

**VOLUME II:
HARLAN COUNTY**

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Harlan County

DEMOGRAPHICS

Population Estimates

The Census Bureau's current census estimates indicate that Harlan County's population increased from 3,423 in 2010 to 3,473 in 2016, or by 1.5 percent. This compares to a statewide population change of 4.4 percent over the period. The number of people from 25 to 34 years of age decreased by 2.7 percent, and the number of people from 55 to 64 years of age increased by 8.3 percent. The white population increased by 0.6 percent, while the black population increased by 1000 percent. The Hispanic population increased from 45 to 79 people between 2010 and 2016 or by 75.6 percent. These data are presented in Table II.42.1.

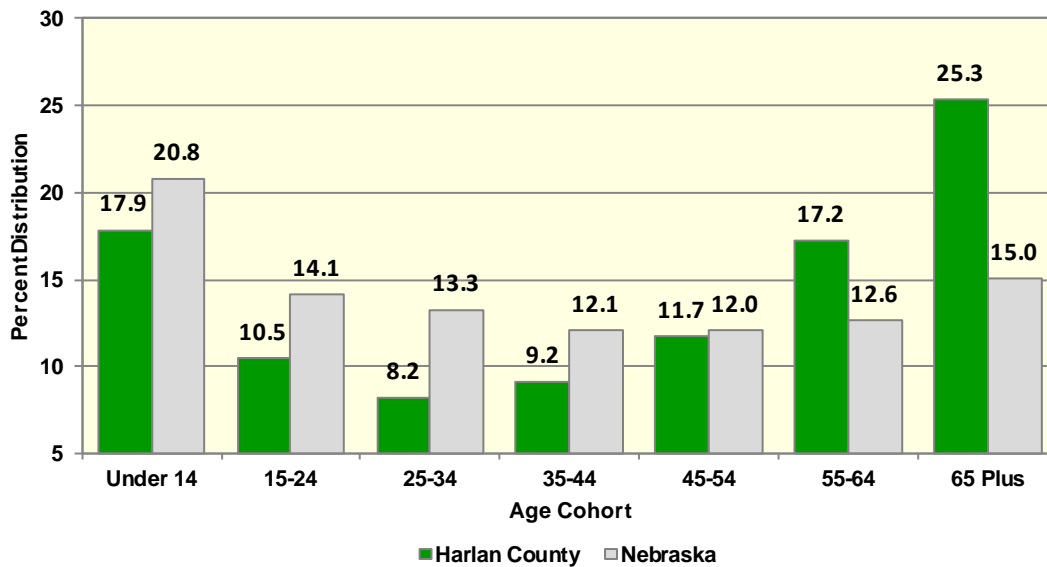
Table II.42.1						
Profile of Population Characteristics						
Harlan County vs. State of Nebraska						
2010 Census and 2016 Current Census Estimates						
Subject	Harlan County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	3,423	3,473	1.5%	1,826,341	1,907,116	4.4%
Age						
0 to 14 years	581	620	6.7%	383,542	396,601	3.4%
15 to 24 years	311	363	16.7%	258,206	269,442	4.4%
25 to 34 years	293	285	-2.7%	245,176	252,946	3.2%
35 to 44 years	342	318	-7%	220,838	230,528	4.4%
45 to 54 years	538	408	-24.2%	258,726	229,683	-11.2%
55 to 64 years	553	599	8.3%	213,176	241,172	13.1%
65 and Over	805	880	9.3%	246,677	286,744	16.2%
Race						
White	3,384	3,405	0.6%	1,649,264	1,694,976	2.8%
Black	1	11	1000%	85,971	94,620	10.1%
American Indian and Alaskan Native	15	20	33.3%	23,418	27,318	16.7%
Asian	7	7	0%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	0	0	0%	2,061	2,425	17.7%
Two or more races	16	30	87.5%	32,305	40,495	25.4%
Ethnicity (of any race)						
Hispanic or Latino	45	79	75.6%	167,405	203,320	21.5%

Table II.42.2, presents the population of Harlan County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 1,723 males, who accounted for 50.3 percent of the population, and the remaining 49.7 percent, or 1,700 persons, were female. In 2016, the number of males was 1,789 persons, and accounted for 51.5 percent of the population, with the remaining 48.5 percent, or 1,684 persons being female.



Table II.42.2 Population by Age and Gender Harlan 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	280	301	581	348	272	620	6.7%
15 to 24 years	156	155	311	176	187	363	16.7%
25 to 34 years	150	143	293	134	151	285	-2.7%
35 to 44 years	179	163	342	169	149	318	-7%
45 to 54 years	277	261	538	216	192	408	-24.2%
55 to 64 years	288	265	553	308	291	599	8.3%
65 and Over	393	412	805	438	442	880	1.5%
Total	1,723	1,700	3,423	1,789	1,684	3,473	1.5%
% of Total	50.3%	49.7%	.	51.5%	48.5%	.	

Diagram II.42.1
Age Distribution
 Harlan 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.42.3, from April 2000 to July 2009, Harlan County natural decrease was estimated to be 113 people. Harlan County has been experiencing net out-migration, with 439 persons leaving the county in the last nine years.¹⁶⁸ The 2016 population estimates showed a natural decrease of 11 persons. Between 2010 and 2016, Harlan County’s population rose to 3,473 persons.

The Nebraska Department of Transportation (DOT)’s Department of Motor Vehicles provides another source of information about migration trends. These data represent the net of driver’s license exchanges: licenses issued to new residents of Nebraska and licenses surrendered to other states when Nebraska residents relocate to a new state. Known as the driver’s license exchange data, these records show that the net change in Harlan County decreased from 14 persons in 2015 to 3 persons in 2016, with an additional net movement of -4 in the first six months of 2017. The driver’s license total exchanges for the last 16 years are presented in Table II.42.4.

Table II.42.3	
Population Change	
Harlan County	
1980–2010 Census and Intercensal Data	
1980 Population	4,292
Natural Increase 80–90	40
Net Migration 80–90	-522
1990 Population	3,810
Natural Increase 90–00	-119
Net Migration 90–00	95
2000 Population	3,786
Natural Increase 00–09	-113
Net Migration 00–09	-439
2009 Population Estimate	3,234
2010 Population	3,423
Natural Increase 10–16	-11
Net Migration 10–16	61
2016 Population Estimate	3,473

Table II.42.4			
Driver's Licenses Exchanged and Surrendered			
Harlan County			
2001–First half of 2017 DOT Data			
Year	In-Migrants	Out-Migrants	Net Change
Calendar 2001	72	39	33
Calendar 2002	45	39	6
Calendar 2003	50	31	19
Calendar 2004	42	43	-1
Calendar 2005	50	43	7
Calendar 2006	47	33	14
Calendar 2007	54	39	15
Calendar 2008	51	41	10
Calendar 2009	58	19	39
Calendar 2010	57	44	13
Calendar 2011	56	34	22
Calendar 2012	52	34	18
Calendar 2013	37	17	20
Calendar 2014	38	44	-6
Calendar 2015	45	31	14
Calendar 2016	50	47	3
First Half of 2017	17	21	-4

¹⁶⁸ 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 Harlan County increased by 3.7 percent from 545 in 2016 to 565 in 2017, as shown in Table II.42.5. The number of school-age children 5 to 11 years of age increased from 275 in 2016 to 289 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.42.6, shows population by age for the 2000 and 2010 Census. The population changed by -9.6 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -7.6 percent to a total of 805 persons in 2010. Those aged 25 to 34 changed by -2 percent, and those aged under 5 changed by -1.1 percent.

Year	Age Group			Total
	5–11	11–13	14–18	
1992	414	102	242	758
1993	400	113	248	761
1994	406	138	253	797
1995	379	142	289	810
1996	383	139	284	806
1997	378	130	303	811
1998	381	126	326	833
1999	376	125	327	828
2000	378	105	301	784
2001	346	87	309	742
2002	345	114	283	742
2003	159	59	145	363
2004	150	57	144	351
2005	264	124	265	653
2006	258	95	292	645
2007	288	84	285	657
2008	266	87	276	629
2009	265	85	256	606
2010	266	82	247	595
2011	251	78	235	564
2012	244	79	225	548
2013	276	80	221	577
2014	272	88	212	572
2015	270	73	191	534
2016	275	66	204	545
2017	289	71	205	565

Table II.42.6 Population by Age Harlan County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	183	4.8%	181	5.3%	-1.1%
5 to 19	813	21.5%	616	18%	-24.2%
20 to 24	110	2.9%	95	2.8%	-13.6%
25 to 34	299	7.9%	293	8.6%	-2%
35 to 54	1,077	28.4%	880	25.7%	-18.3%
55 to 64	433	11.4%	553	16.2%	27.7%
65 or Older	871	23%	805	23.5%	-7.6%
Total	3,786	100.0%	3,423	100.0%	-9.6%

The elderly population is further explored in Table II.42.7. Those aged 65 to 66 changed by 9.8 percent between 2000 and 2010, resulting in a population of 90 persons. Those aged 85 or older changed by -9.6 percent during the same time period, and resulted in 122 persons over age 85 in 2010.

Table II.42.7 Elderly Population by Age Harlan County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	82	9.4%	90	11.2%	9.8%
67 to 69	127	14.6%	134	16.6%	5.5%
70 to 74	216	24.8%	189	23.5%	-12.5%
75 to 79	178	20.4%	151	18.8%	-15.2%
80 to 84	133	15.3%	119	14.8%	-10.5%
85 or Older	135	15.5%	122	15.2%	-9.6%
Total	871	100.0%	805	100.0%	-7.6%

Population by race and ethnicity is shown in Table II.42.8 representing 98.4 percent of the white population in 2010. The black population changed by -80 percent, representing 0 percent of the population in 2010. The American Indian and Asian populations represented 0.4 and 0.2 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 55.2 percent between 2000 and 2010, compared to the -10.1 percent growth rate for non-Hispanics.

Table II.42.8 Population by Race and Ethnicity Harlan County 2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	3,743	98.9%	3,367	98.4%	-10%
Black	5	0.1%	1	0%	-80%
American Indian	4	0.1%	15	0.4%	275%
Asian	3	0.1%	7	0.2%	133.3%
Native Hawaiian/ Pacific Islander	1	0%	0	0%	-100%
Other	6	0.2%	16	0.5%	166.7%
Two or More Races	24	0.6%	17	0.5%	-29.2%
Total	3,786	100.0%	3,423	100.0%	-9.6%
Hispanic	29	0.8%	45	1.3%	55.2%
Non-Hispanic	3,757	99.2%	3,378	98.7%	-10.1%



Population by race and ethnicity through 2016 is shown in Table II.42.9. The white population represented 95.9 percent of the population in 2016, compared with black population accounting for 0.5 percent of the population. Hispanic population represented 4.3 percent of the population in 2016.

Table II.42.9				
Population by Race and Ethnicity				
Harlan County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	3,367	98.4%	3,324	95.9%
Black	1	0%	19	0.5%
American Indian	15	0.4%	13	0.4%
Asian	7	0.2%	6	0.2%
Native Hawaiian/ Pacific Islander	0	0%	1	0%
Other	16	0.5%	32	0.9%
Two or More Races	17	0.5%	70	2%
Total	3,423	100.0%	3,465	100.0%
Non-Hispanic	3,378	98.7%	3,315	95.7%
Hispanic	45	1.3%	150	4.3%

The population by race is broken down further by ethnicity in Table II.42.10. While the white non-Hispanic population changed by -10.4 percent between 2000 and 2010, the white Hispanic population changed by 71.4 percent. The black non-Hispanic population changed by -80 percent.

Table II.42.10					
Population by Race and Ethnicity					
Harlan County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	3,729	99.3%	3,343	99%	-10.4%
Black	5	0.1%	1	0%	-80%
American Indian	4	0.1%	11	0.3%	175%
Asian	3	0.1%	7	0.2%	133.3%
Native Hawaiian/ Pacific Islander	1	0%	0	0%	-100%
Other	0	0%	1	0%	%
Two or More Races	15	0.4%	15	0.4%	0%
Total Non-Hispanic	3,757	100.0%	3,378	100.0%	-10.1%
Hispanic					
White	14	48.3%	24	53.3%	71.4%
Black	0	0%	0	0%	%
American Indian	0	0%	4	8.9%	%
Asian	0	0%	0	0%	%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	6	20.7%	15	33.3%	150%
Two or More Races	9	31%	2	4.4%	-77.8%
Total Hispanic	29	100.0%	45	100.0%	55.2%
Total Population	3,786	100.0%	3,423	100.0%	-9.6%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.42.11. During this time, the total non-Hispanic population was 3,315 persons in 2016. The Hispanic population was 150.

Table II.42.11 Population by Race and Ethnicity				
Harlan County 2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	3,343	99%	3,235	97.6%
Black	1	0%	19	0.6%
American Indian	11	0.3%	5	0.2%
Asian	7	0.2%	6	0.2%
Native Hawaiian/ Pacific Islander	0	0%	1	0%
Other	1	0%	0	0%
Two or More Races	15	0.4%	49	1.5%
Total Non-Hispanic	3,378	100.0%	3,315	100.0%
Hispanic				
White	24	53.3%	89	59.3%
Black	0	0%	0	0%
American Indian	4	8.9%	8	5.3%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	15	33.3%	32	21.3%
Two or More Races	2	4.4%	21	14%
Total Hispanic	45	100.0	150	100.0%
Total Population	3,423	100.0%	3,465	100.0%

Households by type and tenure are shown in Table II.42.12. Family households represented 61.2 percent of households, while non-family households accounted for 38.8 percent. These changed from 64 and 36 percent, respectively.

Table II.42.12 Household Type by Tenure				
Harlan County 2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	972	64%	973	61.2%
Married-Couple Family	866	89.1%	860	88.4%
Owner-Occupied	752	86.8%	767	89.2%
Renter-Occupied	114	13.2%	93	10.8%
Other Family	106	10.9%	113	10.9%
Male Householder, No Spouse Present	41	38.7%	24	36.3%
Owner-Occupied	28	68.3%	23	95.8%
Renter-Occupied	13	31.7%	1	4.2%
Female Householder, No Spouse Present	65	61.3%	89	57.5%
Owner-Occupied	39	60%	40	44.9%
Renter-Occupied	26	40%	49	55.1%
Non-Family Households	547	36%	617	38.8 %
Owner-Occupied	373	68.2%	379	61.4%
Renter-Occupied	174	31.8%	238	38.6%
Total	1,519	100.0%	1,590	100.0%

The group quarters population was 47 in 2010, compared to 55 in 2000. Institutionalized populations experienced a -11.5 percent change between 2000 and 2010. Non-institutionalized populations experienced a -66.7 percent change during this same time period.

Table II.42.13					
Group Quarters Population					
Harlan County					
2000 & 2010 Census SF1 Data					
Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	1	1.9%	3	6.5%	200%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	41	78.8%	42	91.3%	2.4%
Other Institutions	10	19.2%	1	2.2%	-90%
Total	52	100.0%	46	100.0%	-11.5%
Noninstitutionalized					
College Dormitories	0	0%	0	0%	%
Military Quarters	0	0%	0	0%	%
Other Noninstitutionalized	3	100%	1	100%	-66.7%
Total	3	100.0%	1	100.0%	-66.7%
Group Quarters Population	55	100.0%	47	100.0%	-14.5%

The number of foreign born persons are shown in Table II.42.14. An estimated 0.4 percent of the population was born in Mexico, with 0.2 percent born in Germany, and another 0.1 percent were born in Korea.

Table II.42.14			
Place of Birth for the Foreign-Born Population			
Harlan County			
2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	14	0.4%
#2 country of origin	Germany	7	0.2%
#3 country of origin	Korea	5	0.1%
#4 country of origin	South Africa	3	0.1%
#5 country of origin	England	1	0%
#6 country of origin	Vietnam	1	0%
#7 country of origin	Afghanistan	0	0%
#8 country of origin	Africa n.e.c	0	0%
#9 country of origin	Albania	0	0%
#10 country of origin	Argentina	0	0%

Limited English Proficiency and the language spoken at home are shown in Table II.42.15. An estimated 0.8 percent of the population speaks Spanish at home

Table II.42.15 Limited English Proficiency and Language Spoken at Home Harlan County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	25	0.8%
#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.42.16. Some 20.3 percent of the population was disabled in 2000, or a total of 720 persons. The disability rate was highest for those over 65, with 38 percent disabled.

Table II.42.16 Disability by Age Harlan County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	23	3.8%
16 to 64	391	18.3%
65 and older	306	38%
Total	720	20.3%

Table II.42.17 shows disability by type in 2000. There were 348 physical disabilities in 2000, some 262 employment disabilities, and 227 go-outside-home disabilities.

Table II.42.17 Total Disabilities Tallied: Aged 5 and Older Harlan County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	181
Physical disability	348
Mental disability	142
Self-care disability	90
Employment disability	262
Go-outside-home disability	227
Total	1,250



Disability by age, as estimated by the 2016 ACS, is shown in Table II.42.18. The disability rate for females was 16 percent, compared to 16.5 percent for males. The disability rate changed precipitously higher with age, with 47.2 percent of those over 75 experiencing a disability.

Table II.42.18 Disability by Age Harlan 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	7	2.3%	34	13.4%	41	7.3%
18 to 34	9	4.1%	22	8.8%	31	6.6%
35 to 64	107	15.5%	77	12.2%	184	13.9%
65 to 74	80	31%	45	21.2%	125	26.6%
75 or Older	93	51.1%	81	43.3%	174	47.2%
Total	296	16.5%	259	16%	555	16.3%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.42.19. Some 8.9 percent have an ambulatory disability, 5.4 have an independent living disability, and 4.1 percent have a self-care disability.

Table II.42.19 Total Disabilities Tallied: Aged 5 and Older Harlan County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	272	8%
Vision disability	97	2.8%
Cognitive disability	168	5.3%
Ambulatory disability	284	8.9%
Self-Care disability	131	4.1%
Independent living disability	143	5.4%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.42.20 and Table II.42.21. In 2016, some 1,628 persons were employed and 31 were unemployed. This totaled a labor force of 1,659 persons. The unemployment rate for Harlan County was estimated to be 1.9 in 2016.

Table II.42.20 Employment, Labor Force and Unemployment Harlan County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	1,628
Unemployed	31
Labor Force	1,659
Unemployment Rate	1.9%



In 2016, 93.3 percent of households in Harlan County had a high school education or greater.

Table II.42.21	
High School or Greater Education	
Harlan County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	1,483
Total Households	1,590
Percent High School or Above	93.3%

As seen in Table II.42.22, 35.8 percent of the population had a high school diploma or equivalent, another 38.2 percent have some college, 12.6 percent have a Bachelor's Degree, and 3.8 percent of the population had a graduate or professional degree.

Table II.42.22		
Educational Attainment		
Harlan County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	259	9.6%
High School or Equivalent	961	35.8%
Some College or Associates Degree	1,025	38.2%
Bachelor's Degree	338	12.6%
Graduate or Professional Degree	101	3.8%
Total Population Above 18 years	2,684	100.0%

ECONOMICS

Labor Force

Table II.42.23, shows the labor force statistics for Harlan County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1990 with a rate of 1.5. The highest level of unemployment occurred during 2009 rising to a rate of 3.7. 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 Harlan County increased from 2.2 percent in 2015 to 2.6 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.42.23 Labor Force Statistics Harlan County 1990 - 2016 BLS Data					
Year	Harlan County				Statewide
	Unemployment	Employment	Labor Force	Unemployment Rate	Unemployment Rate
1990	27	1,821	1,848	1.5%	2.3%
1991	26	1,739	1,765	1.5%	2.7%
1992	44	1,752	1,796	2.4%	2.9%
1993	39	1,726	1,765	2.2%	2.8%
1994	27	1,738	1,765	1.5%	2.6%
1995	34	1,793	1,827	1.9%	2.6%
1996	50	1,786	1,836	2.7%	2.7%
1997	38	1,774	1,812	2.1%	2.5%
1998	44	1,715	1,759	2.5%	2.6%
1999	52	1,715	1,767	2.9%	2.8%
2000	50	1,873	1,923	2.6%	2.8%
2001	52	1,904	1,956	2.7%	3.1%
2002	57	1,845	1,902	3%	3.6%
2003	61	1,830	1,891	3.2%	3.9%
2004	58	1,781	1,839	3.2%	3.9%
2005	57	1,736	1,793	3.2%	3.8%
2006	46	1,744	1,790	2.6%	3.1%
2007	47	1,765	1,812	2.6%	3%
2008	57	1,785	1,842	3.1%	3.3%
2009	69	1,804	1,873	3.7%	4.6%
2010	61	1,832	1,893	3.2%	4.6%
2011	62	1,832	1,894	3.3%	4.4%
2012	61	1,817	1,878	3.2%	4%
2013	58	1,805	1,863	3.1%	3.8%
2014	47	1,754	1,801	2.6%	3.3%
2015	39	1,748	1,787	2.2%	3%
2016	46	1,706	1,752	2.6%	3.2%

Diagram II.42.2, shows the employment and labor force for Harlan County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 1,706 persons, with the labor force reaching 1,752, indicating there were a total of 46 unemployed persons.

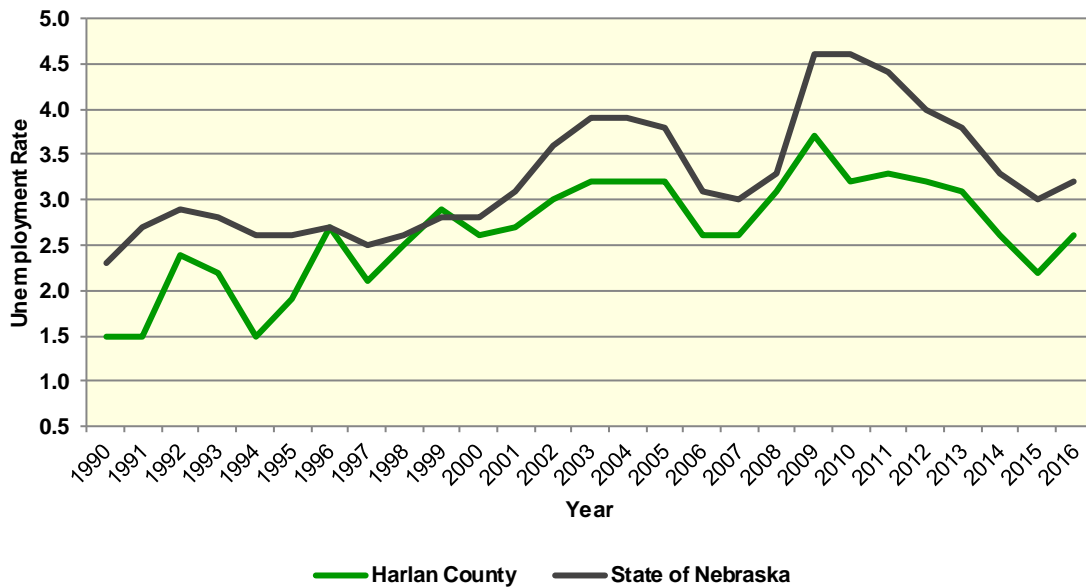
Diagram II.42.2
Employment and Labor Force
 Harlan County
 1990 – 2016 BLS Data



Unemployment

Diagram II.42.3, shows the unemployment rate for both the State and Harlan County. During the 1990’s the average rate for Harlan County was 2.1, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 3, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 2.9. Over the course of the entire period Harlan County had an average unemployment rate lower than the state, 2.6 percent for Harlan County, versus 3.3 statewide.

Diagram II.42.3
Annual Unemployment Rate
 Harlan 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.42.24, shows total real earnings by industry for Harlan County. In the most recent 2016 estimate, the farm industry had the largest total real earnings, with total real earnings reaching 19,191,000 dollars. Between 2015 and 2016 the government and government enterprises industry saw the largest percentage increase, rising by 4.8 percent to 144,402,000 dollars.

Table II.42.24
Real Earnings by Industry
 Harlan 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	14,017	33,668	65,142	46,254	39,335	33,491	30,051	19,191	-36.1
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	1,814	2,169	2,090	2,507	2,448	2,686	2,388	2,404	0.7
Manufacturing	2,262	854	951	969	1,288	1,895	2,294	0	-100
Wholesale trade	7,629	5,481	5,800	4,382	4,503	4,573	4,415	3,716	-15.8
Retail trade	3,474	3,650	3,312	3,434	3,383	3,444	3,642	3,433	-5.7
Transportation and warehousing	2,142	0	0	0	0	0	4,627	4,671	0.9
Information	0	0	0	0	0	0	0	0	0
Finance and insurance	2,979	0	0	0	0	0	0	0	0
Real estate and rental and leasing	0	0	0	0	0	0	0	0	0
Professional and technical services	547	0	0	0	0	0	0	1,245	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	388	0
Educational services	0	76	0	0	0	0	0	0	0
Health care and social assistance	2,447	4,203	3,395	3,154	0	0	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	2,410	0	0	3,028	2,951	0	0	0	0
Government and government enterprises	10,993	14,229	14,929	14,456	13,580	14,261	15,148	15,878	4.8
Total	53,001	77,994	108,929	88,704	79,984	78,992	77,735	66,862	-14



Table II.42.25, shows the total employment by industry for Harlan County. The most recent estimates show the farm industry was the largest employer in Harlan County, with employment reaching 398 jobs in 2016. Between 2015 and 2016 the government and government enterprises industry saw the largest percentage increase, rising by 2.6 percent to 313 jobs.

Table II.42.25
Employment by Industry
Harlan County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	431	408	410	391	391	387	413	398	-3.6
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	65	83	72	79	81	92	77	75	-2.6
Manufacturing	40	34	35	35	33	35	34	0	-100
Wholesale trade	150	96	103	82	86	88	88	82	-6.8
Retail trade	220	165	172	171	168	179	191	182	-4.7
Transportation and warehousing	59	0	0	0	0	0	39	39	0
Information	0	0	0	0	0	0	0	0	0
Finance and insurance	91	0	0	0	0	0	0	0	0
Real estate and rental and leasing	29	0	0	0	0	0	0	0	0
Professional and technical services	25	0	0	0	0	0	0	45	0
Management of companies and enterprises	0	0	0	0	0	0	0	10	0
Administrative and waste services	0	0	0	0	0	0	0	56	0
Educational services	0	11	0	0	0	0	0	0	0
Health care and social assistance	112	120	111	133	0	0	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	125	0	0	107	100	0	0	0	0
Government and government enterprises	319	331	319	314	302	303	305	313	2.6
Total	1,875	1,841	1,839	1,812	1,762	1,820	1,875	1,858	-0.9



Table II.42.26, shows the real average earnings per job by industry for Harlan County. These figures are calculated by dividing the Total Real Earning displayed in Table II.42.24 and Table II.42.25, by Industry. In 2016, the transportation and warehousing industry had the highest average earnings reaching 119,769 dollars. Between 2015 and 2016 the construction industry saw the largest percentage increase, rising by 3.4 percent to 32,053 dollars.

Table II.42.26
Real Earnings Per Job by Industry
 Harlan County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	32,523	82,521	158,884	118,296	100,601	86,540	72,762	48,219	-33.7
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	27,903	26,131	29,021	31,736	30,218	29,197	31,014	32,053	3.4
Manufacturing	56,554	25,128	27,184	27,691	39,044	54,129	67,465	0	0
Wholesale trade	50,858	57,089	56,315	53,438	52,364	51,971	50,175	45,317	-9.7
Retail trade	15,793	22,119	19,254	20,082	20,135	19,240	19,070	18,863	-1.1
Transportation and warehousing	36,312	0	0	0	0	0	118,645	119,769	0.9
Information	0	0	0	0	0	0	0	0	0
Finance and insurance	32,740	0	0	0	0	0	0	0	0
Real estate and rental and leasing	0	0	0	0	0	0	0	0	0
Professional and technical services	21,876	0	0	0	0	0	0	27,667	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	6,929	0
Educational services	0	6,906	0	0	0	0	0	0	0
Health care and social assistance	21,849	35,029	30,584	23,717	0	0	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	19,279	0	0	28,302	29,511	0	0	0	0
Government and government enterprises	34,460	42,987	46,799	46,039	44,966	47,066	49,665	50,728	2.1
Total	28,267	42,365	59,233	48,953	45,394	43,402	41,458	35,986	-13.2

Table II.42.27 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 \$143,656,000 a -6.6 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 1,841 and 1,858 in 2016, which was a percentage change of -0.9 over this period.



Table II.42.27
Total Employment and Real Personal Income
 Harlan 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	51,195	2,075	3,244	13,172	8,769	74,305	16,766	1,936	26,442
1970	52,852	2,153	3,611	14,452	9,095	77,857	17,862	1,939	27,255
1971	54,362	2,253	3,431	15,023	9,115	79,679	18,315	1,987	27,360
1972	57,113	2,303	3,088	16,805	9,741	84,444	19,451	2,023	28,233
1973	85,967	2,658	3,068	19,429	10,660	116,466	27,173	2,002	42,941
1974	52,547	2,791	2,799	20,280	11,215	84,049	20,377	2,019	26,025
1975	59,026	2,846	2,573	21,887	12,555	93,195	21,756	2,028	29,104
1976	47,447	2,920	2,247	22,034	12,395	81,202	18,676	2,057	23,065
1977	38,148	2,835	1,814	23,907	12,946	73,980	17,406	2,023	18,858
1978	56,046	3,091	1,079	23,889	13,737	91,660	20,999	1,978	28,334
1979	44,596	3,359	118	23,143	14,139	78,637	18,185	2,031	21,957
1980	29,591	3,559	-773	28,219	13,920	67,398	15,681	2,111	14,018
1981	41,667	3,739	-223	32,513	15,009	85,227	19,761	2,101	19,832
1982	44,388	3,832	491	35,774	15,147	91,968	21,544	2,154	20,608
1983	38,431	3,824	816	36,733	16,022	88,177	20,593	2,166	17,742
1984	53,305	4,012	1,700	36,401	15,933	103,327	24,643	2,104	25,335
1985	46,657	3,898	3,119	35,136	16,563	97,578	23,731	2,045	22,815
1986	53,443	3,998	3,706	33,960	17,143	104,254	26,135	2,009	26,601
1987	62,604	4,015	4,234	30,804	17,448	111,076	28,105	2,089	29,968
1988	72,339	4,667	4,275	30,775	17,323	120,045	30,764	1,985	36,444
1989	63,697	4,775	4,649	32,870	16,398	112,838	29,370	1,953	32,615
1990	73,334	4,646	5,372	30,716	17,318	122,094	32,079	1,940	37,802
1991	65,762	4,587	6,261	29,244	17,411	114,090	30,215	1,878	35,017
1992	68,138	4,534	7,088	27,325	17,963	115,979	30,813	1,873	36,379
1993	64,356	4,643	8,023	26,548	19,014	113,298	29,675	1,855	34,694
1994	57,183	4,797	9,088	25,992	19,103	106,568	28,000	1,913	29,891
1995	50,564	4,527	9,831	26,207	20,283	102,357	27,143	1,922	26,307
1996	58,380	4,624	10,497	26,601	21,253	112,107	29,118	1,943	30,046
1997	55,970	4,940	10,921	26,783	21,944	110,679	28,526	1,994	28,069
1998	58,674	5,192	11,991	28,057	23,932	117,462	30,701	1,892	31,012
1999	63,359	5,333	12,952	26,954	23,009	120,942	31,768	1,912	33,138
2000	55,433	5,199	14,185	27,217	23,549	115,185	30,602	1,896	29,237
2001	53,001	4,801	17,647	26,923	25,099	117,870	31,583	1,875	28,267
2002	39,489	4,739	16,775	25,744	26,932	104,201	28,338	1,782	22,160
2003	59,552	4,688	16,641	26,215	26,310	124,029	33,368	1,750	34,029
2004	59,405	4,801	17,065	21,203	27,303	120,175	33,079	1,772	33,524
2005	59,412	4,904	16,795	18,142	27,022	116,467	32,734	1,795	33,099
2006	46,764	5,179	16,463	16,917	31,241	106,207	30,155	1,759	26,586
2007	65,619	5,451	17,478	19,384	29,215	126,245	35,957	1,816	36,134
2008	79,479	5,689	18,309	22,419	31,305	145,823	42,451	1,835	43,313
2009	77,753	5,829	18,355	23,515	32,952	146,747	43,085	1,852	41,984
2010	77,994	5,768	18,693	22,985	32,933	146,837	42,973	1,841	42,365
2011	108,929	5,155	18,782	26,605	33,380	182,540	53,018	1,839	59,233
2012	88,704	4,918	19,779	29,026	30,875	163,465	47,811	1,812	48,954
2013	79,984	5,305	20,025	26,306	31,723	152,733	43,563	1,762	45,395
2014	78,992	5,543	21,076	27,305	30,880	152,710	43,895	1,820	43,402
2015	77,735	5,659	20,964	28,595	32,100	153,735	44,600	1,875	41,458
2016	66,862	5,777	20,818	28,797	32,956	143,656	41,364	1,858	35,986



Diagram II.42.4, shows real average earnings per job for Harlan County from 1990 to 2016. Over this period the average earning per job for Harlan County was 35,833 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

Diagram II.42.4
Real Average Earnings Per Job
 Harlan County
 BEA Data 1990 - 2016

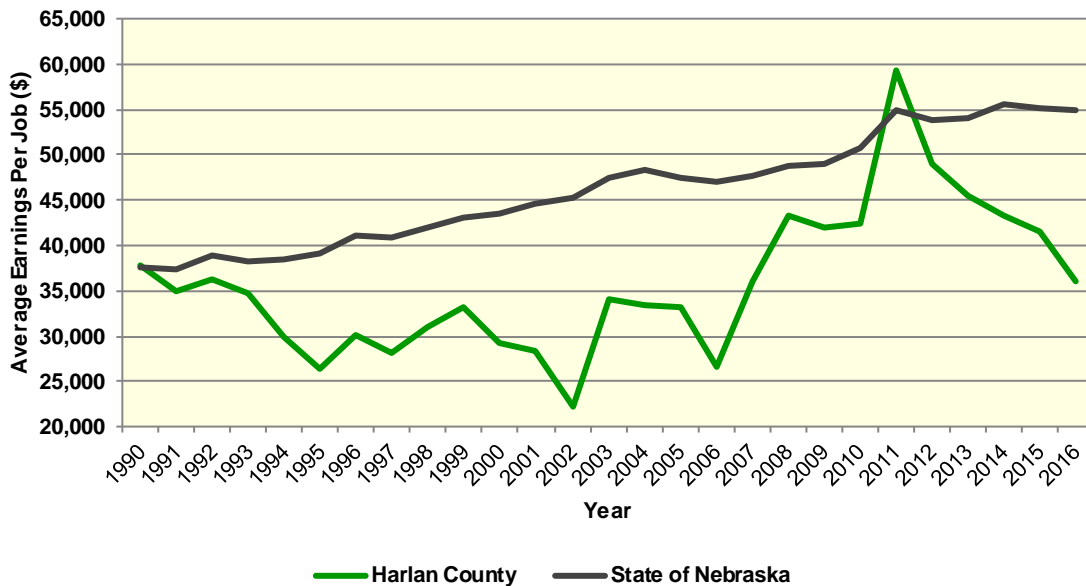
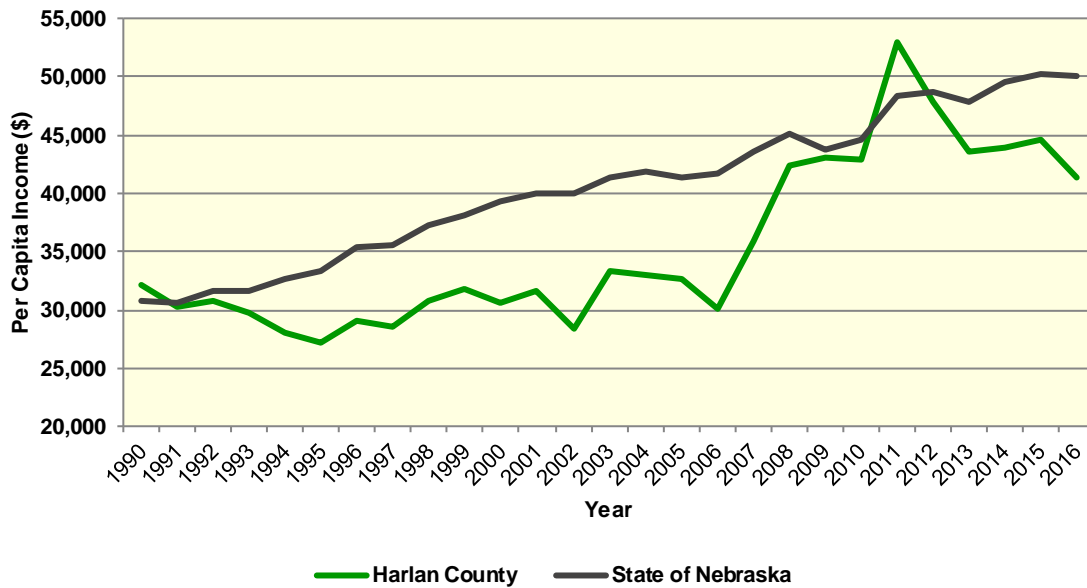


Diagram II.42.5, shows real per capita income in Harlan County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Harlan County was 35,430 dollars, which was lower than the statewide average of 40,548 dollars over the same period.

Diagram II.42.5
Real Per Capita Income
 Harlan 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.42.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment decreased from 860 persons in 2015 to 845 in 2016, a change of -2 percent.

Table II.42.28
Total Monthly Employment
 Harlan County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	824	818	876	854	830	852	836	802	804	796	830
Feb	839	837	857	832	834	840	820	792	795	807	823
Mar	844	860	877	872	874	855	851	805	809	808	844
Apr	863	882	911	912	927	893	891	871	825	838	800
May	886	936	961	979	989	934	943	912	887	902	851
Jun	929	990	980	977	1,007	946	987	934	899	914	859
Jul	895	965	944	976	956	953	961	922	875	902	854
Aug	897	968	943	963	937	929	940	909	873	887	852
Sep	871	919	925	956	900	911	920	894	853	884	903
Oct	853	887	895	901	863	885	846	854	840	873	846
Nov	853	885	889	885	869	874	820	843	831	853	851
Dec	832	867	883	864	850	821	849	845	836	856	823
Annual	866	901	912	914	903	891	889	865	844	860	845
% Change	1%	4%	1%	(ND)%	-1%	-1%	(ND)%	-3%	-2%	2%	-2%

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 \$562 in 2015. In 2016, average weekly wages saw an increase of 5 percent over the prior year, rising to 589 dollars, or by 27 dollars. These data are shown in Table II.42.29.

Table II.42.29 Average Weekly Wages Harlan County BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	338	346	350	383	354	
2002	346	358	377	368	363	3%
2003	350	350	370	400	367	1%
2004	376	374	392	409	387	5%
2005	387	384	393	449	403	4%
2006	395	402	416	461	418	4%
2007	418	408	413	475	428	2%
2008	425	408	438	496	441	3%
2009	436	428	451	515	457	4%
2010	463	432	481	545	479	5%
2011	487	483	510	558	509	6%
2012	502	483	512	546	510	(ND)%
2013	513	487	517	554	517	1%
2014	516	511	532	589	537	4%
2015	548	525	554	622	562	5%
2016(p)	563	585	577	633	589	5%

Total business establishments reported by the QCEW are displayed in Table II.42.30. Between 2015 and 2016, the total number of business establishments in Harlan County increased from 148 to 152 establishments.

Table II.42.30 Number of Business Establishments Harlan County BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	124	121	121	120	122	
2002	123	123	123	121	123	1%
2003	121	117	118	114	118	-4%
2004	119	116	118	114	117	-1%
2005	115	120	117	119	118	1%
2006	118	116	118	115	117	-1%
2007	126	126	126	127	126	8%
2008	127	126	128	127	127	1%
2009	127	124	126	127	126	-1%
2010	128	127	125	122	126	(ND)%
2011	124	128	127	129	127	1%
2012	135	138	138	136	137	8%
2013	136	137	140	140	138	1%
2014	143	143	144	146	144	4%
2015	146	151	145	150	148	3%
2016	149	149	153	155	152	3%

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 6.0 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 increased by 1.4 percent over the period. On the other hand, by 2016 there were 153 returns for AGIs of \$100,000 or more. Table II.42.31 presents AGI distribution for the years 1991 through 2016.

Table II.42.31 Income Tax Returns by Adjusted Gross Income Harlan 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 ¹⁶⁹
1991	550	216	318	232	176	70	0	0	0	1,584
1992	528	189	349	234	183	59	0	16	0	1,579
1993	534	171	311	237	183	71	0	13	0	1,554
1994	541	137	319	188	189	63	0	11	0	1,478
1995	479	138	301	196	204	93	0	17	0	1,458
1996	442	135	301	216	201	117	0	19	0	1,460
1997	434	158	294	202	201	106	15	19	0	1,471
1998	425	138	281	206	202	146	25	21	0	1,463
1999	472	120	272	218	219	159	36	30	0	1,541
2000	476	124	274	225	223	183	45	33	0	1,593
2001	451	121	273	194	214	195	54	23	0	1,535
2002	450	130	280	207	230	163	42	33	0	1,546
2003	440	127	263	183	238	176	42	30	0	1,513
2004	425	110	249	180	221	171	68	39	0	1,470
2005	363	108	213	161	215	182	0	40	0	1,357
2006	386	122	241	187	196	219	0	55	0	1,489
2007	356	135	222	180	202	232	0	60	0	1,479
2008	337	122	227	164	225	223	82	79	0	1,476
2009	323	116	219	153	195	248	84	89	0	1,444
2010	281	119	202	140	221	238	0	99	0	1,422
2011	258	114	194	171	211	229	133	107	17	1,434
2012	282	119	176	164	215	248	131	135	23	1,493
2013	280	127	189	169	206	220	136	135	20	1,482
2014	274	125	184	153	204	253	135	148	16	1,492
2015	272	114	171	173	200	256	127	151	13	1,477
2016	264	104	185	160	224	240	135	134	19	1,465

¹⁶⁹ 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 increase from 368 in 2010 to 414 in 2016, with the poverty rate reaching 12.1 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.42.32 presents poverty data for the county.

The rate of poverty for Harlan County is shown in Table II.42.33. In 2016, there were an estimated 542 persons living in poverty. This represented a 15.9 percent poverty rate, compared to 10.1 percent poverty in 2000. In 2016, some 12.2 percent of those in poverty were under age 6, and 8.7 percent were 65 or older.

Table II.42.32 Persons in Poverty Harlan County 2000–2016 SAIPE Estimates		
Year	Persons in Poverty	Poverty Rate
2000	401	10.9%
2001	416	11.5%
2002	426	11.7%
2003	359	9.9%
2004	362	10.5%
2005	406	12%
2006	407	12%
2007	431	13%
2008	392	12%
2009	414	13.1%
2010	368	10.9%
2011	429	12.8%
2012	405	12.1%
2013	417	12.1%
2014	391	11.4%
2015	409	12%
2016	414	12.1%

Table II.42.33 Poverty by Age Harlan County 2000 Census SF3 & 2016 Five-Year ACS Data				
Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	45	12%	66	12.2%
6 to 17	87	23.3%	163	30.1%
18 to 64	169	45.2%	266	49.1%
65 or Older	73	19.5%	47	8.7%
Total	374	100.0%	542	100.0%
Poverty Rate	10.1%	.	15.9%	.

HOUSING

The Census Bureau estimates that the total number of housing units decreased by -0.5 percent in Harlan County between 2010 and 2016, from 2,375 to 2,362. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.42.34.

Housing Production

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

Table II.42.34 Housing Units State of Nebraska vs. Harlan County 2000 and 2016 Census Data and Intercensal Estimates				
Subject	Nebraska	% Growth Since Census	Harlan County	% Growth Since Census
2000 Census Base	722,656	.	2,325	.
2010 Census	796,793	10.3	2,375	2.2
July 2011 Estimate	801,068	0.5	2,369	-0.3
July 2012 Estimate	804,586	1	2,370	-0.2
July 2013 Estimate	809,062	1.5	2,371	-0.2
July 2014 Estimate	814,835	2.3	2,365	-0.4
July 2015 Estimate	820,725	3	2,363	-0.5
July 2016 Estimate	827,156	3.8	2,362	-0.5



valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Harlan County decreased from 6 authorizations in 2015 to 3 in 2016.

The real value of single-family building permits increased from \$136,778 in 2015 to \$166,667 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.42.35.

Table II.42.35 Building Permits and Valuation Harlan 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	3	0	0	0	3	61,945	0
1981	4	0	0	0	4	56,557	0
1982	4	0	0	0	4	71,907	0
1983	8	0	3	0	11	59,743	0
1984	3	0	0	0	3	69,654	0
1985	2	0	0	0	2	77,395	0
1986	0	0	0	0	0	0	0
1987	1	0	0	0	1	65,141	0
1988	3	0	0	0	3	44,349	0
1989	3	0	0	0	3	64,036	0
1990	3	0	0	0	3	41,166	0
1991	2	0	0	0	2	82,378	0
1992	1	0	0	0	1	105,496	0
1993	3	0	0	0	3	102,833	0
1994	0	2	0	0	2	0	0
1995	2	2	0	0	4	92,469	0
1996	1	0	0	0	1	31,967	0
1997	1	0	0	0	1	100,000	0
1998	2	4	0	0	6	109,525	0
1999	2	6	0	0	8	121,798	0
2000	2	0	0	0	2	165,351	0
2001	2	0	0	12	14	96,474	92,260
2002	4	0	0	0	4	147,425	0
2003	6	0	0	0	6	126,344	0
2004	12	0	0	0	12	113,584	0
2005	2	0	0	0	2	150,230	0
2006	7	0	0	0	7	126,771	0
2007	2	0	0	0	2	246,164	0
2008	11	0	0	0	11	122,505	0
2009	3	0	0	0	3	130,020	0
2010	3	0	0	0	3	174,318	0
2011	11	0	0	0	11	120,624	0
2012	9	0	0	0	9	191,952	0
2013	2	0	0	0	2	121,443	0
2014	8	0	0	0	8	209,083	0
2015	6	0	0	0	6	136,778	0
2016	3	0	0	0	3	166,667	0



Diagram II.42.6
Single-Family Permits
 Harlan County
 Census Bureau Data, 1980–2016

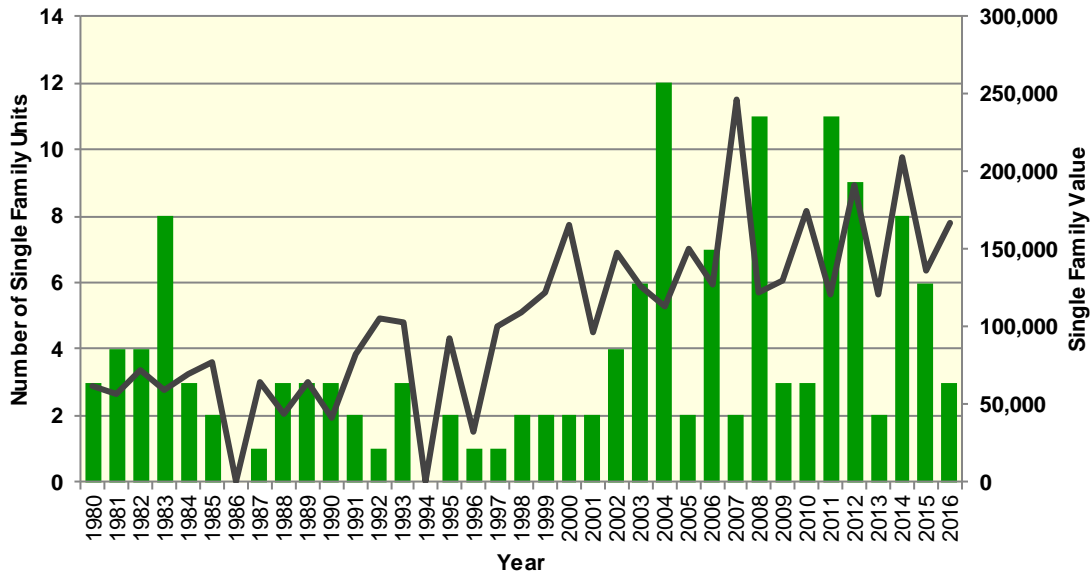
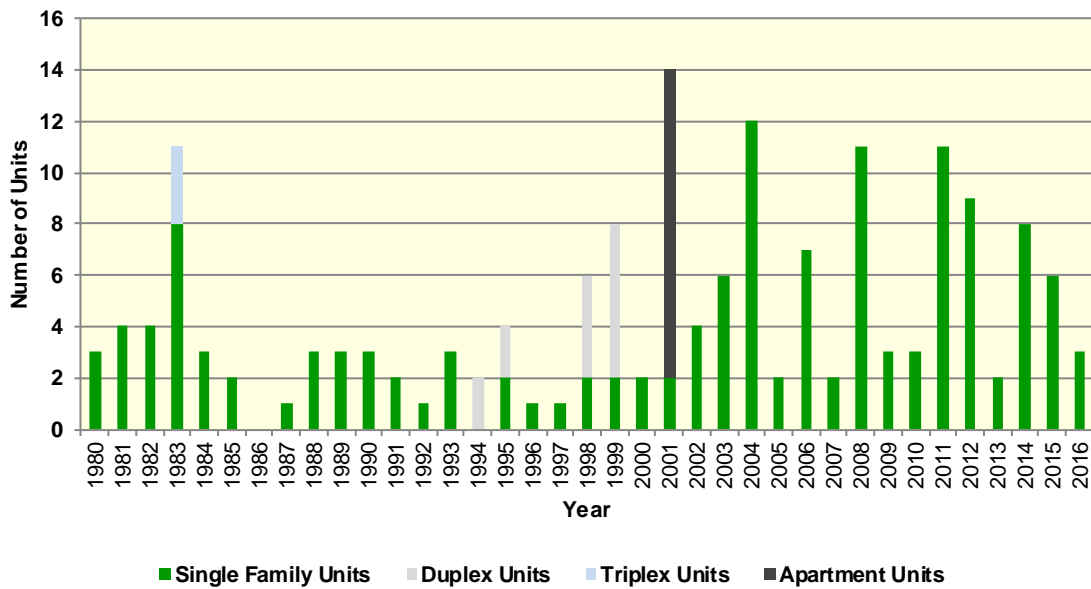


Diagram II.42.7
Total Permits by Unit Type
 Harlan County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.42.36. In 2016, there were 2,393 housing units, up from 2,327 in 2000. Single-family units accounted for 74.7 percent of units in 2016, compared to 73.7 in 2000. Apartment units accounted for 0.8 percent in 2016, compared to 1.2 percent in 2000.

Table II.42.36 Housing Units by Type Harlan 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	1,714	73.7%	1,787	74.7%
Duplex	20	0.9%	17	0.7%
Tri- or Four-Plex	23	1%	44	1.8%
Apartment	28	1.2%	19	0.8%
Mobile Home	540	23.2%	526	22%
Boat, RV, Van, Etc.	2	0.1%	0	0%
Total	2,327	100.0%	2,393	100.0%

Some 64 percent of housing was occupied in 2010, compared to 68.6 percent in 2000. Owner-occupied housing changed -7 percent between 2000 and 2010, ending with owner-occupied units representing 78.5 percent of units. Vacant units changed by 17.3 percent, resulting in 856 vacant units in 2010.

Table II.42.37 Housing Units by Tenure Harlan County 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	1,597	68.6%	1,519	64%	-4.9%
Owner-Occupied	1,282	80.3%	1,192	78.5%	-7%
Renter-Occupied	315	19.7%	327	21.5%	3.8%
Vacant Housing Units	730	31.4%	856	36%	17.3%
Total Housing Units	2,327	100.0%	2,375	100.0%	2.1%

Table II.42.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 2,393 housing units. An estimated 76 percent were owner-occupied, and 33.6 percent were vacant.

Table II.42.38 Housing Units by Tenure Harlan County 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	1,519	64%	1,590	66.4%
Owner-Occupied	1,192	78.5%	1,209	76%
Renter-Occupied	327	21.5%	381	24%
Vacant Housing Units	856	36%	803	33.6%
Total Housing Units	2,375	100.0%	2,393	100.0%



Households by household size are shown in Table II.42.39. There were a total of 1,519 households in 2010, down from 1,597 in 2000. One person households changed by 0.4 percent between 2000 and 2010, while two person households changed by 0.3 percent. Three and four person households changed by -6.9 and -24.3 respectively, representing 10.6 percent and 8.8 percent of the population in 2010.

Table II.42.39					
Households by Household Size					
Harlan County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
One Person	492	30.8%	494	32.5%	0.4%
Two Persons	618	38.7%	620	40.8%	0.3%
Three Persons	173	10.8%	161	10.6%	-6.9%
Four Persons	177	11.1%	134	8.8%	-24.3%
Five Persons	87	5.4%	66	4.3%	-24.1%
Six Persons	30	1.9%	30	2%	0%
Seven Persons or More	20	1.3%	14	0.9%	-30%
Total	1,597	100.0%	1,519	100.0%	-4.9%

Households by income is shown in Table II.42.40. Households earning more than \$100,000 per year represented 10.2 percent of households in 2016, compared to 3.5 percent in 2000. Households earning between \$50,000 and \$74,999 represented 19.2 percent of households in 2016, compared to 14.4 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 13.8 percent of households in 2016, compared to 21 percent in 2000.

Table II.42.40				
Households by Income				
Harlan 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	333	21%	219	13.8%
\$15,000 to \$19,999	135	8.5%	121	7.6%
\$20,000 to \$24,999	152	9.6%	90	5.7%
\$25,000 to \$34,999	307	19.4%	215	13.5%
\$35,000 to \$49,999	318	20.1%	242	15.2%
\$50,000 to \$74,999	228	14.4%	305	19.2%
\$75,000 to \$99,999	53	3.4%	236	14.8%
\$100,000 or More	56	3.5%	162	10.2%
Total	1,582	100.0%	1,590	100.0%

Table II.42.41 shows households by year home built. Housing units built between 2000 and 2009, account for 4.6 percent and those built in 2010 or later accounted for 0.8 percent of households. Households built in the 1970's, 1980's, and 1990's account for 12.6 percent, 8.9 percent, and 6.2, respectively. Housing units built prior to 1939 represented 41.1 percent of households in 2016.

Table II.42.41				
Households by Year Home Built				
Harlan 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	806	50.5%	653	41.1%
1940 to 1949	112	7%	136	8.6%
1950 to 1959	125	7.8%	131	8.2%
1960 to 1969	119	7.5%	144	9.1%
1970 to 1979	257	16.1%	200	12.6%
1980 to 1989	114	7.1%	142	8.9%
1990 to 1999	64	4%	98	6.2%
2000 to 2009	.	.	73	4.6%
2010 or Later	.	.	13	0.8%
Total	1,597	100.0%	1,590	100.0%

The distribution of unit types by race are shown in Table II.42.42. An estimated 94 percent of white households occupy single-family homes, while 100 percent of black households do. Some 1.2 percent of white households occupy apartments, while 0 percent of black households do. An estimated 100 percent of American Indian households occupy single-family homes.

Table II.42.42							
Distribution of Units in Structure by Race							
Harlan County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	94%	100%	100%	%	%	71.4%	100%
Duplex	0.5%	0%	0%	%	%	0%	0%
Tri- or Four-Plex	2.1%	0%	0%	%	%	0%	0%
Apartment	1.2%	0%	0%	%	%	0%	0%
Mobile Home	2.3%	0%	0%	%	%	28.6%	0%
Boat, RV, Van, Etc.	0%	0%	0%	%	%	0%	0%
Total	100.0%	100.0%	100.0%	%	%	100.0%	100.0%

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.42.43. An estimated 3.4 percent of vacant units were for rent in 2010, a 3.6 percent change since 2000. In addition, some 3.7 percent of vacant units were for sale, a change of 28 percent between 2000 and 2010. "Other" vacant units represented 15.3 percent of vacant units in 2010. This is a change of 79.5 percent since 2000. "Other" vacant units are not for sale or rent, or otherwise available to the marketplace. These units may be problematic if concentrated in certain areas, and may create a "blighting" effect.



Table II.42.43					
Disposition of Vacant Housing Units					
Harlan County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	28	3.8%	29	3.4%	3.6%
For Sale	25	3.4%	32	3.7%	28%
Rented or Sold, Not Occupied	54	7.4%	63	7.4%	16.7%
For Seasonal, Recreational, or Occasional Use	550	75.3%	599	70%	8.9%
For Migrant Workers	0	0%	2	0.2%	%
Other Vacant	73	10%	131	15.3%	79.5%
Total	730	100.0%	856	100.0%	17.3%

The disposition of vacant units between 2010 and 2016 are shown in Table II.42.44. By 2016, for rent units accounted for 0 percent of vacant units, while for sale units accounted for 1.1 percent. “Other” vacant units accounted for 17.4 percent of vacant units, representing a total of 140 “other” vacant units.

Table II.42.44				
Disposition of Vacant Housing Units				
Harlan County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	29	3.4%	0	0%
For Sale	32	3.7%	9	1.1%
Rented Not Occupied	8	0.9%	10	1.2%
Sold Not Occupied	55	6.4%	12	1.5%
For Seasonal, Recreational, or Occasional Use	599	70%	632	78.7%
For Migrant Workers	2	0.2%	0	0%
Other Vacant	131	15.3%	140	17.4%
Total	856	100.0%	803	100.0%

Department of Property Assessment Division

The Department of Property Assessment Division (PAD) provided a database of residential property transactions over the last 19 years. Property transactions are primarily related to existing buildings, with very few for new construction. During fiscal years 1999 through 2017, there were 1,107 property transactions in Harlan County. Of these, 993 were for single-family homes during this 19-year period, as shown in Table II.42.45.

Table II.42.45						
Residential Property Transactions						
Harlan County						
Fiscal Years 1999–2017 PAD Data						
Year	Single-Family	Mobile Home	Duplex	Townhome	Missing	Total
1999	71	20	0	1	0	92
2000	65	18	0	2	8	93
2001	49	13	0	0	8	70
2002	46	15	0	0	2	63
2003	59	10	0	0	0	69
2004	34	10	0	0	0	44
2005	58	2	0	0	0	60
2006	68	0	0	0	0	68
2007	62	0	0	0	0	62
2008	56	0	0	0	3	59
2009	59	0	0	0	0	59
2010	51	0	0	0	0	51
2011	44	0	0	0	0	44
2012	3	0	0	0	0	3
2013	67	0	0	0	0	67
2014	42	0	0	0	0	42
2015	56	0	1	0	0	57
2016	48	0	1	0	0	49
2017	55	0	0	0	0	55
Total	993	88	2	3	21	1,107

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 456 single-family home property transactions for units built before 1930, 6.6 percent of units were of low quality and 59.4 percent were of fair quality. Conversely, of the 17 homes built from 2001 through 2010, 17.6 percent of units were of low quality and 5.9 percent of fair quality. Table II.42.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

Table II.42.46										
Single-Family Homes by Year Built and Quality of Materials and Workmanship										
Harlan County										
Fiscal Years 1999–2017 PAD Data										
Quality	Before 1930	1931-1960	1961-1970	1971-1980	1981-1990	1991-2000	2001-2010	2011-2017	Missing	Total
Low	30	18	1	2	1	0	3	0	1	56
Fair	271	117	25	28	6	0	1	0	2	450
Average	148	65	59	113	25	19	7	1	2	439
Good	7	3	6	8	9	6	6	1	0	46
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	1	0	0	0	0	0	0	0	1
Total	456	204	91	151	41	26	17	2	5	993

In regard to the current condition of residential dwellings, of the same 456 single-family homes built before 1930, 39.7 percent of the homes were worn out or badly worn, and 51.1 percent were in average condition. Table II.42.47 provides details about the condition of single-family residential dwellings by year built.

Table II.42.47
Single-Family Homes by Year Built and Condition
 Harlan County
 Fiscal Years 1999–2017 PAD Data

Condition	Before 1930	1931-1960	1961-1970	1971-1980	1981-1990	1991-2000	2001-2010	2011-2017	Missing	Total
Worn Out	32	1	0	4	0	0	2	0	0	39
Badly Worn	149	50	9	13	1	1	0	0	2	225
Average	233	123	69	93	27	10	3	1	3	562
Good	41	28	13	41	12	15	12	0	0	162
Very Good	1	1	0	0	1	0	0	1	0	4
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	0	1	0	0	0	0	0	0	0	1
Total	456	204	91	151	41	26	17	2	5	993

Housing Costs

Between 2010 and 2017, the average price of an existing single-family home changed from \$55,388 to \$82,501, a total increase of 49 percent, as shown in Table II.42.48.

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 Harlan County ranged from \$32,737 for homes built before 1930 to \$203,176 for homes built from 2001 to 2010, and \$190,000 for the newest homes built between 2011 and 2017.¹⁷⁰ Homes built from 2001 through 2010 were also larger, averaging 1,503 square feet per unit. Table II.42.49, provides additional details about single-family homes.

Table II.42.48
Average Sales Price of Single-Family Homes
 Harlan County
 Fiscal Years 1999–2017 PAD Data

Fiscal Year	Average Sales Price (\$)
1999	43,551
2000	44,078
2001	40,843
2002	40,285
2003	41,317
2004	58,291
2005	50,349
2006	40,726
2007	63,707
2008	55,613
2009	59,211
2010	55,388
2011	59,493
2012	98,000
2013	72,252
2014	80,803
2015	79,197
2016	74,365
2017	82,501
Average	57,393

Table II.42.49
Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot
 Harlan County
 Fiscal Years 1999–2017 PAD Data

Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. ¹⁷¹ (\$)
Before 1930	32,737	1,145	28.59
1931-1960	56,683	1,134	49.99
1961-1970	67,560	1,183	57.11
1971-1980	77,567	1,309	59.27
1981-1990	120,429	1,520	79.23
1991-2000	140,871	1,434	98.24
2001-2010	203,176	1,503	135.2
2011-2017	190,000	1,808	105.09
Average	57,393	1,202	47.73

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

¹⁷⁰ 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.

¹⁷¹ Price per sq. ft. may not compute precisely due to rounding-off of sales price and floor area.

people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. Households with overcrowding are shown in Table II.42.50. In 2016, an estimated 0.2 percent of households were overcrowded, and an additional 0.1 percent were severely overcrowded.

Table II.42.50 Overcrowding and Severe Overcrowding Harlan County 2000 Census SF3 & 2016 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	1,270	99.2%	5	0.4%	5	0.4%	1,280
2016 Five-Year ACS	1,206	99.8%	3	0.2%	0	0%	1,209
Renter							
2000 Census	307	96.8%	6	1.9%	4	1.3%	317
2016 Five-Year ACS	379	99.5%	0	0%	2	0.5%	1,590
Total							
2000 Census	1,577	98.7%	11	0.7%	9	0.6%	1,597
2016 Five-Year ACS	1,585	99.7%	3	0.2%	2	0.1%	1,590

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 10 households with incomplete plumbing facilities in 2016, representing 0.6 percent of households in Harlan County. This is compared to 0.6 percent of households lacking complete plumbing facilities in 2000.

Table II.42.51 Households with Incomplete Plumbing Facilities Harlan County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	1,588	1,580
Lacking Complete Plumbing Facilities	9	10
Total Households	1,597	1,590
Percent Lacking	0.6%	0.6%

There were 4 households lacking complete kitchen facilities in 2016, compared to 8 households in 2000. This was a change from 0.5 percent of households in 2000 to 0.3 percent in 2016.

Table II.42.52 Households with Incomplete Kitchen Facilities Harlan County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	1,589	1,586
Lacking Complete Kitchen Facilities	8	4
Total Households	1,597	1,590
Percent Lacking	0.5%	0.3%



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

In Harlan County, 10.3 percent of households had a cost burden and 6.4 percent had a severe cost burden. Some 12.1 percent of renters were cost burdened, and 13.6 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 6.2 percent and a severe cost burden rate of 2 percent. Owner occupied households with a mortgage had a cost burden rate of 13.7 percent, and severe cost burden at 6.4 percent.

Table II.42.53
Cost Burden and Severe Cost Burden by Tenure
 Harlan County
 2000 Census & 2016 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	319	86%	26	7%	26	7%	0	0%	371
2016 Five-Year ACS	449	79.9%	77	13.7%	36	6.4%	0	0%	562
Owner Without a Mortgage									
2000 Census	499	88.3%	49	8.7%	13	2.3%	4	0.7%	565
2016 Five-Year ACS	590	91.2%	40	6.2%	13	2%	4	0.6%	647
Renter									
2000 Census	175	61.4%	24	8.4%	31	10.9%	55	19.3%	285
2016 Five-Year ACS	173	45.4%	46	12.1%	52	13.6%	110	28.9%	381
Total									
2000 Census	993	81.3%	99	8.1%	70	5.7%	59	4.8%	1,221
2016 Five-Year ACS	1,212	76.2%	163	10.3%	101	6.4%	114	7.2%	1,590

Housing Problems by Income

Table II.42.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Harlan County. As can be seen in 2017 the MFI was \$57,000, which compared to \$68,200 for the State of Nebraska.

Table II.42.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 79 owner-occupied and 39 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 40 owner-occupied 25 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 1,315 households without a housing problem.

Table II.42.54 Median Family Income Harlan County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	36,400	50,400
2001	40,000	53,400
2002	40,000	55,100
2003	40,600	55,400
2004	41,400	56,300
2005	43,750	57,400
2006	45,100	59,400
2007	44,300	58,200
2008	45,500	59,800
2009	47,600	62,000
2010	48,000	62,600
2011	52,200	63,500
2012	52,900	64,400
2013	56,400	64,600
2014	56,500	66,000
2015	56,300	66,800
2016	56,900	66,500
2017	57,000	68,200

Table II.42.55
Housing Problems by Income and Tenure

Harlan County
2010–2014 HUD CHAS Data

Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	0	0	0	4	0	4
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	4	0	0	0	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	10	0	0	0	10
Housing cost burden greater than 50% of income (and none of the above problems)	25	15	0	0	0	40
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	10	30	25	10	4	79
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
has none of the 4 housing problems	30	70	180	165	620	1,065
Total	73	125	205	179	624	1,206
Renter-Occupied						
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	4	0	0	0	4
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)	25	0	0	0	0	25
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	4	35	0	0	0	39
Zero/negative income (and none of the above problems)	15	0	0	0	0	15
has none of the 4 housing problems	30	45	65	40	70	250
Total	78	84	65	40	70	337
Total						
Lacking complete plumbing or kitchen facilities	4	0	0	4	0	8
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	4	4	0	0	0	8
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	10	0	0	0	10
Housing cost burden greater than 50% of income (and none of the above problems)	50	15	0	0	0	65
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	14	65	25	10	4	118
Zero/negative income (and none of the above problems)	19	0	0	0	0	19
has none of the 4 housing problems	60	115	245	205	690	1,315
Total	151	209	270	219	694	1,543

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.42.56, of the 29 loans in 2016, 9 loans were for Home Purchases, 5 were for Home Improvement and 15 were for refinancing.



Table II.42.56				
Owner-Occupied Single-Family Home Loans by Loan Type				
Harlan County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	17	4	8	29
2009	13	2	21	36
2010	7	2	14	23
2011	5	1	20	26
2012	12	1	16	29
2013	10	2	19	31
2014	13	1	9	23
2015	19	2	10	31
2016	9	5	15	29

Table II.42.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$92,000 and \$93,500 in 2012 and \$130,889 in 2016. Overall, average loans were \$76,621 in 2008 and \$131,103 in 2016.

Table II.42.57				
Owner-Occupied Single-Family Home Loans by Average Loan Amount				
Harlan County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$92,000	\$51,250	\$56,625	\$76,621
2009	\$84,846	\$8,000	\$74,905	\$74,778
2010	\$86,571	\$90,000	\$106,214	\$98,826
2011	\$80,200	\$6,000	\$97,900	\$90,962
2012	\$93,500	\$10,000	\$94,500	\$91,172
2013	\$120,200	\$22,500	\$112,579	\$109,226
2014	\$101,000	\$17,000	\$101,222	\$97,435
2015	\$112,474	\$39,000	\$95,200	\$102,161
2016	\$130,889	\$78,000	\$148,933	\$131,103

Table II.42.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$1,564,000 and \$1,122,000 in 2012 and \$1,178,000 in 2016. Overall, average loans were \$2,222,000 in 2008 and \$3,802,000 in 2016.

Table II.42.58				
Total Volume of Owner-Occupied Single-Family Loans				
Harlan County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	1,564,000	205,000	453,000	2,222,000
2009	1,103,000	16,000	1,573,000	2,692,000
2010	606,000	180,000	1,487,000	2,273,000
2011	401,000	6,000	1,958,000	2,365,000
2012	1,122,000	10,000	1,512,000	2,644,000
2013	1,202,000	45,000	2,139,000	3,386,000
2014	1,313,000	17,000	911,000	2,241,000
2015	2,137,000	78,000	952,000	3,167,000
2016	1,178,000	390,000	2,234,000	3,802,000

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.42.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Harlan 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 1.5 percentage points and was at 0 percent in 2017.

Table II.42.60 shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 3 single-family units in Harlan County, with 0 of them available. This

translates into a vacancy rate of 0 percent in Harlan County, which compares to a single-family vacancy rate of 3.9 percent for the State of Nebraska. There were 52 apartment units reported in the survey, with 0 of them available, which resulted in a vacancy rate of 0 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.

Table II.42.59				
Survey of Rental Properties				
Harlan County				
2002–2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	0	0	0	
2003	2	40	2.5	34
2004	5	40	17.5	50.9
2005	6	36	11.1	37.7
2006	5	53	13.2	44.2
2007	2	10	10	84.5
2008	6	64	6.3	23.6
2009	3	36	0	20.5
2010	5	66	6.1	35
2011	4	16	6.3	34.7
2012	5	38	5.3	17
2013	5	41	2.4	
2014	5	29	3.4	
2015	5	25	0	
2016	4	66	1.5	45
2017	4	55	0	

Table II.42.60 Rental Vacancy Survey by Type Harlan County 2017 Survey of Rental Properties				
Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single-Family	3	0	0%	0%
Apartments	19	0	0%	3.8%
Mobile Homes	0	0	%	%
"Other" Units	0	0	0%	.
Don't Know	0	0	%	%
Total	52	0	0%	2.2%

Table II.42.61, reports units by number of bedrooms. Three bedroom units were the most common type of reported single-family unit, with 1 unit. The most common apartment units were one bedroom units, with 44 units.

Table II.42.61 Rental Units by Number of Bedrooms Harlan 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	1	44	0	0	.	45
Two	1	8	0	0	.	9
Three	1	0	0	0	.	1
Four	0	0	0	0	.	0
Don't Know	0	0	0	0	0	0
Total	3	52	0	0	0	55

Table II.42.62 displays the vacancy rate of single-family units by the number of bedrooms. Three bedroom units were the most common type of reported single-family unit, which had a vacancy rate of 0 percent.

Table II.42.62 Single-Family Units by Number of Bedrooms Harlan County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	1	0	0%
Two	1	0	0%
Three	1	0	0%
Four	0	0	%
Don't know	0	0	%
Total	3	0	0%

Table II.42.63 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 0 percent.

Table II.42.63 Apartment Units by Number of Bedrooms Harlan County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	44	0	0%
Two	8	0	0%
Three	0	0	%
Four	0	0	%
Don't know	0	0	%
Total	52	0	0%

Average market-rate rents by unit type are shown in Table II.42.64. Not all respondents were able to disclose the rental amounts for their units, so there may be some statistical aberrations in the computed rental rates, but generally those units with more bedrooms had higher rents.

Table II.42.64 Average Market Rate Rents by Number of Bedrooms Harlan County 2017 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	\$	\$	\$	\$	\$
One	\$225	\$480	\$	\$	\$395
Two	\$325	\$795	\$	\$	\$560
Three	\$450	\$	\$	\$	\$450
Four	\$	\$	\$	\$	\$
Don't know	\$	\$	\$	\$	
Total	\$333.3	\$585	\$	\$	\$522.1

Table II.42.65 shows vacancy rates for single-family units by average rental rates for Harlan County. The most common rent for single-family units was less than \$500 dollars and units in this price range had a vacancy rate of 0 percent.

Table II.42.65 Single-Family Market Rate Rents by Vacancy Status Harlan County 2017 Survey of Rental Properties			
Average Rents	Single-Family Units	Available Single-Family Units	Vacancy Rate
Less Than \$500	3	0	0%
\$500 to \$750	0	0	%
\$750 to \$1,000	0	0	%
\$1,000 to \$1,250	0	0	%
\$1,250 to \$1,500	0	0	%
Above \$1,500	0	0	%
Missing	0	0	%
Total	3	0	0%



The average rent and availability of apartment units is displayed in Table II.42.66. The most common rent for apartments was \$500 to \$750 dollars and the units in this price range had a vacancy rate of 0 percent.

Table II.42.66 Apartment Market Rate Rents by Vacancy Status Harlan County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	18	0	0%
\$500 to \$750	26	0	0%
\$750 to \$1,000	8	0	0%
\$1,000 to \$1,250	0	0	%
\$1,250 to \$1,500	0	0	%
Above \$1,500	0	0	%
Missing	0	0	%
Total	52	0	0%

Respondents were asked if utilities are included in the rent and, as shown in Table II.42.67, 2 respondents, or 50 percent, included some sort of utility in the rent.

Table II.42.67 Are there any utilities included with the rent? Harlan County 2017 Survey of Rental Properties	
Period	Respondent
Yes	2
No	2
% Offering Utilities	50%

The type of utility included in the rent is shown in Table II.42.68. There were 2 respondents who included electricity, 0 respondents who included natural gas, 3 respondents who included water and sewer and 3 respondents included trash collection in the rent.

Table II.42.68 Which utilities are included with the rent? Harlan County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	2
Natural Gas	0
Water/Sewer	3
Trash Collection	3

Table II.42.69 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 12 persons on the wait list.

Table II.42.69 Do you keep a waiting list? Harlan County 2017 Survey of Rental Properties	
Period	Respondent
Yes	2
No	1
Waitlist Size	12

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.42.70 most respondents indicated there was no need for the renovation of existing family units and no need for the renovation of existing apartment units.

Table II.42.70 How would you rate the need for renovation of existing units in the city? Harlan County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	1	1	1	1
Low Need	0	0		
Moderate Need	1	0		
High Need	0	1		
Extreme Need	0	0		

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.42.71 most respondents indicated there was no need for the construction of new family units and no need for the construction of new apartment units.

Table II.42.71 How would you rate the need for construction of new units in the city? Harlan County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	1	1	1	1
Low Need	0	1		
Moderate Need	0	0		
High Need	0	0		
Extreme Need	1	0		

