

**VOLUME II:
NEMAHA COUNTY**

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Nemaha County

DEMOGRAPHICS

Population Estimates

The Census Bureau's current census estimates indicate that Nemaha County's population decreased from 7,248 in 2010 to 6,971 in 2016, or by 3.8 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 16.1 percent, and the number of people from 55 to 64 years of age decreased by 1.2 percent. The white population decreased by 4.7 percent, while the black population increased by 28.1 percent. The Hispanic population increased from 133 to 206 people between 2010 and 2016 or by 54.9 percent. These data are presented in Table II.64.1.

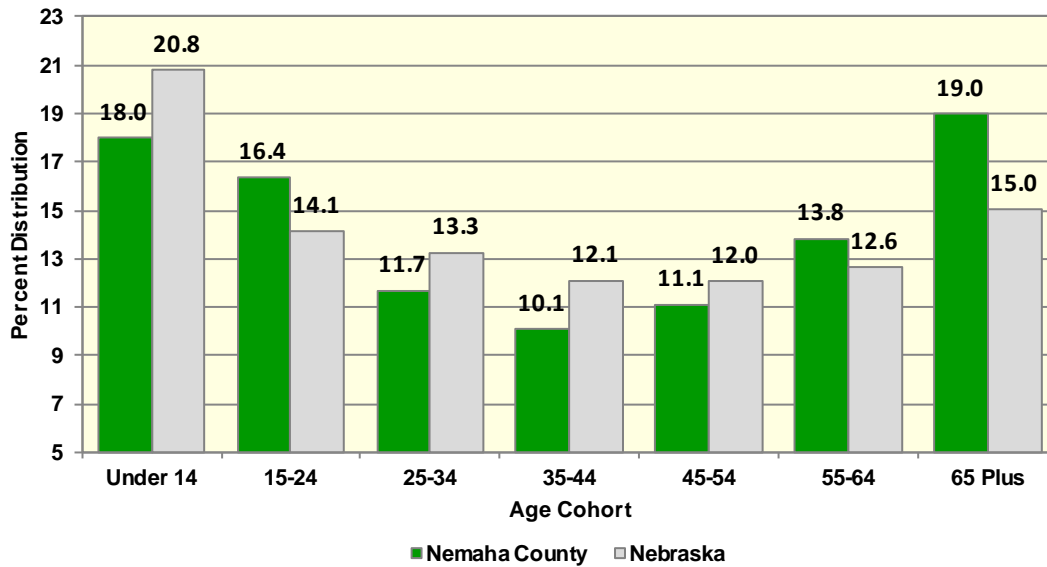
Table II.64.1						
Profile of Population Characteristics						
Nemaha County vs. State of Nebraska						
2010 Census and 2016 Current Census Estimates						
Subject	Nemaha County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	7,248	6,971	-3.8%	1,826,341	1,907,116	4.4%
Age						
0 to 14 years	1,271	1,254	-1.3%	383,542	396,601	3.4%
15 to 24 years	1,265	1,141	-9.8%	258,206	269,442	4.4%
25 to 34 years	701	814	16.1%	245,176	252,946	3.2%
35 to 44 years	696	703	1%	220,838	230,528	4.4%
45 to 54 years	1,037	774	-25.4%	258,726	229,683	-11.2%
55 to 64 years	975	963	-1.2%	213,176	241,172	13.1%
65 and Over	1,303	1,322	1.5%	246,677	286,744	16.2%
Race						
White	7,054	6,721	-4.7%	1,649,264	1,694,976	2.8%
Black	64	82	28.1%	85,971	94,620	10.1%
American Indian and Alaskan Native	23	34	47.8%	23,418	27,318	16.7%
Asian	33	39	18.2%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	2	2	0%	2,061	2,425	17.7%
Two or more races	72	93	29.2%	32,305	40,495	25.4%
Ethnicity (of any race)						
Hispanic or Latino	133	206	54.9%	167,405	203,320	21.5%

Table II.64.2, presents the population of Nemaha County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 3,541 males, who accounted for 48.9 percent of the population, and the remaining 51.1 percent, or 3,707 persons, were female. In 2016, the number of males was 3,452 persons, and accounted for 49.5 percent of the population, with the remaining 50.5 percent, or 3,519 persons being female.



Table II.64.2 Population by Age and Gender Nemaha 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	611	660	1,271	656	598	1,254	-1.3%
15 to 24 years	680	585	1,265	554	587	1,141	-9.8%
25 to 34 years	366	335	701	430	384	814	16.1%
35 to 44 years	332	364	696	360	343	703	1%
45 to 54 years	493	544	1,037	367	407	774	-25.4%
55 to 64 years	518	457	975	486	477	963	-1.2%
65 and Over	541	762	1,303	599	723	1,322	-3.8%
Total	3,541	3,707	7,248	3,452	3,519	6,971	-3.8%
% of Total	48.9%	51.1%	.	49.5%	50.5%	.	

**Diagram II.64.1
Age Distribution**
Nemaha 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.64.3, from April 2000 to July 2009, Nemaha County natural decrease was estimated to be 67 people. Nemaha County has been experiencing net out-migration, with 653 persons leaving the county in the last nine years.⁶³ The 2016 population estimates showed a natural decrease of 45 persons. Between 2010 and 2016, Nemaha County’s population decreased to 6,971 persons.

Table II.64.3	
Population Change	
Nemaha County	
1980–2010 Census and Intercensal Data	
1980 Population	8,367
Natural Increase 80–90	120
Net Migration 80–90	-507
1990 Population	7,980
Natural Increase 90–00	-150
Net Migration 90–00	-254
2000 Population	7,576
Natural Increase 00–09	-67
Net Migration 00–09	-653
2009 Population Estimate	6,856
2010 Population	7,248
Natural Increase 10–16	-45
Net Migration 10–16	-232
2016 Population Estimate	6,971

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 Nemaha County increased from -13 persons in 2015 to -7 persons in 2016, with an additional net movement of 9 in the first six months of 2017. The driver’s license total exchanges for the last 16 years are presented in Table II.64.4.

Table II.64.4			
Driver's Licenses Exchanged and Surrendered			
Nemaha County			
2001–First half of 2017 DOT Data			
Year	In-Migrants	Out-Migrants	Net Change
Calendar 2001	144	121	23
Calendar 2002	128	133	-5
Calendar 2003	120	111	9
Calendar 2004	121	117	4
Calendar 2005	107	90	17
Calendar 2006	101	96	5
Calendar 2007	138	88	50
Calendar 2008	107	109	-2
Calendar 2009	96	66	30
Calendar 2010	166	98	68
Calendar 2011	119	70	49
Calendar 2012	130	89	41
Calendar 2013	95	91	4
Calendar 2014	96	83	13
Calendar 2015	100	113	-13
Calendar 2016	82	89	-7
First Half of 2017	52	43	9

⁶³ 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 Nemaha County decreased by 0.3 percent from 1,117 in 2016 to 1,114 in 2017, as shown in Table II.64.5. The number of school-age children 5 to 11 years of age decreased from 553 in 2016 to 542 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.64.6, shows population by age for the 2000 and 2010 Census. The population changed by -4.3 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -6.3 percent to a total of 1,303 persons in 2010. Those aged 25 to 34 changed by 5.7 percent, and those aged under 5 changed by 24.4 percent.

Year	Age Group			Total
	5–11	11–13	14–18	
1992	886	250	506	1,642
1993	878	251	536	1,665
1994	823	269	531	1,623
1995	790	267	556	1,613
1996	778	263	603	1,644
1997	741	240	596	1,577
1998	733	227	605	1,565
1999	713	227	602	1,542
2000	717	216	595	1,528
2001	695	218	587	1,500
2002	657	220	571	1,448
2003	581	196	497	1,274
2004	579	188	525	1,292
2005	556	214	523	1,293
2006	560	205	544	1,309
2007	571	186	535	1,292
2008	592	184	538	1,314
2009	527	156	483	1,166
2010	517	157	477	1,151
2011	542	161	471	1,174
2012	564	153	447	1,164
2013	577	176	416	1,169
2014	597	170	408	1,175
2015	591	159	402	1,152
2016	553	157	407	1,117
2017	542	168	404	1,114

Table II.64.6					
Population by Age					
Nemaha County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	352	4.6%	438	6%	24.4%
5 to 19	1,744	23%	1,459	20.1%	-16.3%
20 to 24	560	7.4%	639	8.8%	14.1%
25 to 34	663	8.8%	701	9.7%	5.7%
35 to 54	2,201	29.1%	1,733	23.9%	-21.3%
55 to 64	665	8.8%	975	13.5%	46.6%
65 or Older	1,391	18.4%	1,303	18%	-6.3%
Total	7,576	100.0%	7,248	100.0%	-4.3%

The elderly population is further explored in Table II.64.7. Those aged 65 to 66 changed by 13.5 percent between 2000 and 2010, resulting in a population of 143 persons. Those aged 85 or older changed by 0.4 percent during the same time period, and resulted in 245 persons over age 85 in 2010.

Table II.64.7					
Elderly Population by Age					
Nemaha County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	126	9.1%	143	11%	13.5%
67 to 69	163	11.7%	173	13.3%	6.1%
70 to 74	322	23.1%	285	21.9%	-11.5%
75 to 79	288	20.7%	237	18.2%	-17.7%
80 to 84	248	17.8%	220	16.9%	-11.3%
85 or Older	244	17.5%	245	18.8%	0.4%
Total	1,391	100.0%	1,303	100.0%	-6.3%

Population by race and ethnicity is shown in Table II.64.8 representing 96.9 percent of the white population in 2010. The black population changed by 133.3 percent, representing 0.9 percent of the population in 2010. The American Indian and Asian populations represented 0.3 and 0.4 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 75 percent between 2000 and 2010, compared to the -5.1 percent growth rate for non-Hispanics.

Table II.64.8					
Population by Race and Ethnicity					
Nemaha County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	7,394	97.6%	7,026	96.9%	-5%
Black	27	0.4%	63	0.9%	133.3%
American Indian	23	0.3%	19	0.3%	-17.4%
Asian	45	0.6%	31	0.4%	-31.1%
Native Hawaiian/ Pacific Islander	3	0%	2	0%	-33.3%
Other	28	0.4%	36	0.5%	28.6%
Two or More Races	56	0.7%	71	1%	26.8%
Total	7,576	100.0%	7,248	100.0%	-4.3%
Hispanic	76	1%	133	1.8%	75%
Non-Hispanic	7,500	99%	7,115	98.2%	-5.1%

Population by race and ethnicity through 2016 is shown in Table II.64.9. The white population represented 96.4 percent of the population in 2016, compared with the black population accounting for 1.6 percent of the population. Hispanic population represented 2.5 percent of the population in 2016.

Table II.64.9				
Population by Race and Ethnicity				
Nemaha County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	7,026	96.9%	6,846	96.4%
Black	63	0.9%	112	1.6%
American Indian	19	0.3%	44	0.6%
Asian	31	0.4%	6	0.1%
Native Hawaiian/ Pacific Islander	2	0%	2	0%
Other	36	0.5%	23	0.3%
Two or More Races	71	1%	68	1%
Total	7,248	100.0%	7,101	100.0%
Non-Hispanic	7,115	98.2%	6,923	97.5%
Hispanic	133	1.8%	178	2.5%

The population by race is broken down further by ethnicity in Table II.64.10. While the white non-Hispanic population changed by -5.7 percent between 2000 and 2010, the white Hispanic population changed by 141.7 percent. The black non-Hispanic population changed by 129.6 percent.

Table II.64.10					
Population by Race and Ethnicity					
Nemaha County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	7,358	98.1%	6,939	97.5%	-5.7%
Black	27	0.4%	62	0.9%	129.6%
American Indian	17	0.2%	18	0.3%	5.9%
Asian	44	0.6%	30	0.4%	-31.8%
Native Hawaiian/ Pacific Islander	3	0%	2	0%	-33.3%
Other	2	0%	3	0%	50%
Two or More Races	49	0.7%	61	0.9%	24.5%
Total Non-Hispanic	7,500	100.0%	7,115	100.0%	-5.1%
Hispanic					
White	36	47.4%	87	65.4%	141.7%
Black	0	0%	1	0.8%	%
American Indian	6	7.9%	1	0.8%	-83.3%
Asian	1	1.3%	1	0.8%	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	26	34.2%	33	24.8%	26.9%
Two or More Races	7	9.2%	10	7.5%	42.9%
Total Hispanic	76	100.0%	133	100.0%	75.0%
Total Population	7,576	100.0%	7,248	100.0%	-4.3%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.64.11. During this time, the total non-Hispanic population was 6,923 persons in 2016. The Hispanic population was 178.

Table II.64.11				
Population by Race and Ethnicity				
Nemaha County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	6,939	97.5%	6,703	96.8%
Black	62	0.9%	111	1.6%
American Indian	18	0.3%	44	0.6%
Asian	30	0.4%	6	0.1%
Native Hawaiian/ Pacific Islander	2	0%	2	0%
Other	3	0%	9	0.1%
Two or More Races	61	0.9%	48	0.7%
Total Non-Hispanic	7,115	100.0%	6,923	100.0%
Hispanic				
White	87	65.4%	143	80.3%
Black	1	0.8%	1	0.6%
American Indian	1	0.8%	0	0%
Asian	1	0.8%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	33	24.8%	14	7.9%
Two or More Races	10	7.5%	20	11.2%
Total Hispanic	133	100.0	178	100.0%
Total Population	7,248	100.0%	7,101	100.0%

Households by type and tenure are shown in Table II.64.12. Family households represented 64.3 percent of households, while non-family households accounted for 35.7 percent. These changed from 62.6 and 37.4 percent, respectively.

Table II.64.12				
Household Type by Tenure				
Nemaha County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	1,848	62.6%	1,848	64.3%
Married-Couple Family	1,531	82.8%	1,480	80.1%
Owner-Occupied	1,316	86%	1,280	86.5%
Renter-Occupied	215	14%	200	13.5%
Other Family	317	17.2%	368	17.2%
Male Householder, No Spouse Present	94	29.7%	88	25.5%
Owner-Occupied	48	51.1%	36	40.9%
Renter-Occupied	46	48.9%	52	59.1%
Female Householder, No Spouse Present	223	70.3%	280	60.6%
Owner-Occupied	124	55.6%	150	53.6%
Renter-Occupied	99	44.4%	130	46.4%
Non-Family Households	1,104	37.4%	1,025	35.7%
Owner-Occupied	609	55.2%	562	54.8%
Renter-Occupied	495	44.8%	463	45.2%
Total	2,952	100.0%	2,873	100.0%



The group quarters population was 486 in 2010, compared to 494 in 2000. Institutionalized populations experienced a -16.5 percent change between 2000 and 2010. Non-institutionalized populations experienced a 2.6 percent change during this same time period.

Table II.64.13 Group Quarters Population Nemaha 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	4	3.7%	13	14.3%	225%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	105	96.3%	78	85.7%	-25.7%
Other Institutions	0	0%	0	0%	%
Total	109	100.0%	91	100.0%	-16.5%
Noninstitutionalized					
College Dormitories	354	91.9%	382	96.7%	7.9%
Military Quarters	0	0%	0	0%	%
Other Noninstitutionalized	31	8.1%	13	3.3%	-58.1%
Total	385	100.0%	395	100.0%	2.6%
Group Quarters Population	494	100.0%	486	100.0%	-1.6%

The number of foreign born persons are shown in Table II.64.14. An estimated 0.3 percent of the population was born in Mexico with 0.1 percent born in Canada and another 0.1 percent were born in Russia.

Table II.64.14 Place of Birth for the Foreign-Born Population Nemaha County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	20	0.3%
#2 country of origin	Canada	10	0.1%
#3 country of origin	Russia	9	0.1%
#4 country of origin	Ethiopia	7	0.1%
#5 country of origin	Philippines	6	0.1%
#6 country of origin	Nigeria	5	0.1%
#7 country of origin	Ecuador	2	0%
#8 country of origin	England	1	0%
#9 country of origin	Germany	1	0%
#10 country of origin	South Africa	1	0%

Limited English Proficiency and the language spoken at home are shown in Table II.64.15. An estimated 0.3 percent of the population speaks Spanish at home.

Table II.64.15 Limited English Proficiency and Language Spoken at Home Nemaha County 2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Spanish	22	0.3%
#2 LEP Language	German or other West Germanic languages	1	0%
#3 LEP Language	Arabic	0	0%
#4 LEP Language	Chinese	0	0%
#5 LEP Language	French, Haitian, or Cajun	0	0%
#6 LEP Language	Korean	0	0%
#7 LEP Language	Other Asian and Pacific Island languages	0	0%
#8 LEP Language	Other Indo-European languages	0	0%
#9 LEP Language	Other and unspecified languages	0	0%
#10 LEP Language	Russian, Polish, or other Slavic languages	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.64.16. Some 18.6 percent of the population was disabled in 2000, or a total of 1,322 persons. The disability rate was highest for those over 65, with 40.8 percent disabled.

Table II.64.16 Disability by Age Nemaha County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	62	5.4%
16 to 64	734	15.7%
65 and older	526	40.8%
Total	1,322	18.6%

Table II.64.17 shows disability by type in 2000. There were 703 physical disabilities in 2000, some 451 employment disabilities, and 449 go-outside-home disabilities.

Table II.64.17 Total Disabilities Tallied: Aged 5 and Older Nemaha County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	318
Physical disability	703
Mental disability	382
Self-care disability	214
Employment disability	451
Go-outside-home disability	449
Total	2,517



Disability by age, as estimated by the 2016 ACS, is shown in Table II.64.18. The disability rate for females was 11.7 percent, compared to 17.6 percent for males. The disability rate changed precipitously higher with age, with 44 percent of those over 75 experiencing a disability.

Table II.64.18 Disability by Age Nemaha 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	23	4.5%	7	1.2%	30	2.8%
18 to 34	151	15.7%	68	7.7%	219	11.9%
35 to 64	217	18.1%	159	12.7%	376	15.3%
65 to 74	104	31.9%	42	12.7%	146	22.3%
75 or Older	105	50.2%	142	40.2%	247	44%
Total	600	17.6%	418	11.7%	1,018	14.6%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.64.19. Some 7.3 percent have an ambulatory disability, 4.6 have an independent living disability, and 2.4 percent have a self-care disability.

Table II.64.19 Total Disabilities Tallied: Aged 5 and Older Nemaha County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	297	4.2%
Vision disability	164	2.3%
Cognitive disability	330	5%
Ambulatory disability	482	7.3%
Self-Care disability	156	2.4%
Independent living disability	253	4.6%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.64.20 and Table II.64.21. In 2016, some 3,545 persons were employed and 247 were unemployed. This totaled a labor force of 3,792 persons. The unemployment rate for Nemaha County was estimated to be 6.5 in 2016.

Table II.64.20 Employment, Labor Force and Unemployment Nemaha County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	3,545
Unemployed	247
Labor Force	3,792
Unemployment Rate	6.5%



In 2016, 95 percent of households in Nemaha County had a high school education or greater.

Table II.64.21	
High School or Greater Education	
Nemaha County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	2,730
Total Households	2,873
Percent High School or Above	95%

As seen in Table II.64.22, 31.5 percent of the population had a high school diploma or equivalent, another 38.1 percent have some college, 17.6 percent have a Bachelor's Degree, and 6.6 percent of the population had a graduate or professional degree.

Table II.64.22		
Educational Attainment		
Nemaha County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	349	6.2%
High School or Equivalent	1,771	31.5%
Some College or Associates Degree	2,144	38.1%
Bachelor's Degree	987	17.6%
Graduate or Professional Degree	372	6.6%
Total Population Above 18 years	5,623	100.0%

ECONOMICS

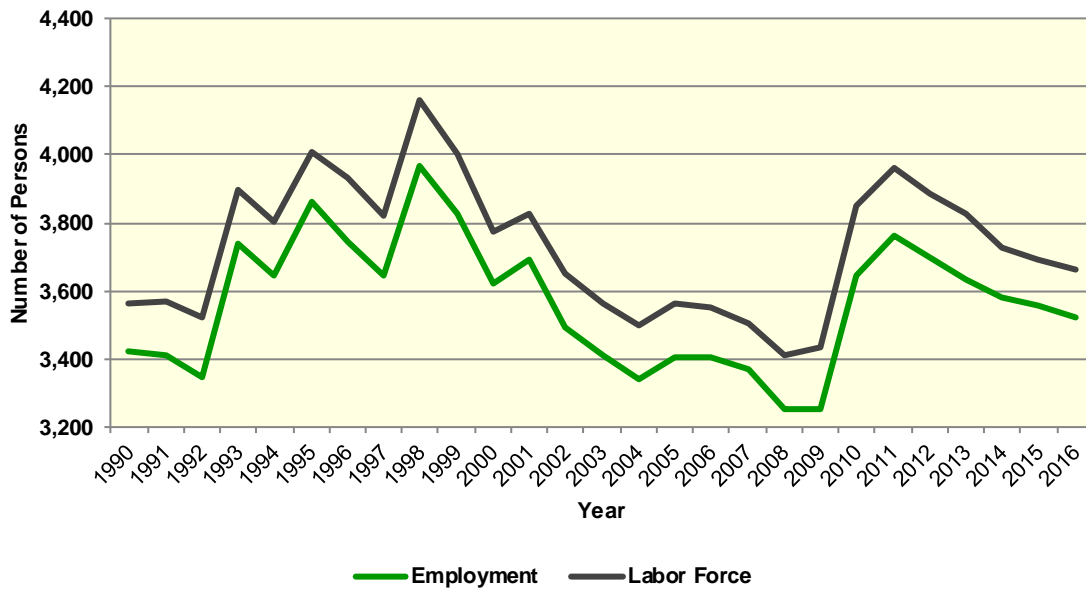
Labor Force

Table II.64.23, shows the labor force statistics for Nemaha County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 2001 with a rate of 3.5. The highest level of unemployment occurred during 2010 rising to a rate of 5.3. This compared to a statewide low of 2.3 in 1990 and statewide high of 4.6 in 2009. Over the last year the unemployment rate in Nemaha County increased from 3.7 percent in 2015 to 3.8 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.64.23 Labor Force Statistics Nemaha County 1990 - 2016 BLS Data					
Year	Nemaha County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	142	3,422	3,564	4%	2.3%
1991	160	3,411	3,571	4.5%	2.7%
1992	173	3,350	3,523	4.9%	2.9%
1993	159	3,740	3,899	4.1%	2.8%
1994	160	3,643	3,803	4.2%	2.6%
1995	147	3,861	4,008	3.7%	2.6%
1996	186	3,745	3,931	4.7%	2.7%
1997	180	3,643	3,823	4.7%	2.5%
1998	192	3,970	4,162	4.6%	2.6%
1999	176	3,828	4,004	4.4%	2.8%
2000	151	3,624	3,775	4%	2.8%
2001	135	3,690	3,825	3.5%	3.1%
2002	157	3,492	3,649	4.3%	3.6%
2003	152	3,412	3,564	4.3%	3.9%
2004	157	3,343	3,500	4.5%	3.9%
2005	160	3,404	3,564	4.5%	3.8%
2006	144	3,407	3,551	4.1%	3.1%
2007	134	3,371	3,505	3.8%	3%
2008	158	3,256	3,414	4.6%	3.3%
2009	180	3,253	3,433	5.2%	4.6%
2010	205	3,646	3,851	5.3%	4.6%
2011	197	3,764	3,961	5%	4.4%
2012	188	3,698	3,886	4.8%	4%
2013	193	3,632	3,825	5%	3.8%
2014	144	3,581	3,725	3.9%	3.3%
2015	137	3,556	3,693	3.7%	3%
2016	139	3,522	3,661	3.8%	3.2%

Diagram II.64.2, shows the employment and labor force for Nemaha County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 3,522 persons, with the labor force reaching 3,661, indicating there were a total of 139 unemployed persons.

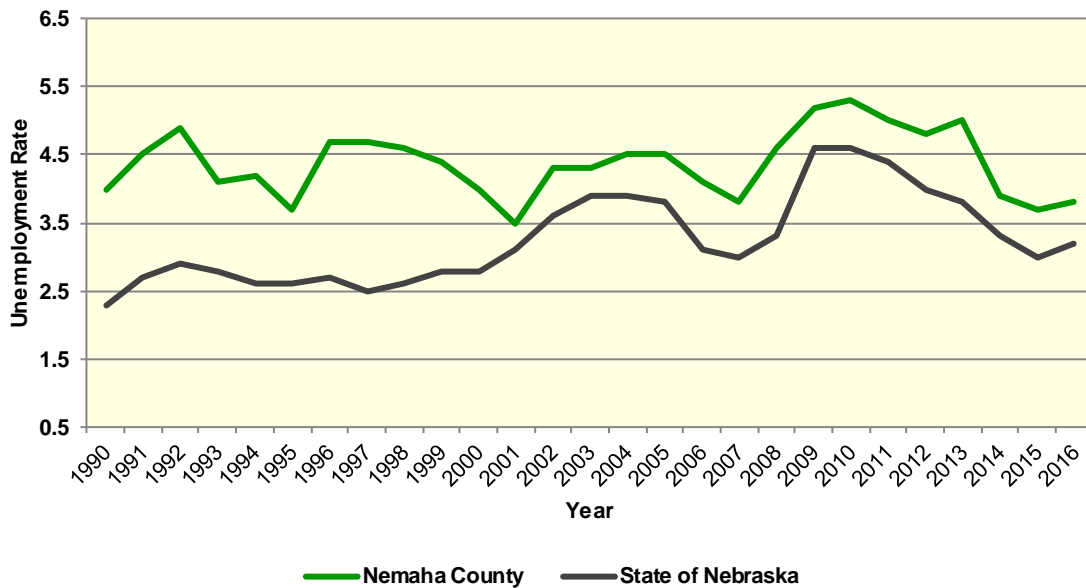
Diagram II.64.2
Employment and Labor Force
 Nemaha County
 1990 – 2016 BLS Data



Unemployment

Diagram II.64.3, shows the unemployment rate for both the State and Nemaha County. During the 1990’s the average rate for Nemaha County was 4.4, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 4.3, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 4.5. Over the course of the entire period Nemaha County had an average unemployment rate higher than the state, 4.4 percent for Nemaha County, versus 3.3 statewide.

Diagram II.64.3
Annual Unemployment Rate
 Nemaha 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.64.24, shows total real earnings by industry for Nemaha County. In the most recent 2016 estimate, the government and government enterprises industry had the largest total real earnings, with total real earnings reaching 148,971,000 dollars. Between 2015 and 2016 the professional, scientific, and technical services industry saw the largest percentage increase, rising by 19.3 percent to 7,301,000 dollars.

Table II.64.24
Real Earnings by Industry
 Nemaha 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	26,962	24,881	58,280	37,201	73,264	38,742	29,958	30,438	1.6
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	64	120	100	94	0	88	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	16,479	4,619	5,070	5,503	5,146	5,312	5,630	6,483	15.1
Manufacturing	27,128	12,093	16,598	16,019	14,332	17,630	18,039	15,204	-15.7
Wholesale trade	4,192	4,625	4,520	4,637	5,091	4,789	4,493	4,333	-3.6
Retail trade	8,210	7,457	7,341	6,850	6,560	6,655	6,714	7,009	4.4
Transportation and warehousing	2,246	0	0	3,523	3,620	5,996	0	0	0
Information	773	680	0	0	0	0	0	0	0
Finance and insurance	0	0	5,914	6,115	6,504	0	0	0	0
Real estate and rental and leasing	0	0	584	932	724	0	0	0	0
Professional and technical services	0	0	0	6,955	7,708	5,253	6,122	7,301	19.3
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	15,256	0	0	0	1,271	0	1,250	1,185	-5.2
Educational services	166	112	60	0	0	0	0	0	0
Health care and social assistance	10,189	11,741	12,383	12,745	12,156	12,042	11,555	11,870	2.7
Arts, entertainment, and recreation	0	243	353	431	396	475	366	391	6.9
Accommodation and food services	0	4,206	4,562	3,973	3,896	3,907	4,079	4,330	6.2
Other services, except public administration	7,247	5,547	0	5,976	5,832	6,275	6,342	6,114	-3.6
Government and government enterprises	135,508	144,822	149,311	148,743	142,099	141,149	142,347	148,971	4.7
Total	268,518	240,993	290,242	263,699	291,493	259,861	252,800	259,354	2.6



Table II.64.25, shows the total employment by industry for Nemaha County. The most recent estimates show the government and government enterprises industry was the largest employer in Nemaha County, with employment reaching 1,663 jobs in 2016. Between 2015 and 2016 the professional, scientific, and technical services industry saw the largest percentage increase, rising by 18.2 percent to 117 jobs.

Table II.64.25 Employment by Industry Nemaha County BEA Table CA25 Data									
NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	565	431	434	425	425	422	433	425	-1.8
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	10	12	17	21	18	18	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	356	167	150	155	147	158	142	139	-2.1
Manufacturing	518	213	302	302	288	322	326	284	-12.9
Wholesale trade	76	94	83	88	92	98	98	96	-2
Retail trade	487	365	383	379	378	386	403	395	-2
Transportation and warehousing	83	0	0	111	112	115	0	0	0
Information	33	31	0	0	0	0	0	0	0
Finance and insurance	0	0	203	168	173	0	0	0	0
Real estate and rental and leasing	0	0	72	76	76	0	0	0	0
Professional and technical services	0	0	0	116	110	88	99	117	18.2
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	303	0	0	0	65	0	59	58	-1.7
Educational services	12	11	0	0	12	14	14	15	7.1
Health care and social assistance	337	293	293	347	311	321	316	318	0.6
Arts, entertainment, and recreation	0	38	49	41	39	34	32	30	-6.2
Accommodation and food services	0	270	278	248	258	266	283	288	1.8
Other services, except public administration	251	220	0	225	217	215	218	216	-0.9
Government and government enterprises	1,646	1,718	1,693	1,693	1,676	1,637	1,649	1,663	0.8
Total	5,318	4,466	4,582	4,533	4,507	4,545	4,574	4,528	-1



Table II.64.26, shows the real average earnings per job by industry for Nemaha County. These figures are calculated by dividing the Total Real Earning displayed in Table II.64.24 and Table II.64.25, by Industry. In 2016, the government and government enterprises industry had the highest average earnings reaching 89,580 dollars. Between 2015 and 2016 the construction industry saw the largest percentage increase, rising by 17.6 percent to 46,640 dollars.

Table II.64.26
Real Earnings Per Job by Industry
 Nemaha County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	47,720	57,727	134,287	87,531	172,386	91,807	69,188	71,619	3.5
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	6,365	9,974	5,887	4,486	0	4,889	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	46,289	27,656	33,801	35,501	35,010	33,619	39,649	46,640	17.6
Manufacturing	52,371	56,774	54,959	53,045	49,765	54,753	55,333	53,535	-3.2
Wholesale trade	55,153	49,203	54,457	52,696	55,339	48,863	45,851	45,135	-1.6
Retail trade	16,859	20,430	19,167	18,074	17,354	17,242	16,661	17,744	6.5
Transportation and warehousing	27,062	0	0	31,738	32,325	52,138	0	0	0
Information	23,428	21,948	0	0	0	0	0	0	0
Finance and insurance	0	0	29,132	36,398	37,594	0	0	0	0
Real estate and rental and leasing	0	0	8,106	12,265	9,533	0	0	0	0
Professional and technical services	0	0	0	59,955	70,070	59,698	61,834	62,402	0.9
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	50,350	0	0	0	19,550	0	21,191	20,431	-3.6
Educational services	13,861	10,209	0	0	0	0	0	0	0
Health care and social assistance	30,234	40,070	42,263	36,730	39,086	37,514	36,567	37,327	2.1
Arts, entertainment, and recreation	0	6,403	7,199	10,515	10,157	13,975	11,430	13,033	14
Accommodation and food services	0	15,577	16,410	16,021	15,099	14,687	14,414	15,035	4.3
Other services, except public administration	28,872	25,212	0	26,560	26,877	29,188	29,094	28,306	-2.7
Government and government enterprises	82,325	84,297	88,193	87,857	84,785	86,224	86,323	89,580	3.8
Total	50,492	53,962	63,344	58,173	64,676	57,175	55,269	57,278	3.6

Table II.64.27 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 \$328,882,000 a 2 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 4,466 and 4,528 in 2016, which was a percentage change of -1 over this period.



Table II.64.27
Total Employment and Real Personal Income
 Nemaha 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	160,463	9,099	-21,262	24,804	14,578	169,485	19,192	4,391	36,545
1970	151,703	8,655	-18,058	26,365	16,204	167,559	18,684	4,274	35,494
1971	151,555	8,482	-15,810	26,965	17,225	171,453	19,046	4,172	36,327
1972	146,774	7,871	-8,237	28,983	18,050	177,697	19,737	4,059	36,158
1973	170,918	8,383	-3,792	30,876	20,008	209,628	23,707	3,960	43,161
1974	125,384	9,297	-5,481	31,704	21,056	163,366	19,379	3,973	31,561
1975	128,031	7,530	3,714	32,957	23,785	180,956	21,471	3,703	34,574
1976	108,437	7,430	6,174	32,580	24,554	164,315	19,155	3,716	29,182
1977	119,585	7,567	7,513	34,396	25,369	179,296	21,259	3,748	31,906
1978	127,765	7,993	9,428	36,031	25,874	191,106	22,570	3,760	33,980
1979	121,437	8,648	7,219	39,028	26,378	185,415	21,971	3,815	31,831
1980	92,089	8,325	8,629	44,149	28,511	165,053	19,734	3,778	24,375
1981	119,033	8,829	7,616	48,852	29,633	196,305	23,542	3,851	30,910
1982	124,416	8,609	7,900	57,195	29,133	210,035	25,415	3,849	32,325
1983	101,544	8,903	6,654	56,694	30,231	186,219	21,960	3,931	25,832
1984	109,263	10,898	-1,728	59,234	30,448	186,319	21,794	4,101	26,643
1985	157,109	13,583	-11,437	57,718	31,433	221,240	26,172	4,272	36,776
1986	138,504	12,290	57	56,471	31,139	213,882	25,794	4,042	34,265
1987	135,466	12,077	-7	52,572	30,676	206,629	24,973	4,157	32,587
1988	147,648	14,739	-4,130	52,521	30,093	211,393	25,852	4,023	36,701
1989	141,296	14,820	-4,268	54,528	31,201	207,937	25,895	3,998	35,341
1990	161,142	16,407	-7,236	50,813	32,881	221,192	27,745	4,163	38,708
1991	163,109	16,978	-8,356	51,408	33,839	223,024	28,084	4,173	39,087
1992	164,574	16,104	-7,776	47,979	35,583	224,255	28,825	4,217	39,026
1993	173,756	19,364	-17,004	50,697	38,228	226,312	28,936	4,630	37,529
1994	188,740	19,345	-16,792	51,273	37,568	241,445	30,923	4,659	40,510
1995	190,473	21,804	-24,856	61,580	39,942	245,337	30,934	4,821	39,509
1996	205,651	19,701	-21,128	62,034	40,825	267,682	33,717	4,769	43,123
1997	194,071	20,097	-22,286	65,816	41,574	259,079	32,916	4,684	41,433
1998	227,175	24,756	-34,235	67,900	42,207	278,291	35,960	5,238	43,371
1999	220,266	24,126	-33,909	65,310	42,057	269,599	35,338	5,143	42,829
2000	248,040	26,607	-43,048	66,988	44,581	289,954	38,262	5,376	46,139
2001	268,518	28,371	-47,235	63,081	47,582	303,574	40,770	5,318	50,492
2002	220,343	25,782	-41,558	59,294	48,700	260,997	35,606	4,976	44,281
2003	255,273	26,497	-41,244	63,915	46,411	297,858	41,284	4,886	52,246
2004	301,364	29,600	-44,380	54,768	48,051	330,203	45,976	4,712	63,956
2005	251,293	26,506	-36,794	46,832	51,113	285,938	39,429	4,845	51,867
2006	232,480	26,543	-33,755	44,667	52,962	269,811	36,905	4,794	48,494
2007	233,413	24,574	-28,837	48,280	55,492	283,775	39,304	4,756	49,077
2008	244,429	25,541	-28,003	56,309	60,568	307,762	42,275	4,672	52,318
2009	261,908	26,590	-29,533	52,976	62,579	321,340	44,768	4,692	55,820
2010	240,993	24,717	-23,714	50,634	64,397	307,594	42,444	4,466	53,961
2011	290,242	23,352	-36,100	54,142	66,307	351,239	48,327	4,582	63,344
2012	263,699	22,206	-32,070	58,920	65,265	333,608	46,380	4,533	58,173
2013	291,493	24,767	-29,425	56,413	62,293	356,008	49,659	4,507	64,675
2014	259,861	24,439	-27,272	53,794	62,566	324,510	45,417	4,545	57,175
2015	252,800	24,431	-26,141	55,488	64,671	322,388	45,892	4,574	55,270
2016	259,354	25,261	-28,169	57,072	65,886	328,882	47,179	4,528	57,278



Diagram II.64.4, shows real average earnings per job for Nemaha County from 1990 to 2016. Over this period the average earning per job for Nemaha County was 49,248 dollars, which was higher than the statewide average of 46,130 dollars over the same period.

Diagram II.64.4
Real Average Earnings Per Job
 Nemaha County
 BEA Data 1990 - 2016

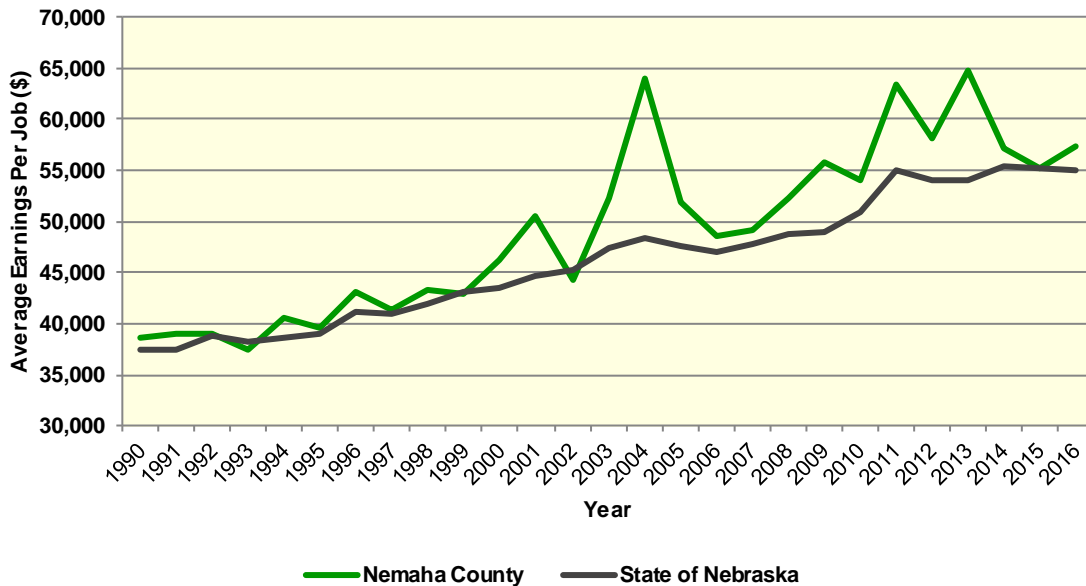
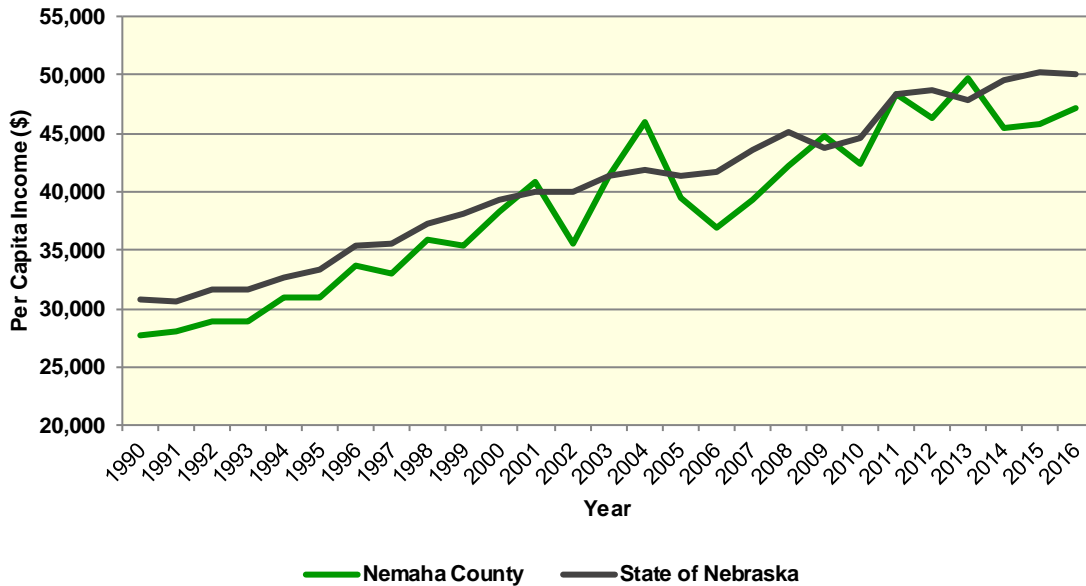


Diagram II.64.5, shows real per capita income in Nemaha County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Nemaha County was 38,639 dollars, which was lower than the statewide average of 40,548 dollars over the same period.

Diagram II.64.5
Real Per Capita Income
 Nemaha 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.64.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment decreased from 3,147 persons in 2015 to 3,095 in 2016, a change of -2 percent.

Table II.64.28
Total Monthly Employment
 Nemaha County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	3,395	3,336	3,283	3,199	3,007	2,992	3,079	3,124	3,005	3,081	3,059
Feb	3,417	3,406	3,285	3,294	3,081	3,091	3,152	3,179	3,057	3,115	3,117
Mar	3,519	3,474	3,317	3,296	3,104	3,231	3,158	3,182	3,075	3,144	3,121
Apr	3,557	3,477	3,555	3,336	3,140	3,321	3,207	3,154	3,107	3,145	3,185
May	3,439	3,584	3,350	3,219	3,112	3,287	3,183	3,085	3,144	3,157	3,180
Jun	3,354	3,523	3,215	3,155	3,082	3,232	3,147	3,094	3,095	3,100	3,114
Jul	3,303	3,327	3,106	3,129	3,003	3,102	3,100	3,048	3,086	3,166	3,038
Aug	3,312	3,338	3,091	3,126	3,006	3,144	3,100	3,074	3,126	3,114	3,028
Sep	3,677	3,485	3,292	3,312	3,144	3,294	3,237	3,113	3,207	3,216	3,128
Oct	3,670	3,470	3,291	3,397	3,117	3,242	3,221	3,068	3,140	3,179	3,057
Nov	3,621	3,381	3,288	3,335	3,135	3,245	3,229	3,089	3,167	3,167	3,052
Dec	3,417	3,327	3,306	3,292	3,155	3,253	3,206	3,115	3,211	3,185	3,055
Annual	3,473	3,427	3,282	3,258	3,091	3,203	3,168	3,110	3,118	3,147	3,095
% Change	1%	-1%	-4%	-1%	-5%	4%	-1%	-2%	(ND)%	1%	-2%

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 \$907 in 2015. In 2016, average weekly wages saw a increase of 6 percent over the prior year, rising to 964 dollars, or by 57 dollars. These data are shown in Table II.64.29.

Table II.64.29						
Average Weekly Wages						
Nemaha County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	630	656	666	818	696	
2002	677	679	681	695	683	-2%
2003	719	760	683	711	719	5%
2004	662	706	734	1,366	868	21%
2005	807	722	746	728	750	-14%
2006	720	736	738	866	766	2%
2007	721	736	744	744	736	-4%
2008	746	888	789	810	809	10%
2009	799	798	832	996	857	6%
2010	816	843	845	866	842	-2%
2011	877	967	890	856	898	7%
2012	842	843	893	1,023	901	(ND)%
2013	862	927	930	905	906	1%
2014	885	876	880	990	908	(ND)%
2015	887	902	905	933	907	(ND)%
2016(p)	925	912	932	1,090	964	6%

Total business establishments reported by the QCEW are displayed in Table II.64.28. Between 2015 and 2016, the total number of business establishments in Nemaha County decreased from 241 to 237 establishments.

Table II.64.30						
Number of Business Establishments						
Nemaha County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	214	220	219	223	219	
2002	220	217	222	222	220	(ND)%
2003	222	222	219	224	222	1%
2004	218	219	219	219	219	-1%
2005	215	213	214	215	214	-2%
2006	216	220	223	222	220	3%
2007	227	228	230	231	229	4%
2008	230	230	227	225	228	(ND)%
2009	228	230	234	231	231	1%
2010	233	232	231	225	230	(ND)%
2011	221	220	218	220	220	-4%
2012	246	255	252	254	252	15%
2013	256	256	242	247	250	-1%
2014	247	250	238	247	246	-2%
2015	248	245	235	236	241	-2%
2016	236	237	237	239	237	-2%

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 2.6 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 increased by 11.1 percent over the period. On the other hand, by 2016 there were 505 returns for AGIs of \$100,000 or more. Table II.64.31 presents AGI distribution for the years 1991 through 2016.

Table II.64.31										
Income Tax Returns by Adjusted Gross Income										
Nemaha 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 ⁶⁴
1991	1,051	328	580	381	392	293	50	31	0	3,117
1992	1,026	343	592	391	411	291	26	22	0	3,124
1993	1,054	278	601	368	375	337	89	34	0	3,148
1994	1,078	290	551	359	366	329	94	47	0	3,131
1995	957	295	564	404	372	381	98	54	0	3,147
1996	976	268	561	392	405	392	101	52	0	3,165
1997	967	249	561	364	424	417	131	80	0	3,219
1998	938	252	547	372	414	394	187	114	10	3,228
1999	931	246	529	400	379	417	176	137	13	3,228
2000	869	208	498	377	407	421	217	147	14	3,158
2001	843	213	456	379	384	439	229	153	12	3,108
2002	830	203	463	392	376	440	244	116	12	3,076
2003	757	203	443	426	374	389	274	155	12	3,033
2004	727	209	393	393	380	367	200	298	13	2,980
2005	660	184	363	333	382	402	266	198	16	2,804
2006	673	256	445	412	387	413	293	245	24	3,148
2007	715	244	407	384	417	481	285	270	29	3,232
2008	574	234	373	376	353	458	306	342	24	3,040
2009	544	230	355	361	376	392	309	336	23	2,926
2010	503	228	376	353	351	426	342	330	28	2,937
2011	509	241	381	323	335	406	314	391	38	2,938
2012	481	217	368	321	363	402	319	451	56	2,978
2013	495	193	376	321	361	420	322	424	39	2,951
2014	528	234	320	308	352	432	324	449	43	2,990
2015	486	190	345	334	382	437	328	445	38	2,985
2016	490	208	328	334	390	446	301	454	51	3,002

⁶⁴ 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 896 in 2010 to 868 in 2016, with the poverty rate reaching 13.4 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.64.32 presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	724	10.3%
2001	744	10.8%
2002	756	11.2%
2003	752	11.2%
2004	761	11.4%
2005	774	11.8%
2006	959	14.2%
2007	883	13.3%
2008	790	11.8%
2009	963	15.1%
2010	896	13.2%
2011	861	12.7%
2012	915	13.7%
2013	874	13.2%
2014	900	13.6%
2015	853	13.1%
2016	868	13.4%

The rate of poverty for Nemaha County is shown in Table II.64.33. In 2016, there were an estimated 713 persons living in poverty. This represented a 10.8 percent poverty rate, compared to 12.6 percent poverty in 2000. In 2016, some 13.6 percent of those in poverty were under age 6, and 6.9 percent were 65 or older.

Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	71	7.9%	97	13.6%
6 to 17	164	18.3%	91	12.8%
18 to 64	485	54.3%	476	66.8%
65 or Older	174	19.5%	49	6.9%
Total	894	100.0%	713	100.0%
Poverty Rate	12.6%	.	10.8%	.

HOUSING

The Census Bureau estimates that the total number of housing units decreased by -0.1 percent in Nemaha County between 2010 and 2016, from 3,498 to 3,493. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.64.34.

Subject	Nebraska	% Growth Since Census	Nemaha County	% Growth Since Census
2000 Census Base	722,656	.	3,441	.
2010 Census	796,793	10.3	3,498	1.7
July 2011 Estimate	801,068	0.5	3,499	0
July 2012 Estimate	804,586	1	3,500	0.1
July 2013 Estimate	809,062	1.5	3,499	0
July 2014 Estimate	814,835	2.3	3,500	0.1
July 2015 Estimate	820,725	3	3,498	0
July 2016 Estimate	827,156	3.8	3,493	-0.1

Housing Production

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



valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Nemaha County increased from 2 authorizations in 2015 to 5 in 2016.

The real value of single-family building permits decreased from \$217,636 in 2015 to \$212,000 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.64.35.

Table II.64.35 Building Permits and Valuation Nemaha 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	6	2	0	0	8	152,352	0
1981	11	0	0	0	11	96,567	0
1982	9	0	0	0	9	94,969	0
1983	14	0	0	0	14	111,052	0
1984	7	0	0	0	7	102,256	0
1985	4	0	0	0	4	133,372	0
1986	3	0	0	0	3	107,188	0
1987	7	0	0	0	7	115,870	0
1988	4	0	0	0	4	118,213	0
1989	5	0	0	0	5	86,541	0
1990	10	0	0	0	10	114,589	0
1991	10	0	0	0	10	106,526	0
1992	17	0	0	0	17	107,716	0
1993	15	0	0	16	31	129,305	53,698
1994	20	2	4	0	26	128,757	0
1995	15	2	0	0	17	142,477	0
1996	10	0	0	0	10	131,430	0
1997	8	0	0	0	8	157,500	0
1998	8	0	8	0	16	153,689	0
1999	10	0	0	16	26	111,080	81,257
2000	9	0	0	0	9	131,177	0
2001	10	0	0	0	10	146,241	0
2002	12	0	0	0	12	64,234	0
2003	5	0	16	0	21	128,999	0
2004	12	0	0	0	12	138,750	0
2005	34	0	0	0	34	98,526	0
2006	14	2	0	0	16	151,706	0
2007	13	0	8	0	21	150,693	0
2008	5	0	0	8	13	206,625	77,204
2009	5	0	0	0	5	231,584	0
2010	9	0	0	0	9	128,445	0
2011	7	0	0	0	7	224,996	0
2012	6	0	0	0	6	118,543	0
2013	9	0	0	0	9	139,685	0
2014	4	0	0	0	4	224,014	0
2015	2	0	0	0	2	217,636	0
2016	5	0	0	0	5	212,000	0



Diagram II.64.6
Single-Family Permits
 Nemaha County
 Census Bureau Data, 1980–2016

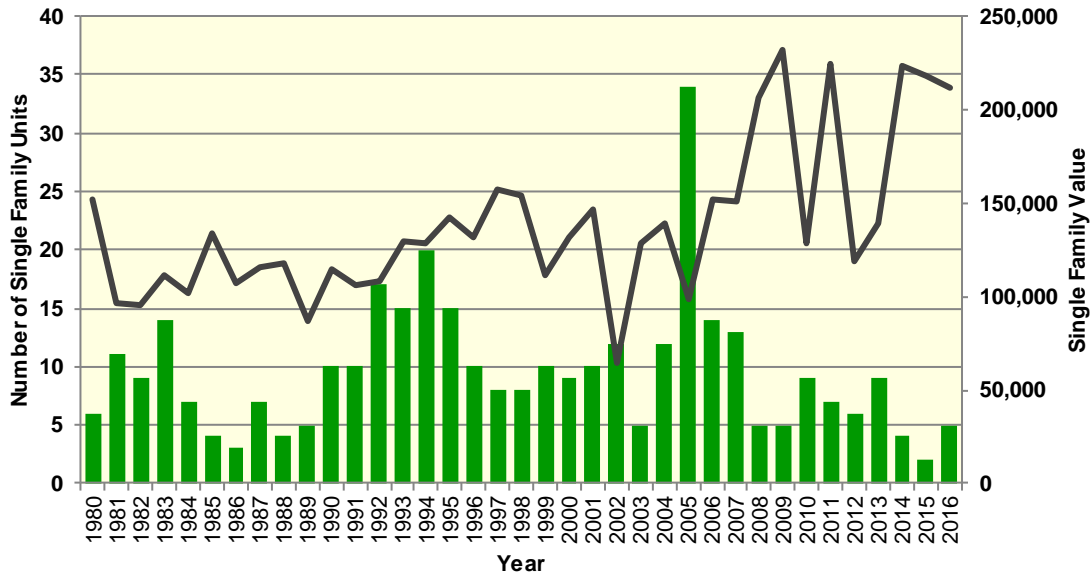
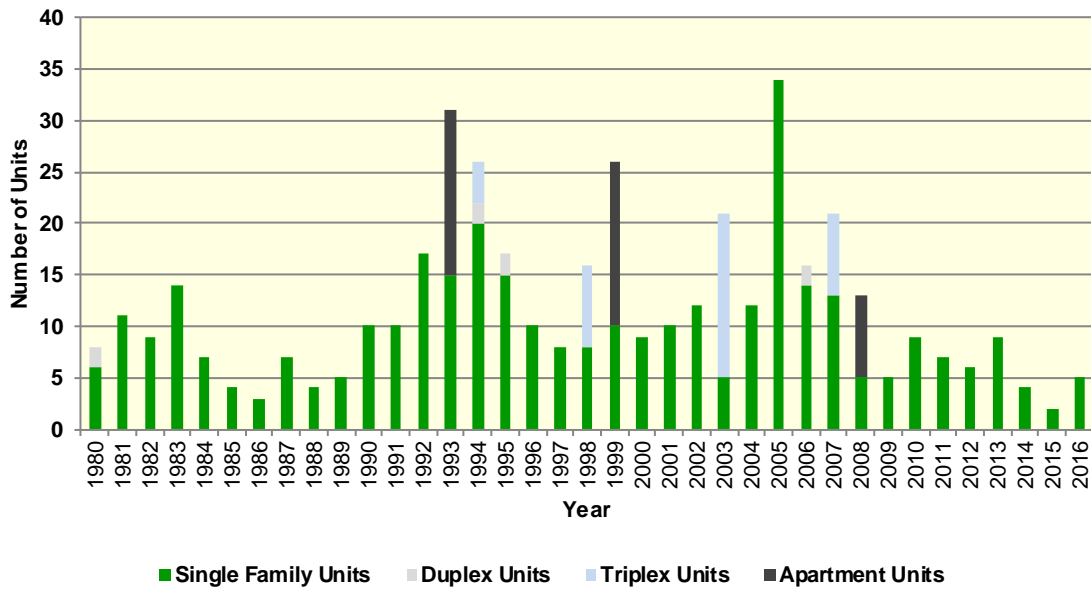


Diagram II.64.7
Total Permits by Unit Type
 Nemaha County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.64.36. In 2016, there were 3,499 housing units, up from 3,439 in 2000. Single-family units accounted for 81.2 percent of units in 2016, compared to 81.9 in 2000. Apartment units accounted for 10.1 percent in 2016, compared to 6.5 percent in 2000.

Table II.64.36				
Housing Units by Type				
Nemaha 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	2,815	81.9%	2,841	81.2%
Duplex	62	1.8%	48	1.4%
Tri- or Four-Plex	117	3.4%	123	3.5%
Apartment	224	6.5%	353	10.1%
Mobile Home	214	6.2%	134	3.8%
Boat, RV, Van, Etc.	7	0.2%	0	0%
Total	3,439	100.0%	3,499	100.0%

Some 84.4 percent of housing was occupied in 2010, compared to 88.6 percent in 2000. Owner-occupied housing changed -5.1 percent between 2000 and 2010, ending with owner-occupied units representing 71 percent of units. Vacant units changed by 39.3 percent, resulting in 546 vacant units in 2010.

Table II.64.37					
Housing Units by Tenure					
Nemaha County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	3,047	88.6%	2,952	84.4%	-3.1%
Owner-Occupied	2,209	72.5%	2,097	71%	-5.1%
Renter-Occupied	838	27.5%	855	29%	2%
Vacant Housing Units	392	11.4%	546	15.6%	39.3%
Total Housing Units	3,439	100.0%	3,498	100.0%	1.7%

Table II.64.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 3,499 housing units. An estimated 70.6 percent were owner-occupied, and 17.9 percent were vacant.

Table II.64.38				
Housing Units by Tenure				
Nemaha County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	2,952	84.4%	2,873	82.1%
Owner-Occupied	2,097	71%	2,028	70.6%
Renter-Occupied	855	29%	845	29.4%
Vacant Housing Units	546	15.6%	626	17.9%
Total Housing Units	3,498	100.0%	3,499	100.0%

Households by household size are shown in Table II.64.39. There were a total of 2,952 households in 2010, down from 3,047 in 2000. One person households changed by 1.3 percent between 2000 and 2010, while two person households changed by 0.1 percent. Three and four person households changed by -8.7 and -21 respectively, representing 12.9 percent and 9.7 percent of the population in 2010.

Table II.64.39					
Households by Household Size					
Nemaha County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
One Person	928	30.5%	940	31.8%	1.3%
Two Persons	1,111	36.5%	1,112	37.7%	0.1%
Three Persons	416	13.7%	380	12.9%	-8.7%
Four Persons	362	11.9%	286	9.7%	-21%
Five Persons	167	5.5%	149	5%	-10.8%
Six Persons	50	1.6%	51	1.7%	2%
Seven Persons or More	13	0.4%	34	1.2%	161.5%
Total	3,047	100.0%	2,952	100.0%	-3.1%

Households by income is shown in Table II.64.40. Households earning more than \$100,000 per year represented 21 percent of households in 2016, compared to 4.4 percent in 2000. Households earning between \$50,000 and \$74,999 represented 15.9 percent of households in 2016, compared to 18.9 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 10.1 percent of households in 2016, compared to 19.7 percent in 2000.

Table II.64.40				
Households by Income				
Nemaha 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	600	19.7%	291	10.1%
\$15,000 to \$19,999	239	7.9%	163	5.7%
\$20,000 to \$24,999	297	9.8%	185	6.4%
\$25,000 to \$34,999	465	15.3%	316	11%
\$35,000 to \$49,999	464	15.3%	408	14.2%
\$50,000 to \$74,999	575	18.9%	456	15.9%
\$75,000 to \$99,999	264	8.7%	450	15.7%
\$100,000 or More	134	4.4%	604	21%
Total	3,038	100.0%	2,873	100.0%

Table II.64.41 shows households by year home built. Housing units built between 2000 and 2009, account for 10.2 percent and those built in 2010 or later accounted for 1.7 percent of households. Households built in the 1970's, 1980's, and 1990's account for 12.9 percent, 5.4 percent, and 9.9, respectively. Housing units built prior to 1939 represented 35.9 percent of households in 2016.

Table II.64.41				
Households by Year Home Built				
Nemaha 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	1,361	44.7%	1,031	35.9%
1940 to 1949	189	6.2%	182	6.3%
1950 to 1959	200	6.6%	225	7.8%
1960 to 1969	405	13.3%	282	9.8%
1970 to 1979	402	13.2%	372	12.9%
1980 to 1989	227	7.4%	155	5.4%
1990 to 1999	263	8.6%	283	9.9%
2000 to 2009	.	.	294	10.2%
2010 or Later	.	.	49	1.7%
Total	3,047	100.0%	2,873	100.0%

The distribution of unit types by race are shown in Table II.64.42. An estimated 86.1 percent of white households occupy single-family homes, while 15.6 percent of black households do. Some 8.1 percent of white households occupy apartments, while 53.1 percent of black households do.

Table II.64.42							
Distribution of Units in Structure by Race							
Nemaha County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	86.1%	15.6%	%	%	0%	100%	100%
Duplex	1.2%	0%	%	%	0%	0%	0%
Tri- or Four-Plex	2.7%	31.2%	%	%	100%	0%	0%
Apartment	8.1%	53.1%	%	%	0%	0%	0%
Mobile Home	1.9%	0%	%	%	0%	0%	0%
Boat, RV, Van, Etc.	0%	0%	%	%	0%	0%	0%
Total	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.64.43. An estimated 31 percent of vacant units were for rent in 2010, a 39.7 percent change since 2000. In addition, some 10.8 percent of vacant units were for sale, a change of -15.7 percent between 2000 and 2010. "Other" vacant units represented 40.7 percent of vacant units in 2010. This is a change of 136.2 percent since 2000. "Other" vacant units are not for sale or rent, or otherwise available to the marketplace. These units may be problematic if concentrated in certain areas, and may create a "blighting" effect.

Table II.64.43					
Disposition of Vacant Housing Units					
Nemaha County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	121	30.9%	169	31%	39.7%
For Sale	70	17.9%	59	10.8%	-15.7%
Rented or Sold, Not Occupied	51	13%	53	9.7%	3.9%
For Seasonal, Recreational, or Occasional Use	56	14.3%	43	7.9%	-23.2%
For Migrant Workers	0	0%	0	0%	%
Other Vacant	94	24%	222	40.7%	136.2%
Total	392	100.0%	546	100.0%	39.3%

The disposition of vacant units between 2010 and 2016 are shown in Table II.64.44. By 2016, for rent units accounted for 18.4 percent of vacant units, while for sale units accounted for 4 percent. “Other” vacant units accounted for 45.7 percent of vacant units, representing a total of 286 “other” vacant units.

Table II.64.44				
Disposition of Vacant Housing Units				
Nemaha County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	169	31%	115	18.4%
For Sale	59	10.8%	25	4%
Rented Not Occupied	9	1.6%	85	13.6%
Sold Not Occupied	44	8.1%	5	0.8%
For Seasonal, Recreational, or Occasional Use	43	7.9%	104	16.6%
For Migrant Workers	0	0%	6	1%
Other Vacant	222	40.7%	286	45.7%
Total	546	100.0%	626	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 2,052 property transactions in Nemaha County. Of these, 1,994 were for single-family homes during this 19-year period, as shown in Table II.64.45.

Table II.64.45						
Residential Property Transactions						
Nemaha County						
Fiscal Years 1999–2017 PAD Data						
Year	Single-Family	Mobile Home	Duplex	Townhome	Missing	Total
1999	135	3	0	0	2	140
2000	111	4	0	2	1	118
2001	113	5	0	1	1	120
2002	109	7	0	0	1	117
2003	114	5	0	0	0	119
2004	109	2	0	0	0	111
2005	113	3	0	0	0	116
2006	105	2	0	1	0	108
2007	89	0	0	0	0	89
2008	119	0	0	0	2	121
2009	91	4	0	0	0	95
2010	92	1	0	0	0	93
2011	101	0	0	0	2	103
2012	98	0	0	0	0	98
2013	110	0	0	0	0	110
2014	110	0	0	0	0	110
2015	91	0	0	0	0	91
2016	78	1	0	1	0	80
2017	106	6	0	1	0	113
Total	1,994	43	0	6	9	2,052

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 1,042 single-family home property transactions for units built before 1930, 3.9 percent of units were of low quality and 36.2 percent were of fair quality. Conversely, of the 61 homes built from 2001 through 2010, 1.6 percent of units were of low quality and 26.2 percent of fair quality. Table II.64.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

Table II.64.46										
Single-Family Homes by Year Built and Quality of Materials and Workmanship										
Nemaha 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	41	9	3	6	2	0	1	0	0	62
Fair	377	104	58	46	15	18	16	1	0	635
Average	590	190	133	91	59	70	37	0	1	1,171
Good	33	3	12	17	16	34	6	2	0	123
Very Good	0	0	0	0	0	1	1	0	0	2
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	1	0	0	0	0	0	0	0	0	1
Total	1,042	306	206	160	92	123	61	3	1	1,994

In regard to the current condition of residential dwellings, of the same 1,042 single-family homes built before 1930, 34.2 percent of the homes were worn out or badly worn, and 51.2 percent were in average condition. Table II.64.47 provides details about the condition of single-family residential dwellings by year built.

Table II.64.47										
Single-Family Homes by Year Built and Condition										
Nemaha 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	64	5	3	1	1	0	0	0	0	74
Badly Worn	292	44	24	18	5	2	0	0	0	385
Average	534	200	121	94	39	38	15	1	1	1,043
Good	147	57	57	47	44	42	37	2	0	433
Very Good	4	0	1	0	3	41	9	0	0	58
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	1	0	0	0	0	0	0	0	0	1
Total	1,042	306	206	160	92	123	61	3	1	1,994

Housing Costs

Between 2010 and 2017, the average price of an existing single-family home changed from \$68,704 to \$87,090, a total increase of 26.8 percent, as shown in Table II.64.48.

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 Nemaha County ranged from \$46,530 for homes built before 1930 to \$204,114 for homes built from 2001 to 2010, and \$209,843 for the newest homes built between 2011 and 2017.⁶⁵ Homes built from 2001 through 2010 were also larger, averaging 1,718 square feet per unit. Table II.64.49, provides additional details about single-family homes.

Table II.64.48	
Average Sales Price of Single-Family Homes	
Nemaha County	
Fiscal Years 1999–2017 PAD Data	
Fiscal Year	Average Sales Price (\$)
1999	59,062
2000	60,138
2001	58,118
2002	57,402
2003	66,085
2004	61,713
2005	67,863
2006	71,317
2007	74,189
2008	89,844
2009	74,919
2010	68,704
2011	68,982
2012	77,549
2013	82,777
2014	82,115
2015	92,089
2016	92,347
2017	87,090
Average	72,639

Table II.64.49			
Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot			
Nemaha County			
Fiscal Years 1999–2017 PAD Data			
Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. ⁶⁶ (\$)
Before 1930	46,530	1,310	35.53
1931-1960	65,764	1,227	53.59
1961-1970	90,369	1,322	68.38
1971-1980	102,002	1,479	68.95
1981-1990	115,606	1,522	75.96
1991-2000	142,877	1,655	86.35
2001-2010	204,114	1,718	118.82
2011-2017	209,843	1,451	144.65
Average	72,639	1,355	53.6

⁶⁵ 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.

⁶⁶ 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.64.50. In 2016, an estimated 0.7 percent of households were overcrowded, and an additional 0.8 percent were severely overcrowded.

Table II.64.50 Overcrowding and Severe Overcrowding Nemaha 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	2,201	99.6%	4	0.2%	4	0.2%	2,209
2016 Five-Year ACS	2,025	99.9%	3	0.1%	0	0%	2,028
Renter							
2000 Census	809	96.5%	27	3.2%	2	0.2%	838
2016 Five-Year ACS	804	95.1%	17	2%	24	2.8%	2,873
Total							
2000 Census	3,010	98.8%	31	1%	6	0.2%	3,047
2016 Five-Year ACS	2,829	98.5%	20	0.7%	24	0.8%	2,873

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 18 households with incomplete plumbing facilities in 2016, representing 0.6 percent of households in Nemaha County. This is compared to 0.1 percent of households lacking complete plumbing facilities in 2000.

Table II.64.51 Households with Incomplete Plumbing Facilities Nemaha County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	3,045	2,855
Lacking Complete Plumbing Facilities	2	18
Total Households	3,047	2,873
Percent Lacking	0.1%	0.6%

There were 61 households lacking complete kitchen facilities in 2016, compared to 22 households in 2000. This was a change from 0.7 percent of households in 2000 to 2.1 percent in 2016.



Table II.64.52 Households with Incomplete Kitchen Facilities Nemaha County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	3,025	2,812
Lacking Complete Kitchen Facilities	22	61
Total Households	3,047	2,873
Percent Lacking	0.7%	2.1%

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 Nemaha County, 11.9 percent of households had a cost burden and 7.6 percent had a severe cost burden. Some 16.8 percent of renters were cost burdened, and 13.8 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 6.9 percent and a severe cost burden rate of 5 percent. Owner occupied households with a mortgage had a cost burden rate of 12.5 percent, and severe cost burden at 4.9 percent.

Table II.64.53 Cost Burden and Severe Cost Burden by Tenure Nemaha 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	652	79.5%	101	12.3%	59	7.2%	8	1%	820
2016 Five-Year ACS	871	82.6%	132	12.5%	52	4.9%	0	0%	1,055
Owner Without a Mortgage									
2000 Census	665	90%	45	6.1%	27	3.7%	2	0.3%	739
2016 Five-Year ACS	854	87.8%	67	6.9%	49	5%	3	0.3%	973
Renter									
2000 Census	485	64.2%	109	14.4%	72	9.5%	90	11.9%	756
2016 Five-Year ACS	488	57.8%	142	16.8%	117	13.8%	98	11.6%	845
Total									
2000 Census	1,802	77.8%	255	11%	158	6.8%	100	4.3%	2,315
2016 Five-Year ACS	2,213	77%	341	11.9%	218	7.6%	101	3.5%	2,873



Housing Problems by Income

Table II.64.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Nemaha County. As can be seen in 2017 the MFI was \$75,400, which compared to \$68,200 for the State of Nebraska.

Table II.64.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 180 owner-occupied and 129 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 70 owner-occupied and 95 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 2,255 households without a housing problem.

Table II.64.54 Median Family Income Nemaha County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	49,300	50,400
2001	54,200	53,400
2002	57,700	55,100
2003	52,800	55,400
2004	56,300	56,300
2005	56,300	57,400
2006	54,500	59,400
2007	53,200	58,200
2008	54,500	59,800
2009	56,500	62,000
2010	57,000	62,600
2011	57,500	63,500
2012	58,300	64,400
2013	58,900	64,600
2014	60,300	66,000
2015	66,900	66,800
2016	70,300	66,500
2017	75,400	68,200

Table II.64.55
Housing Problems by Income and Tenure

Nemaha 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	4	0	0	4
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	10	0	4	0	14
Housing cost burden greater than 50% of income (and none of the above problems)	45	15	10	0	0	70
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	10	65	55	30	20	180
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
has none of the 4 housing problems	40	150	295	155	1,100	1,740
Total	99	240	364	189	1,120	2,012
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	0	0	0	40	25	65
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	20	4	0	0	24
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	25	4	20	0	0	49
Housing cost burden greater than 50% of income (and none of the above problems)	70	25	0	0	0	95
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	50	75	4	0	0	129
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
has none of the 4 housing problems	40	105	160	60	150	515
Total	189	229	188	100	175	881
Total						
Lacking complete plumbing or kitchen facilities	0	0	4	40	25	69
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	20	4	0	0	24
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	25	14	20	4	0	63
Housing cost burden greater than 50% of income (and none of the above problems)	115	40	10	0	0	165
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	60	140	59	30	20	309
Zero/negative income (and none of the above problems)	8	0	0	0	0	8
has none of the 4 housing problems	80	255	455	215	1,250	2,255
Total	288	469	552	289	1,295	2,893

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.64.56, of the 91 loans in 2016, 56 loans were for Home Purchases, 7 were for Home Improvement and 28 were for refinancing.



Table II.64.56 Owner-Occupied Single-Family Home Loans by Loan Type Nemaha County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	36	11	58	105
2009	44	13	75	132
2010	34	4	60	98
2011	22	7	46	75
2012	35	10	69	114
2013	36	9	51	96
2014	43	5	15	63
2015	52	10	24	86
2016	56	7	28	91

Table II.64.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$112,889 and \$100,314 in 2012 and \$109,446 in 2016. Overall, average loans were \$92,867 in 2008 and \$109,956 in 2016.

Table II.64.57 Owner-Occupied Single-Family Home Loans by Average Loan Amount Nemaha County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$112,889	\$17,455	\$94,741	\$92,867
2009	\$105,500	\$57,462	\$111,453	\$104,152
2010	\$119,235	\$44,500	\$111,017	\$111,153
2011	\$133,318	\$49,286	\$108,152	\$110,040
2012	\$100,314	\$50,800	\$115,420	\$105,114
2013	\$104,417	\$18,333	\$107,137	\$97,792
2014	\$106,977	\$26,000	\$118,067	\$103,190
2015	\$101,885	\$91,100	\$223,750	\$134,640
2016	\$109,446	\$11,571	\$135,571	\$109,956

Table II.64.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$4,064,000 and \$3,511,000 in 2012 and \$6,129,000 in 2016. Overall, average loans were \$9,751,000 in 2008 and \$10,006,000 in 2016.

Table II.64.58 Total Volume of Owner-Occupied Single-Family Loans Nemaha County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	4,064,000	192,000	5,495,000	9,751,000
2009	4,642,000	747,000	8,359,000	13,748,000
2010	4,054,000	178,000	6,661,000	10,893,000
2011	2,933,000	345,000	4,975,000	8,253,000
2012	3,511,000	508,000	7,964,000	11,983,000
2013	3,759,000	165,000	5,464,000	9,388,000
2014	4,600,000	130,000	1,771,000	6,501,000
2015	5,298,000	911,000	5,370,000	11,579,000
2016	6,129,000	81,000	3,796,000	10,006,000

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.64.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Nemaha County. The number of completed surveys decreased from 21 in 2016 to 14 in 2017. Between 2016 and 2017 the vacancy rate for all units decreased by 4 percentage points and was at 3.9 percent in 2017.

Table II.64.59 Survey of Rental Properties Nemaha County 2002–2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	7	200	5.5	56
2003	6	140	17.9	22
2004	4	123	3.3	23.1
2005	15	207	13.5	54.5
2006	16	288	6.6	34.6
2007	14	351	6.8	25.4
2008	16	413	10.4	81.8
2009	17	472	12.7	49.9
2010	16	608	11.3	47.5
2011	21	450	9.8	30.2
2012	22	357	3.9	31.9
2013	21	475	10.1	45
2014	16	306	11.8	22
2015	14	211	1.9	50
2016	21	230	7.8	32.7
2017	14	233	3.9	13.6

Table II.64.60 shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 32 single-family units in Nemaha County, with 1 of them available. This translates into a vacancy rate of 3.1 percent in Nemaha County, which compares to a single-family vacancy rate of 3.9 percent for the State of Nebraska. There were 190 apartment units reported in the survey, with 8 of them available, which resulted in a vacancy rate of 4.2 percent. This compares to a statewide vacancy rate of 4.1 percent for apartment units across the state. The average vacancy rate for all units types over the last five years was 6.3 percent.

Table II.64.60 Rental Vacancy Survey by Type Nemaha County 2017 Survey of Rental Properties				
Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single-Family	32	1	3.1%	7.7%
Apartments	190	8	4.2%	5.5%
Mobile Homes	0	0	%	25%
"Other" Units	0	0	0%	.
Don't Know	11	0	0%	12.4%
Total	233	9	3.9%	6.3%

Table II.64.61, reports units by number of bedrooms. Three bedroom units were the most common type of reported single-family unit, with 11 units. The most common apartment units were one bedroom units, with 108 units.

Table II.64.61 Rental Units by Number of Bedrooms Nemaha 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	108	0	0	.	108
Two	3	62	0	0	.	65
Three	11	4	0	0	.	15
Four	3	0	0	0	.	3
Don't Know	15	16	0	0	11	42
Total	32	190	0	0	11	233

Table II.64.62 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.64.62 Single-Family Units by Number of Bedrooms Nemaha County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	0	0	%
Two	3	0	0%
Three	11	0	0%
Four	3	0	0%
Don't know	15	1	6.7%
Total	32	1	3.1%

Table II.64.63 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were one bedroom units, which had a vacancy rate of 1.9 percent.

Table II.64.63 Apartment Units by Number of Bedrooms Nemaha County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	108	2	1.9%
Two	62	0	0%
Three	4	1	25%
Four	0	0	%
Don't know	16	5	31.3%
Total	190	8	4.2%

Average market-rate rents by unit type are shown in Table II.64.64. 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.64.64 Average Market Rate Rents by Number of Bedrooms Nemaha County 2017 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	\$	\$	\$	\$	\$
One	\$	\$449.6	\$	\$	\$449.6
Two	\$500.8	\$519	\$	\$	\$512.4
Three	\$550	\$	\$	\$	\$550
Four	\$562.5	\$	\$	\$	\$562.5
Don't know	\$	\$	\$	\$	
Total	\$522.8	\$487.8	\$	\$	\$500

Table II.64.65 shows vacancy rates for single-family units by average rental rates for Nemaha County. The most common rent for single-family units was \$500 to \$750 dollars and units in this price range had a vacancy rate of 0 percent.

Table II.64.65 Single-Family Market Rate Rents by Vacancy Status Nemaha County 2017 Survey of Rental Properties			
Average Rents	Single-Family Units	Available Single-Family Units	Vacancy Rate
Less Than \$500	1	0	0%
\$500 to \$750	8	0	0%
\$750 to \$1,000	0	0	%
\$1,000 to \$1,250	0	0	%
\$1,250 to \$1,500	0	0	%
Above \$1,500	0	0	%
Missing	23	1	4.3%
Total	32	1	3.1%



The average rent and availability of apartment units is displayed in Table II.64.66. The most common rent for apartments was less than \$500 dollars and the units in this price range had a vacancy rate of 1.5 percent.

Table II.64.66 Apartment Market Rate Rents by Vacancy Status Nemaha County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	134	2	1.5%
\$500 to \$750	24	0	0%
\$750 to \$1,000	0	0	%
\$1,000 to \$1,250	0	0	%
\$1,250 to \$1,500	0	0	%
Above \$1,500	0	0	%
Missing	32	6	18.8%
Total	190	8	4.2%

Respondents were asked if utilities are included in the rent and, as shown in Table II.64.67, 9 respondents, or 81.8 percent, included some sort of utility in the rent.

Table II.64.67 Are there any utilities included with the rent? Nemaha County 2017 Survey of Rental Properties	
Period	Respondent
Yes	9
No	2
% Offering Utilities	81.8%

The type of utility included in the rent is shown in Table II.64.68. There were 4 respondents who included electricity, 2 respondents who included natural gas, 9 respondents who included water and sewer and 9 respondents included trash collection in the rent.

Table II.64.68 Which utilities are included with the rent? Nemaha County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	4
Natural Gas	2
Water/Sewer	9
Trash Collection	9

Table II.64.69 shows the number of survey respondents who keep a waiting list. As can be seen, 3 respondents said they keep a waitlist, with an estimated 24 persons on the wait list.

Table II.64.69 Do you keep a waiting list? Nemaha County 2017 Survey of Rental Properties	
Period	Respondent
Yes	3
No	7
Waitlist Size	24

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.64.70 most respondents indicated there was high need for the renovation of existing family units and high need for the renovation of existing apartment units.

Table II.64.70 How would you rate the need for renovation of existing units in the city? Nemaha County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	0	0		
Low Need	3	3	2	1
Moderate Need	2	2	2	2
High Need	4	4	4	4
Extreme Need	1	1	1	1

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.64.71 most respondents indicated there was high need for the construction of new family units and high need for the construction of new apartment units.

Table II.64.71 How would you rate the need for construction of new units in the city? Nemaha County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	2	2	2	2
Low Need	2	2	2	2
Moderate Need	0	0		
High Need	4	3	3	2
Extreme Need	2	3	1	1



