

**VOLUME II:
KNOX COUNTY**

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Knox County

DEMOGRAPHICS

Population Estimates

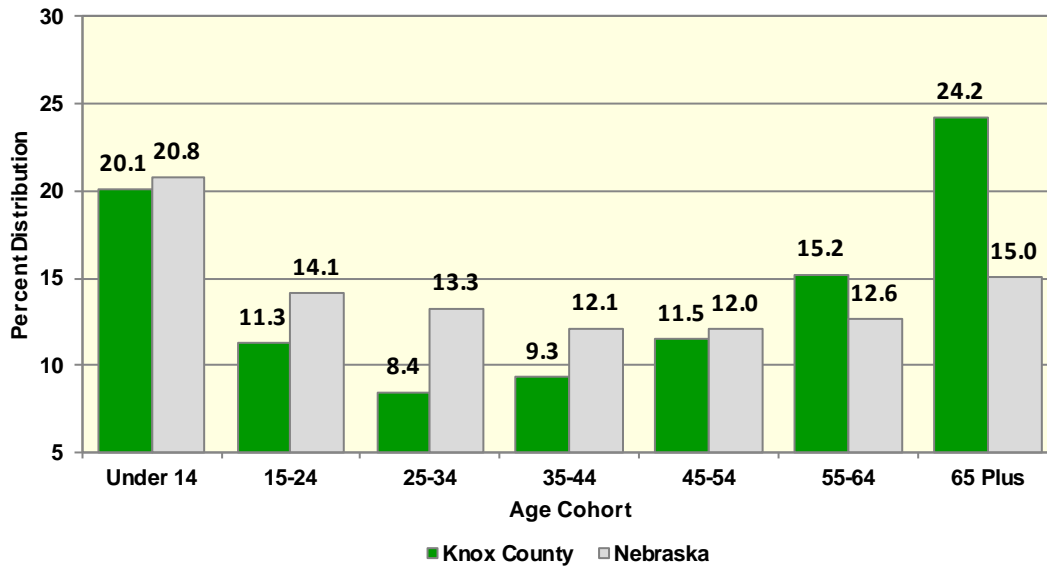
The Census Bureau’s current census estimates indicate that Knox County’s population decreased from 8,701 in 2010 to 8,571 in 2016, or by 1.5 percent. This compares to a statewide population change of 4.4 percent over the period. The number of people from 25 to 34 years of age decreased by 3.1 percent, and the number of people from 55 to 64 years of age increased by 5 percent. The white population decreased by 3.4 percent, while the black population increased by 262.5 percent. The Hispanic population increased from 155 to 232 people between 2010 and 2016 or by 49.7 percent. These data are presented in Table II.54.1.

Table II.54.1						
Profile of Population Characteristics						
Knox County vs. State of Nebraska						
2010 Census and 2016 Current Census Estimates						
Subject	Knox County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	8,701	8,571	-1.5%	1,826,341	1,907,116	4.4%
Age						
0 to 14 years	1,741	1,720	-1.2%	383,542	396,601	3.4%
15 to 24 years	818	965	18%	258,206	269,442	4.4%
25 to 34 years	747	724	-3.1%	245,176	252,946	3.2%
35 to 44 years	848	798	-5.9%	220,838	230,528	4.4%
45 to 54 years	1,326	983	-25.9%	258,726	229,683	-11.2%
55 to 64 years	1,242	1,304	5%	213,176	241,172	13.1%
65 and Over	1,979	2,077	5%	246,677	286,744	16.2%
Race						
White	7,768	7,502	-3.4%	1,649,264	1,694,976	2.8%
Black	8	29	262.5%	85,971	94,620	10.1%
American Indian and Alaskan Native	789	841	6.6%	23,418	27,318	16.7%
Asian	17	44	158.8%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	5	6	20%	2,061	2,425	17.7%
Two or more races	114	149	30.7%	32,305	40,495	25.4%
Ethnicity (of any race)						
Hispanic or Latino	155	232	49.7%	167,405	203,320	21.5%

Table II.54.2, presents the population of Knox County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 4,262 males, who accounted for 49 percent of the population, and the remaining 51 percent, or 4,439 persons, were female. In 2016, the number of males was 4,195 persons, and accounted for 48.9 percent of the population, with the remaining 51.1 percent, or 4,376 persons being female.

Table II.54.2 Population by Age and Gender Knox 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	882	859	1,741	841	879	1,720	-1.2%
15 to 24 years	422	396	818	500	465	965	18%
25 to 34 years	405	342	747	371	353	724	-3.1%
35 to 44 years	420	428	848	425	373	798	-5.9%
45 to 54 years	683	643	1,326	498	485	983	-25.9%
55 to 64 years	620	622	1,242	663	641	1,304	5%
65 and Over	830	1,149	1,979	897	1,180	2,077	-1.5%
Total	4,262	4,439	8,701	4,195	4,376	8,571	-1.5%
% of Total	49%	51%	.	48.9%	51.1%	.	

**Diagram II.54.1
Age Distribution**
Knox 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.54.3, from April 2000 to July 2009, Knox County natural decrease was estimated to be 262 people. Knox County has been experiencing net out-migration, with 734 persons leaving the county in the last nine years.²⁵ The 2016 population estimates showed a natural decrease of 77 persons. Between 2010 and 2016, Knox County’s population decreased to 8,571 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 Knox County increased from 12 persons in 2015 to 18 persons in 2016, with an additional net movement of -6 in the first six months of 2017. The driver’s license total exchanges for the last 16 years are presented in Table II.54.4.

Table II.54.3	
Population Change	
Knox County	
1980–2010 Census and Intercensal Data	
1980 Population	11,457
Natural Increase 80–90	61
Net Migration 80–90	-1,984
1990 Population	9,534
Natural Increase 90–00	-303
Net Migration 90–00	143
2000 Population	9,374
Natural Increase 00–09	-262
Net Migration 00–09	-734
2009 Population Estimate	8,378
2010 Population	8,701
Natural Increase 10–16	-77
Net Migration 10–16	-53
2016 Population Estimate	8,571

Table II.54.4			
Driver's Licenses Exchanged and Surrendered			
Knox County			
2001–First half of 2017 DOT Data			
Year	In-Migrants	Out-Migrants	Net Change
Calendar 2001	85	111	-26
Calendar 2002	78	91	-13
Calendar 2003	84	71	13
Calendar 2004	93	101	-8
Calendar 2005	89	100	-11
Calendar 2006	94	97	-3
Calendar 2007	97	87	10
Calendar 2008	55	92	-37
Calendar 2009	81	76	5
Calendar 2010	99	88	11
Calendar 2011	61	87	-26
Calendar 2012	100	76	24
Calendar 2013	82	108	-26
Calendar 2014	73	66	7
Calendar 2015	96	84	12
Calendar 2016	104	86	18
First Half of 2017	49	55	-6

²⁵ 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 Knox County increased by 18.9 percent from 1,607 in 2016 to 1,911 in 2017, as shown in Table II.54.5. The number of school-age children 5 to 11 years of age increased from 783 in 2016 to 806 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.54.5 School-Age Children Knox County Academic Years 1992–2017 DOE Data				
Year	Age Group			Total
	5–11	11–13	14–18	
1992	1,006	302	706	2,014
1993	1,006	325	701	2,032
1994	1,003	300	738	2,041
1995	1,044	301	757	2,102
1996	1,041	295	781	2,117
1997	1,035	312	764	2,111
1998	1,061	339	791	2,191
1999	980	330	784	2,094
2000	951	296	797	2,044
2001	891	285	785	1,961
2002	872	314	791	1,977
2003	746	247	701	1,694
2004	787	279	761	1,827
2005	789	270	686	1,745
2006	823	218	699	1,740
2007	842	212	684	1,738
2008	803	261	656	1,720
2009	804	262	607	1,673
2010	844	246	640	1,730
2011	823	256	611	1,690
2012	1,029	251	604	1,884
2013	803	244	635	1,682
2014	772	250	618	1,640
2015	786	243	569	1,598
2016	783	231	593	1,607
2017	806	539	566	1,911

Population Characteristics

Table II.54.6, shows population by age for the 2000 and 2010 Census. The population changed by -7.2 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -8.7 percent to a total of 1,979 persons in 2010. Those aged 25 to 34 changed by -1.2 percent, and those aged under 5 changed by -3.2 percent.



Table II.54.6 Population by Age Knox County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	539	5.7%	522	6%	-3.2%
5 to 19	2,049	21.9%	1,741	20%	-15%
20 to 24	323	3.4%	296	3.4%	-8.4%
25 to 34	756	8.1%	747	8.6%	-1.2%
35 to 54	2,576	27.5%	2,174	25%	-15.6%
55 to 64	964	10.3%	1,242	14.3%	28.8%
65 or Older	2,167	23.1%	1,979	22.7%	-8.7%
Total	9,374	100.0%	8,701	100.0%	-7.2%

The elderly population is further explored in Table II.54.7. Those aged 65 to 66 changed by -5.7 percent between 2000 and 2010, resulting in a population of 182 persons. Those aged 85 or older changed by 6.4 percent during the same time period, and resulted in 368 persons over age 85 in 2010.

Table II.54.7 Elderly Population by Age Knox County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	193	8.9%	182	9.2%	-5.7%
67 to 69	289	13.3%	262	13.2%	-9.3%
70 to 74	506	23.4%	450	22.7%	-11.1%
75 to 79	483	22.3%	373	18.8%	-22.8%
80 to 84	350	16.2%	344	17.4%	-1.7%
85 or Older	346	16%	368	18.6%	6.4%
Total	2,167	100.0%	1,979	100.0%	-8.7%

Population by race and ethnicity is shown in Table II.54.8 representing 89.1 percent of the white population in 2010. The black population changed by 0 percent, representing 0.1 percent of the population in 2010. The American Indian and Asian populations represented 9 and 0.2 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 82.4 percent between 2000 and 2010, compared to the -8 percent growth rate for non-Hispanics.



Table II.54.8					
Population by Race and Ethnicity					
Knox County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	8,589	91.6%	7,753	89.1%	-9.7%
Black	8	0.1%	8	0.1%	0%
American Indian	667	7.1%	786	9%	17.8%
Asian	15	0.2%	17	0.2%	13.3%
Native Hawaiian/ Pacific Islander	4	0%	0	0%	-100%
Other	32	0.3%	20	0.2%	-37.5%
Two or More Races	59	0.6%	117	1.3%	98.3%
Total	9,374	100.0%	8,701	100.0%	-7.2%
Hispanic	85	0.9%	155	1.8%	82.4%
Non-Hispanic	9,289	99.1%	8,546	98.2%	-8%

Population by race and ethnicity through 2016 is shown in Table II.54.9. The white population represented 87.1 percent of the population in 2016, compared with the black population accounting for 0.2 percent of the population. Hispanic population represented 2.6 percent of the population in 2016.

Table II.54.9				
Population by Race and Ethnicity				
Knox County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	7,753	89.1%	7,448	87.1%
Black	8	0.1%	16	0.2%
American Indian	786	9%	817	9.6%
Asian	17	0.2%	46	0.5%
Native Hawaiian/ Pacific Islander	0	0%	14	0.2%
Other	20	0.2%	83	1%
Two or More Races	117	1.3%	127	1.5%
Total	8,701	100.0%	8,551	100.0%
Non-Hispanic	8,546	98.2%	8,329	97.4%
Hispanic	155	1.8%	222	2.6%

The population by race is broken down further by ethnicity in Table II.54.10. While the white non-Hispanic population changed by -10.2 percent between 2000 and 2010, the white Hispanic population changed by 116.7 percent.

Table II.54.10					
Population by Race and Ethnicity					
Knox County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	8,559	92.1%	7,688	90%	-10.2%
Black	8	0.1%	8	0.1%	0%
American Indian	652	7%	722	8.4%	10.7%
Asian	15	0.2%	17	0.2%	13.3%
Native Hawaiian/ Pacific Islander	2	0%	0	0%	-100%
Other	4	0%	2	0%	-50%
Two or More Races	49	0.5%	109	1.3%	122.4%
Total Non-Hispanic	9,289	100.0%	8,546	100.0%	-8%
Hispanic					
White	30	35.3%	65	41.9%	116.7%
Black	0	0%	0	0%	%
American Indian	15	17.6%	64	41.3%	326.7%
Asian	0	0%	0	0%	%
Native Hawaiian/ Pacific Islander	2	2.4%	0	0%	-100%
Other	28	32.9%	18	11.6%	-35.7%
Two or More Races	10	11.8%	8	5.2%	-20%
Total Hispanic	85	100.0%	155	100.0%	82.4%
Total Population	9,374	100.0%	8,701	100.0%	-7.2%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.54.11. During this time, the total non-Hispanic population was 8,329 persons in 2016. The Hispanic population was 222.

Table II.54.11				
Population by Race and Ethnicity				
Knox County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	7,688	90%	7,399	88.8%
Black	8	0.1%	16	0.2%
American Indian	722	8.4%	756	9.1%
Asian	17	0.2%	46	0.6%
Native Hawaiian/ Pacific Islander	0	0%	14	0.2%
Other	2	0%	0	0%
Two or More Races	109	1.3%	98	1.2%
Total Non-Hispanic	8,546	100.0%	8,329	100.0%
Hispanic				
White	65	41.9%	49	22.1%
Black	0	0%	0	0%
American Indian	64	41.3%	61	27.5%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	18	11.6%	83	37.4%
Two or More Races	8	5.2%	29	13.1%
Total Hispanic	155	100.0	222	100.0%
Total Population	8,701	100.0%	8,551	100.0%



Households by type and tenure are shown in Table II.54.12. Family households represented 65.3 percent of households, while non-family households accounted for 34.7 percent. These changed from 64.9 and 35.1 percent, respectively.

Table II.54.12				
Household Type by Tenure				
Knox County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	2,368	64.9%	2,382	65.3%
Married-Couple Family	1,964	82.9%	2,075	87.1%
Owner-Occupied	1,703	86.7%	1,807	87.1%
Renter-Occupied	261	13.3%	268	12.9%
Other Family	404	17.1%	307	17%
Male Householder, No Spouse Present	141	34.9%	88	45.9%
Owner-Occupied	85	60.3%	53	60.2%
Renter-Occupied	56	39.7%	35	39.8%
Female Householder, No Spouse Present	263	65.1%	219	85.7%
Owner-Occupied	152	57.8%	64	29.2%
Renter-Occupied	111	42.2%	155	70.8%
Non-Family Households	1,279	35.1%	1,266	34.7%
Owner-Occupied	819	64%	791	62.5%
Renter-Occupied	460	36%	475	37.5%
Total	3,647	100.0%	3,648	100.0%

The group quarters population was 234 in 2010, compared to 244 in 2000. Institutionalized populations experienced a 4.0 percent change between 2000 and 2010. Non-institutionalized populations experienced a -100 percent change during this same time period.

Table II.54.13					
Group Quarters Population					
Knox 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	8	3.6%	6	2.6%	-25%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	217	96.4%	228	97.4%	5.1%
Other Institutions	0	0%	0	0%	%
Total	225	100.0%	234	100.0%	4.0%
Noninstitutionalized					
College Dormitories	0	0%	0	%	%
Military Quarters	0	0%	0	%	%
Other Noninstitutionalized	19	100%	0	%	-100%
Total	19	100.0%	0	100.0%	-100%
Group Quarters Population	244	100.0%	234	100.0%	-4.1%

The number of foreign born persons are shown in Table II.54.14. An estimated 0.6 percent of the population was born in Mexico with 0.2 percent born India and another 0.1 percent were born in Taiwan.

Table II.54.14 Place of Birth for the Foreign-Born Population Knox County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	54	0.6%
#2 country of origin	India	14	0.2%
#3 country of origin	Taiwan	11	0.1%
#4 country of origin	Germany	7	0.1%
#5 country of origin	China excluding Hong Kong and Taiwan	6	0.1%
#6 country of origin	Brazil	3	0%
#7 country of origin	Oceania n.e.c	3	0%
#8 country of origin	Philippines	2	0%
#9 country of origin	Afghanistan	0	0%
#10 country of origin	Africa n.e.c	0	0%

Limited English Proficiency and the language spoken at home are shown in Table II.54.15. An estimated 0.9 percent of the population speaks Spanish at home, followed by 0.4 percent speaking German or other West Germanic languages .

Table II.54.15 Limited English Proficiency and Language Spoken at Home Knox County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	71	0.9%
#2 LEP Language	German or other West Germanic languages	36	0.4%
#3 LEP Language	Other Asian and Pacific Island languages	9	0.1%
#4 LEP Language	French, Haitian, or Cajun	5	0.1%
#5 LEP Language	Korean	5	0.1%
#6 LEP Language	Russian, Polish, or other Slavic languages	2	0%
#7 LEP Language	Arabic	0	0%
#8 LEP Language	Chinese	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.54.16. Some 18.1 percent of the population was disabled in 2000, or a total of 1,563 persons. The disability rate was highest for those over 65, with 35.3 percent disabled.

Table II.54.16 Disability by Age Knox County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	60	3.8%
16 to 64	812	15.9%
65 and older	691	35.3%
Total	1,563	18.1%

Table II.54.17 shows disability by type in 2000. There were 717 physical disabilities in 2000, some 558 employment disabilities, and 527 go-outside-home disabilities.

Table II.54.17 Total Disabilities Tallied: Aged 5 and Older Knox County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	367
Physical disability	717
Mental disability	331
Self-care disability	201
Employment disability	558
Go-outside-home disability	527
Total	2,701

Disability by age, as estimated by the 2016 ACS, is shown in Table II.54.18. The disability rate for females was 13.9 percent, compared to 12.6 percent for males. The disability rate changed precipitously higher with age, with 50.5 percent of those over 75 experiencing a disability.

Table II.54.18 Disability by Age Knox 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	17	2.2%	28	3.6%	45	2.9%
18 to 34	34	5.3%	30	5.3%	64	5.3%
35 to 64	156	9.8%	169	10.6%	325	10.2%
65 to 74	105	23.2%	105	21.9%	210	22.6%
75 or Older	203	52.2%	254	49.2%	457	50.5%
Total	515	12.6%	586	13.9%	1,101	13.2%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.54.19. Some 6.4 percent have an ambulatory disability, 4.1 have an independent living disability, and 1.6 percent have a self-care disability.



Table II.54.19 Total Disabilities Tallied: Aged 5 and Older Knox County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	499	6%
Vision disability	228	2.7%
Cognitive disability	275	3.5%
Ambulatory disability	498	6.4%
Self-Care disability	121	1.6%
Independent living disability	257	4.1%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.54.20 and Table II.54.21. In 2016, some 4,255 persons were employed and 133 were unemployed. This totaled a labor force of 4,388 persons. The unemployment rate for Knox County was estimated to be 3 in 2016.

Table II.54.20 Employment, Labor Force and Unemployment Knox County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	4,255
Unemployed	133
Labor Force	4,388
Unemployment Rate	3%

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

Table II.54.21 High School or Greater Education Knox County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	3,386
Total Households	3,648
Percent High School or Above	92.8%

As seen in Table II.54.22, 35.1 percent of the population had a high school diploma or equivalent, another 36.7 percent have some college, 13.9 percent have a Bachelor’s Degree, and 5.2 percent of the population had a graduate or professional degree.

Table II.54.22 Educational Attainment Knox County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	590	9.1%
High School or Equivalent	2,271	35.1%
Some College or Associates Degree	2,369	36.7%
Bachelor’s Degree	899	13.9%
Graduate or Professional Degree	333	5.2%
Total Population Above 18 years	6,462	100.0%



ECONOMICS

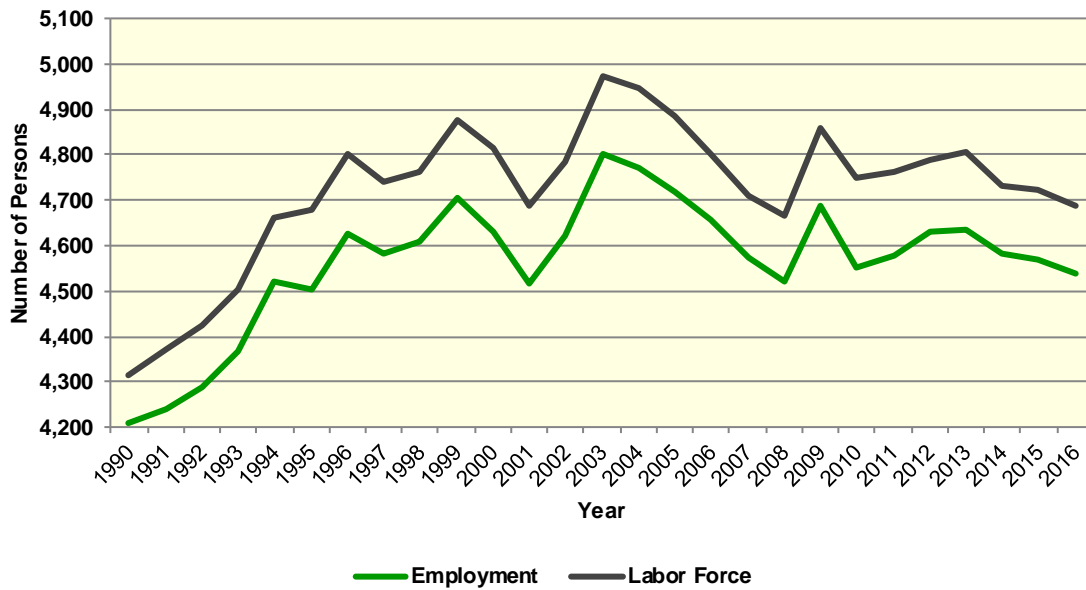
Labor Force

Table II.54.23, shows the labor force statistics for Knox County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1990 with a rate of 2.5. The highest level of unemployment occurred during 2010 rising to a rate of 4.1. 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 Knox County remained unchanged from 3.2 percent in 2015 to 3.2 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.54.23 Labor Force Statistics Knox County 1990 - 2016 BLS Data					
Year	Knox County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	106	4,208	4,314	2.5%	2.3%
1991	132	4,241	4,373	3%	2.7%
1992	134	4,289	4,423	3%	2.9%
1993	135	4,369	4,504	3%	2.8%
1994	141	4,520	4,661	3%	2.6%
1995	177	4,502	4,679	3.8%	2.6%
1996	174	4,627	4,801	3.6%	2.7%
1997	158	4,583	4,741	3.3%	2.5%
1998	152	4,610	4,762	3.2%	2.6%
1999	169	4,707	4,876	3.5%	2.8%
2000	182	4,632	4,814	3.8%	2.8%
2001	173	4,517	4,690	3.7%	3.1%
2002	162	4,624	4,786	3.4%	3.6%
2003	172	4,803	4,975	3.5%	3.9%
2004	173	4,773	4,946	3.5%	3.9%
2005	167	4,720	4,887	3.4%	3.8%
2006	146	4,658	4,804	3%	3.1%
2007	139	4,573	4,712	2.9%	3%
2008	148	4,519	4,667	3.2%	3.3%
2009	173	4,686	4,859	3.6%	4.6%
2010	197	4,554	4,751	4.1%	4.6%
2011	185	4,577	4,762	3.9%	4.4%
2012	161	4,630	4,791	3.4%	4%
2013	171	4,636	4,807	3.6%	3.8%
2014	148	4,583	4,731	3.1%	3.3%
2015	153	4,568	4,721	3.2%	3%
2016	151	4,539	4,690	3.2%	3.2%

Diagram II.54.2, shows the employment and labor force for Knox County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 4,539 persons, with the labor force reaching 4,690, indicating there were a total of 151 unemployed persons.

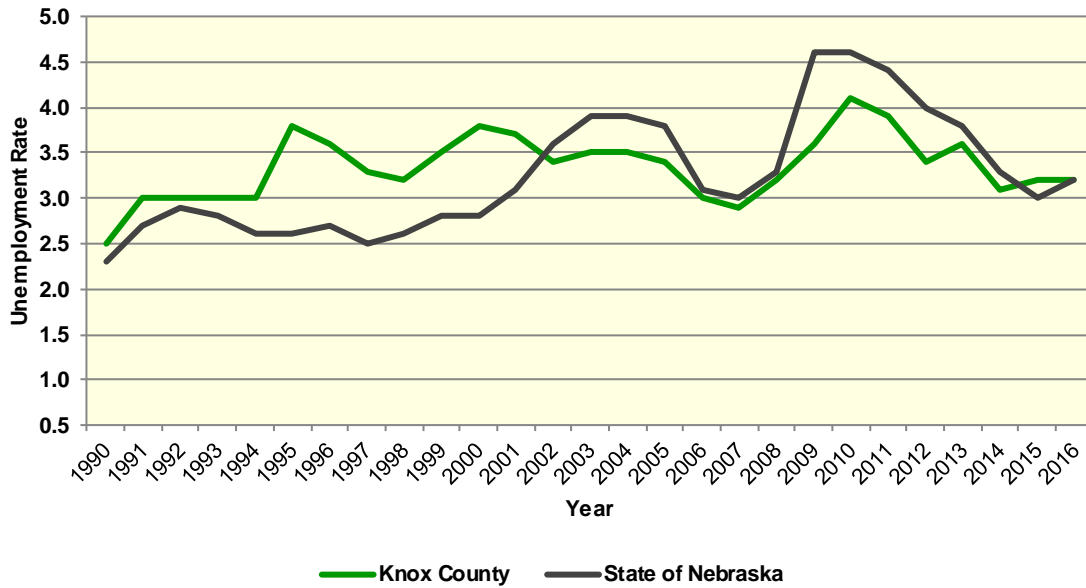
Diagram II.54.2
Employment and Labor Force
 Knox County
 1990 – 2016 BLS Data



Unemployment

Diagram II.54.3, shows the unemployment rate for both the State and Knox County. During the 1990’s the average rate for Knox County was 3.2, 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 3.5. Over the course of the entire period Knox County had an average unemployment rate higher than the state, 3.4 percent for Knox County, versus 3.3 statewide.

Diagram II.54.3
Annual Unemployment Rate
 Knox 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.54.24, shows total real earnings by industry for Knox County. In the most recent 2016 estimate, the farm industry had the largest total real earnings, with total real earnings reaching 61,922,000 dollars. Between 2015 and 2016 the real estate and rental and leasing industry saw the largest percentage increase, rising by 13.4 percent to 1,588,000 dollars.

Table II.54.24
Real Earnings by Industry
 Knox 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	41,609	60,661	120,591	69,935	121,104	105,080	91,080	61,922	-32
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	88	99	73	0	0	0	65	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	8,160	9,478	10,294	10,605	9,700	10,804	11,921	11,782	-1.2
Manufacturing	6,118	6,758	7,235	6,939	7,123	7,552	8,550	9,114	6.6
Wholesale trade	7,677	8,403	8,717	9,268	9,671	10,520	10,782	11,709	8.6
Retail trade	13,110	13,556	12,496	13,280	13,120	12,727	12,112	11,875	-2
Transportation and warehousing	3,725	0	0	0	0	0	0	0	0
Information	1,657	1,697	1,626	0	1,463	0	0	0	0
Finance and insurance	4,574	0	6,174	7,122	5,890	6,682	7,175	6,974	-2.8
Real estate and rental and leasing	246	0	544	1,341	1,242	1,420	1,400	1,588	13.4
Professional and technical services	2,279	0	0	0	0	0	0	0	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	3,263	3,192	3,878	3,790	4,223	4,687	3,811	-18.7
Educational services	0	755	771	842	0	0	0	0	0
Health care and social assistance	0	8,512	14,883	15,670	0	0	0	0	0
Arts, entertainment, and recreation	483	1,907	1,916	2,135	3,790	0	0	0	0
Accommodation and food services	1,819	1,251	1,415	1,253	1,117	0	0	0	0
Other services, except public administration	7,073	8,972	8,588	0	8,624	0	0	0	0
Government and government enterprises	41,127	56,268	49,843	48,915	47,955	49,664	52,362	55,115	5.3
Total	153,838	198,890	260,483	215,461	264,218	255,472	247,006	223,042	-9.7



Table II.54.25, shows the total employment by industry for Knox County. The most recent estimates show the government and government enterprises industry was the largest employer in Knox County, with employment reaching 1,191 jobs in 2016. Between 2015 and 2016 the manufacturing industry saw the largest percentage increase, rising by 4.8 percent to 196 jobs.

Table II.54.25
Employment by Industry
Knox County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	1,270	1,030	1,083	1,096	1,096	1,086	1,123	1,097	-2.3
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	13	13	16	17	16	13	13	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	264	290	290	292	291	299	320	318	-0.6
Manufacturing	188	218	210	207	193	191	187	196	4.8
Wholesale trade	214	210	206	226	215	227	238	246	3.4
Retail trade	515	547	559	568	548	529	529	511	-3.4
Transportation and warehousing	144	0	0	0	0	0	0	0	0
Information	39	31	32	0	29	0	0	0	0
Finance and insurance	153	0	233	211	230	227	224	221	-1.3
Real estate and rental and leasing	62	0	99	112	122	122	157	162	3.2
Professional and technical services	88	0	0	0	0	0	0	0	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	164	153	176	174	189	197	169	-14.2
Educational services	0	31	33	35	0	0	0	0	0
Health care and social assistance	0	342	472	476	0	0	0	0	0
Arts, entertainment, and recreation	50	99	98	101	148	0	0	0	0
Accommodation and food services	201	144	155	142	137	0	0	0	0
Other services, except public administration	304	281	292	0	302	0	0	0	0
Government and government enterprises	1,168	1,286	1,145	1,130	1,127	1,140	1,163	1,191	2.4
Total	5,271	5,336	5,404	5,438	5,474	5,536	5,581	5,595	0.3



Table II.54.26, shows the real average earnings per job by industry for Knox County. These figures are calculated by dividing the Total Real Earning displayed in Table II.54.24 and Table II.54.25, by Industry. In 2016, the farm industry had the highest average earnings reaching 56,447 dollars. Between 2015 and 2016 the real estate and rental and leasing industry saw the largest percentage increase, rising by 9.9 percent to 9,802 dollars.

Table II.54.26
Real Earnings Per Job by Industry
 Knox County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	32,763	58,894	111,349	63,810	110,496	96,759	81,104	56,447	-30.4
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	6,775	7,634	4,568	0	0	0	5,000	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	30,908	32,683	35,498	36,318	33,333	36,133	37,253	37,050	-0.5
Manufacturing	32,545	30,999	34,453	33,521	36,906	39,542	45,723	46,500	1.7
Wholesale trade	35,872	40,012	42,317	41,009	44,980	46,345	45,303	47,598	5.1
Retail trade	25,456	24,783	22,355	23,381	23,942	24,059	22,897	23,239	1.5
Transportation and warehousing	25,865	0	0	0	0	0	0	0	0
Information	42,479	54,728	50,802	0	50,432	0	0	0	0
Finance and insurance	29,892	0	26,496	33,754	25,607	29,436	32,032	31,557	-1.5
Real estate and rental and leasing	3,971	0	5,492	11,973	10,176	11,642	8,918	9,802	9.9
Professional and technical services	25,903	0	0	0	0	0	0	0	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	19,898	20,863	22,033	21,783	22,345	23,792	22,550	-5.2
Educational services	0	24,363	23,373	24,059	0	0	0	0	0
Health care and social assistance	0	24,887	31,533	32,920	0	0	0	0	0
Arts, entertainment, and recreation	9,661	19,261	19,550	21,142	25,610	0	0	0	0
Accommodation and food services	9,050	8,685	9,131	8,824	8,157	0	0	0	0
Other services, except public administration	23,265	31,928	29,411	0	28,556	0	0	0	0
Government and government enterprises	35,212	43,754	43,531	43,288	42,551	43,565	45,023	46,276	2.8
Total	29,186	37,273	48,202	39,621	48,268	46,147	44,258	39,865	-9.9

Table II.54.27 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 \$380,277,000 a -5.6 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 5,336 and 5,595 in 2016, which was a percentage change of 0.3 over this period.



Table II.54.27
Total Employment and Real Personal Income
 Knox 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	97,688	4,562	2,204	29,614	21,359	146,303	12,235	4,611	21,184
1970	96,556	4,746	2,231	30,587	23,249	147,877	12,701	4,669	20,680
1971	110,084	5,093	2,160	30,475	25,312	162,938	14,218	4,730	23,273
1972	149,085	5,364	2,401	32,187	27,488	205,797	18,068	4,842	30,790
1973	159,221	6,593	2,759	36,746	30,673	222,806	19,632	5,217	30,521
1974	125,144	7,116	3,203	38,785	30,846	190,862	16,883	5,147	24,313
1975	136,606	6,997	3,643	41,326	31,827	206,404	18,159	5,017	27,228
1976	114,843	7,235	3,836	41,105	32,196	184,746	16,100	5,130	22,388
1977	116,527	7,088	3,955	43,717	32,271	189,382	16,454	5,216	22,341
1978	116,408	7,798	3,927	46,835	33,376	192,747	16,924	5,395	21,577
1979	106,277	8,212	4,407	47,008	33,293	182,773	16,124	5,356	19,844
1980	76,349	7,803	5,324	55,834	35,146	164,849	14,412	5,320	14,352
1981	96,254	7,977	5,723	63,248	37,033	194,281	17,138	5,273	18,254
1982	89,524	8,067	5,612	70,891	37,308	195,268	17,439	5,182	17,275
1983	74,925	7,942	6,207	72,657	39,060	184,906	16,692	5,138	14,582
1984	89,116	8,182	7,342	74,790	40,512	203,578	18,634	4,957	17,979
1985	91,003	8,485	7,436	73,678	40,290	203,921	19,182	4,824	18,865
1986	109,128	8,782	7,681	72,561	39,739	220,326	21,311	4,727	23,086
1987	127,056	9,296	8,571	64,629	38,340	229,298	22,745	4,769	26,642
1988	130,397	9,892	9,525	66,014	37,014	233,058	23,545	4,645	28,073
1989	132,895	9,792	10,310	71,227	41,241	245,881	25,253	4,620	28,766
1990	146,764	9,848	11,091	65,900	43,141	257,048	26,928	4,599	31,913
1991	135,787	10,221	11,263	67,259	44,872	248,960	26,371	4,637	29,283
1992	150,768	10,760	12,111	65,362	47,611	265,092	27,798	4,631	32,557
1993	143,104	11,328	12,935	66,343	49,969	261,023	27,381	4,772	29,988
1994	138,182	11,914	13,897	65,744	50,773	256,682	26,744	5,103	27,079
1995	118,630	11,551	14,351	66,692	53,333	241,456	25,100	4,920	24,112
1996	157,974	12,267	14,250	67,133	56,861	283,952	29,397	5,182	30,485
1997	138,536	13,171	14,827	70,151	57,876	268,219	27,864	5,240	26,439
1998	136,295	13,368	15,415	74,378	58,858	271,579	28,621	5,239	26,015
1999	135,057	13,028	16,236	68,300	62,216	268,782	28,582	5,178	26,083
2000	138,308	12,746	17,056	69,517	61,867	274,002	29,349	4,983	27,756
2001	153,838	13,200	19,598	67,130	63,050	290,415	31,646	5,271	29,186
2002	136,105	13,769	20,430	62,779	65,932	271,478	29,806	5,237	25,989
2003	174,921	14,213	21,502	64,028	66,460	312,698	34,496	5,197	33,658
2004	181,014	14,425	22,003	53,212	67,196	309,001	34,238	5,202	34,797
2005	180,983	14,724	22,137	47,726	65,436	301,558	33,894	5,104	35,459
2006	145,706	15,544	22,830	48,954	71,025	272,971	30,858	5,073	28,722
2007	166,079	16,001	23,802	55,984	73,264	303,128	34,205	5,115	32,469
2008	162,742	15,970	24,229	61,081	76,294	308,377	35,413	5,068	32,112
2009	173,381	16,842	22,237	59,513	78,480	316,769	36,410	5,300	32,714
2010	198,890	16,751	22,734	56,250	78,401	339,524	39,134	5,336	37,273
2011	260,483	15,087	23,315	57,919	79,558	406,188	47,275	5,404	48,202
2012	215,461	15,205	24,260	61,560	76,563	362,640	42,206	5,438	39,622
2013	264,218	17,327	23,521	60,186	78,328	408,925	47,716	5,474	48,267
2014	255,472	17,691	24,618	65,119	76,868	404,386	47,598	5,536	46,147
2015	247,006	18,002	25,930	69,523	78,467	402,924	47,258	5,581	44,258
2016	223,042	18,696	25,082	70,725	80,124	380,277	44,368	5,595	39,865



Diagram II.54.4, shows real average earnings per job for Knox County from 1990 to 2016. Over this period the average earning per job for Knox County was 33,350 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

Diagram II.54.4
Real Average Earnings Per Job
 Knox County
 BEA Data 1990 - 2016

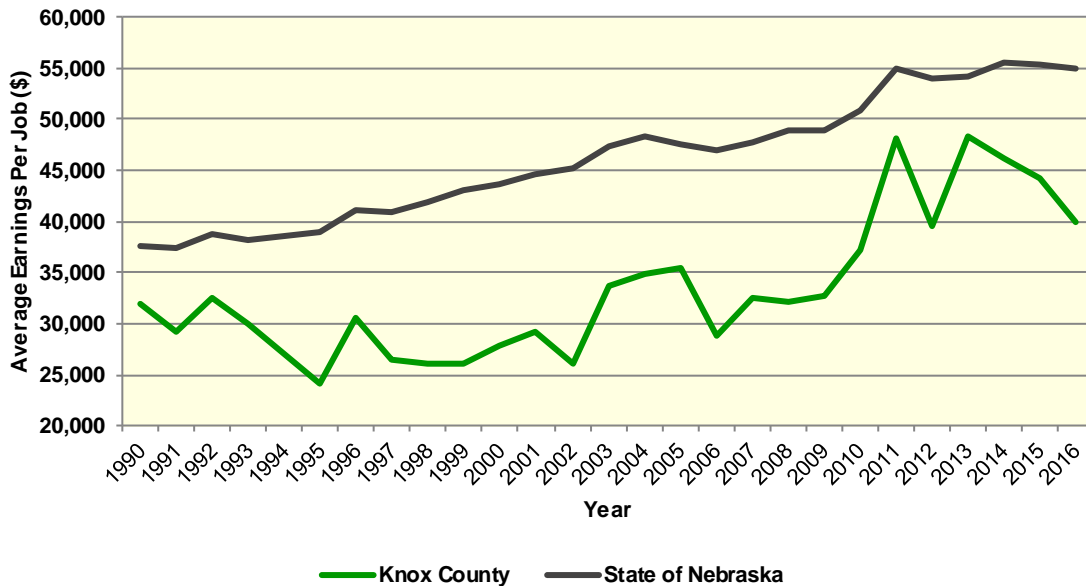
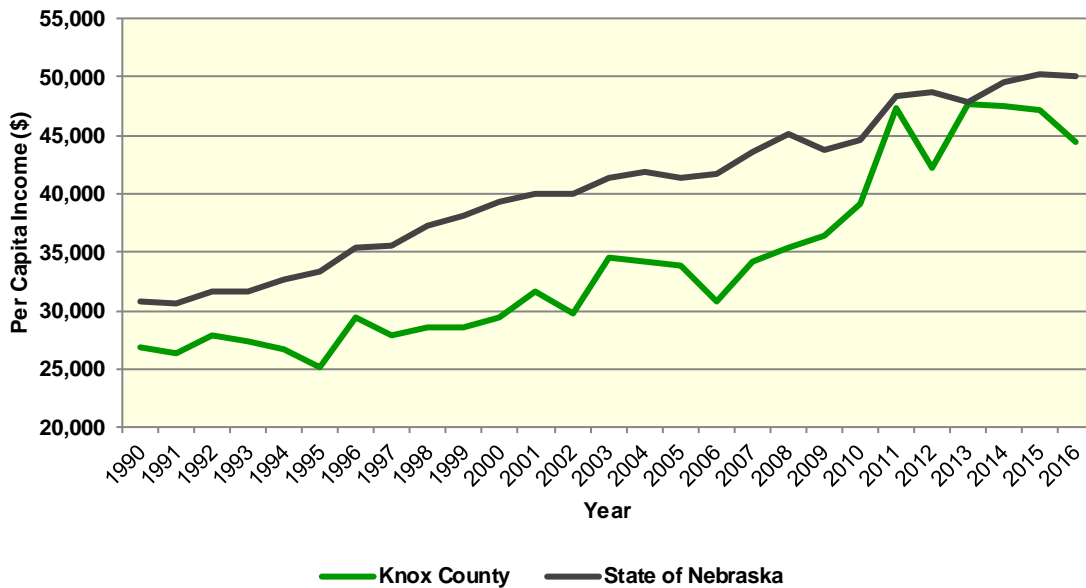


Diagram II.54.5, shows real per capita income in Knox County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Knox County was 34,098 dollars, which was lower than the statewide average of 40,548 dollars over the same period.

Diagram II.54.5
Real Per Capita Income
 Knox 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.54.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment increased from 2,950 persons in 2015 to 2,965 in 2016, a change of 1 percent.

Table II.54.28
Total Monthly Employment
 Knox County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	2,769	2,710	2,697	2,743	2,768	2,900	2,839	2,836	2,809	2,848	2,871
Feb	2,753	2,721	2,693	2,720	2,759	2,745	2,834	2,866	2,799	2,874	2,888
Mar	2,790	2,750	2,716	2,709	2,812	2,785	2,855	2,887	2,868	2,898	2,892
Apr	2,765	2,751	2,749	2,809	2,870	2,876	2,902	2,926	2,879	2,952	2,920
May	2,874	2,831	2,834	2,904	2,983	2,975	2,974	3,004	2,984	3,031	3,008
Jun	2,830	2,858	2,813	2,991	3,064	2,995	2,982	3,056	3,008	3,133	3,072
Jul	2,718	2,782	2,726	2,953	2,938	2,881	2,948	2,954	3,015	2,996	3,017
Aug	2,744	2,787	2,714	2,929	2,873	2,868	2,891	2,909	2,940	2,952	2,976
Sep	2,780	2,843	2,705	2,893	2,863	2,841	2,883	2,880	2,936	2,943	2,953
Oct	2,785	2,803	2,772	2,842	2,896	2,854	2,897	2,859	2,955	2,917	3,001
Nov	2,785	2,810	2,736	2,871	2,923	2,873	2,913	2,883	2,925	2,916	2,988
Dec	2,842	2,843	2,773	2,828	2,887	2,855	2,946	2,873	2,939	2,934	2,998
Annual	2,786	2,791	2,744	2,849	2,886	2,871	2,905	2,911	2,921	2,950	2,965
% Change	(ND)%	(ND)%	-2%	4%	1%	-1%	1%	(ND)%	(ND)%	1%	1%

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 \$569 in 2015. In 2016, average weekly wages saw a increase of 5 percent over the prior year, rising to 596 dollars, or by 27 dollars. These data are shown in Table II.54.29.

Table II.54.29						
Average Weekly Wages						
Knox County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	331	344	341	361	344	
2002	342	352	350	375	355	3%
2003	355	356	364	380	364	3%
2004	359	367	382	397	376	3%
2005	374	377	401	414	392	4%
2006	401	392	412	416	405	3%
2007	419	414	429	450	428	6%
2008	438	424	453	462	444	4%
2009	450	427	454	482	454	2%
2010	455	443	467	492	464	2%
2011	479	462	494	517	488	5%
2012	490	475	492	537	498	2%
2013	508	498	527	565	524	5%
2014	531	525	536	591	546	4%
2015	547	546	567	617	569	4%
2016(p)	569	595	600	621	596	5%

Total business establishments reported by the QCEW are displayed in Table II.54.28. Between 2015 and 2016, the total number of business establishments in Knox County decreased from 367 to 364 establishments.

Table II.54.30						
Number of Business Establishments						
Knox County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	308	312	309	308	309	
2002	306	301	306	302	304	-2%
2003	321	321	321	320	321	6%
2004	321	317	322	321	320	(ND)%
2005	325	329	330	336	330	3%
2006	325	327	328	328	327	-1%
2007	331	328	329	325	328	(ND)%
2008	320	326	325	320	323	-2%
2009	329	326	325	324	326	1%
2010	327	332	331	335	331	2%
2011	339	341	343	339	341	3%
2012	361	369	373	373	369	8%
2013	372	374	362	367	369	(ND)%
2014	365	370	366	369	368	(ND)%
2015	369	374	361	362	367	(ND)%
2016	363	366	363	365	364	-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 11.0 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 increased by 6.5 percent over the period. On the other hand, by 2016 there were 352 returns for AGIs of \$100,000 or more. Table II.54.31 presents AGI distribution for the years 1991 through 2016.

Table II.54.31										
Income Tax Returns by Adjusted Gross Income										
Knox 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	Total²⁶
1991	1,640	527	843	533	380	138	0	27	0	4,126
1992	1,636	436	860	517	420	147	0	32	0	4,079
1993	1,581	433	817	539	421	180	0	40	0	4,041
1994	1,707	421	790	534	442	179	10	29	0	4,134
1995	1,664	376	824	499	496	231	10	32	0	4,165
1996	1,586	365	791	509	493	264	28	40	0	4,102
1997	1,553	354	751	544	496	304	48	50	0	4,133
1998	1,542	325	722	535	519	316	72	56	0	4,099
1999	1,419	301	735	525	517	375	73	70	0	4,030
2000	1,311	302	685	527	534	406	82	82	0	3,948
2001	1,268	289	709	504	548	414	86	71	0	3,905
2002	1,331	270	677	497	546	371	83	61	0	3,853
2003	1,252	303	622	500	550	414	111	52	0	3,825
2004	1,144	309	642	467	538	455	118	85	0	3,777
2005	919	315	578	479	495	486	168	92	11	3,543
2006	957	378	710	534	536	500	201	120	16	3,952
2007	961	366	677	480	506	523	248	160	12	3,933
2008	925	381	720	445	532	572	242	161	21	3,999
2009	930	365	692	485	532	552	227	154	21	3,958
2010	840	367	643	495	524	575	280	171	23	3,918
2011	812	313	598	465	537	585	296	240	34	3,880
2012	725	298	552	520	485	594	361	273	52	3,860
2013	748	277	550	491	520	585	367	269	33	3,840
2014	696	284	525	452	545	610	374	347	39	3,872
2015	729	305	513	441	576	587	387	326	34	3,898
2016	748	286	540	461	558	556	399	312	40	3,900

²⁶ 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 1,238 in 2010 to 1,076 in 2016, with the poverty rate reaching 12.9 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.54.32 presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	1,275	14.2%
2001	1,321	14.8%
2002	1,341	15.1%
2003	1,207	13.7%
2004	1,175	13.4%
2005	1,283	14.8%
2006	1,144	13.4%
2007	1,250	14.9%
2008	1,266	15.4%
2009	1,351	16.6%
2010	1,238	14.7%
2011	1,261	15.2%
2012	993	11.9%
2013	1,257	15.1%
2014	1,229	14.9%
2015	1,141	13.7%
2016	1,076	12.9%

The rate of poverty for Knox County is shown in Table II.54.33. In 2016, there were an estimated 1,036 persons living in poverty. This represented a 12.5 percent poverty rate, compared to 15.6 percent poverty in 2000. In 2016, some 13.1 percent of those in poverty were under age 6, and 18.1 percent were 65 or older.

Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	141	9.9%	136	13.1%
6 to 17	359	25.2%	273	26.4%
18 to 64	663	46.5%	439	42.4%
65 or Older	263	18.4%	188	18.1%
Total	1,426	100.0%	1,036	100.0%
Poverty Rate	15.6%	.	12.5%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 2.2 percent in Knox County between 2010 and 2016, from 4,788 to 4,892. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.54.34.

Subject	Nebraska	% Growth Since Census	Knox County	% Growth Since Census
2000 Census Base	722,656	.	4,770	.
2010 Census	796,793	10.3	4,788	0.4
July 2011 Estimate	801,068	0.5	4,788	0
July 2012 Estimate	804,586	1	4,798	0.2
July 2013 Estimate	809,062	1.5	4,856	1.4
July 2014 Estimate	814,835	2.3	4,868	1.7
July 2015 Estimate	820,725	3	4,883	2
July 2016 Estimate	827,156	3.8	4,892	2.2

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 Knox County decreased from 26 authorizations in 2015 to 17 in 2016.

The real value of single-family building permits increased from \$149,688 in 2015 to \$168,182 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.54.35.

Table II.54.35 Building Permits and Valuation Knox 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	33	0	0	0	33	78,145	0
1981	21	0	0	0	21	82,214	0
1982	17	0	0	0	17	95,855	0
1983	28	0	0	0	28	96,195	0
1984	24	0	0	0	24	96,035	0
1985	22	0	0	0	22	86,865	0
1986	23	0	0	0	23	84,199	0
1987	28	0	0	0	28	81,492	0
1988	36	0	0	0	36	80,071	0
1989	38	0	0	0	38	76,952	0
1990	44	0	0	0	44	73,668	0
1991	47	0	0	0	47	72,992	0
1992	59	0	0	29	88	72,022	49,012
1993	65	0	0	0	65	72,433	0
1994	15	0	0	0	15	90,114	0
1995	12	0	0	0	12	79,553	0
1996	18	0	0	0	18	92,431	0
1997	10	0	0	0	10	62,907	0
1998	9	0	0	0	9	51,818	0
1999	5	0	0	0	5	122,975	0
2000	6	0	0	0	6	140,213	0
2001	3	0	0	0	3	155,245	0
2002	23	0	0	0	23	124,360	0
2003	27	0	0	0	27	138,233	0
2004	45	0	0	0	45	122,983	0
2005	43	0	0	0	43	130,822	0
2006	28	0	0	0	28	160,381	0
2007	25	0	0	0	25	135,000	0
2008	18	0	0	0	18	151,716	0
2009	23	0	0	0	23	151,127	0
2010	20	0	0	0	20	203,246	0
2011	29	0	0	0	29	153,799	0
2012	72	0	0	0	72	72,071	0
2013	31	0	0	0	31	118,991	0
2014	25	0	0	11	36	138,058	55,858
2015	26	0	3	0	29	149,688	0
2016	17	0	0	0	17	168,182	0



Diagram II.54.6
Single-Family Permits
 Knox County
 Census Bureau Data, 1980–2016

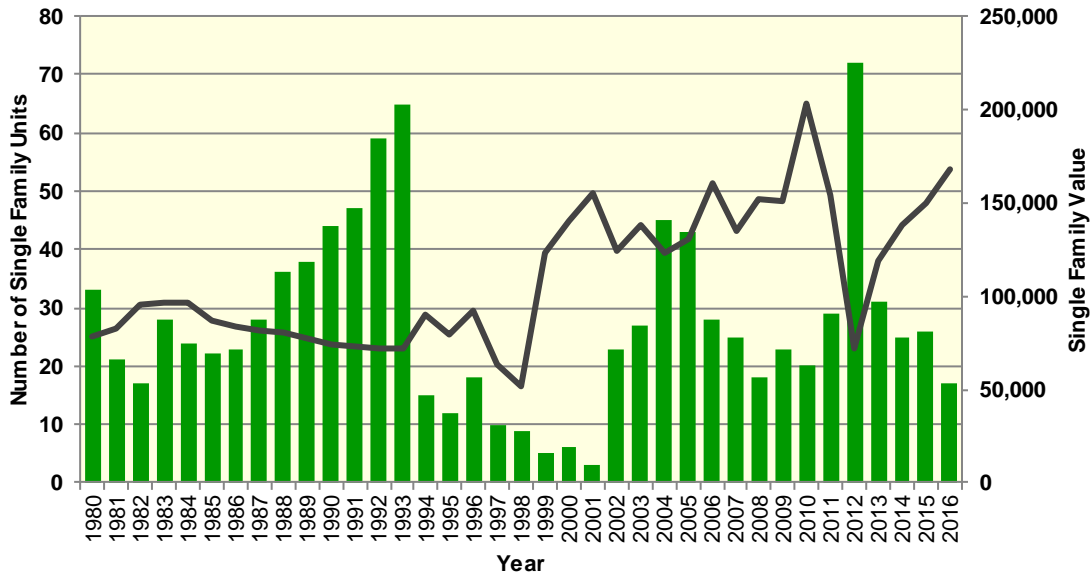
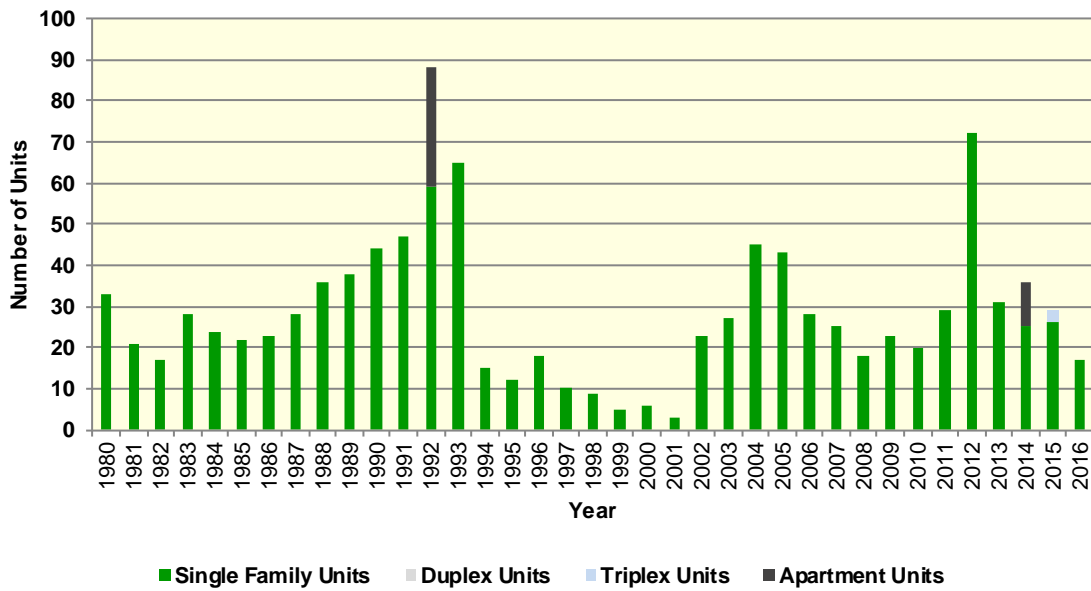


Diagram II.54.7
Total Permits by Unit Type
 Knox County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.54.36. In 2016, there were 4,840 housing units, up from 4,773 in 2000. Single-family units accounted for 88.2 percent of units in 2016, compared to 85.4 in 2000. Apartment units accounted for 3.5 percent in 2016, compared to 2.4 percent in 2000.

Table II.54.36				
Housing Units by Type				
Knox 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	4,077	85.4%	4,271	88.2%
Duplex	42	0.9%	15	0.3%
Tri- or Four-Plex	106	2.2%	121	2.5%
Apartment	114	2.4%	168	3.5%
Mobile Home	431	9%	265	5.5%
Boat, RV, Van, Etc.	3	0.1%	0	0%
Total	4,773	100.0%	4,840	100.0%

Some 76.2 percent of housing was occupied in 2010, compared to 79.8 percent in 2000. Owner-occupied housing changed -3.5 percent between 2000 and 2010, ending with owner-occupied units representing 75.7 percent of units. Vacant units changed by 18.6 percent, resulting in 1,141 vacant units in 2010.

Table II.54.37					
Housing Units by Tenure					
Knox County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	3,811	79.8%	3,647	76.2%	-4.3%
Owner-Occupied	2,860	75%	2,759	75.7%	-3.5%
Renter-Occupied	951	25%	888	24.3%	-6.6%
Vacant Housing Units	962	20.2%	1,141	23.8%	18.6%
Total Housing Units	4,773	100.0%	4,788	100.0%	0.3%

Table II.54.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 4,840 housing units. An estimated 74.4 percent were owner-occupied, and 24.6 percent were vacant.

Table II.54.38				
Housing Units by Tenure				
Knox County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	3,647	76.2%	3,648	75.4%
Owner-Occupied	2,759	75.7%	2,715	74.4%
Renter-Occupied	888	24.3%	933	25.6%
Vacant Housing Units	1,141	23.8%	1,192	24.6%
Total Housing Units	4,788	100.0%	4,840	100.0%

Households by household size are shown in Table II.54.39. There were a total of 3,647 households in 2010, down from 3,811 in 2000. One person households changed by 2.5 percent between 2000 and 2010, while two person households changed by -1.8 percent. Three and four person households changed by -0.7 and -30.9 respectively, representing 11.6 percent and 8.7 percent of the population in 2010.

Table II.54.39					
Households by Household Size					
Knox County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
One Person	1,141	29.9%	1,169	32.1%	2.5%
Two Persons	1,411	37%	1,385	38%	-1.8%
Three Persons	425	11.2%	422	11.6%	-0.7%
Four Persons	460	12.1%	318	8.7%	-30.9%
Five Persons	244	6.4%	218	6%	-10.7%
Six Persons	94	2.5%	88	2.4%	-6.4%
Seven Persons or More	36	0.9%	47	1.3%	30.6%
Total	3,811	100.0%	3,647	100.0%	-4.3%

Households by income is shown in Table II.54.40. Households earning more than \$100,000 per year represented 14 percent of households in 2016, compared to 2.5 percent in 2000. Households earning between \$50,000 and \$74,999 represented 20.3 percent of households in 2016, compared to 13.9 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 13 percent of households in 2016, compared to 25.3 percent in 2000.

Table II.54.40				
Households by Income				
Knox 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	961	25.3%	474	13%
\$15,000 to \$19,999	398	10.5%	189	5.2%
\$20,000 to \$24,999	373	9.8%	244	6.7%
\$25,000 to \$34,999	658	17.3%	458	12.6%
\$35,000 to \$49,999	652	17.2%	531	14.6%
\$50,000 to \$74,999	530	13.9%	739	20.3%
\$75,000 to \$99,999	134	3.5%	504	13.8%
\$100,000 or More	94	2.5%	509	14%
Total	3,800	100.0%	3,648	100.0%

Table II.54.41 shows households by year home built. Housing units built between 2000 and 2009, account for 6.2 percent and those built in 2010 or later accounted for 1 percent of households. Households built in the 1970's, 1980's, and 1990's account for 18.7 percent, 7.3 percent, and 7.5, respectively. Housing units built prior to 1939 represented 34.3 percent of households in 2016.

Table II.54.41				
Households by Year Home Built				
Knox 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	1,690	44.3%	1,252	34.3%
1940 to 1949	213	5.6%	234	6.4%
1950 to 1959	301	7.9%	399	10.9%
1960 to 1969	404	10.6%	278	7.6%
1970 to 1979	669	17.6%	682	18.7%
1980 to 1989	277	7.3%	266	7.3%
1990 to 1999	257	6.7%	272	7.5%
2000 to 2009	.	.	227	6.2%
2010 or Later	.	.	38	1%
Total	3,811	100.0%	3,648	100.0%

The distribution of unit types by race are shown in Table II.54.42. An estimated 91.5 percent of white households occupy single-family homes, while 100 percent of black households do. Some 2.7 percent of white households occupy apartments, while 0 percent of black households do. An estimated 36.4 percent of Asian, and 84.1 percent of American Indian households occupy single-family homes.

Table II.54.42							
Distribution of Units in Structure by Race							
Knox County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	91.5%	100%	84.1%	36.4%	75%	100%	76.5%
Duplex	0.3%	0%	0%	0%	0%	0%	0%
Tri- or Four-Plex	2%	0%	7.8%	0%	0%	0%	0%
Apartment	2.7%	0%	5.9%	45.5%	0%	0%	23.5%
Mobile Home	3.5%	0%	2.2%	18.2%	25%	0%	0%
Boat, RV, Van, Etc.	0%	0%	0%	0%	0%	0%	0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.54.43. An estimated 8.9 percent of vacant units were for rent in 2010, a 4.1 percent change since 2000. In addition, some 3.5 percent of vacant units were for sale, a change of -59.6 percent between 2000 and 2010. "Other" vacant units represented 25.9 percent of vacant units in 2010. This is a change of 37.2 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.54.43					
Disposition of Vacant Housing Units					
Knox County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	98	10.2%	102	8.9%	4.1%
For Sale	99	10.3%	40	3.5%	-59.6%
Rented or Sold, Not Occupied	56	5.8%	27	2.4%	-51.8%
For Seasonal, Recreational, or Occasional Use	494	51.4%	677	59.3%	37%
For Migrant Workers	0	0%	0	0%	%
Other Vacant	215	22.3%	295	25.9%	37.2%
Total	962	100.0%	1,141	100.0%	18.6%

The disposition of vacant units between 2010 and 2016 are shown in Table II.54.44. By 2016, for rent units accounted for 5.2 percent of vacant units, while for sale units accounted for 7.8 percent. “Other” vacant units accounted for 32 percent of vacant units, representing a total of 382 “other” vacant units.

Table II.54.44				
Disposition of Vacant Housing Units				
Knox County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	102	8.9%	62	5.2%
For Sale	40	3.5%	93	7.8%
Rented Not Occupied	10	0.9%	12	1%
Sold Not Occupied	17	1.5%	17	1.4%
For Seasonal, Recreational, or Occasional Use	677	59.3%	626	52.5%
For Migrant Workers	0	0%	0	0%
Other Vacant	295	25.9%	382	32%
Total	1,141	100.0%	1,192	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 1,541 property transactions in Knox County. Of these, 1,452 were for single-family homes during this 19-year period, as shown in Table II.54.45.

Table II.54.45						
Residential Property Transactions						
Knox County						
Fiscal Years 1999–2017 PAD Data						
Year	Single-Family	Mobile Home	Duplex	Townhome	Missing	Total
1999	77	10	0	0	0	87
2000	96	5	0	0	1	102
2001	103	13	0	0	0	116
2002	80	11	0	0	0	91
2003	77	6	0	0	0	83
2004	101	14	0	0	0	115
2005	88	1	0	0	1	90
2006	94	6	0	0	0	100
2007	86	5	0	0	0	91
2008	68	4	0	0	0	72
2009	65	4	0	0	0	69
2010	49	6	0	1	0	56
2011	48	1	0	0	0	49
2012	63	0	0	0	0	63
2013	68	0	0	0	0	68
2014	56	0	0	0	0	56
2015	102	0	0	0	0	102
2016	65	0	0	0	0	65
2017	66	0	0	0	0	66
Total	1,452	86	0	1	2	1,541

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 791 single-family home property transactions for units built before 1930, 1.9 percent of units were of low quality and 59.9 percent were of fair quality. Conversely, of the 20 homes built from 2001 through 2010, 0 percent of units were of low quality and 20 percent of fair quality. Table II.54.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

Table II.54.46										
Single-Family Homes by Year Built and Quality of Materials and Workmanship										
Knox County										
Fiscal Years 1999–2017 PAD Data										
Quality	Before 1930	1931-1960	1961-1970	1971-1980	1981-1990	1991-2000	2001-2010	2011-2017	Missing	Total
Low	15	6	2	1	1	0	0	0	0	25
Fair	474	91	17	65	27	5	4	0	0	683
Average	273	113	92	134	27	27	12	1	0	679
Good	27	11	7	4	5	3	4	0	0	61
Very Good	0	0	0	0	0	2	0	0	0	2
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	2	0	0	0	0	0	0	0	0	2
Total	791	221	118	204	60	37	20	1	0	1,452

In regard to the current condition of residential dwellings, of the same 791 single-family homes built before 1930, 9.0 percent of the homes were worn out or badly worn, and 80.3 percent were in average condition. Table II.54.47 provides details about the condition of single-family residential dwellings by year built.

Table II.54.47 Single-Family Homes by Year Built and Condition Knox County Fiscal Years 1999–2017 PAD Data										
Condition	Before 1930	1931-1960	1961-1970	1971-1980	1981-1990	1991-2000	2001-2010	2011-2017	Missing	Total
Worn Out	6	2	0	0	0	0	0	0	0	8
Badly Worn	65	6	1	6	0	0	0	0	0	78
Average	635	200	109	193	58	36	20	1	0	1,252
Good	63	13	8	5	2	1	0	0	0	92
Very Good	19	0	0	0	0	0	0	0	0	19
Excellent	2	0	0	0	0	0	0	0	0	2
Missing	1	0	0	0	0	0	0	0	0	1
Total	791	221	118	204	60	37	20	1	0	1,452

Housing Costs

Between 2010 and 2017, the average price of an existing single-family home changed from \$53,211 to \$80,624, a total increase of 51.5 percent, as shown in Table II.54.48.

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 Knox County ranged from \$33,786 for homes built before 1930 to \$180,113 for homes built from 2001 to 2010, and \$295,000 for the newest homes built between 2011 and 2017.²⁷ Homes built from 2001 through 2010 were also larger, averaging 1,747 square feet per unit. Table II.54.49, provides additional details about single-family homes.

Table II.54.48 Average Sales Price of Single-Family Homes Knox County Fiscal Years 1999–2017 PAD Data	
Fiscal Year	Average Sales Price (\$)
1999	31,942
2000	30,912
2001	35,142
2002	34,281
2003	33,467
2004	40,885
2005	41,598
2006	38,351
2007	44,821
2008	46,630
2009	47,952
2010	53,211
2011	56,454
2012	60,901
2013	56,071
2014	73,709
2015	70,877
2016	86,956
2017	80,624
Average	49,036

Table II.54.49 Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot Knox County Fiscal Years 1999–2017 PAD Data			
Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. ²⁸ (\$)
Before 1930	33,786	1,271	26.59
1931-1960	40,320	1,109	36.35
1961-1970	64,948	1,337	48.59
1971-1980	71,589	1,387	51.62
1981-1990	79,880	1,363	58.62
1991-2000	124,515	1,503	82.87
2001-2010	180,113	1,747	103.11
2011-2017	295,000	2,016	146.33
Average	49,036	1,285	38.17

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

²⁷ 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.

²⁸ Price per sq. ft. may not compute precisely due to rounding-off of sales price and floor area.

people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. Households with overcrowding are shown in Table II.54.50. In 2016, an estimated 1.4 percent of households were overcrowded, and an additional 0.6 percent were severely overcrowded.

Table II.54.50 Overcrowding and Severe Overcrowding Knox 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	2,838	99.4%	9	0.3%	9	0.3%	2,856
2016 Five-Year ACS	2,674	98.5%	32	1.2%	9	0.3%	2,715
Renter							
2000 Census	916	95.9%	28	2.9%	11	1.2%	955
2016 Five-Year ACS	901	96.6%	19	2%	13	1.4%	3,648
Total							
2000 Census	3,754	98.5%	37	1%	20	0.5%	3,811
2016 Five-Year ACS	3,575	98%	51	1.4%	22	0.6%	3,648

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 27 households with incomplete plumbing facilities in 2016, representing 0.7 percent of households in Knox County. This is compared to 0.6 percent of households lacking complete plumbing facilities in 2000.

Table II.54.51 Households with Incomplete Plumbing Facilities Knox County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	3,788	3,621
Lacking Complete Plumbing Facilities	23	27
Total Households	3,811	3,648
Percent Lacking	0.6%	0.7%

There were 82 households lacking complete kitchen facilities in 2016, compared to 14 households in 2000. This was a change from 0.4 percent of households in 2000 to 2.2 percent in 2016.

Table II.54.52 Households with Incomplete Kitchen Facilities Knox County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	3,797	3,566
Lacking Complete Kitchen Facilities	14	82
Total Households	3,811	3,648
Percent Lacking	0.4%	2.2%



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 Knox County, 11.8 percent of households had a cost burden and 6.9 percent had a severe cost burden. Some 15.6 percent of renters were cost burdened, and 9.9 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 9.8 percent and a severe cost burden rate of 4.4 percent. Owner occupied households with a mortgage had a cost burden rate of 11.4 percent, and severe cost burden at 8 percent.

Table II.54.53
Cost Burden and Severe Cost Burden by Tenure
 Knox County
 2000 Census & 2016 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	520	78%	77	11.5%	68	10.2%	2	0.3%	667
2016 Five-Year ACS	852	80.4%	121	11.4%	85	8%	2	0.2%	1,060
Owner Without a Mortgage									
2000 Census	1,106	84.9%	122	9.4%	47	3.6%	27	2.1%	1,302
2016 Five-Year ACS	1,415	85.5%	162	9.8%	73	4.4%	5	0.3%	1,655
Renter									
2000 Census	491	61.1%	78	9.7%	34	4.2%	200	24.9%	803
2016 Five-Year ACS	495	53.1%	146	15.6%	92	9.9%	200	21.4%	933
Total									
2000 Census	2,117	76.4%	277	10%	149	5.4%	229	8.3%	2,772
2016 Five-Year ACS	2,762	75.7%	429	11.8%	250	6.9%	207	5.7%	3,648



Housing Problems by Income

Table II.54.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Knox County. As can be seen in 2017 the MFI was \$58,900, which compared to \$68,200 for the State of Nebraska.

Table II.54.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 305 owner-occupied and 170 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 143 owner-occupied and 95 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 2,890 households without a housing problem.

Table II.54.54 Median Family Income Knox County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	35,800	50,400
2001	37,600	53,400
2002	37,600	55,100
2003	40,300	55,400
2004	42,000	56,300
2005	42,000	57,400
2006	42,400	59,400
2007	41,500	58,200
2008	42,700	59,800
2009	44,000	62,000
2010	44,400	62,600
2011	51,400	63,500
2012	52,100	64,400
2013	53,100	64,600
2014	53,800	66,000
2015	56,000	66,800
2016	55,700	66,500
2017	58,900	68,200

Table II.54.55
Housing Problems by Income and Tenure
 Knox 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	10	10	0	0	30
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	4	0	0	4	0	8
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	15	4	4	0	4	27
Housing cost burden greater than 50% of income (and none of the above problems)	75	40	20	4	4	143
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	75	95	60	35	40	305
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
has none of the 4 housing problems	35	220	350	285	1,350	2,240
Total	218	369	444	328	1,398	2,757
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	10	4	0	4	4	22
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	4	0	4	0	0	8
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	4	4	0	0	12
Housing cost burden greater than 50% of income (and none of the above problems)	80	15	0	0	0	95
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	45	80	45	0	0	170
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
has none of the 4 housing problems	85	85	150	100	230	650
Total	232	188	203	104	234	961
Total						
Lacking complete plumbing or kitchen facilities	20	14	10	4	4	52
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	8	0	4	4	0	16
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	19	8	8	0	4	39
Housing cost burden greater than 50% of income (and none of the above problems)	155	55	20	4	4	238
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	120	175	105	35	40	475
Zero/negative income (and none of the above problems)	8	0	0	0	0	8
has none of the 4 housing problems	120	305	500	385	1,580	2,890
Total	450	557	647	432	1,632	3,718

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.54.56, of the 56 loans in 2016, 26 loans were for Home Purchases, 6 were for Home Improvement and 24 were for refinancing.



Table II.54.56				
Owner-Occupied Single-Family Home Loans by Loan Type				
Knox County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	23	5	36	64
2009	19	2	50	71
2010	23	7	43	73
2011	14	4	50	68
2012	32	3	54	89
2013	14	3	52	69
2014	18	3	21	42
2015	30	12	28	70
2016	26	6	24	56

Table II.54.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$65,870 and \$111,406 in 2012 and \$95,577 in 2016. Overall, average loans were \$83,891 in 2008 and \$136,250 in 2016.

Table II.54.57				
Owner-Occupied Single-Family Home Loans by Average Loan Amount				
Knox County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$65,870	\$9,600	\$105,722	\$83,891
2009	\$66,789	\$34,000	\$116,740	\$101,042
2010	\$101,000	\$61,429	\$123,465	\$110,438
2011	\$102,643	\$61,250	\$109,140	\$104,985
2012	\$111,406	\$72,667	\$118,111	\$114,169
2013	\$91,643	\$50,333	\$115,442	\$107,783
2014	\$100,111	\$30,667	\$97,429	\$93,810
2015	\$115,367	\$99,833	\$95,107	\$104,600
2016	\$95,577	\$66,500	\$197,750	\$136,250

Table II.54.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$1,515,000 and \$3,565,000 in 2012 and \$2,485,000 in 2016. Overall, average loans were \$5,369,000 in 2008 and \$7,630,000 in 2016.

Table II.54.58				
Total Volume of Owner-Occupied Single-Family Loans				
Knox County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	1,515,000	48,000	3,806,000	5,369,000
2009	1,269,000	68,000	5,837,000	7,174,000
2010	2,323,000	430,000	5,309,000	8,062,000
2011	1,437,000	245,000	5,457,000	7,139,000
2012	3,565,000	218,000	6,378,000	10,161,000
2013	1,283,000	151,000	6,003,000	7,437,000
2014	1,802,000	92,000	2,046,000	3,940,000
2015	3,461,000	1,198,000	2,663,000	7,322,000
2016	2,485,000	399,000	4,746,000	7,630,000

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.54.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Knox County. The number of completed surveys decreased from 15 in 2016 to 13 in 2017. Between 2016 and 2017 the vacancy rate for all units decreased by 0.5 percentage points and was at 9.2 percent in 2017.

Table II.54.60 shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 92 single-family units in Knox County, with 8 of them available. This

translates into a vacancy rate of 8.7 percent in Knox County, which compares to a single-family vacancy rate of 3.9 percent for the State of Nebraska. There were 201 apartment units reported in the survey, with 19 of them available, which resulted in a vacancy rate of 9.5 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 6 percent.

Table II.54.59				
Survey of Rental Properties				
Knox County				
2002–2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	2	57	31.6	302.5
2003	6	151	13.2	201.2
2004	11	439	4.6	121.1
2005	5	44	27.3	110.8
2006	9	215	11.2	34.8
2007	7	124	25.8	133.7
2008	10	292	8.6	34.3
2009	9	207	5.3	54
2010	8	213	10.3	146.3
2011	10	247	4.9	23.9
2012	11	273	4	24.9
2013	15	288	8	40.8
2014	11	248	6.5	60
2015	11	353	2.5	45.4
2016	15	319	9.7	109.7
2017	13	294	9.2	30.7

Table II.54.60 Rental Vacancy Survey by Type Knox County 2017 Survey of Rental Properties				
Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single-Family	92	8	8.7%	6.5%
Apartments	201	19	9.5%	6.8%
Mobile Homes	1	0	0%	0%
"Other" Units	0	0	0%	.
Don't Know	0	0	%	1.5%
Total	294	27	9.2%	6%

Table II.54.61, reports units by number of bedrooms. Three bedroom units were the most common type of reported single-family unit, with 38 units. The most common apartment units were one bedroom units, with 143 units.

Table II.54.61 Rental Units by Number of Bedrooms Knox 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	143	0	0	.	143
Two	31	23	0	0	.	54
Three	38	0	1	0	.	39
Four	23	0	0	0	.	23
Don't Know	0	35	0	0	0	35
Total	92	201	1	0	0	294

Table II.54.62 displays the vacancy rate of single-family units by the number of bedrooms. Three bedroom units were the most common type of reported single-family unit, which had a vacancy rate of 7.9 percent.

Table II.54.62 Single-Family Units by Number of Bedrooms Knox County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	0	0	%
Two	31	2	6.5%
Three	38	3	7.9%
Four	23	3	13%
Don't know	0	0	%
Total	92	8	8.7%

Table II.54.63 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 7.7 percent.



Table II.54.63 Apartment Units by Number of Bedrooms Knox County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	143	11	7.7%
Two	23	1	4.3%
Three	0	0	%
Four	0	0	%
Don't know	35	7	20%
Total	201	19	9.5%

Average market-rate rents by unit type are shown in Table II.54.64. 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.54.64 Average Market Rate Rents by Number of Bedrooms Knox County 2017 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	\$	\$	\$	\$	\$
One	\$	\$347.8	\$	\$	\$347.8
Two	\$312	\$437	\$	\$	\$387
Three	\$409	\$175	\$	\$	\$362.2
Four	\$419	\$	\$	\$	\$419
Don't know	\$	\$	\$	\$	
Total	\$416.5	\$339.2	\$	\$	\$383.7

Table II.54.65 shows vacancy rates for single-family units by average rental rates for Knox County. The most common rent for single-family units was less than \$500 dollars and units in this price range had a vacancy rate of 8.8 percent.

Table II.54.65 Single-Family Market Rate Rents by Vacancy Status Knox County 2017 Survey of Rental Properties			
Average Rents	Single-Family Units	Available Single-Family Units	Vacancy Rate
Less Than \$500	91	8	8.8%
\$500 to \$750	1	0	0%
\$750 to \$1,000	0	0	%
\$1,000 to \$1,250	0	0	%
\$1,250 to \$1,500	0	0	%
Above \$1,500	0	0	%
Missing	0	0	%
Total	92	8	8.7%



The average rent and availability of apartment units is displayed in Table II.54.66. The most common rent for apartments was less than \$500 dollars and the units in this price range had a vacancy rate of 3.2 percent.

Table II.54.66 Apartment Market Rate Rents by Vacancy Status Knox County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	93	3	3.2%
\$500 to \$750	0	0	%
\$750 to \$1,000	0	0	%
\$1,000 to \$1,250	0	0	%
\$1,250 to \$1,500	0	0	%
Above \$1,500	0	0	%
Missing	108	16	14.8%
Total	201	19	9.5%

Respondents were asked if utilities are included in the rent and, as shown in Table II.54.67, 8 respondents, or 72.7 percent, included some sort of utility in the rent.

Table II.54.67 Are there any utilities included with the rent? Knox County 2017 Survey of Rental Properties	
Period	Respondent
Yes	8
No	3
% Offering Utilities	72.7%

The type of utility included in the rent is shown in Table II.54.68. There were 8 respondents who included electricity, 4 respondents who included natural gas, 8 respondents who included water and sewer and 8 respondents included trash collection in the rent.

Table II.54.68 Which utilities are included with the rent? Knox County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	8
Natural Gas	4
Water/Sewer	8
Trash Collection	8

Table II.54.69 shows the number of survey respondents who keep a waiting list. As can be seen, 9 respondents said they keep a waitlist, with an estimated 30 persons on the wait list.

Table II.54.69 Do you keep a waiting list? Knox County 2017 Survey of Rental Properties	
Period	Respondent
Yes	9
No	2
Waitlist Size	30

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.54.70 most respondents indicated there was low need for the renovation of existing family units and no need for the renovation of existing apartment units.

Table II.54.70 How would you rate the need for renovation of existing units in the city? Knox County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	2	3	1	1
Low Need	3	3	3	3
Moderate Need	2	2	2	2
High Need	1	1	1	1
Extreme Need	2	2	2	2

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.54.71 most respondents indicated there was no need for the construction of new family units and no need for the construction of new apartment units.

Table II.54.71 How would you rate the need for construction of new units in the city? Knox County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	3	3	2	2
Low Need	2	2	2	2
Moderate Need	2	2	2	2
High Need	0	1		
Extreme Need	3	3	3	3

