

**VOLUME II:  
GARFIELD COUNTY**

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# Garfield County

## DEMOGRAPHICS

### Population Estimates

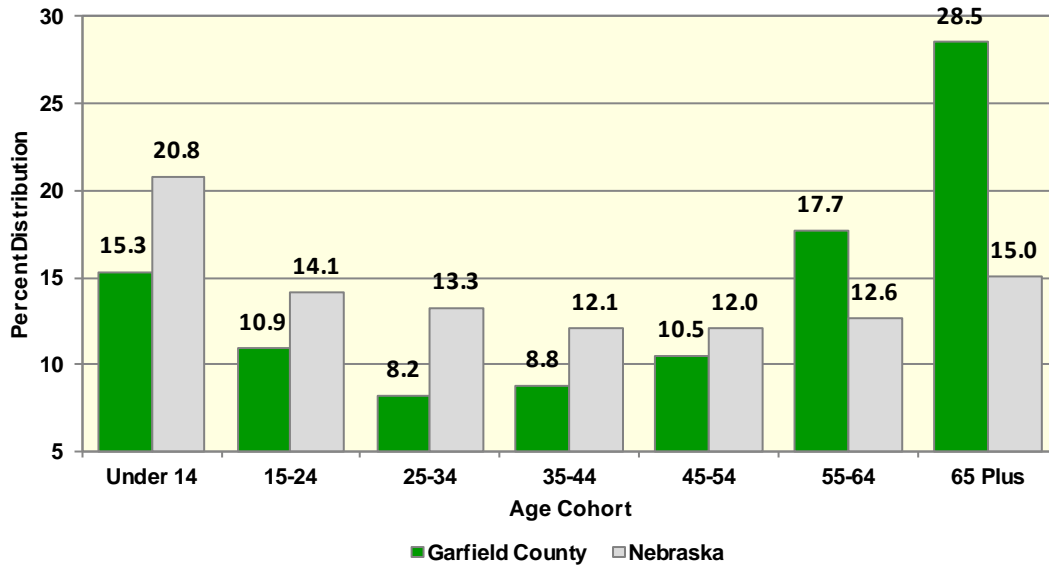
The Census Bureau’s current census estimates indicate that Garfield County’s population decreased from 2,049 in 2010 to 2,011 in 2016, or by -1.9 percent. This compares to a statewide population change of 4.4 percent over the period. The number of people from 25 to 34 years of age increased by 4.4 percent, and the number of people from 55 to 64 years of age increased by 15.6 percent. The white population decreased by 2.2 percent, while the black population increased by 100 percent. The Hispanic population increased from 15 to 32 people between 2010 and 2016 or by 113.3 percent. These data are presented in Table II.36.1.

<b>Table II.36.1</b>						
<b>Profile of Population Characteristics</b>						
Garfield County vs. State of Nebraska						
2010 Census and 2016 Current Census Estimates						
Subject	Garfield County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
<b>Population</b>	<b>2,049</b>	<b>2,011</b>	<b>-1.9%</b>	<b>1,826,341</b>	<b>1,907,116</b>	<b>4.4%</b>
<b>Age</b>						
0 to 14 years	335	308	-8.1%	383,542	396,601	3.4%
15 to 24 years	192	220	14.6%	258,206	269,442	4.4%
25 to 34 years	158	165	4.4%	245,176	252,946	3.2%
35 to 44 years	187	177	-5.3%	220,838	230,528	4.4%
45 to 54 years	314	211	-32.8%	258,726	229,683	-11.2%
55 to 64 years	308	356	15.6%	213,176	241,172	13.1%
65 and Over	555	574	3.4%	246,677	286,744	16.2%
<b>Race</b>						
White	2,038	1,994	-2.2%	1,649,264	1,694,976	2.8%
Black	3	6	100%	85,971	94,620	10.1%
American Indian and Alaskan Native	0	1	%	23,418	27,318	16.7%
Asian	2	2	0%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	1	1	0%	2,061	2,425	17.7%
Two or more races	5	7	40%	32,305	40,495	25.4%
<b>Ethnicity (of any race)</b>						
Hispanic or Latino	15	32	113.3%	167,405	203,320	21.5%

Table II.36.2, presents the population of Garfield County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 1,003 males, who accounted for 49 percent of the population, and the remaining 51 percent, or 1,046 persons, were female. In 2016, the number of males was 1,011 persons, and accounted for 50.3 percent of the population, with the remaining 49.7 percent, or 1,000 persons being female.

Table II.36.2 Population by Age and Gender Garfield 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	158	177	335	154	154	308	-8.1%
15 to 24 years	111	81	192	115	105	220	14.6%
25 to 34 years	90	68	158	89	76	165	4.4%
35 to 44 years	81	106	187	85	92	177	-5.3%
45 to 54 years	149	165	314	105	106	211	-32.8%
55 to 64 years	162	146	308	186	170	356	15.6%
65 and Over	252	303	555	277	297	574	-1.9%
<b>Total</b>	<b>1,003</b>	<b>1,046</b>	<b>2,049</b>	<b>1,011</b>	<b>1,000</b>	<b>2,011</b>	<b>-1.9%</b>
<b>% of Total</b>	<b>49%</b>	<b>51%</b>	<b>.</b>	<b>50.3%</b>	<b>49.7%</b>	<b>.</b>	

**Diagram II.36.1  
Age Distribution**  
Garfield 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.36.3, from April 2000 to July 2009, Garfield County natural decrease was estimated to be 137 people. Garfield County has been experiencing net out-migration, with 56 persons leaving the county in the last nine years.<sup>144</sup> The 2016 population estimates showed a natural decrease of 89 persons. Between 2010 and 2016, Garfield County’s population decreased to 2,011 persons.

<b>Table II.36.3 Population Change Garfield County 1980–2010 Census and Intercensal Data</b>	
<b>1980 Population</b>	<b>2,363</b>
Natural Increase 80–90	-45
Net Migration 80–90	-177
<b>1990 Population</b>	<b>2,141</b>
Natural Increase 90–00	-120
Net Migration 90–00	-119
<b>2000 Population</b>	<b>1,902</b>
Natural Increase 00–09	-137
Net Migration 00–09	-56
2009 Population Estimate	1,709
<b>2010 Population</b>	<b>2,049</b>
Natural Increase 10–16	-89
Net Migration 10–16	51
<b>2016 Population Estimate</b>	<b>2,011</b>

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 Garfield County decreased from 0 persons in 2015 to -1 persons in 2016, with an additional net movement of 6 in the first six months of 2017. The driver’s license total exchanges for the last 16 years are presented in Table II.36.4.

<b>Table II.36.4 Driver's Licenses Exchanged and Surrendered Garfield County 2001–First half of 2017 DOT Data</b>			
<b>Year</b>	<b>In-Migrants</b>	<b>Out-Migrants</b>	<b>Net Change</b>
Calendar 2001	18	16	2
Calendar 2002	27	13	14
Calendar 2003	19	13	6
Calendar 2004	19	11	8
Calendar 2005	21	6	15
Calendar 2006	13	14	-1
Calendar 2007	9	13	-4
Calendar 2008	26	14	12
Calendar 2009	13	12	1
Calendar 2010	13	9	4
Calendar 2011	14	13	1
Calendar 2012	27	11	16
Calendar 2013	23	6	17
Calendar 2014	9	11	-2
Calendar 2015	11	11	0
Calendar 2016	13	14	-1
First Half of 2017	8	2	6

<sup>144</sup> Net migration includes a residual, a change the Census Bureau has not attributed to any cause.

## School Age Enrollment

According to the Nebraska Department of Education (DOE), the total number of school-age children in Garfield County decreased by 5.7 percent from 299 in 2016 to 282 in 2017, as shown in Table II.36.5. The number of school-age children 5 to 11 years of age decreased from 139 in 2016 to 123 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.36.6, shows population by age for the 2000 and 2010 Census. The population changed by 7.7 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by 17.8 percent to a total of 555 persons in 2010. Those aged 25 to 34 changed by 18.8 percent, and those aged under 5 changed by -2.2 percent.

Year	Age Group			Total
	5–11	11–13	14–18	
1992	209	69	155	433
1993	238	61	163	462
1994	217	58	155	430
1995	210	74	149	433
1996	214	68	155	437
1997	207	60	167	434
1998	195	60	170	425
1999	179	67	160	406
2000	191	63	165	419
2001	169	59	168	396
2002	158	58	142	358
2003	164	48	150	362
2004	159	47	150	356
2005	143	53	135	331
2006	142	51	136	329
2007	150	50	130	330
2008	144	56	113	313
2009	174	52	145	371
2010	141	50	128	319
2011	144	49	126	319
2012	147	45	119	311
2013	135	37	112	284
2014	131	38	97	266
2015	149	47	111	307
2016	139	49	111	299
2017	123	45	114	282

<b>Table II.36.6</b>					
<b>Population by Age</b>					
Garfield County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	91	4.8%	89	4.3%	-2.2%
5 to 19	403	21.2%	382	18.6%	-5.2%
20 to 24	37	1.9%	56	2.7%	51.4%
25 to 34	133	7%	158	7.7%	18.8%
35 to 54	525	27.6%	501	24.5%	-4.6%
55 to 64	242	12.7%	308	15%	27.3%
65 or Older	471	24.8%	555	27.1%	17.8%
<b>Total</b>	<b>1,902</b>	<b>100.0%</b>	<b>2,049</b>	<b>100.0%</b>	<b>7.7%</b>

The elderly population is further explored in Table II.36.7. Those aged 65 to 66 changed by 84.2 percent between 2000 and 2010, resulting in a population of 70 persons. Those aged 85 or older changed by 1 percent during the same time period, and resulted in 98 persons over age 85 in 2010.

<b>Table II.36.7</b>					
<b>Elderly Population by Age</b>					
Garfield County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	38	8.1%	70	12.6%	84.2%
67 to 69	52	11%	84	15.1%	61.5%
70 to 74	90	19.1%	125	22.5%	38.9%
75 to 79	110	23.4%	92	16.6%	-16.4%
80 to 84	84	17.8%	86	15.5%	2.4%
85 or Older	97	20.6%	98	17.7%	1%
<b>Total</b>	<b>471</b>	<b>100.0%</b>	<b>555</b>	<b>100.0%</b>	<b>17.8%</b>

Population by race and ethnicity is shown in Table II.36.8, with the white population representing 99.2 percent in 2010. The American Indian and Asian populations represented 0 and 0.1 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by -21.1 percent between 2000 and 2010, compared to the 8 percent growth rate for non-Hispanics.

<b>Table II.36.8</b>					
<b>Population by Race and Ethnicity</b>					
Garfield County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	1,879	98.8%	2,033	99.2%	8.2%
Black	0	0%	3	0.1%	%
American Indian	4	0.2%	0	0%	-100%
Asian	1	0.1%	2	0.1%	100%
Native Hawaiian/ Pacific Islander	1	0.1%	1	0%	0%
Other	7	0.4%	5	0.2%	-28.6%
Two or More Races	10	0.5%	5	0.2%	-50%
<b>Total</b>	<b>1,902</b>	<b>100.0%</b>	<b>2,049</b>	<b>100.0%</b>	<b>7.7%</b>
<b>Hispanic</b>	19	1%	15	0.7%	-21.1%
<b>Non-Hispanic</b>	1,883	99%	2,034	99.3%	8%

Population by race and ethnicity through 2016 is shown in Table II.36.9. The white population represented 98.5 percent of the population in 2016, compared with black population accounting for 0.2 percent of the population. Hispanic population represented 2.1 percent of the population in 2016.

<b>Table II.36.9</b>				
<b>Population by Race and Ethnicity</b>				
Garfield County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	2,033	99.2%	1,939	98.5%
Black	3	0.1%	3	0.2%
American Indian	0	0%	0	0%
Asian	2	0.1%	0	0%
Native Hawaiian/ Pacific Islander	1	0%	0	0%
Other	5	0.2%	4	0.2%
Two or More Races	5	0.2%	22	1.1%
<b>Total</b>	<b>2,049</b>	<b>100.0%</b>	<b>1,968</b>	<b>100.0%</b>
<b>Non-Hispanic</b>	<b>2,034</b>	<b>99.3%</b>	<b>1,927</b>	<b>97.9%</b>
<b>Hispanic</b>	<b>15</b>	<b>0.7%</b>	<b>41</b>	<b>2.1%</b>

The population by race is broken down further by ethnicity in Table II.36.10. While the white non-Hispanic population changed by 8.3 percent between 2000 and 2010, the white Hispanic population changed by -8.3 percent.

<b>Table II.36.10</b>					
<b>Population by Race and Ethnicity</b>					
Garfield County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
<b>Non-Hispanic</b>					
White	1,867	99.2%	2,022	99.4%	8.3%
Black	0	0%	3	0.1%	%
American Indian	4	0.2%	0	0%	-100%
Asian	1	0.1%	2	0.1%	100%
Native Hawaiian/ Pacific Islander	1	0.1%	0	0%	-100%
Other	1	0.1%	2	0.1%	100%
Two or More Races	9	0.5%	5	0.2%	-44.4%
<b>Total Non-Hispanic</b>	<b>1,883</b>	<b>100.0%</b>	<b>2,034</b>	<b>100.0%</b>	<b>8%</b>
<b>Hispanic</b>					
White	12	63.2%	11	73.3%	-8.3%
Black	0	0%	0	0%	%
American Indian	0	0%	0	0%	%
Asian	0	0%	0	0%	%
Native Hawaiian/ Pacific Islander	0	0%	1	6.7%	%
Other	6	31.6%	3	20%	-50%
Two or More Races	1	5.3%	0	0%	-100%
<b>Total Hispanic</b>	<b>19</b>	<b>100.0%</b>	<b>15</b>	<b>100.0%</b>	<b>-21.1%</b>
<b>Total Population</b>	<b>1,902</b>	<b>100.0%</b>	<b>2,049</b>	<b>100.0%</b>	<b>7.7%</b>



The change in race and ethnicity between 2010 and 2016 is shown in Table II.36.11. During this time, the total non-Hispanic population was 1,927 persons in 2016. The Hispanic population was 41.

<b>Table II.36.11 Population by Race and Ethnicity</b>				
Garfield County 2010 Census & 2016 Five-Year ACS				
<b>Race</b>	<b>2010 Census</b>		<b>2016 Five-Year ACS</b>	
	<b>Population</b>	<b>% of Total</b>	<b>Population</b>	<b>% of Total</b>
<b>Non-Hispanic</b>				
White	2,022	99.4%	1,907	99%
Black	3	0.1%	3	0.2%
American Indian	0	0%	0	0%
Asian	2	0.1%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	2	0.1%	0	0%
Two or More Races	5	0.2%	17	0.9%
<b>Total Non-Hispanic</b>	<b>2,034</b>	<b>100.0%</b>	<b>1,927</b>	<b>100.0%</b>
<b>Hispanic</b>				
White	11	73.3%	32	78%
Black	0	0%	0	0%
American Indian	0	0%	0	0%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	1	6.7%	0	0%
Other	3	20%	4	9.8%
Two or More Races	0	0%	5	12.2%
<b>Total Hispanic</b>	<b>15</b>	<b>100.0</b>	<b>41</b>	<b>100.0%</b>
<b>Total Population</b>	<b>2,049</b>	<b>100.0%</b>	<b>1,968</b>	<b>100.0%</b>

Households by type and tenure are shown in Table II.36.12. Family households represented 64.6 percent of households, while non-family households accounted for 35.4 percent. These changed from 62.1 and 37.9 percent, respectively.

<b>Table II.36.12 Household Type by Tenure</b>				
Garfield County 2010 Census SF1 & 2016 Five-Year ACS Data				
<b>Household Type</b>	<b>2010 Census</b>		<b>2016 Five-Year ACS</b>	
	<b>Households</b>	<b>Households</b>	<b>Households</b>	<b>% of Total</b>
Family Households	581	62.1%	594	64.6%
Married-Couple Family	523	90%	495	83.3%
Owner-Occupied	444	84.9%	442	89.3%
Renter-Occupied	79	15.1%	53	10.7%
Other Family	58	10%	99	9.8%
Male Householder, No Spouse Present	16	27.6%	35	16.2%
Owner-Occupied	9	56.2%	25	71.4%
Renter-Occupied	7	43.8%	10	28.6%
Female Householder, No Spouse Present	42	72.4%	64	42.4%
Owner-Occupied	20	47.6%	41	64.1%
Renter-Occupied	22	52.4%	23	35.9%
Non-Family Households	354	37.9%	326	35.4%
Owner-Occupied	187	52.8%	189	58%
Renter-Occupied	167	47.2%	137	42%
<b>Total</b>	<b>935</b>	<b>100.0%</b>	<b>920</b>	<b>100.0%</b>



The group quarters population was 30 in 2010, compared to 57 in 2000.

<b>Table II.36.13</b>					
<b>Group Quarters Population</b>					
Garfield County					
2000 & 2010 Census SF1 Data					
Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
<b>Institutionalized</b>					
Correctional Institutions	0	0%	0	0%	%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	57	100%	30	100%	-47.4%
Other Institutions	0	0%	0	0%	%
<b>Total</b>	<b>57</b>	<b>100.0%</b>	<b>30</b>	<b>100.0%</b>	<b>-47.4%</b>
<b>Non-Institutionalized</b>					
College Dormitories	0	%	0	%	%
Military Quarters	0	%	0	%	%
Other Non-Institutionalized	0	%	0	%	%
<b>Total</b>	<b>0</b>	<b>100.0%</b>	<b>0</b>	<b>100.0%</b>	<b>%</b>
<b>Group Quarters Population</b>	<b>57</b>	<b>100.0%</b>	<b>30</b>	<b>100.0%</b>	<b>-47.4%</b>

The number of foreign born persons are shown in Table II.36.14. An estimated 0.2 percent of the population was born in Mexico.

<b>Table II.36.14</b>			
<b>Place of Birth for the Foreign-Born Population</b>			
Garfield County			
2016 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 country of origin	Mexico	4	0.2%
#2 country of origin	Afghanistan	0	0%
#3 country of origin	Africa n.e.c	0	0%
#4 country of origin	Albania	0	0%
#5 country of origin	Argentina	0	0%
#6 country of origin	Armenia	0	0%
#7 country of origin	Asia n.e.c	0	0%
#8 country of origin	Australia	0	0%
#9 country of origin	Austria	0	0%
#10 country of origin	Azores Islands	0	0%

Limited English Proficiency and the language spoken at home are shown in Table II.36.15. An estimated 0.2 percent of the population speaks Spanish at home.

<b>Table II.36.15</b> <b>Limited English Proficiency and Language Spoken at Home</b> Garfield County 2016 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 LEP Language	Spanish	4	0.2%
#2 LEP Language	Arabic	0	0%
#3 LEP Language	Chinese	0	0%
#4 LEP Language	French, Haitian, or Cajun	0	0%
#5 LEP Language	German or other West Germanic languages	0	0%
#6 LEP Language	Korean	0	0%
#7 LEP Language	Other Asian and Pacific Island languages	0	0%
#8 LEP Language	Other Indo-European languages	0	0%
#9 LEP Language	Other and unspecified languages	0	0%
#10 LEP Language	Russian, Polish, or other Slavic languages	0	0%

### Disability

The disability rate from the 2000 Census is shown in Table II.36.16. Some 18.1 percent of the population was disabled in 2000, or a total of 318 persons. The disability rate was highest for those over 65, with 36.7 percent disabled.

<b>Table II.36.16</b> <b>Disability by Age</b> Garfield County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	14	4.6%
16 to 64	148	14.4%
65 and older	156	36.7%
<b>Total</b>	<b>318</b>	<b>18.1%</b>

Table II.36.17 shows disability by type in 2000. There were 145 physical disabilities in 2000, some 102 employment disabilities, and 103 go-outside-home disabilities.

<b>Table II.36.17</b> <b>Total Disabilities Tallied: Aged 5 and Older</b> Garfield County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	79
Physical disability	145
Mental disability	63
Self-care disability	61
Employment disability	102
Go-outside-home disability	103
<b>Total</b>	<b>553</b>



Disability by age, as estimated by the 2016 ACS, is shown in Table II.36.18. The disability rate for females was 12.6 percent, compared to 15 percent for males. The disability rate changed precipitously higher with age, with 50.8 percent of those over 75 experiencing a disability.

<b>Table II.36.18</b> <b>Disability by Age</b> Garfield 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	3	2%	11	6.9%	14	4.6%
18 to 34	16	8.7%	2	1.3%	18	5.4%
35 to 64	39	11.2%	34	9.7%	73	10.4%
65 to 74	21	17.8%	13	10.5%	34	14%
75 or Older	66	55.9%	61	46.2%	127	50.8%
<b>Total</b>	<b>145</b>	<b>15%</b>	<b>121</b>	<b>12.6%</b>	<b>266</b>	<b>13.8%</b>

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.36.19. Some 6.9 percent have an ambulatory disability, 3.7 have an independent living disability, and 2.3 percent have a self-care disability.

<b>Table II.36.19</b> <b>Total Disabilities Tallied: Aged 5 and Older</b> Garfield County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	130	6.7%
Vision disability	22	1.1%
Cognitive disability	48	2.6%
Ambulatory disability	127	6.9%
Self-Care disability	42	2.3%
Independent living disability	57	3.7%

### Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.36.20 and Table II.36.21. In 2016, some 1,048 persons were employed and 32 were unemployed. This totaled a labor force of 1,080 persons. The unemployment rate for Garfield County was estimated to be 3 in 2016.

<b>Table II.36.20</b> <b>Employment, Labor Force and Unemployment</b> Garfield County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	1,048
Unemployed	32
<b>Labor Force</b>	<b>1,080</b>
Unemployment Rate	3%



In 2016, 93 percent of households in Garfield County had a high school education or greater.

<b>Table II.36.21</b>	
<b>High School or Greater Education</b>	
Garfield County 2016 Five-Year ACS Data	
<b>Education Level</b>	<b>Households</b>
High School or Greater	856
Total Households	920
<b>Percent High School or Above</b>	<b>93%</b>

As seen in Table II.36.22, 36 percent of the population had a high school diploma or equivalent, another 39.5 percent have some college, 13.6 percent have a Bachelor's Degree, and 5.4 percent of the population had a graduate or professional degree.

<b>Table II.36.22</b>		
<b>Educational Attainment</b>		
Garfield County 2016 Five-Year ACS Data		
<b>Education Level</b>	<b>Population</b>	<b>Percent</b>
Less Than High School	87	5.6%
High School or Equivalent	563	36%
Some College or Associates Degree	617	39.5%
Bachelor's Degree	212	13.6%
Graduate or Professional Degree	85	5.4%
<b>Total Population Above 18 years</b>	<b>1,564</b>	<b>100.0%</b>

## ECONOMICS

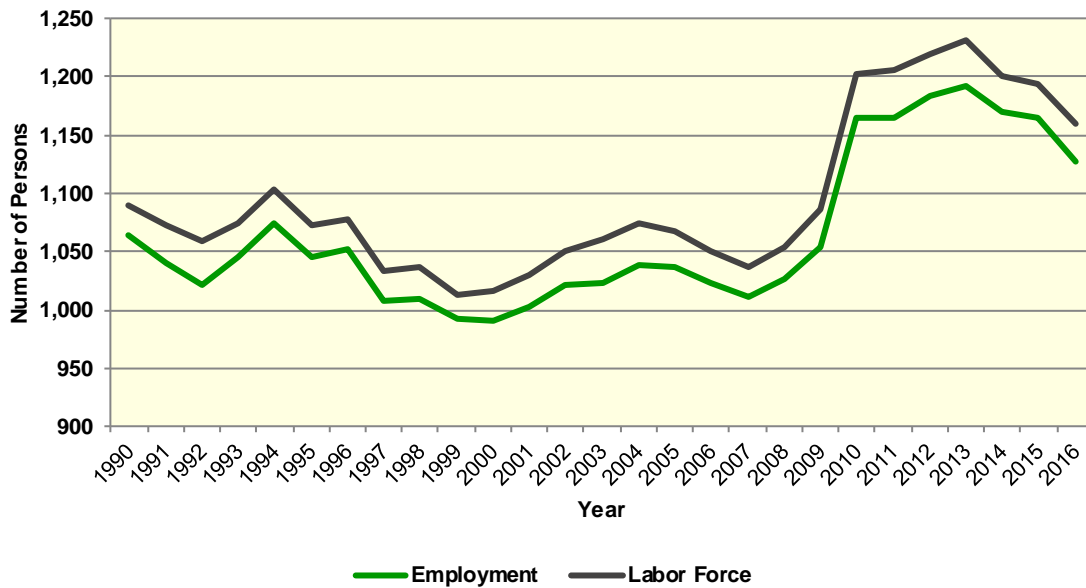
### Labor Force

Table II.36.23, shows the labor force statistics for Garfield County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1999 with a rate of 2.1. The highest level of unemployment occurred during 1992 rising to a rate of 3.6. 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 Garfield County increased from 2.4 percent in 2015 to 2.8 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.36.23 Labor Force Statistics Garfield County 1990 - 2016 BLS Data					
Year	Garfield County				Statewide
	Unemployment	Employment	Labor Force	Unemployment Rate	Unemployment Rate
1990	25	1,064	1,089	2.3%	2.3%
1991	33	1,040	1,073	3.1%	2.7%
1992	38	1,021	1,059	3.6%	2.9%
1993	29	1,046	1,075	2.7%	2.8%
1994	29	1,074	1,103	2.6%	2.6%
1995	28	1,045	1,073	2.6%	2.6%
1996	25	1,052	1,077	2.3%	2.7%
1997	27	1,007	1,034	2.6%	2.5%
1998	27	1,010	1,037	2.6%	2.6%
1999	21	992	1,013	2.1%	2.8%
2000	26	991	1,017	2.6%	2.8%
2001	28	1,002	1,030	2.7%	3.1%
2002	30	1,021	1,051	2.9%	3.6%
2003	37	1,023	1,060	3.5%	3.9%
2004	35	1,039	1,074	3.3%	3.9%
2005	32	1,036	1,068	3%	3.8%
2006	27	1,023	1,050	2.6%	3.1%
2007	26	1,011	1,037	2.5%	3%
2008	27	1,027	1,054	2.6%	3.3%
2009	32	1,054	1,086	2.9%	4.6%
2010	37	1,165	1,202	3.1%	4.6%
2011	41	1,165	1,206	3.4%	4.4%
2012	37	1,183	1,220	3%	4%
2013	38	1,193	1,231	3.1%	3.8%
2014	31	1,170	1,201	2.6%	3.3%
2015	29	1,165	1,194	2.4%	3%
2016	32	1,128	1,160	2.8%	3.2%

Diagram II.36.2, shows the employment and labor force for Garfield County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 1,128 persons, with the labor force reaching 1,160, indicating there were a total of 32 unemployed persons.

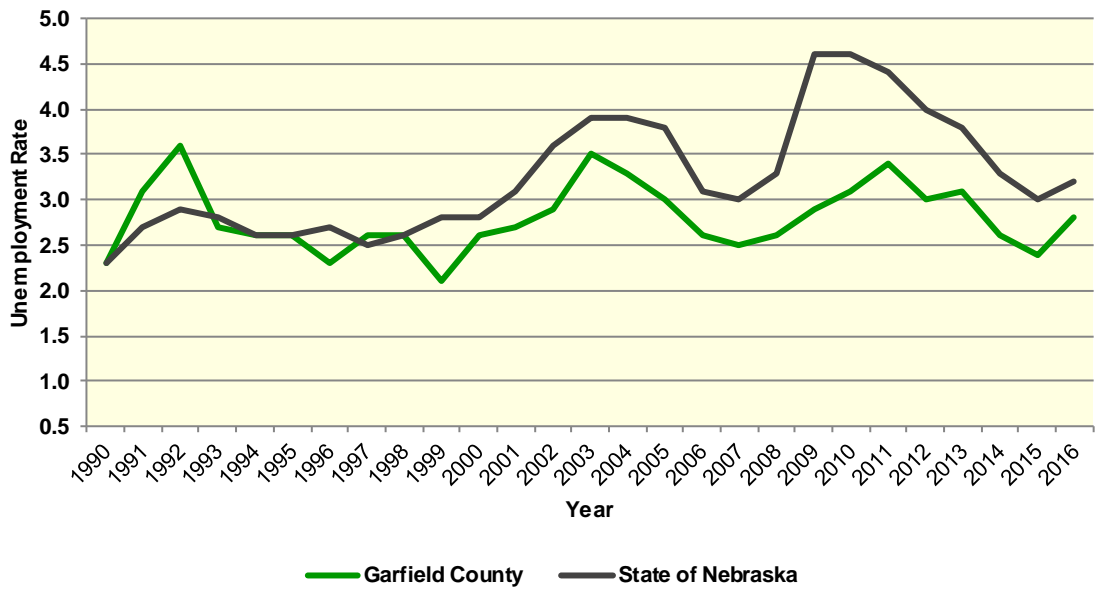
**Diagram II.36.2**  
**Employment and Labor Force**  
 Garfield County  
 1990 – 2016 BLS Data



### Unemployment

Diagram II.36.3, shows the unemployment rate for both the State and Garfield County. During the 1990’s the average rate for Garfield County was 2.7, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 2.8, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 2.9. Over the course of the entire period Garfield County had an average unemployment rate lower than the state, 2.8 percent for Garfield County, versus 3.3 statewide.

**Diagram II.36.3**  
**Annual Unemployment Rate**  
 Garfield 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.36.24, shows total real earnings by industry for Garfield County. In the most recent 2016 estimate, the farm industry had the largest total real earnings, with total real earnings reaching 16,253,000 dollars. Between 2015 and 2016 the transportation and warehousing industry saw the largest percentage increase, rising by 14.4 percent.



**Table II.36.24**  
**Real Earnings by Industry**  
 Garfield 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	7,530	11,844	27,792	14,114	15,532	24,834	19,943	16,253	-18.5
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	2,015	2,244	2,466	2,881	2,884	2,916	0	2,563	0
Manufacturing	3,835	2,692	2,684	3,505	3,853	4,503	0	3,503	0
Wholesale trade	0	4,419	4,967	5,347	5,478	5,697	5,926	4,372	-26.2
Retail trade	2,330	3,280	3,189	3,116	3,298	3,385	3,553	3,593	1.1
Transportation and warehousing	0	2,268	3,599	3,773	3,367	4,712	7,126	8,151	14.4
Information	0	0	640	618	597	559	0	0	0
Finance and insurance	0	0	0	0	0	0	1,188	1,236	4
Real estate and rental and leasing	0	0	0	0	0	0	0	0	0
Professional and technical services	0	0	795	787	726	900	996	1,068	7.2
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	138	127	80	90	87	76	51	-32.9
Educational services	0	70	56	0	0	0	0	0	0
Health care and social assistance	3,143	3,569	3,599	4,345	4,619	0	0	0	0
Arts, entertainment, and recreation	0	174	0	0	0	0	0	0	0
Accommodation and food services	0	681	0	0	0	0	0	0	0
Other services, except public administration	1,984	2,222	2,362	2,467	2,576	2,738	2,958	3,119	5.4
Government and government enterprises	6,661	9,320	8,792	8,582	8,084	8,074	8,504	8,526	0.3
<b>Total</b>	<b>34,770</b>	<b>46,506</b>	<b>64,417</b>	<b>52,803</b>	<b>54,467</b>	<b>66,785</b>	<b>65,740</b>	<b>60,535</b>	<b>-7.9</b>



Table II.36.25, shows the total employment by industry for Garfield County. The most recent estimates show the farm industry was the largest employer in Garfield County, with employment reaching 262 jobs in 2016. Between 2015 and 2016 the other services, except public administration industry saw the largest percentage increase, rising by 4.1 percent to 128 jobs.

**Table II.36.25**  
**Employment by Industry**  
Garfield County  
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	245	257	264	257	257	255	273	262	-4
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	79	79	82	92	94	93	0	90	0
Manufacturing	94	66	60	71	78	77	0	72	0
Wholesale trade	0	143	151	158	160	163	170	138	-18.8
Retail trade	161	174	168	175	166	159	152	151	-0.7
Transportation and warehousing	0	46	55	57	66	66	64	62	-3.1
Information	0	0	17	17	19	19	0	0	0
Finance and insurance	0	0	0	0	0	0	56	56	0
Real estate and rental and leasing	0	0	0	0	0	0	0	0	0
Professional and technical services	0	0	29	33	28	37	42	42	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	14	13	13	13	14	17	16	-5.9
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	125	135	126	143	145	0	0	0	0
Arts, entertainment, and recreation	0	20	0	0	0	0	0	0	0
Accommodation and food services	0	82	0	0	0	0	0	0	0
Other services, except public administration	104	111	109	110	106	118	123	128	4.1
Government and government enterprises	186	193	183	181	176	170	171	172	0.6
<b>Total</b>	<b>1,347</b>	<b>1,504</b>	<b>1,500</b>	<b>1,545</b>	<b>1,577</b>	<b>1,580</b>	<b>1,616</b>	<b>1,574</b>	<b>-2.6</b>



Table II.36.26, shows the real average earnings per job by industry for Garfield County. These figures are calculated by dividing the Total Real Earning displayed in Table II.36.24 and Table II.36.25, by Industry. In 2016, the transportation and warehousing industry had the highest average earnings reaching 131,468 dollars. Between 2015 and 2016 the transportation and warehousing industry saw the largest percentage increase, rising by 18.1 percent.

**Table II.36.26**  
**Real Earnings Per Job by Industry**  
 Garfield County  
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	30,736	46,086	105,272	54,918	60,436	97,387	73,052	62,034	-15.1
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	25,502	28,402	30,073	31,316	30,685	31,350	0	28,478	0
Manufacturing	40,798	40,785	44,732	49,365	49,395	58,478	0	48,653	0
Wholesale trade	0	30,904	32,891	33,841	34,237	34,950	34,859	31,681	-9.1
Retail trade	14,472	18,849	18,981	17,807	19,869	21,286	23,376	23,795	1.8
Transportation and warehousing	0	49,304	65,431	66,191	51,016	71,390	111,338	131,468	18.1
Information	0	0	37,629	36,325	31,437	29,428	0	0	0
Finance and insurance	0	0	0	0	0	0	21,222	22,071	4
Real estate and rental and leasing	0	0	0	0	0	0	0	0	0
Professional and technical services	0	0	27,415	23,848	25,912	24,328	23,713	25,429	7.2
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	9,830	9,792	6,192	6,896	6,218	4,470	3,188	-28.7
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	25,144	26,439	28,561	30,384	31,855	0	0	0	0
Arts, entertainment, and recreation	0	8,698	0	0	0	0	0	0	0
Accommodation and food services	0	8,311	0	0	0	0	0	0	0
Other services, except public administration	19,077	20,016	21,674	22,426	24,300	23,206	24,053	24,367	1.3
Government and government enterprises	35,814	48,288	48,043	47,413	45,932	47,493	49,728	49,570	-0.3
<b>Total</b>	<b>25,813</b>	<b>30,921</b>	<b>42,945</b>	<b>34,176</b>	<b>34,538</b>	<b>42,269</b>	<b>40,680</b>	<b>38,459</b>	<b>-5.5</b>

Table II.36.27 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 \$94,025,000 a -4.2 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 1,504 and 1,574 in 2016.



**Table II.36.27**  
**Total Employment and Real Personal Income**  
 Garfield 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	24,815	1,416	381	8,718	4,670	37,168	15,366	1,138	21,807
1970	23,346	1,306	494	9,281	5,010	36,825	15,181	1,137	20,533
1971	24,027	1,406	219	9,674	5,275	37,789	15,279	1,151	20,875
1972	26,274	1,446	-89	10,549	5,422	40,710	16,448	1,188	22,115
1973	31,794	1,752	-559	11,545	6,009	47,038	19,052	1,218	26,102
1974	26,537	1,887	-897	11,778	6,200	41,731	17,345	1,236	21,471
1975	23,994	1,851	-1,208	12,242	6,976	40,153	16,151	1,238	19,382
1976	26,265	1,960	-1,634	12,337	7,161	42,169	17,390	1,243	21,132
1977	26,489	1,941	-2,150	13,295	7,323	43,016	17,437	1,264	20,958
1978	28,183	2,092	-2,780	13,512	7,937	44,760	18,604	1,279	22,036
1979	30,988	2,215	-3,197	13,394	8,180	47,150	19,877	1,279	24,229
1980	24,171	2,132	-3,473	15,148	8,388	42,102	17,855	1,305	18,521
1981	28,158	2,228	-3,629	16,835	8,599	47,735	20,443	1,252	22,490
1982	25,638	2,299	-3,322	18,837	8,545	47,398	20,378	1,308	19,600
1983	23,082	2,291	-2,957	18,383	8,924	45,141	19,087	1,355	17,035
1984	24,764	2,260	-2,214	18,919	8,969	48,178	20,311	1,348	18,371
1985	25,498	2,214	-1,690	17,428	8,723	47,745	20,997	1,302	19,583
1986	22,758	2,181	-1,426	17,763	8,731	45,645	20,571	1,236	18,412
1987	27,666	2,256	-1,184	15,580	8,612	48,418	22,658	1,237	22,366
1988	31,981	2,594	-1,037	14,533	8,409	51,291	23,901	1,270	25,182
1989	29,739	2,634	-644	16,663	8,082	51,206	24,223	1,233	24,119
1990	33,884	2,951	-1,068	14,751	8,842	53,458	24,887	1,281	26,450
1991	30,590	2,996	-475	14,644	9,036	50,798	23,452	1,262	24,238
1992	29,839	2,900	-120	15,343	9,248	51,410	24,469	1,236	24,141
1993	34,308	3,278	-1,098	15,533	9,778	55,243	26,830	1,282	26,761
1994	32,288	3,223	-400	16,041	10,201	54,907	27,195	1,329	24,295
1995	29,713	2,972	191	18,810	10,682	56,424	28,100	1,297	22,909
1996	35,157	3,178	-52	18,816	11,632	62,374	31,171	1,330	26,434
1997	35,217	3,283	36	19,723	11,683	63,376	31,927	1,303	27,027
1998	35,290	3,289	90	20,844	12,038	64,973	33,167	1,323	26,675
1999	34,009	3,224	128	20,638	12,933	64,484	33,568	1,305	26,061
2000	34,671	3,277	68	22,338	13,198	66,998	35,280	1,343	25,815
2001	34,770	3,257	696	22,530	13,715	68,454	35,783	1,347	25,814
2002	34,912	3,381	470	20,536	14,408	66,945	34,419	1,356	25,746
2003	39,492	3,413	234	20,280	14,201	70,795	36,568	1,329	29,716
2004	38,554	3,485	-14	17,056	14,190	66,302	33,914	1,380	27,938
2005	40,372	3,695	-292	15,426	14,005	65,817	33,426	1,400	28,837
2006	36,623	3,783	-562	13,858	14,234	60,369	30,428	1,410	25,974
2007	39,361	3,909	-863	15,218	13,417	63,223	31,980	1,433	27,467
2008	40,608	3,948	-1,188	17,727	14,048	67,246	33,607	1,467	27,681
2009	42,713	4,209	-1,301	16,711	15,503	69,417	34,213	1,489	28,685
2010	46,506	4,295	-1,531	13,596	17,358	71,633	35,096	1,504	30,922
2011	64,417	3,889	-1,824	17,128	18,351	94,183	47,352	1,500	42,945
2012	52,803	4,012	-2,182	19,018	19,045	84,671	42,677	1,545	34,176
2013	54,467	4,588	-2,501	19,755	18,212	85,346	42,376	1,577	34,539
2014	66,785	4,752	-2,555	21,570	18,203	99,251	49,951	1,580	42,269
2015	65,740	5,022	-2,733	21,758	18,383	98,126	48,553	1,616	40,681
2016	60,535	4,838	-2,026	21,510	18,844	94,025	46,755	1,574	38,459



Diagram II.36.4, shows real average earnings per job for Garfield County from 1990 to 2016. Over this period the average earning per job for Garfield County was 29,358 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

**Diagram II.36.4**  
**Real Average Earnings Per Job**  
 Garfield County  
 BEA Data 1990 - 2016

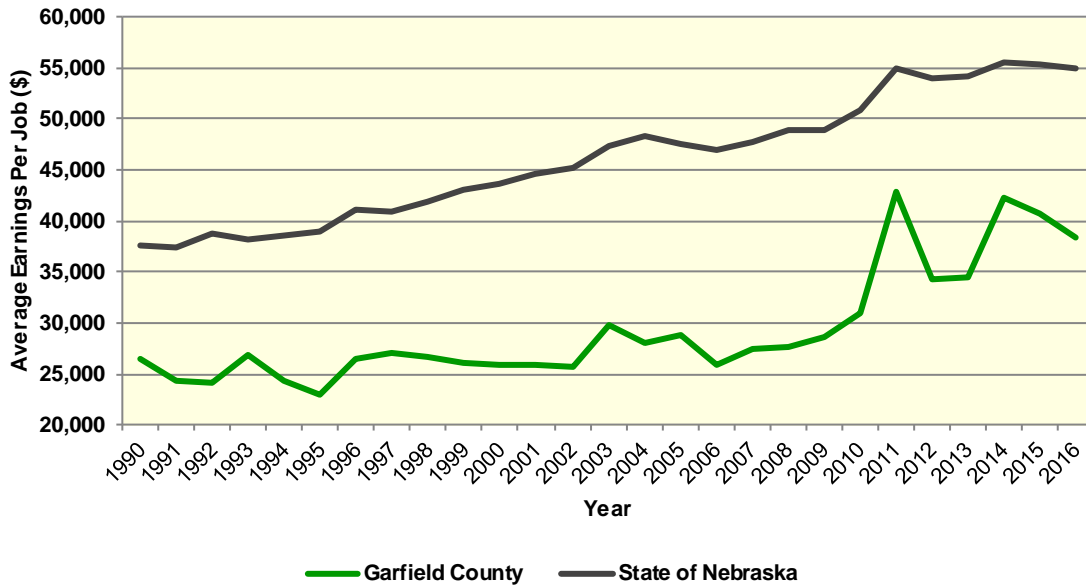
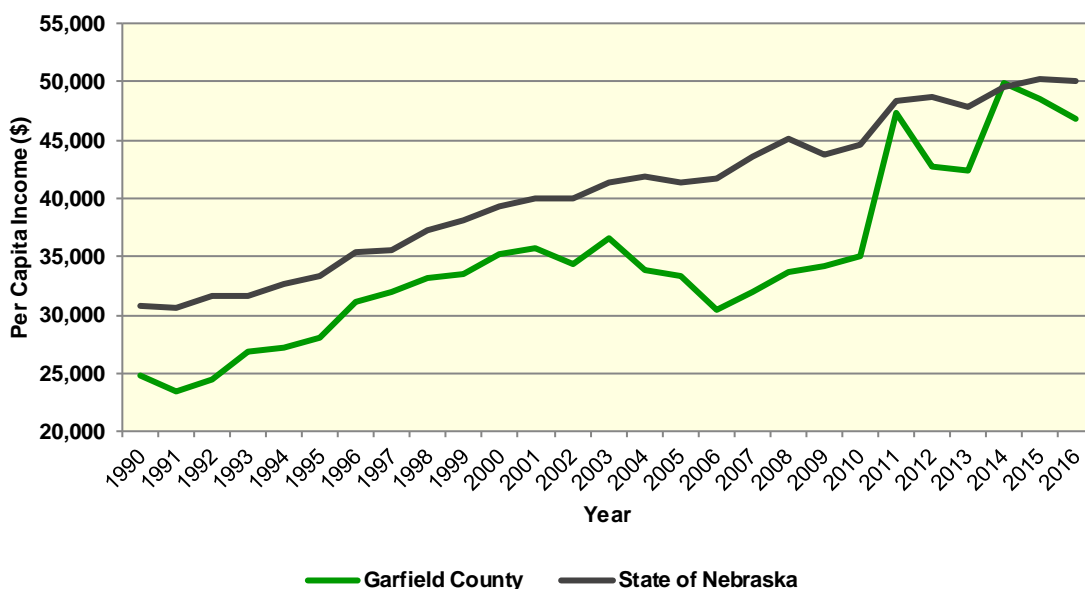


Diagram II.36.5, shows real per capita income in Garfield County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Garfield County was 34,709 dollars, which was lower than the statewide average of 40,548 dollars over the same period.

**Diagram II.36.5**  
**Real Per Capita Income**  
 Garfield 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.36.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment decreased from 848 persons in 2015 to 811 in 2016, a change of -4 percent.

**Table II.36.28**  
**Total Monthly Employment**  
 Garfield County  
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	740	764	769	772	793	771	814	813	810	803	811
Feb	760	741	761	774	797	766	794	815	815	814	837
Mar	746	751	762	777	820	795	819	831	838	831	806
Apr	786	769	773	776	796	815	834	840	840	863	781
May	787	783	795	808	840	838	886	870	858	896	811
Jun	776	786	798	815	865	856	901	888	886	910	847
Jul	746	777	775	797	821	830	839	868	855	830	803
Aug	743	778	777	796	813	828	841	853	821	856	818
Sep	751	792	783	810	807	798	832	833	849	848	806
Oct	766	758	799	825	795	818	829	840	839	835	820
Nov	766	762	784	823	801	799	834	829	846	839	801
Dec	770	770	797	798	800	807	844	841	854	850	796
<b>Annual</b>	<b>761</b>	<b>769</b>	<b>781</b>	<b>798</b>	<b>812</b>	<b>810</b>	<b>839</b>	<b>843</b>	<b>843</b>	<b>848</b>	<b>811</b>
% Change	(ND)%	1%	2%	2%	2%	(ND)%	4%	(ND)%	(ND)%	1%	-4%

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 \$545 in 2015. In 2016, average weekly wages saw a decreased of 2 percent over the prior year, rising to 534 dollars, or by 11 dollars. These data are shown in Table II.36.29.

<b>Table II.36.29</b>						
<b>Average Weekly Wages</b>						
Garfield County						
BLS QCEW Data, 2001–2016(p)						
<b>Year</b>	<b>First Quarter</b>	<b>Second Quarter</b>	<b>Third Quarter</b>	<b>Fourth Quarter</b>	<b>Annual</b>	<b>% Change</b>
2001	311	317	324	327	320	
2002	315	328	322	331	324	1%
2003	332	342	331	349	339	5%
2004	335	338	343	362	345	2%
2005	362	358	350	366	359	4%
2006	358	357	370	386	368	3%
2007	379	376	387	434	394	7%
2008	403	399	416	425	411	4%
2009	415	401	417	436	417	1%
2010	414	412	429	480	433	4%
2011	424	424	482	497	457	6%
2012	448	440	470	559	479	5%
2013	457	466	508	578	502	5%
2014	475	504	500	602	520	4%
2015	509	513	541	616	545	5%
2016(p)	498	539	518	583	534	-2%

Total business establishments reported by the QCEW are displayed in Table II.36.30. Between 2015 and 2016, the total number of business establishments in Garfield County increased from 119 to 124 establishments.

<b>Table II.36.30</b>						
<b>Number of Business Establishments</b>						
Garfield County						
BLS QCEW Data, 2001–2016(p)						
<b>Year</b>	<b>First Quarter</b>	<b>Second Quarter</b>	<b>Third Quarter</b>	<b>Fourth Quarter</b>	<b>Annual</b>	<b>% Change</b>
2001	99	102	103	101	101	
2002	103	103	103	103	103	2%
2003	98	98	97	95	97	-6%
2004	98	100	103	99	100	3%
2005	98	97	99	100	99	-1%
2006	102	103	101	104	103	4%
2007	105	107	107	106	106	3%
2008	106	104	103	105	105	-1%
2009	105	106	106	105	106	1%
2010	104	106	106	104	105	-1%
2011	106	105	104	105	105	(ND)%
2012	109	110	108	109	109	4%
2013	110	110	113	113	112	3%
2014	117	119	117	119	118	5%
2015	120	119	118	117	119	1%
2016	122	124	123	125	124	4%

### 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 6.8 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 increased by 3.2 percent over the period. On the other hand, by 2016 there were 79 returns for AGIs of \$100,000 or more. Table II.36.31 presents AGI distribution for the years 1991 through 2016.

Table II.36.31 Income Tax Returns by Adjusted Gross Income Garfield County 1991–2016 DOR Data										
Year	Less than \$10,000	\$10,001–\$15,000	\$15,001–\$25,000	\$25,001–\$35,000	\$35,001–\$50,000	\$50,001–\$75,000	\$75,001–\$100,000	\$100,001–\$250,000	More than \$250,000	Total <sup>145</sup>
1991	405	88	214	108	64	15	0	12	0	933
1992	399	93	180	110	94	23	0	0	0	929
1993	402	102	202	105	70	15	0	0	0	937
1994	416	87	141	114	77	26	0	0	0	890
1995	395	75	151	123	72	22	0	0	0	873
1996	392	75	156	110	69	28	0	0	0	876
1997	391	87	156	110	83	42	0	12	0	913
1998	346	73	148	115	88	33	0	17	0	859
1999	329	76	151	106	91	59	0	18	0	860
2000	330	62	153	106	121	64	10	16	0	880
2001	323	53	170	121	102	63	0	16	0	883
2002	334	72	166	114	88	63	0	14	0	872
2003	305	63	160	107	100	56	0	18	0	844
2004	272	82	158	101	96	76	0	23	0	850
2005	227	70	145	104	106	79	0	23	0	791
2006	252	80	154	119	106	98	0	21	0	875
2007	249	84	137	115	101	103	0	32	0	873
2008	258	73	153	103	124	96	37	36	0	899
2009	258	78	115	134	114	101	39	39	0	897
2010	234	68	127	107	125	105	0	51	0	869
2011	218	67	137	102	124	112	46	47	0	870
2012	201	72	105	95	121	118	49	62	0	842
2013	177	56	129	124	117	114	47	52	14	845
2014	176	60	119	119	131	130	44	66	13	872
2015	189	54	129	105	131	127	67	64	0	886
2016	218	61	109	98	129	123	61	69	10	878

<sup>145</sup> Income levels with fewer than 10 returns were not disclosed, but are included in the totals. As a result, income levels may not sum to total.



## Poverty

Poverty is the condition of having insufficient resources or income. In its extreme form, poverty is a lack of basic human needs, such as adequate and healthy food, clothing, housing, water, and health services. According to the Census Bureau’s Small Area Income and Poverty Estimates Program, the number of individuals in poverty decreased from 293 in 2010 to 249 in 2016, with the poverty rate reaching 12.8 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.36.32 presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	223	12.1%
2001	200	10.9%
2002	225	12.5%
2003	205	11.4%
2004	188	10.6%
2005	199	11.3%
2006	226	13.1%
2007	235	14.2%
2008	220	13.4%
2009	226	13.7%
2010	293	14.6%
2011	285	14.3%
2012	285	14.5%
2013	255	12.9%
2014	231	11.8%
2015	234	11.9%
2016	249	12.8%

The rate of poverty for Garfield County is shown in Table II.36.33. In 2016, there were an estimated 140 persons living in poverty. This represented a 7.3 percent poverty rate, compared to 12.6 percent poverty in 2000. In 2016, some 0 percent of those in poverty were under age 6, and 46.4 percent were 65 or older.

Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	10	4.3%	0	0%
6 to 17	41	17.7%	17	12.1%
18 to 64	102	44%	58	41.4%
65 or Older	79	34.1%	65	46.4%
<b>Total</b>	<b>232</b>	<b>100.0%</b>	<b>140</b>	<b>100.0%</b>
<b>Poverty Rate</b>	<b>12.6%</b>	<b>.</b>	<b>7.3%</b>	<b>.</b>

## HOUSING

The Census Bureau estimates that the total number of housing units increased by 0.5 percent in Garfield County between 2010 and 2016, from 1,178 to 1,184. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.36.34.

Subject	Nebraska	% Growth Since Census	Garfield County	% Growth Since Census
2000 Census Base	722,656	.	1,020	.
2010 Census	796,793	10.3	1,178	15.5
July 2011 Estimate	801,068	0.5	1,178	0
July 2012 Estimate	804,586	1	1,175	-0.3
July 2013 Estimate	809,062	1.5	1,174	-0.3
July 2014 Estimate	814,835	2.3	1,175	-0.3
July 2015 Estimate	820,725	3	1,182	0.3
July 2016 Estimate	827,156	3.8	1,184	0.5

### Housing Production

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



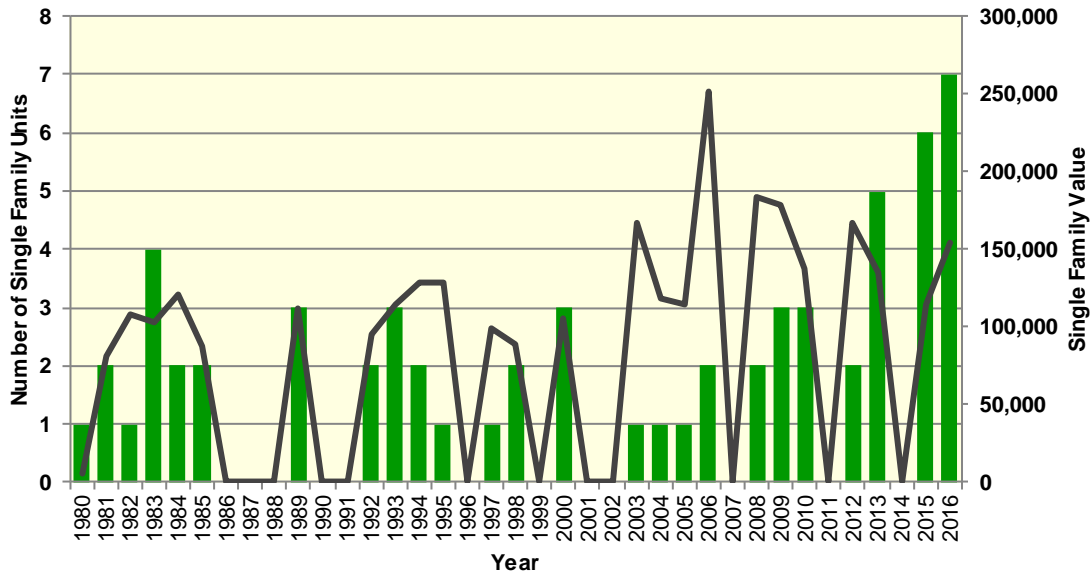
valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Garfield County increased from 6 authorizations in 2015 to 7 in 2016.

The real value of single-family building permits increased from \$114,545 in 2015 to \$153,905 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.36.35.

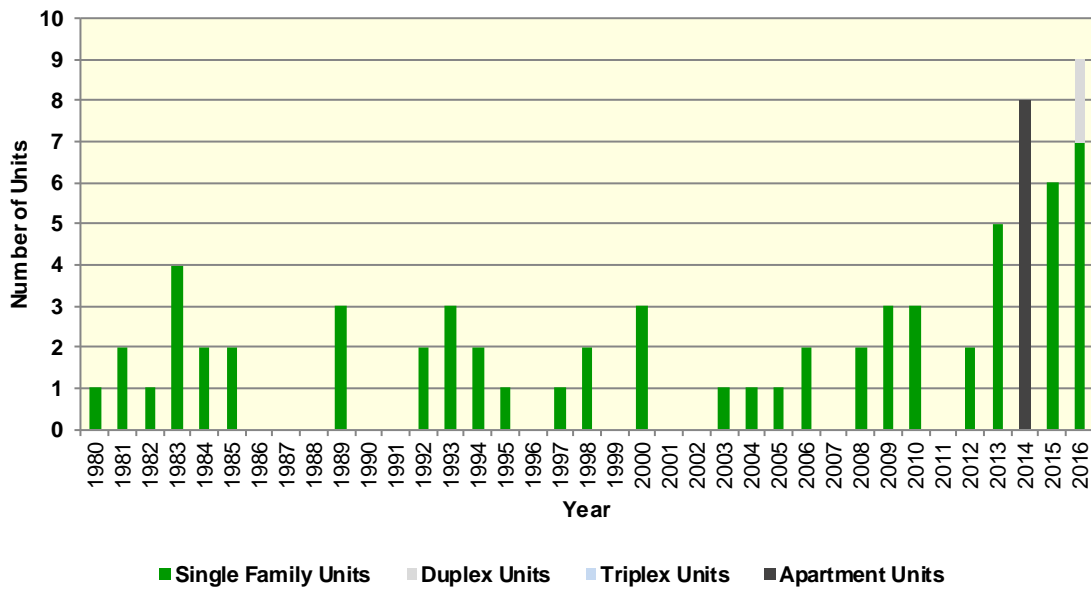
<b>Table II.36.35</b> <b>Building Permits and Valuation</b> Garfield County Census Bureau Data, 1980–2016							
Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2016\$)	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	1	0	0	0	1	5,023	0
1981	2	0	0	0	2	81,534	0
1982	1	0	0	0	1	108,131	0
1983	4	0	0	0	4	102,996	0
1984	2	0	0	0	2	120,555	0
1985	2	0	0	0	2	87,617	0
1986	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0
1989	3	0	0	0	3	111,919	0
1990	0	0	0	0	0	0	0
1991	0	0	0	0	0	0	0
1992	2	0	0	0	2	95,546	0
1993	3	0	0	0	3	114,145	0
1994	2	0	0	0	2	128,379	0
1995	1	0	0	0	1	128,717	0
1996	0	0	0	0	0	0	0
1997	1	0	0	0	1	98,571	0
1998	2	0	0	0	2	88,327	0
1999	0	0	0	0	0	0	0
2000	3	0	0	0	3	106,151	0
2001	0	0	0	0	0	0	0
2002	0	0	0	0	0	0	0
2003	1	0	0	0	1	167,031	0
2004	1	0	0	0	1	118,795	0
2005	1	0	0	0	1	113,884	0
2006	2	0	0	0	2	250,940	0
2007	0	0	0	0	0	0	0
2008	2	0	0	0	2	184,166	0
2009	3	0	0	0	3	178,313	0
2010	3	0	0	0	3	137,987	0
2011	0	0	0	0	0	0	0
2012	2	0	0	0	2	166,826	0
2013	5	0	0	0	5	134,824	0
2014	0	0	0	8	8	0	112,007
2015	6	0	0	0	6	114,545	0
2016	7	2	0	0	9	153,905	0



**Diagram II.36.6**  
**Single-Family Permits**  
 Garfield County  
 Census Bureau Data, 1980–2016



**Diagram II.36.7**  
**Total Permits by Unit Type**  
 Garfield County  
 Census Bureau Data, 1980–2016



## Housing Characteristics

Housing types by unit are shown in Table II.36.36. In 2016, there were 1,211 housing units, up from 1,021 in 2000. Single-family units accounted for 82.8 percent of units in 2016, compared to 84 in 2000. Apartment units accounted for 5.9 percent in 2016, compared to 4 percent in 2000.

<b>Table II.36.36</b>				
<b>Housing Units by Type</b>				
Garfield 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	858	84%	1,003	82.8%
Duplex	10	1%	3	0.2%
Tri- or Four-Plex	2	0.2%	7	0.6%
Apartment	41	4%	72	5.9%
Mobile Home	110	10.8%	126	10.4%
Boat, RV, Van, Etc.	0	0%	0	0%
<b>Total</b>	<b>1,021</b>	<b>100.0%</b>	<b>1,211</b>	<b>100.0%</b>

Some 79.4 percent of housing was occupied in 2010, compared to 79.6 percent in 2000. Owner-occupied housing changed 11.9 percent between 2000 and 2010, ending with owner-occupied units representing 70.6 percent of units. Vacant units changed by 16.8 percent, resulting in 243 vacant units in 2010.

<b>Table II.36.37</b>					
<b>Housing Units by Tenure</b>					
Garfield County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	813	79.6%	935	79.4%	15%
Owner-Occupied	590	72.6%	660	70.6%	11.9%
Renter-Occupied	223	27.4%	275	29.4%	23.3%
Vacant Housing Units	208	20.4%	243	20.6%	16.8%
<b>Total Housing Units</b>	<b>1,021</b>	<b>100.0%</b>	<b>1,178</b>	<b>100.0%</b>	<b>15.4%</b>

Table II.36.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 1,211 housing units. An estimated 75.8 percent were owner-occupied, and 24 percent were vacant.

<b>Table II.36.38</b>				
<b>Housing Units by Tenure</b>				
Garfield County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	935	79.4%	920	76%
Owner-Occupied	660	70.6%	697	75.8%
Renter-Occupied	275	29.4%	223	24.2%
Vacant Housing Units	243	20.6%	291	24%
<b>Total Housing Units</b>	<b>1,178</b>	<b>100.0%</b>	<b>1,211</b>	<b>100.0%</b>

Households by household size are shown in Table II.36.39. There were a total of 935 households in 2010, up from 813 in 2000. One person households changed by 23.7 percent between 2000 and 2010, while two person households changed by 20.1 percent. Three and four person households changed by 4.5 and -1.4 respectively, representing 9.8 percent and 7.3 percent of the population in 2010.

<b>Table II.36.39</b>					
<b>Households by Household Size</b>					
Garfield County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
One Person	266	32.7%	329	35.2%	23.7%
Two Persons	313	38.5%	376	40.2%	20.1%
Three Persons	88	10.8%	92	9.8%	4.5%
Four Persons	69	8.5%	68	7.3%	-1.4%
Five Persons	54	6.6%	41	4.4%	-24.1%
Six Persons	19	2.3%	21	2.2%	10.5%
Seven Persons or More	4	0.5%	8	0.9%	100%
<b>Total</b>	<b>813</b>	<b>100.0%</b>	<b>935</b>	<b>100.0%</b>	<b>15%</b>

Households by income is shown in Table II.36.40. Households earning more than \$100,000 per year represented 9.2 percent of households in 2016, compared to 2.9 percent in 2000. Households earning between \$50,000 and \$74,999 represented 19 percent of households in 2016, compared to 13.1 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 14.6 percent of households in 2016, compared to 29 percent in 2000.

<b>Table II.36.40</b>				
<b>Households by Income</b>				
Garfield 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	237	29%	134	14.6%
\$15,000 to \$19,999	83	10.1%	44	4.8%
\$20,000 to \$24,999	63	7.7%	35	3.8%
\$25,000 to \$34,999	123	15%	113	12.3%
\$35,000 to \$49,999	152	18.6%	209	22.7%
\$50,000 to \$74,999	107	13.1%	175	19%
\$75,000 to \$99,999	29	3.5%	125	13.6%
\$100,000 or More	24	2.9%	85	9.2%
<b>Total</b>	<b>818</b>	<b>100.0%</b>	<b>920</b>	<b>100.0%</b>

Table II.36.41 shows households by year home built. Housing units built between 2000 and 2009, account for 4 percent and those built in 2010 or later accounted for 1.8 percent of households. Households built in the 1970's, 1980's, and 1990's account for 11.1 percent, 9.6 percent, and 6, respectively. Housing units built prior to 1939 represented 35.3 percent of households in 2016.

<b>Table II.36.41</b>				
<b>Households by Year Home Built</b>				
Garfield 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	331	40.7%	325	35.3%
1940 to 1949	79	9.7%	79	8.6%
1950 to 1959	70	8.6%	83	9%
1960 to 1969	94	11.6%	134	14.6%
1970 to 1979	124	15.3%	102	11.1%
1980 to 1989	62	7.6%	88	9.6%
1990 to 1999	53	6.5%	55	6%
2000 to 2009	.	.	37	4%
2010 or Later	.	.	17	1.8%
<b>Total</b>	<b>813</b>	<b>100.0%</b>	<b>920</b>	<b>100.0%</b>

The distribution of unit types by race are shown in Table II.36.42. An estimated 89.5 percent of white households occupy single-family homes,. Some 7.3 percent of white households occupy apartments.

<b>Table II.36.42</b>							
<b>Distribution of Units in Structure by Race</b>							
Garfield County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/ Pacific Islanders	Other	Two or More Races
Single-Family	89.5%	0%	%	%	%	100%	100%
Duplex	0%	100%	%	%	%	0%	0%
Tri- or Four-Plex	0.8%	0%	%	%	%	0%	0%
Apartment	7.3%	0%	%	%	%	0%	0%
Mobile Home	2.4%	0%	%	%	%	0%	0%
Boat, RV, Van, Etc.	0%	0%	%	%	%	0%	0%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>%</b>	<b>%</b>	<b>%</b>	<b>100.0%</b>	<b>100.0%</b>

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.36.43. An estimated 7 percent of vacant units were for rent in 2010, a -50 percent change since 2000. In addition, some 4.1 percent of vacant units were for sale, a change of -64.3 percent between 2000 and 2010. "Other" vacant units represented 23.5 percent of vacant units in 2010. This is a change of -6.6 percent since 2000. "Other" vacant units are not for sale or rent, or otherwise available to the marketplace. These units may be problematic if concentrated in certain areas, and may create a "blighting" effect.

<b>Table II.36.43</b>					
<b>Disposition of Vacant Housing Units</b>					
Garfield County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	34	16.3%	17	7%	-50%
For Sale	28	13.5%	10	4.1%	-64.3%
Rented or Sold, Not Occupied	13	6.2%	5	2.1%	-61.5%
For Seasonal, Recreational, or Occasional Use	72	34.6%	154	63.4%	113.9%
For Migrant Workers	0	0%	0	0%	%
Other Vacant	61	29.3%	57	23.5%	-6.6%
<b>Total</b>	<b>208</b>	<b>100.0%</b>	<b>243</b>	<b>100.0%</b>	<b>16.8%</b>

The disposition of vacant units between 2010 and 2016 are shown in Table II.36.44. By 2016, for rent units accounted for 2.1 percent of vacant units, while for sale units accounted for 4.8 percent. "Other" vacant units accounted for 16.2 percent of vacant units, representing a total of 47 "other" vacant units.

<b>Table II.36.44</b>				
<b>Disposition of Vacant Housing Units</b>				
Garfield County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	17	7%	6	2.1%
For Sale	10	4.1%	14	4.8%
Rented Not Occupied	0	0%	0	0%
Sold Not Occupied	5	2.1%	0	0%
For Seasonal, Recreational, or Occasional Use	154	63.4%	224	77%
For Migrant Workers	0	0%	0	0%
Other Vacant	57	23.5%	47	16.2%
<b>Total</b>	<b>243</b>	<b>100.0%</b>	<b>291</b>	<b>100.0%</b>

### Department of Property Assessment Division

The Department of Property Assessment Division (PAD) provided a database of residential property transactions over the last 19 years. Property transactions are primarily related to existing buildings, with very few for new construction. During fiscal years 1999 through 2017, there were 400 property transactions in Garfield County. Of these, 375 were for single-family homes during this 19-year period, as shown in Table II.36.45.

<b>Table II.36.45</b>						
<b>Residential Property Transactions</b>						
Garfield County						
Fiscal Years 1999–2017 PAD Data						
<b>Year</b>	<b>Single-Family</b>	<b>Mobile Home</b>	<b>Duplex</b>	<b>Townhome</b>	<b>Missing</b>	<b>Total</b>
1999	20	0	0	0	0	20
2000	16	0	0	0	1	17
2001	15	1	0	0	1	17
2002	34	3	0	0	0	37
2003	30	3	0	0	0	33
2004	24	4	0	0	0	28
2005	20	3	0	0	0	23
2006	32	0	0	0	1	33
2007	20	1	0	0	0	21
2008	14	1	0	0	0	15
2009	17	0	0	0	0	17
2010	19	0	0	0	0	19
2011	24	0	0	0	0	24
2012	1	0	0	0	0	1
2013	17	2	0	0	0	19
2014	12	1	0	0	0	13
2015	22	0	1	0	0	23
2016	14	0	0	0	0	14
2017	24	2	0	0	0	26
<b>Total</b>	<b>375</b>	<b>21</b>	<b>1</b>	<b>0</b>	<b>3</b>	<b>400</b>

The PAD data also include descriptions of the quality of the building, which refers to the grade of materials and workmanship used in the original construction. Of the 230 single-family home property transactions for units built before 1930, 4.8 percent of units were of low quality and 50.9 percent were of fair quality. Conversely, of the 7 homes built from 2001 through 2010, 0 percent of units were of low quality and 14.3 percent of fair quality. Table II.36.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

<b>Table II.36.46</b>										
<b>Single-Family Homes by Year Built and Quality of Materials and Workmanship</b>										
Garfield County										
Fiscal Years 1999–2017 PAD Data										
<b>Quality</b>	<b>Before 1931</b>	<b>1931-1960</b>	<b>1961-1970</b>	<b>1971-1980</b>	<b>1981-1990</b>	<b>1991-2000</b>	<b>2001-2010</b>	<b>2011-2017</b>	<b>Missing</b>	<b>Total</b>
Low	11	0	0	0	0	0	0	0	0	11
Fair	117	37	2	5	2	2	1	0	0	166
Average	100	24	6	27	7	19	6	1	1	191
Good	2	2	3	0	0	0	0	0	0	7
Very Good	0	0	0	0	0	0	0	0	0	0
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>230</b>	<b>63</b>	<b>11</b>	<b>32</b>	<b>9</b>	<b>21</b>	<b>7</b>	<b>1</b>	<b>1</b>	<b>375</b>

In regard to the current condition of residential dwellings, of the same 230 single-family homes built before 1930, 28.3 percent of the homes were worn out or badly worn, and 64.8 percent were in average condition. Table II.36.47 provides details about the condition of single-family residential dwellings by year built.



<b>Table II.36.47</b> <b>Single-Family Homes by Year Built and Condition</b> Garfield County Fiscal Years 1999–2017 PAD Data										
Condition	Before 1931	1931-1960	1961-1970	1971-1980	1981-1990	1991-2000	2001-2010	2011-2017	Missing	Total
Worn Out	2	0	0	0	1	0	0	0	0	3
Badly Worn	63	8	1	2	0	0	0	0	0	74
Average	149	54	9	29	8	21	7	1	0	278
Good	15	1	1	1	0	0	0	0	1	19
Very Good	1	0	0	0	0	0	0	0	0	1
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>230</b>	<b>63</b>	<b>11</b>	<b>32</b>	<b>9</b>	<b>21</b>	<b>7</b>	<b>1</b>	<b>1</b>	<b>375</b>

### Housing Costs

Between 2010 and 2017, the average price of an existing single-family home changed from \$64,445 to \$91,308, a total increase of 41.7 percent, as shown in Table II.36.48.

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 Garfield County ranged from \$38,476 for homes built before 1930 to \$132,393 for homes built from 2001 to 2010, and \$230,000 for the newest homes built between 2011 and 2017.<sup>146</sup> Homes built from 2001 through 2010 were also larger, averaging 1,604 square feet per unit. Table II.36.49, provides additional details about single-family homes.

<b>Table II.36.48</b> <b>Average Sales Price of Single-Family Homes</b> Garfield County Fiscal Years 1999–2017 PAD Data	
Fiscal Year	Average Sales Price (\$)
1999	35,813
2000	25,688
2001	41,860
2002	37,854
2003	43,953
2004	52,967
2005	41,603
2006	67,968
2007	39,950
2008	39,157
2009	52,835
2010	64,445
2011	71,379
2012	30,000
2013	82,371
2014	61,000
2015	92,568
2016	80,443
2017	91,308
<b>Average</b>	<b>56,902</b>

<b>Table II.36.49</b> <b>Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot</b> Garfield County Fiscal Years 1999–2017 PAD Data			
Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. <sup>147</sup> (\$)
Before 1931	38,476	1,212	31.75
1931-1960	49,710	1,179	42.18
1961-1970	82,095	1,524	53.87
1971-1980	86,394	1,368	63.15
1981-1990	144,883	1,514	95.71
1991-2000	151,974	1,456	104.4
2001-2010	132,393	1,604	82.52
2011-2017	230,000	1,792	128.35
<b>Average</b>	<b>56,902</b>	<b>1,258</b>	<b>45.22</b>

<sup>146</sup> When a manufactured home is placed on a permanent foundation, the Assessor considers the property a single-family dwelling. Hence, these property transactions are seen even though a single-family new construction permit was probably not issued for the manufactured home.

<sup>147</sup> Price per sq. ft. may not compute precisely due to rounding-off of sales price and floor area.



### Housing Problems

Households are classified as having housing problems if they face overcrowding, incomplete plumbing or kitchen facilities, or cost burdens. Overcrowding is defined as having from 1.1 to 1.5 people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. Households with overcrowding are shown in Table II.36.50. In 2016, an estimated 0.5 percent of households were overcrowded, and an additional 0 percent were severely overcrowded.

<b>Table II.36.50</b>							
<b>Overcrowding and Severe Overcrowding</b>							
Garfield County							
2000 Census SF3 & 2016 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
<b>Owner</b>							
2000 Census	588	99.7%	2	0.3%	0	0%	590
2016 Five-Year ACS	692	99.3%	5	0.7%	0	0%	697
<b>Renter</b>							
2000 Census	221	99.1%	2	0.9%	0	0%	223
2016 Five-Year ACS	223	100%	0	0%	0	0%	920
<b>Total</b>							
2000 Census	809	99.5%	4	0.5%	0	0%	813
2016 Five-Year ACS	915	99.5%	5	0.5%	0	0%	920

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 0 households with incomplete plumbing facilities in 2016, representing 0 percent of households in Garfield County. This is compared to 0.5 percent of households lacking complete plumbing facilities in 2000.

<b>Table II.36.51</b>		
<b>Households with Incomplete Plumbing Facilities</b>		
Garfield County		
2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	809	920
Lacking Complete Plumbing Facilities	4	0
<b>Total Households</b>	<b>813</b>	<b>920</b>
<b>Percent Lacking</b>	<b>0.5%</b>	<b>0%</b>

There were 3 households lacking complete kitchen facilities in 2016, compared to 16 households in 2000. This was a change from 2 percent of households in 2000 to 0.3 percent in 2016.



<b>Table II.36.52</b> <b>Households with Incomplete Kitchen Facilities</b> Garfield County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	797	917
Lacking Complete Kitchen Facilities	16	3
<b>Total Households</b>	<b>813</b>	<b>920</b>
<b>Percent Lacking</b>	<b>2%</b>	<b>0.3%</b>

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

In Garfield County, 11 percent of households had a cost burden and 6.2 percent had a severe cost burden. Some 11.7 percent of renters were cost burdened, and 10.8 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 7.6 percent and a severe cost burden rate of 2 percent. Owner occupied households with a mortgage had a cost burden rate of 15.2 percent, and severe cost burden at 8.6 percent.

<b>Table II.36.53</b> <b>Cost Burden and Severe Cost Burden by Tenure</b> Garfield County 2000 Census & 2016 Five-Year ACS Data									
Data Source	Less Than 30%		30%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
<b>Owner With a Mortgage</b>									
2000 Census	99	73.9%	24	17.9%	11	8.2%	0	0%	134
2016 Five-Year ACS	215	74.1%	44	15.2%	25	8.6%	6	2.1%	290
<b>Owner Without a Mortgage</b>									
2000 Census	218	83.8%	31	11.9%	11	4.2%	0	0%	260
2016 Five-Year ACS	368	90.4%	31	7.6%	8	2%	0	0%	407
<b>Renter</b>									
2000 Census	88	50%	31	17.6%	23	13.1%	34	19.3%	176
2016 Five-Year ACS	135	60.5%	26	11.7%	24	10.8%	38	17%	223
<b>Total</b>									
2000 Census	405	71.1%	86	15.1%	45	7.9%	34	6%	570
2016 Five-Year ACS	718	78%	101	11%	57	6.2%	44	4.8%	920



### Housing Problems by Income

Table II.36.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Garfield County. As can be seen in 2017 the MFI was \$50,200, which compared to \$68,200 for the State of Nebraska.

Table II.36.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 75 owner-occupied and 12 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 24 owner-occupied 20 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 705 households without a housing problem.

<b>Table II.36.54</b> <b>Median Family Income</b> Garfield County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	32,800	50,400
2001	34,000	53,400
2002	35,500	55,100
2003	38,900	55,400
2004	39,200	56,300
2005	41,150	57,400
2006	42,600	59,400
2007	41,700	58,200
2008	42,700	59,800
2009	44,900	62,000
2010	45,300	62,600
2011	50,400	63,500
2012	51,100	64,400
2013	50,000	64,600
2014	49,000	66,000
2015	51,500	66,800
2016	51,200	66,500
2017	50,200	68,200

**Table II.36.55**  
**Housing Problems by Income and Tenure**

Garfield County  
2010–2014 HUD CHAS Data

Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
<b>Owner-Occupied</b>						
Lacking complete plumbing or kitchen facilities	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	4	0	0	4
Housing cost burden greater than 50% of income (and none of the above problems)	4	10	10	0	0	24
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	15	20	20	10	10	75
Zero/negative income (and none of the above problems)	15	0	0	0	0	15
Has none of the 4 housing problems	20	25	115	90	280	530
<b>Total</b>	<b>54</b>	<b>55</b>	<b>149</b>	<b>100</b>	<b>290</b>	<b>648</b>
<b>Renter-Occupied</b>						
Lacking complete plumbing or kitchen facilities	4	0	0	0	0	4
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	20	0	0	0	0	20
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	4	4	4	0	0	12
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
Has none of the 4 housing problems	25	60	25	20	45	175
<b>Total</b>	<b>57</b>	<b>64</b>	<b>29</b>	<b>20</b>	<b>45</b>	<b>215</b>
<b>Total</b>						
Lacking complete plumbing or kitchen facilities	4	0	0	0	0	4
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	4	0	0	4
Housing cost burden greater than 50% of income (and none of the above problems)	24	10	10	0	0	44
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	19	24	24	10	10	87
Zero/negative income (and none of the above problems)	19	0	0	0	0	19
Has none of the 4 housing problems	45	85	140	110	325	705
<b>Total</b>	<b>111</b>	<b>119</b>	<b>178</b>	<b>120</b>	<b>335</b>	<b>863</b>

## Home Mortgage Loans

The FFEIC The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975. Data collected under the HMDA provide a comprehensive portrait of home loan activity, including information pertaining to home purchase loans, home improvement loans, and refinancing. For the analysis only owner-occupied originated loans for single-family units were considered. As can be seen in Table II.36.56, of the 22 loans in 2016, 6 loans were for Home Purchases, 5 were for Home Improvement and 11 were for refinancing.



<b>Table II.36.56</b>				
<b>Owner-Occupied Single-Family Home Loans by Loan Type</b>				
Garfield County				
2008 – 2016 HMDA Data				
<b>Year</b>	<b>Home Purchase</b>	<b>Home Improvement</b>	<b>Refinancing</b>	<b>Total</b>
2008	7	4	20	31
2009	1	5	18	24
2010	6	0	15	21
2011	5	0	9	14
2012	4	1	21	26
2013	6	0	10	16
2014	8	1	9	18
2015	8	3	6	17
2016	6	5	11	22

Table II.36.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$57,714 and \$87,750 in 2012 and \$117,833 in 2016. Overall, average loans were \$72,613 in 2008 and \$133,500 in 2016.

<b>Table II.36.57</b>				
<b>Owner-Occupied Single-Family Home Loans by Average Loan Amount</b>				
Garfield County				
2008 – 2016 HMDA Data				
<b>Year</b>	<b>Home Purchase</b>	<b>Home Improvement</b>	<b>Refinancing</b>	<b>Total</b>
2008	\$57,714	\$5,500	\$91,250	\$72,613
2009	\$194,000	\$17,000	\$86,278	\$76,333
2010	\$92,000	\$	\$92,200	\$92,143
2011	\$61,000	\$	\$93,000	\$81,571
2012	\$87,750	\$34,000	\$118,524	\$110,538
2013	\$127,667	\$	\$102,700	\$112,063
2014	\$72,750	\$195,000	\$105,444	\$95,889
2015	\$101,625	\$66,667	\$95,833	\$93,412
2016	\$117,833	\$51,200	\$179,455	\$133,500

Table II.36.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$404,000 and \$351,000 in 2012 and \$707,000 in 2016. Overall, average loans were \$2,251,000 in 2008 and \$2,937,000 in 2016.

<b>Table II.36.58</b> <b>Total Volume of Owner-Occupied Single-Family Loans</b> Garfield County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	404,000	22,000	1,825,000	2,251,000
2009	194,000	85,000	1,553,000	1,832,000
2010	552,000		1,383,000	1,935,000
2011	305,000		837,000	1,142,000
2012	351,000	34,000	2,489,000	2,874,000
2013	766,000		1,027,000	1,793,000
2014	582,000	195,000	949,000	1,726,000
2015	813,000	200,000	575,000	1,588,000
2016	707,000	256,000	1,974,000	2,937,000

### 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.36.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Garfield County. The number of completed surveys remained unchanged from 4 in 2016 to 4 in 2017. Between 2016 and 2017 the vacancy rate for all units decreased by 4.1 percentage points and was at 2.1 percent in 2017.

<b>Table II.36.59</b> <b>Survey of Rental Properties</b> Garfield County 2002–2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	1	9	11.1	0
2003	1	68	7.4	0
2004	3	93	10.8	59.6
2005	3	91	12.1	0.3
2006	4	88	4.5	18.3
2007	1	76	2.6	0
2008	1	0		
2009	1	76	3.9	14
2010	1	76	2.6	30
2011	1	61	1.6	3
2012	2	80	2.5	9
2013	2	79	3.8	
2014	2	80	1.3	30
2015	3	89	1.1	30
2016	4	97	6.2	28
2017	4	95	2.1	31.7

Table II.36.60 shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 26 single-family units in Garfield County, with 0 of them available. This translates into a vacancy rate of 0 percent in Garfield County, which compares to a single-family vacancy rate of 3.9 percent for the State of Nebraska. There were 69 apartment units reported in the survey, with 2 of them available, which resulted in a vacancy rate of 2.9 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 2.2 percent.

<b>Table II.36.60</b> <b>Rental Vacancy Survey by Type</b> Garfield County 2017 Survey of Rental Properties				
Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single-Family	26	0	0%	0%
Apartments	69	2	2.9%	3.4%
Mobile Homes	0	0	%	%
"Other" Units	0	0	0%	.
Don't Know	0	0	%	%
<b>Total</b>	<b>95</b>	<b>2</b>	<b>2.1%</b>	<b>2.2%</b>

Table II.36.61, reports units by number of bedrooms. Two bedroom units were the most common type of reported single-family unit, with 12 units. The most common apartment units were one bedroom units, with 53 units.

<b>Table II.36.61</b> <b>Rental Units by Number of Bedrooms</b> Garfield 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	0	53	0	0	.	53
Two	12	12	0	0	.	24
Three	11	4	0	0	.	15
Four	3	0	0	0	.	3
Don't Know	0	0	0	0	0	0
<b>Total</b>	<b>26</b>	<b>69</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>95</b>

Table II.36.62 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.

<b>Table II.36.62</b> <b>Single-Family Units by Number of Bedrooms</b> Garfield County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	0	0	%
Two	12	0	0%
Three	11	0	0%
Four	3	0	0%
Don't know	0	0	%
<b>Total</b>	<b>26</b>	<b>0</b>	<b>0%</b>

Table II.36.63 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 1.9 percent.



<b>Table II.36.63</b> <b>Apartment Units by Number of Bedrooms</b> Garfield County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	53	1	1.9%
Two	12	1	8.3%
Three	4	0	0%
Four	0	0	%
Don't know	0	0	%
<b>Total</b>	<b>69</b>	<b>2</b>	<b>2.9%</b>

Average market-rate rents by unit type are shown in Table II.36.64. 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.

<b>Table II.36.64</b> <b>Average Market Rate Rents by Number of Bedrooms</b> Garfield County 2017 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	\$	\$	\$	\$	\$
One	\$	\$400	\$	\$	\$400
Two	\$390	\$690	\$	\$	\$540
Three	\$460.5	\$1,250.00	\$	\$	\$723.7
Four	\$635	\$	\$	\$	\$635
Don't know	\$	\$450	\$	\$	
<b>Total</b>	<b>\$443.5</b>	<b>\$655</b>	<b>\$</b>	<b>\$</b>	<b>\$587.8</b>

Table II.36.65 shows vacancy rates for single-family units by average rental rates for Garfield County. The most common rent for single-family units was \$500 to \$749 dollars and units in this price range had a vacancy rate of 0 percent.

<b>Table II.36.65</b> <b>Single-Family Market Rate Rents by Vacancy Status</b> Garfield County 2017 Survey of Rental Properties			
Average Rents	Single-Family Units	Available Single-Family Units	Vacancy Rate
Less Than \$500	2	0	0%
\$500 to \$749	24	0	0%
\$750 to \$999	0	0	%
\$1,000 to \$1,249	0	0	%
\$1,250 to \$1,499	0	0	%
Above \$1,500	0	0	%
Missing	0	0	%
<b>Total</b>	<b>26</b>	<b>0</b>	<b>0%</b>



The average rent and availability of apartment units is displayed in Table II.36.66. The most common rent for apartments was less than \$500 dollars and the units in this price range had a vacancy rate of 1.6 percent.

<b>Table II.36.66</b> <b>Apartment Market Rate Rents by Vacancy Status</b> Garfield County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	61	1	1.6%
\$500 to \$749	0	0	%
\$750 to \$999	0	0	%
\$1,000 to \$1,249	8	1	12.5%
\$1,250 to \$1,499	0	0	%
Above \$1,500	0	0	%
Missing	0	0	%
<b>Total</b>	<b>69</b>	<b>2</b>	<b>2.9%</b>

Respondents were asked if utilities are included in the rent and, as shown in Table II.36.67, 4 respondents, or 100 percent, included some sort of utility in the rent.

<b>Table II.36.67</b> <b>Are there any utilities included with the rent?</b> Garfield County 2017 Survey of Rental Properties	
Period	Respondent
Yes	4
No	
<b>% Offering Utilities</b>	<b>100%</b>

The type of utility included in the rent is shown in Table II.36.68. There were 2 respondents who included electricity, 2 respondents who included natural gas, 4 respondents who included water and sewer and 4 respondents included trash collection in the rent.

<b>Table II.36.68</b> <b>Which utilities are included with the rent?</b> Garfield County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	2
Natural Gas	2
Water/Sewer	4
Trash Collection	4

Table II.36.69 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 6 persons on the wait list.

<b>Table II.36.69</b> <b>Do you keep a waiting list?</b> Garfield County 2017 Survey of Rental Properties	
Period	Respondent
Yes	2
No	2
<b>Waitlist Size</b>	<b>6</b>

Respondents were also asked how they would rate the need for renovation of existing units. As shown in Table II.36.70 most respondents indicated there was high need for the renovation of existing single-family units and high need for the renovation of existing apartment units.

<b>Table II.36.70</b> <b>How would you rate the need for renovation of existing units in the city?</b> Garfield 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	3	3	3	3
Extreme Need	0	0		

Respondents were also asked how they would rate the need for the construction of new units. As shown in Table II.36.71 most respondents indicated there was high need for the construction of new single-family units and high need for the construction of new apartment units.

<b>Table II.36.71</b> <b>How would you rate the need for construction of new units in the city?</b> Garfield 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	3	2	2	3
Extreme Need	0	1	1	

