

**VOLUME II:
BOONE COUNTY**

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Boone County

DEMOGRAPHICS

Population Estimates

The Census Bureau’s current census estimates indicate that Boone County’s population decreased from 5,505 in 2010 to 5,332 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 14.2 percent, and the number of people from 55 to 64 years of age increased by 18.8 percent. The white population decreased by 3.5 percent, while the black population increased by 29.2 percent. The Hispanic population increased from 65 to 106 people between 2010 and 2016 or by 63.1 percent. These data are presented in Table II.6.1.

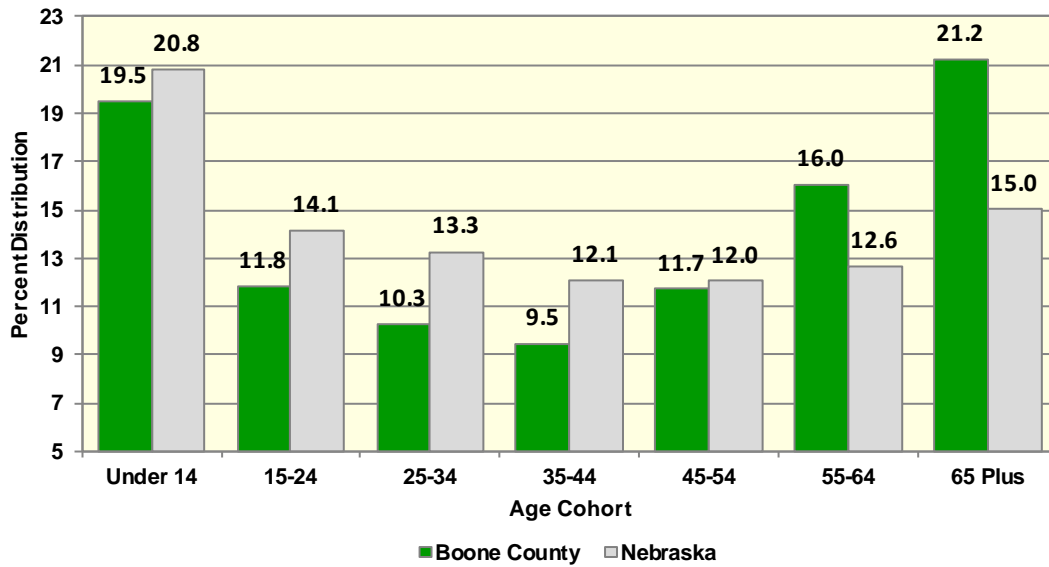
Table II.6.1						
Profile of Population Characteristics						
Boone County vs. State of Nebraska						
2010 Census and 2016 Current Census Estimates						
Subject	Boone County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	5,505	5,332	-3.1%	1,826,341	1,907,116	4.4%
Age						
0 to 14 years	1,043	1,040	-0.3%	383,542	396,601	3.4%
15 to 24 years	617	630	2.1%	258,206	269,442	4.4%
25 to 34 years	479	547	14.2%	245,176	252,946	3.2%
35 to 44 years	581	504	-13.3%	220,838	230,528	4.4%
45 to 54 years	901	625	-30.6%	258,726	229,683	-11.2%
55 to 64 years	720	855	18.8%	213,176	241,172	13.1%
65 and Over	1,164	1,131	-2.8%	246,677	286,744	16.2%
Race						
White	5,437	5,244	-3.5%	1,649,264	1,694,976	2.8%
Black	24	31	29.2%	85,971	94,620	10.1%
American Indian and Alaskan Native	12	13	8.3%	23,418	27,318	16.7%
Asian	11	11	0%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	1	1	0%	2,061	2,425	17.7%
Two or more races	20	32	60%	32,305	40,495	25.4%
Ethnicity (of any race)						
Hispanic or Latino	65	106	63.1%	167,405	203,320	21.5%

Table II.6.2, presents the population of Boone County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 2,749 males, who accounted for 49.9 percent of the population, and the remaining 50.1 percent, or 2,756 persons, were female. In 2016, the number of males was 2,678 persons, and accounted for 50.2 percent of the population, with the remaining 49.8 percent, or 2,654 persons being female.



Table II.6.2 Population by Age and Gender Boone 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	533	510	1,043	522	518	1,040	-0.3%
15 to 24 years	319	298	617	324	306	630	2.1%
25 to 34 years	252	227	479	295	252	547	14.2%
35 to 44 years	299	282	581	261	243	504	-13.3%
45 to 54 years	482	419	901	321	304	625	-30.6%
55 to 64 years	364	356	720	453	402	855	18.8%
65 and Over	500	664	1,164	502	629	1,131	-3.1%
Total	2,749	2,756	5,505	2,678	2,654	5,332	-3.1%
% of Total	49.9%	50.1%	.	50.2%	49.8%	.	

Diagram II.6.1
Age Distribution
 Boone 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.6.3, from April 2000 to July 2009, Boone County natural decrease was estimated to be 84 people. Boone County has been experiencing net out-migration, with 748 persons leaving the county in the last nine years.²⁴ The 2016 population estimates showed a natural decrease of 12 persons. Between 2010 and 2016, Boone County’s population decreased to 5,332 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 Boone County increased from -17 persons in 2015 to 7 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.6.4.

Table II.6.3	
Population Change	
Boone County	
1980–2010 Census and Intercensal Data	
1980 Population	7,391
Natural Increase 80–90	316
Net Migration 80–90	-1,040
1990 Population	6,667
Natural Increase 90–00	65
Net Migration 90–00	-473
2000 Population	6,259
Natural Increase 00–09	-84
Net Migration 00–09	-748
2009 Population Estimate	5,427
2010 Population	5,505
Natural Increase 10–16	-12
Net Migration 10–16	-161
2016 Population Estimate	5,332

Table II.6.4			
Driver's Licenses Exchanged and Surrendered			
Boone County			
2001–First half of 2017 DOT Data			
Year	In-Migrants	Out-Migrants	Net Change
Calendar 2001	43	39	4
Calendar 2002	32	30	2
Calendar 2003	24	27	-3
Calendar 2004	37	47	-10
Calendar 2005	33	32	1
Calendar 2006	49	32	17
Calendar 2007	50	46	4
Calendar 2008	45	31	14
Calendar 2009	26	20	6
Calendar 2010	58	46	12
Calendar 2011	34	24	10
Calendar 2012	34	30	4
Calendar 2013	27	32	-5
Calendar 2014	31	46	-15
Calendar 2015	16	33	-17
Calendar 2016	42	35	7
First Half of 2017	10	21	-11

²⁴ 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 Boone County increased by 3.1 percent from 1,001 in 2016 to 1,032 in 2017, as shown in Table II.6.5. The number of school-age children 5 to 11 years of age increased from 519 in 2016 to 529 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.6.6, shows population by age for the 2000 and 2010 Census. The population changed by -12 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -8.7 percent to a total of 1,164 persons in 2010. Those aged 25 to 34 changed by -14.2 percent, and those aged under 5 changed by -9.7 percent.

Table II.6.5 School-Age Children Boone County Academic Years 1992–2017 DOE Data				
Year	Age Group			Total
	5–11	11–13	14–18	
1992	828	234	469	1,531
1993	773	247	496	1,516
1994	787	239	519	1,545
1995	803	226	556	1,585
1996	798	227	561	1,586
1997	798	245	589	1,632
1998	779	231	565	1,575
1999	780	225	591	1,596
2000	734	247	563	1,544
2001	678	235	566	1,479
2002	623	235	566	1,424
2003	558	211	583	1,352
2004	549	182	576	1,307
2005	506	169	542	1,217
2006	488	172	524	1,184
2007	467	155	479	1,101
2008	475	149	467	1,091
2009	472	155	433	1,060
2010	466	161	416	1,043
2011	453	152	411	1,016
2012	464	135	399	998
2013	465	135	324	924
2014	472	129	355	956
2015	506	123	357	986
2016	519	143	339	1,001
2017	529	166	337	1,032

Table II.6.6 Population by Age Boone County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	370	5.9%	334	6.1%	-9.7%
5 to 19	1,570	25.1%	1,092	19.8%	-30.4%
20 to 24	192	3.1%	234	4.3%	21.9%
25 to 34	558	8.9%	479	8.7%	-14.2%
35 to 54	1,726	27.6%	1,482	26.9%	-14.1%
55 to 64	568	9.1%	720	13.1%	26.8%
65 or Older	1,275	20.4%	1,164	21.1%	-8.7%
Total	6,259	100.0%	5,505	100.0%	-12%

The elderly population is further explored in Table II.6.7. Those aged 65 to 66 changed by 6.9 percent between 2000 and 2010, resulting in a population of 109 persons. Those aged 85 or older changed by 10.7 percent during the same time period, and resulted in 227 persons over age 85 in 2010.

Table II.6.7 Elderly Population by Age Boone County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	102	8%	109	9.4%	6.9%
67 to 69	179	14%	164	14.1%	-8.4%
70 to 74	314	24.6%	214	18.4%	-31.8%
75 to 79	264	20.7%	223	19.2%	-15.5%
80 to 84	211	16.5%	227	19.5%	7.6%
85 or Older	205	16.1%	227	19.5%	10.7%
Total	1,275	100.0%	1,164	100.0%	-8.7%

Population by race and ethnicity is shown in Table II.6.8, with the white population representing 98.5 percent in 2010. The black population changed by 666.7 percent, representing 0.4 percent of the population in 2010. The American Indian and Asian populations represented 0.2 and 0.2 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 16.1 percent between 2000 and 2010, compared to the -12.3 percent growth rate for non-Hispanics.

Table II.6.8 Population by Race and Ethnicity Boone County 2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	6,212	99.2%	5,422	98.5%	-12.7%
Black	3	0%	23	0.4%	666.7%
American Indian	3	0%	12	0.2%	300%
Asian	2	0%	11	0.2%	450%
Native Hawaiian/ Pacific Islander	2	0%	1	0%	-50%
Other	19	0.3%	18	0.3%	-5.3%
Two or More Races	18	0.3%	18	0.3%	0%
Total	6,259	100.0%	5,505	100.0%	-12%
Hispanic	56	0.9%	65	1.2%	16.1%
Non-Hispanic	6,203	99.1%	5,440	98.8%	-12.3%



Population by race and ethnicity through 2016 is shown in Table II.6.9. The white population represented 98.4 percent of the population in 2016, compared with black population accounting for 0.5 percent of the population. Hispanic population represented 1.8 percent of the population in 2016.

Table II.6.9				
Population by Race and Ethnicity				
Boone County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	5,422	98.5%	5,269	98.4%
Black	23	0.4%	29	0.5%
American Indian	12	0.2%	3	0.1%
Asian	11	0.2%	1	0%
Native Hawaiian/ Pacific Islander	1	0%	7	0.1%
Other	18	0.3%	5	0.1%
Two or More Races	18	0.3%	39	0.7%
Total	5,505	100.0%	5,353	100.0%
Non-Hispanic	5,440	98.8%	5,259	98.2%
Hispanic	65	1.2%	94	1.8%

The population by race is broken down further by ethnicity in Table II.6.10. While the white non-Hispanic population changed by -12.9 percent between 2000 and 2010, the white Hispanic population changed by 25.8 percent. The black non-Hispanic population changed by 666.7 percent.

Table II.6.10					
Population by Race and Ethnicity					
Boone County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	6,181	99.6%	5,383	99%	-12.9%
Black	3	0%	23	0.4%	666.7%
American Indian	3	0%	11	0.2%	266.7%
Asian	2	0%	10	0.2%	400%
Native Hawaiian/ Pacific Islander	1	0%	1	0%	0%
Other	0	0%	0	0%	%
Two or More Races	13	0.2%	12	0.2%	-7.7%
Total Non-Hispanic	6,203	100.0%	5,440	100.0%	-12.3%
Hispanic					
White	31	55.4%	39	60%	25.8%
Black	0	0%	0	0%	%
American Indian	0	0%	1	1.5%	%
Asian	0	0%	1	1.5%	%
Native Hawaiian/ Pacific Islander	1	1.8%	0	0%	-100%
Other	19	33.9%	18	27.7%	-5.3%
Two or More Races	5	8.9%	6	9.2%	20%
Total Hispanic	56	100.0%	65	100.0%	16.1%
Total Population	6,259	100.0%	5,505	100.0%	-12%



The change in race and ethnicity between 2010 and 2016 is shown in Table II.6.11. During this time, the total non-Hispanic population was 5,259 persons in 2016. The Hispanic population was 94.

Table II.6.11				
Population by Race and Ethnicity				
Boone County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	5,383	99%	5,188	98.6%
Black	23	0.4%	29	0.6%
American Indian	11	0.2%	0	0%
Asian	10	0.2%	1	0%
Native Hawaiian/ Pacific Islander	1	0%	6	0.1%
Other	0	0%	0	0%
Two or More Races	12	0.2%	35	0.7%
Total Non-Hispanic	5,440	100.0%	5,259	100.0%
Hispanic				
White	39	60%	81	86.2%
Black	0	0%	0	0%
American Indian	1	1.5%	3	3.2%
Asian	1	1.5%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	1	1.1%
Other	18	27.7%	5	5.3%
Two or More Races	6	9.2%	4	4.3%
Total Hispanic	65	100.0	94	100.0%
Total Population	5,505	100.0%	5,353	100.0%

Households by type and tenure are shown in Table II.6.12. Family households represented 71.2 percent of households, while non-family households accounted for 28.8 percent. These changed from 66 and 34 percent, respectively.

Table II.6.12				
Household Type by Tenure				
Boone County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	1,541	66%	1,593	71.2%
Married-Couple Family	1,322	85.8%	1,337	83.9%
Owner-Occupied	1,134	85.8%	1,180	88.3%
Renter-Occupied	188	14.2%	157	11.7%
Other Family	219	14.2%	256	13.7%
Male Householder, No Spouse Present	96	43.8%	115	37.5%
Owner-Occupied	61	63.5%	45	39.1%
Renter-Occupied	35	36.5%	70	60.9%
Female Householder, No Spouse Present	123	56.2%	141	48%
Owner-Occupied	68	55.3%	78	55.3%
Renter-Occupied	55	44.7%	63	44.7%
Non-Family Households	795	34%	643	28.8%
Owner-Occupied	489	61.5%	449	69.8%
Renter-Occupied	306	38.5%	194	30.2%
Total	2,336	100.0%	2,236	100.0%



The group quarters population was 95 in 2010, compared to 112 in 2000. Institutionalized populations experienced a -13.6 percent change between 2000 and 2010. Non-Institutionalized populations experienced a -100 percent change during this same time period.

Table II.6.13					
Group Quarters Population					
Boone 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	5	4.5%	2	2.1%	-60%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	105	95.5%	93	97.9%	-11.4%
Other Institutions	0	0%	0	0%	%
Total	110	100.0%	95	100.0%	-13.6%
Non-Institutionalized					
College Dormitories	0	0%	0	%	%
Military Quarters	0	0%	0	%	%
Other Non-Institutionalized	2	100%	0	%	-100%
Total	2	100.0%	0	100.0%	-100%
Group Quarters Population	112	100.0%	95	100.0%	-15.2%

The number of foreign born persons are shown in Table II.6.14. An estimated 0.5 percent of the population was born in Mexico, with 0.2 percent born in Germany, and another 0.1 percent were born in Venezuela.

Table II.6.14			
Place of Birth for the Foreign-Born Population			
Boone County			
2016 Five-Year ACS			
Number	Country	Number of Personss	Percent of Total Population
#1 country of origin	Mexico	27	0.5%
#2 country of origin	Germany	12	0.2%
#3 country of origin	Venezuela	3	0.1%
#4 country of origin	England	2	0%
#5 country of origin	Ireland	2	0%
#6 country of origin	Vietnam	1	0%
#7 country of origin	Afghanistan	0	0%
#8 country of origin	Africa n.e.c	0	0%
#9 country of origin	Albania	0	0%
#10 country of origin	Argentina	0	0%

Limited English Proficiency and the language spoken at home are shown in Table II.6.15. An estimated 0.8 percent of the population speaks Spanish at home.

Table II.6.15 Limited English Proficiency and Language Spoken at Home Boone County 2016 Five-Year ACS			
Number	Country	Number of Personss	Percent of Total Population
#1 LEP Language	Spanish	40	0.8%
#2 LEP Language	Arabic	0	0%
#3 LEP Language	Chinese	0	0%
#4 LEP Language	French, Haitian, or Cajun	0	0%
#5 LEP Language	German or other West Germanic languages	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.6.16. Some 15 percent of the population was disabled in 2000, or a total of 866 persons. The disability rate was highest for those over 65, with 33 percent disabled.

Table II.6.16 Disability by Age Boone County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	50	4.2%
16 to 64	424	12.5%
65 and older	392	33%
Total	866	15%

Table II.6.17 shows disability by type in 2000. There were 370 physical disabilities in 2000, some 285 employment disabilities, and 243 go-outside-home disabilities.

Table II.6.17 Total Disabilities Tallied: Aged 5 and Older Boone County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	249
Physical disability	370
Mental disability	150
Self-care disability	103
Employment disability	285
Go-outside-home disability	243
Total	1,400



Disability by age, as estimated by the 2016 ACS, is shown in Table II.6.18. The disability rate for females was 11.1 percent, compared to 12.4 percent for males. The disability rate changed precipitously higher with age, with 40.8 percent of those over 75 experiencing a disability.

Table II.6.18						
Disability by Age						
Boone 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	19	4.2%	7	1.6%	26	2.9%
18 to 34	20	4%	15	3.4%	35	3.7%
35 to 64	101	9.5%	125	13.1%	226	11.2%
65 to 74	80	32.3%	29	11.2%	109	21.5%
75 or Older	111	49.6%	111	34.7%	222	40.8%
Total	331	12.4%	287	11.1%	618	11.8%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.6.19. Some 5.4 percent have an ambulatory disability, 4.9 have an independent living disability, and 2.1 percent have a self-care disability.

Table II.6.19		
Total Disabilities Tallied: Aged 5 and Older		
Boone County		
2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	264	5%
Vision disability	120	2.3%
Cognitive disability	157	3.2%
Ambulatory disability	263	5.4%
Self-Care disability	102	2.1%
Independent living disability	195	4.9%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.6.20 and Table II.6.21. In 2016, some 2,814 persons were employed and 43 were unemployed. This totaled a labor force of 2,857 persons. The unemployment rate for Boone County was estimated to be 1.5 in 2016.

Table II.6.20	
Employment, Labor Force and Unemployment	
Boone County	
2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	2,814
Unemployed	43
Labor Force	2,857
Unemployment Rate	1.5%



In 2016, 94.2 percent of households in Boone County had a high school education or greater.

Table II.6.21	
High School or Greater Education	
Boone County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	2,107
Total Households	2,236
Percent High School or Above	94.2%

As seen in Table II.6.22, 36.8 percent of the population had a high school diploma or equivalent, another 39.6 percent have some college, 11.5 percent have a Bachelor's Degree, and 5 percent of the population had a graduate or professional degree.

Table II.6.22		
Educational Attainment		
Boone County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	295	7.2%
High School or Equivalent	1,514	36.8%
Some College or Associates Degree	1,629	39.6%
Bachelor's Degree	472	11.5%
Graduate or Professional Degree	205	5%
Total Population Above 18 years	4,115	100.0%

ECONOMICS

Labor Force

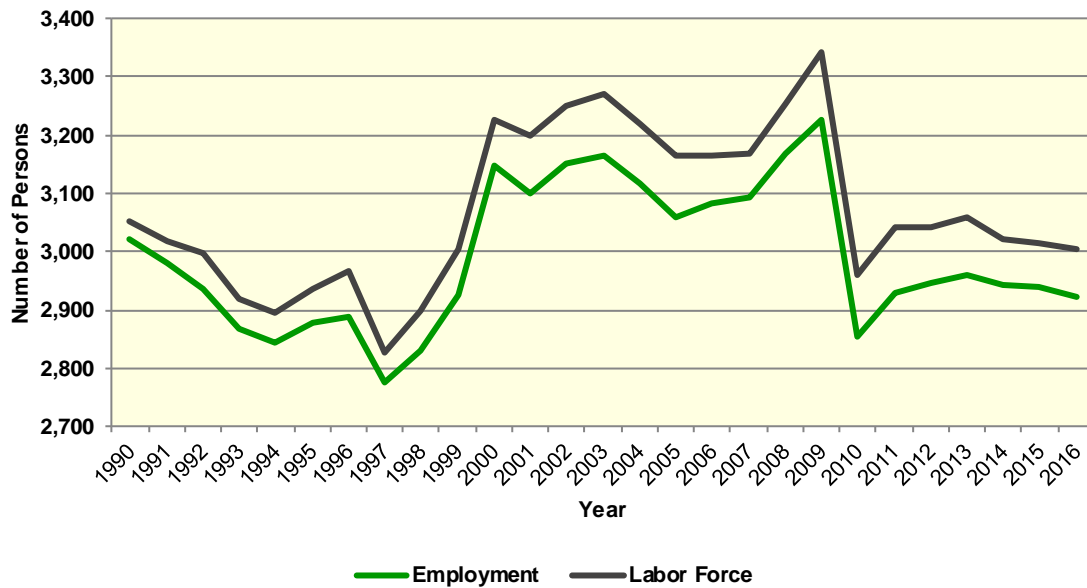
Table II.6.23, shows the labor force statistics for Boone County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1990 with a rate of 1.1. The highest level of unemployment occurred during 2011 rising to a rate of 3.7. This compared to a statewide low of 2.3 in 1990 and statewide high of 4.6 in 2009. Over the last year the unemployment rate in Boone County increased from 2.5 percent in 2015 to 2.8 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.6.23 Labor Force Statistics Boone County 1990 - 2016 BLS Data					
Year	Boone County				Statewide
	Unemployment	Employment	Labor Force	Unemployment Rate	Unemployment Rate
1990	33	3,020	3,053	1.1%	2.3%
1991	39	2,980	3,019	1.3%	2.7%
1992	62	2,937	2,999	2.1%	2.9%
1993	53	2,867	2,920	1.8%	2.8%
1994	51	2,844	2,895	1.8%	2.6%
1995	58	2,878	2,936	2%	2.6%
1996	76	2,890	2,966	2.6%	2.7%
1997	52	2,776	2,828	1.8%	2.5%
1998	68	2,831	2,899	2.3%	2.6%
1999	80	2,926	3,006	2.7%	2.8%
2000	80	3,148	3,228	2.5%	2.8%
2001	100	3,100	3,200	3.1%	3.1%
2002	98	3,151	3,249	3%	3.6%
2003	104	3,166	3,270	3.2%	3.9%
2004	103	3,116	3,219	3.2%	3.9%
2005	108	3,058	3,166	3.4%	3.8%
2006	81	3,083	3,164	2.6%	3.1%
2007	77	3,092	3,169	2.4%	3%
2008	85	3,170	3,255	2.6%	3.3%
2009	114	3,228	3,342	3.4%	4.6%
2010	104	2,855	2,959	3.5%	4.6%
2011	111	2,930	3,041	3.7%	4.4%
2012	94	2,948	3,042	3.1%	4%
2013	100	2,959	3,059	3.3%	3.8%
2014	79	2,943	3,022	2.6%	3.3%
2015	75	2,939	3,014	2.5%	3%
2016	83	2,922	3,005	2.8%	3.2%

Diagram II.6.2, shows the employment and labor force for Boone County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 2,922 persons, with the labor force reaching 3,005, indicating there were a total of 83 unemployed persons.



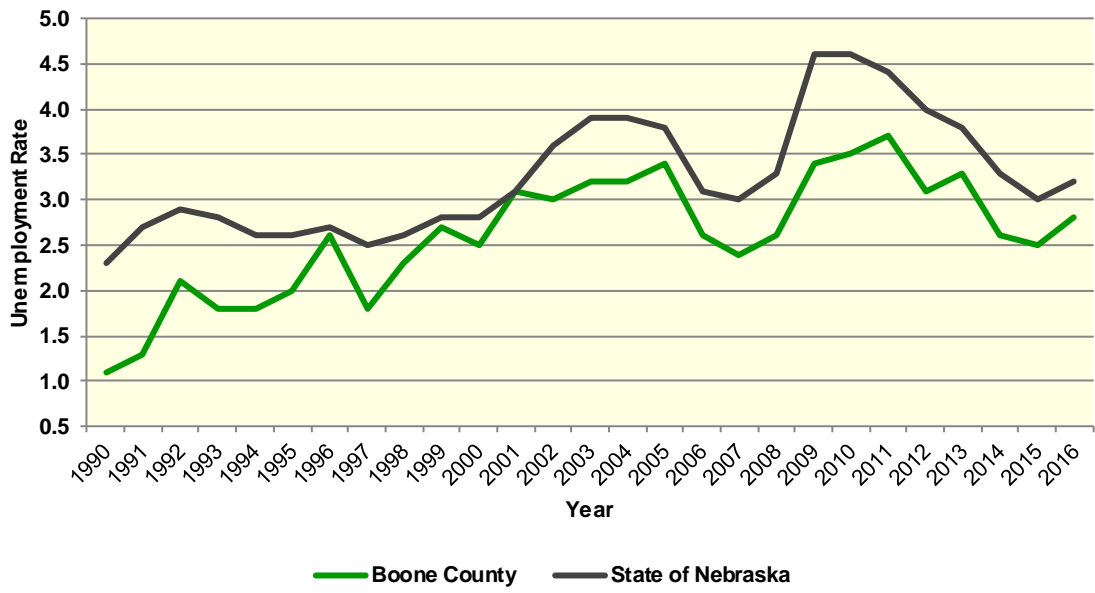
Diagram II.6.2
Employment and Labor Force
 Boone County
 1990 – 2016 BLS Data



Unemployment

Diagram II.6.3, shows the unemployment rate for both the State and Boone County. During the 1990’s the average rate for Boone County was 1.9, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 2.9, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 3.1. Over the course of the entire period Boone County had an average unemployment rate lower than the state, 2.6 percent for Boone County, versus 3.3 statewide.

Diagram II.6.3
Annual Unemployment Rate
 Boone 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.6.24, shows total real earnings by industry for Boone County. In the most recent 2016 estimate, the farm industry had the largest total real earnings, with total real earnings reaching 108,022,000 dollars. Between 2015 and 2016 the professional, scientific, and technical services industry saw the largest percentage increase, rising by 8.2 percent to 28,058,000 dollars.

Table II.6.24
Real Earnings by Industry
 Boone 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	55,351	79,183	157,278	93,260	160,202	134,954	112,564	108,022	-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	2,531	0	0	0
Construction	3,450	5,163	6,184	6,749	6,397	6,731	8,736	8,954	2.5
Manufacturing	5,288	11,005	11,387	11,573	11,760	12,623	13,278	13,558	2.1
Wholesale trade	8,504	13,520	13,855	14,360	14,831	16,090	13,739	13,871	1
Retail trade	6,468	8,254	9,008	10,212	10,508	8,921	7,687	7,875	2.4
Transportation and warehousing	5,170	0	0	0	0	8,405	0	0	0
Information	369	544	483	501	498	570	571	0	-100
Finance and insurance	0	5,166	4,800	0	4,649	4,722	4,878	0	-100
Real estate and rental and leasing	0	1,378	1,741	0	3,846	4,193	4,550	0	-100
Professional and technical services	0	1,355	1,426	1,375	1,461	1,585	1,763	1,908	8.2
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	0	0	0	0	0	0	0
Educational services	543	663	646	485	489	498	499	513	2.7
Health care and social assistance	6,150	7,711	7,550	8,250	8,303	8,566	8,675	8,154	-6
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	4,387	4,970	5,119	5,405	5,223	4,842	5,096	0	-100
Government and government enterprises	25,568	32,887	33,052	33,230	33,740	33,841	35,285	35,953	1.9
Total	132,792	183,298	265,100	205,381	274,422	253,501	232,049	227,209	-2.1



Table II.6.25, shows the total employment by industry for Boone County. The most recent estimates show the farm industry was the largest employer in Boone County, with employment reaching 745 jobs in 2016. Between 2015 and 2016 the retail trade industry saw the largest percentage increase, rising by 10 percent to 386 jobs.

Table II.6.25
Employment by Industry
Boone County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	919	737	748	719	723	717	771	745	-3.4
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	12	13	13	0
Utilities	0	0	0	0	0	22	0	0	0
Construction	115	138	174	200	189	182	200	195	-2.5
Manufacturing	118	182	191	187	189	201	205	211	2.9
Wholesale trade	187	253	251	250	257	270	257	253	-1.6
Retail trade	379	352	363	354	340	348	351	386	10
Transportation and warehousing	145	0	0	0	0	162	0	0	0
Information	18	18	17	16	18	16	17	0	-100
Finance and insurance	0	155	181	0	189	180	180	0	-100
Real estate and rental and leasing	0	115	128	0	158	165	184	0	-100
Professional and technical services	0	60	57	59	65	72	69	73	5.8
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	0	0	0	0	0	0	0
Educational services	26	27	27	23	25	22	24	25	4.2
Health care and social assistance	278	324	336	361	361	360	370	317	-14.3
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	208	196	194	197	209	206	198	0	-100
Government and government enterprises	633	666	674	674	693	683	701	700	-0.1
Total	3,646	3,709	3,890	3,881	3,932	3,957	4,002	3,980	-0.5



Table II.6.26, shows the real average earnings per job by industry for Boone County. These figures are calculated by dividing the Total Real Earning displayed in Table II.6.24 and Table II.6.25, by Industry. In 2016, the farm industry had the highest average earnings reaching 144,996 dollars. Between 2015 and 2016 the health care and social assistance industry saw the largest percentage increase, rising by 9.7 percent.

Table II.6.26
Real Earnings Per Job by Industry
 Boone County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	60,229	107,440	210,265	129,708	221,580	188,221	145,998	144,996	-0.7
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	115,068	0	0	0
Construction	30,004	37,417	35,543	33,746	33,849	36,985	43,678	45,918	5.1
Manufacturing	44,814	60,468	59,619	61,887	62,220	62,799	64,769	64,256	-0.8
Wholesale trade	45,478	53,438	55,201	57,439	57,707	59,593	53,458	54,826	2.6
Retail trade	17,067	23,449	24,814	28,847	30,905	25,634	21,900	20,402	-6.8
Transportation and warehousing	35,653	0	0	0	0	51,880	0	0	0
Information	20,478	30,215	28,428	31,313	27,682	35,650	33,613	0	0
Finance and insurance	0	33,327	26,522	0	24,599	26,233	27,102	0	0
Real estate and rental and leasing	0	11,986	13,602	0	24,339	25,409	24,729	0	0
Professional and technical services	0	22,588	25,019	23,303	22,484	22,017	25,550	26,137	2.3
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	0	0	0	0	0	0	0
Educational services	20,881	24,547	23,932	21,092	19,556	22,623	20,812	20,520	-1.4
Health care and social assistance	22,124	23,800	22,471	22,854	23,000	23,795	23,445	25,722	9.7
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	21,092	25,356	26,385	27,437	24,988	23,504	25,739	0	0
Government and government enterprises	40,391	49,379	49,038	49,302	48,687	49,548	50,335	51,361	2
Total	36,421	49,420	68,149	52,920	69,792	64,064	57,983	57,088	-1.5

Table II.6.27 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 \$317,413,000 a -1.2 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 3,709 and 3,980 in 2016.



Table II.6.27
Total Employment and Real Personal Income
 Boone 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	89,135	3,244	2,482	20,530	13,352	122,255	15,124	3,256	27,374
1970	77,055	3,390	2,461	21,849	14,677	112,652	13,767	3,223	23,909
1971	87,877	3,543	2,356	22,183	15,121	123,994	15,247	3,330	26,387
1972	108,581	3,775	2,682	24,297	15,520	147,305	18,336	3,323	32,677
1973	125,099	4,494	3,212	27,330	17,647	168,794	21,507	3,441	36,356
1974	88,731	4,833	3,513	28,474	18,238	134,123	17,387	3,461	25,637
1975	101,208	4,826	3,024	31,173	19,538	150,117	18,753	3,391	29,847
1976	70,593	5,045	3,718	31,566	20,549	121,381	15,642	3,342	21,122
1977	65,128	4,998	4,053	33,999	20,003	118,186	15,354	3,379	19,274
1978	104,232	5,119	4,573	35,092	20,670	159,449	21,372	3,340	31,206
1979	70,903	5,368	5,393	36,496	20,411	127,835	16,931	3,371	21,032
1980	38,634	5,397	4,915	42,873	21,539	102,564	13,895	3,516	10,987
1981	83,374	5,671	5,168	48,457	23,780	155,108	21,153	3,553	23,466
1982	58,741	5,614	4,808	54,269	23,469	135,673	18,607	3,514	16,717
1983	62,412	5,651	4,861	53,608	23,962	139,191	19,228	3,625	17,216
1984	93,291	6,124	5,331	54,876	24,115	171,489	23,735	3,570	26,132
1985	80,802	6,170	4,741	54,060	25,035	158,468	22,395	3,525	22,923
1986	99,565	6,258	4,771	52,779	26,399	177,256	25,771	3,451	28,851
1987	110,372	6,803	5,304	49,963	27,115	185,952	27,536	3,541	31,171
1988	119,061	7,684	5,716	48,412	26,805	192,310	28,788	3,627	32,826
1989	105,459	8,110	6,006	51,436	26,161	180,952	27,146	3,672	28,719
1990	113,126	8,388	6,070	50,890	26,305	188,002	28,194	3,747	30,190
1991	101,816	8,433	6,098	51,108	26,535	177,123	26,535	3,682	27,653
1992	111,383	8,383	6,562	48,116	28,166	185,845	28,192	3,635	30,641
1993	108,075	8,695	7,265	49,664	29,820	186,128	28,296	3,626	29,806
1994	112,867	8,691	8,364	48,077	29,045	189,663	29,103	3,591	31,430
1995	92,793	8,414	8,624	50,065	30,441	173,509	26,670	3,564	26,036
1996	145,865	8,676	8,614	50,073	31,883	227,758	34,900	3,635	40,128
1997	119,124	8,939	9,149	52,573	32,466	204,373	31,613	3,592	33,164
1998	118,625	9,503	8,999	55,212	33,118	206,451	32,258	3,698	32,077
1999	114,942	9,591	8,988	51,844	32,847	199,030	31,215	3,739	30,742
2000	117,127	9,239	9,852	55,958	35,446	209,144	33,657	3,657	32,028
2001	132,792	9,631	10,621	54,023	36,583	224,387	36,510	3,646	36,422
2002	120,443	9,971	9,637	49,115	37,844	207,069	34,209	3,624	33,234
2003	145,417	9,969	8,529	49,564	36,767	230,308	39,115	3,562	40,825
2004	148,038	10,019	7,289	40,710	36,497	222,516	38,279	3,484	42,491
2005	153,973	10,142	6,002	38,275	37,073	225,181	39,189	3,478	44,271
2006	108,554	10,807	4,904	39,506	37,877	180,034	32,017	3,489	31,113
2007	124,216	11,420	3,987	45,192	38,746	200,721	35,958	3,521	35,278
2008	141,856	12,144	2,837	52,866	41,695	227,109	40,935	3,604	39,361
2009	148,620	12,491	2,367	47,903	42,211	228,610	41,460	3,706	40,103
2010	183,298	13,022	1,134	44,094	43,753	259,258	47,121	3,709	49,420
2011	265,100	11,811	988	48,921	44,078	347,276	64,358	3,890	68,149
2012	205,381	11,927	1,152	54,985	43,560	293,151	54,137	3,881	52,919
2013	274,422	13,496	590	52,572	42,667	356,754	66,237	3,932	69,792
2014	253,501	13,798	454	58,779	42,402	341,338	63,981	3,957	64,065
2015	232,049	13,810	1,013	59,589	42,490	321,331	60,686	4,002	57,983
2016	227,209	13,996	925	59,940	43,335	317,413	59,530	3,980	57,088



Diagram II.6.4, shows real average earnings per job for Boone County from 1990 to 2016. Over this period the average earning per job for Boone County was 40,978 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

Diagram II.6.4
Real Average Earnings Per Job
 Boone County
 BEA Data 1990 - 2016

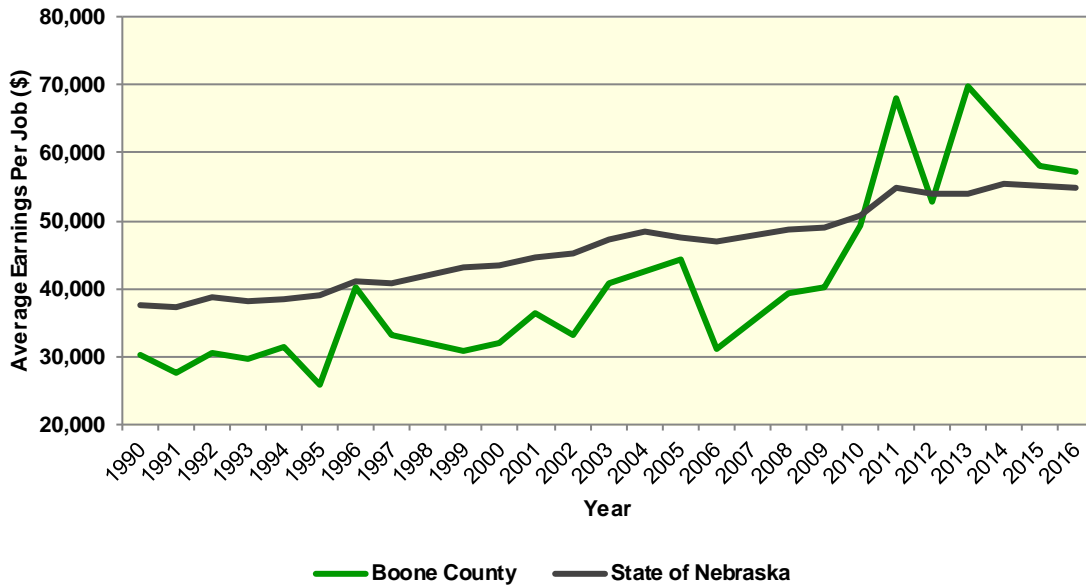
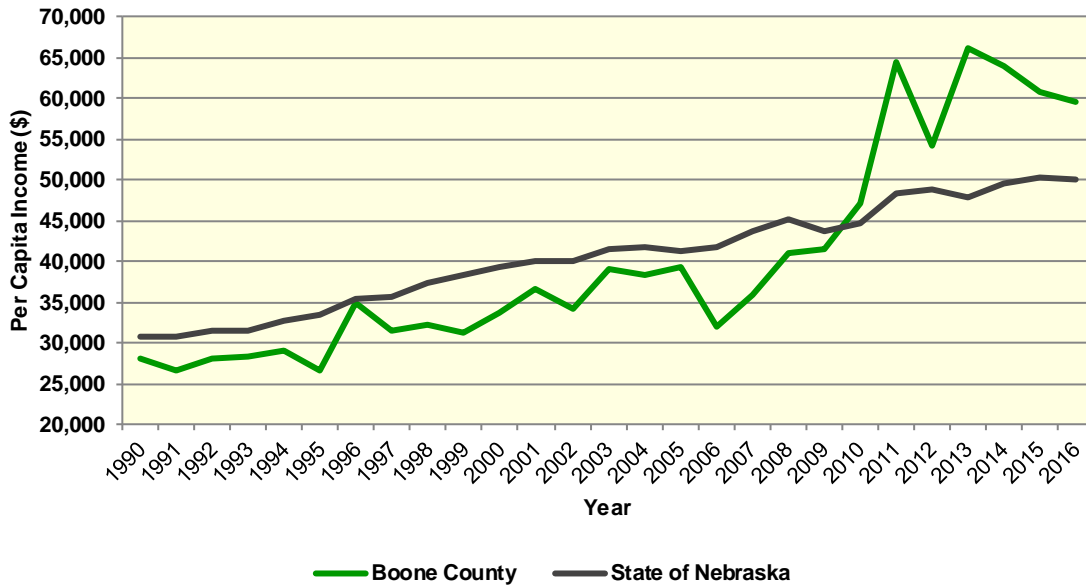


Diagram II.6.5, shows real per capita income in Boone County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Boone County was 40,161 dollars, which was lower than the statewide average of 40,548 dollars over the same period.

Diagram II.6.5
Real Per Capita Income
 Boone 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.6.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment decreased from 2,373 persons in 2015 to 2,371 in 2016, a change of (ND) percent.

Table II.6.28
Total Monthly Employment
 Boone County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	1,960	2,031	2,097	2,146	2,126	2,210	2,296	2,292	2,346	2,287	2,349
Feb	1,981	2,029	2,084	2,141	2,110	2,178	2,276	2,283	2,318	2,285	2,324
Mar	1,978	2,065	2,115	2,152	2,140	2,218	2,290	2,315	2,358	2,306	2,343
Apr	2,073	2,104	2,146	2,189	2,206	2,236	2,322	2,330	2,374	2,340	2,427
May	2,152	2,179	2,211	2,260	2,293	2,295	2,349	2,396	2,410	2,375	2,417
Jun	2,174	2,207	2,254	2,315	2,335	2,385	2,372	2,405	2,469	2,463	2,477
Jul	2,075	2,168	2,222	2,215	2,240	2,289	2,309	2,357	2,328	2,434	2,385
Aug	2,074	2,155	2,226	2,172	2,235	2,299	2,324	2,327	2,301	2,411	2,375
Sep	2,020	2,105	2,203	2,163	2,259	2,295	2,284	2,325	2,317	2,388	2,322
Oct	2,010	2,134	2,202	2,174	2,234	2,305	2,321	2,370	2,327	2,406	2,344
Nov	2,049	2,142	2,183	2,193	2,230	2,288	2,319	2,364	2,337	2,386	2,339
Dec	2,054	2,129	2,200	2,201	2,250	2,316	2,344	2,354	2,363	2,398	2,352
Annual	2,050	2,121	2,179	2,193	2,222	2,276	2,317	2,343	2,354	2,373	2,371
% Change	4%	3%	3%	1%	1%	2%	2%	1%	(ND)%	1%	(ND)%

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 \$641 in 2015. In 2016, average weekly wages saw an increase of 3 percent over the prior year, rising to 663 dollars, or by 22 dollars. These data are shown in Table II.6.29.

Table II.6.29						
Average Weekly Wages						
Boone County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	368	366	374	420	382	
2002	375	384	390	419	392	3%
2003	387	394	383	451	404	3%
2004	402	405	396	452	413	2%
2005	414	430	442	461	437	6%
2006	431	410	427	480	437	(ND)%
2007	449	437	465	523	469	7%
2008	497	497	499	541	508	8%
2009	529	479	524	559	522	3%
2010	539	503	540	610	548	5%
2011	560	529	568	622	570	4%
2012	588	549	559	655	588	3%
2013	607	571	590	675	611	4%
2014	628	592	619	674	628	3%
2015	630	617	622	696	641	2%
2016(p)	646	640	670	699	663	3%

Total business establishments reported by the QCEW are displayed in Table II.6.30. Between 2015 and 2016, the total number of business establishments in Boone County increased from 265 to 269 establishments.

Table II.6.30						
Number of Business Establishments						
Boone County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	225	220	224	216	221	
2002	228	221	225	219	223	1%
2003	226	227	231	226	228	2%
2004	227	229	240	224	230	1%
2005	226	225	227	235	228	-1%
2006	231	236	240	236	236	4%
2007	239	241	242	237	240	2%
2008	240	240	247	241	242	1%
2009	242	243	246	247	245	1%
2010	246	250	250	243	247	1%
2011	257	250	253	253	253	2%
2012	262	267	263	264	264	4%
2013	258	261	259	264	261	-1%
2014	265	266	269	269	267	2%
2015	265	268	262	264	265	-1%
2016	267	268	270	271	269	2%

Nebraska Department of Revenue

According to the Nebraska Department of Revenue (DOR), returns from taxpayers with adjusted gross incomes (AGIs) of less than \$10,000 decreased by 17.6 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 decreased by 5.8 percent over the period. On the other hand, by 2016 there were 359 returns for AGIs of \$100,000 or more. Table II.6.31 presents AGI distribution for the years 1991 through 2016.

Table II.6.31 Income Tax Returns by Adjusted Gross Income Boone 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 ²⁵
1991	1,108	314	629	412	294	104	11	23	0	2,929
1992	1,086	304	631	391	286	115	13	24	0	2,887
1993	1,057	269	609	405	328	151	35	26	0	2,900
1994	1,147	263	554	398	325	170	21	18	0	2,917
1995	1,056	257	553	386	362	178	27	29	0	2,874
1996	1,014	257	495	404	392	201	30	43	0	2,866
1997	1,004	235	515	384	416	237	41	50	0	2,902
1998	1,010	228	504	384	402	249	41	49	11	2,894
1999	968	197	471	397	418	295	65	66	0	2,892
2000	888	214	475	343	416	310	78	60	0	2,802
2001	883	210	423	344	418	326	77	61	0	2,758
2002	881	193	445	345	373	307	77	54	0	2,687
2003	855	219	410	333	389	325	90	57	0	2,699
2004	813	226	384	331	397	354	96	73	0	2,693
2005	752	182	368	316	368	345	0	89	0	2,546
2006	673	231	415	335	391	389	139	121	20	2,714
2007	630	212	399	339	363	459	194	133	21	2,750
2008	601	210	398	324	366	456	196	162	26	2,739
2009	577	199	353	332	386	436	210	150	28	2,671
2010	529	191	346	288	362	446	246	203	27	2,638
2011	465	199	354	286	355	426	268	229	48	2,630
2012	467	204	289	286	357	420	268	301	72	2,664
2013	459	178	305	269	348	435	269	300	61	2,624
2014	419	161	293	263	365	444	266	304	65	2,580
2015	425	189	289	261	382	416	251	334	52	2,599
2016	436	176	302	272	341	422	289	302	57	2,597

²⁵ 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 increase from 521 in 2010 to 525 in 2016, with the poverty rate reaching 10.1 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.6.32 presents poverty data for the county.

Table II.6.32 Persons in Poverty Boone County 2000–2016 SAIPE Estimates		
Year	Persons in Poverty	Poverty Rate
2000	665	11%
2001	644	10.7%
2002	667	11.4%
2003	576	10%
2004	552	9.7%
2005	641	11.3%
2006	640	11.5%
2007	512	9.5%
2008	528	9.9%
2009	555	10.5%
2010	521	9.7%
2011	589	11.1%
2012	491	9.3%
2013	520	9.9%
2014	540	10.3%
2015	478	9.2%
2016	525	10.1%

The rate of poverty for Boone County is shown in Table II.6.33. In 2016, there were an estimated 394 persons living in poverty. This represented a 7.5 percent poverty rate, compared to 10.4 percent poverty in 2000. In 2016, some 6.3 percent of those in poverty were under age 6, and 23.1 percent were 65 or older.

Table II.6.33 Poverty by Age Boone 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	72	11.3%	25	6.3%
6 to 17	145	22.7%	70	17.8%
18 to 64	283	44.4%	208	52.8%
65 or Older	138	21.6%	91	23.1%
Total	638	100.0%	394	100.0%
Poverty Rate	10.4%	.	7.5%	.

HOUSING

The Census Bureau estimates that the total number of housing units decreased by -0.8 percent in Boone County between 2010 and 2016, from 2,649 to 2,628. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.6.34.

Table II.6.34 Housing Units State of Nebraska vs. Boone County 2000 and 2016 Census Data and Intercensal Estimates				
Subject	Nebraska	% Growth Since Census	Boone County	% Growth Since Census
2000 Census Base	722,656	.	2,733	.
2010 Census	796,793	10.3	2,649	-3.1
July 2011 Estimate	801,068	0.5	2,646	-0.1
July 2012 Estimate	804,586	1	2,642	-0.3
July 2013 Estimate	809,062	1.5	2,641	-0.3
July 2014 Estimate	814,835	2.3	2,642	-0.3
July 2015 Estimate	820,725	3	2,635	-0.5
July 2016 Estimate	827,156	3.8	2,628	-0.8

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 Boone County remained unchanged from 0 authorizations in 2015 and 0 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.6.35.

Table II.6.35 Building Permits and Valuation							
Boone 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	5	0	0	0	5	123,054	0
1981	5	0	0	0	5	136,197	0
1982	4	0	0	0	4	115,701	0
1983	5	0	0	0	5	131,502	0
1984	5	0	0	0	5	116,134	0
1985	8	0	0	0	8	126,890	0
1986	2	0	0	0	2	92,557	0
1987	3	0	0	0	3	70,104	0
1988	5	0	0	0	5	158,422	0
1989	6	0	0	0	6	110,477	0
1990	3	0	0	0	3	128,838	0
1991	4	0	0	0	4	119,125	0
1992	4	0	0	0	4	119,236	0
1993	5	0	0	0	5	119,842	0
1994	6	0	0	0	6	139,959	0
1995	6	0	0	0	6	147,211	0
1996	7	0	0	6	13	126,959	69,166
1997	9	0	0	0	9	133,333	0
1998	6	0	0	0	6	122,409	0
1999	10	0	0	0	10	162,653	0
2000	3	0	0	0	3	138,360	0
2001	3	0	0	0	3	175,205	0
2002	3	2	0	20	25	192,198	131,914
2003	4	0	0	0	4	167,031	0
2004	10	0	0	0	10	178,192	0
2005	12	0	0	0	12	181,124	0
2006	11	0	0	0	11	229,570	0
2007	8	0	0	0	8	189,346	0
2008	8	0	0	0	8	167,743	0
2009	9	0	0	0	9	157,605	0
2010	3	0	0	0	3	198,172	0
2011	3	0	0	0	3	194,175	0
2012	7	0	0	0	7	227,207	0
2013	10	0	0	0	10	257,792	0
2014	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0

Diagram II.6.6
Single-Family Permits
 Boone County
 Census Bureau Data, 1980–2016

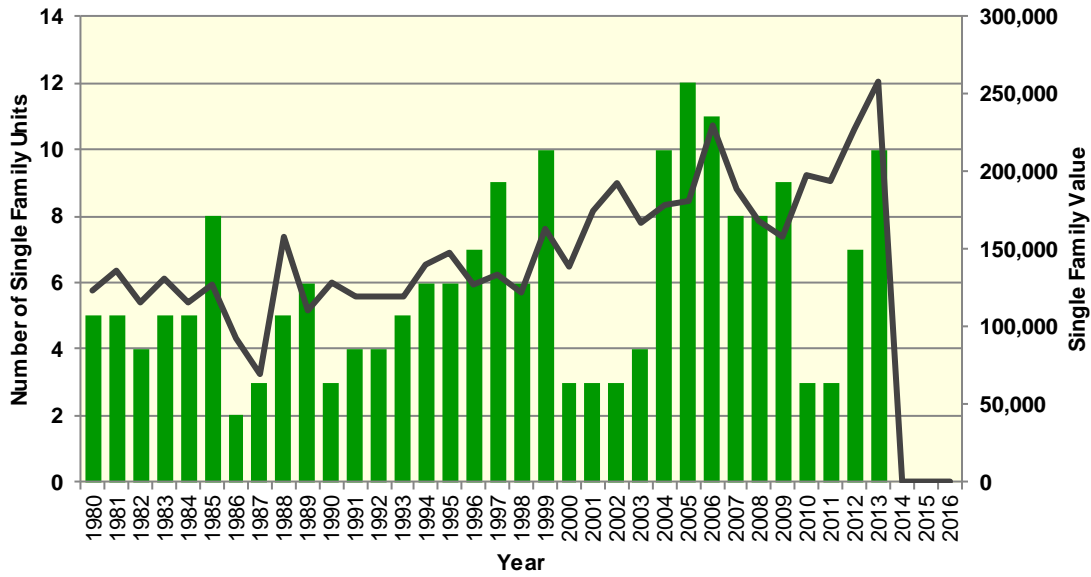
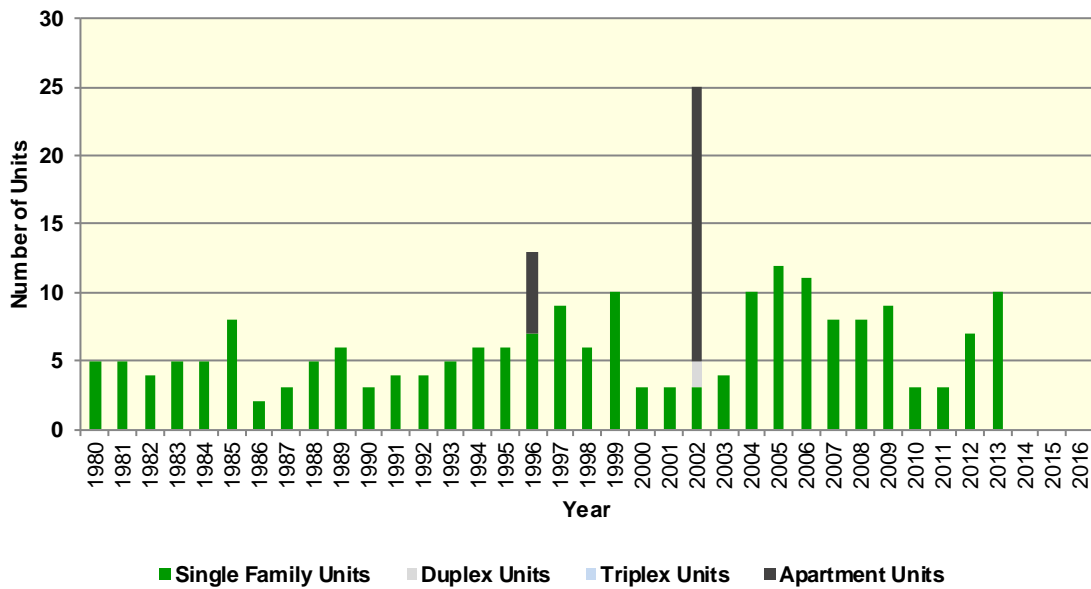


Diagram II.6.7
Total Permits by Unit Type
 Boone County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.6.36. In 2016, there were 2,628 housing units, down from 2,733 in 2000. Single-family units accounted for 91 percent of units in 2016, compared to 89.7 in 2000. Apartment units accounted for 4.1 percent in 2016, compared to 3 percent in 2000.

Table II.6.36				
Housing Units by Type				
Boone 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	2,451	89.7%	2,391	91%
Duplex	40	1.5%	30	1.1%
Tri- or Four-Plex	52	1.9%	38	1.4%
Apartment	82	3%	109	4.1%
Mobile Home	108	4%	60	2.3%
Boat, RV, Van, Etc.	0	0%	0	0%
Total	2,733	100.0%	2,628	100.0%

Some 88.2 percent of housing was occupied in 2010, compared to 89.8 percent in 2000. Owner-occupied housing changed -5 percent between 2000 and 2010, ending with owner-occupied units representing 75 percent of units. Vacant units changed by 12.2 percent, resulting in 313 vacant units in 2010.

Table II.6.37					
Housing Units by Tenure					
Boone County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	2,454	89.8%	2,336	88.2%	-4.8%
Owner-Occupied	1,844	75.1%	1,752	75%	-5%
Renter-Occupied	610	24.9%	584	25%	-4.3%
Vacant Housing Units	279	10.2%	313	11.8%	12.2%
Total Housing Units	2,733	100.0%	2,649	100.0%	-3.1%

Table II.6.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 2,628 housing units. An estimated 78.4 percent were owner-occupied, and 14.9 percent were vacant.

Table II.6.38				
Housing Units by Tenure				
Boone County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	2,336	88.2%	2,236	85.1%
Owner-Occupied	1,752	75%	1,752	78.4%
Renter-Occupied	584	25%	484	21.6%
Vacant Housing Units	313	11.8%	392	14.9%
Total Housing Units	2,649	100.0%	2,628	100.0%

Households by household size are shown in Table II.6.39. There were a total of 2,336 households in 2010, down from 2,454 in 2000. One person households changed by 2 percent between 2000 and 2010, while two person households changed by 6.7 percent. Three and four person households changed by -8.9 and -26.1 respectively, representing 11.3 percent and 9.3 percent of the population in 2010.

Table II.6.39					
Households by Household Size					
Boone County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	714	29.1%	728	31.2%	2%
Two Persons	847	34.5%	904	38.7%	6.7%
Three Persons	291	11.9%	265	11.3%	-8.9%
Four Persons	295	12%	218	9.3%	-26.1%
Five Persons	197	8%	149	6.4%	-24.4%
Six Persons	84	3.4%	55	2.4%	-34.5%
Seven Persons or More	26	1.1%	17	0.7%	-34.6%
Total	2,454	100.0%	2,336	100.0%	-4.8%

Households by income is shown in Table II.6.40. Households earning more than \$100,000 per year represented 17.6 percent of households in 2016, compared to 4.3 percent in 2000. Households earning between \$50,000 and \$74,999 represented 22.5 percent of households in 2016, compared to 15.4 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 9.6 percent of households in 2016, compared to 21.6 percent in 2000.

Table II.6.40				
Households by Income				
Boone 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	534	21.6%	215	9.6%
\$15,000 to \$19,999	175	7.1%	149	6.7%
\$20,000 to \$24,999	220	8.9%	113	5.1%
\$25,000 to \$34,999	454	18.4%	216	9.7%
\$35,000 to \$49,999	492	19.9%	363	16.2%
\$50,000 to \$74,999	379	15.4%	503	22.5%
\$75,000 to \$99,999	107	4.3%	284	12.7%
\$100,000 or More	107	4.3%	393	17.6%
Total	2,468	100.0%	2,236	100.0%

Table II.6.41 shows households by year home built. Housing units built between 2000 and 2009, account for 4.2 percent and those built in 2010 or later accounted for 2.1 percent of households. Households built in the 1970's, 1980's, and 1990's account for 14.8 percent, 8.7 percent, and 11.1, respectively. Housing units built prior to 1939 represented 38.3 percent of households in 2016.



Table II.6.41				
Households by Year Home Built				
Boone 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	1,236	50.4%	856	38.3%
1940 to 1949	178	7.3%	148	6.6%
1950 to 1959	151	6.2%	132	5.9%
1960 to 1969	207	8.4%	185	8.3%
1970 to 1979	330	13.4%	332	14.8%
1980 to 1989	198	8.1%	194	8.7%
1990 to 1999	154	6.3%	248	11.1%
2000 to 2009	.	.	94	4.2%
2010 or Later	.	.	47	2.1%
Total	2,454	100.0%	2,236	100.0%

The distribution of unit types by race are shown in Table II.6.42. An estimated 92.8 percent of white households occupy single-family homes, while 100 percent of black households do. Some 2.8 percent of white households occupy apartments, while 0 percent of black households do and 100 percent of American Indian households occupy single-family homes.

Table II.6.42							
Distribution of Units in Structure by Race							
Boone County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	92.8%	100%	100%	%	%	0%	%
Duplex	1%	0%	0%	%	%	0%	%
Tri- or Four-Plex	1.7%	0%	0%	%	%	0%	%
Apartment	2.8%	0%	0%	%	%	0%	%
Mobile Home	1.7%	0%	0%	%	%	100%	%
Boat, RV, Van, Etc.	0%	0%	0%	%	%	0%	%
Total	100.0%	100.0%	100.0%	%	%	100.0%	%

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.6.43. An estimated 21.7 percent of vacant units were for rent in 2010, a 3 percent change since 2000. In addition, some 10.5 percent of vacant units were for sale, a change of -44.1 percent between 2000 and 2010. "Other" vacant units represented 51.1 percent of vacant units in 2010. This is a change of 42.9 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.6.43					
Disposition of Vacant Housing Units					
Boone County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	66	23.7%	68	21.7%	3%
For Sale	59	21.1%	33	10.5%	-44.1%
Rented or Sold, Not Occupied	11	3.9%	9	2.9%	-18.2%
For Seasonal, Recreational, or Occasional Use	31	11.1%	42	13.4%	35.5%
For Migrant Workers	0	0%	1	0.3%	%
Other Vacant	112	40.1%	160	51.1%	42.9%
Total	279	100.0%	313	100.0%	12.2%

The disposition of vacant units between 2010 and 2016 are shown in Table II.6.44. By 2016, for rent units accounted for 15.1 percent of vacant units, while for sale units accounted for 8.9 percent. “Other” vacant units accounted for 65.1 percent of vacant units, representing a total of 255 “other” vacant units.

Table II.6.44				
Disposition of Vacant Housing Units				
Boone County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	68	21.7%	59	15.1%
For Sale	33	10.5%	35	8.9%
Rented Not Occupied	4	1.3%	0	0%
Sold Not Occupied	5	1.6%	3	0.8%
For Seasonal, Recreational, or Occasional Use	42	13.4%	40	10.2%
For Migrant Workers	1	0.3%	0	0%
Other Vacant	160	51.1%	255	65.1%
Total	313	100.0%	392	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 1,083 property transactions in Boone County. Of these, 1,060 were for single-family homes during this 19-year period, as shown in Table II.6.45.

Table II.6.45						
Residential Property Transactions						
Boone County						
Fiscal Years 1999–2017 PAD Data						
Year	Single-Family	Mobile Home	Duplex	Townhome	Missing	Total
1999	74	1	0	2	0	77
2000	76	5	0	0	0	81
2001	52	1	0	0	2	55
2002	46	2	0	0	0	48
2003	28	1	0	0	0	29
2004	51	0	0	0	0	51
2005	50	1	0	0	0	51
2006	51	1	0	0	0	52
2007	81	0	0	0	0	81
2008	61	0	0	0	0	61
2009	52	1	0	0	0	53
2010	40	1	0	0	0	41
2011	57	1	0	0	1	59
2012	54	0	0	0	0	54
2013	47	0	0	0	0	47
2014	40	0	0	0	0	40
2015	66	1	0	1	0	68
2016	53	0	0	0	0	53
2017	81	1	0	0	0	82
Total	1,060	17	0	3	3	1,083

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 624 single-family home property transactions for units built before 1930, 0.3 percent of units were of low quality and 25.2 percent were of fair quality. Conversely, of the 48 homes built from 2001 through 2010, 0 percent of units were of low quality and 0 percent of fair quality. Table II.6.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

Table II.6.46										
Single-Family Homes by Year Built and Quality of Materials and Workmanship										
Boone 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	0	0	2	1	0	0	0	0	5
Fair	157	14	3	13	8	3	0	0	0	198
Average	402	52	59	86	26	18	30	7	0	680
Good	63	5	13	26	23	28	15	0	0	173
Very Good	0	0	0	0	0	0	3	0	0	3
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	0	0	0	0	0	0	0	0	1	1
Total	624	71	75	127	58	49	48	7	1	1,060

In regard to the current condition of residential dwellings, of the same 624 single-family homes built before 1930, 21.0 percent of the homes were worn out or badly worn, and 55.8 percent were in average condition. Table II.6.47 provides details about the condition of single-family residential dwellings by year built.

Table II.6.47
Single-Family Homes by Year Built and Condition
 Boone 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	28	0	0	1	0	0	0	0	0	29
Badly Worn	103	4	6	8	3	0	0	0	0	124
Average	348	42	34	64	26	11	6	1	1	533
Good	126	24	33	48	25	34	17	0	0	307
Very Good	12	1	2	6	3	2	23	6	0	55
Excellent	7	0	0	0	1	2	2	0	0	12
Missing	0	0	0	0	0	0	0	0	0	0
Total	624	71	75	127	58	49	48	7	1	1,060

Housing Costs

Between 2010 and 2017, the average price of an existing single-family home changed from \$60,464 to \$110,603, a total increase of 82.9 percent, as shown in Table II.6.48.

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 Boone County ranged from \$48,871 for homes built before 1930 to \$221,769 for homes built from 2001 to 2010, and \$227,929 for the newest homes built between 2011 and 2017.²⁶ Homes built from 2001 through 2010 were also larger, averaging 1,798 square feet per unit. Table II.6.49, provides additional details about single-family homes.

Table II.6.48
Average Sales Price of Single-Family Homes
 Boone County
 Fiscal Years 1999–2017 PAD Data

Fiscal Year	Average Sales Price (\$)
1999	44,819
2000	49,974
2001	51,746
2002	52,275
2003	52,884
2004	69,046
2005	60,661
2006	56,745
2007	86,020
2008	80,222
2009	98,103
2010	60,464
2011	82,249
2012	74,287
2013	112,133
2014	107,441
2015	98,884
2016	101,692
2017	110,603
Average	77,040

Table II.6.49
Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot
 Boone County
 Fiscal Years 1999–2017 PAD Data

Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. ²⁷ (\$)
Before 1931	48,871	1,457	33.54
1931-1960	69,301	1,209	57.3
1961-1970	93,063	1,413	65.85
1971-1980	99,755	1,487	67.09
1981-1990	125,012	1,521	82.17
1991-2000	144,988	1,530	94.74
2001-2010	221,769	1,798	123.37
2011-2017	227,929	1,785	127.7
Average	77,040	1,465	52.59

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

²⁶ 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.

²⁷ Price per sq. ft. may not compute precisely due to rounding-off of sales price and floor area.

people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. Households with overcrowding are shown in Table II.6.50. In 2016, an estimated 1.3 percent of households were overcrowded, and an additional 0.4 percent were severely overcrowded.

Table II.6.50 Overcrowding and Severe Overcrowding Boone 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	1,830	99.2%	13	0.7%	2	0.1%	1,845
2016 Five-Year ACS	1,729	98.7%	21	1.2%	2	0.1%	1,752
Renter							
2000 Census	607	99.7%	0	0%	2	0.3%	609
2016 Five-Year ACS	468	96.7%	9	1.9%	7	1.4%	2,236
Total							
2000 Census	2,437	99.3%	13	0.5%	4	0.2%	2,454
2016 Five-Year ACS	2,197	98.3%	30	1.3%	9	0.4%	2,236

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

There were a total of 4 households with incomplete plumbing facilities in 2016, representing 0.2 percent of households in Boone County. This is compared to 0.4 percent of households lacking complete plumbing facilities in 2000.

Table II.6.51 Households with Incomplete Plumbing Facilities Boone County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	2,444	2,232
Lacking Complete Plumbing Facilities	10	4
Total Households	2,454	2,236
Percent Lacking	0.4%	0.2%

There were 5 households lacking complete kitchen facilities in 2016, compared to 8 households in 2000. This was a change from 0.3 percent of households in 2000 to 0.2 percent in 2016.

Table II.6.52 Households with Incomplete Kitchen Facilities Boone County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	2,446	2,231
Lacking Complete Kitchen Facilities	8	5
Total Households	2,454	2,236
Percent Lacking	0.3%	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 Boone County, 9.7 percent of households had a cost burden and 7.7 percent had a severe cost burden. Some 20.9 percent of renters were cost burdened, and 10.3 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 4.9 percent and a severe cost burden rate of 4 percent. Owner occupied households with a mortgage had a cost burden rate of 9.9 percent, and severe cost burden at 12.4 percent.

Table II.6.53
Cost Burden and Severe Cost Burden by Tenure
 Boone 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	365	74.9%	64	13.1%	54	11.1%	4	0.8%	487
2016 Five-Year ACS	478	77.7%	61	9.9%	76	12.4%	0	0%	615
Owner Without a Mortgage									
2000 Census	699	88.9%	49	6.2%	25	3.2%	13	1.7%	786
2016 Five-Year ACS	1,032	90.8%	56	4.9%	46	4%	3	0.3%	1,137
Renter									
2000 Census	310	66.8%	57	12.3%	20	4.3%	77	16.6%	464
2016 Five-Year ACS	219	45.2%	101	20.9%	50	10.3%	114	23.6%	484
Total									
2000 Census	1,374	79.1%	170	9.8%	99	5.7%	94	5.4%	1,737
2016 Five-Year ACS	1,729	77.3%	218	9.7%	172	7.7%	117	5.2%	2,236



Housing Problems by Income

Table II.6.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Boone County. As can be seen in 2017 the MFI was \$65,300, which compared to \$68,200 for the State of Nebraska.

Table II.6.54 Median Family Income Boone County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	41,900	50,400
2001	44,000	53,400
2002	44,000	55,100
2003	42,600	55,400
2004	44,500	56,300
2005	45,650	57,400
2006	47,200	59,400
2007	46,300	58,200
2008	47,300	59,800
2009	49,400	62,000
2010	49,800	62,600
2011	54,000	63,500
2012	54,700	64,400
2013	55,200	64,600
2014	54,500	66,000
2015	58,800	66,800
2016	60,800	66,500
2017	65,300	68,200

Table II.6.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 110 owner-occupied and 35 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 165 owner-occupied 45 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 1,825 households without a housing problem.

Table II.6.55
Housing Problems by Income and Tenure
 Boone County
 2010–2014 HUD CHAS Data

Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	10	0	0	0	0	10
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	4	0	0	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	10	0	4	4	0	18
Housing cost burden greater than 50% of income (and none of the above problems)	100	25	30	10	0	165
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	30	30	25	10	15	110
Zero/negative income (and none of the above problems)	0	0	0	0	0	0
Has none of the 4 housing problems	35	135	295	175	820	1,460
Total	185	194	354	199	835	1,767
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	4	0	0	0	0	4
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	4	4	0	0	0	8
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	4	0	4	0	8
Housing cost burden greater than 50% of income (and none of the above problems)	15	30	0	0	0	45
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	10	25	0	0	0	35
Zero/negative income (and none of the above problems)	0	0	0	0	0	0
Has none of the 4 housing problems	40	35	65	55	170	365
Total	73	98	65	59	170	465
Total						
Lacking complete plumbing or kitchen facilities	14	0	0	0	0	14
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	4	8	0	0	0	12
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	10	4	4	8	0	26
Housing cost burden greater than 50% of income (and none of the above problems)	115	55	30	10	0	210
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	40	55	25	10	15	145
Zero/negative income (and none of the above problems)	0	0	0	0	0	0
Has none of the 4 housing problems	75	170	360	230	990	1,825
Total	258	292	419	258	1,005	2,232

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.6.56, of the 54 loans in 2016, 25 loans were for Home Purchases, 3 were for Home Improvement and 26 were for refinancing.



Table II.6.56 Owner-Occupied Single-Family Home Loans by Loan Type Boone County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	15	6	23	44
2009	6	2	39	47
2010	11	1	25	37
2011	15	4	26	45
2012	13	2	24	39
2013	5	3	32	40
2014	13	7	16	36
2015	16	4	23	43
2016	25	3	26	54

Table II.6.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$91,533 and \$134,154 in 2012 and \$143,400 in 2016. Overall, average loans were \$88,614 in 2008 and \$241,556 in 2016.

Table II.6.57 Owner-Occupied Single-Family Home Loans by Average Loan Amount Boone County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$91,533	\$34,000	\$100,957	\$88,614
2009	\$111,000	\$6,500	\$136,769	\$127,936
2010	\$94,364	\$44,000	\$126,000	\$114,378
2011	\$107,000	\$40,500	\$121,654	\$109,556
2012	\$134,154	\$12,500	\$126,375	\$123,128
2013	\$98,000	\$70,667	\$121,875	\$115,050
2014	\$121,538	\$105,143	\$102,875	\$110,056
2015	\$171,563	\$73,750	\$156,565	\$154,442
2016	\$143,400	\$73,667	\$355,308	\$241,556

Table II.6.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$1,373,000 and \$1,744,000 in 2012 and \$3,585,000 in 2016. Overall, average loans were \$3,899,000 in 2008 and \$13,044,000 in 2016.

Table II.6.58				
Total Volume of Owner-Occupied Single-Family Loans				
Boone County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	1,373,000	204,000	2,322,000	3,899,000
2009	666,000	13,000	5,334,000	6,013,000
2010	1,038,000	44,000	3,150,000	4,232,000
2011	1,605,000	162,000	3,163,000	4,930,000
2012	1,744,000	25,000	3,033,000	4,802,000
2013	490,000	212,000	3,900,000	4,602,000
2014	1,580,000	736,000	1,646,000	3,962,000
2015	2,745,000	295,000	3,601,000	6,641,000
2016	3,585,000	221,000	9,238,000	13,044,000

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.6.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Boone County. The number of completed surveys increased from 11 in 2016 to 12 in 2017. Between 2016 and 2017 the vacancy rate for all units increased by 1.6 percentage points and was at 4.6 percent in 2017.

Table II.6.60 shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 11 single-family units in Boone County, with 0 of them available. This translates into a vacancy rate of 0 percent in Boone County, which compares to a single-family vacancy rate of 3.9 percent for the State of Nebraska. There were 97 apartment units reported in the survey, with 5 of them available, which resulted in a vacancy rate of 5.2 percent. This compares to a statewide vacancy rate of 4.1 percent for apartment units across the state. The average vacancy rate for all unit types over the last five years was 5.4 percent.

Table II.6.59				
Survey of Rental Properties				
Boone County				
2002–2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	2	12	0	0
2003	9	116	17.2	33.8
2004	8	92	30.4	172.4
2005	11	81	27.2	101.6
2006	9	72	2.8	77.7
2007	13	125	3.2	46.1
2008	13	117	6	23.8
2009	12	116	6	22.5
2010	10	88	6.8	44.7
2011	12	62	12.9	56.1
2012	14	101	8.9	36.9
2013	11	103	4.9	191.7
2014	11	104	1	60
2015	11	115	7.8	9.7
2016	11	100	3	22
2017	12	108	4.6	190.8

Table II.6.60 Rental Vacancy Survey by Type Boone County 2017 Survey of Rental Properties				
Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single-Family	11	0	0%	8.1%
Apartments	97	5	5.2%	6.2%
Mobile Homes	0	0	%	%
"Other" Units	0	0	0%	.
Don't Know	0	0	%	0%
Total	108	5	4.6%	5.4%

Table II.6.61, reports units by number of bedrooms. Four bedroom units were the most common type of reported single-family unit, with 4 units. The most common apartment units were one bedroom units, with 57 units.

Table II.6.61 Rental Units by Number of Bedrooms Boone 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	57	0	0	.	58
Two	4	35	0	0	.	39
Three	2	1	0	0	.	3
Four	4	0	0	0	.	4
Don't Know	0	4	0	0	0	4
Total	11	97	0	0	0	108

Table II.6.62 displays the vacancy rate of single-family units by the number of bedrooms. Four bedroom units were the most common type of reported single-family unit, which had a vacancy rate of 0 percent.

Table II.6.62 Single-Family Units by Number of Bedrooms Boone County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	1	0	0%
Two	4	0	0%
Three	2	0	0%
Four	4	0	0%
Don't know	0	0	%
Total	11	0	0%

Table II.6.63 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were one bedroom units, which had a vacancy rate of 1.8 percent.

Table II.6.63 Apartment Units by Number of Bedrooms Boone County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	57	1	1.8%
Two	35	3	8.6%
Three	1	1	100%
Four	0	0	%
Don't know	4	0	0%
Total	97	5	5.2%

Average market-rate rents by unit type are shown in Table II.6.64. 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.6.64 Average Market Rate Rents by Number of Bedrooms Boone County 2017 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	\$	\$	\$	\$	\$
One	\$	\$430.2	\$	\$	\$430.2
Two	\$475	\$494.2	\$	\$	\$490.7
Three	\$450	\$800	\$	\$	\$566.7
Four	\$500	\$	\$	\$	\$500
Don't know	\$	\$	\$	\$	
Total	\$505.6	\$473	\$	\$	\$482.8

Table II.6.65 shows vacancy rates for single-family units by average rental rates for Boone 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.6.65 Single-Family Market Rate Rents by Vacancy Status Boone County 2017 Survey of Rental Properties			
Average Rents	Single-Family Units	Available Single-Family Units	Vacancy Rate
Less Than \$500	8	0	0%
\$500 to \$749	2	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	1	0	0%
Total	11	0	0%



The average rent and availability of apartment units is displayed in Table II.6.66. The most common rent for apartments was less than \$500 dollars and the units in this price range had a vacancy rate of 2.5 percent.

Table II.6.66 Apartment Market Rate Rents by Vacancy Status Boone County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	81	2	2.5%
\$500 to \$749	12	3	25%
\$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	4	0	0%
Total	97	5	5.2%

Respondents were asked if utilities are included in the rent and, as shown in Table II.6.67, 8 respondents, or 72.7 percent, included some sort of utility in the rent.

Table II.6.67 Are there any utilities included with the rent? Boone County 2017 Survey of Rental Properties	
Period	Respondent
Yes	8
No	3
% Offering Utilities	72.7%

The type of utility included in the rent is shown in Table II.6.68. There were 3 respondents who included electricity, 4 respondents who included natural gas, 7 respondents who included water and sewer and 8 respondents included trash collection in the rent.

Table II.6.68 Which utilities are included with the rent? Boone County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	3
Natural Gas	4
Water/Sewer	7
Trash Collection	8

Table II.6.69 shows the number of survey respondents who keep a waiting list. As can be seen, 5 respondents said they keep a waitlist, with an estimated 28 persons on the wait list.

Table II.6.69 Do you keep a waiting list? Boone County 2017 Survey of Rental Properties	
Period	Respondent
Yes	5
No	6
Waitlist Size	28

Respondents were also asked how they would rate the need for renovation of existing units. As shown in Table II.6.70 most respondents indicated there was moderate need for the renovation of existing single-family units and moderate need for the renovation of existing apartment units.

Table II.6.70 How would you rate the need for renovation of existing units in the city? Boone County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	1	1	1	1
Low Need	0	0		
Moderate Need	5	5	5	5
High Need	0	0		
Extreme Need	3	2	2	2

Respondents were also asked how they would rate the need for the construction of new units. As shown in Table II.6.71 most respondents indicated there was extreme need for the construction of new single-family units and extreme need for the construction of new apartment units.

Table II.6.71 How would you rate the need for construction of new units in the city? Boone County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	0	0		
Low Need	1	1	1	1
Moderate Need	0	0		
High Need	3	2	2	2
Extreme Need	6	6	4	4



