

**VOLUME II:
HAMILTON COUNTY**

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Hamilton County

DEMOGRAPHICS

Population Estimates

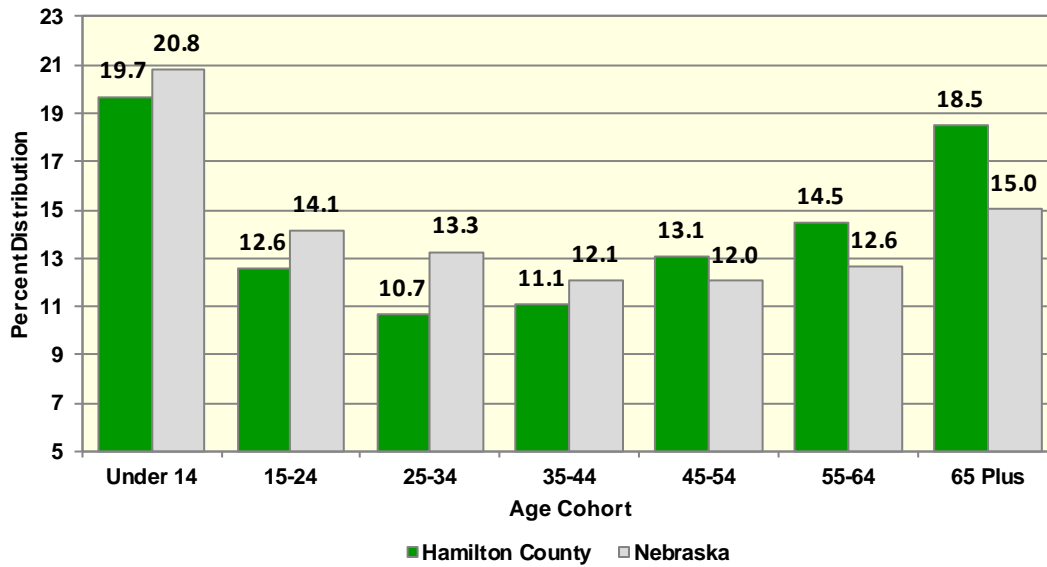
The Census Bureau's current census estimates indicate that Hamilton County's population increased from 9,124 in 2010 to 9,186 in 2016, or by 0.7 percent. This compares to a statewide population change of 4.4 percent over the period. The number of people from 25 to 34 years of age increased by 11.4 percent, and the number of people from 55 to 64 years of age increased by 6.3 percent. The white population decreased by 0.2 percent, while the black population increased by 63.2 percent. The Hispanic population increased from 181 to 331 people between 2010 and 2016 or by 82.9 percent. These data are presented in Table II.41.1.

Table II.41.1						
Profile of Population Characteristics						
Hamilton County vs. State of Nebraska						
2010 Census and 2016 Current Census Estimates						
Subject	Hamilton County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	9,124	9,186	0.7%	1,826,341	1,907,116	4.4%
Age						
0 to 14 years	1,876	1,809	-3.6%	383,542	396,601	3.4%
15 to 24 years	1,006	1,154	14.7%	258,206	269,442	4.4%
25 to 34 years	880	980	11.4%	245,176	252,946	3.2%
35 to 44 years	1,093	1,016	-7%	220,838	230,528	4.4%
45 to 54 years	1,519	1,199	-21.1%	258,726	229,683	-11.2%
55 to 64 years	1,251	1,330	6.3%	213,176	241,172	13.1%
65 and Over	1,499	1,698	13.3%	246,677	286,744	16.2%
Race						
White	9,019	9,004	-0.2%	1,649,264	1,694,976	2.8%
Black	19	31	63.2%	85,971	94,620	10.1%
American Indian and Alaskan Native	15	32	113.3%	23,418	27,318	16.7%
Asian	18	31	72.2%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	1	2	100%	2,061	2,425	17.7%
Two or more races	52	86	65.4%	32,305	40,495	25.4%
Ethnicity (of any race)						
Hispanic or Latino	181	331	82.9%	167,405	203,320	21.5%

Table II.41.2, presents the population of Hamilton County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 4,564 males, who accounted for 50 percent of the population, and the remaining 50 percent, or 4,560 persons, were female. In 2016, the number of males was 4,582 persons, and accounted for 49.9 percent of the population, with the remaining 50.1 percent, or 4,604 persons being female.

Table II.41.2 Population by Age and Gender Hamilton 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	977	899	1,876	945	864	1,809	-3.6%
15 to 24 years	543	463	1,006	587	567	1,154	14.7%
25 to 34 years	440	440	880	499	481	980	11.4%
35 to 44 years	546	547	1,093	506	510	1,016	-7%
45 to 54 years	772	747	1,519	600	599	1,199	-21.1%
55 to 64 years	627	624	1,251	658	672	1,330	6.3%
65 and Over	659	840	1,499	787	911	1,698	0.7%
Total	4,564	4,560	9,124	4,582	4,604	9,186	0.7%
% of Total	50%	50%	.	49.9%	50.1%	.	

Diagram II.41.1
Age Distribution
 Hamilton 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.41.3, from April 2000 to July 2009, Hamilton County natural increase was estimated to be 107 people. Hamilton County has been experiencing net out-migration, with 230 persons leaving the county in the last nine years.¹⁶⁴ The 2016 population estimates showed a natural increase of 103 persons. Between 2010 and 2016, Hamilton County’s population rose to 9,186 persons.

Table II.41.3 Population Change Hamilton County 1980–2010 Census and Intercensal Data	
1980 Population	9,301
Natural Increase 80–90	551
Net Migration 80–90	-990
1990 Population	8,862
Natural Increase 90–00	240
Net Migration 90–00	301
2000 Population	9,403
Natural Increase 00–09	107
Net Migration 00–09	-230
2009 Population Estimate	9,280
2010 Population	9,124
Natural Increase 10–16	103
Net Migration 10–16	-41
2016 Population Estimate	9,186

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 Hamilton County increased from -5 persons in 2015 to 14 persons in 2016, with an additional net movement of 1 in the first six months of 2017. The driver’s license total exchanges for the last 16 years are presented in Table II.41.4.

Table II.41.4 Driver's Licenses Exchanged and Surrendered Hamilton County 2001–First half of 2017 DOT Data			
Year	In-Migrants	Out-Migrants	Net Change
Calendar 2001	120	131	-11
Calendar 2002	87	96	-9
Calendar 2003	96	88	8
Calendar 2004	103	85	18
Calendar 2005	103	98	5
Calendar 2006	86	90	-4
Calendar 2007	92	82	10
Calendar 2008	105	82	23
Calendar 2009	73	70	3
Calendar 2010	122	111	11
Calendar 2011	87	75	12
Calendar 2012	93	59	34
Calendar 2013	66	84	-18
Calendar 2014	79	72	7
Calendar 2015	77	82	-5
Calendar 2016	85	71	14
First Half of 2017	36	35	1

¹⁶⁴ 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 Hamilton County increased by 1 percent from 1,873 in 2016 to 1,891 in 2017, as shown in Table II.41.5. The number of school-age children 5 to 11 years of age increased from 864 in 2016 to 884 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.41.6, shows population by age for the 2000 and 2010 Census. The population changed by -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 4.4 percent to a total of 1,499 persons in 2010. Those aged 25 to 34 changed by -11.9 percent, and those aged under 5 changed by -16.4 percent.

Year	Age Group			Total
	5–11	11–13	14–18	
1992	1,148	273	648	2,069
1993	1,104	311	670	2,085
1994	1,064	360	677	2,101
1995	1,033	351	720	2,104
1996	1,042	324	779	2,145
1997	1,039	319	834	2,192
1998	1,058	366	849	2,273
1999	1,032	369	894	2,295
2000	1,034	301	918	2,253
2001	1,014	281	862	2,157
2002	1,005	275	809	2,089
2003	916	276	706	1,898
2004	894	293	697	1,884
2005	962	340	774	2,076
2006	919	307	789	2,015
2007	999	295	791	2,085
2008	914	305	814	2,033
2009	914	299	787	2,000
2010	940	292	800	2,032
2011	900	299	671	1,870
2012	903	290	759	1,952
2013	722	204	573	1,499
2014	935	284	755	1,974
2015	883	272	714	1,869
2016	864	279	730	1,873
2017	884	274	733	1,891

Table II.41.6					
Population by Age					
Hamilton County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	629	6.7%	526	5.8%	-16.4%
5 to 19	2,325	24.7%	2,024	22.2%	-12.9%
20 to 24	337	3.6%	332	3.6%	-1.5%
25 to 34	999	10.6%	880	9.6%	-11.9%
35 to 54	2,827	30.1%	2,612	28.6%	-7.6%
55 to 64	850	9%	1,251	13.7%	47.2%
65 or Older	1,436	15.3%	1,499	16.4%	4.4%
Total	9,403	100.0%	9,124	100.0%	-3%

The elderly population is further explored in Table II.41.7. Those aged 65 to 66 changed by 14.9 percent between 2000 and 2010, resulting in a population of 177 persons. Those aged 85 or older changed by 10.3 percent during the same time period, and resulted in 247 persons over age 85 in 2010.

Table II.41.7					
Elderly Population by Age					
Hamilton County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	154	10.7%	177	11.8%	14.9%
67 to 69	202	14.1%	236	15.7%	16.8%
70 to 74	358	24.9%	334	22.3%	-6.7%
75 to 79	288	20.1%	281	18.7%	-2.4%
80 to 84	210	14.6%	224	14.9%	6.7%
85 or Older	224	15.6%	247	16.5%	10.3%
Total	1,436	100.0%	1,499	100.0%	4.4%

Population by race and ethnicity is shown in Table II.41.8, with the white population representing 98.1 percent in 2010. The black population changed by 11.8 percent, representing 0.2 percent of the population in 2010. The American Indian and Asian populations represented 0.2 and 0.2 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 69.2 percent between 2000 and 2010, compared to the -3.8 percent growth rate for non-Hispanics.

Table II.41.8					
Population by Race and Ethnicity					
Hamilton County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	9,255	98.4%	8,955	98.1%	-3.2%
Black	17	0.2%	19	0.2%	11.8%
American Indian	11	0.1%	15	0.2%	36.4%
Asian	21	0.2%	18	0.2%	-14.3%
Native Hawaiian/ Pacific Islander	0	0%	1	0%	%
Other	46	0.5%	51	0.6%	10.9%
Two or More Races	53	0.6%	65	0.7%	22.6%
Total	9,403	100.0%	9,124	100.0%	-3%
Hispanic	107	1.1%	181	2%	69.2%
Non-Hispanic	9,296	98.9%	8,943	98%	-3.8%

Population by race and ethnicity through 2016 is shown in Table II.41.9. The white population represented 96 percent of the population in 2016, compared with black population accounting for 0.8 percent of the population. Hispanic population represented 3 percent of the population in 2016.

Table II.41.9				
Population by Race and Ethnicity				
Hamilton County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	8,955	98.1%	8,756	96%
Black	19	0.2%	76	0.8%
American Indian	15	0.2%	71	0.8%
Asian	18	0.2%	36	0.4%
Native Hawaiian/ Pacific Islander	1	0%	0	0%
Other	51	0.6%	141	1.5%
Two or More Races	65	0.7%	38	0.4%
Total	9,124	100.0%	9,118	100.0%
Non-Hispanic	8,943	98%	8,848	97%
Hispanic	181	2%	270	3%

The population by race is broken down further by ethnicity in Table II.41.10. While the white non-Hispanic population changed by -4 percent between 2000 and 2010, the white Hispanic population changed by 169.8 percent. The black non-Hispanic population changed by 11.8 percent.

Table II.41.10					
Population by Race and Ethnicity					
Hamilton County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	9,212	99.1%	8,839	98.8%	-4%
Black	17	0.2%	19	0.2%	11.8%
American Indian	9	0.1%	12	0.1%	33.3%
Asian	21	0.2%	18	0.2%	-14.3%
Native Hawaiian/ Pacific Islander	0	0%	1	0%	%
Other	4	0%	5	0.1%	25%
Two or More Races	33	0.4%	49	0.5%	48.5%
Total Non-Hispanic	9,296	100.0%	8,943	100.0%	-3.8%
Hispanic					
White	43	40.2%	116	64.1%	169.8%
Black	0	0%	0	0%	%
American Indian	2	1.9%	3	1.7%	50%
Asian	0	0%	0	0%	%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	42	39.3%	46	25.4%	9.5%
Two or More Races	20	18.7%	16	8.8%	-20%
Total Hispanic	107	100.0%	181	100.0%	69.2%
Total Population	9,403	100.0%	9,124	100.0%	-3%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.41.11. During this time, the total non-Hispanic population was 8,848 persons in 2016. The Hispanic population was 270.

Table II.41.11				
Population by Race and Ethnicity				
Hamilton County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	8,839	98.8%	8,705	98.4%
Black	19	0.2%	76	0.9%
American Indian	12	0.1%	17	0.2%
Asian	18	0.2%	36	0.4%
Native Hawaiian/ Pacific Islander	1	0%	0	0%
Other	5	0.1%	0	0%
Two or More Races	49	0.5%	14	0.2%
Total Non-Hispanic	8,943	100.0%	8,848	100.0%
Hispanic				
White	116	64.1%	51	18.9%
Black	0	0%	0	0%
American Indian	3	1.7%	54	20%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	46	25.4%	141	52.2%
Two or More Races	16	8.8%	24	8.9%
Total Hispanic	181	100.0	270	100.0%
Total Population	9,124	100.0%	9,118	100.0%

Households by type and tenure are shown in Table II.41.12. Family households represented 71.4 percent of households, while non-family households accounted for 28.6 percent. These changed from 73.1 and 26.9 percent, respectively.

Table II.41.12				
Household Type by Tenure				
Hamilton County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	2,606	73.1%	2,646	71.4%
Married-Couple Family	2,232	85.6%	2,272	85.9%
Owner-Occupied	1,943	87.1%	2,046	90.1%
Renter-Occupied	289	12.9%	226	9.9%
Other Family	374	14.4%	374	14.1%
Male Householder, No Spouse Present	128	34.2%	126	34.2%
Owner-Occupied	82	64.1%	78	61.9%
Renter-Occupied	46	35.9%	48	38.1%
Female Householder, No Spouse Present	246	65.8%	248	65.8%
Owner-Occupied	133	54.1%	132	53.2%
Renter-Occupied	113	45.9%	116	46.8%
Non-Family Households	957	26.9%	1,059	28.6%
Owner-Occupied	575	60.1%	738	69.7%
Renter-Occupied	382	39.9%	321	30.3%
Total	3,563	100.0%	3,705	100.0%



The group quarters population was 124 in 2010, compared to 148 in 2000.

Table II.41.13 Group Quarters Population Hamilton 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	3.4%	9	7.4%	80%
Juvenile Facilities	.	.	2	1.6%	.
Nursing Homes	143	96.6%	111	91%	-22.4%
Other Institutions	0	0%	0	0%	%
Total	148	100.0%	122	100.0%	-17.6%
Non-Institutionalized					
College Dormitories	0	%	0	0%	%
Military Quarters	0	%	0	0%	%
Other Non-Institutionalized	0	%	2	100%	%
Total	0	100.0%	2	100.0%	%
Group Quarters Population	148	100.0%	124	100.0%	-16.2%

The number of foreign born persons are shown in Table II.41.14. An estimated 0.9 percent of the population was born in Mexico, with 0.1 percent born in El Salvador, and another 0.1 percent were born in Honduras.

Table II.41.14 Place of Birth for the Foreign-Born Population Hamilton County 2016 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 country of origin	Mexico	78	0.9%
#2 country of origin	El Salvador	11	0.1%
#3 country of origin	Honduras	7	0.1%
#4 country of origin	Germany	6	0.1%
#5 country of origin	Belgium	4	0%
#6 country of origin	Canada	3	0%
#7 country of origin	India	3	0%
#8 country of origin	Japan	1	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.41.15. An estimated 1.1 percent of the population speaks Spanish at home, followed by 0.2 percent speaking German or other West Germanic languages.

Table II.41.15 Limited English Proficiency and Language Spoken at Home Hamilton County 2016 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 LEP Language	Spanish	92	1.1%
#2 LEP Language	German or other West Germanic languages	13	0.2%
#3 LEP Language	Arabic	0	0%
#4 LEP Language	Chinese	0	0%
#5 LEP Language	French, Haitian, or Cajun	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.41.16. Some 13.1 percent of the population was disabled in 2000, or a total of 1,130 persons. The disability rate was highest for those over 65, with 29.4 percent disabled.

Table II.41.16 Disability by Age Hamilton County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	98	5.6%
16 to 64	650	11.6%
65 and older	382	29.4%
Total	1,130	13.1%

Table II.41.17 shows disability by type in 2000. There were 507 physical disabilities in 2000, some 341 employment disabilities, and 266 go-outside-home disabilities.

Table II.41.17 Total Disabilities Tallied: Aged 5 and Older Hamilton County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	280
Physical disability	507
Mental disability	259
Self-care disability	143
Employment disability	341
Go-outside-home disability	266
Total	1,796



Disability by age, as estimated by the 2016 ACS, is shown in Table II.41.18. The disability rate for females was 10.9 percent, compared to 12.9 percent for males. The disability rate changed precipitously higher with age, with 37.5 percent of those over 75 experiencing a disability.

Table II.41.18						
Disability by Age						
Hamilton County						
2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	12	4.6%	0	0%	12	2.4%
5 to 17	67	7.5%	38	4.6%	105	6.1%
18 to 34	13	1.5%	61	7.7%	74	4.5%
35 to 64	198	11.1%	199	11.2%	397	11.1%
65 to 74	159	38.1%	61	13.9%	220	25.7%
75 or Older	132	44.3%	127	32.3%	259	37.5%
Total	581	12.9%	486	10.9%	1,067	11.9%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.41.19. Some 5.4 percent have an ambulatory disability, 3.4 have an independent living disability, and 1.9 percent have a self-care disability.

Table II.41.19		
Total Disabilities Tallied: Aged 5 and Older		
Hamilton County		
2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	385	4.3%
Vision disability	135	1.5%
Cognitive disability	311	3.7%
Ambulatory disability	454	5.4%
Self-Care disability	165	1.9%
Independent living disability	230	3.4%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.41.20 and Table II.41.21. In 2016, some 4,745 persons were employed and 100 were unemployed. This totaled a labor force of 4,845 persons. The unemployment rate for Hamilton County was estimated to be 2.1 in 2016.

Table II.41.20	
Employment, Labor Force and Unemployment	
Hamilton County	
2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	4,745
Unemployed	100
Labor Force	4,845
Unemployment Rate	2.1%

In 2016, 94.5 percent of households in Hamilton County had a high school education or greater.

Table II.41.21	
High School or Greater Education	
Hamilton County	
2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	3,502
Total Households	3,705
Percent High School or Above	94.5%

As seen in Table II.41.22, 31.8 percent of the population had a high school diploma or equivalent, another 36.4 percent have some college, 16.9 percent have a Bachelor's Degree, and 6.9 percent of the population had a graduate or professional degree.

Table II.41.22		
Educational Attainment		
Hamilton County		
2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	547	7.9%
High School or Equivalent	2,195	31.8%
Some College or Associates Degree	2,509	36.4%
Bachelor's Degree	1,167	16.9%
Graduate or Professional Degree	474	6.9%
Total Population Above 18 years	6,892	100.0%

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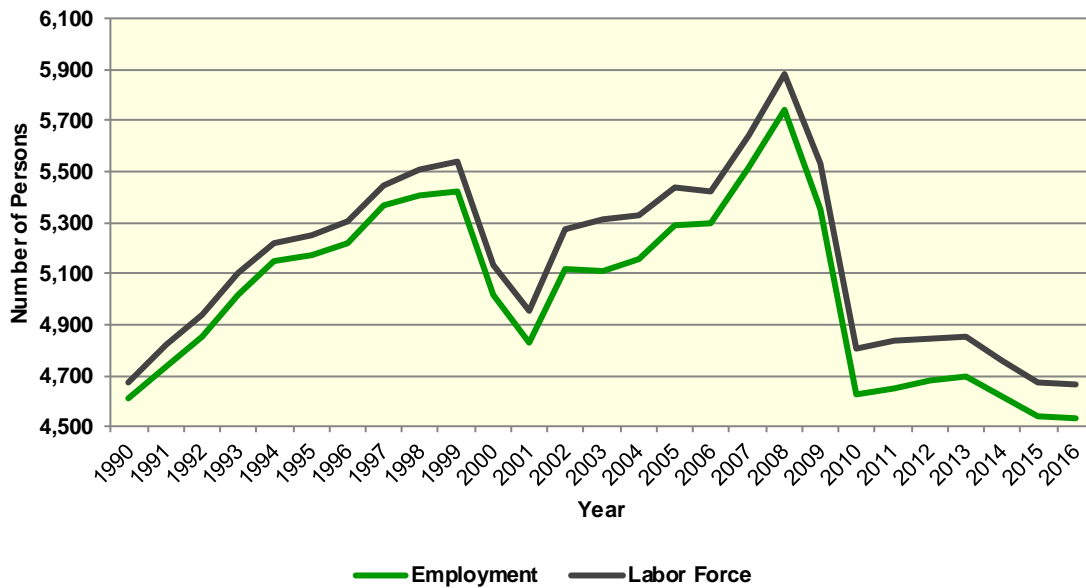
Labor Force

Table II.41.23, shows the labor force statistics for Hamilton County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1990 with a rate of 1.4. The highest level of unemployment occurred during 2010 rising to a rate of 3.8. 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 Hamilton County remained unchanged from 2.9 percent in 2015 to 2.9 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.41.23 Labor Force Statistics Hamilton County 1990 - 2016 BLS Data					
Year	Hamilton County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	64	4,612	4,676	1.4%	2.3%
1991	84	4,736	4,820	1.7%	2.7%
1992	88	4,853	4,941	1.8%	2.9%
1993	86	5,019	5,105	1.7%	2.8%
1994	74	5,147	5,221	1.4%	2.6%
1995	77	5,173	5,250	1.5%	2.6%
1996	87	5,219	5,306	1.6%	2.7%
1997	82	5,366	5,448	1.5%	2.5%
1998	98	5,410	5,508	1.8%	2.6%
1999	117	5,422	5,539	2.1%	2.8%
2000	121	5,015	5,136	2.4%	2.8%
2001	125	4,827	4,952	2.5%	3.1%
2002	157	5,117	5,274	3%	3.6%
2003	196	5,113	5,309	3.7%	3.9%
2004	167	5,159	5,326	3.1%	3.9%
2005	147	5,292	5,439	2.7%	3.8%
2006	122	5,299	5,421	2.3%	3.1%
2007	125	5,515	5,640	2.2%	3%
2008	143	5,740	5,883	2.4%	3.3%
2009	180	5,352	5,532	3.3%	4.6%
2010	181	4,625	4,806	3.8%	4.6%
2011	183	4,650	4,833	3.8%	4.4%
2012	162	4,682	4,844	3.3%	4%
2013	156	4,697	4,853	3.2%	3.8%
2014	144	4,618	4,762	3%	3.3%
2015	137	4,539	4,676	2.9%	3%
2016	137	4,531	4,668	2.9%	3.2%

Diagram II.41.2, shows the employment and labor force for Hamilton County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 4,531 persons, with the labor force reaching 4,668, indicating there were a total of 137 unemployed persons.

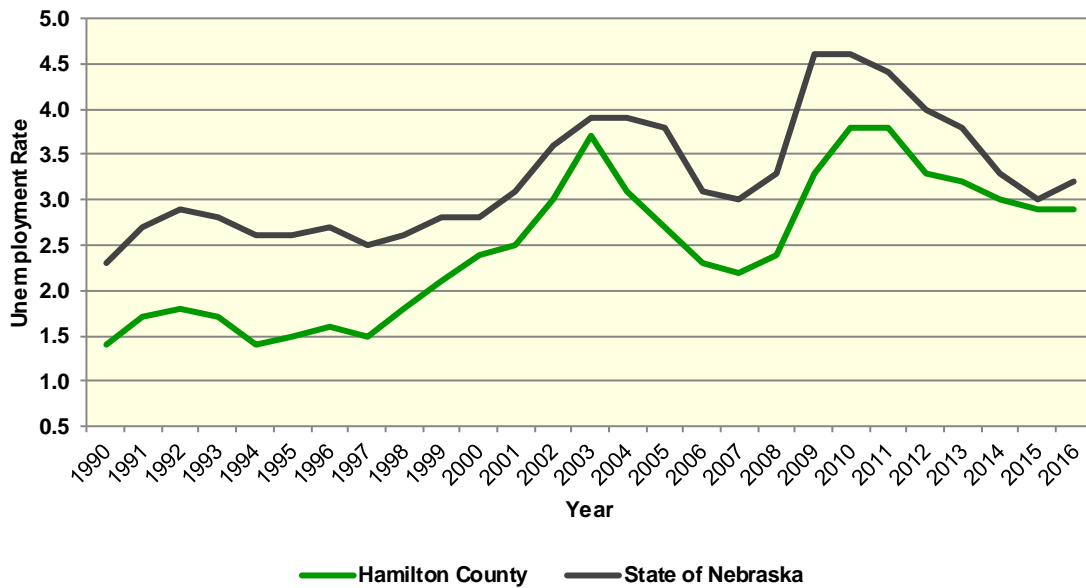
Diagram II.41.2
Employment and Labor Force
 Hamilton County
 1990 – 2016 BLS Data



Unemployment

Diagram II.41.3, shows the unemployment rate for both the State and Hamilton County. During the 1990’s the average rate for Hamilton County was 1.7, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 2.8, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 3.3. Over the course of the entire period Hamilton County had an average unemployment rate lower than the state, 2.5 percent for Hamilton County, versus 3.3 statewide.

Diagram II.41.3
Annual Unemployment Rate
 Hamilton 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.41.24, shows total real earnings by industry for Hamilton County. In the most recent 2016 estimate, the farm industry had the largest total real earnings, with total real earnings reaching 52,451,000 dollars. Between 2015 and 2016 the information industry saw the largest percentage increase, rising by 7.4 percent to 5,616,000 dollars.

Table II.41.24
Real Earnings by Industry
 Hamilton 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	35,108	48,290	103,617	102,565	96,699	54,171	62,932	52,451	-16.7
Forestry, fishing, related activities, and other	753	3,203	3,682	3,791	3,617	2,727	4,392	4,398	0.1
Mining	0	89	0	73	0	0	-68	892	-1414
Utilities	0	0	0	0	0	0	0	0	0
Construction	18,214	11,155	11,798	14,087	13,875	13,903	14,215	14,135	-0.6
Manufacturing	22,713	30,489	28,652	29,239	25,358	30,798	38,770	40,049	3.3
Wholesale trade	14,341	23,383	24,028	29,149	30,519	27,480	29,571	31,069	5.1
Retail trade	7,638	9,794	10,894	11,166	12,283	13,642	14,174	14,953	5.5
Transportation and warehousing	9,187	18,029	22,195	22,949	22,625	27,544	28,009	26,312	-6.1
Information	6,157	6,633	7,317	8,995	7,650	8,503	8,789	9,436	7.4
Finance and insurance	6,261	8,174	6,759	7,789	6,859	7,260	7,497	7,404	-1.2
Real estate and rental and leasing	2,218	326	348	1,095	1,554	1,913	1,561	681	-56.4
Professional and technical services	4,789	0	7,214	7,463	6,770	7,489	7,840	7,786	-0.7
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	4,188	4,373	0	0	2,275	0	0	3,804	0
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	609	805	806	1,033	1,206	1,012	1,290	1,309	1.5
Accommodation and food services	2,743	2,999	3,327	3,449	2,652	2,806	2,960	2,859	-3.4
Other services, except public administration	8,096	8,677	8,765	9,194	9,669	10,126	9,761	9,520	-2.5
Government and government enterprises	25,476	32,300	31,588	30,117	29,135	29,302	31,117	27,980	-10.1
Total	181,810	231,633	289,977	300,211	289,291	258,015	282,335	274,084	-2.9



Table II.41.25, shows the total employment by industry for Hamilton County. The most recent estimates show the retail trade industry was the largest employer in Hamilton County, with employment reaching 628 jobs in 2016. Between 2015 and 2016 the transportation and warehousing industry saw the largest percentage increase, rising by 6.9 percent.

Table II.41.25
Employment by Industry
Hamilton County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	742	583	598	582	586	579	624	602	-3.5
Forestry, fishing, related activities, and other	59	194	159	191	199	160	171	164	-4.1
Mining	11	16	10	19	25	16	18	18	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	462	262	280	308	326	313	308	311	1
Manufacturing	410	501	477	459	427	473	571	585	2.5
Wholesale trade	301	329	364	374	405	411	418	388	-7.2
Retail trade	429	513	568	560	561	611	613	628	2.4
Transportation and warehousing	191	313	313	300	325	326	335	358	6.9
Information	129	112	127	159	135	143	152	141	-7.2
Finance and insurance	197	246	271	232	250	250	248	241	-2.8
Real estate and rental and leasing	137	135	160	174	188	205	228	237	3.9
Professional and technical services	141	0	176	178	173	179	178	188	5.6
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	190	203	0	0	116	0	0	161	0
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	64	65	74	79	84	92	121	123	1.7
Accommodation and food services	235	194	212	225	208	220	204	204	0
Other services, except public administration	327	325	337	352	351	361	346	347	0.3
Government and government enterprises	652	683	655	633	639	632	627	567	-9.6
Total	5,085	5,319	5,386	5,422	5,484	5,573	5,804	5,801	-0.1

Table II.41.26, shows the real average earnings per job by industry for Hamilton County. These figures are calculated by dividing the Total Real Earning displayed in Table II.41.24 and Table II.41.25, by Industry. In 2016, the farm industry had the highest average earnings reaching 87,128 dollars. Between 2015 and 2016 the information industry saw the largest percentage increase, rising by 15.7 percent to 66,922 dollars.

Table II.41.26
Real Earnings Per Job by Industry
 Hamilton County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	47,316	82,831	173,273	176,229	165,015	93,560	100,853	87,128	-13.6
Forestry, fishing, related activities, and other	12,765	16,509	23,156	19,848	18,177	17,044	25,685	26,817	4.4
Mining	0	5,574	0	3,847	0	0	-3,771	49,556	-1414
Utilities	0	0	0	0	0	0	0	0	0
Construction	39,425	42,576	42,137	45,739	42,560	44,418	46,152	45,450	-1.5
Manufacturing	55,398	60,856	60,066	63,703	59,387	65,112	67,898	68,460	0.8
Wholesale trade	47,643	71,074	66,011	77,940	75,356	66,861	70,745	80,075	13.2
Retail trade	17,804	19,092	19,180	19,940	21,895	22,327	23,123	23,811	3
Transportation and warehousing	48,099	57,602	70,911	76,496	69,615	84,492	83,609	73,497	-12.1
Information	47,729	59,226	57,615	56,571	56,669	59,460	57,824	66,922	15.7
Finance and insurance	31,781	33,226	24,943	33,575	27,437	29,038	30,232	30,722	1.6
Real estate and rental and leasing	16,191	2,414	2,178	6,294	8,267	9,331	6,848	2,873	-58
Professional and technical services	33,965	0	40,986	41,928	39,130	41,838	44,044	41,415	-6
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	22,040	21,542	0	0	19,608	0	0	23,627	0
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	9,523	12,382	10,890	13,073	14,358	10,998	10,659	10,642	-0.2
Accommodation and food services	11,670	15,459	15,693	15,328	12,750	12,754	14,512	14,015	-3.4
Other services, except public administration	24,758	26,697	26,008	26,119	27,546	28,050	28,211	27,435	-2.7
Government and government enterprises	39,073	47,291	48,226	47,577	45,594	46,363	49,628	49,347	-0.6
Total	35,754	43,548	53,839	55,369	52,752	46,297	48,645	47,248	-2.9

Table II.41.27 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 \$463,122,000 a -2.2 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 5,319 and 5,801 in 2016.

Table II.41.27
Total Employment and Real Personal Income
 Hamilton 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	123,316	4,686	13,157	29,567	12,642	173,996	19,907	3,644	33,841
1970	116,942	4,799	11,893	31,673	13,474	169,183	19,178	3,578	32,686
1971	118,240	5,358	10,642	32,709	14,027	170,261	19,441	3,799	31,122
1972	128,514	6,006	10,710	37,363	15,136	185,716	21,062	4,024	31,937
1973	167,080	7,575	10,618	41,917	17,173	229,213	25,489	4,377	38,172
1974	147,807	7,896	9,821	42,286	18,331	210,349	23,886	4,376	33,777
1975	178,397	7,687	9,645	45,917	18,987	245,259	27,512	4,219	42,285
1976	157,737	8,548	9,889	45,345	19,498	223,921	24,877	4,423	35,662
1977	110,742	8,792	9,638	47,704	19,778	179,071	19,477	4,496	24,631
1978	169,508	9,419	9,434	50,148	20,697	240,368	26,221	4,612	36,755
1979	137,435	9,825	9,732	53,838	21,207	212,387	23,145	4,611	29,806
1980	69,892	9,638	10,153	59,086	23,526	153,019	16,416	4,543	15,384
1981	140,195	9,945	11,677	64,571	24,954	231,452	24,672	4,448	31,518
1982	114,314	9,632	12,044	75,188	25,893	217,807	23,268	4,296	26,609
1983	114,286	9,548	12,878	71,783	25,795	215,194	23,325	4,281	26,696
1984	146,182	9,578	15,644	73,024	26,213	251,485	27,418	4,234	34,527
1985	128,744	9,934	16,540	73,415	26,186	234,951	25,779	4,200	30,654
1986	146,345	9,716	19,111	69,685	26,870	252,296	28,198	4,142	35,332
1987	151,247	10,348	19,663	62,673	26,097	249,332	28,040	4,401	34,366
1988	172,961	11,494	20,983	58,608	26,190	267,249	30,144	4,386	39,435
1989	167,821	12,260	22,047	64,159	27,037	268,804	30,192	4,491	37,368
1990	169,498	12,932	24,192	60,574	28,410	269,741	30,469	4,651	36,444
1991	177,387	13,053	25,288	64,079	29,464	283,164	31,706	4,637	38,254
1992	176,475	13,702	26,407	61,061	31,908	282,149	31,500	4,640	38,034
1993	152,878	14,350	27,634	60,841	33,060	260,063	28,680	4,746	32,212
1994	179,166	15,742	28,555	59,997	34,696	286,671	31,613	5,077	35,289
1995	169,788	14,680	33,461	66,423	36,782	291,774	31,867	4,721	35,964
1996	192,367	13,883	35,477	70,343	38,314	322,618	35,015	4,730	40,670
1997	172,826	14,440	36,886	73,337	38,114	306,723	32,693	4,865	35,524
1998	172,699	15,174	38,691	73,715	41,728	311,661	33,248	5,017	34,423
1999	163,075	14,587	41,694	71,420	42,751	304,353	32,187	4,783	34,095
2000	169,111	15,425	41,305	74,853	43,959	313,804	33,465	4,918	34,386
2001	181,810	17,497	38,491	73,647	46,892	323,343	34,743	5,085	35,754
2002	179,437	18,030	37,243	67,515	48,929	315,094	33,798	5,089	35,260
2003	208,781	18,290	36,303	64,430	49,909	341,133	36,489	5,064	41,228
2004	223,570	18,448	34,827	63,165	52,290	355,403	38,138	5,045	44,315
2005	228,098	19,632	34,806	53,249	52,255	348,776	37,628	5,159	44,214
2006	204,630	20,880	33,744	54,734	55,557	327,784	35,644	5,179	39,511
2007	245,584	22,399	34,667	63,466	57,614	378,932	41,170	5,324	46,128
2008	278,162	25,522	37,699	74,975	63,522	428,835	46,831	5,550	50,119
2009	234,849	22,058	58,164	77,108	66,571	414,634	45,499	5,262	44,632
2010	231,633	22,769	57,644	71,520	68,592	406,620	44,576	5,319	43,548
2011	289,977	20,071	63,460	78,139	67,878	479,383	52,831	5,386	53,839
2012	300,211	20,644	69,532	100,505	65,561	515,165	57,095	5,422	55,369
2013	289,291	23,095	70,066	75,241	67,137	478,641	52,598	5,484	52,752
2014	258,015	24,080	72,560	85,333	65,749	457,578	50,272	5,573	46,297
2015	282,335	25,865	52,543	94,626	70,060	473,699	51,607	5,804	48,645
2016	274,084	26,801	50,485	94,298	71,056	463,122	50,416	5,801	47,248



Diagram II.41.4, shows real average earnings per job for Hamilton County from 1990 to 2016. Over this period the average earning per job for Hamilton County was \$ 41,635 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

Diagram II.41.4
Real Average Earnings Per Job
 Hamilton County
 BEA Data 1990 - 2016

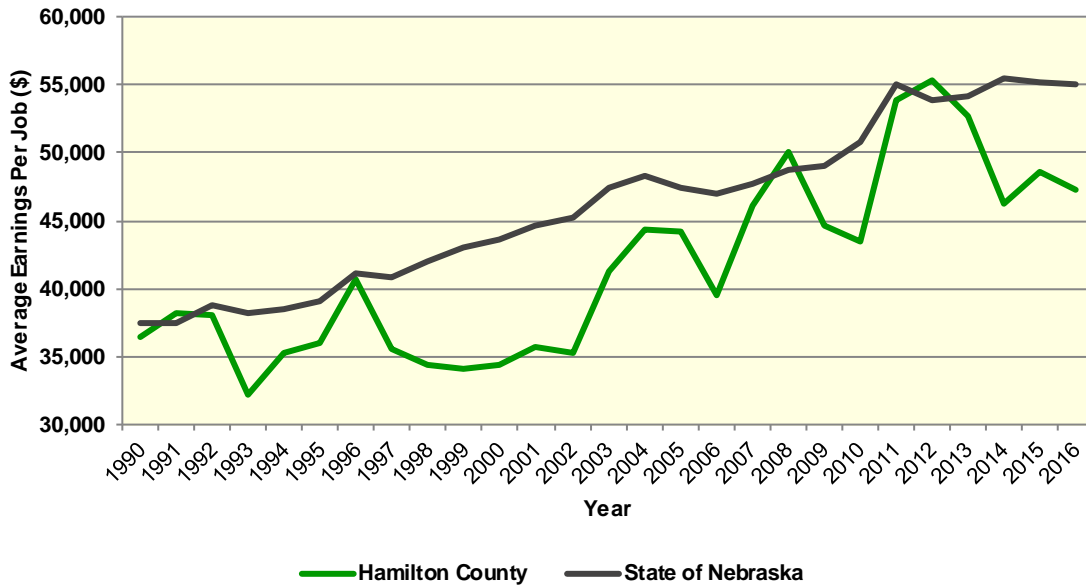
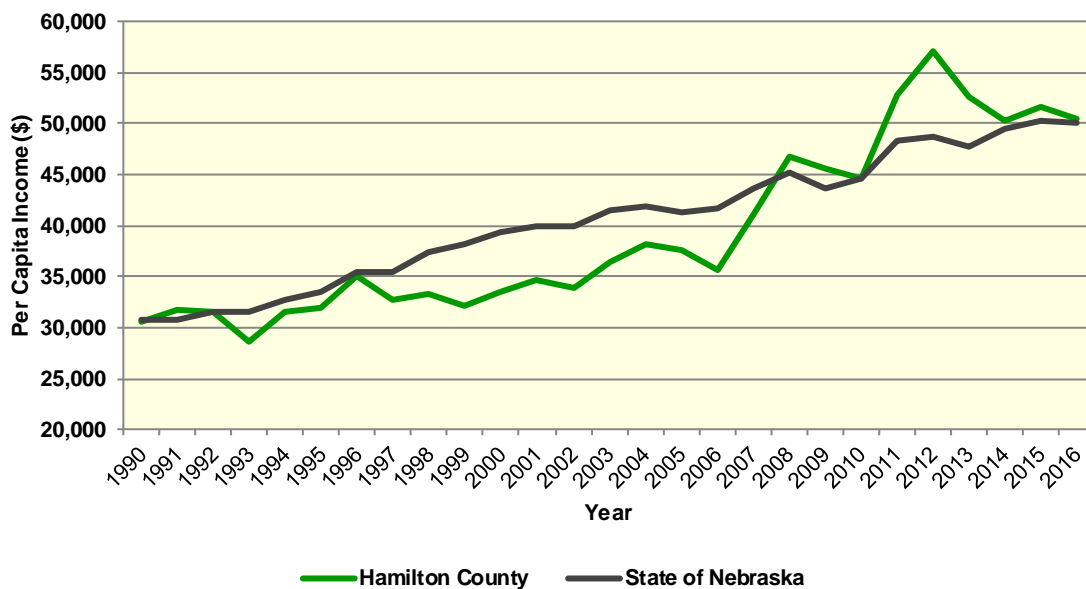


Diagram II.41.5, shows real per capita income in Hamilton County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Hamilton County was 39,325 dollars, which was lower than the statewide average of 40,548 dollars over the same period.

Diagram II.41.5
Real Per Capita Income
 Hamilton 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.41.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment increased from 3,491 persons in 2015 to 3,538 in 2016, a change of 1 percent.

Table II.41.28
Total Monthly Employment
 Hamilton County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	3,036	3,153	3,418	3,142	3,052	3,110	3,088	3,074	3,142	3,425	3,518
Feb	3,040	3,174	3,361	3,104	3,049	3,062	3,104	3,087	3,167	3,410	3,458
Mar	3,023	3,199	3,420	3,102	3,074	3,108	3,156	3,104	3,213	3,446	3,471
Apr	3,081	3,228	3,464	3,126	3,102	3,143	3,139	3,129	3,281	3,436	3,503
May	3,126	3,289	3,578	3,172	3,207	3,180	3,217	3,195	3,352	3,482	3,559
Jun	3,131	3,297	3,696	3,203	3,235	3,138	3,210	3,251	3,414	3,515	3,572
Jul	3,103	3,321	3,570	3,246	3,264	3,135	3,934	3,796	3,319	3,511	3,543
Aug	3,133	3,357	3,671	3,136	3,345	3,746	3,264	3,322	3,407	3,590	3,668
Sep	3,145	3,414	3,560	3,141	3,221	3,173	3,164	3,184	3,347	3,506	3,553
Oct	3,064	3,351	3,483	3,093	3,195	3,119	3,175	3,238	3,481	3,548	3,530
Nov	3,034	3,397	3,465	3,087	3,160	3,116	3,139	3,209	3,455	3,505	3,507
Dec	3,058	3,445	3,334	3,078	3,176	3,104	3,185	3,245	3,423	3,520	3,572
Annual	3,081	3,302	3,502	3,136	3,173	3,178	3,231	3,236	3,333	3,491	3,538
% Change	1%	7%	6%	-10%	1%	(ND)%	2%	(ND)%	3%	5%	1%

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 \$753 in 2015. In 2016, average weekly wages saw an increase of 8 percent over the prior year, rising to 815 dollars, or by 62 dollars. These data are shown in Table II.41.29.

Table II.41.29						
Average Weekly Wages						
Hamilton County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	417	413	438	443	428	
2002	437	434	478	472	455	6%
2003	454	452	481	513	475	4%
2004	471	470	481	518	485	2%
2005	479	505	522	547	514	6%
2006	520	515	514	567	529	3%
2007	556	564	574	629	581	10%
2008	594	614	660	703	643	11%
2009	589	583	596	682	612	-5%
2010	586	617	614	705	631	3%
2011	580	625	616	738	639	1%
2012	623	646	608	805	669	5%
2013	651	660	622	852	696	4%
2014	665	691	689	793	711	2%
2015	706	740	738	825	753	6%
2016(p)	802	781	800	879	815	8%

Total business establishments reported by the QCEW are displayed in Table II.41.28. Between 2015 and 2016, the total number of business establishments in Hamilton County increased from 382 to 387 establishments.

Table II.41.30						
Number of Business Establishments						
Hamilton County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	273	268	269	264	269	
2002	279	279	273	276	277	3%
2003	273	274	274	278	275	-1%
2004	279	282	283	282	282	3%
2005	285	292	299	303	295	5%
2006	296	297	302	296	298	1%
2007	301	303	307	309	305	2%
2008	310	309	312	312	311	2%
2009	309	311	318	324	316	2%
2010	319	323	326	322	323	2%
2011	323	320	316	323	321	-1%
2012	341	352	345	355	348	8%
2013	357	362	364	368	363	4%
2014	375	381	372	375	376	4%
2015	377	385	383	384	382	2%
2016	390	387	384	385	387	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 2.6 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 decreased by 2.2 percent over the period. On the other hand, by 2016 there were 771 returns for AGIs of \$100,000 or more. Table II.41.31 presents AGI distribution for the years 1991 through 2016.

Table II.41.31										
Income Tax Returns by Adjusted Gross Income										
Hamilton 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	Total¹⁶⁵
1991	1,272	359	771	645	529	292	66	41	0	3,993
1992	1,235	367	780	595	581	304	86	58	0	4,022
1993	1,219	366	723	595	591	362	67	76	0	4,014
1994	1,307	346	665	619	603	363	76	59	11	4,049
1995	1,217	308	702	561	623	418	92	90	0	4,024
1996	1,236	267	697	542	665	487	120	101	15	4,130
1997	1,233	273	667	548	674	570	130	116	20	4,231
1998	1,234	258	659	555	681	582	160	131	16	4,276
1999	1,230	269	617	497	680	607	182	180	20	4,282
2000	1,126	256	640	506	689	618	234	151	20	4,240
2001	1,101	236	612	517	642	666	186	139	0	4,148
2002	1,123	260	613	495	630	645	222	148	17	4,153
2003	1,061	288	611	487	612	658	254	153	19	4,143
2004	964	280	586	464	588	692	312	185	31	4,102
2005	800	257	491	440	540	658	328	231	28	3,773
2006	810	293	585	406	626	707	398	260	29	4,114
2007	804	303	532	452	593	708	452	342	45	4,231
2008	748	265	541	444	585	702	449	404	58	4,196
2009	777	257	532	420	557	716	398	412	58	4,127
2010	701	277	527	435	544	701	428	460	72	4,145
2011	680	274	500	405	582	687	440	514	81	4,163
2012	728	280	449	414	540	709	441	591	137	4,289
2013	687	247	484	423	543	686	469	617	126	4,282
2014	689	239	464	436	521	704	498	630	120	4,301
2015	686	255	461	432	543	715	468	652	103	4,315
2016	683	264	449	441	532	737	482	685	86	4,359

¹⁶⁵ 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 757 in 2010 to 697 in 2016, with the poverty rate reaching 7.7 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.41.32 presents poverty data for the county.

The rate of poverty for Hamilton County is shown in Table II.41.33. In 2016, there were an estimated 804 persons living in poverty. This represented a 9 percent poverty rate, compared to 7.5 percent poverty in 2000. In 2016, some 12.4 percent of those in poverty were under age 6, and 9.3 percent were 65 or older.

Table II.41.32 Persons in Poverty Hamilton County 2000–2016 SAIPE Estimates		
Year	Persons in Poverty	Poverty Rate
2000	689	7.5%
2001	702	7.6%
2002	771	8.2%
2003	763	8.1%
2004	748	7.9%
2005	723	7.7%
2006	750	8.1%
2007	726	8%
2008	678	7.4%
2009	750	8.3%
2010	757	8.5%
2011	732	8.2%
2012	764	8.7%
2013	783	8.8%
2014	622	6.9%
2015	661	7.3%
2016	697	7.7%

Table II.41.33 Poverty by Age Hamilton County 2000 Census SF3 & 2016 Five-Year ACS Data				
Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	74	10.7%	100	12.4%
6 to 17	196	28.4%	215	26.7%
18 to 64	350	50.7%	414	51.5%
65 or Older	70	10.1%	75	9.3%
Total	690	100.0%	804	100.0%
Poverty Rate	7.5%	.	9%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 2.6 percent in Hamilton County between 2010 and 2016, from 3,968 to 4,071. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.41.34.

Housing Production

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

Table II.41.34 Housing Units State of Nebraska vs. Hamilton County 2000 and 2016 Census Data and Intercensal Estimates				
Subject	Nebraska	% Growth Since Census	Hamilton County	% Growth Since Census
2000 Census Base	722,656	.	3,857	.
2010 Census	796,793	10.3	3,968	2.9
July 2011 Estimate	801,068	0.5	3,990	0.6
July 2012 Estimate	804,586	1	4,001	0.8
July 2013 Estimate	809,062	1.5	4,026	1.5
July 2014 Estimate	814,835	2.3	4,041	1.8
July 2015 Estimate	820,725	3	4,066	2.5
July 2016 Estimate	827,156	3.8	4,071	2.6



valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Hamilton County increased from 14 authorizations in 2015 to 24 in 2016.

The real value of single-family building permits increased from \$246,137 in 2015 to \$298,542 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.41.35.

Table II.41.35 Building Permits and Valuation Hamilton 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	29	4	4	0	37	125,297	0
1981	21	2	0	0	23	92,933	0
1982	14	2	0	0	16	101,566	0
1983	27	2	4	0	33	95,601	0
1984	14	0	0	0	14	113,483	0
1985	8	2	0	0	10	65,834	0
1986	3	0	0	0	3	101,463	0
1987	11	0	0	0	11	80,529	0
1988	12	0	0	0	12	72,666	0
1989	16	0	0	0	16	72,760	0
1990	19	0	0	0	19	77,496	0
1991	37	2	0	0	39	54,889	0
1992	44	0	0	0	44	96,535	0
1993	34	2	0	0	36	83,031	0
1994	49	10	0	18	77	93,435	62,931
1995	41	4	0	0	45	92,369	0
1996	36	4	0	8	48	130,130	27,245
1997	34	2	0	16	52	115,780	16,964
1998	39	0	0	18	57	149,222	78,513
1999	33	0	0	0	33	139,404	0
2000	33	0	0	0	33	116,956	0
2001	24	0	0	0	24	152,057	0
2002	22	0	0	0	22	151,416	0
2003	26	0	0	0	26	148,351	0
2004	23	0	0	0	23	187,298	0
2005	37	0	0	0	37	167,093	0
2006	28	0	0	0	28	253,331	0
2007	33	0	0	0	33	171,673	0
2008	23	0	0	0	23	180,254	0
2009	34	0	0	0	34	157,213	0
2010	31	0	0	0	31	209,886	0
2011	23	0	0	0	23	190,619	0
2012	35	0	0	0	35	258,198	0
2013	27	0	0	0	27	243,206	0
2014	36	0	0	0	36	221,486	0
2015	14	0	0	0	14	246,137	0
2016	24	0	0	0	24	298,542	0



Diagram II.41.6
Single-Family Permits
 Hamilton County
 Census Bureau Data, 1980–2016

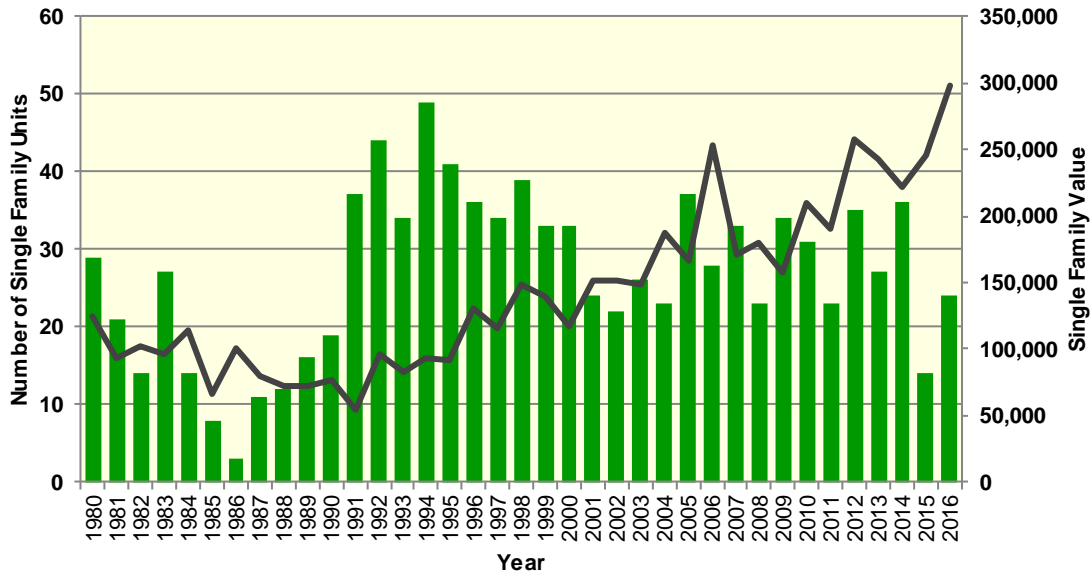
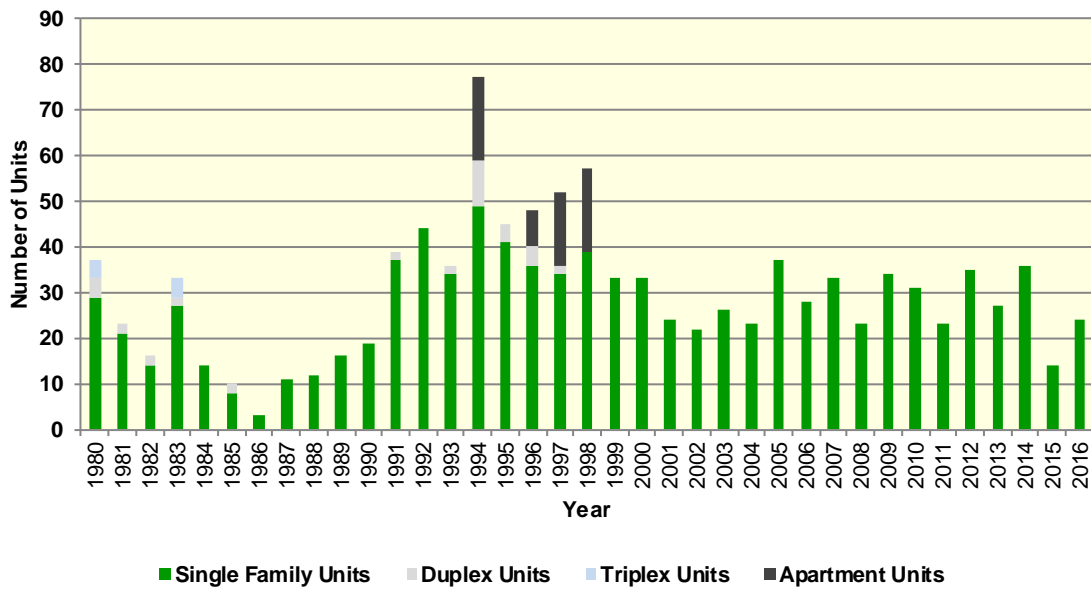


Diagram II.41.7
Total Permits by Unit Type
 Hamilton County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.41.36. In 2016, there were 4,037 housing units, up from 3,850 in 2000. Single-family units accounted for 88.7 percent of units in 2016, compared to 84.7 in 2000. Apartment units accounted for 3.4 percent in 2016, compared to 3 percent in 2000.

Table II.41.36				
Housing Units by Type				
Hamilton 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	3,262	84.7%	3,579	88.7%
Duplex	65	1.7%	68	1.7%
Tri- or Four-Plex	82	2.1%	58	1.4%
Apartment	116	3%	138	3.4%
Mobile Home	323	8.4%	194	4.8%
Boat, RV, Van, Etc.	2	0.1%	0	0%
Total	3,850	100.0%	4,037	100.0%

Some 89.8 percent of housing was occupied in 2010, compared to 91 percent in 2000. Owner-occupied housing changed 3.9 percent between 2000 and 2010, ending with owner-occupied units representing 76.7 percent of units. Vacant units changed by 16.7 percent, resulting in 405 vacant units in 2010.

Table II.41.37					
Housing Units by Tenure					
Hamilton County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	3,503	91%	3,563	89.8%	1.7%
Owner-Occupied	2,631	75.1%	2,733	76.7%	3.9%
Renter-Occupied	872	24.9%	830	23.3%	-4.8%
Vacant Housing Units	347	9%	405	10.2%	16.7%
Total Housing Units	3,850	100.0%	3,968	100.0%	3.1%

Table II.41.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 4,037 housing units. An estimated 80.8 percent were owner-occupied, and 8.2 percent were vacant.

Table II.41.38				
Housing Units by Tenure				
Hamilton County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	3,563	89.8%	3,705	91.8%
Owner-Occupied	2,733	76.7%	2,994	80.8%
Renter-Occupied	830	23.3%	711	19.2%
Vacant Housing Units	405	10.2%	332	8.2%
Total Housing Units	3,968	100.0%	4,037	100.0%

Households by household size are shown in Table II.41.39. There were a total of 3,563 households in 2010, up from 3,503 in 2000. One person households changed by 11.1 percent between 2000 and 2010, while two person households changed by 8.1 percent. Three and four person households changed by -4.3 and -10.2 respectively, representing 13.8 percent and 13.6 percent of the population in 2010.

Table II.41.39					
Households by Household Size					
Hamilton County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
One Person	738	21.1%	820	23%	11.1%
Two Persons	1,312	37.5%	1,418	39.8%	8.1%
Three Persons	512	14.6%	490	13.8%	-4.3%
Four Persons	538	15.4%	483	13.6%	-10.2%
Five Persons	282	8.1%	228	6.4%	-19.1%
Six Persons	79	2.3%	84	2.4%	6.3%
Seven Persons or More	42	1.2%	40	1.1%	-4.8%
Total	3,503	100.0%	3,563	100.0%	1.7%

Households by income is shown in Table II.41.40. Households earning more than \$100,000 per year represented 23.7 percent of households in 2016, compared to 6.3 percent in 2000. Households earning between \$50,000 and \$74,999 represented 22.5 percent of households in 2016, compared to 22.5 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 6.9 percent of households in 2016, compared to 11.5 percent in 2000.

Table II.41.40				
Households by Income				
Hamilton 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	405	11.5%	256	6.9%
\$15,000 to \$19,999	244	7%	210	5.7%
\$20,000 to \$24,999	252	7.2%	148	4%
\$25,000 to \$34,999	586	16.7%	225	6.1%
\$35,000 to \$49,999	779	22.2%	600	16.2%
\$50,000 to \$74,999	791	22.5%	834	22.5%
\$75,000 to \$99,999	232	6.6%	555	15%
\$100,000 or More	220	6.3%	877	23.7%
Total	3,509	100.0%	3,705	100.0%

Table II.41.41 shows households by year home built. Housing units built between 2000 and 2009, account for 7.6 percent and those built in 2010 or later accounted for 3.5 percent of households. Households built in the 1970's, 1980's, and 1990's account for 16.4 percent, 9.6 percent, and 9, respectively. Housing units built prior to 1939 represented 33.7 percent of households in 2016.

Table II.41.41				
Households by Year Home Built				
Hamilton 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	1,300	37.1%	1,249	33.7%
1940 to 1949	157	4.5%	149	4%
1950 to 1959	204	5.8%	216	5.8%
1960 to 1969	379	10.8%	385	10.4%
1970 to 1979	660	18.8%	607	16.4%
1980 to 1989	312	8.9%	356	9.6%
1990 to 1999	491	14%	333	9%
2000 to 2009	.	.	280	7.6%
2010 or Later	.	.	130	3.5%
Total	3,503	100.0%	3,705	100.0%

The distribution of unit types by race are shown in Table II.41.42. An estimated 88.4 percent of white households occupy single-family homes, while 0 percent of black households do. Some 3.8 percent of white households occupy apartments, while 0 percent of black households do. An estimated 100 percent of American Indian households occupy single-family homes.

Table II.41.42							
Distribution of Units in Structure by Race							
Hamilton County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/ Pacific Islanders	Other	Two or More Races
Single-Family	88.4%	0%	100%	%	%	97.5%	91.7%
Duplex	1.2%	100%	0%	%	%	0%	0%
Tri- or Four-Plex	1.6%	0%	0%	%	%	0%	0%
Apartment	3.8%	0%	0%	%	%	0%	0%
Mobile Home	5%	0%	0%	%	%	2.5%	8.3%
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.41.43. An estimated 18.5 percent of vacant units were for rent in 2010, a -10.7 percent change since 2000. In addition, some 14.3 percent of vacant units were for sale, a change of -14.7 percent between 2000 and 2010. "Other" vacant units represented 32.8 percent of vacant units in 2010. This is a change of 72.7 percent since 2000. "Other" vacant units are not for sale or rent, or otherwise available to the marketplace. These units may be problematic if concentrated in certain areas, and may create a "blighting" effect.

Table II.41.43					
Disposition of Vacant Housing Units					
Hamilton County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	84	24.2%	75	18.5%	-10.7%
For Sale	68	19.6%	58	14.3%	-14.7%
Rented or Sold, Not Occupied	21	6.1%	40	9.9%	90.5%
For Seasonal, Recreational, or Occasional Use	97	28%	99	24.4%	2.1%
For Migrant Workers	0	0%	0	0%	%
Other Vacant	77	22.2%	133	32.8%	72.7%
Total	347	100.0%	405	100.0%	16.7%

The disposition of vacant units between 2010 and 2016 are shown in Table II.41.44. By 2016, for rent units accounted for 4.5 percent of vacant units, while for sale units accounted for 26.2 percent. “Other” vacant units accounted for 23.2 percent of vacant units, representing a total of 77 “other” vacant units.

Table II.41.44				
Disposition of Vacant Housing Units				
Hamilton County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	75	18.5%	15	4.5%
For Sale	58	14.3%	87	26.2%
Rented Not Occupied	10	2.5%	0	0%
Sold Not Occupied	30	7.4%	59	17.8%
For Seasonal, Recreational, or Occasional Use	99	24.4%	94	28.3%
For Migrant Workers	0	0%	0	0%
Other Vacant	133	32.8%	77	23.2%
Total	405	100.0%	332	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 2,236 property transactions in Hamilton County. Of these, 2,134 were for single-family homes during this 19-year period, as shown in Table II.41.45.

Table II.41.45						
Residential Property Transactions						
Hamilton County						
Fiscal Years 1999–2017 PAD Data						
Year	Single-Family	Mobile Home	Duplex	Townhome	Missing	Total
1999	156	3	3	0	0	162
2000	126	4	2	0	0	132
2001	115	0	2	2	0	119
2002	117	0	2	1	1	121
2003	106	1	4	0	0	111
2004	135	4	2	1	0	142
2005	128	3	1	1	1	134
2006	134	2	2	1	0	139
2007	135	3	0	2	0	140
2008	129	3	0	0	1	133
2009	82	1	0	3	0	86
2010	93	5	0	1	0	99
2011	63	0	0	1	0	64
2012	107	4	1	1	0	113
2013	78	5	0	0	0	83
2014	82	5	1	1	0	89
2015	130	5	0	1	0	136
2016	111	4	0	3	0	118
2017	107	4	3	1	0	115
Total	2,134	56	23	20	3	2,236

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 917 single-family home property transactions for units built before 1930, 0.1 percent of units were of low quality and 17.6 percent were of fair quality. Conversely, of the 97 homes built from 2001 through 2010, 1 percent of units were of low quality and 5.2 percent of fair quality. Table II.41.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

Table II.41.46										
Single-Family Homes by Year Built and Quality of Materials and Workmanship										
Hamilton 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	1	0	1	4	4	6	1	0	0	17
Fair	161	38	17	48	20	34	5	0	0	323
Average	738	150	131	202	46	146	82	17	4	1,516
Good	16	26	33	78	27	66	5	6	0	257
Very Good	0	0	1	0	2	10	4	1	0	18
Excellent	0	0	0	0	0	1	0	0	0	1
Missing	1	1	0	0	0	0	0	0	0	2
Total	917	215	183	332	99	263	97	24	4	2,134

In regard to the current condition of residential dwellings, of the same 917 single-family homes built before 1930, 11.3 percent of the homes were worn out or badly worn, and 80.8 percent were in average condition. Table II.41.47 provides details about the condition of single-family residential dwellings by year built.

Table II.41.47
Single-Family Homes by Year Built and Condition
 Hamilton County
 Fiscal Years 1999–2017 PAD Data

Condition	Before 1931	1931-1960	1961-1970	1971-1980	1981-1990	1991-2000	2001-2010	2011-2017	Missing	Total
Worn Out	18	3	0	0	0	0	0	0	0	21
Badly Worn	86	11	5	6	1	4	0	0	1	114
Average	741	191	165	300	89	191	77	22	2	1,778
Good	49	10	10	24	6	41	6	2	1	149
Very Good	6	0	1	0	1	10	2	0	0	20
Excellent	1	0	0	0	0	9	0	0	0	10
Missing	16	0	2	2	2	8	12	0	0	42
Total	917	215	183	332	99	263	97	24	4	2,134

Housing Costs

Between 2010 and 2017, the average price of an existing single-family home changed from \$129,332 to \$155,179, a total increase of 20 percent, as shown in Table II.41.48.

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 Hamilton County ranged from \$74,706 for homes built before 1930 to \$210,988 for homes built from 2001 to 2010, and \$280,117 for the newest homes built between 2011 and 2017.¹⁶⁶ Homes built from 2001 through 2010 were also larger, averaging 1,713 square feet per unit. Table II.41.49, provides additional details about single-family homes.

Table II.41.48
Average Sales Price of Single-Family Homes
 Hamilton County
 Fiscal Years 1999–2017 PAD Data

Fiscal Year	Average Sales Price (\$)
1999	72,293
2000	72,637
2001	81,033
2002	84,312
2003	85,626
2004	85,184
2005	95,986
2006	102,245
2007	109,330
2008	106,216
2009	114,315
2010	129,332
2011	125,089
2012	127,572
2013	142,492
2014	136,624
2015	137,047
2016	155,729
2017	155,179
Average	108,526

Table II.41.49
Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot
 Hamilton County
 Fiscal Years 1999–2017 PAD Data

Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. ¹⁶⁷ (\$)
Before 1931	74,706	1,491	50.12
1931-1960	89,079	1,351	65.93
1961-1970	114,017	1,500	76.03
1971-1980	123,898	1,531	80.93
1981-1990	140,637	1,577	89.17
1991-2000	153,379	1,544	99.33
2001-2010	210,988	1,713	123.16
2011-2017	280,117	1,710	163.83
Average	108,526	1,507	71.99

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

¹⁶⁶ 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.

¹⁶⁷ Price per sq. ft. may not compute precisely due to rounding-off of sales price and floor area.



people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. Households with overcrowding are shown in Table II.41.50. In 2016, an estimated 0.2 percent of households were overcrowded, and an additional 0.1 percent were severely overcrowded.

Table II.41.50 Overcrowding and Severe Overcrowding Hamilton 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	2,627	99.7%	7	0.3%	0	0%	2,634
2016 Five-Year ACS	2,985	99.7%	7	0.2%	2	0.1%	2,994
Renter							
2000 Census	827	95.2%	17	2%	25	2.9%	869
2016 Five-Year ACS	710	99.9%	1	0.1%	0	0%	3,705
Total							
2000 Census	3,454	98.6%	24	0.7%	25	0.7%	3,503
2016 Five-Year ACS	3,695	99.7%	8	0.2%	2	0.1%	3,705

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

There were a total of 33 households with incomplete plumbing facilities in 2016, representing 0.9 percent of households in Hamilton County. This is compared to 0.2 percent of households lacking complete plumbing facilities in 2000.

Table II.41.51 Households with Incomplete Plumbing Facilities Hamilton County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	3,496	3,672
Lacking Complete Plumbing Facilities	7	33
Total Households	3,503	3,705
Percent Lacking	0.2%	0.9%

There were 48 households lacking complete kitchen facilities in 2016, compared to 3 households in 2000. This was a change from 0.1 percent of households in 2000 to 1.3 percent in 2016.

Table II.41.52 Households with Incomplete Kitchen Facilities Hamilton County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	3,500	3,657
Lacking Complete Kitchen Facilities	3	48
Total Households	3,503	3,705
Percent Lacking	0.1%	1.3%



Cost burden is defined as gross housing costs that range from 30.0 to 50.0 percent of gross household income; severe cost burden is defined as gross housing costs that exceed 50.0 percent of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent and selected electricity and natural gas energy charges.

In Hamilton County, 9.3 percent of households had a cost burden and 7.7 percent had a severe cost burden. Some 12.8 percent of renters were cost burdened, and 23.8 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 6.2 percent and a severe cost burden rate of 4.4 percent. Owner occupied households with a mortgage had a cost burden rate of 10.1 percent, and severe cost burden at 3.5 percent.

Table II.41.53
Cost Burden and Severe Cost Burden by Tenure

Hamilton 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	934	78%	174	14.5%	81	6.8%	8	0.7%	1,197
2016 Five-Year ACS	1,529	86.4%	179	10.1%	62	3.5%	0	0%	1,770
Owner Without a Mortgage									
2000 Census	748	91.8%	36	4.4%	24	2.9%	7	0.9%	815
2016 Five-Year ACS	1,093	89.3%	76	6.2%	54	4.4%	1	0.1%	1,224
Renter									
2000 Census	533	69%	87	11.3%	56	7.3%	96	12.4%	772
2016 Five-Year ACS	398	56%	91	12.8%	169	23.8%	53	7.5%	711
Total									
2000 Census	2,215	79.6%	297	10.7%	161	5.8%	111	4%	2,784
2016 Five-Year ACS	3,020	81.5%	346	9.3%	285	7.7%	54	1.5%	3,705

Housing Problems by Income

Table II.41.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Hamilton County. As can be seen in 2017 the MFI was \$67,700, which compared to \$68,200 for the State of Nebraska.

Table II.41.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 245 owner-occupied and 145 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 105 owner-occupied 135 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 2,905 households without a housing problem.

Table II.41.54 Median Family Income Hamilton County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	44,700	50,400
2001	47,700	53,400
2002	48,200	55,100
2003	53,300	55,400
2004	53,300	56,300
2005	54,700	57,400
2006	56,700	59,400
2007	55,600	58,200
2008	57,100	59,800
2009	58,900	62,000
2010	59,500	62,600
2011	60,600	63,500
2012	61,500	64,400
2013	61,000	64,600
2014	63,300	66,000
2015	65,600	66,800
2016	63,400	66,500
2017	67,700	68,200

Table II.41.55
Housing Problems by Income and Tenure
 Hamilton 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	0	8
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	10	18
Housing cost burden greater than 50% of income (and none of the above problems)	50	15	10	20	10	105
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	20	95	70	25	35	245
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
Has none of the 4 housing problems	25	120	330	320	1,680	2,475
Total	103	234	414	369	1,735	2,855
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	4	0	0	0	4	8
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	95	10	0	0	30	135
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	45	80	20	0	0	145
Zero/negative income (and none of the above problems)	0	0	0	0	0	0
Has none of the 4 housing problems	45	45	70	50	220	430
Total	189	135	90	50	254	718
Total						
Lacking complete plumbing or kitchen facilities	8	0	0	4	4	16
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	10	18
Housing cost burden greater than 50% of income (and none of the above problems)	145	25	10	20	40	240
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	65	175	90	25	35	390
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
Has none of the 4 housing problems	70	165	400	370	1,900	2,905
Total	292	369	504	419	1,989	3,573

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.41.56, of the 220 loans in 2016, 84 loans were for Home Purchases, 39 were for Home Improvement and 97 were for refinancing.

Table II.41.56				
Owner-Occupied Single-Family Home Loans by Loan Type				
Hamilton County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	70	21	129	220
2009	68	18	233	319
2010	49	21	117	187
2011	73	19	149	241
2012	61	16	192	269
2013	74	18	125	217
2014	99	17	80	196
2015	109	43	85	237
2016	84	39	97	220

Table II.41.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$108,843 and \$139,607 in 2012 and \$147,917 in 2016. Overall, average loans were \$99,800 in 2008 and \$136,505 in 2016.

Table II.41.57				
Owner-Occupied Single-Family Home Loans by Average Loan Amount				
Hamilton County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$108,843	\$25,143	\$107,047	\$99,800
2009	\$106,059	\$29,667	\$116,193	\$109,150
2010	\$116,143	\$55,667	\$116,538	\$109,599
2011	\$124,795	\$31,316	\$119,557	\$114,187
2012	\$139,607	\$66,500	\$133,630	\$130,993
2013	\$143,135	\$51,444	\$113,280	\$118,332
2014	\$125,101	\$60,412	\$119,550	\$117,224
2015	\$154,239	\$67,070	\$134,976	\$131,515
2016	\$147,917	\$76,205	\$150,866	\$136,505

Table II.41.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$7,619,000 and \$8,516,000 in 2012 and \$12,425,000 in 2016. Overall, average loans were \$21,956,000 in 2008 and \$30,031,000 in 2016.

Table II.41.58				
Total Volume of Owner-Occupied Single-Family Loans				
Hamilton County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	7,619,000	528,000	13,809,000	21,956,000
2009	7,212,000	534,000	27,073,000	34,819,000
2010	5,691,000	1,169,000	13,635,000	20,495,000
2011	9,110,000	595,000	17,814,000	27,519,000
2012	8,516,000	1,064,000	25,657,000	35,237,000
2013	10,592,000	926,000	14,160,000	25,678,000
2014	12,385,000	1,027,000	9,564,000	22,976,000
2015	16,812,000	2,884,000	11,473,000	31,169,000
2016	12,425,000	2,972,000	14,634,000	30,031,000

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.41.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Hamilton County. The number of completed surveys increased from 15 in 2016 to 19 in 2017. Between 2016 and 2017 the vacancy rate for all units decreased by 2.5 percentage points and was at 1.4 percent in 2017.

Table II.41.60 shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 27 single-family units in Hamilton County, with 0 of them available. This

translates into a vacancy rate of 0 percent in Hamilton County, which compares to a single-family vacancy rate of 3.9 percent for the State of Nebraska. There were 125 apartment units reported in the survey, with 5 of them available, which resulted in a vacancy rate of 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 2.2 percent.

Table II.41.59				
Survey of Rental Properties				
Hamilton County				
2002–2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	0	0	0	
2003	4	62	9.7	56.8
2004	7	100	8	73
2005	13	279	2.9	48.2
2006	13	159	5	48.3
2007	12	144	7.6	17.6
2008	10	112	3.6	37.3
2009	13	132	6.1	26.3
2010	12	102	3.9	11.3
2011	12	211	2.8	17.6
2012	11	137	1.5	13.1
2013	11	112	2.7	
2014	12	146	4.1	
2015	18	336	1.5	17.5
2016	15	307	3.9	44
2017	19	365	1.4	25

Table II.41.60 Rental Vacancy Survey by Type Hamilton County 2017 Survey of Rental Properties				
Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single-Family	27	0	0%	1.5%
Apartments	125	5	4%	5.4%
Mobile Homes	14	0	0%	0.5%
“Other” Units	0	0	0%	.
Don't Know	199	0	0%	0%
Total	365	5	1.4%	2.2%

Table II.41.61, reports units by number of bedrooms. Two bedroom units were the most common type of reported single-family unit, with 13 units. The most common apartment units were two bedroom units, with 66 units.

Table II.41.61 Rental Units by Number of Bedrooms Hamilton 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	2	20	0	0	.	22
Two	13	66	7	0	.	86
Three	11	39	7	0	.	57
Four	1	0	0	0	.	1
Don't Know	0	0	0	0	199	199
Total	27	125	14	0	199	365

Table II.41.62 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.

Table II.41.62 Single-Family Units by Number of Bedrooms Hamilton County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	2	0	0%
Two	13	0	0%
Three	11	0	0%
Four	1	0	0%
Don't know	0	0	%
Total	27	0	0%

Table II.41.63 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were two bedroom units, which had a vacancy rate of 3 percent.



Table II.41.63 Apartment Units by Number of Bedrooms Hamilton County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	20	0	0%
Two	66	2	3%
Three	39	2	5.1%
Four	0	0	%
Don't know	0	1	%
Total	125	5	4%

Average market-rate rents by unit type are shown in Table II.41.64. 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.41.64 Average Market Rate Rents by Number of Bedrooms Hamilton County 2017 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	“Other” Units	Total
Efficiency	\$	\$325	\$	\$	\$325
One	\$500	\$451	\$	\$	\$458
Two	\$536.3	\$493.8	\$	\$	\$515
Three	\$807.5	\$610	\$	\$	\$675.8
Four	\$800	\$	\$	\$	\$800
Don't know	\$600	\$	\$	\$	
Total	\$638.8	\$506.6	\$	\$	\$560.2

Table II.41.65 shows vacancy rates for single-family units by average rental rates for Hamilton County. The most common rent for single-family units was \$500 to \$749 dollars and units in this price range had a vacancy rate of 0 percent.

Table II.41.65 Single-Family Market Rate Rents by Vacancy Status Hamilton County 2017 Survey of Rental Properties			
Average Rents	Single-Family Units	Available Single-Family Units	Vacancy Rate
Less Than \$500	3	0	0%
\$500 to \$749	22	0	0%
\$750 to \$999	2	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	27	0	0%

The average rent and availability of apartment units is displayed in Table II.41.66. The most common rent for apartments was \$500 to \$749 dollars and the units in this price range had a vacancy rate of 7.3 percent.

Table II.41.66 Apartment Market Rate Rents by Vacancy Status Hamilton County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	22	0	0%
\$500 to \$749	41	3	7.3%
\$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	62	2	3.2%
Total	125	5	4%

Respondents were asked if utilities are included in the rent and, as shown in Table II.41.67, 12 respondents, or 70.6 percent, included some sort of utility in the rent.

Table II.41.67 Are there any utilities included with the rent? Hamilton County 2017 Survey of Rental Properties	
Period	Respondent
Yes	12
No	5
% Offering Utilities	70.6%

The type of utility included in the rent is shown in Table II.41.68. There were 4 respondents who included electricity, 2 respondents who included natural gas, 11 respondents who included water and sewer and 12 respondents included trash collection in the rent.

Table II.41.68 Which utilities are included with the rent? Hamilton County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	4
Natural Gas	2
Water/Sewer	11
Trash Collection	12

Table II.41.69 shows the number of survey respondents who keep a waiting list. As can be seen, 10 respondents said they keep a waitlist, with an estimated 38 persons on the wait list.

Table II.41.69 Do you keep a waiting list? Hamilton County 2017 Survey of Rental Properties	
Period	Respondent
Yes	10
No	7
Waitlist Size	38

Respondents were also asked how they would rate the need for renovation of existing units. As shown in Table II.41.70 most respondents indicated there was no need for the renovation of existing single-family units and no need for the renovation of existing apartment units.

Table II.41.70 How would you rate the need for renovation of existing units in the city? Hamilton County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	4	5	4	4
Low Need	2	2	2	2
Moderate Need	4	4	4	4
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.41.71 most respondents indicated there was extreme need for the construction of new single-family units and extreme need for the construction of new apartment units.

Table II.41.71 How would you rate the need for construction of new units in the city? Hamilton County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	4	5	4	4
Low Need	1	1	1	1
Moderate Need	2	2	2	2
High Need	1	1	1	1
Extreme Need	6	6	6	6

