

**VOLUME III:  
KEARNEY**

NEBRASKA PROFILE

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## Kearney

### DEMOGRAPHICS

#### Population Estimates

Table III.16.1, at right shows the population for the City of Kearney. As can be seen, the population in Kearney increased from 30,787 persons in 2010 to 33,520 person in 2016, or by 8.9 percent.

Several pieces of data presented in the profile are only available at the county level. A sub-set of the county level data are presented here to give a more complete view of Kearney. Although a city may span several counties, for the county level data pieces, Buffalo County was selected. For a more in-depth county level view, please refer to Buffalo County in Volume II of this profile.

#### Buffalo County Population Migration Trends

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 Buffalo County decreased from 113 persons in 2015 to 85 persons in 2016, with an additional net movement of 22 in the first six months of 2017. The driver's license total exchanges for the last 16 years are presented in Table III.16.2.

<b>Year</b>	<b>Population</b>	<b>Percent Yearly Change</b>
2000	27,431	.
2001	27,694	1%
2002	28,130	1.6%
2003	28,434	1.1%
2004	28,840	1.4%
2005	29,155	1.1%
2006	29,559	1.4%
2007	29,876	1.1%
2008	30,132	0.9%
2009	30,658	1.7%
2010	30,787	0.4%
2011	31,469	2.2%
2012	32,040	1.8%
2013	32,351	1%
2014	32,601	0.8%
2015	33,039	1.3%
2016	33,520	1.5%

<b>Table III.16.2</b>			
<b>Driver's Licenses Exchanged and Surrendered</b>			
Buffalo County			
2001–First half of 2017 DOT Data			
<b>Year</b>	<b>In-Migrants</b>	<b>Out-Migrants</b>	<b>Net Change</b>
Calendar 2001	613	686	-73
Calendar 2002	585	563	22
Calendar 2003	623	514	109
Calendar 2004	608	586	22
Calendar 2005	636	611	25
Calendar 2006	645	582	63
Calendar 2007	643	566	77
Calendar 2008	637	552	85
Calendar 2009	572	447	125
Calendar 2010	840	639	201
Calendar 2011	607	425	182
Calendar 2012	673	487	186
Calendar 2013	545	482	63
Calendar 2014	590	526	64
Calendar 2015	605	492	113
Calendar 2016	624	539	85
First Half of 2017	270	248	22

### 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 III.16.3, shows population by age for the 2000 and 2010 Census. The population changed by 12.2 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by 17.1 percent to a total of 3,418 persons in 2010. Those aged 25 to 34 changed by 24.3 percent, and those aged under 5 changed by 25.3 percent.

**Table III.16.3**  
**Population by Age**  
Kearney

2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	1,836	6.7%	2,300	7.5%	25.3%
5 to 19	6,137	22.4%	6,176	20.1%	0.6%
20 to 24	4,667	17%	4,650	15.1%	-0.4%
25 to 34	3,812	13.9%	4,739	15.4%	24.3%
35 to 54	6,422	23.4%	6,545	21.3%	1.9%
55 to 64	1,638	6%	2,959	9.6%	80.6%
65 or Older	2,919	10.6%	3,418	11.1%	17.1%
<b>Total</b>	<b>27,431</b>	<b>100.0%</b>	<b>30,787</b>	<b>100.0%</b>	<b>12.2%</b>

The elderly population is further explored in Table III.16.4. Those aged 65 to 66 changed by 50.9 percent between 2000 and 2010, resulting in a population of 400 persons. Those aged 85 or older changed by 11.7 percent during the same time period, and resulted in 619 persons over age 85 in 2010.

**Table III.16.4**  
**Elderly Population by Age**  
Kearney

2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	265	9.1%	400	11.7%	50.9%
67 to 69	379	13%	538	15.7%	42%
70 to 74	632	21.7%	692	20.2%	9.5%
75 to 79	604	20.7%	615	18%	1.8%
80 to 84	485	16.6%	554	16.2%	14.2%
85 or Older	554	19%	619	18.1%	11.7%
<b>Total</b>	<b>2,919</b>	<b>100.0%</b>	<b>3,418</b>	<b>100.0%</b>	<b>17.1%</b>

Population by race and ethnicity is shown in Table III.16.5 representing 92.3 percent of the white population in 2010. The black population changed by 83.1 percent, representing 1 percent of the population in 2010. The American Indian and Asian populations represented 0.3 and 1.8 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 100.6 percent between 2000 and 2010, compared to the 8.5 percent growth rate for non-Hispanics.

**Table III.16.5**  
**Population by Race and Ethnicity**  
Kearney

2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	26,109	95.2%	28,416	92.3%	8.8%
Black	172	0.6%	315	1%	83.1%
American Indian	105	0.4%	93	0.3%	-11.4%
Asian	253	0.9%	548	1.8%	116.6%
Native Hawaiian/ Pacific Islander	12	0%	7	0%	-41.7%
Other	460	1.7%	967	3.1%	110.2%
Two or More Races	320	1.2%	441	1.4%	37.8%
<b>Total</b>	<b>27,431</b>	<b>100.0%</b>	<b>30,787</b>	<b>100.0%</b>	<b>12.2%</b>
<b>Hispanic</b>	1,118	4.1%	2,243	7.3%	100.6%
<b>Non-Hispanic</b>	26,313	95.9%	28,544	92.7%	8.5%

Population by race and ethnicity through 2016 is shown in Table III.16.6. The white population represented 93 percent of the population in 2016, compared with black households accounting for 1.3 percent of the population. Hispanic households represented 7.8 percent of the population in 2016.

<b>Table III.16.6</b>				
<b>Population by Race and Ethnicity</b>				
Kearney				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	28,416	92.3%	30,423	93%
Black	315	1%	430	1.3%
American Indian	93	0.3%	108	0.3%
Asian	548	1.8%	608	1.9%
Native Hawaiian/ Pacific Islander	7	0%	2	0%
Other	967	3.1%	441	1.3%
Two or More Races	441	1.4%	697	2.1%
<b>Total</b>	<b>30,787</b>	<b>100.0%</b>	<b>32,709</b>	<b>100.0%</b>
<b>Non-Hispanic</b>	28,544	92.7%	30,146	92.2%
<b>Hispanic</b>	2,243	7.3%	2,563	7.8%

The population by race is broken down further by ethnicity in Table III.16.7. While the white non-Hispanic population changed by 6.9 percent between 2000 and 2010, the white Hispanic population changed by 95.2 percent. The black non-Hispanic population changed by 73.5 percent, while the black Hispanic population changed by 900 percent.

<b>Table III.16.7</b>					
<b>Population by Race and Ethnicity</b>					
Kearney					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
<b>Non-Hispanic</b>					
White	25,525	97%	27,276	95.6%	6.9%
Black	170	0.6%	295	1%	73.5%
American Indian	95	0.4%	72	0.3%	-24.2%
Asian	252	1%	540	1.9%	114.3%
Native Hawaiian/ Pacific Islander	7	0%	4	0%	-42.9%
Other	31	0.1%	41	0.1%	32.3%
Two or More Races	233	0.9%	316	1.1%	35.6%
<b>Total Non-Hispanic</b>	<b>26,313</b>	<b>100.0%</b>	<b>28,544</b>	<b>100.0%</b>	<b>8.5%</b>
<b>Hispanic</b>					
White	584	52.2%	1,140	50.8%	95.2%
Black	2	0.2%	20	0.9%	900%
American Indian	10	0.9%	21	0.9%	110%
Asian	1	0.1%	8	0.4%	700%
Native Hawaiian/ Pacific Islander	5	0.4%	3	0.1%	-40%
Other	429	38.4%	926	41.3%	115.9%
Two or More Races	87	7.8%	125	5.6%	43.7%
<b>Total Hispanic</b>	<b>1,118</b>	<b>100.0%</b>	<b>2,243</b>	<b>100.0%</b>	<b>8.5%</b>
<b>Total Population</b>	<b>27,431</b>	<b>100.0%</b>	<b>30,787</b>	<b>100.0%</b>	<b>12.2%</b>



The change in race and ethnicity between 2010 and 2016 is shown in Table III.16.8. During this time, the total non-Hispanic population was 30,146 persons in 2016. The Hispanic population was 2,563.

<b>Table III.16.8</b>				
<b>Population by Race and Ethnicity</b>				
Kearney				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
<b>Non-Hispanic</b>				
White	27,276	95.6%	28,558	94.7%
Black	295	1%	386	1.3%
American Indian	72	0.3%	82	0.3%
Asian	540	1.9%	608	2%
Native Hawaiian/ Pacific Islander	4	0%	0	0%
Other	41	0.1%	46	0.2%
Two or More Races	316	1.1%	466	1.5%
<b>Total Non-Hispanic</b>	<b>28,544</b>	<b>100.0%</b>	<b>30,146</b>	<b>100.0%</b>
<b>Hispanic</b>				
White	1,140	50.8%	1,865	72.8%
Black	20	0.9%	44	1.7%
American Indian	21	0.9%	26	1%
Asian	8	0.4%	0	0%
Native Hawaiian/ Pacific Islander	3	0.1%	2	0.1%
Other	926	41.3%	395	15.4%
Two or More Races	125	5.6%	231	9%
<b>Total Hispanic</b>	<b>2,243</b>	<b>100.0</b>	<b>2,563</b>	<b>100.0%</b>
<b>Total Population</b>	<b>30,787</b>	<b>100.0%</b>	<b>32,709</b>	<b>100.0%</b>

Households by type and tenure are shown in Table III.16.9. Family households represented 58.7 percent of households, while non-family households accounted for 41.3 percent. These changed from 57.5 and 42.5 percent, respectively.

<b>Table III.16.9</b>				
<b>Household Type by Tenure</b>				
Kearney				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	7,015	57.5%	7,406	58.7%
Married-Couple Family	5,329	76%	5,770	77.9%
Owner-Occupied	4,373	82.1%	4,825	83.6%
Renter-Occupied	956	17.9%	945	16.4%
Other Family	1,686	24%	1,636	22.8%
Male Householder, No Spouse Present	483	28.6%	274	29.5%
Owner-Occupied	217	44.9%	130	47.4%
Renter-Occupied	266	55.1%	144	52.6%
Female Householder, No Spouse Present	1,203	71.4%	1,362	73.5%
Owner-Occupied	499	41.5%	523	38.4%
Renter-Occupied	704	58.5%	839	61.6%
Non-Family Households	5,186	42.5%	5,216	41.3%
Owner-Occupied	1,815	35%	1,748	33.5%
Renter-Occupied	3,371	65%	3,468	66.5%
<b>Total</b>	<b>12,201</b>	<b>100.0%</b>	<b>12,622</b>	<b>100.0%</b>



The group quarters population was 2,002 in 2010, compared to 2,411 in 2000. Institutionalized populations experienced a -0.3 percent change between 2000 and 2010. Non-Institutionalized populations experienced a -20.2 percent change during this same time period.

<b>Table III.16.10</b>					
<b>Group Quarters Population</b>					
Kearney					
2000 & 2010 Census SF1 Data					
Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
<b>Institutionalized</b>					
Correctional Institutions	63	16.1%	96	24.6%	52.4%
Juvenile Facilities	.	.	10	2.6%	.
Nursing Homes	279	71.4%	284	72.8%	1.8%
Other Institutions	49	12.5%	0	0%	-100%
<b>Total</b>	<b>391</b>	<b>100.0%</b>	<b>390</b>	<b>100.0%</b>	<b>-0.3%</b>
<b>Non-Institutionalized</b>					
College Dormitories	1,939	96%	1,575	97.7%	-18.8%
Military Quarters	0	0%	0	0%	%
Other Non-Institutionalized	81	4%	37	2.3%	-54.3%
<b>Total</b>	<b>2,020</b>	<b>100.0%</b>	<b>1,612</b>	<b>100.0%</b>	<b>-20.2%</b>
<b>Group Quarters Population</b>	<b>2,411</b>	<b>100.0%</b>	<b>2,002</b>	<b>100.0%</b>	<b>-17%</b>

The number of foreign-born persons is shown in Table III.16.11. An estimated 0.8 percent of the population was born in Mexico, with 0.5 percent born in Korea, and another 0.4 percent were born in China excluding Hong Kong and Taiwan.

<b>Table III.16.11</b>			
<b>Place of Birth for the Foreign-Born Population</b>			
Kearney			
2016 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 country of origin	Mexico	261	0.8%
#2 country of origin	Korea	154	0.5%
#3 country of origin	China excluding Hong Kong and Taiwan	142	0.4%
#4 country of origin	India	111	0.3%
#5 country of origin	Other Eastern Africa	83	0.3%
#6 country of origin	Israel	75	0.2%
#7 country of origin	Japan	73	0.2%
#8 country of origin	Africa n.e.c	68	0.2%
#9 country of origin	Saudi Arabia	58	0.2%
#10 country of origin	Nepal	54	0.2%

Limited English Proficiency and the language spoken at home are shown in Table III.16.12. An estimated 0.7 percent of the population speaks Spanish at home, followed by 0.2 percent speaking Other Asian and Pacific Island languages.



**Table III.16.12**  
**Limited English Proficiency and Language Spoken at Home**

Kearney  
 2016 Five-Year ACS

Number	Country	Number of Persons	Percent of Total Population
#1 LEP Language	Spanish	219	0.7%
#2 LEP Language	Other Asian and Pacific Island languages	54	0.2%
#3 LEP Language	Korean	43	0.1%
#4 LEP Language	French, Haitian, or Cajun	33	0.1%
#5 LEP Language	German or other West Germanic languages	31	0.1%
#6 LEP Language	Arabic	30	0.1%
#7 LEP Language	Vietnamese	30	0.1%
#8 LEP Language	Chinese	24	0.1%
#9 LEP Language	Other Indo-European languages	0	0%
#10 LEP Language	Other and unspecified languages	0	0%

### Disability

The disability rate from the 2000 Census is shown in Table III.16.13. Some 14.6 percent of the population was disabled in 2000, or a total of 3,646 persons. The disability rate was highest for those over 65, with 41.6 percent disabled.

**Table III.16.13**  
**Disability by Age**

Kearney  
 2000 Census SF3 Data

Age	Total	
	Disabled Population	Disability Rate
5 to 15	181	5.3%
16 to 64	2,371	12.6%
65 and older	1,094	41.6%
<b>Total</b>	<b>3,646</b>	<b>14.6%</b>

Table III.16.14 shows disability by type in 2000. There were 1,403 physical disabilities in 2000, some 1,489 employment disabilities, and 1,288 go-outside-home disabilities reported.

**Table III.16.14**  
**Total Disabilities Tallied: Aged 5 and Older**

Kearney  
 2000 Census SF3 Data

Disability Type	Population
Sensory disability	803
Physical disability	1,403
Mental disability	909
Self-care disability	385
Employment disability	1,489
Go-outside-home disability	1,288
<b>Total</b>	<b>6,277</b>

Disability by age, as estimated by the 2016 ACS, is shown in Table III.16.15. The disability rate for females was 8.6 percent, compared to 10.4 percent for males. The disability rate changed precipitously higher with age, with 41.3 percent of those over 75 experiencing a disability.

<b>Table III.16.15</b>						
<b>Disability by Age</b>						
Kearney						
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%	5	0.4%	5	0.2%
5 to 17	206	8.5%	49	2.3%	255	5.6%
18 to 34	261	4.6%	252	4.3%	513	4.5%
35 to 64	707	14.2%	492	9.8%	1,199	12%
65 to 74	201	20.8%	212	17.2%	413	18.8%
75 or Older	284	43%	390	40.2%	674	41.3%
<b>Total</b>	<b>1,659</b>	<b>10.4%</b>	<b>1,400</b>	<b>8.6%</b>	<b>3,059</b>	<b>9.5%</b>

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table III.16.16. Some 4.8 percent have an ambulatory disability, 3.1 have an independent living disability, and 1.6 percent have a self-care disability.

<b>Table III.16.16</b>		
<b>Total Disabilities Tallied: Aged 5 and Older</b>		
Kearney		
2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	848	2.6%
Vision disability	351	1.1%
Cognitive disability	1,148	3.8%
Ambulatory disability	1,419	4.8%
Self-Care disability	464	1.6%
Independent living disability	778	3.1%

## Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table III.16.17 and Table III.16.18. In 2016, some 18,983 persons were employed and 712 were unemployed. This totaled a labor force of 19,695 persons. The unemployment rate for Kearney was estimated to be 3.6 percent in 2016.

<b>Table III.16.17</b>	
<b>Employment, Labor Force and Unemployment</b>	
Kearney	
2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	18,983
Unemployed	712
<b>Labor Force</b>	<b>19,695</b>
Unemployment Rate	3.6%



In 2016, 95.9 percent of households in Kearney had a high school education or greater.

<b>Table III.16.18</b>	
<b>High School or Greater Education</b>	
Kearney	
2016 Five-Year ACS Data	
<b>Education Level</b>	<b>Households</b>
High School or Greater	12,110
Total Households	12,622
<b>Percent High School or Above</b>	<b>95.9%</b>

As seen in Table III.16.19, 21.1 percent of the population had a high school diploma or equivalent, another 44.5 percent have some college, 21.1 percent have a Bachelor's Degree, and 8.8 percent of the population had a graduate or professional degree.

<b>Table III.16.19</b>		
<b>Educational Attainment</b>		
Kearney		
2016 Five-Year ACS Data		
<b>Education Level</b>	<b>Population</b>	<b>Percent</b>
Less Than High School	1,149	4.5%
High School or Equivalent	5,416	21.1%
Some College or Associates Degree	11,438	44.5%
Bachelor's Degree	5,436	21.1%
Graduate or Professional Degree	2,266	8.8%
<b>Total Population Above 18 years</b>	<b>25,705</b>	<b>100.0%</b>

## ECONOMICS

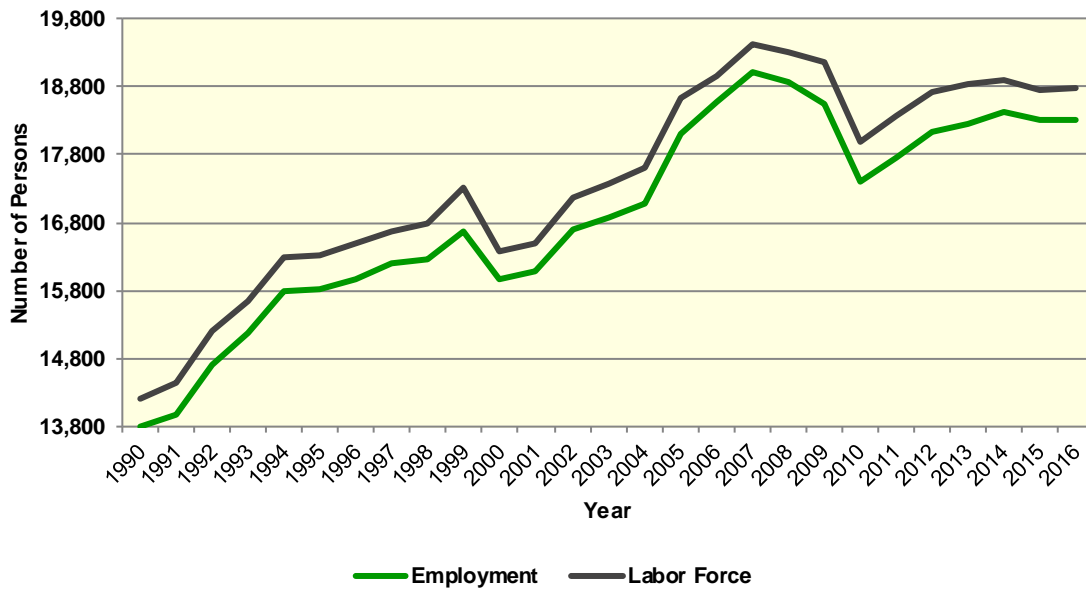
### Labor Force

Table III.16.20, shows the labor force statistics for Kearney from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 2006 with a rate of 2.1. The highest level of unemployment occurred during 1999 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 Kearney increased from 2.2 percent in 2015 to 2.4 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table III.16.20 Labor Force Statistics Kearney 1990 - 2016 BLS Data					
Year	Kearney				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	410	13,812	14,222	2.9%	2.3%
1991	469	13,990	14,459	3.2%	2.7%
1992	495	14,722	15,217	3.3%	2.9%
1993	453	15,182	15,635	2.9%	2.8%
1994	484	15,803	16,287	3%	2.6%
1995	494	15,820	16,314	3%	2.6%
1996	514	15,983	16,497	3.1%	2.7%
1997	482	16,194	16,676	2.9%	2.5%
1998	531	16,256	16,787	3.2%	2.6%
1999	634	16,685	17,319	3.7%	2.8%
2000	394	15,976	16,370	2.4%	2.8%
2001	410	16,077	16,487	2.5%	3.1%
2002	457	16,703	17,160	2.7%	3.6%
2003	500	16,873	17,373	2.9%	3.9%
2004	530	17,069	17,599	3%	3.9%
2005	538	18,093	18,631	2.9%	3.8%
2006	390	18,572	18,962	2.1%	3.1%
2007	404	19,011	19,415	2.1%	3%
2008	446	18,868	19,314	2.3%	3.3%
2009	627	18,548	19,175	3.3%	4.6%
2010	605	17,399	18,004	3.4%	4.6%
2011	604	17,764	18,368	3.3%	4.4%
2012	573	18,135	18,708	3.1%	4%
2013	574	18,259	18,833	3%	3.8%
2014	473	18,415	18,888	2.5%	3.3%
2015	417	18,326	18,743	2.2%	3%
2016	457	18,311	18,768	2.4%	3.2%

Diagram III.16.1, shows the employment and labor force for Kearney. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 18,311 persons, with the labor force reaching 18,768, indicating there were a total of 457 unemployed persons.

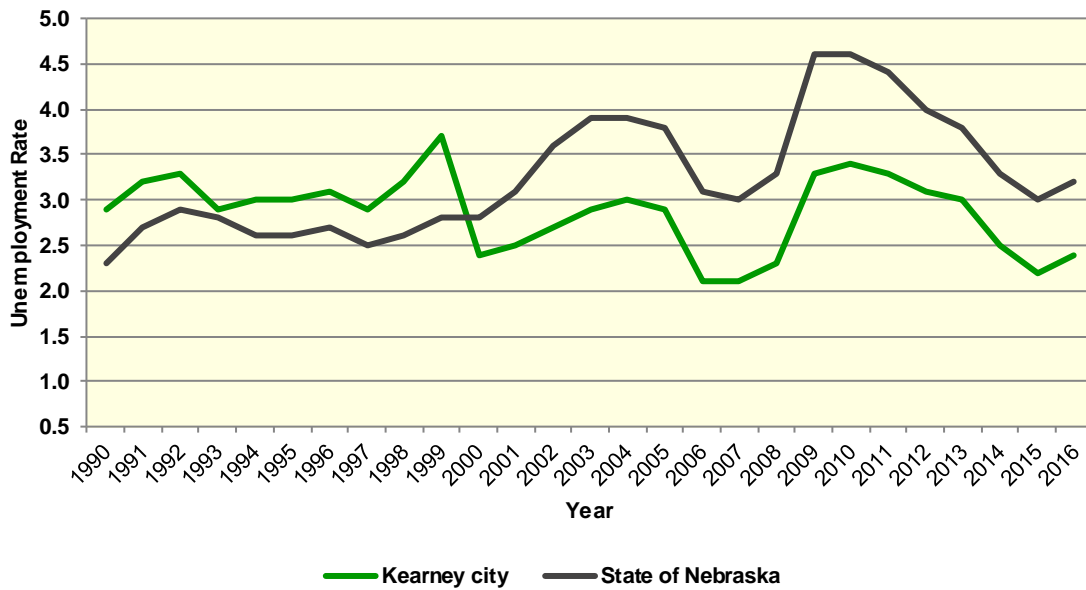
**Diagram III.16.1**  
**Employment and Labor Force**  
 Kearney  
 1990 – 2016 BLS Data



### Unemployment

Diagram III.16.2, shows the unemployment rate for both the State and Kearney. During the 1990’s the average rate for Kearney was 3.1, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 2.6, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 2.8. Over the course of the entire period Kearney had an average unemployment rate lower than the state, 2.8 percent for Kearney, versus 3.3 percent statewide.

**Diagram III.16.2**  
**Annual Unemployment Rate**  
 Kearney  
 1990 – 2016 BLS Data



### Buffalo County Earnings

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. Diagram III.16.3, shows real average earnings per job for Buffalo County from 1990 to 2016. Over this period the average earnings per job for Kearney was 38,870 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

**Diagram III.16.3**  
**Real Average Earnings Per Job**  
 Buffalo County  
 BEA Data 1990 - 2016

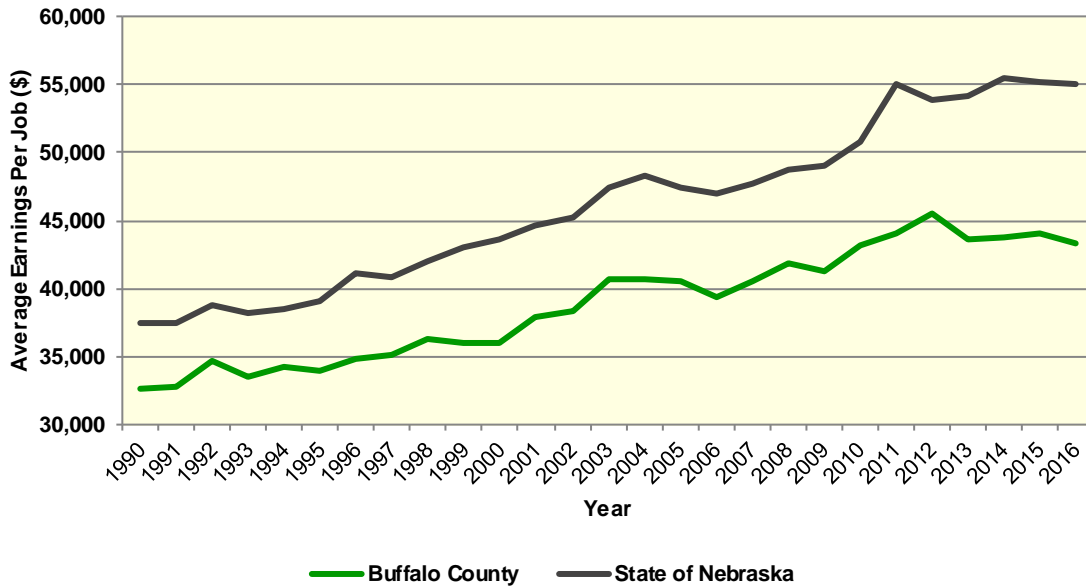
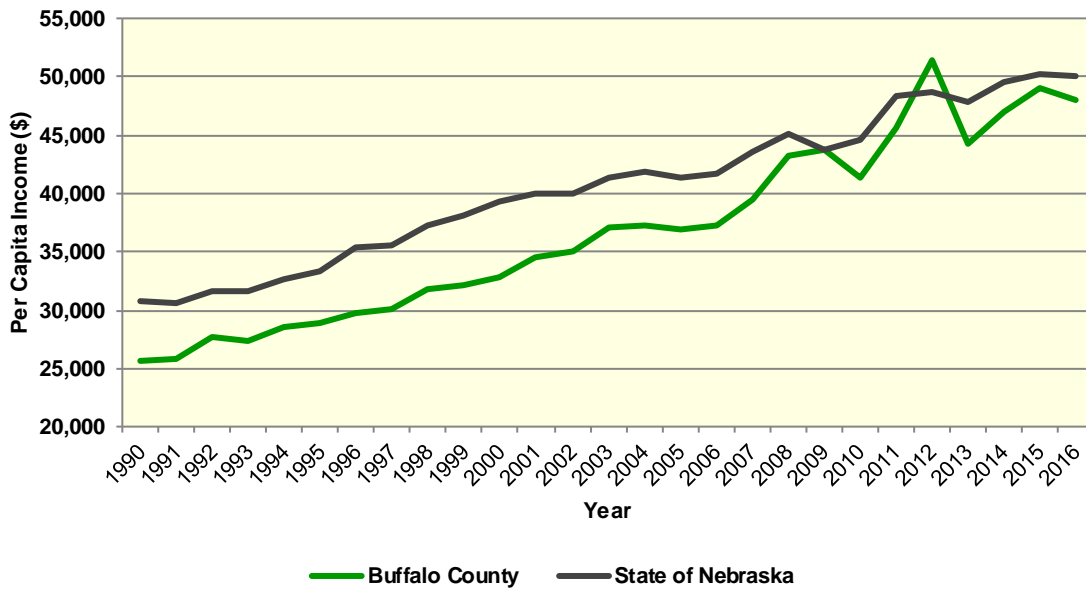


Diagram III.16.4, shows real per capita income Kearney from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Kearney was 36,759 dollars, which was lower than the statewide average of 40,548 dollars over the same period.

**Diagram III.16.4**  
**Real Per Capita Income**  
 Kearney  
 BEA Data 1990 - 2016



**Nebraska Department of Revenue: Buffalo County**

According to the Nebraska Department of Revenue (DOR), returns from taxpayers with adjusted gross incomes (AGIs) of less than \$10,000 decreased by 11.5 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 increased by 9.6 percent over the period. In 2016 there were 3,277 returns for AGIs of \$100,000 or more. Table III.16.21 presents AGI distribution for the years 2000 through 2016.



Table III.16.21 Income Tax Returns by Adjusted Gross Income Buffalo 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	\$100,000–\$250,000	More than \$250,000	Total <sup>34</sup>
2000	4,883	1,466	2,999	2,191	2,479	2,631	958	754	157	18,518
2001	4,768	1,430	2,950	2,226	2,480	2,652	993	776	146	18,421
2002	4,800	1,487	2,891	2,184	2,404	2,674	1,142	734	150	18,466
2003	4,370	1,570	3,001	2,187	2,437	2,697	1,280	809	160	18,511
2004	4,214	1,568	2,941	2,287	2,389	2,777	1,358	950	181	18,665
2005	3,695	1,318	2,443	2,050	2,195	2,658	1,400	1,018	185	16,962
2006	3,826	1,663	2,975	2,393	2,416	2,899	1,615	1,224	210	19,221
2007	3,950	1,617	2,845	2,380	2,472	2,929	1,731	1,477	249	19,650
2008	3,830	1,645	2,992	2,503	2,537	3,007	1,843	1,557	279	20,193
2009	3,679	1,694	3,029	2,440	2,552	2,907	1,768	1,584	263	19,916
2010	3,503	1,700	2,951	2,345	2,643	2,984	1,953	1,743	299	20,121
2011	3,586	1,758	3,001	2,346	2,670	3,027	1,975	1,970	332	20,665
2012	3,511	1,634	2,893	2,483	2,611	3,056	2,073	2,277	435	20,973
2013	3,281	1,646	2,854	2,466	2,704	2,997	2,191	2,375	405	20,919
2014	3,186	1,591	2,915	2,378	2,856	3,128	2,146	2,712	438	21,350
2015	3,110	1,601	2,913	2,501	2,901	3,074	2,186	2,864	480	21,630
2016	3,097	1,562	2,923	2,432	2,897	3,128	2,243	2,853	424	21,559

**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 5,432 in 2010 to 5,287 in 2016, with the poverty rate reaching 11.2 percent in 2016. This compared to a state poverty rate of 11.3 percent and a national rate of 14 percent in 2016. Table III.16.22 presents poverty data for Buffalo County.

The rate of poverty for Kearney is shown in Table III.16.23. In 2016, there were an estimated 5,034 persons living in poverty. This represented a 16.5 percent poverty rate, compared to 13.4 percent poverty in 2000. In 2016, some 11.8 percent of those in poverty were under age 6, and 4.7 percent were 65 or older.

Table III.16.22 Persons in Poverty Buffalo County 2000–2016 SAIPE Estimates		
Year	Persons in Poverty	Poverty Rate
2000	3,745	9.4%
2001	3,888	9.6%
2002	4,253	10.5%
2003	4,233	10.4%
2004	4,369	10.6%
2005	4,754	11.7%
2006	5,200	12.7%
2007	4,460	10.6%
2008	5,041	11.8%
2009	6,773	15.8%
2010	5,432	12.4%
2011	5,327	12%
2012	5,424	12.1%
2013	5,766	12.7%
2014	5,738	12.5%
2015	6,089	13%
2016	5,287	11.2%

<sup>34</sup> 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.

<b>Table III.16.23</b>				
<b>Poverty by Age</b>				
Kearney				
2000 Census SF3 & 2016 Five-Year ACS Data				
<b>Age</b>	<b>2000 Census</b>		<b>2016 Five-Year ACS</b>	
	<b>Persons in Poverty</b>	<b>% of Total</b>	<b>Persons in Poverty</b>	<b>% of Total</b>
Under 6	329	10%	595	11.8%
6 to 17	370	11.2%	579	11.5%
18 to 64	2,371	71.8%	3,622	72%
65 or Older	233	7.1%	238	4.7%
<b>Total</b>	<b>3,303</b>	<b>100.0%</b>	<b>5,034</b>	<b>100.0%</b>
<b>Poverty Rate</b>	<b>13.4%</b>	<b>.</b>	<b>16.5%</b>	<b>.</b>

## HOUSING

### 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 Kearney decreased from 123 authorizations in 2015 to 102 in 2016.

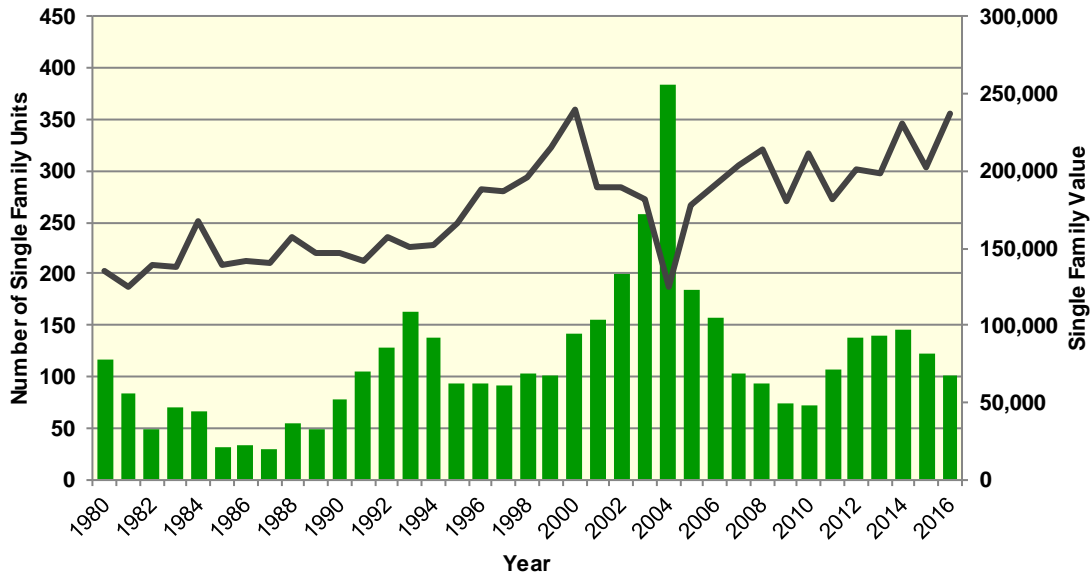
The real value of single-family building permits increased from \$201,909 in 2015 to \$237,014 in 2016. This compares to an increase in permit value statewide, with values rising from \$203,629 in 2015 to \$206,586 in 2016. Additional details are given in Table III.16.24.

**Table III.16.24**  
**Building Permits and Valuation**  
 Kearney  
 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	116	20	8	92	236	134,675	46,132
1981	84	18	8	10	120	124,871	64,538
1982	50	10	8	94	162	138,588	57,724
1983	71	10	27	45	153	137,724	68,895
1984	67	10	12	98	187	167,496	61,134
1985	32	6	12	24	74	139,146	60,845
1986	33	2	4	0	39	141,915	0
1987	30	6	0	41	77	140,145	63,552
1988	55	6	4	26	91	157,742	46,112
1989	49	4	0	0	53	146,938	0
1990	78	6	0	8	92	146,552	57,368
1991	105	16	4	76	201	141,799	44,890
1992	128	16	7	181	332	157,644	38,801
1993	164	0	68	100	332	150,697	51,262
1994	139	20	14	92	265	152,369	59,250
1995	93	34	3	164	294	165,582	49,618
1996	93	26	13	127	259	188,163	54,530
1997	91	40	6	24	161	186,301	34,524
1998	104	18	3	144	269	196,152	50,444
1999	102	16	10	127	255	215,619	101,743
2000	141	10	3	41	195	239,862	50,121
2001	156	0	0	0	156	189,241	0
2002	199	0	0	0	199	189,733	0
2003	257	0	11	80	348	182,127	42,320
2004	383	0	0	24	407	124,337	52,103
2005	185	2	0	88	275	177,761	46,143
2006	157	4	0	16	177	190,127	73,460
2007	104	6	4	0	114	204,010	0
2008	94	8	0	24	126	214,124	70,036
2009	74	2	4	0	80	179,749	0
2010	73	2	4	24	103	211,407	68,663
2011	107	0	0	5	112	181,220	67,278
2012	138	2	20	32	192	200,698	52,960
2013	140	22	0	126	288	198,239	71,481
2014	145	0	0	120	265	230,372	88,752
2015	123	8	3	30	164	201,909	87,808
2016	102	14	20	48	184	237,014	108,708

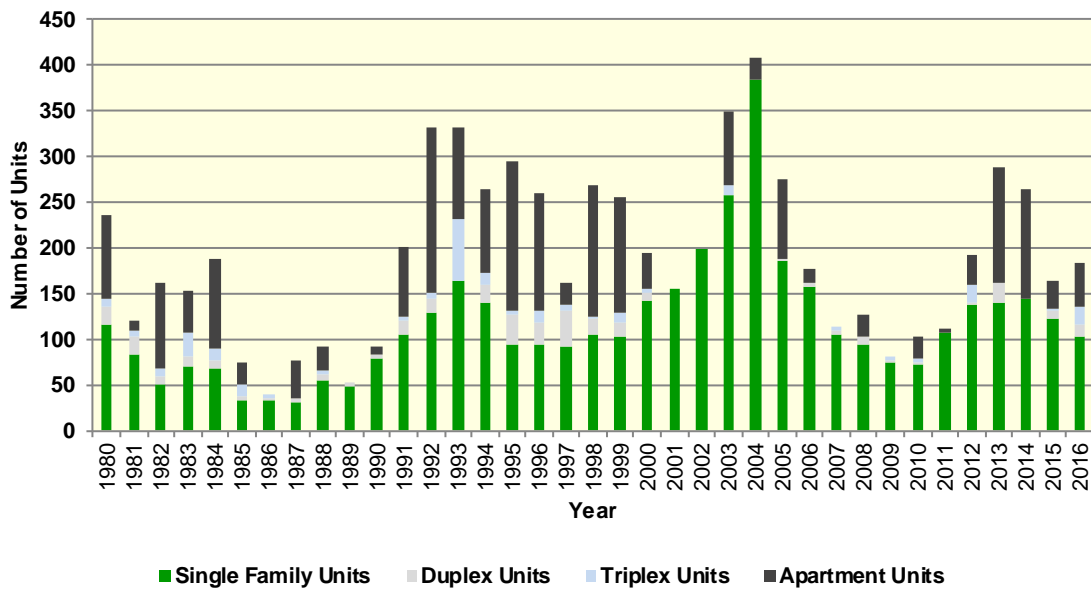
### Diagram III.16.5 Single-Family Permits

Kearney  
Census Bureau Data, 1980–2016



### Diagram III.16.6 Total Permits by Unit Type

Kearney  
Census Bureau Data, 1980–2016



## Housing Characteristics

Housing units by type are shown in Table III.16.25. In 2016, there were 13,358 housing units, up from 11,012 in 2000. Single-family units accounted for 65.3 percent of units in 2016, compared to 61.2 in 2000. Apartment units accounted for 16.7 percent in 2016, compared to 17.3 percent in 2000.

<b>Table III.16.25</b>				
<b>Housing Units by Type</b>				
Kearney				
2000 Census SF3 & 2016 Five-Year ACS Data				
Unit Type	2000 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	6,734	61.2%	8,721	65.3%
Duplex	715	6.5%	665	5%
Tri- or Four-Plex	681	6.2%	870	6.5%
Apartment	1,909	17.3%	2,236	16.7%
Mobile Home	973	8.8%	866	6.5%
Boat, RV, Van, Etc.	0	0%	0	0%
<b>Total</b>	<b>11,012</b>	<b>100.0%</b>	<b>13,358</b>	<b>100.0%</b>

Some 95.8 percent of housing was occupied in 2010, compared to 95 percent in 2000. Owner-occupied housing changed 15.9 percent between 2000 and 2010, ending with owner-occupied units representing 56.6 percent of units. Vacant units changed by -2.4 percent, resulting in 537 vacant units in 2010.

<b>Table III.16.26</b>					
<b>Housing Units by Tenure</b>					
Kearney					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	10,549	95%	12,201	95.8%	15.7%
Owner-Occupied	5,955	56.5%	6,904	56.6%	15.9%
Renter-Occupied	4,594	43.5%	5,297	43.4%	15.3%
Vacant Housing Units	550	5%	537	4.2%	-2.4%
<b>Total Housing Units</b>	<b>11,099</b>	<b>100.0%</b>	<b>12,738</b>	<b>100.0%</b>	<b>14.8%</b>

Table III.16.27 shows housing units by tenure from 2010 to 2016. By 2016, there were 13,358 housing units. An estimated 57.2 percent were owner-occupied, and 5.5 percent were vacant.

<b>Table III.16.27</b>				
<b>Housing Units by Tenure</b>				
Kearney				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	12,201	95.8%	12,622	94.5%
Owner-Occupied	6,904	56.6%	7,226	57.2%
Renter-Occupied	5,297	43.4%	5,396	42.8%
Vacant Housing Units	537	4.2%	736	5.5%
<b>Total Housing Units</b>	<b>12,738</b>	<b>100.0%</b>	<b>13,358</b>	<b>100.0%</b>

Households by household size are shown in Table III.16.28. There were a total of 12,201 households in 2010, up from 10,549 in 2000. One person households changed by 22.6 percent between 2000 and 2010, while two person households changed by 13.9 percent. Three and four person households changed by 5.8 and 11.3 respectively, representing 14.8 percent and 12.1 percent of the population in 2010.

<b>Table III.16.28</b>					
<b>Households by Household Size</b>					
Kearney					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
One Person	3,024	28.7%	3,707	30.4%	22.6%
Two Persons	3,741	35.5%	4,262	34.9%	13.9%
Three Persons	1,703	16.1%	1,802	14.8%	5.8%
Four Persons	1,326	12.6%	1,476	12.1%	11.3%
Five Persons	517	4.9%	638	5.2%	23.4%
Six Persons	181	1.7%	224	1.8%	23.8%
Seven Persons or More	57	0.5%	92	0.8%	61.4%
<b>Total</b>	<b>10,549</b>	<b>100.0%</b>	<b>12,201</b>	<b>100.0%</b>	<b>15.7%</b>

Households by income is shown in Table III.16.29. Households earning more than \$100,000 per year represented 19.5 percent of households in 2016, compared to 5.7 percent in 2000. Households earning between \$50,000 and \$74,999 represented 18.5 percent of households in 2010, compared to 18 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 10.2 percent of households in 2016, compared to 17.5 percent in 2000.

<b>Table III.16.29</b>				
<b>Households by Income</b>				
Kearney				
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	1,828	17.5%	1,290	10.2%
\$15,000 to \$19,999	863	8.2%	641	5.1%
\$20,000 to \$24,999	890	8.5%	946	7.5%
\$25,000 to \$34,999	1,673	16%	1,361	10.8%
\$35,000 to \$49,999	1,880	18%	1,873	14.8%
\$50,000 to \$74,999	1,888	18%	2,330	18.5%
\$75,000 to \$99,999	842	8%	1,714	13.6%
\$100,000 or More	597	5.7%	2,467	19.5%
<b>Total</b>	<b>10,461</b>	<b>100.0%</b>	<b>12,622</b>	<b>100.0%</b>

Table III.16.30 shows households by year home built. Housing units built between 2000 and 2009, account for 13.7 percent and those built in 2010 or later accounted for 4.2 percent of households. Households built in the 1970's, 1980's, and 1990's account for 21.4 percent, 14.2 percent, and 15.4, respectively. Housing units built prior to 1939 represented 11.1 percent of households in 2016.

<b>Table III.16.30</b>				
<b>Households by Year Home Built</b>				
Kearney				
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	1,704	16.3%	1,405	11.1%
1940 to 1949	611	5.8%	429	3.4%
1950 to 1959	1,100	10.5%	802	6.4%
1960 to 1969	1,271	12.1%	1,282	10.2%
1970 to 1979	2,250	21.5%	2,707	21.4%
1980 to 1989	1,447	13.8%	1,796	14.2%
1990 to 1999	2,088	19.9%	1,944	15.4%
2000 to 2009	.	.	1,729	13.7%
2010 or Later	.	.	528	4.2%
<b>Total</b>	<b>10,471</b>	<b>100.0%</b>	<b>12,622</b>	<b>100.0%</b>

The distribution of unit types by race are shown in Table III.16.31. An estimated 68.3 percent of white households occupy single-family homes, while 8.2 percent of black households do. Some 15.2 percent of white households occupy apartments, while 48.6 percent of black households do. An estimated 22.2 percent of Asian, and 15.6 percent of American Indian households occupy single-family homes.

<b>Table III.16.31</b>							
<b>Distribution of Units in Structure by Race</b>							
Kearney							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	68.3%	8.2%	15.6%	22.2%	%	28.9%	89.4%
Duplex	4.1%	39.3%	0%	12.8%	%	13.2%	3.3%
Tri- or Four-Plex	6.1%	3.8%	0%	0%	%	26.3%	0%
Apartment	15.2%	48.6%	84.4%	65%	%	0%	7.3%
Mobile Home	6.4%	0%	0%	0%	%	31.6%	0%
Boat, RV, Van, Etc.	0%	0%	0%	0%	%	0%	0%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

The disposition of vacant housing units in 2000 and 2010 are shown in Table III.16.32. An estimated 50.3 percent of vacant units were for rent in 2010, a 4.7 percent change since 2000. In addition, some 12.8 percent of vacant units were for sale, a change of -41 percent between 2000 and 2010. "Other" vacant units represented 24.6 percent of vacant units in 2010. This is a change of 38.9 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.

<b>Table III.16.32</b>					
<b>Disposition of Vacant Housing Units</b>					
Kearney					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	258	46.9%	270	50.3%	4.7%
For Sale	117	21.3%	69	12.8%	-41%
Rented or Sold, Not Occupied	49	8.9%	38	7.1%	-22.4%
For Seasonal, Recreational, or Occasional Use	31	5.6%	28	5.2%	-9.7%
For Migrant Workers	0	0%	0	0%	%
Other Vacant	95	17.3%	132	24.6%	38.9%
<b>Total</b>	<b>550</b>	<b>100.0%</b>	<b>537</b>	<b>100.0%</b>	<b>-2.4%</b>

The disposition of vacant units between 2010 and 2016 are shown in Table III.16.33. By 2016, for rent units accounted for 26 percent of vacant units, while for sale units accounted for 18.2 percent. “Other” vacant units accounted for 32.6 percent of vacant units, representing a total of 240 “other” vacant units.

<b>Table III.16.33</b>				
<b>Disposition of Vacant Housing Units</b>				
Kearney				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	270	50.3%	191	26%
For Sale	69	12.8%	134	18.2%
Rented Not Occupied	15	2.8%	50	6.8%
Sold Not Occupied	23	4.3%	28	3.8%
For Seasonal, Recreational, or Occasional Use	28	5.2%	93	12.6%
For Migrant Workers	0	0%	0	0%
Other Vacant	132	24.6%	240	32.6%
<b>Total</b>	<b>537</b>	<b>100.0%</b>	<b>736</b>	<b>100.0%</b>

## 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 III.16.34. In 2016, an estimated 1.2 percent of households were overcrowded, and an additional 0 percent were severely overcrowded.



<b>Table III.16.34</b> <b>Overcrowding and Severe Overcrowding</b> Kearney 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	
<b>Owner</b>							
2000 Census	5,847	99.5%	15	0.3%	17	0.3%	5,879
2016 Five-Year ACS	7,176	99.3%	50	0.7%	0	0%	7,226
<b>Renter</b>							
2000 Census	4,487	97.7%	72	1.6%	33	0.7%	4,592
2016 Five-Year ACS	5,290	98%	106	2%	0	0%	12,622
<b>Total</b>							
2000 Census	10,334	98.7%	87	0.8%	50	0.5%	10,471
2016 Five-Year ACS	12,466	98.8%	156	1.2%	0	0%	12,622

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 33 households with incomplete plumbing facilities in 2016, representing 0.3 percent of households in Kearney. This is compared to 0.2 percent of households lacking complete plumbing facilities in 2000.

<b>Table III.16.35</b> <b>Households with Incomplete Plumbing Facilities</b> Kearney 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	10,445	12,589
Lacking Complete Plumbing Facilities	26	33
<b>Total Households</b>	<b>10,471</b>	<b>12,622</b>
<b>Percent Lacking</b>	<b>0.2%</b>	<b>0.3%</b>

There were 178 households lacking complete kitchen facilities in 2016, compared to 119 households in 2000. This was a change from 1.1 percent of households in 2000 to 1.4 percent in 2016.

<b>Table III.16.36</b> <b>Households with Incomplete Kitchen Facilities</b> Kearney 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	10,352	12,444
Lacking Complete Kitchen Facilities	119	178
<b>Total Households</b>	<b>10,471</b>	<b>12,622</b>
<b>Percent Lacking</b>	<b>1.1%</b>	<b>1.4%</b>

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 Kearney, 16.5 percent of households had a cost burden and 9.6 percent had a severe cost burden. Some 25 percent of renters were cost burdened, and 15.8 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 5.5 percent and a severe cost burden rate of 1.7 percent. Owner occupied households with a mortgage had a cost burden rate of 13.1 percent, and severe cost burden at 7 percent.

**Table III.16.37**  
**Cost Burden and Severe Cost Burden by Tenure**

Kearney  
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	
<b>Owner With a Mortgage</b>									
2000 Census	2,619	79.9%	466	14.2%	178	5.4%	13	0.4%	3,276
2016 Five-Year ACS	3,545	79.5%	585	13.1%	313	7%	14	0.3%	4,457
<b>Owner Without a Mortgage</b>									
2000 Census	1,356	89%	86	5.6%	61	4%	21	1.4%	1,524
2016 Five-Year ACS	2,535	91.5%	151	5.5%	48	1.7%	35	1.3%	2,769
<b>Renter</b>									
2000 Census	2,626	57.5%	1,033	22.6%	761	16.7%	144	3.2%	4,564
2016 Five-Year ACS	2,952	54.7%	1,347	25%	854	15.8%	243	4.5%	5,396
<b>Total</b>									
2000 Census	6,601	70.5%	1,585	16.9%	1,000	10.7%	178	1.9%	9,364
2016 Five-Year ACS	9,032	71.6%	2,083	16.5%	1,215	9.6%	292	2.3%	12,622

### Housing Problems by Income

Table III.16.38, shows the HUD calculated Median Family Income (MFI) for a family of four for Buffalo County. As can be seen in 2017 the MFI was \$71,900, which compared to \$68,200 for the State of Nebraska.

**Table III.16.38**  
**Median Family Income**

Buffalo County  
2000–2017 HUD MFI

Year	MFI	State of Nebraska MFI
2000	48,000	50,400
2001	52,400	53,400
2002	52,400	55,100
2003	53,400	55,400
2004	55,700	56,300
2005	55,700	57,400
2006	57,200	59,400
2007	56,100	58,200
2008	57,500	59,800
2009	61,000	62,000
2010	60,700	62,600
2011	62,900	63,500
2012	63,800	64,400
2013	64,500	64,600
2014	67,200	66,000
2015	68,600	66,800
2016	68,800	66,500
2017	71,900	68,200



Table III.16.39 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 620 owner-occupied and 1,229 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 430 owner-occupied and 805 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 8,920 households without a housing problem.

<b>Table III.16.39</b>						
<b>Housing Problems by Income and Tenure</b>						
Kearney						
2010–2014 HUD CHAS Data						
<b>Housing Problem</b>	<b>Less Than 30% MFI</b>	<b>30% - 50% MFI</b>	<b>50% - 80% MFI</b>	<b>80% - 100% MFI</b>	<b>Greater than 100% MFI</b>	<b>Total</b>
<b>Owner-Occupied</b>						
Lacking complete plumbing or kitchen facilities	0	15	35	0	20	70
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	10	25	4	25	64
Housing cost burden greater than 50% of income (and none of the above problems)	215	130	55	15	15	430
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	85	75	255	80	125	620
Zero/negative income (and none of the above problems)	0	0	0	0	0	0
Has none of the 4 housing problems	30	330	815	675	4,100	5,950
<b>Total</b>	<b>330</b>	<b>560</b>	<b>1,185</b>	<b>774</b>	<b>4,285</b>	<b>7,134</b>
<b>Renter-Occupied</b>						
Lacking complete plumbing or kitchen facilities	50	20	0	0	0	70
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	10	0	0	0	0	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	4	40	0	0	44
Housing cost burden greater than 50% of income (and none of the above problems)	665	130	10	0	0	805
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	295	640	265	25	4	1,229
Zero/negative income (and none of the above problems)	75	0	0	0	0	75
Has none of the 4 housing problems	140	345	1,130	565	790	2,970
<b>Total</b>	<b>1,235</b>	<b>1,139</b>	<b>1,445</b>	<b>590</b>	<b>794</b>	<b>5,203</b>
<b>Total</b>						
Lacking complete plumbing or kitchen facilities	50	35	35	0	20	140
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	10	0	0	0	0	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	14	65	4	25	108
Housing cost burden greater than 50% of income (and none of the above problems)	880	260	65	15	15	1,235
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	380	715	520	105	129	1,849
Zero/negative income (and none of the above problems)	75	0	0	0	0	75
Has none of the 4 housing problems	170	675	1,945	1,240	4,890	8,920
<b>Total</b>	<b>1,565</b>	<b>1,699</b>	<b>2,630</b>	<b>1,364</b>	<b>5,079</b>	<b>12,337</b>



### Survey of Rental Properties

From September through December of 2017, a telephone survey was conducted with landlords and rental property managers throughout Nebraska. Table III.16.40 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Kearney. The number of completed surveys increased from 69 in 2016 to 73 in 2017. Between 2016 and 2017 the vacancy rate for all units increased by 1.3 percentage points and was at 3.7 percent in 2017.

Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	12	1,129	2.6	8.3
2003	12	399	22.3	43.3
2004	8	124	48.4	31.4
2005	13	1,300	5.8	24.2
2006	18	741	4.9	28.5
2007	38	2,262	4.9	22.4
2008	45	3,124	2.6	19.5
2009	58	2,542	7.1	20
2010	61	2,868	2.2	19
2011	63	2,918	1.2	12
2012	68	4,546	1.2	11.6
2013	61	3,682	2.2	48.5
2014	78	3,789	2.1	25.2
2015	71	3,295	2.4	18.3
2016	69	4,121	2.4	25.9
2017	73	3,796	3.7	27.5

Table III.16.41 shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 666 single-family units in Kearney, with 29 of them available. This translates into a vacancy rate of 4.4 percent in Kearney, which compares to a single-family vacancy rate of 3.9 percent for the State of Nebraska. There were 2,723 apartment units reported in the survey, with 105 of them available, which resulted in a vacancy rate of 3.9 percent. This compares to a statewide vacancy rate of 4.1 percent for apartment units across the state. The average vacancy rate for all units types over the last five years was 2.3 percent.

Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single-Family	666	29	4.4%	4.1%
Apartments	2,723	105	3.9%	3.6%
Mobile Homes	208	1	0.5%	1%
"Other" Units	0	0	0%	.
Don't Know	199	8	4%	1.9%
<b>Total</b>	<b>3,796</b>	<b>139</b>	<b>3.7%</b>	<b>2.3%</b>

Table III.16.42, reports units by number of bedrooms. Two bedroom units were the most common type of reported single-family unit, with 240 units. The most common apartment units were one bedroom units, with 428 units.

<b>Table III.16.42</b> <b>Rental Units by Number of Bedrooms</b> Kearney 2017 Survey of Rental Properties						
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	“Other” Units	Don’t Know	Total
Efficiency	0	94	0	0	·	94
One	80	428	0	0	·	508
Two	240	402	2	0	·	644
Three	108	164	128	0	·	400
Four	53	32	2	0	·	87
Don’t Know	185	1,603	76	0	199	2,063
<b>Total</b>	<b>666</b>	<b>2,723</b>	<b>208</b>	<b>0</b>	<b>199</b>	<b>3,796</b>

Table III.16.43 displays the vacancy rate of single-family units by the number of bedrooms. Two bedroom units were the most common type of reported single-family unit, which had a vacancy rate of 1.3 percent.

<b>Table III.16.43</b> <b>Single-Family Units by Number of Bedrooms</b> Kearney 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	80	0	0%
Two	240	3	1.3%
Three	108	2	1.9%
Four	53	1	1.9%
Don’t know	185	23	12.4%
<b>Total</b>	<b>666</b>	<b>29</b>	<b>4.4%</b>

Table III.16.44 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 7.7 percent.

<b>Table III.16.44</b> <b>Apartment Units by Number of Bedrooms</b> Kearney 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	94	2	2.1%
One	428	33	7.7%
Two	402	26	6.5%
Three	164	13	7.9%
Four	32	0	0%
Don’t know	1,603	31	1.9%
<b>Total</b>	<b>2,723</b>	<b>105</b>	<b>3.9%</b>

Average market-rate rents by unit type are shown in Table III.16.45. 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.



<b>Table III.16.45</b>					
<b>Average Market Rate Rents by Number of Bedrooms</b>					
Kearney					
2017 Survey of Rental Properties					
<b>Number of Bedrooms</b>	<b>Single-Family Units</b>	<b>Apartment Units</b>	<b>Mobile Homes</b>	<b>“Other” Units</b>	<b>Total</b>
Efficiency	\$	\$439.3	\$	\$	\$439.3
One	\$475	\$475.8	\$	\$	\$475.7
Two	\$701.4	\$621.8	\$	\$	\$643.5
Three	\$803.7	\$756	\$	\$	\$771.9
Four	\$1,304.10	\$1,250.00	\$	\$	\$1,280.90
Don't know	\$980	\$825.5	\$660	\$	
<b>Total</b>	<b>\$936.5</b>	<b>\$709.6</b>	<b>\$660</b>	<b>\$660</b>	<b>\$763</b>

Table III.16.46 shows vacancy rates for single-family units by average rental rates for Kearney. The most common rent for single-family units was \$500 to \$749 dollars and units in this price range had a vacancy rate of 2 percent.

<b>Table III.16.46</b>			
<b>Single-Family Market Rate Rents by Vacancy Status</b>			
Kearney			
2017 Survey of Rental Properties			
<b>Average Rents</b>	<b>Single-Family Units</b>	<b>Available Single-Family Units</b>	<b>Vacancy Rate</b>
Less Than \$500	14	0	0%
\$500 to \$749	445	9	2%
\$750 to \$999	2	0	0%
\$1,000 to \$1,249	109	7	6.4%
\$1,250 to \$1,499	22	1	4.5%
Above \$1,500	0	0	%
Missing	74	12	16.2%
<b>Total</b>	<b>666</b>	<b>29</b>	<b>4.4%</b>

The average rent and availability of apartment units is displayed in Table III.16.47. The most common rent for apartments was \$750 to \$999 dollars and the units in this price range had a vacancy rate of 2.9 percent.

<b>Table III.16.47</b> <b>Apartment Market Rate Rents by Vacancy Status</b> Kearney 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	84	6	7.1%
\$500 to \$749	1,070	62	5.8%
\$750 to \$999	1,163	34	2.9%
\$1,000 to \$1,249	16	1	6.3%
\$1,250 to \$1,499	26	0	0%
Above \$1,500	0	0	%
Missing	364	2	0.5%
<b>Total</b>	<b>2,723</b>	<b>105</b>	<b>3.9%</b>

Respondents were asked if utilities are included in the rent and, as shown in Table III.16.48, 38 respondents, or 63.3 percent, included some sort of utility in the rent.

<b>Table III.16.48</b> <b>Are there any utilities included with the rent?</b> Kearney 2017 Survey of Rental Properties	
Period	Respondent
Yes	38
No	22
<b>% Offering Utilities</b>	<b>63.3%</b>

The type of utility included in the rent is shown in Table III.16.49. There were 10 respondents who included electricity, 7 respondents who included natural gas, 37 respondents who included water and sewer and 33 respondents included trash collection in the rent.

<b>Table III.16.49</b> <b>Which utilities are included with the rent?</b> Kearney 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	10
Natural Gas	7
Water/Sewer	37
Trash Collection	33

Table III.16.50 shows the number of survey respondents who keep a waiting list. As can be seen, 15 respondents said they keep a waitlist, with an estimated 151 persons on the wait list.

<b>Table III.16.50</b> <b>Do you keep a waiting list?</b> Kearney 2017 Survey of Rental Properties	
Period	Respondent
Yes	15
No	41
<b>Waitlist Size</b>	<b>151</b>

Respondents were also asked how they would rate the need for renovation of existing units. As shown in Table III.16.51 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.

<b>Table III.16.51</b> <b>How would you rate the need for renovation of existing units in the city?</b> Kearney 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	7	7	6	3
Low Need	12	11	11	5
Moderate Need	13	13	11	6
High Need	5	5	4	5
Extreme Need	1	1	1	

Respondents were also asked how they would rate the need for the construction of new units. As shown in Table III.16.52 most respondents indicated there was no need for the construction of new single-family units and no need for the construction of new apartment units.

<b>Table III.16.52</b> <b>How would you rate the need for construction of new units in the city?</b> Kearney 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	16	18	14	8
Low Need	6	5	4	4
Moderate Need	7	7	7	4
High Need	5	5	6	3
Extreme Need	9	7	6	4