

**VOLUME II:
MERRICK COUNTY**

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Merrick County

DEMOGRAPHICS

Population Estimates

The Census Bureau's current census estimates indicate that Merrick County's population decreased from 7,845 in 2010 to 7,828 in 2016, or by 0.2 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 9.9 percent, and the number of people from 55 to 64 years of age increased by 6.5 percent. The white population decreased by 1.7 percent, while the black population increased by 77.3 percent. The Hispanic population increased from 271 to 329 people between 2010 and 2016 or by 21.4 percent. These data are presented in Table II.61.1.

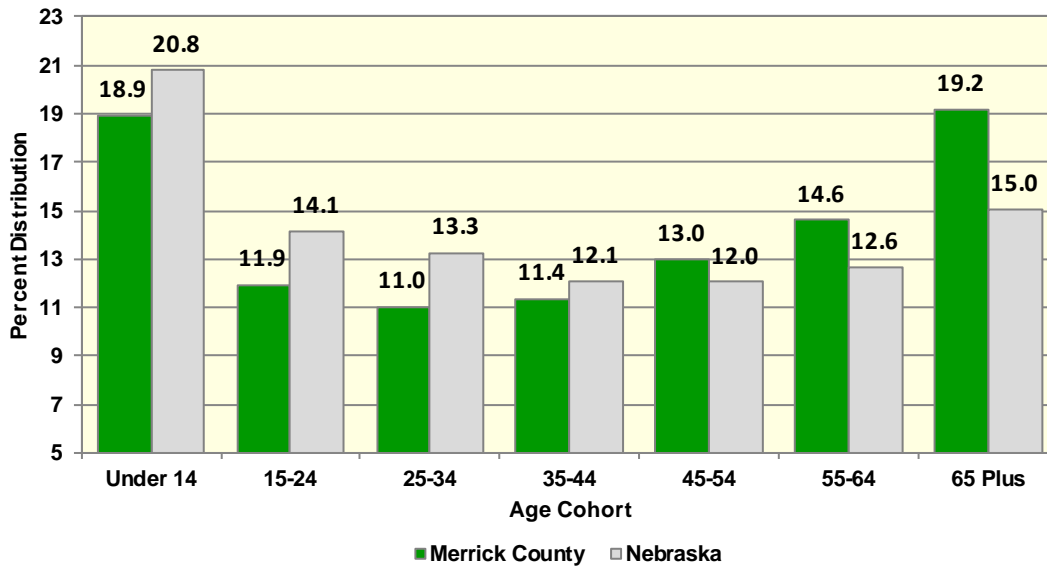
Table II.61.1						
Profile of Population Characteristics						
Merrick County vs. State of Nebraska						
2010 Census and 2016 Current Census Estimates						
Subject	Merrick County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	7,845	7,828	-0.2%	1,826,341	1,907,116	4.4%
Age						
0 to 14 years	1,557	1,482	-4.8%	383,542	396,601	3.4%
15 to 24 years	917	935	2%	258,206	269,442	4.4%
25 to 34 years	785	863	9.9%	245,176	252,946	3.2%
35 to 44 years	914	889	-2.7%	220,838	230,528	4.4%
45 to 54 years	1,183	1,016	-14.1%	258,726	229,683	-11.2%
55 to 64 years	1,073	1,143	6.5%	213,176	241,172	13.1%
65 and Over	1,416	1,500	5.9%	246,677	286,744	16.2%
Race						
White	7,661	7,529	-1.7%	1,649,264	1,694,976	2.8%
Black	22	39	77.3%	85,971	94,620	10.1%
American Indian and Alaskan Native	35	67	91.4%	23,418	27,318	16.7%
Asian	60	90	50%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	6	8	33.3%	2,061	2,425	17.7%
Two or more races	61	95	55.7%	32,305	40,495	25.4%
Ethnicity (of any race)						
Hispanic or Latino	271	329	21.4%	167,405	203,320	21.5%

Table II.61.2, presents the population of Merrick County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 3,880 males, who accounted for 49.5 percent of the population, and the remaining 50.5 percent, or 3,965 persons, were female. In 2016, the number of males was 3,921 persons, and accounted for 50.1 percent of the population, with the remaining 49.9 percent, or 3,907 persons being female.



Table II.61.2 Population by Age and Gender Merrick 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	767	790	1,557	739	743	1,482	-4.8%
15 to 24 years	467	450	917	482	453	935	2%
25 to 34 years	390	395	785	441	422	863	9.9%
35 to 44 years	463	451	914	449	440	889	-2.7%
45 to 54 years	617	566	1,183	518	498	1,016	-14.1%
55 to 64 years	547	526	1,073	593	550	1,143	6.5%
65 and Over	629	787	1,416	699	801	1,500	-0.2%
Total	3,880	3,965	7,845	3,921	3,907	7,828	-0.2%
% of Total	49.5%	50.5%	.	50.1%	49.9%	.	

**Diagram II.61.1
Age Distribution**
Merrick 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.61.3, from April 2000 to July 2009, Merrick County natural increase was estimated to be 26 people. Merrick County has been experiencing net out-migration, with 564 persons leaving the county in the last nine years.⁵¹ The 2016 population estimates showed a natural increase of 58 persons. Between 2010 and 2016, Merrick County’s population decreased to 7,828 persons.

Table II.61.3	
Population Change	
Merrick County	
1980–2010 Census and Intercensal Data	
1980 Population	8,945
Natural Increase 80–90	308
Net Migration 80–90	-1,211
1990 Population	8,042
Natural Increase 90–00	110
Net Migration 90–00	52
2000 Population	8,204
Natural Increase 00–09	26
Net Migration 00–09	-564
2009 Population Estimate	7,666
2010 Population	7,845
Natural Increase 10–16	58
Net Migration 10–16	-75
2016 Population Estimate	7,828

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 Merrick County decreased from 20 persons in 2015 to 18 persons in 2016, with an additional net movement of -13 in the first six months of 2017. The driver’s license total exchanges for the last 16 years are presented in Table II.61.4.

Table II.61.4			
Driver's Licenses Exchanged and Surrendered			
Merrick County			
2001–First half of 2017 DOT Data			
Year	In-Migrants	Out-Migrants	Net Change
Calendar 2001	82	76	6
Calendar 2002	82	72	10
Calendar 2003	67	53	14
Calendar 2004	47	58	-11
Calendar 2005	76	71	5
Calendar 2006	63	71	-8
Calendar 2007	54	69	-15
Calendar 2008	93	43	50
Calendar 2009	55	52	3
Calendar 2010	91	60	31
Calendar 2011	62	40	22
Calendar 2012	75	61	14
Calendar 2013	68	55	13
Calendar 2014	60	70	-10
Calendar 2015	68	48	20
Calendar 2016	81	63	18
First Half of 2017	28	41	-13

⁵¹ 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 Merrick County increased by 1.7 percent from 1,382 in 2016 to 1,406 in 2017, as shown in Table II.61.5. The number of school-age children 5 to 11 years of age decreased from 694 in 2016 to 689 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.61.6, shows population by age for the 2000 and 2010 Census. The population changed by -4.4 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -1.5 percent to a total of 1,416 persons in 2010. Those aged 25 to 34 changed by -4.5 percent, and those aged under 5 changed by -9.2 percent.

Year	Age Group			Total
	5–11	11–13	14–18	
1992	902	252	669	1,823
1993	941	249	680	1,870
1994	926	272	661	1,859
1995	905	276	637	1,818
1996	927	285	655	1,867
1997	932	299	643	1,874
1998	971	280	658	1,909
1999	936	244	702	1,882
2000	857	284	672	1,813
2001	866	268	650	1,784
2002	902	255	720	1,877
2003	655	217	471	1,343
2004	644	213	461	1,318
2005	747	230	637	1,614
2006	716	220	595	1,531
2007	695	240	565	1,500
2008	720	228	584	1,532
2009	686	205	586	1,477
2010	691	226	546	1,463
2011	683	211	541	1,435
2012	706	215	539	1,460
2013	682	208	497	1,387
2014	662	211	489	1,362
2015	666	217	512	1,395
2016	694	196	492	1,382
2017	689	199	518	1,406

Table II.61.6 Population by Age Merrick County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	522	6.4%	474	6%	-9.2%
5 to 19	1,923	23.4%	1,647	21%	-14.4%
20 to 24	336	4.1%	353	4.5%	5.1%
25 to 34	822	10%	785	10%	-4.5%
35 to 54	2,318	28.3%	2,097	26.7%	-9.5%
55 to 64	846	10.3%	1,073	13.7%	26.8%
65 or Older	1,437	17.5%	1,416	18%	-1.5%
Total	8,204	100.0%	7,845	100.0%	-4.4%

The elderly population is further explored in Table II.61.7. Those aged 65 to 66 changed by 7 percent between 2000 and 2010, resulting in a population of 152 persons. Those aged 85 or older changed by -22.9 percent during the same time period, and resulted in 195 persons over age 85 in 2010.

Table II.61.7 Elderly Population by Age Merrick County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	142	9.9%	152	10.7%	7%
67 to 69	228	15.9%	223	15.7%	-2.2%
70 to 74	330	23%	351	24.8%	6.4%
75 to 79	296	20.6%	279	19.7%	-5.7%
80 to 84	188	13.1%	216	15.3%	14.9%
85 or Older	253	17.6%	195	13.8%	-22.9%
Total	1,437	100.0%	1,416	100.0%	-1.5%

Population by race and ethnicity is shown in Table II.61.8, with the white population representing 96.2 percent in 2010. The black population changed by -16.7 percent, representing 0.2 percent of the population in 2010. The American Indian and Asian populations represented 0.4 and 0.8 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 61.3 percent between 2000 and 2010, compared to the -5.7 percent growth rate for non-Hispanics.

Table II.61.8 Population by Race and Ethnicity Merrick County 2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	8,066	98.3%	7,550	96.2%	-6.4%
Black	18	0.2%	15	0.2%	-16.7%
American Indian	8	0.1%	31	0.4%	287.5%
Asian	17	0.2%	60	0.8%	252.9%
Native Hawaiian/ Pacific Islander	1	0%	6	0.1%	500%
Other	55	0.7%	105	1.3%	90.9%
Two or More Races	39	0.5%	78	1%	100%
Total	8,204	100.0%	7,845	100.0%	-4.4%
Hispanic	168	2%	271	3.5%	61.3%
Non-Hispanic	8,036	98%	7,574	96.5%	-5.7%



Population by race and ethnicity through 2016 is shown in Table II.61.9. The white population represented 96.1 percent of the population in 2016, compared with the black population accounting for 0.9 percent of the population. Hispanic population represented 4 percent of the population in 2016.

Table II.61.9				
Population by Race and Ethnicity				
Merrick County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	7,550	96.2%	7,487	96.1%
Black	15	0.2%	70	0.9%
American Indian	31	0.4%	8	0.1%
Asian	60	0.8%	3	0%
Native Hawaiian/ Pacific Islander	6	0.1%	0	0%
Other	105	1.3%	49	0.6%
Two or More Races	78	1%	176	2.3%
Total	7,845	100.0%	7,793	100.0%
Non-Hispanic	7,574	96.5%	7,482	96%
Hispanic	271	3.5%	311	4%

The population by race is broken down further by ethnicity in Table II.61.10. While the white non-Hispanic population changed by -7.1 percent between 2000 and 2010, the white Hispanic population changed by 55.9 percent. The black non-Hispanic population changed by -17.6 percent, while the black Hispanic population changed by 0 percent.

Table II.61.10					
Population by Race and Ethnicity					
Merrick County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	7,973	99.2%	7,405	97.8%	-7.1%
Black	17	0.2%	14	0.2%	-17.6%
American Indian	5	0.1%	30	0.4%	500%
Asian	11	0.1%	59	0.8%	436.4%
Native Hawaiian/ Pacific Islander	1	0%	6	0.1%	500%
Other	1	0%	0	0%	-100%
Two or More Races	28	0.3%	60	0.8%	114.3%
Total Non-Hispanic	8,036	100.0%	7,574	100.0%	-5.7%
Hispanic					
White	93	55.4%	145	53.5%	55.9%
Black	1	0.6%	1	0.4%	0%
American Indian	3	1.8%	1	0.4%	-66.7%
Asian	6	3.6%	1	0.4%	-83.3%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	54	32.1%	105	38.7%	94.4%
Two or More Races	11	6.5%	18	6.6%	63.6%
Total Hispanic	168	100.0%	271	100.0%	61.3%
Total Population	8,204	100.0%	7,845	100.0%	-4.4%



The change in race and ethnicity between 2010 and 2016 is shown in Table II.61.11. During this time, the total non-Hispanic population was 7,482 persons in 2016. The Hispanic population was 311.

Table II.61.11				
Population by Race and Ethnicity				
Merrick County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	7,405	97.8%	7,254	97%
Black	14	0.2%	70	0.9%
American Indian	30	0.4%	8	0.1%
Asian	59	0.8%	3	0%
Native Hawaiian/ Pacific Islander	6	0.1%	0	0%
Other	0	0%	0	0%
Two or More Races	60	0.8%	147	2%
Total Non-Hispanic	7,574	100.0%	7,482	100.0%
Hispanic				
White	145	53.5%	233	74.9%
Black	1	0.4%	0	0%
American Indian	1	0.4%	0	0%
Asian	1	0.4%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	105	38.7%	49	15.8%
Two or More Races	18	6.6%	29	9.3%
Total Hispanic	271	100.0	311	100.0%
Total Population	7,845	100.0%	7,793	100.0%

Households by type and tenure are shown in Table II.61.12. Family households represented 64.9 percent of households, while non-family households accounted for 35.1 percent. These changed from 68 and 32 percent, respectively.

Table II.61.12				
Household Type by Tenure				
Merrick County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	2,144	68%	2,149	64.9%
Married-Couple Family	1,791	83.5%	1,735	80.7%
Owner-Occupied	1,545	86.3%	1,547	89.2%
Renter-Occupied	246	13.7%	188	10.8%
Other Family	353	16.5%	414	16.4%
Male Householder, No Spouse Present	138	39.1%	129	33.3%
Owner-Occupied	91	65.9%	86	66.7%
Renter-Occupied	47	34.1%	43	33.3%
Female Householder, No Spouse Present	215	60.9%	285	51.9%
Owner-Occupied	114	53%	97	34%
Renter-Occupied	101	47%	188	66%
Non-Family Households	1,007	32%	1,162	35.1%
Owner-Occupied	595	59.1%	708	60.9%
Renter-Occupied	412	40.9%	454	39.1%
Total	3,151	100.0%	3,311	100.0%

The group quarters population was 197 in 2010, compared to 135 in 2000. Institutionalized populations experienced a -9.3 percent change between 2000 and 2010. Non-Institutionalized populations experienced a 429.4 percent change during this same time period.

Table II.61.13					
Group Quarters Population					
Merrick 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	5	4.2%	10	9.3%	100%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	113	95.8%	97	90.7%	-14.2%
Other Institutions	0	0%	0	0%	%
Total	118	100.0%	107	100.0%	-9.3%
Non-Institutionalized					
College Dormitories	0	0%	33	36.7%	%
Military Quarters	0	0%	0	0%	%
Other Non-Institutionalized	17	100%	57	63.3%	235.3%
Total	17	100.0%	90	100.0%	429.4%
Group Quarters Population	135	100.0%	197	100.0%	45.9%

The number of foreign born persons are shown in Table II.61.14. An estimated 0.9 percent of the population was born in Cuba with 0.4 percent born in Mexico and another 0.2 percent were born in Germany.

Table II.61.14			
Place of Birth for the Foreign-Born Population			
Merrick County			
2016 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 country of origin	Cuba	71	0.9%
#2 country of origin	Mexico	30	0.4%
#3 country of origin	Germany	12	0.2%
#4 country of origin	Honduras	11	0.1%
#5 country of origin	El Salvador	6	0.1%
#6 country of origin	Canada	2	0%
#7 country of origin	China excluding Hong Kong and Taiwan	1	0%
#8 country of origin	Romania	1	0%
#9 country of origin	Afghanistan	0	0%
#10 country of origin	Africa n.e.c	0	0%

Limited English Proficiency and the language spoken at home are shown in Table II.61.15. An estimated 0.6 percent of the population speaks Spanish at home, followed by 0.2 percent speaking German or other West Germanic languages .

Table II.61.15 Limited English Proficiency and Language Spoken at Home Merrick County 2016 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 LEP Language	Spanish	44	0.6%
#2 LEP Language	German or other West Germanic languages	15	0.2%
#3 LEP Language	Russian, Polish, or other Slavic languages	2	0%
#4 LEP Language	Arabic	0	0%
#5 LEP Language	Chinese	0	0%
#6 LEP Language	French, Haitian, or Cajun	0	0%
#7 LEP Language	Korean	0	0%
#8 LEP Language	Other Asian and Pacific Island languages	0	0%
#9 LEP Language	Other Indo-European languages	0	0%
#10 LEP Language	Other and unspecified languages	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.61.16. Some 18.4 percent of the population was disabled in 2000, or a total of 1,391 persons. The disability rate was highest for those over 65, with 42.7 percent disabled.

Table II.61.16 Disability by Age Merrick County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	85	5.8%
16 to 64	738	15.4%
65 and older	568	42.7%
Total	1,391	18.4%

Table II.61.17 shows disability by type in 2000. There were 673 physical disabilities in 2000, some 480 employment disabilities, and 426 go-outside-home disabilities.

Table II.61.17 Total Disabilities Tallied: Aged 5 and Older Merrick County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	318
Physical disability	673
Mental disability	313
Self-care disability	199
Employment disability	480
Go-outside-home disability	426
Total	2,409



Disability by age, as estimated by the 2016 ACS, is shown in Table II.61.18. The disability rate for females was 11 percent, compared to 16.2 percent for males. The disability rate changed precipitously higher with age, with 48.4 percent of those over 75 experiencing a disability.

Table II.61.18						
Disability by Age						
Merrick 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	55	8.2%	23	3.5%	78	5.9%
18 to 34	43	6.3%	9	1.4%	52	3.9%
35 to 64	267	16.9%	127	8.2%	394	12.6%
65 to 74	123	34.4%	69	16.3%	192	24.6%
75 or Older	125	45.3%	200	50.6%	325	48.4%
Total	613	16.2%	428	11%	1,041	13.6%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.61.19. Some 7.2 percent have an ambulatory disability, 5.9 have an independent living disability, and 2.8 percent have a self-care disability.

Table II.61.19		
Total Disabilities Tallied: Aged 5 and Older		
Merrick County		
2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	420	5.5%
Vision disability	185	2.4%
Cognitive disability	346	4.8%
Ambulatory disability	517	7.2%
Self-Care disability	200	2.8%
Independent living disability	349	5.9%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.61.20 and Table II.61.21. In 2016, some 4,065 persons were employed and 228 were unemployed. This totaled a labor force of 4,293 persons. The unemployment rate for Merrick County was estimated to be 5.3 in 2016.

Table II.61.20	
Employment, Labor Force and Unemployment	
Merrick County	
2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	4,065
Unemployed	228
Labor Force	4,293
Unemployment Rate	5.3%

In 2016, 93.1 percent of households in Merrick County had a high school education or greater.

Table II.61.21	
High School or Greater Education	
Merrick County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	3,084
Total Households	3,311
Percent High School or Above	93.1%

As seen in Table II.61.22, 35.6 percent of the population had a high school diploma or equivalent, another 42.3 percent have some college, 11.5 percent have a Bachelor's Degree, and 3.2 percent of the population had a graduate or professional degree.

Table II.61.22		
Educational Attainment		
Merrick County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	448	7.4%
High School or Equivalent	2,145	35.6%
Some College or Associates Degree	2,543	42.3%
Bachelor's Degree	689	11.5%
Graduate or Professional Degree	192	3.2%
Total Population Above 18 years	6,017	100.0%

ECONOMICS

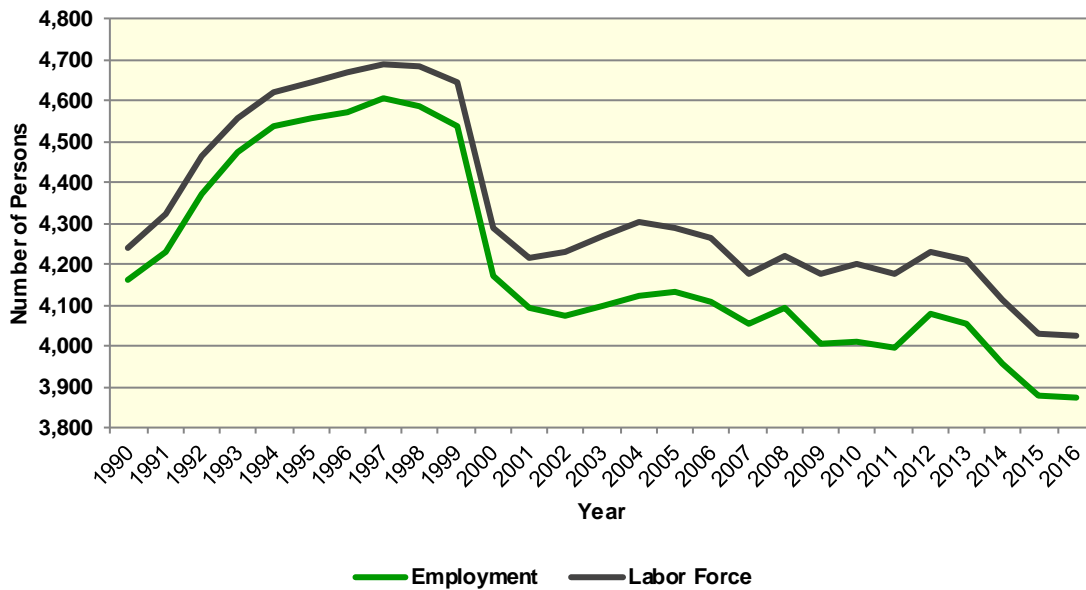
Labor Force

Table II.61.23, shows the labor force statistics for Merrick County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1990 with a rate of 1.8. The highest level of unemployment occurred during 2010 rising to a rate of 4.5. 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 Merrick County remained unchanged from 3.8 percent in 2015 to 3.8 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.61.23 Labor Force Statistics Merrick County 1990 - 2016 BLS Data					
Year	Merrick County				Statewide
	Unemployment	Employment	Labor Force	Unemployment Rate	Unemployment Rate
1990	77	4,161	4,238	1.8%	2.3%
1991	94	4,230	4,324	2.2%	2.7%
1992	93	4,373	4,466	2.1%	2.9%
1993	85	4,473	4,558	1.9%	2.8%
1994	84	4,536	4,620	1.8%	2.6%
1995	86	4,557	4,643	1.9%	2.6%
1996	98	4,570	4,668	2.1%	2.7%
1997	85	4,605	4,690	1.8%	2.5%
1998	98	4,588	4,686	2.1%	2.6%
1999	108	4,537	4,645	2.3%	2.8%
2000	115	4,172	4,287	2.7%	2.8%
2001	124	4,092	4,216	2.9%	3.1%
2002	157	4,073	4,230	3.7%	3.6%
2003	173	4,097	4,270	4.1%	3.9%
2004	177	4,124	4,301	4.1%	3.9%
2005	157	4,133	4,290	3.7%	3.8%
2006	153	4,109	4,262	3.6%	3.1%
2007	120	4,054	4,174	2.9%	3%
2008	131	4,091	4,222	3.1%	3.3%
2009	174	4,004	4,178	4.2%	4.6%
2010	189	4,010	4,199	4.5%	4.6%
2011	178	3,996	4,174	4.3%	4.4%
2012	155	4,077	4,232	3.7%	4%
2013	157	4,052	4,209	3.7%	3.8%
2014	156	3,956	4,112	3.8%	3.3%
2015	152	3,878	4,030	3.8%	3%
2016	153	3,873	4,026	3.8%	3.2%

Diagram II.61.2, shows the employment and labor force for Merrick County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 3,873 persons, with the labor force reaching 4,026, indicating there were a total of 153 unemployed persons.

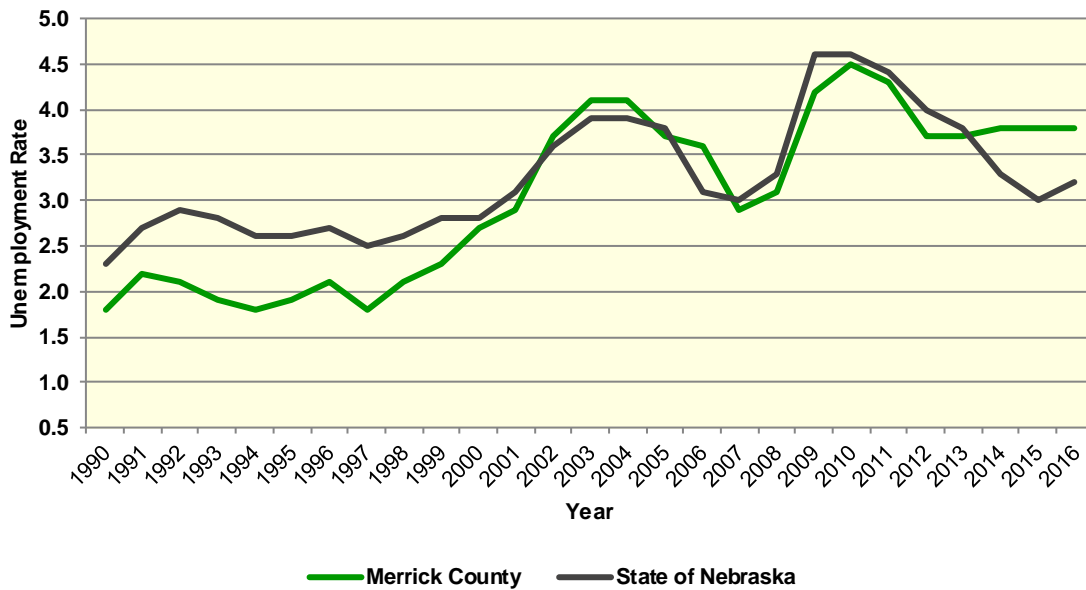
Diagram II.61.2
Employment and Labor Force
 Merrick County
 1990 – 2016 BLS Data



Unemployment

Diagram II.61.3, shows the unemployment rate for both the State and Merrick County. During the 1990’s the average rate for Merrick County was 2, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 3.5, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 3.9. Over the course of the entire period Merrick County had an average unemployment rate lower than the state, 3 percent for Merrick County, versus 3.3 statewide.

Diagram II.61.3
Annual Unemployment Rate
 Merrick 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.61.24, shows total real earnings by industry for Merrick County. In the most recent 2016 estimate, the construction industry had the largest total real earnings, with total real earnings reaching 80,206,000 dollars. Between 2015 and 2016 the information industry saw the largest percentage increase, rising by 21.9 percent to 5,616,000 dollars.

Table II.61.24
Real Earnings by Industry
 Merrick 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	19,002	42,102	71,296	55,251	78,470	59,900	63,526	55,800	-12.2
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	10,597	25,102	32,560	43,733	42,663	55,993	67,819	80,206	18.3
Manufacturing	16,583	12,291	14,478	16,372	17,976	26,235	27,176	26,856	-1.2
Wholesale trade	9,062	11,950	12,861	14,854	15,009	16,227	15,484	14,634	-5.5
Retail trade	7,925	7,183	7,461	8,419	9,009	8,732	8,605	8,565	-0.5
Transportation and warehousing	4,773	4,920	7,269	7,225	5,314	3,633	3,263	3,967	21.6
Information	1,512	767	713	647	0	876	1,209	1,473	21.9
Finance and insurance	4,918	7,514	6,032	6,879	5,750	6,485	7,280	7,102	-2.4
Real estate and rental and leasing	785	738	677	690	1,464	2,407	2,539	2,596	2.2
Professional and technical services	1,434	2,308	3,082	2,445	2,575	2,562	2,801	2,493	-11
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	452	511	731	693	638	765	927	1,079	16.4
Accommodation and food services	1,776	2,453	2,328	2,322	2,012	2,137	2,391	2,468	3.2
Other services, except public administration	6,198	5,494	5,261	5,434	0	5,344	5,323	5,155	-3.2
Government and government enterprises	24,552	29,359	28,565	28,499	26,904	28,059	31,580	32,614	3.3
Total	121,006	167,749	208,784	210,054	231,024	236,272	255,772	262,737	2.7



Table II.61.25, shows the total employment by industry for Merrick County. The most recent estimates show the government and government enterprises industry was the largest employer in Merrick County, with employment reaching 641 jobs in 2016. Between 2015 and 2016 the information industry saw the largest percentage increase, rising by 17.2 percent to 34 jobs.

Table II.61.25
Employment by Industry
Merrick County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	691	547	560	542	547	540	586	565	-3.6
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	302	263	287	354	365	399	388	322	-17
Manufacturing	369	245	249	290	320	346	258	262	1.6
Wholesale trade	199	205	212	220	226	248	238	226	-5
Retail trade	381	332	342	335	348	358	384	387	0.8
Transportation and warehousing	134	115	115	110	113	122	115	118	2.6
Information	34	23	19	19	0	25	29	34	17.2
Finance and insurance	181	211	220	214	221	200	182	181	-0.5
Real estate and rental and leasing	71	122	128	130	138	146	144	151	4.9
Professional and technical services	85	101	118	96	96	95	107	106	-0.9
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	53	62	72	71	73	71	74	74	0
Accommodation and food services	169	203	200	191	185	191	200	204	2
Other services, except public administration	276	222	227	241	0	220	224	231	3.1
Government and government enterprises	654	630	617	609	590	602	628	641	2.1
Total	3,990	3,786	3,882	3,986	4,067	4,136	4,088	4,037	-1.2

Table II.61.26, shows the real average earnings per job by industry for Merrick County. These figures are calculated by dividing the Total Real Earning displayed in Table II.61.24 and Table II.61.25, by Industry. In 2016, the construction industry had the highest average earnings reaching 249,087 dollars. Between 2015 and 2016 the construction industry saw the largest percentage increase, rising by 42.5 percent to 249,087 dollars.

Table II.61.26
Real Earnings Per Job by Industry
 Merrick County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	27,499	76,968	127,314	101,938	143,455	110,925	108,406	98,761	-8.9
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	35,091	95,444	113,449	123,539	116,886	140,333	174,790	249,087	42.5
Manufacturing	44,940	50,168	58,144	56,456	56,174	75,822	105,334	102,504	-2.7
Wholesale trade	45,537	58,292	60,664	67,520	66,411	65,433	65,060	64,752	-0.5
Retail trade	20,802	21,634	21,815	25,130	25,887	24,392	22,408	22,132	-1.2
Transportation and warehousing	35,620	42,784	63,205	65,681	47,029	29,782	28,378	33,619	18.5
Information	44,460	33,364	37,529	34,062	0	35,023	41,680	43,324	3.9
Finance and insurance	27,172	35,612	27,420	32,143	26,018	32,427	39,998	39,238	-1.9
Real estate and rental and leasing	11,058	6,046	5,293	5,304	10,606	16,483	17,632	17,192	-2.5
Professional and technical services	16,876	22,848	26,119	25,465	26,821	26,971	26,181	23,519	-10.2
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	8,536	8,239	10,158	9,757	8,739	10,774	12,528	14,581	16.4
Accommodation and food services	10,512	12,083	11,640	12,156	10,875	11,190	11,955	12,098	1.2
Other services, except public administration	22,458	24,747	23,176	22,547	0	24,289	23,764	22,316	-6.1
Government and government enterprises	37,542	46,602	46,297	46,797	45,600	46,610	50,286	50,880	1.2
Total	30,327	44,308	53,783	52,698	56,804	57,126	62,567	65,082	4

Table II.61.27 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 \$417,650,000 a 3.1 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 3,786 and 4,037 in 2016.

Table II.61.27
Total Employment and Real Personal Income
 Merrick 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	89,866	3,924	22,158	28,656	12,951	149,706	17,497	3,297	27,255
1970	88,611	4,007	20,073	30,773	14,716	150,166	17,162	3,268	27,114
1971	87,691	4,316	19,074	31,159	14,958	148,566	16,881	3,383	25,922
1972	93,257	4,694	20,295	34,168	15,730	158,755	17,666	3,427	27,211
1973	117,127	5,823	21,494	37,706	17,799	188,303	20,829	3,657	32,027
1974	114,495	6,530	19,872	39,045	18,467	185,349	20,885	3,760	30,450
1975	119,623	6,716	18,792	40,654	20,277	192,630	21,226	3,751	31,891
1976	102,304	7,238	19,784	39,798	21,010	175,658	19,242	3,800	26,922
1977	81,516	7,209	20,444	41,789	21,611	158,151	17,247	3,906	20,869
1978	122,670	7,350	21,443	43,088	22,193	202,045	22,555	3,947	31,079
1979	93,950	7,306	22,981	41,878	22,757	174,260	19,559	3,883	24,197
1980	62,983	7,243	22,996	46,482	24,427	149,646	16,680	3,887	16,203
1981	91,791	7,735	22,841	51,442	25,324	183,663	20,271	3,815	24,061
1982	80,227	7,498	21,501	57,814	26,760	178,804	19,985	3,786	21,189
1983	78,519	7,447	20,824	57,817	27,264	176,977	19,906	3,866	20,310
1984	104,671	7,908	21,268	58,495	27,945	204,471	23,231	3,808	27,486
1985	104,112	7,961	20,586	56,127	28,355	201,219	23,322	3,744	27,808
1986	109,979	8,302	20,594	55,290	29,548	207,109	24,458	3,666	30,000
1987	112,284	8,425	20,618	51,766	29,682	205,924	24,822	3,642	30,830
1988	126,170	8,828	20,948	51,161	29,901	219,353	26,489	3,586	35,183
1989	129,335	9,285	20,291	54,813	28,723	223,877	27,499	3,635	35,580
1990	131,554	9,483	21,200	52,787	29,409	225,467	27,984	3,543	37,131
1991	128,919	9,365	24,133	52,034	30,199	225,920	27,947	3,446	37,411
1992	122,647	9,732	25,666	50,362	30,949	219,893	26,767	3,524	34,803
1993	103,063	9,985	28,536	51,634	31,814	205,062	24,877	3,597	28,652
1994	116,718	10,317	32,571	49,915	34,092	222,978	27,047	3,753	31,100
1995	116,764	10,278	34,530	51,012	35,517	227,545	27,356	3,703	31,533
1996	128,928	10,375	36,848	51,232	37,464	244,098	29,279	3,767	34,226
1997	115,119	10,514	39,924	52,801	37,866	235,196	28,070	3,703	31,089
1998	112,005	10,923	42,272	54,958	40,127	238,440	28,773	3,709	30,198
1999	110,157	11,044	44,801	55,724	42,762	242,400	29,240	3,688	29,869
2000	109,506	11,198	47,397	60,955	44,182	250,842	30,770	3,646	30,034
2001	121,006	12,554	46,069	57,766	45,770	258,057	32,077	3,990	30,327
2002	114,526	12,473	45,866	52,095	48,417	248,431	30,845	3,838	29,840
2003	131,696	12,514	47,600	51,348	49,684	267,813	33,339	3,827	34,412
2004	139,787	12,665	47,423	44,698	51,068	270,311	33,713	3,712	37,658
2005	135,658	12,330	47,390	38,868	52,336	261,923	33,138	3,634	37,330
2006	138,915	13,655	49,449	40,851	55,222	270,782	34,658	3,645	38,111
2007	153,457	14,924	53,480	46,522	56,540	295,073	38,277	3,691	41,575
2008	139,624	13,838	56,043	51,622	61,441	294,891	38,129	3,744	37,293
2009	147,611	14,014	51,637	47,198	66,608	299,039	38,275	3,797	38,876
2010	167,749	14,903	51,233	44,994	67,505	316,578	40,297	3,786	44,308
2011	208,784	13,827	53,082	51,483	68,146	367,668	47,526	3,882	53,783
2012	210,054	14,744	50,910	50,897	65,655	362,772	46,497	3,986	52,698
2013	231,024	16,776	45,572	51,071	65,020	375,911	48,244	4,067	56,805
2014	236,272	17,899	44,042	52,859	66,395	381,670	49,178	4,136	57,125
2015	255,772	18,259	44,403	56,245	66,946	405,107	52,070	4,088	62,566
2016	262,737	18,743	48,913	56,502	68,241	417,650	53,353	4,037	65,082



Diagram II.61.4, shows real average earnings per job for Merrick County from 1990 to 2016. Over this period the average earning per job for Merrick County was 39,772 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

Diagram II.61.4
Real Average Earnings Per Job
 Merrick County
 BEA Data 1990 - 2016

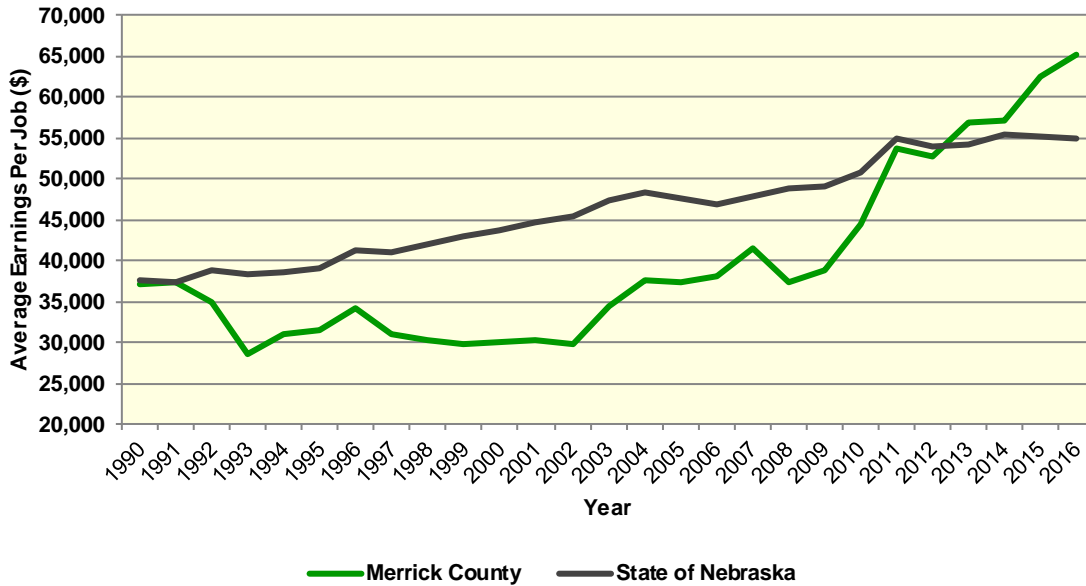
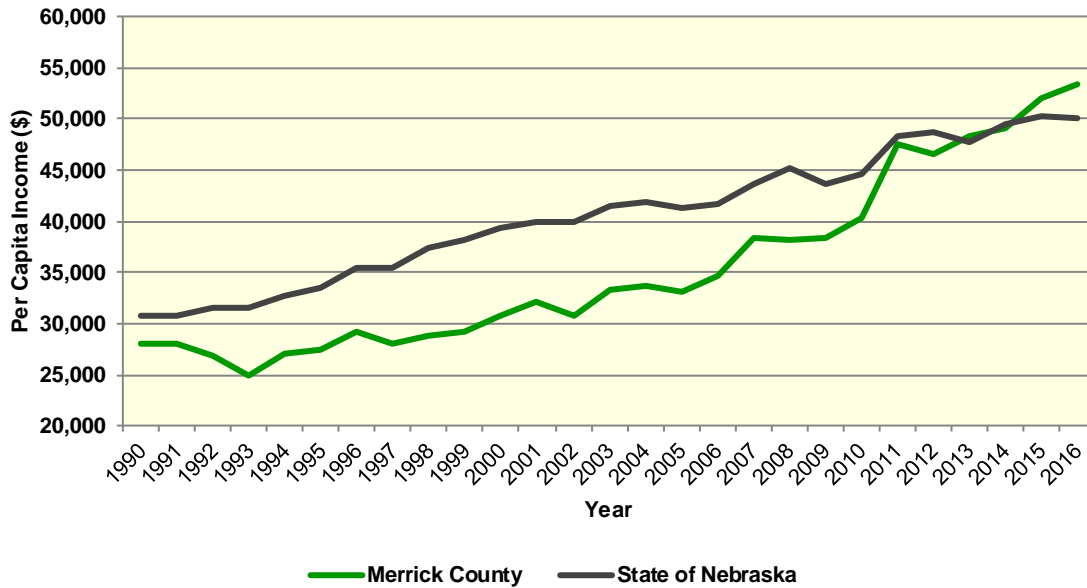


Diagram II.61.5, shows real per capita income in Merrick County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Merrick County was 35,471 dollars, which was lower than the statewide average of 40,548 dollars over the same period.

Diagram II.61.5
Real Per Capita Income
 Merrick 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.61.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment decreased from 2,297 persons in 2015 to 2,263 in 2016, a change of -1 percent.

Table II.61.28
Total Monthly Employment
 Merrick County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	2,013	2,033	2,040	2,096	2,145	2,088	2,237	2,188	2,290	2,271	2,195
Feb	2,050	2,008	2,014	2,082	2,132	2,083	2,250	2,236	2,255	2,278	2,208
Mar	2,078	2,048	2,078	2,114	2,112	2,109	2,260	2,257	2,233	2,285	2,247
Apr	2,063	2,048	2,089	2,102	2,156	2,113	2,326	2,291	2,326	2,300	2,265
May	2,092	2,131	2,125	2,158	2,170	2,182	2,335	2,347	2,432	2,350	2,307
Jun	2,047	2,111	2,120	2,174	2,214	2,202	2,348	2,407	2,451	2,374	2,301
Jul	2,005	2,071	2,074	2,095	2,128	2,151	2,256	2,352	2,389	2,296	2,256
Aug	2,056	2,090	2,114	2,128	2,176	2,217	2,277	2,360	2,447	2,304	2,260
Sep	2,020	2,097	2,151	2,140	2,162	2,186	2,270	2,346	2,401	2,267	2,276
Oct	2,011	2,106	2,162	2,113	2,087	2,176	2,222	2,336	2,404	2,274	2,269
Nov	2,023	2,091	2,139	2,114	2,093	2,199	2,220	2,337	2,459	2,287	2,272
Dec	2,073	2,106	2,165	2,135	2,094	2,193	2,253	2,326	2,487	2,282	2,303
Annual	2,044	2,078	2,106	2,121	2,139	2,158	2,271	2,315	2,381	2,297	2,263
% Change	-1%	2%	1%	1%	1%	1%	5%	2%	3%	-4%	-1%

The QCEW also reports average weekly wages, which represents total compensation paid during the calendar quarter, regardless of when services were performed. The BLS QCEW data indicated average weekly wages were \$688 in 2015. In 2016, average weekly wages saw a increase of 2 percent over the prior year, rising to 700 dollars, or by 12 dollars. These data are shown in Table II.61.29.

Table II.61.29						
Average Weekly Wages						
Merrick County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	391	401	404	454	413	
2002	415	430	452	487	445	8%
2003	421	443	446	492	451	1%
2004	433	466	457	501	464	3%
2005	438	445	483	512	469	1%
2006	459	460	461	510	473	1%
2007	488	495	486	545	504	7%
2008	490	495	495	562	511	1%
2009	497	506	498	584	521	2%
2010	491	522	515	638	541	4%
2011	535	549	553	652	573	6%
2012	570	572	557	697	599	5%
2013	585	591	608	740	631	5%
2014	609	599	621	774	652	3%
2015	659	652	654	788	688	6%
2016(p)	687	670	687	754	700	2%

Total business establishments reported by the QCEW are displayed in Table II.61.28. Between 2015 and 2016, the total number of business establishments in Merrick County decreased from 297 to 294 establishments.

Table II.61.30						
Number of Business Establishments						
Merrick County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	232	237	237	236	236	
2002	238	240	240	246	241	2%
2003	246	248	251	245	248	3%
2004	245	245	249	240	245	-1%
2005	234	234	238	235	235	-4%
2006	241	237	236	230	236	(ND)%
2007	243	244	244	245	244	3%
2008	248	250	258	258	254	4%
2009	262	267	271	266	267	5%
2010	262	261	265	262	263	-1%
2011	264	262	261	261	262	(ND)%
2012	279	287	295	294	289	10%
2013	305	308	306	311	308	7%
2014	310	313	302	304	307	(ND)%
2015	301	301	292	293	297	-3%
2016	288	293	295	301	294	-1%

Nebraska Department of Revenue

According to the Nebraska Department of Revenue (DOR), returns from taxpayers with adjusted gross incomes (AGIs) of less than \$10,000 decreased by 6.1 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 increased by 14.2 percent over the period. On the other hand, by 2016 there were 361 returns for AGIs of \$100,000 or more. Table II.61.31 presents AGI distribution for the years 1991 through 2016.

Table II.61.31										
Income Tax Returns by Adjusted Gross Income										
Merrick 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	Total⁵²
1991	1,188	377	780	556	409	190	15	36	0	3,581
1992	1,210	358	759	525	452	194	40	39	0	3,594
1993	1,192	382	736	528	462	214	14	50	0	3,612
1994	1,290	362	725	496	488	229	15	42	0	3,677
1995	1,180	336	773	516	497	268	25	49	0	3,669
1996	1,182	340	688	530	494	300	56	55	0	3,658
1997	1,123	301	675	524	515	336	57	56	12	3,617
1998	1,064	294	688	502	502	361	100	70	15	3,596
1999	1,014	281	656	477	514	413	94	66	16	3,531
2000	999	272	619	484	525	423	86	85	0	3,511
2001	986	257	588	436	530	437	94	73	0	3,419
2002	974	268	569	469	498	398	95	73	0	3,365
2003	907	272	584	470	508	401	109	76	0	3,348
2004	802	291	534	454	517	425	156	84	11	3,274
2005	699	216	484	402	499	445	175	97	16	3,033
2006	712	297	552	424	524	511	196	117	17	3,350
2007	704	242	491	406	507	566	212	155	23	3,306
2008	696	282	549	489	501	518	246	184	29	3,494
2009	673	272	488	434	489	540	222	175	29	3,322
2010	621	264	484	392	459	560	267	200	30	3,277
2011	629	252	481	352	444	581	303	239	38	3,319
2012	576	259	461	399	441	568	329	264	55	3,352
2013	556	257	478	384	464	578	305	296	45	3,363
2014	544	268	465	370	500	548	323	336	44	3,398
2015	561	235	445	404	507	541	347	315	46	3,401
2016	583	237	431	401	524	561	317	323	38	3,415

⁵² 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 903 in 2010 to 797 in 2016, with the poverty rate reaching 10.4 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.61.32 presents poverty data for the county.

The rate of poverty for Merrick County is shown in Table II.61.33. In 2016, there were an estimated 753 persons living in poverty. This represented a 10 percent poverty rate, compared to 8.9 percent poverty in 2000. In 2016, some 2.8 percent of those in poverty were under age 6, and 16.6 percent were 65 or older.

Table II.61.32
Persons in Poverty
Merrick County
2000–2016 SAIPE Estimates

Year	Persons in Poverty	Poverty Rate
2000	681	8.6%
2001	762	9.5%
2002	845	10.5%
2003	780	9.7%
2004	727	9.1%
2005	721	9.1%
2006	775	10%
2007	694	9.2%
2008	759	10.1%
2009	866	11.6%
2010	903	11.8%
2011	823	10.9%
2012	838	11%
2013	847	11.1%
2014	791	10.4%
2015	796	10.4%
2016	797	10.4%

Table II.61.33
Poverty by Age
Merrick County

2000 Census SF3 & 2016 Five-Year ACS Data

Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	65	9.1%	21	2.8%
6 to 17	179	25.1%	124	16.5%
18 to 64	346	48.5%	483	64.1%
65 or Older	123	17.3%	125	16.6%
Total	713	100.0%	753	100.0%
Poverty Rate	8.9%	.	10%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 2.3 percent in Merrick County between 2010 and 2016, from 3,698 to 3,782. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.61.34.

Housing Production

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

Table II.61.34
Housing Units

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

Subject	Nebraska	% Growth Since Census	Merrick County	% Growth Since Census
2000 Census Base	722,656	.	3,641	.
2010 Census	796,793	10.3	3,698	1.6
July 2011 Estimate	801,068	0.5	3,713	0.4
July 2012 Estimate	804,586	1	3,718	0.5
July 2013 Estimate	809,062	1.5	3,739	1.1
July 2014 Estimate	814,835	2.3	3,757	1.6
July 2015 Estimate	820,725	3	3,770	1.9
July 2016 Estimate	827,156	3.8	3,782	2.3



most residential development in the county. Single-family building permit authorizations in Merrick County decreased from 24 authorizations in 2015 to 21 in 2016.

The real value of single-family building permits decreased from \$166,793 in 2015 to \$159,786 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.61.35.

Table II.61.35 Building Permits and Valuation Merrick 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	15	0	0	8	23	102,890	54,935	
1981	15	0	0	0	15	86,664	0	
1982	11	0	4	0	15	60,652	0	
1983	9	0	0	0	9	66,815	0	
1984	9	0	0	0	9	79,588	0	
1985	2	0	0	0	2	53,544	0	
1986	3	0	0	0	3	106,870	0	
1987	11	0	0	0	11	78,981	0	
1988	11	0	0	0	11	80,955	0	
1989	8	0	0	0	8	82,533	0	
1990	20	0	0	0	20	104,998	0	
1991	28	0	0	0	28	79,609	0	
1992	15	2	0	0	17	63,803	0	
1993	27	16	3	12	58	89,067	64,271	
1994	38	0	0	5	43	96,534	51,352	
1995	34	0	0	0	34	108,262	0	
1996	21	0	0	0	21	110,982	0	
1997	35	0	0	5	40	119,439	74,286	
1998	29	0	0	0	29	99,706	0	
1999	41	0	0	0	41	106,184	0	
2000	18	0	0	0	18	116,563	0	
2001	23	0	0	0	23	112,430	0	
2002	22	0	6	0	28	162,197	0	
2003	25	0	0	8	33	110,651	14,455	
2004	25	0	0	5	30	105,347	14,068	
2005	28	0	0	5	33	109,125	13,630	
2006	25	0	0	5	30	121,889	13,223	
2007	32	0	0	52	84	106,337	56,284	
2008	8	0	0	0	8	211,960	0	
2009	14	0	0	0	14	148,597	0	
2010	19	4	0	0	23	135,881	0	
2011	17	0	0	0	17	175,201	0	
2012	31	0	0	0	31	191,888	0	
2013	29	0	0	0	29	165,890	0	
2014	24	0	0	0	24	192,951	0	
2015	24	0	0	0	24	166,793	0	
2016	21	0	0	0	21	159,786	0	



Diagram II.61.6
Single-Family Permits
 Merrick County
 Census Bureau Data, 1980–2016

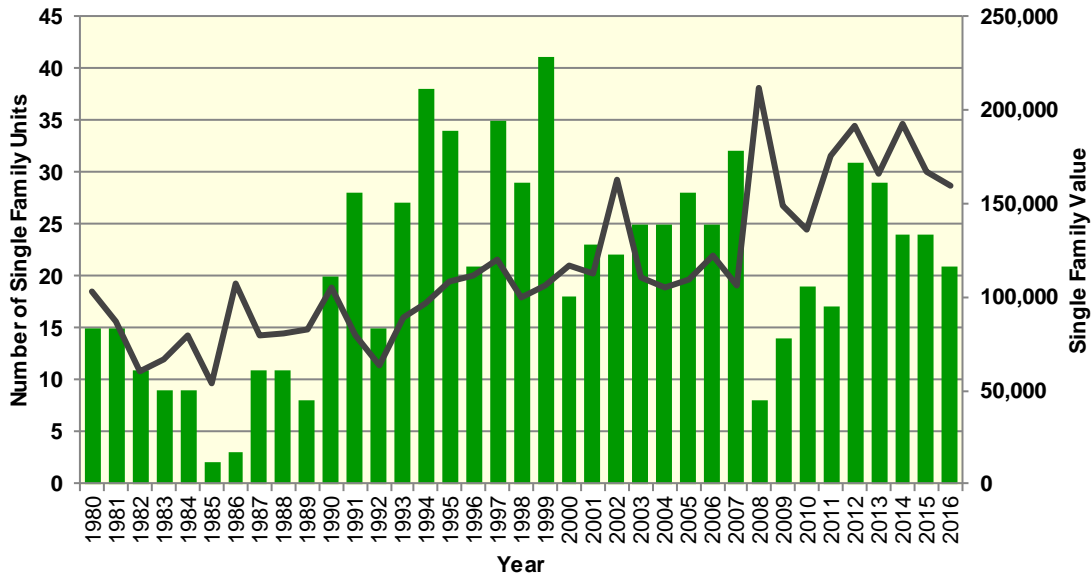
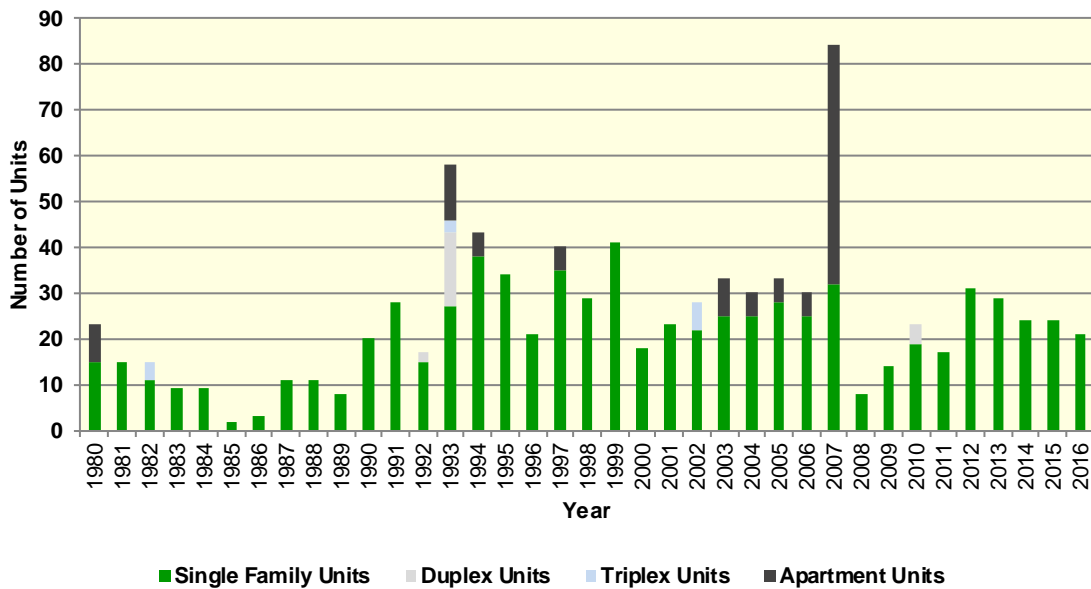


Diagram II.61.7
Total Permits by Unit Type
 Merrick County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.61.36. In 2016, there were 3,740 housing units, up from 3,649 in 2000. Single-family units accounted for 84.5 percent of units in 2016, compared to 82.2 in 2000. Apartment units accounted for 4.9 percent in 2016, compared to 4 percent in 2000.

Table II.61.36 Housing Units by Type Merrick County 2000 Census SF3 & 2016 Five-Year ACS Data				
Unit Type	2000 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	2,999	82.2%	3,159	84.5%
Duplex	31	0.8%	117	3.1%
Tri- or Four-Plex	46	1.3%	15	0.4%
Apartment	146	4%	182	4.9%
Mobile Home	423	11.6%	267	7.1%
Boat, RV, Van, Etc.	4	0.1%	0	0%
Total	3,649	100.0%	3,740	100.0%

Some 85.2 percent of housing was occupied in 2010, compared to 87.9 percent in 2000. Owner-occupied housing changed -1.4 percent between 2000 and 2010, ending with owner-occupied units representing 74.4 percent of units. Vacant units changed by 24.3 percent, resulting in 547 vacant units in 2010.

Table II.61.37 Housing Units by Tenure Merrick County 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	3,209	87.9%	3,151	85.2%	-1.8%
Owner-Occupied	2,379	74.1%	2,345	74.4%	-1.4%
Renter-Occupied	830	25.9%	806	25.6%	-2.9%
Vacant Housing Units	440	12.1%	547	14.8%	24.3%
Total Housing Units	3,649	100.0%	3,698	100.0%	1.3%

Table II.61.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 3,740 housing units. An estimated 73.6 percent were owner-occupied, and 11.5 percent were vacant.

Table II.61.38 Housing Units by Tenure Merrick County 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	3,151	85.2%	3,311	88.5%
Owner-Occupied	2,345	74.4%	2,438	73.6%
Renter-Occupied	806	25.6%	873	26.4%
Vacant Housing Units	547	14.8%	429	11.5%
Total Housing Units	3,698	100.0%	3,740	100.0%



Households by household size are shown in Table II.61.39. There were a total of 3,151 households in 2010, down from 3,209 in 2000. One person households changed by 4.9 percent between 2000 and 2010, while two person households changed by 2.8 percent. Three and four person households changed by -2.3 and -20.3 respectively, representing 13.5 percent and 10.9 percent of the population in 2010.

Table II.61.39					
Households by Household Size					
Merrick County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	803	25%	842	26.7%	4.9%
Two Persons	1,206	37.6%	1,240	39.4%	2.8%
Three Persons	434	13.5%	424	13.5%	-2.3%
Four Persons	429	13.4%	342	10.9%	-20.3%
Five Persons	229	7.1%	189	6%	-17.5%
Six Persons	76	2.4%	75	2.4%	-1.3%
Seven Persons or More	32	1%	39	1.2%	21.9%
Total	3,209	100.0%	3,151	100.0%	-1.8%

Households by income is shown in Table II.61.40. Households earning more than \$100,000 per year represented 16.7 percent of households in 2016, compared to 2.9 percent in 2000. Households earning between \$50,000 and \$74,999 represented 23.4 percent of households in 2016, compared to 17.5 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 10.1 percent of households in 2016, compared to 16.1 percent in 2000.

Table II.61.40				
Households by Income				
Merrick 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	514	16.1%	335	10.1%
\$15,000 to \$19,999	229	7.2%	193	5.8%
\$20,000 to \$24,999	287	9%	194	5.9%
\$25,000 to \$34,999	571	17.9%	408	12.3%
\$35,000 to \$49,999	758	23.7%	501	15.1%
\$50,000 to \$74,999	559	17.5%	774	23.4%
\$75,000 to \$99,999	187	5.8%	353	10.7%
\$100,000 or More	93	2.9%	553	16.7%
Total	3,198	100.0%	3,311	100.0%

Table II.61.41 shows households by year home built. Housing units built between 2000 and 2009, account for 6.4 percent and those built in 2010 or later accounted for 2.3 percent of households. Households built in the 1970's, 1980's, and 1990's account for 15.8 percent, 8.3 percent, and 5.3, respectively. Housing units built prior to 1939 represented 39.1 percent of households in 2016.

Table II.61.41				
Households by Year Home Built				
Merrick County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Year Built	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	1,223	38.1%	1,293	39.1%
1940 to 1949	218	6.8%	171	5.2%
1950 to 1959	277	8.6%	302	9.1%
1960 to 1969	430	13.4%	284	8.6%
1970 to 1979	548	17.1%	523	15.8%
1980 to 1989	195	6.1%	276	8.3%
1990 to 1999	318	9.9%	175	5.3%
2000 to 2009	.	.	212	6.4%
2010 or Later	.	.	75	2.3%
Total	3,209	100.0%	3,311	100.0%

The distribution of unit types by race are shown in Table II.61.42. An estimated 87.2 percent of white households occupy single-family homes, while 0 percent of black households do. Some 3.4 percent of white households occupy apartments, while 100 percent of black households do. An estimated 100 percent of Asian, and 100 percent of American Indian households occupy single-family homes.

Table II.61.42							
Distribution of Units in Structure by Race							
Merrick County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/ Pacific Islanders	Other	Two or More Races
Single-Family	87.2%	0%	100%	100%	%	89.5%	88.9%
Duplex	3.4%	0%	0%	0%	%	0%	11.1%
Tri- or Four-Plex	0.5%	0%	0%	0%	%	0%	0%
Apartment	3.4%	100%	0%	0%	%	0%	0%
Mobile Home	5.6%	0%	0%	0%	%	10.5%	0%
Boat, RV, Van, Etc.	0%	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.61.43. An estimated 23.4 percent of vacant units were for rent in 2010, a 93.9 percent change since 2000. In addition, some 10.6 percent of vacant units were for sale, a change of 9.4 percent between 2000 and 2010. "Other" vacant units represented 26.3 percent of vacant units in 2010. This is a change of 28.6 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.61.43					
Disposition of Vacant Housing Units					
Merrick County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	66	15%	128	23.4%	93.9%
For Sale	53	12%	58	10.6%	9.4%
Rented or Sold, Not Occupied	23	5.2%	20	3.7%	-13%
For Seasonal, Recreational, or Occasional Use	186	42.3%	197	36%	5.9%
For Migrant Workers	0	0%	0	0%	%
Other Vacant	112	25.5%	144	26.3%	28.6%
Total	440	100.0%	547	100.0%	24.3%

The disposition of vacant units between 2010 and 2016 are shown in Table II.61.44. By 2016, for rent units accounted for 13.8 percent of vacant units, while for sale units accounted for 3 percent. “Other” vacant units accounted for 42.9 percent of vacant units, representing a total of 184 “other” vacant units.

Table II.61.44				
Disposition of Vacant Housing Units				
Merrick County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	128	23.4%	59	13.8%
For Sale	58	10.6%	13	3%
Rented Not Occupied	6	1.1%	0	0%
Sold Not Occupied	14	2.6%	0	0%
For Seasonal, Recreational, or Occasional Use	197	36%	173	40.3%
For Migrant Workers	0	0%	0	0%
Other Vacant	144	26.3%	184	42.9%
Total	547	100.0%	429	100.0%

Department of Property Assessment Division

The Department of Property Assessment Division (PAD) provided a database of residential property transactions over the last 19 years. Property transactions are primarily related to existing buildings, with very few for new construction. During fiscal years 1999 through 2017, there were 1,808 property transactions in Merrick County. Of these, 1,692 were for single-family homes during this 19-year period, as shown in Table II.61.45.

Table II.61.45						
Residential Property Transactions						
Merrick County						
Fiscal Years 1999–2017 PAD Data						
Year	Single-Family	Mobile Home	Duplex	Townhome	Missing	Total
1999	78	7	0	1	1	87
2000	98	4	0	1	0	103
2001	75	3	0	0	4	82
2002	90	3	0	4	0	97
2003	109	0	1	0	0	110
2004	84	1	0	1	0	86
2005	90	0	0	0	0	90
2006	121	9	0	4	3	137
2007	87	1	0	5	1	94
2008	100	5	0	2	0	107
2009	62	4	0	1	0	67
2010	91	3	1	1	0	96
2011	79	3	0	6	0	88
2012	65	1	0	8	0	74
2013	74	2	0	6	0	82
2014	84	0	0	1	0	85
2015	95	4	0	5	0	104
2016	86	2	0	2	0	90
2017	124	4	0	1	0	129
Total	1,692	56	2	49	9	1,808

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 959 single-family home property transactions for units built before 1930, 0.2 percent of units were of low quality and 18.2 percent were of fair quality. Conversely, of the 48 homes built from 2001 through 2010, 0 percent of units were of low quality and 29.2 percent of fair quality. Table II.61.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

Table II.61.46										
Single-Family Homes by Year Built and Quality of Materials and Workmanship										
Merrick County										
Fiscal Years 1999–2017 PAD Data										
Quality	Before 1931	1931-1960	1961-1970	1971-1980	1981-1990	1991-2000	2001-2010	2011-2017	Missing	Total
Low	2	2	2	1	2	1	0	0	0	10
Fair	175	22	25	26	8	17	14	1	1	289
Average	768	133	164	135	13	74	25	18	3	1,333
Good	13	1	3	8	6	12	9	4	0	56
Very Good	0	0	0	0	0	0	0	0	0	0
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	1	0	1	1	1	0	0	0	0	4
Total	959	158	195	171	30	104	48	23	4	1,692

In regard to the current condition of residential dwellings, of the same 959 single-family homes built before 1930, 17.1 percent of the homes were worn out or badly worn, and 74.1 percent were in average condition. Table II.61.47 provides details about the condition of single-family residential dwellings by year built.

Table II.61.47 Single-Family Homes by Year Built and Condition Merrick County Fiscal Years 1999–2017 PAD Data										
Condition	Before 1931	1931-1960	1961-1970	1971-1980	1981-1990	1991-2000	2001-2010	2011-2017	Missing	Total
Worn Out	10	0	1	0	1	0	0	0	0	12
Badly Worn	154	8	14	4	2	1	0	0	1	184
Average	711	140	174	150	19	65	20	7	3	1,289
Good	82	10	6	17	7	38	26	16	0	202
Very Good	0	0	0	0	0	0	2	0	0	2
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	2	0	0	0	1	0	0	0	0	3
Total	959	158	195	171	30	104	48	23	4	1,692

Housing Costs

Between 2010 and 2017, the average price of an existing single-family home changed from \$88,836 to \$101,789, a total increase of 14.6 percent, as shown in Table II.61.48.

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 Merrick County ranged from \$58,358 for homes built before 1930 to \$187,405 for homes built from 2001 to 2010, and \$208,751 for the newest homes built between 2011 and 2017.⁵³ Homes built from 2001 through 2010 were also larger, averaging 1,867 square feet per unit. Table II.61.49, provides additional details about single-family homes.

Table II.61.48 Average Sales Price of Single-Family Homes Merrick County Fiscal Years 1999–2017 PAD Data	
Fiscal Year	Average Sales Price (\$)
1999	56,605
2000	53,029
2001	55,854
2002	63,022
2003	57,147
2004	66,407
2005	66,330
2006	73,287
2007	69,434
2008	76,461
2009	74,223
2010	88,836
2011	88,687
2012	105,322
2013	94,250
2014	91,888
2015	111,756
2016	109,573
2017	101,789
Average	79,018

Table II.61.49 Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot Merrick County Fiscal Years 1999–2017 PAD Data			
Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. ⁵⁴ (\$)
Before 1931	58,358	1,448	40.3
1931-1960	72,380	1,359	53.26
1961-1970	97,026	1,460	66.47
1971-1980	101,887	1,509	67.52
1981-1990	89,628	1,553	57.71
1991-2000	127,143	1,641	77.48
2001-2010	187,405	1,867	100.37
2011-2017	208,751	1,566	133.34
Average	79,018	1,474	53.62

⁵³ 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.

⁵⁴ 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.61.50. In 2016, an estimated 0.2 percent of households were overcrowded, and an additional 0 percent were severely overcrowded.

Table II.61.50
Overcrowding and Severe Overcrowding

Merrick County
2000 Census SF3 & 2016 Five-Year ACS Data

Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	2,352	98.7%	23	1%	9	0.4%	2,384
2016 Five-Year ACS	2,438	100%	0	0%	0	0%	2,438
Renter							
2000 Census	811	98.3%	9	1.1%	5	0.6%	825
2016 Five-Year ACS	865	99.1%	8	0.9%	0	0%	3,311
Total							
2000 Census	3,163	98.6%	32	1%	14	0.4%	3,209
2016 Five-Year ACS	3,303	99.8%	8	0.2%	0	0%	3,311

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 Merrick County. This is compared to approximately 0.5 percent of households lacking complete plumbing facilities in 2000.

Table II.61.51
Households with Incomplete Plumbing Facilities

Merrick County
2000 Census SF3 & 2016 Five-Year ACS Data

Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	3,193	3,311
Lacking Complete Plumbing Facilities	16	0
Total Households	3,209	3,311
Percent Lacking	0.5%	0%

There were 36 households lacking complete kitchen facilities in 2016, compared to 36 households in 2000, showing no change.

Table II.61.52 Households with Incomplete Kitchen Facilities Merrick County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	3,173	3,275
Lacking Complete Kitchen Facilities	36	36
Total Households	3,209	3,311
Percent Lacking	1.1%	1.1%

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 Merrick County, 13.7 percent of households had a cost burden and 6.4 percent had a severe cost burden. Some 22.6 percent of renters were cost burdened, and 12.5 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 4.9 percent and a severe cost burden rate of 3 percent. Owner occupied households with a mortgage had a cost burden rate of 17.2 percent, and severe cost burden at 5.7 percent.

Table II.61.53 Cost Burden and Severe Cost Burden by Tenure Merrick County 2000 Census & 2016 Five-Year ACS Data									
Data Source	Less Than 30%		30%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	677	75.6%	144	16.1%	72	8%	3	0.3%	896
2016 Five-Year ACS	856	76.8%	192	17.2%	63	5.7%	3	0.3%	1,114
Owner Without a Mortgage									
2000 Census	747	88.3%	59	7%	23	2.7%	17	2%	846
2016 Five-Year ACS	1,218	92%	65	4.9%	40	3%	1	0.1%	1,324
Renter									
2000 Census	486	65.9%	100	13.6%	63	8.5%	88	11.9%	737
2016 Five-Year ACS	468	53.6%	197	22.6%	109	12.5%	99	11.3%	873
Total									
2000 Census	1,910	77%	303	12.2%	158	6.4%	108	4.4%	2,479
2016 Five-Year ACS	2,542	76.8%	454	13.7%	212	6.4%	103	3.1%	3,311



Housing Problems by Income

Table II.61.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Merrick County. As can be seen in 2017 the MFI was \$59,800, which compared to \$68,200 for the State of Nebraska.

Table II.61.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 235 owner-occupied and 235 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 90 owner-occupied and 99 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 2,625 households without a housing problem.

Table II.61.54 Median Family Income Merrick County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	41,800	50,400
2001	43,700	53,400
2002	44,000	55,100
2003	46,500	55,400
2004	47,600	56,300
2005	48,050	57,400
2006	49,500	59,400
2007	48,200	58,200
2008	49,300	59,800
2009	51,300	62,000
2010	51,800	62,600
2011	56,300	63,500
2012	57,100	64,400
2013	55,800	64,600
2014	58,600	66,000
2015	59,700	66,800
2016	57,700	66,500
2017	59,800	68,200

Table II.61.55
Housing Problems by Income and Tenure
 Merrick County
 2010–2014 HUD CHAS Data

Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	10	0	0	0	0	10
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	40	40	10	0	0	90
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	35	75	55	25	45	235
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
Has none of the 4 housing problems	20	110	370	230	1,350	2,080
Total	109	225	435	255	1,395	2,419
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	0	4	0	0	10	14
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)	10	0	0	0	0	10
Housing cost burden greater than 50% of income (and none of the above problems)	95	4	0	0	0	99
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	75	65	80	15	0	235
Zero/negative income (and none of the above problems)	10	0	0	0	0	10
Has none of the 4 housing problems	15	55	175	75	225	545
Total	205	128	255	90	235	913
Total						
Lacking complete plumbing or kitchen facilities	10	4	0	0	10	24
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)	10	0	0	0	0	10
Housing cost burden greater than 50% of income (and none of the above problems)	135	44	10	0	0	189
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	110	140	135	40	45	470
Zero/negative income (and none of the above problems)	14	0	0	0	0	14
Has none of the 4 housing problems	35	165	545	305	1,575	2,625
Total	314	353	690	345	1,630	3,332

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.61.56, of the 146 loans in 2016, 77 loans were for Home Purchases, 17 were for Home Improvement and 52 were for refinancing.

Table II.61.56				
Owner-Occupied Single-Family Home Loans by Loan Type				
Merrick County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	34	14	57	105
2009	45	12	57	114
2010	30	8	73	111
2011	32	14	43	89
2012	34	8	101	143
2013	43	13	83	139
2014	51	12	46	109
2015	70	15	57	142
2016	77	17	52	146

Table II.61.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$93,471 and \$107,500 in 2012 and \$116,039 in 2016. Overall, average loans were \$82,210 in 2008 and \$110,774 in 2016.

Table II.61.57				
Owner-Occupied Single-Family Home Loans by Average Loan Amount				
Merrick County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$93,471	\$22,857	\$90,070	\$82,210
2009	\$82,933	\$38,667	\$119,070	\$96,342
2010	\$103,133	\$42,500	\$105,260	\$100,162
2011	\$106,219	\$28,500	\$91,070	\$86,674
2012	\$107,500	\$44,625	\$88,465	\$90,538
2013	\$110,674	\$50,385	\$101,807	\$99,741
2014	\$118,098	\$40,500	\$101,043	\$102,358
2015	\$121,414	\$57,133	\$124,456	\$115,845
2016	\$116,039	\$64,059	\$118,250	\$110,774

Table II.61.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$3,178,000 and \$3,655,000 in 2012 and \$8,935,000 in 2016. Overall, average loans were \$8,632,000 in 2008 and \$16,173,000 in 2016.

Table II.61.58				
Total Volume of Owner-Occupied Single-Family Loans				
Merrick County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	3,178,000	320,000	5,134,000	8,632,000
2009	3,732,000	464,000	6,787,000	10,983,000
2010	3,094,000	340,000	7,684,000	11,118,000
2011	3,399,000	399,000	3,916,000	7,714,000
2012	3,655,000	357,000	8,935,000	12,947,000
2013	4,759,000	655,000	8,450,000	13,864,000
2014	6,023,000	486,000	4,648,000	11,157,000
2015	8,499,000	857,000	7,094,000	16,450,000
2016	8,935,000	1,089,000	6,149,000	16,173,000

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.61.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Merrick County. The number of completed surveys remained unchanged from 16 in 2016 to 16 in 2017. Between 2016 and 2017 the vacancy rate for all units increased by 0.7 percentage points and was at 5.1 percent in 2017.

Table II.61.60 shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 91 single-family units in Merrick County, with 3 of them available. This translates into a vacancy rate of 3.3 percent in Merrick County, which compares to a single-family vacancy rate of 3.9 percent for the State of Nebraska. There were 129 apartment units reported in the survey, with 5 of them available, which resulted in a vacancy rate of 3.9 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 3.3 percent.

Table II.61.59				
Survey of Rental Properties				
Merrick County				
2002–2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	2	72	0	0
2003	4	58	3.4	7.1
2004	9	197	12.2	40.2
2005	10	215	9.3	27.3
2006	10	266	4.5	63.2
2007	11	162	8.6	17.3
2008	13	253	5.5	33.1
2009	11	203	4.9	43.9
2010	9	125	4.8	26
2011	10	223	3.1	42.9
2012	13	273	1.1	48.3
2013	12	261	3.5	22
2014	17	305	3.9	25.5
2015	11	243	2.9	30
2016	16	610	4.4	20.7
2017	16	235	5.1	23.1

Table II.61.60 Rental Vacancy Survey by Type Merrick County 2017 Survey of Rental Properties				
Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single-Family	91	3	3.3%	3%
Apartments	129	5	3.9%	3.7%
Mobile Homes	15	4	26.7%	11.2%
"Other" Units	0	0	0%	.
Don't Know	0	0	%	3.2%
Total	235	12	5.1%	3.3%

Table II.61.61, reports units by number of bedrooms. Three bedroom units were the most common type of reported single-family unit, with 12 units. The most common apartment units were two bedroom units, with 56 units.

Table II.61.61 Rental Units by Number of Bedrooms Merrick 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	47	0	0	.	47
Two	8	56	11	0	.	75
Three	12	6	1	0	.	19
Four	1	0	0	0	.	1
Don't Know	70	20	3	0	0	93
Total	91	129	15	0	0	235

Table II.61.62 displays the vacancy rate of single-family units by the number of bedrooms. Three bedroom units were the most common type of reported single-family unit, which had a vacancy rate of 0 percent.

Table II.61.62 Single-Family Units by Number of Bedrooms Merrick County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	0	0	%
Two	8	0	0%
Three	12	0	0%
Four	1	0	0%
Don't know	70	3	4.3%
Total	91	3	3.3%

Table II.61.63 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 0 percent.

Table II.61.63			
Apartment Units by Number of Bedrooms			
Merrick County			
2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	47	4	8.5%
Two	56	0	0%
Three	6	0	0%
Four	0	0	%
Don't know	20	1	5%
Total	129	5	3.9%

Average market-rate rents by unit type are shown in Table II.61.64. 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.61.64					
Average Market Rate Rents by Number of Bedrooms					
Merrick County					
2017 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	\$	\$	\$	\$	\$
One	\$	\$387.5	\$	\$	\$387.5
Two	\$465	\$435	\$400	\$	\$438.1
Three	\$537.5	\$650	\$500	\$	\$556.3
Four	\$575	\$	\$	\$	\$575
Don't know	\$550	\$438	\$350	\$	
Total	\$532.9	\$441.2	\$416.7	\$350	\$480.9

Table II.61.65 shows vacancy rates for single-family units by average rental rates for Merrick County. The most common rent for single-family units was \$500 to \$749 dollars and units in this price range had a vacancy rate of 4.7 percent.

Table II.61.65			
Single-Family Market Rate Rents by Vacancy Status			
Merrick County			
2017 Survey of Rental Properties			
Average Rents	Single-Family Units	Available Single-Family Units	Vacancy Rate
Less Than \$500	37	1	2.7%
\$500 to \$749	43	2	4.7%
\$750 to \$999	0	0	%
\$1,000 to \$1,249	0	0	%
\$1,250 to \$1,499	0	0	%
Above \$1,500	0	0	%
Missing	11	0	0%
Total	91	3	3.3%

The average rent and availability of apartment units is displayed in Table II.61.66. The most common rent for apartments was less than \$500 dollars and the units in this price range had a vacancy rate of 2.7 percent.

Table II.61.66 Apartment Market Rate Rents by Vacancy Status Merrick County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	112	3	2.7%
\$500 to \$749	2	0	0%
\$750 to \$999	0	0	%
\$1,000 to \$1,249	0	0	%
\$1,250 to \$1,499	0	0	%
Above \$1,500	0	0	%
Missing	15	2	13.3%
Total	129	5	3.9%

Respondents were asked if utilities are included in the rent and, as shown in Table II.61.67, 9 respondents, or 69.2 percent, included some sort of utility in the rent.

Table II.61.67 Are there any utilities included with the rent? Merrick County 2017 Survey of Rental Properties	
Period	Respondent
Yes	9
No	4
% Offering Utilities	69.2%

The type of utility included in the rent is shown in Table II.61.68. There were 4 respondents who included electricity, 1 respondent who included natural gas, 9 respondents who included water and sewer and 9 respondents included trash collection in the rent.

Table II.61.68 Which utilities are included with the rent? Merrick County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	4
Natural Gas	1
Water/Sewer	9
Trash Collection	9

Table II.61.69 shows the number of survey respondents who keep a waiting list. As can be seen, 6 respondents said they keep a waitlist, with an estimated 33 persons on the wait list.

Table II.61.69 Do you keep a waiting list? Merrick County 2017 Survey of Rental Properties	
Period	Respondent
Yes	6
No	7
Waitlist Size	33

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.61.70 most respondents indicated there was extreme need for the renovation of existing single-family units and extreme need for the renovation of existing apartment units.

Table II.61.70 How would you rate the need for renovation of existing units in the city? Merrick County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	0	0		
Low Need	2	2	1	1
Moderate Need	2	2	2	2
High Need	2	2	2	2
Extreme Need	3	3	3	3

Respondents were also asked how they would rate the need for the construction of new units. As shown in Table II.61.71 most respondents indicated there was extreme need for the construction of new single-family units and extreme need for the construction of new apartment units.

Table II.61.71 How would you rate the need for construction of new units in the city? Merrick County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	2	2	2	2
Low Need	1	1	1	1
Moderate Need	1	1		
High Need	2	2	2	1
Extreme Need	4	4	4	4

