

**VOLUME II:
KEARNEY COUNTY**

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Kearney County

DEMOGRAPHICS

Population Estimates

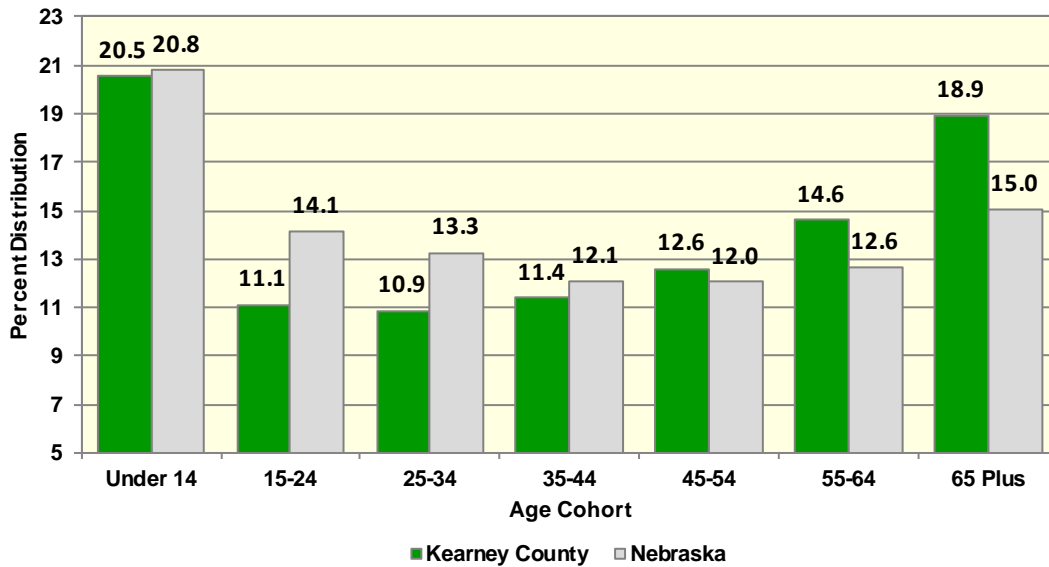
The Census Bureau's current census estimates indicate that Kearney County's population increased from 6,489 in 2010 to 6,552 in 2016, or by 1 percent. This compares to a statewide population change of 4.4 percent over the period. The number of people from 25 to 34 years of age increased by 4.7 percent, and the number of people from 55 to 64 years of age increased by 8.5 percent. The white population increased by 0.4 percent, while the black population increased by 116.7 percent. The Hispanic population increased from 244 to 405 people between 2010 and 2016 or by 66 percent. These data are presented in Table II.50.1.

Table II.50.1						
Profile of Population Characteristics						
Kearney County vs. State of Nebraska						
2010 Census and 2016 Current Census Estimates						
Subject	Kearney County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	6,489	6,552	1%	1,826,341	1,907,116	4.4%
Age						
0 to 14 years	1,278	1,345	5.2%	383,542	396,601	3.4%
15 to 24 years	681	729	7%	258,206	269,442	4.4%
25 to 34 years	680	712	4.7%	245,176	252,946	3.2%
35 to 44 years	737	746	1.2%	220,838	230,528	4.4%
45 to 54 years	1,045	825	-21.1%	258,726	229,683	-11.2%
55 to 64 years	881	956	8.5%	213,176	241,172	13.1%
65 and Over	1,187	1,239	4.4%	246,677	286,744	16.2%
Race						
White	6,381	6,407	0.4%	1,649,264	1,694,976	2.8%
Black	12	26	116.7%	85,971	94,620	10.1%
American Indian and Alaskan Native	24	34	41.7%	23,418	27,318	16.7%
Asian	13	18	38.5%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	3	1	-66.7%	2,061	2,425	17.7%
Two or more races	56	66	17.9%	32,305	40,495	25.4%
Ethnicity (of any race)						
Hispanic or Latino	244	405	66%	167,405	203,320	21.5%

Table II.50.2, presents the population of Kearney County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 3,187 males, who accounted for 49.1 percent of the population, and the remaining 50.9 percent, or 3,302 persons, were female. In 2016, the number of males was 3,260 persons, and accounted for 49.8 percent of the population, with the remaining 50.2 percent, or 3,292 persons being female.

Table II.50.2 Population by Age and Gender Kearney 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	649	629	1,278	684	661	1,345	5.2%
15 to 24 years	329	352	681	400	329	729	7%
25 to 34 years	342	338	680	357	355	712	4.7%
35 to 44 years	383	354	737	374	372	746	1.2%
45 to 54 years	529	516	1,045	427	398	825	-21.1%
55 to 64 years	446	435	881	467	489	956	8.5%
65 and Over	509	678	1,187	551	688	1,239	1.0%
Total	3,187	3,302	6,489	3,260	3,292	6,552	1%
% of Total	49.1%	50.9%	.	49.8%	50.2%	.	

Diagram II.50.1
Age Distribution
 Kearney 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.50.3, from April 2000 to July 2009, Kearney County natural increase was estimated to be 87 people. Kearney County has been experiencing net out-migration, with 509 persons leaving the county in the last nine years.⁹ The 2016 population estimates showed a natural increase of 47 persons. Between 2010 and 2016, Kearney County’s population rose to 6,552 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 Kearney County decreased from 13 persons in 2015 to -1 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.50.4.

Table II.50.3	
Population Change	
Kearney County	
1980–2010 Census and Intercensal Data	
1980 Population	7,053
Natural Increase 80–90	324
Net Migration 80–90	-748
1990 Population	6,629
Natural Increase 90–00	69
Net Migration 90–00	184
2000 Population	6,882
Natural Increase 00–09	87
Net Migration 00–09	-509
2009 Population Estimate	6,460
2010 Population	6,489
Natural Increase 10–16	47
Net Migration 10–16	16
2016 Population Estimate	6,552

Table II.50.4			
Driver's Licenses Exchanged and Surrendered			
Kearney County			
2001–First half of 2017 DOT Data			
Year	In-Migrants	Out-Migrants	Net Change
Calendar 2001	68	73	-5
Calendar 2002	78	68	10
Calendar 2003	78	65	13
Calendar 2004	64	61	3
Calendar 2005	67	51	16
Calendar 2006	63	73	-10
Calendar 2007	59	56	3
Calendar 2008	79	56	23
Calendar 2009	51	39	12
Calendar 2010	70	55	15
Calendar 2011	75	49	26
Calendar 2012	65	47	18
Calendar 2013	76	51	25
Calendar 2014	60	55	5
Calendar 2015	63	50	13
Calendar 2016	67	68	-1
First Half of 2017	29	33	-4

⁹ 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 Kearney County increased by 1.5 percent from 1,208 in 2016 to 1,226 in 2017, as shown in Table II.50.5. The number of school-age children 5 to 11 years of age decreased from 624 in 2016 to 623 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.

Table II.50.5 School-Age Children Kearney County Academic Years 1992–2017 DOE Data				
Year	Age Group			Total
	5–11	11–13	14–18	
1992	724	196	451	1,371
1993	708	190	459	1,357
1994	716	201	469	1,386
1995	707	213	488	1,408
1996	681	236	513	1,430
1997	712	228	525	1,465
1998	705	216	573	1,494
1999	660	211	565	1,436
2000	692	200	561	1,453
2001	660	196	583	1,439
2002	648	194	531	1,373
2003	731	248	661	1,640
2004	750	255	662	1,667
2005	606	213	535	1,354
2006	583	190	560	1,333
2007	563	179	528	1,270
2008	561	170	503	1,234
2009	529	173	477	1,179
2010	537	173	432	1,142
2011	553	159	407	1,119
2012	557	148	395	1,100
2013	587	145	403	1,135
2014	578	161	407	1,146
2015	609	166	396	1,171
2016	624	175	409	1,208
2017	623	197	406	1,226

Population Characteristics

Table II.50.6, shows population by age for the 2000 and 2010 Census. The population changed by -5.7 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by 3.5 percent to a total of 1,187 persons in 2010. Those aged 25 to 34 changed by -11.9 percent, and those aged under 5 changed by 4.2 percent.



Table II.50.6 Population by Age Kearney County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	424	6.2%	442	6.8%	4.2%
5 to 19	1,563	22.7%	1,272	19.6%	-18.6%
20 to 24	294	4.3%	245	3.8%	-16.7%
25 to 34	772	11.2%	680	10.5%	-11.9%
35 to 54	2,041	29.7%	1,782	27.5%	-12.7%
55 to 64	641	9.3%	881	13.6%	37.4%
65 or Older	1,147	16.7%	1,187	18.3%	3.5%
Total	6,882	100.0%	6,489	100.0%	-5.7%

The elderly population is further explored in Table II.50.7. Those aged 65 to 66 changed by 24.2 percent between 2000 and 2010, resulting in a population of 149 persons. Those aged 85 or older changed by 1.9 percent during the same time period, and resulted in 210 persons over age 85 in 2010.

Table II.50.7 Elderly Population by Age Kearney County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	120	10.5%	149	12.6%	24.2%
67 to 69	158	13.8%	179	15.1%	13.3%
70 to 74	264	23%	237	20%	-10.2%
75 to 79	232	20.2%	230	19.4%	-0.9%
80 to 84	167	14.6%	182	15.3%	9%
85 or Older	206	18%	210	17.7%	1.9%
Total	1,147	100.0%	1,187	100.0%	3.5%

Population by race and ethnicity is shown in Table II.50.8, with the white population representing 96.8 percent in 2010. The black population changed by 9.1 percent, representing 0.2 percent of the population in 2010. The American Indian and Asian populations represented 0.2 and 0.2 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 51.6 percent between 2000 and 2010, compared to the -7.1 percent growth rate for non-Hispanics.

Table II.50.8 Population by Race and Ethnicity Kearney County 2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	6,732	97.8%	6,284	96.8%	-6.7%
Black	11	0.2%	12	0.2%	9.1%
American Indian	14	0.2%	16	0.2%	14.3%
Asian	16	0.2%	11	0.2%	-31.2%
Native Hawaiian/ Pacific Islander	1	0%	3	0%	200%
Other	68	1%	85	1.3%	25%
Two or More Races	40	0.6%	78	1.2%	95%
Total	6,882	100.0%	6,489	100.0%	-5.7%
Hispanic	161	2.3%	244	3.8%	51.6%
Non-Hispanic	6,721	97.7%	6,245	96.2%	-7.1%



Population by race and ethnicity through 2016 is shown in Table II.50.9. The white population represented 98.2 percent of the population in 2016, compared with the black population accounting for 0.2 percent of the population. Hispanic population represented 5.3 percent of the population in 2016.

Table II.50.9				
Population by Race and Ethnicity				
Kearney County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	6,284	96.8%	6,432	98.2%
Black	12	0.2%	10	0.2%
American Indian	16	0.2%	7	0.1%
Asian	11	0.2%	23	0.4%
Native Hawaiian/ Pacific Islander	3	0%	0	0%
Other	85	1.3%	27	0.4%
Two or More Races	78	1.2%	49	0.7%
Total	6,489	100.0%	6,548	100.0%
Non-Hispanic	6,245	96.2%	6,199	94.7%
Hispanic	244	3.8%	349	5.3%

The population by race is broken down further by ethnicity in Table II.50.10. While the white non-Hispanic population changed by -7.5 percent between 2000 and 2010, the white Hispanic population changed by 67.1 percent. The black non-Hispanic population changed by 11.1 percent, while the black Hispanic population changed by 0 percent.

Table II.50.10					
Population by Race and Ethnicity					
Kearney County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	6,659	99.1%	6,162	98.7%	-7.5%
Black	9	0.1%	10	0.2%	11.1%
American Indian	9	0.1%	14	0.2%	55.6%
Asian	16	0.2%	11	0.2%	-31.2%
Native Hawaiian/ Pacific Islander	1	0%	3	0%	200%
Other	1	0%	7	0.1%	600%
Two or More Races	26	0.4%	38	0.6%	46.2%
Total Non-Hispanic	6,721	100.0%	6,245	100.0%	-7.1%
Hispanic					
White	73	45.3%	122	50%	67.1%
Black	2	1.2%	2	0.8%	0%
American Indian	5	3.1%	2	0.8%	-60%
Asian	0	0%	0	0%	%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	67	41.6%	78	32%	16.4%
Two or More Races	14	8.7%	40	16.4%	185.7%
Total Hispanic	161	100.0%	244	100.0%	51.6%
Total Population	6,882	100.0%	6,489	100.0%	-5.7%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.50.11. During this time, the total non-Hispanic population was 6,199 persons in 2016. The Hispanic population was 349.

Table II.50.11				
Population by Race and Ethnicity				
Kearney County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	6,162	98.7%	6,110	98.6%
Black	10	0.2%	10	0.2%
American Indian	14	0.2%	7	0.1%
Asian	11	0.2%	23	0.4%
Native Hawaiian/ Pacific Islander	3	0%	0	0%
Other	7	0.1%	0	0%
Two or More Races	38	0.6%	49	0.8%
Total Non-Hispanic	6,245	100.0%	6,199	100.0%
Hispanic				
White	122	50%	322	92.3%
Black	2	0.8%	0	0%
American Indian	2	0.8%	0	0%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	78	32%	27	7.7%
Two or More Races	40	16.4%	0	0%
Total Hispanic	244	100.0	349	100.0%
Total Population	6,489	100.0%	6,548	100.0%

Households by type and tenure are shown in Table II.50.12. Family households represented 64.5 percent of households, while non-family households accounted for 35.5 percent. These changed from 68.8 and 31.2 percent, respectively.

Table II.50.12				
Household Type by Tenure				
Kearney County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	1,845	68.8%	1,776	64.5%
Married-Couple Family	1,580	85.6%	1,496	84.2%
Owner-Occupied	1,367	86.5%	1,211	80.9%
Renter-Occupied	213	13.5%	285	19.1%
Other Family	265	14.4%	280	14.9%
Male Householder, No Spouse Present	95	35.8%	100	33.9%
Owner-Occupied	51	53.7%	59	59%
Renter-Occupied	44	46.3%	41	41%
Female Householder, No Spouse Present	170	64.2%	180	60.7%
Owner-Occupied	102	60%	60	33.3%
Renter-Occupied	68	40%	120	66.7%
Non-Family Households	836	31.2%	976	35.5%
Owner-Occupied	496	59.3%	576	59%
Renter-Occupied	340	40.7%	400	41%
Total	2,681	100.0%	2,752	100.0%



The group quarters population was 84 in 2010, compared to 262 in 2000. Institutionalized populations experienced a -42.1 percent change between 2000 and 2010. Non-Institutionalized populations experienced a -100 percent change during this same time period.

Table II.50.13					
Group Quarters Population					
Kearney 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	4	2.8%	5	6%	25%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	101	69.7%	79	94%	-21.8%
Other Institutions	40	27.6%	0	0%	-100%
Total	145	100.0%	84	100.0%	-42.1%
Non-Institutionalized					
College Dormitories	0	0%	0	%	%
Military Quarters	0	0%	0	%	%
Other Non-Institutionalized	117	100%	0	%	-100%
Total	117	100.0%	0	100.0%	-100%
Group Quarters Population	262	100.0%	84	100.0%	-67.9%

The number of foreign born persons are shown in Table II.50.14. An estimated 1.8 percent of the population was born in Mexico with 0.2 percent born in Korea and another 0.1 percent were born in El Salvador.

Table II.50.14			
Place of Birth for the Foreign-Born Population			
Kearney County			
2016 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 country of origin	Mexico	119	1.8%
#2 country of origin	Korea	12	0.2%
#3 country of origin	El Salvador	4	0.1%
#4 country of origin	China excluding Hong Kong and Taiwan	3	0%
#5 country of origin	Other Middle Africa	3	0%
#6 country of origin	Philippines	2	0%
#7 country of origin	Italy	1	0%
#8 country of origin	Afghanistan	0	0%
#9 country of origin	Africa n.e.c	0	0%
#10 country of origin	Albania	0	0%

Limited English Proficiency and the language spoken at home are shown in Table II.50.15. An estimated 1.9 percent of the population speaks Spanish at home..

Table II.50.15 Limited English Proficiency and Language Spoken at Home Kearney County 2016 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 LEP Language	Spanish	119	1.9%
#2 LEP Language	Chinese	3	0%
#3 LEP Language	German or other West Germanic languages	3	0%
#4 LEP Language	Tagalog	2	0%
#5 LEP Language	Arabic	0	0%
#6 LEP Language	French, Haitian, or Cajun	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.50.16. Some 15.4 percent of the population was disabled in 2000, or a total of 968 persons. The disability rate was highest for those over 65, with 34.5 percent disabled.

Table II.50.16 Disability by Age Kearney County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	77	6.7%
16 to 64	543	13.1%
65 and older	348	34.5%
Total	968	15.4%

Table II.50.17 shows disability by type in 2000. There were 426 physical disabilities in 2000, some 340 employment disabilities, and 329 go-outside-home disabilities.

Table II.50.17 Total Disabilities Tallied: Aged 5 and Older Kearney County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	251
Physical disability	426
Mental disability	314
Self-care disability	161
Employment disability	340
Go-outside-home disability	329
Total	1,821



Disability by age, as estimated by the 2016 ACS, is shown in Table II.50.18. The disability rate for females was 11.1 percent, compared to 12.6 percent for males. The disability rate changed precipitously higher with age, with 50.4 percent of those over 75 experiencing a disability.

Table II.50.18						
Disability by Age						
Kearney 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	14	2.3%	28	4.8%	42	3.5%
18 to 34	85	14.6%	15	2.7%	100	8.7%
35 to 64	108	8.4%	140	10.8%	248	9.6%
65 to 74	76	25.2%	27	8.7%	103	16.8%
75 or Older	120	53.8%	152	47.9%	272	50.4%
Total	403	12.6%	362	11.1%	765	11.8%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.50.19. Some 5.3 percent have an ambulatory disability, 5.9 have an independent living disability, and 2.3 percent have a self-care disability.

Table II.50.19		
Total Disabilities Tallied: Aged 5 and Older		
Kearney County		
2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	313	4.8%
Vision disability	86	1.3%
Cognitive disability	191	3.1%
Ambulatory disability	323	5.3%
Self-Care disability	141	2.3%
Independent living disability	290	5.9%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.50.20 and Table II.50.21. In 2016, some 3,459 persons were employed and 129 were unemployed. This totaled a labor force of 3,588 persons. The unemployment rate for Kearney County was estimated to be 3.6 in 2016.

Table II.50.20	
Employment, Labor Force and Unemployment	
Kearney County	
2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	3,459
Unemployed	129
Labor Force	3,588
Unemployment Rate	3.6%

In 2016, 93.5 percent of households in Kearney County had a high school education or greater.



Table II.50.21	
High School or Greater Education	
Kearney County	
2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	2,573
Total Households	2,752
Percent High School or Above	93.5%

As seen in Table II.50.22, 35.9 percent of the population had a high school diploma or equivalent, another 34.3 percent have some college, 16.3 percent have a Bachelor's Degree, and 6.5 percent of the population had a graduate or professional degree.

Table II.50.22		
Educational Attainment		
Kearney County		
2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	347	7%
High School or Equivalent	1,780	35.9%
Some College or Associates Degree	1,702	34.3%
Bachelor's Degree	809	16.3%
Graduate or Professional Degree	323	6.5%
Total Population Above 18 years	4,961	100.0%

ECONOMICS

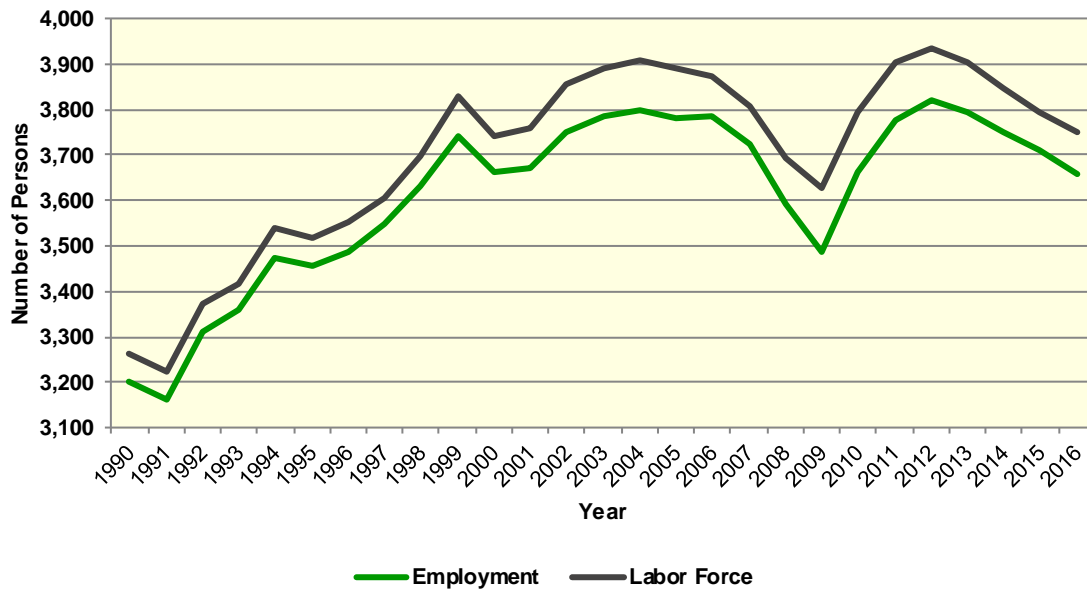
Labor Force

Table II.50.23, shows the labor force statistics for Kearney County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1997 with a rate of 1.6. The highest level of unemployment occurred during 2009 rising to a rate of 3.9. This compared to a statewide low of 2.3 in 1990 and statewide high of 4.6 in 2009. Over the last year the unemployment rate in Kearney County increased from 2.2 percent in 2015 to 2.5 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.50.23 Labor Force Statistics Kearney County 1990 - 2016 BLS Data					
Year	Kearney County				Statewide
	Unemployment	Employment	Labor Force	Unemployment Rate	Unemployment Rate
1990	59	3,203	3,262	1.8%	2.3%
1991	60	3,163	3,223	1.9%	2.7%
1992	62	3,310	3,372	1.8%	2.9%
1993	57	3,358	3,415	1.7%	2.8%
1994	64	3,475	3,539	1.8%	2.6%
1995	63	3,456	3,519	1.8%	2.6%
1996	65	3,489	3,554	1.8%	2.7%
1997	58	3,547	3,605	1.6%	2.5%
1998	67	3,632	3,699	1.8%	2.6%
1999	85	3,743	3,828	2.2%	2.8%
2000	77	3,664	3,741	2.1%	2.8%
2001	89	3,672	3,761	2.4%	3.1%
2002	106	3,751	3,857	2.7%	3.6%
2003	105	3,786	3,891	2.7%	3.9%
2004	112	3,798	3,910	2.9%	3.9%
2005	110	3,781	3,891	2.8%	3.8%
2006	90	3,785	3,875	2.3%	3.1%
2007	84	3,724	3,808	2.2%	3%
2008	101	3,592	3,693	2.7%	3.3%
2009	141	3,485	3,626	3.9%	4.6%
2010	133	3,663	3,796	3.5%	4.6%
2011	126	3,778	3,904	3.2%	4.4%
2012	113	3,821	3,934	2.9%	4%
2013	111	3,794	3,905	2.8%	3.8%
2014	95	3,752	3,847	2.5%	3.3%
2015	85	3,709	3,794	2.2%	3%
2016	93	3,659	3,752	2.5%	3.2%

Diagram II.50.2, shows the employment and labor force for Kearney County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 3,659 persons, with the labor force reaching 3,752, indicating there were a total of 93 unemployed persons.

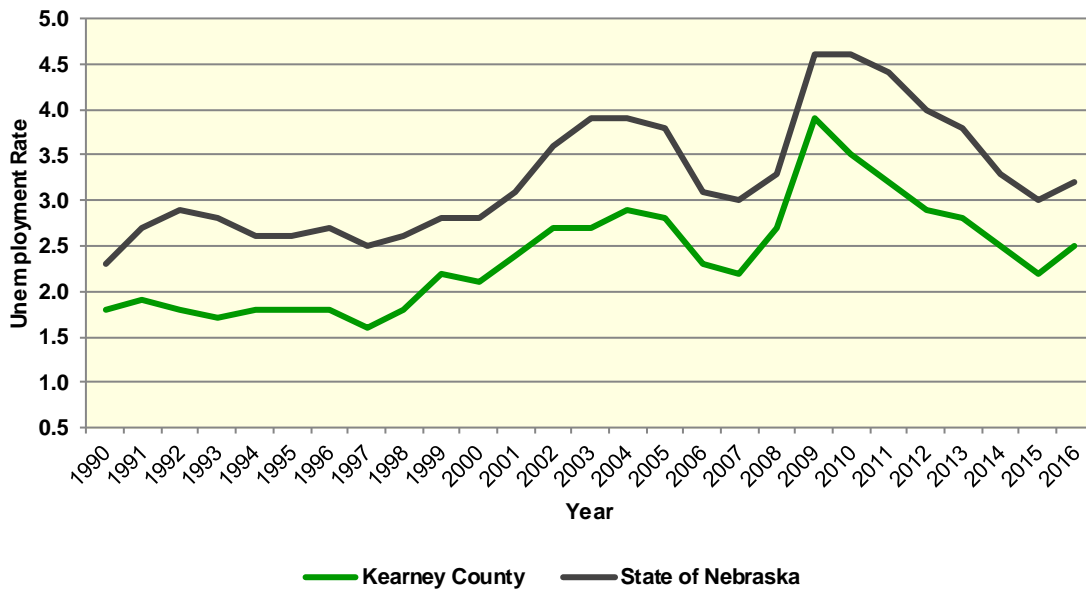
Diagram II.50.2
Employment and Labor Force
 Kearney County
 1990 – 2016 BLS Data



Unemployment

Diagram II.50.3, shows the unemployment rate for both the State and Kearney County. During the 1990’s the average rate for Kearney County was 1.8, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 2.7, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 2.8. Over the course of the entire period Kearney County had an average unemployment rate lower than the state, 2.4 percent for Kearney County, versus 3.3 statewide.

Diagram II.50.3
Annual Unemployment Rate
 Kearney 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.50.24, shows total real earnings by industry for Kearney County. In the most recent 2016 estimate, the manufacturing industry had the largest total real earnings, with total real earnings reaching 157,664,000 dollars. Between 2015 and 2016 the mining industry saw the largest percentage increase, rising by 58.7 percent to 4,636,000 dollars.

Table II.50.24
Real Earnings by Industry
 Kearney 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	43,618	52,134	107,521	95,843	96,395	84,393	75,781	67,029	-11.5
Forestry, fishing, related activities, and other	0	1,989	1,923	4,332	4,009	4,363	3,186	0	-100
Mining	0	1,291	222	340	1,597	2,733	2,921	4,636	58.7
Utilities	0	0	0	0	0	0	0	0	0
Construction	7,606	10,412	10,321	10,499	9,951	9,427	9,284	8,376	-9.8
Manufacturing	7,337	23,509	44,535	38,342	67,375	212,075	233,800	157,664	-32.6
Wholesale trade	8,467	20,576	20,426	23,673	29,329	31,570	27,483	22,961	-16.5
Retail trade	4,415	4,988	5,722	7,360	12,575	13,190	12,438	9,371	-24.7
Transportation and warehousing	2,704	0	0	0	0	0	0	0	0
Information	2,450	0	0	0	0	0	0	4,464	0
Finance and insurance	4,708	6,709	5,057	0	4,774	0	0	0	0
Real estate and rental and leasing	794	804	1,039	0	1,903	0	0	0	0
Professional and technical services	1,163	1,546	1,649	1,633	1,812	2,092	2,156	2,183	1.3
Management of companies and enterprises	0	1,261	0	0	0	0	0	0	0
Administrative and waste services	1,046	991	0	1,445	1,483	1,320	0	0	0
Educational services	0	1,948	1,298	898	1,353	1,991	1,879	1,548	-17.6
Health care and social assistance	0	14,082	0	0	0	0	0	0	0
Arts, entertainment, and recreation	1,119	1,030	1,341	1,329	1,881	2,584	2,335	2,007	-14.1
Accommodation and food services	1,569	5,684	4,475	3,829	3,077	4,894	5,104	5,747	12.6
Other services, except public administration	5,450	0	0	5,471	5,268	5,329	0	5,631	0
Government and government enterprises	22,214	25,370	24,775	25,091	24,000	24,856	25,943	26,117	0.7
Total	131,513	188,422	262,102	250,328	290,482	432,219	441,071	347,828	-21.1



Table II.50.25, shows the total employment by industry for Kearney County. The most recent estimates show the government and government enterprises industry was the largest employer in Kearney County, with employment reaching 525 jobs in 2016. Between 2015 and 2016 the accommodation and food services industry saw the largest percentage increase, rising by 26.1 percent to 111 jobs.

Table II.50.25									
Employment by Industry									
Kearney County									
BEA Table CA25 Data									
NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	653	453	452	416	419	416	468	446	-4.7
Forestry, fishing, related activities, and other	0	75	79	77	102	106	94	0	-100
Mining	0	10	0	0	13	12	13	13	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	194	239	227	239	247	239	232	219	-5.6
Manufacturing	171	310	340	363	350	345	370	363	-1.9
Wholesale trade	166	232	230	230	241	257	237	211	-11
Retail trade	308	220	223	225	236	223	241	228	-5.4
Transportation and warehousing	90	0	0	0	0	0	0	0	0
Information	38	0	0	0	0	0	0	73	0
Finance and insurance	135	167	170	0	162	0	0	0	0
Real estate and rental and leasing	64	88	99	0	97	0	0	0	0
Professional and technical services	63	73	63	63	72	74	80	84	5
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	81	89	0	94	92	90	0	0	0
Educational services	0	10	11	0	11	10	10	10	0
Health care and social assistance	0	495	0	0	0	0	0	0	0
Arts, entertainment, and recreation	57	55	65	70	66	61	65	66	1.5
Accommodation and food services	120	119	113	115	96	79	88	111	26.1
Other services, except public administration	193	0	0	197	200	196	0	204	0
Government and government enterprises	565	546	530	527	522	526	529	525	-0.8
Total	3,534	3,526	3,590	3,576	3,586	3,524	3,597	3,526	-2



Table II.50.26, shows the real average earnings per job by industry for Kearney County. These figures are calculated by dividing the Total Real Earning displayed in Table II.50.24 and Table II.50.25, by Industry. In 2016, the manufacturing industry had the highest average earnings reaching 434,336 dollars. Between 2015 and 2016 the mining industry saw the largest percentage increase, rising by 58.7 percent to 356,615 dollars.

Table II.50.26
Real Earnings Per Job by Industry
Kearney County
BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	66,796	115,085	237,878	230,391	230,060	202,868	161,926	150,289	-7.2
Forestry, fishing, related activities, and other	0	26,526	24,347	56,262	39,306	41,156	33,898	0	0
Mining	0	129,142	0	0	122,846	227,769	224,690	356,615	58.7
Utilities	0	0	0	0	0	0	0	0	0
Construction	39,207	43,564	45,469	43,928	40,287	39,442	40,016	38,247	-4.4
Manufacturing	42,908	75,835	130,985	105,626	192,500	614,709	631,893	434,336	-31.3
Wholesale trade	51,006	88,689	88,809	102,928	121,696	122,840	115,963	108,820	-6.2
Retail trade	14,335	22,675	25,658	32,713	53,283	59,148	51,609	41,101	-20.4
Transportation and warehousing	30,044	0	0	0	0	0	0	0	0
Information	64,468	0	0	0	0	0	0	61,151	0
Finance and insurance	34,873	40,175	29,748	0	29,471	0	0	0	0
Real estate and rental and leasing	12,413	9,133	10,493	0	19,623	0	0	0	0
Professional and technical services	18,460	21,175	26,181	25,925	25,163	28,273	26,950	25,988	-3.6
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	12,912	11,133	0	15,370	16,124	14,667	0	0	0
Educational services	0	194,759	117,976	0	123,006	199,078	187,943	154,800	-17.6
Health care and social assistance	0	28,449	0	0	0	0	0	0	0
Arts, entertainment, and recreation	19,633	18,736	20,629	18,990	28,493	42,356	35,929	30,409	-15.4
Accommodation and food services	13,074	47,767	39,599	33,296	32,055	61,949	58,004	51,775	-10.7
Other services, except public administration	28,241	0	0	27,771	26,342	27,190	0	27,603	0
Government and government enterprises	39,317	46,466	46,744	47,610	45,977	47,255	49,042	49,747	1.4
Total	37,214	53,438	73,009	70,002	81,004	122,650	122,622	98,647	-19.6

Table II.50.27 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 \$499,423,000 a -15.2 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 3,526 and 3,526 in 2016.



Table II.50.27
Total Employment and Real Personal Income
 Kearney 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	105,829	4,181	2,513	23,666	9,876	137,703	20,757	3,362	31,478
1970	111,972	4,276	3,156	25,758	10,577	147,187	21,981	3,417	32,769
1971	118,329	4,455	3,338	26,527	11,159	154,898	23,045	3,512	33,692
1972	123,539	4,784	3,382	30,040	11,682	163,860	24,123	3,742	33,012
1973	162,137	5,887	3,690	34,130	13,627	207,698	30,267	3,917	41,392
1974	127,679	6,452	3,443	35,373	14,255	174,297	25,551	3,839	33,257
1975	135,267	6,432	3,358	38,014	15,245	185,451	26,965	3,645	37,111
1976	122,785	6,858	4,311	38,151	15,402	173,793	25,628	3,703	33,159
1977	90,837	7,123	4,605	40,809	16,153	145,281	21,624	3,801	23,898
1978	138,189	7,457	5,311	42,670	17,084	195,797	29,010	3,785	36,509
1979	113,906	7,788	5,502	42,792	17,408	171,820	25,152	3,879	29,365
1980	59,294	7,501	5,942	51,562	18,995	128,292	18,204	3,826	15,497
1981	112,340	7,876	6,743	59,074	20,119	190,402	27,166	3,803	29,541
1982	89,609	7,978	6,237	64,888	20,534	173,289	24,390	3,896	23,000
1983	106,411	8,121	6,404	62,876	21,546	189,116	26,866	4,061	26,203
1984	113,576	8,238	7,971	62,586	21,865	197,760	28,736	3,841	29,570
1985	110,816	8,460	7,519	59,363	22,329	191,567	28,364	3,794	29,208
1986	112,645	8,275	9,622	58,987	23,477	196,456	29,599	3,600	31,290
1987	123,635	8,385	11,186	54,156	24,511	205,103	31,001	3,615	34,201
1988	131,782	8,668	13,164	56,370	25,613	218,261	32,616	3,438	38,332
1989	126,816	8,894	14,322	57,291	28,169	217,703	32,693	3,424	37,037
1990	135,482	8,955	15,643	51,794	27,969	221,933	33,515	3,381	40,072
1991	135,852	8,926	16,070	53,163	29,099	225,258	34,465	3,309	41,055
1992	127,331	8,910	19,319	51,205	29,619	218,564	33,236	3,256	39,106
1993	110,063	9,363	20,888	51,370	30,592	203,551	30,972	3,220	34,182
1994	132,051	10,074	23,148	52,488	31,764	229,376	34,903	3,482	37,923
1995	122,817	9,938	24,265	52,139	32,542	221,826	33,610	3,443	35,671
1996	157,865	10,397	25,333	54,622	33,473	260,897	39,015	3,630	43,489
1997	141,593	10,864	27,089	57,454	36,151	251,423	37,243	3,597	39,364
1998	138,267	11,196	29,992	58,984	37,480	253,527	36,808	3,607	38,332
1999	131,545	11,126	32,094	54,601	41,584	248,697	36,059	3,531	37,255
2000	137,877	11,081	34,977	56,369	40,505	258,647	37,545	3,496	39,438
2001	131,513	10,923	41,609	52,113	42,656	256,967	37,557	3,534	37,214
2002	126,323	10,860	40,127	48,612	43,918	248,121	36,569	3,476	36,341
2003	159,070	11,395	41,409	49,686	44,582	283,352	41,669	3,455	46,040
2004	169,491	12,055	41,944	47,367	43,910	290,658	42,895	3,469	48,858
2005	182,571	13,104	39,931	37,295	44,435	291,128	43,465	3,336	54,727
2006	248,908	18,926	41,476	37,000	47,693	356,152	53,848	3,381	73,620
2007	297,724	22,367	43,931	42,181	47,015	408,484	61,667	3,407	87,386
2008	251,681	18,586	45,608	55,695	52,074	386,472	58,967	3,435	73,270
2009	207,536	16,264	37,809	52,002	54,107	335,189	51,759	3,470	59,808
2010	188,422	14,876	31,584	51,247	56,599	312,977	48,269	3,526	53,438
2011	262,102	13,746	33,217	57,197	57,306	396,077	60,387	3,590	73,009
2012	250,328	13,984	31,814	56,808	57,466	382,433	58,674	3,576	70,002
2013	290,482	17,622	41,372	61,039	55,710	430,981	66,315	3,586	81,004
2014	432,219	22,606	40,301	66,083	61,036	577,033	87,548	3,524	122,650
2015	441,071	23,546	40,700	72,191	58,497	588,914	89,501	3,597	122,622
2016	347,828	20,263	41,093	71,474	59,291	499,423	76,225	3,526	98,647



Diagram II.50.4, shows real average earnings per job for Kearney County from 1990 to 2016. Over this period the average earning per job for Kearney County was 57,945 dollars, which was higher than the statewide average of 46,130 dollars over the same period.

Diagram II.50.4
Real Average Earnings Per Job
 Kearney County
 BEA Data 1990 - 2016

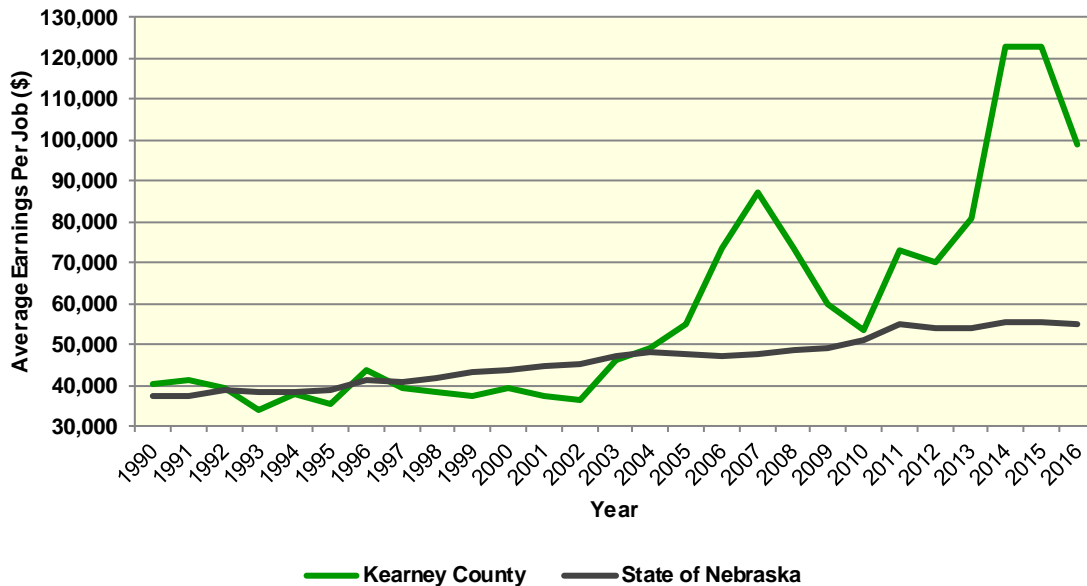
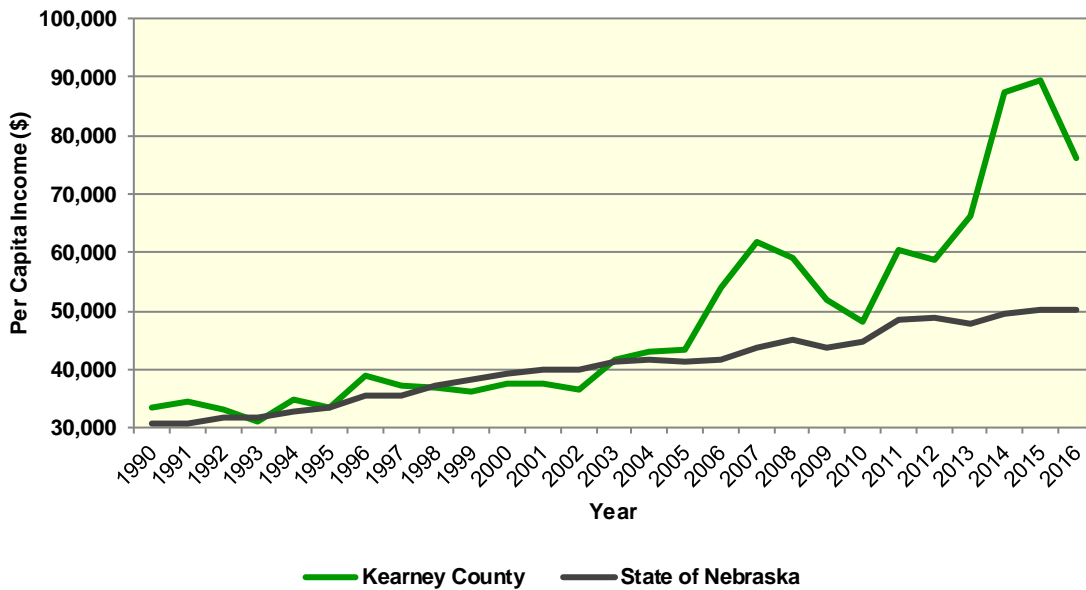


Diagram II.50.5, shows real per capita income in Kearney County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Kearney County was 48,248 dollars, which was higher than the statewide average of 40,548 dollars over the same period.

Diagram II.50.5
Real Per Capita Income
 Kearney 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.50.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment decreased from 2,249 persons in 2015 to 2,187 in 2016, a change of -3 percent.

Table II.50.28
Total Monthly Employment
 Kearney County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	2,002	1,974	2,006	2,110	2,093	2,171	2,236	2,216	2,189	2,234	2,073
Feb	2,040	1,954	1,996	2,117	2,087	2,218	2,256	2,243	2,199	2,244	2,118
Mar	2,047	1,971	2,013	2,172	2,128	2,236	2,321	2,282	2,225	2,251	2,126
Apr	2,042	2,000	2,047	2,133	2,209	2,230	2,342	2,296	2,269	2,281	2,163
May	2,065	2,035	2,095	2,152	2,261	2,266	2,384	2,356	2,277	2,280	2,231
Jun	2,120	2,086	2,139	2,227	2,276	2,332	2,427	2,333	2,295	2,329	2,259
Jul	2,041	2,048	2,082	2,138	2,206	2,269	2,294	2,268	2,232	2,256	2,189
Aug	2,039	2,065	2,084	2,114	2,196	2,268	2,274	2,254	2,247	2,219	2,190
Sep	2,088	2,062	2,113	2,151	2,233	2,301	2,313	2,311	2,288	2,289	2,261
Oct	2,055	2,081	2,113	2,184	2,268	2,308	2,369	2,330	2,291	2,217	2,257
Nov	2,044	2,072	2,110	2,112	2,237	2,260	2,312	2,262	2,249	2,186	2,200
Dec	2,057	2,060	2,108	2,144	2,232	2,243	2,287	2,272	2,274	2,199	2,172
Annual	2,053	2,034	2,076	2,146	2,202	2,259	2,318	2,285	2,253	2,249	2,187
% Change	-2%	-1%	2%	3%	3%	3%	3%	-1%	-1%	(ND)%	-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 \$666 in 2015. In 2016, average weekly wages saw a increase of 2 percent over the prior year, rising to 677 dollars, or by 11 dollars. These data are shown in Table II.50.29.

Table II.50.29						
Average Weekly Wages						
Kearney County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	377	396	401	450	406	
2002	413	408	399	442	416	2%
2003	404	418	408	470	426	2%
2004	395	429	417	482	431	1%
2005	416	450	442	500	452	5%
2006	441	464	463	512	470	4%
2007	481	473	492	538	496	6%
2008	492	494	523	555	516	4%
2009	520	501	548	601	543	5%
2010	527	512	559	604	551	1%
2011	530	515	549	622	554	1%
2012	574	557	580	669	595	7%
2013	580	592	611	697	620	4%
2014	625	617	633	725	650	5%
2015	633	643	654	735	666	2%
2016(p)	660	664	666	718	677	2%

Total business establishments reported by the QCEW are displayed in Table II.50.28. Between 2015 and 2016, the total number of business establishments in Kearney County increased from 236 to 238 establishments.

Table II.50.30						
Number of Business Establishments						
Kearney County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	205	203	208	209	206	
2002	207	212	216	210	211	2%
2003	214	214	218	211	214	1%
2004	212	210	211	205	210	-2%
2005	204	204	206	206	205	-2%
2006	206	208	208	202	206	(ND)%
2007	206	205	208	212	208	1%
2008	209	208	209	215	210	1%
2009	214	214	212	212	213	1%
2010	207	208	214	214	211	-1%
2011	220	218	217	220	219	4%
2012	229	235	236	242	236	8%
2013	235	241	239	240	239	1%
2014	236	232	234	236	235	-2%
2015	234	235	236	238	236	(ND)%
2016	239	239	238	236	238	1%



Nebraska Department of Revenue

According to the Nebraska Department of Revenue (DOR), returns from taxpayers with adjusted gross incomes (AGIs) of less than \$10,000 decreased by 6.1 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 increased by 5.9 percent over the period. On the other hand, by 2016 there were 473 returns for AGIs of \$100,000 or more. Table II.50.31 presents AGI distribution for the years 1991 through 2016.

Table II.50.31										
Income Tax Returns by Adjusted Gross Income										
Kearney 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	Total¹⁰
1991	987	318	571	429	416	229	39	34	0	3,043
1992	964	292	542	429	406	261	52	43	0	3,002
1993	925	313	501	421	456	257	55	51	0	2,991
1994	983	282	537	437	448	245	51	32	0	3,029
1995	904	265	571	395	482	270	70	57	0	3,024
1996	892	249	514	430	468	341	88	75	0	3,074
1997	914	219	542	412	474	390	118	74	11	3,154
1998	871	251	516	424	464	414	95	85	0	3,146
1999	969	229	507	430	449	475	144	114	11	3,328
2000	887	233	518	406	508	516	140	121	0	3,354
2001	857	210	533	419	513	486	156	114	11	3,299
2002	856	231	512	413	502	502	169	93	10	3,288
2003	758	256	514	437	481	483	171	110	0	3,242
2004	782	238	475	429	483	482	203	135	21	3,248
2005	664	191	462	366	437	469	213	150	17	2,969
2006	654	260	523	388	459	522	259	188	32	3,285
2007	639	234	494	384	451	533	304	227	45	3,311
2008	593	226	447	413	437	536	292	251	52	3,247
2009	589	236	441	378	431	524	278	289	46	3,212
2010	525	235	416	379	444	533	284	322	47	3,185
2011	536	255	393	382	426	517	307	370	63	3,249
2012	478	222	398	401	408	527	327	368	103	3,232
2013	505	234	393	400	448	517	313	409	96	3,315
2014	501	206	397	384	464	506	348	424	88	3,318
2015	467	206	372	377	448	514	371	414	79	3,248
2016	493	205	394	373	470	514	349	415	58	3,271

¹⁰ 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 570 in 2010 to 584 in 2016, with the poverty rate reaching 9.1 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.50.32 presents poverty data for the county.

The rate of poverty for Kearney County is shown in Table II.50.33. In 2016, there were an estimated 443 persons living in poverty. This represented a 6.9 percent poverty rate, compared to 8.5 percent poverty in 2000. In 2016, some 13.5 percent of those in poverty were under age 6, and 17.6 percent were 65 or older.

Table II.50.32
Persons in Poverty
Kearney County
2000–2016 SAIPE Estimates

Year	Persons in Poverty	Poverty Rate
2000	497	7.4%
2001	520	7.8%
2002	552	8.2%
2003	529	7.8%
2004	545	8.2%
2005	534	8.2%
2006	661	10.1%
2007	627	9.8%
2008	551	8.7%
2009	578	9.2%
2010	570	9%
2011	591	9.1%
2012	566	8.9%
2013	593	9.2%
2014	627	9.6%
2015	559	8.6%
2016	584	9.1%

Table II.50.33
Poverty by Age
Kearney 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	63	11%	60	13.5%
6 to 17	120	21%	64	14.4%
18 to 64	320	55.9%	241	54.4%
65 or Older	69	12.1%	78	17.6%
Total	572	100.0%	443	100.0%
Poverty Rate	8.5%	.	6.9%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 1.9 percent in Kearney County between 2010 and 2016, from 2,886 to 2,940. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.50.34.

Housing Production

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

Table II.50.34
Housing Units

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

Subject	Nebraska	% Growth Since Census	Kearney County	% Growth Since Census
2000 Census Base	722,656	.	2,847	.
2010 Census	796,793	10.3	2,886	1.4
July 2011 Estimate	801,068	0.5	2,903	0.6
July 2012 Estimate	804,586	1	2,918	1.1
July 2013 Estimate	809,062	1.5	2,918	1.1
July 2014 Estimate	814,835	2.3	2,928	1.5
July 2015 Estimate	820,725	3	2,933	1.6
July 2016 Estimate	827,156	3.8	2,940	1.9



valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Kearney County decreased from 14 authorizations in 2015 to 13 in 2016.

The real value of single-family building permits decreased from \$288,857 in 2015 to \$285,077 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.50.35.

Table II.50.35 Building Permits and Valuation Kearney 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	9	0	0	0	9	150,120	0
1981	10	0	0	0	10	143,087	0
1982	13	0	0	0	13	121,440	0
1983	6	0	0	0	6	145,252	0
1984	11	0	0	0	11	118,363	0
1985	0	0	0	0	0	0	0
1986	0	0	0	0	0	0	0
1987	2	0	0	0	2	107,017	0
1988	2	0	0	0	2	143,833	0
1989	1	0	0	0	1	173,070	0
1990	3	0	0	0	3	166,889	0
1991	7	0	3	0	10	97,607	0
1992	6	0	0	0	6	152,664	0
1993	4	2	0	5	11	78,860	84,837
1994	11	0	8	6	25	104,818	201,379
1995	4	0	0	0	4	197,329	0
1996	8	0	0	0	8	122,330	0
1997	7	0	0	0	7	149,796	0
1998	7	0	0	0	7	146,471	0
1999	8	0	0	0	8	111,272	0
2000	7	0	0	0	7	104,888	0
2001	10	0	0	0	10	128,277	0
2002	6	0	0	0	6	150,483	0
2003	6	0	0	0	6	223,992	0
2004	2	0	0	0	2	171,939	0
2005	9	0	0	0	9	139,326	0
2006	5	0	0	0	5	134,297	0
2007	14	0	0	0	14	148,598	0
2008	6	0	0	0	6	154,826	0
2009	4	0	0	0	4	194,194	0
2010	28	0	0	0	28	141,159	0
2011	21	0	0	0	21	177,240	0
2012	9	0	0	0	9	255,270	0
2013	21	0	0	0	21	294,213	0
2014	13	0	0	0	13	365,906	0
2015	14	0	0	0	14	288,857	0
2016	13	0	0	0	13	285,077	0

Diagram II.50.6
Single-Family Permits
 Kearney County
 Census Bureau Data, 1980–2016

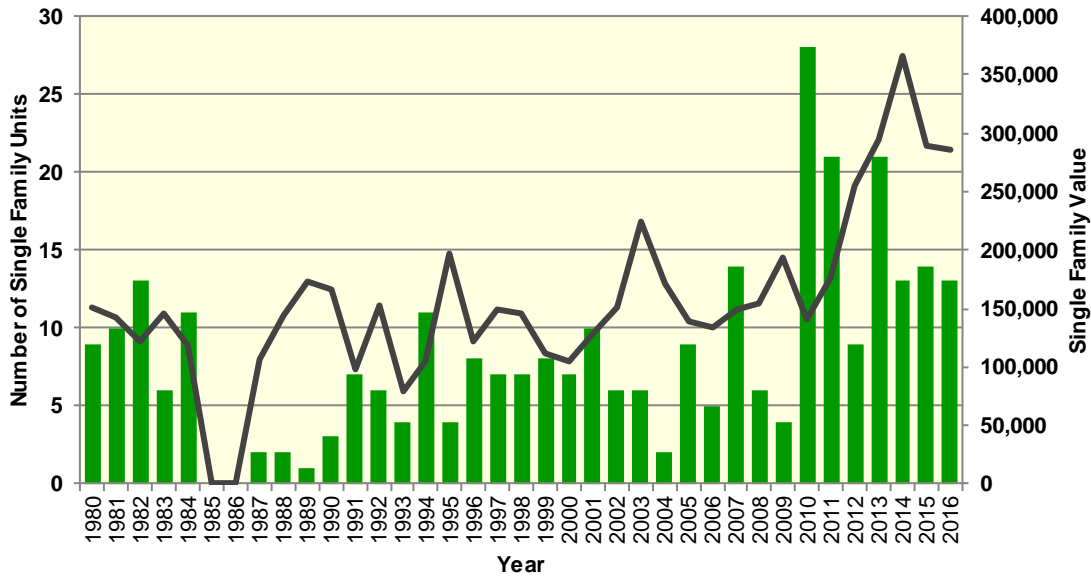
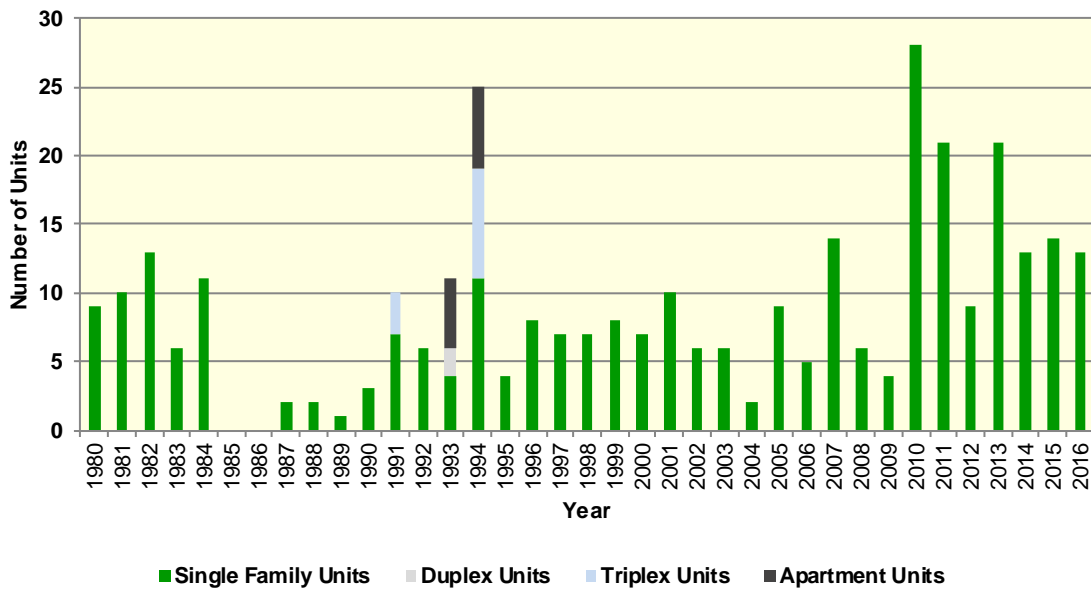


Diagram II.50.7
Total Permits by Unit Type
 Kearney County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.50.36. In 2016, there were 2,924 housing units, up from 2,846 in 2000. Single-family units accounted for 90 percent of units in 2016, compared to 88 in 2000. Apartment units accounted for 3.7 percent in 2016, compared to 1.2 percent in 2000.

Table II.50.36				
Housing Units by Type				
Kearney 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	2,505	88%	2,633	90%
Duplex	33	1.2%	48	1.6%
Tri- or Four-Plex	59	2.1%	10	0.3%
Apartment	34	1.2%	108	3.7%
Mobile Home	202	7.1%	125	4.3%
Boat, RV, Van, Etc.	13	0.5%	0	0%
Total	2,846	100.0%	2,924	100.0%

Some 92.9 percent of housing was occupied in 2010, compared to 92.9 percent in 2000. Owner-occupied housing changed 2.7 percent between 2000 and 2010, ending with owner-occupied units representing 75.2 percent of units. Vacant units changed by 1 percent, resulting in 205 vacant units in 2010.

Table II.50.37					
Housing Units by Tenure					
Kearney County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	2,643	92.9%	2,681	92.9%	1.4%
Owner-Occupied	1,963	74.3%	2,016	75.2%	2.7%
Renter-Occupied	680	25.7%	665	24.8%	-2.2%
Vacant Housing Units	203	7.1%	205	7.1%	1%
Total Housing Units	2,846	100.0%	2,886	100.0%	1.4%

Table II.50.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 2,924 housing units. An estimated 69.3 percent were owner-occupied, and 5.9 percent were vacant.

Table II.50.38				
Housing Units by Tenure				
Kearney County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	2,681	92.9%	2,752	94.1%
Owner-Occupied	2,016	75.2%	1,906	69.3%
Renter-Occupied	665	24.8%	846	30.7%
Vacant Housing Units	205	7.1%	172	5.9%
Total Housing Units	2,886	100.0%	2,924	100.0%

Households by household size are shown in Table II.50.39. There were a total of 2,681 households in 2010, up from 2,643 in 2000. One person households changed by 13.1 percent between 2000 and 2010, while two person households changed by 5 percent. Three and four person households changed by -1.1 and -16.7 respectively, representing 13.4 percent and 11.5 percent of the population in 2010.

Table II.50.39 Households by Household Size Kearney County 2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	643	24.3%	727	27.1%	13.1%
Two Persons	1,006	38.1%	1,056	39.4%	5%
Three Persons	364	13.8%	360	13.4%	-1.1%
Four Persons	371	14%	309	11.5%	-16.7%
Five Persons	183	6.9%	153	5.7%	-16.4%
Six Persons	59	2.2%	58	2.2%	-1.7%
Seven Persons or More	17	0.6%	18	0.7%	5.9%
Total	2,643	100.0%	2,681	100.0%	1.4%

Households by income is shown in Table II.50.40. Households earning more than \$100,000 per year represented 21.3 percent of households in 2016, compared to 4.2 percent in 2000. Households earning between \$50,000 and \$74,999 represented 21.5 percent of households in 2016, compared to 23 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 9.3 percent of households in 2016, compared to 13.3 percent in 2000.

Table II.50.40 Households by Income Kearney 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	351	13.3%	257	9.3%
\$15,000 to \$19,999	169	6.4%	164	6%
\$20,000 to \$24,999	220	8.3%	103	3.7%
\$25,000 to \$34,999	399	15.1%	255	9.3%
\$35,000 to \$49,999	570	21.6%	464	16.9%
\$50,000 to \$74,999	606	23%	593	21.5%
\$75,000 to \$99,999	209	7.9%	329	12%
\$100,000 or More	111	4.2%	587	21.3%
Total	2,635	100.0%	2,752	100.0%

Table II.50.41 shows households by year home built. Housing units built between 2000 and 2009, account for 3.3 percent and those built in 2010 or later accounted for 2.1 percent of households. Households built in the 1970's, 1980's, and 1990's account for 17.8 percent, 4.4 percent, and 8.8, respectively. Housing units built prior to 1939 represented 38.3 percent of households in 2016.

Table II.50.41				
Households by Year Home Built				
Kearney 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	1,002	37.9%	1,053	38.3%
1940 to 1949	169	6.4%	96	3.5%
1950 to 1959	249	9.4%	309	11.2%
1960 to 1969	307	11.6%	291	10.6%
1970 to 1979	540	20.4%	489	17.8%
1980 to 1989	161	6.1%	120	4.4%
1990 to 1999	215	8.1%	243	8.8%
2000 to 2009	.	.	92	3.3%
2010 or Later	.	.	59	2.1%
Total	2,643	100.0%	2,752	100.0%

The distribution of unit types by race are shown in Table II.50.42. An estimated 89.7 percent of white households occupy single-family homes. Some 4 percent of white households occupy apartments. An estimated 100 percent of Asian households occupy single-family homes.

Table II.50.42							
Distribution of Units in Structure by Race							
Kearney County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	89.7%	%	%	100%	%	100%	100%
Duplex	1.4%	%	%	0%	%	0%	0%
Tri- or Four-Plex	0.4%	%	%	0%	%	0%	0%
Apartment	4%	%	%	0%	%	0%	0%
Mobile Home	4.6%	%	%	0%	%	0%	0%
Boat, RV, Van, Etc.	0%	%	%	0%	%	0%	0%
Total	100.0%	%	%	100.0%	%	100.0%	100.0%

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.50.43. An estimated 17.6 percent of vacant units were for rent in 2010, a -33.3 percent change since 2000. In addition, some 19.5 percent of vacant units were for sale, a change of -4.8 percent between 2000 and 2010. "Other" vacant units represented 36.6 percent of vacant units in 2010. This is a change of 97.4 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.50.43					
Disposition of Vacant Housing Units					
Kearney County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	54	26.6%	36	17.6%	-33.3%
For Sale	42	20.7%	40	19.5%	-4.8%
Rented or Sold, Not Occupied	27	13.3%	19	9.3%	-29.6%
For Seasonal, Recreational, or Occasional Use	42	20.7%	34	16.6%	-19%
For Migrant Workers	0	0%	1	0.5%	%
Other Vacant	38	18.7%	75	36.6%	97.4%
Total	203	100.0%	205	100.0%	1%

The disposition of vacant units between 2010 and 2016 are shown in Table II.50.44. By 2016, for rent units accounted for 11.6 percent of vacant units, while for sale units accounted for 4.7 percent. “Other” vacant units accounted for 55.2 percent of vacant units, representing a total of 95 “other” vacant units.

Table II.50.44				
Disposition of Vacant Housing Units				
Kearney County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	36	17.6%	20	11.6%
For Sale	40	19.5%	8	4.7%
Rented Not Occupied	6	2.9%	15	8.7%
Sold Not Occupied	13	6.3%	27	15.7%
For Seasonal, Recreational, or Occasional Use	34	16.6%	7	4.1%
For Migrant Workers	1	0.5%	0	0%
Other Vacant	75	36.6%	95	55.2%
Total	205	100.0%	172	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 1,672 property transactions in Kearney County. Of these, 1,614 were for single-family homes during this 19-year period, as shown in Table II.50.45.

Table II.50.45						
Residential Property Transactions						
Kearney County						
Fiscal Years 1999–2017 PAD Data						
Year	Single-Family	Mobile Home	Duplex	Townhome	Missing	Total
1999	113	3	0	0	0	116
2000	89	4	1	0	0	94
2001	104	6	0	0	0	110
2002	81	3	1	0	0	85
2003	113	2	0	1	0	116
2004	84	5	0	0	0	89
2005	94	3	0	0	0	97
2006	94	4	0	0	0	98
2007	91	0	2	0	0	93
2008	52	3	0	0	0	55
2009	61	0	0	0	0	61
2010	61	1	3	0	0	65
2011	60	0	0	1	0	61
2012	69	0	1	1	0	71
2013	95	0	0	0	0	95
2014	77	3	1	0	0	81
2015	110	1	0	3	0	114
2016	78	2	0	0	0	80
2017	88	3	0	0	0	91
Total	1,614	43	9	6	0	1,672

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 728 single-family home property transactions for units built before 1930, 1.2 percent of units were of low quality and 42 percent were of fair quality. Conversely, of the 38 homes built from 2001 through 2010, 0 percent of units were of low quality and 10.5 percent of fair quality. Table II.50.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

Table II.50.46										
Single-Family Homes by Year Built and Quality of Materials and Workmanship										
Kearney 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	9	6	1	1	0	1	0	0	0	18
Fair	306	134	43	27	15	12	4	0	0	541
Average	382	163	113	158	40	40	28	4	0	928
Good	30	15	21	27	9	11	4	6	1	124
Very Good	0	0	0	0	0	0	1	0	0	1
Excellent	1	0	0	0	0	0	0	0	0	1
Missing	0	0	0	0	0	0	1	0	0	1
Total	728	318	178	213	64	64	38	10	1	1,614

In regard to the current condition of residential dwellings, of the same 728 single-family homes built before 1930, 11.0 percent of the homes were worn out or badly worn, and 46.4 percent were in average condition. Table II.50.47 provides details about the condition of single-family residential dwellings by year built.

Table II.50.47 Single-Family Homes by Year Built and Condition Kearney 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	7	0	0	0	0	0	0	0	0	7
Badly Worn	73	19	3	5	0	1	0	0	0	101
Average	338	202	133	148	45	53	32	5	1	957
Good	184	59	34	48	15	9	5	5	0	359
Very Good	81	21	5	11	4	1	0	0	0	123
Excellent	45	17	3	1	0	0	0	0	0	66
Missing	0	0	0	0	0	0	1	0	0	1
Total	728	318	178	213	64	64	38	10	1	1,614

Housing Costs

Between 2010 and 2017, the average price of an existing single-family home changed from \$102,838 to \$129,689, a total increase of 26.1 percent, as shown in Table II.50.48.

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 Kearney County ranged from \$66,778 for homes built before 1930 to \$207,809 for homes built from 2001 to 2010, and \$276,550 for the newest homes built between 2011 and 2017.¹¹ Homes built from 2001 through 2010 were also larger, averaging 1,733 square feet per unit. Table II.50.49, provides additional details about single-family homes.

Table II.50.48 Average Sales Price of Single-Family Homes Kearney County Fiscal Years 1999–2017 PAD Data	
Fiscal Year	Average Sales Price (\$)
1999	61,137
2000	61,547
2001	65,219
2002	69,120
2003	76,281
2004	96,124
2005	89,612
2006	98,155
2007	90,244
2008	90,519
2009	97,797
2010	102,838
2011	98,409
2012	114,181
2013	117,561
2014	111,318
2015	110,431
2016	134,880
2017	129,689
Average	94,098

Table II.50.49 Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot Kearney County Fiscal Years 1999–2017 PAD Data			
Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. ¹² (\$)
Before 1931	66,778	1,333	50.11
1931-1960	74,036	1,137	65.13
1961-1970	116,127	1,481	78.39
1971-1980	132,646	1,641	80.83
1981-1990	158,816	1,676	94.75
1991-2000	153,821	1,685	91.28
2001-2010	207,809	1,733	119.93
2011-2017	276,550	1,775	155.79
Average	94,098	1,391	67.64

¹¹ 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.

¹² Price per sq. ft. may not compute precisely due to rounding-off of sales price and floor area.

Housing Problems

Households are classified as having housing problems if they face overcrowding, incomplete plumbing or kitchen facilities, or cost burdens. Overcrowding is defined as having from 1.1 to 1.5 people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. Households with overcrowding are shown in Table II.50.50. In 2016, an estimated 1.2 percent of households were overcrowded, and an additional 0 percent were severely overcrowded.

Table II.50.50 Overcrowding and Severe Overcrowding Kearney 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	1,947	99.5%	10	0.5%	0	0%	1,957
2016 Five-Year ACS	1,872	98.2%	34	1.8%	0	0%	1,906
Renter							
2000 Census	656	95.6%	24	3.5%	6	0.9%	686
2016 Five-Year ACS	846	100%	0	0%	0	0%	2,752
Total							
2000 Census	2,603	98.5%	34	1.3%	6	0.2%	2,643
2016 Five-Year ACS	2,718	98.8%	34	1.2%	0	0%	2,752

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 4 households with incomplete plumbing facilities in 2016, representing 0.1 percent of households in Kearney County. This is compared to 0.7 percent of households lacking complete plumbing facilities in 2000.

Table II.50.51 Households with Incomplete Plumbing Facilities Kearney County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	2,625	2,748
Lacking Complete Plumbing Facilities	18	4
Total Households	2,643	2,752
Percent Lacking	0.7%	0.1%

There were 64 households lacking complete kitchen facilities in 2016, compared to 15 households in 2000. This was a change from 0.6 percent of households in 2000 to 2.3 percent in 2016.



Table II.50.52 Households with Incomplete Kitchen Facilities Kearney County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	2,628	2,688
Lacking Complete Kitchen Facilities	15	64
Total Households	2,643	2,752
Percent Lacking	0.6%	2.3%

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 Kearney County, 9.6 percent of households had a cost burden and 8.1 percent had a severe cost burden. Some 14.1 percent of renters were cost burdened, and 13.4 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 8.7 percent and a severe cost burden rate of 3.3 percent. Owner occupied households with a mortgage had a cost burden rate of 6.7 percent, and severe cost burden at 8.3 percent.

Table II.50.53 Cost Burden and Severe Cost Burden by Tenure Kearney 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	693	82.1%	113	13.4%	31	3.7%	7	0.8%	844
2016 Five-Year ACS	804	84.9%	63	6.7%	79	8.3%	1	0.1%	947
Owner Without a Mortgage									
2000 Census	611	90.1%	39	5.8%	22	3.2%	6	0.9%	678
2016 Five-Year ACS	833	86.9%	83	8.7%	32	3.3%	11	1.1%	959
Renter									
2000 Census	361	58.3%	80	12.9%	63	10.2%	115	18.6%	619
2016 Five-Year ACS	478	56.5%	119	14.1%	113	13.4%	136	16.1%	846
Total									
2000 Census	1,665	77.8%	232	10.8%	116	5.4%	128	6%	2,141
2016 Five-Year ACS	2,115	76.9%	265	9.6%	224	8.1%	148	5.4%	2,752



Housing Problems by Income

Table II.50.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Kearney County. As can be seen in 2017 the MFI was \$63,800, which compared to \$68,200 for the State of Nebraska.

Table II.50.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 155 owner-occupied and 120 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 120 owner-occupied and 65 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 2,084 households without a housing problem.

Table II.50.54 Median Family Income Kearney County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	49,000	50,400
2001	51,500	53,400
2002	52,300	55,100
2003	50,700	55,400
2004	51,700	56,300
2005	53,400	57,400
2006	55,100	59,400
2007	53,900	58,200
2008	55,400	59,800
2009	57,900	62,000
2010	58,500	62,600
2011	63,700	63,500
2012	64,600	64,400
2013	66,700	64,600
2014	66,100	66,000
2015	67,400	66,800
2016	64,000	66,500
2017	63,800	68,200

Table II.50.55
Housing Problems by Income and Tenure

Kearney County
2010–2014 HUD CHAS Data

Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	10	0	0	0	0	10
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	15	15
Housing cost burden greater than 50% of income (and none of the above problems)	40	50	20	10	0	120
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	25	55	15	15	45	155
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
Has none of the 4 housing problems	10	65	235	225	1,040	1,575
Total	89	170	270	250	1,100	1,879
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	10	20	4	10	0	44
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)	55	0	10	0	0	65
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	35	65	20	0	0	120
Zero/negative income (and none of the above problems)	25	0	0	0	0	25
Has none of the 4 housing problems	4	20	180	160	145	509
Total	129	105	214	170	145	763
Total						
Lacking complete plumbing or kitchen facilities	20	20	4	10	0	54
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	15	15
Housing cost burden greater than 50% of income (and none of the above problems)	95	50	30	10	0	185
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	60	120	35	15	45	275
Zero/negative income (and none of the above problems)	29	0	0	0	0	29
Has none of the 4 housing problems	14	85	415	385	1,185	2,084
Total	218	275	484	420	1,245	2,642

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.50.56, of the 113 loans in 2016, 58 loans were for Home Purchases, 15 were for Home Improvement and 40 were for refinancing.



Table II.50.56				
Owner-Occupied Single-Family Home Loans by Loan Type				
Kearney County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	28	1	43	72
2009	40	8	58	106
2010	33	2	72	107
2011	28	3	66	97
2012	39	6	84	129
2013	42	8	66	116
2014	26	7	28	61
2015	41	6	25	72
2016	58	15	40	113

Table II.50.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$89,893 and \$120,513 in 2012 and \$129,966 in 2016. Overall, average loans were \$93,819 in 2008 and \$124,735 in 2016.

Table II.50.57				
Owner-Occupied Single-Family Home Loans by Average Loan Amount				
Kearney County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$89,893	\$28,000	\$97,907	\$93,819
2009	\$95,300	\$43,125	\$109,845	\$99,321
2010	\$103,909	\$114,500	\$103,639	\$103,925
2011	\$97,857	\$146,333	\$100,530	\$101,175
2012	\$120,513	\$29,500	\$116,798	\$113,860
2013	\$121,119	\$82,375	\$93,152	\$102,534
2014	\$127,962	\$42,000	\$136,857	\$122,180
2015	\$135,073	\$116,667	\$114,960	\$126,556
2016	\$129,966	\$91,333	\$129,675	\$124,735

Table II.50.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$2,517,000 and \$4,700,000 in 2012 and \$7,538,000 in 2016. Overall, average loans were \$6,755,000 in 2008 and \$14,095,000 in 2016.

Table II.50.58 Total Volume of Owner-Occupied Single-Family Loans Kearney County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	2,517,000	28,000	4,210,000	6,755,000
2009	3,812,000	345,000	6,371,000	10,528,000
2010	3,429,000	229,000	7,462,000	11,120,000
2011	2,740,000	439,000	6,635,000	9,814,000
2012	4,700,000	177,000	9,811,000	14,688,000
2013	5,087,000	659,000	6,148,000	11,894,000
2014	3,327,000	294,000	3,832,000	7,453,000
2015	5,538,000	700,000	2,874,000	9,112,000
2016	7,538,000	1,370,000	5,187,000	14,095,000

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.50.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Kearney County. The number of completed surveys decreased from 12 in 2016 to 11 in 2017. Between 2016 and 2017 the vacancy rate for all units decreased by 1.8 percentage points and was at 5.6 percent in 2017.

Table II.50.59 Survey of Rental Properties Kearney County 2002–2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	2	10	10	36
2003	3	37	2.7	17.3
2004	6	282	0	30.8
2005	12	82	15.9	58.8
2006	8	74	6.8	42.6
2007	13	124	9.7	48.8
2008	13	133	3.8	22.5
2009	16	124	10.5	45.8
2010	17	171	8.2	31.2
2011	16	137	7.3	39.9
2012	20	157	3.2	26.7
2013	14	143	7.7	35
2014	12	135	3.7	30
2015	10	707	2	30
2016	12	122	7.4	29.4
2017	11	126	5.6	17.7

Table II.50.60 shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 7 single-family units in Kearney County, with 1 of them available. This translates into a vacancy rate of 14.3 percent in Kearney County, which compares to a single-family vacancy rate of 3.9 percent for the State of Nebraska. There were 77 apartment units reported in the survey, with 5 of them available, which resulted in a vacancy rate of 6.5 percent. This compares to a statewide vacancy rate of 4.1 percent for apartment units across the state. The average vacancy rate for all units types over the last five years was 4.4 percent.

Table II.50.60 Rental Vacancy Survey by Type Kearney County 2017 Survey of Rental Properties				
Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single-Family	7	1	14.3%	11.3%
Apartments	77	5	6.5%	3.6%
Mobile Homes	1	1	100%	40%
"Other" Units	0	0	0%	.
Don't Know	41	0	0%	8.7%
Total	126	7	5.6%	4.4%

Table II.50.61, reports units by number of bedrooms. Two bedroom units were the most common type of reported single-family unit, with 7 units. The most common apartment units were one bedroom units, with 48 units.

Table II.50.61 Rental Units by Number of Bedrooms Kearney 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	48	0	0	.	48
Two	7	25	1	0	.	33
Three	0	2	0	0	.	2
Four	0	0	0	0	.	0
Don't Know	0	2	0	0	41	43
Total	7	77	1	0	41	126

Table II.50.62 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 14.3 percent.

Table II.50.62 Single-Family Units by Number of Bedrooms Kearney County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	0	0	%
Two	7	1	14.3%
Three	0	0	%
Four	0	0	%
Don't know	0	0	%
Total	7	1	14.3%

Table II.50.63 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 2.1 percent.

Table II.50.63 Apartment Units by Number of Bedrooms Kearney County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	48	1	2.1%
Two	25	4	16%
Three	2	0	0%
Four	0	0	%
Don't know	2	0	0%
Total	77	5	6.5%

Average market-rate rents by unit type are shown in Table II.50.64. 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.50.64 Average Market Rate Rents by Number of Bedrooms Kearney County 2017 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	“Other” Units	Total
Efficiency	\$	\$	\$	\$	\$
One	\$	\$500.8	\$	\$	\$500.8
Two	\$624.7	\$532	\$500	\$	\$559.3
Three	\$909	\$520	\$	\$	\$714.5
Four	\$1,062.00	\$	\$	\$	\$1,062.00
Don't know	\$250	\$	\$	\$	
Total	\$582.9	\$527.6	\$500	\$	\$530.3

Table II.50.65 shows vacancy rates for single-family units by average rental rates for Kearney County. The most common rent for single-family units was \$500 to \$749 dollars and units in this price range had a vacancy rate of 0 percent.

Table II.50.65 Single-Family Market Rate Rents by Vacancy Status Kearney County 2017 Survey of Rental Properties			
Average Rents	Single-Family Units	Available Single-Family Units	Vacancy Rate
Less Than \$500	0	0	%
\$500 to \$749	7	0	0%
\$750 to \$999	0	1	%
\$1,000 to \$1,249	0	0	%
\$1,250 to \$1,499	0	0	%
Above \$1,500	0	0	%
Missing	0	0	%
Total	7	1	14.3%



The average rent and availability of apartment units is displayed in Table II.50.66. The most common rent for apartments was \$500 to \$749 dollars and the units in this price range had a vacancy rate of 7.1 percent.

Table II.50.66 Apartment Market Rate Rents by Vacancy Status Kearney County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	19	1	5.3%
\$500 to \$749	56	4	7.1%
\$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	2	0	0%
Total	77	5	6.5%

Respondents were asked if utilities are included in the rent and, as shown in Table II.50.67, 5 respondents, or 83.3 percent, included some sort of utility in the rent.

Table II.50.67 Are there any utilities included with the rent? Kearney County 2017 Survey of Rental Properties	
Period	Respondent
Yes	5
No	1
% Offering Utilities	83.3%

The type of utility included in the rent is shown in Table II.50.68. There were 3 respondents who included electricity, 3 respondents who included natural gas, 5 respondents who included water and sewer and 5 respondents included trash collection in the rent.

Table II.50.68 Which utilities are included with the rent? Kearney County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	3
Natural Gas	3
Water/Sewer	5
Trash Collection	5

Table II.50.69 shows the number of survey respondents who keep a waiting list. As can be seen, 5 respondents said they keep a waitlist, with an estimated 39 persons on the wait list.

Table II.50.69 Do you keep a waiting list? Kearney County 2017 Survey of Rental Properties	
Period	Respondent
Yes	5
No	1
Waitlist Size	39

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.50.70 most respondents indicated there was high need for the renovation of existing single-family units and low need for the renovation of existing apartment units.

Table II.50.70 How would you rate the need for renovation of existing units in the city? Kearney County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	0	0		
Low Need	1	2	1	1
Moderate Need	1	1	1	1
High Need	2	2	2	1
Extreme Need	1	1	1	1

Respondents were also asked how they would rate the need for the construction of new units. As shown in Table II.50.71 most respondents indicated there was extreme need for the construction of new single-family units and extreme need for the construction of new apartment units.

Table II.50.71 How would you rate the need for construction of new units in the city? Kearney County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	0	0		
Low Need	1	1	1	1
Moderate Need	0	1		
High Need	1	0		
Extreme Need	2	3	2	2

