

**VOLUME II:
NANCE COUNTY**

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Nance County

DEMOGRAPHICS

Population Estimates

The Census Bureau's current census estimates indicate that Nance County's population decreased from 3,735 in 2010 to 3,576 in 2016, or by 4.3 percent. This compares to a statewide population change of 4.4 percent over the period. The number of people from 25 to 34 years of age decreased by 9.6 percent, and the number of people from 55 to 64 years of age increased by 8.6 percent. The white population decreased by 4.7 percent, while the black population increased by 62.5 percent. The Hispanic population increased from 65 to 80 people between 2010 and 2016 or by 23.1 percent. These data are presented in Table II.63.1.

Table II.63.1						
Profile of Population Characteristics						
Nance County vs. State of Nebraska						
2010 Census and 2016 Current Census Estimates						
Subject	Nance County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	3,735	3,576	-4.3%	1,826,341	1,907,116	4.4%
Age						
0 to 14 years	731	668	-8.6%	383,542	396,601	3.4%
15 to 24 years	381	408	7.1%	258,206	269,442	4.4%
25 to 34 years	387	350	-9.6%	245,176	252,946	3.2%
35 to 44 years	369	391	6%	220,838	230,528	4.4%
45 to 54 years	598	429	-28.3%	258,726	229,683	-11.2%
55 to 64 years	557	605	8.6%	213,176	241,172	13.1%
65 and Over	712	725	1.8%	246,677	286,744	16.2%
Race						
White	3,685	3,512	-4.7%	1,649,264	1,694,976	2.8%
Black	8	13	62.5%	85,971	94,620	10.1%
American Indian and Alaskan Native	14	18	28.6%	23,418	27,318	16.7%
Asian	2	4	100%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	0	0	0%	2,061	2,425	17.7%
Two or more races	26	29	11.5%	32,305	40,495	25.4%
Ethnicity (of any race)						
Hispanic or Latino	65	80	23.1%	167,405	203,320	21.5%

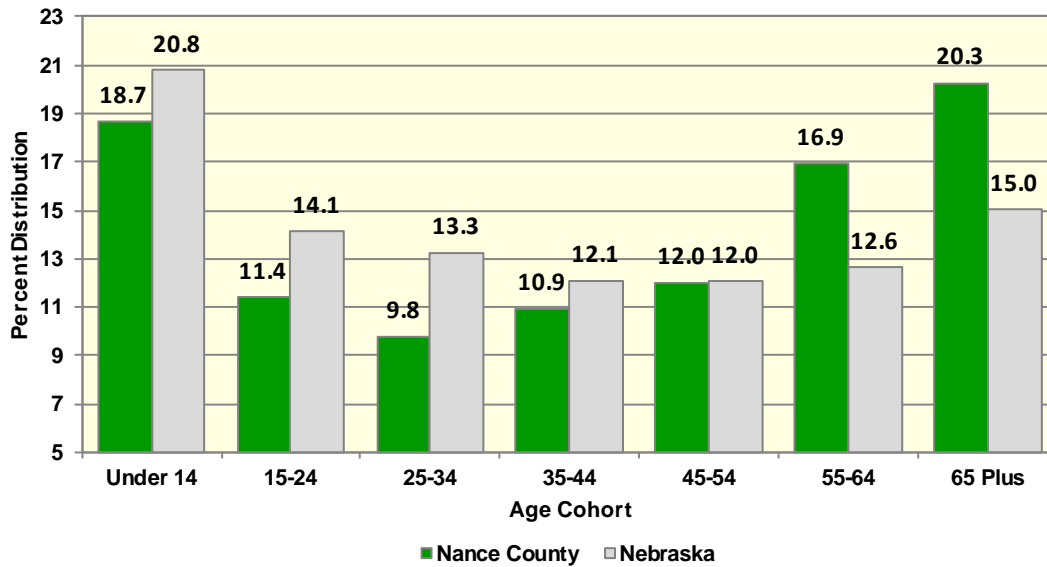
Table II.63.2, presents the population of Nance County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 1,873 males, who accounted for 50.1 percent of the population, and the remaining 49.9 percent, or 1,862 persons, were female. In 2016, the number of males was 1,777 persons, and accounted for 49.7 percent of the population, with the remaining 50.3 percent, or 1,799 persons being female.



Table II.63.2 Population by Age and Gender Nance 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	383	348	731	351	317	668	-8.6%
15 to 24 years	199	182	381	194	214	408	7.1%
25 to 34 years	205	182	387	189	161	350	-9.6%
35 to 44 years	172	197	369	197	194	391	6%
45 to 54 years	326	272	598	208	221	429	-28.3%
55 to 64 years	291	266	557	317	288	605	8.6%
65 and Over	297	415	712	321	404	725	-4.3%
Total	1,873	1,862	3,735	1,777	1,799	3,576	-4.3%
% of Total	50.1%	49.9%	.	49.7%	50.3%	.	

**Diagram II.63.1
Age Distribution**

Nance 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.63.3, from April 2000 to July 2009, Nance County natural decrease was estimated to be 121 people. Nance County has been experiencing net out-migration, with 457 persons leaving the county in the last nine years.⁵⁹ The 2016 population estimates showed a natural decrease of 28 persons. Between 2010 and 2016, Nance County’s population decreased to 3,576 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 Nance County increased from -12 persons in 2015 to -6 persons in 2016, with an additional net movement of 8 in the first six months of 2017. The driver’s license total exchanges for the last 16 years are presented in Table II.63.4.

Table II.63.3	
Population Change	
Nance County	
1980–2010 Census and Intercensal Data	
1980 Population	4,740
Natural Increase 80–90	28
Net Migration 80–90	-493
1990 Population	4,275
Natural Increase 90–00	-55
Net Migration 90–00	-182
2000 Population	4,038
Natural Increase 00–09	-121
Net Migration 00–09	-457
2009 Population Estimate	3,460
2010 Population	3,735
Natural Increase 10–16	-28
Net Migration 10–16	-131
2016 Population Estimate	3,576

Table II.63.4			
Driver's Licenses Exchanged and Surrendered			
Nance County			
2001–First half of 2017 DOT Data			
Year	In-Migrants	Out-Migrants	Net Change
Calendar 2001	20	43	-23
Calendar 2002	29	24	5
Calendar 2003	29	19	10
Calendar 2004	24	22	2
Calendar 2005	31	27	4
Calendar 2006	35	26	9
Calendar 2007	36	26	10
Calendar 2008	31	26	5
Calendar 2009	35	26	9
Calendar 2010	52	24	28
Calendar 2011	35	11	24
Calendar 2012	26	22	4
Calendar 2013	19	19	0
Calendar 2014	40	14	26
Calendar 2015	16	28	-12
Calendar 2016	21	27	-6
First Half of 2017	21	13	8

⁵⁹ 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 Nance County increased by 0.6 percent from 631 in 2016 to 635 in 2017, as shown in Table II.63.5. The number of school-age children 5 to 11 years of age decreased from 325 in 2016 to 319 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.63.6, shows population by age for the 2000 and 2010 Census. The population changed by -7.5 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -10.6 percent to a total of 712 persons in 2010. Those aged 25 to 34 changed by 21.3 percent, and those aged under 5 changed by -8 percent.

Table II.63.5 School-Age Children Nance County Academic Years 1992–2017 DOE Data				
Year	Age Group			Total
	5–11	11–13	14–18	
1992	508	164	319	991
1993	522	162	361	1,045
1994	532	156	368	1,056
1995	500	132	362	994
1996	486	143	386	1,015
1997	491	167	379	1,037
1998	450	163	361	974
1999	446	144	353	943
2000	444	139	356	939
2001	421	145	357	923
2002	375	125	356	856
2003	476	170	383	1,029
2004	453	173	377	1,003
2005	328	115	307	750
2006	320	105	312	737
2007	343	110	303	756
2008	335	101	280	716
2009	351	87	266	704
2010	333	99	260	692
2011	329	112	244	685
2012	331	94	254	679
2013	318	82	229	629
2014	322	100	220	642
2015	337	89	228	654
2016	325	85	221	631
2017	319	96	220	635



Table II.63.6 Population by Age Nance County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	250	6.2%	230	6.2%	-8%
5 to 19	955	23.7%	731	19.6%	-23.5%
20 to 24	197	4.9%	151	4%	-23.4%
25 to 34	319	7.9%	387	10.4%	21.3%
35 to 54	1,172	29%	967	25.9%	-17.5%
55 to 64	349	8.6%	557	14.9%	59.6%
65 or Older	796	19.7%	712	19.1%	-10.6%
Total	4,038	100.0%	3,735	100.0%	-7.5%

The elderly population is further explored in Table II.63.7. Those aged 65 to 66 changed by -28.9 percent between 2000 and 2010, resulting in a population of 59 persons. Those aged 85 or older changed by 30.4 percent during the same time period, and resulted in 133 persons over age 85 in 2010.

Table II.63.7 Elderly Population by Age Nance County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	83	10.4%	59	8.3%	-28.9%
67 to 69	119	14.9%	94	13.2%	-21%
70 to 74	215	27%	154	21.6%	-28.4%
75 to 79	157	19.7%	145	20.4%	-7.6%
80 to 84	120	15.1%	127	17.8%	5.8%
85 or Older	102	12.8%	133	18.7%	30.4%
Total	796	100.0%	712	100.0%	-10.6%

Population by race and ethnicity is shown in Table II.63.8 representing 98 percent of the population in 2010. The black population represented 0.2 percent of the population in 2010. The American Indian and Asian populations represented 0.3 and 0.1 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 41.3 percent between 2000 and 2010, compared to the -8.1 percent growth rate for non-Hispanics.

Table II.63.8					
Population by Race and Ethnicity					
Nance County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	3,973	98.4%	3,659	98%	-7.9%
Black	0	0%	8	0.2%	%
American Indian	15	0.4%	10	0.3%	-33.3%
Asian	2	0%	2	0.1%	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	18	0.4%	19	0.5%	5.6%
Two or More Races	30	0.7%	37	1%	23.3%
Total	4,038	100.0%	3,735	100.0%	-7.5%
Hispanic	46	1.1%	65	1.7%	41.3%
Non-Hispanic	3,992	98.9%	3,670	98.3%	-8.1%

Population by race and ethnicity through 2016 is shown in Table II.63.9. The white population represented 99.6 percent of the population in 2016, compared with the black population accounting for 0.1 percent of the population. Hispanic population represented 2.4 percent of the population in 2016.

Table II.63.9				
Population by Race and Ethnicity				
Nance County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	3,659	98%	3,593	99.6%
Black	8	0.2%	3	0.1%
American Indian	10	0.3%	8	0.2%
Asian	2	0.1%	1	0%
Native Hawaiian/ Pacific Islander	0	0%	2	0.1%
Other	19	0.5%	0	0%
Two or More Races	37	1%	0	0%
Total	3,735	100.0%	3,607	100.0%
Non-Hispanic	3,670	98.3%	3,519	97.6%
Hispanic	65	1.7%	88	2.4%

The population by race is broken down further by ethnicity in Table II.63.10. While the white non-Hispanic population changed by -8.3 percent between 2000 and 2010, the white Hispanic population changed by 68.4 percent.

Table II.63.10					
Population by Race and Ethnicity					
Nance County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	3,954	99%	3,627	98.8%	-8.3%
Black	0	0%	8	0.2%	%
American Indian	12	0.3%	9	0.2%	-25%
Asian	2	0.1%	2	0.1%	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	0	0%	0	0%	%
Two or More Races	24	0.6%	24	0.7%	0%
Total Non-Hispanic	3,992	100.0%	3,670	100.0%	-8.1%
Hispanic					
White	19	41.3%	32	49.2%	68.4%
Black	0	0%	0	0%	%
American Indian	3	6.5%	1	1.5%	-66.7%
Asian	0	0%	0	0%	%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	18	39.1%	19	29.2%	5.6%
Two or More Races	6	13%	13	20%	116.7%
Total Hispanic	46	100.0%	65	100.0%	41.3%
Total Population	4,038	100.0%	3,735	100.0%	-7.5%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.63.11. During this time, the total non-Hispanic population was 3,519 persons in 2016. The Hispanic population was 88.

Table II.63.11				
Population by Race and Ethnicity				
Nance County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	3,627	98.8%	3,513	99.8%
Black	8	0.2%	3	0.1%
American Indian	9	0.2%	0	0%
Asian	2	0.1%	1	0%
Native Hawaiian/ Pacific Islander	0	0%	2	0.1%
Other	0	0%	0	0%
Two or More Races	24	0.7%	0	0%
Total Non-Hispanic	3,670	100.0%	3,519	100.0%
Hispanic				
White	32	49.2%	80	90.9%
Black	0	0%	0	0%
American Indian	1	1.5%	8	9.1%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	19	29.2%	0	0%
Two or More Races	13	20%	0	0%
Total Hispanic	65	100.0	88	100.0%
Total Population	3,735	100.0%	3,607	100.0%



Households by type and tenure are shown in Table II.63.12. Family households represented 64.3 percent of households, while non-family households accounted for 35.7 percent. These changed from 66 and 34 percent, respectively.

Table II.63.12				
Household Type by Tenure				
Nance County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	1,007	66%	1,008	64.3%
Married-Couple Family	845	83.9%	845	83.8%
Owner-Occupied	741	87.7%	746	88.3%
Renter-Occupied	104	12.3%	99	11.7%
Other Family	162	16.1%	163	16.1%
Male Householder, No Spouse Present	63	38.9%	61	38.7%
Owner-Occupied	41	65.1%	45	73.8%
Renter-Occupied	22	34.9%	16	26.2%
Female Householder, No Spouse Present	99	61.1%	102	60.7%
Owner-Occupied	58	58.6%	61	59.8%
Renter-Occupied	41	41.4%	41	40.2%
Non-Family Households	518	34%	560	35.7%
Owner-Occupied	332	64.1%	367	65.5%
Renter-Occupied	186	35.9%	193	34.5%
Total	1,525	100.0%	1,568	100.0%

The group quarters population was 143 in 2010, compared to 112 in 2000. Institutionalized populations experienced a 40.3 percent change between 2000 and 2010. Non-institutionalized populations experienced a 5 percent change during this same time period.

Table II.63.13					
Group Quarters Population					
Nance 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	0	0%	0	0%	%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	72	100%	101	100%	40.3%
Other Institutions	0	0%	0	0%	%
Total	72	100.0%	101	100.0%	40.3%
Noninstitutionalized					
College Dormitories	0	0%	0	0%	%
Military Quarters	0	0%	0	0%	%
Other Noninstitutionalized	40	100%	42	100%	5%
Total	40	100.0%	42	100.0%	5%
Group Quarters Population	112	100.0%	143	100.0%	27.7%

The number of foreign born persons are shown in Table II.63.14. An estimated 0.2 percent of the population was born in Scotland with 0.2 percent born in Germany and another 0.1 percent were born in England.

Table II.63.14 Place of Birth for the Foreign-Born Population Nance County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	Scotland	9	0.2%
#2 country of origin	Germany	6	0.2%
#3 country of origin	England	4	0.1%
#4 country of origin	Poland	4	0.1%
#5 country of origin	South Africa	4	0.1%
#6 country of origin	Korea	1	0%
#7 country of origin	Afghanistan	0	0%
#8 country of origin	Africa n.e.c	0	0%
#9 country of origin	Albania	0	0%
#10 country of origin	Argentina	0	0%

Limited English Proficiency and the language spoken at home are shown in Table II.63.15. An estimated 0.7 percent of the population speaks Russian, Polish, or other Slavic languages at home, followed by 0.2 percent speaking Spanish.

Table II.63.15 Limited English Proficiency and Language Spoken at Home Nance County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Russian, Polish, or other Slavic languages	24	0.7%
#2 LEP Language	Spanish	7	0.2%
#3 LEP Language	German or other West Germanic languages	5	0.1%
#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.63.16. Some 18.6 percent of the population was disabled in 2000, or a total of 693 persons. The disability rate was highest for those over 65, with 44.2 percent disabled.

Table II.63.16 Disability by Age Nance County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	26	3.7%
16 to 64	336	14.9%
65 and older	331	44.2%
Total	693	18.6%

Table II.63.17 shows disability by type in 2000. There were 337 physical disabilities in 2000, some 216 employment disabilities, and 233 go-outside-home disabilities.

Table II.63.17 Total Disabilities Tallied: Aged 5 and Older Nance County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	186
Physical disability	337
Mental disability	141
Self-care disability	84
Employment disability	216
Go-outside-home disability	233
Total	1,197

Disability by age, as estimated by the 2016 ACS, is shown in Table II.63.18. The disability rate for females was 15.1 percent, compared to 15.7 percent for males. The disability rate changed precipitously higher with age, with 56.9 percent of those over 75 experiencing a disability.

Table II.63.18 Disability by Age Nance 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	20	6.2%	0	0%	20	3.2%
18 to 34	4	1.3%	34	12.3%	38	6.6%
35 to 64	114	15.8%	79	11%	193	13.4%
65 to 74	47	30.9%	36	23.1%	83	26.9%
75 or Older	90	62.9%	117	52.9%	207	56.9%
Total	275	15.7%	266	15.1%	541	15.4%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.63.19. Some 9 percent have an ambulatory disability, 7.4 have an independent living disability, and 2.9 percent have a self-care disability.



Table II.63.19
Total Disabilities Tallied: Aged 5 and Older

Nance County
2016 Five-Year ACS

Disability Type	Population with Disability	Percent with Disability
Hearing disability	174	5%
Vision disability	55	1.6%
Cognitive disability	137	4.1%
Ambulatory disability	298	9%
Self-Care disability	97	2.9%
Independent living disability	199	7.4%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.63.20 and Table II.63.21. In 2016, some 1,822 persons were employed and 61 were unemployed. This totaled a labor force of 1,883 persons. The unemployment rate for Nance County was estimated to be 3.2 in 2016.

Table II.63.20
Employment, Labor Force and Unemployment

Nance County
2016 Five-Year ACS Data

Employment Status	2016 Five-Year ACS
Employed	1,822
Unemployed	61
Labor Force	1,883
Unemployment Rate	3.2%

In 2016, 92 percent of households in Nance County had a high school education or greater.

Table II.63.21
High School or Greater Education

Nance County
2016 Five-Year ACS Data

Education Level	Households
High School or Greater	1,443
Total Households	1,568
Percent High School or Above	92%

As seen in Table II.63.22, 37 percent of the population had a high school diploma or equivalent, another 36.7 percent have some college, 10.8 percent have a Bachelor's Degree, and 5.9 percent of the population had a graduate or professional degree.

Table II.63.22
Educational Attainment

Nance County
2016 Five-Year ACS Data

Education Level	Population	Percent
Less Than High School	268	9.6%
High School or Equivalent	1,033	37%
Some College or Associates Degree	1,024	36.7%
Bachelor's Degree	301	10.8%
Graduate or Professional Degree	164	5.9%
Total Population Above 18 years	2,790	100.0%

ECONOMICS

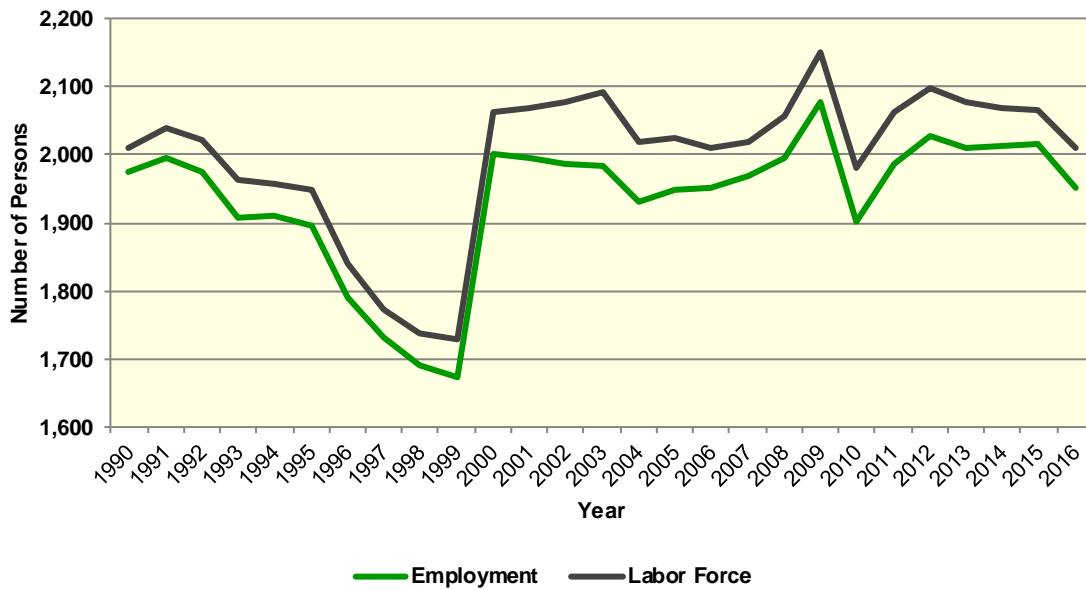
Labor Force

Table II.63.23, shows the labor force statistics for Nance County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1990 with a rate of 1.7. The highest level of unemployment occurred during 2003 rising to a rate of 5.2. 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 Nance County increased from 2.5 percent in 2015 to 2.8 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.63.23 Labor Force Statistics Nance County 1990 - 2016 BLS Data					
Year	Nance County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	35	1,974	2,009	1.7%	2.3%
1991	44	1,995	2,039	2.2%	2.7%
1992	48	1,975	2,023	2.4%	2.9%
1993	56	1,908	1,964	2.9%	2.8%
1994	46	1,911	1,957	2.4%	2.6%
1995	51	1,897	1,948	2.6%	2.6%
1996	49	1,791	1,840	2.7%	2.7%
1997	40	1,733	1,773	2.3%	2.5%
1998	47	1,691	1,738	2.7%	2.6%
1999	56	1,673	1,729	3.2%	2.8%
2000	62	2,001	2,063	3%	2.8%
2001	72	1,997	2,069	3.5%	3.1%
2002	91	1,988	2,079	4.4%	3.6%
2003	108	1,984	2,092	5.2%	3.9%
2004	90	1,930	2,020	4.5%	3.9%
2005	78	1,948	2,026	3.8%	3.8%
2006	58	1,952	2,010	2.9%	3.1%
2007	50	1,970	2,020	2.5%	3%
2008	61	1,995	2,056	3%	3.3%
2009	71	2,079	2,150	3.3%	4.6%
2010	77	1,903	1,980	3.9%	4.6%
2011	76	1,987	2,063	3.7%	4.4%
2012	70	2,029	2,099	3.3%	4%
2013	67	2,011	2,078	3.2%	3.8%
2014	56	2,014	2,070	2.7%	3.3%
2015	52	2,015	2,067	2.5%	3%
2016	57	1,952	2,009	2.8%	3.2%

Diagram II.63.2, shows the employment and labor force for Nance County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 1,952 persons, with the labor force reaching 2,009, indicating there were a total of 57 unemployed persons.

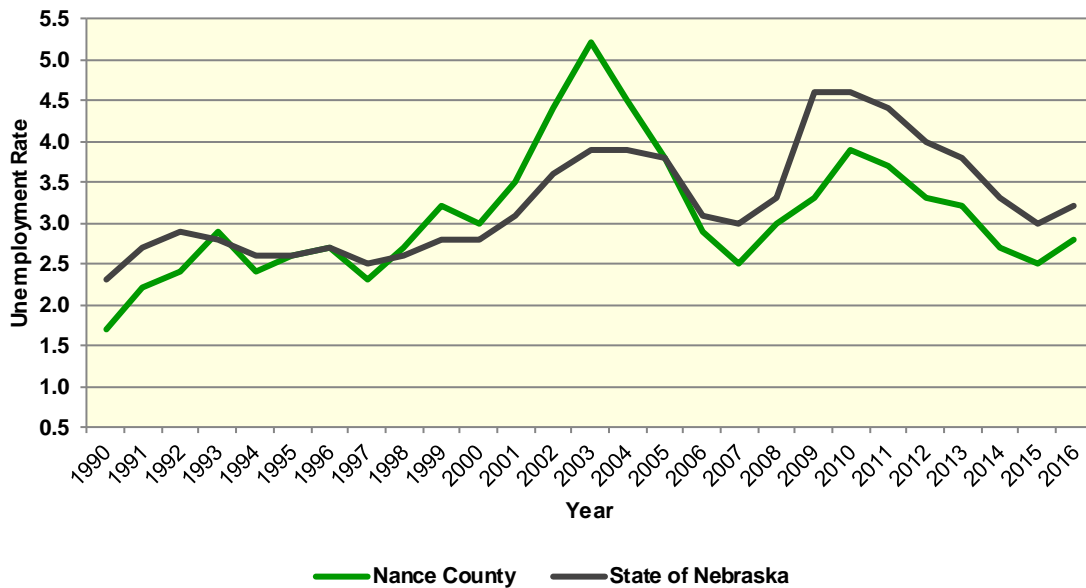
Diagram II.63.2
Employment and Labor Force
 Nance County
 1990 – 2016 BLS Data



Unemployment

Diagram II.63.3, shows the unemployment rate for both the State and Nance County. During the 1990’s the average rate for Nance County was 2.5, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 3.6, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 3.2. Over the course of the entire period Nance County had an average unemployment rate lower than the state, 3.1 percent for Nance County, versus 3.3 statewide.

Diagram II.63.3
Annual Unemployment Rate
 Nance 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.63.24, shows total real earnings by industry for Nance County. In the most recent 2016 estimate, the government and government enterprises industry had the largest total real earnings, with total real earnings reaching 20,171,000 dollars. Between 2015 and 2016 the accommodation and food services industry saw the largest percentage increase, rising by 27.8 percent to 664,000 dollars.

Table II.63.24
Real Earnings by Industry
 Nance 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	20,874	28,448	60,566	24,917	51,464	32,551	22,362	17,810	-20.4
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	0	1,890	3,680	0	0	0	0	0	0
Manufacturing	0	437	600	0	0	0	0	0	0
Wholesale trade	3,428	2,750	3,563	2,964	2,821	3,280	3,506	3,913	11.6
Retail trade	1,686	2,656	2,392	2,466	2,447	2,671	2,791	2,721	-2.5
Transportation and warehousing	830	0	0	4,480	2,894	4,720	4,631	3,975	-14.2
Information	0	298	255	241	235	250	226	211	-6.6
Finance and insurance	3,002	0	0	0	2,870	2,844	2,967	3,012	1.5
Real estate and rental and leasing	0	0	0	0	534	473	478	456	-4.6
Professional and technical services	424	0	1,110	862	846	822	803	856	6.5
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	130	87	0	0	0	0	0	0
Health care and social assistance	3,667	4,929	5,531	5,384	5,285	5,336	5,276	5,651	7.1
Arts, entertainment, and recreation	305	0	0	0	0	0	349	310	-11.1
Accommodation and food services	643	0	0	0	0	0	520	664	27.8
Other services, except public administration	3,087	2,397	2,292	2,277	2,473	2,681	2,897	2,936	1.4
Government and government enterprises	15,248	19,444	18,926	18,874	18,683	19,226	19,553	20,171	3.2
Total	58,294	78,106	116,065	82,454	107,031	92,968	83,193	75,932	-8.7



Table II.63.25, shows the total employment by industry for Nance County. The most recent estimates show the government and government enterprises industry was the largest employer in Nance County, with employment reaching 409 jobs in 2016. Between 2015 and 2016 the accommodation and food services industry saw the largest percentage increase, rising by 8.7 percent to 50 jobs.

Table II.63.25									
Employment by Industry									
Nance County									
BEA Table CA25 Data									
NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	510	401	404	389	391	387	410	397	-3.2
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	0	98	108	0	0	0	0	0	0
Manufacturing	0	16	16	0	0	0	0	0	0
Wholesale trade	84	65	76	71	69	84	86	90	4.7
Retail trade	151	143	142	149	150	159	164	160	-2.4
Transportation and warehousing	46	0	0	71	51	68	72	73	1.4
Information	0	11	0	11	11	12	11	11	0
Finance and insurance	67	0	0	0	77	76	77	72	-6.5
Real estate and rental and leasing	21	0	0	0	45	36	34	35	2.9
Professional and technical services	40	0	33	37	35	45	38	36	-5.3
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	10	10	10	0
Health care and social assistance	152	159	171	168	172	176	179	183	2.2
Arts, entertainment, and recreation	30	0	0	0	0	0	27	22	-18.5
Accommodation and food services	52	0	0	0	0	0	46	50	8.7
Other services, except public administration	135	109	105	115	115	120	110	108	-1.8
Government and government enterprises	444	393	393	388	400	410	401	409	2
Total	1,922	1,844	1,907	1,971	1,950	2,027	2,032	1,963	-3.4



Table II.63.26, shows the real average earnings per job by industry for Nance County. These figures are calculated by dividing the Total Real Earning displayed in Table II.63.24 and Table II.63.25, by Industry. In 2016, the transportation and warehousing industry had the highest average earnings reaching 54,452 dollars. Between 2015 and 2016 the accommodation and food services industry saw the largest percentage increase, rising by 17.5 percent to 13,280 dollars.

Table II.63.26
Real Earnings Per Job by Industry
 Nance County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	40,930	70,942	149,917	64,054	131,620	84,111	54,541	44,861	-17.7
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	0	19,289	34,070	0	0	0	0	0	0
Manufacturing	0	27,318	37,487	0	0	0	0	0	0
Wholesale trade	40,807	42,311	46,883	41,742	40,881	39,049	40,762	43,478	6.7
Retail trade	11,165	18,570	16,842	16,549	16,311	16,797	17,020	17,006	-0.1
Transportation and warehousing	18,051	0	0	63,105	56,741	69,411	64,322	54,452	-15.3
Information	0	27,124	0	21,955	21,322	20,823	20,540	19,182	-6.6
Finance and insurance	44,806	0	0	0	37,270	37,419	38,527	41,833	8.6
Real estate and rental and leasing	0	0	0	0	11,861	13,142	14,065	13,029	-7.4
Professional and technical services	10,612	0	33,637	23,303	24,184	18,274	21,143	23,778	12.5
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	24,127	31,000	32,344	32,047	30,727	30,320	29,473	30,880	4.8
Arts, entertainment, and recreation	10,157	0	0	0	0	0	12,909	14,091	9.2
Accommodation and food services	12,360	0	0	0	0	0	11,299	13,280	17.5
Other services, except public administration	22,868	21,989	21,832	19,803	21,501	22,342	26,333	27,185	3.2
Government and government enterprises	34,343	49,476	48,157	48,644	46,709	46,892	48,761	49,318	1.1
Total	30,330	42,357	60,862	41,834	54,888	45,865	40,941	38,682	-5.5

Table II.63.27 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 \$155,480,000 a -3.9 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 1,844 and 1,963 in 2016, which was a percentage change of -3.4 over this period.



Table II.63.27
Total Employment and Real Personal Income
 Nance 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	58,708	2,503	3,584	13,553	9,186	82,528	15,927	2,095	28,023
1970	52,451	2,520	3,659	14,403	9,437	77,432	15,166	2,072	25,313
1971	53,659	2,612	3,915	14,586	10,084	79,632	15,871	2,071	25,908
1972	64,128	2,851	4,726	15,890	10,076	91,968	18,715	2,119	30,263
1973	79,543	3,326	5,696	17,588	11,041	110,542	22,378	2,095	37,969
1974	59,728	3,470	6,386	17,977	11,161	91,782	18,746	2,099	28,455
1975	70,444	3,326	6,514	19,200	12,207	105,039	21,528	2,081	33,852
1976	56,282	3,250	7,602	18,804	12,058	91,495	19,357	2,059	27,336
1977	42,464	3,134	8,633	19,753	12,344	80,060	16,927	2,088	20,336
1978	69,615	3,305	9,292	21,064	12,813	109,478	23,373	2,076	33,533
1979	57,386	3,474	10,545	22,299	13,405	100,162	21,144	2,057	27,898
1980	29,237	3,348	10,721	24,867	14,093	75,570	15,964	2,051	14,254
1981	49,210	3,468	10,367	27,306	15,184	98,599	20,974	1,989	24,740
1982	41,423	3,534	9,738	31,103	15,802	94,533	20,387	1,991	20,804
1983	48,729	3,519	9,530	30,795	16,059	101,594	21,977	2,023	24,087
1984	58,527	3,629	9,809	31,722	16,319	112,749	24,607	1,988	29,439
1985	52,728	3,793	8,863	30,236	16,996	105,029	23,236	1,956	26,957
1986	62,307	3,945	8,447	28,584	16,811	112,204	25,553	1,992	31,279
1987	64,420	4,052	8,880	27,288	16,250	112,786	26,006	2,005	32,129
1988	64,678	4,250	9,040	26,143	16,343	111,954	25,843	1,886	34,293
1989	59,664	4,240	9,185	27,246	16,828	108,683	25,199	1,897	31,452
1990	65,365	4,282	9,347	27,986	17,308	115,724	27,171	1,940	33,693
1991	55,456	4,466	9,672	25,710	17,312	103,684	24,316	1,975	28,079
1992	65,837	4,441	10,820	25,055	18,553	115,824	27,317	1,962	33,557
1993	55,530	4,405	12,101	23,349	19,915	106,489	25,246	1,952	28,448
1994	62,980	4,437	13,536	23,484	20,186	115,748	27,165	2,031	31,009
1995	50,033	4,458	14,029	24,547	21,582	105,732	25,162	2,023	24,731
1996	74,638	4,397	14,991	24,303	22,649	132,184	31,427	2,053	36,356
1997	63,357	4,371	15,990	24,547	22,319	121,841	29,114	2,027	31,257
1998	62,756	4,440	16,880	26,368	24,683	126,246	31,057	1,934	32,449
1999	57,879	4,461	17,699	26,222	26,656	123,995	30,722	1,961	29,514
2000	50,765	4,543	18,522	27,192	27,795	119,732	29,535	1,972	25,743
2001	58,294	4,530	18,862	26,466	28,047	127,139	31,478	1,922	30,330
2002	48,193	4,779	19,979	25,278	27,591	116,263	29,448	1,868	25,799
2003	62,036	4,736	20,302	24,784	29,234	131,620	34,258	1,864	33,282
2004	68,476	4,711	20,613	21,561	30,494	136,432	36,026	1,823	37,562
2005	70,159	4,817	20,973	18,816	30,433	135,563	35,386	1,789	39,216
2006	55,673	5,525	23,684	17,910	30,676	122,418	32,156	1,790	31,102
2007	65,404	5,745	25,368	22,869	28,771	136,667	36,289	1,800	36,336
2008	73,273	5,890	27,226	24,091	31,141	149,842	40,011	1,807	40,550
2009	69,235	6,179	27,005	21,779	30,573	142,414	38,191	1,863	37,164
2010	78,106	6,333	27,122	20,555	31,683	151,134	40,486	1,844	42,357
2011	116,065	6,219	27,076	22,593	31,385	190,900	51,097	1,907	60,863
2012	82,454	6,401	28,379	24,062	30,836	159,331	42,969	1,971	41,833
2013	107,031	6,847	27,946	23,513	29,835	181,479	50,425	1,950	54,888
2014	92,968	7,167	28,442	23,762	30,994	168,999	47,498	2,027	45,865
2015	83,193	7,124	28,531	26,207	30,969	161,775	44,988	2,032	40,941
2016	75,932	6,876	28,422	26,689	31,313	155,480	43,479	1,963	38,682



Diagram II.63.4, shows real average earnings per job for Nance County from 1990 to 2016. Over this period the average earning per job for Nance County was 35,985 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

Diagram II.63.4
Real Average Earnings Per Job
 Nance County
 BEA Data 1990 - 2016

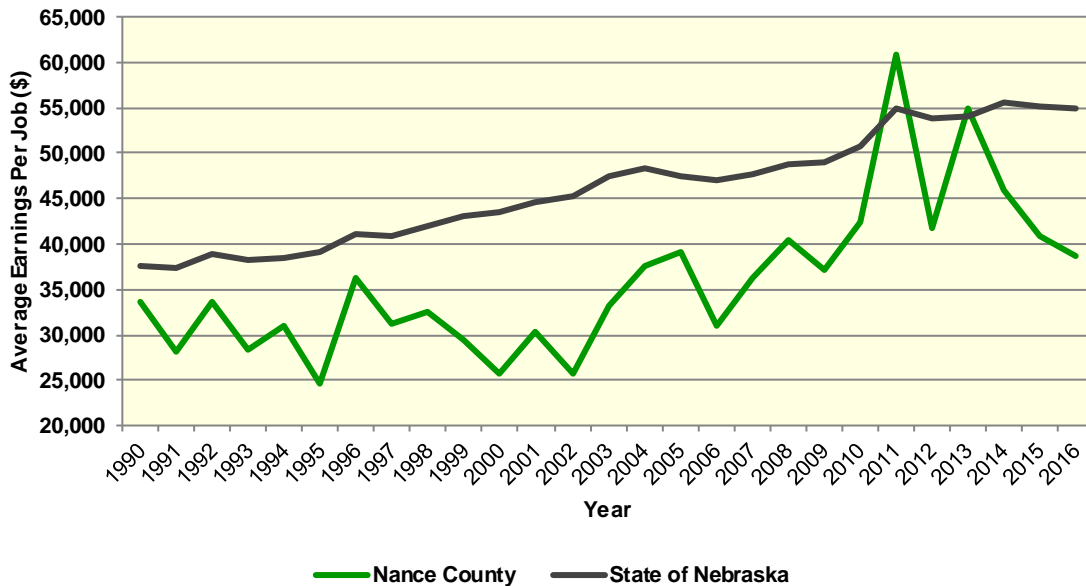
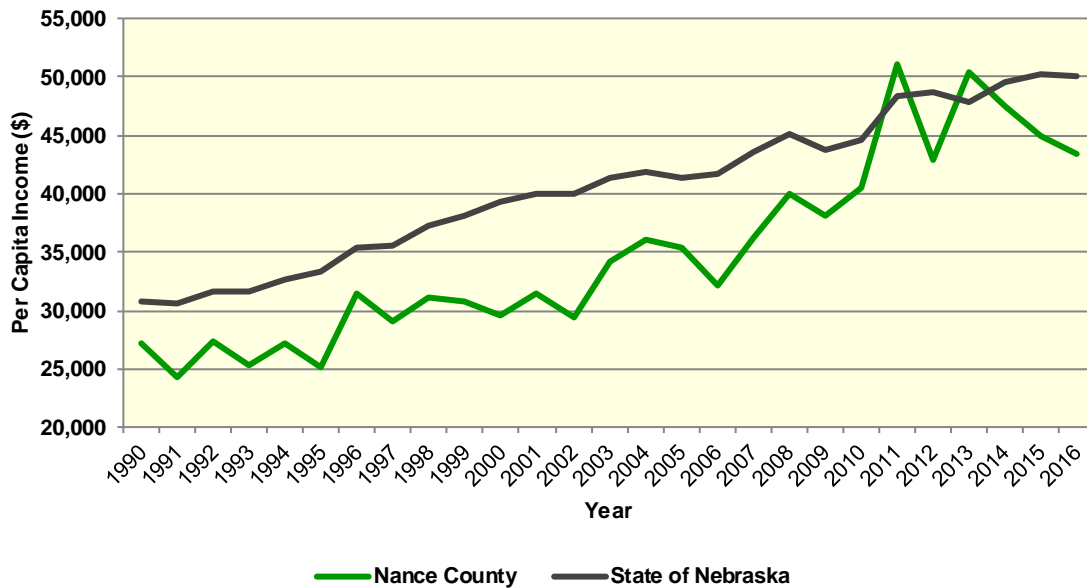


Diagram II.63.5, shows real per capita income in Nance County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Nance County was 34,904 dollars, which was lower than the statewide average of 40,548 dollars over the same period.

Diagram II.63.5
Real Per Capita Income
 Nance 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.63.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment decreased from 1,115 persons in 2015 to 1,053 in 2016, a change of -6 percent.

Table II.63.28
Total Monthly Employment
 Nance County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	894	868	897	951	960	974	1,066	1,051	1,071	1,115	1,040
Feb	904	849	892	941	913	971	1,071	1,039	1,055	1,101	1,036
Mar	915	849	895	953	936	983	1,082	1,041	1,075	1,105	1,062
Apr	883	897	894	960	944	973	1,102	1,070	1,061	1,135	1,046
May	931	924	924	1,000	975	1,015	1,127	1,103	1,127	1,158	1,082
Jun	929	939	948	1,024	968	1,021	1,107	1,101	1,122	1,176	1,095
Jul	913	925	914	983	982	1,013	1,076	1,052	1,124	1,133	1,055
Aug	916	924	897	950	968	1,048	1,044	1,054	1,125	1,119	1,054
Sep	891	913	900	933	951	1,036	1,049	1,051	1,107	1,091	1,056
Oct	858	874	892	946	965	1,054	1,043	1,074	1,134	1,109	1,025
Nov	897	868	910	932	955	1,052	1,020	1,071	1,117	1,060	1,034
Dec	899	898	935	967	988	1,060	1,047	1,090	1,144	1,083	1,054
Annual	903	894	908	962	959	1,017	1,070	1,066	1,105	1,115	1,053
% Change	-4%	-1%	2%	6%	(ND)%	6%	5%	(ND)%	4%	1%	-6%

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 \$619 in 2015. In 2016, average weekly wages saw a increase of 3 percent over the prior year, rising to 636 dollars, or by 17 dollars. These data are shown in Table II.63.29.

Table II.63.29						
Average Weekly Wages						
Nance County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	326	339	334	377	344	
2002	350	382	364	394	372	8%
2003	358	385	375	384	375	1%
2004	376	374	381	416	387	3%
2005	377	394	381	417	392	1%
2006	528	413	407	465	453	16%
2007	458	443	430	507	459	1%
2008	461	488	462	529	485	6%
2009	467	485	487	543	495	2%
2010	494	519	506	571	523	6%
2011	517	547	568	641	570	9%
2012	592	562	577	617	586	3%
2013	583	574	601	634	598	2%
2014	625	587	611	643	617	3%
2015	620	587	608	665	619	(ND)%
2016(p)	610	619	625	691	636	3%

Total business establishments reported by the QCEW are displayed in Table II.63.28. Between 2015 and 2016, the total number of business establishments in Nance County decreased from 165 to 159 establishments.

Table II.63.30						
Number of Business Establishments						
Nance County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	122	120	123	119	121	
2002	125	126	125	126	126	4%
2003	127	128	128	119	126	(ND)%
2004	120	122	121	121	121	-4%
2005	125	128	128	128	127	5%
2006	126	126	126	128	127	(ND)%
2007	130	127	128	127	128	1%
2008	128	130	129	130	129	1%
2009	131	135	134	132	133	3%
2010	132	133	133	136	134	1%
2011	134	134	137	137	136	1%
2012	146	152	155	152	151	11%
2013	156	156	151	151	154	2%
2014	151	154	153	159	154	(ND)%
2015	165	165	163	165	165	7%
2016	161	159	159	158	159	-4%

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 16.7 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 decreased by 4.0 percent over the period. On the other hand, by 2016 there were 145 returns for AGIs of \$100,000 or more. Table II.63.31 presents AGI distribution for the years 1991 through 2016.

Table II.63.31 Income Tax Returns by Adjusted Gross Income Nance County 1991–2016 DOR Data										
Year	Less than \$10,000	\$10,001–\$15,000	\$15,001–\$25,000	\$25,001–\$35,000	\$35,001–\$50,000	\$50,001–\$75,000	\$75,001–\$100,000	\$100,001–\$250,000	More than \$250,000	Total ⁶⁰
1991	663	197	374	251	188	50	0	0	0	1,763
1992	634	200	375	245	192	51	0	0	0	1,728
1993	647	182	362	247	199	61	0	0	0	1,737
1994	695	184	334	242	191	77	0	0	0	1,747
1995	678	149	359	229	191	101	0	17	0	1,739
1996	655	160	344	241	220	107	0	23	0	1,777
1997	653	136	384	226	218	133	0	17	0	1,804
1998	602	154	347	244	231	133	10	25	0	1,764
1999	552	124	330	245	235	164	11	28	0	1,714
2000	548	132	309	245	232	179	22	20	0	1,702
2001	532	104	279	235	245	196	17	24	0	1,656
2002	557	120	269	231	226	183	16	20	0	1,647
2003	532	126	256	208	237	172	41	22	0	1,607
2004	496	127	257	203	240	181	34	36	0	1,596
2005	454	113	225	191	252	193	0	31	0	1,526
2006	395	138	258	220	261	208	0	43	0	1,614
2007	388	143	243	195	254	257	0	48	0	1,642
2008	389	121	222	200	260	250	108	65	0	1,634
2009	399	123	245	196	233	242	114	66	12	1,630
2010	354	118	218	185	226	264	0	85	0	1,589
2011	329	131	229	191	236	253	144	0	0	1,623
2012	286	126	211	194	236	237	155	119	10	1,574
2013	282	118	196	202	238	231	129	127	0	1,567
2014	294	108	192	177	245	264	131	138	0	1,580
2015	300	111	219	149	239	245	162	145	10	1,580
2016	295	102	187	172	217	272	163	132	13	1,553

⁶⁰ 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 457 in 2010 to 432 in 2016, with the poverty rate reaching 12.5 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.63.32 presents poverty data for the county.

The rate of poverty for Nance County is shown in Table II.63.33. In 2016, there were an estimated 436 persons living in poverty. This represented a 12.4 percent poverty rate, compared to 13.1 percent poverty in 2000. In 2016, some 8.5 percent of those in poverty were under age 6, and 19.5 percent were 65 or older.

Year	Persons in Poverty	Poverty Rate
2000	496	12.6%
2001	493	12.9%
2002	478	12.9%
2003	428	11.6%
2004	382	10.5%
2005	485	13.7%
2006	515	14.2%
2007	421	12.1%
2008	449	13%
2009	423	12.5%
2010	457	12.7%
2011	515	14.2%
2012	453	12.6%
2013	441	12.6%
2014	403	11.7%
2015	459	13.2%
2016	432	12.5%

Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	66	12.7%	37	8.5%
6 to 17	127	24.5%	47	10.8%
18 to 64	255	49.2%	267	61.2%
65 or Older	70	13.5%	85	19.5%
Total	518	100.0%	436	100.0%
Poverty Rate	13.1%	.	12.4%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 2.8 percent in Nance County between 2010 and 2016, from 1,801 to 1,852. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.63.34.

Housing Production

The Census Bureau reports building permit authorizations and “per unit”

Subject	Nebraska	% Growth Since Census	Nance County	% Growth Since Census
2000 Census Base	722,656	.	1,788	.
2010 Census	796,793	10.3	1,801	0.7
July 2011 Estimate	801,068	0.5	1,805	0.2
July 2012 Estimate	804,586	1	1,815	0.8
July 2013 Estimate	809,062	1.5	1,834	1.8
July 2014 Estimate	814,835	2.3	1,839	2.1
July 2015 Estimate	820,725	3	1,852	2.8
July 2016 Estimate	827,156	3.8	1,852	2.8



valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Nance County decreased from 7 authorizations in 2015 to 4 in 2016.

The real value of single-family building permits decreased from \$419,525 in 2015 to \$212,500 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.63.35.

Table II.63.35 Building Permits and Valuation Nance 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	4	0	0	0	4	104,847	0
1981	0	0	0	0	0	0	0
1982	3	0	0	0	3	79,296	0
1983	0	0	0	0	0	0	0
1984	4	0	0	0	4	124,071	0
1985	2	0	0	0	2	97,352	0
1986	5	0	0	0	5	91,794	0
1987	1	0	0	0	1	53,728	0
1988	1	0	0	0	1	86,300	0
1989	1	0	0	0	1	77,882	0
1990	3	0	0	0	3	111,259	0
1991	13	0	0	0	13	116,919	0
1992	6	0	0	0	6	78,806	0
1993	14	0	0	0	14	122,888	0
1994	17	0	0	0	17	122,881	0
1995	10	0	0	0	10	92,968	0
1996	6	0	0	0	6	133,198	0
1997	10	0	0	0	10	124,435	0
1998	6	0	0	0	6	169,086	0
1999	8	0	0	0	8	163,674	0
2000	2	0	0	0	2	136,091	0
2001	1	0	0	0	1	133,067	0
2002	3	0	0	0	3	163,806	0
2003	0	0	0	0	0	0	0
2004	6	0	0	0	6	156,309	0
2005	6	0	0	0	6	151,442	0
2006	7	0	0	0	7	150,945	0
2007	3	0	0	0	3	181,284	0
2008	7	0	0	0	7	165,717	0
2009	8	0	3	0	11	194,171	0
2010	7	0	4	0	11	180,456	0
2011	11	0	4	0	15	173,580	0
2012	13	0	8	0	21	157,822	0
2013	3	0	0	8	11	371,799	117,273
2014	11	0	0	9	20	182,004	115,207
2015	7	0	0	0	7	419,525	0
2016	4	0	0	0	4	212,500	0



Diagram II.63.6
Single-Family Permits
 Nance County
 Census Bureau Data, 1980–2016

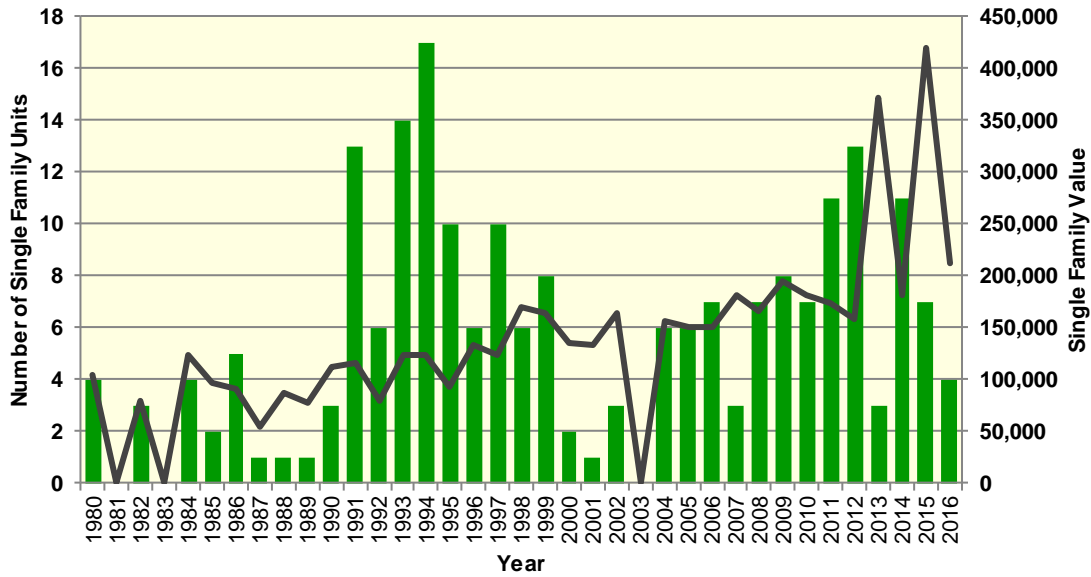
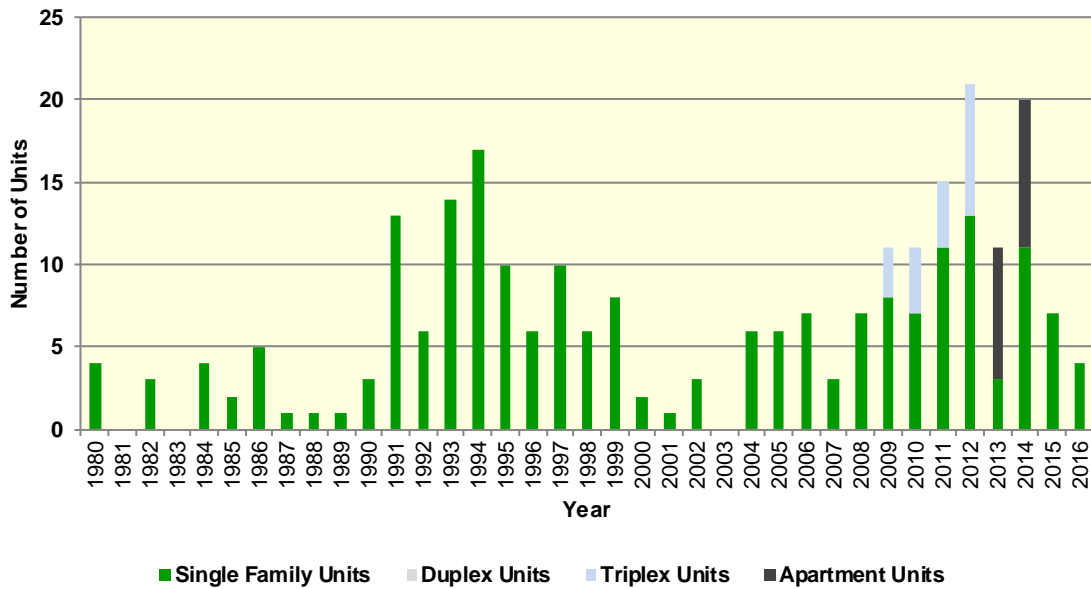


Diagram II.63.7
Total Permits by Unit Type
 Nance County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.63.36. In 2016, there were 1,838 housing units, up from 1,787 in 2000. Single-family units accounted for 90.7 percent of units in 2016, compared to 89.8 in 2000. Apartment units accounted for 2.1 percent in 2016, compared to 1.5 percent in 2000.

Table II.63.36				
Housing Units by Type				
Nance 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	1,604	89.8%	1,667	90.7%
Duplex	15	0.8%	30	1.6%
Tri- or Four-Plex	42	2.4%	43	2.3%
Apartment	26	1.5%	38	2.1%
Mobile Home	98	5.5%	60	3.3%
Boat, RV, Van, Etc.	2	0.1%	0	0%
Total	1,787	100.0%	1,838	100.0%

Some 84.7 percent of housing was occupied in 2010, compared to 88.2 percent in 2000. Owner-occupied housing changed -0.5 percent between 2000 and 2010, ending with owner-occupied units representing 76.9 percent of units. Vacant units changed by 31.4 percent, resulting in 276 vacant units in 2010.

Table II.63.37					
Housing Units by Tenure					
Nance County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	1,577	88.2%	1,525	84.7%	-3.3%
Owner-Occupied	1,178	74.7%	1,172	76.9%	-0.5%
Renter-Occupied	399	25.3%	353	23.1%	-11.5%
Vacant Housing Units	210	11.8%	276	15.3%	31.4%
Total Housing Units	1,787	100.0%	1,801	100.0%	0.8%

Table II.63.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 1,838 housing units. An estimated 77.7 percent were owner-occupied, and 14.7 percent were vacant.

Table II.63.38				
Housing Units by Tenure				
Nance County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	1,525	84.7%	1,568	85.3%
Owner-Occupied	1,172	76.9%	1,219	77.7%
Renter-Occupied	353	23.1%	349	22.3%
Vacant Housing Units	276	15.3%	270	14.7%
Total Housing Units	1,801	100.0%	1,838	100.0%

Households by household size are shown in Table II.63.39. There were a total of 1,525 households in 2010, down from 1,577 in 2000. One person households changed by 8.5 percent between 2000 and 2010, while two person households changed by -0.5 percent. Three and four person households changed by -9.4 and -17.9 respectively, representing 12.6 percent and 9.6 percent of the population in 2010.

Table II.63.39					
Households by Household Size					
Nance County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
One Person	435	27.6%	472	31%	8.5%
Two Persons	569	36.1%	566	37.1%	-0.5%
Three Persons	212	13.4%	192	12.6%	-9.4%
Four Persons	179	11.4%	147	9.6%	-17.9%
Five Persons	114	7.2%	85	5.6%	-25.4%
Six Persons	53	3.4%	49	3.2%	-7.5%
Seven Persons or More	15	1%	14	0.9%	-6.7%
Total	1,577	100.0%	1,525	100.0%	-3.3%

Households by income is shown in Table II.63.40. Households earning more than \$100,000 per year represented 14.3 percent of households in 2016, compared to 4.1 percent in 2000. Households earning between \$50,000 and \$74,999 represented 17.7 percent of households in 2016, compared to 14.9 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 15.8 percent of households in 2016, compared to 20.2 percent in 2000.

Table II.63.40				
Households by Income				
Nance 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	322	20.2%	247	15.8%
\$15,000 to \$19,999	164	10.3%	82	5.2%
\$20,000 to \$24,999	144	9%	159	10.1%
\$25,000 to \$34,999	248	15.5%	184	11.7%
\$35,000 to \$49,999	343	21.5%	203	12.9%
\$50,000 to \$74,999	238	14.9%	278	17.7%
\$75,000 to \$99,999	71	4.5%	191	12.2%
\$100,000 or More	65	4.1%	224	14.3%
Total	1,595	100.0%	1,568	100.0%

Table II.63.41 shows households by year home built. Housing units built between 2000 and 2009, account for 6.3 percent and those built in 2010 or later accounted for 0.7 percent of households. Households built in the 1970's, 1980's, and 1990's account for 12 percent, 6.1 percent, and 3.6, respectively. Housing units built prior to 1939 represented 39.3 percent of households in 2016.

Table II.63.41				
Households by Year Home Built				
Nance 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	772	49%	616	39.3%
1940 to 1949	136	8.6%	111	7.1%
1950 to 1959	145	9.2%	175	11.2%
1960 to 1969	176	11.2%	217	13.8%
1970 to 1979	182	11.5%	188	12%
1980 to 1989	108	6.8%	95	6.1%
1990 to 1999	58	3.7%	56	3.6%
2000 to 2009	.	.	99	6.3%
2010 or Later	.	.	11	0.7%
Total	1,577	100.0%	1,568	100.0%

The distribution of unit types by race are shown in Table II.63.42. An estimated 92.9 percent of white households occupy single-family homes and some 2.4 percent of white households occupy apartments.

Table II.63.42							
Distribution of Units in Structure by Race							
Nance County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	92.9%	%	%	%	%	%	%
Duplex	1.3%	%	%	%	%	%	%
Tri- or Four-Plex	1.6%	%	%	%	%	%	%
Apartment	2.4%	%	%	%	%	%	%
Mobile Home	1.7%	%	%	%	%	%	%
Boat, RV, Van, Etc.	0%	%	%	%	%	%	%
Total	100.0%	%	%	%	%	%	%

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.63.43. An estimated 14.9 percent of vacant units were for rent in 2010, a 0 percent change since 2000. In addition, some 7.2 percent of vacant units were for sale, a change of -48.7 percent between 2000 and 2010. "Other" vacant units represented 44.9 percent of vacant units in 2010. This is a change of 61 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.63.43 Disposition of Vacant Housing Units Nance County 2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	41	19.5%	41	14.9%	0%
For Sale	39	18.6%	20	7.2%	-48.7%
Rented or Sold, Not Occupied	18	8.6%	14	5.1%	-22.2%
For Seasonal, Recreational, or Occasional Use	35	16.7%	77	27.9%	120%
For Migrant Workers	0	0%	0	0%	%
Other Vacant	77	36.7%	124	44.9%	61%
Total	210	100.0%	276	100.0%	31.4%

The disposition of vacant units between 2010 and 2016 are shown in Table II.63.44. By 2016, for rent units accounted for 6.7 percent of vacant units, while for sale units accounted for 9.6 percent. "Other" vacant units accounted for 58.5 percent of vacant units, representing a total of 158 "other" vacant units.

Table II.63.44 Disposition of Vacant Housing Units Nance County 2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	41	14.9%	18	6.7%
For Sale	20	7.2%	26	9.6%
Rented Not Occupied	2	0.7%	9	3.3%
Sold Not Occupied	12	4.3%	0	0%
For Seasonal, Recreational, or Occasional Use	77	27.9%	59	21.9%
For Migrant Workers	0	0%	0	0%
Other Vacant	124	44.9%	158	58.5%
Total	276	100.0%	270	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 871 property transactions in Nance County. Of these, 814 were for single-family homes during this 19-year period, as shown in Table II.63.45.



Table II.63.45						
Residential Property Transactions						
Nance County						
Fiscal Years 1999–2017 PAD Data						
Year	Single-Family	Mobile Home	Duplex	Townhome	Missing	Total
1999	57	4	0	0	0	61
2000	48	5	0	0	0	53
2001	41	2	0	0	0	43
2002	50	4	0	0	0	54
2003	47	2	0	0	0	49
2004	45	3	0	0	0	48
2005	37	0	0	0	1	38
2006	44	3	0	0	3	50
2007	57	1	0	0	3	61
2008	46	0	0	0	0	46
2009	38	3	0	4	0	45
2010	45	0	0	0	0	45
2011	40	0	0	0	0	40
2012	34	2	0	0	0	36
2013	44	2	0	0	0	46
2014	40	3	1	0	1	45
2015	33	2	0	0	0	35
2016	36	2	0	0	0	38
2017	32	6	0	0	0	38
Total	814	44	1	4	8	871

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 537 single-family home property transactions for units built before 1930, 0.6 percent of units were of low quality and 38 percent were of fair quality. Conversely, of the 14 homes built from 2001 through 2010, 0 percent of units were of low quality and 14.3 percent of fair quality. Table II.63.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

Table II.63.46										
Single-Family Homes by Year Built and Quality of Materials and Workmanship										
Nance 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	3	0	1	0	0	0	0	0	0	4
Fair	204	17	7	10	2	2	2	0	0	244
Average	305	63	58	57	7	15	10	0	2	517
Good	23	7	2	2	2	6	2	0	1	45
Very Good	0	0	0	0	0	0	0	0	0	0
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	2	0	1	0	1	0	0	0	0	4
Total	537	87	69	69	12	23	14	0	3	814

In regard to the current condition of residential dwellings, of the same 537 single-family homes built before 1930, 15.3 percent of the homes were worn out or badly worn, and 82.7 percent were in average condition. Table II.63.47 provides details about the condition of single-family residential dwellings by year built.

Table II.63.47 Single-Family Homes by Year Built and Condition Nance 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	10	0	1	0	0	0	0	0	0	11
Badly Worn	72	2	2	2	0	0	0	0	0	78
Average	444	81	62	65	11	17	12	0	2	694
Good	10	4	4	2	1	6	2	0	0	29
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	0	0	0	0	0	0	1	2
Total	537	87	69	69	12	23	14	0	3	814

Housing Costs

Between 2010 and 2017, the average price of an existing single-family home changed from \$67,032 to \$82,716, a total increase of 23.4 percent, as shown in Table II.63.48.

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 Nance County ranged from \$39,761 for homes built before 1930 to \$146,779 for homes built from 2001 to 2010.⁶¹ Homes built from 2001 through 2010 were also larger, averaging 1,547 square feet per unit. Table II.63.49, provides additional details about single-family homes.

Table II.63.48 Average Sales Price of Single-Family Homes Nance County Fiscal Years 1999–2017 PAD Data	
Fiscal Year	Average Sales Price (\$)
1999	38,596
2000	35,534
2001	54,086
2002	31,517
2003	43,645
2004	38,137
2005	54,984
2006	48,288
2007	55,687
2008	43,574
2009	56,453
2010	67,032
2011	52,160
2012	70,482
2013	65,115
2014	77,538
2015	74,220
2016	85,368
2017	82,716
Average	54,772

Table II.63.49 Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot Nance County Fiscal Years 1999–2017 PAD Data			
Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. ⁶² (\$)
Before 1930	39,761	1,322	30.07
1931-1960	63,526	1,271	49.97
1961-1970	73,764	1,215	60.7
1971-1980	86,288	1,401	61.57
1981-1990	114,042	1,797	63.45
1991-2000	132,511	1,719	77.06
2001-2010	146,779	1,547	94.88
2011-2017	0	0	0
Average	54,772	1,337	40.97

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

⁶¹ 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.

⁶² Price per sq. ft. may not compute precisely due to rounding-off of sales price and floor area.

people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. Households with overcrowding are shown in Table II.63.50. In 2016, an estimated 0 percent of households were overcrowded, and an additional 0.3 percent were severely overcrowded.

Table II.63.50 Overcrowding and Severe Overcrowding Nance 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	1,161	98.5%	16	1.4%	2	0.2%	1,179
2016 Five-Year ACS	1,219	100%	0	0%	0	0%	1,219
Renter							
2000 Census	386	97%	8	2%	4	1%	398
2016 Five-Year ACS	345	98.9%	0	0%	4	1.1%	1,568
Total							
2000 Census	1,547	98.1%	24	1.5%	6	0.4%	1,577
2016 Five-Year ACS	1,564	99.7%	0	0%	4	0.3%	1,568

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 4 households with incomplete plumbing facilities in 2016, representing 0.3 percent of households in Nance County. This is compared to 0.4 percent of households lacking complete plumbing facilities in 2000.

Table II.63.51 Households with Incomplete Plumbing Facilities Nance County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	1,570	1,564
Lacking Complete Plumbing Facilities	7	4
Total Households	1,577	1,568
Percent Lacking	0.4%	0.3%

There were 18 households lacking complete kitchen facilities in 2016, compared to 2 households in 2000. This was a change from 0.1 percent of households in 2000 to 1.1 percent in 2016.

Table II.63.52 Households with Incomplete Kitchen Facilities Nance County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	1,575	1,550
Lacking Complete Kitchen Facilities	2	18
Total Households	1,577	1,568
Percent Lacking	0.1%	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 Nance County, 15.8 percent of households had a cost burden and 5.9 percent had a severe cost burden. Some 24.9 percent of renters were cost burdened, and 8.6 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 9.4 percent and a severe cost burden rate of 4.7 percent. Owner occupied households with a mortgage had a cost burden rate of 17.7 percent, and severe cost burden at 5.6 percent.

Table II.63.53
Cost Burden and Severe Cost Burden by Tenure
 Nance 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	308	82.4%	41	11%	21	5.6%	4	1.1%	374
2016 Five-Year ACS	428	76.7%	99	17.7%	31	5.6%	0	0%	558
Owner Without a Mortgage									
2000 Census	422	88.8%	30	6.3%	11	2.3%	12	2.5%	475
2016 Five-Year ACS	545	82.5%	62	9.4%	31	4.7%	23	3.5%	661
Renter									
2000 Census	189	56.1%	61	18.1%	26	7.7%	61	18.1%	337
2016 Five-Year ACS	176	50.4%	87	24.9%	30	8.6%	56	16%	349
Total									
2000 Census	919	77.5%	132	11.1%	58	4.9%	77	6.5%	1,186
2016 Five-Year ACS	1,149	73.3%	248	15.8%	92	5.9%	79	5%	1,568



Housing Problems by Income

Table II.63.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Nance County. As can be seen in 2017 the MFI was \$59,100, which compared to \$68,200 for the State of Nebraska.

Table II.63.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 85 owner-occupied and 75 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 74 owner-occupied and 24 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 1,240 households without a housing problem.

Table II.63.54 Median Family Income Nance County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	35,900	50,400
2001	38,100	53,400
2002	38,600	55,100
2003	43,200	55,400
2004	44,300	56,300
2005	46,550	57,400
2006	47,900	59,400
2007	46,700	58,200
2008	48,900	59,800
2009	49,900	62,000
2010	50,400	62,600
2011	53,300	63,500
2012	54,000	64,400
2013	55,400	64,600
2014	53,300	66,000
2015	54,600	66,800
2016	55,800	66,500
2017	59,100	68,200

Table II.63.55
Housing Problems by Income and Tenure
 Nance 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	0	0	0	0	20	20
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)	35	15	20	0	4	74
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	10	40	10	15	10	85
Zero/negative income (and none of the above problems)	0	0	0	0	0	0
has none of the 4 housing problems	25	85	195	90	610	1,005
Total	70	140	225	105	644	1,184
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	4	4	4	0	0	12
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	4	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	10	0	0	0	10
Housing cost burden greater than 50% of income (and none of the above problems)	20	4	0	0	0	24
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	15	50	10	0	0	75
Zero/negative income (and none of the above problems)	0	0	0	0	0	0
has none of the 4 housing problems	55	15	85	25	55	235
Total	94	83	99	25	59	360
Total						
Lacking complete plumbing or kitchen facilities	4	4	4	0	20	32
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	4	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	10	0	0	0	10
Housing cost burden greater than 50% of income (and none of the above problems)	55	19	20	0	4	98
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	25	90	20	15	10	160
Zero/negative income (and none of the above problems)	0	0	0	0	0	0
has none of the 4 housing problems	80	100	280	115	665	1,240
Total	164	223	324	130	703	1,544

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.63.56, of the 44 loans in 2016, 21 loans were for Home Purchases, 2 were for Home Improvement and 21 were for refinancing.

Table II.63.56				
Owner-Occupied Single-Family Home Loans by Loan Type				
Nance County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	6	1	25	32
2009	8	3	23	34
2010	10	3	22	35
2011	17	1	23	41
2012	11	2	30	43
2013	10	6	23	39
2014	19	5	15	39
2015	22	5	13	40
2016	21	2	21	44

Table II.63.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$122,000 and \$87,091 in 2012 and \$129,143 in 2016. Overall, average loans were \$78,625 in 2008 and \$155,205 in 2016.

Table II.63.57				
Owner-Occupied Single-Family Home Loans by Average Loan Amount				
Nance County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$122,000	\$10,000	\$70,960	\$78,625
2009	\$102,000	\$35,667	\$126,783	\$112,912
2010	\$84,100	\$31,000	\$93,273	\$85,314
2011	\$94,235	\$50,000	\$88,783	\$90,098
2012	\$87,091	\$153,500	\$100,667	\$99,651
2013	\$112,300	\$55,500	\$152,870	\$127,487
2014	\$106,105	\$28,000	\$75,400	\$84,282
2015	\$103,318	\$79,200	\$88,231	\$95,400
2016	\$129,143	\$70,500	\$189,333	\$155,205

Table II.63.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$732,000 and \$958,000 in 2012 and \$2,712,000 in 2016. Overall, average loans were \$2,516,000 in 2008 and \$6,829,000 in 2016.

Table II.63.58				
Total Volume of Owner-Occupied Single-Family Loans				
Nance County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	732,000	10,000	1,774,000	2,516,000
2009	816,000	107,000	2,916,000	3,839,000
2010	841,000	93,000	2,052,000	2,986,000
2011	1,602,000	50,000	2,042,000	3,694,000
2012	958,000	307,000	3,020,000	4,285,000
2013	1,123,000	333,000	3,516,000	4,972,000
2014	2,016,000	140,000	1,131,000	3,287,000
2015	2,273,000	396,000	1,147,000	3,816,000
2016	2,712,000	141,000	3,976,000	6,829,000

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.63.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Nance County. The number of completed surveys decreased from 2 in 2016 to 1 in 2017. Between 2016 and 2017 the vacancy rate for all units increased by 9.6 percentage points and was at 12.5 percent in 2017.

Table II.63.60 shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 0 single-family units in Nance County, with 0 of them available. This

translates into a vacancy rate of percent in Nance County, which compares to a single-family vacancy rate of 3.9 percent for the State of Nebraska. There were 32 apartment units reported in the survey, with 4 of them available, which resulted in a vacancy rate of 12.5 percent. This compares to a statewide vacancy rate of 4.1 percent for apartment units across the state. The average vacancy rate for all units types over the last five years was 8.4 percent.

Table II.63.59				
Survey of Rental Properties				
Nance County				
2002–2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	0	0	0	
2003	3	44	34.1	17.8
2004	2	38	21.1	309.6
2005	3	68	4.4	19.8
2006	4	89	2.2	31.4
2007	2	37	18.9	14.5
2008	4	89	12.4	4
2009	3	53	28.3	5
2010	2	23	0	9
2011	1	3	0	
2012	4	37	5.4	2.3
2013	2	5	0	
2014	4	39	20.5	
2015	6	60	3.3	180
2016	2	34	2.9	90
2017	1	32	12.5	45

Table II.63.60 Rental Vacancy Survey by Type Nance County 2017 Survey of Rental Properties				
Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single-Family	0	0	%	0%
Apartments	32	4	12.5%	8.5%
Mobile Homes	0	0	%	%
"Other" Units	0	0	0%	.
Don't Know	0	0	%	0%
Total	32	4	12.5%	8.4%

Table II.63.61, reports units by number of bedrooms. The most common apartment units were one bedroom units, with 32 units.

Table II.63.61 Rental Units by Number of Bedrooms Nance 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	32	0	0	.	32
Two	0	0	0	0	.	0
Three	0	0	0	0	.	0
Four	0	0	0	0	.	0
Don't Know	0	0	0	0	0	0
Total	0	32	0	0	0	32

Table II.63.62 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were one bedroom units, which had a vacancy rate of 12.5 percent.

Table II.63.62 Apartment Units by Number of Bedrooms Nance County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	32	4	12.5%
Two	0	0	%
Three	0	0	%
Four	0	0	%
Don't know	0	0	%
Total	32	4	12.5%



Average market-rate rents by unit type are shown in Table II.63.63. 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.63.63 Average Market Rate Rents by Number of Bedrooms Nance County 2017 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	“Other” Units	Total
Efficiency	\$	\$	\$	\$	\$
One	\$	\$595	\$	\$	\$595
Two	\$	\$	\$	\$	\$
Three	\$	\$	\$	\$	\$
Four	\$	\$	\$	\$	\$
Don't know	\$	\$	\$	\$	\$
Total	\$	\$595	\$	\$	\$595

The average rent and availability of apartment units is displayed in Table II.63.64. The most common rent for apartments was \$500 to \$750 dollars and the units in this price range had a vacancy rate of 12.5 percent.

Table II.63.64 Apartment Market Rate Rents by Vacancy Status Nance County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	0	0	%
\$500 to \$750	32	4	12.5%
\$750 to \$1,000	0	0	%
\$1,000 to \$1,250	0	0	%
\$1,250 to \$1,500	0	0	%
Above \$1,500	0	0	%
Missing	0	0	%
Total	32	4	12.5%

Respondents were asked if utilities are included in the rent and, as shown in Table II.63.65, 1 respondent, or 100 percent, included some sort of utility in the rent.

Table II.63.65 Are there any utilities included with the rent? Nance County 2017 Survey of Rental Properties	
Period	Respondent
Yes	1
No	
% Offering Utilities	100%



The type of utility included in the rent is shown in Table II.63.66. There was 1 respondent who included electricity, 0 respondents who included natural gas, 1 respondent who included water and sewer and 1 respondent included trash collection in the rent.

Table II.63.66 Which utilities are included with the rent? Nance County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	1
Natural Gas	0
Water/Sewer	1
Trash Collection	1

Table II.63.67 shows the number of survey respondents who keep a waiting list. As can be seen, 1 respondent said they keep a waitlist, with an estimated 1 person on the wait list.

Table II.63.67 Do you keep a waiting list? Nance County 2017 Survey of Rental Properties	
Period	Respondent
Yes	1
No	
Waitlist Size	1

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.63.68 the respondent indicated there was no need for the renovation of existing family units and no need for the renovation of existing apartment units.

Table II.63.68 How would you rate the need for renovation of existing units in the city? Nance County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	0	0		
Low Need	0	0		
Moderate Need	0	0		
High Need	0	0		
Extreme Need	0	0		



Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.63.69.

Table II.63.71 How would you rate the need for construction of new units in the city? Nance County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	1	1	1	1
Low Need	0	0		
Moderate Need	0	0		
High Need	0	0		
Extreme Need	0	0		



