

**VOLUME II:
DIXON COUNTY**

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Dixon County

DEMOGRAPHICS

Population Estimates

The Census Bureau's current census estimates indicate that Dixon County's population decreased from 6,000 in 2010 to 5,762 in 2016, or by -4 percent. This compares to a statewide population change of 4.4 percent over the period. The number of people from 25 to 34 years of age decreased by 6.6 percent, and the number of people from 55 to 64 years of age increased by 2.4 percent. The white population decreased by 5.1 percent, while the black population increased by 66.7 percent. The Hispanic population increased from 622 to 735 people between 2010 and 2016 or by 18.2 percent. These data are presented in Table II.26.1.

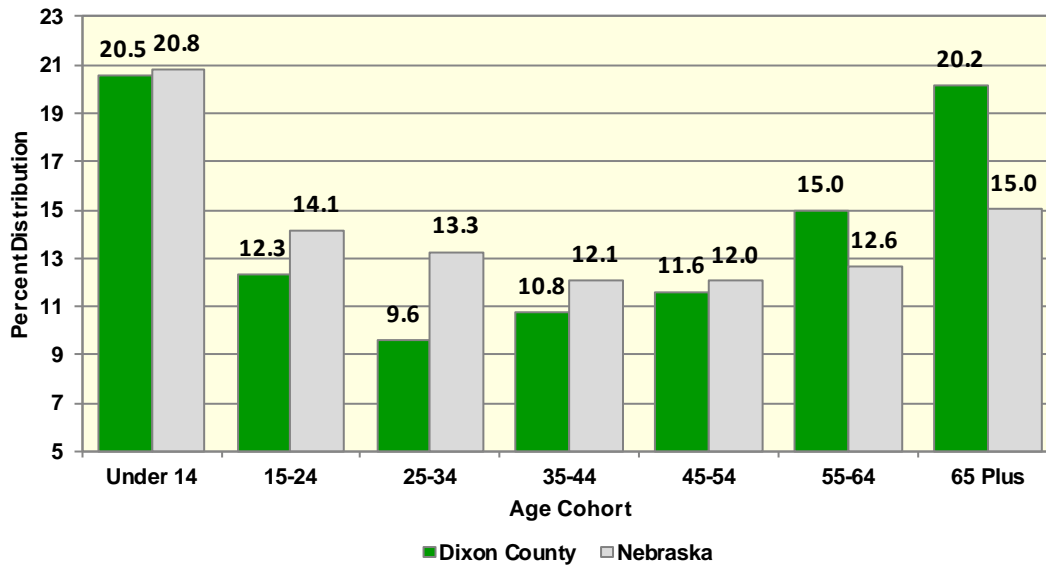
Table II.26.1						
Profile of Population Characteristics						
Dixon County vs. State of Nebraska						
2010 Census and 2016 Current Census Estimates						
Subject	Dixon County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	6,000	5,762	-4%	1,826,341	1,907,116	4.4%
Age						
0 to 14 years	1,259	1,184	-6%	383,542	396,601	3.4%
15 to 24 years	672	711	5.8%	258,206	269,442	4.4%
25 to 34 years	592	553	-6.6%	245,176	252,946	3.2%
35 to 44 years	686	620	-9.6%	220,838	230,528	4.4%
45 to 54 years	878	669	-23.8%	258,726	229,683	-11.2%
55 to 64 years	843	863	2.4%	213,176	241,172	13.1%
65 and Over	1,070	1,162	8.6%	246,677	286,744	16.2%
Race						
White	5,890	5,592	-5.1%	1,649,264	1,694,976	2.8%
Black	24	40	66.7%	85,971	94,620	10.1%
American Indian and Alaskan Native	23	42	82.6%	23,418	27,318	16.7%
Asian	11	17	54.5%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	8	8	0%	2,061	2,425	17.7%
Two or more races	44	63	43.2%	32,305	40,495	25.4%
Ethnicity (of any race)						
Hispanic or Latino	622	735	18.2%	167,405	203,320	21.5%

Table II.26.2, presents the population of Dixon County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 2,964 males, who accounted for 49.4 percent of the population, and the remaining 50.6 percent, or 3,036 persons, were female. In 2016, the number of males was 2,932 persons, and accounted for 50.9 percent of the population, with the remaining 49.1 percent, or 2,830 persons being female.



Table II.26.2 Population by Age and Gender Dixon 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	635	624	1,259	640	544	1,184	-6%
15 to 24 years	340	332	672	372	339	711	5.8%
25 to 34 years	288	304	592	287	266	553	-6.6%
35 to 44 years	355	331	686	312	308	620	-9.6%
45 to 54 years	445	433	878	336	333	669	-23.8%
55 to 64 years	452	391	843	458	405	863	2.4%
65 and Over	449	621	1,070	527	635	1,162	-4.0%
Total	2,964	3,036	6,000	2,932	2,830	5,762	-4%
% of Total	49.4%	50.6%	.	50.9%	49.1%	.	

Diagram II.26.1
Age Distribution
 Dixon 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.26.3, from April 2000 to July 2009, Dixon County natural increase was estimated to be 99 people. Dixon County has been experiencing net out-migration, with 149 persons leaving the county in the last nine years.¹⁰⁴ The 2016 population estimates showed a natural increase of 83 persons. Between 2010 and 2016, Dixon County’s population decreased to 5,762 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 Dixon County increased from -24 persons in 2015 to -4 persons in 2016, with an additional net movement of -4 in the first six months of 2017. The driver’s license total exchanges for the last 16 years are presented in Table II.26.4.

Table II.26.3	
Population Change	
Dixon County	
1980–2010 Census and Intercensal Data	
1980 Population	7,137
Natural Increase 80–90	176
Net Migration 80–90	-1,170
1990 Population	6,143
Natural Increase 90–00	14
Net Migration 90–00	182
2000 Population	6,339
Natural Increase 00–09	99
Net Migration 00–09	-149
2009 Population Estimate	6,289
2010 Population	6,000
Natural Increase 10–16	83
Net Migration 10–16	-321
2016 Population Estimate	5,762

Table II.26.4			
Driver's Licenses Exchanged and Surrendered			
Dixon County			
2001–First half of 2017 DOT Data			
Year	In-Migrants	Out-Migrants	Net Change
Calendar 2001	85	95	-10
Calendar 2002	70	96	-26
Calendar 2003	74	67	7
Calendar 2004	75	72	3
Calendar 2005	97	80	17
Calendar 2006	76	105	-29
Calendar 2007	55	60	-5
Calendar 2008	84	65	19
Calendar 2009	70	58	12
Calendar 2010	121	108	13
Calendar 2011	66	61	5
Calendar 2012	63	82	-19
Calendar 2013	64	62	2
Calendar 2014	73	86	-13
Calendar 2015	72	96	-24
Calendar 2016	74	78	-4
First Half of 2017	45	49	-4

¹⁰⁴ 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 Dixon County decreased by 0.2 percent from 1,174 in 2016 to 1,172 in 2017, as shown in Table II.26.5. The number of school-age children 5 to 11 years of age increased from 543 in 2016 to 565 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.

Table II.26.5 School-Age Children Dixon County Academic Years 1992–2017 DOE Data				
Year	Age Group			Total
	5–11	11–13	14–18	
1992	717	194	478	1,389
1993	733	216	485	1,434
1994	717	233	506	1,456
1995	692	236	514	1,442
1996	729	209	532	1,470
1997	687	185	554	1,426
1998	710	216	532	1,458
1999	694	220	535	1,449
2000	669	213	544	1,426
2001	630	220	543	1,393
2002	644	213	528	1,385
2003	376	133	330	839
2004	553	175	507	1,235
2005	623	185	495	1,303
2006	603	182	476	1,261
2007	631	189	467	1,287
2008	629	171	483	1,283
2009	586	185	486	1,257
2010	565	205	465	1,235
2011	575	184	467	1,226
2012	583	178	475	1,236
2013	562	160	468	1,190
2014	569	175	445	1,189
2015	575	170	475	1,220
2016	543	172	459	1,174
2017	565	145	462	1,172

Population Characteristics

Table II.26.6, shows population by age for the 2000 and 2010 Census. The population changed by -5.3 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -7 percent to a total of 1,070 persons in 2010. Those aged 25 to 34 changed by -13.1 percent, and those aged under 5 changed by -1.5 percent.



Table II.26.6					
Population by Age					
Dixon County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	405	6.4%	399	6.7%	-1.5%
5 to 19	1,513	23.9%	1,272	21.2%	-15.9%
20 to 24	274	4.3%	260	4.3%	-5.1%
25 to 34	681	10.7%	592	9.9%	-13.1%
35 to 54	1,763	27.8%	1,564	26.1%	-11.3%
55 to 64	552	8.7%	843	14.1%	52.7%
65 or Older	1,151	18.2%	1,070	17.8%	-7%
Total	6,339	100.0%	6,000	100.0%	-5.3%

The elderly population is further explored in Table II.26.7. Those aged 65 to 66 changed by 5.4 percent between 2000 and 2010, resulting in a population of 118 persons. Those aged 85 or older changed by -1.5 percent during the same time period, and resulted in 200 persons over age 85 in 2010.

Table II.26.7					
Elderly Population by Age					
Dixon County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	112	9.7%	118	11%	5.4%
67 to 69	166	14.4%	169	15.8%	1.8%
70 to 74	250	21.7%	212	19.8%	-15.2%
75 to 79	244	21.2%	204	19.1%	-16.4%
80 to 84	176	15.3%	167	15.6%	-5.1%
85 or Older	203	17.6%	200	18.7%	-1.5%
Total	1,151	100.0%	1,070	100.0%	-7%

Population by race and ethnicity is shown in Table II.26.8, with the white population representing 92.5 percent in 2010. The black population changed by 800 percent, representing 0.3 percent of the population in 2010. The American Indian and Asian populations represented 0.4 and 0.2 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 78.7 percent between 2000 and 2010, compared to the -10.2 percent growth rate for non-Hispanics.

Table II.26.8					
Population by Race and Ethnicity					
Dixon County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	5,999	94.6%	5,548	92.5%	-7.5%
Black	2	0%	18	0.3%	800%
American Indian	31	0.5%	23	0.4%	-25.8%
Asian	17	0.3%	10	0.2%	-41.2%
Native Hawaiian/ Pacific Islander	0	0%	5	0.1%	%
Other	240	3.8%	338	5.6%	40.8%
Two or More Races	50	0.8%	58	1%	16%
Total	6,339	100.0%	6,000	100.0%	-5.3%
Hispanic	348	5.5%	622	10.4%	78.7%
Non-Hispanic	5,991	94.5%	5,378	89.6%	-10.2%

Population by race and ethnicity through 2016 is shown in Table II.26.9. The white population represented 95.2 percent of the population in 2016, compared with black population accounting for 0.3 percent of the population. Hispanic population represented 12.1 percent of the population in 2016.

Table II.26.9				
Population by Race and Ethnicity				
Dixon County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	5,548	92.5%	5,531	95.2%
Black	18	0.3%	20	0.3%
American Indian	23	0.4%	4	0.1%
Asian	10	0.2%	2	0%
Native Hawaiian/ Pacific Islander	5	0.1%	7	0.1%
Other	338	5.6%	156	2.7%
Two or More Races	58	1%	89	1.5%
Total	6,000	100.0%	5,809	100.0%
Non-Hispanic	5,378	89.6%	5,107	87.9%
Hispanic	622	10.4%	702	12.1%

The population by race is broken down further by ethnicity in Table II.26.10. While the white non-Hispanic population changed by -10.7 percent between 2000 and 2010, the white Hispanic population changed by 254.2 percent. The black non-Hispanic population changed by 600 percent.

Table II.26.10					
Population by Race and Ethnicity					
Dixon County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	5,927	98.9%	5,293	98.4%	-10.7%
Black	2	0%	14	0.3%	600%
American Indian	18	0.3%	23	0.4%	27.8%
Asian	17	0.3%	10	0.2%	-41.2%
Native Hawaiian/ Pacific Islander	0	0%	2	0%	%
Other	2	0%	4	0.1%	100%
Two or More Races	25	0.4%	32	0.6%	28%
Total Non-Hispanic	5,991	100.0%	5,378	100.0%	-10.2%
Hispanic					
White	72	20.7%	255	41%	254.2%
Black	0	0%	4	0.6%	%
American Indian	13	3.7%	0	0%	-100%
Asian	0	0%	0	0%	%
Native Hawaiian/ Pacific Islander	0	0%	3	0.5%	%
Other	238	68.4%	334	53.7%	40.3%
Two or More Races	25	7.2%	26	4.2%	4%
Total Hispanic	348	100.0%	622	100.0%	78.7%
Total Population	6,339	100.0%	6,000	100.0%	-5.3%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.26.11. During this time, the total non-Hispanic population was 5,107 persons in 2016. The Hispanic population was 702.

Table II.26.11				
Population by Race and Ethnicity				
Dixon County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	5,293	98.4%	4,999	97.9%
Black	14	0.3%	20	0.4%
American Indian	23	0.4%	4	0.1%
Asian	10	0.2%	2	0%
Native Hawaiian/ Pacific Islander	2	0%	7	0.1%
Other	4	0.1%	0	0%
Two or More Races	32	0.6%	75	1.5%
Total Non-Hispanic	5,378	100.0%	5,107	100.0%
Hispanic				
White	255	41%	532	75.8%
Black	4	0.6%	0	0%
American Indian	0	0%	0	0%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	3	0.5%	0	0%
Other	334	53.7%	156	22.2%
Two or More Races	26	4.2%	14	2%
Total Hispanic	622	100.0%	702	100.0%
Total Population	6,000	100.0%	5,809	100.0%



Households by type and tenure are shown in Table II.26.12. Family households represented 69.6 percent of households, while non-family households accounted for 30.4 percent. These changed from 69.9 and 30.1 percent, respectively.

Table II.26.12				
Household Type by Tenure				
Dixon County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	1,656	69.9%	1,593	69.6%
Married-Couple Family	1,392	84.1%	1,321	82.9%
Owner-Occupied	1,191	85.6%	1,108	83.9%
Renter-Occupied	201	14.4%	213	16.1%
Other Family	264	15.9%	272	16.6%
Male Householder, No Spouse Present	86	32.6%	78	31.6%
Owner-Occupied	59	68.6%	60	76.9%
Renter-Occupied	27	31.4%	18	23.1%
Female Householder, No Spouse Present	178	67.4%	194	65.4%
Owner-Occupied	104	58.4%	104	53.6%
Renter-Occupied	74	41.6%	90	46.4%
Non-Family Households	714	30.1%	697	30.4%
Owner-Occupied	458	64.1%	490	70.3%
Renter-Occupied	256	35.9%	207	29.7%
Total	2,370	100.0%	2,290	100.0%

The group quarters population was 81 in 2010, compared to 111 in 2000.

Table II.26.13					
Group Quarters Population					
Dixon County					
2000 & 2010 Census SF1 Data					
Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	5	4.5%	8	9.9%	60%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	106	95.5%	73	90.1%	-31.1%
Other Institutions	0	0%	0	0%	%
Total	111	100.0%	81	100.0%	-27.0%
Non-Institutionalized					
College Dormitories	0	%	0	%	%
Military Quarters	0	%	0	%	%
Other Non-Institutionalized	0	%	0	%	%
Total	0	100.0%	0	100.0%	%
Group Quarters Population	111	100.0%	81	100.0%	-27%

The number of foreign born persons are shown in Table II.26.14. An estimated 3.2 percent of the population was born in Mexico, with 2.3 percent born in Guatemala, and another 0.1 percent were born in Czechoslovakia.

Table II.26.14
Place of Birth for the Foreign-Born Population
 Dixon County
 2016 Five-Year ACS

Number	Country	Number of Persons	Percent of Total Population
#1 country of origin	Mexico	183	3.2%
#2 country of origin	Guatemala	134	2.3%
#3 country of origin	Czechoslovakia	4	0.1%
#4 country of origin	Other Central America	3	0.1%
#5 country of origin	Russia	3	0.1%
#6 country of origin	Venezuela	3	0.1%
#7 country of origin	Germany	2	0%
#8 country of origin	Taiwan	2	0%
#9 country of origin	Afghanistan	0	0%
#10 country of origin	Africa n.e.c	0	0%

Limited English Proficiency and the language spoken at home are shown in Table II.26.15. An estimated 4.6 percent of the population speaks Spanish at home, followed by 0 percent speaking Other Asian and Pacific Island languages .

Table II.26.15
Limited English Proficiency and Language Spoken at Home
 Dixon County
 2016 Five-Year ACS

Number	Country	Number of Persons	Percent of Total Population
#1 LEP Language	Spanish	250	4.6%
#2 LEP Language	Other Asian and Pacific Island languages	2	0%
#3 LEP Language	Arabic	0	0%
#4 LEP Language	Chinese	0	0%
#5 LEP Language	French, Haitian, or Cajun	0	0%
#6 LEP Language	German or other West Germanic languages	0	0%
#7 LEP Language	Korean	0	0%
#8 LEP Language	Other Indo-European languages	0	0%
#9 LEP Language	Other and unspecified languages	0	0%
#10 LEP Language	Russian, Polish, or other Slavic languages	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.26.16. Some 13.6 percent of the population was disabled in 2000, or a total of 793 persons. The disability rate was highest for those over 65, with 32.4 percent disabled.

Table II.26.16		
Disability by Age		
Dixon County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	51	4.4%
16 to 64	399	11%
65 and older	343	32.4%
Total	793	13.6%

Table II.26.17 shows disability by type in 2000. There were 346 physical disabilities in 2000, some 277 employment disabilities, and 261 go-outside-home disabilities.

Table II.26.17	
Total Disabilities Tallied: Aged 5 and Older	
Dixon County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	212
Physical disability	346
Mental disability	154
Self-care disability	98
Employment disability	277
Go-outside-home disability	261
Total	1,348

Disability by age, as estimated by the 2016 ACS, is shown in Table II.26.18. The disability rate for females was 13.5 percent, compared to 12.1 percent for males. The disability rate changed precipitously higher with age, with 53.4 percent of those over 75 experiencing a disability.

Table II.26.18						
Disability by Age						
Dixon County 2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	3	1.5%	0	0%	3	0.8%
5 to 17	51	9%	25	4.8%	76	7%
18 to 34	17	3.3%	20	4.3%	37	3.8%
35 to 64	109	9.5%	137	12.4%	246	10.9%
65 to 74	77	25.8%	48	16.4%	125	21.2%
75 or Older	92	51.1%	152	54.9%	244	53.4%
Total	349	12.1%	382	13.5%	731	12.8%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.26.19. Some 5.6 percent have an ambulatory disability, 3.7 have an independent living disability, and 2.5 percent have a self-care disability.

Table II.26.19
Total Disabilities Tallied: Aged 5 and Older

Dixon County
2016 Five-Year ACS

Disability Type	Population with Disability	Percent with Disability
Hearing disability	319	5.6%
Vision disability	120	2.1%
Cognitive disability	221	4.1%
Ambulatory disability	299	5.6%
Self-Care disability	132	2.5%
Independent living disability	157	3.7%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.26.20 and Table II.26.21. In 2016, some 2,929 persons were employed and 102 were unemployed. This totaled a labor force of 3,031 persons. The unemployment rate for Dixon County was estimated to be 3.4 in 2016.

Table II.26.20
Employment, Labor Force and Unemployment

Dixon County
2016 Five-Year ACS Data

Employment Status	2016 Five-Year ACS
Employed	2,929
Unemployed	102
Labor Force	3,031
Unemployment Rate	3.4%

In 2016, 90.1 percent of households in Dixon County had a high school education or greater.

Table II.26.21
High School or Greater Education

Dixon County
2016 Five-Year ACS Data

Education Level	Households
High School or Greater	2,063
Total Households	2,290
Percent High School or Above	90.1%

As seen in Table II.26.22, 36.3 percent of the population had a high school diploma or equivalent, another 34.2 percent have some college, 11.7 percent have a Bachelor's Degree, and 5.6 percent of the population had a graduate or professional degree.

Table II.26.22
Educational Attainment

Dixon County
2016 Five-Year ACS Data

Education Level	Population	Percent
Less Than High School	533	12.3%
High School or Equivalent	1,578	36.3%
Some College or Associates Degree	1,485	34.2%
Bachelor's Degree	510	11.7%
Graduate or Professional Degree	242	5.6%
Total Population Above 18 years	4,348	100.0%

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Labor Force

Table II.26.23, shows the labor force statistics for Dixon County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1990 with a rate of 2.1. The highest level of unemployment occurred during 2010 rising to a rate of 4.8. 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 Dixon County increased from 3.3 percent in 2015 to 3.5 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.26.23 Labor Force Statistics Dixon County 1990 - 2016 BLS Data					
Year	Dixon County				Statewide
	Unemployment	Employment	Labor Force	Unemployment Rate	Unemployment Rate
1990	62	2,915	2,977	2.1%	2.3%
1991	72	3,044	3,116	2.3%	2.7%
1992	78	2,988	3,066	2.5%	2.9%
1993	94	2,892	2,986	3.1%	2.8%
1994	81	2,775	2,856	2.8%	2.6%
1995	65	2,789	2,854	2.3%	2.6%
1996	71	2,550	2,621	2.7%	2.7%
1997	68	2,491	2,559	2.7%	2.5%
1998	68	2,436	2,504	2.7%	2.6%
1999	70	2,443	2,513	2.8%	2.8%
2000	86	3,256	3,342	2.6%	2.8%
2001	81	3,209	3,290	2.5%	3.1%
2002	96	3,101	3,197	3%	3.6%
2003	114	3,029	3,143	3.6%	3.9%
2004	109	3,001	3,110	3.5%	3.9%
2005	124	3,020	3,144	3.9%	3.8%
2006	98	3,036	3,134	3.1%	3.1%
2007	104	3,209	3,313	3.1%	3%
2008	108	3,274	3,382	3.2%	3.3%
2009	156	3,176	3,332	4.7%	4.6%
2010	149	2,966	3,115	4.8%	4.6%
2011	144	3,017	3,161	4.6%	4.4%
2012	130	3,011	3,141	4.1%	4%
2013	118	3,005	3,123	3.8%	3.8%
2014	94	2,962	3,056	3.1%	3.3%
2015	103	2,981	3,084	3.3%	3%
2016	107	2,983	3,090	3.5%	3.2%

Diagram II.26.2, shows the employment and labor force for Dixon County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 2,983 persons, with the labor force reaching 3,090, indicating there were a total of 107 unemployed persons.

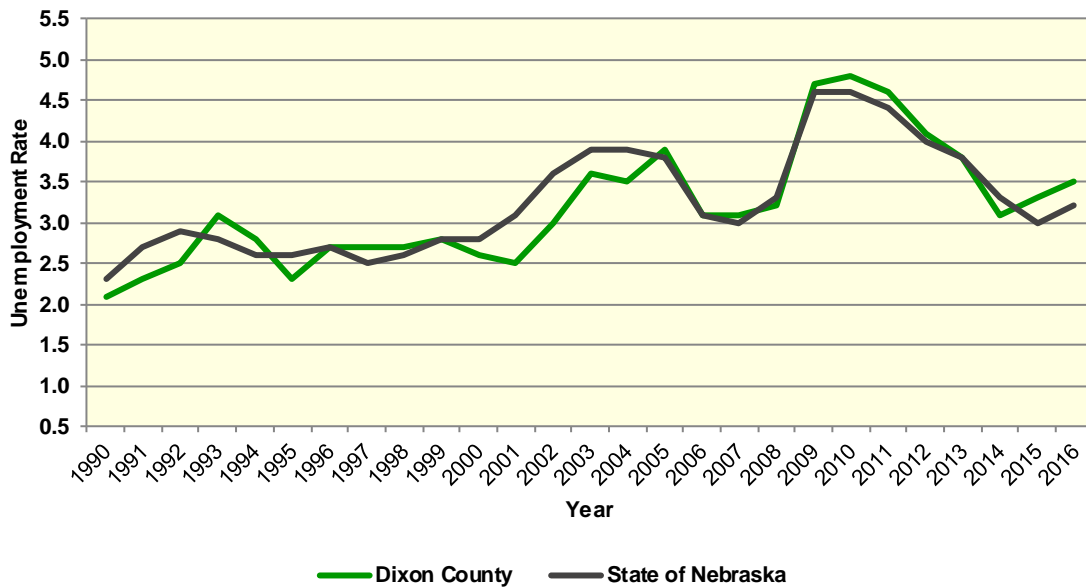
Diagram II.26.2
Employment and Labor Force
 Dixon County
 1990 – 2016 BLS Data



Unemployment

Diagram II.26.3, shows the unemployment rate for both the State and Dixon County. During the 1990’s the average rate for Dixon County was 2.6, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 3.3, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 3.9. Over the course of the entire period Dixon County had an average unemployment rate lower than the state, 3.2 percent for Dixon County, versus 3.3 statewide.

Diagram II.26.3
Annual Unemployment Rate
 Dixon 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.26.24, shows total real earnings by industry for Dixon County. In the most recent 2016 estimate, the farm industry had the largest total real earnings, with total real earnings reaching 52,077,000 dollars. Between 2015 and 2016 the utilities industry saw the largest percentage increase, rising by 14.9 percent.

Table II.26.24
Real Earnings by Industry
 Dixon 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	20,196	41,147	47,439	32,050	101,803	62,344	67,066	52,077	-22.3
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	58	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	57	56	64	14.9
Construction	6,092	13,260	10,707	10,161	9,853	0	9,856	9,802	-0.5
Manufacturing	0	0	0	0	0	0	0	0	0
Wholesale trade	3,184	3,107	2,720	2,977	2,886	3,001	2,032	1,903	-6.4
Retail trade	2,611	1,399	1,044	1,276	1,383	1,178	1,156	1,317	13.9
Transportation and warehousing	2,930	2,138	2,463	2,129	1,579	1,762	2,427	2,541	4.7
Information	299	319	298	275	299	0	0	0	0
Finance and insurance	0	0	0	2,428	1,650	1,864	2,003	1,823	-9
Real estate and rental and leasing	0	0	0	291	674	814	932	926	-0.7
Professional and technical services	0	0	0	0	0	0	0	1,605	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	0	0	0	0	0	1,433	0
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	3,483	3,355	3,460	3,459	3,406	3,193	3,288	3
Arts, entertainment, and recreation	0	0	0	0	0	0	0	0	0
Accommodation and food services	0	0	0	0	0	0	0	0	0
Other services, except public administration	3,866	5,524	5,443	5,660	5,424	0	0	0	0
Government and government enterprises	16,608	21,007	21,067	20,135	19,581	20,254	18,720	19,098	2
Total	98,391	135,917	135,655	120,809	188,737	157,969	153,380	141,820	-7.5



Table II.26.25, shows the total employment by industry for Dixon County. The most recent estimates show the farm industry was the largest employer in Dixon County, with employment reaching 576 jobs in 2016. Between 2015 and 2016 the educational services industry saw the largest percentage increase, rising by 8.3 percent.

Table II.26.25
Employment by Industry
Dixon County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	739	591	592	576	576	571	590	576	-2.4
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	13	10	16	17	16	13	13	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	167	254	235	238	225	0	226	233	3.1
Manufacturing	0	0	0	0	0	0	0	0	0
Wholesale trade	57	63	57	65	59	60	50	53	6
Retail trade	177	126	126	114	119	125	130	137	5.4
Transportation and warehousing	90	68	64	54	62	69	80	80	0
Information	17	17	19	16	18	0	0	0	0
Finance and insurance	0	0	0	121	123	109	123	119	-3.3
Real estate and rental and leasing	0	0	0	32	48	56	60	63	5
Professional and technical services	0	0	0	0	0	0	0	47	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	0	0	0	0	0	71	0
Educational services	0	10	0	0	11	10	12	13	8.3
Health care and social assistance	0	137	140	132	142	156	140	132	-5.7
Arts, entertainment, and recreation	0	0	0	0	0	0	0	0	0
Accommodation and food services	0	0	0	0	0	0	0	0	0
Other services, except public administration	171	196	197	209	204	0	0	0	0
Government and government enterprises	450	505	503	483	484	469	448	460	2.7
Total	3,132	3,161	3,179	3,118	3,101	3,093	3,066	3,099	1.1

Table II.26.26, shows the real average earnings per job by industry for Dixon County. These figures are calculated by dividing the Total Real Earning displayed in Table II.26.24 and Table II.26.25, by Industry. In 2016, the farm industry had the highest average earnings reaching 90,411 dollars. Between 2015 and 2016 the health care and social assistance industry saw the largest percentage increase, rising by 9.2 percent.

Table II.26.26
Real Earnings Per Job by Industry
 Dixon County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	27,328	69,623	80,134	55,642	176,742	109,184	113,671	90,411	-20.5
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	4,489	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	36,478	52,204	45,560	42,693	43,791	0	43,611	42,069	-3.5
Manufacturing	0	0	0	0	0	0	0	0	0
Wholesale trade	55,865	49,316	47,711	45,807	48,923	50,009	40,648	35,906	-11.7
Retail trade	14,750	11,106	8,288	11,196	11,624	9,421	8,893	9,613	8.1
Transportation and warehousing	32,557	31,442	38,481	39,426	25,472	25,542	30,332	31,763	4.7
Information	17,612	18,781	15,670	17,212	16,621	0	0	0	0
Finance and insurance	0	0	0	20,064	13,416	17,099	16,285	15,319	-5.9
Real estate and rental and leasing	0	0	0	9,103	14,051	14,538	15,535	14,698	-5.4
Professional and technical services	0	0	0	0	0	0	0	34,149	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	0	0	0	0	0	20,183	0
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	25,427	23,964	26,215	24,358	21,834	22,804	24,909	9.2
Arts, entertainment, and recreation	0	0	0	0	0	0	0	0	0
Accommodation and food services	0	0	0	0	0	0	0	0	0
Other services, except public administration	22,606	28,181	27,631	27,083	26,587	0	0	0	0
Government and government enterprises	36,907	41,599	41,882	41,686	40,456	43,185	41,787	41,517	-0.6
Total	31,415	42,998	42,672	38,746	60,863	51,073	50,026	45,763	-8.5

Table II.26.27 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 \$265,120,000 a -3.2 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 3,161 and 3,099 in 2016.

Table II.26.27
Total Employment and Real Personal Income
 Dixon 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	82,920	3,290	7,122	18,182	11,581	116,514	15,505	3,181	26,066
1970	75,166	3,263	7,422	19,501	12,436	111,262	14,971	3,196	23,518
1971	96,955	3,482	7,509	20,214	12,849	134,046	18,142	3,261	29,730
1972	103,373	3,530	9,032	22,169	13,753	144,797	20,013	3,357	30,794
1973	118,240	4,071	9,716	24,215	15,501	163,601	23,005	3,330	35,506
1974	70,873	4,262	11,242	24,946	16,308	119,107	16,696	3,267	21,693
1975	95,192	4,371	12,114	26,326	17,036	146,297	20,348	3,187	29,869
1976	68,804	4,493	13,823	26,177	17,767	122,078	16,800	3,100	22,196
1977	78,005	4,627	12,125	27,729	18,592	131,824	18,037	3,222	24,209
1978	81,372	4,846	15,451	29,247	18,859	140,083	19,105	3,265	24,923
1979	73,942	5,149	15,842	28,054	19,773	132,461	18,193	3,289	22,483
1980	49,922	5,198	16,778	32,464	20,319	114,284	16,012	3,324	15,018
1981	74,329	5,455	16,123	36,530	21,814	143,342	20,129	3,411	21,791
1982	60,350	5,350	13,121	41,272	22,377	131,769	18,767	3,253	18,553
1983	54,376	5,658	13,146	41,875	22,416	126,155	18,021	3,391	16,036
1984	61,603	6,217	12,634	43,548	22,618	134,187	19,470	3,300	18,668
1985	64,727	6,336	13,141	40,863	23,400	135,794	20,269	3,233	20,021
1986	81,582	6,905	12,672	39,752	24,204	151,305	23,124	3,221	25,328
1987	97,497	7,517	11,977	36,957	23,823	162,736	25,416	3,285	29,680
1988	87,889	7,769	13,657	39,403	23,574	156,755	24,784	3,281	26,787
1989	95,552	8,501	13,114	40,190	23,690	164,045	26,378	3,333	28,669
1990	119,801	9,423	11,822	36,068	23,465	181,734	29,559	3,446	34,765
1991	127,911	10,131	5,111	35,631	23,279	181,801	29,328	3,540	36,133
1992	126,186	10,114	7,211	34,477	24,294	182,055	29,297	3,484	36,219
1993	117,692	9,341	15,669	32,582	25,251	181,853	29,307	3,429	34,322
1994	115,043	9,636	26,046	32,424	24,862	188,739	30,145	3,329	34,558
1995	98,469	8,787	33,845	33,588	26,482	183,597	29,096	3,296	29,876
1996	125,878	8,522	39,384	34,215	27,887	218,842	34,529	3,172	39,685
1997	102,667	8,514	41,416	35,077	27,997	198,643	31,347	3,118	32,927
1998	107,094	9,046	46,504	36,945	28,298	209,795	33,180	3,089	34,669
1999	101,254	9,122	45,355	33,799	29,155	200,441	31,339	3,097	32,695
2000	105,328	9,456	42,546	34,728	29,159	202,305	32,390	3,139	33,555
2001	98,391	9,103	43,733	34,576	30,530	198,126	32,184	3,132	31,415
2002	96,996	9,490	43,407	31,845	30,438	193,196	31,860	3,117	31,119
2003	103,276	9,761	43,911	31,158	31,281	199,865	33,400	3,117	33,134
2004	107,214	9,894	42,769	27,869	29,529	197,487	33,428	3,062	35,014
2005	108,505	9,939	39,612	25,491	30,798	194,467	32,623	3,004	36,121
2006	89,084	10,020	37,272	23,846	32,203	172,385	28,793	3,045	29,256
2007	99,036	10,485	38,429	28,191	32,568	187,739	31,326	3,091	32,040
2008	112,757	11,245	40,066	33,722	35,341	210,640	35,084	3,126	36,071
2009	116,847	11,857	36,793	34,483	35,038	211,305	35,141	3,192	36,606
2010	135,917	12,155	32,495	31,128	37,718	225,103	37,662	3,161	42,998
2011	135,655	9,975	38,064	34,940	38,113	236,796	39,381	3,179	42,672
2012	120,809	9,575	37,625	36,495	37,743	223,097	37,762	3,118	38,746
2013	188,737	10,611	45,171	38,891	35,705	297,893	51,176	3,101	60,863
2014	157,969	11,975	44,237	40,771	38,193	269,194	46,678	3,093	51,073
2015	153,380	10,605	51,508	41,863	37,821	273,967	47,325	3,066	50,026
2016	141,820	11,086	53,250	42,347	38,789	265,120	46,012	3,099	45,763



Diagram II.26.4, shows real average earnings per job for Dixon County from 1990 to 2016. Over this period the average earning per job for Dixon County was 37,493 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

Diagram II.26.4
Real Average Earnings Per Job
 Dixon County
 BEA Data 1990 - 2016

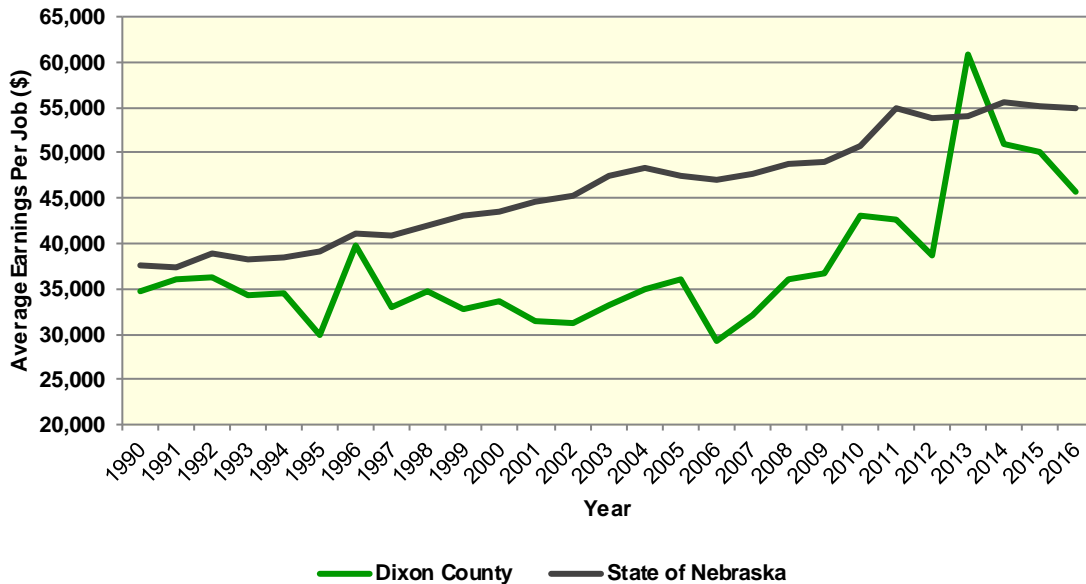
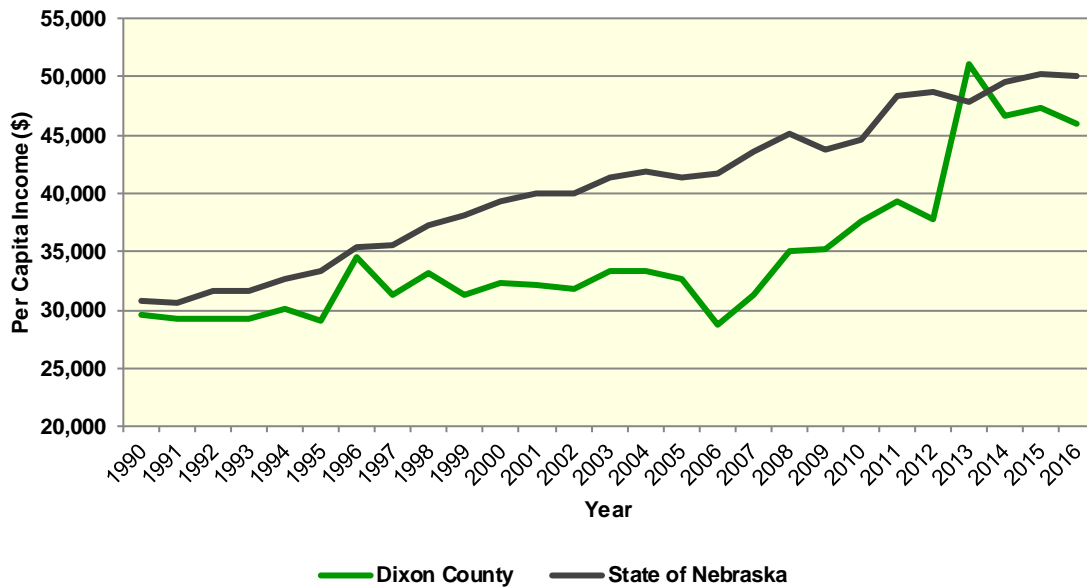


Diagram II.26.5, shows real per capita income in Dixon County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Dixon County was 34,791 dollars, which was lower than the statewide average of 40,548 dollars over the same period.

Diagram II.26.5
Real Per Capita Income
 Dixon 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.26.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment increased from 1,687 persons in 2015 to 1,715 in 2016, a change of 2 percent.

Table II.26.28
Total Monthly Employment
 Dixon County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	1,694	1,780	1,771	1,759	1,774	1,807	1,745	1,724	1,696	1,711	1,627
Feb	1,691	1,756	1,780	1,759	1,775	1,781	1,745	1,708	1,699	1,694	1,643
Mar	1,688	1,775	1,792	1,762	1,801	1,805	1,775	1,731	1,710	1,702	1,666
Apr	1,671	1,790	1,867	1,775	1,837	1,829	1,829	1,743	1,741	1,715	1,717
May	1,709	1,788	1,901	1,860	1,890	1,853	1,870	1,829	1,811	1,785	1,753
Jun	1,737	1,832	1,910	1,883	1,920	1,894	1,856	1,827	1,823	1,769	1,824
Jul	1,728	1,773	1,872	1,855	1,859	1,834	1,804	1,764	1,766	1,720	1,742
Aug	1,726	1,783	1,841	1,930	1,868	1,814	1,792	1,756	1,734	1,699	1,763
Sep	1,735	1,787	1,851	1,884	1,883	1,919	1,794	1,784	1,745	1,625	1,769
Oct	1,714	1,773	1,896	1,910	1,897	1,854	1,778	1,787	1,713	1,592	1,693
Nov	1,722	1,754	1,842	1,888	1,883	1,800	1,751	1,756	1,722	1,615	1,676
Dec	1,751	1,787	1,832	1,895	1,900	1,826	1,754	1,785	1,740	1,613	1,707
Annual	1,714	1,782	1,846	1,847	1,857	1,835	1,791	1,766	1,742	1,687	1,715
% Change	(ND)%	4%	4%	(ND)%	1%	-1%	-2%	-1%	-1%	-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 \$624 in 2015. In 2016, average weekly wages saw an increase of 5 percent over the prior year, rising to 653 dollars, or by 29 dollars. These data are shown in Table II.26.29.

Table II.26.29						
Average Weekly Wages						
Dixon County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	409	429	407	443	422	
2002	411	434	425	461	433	3%
2003	440	442	420	491	448	3%
2004	461	463	433	489	461	3%
2005	472	476	484	460	473	3%
2006	500	432	477	479	472	(ND)%
2007	489	461	521	509	495	5%
2008	551	512	566	521	537	8%
2009	573	489	529	555	536	(ND)%
2010	538	500	620	590	562	5%
2011	548	507	557	584	549	-2%
2012	539	561	536	608	561	2%
2013	576	571	572	629	587	5%
2014	594	815	609	630	664	13%
2015	584	622	581	714	624	-6%
2016(p)	592	620	666	731	653	5%

Total business establishments reported by the QCEW are displayed in Table II.26.30. Between 2015 and 2016, the total number of business establishments in Dixon County increased from 148 to 156 establishments.

Table II.26.30						
Number of Business Establishments						
Dixon County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	137	138	140	137	138	
2002	132	130	131	133	132	-4%
2003	134	137	137	133	135	2%
2004	130	131	126	125	128	-5%
2005	123	118	125	119	121	-5%
2006	120	118	122	120	120	-1%
2007	129	130	130	127	129	7%
2008	127	130	131	131	130	1%
2009	135	136	138	137	137	5%
2010	135	135	136	134	135	-1%
2011	136	137	133	133	135	(ND)%
2012	138	145	145	145	143	6%
2013	149	151	146	148	149	4%
2014	148	153	147	144	148	-1%
2015	144	148	149	150	148	(ND)%
2016	153	155	156	158	156	5%

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 increased by 2.3 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 increased by 1.4 percent over the period. On the other hand, by 2016 there were 289 returns for AGIs of \$100,000 or more. Table II.26.31 presents AGI distribution for the years 1991 through 2016.

Table II.26.31 Income Tax Returns by Adjusted Gross Income Dixon 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 ¹⁰⁵
1991	991	311	556	381	254	90	0	0	0	2,627
1992	900	298	547	354	283	115	0	13	0	2,539
1993	888	282	520	380	313	133	0	15	0	2,561
1994	910	248	490	328	293	144	0	12	0	2,442
1995	836	258	447	327	346	166	0	16	0	2,427
1996	857	229	473	354	366	200	20	21	0	2,536
1997	784	226	461	348	390	233	14	35	0	2,522
1998	751	207	483	352	391	250	36	27	0	2,522
1999	735	163	448	317	408	295	60	38	0	2,483
2000	736	156	452	358	427	327	71	0	0	2,580
2001	742	134	415	359	391	308	89	53	0	2,498
2002	712	160	416	320	394	357	81	32	0	2,493
2003	666	182	392	347	383	365	91	37	0	2,480
2004	640	190	429	329	382	386	118	53	0	2,549
2005	549	163	378	308	364	397	0	64	0	2,380
2006	512	204	455	326	391	428	162	92	10	2,580
2007	573	174	414	327	354	468	196	122	11	2,639
2008	527	188	401	323	384	434	226	148	14	2,645
2009	497	186	404	326	351	438	226	146	15	2,589
2010	435	204	389	379	363	420	243	145	14	2,592
2011	455	197	373	363	371	409	256	194	20	2,638
2012	428	203	358	320	377	437	257	205	33	2,618
2013	429	189	350	360	392	398	281	219	20	2,638
2014	403	196	335	329	370	424	267	263	29	2,616
2015	455	181	331	332	351	425	287	246	34	2,642
2016	445	162	331	337	368	454	275	262	27	2,661

¹⁰⁵ 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 573 in 2010 to 480 in 2016, with the poverty rate reaching 8.5 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.26.32 presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	559	9.1%
2001	602	9.9%
2002	549	9.1%
2003	537	8.9%
2004	505	8.3%
2005	584	9.7%
2006	596	9.9%
2007	632	10.3%
2008	619	10.1%
2009	663	10.8%
2010	573	9.7%
2011	574	9.8%
2012	661	11.4%
2013	584	10.2%
2014	604	10.7%
2015	527	9.3%
2016	480	8.5%

The rate of poverty for Dixon County is shown in Table II.26.33. In 2016, there were an estimated 675 persons living in poverty. This represented a 11.9 percent poverty rate, compared to 10 percent poverty in 2000. In 2016, some 17.9 percent of those in poverty were under age 6, and 12.3 percent were 65 or older.

Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	71	11.4%	121	17.9%
6 to 17	156	25.1%	152	22.5%
18 to 64	299	48.1%	319	47.3%
65 or Older	95	15.3%	83	12.3%
Total	621	100.0%	675	100.0%
Poverty Rate	10%	.	11.9%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 0.6 percent in Dixon County between 2010 and 2016, from 2,688 to 2,703. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.26.34.

Subject	Nebraska	% Growth Since Census	Dixon County	% Growth Since Census
2000 Census Base	722,656	.	2,654	.
2010 Census	796,793	10.3	2,688	1.3
July 2011 Estimate	801,068	0.5	2,687	0
July 2012 Estimate	804,586	1	2,690	0.1
July 2013 Estimate	809,062	1.5	2,696	0.3
July 2014 Estimate	814,835	2.3	2,701	0.5
July 2015 Estimate	820,725	3	2,701	0.5
July 2016 Estimate	827,156	3.8	2,703	0.6

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 Dixon County decreased from 6 authorizations in 2015 to 5 in 2016.

The real value of single-family building permits decreased from \$232,354 in 2015 to \$176,000 in 2016. This compares to an increase in permit value statewide, with values rising from \$203,629 in 2015 to \$206,586 in 2016. Additional details are given in Table II.26.35.

Table II.26.35 Building Permits and Valuation Dixon 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	8	2	0	16	26	104,784	57,685
1981	7	0	0	0	7	83,011	0
1982	9	0	0	0	9	97,186	0
1983	6	0	0	0	6	112,706	0
1984	7	0	0	0	7	94,721	0
1985	4	0	0	0	4	104,653	0
1986	3	0	0	0	3	101,781	0
1987	3	0	0	0	3	128,048	0
1988	1	0	0	0	1	125,854	0
1989	5	0	0	0	5	100,381	0
1990	13	0	0	0	13	139,930	0
1991	11	2	0	0	13	87,659	0
1992	3	0	0	0	3	100,021	0
1993	5	0	0	12	17	127,719	52,830
1994	9	0	0	0	9	90,453	0
1995	17	0	10	0	27	137,847	0
1996	9	0	0	0	9	121,896	0
1997	11	0	0	0	11	136,826	0
1998	3	0	0	0	3	136,141	0
1999	10	0	0	0	10	110,106	0
2000	11	0	0	0	11	141,012	0
2001	7	2	0	0	9	138,010	0
2002	12	0	0	0	12	128,771	0
2003	10	0	0	0	10	175,061	0
2004	12	2	0	0	14	200,579	0
2005	3	0	0	0	3	145,384	0
2006	5	0	0	0	5	193,700	0
2007	7	0	0	0	7	164,219	0
2008	4	0	0	0	4	171,349	0
2009	4	0	0	0	4	154,631	0
2010	3	0	0	0	3	160,015	0
2011	9	0	0	0	9	252,907	0
2012	12	0	0	0	12	201,338	0
2013	10	0	0	0	10	195,455	0
2014	4	0	0	0	4	188,172	0
2015	6	0	0	0	6	232,354	0
2016	5	2	0	0	7	176,000	0



Diagram II.26.6
Single-Family Permits
 Dixon County
 Census Bureau Data, 1980–2016

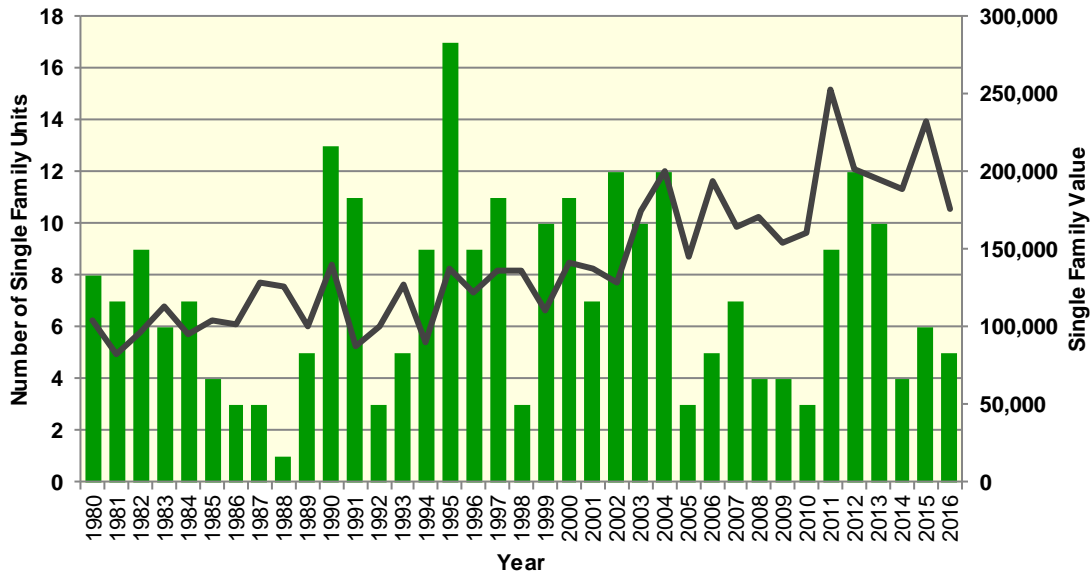
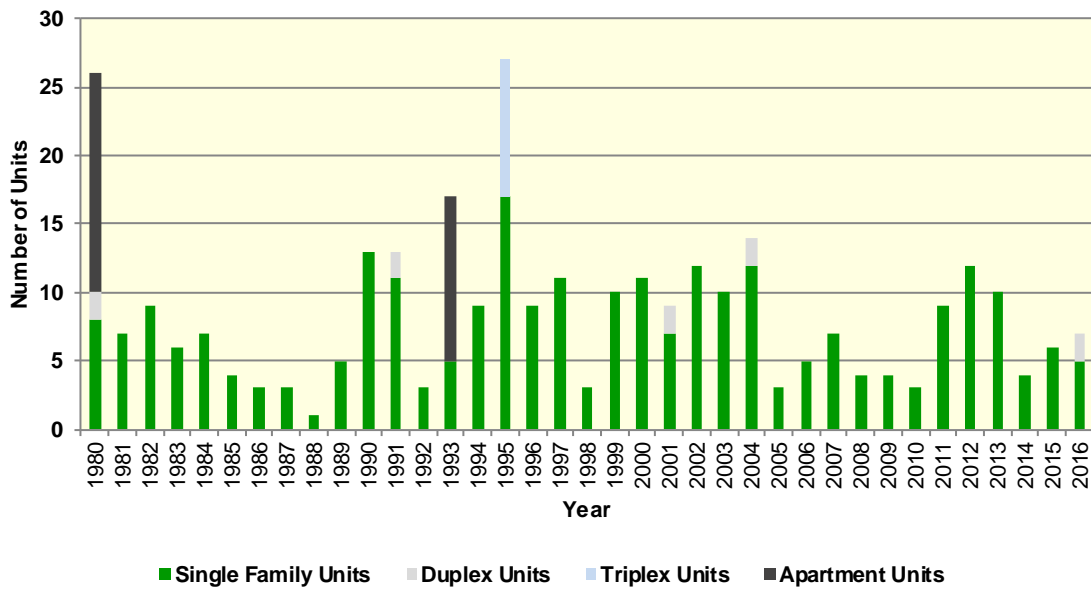


Diagram II.26.7
Total Permits by Unit Type
 Dixon County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.26.36. In 2016, there were 2,680 housing units, up from 2,673 in 2000. Single-family units accounted for 86 percent of units in 2016, compared to 85.5 in 2000. Apartment units accounted for 4.4 percent in 2016, compared to 4 percent in 2000.

Table II.26.36 Housing Units by Type Dixon 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	2,286	85.5%	2,304	86%
Duplex	29	1.1%	60	2.2%
Tri- or Four-Plex	44	1.6%	19	0.7%
Apartment	107	4%	118	4.4%
Mobile Home	204	7.6%	179	6.7%
Boat, RV, Van, Etc.	3	0.1%	0	0%
Total	2,673	100.0%	2,680	100.0%

Some 88.2 percent of housing was occupied in 2010, compared to 90.3 percent in 2000. Owner-occupied housing changed -1.5 percent between 2000 and 2010, ending with owner-occupied units representing 76.5 percent of units. Vacant units changed by 22.3 percent, resulting in 318 vacant units in 2010.

Table II.26.37 Housing Units by Tenure Dixon County 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	2,413	90.3%	2,370	88.2%	-1.8%
Owner-Occupied	1,840	76.3%	1,812	76.5%	-1.5%
Renter-Occupied	573	23.7%	558	23.5%	-2.6%
Vacant Housing Units	260	9.7%	318	11.8%	22.3%
Total Housing Units	2,673	100.0%	2,688	100.0%	0.6%

Table II.26.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 2,680 housing units. An estimated 76.9 percent were owner-occupied, and 14.6 percent were vacant.

Table II.26.38 Housing Units by Tenure Dixon County 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	2,370	88.2%	2,290	85.4%
Owner-Occupied	1,812	76.5%	1,762	76.9%
Renter-Occupied	558	23.5%	528	23.1%
Vacant Housing Units	318	11.8%	390	14.6%
Total Housing Units	2,688	100.0%	2,680	100.0%



Households by household size are shown in Table II.26.39. There were a total of 2,370 households in 2010, down from 2,413 in 2000. One person households changed by 2.1 percent between 2000 and 2010, while two person households changed by 8.7 percent. Three and four person households changed by -20.2 and -3.5 respectively, representing 12.2 percent and 11.6 percent of the population in 2010.

Table II.26.39					
Households by Household Size					
Dixon County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	625	25.9%	638	26.9%	2.1%
Two Persons	828	34.3%	900	38%	8.7%
Three Persons	361	15%	288	12.2%	-20.2%
Four Persons	286	11.9%	276	11.6%	-3.5%
Five Persons	210	8.7%	152	6.4%	-27.6%
Six Persons	72	3%	82	3.5%	13.9%
Seven Persons or More	31	1.3%	34	1.4%	9.7%
Total	2,413	100.0%	2,370	100.0%	-1.8%

Households by income is shown in Table II.26.40. Households earning more than \$100,000 per year represented 14.9 percent of households in 2016, compared to 3 percent in 2000. Households earning between \$50,000 and \$74,999 represented 26.6 percent of households in 2016, compared to 19.7 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 11.4 percent of households in 2016, compared to 17.6 percent in 2000.

Table II.26.40				
Households by Income				
Dixon 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	426	17.6%	262	11.4%
\$15,000 to \$19,999	177	7.3%	98	4.3%
\$20,000 to \$24,999	211	8.7%	112	4.9%
\$25,000 to \$34,999	416	17.2%	294	12.8%
\$35,000 to \$49,999	518	21.5%	286	12.5%
\$50,000 to \$74,999	476	19.7%	609	26.6%
\$75,000 to \$99,999	118	4.9%	287	12.5%
\$100,000 or More	72	3%	342	14.9%
Total	2,414	100.0%	2,290	100.0%

Table II.26.41 shows households by year home built. Housing units built between 2000 and 2009, account for 5.7 percent and those built in 2010 or later accounted for 0.9 percent of households. Households built in the 1970's, 1980's, and 1990's account for 13.8 percent, 6.9 percent, and 6.2, respectively. Housing units built prior to 1939 represented 45.6 percent of households in 2016.

Table II.26.41				
Households by Year Home Built				
Dixon County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Year Built	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	1,275	52.8%	1,044	45.6%
1940 to 1949	191	7.9%	133	5.8%
1950 to 1959	158	6.5%	178	7.8%
1960 to 1969	181	7.5%	168	7.3%
1970 to 1979	313	13%	315	13.8%
1980 to 1989	140	5.8%	158	6.9%
1990 to 1999	155	6.4%	142	6.2%
2000 to 2009	.	.	131	5.7%
2010 or Later	.	.	21	0.9%
Total	2,413	100.0%	2,290	100.0%

The distribution of unit types by race are shown in Table II.26.42. An estimated 89.8 percent of white households occupy single-family homes. Some 4.5 percent of white households occupy apartments.

Table II.26.42							
Distribution of Units in Structure by Race							
Dixon County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/ Pacific Islanders	Other	Two or More Races
Single-Family	89.8%	0%	%	%	100%	100%	100%
Duplex	1.8%	100%	%	%	0%	0%	0%
Tri- or Four-Plex	0.5%	0%	%	%	0%	0%	0%
Apartment	4.5%	0%	%	%	0%	0%	0%
Mobile Home	3.5%	0%	%	%	0%	0%	0%
Boat, RV, Van, Etc.	0%	0%	%	%	0%	0%	0%
Total	100.0%	100.0%	%	%	100.0%	100.0%	100.0%

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.26.43. An estimated 20.1 percent of vacant units were for rent in 2010, a 45.5 percent change since 2000. In addition, some 10.7 percent of vacant units were for sale, a change of -35.8 percent between 2000 and 2010. "Other" vacant units represented 39.6 percent of vacant units in 2010. This is a change of 59.5 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.26.43 Disposition of Vacant Housing Units Dixon County 2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	44	16.9%	64	20.1%	45.5%
For Sale	53	20.4%	34	10.7%	-35.8%
Rented or Sold, Not Occupied	18	6.9%	4	1.3%	-77.8%
For Seasonal, Recreational, or Occasional Use	66	25.4%	90	28.3%	36.4%
For Migrant Workers	0	0%	0	0%	%
Other Vacant	79	30.4%	126	39.6%	59.5%
Total	260	100.0%	318	100.0%	22.3%

The disposition of vacant units between 2010 and 2016 are shown in Table II.26.44. By 2016, for rent units accounted for 9.5 percent of vacant units, while for sale units accounted for 7.4 percent. “Other” vacant units accounted for 49.5 percent of vacant units, representing a total of 193 “other” vacant units.

Table II.26.44 Disposition of Vacant Housing Units Dixon County 2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	64	20.1%	37	9.5%
For Sale	34	10.7%	29	7.4%
Rented Not Occupied	0	0%	5	1.3%
Sold Not Occupied	4	1.3%	6	1.5%
For Seasonal, Recreational, or Occasional Use	90	28.3%	115	29.5%
For Migrant Workers	0	0%	5	1.3%
Other Vacant	126	39.6%	193	49.5%
Total	318	100.0%	390	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 1,086 property transactions in Dixon County. Of these, 1,049 were for single-family homes during this 19-year period, as shown in Table II.26.45.

Table II.26.45						
Residential Property Transactions						
Dixon County						
Fiscal Years 1999–2017 PAD Data						
Year	Single-Family	Mobile Home	Duplex	Townhome	Missing	Total
1999	62	3	0	0	0	65
2000	60	5	0	1	1	67
2001	76	7	0	0	1	84
2002	59	1	0	0	1	61
2003	64	2	0	0	0	66
2004	74	2	0	0	0	76
2005	79	1	0	0	1	81
2006	54	2	0	0	0	56
2007	40	0	0	0	0	40
2008	37	0	0	0	0	37
2009	44	2	0	0	0	46
2010	42	1	0	0	0	43
2011	32	1	0	0	0	33
2012	40	1	0	0	0	41
2013	40	0	0	0	0	40
2014	51	1	0	0	0	52
2015	55	0	0	0	0	55
2016	67	2	0	0	0	69
2017	73	1	0	0	0	74
Total	1,049	32	0	1	4	1,086

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 608 single-family home property transactions for units built before 1930, 1 percent of units were of low quality and 52.3 percent were of fair quality. Conversely, of the 21 homes built from 2001 through 2010, 0 percent of units were of low quality and 14.3 percent of fair quality. Table II.26.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

Table II.26.46										
Single-Family Homes by Year Built and Quality of Materials and Workmanship										
Dixon 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	6	0	0	0	0	4	0	0	0	10
Fair	318	79	3	10	11	18	3	0	1	443
Average	278	78	61	88	20	32	18	2	2	579
Good	4	0	1	1	3	3	0	0	0	12
Very Good	1	0	0	0	0	0	0	0	0	1
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	1	0	0	0	1	0	0	0	2	4
Total	608	157	65	99	35	57	21	2	5	1,049

In regard to the current condition of residential dwellings, of the same 608 single-family homes built before 1930, 19.2 percent of the homes were worn out or badly worn, and 78 percent were in average condition. Table II.26.47 provides details about the condition of single-family residential dwellings by year built.

Table II.26.47 Single-Family Homes by Year Built and Condition Dixon 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	9	0	0	0	0	0	0	0	0	9
Badly Worn	108	20	6	4	2	2	0	0	1	143
Average	474	135	59	94	33	55	21	2	2	875
Good	0	1	0	1	0	0	0	0	0	2
Very Good	0	0	0	0	0	0	0	0	0	0
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	17	1	0	0	0	0	0	0	2	20
Total	608	157	65	99	35	57	21	2	5	1,049

Housing Costs

Between 2010 and 2017, the average price of an existing single-family home changed from \$80,627 to \$84,829, a total increase of 5.2 percent, as shown in Table II.26.48.

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 Dixon County ranged from \$54,134 for homes built before 1930 to \$159,619 for homes built from 2001 to 2010, and \$221,000 for the newest homes built between 2011 and 2017.¹⁰⁶ Homes built from 2001 through 2010 were also larger, averaging 1,685 square feet per unit. Table II.26.49, provides additional details about single-family homes.

Table II.26.48 Average Sales Price of Single-Family Homes Dixon County Fiscal Years 1999–2017 PAD Data	
Fiscal Year	Average Sales Price (\$)
1999	47,009
2000	43,862
2001	60,178
2002	49,429
2003	55,348
2004	53,171
2005	56,248
2006	60,218
2007	72,361
2008	62,656
2009	74,748
2010	80,627
2011	66,784
2012	75,858
2013	74,511
2014	73,918
2015	80,908
2016	95,821
2017	84,829
Average	65,854

Table II.26.49 Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot Dixon County Fiscal Years 1999–2017 PAD Data			
Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. ¹⁰⁷ (\$)
Before 1931	54,134	1,414	38.27
1931-1960	52,911	1,207	43.83
1961-1970	75,534	1,304	57.92
1971-1980	94,728	1,360	69.67
1981-1990	117,910	1,555	75.84
1991-2000	94,548	1,495	63.25
2001-2010	159,619	1,685	94.75
2011-2017	221,000	1,686	131.08
Average	65,854	1,385	47.54

¹⁰⁶ 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.

¹⁰⁷ 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.26.50. In 2016, an estimated 1.1 percent of households were overcrowded, and an additional 0.5 percent were severely overcrowded.

Table II.26.50 Overcrowding and Severe Overcrowding Dixon 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	1,810	98.3%	26	1.4%	5	0.3%	1,841
2016 Five-Year ACS	1,757	99.7%	5	0.3%	0	0%	1,762
Renter							
2000 Census	543	94.9%	21	3.7%	8	1.4%	572
2016 Five-Year ACS	496	93.9%	20	3.8%	12	2.3%	2,290
Total							
2000 Census	2,353	97.5%	47	1.9%	13	0.5%	2,413
2016 Five-Year ACS	2,253	98.4%	25	1.1%	12	0.5%	2,290

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 3 households with incomplete plumbing facilities in 2016, representing 0.1 percent of households in Dixon County. This is compared to 0.7 percent of households lacking complete plumbing facilities in 2000.

Table II.26.51 Households with Incomplete Plumbing Facilities Dixon County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	2,396	2,287
Lacking Complete Plumbing Facilities	17	3
Total Households	2,413	2,290
Percent Lacking	0.7%	0.1%

There were 32 households lacking complete kitchen facilities in 2016, compared to 10 households in 2000. This was a change from 0.4 percent of households in 2000 to 1.4 percent in 2016.



Table II.26.52 Households with Incomplete Kitchen Facilities Dixon County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	2,403	2,258
Lacking Complete Kitchen Facilities	10	32
Total Households	2,413	2,290
Percent Lacking	0.4%	1.4%

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 Dixon County, 10.5 percent percent of households had a cost burden and 8 percent had a severe cost burden. Some 13.6 percent of renters were cost burdened, and 15 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 7.9 percent and a severe cost burden rate of 5.3 percent. Owner occupied households with a mortgage had a cost burden rate of 11.7 percent, and severe cost burden at 6.6 percent.

Table II.26.53 Cost Burden and Severe Cost Burden by Tenure Dixon 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	510	84.9%	67	11.1%	22	3.7%	2	0.3%	601
2016 Five-Year ACS	652	81.7%	93	11.7%	53	6.6%	0	0%	798
Owner Without a Mortgage									
2000 Census	591	90.4%	45	6.9%	14	2.1%	4	0.6%	654
2016 Five-Year ACS	821	85.2%	76	7.9%	51	5.3%	16	1.7%	964
Renter									
2000 Census	302	65.8%	66	14.4%	32	7%	59	12.9%	459
2016 Five-Year ACS	278	52.7%	72	13.6%	79	15%	99	18.8%	528
Total									
2000 Census	1,403	81.9%	178	10.4%	68	4%	65	3.8%	1,714
2016 Five-Year ACS	1,751	76.5%	241	10.5%	183	8%	115	5%	2,290



Housing Problems by Income

Table II.26.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Dixon County. As can be seen in 2017 the MFI was \$62,300, which compared to \$68,200 for the State of Nebraska.

Table II.26.54 Median Family Income Dixon County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	40,000	50,400
2001	44,000	53,400
2002	45,500	55,100
2003	49,200	55,400
2004	49,200	56,300
2005	49,200	57,400
2006	55,700	59,400
2007	54,400	58,200
2008	55,600	59,800
2009	58,800	62,000
2010	58,400	62,600
2011	58,800	63,500
2012	59,600	64,400
2013	59,700	64,600
2014	58,500	66,000
2015	58,800	66,800
2016	58,900	66,500
2017	62,300	68,200

Table II.26.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 150 owner-occupied and 84 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 74 owner-occupied 65 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 1,885 households without a housing problem.

Table II.26.55
Housing Problems by Income and Tenure
 Dixon County
 2010–2014 HUD CHAS Data

Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	4	0	0	4	4	12
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	4	4	0	4	12
Housing cost burden greater than 50% of income (and none of the above problems)	45	25	4	0	0	74
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	20	40	50	30	10	150
Zero/negative income (and none of the above problems)	10	0	0	0	0	10
Has none of the 4 housing problems	20	100	275	215	930	1,540
Total	99	169	333	249	948	1,798
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	0	10	10	0	10	30
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	10	4	0	0	14
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	10	0	0	0	14
Housing cost burden greater than 50% of income (and none of the above problems)	45	20	0	0	0	65
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	10	55	15	4	0	84
Zero/negative income (and none of the above problems)	0	0	0	0	0	0
Has none of the 4 housing problems	20	50	100	60	115	345
Total	79	155	129	64	125	552
Total						
Lacking complete plumbing or kitchen facilities	4	10	10	4	14	42
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	10	4	0	0	14
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	14	4	0	4	26
Housing cost burden greater than 50% of income (and none of the above problems)	90	45	4	0	0	139
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	30	95	65	34	10	234
Zero/negative income (and none of the above problems)	10	0	0	0	0	10
Has none of the 4 housing problems	40	150	375	275	1,045	1,885
Total	178	324	462	313	1,073	2,350

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.26.56, of the 88 loans in 2016, 48 loans were for Home Purchases, 11 were for Home Improvement and 29 were for refinancing.

Table II.26.56				
Owner-Occupied Single-Family Home Loans by Loan Type				
Dixon County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	36	18	82	136
2009	33	20	77	130
2010	21	10	55	86
2011	39	13	59	111
2012	29	15	66	110
2013	31	9	54	94
2014	39	7	25	71
2015	40	11	25	76
2016	48	11	29	88

Table II.26.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$57,333 and \$97,931 in 2012 and \$88,125 in 2016. Overall, average loans were \$76,309 in 2008 and \$108,773 in 2016.

Table II.26.57				
Owner-Occupied Single-Family Home Loans by Average Loan Amount				
Dixon County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$57,333	\$29,000	\$95,024	\$76,309
2009	\$82,879	\$28,750	\$89,338	\$78,377
2010	\$82,095	\$50,800	\$137,436	\$113,849
2011	\$78,718	\$25,769	\$107,339	\$87,730
2012	\$97,931	\$30,533	\$89,030	\$83,400
2013	\$95,742	\$32,444	\$95,074	\$89,298
2014	\$93,462	\$40,286	\$166,840	\$114,056
2015	\$95,600	\$34,545	\$107,760	\$90,763
2016	\$88,125	\$81,727	\$153,207	\$108,773

Table II.26.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$2,064,000 and \$2,840,000 in 2012 and \$4,230,000 in 2016. Overall, average loans were \$10,378,000 in 2008 and \$9,572,000 in 2016.

Table II.26.58 Total Volume of Owner-Occupied Single-Family Loans Dixon County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	2,064,000	522,000	7,792,000	10,378,000
2009	2,735,000	575,000	6,879,000	10,189,000
2010	1,724,000	508,000	7,559,000	9,791,000
2011	3,070,000	335,000	6,333,000	9,738,000
2012	2,840,000	458,000	5,876,000	9,174,000
2013	2,968,000	292,000	5,134,000	8,394,000
2014	3,645,000	282,000	4,171,000	8,098,000
2015	3,824,000	380,000	2,694,000	6,898,000
2016	4,230,000	899,000	4,443,000	9,572,000

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.26.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Dixon County. The number of completed surveys decreased from 6 in 2016 to 3 in 2017. Between 2016 and 2017 the vacancy rate for all units increased by 18.6 percentage points and was at 25.9 percent in 2017.

Table II.26.59 Survey of Rental Properties Dixon County 2002–2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	0	0	0	
2003	0	0	0	
2004	2	48	20.8	203.8
2005	4	53	17	198.2
2006	5	53	17	22.9
2007	7	72	12.5	56.3
2008	11	105	14.3	66.9
2009	8	63	11.1	72.3
2010	5	61	11.5	116
2011	9	92	16.3	89.7
2012	9	94	10.6	58.4
2013	9	64	15.6	365
2014	8	99	14.1	
2015	7	77	18.2	75
2016	6	68	7.4	30
2017	3	27	25.9	42.2

Table II.26.60 shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 2 single-family units in Dixon County, with 2 of them available. This translates into a vacancy rate of 100 percent in Dixon County, which compares to a single-family vacancy rate of 3.9 percent for the State of Nebraska. There were 19 apartment units reported in the survey, with 5 of them available, which resulted in a vacancy rate of 26.3 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 16.9 percent.

Table II.26.60 Rental Vacancy Survey by Type Dixon County 2017 Survey of Rental Properties				
Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single-Family	2	2	100%	26.7%
Apartments	19	5	26.3%	19.8%
Mobile Homes	0	0	%	%
"Other" Units	0	0	0%	.
Don't Know	6	0	0%	7.6%
Total	27	7	25.9%	16.9%

Table II.26.61, 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 8 units.

Table II.26.61 Rental Units by Number of Bedrooms Dixon County 2017 Survey of Rental Properties						
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	0	0	0	.	0
One	1	8	0	0	.	9
Two	0	4	0	0	.	4
Three	1	7	0	0	.	8
Four	0	0	0	0	.	0
Don't Know	0	0	0	0	6	6
Total	2	19	0	0	6	27

Table II.26.62 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 100 percent.

Table II.26.62 Single-Family Units by Number of Bedrooms Dixon County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	1	1	100%
Two	0	0	%
Three	1	1	100%
Four	0	0	%
Don't know	0	0	%
Total	2	2	100%

Table II.26.63 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 37.5 percent.



Table II.26.63 Apartment Units by Number of Bedrooms Dixon County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	8	3	37.5%
Two	4	2	50%
Three	7	0	0%
Four	0	0	%
Don't know	0	0	%
Total	19	5	26.3%

Average market-rate rents by unit type are shown in Table II.26.64. 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.26.64 Average Market Rate Rents by Number of Bedrooms Dixon County 2017 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	\$	\$	\$	\$	\$
One	\$250	\$644	\$	\$	\$447
Two	\$	\$744	\$	\$	\$744
Three	\$325	\$688	\$	\$	\$567
Four	\$	\$	\$	\$	\$
Don't know	\$	\$	\$	\$	
Total	\$287.5	\$610.7	\$	\$	\$570

Table II.26.65 shows vacancy rates for single-family units by average rental rates for Dixon 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 100 percent.

Table II.26.65 Single-Family Market Rate Rents by Vacancy Status Dixon County 2017 Survey of Rental Properties			
Average Rents	Single-Family Units	Available Single-Family Units	Vacancy Rate
Less Than \$500	2	2	100%
\$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	2	2	100%



The average rent and availability of apartment units is displayed in Table II.26.66. The most common rent for apartments was \$750 to \$999 dollars and the units in this price range had a vacancy rate of 27.8 percent.

Table II.26.66 Apartment Market Rate Rents by Vacancy Status Dixon County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	1	0	0%
\$500 to \$749	0	0	%
\$750 to \$999	18	5	27.8%
\$1,000 to \$1,249	0	0	%
\$1,250 to \$1,499	0	0	%
Above \$1,500	0	0	%
Missing	0	0	%
Total	19	5	26.3%

Respondents were asked if utilities are included in the rent and, as shown in Table II.26.67, 1 respondent, or 50 percent, included some sort of utility in the rent.

Table II.26.67 Are there any utilities included with the rent? Dixon County 2017 Survey of Rental Properties	
Period	Respondent
Yes	1
No	1
% Offering Utilities	50%

The type of utility included in the rent is shown in Table II.26.68. There were 1 respondent who included electricity, 0 respondents who included natural gas, 1 respondent who included water and sewer and 1 respondent included trash collection in the rent.

Table II.26.68 Which utilities are included with the rent? Dixon County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	1
Natural Gas	0
Water/Sewer	1
Trash Collection	1

Table II.26.69 shows the number of survey respondents who keep a waiting list. As can be seen, 1 respondent said they keep a waitlist, with an estimated persons on the wait list.

Table II.26.69 Do you keep a waiting list? Dixon County 2017 Survey of Rental Properties	
Period	Respondent
Yes	1
No	1
Waitlist Size	

Respondents were also asked how they would rate the need for renovation of existing units. As shown in Table II.26.70 most respondents indicated there was low need for the renovation of existing single-family units and low need for the renovation of existing apartment units.

Table II.26.70 How would you rate the need for renovation of existing units in the city? Dixon 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	0	0		
Extreme Need	0	0		

Respondents were also asked how they would rate the need for the construction of new units. As shown in Table II.26.71 most respondents indicated there was moderate need for the construction of new single-family units and moderate need for the construction of new apartment units.

Table II.26.71 How would you rate the need for construction of new units in the city? Dixon County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	0	0		
Low Need	0	0		
Moderate Need	1	1	1	1
High Need	1	1	1	1
Extreme Need	0	0		

