

**VOLUME II:  
GOSPER COUNTY**

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## Gosper County

### DEMOGRAPHICS

#### Population Estimates

The Census Bureau's current census estimates indicate that Gosper County's population decreased from 2,044 in 2010 to 1,971 in 2016, or by -3.6 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 6.3 percent, and the number of people from 55 to 64 years of age increased by 1.8 percent. The white population decreased by 4.3 percent, while the black population increased by 66.7 percent. The Hispanic population increased from 49 to 107 people between 2010 and 2016 or by 118.4 percent. These data are presented in Table II.37.1.

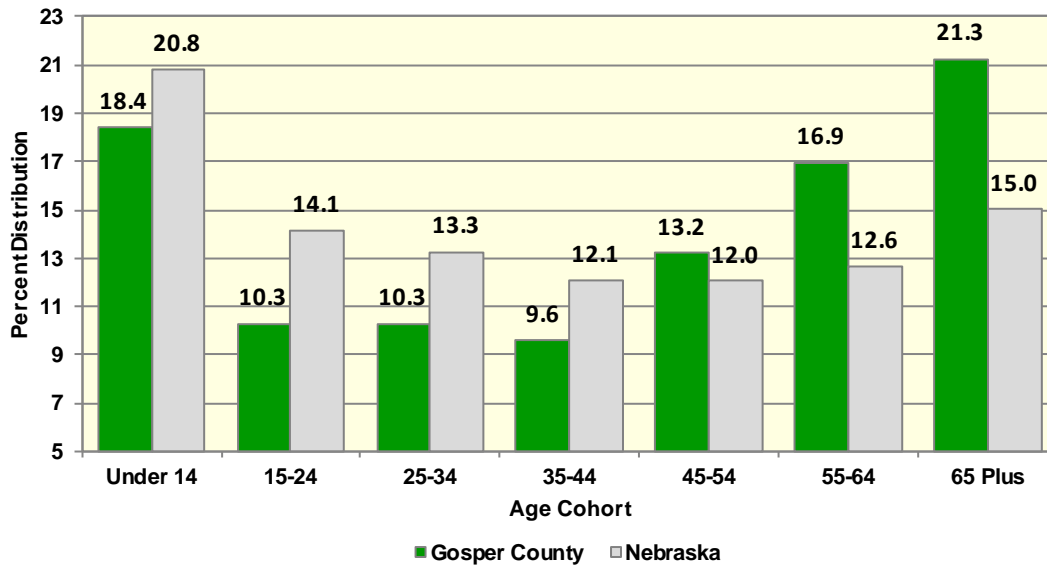
<b>Table II.37.1</b>						
<b>Profile of Population Characteristics</b>						
Gosper County vs. State of Nebraska						
2010 Census and 2016 Current Census Estimates						
Subject	Gosper County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
<b>Population</b>	<b>2,044</b>	<b>1,971</b>	<b>-3.6%</b>	<b>1,826,341</b>	<b>1,907,116</b>	<b>4.4%</b>
<b>Age</b>						
0 to 14 years	369	363	-1.6%	383,542	396,601	3.4%
15 to 24 years	185	203	9.7%	258,206	269,442	4.4%
25 to 34 years	191	203	6.3%	245,176	252,946	3.2%
35 to 44 years	209	189	-9.6%	220,838	230,528	4.4%
45 to 54 years	331	260	-21.5%	258,726	229,683	-11.2%
55 to 64 years	328	334	1.8%	213,176	241,172	13.1%
65 and Over	431	419	-2.8%	246,677	286,744	16.2%
<b>Race</b>						
White	2,000	1,913	-4.3%	1,649,264	1,694,976	2.8%
Black	9	15	66.7%	85,971	94,620	10.1%
American Indian and Alaskan Native	4	7	75%	23,418	27,318	16.7%
Asian	4	8	100%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	0	0	0%	2,061	2,425	17.7%
Two or more races	27	28	3.7%	32,305	40,495	25.4%
<b>Ethnicity (of any race)</b>						
Hispanic or Latino	49	107	118.4%	167,405	203,320	21.5%

Table II.37.2, presents the population of Gosper County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 1,024 males, who accounted for 50.1 percent of the population, and the remaining 49.9 percent, or 1,020 persons, were female. In 2016, the number of males was 1,022 persons, and accounted for 51.9 percent of the population, with the remaining 48.1 percent, or 949 persons being female.



<b>Table II.37.2</b> <b>Population by Age and Gender</b> Gosper 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	186	183	369	210	153	363	-1.6%
15 to 24 years	105	80	185	103	100	203	9.7%
25 to 34 years	96	95	191	107	96	203	6.3%
35 to 44 years	112	97	209	97	92	189	-9.6%
45 to 54 years	158	173	331	134	126	260	-21.5%
55 to 64 years	168	160	328	164	170	334	1.8%
65 and Over	199	232	431	207	212	419	-3.6%
<b>Total</b>	<b>1,024</b>	<b>1,020</b>	<b>2,044</b>	<b>1,022</b>	<b>949</b>	<b>1,971</b>	<b>-3.6%</b>
<b>% of Total</b>	<b>50.1%</b>	<b>49.9%</b>	.	<b>51.9%</b>	<b>48.1%</b>	.	

**Diagram II.37.1**  
**Age Distribution**  
 Gosper 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.37.3, from April 2000 to July 2009, Gosper County natural decrease was estimated to be 41 people. Gosper County has been experiencing net out-migration, with 258 persons leaving the county in the last nine years.<sup>148</sup> The 2016 population estimates showed a natural decrease of 11 persons. Between 2010 and 2016, Gosper County’s population decreased to 1,971 persons.

<b>Table II.37.3</b>	
<b>Population Change</b>	
Gosper County	
1980–2010 Census and Intercensal Data	
<b>1980 Population</b>	<b>2,140</b>
Natural Increase 80–90	-3
Net Migration 80–90	-209
<b>1990 Population</b>	<b>1,928</b>
Natural Increase 90–00	-39
Net Migration 90–00	254
<b>2000 Population</b>	<b>2,143</b>
Natural Increase 00–09	-41
Net Migration 00–09	-258
2009 Population Estimate	1,844
<b>2010 Population</b>	<b>2,044</b>
Natural Increase 10–16	-11
Net Migration 10–16	-62
<b>2016 Population Estimate</b>	<b>1,971</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 Gosper County decreased from -2 persons in 2015 to -4 persons in 2016, with an additional net movement of 12 in the first six months of 2017. The driver’s license total exchanges for the last 16 years are presented in Table II.37.4.

<b>Table II.37.4</b>			
<b>Driver's Licenses Exchanged and Surrendered</b>			
Gosper County			
2001–First half of 2017 DOT Data			
<b>Year</b>	<b>In-Migrants</b>	<b>Out-Migrants</b>	<b>Net Change</b>
Calendar 2001	28	26	2
Calendar 2002	18	21	-3
Calendar 2003	30	17	13
Calendar 2004	19	12	7
Calendar 2005	30	27	3
Calendar 2006	40	19	21
Calendar 2007	23	22	1
Calendar 2008	14	21	-7
Calendar 2009	17	12	5
Calendar 2010	23	17	6
Calendar 2011	25	16	9
Calendar 2012	27	12	15
Calendar 2013	20	13	7
Calendar 2014	14	29	-15
Calendar 2015	18	20	-2
Calendar 2016	20	24	-4
First Half of 2017	18	6	12

<sup>148</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 Gosper County increased by 3.7 percent from 323 in 2016 to 335 in 2017, as shown in Table II.37.5. The number of school-age children 5 to 11 years of age increased from 143 in 2016 to 148 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.37.6, shows population by age for the 2000 and 2010 Census. The population changed by -4.6 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -3.4 percent to a total of 431 persons in 2010. Those aged 25 to 34 changed by 6.7 percent, and those aged under 5 changed by 5.4 percent.

Year	Age Group			Total
	5–11	11–13	14–18	
1992	202	57	145	404
1993	179	63	147	389
1994	191	67	136	394
1995	188	67	146	401
1996	189	65	154	408
1997	181	64	152	397
1998	187	74	171	432
1999	207	68	185	460
2000	193	60	176	429
2001	177	58	170	405
2002	160	53	180	393
2003	106	41	109	256
2004	111	35	109	255
2005	159	65	146	370
2006	235	82	188	505
2007	194	57	174	425
2008	183	47	161	391
2009	148	47	144	339
2010	174	51	146	371
2011	160	51	121	332
2012	150	45	116	311
2013	167	45	120	332
2014	141	47	107	295
2015	143	55	124	322
2016	143	50	130	323
2017	148	47	140	335

<b>Table II.37.6</b>					
<b>Population by Age</b>					
Gosper County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	111	5.2%	117	5.7%	5.4%
5 to 19	437	20.4%	375	18.3%	-14.2%
20 to 24	77	3.6%	62	3%	-19.5%
25 to 34	179	8.4%	191	9.3%	6.7%
35 to 54	630	29.4%	540	26.4%	-14.3%
55 to 64	263	12.3%	328	16%	24.7%
65 or Older	446	20.8%	431	21.1%	-3.4%
<b>Total</b>	<b>2,143</b>	<b>100.0%</b>	<b>2,044</b>	<b>100.0%</b>	<b>-4.6%</b>

The elderly population is further explored in Table II.37.7. Those aged 65 to 66 changed by 0 percent between 2000 and 2010, resulting in a population of 50 persons. Those aged 85 or older changed by -17.1 percent during the same time period, and resulted in 63 persons over age 85 in 2010.

<b>Table II.37.7</b>					
<b>Elderly Population by Age</b>					
Gosper County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	50	11.2%	50	11.6%	0%
67 to 69	73	16.4%	60	13.9%	-17.8%
70 to 74	94	21.1%	112	26%	19.1%
75 to 79	94	21.1%	87	20.2%	-7.4%
80 to 84	59	13.2%	59	13.7%	0%
85 or Older	76	17%	63	14.6%	-17.1%
<b>Total</b>	<b>446</b>	<b>100.0%</b>	<b>431</b>	<b>100.0%</b>	<b>-3.4%</b>

Population by race and ethnicity is shown in Table II.37.8, with the white population representing 97.1 percent in 2010. The black population represented 0.4 percent of the population in 2010. The American Indian and Asian populations represented 0.1 and 0.2 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 81.5 percent between 2000 and 2010, compared to the -5.7 percent growth rate for non-Hispanics.

<b>Table II.37.8</b>					
<b>Population by Race and Ethnicity</b>					
Gosper County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	2,117	98.8%	1,984	97.1%	-6.3%
Black	0	0%	8	0.4%	%
American Indian	3	0.1%	2	0.1%	-33.3%
Asian	5	0.2%	4	0.2%	-20%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	9	0.4%	20	1%	122.2%
Two or More Races	9	0.4%	26	1.3%	188.9%
<b>Total</b>	<b>2,143</b>	<b>100.0%</b>	<b>2,044</b>	<b>100.0%</b>	<b>-4.6%</b>
<b>Hispanic</b>	27	1.3%	49	2.4%	81.5%
<b>Non-Hispanic</b>	2,116	98.7%	1,995	97.6%	-5.7%

Population by race and ethnicity through 2016 is shown in Table II.37.9. The white population represented 98.5 percent of the population in 2016, compared with black population accounting for 0 percent of the population. Hispanic population represented 0.6 percent of the population in 2016.

<b>Table II.37.9</b>				
<b>Population by Race and Ethnicity</b>				
Gosper County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	1,984	97.1%	1,948	98.5%
Black	8	0.4%	0	0%
American Indian	2	0.1%	10	0.5%
Asian	4	0.2%	8	0.4%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	20	1%	4	0.2%
Two or More Races	26	1.3%	7	0.4%
<b>Total</b>	<b>2,044</b>	<b>100.0%</b>	<b>1,977</b>	<b>100.0%</b>
<b>Non-Hispanic</b>	1,995	97.6%	1,966	99.4%
<b>Hispanic</b>	49	2.4%	11	0.6%

The population by race is broken down further by ethnicity in Table II.37.10. While the white non-Hispanic population changed by -7 percent between 2000 and 2010, the white Hispanic population changed by 87.5 percent.



<b>Table II.37.10</b>					
<b>Population by Race and Ethnicity</b>					
Gosper County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
<b>Non-Hispanic</b>					
White	2,101	99.3%	1,954	97.9%	-7%
Black	0	0%	8	0.4%	%
American Indian	3	0.1%	2	0.1%	-33.3%
Asian	5	0.2%	4	0.2%	-20%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	0	0%	1	0.1%	%
Two or More Races	7	0.3%	26	1.3%	271.4%
<b>Total Non-Hispanic</b>	<b>2,116</b>	<b>100.0%</b>	<b>1,995</b>	<b>100.0%</b>	<b>-5.7%</b>
<b>Hispanic</b>					
White	16	59.3%	30	61.2%	87.5%
Black	0	0%	0	0%	%
American Indian	0	0%	0	0%	%
Asian	0	0%	0	0%	%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	9	33.3%	19	38.8%	111.1%
Two or More Races	2	7.4%	0	0%	-100%
<b>Total Hispanic</b>	<b>27</b>	<b>100.0%</b>	<b>49</b>	<b>100.0%</b>	<b>81.5%</b>
<b>Total Population</b>	<b>2,143</b>	<b>100.0%</b>	<b>2,044</b>	<b>100.0%</b>	<b>-4.6%</b>

The change in race and ethnicity between 2010 and 2016 is shown in Table II.37.11. During this time, the total non-Hispanic population was 1,966 persons in 2016. The Hispanic population was 11.

<b>Table II.37.11</b>				
<b>Population by Race and Ethnicity</b>				
Gosper County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
<b>Non-Hispanic</b>				
White	1,954	97.9%	1,941	98.7%
Black	8	0.4%	0	0%
American Indian	2	0.1%	10	0.5%
Asian	4	0.2%	8	0.4%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	1	0.1%	0	0%
Two or More Races	26	1.3%	7	0.4%
<b>Total Non-Hispanic</b>	<b>1,995</b>	<b>100.0%</b>	<b>1,966</b>	<b>100.0%</b>
<b>Hispanic</b>				
White	30	61.2%	7	63.6%
Black	0	0%	0	0%
American Indian	0	0%	0	0%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	19	38.8%	4	36.4%
Two or More Races	0	0%	0	0%
<b>Total Hispanic</b>	<b>49</b>	<b>100.0%</b>	<b>11</b>	<b>100.0%</b>
<b>Total Population</b>	<b>2,044</b>	<b>100.0%</b>	<b>1,977</b>	<b>100.0%</b>



Households by type and tenure are shown in Table II.37.12. Family households represented 70.5 percent of households, while non-family households accounted for 29.5 percent. These changed from 69.3 and 30.7 percent, respectively.

<b>Table II.37.12</b>				
<b>Household Type by Tenure</b>				
Gosper County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	588	69.3%	572	70.5%
Married-Couple Family	519	88.3%	499	87.2%
Owner-Occupied	435	83.8%	375	75.2%
Renter-Occupied	84	16.2%	124	24.8%
Other Family	69	11.7%	73	12.1%
Male Householder, No Spouse Present	20	29%	8	27.4%
Owner-Occupied	11	55%	8	100%
Renter-Occupied	9	45%	0	0%
Female Householder, No Spouse Present	49	71%	65	67.1%
Owner-Occupied	26	53.1%	19	29.2%
Renter-Occupied	23	46.9%	46	70.8%
Non-Family Households	261	30.7%	239	29.5%
Owner-Occupied	183	70.1%	163	68.2%
Renter-Occupied	78	29.9%	76	31.8%
<b>Total</b>	<b>849</b>	<b>100.0%</b>	<b>811</b>	<b>100.0%</b>

The group quarters population was 40 in 2010, compared to 51 in 2000.

<b>Table II.37.13</b>					
<b>Group Quarters Population</b>					
Gosper 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	51	100%	40	100%	-21.6%
Other Institutions	0	0%	0	0%	%
<b>Total</b>	<b>51</b>	<b>100.0%</b>	<b>40</b>	<b>100.0%</b>	<b>-21.6%</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>51</b>	<b>100.0%</b>	<b>40</b>	<b>100.0%</b>	<b>-21.6%</b>

The number of foreign born persons are shown in Table II.37.14. An estimated 0.6 percent of the population was born in Philippines, with 0.2 percent born in Dominican Republic, and another 0.1 percent were born in Scotland.

**Table II.37.14**  
**Place of Birth for the Foreign-Born Population**  
 Gosper County  
 2016 Five-Year ACS

Number	Country	Number of Persons	Percent of Total Population
#1 country of origin	Philippines	11	0.6%
#2 country of origin	Dominican Republic	4	0.2%
#3 country of origin	Scotland	2	0.1%
#4 country of origin	Thailand	2	0.1%
#5 country of origin	Afghanistan	0	0%
#6 country of origin	Africa n.e.c	0	0%
#7 country of origin	Albania	0	0%
#8 country of origin	Argentina	0	0%
#9 country of origin	Armenia	0	0%
#10 country of origin	Asia n.e.c	0	0%

Limited English Proficiency and the language spoken at home are shown in Table II.37.15. An estimated 0.3 percent of the population speaks Spanish at home, followed by 0.1 percent speaking Other Asian and Pacific Island languages.

**Table II.37.15**  
**Limited English Proficiency and Language Spoken at Home**  
 Gosper County  
 2016 Five-Year ACS

Number	Country	Number of Persons	Percent of Total Population
#1 LEP Language	Spanish	6	0.3%
#2 LEP Language	Other Asian and Pacific Island languages	2	0.1%
#3 LEP Language	Arabic	0	0%
#4 LEP Language	Chinese	0	0%
#5 LEP Language	French, Haitian, or Cajun	0	0%
#6 LEP Language	German or other West Germanic languages	0	0%
#7 LEP Language	Korean	0	0%
#8 LEP Language	Other 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.37.16. Some 19.3 percent of the population was disabled in 2000, or a total of 383 persons. The disability rate was highest for those over 65, with 40.9 percent disabled.

<b>Table II.37.16</b>		
<b>Disability by Age</b>		
Gosper County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	23	6.9%
16 to 64	197	15.7%
65 and older	163	40.9%
<b>Total</b>	<b>383</b>	<b>19.3%</b>

Table II.37.17 shows disability by type in 2000. There were 154 physical disabilities in 2000, some 113 employment disabilities, and 128 go-outside-home disabilities.

<b>Table II.37.17</b>	
<b>Total Disabilities Tallied: Aged 5 and Older</b>	
Gosper County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	99
Physical disability	154
Mental disability	61
Self-care disability	34
Employment disability	113
Go-outside-home disability	128
<b>Total</b>	<b>589</b>

Disability by age, as estimated by the 2016 ACS, is shown in Table II.37.18. The disability rate for females was 11.5 percent, compared to 17.4 percent for males. The disability rate changed precipitously higher with age, with 42.9 percent of those over 75 experiencing a disability.

<b>Table II.37.18</b>						
<b>Disability by Age</b>						
Gosper 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%	8	4.5%	11	3.4%
18 to 34	38	21%	19	12.5%	57	17.1%
35 to 64	37	9.5%	46	10.7%	83	10.1%
65 to 74	46	48.4%	15	13.4%	61	29.5%
75 or Older	39	56.5%	27	31.8%	66	42.9%
<b>Total</b>	<b>163</b>	<b>17.4%</b>	<b>115</b>	<b>11.5%</b>	<b>278</b>	<b>14.3%</b>

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.37.19. Some 8.1 percent have an ambulatory disability, 3.8 have an independent living disability, and 2.3 percent have a self-care disability.

**Table II.37.19**  
**Total Disabilities Tallied: Aged 5 and Older**

Gosper County  
2016 Five-Year ACS

Disability Type	Population with Disability	Percent with Disability
Hearing disability	117	6%
Vision disability	38	2%
Cognitive disability	99	5.4%
Ambulatory disability	149	8.1%
Self-Care disability	42	2.3%
Independent living disability	58	3.8%

## Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.37.20 and Table II.37.21. In 2016, some 1,108 persons were employed and 53 were unemployed. This totaled a labor force of 1,161 persons. The unemployment rate for Gosper County was estimated to be 4.6 in 2016.

**Table II.37.20**  
**Employment, Labor Force and Unemployment**

Gosper County  
2016 Five-Year ACS Data

Employment Status	2016 Five-Year ACS
Employed	1,108
Unemployed	53
<b>Labor Force</b>	<b>1,161</b>
Unemployment Rate	4.6%

In 2016, 92.8 percent of households in Gosper County had a high school education or greater.

**Table II.37.21**  
**High School or Greater Education**

Gosper County  
2016 Five-Year ACS Data

Education Level	Households
High School or Greater	753
Total Households	811
<b>Percent High School or Above</b>	<b>92.8%</b>

As seen in Table II.37.22, 35.3 percent of the population had a high school diploma or equivalent, another 37 percent have some college, 15.8 percent have a Bachelor's Degree, and 4.5 percent of the population had a graduate or professional degree.

**Table II.37.22**  
**Educational Attainment**

Gosper County  
2016 Five-Year ACS Data

Education Level	Population	Percent
Less Than High School	115	7.4%
High School or Equivalent	547	35.3%
Some College or Associates Degree	574	37%
Bachelor's Degree	245	15.8%
Graduate or Professional Degree	69	4.5%
<b>Total Population Above 18 years</b>	<b>1,550</b>	<b>100.0%</b>

## ECONOMICS

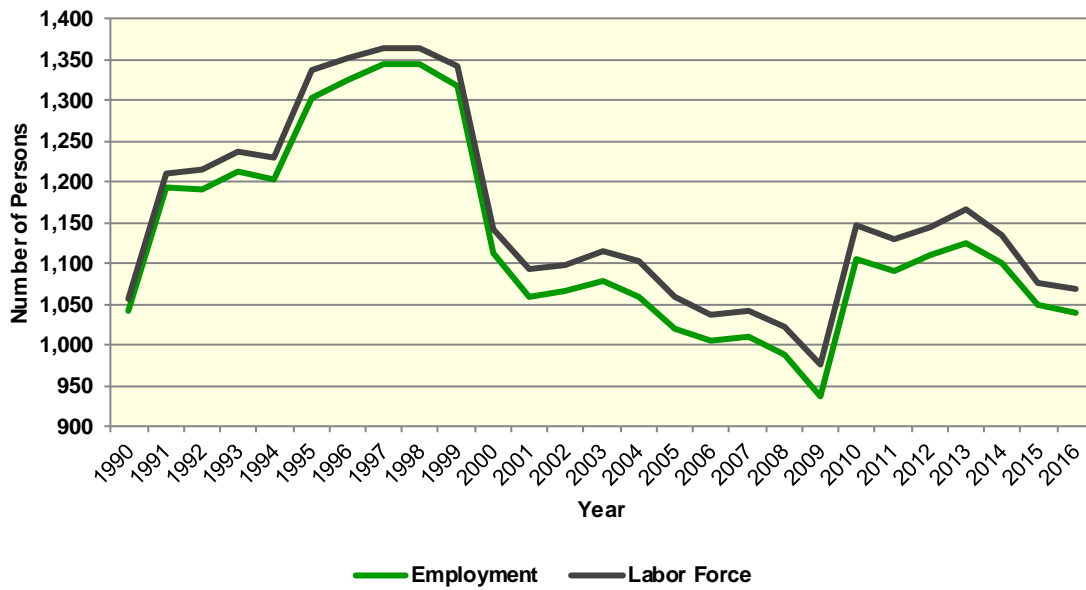
### Labor Force

Table II.37.23, shows the labor force statistics for Gosper County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1991 with a rate of 1.4. The highest level of unemployment occurred during 2009 rising to a rate of 3.9. 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 Gosper County increased from 2.5 percent in 2015 to 2.7 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.37.23 Labor Force Statistics Gosper County 1990 - 2016 BLS Data					
Year	Gosper County				Statewide
	Unemployment	Employment	Labor Force	Unemployment Rate	Unemployment Rate
1990	16	1,041	1,057	1.5%	2.3%
1991	17	1,192	1,209	1.4%	2.7%
1992	25	1,190	1,215	2.1%	2.9%
1993	25	1,212	1,237	2%	2.8%
1994	27	1,202	1,229	2.2%	2.6%
1995	33	1,304	1,337	2.5%	2.6%
1996	27	1,324	1,351	2%	2.7%
1997	19	1,344	1,363	1.4%	2.5%
1998	21	1,344	1,365	1.5%	2.6%
1999	23	1,318	1,341	1.7%	2.8%
2000	30	1,112	1,142	2.6%	2.8%
2001	33	1,060	1,093	3%	3.1%
2002	33	1,066	1,099	3%	3.6%
2003	37	1,079	1,116	3.3%	3.9%
2004	42	1,060	1,102	3.8%	3.9%
2005	37	1,021	1,058	3.5%	3.8%
2006	30	1,006	1,036	2.9%	3.1%
2007	33	1,010	1,043	3.2%	3%
2008	33	989	1,022	3.2%	3.3%
2009	38	938	976	3.9%	4.6%
2010	41	1,106	1,147	3.6%	4.6%
2011	40	1,090	1,130	3.5%	4.4%
2012	34	1,111	1,145	3%	4%
2013	41	1,125	1,166	3.5%	3.8%
2014	34	1,101	1,135	3%	3.3%
2015	27	1,049	1,076	2.5%	3%
2016	29	1,040	1,069	2.7%	3.2%

Diagram II.37.2, shows the employment and labor force for Gosper County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 1,040 persons, with the labor force reaching 1,069, indicating there were a total of 29 unemployed persons.

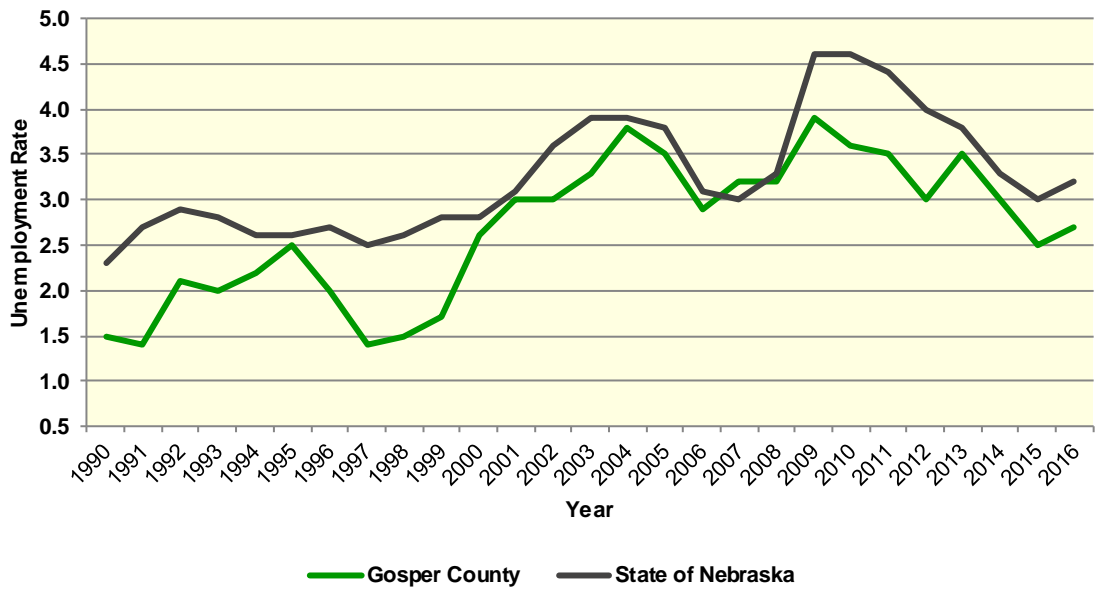
**Diagram II.37.2**  
**Employment and Labor Force**  
 Gosper County  
 1990 – 2016 BLS Data



### Unemployment

Diagram II.37.3, shows the unemployment rate for both the State and Gosper County. During the 1990’s the average rate for Gosper County was 1.8, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 3.2, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 3.1. Over the course of the entire period Gosper County had an average unemployment rate lower than the state, 2.6 percent for Gosper County, versus 3.3 statewide.

**Diagram II.37.3**  
**Annual Unemployment Rate**  
 Gosper 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.37.24, shows total real earnings by industry for Gosper County. In the most recent 2016 estimate, the government and government enterprises industry had the largest total real earnings, with total real earnings reaching 7,738,000 dollars. Between 2015 and 2016 the other services, except public administration industry saw the largest percentage increase, rising by 15.8 percent to 38,189,000 dollars.



**Table II.37.24**  
**Real Earnings by Industry**  
 Gosper 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	13,136	16,355	36,916	31,188	25,711	17,508	10,218	5,830	-42.9
Forestry, fishing, related activities, and other	0	0	0	2,038	0	0	0	0	0
Mining	0	0	0	71	60	56	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	0	1,519	0	0	2,212	0	0	0	0
Manufacturing	0	0	0	0	0	0	0	0	0
Wholesale trade	1,746	2,211	2,382	2,945	2,716	2,474	2,472	2,399	-3
Retail trade	0	570	475	423	601	595	535	587	9.7
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	0	0	0	0	0	0	0	0	0
Finance and insurance	2,463	3,073	2,944	0	0	0	0	0	0
Real estate and rental and leasing	804	1,723	1,759	0	0	0	0	0	0
Professional and technical services	0	0	0	0	0	0	0	0	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	0	0	0	0	0	0	0
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	190	173	0	0	0
Arts, entertainment, and recreation	0	0	0	0	0	0	0	0	0
Accommodation and food services	0	0	0	0	0	0	0	0	0
Other services, except public administration	0	0	0	0	1,813	0	1,958	2,268	15.8
Government and government enterprises	6,709	8,281	7,887	7,759	7,515	7,717	7,739	7,738	0
<b>Total</b>	<b>31,607</b>	<b>40,752</b>	<b>62,090</b>	<b>57,836</b>	<b>51,500</b>	<b>46,242</b>	<b>37,440</b>	<b>32,209</b>	<b>-14</b>

Table II.37.25, shows the total employment by industry for Gosper County. The most recent estimates show the farm industry was the largest employer in Gosper County, with employment reaching 272 jobs in 2016. Between 2015 and 2016 the retail trade industry saw the largest percentage increase, rising by 4.9 percent to 64 jobs.

**Table II.37.25**  
**Employment by Industry**  
Gosper County  
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	311	250	261	259	262	259	282	272	-3.5
Forestry, fishing, related activities, and other	0	0	0	61	0	0	0	0	0
Mining	0	10	0	12	13	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	0	69	0	0	80	0	0	0	0
Manufacturing	0	0	0	0	0	0	0	0	0
Wholesale trade	38	47	46	46	48	49	54	55	1.9
Retail trade	0	51	53	50	58	56	61	64	4.9
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	0	0	0	0	0	0	0	0	0
Finance and insurance	53	63	69	0	0	0	0	0	0
Real estate and rental and leasing	41	67	83	0	0	0	0	0	0
Professional and technical services	0	0	0	0	0	0	0	0	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	16	0	0	0	0	0	0	0	0
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	14	0	0	0	15	14	0	0	0
Arts, entertainment, and recreation	0	0	0	0	0	0	0	0	0
Accommodation and food services	0	0	0	0	0	0	0	0	0
Other services, except public administration	0	0	0	0	55	0	60	60	0
Government and government enterprises	188	191	185	186	181	182	181	182	0.6
<b>Total</b>	<b>1,055</b>	<b>1,036</b>	<b>1,054</b>	<b>1,055</b>	<b>1,075</b>	<b>1,057</b>	<b>1,061</b>	<b>1,045</b>	<b>-1.5</b>

Table II.37.26, shows the real average earnings per job by industry for Gosper County. These figures are calculated by dividing the Total Real Earning displayed in Table II.37.24 and Table II.37.25, by Industry. In 2016, the wholesale trade industry had the highest average earnings reaching 43,618 dollars. Between 2015 and 2016 the other services, except public administration industry saw the largest percentage increase, rising by 15.8 percent to 37,800 dollars.

**Table II.37.26**  
**Real Earnings Per Job by Industry**  
Gosper County  
BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	42,239	65,419	141,440	120,419	98,135	67,600	36,233	21,434	-40.8
Forestry, fishing, related activities, and other	0	0	0	33,409	0	0	0	0	0
Mining	0	0	0	5,914	4,651	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	0	22,019	0	0	27,650	0	0	0	0
Manufacturing	0	0	0	0	0	0	0	0	0
Wholesale trade	45,943	47,037	51,780	64,013	56,573	50,493	45,780	43,618	-4.7
Retail trade	0	11,182	8,956	8,452	10,370	10,625	8,770	9,172	4.6
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	0	0	0	0	0	0	0	0	0
Finance and insurance	46,473	48,774	42,665	0	0	0	0	0	0
Real estate and rental and leasing	19,603	25,716	21,198	0	0	0	0	0	0
Professional and technical services	0	0	0	0	0	0	0	0	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	0	0	0	0	0	0	0
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	12,648	12,362	0	0	0
Arts, entertainment, and recreation	0	0	0	0	0	0	0	0	0
Accommodation and food services	0	0	0	0	0	0	0	0	0
Other services, except public administration	0	0	0	0	32,960	0	32,641	37,800	15.8
Government and government enterprises	35,687	43,358	42,631	41,714	41,519	42,403	42,755	42,516	-0.6
<b>Total</b>	<b>29,960</b>	<b>39,336</b>	<b>58,908</b>	<b>54,821</b>	<b>47,907</b>	<b>43,748</b>	<b>35,287</b>	<b>30,822</b>	<b>-12.7</b>

Table II.37.27 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 \$91,952,000 a -4.1 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 1,036 and 1,045 in 2016.

**Table II.37.27**  
**Total Employment and Real Personal Income**  
 Gosper 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	30,757	808	1,406	6,473	2,430	40,257	18,774	911	33,764
1970	32,432	881	1,429	7,383	2,666	43,028	19,569	944	34,354
1971	30,396	973	1,560	7,905	2,747	41,634	18,696	1,005	30,247
1972	34,685	1,111	1,691	9,415	2,758	47,439	20,651	1,002	34,614
1973	48,481	1,320	2,006	11,003	3,339	63,508	28,633	1,009	48,049
1974	38,373	1,630	2,065	11,359	3,556	53,723	25,400	1,084	35,400
1975	40,249	1,542	2,523	11,375	3,568	56,173	26,361	1,046	38,479
1976	33,947	1,738	2,705	11,778	4,446	51,138	23,964	1,114	30,475
1977	23,606	1,503	3,587	12,953	4,827	43,470	19,661	1,110	21,265
1978	38,257	1,586	3,894	13,897	5,136	59,600	26,349	1,115	34,312
1979	26,929	1,681	4,238	14,432	5,352	49,269	22,820	1,103	24,413
1980	8,197	1,685	4,555	16,462	5,462	32,991	15,445	1,153	7,109
1981	27,327	1,741	4,816	18,144	6,036	54,582	25,721	1,144	23,886
1982	27,684	1,825	4,743	20,471	6,274	57,346	26,611	1,173	23,601
1983	26,488	1,719	4,921	21,009	6,596	57,295	26,748	1,185	22,353
1984	38,115	1,748	5,582	20,263	6,655	68,867	32,061	1,129	33,759
1985	29,445	1,655	5,999	18,359	7,107	59,254	27,753	1,087	27,089
1986	30,496	1,639	5,826	18,868	7,662	61,214	29,586	1,056	28,880
1987	32,911	1,664	6,335	16,749	7,724	62,055	31,247	1,094	30,084
1988	35,349	1,762	6,688	15,777	7,835	63,887	32,830	965	36,631
1989	30,656	1,978	6,933	16,731	7,620	59,962	31,116	956	32,066
1990	34,421	2,131	7,335	15,541	8,481	63,647	33,012	1,013	33,979
1991	30,210	2,095	8,748	15,322	8,658	60,843	30,806	1,023	29,532
1992	27,816	2,115	9,420	15,997	9,310	60,428	30,335	1,005	27,677
1993	26,573	2,115	10,383	15,700	9,494	60,034	29,897	1,000	26,573
1994	26,170	2,184	11,261	15,955	9,947	61,149	30,544	1,004	26,066
1995	22,771	2,111	12,130	18,492	10,087	61,370	29,016	959	23,745
1996	34,112	2,177	12,412	18,855	10,846	74,048	34,602	1,007	33,875
1997	29,180	2,293	12,924	19,957	11,299	71,067	32,856	1,037	28,139
1998	28,896	2,233	13,727	23,044	12,557	75,991	34,354	1,039	27,811
1999	30,333	2,238	14,342	22,753	13,362	78,551	36,672	1,007	30,122
2000	24,215	2,217	14,903	22,760	12,775	72,436	33,753	993	24,385
2001	31,607	2,448	15,760	22,039	13,046	80,004	38,170	1,055	29,960
2002	21,356	2,453	15,223	19,511	13,411	67,049	31,928	1,030	20,734
2003	37,125	2,407	15,056	19,428	13,253	82,455	38,602	999	37,162
2004	33,773	2,476	15,171	15,998	13,758	76,224	36,091	985	34,287
2005	36,919	2,469	14,678	14,777	13,961	77,865	36,903	964	38,298
2006	30,066	2,807	16,027	12,834	15,279	71,399	34,409	964	31,188
2007	40,227	2,995	17,431	14,681	15,190	84,533	40,235	961	41,859
2008	43,052	3,288	19,351	19,626	17,065	95,806	46,757	1,020	42,208
2009	40,691	3,350	18,577	22,086	18,191	96,195	47,622	1,027	39,621
2010	40,752	3,420	17,084	17,920	19,156	91,492	44,740	1,036	39,336
2011	62,090	2,999	16,851	19,238	17,378	112,558	57,722	1,054	58,908
2012	57,836	3,096	16,733	19,565	17,887	108,925	53,604	1,055	54,820
2013	51,500	3,344	18,143	21,225	15,951	103,475	52,767	1,075	47,907
2014	46,242	3,548	16,781	21,007	17,199	97,680	50,041	1,057	43,748
2015	37,440	3,303	18,547	25,409	17,811	95,904	48,732	1,061	35,287
2016	32,209	3,305	19,801	25,311	17,936	91,952	46,652	1,045	30,822



Diagram II.37.4, shows real average earnings per job for Gosper County from 1990 to 2016. Over this period the average earning per job for Gosper County was 34,742 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

**Diagram II.37.4**  
**Real Average Earnings Per Job**  
 Gosper County  
 BEA Data 1990 - 2016

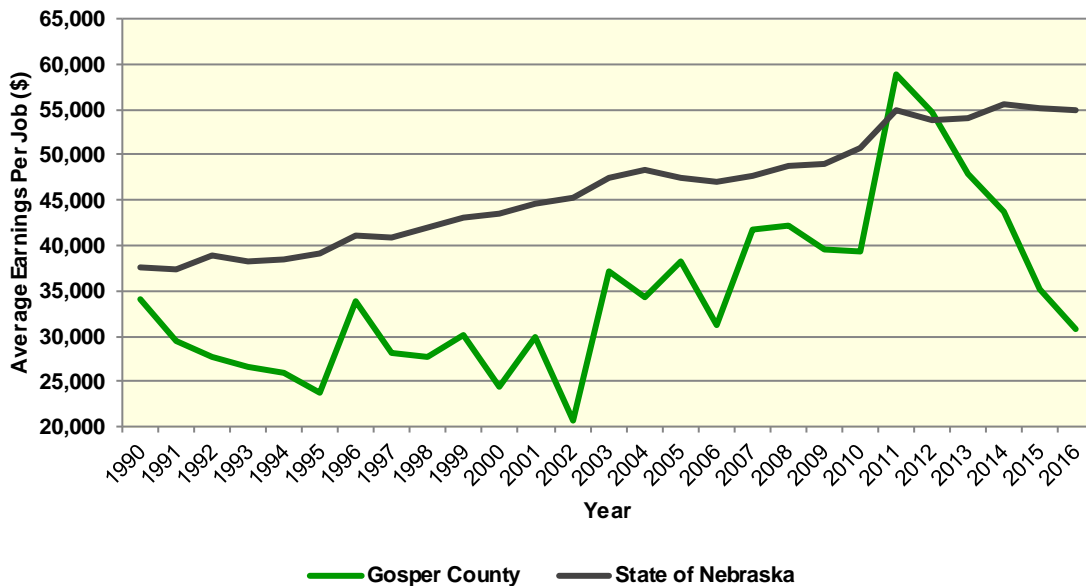
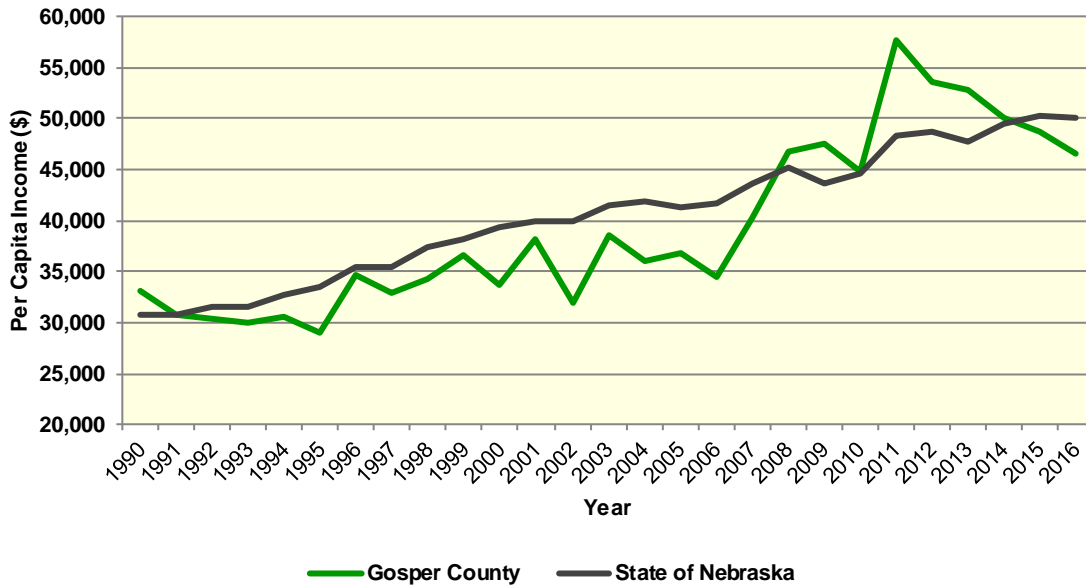


Diagram II.37.5, shows real per capita income in Gosper County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Gosper County was 39,290 dollars, which was lower than the statewide average of 40,548 dollars over the same period.

**Diagram II.37.5**  
**Real Per Capita Income**  
 Gosper 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.37.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment decreased from 408 persons in 2015 to 395 in 2016, a change of -3 percent.

**Table II.37.28**  
**Total Monthly Employment**  
 Gosper County  
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	384	376	427	396	398	392	418	415	438	388	363
Feb	377	377	428	413	405	402	426	426	424	375	363
Mar	390	389	439	417	417	420	431	433	438	391	363
Apr	392	396	446	445	415	420	445	450	440	405	394
May	407	420	462	455	465	454	457	496	465	434	426
Jun	418	422	473	460	463	459	461	497	469	422	428
Jul	411	416	442	431	447	444	453	492	457	428	407
Aug	413	428	447	440	450	452	456	483	452	420	405
Sep	387	401	421	436	425	427	429	458	453	415	412
Oct	383	406	423	427	430	437	426	465	423	416	402
Nov	381	401	427	425	416	436	424	454	420	400	390
Dec	381	420	435	433	429	426	434	467	402	403	386
<b>Annual</b>	<b>394</b>	<b>404</b>	<b>439</b>	<b>432</b>	<b>430</b>	<b>431</b>	<b>438</b>	<b>461</b>	<b>440</b>	<b>408</b>	<b>395</b>
% Change	3%	3%	9%	-2%	(ND)%	(ND)%	2%	5%	-5%	-7%	-3%

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 \$635 in 2015. In 2016, average weekly wages saw an increase of 2 percent over the prior year, rising to 648 dollars, or by 13 dollars. These data are shown in Table II.37.29.

<b>Table II.37.29</b>						
<b>Average Weekly Wages</b>						
Gosper 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	364	367	373	399	376	
2002	372	383	400	415	393	5%
2003	390	371	376	409	386	-2%
2004	395	397	382	408	395	2%
2005	385	370	404	402	390	-1%
2006	429	415	432	456	433	11%
2007	469	432	483	502	471	9%
2008	451	456	502	572	495	5%
2009	499	506	538	556	525	6%
2010	522	533	569	608	558	6%
2011	513	537	585	590	557	(ND)%
2012	534	582	613	617	587	5%
2013	547	551	574	666	585	(ND)%
2014	592	578	602	704	618	6%
2015	598	618	616	705	635	3%
2016(p)	626	593	647	730	648	2%

Total business establishments reported by the QCEW are displayed in Table II.37.30. Between 2015 and 2016, the total number of business establishments in Gosper County decreased from 73 to 67 establishments.

<b>Table II.37.30</b>						
<b>Number of Business Establishments</b>						
Gosper 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	62	63	64	64	63	
2002	62	62	62	61	62	-2%
2003	61	62	62	59	61	-2%
2004	59	61	61	59	60	-2%
2005	60	60	60	60	60	(ND)%
2006	63	63	65	67	65	8%
2007	67	68	68	68	68	5%
2008	67	70	73	73	71	4%
2009	73	73	73	73	73	3%
2010	73	72	71	73	72	-1%
2011	68	69	71	71	70	-3%
2012	74	74	76	75	75	7%
2013	76	76	76	76	76	1%
2014	76	77	77	76	77	1%
2015	75	76	70	70	73	-5%
2016	68	66	67	67	67	-8%

### Nebraska Department of Revenue

According to the Nebraska Department of Revenue (DOR), returns from taxpayers with adjusted gross incomes (AGIs) of less than \$10,000 decreased by 11.9 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 decreased by 0.9 percent over the period. On the other hand, by 2016 there were 121 returns for AGIs of \$100,000 or more. Table II.37.31 presents AGI distribution for the years 1991 through 2016.

Table II.37.31 Income Tax Returns by Adjusted Gross Income Gosper 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>149</sup>
1991	293	91	189	117	111	47	0	0	0	868
1992	272	92	208	131	112	39	0	0	0	886
1993	281	93	205	130	113	43	0	0	0	895
1994	301	88	192	112	101	55	0	0	0	882
1995	276	84	201	120	106	76	0	0	0	886
1996	274	81	180	120	120	68	14	11	0	898
1997	271	79	173	123	129	69	10	12	0	899
1998	247	61	171	110	147	53	0	18	0	871
1999	241	59	159	113	135	100	24	18	0	872
2000	241	62	152	113	134	113	0	21	0	877
2001	256	51	148	121	127	107	25	22	0	876
2002	256	64	154	108	127	126	34	24	0	905
2003	237	64	145	120	127	120	17	29	0	882
2004	218	65	144	111	135	120	26	31	0	874
2005	176	57	134	100	125	0	0	32	0	798
2006	162	61	142	119	129	131	0	39	0	846
2007	167	77	128	109	111	154	0	60	0	869
2008	173	57	125	114	127	138	70	62	0	880
2009	167	69	132	97	124	142	59	65	0	873
2010	151	62	124	102	114	145	0	69	0	855
2011	153	59	112	99	116	151	80	78	0	867
2012	164	61	105	96	116	144	74	86	0	876
2013	164	62	99	97	100	139	62	92	19	861
2014	149	43	107	84	114	138	103	103	20	861
2015	137	50	101	91	117	132	99	99	18	844
2016	133	62	97	83	113	142	106	106	15	857

<sup>149</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 191 in 2010 to 189 in 2016, with the poverty rate reaching 9.8 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.37.32 presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	163	8%
2001	179	8.8%
2002	196	9.6%
2003	157	7.9%
2004	136	6.9%
2005	148	7.5%
2006	184	9.6%
2007	169	8.8%
2008	173	9.3%
2009	167	9.4%
2010	191	9.5%
2011	179	9.1%
2012	178	9%
2013	190	9.9%
2014	175	9.1%
2015	175	9.1%
2016	189	9.8%

The rate of poverty for Gosper County is shown in Table II.37.33. In 2016, there were an estimated 112 persons living in poverty. This represented a 5.8 percent poverty rate, compared to 7.9 percent poverty in 2000. In 2016, some 1.8 percent of those in poverty were under age 6, and 17.9 percent were 65 or older.

Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	12	7.3%	2	1.8%
6 to 17	43	26.2%	34	30.4%
18 to 64	89	54.3%	56	50%
65 or Older	20	12.2%	20	17.9%
<b>Total</b>	<b>164</b>	<b>100.0%</b>	<b>112</b>	<b>100.0%</b>
<b>Poverty Rate</b>	<b>7.9%</b>	.	<b>5.8%</b>	.

## HOUSING

The Census Bureau estimates that the total number of housing units increased by 1.7 percent in Gosper County between 2010 and 2016, from 1,267 to 1,289. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.37.34.

Subject	Nebraska	% Growth Since Census	Gosper County	% Growth Since Census
2000 Census Base	722,656	.	1,281	.
2010 Census	796,793	10.3	1,267	-1.1
July 2011 Estimate	801,068	0.5	1,274	0.6
July 2012 Estimate	804,586	1	1,278	0.9
July 2013 Estimate	809,062	1.5	1,277	0.8
July 2014 Estimate	814,835	2.3	1,279	0.9
July 2015 Estimate	820,725	3	1,280	1
July 2016 Estimate	827,156	3.8	1,289	1.7

### Housing Production

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



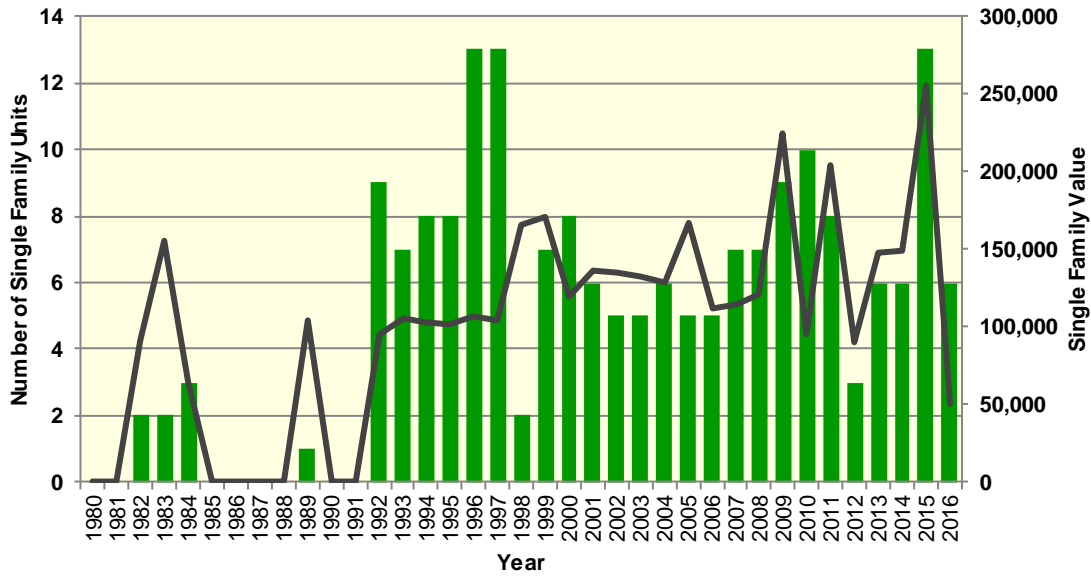
valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Gosper County decreased from 13 authorizations in 2015 to 6 in 2016.

The real value of single-family building permits decreased from \$255,397 in 2015 to \$49,996 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.37.35.

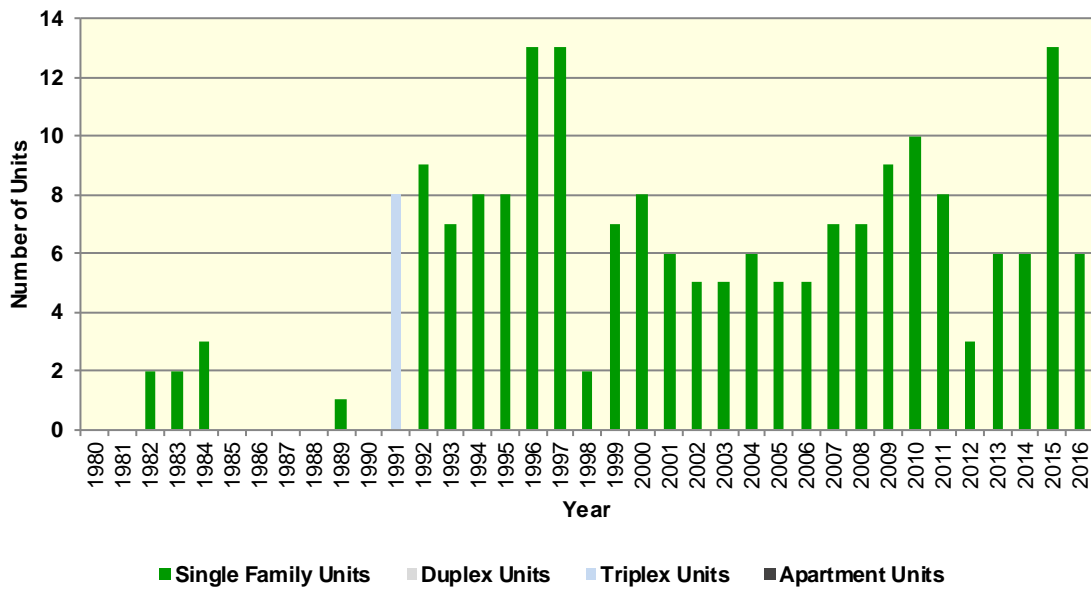
<b>Table II.37.35</b> <b>Building Permits and Valuation</b> Gosper County Census Bureau Data, 1980–2016							
Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2016\$)	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	0	0	0	0	0	0	0
1981	0	0	0	0	0	0	0
1982	2	0	0	0	2	91,912	0
1983	2	0	0	0	2	156,055	0
1984	3	0	0	0	3	64,966	0
1985	0	0	0	0	0	0	0
1986	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0
1989	1	0	0	0	1	103,842	0
1990	0	0	0	0	0	0	0
1991	0	0	8	0	8	0	0
1992	9	0	0	0	9	95,195	0
1993	7	0	0	0	7	105,441	0
1994	8	0	0	0	8	103,243	0
1995	8	0	0	0	8	101,135	0
1996	13	0	0	0	13	106,279	0
1997	13	0	0	0	13	104,488	0
1998	2	0	0	0	2	166,054	0
1999	7	0	0	0	7	171,413	0
2000	8	0	0	0	8	119,080	0
2001	6	0	0	0	6	136,616	0
2002	5	0	0	0	5	134,539	0
2003	5	0	0	0	5	131,911	0
2004	6	0	0	0	6	128,381	0
2005	5	0	0	0	5	167,256	0
2006	5	0	0	0	5	111,660	0
2007	7	0	0	0	7	114,495	0
2008	7	0	0	0	7	121,280	0
2009	9	0	0	0	9	224,439	0
2010	10	0	0	0	10	95,783	0
2011	8	0	0	0	8	203,614	0
2012	3	0	0	0	3	90,033	0
2013	6	0	0	0	6	147,677	0
2014	6	0	0	0	6	148,558	0
2015	13	0	0	0	13	255,397	0
2016	6	0	0	0	6	49,996	0



**Diagram II.37.6**  
**Single-Family Permits**  
 Gosper County  
 Census Bureau Data, 1980–2016



**Diagram II.37.7**  
**Total Permits by Unit Type**  
 Gosper County  
 Census Bureau Data, 1980–2016



## Housing Characteristics

Housing types by unit are shown in Table II.37.36. In 2016, there were 1,251 housing units, down from 1,281 in 2000. Single-family units accounted for 83.8 percent of units in 2016, compared to 85 in 2000. Apartment units accounted for 0.8 percent in 2016, compared to 0.3 percent in 2000.

<b>Table II.37.36</b>				
<b>Housing Units by Type</b>				
Gosper County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Unit Type	2000 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	1,089	85%	1,048	83.8%
Duplex	5	0.4%	15	1.2%
Tri- or Four-Plex	6	0.5%	37	3%
Apartment	4	0.3%	10	0.8%
Mobile Home	177	13.8%	141	11.3%
Boat, RV, Van, Etc.	0	0%	0	0%
<b>Total</b>	<b>1,281</b>	<b>100.0%</b>	<b>1,251</b>	<b>100.0%</b>

Some 67 percent of housing was occupied in 2010, compared to 67.4 percent in 2000. Owner-occupied housing changed 0 percent between 2000 and 2010, ending with owner-occupied units representing 77.1 percent of units. Vacant units changed by 0 percent, resulting in 418 vacant units in 2010.

<b>Table II.37.37</b>					
<b>Housing Units by Tenure</b>					
Gosper County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	863	67.4%	849	67%	-1.6%
Owner-Occupied	655	75.9%	655	77.1%	0%
Renter-Occupied	208	24.1%	194	22.9%	-6.7%
Vacant Housing Units	418	32.6%	418	33%	0%
<b>Total Housing Units</b>	<b>1,281</b>	<b>100.0%</b>	<b>1,267</b>	<b>100.0%</b>	<b>-1.1%</b>

Table II.37.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 1,251 housing units. An estimated 69.7 percent were owner-occupied, and 35.2 percent were vacant.

<b>Table II.37.38</b>				
<b>Housing Units by Tenure</b>				
Gosper County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	849	67%	811	64.8%
Owner-Occupied	655	77.1%	565	69.7%
Renter-Occupied	194	22.9%	246	30.3%
Vacant Housing Units	418	33%	440	35.2%
<b>Total Housing Units</b>	<b>1,267</b>	<b>100.0%</b>	<b>1,251</b>	<b>100.0%</b>

Households by household size are shown in Table II.37.39. There were a total of 849 households in 2010, down from 863 in 2000. One person households changed by 10.2 percent between 2000 and 2010, while two person households changed by -2.4 percent. Three and four person households changed by -22.2 and -13.9 respectively, representing 10.7 percent and 10.2 percent of the population in 2010.

<b>Table II.37.39</b>					
<b>Households by Household Size</b>					
Gosper County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	197	22.8%	226	26.6%	14.7%
Two Persons	378	43.8%	369	43.5%	-2.4%
Three Persons	117	13.6%	91	10.7%	-22.2%
Four Persons	101	11.7%	87	10.2%	-13.9%
Five Persons	50	5.8%	54	6.4%	8%
Six Persons	12	1.4%	13	1.5%	8.3%
Seven Persons or More	8	0.9%	9	1.1%	12.5%
<b>Total</b>	<b>863</b>	<b>100.0%</b>	<b>849</b>	<b>100.0%</b>	<b>-1.6%</b>

Households by income is shown in Table II.37.40. Households earning more than \$100,000 per year represented 23.6 percent of households in 2016, compared to 5.7 percent in 2000. Households earning between \$50,000 and \$74,999 represented 22.6 percent of households in 2016, compared to 18.9 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 4.4 percent of households in 2016, compared to 15.3 percent in 2000.

<b>Table II.37.40</b>				
<b>Households by Income</b>				
Gosper 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	134	15.3%	36	4.4%
\$15,000 to \$19,999	55	6.3%	33	4.1%
\$20,000 to \$24,999	69	7.9%	41	5.1%
\$25,000 to \$34,999	151	17.3%	105	12.9%
\$35,000 to \$49,999	198	22.6%	108	13.3%
\$50,000 to \$74,999	165	18.9%	183	22.6%
\$75,000 to \$99,999	53	6.1%	114	14.1%
\$100,000 or More	50	5.7%	191	23.6%
<b>Total</b>	<b>875</b>	<b>100.0%</b>	<b>811</b>	<b>100.0%</b>

Table II.37.41 shows households by year home built. Housing units built between 2000 and 2009, account for 6.9 percent and those built in 2010 or later accounted for 0.2 percent of households. Households built in the 1970's, 1980's, and 1990's account for 15.8 percent, 5.2 percent, and 13.6, respectively. Housing units built prior to 1939 represented 28.6 percent of households in 2016.

<b>Table II.37.41</b>				
<b>Households by Year Home Built</b>				
Gosper 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	337	39%	232	28.6%
1940 to 1949	56	6.5%	57	7%
1950 to 1959	66	7.6%	84	10.4%
1960 to 1969	93	10.8%	100	12.3%
1970 to 1979	146	16.9%	128	15.8%
1980 to 1989	60	7%	42	5.2%
1990 to 1999	105	12.2%	110	13.6%
2000 to 2009	.	.	56	6.9%
2010 or Later	.	.	2	0.2%
<b>Total</b>	<b>863</b>	<b>100.0%</b>	<b>811</b>	<b>100.0%</b>

The distribution of unit types by race are shown in Table II.37.42. An estimated 89.3 percent of white households occupy single-family homes. Some 0.4 percent of white households occupy apartments. An estimated 100 percent of Asian households occupy single-family homes.

<b>Table II.37.42</b>							
<b>Distribution of Units in Structure by Race</b>							
Gosper County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/ Pacific Islanders	Other	Two or More Races
Single-Family	89.3%	%	%	100%	%	%	%
Duplex	1.9%	%	%	0%	%	%	%
Tri- or Four-Plex	0.9%	%	%	0%	%	%	%
Apartment	0.4%	%	%	0%	%	%	%
Mobile Home	7.6%	%	%	0%	%	%	%
Boat, RV, Van, Etc.	0%	%	%	0%	%	%	%
<b>Total</b>	<b>100.0%</b>	<b>%</b>	<b>%</b>	<b>100.0%</b>	<b>%</b>	<b>%</b>	<b>%</b>

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.37.43. An estimated 6.5 percent of vacant units were for rent in 2010, a 125 percent change since 2000. In addition, some 3.8 percent of vacant units were for sale, a change of -48.4 percent between 2000 and 2010. "Other" vacant units represented 13.9 percent of vacant units in 2010. This is a change of 65.7 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.37.43</b>					
<b>Disposition of Vacant Housing Units</b>					
Gosper County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	12	2.9%	27	6.5%	125%
For Sale	31	7.4%	16	3.8%	-48.4%
Rented or Sold, Not Occupied	7	1.7%	6	1.4%	-14.3%
For Seasonal, Recreational, or Occasional Use	332	79.4%	311	74.4%	-6.3%
For Migrant Workers	1	0.2%	0	0%	-100%
Other Vacant	35	8.4%	58	13.9%	65.7%
<b>Total</b>	<b>418</b>	<b>100.0%</b>	<b>418</b>	<b>100.0%</b>	<b>0%</b>

The disposition of vacant units between 2010 and 2016 are shown in Table II.37.44. By 2016, for rent units accounted for 1.4 percent of vacant units, while for sale units accounted for 1.8 percent. “Other” vacant units accounted for 21.1 percent of vacant units, representing a total of 93 “other” vacant units.

<b>Table II.37.44</b>				
<b>Disposition of Vacant Housing Units</b>				
Gosper County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	27	6.5%	6	1.4%
For Sale	16	3.8%	8	1.8%
Rented Not Occupied	2	0.5%	7	1.6%
Sold Not Occupied	4	1%	0	0%
For Seasonal, Recreational, or Occasional Use	311	74.4%	326	74.1%
For Migrant Workers	0	0%	0	0%
Other Vacant	58	13.9%	93	21.1%
<b>Total</b>	<b>418</b>	<b>100.0%</b>	<b>440</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 358 property transactions in Gosper County. Of these, 350 were for single-family homes during this 19-year period, as shown in Table II.37.45.

<b>Table II.37.45</b>						
<b>Residential Property Transactions</b>						
Gosper 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	22	0	0	0	0	22
2000	24	0	0	1	0	25
2001	17	0	0	0	0	17
2002	21	0	0	0	0	21
2003	17	0	0	0	0	17
2004	23	2	0	0	0	25
2005	15	0	0	0	0	15
2006	19	0	0	0	0	19
2007	14	1	0	2	0	17
2008	13	0	0	0	1	14
2009	16	0	0	0	0	16
2010	14	0	0	1	0	15
2011	13	0	0	0	0	13
2012	20	0	0	0	0	20
2013	12	0	0	0	0	12
2014	22	0	0	0	0	22
2015	23	0	0	0	0	23
2016	22	0	0	0	0	22
2017	23	0	0	0	0	23
<b>Total</b>	<b>350</b>	<b>3</b>	<b>0</b>	<b>4</b>	<b>1</b>	<b>358</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 127 single-family home property transactions for units built before 1930, 15 percent of units were of low quality and 40.9 percent were of fair quality. Conversely, of the 7 homes built from 2001 through 2010, 0 percent of units were of low quality and 28.6 percent of fair quality. Table II.37.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

<b>Table II.37.46</b>										
<b>Single-Family Homes by Year Built and Quality of Materials and Workmanship</b>										
Gosper 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	19	1	2	3	0	3	0	0	4	32
Fair	52	30	7	13	1	4	2	0	10	119
Average	56	24	19	25	6	21	4	0	8	163
Good	0	0	4	18	3	6	1	2	0	34
Very Good	0	0	0	0	1	0	0	0	0	1
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	0	0	0	0	0	1	0	0	0	1
<b>Total</b>	<b>127</b>	<b>55</b>	<b>32</b>	<b>59</b>	<b>11</b>	<b>35</b>	<b>7</b>	<b>2</b>	<b>22</b>	<b>350</b>

In regard to the current condition of residential dwellings, of the same 127 single-family homes built before 1930, 14.2 percent of the homes were worn out or badly worn, and 81.9 percent were in average condition. Table II.37.47 provides details about the condition of single-family residential dwellings by year built.



<b>Table II.37.47</b> <b>Single-Family Homes by Year Built and Condition</b> Gosper 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	1	0	0	0	0	0	0	0	0	1
Badly Worn	17	0	1	5	0	1	0	0	5	29
Average	104	55	29	41	6	9	6	2	16	268
Good	5	0	2	13	5	24	1	0	1	51
Very Good	0	0	0	0	0	1	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>127</b>	<b>55</b>	<b>32</b>	<b>59</b>	<b>11</b>	<b>35</b>	<b>7</b>	<b>2</b>	<b>22</b>	<b>350</b>

### Housing Costs

Between 2010 and 2017, the average price of an existing single-family home changed from \$84,100 to \$175,520, a total increase of 108.7 percent, as shown in Table II.37.48.

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 Gosper County ranged from \$70,452 for homes built before 1930 to \$170,071 for homes built from 2001 to 2010, and \$534,000 for the newest homes built between 2011 and 2017.<sup>150</sup> Homes built from 2001 through 2010 were also larger, averaging 1,601 square feet per unit. Table II.37.49, provides additional details about single-family homes.

<b>Table II.37.48</b> <b>Average Sales Price of Single-Family Homes</b> Gosper County Fiscal Years 1999–2017 PAD Data	
Fiscal Year	Average Sales Price (\$)
1999	58,975
2000	77,350
2001	56,746
2002	85,333
2003	88,853
2004	72,777
2005	72,343
2006	107,411
2007	107,643
2008	79,803
2009	49,375
2010	84,100
2011	77,769
2012	119,009
2013	79,229
2014	119,723
2015	109,535
2016	102,227
2017	175,520
<b>Average</b>	<b>92,896</b>

<b>Table II.37.49</b> <b>Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot</b> Gosper County Fiscal Years 1999–2017 PAD Data			
Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. <sup>151</sup> (\$)
Before 1931	70,452	1,447	48.68
1931-1960	72,708	1,317	55.19
1961-1970	89,755	1,569	57.19
1971-1980	117,601	1,535	76.6
1981-1990	127,264	1,581	80.5
1991-2000	123,671	1,526	81.04
2001-2010	170,071	1,601	106.22
2011-2017	534,000	1,894	281.94
<b>Average</b>	<b>92,896</b>	<b>1,465</b>	<b>63.4</b>

<sup>150</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>151</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.37.50. In 2016, an estimated 0 percent of households were overcrowded, and an additional 0 percent were severely overcrowded.

<b>Table II.37.50</b> <b>Overcrowding and Severe Overcrowding</b> Gosper 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	646	99.1%	4	0.6%	2	0.3%	652
2016 Five-Year ACS	565	100%	0	0%	0	0%	565
<b>Renter</b>							
2000 Census	204	96.7%	7	3.3%	0	0%	211
2016 Five-Year ACS	246	100%	0	0%	0	0%	811
<b>Total</b>							
2000 Census	850	98.5%	11	1.3%	2	0.2%	863
2016 Five-Year ACS	811	100%	0	0%	0	0%	811

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 Gosper County. This is compared to 0 percent of households lacking complete plumbing facilities in 2000.

<b>Table II.37.51</b> <b>Households with Incomplete Plumbing Facilities</b> Gosper County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	863	811
Lacking Complete Plumbing Facilities	0	0
<b>Total Households</b>	<b>863</b>	<b>811</b>
<b>Percent Lacking</b>	<b>0%</b>	<b>0%</b>

There were 3 households lacking complete kitchen facilities in 2016, compared to 2 households in 2000. This was a change from 0.2 percent of households in 2000 to 0.4 percent in 2016.



<b>Table II.37.52</b> <b>Households with Incomplete Kitchen Facilities</b> Gosper County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	861	808
Lacking Complete Kitchen Facilities	2	3
<b>Total Households</b>	<b>863</b>	<b>811</b>
<b>Percent Lacking</b>	<b>0.2%</b>	<b>0.4%</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 Gosper County, 8.6 percent of households had a cost burden and 4.9 percent had a severe cost burden. Some 10.2 percent of renters were cost burdened, and 1.2 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 6.6 percent and a severe cost burden rate of 6 percent. Owner occupied households with a mortgage had a cost burden rate of 9.5 percent, and severe cost burden at 7.2 percent.

<b>Table II.37.53</b> <b>Cost Burden and Severe Cost Burden by Tenure</b> Gosper 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	152	77.9%	30	15.4%	13	6.7%	0	0%	195
2016 Five-Year ACS	219	83.3%	25	9.5%	19	7.2%	0	0%	263
<b>Owner Without a Mortgage</b>									
2000 Census	228	90.5%	19	7.5%	4	1.6%	1	0.4%	252
2016 Five-Year ACS	261	86.4%	20	6.6%	18	6%	3	1%	302
<b>Renter</b>									
2000 Census	88	55.3%	12	7.5%	17	10.7%	42	26.4%	159
2016 Five-Year ACS	172	69.9%	25	10.2%	3	1.2%	46	18.7%	246
<b>Total</b>									
2000 Census	468	77.2%	61	10.1%	34	5.6%	43	7.1%	606
2016 Five-Year ACS	652	80.4%	70	8.6%	40	4.9%	49	6%	811



### Housing Problems by Income

Table II.37.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Gosper County. As can be seen in 2017 the MFI was \$64,300, which compared to \$68,200 for the State of Nebraska.

Table II.37.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 63 owner-occupied and 10 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 19 owner-occupied 4 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 645 households without a housing problem.

<b>Table II.37.54</b> <b>Median Family Income</b> Gosper County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	40,600	50,400
2001	42,900	53,400
2002	42,900	55,100
2003	49,500	55,400
2004	53,800	56,300
2005	53,800	57,400
2006	53,100	59,400
2007	51,500	58,200
2008	53,500	59,800
2009	55,100	62,000
2010	55,600	62,600
2011	51,700	63,500
2012	52,400	64,400
2013	55,600	64,600
2014	58,700	66,000
2015	55,900	66,800
2016	60,100	66,500
2017	64,300	68,200

**Table II.37.55**  
**Housing Problems by Income and Tenure**  
 Gosper County  
 2010–2014 HUD CHAS Data

Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
<b>Owner-Occupied</b>						
Lacking complete plumbing or kitchen facilities	4	0	0	0	0	4
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	15	4	0	0	0	19
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	4	20	15	20	4	63
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
Has none of the 4 housing problems	15	25	60	70	310	480
<b>Total</b>	<b>42</b>	<b>49</b>	<b>75</b>	<b>90</b>	<b>314</b>	<b>570</b>
<b>Renter-Occupied</b>						
Lacking complete plumbing or kitchen facilities	0	4	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)	0	4	0	0	0	4
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	0	10	0	0	0	10
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
Has none of the 4 housing problems	0	30	35	25	75	165
<b>Total</b>	<b>4</b>	<b>48</b>	<b>39</b>	<b>25</b>	<b>75</b>	<b>191</b>
<b>Total</b>						
Lacking complete plumbing or kitchen facilities	4	4	0	0	0	8
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)	15	8	0	0	0	23
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	4	30	15	20	4	73
Zero/negative income (and none of the above problems)	8	0	0	0	0	8
Has none of the 4 housing problems	15	55	95	95	385	645
<b>Total</b>	<b>46</b>	<b>97</b>	<b>114</b>	<b>115</b>	<b>389</b>	<b>761</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.37.56, of the 21 loans in 2016, 14 loans were for Home Purchases, 2 were for Home Improvement and 5 were for refinancing.

<b>Table II.37.56</b> <b>Owner-Occupied Single-Family Home Loans by Loan Type</b> Gosper County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	16	5	12	33
2009	12	9	28	49
2010	8	8	15	31
2011	12	6	21	39
2012	7	6	25	38
2013	7	4	19	30
2014	16	8	12	36
2015	16	4	12	32
2016	14	2	5	21

Table II.37.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$134,063 and \$127,714 in 2012 and \$154,714 in 2016. Overall, average loans were \$101,455 in 2008 and \$154,810 in 2016.

<b>Table II.37.57</b> <b>Owner-Occupied Single-Family Home Loans by Average Loan Amount</b> Gosper County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$134,063	\$21,200	\$91,417	\$101,455
2009	\$93,417	\$51,000	\$124,571	\$103,429
2010	\$64,750	\$81,625	\$83,333	\$78,097
2011	\$148,333	\$22,333	\$92,905	\$99,103
2012	\$127,714	\$30,167	\$96,120	\$91,526
2013	\$140,714	\$20,500	\$146,316	\$128,233
2014	\$100,438	\$75,125	\$148,083	\$110,694
2015	\$112,188	\$70,250	\$120,417	\$110,031
2016	\$154,714	\$95,000	\$179,000	\$154,810

Table II.37.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$2,145,000 and \$894,000 in 2012 and \$2,166,000 in 2016. Overall, average loans were \$3,348,000 in 2008 and \$3,251,000 in 2016.

<b>Table II.37.58</b> <b>Total Volume of Owner-Occupied Single-Family Loans</b> Gosper County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	2,145,000	106,000	1,097,000	3,348,000
2009	1,121,000	459,000	3,488,000	5,068,000
2010	518,000	653,000	1,250,000	2,421,000
2011	1,780,000	134,000	1,951,000	3,865,000
2012	894,000	181,000	2,403,000	3,478,000
2013	985,000	82,000	2,780,000	3,847,000
2014	1,607,000	601,000	1,777,000	3,985,000
2015	1,795,000	281,000	1,445,000	3,521,000
2016	2,166,000	190,000	895,000	3,251,000

### 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.37.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Gosper County.

<b>Table II.37.59</b> <b>Survey of Rental Properties</b> Gosper County 2002–2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	0	0	0	
2003	0	0	0	
2004	0	0	0	0
2005	0	0		
2006				
2007	1	8	0	75
2008	2	10	20	
2009	1	8	12.5	
2010	4	44	0	14
2011	2	10	0	7
2012	3	38	2.6	45
2013	3	34	2.9	60
2014	1	8	0	
2015	1	8	0	
2016				
2017				

