

**VOLUME II:
SHERMAN COUNTY**

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Sherman County

DEMOGRAPHICS

Population Estimates

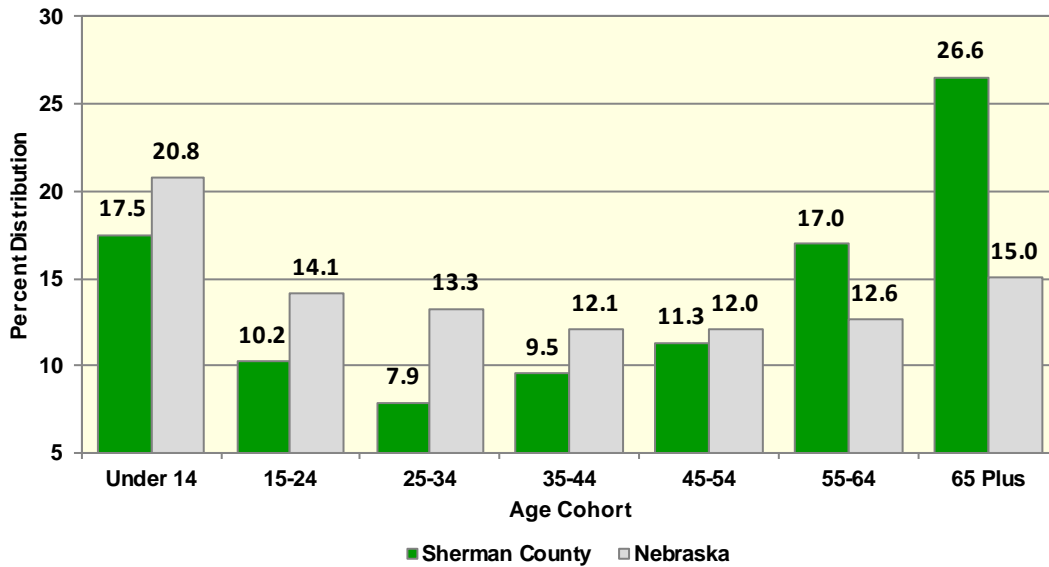
The Census Bureau’s current census estimates indicate that Sherman County’s population decreased from 3,152 in 2010 to 3,054 in 2016, or by 3.1 percent. This compares to a statewide population change of 4.4 percent over the period. The number of people from 25 to 34 years of age increased by 1.3 percent, and the number of people from 55 to 64 years of age increased by 5.5 percent. The white population decreased by 3.7 percent, while the black population increased by 100 percent. The Hispanic population increased from 31 to 61 people between 2010 and 2016 or by 96.8 percent. These data are presented in Table II.82.1.

Table II.82.1 Profile of Population Characteristics Sherman County vs. State of Nebraska 2010 Census and 2016 Current Census Estimates						
Subject	Sherman County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	3,152	3,054	-3.1%	1,826,341	1,907,116	4.4%
Age						
0 to 14 years	572	535	-6.5%	383,542	396,601	3.4%
15 to 24 years	297	312	5.1%	258,206	269,442	4.4%
25 to 34 years	238	241	1.3%	245,176	252,946	3.2%
35 to 44 years	366	291	-20.5%	220,838	230,528	4.4%
45 to 54 years	452	346	-23.5%	258,726	229,683	-11.2%
55 to 64 years	491	518	5.5%	213,176	241,172	13.1%
65 and Over	736	811	10.2%	246,677	286,744	16.2%
Race						
White	3,127	3,012	-3.7%	1,649,264	1,694,976	2.8%
Black	3	6	100%	85,971	94,620	10.1%
American Indian and Alaskan Native	2	5	150%	23,418	27,318	16.7%
Asian	9	18	100%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	0	0	0%	2,061	2,425	17.7%
Two or more races	11	13	18.2%	32,305	40,495	25.4%
Ethnicity (of any race)						
Hispanic or Latino	31	61	96.8%	167,405	203,320	21.5%

Table II.82.2, presents the population of Sherman County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 1,549 males, who accounted for 49.1 percent of the population, and the remaining 50.9 percent, or 1,603 persons, were female. In 2016, the number of males was 1,498 persons, and accounted for 49.1 percent of the population, with the remaining 50.9 percent, or 1,556 persons being female.

Table II.82.2 Population by Age and Gender Sherman 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	285	287	572	285	250	535	-6.5%
15 to 24 years	157	140	297	152	160	312	5.1%
25 to 34 years	128	110	238	116	125	241	1.3%
35 to 44 years	164	202	366	164	127	291	-20.5%
45 to 54 years	229	223	452	158	188	346	-23.5%
55 to 64 years	268	223	491	272	246	518	5.5%
65 and Over	318	418	736	351	460	811	-3.1%
Total	1,549	1,603	3,152	1,498	1,556	3,054	-3.1%
% of Total	49.1%	50.9%	.	49.1%	50.9%	.	

**Diagram II.82.1
Age Distribution**
Sherman 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.82.3, from April 2000 to July 2009, Sherman County natural decrease was estimated to be 83 people. Sherman County has been experiencing net out-migration, with 354 persons leaving the county in the last nine years.¹³⁵ The 2016 population estimates showed a natural decrease of 51 persons. Between 2010 and 2016, Sherman County’s population decreased to 3,054 persons.

Table II.82.3	
Population Change	
Sherman County	
1980–2010 Census and Intercensal Data	
1980 Population	4,226
Natural Increase 80–90	-28
Net Migration 80–90	-480
1990 Population	3,718
Natural Increase 90–00	-120
Net Migration 90–00	-280
2000 Population	3,318
Natural Increase 00–09	-83
Net Migration 00–09	-354
2009 Population Estimate	2,881
2010 Population	3,152
Natural Increase 10–16	-51
Net Migration 10–16	-47
2016 Population Estimate	3,054

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 Sherman County increased from 2 persons in 2015 to 9 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.82.4.

Table II.82.4			
Driver's Licenses Exchanged and Surrendered			
Sherman County			
2001–First half of 2017 DOT Data			
Year	In-Migrants	Out-Migrants	Net Change
Calendar 2001	22	22	0
Calendar 2002	25	19	6
Calendar 2003	27	16	11
Calendar 2004	16	21	-5
Calendar 2005	23	16	7
Calendar 2006	26	14	12
Calendar 2007	40	20	20
Calendar 2008	26	15	11
Calendar 2009	22	15	7
Calendar 2010	39	31	8
Calendar 2011	28	17	11
Calendar 2012	19	15	4
Calendar 2013	14	13	1
Calendar 2014	25	19	6
Calendar 2015	18	16	2
Calendar 2016	20	11	9
First Half of 2017	11	5	6

¹³⁵ 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 Sherman County increased by 3 percent from 529 in 2016 to 545 in 2017, as shown in Table II.82.5. The number of school-age children 5 to 11 years of age increased from 257 in 2016 to 264 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.82.6, shows population by age for the 2000 and 2010 Census. The population changed by -5 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -4.2 percent to a total of 736 persons in 2010. Those aged 25 to 34 changed by -27.4 percent, and those aged under 5 changed by 5.8 percent.

Year	Age Group			Total
	5–11	11–13	14–18	
1992	426	143	312	881
1993	400	126	318	844
1994	391	115	312	818
1995	378	118	305	801
1996	373	115	302	790
1997	358	107	304	769
1998	340	119	281	740
1999	314	116	262	692
2000	325	103	279	707
2001	315	84	287	686
2002	301	89	269	659
2003	245	82	249	576
2004	243	88	234	565
2005	258	89	239	586
2006	250	80	226	556
2007	255	82	244	581
2008	313	98	267	678
2009	282	76	222	580
2010	289	73	226	588
2011	287	74	209	570
2012	274	90	183	547
2013	273	77	179	529
2014	255	70	187	512
2015	264	73	183	520
2016	257	76	196	529
2017	264	77	204	545

Table II.82.6 Population by Age Sherman County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	172	5.2%	182	5.8%	5.8%
5 to 19	702	21.2%	577	18.3%	-17.8%
20 to 24	90	2.7%	110	3.5%	22.2%
25 to 34	328	9.9%	238	7.6%	-27.4%
35 to 54	902	27.2%	818	26%	-9.3%
55 to 64	356	10.7%	491	15.6%	37.9%
65 or Older	768	23.1%	736	23.4%	-4.2%
Total	3,318	100.0%	3,152	100.0%	-5%

The elderly population is further explored in Table II.82.7. Those aged 65 to 66 changed by 3.7 percent between 2000 and 2010, resulting in a population of 84 persons. Those aged 85 or older changed by -9.4 percent during the same time period, and resulted in 116 persons over age 85 in 2010.

Table II.82.7 Elderly Population by Age Sherman County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	81	10.5%	84	11.4%	3.7%
67 to 69	113	14.7%	96	13%	-15%
70 to 74	181	23.6%	171	23.2%	-5.5%
75 to 79	148	19.3%	156	21.2%	5.4%
80 to 84	117	15.2%	113	15.4%	-3.4%
85 or Older	128	16.7%	116	15.8%	-9.4%
Total	768	100.0%	736	100.0%	-4.2%

Population by race and ethnicity is shown in Table II.82.8, with the white population representing 99 percent in 2010. The black population changed by 50 percent, representing 0.1 percent of the population in 2010. The American Indian and Asian populations represented 0.1 and 0.3 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by -8.8 percent between 2000 and 2010, compared to the -5 percent growth rate for non-Hispanics.

Table II.82.8 Population by Race and Ethnicity Sherman County 2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	3,268	98.5%	3,122	99%	-4.5%
Black	2	0.1%	3	0.1%	50%
American Indian	7	0.2%	2	0.1%	-71.4%
Asian	8	0.2%	9	0.3%	12.5%
Native Hawaiian/ Pacific Islander	1	0%	0	0%	-100%
Other	14	0.4%	4	0.1%	-71.4%
Two or More Races	18	0.5%	12	0.4%	-33.3%
Total	3,318	100.0%	3,152	100.0%	-5%
Hispanic	34	1%	31	1%	-8.8%
Non-Hispanic	3,284	99%	3,121	99%	-5%

Population by race and ethnicity through 2016 is shown in Table II.82.9. The white population represented 98.4 percent of the population in 2016, compared with the black population accounting for 0.7 percent of the population. Hispanic population represented 1.9 percent of the population in 2016.

Table II.82.9				
Population by Race and Ethnicity				
Sherman County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	3,122	99%	3,040	98.4%
Black	3	0.1%	23	0.7%
American Indian	2	0.1%	2	0.1%
Asian	9	0.3%	9	0.3%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	4	0.1%	14	0.5%
Two or More Races	12	0.4%	2	0.1%
Total	3,152	100.0%	3,090	100.0%
Non-Hispanic	3,121	99%	3,031	98.1%
Hispanic	31	1%	59	1.9%

The population by race is broken down further by ethnicity in Table II.82.10. While the white non-Hispanic population changed by -4.9 percent between 2000 and 2010, the white Hispanic population changed by 80 percent. The black non-Hispanic population changed by 50 percent.

Table II.82.10					
Population by Race and Ethnicity					
Sherman County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	3,253	99.1%	3,095	99.2%	-4.9%
Black	2	0.1%	3	0.1%	50%
American Indian	4	0.1%	2	0.1%	-50%
Asian	8	0.2%	9	0.3%	12.5%
Native Hawaiian/ Pacific Islander	1	0%	0	0%	-100%
Other	0	0%	1	0%	%
Two or More Races	16	0.5%	11	0.4%	-31.2%
Total Non-Hispanic	3,284	100.0%	3,121	100.0%	-5%
Hispanic					
White	15	44.1%	27	87.1%	80%
Black	0	0%	0	0%	%
American Indian	3	8.8%	0	0%	-100%
Asian	0	0%	0	0%	%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	14	41.2%	3	9.7%	-78.6%
Two or More Races	2	5.9%	1	3.2%	-50%
Total Hispanic	34	100.0%	31	100.0%	-8.8%
Total Population	3,318	100.0%	3,152	100.0%	-5%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.82.11. During this time, the total non-Hispanic population was 3,031 persons in 2016. The Hispanic population was 59.

Table II.82.11				
Population by Race and Ethnicity				
Sherman County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	3,095	99.2%	2,995	98.8%
Black	3	0.1%	23	0.8%
American Indian	2	0.1%	2	0.1%
Asian	9	0.3%	9	0.3%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	1	0%	0	0%
Two or More Races	11	0.4%	2	0.1%
Total Non-Hispanic	3,121	100.0%	3,031	100.0%
Hispanic				
White	27	87.1%	45	76.3%
Black	0	0%	0	0%
American Indian	0	0%	0	0%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	3	9.7%	14	23.7%
Two or More Races	1	3.2%	0	0%
Total Hispanic	31	100.0	59	100.0%
Total Population	3,152	100.0%	3,090	100.0%

Households by type and tenure are shown in Table II.82.12. Family households represented 63.9 percent of households, while non-family households accounted for 36.1 percent. These changed from 64.9 and 35.1 percent, respectively.

Table II.82.12				
Household Type by Tenure				
Sherman County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	903	64.9%	874	63.9%
Married-Couple Family	782	86.6%	748	85.6%
Owner-Occupied	685	87.6%	609	81.4%
Renter-Occupied	97	12.4%	139	18.6%
Other Family	121	13.4%	126	13.8%
Male Householder, No Spouse Present	46	38%	38	36.5%
Owner-Occupied	27	58.7%	32	84.2%
Renter-Occupied	19	41.3%	6	15.8%
Female Householder, No Spouse Present	75	62%	88	59.5%
Owner-Occupied	41	54.7%	35	39.8%
Renter-Occupied	34	45.3%	53	60.2%
Non-Family Households	489	35.1%	493	36.1%
Owner-Occupied	355	72.6%	375	76.1%
Renter-Occupied	134	27.4%	118	23.9%
Total	1,392	100.0%	1,367	100.0%



The group quarters population was 56 in 2010, compared to 55 in 2000.

Table II.82.13					
Group Quarters Population					
Sherman County					
2000 & 2010 Census SF1 Data					
Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	0	0%	0	0%	%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	55	100%	56	100%	1.8%
Other Institutions	0	0%	0	0%	%
Total	55	100.0%	56	100.0%	1.8%
Non-Institutionalized					
College Dormitories	0	%	0	%	%
Military Quarters	0	%	0	%	%
Other Non-Institutionalized	0	%	0	%	%
Total	0	100.0%	0	100.0%	%
Group Quarters Population	55	100.0%	56	100.0%	1.8%

The number of foreign born persons are shown in Table II.82.14. An estimated 0.3 percent of the population was born in Mexico with 0.1 percent born in Korea and another 0.1 percent were born in Vietnam.

Table II.82.14			
Place of Birth for the Foreign-Born Population			
Sherman County			
2016 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 country of origin	Mexico	8	0.3%
#2 country of origin	Korea	4	0.1%
#3 country of origin	Vietnam	3	0.1%
#4 country of origin	Colombia	2	0.1%
#5 country of origin	Germany	2	0.1%
#6 country of origin	Afghanistan	0	0%
#7 country of origin	Africa n.e.c	0	0%
#8 country of origin	Albania	0	0%
#9 country of origin	Argentina	0	0%
#10 country of origin	Armenia	0	0%

Limited English Proficiency and the language spoken at home are shown in Table II.82.15. An estimated 0.1 percent of the population speaks Russian, Polish, or other Slavic languages at home, followed by 0.1 percent speaking Spanish.

Table II.82.15 Limited English Proficiency and Language Spoken at Home Sherman County 2016 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 LEP Language	Russian, Polish, or other Slavic languages	4	0.1%
#2 LEP Language	Spanish	4	0.1%
#3 LEP Language	Korean	1	0%
#4 LEP Language	Vietnamese	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	German or other West Germanic languages	0	0%
#9 LEP Language	Other Asian and Pacific Island languages	0	0%
#10 LEP Language	Other Indo-European languages	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.82.16. Some 19.4 percent of the population was disabled in 2000, or a total of 599 persons. The disability rate was highest for those over 65, with 40.3 percent disabled.

Table II.82.16 Disability by Age Sherman County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	21	4.1%
16 to 64	294	15.6%
65 and older	284	40.3%
Total	599	19.4%

Table II.82.17 shows disability by type in 2000. There were 332 physical disabilities in 2000, some 175 employment disabilities, and 182 go-outside-home disabilities.

Table II.82.17 Total Disabilities Tallied: Aged 5 and Older Sherman County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	157
Physical disability	332
Mental disability	142
Self-care disability	61
Employment disability	175
Go-outside-home disability	182
Total	1,049



Disability by age, as estimated by the 2016 ACS, is shown in Table II.82.18. The disability rate for females was 14.3 percent, compared to 16.3 percent for males. The disability rate changed precipitously higher with age, with 49.2 percent of those over 75 experiencing a disability.

Table II.82.18						
Disability by Age						
Sherman 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	2	0.8%	29	10.8%	31	6%
18 to 34	9	4.2%	14	6.9%	23	5.5%
35 to 64	87	14.1%	53	9.1%	140	11.7%
65 to 74	49	28.2%	35	17.2%	84	22.2%
75 or Older	96	60.8%	88	40.7%	184	49.2%
Total	243	16.3%	219	14.3%	462	15.2%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.82.19. Some 7.5 percent have an ambulatory disability, 4.4 have an independent living disability, and 2.3 percent have a self-care disability.

Table II.82.19		
Total Disabilities Tallied: Aged 5 and Older		
Sherman County		
2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	200	6.6%
Vision disability	61	2%
Cognitive disability	121	4.2%
Ambulatory disability	217	7.5%
Self-Care disability	66	2.3%
Independent living disability	103	4.4%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.82.20 and Table II.82.21. In 2016, some 1,529 persons were employed and 35 were unemployed. This totaled a labor force of 1,564 persons. The unemployment rate for Sherman County was estimated to be 2.2 in 2016.

Table II.82.20	
Employment, Labor Force and Unemployment	
Sherman County	
2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	1,529
Unemployed	35
Labor Force	1,564
Unemployment Rate	2.2%

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

Table II.82.21	
High School or Greater Education	
Sherman County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	1,273
Total Households	1,367
Percent High School or Above	93.1%

As seen in Table II.82.22, 40.7 percent of the population had a high school diploma or equivalent, another 35.7 percent have some college, 10.8 percent have a Bachelor's Degree, and 5 percent of the population had a graduate or professional degree.

Table II.82.22		
Educational Attainment		
Sherman County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	191	7.9%
High School or Equivalent	987	40.7%
Some College or Associates Degree	864	35.7%
Bachelor's Degree	261	10.8%
Graduate or Professional Degree	120	5%
Total Population Above 18 years	2,423	100.0%

ECONOMICS

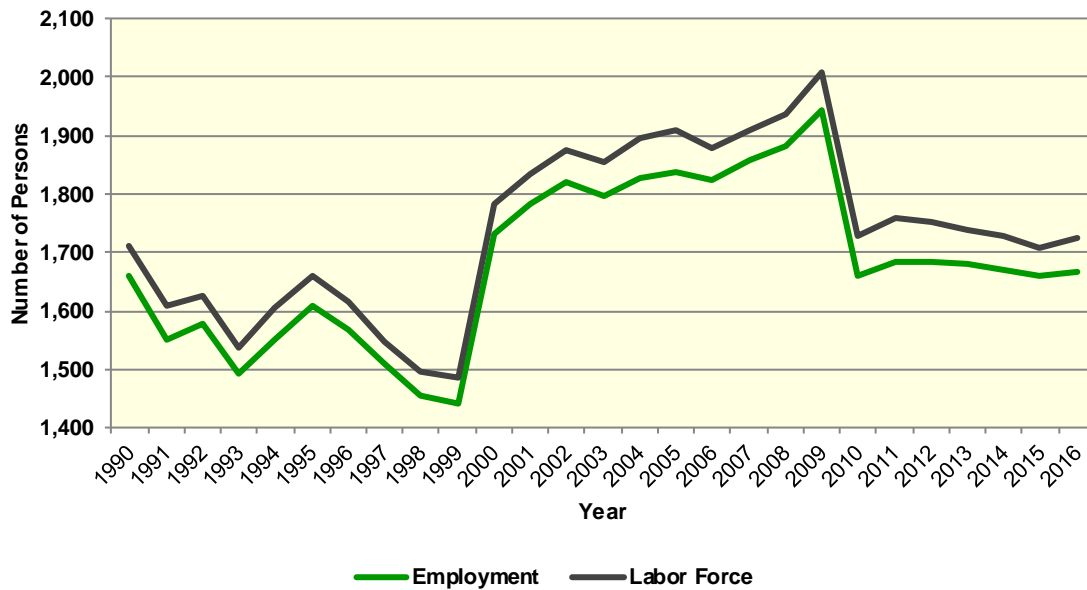
Labor Force

Table II.82.23, shows the labor force statistics for Sherman County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1997 with a rate of 2.4. The highest level of unemployment occurred during 2011 rising to a rate of 4.3. This compared to a statewide low of 2.3 in 1990 and statewide high of 4.6 in 2009. Over the last year the unemployment rate in Sherman County increased from 2.9 percent in 2015 to 3.3 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.82.23 Labor Force Statistics Sherman County 1990 - 2016 BLS Data					
Year	Sherman County				Statewide
	Unemployment	Employment	Labor Force	Unemployment Rate	Unemployment Rate
1990	50	1,660	1,710	2.9%	2.3%
1991	56	1,552	1,608	3.5%	2.7%
1992	48	1,579	1,627	3%	2.9%
1993	44	1,494	1,538	2.9%	2.8%
1994	53	1,551	1,604	3.3%	2.6%
1995	51	1,609	1,660	3.1%	2.6%
1996	48	1,569	1,617	3%	2.7%
1997	37	1,511	1,548	2.4%	2.5%
1998	40	1,456	1,496	2.7%	2.6%
1999	44	1,443	1,487	3%	2.8%
2000	50	1,733	1,783	2.8%	2.8%
2001	49	1,784	1,833	2.7%	3.1%
2002	55	1,819	1,874	2.9%	3.6%
2003	59	1,796	1,855	3.2%	3.9%
2004	66	1,829	1,895	3.5%	3.9%
2005	73	1,838	1,911	3.8%	3.8%
2006	53	1,825	1,878	2.8%	3.1%
2007	51	1,858	1,909	2.7%	3%
2008	53	1,882	1,935	2.7%	3.3%
2009	64	1,943	2,007	3.2%	4.6%
2010	70	1,660	1,730	4%	4.6%
2011	76	1,683	1,759	4.3%	4.4%
2012	66	1,685	1,751	3.8%	4%
2013	58	1,681	1,739	3.3%	3.8%
2014	58	1,669	1,727	3.4%	3.3%
2015	50	1,659	1,709	2.9%	3%
2016	57	1,667	1,724	3.3%	3.2%

Diagram II.82.2, shows the employment and labor force for Sherman County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 1,667 persons, with the labor force reaching 1,724, indicating there were a total of 57 unemployed persons.

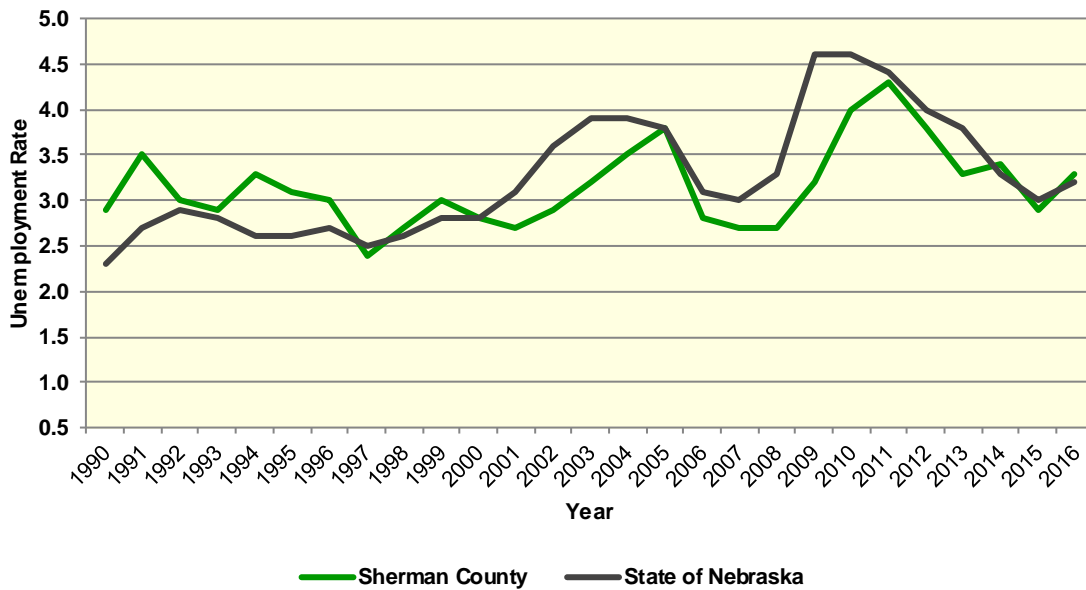
Diagram II.82.2
Employment and Labor Force
 Sherman County
 1990 – 2016 BLS Data



Unemployment

Diagram II.82.3, shows the unemployment rate for both the State and Sherman County. During the 1990’s the average rate for Sherman County was 3, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 3, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 3.6. Over the course of the entire period Sherman County had an average unemployment rate lower than the state, 3.2 percent for Sherman County, versus 3.3 statewide.

Diagram II.82.3
Annual Unemployment Rate
 Sherman 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.82.24, shows total real earnings by industry for Sherman County. In the most recent 2016 estimate, the government and government enterprises industry had the largest total real earnings, with total real earnings reaching 13,442,000 dollars. Between 2015 and 2016 the construction industry saw the largest percentage increase, rising by 11.9 percent to 2,145,000 dollars.

Table II.82.24
Real Earnings by Industry
 Sherman 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	14,085	12,920	30,821	30,697	29,115	24,314	18,102	10,148	-43.9
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	1,576	2,538	2,764	2,091	1,537	1,730	1,917	2,145	11.9
Manufacturing	995	829	1,087	1,169	1,711	3,843	4,275	2,971	-30.5
Wholesale trade	2,753	4,016	3,941	4,262	4,544	4,734	5,001	5,292	5.8
Retail trade	2,878	3,306	3,929	5,567	6,662	6,054	4,970	4,812	-3.2
Transportation and warehousing	930	4,584	5,339	6,293	5,551	7,342	7,642	6,722	-12
Information	0	0	0	0	0	0	0	0	0
Finance and insurance	1,719	1,753	1,761	0	0	0	1,601	1,531	-4.4
Real estate and rental and leasing	0	0	0	0	0	0	611	602	-1.5
Professional and technical services	0	390	340	392	474	704	574	531	-7.6
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	390	337	0	490	548	418	284	-32.1
Educational services	0	74	0	0	0	0	0	0	0
Health care and social assistance	0	3,520	3,140	3,311	3,211	3,106	3,133	3,158	0.8
Arts, entertainment, and recreation	0	0	0	0	0	0	0	0	0
Accommodation and food services	0	0	0	0	0	0	0	0	0
Other services, except public administration	4,426	0	0	2,020	0	0	0	0	0
Government and government enterprises	11,081	13,394	13,303	12,879	12,511	12,786	12,968	13,442	3.7
Total	44,293	51,985	71,249	74,024	72,702	72,670	66,550	57,646	-13.4



Table II.82.25, shows the total employment by industry for Sherman County. The most recent estimates show the farm industry was the largest employer in Sherman County, with employment reaching 443 jobs in 2016. Between 2015 and 2016 the construction industry saw the largest percentage increase, rising by 15.9 percent to 73 jobs.

Table II.82.25
Employment by Industry
Sherman County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	569	432	439	432	435	430	454	443	-2.4
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	58	66	68	70	55	58	63	73	15.9
Manufacturing	29	33	36	34	37	35	33	32	-3
Wholesale trade	72	124	115	110	112	116	125	126	0.8
Retail trade	156	125	122	125	129	143	139	147	5.8
Transportation and warehousing	53	110	101	95	86	86	90	91	1.1
Information	0	0	0	0	0	0	0	0	0
Finance and insurance	46	58	63	0	0	0	59	57	-3.4
Real estate and rental and leasing	18	25	21	0	0	0	46	48	4.3
Professional and technical services	0	22	22	22	21	21	22	21	-4.5
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	27	23	0	27	26	19	18	-5.3
Educational services	0	0	0	0	0	0	10	10	0
Health care and social assistance	0	131	111	135	124	122	116	110	-5.2
Arts, entertainment, and recreation	0	0	0	0	0	0	0	0	0
Accommodation and food services	0	0	0	0	0	0	0	0	0
Other services, except public administration	176	0	0	97	0	0	0	0	0
Government and government enterprises	322	319	317	302	313	320	307	307	0
Total	1,743	1,716	1,714	1,683	1,695	1,703	1,740	1,752	0.7

Table II.82.26, shows the real average earnings per job by industry for Sherman County. These figures are calculated by dividing the Total Real Earning displayed in Table II.82.24 and Table II.82.25, by Industry. In 2016, the manufacturing industry had the highest average earnings reaching 92,844 dollars. Between 2015 and 2016 the health care and social assistance industry saw the largest percentage increase, rising by 6.3 percent to 28,709 dollars.

Table II.82.26
Real Earnings Per Job by Industry
 Sherman County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	24,754	29,907	70,207	71,058	66,931	56,545	39,873	22,907	-42.5
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	27,164	38,450	40,643	29,870	27,937	29,821	30,427	29,384	-3.4
Manufacturing	34,322	25,122	30,205	34,393	46,233	109,809	129,532	92,844	-28.3
Wholesale trade	38,238	32,389	34,267	38,748	40,571	40,813	40,008	42,000	5
Retail trade	18,450	26,449	32,203	44,538	51,645	42,338	35,753	32,735	-8.4
Transportation and warehousing	17,550	41,676	52,859	66,240	64,546	85,367	84,915	73,868	-13
Information	0	0	0	0	0	0	0	0	0
Finance and insurance	37,375	30,219	27,945	0	0	0	27,132	26,860	-1
Real estate and rental and leasing	0	0	0	0	0	0	13,281	12,542	-5.6
Professional and technical services	0	17,715	15,446	17,814	22,586	33,502	26,112	25,286	-3.2
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	14,435	14,633	0	18,146	21,072	22,023	15,778	-28.4
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	26,868	28,290	24,527	25,893	25,459	27,006	28,709	6.3
Arts, entertainment, and recreation	0	0	0	0	0	0	0	0	0
Accommodation and food services	0	0	0	0	0	0	0	0	0
Other services, except public administration	25,147	0	0	20,824	0	0	0	0	0
Government and government enterprises	34,412	41,988	41,966	42,645	39,972	39,958	42,240	43,785	3.7
Total	25,412	30,294	41,569	43,983	42,892	42,672	38,247	32,903	-14

Table II.82.27 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 \$120,174,000 a -8.3 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 1,716 and 1,752 in 2016.

Table II.82.27
Total Employment and Real Personal Income
 Sherman 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	43,862	1,735	5,438	10,850	7,312	65,726	13,816	1,999	21,941
1970	45,205	1,683	4,403	11,683	8,102	67,710	14,423	2,063	21,913
1971	38,282	1,839	3,422	12,030	8,575	60,470	13,436	2,069	18,501
1972	51,017	2,026	2,700	13,356	9,072	74,119	16,943	2,107	24,212
1973	61,591	2,383	2,222	15,248	10,080	86,758	19,581	2,114	29,137
1974	48,859	2,527	1,564	15,776	10,345	74,018	16,898	2,093	23,342
1975	40,878	2,456	881	16,493	11,429	67,225	15,920	1,911	21,389
1976	42,260	2,593	1,010	16,521	11,391	68,589	16,595	1,907	22,159
1977	35,550	2,540	723	17,745	11,719	63,197	15,680	1,867	19,042
1978	48,358	2,703	774	18,625	12,247	77,300	19,606	1,830	26,426
1979	36,143	2,937	589	19,603	12,677	66,074	16,359	1,872	19,307
1980	21,449	2,823	1,180	23,071	13,024	55,902	13,262	1,881	11,404
1981	40,487	2,862	1,752	25,760	13,785	78,923	18,953	1,832	22,099
1982	32,863	2,865	2,128	26,808	14,219	73,153	17,760	1,802	18,237
1983	37,913	2,846	2,372	28,743	14,692	80,874	19,736	1,857	20,416
1984	46,424	3,068	3,014	26,896	15,122	88,387	21,722	1,931	24,041
1985	42,171	3,086	3,477	25,173	14,942	82,677	20,763	1,909	22,091
1986	43,733	3,092	3,927	24,393	15,233	84,195	21,561	1,913	22,861
1987	48,293	3,143	3,994	22,607	14,986	86,737	22,570	2,000	24,147
1988	51,739	3,583	4,479	22,285	14,184	89,103	23,510	1,917	26,988
1989	45,607	3,581	4,898	23,494	14,448	84,867	22,451	1,848	24,680
1990	45,237	3,520	5,471	21,345	14,890	83,423	22,535	1,824	24,801
1991	37,366	3,230	6,443	22,370	15,259	78,207	21,316	1,778	21,016
1992	39,970	3,290	6,786	21,369	15,938	80,774	22,094	1,755	22,775
1993	35,747	3,407	6,998	20,378	17,524	77,240	21,467	1,736	20,592
1994	38,938	3,611	7,136	20,296	16,049	78,808	22,213	1,812	21,489
1995	30,351	3,594	6,613	23,530	17,294	74,194	21,042	1,782	17,032
1996	45,670	3,588	6,738	24,003	18,328	91,151	25,822	1,775	25,729
1997	37,649	3,594	7,051	25,247	18,556	84,909	24,590	1,782	21,127
1998	40,598	3,559	7,596	25,622	19,163	89,421	26,621	1,712	23,714
1999	38,306	3,547	7,863	25,256	19,937	87,816	25,951	1,680	22,801
2000	34,977	3,510	8,250	25,174	21,659	86,550	26,244	1,685	20,758
2001	44,293	3,860	8,892	24,621	22,818	96,764	29,420	1,743	25,412
2002	36,678	3,861	10,619	22,673	23,634	89,743	27,801	1,708	21,474
2003	55,544	3,918	12,486	23,491	24,587	112,191	34,821	1,709	32,500
2004	57,139	3,979	14,487	18,266	24,494	110,406	33,919	1,687	33,870
2005	58,300	4,194	16,291	16,718	23,935	111,050	34,285	1,666	34,994
2006	42,688	4,411	17,774	16,333	24,545	96,929	30,791	1,638	26,061
2007	53,868	4,635	20,479	19,719	25,676	115,106	36,599	1,656	32,529
2008	52,947	4,749	23,562	22,377	27,386	121,523	38,615	1,663	31,838
2009	52,881	5,093	19,285	18,932	28,383	114,388	36,557	1,707	30,978
2010	51,985	5,187	17,389	18,172	29,171	111,530	35,418	1,716	30,294
2011	71,249	4,735	17,078	20,086	28,612	132,290	42,091	1,714	41,569
2012	74,024	4,715	18,745	20,076	27,837	135,968	43,509	1,683	43,984
2013	72,702	5,181	19,645	20,232	28,609	136,008	43,746	1,695	42,892
2014	72,670	5,357	18,722	21,098	27,548	134,681	43,742	1,703	42,672
2015	66,550	5,403	18,584	22,318	28,988	131,036	42,475	1,740	38,247
2016	57,646	5,608	16,281	22,642	29,213	120,174	39,350	1,752	32,903



Diagram II.82.4, shows real average earnings per job for Sherman County from 1990 to 2016. Over this period the average earning per job for Sherman County was 29,039 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

Diagram II.82.4
Real Average Earnings Per Job
 Sherman County
 BEA Data 1990 - 2016

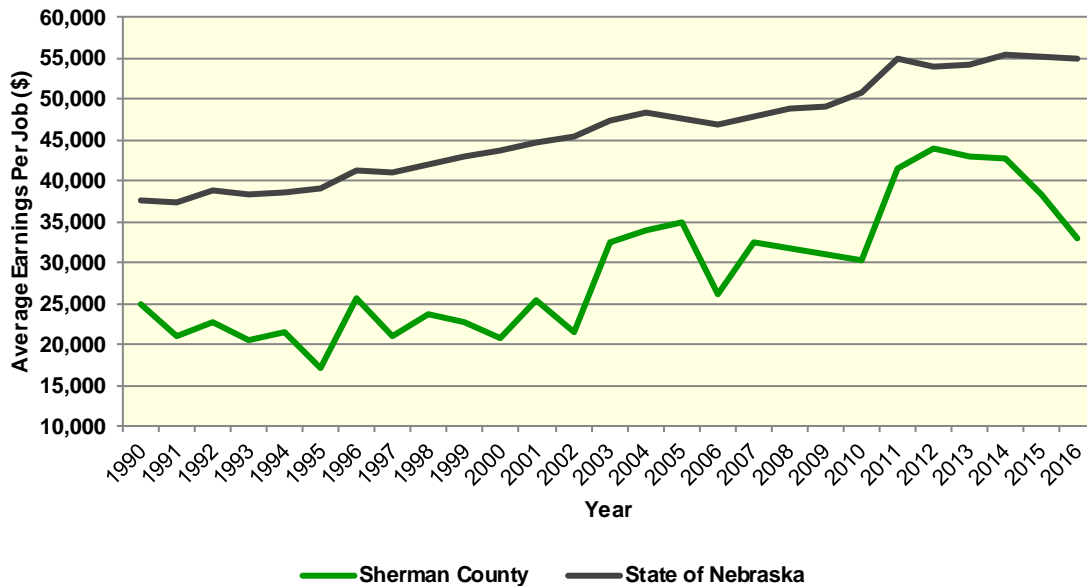
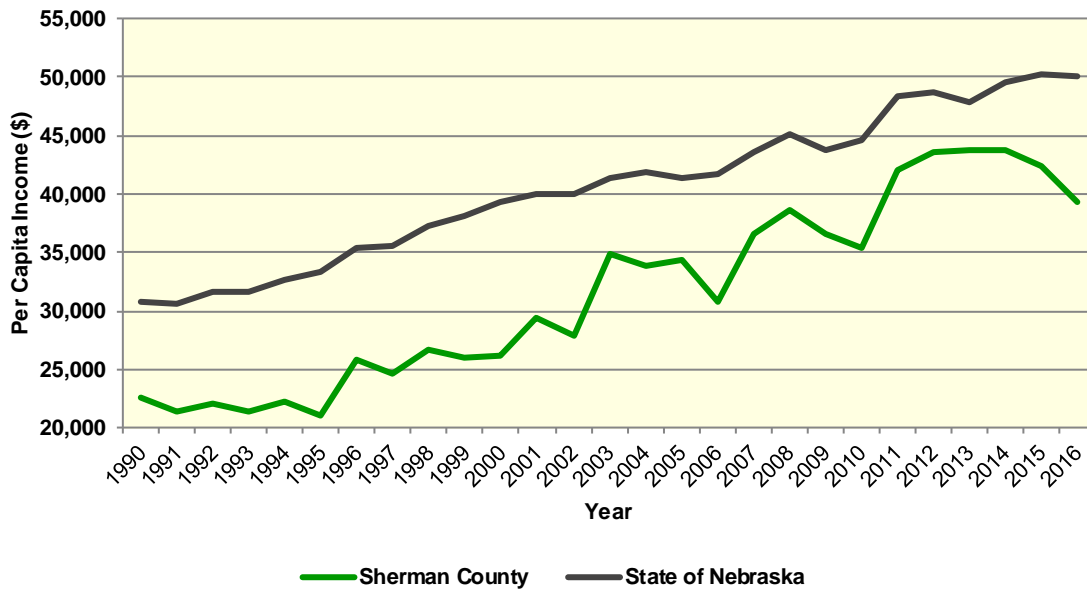


Diagram II.82.5, shows real per capita income in Sherman County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Sherman County was 31,594 dollars, which was lower than the statewide average of 40,548 dollars over the same period.

Diagram II.82.5
Real Per Capita Income
 Sherman 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.82.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment increased from 805 persons in 2015 to 817 in 2016, a change of 1 percent.

Table II.82.28
Total Monthly Employment
 Sherman County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	734	744	768	794	801	793	780	777	783	775	787
Feb	735	746	769	801	792	778	784	769	762	780	792
Mar	740	745	765	831	819	794	789	777	786	801	806
Apr	754	769	762	801	802	789	812	811	772	799	831
May	753	785	796	830	817	825	842	819	807	815	840
Jun	763	791	824	855	828	829	827	803	853	848	863
Jul	719	767	774	813	785	788	805	761	800	791	799
Aug	742	769	782	817	791	797	830	756	805	797	814
Sep	748	781	778	836	802	797	806	786	810	813	812
Oct	725	809	802	851	808	819	811	803	838	810	824
Nov	719	791	802	845	803	806	807	805	841	825	817
Dec	732	795	812	848	809	809	817	813	824	804	816
Annual	739	774	786	827	805	802	809	790	807	805	817
% Change	-1%	5%	2%	5%	-3%	(ND)%	1%	-2%	2%	(ND)%	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 \$533 in 2015. In 2016, average weekly wages saw a increase of 5 percent over the prior year, rising to 559 dollars, or by 26 dollars. These data are shown in Table II.82.29.

Table II.82.29						
Average Weekly Wages						
Sherman County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	319	346	336	363	341	
2002	322	341	342	365	343	1%
2003	337	358	359	366	355	3%
2004	357	355	361	385	365	3%
2005	366	358	368	372	366	(ND)%
2006	379	342	382	402	376	3%
2007	387	387	419	424	404	7%
2008	406	403	436	456	426	5%
2009	414	430	434	462	435	2%
2010	426	452	464	489	457	5%
2011	430	468	473	502	469	3%
2012	461	476	485	496	480	2%
2013	450	483	488	515	484	1%
2014	469	506	501	537	504	4%
2015	498	534	543	557	533	6%
2016(p)	539	540	581	577	559	5%

Total business establishments reported by the QCEW are displayed in Table II.82.28. Between 2015 and 2016, the total number of business establishments in Sherman County increased from 114 to 117 establishments.

Table II.82.30						
Number of Business Establishments						
Sherman County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	99	99	101	98	99	
2002	99	102	103	104	102	3%
2003	101	99	96	93	97	-5%
2004	93	95	93	93	94	-3%
2005	96	98	98	97	97	3%
2006	96	94	94	95	95	-2%
2007	98	101	99	100	100	5%
2008	101	99	99	99	100	(ND)%
2009	101	100	104	104	102	2%
2010	103	104	101	103	103	1%
2011	101	104	99	104	102	-1%
2012	115	117	116	117	116	14%
2013	116	116	116	116	116	(ND)%
2014	118	118	115	115	117	1%
2015	114	117	114	112	114	-3%
2016	115	117	118	119	117	3%

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 22.0 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 increased by 4.1 percent over the period. On the other hand, by 2016 there were 104 returns for AGIs of \$100,000 or more. Table II.82.31 presents AGI distribution for the years 1991 through 2016.

Table II.82.31 Income Tax Returns by Adjusted Gross Income Sherman 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 ¹³⁶
1991	669	184	331	207	150	51	0	0	0	1,607
1992	664	165	317	197	154	34	0	0	0	1,561
1993	617	170	296	200	159	61	0	0	0	1,525
1994	624	160	315	209	137	55	0	0	0	1,525
1995	623	168	284	194	152	73	0	0	0	1,519
1996	627	131	279	208	169	72	0	0	0	1,523
1997	596	132	285	181	167	98	0	14	0	1,498
1998	544	146	269	181	180	115	0	14	0	1,466
1999	487	130	288	176	197	128	0	20	0	1,443
2000	492	111	255	206	191	142	11	20	0	1,450
2001	451	126	255	199	203	157	0	25	0	1,440
2002	442	122	261	169	198	134	23	16	0	1,377
2003	444	130	275	179	207	132	11	17	0	1,426
2004	418	141	245	187	193	179	11	23	0	1,427
2005	318	129	233	165	198	173	0	32	0	1,295
2006	330	111	240	182	213	184	0	39	0	1,361
2007	348	118	233	176	202	198	0	46	0	1,401
2008	336	109	229	165	181	204	66	67	0	1,367
2009	344	112	223	170	178	205	67	50	0	1,369
2010	327	103	195	156	193	226	0	64	0	1,362
2011	284	107	190	160	179	220	114	0	0	1,313
2012	268	115	192	172	185	218	116	76	12	1,354
2013	264	103	193	167	189	205	107	90	13	1,331
2014	232	105	193	181	184	223	113	103	14	1,348
2015	247	107	181	181	195	210	97	109	0	1,353
2016	255	98	183	161	201	216	110	104	0	1,352

¹³⁶ 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 398 in 2010 to 368 in 2016, with the poverty rate reaching 12.3 percent in 2016. This compared to a state poverty rate of 11.3 percent and a national rate of 14 percent in 2016. Table II.82.32 presents poverty data for the county.

Table II.82.32 Persons in Poverty Sherman County 2000–2016 SAIPE Estimates		
Year	Persons in Poverty	Poverty Rate
2000	384	12%
2001	388	12.4%
2002	389	12.6%
2003	362	11.6%
2004	340	11.1%
2005	382	12.5%
2006	423	14%
2007	383	13%
2008	359	12.3%
2009	396	14.1%
2010	398	12.9%
2011	419	13.8%
2012	393	12.9%
2013	420	13.8%
2014	366	12.1%
2015	379	12.5%
2016	368	12.3%

The rate of poverty for Sherman County is shown in Table II.82.33. In 2016, there were an estimated 402 persons living in poverty. This represented a 13.3 percent poverty rate, compared to 12.9 percent poverty in 2000. In 2016, some 6.5 percent of those in poverty were under age 6, and 17.4 percent were 65 or older.

Table II.82.33 Poverty by Age Sherman County 2000 Census SF3 & 2016 Five-Year ACS Data				
Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	75	17.9%	26	6.5%
6 to 17	79	18.9%	132	32.8%
18 to 64	174	41.6%	174	43.3%
65 or Older	90	21.5%	70	17.4%
Total	418	100.0%	402	100.0%
Poverty Rate	12.9%	.	13.3%	.

HOUSING

The Census Bureau estimates that the total number of housing units decreased by -0.4 percent in Sherman County between 2010 and 2016, from 1,941 to 1,933. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.82.34.

Table II.82.34 Housing Units State of Nebraska vs. Sherman County 2000 and 2016 Census Data and Intercensal Estimates				
Subject	Nebraska	% Growth Since Census	Sherman County	% Growth Since Census
2000 Census Base	722,656	.	1,835	.
2010 Census	796,793	10.3	1,941	5.8
July 2011 Estimate	801,068	0.5	1,937	-0.2
July 2012 Estimate	804,586	1	1,937	-0.2
July 2013 Estimate	809,062	1.5	1,939	-0.1
July 2014 Estimate	814,835	2.3	1,939	-0.1
July 2015 Estimate	820,725	3	1,936	-0.3
July 2016 Estimate	827,156	3.8	1,933	-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 Sherman County decreased from 2 authorizations in 2015 to 1 in 2016.

The real value of single-family building permits decreased from \$211,753 in 2015 to \$175,000 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.82.35.

Table II.82.35 Building Permits and Valuation Sherman 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	0	0	4	0	4	0	0
1981	3	0	0	0	3	125,555	0
1982	1	0	0	0	1	86,505	0
1983	0	0	0	0	0	0	0
1984	4	0	0	0	4	88,407	0
1985	1	0	0	0	1	77,882	0
1986	1	0	0	0	1	76,336	0
1987	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0
1989	0	0	0	0	0	0	0
1990	0	0	0	0	0	0	0
1991	0	0	0	0	0	0	0
1992	0	0	0	0	0	0	0
1993	1	0	0	0	1	38,562	0
1994	0	0	0	0	0	0	0
1995	1	0	0	0	1	39,947	0
1996	0	0	0	0	0	0	0
1997	1	0	0	0	1	121,429	0
1998	0	0	0	0	0	0	0
1999	0	0	0	0	0	0	0
2000	2	0	0	0	2	75,531	0
2001	4	0	0	0	4	245,509	0
2002	4	0	0	0	4	132,682	0
2003	12	0	0	0	12	122,168	0
2004	6	0	0	0	6	164,020	0
2005	6	0	0	0	6	140,740	0
2006	7	0	0	0	7	123,842	0
2007	7	0	0	0	7	155,386	0
2008	5	0	0	0	5	159,461	0
2009	6	0	0	0	6	111,445	0
2010	3	0	0	0	3	220,192	0
2011	6	0	0	0	6	188,421	0
2012	9	0	0	0	9	211,332	0
2013	8	0	0	0	8	145,288	0
2014	3	0	0	0	3	171,702	0
2015	2	0	0	0	2	211,753	0
2016	1	0	0	0	1	175,000	0



Diagram II.82.6
Single-Family Permits
 Sherman County
 Census Bureau Data, 1980–2016

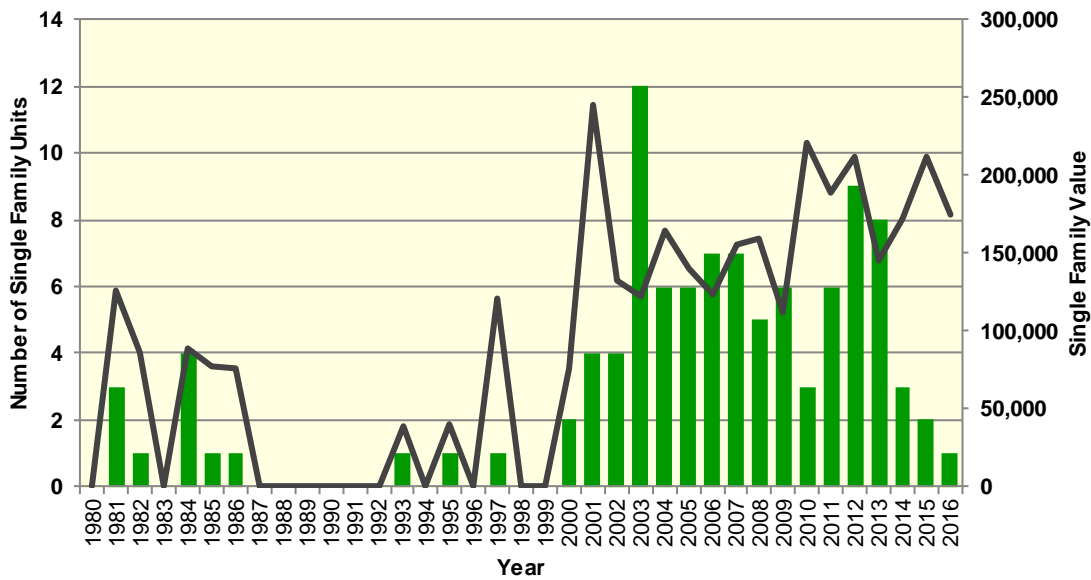
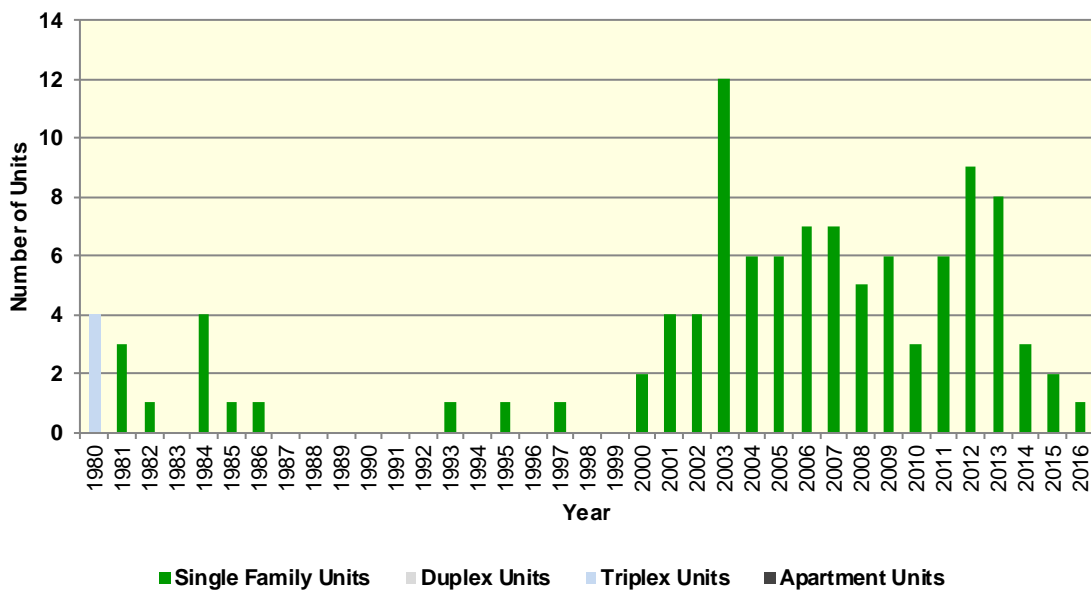


Diagram II.82.7
Total Permits by Unit Type
 Sherman County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.82.36. In 2016, there were 1,940 housing units, up from 1,839 in 2000. Single-family units accounted for 81.5 percent of units in 2016, compared to 84 in 2000. Apartment units accounted for 1.2 percent in 2016, compared to 1.4 percent in 2000.

Table II.82.36				
Housing Units by Type				
Sherman County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Unit Type	2000 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	1,544	84%	1,581	81.5%
Duplex	13	0.7%	13	0.7%
Tri- or Four-Plex	17	0.9%	49	2.5%
Apartment	26	1.4%	24	1.2%
Mobile Home	239	13%	273	14.1%
Boat, RV, Van, Etc.	0	0%	0	0%
Total	1,839	100.0%	1,940	100.0%

Some 71.7 percent of housing was occupied in 2010, compared to 75.8 percent in 2000. Owner-occupied housing changed -0.6 percent between 2000 and 2010, ending with owner-occupied units representing 79.6 percent of units. Vacant units changed by 23.4 percent, resulting in 549 vacant units in 2010.

Table II.82.37					
Housing Units by Tenure					
Sherman County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	1,394	75.8%	1,392	71.7%	-0.1%
Owner-Occupied	1,115	80%	1,108	79.6%	-0.6%
Renter-Occupied	279	20%	284	20.4%	1.8%
Vacant Housing Units	445	24.2%	549	28.3%	23.4%
Total Housing Units	1,839	100.0%	1,941	100.0%	5.5%

Table II.82.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 1,940 housing units. An estimated 76.9 percent were owner-occupied, and 29.5 percent were vacant.

Table II.82.38				
Housing Units by Tenure				
Sherman County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	1,392	71.7%	1,367	70.5%
Owner-Occupied	1,108	79.6%	1,051	76.9%
Renter-Occupied	284	20.4%	316	23.1%
Vacant Housing Units	549	28.3%	573	29.5%
Total Housing Units	1,941	100.0%	1,940	100.0%

Households by household size are shown in Table II.82.39. There were a total of 1,392 households in 2010, down from 1,394 in 2000. One person households changed by 7.3 percent

between 2000 and 2010, while two person households changed by 6.6 percent. Three and four person households changed by -12.2 and -23.9 respectively, representing 10.3 percent and 8.5 percent of the population in 2010.

Table II.82.39					
Households by Household Size					
Sherman County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	424	30.4%	455	32.7%	7.3%
Two Persons	529	37.9%	564	40.5%	6.6%
Three Persons	164	11.8%	144	10.3%	-12.2%
Four Persons	155	11.1%	118	8.5%	-23.9%
Five Persons	81	5.8%	70	5%	-13.6%
Six Persons	29	2.1%	31	2.2%	6.9%
Seven Persons or More	12	0.9%	10	0.7%	-16.7%
Total	1,394	100.0%	1,392	100.0%	-0.1%

Households by income is shown in Table II.82.40. Households earning more than \$100,000 per year represented 12.4 percent of households in 2016, compared to 2.3 percent in 2000. Households earning between \$50,000 and \$74,999 represented 22.3 percent of households in 2016, compared to 12.8 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 12.3 percent of households in 2016, compared to 21.7 percent in 2000.

Table II.82.40				
Households by Income				
Sherman 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	302	21.7%	168	12.3%
\$15,000 to \$19,999	140	10.1%	79	5.8%
\$20,000 to \$24,999	159	11.4%	94	6.9%
\$25,000 to \$34,999	254	18.3%	195	14.3%
\$35,000 to \$49,999	283	20.4%	191	14%
\$50,000 to \$74,999	178	12.8%	305	22.3%
\$75,000 to \$99,999	41	3%	166	12.1%
\$100,000 or More	32	2.3%	169	12.4%
Total	1,389	100.0%	1,367	100.0%

Table II.82.41 shows households by year home built. Housing units built between 2000 and 2009, account for 4.4 percent and those built in 2010 or later accounted for 1 percent of households. Households built in the 1970's, 1980's, and 1990's account for 12.4 percent, 5.8 percent, and 6.4, respectively. Housing units built prior to 1939 represented 45.7 percent of households in 2016.

Table II.82.41				
Households by Year Home Built				
Sherman 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	729	52.3%	625	45.7%
1940 to 1949	115	8.2%	126	9.2%
1950 to 1959	113	8.1%	68	5%
1960 to 1969	99	7.1%	137	10%
1970 to 1979	161	11.5%	170	12.4%
1980 to 1989	78	5.6%	79	5.8%
1990 to 1999	99	7.1%	88	6.4%
2000 to 2009	.	.	60	4.4%
2010 or Later	.	.	14	1%
Total	1,394	100.0%	1,367	100.0%

The distribution of unit types by race are shown in Table II.82.42. An estimated 89 percent of white households occupy single-family homes. Some 1.7 percent of white households occupy apartments. An estimated 100 percent of Asian, and 100 percent of American Indian households occupy single-family homes.

Table II.82.42							
Distribution of Units in Structure by Race							
Sherman County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/ Pacific Islanders	Other	Two or More Races
Single-Family	89%	%	100%	100%	%	100%	50%
Duplex	1%	%	0%	0%	%	0%	0%
Tri- or Four-Plex	1.9%	%	0%	0%	%	0%	0%
Apartment	1.7%	%	0%	0%	%	0%	50%
Mobile Home	6.4%	%	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.82.43. An estimated 8.4 percent of vacant units were for rent in 2010, a 0 percent change since 2000. In addition, some 4.6 percent of vacant units were for sale, a change of -51 percent between 2000 and 2010. "Other" vacant units represented 31.1 percent of vacant units in 2010. This is a change of 85.9 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.82.43					
Disposition of Vacant Housing Units					
Sherman County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	46	10.3%	46	8.4%	0%
For Sale	51	11.5%	25	4.6%	-51%
Rented or Sold, Not Occupied	19	4.3%	10	1.8%	-47.4%
For Seasonal, Recreational, or Occasional Use	235	52.8%	297	54.1%	26.4%
For Migrant Workers	2	0.4%	0	0%	-100%
Other Vacant	92	20.7%	171	31.1%	85.9%
Total	445	100.0%	549	100.0%	23.4%

The disposition of vacant units between 2010 and 2016 are shown in Table II.82.44. By 2016, for rent units accounted for 7.2 percent of vacant units, while for sale units accounted for 0.5 percent. "Other" vacant units accounted for 38.6 percent of vacant units, representing a total of 221 "other" vacant units.

Table II.82.44				
Disposition of Vacant Housing Units				
Sherman County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	46	8.4%	41	7.2%
For Sale	25	4.6%	3	0.5%
Rented Not Occupied	1	0.2%	24	4.2%
Sold Not Occupied	9	1.6%	16	2.8%
For Seasonal, Recreational, or Occasional Use	297	54.1%	268	46.8%
For Migrant Workers	0	0%	0	0%
Other Vacant	171	31.1%	221	38.6%
Total	549	100.0%	573	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 635 property transactions in Sherman County. Of these, 609 were for single-family homes during this 19-year period, as shown in Table II.82.45.

Table II.82.45						
Residential Property Transactions						
Sherman County						
Fiscal Years 1999–2017 PAD Data						
Year	Single-Family	Mobile Home	Duplex	Townhome	Missing	Total
1999	40	7	0	0	1	48
2000	41	3	0	1	1	46
2001	27	4	0	0	0	31
2002	34	1	0	0	0	35
2003	36	4	0	0	0	40
2004	22	1	0	0	0	23
2005	30	0	0	0	1	31
2006	20	0	0	0	0	20
2007	33	0	0	0	0	33
2008	24	1	0	0	0	25
2009	24	0	0	0	0	24
2010	32	0	0	0	0	32
2011	30	0	0	0	0	30
2012	32	0	0	0	0	32
2013	30	0	0	0	0	30
2014	38	0	0	0	0	38
2015	26	0	0	0	0	26
2016	44	0	0	0	0	44
2017	46	1	0	0	0	47
Total	609	22	0	1	3	635

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 374 single-family home property transactions for units built before 1930, 0.5 percent of units were of low quality and 45.7 percent were of fair quality. Conversely, of the 3 homes built from 2001 through 2010, 0 percent of units were of low quality and 0 percent of fair quality. Table II.82.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

Table II.82.46										
Single-Family Homes by Year Built and Quality of Materials and Workmanship										
Sherman County										
Fiscal Years 1999–2017 PAD Data										
Quality	Before 1931	1931-1960	1961-1970	1971-1980	1981-1990	1991-2000	2001-2010	2011-2017	Missing	Total
Low	2	1	0	0	0	0	0	0	0	3
Fair	171	33	8	11	2	2	0	0	1	228
Average	197	47	22	56	19	15	3	4	1	364
Good	4	4	0	1	0	3	0	0	0	12
Very Good	0	0	0	0	0	1	0	0	0	1
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	0	1	0	0	0	0	0	0	0	1
Total	374	86	30	68	21	21	3	4	2	609

In regard to the current condition of residential dwellings, of the same 374 single-family homes built before 1930, 36.1 percent of the homes were worn out or badly worn, and 57.5 percent were in average condition. Table II.82.47 provides details about the condition of single-family residential dwellings by year built.

Table II.82.47
Single-Family Homes by Year Built and Condition
 Sherman County
 Fiscal Years 1999–2017 PAD Data

Condition	Before 1931	1931-1960	1961-1970	1971-1980	1981-1990	1991-2000	2001-2010	2011-2017	Missing	Total
Worn Out	7	0	0	0	0	0	0	0	0	7
Badly Worn	128	25	2	7	4	1	0	0	1	168
Average	215	56	25	59	16	20	3	4	1	399
Good	24	5	3	2	1	0	0	0	0	35
Very Good	0	0	0	0	0	0	0	0	0	0
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	0	0	0	0	0	0	0	0	0	0
Total	374	86	30	68	21	21	3	4	2	609

Housing Costs

Between 2010 and 2017, the average price of an existing single-family home changed from \$48,095 to \$62,874, a total increase of 30.7 percent, as shown in Table II.82.48.

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 Sherman County ranged from \$31,849 for homes built before 1930 to \$246,333 for homes built from 2001 to 2010, and \$105,085 for the newest homes built between 2011 and 2017.¹³⁷ Homes built from 2001 through 2010 were also larger, averaging 1,915 square feet per unit. Table II.82.49, provides additional details about single-family homes.

Table II.82.48
Average Sales Price of Single-Family Homes
 Sherman County
 Fiscal Years 1999–2017 PAD Data

Fiscal Year	Average Sales Price (\$)
1999	24,565
2000	26,594
2001	25,011
2002	32,416
2003	34,161
2004	37,409
2005	39,753
2006	35,270
2007	51,297
2008	49,852
2009	50,454
2010	48,095
2011	57,086
2012	83,181
2013	47,993
2014	60,499
2015	49,256
2016	55,609
2017	62,874
Average	46,261

Table II.82.49
Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot
 Sherman County
 Fiscal Years 1999–2017 PAD Data

Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. ¹³⁸ (\$)
Before 1931	31,849	1,200	26.54
1931-1960	41,122	1,147	35.85
1961-1970	57,776	1,080	53.47
1971-1980	75,651	1,392	54.35
1981-1990	81,242	1,385	58.67
1991-2000	138,300	1,531	90.34
2001-2010	246,333	1,915	128.66
2011-2017	105,085	1,501	70.01
Average	46,261	1,232	37.56

¹³⁷ 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.

¹³⁸ 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.82.50. In 2016, an estimated 1.4 percent of households were overcrowded, and an additional 0.1 percent were severely overcrowded.

Table II.82.50 Overcrowding and Severe Overcrowding Sherman County 2000 Census SF3 & 2016 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	1,095	97.5%	20	1.8%	8	0.7%	1,123
2016 Five-Year ACS	1,043	99.2%	7	0.7%	1	0.1%	1,051
Renter							
2000 Census	263	97%	8	3%	0	0%	271
2016 Five-Year ACS	304	96.2%	12	3.8%	0	0%	1,367
Total							
2000 Census	1,358	97.4%	28	2%	8	0.6%	1,394
2016 Five-Year ACS	1,347	98.5%	19	1.4%	1	0.1%	1,367

Incomplete plumbing and kitchen facilities are another indicator of potential housing problems. According to the Census Bureau, a housing unit is classified as lacking complete plumbing facilities when any of the following are not present: piped hot and cold water, a flush toilet, and a bathtub or shower. Likewise, a unit is categorized as deficient when any of the following are missing from the kitchen: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator.

There were a total of 0 households with incomplete plumbing facilities in 2016, representing 0 percent of households in Sherman County. This is compared to 0.9 percent of households lacking complete plumbing facilities in 2000.

Table II.82.51 Households with Incomplete Plumbing Facilities Sherman County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	1,382	1,367
Lacking Complete Plumbing Facilities	12	0
Total Households	1,394	1,367
Percent Lacking	0.9%	0%

There were 3 households lacking complete kitchen facilities in 2016, compared to 8 households in 2000. This was a change from 0.6 percent of households in 2000 to 0.2 percent in 2016.



Table II.82.52 Households with Incomplete Kitchen Facilities Sherman County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	1,386	1,364
Lacking Complete Kitchen Facilities	8	3
Total Households	1,394	1,367
Percent Lacking	0.6%	0.2%

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 Sherman County, 8.6 percent of households had a cost burden and 7.7 percent had a severe cost burden. Some 5.7 percent of renters were cost burdened, and 3.5 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 6.1 percent and a severe cost burden rate of 5.5 percent. Owner occupied households with a mortgage had a cost burden rate of 13.8 percent, and severe cost burden at 13.4 percent.

Table II.82.53 Cost Burden and Severe Cost Burden by Tenure Sherman County 2000 Census & 2016 Five-Year ACS Data									
Data Source	Less Than 30%		30%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	181	69.1%	60	22.9%	19	7.3%	2	0.8%	262
2016 Five-Year ACS	319	70%	63	13.8%	61	13.4%	13	2.9%	456
Owner Without a Mortgage									
2000 Census	373	88%	35	8.3%	10	2.4%	6	1.4%	424
2016 Five-Year ACS	514	86.4%	36	6.1%	33	5.5%	12	2%	595
Renter									
2000 Census	115	54.8%	34	16.2%	11	5.2%	50	23.8%	210
2016 Five-Year ACS	178	56.3%	18	5.7%	11	3.5%	109	34.5%	316
Total									
2000 Census	669	74.7%	129	14.4%	40	4.5%	58	6.5%	896
2016 Five-Year ACS	1,011	74%	117	8.6%	105	7.7%	134	9.8%	1,367



Housing Problems by Income

Table II.82.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Sherman County. As can be seen in 2017 the MFI was \$56,500, which compared to \$68,200 for the State of Nebraska.

Table II.82.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 100 owner-occupied and 8 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 74 owner-occupied and 24 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 1,125 households without a housing problem.

Table II.82.54 Median Family Income Sherman County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	35,100	50,400
2001	38,000	53,400
2002	38,500	55,100
2003	38,700	55,400
2004	41,100	56,300
2005	41,450	57,400
2006	42,900	59,400
2007	41,700	58,200
2008	42,800	59,800
2009	44,900	62,000
2010	45,400	62,600
2011	49,900	63,500
2012	50,500	64,400
2013	51,100	64,600
2014	53,600	66,000
2015	59,400	66,800
2016	52,800	66,500
2017	56,500	68,200

Table II.82.55
Housing Problems by Income and Tenure
 Sherman County
 2010–2014 HUD CHAS Data

Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	0	0	0	0	0	0
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	4	0	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	35	20	15	4	0	74
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	10	20	50	0	20	100
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
Has none of the 4 housing problems	30	75	150	115	515	885
Total	79	115	219	119	535	1,067
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	0	0	0	0	0	0
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	10	0	0	10
Housing cost burden greater than 50% of income (and none of the above problems)	20	4	0	0	0	24
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	4	4	0	0	0	8
Zero/negative income (and none of the above problems)	0	0	0	0	0	0
Has none of the 4 housing problems	45	30	50	35	80	240
Total	69	38	60	35	80	282
Total						
Lacking complete plumbing or kitchen facilities	0	0	0	0	0	0
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	4	0	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	10	0	0	10
Housing cost burden greater than 50% of income (and none of the above problems)	55	24	15	4	0	98
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	14	24	50	0	20	108
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
Has none of the 4 housing problems	75	105	200	150	595	1,125
Total	148	153	279	154	615	1,349

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.82.56, of the 38 loans in 2016, 20 loans were for Home Purchases, 1 was for Home Improvement and 17 were for refinancing.

Table II.82.56 Owner-Occupied Single-Family Home Loans by Loan Type Sherman County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	5	1	12	18
2009	5	2	18	25
2010	5	1	16	22
2011	10	1	12	23
2012	3	2	20	25
2013	3	0	22	25
2014	9	4	15	28
2015	9	2	15	26
2016	20	1	17	38

Table II.82.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$115,200 and \$94,000 in 2012 and \$100,800 in 2016. Overall, average loans were \$89,944 in 2008 and \$97,132 in 2016.

Table II.82.57 Owner-Occupied Single-Family Home Loans by Average Loan Amount Sherman County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$115,200	\$6,000	\$86,417	\$89,944
2009	\$87,000	\$45,000	\$107,000	\$98,040
2010	\$88,000	\$140,000	\$89,563	\$91,500
2011	\$65,100	\$3,000	\$85,667	\$73,130
2012	\$94,000	\$10,500	\$196,500	\$169,320
2013	\$49,667	\$	\$98,182	\$92,360
2014	\$102,000	\$73,000	\$104,933	\$99,429
2015	\$85,222	\$23,500	\$140,733	\$112,500
2016	\$100,800	\$27,000	\$96,941	\$97,132

Table II.82.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$576,000 and \$282,000 in 2012 and \$2,016,000 in 2016. Overall, average loans were \$1,619,000 in 2008 and \$3,691,000 in 2016.

Table II.82.58				
Total Volume of Owner-Occupied Single-Family Loans				
Sherman County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	576,000	6,000	1,037,000	1,619,000
2009	435,000	90,000	1,926,000	2,451,000
2010	440,000	140,000	1,433,000	2,013,000
2011	651,000	3,000	1,028,000	1,682,000
2012	282,000	21,000	3,930,000	4,233,000
2013	149,000		2,160,000	2,309,000
2014	918,000	292,000	1,574,000	2,784,000
2015	767,000	47,000	2,111,000	2,925,000
2016	2,016,000	27,000	1,648,000	3,691,000

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.82.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Sherman County. The number of completed surveys increased from 3 in 2016 to 4 in 2017. Between 2016 and 2017 the vacancy rate for all units increased by 3.5 percentage points and was at 4.7 percent in 2017.

Table II.82.60 shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 1 single-family units in Sherman County, with 0 of them available. This translates into a vacancy rate of 0 percent in Sherman County, which compares to a single-family vacancy rate of 3.9 percent for the State of Nebraska. There were 44 apartment units reported in the survey, with 4 of them available, which resulted in a vacancy rate of 9.1 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 6.2 percent.

Table II.82.59				
Survey of Rental Properties				
Sherman County				
2002–2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	0	0	0	
2003	1	6	0	70
2004	2	44	4.5	12.3
2005	7	93	20.4	96.4
2006	7	216	12	106.5
2007	6	70	22.9	62.8
2008	5	93	12.9	105.5
2009	5	58	12.1	124
2010	4	86	10.5	101.3
2011	4	86	5.8	37
2012	2	44	13.6	30
2013	2	44	11.4	365
2014	4	79	1.3	
2015	4	88	0	
2016	3	80	1.3	
2017	4	85	4.7	

Table II.82.60 Rental Vacancy Survey by Type Sherman County 2017 Survey of Rental Properties				
Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single-Family	1	0	0%	1.9%
Apartments	24	4	9.1%	5.4%
Mobile Homes	0	0	%	%
"Other" Units	0	0	0%	.
Don't Know	40	0	0%	0%
Total	44	4	4.7%	6.2%

Table II.82.61, reports units by number of bedrooms. Two bedroom units were the most common type of reported single-family unit, with 1 unit. The most common apartment units were one bedroom units, with 34 units.

Table II.82.61 Rental Units by Number of Bedrooms Sherman 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	34	0	0	.	34
Two	1	10	0	0	.	11
Three	0	0	0	0	.	0
Four	0	0	0	0	.	0
Don't Know	0	0	0	0	40	40
Total	1	44	0	0	40	85

Table II.82.62 displays the vacancy rate of single-family units by the number of bedrooms. Two bedroom units were the most common type of reported single-family unit, which had a vacancy rate of 0 percent.

Table II.82.62 Single-Family Units by Number of Bedrooms Sherman County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	0	0	%
Two	1	0	0%
Three	0	0	%
Four	0	0	%
Don't know	0	0	%
Total	1	0	0%

Table II.82.63 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 11.8 percent.

Table II.82.63 Apartment Units by Number of Bedrooms Sherman County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	34	4	11.8%
Two	10	0	0%
Three	0	0	%
Four	0	0	%
Don't know	0	0	%
Total	44	4	9.1%

Average market-rate rents by unit type are shown in Table II.82.64. 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.82.64 Average Market Rate Rents by Number of Bedrooms Sherman County 2017 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	\$	\$	\$	\$	\$
One	\$	\$413	\$	\$	\$413
Two	\$	\$479	\$	\$	\$479
Three	\$	\$	\$	\$	\$
Four	\$	\$	\$	\$	\$
Don't know	\$	\$	\$	\$	
Total	\$	\$438.8	\$	\$	\$438.8

Table II.82.65 shows vacancy rates for single-family units by average rental rates for Sherman County. The most common rent for single-family units was dollars and units in this price range had a vacancy rate of percent.

Table II.82.65 Single-Family Market Rate Rents by Vacancy Status Sherman County 2017 Survey of Rental Properties			
Average Rents	Single-Family Units	Available Single-Family Units	Vacancy Rate
Less Than \$500	0	0	%
\$500 to \$749	0	0	%
\$750 to \$999	0	0	%
\$1,000 to \$1,249	0	0	%
\$1,250 to \$1,499	0	0	%
Above \$1,500	0	0	%
Missing			%
Total	1	0	0%



The average rent and availability of apartment units is displayed in Table II.82.66. The most common rent for apartments was less than \$500 dollars and the units in this price range had a vacancy rate of 9.1 percent.

Table II.82.66			
Apartment Market Rate Rents by Vacancy Status			
Sherman County			
2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	44	4	9.1%
\$500 to \$749	0	0	%
\$750 to \$999	0	0	%
\$1,000 to \$1,249	0	0	%
\$1,250 to \$1,499	0	0	%
Above \$1,500	0	0	%
Missing	0	0	%
Total	44	4	9.1%

Respondents were asked if utilities are included in the rent and, as shown in Table II.82.67, 2 respondents, or 100 percent, included some sort of utility in the rent.

Table II.82.67	
Are there any utilities included with the rent?	
Sherman County	
2017 Survey of Rental Properties	
Period	Respondent
Yes	2
No	
% Offering Utilities	100%

The type of utility included in the rent is shown in Table II.82.68. There were 2 respondents who included electricity, 1 respondent who included natural gas, 2 respondents who included water and sewer and 2 respondents included trash collection in the rent.

Table II.82.68	
Which utilities are included with the rent?	
Sherman County	
2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	2
Natural Gas	1
Water/Sewer	2
Trash Collection	2

Table II.82.69 shows the number of survey respondents who keep a waiting list. As can be seen, 1 respondent said they keep a waitlist, with an estimated persons on the wait list.

Table II.82.69 Do you keep a waiting list? Sherman County 2017 Survey of Rental Properties	
Period	Respondent
Yes	1
No	1
Waitlist Size	

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.82.70 most respondents indicated there was no need for the renovation of existing single-family units and no need for the renovation of existing apartment units.

Table II.82.70 How would you rate the need for renovation of existing units in the city? Sherman County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	1	1	1	1
Low Need	1	1	1	1
Moderate Need	0	0		
High Need	0	0		
Extreme Need	0	0		

Respondents were also asked how they would rate the need for the construction of new units. As shown in Table II.82.71 most respondents indicated there was no need for the construction of new single-family units and no need for the construction of new apartment units.

Table II.82.71 How would you rate the need for construction of new units in the city? Sherman County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	2	2	2	2
Low Need	0	0		
Moderate Need	0	0		
High Need	0	0		
Extreme Need	0	0		

