

**VOLUME II:  
LOUP COUNTY**

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## Loup County

### DEMOGRAPHICS

#### Population Estimates

The Census Bureau's current census estimates indicate that Loup County's population decreased from 632 in 2010 to 591 in 2016, or by 6.5 percent. This compares to a statewide population change of 4.4 percent over the period. The number of people from 25 to 34 years of age increased by 18.6 percent, and the number of people from 55 to 64 years of age increased by 16.7 percent. The white population decreased by 7.3 percent, while the black population increased by 200 percent. The Hispanic population increased from 13 to 18 people between 2010 and 2016 or by 38.5 percent. These data are presented in Table II.58.1.

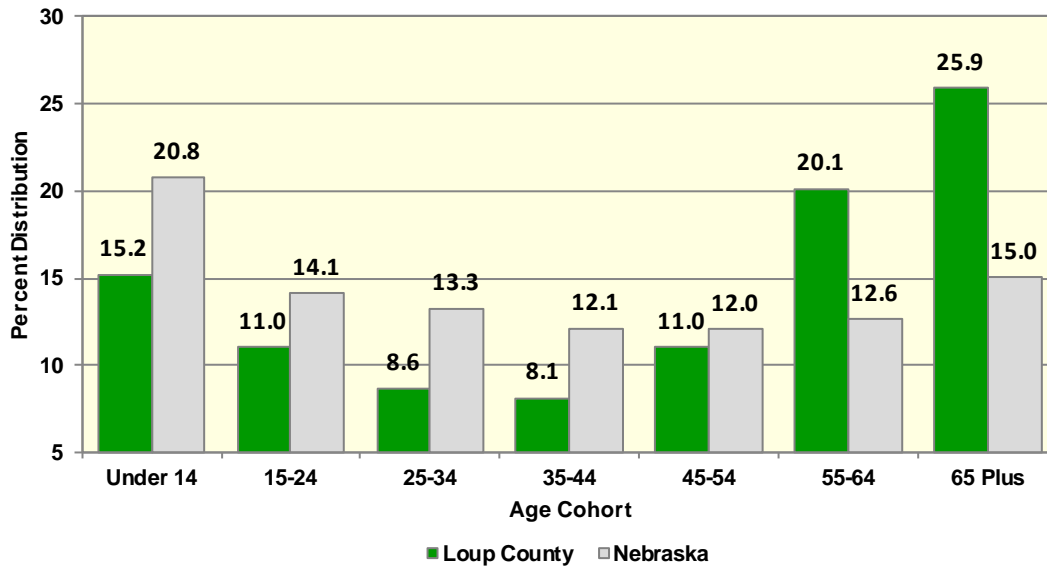
<b>Table II.58.1</b>						
<b>Profile of Population Characteristics</b>						
Loup County vs. State of Nebraska						
2010 Census and 2016 Current Census Estimates						
Subject	Loup County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
<b>Population</b>	<b>632</b>	<b>591</b>	<b>-6.5%</b>	<b>1,826,341</b>	<b>1,907,116</b>	<b>4.4%</b>
<b>Age</b>						
0 to 14 years	115	90	-21.7%	383,542	396,601	3.4%
15 to 24 years	62	65	4.8%	258,206	269,442	4.4%
25 to 34 years	43	51	18.6%	245,176	252,946	3.2%
35 to 44 years	58	48	-17.2%	220,838	230,528	4.4%
45 to 54 years	115	65	-43.5%	258,726	229,683	-11.2%
55 to 64 years	102	119	16.7%	213,176	241,172	13.1%
65 and Over	137	153	11.7%	246,677	286,744	16.2%
<b>Race</b>						
White	630	584	-7.3%	1,649,264	1,694,976	2.8%
Black	1	3	200%	85,971	94,620	10.1%
American Indian and Alaskan Native	1	2	100%	23,418	27,318	16.7%
Asian	0	2	%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	0	0	0%	2,061	2,425	17.7%
Two or more races	0	0	0%	32,305	40,495	25.4%
<b>Ethnicity (of any race)</b>						
Hispanic or Latino	13	18	38.5%	167,405	203,320	21.5%

Table II.58.2, presents the population of Loup County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 324 males, who accounted for 51.3 percent of the population, and the remaining 48.7 percent, or 308 persons, were female. In 2016, the number of males was 305 persons, and accounted for 51.6 percent of the population, with the remaining 48.4 percent, or 286 persons being female.



Table II.58.2 Population by Age and Gender Loup 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	58	57	115	49	41	90	-21.7%
15 to 24 years	36	26	62	31	34	65	4.8%
25 to 34 years	22	21	43	31	20	51	18.6%
35 to 44 years	30	28	58	25	23	48	-17.2%
45 to 54 years	55	60	115	30	35	65	-43.5%
55 to 64 years	55	47	102	60	59	119	16.7%
65 and Over	68	69	137	79	74	153	-6.5%
<b>Total</b>	<b>324</b>	<b>308</b>	<b>632</b>	<b>305</b>	<b>286</b>	<b>591</b>	<b>-6.5%</b>
<b>% of Total</b>	51.3%	48.7%	.	51.6%	48.4%	.	

**Diagram II.58.1  
Age Distribution**  
Loup 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.58.3, from April 2000 to July 2009, Loup County natural increase was estimated to be 2 people. Loup County has been experiencing net out-migration, with 53 persons leaving the county in the last nine years.<sup>41</sup> The 2016 population estimates showed a natural increase of 9 persons. Between 2010 and 2016, Loup County’s population decreased to 591 persons.

<b>Table II.58.3</b>	
<b>Population Change</b>	
Loup County	
1980–2010 Census and Intercensal Data	
<b>1980 Population</b>	<b>859</b>
Natural Increase 80–90	40
Net Migration 80–90	-216
<b>1990 Population</b>	<b>683</b>
Natural Increase 90–00	-10
Net Migration 90–00	39
<b>2000 Population</b>	<b>712</b>
Natural Increase 00–09	2
Net Migration 00–09	-53
2009 Population Estimate	661
<b>2010 Population</b>	<b>632</b>
Natural Increase 10–16	9
Net Migration 10–16	-50
<b>2016 Population Estimate</b>	<b>591</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 Loup County increased from 1 persons in 2015 to 11 persons in 2016, with an additional net movement of -3 in the first six months of 2017. The driver’s license total exchanges for the last 16 years are presented in Table II.58.4.

<b>Table II.58.4</b>			
<b>Driver's Licenses Exchanged and Surrendered</b>			
Loup County			
2001–First half of 2017 DOT Data			
<b>Year</b>	<b>In-Migrants</b>	<b>Out-Migrants</b>	<b>Net Change</b>
Calendar 2001	8	5	3
Calendar 2002	4	2	2
Calendar 2003	3	3	0
Calendar 2004	5	7	-2
Calendar 2005	7	2	5
Calendar 2006	9	4	5
Calendar 2007	5	5	0
Calendar 2008	8	6	2
Calendar 2009	5	8	-3
Calendar 2010	9	4	5
Calendar 2011	7	3	4
Calendar 2012	10	8	2
Calendar 2013	3	2	1
Calendar 2014	2	2	0
Calendar 2015	6	5	1
Calendar 2016	14	3	11
First Half of 2017	2	5	-3

<sup>41</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 Loup County increased by 1.8 percent from 109 in 2016 to 111 in 2017, as shown in Table II.58.5. The number of school-age children 5 to 11 years of age increased from 50 in 2016 to 55 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.58.6, shows population by age for the 2000 and 2010 Census. The population changed by -11.2 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -1.4 percent to a total of 137 persons in 2010. Those aged 25 to 34 changed by -21.8 percent, and those aged under 5 changed by -15.6 percent.

Year	Age Group			Total
	5–11	11–13	14–18	
1992	81	29	46	156
1993	80	35	51	166
1994	87	36	57	180
1995	75	27	63	165
1996	89	17	74	180
1997	89	19	74	182
1998	75	27	62	164
1999	74	28	61	163
2000	76	32	60	168
2001	70	28	59	157
2002	68	27	65	160
2003	62	20	73	155
2004	63	17	64	144
2005	61	15	60	136
2006	58	14	52	124
2007	55	17	51	123
2008	56	19	45	120
2009	57	16	50	123
2010	51	18	45	114
2011	52	19	43	114
2012	53	15	50	118
2013	52	14	49	115
2014	48	14	44	106
2015	47	21	48	116
2016	50	17	42	109
2017	55	12	44	111

<b>Table II.58.6</b> <b>Population by Age</b> Loup County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	45	6.3%	38	6%	-15.6%
5 to 19	157	22.1%	110	17.4%	-29.9%
20 to 24	20	2.8%	29	4.6%	45%
25 to 34	55	7.7%	43	6.8%	-21.8%
35 to 54	209	29.4%	173	27.4%	-17.2%
55 to 64	87	12.2%	102	16.1%	17.2%
65 or Older	139	19.5%	137	21.7%	-1.4%
<b>Total</b>	<b>712</b>	<b>100.0%</b>	<b>632</b>	<b>100.0%</b>	<b>-11.2%</b>

The elderly population is further explored in Table II.58.7. Those aged 65 to 66 changed by 30.8 percent between 2000 and 2010, resulting in a population of 17 persons. Those aged 85 or older changed by 60 percent during the same time period, and resulted in 16 persons over age 85 in 2010.

<b>Table II.58.7</b> <b>Elderly Population by Age</b> Loup County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	13	9.4%	17	12.4%	30.8%
67 to 69	28	20.1%	29	21.2%	3.6%
70 to 74	35	25.2%	35	25.5%	0%
75 to 79	29	20.9%	25	18.2%	-13.8%
80 to 84	24	17.3%	15	10.9%	-37.5%
85 or Older	10	7.2%	16	11.7%	60%
<b>Total</b>	<b>139</b>	<b>100.0%</b>	<b>137</b>	<b>100.0%</b>	<b>-1.4%</b>

Population by race and ethnicity is shown in Table II.58.8 representing 98.9 percent of the population in 2010. The black population represented 0.2 percent of the population in 2010. The American Indian and Asian populations represented 0.2 and 0 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 8.3 percent between 2000 and 2010, compared to the -11.6 percent growth rate for non-Hispanics.



<b>Table II.58.8</b>					
<b>Population by Race and Ethnicity</b>					
Loup County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	704	98.9%	625	98.9%	-11.2%
Black	0	0%	1	0.2%	%
American Indian	2	0.3%	1	0.2%	-50%
Asian	1	0.1%	0	0%	-100%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	3	0.4%	4	0.6%	33.3%
Two or More Races	2	0.3%	1	0.2%	-50%
<b>Total</b>	<b>712</b>	<b>100.0%</b>	<b>632</b>	<b>100.0%</b>	<b>-11.2%</b>
<b>Hispanic</b>	12	1.7%	13	2.1%	8.3%
<b>Non-Hispanic</b>	700	98.3%	619	97.9%	-11.6%

Population by race and ethnicity through 2016 is shown in Table II.58.9. The white population represented 98 percent of the population in 2016.

<b>Table II.58.9</b>				
<b>Population by Race and Ethnicity</b>				
Loup County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	625	98.9%	531	98%
Black	1	0.2%	0	0%
American Indian	1	0.2%	3	0.6%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	4	0.6%	0	0%
Two or More Races	1	0.2%	8	1.5%
<b>Total</b>	<b>632</b>	<b>100.0%</b>	<b>542</b>	<b>100.0%</b>
<b>Non-Hispanic</b>	619	97.9%	542	100%
<b>Hispanic</b>	13	2.1%	0	0%

The population by race is broken down further by ethnicity in Table II.58.10. While the white non-Hispanic population changed by -11.4 percent between 2000 and 2010, the white Hispanic population did not change.



<b>Table II.58.10</b>					
<b>Population by Race and Ethnicity</b>					
Loup County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
<b>Non-Hispanic</b>					
White	696	99.4%	617	99.7%	-11.4%
Black	0	0%	1	0.2%	%
American Indian	2	0.3%	1	0.2%	-50%
Asian	1	0.1%	0	0%	-100%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	0	0%	0	0%	%
Two or More Races	1	0.1%	0	0%	-100%
<b>Total Non-Hispanic</b>	<b>700</b>	<b>100.0%</b>	<b>619</b>	<b>100.0%</b>	<b>-11.6%</b>
<b>Hispanic</b>					
White	8	66.7%	8	61.5%	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	3	25%	4	30.8%	33.3%
Two or More Races	1	8.3%	1	7.7%	0%
<b>Total Hispanic</b>	<b>12</b>	<b>100.0%</b>	<b>13</b>	<b>100.0%</b>	<b>8.3%</b>
<b>Total Population</b>	<b>712</b>	<b>100.0%</b>	<b>632</b>	<b>100.0%</b>	<b>-11.2%</b>

The change in race and ethnicity between 2010 and 2016 is shown in Table II.58.11. During this time, the total non-Hispanic population was 542 persons in 2016. The Hispanic population was 0.

<b>Table II.58.11</b>				
<b>Population by Race and Ethnicity</b>				
Loup 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	617	99.7%	531	98%
Black	1	0.2%	0	0%
American Indian	1	0.2%	3	0.6%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	0	0%	0	0%
Two or More Races	0	0%	8	1.5%
<b>Total Non-Hispanic</b>	<b>619</b>	<b>100.0%</b>	<b>542</b>	<b>100.0%</b>
<b>Hispanic</b>				
White	8	61.5%	0	%
Black	0	0%	0	%
American Indian	0	0%	0	%
Asian	0	0%	0	%
Native Hawaiian/ Pacific Islander	0	0%	0	%
Other	4	30.8%	0	%
Two or More Races	1	7.7%	0	%
<b>Total Hispanic</b>	<b>13</b>	<b>100.0%</b>	<b>0</b>	<b>100.0%</b>
<b>Total Population</b>	<b>632</b>	<b>100.0%</b>	<b>542</b>	<b>100.0%</b>



Households by type and tenure are shown in Table II.58.12. Family households represented 72.2 percent of households, while non-family households accounted for 27.8 percent. These changed from 69.5 and 30.5 percent, respectively.

<b>Table II.58.12</b>				
<b>Household Type by Tenure</b>				
Loup County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	191	69.5%	179	72.2%
Married-Couple Family	170	89%	154	86%
Owner-Occupied	138	81.2%	135	87.7%
Renter-Occupied	32	18.8%	19	12.3%
Other Family	21	11%	25	11.7%
Male Householder, No Spouse Present	9	42.9%	8	36%
Owner-Occupied	5	55.6%	3	37.5%
Renter-Occupied	4	44.4%	5	62.5%
Female Householder, No Spouse Present	12	57.1%	17	48%
Owner-Occupied	7	58.3%	16	94.1%
Renter-Occupied	5	41.7%	1	5.9%
Non-Family Households	84	30.5%	69	27.8%
Owner-Occupied	52	61.9%	47	68.1%
Renter-Occupied	32	38.1%	22	31.9%
<b>Total</b>	<b>275</b>	<b>100.0%</b>	<b>248</b>	<b>100.0%</b>

### Disability

The disability rate from the 2000 Census is shown in Table II.58.13. Some 17.1 percent of the population was disabled in 2000, or a total of 114 persons. The disability rate was highest for those over 65, with 44.9 percent disabled.

<b>Table II.58.13</b>		
<b>Disability by Age</b>		
Loup County		
2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	5	3.8%
16 to 64	47	11.9%
65 and older	62	44.9%
<b>Total</b>	<b>114</b>	<b>17.1%</b>

Table II.58.14 shows disability by type in 2000. There were 50 physical disabilities in 2000, some 30 employment disabilities, and 37 go-outside-home disabilities.

<b>Table II.58.14</b> <b>Total Disabilities Tallied: Aged 5 and Older</b> Loup County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	28
Physical disability	50
Mental disability	31
Self-care disability	19
Employment disability	30
Go-outside-home disability	37
<b>Total</b>	<b>195</b>

Disability by age, as estimated by the 2016 ACS, is shown in Table II.58.15. The disability rate for females was 8.5 percent, compared to 17.1 percent for males. The disability rate changed precipitously higher with age, with 43.8 percent of those over 75 experiencing a disability.

<b>Table II.58.15</b> <b>Disability by Age</b> Loup 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	2	6.9%	3	7.5%	5	7.2%
18 to 34	1	2.2%	2	5%	3	3.5%
35 to 64	6	5.7%	8	7.1%	14	6.4%
65 to 74	20	50%	5	11.1%	25	29.4%
75 or Older	15	60%	6	26.1%	21	43.8%
<b>Total</b>	<b>44</b>	<b>17.1%</b>	<b>24</b>	<b>8.5%</b>	<b>68</b>	<b>12.5%</b>

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.58.16. Some 5.5 percent have an ambulatory disability, 3.2 have an independent living disability, and 2.2 percent have a self-care disability.

<b>Table II.58.16</b> <b>Total Disabilities Tallied: Aged 5 and Older</b> Loup County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	32	5.9%
Vision disability	15	2.8%
Cognitive disability	16	3.2%
Ambulatory disability	28	5.5%
Self-Care disability	11	2.2%
Independent living disability	14	3.2%

## Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.58.17 and Table II.58.21. In 2016, some 297 persons were employed and 1 was unemployed. This totaled a labor force of 298 persons. The unemployment rate for Loup County was estimated to be 0.3 in 2016.



<b>Table II.58.17</b>	
<b>Employment, Labor Force and Unemployment</b>	
Loup County	
2016 Five-Year ACS Data	
<b>Employment Status</b>	<b>2016 Five-Year ACS</b>
Employed	297
Unemployed	1
<b>Labor Force</b>	<b>298</b>
Unemployment Rate	0.3%

In 2016, 98 percent of households in Loup County had a high school education or greater.

<b>Table II.58.18</b>	
<b>High School or Greater Education</b>	
Loup County	
2016 Five-Year ACS Data	
<b>Education Level</b>	<b>Households</b>
High School or Greater	243
Total Households	248
<b>Percent High School or Above</b>	<b>98%</b>

As seen in Table II.58.19, 36.6 percent of the population had a high school diploma or equivalent, another 39.4 percent have some college, 16.7 percent have a Bachelor's Degree, and 4.6 percent of the population had a graduate or professional degree.

<b>Table II.58.19</b>		
<b>Educational Attainment</b>		
Loup County		
2016 Five-Year ACS Data		
<b>Education Level</b>	<b>Population</b>	<b>Percent</b>
Less Than High School	12	2.7%
High School or Equivalent	160	36.6%
Some College or Associates Degree	172	39.4%
Bachelor's Degree	73	16.7%
Graduate or Professional Degree	20	4.6%
<b>Total Population Above 18 years</b>	<b>437</b>	<b>100.0%</b>

## ECONOMICS

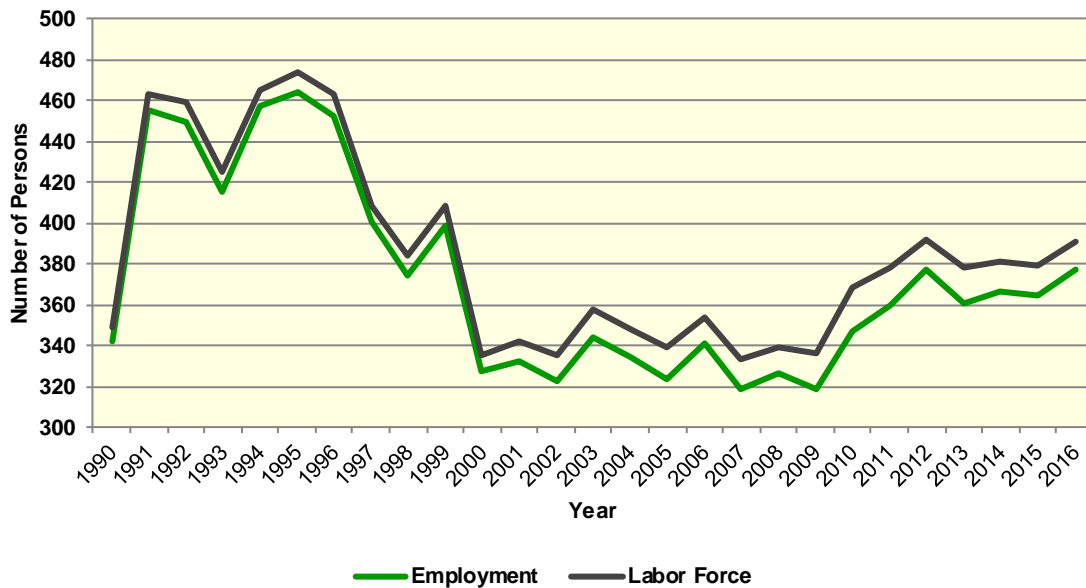
### Labor Force

Table II.58.20, shows the labor force statistics for Loup County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1991 with a rate of 1.7. The highest level of unemployment occurred during 2010 rising to a rate of 5.7. This compared to a statewide low of 2.3 in 1990 and statewide high of 4.6 in 2009. Over the last year the unemployment rate in Loup County decreased from 3.7 percent in 2015 to 3.6 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.58.20 Labor Force Statistics Loup County 1990 - 2016 BLS Data					
Year	Loup County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	7	342	349	2%	2.3%
1991	8	455	463	1.7%	2.7%
1992	10	449	459	2.2%	2.9%
1993	10	415	425	2.4%	2.8%
1994	8	457	465	1.7%	2.6%
1995	10	464	474	2.1%	2.6%
1996	11	452	463	2.4%	2.7%
1997	7	401	408	1.7%	2.5%
1998	10	374	384	2.6%	2.6%
1999	9	399	408	2.2%	2.8%
2000	8	327	335	2.4%	2.8%
2001	10	332	342	2.9%	3.1%
2002	12	323	335	3.6%	3.6%
2003	14	344	358	3.9%	3.9%
2004	14	334	348	4%	3.9%
2005	15	324	339	4.4%	3.8%
2006	13	341	354	3.7%	3.1%
2007	14	319	333	4.2%	3%
2008	13	326	339	3.8%	3.3%
2009	17	319	336	5.1%	4.6%
2010	21	347	368	5.7%	4.6%
2011	18	360	378	4.8%	4.4%
2012	15	377	392	3.8%	4%
2013	17	361	378	4.5%	3.8%
2014	15	366	381	3.9%	3.3%
2015	14	365	379	3.7%	3%
2016	14	377	391	3.6%	3.2%

Diagram II.58.2, shows the employment and labor force for Loup County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 377 persons, with the labor force reaching 391, indicating there were a total of 14 unemployed persons.

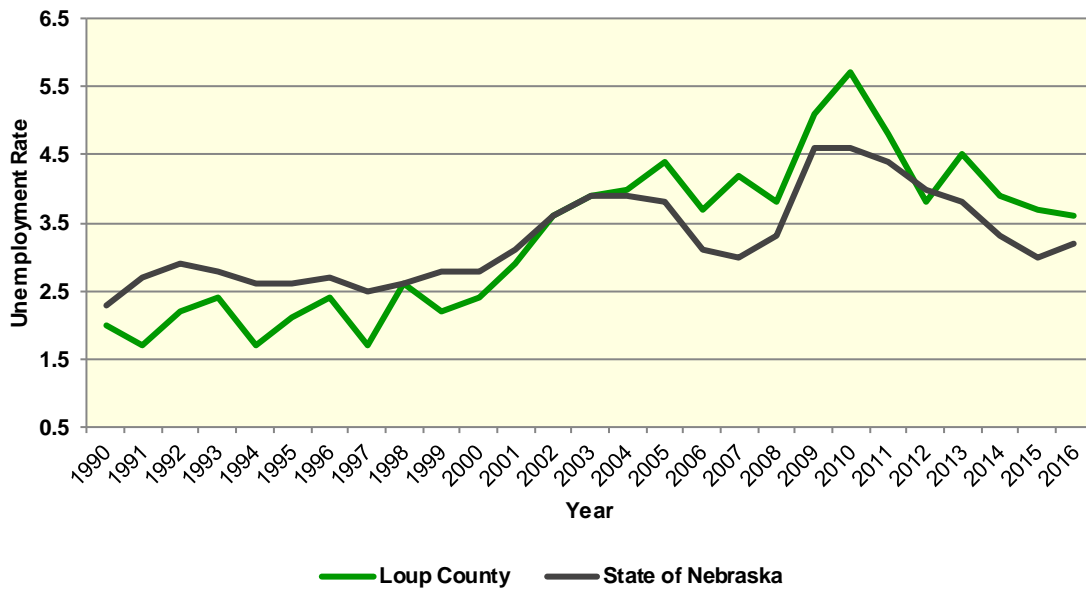
**Diagram II.58.2**  
**Employment and Labor Force**  
 Loup County  
 1990 – 2016 BLS Data



### Unemployment

Diagram II.58.3, shows the unemployment rate for both the State and Loup County. During the 1990’s the average rate for Loup County was 2.1, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 3.8, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 4.3. Over the course of the entire period Loup County had an average unemployment rate lower than the state, 3.2 percent for Loup County, versus 3.3 statewide.

**Diagram II.58.3**  
**Annual Unemployment Rate**  
 Loup 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.58.21, shows total real earnings by industry for Loup County. In the most recent 2016 estimate, the farm industry had the largest total real earnings, with total real earnings reaching 11,661,000 dollars. Between 2015 and 2016 the construction industry saw the largest percentage increase, rising by 45.6 percent to 90,000 dollars.

**Table II.58.21**  
**Real Earnings by Industry**  
 Loup 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	401	3,828	6,782	8,632	10,754	21,191	15,541	11,661	-25
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	81	0	0	100	70	0	62	90	45.6
Manufacturing	387	0	164	122	128	184	322	313	-2.9
Wholesale trade	234	57	76	0	0	0	0	0	0
Retail trade	0	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	0	0	0	0	0	0	0	0	0
Real estate and rental and leasing	0	0	0	0	0	0	0	52	0
Professional and technical services	0	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	0	0	0	0	0	0	0	0
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	55	68	131	115	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	374	0	0	0	0	0
Government and government enterprises	2,176	2,555	2,562	2,556	2,447	2,598	2,644	2,697	2
<b>Total</b>	<b>4,515</b>	<b>8,074</b>	<b>11,616</b>	<b>13,368</b>	<b>15,092</b>	<b>25,830</b>	<b>20,768</b>	<b>17,251</b>	<b>-16.9</b>





Table II.58.22, shows the total employment by industry for Loup County. The most recent estimates show the farm industry was the largest employer in Loup County, with employment reaching 158 jobs in 2016.

<b>Table II.58.22</b> <b>Employment by Industry</b> Loup County BEA Table CA25 Data									
NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	169	161	162	157	156	155	163	158	-3.1
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	0	0	0	0	0	0	0	0	0
Manufacturing	0	0	0	0	0	0	0	0	0
Wholesale trade	0	0	0	0	0	0	0	0	0
Retail trade	0	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	0	0	0	0	0	0	0	0	0
Real estate and rental and leasing	0	0	0	0	0	0	0	10	0
Professional and technical services	0	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	0	0	0	0	0	0	0	0
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	10	0	0	0	0	0
Government and government enterprises	69	63	65	69	66	69	67	65	-3
<b>Total</b>	<b>325</b>	<b>349</b>	<b>347</b>	<b>349</b>	<b>338</b>	<b>346</b>	<b>361</b>	<b>370</b>	<b>2.5</b>



Table II.58.23, shows the real average earnings per job by industry for Loup County. These figures are calculated by dividing the Total Real Earning displayed in Table II.58.21 and Table II.58.22, by Industry. In 2016, the farm industry had the highest average earnings reaching 73,804 dollars. Between 2015 and 2016 the government and government enterprises industry saw the largest percentage increase, rising by 5.1 percent to 41,492 dollars.

**Table II.58.23**  
**Real Earnings Per Job by Industry**  
 Loup County  
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	2,370	23,777	41,865	54,978	68,934	136,716	95,344	73,804	-22.6
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	0	0	0	0	0	0	0	0	0
Wholesale trade	0	0	0	0	0	0	0	0	0
Retail trade	0	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	0	0	0	0	0	0	0	0	0
Real estate and rental and leasing	0	0	0	0	0	0	0	5,200	0
Professional and technical services	0	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	0	0	0	0	0	0	0	0
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	37,390	0	0	0	0	0
Government and government enterprises	31,531	40,561	39,416	37,042	37,069	37,653	39,468	41,492	5.1
<b>Total</b>	<b>13,892</b>	<b>23,136</b>	<b>33,475</b>	<b>38,305</b>	<b>44,652</b>	<b>74,653</b>	<b>57,529</b>	<b>46,624</b>	<b>-19</b>

Table II.58.24 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 \$35,040,000 a -9.9 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 349 and 370 in 2016, which was a percentage change of 2.5 over this period.



**Table II.58.24**  
**Total Employment and Real Personal Income**  
 Loup 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	7,322	257	-201	2,044	1,143	10,051	11,133	389	18,826
1970	10,391	245	-210	2,402	1,120	13,459	15,983	373	27,857
1971	7,328	261	-102	2,616	1,243	10,824	13,361	370	19,804
1972	10,281	290	-13	3,217	1,267	14,462	18,398	381	26,983
1973	11,401	317	216	3,551	1,371	16,221	19,471	363	31,405
1974	9,103	311	373	3,292	1,374	13,832	16,747	371	24,538
1975	4,730	306	544	3,692	1,503	10,163	12,424	356	13,287
1976	5,665	323	738	3,661	1,583	11,324	13,594	347	16,325
1977	5,284	298	951	3,834	1,763	11,535	14,922	342	15,449
1978	8,903	293	1,186	3,930	1,929	15,655	20,332	331	26,900
1979	12,070	290	1,443	4,065	2,089	19,376	23,430	328	36,797
1980	6,527	286	1,582	4,088	1,871	13,782	16,175	343	19,028
1981	9,637	292	1,475	4,208	2,102	17,129	20,737	338	28,512
1982	7,863	285	1,382	4,615	2,052	15,627	19,221	337	23,333
1983	3,571	318	1,251	4,426	2,070	10,999	13,219	352	10,144
1984	701	317	1,117	5,316	2,210	9,028	10,864	344	2,039
1985	2,153	286	1,012	4,887	2,276	10,043	12,114	339	6,353
1986	1,319	279	927	4,941	2,135	9,044	12,027	328	4,021
1987	3,114	307	839	4,471	2,021	10,138	13,793	358	8,697
1988	4,049	327	814	4,360	1,827	10,723	14,996	330	12,269
1989	3,804	334	786	5,230	2,006	11,492	16,324	324	11,741
1990	4,863	327	773	4,603	2,109	12,021	17,679	289	16,827
1991	4,011	465	654	4,665	2,360	11,224	16,291	331	12,118
1992	5,021	455	804	4,329	2,408	12,107	17,100	335	14,987
1993	4,396	449	1,055	4,472	2,274	11,748	16,477	328	13,403
1994	1,941	488	1,149	4,649	2,702	9,953	14,446	340	5,708
1995	-505	490	1,135	4,979	2,888	8,007	11,309	346	-1,459
1996	-721	471	1,335	4,878	2,932	7,954	10,763	346	-2,084
1997	-1,483	473	1,474	4,870	2,923	7,311	10,211	351	-4,224
1998	-971	458	1,642	5,093	3,123	8,430	11,644	353	-2,750
1999	-57	462	1,754	5,050	2,874	9,159	12,865	347	-164
2000	1,515	449	1,949	4,907	3,038	10,959	15,457	339	4,468
2001	4,515	538	2,164	5,192	3,188	14,522	20,310	325	13,892
2002	5,845	557	2,516	4,930	3,311	16,045	21,801	317	18,437
2003	10,123	533	3,000	4,768	3,511	20,870	28,905	302	33,520
2004	10,333	629	3,940	4,304	4,028	21,976	32,849	321	32,188
2005	11,075	597	4,194	3,675	3,755	22,101	33,898	324	34,181
2006	6,990	715	4,713	3,550	3,685	18,223	28,698	329	21,246
2007	5,579	710	5,037	4,371	4,523	18,800	28,967	332	16,806
2008	6,127	730	5,638	4,530	5,173	20,739	32,919	351	17,455
2009	2,766	709	5,765	4,436	5,235	17,492	27,810	351	7,880
2010	8,074	654	5,874	3,656	5,757	22,707	36,273	349	23,136
2011	11,616	597	6,262	4,490	5,135	26,906	43,892	347	33,476
2012	13,368	607	6,740	4,404	5,147	29,052	48,501	349	38,304
2013	15,092	640	7,057	5,128	5,251	31,888	54,885	338	44,651
2014	25,830	651	7,280	4,878	5,341	42,677	73,077	346	74,653
2015	20,768	664	7,680	5,672	5,428	38,883	66,811	361	57,529
2016	17,251	713	7,228	5,738	5,536	35,040	59,289	370	46,624



Diagram II.58.4, shows real average earnings per job for Loup County from 1990 to 2016. Over this period the average earning per job for Loup County was 21,141 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

**Diagram II.58.4**  
**Real Average Earnings Per Job**  
 Loup County  
 BEA Data 1990 - 2016

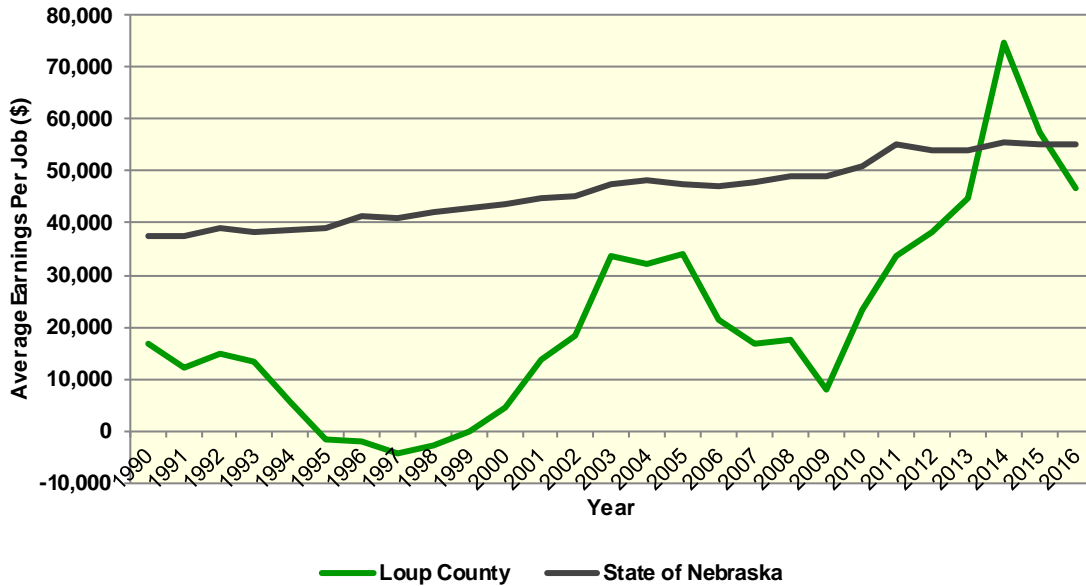
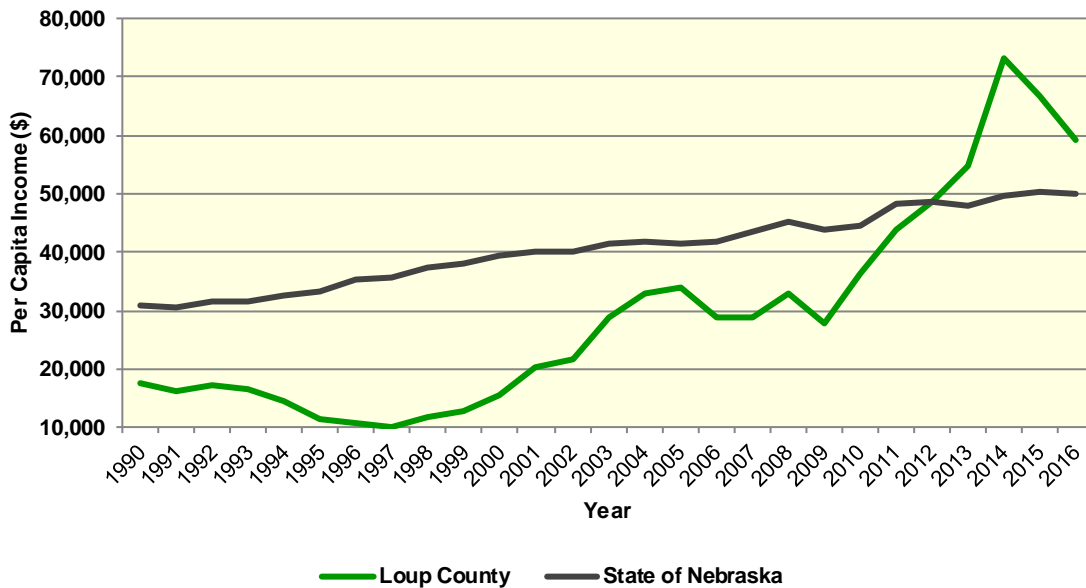


Diagram II.58.5, shows real per capita income in Loup County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Loup County was 29,375 dollars, which was lower than the statewide average of 40,548 dollars over the same period.

**Diagram II.58.5**  
**Real Per Capita Income**  
 Loup 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.58.25 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment increased from 107 persons in 2015 to 120 in 2016, a change of 12 percent.

**Table II.58.25**  
**Total Monthly Employment**  
 Loup County  
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	91	95	96	93	86	91	106	104	104	106	108
Feb	95	94	96	96	92	89	111	106	107	115	108
Mar	97	99	96	95	92	89	111	109	105	107	108
Apr	100	99	103	95	90	92	118	106	113	111	111
May	105	99	99	94	92	91	113	110	117	105	118
Jun	99	100	98	89	91	94	114	111	120	103	122
Jul	98	86	92	89	86	86	109	99	102	98	120
Aug	95	83	88	88	85	84	109	103	108	99	129
Sep	96	82	88	88	92	96	112	107	112	101	129
Oct	96	92	97	87	91	96	118	114	115	114	131
Nov	100	104	103	90	89	97	115	113	119	114	128
Dec	101	103	93	88	92	111	111	110	119	111	130
<b>Annual</b>	<b>98</b>	<b>95</b>	<b>96</b>	<b>91</b>	<b>90</b>	<b>93</b>	<b>112</b>	<b>108</b>	<b>112</b>	<b>107</b>	<b>120</b>
% Change	9%	-3%	1%	-5%	-1%	3%	20%	-4%	4%	-4%	12%

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 \$436 in 2015. In 2016, average weekly wages saw a decreased of 1 percent over the prior year, rising to 433 dollars, or by 3 dollars. These data are shown in Table II.58.26.

<b>Table II.58.26</b>						
<b>Average Weekly Wages</b>						
Loup County						
BLS QCEW Data, 2001–2016(p)						
<b>Year</b>	<b>First Quarter</b>	<b>Second Quarter</b>	<b>Third Quarter</b>	<b>Fourth Quarter</b>	<b>Annual</b>	<b>% Change</b>
2001	316	308	335	316	318	
2002	311	290	313	319	307	-3%
2003	306	308	358	329	324	6%
2004	333	328	366	335	340	5%
2005	335	351	347	380	353	4%
2006	474	448	494	434	462	31%
2007	428	432	450	429	434	-6%
2008	470	383	474	442	441	2%
2009	432	432	495	476	458	4%
2010	443	433	442	445	441	-4%
2011	437	440	434	409	429	-3%
2012	363	365	403	413	386	-10%
2013	386	390	409	402	397	3%
2014	404	394	420	414	408	3%
2015	413	431	442	459	436	7%
2016(p)	438	434	440	420	433	-1%

Total business establishments reported by the QCEW are displayed in Table II.58.27. Between 2015 and 2016, the total number of business establishments in Loup County remained unchanged from 20 to 20 establishments.

<b>Table II.58.27</b>						
<b>Number of Business Establishments</b>						
Loup County						
BLS QCEW Data, 2001–2016(p)						
<b>Year</b>	<b>First Quarter</b>	<b>Second Quarter</b>	<b>Third Quarter</b>	<b>Fourth Quarter</b>	<b>Annual</b>	<b>% Change</b>
2001	16	17	16	15	16	
2002	16	17	16	15	16	(ND)%
2003	17	15	16	16	16	(ND)%
2004	17	16	17	16	17	6%
2005	16	16	16	14	16	-6%
2006	17	17	17	17	17	6%
2007	19	19	19	19	19	12%
2008	19	19	19	19	19	(ND)%
2009	19	20	20	18	19	(ND)%
2010	18	18	19	20	19	(ND)%
2011	20	19	19	20	20	5%
2012	22	23	23	22	23	15%
2013	22	23	21	21	22	-4%
2014	21	21	21	21	21	-5%
2015	22	21	19	19	20	-5%
2016	19	20	21	21	20	(ND)%

### 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 increased by 1.5 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 increased by 11.1 percent over the period. On the other hand, by 2016 there were 27 returns for AGIs of \$100,000 or more. Table II.58.28 presents AGI distribution for the years 1991 through 2016.

<b>Table II.58.28</b> <b>Income Tax Returns by Adjusted Gross Income</b> Loup 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>42</sup>
1991	124	32	73	13	0	0	0	0	0	289
1992	122	29	64	30	21	0	0	0	0	285
1993	118	19	64	31	14	0	0	0	0	281
1994	127	29	63	30	12	0	0	0	0	288
1995	130	20	63	28	12	0	0	0	0	282
1996	133	26	52	30	10	0	0	0	0	282
1997	117	24	63	31	32	0	0	0	0	291
1998	135	25	58	30	29	0	0	0	0	301
1999	135	22	52	34	28	0	0	0	0	292
2000	105	20	57	41	25	0	0	0	0	283
2001	90	20	44	46	41	0	0	0	0	269
2002	92	19	55	46	23	0	0	0	0	266
2003	100	26	41	39	36	0	0	0	0	266
2004	86	29	50	41	28	0	0	0	0	271
2005	78	22	53	35	0	0	0	0	0	253
2006	72	19	47	49	41	0	0	0	0	268
2007	75	31	44	45	40	0	0	0	0	277
2008	77	19	51	41	29	0	0	14	0	283
2009	56	23	35	40	49	10	0	0	0	257
2010	68	19	30	33	36	0	0	13	0	255
2011	50	29	34	36	35	0	0	10	0	253
2012	50	15	36	39	28	0	0	16	0	251
2013	53	18	35	37	26	22	0	14	0	254
2014	54	14	33	30	29	11	0	23	0	254
2015	57	24	29	23	37	36	0	20	0	268
2016	69	0	37	28	40	10	0	27	0	274

<sup>42</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 109 in 2010 to 94 in 2016, with the poverty rate reaching 16 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.58.29 presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	109	15.1%
2001	105	14%
2002	108	14.4%
2003	79	11.2%
2004	58	8.5%
2005	81	11.9%
2006	83	12.7%
2007	97	15.1%
2008	109	17.7%
2009	135	20.5%
2010	109	17.3%
2011	111	18.3%
2012	98	16.7%
2013	96	16.7%
2014	91	15.5%
2015	89	15.3%
2016	94	16%

The rate of poverty for Loup County is shown in Table II.58.30. In 2016, there were an estimated 54 persons living in poverty. This represented a 10 percent poverty rate, compared to 17.7 percent poverty in 2000. In 2016, some 5.6 percent of those in poverty were under age 6, and 11.1 percent were 65 or older.

Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	13	10.4%	3	5.6%
6 to 17	32	25.6%	10	18.5%
18 to 64	64	51.2%	35	64.8%
65 or Older	16	12.8%	6	11.1%
<b>Total</b>	<b>125</b>	<b>100.0%</b>	<b>54</b>	<b>100.0%</b>
<b>Poverty Rate</b>	<b>17.7%</b>	<b>.</b>	<b>10%</b>	<b>.</b>

### HOUSING

The Census Bureau estimates that the total number of housing units increased by 4.9 percent in Loup County between 2010 and 2016, from 426 to 447. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.58.31.

Subject	Nebraska	% Growth Since Census	Loup County	% Growth Since Census
2000 Census Base	722,656	.	377	.
2010 Census	796,793	10.3	426	13
July 2011 Estimate	801,068	0.5	428	0.5
July 2012 Estimate	804,586	1	427	0.2
July 2013 Estimate	809,062	1.5	435	2.1
July 2014 Estimate	814,835	2.3	435	2.1
July 2015 Estimate	820,725	3	439	3.1
July 2016 Estimate	827,156	3.8	447	4.9

### 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 Loup County decreased from 9 authorizations in 2015 to 7 in 2016.

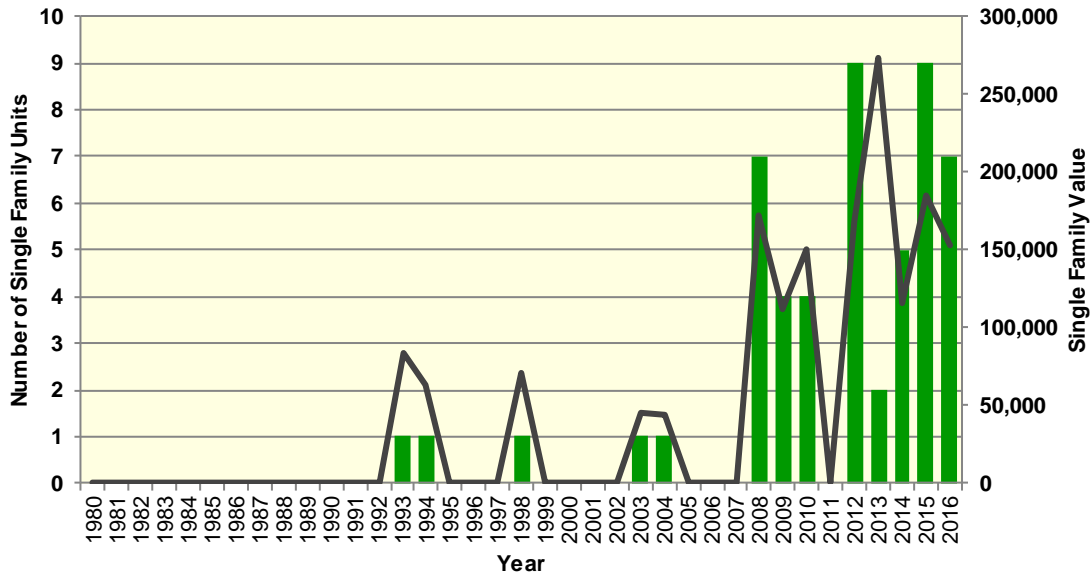




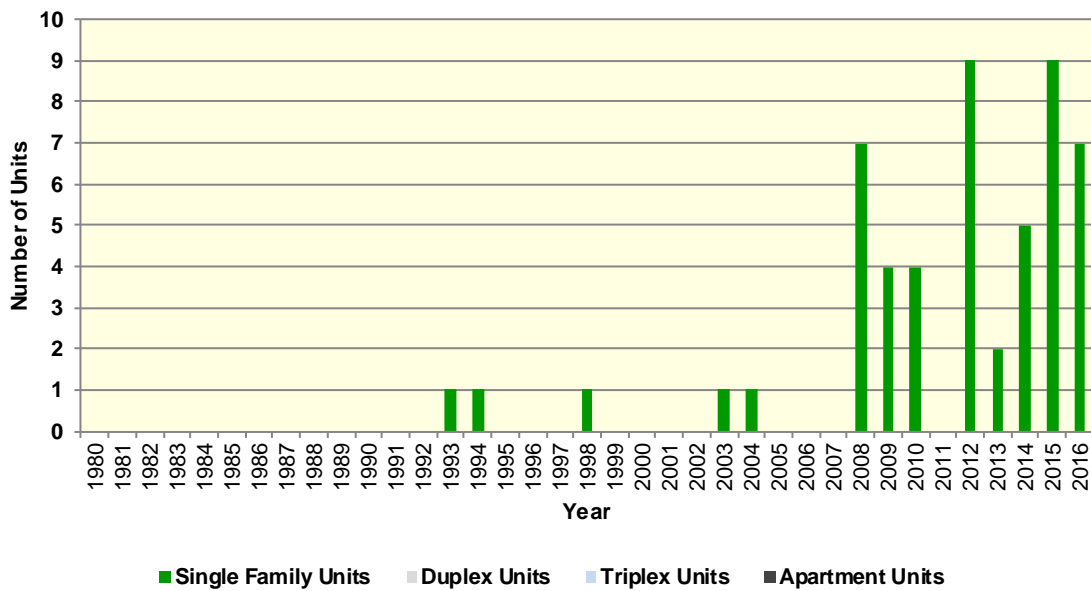
The real value of single-family building permits decreased from \$185,523 in 2015 to \$152,571 in 2016. This compares to an increase in permit value statewide, with values rising from \$203,629 in 2015 to \$206,586 in 2016. Additional details are given in Table II.58.32.

<b>Table II.58.32</b>							
<b>Building Permits and Valuation</b>							
Loup County							
Census Bureau Data, 1980–2016							
Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2016\$)	
	Single-Family Units	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	1	0	0	0	1	83,295	0
1994	1	0	0	0	1	63,435	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	1	0	0	0	1	70,661	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	1	0	0	0	1	44,970	0
2004	1	0	0	0	1	43,766	0
2005	0	0	0	0	0	0	0
2006	0	0	0	0	0	0	0
2007	0	0	0	0	0	0	0
2008	7	0	0	0	7	172,455	0
2009	4	0	0	0	4	111,445	0
2010	4	0	0	0	4	150,694	0
2011	0	0	0	0	0	0	0
2012	9	0	0	0	9	168,414	0
2013	2	0	0	0	2	273,504	0
2014	5	0	0	0	5	115,430	0
2015	9	0	0	0	9	185,523	0
2016	7	0	0	0	7	152,571	0

**Diagram II.58.6**  
**Single-Family Permits**  
 Loup County  
 Census Bureau Data, 1980–2016



**Diagram II.58.7**  
**Total Permits by Unit Type**  
 Loup County  
 Census Bureau Data, 1980–2016



### Housing Characteristics

Housing types by unit are shown in Table II.58.33. In 2016, there were 417 housing units, up from 377 in 2000. Single-family units accounted for 82.5 percent of units in 2016, compared to 84.1 in 2000. Apartment units accounted for 0.2 percent in 2016, compared to 0 percent in 2000.

<b>Table II.58.33 Housing Units by Type</b> Loup 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	317	84.1%	344	82.5%
Duplex	2	0.5%	0	0%
Tri- or Four-Plex	0	0%	0	0%
Apartment	0	0%	1	0.2%
Mobile Home	58	15.4%	72	17.3%
Boat, RV, Van, Etc.	0	0%	0	0%
<b>Total</b>	<b>377</b>	<b>100.0%</b>	<b>417</b>	<b>100.0%</b>

Some 64.6 percent of housing was occupied in 2010, compared to 76.7 percent in 2000. Owner-occupied housing changed -10.6 percent between 2000 and 2010, ending with owner-occupied units representing 73.5 percent of units. Vacant units changed by 71.6 percent, resulting in 151 vacant units in 2010.

<b>Table II.58.34 Housing Units by Tenure</b> Loup County 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	289	76.7%	275	64.6%	-4.8%
Owner-Occupied	226	78.2%	202	73.5%	-10.6%
Renter-Occupied	63	21.8%	73	26.5%	15.9%
Vacant Housing Units	88	23.3%	151	35.4%	71.6%
<b>Total Housing Units</b>	<b>377</b>	<b>100.0%</b>	<b>426</b>	<b>100.0%</b>	<b>13%</b>

Table II.58.35 shows housing units by tenure from 2010 to 2016. By 2016, there were 417 housing units. An estimated 81 percent were owner-occupied, and 40.5 percent were vacant.

<b>Table II.58.35 Housing Units by Tenure</b> Loup County 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	275	64.6%	248	59.5%
Owner-Occupied	202	73.5%	201	81%
Renter-Occupied	73	26.5%	47	19%
Vacant Housing Units	151	35.4%	169	40.5%
<b>Total Housing Units</b>	<b>426</b>	<b>100.0%</b>	<b>417</b>	<b>100.0%</b>



Households by household size are shown in Table II.58.36. There were a total of 275 households in 2010, down from 289 in 2000. One person households changed by -1.3 percent between 2000 and 2010, while two person households changed by 8 percent. Three and four person households changed by -33.3 and 6.9 respectively, representing 9.5 percent and 11.3 percent of the population in 2010.

<b>Table II.58.36</b> <b>Households by Household Size</b> Loup County 2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	78	27%	77	28%	-1.3%
Two Persons	112	38.8%	121	44%	8%
Three Persons	39	13.5%	26	9.5%	-33.3%
Four Persons	29	10%	31	11.3%	6.9%
Five Persons	16	5.5%	11	4%	-31.2%
Six Persons	9	3.1%	7	2.5%	-22.2%
Seven Persons or More	6	2.1%	2	0.7%	-66.7%
<b>Total</b>	<b>289</b>	<b>100.0%</b>	<b>275</b>	<b>100.0%</b>	<b>-4.8%</b>

Households by income is shown in Table II.58.37. Households earning more than \$100,000 per year represented 17.7 percent of households in 2016, compared to 2.1 percent in 2000. Households earning between \$50,000 and \$74,999 represented 27.8 percent of households in 2016, compared to 9.9 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 7.7 percent of households in 2016, compared to 25.9 percent in 2000.

<b>Table II.58.37</b> <b>Households by Income</b> Loup 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	73	25.9%	19	7.7%
\$15,000 to \$19,999	30	10.6%	6	2.4%
\$20,000 to \$24,999	31	11%	17	6.9%
\$25,000 to \$34,999	54	19.1%	34	13.7%
\$35,000 to \$49,999	51	18.1%	29	11.7%
\$50,000 to \$74,999	28	9.9%	69	27.8%
\$75,000 to \$99,999	9	3.2%	30	12.1%
\$100,000 or More	6	2.1%	44	17.7%
<b>Total</b>	<b>282</b>	<b>100.0%</b>	<b>248</b>	<b>100.0%</b>

Table II.58.38 shows households by year home built. Housing units built between 2000 and 2009, account for 13.3 percent and those built in 2010 or later accounted for 10.5 percent of households. Households built in the 1970's, 1980's, and 1990's account for 12.9 percent, 7.3 percent, and 7.3, respectively. Housing units built prior to 1939 represented 27.4 percent of households in 2016.

<b>Table II.58.38</b>				
<b>Households by Year Home Built</b>				
Loup 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	108	37.4%	68	27.4%
1940 to 1949	7	2.4%	33	13.3%
1950 to 1959	45	15.6%	14	5.6%
1960 to 1969	29	10%	6	2.4%
1970 to 1979	45	15.6%	32	12.9%
1980 to 1989	36	12.5%	18	7.3%
1990 to 1999	19	6.6%	18	7.3%
2000 to 2009	.	.	33	13.3%
2010 or Later	.	.	26	10.5%
<b>Total</b>	<b>289</b>	<b>100.0%</b>	<b>248</b>	<b>100.0%</b>

The distribution of unit types by race are shown in Table II.58.39. An estimated 90.9 percent of white households occupy single-family homes.

<b>Table II.58.39</b>							
<b>Distribution of Units in Structure by Race</b>							
Loup County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	90.9%	%	0%	%	%	%	100%
Duplex	0%	%	0%	%	%	%	0%
Tri- or Four-Plex	0%	%	0%	%	%	%	0%
Apartment	0%	%	100%	%	%	%	0%
Mobile Home	9.1%	%	0%	%	%	%	0%
Boat, RV, Van, Etc.	0%	%	0%	%	%	%	0%
<b>Total</b>	<b>100.0%</b>	<b>%</b>	<b>100.0%</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.58.40. An estimated 2.6 percent of vacant units were for rent in 2010. In addition, some 2.6 percent of vacant units were for sale, a change of -50 percent between 2000 and 2010. “Other” vacant units represented 25.2 percent of vacant units in 2010. This is a change of 52 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.58.40</b> <b>Disposition of Vacant Housing Units</b> Loup County 2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	0	0%	4	2.6%	%
For Sale	8	9.1%	4	2.6%	-50%
Rented or Sold, Not Occupied	12	13.6%	4	2.6%	-66.7%
For Seasonal, Recreational, or Occasional Use	43	48.9%	101	66.9%	134.9%
For Migrant Workers	0	0%	0	0%	%
Other Vacant	25	28.4%	38	25.2%	52%
<b>Total</b>	<b>88</b>	<b>100.0%</b>	<b>151</b>	<b>100.0%</b>	<b>71.6%</b>

The disposition of vacant units between 2010 and 2016 are shown in Table II.58.41. "Other" vacant units accounted for 29 percent of vacant units, representing a total of 49 "other" vacant units.

<b>Table II.58.41</b> <b>Disposition of Vacant Housing Units</b> Loup County 2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	4	2.6%	0	0%
For Sale	4	2.6%	0	0%
Rented Not Occupied	1	0.7%	0	0%
Sold Not Occupied	3	2%	10	5.9%
For Seasonal, Recreational, or Occasional Use	101	66.9%	110	65.1%
For Migrant Workers	0	0%	0	0%
Other Vacant	38	25.2%	49	29%
<b>Total</b>	<b>151</b>	<b>100.0%</b>	<b>169</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 98 property transactions in Loup County. Of these, 72 were for single-family homes during this 19-year period, as shown in Table II.58.42.

<b>Table II.58.42</b>						
<b>Residential Property Transactions</b>						
Loup 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	2	0	0	0	6
2000	3	2	0	0	1	6
2001	2	0	0	0	1	3
2002	2	1	0	0	0	3
2003	4	1	0	0	0	5
2004	5	2	0	0	0	7
2005	5	4	0	0	0	9
2006	4	2	0	0	0	6
2007	3	0	0	0	0	3
2008	3	0	0	0	0	3
2009	5	0	0	0	0	5
2010	2	1	0	1	0	4
2011	5	0	0	0	0	5
2012	0	1	0	0	0	1
2013	5	0	0	0	0	5
2014	5	2	0	0	0	7
2015	4	3	0	1	0	8
2016	3	1	0	0	0	4
2017	8	0	0	0	0	8
<b>Total</b>	<b>72</b>	<b>22</b>	<b>0</b>	<b>2</b>	<b>2</b>	<b>98</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 32 single-family home property transactions for units built before 1930, 9.4 percent of units were of low quality and 62.5 percent were of fair quality. Conversely, of the 14 homes built from 2001 through 2010, 0 percent of units were of low quality and 21.4 percent of fair quality. Table II.58.43 provides details on the quality of these single-family residential dwellings by vintage of construction.

<b>Table II.58.43</b>										
<b>Single-Family Homes by Year Built and Quality of Materials and Workmanship</b>										
Loup County										
Fiscal Years 1999–2017 PAD Data										
<b>Quality</b>	<b>Before 1930</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	3	0	0	2	0	0	0	0	0	5
Fair	20	4	0	1	3	3	3	0	0	34
Average	9	2	3	0	0	5	10	2	0	31
Good	0	0	0	1	0	0	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>32</b>	<b>6</b>	<b>3</b>	<b>4</b>	<b>3</b>	<b>8</b>	<b>14</b>	<b>2</b>	<b>0</b>	<b>72</b>

In regard to the current condition of residential dwellings, of the same 32 single-family homes built before 1930, 50.0 percent of the homes were worn out or badly worn, and 50 percent were in average condition. Table II.58.44 provides details about the condition of single-family residential dwellings by year built.

<b>Table II.58.44</b> <b>Single-Family Homes by Year Built and Condition</b> Loup 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	2	0	0	0	0	0	0	0	0	2
Badly Worn	14	4	0	0	0	0	0	0	0	18
Average	16	2	3	3	3	8	14	2	0	51
Good	0	0	0	1	0	0	0	0	0	1
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>32</b>	<b>6</b>	<b>3</b>	<b>4</b>	<b>3</b>	<b>8</b>	<b>14</b>	<b>2</b>	<b>0</b>	<b>72</b>

**Housing Costs**

Between 2010 and 2017, the average price of an existing single-family home changed from \$75,250 to \$147,625, a total increase of 96.2 percent, as shown in Table II.58.45.

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 Loup County ranged from \$24,411 for homes built before 1930 to \$172,519 for homes built from 2001 to 2010, and \$310,000 for the newest homes built between 2011 and 2017.<sup>43</sup> Homes built from 2001 through 2010 were also larger, averaging 1,283 square feet per unit. Table II.58.46, provides additional details about single-family homes.

<b>Table II.58.45</b> <b>Average Sales Price of Single-Family Homes</b> Loup County Fiscal Years 1999–2017 PAD Data	
Fiscal Year	Average Sales Price (\$)
1999	20,388
2000	39,567
2001	20,375
2002	17,750
2003	19,125
2004	30,456
2005	50,180
2006	145,942
2007	44,167
2008	52,500
2009	58,123
2010	75,250
2011	84,400
2012	0
2013	142,000
2014	135,000
2015	55,200
2016	60,667
2017	147,625
<b>Average</b>	<b>75,859</b>

<b>Table II.58.46</b> <b>Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot</b> Loup County Fiscal Years 1999–2017 PAD Data			
Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. <sup>44</sup> (\$)
Before 1930	24,411	1,145	21.32
1931-1960	26,858	1,143	23.49
1961-1970	60,667	1,676	36.2
1971-1980	35,125	1,243	28.26
1981-1990	94,600	1,255	75.4
1991-2000	109,750	1,313	83.59
2001-2010	172,519	1,283	134.5
2011-2017	310,000	1,732	178.98
<b>Average</b>	<b>75,859</b>	<b>1,239</b>	<b>61.24</b>

<sup>43</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>44</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.58.47. In 2016, an estimated 0 percent of households were overcrowded, and an additional 0 percent were severely overcrowded.

Table II.58.47 Overcrowding and Severe Overcrowding Loup 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	224	100%	0	0%	0	0%	224
2016 Five-Year ACS	201	100%	0	0%	0	0%	201
<b>Renter</b>							
2000 Census	63	96.9%	2	3.1%	0	0%	65
2016 Five-Year ACS	47	100%	0	0%	0	0%	248
<b>Total</b>							
2000 Census	287	99.3%	2	0.7%	0	0%	289
2016 Five-Year ACS	248	100%	0	0%	0	0%	248

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

Table II.58.48 Households with Incomplete Plumbing Facilities Loup County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	289	248
Lacking Complete Plumbing Facilities	0	0
<b>Total Households</b>	<b>289</b>	<b>248</b>
<b>Percent Lacking</b>	<b>0%</b>	<b>0%</b>

There were 0 households lacking complete kitchen facilities in 2016, compared to 2 households in 2000. This was a change from 0.7 percent of households in 2000 to 0 percent in 2016.



<b>Table II.58.49</b> <b>Households with Incomplete Kitchen Facilities</b> Loup County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	287	248
Lacking Complete Kitchen Facilities	2	0
<b>Total Households</b>	<b>289</b>	<b>248</b>
<b>Percent Lacking</b>	<b>0.7%</b>	<b>0%</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 Loup County, 8.1 percent of households had a cost burden and 4.8 percent had a severe cost burden. Some 6.4 percent of renters were cost burdened, and 2.1 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 4.5 percent and a severe cost burden rate of 0 percent. Owner occupied households with a mortgage had a cost burden rate of 13.5 percent, and severe cost burden at 12.4 percent.

<b>Table II.58.50</b> <b>Cost Burden and Severe Cost Burden by Tenure</b> Loup 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	
<b>Owner With a Mortgage</b>									
2000 Census	22	73.3%	6	20%	2	6.7%	0	0%	30
2016 Five-Year ACS	66	74.2%	12	13.5%	11	12.4%	0	0%	89
<b>Owner Without a Mortgage</b>									
2000 Census	49	84.5%	5	8.6%	4	6.9%	0	0%	58
2016 Five-Year ACS	104	92.9%	5	4.5%	0	0%	3	2.7%	112
<b>Renter</b>									
2000 Census	18	43.9%	1	2.4%	4	9.8%	18	43.9%	41
2016 Five-Year ACS	18	38.3%	3	6.4%	1	2.1%	25	53.2%	47
<b>Total</b>									
2000 Census	89	69%	12	9.3%	10	7.8%	18	14%	129
2016 Five-Year ACS	188	75.8%	20	8.1%	12	4.8%	28	11.3%	248



### Housing Problems by Income

Table II.58.51, shows the HUD calculated Median Family Income (MFI) for a family of four for Loup County. As can be seen in 2017 the MFI was \$57,200, which compared to \$68,200 for the State of Nebraska.

Table II.58.52 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 26 owner-occupied and 4 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 12 owner-occupied and 4 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 207 households without a housing problem.

<b>Table II.58.51</b> <b>Median Family Income</b> Loup County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	40,000	50,400
2001	44,000	53,400
2002	48,400	55,100
2003	28,900	55,400
2004	30,400	56,300
2005	32,950	57,400
2006	34,200	59,400
2007	33,600	58,200
2008	35,900	59,800
2009	36,400	62,000
2010	36,700	62,600
2011	44,700	63,500
2012	45,300	64,400
2013	46,500	64,600
2014	44,800	66,000
2015	45,800	66,800
2016	44,000	66,500
2017	57,200	68,200

**Table II.58.52**  
**Housing Problems by Income and Tenure**

Loup 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	0	0	0
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	4	4	0	0	12
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	4	10	4	4	4	26
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
has none of the 4 housing problems	4	10	25	15	100	154
<b>Total</b>	<b>16</b>	<b>24</b>	<b>33</b>	<b>19</b>	<b>104</b>	<b>196</b>
<b>Renter-Occupied</b>						
Lacking complete plumbing or kitchen facilities	0	0	0	0	0	0
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)	0	4	0	0	0	4
Zero/negative income (and none of the above problems)	0	0	0	0	0	0
has none of the 4 housing problems	4	4	15	10	20	53
<b>Total</b>	<b>8</b>	<b>8</b>	<b>15</b>	<b>10</b>	<b>20</b>	<b>61</b>
<b>Total</b>						
Lacking complete plumbing or kitchen facilities	0	0	0	0	0	0
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)	8	4	4	0	0	16
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	4	14	4	4	4	30
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
has none of the 4 housing problems	8	14	40	25	120	207
<b>Total</b>	<b>24</b>	<b>32</b>	<b>48</b>	<b>29</b>	<b>124</b>	<b>257</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.58.53, of the 4 loans in 2016, 1 loan was for Home Purchases, 0 were for Home Improvement and 3 were for refinancing.



<b>Table II.58.53</b>				
<b>Owner-Occupied Single-Family Home Loans by Loan Type</b>				
Loup County				
2008 – 2016 HMDA Data				
<b>Year</b>	<b>Home Purchase</b>	<b>Home Improvement</b>	<b>Refinancing</b>	<b>Total</b>
2008	1	0	5	6
2009	1	0	4	5
2010	0	1	2	3
2011	0	1	4	5
2012	1	4	3	8
2013	1	1	3	5
2014	3	1	6	10
2015				
2016	1	0	3	4

Table II.58.54 shows the average loan value by loan type. In 2008, average home purchase loans was \$83,000 and \$13,000 in 2012 and \$32,000 in 2016. Overall, average loans were \$115,000 in 2008 and \$344,000 in 2016.

<b>Table II.58.54</b>				
<b>Owner-Occupied Single-Family Home Loans by Average Loan Amount</b>				
Loup County				
2008 – 2016 HMDA Data				
<b>Year</b>	<b>Home Purchase</b>	<b>Home Improvement</b>	<b>Refinancing</b>	<b>Total</b>
2008	\$83,000	\$	\$121,400	\$115,000
2009	\$37,000	\$	\$98,500	\$86,200
2010	\$	\$9,000	\$65,500	\$46,667
2011	\$	\$6,000	\$239,500	\$192,800
2012	\$13,000	\$7,250	\$104,333	\$44,375
2013	\$275,000	\$6,000	\$152,333	\$147,600
2014	\$147,000	\$10,000	\$185,833	\$156,600
2015	\$	\$	\$	\$
2016	\$32,000	\$	\$448,000	\$344,000

Table II.58.55 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$83,000 and \$13,000 in 2012 and \$32,000 in 2016. Overall, average loans were \$690,000 in 2008 and \$1,376,000 in 2016.

<b>Table II.58.55</b> <b>Total Volume of Owner-Occupied Single-Family Loans</b> Loup County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	83,000		607,000	690,000
2009	37,000		394,000	431,000
2010		9,000	131,000	140,000
2011		6,000	958,000	964,000
2012	13,000	29,000	313,000	355,000
2013	275,000	6,000	457,000	738,000
2014	441,000	10,000	1,115,000	1,566,000
2015				
2016	32,000		1,344,000	1,376,000

### 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.58.56 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Loup County. The number of completed surveys increased from 0 in 2016 to 2 in 2017. Between 2016 and 2017 the vacancy rate for all units by percentage points and was at 0 percent in 2017.

<b>Table II.58.56</b> <b>Survey of Rental Properties</b> Loup County 2002–2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	0	0	0	
2003	0	0	0	
2004	0	0	0	0
2005	0	0		
2006				
2007	0	0		0
2008				0
2009				
2010				
2011	1	1	100	
2012				
2013				
2014	0	0		
2015				
2016				
2017	2	14	0	

Table II.58.57 shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 2 single-family units in Loup County, with 0 of them available. This translates into a vacancy rate of 0 percent in Loup County, which compares to a single-family vacancy rate of 3.9 percent for the State of Nebraska. There was 12 apartment units were reported in the survey, with 0 of them available, which resulted in a vacancy rate of 0 percent. This compares to a statewide vacancy rate of 4.1 percent for apartment units across the state. The average vacancy rate for all units types over the last five years was 0 percent.

<b>Table II.58.57</b> <b>Rental Vacancy Survey by Type</b> Loup County 2017 Survey of Rental Properties				
Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single-Family	2	0	0%	0%
Apartments	12	0	0%	0%
Mobile Homes	0	0	%	%
“Other” Units	0	0	0%	.
Don’t Know	0	0	%	%
<b>Total</b>	<b>14</b>	<b>0</b>	<b>0%</b>	<b>0%</b>

Table II.58.58, reports units by number of bedrooms. Three bedroom units were the most common type of reported single-family unit, with 1 unit. The most common apartment units were one bedroom units, with 8 units.

<b>Table II.58.58</b> <b>Rental Units by Number of Bedrooms</b> Loup 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	8	0	0	.	8
Two	1	4	0	0	.	5
Three	1	0	0	0	.	1
Four	0	0	0	0	.	0
Don’t Know	0	0	0	0	0	0
<b>Total</b>	<b>2</b>	<b>12</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>14</b>

Table II.58.59 displays the vacancy rate of single-family units by the number of bedrooms. Two and three bedroom units were the most common type of reported single-family unit, which had a vacancy rate of 0 percent.

<b>Table II.58.59</b> <b>Single-Family Units by Number of Bedrooms</b> Loup County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	0	0	%
Two	1	0	0%
Three	1	0	0%
Four	0	0	%
Don’t know	0	0	%
<b>Total</b>	<b>2</b>	<b>0</b>	<b>0%</b>

Table II.58.60 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were one bedroom units, which had a vacancy rate of 0 percent.

<b>Table II.58.60</b> <b>Apartment Units by Number of Bedrooms</b> Loup County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	8	0	0%
Two	4	0	0%
Three	0	0	%
Four	0	0	%
Don't know	0	0	%
<b>Total</b>	<b>12</b>	<b>0</b>	<b>0%</b>

Average market-rate rents by unit type are shown in Table II.58.61. 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.

<b>Table II.58.61</b> <b>Average Market Rate Rents by Number of Bedrooms</b> Loup County 2017 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	\$	\$	\$	\$	\$
One	\$	\$600	\$	\$	\$600
Two	\$700	\$600	\$	\$	\$650
Three	\$750	\$	\$	\$	\$750
Four	\$	\$	\$	\$	\$
Don't know	\$	\$	\$	\$	
<b>Total</b>	<b>\$725</b>	<b>\$600</b>	<b>\$</b>	<b>\$</b>	<b>\$631.3</b>

Table II.58.62 shows vacancy rates for single-family units by average rental rates for Loup County. The most common rent for single-family units was \$500 to \$750 dollars and units in this price range had a vacancy rate of 0 percent.

<b>Table II.58.62</b> <b>Single-Family Market Rate Rents by Vacancy Status</b> Loup County 2017 Survey of Rental Properties			
Average Rents	Single-Family Units	Available Single-Family Units	Vacancy Rate
Less Than \$500	0	0	%
\$500 to \$750	2	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	%
<b>Total</b>	<b>2</b>	<b>0</b>	<b>0%</b>





The average rent and availability of apartment units is displayed in Table II.58.63. The most common rent for apartments was \$500 to \$750 dollars and the units in this price range had a vacancy rate of 0 percent.

<b>Table II.58.63</b> <b>Apartment Market Rate Rents by Vacancy Status</b> Loup County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	0	0	%
\$500 to \$750	12	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	%
<b>Total</b>	<b>12</b>	<b>0</b>	<b>0%</b>

Respondents were asked if utilities are included in the rent and, as shown in Table II.58.64, 2 respondents, or 100 percent, included some sort of utility in the rent.

<b>Table II.58.64</b> <b>Are there any utilities included with the rent?</b> Loup County 2017 Survey of Rental Properties	
Period	Respondent
Yes	2
No	
<b>% Offering Utilities</b>	<b>100%</b>

The type of utility included in the rent is shown in Table II.58.65. There were 0 respondents who included electricity, 1 respondent who included natural gas, 1 respondent who included water and sewer and 2 respondents included trash collection in the rent.

<b>Table II.58.65</b> <b>Which utilities are included with the rent?</b> Loup County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	0
Natural Gas	1
Water/Sewer	1
Trash Collection	2



Table II.58.66 shows the number of survey respondents who keep a waiting list. As can be seen, no respondents said they keep a waitlist.

<b>Table II.58.66</b> <b>Do you keep a waiting list?</b> Loup County 2017 Survey of Rental Properties	
Period	Respondent
Yes	
No	2
Waitlist Size	

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.58.67 one respondent indicated there was extreme need for the renovation of existing family units and extreme need for the renovation of existing apartment units.

<b>Table II.58.67</b> <b>How would you rate the need for renovation of existing units in the city?</b> Loup County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	0	0		
Low Need	0	0		
Moderate Need	0	0		
High Need	0	0		
Extreme Need	1	1		

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.58.68 the respondents indicated there was high need for the construction of new family units and high need for the construction of new apartment units.

<b>Table II.58.68</b> <b>How would you rate the need for construction of new units in the city?</b> Loup County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	0	0		
Low Need	0	0		
Moderate Need	0	0		
High Need	1	1	1	1
Extreme Need	1	1		

