

**VOLUME II:
THAYER COUNTY**

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Thayer County

DEMOGRAPHICS

Population Estimates

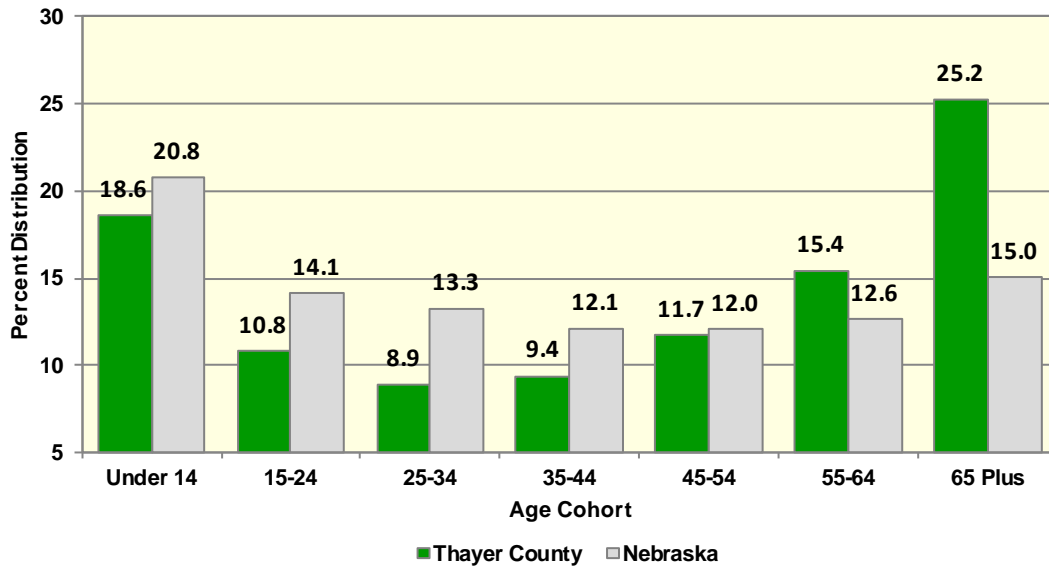
The Census Bureau's current census estimates indicate that Thayer County's population decreased from 5,228 in 2010 to 5,101 in 2016, or by 2.4 percent. This compares to a statewide population change of 4.4 percent over the period. The number of people from 25 to 34 years of age increased by 6.1 percent, and the number of people from 55 to 64 years of age decreased by 0.4 percent. The white population decreased by 3.6 percent, while the black population increased by 92.3 percent. The Hispanic population increased from 76 to 137 people between 2010 and 2016 or by 80.3 percent. These data are presented in Table II.85.1.

Table II.85.1						
Profile of Population Characteristics						
Thayer County vs. State of Nebraska						
2010 Census and 2016 Current Census Estimates						
Subject	Thayer County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	5,228	5,101	-2.4%	1,826,341	1,907,116	4.4%
Age						
0 to 14 years	905	949	4.9%	383,542	396,601	3.4%
15 to 24 years	467	551	18%	258,206	269,442	4.4%
25 to 34 years	426	452	6.1%	245,176	252,946	3.2%
35 to 44 years	520	479	-7.9%	220,838	230,528	4.4%
45 to 54 years	774	597	-22.9%	258,726	229,683	-11.2%
55 to 64 years	789	786	-0.4%	213,176	241,172	13.1%
65 and Over	1,347	1,287	-4.5%	246,677	286,744	16.2%
Race						
White	5,148	4,965	-3.6%	1,649,264	1,694,976	2.8%
Black	13	25	92.3%	85,971	94,620	10.1%
American Indian and Alaskan Native	8	15	87.5%	23,418	27,318	16.7%
Asian	16	23	43.8%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	0	1	%	2,061	2,425	17.7%
Two or more races	43	72	67.4%	32,305	40,495	25.4%
Ethnicity (of any race)						
Hispanic or Latino	76	137	80.3%	167,405	203,320	21.5%

Table II.85.2, presents the population of Thayer County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 2,551 males, who accounted for 48.8 percent of the population, and the remaining 51.2 percent, or 2,677 persons, were female. In 2016, the number of males was 2,529 persons, and accounted for 49.6 percent of the population, with the remaining 50.4 percent, or 2,572 persons being female.

Table II.85.2 Population by Age and Gender Thayer 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	447	458	905	465	484	949	4.9%
15 to 24 years	255	212	467	284	267	551	18%
25 to 34 years	227	199	426	240	212	452	6.1%
35 to 44 years	249	271	520	260	219	479	-7.9%
45 to 54 years	393	381	774	291	306	597	-22.9%
55 to 64 years	396	393	789	408	378	786	-0.4%
65 and Over	584	763	1,347	581	706	1,287	-2.4%
Total	2,551	2,677	5,228	2,529	2,572	5,101	-2.4%
% of Total	48.8%	51.2%	.	49.6%	50.4%	.	

Diagram II.85.1
Age Distribution
 Thayer 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.85.3, from April 2000 to July 2009, Thayer County natural decrease was estimated to be 281 people. Thayer County has been experiencing net out-migration, with 771 persons leaving the county in the last nine years.¹⁴⁷ The 2016 population estimates showed a natural decrease of 117 persons. Between 2010 and 2016, Thayer County’s population decreased to 5,101 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 Thayer County decreased from 13 persons in 2015 to -6 persons in 2016, with an additional net movement of 11 in the first six months of 2017. The driver’s license total exchanges for the last 16 years are presented in Table II.85.4.

Table II.85.3	
Population Change	
Thayer County	
1980–2010 Census and Intercensal Data	
1980 Population	7,582
Natural Increase 80–90	-128
Net Migration 80–90	-819
1990 Population	6,635
Natural Increase 90–00	-327
Net Migration 90–00	-253
2000 Population	6,055
Natural Increase 00–09	-281
Net Migration 00–09	-771
2009 Population Estimate	5,003
2010 Population	5,228
Natural Increase 10–16	-117
Net Migration 10–16	-10
2016 Population Estimate	5,101

Table II.85.4			
Driver's Licenses Exchanged and Surrendered			
Thayer County			
2001–First half of 2017 DOT Data			
Year	In-Migrants	Out-Migrants	Net Change
Calendar 2001	61	73	-12
Calendar 2002	78	51	27
Calendar 2003	77	63	14
Calendar 2004	59	75	-16
Calendar 2005	59	60	-1
Calendar 2006	71	63	8
Calendar 2007	76	46	30
Calendar 2008	66	56	10
Calendar 2009	48	36	12
Calendar 2010	94	50	44
Calendar 2011	72	37	35
Calendar 2012	102	65	37
Calendar 2013	84	47	37
Calendar 2014	79	57	22
Calendar 2015	71	58	13
Calendar 2016	64	70	-6
First Half of 2017	29	18	11

¹⁴⁷ 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 Thayer County increased by 1.4 percent from 905 in 2016 to 918 in 2017, as shown in Table II.85.5. The number of school-age children 5 to 11 years of age decreased from 465 in 2016 to 446 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.85.6, shows population by age for the 2000 and 2010 Census. The population changed by -13.7 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -9.4 percent to a total of 1,347 persons in 2010. Those aged 25 to 34 changed by -20.1 percent, and those aged under 5 changed by -11.4 percent.

Table II.85.5 School-Age Children Thayer County Academic Years 1992–2017 DOE Data				
Year	Age Group			Total
	5–11	11–13	14–18	
1992	700	161	469	1,330
1993	681	190	452	1,323
1994	668	210	461	1,339
1995	639	207	491	1,337
1996	631	203	456	1,290
1997	615	209	471	1,295
1998	620	213	498	1,331
1999	622	174	523	1,319
2000	587	155	507	1,249
2001	561	171	462	1,194
2002	546	168	441	1,155
2003	496	197	425	1,118
2004	467	191	394	1,052
2005	451	166	434	1,051
2006	433	142	395	970
2007	441	115	406	962
2008	420	122	388	930
2009	407	128	364	899
2010	482	136	374	992
2011	418	135	312	865
2012	455	142	299	896
2013	447	127	307	881
2014	451	116	322	889
2015	490	137	344	971
2016	465	131	309	905
2017	446	135	337	918



Table II.85.6					
Population by Age					
Thayer County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	343	5.7%	304	5.8%	-11.4%
5 to 19	1,239	20.5%	916	17.5%	-26.1%
20 to 24	171	2.8%	152	2.9%	-11.1%
25 to 34	533	8.8%	426	8.1%	-20.1%
35 to 54	1,653	27.3%	1,294	24.8%	-21.7%
55 to 64	630	10.4%	789	15.1%	25.2%
65 or Older	1,486	24.5%	1,347	25.8%	-9.4%
Total	6,055	100.0%	5,228	100.0%	-13.7%

The elderly population is further explored in Table II.85.7. Those aged 65 to 66 changed by 34.4 percent between 2000 and 2010, resulting in a population of 125 persons. Those aged 85 or older changed by 12.4 percent during the same time period, and resulted in 291 persons over age 85 in 2010.

Table II.85.7					
Elderly Population by Age					
Thayer County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	93	6.3%	125	9.3%	34.4%
67 to 69	217	14.6%	182	13.5%	-16.1%
70 to 74	336	22.6%	275	20.4%	-18.2%
75 to 79	327	22%	243	18%	-25.7%
80 to 84	254	17.1%	231	17.1%	-9.1%
85 or Older	259	17.4%	291	21.6%	12.4%
Total	1,486	100.0%	1,347	100.0%	-9.4%

Population by race and ethnicity is shown in Table II.85.8 representing 97.9 percent of the white population in 2010. The black population changed by 1100 percent, representing 0.2 percent of the population in 2010. The American Indian and Asian populations represented 0.2 and 0.3 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 24.6 percent between 2000 and 2010, compared to the -14 percent growth rate for non-Hispanics.

Table II.85.8					
Population by Race and Ethnicity					
Thayer County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	5,976	98.7%	5,120	97.9%	-14.3%
Black	1	0%	12	0.2%	1,100%
American Indian	17	0.3%	8	0.2%	-52.9%
Asian	7	0.1%	16	0.3%	128.6%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	20	0.3%	24	0.5%	20%
Two or More Races	34	0.6%	48	0.9%	41.2%
Total	6,055	100.0%	5,228	100.0%	-13.7%
Hispanic	61	1%	76	1.5%	24.6%
Non-Hispanic	5,994	99%	5,152	98.5%	-14%

Population by race and ethnicity through 2016 is shown in Table II.85.9. The white population represented 97.6 percent of the population in 2016, compared with the black population accounting for 0.1 percent of the population. Hispanic population represented 2.2 percent of the population in 2016.

Table II.85.9				
Population by Race and Ethnicity				
Thayer County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	5,120	97.9%	5,040	97.6%
Black	12	0.2%	7	0.1%
American Indian	8	0.2%	13	0.3%
Asian	16	0.3%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	24	0.5%	16	0.3%
Two or More Races	48	0.9%	87	1.7%
Total	5,228	100.0%	5,163	100.0%
Non-Hispanic	5,152	98.5%	5,049	97.8%
Hispanic	76	1.5%	114	2.2%

The population by race is broken down further by ethnicity in Table II.85.10. While the white non-Hispanic population changed by -14.6 percent between 2000 and 2010, the white Hispanic population changed by 26.5 percent. The black non-Hispanic population changed by 900 percent.

Table II.85.10					
Population by Race and Ethnicity					
Thayer County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	5,942	99.1%	5,077	98.5%	-14.6%
Black	1	0%	10	0.2%	900%
American Indian	15	0.3%	8	0.2%	-46.7%
Asian	7	0.1%	15	0.3%	114.3%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	0	0%	0	0%	%
Two or More Races	29	0.5%	42	0.8%	44.8%
Total Non-Hispanic	5,994	100.0%	5,152	100.0%	-14%
Hispanic					
White	34	55.7%	43	56.6%	26.5%
Black	0	0%	2	2.6%	%
American Indian	2	3.3%	0	0%	-100%
Asian	0	0%	1	1.3%	%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	20	32.8%	24	31.6%	20%
Two or More Races	5	8.2%	6	7.9%	20%
Total Hispanic	61	100.0%	76	100.0%	24.6%
Total Population	6,055	100.0%	5,228	100.0%	-13.7%



The change in race and ethnicity between 2010 and 2016 is shown in Table II.85.11. During this time, the total non-Hispanic population was 5,049 persons in 2016. The Hispanic population was 114.

Table II.85.11 Population by Race and Ethnicity				
Thayer County 2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	5,077	98.5%	4,940	97.8%
Black	10	0.2%	7	0.1%
American Indian	8	0.2%	13	0.3%
Asian	15	0.3%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	0	0%	2	0%
Two or More Races	42	0.8%	87	1.7%
Total Non-Hispanic	5,152	100.0%	5,049	100.0%
Hispanic				
White	43	56.6%	100	87.7%
Black	2	2.6%	0	0%
American Indian	0	0%	0	0%
Asian	1	1.3%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	24	31.6%	14	12.3%
Two or More Races	6	7.9%	0	0%
Total Hispanic	76	100.0	114	100.0%
Total Population	5,228	100.0%	5,163	100.0%

Households by type and tenure are shown in Table II.85.12. Family households represented 62 percent of households, while non-family households accounted for 38 percent. These changed from 64 and 36 percent, respectively.

Table II.85.12 Household Type by Tenure				
Thayer County 2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	1,469	64%	1,473	62%
Married-Couple Family	1,302	88.6%	1,339	90.9%
Owner-Occupied	1,147	88.1%	1,189	88.8%
Renter-Occupied	155	11.9%	150	11.2%
Other Family	167	11.4%	134	11.3%
Male Householder, No Spouse Present	58	34.7%	37	43.3%
Owner-Occupied	45	77.6%	34	91.9%
Renter-Occupied	13	22.4%	3	8.1%
Female Householder, No Spouse Present	109	65.3%	97	81.3%
Owner-Occupied	62	56.9%	50	51.5%
Renter-Occupied	47	43.1%	47	48.5%
Non-Family Households	827	36%	902	38%
Owner-Occupied	559	67.6%	559	62%
Renter-Occupied	268	32.4%	343	38%
Total	2,296	100.0%	2,375	100.0%



The group quarters population was 156 in 2010, compared to 180 in 2000.

Table II.85.13					
Group Quarters Population					
Thayer 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%	3	2%	%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	180	100%	150	98%	-16.7%
Other Institutions	0	0%	0	0%	%
Total	180	100.0%	153	100.0%	-15.0%
Noninstitutionalized					
College Dormitories	0	%	0	0%	%
Military Quarters	0	%	0	0%	%
Other Noninstitutionalized	0	%	3	100%	%
Total	0	100.0%	3	100.0%	%
Group Quarters Population	180	100.0%	156	100.0%	-13.3%

The number of foreign born persons are shown in Table II.85.14. An estimated 0.6 percent of the population was born in Mexico with 0.2 percent born in Germany.

Table II.85.14			
Place of Birth for the Foreign-Born Population			
Thayer County			
2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population
#1 country of origin	Mexico	29	0.6%
#2 country of origin	Germany	12	0.2%
#3 country of origin	Hong Kong	2	0%
#4 country of origin	Africa n.e.c	1	0%
#5 country of origin	Cuba	1	0%
#6 country of origin	South Africa	1	0%
#7 country of origin	Afghanistan	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.85.15. An estimated 1.1 percent of the population speaks Spanish at home.

Table II.85.15			
Limited English Proficiency and Language Spoken at Home			
Thayer County			
2016 Five-Year ACS			
Number	County	Number of Person	Percent of Total Population



#1 LEP Language	Spanish	52	1.1%
#2 LEP Language	German or other West Germanic languages	2	0%
#3 LEP Language	Arabic	0	0%
#4 LEP Language	Chinese	0	0%
#5 LEP Language	French, Haitian, or Cajun	0	0%
#6 LEP Language	Korean	0	0%
#7 LEP Language	Other Asian and Pacific Island languages	0	0%
#8 LEP Language	Other Indo-European languages	0	0%
#9 LEP Language	Other and unspecified languages	0	0%
#10 LEP Language	Russian, Polish, or other Slavic languages	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.85.16. Some 19.2 percent of the population was disabled in 2000, or a total of 1,063 persons. The disability rate was highest for those over 65, with 37.3 percent disabled.

Table II.85.16 Disability by Age Thayer County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	51	5.5%
16 to 64	516	15.6%
65 and older	496	37.3%
Total	1,063	19.2%

Table II.85.17 shows disability by type in 2000. There were 536 physical disabilities in 2000, some 286 employment disabilities, and 346 go-outside-home disabilities.

Table II.85.17 Total Disabilities Tallied: Aged 5 and Older Thayer County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	265
Physical disability	536
Mental disability	233
Self-care disability	146
Employment disability	286
Go-outside-home disability	346
Total	1,812

Disability by age, as estimated by the 2016 ACS, is shown in Table II.85.18. The disability rate for females was 14.3 percent, compared to 15.1 percent for males. The disability rate changed precipitously higher with age, with 48.7 percent of those over 75 experiencing a disability.



Table II.85.18 Disability by Age Thayer 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	27	6.8%	6	1.5%	33	4.1%
18 to 34	30	7.6%	23	6.4%	53	7%
35 to 64	134	13.3%	73	7.6%	207	10.5%
65 to 74	67	23.9%	84	26.5%	151	25.3%
75 or Older	118	49.2%	174	48.5%	292	48.7%
Total	376	15.1%	360	14.3%	736	14.7%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.85.19. Some 6.7 percent have an ambulatory disability, 5.5 have an independent living disability, and 2.4 percent have a self-care disability.

Table II.85.19 Total Disabilities Tallied: Aged 5 and Older Thayer County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	345	6.9%
Vision disability	99	2%
Cognitive disability	144	3.1%
Ambulatory disability	315	6.7%
Self-Care disability	113	2.4%
Independent living disability	214	5.5%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.85.20 and Table II.85.21. In 2016, some 2,534 persons were employed and 37 were unemployed. This totaled a labor force of 2,571 persons. The unemployment rate for Thayer County was estimated to be 1.4 in 2016.

Table II.85.20 Employment, Labor Force and Unemployment Thayer County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	2,534
Unemployed	37
Labor Force	2,571
Unemployment Rate	1.4%

In 2016, 93.2 percent of households in Thayer County had a high school education or greater.

Table II.85.21	
High School or Greater Education	
Thayer County	
2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	2,213
Total Households	2,375
Percent High School or Above	93.2%

As seen in Table II.85.22, 35.4 percent of the population had a high school diploma or equivalent, another 37 percent have some college, 14 percent have a Bachelor's Degree, and 4.8 percent of the population had a graduate or professional degree.

Table II.85.22		
Educational Attainment		
Thayer County		
2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	358	8.8%
High School or Equivalent	1,441	35.4%
Some College or Associates Degree	1,509	37%
Bachelor's Degree	572	14%
Graduate or Professional Degree	195	4.8%
Total Population Above 18 years	4,075	100.0%

ECONOMICS

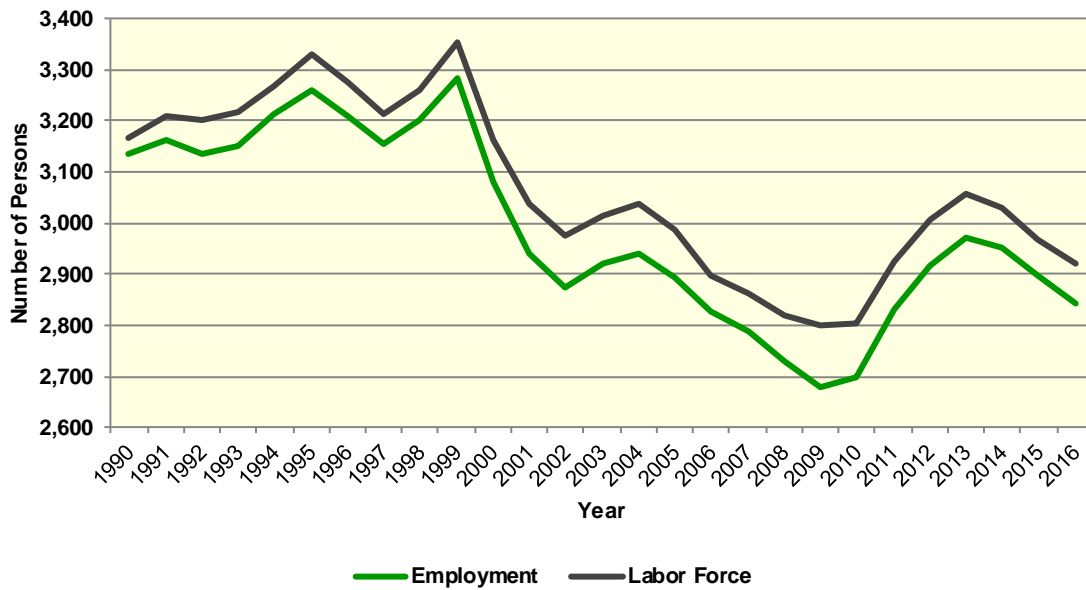
Labor Force

Table II.85.23, shows the labor force statistics for Thayer County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1990 with a rate of 1. The highest level of unemployment occurred during 2009 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 Thayer County increased from 2.4 percent in 2015 to 2.6 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.85.23 Labor Force Statistics Thayer County 1990 - 2016 BLS Data					
Year	Thayer County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	32	3,135	3,167	1%	2.3%
1991	46	3,163	3,209	1.4%	2.7%
1992	65	3,135	3,200	2%	2.9%
1993	67	3,150	3,217	2.1%	2.8%
1994	51	3,215	3,266	1.6%	2.6%
1995	69	3,262	3,331	2.1%	2.6%
1996	65	3,209	3,274	2%	2.7%
1997	59	3,154	3,213	1.8%	2.5%
1998	61	3,201	3,262	1.9%	2.6%
1999	71	3,284	3,355	2.1%	2.8%
2000	81	3,081	3,162	2.6%	2.8%
2001	100	2,939	3,039	3.3%	3.1%
2002	101	2,873	2,974	3.4%	3.6%
2003	94	2,920	3,014	3.1%	3.9%
2004	96	2,942	3,038	3.2%	3.9%
2005	91	2,894	2,985	3%	3.8%
2006	74	2,825	2,899	2.6%	3.1%
2007	76	2,787	2,863	2.7%	3%
2008	91	2,728	2,819	3.2%	3.3%
2009	119	2,680	2,799	4.3%	4.6%
2010	106	2,697	2,803	3.8%	4.6%
2011	96	2,830	2,926	3.3%	4.4%
2012	92	2,916	3,008	3.1%	4%
2013	86	2,972	3,058	2.8%	3.8%
2014	78	2,953	3,031	2.6%	3.3%
2015	71	2,898	2,969	2.4%	3%
2016	76	2,843	2,919	2.6%	3.2%

Diagram II.85.2, shows the employment and labor force for Thayer County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 2,843 persons, with the labor force reaching 2,919, indicating there were a total of 76 unemployed persons.

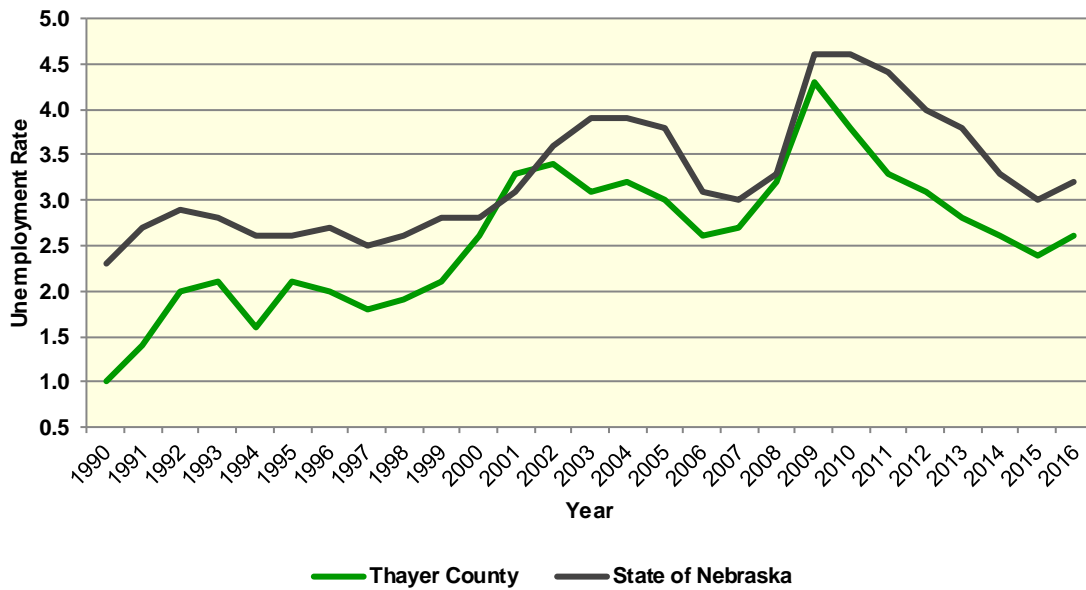
Diagram II.85.2
Employment and Labor Force
 Thayer County
 1990 – 2016 BLS Data



Unemployment

Diagram II.85.3, shows the unemployment rate for both the State and Thayer County. During the 1990’s the average rate for Thayer County was 1.8, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 3.1, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 2.9. Over the course of the entire period Thayer County had an average unemployment rate lower than the state, 2.6 percent for Thayer County, versus 3.3 statewide.

Diagram II.85.3
Annual Unemployment Rate
 Thayer 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.85.24, shows total real earnings by industry for Thayer County. In the most recent 2016 estimate, the farm industry had the largest total real earnings, with total real earnings reaching 48,394,000 dollars. Between 2015 and 2016 the educational services industry saw the largest percentage increase, rising by 4.5 percent.

Table II.85.24
Real Earnings by Industry
 Thayer 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	27,779	31,723	81,818	64,400	78,899	45,469	51,933	48,394	-6.8
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	299	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	5,112	7,269	7,685	9,125	9,140	9,224	8,332	6,978	-16.3
Manufacturing	23,804	21,937	30,761	37,861	43,311	38,785	33,260	30,529	-8.2
Wholesale trade	8,317	14,255	13,928	19,598	17,561	20,575	17,896	17,749	-0.8
Retail trade	10,584	8,369	8,284	7,089	7,440	6,324	6,022	5,696	-5.4
Transportation and warehousing	3,811	0	0	0	0	0	0	0	0
Information	0	634	608	643	622	624	672	642	-4.4
Finance and insurance	0	7,124	7,120	0	6,902	7,315	7,565	0	-100
Real estate and rental and leasing	0	997	950	0	1,885	2,002	2,120	0	-100
Professional and technical services	0	0	641	724	785	968	1,150	1,183	2.9
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	440	544	656	695	546	528	-3.3
Educational services	471	559	544	462	446	449	397	415	4.5
Health care and social assistance	0	7,008	6,961	6,874	6,599	6,472	7,083	6,711	-5.3
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	4,274	5,105	5,099	5,379	5,744	5,812	5,642	5,707	1.1
Government and government enterprises	25,975	35,060	35,066	34,462	33,594	34,427	36,067	35,853	-0.6
Total	129,783	149,551	208,076	205,715	222,234	188,687	188,448	179,749	-4.6



Table II.85.25, shows the total employment by industry for Thayer County. The most recent estimates show the government and government enterprises industry was the largest employer in Thayer County, with employment reaching 703 jobs in 2016. Between 2015 and 2016 the educational services industry saw the largest percentage increase, rising by 8.7 percent.

Table II.85.25
Employment by Industry
Thayer County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	704	502	498	470	472	468	502	484	-3.6
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	11	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	171	194	185	203	211	218	194	181	-6.7
Manufacturing	545	382	505	620	703	677	635	570	-10.2
Wholesale trade	197	254	257	285	267	287	286	283	-1
Retail trade	412	355	339	294	289	279	292	288	-1.4
Transportation and warehousing	117	0	0	0	0	0	0	0	0
Information	0	19	19	19	20	21	21	20	-4.8
Finance and insurance	0	191	208	0	198	164	170	0	-100
Real estate and rental and leasing	0	86	75	0	83	74	72	0	-100
Professional and technical services	0	0	48	54	54	56	53	57	7.5
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	56	35	54	53	56	54	-3.6
Educational services	27	24	25	20	22	21	23	25	8.7
Health care and social assistance	0	274	276	286	259	252	248	248	0
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	205	174	179	187	195	200	208	216	3.8
Government and government enterprises	705	710	694	690	681	689	697	703	0.9
Total	3,985	3,552	3,645	3,706	3,765	3,734	3,745	3,668	-2.1



Table II.85.26, shows the real average earnings per job by industry for Thayer County. These figures are calculated by dividing the Total Real Earning displayed in Table II.85.24 and Table II.85.25, by Industry. In 2016, the farm industry had the highest average earnings reaching 99,988 dollars. Between 2015 and 2016 the manufacturing industry saw the largest percentage increase, rising by 2.3 percent to 53,560 dollars.

Table II.85.26									
Real Earnings Per Job by Industry									
Thayer County									
BEA Table CA5N and CA25 Data									
NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	39,459	63,193	164,293	137,021	167,159	97,155	103,452	99,988	-3.3
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	27,218	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	29,897	37,467	41,541	44,951	43,318	42,311	42,950	38,552	-10.2
Manufacturing	43,678	57,426	60,912	61,067	61,608	57,290	52,379	53,560	2.3
Wholesale trade	42,217	56,123	54,193	68,763	65,770	71,688	62,572	62,717	0.2
Retail trade	25,690	23,576	24,436	24,113	25,743	22,665	20,624	19,778	-4.1
Transportation and warehousing	32,573	0	0	0	0	0	0	0	0
Information	0	33,376	32,022	33,839	31,116	29,698	31,987	32,100	0.4
Finance and insurance	0	37,300	34,230	0	34,858	44,603	44,502	0	0
Real estate and rental and leasing	0	11,598	12,672	0	22,707	27,055	29,438	0	0
Professional and technical services	0	0	13,350	13,417	14,536	17,281	21,697	20,754	-4.3
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	7,859	15,555	12,142	13,120	9,752	9,778	0.3
Educational services	17,447	23,304	21,748	23,091	20,280	21,359	17,268	16,600	-3.9
Health care and social assistance	0	25,575	25,222	24,036	25,477	25,683	28,561	27,060	-5.3
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	20,849	29,340	28,487	28,763	29,455	29,058	27,127	26,421	-2.6
Government and government enterprises	36,844	49,380	50,527	49,946	49,331	49,967	51,746	51,000	-1.4
Total	32,568	42,103	57,085	55,509	59,026	50,532	50,320	49,005	-2.6

Table II.85.27 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 \$272,324,000 a -2.3 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 3,552 and 3,668 in 2016, which was a percentage change of -2.1 over this period.



Table II.85.27
Total Employment and Real Personal Income
 Thayer 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	86,184	3,919	-2,060	27,286	14,351	121,843	15,294	3,490	24,696
1970	88,953	4,110	-2,290	28,669	15,323	126,546	16,321	3,529	25,205
1971	89,381	4,441	-2,114	28,934	16,136	127,896	16,723	3,556	25,135
1972	103,614	4,703	-1,647	31,343	16,805	145,413	18,911	3,712	27,912
1973	130,487	5,810	-1,282	35,870	19,357	178,620	23,694	3,762	34,685
1974	112,372	6,374	-916	38,078	19,752	162,911	21,607	3,818	29,433
1975	140,949	6,500	-2,093	39,563	22,278	194,197	25,967	3,782	37,267
1976	126,965	7,471	-2,361	40,290	21,701	179,124	24,197	3,833	33,126
1977	85,496	7,123	-1,205	43,511	22,908	143,587	19,382	3,834	22,299
1978	127,312	7,430	-332	44,929	23,773	188,251	24,689	3,792	33,574
1979	107,241	7,572	583	46,280	24,117	170,649	23,069	3,941	27,211
1980	64,284	7,675	1,268	51,637	26,421	135,937	17,908	4,053	15,861
1981	103,429	8,080	1,688	56,573	28,558	182,168	23,934	4,026	25,691
1982	106,330	7,487	2,470	64,055	29,602	194,970	25,688	3,812	27,894
1983	78,635	7,256	2,774	65,612	30,081	169,846	22,753	3,829	20,537
1984	96,108	7,766	2,839	67,281	29,453	187,916	25,327	3,753	25,608
1985	97,967	7,780	3,008	63,871	30,206	187,272	25,837	3,623	27,040
1986	102,779	7,634	3,531	62,090	31,137	191,903	27,143	3,453	29,765
1987	108,716	8,072	3,207	55,831	30,824	190,506	27,614	3,559	30,547
1988	122,735	9,135	3,056	56,055	29,489	202,201	29,493	3,632	33,792
1989	119,502	9,881	2,741	58,332	30,794	201,488	29,931	3,662	32,632
1990	117,987	10,033	3,269	53,905	32,168	197,296	29,848	3,727	31,657
1991	108,787	10,092	3,213	53,355	32,560	187,823	28,415	3,705	29,362
1992	112,036	10,103	3,203	51,699	34,795	191,630	29,123	3,723	30,093
1993	98,329	10,622	2,524	49,998	35,277	175,507	26,869	3,711	26,497
1994	115,081	11,045	1,864	49,896	34,957	190,752	29,310	3,904	29,477
1995	102,176	10,987	1,114	53,177	36,733	182,213	28,488	3,847	26,560
1996	140,817	11,189	308	55,267	37,697	222,900	35,052	3,877	36,321
1997	128,730	12,000	-1,143	57,694	38,839	212,120	34,031	3,863	33,324
1998	125,726	12,068	-2,004	59,514	42,068	213,236	34,332	3,826	32,860
1999	126,363	11,975	-2,656	55,952	42,631	210,315	34,500	3,869	32,660
2000	120,685	12,582	-4,070	57,312	42,587	203,932	33,820	3,979	30,331
2001	129,783	12,466	-5,265	59,248	45,452	216,752	36,837	3,985	32,568
2002	116,434	12,483	-5,208	52,850	47,422	199,016	34,775	3,822	30,464
2003	141,648	12,807	-5,300	48,867	47,515	219,923	39,098	3,791	37,365
2004	139,840	13,249	-5,348	44,392	48,066	213,700	38,890	3,721	37,582
2005	133,603	13,188	-5,005	38,110	48,126	201,646	36,972	3,678	36,325
2006	122,520	13,852	-4,764	35,262	50,300	189,466	35,668	3,615	33,892
2007	147,981	14,721	-4,913	41,601	48,318	218,267	41,120	3,618	40,901
2008	166,398	14,980	-4,915	54,893	51,306	252,701	48,106	3,535	47,071
2009	144,021	14,281	-1,705	51,136	53,040	232,211	44,570	3,485	41,326
2010	149,551	14,726	-3,217	50,088	52,730	234,426	44,909	3,552	42,103
2011	208,076	13,830	-6,517	59,304	51,435	298,468	57,686	3,645	57,085
2012	205,715	14,656	-8,829	64,065	52,207	298,503	57,894	3,706	55,509
2013	222,234	16,884	-10,701	60,118	51,432	306,199	59,010	3,765	59,026
2014	188,687	16,730	-8,731	62,729	51,339	277,294	53,091	3,734	50,533
2015	188,448	16,014	-7,214	62,022	51,612	278,854	54,199	3,745	50,320
2016	179,749	15,615	-5,740	61,785	52,145	272,324	53,386	3,668	49,005

Diagram II.85.4, shows real average earnings per job for Thayer County from 1990 to 2016. Over this period the average earning per job for Thayer County was 38,527 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

Diagram II.85.4
Real Average Earnings Per Job
 Thayer County
 BEA Data 1990 - 2016

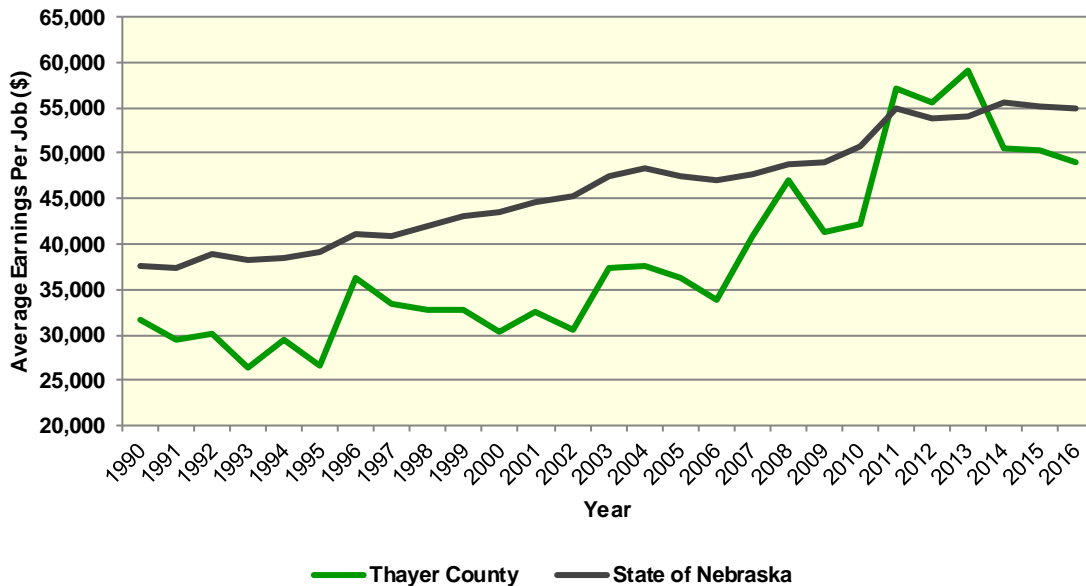
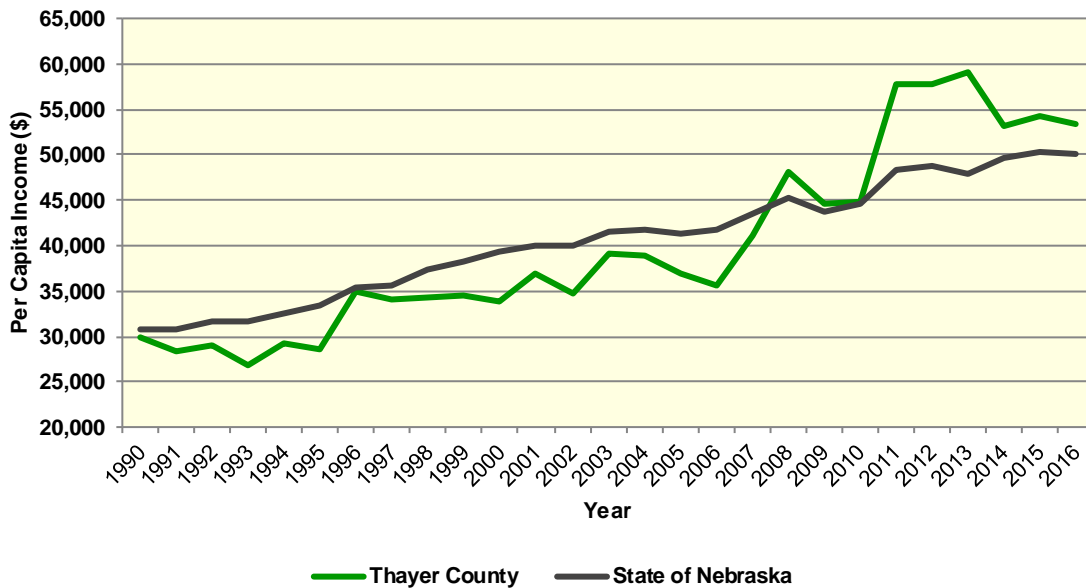


Diagram II.85.5, shows real per capita income in Thayer County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Thayer County was 40,000 dollars, which was lower than the statewide average of 40,548 dollars over the same period.

Diagram II.85.5
Real Per Capita Income
 Thayer 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.85.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment decreased from 2,459 persons in 2015 to 2,411 in 2016, a change of -2 percent.

Table II.85.28
Total Monthly Employment
 Thayer County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	2,166	2,224	2,175	2,139	2,096	2,221	2,323	2,364	2,469	2,510	2,452
Feb	2,158	2,199	2,160	2,101	2,103	2,210	2,289	2,355	2,449	2,519	2,422
Mar	2,177	2,242	2,180	2,098	2,136	2,249	2,358	2,418	2,460	2,499	2,439
Apr	2,212	2,245	2,202	2,147	2,214	2,264	2,378	2,455	2,498	2,454	2,410
May	2,275	2,297	2,241	2,185	2,240	2,302	2,431	2,506	2,534	2,465	2,416
Jun	2,331	2,322	2,289	2,209	2,289	2,370	2,516	2,587	2,585	2,520	2,457
Jul	2,445	2,280	2,265	2,157	2,215	2,331	2,462	2,560	2,530	2,450	2,408
Aug	2,314	2,245	2,256	2,129	2,219	2,313	2,449	2,492	2,493	2,429	2,394
Sep	2,278	2,232	2,177	2,109	2,192	2,287	2,409	2,466	2,458	2,415	2,362
Oct	2,259	2,280	2,206	2,138	2,173	2,299	2,399	2,518	2,470	2,408	2,394
Nov	2,309	2,294	2,190	2,134	2,174	2,323	2,455	2,515	2,469	2,404	2,378
Dec	2,351	2,299	2,176	2,132	2,209	2,400	2,486	2,528	2,492	2,439	2,400
Annual	2,273	2,263	2,210	2,140	2,188	2,297	2,413	2,480	2,492	2,459	2,411
% Change	-2%	(ND)%	-2%	-3%	2%	5%	5%	3%	(ND)%	-1%	-2%

The QCEW also reports average weekly wages, which represents total compensation paid during the calendar quarter, regardless of when services were performed. The BLS QCEW data indicated average weekly wages were \$679 in 2015. In 2016, average weekly wages saw a remained unchanged of (ND) percent over the prior year, rising to 679 dollars, or by (ND) dollars. These data are shown in Table II.85.29.

Table II.85.29 Average Weekly Wages Thayer County BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	371	381	394	423	392	
2002	392	394	414	425	406	4%
2003	400	410	406	479	424	4%
2004	422	442	436	509	452	7%
2005	420	439	464	508	458	1%
2006	488	463	468	509	482	5%
2007	509	536	549	636	558	16%
2008	535	555	567	758	603	8%
2009	511	514	530	759	578	-4%
2010	538	542	550	718	587	2%
2011	549	589	588	768	625	6%
2012	613	616	589	862	671	7%
2013	624	671	644	836	695	4%
2014	644	647	637	818	686	-1%
2015	632	651	651	784	679	-1%
2016(p)	650	628	685	753	679	(ND)%

Total business establishments reported by the QCEW are displayed in Table II.85.28. Between 2015 and 2016, the total number of business establishments in Thayer County increased from 257 to 258 establishments.

Table II.85.30 Number of Business Establishments Thayer County BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	228	232	235	233	232	
2002	232	233	235	231	233	(ND)%
2003	230	228	229	222	227	-3%
2004	228	230	231	227	229	1%
2005	224	222	219	219	221	-3%
2006	215	219	223	218	219	-1%
2007	233	231	227	226	229	5%
2008	220	219	222	218	220	-4%
2009	219	221	228	225	223	1%
2010	224	227	225	228	226	1%
2011	233	234	235	236	235	4%
2012	249	252	255	251	252	7%
2013	254	258	251	253	254	1%
2014	254	256	257	259	257	1%
2015	259	258	255	256	257	(ND)%
2016	259	255	259	260	258	(ND)%



Nebraska Department of Revenue

According to the Nebraska Department of Revenue (DOR), returns from taxpayers with adjusted gross incomes (AGIs) of less than \$10,000 decreased by 2.0 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 increased by 6.1 percent over the period. On the other hand, by 2016 there were 316 returns for AGIs of \$100,000 or more. Table II.85.31 presents AGI distribution for the years 1991 through 2016.

Table II.85.31										
Income Tax Returns by Adjusted Gross Income										
Thayer 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 ¹⁴⁸
1991	1,097	348	628	398	325	123	10	24	0	2,978
1992	1,027	320	598	403	330	167	12	25	0	2,915
1993	1,068	267	585	403	333	180	12	28	0	2,905
1994	1,089	255	606	375	336	192	10	24	0	2,911
1995	999	276	585	385	338	204	46	40	11	2,895
1996	931	239	543	389	379	253	56	42	0	2,846
1997	918	198	563	399	375	294	72	55	13	2,900
1998	906	198	514	355	422	288	69	59	15	2,840
1999	899	193	515	335	402	346	75	71	0	2,857
2000	873	198	494	326	411	354	95	56	10	2,817
2001	825	173	465	317	379	340	83	64	0	2,665
2002	808	175	420	332	353	329	75	61	0	2,567
2003	678	196	411	334	376	312	106	63	11	2,487
2004	626	174	424	338	328	342	124	78	14	2,448
2005	542	157	387	279	341	311	140	80	13	2,250
2006	522	209	412	346	321	368	142	96	19	2,435
2007	497	189	376	309	317	401	201	119	18	2,427
2008	461	189	341	292	335	405	201	150	23	2,397
2009	459	173	340	283	304	379	207	162	25	2,332
2010	405	190	324	263	314	386	190	207	29	2,308
2011	389	168	307	276	294	401	238	215	35	2,323
2012	388	160	268	254	307	408	242	271	69	2,367
2013	401	171	255	269	341	362	255	271	67	2,392
2014	393	160	275	244	336	345	269	275	60	2,357
2015	421	170	248	280	326	354	254	268	50	2,371
2016	397	177	241	288	333	365	242	275	41	2,359

¹⁴⁸ 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 583 in 2010 to 551 in 2016, with the poverty rate reaching 11.2 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.85.32 presents poverty data for the county.

The rate of poverty for Thayer County is shown in Table II.85.33. In 2016, there were an estimated 603 persons living in poverty. This represented a 12 percent poverty rate, compared to 10.7 percent poverty in 2000. In 2016, some 11.4 percent of those in poverty were under age 6, and 18.1 percent were 65 or older.

Table II.85.32 Persons in Poverty Thayer County 2000–2016 SAIPE Estimates		
Year	Persons in Poverty	Poverty Rate
2000	622	10.9%
2001	641	11.4%
2002	642	11.6%
2003	551	10.3%
2004	520	9.8%
2005	591	11.3%
2006	711	13.9%
2007	611	12.3%
2008	533	10.9%
2009	566	11.8%
2010	583	11.5%
2011	563	11.3%
2012	567	11.4%
2013	658	13.1%
2014	541	10.7%
2015	513	10.2%
2016	551	11.2%

Table II.85.33 Poverty by Age Thayer 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	63	10.1%	69	11.4%
6 to 17	152	24.3%	125	20.7%
18 to 64	264	42.2%	300	49.8%
65 or Older	146	23.4%	109	18.1%
Total	625	100.0%	603	100.0%
Poverty Rate	10.7%	.	12%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 0.5 percent in Thayer County between 2010 and 2016, from 2,731 to 2,744. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.85.34.

Housing Production

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

Table II.85.34 Housing Units State of Nebraska vs. Thayer County 2000 and 2016 Census Data and Intercensal Estimates				
Subject	Nebraska	% Growth Since Census	Thayer County	% Growth Since Census
2000 Census Base	722,656	.	2,823	.
2010 Census	796,793	10.3	2,731	-3.3
July 2011 Estimate	801,068	0.5	2,730	0
July 2012 Estimate	804,586	1	2,733	0.1
July 2013 Estimate	809,062	1.5	2,734	0.1
July 2014 Estimate	814,835	2.3	2,742	0.4
July 2015 Estimate	820,725	3	2,744	0.5
July 2016 Estimate	827,156	3.8	2,744	0.5



valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Thayer County decreased from 8 authorizations in 2015 to 4 in 2016.

The real value of single-family building permits increased from \$187,804 in 2015 to \$342,500 in 2016. This compares to an increase in permit value statewide, with values rising from \$203,629 in 2015 to \$206,586 in 2016. Additional details are given in Table II.85.35.

Table II.85.35 Building Permits and Valuation Thayer County Census Bureau Data, 1980–2016							
Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2016\$)	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	15	4	3	0	22	136,583	0
1981	14	0	0	8	22	132,587	38,757
1982	9	0	0	0	9	112,216	0
1983	11	0	0	0	11	106,307	0
1984	7	2	0	0	9	128,950	0
1985	3	0	0	0	3	90,037	0
1986	1	0	8	0	9	95,420	0
1987	2	0	0	0	2	111,669	0
1988	4	0	0	0	4	63,869	0
1989	0	0	0	0	0	0	0
1990	3	0	0	0	3	132,464	0
1991	3	0	0	0	3	92,184	0
1992	8	2	0	0	10	91,617	0
1993	5	0	0	0	5	108,799	0
1994	7	0	0	0	7	133,286	0
1995	7	0	0	0	7	103,616	0
1996	5	0	3	0	8	136,298	0
1997	2	0	3	0	5	107,143	0
1998	3	0	0	0	3	120,839	0
1999	4	0	0	0	4	106,139	0
2000	3	4	0	0	7	107,966	0
2001	4	0	0	0	4	123,087	0
2002	9	0	0	0	9	171,086	0
2003	3	0	0	0	3	156,717	0
2004	10	0	0	0	10	149,376	0
2005	5	0	0	0	5	165,305	0
2006	7	0	0	0	7	205,506	0
2007	3	0	0	0	3	186,499	0
2008	10	0	0	0	10	196,168	0
2009	3	0	0	0	3	180,613	0
2010	6	0	0	0	6	212,980	0
2011	6	0	4	0	10	208,684	0
2012	3	0	4	0	7	166,015	0
2013	16	0	0	0	16	199,563	0
2014	7	2	0	0	9	236,154	0
2015	8	0	0	0	8	187,804	0
2016	4	0	0	0	4	342,500	0



Diagram II.85.6
Single-Family Permits
 Thayer County
 Census Bureau Data, 1980–2016

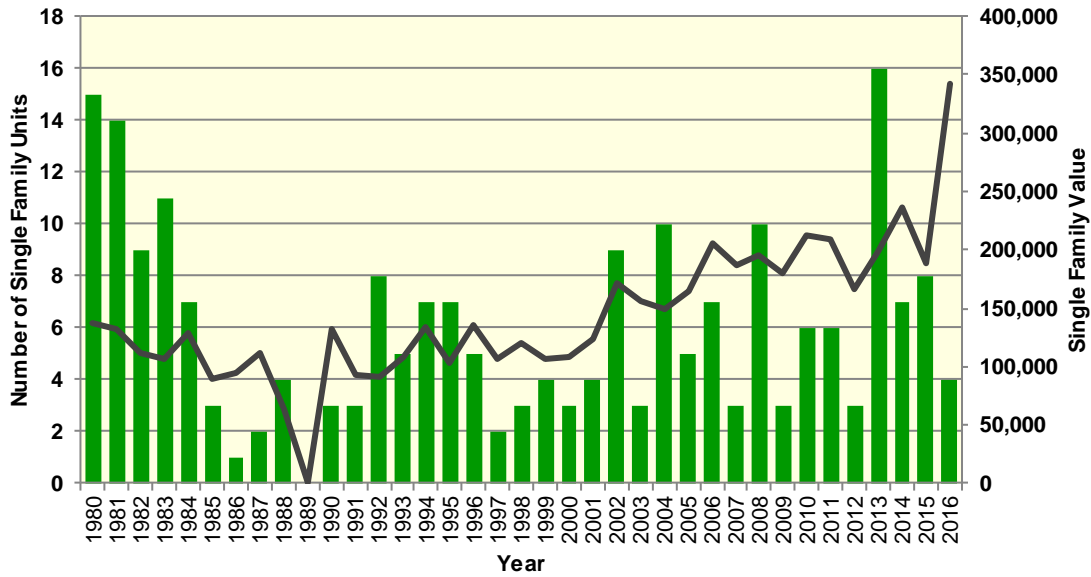
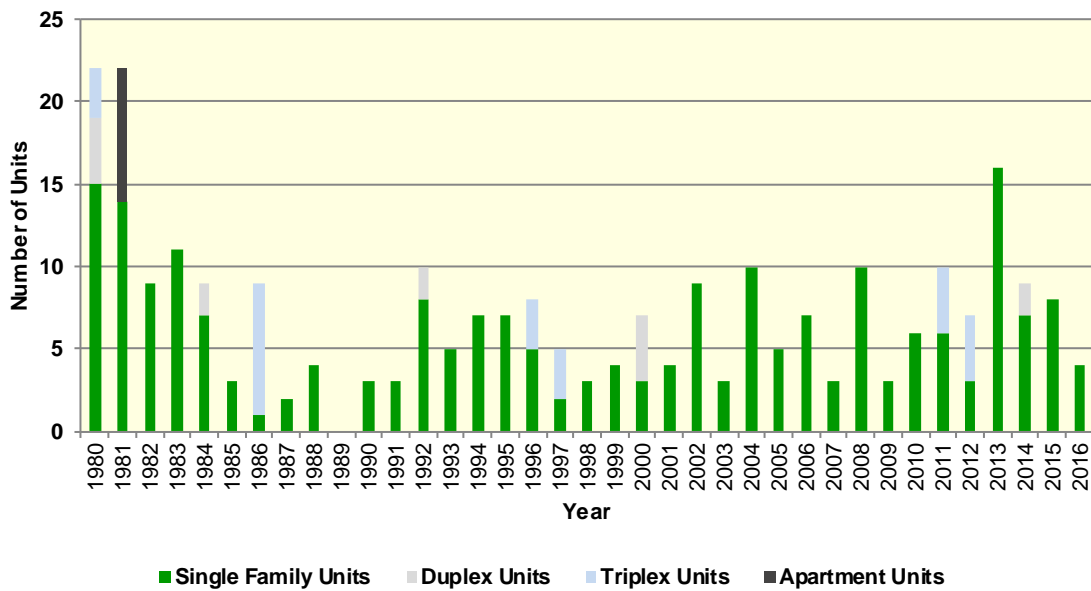


Diagram II.85.7
Total Permits by Unit Type
 Thayer County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.85.36. In 2016, there were 2,733 housing units, down from 2,828 in 2000. Single-family units accounted for 92.4 percent of units in 2016, compared to 92.8 in 2000. Apartment units accounted for 5.6 percent in 2016, compared to 2.5 percent in 2000.

Table II.85.36				
Housing Units by Type				
Thayer County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Unit Type	2000 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	2,623	92.8%	2,524	92.4%
Duplex	31	1.1%	19	0.7%
Tri- or Four-Plex	32	1.1%	3	0.1%
Apartment	72	2.5%	153	5.6%
Mobile Home	67	2.4%	34	1.2%
Boat, RV, Van, Etc.	3	0.1%	0	0%
Total	2,828	100.0%	2,733	100.0%

Some 84.1 percent of housing was occupied in 2010, compared to 89.9 percent in 2000. Owner-occupied housing changed -10.9 percent between 2000 and 2010, ending with owner-occupied units representing 79 percent of units. Vacant units changed by 51.6 percent, resulting in 435 vacant units in 2010.

Table II.85.37					
Housing Units by Tenure					
Thayer County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	2,541	89.9%	2,296	84.1%	-9.6%
Owner-Occupied	2,034	80%	1,813	79%	-10.9%
Renter-Occupied	507	20%	483	21%	-4.7%
Vacant Housing Units	287	10.1%	435	15.9%	51.6%
Total Housing Units	2,828	100.0%	2,731	100.0%	-3.4%

Table II.85.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 2,733 housing units. An estimated 77.1 percent were owner-occupied, and 13.1 percent were vacant.

Table II.85.38				
Housing Units by Tenure				
Thayer County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	2,296	84.1%	2,375	86.9%
Owner-Occupied	1,813	79%	1,832	77.1%
Renter-Occupied	483	21%	543	22.9%
Vacant Housing Units	435	15.9%	358	13.1%
Total Housing Units	2,731	100.0%	2,733	100.0%

Households by household size are shown in Table II.85.39. There were a total of 2,296 households in 2010, down from 2,541 in 2000. One person households changed by -5.4 percent between 2000 and 2010, while two person households changed by -0.6 percent. Three and four person households changed by -23.6 and -30.7 respectively, representing 10.5 percent and 8.4 percent of the population in 2010.

Table II.85.39					
Households by Household Size					
Thayer County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
One Person	801	31.5%	758	33%	-5.4%
Two Persons	938	36.9%	932	40.6%	-0.6%
Three Persons	314	12.4%	240	10.5%	-23.6%
Four Persons	280	11%	194	8.4%	-30.7%
Five Persons	148	5.8%	112	4.9%	-24.3%
Six Persons	42	1.7%	37	1.6%	-11.9%
Seven Persons or More	18	0.7%	23	1%	27.8%
Total	2,541	100.0%	2,296	100.0%	-9.6%

Households by income is shown in Table II.85.40. Households earning more than \$100,000 per year represented 15.5 percent of households in 2016, compared to 3.9 percent in 2000. Households earning between \$50,000 and \$74,999 represented 17.8 percent of households in 2016, compared to 15.9 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 12.3 percent of households in 2016, compared to 21.1 percent in 2000.

Table II.85.40				
Households by Income				
Thayer 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	540	21.1%	291	12.3%
\$15,000 to \$19,999	199	7.8%	171	7.2%
\$20,000 to \$24,999	246	9.6%	116	4.9%
\$25,000 to \$34,999	476	18.6%	278	11.7%
\$35,000 to \$49,999	461	18%	454	19.1%
\$50,000 to \$74,999	406	15.9%	422	17.8%
\$75,000 to \$99,999	129	5%	274	11.5%
\$100,000 or More	99	3.9%	369	15.5%
Total	2,556	100.0%	2,375	100.0%

Table II.85.41 shows households by year home built. Housing units built between 2000 and 2009, account for 4.1 percent and those built in 2010 or later accounted for 2.4 percent of households. Households built in the 1970's, 1980's, and 1990's account for 13 percent, 9.6 percent, and 5.3, respectively. Housing units built prior to 1939 represented 38.8 percent of households in 2016.

Table II.85.41				
Households by Year Home Built				
Thayer County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Year Built	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	1,165	45.8%	921	38.8%
1940 to 1949	201	7.9%	167	7%
1950 to 1959	276	10.9%	254	10.7%
1960 to 1969	271	10.7%	218	9.2%
1970 to 1979	326	12.8%	308	13%
1980 to 1989	184	7.2%	227	9.6%
1990 to 1999	118	4.6%	126	5.3%
2000 to 2009	.	.	98	4.1%
2010 or Later	.	.	56	2.4%
Total	2,541	100.0%	2,375	100.0%

The distribution of unit types by race are shown in Table II.85.42. An estimated 92.2 percent of white households occupy single-family homes. Some 6 percent of white households occupy apartments. An estimated 100 percent of American Indian households occupy single-family homes.

Table II.85.42							
Distribution of Units in Structure by Race							
Thayer County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	92.2%	%	100%	%	%	%	100%
Duplex	0.6%	%	0%	%	%	%	0%
Tri- or Four-Plex	0.1%	%	0%	%	%	%	0%
Apartment	6%	%	0%	%	%	%	0%
Mobile Home	1.1%	%	0%	%	%	%	0%
Boat, RV, Van, Etc.	0%	%	0%	%	%	%	0%
Total	100.0%	%	100.0%	%	%	%	100.0%

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.85.43. An estimated 20.7 percent of vacant units were for rent in 2010, a 114.3 percent change since 2000. In addition, some 9.9 percent of vacant units were for sale, a change of -54.3 percent between 2000 and 2010. "Other" vacant units represented 53.8 percent of vacant units in 2010. This is a change of 143.8 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.85.43					
Disposition of Vacant Housing Units					
Thayer County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	42	14.6%	90	20.7%	114.3%
For Sale	94	32.8%	43	9.9%	-54.3%
Rented or Sold, Not Occupied	27	9.4%	18	4.1%	-33.3%
For Seasonal, Recreational, or Occasional Use	28	9.8%	50	11.5%	78.6%
For Migrant Workers	0	0%	0	0%	%
Other Vacant	96	33.4%	234	53.8%	143.8%
Total	287	100.0%	435	100.0%	51.6%

The disposition of vacant units between 2010 and 2016 are shown in Table II.85.44. By 2016, for rent units accounted for 6.7 percent of vacant units, while for sale units accounted for 3.1 percent. “Other” vacant units accounted for 64.2 percent of vacant units, representing a total of 230 “other” vacant units.

Table II.85.44				
Disposition of Vacant Housing Units				
Thayer County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	90	20.7%	24	6.7%
For Sale	43	9.9%	11	3.1%
Rented Not Occupied	3	0.7%	3	0.8%
Sold Not Occupied	15	3.4%	3	0.8%
For Seasonal, Recreational, or Occasional Use	50	11.5%	87	24.3%
For Migrant Workers	0	0%	0	0%
Other Vacant	234	53.8%	230	64.2%
Total	435	100.0%	358	100.0%

Department of Property Assessment Division

The Department of Property Assessment Division (PAD) provided a database of residential property transactions over the last 19 years. Property transactions are primarily related to existing buildings, with very few for new construction. During fiscal years 1999 through 2017, there were 1,419 property transactions in Thayer County. Of these, 1,396 were for single-family homes during this 19-year period, as shown in Table II.85.45.

Table II.85.45						
Residential Property Transactions						
Thayer County						
Fiscal Years 1999–2017 PAD Data						
Year	Single-Family	Mobile Home	Duplex	Townhome	Missing	Total
1999	104	1	0	2	1	108
2000	113	1	0	0	0	114
2001	91	1	0	0	0	92
2002	105	0	0	0	0	105
2003	56	2	0	0	0	58
2004	74	1	0	0	0	75
2005	85	0	0	0	0	85
2006	99	0	0	0	0	99
2007	67	0	0	0	0	67
2008	52	1	0	0	1	54
2009	55	1	0	1	0	57
2010	55	0	0	0	0	55
2011	52	0	0	0	0	52
2012	69	1	0	0	0	70
2013	65	0	0	0	0	65
2014	65	1	0	0	0	66
2015	65	1	4	0	0	70
2016	58	2	0	1	0	61
2017	66	0	0	0	0	66
Total	1,396	13	4	4	2	1,419

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 724 single-family home property transactions for units built before 1930, 1.2 percent of units were of low quality and 16.3 percent were of fair quality. Conversely, of the 16 homes built from 2001 through 2010, 0 percent of units were of low quality and 6.3 percent of fair quality. Table II.85.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

Table II.85.46										
Single-Family Homes by Year Built and Quality of Materials and Workmanship										
Thayer 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	9	3	0	2	1	1	0	0	0	16
Fair	118	64	19	55	5	6	1	0	0	268
Average	596	207	83	98	51	41	11	1	2	1,090
Good	0	6	0	3	3	4	4	0	0	20
Very Good	0	0	0	0	0	0	0	0	0	0
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	1	0	1	0	0	0	0	0	0	2
Total	724	280	103	158	60	52	16	1	2	1,396

In regard to the current condition of residential dwellings, of the same 724 single-family homes built before 1930, 15.3 percent of the homes were worn out or badly worn, and 83.1 percent were in average condition. Table II.85.47 provides details about the condition of single-family residential dwellings by year built.

Table II.85.47 Single-Family Homes by Year Built and Condition Thayer 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	15	2	0	0	0	0	0	0	0	17
Badly Worn	96	21	3	11	2	1	0	0	0	134
Average	602	251	99	143	53	33	10	1	2	1,194
Good	10	6	1	4	5	16	6	0	0	48
Very Good	0	0	0	0	0	1	0	0	0	1
Excellent	0	0	0	0	0	1	0	0	0	1
Missing	1	0	0	0	0	0	0	0	0	1
Total	724	280	103	158	60	52	16	1	2	1,396

Housing Costs

Between 2010 and 2017, the average price of an existing single-family home changed from \$55,455 to \$79,452, a total increase of 43.3 percent, as shown in Table II.85.48.

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 Thayer County ranged from \$29,425 for homes built before 1930 to \$195,313 for homes built from 2001 to 2010, and \$550,000 for the newest homes built between 2011 and 2017.¹⁴⁹ Homes built from 2001 through 2010 were also larger, averaging 1,676 square feet per unit. Table II.85.49, provides additional details about single-family homes.

Table II.85.48 Average Sales Price of Single-Family Homes Thayer County Fiscal Years 1999–2017 PAD Data	
Fiscal Year	Average Sales Price (\$)
1999	31,763
2000	35,043
2001	37,405
2002	40,185
2003	40,440
2004	39,476
2005	43,158
2006	43,721
2007	53,691
2008	43,717
2009	52,471
2010	55,455
2011	48,897
2012	51,491
2013	57,585
2014	61,206
2015	75,916
2016	89,644
2017	79,452
Average	49,477

Table II.85.49 Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot Thayer County Fiscal Years 1999–2017 PAD Data			
Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. ¹⁵⁰ (\$)
Before 1930	29,425	1,364	21.58
1931-1960	49,191	1,246	39.49
1961-1970	67,029	1,268	52.85
1971-1980	71,304	1,379	51.7
1981-1990	100,359	1,491	67.3
1991-2000	117,673	1,511	77.87
2001-2010	195,313	1,676	116.57
2011-2017	550,000	1,896	290.08
Average	49,477	1,349	36.67

¹⁴⁹ 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.

¹⁵⁰ 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.85.50. In 2016, an estimated 0.2 percent of households were overcrowded, and an additional 0.2 percent were severely overcrowded.

Table II.85.50 Overcrowding and Severe Overcrowding Thayer 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	2,020	99.4%	8	0.4%	4	0.2%	2,032
2016 Five-Year ACS	1,825	99.6%	3	0.2%	4	0.2%	1,832
Renter							
2000 Census	499	98%	4	0.8%	6	1.2%	509
2016 Five-Year ACS	542	99.8%	1	0.2%	0	0%	2,375
Total							
2000 Census	2,519	99.1%	12	0.5%	10	0.4%	2,541
2016 Five-Year ACS	2,367	99.7%	4	0.2%	4	0.2%	2,375

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 35 households with incomplete plumbing facilities in 2016, representing 1.5 percent of households in Thayer County. This is compared to 0.7 percent of households lacking complete plumbing facilities in 2000.

Table II.85.51 Households with Incomplete Plumbing Facilities Thayer County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	2,523	2,340
Lacking Complete Plumbing Facilities	18	35
Total Households	2,541	2,375
Percent Lacking	0.7%	1.5%

There were 40 households lacking complete kitchen facilities in 2016, compared to 14 households in 2000. This was a change from 0.6 percent of households in 2000 to 1.7 percent in 2016.



Table II.85.52 Households with Incomplete Kitchen Facilities Thayer County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	2,527	2,335
Lacking Complete Kitchen Facilities	14	40
Total Households	2,541	2,375
Percent Lacking	0.6%	1.7%

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 Thayer County, 7.1 percent of households had a cost burden and 6.5 percent had a severe cost burden. Some 6.3 percent of renters were cost burdened, and 9.8 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 5.6 percent and a severe cost burden rate of 4.6 percent. Owner occupied households with a mortgage had a cost burden rate of 10.2 percent, and severe cost burden at 7.1 percent.

Table II.85.53 Cost Burden and Severe Cost Burden by Tenure Thayer 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	585	79.8%	89	12.1%	56	7.6%	3	0.4%	733
2016 Five-Year ACS	565	80%	72	10.2%	50	7.1%	19	2.7%	706
Owner Without a Mortgage									
2000 Census	785	89.9%	49	5.6%	20	2.3%	19	2.2%	873
2016 Five-Year ACS	998	88.6%	63	5.6%	52	4.6%	13	1.2%	1,126
Renter									
2000 Census	290	67.9%	52	12.2%	24	5.6%	61	14.3%	427
2016 Five-Year ACS	343	63.2%	34	6.3%	53	9.8%	113	20.8%	543
Total									
2000 Census	1,660	81.7%	190	9.3%	100	4.9%	83	4.1%	2,033
2016 Five-Year ACS	1,906	80.3%	169	7.1%	155	6.5%	145	6.1%	2,375



Housing Problems by Income

Table II.85.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Thayer County. As can be seen in 2017 the MFI was \$56,000, which compared to \$68,200 for the State of Nebraska.

Table II.85.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 115 owner-occupied and 64 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 129 owner-occupied and 40 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 1,875 households without a housing problem.

Table II.85.54 Median Family Income Thayer County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	38,600	50,400
2001	41,300	53,400
2002	41,300	55,100
2003	44,000	55,400
2004	45,100	56,300
2005	45,900	57,400
2006	47,500	59,400
2007	46,600	58,200
2008	48,000	59,800
2009	49,500	62,000
2010	50,000	62,600
2011	52,100	63,500
2012	52,800	64,400
2013	54,700	64,600
2014	54,600	66,000
2015	55,800	66,800
2016	54,900	66,500
2017	56,000	68,200

Table II.85.55
Housing Problems by Income and Tenure

Thayer 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	4	0	4	0	15	23
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	4	4	4	0	12
Housing cost burden greater than 50% of income (and none of the above problems)	60	65	4	0	0	129
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	30	15	45	15	10	115
Zero/negative income (and none of the above problems)	30	0	0	0	0	30
has none of the 4 housing problems	20	180	225	170	905	1,500
Total	144	264	282	189	930	1,809
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	4	10	4	0	10	28
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	40	0	0	0	0	40
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	30	4	30	0	0	64
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
has none of the 4 housing problems	50	50	110	50	115	375
Total	128	64	144	50	125	511
Total						
Lacking complete plumbing or kitchen facilities	8	10	8	0	25	51
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	4	4	4	0	12
Housing cost burden greater than 50% of income (and none of the above problems)	100	65	4	0	0	169
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	60	19	75	15	10	179
Zero/negative income (and none of the above problems)	34	0	0	0	0	34
has none of the 4 housing problems	70	230	335	220	1,020	1,875
Total	272	328	426	239	1,055	2,320

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.85.56, of the 37 loans in 2016, 15 loans were for Home Purchases, 4 were for Home Improvement and 18 were for refinancing.



Table II.85.56				
Owner-Occupied Single-Family Home Loans by Loan Type				
Thayer County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	6	4	16	26
2009	7	4	23	34
2010	12	1	18	31
2011	13	4	20	37
2012	14	2	21	37
2013	16	1	23	40
2014	18	7	10	35
2015	19	8	8	35
2016	15	4	18	37

Table II.85.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$74,667 and \$88,571 in 2012 and \$100,333 in 2016. Overall, average loans were \$67,577 in 2008 and \$123,000 in 2016.

Table II.85.57				
Owner-Occupied Single-Family Home Loans by Average Loan Amount				
Thayer County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$74,667	\$68,750	\$64,625	\$67,577
2009	\$59,714	\$135,500	\$72,000	\$76,941
2010	\$114,833	\$5,000	\$83,889	\$93,323
2011	\$67,923	\$16,250	\$119,300	\$90,108
2012	\$88,571	\$16,000	\$118,810	\$101,811
2013	\$65,125	\$22,000	\$100,609	\$84,450
2014	\$118,222	\$35,429	\$114,000	\$100,457
2015	\$90,368	\$67,000	\$186,250	\$106,943
2016	\$100,333	\$53,750	\$157,278	\$123,000

Table II.85.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$448,000 and \$1,240,000 in 2012 and \$1,505,000 in 2016. Overall, average loans were \$1,757,000 in 2008 and \$4,551,000 in 2016.

Table II.85.58				
Total Volume of Owner-Occupied Single-Family Loans				
Thayer County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	448,000	275,000	1,034,000	1,757,000
2009	418,000	542,000	1,656,000	2,616,000
2010	1,378,000	5,000	1,510,000	2,893,000
2011	883,000	65,000	2,386,000	3,334,000
2012	1,240,000	32,000	2,495,000	3,767,000
2013	1,042,000	22,000	2,314,000	3,378,000
2014	2,128,000	248,000	1,140,000	3,516,000
2015	1,717,000	536,000	1,490,000	3,743,000
2016	1,505,000	215,000	2,831,000	4,551,000

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.85.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Thayer County. The number of completed surveys increased from 6 in 2016 to 7 in 2017. Between 2016 and 2017 the vacancy rate for all units decreased by 1.6 percentage points and was at 3.8 percent in 2017.

Table II.85.60 shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 10 single-family units in Thayer County, with 0 of them available. This translates into a vacancy rate of 0 percent in Thayer County, which compares to a single-family vacancy rate of 3.9 percent for the State of Nebraska. There were 55 apartment units reported in the survey, with 2 of them available, which resulted in a vacancy rate of 3.6 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 7.4 percent.

Table II.85.59				
Survey of Rental Properties				
Thayer County				
2002–2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	2	38	10.5	5
2003	5	116	7.8	41.5
2004	6	119	14.3	48.7
2005	3	85	8.2	136.9
2006	4	102	12.7	108.5
2007	9	164	10.4	25.5
2008	4	100	18	146.7
2009	13	123	17.9	53.2
2010	8	135	10.4	41.5
2011	7	76	10.5	38.9
2012	7	64	3.1	18.8
2013	8	79	5.1	
2014	8	123	14.6	30
2015	10	143	10.5	40
2016	6	74	5.4	100
2017	7	78	3.8	26.3

Table II.85.60 Rental Vacancy Survey by Type Thayer County 2017 Survey of Rental Properties				
Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single-Family	10	0	0%	2.1%
Apartments	55	2	3.6%	11.5%
Mobile Homes	0	0	%	0%
"Other" Units	0	0	0%	.
Don't Know	13	1	7.7%	10.9%
Total	78	3	3.8%	7.4%

Table II.85.61, reports units by number of bedrooms. Two bedroom units were the most common type of reported single-family unit, with 8 units. The most common apartment units were one bedroom units, with 29 units.

Table II.85.61 Rental Units by Number of Bedrooms Thayer 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	1	29	0	0	.	30
Two	8	12	0	0	.	20
Three	1	14	0	0	.	15
Four	0	0	0	0	.	0
Don't Know	0	0	0	0	13	13
Total	10	55	0	0	13	78

Table II.85.62 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.85.62 Single-Family Units by Number of Bedrooms Thayer County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	1	0	0%
Two	8	0	0%
Three	1	0	0%
Four	0	0	%
Don't know	0	0	%
Total	10	0	0%

Table II.85.63 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 0 percent.



Table II.85.63 Apartment Units by Number of Bedrooms Thayer County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	29	0	0%
Two	12	0	0%
Three	14	1	7.1%
Four	0	0	%
Don't know	0	1	%
Total	55	2	3.6%

Average market-rate rents by unit type are shown in Table II.85.64. 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.85.64 Average Market Rate Rents by Number of Bedrooms Thayer County 2017 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	\$	\$	\$	\$	\$
One	\$300	\$321.5	\$	\$	\$314.3
Two	\$435	\$415.8	\$	\$	\$419.6
Three	\$550	\$406.5	\$	\$	\$454.3
Four	\$	\$	\$	\$	\$
Don't know	\$	\$	\$	\$	\$
Total	\$428.3	\$383.7	\$	\$	\$381.5

Table II.85.65 shows vacancy rates for single-family units by average rental rates for Thayer County. The most common rent for single-family units was less than \$500 dollars and units in this price range had a vacancy rate of 0 percent.

Table II.85.65 Single-Family Market Rate Rents by Vacancy Status Thayer County 2017 Survey of Rental Properties			
Average Rents	Single-Family Units	Available Single-Family Units	Vacancy Rate
Less Than \$500	10	0	0%
\$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	0	0	%
Total	10	0	0%



The average rent and availability of apartment units is displayed in Table II.85.66. The most common rent for apartments was less than \$500 dollars and the units in this price range had a vacancy rate of 2.1 percent.

Table II.85.66 Apartment Market Rate Rents by Vacancy Status Thayer County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	47	1	2.1%
\$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	8	1	12.5%
Total	55	2	3.6%

Respondents were asked if utilities are included in the rent and, as shown in Table II.85.67, 4 respondents, or 66.7 percent, included some sort of utility in the rent.

Table II.85.67 Are there any utilities included with the rent? Thayer County 2017 Survey of Rental Properties	
Period	Respondent
Yes	4
No	2
% Offering Utilities	66.7%

The type of utility included in the rent is shown in Table II.85.68. There were 2 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.85.68 Which utilities are included with the rent? Thayer County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	2
Natural Gas	1
Water/Sewer	4
Trash Collection	4



Table II.85.69 shows the number of survey respondents who keep a waiting list. As can be seen, 4 respondents said they keep a waitlist, with an estimated 20 persons on the wait list.

Table II.85.69 Do you keep a waiting list? Thayer County 2017 Survey of Rental Properties	
Period	Respondent
Yes	4
No	1
Waitlist Size	20

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.85.70 most respondents indicated there was low need for the renovation of existing family units and low need for the renovation of existing apartment units.

Table II.85.70 How would you rate the need for renovation of existing units in the city? Thayer County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	1	1	2	2
Low Need	3	4	3	2
Moderate Need	0	0		
High Need	0	0		
Extreme Need	1	0		

Respondents were also asked how they would rate the need for the constructing new units. As shown in Table II.85.71 most respondents indicated there was no need for the construction of new family units and no need for the construction of new apartment units.

Table II.85.71 How would you rate the need for construction of new units in the city? Thayer County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	2	2	2	2
Low Need	1	1	1	1
Moderate Need	0	0		
High Need	1	1	1	
Extreme Need	1	1	1	1



