14
No	9
% Offering Utilities	60.9%

The type of utility included in the rent is shown in Table II.34.68. There were 4 respondents who included electricity, 4 respondents who included natural gas, 13 respondents who included water and sewer and 9 respondents included trash collection in the rent.

Table II.34.68 Which utilities are included with the rent? Gage County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	4
Natural Gas	4
Water/Sewer	13
Trash Collection	9

Table II.34.69 shows the number of survey respondents who keep a waiting list. As can be seen, 8 respondents said they keep a waitlist, with an estimated 51 persons on the wait list.

Table II.34.69 Do you keep a waiting list? Gage County 2017 Survey of Rental Properties	
Period	Respondent
Yes	8
No	16
Waitlist Size	51

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.34.70 most respondents indicated there was extreme need for the renovation of existing family units and extreme need for the renovation of existing apartment units.

Table II.34.70 How would you rate the need for renovation of existing units in the city? Gage County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	2	2	2	2
Low Need	2	2	2	1
Moderate Need	2	2	2	2
High Need	4	5	4	4
Extreme Need	7	7	5	5

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.34.71 most respondents indicated there was high need for the construction of new family units and high need for the construction of new apartment units.

Table II.34.71 How would you rate the need for construction of new units in the city? Gage County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	6	6	6	5
Low Need	3	3	3	3
Moderate Need	2	3	2	2
High Need	8	8	6	5
Extreme Need	0	0		

