

**VOLUME II:
CHERRY COUNTY**

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Cherry County

DEMOGRAPHICS

Population Estimates

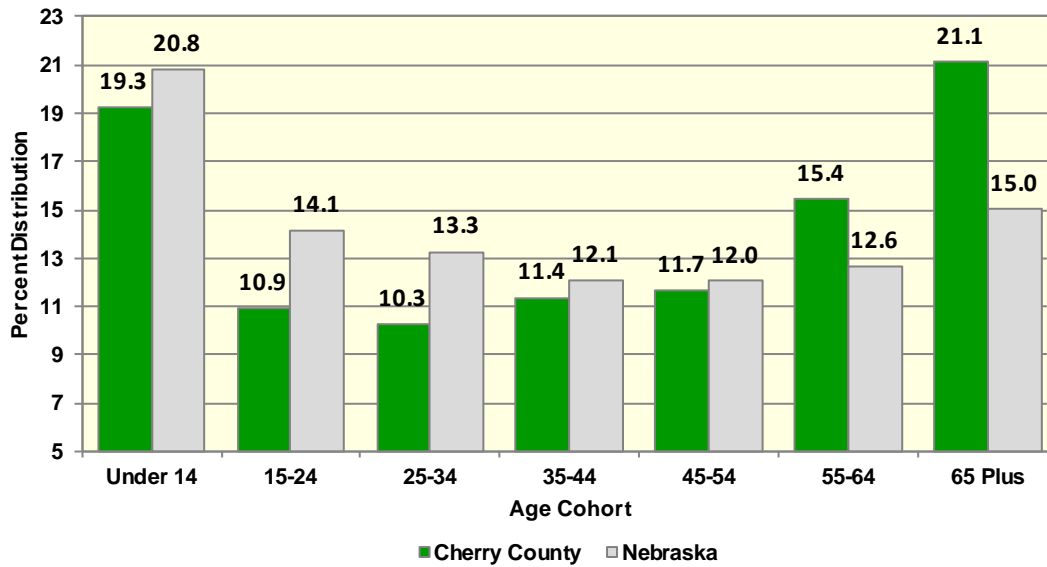
The Census Bureau's current census estimates indicate that Cherry County's population increased from 5,713 in 2010 to 5,832 in 2016, or by 2.1 percent. This compares to a statewide population change of 4.4 percent over the period. The number of people from 25 to 34 years of age increased by 1 percent, and the number of people from 55 to 64 years of age increased by 14.9 percent. The white population increased by 1.1 percent, while the black population increased by 61.5 percent. The Hispanic population increased from 95 to 172 people between 2010 and 2016 or by 81.1 percent. These data are presented in Table II.16.1.

Table II.16.1						
Profile of Population Characteristics						
Cherry County vs. State of Nebraska						
2010 Census and 2016 Current Census Estimates						
Subject	Cherry County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	5,713	5,832	2.1%	1,826,341	1,907,116	4.4%
Age						
0 to 14 years	1,026	1,123	9.5%	383,542	396,601	3.4%
15 to 24 years	572	636	11.2%	258,206	269,442	4.4%
25 to 34 years	592	598	1%	245,176	252,946	3.2%
35 to 44 years	639	663	3.8%	220,838	230,528	4.4%
45 to 54 years	911	680	-25.4%	258,726	229,683	-11.2%
55 to 64 years	783	900	14.9%	213,176	241,172	13.1%
65 and Over	1,190	1,232	3.5%	246,677	286,744	16.2%
Race						
White	5,203	5,261	1.1%	1,649,264	1,694,976	2.8%
Black	13	21	61.5%	85,971	94,620	10.1%
American Indian and Alaskan Native	336	347	3.3%	23,418	27,318	16.7%
Asian	20	18	-10%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	1	2	100%	2,061	2,425	17.7%
Two or more races	140	183	30.7%	32,305	40,495	25.4%
Ethnicity (of any race)						
Hispanic or Latino	95	172	81.1%	167,405	203,320	21.5%

Table II.16.2, presents the population of Cherry County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 2,844 males, who accounted for 49.8 percent of the population, and the remaining 50.2 percent, or 2,869 persons, were female. In 2016, the number of males was 2,942 persons, and accounted for 50.4 percent of the population, with the remaining 49.6 percent, or 2,890 persons being female.

Table II.16.2 Population by Age and Gender Cherry 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	553	473	1,026	594	529	1,123	9.5%
15 to 24 years	300	272	572	346	290	636	11.2%
25 to 34 years	309	283	592	303	295	598	1%
35 to 44 years	316	323	639	353	310	663	3.8%
45 to 54 years	438	473	911	331	349	680	-25.4%
55 to 64 years	393	390	783	454	446	900	14.9%
65 and Over	535	655	1,190	561	671	1,232	2.1%
Total	2,844	2,869	5,713	2,942	2,890	5,832	2.1%
% of Total	49.8%	50.2%	.	50.4%	49.6%	.	

**Diagram II.16.1
Age Distribution**
Cherry 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.16.3, from April 2000 to July 2009, Cherry County natural increase was estimated to be 60 people. Cherry County has been experiencing net out-migration, with 734 persons leaving the county in the last nine years.⁶⁴ The 2016 population estimates showed a natural increase of 84 persons. Between 2010 and 2016, Cherry County’s population rose to 5,832 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 Cherry County decreased from 34 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.16.4.

Table II.16.3	
Population Change	
Cherry County	
1980–2010 Census and Intercensal Data	
1980 Population	6,758
Natural Increase 80–90	419
Net Migration 80–90	-870
1990 Population	6,307
Natural Increase 90–00	167
Net Migration 90–00	-326
2000 Population	6,148
Natural Increase 00–09	60
Net Migration 00–09	-734
2009 Population Estimate	5,474
2010 Population	5,713
Natural Increase 10–16	84
Net Migration 10–16	35
2016 Population Estimate	5,832

Table II.16.4			
Driver's Licenses Exchanged and Surrendered			
Cherry County			
2001–First half of 2017 DOT Data			
Year	In-Migrants	Out-Migrants	Net Change
Calendar 2001	112	105	7
Calendar 2002	137	84	53
Calendar 2003	127	102	25
Calendar 2004	117	120	-3
Calendar 2005	115	108	7
Calendar 2006	123	118	5
Calendar 2007	106	120	-14
Calendar 2008	125	101	24
Calendar 2009	125	98	27
Calendar 2010	167	108	59
Calendar 2011	115	98	17
Calendar 2012	110	81	29
Calendar 2013	129	88	41
Calendar 2014	115	108	7
Calendar 2015	122	88	34
Calendar 2016	108	102	6
First Half of 2017	51	62	-11

⁶⁴ 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 Cherry County increased by 1.7 percent from 901 in 2016 to 916 in 2017, as shown in Table II.16.5. The number of school-age children 5 to 11 years of age increased from 441 in 2016 to 443 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.16.6, shows population by age for the 2000 and 2010 Census. The population changed by -7.1 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by 12.1 percent to a total of 1,190 persons in 2010. Those aged 25 to 34 changed by -13.3 percent, and those aged under 5 changed by -18.4 percent.

Year	Age Group			Total
	5–11	11–13	14–18	
1992	702	190	424	1,316
1993	684	221	397	1,302
1994	715	222	456	1,393
1995	695	203	461	1,359
1996	697	226	466	1,389
1997	670	196	478	1,344
1998	694	212	483	1,389
1999	675	208	522	1,405
2000	663	209	485	1,357
2001	657	214	507	1,378
2002	633	216	497	1,346
2003	564	195	494	1,253
2004	577	193	388	1,158
2005	624	195	414	1,233
2006	571	180	474	1,225
2007	546	159	479	1,184
2008	515	156	443	1,114
2009	530	167	458	1,155
2010	546	154	434	1,134
2011	492	142	368	1,002
2012	505	147	372	1,024
2013	470	149	365	984
2014	469	130	349	948
2015	478	136	338	952
2016	441	150	310	901
2017	443	141	332	916

Table II.16.6 Population by Age Cherry County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	380	6.2%	310	5.4%	-18.4%
5 to 19	1,400	22.8%	1,060	18.6%	-24.3%
20 to 24	263	4.3%	228	4%	-13.3%
25 to 34	683	11.1%	592	10.4%	-13.3%
35 to 54	1,721	28%	1,550	27.1%	-9.9%
55 to 64	639	10.4%	783	13.7%	22.5%
65 or Older	1,062	17.3%	1,190	20.8%	12.1%
Total	6,148	100.0%	5,713	100.0%	-7.1%

The elderly population is further explored in Table II.16.7. Those aged 65 to 66 changed by 31.7 percent between 2000 and 2010, resulting in a population of 158 persons. Those aged 85 or older changed by 18.3 percent during the same time period, and resulted in 181 persons over age 85 in 2010.

Table II.16.7 Elderly Population by Age Cherry County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	120	11.3%	158	13.3%	31.7%
67 to 69	143	13.5%	182	15.3%	27.3%
70 to 74	271	25.5%	253	21.3%	-6.6%
75 to 79	213	20.1%	220	18.5%	3.3%
80 to 84	162	15.3%	196	16.5%	21%
85 or Older	153	14.4%	181	15.2%	18.3%
Total	1,062	100.0%	1,190	100.0%	12.1%

Population by race and ethnicity is shown in Table II.16.8, with the white population representing 90.7 percent in 2010. The black population changed by 225 percent, representing 0.2 percent of the population in 2010. The American Indian and Asian populations represented 5.9 and 0.4 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 66.7 percent between 2000 and 2010, compared to the -7.8 percent growth rate for non-Hispanics.

Table II.16.8					
Population by Race and Ethnicity					
Cherry County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	5,791	94.2%	5,180	90.7%	-10.6%
Black	4	0.1%	13	0.2%	225%
American Indian	200	3.3%	335	5.9%	67.5%
Asian	26	0.4%	20	0.4%	-23.1%
Native Hawaiian/ Pacific Islander	1	0%	1	0%	0%
Other	20	0.3%	23	0.4%	15%
Two or More Races	106	1.7%	141	2.5%	33%
Total	6,148	100.0%	5,713	100.0%	-7.1%
Hispanic	57	0.9%	95	1.7%	66.7%
Non-Hispanic	6,091	99.1%	5,618	98.3%	-7.8%

Population by race and ethnicity through 2016 is shown in Table II.16.9. The white population represented 91.4 percent of the population in 2016, compared with black population accounting for 0 percent of the population. Hispanic population represented 2.7 percent of the population in 2016.

Table II.16.9				
Population by Race and Ethnicity				
Cherry County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	5,180	90.7%	5,286	91.4%
Black	13	0.2%	1	0%
American Indian	335	5.9%	218	3.8%
Asian	20	0.4%	25	0.4%
Native Hawaiian/ Pacific Islander	1	0%	8	0.1%
Other	23	0.4%	0	0%
Two or More Races	141	2.5%	243	4.2%
Total	5,713	100.0%	5,781	100.0%
Non-Hispanic	5,618	98.3%	5,623	97.3%
Hispanic	95	1.7%	158	2.7%

The population by race is broken down further by ethnicity in Table II.16.10. While the white non-Hispanic population changed by -10.9 percent between 2000 and 2010, the white Hispanic population changed by 77.3 percent. The black non-Hispanic population changed by 175 percent.

Table II.16.10					
Population by Race and Ethnicity					
Cherry County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	5,769	94.7%	5,141	91.5%	-10.9%
Black	4	0.1%	11	0.2%	175%
American Indian	195	3.2%	310	5.5%	59%
Asian	24	0.4%	20	0.4%	-16.7%
Native Hawaiian/ Pacific Islander	1	0%	1	0%	0%
Other	1	0%	0	0%	-100%
Two or More Races	97	1.6%	135	2.4%	39.2%
Total Non-Hispanic	6,091	100.0%	5,618	100.0%	-7.8%
Hispanic					
White	22	38.6%	39	41.1%	77.3%
Black	0	0%	2	2.1%	%
American Indian	5	8.8%	25	26.3%	400%
Asian	2	3.5%	0	0%	-100%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	19	33.3%	23	24.2%	21.1%
Two or More Races	9	15.8%	6	6.3%	-33.3%
Total Hispanic	57	100.0%	95	100.0%	66.7%
Total Population	6,148	100.0%	5,713	100.0%	-7.1%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.16.11. During this time, the total non-Hispanic population was 5,623 persons in 2016. The Hispanic population was 158.

Table II.16.11				
Population by Race and Ethnicity				
Cherry County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	5,141	91.5%	5,144	91.5%
Black	11	0.2%	1	0%
American Indian	310	5.5%	218	3.9%
Asian	20	0.4%	25	0.4%
Native Hawaiian/ Pacific Islander	1	0%	8	0.1%
Other	0	0%	0	0%
Two or More Races	135	2.4%	227	4%
Total Non-Hispanic	5,618	100.0%	5,623	100.0%
Hispanic				
White	39	41.1%	142	89.9%
Black	2	2.1%	0	0%
American Indian	25	26.3%	0	0%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	23	24.2%	0	0%
Two or More Races	6	6.3%	16	10.1%
Total Hispanic	95	100.0%	158	100.0%
Total Population	5,713	100.0%	5,781	100.0%



Households by type and tenure are shown in Table II.16.12. Family households represented 65.7 percent of households, while non-family households accounted for 34.3 percent. These changed from 62.9 and 37.1 percent, respectively.

Table II.16.12				
Household Type by Tenure				
Cherry County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	1,592	62.9%	1,768	65.7%
Married-Couple Family	1,347	84.6%	1,581	89.4%
Owner-Occupied	1,005	74.6%	1,242	78.6%
Renter-Occupied	342	25.4%	339	21.4%
Other Family	245	15.4%	187	13.9%
Male Householder, No Spouse Present	78	31.8%	104	41.7%
Owner-Occupied	33	42.3%	36	34.6%
Renter-Occupied	45	57.7%	68	65.4%
Female Householder, No Spouse Present	167	68.2%	83	89.3%
Owner-Occupied	80	47.9%	30	36.1%
Renter-Occupied	87	52.1%	53	63.9%
Non-Family Households	938	37.1%	923	34.3%
Owner-Occupied	516	55%	358	38.8%
Renter-Occupied	422	45%	565	61.2%
Total	2,530	100.0%	2,691	100.0%

The group quarters population was 57 in 2010, compared to 80 in 2000. Institutionalized populations experienced a -26.0 percent change between 2000 and 2010. Non-Institutionalized populations experienced a -57.1 percent change during this same time period.

Table II.16.13					
Group Quarters Population					
Cherry 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	7	9.6%	3	5.6%	-57.1%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	66	90.4%	51	94.4%	-22.7%
Other Institutions	0	0%	0	0%	%
Total	73	100.0%	54	100.0%	-26.0%
Non-Institutionalized					
College Dormitories	0	0%	0	0%	%
Military Quarters	0	0%	0	0%	%
Other Non-Institutionalized	7	100%	3	100%	-57.1%
Total	7	100.0%	3	100.0%	-57.1%
Group Quarters Population	80	100.0%	57	100.0%	-28.7%

The number of foreign born persons are shown in Table II.16.14. An estimated 1.3 percent of the population was born in Cuba, with 0.7 percent born in Canada, and another 0.4 percent were born in Mexico.

Table II.16.14
Place of Birth for the Foreign-Born Population
 Cherry County
 2016 Five-Year ACS

Number	Country	Number of Persons	Percent of Total Population
#1 country of origin	Cuba	73	1.3%
#2 country of origin	Canada	38	0.7%
#3 country of origin	Mexico	24	0.4%
#4 country of origin	Korea	16	0.3%
#5 country of origin	Philippines	6	0.1%
#6 country of origin	China excluding Hong Kong and Taiwan	3	0.1%
#7 country of origin	Other Eastern Africa	3	0.1%
#8 country of origin	El Salvador	1	0%
#9 country of origin	Ireland	1	0%
#10 country of origin	Afghanistan	0	0%

Limited English Proficiency and the language spoken at home are shown in Table II.16.15. An estimated 4.6 percent of the population speaks Spanish at home, followed by 0.1 percent speaking Tagalog.

Table II.16.15
Limited English Proficiency and Language Spoken at Home
 Cherry County
 2016 Five-Year ACS

Number	Country	Number of Persons	Percent of Total Population
#1 LEP Language	Spanish	247	4.6%
#2 LEP Language	Tagalog	6	0.1%
#3 LEP Language	Other and unspecified languages	1	0%
#4 LEP Language	Arabic	0	0%
#5 LEP Language	Chinese	0	0%
#6 LEP Language	French, Haitian, or Cajun	0	0%
#7 LEP Language	German or other West Germanic languages	0	0%
#8 LEP Language	Korean	0	0%
#9 LEP Language	Other Asian and Pacific Island languages	0	0%
#10 LEP Language	Other Indo-European languages	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.16.16. Some 17.2 percent of the population was disabled in 2000, or a total of 981 persons. The disability rate was highest for those over 65, with 35.3 percent disabled.

Table II.16.16 Disability by Age Cherry County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	17	1.6%
16 to 64	616	16.9%
65 and older	348	35.3%
Total	981	17.2%

Table II.16.17 shows disability by type in 2000. There were 475 physical disabilities in 2000, some 421 employment disabilities, and 263 go-outside-home disabilities.

Table II.16.17 Total Disabilities Tallied: Aged 5 and Older Cherry County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	232
Physical disability	475
Mental disability	161
Self-care disability	98
Employment disability	421
Go-outside-home disability	263
Total	1,650

Disability by age, as estimated by the 2016 ACS, is shown in Table II.16.18. The disability rate for females was 12.2 percent, compared to 14.6 percent for males. The disability rate changed precipitously higher with age, with 45.1 percent of those over 75 experiencing a disability.

Table II.16.18 Disability by Age Cherry 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%	3	2.1%	3	0.8%
5 to 17	26	6.4%	3	0.7%	29	3.6%
18 to 34	42	7.4%	49	9.6%	91	8.4%
35 to 64	112	10.6%	77	6.5%	189	8.4%
65 to 74	119	41.6%	69	22.4%	188	31.6%
75 or Older	112	46.3%	152	44.3%	264	45.1%
Total	411	14.6%	353	12.2%	764	13.4%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.16.19. Some 7.2 percent have an ambulatory disability, 3.7 have an independent living disability, and 2.6 percent have a self-care disability.

Table II.16.19
Total Disabilities Tallied: Aged 5 and Older
 Cherry County
 2016 Five-Year ACS

Disability Type	Population with Disability	Percent with Disability
Hearing disability	338	5.9%
Vision disability	95	1.7%
Cognitive disability	197	3.7%
Ambulatory disability	381	7.2%
Self-Care disability	137	2.6%
Independent living disability	169	3.7%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.16.20 and Table II.16.21. In 2016, some 3,377 persons were employed and 78 were unemployed. This totaled a labor force of 3,455 persons. The unemployment rate for Cherry County was estimated to be 2.3 in 2016.

Table II.16.20
Employment, Labor Force and Unemployment
 Cherry County
 2016 Five-Year ACS Data

Employment Status	2016 Five-Year ACS
Employed	3,377
Unemployed	78
Labor Force	3,455
Unemployment Rate	2.3%

In 2016, 90.9 percent of households in Cherry County had a high school education or greater.

Table II.16.21
High School or Greater Education
 Cherry County
 2016 Five-Year ACS Data

Education Level	Households
High School or Greater	2,445
Total Households	2,691
Percent High School or Above	90.9%

As seen in Table II.16.22, 34.7 percent of the population had a high school diploma or equivalent, another 37.3 percent have some college, 13.1 percent have a Bachelor's Degree, and 4.9 percent of the population had a graduate or professional degree.

Table II.16.22
Educational Attainment
 Cherry County
 2016 Five-Year ACS Data

Education Level	Population	Percent
Less Than High School	455	10%
High School or Equivalent	1,587	34.7%
Some College or Associates Degree	1,705	37.3%
Bachelor's Degree	598	13.1%
Graduate or Professional Degree	224	4.9%
Total Population Above 18 years	4,569	100.0%



ECONOMICS

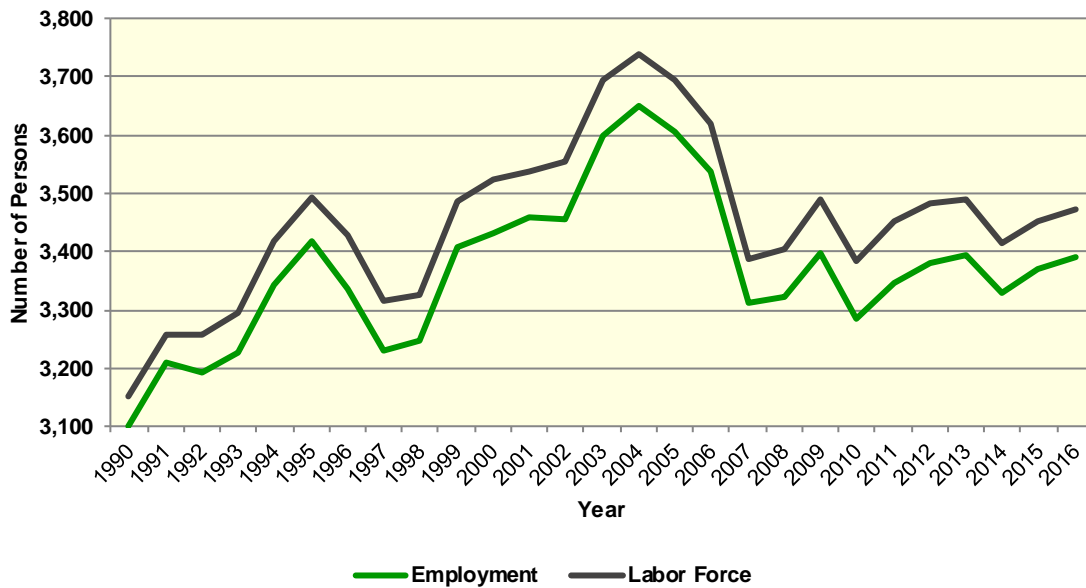
Labor Force

Table II.16.23, shows the labor force statistics for Cherry County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1991 with a rate of 1.4. The highest level of unemployment occurred during 2010 rising to a rate of 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 Cherry County increased from 2.3 percent in 2015 to 2.4 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.16.23 Labor Force Statistics Cherry County 1990 - 2016 BLS Data					
Year	Cherry County				Statewide
	Unemployment	Employment	Labor Force	Unemployment Rate	Unemployment Rate
1990	48	3,102	3,150	1.5%	2.3%
1991	47	3,210	3,257	1.4%	2.7%
1992	63	3,194	3,257	1.9%	2.9%
1993	67	3,227	3,294	2%	2.8%
1994	75	3,342	3,417	2.2%	2.6%
1995	76	3,418	3,494	2.2%	2.6%
1996	92	3,335	3,427	2.7%	2.7%
1997	85	3,230	3,315	2.6%	2.5%
1998	78	3,249	3,327	2.3%	2.6%
1999	77	3,408	3,485	2.2%	2.8%
2000	90	3,433	3,523	2.6%	2.8%
2001	79	3,459	3,538	2.2%	3.1%
2002	98	3,456	3,554	2.8%	3.6%
2003	98	3,598	3,696	2.7%	3.9%
2004	90	3,650	3,740	2.4%	3.9%
2005	87	3,606	3,693	2.4%	3.8%
2006	81	3,539	3,620	2.2%	3.1%
2007	76	3,313	3,389	2.2%	3%
2008	80	3,323	3,403	2.4%	3.3%
2009	91	3,399	3,490	2.6%	4.6%
2010	100	3,285	3,385	3%	4.6%
2011	105	3,348	3,453	3%	4.4%
2012	100	3,382	3,482	2.9%	4%
2013	97	3,393	3,490	2.8%	3.8%
2014	84	3,329	3,413	2.5%	3.3%
2015	81	3,371	3,452	2.3%	3%
2016	84	3,390	3,474	2.4%	3.2%

Diagram II.16.2, shows the employment and labor force for Cherry County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 3,390 persons, with the labor force reaching 3,474, indicating there were a total of 84 unemployed persons.

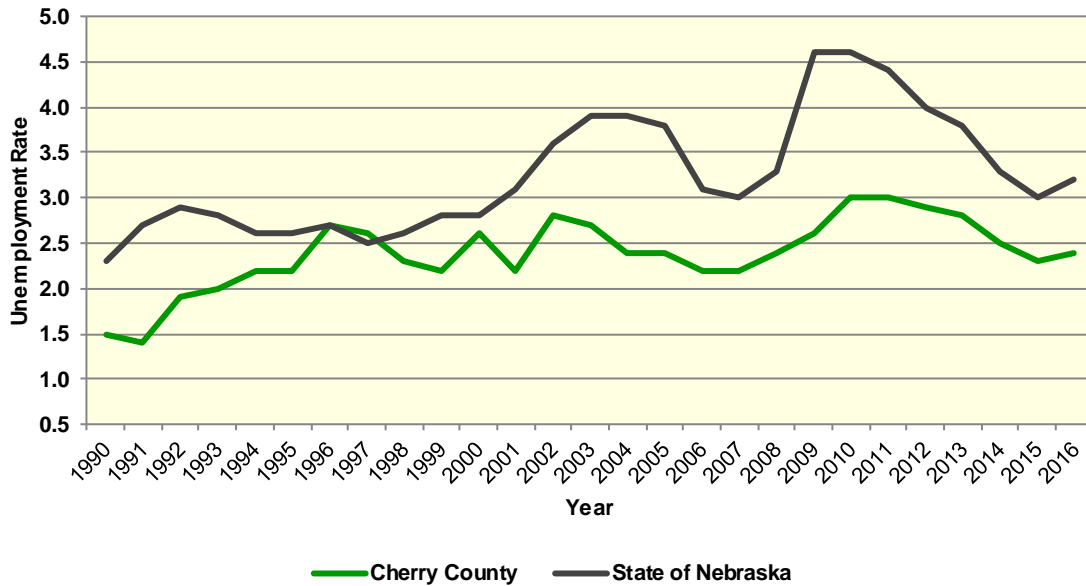
Diagram II.16.2
Employment and Labor Force
 Cherry County
 1990 – 2016 BLS Data



Unemployment

Diagram II.16.3, shows the unemployment rate for both the State and Cherry County. During the 1990’s the average rate for Cherry County was 2.1, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 2.4, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 2.7. Over the course of the entire period Cherry County had an average unemployment rate lower than the state, 2.4 percent for Cherry County, versus 3.3 statewide.

Diagram II.16.3
Annual Unemployment Rate
 Cherry 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.16.24, shows total real earnings by industry for Cherry County. In the most recent 2016 estimate, the farm industry had the largest total real earnings, with total real earnings reaching 73,486,000 dollars. Between 2015 and 2016 the educational services industry saw the largest percentage increase, rising by 33.6 percent.

Table II.16.24
Real Earnings by Industry
 Cherry 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	9,243	35,882	72,877	69,045	75,051	135,479	109,524	73,486	-32.9
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	8,977	11,890	11,004	11,133	10,466	12,681	12,122	11,202	-7.6
Manufacturing	2,631	2,221	2,051	2,271	2,289	2,188	2,646	2,630	-0.6
Wholesale trade	4,619	4,011	4,161	4,455	4,424	4,220	5,576	5,782	3.7
Retail trade	13,876	13,939	13,257	13,689	13,978	13,125	14,107	14,834	5.2
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	0	818	717	757	837	820	622	520	-16.4
Finance and insurance	4,701	2,550	2,227	2,405	1,899	1,997	1,981	1,939	-2.1
Real estate and rental and leasing	1,683	1,575	1,192	1,568	1,326	1,771	1,861	2,097	12.7
Professional and technical services	3,989	4,920	4,341	4,576	5,259	6,069	5,931	5,727	-3.4
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	1,645	0	0	0	0	0	0	0	0
Educational services	169	148	125	111	114	116	169	226	33.6
Health care and social assistance	7,160	8,613	8,307	9,905	9,540	9,795	9,607	9,811	2.1
Arts, entertainment, and recreation	398	2,871	3,056	2,816	2,263	3,269	3,386	3,474	2.6
Accommodation and food services	4,636	4,623	4,827	5,182	5,366	5,555	6,441	7,539	17.1
Other services, except public administration	0	6,053	6,238	6,774	6,414	6,723	7,230	8,493	17.5
Government and government enterprises	24,350	31,740	31,243	31,773	30,623	31,745	32,488	33,070	1.8
Total	101,767	142,622	179,032	180,729	181,796	250,058	231,973	197,331	-14.9



Table II.16.25, shows the total employment by industry for Cherry County. The most recent estimates show the farm industry was the largest employer in Cherry County, with employment reaching 803 jobs in 2016. Between 2015 and 2016 the arts, entertainment, and recreation industry saw the largest percentage increase, rising by 35.2 percent to 123 jobs.

Table II.16.25
Employment by Industry
Cherry County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	905	768	785	743	749	744	845	803	-5
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	13	0	12	17	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	217	239	244	242	249	264	278	271	-2.5
Manufacturing	71	80	71	74	79	74	80	82	2.5
Wholesale trade	135	142	144	139	146	150	154	166	7.8
Retail trade	581	522	515	501	522	527	545	527	-3.3
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	0	30	27	30	35	32	29	29	0
Finance and insurance	112	118	124	119	81	126	115	113	-1.7
Real estate and rental and leasing	62	107	112	113	128	135	148	161	8.8
Professional and technical services	97	125	126	132	127	138	145	151	4.1
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	94	0	0	0	0	0	0	0	0
Educational services	14	13	14	11	14	11	13	13	0
Health care and social assistance	234	254	246	295	270	270	261	251	-3.8
Arts, entertainment, and recreation	45	121	117	127	113	90	91	123	35.2
Accommodation and food services	323	339	345	349	359	341	352	361	2.6
Other services, except public administration	0	190	194	203	208	222	270	292	8.1
Government and government enterprises	598	615	611	610	599	600	613	621	1.3
Total	3,949	3,996	4,015	4,031	4,066	4,117	4,340	4,355	0.3

Table II.16.26, shows the real average earnings per job by industry for Cherry County. These figures are calculated by dividing the Total Real Earning displayed in Table II.16.24 and Table II.16.25, by Industry. In 2016, the farm industry had the highest average earnings reaching 91,514 dollars. Between 2015 and 2016 the educational services industry saw the largest percentage increase, rising by 33.6 percent.

Table II.16.26
Real Earnings Per Job by Industry
Cherry County
BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	10,213	46,722	92,837	92,927	100,201	182,095	129,614	91,514	-29.4
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	41,367	49,750	45,100	46,006	42,032	48,034	43,603	41,336	-5.2
Manufacturing	37,053	27,758	28,883	30,688	28,977	29,573	33,080	32,073	-3
Wholesale trade	34,213	28,245	28,894	32,051	30,302	28,134	36,211	34,831	-3.8
Retail trade	23,883	26,704	25,741	27,324	26,778	24,906	25,885	28,148	8.7
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	0	27,267	26,569	25,245	23,916	25,634	21,451	17,931	-16.4
Finance and insurance	41,976	21,609	17,956	20,214	23,448	15,849	17,224	17,159	-0.4
Real estate and rental and leasing	27,150	14,724	10,643	13,873	10,359	13,116	12,576	13,025	3.6
Professional and technical services	41,127	39,361	34,451	34,665	41,410	43,975	40,904	37,927	-7.3
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	17,497	0	0	0	0	0	0	0	0
Educational services	12,071	11,348	8,938	10,111	8,116	10,520	13,015	17,385	33.6
Health care and social assistance	30,600	33,909	33,770	33,575	35,334	36,278	36,808	39,088	6.2
Arts, entertainment, and recreation	8,842	23,730	26,120	22,177	20,028	36,320	37,209	28,244	-24.1
Accommodation and food services	14,353	13,637	13,992	14,847	14,948	16,289	18,298	20,884	14.1
Other services, except public administration	0	31,858	32,157	33,368	30,837	30,284	26,778	29,086	8.6
Government and government enterprises	40,719	51,609	51,134	52,087	51,124	52,908	52,999	53,253	0.5
Total	25,770	35,691	44,591	44,835	44,711	60,738	53,450	45,311	-15.2

Table II.16.27 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 \$294,156,000 a -10.3 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 3,996 and 4,355 in 2016.



Table II.16.27
Total Employment and Real Personal Income
 Cherry 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	94,804	4,171	772	26,560	9,367	127,333	18,002	3,515	26,972
1970	89,159	3,885	812	28,097	10,000	124,183	18,185	3,359	26,541
1971	104,036	4,125	973	28,566	10,470	139,921	20,573	3,563	29,199
1972	104,212	4,244	1,370	32,423	11,022	144,784	21,290	3,542	29,420
1973	110,275	5,159	1,337	38,934	12,848	158,235	23,381	3,485	31,642
1974	88,556	5,586	1,599	40,113	13,816	138,498	19,988	3,621	24,457
1975	71,784	5,647	1,876	39,200	14,922	122,136	17,399	3,640	19,719
1976	82,641	5,857	2,075	38,003	15,601	132,462	18,946	3,622	22,816
1977	91,237	5,563	1,709	39,385	15,649	142,417	20,882	3,558	25,642
1978	73,459	5,806	1,755	40,697	15,791	125,895	18,423	3,549	20,699
1979	93,474	6,143	1,596	45,894	16,387	151,207	22,297	3,565	26,220
1980	94,189	5,977	1,441	50,427	17,283	157,363	23,255	3,696	25,485
1981	75,402	6,013	1,316	54,616	18,360	143,682	21,174	3,586	21,027
1982	78,296	5,910	1,438	62,541	19,446	155,811	23,038	3,561	21,987
1983	51,715	5,949	1,255	60,356	19,471	126,848	18,523	3,624	14,270
1984	33,902	6,205	1,609	65,799	19,407	114,513	16,626	3,525	9,618
1985	38,425	6,250	1,885	60,637	20,627	115,323	16,778	3,459	11,108
1986	32,897	6,445	1,989	57,969	21,338	107,748	15,977	3,318	9,914
1987	65,470	6,683	2,345	53,304	21,753	136,188	20,972	3,433	19,071
1988	70,408	7,391	2,666	52,001	21,944	139,628	21,872	3,500	20,117
1989	78,896	7,741	2,819	57,508	22,463	153,944	24,126	3,537	22,305
1990	91,392	7,896	3,450	55,010	23,358	165,314	26,312	3,555	25,708
1991	76,477	8,175	3,817	53,696	23,497	149,312	23,783	3,610	21,186
1992	78,282	8,272	4,311	49,580	25,043	148,943	23,500	3,586	21,830
1993	89,491	8,768	4,387	53,022	25,443	163,576	26,159	3,744	23,903
1994	73,586	9,145	4,682	53,933	26,192	149,248	23,608	3,776	19,488
1995	82,610	9,321	5,011	57,970	27,411	163,681	25,817	3,839	21,518
1996	80,760	9,243	5,264	58,502	28,763	164,047	25,911	3,874	20,847
1997	79,503	9,584	5,429	61,856	28,831	166,034	26,309	3,866	20,564
1998	85,745	10,315	5,813	63,325	30,726	175,294	28,493	3,878	22,110
1999	92,401	10,664	6,442	61,957	32,146	182,283	29,472	3,999	23,106
2000	96,445	10,644	6,915	62,633	35,001	190,351	30,942	3,972	24,281
2001	101,767	10,913	9,272	59,516	36,294	195,936	32,333	3,949	25,770
2002	111,647	11,116	8,494	54,912	36,998	200,934	33,191	3,793	29,435
2003	139,387	11,485	8,172	57,080	37,435	230,588	38,233	3,804	36,643
2004	137,321	11,591	7,549	49,357	38,324	220,962	36,439	3,813	36,014
2005	134,935	11,282	6,497	43,374	40,029	213,553	35,362	3,766	35,830
2006	119,619	11,996	5,978	44,696	40,878	199,175	33,605	3,792	31,546
2007	109,845	11,996	5,317	49,685	39,573	192,425	32,984	3,790	28,983
2008	116,574	12,232	4,712	58,259	42,449	209,762	36,467	3,785	30,798
2009	116,512	12,469	4,694	49,700	43,749	202,187	35,578	3,853	30,240
2010	142,622	12,842	5,206	42,713	45,253	222,953	39,087	3,996	35,691
2011	179,032	11,196	5,280	53,444	44,592	271,153	47,223	4,015	44,591
2012	180,729	11,589	4,784	50,202	43,803	267,929	46,767	4,031	44,834
2013	181,796	12,573	4,667	52,986	44,460	271,335	46,993	4,066	44,712
2014	250,058	13,152	4,511	57,892	44,622	343,931	59,908	4,117	60,738
2015	231,973	13,574	4,025	60,264	45,201	327,889	56,251	4,340	53,450
2016	197,331	13,876	4,503	60,723	45,475	294,156	50,438	4,355	45,311



Diagram II.16.4, shows real average earnings per job for Cherry County from 1990 to 2016. Over this period the average earning per job for Cherry County was 31,819 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

Diagram II.16.4
Real Average Earnings Per Job
 Cherry County
 BEA Data 1990 - 2016

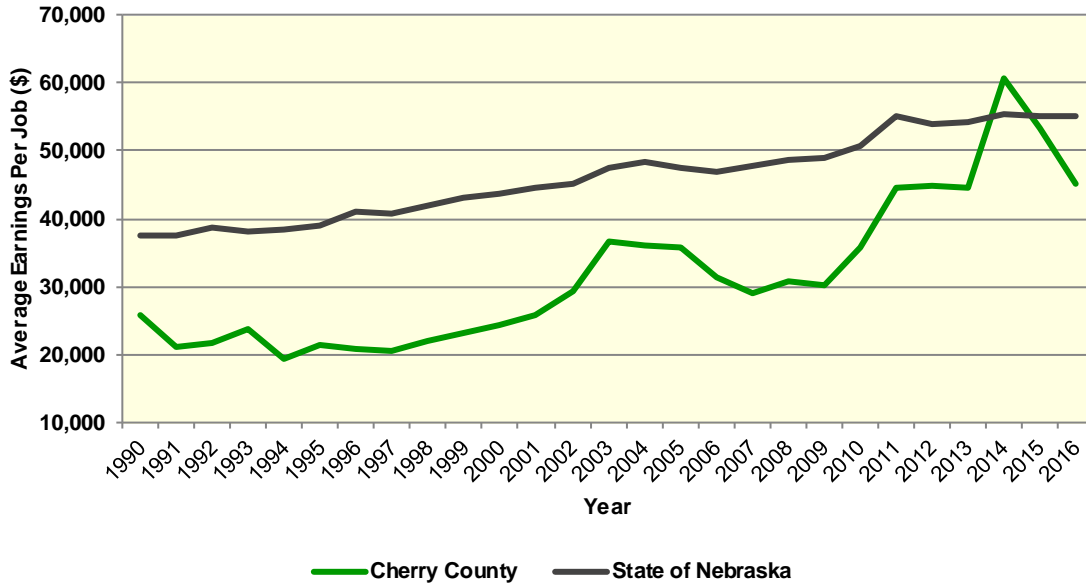
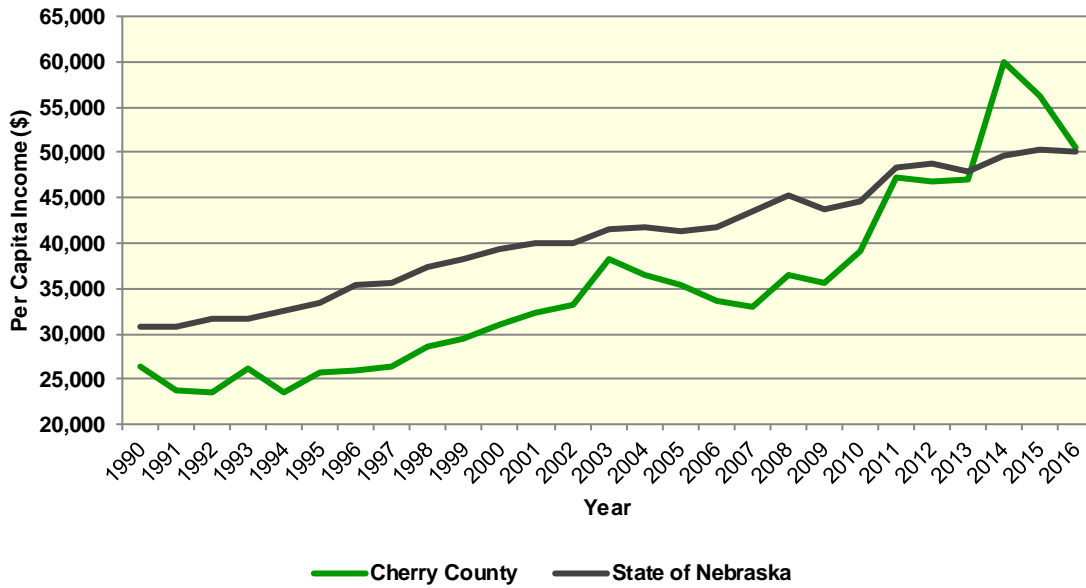


Diagram II.16.5, shows real per capita income in Cherry County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Cherry County was 35,228 dollars, which was lower than the statewide average of 40,548 dollars over the same period.

Diagram II.16.5
Real Per Capita Income
 Cherry 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.16.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment increased from 2,342 persons in 2015 to 2,389 in 2016, a change of 2 percent.

Table II.16.28
Total Monthly Employment
 Cherry County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	2,227	2,108	2,086	2,099	2,093	2,039	2,122	2,148	2,147	2,148	2,221
Feb	2,210	2,106	2,094	2,088	2,078	2,059	2,106	2,124	2,132	2,160	2,223
Mar	2,265	2,171	2,101	2,114	2,115	2,133	2,173	2,163	2,161	2,261	2,261
Apr	2,272	2,179	2,136	2,091	2,177	2,158	2,239	2,211	2,239	2,314	2,358
May	2,325	2,250	2,230	2,231	2,323	2,299	2,335	2,375	2,336	2,388	2,451
Jun	2,408	2,259	2,267	2,287	2,431	2,415	2,394	2,441	2,396	2,444	2,525
Jul	2,333	2,266	2,288	2,280	2,429	2,391	2,397	2,361	2,376	2,434	2,563
Aug	2,276	2,287	2,300	2,328	2,434	2,392	2,405	2,368	2,376	2,450	2,536
Sep	2,370	2,200	2,249	2,270	2,305	2,323	2,358	2,346	2,304	2,443	2,477
Oct	2,283	2,164	2,221	2,234	2,232	2,251	2,357	2,313	2,279	2,384	2,413
Nov	2,208	2,155	2,171	2,158	2,188	2,179	2,265	2,199	2,240	2,351	2,329
Dec	2,242	2,185	2,182	2,156	2,197	2,207	2,255	2,212	2,252	2,326	2,307
Annual	2,285	2,194	2,194	2,195	2,250	2,237	2,284	2,272	2,270	2,342	2,389
% Change	-1%	-4%	(ND)%	(ND)%	3%	-1%	2%	-1%	(ND)%	3%	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 \$552 in 2015. In 2016, average weekly wages saw an increase of 1 percent over the prior year, rising to 558 dollars, or by 6 dollars. These data are shown in Table II.16.29.

Table II.16.29						
Average Weekly Wages						
Cherry County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	329	337	343	382	348	
2002	339	352	372	391	363	4%
2003	364	371	389	402	382	5%
2004	371	369	400	398	385	1%
2005	359	374	389	415	384	(ND)%
2006	398	407	402	433	410	7%
2007	409	412	418	433	418	2%
2008	410	413	428	461	428	2%
2009	417	424	434	468	436	2%
2010	425	443	450	497	454	4%
2011	442	443	469	492	462	2%
2012	466	467	486	517	484	5%
2013	474	470	500	524	492	2%
2014	499	504	525	605	533	8%
2015	517	528	565	596	552	4%
2016(p)	542	555	543	594	558	1%

Total business establishments reported by the QCEW are displayed in Table II.16.30. Between 2015 and 2016, the total number of business establishments in Cherry County increased from 336 to 342 establishments.

Table II.16.30						
Number of Business Establishments						
Cherry County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	281	280	280	273	279	
2002	280	279	284	279	281	1%
2003	284	282	283	280	282	(ND)%
2004	285	284	285	283	284	1%
2005	284	286	292	293	289	2%
2006	299	298	309	301	302	4%
2007	291	290	294	288	291	-4%
2008	290	292	296	295	293	1%
2009	302	305	305	306	305	4%
2010	301	302	302	305	303	-1%
2011	300	299	297	298	299	-1%
2012	313	315	313	320	315	5%
2013	323	330	321	323	324	3%
2014	334	337	332	335	335	3%
2015	333	339	334	337	336	(ND)%
2016	340	341	341	345	342	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 16.6 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 increased by 3.5 percent over the period. On the other hand, by 2016 there were 268 returns for AGIs of \$100,000 or more. Table II.16.31 presents AGI distribution for the years 1991 through 2016.

Table II.16.31 Income Tax Returns by Adjusted Gross Income Cherry 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 ⁶⁵
1991	1,106	301	543	295	233	133	19	44	0	2,701
1992	1,095	258	569	312	247	133	24	53	10	2,717
1993	1,070	288	510	329	246	136	29	63	0	2,696
1994	1,156	282	521	311	212	140	10	42	0	2,702
1995	1,158	258	537	292	208	157	20	47	0	2,704
1996	1,144	273	512	310	216	159	25	43	10	2,713
1997	1,011	229	475	296	258	198	43	73	12	2,605
1998	978	239	474	296	288	192	43	75	18	2,615
1999	979	202	452	309	312	222	63	75	17	2,651
2000	921	187	465	317	307	255	95	84	19	2,650
2001	920	204	442	328	290	269	74	85	18	2,650
2002	896	196	455	324	300	274	82	77	18	2,622
2003	886	224	457	307	301	269	108	73	15	2,640
2004	834	228	459	330	294	286	124	81	26	2,662
2005	715	185	397	281	338	274	124	103	19	2,436
2006	679	253	459	350	324	299	129	107	27	2,627
2007	664	241	413	340	312	314	149	139	23	2,595
2008	722	254	425	320	360	336	156	123	28	2,724
2009	724	245	377	325	344	319	152	117	13	2,616
2010	661	223	410	318	339	360	170	127	17	2,625
2011	638	245	373	345	345	382	169	144	27	2,668
2012	617	203	373	328	341	372	192	183	44	2,653
2013	585	223	378	310	358	380	178	198	38	2,648
2014	498	217	368	307	344	399	212	253	53	2,651
2015	547	211	374	326	355	394	211	256	46	2,720
2016	551	177	362	332	351	390	200	232	36	2,631

⁶⁵ 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 771 in 2010 to 685 in 2016, with the poverty rate reaching 11.9 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.16.32 presents poverty data for the county.

The rate of poverty for Cherry County is shown in Table II.16.33. In 2016, there were an estimated 458 persons living in poverty. This represented a 8 percent poverty rate, compared to 12.3 percent poverty in 2000. In 2016, some 4.4 percent of those in poverty were under age 6, and 25.3 percent were 65 or older.

Year	Persons in Poverty	Poverty Rate
2000	803	13.2%
2001	840	13.9%
2002	806	13.4%
2003	741	12.3%
2004	717	11.8%
2005	788	13.1%
2006	837	14.3%
2007	709	12.6%
2008	680	12.3%
2009	784	14.6%
2010	771	13.7%
2011	886	15.6%
2012	817	14.5%
2013	771	13.5%
2014	757	13.3%
2015	675	11.7%
2016	685	11.9%

Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	81	10.9%	20	4.4%
6 to 17	150	20.2%	48	10.5%
18 to 64	373	50.1%	274	59.8%
65 or Older	140	18.8%	116	25.3%
Total	744	100.0%	458	100.0%
Poverty Rate	12.3%	.	8%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 1.6 percent in Cherry County between 2010 and 2016, from 3,157 to 3,206. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.16.34.

Housing Production

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

Subject	Nebraska	% Growth Since Census	Cherry County	% Growth Since Census
2000 Census Base	722,656	.	3,218	.
2010 Census	796,793	10.3	3,157	-1.9
July 2011 Estimate	801,068	0.5	3,154	-0.1
July 2012 Estimate	804,586	1	3,156	0
July 2013 Estimate	809,062	1.5	3,160	0.1
July 2014 Estimate	814,835	2.3	3,160	0.1
July 2015 Estimate	820,725	3	3,178	0.7
July 2016 Estimate	827,156	3.8	3,206	1.6



valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Cherry County decreased from 36 authorizations in 2015 to 20 in 2016.

The real value of single-family building permits increased from \$147,065 in 2015 to \$158,547 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.16.35.

Table II.16.35 Building Permits and Valuation Cherry 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	3	0	0	8	11	130,588	37,670
1981	3	4	0	0	7	149,288	0
1982	3	2	0	0	5	110,557	0
1983	1	2	0	0	3	58,261	0
1984	9	0	0	0	9	91,085	0
1985	1	6	0	0	7	157,710	0
1986	2	0	0	0	2	100,191	0
1987	2	0	0	0	2	62,349	0
1988	1	0	0	0	1	116,864	0
1989	0	26	0	0	26	0	0
1990	5	0	0	0	5	79,940	0
1991	3	2	0	0	5	72,686	0
1992	8	0	0	0	8	80,445	0
1993	12	2	0	0	14	105,340	0
1994	7	2	0	0	9	123,417	0
1995	10	0	0	0	10	96,405	0
1996	4	0	0	0	4	188,899	0
1997	29	0	0	0	29	95,458	0
1998	5	0	0	0	5	142,171	0
1999	11	4	0	0	15	108,153	0
2000	7	0	0	0	7	138,522	0
2001	8	0	0	0	8	95,802	0
2002	5	0	0	0	5	124,269	0
2003	21	0	0	0	21	99,509	0
2004	22	0	0	0	22	96,655	0
2005	21	0	0	0	21	93,830	0
2006	21	0	0	0	21	96,201	0
2007	12	0	0	0	12	122,629	0
2008	7	0	0	0	7	93,527	0
2009	2	0	0	0	2	66,124	0
2010	4	4	0	0	8	389,932	0
2011	3	0	0	7	10	201,366	46,232
2012	13	0	0	0	13	137,037	0
2013	3	0	0	6	9	305,779	34,748
2014	23	0	0	6	29	99,455	33,340
2015	36	0	0	0	36	147,065	0
2016	20	0	0	0	20	158,547	0



Diagram II.16.6
Single-Family Permits
 Cherry County
 Census Bureau Data, 1980–2016

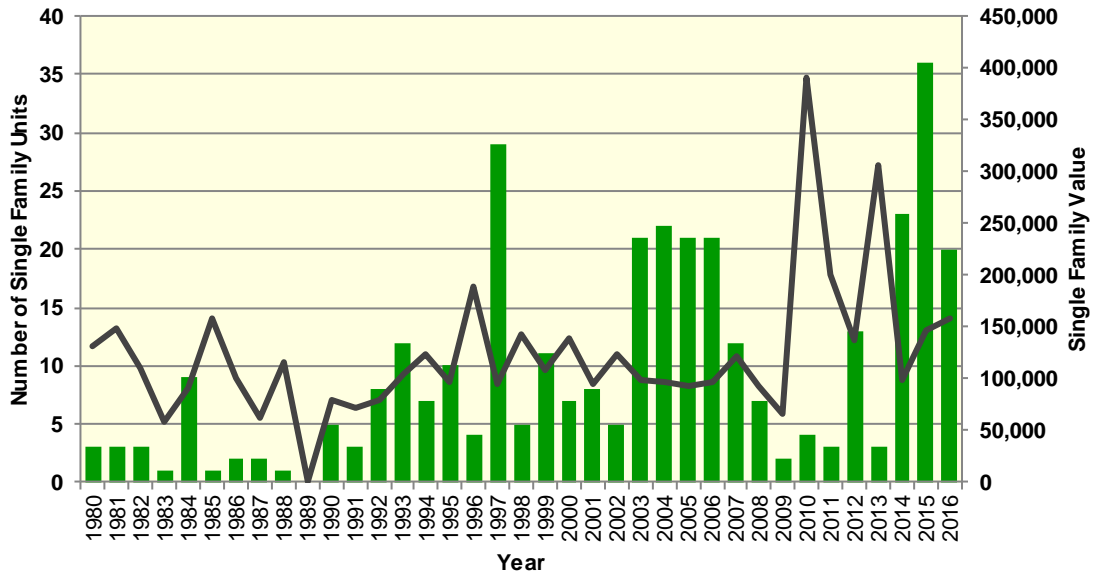
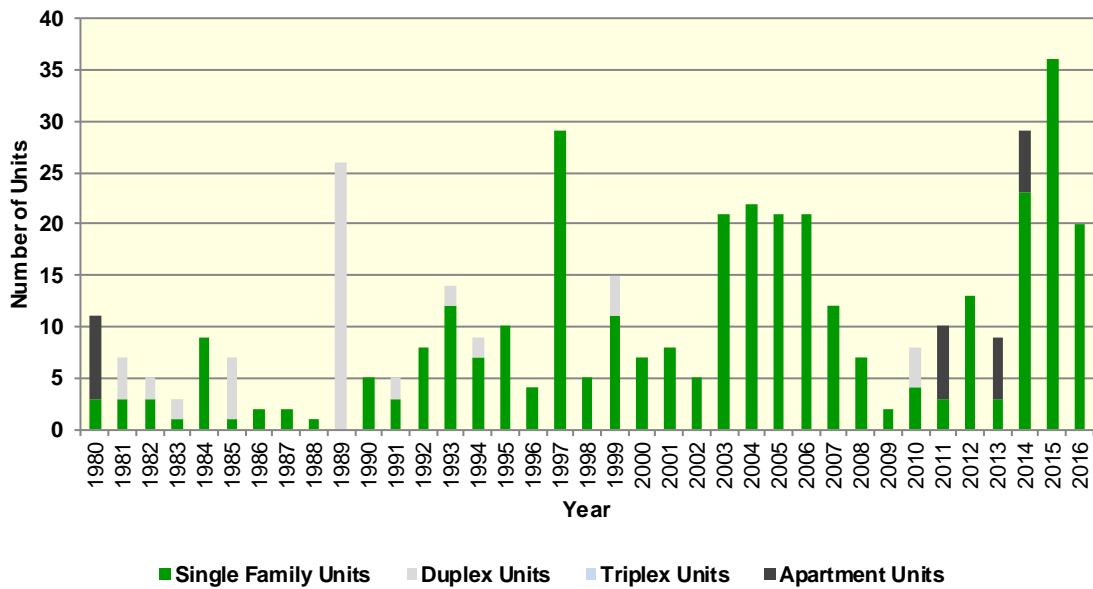


Diagram II.16.7
Total Permits by Unit Type
 Cherry County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.16.36. In 2016, there were 3,082 housing units, down from 3,220 in 2000. Single-family units accounted for 77.7 percent of units in 2016, compared to 79.6 in 2000. Apartment units accounted for 4.3 percent in 2016, compared to 2 percent in 2000.

Table II.16.36 Housing Units by Type Cherry 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	2,562	79.6%	2,396	77.7%
Duplex	137	4.3%	253	8.2%
Tri- or Four-Plex	59	1.8%	25	0.8%
Apartment	65	2%	133	4.3%
Mobile Home	384	11.9%	275	8.9%
Boat, RV, Van, Etc.	13	0.4%	0	0%
Total	3,220	100.0%	3,082	100.0%

Some 80.1 percent of housing was occupied in 2010, compared to 77.9 percent in 2000. Owner-occupied housing changed 4.5 percent between 2000 and 2010, ending with owner-occupied units representing 64.6 percent of units. Vacant units changed by -11.9 percent, resulting in 627 vacant units in 2010.

Table II.16.37 Housing Units by Tenure Cherry County 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	2,508	77.9%	2,530	80.1%	0.9%
Owner-Occupied	1,564	62.4%	1,634	64.6%	4.5%
Renter-Occupied	944	37.6%	896	35.4%	-5.1%
Vacant Housing Units	712	22.1%	627	19.9%	-11.9%
Total Housing Units	3,220	100.0%	3,157	100.0%	-2%

Table II.16.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 3,082 housing units. An estimated 61.9 percent were owner-occupied, and 12.7 percent were vacant.

Table II.16.38 Housing Units by Tenure Cherry County 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	2,530	80.1%	2,691	87.3%
Owner-Occupied	1,634	64.6%	1,666	61.9%
Renter-Occupied	896	35.4%	1,025	38.1%
Vacant Housing Units	627	19.9%	391	12.7%
Total Housing Units	3,157	100.0%	3,082	100.0%



Households by household size are shown in Table II.16.39. There were a total of 2,530 households in 2010, up from 2,508 in 2000. One person households changed by 17.1 percent between 2000 and 2010, while two person households changed by 5.8 percent. Three and four person households changed by -6.2 and -28.8 respectively, representing 12 percent and 9 percent of the population in 2010.

Table II.16.39					
Households by Household Size					
Cherry County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
One Person	725	28.9%	849	33.6%	17.1%
Two Persons	903	36%	955	37.7%	5.8%
Three Persons	324	12.9%	304	12%	-6.2%
Four Persons	319	12.7%	227	9%	-28.8%
Five Persons	160	6.4%	129	5.1%	-19.4%
Six Persons	58	2.3%	48	1.9%	-17.2%
Seven Persons or More	19	0.8%	18	0.7%	-5.3%
Total	2,508	100.0%	2,530	100.0%	0.9%

Households by income is shown in Table II.16.40. Households earning more than \$100,000 per year represented 13.3 percent of households in 2016, compared to 4.6 percent in 2000. Households earning between \$50,000 and \$74,999 represented 25.9 percent of households in 2016, compared to 15 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 7.4 percent of households in 2016, compared to 21 percent in 2000.

Table II.16.40				
Households by Income				
Cherry 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	528	21%	199	7.4%
\$15,000 to \$19,999	275	10.9%	79	2.9%
\$20,000 to \$24,999	232	9.2%	165	6.1%
\$25,000 to \$34,999	415	16.5%	439	16.3%
\$35,000 to \$49,999	449	17.8%	394	14.6%
\$50,000 to \$74,999	378	15%	697	25.9%
\$75,000 to \$99,999	125	5%	360	13.4%
\$100,000 or More	116	4.6%	358	13.3%
Total	2,518	100.0%	2,691	100.0%

Table II.16.41 shows households by year home built. Housing units built between 2000 and 2009, account for 6.8 percent and those built in 2010 or later accounted for 0.3 percent of households. Households built in the 1970's, 1980's, and 1990's account for 11.3 percent, 13.4 percent, and 8.2, respectively. Housing units built prior to 1939 represented 23.8 percent of households in 2016.

Table II.16.41				
Households by Year Home Built				
Cherry 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	774	30.9%	640	23.8%
1940 to 1949	185	7.4%	245	9.1%
1950 to 1959	378	15.1%	291	10.8%
1960 to 1969	328	13.1%	440	16.4%
1970 to 1979	396	15.8%	304	11.3%
1980 to 1989	176	7%	360	13.4%
1990 to 1999	271	10.8%	220	8.2%
2000 to 2009	.	.	184	6.8%
2010 or Later	.	.	7	0.3%
Total	2,508	100.0%	2,691	100.0%

The distribution of unit types by race are shown in Table II.16.42. An estimated 79.8 percent of white households occupy single-family homes. Some 5 percent of white households occupy apartments. An estimated 1.6 percent of American Indian households occupy single-family homes.

Table II.16.42							
Distribution of Units in Structure by Race							
Cherry County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/ Pacific Islanders	Other	Two or More Races
Single-Family	79.8%	%	1.6%	%	100%	%	48.3%
Duplex	6.9%	%	87.3%	%	0%	%	26.7%
Tri- or Four-Plex	1%	%	0%	%	0%	%	0%
Apartment	5%	%	9.5%	%	0%	%	0%
Mobile Home	7.4%	%	1.6%	%	0%	%	25%
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.16.43. An estimated 13.4 percent of vacant units were for rent in 2010, a -13.4 percent change since 2000. In addition, some 3.8 percent of vacant units were for sale, a change of -73 percent between 2000 and 2010. "Other" vacant units represented 51 percent of vacant units in 2010. This is a change of 14.7 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.16.43					
Disposition of Vacant Housing Units					
Cherry County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	97	13.6%	84	13.4%	-13.4%
For Sale	89	12.5%	24	3.8%	-73%
Rented or Sold, Not Occupied	19	2.7%	15	2.4%	-21.1%
For Seasonal, Recreational, or Occasional Use	227	31.9%	183	29.2%	-19.4%
For Migrant Workers	1	0.1%	1	0.2%	0%
Other Vacant	279	39.2%	320	51%	14.7%
Total	712	100.0%	627	100.0%	-11.9%

The disposition of vacant units between 2010 and 2016 are shown in Table II.16.44. By 2016, for rent units accounted for 3.1 percent of vacant units, while for sale units accounted for 1.5 percent. “Other” vacant units accounted for 43.2 percent of vacant units, representing a total of 169 “other” vacant units.

Table II.16.44				
Disposition of Vacant Housing Units				
Cherry County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	84	13.4%	12	3.1%
For Sale	24	3.8%	6	1.5%
Rented Not Occupied	2	0.3%	40	10.2%
Sold Not Occupied	13	2.1%	0	0%
For Seasonal, Recreational, or Occasional Use	183	29.2%	164	41.9%
For Migrant Workers	1	0.2%	0	0%
Other Vacant	320	51%	169	43.2%
Total	627	100.0%	391	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 1,079 property transactions in Cherry County. Of these, 1,032 were for single-family homes during this 19-year period, as shown in Table II.16.45.

Table II.16.45						
Residential Property Transactions						
Cherry County						
Fiscal Years 1999–2017 PAD Data						
Year	Single-Family	Mobile Home	Duplex	Townhome	Missing	Total
1999	51	1	4	1	1	58
2000	61	3	1	0	2	67
2001	61	3	0	0	0	64
2002	48	2	0	0	1	51
2003	72	2	2	0	1	77
2004	67	4	0	2	0	73
2005	72	0	1	0	0	73
2006	50	1	1	3	0	55
2007	46	3	3	0	0	52
2008	48	3	1	0	0	52
2009	45	1	0	0	0	46
2010	35	0	0	0	0	35
2011	41	0	0	0	0	41
2012	53	0	0	0	0	53
2013	45	0	0	0	0	45
2014	53	0	0	0	0	53
2015	57	0	0	0	0	57
2016	63	0	0	0	0	63
2017	64	0	0	0	0	64
Total	1,032	23	13	6	5	1,079

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 363 single-family home property transactions for units built before 1930, 0.6 percent of units were of low quality and 42.4 percent were of fair quality. Conversely, of the 35 homes built from 2001 through 2010, 0 percent of units were of low quality and 22.9 percent of fair quality. Table II.16.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

Table II.16.46										
Single-Family Homes by Year Built and Quality of Materials and Workmanship										
Cherry 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	3	2	1	2	1	0	0	1	12
Fair	154	77	13	15	9	19	8	2	2	299
Average	205	192	80	97	27	35	22	2	3	663
Good	2	3	5	0	6	33	4	1	0	54
Very Good	0	1	0	0	0	0	1	0	0	2
Excellent	0	0	0	1	0	0	0	0	0	1
Missing	0	0	0	0	0	1	0	0	0	1
Total	363	276	100	114	44	89	35	5	6	1,032

In regard to the current condition of residential dwellings, of the same 363 single-family homes built before 1930, 35.0 percent of the homes were worn out or badly worn, and 64.5 percent were in average condition. Table II.16.47 provides details about the condition of single-family residential dwellings by year built.

Table II.16.47 Single-Family Homes by Year Built and Condition Cherry 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	18	4	3	0	0	0	0	0	0	25
Badly Worn	109	25	8	9	3	2	0	0	2	158
Average	234	243	88	101	38	38	24	3	4	773
Good	1	4	1	4	3	49	11	2	0	75
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	0	0	0	0	0	0	0	1
Total	363	276	100	114	44	89	35	5	6	1,032

Housing Costs

Between 2010 and 2017, the average price of an existing single-family home changed from \$77,861 to \$110,783, a total increase of 42.3 percent, as shown in Table II.16.48.

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 Cherry County ranged from \$42,756 for homes built before 1930 to \$179,497 for homes built from 2001 to 2010, and \$129,235 for the newest homes built between 2011 and 2017.⁶⁶ Homes built from 2001 through 2010 were also larger, averaging 1,853 square feet per unit. Table II.16.49, provides additional details about single-family homes.

Table II.16.48 Average Sales Price of Single-Family Homes Cherry County Fiscal Years 1999–2017 PAD Data	
Fiscal Year	Average Sales Price (\$)
1999	58,815
2000	58,423
2001	60,426
2002	58,484
2003	83,549
2004	64,799
2005	76,384
2006	69,401
2007	91,604
2008	81,767
2009	86,561
2010	77,861
2011	77,372
2012	89,008
2013	101,016
2014	103,357
2015	91,529
2016	113,307
2017	110,783
Average	81,881

Table II.16.49 Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot Cherry County Fiscal Years 1999–2017 PAD Data			
Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. ⁶⁷ (\$)
Before 1931	42,756	1,227	34.86
1931-1960	76,374	1,191	64.14
1961-1970	102,546	1,318	77.81
1971-1980	111,962	1,314	85.24
1981-1990	113,104	1,413	80.04
1991-2000	143,136	1,687	84.84
2001-2010	179,497	1,853	96.86
2011-2017	129,235	1,402	92.18
Average	81,881	1,305	62.72

⁶⁶ 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.

⁶⁷ 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.16.50. In 2016, an estimated 1.1 percent of households were overcrowded, and an additional 0 percent were severely overcrowded.

Table II.16.50 Overcrowding and Severe Overcrowding Cherry 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	1,541	98.8%	14	0.9%	4	0.3%	1,559
2016 Five-Year ACS	1,664	99.9%	2	0.1%	0	0%	1,666
Renter							
2000 Census	931	98.1%	11	1.2%	7	0.7%	949
2016 Five-Year ACS	997	97.3%	28	2.7%	0	0%	2,691
Total							
2000 Census	2,472	98.6%	25	1%	11	0.4%	2,508
2016 Five-Year ACS	2,661	98.9%	30	1.1%	0	0%	2,691

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

There were a total of 0 households with incomplete plumbing facilities in 2016, representing 0 percent of households in Cherry County. This is compared to 0.5 percent of households lacking complete plumbing facilities in 2000.

Table II.16.51 Households with Incomplete Plumbing Facilities Cherry County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	2,495	2,691
Lacking Complete Plumbing Facilities	13	0
Total Households	2,508	2,691
Percent Lacking	0.5%	0%

There were 7 households lacking complete kitchen facilities in 2016, compared to 12 households in 2000. This was a change from 0.5 percent of households in 2000 to 0.3 percent in 2016.

Table II.16.52 Households with Incomplete Kitchen Facilities Cherry County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	2,496	2,684
Lacking Complete Kitchen Facilities	12	7
Total Households	2,508	2,691
Percent Lacking	0.5%	0.3%

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 Cherry County, 10.1 percent of households had a cost burden and 7.5 percent had a severe cost burden. Some 9.6 percent of renters were cost burdened, and 8.4 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 6.6 percent and a severe cost burden rate of 4.2 percent. Owner occupied households with a mortgage had a cost burden rate of 14.7 percent, and severe cost burden at 10.2 percent.

Table II.16.53 Cost Burden and Severe Cost Burden by Tenure Cherry 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	288	73.3%	81	20.6%	24	6.1%	0	0%	393
2016 Five-Year ACS	589	74.7%	116	14.7%	80	10.2%	3	0.4%	788
Owner Without a Mortgage									
2000 Census	564	89.5%	39	6.2%	21	3.3%	6	1%	630
2016 Five-Year ACS	783	89.2%	58	6.6%	37	4.2%	0	0%	878
Renter									
2000 Census	336	47%	85	11.9%	52	7.3%	242	33.8%	715
2016 Five-Year ACS	483	47.1%	98	9.6%	86	8.4%	358	34.9%	1,025
Total									
2000 Census	1,188	68.4%	205	11.8%	97	5.6%	248	14.3%	1,738
2016 Five-Year ACS	1,855	68.9%	272	10.1%	203	7.5%	361	13.4%	2,691



Housing Problems by Income

Table II.16.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Cherry County. As can be seen in 2017 the MFI was \$60,300, which compared to \$68,200 for the State of Nebraska.

Table II.16.54 Median Family Income Cherry County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	35,200	50,400
2001	38,400	53,400
2002	38,400	55,100
2003	41,700	55,400
2004	42,800	56,300
2005	43,700	57,400
2006	45,300	59,400
2007	43,900	58,200
2008	45,400	59,800
2009	47,100	62,000
2010	47,600	62,600
2011	49,600	63,500
2012	50,300	64,400
2013	54,800	64,600
2014	52,800	66,000
2015	58,700	66,800
2016	55,600	66,500
2017	60,300	68,200

Table II.16.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 230 owner-occupied and 44 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 134 owner-occupied 30 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 2,055 households without a housing problem.

Table II.16.55
Housing Problems by Income and Tenure
 Cherry County
 2010–2014 HUD CHAS Data

Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	0	0	0	0	0	0
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	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)	45	40	15	30	4	134
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	25	35	110	15	45	230
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
Has none of the 4 housing problems	20	90	80	230	885	1,305
Total	94	165	205	275	934	1,673
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	0	10	0	0	0	10
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)	45	0	0	40	0	85
Housing cost burden greater than 50% of income (and none of the above problems)	30	0	0	0	0	30
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	15	25	4	0	0	44
Zero/negative income (and none of the above problems)	10	0	0	0	0	10
Has none of the 4 housing problems	130	50	305	50	215	750
Total	230	85	309	90	215	929
Total						
Lacking complete plumbing or kitchen facilities	0	10	0	0	0	10
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)	45	0	0	40	0	85
Housing cost burden greater than 50% of income (and none of the above problems)	75	40	15	30	4	164
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	40	60	114	15	45	274
Zero/negative income (and none of the above problems)	14	0	0	0	0	14
Has none of the 4 housing problems	150	140	385	280	1,100	2,055
Total	324	250	514	365	1,149	2,602

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.16.56, of the 72 loans in 2016, 34 loans were for Home Purchases, 13 were for Home Improvement and 25 were for refinancing.

Table II.16.56 Owner-Occupied Single-Family Home Loans by Loan Type Cherry County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	37	17	52	106
2009	16	23	44	83
2010	18	13	58	89
2011	18	12	56	86
2012	24	16	57	97
2013	22	20	52	94
2014	27	17	26	70
2015	26	17	28	71
2016	34	13	25	72

Table II.16.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$91,297 and \$106,750 in 2012 and \$128,471 in 2016. Overall, average loans were \$99,491 in 2008 and \$219,833 in 2016.

Table II.16.57 Owner-Occupied Single-Family Home Loans by Average Loan Amount Cherry County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$91,297	\$35,353	\$126,288	\$99,491
2009	\$81,688	\$32,130	\$139,000	\$98,337
2010	\$98,222	\$10,231	\$124,259	\$102,337
2011	\$118,111	\$37,333	\$90,179	\$88,651
2012	\$106,750	\$33,563	\$88,877	\$84,175
2013	\$93,864	\$25,700	\$105,962	\$86,053
2014	\$110,074	\$15,294	\$236,308	\$133,943
2015	\$114,769	\$68,353	\$115,714	\$104,028
2016	\$128,471	\$56,538	\$429,000	\$219,833

Table II.16.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$3,378,000 and \$2,562,000 in 2012 and \$4,368,000 in 2016. Overall, average loans were \$10,546,000 in 2008 and \$15,828,000 in 2016.

Table II.16.58				
Total Volume of Owner-Occupied Single-Family Loans				
Cherry County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	3,378,000	601,000	6,567,000	10,546,000
2009	1,307,000	739,000	6,116,000	8,162,000
2010	1,768,000	133,000	7,207,000	9,108,000
2011	2,126,000	448,000	5,050,000	7,624,000
2012	2,562,000	537,000	5,066,000	8,165,000
2013	2,065,000	514,000	5,510,000	8,089,000
2014	2,972,000	260,000	6,144,000	9,376,000
2015	2,984,000	1,162,000	3,240,000	7,386,000
2016	4,368,000	735,000	10,725,000	15,828,000

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.16.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Cherry 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 0.3 percentage points and was at 1.6 percent in 2017.

Table II.16.60 shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 1 single-family units in Cherry County, with 0 of them available. This

translates into a vacancy rate of 0 percent in Cherry County, which compares to a single-family vacancy rate of 3.9 percent for the State of Nebraska. There were 120 apartment units reported in the survey, with 2 of them available, which resulted in a vacancy rate of 1.7 percent. This compares to a statewide vacancy rate of 4.1 percent for apartment units across the state. The average vacancy rate for all unit types over the last five years was 5.9 percent.

Table II.16.59				
Survey of Rental Properties				
Cherry County				
2002–2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	2	36	22.2	64
2003	4	58	0	13.3
2004	4	43	27.9	40
2005	11	110	9.1	22.9
2006	12	118	5.1	35
2007	6	50	8	18.5
2008	13	166	11.4	26
2009	10	182	8.2	36.3
2010	8	103	3.9	52.5
2011	10	98	4.1	21
2012	12	128	5.5	31.3
2013	11	123	3.3	18.5
2014	11	129	8.5	
2015	8	74	10.8	12.5
2016	6	55	1.8	7
2017	7	128	1.6	9.8

Table II.16.60 Rental Vacancy Survey by Type Cherry County 2017 Survey of Rental Properties				
Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single-Family	1	0	0%	4.7%
Apartments	120	2	1.7%	2.7%
Mobile Homes	4	0	0%	10%
"Other" Units	3	0	0%	.
Don't Know	0	0	%	24.4%
Total	128	2	1.6%	5.9%

Table II.16.61, reports units by number of bedrooms. Three bedroom units were the most common type of reported single-family unit, with 1 unit. The most common apartment units were one bedroom units, with 83 units.

Table II.16.61 Rental Units by Number of Bedrooms Cherry County 2017 Survey of Rental Properties						
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	12	0	0	.	12
One	0	83	0	0	.	83
Two	0	17	2	0	.	19
Three	1	8	2	0	.	11
Four	0	0	0	0	.	0
Don't Know	0	0	0	3	0	3
Total	1	120	4	3	0	128

Table II.16.62 displays the vacancy rate of single-family units by the number of bedrooms. Three bedroom units were the most common type of reported single-family unit, which had a vacancy rate of 0 percent.

Table II.16.62 Single-Family Units by Number of Bedrooms Cherry County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	0	0	%
Two	0	0	%
Three	1	0	0%
Four	0	0	%
Don't know	0	0	%
Total	1	0	0%

Table II.16.63 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 2.4 percent.

Table II.16.63			
Apartment Units by Number of Bedrooms			
Cherry County			
2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	12	0	0%
One	83	2	2.4%
Two	17	0	0%
Three	8	0	0%
Four	0	0	%
Don't know	0	0	%
Total	120	2	1.7%

Average market-rate rents by unit type are shown in Table II.16.64. 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.16.64					
Average Market Rate Rents by Number of Bedrooms					
Cherry County					
2017 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	\$	\$369.5	\$	\$	\$369.5
One	\$	\$543.7	\$	\$	\$543.7
Two	\$	\$598	\$350	\$	\$515.3
Three	\$450	\$600	\$350	\$	\$466.7
Four	\$	\$	\$	\$	\$
Don't know	\$	\$	\$	\$	
Total	\$450	\$508.7	\$350	\$	\$493.1

Table II.16.65 shows vacancy rates for single-family units by average rental rates for Cherry 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.16.65			
Single-Family Market Rate Rents by Vacancy Status			
Cherry County			
2017 Survey of Rental Properties			
Average Rents	Single-Family Units	Available Single-Family Units	Vacancy Rate
Less Than \$500	1	0	0%
\$500 to \$749	0	0	%
\$750 to \$999	0	0	%
\$1,000 to \$1,249	0	0	%
\$1,250 to \$1,499	0	0	%
Above \$1,500	0	0	%
Missing	0	0	%
Total	1	0	0%

The average rent and availability of apartment units is displayed in Table II.16.66. The most common rent for apartments was \$500 to \$749 dollars and the units in this price range had a vacancy rate of 1.8 percent.

Table II.16.66 Apartment Market Rate Rents by Vacancy Status Cherry County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	11	0	0%
\$500 to \$749	109	2	1.8%
\$750 to \$999	0	0	%
\$1,000 to \$1,249	0	0	%
\$1,250 to \$1,499	0	0	%
Above \$1,500	0	0	%
Missing	0	0	%
Total	120	2	1.7%

Respondents were asked if utilities are included in the rent and, as shown in Table II.16.67, 5 respondents, or 100 percent, included some sort of utility in the rent.

Table II.16.67 Are there any utilities included with the rent? Cherry County 2017 Survey of Rental Properties	
Period	Respondent
Yes	5
No	
% Offering Utilities	100%

The type of utility included in the rent is shown in Table II.16.68. There were 4 respondents who included electricity, 4 respondents who included natural gas, 5 respondents who included water and sewer and 5 respondents included trash collection in the rent.

Table II.16.68 Which utilities are included with the rent? Cherry County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	4
Natural Gas	4
Water/Sewer	5
Trash Collection	5

Table II.16.69 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 11 persons on the wait list.

Table II.16.69 Do you keep a waiting list? Cherry County 2017 Survey of Rental Properties	
Period	Respondent
Yes	4
No	2
Waitlist Size	11

Respondents were also asked how they would rate the need for renovation of existing units. As shown in Table II.16.70 most respondents indicated there was high need for the renovation of existing single-family units and high need for the renovation of existing apartment units.

Table II.16.70 How would you rate the need for renovation of existing units in the city? Cherry 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	1	1	1	1
High Need	2	3	2	2
Extreme Need	0	0		

Respondents were also asked how they would rate the need for the construction of new units. As shown in Table II.16.71 most respondents indicated there was high need for the construction of new single-family units and high need for the construction of new apartment units.

Table II.16.71 How would you rate the need for construction of new units in the city? Cherry 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	2	3	3	2
Extreme Need	1	1	1	1

