

**VOLUME II:
RICHARDSON COUNTY**

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Richardson County

DEMOGRAPHICS

Population Estimates

The Census Bureau's current census estimates indicate that Richardson County's population decreased from 8,363 in 2010 to 8,060 in 2016, or by 3.6 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 6 percent, and the number of people from 55 to 64 years of age increased by 8.7 percent. The white population decreased by 4.6 percent, while the black population increased by 106.7 percent. The Hispanic population increased from 112 to 156 people between 2010 and 2016 or by 39.3 percent. These data are presented in Table II.74.1.

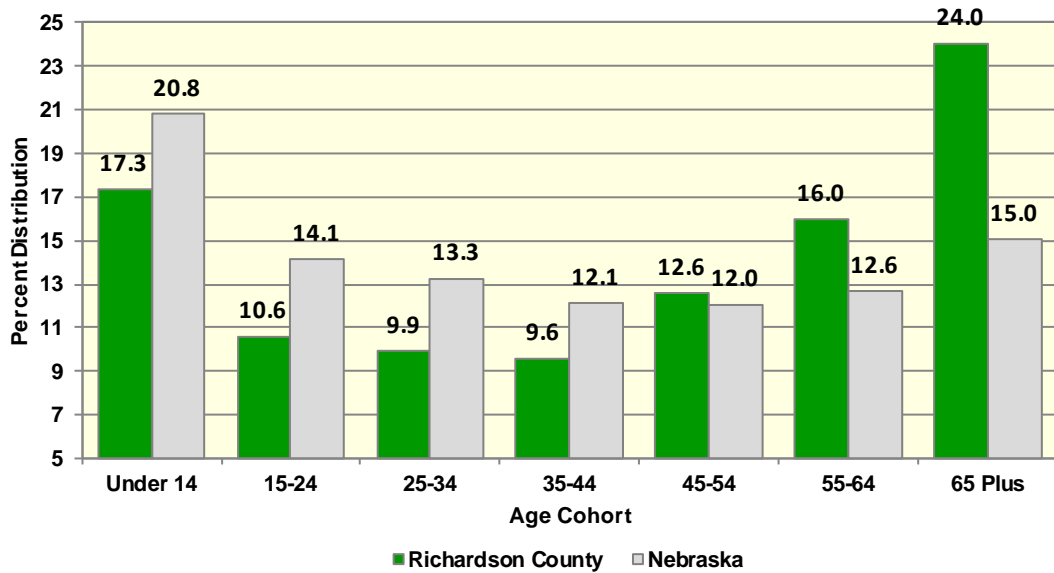
Table II.74.1						
Profile of Population Characteristics						
Richardson County vs. State of Nebraska						
2010 Census and 2016 Current Census Estimates						
Subject	Richardson County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	8,363	8,060	-3.6%	1,826,341	1,907,116	4.4%
Age						
0 to 14 years	1,432	1,398	-2.4%	383,542	396,601	3.4%
15 to 24 years	867	854	-1.5%	258,206	269,442	4.4%
25 to 34 years	754	799	6%	245,176	252,946	3.2%
35 to 44 years	867	771	-11.1%	220,838	230,528	4.4%
45 to 54 years	1,342	1,013	-24.5%	258,726	229,683	-11.2%
55 to 64 years	1,185	1,288	8.7%	213,176	241,172	13.1%
65 and Over	1,916	1,937	1.1%	246,677	286,744	16.2%
Race						
White	7,913	7,547	-4.6%	1,649,264	1,694,976	2.8%
Black	15	31	106.7%	85,971	94,620	10.1%
American Indian and Alaskan Native	262	258	-1.5%	23,418	27,318	16.7%
Asian	27	34	25.9%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	1	2	100%	2,061	2,425	17.7%
Two or more races	145	188	29.7%	32,305	40,495	25.4%
Ethnicity (of any race)						
Hispanic or Latino	112	156	39.3%	167,405	203,320	21.5%

Table II.74.2, presents the population of Richardson County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 4,132 males, who accounted for 49.4 percent of the population, and the remaining 50.6 percent, or 4,231 persons, were female. In 2016, the number of males was 4,006 persons, and accounted for 49.7 percent of the population, with the remaining 50.3 percent, or 4,054 persons being female.



Table II.74.2 Population by Age and Gender Richardson 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	754	678	1,432	724	674	1,398	-2.4%
15 to 24 years	448	419	867	441	413	854	-1.5%
25 to 34 years	397	357	754	409	390	799	6%
35 to 44 years	424	443	867	395	376	771	-11.1%
45 to 54 years	681	661	1,342	507	506	1,013	-24.5%
55 to 64 years	585	600	1,185	657	631	1,288	8.7%
65 and Over	843	1,073	1,916	873	1,064	1,937	-3.6%
Total	4,132	4,231	8,363	4,006	4,054	8,060	-3.6%
% of Total	49.4%	50.6%	.	49.7%	50.3%	.	

**Diagram II.74.1
Age Distribution**
Richardson 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.74.3, from April 2000 to July 2009, Richardson County natural decrease was estimated to be 536 people. Richardson County has been experiencing net out-migration, with 870 persons leaving the county in the last nine years.¹⁰³ The 2016 population estimates showed a natural decrease of 144 persons. Between 2010 and 2016, Richardson County’s population decreased to 8,060 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 Richardson County increased from 2 persons in 2015 to 53 persons in 2016, with an additional net movement of -6 in the first six months of 2017. The driver’s license total exchanges for the last 16 years are presented in Table II.74.4.

Table II.74.3 Population Change Richardson County 1980–2010 Census and Intercensal Data	
1980 Population	11,315
Natural Increase 80–90	-303
Net Migration 80–90	-1,075
1990 Population	9,937
Natural Increase 90–00	-507
Net Migration 90–00	101
2000 Population	9,531
Natural Increase 00–09	-536
Net Migration 00–09	-870
2009 Population Estimate	8,125
2010 Population	8,363
Natural Increase 10–16	-144
Net Migration 10–16	-159
2016 Population Estimate	8,060

Table II.74.4 Driver's Licenses Exchanged and Surrendered Richardson County 2001–First half of 2017 DOT Data			
Year	In-Migrants	Out-Migrants	Net Change
Calendar 2001	120	164	-44
Calendar 2002	133	132	1
Calendar 2003	126	115	11
Calendar 2004	129	125	4
Calendar 2005	131	109	22
Calendar 2006	150	127	23
Calendar 2007	124	112	12
Calendar 2008	142	127	15
Calendar 2009	103	98	5
Calendar 2010	216	138	78
Calendar 2011	147	82	65
Calendar 2012	133	91	42
Calendar 2013	112	96	16
Calendar 2014	93	108	-15
Calendar 2015	113	111	2
Calendar 2016	145	92	53
First Half of 2017	51	57	-6

¹⁰³ 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 Richardson County increased by 1.7 percent from 1,324 in 2016 to 1,346 in 2017, as shown in Table II.74.5. The number of school-age children 5 to 11 years of age decreased from 655 in 2016 to 645 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.74.6, shows population by age for the 2000 and 2010 Census. The population changed by -12.3 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -6.5 percent to a total of 1,916 persons in 2010. Those aged 25 to 34 changed by -11.4 percent, and those aged under 5 changed by -14.1 percent.

Year	Age Group			Total
	5–11	11–13	14–18	
1992	1,113	261	642	2,016
1993	1,156	302	651	2,109
1994	1,161	321	669	2,151
1995	1,139	315	690	2,144
1996	1,192	333	728	2,253
1997	1,123	374	690	2,187
1998	1,098	350	757	2,205
1999	1,122	375	851	2,348
2000	1,147	370	872	2,389
2001	1,142	345	901	2,388
2002	1,093	344	926	2,363
2003	1,127	390	998	2,515
2004	975	370	889	2,234
2005	934	333	821	2,088
2006	702	238	573	1,513
2007	756	238	652	1,646
2008	717	223	670	1,610
2009	741	226	636	1,603
2010	730	212	587	1,529
2011	726	212	575	1,513
2012	692	238	555	1,485
2013	703	223	538	1,464
2014	652	186	495	1,333
2015	634	198	478	1,310
2016	655	195	474	1,324
2017	645	207	494	1,346

Table II.74.6 Population by Age Richardson County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	495	5.2%	425	5.1%	-14.1%
5 to 19	2,166	22.7%	1,556	18.6%	-28.2%
20 to 24	336	3.5%	318	3.8%	-5.4%
25 to 34	851	8.9%	754	9%	-11.4%
35 to 54	2,639	27.7%	2,209	26.4%	-16.3%
55 to 64	994	10.4%	1,185	14.2%	19.2%
65 or Older	2,050	21.5%	1,916	22.9%	-6.5%
Total	9,531	100.0%	8,363	100.0%	-12.3%

The elderly population is further explored in Table II.74.7. Those aged 65 to 66 changed by 12.2 percent between 2000 and 2010, resulting in a population of 203 persons. Those aged 85 or older changed by 3.8 percent during the same time period, and resulted in 357 persons over age 85 in 2010.

Table II.74.7 Elderly Population by Age Richardson County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	181	8.8%	203	10.6%	12.2%
67 to 69	237	11.6%	300	15.7%	26.6%
70 to 74	488	23.8%	408	21.3%	-16.4%
75 to 79	459	22.4%	332	17.3%	-27.7%
80 to 84	341	16.6%	316	16.5%	-7.3%
85 or Older	344	16.8%	357	18.6%	3.8%
Total	2,050	100.0%	1,916	100.0%	-6.5%

Population by race and ethnicity is shown in Table II.74.8 representing 94.3 percent of the white population in 2010. The black population changed by -16.7 percent, representing 0.2 percent of the population in 2010. The American Indian and Asian populations represented 3 and 0.3 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 12 percent between 2000 and 2010, compared to the -12.5 percent growth rate for non-Hispanics.

Table II.74.8					
Population by Race and Ethnicity					
Richardson County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	9,116	95.6%	7,886	94.3%	-13.5%
Black	18	0.2%	15	0.2%	-16.7%
American Indian	221	2.3%	250	3%	13.1%
Asian	14	0.1%	27	0.3%	92.9%
Native Hawaiian/ Pacific Islander	0	0%	1	0%	%
Other	21	0.2%	31	0.4%	47.6%
Two or More Races	141	1.5%	153	1.8%	8.5%
Total	9,531	100.0%	8,363	100.0%	-12.3%
Hispanic	100	1%	112	1.3%	12%
Non-Hispanic	9,431	99%	8,251	98.7%	-12.5%

Population by race and ethnicity through 2016 is shown in Table II.74.9. The white population represented 93.7 percent of the population in 2016, compared with the black population accounting for 0.3 percent of the population. Hispanic population represented 1.8 percent of the population in 2016.

Table II.74.9				
Population by Race and Ethnicity				
Richardson County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	7,886	94.3%	7,634	93.7%
Black	15	0.2%	25	0.3%
American Indian	250	3%	201	2.5%
Asian	27	0.3%	24	0.3%
Native Hawaiian/ Pacific Islander	1	0%	0	0%
Other	31	0.4%	8	0.1%
Two or More Races	153	1.8%	257	3.2%
Total	8,363	100.0%	8,149	100.0%
Non-Hispanic	8,251	98.7%	8,002	98.2%
Hispanic	112	1.3%	147	1.8%

The population by race is broken down further by ethnicity in Table II.74.10. While the white non-Hispanic population changed by -13.6 percent between 2000 and 2010, the white Hispanic population changed by 3.7 percent. The black non-Hispanic population changed by -31.2 percent, while the black Hispanic population changed by 100 percent.

Table II.74.10					
Population by Race and Ethnicity					
Richardson County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	9,062	96.1%	7,830	94.9%	-13.6%
Black	16	0.2%	11	0.1%	-31.2%
American Indian	203	2.2%	242	2.9%	19.2%
Asian	14	0.1%	27	0.3%	92.9%
Native Hawaiian/ Pacific Islander	0	0%	1	0%	%
Other	0	0%	0	0%	%
Two or More Races	136	1.4%	140	1.7%	2.9%
Total Non-Hispanic	9,431	100.0%	8,251	100.0%	-12.5%
Hispanic					
White	54	54%	56	50%	3.7%
Black	2	2%	4	3.6%	100%
American Indian	18	18%	8	7.1%	-55.6%
Asian	0	0%	0	0%	%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	21	21%	31	27.7%	47.6%
Two or More Races	5	5%	13	11.6%	160%
Total Hispanic	100	100.0%	112	100.0%	12.0%
Total Population	9,531	100.0%	8,363	100.0%	-12.3%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.74.11. During this time, the total non-Hispanic population was 8,002 persons in 2016. The Hispanic population was 147.

Table II.74.11				
Population by Race and Ethnicity				
Richardson County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	7,830	94.9%	7,546	94.3%
Black	11	0.1%	25	0.3%
American Indian	242	2.9%	150	1.9%
Asian	27	0.3%	24	0.3%
Native Hawaiian/ Pacific Islander	1	0%	0	0%
Other	0	0%	0	0%
Two or More Races	140	1.7%	257	3.2%
Total Non-Hispanic	8,251	100.0%	8,002	100.0%
Hispanic				
White	56	50%	88	59.9%
Black	4	3.6%	0	0%
American Indian	8	7.1%	51	34.7%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	31	27.7%	8	5.4%
Two or More Races	13	11.6%	0	0%
Total Hispanic	112	100.0%	147	100.0%
Total Population	8,363	100.0%	8,149	100.0%



Households by type and tenure are shown in Table II.74.12. Family households represented 61.5 percent of households, while non-family households accounted for 38.5 percent. These changed from 61.8 and 38.2 percent, respectively.

Table II.74.12				
Household Type by Tenure				
Richardson County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	2,299	61.8%	2,316	61.5%
Married-Couple Family	1,871	81.4%	1,945	84%
Owner-Occupied	1,622	86.7%	1,648	84.7%
Renter-Occupied	249	13.3%	297	15.3%
Other Family	428	18.6%	371	18.5%
Male Householder, No Spouse Present	131	30.6%	134	35.3%
Owner-Occupied	87	66.4%	92	68.7%
Renter-Occupied	44	33.6%	42	31.3%
Female Householder, No Spouse Present	297	69.4%	237	80.1%
Owner-Occupied	155	52.2%	120	50.6%
Renter-Occupied	142	47.8%	117	49.4%
Non-Family Households	1,419	38.2%	1,452	38.5%
Owner-Occupied	912	64.3%	966	66.5%
Renter-Occupied	507	35.7%	486	33.5%
Total	3,718	100.0%	3,768	100.0%

The group quarters population was 155 in 2010, compared to 204 in 2000. Institutionalized populations experienced a -23.6 percent change between 2000 and 2010. Non-institutionalized populations experienced a -100 percent change during this same time period.

Table II.74.13					
Group Quarters Population					
Richardson 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	9	4.4%	6	3.9%	-33.3%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	194	95.6%	149	96.1%	-23.2%
Other Institutions	0	0%	0	0%	%
Total	203	100.0%	155	100.0%	-23.6%
Noninstitutionalized					
College Dormitories	0	0%	0	%	%
Military Quarters	0	0%	0	%	%
Other Noninstitutionalized	1	100%	0	%	-100%
Total	1	100.0%	0	100.0%	-100%
Group Quarters Population	204	100.0%	155	100.0%	-24%

The number of foreign born persons are shown in Table II.74.14. An estimated 0.1 percent of the population was born in China excluding Hong Kong and Taiwan with 0.1 percent born in Germany.

Table II.74.14
Place of Birth for the Foreign-Born Population
 Richardson County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 country of origin	China excluding Hong Kong and Taiwan	6	0.1%
#2 country of origin	Germany	5	0.1%
#3 country of origin	South Africa	3	0%
#4 country of origin	England	2	0%
#5 country of origin	Philippines	2	0%
#6 country of origin	Honduras	1	0%
#7 country of origin	Mexico	1	0%
#8 country of origin	Afghanistan	0	0%
#9 country of origin	Africa n.e.c	0	0%
#10 country of origin	Albania	0	0%

Limited English Proficiency and the language spoken at home are shown in Table II.74.15. An estimated 0.2 percent of the population speaks Korean at home, followed by 0.1 percent speaking German or other West Germanic languages.

Table II.74.15
Limited English Proficiency and Language Spoken at Home
 Richardson County
 2016 Five-Year ACS

Number	County	Number of Person	Percent of Total Population
#1 LEP Language	Korean	16	0.2%
#2 LEP Language	German or other West Germanic languages	9	0.1%
#3 LEP Language	Other Asian and Pacific Island languages	2	0%
#4 LEP Language	Spanish	1	0%
#5 LEP Language	Arabic	0	0%
#6 LEP Language	Chinese	0	0%
#7 LEP Language	French, Haitian, or Cajun	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.74.16. Some 18.7 percent of the population was disabled in 2000, or a total of 1,657 persons. The disability rate was highest for those over 65, with 41.1 percent disabled.

Table II.74.16 Disability by Age Richardson County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	65	4.2%
16 to 64	827	15.2%
65 and older	765	41.1%
Total	1,657	18.7%

Table II.74.17 shows disability by type in 2000. There were 950 physical disabilities in 2000, some 485 employment disabilities, and 480 go-outside-home disabilities.

Table II.74.17 Total Disabilities Tallied: Aged 5 and Older Richardson County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	402
Physical disability	950
Mental disability	384
Self-care disability	242
Employment disability	485
Go-outside-home disability	480
Total	2,943

Disability by age, as estimated by the 2016 ACS, is shown in Table II.74.18. The disability rate for females was 14.4 percent, compared to 17.5 percent for males. The disability rate changed precipitously higher with age, with 52.2 percent of those over 75 experiencing a disability.

Table II.74.18 Disability by Age Richardson 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%	4	1.9%	4	1%
5 to 17	38	5.6%	22	3.6%	60	4.6%
18 to 34	21	3.4%	58	8.4%	79	6.1%
35 to 64	233	14%	145	9.4%	378	11.8%
65 to 74	170	40.3%	107	24.3%	277	32.1%
75 or Older	234	61.4%	243	45.7%	477	52.2%
Total	696	17.5%	579	14.4%	1,275	15.9%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.74.19. Some 9.5 percent have an ambulatory disability, 6.4 have an independent living disability, and 3.6 percent have a self-care disability.

Table II.74.19
Total Disabilities Tallied: Aged 5 and Older

Richardson County
2016 Five-Year ACS

Disability Type	Population with Disability	Percent with Disability
Hearing disability	465	5.8%
Vision disability	107	1.3%
Cognitive disability	423	5.6%
Ambulatory disability	718	9.5%
Self-Care disability	272	3.6%
Independent living disability	403	6.4%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.74.20 and Table II.74.21. In 2016, some 3,982 persons were employed and 193 were unemployed. This totaled a labor force of 4,175 persons. The unemployment rate for Richardson County was estimated to be 4.6 in 2016.

Table II.74.20
Employment, Labor Force and Unemployment

Richardson County
2016 Five-Year ACS Data

Employment Status	2016 Five-Year ACS
Employed	3,982
Unemployed	193
Labor Force	4,175
Unemployment Rate	4.6%

In 2016, 92.8 percent of households in Richardson County had a high school education or greater.

Table II.74.21
High School or Greater Education

Richardson County
2016 Five-Year ACS Data

Education Level	Households
High School or Greater	3,497
Total Households	3,768
Percent High School or Above	92.8%

As seen in Table II.74.22, 38.5 percent of the population had a high school diploma or equivalent, another 34.6 percent have some college, 13.8 percent have a Bachelor's Degree, and 4.2 percent of the population had a graduate or professional degree.

Table II.74.22
Educational Attainment

Richardson County
2016 Five-Year ACS Data

Education Level	Population	Percent
Less Than High School	573	8.9%
High School or Equivalent	2,476	38.5%
Some College or Associates Degree	2,224	34.6%
Bachelor's Degree	890	13.8%
Graduate or Professional Degree	273	4.2%
Total Population Above 18 years	6,436	100.0%

ECONOMICS

Labor Force

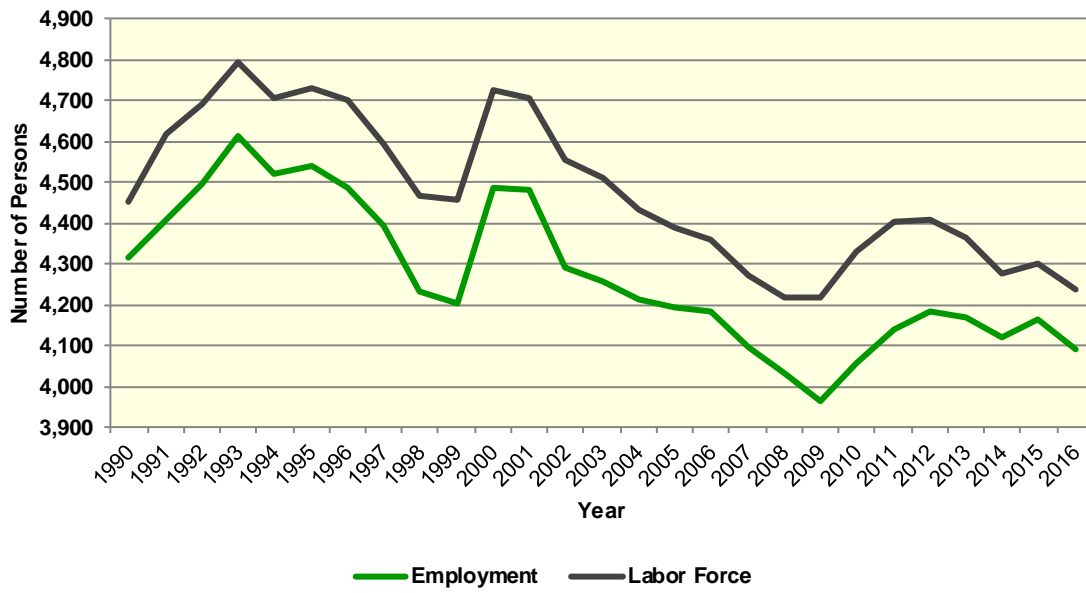
Table II.74.23, shows the labor force statistics for Richardson County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1990 with a rate of 3.1. The highest level of unemployment occurred during 2010 rising to a rate of 6.2. This compared to a statewide low of 2.3 in 1990 and statewide high of 4.6 in 2009. Over the last year the unemployment rate in Richardson County increased from 3.3 percent in 2015 to 3.4 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.74.23 Labor Force Statistics Richardson County 1990 - 2016 BLS Data					
Year	Richardson County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	136	4,314	4,450	3.1%	2.3%
1991	211	4,409	4,620	4.6%	2.7%
1992	194	4,496	4,690	4.1%	2.9%
1993	178	4,614	4,792	3.7%	2.8%
1994	188	4,519	4,707	4%	2.6%
1995	188	4,542	4,730	4%	2.6%
1996	214	4,486	4,700	4.6%	2.7%
1997	198	4,394	4,592	4.3%	2.5%
1998	233	4,234	4,467	5.2%	2.6%
1999	250	4,205	4,455	5.6%	2.8%
2000	238	4,488	4,726	5%	2.8%
2001	222	4,482	4,704	4.7%	3.1%
2002	262	4,292	4,554	5.8%	3.6%
2003	256	4,256	4,512	5.7%	3.9%
2004	218	4,213	4,431	4.9%	3.9%
2005	198	4,192	4,390	4.5%	3.8%
2006	179	4,182	4,361	4.1%	3.1%
2007	175	4,097	4,272	4.1%	3%
2008	186	4,032	4,218	4.4%	3.3%
2009	255	3,964	4,219	6%	4.6%
2010	270	4,058	4,328	6.2%	4.6%
2011	266	4,139	4,405	6%	4.4%
2012	226	4,182	4,408	5.1%	4%
2013	197	4,169	4,366	4.5%	3.8%
2014	156	4,119	4,275	3.6%	3.3%
2015	140	4,163	4,303	3.3%	3%
2016	144	4,091	4,235	3.4%	3.2%

Diagram II.74.2, shows the employment and labor force for Richardson County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 4,091 persons, with the labor force reaching 4,235, indicating there were a total of 144 unemployed persons.



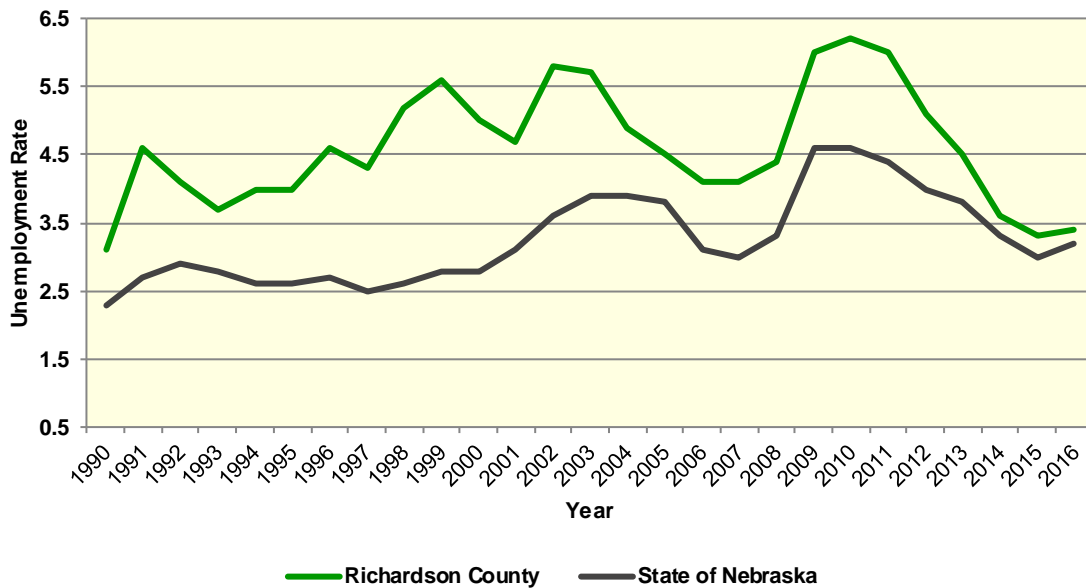
Diagram II.74.2
Employment and Labor Force
 Richardson County
 1990 – 2016 BLS Data



Unemployment

Diagram II.74.3, shows the unemployment rate for both the State and Richardson County. During the 1990’s the average rate for Richardson County was 4.3, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 4.9, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 4.6. Over the course of the entire period Richardson County had an average unemployment rate higher than the state, 4.6 percent for Richardson County, versus 3.3 statewide.

Diagram II.74.3
Annual Unemployment Rate
 Richardson 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.74.24, shows total real earnings by industry for Richardson County. In the most recent 2016 estimate, the farm industry had the largest total real earnings, with total real earnings reaching 42,954,000 dollars. Between 2015 and 2016 the arts, entertainment, and recreation industry saw the largest percentage increase, rising by 15.5 percent to 468,000 dollars.

Table II.74.24
Real Earnings by Industry
 Richardson 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	32,033	25,713	57,033	30,789	76,049	42,369	39,110	42,954	9.8
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	304	0	532	449	458	366	0	-100
Utilities	0	0	0	0	0	0	0	0	0
Construction	7,980	9,161	9,881	10,294	9,774	10,729	10,456	9,692	-7.3
Manufacturing	16,286	9,546	12,140	13,424	14,708	17,629	21,075	19,274	-8.5
Wholesale trade	8,019	7,670	7,444	8,533	9,149	10,045	9,536	8,798	-7.7
Retail trade	13,272	11,900	11,642	11,650	11,258	9,971	9,729	9,826	1
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	3,332	2,423	0	2,279	2,263	0	2,780	2,622	-5.7
Finance and insurance	5,517	5,094	4,593	4,970	4,437	4,813	4,716	4,781	1.4
Real estate and rental and leasing	641	1,704	1,751	2,205	2,339	2,015	1,753	1,576	-10.1
Professional and technical services	3,566	3,273	2,847	3,090	3,633	3,888	3,628	3,406	-6.1
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	1,115	1,093	1,107	1,298	0	0	0	0	0
Health care and social assistance	16,013	20,041	18,914	19,814	0	0	0	0	0
Arts, entertainment, and recreation	1,030	0	0	337	0	378	405	468	15.5
Accommodation and food services	2,661	0	0	2,991	0	3,762	3,934	3,404	-13.5
Other services, except public administration	7,572	7,354	0	8,356	7,263	0	7,378	7,688	4.2
Government and government enterprises	27,194	29,174	28,983	28,294	27,600	28,719	29,839	30,605	2.6
Total	160,415	155,246	192,109	170,940	212,184	185,828	186,626	187,346	0.4



Table II.74.25, shows the total employment by industry for Richardson County. The most recent estimates show the farm industry was the largest employer in Richardson County, with employment reaching 727 jobs in 2016. Between 2015 and 2016 the arts, entertainment, and recreation industry saw the largest percentage increase, rising by 2.7 percent to 38 jobs.

Table II.74.25
Employment by Industry
Richardson County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	839	708	718	708	716	707	742	727	-2
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	19	0	23	24	24	25	0	-100
Utilities	0	0	0	0	0	0	0	0	0
Construction	257	220	233	238	233	232	227	223	-1.8
Manufacturing	373	199	233	260	259	270	319	304	-4.7
Wholesale trade	175	180	179	180	196	207	205	190	-7.3
Retail trade	540	450	466	439	449	443	429	434	1.2
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	50	33	0	29	31	0	40	39	-2.5
Finance and insurance	192	161	152	175	179	173	162	162	0
Real estate and rental and leasing	57	67	82	85	74	71	80	80	0
Professional and technical services	127	119	108	110	122	132	125	128	2.4
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	47	40	43	45	0	0	0	0	0
Health care and social assistance	528	498	505	566	0	0	0	0	0
Arts, entertainment, and recreation	32	0	0	25	0	33	37	38	2.7
Accommodation and food services	266	0	0	233	0	272	285	263	-7.7
Other services, except public administration	312	336	0	348	322	0	319	323	1.3
Government and government enterprises	700	638	626	617	625	630	632	645	2.1
Total	4,891	4,308	4,369	4,449	4,446	4,485	4,532	4,496	-0.8



Table II.74.26, shows the real average earnings per job by industry for Richardson County. These figures are calculated by dividing the Total Real Earning displayed in Table II.74.24 and Table II.74.25, by Industry. In 2016, the information industry had the highest average earnings reaching 67,231 dollars. Between 2015 and 2016 the arts, entertainment, and recreation industry saw the largest percentage increase, rising by 12.4 percent to 12,316 dollars.

Table II.74.26
Real Earnings Per Job by Industry
 Richardson County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	38,180	36,318	79,434	43,487	106,214	59,927	52,709	59,084	12.1
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	15,993	0	23,118	18,720	19,073	14,630	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	31,051	41,641	42,409	43,254	41,948	46,246	46,061	43,462	-5.6
Manufacturing	43,662	47,972	52,104	51,632	56,786	65,294	66,066	63,401	-4
Wholesale trade	45,821	42,613	41,589	47,406	46,681	48,527	46,517	46,305	-0.5
Retail trade	24,578	26,445	24,983	26,538	25,074	22,509	22,679	22,641	-0.2
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	66,640	73,431	0	78,601	73,004	0	69,504	67,231	-3.3
Finance and insurance	28,734	31,641	30,219	28,399	24,785	27,821	29,113	29,512	1.4
Real estate and rental and leasing	11,252	25,437	21,351	25,944	31,611	28,385	21,910	19,700	-10.1
Professional and technical services	28,080	27,505	26,359	28,088	29,778	29,457	29,025	26,609	-8.3
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	23,726	27,331	25,739	28,834	0	0	0	0	0
Health care and social assistance	30,328	40,242	37,453	35,006	0	0	0	0	0
Arts, entertainment, and recreation	32,186	0	0	13,473	0	11,451	10,953	12,316	12.4
Accommodation and food services	10,005	0	0	12,838	0	13,832	13,804	12,943	-6.2
Other services, except public administration	24,268	21,888	0	24,012	22,555	0	23,128	23,802	2.9
Government and government enterprises	38,848	45,728	46,298	45,857	44,161	45,586	47,213	47,450	0.5
Total	32,798	36,037	43,971	38,422	47,725	41,433	41,180	41,669	1.2

Table II.74.27 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 \$369,476,000 a 0.9 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 4,308 and 4,496 in 2016, which was a percentage change of -0.8 over this period.



Table II.74.27
Total Employment and Real Personal Income
 Richardson 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	151,571	7,647	16,699	41,061	26,565	228,249	18,491	5,293	28,635
1970	143,190	7,544	15,122	43,625	29,369	223,762	18,244	5,148	27,813
1971	152,407	7,924	12,602	44,665	30,940	232,691	18,813	5,241	29,078
1972	165,413	8,443	8,202	48,041	31,821	245,033	20,223	5,254	31,481
1973	204,460	9,970	6,297	51,765	36,407	288,959	23,259	5,273	38,777
1974	145,908	10,182	7,232	53,494	38,661	235,113	19,542	5,160	28,276
1975	178,778	9,805	5,274	55,146	41,254	270,647	22,992	5,162	34,634
1976	145,898	10,195	5,217	53,702	41,842	236,463	20,027	5,235	27,868
1977	190,495	10,783	4,339	56,330	41,893	282,274	24,018	5,302	35,928
1978	162,024	11,008	6,627	57,356	42,356	257,356	22,187	5,245	30,892
1979	152,272	11,634	7,720	60,096	43,414	251,867	22,338	5,338	28,527
1980	114,493	11,278	8,965	67,647	46,027	225,854	19,980	5,317	21,534
1981	133,218	11,261	8,360	75,002	47,017	252,336	22,460	5,186	25,689
1982	144,775	11,365	7,738	85,391	48,071	274,611	24,492	5,096	28,410
1983	108,371	11,542	8,244	84,544	49,380	238,997	21,536	5,169	20,965
1984	111,913	12,461	5,959	88,099	49,542	243,052	22,299	5,063	22,104
1985	152,169	13,331	5,789	83,651	49,542	277,819	26,342	4,978	30,569
1986	144,239	14,279	6,901	81,454	48,865	267,179	26,181	4,958	29,092
1987	151,191	15,232	7,595	74,833	46,687	265,075	26,337	4,999	30,244
1988	137,893	15,518	8,463	73,243	46,007	250,088	24,941	5,030	27,415
1989	139,541	16,276	9,010	75,883	49,380	257,539	25,871	4,998	27,920
1990	155,532	16,330	10,003	70,624	49,626	269,456	27,046	5,150	30,200
1991	148,325	16,277	11,058	71,606	50,980	265,692	26,794	5,183	28,617
1992	154,796	15,769	12,309	74,542	52,772	278,650	28,166	5,141	30,111
1993	143,134	16,181	15,059	70,748	55,977	268,738	27,375	5,250	27,264
1994	157,846	15,875	17,538	65,760	54,910	280,180	28,538	5,300	29,783
1995	142,054	15,530	20,806	64,316	57,074	268,719	27,417	5,258	27,017
1996	189,006	16,115	21,706	65,594	59,544	319,736	32,807	5,313	35,574
1997	166,969	16,613	24,937	69,339	59,641	304,273	31,724	5,240	31,864
1998	161,444	16,607	30,616	68,982	63,143	307,579	32,069	5,008	32,237
1999	153,948	16,375	32,861	64,960	64,887	300,280	31,427	4,991	30,845
2000	156,131	16,113	38,004	69,833	64,886	312,740	32,896	4,951	31,535
2001	160,415	15,868	40,448	70,805	67,564	323,364	34,921	4,891	32,798
2002	134,359	15,615	40,159	68,838	71,746	299,485	32,820	4,731	28,400
2003	150,585	15,312	41,181	71,344	72,029	319,827	35,739	4,607	32,687
2004	171,129	15,214	42,520	65,522	71,448	335,405	37,775	4,545	37,652
2005	156,714	15,657	43,616	59,130	73,952	317,756	36,112	4,521	34,663
2006	142,709	16,179	44,933	58,123	74,317	303,903	35,166	4,466	31,955
2007	148,847	16,242	46,895	62,312	75,084	316,895	37,370	4,418	33,691
2008	151,202	16,389	49,751	74,097	77,899	336,559	40,004	4,375	34,560
2009	158,596	16,662	51,906	62,151	80,543	336,533	40,145	4,356	36,408
2010	155,246	17,051	46,064	54,898	82,715	321,873	38,493	4,308	36,037
2011	192,109	15,656	48,598	72,916	86,297	384,263	46,003	4,369	43,971
2012	170,940	15,578	49,101	61,213	81,948	347,623	41,873	4,449	38,422
2013	212,184	17,118	48,236	64,054	78,063	385,420	47,331	4,446	47,724
2014	185,828	17,556	49,545	69,765	81,184	368,767	45,197	4,485	41,434
2015	186,626	18,148	48,646	67,178	82,046	366,349	45,329	4,532	41,179
2016	187,346	18,042	49,181	67,754	83,237	369,476	45,841	4,496	41,669



Diagram II.74.4, shows real average earnings per job for Richardson County from 1990 to 2016. Over this period the average earning per job for Richardson County was 34,381 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

Diagram II.74.4
Real Average Earnings Per Job
 Richardson County
 BEA Data 1990 - 2016

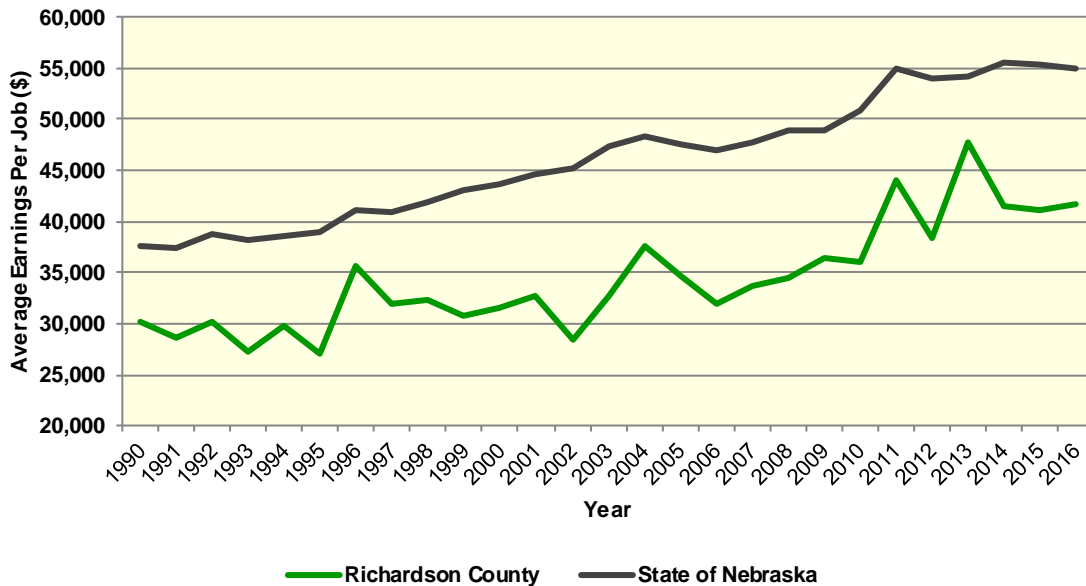
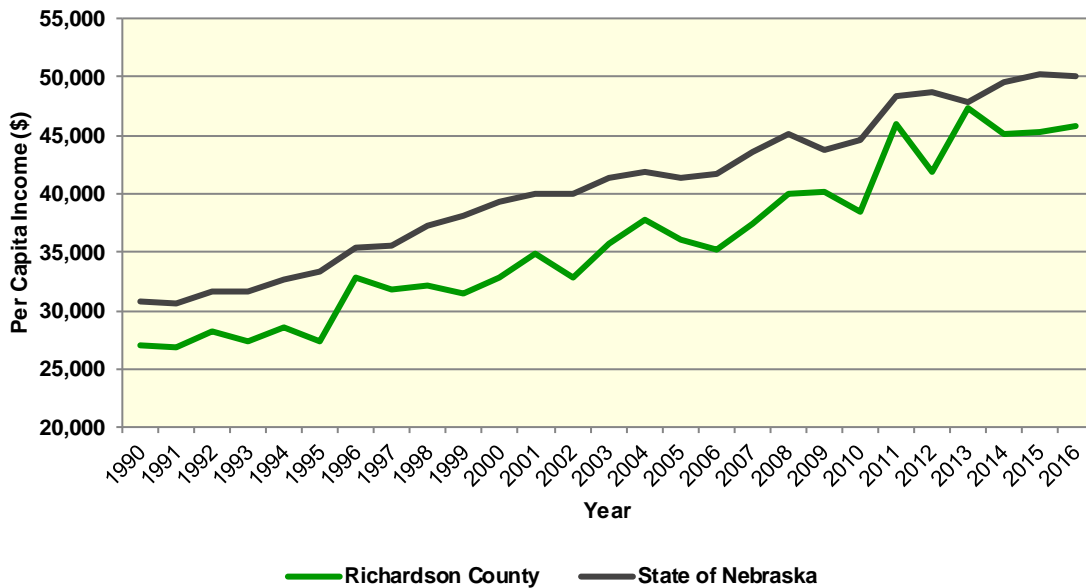


Diagram II.74.5, shows real per capita income in Richardson County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Richardson County was 35,792 dollars, which was lower than the statewide average of 40,548 dollars over the same period.

Diagram II.74.5
Real Per Capita Income
 Richardson 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.74.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment decreased from 2,529 persons in 2015 to 2,503 in 2016, a change of -1 percent.

Table II.74.28
Total Monthly Employment
 Richardson County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	2,488	2,462	2,363	2,315	2,247	2,289	2,410	2,344	2,350	2,407	2,486
Feb	2,497	2,438	2,381	2,314	2,257	2,257	2,407	2,392	2,331	2,412	2,439
Mar	2,516	2,446	2,415	2,338	2,309	2,289	2,454	2,396	2,373	2,473	2,489
Apr	2,599	2,516	2,477	2,373	2,371	2,355	2,457	2,443	2,445	2,523	2,489
May	2,624	2,549	2,511	2,407	2,410	2,398	2,506	2,493	2,513	2,607	2,505
Jun	2,640	2,608	2,546	2,449	2,443	2,476	2,555	2,520	2,545	2,604	2,583
Jul	2,580	2,488	2,419	2,339	2,310	2,361	2,451	2,448	2,457	2,536	2,502
Aug	2,558	2,477	2,413	2,381	2,311	2,373	2,436	2,443	2,448	2,589	2,544
Sep	2,553	2,453	2,417	2,355	2,373	2,450	2,498	2,461	2,513	2,524	2,517
Oct	2,528	2,496	2,432	2,347	2,389	2,439	2,450	2,426	2,455	2,550	2,487
Nov	2,501	2,481	2,417	2,360	2,367	2,414	2,420	2,436	2,399	2,550	2,491
Dec	2,534	2,452	2,444	2,325	2,363	2,422	2,464	2,422	2,452	2,575	2,508
Annual	2,552	2,489	2,436	2,359	2,346	2,377	2,459	2,435	2,440	2,529	2,503
% Change	(ND)%	-2%	-2%	-3%	-1%	1%	3%	-1%	(ND)%	4%	-1%

The QCEW also reports average weekly wages, which represents total compensation paid during the calendar quarter, regardless of when services were performed. The BLS QCEW data indicated average weekly wages were \$588 in 2015. In 2016, average weekly wages saw a increase of 1 percent over the prior year, rising to 593 dollars, or by 5 dollars. These data are shown in Table II.74.29.

Table II.74.29						
Average Weekly Wages						
Richardson County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	358	359	366	410	373	
2002	376	361	379	407	381	2%
2003	381	383	402	414	395	4%
2004	396	392	398	435	405	3%
2005	386	398	433	442	415	2%
2006	414	415	416	455	425	2%
2007	432	440	444	483	450	6%
2008	452	459	466	495	468	4%
2009	475	463	473	520	483	3%
2010	473	484	498	547	501	4%
2011	489	501	521	535	512	2%
2012	525	506	525	561	529	3%
2013	534	527	554	577	548	4%
2014	560	555	565	618	574	5%
2015	571	566	588	627	588	2%
2016(p)	554	570	616	632	593	1%

Total business establishments reported by the QCEW are displayed in Table II.74.28. Between 2015 and 2016, the total number of business establishments in Richardson County decreased from 333 to 331 establishments.

Table II.74.30						
Number of Business Establishments						
Richardson County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	297	297	296	290	295	
2002	299	299	298	298	299	1%
2003	292	291	293	283	290	-3%
2004	286	286	284	281	284	-2%
2005	285	289	286	289	287	1%
2006	290	291	290	287	290	1%
2007	291	289	290	290	290	(ND)%
2008	290	290	293	291	291	(ND)%
2009	289	288	286	282	286	-2%
2010	284	289	288	282	286	(ND)%
2011	283	286	289	290	287	(ND)%
2012	320	326	329	324	325	13%
2013	324	327	322	325	325	(ND)%
2014	328	330	324	327	327	1%
2015	332	336	329	335	333	2%
2016	329	331	333	332	331	-1%



Nebraska Department of Revenue

According to the Nebraska Department of Revenue (DOR), returns from taxpayers with adjusted gross incomes (AGIs) of less than \$10,000 decreased by 8.9 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 increased by 3.4 percent over the period. On the other hand, by 2016 there were 409 returns for AGIs of \$100,000 or more. Table II.74.31 presents AGI distribution for the years 1991 through 2016.

Table II.74.31										
Income Tax Returns by Adjusted Gross Income										
Richardson 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	Total¹⁰⁴
1991	1,504	532	917	576	427	207	27	21	0	4,234
1992	1,468	518	882	564	440	220	60	26	0	4,197
1993	1,456	473	874	574	464	244	33	38	0	4,175
1994	1,471	462	875	566	461	265	35	31	0	4,196
1995	1,458	421	870	554	500	287	57	47	0	4,214
1996	1,400	392	825	561	550	340	65	53	0	4,197
1997	1,325	406	802	574	556	408	84	66	0	4,241
1998	1,305	391	817	505	571	403	116	73	10	4,191
1999	1,285	354	818	559	553	453	97	88	0	4,225
2000	1,246	362	750	543	568	477	123	94	0	4,186
2001	1,201	303	715	550	568	467	132	86	0	4,043
2002	1,196	317	750	531	546	453	127	83	0	4,024
2003	1,125	370	682	526	534	460	128	105	0	3,949
2004	1,092	343	694	476	533	475	174	132	11	3,930
2005	960	324	607	469	501	514	184	125	15	3,699
2006	893	399	707	518	513	558	227	150	18	3,983
2007	884	363	644	490	500	603	254	200	24	3,962
2008	843	357	661	493	520	563	302	212	35	3,986
2009	806	354	622	496	497	520	296	227	23	3,841
2010	745	340	614	464	494	574	299	234	25	3,789
2011	757	343	587	488	474	538	317	295	38	3,837
2012	720	312	567	444	477	580	302	348	58	3,808
2013	685	289	534	449	492	560	324	340	53	3,726
2014	648	287	550	439	500	563	351	374	50	3,762
2015	685	256	508	450	520	564	368	363	45	3,759
2016	679	256	473	496	511	577	334	366	43	3,735

¹⁰⁴ 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 1,039 in 2010 to 973 in 2016, with the poverty rate reaching 12.4 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.74.32 presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	1,031	11.4%
2001	1,068	11.9%
2002	1,114	12.6%
2003	1,003	11.5%
2004	1,007	11.7%
2005	1,084	12.8%
2006	1,167	13.9%
2007	1,085	13.4%
2008	877	10.9%
2009	1,101	14%
2010	1,039	12.7%
2011	1,174	14.4%
2012	1,285	15.9%
2013	1,145	14.4%
2014	1,142	14.4%
2015	1,026	13%
2016	973	12.4%

The rate of poverty for Richardson County is shown in Table II.74.33. In 2016, there were an estimated 1,439 persons living in poverty. This represented a 18 percent poverty rate, compared to 10.1 percent poverty in 2000. In 2016, some 13.3 percent of those in poverty were under age 6, and 11.1 percent were 65 or older.

Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	80	8.5%	192	13.3%
6 to 17	187	19.9%	326	22.7%
18 to 64	461	49%	761	52.9%
65 or Older	213	22.6%	160	11.1%
Total	941	100.0%	1,439	100.0%
Poverty Rate	10.1%	.	18%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 0.4 percent in Richardson County between 2010 and 2016, from 4,393 to 4,409. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.74.34.

Subject	Nebraska	% Growth Since Census	Richardson County	% Growth Since Census
2000 Census Base	722,656	.	4,560	.
2010 Census	796,793	10.3	4,393	-3.7
July 2011 Estimate	801,068	0.5	4,384	-0.2
July 2012 Estimate	804,586	1	4,394	0
July 2013 Estimate	809,062	1.5	4,386	-0.2
July 2014 Estimate	814,835	2.3	4,379	-0.3
July 2015 Estimate	820,725	3	4,374	-0.4
July 2016 Estimate	827,156	3.8	4,409	0.4

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 Richardson County decreased from 45 authorizations in 2015 to 3 in 2016.

The real value of single-family building permits increased from \$62,749 in 2015 to \$179,967 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.74.35.

Table II.74.35 Building Permits and Valuation Richardson 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	8	0	8	0	16	91,568	0
1981	6	0	0	0	6	114,071	0
1982	3	0	0	0	3	144,175	0
1983	5	0	0	0	5	63,254	0
1984	3	0	0	0	3	127,162	0
1985	2	0	0	0	2	58,280	0
1986	2	0	0	12	14	90,649	45,313
1987	2	0	0	0	2	83,752	0
1988	2	0	0	0	2	76,411	0
1989	1	0	0	0	1	88,266	0
1990	3	0	0	0	3	148,531	0
1991	3	0	0	0	3	90,992	0
1992	7	0	0	24	31	90,921	50,011
1993	5	0	4	0	9	125,219	0
1994	4	2	0	0	6	96,285	0
1995	7	0	0	0	7	114,256	0
1996	1	0	0	0	1	124,964	0
1997	11	0	0	0	11	126,558	0
1998	5	0	0	0	5	148,954	0
1999	9	0	0	0	9	120,314	0
2000	0	0	0	0	0	0	0
2001	3	0	0	0	3	108,476	0
2002	3	0	0	0	3	106,827	0
2003	4	0	0	0	4	176,205	0
2004	4	0	0	0	4	118,482	0
2005	1	0	0	0	1	12,115	0
2006	5	0	0	0	5	103,432	0
2007	0	0	0	0	0	0	0
2008	2	0	0	0	2	139,248	0
2009	2	0	0	0	2	200,602	0
2010	1	0	0	0	1	286,249	0
2011	3	16	0	0	19	269,687	0
2012	1	0	0	0	1	238,322	0
2013	3	0	0	0	3	219,952	0
2014	4	0	0	0	4	200,973	0
2015	45	0	0	0	45	62,749	0
2016	3	0	0	0	3	179,967	0



Diagram II.74.6
Single-Family Permits
 Richardson County
 Census Bureau Data, 1980–2016

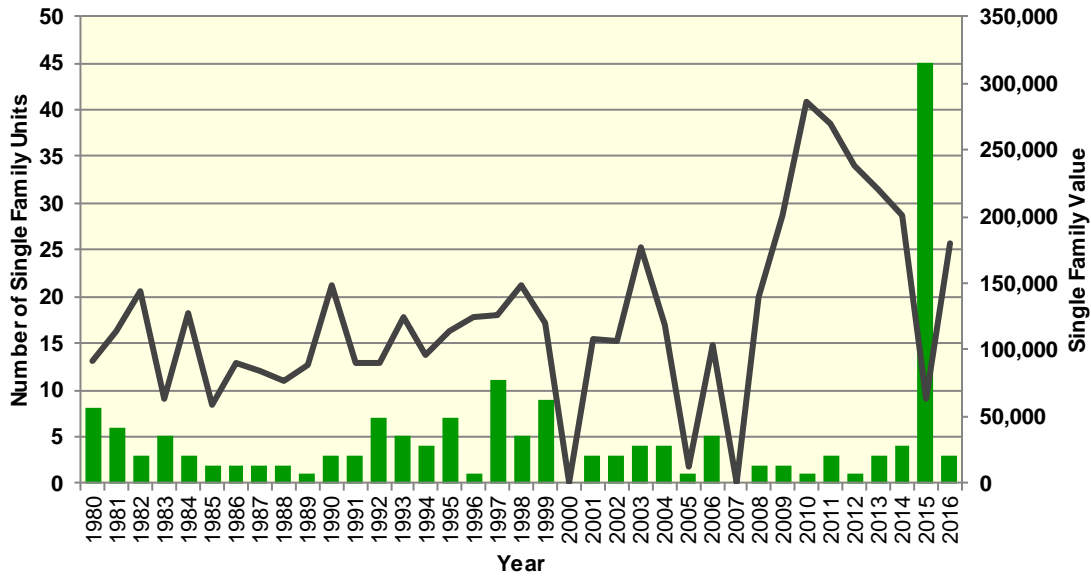
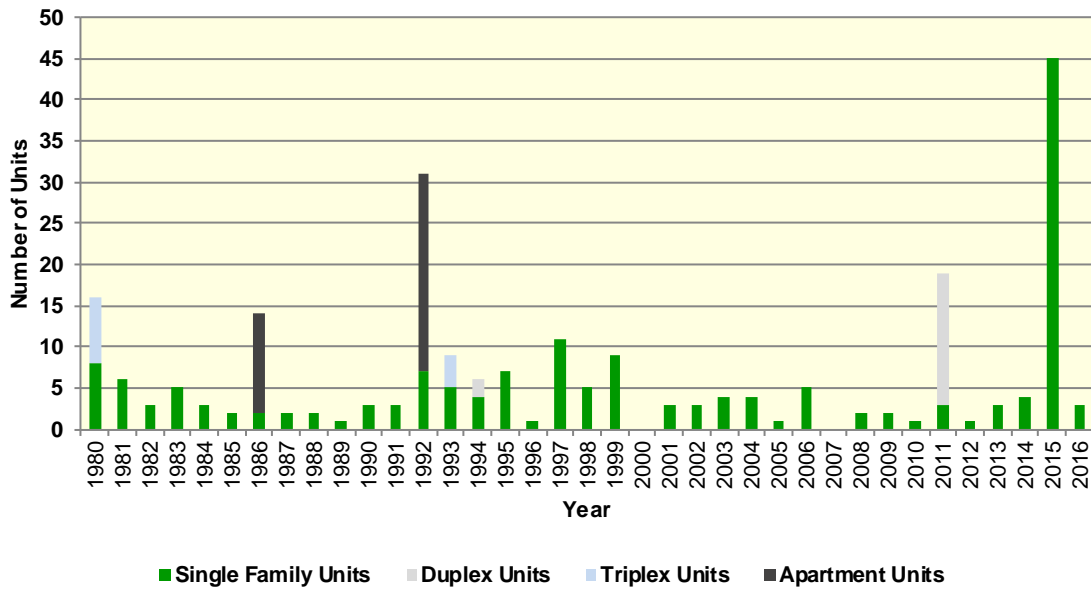


Diagram II.74.7
Total Permits by Unit Type
 Richardson County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.74.36. In 2016, there were 4,390 housing units, down from 4,560 in 2000. Single-family units accounted for 90.2 percent of units in 2016, compared to 86.2 in 2000. Apartment units accounted for 4.7 percent in 2016, compared to 4.6 percent in 2000.

Table II.74.36 Housing Units by Type Richardson 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	3,929	86.2%	3,960	90.2%
Duplex	71	1.6%	37	0.8%
Tri- or Four-Plex	110	2.4%	66	1.5%
Apartment	210	4.6%	208	4.7%
Mobile Home	233	5.1%	119	2.7%
Boat, RV, Van, Etc.	7	0.2%	0	0%
Total	4,560	100.0%	4,390	100.0%

Some 84.6 percent of housing was occupied in 2010, compared to 87.6 percent in 2000. Owner-occupied housing changed -7.2 percent between 2000 and 2010, ending with owner-occupied units representing 74.7 percent of units. Vacant units changed by 19 percent, resulting in 675 vacant units in 2010.

Table II.74.37 Housing Units by Tenure Richardson County 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	3,993	87.6%	3,718	84.6%	-6.9%
Owner-Occupied	2,992	74.9%	2,776	74.7%	-7.2%
Renter-Occupied	1,001	25.1%	942	25.3%	-5.9%
Vacant Housing Units	567	12.4%	675	15.4%	19%
Total Housing Units	4,560	100.0%	4,393	100.0%	-3.7%

Table II.74.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 4,390 housing units. An estimated 75 percent were owner-occupied, and 14.2 percent were vacant.

Table II.74.38 Housing Units by Tenure Richardson County 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	3,718	84.6%	3,768	85.8%
Owner-Occupied	2,776	74.7%	2,826	75%
Renter-Occupied	942	25.3%	942	25%
Vacant Housing Units	675	15.4%	622	14.2%
Total Housing Units	4,393	100.0%	4,390	100.0%



Households by household size are shown in Table II.74.39. There were a total of 3,718 households in 2010, down from 3,993 in 2000. One person households changed by -2.6 percent between 2000 and 2010, while two person households changed by 2.4 percent. Three and four person households changed by -8.6 and -29.4 respectively, representing 12 percent and 9 percent of the population in 2010.

Table II.74.39 Households by Household Size Richardson County 2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	1,284	32.2%	1,251	33.6%	-2.6%
Two Persons	1,399	35%	1,432	38.5%	2.4%
Three Persons	488	12.2%	446	12%	-8.6%
Four Persons	472	11.8%	333	9%	-29.4%
Five Persons	249	6.2%	168	4.5%	-32.5%
Six Persons	73	1.8%	56	1.5%	-23.3%
Seven Persons or More	28	0.7%	32	0.9%	14.3%
Total	3,993	100.0%	3,718	100.0%	-6.9%

Households by income is shown in Table II.74.40. Households earning more than \$100,000 per year represented 14 percent of households in 2016, compared to 3.1 percent in 2000. Households earning between \$50,000 and \$74,999 represented 16.5 percent of households in 2016, compared to 15.4 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 16 percent of households in 2016, compared to 22.6 percent in 2000.

Table II.74.40 Households by Income Richardson 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	905	22.6%	602	16%
\$15,000 to \$19,999	376	9.4%	204	5.4%
\$20,000 to \$24,999	445	11.1%	215	5.7%
\$25,000 to \$34,999	599	15%	591	15.7%
\$35,000 to \$49,999	737	18.4%	479	12.7%
\$50,000 to \$74,999	617	15.4%	620	16.5%
\$75,000 to \$99,999	196	4.9%	528	14%
\$100,000 or More	122	3.1%	529	14%
Total	3,997	100.0%	3,768	100.0%

Table II.74.41 shows households by year home built. Housing units built between 2000 and 2009, account for 4.2 percent and those built in 2010 or later accounted for 0.1 percent of households. Households built in the 1970's, 1980's, and 1990's account for 15.4 percent, 5.3 percent, and 5.5, respectively. Housing units built prior to 1939 represented 43.6 percent of households in 2016.

Table II.74.41				
Households by Year Home Built				
Richardson 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	2,132	53.4%	1,643	43.6%
1940 to 1949	304	7.6%	202	5.4%
1950 to 1959	352	8.8%	303	8%
1960 to 1969	401	10%	472	12.5%
1970 to 1979	398	10%	579	15.4%
1980 to 1989	219	5.5%	198	5.3%
1990 to 1999	187	4.7%	209	5.5%
2000 to 2009	.	.	157	4.2%
2010 or Later	.	.	5	0.1%
Total	3,993	100.0%	3,768	100.0%

The distribution of unit types by race are shown in Table II.74.42. An estimated 91.4 percent of white households occupy single-family homes, while 100 percent of black households do. Some 3.3 percent of white households occupy apartments, while 0 percent of black households do. An estimated 0 percent of Asian, and 67.1 percent of American Indian households occupy single-family homes.

Table II.74.42							
Distribution of Units in Structure by Race							
Richardson County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	91.4%	100%	67.1%	0%	%	100%	98.3%
Duplex	1%	0%	0%	0%	%	0%	0%
Tri- or Four-Plex	1.5%	0%	0%	0%	%	0%	0%
Apartment	3.3%	0%	31.5%	100%	%	0%	0%
Mobile Home	2.7%	0%	1.4%	0%	%	0%	1.7%
Boat, RV, Van, Etc.	0%	0%	0%	0%	%	0%	0%
Total	100.0%	100.0%	100.0%	100.0%	%	100.0%	100.0%

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.74.43. An estimated 16.6 percent of vacant units were for rent in 2010, a 0 percent change since 2000. In addition, some 10.5 percent of vacant units were for sale, a change of -33 percent between 2000 and 2010. "Other" vacant units represented 50.2 percent of vacant units in 2010. This is a change of 67 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.74.43					
Disposition of Vacant Housing Units					
Richardson County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	112	19.8%	112	16.6%	0%
For Sale	106	18.7%	71	10.5%	-33%
Rented or Sold, Not Occupied	87	15.3%	56	8.3%	-35.6%
For Seasonal, Recreational, or Occasional Use	59	10.4%	95	14.1%	61%
For Migrant Workers	0	0%	2	0.3%	%
Other Vacant	203	35.8%	339	50.2%	67%
Total	567	100.0%	675	100.0%	19%

The disposition of vacant units between 2010 and 2016 are shown in Table II.74.44. By 2016, for rent units accounted for 2.4 percent of vacant units, while for sale units accounted for 10.3 percent. “Other” vacant units accounted for 62.4 percent of vacant units, representing a total of 388 “other” vacant units.

Table II.74.44				
Disposition of Vacant Housing Units				
Richardson County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	112	16.6%	15	2.4%
For Sale	71	10.5%	64	10.3%
Rented Not Occupied	10	1.5%	16	2.6%
Sold Not Occupied	46	6.8%	0	0%
For Seasonal, Recreational, or Occasional Use	95	14.1%	127	20.4%
For Migrant Workers	2	0.3%	12	1.9%
Other Vacant	339	50.2%	388	62.4%
Total	675	100.0%	622	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 2,259 property transactions in Richardson County. Of these, 2,168 were for single-family homes during this 19-year period, as shown in Table II.74.45.

Table II.74.45						
Residential Property Transactions						
Richardson County						
Fiscal Years 1999–2017 PAD Data						
Year	Single-Family	Mobile Home	Duplex	Townhome	Missing	Total
1999	146	4	0	0	2	152
2000	162	15	0	0	1	178
2001	104	6	0	0	1	111
2002	131	15	0	0	0	146
2003	127	6	0	0	0	133
2004	104	8	0	0	0	112
2005	129	8	0	0	0	137
2006	150	8	0	0	0	158
2007	102	7	1	0	0	110
2008	129	0	0	0	5	134
2009	96	0	0	0	0	96
2010	112	3	0	0	0	115
2011	69	0	0	0	0	69
2012	76	0	0	0	0	76
2013	90	1	0	0	0	91
2014	113	0	0	0	0	113
2015	127	0	0	0	0	127
2016	111	0	0	0	0	111
2017	90	0	0	0	0	90
Total	2,168	81	1	0	9	2,259

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 1,462 single-family home property transactions for units built before 1930, 2.5 percent of units were of low quality and 33 percent were of fair quality. Conversely, of the 8 homes built from 2001 through 2010, 0 percent of units were of low quality and 0 percent of fair quality. Table II.74.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

Table II.74.46										
Single-Family Homes by Year Built and Quality of Materials and Workmanship										
Richardson 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	36	5	1	6	1	1	0	0	0	50
Fair	483	105	30	36	7	9	0	0	4	674
Average	905	212	93	104	18	22	6	0	6	1,366
Good	35	10	8	10	1	7	1	0	0	72
Very Good	0	0	1	0	0	1	0	0	0	2
Excellent	0	0	0	0	0	0	1	0	0	1
Missing	3	0	0	0	0	0	0	0	0	3
Total	1,462	332	133	156	27	40	8	0	10	2,168

In regard to the current condition of residential dwellings, of the same 1,462 single-family homes built before 1930, 24.3 percent of the homes were worn out or badly worn, and 63.5 percent were in average condition. Table II.74.47 provides details about the condition of single-family residential dwellings by year built.

Table II.74.47
Single-Family Homes by Year Built and Condition
 Richardson 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	89	3	1	2	2	0	0	0	0	97
Badly Worn	266	23	5	17	3	5	0	0	0	319
Average	929	242	85	83	17	21	7	0	8	1,392
Good	178	64	41	51	3	11	1	0	1	350
Very Good	0	0	1	3	2	3	0	0	0	9
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	0	0	0	0	0	0	0	0	1	1
Total	1,462	332	133	156	27	40	8	0	10	2,168

Housing Costs

Between 2010 and 2017, the average price of an existing single-family home changed from \$46,845 to \$59,523, a total increase of 27.1 percent, as shown in Table II.74.48.

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 Richardson County ranged from \$30,462 for homes built before 1930 to \$196,125 for homes built from 2001 to 2010.¹⁰⁵ Homes built from 2001 through 2010 were also larger, averaging 1,785 square feet per unit. Table II.74.49, provides additional details about single-family homes.

Table II.74.48
Average Sales Price of Single-Family Homes
 Richardson County
 Fiscal Years 1999–2017 PAD Data

Fiscal Year	Average Sales Price (\$)
1999	40,153
2000	35,026
2001	33,915
2002	40,524
2003	29,041
2004	43,323
2005	39,929
2006	43,240
2007	46,531
2008	36,946
2009	38,879
2010	46,845
2011	43,803
2012	41,541
2013	53,133
2014	52,256
2015	47,579
2016	53,598
2017	59,523
Average	42,855

Table II.74.49
Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot
 Richardson County
 Fiscal Years 1999–2017 PAD Data

Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. ¹⁰⁶ (\$)
Before 1930	30,462	1,313	23.21
1931-1960	52,795	1,218	43.36
1961-1970	73,438	1,389	52.87
1971-1980	78,321	1,380	56.74
1981-1990	76,095	1,443	52.73
1991-2000	121,870	1,679	72.6
2001-2010	196,125	1,785	109.87
2011-2017	0	0	0
Average	42,855	1,317	32.54

¹⁰⁵ 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.

¹⁰⁶ 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.74.50. In 2016, an estimated 1.4 percent of households were overcrowded, and an additional 0 percent were severely overcrowded.

Table II.74.50 Overcrowding and Severe Overcrowding Richardson 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	2,959	99.2%	14	0.5%	11	0.4%	2,984
2016 Five-Year ACS	2,801	99.1%	25	0.9%	0	0%	2,826
Renter							
2000 Census	995	98.6%	12	1.2%	2	0.2%	1,009
2016 Five-Year ACS	916	97.2%	26	2.8%	0	0%	3,768
Total							
2000 Census	3,954	99%	26	0.7%	13	0.3%	3,993
2016 Five-Year ACS	3,717	98.6%	51	1.4%	0	0%	3,768

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 34 households with incomplete plumbing facilities in 2016, representing 0.9 percent of households in Richardson County. This is compared to 0.4 percent of households lacking complete plumbing facilities in 2000.

Table II.74.51 Households with Incomplete Plumbing Facilities Richardson County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	3,979	3,734
Lacking Complete Plumbing Facilities	14	34
Total Households	3,993	3,768
Percent Lacking	0.4%	0.9%

There were 94 households lacking complete kitchen facilities in 2016, compared to 19 households in 2000. This was a change from 0.5 percent of households in 2000 to 2.5 percent in 2016.



Table II.74.52 Households with Incomplete Kitchen Facilities Richardson County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	3,974	3,674
Lacking Complete Kitchen Facilities	19	94
Total Households	3,993	3,768
Percent Lacking	0.5%	2.5%

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 Richardson County, 10.5 percent of households had a cost burden and 10.1 percent had a severe cost burden. Some 11.5 percent of renters were cost burdened, and 15.4 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 11.1 percent and a severe cost burden rate of 6 percent. Owner occupied households with a mortgage had a cost burden rate of 8.9 percent, and severe cost burden at 11.2 percent.

Table II.74.53 Cost Burden and Severe Cost Burden by Tenure Richardson 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	780	81.1%	127	13.2%	49	5.1%	6	0.6%	962
2016 Five-Year ACS	1,007	79.6%	113	8.9%	142	11.2%	3	0.2%	1,265
Owner Without a Mortgage									
2000 Census	1,204	90%	89	6.7%	35	2.6%	10	0.7%	1,338
2016 Five-Year ACS	1,272	81.5%	174	11.1%	94	6%	21	1.3%	1,561
Renter									
2000 Census	612	68.4%	125	14%	31	3.5%	127	14.2%	895
2016 Five-Year ACS	501	53.2%	108	11.5%	145	15.4%	188	20%	942
Total									
2000 Census	2,596	81.3%	341	10.7%	115	3.6%	143	4.5%	3,195
2016 Five-Year ACS	2,780	73.8%	395	10.5%	381	10.1%	212	5.6%	3,768



Housing Problems by Income

Table II.74.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Richardson County. As can be seen in 2017 the MFI was \$55,900, which compared to \$68,200 for the State of Nebraska.

Table II.74.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 278 owner-occupied and 140 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 229 owner-occupied and 105 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 2,845 households without a housing problem.

Table II.74.54 Median Family Income Richardson County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	36,000	50,400
2001	38,400	53,400
2002	38,900	55,100
2003	45,900	55,400
2004	47,300	56,300
2005	47,550	57,400
2006	49,200	59,400
2007	48,000	58,200
2008	49,300	59,800
2009	51,300	62,000
2010	51,800	62,600
2011	50,300	63,500
2012	51,000	64,400
2013	53,400	64,600
2014	51,500	66,000
2015	51,400	66,800
2016	50,400	66,500
2017	55,900	68,200

Table II.74.55
Housing Problems by Income and Tenure

Richardson County
2010–2014 HUD CHAS Data

Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	10	4	0	0	0	14
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	10	4	0	4	0	18
Housing cost burden greater than 50% of income (and none of the above problems)	155	70	4	0	0	229
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	30	140	100	4	4	278
Zero/negative income (and none of the above problems)	25	0	0	0	0	25
has none of the 4 housing problems	45	175	430	320	1,245	2,215
Total	275	393	534	328	1,249	2,779
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	0	0	10	0	35	45
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)	15	0	0	0	0	15
Housing cost burden greater than 50% of income (and none of the above problems)	80	25	0	0	0	105
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	30	100	10	0	0	140
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
has none of the 4 housing problems	55	105	150	60	260	630
Total	184	230	170	60	295	939
Total						
Lacking complete plumbing or kitchen facilities	10	4	10	0	35	59
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)	25	4	0	4	0	33
Housing cost burden greater than 50% of income (and none of the above problems)	235	95	4	0	0	334
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	60	240	110	4	4	418
Zero/negative income (and none of the above problems)	29	0	0	0	0	29
has none of the 4 housing problems	100	280	580	380	1,505	2,845
Total	459	623	704	388	1,544	3,718

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.74.56, of the 143 loans in 2016, 55 loans were for Home Purchases, 22 were for Home Improvement and 66 were for refinancing.



Table II.74.56				
Owner-Occupied Single-Family Home Loans by Loan Type				
Richardson County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	20	26	40	86
2009	36	21	40	97
2010	24	18	55	97
2011	16	15	45	76
2012	25	8	48	81
2013	38	8	49	95
2014	17	15	25	57
2015	34	17	26	77
2016	55	22	66	143

Table II.74.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$64,700 and \$56,480 in 2012 and \$75,236 in 2016. Overall, average loans were \$58,012 in 2008 and \$79,797 in 2016.

Table II.74.57				
Owner-Occupied Single-Family Home Loans by Average Loan Amount				
Richardson County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$64,700	\$22,500	\$77,750	\$58,012
2009	\$73,278	\$18,048	\$78,225	\$63,361
2010	\$77,125	\$16,167	\$92,509	\$74,536
2011	\$64,813	\$21,467	\$110,822	\$83,500
2012	\$56,480	\$34,500	\$93,750	\$76,395
2013	\$88,658	\$24,625	\$83,980	\$80,853
2014	\$94,647	\$24,533	\$106,720	\$81,491
2015	\$105,059	\$46,471	\$107,577	\$92,974
2016	\$75,236	\$52,864	\$92,576	\$79,797

Table II.74.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$1,294,000 and \$1,412,000 in 2012 and \$4,138,000 in 2016. Overall, average loans were \$4,989,000 in 2008 and \$11,411,000 in 2016.

Table II.74.58 Total Volume of Owner-Occupied Single-Family Loans Richardson County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	1,294,000	585,000	3,110,000	4,989,000
2009	2,638,000	379,000	3,129,000	6,146,000
2010	1,851,000	291,000	5,088,000	7,230,000
2011	1,037,000	322,000	4,987,000	6,346,000
2012	1,412,000	276,000	4,500,000	6,188,000
2013	3,369,000	197,000	4,115,000	7,681,000
2014	1,609,000	368,000	2,668,000	4,645,000
2015	3,572,000	790,000	2,797,000	7,159,000
2016	4,138,000	1,163,000	6,110,000	11,411,000

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.74.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Richardson County. The number of completed surveys decreased from 9 in 2016 to 6 in 2017. Between 2016 and 2017 the vacancy rate for all units decreased by 3.8 percentage points and was at 8.6 percent in 2017.

Table II.74.59 Survey of Rental Properties Richardson County 2002–2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	4	89	4.5	37.1
2003	2	116	19	0
2004	4	157	1.9	67.9
2005	4	160	11.3	126.7
2006	6	173	12.7	64.9
2007	4	129	18.6	37.5
2008	6	186	14.5	36.3
2009	6	182	15.4	45
2010	3	150	16	75
2011	6	172	6.4	43
2012	6	169	5.9	30
2013	9	198	10.1	105
2014	7	217	10.6	189.5
2015	7	194	7.2	99.4
2016	9	210	12.4	145
2017	6	187	8.6	36

Table II.74.60 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 Richardson County, with 0 of them available. This translates into a vacancy rate of percent in Richardson County, which compares to a single-family vacancy rate of 3.9 percent for the State of Nebraska. There were 184 apartment units reported in the survey, with 16 of them available, which resulted in a vacancy rate of 8.7 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 8.5 percent.

Table II.74.60 Rental Vacancy Survey by Type Richardson County 2017 Survey of Rental Properties				
Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single-Family	0	0	%	11%
Apartments	184	16	8.7%	7.8%
Mobile Homes	3	0	0%	0%
"Other" Units	0	0	0%	.
Don't Know	0	0	%	18%
Total	187	16	8.6%	8.5%

Table II.74.61, reports units by number of bedrooms. Four bedroom units were the most common type of reported single-family unit, with 0 units. The most common apartment units were one bedroom units, with 129 units.

Table II.74.61 Rental Units by Number of Bedrooms Richardson 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	129	0	0	.	129
Two	0	23	0	0	.	23
Three	0	8	0	0	.	8
Four	0	0	0	0	.	0
Don't Know	0	24	3	0	0	27
Total	0	184	3	0	0	187

Table II.74.62 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 5.4 percent.

Table II.74.62 Apartment Units by Number of Bedrooms Richardson County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	129	7	5.4%
Two	23	1	4.3%
Three	8	0	0%
Four	0	0	%
Don't know	24	8	33.3%
Total	184	16	8.7%



Average market-rate rents by unit type are shown in Table II.74.63. 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.74.63 Average Market Rate Rents by Number of Bedrooms Richardson County 2017 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	“Other” Units	Total
Efficiency	\$	\$	\$	\$	\$
One	\$	\$402	\$	\$	\$402
Two	\$	\$383	\$	\$	\$383
Three	\$	\$605	\$	\$	\$605
Four	\$	\$	\$	\$	\$
Don't know	\$	\$	\$	\$	\$
Total	\$	\$393.2	\$	\$	\$393.2

The average rent and availability of apartment units is displayed in Table II.74.64. The most common rent for apartments was less than \$500 dollars and the units in this price range had a vacancy rate of 5.4 percent.

Table II.74.64 Apartment Market Rate Rents by Vacancy Status Richardson County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	148	8	5.4%
\$500 to \$750	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	36	8	22.2%
Total	184	16	8.7%

Respondents were asked if utilities are included in the rent and, as shown in Table II.74.65, 4 respondents, or 100 percent, included some sort of utility in the rent.

Table II.74.65 Are there any utilities included with the rent? Richardson County 2017 Survey of Rental Properties	
Period	Respondent
Yes	4
No	
% Offering Utilities	100%



The type of utility included in the rent is shown in Table II.74.66. There were 3 respondents who included electricity, 1 respondent who included natural gas, 4 respondents who included water and sewer and 4 respondents included trash collection in the rent.

Table II.74.66 Which utilities are included with the rent? Richardson County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	3
Natural Gas	1
Water/Sewer	4
Trash Collection	4

Table II.74.67, 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 4 persons on the wait list.

Table II.74.67 Do you keep a waiting list? Richardson County 2017 Survey of Rental Properties	
Period	Respondent
Yes	3
No	1
Waitlist Size	4

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.74.68, most respondents indicated there was moderate need for the renovation of existing family units and moderate need for the renovation of existing apartment units.

Table II.74.68 How would you rate the need for renovation of existing units in the city? Richardson County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	0	0		
Low Need	0	0		
Moderate Need	2	2	2	2
High Need	1	1	1	1
Extreme Need	0	0		

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.74.69 most respondents indicated there was moderate need for the construction of new family units and moderate need for the construction of new apartment units.

Table II.74.69 How would you rate the need for construction of new units in the city? Richardson County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	0	0		
Low Need	0	0		
Moderate Need	2	2	2	2
High Need	1	1	1	1
Extreme Need	0	0		



