

**VOLUME II:
HOWARD COUNTY**

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Howard County

DEMOGRAPHICS

Population Estimates

The Census Bureau's current census estimates indicate that Howard County's population increased from 6,274 in 2010 to 6,429 in 2016, or by 2.5 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 increased by 2.3 percent, and the number of people from 55 to 64 years of age increased by 7.3 percent. The white population increased by 1.9 percent, while the black population increased by 93.3 percent. The Hispanic population increased from 109 to 161 people between 2010 and 2016 or by 47.7 percent. These data are presented in Table II.47.1.

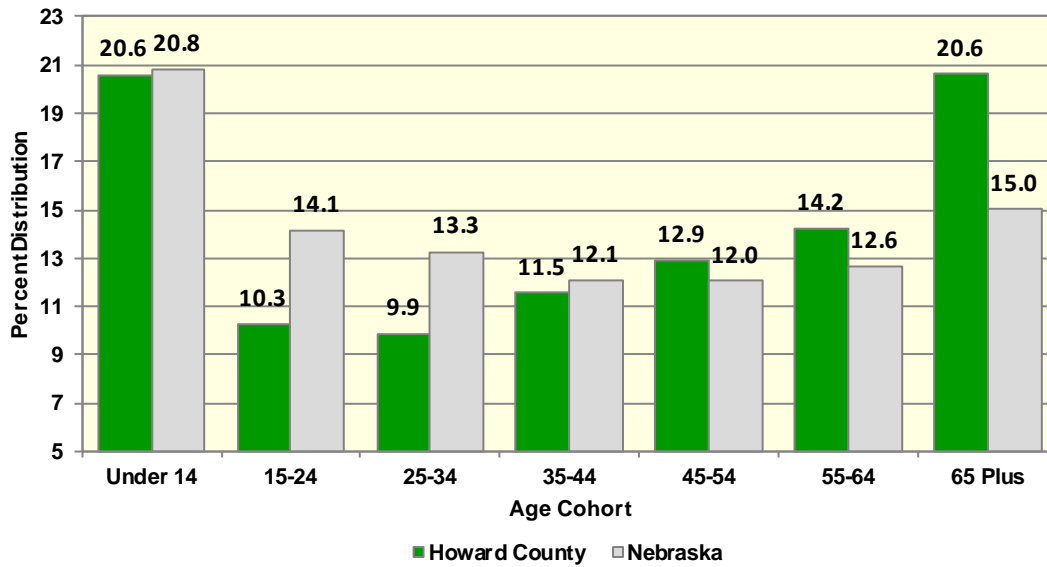
Table II.47.1						
Profile of Population Characteristics						
Howard County vs. State of Nebraska						
2010 Census and 2016 Current Census Estimates						
Subject	Howard County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	6,274	6,429	2.5%	1,826,341	1,907,116	4.4%
Age						
0 to 14 years	1,240	1,324	6.8%	383,542	396,601	3.4%
15 to 24 years	671	659	-1.8%	258,206	269,442	4.4%
25 to 34 years	621	635	2.3%	245,176	252,946	3.2%
35 to 44 years	760	742	-2.4%	220,838	230,528	4.4%
45 to 54 years	955	829	-13.2%	258,726	229,683	-11.2%
55 to 64 years	852	914	7.3%	213,176	241,172	13.1%
65 and Over	1,175	1,326	12.9%	246,677	286,744	16.2%
Race						
White	6,157	6,274	1.9%	1,649,264	1,694,976	2.8%
Black	15	29	93.3%	85,971	94,620	10.1%
American Indian and Alaskan Native	27	30	11.1%	23,418	27,318	16.7%
Asian	12	26	116.7%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	2	6	200%	2,061	2,425	17.7%
Two or more races	61	64	4.9%	32,305	40,495	25.4%
Ethnicity (of any race)						
Hispanic or Latino	109	161	47.7%	167,405	203,320	21.5%

Table II.47.2, presents the population of Howard County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 3,191 males, who accounted for 50.9 percent of the population, and the remaining 49.1 percent, or 3,083 persons, were female. In 2016, the number of males was 3,263 persons, and accounted for 50.8 percent of the population, with the remaining 49.2 percent, or 3,166 persons being female.



Table II.47.2 Population by Age and Gender Howard 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	673	567	1,240	705	619	1,324	6.8%
15 to 24 years	364	307	671	343	316	659	-1.8%
25 to 34 years	304	317	621	303	332	635	2.3%
35 to 44 years	380	380	760	398	344	742	-2.4%
45 to 54 years	495	460	955	405	424	829	-13.2%
55 to 64 years	421	431	852	482	432	914	7.3%
65 and Over	554	621	1,175	627	699	1,326	2.5%
Total	3,191	3,083	6,274	3,263	3,166	6,429	2.5%
% of Total	50.9%	49.1%	.	50.8%	49.2%	.	

**Diagram II.47.1
Age Distribution**
Howard 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.47.3, from April 2000 to July 2009, Howard County natural increase was estimated to be 54 people. Howard County has been experiencing net out-migration, with 178 persons leaving the county in the last nine years.¹⁸⁸ The 2016 population estimates showed a natural increase of 104 persons. Between 2010 and 2016, Howard County’s population rose to 6,429 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 Howard County increased from -9 persons in 2015 to 10 persons in 2016, with an additional net movement of 2 in the first six months of 2017. The driver’s license total exchanges for the last 16 years are presented in Table II.47.4.

Table II.47.3	
Population Change	
Howard County	
1980–2010 Census and Intercensal Data	
1980 Population	6,773
Natural Increase 80–90	170
Net Migration 80–90	-888
1990 Population	6,055
Natural Increase 90–00	54
Net Migration 90–00	458
2000 Population	6,567
Natural Increase 00–09	54
Net Migration 00–09	-178
2009 Population Estimate	6,443
2010 Population	6,274
Natural Increase 10–16	104
Net Migration 10–16	51
2016 Population Estimate	6,429

Table II.47.4			
Driver's Licenses Exchanged and Surrendered			
Howard County			
2001–First half of 2017 DOT Data			
Year	In-Migrants	Out-Migrants	Net Change
Calendar 2001	43	61	-18
Calendar 2002	68	39	29
Calendar 2003	59	42	17
Calendar 2004	47	58	-11
Calendar 2005	47	43	4
Calendar 2006	41	43	-2
Calendar 2007	54	36	18
Calendar 2008	28	47	-19
Calendar 2009	55	31	24
Calendar 2010	89	57	32
Calendar 2011	52	42	10
Calendar 2012	43	42	1
Calendar 2013	44	28	16
Calendar 2014	42	45	-3
Calendar 2015	37	46	-9
Calendar 2016	54	44	10
First Half of 2017	26	24	2

¹⁸⁸ 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 Howard County decreased by 0.3 percent from 1,186 in 2016 to 1,183 in 2017, as shown in Table II.47.5. The number of school-age children 5 to 11 years of age decreased from 600 in 2016 to 574 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.47.6, shows population by age for the 2000 and 2010 Census. The population changed by -4.5 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by 4.4 percent to a total of 1,175 persons in 2010. Those aged 25 to 34 changed by -10.3 percent, and those aged under 5 changed by -0.3 percent.

Table II.47.5 School-Age Children Howard County Academic Years 1992–2017 DOE Data				
Year	Age Group			Total
	5–11	11–13	14–18	
1992	681	187	509	1,377
1993	690	209	507	1,406
1994	707	237	514	1,458
1995	688	228	505	1,421
1996	695	214	531	1,440
1997	733	219	522	1,474
1998	764	220	568	1,552
1999	723	230	569	1,522
2000	754	224	588	1,566
2001	742	214	597	1,553
2002	661	239	552	1,452
2003	737	265	590	1,592
2004	713	257	598	1,568
2005	581	224	553	1,358
2006	573	208	540	1,321
2007	566	201	529	1,296
2008	589	170	530	1,289
2009	588	162	488	1,238
2010	576	172	448	1,196
2011	600	172	446	1,218
2012	607	162	427	1,196
2013	629	163	410	1,202
2014	645	155	406	1,206
2015	628	184	412	1,224
2016	600	193	393	1,186
2017	574	194	415	1,183



Table II.47.6 Population by Age Howard County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	397	6%	396	6.3%	-0.3%
5 to 19	1,607	24.5%	1,271	20.3%	-20.9%
20 to 24	290	4.4%	244	3.9%	-15.9%
25 to 34	692	10.5%	621	9.9%	-10.3%
35 to 54	1,832	27.9%	1,715	27.3%	-6.4%
55 to 64	624	9.5%	852	13.6%	36.5%
65 or Older	1,125	17.1%	1,175	18.7%	4.4%
Total	6,567	100.0%	6,274	100.0%	-4.5%

The elderly population is further explored in Table II.47.7. Those aged 65 to 66 changed by 42.6 percent between 2000 and 2010, resulting in a population of 154 persons. Those aged 85 or older changed by 14.4 percent during the same time period, and resulted in 183 persons over age 85 in 2010.

Table II.47.7 Elderly Population by Age Howard County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	108	9.6%	154	13.1%	42.6%
67 to 69	167	14.8%	167	14.2%	0%
70 to 74	284	25.2%	266	22.6%	-6.3%
75 to 79	238	21.2%	223	19%	-6.3%
80 to 84	168	14.9%	182	15.5%	8.3%
85 or Older	160	14.2%	183	15.6%	14.4%
Total	1,125	100.0%	1,175	100.0%	4.4%

Population by race and ethnicity is shown in Table II.47.8, with the white population representing 97.6 percent in 2010. The black population changed by -25 percent, representing 0.2 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 65.2 percent between 2000 and 2010, compared to the -5.2 percent growth rate for non-Hispanics.

Table II.47.8 Population by Race and Ethnicity Howard County 2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	6,481	98.7%	6,122	97.6%	-5.5%
Black	20	0.3%	15	0.2%	-25%
American Indian	16	0.2%	22	0.4%	37.5%
Asian	6	0.1%	12	0.2%	100%
Native Hawaiian/ Pacific Islander	2	0%	2	0%	0%
Other	21	0.3%	29	0.5%	38.1%
Two or More Races	21	0.3%	72	1.1%	242.9%
Total	6,567	100.0%	6,274	100.0%	-4.5%
Hispanic	66	1%	109	1.7%	65.2%
Non-Hispanic	6,501	99%	6,165	98.3%	-5.2%

Population by race and ethnicity through 2016 is shown in Table II.47.9. The white population represented 97 percent of the population in 2016, compared with black population accounting for 0.1 percent of the population. Hispanic population represented 2.4 percent of the population in 2016.

Table II.47.9				
Population by Race and Ethnicity				
Howard County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	6,122	97.6%	6,171	97%
Black	15	0.2%	7	0.1%
American Indian	22	0.4%	2	0%
Asian	12	0.2%	14	0.2%
Native Hawaiian/ Pacific Islander	2	0%	17	0.3%
Other	29	0.5%	78	1.2%
Two or More Races	72	1.1%	76	1.2%
Total	6,274	100.0%	6,365	100.0%
Non-Hispanic	6,165	98.3%	6,212	97.6%
Hispanic	109	1.7%	153	2.4%

The population by race is broken down further by ethnicity in Table II.47.10. While the white non-Hispanic population changed by -5.8 percent between 2000 and 2010, the white Hispanic population changed by 27.9 percent. The black non-Hispanic population changed by -21.1 percent, while the black Hispanic population changed by -100 percent.

Table II.47.10					
Population by Race and Ethnicity					
Howard County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	6,438	99%	6,067	98.4%	-5.8%
Black	19	0.3%	15	0.2%	-21.1%
American Indian	16	0.2%	16	0.3%	0%
Asian	6	0.1%	12	0.2%	100%
Native Hawaiian/ Pacific Islander	2	0%	2	0%	0%
Other	4	0.1%	1	0%	-75%
Two or More Races	16	0.2%	52	0.8%	225%
Total Non-Hispanic	6,501	100.0%	6,165	100.0%	-5.2%
Hispanic					
White	43	65.2%	55	50.5%	27.9%
Black	1	1.5%	0	0%	-100%
American Indian	0	0%	6	5.5%	%
Asian	0	0%	0	0%	%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	17	25.8%	28	25.7%	64.7%
Two or More Races	5	7.6%	20	18.3%	300%
Total Hispanic	66	100.0%	109	100.0%	65.2%
Total Population	6,567	100.0%	6,274	100.0%	-4.5%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.47.11. During this time, the total non-Hispanic population was 6,212 persons in 2016. The Hispanic population was 153.

Table II.47.11 Population by Race and Ethnicity				
Howard County 2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	6,067	98.4%	6,098	98.2%
Black	15	0.2%	7	0.1%
American Indian	16	0.3%	0	0%
Asian	12	0.2%	14	0.2%
Native Hawaiian/ Pacific Islander	2	0%	17	0.3%
Other	1	0%	0	0%
Two or More Races	52	0.8%	76	1.2%
Total Non-Hispanic	6,165	100.0%	6,212	100.0%
Hispanic				
White	55	50.5%	73	47.7%
Black	0	0%	0	0%
American Indian	6	5.5%	2	1.3%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	28	25.7%	78	51%
Two or More Races	20	18.3%	0	0%
Total Hispanic	109	100.0	153	100.0%
Total Population	6,274	100.0%	6,365	100.0%

Households by type and tenure are shown in Table II.47.12. Family households represented 65.8 percent of households, while non-family households accounted for 34.2 percent. These changed from 67.4 and 32.6 percent, respectively.

Table II.47.12 Household Type by Tenure				
Howard County 2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	1,770	67.4%	1,711	65.8%
Married-Couple Family	1,519	85.8%	1,501	87.7%
Owner-Occupied	1,323	87.1%	1,345	89.6%
Renter-Occupied	196	12.9%	156	10.4%
Other Family	251	14.2%	210	14.7%
Male Householder, No Spouse Present	82	32.7%	46	39%
Owner-Occupied	55	67.1%	21	45.7%
Renter-Occupied	27	32.9%	25	54.3%
Female Householder, No Spouse Present	169	67.3%	164	80.5%
Owner-Occupied	84	49.7%	95	57.9%
Renter-Occupied	85	50.3%	69	42.1%
Non-Family Households	855	32.6%	890	34.2%
Owner-Occupied	551	64.4%	563	63.3%
Renter-Occupied	304	35.6%	327	36.7%
Total	2,625	100.0%	2,601	100.0%



The group quarters population was 35 in 2010, compared to 42 in 2000.

Table II.47.13					
Group Quarters Population					
Howard 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	0	0%	0	0%	%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	42	100%	35	100%	-16.7%
Other Institutions	0	0%	0	0%	%
Total	42	100.0%	35	100.0%	-16.7%
Non-Institutionalized					
College Dormitories	0	%	0	%	%
Military Quarters	0	%	0	%	%
Other Non-Institutionalized	0	%	0	%	%
Total	0	100.0%	0	100.0%	%
Group Quarters Population	42	100.0%	35	100.0%	-16.7%

The number of foreign born persons are shown in Table II.47.14. An estimated 0.7 percent of the population was born in Mexico and with 0.1 percent born in Philippines.

Table II.47.14			
Place of Birth for the Foreign-Born Population			
Howard County			
2016 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 country of origin	Mexico	43	0.7%
#2 country of origin	Philippines	8	0.1%
#3 country of origin	Canada	3	0%
#4 country of origin	Italy	3	0%
#5 country of origin	Korea	3	0%
#6 country of origin	Spain	3	0%
#7 country of origin	Cuba	2	0%
#8 country of origin	Denmark	2	0%
#9 country of origin	Germany	2	0%
#10 country of origin	Other Australian and New Zealand Subregion	2	0%

Limited English Proficiency and the language spoken at home are shown in Table II.47.15. An estimated 0.5 percent of the population speaks Spanish at home, followed by 0.2 percent speaking Russian, Polish, or other Slavic languages.

Table II.47.15 Limited English Proficiency and Language Spoken at Home Howard County 2016 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 LEP Language	Spanish	28	0.5%
#2 LEP Language	Russian, Polish, or other Slavic languages	12	0.2%
#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 Asian and Pacific Island languages	0	0%
#9 LEP Language	Other Indo-European languages	0	0%
#10 LEP Language	Other and unspecified languages	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.47.16. Some 17.5 percent of the population was disabled in 2000, or a total of 1,072 persons. The disability rate was highest for those over 65, with 39.6 percent disabled.

Table II.47.16 Disability by Age Howard County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	61	4.9%
16 to 64	579	15.2%
65 and older	432	39.6%
Total	1,072	17.5%

Table II.47.17 shows disability by type in 2000. There were 472 physical disabilities in 2000, some 399 employment disabilities, and 350 go-outside-home disabilities.

Table II.47.17 Total Disabilities Tallied: Aged 5 and Older Howard County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	222
Physical disability	472
Mental disability	234
Self-care disability	112
Employment disability	399
Go-outside-home disability	350
Total	1,789



Disability by age, as estimated by the 2016 ACS, is shown in Table II.47.18. The disability rate for females was 12.8 percent, compared to 15.7 percent for males. The disability rate changed precipitously higher with age, with 47 percent of those over 75 experiencing a disability.

Table II.47.18						
Disability by Age						
Howard 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	45	7.4%	8	1.5%	53	4.7%
18 to 34	55	10.1%	7	1.4%	62	6%
35 to 64	156	12.1%	139	11.5%	295	11.8%
65 to 74	115	34.7%	96	26.2%	211	30.3%
75 or Older	138	51.3%	148	43.5%	286	47%
Total	509	15.7%	398	12.8%	907	14.3%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.47.19. Some 8.3 percent have an ambulatory disability, 5.4 have an independent living disability, and 3.4 percent have a self-care disability.

Table II.47.19		
Total Disabilities Tallied: Aged 5 and Older		
Howard County		
2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	385	6.1%
Vision disability	162	2.6%
Cognitive disability	299	5%
Ambulatory disability	495	8.3%
Self-Care disability	204	3.4%
Independent living disability	261	5.4%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.47.20 and Table II.47.21. In 2016, some 3,318 persons were employed and 114 were unemployed. This totaled a labor force of 3,432 persons. The unemployment rate for Howard County was estimated to be 3.3 in 2016.

Table II.47.20	
Employment, Labor Force and Unemployment	
Howard County	
2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	3,318
Unemployed	114
Labor Force	3,432
Unemployment Rate	3.3%



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

Table II.47.21	
High School or Greater Education	
Howard County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	2,413
Total Households	2,601
Percent High School or Above	92.8%

As seen in Table II.47.22, 40 percent of the population had a high school diploma or equivalent, another 32.9 percent have some college, 15.4 percent have a Bachelor's Degree, and 3.9 percent of the population had a graduate or professional degree.

Table II.47.22		
Educational Attainment		
Howard County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	379	7.8%
High School or Equivalent	1,943	40%
Some College or Associates Degree	1,600	32.9%
Bachelor's Degree	747	15.4%
Graduate or Professional Degree	190	3.9%
Total Population Above 18 years	4,859	100.0%

ECONOMICS

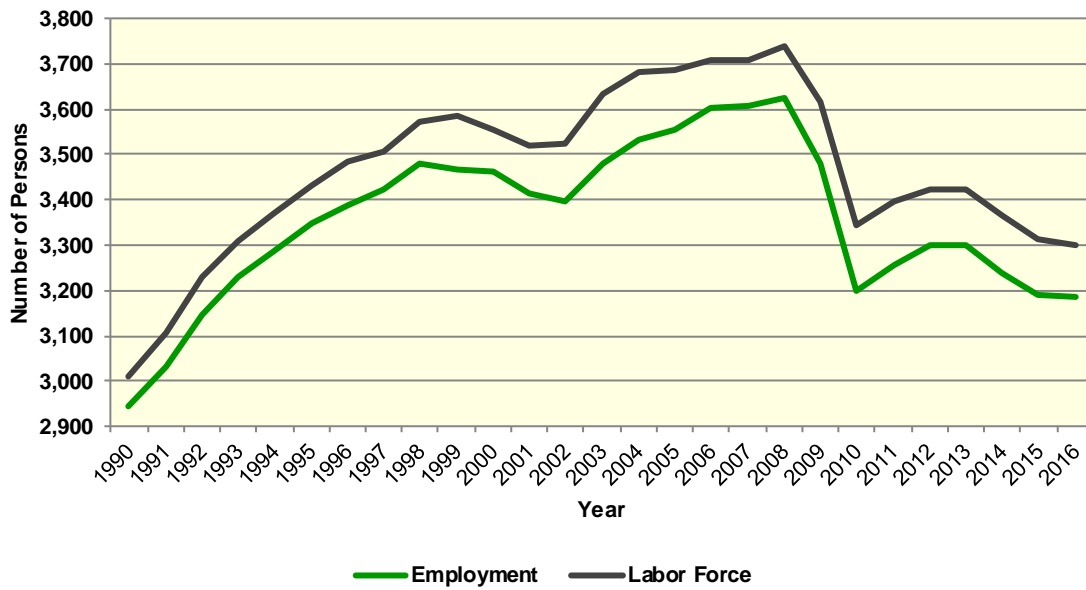
Labor Force

Table II.47.23, shows the labor force statistics for Howard County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1990 with a rate of 2.1. The highest level of unemployment occurred during 2010 rising to a rate of 4.4. 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 Howard County decreased from 3.7 percent in 2015 to 3.5 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.47.23 Labor Force Statistics Howard County 1990 - 2016 BLS Data					
Year	Howard County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	63	2,946	3,009	2.1%	2.3%
1991	77	3,031	3,108	2.5%	2.7%
1992	83	3,148	3,231	2.6%	2.9%
1993	78	3,229	3,307	2.4%	2.8%
1994	84	3,286	3,370	2.5%	2.6%
1995	82	3,350	3,432	2.4%	2.6%
1996	98	3,386	3,484	2.8%	2.7%
1997	85	3,422	3,507	2.4%	2.5%
1998	92	3,480	3,572	2.6%	2.6%
1999	117	3,469	3,586	3.3%	2.8%
2000	92	3,463	3,555	2.6%	2.8%
2001	105	3,414	3,519	3%	3.1%
2002	126	3,398	3,524	3.6%	3.6%
2003	154	3,480	3,634	4.2%	3.9%
2004	151	3,531	3,682	4.1%	3.9%
2005	132	3,556	3,688	3.6%	3.8%
2006	106	3,601	3,707	2.9%	3.1%
2007	102	3,606	3,708	2.8%	3%
2008	115	3,624	3,739	3.1%	3.3%
2009	133	3,482	3,615	3.7%	4.6%
2010	148	3,198	3,346	4.4%	4.6%
2011	138	3,257	3,395	4.1%	4.4%
2012	124	3,299	3,423	3.6%	4%
2013	127	3,298	3,425	3.7%	3.8%
2014	126	3,239	3,365	3.7%	3.3%
2015	123	3,189	3,312	3.7%	3%
2016	115	3,185	3,300	3.5%	3.2%

Diagram II.47.2, shows the employment and labor force for Howard County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 3,185 persons, with the labor force reaching 3,300, indicating there were a total of 115 unemployed persons.

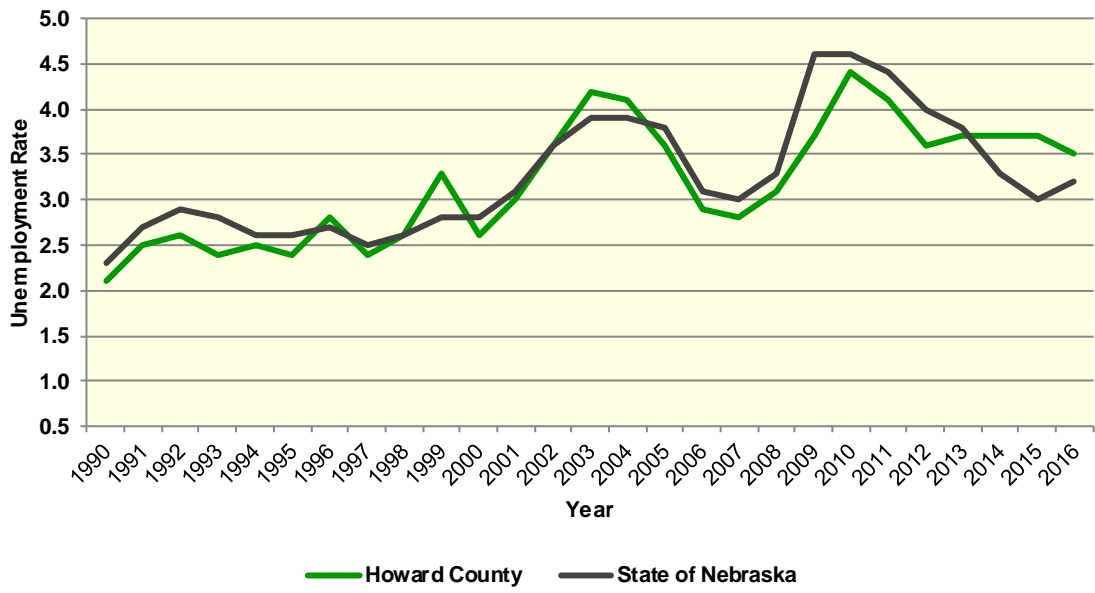
Diagram II.47.2
Employment and Labor Force
 Howard County
 1990 – 2016 BLS Data



Unemployment

Diagram II.47.3, shows the unemployment rate for both the State and Howard County. During the 1990’s the average rate for Howard County was 2.6, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 3.3, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 3.8. Over the course of the entire period Howard County had an average unemployment rate lower than the state, 3.2 percent for Howard County, versus 3.3 statewide.

Diagram II.47.3
Annual Unemployment Rate
 Howard 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.47.24, shows total real earnings by industry for Howard County. In the most recent 2016 estimate, the farm industry had the largest total real earnings, with total real earnings reaching 49,273,000 dollars. Between 2015 and 2016 the finance and insurance industry saw the largest percentage increase, rising by 10 percent to 27,396,000 dollars.

Table II.47.24
Real Earnings by Industry
 Howard 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	27,866	25,046	55,667	37,244	59,392	54,186	54,728	49,273	-10
Forestry, fishing, related activities, and other	0	1,617	1,809	1,915	2,013	2,014	0	0	0
Mining	0	554	881	963	625	721	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	3,304	3,463	3,574	4,693	4,968	5,017	5,864	5,854	-0.2
Manufacturing	3,569	478	525	570	1,360	1,884	2,601	2,415	-7.1
Wholesale trade	5,272	4,823	5,084	5,563	5,757	6,671	6,695	6,438	-3.8
Retail trade	8,263	4,369	4,227	4,273	4,736	5,284	6,072	6,392	5.3
Transportation and warehousing	2,488	0	0	0	0	0	0	0	0
Information	834	494	497	503	446	442	410	364	-11.3
Finance and insurance	0	0	2,950	3,414	3,218	3,440	3,667	4,035	10
Real estate and rental and leasing	0	0	877	1,434	1,836	1,445	1,242	991	-20.2
Professional and technical services	0	1,346	1,504	1,788	1,720	1,902	2,317	2,207	-4.8
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	1,016	947	794	709	577	0	0	0
Educational services	278	0	0	0	0	0	0	0	0
Health care and social assistance	2,584	4,101	3,873	4,187	4,504	5,271	5,619	6,031	7.3
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	3,679	4,527	4,743	5,165	5,291	5,490	5,436	5,207	-4.2
Government and government enterprises	23,937	32,767	32,302	32,763	33,160	33,789	35,358	33,392	-5.6
Total	90,773	94,231	127,188	112,131	134,896	134,179	140,515	132,432	-5.8



Table II.47.25, shows the total employment by industry for Howard County. The most recent estimates show the farm industry was the largest employer in Howard County, with employment reaching 728 jobs in 2016. Between 2015 and 2016 the retail trade industry saw the largest percentage increase, rising by 4.7 percent to 315 jobs.

Table II.47.25
Employment by Industry
Howard County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	762	677	711	713	717	710	750	728	-2.9
Forestry, fishing, related activities, and other	0	77	93	90	101	101	0	0	0
Mining	0	24	24	27	25	26	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	125	142	153	170	174	178	189	184	-2.6
Manufacturing	32	30	28	27	57	75	80	77	-3.7
Wholesale trade	91	101	107	108	116	131	131	125	-4.6
Retail trade	265	259	266	264	281	284	301	315	4.7
Transportation and warehousing	86	0	0	0	0	0	0	0	0
Information	16	14	14	15	16	16	14	13	-7.1
Finance and insurance	0	0	106	150	166	116	161	166	3.1
Real estate and rental and leasing	0	0	77	86	95	95	97	101	4.1
Professional and technical services	0	54	57	62	70	69	68	68	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	91	71	64	63	68	0	0	0
Educational services	11	0	0	0	0	10	0	0	0
Health care and social assistance	149	197	192	191	212	227	236	235	-0.4
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	222	245	250	265	239	244	249	237	-4.8
Government and government enterprises	628	643	646	657	666	662	655	620	-5.3
Total	2,898	3,017	3,047	3,111	3,228	3,237	3,389	3,316	-2.2

Table II.47.26, shows the real average earnings per job by industry for Howard County. These figures are calculated by dividing the Total Real Earning displayed in Table II.47.24 and Table II.47.25, by Industry. In 2016, the farm industry had the highest average earnings reaching 67,683 dollars. Between 2015 and 2016 the health care and social assistance industry saw the largest percentage increase, rising by 7.8 percent to 25,664 dollars.

Table II.47.26
Real Earnings Per Job by Industry
Howard County
BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	36,569	36,995	78,293	52,236	82,834	76,319	72,971	67,683	-7.2
Forestry, fishing, related activities, and other	0	21,004	19,452	21,278	19,930	19,944	0	0	0
Mining	0	23,074	36,722	35,660	25,018	27,729	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	26,432	24,384	23,359	27,608	28,553	28,185	31,028	31,815	2.5
Manufacturing	111,527	15,927	18,763	21,106	23,866	25,124	32,510	31,364	-3.5
Wholesale trade	57,935	47,755	47,515	51,509	49,632	50,922	51,107	51,504	0.8
Retail trade	31,183	16,867	15,889	16,185	16,853	18,606	20,173	20,292	0.6
Transportation and warehousing	28,934	0	0	0	0	0	0	0	0
Information	52,146	35,309	35,522	33,542	27,885	27,650	29,310	28,000	-4.5
Finance and insurance	0	0	27,834	22,759	19,385	29,654	22,774	24,307	6.7
Real estate and rental and leasing	0	0	11,390	16,676	19,323	15,210	12,806	9,812	-23.4
Professional and technical services	0	24,935	26,382	28,838	24,571	27,561	34,075	32,456	-4.8
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	11,167	13,340	12,413	11,252	8,479	0	0	0
Educational services	25,283	0	0	0	0	0	0	0	0
Health care and social assistance	17,343	20,818	20,170	21,922	21,247	23,220	23,810	25,664	7.8
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	16,573	18,478	18,973	19,489	22,140	22,500	21,830	21,970	0.6
Government and government enterprises	38,117	50,959	50,003	49,868	49,789	51,041	53,981	53,858	-0.2
Total	31,323	31,233	41,742	36,043	41,789	41,452	41,462	39,937	-3.7

Table II.47.27 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 \$288,198,000 a -1.1 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 3,017 and 3,316 in 2016.

Table II.47.27
Total Employment and Real Personal Income
 Howard 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	61,941	2,204	11,483	16,493	9,331	97,044	15,582	2,363	26,215
1970	71,013	2,285	11,844	18,322	10,450	109,344	15,949	2,449	28,997
1971	75,228	2,477	13,170	19,409	11,010	116,341	16,350	2,526	29,781
1972	70,794	2,686	15,270	21,758	11,767	116,903	16,493	2,517	28,126
1973	85,019	3,369	16,775	24,981	12,899	136,306	19,463	2,641	32,192
1974	63,214	3,692	17,019	26,545	13,700	116,786	17,403	2,603	24,286
1975	72,754	3,728	17,715	28,507	15,522	130,771	19,250	2,530	28,756
1976	55,874	4,146	19,158	29,522	15,925	116,332	17,124	2,507	22,287
1977	49,493	4,041	20,590	32,464	16,521	115,027	17,054	2,550	19,410
1978	72,330	4,197	21,829	33,044	16,538	139,544	20,806	2,598	27,839
1979	52,127	4,536	21,944	35,628	17,211	122,373	18,084	2,645	19,707
1980	28,870	4,576	21,308	39,859	18,832	104,294	15,412	2,638	10,944
1981	53,257	4,394	23,110	43,893	19,414	135,280	20,108	2,557	20,827
1982	40,407	4,405	21,116	49,840	20,329	127,286	19,098	2,614	15,458
1983	40,410	4,114	20,799	48,839	21,226	127,160	19,290	2,613	15,464
1984	54,332	4,362	21,627	48,724	21,629	141,951	21,437	2,569	21,149
1985	52,274	4,215	21,170	46,928	21,686	137,843	21,404	2,484	21,044
1986	52,116	4,200	22,113	44,189	22,164	136,382	21,582	2,452	21,254
1987	61,576	4,279	23,104	40,590	21,891	142,883	22,950	2,461	25,021
1988	69,106	4,721	23,670	39,621	21,343	149,018	24,070	2,466	28,024
1989	68,091	4,912	24,242	42,269	21,843	151,533	24,785	2,448	27,814
1990	68,525	4,436	26,182	38,411	22,450	151,132	25,010	2,516	27,236
1991	70,863	4,927	27,911	37,677	22,812	154,337	25,227	2,535	27,953
1992	80,085	5,782	29,441	37,083	24,248	165,076	26,497	2,697	29,694
1993	81,698	6,321	31,621	36,465	24,470	167,933	26,929	2,780	29,388
1994	84,063	6,214	35,380	35,581	25,647	174,457	27,780	2,866	29,331
1995	64,983	5,662	38,352	38,877	26,812	163,361	25,601	2,789	23,299
1996	95,543	5,728	40,850	40,862	28,070	199,598	31,013	2,846	33,572
1997	78,793	5,943	43,620	41,666	28,399	186,534	28,813	2,897	27,199
1998	78,765	6,174	46,543	43,745	29,729	192,607	29,401	2,977	26,458
1999	82,134	6,858	48,875	42,661	30,856	197,668	30,008	3,067	26,780
2000	81,780	6,888	51,542	43,613	31,688	201,735	30,927	3,100	26,381
2001	90,773	7,400	54,479	42,306	33,879	214,037	33,195	2,898	31,323
2002	80,329	7,732	55,913	40,516	37,318	206,344	32,106	2,823	28,455
2003	100,799	7,975	59,909	42,453	38,817	234,002	35,950	2,872	35,097
2004	90,576	7,640	59,911	33,681	40,109	216,637	33,509	2,815	32,176
2005	96,975	7,816	59,850	32,216	41,852	223,077	34,683	2,807	34,547
2006	76,059	8,256	62,574	31,942	44,001	206,320	32,455	2,811	27,058
2007	87,074	8,609	66,674	37,178	43,862	226,178	35,714	2,917	29,850
2008	89,085	8,648	69,002	44,483	47,885	241,807	38,621	2,930	30,404
2009	89,757	8,910	65,884	39,772	46,941	233,444	37,126	3,013	29,790
2010	94,231	9,173	65,221	39,598	50,949	240,826	38,421	3,017	31,233
2011	127,188	8,201	68,119	41,061	49,475	277,642	44,050	3,047	41,742
2012	112,131	8,415	71,572	43,396	49,100	267,783	42,491	3,111	36,044
2013	134,896	9,593	70,168	40,361	48,780	284,612	44,849	3,228	41,790
2014	134,179	9,926	69,156	41,031	49,646	284,086	44,689	3,237	41,452
2015	140,515	10,598	63,119	47,650	50,606	291,292	45,571	3,389	41,462
2016	132,432	10,456	67,482	47,891	50,849	288,198	44,828	3,316	39,937



Diagram II.47.4, shows real average earnings per job for Howard County from 1990 to 2016. Over this period the average earning per job for Howard County was 31,839 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

Diagram II.47.4
Real Average Earnings Per Job
 Howard County
 BEA Data 1990 - 2016

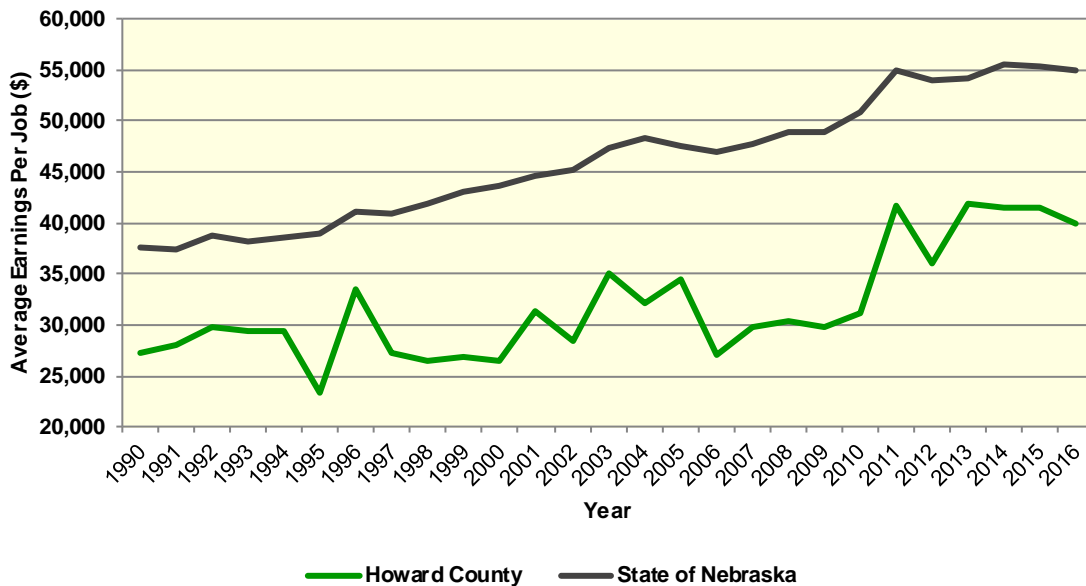
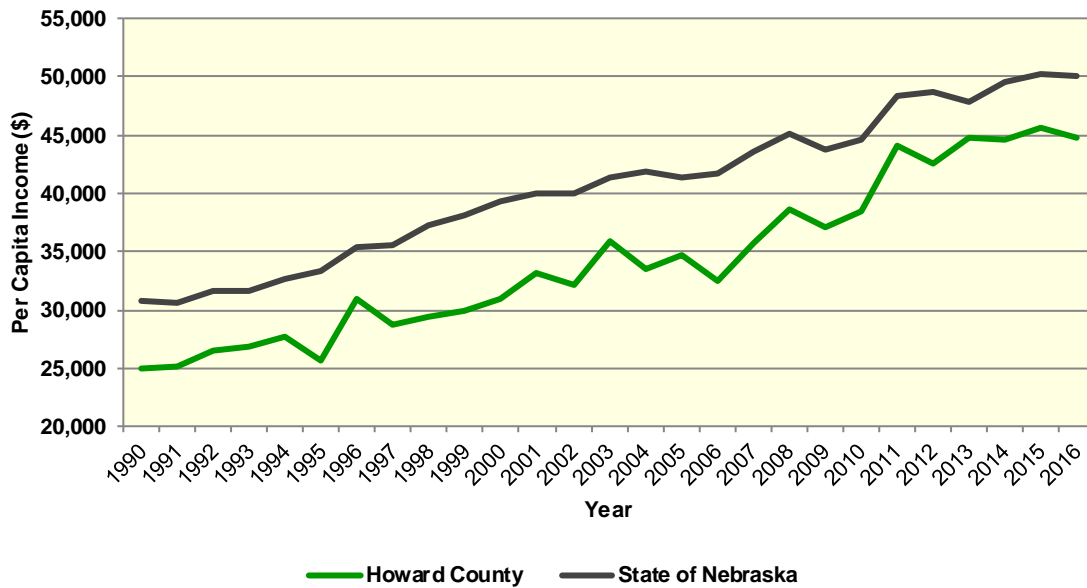


Diagram II.47.5, shows real per capita income in Howard County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Howard County was 34,276 dollars, which was lower than the statewide average of 40,548 dollars over the same period.

Diagram II.47.5
Real Per Capita Income
 Howard 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.47.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment decreased from 1,622 persons in 2015 to 1,571 in 2016, a change of -3 percent.

Table II.47.28
Total Monthly Employment
 Howard County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	1,328	1,358	1,367	1,406	1,387	1,385	1,400	1,432	1,493	1,584	1,576
Feb	1,319	1,356	1,379	1,402	1,355	1,354	1,394	1,429	1,504	1,569	1,579
Mar	1,319	1,345	1,391	1,431	1,390	1,388	1,405	1,435	1,527	1,597	1,600
Apr	1,342	1,402	1,405	1,433	1,424	1,435	1,461	1,470	1,553	1,627	1,598
May	1,367	1,436	1,422	1,458	1,449	1,469	1,495	1,499	1,588	1,639	1,639
Jun	1,386	1,435	1,454	1,477	1,498	1,509	1,517	1,577	1,631	1,709	1,675
Jul	1,323	1,418	1,396	1,447	1,486	1,494	1,499	1,538	1,578	1,653	1,640
Aug	1,309	1,400	1,389	1,424	1,456	1,481	1,485	1,541	1,545	1,642	1,637
Sep	1,341	1,384	1,403	1,441	1,457	1,476	1,472	1,522	1,586	1,607	1,619
Oct	1,372	1,409	1,433	1,439	1,408	1,427	1,454	1,516	1,568	1,621	1,446
Nov	1,359	1,386	1,431	1,425	1,403	1,414	1,444	1,522	1,542	1,599	1,418
Dec	1,363	1,370	1,411	1,416	1,434	1,422	1,440	1,515	1,546	1,612	1,426
Annual	1,344	1,392	1,407	1,433	1,429	1,438	1,456	1,500	1,555	1,622	1,571
% Change	(ND)%	4%	1%	2%	(ND)%	1%	1%	3%	4%	4%	-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 \$603 in 2015. In 2016, average weekly wages saw an increase of 2 percent over the prior year, rising to 615 dollars, or by 12 dollars. These data are shown in Table II.47.29.

Table II.47.29						
Average Weekly Wages						
Howard County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	356	364	368	404	373	
2002	373	383	407	408	393	5%
2003	399	403	408	431	410	4%
2004	410	414	418	440	421	3%
2005	416	421	433	437	427	1%
2006	431	430	453	464	445	4%
2007	450	447	461	494	463	4%
2008	467	471	477	506	480	4%
2009	464	479	476	522	485	1%
2010	490	510	493	565	515	6%
2011	490	506	508	555	515	(ND)%
2012	546	523	527	589	546	6%
2013	565	549	551	605	568	4%
2014	563	549	572	611	574	1%
2015	575	578	593	666	603	5%
2016(p)	615	599	614	634	615	2%

Total business establishments reported by the QCEW are displayed in Table II.47.28. Between 2015 and 2016, the total number of business establishments in Howard County increased from 208 to 212 establishments.

Table II.47.30						
Number of Business Establishments						
Howard County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	165	165	167	166	166	
2002	165	167	165	166	166	(ND)%
2003	168	171	173	174	172	4%
2004	173	169	173	172	172	(ND)%
2005	173	177	175	176	175	2%
2006	174	172	173	172	173	-1%
2007	180	180	180	184	181	5%
2008	181	185	182	180	182	1%
2009	182	178	180	179	180	-1%
2010	179	180	181	181	180	(ND)%
2011	176	177	175	178	177	-2%
2012	182	186	183	185	184	4%
2013	191	198	197	200	197	7%
2014	198	202	200	200	200	2%
2015	207	213	206	206	208	4%
2016	209	211	212	215	212	2%

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 4.5 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 decreased by 3.6 percent over the period. On the other hand, by 2016 there were 319 returns for AGIs of \$100,000 or more. Table II.47.31 presents AGI distribution for the years 1991 through 2016.

Table II.47.31 Income Tax Returns by Adjusted Gross Income Howard 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 ¹⁸⁹
1991	975	341	573	398	303	109	11	11	0	2,738
1992	972	305	553	423	305	111	13	17	0	2,722
1993	966	292	547	400	336	145	0	14	0	2,722
1994	1,044	278	574	369	350	175	0	19	0	2,831
1995	968	282	611	355	387	201	10	23	0	2,854
1996	951	245	602	416	372	251	22	25	0	2,898
1997	946	238	537	395	407	292	45	31	0	2,901
1998	885	239	513	422	410	304	49	32	0	2,873
1999	864	216	498	366	431	326	56	42	0	2,817
2000	831	200	481	365	445	354	82	43	0	2,816
2001	787	200	477	376	402	376	90	43	0	2,765
2002	834	197	490	374	421	360	107	45	0	2,841
2003	743	228	475	348	433	371	107	49	0	2,772
2004	695	210	451	352	402	408	136	71	0	2,742
2005	590	199	379	309	381	449	0	79	0	2,538
2006	612	223	395	375	425	455	0	85	0	2,769
2007	606	205	406	320	441	459	0	126	0	2,817
2008	587	211	385	324	440	467	222	146	0	2,827
2009	592	213	373	326	413	456	213	167	0	2,792
2010	551	205	374	313	439	493	267	167	12	2,821
2011	535	209	352	341	409	491	268	203	18	2,826
2012	515	205	325	346	399	480	296	251	35	2,852
2013	503	204	328	315	430	502	301	257	27	2,867
2014	482	182	318	315	432	500	329	281	25	2,864
2015	510	195	347	270	418	487	340	282	26	2,875
2016	526	175	336	297	423	478	317	293	26	2,871

¹⁸⁹ 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 654 in 2010 to 663 in 2016, with the poverty rate reaching 10.5 percent in 2016. This compared to a state poverty rate of 11.3 percent and a national rate of 14 percent in 2016. Table II.47.32 presents poverty data for the county.

The rate of poverty for Howard County is shown in Table II.47.33. In 2016, there were an estimated 603 persons living in poverty. This represented a 9.5 percent poverty rate, compared to 11.7 percent poverty in 2000. In 2016, some 4.8 percent of those in poverty were under age 6, and 20.2 percent were 65 or older.

Table II.47.32
Persons in Poverty
Howard County
2000–2016 SAIPE Estimates

Year	Persons in Poverty	Poverty Rate
2000	662	10.3%
2001	710	10.9%
2002	766	11.5%
2003	713	10.6%
2004	682	10.2%
2005	799	12%
2006	757	11.4%
2007	754	11.5%
2008	702	10.8%
2009	855	13.4%
2010	654	10.5%
2011	677	10.8%
2012	626	10%
2013	684	10.9%
2014	726	11.5%
2015	660	10.4%
2016	663	10.5%

Table II.47.33
Poverty by Age

Howard 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	55	7.2%	29	4.8%
6 to 17	206	27.1%	149	24.7%
18 to 64	335	44.1%	303	50.2%
65 or Older	163	21.5%	122	20.2%
Total	759	100.0%	603	100.0%
Poverty Rate	11.7%	.	9.5%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 3.2 percent in Howard County between 2010 and 2016, from 2,951 to 3,046. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.47.34.

Housing Production

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

Table II.47.34
Housing Units

State of Nebraska vs. Howard County
2000 and 2016 Census Data and Intercensal Estimates

Subject	Nebraska	% Growth Since Census	Howard County	% Growth Since Census
2000 Census Base	722,656	.	2,782	.
2010 Census	796,793	10.3	2,951	6.1
July 2011 Estimate	801,068	0.5	2,961	0.3
July 2012 Estimate	804,586	1	2,981	1
July 2013 Estimate	809,062	1.5	2,995	1.5
July 2014 Estimate	814,835	2.3	3,004	1.8
July 2015 Estimate	820,725	3	3,023	2.4
July 2016 Estimate	827,156	3.8	3,046	3.2



valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Howard County decreased from 30 authorizations in 2015 to 28 in 2016.

The real value of single-family building permits increased from \$159,034 in 2015 to \$194,821 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.47.35.

Table II.47.35 Building Permits and Valuation Howard 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	20	0	4	0	24	105,171	0
1981	15	2	0	0	17	83,849	0
1982	9	0	4	0	13	75,644	0
1983	12	0	0	0	12	74,725	0
1984	41	0	0	0	41	98,992	0
1985	16	0	0	0	16	57,012	0
1986	5	0	0	0	5	38,931	0
1987	5	0	0	0	5	81,519	0
1988	6	0	0	0	6	62,478	0
1989	7	0	0	0	7	45,802	0
1990	11	0	0	0	11	60,817	0
1991	19	0	0	0	19	90,139	0
1992	26	0	11	0	37	78,670	0
1993	20	8	0	0	28	93,934	0
1994	16	0	0	0	16	109,833	0
1995	33	0	0	22	55	88,507	66,309
1996	41	0	0	0	41	118,467	0
1997	51	0	0	0	51	122,056	0
1998	27	0	0	0	27	112,188	0
1999	25	0	0	0	25	123,163	0
2000	20	0	0	36	56	135,997	75,606
2001	31	0	0	0	31	110,287	0
2002	30	0	0	0	30	110,557	0
2003	36	0	0	10	46	113,231	101,760
2004	27	0	0	0	27	127,159	0
2005	34	0	0	0	34	104,049	0
2006	31	0	0	0	31	166,728	0
2007	24	2	0	0	26	171,022	0
2008	24	0	0	0	24	175,557	0
2009	19	0	0	0	19	207,738	0
2010	18	0	0	0	18	136,872	0
2011	18	12	0	0	30	119,993	0
2012	23	0	0	0	23	136,316	0
2013	18	0	0	0	18	145,361	0
2014	28	0	0	0	28	158,785	0
2015	30	0	0	0	30	159,034	0
2016	28	0	0	0	28	194,821	0

Diagram II.47.6
Single-Family Permits
 Howard County
 Census Bureau Data, 1980–2016

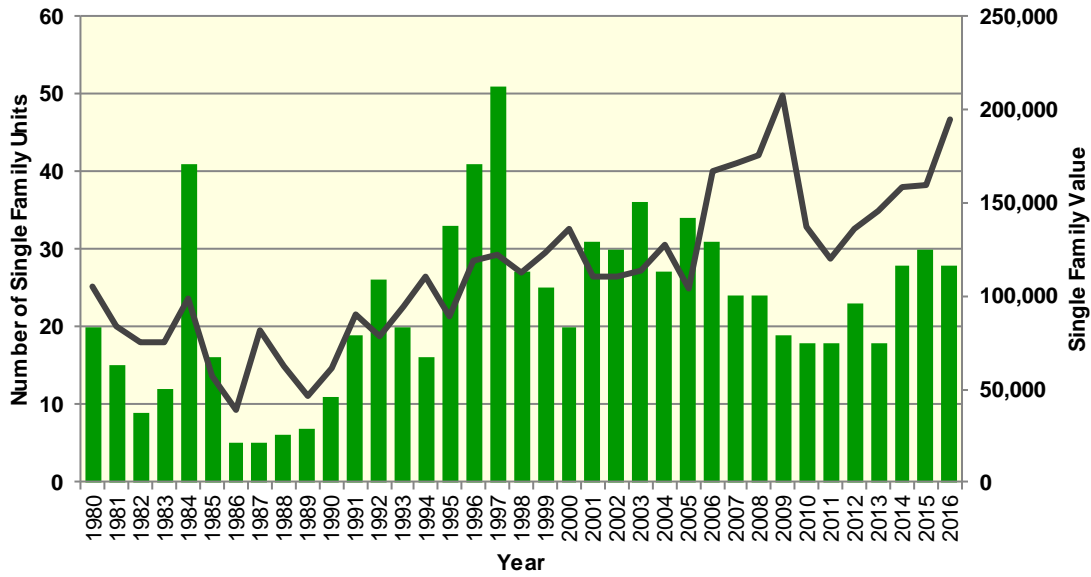
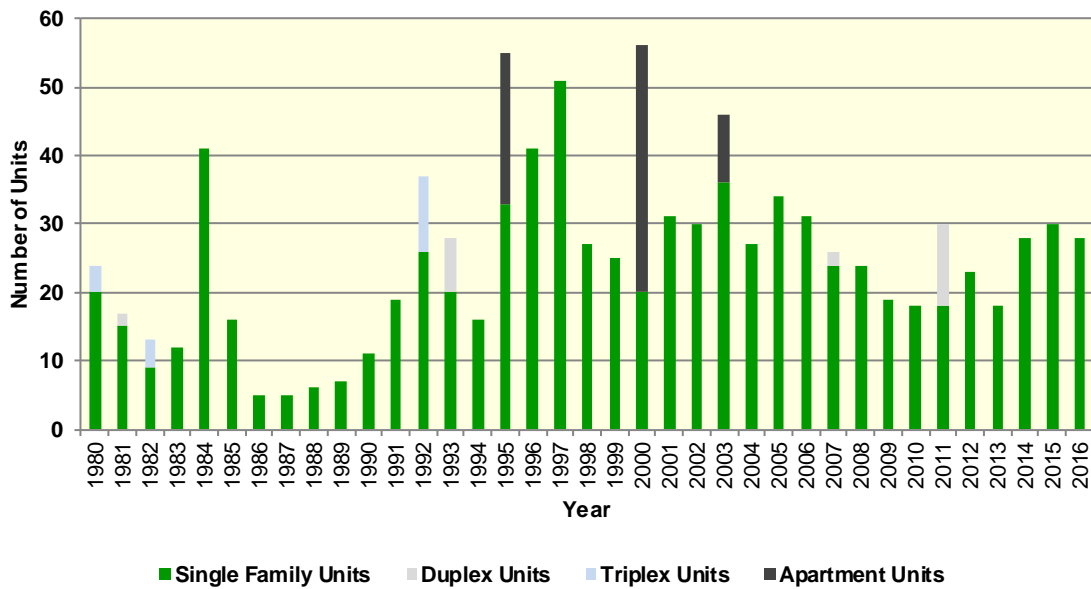


Diagram II.47.7
Total Permits by Unit Type
 Howard County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.47.36. In 2016, there were 3,007 housing units, up from 2,782 in 2000. Single-family units accounted for 84.8 percent of units in 2016, compared to 84.7 in 2000. Apartment units accounted for 5.5 percent in 2016, compared to 2.6 percent in 2000.

Table II.47.36				
Housing Units by Type				
Howard 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	2,356	84.7%	2,550	84.8%
Duplex	14	0.5%	17	0.6%
Tri- or Four-Plex	76	2.7%	62	2.1%
Apartment	72	2.6%	165	5.5%
Mobile Home	264	9.5%	213	7.1%
Boat, RV, Van, Etc.	0	0%	0	0%
Total	2,782	100.0%	3,007	100.0%

Some 89 percent of housing was occupied in 2010, compared to 91.5 percent in 2000. Owner-occupied housing changed 2.8 percent between 2000 and 2010, ending with owner-occupied units representing 76.7 percent of units. Vacant units changed by 38.1 percent, resulting in 326 vacant units in 2010.

Table II.47.37					
Housing Units by Tenure					
Howard County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	2,546	91.5%	2,625	89%	3.1%
Owner-Occupied	1,959	76.9%	2,013	76.7%	2.8%
Renter-Occupied	587	23.1%	612	23.3%	4.3%
Vacant Housing Units	236	8.5%	326	11%	38.1%
Total Housing Units	2,782	100.0%	2,951	100.0%	6.1%

Table II.47.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 3,007 housing units. An estimated 77.8 percent were owner-occupied, and 13.5 percent were vacant.

Table II.47.38				
Housing Units by Tenure				
Howard County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	2,625	89%	2,601	86.5%
Owner-Occupied	2,013	76.7%	2,024	77.8%
Renter-Occupied	612	23.3%	577	22.2%
Vacant Housing Units	326	11%	406	13.5%
Total Housing Units	2,951	100.0%	3,007	100.0%

Households by household size are shown in Table II.47.39. There were a total of 2,625 households in 2010, up from 2,546 in 2000. One person households changed by 13.3 percent between 2000 and 2010, while two person households changed by 12.5 percent. Three and four person households changed by 9.2 and -20.2 respectively, representing 13.6 percent and 10.7 percent of the population in 2010.

Table II.47.39					
Households by Household Size					
Howard County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	661	26%	749	28.5%	13.3%
Two Persons	899	35.3%	1,011	38.5%	12.5%
Three Persons	327	12.8%	357	13.6%	9.2%
Four Persons	352	13.8%	281	10.7%	-20.2%
Five Persons	200	7.9%	138	5.3%	-31%
Six Persons	81	3.2%	55	2.1%	-32.1%
Seven Persons or More	26	1%	34	1.3%	30.8%
Total	2,546	100.0%	2,625	100.0%	3.1%

Households by income is shown in Table II.47.40. Households earning more than \$100,000 per year represented 17.6 percent of households in 2016, compared to 3.5 percent in 2000. Households earning between \$50,000 and \$74,999 represented 20.4 percent of households in 2016, compared to 17.8 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 11.7 percent of households in 2016, compared to 18.6 percent in 2000.

Table II.47.40				
Households by Income				
Howard 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	477	18.6%	304	11.7%
\$15,000 to \$19,999	207	8.1%	95	3.7%
\$20,000 to \$24,999	235	9.1%	101	3.9%
\$25,000 to \$34,999	415	16.2%	382	14.7%
\$35,000 to \$49,999	555	21.6%	352	13.5%
\$50,000 to \$74,999	458	17.8%	531	20.4%
\$75,000 to \$99,999	131	5.1%	377	14.5%
\$100,000 or More	91	3.5%	459	17.6%
Total	2,569	100.0%	2,601	100.0%

Table II.47.41 shows households by year home built. Housing units built between 2000 and 2009, account for 7.7 percent and those built in 2010 or later accounted for 3.1 percent of households. Households built in the 1970's, 1980's, and 1990's account for 17.9 percent, 9.2 percent, and 14.3, respectively. Housing units built prior to 1939 represented 28.9 percent of households in 2016.

Table II.47.41				
Households by Year Home Built				
Howard 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	989	38.8%	751	28.9%
1940 to 1949	127	5%	112	4.3%
1950 to 1959	195	7.7%	209	8%
1960 to 1969	230	9%	172	6.6%
1970 to 1979	492	19.3%	465	17.9%
1980 to 1989	178	7%	238	9.2%
1990 to 1999	335	13.2%	373	14.3%
2000 to 2009	.	.	200	7.7%
2010 or Later	.	.	81	3.1%
Total	2,546	100.0%	2,601	100.0%

The distribution of unit types by race are shown in Table II.47.42. An estimated 86.8 percent of white households occupy single-family homes, while 100 percent of black households do. Some 4.8 percent of white households occupy apartments.

Table II.47.42							
Distribution of Units in Structure by Race							
Howard County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	86.8%	100%	0%	0%	100%	100%	86.7%
Duplex	0.7%	0%	0%	0%	0%	0%	0%
Tri- or Four-Plex	2.4%	0%	0%	0%	0%	0%	13.3%
Apartment	4.8%	0%	0%	100%	0%	0%	0%
Mobile Home	5.4%	0%	100%	0%	0%	0%	0%
Boat, RV, Van, Etc.	0%	0%	0%	0%	0%	0%	0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.47.43. An estimated 21.8 percent of vacant units were for rent in 2010, a 22.4 percent change since 2000. In addition, some 10.4 percent of vacant units were for sale, a change of 9.7 percent between 2000 and 2010. "Other" vacant units represented 38.3 percent of vacant units in 2010. This is a change of 52.4 percent since 2000. "Other" vacant units are not for sale or rent, or otherwise available to the marketplace. These units may be problematic if concentrated in certain areas, and may create a "blighting" effect.

Table II.47.43 Disposition of Vacant Housing Units Howard County 2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	58	24.6%	71	21.8%	22.4%
For Sale	31	13.1%	34	10.4%	9.7%
Rented or Sold, Not Occupied	21	8.9%	40	12.3%	90.5%
For Seasonal, Recreational, or Occasional Use	43	18.2%	56	17.2%	30.2%
For Migrant Workers	1	0.4%	0	0%	-100%
Other Vacant	82	34.7%	125	38.3%	52.4%
Total	236	100.0%	326	100.0%	38.1%

The disposition of vacant units between 2010 and 2016 are shown in Table II.47.44. By 2016, for rent units accounted for 19.7 percent of vacant units, while for sale units accounted for 1.5 percent. “Other” vacant units accounted for 61.6 percent of vacant units, representing a total of 250 “other” vacant units.

Table II.47.44 Disposition of Vacant Housing Units Howard County 2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	71	21.8%	80	19.7%
For Sale	34	10.4%	6	1.5%
Rented Not Occupied	7	2.1%	4	1%
Sold Not Occupied	33	10.1%	12	3%
For Seasonal, Recreational, or Occasional Use	56	17.2%	54	13.3%
For Migrant Workers	0	0%	0	0%
Other Vacant	125	38.3%	250	61.6%
Total	326	100.0%	406	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 1,301 property transactions in Howard County. Of these, 1,262 were for single-family homes during this 19-year period, as shown in Table II.47.45.

Table II.47.45						
Residential Property Transactions						
Howard County						
Fiscal Years 1999–2017 PAD Data						
Year	Single-Family	Mobile Home	Duplex	Townhome	Missing	Total
1999	82	4	0	0	0	86
2000	88	5	0	0	1	94
2001	62	7	0	0	0	69
2002	64	3	0	0	0	67
2003	82	5	0	0	0	87
2004	64	6	0	0	0	70
2005	60	2	0	0	0	62
2006	71	2	0	0	0	73
2007	63	2	0	0	0	65
2008	66	0	0	0	0	66
2009	54	0	0	0	0	54
2010	56	1	0	0	0	57
2011	44	0	0	0	0	44
2012	64	0	0	0	0	64
2013	71	0	0	0	0	71
2014	80	0	0	0	1	81
2015	64	0	0	0	0	64
2016	70	0	0	0	0	70
2017	57	0	0	0	0	57
Total	1,262	37	0	0	2	1,301

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 501 single-family home property transactions for units built before 1930, 1.2 percent of units were of low quality and 31.9 percent were of fair quality. Conversely, of the 57 homes built from 2001 through 2010, 5.3 percent of units were of low quality and 8.8 percent of fair quality. Table II.47.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

Table II.47.46										
Single-Family Homes by Year Built and Quality of Materials and Workmanship										
Howard County										
Fiscal Years 1999–2017 PAD Data										
Quality	Before 1931	1931-1960	1961-1970	1971-1980	1981-1990	1991-2000	2001-2010	2011-2017	Missing	Total
Low	6	1	1	4	1	9	3	1	0	26
Fair	160	34	15	21	16	14	5	0	0	265
Average	304	135	104	148	45	103	43	8	0	890
Good	29	2	5	13	6	14	6	1	0	76
Very Good	2	0	0	0	0	1	0	0	0	3
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	0	1	1	0	0	0	0	0	0	2
Total	501	173	126	186	68	141	57	10	0	1,262

In regard to the current condition of residential dwellings, of the same 501 single-family homes built before 1930, 12.4 percent of the homes were worn out or badly worn, and 61.3 percent were in average condition. Table II.47.47 provides details about the condition of single-family residential dwellings by year built.

Table II.47.47										
Single-Family Homes by Year Built and Condition										
Howard 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	1	0	0	0	0	0	0	2
Badly Worn	61	12	6	6	7	0	2	0	0	94
Average	307	135	102	149	57	130	46	9	0	935
Good	124	25	17	31	3	11	8	1	0	220
Very Good	8	1	0	0	1	0	1	0	0	11
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	0	0	0	0	0	0	0	0	0	0
Total	501	173	126	186	68	141	57	10	0	1,262

Housing Costs

Between 2010 and 2017, the average price of an existing single-family home changed from \$92,416 to \$134,366, a total increase of 45.4 percent, as shown in Table II.47.48.

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 Howard County ranged from \$53,037 for homes built before 1930 to \$188,057 for homes built from 2001 to 2010, and \$242,345 for the newest homes built between 2011 and 2017.¹⁹⁰ Homes built from 2001 through 2010 were also larger, averaging 1,792 square feet per unit. Table II.47.49, provides additional details about single-family homes.

Table II.47.48	
Average Sales Price of Single-Family Homes	
Howard County	
Fiscal Years 1999–2017 PAD Data	
Fiscal Year	Average Sales Price (\$)
1999	53,290
2000	62,820
2001	65,514
2002	70,484
2003	69,901
2004	65,039
2005	95,747
2006	90,816
2007	93,910
2008	84,413
2009	74,994
2010	92,416
2011	84,489
2012	94,486
2013	102,480
2014	126,740
2015	105,363
2016	110,303
2017	134,366
Average	87,618

Table II.47.49			
Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot			
Howard County			
Fiscal Years 1999–2017 PAD Data			
Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. ¹⁹¹ (\$)
Before 1931	53,037	1,220	43.46
1931-1960	76,605	1,180	64.92
1961-1970	87,978	1,247	70.57
1971-1980	103,342	1,451	71.24
1981-1990	116,825	1,513	77.21
1991-2000	137,274	1,501	91.47
2001-2010	188,057	1,792	104.93
2011-2017	242,345	1,594	152.03
Average	87,618	1,327	66.02

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

¹⁹⁰ 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.

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

Table II.47.50 Overcrowding and Severe Overcrowding Howard 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	1,929	98.2%	31	1.6%	5	0.3%	1,965
2016 Five-Year ACS	2,021	99.9%	3	0.1%	0	0%	2,024
Renter							
2000 Census	564	97.1%	13	2.2%	4	0.7%	581
2016 Five-Year ACS	575	99.7%	2	0.3%	0	0%	2,601
Total							
2000 Census	2,493	97.9%	44	1.7%	9	0.4%	2,546
2016 Five-Year ACS	2,596	99.8%	5	0.2%	0	0%	2,601

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 1 households with incomplete plumbing facilities in 2016, representing 0 percent of households in Howard County. This is compared to 0.3 percent of households lacking complete plumbing facilities in 2000.

Table II.47.51 Households with Incomplete Plumbing Facilities Howard County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	2,538	2,600
Lacking Complete Plumbing Facilities	8	1
Total Households	2,546	2,601
Percent Lacking	0.3%	0%

There were 47 households lacking complete kitchen facilities in 2016, compared to 10 households in 2000. This was a change from 0.4 percent of households in 2000 to 1.8 percent in 2016.

Table II.47.52 Households with Incomplete Kitchen Facilities Howard County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	2,536	2,554
Lacking Complete Kitchen Facilities	10	47
Total Households	2,546	2,601
Percent Lacking	0.4%	1.8%



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 Howard County, 11.5 percent of households had a cost burden and 9.4 percent had a severe cost burden. Some 14.4 percent of renters were cost burdened, and 17.2 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 4.7 percent and a severe cost burden rate of 2.3 percent. Owner occupied households with a mortgage had a cost burden rate of 15.4 percent, and severe cost burden at 11 percent.

Table II.47.53
Cost Burden and Severe Cost Burden by Tenure
 Howard 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	
Owner With a Mortgage									
2000 Census	436	72.9%	114	19.1%	48	8%	0	0%	598
2016 Five-Year ACS	828	73.6%	173	15.4%	124	11%	0	0%	1,125
Owner Without a Mortgage									
2000 Census	521	84.2%	42	6.8%	45	7.3%	11	1.8%	619
2016 Five-Year ACS	830	92.3%	42	4.7%	21	2.3%	6	0.7%	899
Renter									
2000 Census	305	69.5%	44	10%	35	8%	55	12.5%	439
2016 Five-Year ACS	286	49.6%	83	14.4%	99	17.2%	109	18.9%	577
Total									
2000 Census	1,262	76.2%	200	12.1%	128	7.7%	66	4%	1,656
2016 Five-Year ACS	1,944	74.7%	298	11.5%	244	9.4%	115	4.4%	2,601

Housing Problems by Income

Table II.47.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Howard County. As can be seen in 2017 the MFI was \$64,000, which compared to \$68,200 for the State of Nebraska.

Table II.47.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 225 owner-occupied and 109 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 159 owner-occupied 70 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 1,995 households without a housing problem.

Table II.47.54 Median Family Income Howard County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	39,400	50,400
2001	42,300	53,400
2002	44,200	55,100
2003	45,300	55,400
2004	47,200	56,300
2005	48,250	57,400
2006	50,000	59,400
2007	48,700	58,200
2008	50,100	59,800
2009	52,000	62,000
2010	52,400	62,600
2011	57,000	63,500
2012	57,800	64,400
2013	59,900	64,600
2014	59,100	66,000
2015	63,400	66,800
2016	66,800	66,500
2017	64,000	68,200



Table II.47.55
Housing Problems by Income and Tenure

Howard 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)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	10	0	4	14
Housing cost burden greater than 50% of income (and none of the above problems)	75	40	20	20	4	159
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	15	35	100	55	20	225
Zero/negative income (and none of the above problems)	10	0	0	0	0	10
Has none of the 4 housing problems	20	50	265	155	1,085	1,575
Total	120	125	395	234	1,113	1,987
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	4	0	20	0	0	24
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)	45	25	0	0	0	70
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	55	30	20	4	0	109
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
Has none of the 4 housing problems	60	80	125	55	100	420
Total	168	135	165	59	100	627
Total						
Lacking complete plumbing or kitchen facilities	4	0	20	4	0	28
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	10	0	4	14
Housing cost burden greater than 50% of income (and none of the above problems)	120	65	20	20	4	229
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	70	65	120	59	20	334
Zero/negative income (and none of the above problems)	14	0	0	0	0	14
Has none of the 4 housing problems	80	130	390	210	1,185	1,995
Total	288	260	560	293	1,213	2,614

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.47.56, of the 140 loans in 2016, 56 loans were for Home Purchases, 21 were for Home Improvement and 63 were for refinancing.



Table II.47.56				
Owner-Occupied Single-Family Home Loans by Loan Type				
Howard County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	18	7	41	66
2009	50	8	64	122
2010	37	6	48	91
2011	28	4	63	95
2012	39	10	85	134
2013	37	11	61	109
2014	57	10	39	106
2015	52	16	55	123
2016	56	21	63	140

Table II.47.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$98,944 and \$111,744 in 2012 and \$151,143 in 2016. Overall, average loans were \$96,818 in 2008 and \$155,150 in 2016.

Table II.47.57				
Owner-Occupied Single-Family Home Loans by Average Loan Amount				
Howard County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$98,944	\$64,000	\$101,488	\$96,818
2009	\$95,620	\$52,000	\$109,391	\$99,984
2010	\$111,378	\$38,833	\$126,917	\$114,791
2011	\$115,821	\$52,750	\$108,778	\$108,495
2012	\$111,744	\$106,800	\$117,694	\$115,149
2013	\$141,000	\$48,818	\$126,885	\$123,798
2014	\$129,053	\$57,900	\$126,641	\$121,453
2015	\$137,692	\$72,250	\$170,709	\$143,943
2016	\$151,143	\$77,905	\$184,460	\$155,150

Table II.47.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$1,781,000 and \$4,358,000 in 2012 and \$8,464,000 in 2016. Overall, average loans were \$6,390,000 in 2008 and \$21,721,000 in 2016.

Table II.47.58				
Total Volume of Owner-Occupied Single-Family Loans				
Howard County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	1,781,000	448,000	4,161,000	6,390,000
2009	4,781,000	416,000	7,001,000	12,198,000
2010	4,121,000	233,000	6,092,000	10,446,000
2011	3,243,000	211,000	6,853,000	10,307,000
2012	4,358,000	1,068,000	10,004,000	15,430,000
2013	5,217,000	537,000	7,740,000	13,494,000
2014	7,356,000	579,000	4,939,000	12,874,000
2015	7,160,000	1,156,000	9,389,000	17,705,000
2016	8,464,000	1,636,000	11,621,000	21,721,000

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.47.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Howard County. The number of completed surveys decreased from 7 in 2016 to 4 in 2017. Between 2016 and 2017 the vacancy rate for all units increased by 3.3 percentage points and was at 4.2 percent in 2017.

Table II.47.60 shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 4 single-family units in Howard County, with 0 of them available. This

translates into a vacancy rate of 0 percent in Howard County, which compares to a single-family vacancy rate of 3.9 percent for the State of Nebraska. There were 111 apartment units reported in the survey, with 5 of them available, which resulted in a vacancy rate of 4.5 percent. This compares to a statewide vacancy rate of 4.1 percent for apartment units across the state. The average vacancy rate for all unit types over the last five years was 2.8 percent.

Table II.47.59				
Survey of Rental Properties				
Howard County				
2002–2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	2	90	4.4	60
2003	3	94	1.1	57.1
2004	3	96	3.1	67.5
2005	6	132	6.8	63.1
2006	4	127	5.5	36.9
2007	3	98	3.1	22.6
2008	6	119	5.9	46.5
2009	8	119	3.4	39.3
2010	8	124	2.4	35.8
2011	7	126	0.8	28
2012	8	123	0.8	31
2013	9	132	4.6	45
2014	10	138	1.4	22
2015	8	139	2.9	34.7
2016	7	225	0.9	7
2017	4	118	4.2	30

Table II.47.60 Rental Vacancy Survey by Type Howard County 2017 Survey of Rental Properties				
Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single-Family	4	0	0%	1.2%
Apartments	111	5	4.5%	2.9%
Mobile Homes	3	0	0%	0%
"Other" Units	0	0	0%	.
Don't Know	0	0	%	0%
Total	118	5	4.2%	2.8%

Table II.47.61, reports units by number of bedrooms. Two bedroom units were the most common type of reported single-family unit, with 4 units. The most common apartment units were one bedroom units, with 57 units.

Table II.47.61 Rental Units by Number of Bedrooms Howard County 2017 Survey of Rental Properties						
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	0	0	0	.	0
One	0	57	0	0	.	57
Two	4	47	2	0	.	53
Three	0	7	1	0	.	8
Four	0	0	0	0	.	0
Don't Know	0	0	0	0	0	0
Total	4	111	3	0	0	118

Table II.47.62 displays the vacancy rate of single-family units by the number of bedrooms. Two bedroom units were the most common type of reported single-family unit, which had a vacancy rate of 0 percent.

Table II.47.62 Single-Family Units by Number of Bedrooms Howard County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	0	0	%
Two	4	0	0%
Three	0	0	%
Four	0	0	%
Don't know	0	0	%
Total	4	0	0%

Table II.47.63 displays the vacancy rate of apartment units by the number of bedrooms.

Table II.47.63 Apartment Units by Number of Bedrooms Howard County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	57	0	0%
Two	47	0	0%
Three	7	0	0%
Four	0	0	%
Don't know	0	5	%
Total	111	5	4.5%

Average market-rate rents by unit type are shown in Table II.47.64. 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.47.64 Average Market Rate Rents by Number of Bedrooms Howard County 2017 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	\$	\$	\$	\$	\$
One	\$	\$	\$	\$	\$
Two	\$387.5	\$475	\$300	\$	\$405
Three	\$	\$650	\$325	\$	\$487.5
Four	\$	\$	\$	\$	\$
Don't know	\$	\$	\$	\$	\$
Total	\$387.5	\$500	\$312.5	\$	\$447.9

Table II.47.65 shows vacancy rates for single-family units by average rental rates for Howard 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.47.65 Single-Family Market Rate Rents by Vacancy Status Howard County 2017 Survey of Rental Properties			
Average Rents	Single-Family Units	Available Single-Family Units	Vacancy Rate
Less Than \$500	4	0	0%
\$500 to \$749	0	0	%
\$750 to \$999	0	0	%
\$1,000 to \$1,249	0	0	%
\$1,250 to \$1,499	0	0	%
Above \$1,500	0	0	%
Missing	0	0	%
Total	4	0	0%



The average rent and availability of apartment units is displayed in Table II.47.66. The most common rent for apartments was less than \$500 dollars and the units in this price range had a vacancy rate of 25 percent.

Table II.47.66 Apartment Market Rate Rents by Vacancy Status Howard County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	8	2	25%
\$500 to \$749	6	0	0%
\$750 to \$999	0	0	%
\$1,000 to \$1,249	0	0	%
\$1,250 to \$1,499	0	0	%
Above \$1,500	0	0	%
Missing	97	3	3.1%
Total	111	5	4.5%

Respondents were asked if utilities are included in the rent and, as shown in Table II.47.67, 1 respondent, or 25 percent, included some sort of utility in the rent.

Table II.47.67 Are there any utilities included with the rent? Howard County 2017 Survey of Rental Properties	
Period	Respondent
Yes	1
No	3
% Offering Utilities	25%

The type of utility included in the rent is shown in Table II.47.68. There were 0 respondents who included electricity, 1 respondent who included natural gas, 1 respondent who included water and sewer and 1 respondent included trash collection in the rent.

Table II.47.68 Which utilities are included with the rent? Howard County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	0
Natural Gas	1
Water/Sewer	1
Trash Collection	1

Table II.47.69 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 persons on the wait list.

Table II.47.69 Do you keep a waiting list? Howard County 2017 Survey of Rental Properties	
Period	Respondent
Yes	2
No	2
Waitlist Size	

Respondents were also asked how they would rate the need for renovation of existing units. As shown in Table II.47.70 most respondents indicated there was no need for the renovation of existing single-family units and no need for the renovation of existing apartment units.

Table II.47.70 How would you rate the need for renovation of existing units in the city? Howard 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	0	0		
High Need	1	1		
Extreme Need	0	0		

Respondents were also asked how they would rate the need for the construction of new units. As shown in Table II.47.71 most respondents indicated there was no need for the construction of new single-family units and no need for the construction of new apartment units.

Table II.47.71 How would you rate the need for construction of new units in the city? Howard 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	0	0		
High Need	0	0		
Extreme Need	1	1		