

**VOLUME II:  
FURNAS COUNTY**

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# Furnas County

## DEMOGRAPHICS

### Population Estimates

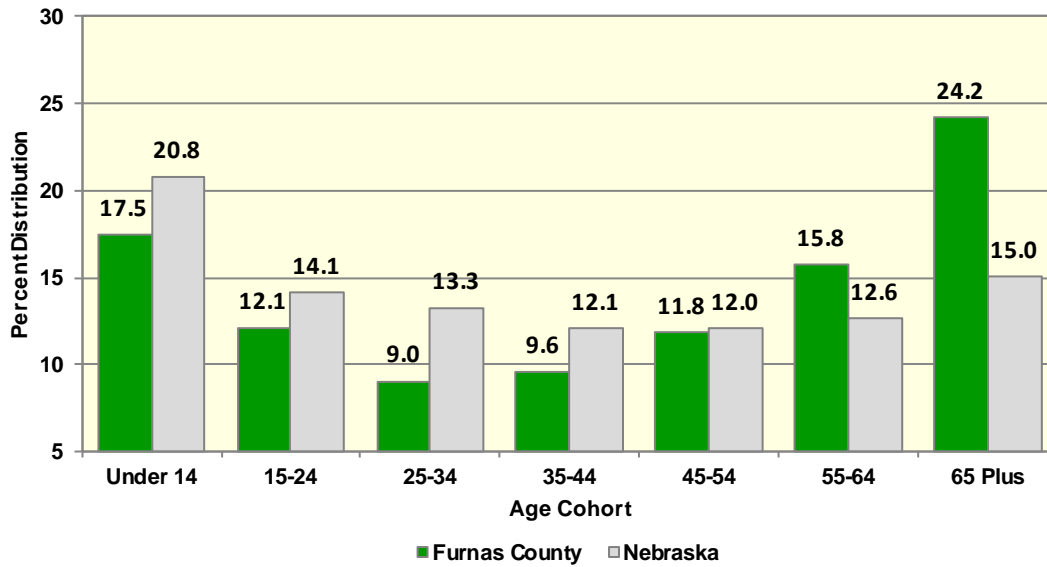
The Census Bureau’s current census estimates indicate that Furnas County’s population decreased from 4,959 in 2010 to 4,787 in 2016, or by -3.5 percent. This compares to a statewide population change of 4.4 percent over the period. The number of people from 25 to 34 years of age increased by 9.1 percent, and the number of people from 55 to 64 years of age decreased by 1 percent. The white population decreased by 4.2 percent, while the black population increased by 90.9 percent. The Hispanic population increased from 132 to 202 people between 2010 and 2016 or by 53 percent. These data are presented in Table II.33.1.

<b>Table II.33.1</b>						
<b>Profile of Population Characteristics</b>						
Furnas County vs. State of Nebraska						
2010 Census and 2016 Current Census Estimates						
Subject	Furnas County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
<b>Population</b>	<b>4,959</b>	<b>4,787</b>	<b>-3.5%</b>	<b>1,826,341</b>	<b>1,907,116</b>	<b>4.4%</b>
<b>Age</b>						
0 to 14 years	923	837	-9.3%	383,542	396,601	3.4%
15 to 24 years	487	579	18.9%	258,206	269,442	4.4%
25 to 34 years	397	433	9.1%	245,176	252,946	3.2%
35 to 44 years	518	458	-11.6%	220,838	230,528	4.4%
45 to 54 years	744	566	-23.9%	258,726	229,683	-11.2%
55 to 64 years	763	755	-1%	213,176	241,172	13.1%
65 and Over	1,127	1,159	2.8%	246,677	286,744	16.2%
<b>Race</b>						
White	4,866	4,660	-4.2%	1,649,264	1,694,976	2.8%
Black	11	21	90.9%	85,971	94,620	10.1%
American Indian and Alaskan Native	20	33	65%	23,418	27,318	16.7%
Asian	10	13	30%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	2	5	150%	2,061	2,425	17.7%
Two or more races	50	55	10%	32,305	40,495	25.4%
<b>Ethnicity (of any race)</b>						
Hispanic or Latino	132	202	53%	167,405	203,320	21.5%

Table II.33.2, presents the population of Furnas County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 2,423 males, who accounted for 48.9 percent of the population, and the remaining 51.1 percent, or 2,536 persons, were female. In 2016, the number of males was 2,365 persons, and accounted for 49.4 percent of the population, with the remaining 50.6 percent, or 2,422 persons being female.

Table II.33.2 Population by Age and Gender Furnas 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	474	449	923	400	437	837	-9.3%
15 to 24 years	250	237	487	319	260	579	18.9%
25 to 34 years	210	187	397	211	222	433	9.1%
35 to 44 years	257	261	518	227	231	458	-11.6%
45 to 54 years	379	365	744	295	271	566	-23.9%
55 to 64 years	378	385	763	397	358	755	-1%
65 and Over	475	652	1,127	516	643	1,159	-3.5%
<b>Total</b>	<b>2,423</b>	<b>2,536</b>	<b>4,959</b>	<b>2,365</b>	<b>2,422</b>	<b>4,787</b>	<b>-3.5%</b>
<b>% of Total</b>	<b>48.9%</b>	<b>51.1%</b>	<b>.</b>	<b>49.4%</b>	<b>50.6%</b>	<b>.</b>	

**Diagram II.33.1  
Age Distribution**  
Furnas 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.33.3, from April 2000 to July 2009, Furnas County natural decrease was estimated to be 260 people. Furnas County has been experiencing net out-migration, with 508 persons leaving the county in the last nine years.<sup>132</sup> The 2016 population estimates showed a natural decrease of 125 persons. Between 2010 and 2016, Furnas County’s population decreased to 4,787 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 Furnas County decreased from 46 persons in 2015 to 18 persons in 2016, with an additional net movement of 2 in the first six months of 2017. The driver’s license total exchanges for the last 16 years are presented in Table II.33.4.

<b>Table II.33.3</b>	
<b>Population Change</b>	
Furnas County	
1980–2010 Census and Intercensal Data	
<b>1980 Population</b>	<b>6,486</b>
Natural Increase 80–90	-376
Net Migration 80–90	-557
<b>1990 Population</b>	<b>5,553</b>
Natural Increase 90–00	-329
Net Migration 90–00	100
<b>2000 Population</b>	<b>5,324</b>
Natural Increase 00–09	-260
Net Migration 00–09	-508
2009 Population Estimate	4,556
<b>2010 Population</b>	<b>4,959</b>
Natural Increase 10–16	-125
Net Migration 10–16	-47
<b>2016 Population Estimate</b>	<b>4,787</b>

<b>Table II.33.4</b>			
<b>Driver's Licenses Exchanged and Surrendered</b>			
Furnas 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	75	93	-18
Calendar 2002	72	51	21
Calendar 2003	73	61	12
Calendar 2004	89	67	22
Calendar 2005	85	56	29
Calendar 2006	73	62	11
Calendar 2007	79	54	25
Calendar 2008	70	53	17
Calendar 2009	63	45	18
Calendar 2010	114	72	42
Calendar 2011	77	44	33
Calendar 2012	81	47	34
Calendar 2013	70	56	14
Calendar 2014	75	49	26
Calendar 2015	83	37	46
Calendar 2016	68	50	18
First Half of 2017	26	24	2

<sup>132</sup> 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 Furnas County decreased by 9.2 percent from 936 in 2016 to 850 in 2017, as shown in Table II.33.5. The number of school-age children 5 to 11 years of age decreased from 466 in 2016 to 399 in 2017.

## Census Demographic Data

In the 1980, 1990, and 2000 decennial censuses, the Census Bureau released several tabulations in addition to the full SF1 100 percent count data including the one-in-six SF3 sample. These additional samples, such as the SF3, asked supplementary questions regarding income and household attributes that were not asked in the 100 percent count. In the 2010 decennial census, the Census Bureau did not collect additional sample data, such as the SF3, and thus many important housing and income concepts are not available in the 2010 Census.

To study these important concepts the Census Bureau distributes the American Community Survey every year to a sample of the population and quantifies the results as one-, three- and five-year averages. The one-year sample only includes responses from the year the survey was implemented, while the five-year sample includes responses over a five-year period. Since the five-year estimates include more responses, the estimates can be tabulated down to the Census tract level, and considered more robust than the one or three year sample estimates.

## Population Characteristics

Table II.33.6, shows population by age for the 2000 and 2010 Census. The population changed by -6.9 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -11 percent to a total of 1,127 persons in 2010. Those aged 25 to 34 changed by -16.8 percent, and those aged under 5 changed by -14.3 percent.

Year	Age Group			Total
	5–11	11–13	14–18	
1992	568	173	396	1,137
1993	574	172	417	1,163
1994	552	173	413	1,138
1995	537	185	413	1,135
1996	524	191	431	1,146
1997	506	186	444	1,136
1998	491	145	461	1,097
1999	494	158	441	1,093
2000	497	161	426	1,084
2001	493	151	423	1,067
2002	476	149	394	1,019
2003	597	189	510	1,296
2004	572	213	488	1,273
2005	451	167	327	945
2006	444	140	362	946
2007	429	138	353	920
2008	452	117	358	927
2009	435	145	362	942
2010	425	146	356	927
2011	353	97	272	722
2012	426	115	337	878
2013	409	141	316	866
2014	434	144	314	892
2015	439	136	344	919
2016	466	129	341	936
2017	399	125	326	850

<b>Table II.33.6</b>					
<b>Population by Age</b>					
Furnas County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	300	5.6%	257	5.2%	-14.3%
5 to 19	1,097	20.6%	998	20.1%	-9%
20 to 24	172	3.2%	155	3.1%	-9.9%
25 to 34	477	9%	397	8%	-16.8%
35 to 54	1,463	27.5%	1,262	25.4%	-13.7%
55 to 64	549	10.3%	763	15.4%	39%
65 or Older	1,266	23.8%	1,127	22.7%	-11%
<b>Total</b>	<b>5,324</b>	<b>100.0%</b>	<b>4,959</b>	<b>100.0%</b>	<b>-6.9%</b>

The elderly population is further explored in Table II.33.7. Those aged 65 to 66 changed by 13.9 percent between 2000 and 2010, resulting in a population of 131 persons. Those aged 85 or older changed by -16 percent during the same time period, and resulted in 194 persons over age 85 in 2010.

<b>Table II.33.7</b>					
<b>Elderly Population by Age</b>					
Furnas County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	115	9.1%	131	11.6%	13.9%
67 to 69	165	13%	147	13%	-10.9%
70 to 74	302	23.9%	243	21.6%	-19.5%
75 to 79	254	20.1%	212	18.8%	-16.5%
80 to 84	199	15.7%	200	17.7%	0.5%
85 or Older	231	18.2%	194	17.2%	-16%
<b>Total</b>	<b>1,266</b>	<b>100.0%</b>	<b>1,127</b>	<b>100.0%</b>	<b>-11%</b>

Population by race and ethnicity is shown in Table II.33.8, with the white population representing 96.9 percent in 2010. The black population changed by 150 percent, representing 0.2 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 116.4 percent between 2000 and 2010, compared to the -8.3 percent growth rate for non-Hispanics.

<b>Table II.33.8</b>					
<b>Population by Race and Ethnicity</b>					
Furnas County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	5,229	98.2%	4,804	96.9%	-8.1%
Black	4	0.1%	10	0.2%	150%
American Indian	22	0.4%	20	0.4%	-9.1%
Asian	12	0.2%	10	0.2%	-16.7%
Native Hawaiian/ Pacific Islander	0	0%	2	0%	%
Other	17	0.3%	59	1.2%	247.1%
Two or More Races	40	0.8%	54	1.1%	35%
<b>Total</b>	<b>5,324</b>	<b>100.0%</b>	<b>4,959</b>	<b>100.0%</b>	<b>-6.9%</b>
<b>Hispanic</b>	61	1.1%	132	2.7%	116.4%
<b>Non-Hispanic</b>	5,263	98.9%	4,827	97.3%	-8.3%

Population by race and ethnicity through 2016 is shown in Table II.33.9. The white population represented 96.9 percent of the population in 2016, compared with black population accounting for 0.2 percent of the population. Hispanic population represented 3.5 percent of the population in 2016.

<b>Table II.33.9</b>				
<b>Population by Race and Ethnicity</b>				
Furnas County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	4,804	96.9%	4,701	96.9%
Black	10	0.2%	9	0.2%
American Indian	20	0.4%	27	0.6%
Asian	10	0.2%	7	0.1%
Native Hawaiian/ Pacific Islander	2	0%	0	0%
Other	59	1.2%	43	0.9%
Two or More Races	54	1.1%	63	1.3%
<b>Total</b>	<b>4,959</b>	<b>100.0%</b>	<b>4,850</b>	<b>100.0%</b>
<b>Non-Hispanic</b>	4,827	97.3%	4,682	96.5%
<b>Hispanic</b>	132	2.7%	168	3.5%

The population by race is broken down further by ethnicity in Table II.33.10. While the white non-Hispanic population changed by -8.7 percent between 2000 and 2010, the white Hispanic population changed by 84.4 percent. The black non-Hispanic population changed by 300 percent, while the black Hispanic population changed by 0 percent.





<b>Table II.33.10</b>					
<b>Population by Race and Ethnicity</b>					
Furnas County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
<b>Non-Hispanic</b>					
White	5,197	98.7%	4,745	98.3%	-8.7%
Black	2	0%	8	0.2%	300%
American Indian	21	0.4%	15	0.3%	-28.6%
Asian	12	0.2%	10	0.2%	-16.7%
Native Hawaiian/ Pacific Islander	0	0%	2	0%	%
Other	0	0%	1	0%	%
Two or More Races	31	0.6%	46	1%	48.4%
<b>Total Non-Hispanic</b>	<b>5,263</b>	<b>100.0%</b>	<b>4,827</b>	<b>100.0%</b>	<b>-8.3%</b>
<b>Hispanic</b>					
White	32	52.5%	59	44.7%	84.4%
Black	2	3.3%	2	1.5%	0%
American Indian	1	1.6%	5	3.8%	400%
Asian	0	0%	0	0%	%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	17	27.9%	58	43.9%	241.2%
Two or More Races	9	14.8%	8	6.1%	-11.1%
<b>Total Hispanic</b>	<b>61</b>	<b>100.0%</b>	<b>132</b>	<b>100.0%</b>	<b>116.4%</b>
<b>Total Population</b>	<b>5,324</b>	<b>100.0%</b>	<b>4,959</b>	<b>100.0%</b>	<b>-6.9%</b>

The change in race and ethnicity between 2010 and 2016 is shown in Table II.33.11. During this time, the total non-Hispanic population was 4,682 persons in 2016. The Hispanic population was 168.

<b>Table II.33.11</b>				
<b>Population by Race and Ethnicity</b>				
Furnas County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
<b>Non-Hispanic</b>				
White	4,745	98.3%	4,587	98%
Black	8	0.2%	9	0.2%
American Indian	15	0.3%	14	0.3%
Asian	10	0.2%	7	0.1%
Native Hawaiian/ Pacific Islander	2	0%	0	0%
Other	1	0%	2	0%
Two or More Races	46	1%	63	1.3%
<b>Total Non-Hispanic</b>	<b>4,827</b>	<b>100.0%</b>	<b>4,682</b>	<b>100.0%</b>
<b>Hispanic</b>				
White	59	44.7%	114	67.9%
Black	2	1.5%	0	0%
American Indian	5	3.8%	13	7.7%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	58	43.9%	41	24.4%
Two or More Races	8	6.1%	0	0%
<b>Total Hispanic</b>	<b>132</b>	<b>100.0%</b>	<b>168</b>	<b>100.0%</b>
<b>Total Population</b>	<b>4,959</b>	<b>100.0%</b>	<b>4,850</b>	<b>100.0%</b>



Households by type and tenure are shown in Table II.33.12. Family households represented 60.8 percent of households, while non-family households accounted for 39.2 percent. These changed from 61.7 and 38.3 percent, respectively.

<b>Table II.33.12</b>				
<b>Household Type by Tenure</b>				
Furnas County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	1,349	61.7%	1,354	60.8%
Married-Couple Family	1,146	85%	1,133	83.7%
Owner-Occupied	980	85.5%	936	82.6%
Renter-Occupied	166	14.5%	197	17.4%
Other Family	203	15%	221	15%
Male Householder, No Spouse Present	71	35%	78	32.1%
Owner-Occupied	48	67.6%	55	70.5%
Renter-Occupied	23	32.4%	23	29.5%
Female Householder, No Spouse Present	132	65%	143	59.7%
Owner-Occupied	74	56.1%	73	51%
Renter-Occupied	58	43.9%	70	49%
Non-Family Households	836	38.3%	873	39.2%
Owner-Occupied	517	61.8%	470	53.8%
Renter-Occupied	319	38.2%	403	46.2%
<b>Total</b>	<b>2,185</b>	<b>100.0%</b>	<b>2,227</b>	<b>100.0%</b>

The group quarters population was 81 in 2010, compared to 134 in 2000. Institutionalized populations experienced a -36.8 percent change between 2000 and 2010. Non-Institutionalized populations experienced a -77.8 percent change during this same time period.

<b>Table II.33.13</b>					
<b>Group Quarters Population</b>					
Furnas County					
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	2	1.6%	2	2.5%	0%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	123	98.4%	77	97.5%	-37.4%
Other Institutions	0	0%	0	0%	%
<b>Total</b>	<b>125</b>	<b>100.0%</b>	<b>79</b>	<b>100.0%</b>	<b>-36.8%</b>
<b>Non-Institutionalized</b>					
College Dormitories	0	0%	0	0%	%
Military Quarters	0	0%	0	0%	%
Other Non-Institutionalized	9	100%	2	100%	-77.8%
<b>Total</b>	<b>9</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>-77.8%</b>
<b>Group Quarters Population</b>	<b>134</b>	<b>100.0%</b>	<b>81</b>	<b>100.0%</b>	<b>-39.6%</b>

The number of foreign born persons are shown in Table II.33.14. An estimated 0.4 percent of the population was born in Mexico, with 0.3 percent born in Peru, and another 0.1 percent were born in Chile.

**Table II.33.14**  
**Place of Birth for the Foreign-Born Population**  
 Furnas County  
 2016 Five-Year ACS

Number	Country	Number of Persons	Percent of Total Population
#1 country of origin	Mexico	20	0.4%
#2 country of origin	Peru	14	0.3%
#3 country of origin	Chile	6	0.1%
#4 country of origin	England	5	0.1%
#5 country of origin	Philippines	5	0.1%
#6 country of origin	Afghanistan	0	0%
#7 country of origin	Africa n.e.c	0	0%
#8 country of origin	Albania	0	0%
#9 country of origin	Argentina	0	0%
#10 country of origin	Armenia	0	0%

Limited English Proficiency and the language spoken at home are shown in Table II.33.15. An estimated 0.2 percent of the population speaks Spanish at home.

**Table II.33.15**  
**Limited English Proficiency and Language Spoken at Home**  
 Furnas County  
 2016 Five-Year ACS

Number	Country	Number of Persons	Percent of Total Population
#1 LEP Language	Spanish	9	0.2%
#2 LEP Language	Arabic	0	0%
#3 LEP Language	Chinese	0	0%
#4 LEP Language	French, Haitian, or Cajun	0	0%
#5 LEP Language	German or other West Germanic languages	0	0%
#6 LEP Language	Korean	0	0%
#7 LEP Language	Other Asian and Pacific Island languages	0	0%
#8 LEP Language	Other Indo-European languages	0	0%
#9 LEP Language	Other and unspecified languages	0	0%
#10 LEP Language	Russian, Polish, or other Slavic languages	0	0%

## Disability

The disability rate from the 2000 Census is shown in Table II.33.16. Some 19.8 percent of the population was disabled in 2000, or a total of 967 persons. The disability rate was highest for those over 65, with 38.6 percent disabled.

<b>Table II.33.16</b> <b>Disability by Age</b> Furnas County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	33	4.3%
16 to 64	491	16.5%
65 and older	443	38.6%
<b>Total</b>	<b>967</b>	<b>19.8%</b>

Table II.33.17 shows disability by type in 2000. There were 486 physical disabilities in 2000, some 333 employment disabilities, and 308 go-outside-home disabilities.

<b>Table II.33.17</b> <b>Total Disabilities Tallied: Aged 5 and Older</b> Furnas County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	227
Physical disability	486
Mental disability	229
Self-care disability	114
Employment disability	333
Go-outside-home disability	308
<b>Total</b>	<b>1,697</b>

Disability by age, as estimated by the 2016 ACS, is shown in Table II.33.18. The disability rate for females was 15.1 percent, compared to 17.9 percent for males. The disability rate changed precipitously higher with age, with 57.7 percent of those over 75 experiencing a disability.

<b>Table II.33.18</b> <b>Disability by Age</b> Furnas County 2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	0	0%	11	9.3%	11	4.8%
5 to 17	20	4.5%	17	3.8%	37	4.2%
18 to 34	32	8.4%	20	5.5%	52	7%
35 to 64	144	15.5%	96	10.5%	240	13%
65 to 74	85	31%	77	25.6%	162	28.2%
75 or Older	139	67.1%	145	50.9%	284	57.7%
<b>Total</b>	<b>420</b>	<b>17.9%</b>	<b>366</b>	<b>15.1%</b>	<b>786</b>	<b>16.5%</b>

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.33.19. Some 8.4 percent have an ambulatory disability, 6 have an independent living disability, and 2.8 percent have a self-care disability.

**Table II.33.19**  
**Total Disabilities Tallied: Aged 5 and Older**  
 Furnas County  
 2016 Five-Year ACS

Disability Type	Population with Disability	Percent with Disability
Hearing disability	333	7%
Vision disability	163	3.4%
Cognitive disability	260	5.7%
Ambulatory disability	381	8.4%
Self-Care disability	126	2.8%
Independent living disability	219	6%

## Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.33.20 and Table II.33.21. In 2016, some 2,329 persons were employed and 89 were unemployed. This totaled a labor force of 2,418 persons. The unemployment rate for Furnas County was estimated to be 3.7 in 2016.

**Table II.33.20**  
**Employment, Labor Force and Unemployment**  
 Furnas County  
 2016 Five-Year ACS Data

Employment Status	2016 Five-Year ACS
Employed	2,329
Unemployed	89
<b>Labor Force</b>	<b>2,418</b>
Unemployment Rate	3.7%

In 2016, 87.1 percent of households in Furnas County had a high school education or greater.

**Table II.33.21**  
**High School or Greater Education**  
 Furnas County  
 2016 Five-Year ACS Data

Education Level	Households
High School or Greater	1,939
Total Households	2,227
<b>Percent High School or Above</b>	<b>87.1%</b>

As seen in Table II.33.22, 32.1 percent of the population had a high school diploma or equivalent, another 38.7 percent have some college, 13.1 percent have a Bachelor's Degree, and 3 percent of the population had a graduate or professional degree.

**Table II.33.22**  
**Educational Attainment**  
 Furnas County  
 2016 Five-Year ACS Data

Education Level	Population	Percent
Less Than High School	491	13.1%
High School or Equivalent	1,200	32.1%
Some College or Associates Degree	1,447	38.7%
Bachelor's Degree	488	13.1%
Graduate or Professional Degree	112	3%
<b>Total Population Above 18 years</b>	<b>3,738</b>	<b>100.0%</b>



## ECONOMICS

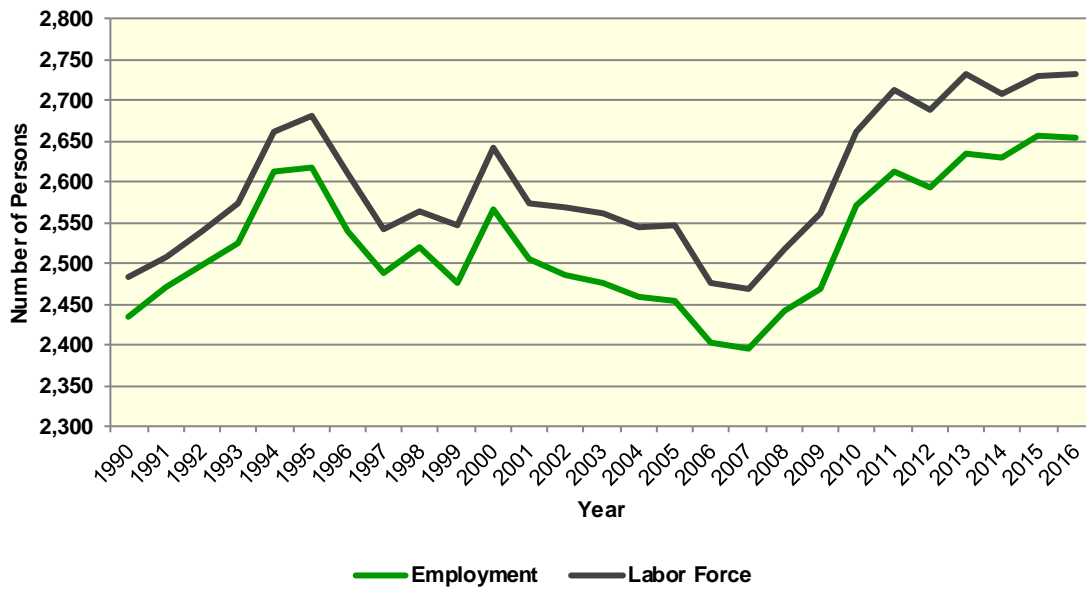
### Labor Force

Table II.33.23, shows the labor force statistics for Furnas County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1991 with a rate of 1.4. The highest level of unemployment occurred during 2005 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 Furnas County increased from 2.7 percent in 2015 to 2.9 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.33.23 Labor Force Statistics Furnas County 1990 - 2016 BLS Data					
Year	Furnas County				Statewide
	Unemployment	Employment	Labor Force	Unemployment Rate	Unemployment Rate
1990	48	2,435	2,483	1.9%	2.3%
1991	35	2,472	2,507	1.4%	2.7%
1992	41	2,498	2,539	1.6%	2.9%
1993	50	2,524	2,574	1.9%	2.8%
1994	49	2,612	2,661	1.8%	2.6%
1995	63	2,617	2,680	2.4%	2.6%
1996	69	2,540	2,609	2.6%	2.7%
1997	53	2,488	2,541	2.1%	2.5%
1998	44	2,519	2,563	1.7%	2.6%
1999	69	2,477	2,546	2.7%	2.8%
2000	74	2,567	2,641	2.8%	2.8%
2001	69	2,505	2,574	2.7%	3.1%
2002	83	2,485	2,568	3.2%	3.6%
2003	86	2,476	2,562	3.4%	3.9%
2004	86	2,459	2,545	3.4%	3.9%
2005	94	2,453	2,547	3.7%	3.8%
2006	74	2,402	2,476	3%	3.1%
2007	74	2,395	2,469	3%	3%
2008	74	2,443	2,517	2.9%	3.3%
2009	94	2,468	2,562	3.7%	4.6%
2010	90	2,571	2,661	3.4%	4.6%
2011	99	2,613	2,712	3.7%	4.4%
2012	95	2,593	2,688	3.5%	4%
2013	96	2,635	2,731	3.5%	3.8%
2014	78	2,630	2,708	2.9%	3.3%
2015	73	2,657	2,730	2.7%	3%
2016	80	2,653	2,733	2.9%	3.2%

Diagram II.33.2, shows the employment and labor force for Furnas County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 2,653 persons, with the labor force reaching 2,733, indicating there were a total of 80 unemployed persons.

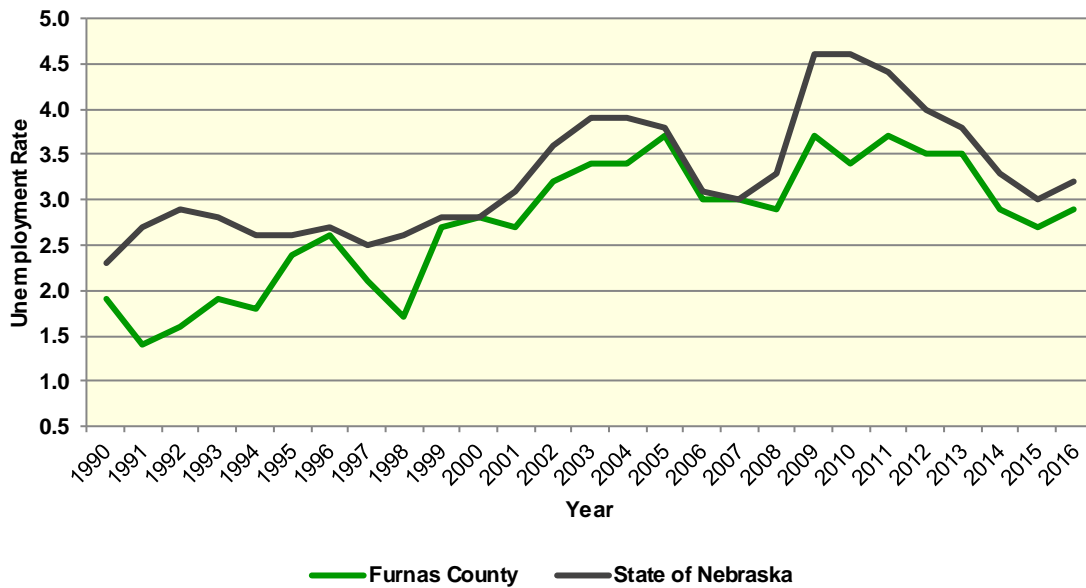
**Diagram II.33.2**  
**Employment and Labor Force**  
 Furnas County  
 1990 – 2016 BLS Data



### Unemployment

Diagram II.33.3, shows the unemployment rate for both the State and Furnas County. During the 1990’s the average rate for Furnas County was 2, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 3.2, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 3.2. Over the course of the entire period Furnas County had an average unemployment rate lower than the state, 2.8 percent for Furnas County, versus 3.3 statewide.

**Diagram II.33.3**  
**Annual Unemployment Rate**  
 Furnas 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.33.24, shows total real earnings by industry for Furnas County. In the most recent 2016 estimate, the government and government enterprises industry had the largest total real earnings, with total real earnings reaching 27,029,000 dollars. Between 2015 and 2016 the construction industry saw the largest percentage increase, rising by 17.3 percent to 66,475,000 dollars.



**Table II.33.24**  
**Real Earnings by Industry**  
 Furnas 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	29,625	44,720	92,661	45,110	42,307	47,563	38,370	20,394	-46.8
Forestry, fishing, related activities, and other	0	1,173	1,534	1,681	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	5,077	5,394	5,104	5,410	5,157	5,707	5,237	6,145	17.3
Manufacturing	2,619	5,586	5,924	6,631	7,376	9,814	10,619	8,705	-18
Wholesale trade	5,421	4,808	0	5,844	6,035	0	0	6,047	0
Retail trade	7,397	8,292	6,619	5,518	5,436	6,438	7,919	7,905	-0.2
Transportation and warehousing	2,981	0	0	0	0	0	0	0	0
Information	4,249	4,312	4,777	4,473	4,599	4,793	4,445	4,119	-7.3
Finance and insurance	0	0	0	0	0	0	0	0	0
Real estate and rental and leasing	0	0	0	0	0	0	0	0	0
Professional and technical services	2,137	4,003	3,685	3,850	4,856	5,055	5,246	4,632	-11.7
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	0	0	0	0	0	0	0
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	10,567	0	0	11,768	12,724	13,073	13,586	13,298	-2.1
Arts, entertainment, and recreation	0	249	284	267	0	0	321	325	1.2
Accommodation and food services	0	3,278	3,180	1,484	0	0	1,231	1,344	9.2
Other services, except public administration	3,791	0	0	4,099	3,678	3,532	3,468	3,528	1.7
Government and government enterprises	22,929	26,833	26,139	25,294	24,562	25,320	26,546	27,029	1.8
<b>Total</b>	<b>106,189</b>	<b>139,295</b>	<b>190,066</b>	<b>146,869</b>	<b>143,762</b>	<b>153,978</b>	<b>150,282</b>	<b>131,090</b>	<b>-12.8</b>



Table II.33.25, shows the total employment by industry for Furnas County. The most recent estimates show the government and government enterprises industry was the largest employer in Furnas County, with employment reaching 589 jobs in 2016. Between 2015 and 2016 the accommodation and food services industry saw the largest percentage increase, rising by 9.3 percent to 117 jobs.

<b>Table II.33.25</b> <b>Employment by Industry</b> Furnas County BEA Table CA25 Data									
NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	610	453	457	435	437	434	470	453	-3.6
Forestry, fishing, related activities, and other	0	85	85	82	0	0	0	0	0
Mining	0	10	0	16	17	16	13	13	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	159	156	149	155	144	141	127	137	7.9
Manufacturing	48	108	123	133	146	154	163	159	-2.5
Wholesale trade	120	89	0	88	109	0	0	120	0
Retail trade	270	284	293	282	264	270	287	292	1.7
Transportation and warehousing	87	0	0	0	0	0	0	0	0
Information	87	78	77	75	75	75	75	70	-6.7
Finance and insurance	0	0	0	0	0	0	0	0	0
Real estate and rental and leasing	0	0	0	0	0	0	0	0	0
Professional and technical services	61	110	107	113	123	117	124	105	-15.3
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	0	0	0	0	0	0	0
Educational services	0	10	11	0	14	10	14	15	7.1
Health care and social assistance	360	0	0	359	375	373	368	330	-10.3
Arts, entertainment, and recreation	0	27	27	22	0	0	31	33	6.5
Accommodation and food services	0	118	120	96	0	0	107	117	9.3
Other services, except public administration	176	0	0	153	151	155	164	166	1.2
Government and government enterprises	633	619	598	585	590	586	594	589	-0.8
<b>Total</b>	<b>3,036</b>	<b>3,109</b>	<b>3,172</b>	<b>3,137</b>	<b>3,172</b>	<b>3,148</b>	<b>3,248</b>	<b>3,245</b>	<b>-0.1</b>

Table II.33.26, shows the real average earnings per job by industry for Furnas County. These figures are calculated by dividing the Total Real Earning displayed in Table II.33.24 and Table II.33.25, by Industry. In 2016, the information industry had the highest average earnings reaching 58,843 dollars. Between 2015 and 2016 the health care and social assistance industry saw the largest percentage increase, rising by 9.2 percent.

**Table II.33.26**  
**Real Earnings Per Job by Industry**  
 Furnas County  
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	48,565	98,719	202,760	103,700	96,812	109,592	81,638	45,020	-44.9
Forestry, fishing, related activities, and other	0	13,794	18,047	20,500	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	31,928	34,574	34,252	34,906	35,812	40,476	41,237	44,854	8.8
Manufacturing	54,558	51,725	48,167	49,855	50,522	63,725	65,148	54,748	-16
Wholesale trade	45,176	54,021	0	66,405	55,363	0	0	50,392	0
Retail trade	27,397	29,199	22,591	19,569	20,592	23,846	27,592	27,072	-1.9
Transportation and warehousing	34,261	0	0	0	0	0	0	0	0
Information	48,837	55,288	62,035	59,641	61,322	63,902	59,264	58,843	-0.7
Finance and insurance	0	0	0	0	0	0	0	0	0
Real estate and rental and leasing	0	0	0	0	0	0	0	0	0
Professional and technical services	35,034	36,392	34,439	34,073	39,477	43,203	42,308	44,114	4.3
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	0	0	0	0	0	0	0
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	29,352	0	0	32,779	33,930	35,049	36,917	40,297	9.2
Arts, entertainment, and recreation	0	9,215	10,508	12,133	0	0	10,360	9,848	-4.9
Accommodation and food services	0	27,776	26,501	15,458	0	0	11,505	11,487	-0.2
Other services, except public administration	21,540	0	0	26,792	24,356	22,787	21,147	21,253	0.5
Government and government enterprises	36,222	43,348	43,711	43,237	41,630	43,208	44,690	45,890	2.7
<b>Total</b>	<b>34,977</b>	<b>44,804</b>	<b>59,920</b>	<b>46,818</b>	<b>45,322</b>	<b>48,913</b>	<b>46,269</b>	<b>40,398</b>	<b>-12.7</b>

Table II.33.27 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 \$216,263,000 a -7.8 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 3,109 and 3,245 in 2016.

**Table II.33.27**  
**Total Employment and Real Personal Income**  
 Furnas 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	75,206	3,574	-1,905	25,680	16,174	111,581	16,112	3,131	24,022
1970	74,858	3,567	-1,830	26,595	17,578	113,635	16,546	3,013	24,843
1971	84,660	3,836	-1,280	26,555	18,645	124,744	18,403	3,156	26,825
1972	81,227	3,931	-482	28,371	19,389	124,574	18,349	3,160	25,703
1973	114,181	4,820	250	32,107	22,793	164,511	24,041	3,255	35,078
1974	93,661	5,221	1,289	33,913	23,715	147,356	21,421	3,325	28,168
1975	91,485	5,238	1,944	36,166	24,854	149,211	21,404	3,334	27,441
1976	89,310	5,345	3,136	36,709	24,763	148,572	21,903	3,320	26,901
1977	77,574	5,322	4,297	39,867	25,024	141,440	21,094	3,327	23,317
1978	76,995	5,557	5,711	40,169	24,982	142,300	21,313	3,319	23,198
1979	76,811	5,946	7,169	39,340	25,500	142,874	21,916	3,439	22,335
1980	46,587	6,057	9,108	44,093	26,376	120,108	18,496	3,510	13,272
1981	64,306	6,291	8,537	48,379	27,095	142,026	21,808	3,574	17,993
1982	75,387	6,564	7,545	55,562	27,641	159,572	24,762	3,597	20,958
1983	62,486	6,348	6,719	58,514	28,521	149,892	23,136	3,692	16,925
1984	79,570	6,618	5,945	60,253	28,921	168,071	25,937	3,453	23,044
1985	69,400	6,737	4,700	59,509	29,147	156,020	24,733	3,241	21,414
1986	77,895	7,002	3,781	57,296	29,525	161,494	26,405	3,008	25,895
1987	88,649	7,026	3,553	51,094	28,444	164,714	27,875	2,899	30,579
1988	91,025	7,352	3,065	49,784	28,091	164,613	28,333	2,911	31,269
1989	87,880	7,622	2,522	52,151	29,521	164,451	29,034	2,908	30,220
1990	94,104	7,345	2,328	47,914	30,270	167,271	30,249	2,940	32,008
1991	90,449	7,705	2,517	47,968	30,843	164,072	29,194	2,988	30,271
1992	108,803	8,009	2,333	47,456	31,690	182,273	32,102	2,994	36,341
1993	104,959	8,425	2,372	46,246	33,083	178,235	31,390	3,011	34,859
1994	95,683	8,843	2,729	45,315	33,617	168,502	29,844	3,207	29,835
1995	86,847	8,782	3,363	47,733	34,246	163,407	29,086	3,076	28,233
1996	102,450	8,643	4,032	47,812	35,321	180,972	32,707	3,048	33,612
1997	86,219	8,769	4,649	49,389	35,619	167,106	30,667	3,049	28,277
1998	92,677	8,920	4,986	49,870	36,870	175,482	32,275	2,988	31,016
1999	103,076	9,165	5,380	46,450	39,191	184,933	34,336	2,973	34,671
2000	86,847	9,081	6,313	48,621	38,033	170,734	32,220	2,951	29,430
2001	106,189	9,502	6,439	47,493	39,601	190,220	36,357	3,036	34,977
2002	82,892	9,663	6,290	43,477	39,937	162,933	30,970	2,995	27,677
2003	118,731	9,501	6,106	43,013	42,246	200,594	38,524	2,958	40,139
2004	110,670	9,781	6,181	35,808	40,884	183,763	35,947	2,893	38,254
2005	110,087	9,696	5,877	32,051	40,509	178,828	35,405	2,873	38,318
2006	85,969	10,228	5,889	30,273	43,168	155,069	30,914	2,891	29,737
2007	112,259	10,758	6,177	35,529	43,502	186,709	37,880	2,883	38,939
2008	138,226	11,461	6,604	39,580	46,994	219,943	45,135	2,991	46,213
2009	129,406	11,675	7,139	38,324	46,488	209,682	42,497	2,988	43,309
2010	139,295	11,933	6,579	36,795	50,229	220,966	44,622	3,109	44,803
2011	190,066	10,707	6,940	41,186	49,264	276,749	56,113	3,172	59,920
2012	146,869	10,888	7,333	41,527	50,722	235,564	48,084	3,137	46,818
2013	143,762	12,175	7,357	44,756	49,784	233,485	48,191	3,172	45,323
2014	153,978	12,463	7,562	40,842	51,927	241,846	49,660	3,148	48,913
2015	150,282	12,821	6,610	38,789	51,590	234,450	48,351	3,248	46,268
2016	131,090	13,083	6,619	39,145	52,492	216,263	45,177	3,245	40,398



Diagram II.33.4, shows real average earnings per job for Furnas County from 1990 to 2016. Over this period the average earning per job for Furnas County was 37,724 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

**Diagram II.33.4**  
**Real Average Earnings Per Job**  
 Furnas County  
 BEA Data 1990 - 2016

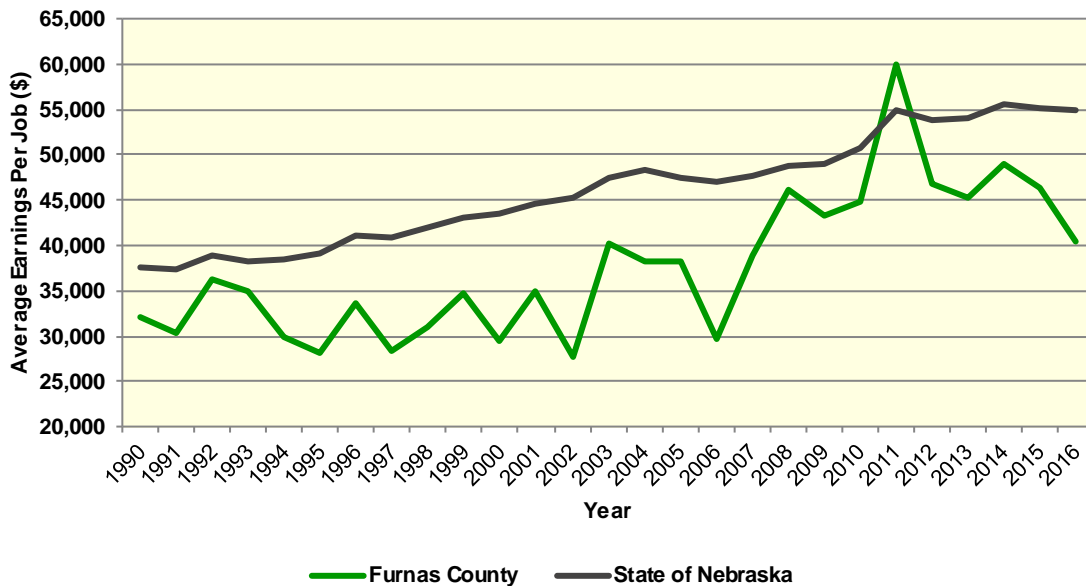
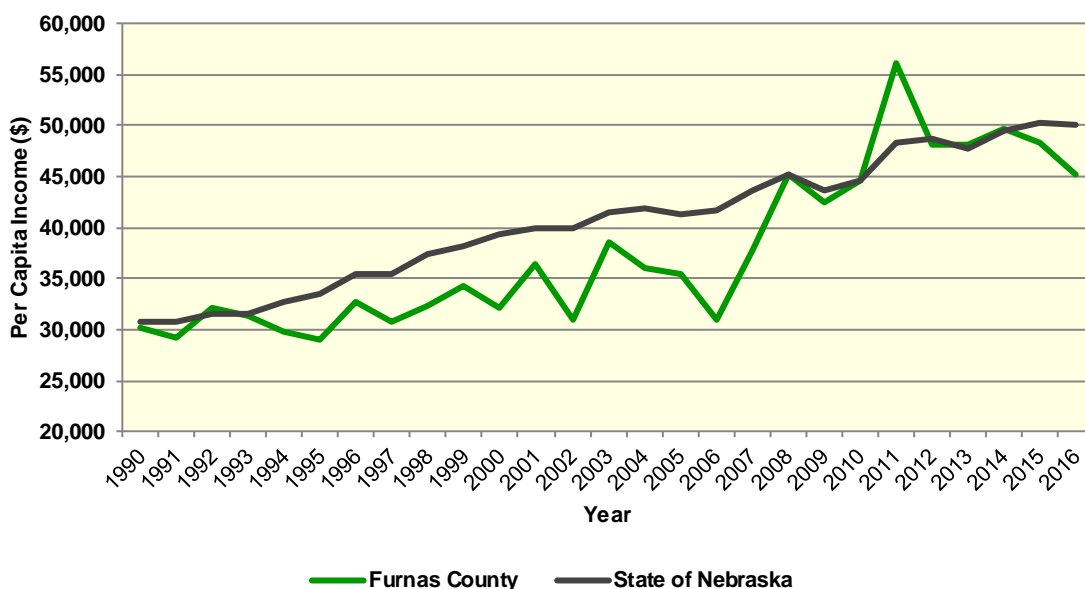


Diagram II.33.5, shows real per capita income in Furnas County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Furnas County was 37,700 dollars, which was lower than the statewide average of 40,548 dollars over the same period.

**Diagram II.33.5**  
**Real Per Capita Income**  
 Furnas 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.33.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment increased from 2,060 persons in 2015 to 2,061 in 2016, a change of (ND) percent.

**Table II.33.28**  
**Total Monthly Employment**  
 Furnas County  
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	1,681	1,706	1,759	1,796	1,817	1,862	1,859	1,907	1,944	1,971	2,035
Feb	1,695	1,684	1,771	1,834	1,831	1,866	1,881	1,918	1,933	1,970	2,032
Mar	1,703	1,739	1,810	1,879	1,862	1,899	1,918	1,943	1,944	1,995	2,040
Apr	1,733	1,764	1,827	1,836	1,882	1,917	1,920	1,974	1,995	2,064	2,064
May	1,798	1,812	1,879	1,900	1,932	1,954	1,965	1,997	2,053	2,119	2,097
Jun	1,814	1,863	1,939	1,953	1,956	1,963	1,976	2,033	2,093	2,140	2,134
Jul	1,736	1,759	1,842	1,840	1,877	1,896	1,920	1,971	2,043	2,094	2,038
Aug	1,703	1,748	1,820	1,827	1,852	1,891	1,900	1,966	2,020	2,098	2,046
Sep	1,724	1,751	1,840	1,873	1,883	1,887	1,913	1,957	2,008	2,052	2,097
Oct	1,769	1,787	1,846	1,880	1,903	1,887	1,963	1,985	2,033	2,085	2,053
Nov	1,789	1,793	1,886	1,874	1,907	1,909	1,909	1,965	2,023	2,060	2,060
Dec	1,810	1,800	1,862	1,858	1,915	1,898	1,919	1,979	2,026	2,076	2,032
<b>Annual</b>	<b>1,746</b>	<b>1,767</b>	<b>1,840</b>	<b>1,863</b>	<b>1,885</b>	<b>1,902</b>	<b>1,920</b>	<b>1,966</b>	<b>2,010</b>	<b>2,060</b>	<b>2,061</b>
% Change	-1%	1%	4%	1%	1%	1%	1%	2%	2%	2%	(ND)%



The QCEW also reports average weekly wages, which represents total compensation paid during the calendar quarter, regardless of when services were performed. The BLS QCEW data indicated average weekly wages were \$637 in 2015. In 2016, average weekly wages saw an increase of 3 percent over the prior year, rising to 658 dollars, or by 21 dollars. These data are shown in Table II.33.29.

<b>Table II.33.29</b>						
<b>Average Weekly Wages</b>						
Furnas County						
BLS QCEW Data, 2001–2016(p)						
<b>Year</b>	<b>First Quarter</b>	<b>Second Quarter</b>	<b>Third Quarter</b>	<b>Fourth Quarter</b>	<b>Annual</b>	<b>% Change</b>
2001	373	390	390	421	393	
2002	387	400	409	428	406	3%
2003	385	418	410	423	409	1%
2004	436	430	445	443	438	7%
2005	405	423	443	473	436	(ND)%
2006	432	459	451	489	458	5%
2007	457	486	487	542	493	8%
2008	480	553	515	587	534	8%
2009	498	539	537	578	538	1%
2010	506	547	559	588	550	2%
2011	543	572	578	591	571	4%
2012	565	593	603	612	593	4%
2013	593	587	608	612	600	1%
2014	619	603	629	665	629	5%
2015	626	610	637	677	637	1%
2016(p)	622	637	648	727	658	3%

Total business establishments reported by the QCEW are displayed in Table II.33.30. Between 2015 and 2016, the total number of business establishments in Furnas County decreased from 251 to 249 establishments.

<b>Table II.33.30</b>						
<b>Number of Business Establishments</b>						
Furnas County						
BLS QCEW Data, 2001–2016(p)						
<b>Year</b>	<b>First Quarter</b>	<b>Second Quarter</b>	<b>Third Quarter</b>	<b>Fourth Quarter</b>	<b>Annual</b>	<b>% Change</b>
2001	188	185	183	181	184	
2002	200	200	199	194	198	8%
2003	209	205	208	202	206	4%
2004	205	206	228	209	212	3%
2005	213	214	217	219	216	2%
2006	220	221	216	217	219	1%
2007	221	223	224	225	223	2%
2008	227	231	228	226	228	2%
2009	227	231	236	239	233	2%
2010	240	240	241	237	240	3%
2011	259	238	236	236	242	1%
2012	270	282	280	278	278	15%
2013	283	289	270	269	278	(ND)%
2014	270	274	263	262	267	-4%
2015	254	258	246	245	251	-6%
2016	249	248	248	251	249	-1%

### Nebraska Department of Revenue

According to the Nebraska Department of Revenue (DOR), returns from taxpayers with adjusted gross incomes (AGIs) of less than \$10,000 decreased by 7.1 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 increased by 0.6 percent over the period. On the other hand, by 2016 there were 207 returns for AGIs of \$100,000 or more. Table II.33.31 presents AGI distribution for the years 1991 through 2016.

Table II.33.31 Income Tax Returns by Adjusted Gross Income Furnas 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 <sup>133</sup>
1991	952	289	557	310	257	109	0	23	0	2,528
1992	891	288	490	360	269	120	10	20	0	2,468
1993	842	254	503	358	292	126	21	22	0	2,436
1994	933	251	529	365	286	125	12	24	0	2,552
1995	882	260	505	358	296	153	31	34	0	2,537
1996	855	253	488	335	325	193	25	30	0	2,536
1997	863	253	468	332	334	208	57	33	0	2,569
1998	855	195	484	351	350	220	30	40	11	2,559
1999	742	183	417	365	348	246	70	44	10	2,425
2000	720	171	409	341	339	249	69	52	0	2,370
2001	716	180	396	292	356	273	64	51	0	2,345
2002	769	167	385	295	324	271	29	41	0	2,311
2003	701	172	398	292	319	260	59	45	0	2,260
2004	700	183	347	284	335	257	52	44	0	2,227
2005	575	143	322	266	330	273	0	54	0	2,062
2006	528	192	369	278	324	317	128	74	10	2,220
2007	494	181	315	319	293	345	137	115	13	2,212
2008	481	172	302	295	324	355	161	110	21	2,221
2009	469	187	317	294	316	345	162	106	19	2,215
2010	452	191	291	272	324	365	168	126	23	2,212
2011	444	182	319	255	314	360	204	149	27	2,254
2012	422	177	326	244	318	388	190	178	35	2,278
2013	406	168	297	274	312	371	195	167	34	2,224
2014	419	169	268	255	344	376	184	187	23	2,225
2015	402	159	272	250	343	356	214	183	18	2,197
2016	420	158	253	245	326	378	222	189	18	2,209

<sup>133</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.





## Poverty

Poverty is the condition of having insufficient resources or income. In its extreme form, poverty is a lack of basic human needs, such as adequate and healthy food, clothing, housing, water, and health services. According to the Census Bureau’s Small Area Income and Poverty Estimates Program, the number of individuals in poverty increase from 649 in 2010 to 656 in 2016, with the poverty rate reaching 14 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.33.32 presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	591	11.6%
2001	608	11.8%
2002	621	12.2%
2003	551	11%
2004	565	11.5%
2005	602	12.4%
2006	612	12.6%
2007	666	14.5%
2008	604	13.4%
2009	582	13.2%
2010	649	13.4%
2011	691	14.3%
2012	645	13.4%
2013	674	14.2%
2014	608	12.7%
2015	637	13.4%
2016	656	14%

The rate of poverty for Furnas County is shown in Table II.33.33. In 2016, there were an estimated 739 persons living in poverty. This represented a 15.6 percent poverty rate, compared to 10.6 percent poverty in 2000. In 2016, some 7 percent of those in poverty were under age 6, and 16.9 percent were 65 or older.

Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	65	11.8%	52	7%
6 to 17	123	22.4%	225	30.4%
18 to 64	241	43.9%	337	45.6%
65 or Older	120	21.9%	125	16.9%
<b>Total</b>	<b>549</b>	<b>100.0%</b>	<b>739</b>	<b>100.0%</b>
<b>Poverty Rate</b>	<b>10.6%</b>	.	<b>15.6%</b>	.

## HOUSING

The Census Bureau estimates that the total number of housing units decreased by -0.6 percent in Furnas County between 2010 and 2016, from 2,721 to 2,706. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.33.34.

Subject	Nebraska	% Growth Since Census	Furnas County	% Growth Since Census
2000 Census Base	722,656	.	2,730	.
2010 Census	796,793	10.3	2,721	-0.3
July 2011 Estimate	801,068	0.5	2,716	-0.2
July 2012 Estimate	804,586	1	2,712	-0.3
July 2013 Estimate	809,062	1.5	2,711	-0.4
July 2014 Estimate	814,835	2.3	2,711	-0.4
July 2015 Estimate	820,725	3	2,709	-0.4
July 2016 Estimate	827,156	3.8	2,706	-0.6

### Housing Production

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



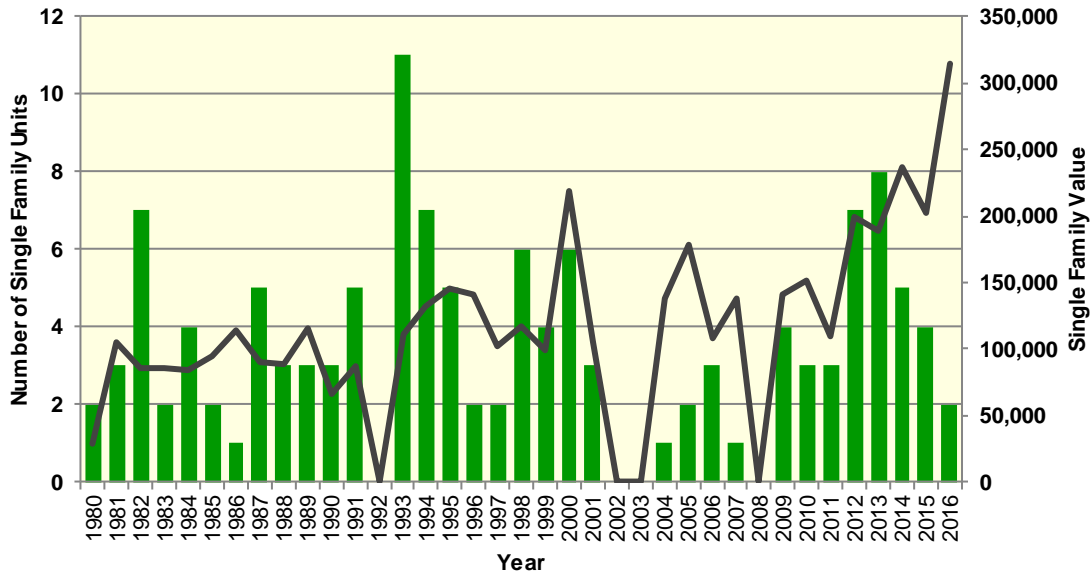
valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Furnas County decreased from 4 authorizations in 2015 to 2 in 2016.

The real value of single-family building permits increased from \$202,399 in 2015 to \$315,000 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.33.35.

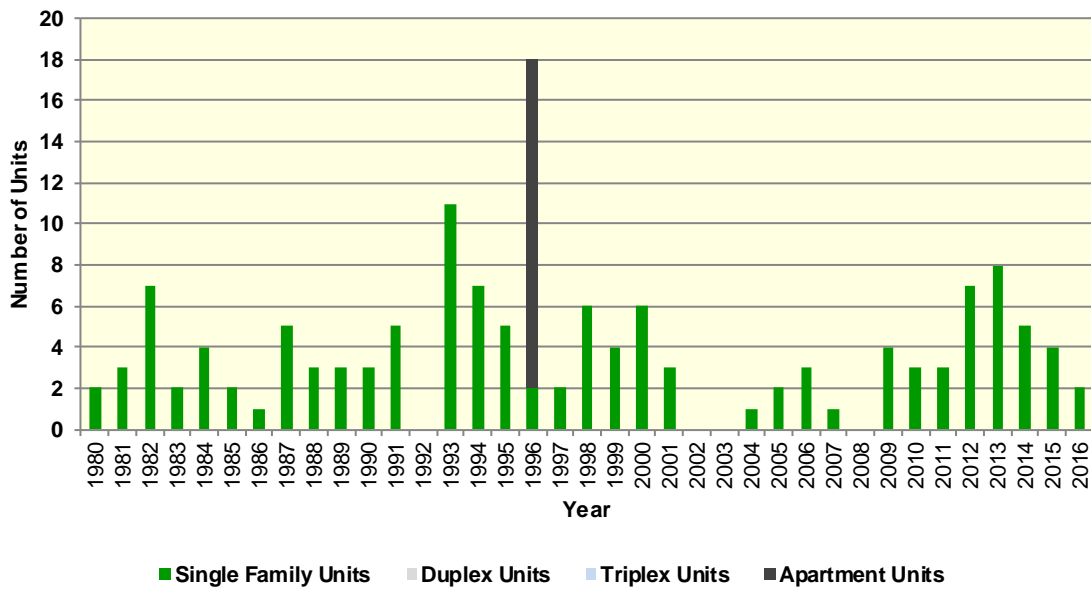
<b>Table II.33.35</b> <b>Building Permits and Valuation</b> Furnas County Census Bureau Data, 1980–2016							
Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2016\$)	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	2	0	0	0	2	29,621	0
1981	3	0	0	0	3	104,884	0
1982	7	0	0	0	7	86,505	0
1983	2	0	0	0	2	86,149	0
1984	4	0	0	0	4	84,031	0
1985	2	0	0	0	2	94,713	0
1986	1	0	0	0	1	114,504	0
1987	5	0	0	0	5	90,711	0
1988	3	0	0	0	3	88,403	0
1989	3	0	0	0	3	115,380	0
1990	3	0	0	0	3	66,756	0
1991	5	0	0	0	5	87,223	0
1992	0	0	0	0	0	0	0
1993	11	0	0	0	11	111,621	0
1994	7	0	0	0	7	131,508	0
1995	5	0	0	0	5	146,175	0
1996	2	0	0	16	18	140,947	108,980
1997	2	0	0	0	2	102,143	0
1998	6	0	0	0	6	116,515	0
1999	4	0	0	0	4	99,289	0
2000	6	0	0	0	6	219,175	0
2001	3	0	0	0	3	105,069	0
2002	0	0	0	0	0	0	0
2003	0	0	0	0	0	0	0
2004	1	0	0	0	1	138,802	0
2005	2	0	0	0	2	178,701	0
2006	3	0	0	0	3	107,742	0
2007	1	0	0	0	1	137,394	0
2008	0	0	0	0	0	0	0
2009	4	0	0	0	4	140,700	0
2010	3	0	0	0	3	150,776	0
2011	3	0	0	0	3	109,673	0
2012	7	0	0	0	7	199,015	0
2013	8	0	0	0	8	188,823	0
2014	5	0	0	0	5	236,559	0
2015	4	0	0	0	4	202,399	0
2016	2	0	0	0	2	315,000	0



**Diagram II.33.6**  
**Single-Family Permits**  
 Furnas County  
 Census Bureau Data, 1980–2016



**Diagram II.33.7**  
**Total Permits by Unit Type**  
 Furnas County  
 Census Bureau Data, 1980–2016



## Housing Characteristics

Housing types by unit are shown in Table II.33.36. In 2016, there were 2,710 housing units, down from 2,730 in 2000. Single-family units accounted for 86.1 percent of units in 2016, compared to 87.5 in 2000. Apartment units accounted for 5 percent in 2016, compared to 3.1 percent in 2000.

<b>Table II.33.36</b>				
<b>Housing Units by Type</b>				
Furnas 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	2,390	87.5%	2,332	86.1%
Duplex	25	0.9%	11	0.4%
Tri- or Four-Plex	78	2.9%	134	4.9%
Apartment	85	3.1%	136	5%
Mobile Home	152	5.6%	80	3%
Boat, RV, Van, Etc.	0	0%	17	0.6%
<b>Total</b>	<b>2,730</b>	<b>100.0%</b>	<b>2,710</b>	<b>100.0%</b>

Some 80.3 percent of housing was occupied in 2010, compared to 83.4 percent in 2000. Owner-occupied housing changed -7.2 percent between 2000 and 2010, ending with owner-occupied units representing 74.1 percent of units. Vacant units changed by 18.6 percent, resulting in 536 vacant units in 2010.

<b>Table II.33.37</b>					
<b>Housing Units by Tenure</b>					
Furnas County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	2,278	83.4%	2,185	80.3%	-4.1%
Owner-Occupied	1,745	76.6%	1,619	74.1%	-7.2%
Renter-Occupied	533	23.4%	566	25.9%	6.2%
Vacant Housing Units	452	16.6%	536	19.7%	18.6%
<b>Total Housing Units</b>	<b>2,730</b>	<b>100.0%</b>	<b>2,721</b>	<b>100.0%</b>	<b>-0.3%</b>

Table II.33.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 2,710 housing units. An estimated 68.9 percent were owner-occupied, and 17.8 percent were vacant.

<b>Table II.33.38</b>				
<b>Housing Units by Tenure</b>				
Furnas County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	2,185	80.3%	2,227	82.2%
Owner-Occupied	1,619	74.1%	1,534	68.9%
Renter-Occupied	566	25.9%	693	31.1%
Vacant Housing Units	536	19.7%	483	17.8%
<b>Total Housing Units</b>	<b>2,721</b>	<b>100.0%</b>	<b>2,710</b>	<b>100.0%</b>

Households by household size are shown in Table II.33.39. There were a total of 2,185 households in 2010, down from 2,278 in 2000. One person households changed by 2.8 percent between 2000 and 2010, while two person households changed by -0.4 percent. Three and four person households changed by -26.7 and -21.1 respectively, representing 8.6 percent and 9.1 percent of the population in 2010.

<b>Table II.33.39</b>					
<b>Households by Household Size</b>					
Furnas County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	741	32.5%	762	34.9%	2.8%
Two Persons	854	37.5%	851	38.9%	-0.4%
Three Persons	255	11.2%	187	8.6%	-26.7%
Four Persons	251	11%	198	9.1%	-21.1%
Five Persons	118	5.2%	106	4.9%	-10.2%
Six Persons	41	1.8%	57	2.6%	39%
Seven Persons or More	18	0.8%	24	1.1%	33.3%
<b>Total</b>	<b>2,278</b>	<b>100.0%</b>	<b>2,185</b>	<b>100.0%</b>	<b>-4.1%</b>

Households by income is shown in Table II.33.40. Households earning more than \$100,000 per year represented 11.2 percent of households in 2016, compared to 4.7 percent in 2000. Households earning between \$50,000 and \$74,999 represented 18.1 percent of households in 2016, compared to 13.6 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 15.6 percent of households in 2016, compared to 20 percent in 2000.

<b>Table II.33.40</b>				
<b>Households by Income</b>				
Furnas 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	458	20%	347	15.6%
\$15,000 to \$19,999	216	9.5%	126	5.7%
\$20,000 to \$24,999	223	9.8%	150	6.7%
\$25,000 to \$34,999	455	19.9%	283	12.7%
\$35,000 to \$49,999	429	18.8%	437	19.6%
\$50,000 to \$74,999	310	13.6%	403	18.1%
\$75,000 to \$99,999	86	3.8%	232	10.4%
\$100,000 or More	108	4.7%	249	11.2%
<b>Total</b>	<b>2,285</b>	<b>100.0%</b>	<b>2,227</b>	<b>100.0%</b>

Table II.33.41 shows households by year home built. Housing units built between 2000 and 2009, account for 4.3 percent and those built in 2010 or later accounted for 1.3 percent of households. Households built in the 1970's, 1980's, and 1990's account for 16 percent, 4.7 percent, and 4.7, respectively. Housing units built prior to 1939 represented 40.1 percent of households in 2016.

<b>Table II.33.41</b>				
<b>Households by Year Home Built</b>				
Furnas County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Year Built	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	1,165	51.1%	892	40.1%
1940 to 1949	210	9.2%	226	10.1%
1950 to 1959	167	7.3%	206	9.3%
1960 to 1969	233	10.2%	214	9.6%
1970 to 1979	313	13.7%	356	16%
1980 to 1989	117	5.1%	104	4.7%
1990 to 1999	73	3.2%	104	4.7%
2000 to 2009	.	.	96	4.3%
2010 or Later	.	.	29	1.3%
<b>Total</b>	<b>2,278</b>	<b>100.0%</b>	<b>2,227</b>	<b>100.0%</b>

The distribution of unit types by race are shown in Table II.33.42. An estimated 85.9 percent of white households occupy single-family homes. Some 5.8 percent of white households occupy apartments. An estimated 100 percent of American Indian households occupy single-family homes.

<b>Table II.33.42</b>							
<b>Distribution of Units in Structure by Race</b>							
Furnas County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/ Pacific Islanders	Other	Two or More Races
Single-Family	85.9%	%	100%	%	%	100%	100%
Duplex	0.1%	%	0%	%	%	0%	0%
Tri- or Four-Plex	5.3%	%	0%	%	%	0%	0%
Apartment	5.8%	%	0%	%	%	0%	0%
Mobile Home	2.1%	%	0%	%	%	0%	0%
Boat, RV, Van, Etc.	0.8%	%	0%	%	%	0%	0%
<b>Total</b>	<b>100.0%</b>	<b>%</b>	<b>100.0%</b>	<b>%</b>	<b>%</b>	<b>100.0%</b>	<b>100.0%</b>

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.33.43. An estimated 15.7 percent of vacant units were for rent in 2010, a 47.4 percent change since 2000. In addition, some 9.9 percent of vacant units were for sale, a change of -50 percent between 2000 and 2010. "Other" vacant units represented 47.2 percent of vacant units in 2010. This is a change of 28.4 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 II.33.43</b> <b>Disposition of Vacant Housing Units</b> Furnas County 2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	57	12.6%	84	15.7%	47.4%
For Sale	106	23.5%	53	9.9%	-50%
Rented or Sold, Not Occupied	43	9.5%	45	8.4%	4.7%
For Seasonal, Recreational, or Occasional Use	49	10.8%	101	18.8%	106.1%
For Migrant Workers	0	0%	0	0%	%
Other Vacant	197	43.6%	253	47.2%	28.4%
<b>Total</b>	<b>452</b>	<b>100.0%</b>	<b>536</b>	<b>100.0%</b>	<b>18.6%</b>

The disposition of vacant units between 2010 and 2016 are shown in Table II.33.44. By 2016, for rent units accounted for 8.5 percent of vacant units, while for sale units accounted for 6.8 percent. “Other” vacant units accounted for 60 percent of vacant units, representing a total of 290 “other” vacant units.

<b>Table II.33.44</b> <b>Disposition of Vacant Housing Units</b> Furnas County 2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	84	15.7%	41	8.5%
For Sale	53	9.9%	33	6.8%
Rented Not Occupied	7	1.3%	0	0%
Sold Not Occupied	38	7.1%	12	2.5%
For Seasonal, Recreational, or Occasional Use	101	18.8%	102	21.1%
For Migrant Workers	0	0%	5	1%
Other Vacant	253	47.2%	290	60%
<b>Total</b>	<b>536</b>	<b>100.0%</b>	<b>483</b>	<b>100.0%</b>

### 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 1,498 property transactions in Furnas County. Of these, 1,445 were for single-family homes during this 19-year period, as shown in Table II.33.45.

<b>Table II.33.45</b>						
<b>Residential Property Transactions</b>						
Furnas County						
Fiscal Years 1999–2017 PAD Data						
<b>Year</b>	<b>Single-Family</b>	<b>Mobile Home</b>	<b>Duplex</b>	<b>Townhome</b>	<b>Missing</b>	<b>Total</b>
1999	79	3	0	0	0	82
2000	114	9	0	0	0	123
2001	116	7	0	0	0	123
2002	91	7	0	0	0	98
2003	96	5	0	0	0	101
2004	69	2	0	0	0	71
2005	80	2	0	0	0	82
2006	83	4	0	0	0	87
2007	50	2	0	0	0	52
2008	60	0	0	0	0	60
2009	52	1	0	0	0	53
2010	65	0	0	0	0	65
2011	73	4	0	0	0	77
2012	3	0	0	0	0	3
2013	76	1	0	0	0	77
2014	68	0	0	0	0	68
2015	107	1	0	1	0	109
2016	85	2	0	0	0	87
2017	78	2	0	0	0	80
<b>Total</b>	<b>1,445</b>	<b>52</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>1,498</b>

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 909 single-family home property transactions for units built before 1930, 7.9 percent of units were of low quality and 48.3 percent were of fair quality. Conversely, of the 10 homes built from 2001 through 2010, 10 percent of units were of low quality and 30 percent of fair quality. Table II.33.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

<b>Table II.33.46</b>										
<b>Single-Family Homes by Year Built and Quality of Materials and Workmanship</b>										
Furnas County										
Fiscal Years 1999–2017 PAD Data										
<b>Quality</b>	<b>Before 1931</b>	<b>1931-1960</b>	<b>1961-1970</b>	<b>1971-1980</b>	<b>1981-1990</b>	<b>1991-2000</b>	<b>2001-2010</b>	<b>2011-2017</b>	<b>Missing</b>	<b>Total</b>
Low	72	19	6	13	2	0	1	0	0	113
Fair	439	98	14	40	14	9	3	1	0	618
Average	384	109	62	59	11	10	6	0	0	641
Good	13	9	18	15	6	7	0	1	0	69
Very Good	0	0	0	0	1	1	0	0	0	2
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	1	0	0	0	0	0	0	0	1	2
<b>Total</b>	<b>909</b>	<b>235</b>	<b>100</b>	<b>127</b>	<b>34</b>	<b>27</b>	<b>10</b>	<b>2</b>	<b>1</b>	<b>1,445</b>

In regard to the current condition of residential dwellings, of the same 909 single-family homes built before 1930, 57.2 percent of the homes were worn out or badly worn, and 41.7 percent were in average condition. Table II.33.47 provides details about the condition of single-family residential dwellings by year built.



<b>Table II.33.47</b> <b>Single-Family Homes by Year Built and Condition</b> Furnas 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	76	12	0	1	1	1	0	0	1	92
Badly Worn	444	62	8	9	5	2	1	0	0	531
Average	379	153	47	53	10	7	2	0	0	651
Good	10	8	44	64	18	7	6	2	0	159
Very Good	0	0	1	0	0	10	1	0	0	12
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>909</b>	<b>235</b>	<b>100</b>	<b>127</b>	<b>34</b>	<b>27</b>	<b>10</b>	<b>2</b>	<b>1</b>	<b>1,445</b>

### Housing Costs

Between 2010 and 2017, the average price of an existing single-family home changed from \$47,323 to \$58,531, a total increase of 23.7 percent, as shown in Table II.33.48.

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 Furnas County ranged from \$33,562 for homes built before 1930 to \$148,450 for homes built from 2001 to 2010, and \$224,875 for the newest homes built between 2011 and 2017.<sup>134</sup> Homes built from 2001 through 2010 were also larger, averaging 1,701 square feet per unit. Table II.33.49, provides additional details about single-family homes.

<b>Table II.33.48</b> <b>Average Sales Price of Single-Family Homes</b> Furnas County Fiscal Years 1999–2017 PAD Data	
Fiscal Year	Average Sales Price (\$)
1999	35,206
2000	33,174
2001	33,305
2002	36,436
2003	31,189
2004	48,352
2005	40,572
2006	49,122
2007	39,941
2008	48,923
2009	42,972
2010	47,323
2011	45,217
2012	80,833
2013	43,953
2014	54,751
2015	64,940
2016	63,984
2017	58,531
<b>Average</b>	<b>45,120</b>

<b>Table II.33.49</b> <b>Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot</b> Furnas County Fiscal Years 1999–2017 PAD Data			
Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. <sup>135</sup> (\$)
Before 1931	33,562	1,265	26.53
1931-1960	39,351	1,213	32.45
1961-1970	65,607	1,298	50.53
1971-1980	76,873	1,434	53.61
1981-1990	109,002	1,660	65.65
1991-2000	128,767	1,816	70.9
2001-2010	148,450	1,701	87.3
2011-2017	224,875	1,890	118.98
<b>Average</b>	<b>45,120</b>	<b>1,297</b>	<b>34.79</b>

<sup>134</sup> 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.

<sup>135</sup> 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.33.50. In 2016, an estimated 0.9 percent of households were overcrowded, and an additional 0.5 percent were severely overcrowded.

**Table II.33.50**  
**Overcrowding and Severe Overcrowding**

Furnas 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	
<b>Owner</b>							
2000 Census	1,719	98.5%	16	0.9%	11	0.6%	1,746
2016 Five-Year ACS	1,515	98.8%	19	1.2%	0	0%	1,534
<b>Renter</b>							
2000 Census	515	96.8%	13	2.4%	4	0.8%	532
2016 Five-Year ACS	680	98.1%	2	0.3%	11	1.6%	2,227
<b>Total</b>							
2000 Census	2,234	98.1%	29	1.3%	15	0.7%	2,278
2016 Five-Year ACS	2,195	98.6%	21	0.9%	11	0.5%	2,227

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 30 households with incomplete plumbing facilities in 2016, representing 1.3 percent of households in Furnas County. This is compared to 0.5 percent of households lacking complete plumbing facilities in 2000.

**Table II.33.51**  
**Households with Incomplete Plumbing Facilities**

Furnas County  
2000 Census SF3 & 2016 Five-Year ACS Data

Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	2,267	2,197
Lacking Complete Plumbing Facilities	11	30
<b>Total Households</b>	<b>2,278</b>	<b>2,227</b>
<b>Percent Lacking</b>	<b>0.5%</b>	<b>1.3%</b>

There were 60 households lacking complete kitchen facilities in 2016, compared to 19 households in 2000. This was a change from 0.8 percent of households in 2000 to 2.7 percent in 2016.

<b>Table II.33.52</b> <b>Households with Incomplete Kitchen Facilities</b> Furnas County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	2,259	2,167
Lacking Complete Kitchen Facilities	19	60
<b>Total Households</b>	<b>2,278</b>	<b>2,227</b>
<b>Percent Lacking</b>	<b>0.8%</b>	<b>2.7%</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 Furnas County, 11.9 percent of households had a cost burden and 10 percent had a severe cost burden. Some 12.1 percent of renters were cost burdened, and 16.2 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 8.1 percent and a severe cost burden rate of 3.6 percent. Owner occupied households with a mortgage had a cost burden rate of 17.9 percent, and severe cost burden at 13.3 percent.

<b>Table II.33.53</b> <b>Cost Burden and Severe Cost Burden by Tenure</b> Furnas 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	
<b>Owner With a Mortgage</b>									
2000 Census	426	77%	86	15.6%	39	7.1%	2	0.4%	553
2016 Five-Year ACS	387	68.7%	101	17.9%	75	13.3%	0	0%	563
<b>Owner Without a Mortgage</b>									
2000 Census	736	89.2%	40	4.8%	41	5%	8	1%	825
2016 Five-Year ACS	850	87.5%	79	8.1%	35	3.6%	7	0.7%	971
<b>Renter</b>									
2000 Census	300	64.5%	42	9%	31	6.7%	92	19.8%	465
2016 Five-Year ACS	349	50.4%	84	12.1%	112	16.2%	148	21.4%	693
<b>Total</b>									
2000 Census	1,462	79.3%	168	9.1%	111	6%	102	5.5%	1,843
2016 Five-Year ACS	1,586	71.2%	264	11.9%	222	10%	155	7%	2,227



### Housing Problems by Income

Table II.33.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Furnas County. As can be seen in 2017 the MFI was \$54,300, which compared to \$68,200 for the State of Nebraska.

Table II.33.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 220 owner-occupied and 54 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 119 owner-occupied 54 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 1,655 households without a housing problem.

<b>Table II.33.54</b> <b>Median Family Income</b> Furnas County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	34,700	50,400
2001	36,700	53,400
2002	38,800	55,100
2003	42,400	55,400
2004	44,200	56,300
2005	44,400	57,400
2006	45,700	59,400
2007	44,700	58,200
2008	46,100	59,800
2009	47,800	62,000
2010	48,300	62,600
2011	50,000	63,500
2012	50,700	64,400
2013	52,300	64,600
2014	51,000	66,000
2015	52,200	66,800
2016	52,800	66,500
2017	54,300	68,200

**Table II.33.55**  
**Housing Problems by Income and Tenure**

Furnas 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
<b>Owner-Occupied</b>						
Lacking complete plumbing or kitchen facilities	4	0	0	0	10	14
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	4	0	0	14
Housing cost burden greater than 50% of income (and none of the above problems)	70	15	30	4	0	119
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	35	85	65	25	10	220
Zero/negative income (and none of the above problems)	20	0	0	0	0	20
Has none of the 4 housing problems	25	140	215	165	695	1,240
<b>Total</b>	<b>154</b>	<b>250</b>	<b>314</b>	<b>194</b>	<b>715</b>	<b>1,627</b>
<b>Renter-Occupied</b>						
Lacking complete plumbing or kitchen facilities	20	10	4	10	4	48
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	10	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	50	0	4	0	0	54
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	10	40	4	0	0	54
Zero/negative income (and none of the above problems)	0	0	0	0	0	0
Has none of the 4 housing problems	45	85	80	40	165	415
<b>Total</b>	<b>125</b>	<b>135</b>	<b>92</b>	<b>50</b>	<b>179</b>	<b>581</b>
<b>Total</b>						
Lacking complete plumbing or kitchen facilities	24	10	4	10	14	62
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	10	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	10	4	0	0	14
Housing cost burden greater than 50% of income (and none of the above problems)	120	15	34	4	0	173
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	45	125	69	25	10	274
Zero/negative income (and none of the above problems)	20	0	0	0	0	20
Has none of the 4 housing problems	70	225	295	205	860	1,655
<b>Total</b>	<b>279</b>	<b>385</b>	<b>406</b>	<b>244</b>	<b>894</b>	<b>2,208</b>

## 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.33.56, of the 46 loans in 2016, 23 loans were for Home Purchases, 4 were for Home Improvement and 19 were for refinancing.



<b>Table II.33.56</b>				
<b>Owner-Occupied Single-Family Home Loans by Loan Type</b>				
Furnas County				
2008 – 2016 HMDA Data				
<b>Year</b>	<b>Home Purchase</b>	<b>Home Improvement</b>	<b>Refinancing</b>	<b>Total</b>
2008	13	4	12	29
2009	12	5	21	38
2010	11	5	31	47
2011	12	4	19	35
2012	16	3	20	39
2013	18	1	28	47
2014	17	7	10	34
2015	33	7	17	57
2016	23	4	19	46

Table II.33.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$67,231 and \$100,000 in 2012 and \$73,304 in 2016. Overall, average loans were \$72,276 in 2008 and \$93,652 in 2016.

<b>Table II.33.57</b>				
<b>Owner-Occupied Single-Family Home Loans by Average Loan Amount</b>				
Furnas County				
2008 – 2016 HMDA Data				
<b>Year</b>	<b>Home Purchase</b>	<b>Home Improvement</b>	<b>Refinancing</b>	<b>Total</b>
2008	\$67,231	\$54,250	\$83,750	\$72,276
2009	\$102,417	\$30,000	\$130,000	\$108,132
2010	\$84,000	\$88,600	\$108,226	\$100,468
2011	\$70,000	\$12,250	\$86,842	\$72,543
2012	\$100,000	\$45,667	\$94,100	\$92,795
2013	\$84,000	\$47,000	\$87,786	\$85,468
2014	\$83,059	\$93,143	\$73,600	\$82,353
2015	\$86,485	\$75,429	\$126,647	\$97,105
2016	\$73,304	\$66,500	\$124,000	\$93,652

Table II.33.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$874,000 and \$1,600,000 in 2012 and \$1,686,000 in 2016. Overall, average loans were \$2,096,000 in 2008 and \$4,308,000 in 2016.

<b>Table II.33.58</b>				
<b>Total Volume of Owner-Occupied Single-Family Loans</b>				
Furnas County				
2008 – 2016 HMDA Data				
<b>Year</b>	<b>Home Purchase</b>	<b>Home Improvement</b>	<b>Refinancing</b>	<b>Total</b>
2008	874,000	217,000	1,005,000	2,096,000
2009	1,229,000	150,000	2,730,000	4,109,000
2010	924,000	443,000	3,355,000	4,722,000
2011	840,000	49,000	1,650,000	2,539,000
2012	1,600,000	137,000	1,882,000	3,619,000
2013	1,512,000	47,000	2,458,000	4,017,000
2014	1,412,000	652,000	736,000	2,800,000
2015	2,854,000	528,000	2,153,000	5,535,000
2016	1,686,000	266,000	2,356,000	4,308,000

### 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.33.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Furnas County. The number of completed surveys decreased from 7 in 2016 to 5 in 2017. Between 2016 and 2017 the vacancy rate for all units increased by 0.7 percentage points and was at 13.2 percent in 2017.

Table II.33.60 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 Furnas County, with 0 of them available. This

translates into a vacancy rate of 0 percent in Furnas County, which compares to a single-family vacancy rate of 3.9 percent for the State of Nebraska. There were 149 apartment units reported in the survey, with 20 of them available, which resulted in a vacancy rate of 13.4 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 7.7 percent.

<b>Table II.33.59</b>				
<b>Survey of Rental Properties</b>				
Furnas County				
2002–2017 Survey of Rental Properties				
<b>Year</b>	<b>Completed Surveys</b>	<b>Total Units</b>	<b>Vacancy Rate</b>	<b>Absorption Rate</b>
2002	3	150	0	75.9
2003	3	150	3.3	16.5
2004	2	82	1.2	30.4
2005	3	54	18.5	14.6
2006	4	129	16.3	24.5
2007	6	114	1.8	15.8
2008	4	77	7.8	7
2009	5	103	1.9	67.3
2010	6	149	4.7	42
2011	6	140	7.9	31.8
2012	9	150	2.7	32.4
2013	6	83	6	30
2014	7	124	4.8	22
2015	7	130	11.5	70
2016	7	191	12.6	131.3
2017	5	151	13.2	28.4

<b>Table II.33.60</b> <b>Rental Vacancy Survey by Type</b> Furnas County 2017 Survey of Rental Properties				
Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single-Family	2	0	0%	1.3%
Apartments	149	20	13.4%	8.2%
Mobile Homes	0	0	%	%
"Other" Units	0	0	0%	.
Don't Know	0	0	%	25%
<b>Total</b>	<b>151</b>	<b>20</b>	<b>13.2%</b>	<b>7.7%</b>

Table II.33.61, reports units by number of bedrooms. Two 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 133 units.

<b>Table II.33.61</b> <b>Rental Units by Number of Bedrooms</b> Furnas 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	0	133	0	0	.	133
Two	1	10	0	0	.	11
Three	0	6	0	0	.	6
Four	0	0	0	0	.	0
Don't Know	1	0	0	0	0	1
<b>Total</b>	<b>2</b>	<b>149</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>151</b>

Table II.33.62 displays the vacancy rate of single-family units by the number of bedrooms. Two bedroom units were the most common type of reported single-family unit, which had a vacancy rate of 0 percent.

<b>Table II.33.62</b> <b>Single-Family Units by Number of Bedrooms</b> Furnas County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	0	0	%
Two	1	0	0%
Three	0	0	%
Four	0	0	%
Don't know	1	0	0%
<b>Total</b>	<b>2</b>	<b>0</b>	<b>0%</b>

Table II.33.63 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 6.8 percent.





<b>Table II.33.63</b> <b>Apartment Units by Number of Bedrooms</b> Furnas County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	133	9	6.8%
Two	10	0	0%
Three	6	0	0%
Four	0	0	%
Don't know	0	11	%
<b>Total</b>	<b>149</b>	<b>20</b>	<b>13.4%</b>

Average market-rate rents by unit type are shown in Table II.33.64. 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.

<b>Table II.33.64</b> <b>Average Market Rate Rents by Number of Bedrooms</b> Furnas County 2017 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	\$	\$	\$	\$	\$
One	\$	\$486.5	\$	\$	\$486.5
Two	\$0	\$405	\$	\$	\$203
Three	\$	\$450	\$	\$	\$450
Four	\$	\$	\$	\$	\$
Don't know	\$	\$448	\$	\$	
<b>Total</b>	<b>\$0</b>	<b>\$459.1</b>	<b>\$</b>	<b>\$</b>	<b>\$344.6</b>

Table II.33.65 shows vacancy rates for single-family units by average rental rates for Furnas County. The most common rent for single-family units was less than \$500 dollars and units in this price range had a vacancy rate of 0 percent.

<b>Table II.33.65</b> <b>Single-Family Market Rate Rents by Vacancy Status</b> Furnas County 2017 Survey of Rental Properties			
Average Rents	Single-Family Units	Available Single-Family Units	Vacancy Rate
Less Than \$500	1	0	0%
\$500 to \$749	0	0	%
\$750 to \$999	0	0	%
\$1,000 to \$1,249	0	0	%
\$1,250 to \$1,499	0	0	%
Above \$1,500	0	0	%
Missing	1	0	0%
<b>Total</b>	<b>2</b>	<b>0</b>	<b>0%</b>



The average rent and availability of apartment units is displayed in Table II.33.66. The most common rent for apartments was less than \$500 dollars and the units in this price range had a vacancy rate of 13.4 percent.

<b>Table II.33.66</b> <b>Apartment Market Rate Rents by Vacancy Status</b> Furnas County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	149	20	13.4%
\$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	%
<b>Total</b>	<b>149</b>	<b>20</b>	<b>13.4%</b>

Respondents were asked if utilities are included in the rent and, as shown in Table II.33.67, 3 respondents, or 75 percent, included some sort of utility in the rent.

<b>Table II.33.67</b> <b>Are there any utilities included with the rent?</b> Furnas County 2017 Survey of Rental Properties	
Period	Respondent
Yes	3
No	1
<b>% Offering Utilities</b>	<b>75%</b>

The type of utility included in the rent is shown in Table II.33.68. There were 2 respondents who included electricity, 2 respondents who included natural gas, 3 respondents who included water and sewer and 3 respondents included trash collection in the rent.

<b>Table II.33.68</b> <b>Which utilities are included with the rent?</b> Furnas County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	2
Natural Gas	2
Water/Sewer	3
Trash Collection	3

Table II.33.69 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 5 persons on the wait list.

<b>Table II.33.69</b> <b>Do you keep a waiting list?</b> Furnas County 2017 Survey of Rental Properties	
Period	Respondent
Yes	1
No	2
<b>Waitlist Size</b>	<b>5</b>

Respondents were also asked how they would rate the need for renovation of existing units. As shown in Table II.33.70 most respondents indicated there was extreme need for the renovation of existing single-family units and extreme need for the renovation of existing apartment units.

<b>Table II.33.70</b> <b>How would you rate the need for renovation of existing units in the city?</b> Furnas County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	0	0		
Low Need	0	0		
Moderate Need	0	1		
High Need	0	0		
Extreme Need	2	2	2	2

Respondents were also asked how they would rate the need for the construction of new units. As shown in Table II.33.71 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.

<b>Table II.33.71</b> <b>How would you rate the need for construction of new units in the city?</b> Furnas 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	0	1		
Extreme Need	1	1	1	1

