

**VOLUME II:  
KEYA PAHA COUNTY**

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## Keya Paha County

### DEMOGRAPHICS

#### Population Estimates

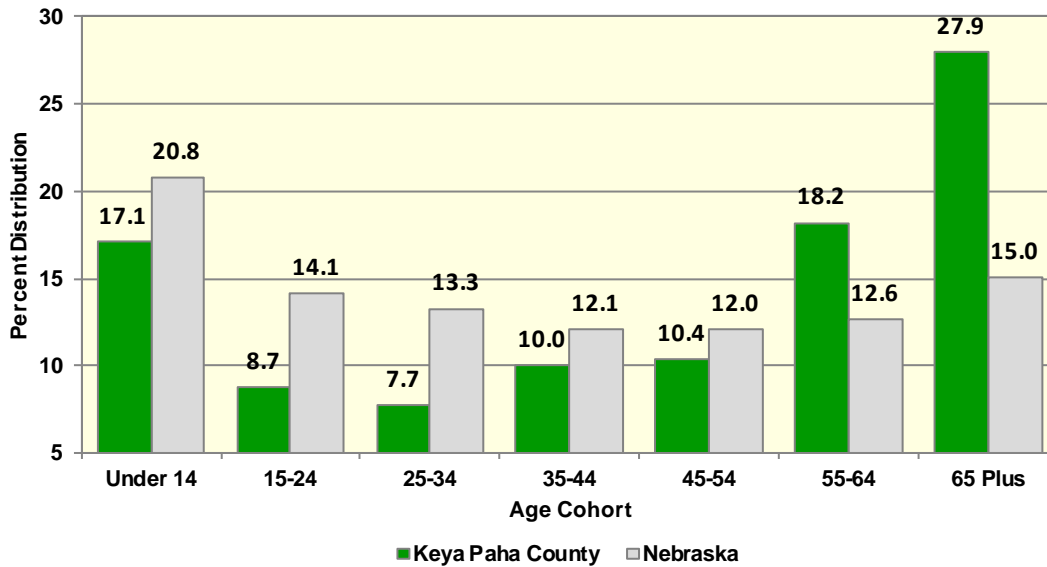
The Census Bureau's current census estimates indicate that Keya Paha County's population decreased from 824 in 2010 to 791 in 2016, or by 4 percent. This compares to a statewide population change of 4.4 percent over the period. The number of people from 25 to 34 years of age decreased by 11.6 percent, and the number of people from 55 to 64 years of age increased by 6.7 percent. The white population decreased by 4.9 percent, while the black population remained unchanged. The Hispanic population increased from 4 to 5 people between 2010 and 2016 or by 25 percent. These data are presented in Table II.52.1.

<b>Table II.52.1</b>						
<b>Profile of Population Characteristics</b>						
Keya Paha County vs. State of Nebraska						
2010 Census and 2016 Current Census Estimates						
Subject	Keya Paha County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
<b>Population</b>	<b>824</b>	<b>791</b>	<b>-4%</b>	<b>1,826,341</b>	<b>1,907,116</b>	<b>4.4%</b>
<b>Age</b>						
0 to 14 years	134	135	0.7%	383,542	396,601	3.4%
15 to 24 years	59	69	16.9%	258,206	269,442	4.4%
25 to 34 years	69	61	-11.6%	245,176	252,946	3.2%
35 to 44 years	73	79	8.2%	220,838	230,528	4.4%
45 to 54 years	143	82	-42.7%	258,726	229,683	-11.2%
55 to 64 years	135	144	6.7%	213,176	241,172	13.1%
65 and Over	211	221	4.7%	246,677	286,744	16.2%
<b>Race</b>						
White	817	777	-4.9%	1,649,264	1,694,976	2.8%
Black	0	0	0%	85,971	94,620	10.1%
American Indian and Alaskan Native	1	5	400%	23,418	27,318	16.7%
Asian	1	3	200%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	0	0	0%	2,061	2,425	17.7%
Two or more races	5	6	20%	32,305	40,495	25.4%
<b>Ethnicity (of any race)</b>						
Hispanic or Latino	4	5	25%	167,405	203,320	21.5%

Table II.52.2, presents the population of Keya Paha County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 415 males, who accounted for 50.4 percent of the population, and the remaining 49.6 percent, or 409 persons, were female. In 2016, the number of males was 388 persons, and accounted for 49.1 percent of the population, with the remaining 50.9 percent, or 403 persons being female.

Table II.52.2 Population by Age and Gender Keya Paha 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	70	64	134	62	73	135	0.7%
15 to 24 years	26	33	59	33	36	69	16.9%
25 to 34 years	39	30	69	30	31	61	-11.6%
35 to 44 years	37	36	73	39	40	79	8.2%
45 to 54 years	73	70	143	41	41	82	-42.7%
55 to 64 years	67	68	135	80	64	144	6.7%
65 and Over	103	108	211	103	118	221	-4.0%
<b>Total</b>	<b>415</b>	<b>409</b>	<b>824</b>	<b>388</b>	<b>403</b>	<b>791</b>	<b>-4%</b>
<b>% of Total</b>	50.4%	49.6%	.	49.1%	50.9%	.	

**Diagram II.52.1  
Age Distribution**  
Keya Paha 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.52.3, from April 2000 to July 2009, Keya Paha County natural increase was estimated to be 25 people. Keya Paha County has been experiencing net out-migration, with 206 persons leaving the county in the last nine years.<sup>17</sup> The 2016 population estimates showed a natural increase of 0 persons. Between 2010 and 2016, Keya Paha County’s population decreased to 791 persons.

<b>Table II.52.3 Population Change Keya Paha County 1980–2010 Census and Intercensal Data</b>	
<b>1980 Population</b>	<b>1,301</b>
Natural Increase 80–90	56
Net Migration 80–90	-328
<b>1990 Population</b>	<b>1,029</b>
Natural Increase 90–00	31
Net Migration 90–00	-77
<b>2000 Population</b>	<b>983</b>
Natural Increase 00–09	25
Net Migration 00–09	-206
2009 Population Estimate	802
<b>2010 Population</b>	<b>824</b>
Natural Increase 10–16	0
Net Migration 10–16	-33
<b>2016 Population Estimate</b>	<b>791</b>

The Nebraska Department of Transportation (DOT)’s Department of Motor Vehicles provides another source of information about migration trends. These data represent the net of driver’s license exchanges: licenses issued to new residents of Nebraska and licenses surrendered to other states when Nebraska residents relocate to a new state. Known as the driver’s license exchange data, these records show that the net change in Keya Paha County decreased from 2 persons in 2015 to -6 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.52.4.

<b>Table II.52.4 Driver's Licenses Exchanged and Surrendered Keya Paha County 2001–First half of 2017 DOT Data</b>			
<b>Year</b>	<b>In-Migrants</b>	<b>Out-Migrants</b>	<b>Net Change</b>
Calendar 2001	15	19	-4
Calendar 2002	12	9	3
Calendar 2003	16	15	1
Calendar 2004	4	9	-5
Calendar 2005	8	11	-3
Calendar 2006	10	11	-1
Calendar 2007	8	18	-10
Calendar 2008	10	16	-6
Calendar 2009	4	6	-2
Calendar 2010	15	13	2
Calendar 2011	14	12	2
Calendar 2012	12	6	6
Calendar 2013	11	5	6
Calendar 2014	9	15	-6
Calendar 2015	9	7	2
Calendar 2016	6	12	-6
First Half of 2017	6	4	2

<sup>17</sup> Net migration includes a residual, a change the Census Bureau has not attributed to any cause.

## School Age Enrollment

According to the Nebraska Department of Education (DOE), the total number of school-age children in Keya Paha County decreased by 5.8 percent from 120 in 2016 to 113 in 2017, as shown in Table II.52.5. The number of school-age children 5 to 11 years of age decreased from 59 in 2016 to 57 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.52.6, shows population by age for the 2000 and 2010 Census. The population changed by -16.2 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by 3.9 percent to a total of 211 persons in 2010. Those aged 25 to 34 changed by -28.1 percent, and those aged under 5 changed by -30 percent.

Year	Age Group			Total
	5–11	11–13	14–18	
1992	90	29	81	200
1993	88	26	70	184
1994	91	40	74	205
1995	86	40	79	205
1996	87	31	83	201
1997	98	22	91	211
1998	108	25	89	222
1999	102	24	76	202
2000	84	27	66	177
2001	91	29	68	188
2002	84	28	63	175
2003	84	21	59	164
2004	84	21	56	161
2005	67	33	62	162
2006	63	33	52	148
2007	55	21	62	138
2008	53	24	53	130
2009	57	20	59	136
2010	51	21	58	130
2011	58	13	66	137
2012	54	10	50	114
2013	60	15	51	126
2014	61	19	41	121
2015	65	19	38	122
2016	59	20	41	120
2017	57	20	36	113

<b>Table II.52.6</b>					
<b>Population by Age</b>					
Keya Paha County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	60	6.1%	42	5.1%	-30%
5 to 19	192	19.5%	139	16.9%	-27.6%
20 to 24	48	4.9%	12	1.5%	-75%
25 to 34	96	9.8%	69	8.4%	-28.1%
35 to 54	263	26.8%	216	26.2%	-17.9%
55 to 64	121	12.3%	135	16.4%	11.6%
65 or Older	203	20.7%	211	25.6%	3.9%
<b>Total</b>	<b>983</b>	<b>100.0%</b>	<b>824</b>	<b>100.0%</b>	<b>-16.2%</b>

The elderly population is further explored in Table II.52.7. Those aged 65 to 66 changed by 4.3 percent between 2000 and 2010, resulting in a population of 24 persons. Those aged 85 or older changed by 11.5 percent during the same time period, and resulted in 29 persons over age 85 in 2010.

<b>Table II.52.7</b>					
<b>Elderly Population by Age</b>					
Keya Paha County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	23	11.3%	24	11.4%	4.3%
67 to 69	21	10.3%	28	13.3%	33.3%
70 to 74	59	29.1%	63	29.9%	6.8%
75 to 79	42	20.7%	36	17.1%	-14.3%
80 to 84	32	15.8%	31	14.7%	-3.1%
85 or Older	26	12.8%	29	13.7%	11.5%
<b>Total</b>	<b>203</b>	<b>100.0%</b>	<b>211</b>	<b>100.0%</b>	<b>3.9%</b>

Population by race and ethnicity is shown in Table II.52.8, with the white population representing 99.2 percent in 2010. The American Indian and Asian populations represented 0.1 and 0.1 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by -89.5 percent between 2000 and 2010, compared to the -13.2 percent growth rate for non-Hispanics.

<b>Table II.52.8</b>					
<b>Population by Race and Ethnicity</b>					
Keya Paha County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	977	99.4%	817	99.2%	-16.4%
Black	0	0%	0	0%	%
American Indian	2	0.2%	1	0.1%	-50%
Asian	0	0%	1	0.1%	%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	0	0%	2	0.2%	%
Two or More Races	4	0.4%	3	0.4%	-25%
<b>Total</b>	<b>983</b>	<b>100.0%</b>	<b>824</b>	<b>100.0%</b>	<b>-16.2%</b>
<b>Hispanic</b>	38	3.9%	4	0.5%	-89.5%
<b>Non-Hispanic</b>	945	96.1%	820	99.5%	-13.2%

Population by race and ethnicity through 2016 is shown in Table II.52.9. The white population represented 97.7 percent of the population in 2016, compared with the black population accounting for 0.1 percent of the population. Hispanic population represented 1.1 percent of the population in 2016.

<b>Table II.52.9</b>				
<b>Population by Race and Ethnicity</b>				
Keya Paha County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	817	99.2%	719	97.7%
Black	0	0%	1	0.1%
American Indian	1	0.1%	0	0%
Asian	1	0.1%	3	0.4%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	2	0.2%	6	0.8%
Two or More Races	3	0.4%	7	1%
<b>Total</b>	<b>824</b>	<b>100.0%</b>	<b>736</b>	<b>100.0%</b>
<b>Non-Hispanic</b>	<b>820</b>	<b>99.5%</b>	<b>728</b>	<b>98.9%</b>
<b>Hispanic</b>	<b>4</b>	<b>0.5%</b>	<b>8</b>	<b>1.1%</b>

The population by race is broken down further by ethnicity in Table II.52.10. While the white non-Hispanic population changed by -13.4 percent between 2000 and 2010, the white Hispanic population changed by -94.4 percent.

<b>Table II.52.10</b>					
<b>Population by Race and Ethnicity</b>					
Keya Paha County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
<b>Non-Hispanic</b>					
White	941	99.6%	815	99.4%	-13.4%
Black	0	0%	0	0%	%
American Indian	2	0.2%	1	0.1%	-50%
Asian	0	0%	1	0.1%	%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	0	0%	0	0%	%
Two or More Races	2	0.2%	3	0.4%	50%
<b>Total Non-Hispanic</b>	<b>945</b>	<b>100.0%</b>	<b>820</b>	<b>100.0%</b>	<b>-13.2%</b>
<b>Hispanic</b>					
White	36	94.7%	2	50%	-94.4%
Black	0	0%	0	0%	%
American Indian	0	0%	0	0%	%
Asian	0	0%	0	0%	%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	0	0%	2	50%	%
Two or More Races	2	5.3%	0	0%	-100%
<b>Total Hispanic</b>	<b>38</b>	<b>100.0%</b>	<b>4</b>	<b>100.0%</b>	<b>-89.5%</b>
<b>Total Population</b>	<b>983</b>	<b>100.0%</b>	<b>824</b>	<b>100.0%</b>	<b>-16.2%</b>



The change in race and ethnicity between 2010 and 2016 is shown in Table II.52.11. During this time, the total non-Hispanic population was 728 persons in 2016. The Hispanic population was 8.

<b>Table II.52.11</b>				
<b>Population by Race and Ethnicity</b>				
Keya Paha County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
<b>Non-Hispanic</b>				
White	815	99.4%	719	98.8%
Black	0	0%	1	0.1%
American Indian	1	0.1%	0	0%
Asian	1	0.1%	3	0.4%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	0	0%	0	0%
Two or More Races	3	0.4%	5	0.7%
<b>Total Non-Hispanic</b>	<b>820</b>	<b>100.0%</b>	<b>728</b>	<b>100.0%</b>
<b>Hispanic</b>				
White	2	50%	0	0%
Black	0	0%	0	0%
American Indian	0	0%	0	0%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	2	50%	6	75%
Two or More Races	0	0%	2	25%
<b>Total Hispanic</b>	<b>4</b>	<b>100.0</b>	<b>8</b>	<b>100.0%</b>
<b>Total Population</b>	<b>824</b>	<b>100.0%</b>	<b>736</b>	<b>100.0%</b>

Households by type and tenure are shown in Table II.52.12. Family households represented 66.6 percent of households, while non-family households accounted for 33.4 percent. These changed from 67.7 and 32.3 percent, respectively.

<b>Table II.52.12</b>				
<b>Household Type by Tenure</b>				
Keya Paha County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	258	67.7%	225	66.6%
Married-Couple Family	237	91.9%	203	90.2%
Owner-Occupied	195	82.3%	143	70.4%
Renter-Occupied	42	17.7%	60	29.6%
Other Family	21	8.1%	22	9.3%
Male Householder, No Spouse Present	8	38.1%	11	36.4%
Owner-Occupied	6	75%	11	100%
Renter-Occupied	2	25%	0	0%
Female Householder, No Spouse Present	13	61.9%	11	59.1%
Owner-Occupied	6	46.2%	11	100%
Renter-Occupied	7	53.8%	0	0%
Non-Family Households	123	32.3%	113	33.4%
Owner-Occupied	90	73.2%	73	64.6%
Renter-Occupied	33	26.8%	40	35.4%
<b>Total</b>	<b>381</b>	<b>100.0%</b>	<b>338</b>	<b>100.0%</b>

The number of foreign born persons are shown in Table II.52.13. An estimated 0.5 percent of the population was born in Germany with 0.3 percent born in Canada and another 0.3 percent were born in Japan.

<b>Table II.52.13</b>			
<b>Place of Birth for the Foreign-Born Population</b>			
Keya Paha County 2016 Five-Year ACS			
<b>Number</b>	<b>Country</b>	<b>Number of Persons</b>	<b>Percent of Total Population</b>
#1 country of origin	Germany	4	0.5%
#2 country of origin	Canada	2	0.3%
#3 country of origin	Japan	2	0.3%
#4 country of origin	Afghanistan	0	0%
#5 country of origin	Africa n.e.c	0	0%
#6 country of origin	Albania	0	0%
#7 country of origin	Argentina	0	0%
#8 country of origin	Armenia	0	0%
#9 country of origin	Asia n.e.c	0	0%
#10 country of origin	Australia	0	0%

## Disability

The disability rate from the 2000 Census is shown in Table II.52.14. Some 16.8 percent of the population was disabled in 2000, or a total of 155 persons. The disability rate was highest for those over 65, with 43.1 percent disabled.

<b>Table II.52.14</b>		
<b>Disability by Age</b>		
Keya Paha County 2000 Census SF3 Data		
<b>Age</b>	<b>Total</b>	
	<b>Disabled Population</b>	<b>Disability Rate</b>
5 to 15	4	2.6%
16 to 64	64	11.3%
65 and older	87	43.1%
<b>Total</b>	<b>155</b>	<b>16.8%</b>

Table II.52.15 shows disability by type in 2000. There were 90 physical disabilities in 2000, some 26 employment disabilities, and 51 go-outside-home disabilities.

<b>Table II.52.15</b>	
<b>Total Disabilities Tallied: Aged 5 and Older</b>	
Keya Paha County 2000 Census SF3 Data	
<b>Disability Type</b>	<b>Population</b>
Sensory disability	56
Physical disability	90
Mental disability	25
Self-care disability	24
Employment disability	26
Go-outside-home disability	51
<b>Total</b>	<b>272</b>

Disability by age, as estimated by the 2016 ACS, is shown in Table II.52.16. The disability rate for females was 20.1 percent, compared to 10.1 percent for males. The disability rate changed precipitously higher with age, with 58.7 percent of those over 75 experiencing a disability.

<b>Table II.52.16</b>						
<b>Disability by Age</b>						
Keya Paha County 2016 Five-Year ACS Data						
<b>Age</b>	<b>Male</b>		<b>Female</b>		<b>Total</b>	
	<b>Disabled Population</b>	<b>Disability Rate</b>	<b>Disabled Population</b>	<b>Disability Rate</b>	<b>Disabled Population</b>	<b>Disability Rate</b>
Under 5	0	0%	0	0%	0	0%
5 to 17	0	0%	0	0%	0	0%
18 to 34	1	1.4%	2	6.5%	3	2.9%
35 to 64	7	4.3%	17	12.2%	24	8%
65 to 74	2	6.1%	16	40%	18	24.7%
75 or Older	29	54.7%	35	62.5%	64	58.7%
<b>Total</b>	<b>39</b>	<b>10.1%</b>	<b>70</b>	<b>20.1%</b>	<b>109</b>	<b>14.8%</b>

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.52.17. Some 10 percent have an ambulatory disability, 5.1 have an independent living disability, and 0.3 percent have a self-care disability.

<b>Table II.52.17</b>		
<b>Total Disabilities Tallied: Aged 5 and Older</b>		
Keya Paha County 2016 Five-Year ACS		
<b>Disability Type</b>	<b>Population with Disability</b>	<b>Percent with Disability</b>
Hearing disability	42	5.7%
Vision disability	19	2.6%
Cognitive disability	33	4.7%
Ambulatory disability	70	10%
Self-Care disability	2	0.3%
Independent living disability	30	5.1%

## Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.52.18 and Table II.52.19. In 2016, some 426 persons were employed and 3 were unemployed. This totaled a labor force of 429 persons. The unemployment rate for Keya Paha County was estimated to be 0.7 in 2016.

<b>Table II.52.18</b>	
<b>Employment, Labor Force and Unemployment</b>	
Keya Paha County 2016 Five-Year ACS Data	
<b>Employment Status</b>	<b>2016 Five-Year ACS</b>
Employed	426
Unemployed	3
<b>Labor Force</b>	<b>429</b>
Unemployment Rate	0.7%

In 2016, 92.9 percent of households in Keya Paha County had a high school education or greater.

<b>Table II.52.19</b>	
<b>High School or Greater Education</b>	
Keya Paha County 2016 Five-Year ACS Data	
<b>Education Level</b>	<b>Households</b>
High School or Greater	314
Total Households	338
<b>Percent High School or Above</b>	<b>92.9%</b>

As seen in Table II.52.20, 36.4 percent of the population had a high school diploma or equivalent, another 36.6 percent have some college, 15 percent have a Bachelor's Degree, and 5.6 percent of the population had a graduate or professional degree.

<b>Table II.52.20</b>		
<b>Educational Attainment</b>		
Keya Paha County 2016 Five-Year ACS Data		
<b>Education Level</b>	<b>Population</b>	<b>Percent</b>
Less Than High School	38	6.5%
High School or Equivalent	214	36.4%
Some College or Associates Degree	215	36.6%
Bachelor's Degree	88	15%
Graduate or Professional Degree	33	5.6%
<b>Total Population Above 18 years</b>	<b>588</b>	<b>100.0%</b>

## ECONOMICS

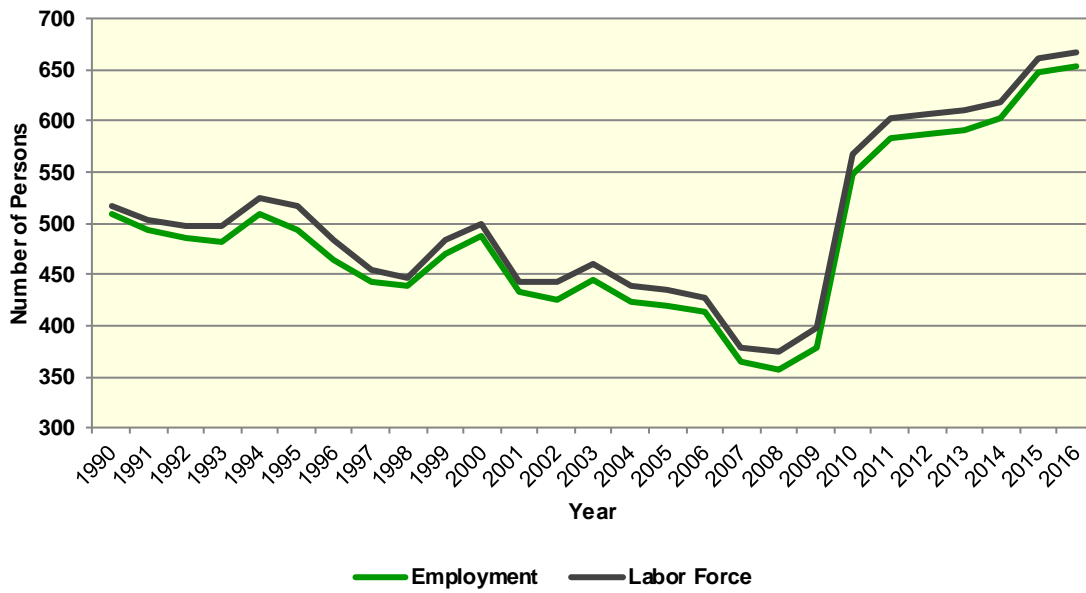
### Labor Force

Table II.52.21, shows the labor force statistics for Keya Paha County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1990 with a rate of 1.4. The highest level of unemployment occurred during 2008 rising to a rate of 4.8. 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 Keya Paha County remained unchanged from 2.1 percent in 2015 to 2.1 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.52.21 Labor Force Statistics Keya Paha County 1990 - 2016 BLS Data					
Year	Keya Paha County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	7	510	517	1.4%	2.3%
1991	10	493	503	2%	2.7%
1992	12	485	497	2.4%	2.9%
1993	16	482	498	3.2%	2.8%
1994	15	509	524	2.9%	2.6%
1995	24	493	517	4.6%	2.6%
1996	19	464	483	3.9%	2.7%
1997	12	443	455	2.6%	2.5%
1998	9	438	447	2%	2.6%
1999	13	470	483	2.7%	2.8%
2000	12	487	499	2.4%	2.8%
2001	11	432	443	2.5%	3.1%
2002	17	426	443	3.8%	3.6%
2003	15	445	460	3.3%	3.9%
2004	14	424	438	3.2%	3.9%
2005	15	420	435	3.4%	3.8%
2006	13	414	427	3%	3.1%
2007	14	365	379	3.7%	3%
2008	18	357	375	4.8%	3.3%
2009	19	379	398	4.8%	4.6%
2010	20	548	568	3.5%	4.6%
2011	18	584	602	3%	4.4%
2012	19	588	607	3.1%	4%
2013	20	591	611	3.3%	3.8%
2014	17	602	619	2.7%	3.3%
2015	14	647	661	2.1%	3%
2016	14	653	667	2.1%	3.2%

Diagram II.52.2, shows the employment and labor force for Keya Paha County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 653 persons, with the labor force reaching 667, indicating there were a total of 14 unemployed persons.

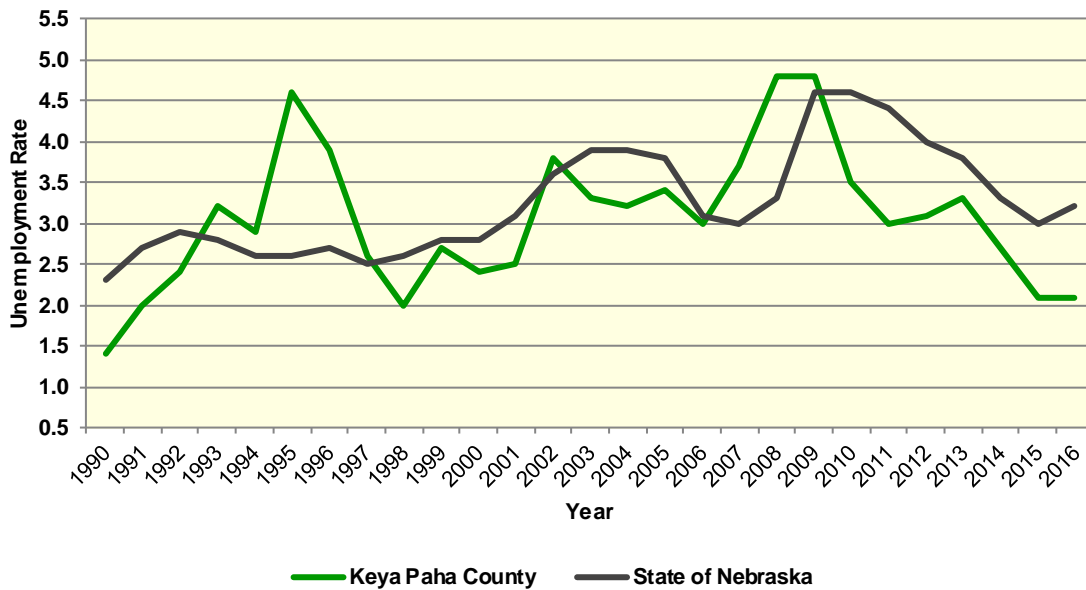
**Diagram II.52.2**  
**Employment and Labor Force**  
 Keya Paha County  
 1990 – 2016 BLS Data



**Unemployment**

Diagram II.52.3, shows the unemployment rate for both the State and Keya Paha County. During the 1990’s the average rate for Keya Paha County was 2.8, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 3.4, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 2.8. Over the course of the entire period Keya Paha County had an average unemployment rate lower than the state, 3 percent for Keya Paha County, versus 3.3 statewide.

**Diagram II.52.3**  
**Annual Unemployment Rate**  
 Keya Paha 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.52.22, shows total real earnings by industry for Keya Paha County. In the most recent 2016 estimate, the farm industry had the largest total real earnings, with total real earnings reaching 26,428,000 dollars. Between 2015 and 2016 the utilities industry saw the largest percentage increase, rising by 14.7 percent.

**Table II.52.22**  
**Real Earnings by Industry**  
 Keya Paha 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	5,440	9,560	20,655	23,053	24,958	36,316	31,786	26,428	-16.9
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	88	90	90	79	84	111	106	122	14.7
Construction	0	0	0	0	0	0	0	0	0
Manufacturing	620	0	0	0	0	0	0	0	0
Wholesale trade	0	0	0	0	0	0	0	764	0
Retail trade	963	0	0	0	0	0	0	0	0
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	0	0	0	0	0	0	0	0	0
Finance and insurance	84	0	0	0	0	0	0	0	0
Real estate and rental and leasing	0	0	0	87	179	161	164	148	-9.8
Professional and technical services	0	0	0	0	0	0	153	157	2.6
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	109	0	60	77	116	94	73	0	-100
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	167	0	0	0	0	0
Arts, entertainment, and recreation	0	0	0	0	0	0	0	0	0
Accommodation and food services	0	0	0	0	0	0	0	0	0
Other services, except public administration	0	0	0	627	543	603	449	0	-100
Government and government enterprises	2,281	2,857	2,861	2,772	2,777	2,869	2,982	3,033	1.7
<b>Total</b>	<b>12,023</b>	<b>16,272</b>	<b>28,151</b>	<b>30,794</b>	<b>32,665</b>	<b>46,293</b>	<b>42,697</b>	<b>37,327</b>	<b>-12.6</b>





Table II.52.23, shows the total employment by industry for Keya Paha County. The most recent estimates show the farm industry was the largest employer in Keya Paha County, with employment reaching 295 jobs in 2016. Between 2015 and 2016 the real estate and rental and leasing industry saw the largest percentage increase, rising by 4.8 percent to 22 jobs.

<b>Table II.52.23</b>									
<b>Employment by Industry</b>									
Keya Paha County BEA Table CA25 Data									
<b>NAICS Categories</b>	<b>2001</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>% Change 15-16</b>
Farm earnings	268	273	288	286	287	284	306	295	-3.6
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	0	0	0	0	0	0	0	0	0
Manufacturing	10	0	0	0	0	0	0	0	0
Wholesale trade	0	0	0	0	0	0	0	23	0
Retail trade	37	0	0	0	0	0	0	0	0
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	0	0	0	0	0	0	0	0	0
Finance and insurance	11	0	0	0	0	0	0	0	0
Real estate and rental and leasing	16	18	16	20	23	19	21	22	4.8
Professional and technical services	10	0	0	0	0	0	14	14	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	11	12	11	0	13	10	11	11	0
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	10	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	0	10	0	0	10	0	10	10	0
Accommodation and food services	0	0	0	0	12	0	0	0	0
Other services, except public administration	0	0	0	35	41	39	37	0	-100
Government and government enterprises	78	70	70	67	77	77	76	76	0
<b>Total</b>	<b>599</b>	<b>601</b>	<b>637</b>	<b>620</b>	<b>667</b>	<b>669</b>	<b>689</b>	<b>685</b>	<b>-0.6</b>

Table II.52.24, shows the real average earnings per job by industry for Keya Paha County. These figures are calculated by dividing the Total Real Earning displayed in Table II.52.22 and Table II.52.23, by Industry. In 2016, the farm industry had the highest average earnings reaching 89,586 dollars. Between 2015 and 2016 the professional, scientific, and technical services industry saw the largest percentage increase, rising by 2.6 percent to 11,214 dollars.

**Table II.52.24**  
**Real Earnings Per Job by Industry**  
 Keya Paha County  
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	20,298	35,017	71,718	80,604	86,961	127,875	103,877	89,586	-13.8
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	0	0	0	0	0	0	0	0	0
Manufacturing	62,009	0	0	0	0	0	0	0	0
Wholesale trade	0	0	0	0	0	0	0	33,217	0
Retail trade	26,038	0	0	0	0	0	0	0	0
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	0	0	0	0	0	0	0	0	0
Finance and insurance	7,621	0	0	0	0	0	0	0	0
Real estate and rental and leasing	0	0	0	4,343	7,796	8,462	7,816	6,727	-13.9
Professional and technical services	0	0	0	0	0	0	10,928	11,214	2.6
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	9,920	0	5,492	0	8,901	9,421	6,632	0	-100
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	0	0	0	0	0	0	0	0	0
Accommodation and food services	0	0	0	0	0	0	0	0	0
Other services, except public administration	0	0	0	17,916	13,246	15,466	12,131	0	0
Government and government enterprises	29,241	40,814	40,869	41,372	36,065	37,265	39,234	39,908	1.7
<b>Total</b>	<b>20,071</b>	<b>27,075</b>	<b>44,193</b>	<b>49,668</b>	<b>48,974</b>	<b>69,197</b>	<b>61,970</b>	<b>54,492</b>	<b>-12.1</b>

Table II.52.25 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 \$55,964,000 a -8.6 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 601 and 685 in 2016.

**Table II.52.25**  
**Total Employment and Real Personal Income**  
 Keya Paha 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	12,853	386	-41	4,150	1,545	18,120	13,404	614	20,932
1970	13,689	377	-10	4,344	1,629	19,276	14,491	592	23,121
1971	12,705	400	-33	4,432	1,797	18,501	13,724	609	20,861
1972	15,042	393	-9	4,975	1,789	21,406	16,118	561	26,814
1973	20,449	499	8	5,819	1,976	27,753	20,436	568	36,001
1974	11,044	509	66	5,722	2,026	18,350	13,463	562	19,651
1975	7,342	512	60	5,537	2,203	14,630	10,704	565	12,996
1976	7,656	573	84	5,763	2,519	15,450	11,287	588	13,021
1977	13,727	555	89	6,242	2,382	21,884	15,871	602	22,801
1978	10,800	533	107	6,200	2,593	19,167	14,434	610	17,706
1979	13,967	569	118	6,050	2,535	22,100	16,972	598	23,356
1980	6,858	618	95	5,974	2,554	14,864	11,479	616	11,133
1981	12,021	498	161	5,972	2,871	20,526	16,162	571	21,052
1982	12,528	497	190	6,369	2,989	21,579	17,688	548	22,861
1983	10,795	470	158	6,812	3,050	20,345	16,829	569	18,972
1984	8,925	514	155	7,892	3,271	19,729	16,251	559	15,965
1985	10,734	522	134	7,566	3,337	21,250	18,131	534	20,101
1986	7,926	544	120	7,521	3,395	18,418	16,015	516	15,359
1987	9,336	579	106	7,439	3,428	19,730	17,774	520	17,953
1988	9,486	640	110	6,201	3,308	18,465	17,337	503	18,858
1989	8,527	649	111	6,951	3,115	18,055	17,080	489	17,439
1990	11,549	609	139	6,712	3,351	21,142	20,626	464	24,890
1991	5,343	611	286	6,455	3,453	14,927	14,649	449	11,900
1992	5,793	616	450	6,281	3,697	15,605	15,955	471	12,299
1993	8,663	652	580	5,761	3,670	18,021	18,093	490	17,679
1994	6,094	652	757	5,496	3,783	15,478	15,174	505	12,068
1995	5,226	613	916	6,137	3,907	15,573	15,091	515	10,146
1996	7,299	607	1,049	6,478	4,243	18,461	17,533	552	13,223
1997	7,013	614	1,223	6,596	4,397	18,614	18,231	573	12,239
1998	7,893	649	1,413	7,193	4,915	20,766	20,379	578	13,656
1999	7,597	717	1,556	7,017	4,349	19,802	19,922	569	13,352
2000	10,137	800	1,707	7,510	4,790	23,344	23,796	568	17,847
2001	12,023	836	1,976	7,952	5,030	26,145	27,066	599	20,071
2002	11,905	845	1,890	7,407	5,142	25,499	26,644	553	21,529
2003	16,857	838	1,986	8,083	5,177	31,266	32,434	567	29,730
2004	15,968	840	1,907	7,184	5,198	29,417	31,228	574	27,819
2005	17,589	834	1,799	6,363	5,827	30,745	34,010	599	29,364
2006	12,261	1,014	1,890	5,480	6,241	24,858	27,868	582	21,067
2007	13,265	1,068	1,961	6,777	5,834	26,769	31,235	587	22,599
2008	13,764	1,086	1,945	7,746	6,484	28,853	34,513	573	24,021
2009	9,044	1,113	1,939	8,294	7,784	25,948	31,644	610	14,826
2010	16,272	1,062	1,959	5,648	7,826	30,642	37,322	601	27,075
2011	28,151	1,013	1,989	7,602	7,379	44,108	53,529	637	44,193
2012	30,794	998	2,043	8,360	7,500	47,700	59,775	620	49,668
2013	32,665	1,085	1,993	8,439	7,842	49,855	62,475	667	48,974
2014	46,293	1,179	2,075	9,624	6,900	63,713	79,443	669	69,197
2015	42,697	1,201	2,111	10,040	7,615	61,262	76,292	689	61,970
2016	37,327	1,250	2,116	10,014	7,757	55,964	70,751	685	54,492



Diagram II.52.4, shows real average earnings per job for Keya Paha County from 1990 to 2016. Over this period the average earning per job for Keya Paha County was 26,885 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

**Diagram II.52.4**  
**Real Average Earnings Per Job**  
 Keya Paha County  
 BEA Data 1990 - 2016

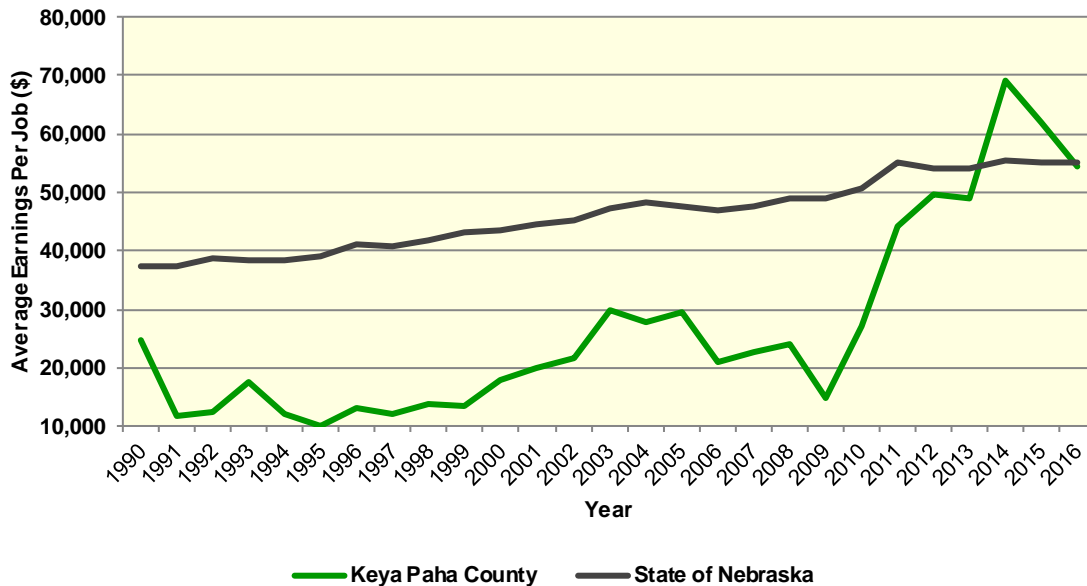
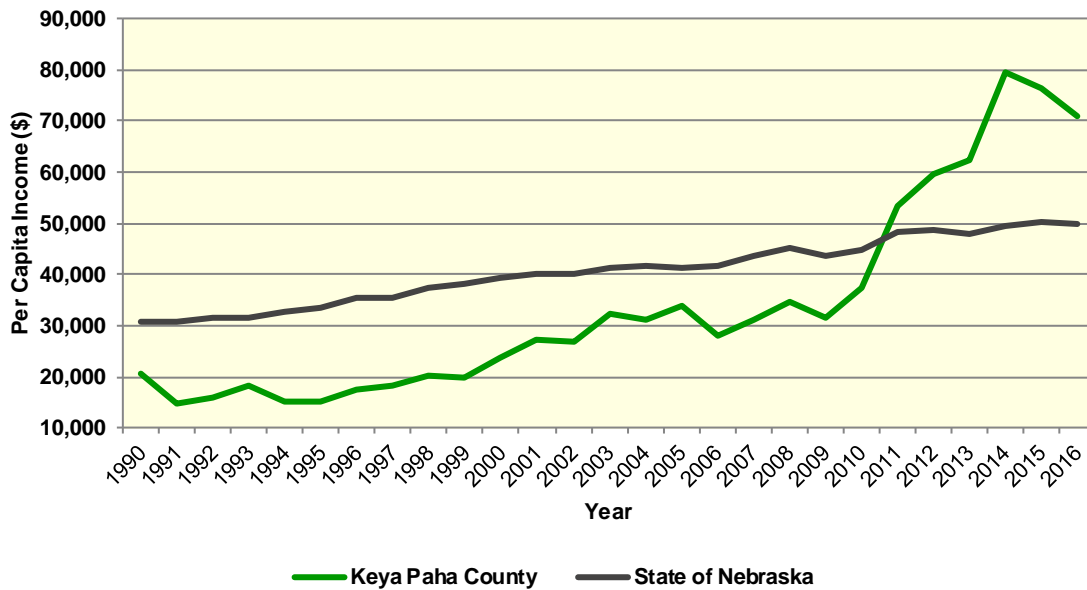


Diagram II.52.5, shows real per capita income in Keya Paha County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Keya Paha County was 33,914 dollars, which was lower than the statewide average of 40,548 dollars over the same period.

**Diagram II.52.5**  
**Real Per Capita Income**  
 Keya Paha 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.52.26 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment decreased from 162 persons in 2015 to 151 in 2016, a change of -7 percent.

**Table II.52.26**  
**Total Monthly Employment**  
 Keya Paha County  
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	136	133	124	126	126	128	134	148	153	167	153
Feb	143	128	124	135	129	135	133	140	159	178	158
Mar	136	131	132	130	126	138	130	143	153	170	149
Apr	139	126	127	143	121	132	128	146	148	158	148
May	146	136	124	138	128	141	131	167	161	171	153
Jun	132	129	120	130	117	137	138	160	158	166	160
Jul	125	126	113	124	114	128	130	151	150	151	143
Aug	132	128	109	115	120	127	132	149	159	156	154
Sep	140	118	119	124	127	132	127	144	148	148	147
Oct	134	116	122	120	129	136	126	148	156	163	144
Nov	132	124	122	132	134	139	133	147	155	160	147
Dec	135	122	135	130	129	132	137	155	160	160	151
<b>Annual</b>	<b>136</b>	<b>126</b>	<b>123</b>	<b>129</b>	<b>125</b>	<b>134</b>	<b>132</b>	<b>150</b>	<b>155</b>	<b>162</b>	<b>151</b>
% Change	(ND)%	-7%	-2%	5%	-3%	7%	-1%	14%	3%	5%	-7%

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 \$559 in 2015. In 2016, average weekly wages saw a decreased of 10 percent over the prior year, rising to 503 dollars, or by 56 dollars. These data are shown in Table II.52.27.

<b>Table II.52.27</b> <b>Average Weekly Wages</b> Keya Paha County BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	274	328	305	327	308	
2002	298	341	308	298	311	1%
2003	290	357	286	282	304	-2%
2004	297	394	313	287	321	6%
2005	264	377	317	305	315	-2%
2006	302	410	326	306	337	7%
2007	351	499	374	383	403	20%
2008	360	581	400	403	436	8%
2009	393	624	392	401	456	5%
2010	386	637	395	404	454	(ND)%
2011	414	670	435	442	491	8%
2012	458	575	458	577	518	5%
2013	409	470	450	530	466	-10%
2014	432	531	465	561	498	7%
2015	469	611	535	624	559	12%
2016(p)	431	544	490	548	503	-10%

Total business establishments reported by the QCEW are displayed in Table II.52.28. Between 2015 and 2016, the total number of business establishments in Keya Paha County decreased from 35 to 34 establishments.

<b>Table II.52.28</b> <b>Number of Business Establishments</b> Keya Paha County BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	27	28	28	27	28	
2002	27	29	27	27	28	(ND)%
2003	27	27	25	24	26	-7%
2004	26	27	30	32	29	12%
2005	32	32	31	31	32	10%
2006	29	30	35	32	32	(ND)%
2007	32	32	32	32	32	(ND)%
2008	30	29	29	29	29	-9%
2009	31	31	30	31	31	7%
2010	32	32	31	30	31	(ND)%
2011	33	33	32	30	32	3%
2012	33	31	30	29	31	-3%
2013	31	33	34	33	33	6%
2014	33	33	33	33	33	(ND)%
2015	34	34	35	35	35	6%
2016	34	34	34	34	34	-3%

### Nebraska Department of Revenue

According to the Nebraska Department of Revenue (DOR), returns from taxpayers with adjusted gross incomes (AGIs) of less than \$10,000 decreased by 12.5 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 increased by 32.5 percent over the period. On the other hand, by 2016 there were 22 returns for AGIs of \$100,000 or more. Table II.52.29 presents AGI distribution for the years 1991 through 2016.

<b>Table II.52.29</b> <b>Income Tax Returns by Adjusted Gross Income</b> Keya Paha County 1991–2016 DOR Data										
Year	Less than \$10,000	\$10,001–\$15,000	\$15,001–\$25,000	\$25,001–\$35,000	\$35,001–\$50,000	\$50,001–\$75,000	\$75,001–\$100,000	\$100,001–\$250,000	More than \$250,000	Total <sup>18</sup>
1991	217	62	91	37	28	0	0	0	0	460
1992	216	42	85	51	16	0	0	0	0	449
1993	214	45	84	58	13	0	0	0	0	453
1994	235	44	87	50	0	0	0	0	0	452
1995	229	37	85	35	0	0	0	0	0	426
1996	231	28	70	45	11	0	0	0	0	418
1997	219	41	57	53	21	0	0	0	0	417
1998	189	47	54	60	26	11	0	0	0	410
1999	194	35	67	60	31	0	0	0	0	412
2000	162	30	64	61	43	0	0	0	0	407
2001	157	26	61	58	48	0	0	0	0	390
2002	162	27	71	60	30	0	0	0	0	393
2003	149	28	65	48	46	10	0	0	0	380
2004	145	25	58	50	49	11	0	0	0	375
2005	137	22	60	39	50	0	0	0	0	358
2006	136	34	60	56	53	0	0	0	0	389
2007	134	36	46	47	43	0	0	12	0	376
2008	122	34	53	42	39	42	0	0	0	366
2009	120	27	57	37	28	35	0	11	0	347
2010	96	22	63	48	40	0	0	13	0	337
2011	87	29	39	63	46	0	0	16	0	343
2012	94	31	43	46	38	34	0	26	0	360
2013	87	41	47	45	55	23	0	20	0	363
2014	65	30	48	57	42	25	0	39	0	365
2015	62	30	56	46	59	47	0	23	0	365
2016	84	26	56	46	53	12	11	22	0	358

<sup>18</sup> Income levels with fewer than 10 returns were not disclosed, but are included in the totals. As a result, income levels may not sum to total.

## Poverty

Poverty is the condition of having insufficient resources or income. In its extreme form, poverty is a lack of basic human needs, such as adequate and healthy food, clothing, housing, water, and health services. According to the Census Bureau's Small Area Income and Poverty Estimates Program, the number of individuals in poverty decreased from 186 in 2010 to 127 in 2016, with the poverty rate reaching 16.1 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.52.30 presents poverty data for the county.

The rate of poverty for Keya Paha County is shown in Table II.52.31. In 2016, there were an estimated 77 persons living in poverty. This represented a 10.5 percent poverty rate, compared to 26.9 percent poverty in 2000. In 2016, some 15.6 percent of those in poverty were under age 6, and 24.7 percent were 65 or older.

**Table II.52.30**  
**Persons in Poverty**  
Keya Paha County  
2000–2016 SAIPE Estimates

Year	Persons in Poverty	Poverty Rate
2000	168	17.4%
2001	164	17.2%
2002	148	15.3%
2003	125	13.2%
2004	119	13.1%
2005	169	18.7%
2006	195	21.9%
2007	140	16.5%
2008	187	22.4%
2009	187	23.3%
2010	186	22.6%
2011	176	21.7%
2012	150	18.7%
2013	153	19.4%
2014	166	20.5%
2015	121	15.1%
2016	127	16.1%

**Table II.52.31**  
**Poverty by Age**  
Keya Paha 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	33	12.5%	12	15.6%
6 to 17	48	18.2%	18	23.4%
18 to 64	145	54.9%	28	36.4%
65 or Older	38	14.4%	19	24.7%
<b>Total</b>	<b>264</b>	<b>100.0%</b>	<b>77</b>	<b>100.0%</b>
<b>Poverty Rate</b>	<b>26.9%</b>	.	<b>10.5%</b>	.

## HOUSING

The Census Bureau estimates that the total number of housing units decreased by -1.3 percent in Keya Paha County between 2010 and 2016, from 549 to 542. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.52.32.

### Housing Production

The Census Bureau reports building permit authorizations and "per unit" valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Keya

**Table II.52.32**  
**Housing Units**

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

Subject	Nebraska	% Growth Since Census	Keya Paha County	% Growth Since Census
2000 Census Base	722,656	.	549	.
2010 Census	796,793	10.3	549	0
July 2011 Estimate	801,068	0.5	548	-0.2
July 2012 Estimate	804,586	1	547	-0.4
July 2013 Estimate	809,062	1.5	546	-0.5
July 2014 Estimate	814,835	2.3	544	-0.9
July 2015 Estimate	820,725	3	543	-1.1
July 2016 Estimate	827,156	3.8	542	-1.3

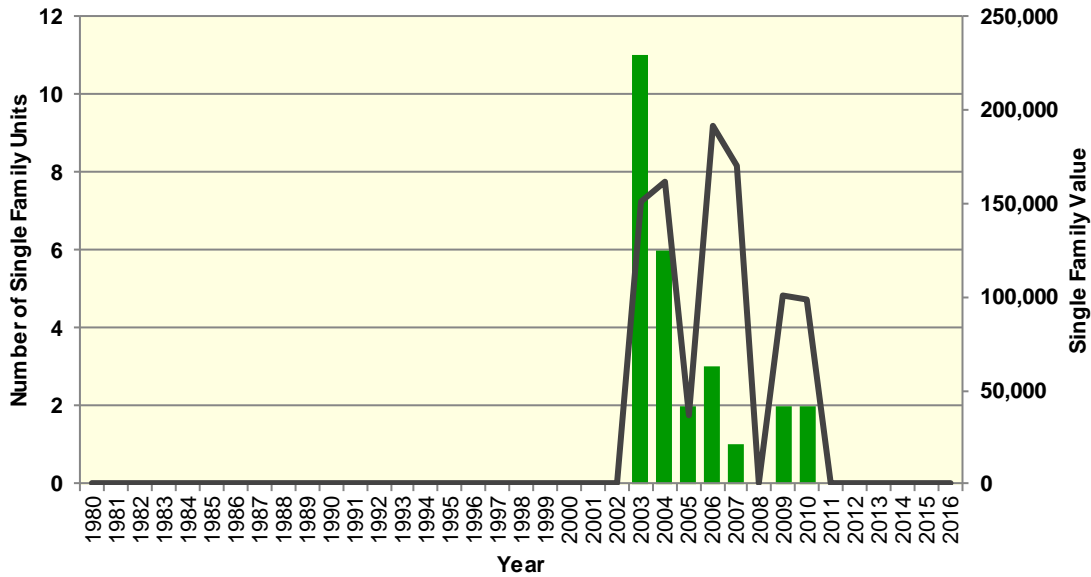




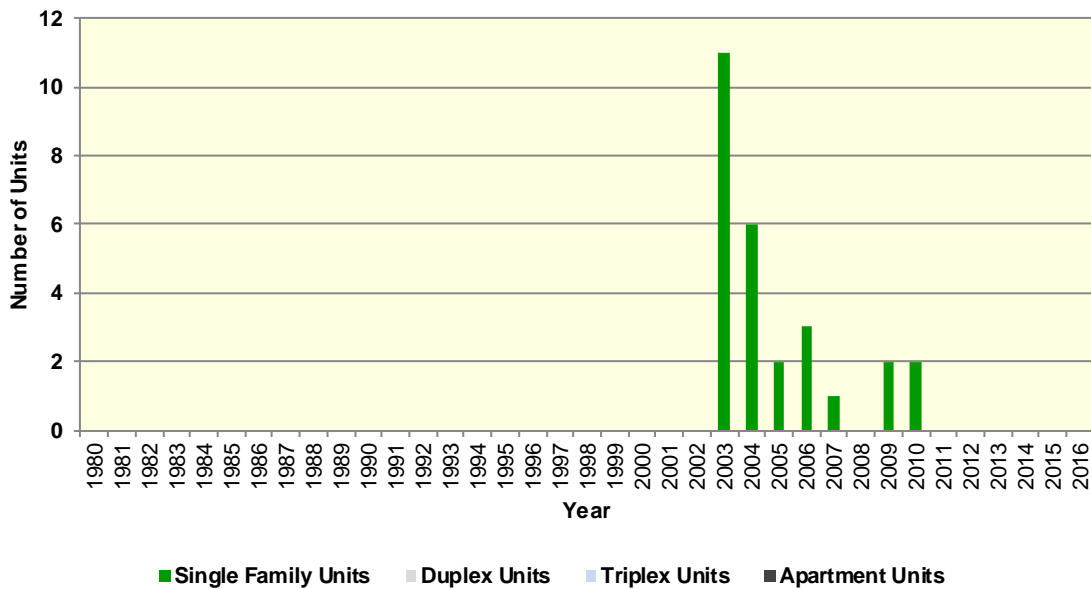
Paha County remained unchanged from 0 authorizations in 2015 to 0 in 2016. The details are given in Table II.52.33.

Table II.52.33 Building Permits and Valuation Keya Paha County Census Bureau Data, 1980–2016							
Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2016\$)	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	0	0	0	0	0	0	0
1981	0	0	0	0	0	0	0
1982	0	0	0	0	0	0	0
1983	0	0	0	0	0	0	0
1984	0	0	0	0	0	0	0
1985	0	0	0	0	0	0	0
1986	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0
1989	0	0	0	0	0	0	0
1990	0	0	0	0	0	0	0
1991	0	0	0	0	0	0	0
1992	0	0	0	0	0	0	0
1993	0	0	0	0	0	0	0
1994	0	0	0	0	0	0	0
1995	0	0	0	0	0	0	0
1996	0	0	0	0	0	0	0
1997	0	0	0	0	0	0	0
1998	0	0	0	0	0	0	0
1999	0	0	0	0	0	0	0
2000	0	0	0	0	0	0	0
2001	0	0	0	0	0	0	0
2002	0	0	0	0	0	0	0
2003	11	0	0	0	11	150,583	0
2004	6	0	0	0	6	162,010	0
2005	2	0	0	0	2	36,346	0
2006	3	0	0	0	3	191,573	0
2007	1	0	0	0	1	170,564	0
2008	0	0	0	0	0	0	0
2009	2	0	0	0	2	100,301	0
2010	2	0	0	0	2	99,086	0
2011	0	0	0	0	0	0	0
2012	0	0	0	0	0	0	0
2013	0	0	0	0	0	0	0
2014	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0

**Diagram II.52.6**  
**Single-Family Permits**  
 Keya Paha County  
 Census Bureau Data, 1980–2016



**Diagram II.52.7**  
**Total Permits by Unit Type**  
 Keya Paha County  
 Census Bureau Data, 1980–2016



## Housing Characteristics

Housing types by unit are shown in Table II.52.34. In 2016, there were 506 housing units, down from 548 in 2000. Single-family units accounted for 89.9 percent of units in 2016, compared to 81.2 in 2000. Apartment units accounted for 1.4 percent in 2016, compared to 2.2 percent in 2000.

<b>Table II.52.34</b>				
<b>Housing Units by Type</b>				
Keya Paha 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	445	81.2%	455	89.9%
Duplex	4	0.7%	9	1.8%
Tri- or Four-Plex	4	0.7%	0	0%
Apartment	12	2.2%	7	1.4%
Mobile Home	80	14.6%	35	6.9%
Boat, RV, Van, Etc.	3	0.5%	0	0%
<b>Total</b>	<b>548</b>	<b>100.0%</b>	<b>506</b>	<b>100.0%</b>

Some 69.4 percent of housing was occupied in 2010, compared to 74.6 percent in 2000. Owner-occupied housing changed 0.7 percent between 2000 and 2010, ending with owner-occupied units representing 78 percent of units. Vacant units changed by 20.9 percent, resulting in 168 vacant units in 2010.

<b>Table II.52.35</b>					
<b>Housing Units by Tenure</b>					
Keya Paha County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	409	74.6%	381	69.4%	-6.8%
Owner-Occupied	295	72.1%	297	78%	0.7%
Renter-Occupied	114	27.9%	84	22%	-26.3%
Vacant Housing Units	139	25.4%	168	30.6%	20.9%
<b>Total Housing Units</b>	<b>548</b>	<b>100.0%</b>	<b>549</b>	<b>100.0%</b>	<b>0.2%</b>

Table II.52.36 shows housing units by tenure from 2010 to 2016. By 2016, there were 506 housing units. An estimated 70.4 percent were owner-occupied, and 33.2 percent were vacant.

<b>Table II.52.36</b>				
<b>Housing Units by Tenure</b>				
Keya Paha County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	381	69.4%	338	66.8%
Owner-Occupied	297	78%	238	70.4%
Renter-Occupied	84	22%	100	29.6%
Vacant Housing Units	168	30.6%	168	33.2%
<b>Total Housing Units</b>	<b>549</b>	<b>100.0%</b>	<b>506</b>	<b>100.0%</b>

Households by household size are shown in Table II.52.37. There were a total of 381 households in 2010, down from 409 in 2000. One person households changed by 8.4 percent between 2000 and 2010, while two person households changed by 2.8 percent. Three and four person households changed by -39.5 and -30.4 respectively, representing 6 percent and 8.4 percent of the population in 2010.

<b>Table II.52.37</b>					
<b>Households by Household Size</b>					
Keya Paha County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	107	26.2%	116	30.4%	8.4%
Two Persons	179	43.8%	184	48.3%	2.8%
Three Persons	38	9.3%	23	6%	-39.5%
Four Persons	46	11.2%	32	8.4%	-30.4%
Five Persons	26	6.4%	18	4.7%	-30.8%
Six Persons	7	1.7%	5	1.3%	-28.6%
Seven Persons or More	6	1.5%	3	0.8%	-50%
<b>Total</b>	<b>409</b>	<b>100.0%</b>	<b>381</b>	<b>100.0%</b>	<b>-6.8%</b>

Households by income is shown in Table II.52.38. Households earning more than \$100,000 per year represented 17.5 percent of households in 2016, compared to 2.2 percent in 2000. Households earning between \$50,000 and \$74,999 represented 18 percent of households in 2016, compared to 6.1 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 10.7 percent of households in 2016, compared to 30.3 percent in 2000.

<b>Table II.52.38</b>				
<b>Households by Income</b>				
Keya Paha 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	125	30.3%	36	10.7%
\$15,000 to \$19,999	41	9.9%	10	3%
\$20,000 to \$24,999	41	9.9%	16	4.7%
\$25,000 to \$34,999	80	19.4%	72	21.3%
\$35,000 to \$49,999	82	19.9%	49	14.5%
\$50,000 to \$74,999	25	6.1%	61	18%
\$75,000 to \$99,999	10	2.4%	35	10.4%
\$100,000 or More	9	2.2%	59	17.5%
<b>Total</b>	<b>413</b>	<b>100.0%</b>	<b>338</b>	<b>100.0%</b>

Table II.52.39 shows households by year home built. Housing units built between 2000 and 2009, account for 12.7 percent and those built in 2010 or later accounted for 7.1 percent of households. Households built in the 1970's, 1980's, and 1990's account for 10.1 percent, 6.8 percent, and 6.8, respectively. Housing units built prior to 1939 represented 34.3 percent of households in 2016.

<b>Table II.52.39</b>				
<b>Households by Year Home Built</b>				
Keya Paha 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	173	42.3%	116	34.3%
1940 to 1949	36	8.8%	28	8.3%
1950 to 1959	17	4.2%	16	4.7%
1960 to 1969	50	12.2%	31	9.2%
1970 to 1979	78	19.1%	34	10.1%
1980 to 1989	40	9.8%	23	6.8%
1990 to 1999	15	3.7%	23	6.8%
2000 to 2009	.	.	43	12.7%
2010 or Later	.	.	24	7.1%
<b>Total</b>	<b>409</b>	<b>100.0%</b>	<b>338</b>	<b>100.0%</b>

The distribution of unit types by race are shown in Table II.52.40. An estimated 91.6 percent of white households occupy single-family homes and 0.9 percent of white households occupy apartments.

<b>Table II.52.40</b>							
<b>Distribution of Units in Structure by Race</b>							
Keya Paha County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	91.6%	%	%	%	%	%	100%
Duplex	1.5%	%	%	%	%	%	0%
Tri- or Four-Plex	0%	%	%	%	%	%	0%
Apartment	0.9%	%	%	%	%	%	0%
Mobile Home	6%	%	%	%	%	%	0%
Boat, RV, Van, Etc.	0%	%	%	%	%	%	0%
<b>Total</b>	<b>100.0%</b>	<b>%</b>	<b>%</b>	<b>%</b>	<b>%</b>	<b>%</b>	<b>100.0%</b>

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.52.41. An estimated 13.1 percent of vacant units were for rent in 2010, a 120 percent change since 2000. In addition, some 1.8 percent of vacant units were for sale, a change of -89.3 percent between 2000 and 2010. "Other" vacant units represented 41.1 percent of vacant units in 2010. This is a change of 102.9 percent since 2000. "Other" vacant units are not for sale or rent, or otherwise available to the marketplace. These units may be problematic if concentrated in certain areas, and may create a "blighting" effect.

<b>Table II.52.41</b> <b>Disposition of Vacant Housing Units</b> Keya Paha County 2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	10	7.2%	22	13.1%	120%
For Sale	28	20.1%	3	1.8%	-89.3%
Rented or Sold, Not Occupied	3	2.2%	10	6%	233.3%
For Seasonal, Recreational, or Occasional Use	64	46%	64	38.1%	0%
For Migrant Workers	0	0%	0	0%	%
Other Vacant	34	24.5%	69	41.1%	102.9%
<b>Total</b>	<b>139</b>	<b>100.0%</b>	<b>168</b>	<b>100.0%</b>	<b>20.9%</b>

The disposition of vacant units between 2010 and 2016 are shown in Table II.52.42. By 2016, for rent units accounted for 7.1 percent of vacant units, while for sale units accounted for 10.1 percent. “Other” vacant units accounted for 35.7 percent of vacant units, representing a total of 60 “other” vacant units.

<b>Table II.52.42</b> <b>Disposition of Vacant Housing Units</b> Keya Paha County 2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	22	13.1%	12	7.1%
For Sale	3	1.8%	17	10.1%
Rented Not Occupied	8	4.8%	0	0%
Sold Not Occupied	2	1.2%	0	0%
For Seasonal, Recreational, or Occasional Use	64	38.1%	79	47%
For Migrant Workers	0	0%	0	0%
Other Vacant	69	41.1%	60	35.7%
<b>Total</b>	<b>168</b>	<b>100.0%</b>	<b>168</b>	<b>100.0%</b>

### Department of Property Assessment Division

The Department of Property Assessment Division (PAD) provided a database of residential property transactions over the last 19 years. Property transactions are primarily related to existing buildings, with very few for new construction. During fiscal years 1999 through 2017, there were 93 property transactions in Keya Paha County. Of these, 84 were for single-family homes during this 19-year period, as shown in Table II.52.43.

<b>Table II.52.43</b>						
<b>Residential Property Transactions</b>						
Keya Paha County						
Fiscal Years 1999–2017 PAD Data						
<b>Year</b>	<b>Single-Family</b>	<b>Mobile Home</b>	<b>Duplex</b>	<b>Townhome</b>	<b>Missing</b>	<b>Total</b>
1999	4	0	1	0	0	5
2000	0	1	0	0	0	1
2001	9	0	0	0	0	9
2002	8	1	0	0	2	11
2003	10	2	0	0	0	12
2004	2	0	0	0	0	2
2005	4	0	0	0	0	4
2006	9	1	0	0	0	10
2007	0	0	0	0	0	0
2008	2	0	0	0	0	2
2009	1	0	0	0	0	1
2010	2	1	0	0	0	3
2011	5	0	0	0	0	5
2012	5	0	0	0	0	5
2013	3	0	0	0	0	3
2014	7	0	0	0	0	7
2015	5	0	0	0	0	5
2016	2	0	0	0	0	2
2017	6	0	0	0	0	6
<b>Total</b>	<b>84</b>	<b>6</b>	<b>1</b>	<b>0</b>	<b>2</b>	<b>93</b>

The PAD data also include descriptions of the quality of the building, which refers to the grade of materials and workmanship used in the original construction. Of the 56 single-family home property transactions for units built before 1930, 19.6 percent of units were of low quality and 64.3 percent were of fair quality. Conversely, of the 1 home built from 2001 through 2010, 0 percent of units were of low quality and 0 percent of fair quality. Table II.52.44 provides details on the quality of these single-family residential dwellings by vintage of construction.

<b>Table II.52.44</b>										
<b>Single-Family Homes by Year Built and Quality of Materials and Workmanship</b>										
Keya Paha County										
Fiscal Years 1999–2017 PAD Data										
<b>Quality</b>	<b>Before 1931</b>	<b>1931-1960</b>	<b>1961-1970</b>	<b>1971-1980</b>	<b>1981-1990</b>	<b>1991-2000</b>	<b>2001-2010</b>	<b>2011-2017</b>	<b>Missing</b>	<b>Total</b>
Low	11	2	2	2	0	0	0	0	0	17
Fair	36	5	4	4	0	0	0	0	0	49
Average	9	2	1	3	0	1	0	0	0	16
Good	0	0	0	0	0	1	1	0	0	2
Very Good	0	0	0	0	0	0	0	0	0	0
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>56</b>	<b>9</b>	<b>7</b>	<b>9</b>	<b>0</b>	<b>2</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>84</b>

In regard to the current condition of residential dwellings, of the same 56 single-family homes built before 1930, 33.9 percent of the homes were worn out or badly worn, and 60.7 percent were in average condition. Table II.52.45 provides details about the condition of single-family residential dwellings by year built.

<b>Table II.52.45</b> <b>Single-Family Homes by Year Built and Condition</b> Keya Paha 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	9	1	0	0	0	0	0	0	0	10
Badly Worn	10	2	1	0	0	0	0	0	0	13
Average	34	6	4	8	0	0	0	0	0	52
Good	3	0	2	1	0	2	1	0	0	9
Very Good	0	0	0	0	0	0	0	0	0	0
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>56</b>	<b>9</b>	<b>7</b>	<b>9</b>	<b>0</b>	<b>2</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>84</b>

### Housing Costs

Between 2010 and 2017, the average price of an existing single-family home changed from \$51,500 to \$82,777, a total increase of 60.7 percent, as shown in Table II.52.46.

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 Keya Paha County ranged from \$22,029 for homes built before 1930 to \$212,000 for homes built from 2001 to 2010.<sup>19</sup> Homes built from 2001 through 2010 were also larger, averaging 1,448 square feet per unit. Table II.52.47, provides additional details about single-family homes.

<b>Table II.52.46</b> <b>Average Sales Price of Single-Family Homes</b> Keya Paha County Fiscal Years 1999–2017 PAD Data	
Fiscal Year	Average Sales Price (\$)
1999	8,238
2000	0
2001	20,222
2002	17,500
2003	17,360
2004	27,000
2005	34,500
2006	59,139
2007	0
2008	29,000
2009	20,000
2010	51,500
2011	22,200
2012	42,950
2013	28,833
2014	40,143
2015	21,800
2016	24,000
2017	82,777
<b>Average</b>	<b>33,104</b>

<b>Table II.52.47</b> <b>Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot</b> Keya Paha County Fiscal Years 1999–2017 PAD Data			
Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. <sup>20</sup> (\$)
Before 1931	22,029	1,172	18.8
1931-1960	20,039	1,436	13.96
1961-1970	36,071	1,241	29.08
1971-1980	44,611	1,417	31.49
1981-1990	0	0	0
1991-2000	250,378	1,478	169.4
2001-2010	212,000	1,448	146.41
2011-2017	0	0	0
<b>Average</b>	<b>33,104</b>	<b>1,243</b>	<b>26.64</b>

<sup>19</sup> When a manufactured home is placed on a permanent foundation, the Assessor considers the property a single-family dwelling. Hence, these property transactions are seen even though a single-family new construction permit was probably not issued for the manufactured home.

<sup>20</sup> Price per sq. ft. may not compute precisely due to rounding-off of sales price and floor area.



## Housing Problems

Households are classified as having housing problems if they face overcrowding, incomplete plumbing or kitchen facilities, or cost burdens. Overcrowding is defined as having from 1.1 to 1.5 people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. Households with overcrowding are shown in Table II.52.48. In 2016, an estimated 0 percent of households were overcrowded, and an additional 0.9 percent were severely overcrowded.

<b>Table II.52.48</b>							
<b>Overcrowding and Severe Overcrowding</b>							
Keya Paha County							
2000 Census SF3 & 2016 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
<b>Owner</b>							
2000 Census	292	100%	0	0%	0	0%	292
2016 Five-Year ACS	235	98.7%	0	0%	3	1.3%	238
<b>Renter</b>							
2000 Census	113	96.6%	2	1.7%	2	1.7%	117
2016 Five-Year ACS	100	100%	0	0%	0	0%	338
<b>Total</b>							
2000 Census	405	99%	2	0.5%	2	0.5%	409
2016 Five-Year ACS	335	99.1%	0	0%	3	0.9%	338

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 was one household with incomplete plumbing facilities in 2016, representing 0.3 percent of households in Keya Paha County. This is compared to 0.2 percent of households lacking complete plumbing facilities in 2000.

<b>Table II.52.49</b>		
<b>Households with Incomplete Plumbing Facilities</b>		
Keya Paha County		
2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	404	337
Lacking Complete Plumbing Facilities	5	1
<b>Total Households</b>	<b>409</b>	<b>338</b>
<b>Percent Lacking</b>	<b>0.2%</b>	<b>0.3%</b>

There were 2 households lacking complete kitchen facilities in 2016, compared to 3 households in 2000. This was a change from 0.7 percent of households in 2000 to 0.6 percent in 2016.

<b>Table II.52.50</b> <b>Households with Incomplete Kitchen Facilities</b> Keya Paha County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	406	336
Lacking Complete Kitchen Facilities	3	2
<b>Total Households</b>	<b>409</b>	<b>338</b>
<b>Percent Lacking</b>	<b>0.7%</b>	<b>0.6%</b>

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

In Keya Paha County, 8.9 percent of households had a cost burden and 8.9 percent had a severe cost burden. Some 9 percent of renters were cost burdened, and 4 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 8 percent and a severe cost burden rate of 8 percent. Owner occupied households with a mortgage had a cost burden rate of 11.3 percent, and severe cost burden at 19.4 percent.

<b>Table II.52.51</b> <b>Cost Burden and Severe Cost Burden by Tenure</b> Keya Paha County 2000 Census & 2016 Five-Year ACS Data									
Data Source	Less Than 30%		30%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
<b>Owner With a Mortgage</b>									
2000 Census	17	70.8%	2	8.3%	5	20.8%	0	0%	24
2016 Five-Year ACS	43	69.4%	7	11.3%	12	19.4%	0	0%	62
<b>Owner Without a Mortgage</b>									
2000 Census	65	80.2%	10	12.3%	4	4.9%	2	2.5%	81
2016 Five-Year ACS	148	84.1%	14	8%	14	8%	0	0%	176
<b>Renter</b>									
2000 Census	28	39.4%	9	12.7%	4	5.6%	30	42.3%	71
2016 Five-Year ACS	40	40%	9	9%	4	4%	47	47%	100
<b>Total</b>									
2000 Census	110	62.5%	21	11.9%	13	7.4%	32	18.2%	176
2016 Five-Year ACS	231	68.3%	30	8.9%	30	8.9%	47	13.9%	338



### Housing Problems by Income

Table II.52.52, shows the HUD calculated Median Family Income (MFI) for a family of four for Keya Paha County. As can be seen in 2017 the MFI was \$47,500, which compared to \$68,200 for the State of Nebraska.

Table II.52.53 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 22 owner-occupied and 8 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 33 owner-occupied and 4 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 298 households without a housing problem.

<b>Table II.52.52</b> <b>Median Family Income</b> Keya Paha County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	30,900	50,400
2001	32,600	53,400
2002	33,300	55,100
2003	44,600	55,400
2004	35,900	56,300
2005	35,900	57,400
2006	34,700	59,400
2007	33,900	58,200
2008	34,900	59,800
2009	36,600	62,000
2010	36,900	62,600
2011	44,700	63,500
2012	45,300	64,400
2013	42,700	64,600
2014	46,900	66,000
2015	45,600	66,800
2016	45,400	66,500
2017	47,500	68,200

**Table II.52.53**  
**Housing Problems by Income and Tenure**  
 Keya Paha County  
 2010–2014 HUD CHAS Data

Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
<b>Owner-Occupied</b>						
Lacking complete plumbing or kitchen facilities	0	0	0	4	0	4
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	4	0	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	15	10	4	0	4	33
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	4	10	4	0	4	22
Zero/negative income (and none of the above problems)	0	0	0	0	0	0
Has none of the 4 housing problems	4	15	55	35	115	224
<b>Total</b>	<b>23</b>	<b>35</b>	<b>67</b>	<b>39</b>	<b>123</b>	<b>287</b>
<b>Renter-Occupied</b>						
Lacking complete plumbing or kitchen facilities	0	0	4	0	0	4
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	4	0	0	0	0	4
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	4	0	4	0	0	8
Zero/negative income (and none of the above problems)	0	0	0	0	0	0
Has none of the 4 housing problems	10	10	25	4	25	74
<b>Total</b>	<b>18</b>	<b>10</b>	<b>33</b>	<b>4</b>	<b>25</b>	<b>90</b>
<b>Total</b>						
Lacking complete plumbing or kitchen facilities	0	0	4	4	0	8
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	4	0	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	19	10	4	0	4	37
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	8	10	8	0	4	30
Zero/negative income (and none of the above problems)	0	0	0	0	0	0
Has none of the 4 housing problems	14	25	80	39	140	298
<b>Total</b>	<b>41</b>	<b>45</b>	<b>100</b>	<b>43</b>	<b>148</b>	<b>377</b>

## Home Mortgage Loans

The FFEIC The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975. Data collected under the HMDA provide a comprehensive portrait of home loan activity, including information pertaining to home purchase loans, home improvement loans, and refinancing. For the analysis only owner-occupied originated loans for single-family units were considered. As can be seen in Table II.52.54, of the 1 loan in 2016, 0 loans were for Home Purchases, 0 were for Home Improvement and 1 was for refinancing.



<b>Table II.52.54</b>				
<b>Owner-Occupied Single-Family Home Loans by Loan Type</b>				
Keya Paha County 2008 – 2016 HMDA Data				
<b>Year</b>	<b>Home Purchase</b>	<b>Home Improvement</b>	<b>Refinancing</b>	<b>Total</b>
2008	0	0	2	2
2009	1	2	0	3
2010	0	1	1	2
2011	1	0	0	1
2012	2	0	3	5
2013	0	0	1	1
2014	0	1	0	1
2015	0	1	0	1
2016	0	0	1	1

Table II.52.55 shows the average loan value by loan type. Overall, average loans were \$148,500 in 2008 and \$575,000 in 2016.

<b>Table II.52.55</b>				
<b>Owner-Occupied Single-Family Home Loans by Average Loan Amount</b>				
Keya Paha County 2008 – 2016 HMDA Data				
<b>Year</b>	<b>Home Purchase</b>	<b>Home Improvement</b>	<b>Refinancing</b>	<b>Total</b>
2008	\$	\$	\$148,500	\$148,500
2009	\$180,000	\$30,500	\$	\$80,333
2010	\$	\$20,000	\$165,000	\$92,500
2011	\$40,000	\$	\$	\$40,000
2012	\$37,500	\$	\$187,667	\$127,600
2013	\$	\$	\$44,000	\$44,000
2014	\$	\$6,000	\$	\$6,000
2015	\$	\$23,000	\$	\$23,000
2016	\$	\$	\$575,000	\$575,000

Table II.52.56 shows the total volume of owner-occupied single-family loans. Overall, average loans were \$297,000 in 2008 and \$575,000 in 2016.

<b>Table II.52.56</b>				
<b>Total Volume of Owner-Occupied Single-Family Loans</b>				
Keya Paha County				
2008 – 2016 HMDA Data				
<b>Year</b>	<b>Home Purchase</b>	<b>Home Improvement</b>	<b>Refinancing</b>	<b>Total</b>
2008			297,000	297,000
2009	180,000	61,000		241,000
2010		20,000	165,000	185,000
2011	40,000			40,000
2012	75,000		563,000	638,000
2013			44,000	44,000
2014		6,000		6,000
2015		23,000		23,000
2016			575,000	575,000

### 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.52.57 presents some basic statistics about past completed surveys. Unfortunately, no landlords were able to complete the survey after 2008 in Keya Paha County..

<b>Table II.52.57</b>				
<b>Survey of Rental Properties</b>				
Keya Paha County				
2002–2017 Survey of Rental Properties				
<b>Year</b>	<b>Completed Surveys</b>	<b>Total Units</b>	<b>Vacancy Rate</b>	<b>Absorption Rate</b>
2002	1	8	12.5	360
2003	1	5	0	0
2004	1	1	0	273
2005	1	3	0	30
2006	2	11	54.5	105
2007	1	3	0	90
2008	2	7	14.3	60