

**VOLUME II:
MADISON COUNTY**

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Madison County

DEMOGRAPHICS

Population Estimates

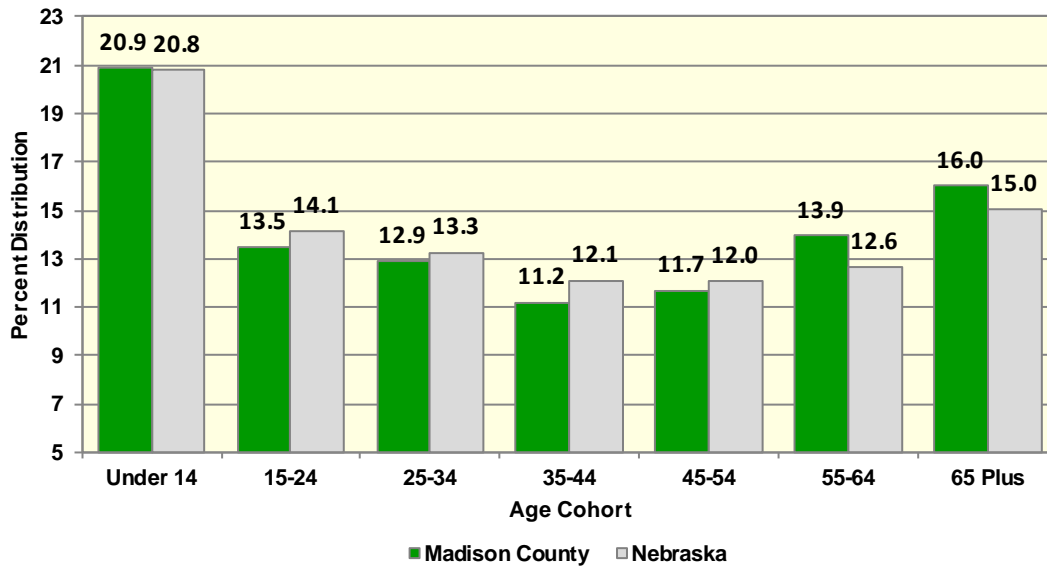
The Census Bureau’s current census estimates indicate that Madison County’s population increased from 34,876 in 2010 to 35,015 in 2016, or by 0.4 percent. This compares to a statewide population change of 4.4 percent over the period. The number of people from 25 to 34 years of age increased by 5.5 percent, and the number of people from 55 to 64 years of age increased by 20.4 percent. The white population decreased by 1.4 percent, while the black population increased by 16.4 percent. The Hispanic population increased from 4,504 to 5,099 people between 2010 and 2016 or by 13.2 percent. These data are presented in Table II.60.1.

Table II.60.1						
Profile of Population Characteristics						
Madison County vs. State of Nebraska						
2010 Census and 2016 Current Census Estimates						
Subject	Madison County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	34,876	35,015	0.4%	1,826,341	1,907,116	4.4%
Age						
0 to 14 years	7,252	7,304	0.7%	383,542	396,601	3.4%
15 to 24 years	5,117	4,710	-8%	258,206	269,442	4.4%
25 to 34 years	4,276	4,513	5.5%	245,176	252,946	3.2%
35 to 44 years	3,761	3,914	4.1%	220,838	230,528	4.4%
45 to 54 years	5,293	4,094	-22.7%	258,726	229,683	-11.2%
55 to 64 years	4,053	4,880	20.4%	213,176	241,172	13.1%
65 and Over	5,124	5,600	9.3%	246,677	286,744	16.2%
Race						
White	33,126	32,663	-1.4%	1,649,264	1,694,976	2.8%
Black	524	610	16.4%	85,971	94,620	10.1%
American Indian and Alaskan Native	544	671	23.3%	23,418	27,318	16.7%
Asian	186	474	154.8%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	29	28	-3.4%	2,061	2,425	17.7%
Two or more races	467	569	21.8%	32,305	40,495	25.4%
Ethnicity (of any race)						
Hispanic or Latino	4,504	5,099	13.2%	167,405	203,320	21.5%

Table II.60.2, presents the population of Madison County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 17,314 males, who accounted for 49.6 percent of the population, and the remaining 50.4 percent, or 17,562 persons, were female. In 2016, the number of males was 17,322 persons, and accounted for 49.5 percent of the population, with the remaining 50.5 percent, or 17,693 persons being female.

Table II.60.2 Population by Age and Gender Madison 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	3,707	3,545	7,252	3,702	3,602	7,304	0.7%
15 to 24 years	2,663	2,454	5,117	2,412	2,298	4,710	-8%
25 to 34 years	2,185	2,091	4,276	2,332	2,181	4,513	5.5%
35 to 44 years	1,886	1,875	3,761	1,937	1,977	3,914	4.1%
45 to 54 years	2,673	2,620	5,293	2,028	2,066	4,094	-22.7%
55 to 64 years	2,026	2,027	4,053	2,446	2,434	4,880	20.4%
65 and Over	2,174	2,950	5,124	2,465	3,135	5,600	0.4%
Total	17,314	17,562	34,876	17,322	17,693	35,015	0.4%
% of Total	49.6%	50.4%	.	49.5%	50.5%	.	

Diagram II.60.1
Age Distribution
 Madison 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.60.3, from April 2000 to July 2009, Madison County natural increase was estimated to be 1,939 people. Madison County has been experiencing net out-migration, with 2,660 persons leaving the county in the last nine years.⁴⁷ The 2016 population estimates showed a natural increase of 1,078 persons. Between 2010 and 2016, Madison County’s population rose to 35,015 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 Madison County increased from 9 persons in 2015 to 36 persons in 2016, with an additional net movement of 40 in the first six months of 2017. The driver’s license total exchanges for the last 16 years are presented in Table II.60.4.

Table II.60.3	
Population Change	
Madison County	
1980–2010 Census and Intercensal Data	
1980 Population	31,382
Natural Increase 80–90	2,422
Net Migration 80–90	-1,149
1990 Population	32,655
Natural Increase 90–00	1,960
Net Migration 90–00	611
2000 Population	35,226
Natural Increase 00–09	1,939
Net Migration 00–09	-2,660
2009 Population Estimate	34,505
2010 Population	34,876
Natural Increase 10–16	1,078
Net Migration 10–16	-939
2016 Population Estimate	35,015

Table II.60.4			
Driver's Licenses Exchanged and Surrendered			
Madison County			
2001–First half of 2017 DOT Data			
Year	In-Migrants	Out-Migrants	Net Change
Calendar 2001	517	531	-14
Calendar 2002	621	491	130
Calendar 2003	628	447	181
Calendar 2004	532	521	11
Calendar 2005	431	472	-41
Calendar 2006	424	639	-215
Calendar 2007	386	471	-85
Calendar 2008	443	351	92
Calendar 2009	418	281	137
Calendar 2010	638	383	255
Calendar 2011	443	320	123
Calendar 2012	523	405	118
Calendar 2013	407	330	77
Calendar 2014	394	347	47
Calendar 2015	418	409	9
Calendar 2016	470	434	36
First Half of 2017	253	213	40

⁴⁷ 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 Madison County increased by 1.2 percent from 6,556 in 2016 to 6,632 in 2017, as shown in Table II.60.5. The number of school-age children 5 to 11 years of age decreased from 3,380 in 2016 to 3,369 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.

Year	Age Group			Total
	5–11	11–13	14–18	
1992	4,148	1,023	2,365	7,536
1993	4,284	1,081	2,471	7,836
1994	4,395	1,189	2,601	8,185
1995	4,278	1,278	2,577	8,133
1996	4,162	1,269	2,714	8,145
1997	3,700	987	2,772	7,459
1998	3,992	1,187	2,830	8,009
1999	3,805	1,149	2,874	7,828
2000	3,840	1,147	2,931	7,918
2001	3,450	1,070	2,752	7,272
2002	3,677	1,083	2,814	7,574
2003	4,241	1,283	3,479	9,003
2004	4,286	1,253	3,259	8,798
2005	3,809	997	2,619	7,425
2006	3,668	952	3,185	7,805
2007	3,352	911	3,203	7,466
2008	3,469	892	2,401	6,762
2009	3,338	912	2,347	6,597
2010	3,202	900	2,280	6,382
2011	3,299	886	2,323	6,508
2012	3,259	899	2,338	6,496
2013	3,347	897	2,332	6,576
2014	3,380	894	2,318	6,592
2015	3,325	932	2,265	6,522
2016	3,380	928	2,248	6,556
2017	3,369	974	2,289	6,632

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.60.6, shows population by age for the 2000 and 2010 Census. The population changed by -1 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by 0.8 percent to a total of 5,124 persons in 2010. Those aged 25 to 34 changed by 4.8 percent, and those aged under 5 changed by 6.7 percent.



Table II.60.6 Population by Age Madison County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	2,433	6.9%	2,596	7.4%	6.7%
5 to 19	8,507	24.1%	7,315	21%	-14%
20 to 24	2,583	7.3%	2,458	7%	-4.8%
25 to 34	4,080	11.6%	4,276	12.3%	4.8%
35 to 54	9,829	27.9%	9,054	26%	-7.9%
55 to 64	2,710	7.7%	4,053	11.6%	49.6%
65 or Older	5,084	14.4%	5,124	14.7%	0.8%
Total	35,226	100.0%	34,876	100.0%	-1%

The elderly population is further explored in Table II.60.7. Those aged 65 to 66 changed by 27.4 percent between 2000 and 2010, resulting in a population of 544 persons. Those aged 85 or older changed by 6.3 percent during the same time period, and resulted in 943 persons over age 85 in 2010.

Table II.60.7 Elderly Population by Age Madison County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	427	8.4%	544	10.6%	27.4%
67 to 69	706	13.9%	748	14.6%	5.9%
70 to 74	1,208	23.8%	1,045	20.4%	-13.5%
75 to 79	1,080	21.2%	957	18.7%	-11.4%
80 to 84	776	15.3%	887	17.3%	14.3%
85 or Older	887	17.4%	943	18.4%	6.3%
Total	5,084	100.0%	5,124	100.0%	0.8%

Population by race and ethnicity is shown in Table II.60.8 representing 88.2 percent of the white population in 2010. The black population changed by 34.5 percent, representing 1.3 percent of the population in 2010. The American Indian and Asian populations represented 1.1 and 0.5 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 48.1 percent between 2000 and 2010, compared to the -5.6 percent growth rate for non-Hispanics.

Table II.60.8 Population by Race and Ethnicity Madison County 2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	32,179	91.4%	30,752	88.2%	-4.4%
Black	330	0.9%	444	1.3%	34.5%
American Indian	419	1.2%	401	1.1%	-4.3%
Asian	142	0.4%	167	0.5%	17.6%
Native Hawaiian/ Pacific Islander	11	0%	16	0%	45.5%
Other	1,783	5.1%	2,486	7.1%	39.4%
Two or More Races	362	1%	610	1.7%	68.5%
Total	35,226	100.0%	34,876	100.0%	-1%
Hispanic	3,042	8.6%	4,504	12.9%	48.1%
Non-Hispanic	32,184	91.4%	30,372	87.1%	-5.6%



Population by race and ethnicity through 2016 is shown in Table II.60.9. The white population represented 92 percent of the population in 2016, compared with the black population accounting for 1.3 percent of the population. Hispanic population represented 14.2 percent of the population in 2016.

Table II.60.9				
Population by Race and Ethnicity				
Madison County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	30,752	88.2%	32,300	92%
Black	444	1.3%	461	1.3%
American Indian	401	1.1%	540	1.5%
Asian	167	0.5%	311	0.9%
Native Hawaiian/ Pacific Islander	16	0%	0	0%
Other	2,486	7.1%	946	2.7%
Two or More Races	610	1.7%	567	1.6%
Total	34,876	100.0%	35,125	100.0%
Non-Hispanic	30,372	87.1%	30,131	85.8%
Hispanic	4,504	12.9%	4,994	14.2%

The population by race is broken down further by ethnicity in Table II.60.10. While the white non-Hispanic population changed by -6.6 percent between 2000 and 2010, the white Hispanic population changed by 59.9 percent. The black non-Hispanic population changed by 28.6 percent, while the black Hispanic population changed by 191.7 percent.

Table II.60.10					
Population by Race and Ethnicity					
Madison County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	31,122	96.7%	29,062	95.7%	-6.6%
Black	318	1%	409	1.3%	28.6%
American Indian	370	1.1%	337	1.1%	-8.9%
Asian	141	0.4%	157	0.5%	11.3%
Native Hawaiian/ Pacific Islander	8	0%	10	0%	25%
Other	7	0%	17	0.1%	142.9%
Two or More Races	218	0.7%	380	1.3%	74.3%
Total Non-Hispanic	32,184	100.0%	30,372	100.0%	-5.6%
Hispanic					
White	1,057	34.7%	1,690	37.5%	59.9%
Black	12	0.4%	35	0.8%	191.7%
American Indian	49	1.6%	64	1.4%	30.6%
Asian	1	0%	10	0.2%	900%
Native Hawaiian/ Pacific Islander	3	0.1%	6	0.1%	100%
Other	1,776	58.4%	2,469	54.8%	39%
Two or More Races	144	4.7%	230	5.1%	59.7%
Total Hispanic	3,042	100.0%	4,504	100.0%	48.1%
Total Population	35,226	100.0%	34,876	100.0%	-1%



The change in race and ethnicity between 2010 and 2016 is shown in Table II.60.11. During this time, the total non-Hispanic population was 30,131 persons in 2016. The Hispanic population was 4,994.

Table II.60.11 Population by Race and Ethnicity				
Madison County 2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	29,062	95.7%	28,539	94.7%
Black	409	1.3%	406	1.3%
American Indian	337	1.1%	436	1.4%
Asian	157	0.5%	311	1%
Native Hawaiian/ Pacific Islander	10	0%	0	0%
Other	17	0.1%	29	0.1%
Two or More Races	380	1.3%	410	1.4%
Total Non-Hispanic	30,372	100.0%	30,131	100.0%
Hispanic				
White	1,690	37.5%	3,761	75.3%
Black	35	0.8%	55	1.1%
American Indian	64	1.4%	104	2.1%
Asian	10	0.2%	0	0%
Native Hawaiian/ Pacific Islander	6	0.1%	0	0%
Other	2,469	54.8%	917	18.4%
Two or More Races	230	5.1%	157	3.1%
Total Hispanic	4,504	100.0	4,994	100.0%
Total Population	34,876	100.0%	35,125	100.0%

Households by type and tenure are shown in Table II.60.12. Family households represented 65.4 percent of households, while non-family households accounted for 34.6 percent. These changed from 63.9 and 36.1 percent, respectively.

Table II.60.12 Household Type by Tenure				
Madison County 2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	8,908	63.9%	9,199	65.4%
Married-Couple Family	7,091	79.6%	7,116	77.4%
Owner-Occupied	6,048	85.3%	5,899	82.9%
Renter-Occupied	1,043	14.7%	1,217	17.1%
Other Family	1,817	20.4%	2,083	19.8%
Male Householder, No Spouse Present	520	28.6%	385	25%
Owner-Occupied	264	50.8%	290	75.3%
Renter-Occupied	256	49.2%	95	24.7%
Female Householder, No Spouse Present	1,297	71.4%	1,698	62.3%
Owner-Occupied	520	40.1%	737	43.4%
Renter-Occupied	777	59.9%	961	56.6%
Non-Family Households	5,031	36.1%	4,857	34.6%
Owner-Occupied	2,336	46.4%	2,243	46.2%
Renter-Occupied	2,695	53.6%	2,614	53.8%
Total	13,939	100.0%	14,056	100.0%



The group quarters population was 1,071 in 2010, compared to 1,326 in 2000. Institutionalized populations experienced a -17.1 percent change between 2000 and 2010. Non-institutionalized populations experienced a -22.3 percent change during this same time period.

Table II.60.13					
Group Quarters Population					
Madison 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	96	12.3%	68	10.5%	-29.2%
Juvenile Facilities	.	.	57	8.8%	.
Nursing Homes	492	63.1%	522	80.7%	6.1%
Other Institutions	192	24.6%	0	0%	-100%
Total	780	100.0%	647	100.0%	-17.1%
Noninstitutionalized					
College Dormitories	292	53.5%	317	74.8%	8.6%
Military Quarters	0	0%	0	0%	%
Other Noninstitutionalized	254	46.5%	107	25.2%	-57.9%
Total	546	100.0%	424	100.0%	-22.3%
Group Quarters Population	1,326	100.0%	1,071	100.0%	-19.2%

The number of foreign born persons are shown in Table II.60.14. An estimated 3.5 percent of the population was born in Mexico with 1.3 percent born in Cuba and another 0.8 percent were born in Burma.

Table II.60.14			
Place of Birth for the Foreign-Born Population			
Madison County			
2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	1,239	3.5%
#2 country of origin	Cuba	444	1.3%
#3 country of origin	Burma	268	0.8%
#4 country of origin	El Salvador	143	0.4%
#5 country of origin	Guatemala	88	0.3%
#6 country of origin	Honduras	79	0.2%
#7 country of origin	Costa Rica	36	0.1%
#8 country of origin	Vietnam	20	0.1%
#9 country of origin	Haiti	15	0%
#10 country of origin	Nicaragua	10	0%

Limited English Proficiency and the language spoken at home are shown in Table II.60.15. An estimated 5.2 percent of the population speaks Spanish at home, followed by 0.5 percent speaking Other Asian and Pacific Island languages .



Table II.60.15 Limited English Proficiency and Language Spoken at Home Madison County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	1,678	5.2%
#2 LEP Language	Other Asian and Pacific Island languages	178	0.5%
#3 LEP Language	Chinese	14	0%
#4 LEP Language	Russian, Polish, or other Slavic languages	13	0%
#5 LEP Language	Korean	7	0%
#6 LEP Language	French, Haitian, or Cajun	2	0%
#7 LEP Language	Arabic	0	0%
#8 LEP Language	German or other West Germanic languages	0	0%
#9 LEP Language	Other Indo-European languages	0	0%
#10 LEP Language	Other and unspecified languages	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.60.16. Some 16.1 percent of the population was disabled in 2000, or a total of 5,147 persons. The disability rate was highest for those over 65, with 39 percent disabled.

Table II.60.16 Disability by Age Madison County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	202	3.5%
16 to 64	3,131	14.5%
65 and older	1,814	39%
Total	5,147	16.1%

Table II.60.17 shows disability by type in 2000. There were 2,190 physical disabilities in 2000, some 2,092 employment disabilities, and 1,802 go-outside-home disabilities.

Table II.60.17 Total Disabilities Tallied: Aged 5 and Older Madison County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	908
Physical disability	2,190
Mental disability	1,294
Self-care disability	672
Employment disability	2,092
Go-outside-home disability	1,802
Total	8,958



Disability by age, as estimated by the 2016 ACS, is shown in Table II.60.18. The disability rate for females was 11.3 percent, compared to 10.6 percent for males. The disability rate changed precipitously higher with age, with 47.6 percent of those over 75 experiencing a disability.

Table II.60.18 Disability by Age Madison 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%	8	0.6%	8	0.3%
5 to 17	194	6.1%	170	5.6%	364	5.9%
18 to 34	228	5.6%	207	5.4%	435	5.5%
35 to 64	625	9.7%	658	10.2%	1,283	10%
65 to 74	321	25.2%	289	20.1%	610	22.5%
75 or Older	436	49.2%	628	46.6%	1,064	47.6%
Total	1,804	10.6%	1,960	11.3%	3,764	10.9%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.60.19. Some 6 percent have an ambulatory disability, 4.7 have an independent living disability, and 1.8 percent have a self-care disability.

Table II.60.19 Total Disabilities Tallied: Aged 5 and Older Madison County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	1,351	3.9%
Vision disability	645	1.9%
Cognitive disability	1,286	4%
Ambulatory disability	1,908	6%
Self-Care disability	584	1.8%
Independent living disability	1,203	4.7%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.60.20 and Table II.60.21. In 2016, some 18,416 persons were employed and 588 were unemployed. This totaled a labor force of 19,004 persons. The unemployment rate for Madison County was estimated to be 3.1 in 2016.

Table II.60.20 Employment, Labor Force and Unemployment Madison County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	18,416
Unemployed	588
Labor Force	19,004
Unemployment Rate	3.1%



In 2016, 89.7 percent of households in Madison County had a high school education or greater.

Table II.60.21	
High School or Greater Education	
Madison County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	12,612
Total Households	14,056
Percent High School or Above	89.7%

As seen in Table II.60.22, 29.7 percent of the population had a high school diploma or equivalent, another 40.9 percent have some college, 13.2 percent have a Bachelor's Degree, and 5 percent of the population had a graduate or professional degree.

Table II.60.22		
Educational Attainment		
Madison County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	2,967	11.3%
High School or Equivalent	7,823	29.7%
Some College or Associates Degree	10,757	40.9%
Bachelor's Degree	3,465	13.2%
Graduate or Professional Degree	1,308	5%
Total Population Above 18 years	26,320	100.0%

ECONOMICS

Labor Force

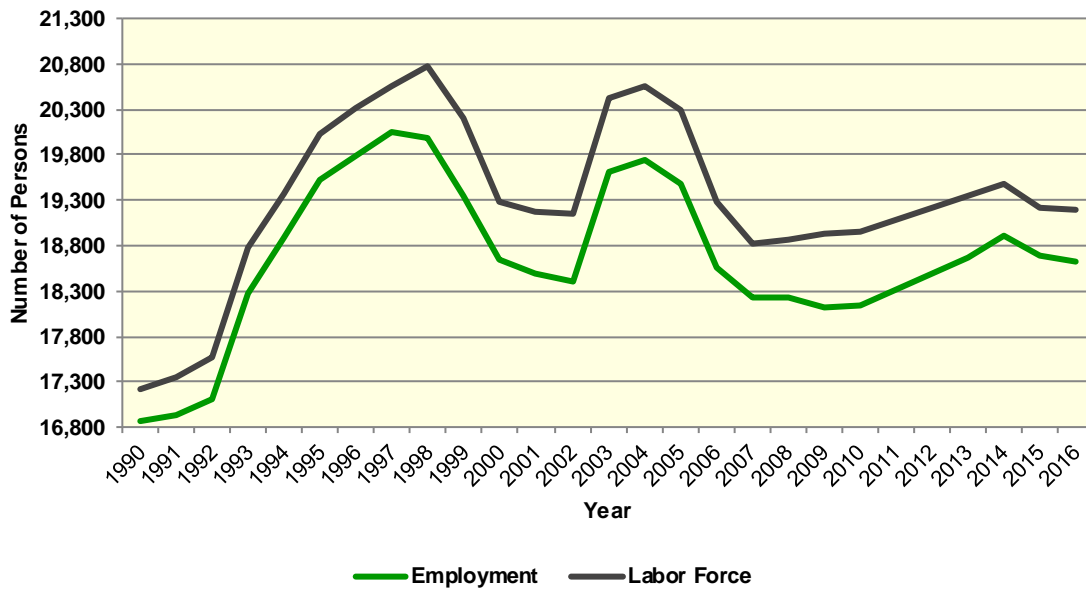
Table II.60.23, shows the labor force statistics for Madison County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1990 with a rate of 2. The highest level of unemployment occurred during 2009 rising to a rate of 4.3. This compared to a statewide low of 2.3 in 1990 and statewide high of 4.6 in 2009. Over the last year the unemployment rate in Madison County increased from 2.8 percent in 2015 to 2.9 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.60.23 Labor Force Statistics Madison County 1990 - 2016 BLS Data					
Year	Madison County				Statewide
	Unemployment	Employment	Labor Force	Unemployment Rate	Unemployment Rate
1990	353	16,873	17,226	2%	2.3%
1991	411	16,944	17,355	2.4%	2.7%
1992	452	17,109	17,561	2.6%	2.9%
1993	517	18,268	18,785	2.8%	2.8%
1994	486	18,894	19,380	2.5%	2.6%
1995	503	19,531	20,034	2.5%	2.6%
1996	539	19,784	20,323	2.7%	2.7%
1997	520	20,042	20,562	2.5%	2.5%
1998	809	19,977	20,786	3.9%	2.6%
1999	849	19,359	20,208	4.2%	2.8%
2000	631	18,644	19,275	3.3%	2.8%
2001	682	18,486	19,168	3.6%	3.1%
2002	749	18,398	19,147	3.9%	3.6%
2003	818	19,613	20,431	4%	3.9%
2004	801	19,750	20,551	3.9%	3.9%
2005	819	19,483	20,302	4%	3.8%
2006	720	18,569	19,289	3.7%	3.1%
2007	594	18,225	18,819	3.2%	3%
2008	627	18,229	18,856	3.3%	3.3%
2009	822	18,113	18,935	4.3%	4.6%
2010	799	18,151	18,950	4.2%	4.6%
2011	777	18,314	19,091	4.1%	4.4%
2012	709	18,500	19,209	3.7%	4%
2013	681	18,675	19,356	3.5%	3.8%
2014	576	18,902	19,478	3%	3.3%
2015	533	18,687	19,220	2.8%	3%
2016	557	18,629	19,186	2.9%	3.2%

Diagram II.60.2, shows the employment and labor force for Madison County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 18,629 persons, with the labor force reaching 19,186, indicating there were a total of 557 unemployed persons.



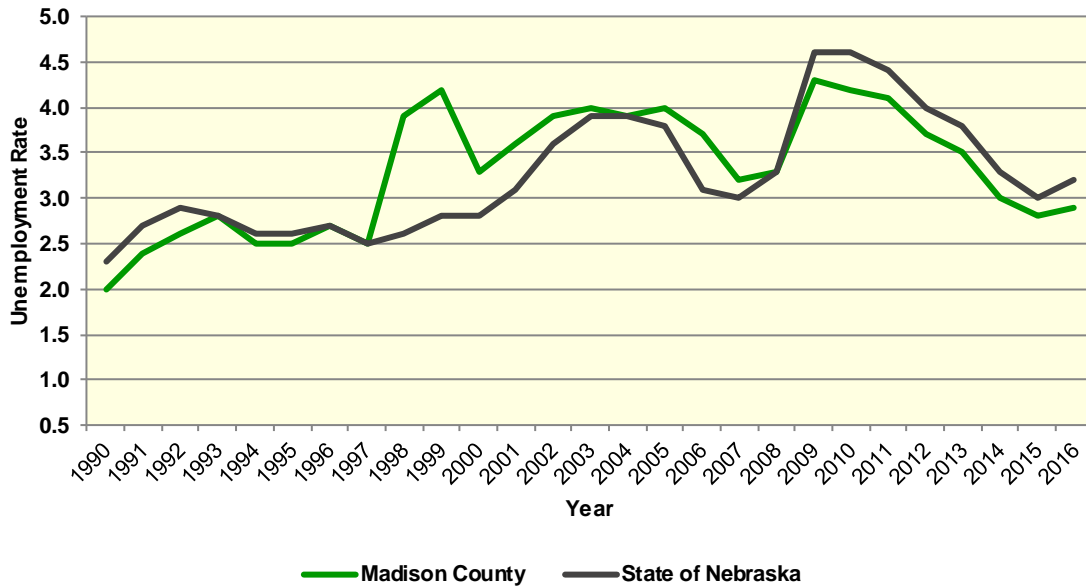
Diagram II.60.2
Employment and Labor Force
 Madison County
 1990 – 2016 BLS Data



Unemployment

Diagram II.60.3, shows the unemployment rate for both the State and Madison County. During the 1990’s the average rate for Madison County was 2.8, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 3.7, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 3.4. Over the course of the entire period Madison County had an average unemployment rate higher than the state, 3.3 percent for Madison County, versus 3.3 statewide.

Diagram II.60.3
Annual Unemployment Rate
 Madison 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.60.24, shows total real earnings by industry for Madison County. In the most recent 2016 estimate, the government and government enterprises industry had the largest total real earnings, with total real earnings reaching 223,264,000 dollars. Between 2015 and 2016 the administrative and waste management services industry saw the largest percentage increase, rising by 9.3 percent to 30,005,000 dollars.

Table II.60.24
Real Earnings by Industry
 Madison 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	35,583	58,508	111,926	83,203	151,430	108,418	105,306	94,744	-10
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	53,657	53,537	54,644	60,471	60,541	63,339	69,242	71,465	3.2
Manufacturing	268,385	186,982	184,203	187,824	191,879	201,932	205,056	199,411	-2.8
Wholesale trade	91,317	92,498	98,813	103,672	99,729	107,388	107,506	107,588	0.1
Retail trade	104,028	103,186	107,355	111,193	112,959	107,929	107,660	106,434	-1.1
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	13,440	12,128	12,104	11,244	11,070	11,325	11,148	11,456	2.8
Finance and insurance	36,157	51,032	44,615	53,222	45,670	51,579	56,170	56,005	-0.3
Real estate and rental and leasing	12,692	22,100	19,155	30,962	43,887	40,754	43,717	40,171	-8.1
Professional and technical services	27,819	31,620	32,307	34,513	35,086	39,312	39,312	40,339	2.6
Management of companies and enterprises	5,490	7,016	5,450	5,577	5,932	5,656	4,989	3,225	-35.4
Administrative and waste services	22,676	24,137	24,825	23,708	25,181	27,931	27,453	30,005	9.3
Educational services	7,734	8,280	8,608	9,323	9,229	9,470	8,868	9,082	2.4
Health care and social assistance	114,937	168,216	166,117	173,936	189,371	192,449	198,322	201,739	1.7
Arts, entertainment, and recreation	2,355	3,294	3,190	3,382	3,267	3,329	2,895	2,947	1.8
Accommodation and food services	25,073	25,015	28,812	31,830	32,094	33,115	31,765	30,435	-4.2
Other services, except public administration	41,587	41,502	44,840	47,616	47,054	47,583	47,697	47,750	0.1
Government and government enterprises	168,326	222,837	221,866	216,009	212,229	215,728	220,823	223,264	1.1
Total	1,082,492	1,158,216	1,224,236	1,249,788	1,331,602	1,326,961	1,349,978	1,338,537	-0.8



Table II.60.25, shows the total employment by industry for Madison County. The most recent estimates show the health care and social assistance industry was the largest employer in Madison County, with employment reaching 4,026 jobs in 2016. Between 2015 and 2016 the real estate and rental and leasing industry saw the largest percentage increase, rising by 9.3 percent to 1,198 jobs.

Table II.60.25 Employment by Industry Madison County BEA Table CA25 Data									
NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	925	786	802	790	790	781	809	789	-2.5
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	1,373	1,288	1,281	1,370	1,427	1,419	1,517	1,516	-0.1
Manufacturing	5,124	3,164	3,133	3,146	3,166	3,183	3,260	3,253	-0.2
Wholesale trade	1,897	1,625	1,646	1,670	1,656	1,712	1,693	1,683	-0.6
Retail trade	3,845	3,596	3,668	3,653	3,689	3,676	3,734	3,699	-0.9
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	323	307	307	284	283	297	294	290	-1.4
Finance and insurance	965	1,249	1,343	1,307	1,327	1,373	1,379	1,397	1.3
Real estate and rental and leasing	663	1,024	1,020	1,027	1,080	1,117	1,096	1,198	9.3
Professional and technical services	754	941	917	970	966	1,010	989	996	0.7
Management of companies and enterprises	85	110	64	69	60	57	57	56	-1.8
Administrative and waste services	964	1,020	1,001	993	1,060	1,140	1,128	1,116	-1.1
Educational services	343	350	363	385	395	398	385	387	0.5
Health care and social assistance	2,848	3,575	3,620	3,821	3,912	3,920	3,955	4,026	1.8
Arts, entertainment, and recreation	215	287	280	296	282	295	277	278	0.4
Accommodation and food services	1,813	1,537	1,613	1,703	1,737	1,775	1,708	1,675	-1.9
Other services, except public administration	1,516	1,444	1,570	1,598	1,621	1,603	1,656	1,659	0.2
Government and government enterprises	3,768	4,030	3,943	3,875	3,895	3,863	3,844	3,890	1.2
Total	28,605	27,432	27,657	28,064	28,475	28,773	28,927	29,048	0.4

Table II.60.26, shows the real average earnings per job by industry for Madison County. These figures are calculated by dividing the Total Real Earning displayed in Table II.60.24 and Table II.60.25, by Industry. In 2016, the farm industry had the highest average earnings reaching 120,081 dollars. Between 2015 and 2016 the administrative and waste management services industry saw the largest percentage increase, rising by 10.5 percent to 26,886 dollars.

Table II.60.26
Real Earnings Per Job by Industry
 Madison County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	38,469	74,438	139,558	105,320	191,684	138,819	130,168	120,081	-7.7
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	39,080	41,566	42,657	44,140	42,425	44,637	45,644	47,141	3.3
Manufacturing	52,378	59,097	58,794	59,703	60,606	63,441	62,901	61,301	-2.5
Wholesale trade	48,138	56,922	60,032	62,079	60,223	62,726	63,500	63,926	0.7
Retail trade	27,055	28,695	29,268	30,439	30,621	29,361	28,832	28,774	-0.2
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	41,609	39,505	39,425	39,590	39,115	38,132	37,918	39,503	4.2
Finance and insurance	37,468	40,858	33,220	40,721	34,416	37,567	40,733	40,089	-1.6
Real estate and rental and leasing	19,143	21,582	18,780	30,148	40,636	36,485	39,888	33,532	-15.9
Professional and technical services	36,895	33,602	35,232	35,581	36,321	38,923	39,749	40,501	1.9
Management of companies and enterprises	64,592	63,785	85,154	80,822	98,874	99,227	87,524	57,589	-34.2
Administrative and waste services	23,523	23,664	24,800	23,875	23,756	24,501	24,338	26,886	10.5
Educational services	22,548	23,658	23,715	24,216	23,364	23,793	23,035	23,468	1.9
Health care and social assistance	40,357	47,054	45,889	45,521	48,408	49,094	50,145	50,109	-0.1
Arts, entertainment, and recreation	10,955	11,478	11,392	11,426	11,585	11,286	10,450	10,601	1.4
Accommodation and food services	13,829	16,275	17,863	18,691	18,477	18,656	18,598	18,170	-2.3
Other services, except public administration	27,432	28,741	28,561	29,797	29,028	29,684	28,803	28,782	-0.1
Government and government enterprises	44,673	55,295	56,268	55,744	54,487	55,845	57,446	57,394	-0.1
Total	37,843	42,221	44,265	44,534	46,764	46,118	46,668	46,080	-1.3

Table II.60.27 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 \$1,599,237,000 a -0.5 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 27,432 and 29,048 in 2016, which was a percentage change of 0.4 over this period.



Table II.60.27
Total Employment and Real Personal Income
 Madison 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	388,244	23,548	-20,257	74,995	42,477	461,910	16,869	13,408	28,955
1970	379,980	23,855	-18,645	80,210	46,580	464,271	16,942	13,561	28,019
1971	403,701	24,995	-19,744	82,686	49,623	491,271	17,793	14,039	28,757
1972	447,546	27,265	-21,013	87,929	52,088	539,286	19,737	14,279	31,343
1973	520,601	34,939	-25,197	97,698	58,134	616,297	21,917	15,315	33,995
1974	495,512	39,662	-30,260	105,854	59,810	591,254	20,839	16,371	30,268
1975	541,819	38,781	-30,071	110,046	68,301	651,315	22,420	16,239	33,365
1976	513,954	43,048	-37,976	111,748	68,929	613,607	20,899	17,190	29,899
1977	587,897	45,522	-45,442	119,045	70,469	686,448	23,080	17,909	32,826
1978	609,102	50,083	-52,688	122,033	74,422	702,786	23,337	18,428	33,053
1979	646,554	57,810	-66,061	127,963	76,748	727,394	23,674	19,803	32,650
1980	580,696	56,527	-66,416	145,301	81,989	685,043	21,816	19,616	29,603
1981	608,661	57,928	-60,806	164,187	88,346	742,460	23,636	19,056	31,941
1982	570,982	56,181	-60,917	190,089	93,393	737,366	23,521	18,545	30,789
1983	565,414	56,885	-58,837	188,868	96,943	735,504	23,329	18,453	30,641
1984	609,626	60,699	-58,284	195,771	99,809	786,223	24,635	19,061	31,983
1985	643,785	65,111	-63,269	194,439	104,648	814,492	25,366	19,513	32,993
1986	645,534	66,800	-60,521	199,017	108,248	825,479	25,664	19,489	33,122
1987	649,138	67,063	-53,613	184,956	107,785	821,204	25,725	20,029	32,410
1988	685,293	73,114	-55,687	187,679	107,724	851,895	26,505	20,831	32,898
1989	717,380	77,330	-59,673	205,087	109,448	894,912	27,350	21,612	33,193
1990	745,536	82,819	-63,258	190,779	115,280	905,519	27,684	22,141	33,672
1991	757,408	86,152	-69,024	191,417	120,352	913,999	27,756	22,468	33,710
1992	803,127	87,568	-69,902	188,192	129,733	963,582	28,817	22,497	35,700
1993	840,740	94,356	-80,979	191,168	135,025	991,598	29,243	23,963	35,086
1994	890,742	99,727	-91,441	193,512	135,570	1,028,656	29,890	25,370	35,110
1995	905,715	101,602	-98,667	214,612	140,212	1,060,269	30,215	25,866	35,016
1996	968,423	103,431	-104,250	218,640	149,396	1,128,778	31,815	26,581	36,433
1997	979,897	109,739	-113,137	235,851	156,197	1,149,070	32,073	26,937	36,377
1998	992,178	109,477	-122,010	243,690	170,897	1,175,278	32,884	27,238	36,426
1999	971,128	108,035	-129,420	241,068	174,280	1,149,021	32,507	26,565	36,556
2000	991,557	109,390	-132,707	256,553	177,722	1,183,734	33,600	27,319	36,296
2001	1,082,492	118,681	-154,475	249,532	194,979	1,253,847	35,219	28,605	37,843
2002	1,109,033	122,631	-158,151	245,651	201,992	1,275,893	35,577	28,420	39,022
2003	1,151,887	125,029	-159,796	256,713	205,330	1,329,106	37,065	28,881	39,884
2004	1,180,129	127,422	-158,521	225,620	205,645	1,325,451	37,105	29,130	40,513
2005	1,156,835	127,720	-152,205	225,963	208,759	1,311,633	36,811	28,900	40,029
2006	1,090,330	126,687	-140,772	243,644	218,892	1,285,407	36,295	27,837	39,168
2007	1,092,940	124,778	-134,367	266,247	225,867	1,325,909	38,658	27,486	39,763
2008	1,137,817	128,392	-133,923	294,886	248,875	1,419,263	41,355	27,590	41,240
2009	1,135,084	127,355	-132,453	239,169	250,251	1,364,695	39,432	27,483	41,302
2010	1,158,216	129,669	-128,202	241,930	266,949	1,409,225	40,337	27,432	42,222
2011	1,224,236	115,448	-135,907	264,584	266,374	1,503,839	42,958	27,657	44,265
2012	1,249,788	116,979	-140,463	287,766	265,314	1,545,426	43,990	28,064	44,533
2013	1,331,602	134,117	-144,541	251,726	262,555	1,567,226	44,485	28,475	46,764
2014	1,326,961	137,732	-146,780	271,679	267,397	1,581,525	44,949	28,773	46,118
2015	1,349,978	140,286	-158,407	278,442	278,350	1,608,076	45,860	28,927	46,669
2016	1,338,537	141,616	-159,440	279,295	282,461	1,599,237	45,673	29,048	46,080



Diagram II.60.4, shows real average earnings per job for Madison County from 1990 to 2016. Over this period the average earning per job for Madison County was 39,474 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

Diagram II.60.4
Real Average Earnings Per Job
 Madison County
 BEA Data 1990 - 2016

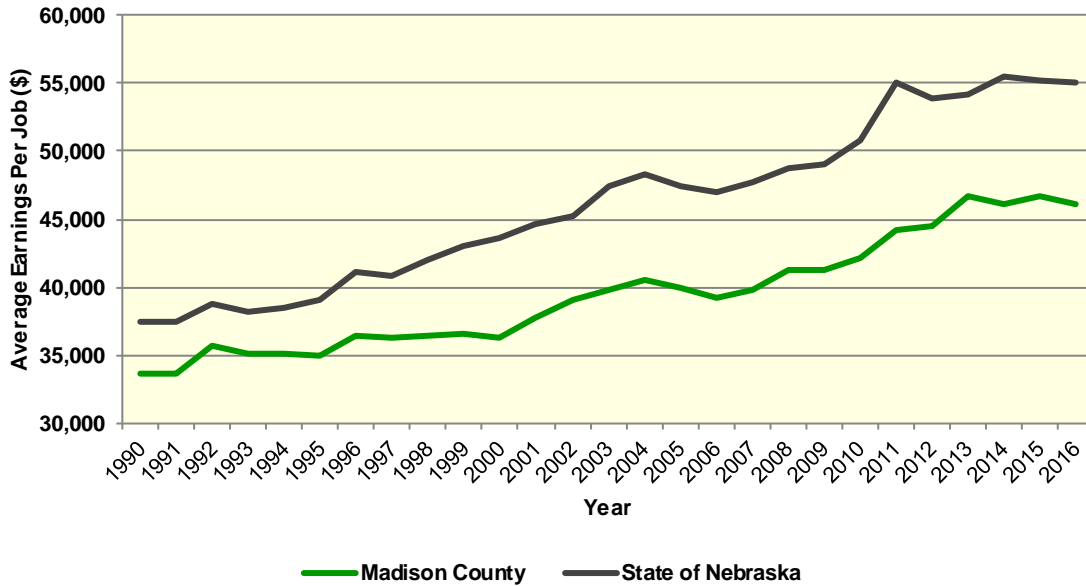
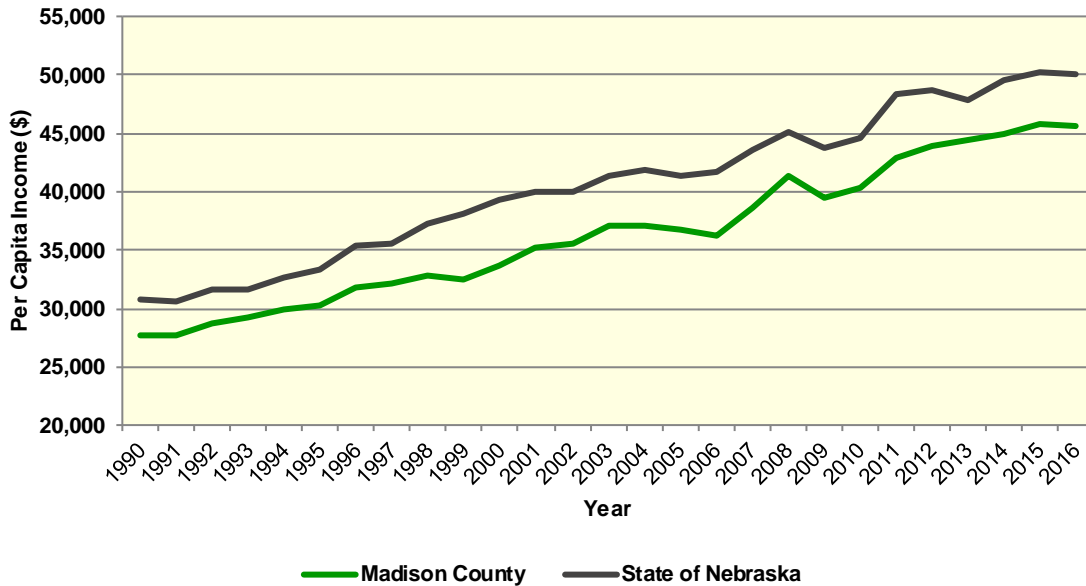


Diagram II.60.5, shows real per capita income in Madison County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Madison County was 36,380 dollars, which was lower than the statewide average of 40,548 dollars over the same period.

Diagram II.60.5
Real Per Capita Income
 Madison 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.60.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment increased from 21,636 persons in 2015 to 21,674 in 2016, a change of (ND) percent.

Table II.60.28
Total Monthly Employment
 Madison County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	22,122	20,388	20,631	20,208	19,982	20,191	20,405	20,792	21,128	21,183	21,261
Feb	22,344	20,398	20,700	20,374	20,159	20,356	20,574	21,079	21,315	21,298	21,411
Mar	22,033	20,643	20,788	20,321	20,226	20,458	20,761	21,104	21,308	21,393	21,560
Apr	21,836	20,876	20,934	20,544	20,418	20,700	20,997	21,233	21,557	21,636	21,798
May	21,494	21,136	21,083	20,677	20,759	20,858	21,118	21,504	21,816	21,704	21,819
Jun	21,692	21,339	21,206	20,800	20,716	20,880	21,302	21,659	21,874	21,763	21,957
Jul	21,511	21,366	20,662	20,367	20,850	20,654	20,950	21,178	21,549	21,600	21,571
Aug	21,159	21,244	20,733	20,410	20,621	20,668	21,038	21,248	21,682	21,519	21,692
Sep	21,159	20,969	20,887	20,415	20,665	20,834	21,384	21,564	21,897	21,915	21,686
Oct	21,250	21,100	21,076	20,576	20,789	20,976	21,318	21,589	21,900	21,786	21,782
Nov	21,120	21,300	21,073	20,591	20,710	20,945	21,391	21,562	21,807	22,007	21,869
Dec	21,207	21,110	20,885	20,559	20,646	20,904	21,508	21,591	21,867	21,830	21,677
Annual	21,577	20,989	20,888	20,487	20,545	20,702	21,062	21,342	21,642	21,636	21,674
% Change	-5%	-3%	(ND)%	-2%	(ND)%	1%	2%	1%	1%	(ND)%	(ND)%

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 \$717 in 2015. In 2016, average weekly wages saw a increase of 2 percent over the prior year, rising to 730 dollars, or by 13 dollars. These data are shown in Table II.60.29.

Table II.60.29 Average Weekly Wages Madison County BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	449	438	447	476	452	
2002	457	459	474	505	474	5%
2003	479	468	483	521	488	3%
2004	489	486	515	538	507	4%
2005	502	503	523	551	520	3%
2006	539	531	535	577	545	5%
2007	563	550	561	617	573	5%
2008	586	585	601	656	607	6%
2009	582	587	598	649	604	(ND)%
2010	572	601	607	672	613	1%
2011	595	621	640	677	633	3%
2012	637	623	636	691	647	2%
2013	642	640	667	705	664	3%
2014	668	654	682	754	690	4%
2015	691	683	715	777	717	4%
2016(p)	689	697	752	783	730	2%

Total business establishments reported by the QCEW are displayed in Table II.60.28. Between 2015 and 2016, the total number of business establishments in Madison County increased from 1,522 to 1,544 establishments.

Table II.60.30 Number of Business Establishments Madison County BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	1,229	1,239	1,241	1,228	1,234	
2002	1,259	1,256	1,268	1,264	1,262	2%
2003	1,289	1,290	1,292	1,288	1,290	2%
2004	1,311	1,319	1,327	1,313	1,318	2%
2005	1,317	1,329	1,333	1,341	1,330	1%
2006	1,345	1,343	1,330	1,329	1,337	1%
2007	1,326	1,324	1,333	1,320	1,326	-1%
2008	1,310	1,312	1,315	1,302	1,310	-1%
2009	1,299	1,298	1,302	1,299	1,300	-1%
2010	1,299	1,305	1,309	1,301	1,304	(ND)%
2011	1,307	1,316	1,321	1,315	1,315	1%
2012	1,444	1,481	1,502	1,511	1,485	13%
2013	1,514	1,529	1,480	1,498	1,505	1%
2014	1,505	1,531	1,517	1,518	1,518	1%
2015	1,534	1,542	1,499	1,513	1,522	(ND)%
2016	1,518	1,539	1,556	1,564	1,544	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 10.0 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 increased by 17.7 percent over the period. On the other hand, by 2016 there were 2,154 returns for AGIs of \$100,000 or more. Table II.60.31 presents AGI distribution for the years 1991 through 2016.

Table II.60.31										
Income Tax Returns by Adjusted Gross Income										
Madison 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	Total⁴⁸
1991	4,865	1,624	2,900	2,054	2,049	1,111	220	161	44	15,028
1992	4,718	1,639	2,957	1,993	2,138	1,245	264	187	53	15,194
1993	4,694	1,532	2,907	1,893	2,151	1,451	303	210	53	15,194
1994	4,859	1,480	3,003	1,946	2,179	1,624	366	233	49	15,739
1995	4,684	1,497	3,018	1,890	2,229	1,767	453	267	61	15,866
1996	4,691	1,389	3,010	1,888	2,207	1,956	527	322	69	16,059
1997	4,745	1,395	2,932	1,943	2,200	2,099	671	404	86	16,475
1998	4,468	1,387	2,836	1,974	2,215	2,192	690	431	93	16,286
1999	4,565	1,217	2,796	1,903	2,094	2,319	755	471	116	16,236
2000	4,454	1,300	2,715	1,986	2,123	2,395	846	528	105	16,452
2001	4,476	1,238	2,843	1,939	2,158	2,434	914	511	95	16,608
2002	4,312	1,304	2,860	1,986	2,188	2,374	929	528	106	16,587
2003	3,979	1,427	2,836	1,952	2,121	2,375	990	580	107	16,367
2004	3,899	1,457	2,865	1,929	2,062	2,386	1,127	683	127	16,535
2005	3,491	1,168	2,399	1,728	1,902	2,281	1,159	755	140	15,023
2006	3,433	1,434	2,663	1,995	1,997	2,426	1,281	925	172	16,326
2007	3,425	1,362	2,442	2,003	2,048	2,411	1,401	1,090	173	16,355
2008	3,289	1,442	2,523	2,131	2,068	2,511	1,404	1,207	205	16,780
2009	3,111	1,407	2,519	2,064	2,022	2,448	1,414	1,097	179	16,261
2010	2,903	1,480	2,481	2,164	2,014	2,452	1,492	1,249	200	16,435
2011	2,984	1,360	2,420	2,240	2,048	2,440	1,473	1,385	228	16,578
2012	2,911	1,370	2,335	2,202	2,135	2,424	1,533	1,565	298	16,773
2013	2,810	1,334	2,346	2,171	2,098	2,399	1,631	1,650	262	16,701
2014	2,762	1,261	2,237	2,166	2,131	2,424	1,644	1,810	308	16,743
2015	2,687	1,289	2,209	2,093	2,296	2,501	1,672	1,843	301	16,891
2016	2,613	1,239	2,228	2,183	2,370	2,479	1,698	1,866	288	16,964

⁴⁸ Income levels with fewer than 10 returns were not disclosed, but are included in the totals. As a result, income levels may not sum to total.

Poverty

Poverty is the condition of having insufficient resources or income. In its extreme form, poverty is a lack of basic human needs, such as adequate and healthy food, clothing, housing, water, and health services. According to the Census Bureau’s Small Area Income and Poverty Estimates Program, the number of individuals in poverty increase from 4,444 in 2010 to 4,867 in 2016, with the poverty rate reaching 14.3 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.60.32 presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	3,282	9.5%
2001	3,466	9.9%
2002	3,774	10.8%
2003	3,874	11.1%
2004	4,057	11.7%
2005	4,046	11.9%
2006	4,477	13.1%
2007	3,817	11.6%
2008	3,986	12.1%
2009	3,948	11.9%
2010	4,444	13.1%
2011	5,312	15.7%
2012	4,250	12.5%
2013	4,278	12.5%
2014	4,662	13.7%
2015	4,675	13.8%
2016	4,867	14.3%

The rate of poverty for Madison County is shown in Table II.60.33. In 2016, there were an estimated 5,071 persons living in poverty. This represented a 14.9 percent poverty rate, compared to 11.2 percent poverty in 2000. In 2016, some 15.5 percent of those in poverty were under age 6, and 9 percent were 65 or older.

Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	477	12.5%	786	15.5%
6 to 17	773	20.3%	900	17.7%
18 to 64	2,023	53.1%	2,930	57.8%
65 or Older	534	14%	455	9%
Total	3,807	100.0%	5,071	100.0%
Poverty Rate	11.2%	.	14.9%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 1.1 percent in Madison County between 2010 and 2016, from 15,014 to 15,178. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.60.34.

Subject	Nebraska	% Growth Since Census	Madison County	% Growth Since Census
2000 Census Base	722,656	.	14,442	.
2010 Census	796,793	10.3	15,014	4
July 2011 Estimate	801,068	0.5	15,052	0.3
July 2012 Estimate	804,586	1	15,058	0.3
July 2013 Estimate	809,062	1.5	15,089	0.5
July 2014 Estimate	814,835	2.3	15,117	0.7
July 2015 Estimate	820,725	3	15,146	0.9
July 2016 Estimate	827,156	3.8	15,178	1.1

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 Madison County increased from 52 authorizations in 2015 to 66 in 2016.

The real value of single-family building permits increased from \$220,409 in 2015 to \$239,694 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.60.35.

Table II.60.35 Building Permits and Valuation Madison 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	106	2	6	52	166	113,322	58,860
1981	63	6	36	11	116	130,635	46,102
1982	58	0	0	0	58	101,501	0
1983	78	2	4	24	108	101,165	41,146
1984	81	0	15	11	107	100,073	46,528
1985	53	2	4	107	166	95,506	35,824
1986	69	4	7	26	106	116,203	34,901
1987	64	6	0	18	88	104,008	22,747
1988	73	4	4	171	252	104,914	32,816
1989	85	6	20	62	173	113,672	17,271
1990	73	6	0	70	149	123,302	42,536
1991	58	10	3	13	84	120,633	45,393
1992	99	8	0	12	119	129,530	33,296
1993	98	2	0	80	180	156,038	33,511
1994	99	8	0	45	152	150,374	47,113
1995	101	4	0	180	285	143,203	42,256
1996	131	2	3	0	136	140,607	0
1997	117	2	4	68	191	151,550	48,739
1998	111	6	7	24	148	149,862	38,275
1999	101	12	0	28	141	151,098	50,776
2000	75	8	12	0	95	165,273	0
2001	79	18	3	32	132	166,079	32,435
2002	95	4	4	0	103	168,617	0
2003	98	10	4	24	136	168,079	89,976
2004	132	6	6	10	154	178,452	92,030
2005	124	4	9	0	137	182,671	0
2006	87	2	9	0	98	191,406	0
2007	66	2	6	0	74	192,882	0
2008	84	2	0	0	86	174,275	0
2009	56	2	0	0	58	181,723	0
2010	53	0	3	12	68	207,957	150,584
2011	39	0	0	0	39	218,950	0
2012	60	2	0	0	62	204,798	0
2013	53	8	0	0	61	211,107	0
2014	54	4	3	0	61	183,888	0
2015	52	10	0	0	62	220,409	0
2016	66	8	0	0	74	239,694	0



Diagram II.60.6
Single-Family Permits
 Madison County
 Census Bureau Data, 1980–2016

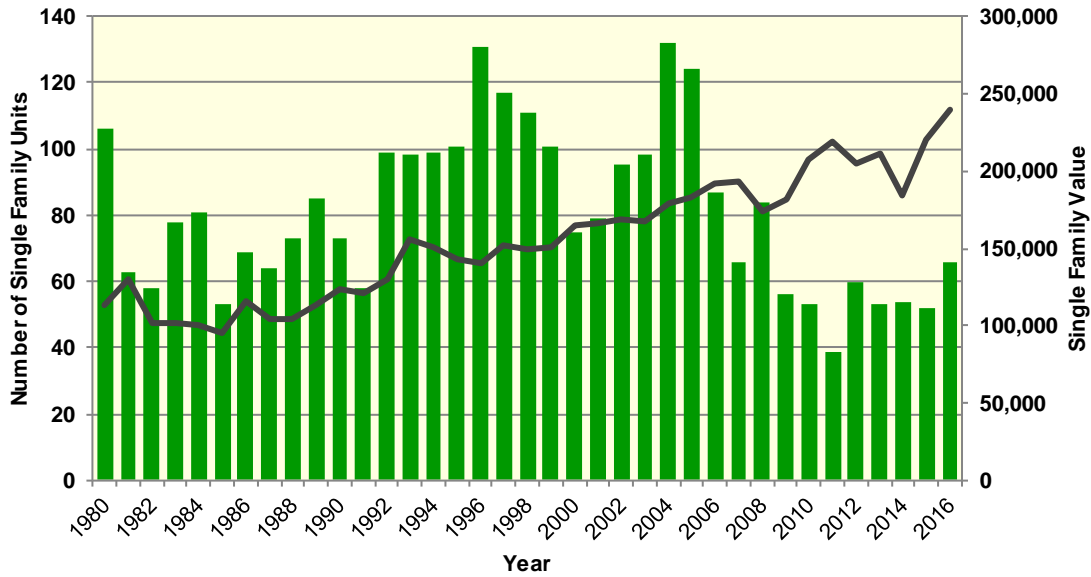
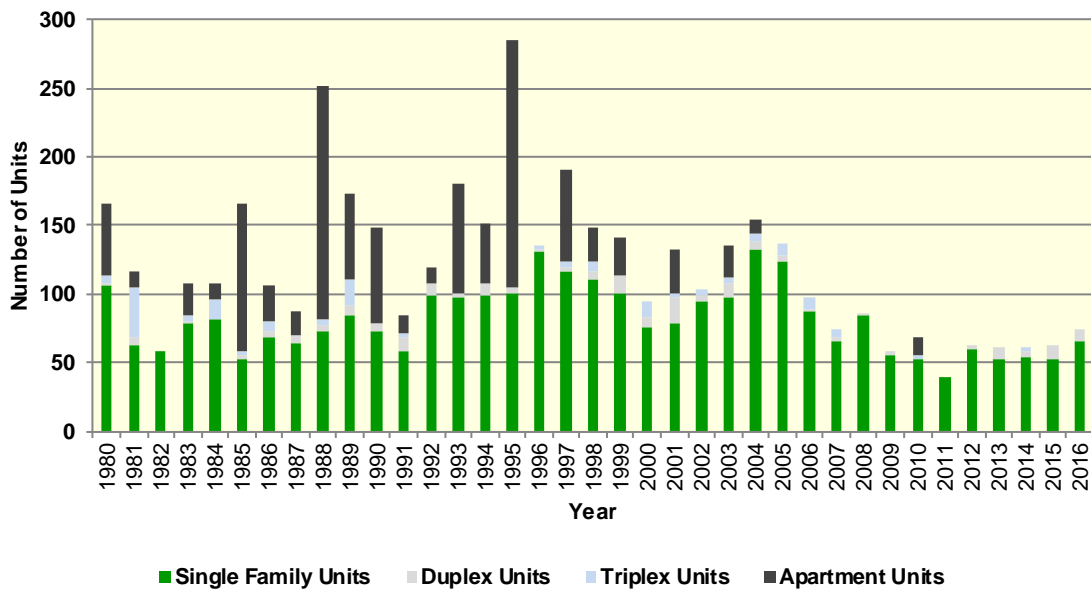


Diagram II.60.7
Total Permits by Unit Type
 Madison County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.60.36. In 2016, there were 15,101 housing units, up from 14,432 in 2000. Single-family units accounted for 75.6 percent of units in 2016, compared to 72.6 in 2000. Apartment units accounted for 14.5 percent in 2016, compared to 16.7 percent in 2000.

Table II.60.36				
Housing Units by Type				
Madison 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	10,478	72.6%	11,421	75.6%
Duplex	283	2%	336	2.2%
Tri- or Four-Plex	639	4.4%	685	4.5%
Apartment	2,413	16.7%	2,185	14.5%
Mobile Home	612	4.2%	463	3.1%
Boat, RV, Van, Etc.	7	0%	11	0.1%
Total	14,432	100.0%	15,101	100.0%

Some 92.8 percent of housing was occupied in 2010, compared to 93.1 percent in 2000. Owner-occupied housing changed 3.9 percent between 2000 and 2010, ending with owner-occupied units representing 65.8 percent of units. Vacant units changed by 7.9 percent, resulting in 1,075 vacant units in 2010.

Table II.60.37					
Housing Units by Tenure					
Madison County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	13,436	93.1%	13,939	92.8%	3.7%
Owner-Occupied	8,820	65.6%	9,168	65.8%	3.9%
Renter-Occupied	4,616	34.4%	4,771	34.2%	3.4%
Vacant Housing Units	996	6.9%	1,075	7.2%	7.9%
Total Housing Units	14,432	100.0%	15,014	100.0%	4%

Table II.60.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 15,101 housing units. An estimated 65.2 percent were owner-occupied, and 6.9 percent were vacant.

Table II.60.38				
Housing Units by Tenure				
Madison County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	13,939	92.8%	14,056	93.1%
Owner-Occupied	9,168	65.8%	9,169	65.2%
Renter-Occupied	4,771	34.2%	4,887	34.8%
Vacant Housing Units	1,075	7.2%	1,045	6.9%
Total Housing Units	15,014	100.0%	15,101	100.0%

Households by household size are shown in Table II.60.39. There were a total of 13,939 households in 2010, up from 13,436 in 2000. One person households changed by 11.6 percent between 2000 and 2010, while two person households changed by 6.9 percent. Three and four person households changed by 2 and -10.5 respectively, representing 13.7 percent and 11.4 percent of the population in 2010.

Table II.60.39 Households by Household Size Madison County 2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	3,748	27.9%	4,183	30%	11.6%
Two Persons	4,556	33.9%	4,869	34.9%	6.9%
Three Persons	1,874	13.9%	1,911	13.7%	2%
Four Persons	1,779	13.2%	1,592	11.4%	-10.5%
Five Persons	958	7.1%	858	6.2%	-10.4%
Six Persons	342	2.5%	328	2.4%	-4.1%
Seven Persons or More	179	1.3%	198	1.4%	10.6%
Total	13,436	100.0%	13,939	100.0%	3.7%

Households by income is shown in Table II.60.40. Households earning more than \$100,000 per year represented 14.7 percent of households in 2016, compared to 4.7 percent in 2000. Households earning between \$50,000 and \$74,999 represented 21.4 percent of households in 2016, compared to 20.3 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 14 percent of households in 2016, compared to 17.1 percent in 2000.

Table II.60.40 Households by Income Madison 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	2,298	17.1%	1,974	14%
\$15,000 to \$19,999	1,030	7.7%	582	4.1%
\$20,000 to \$24,999	1,176	8.8%	944	6.7%
\$25,000 to \$34,999	2,052	15.3%	1,477	10.5%
\$35,000 to \$49,999	2,418	18%	2,223	15.8%
\$50,000 to \$74,999	2,726	20.3%	3,002	21.4%
\$75,000 to \$99,999	1,088	8.1%	1,792	12.7%
\$100,000 or More	634	4.7%	2,062	14.7%
Total	13,422	100.0%	14,056	100.0%

Table II.60.41 shows households by year home built. Housing units built between 2000 and 2009, account for 9.5 percent and those built in 2010 or later accounted for 1.3 percent of households. Households built in the 1970's, 1980's, and 1990's account for 19.2 percent, 10.7 percent, and 10.6, respectively. Housing units built prior to 1939 represented 21.3 percent of households in 2016.

Table II.60.41				
Households by Year Home Built				
Madison 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	3,358	25%	2,989	21.3%
1940 to 1949	881	6.6%	777	5.5%
1950 to 1959	1,232	9.2%	1,258	8.9%
1960 to 1969	1,850	13.8%	1,821	13%
1970 to 1979	2,684	20%	2,694	19.2%
1980 to 1989	1,662	12.4%	1,507	10.7%
1990 to 1999	1,769	13.2%	1,496	10.6%
2000 to 2009	.	.	1,336	9.5%
2010 or Later	.	.	178	1.3%
Total	13,436	100.0%	14,056	100.0%

The distribution of unit types by race are shown in Table II.60.42. An estimated 77.7 percent of white households occupy single-family homes, while 36.4 percent of black households do. Some 14 percent of white households occupy apartments, while 29.7 percent of black households do. An estimated 31.2 percent of Asian, and 33.1 percent of American Indian households occupy single-family homes.

Table II.60.42							
Distribution of Units in Structure by Race							
Madison County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	77.7%	36.4%	33.1%	31.2%	%	65.5%	85.9%
Duplex	1.7%	0%	9.2%	0%	%	0%	0%
Tri- or Four-Plex	3.8%	33.9%	14.1%	68.8%	%	4.4%	5.1%
Apartment	14%	29.7%	43.7%	0%	%	0%	0%
Mobile Home	2.7%	0%	0%	0%	%	30%	9%
Boat, RV, Van, Etc.	0.1%	0%	0%	0%	%	0%	0%
Total	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.60.43. An estimated 40.5 percent of vacant units were for rent in 2010, a -10.3 percent change since 2000. In addition, some 15.3 percent of vacant units were for sale, a change of -1.8 percent between 2000 and 2010. "Other" vacant units represented 32.9 percent of vacant units in 2010. This is a change of 79.7 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.60.43 Disposition of Vacant Housing Units Madison County 2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	485	48.7%	435	40.5%	-10.3%
For Sale	168	16.9%	165	15.3%	-1.8%
Rented or Sold, Not Occupied	76	7.6%	55	5.1%	-27.6%
For Seasonal, Recreational, or Occasional Use	70	7%	66	6.1%	-5.7%
For Migrant Workers	0	0%	0	0%	%
Other Vacant	197	19.8%	354	32.9%	79.7%
Total	996	100.0%	1,075	100.0%	7.9%

The disposition of vacant units between 2010 and 2016 are shown in Table II.60.44. By 2016, for rent units accounted for 29.2 percent of vacant units, while for sale units accounted for 3.1 percent. “Other” vacant units accounted for 46 percent of vacant units, representing a total of 481 “other” vacant units.

Table II.60.44 Disposition of Vacant Housing Units Madison County 2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	435	40.5%	305	29.2%
For Sale	165	15.3%	32	3.1%
Rented Not Occupied	15	1.4%	64	6.1%
Sold Not Occupied	40	3.7%	120	11.5%
For Seasonal, Recreational, or Occasional Use	66	6.1%	43	4.1%
For Migrant Workers	0	0%	0	0%
Other Vacant	354	32.9%	481	46%
Total	1,075	100.0%	1,045	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 10,381 property transactions in Madison County. Of these, 10,124 were for single-family homes during this 19-year period, as shown in Table II.60.45.

Table II.60.45						
Residential Property Transactions						
Madison County						
Fiscal Years 1999–2017 PAD Data						
Year	Single-Family	Mobile Home	Duplex	Townhome	Missing	Total
1999	550	9	2	13	4	578
2000	510	8	4	26	2	550
2001	466	7	9	12	1	495
2002	557	7	6	19	1	590
2003	542	5	0	20	2	569
2004	547	8	1	16	3	575
2005	593	7	0	13	1	614
2006	559	3	1	19	1	583
2007	519	1	0	0	0	520
2008	543	0	0	2	8	553
2009	510	1	0	0	0	511
2010	468	0	0	2	0	470
2011	399	0	0	4	3	406
2012	509	0	0	0	0	509
2013	577	0	0	1	0	578
2014	586	0	0	3	0	589
2015	566	0	0	0	0	566
2016	539	0	1	0	0	540
2017	584	0	0	0	1	585
Total	10,124	56	24	150	27	10,381

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 3,379 single-family home property transactions for units built before 1930, 0.9 percent of units were of low quality and 33.6 percent were of fair quality. Conversely, of the 713 homes built from 2001 through 2010, 0 percent of units were of low quality and 0.7 percent of fair quality. Table II.60.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

Table II.60.46										
Single-Family Homes by Year Built and Quality of Materials and Workmanship										
Madison 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	29	10	4	4	1	0	0	0	1	49
Fair	1,134	648	185	157	36	30	5	2	2	2,199
Average	2,179	1,115	883	1,306	489	745	538	70	5	7,330
Good	33	9	19	40	57	126	155	64	0	503
Very Good	1	0	1	0	0	10	13	4	1	30
Excellent	0	0	1	0	0	0	0	0	0	1
Missing	3	1	2	2	0	1	2	0	1	12
Total	3,379	1,783	1,095	1,509	583	912	713	140	10	10,124

In regard to the current condition of residential dwellings, of the same 3,379 single-family homes built before 1930, 4.1 percent of the homes were worn out or badly worn, and 91.2 percent were in average condition. Table II.60.47 provides details about the condition of single-family residential dwellings by year built.

Table II.60.47										
Single-Family Homes by Year Built and Condition										
Madison 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	21	4	1	6	2	1	0	0	0	35
Badly Worn	119	35	24	29	4	1	0	0	0	212
Average	3,080	1,695	1,032	1,382	506	674	169	62	9	8,609
Good	159	49	37	91	70	229	537	78	0	1,250
Very Good	0	0	1	0	1	3	5	0	0	10
Excellent	0	0	0	0	0	3	0	0	0	3
Missing	0	0	0	1	0	1	2	0	1	5
Total	3,379	1,783	1,095	1,509	583	912	713	140	10	10,124

Housing Costs

Between 2010 and 2017, the average price of an existing single-family home changed from \$101,997 to \$144,651, a total increase of 41.8 percent, as shown in Table II.60.48.

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 Madison County ranged from \$56,690 for homes built before 1930 to \$199,547 for homes built from 2001 to 2010, and \$239,136 for the newest homes built between 2011 and 2017.⁴⁹ Homes built from 2001 through 2010 were also larger, averaging 1,594 square feet per unit. Table II.60.49, provides additional details about single-family homes.

Table II.60.48	
Average Sales Price of Single-Family Homes	
Madison County	
Fiscal Years 1999–2017 PAD Data	
Fiscal Year	Average Sales Price (\$)
1999	76,535
2000	75,087
2001	77,647
2002	84,134
2003	86,539
2004	91,058
2005	97,675
2006	103,346
2007	101,393
2008	106,571
2009	107,415
2010	101,997
2011	106,241
2012	118,026
2013	116,980
2014	123,371
2015	128,382
2016	138,826
2017	144,651
Average	105,005

Table II.60.49			
Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot			
Madison County			
Fiscal Years 1999–2017 PAD Data			
Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. ⁵⁰ (\$)
Before 1930	56,690	1,308	43.32
1931-1960	74,244	1,109	66.95
1961-1970	105,767	1,317	80.34
1971-1980	123,421	1,395	88.5
1981-1990	157,160	1,612	97.51
1991-2000	185,294	1,743	106.29
2001-2010	199,547	1,594	125.19
2011-2017	239,136	1,666	143.5
Average	105,005	1,369	76.71

⁴⁹ 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.

⁵⁰ 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.60.50. In 2016, an estimated 1.9 percent of households were overcrowded, and an additional 0.6 percent were severely overcrowded.

Table II.60.50 Overcrowding and Severe Overcrowding Madison 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	8,668	98.1%	127	1.4%	43	0.5%	8,838
2016 Five-Year ACS	9,020	98.4%	128	1.4%	21	0.2%	9,169
Renter							
2000 Census	4,329	94.1%	134	2.9%	135	2.9%	4,598
2016 Five-Year ACS	4,688	95.9%	137	2.8%	62	1.3%	14,056
Total							
2000 Census	12,997	96.7%	261	1.9%	178	1.3%	13,436
2016 Five-Year ACS	13,708	97.5%	265	1.9%	83	0.6%	14,056

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 123 households with incomplete plumbing facilities in 2016, representing 0.9 percent of households in Madison County. This is compared to 0.3 percent of households lacking complete plumbing facilities in 2000.

Table II.60.51 Households with Incomplete Plumbing Facilities Madison County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	13,394	13,933
Lacking Complete Plumbing Facilities	42	123
Total Households	13,436	14,056
Percent Lacking	0.3%	0.9%

There were 262 households lacking complete kitchen facilities in 2016, compared to 156 households in 2000. This was a change from 1.2 percent of households in 2000 to 1.9 percent in 2016.



Table II.60.52 Households with Incomplete Kitchen Facilities Madison County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	13,280	13,794
Lacking Complete Kitchen Facilities	156	262
Total Households	13,436	14,056
Percent Lacking	1.2%	1.9%

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 Madison County, 12.7 percent of households had a cost burden and 9.1 percent had a severe cost burden. Some 19.5 percent of renters were cost burdened, and 14.9 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 5.8 percent and a severe cost burden rate of 4.2 percent. Owner occupied households with a mortgage had a cost burden rate of 11.3 percent, and severe cost burden at 7.3 percent.

Table II.60.53 Cost Burden and Severe Cost Burden by Tenure Madison 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	3,554	79.5%	687	15.4%	217	4.9%	13	0.3%	4,471
2016 Five-Year ACS	4,293	80.7%	603	11.3%	389	7.3%	36	0.7%	5,321
Owner Without a Mortgage									
2000 Census	2,683	90.4%	157	5.3%	97	3.3%	32	1.1%	2,969
2016 Five-Year ACS	3,427	89.1%	222	5.8%	161	4.2%	38	1%	3,848
Renter									
2000 Census	2,776	62.6%	720	16.2%	688	15.5%	251	5.7%	4,435
2016 Five-Year ACS	2,871	58.7%	955	19.5%	729	14.9%	332	6.8%	4,887
Total									
2000 Census	9,013	75.9%	1,564	13.2%	1,002	8.4%	296	2.5%	11,875
2016 Five-Year ACS	10,591	75.3%	1,780	12.7%	1,279	9.1%	406	2.9%	14,056

Housing Problems by Income

Table II.60.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Madison County. As can be seen in 2017 the MFI was \$62,400, which compared to \$68,200 for the State of Nebraska.

Table II.60.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 845 owner-occupied and 1,085 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 589 owner-occupied and 590 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 10,375 households without a housing problem.

Table II.60.54 Median Family Income Madison County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	46,000	50,400
2001	48,000	53,400
2002	48,700	55,100
2003	50,600	55,400
2004	51,200	56,300
2005	53,700	57,400
2006	55,500	59,400
2007	54,300	58,200
2008	55,900	59,800
2009	57,800	62,000
2010	58,300	62,600
2011	60,000	63,500
2012	60,800	64,400
2013	61,500	64,600
2014	62,500	66,000
2015	61,800	66,800
2016	60,100	66,500
2017	62,400	68,200

Table II.60.55
Housing Problems by Income and Tenure
 Madison 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	4	0	15	4	35	58
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	10	20	10	15	55
Housing cost burden greater than 50% of income (and none of the above problems)	240	185	145	15	4	589
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	85	215	225	165	155	845
Zero/negative income (and none of the above problems)	15	0	0	0	0	15
has none of the 4 housing problems	80	500	840	740	5,290	7,450
Total	424	910	1,245	934	5,499	9,012
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	105	50	15	20	20	210
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	20	10	0	4	10	44
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	55	0	45	0	0	100
Housing cost burden greater than 50% of income (and none of the above problems)	495	95	0	0	0	590
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	350	510	225	0	0	1,085
Zero/negative income (and none of the above problems)	90	0	0	0	0	90
has none of the 4 housing problems	195	285	815	535	1,095	2,925
Total	1,310	950	1,100	559	1,125	5,044
Total						
Lacking complete plumbing or kitchen facilities	109	50	30	24	55	268
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	20	10	0	4	10	44
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	55	10	65	10	15	155
Housing cost burden greater than 50% of income (and none of the above problems)	735	280	145	15	4	1,179
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	435	725	450	165	155	1,930
Zero/negative income (and none of the above problems)	105	0	0	0	0	105
has none of the 4 housing problems	275	785	1,655	1,275	6,385	10,375
Total	1,734	1,860	2,345	1,493	6,624	14,056

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.60.56, of the 427 loans in 2016, 206 loans were for Home Purchases, 33 were for Home Improvement and 188 were for refinancing.

Table II.60.56				
Owner-Occupied Single-Family Home Loans by Loan Type				
Madison County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	176	33	157	366
2009	152	26	353	531
2010	138	26	364	528
2011	121	20	316	457
2012	134	23	411	568
2013	189	34	320	543
2014	154	24	146	324
2015	181	36	156	373
2016	206	33	188	427

Table II.60.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$109,352 and \$132,813 in 2012 and \$156,039 in 2016. Overall, average loans were \$104,066 in 2008 and \$141,656 in 2016.

Table II.60.57				
Owner-Occupied Single-Family Home Loans by Average Loan Amount				
Madison County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$109,352	\$48,727	\$109,771	\$104,066
2009	\$106,408	\$55,077	\$127,861	\$118,156
2010	\$112,674	\$80,385	\$113,473	\$111,634
2011	\$128,975	\$46,250	\$112,573	\$114,013
2012	\$132,813	\$56,870	\$116,805	\$118,155
2013	\$133,116	\$60,265	\$123,741	\$123,029
2014	\$140,747	\$43,458	\$119,158	\$123,812
2015	\$138,000	\$45,194	\$142,404	\$130,885
2016	\$156,039	\$98,515	\$133,468	\$141,656

Table II.60.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$19,246,000 and \$17,797,000 in 2012 and \$32,144,000 in 2016. Overall, average loans were \$38,088,000 in 2008 and \$60,487,000 in 2016.

Table II.60.58 Total Volume of Owner-Occupied Single-Family Loans Madison County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	19,246,000	1,608,000	17,234,000	38,088,000
2009	16,174,000	1,432,000	45,135,000	62,741,000
2010	15,549,000	2,090,000	41,304,000	58,943,000
2011	15,606,000	925,000	35,573,000	52,104,000
2012	17,797,000	1,308,000	48,007,000	67,112,000
2013	25,159,000	2,049,000	39,597,000	66,805,000
2014	21,675,000	1,043,000	17,397,000	40,115,000
2015	24,978,000	1,627,000	22,215,000	48,820,000
2016	32,144,000	3,251,000	25,092,000	60,487,000

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.60.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Madison County. The number of completed surveys decreased from 68 in 2016 to 57 in 2017. Between 2016 and 2017 the vacancy rate for all units decreased by 0.2 percentage points and was at 2.9 percent in 2017.

Table II.60.59 Survey of Rental Properties Madison County 2002–2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	7	747	4.8	67.2
2003	14	1,390	6	
2004	19	1,193	6	31.2
2005	15	1,595	8.5	26.7
2006	40	1,266	9.9	0
2007	65	2,158	10.9	42
2008	58	1,920	4	20.4
2009	53	1,696	5.4	28.2
2010	73	1,976	5.5	31.1
2011	73	1,858	2.7	26.7
2012	63	1,287	2.1	18
2013	63	2,197	4.1	24.3
2014	73	1,787	1.9	18.3
2015	66	1,676	2.4	15.8
2016	68	1,652	3	42.4
2017	57	2,666	2.9	33.5

Table II.60.60 shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 141 single-family units in Madison County, with 2 of them available. This translates into a vacancy rate of 1.4 percent in Madison County, which compares to a single-family vacancy rate of 3.9 percent for the State of Nebraska.

There were 2,400 apartment units reported in the survey, with 69 of them available, which resulted in a vacancy rate of 2.9 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 2.7 percent.

Table II.60.60 Rental Vacancy Survey by Type Madison County 2017 Survey of Rental Properties				
Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single-Family	141	2	1.4%	2.4%
Apartments	2,400	69	2.9%	2.7%
Mobile Homes	5	1	20%	20%
"Other" Units	28	0	0%	.
Don't Know	92	4	4.3%	5.4%
Total	2,666	76	2.9%	2.7%

Table II.60.61, reports units by number of bedrooms. Two bedroom units were the most common type of reported single-family unit, with 53 units. The most common apartment units were two bedroom units, with 1,393 units.

Table II.60.61 Rental Units by Number of Bedrooms Madison County 2017 Survey of Rental Properties						
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	12	0	0	.	12
One	4	383	0	2	.	389
Two	53	1,393	5	24	.	1,475
Three	48	26	0	2	.	76
Four	25	0	0	0	.	25
Don't Know	11	586	0	0	92	689
Total	141	2,400	5	28	92	2,666

Table II.60.62 displays the vacancy rate of single-family units by the number of bedrooms. Two bedroom units were the most common type of reported single-family unit, which had a vacancy rate of 1.9 percent.

Table II.60.62 Single-Family Units by Number of Bedrooms Madison County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	4	0	0%
Two	53	1	1.9%
Three	48	1	2.1%
Four	25	0	0%
Don't know	11	0	0%
Total	141	2	1.4%

Table II.60.63 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were two bedroom units, which had a vacancy rate of 3.4 percent.



Table II.60.63 Apartment Units by Number of Bedrooms Madison County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	12	3	25%
One	383	10	2.6%
Two	1,393	47	3.4%
Three	26	0	0%
Four	0	0	%
Don't know	586	9	1.5%
Total	2,400	69	2.9%

Average market-rate rents by unit type are shown in Table II.60.64. 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.60.64 Average Market Rate Rents by Number of Bedrooms Madison County 2017 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	\$	\$330	\$	\$	\$330
One	\$541.7	\$534.1	\$	\$400	\$529.3
Two	\$636.3	\$627.6	\$475	\$638	\$627.4
Three	\$856.4	\$700	\$	\$937	\$815.1
Four	\$867.4	\$	\$	\$	\$867.4
Don't know	\$	\$	\$	\$	
Total	\$717.4	\$592.9	\$475	\$658.3	\$646

Table II.60.65 shows vacancy rates for single-family units by average rental rates for Madison 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 3.1 percent.

Table II.60.65 Single-Family Market Rate Rents by Vacancy Status Madison County 2017 Survey of Rental Properties			
Average Rents	Single-Family Units	Available Single-Family Units	Vacancy Rate
Less Than \$500	1	0	0%
\$500 to \$750	64	2	3.1%
\$750 to \$1,000	62	0	0%
\$1,000 to \$1,250	1	0	0%
\$1,250 to \$1,500	0	0	%
Above \$1,500	0	0	%
Missing	13	0	0%
Total	141	2	1.4%



The average rent and availability of apartment units is displayed in Table II.60.66. The most common rent for apartments was \$500 to \$750 dollars and the units in this price range had a vacancy rate of 2.7 percent.

Table II.60.66 Apartment Market Rate Rents by Vacancy Status Madison County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	212	13	6.1%
\$500 to \$750	1,778	48	2.7%
\$750 to \$1,000	6	0	0%
\$1,000 to \$1,250	0	0	%
\$1,250 to \$1,500	0	0	%
Above \$1,500	76	1	1.3%
Missing	328	7	2.1%
Total	2,400	69	2.9%

Respondents were asked if utilities are included in the rent and, as shown in Table II.60.67, 31 respondents, or 73.8 percent, included some sort of utility in the rent.

Table II.60.67 Are there any utilities included with the rent? Madison County 2017 Survey of Rental Properties	
Period	Respondent
Yes	31
No	11
% Offering Utilities	73.8%

The type of utility included in the rent is shown in Table II.60.68. There were 9 respondents who included electricity, 7 respondents who included natural gas, 30 respondents who included water and sewer and 31 respondents included trash collection in the rent.

Table II.60.68 Which utilities are included with the rent? Madison County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	9
Natural Gas	7
Water/Sewer	30
Trash Collection	31

Table II.60.69 shows the number of survey respondents who keep a waiting list. As can be seen, 14 respondents said they keep a waitlist, with an estimated 127 persons on the wait list.

Table II.60.69 Do you keep a waiting list? Madison County 2017 Survey of Rental Properties	
Period	Respondent
Yes	14
No	27
Waitlist Size	127

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.60.70 most respondents indicated there was moderate need for the renovation of existing family units and moderate need for the renovation of existing apartment units.

Table II.60.70 How would you rate the need for renovation of existing units in the city? Madison County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	2	4	1	1
Low Need	6	6	6	6
Moderate Need	17	18	17	17
High Need	7	7	7	7
Extreme Need	1	1	1	1

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.60.71 most respondents indicated there was extreme need for the construction of new family units and no need for the construction of new apartment units.

Table II.60.71 How would you rate the need for construction of new units in the city? Madison County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	10	12	9	9
Low Need	1	2	1	1
Moderate Need	6	6	6	6
High Need	9	9	9	9
Extreme Need	11	11	11	11

