

**VOLUME II:
JEFFERSON COUNTY**

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Jefferson County

DEMOGRAPHICS

Population Estimates

The Census Bureau's current census estimates indicate that Jefferson County's population decreased from 7,547 in 2010 to 7,177 in 2016, or by -4.9 percent. This compares to a statewide population change of 4.4 percent over the period. The number of people from 25 to 34 years of age decreased by 3.2 percent, and the number of people from 55 to 64 years of age increased by 0.9 percent. The white population decreased by 5.6 percent, while the black population increased by 53.6 percent. The Hispanic population increased from 200 to 248 people between 2010 and 2016 or by 24 percent. These data are presented in Table II.48.1.

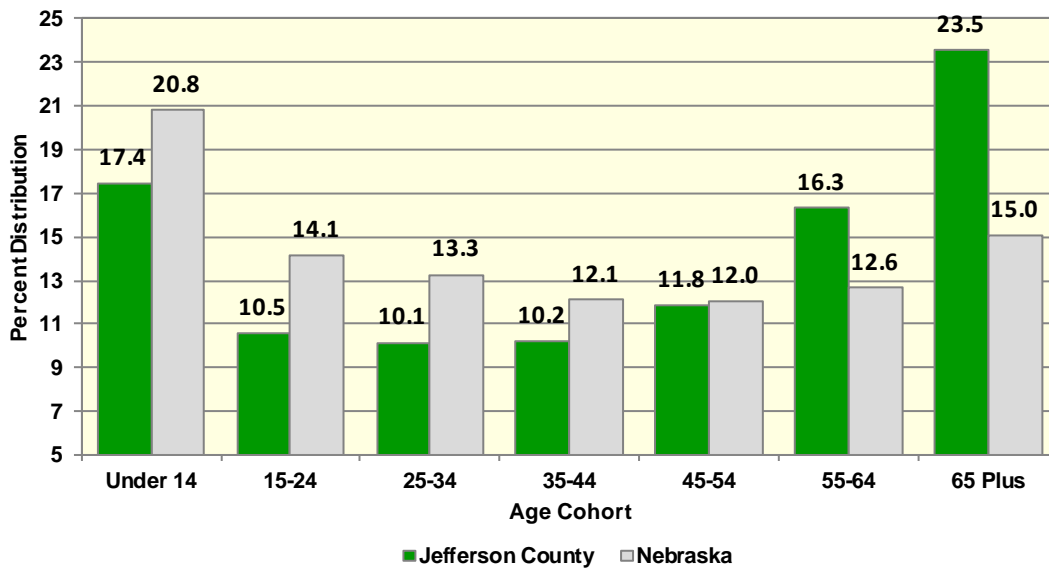
Table II.48.1						
Profile of Population Characteristics						
Jefferson County vs. State of Nebraska						
2010 Census and 2016 Current Census Estimates						
Subject	Jefferson County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	7,547	7,177	-4.9%	1,826,341	1,907,116	4.4%
Age						
0 to 14 years	1,334	1,251	-6.2%	383,542	396,601	3.4%
15 to 24 years	712	757	6.3%	258,206	269,442	4.4%
25 to 34 years	751	727	-3.2%	245,176	252,946	3.2%
35 to 44 years	809	733	-9.4%	220,838	230,528	4.4%
45 to 54 years	1,121	850	-24.2%	258,726	229,683	-11.2%
55 to 64 years	1,159	1,170	0.9%	213,176	241,172	13.1%
65 and Over	1,661	1,689	1.7%	246,677	286,744	16.2%
Race						
White	7,404	6,991	-5.6%	1,649,264	1,694,976	2.8%
Black	28	43	53.6%	85,971	94,620	10.1%
American Indian and Alaskan Native	32	44	37.5%	23,418	27,318	16.7%
Asian	19	18	-5.3%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	2	1	-50%	2,061	2,425	17.7%
Two or more races	62	80	29%	32,305	40,495	25.4%
Ethnicity (of any race)						
Hispanic or Latino	200	248	24%	167,405	203,320	21.5%

Table II.48.2, presents the population of Jefferson County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 3,717 males, who accounted for 49.3 percent of the population, and the remaining 50.7 percent, or 3,830 persons, were female. In 2016, the number of males was 3,585 persons, and accounted for 50 percent of the population, with the remaining 50 percent, or 3,592 persons being female.



Table II.48.2 Population by Age and Gender Jefferson 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	684	650	1,334	647	604	1,251	-6.2%
15 to 24 years	361	351	712	382	375	757	6.3%
25 to 34 years	398	353	751	377	350	727	-3.2%
35 to 44 years	380	429	809	384	349	733	-9.4%
45 to 54 years	592	529	1,121	425	425	850	-24.2%
55 to 64 years	593	566	1,159	607	563	1,170	0.9%
65 and Over	709	952	1,661	763	926	1,689	-4.9%
Total	3,717	3,830	7,547	3,585	3,592	7,177	-4.9%
% of Total	49.3%	50.7%	.	50%	50%	.	

Diagram II.48.1
Age Distribution
Jefferson 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.48.3, from April 2000 to July 2009, Jefferson County natural decrease was estimated to be 232 people. Jefferson County has been experiencing net out-migration, with 863 persons leaving the county in the last nine years.¹ The 2016 population estimates showed a natural decrease of 199 persons. Between 2010 and 2016, Jefferson County’s population decreased to 7,177 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 Jefferson County increased from 15 persons in 2015 to 38 persons in 2016, with an additional net movement of 17 in the first six months of 2017. The driver’s license total exchanges for the last 16 years are presented in Table II.48.4.

Table II.48.3	
Population Change	
Jefferson County	
1980–2010 Census and Intercensal Data	
1980 Population	9,817
Natural Increase 80–90	35
Net Migration 80–90	-1,093
1990 Population	8,759
Natural Increase 90–00	-359
Net Migration 90–00	-67
2000 Population	8,333
Natural Increase 00–09	-232
Net Migration 00–09	-863
2009 Population Estimate	7,238
2010 Population	7,547
Natural Increase 10–16	-199
Net Migration 10–16	-171
2016 Population Estimate	7,177

Table II.48.4			
Driver's Licenses Exchanged and Surrendered			
Jefferson County			
2001–First half of 2017 DOT Data			
Year	In-Migrants	Out-Migrants	Net Change
Calendar 2001	115	95	20
Calendar 2002	89	85	4
Calendar 2003	97	63	34
Calendar 2004	88	77	11
Calendar 2005	76	75	1
Calendar 2006	81	73	8
Calendar 2007	86	76	10
Calendar 2008	90	78	12
Calendar 2009	79	63	16
Calendar 2010	124	65	59
Calendar 2011	105	48	57
Calendar 2012	92	51	41
Calendar 2013	78	45	33
Calendar 2014	92	56	36
Calendar 2015	86	71	15
Calendar 2016	97	59	38
First Half of 2017	52	35	17

¹ 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 Jefferson County increased by 2.8 percent from 1,243 in 2016 to 1,278 in 2017, as shown in Table II.48.5. The number of school-age children 5 to 11 years of age increased from 594 in 2016 to 633 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.48.6, shows population by age for the 2000 and 2010 Census. The population changed by -9.4 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -12.1 percent to a total of 1,661 persons in 2010. Those aged 25 to 34 changed by -6.1 percent, and those aged under 5 changed by -3.2 percent.

Table II.48.5 School-Age Children Jefferson County Academic Years 1992–2017 DOE Data				
Year	Age Group			Total
	5–11	11–13	14–18	
1992	905	232	616	1,753
1993	957	258	613	1,828
1994	840	283	602	1,725
1995	846	282	590	1,718
1996	844	250	651	1,745
1997	800	272	632	1,704
1998	836	257	673	1,766
1999	781	246	694	1,721
2000	756	273	687	1,716
2001	766	258	675	1,699
2002	713	253	677	1,643
2003	833	315	837	1,985
2004	795	302	850	1,947
2005	689	210	681	1,580
2006	713	193	646	1,552
2007	608	176	555	1,339
2008	564	171	518	1,253
2009	575	184	516	1,275
2010	609	181	447	1,237
2011	642	182	447	1,271
2012	629	180	417	1,226
2013	613	203	453	1,269
2014	615	193	423	1,231
2015	597	183	485	1,265
2016	594	179	470	1,243
2017	633	183	462	1,278

Table II.48.6 Population by Age Jefferson County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	440	5.3%	426	5.6%	-3.2%
5 to 19	1,680	20.2%	1,329	17.6%	-20.9%
20 to 24	330	4%	291	3.9%	-11.8%
25 to 34	800	9.6%	751	10%	-6.1%
35 to 54	2,360	28.3%	1,930	25.6%	-18.2%
55 to 64	834	10%	1,159	15.4%	39%
65 or Older	1,889	22.7%	1,661	22%	-12.1%
Total	8,333	100.0%	7,547	100.0%	-9.4%

The elderly population is further explored in Table II.48.7. Those aged 65 to 66 changed by -7.1 percent between 2000 and 2010, resulting in a population of 156 persons. Those aged 85 or older changed by -6.6 percent during the same time period, and resulted in 323 persons over age 85 in 2010.

Table II.48.7 Elderly Population by Age Jefferson County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	168	8.9%	156	9.4%	-7.1%
67 to 69	242	12.8%	232	14%	-4.1%
70 to 74	398	21.1%	364	21.9%	-8.5%
75 to 79	406	21.5%	324	19.5%	-20.2%
80 to 84	329	17.4%	262	15.8%	-20.4%
85 or Older	346	18.3%	323	19.4%	-6.6%
Total	1,889	100.0%	1,661	100.0%	-12.1%

Population by race and ethnicity is shown in Table II.48.8, with the white population representing 97 percent in 2010. The black population changed by 300 percent, representing 0.3 percent of the population in 2010. The American Indian and Asian populations represented 0.4 and 0.2 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 83.5 percent between 2000 and 2010, compared to the -10.7 percent growth rate for non-Hispanics.

Table II.48.8					
Population by Race and Ethnicity					
Jefferson County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	8,201	98.4%	7,323	97%	-10.7%
Black	6	0.1%	24	0.3%	300%
American Indian	32	0.4%	27	0.4%	-15.6%
Asian	14	0.2%	18	0.2%	28.6%
Native Hawaiian/ Pacific Islander	3	0%	2	0%	-33.3%
Other	42	0.5%	62	0.8%	47.6%
Two or More Races	35	0.4%	91	1.2%	160%
Total	8,333	100.0%	7,547	100.0%	-9.4%
Hispanic	109	1.3%	200	2.7%	83.5%
Non-Hispanic	8,224	98.7%	7,347	97.3%	-10.7%

Population by race and ethnicity through 2016 is shown in Table II.48.9. The white population represented 96.7 percent of the population in 2016, compared with the black population accounting for 0 percent of the population. Hispanic population represented 3.4 percent of the population in 2016.

Table II.48.9				
Population by Race and Ethnicity				
Jefferson County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	7,323	97%	7,110	96.7%
Black	24	0.3%	0	0%
American Indian	27	0.4%	70	1%
Asian	18	0.2%	0	0%
Native Hawaiian/ Pacific Islander	2	0%	0	0%
Other	62	0.8%	9	0.1%
Two or More Races	91	1.2%	165	2.2%
Total	7,547	100.0%	7,354	100.0%
Non-Hispanic	7,347	97.3%	7,105	96.6%
Hispanic	200	2.7%	249	3.4%

The population by race is broken down further by ethnicity in Table II.48.10. While the white non-Hispanic population changed by -11.2 percent between 2000 and 2010, the white Hispanic population changed by 58.1 percent. The black non-Hispanic population changed by 325 percent, while the black Hispanic population changed by 250 percent.

Table II.48.10					
Population by Race and Ethnicity					
Jefferson County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	8,139	99%	7,225	98.3%	-11.2%
Black	4	0%	17	0.2%	325%
American Indian	26	0.3%	24	0.3%	-7.7%
Asian	12	0.1%	18	0.2%	50%
Native Hawaiian/ Pacific Islander	3	0%	2	0%	-33.3%
Other	7	0.1%	0	0%	-100%
Two or More Races	33	0.4%	61	0.8%	84.8%
Total Non-Hispanic	8,224	100.0%	7,347	100.0%	-10.7%
Hispanic					
White	62	56.9%	98	49%	58.1%
Black	2	1.8%	7	3.5%	250%
American Indian	6	5.5%	3	1.5%	-50%
Asian	2	1.8%	0	0%	-100%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	35	32.1%	62	31%	77.1%
Two or More Races	2	1.8%	30	15%	1,400%
Total Hispanic	109	100.0%	200	100.0%	83.5%
Total Population	8,333	100.0%	7,547	100.0%	-9.4%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.48.11. During this time, the total non-Hispanic population was 7,105 persons in 2016. The Hispanic population was 249.

Table II.48.11				
Population by Race and Ethnicity				
Jefferson County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	7,225	98.3%	6,952	97.8%
Black	17	0.2%	0	0%
American Indian	24	0.3%	47	0.7%
Asian	18	0.2%	0	0%
Native Hawaiian/ Pacific Islander	2	0%	0	0%
Other	0	0%	0	0%
Two or More Races	61	0.8%	106	1.5%
Total Non-Hispanic	7,347	100.0%	7,105	100.0%
Hispanic				
White	98	49%	158	63.5%
Black	7	3.5%	0	0%
American Indian	3	1.5%	23	9.2%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	62	31%	9	3.6%
Two or More Races	30	15%	59	23.7%
Total Hispanic	200	100.0%	249	100.0%
Total Population	7,547	100.0%	7,354	100.0%



Households by type and tenure are shown in Table II.48.12. Family households represented 61.8 percent of households, while non-family households accounted for 38.2 percent. These changed from 63.7 and 36.3 percent, respectively.

Table II.48.12				
Household Type by Tenure				
Jefferson County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	2,133	63.7%	2,040	61.8%
Married-Couple Family	1,750	82%	1,688	82.7%
Owner-Occupied	1,518	86.7%	1,545	91.5%
Renter-Occupied	232	13.3%	143	8.5%
Other Family	383	18%	352	18.8%
Male Householder, No Spouse Present	131	34.2%	79	37.2%
Owner-Occupied	88	67.2%	66	83.5%
Renter-Occupied	43	32.8%	13	16.5%
Female Householder, No Spouse Present	252	65.8%	273	71.6%
Owner-Occupied	144	57.1%	104	38.1%
Renter-Occupied	108	42.9%	169	61.9%
Non-Family Households	1,215	36.3%	1,263	38.2%
Owner-Occupied	729	60%	784	62.1%
Renter-Occupied	486	40%	479	37.9%
Total	3,348	100.0%	3,303	100.0%

The group quarters population was 105 in 2010, compared to 166 in 2000. Institutionalized populations experienced a -26.6 percent change between 2000 and 2010. Non-Institutionalized populations experienced a -88.9 percent change during this same time period.

Table II.48.13					
Group Quarters Population					
Jefferson 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	10	7.2%	8	7.8%	-20%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	129	92.8%	94	92.2%	-27.1%
Other Institutions	0	0%	0	0%	%
Total	139	100.0%	102	100.0%	-26.6%
Non-Institutionalized					
College Dormitories	0	0%	0	0%	%
Military Quarters	0	0%	0	0%	%
Other Non-Institutionalized	27	100%	3	100%	-88.9%
Total	27	100.0%	3	100.0%	-88.9%
Group Quarters Population	166	100.0%	105	100.0%	-36.7%

The number of foreign born persons are shown in Table II.48.14. An estimated 0.2 percent of the population was born in Panama with 0.2 percent born in Mexico and another 0.1 percent were born in El Salvador.

Table II.48.14
Place of Birth for the Foreign-Born Population
 Jefferson County
 2016 Five-Year ACS

Number	Country	Number of Personss	Percent of Total Population
#1 country of origin	Panama	17	0.2%
#2 country of origin	Mexico	16	0.2%
#3 country of origin	El Salvador	11	0.1%
#4 country of origin	Afghanistan	0	0%
#5 country of origin	Africa n.e.c	0	0%
#6 country of origin	Albania	0	0%
#7 country of origin	Argentina	0	0%
#8 country of origin	Armenia	0	0%
#9 country of origin	Asia n.e.c	0	0%
#10 country of origin	Australia	0	0%

Limited English Proficiency and the language spoken at home are shown in Table II.48.15. An estimated 1.4 percent of the population speaks Spanish at home.

Table II.48.15
Limited English Proficiency and Language Spoken at Home
 Jefferson County
 2016 Five-Year ACS

Number	Country	Number of Personss	Percent of Total Population
#1 LEP Language	Spanish	99	1.4%
#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.48.16. Some 20.1 percent of the population was disabled in 2000, or a total of 1,565 persons. The disability rate was highest for those over 65, with 41.2 percent disabled.

Table II.48.16		
Disability by Age		
Jefferson County		
2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	90	7.3%
16 to 64	742	15.6%
65 and older	733	41.2%
Total	1,565	20.1%

Table II.48.17 shows disability by type in 2000. There were 844 physical disabilities in 2000, some 400 employment disabilities, and 534 go-outside-home disabilities.

Table II.48.17	
Total Disabilities Tallied: Aged 5 and Older	
Jefferson County	
2000 Census SF3 Data	
Disability Type	Population
Sensory disability	455
Physical disability	844
Mental disability	413
Self-care disability	244
Employment disability	400
Go-outside-home disability	534
Total	2,890

Disability by age, as estimated by the 2016 ACS, is shown in Table II.48.18. The disability rate for females was 17.4 percent, compared to 14.9 percent for males. The disability rate changed precipitously higher with age, with 52.1 percent of those over 75 experiencing a disability.

Table II.48.18						
Disability by Age						
Jefferson 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%	0	0%	0	0%
5 to 17	45	7.5%	54	9.3%	99	8.4%
18 to 34	67	11.3%	65	10.7%	132	11%
35 to 64	175	12.1%	248	17.8%	423	14.9%
65 to 74	60	15.3%	63	13.6%	123	14.4%
75 or Older	181	55.7%	215	49.4%	396	52.1%
Total	528	14.9%	645	17.4%	1,173	16.2%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.48.19. Some 8.9 percent have an ambulatory disability, 6.4 have an independent living disability, and 3.6 percent have a self-care disability.

Table II.48.19
Total Disabilities Tallied: Aged 5 and Older

Jefferson County
2016 Five-Year ACS

Disability Type	Population with Disability	Percent with Disability
Hearing disability	388	5.4%
Vision disability	231	3.2%
Cognitive disability	333	4.9%
Ambulatory disability	605	8.9%
Self-Care disability	243	3.6%
Independent living disability	359	6.4%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.48.20 and Table II.48.21. In 2016, some 3,700 persons were employed and 124 were unemployed. This totaled a labor force of 3,824 persons. The unemployment rate for Jefferson County was estimated to be 3.2 in 2016.

Table II.48.20
Employment, Labor Force and Unemployment

Jefferson County
2016 Five-Year ACS Data

Employment Status	2016 Five-Year ACS
Employed	3,700
Unemployed	124
Labor Force	3,824
Unemployment Rate	3.2%

In 2016, 91.7 percent of households in Jefferson County had a high school education or greater.

Table II.48.21
High School or Greater Education

Jefferson County
2016 Five-Year ACS Data

Education Level	Households
High School or Greater	3,029
Total Households	3,303
Percent High School or Above	91.7%

As seen in Table II.48.22, 38.3 percent of the population had a high school diploma or equivalent, another 36.2 percent have some college, 10.9 percent have a Bachelor's Degree, and 3.5 percent of the population had a graduate or professional degree.

Table II.48.22
Educational Attainment

Jefferson County
2016 Five-Year ACS Data

Education Level	Population	Percent
Less Than High School	641	11.1%
High School or Equivalent	2,204	38.3%
Some College or Associates Degree	2,085	36.2%
Bachelor's Degree	626	10.9%
Graduate or Professional Degree	204	3.5%
Total Population Above 18 years	5,760	100.0%

ECONOMICS

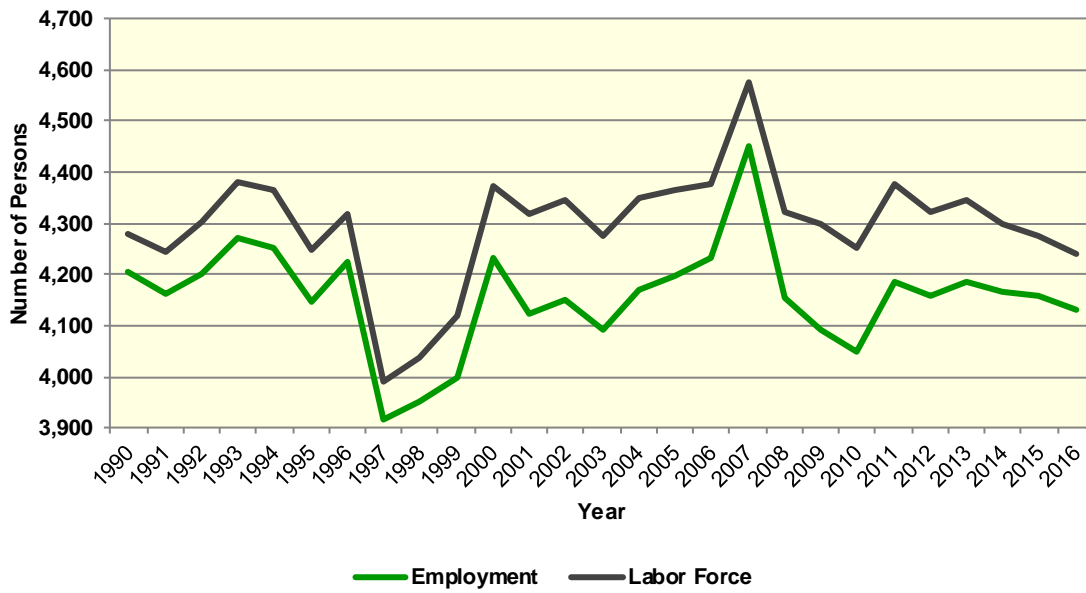
Labor Force

Table II.48.23, shows the labor force statistics for Jefferson County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1990 with a rate of 1.8. The highest level of unemployment occurred during 2009 rising to a rate of 4.8. This compared to a statewide low of 2.3 in 1990 and statewide high of 4.6 in 2009. Over the last year the unemployment rate in Jefferson County decreased from 2.7 percent in 2015 to 2.5 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.48.23 Labor Force Statistics Jefferson County 1990 - 2016 BLS Data					
Year	Jefferson County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	76	4,204	4,280	1.8%	2.3%
1991	83	4,162	4,245	2%	2.7%
1992	101	4,202	4,303	2.3%	2.9%
1993	110	4,271	4,381	2.5%	2.8%
1994	111	4,253	4,364	2.5%	2.6%
1995	100	4,147	4,247	2.4%	2.6%
1996	94	4,226	4,320	2.2%	2.7%
1997	71	3,918	3,989	1.8%	2.5%
1998	87	3,951	4,038	2.2%	2.6%
1999	122	3,997	4,119	3%	2.8%
2000	140	4,233	4,373	3.2%	2.8%
2001	196	4,122	4,318	4.5%	3.1%
2002	195	4,152	4,347	4.5%	3.6%
2003	182	4,092	4,274	4.3%	3.9%
2004	183	4,168	4,351	4.2%	3.9%
2005	168	4,196	4,364	3.8%	3.8%
2006	142	4,233	4,375	3.2%	3.1%
2007	125	4,451	4,576	2.7%	3%
2008	167	4,154	4,321	3.9%	3.3%
2009	207	4,093	4,300	4.8%	4.6%
2010	201	4,050	4,251	4.7%	4.6%
2011	189	4,186	4,375	4.3%	4.4%
2012	163	4,158	4,321	3.8%	4%
2013	163	4,184	4,347	3.7%	3.8%
2014	132	4,166	4,298	3.1%	3.3%
2015	117	4,159	4,276	2.7%	3%
2016	107	4,132	4,239	2.5%	3.2%

Diagram II.48.2, shows the employment and labor force for Jefferson County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 4,132 persons, with the labor force reaching 4,239, indicating there were a total of 107 unemployed persons.

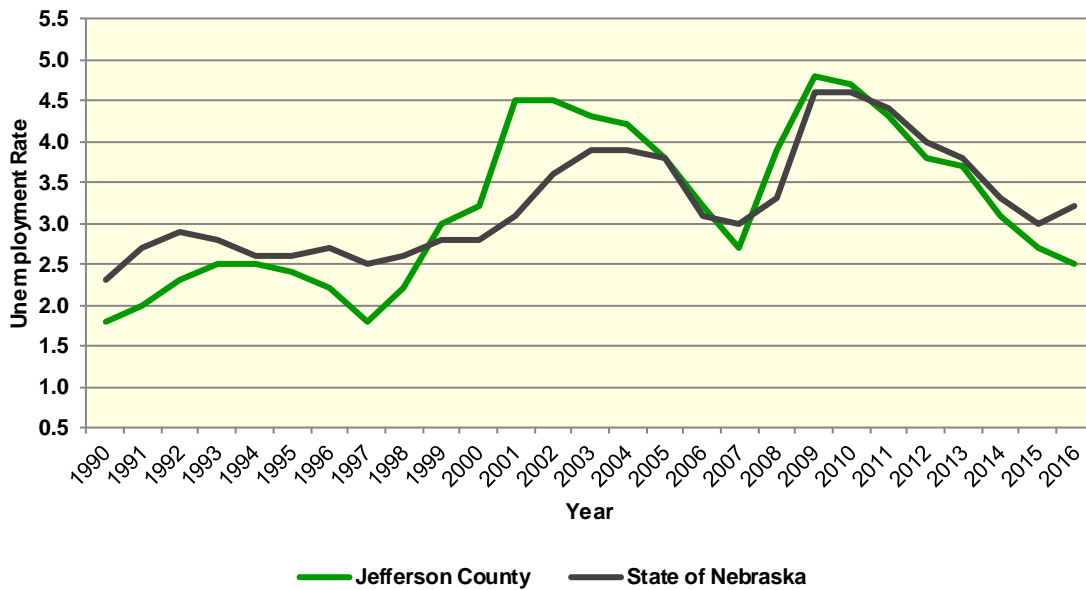
Diagram II.48.2
Employment and Labor Force
 Jefferson County
 1990 – 2016 BLS Data



Unemployment

Diagram II.48.3, shows the unemployment rate for both the State and Jefferson County. During the 1990’s the average rate for Jefferson County was 2.3, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 3.9, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 3.6. Over the course of the entire period Jefferson County had an average unemployment rate lower than the state, 3.2 percent for Jefferson County, versus 3.3 statewide.

Diagram II.48.3
Annual Unemployment Rate
 Jefferson 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.48.24, shows total real earnings by industry for Jefferson County. In the most recent 2016 estimate, the farm industry had the largest total real earnings, with total real earnings reaching 49,533,000 dollars. Between 2015 and 2016 the administrative and waste management services industry saw the largest percentage increase, rising by 53.3 percent to 3,857,000 dollars.

Table II.48.24
Real Earnings by Industry
 Jefferson 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	34,789	32,348	71,591	46,740	85,146	58,443	49,623	49,533	-0.2
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	959	753	934	841	814	817	0	-100
Utilities	0	0	0	0	0	0	0	0	0
Construction	10,040	15,032	14,457	14,591	15,194	15,991	16,939	16,633	-1.8
Manufacturing	33,160	23,307	26,293	29,299	29,142	31,359	33,175	34,115	2.8
Wholesale trade	17,123	11,854	10,465	10,837	10,561	11,599	11,647	12,083	3.7
Retail trade	14,459	16,627	17,332	18,110	19,339	17,031	15,877	15,155	-4.5
Transportation and warehousing	11,533	16,197	20,051	22,286	20,953	24,331	24,495	20,046	-18.2
Information	3,976	4,352	3,951	4,294	4,135	4,368	4,120	4,017	-2.5
Finance and insurance	5,098	6,252	5,813	6,577	5,193	5,759	5,988	5,517	-7.9
Real estate and rental and leasing	644	1,553	1,421	1,629	1,849	1,845	1,841	1,812	-1.6
Professional and technical services	1,859	2,583	2,669	2,715	2,587	2,700	3,259	2,969	-8.9
Management of companies and enterprises	0	0	0	0	437	389	397	483	21.6
Administrative and waste services	0	0	0	0	1,644	5,317	2,516	3,857	53.3
Educational services	0	556	380	306	285	284	259	268	3.3
Health care and social assistance	0	19,574	19,893	20,902	20,388	19,816	19,538	20,799	6.5
Arts, entertainment, and recreation	0	0	0	0	0	0	0	0	0
Accommodation and food services	0	0	0	0	0	0	0	0	0
Other services, except public administration	6,741	7,078	7,775	8,306	7,902	7,765	7,479	7,389	-1.2
Government and government enterprises	22,869	29,382	29,584	29,110	28,075	28,779	30,228	29,818	-1.4
Total	190,209	193,738	237,937	222,678	257,893	240,870	232,636	230,037	-1.1

Table II.48.25, shows the total employment by industry for Jefferson County. The most recent estimates show the farm industry was the largest employer in Jefferson County, with employment reaching 715 jobs in 2016. Between 2015 and 2016 the administrative and waste management services industry saw the largest percentage increase, rising by 29.8 percent to 135 jobs.

Table II.48.25
Employment by Industry
Jefferson County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	736	694	714	697	698	691	742	715	-3.6
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	23	20	23	24	23	30	0	-100
Utilities	0	0	0	0	0	0	0	0	0
Construction	281	316	290	294	311	314	330	320	-3
Manufacturing	476	432	453	515	522	528	548	588	7.3
Wholesale trade	265	223	212	207	206	225	226	238	5.3
Retail trade	629	661	687	675	644	635	669	653	-2.4
Transportation and warehousing	153	220	233	240	258	269	282	230	-18.4
Information	68	66	65	64	66	65	61	63	3.3
Finance and insurance	168	186	196	171	134	132	134	132	-1.5
Real estate and rental and leasing	54	76	84	75	65	72	74	79	6.8
Professional and technical services	90	105	92	97	94	90	107	97	-9.3
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	0	0	117	146	104	135	29.8
Educational services	0	13	17	14	15	16	18	20	11.1
Health care and social assistance	0	521	544	583	572	572	535	526	-1.7
Arts, entertainment, and recreation	0	0	0	0	0	0	0	0	0
Accommodation and food services	0	0	0	0	0	0	0	0	0
Other services, except public administration	287	275	295	301	288	270	287	287	0
Government and government enterprises	551	644	653	635	614	622	627	617	-1.6
Total	4,768	4,925	4,983	5,014	4,945	5,002	5,076	5,036	-0.8

Table II.48.26, shows the real average earnings per job by industry for Jefferson County. These figures are calculated by dividing the Total Real Earning displayed in Table II.48.24 and Table II.48.25, by Industry. In 2016, the transportation and warehousing industry had the highest average earnings reaching 87,157 dollars. Between 2015 and 2016 the administrative and waste management services industry saw the largest percentage increase, rising by 18.1 percent to 28,570 dollars.

Table II.48.26
Real Earnings Per Job by Industry
 Jefferson County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	47,268	46,611	100,268	67,058	121,986	84,578	66,877	69,277	3.6
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	41,693	37,648	40,618	35,052	35,397	27,221	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	35,729	47,571	49,853	49,628	48,857	50,926	51,331	51,978	1.3
Manufacturing	69,665	53,952	58,043	56,891	55,828	59,392	60,539	58,019	-4.2
Wholesale trade	64,615	53,157	49,363	52,352	51,266	51,549	51,537	50,769	-1.5
Retail trade	22,987	25,154	25,229	26,830	30,030	26,821	23,733	23,208	-2.2
Transportation and warehousing	75,379	73,624	86,055	92,857	81,212	90,449	86,863	87,157	0.3
Information	58,471	65,941	60,792	67,094	62,656	67,194	67,534	63,762	-5.6
Finance and insurance	30,344	33,615	29,660	38,460	38,756	43,631	44,685	41,795	-6.5
Real estate and rental and leasing	11,927	20,440	16,913	21,721	28,450	25,630	24,877	22,937	-7.8
Professional and technical services	20,655	24,599	29,009	27,987	27,525	30,005	30,461	30,608	0.5
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	0	0	14,050	36,417	24,189	28,570	18.1
Educational services	0	42,768	22,336	21,865	18,972	17,729	14,410	13,400	-7
Health care and social assistance	0	37,570	36,568	35,853	35,643	34,643	36,520	39,542	8.3
Arts, entertainment, and recreation	0	0	0	0	0	0	0	0	0
Accommodation and food services	0	0	0	0	0	0	0	0	0
Other services, except public administration	23,488	25,738	26,354	27,596	27,436	28,761	26,060	25,746	-1.2
Government and government enterprises	41,504	45,625	45,304	45,843	45,724	46,269	48,210	48,327	0.2
Total	39,893	39,338	47,750	44,411	52,152	48,155	45,831	45,679	-0.3

Table II.48.27 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 \$357,228,000 a -0.4 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 4,925 and 5,036 in 2016.

Table II.48.27
Total Employment and Real Personal Income
 Jefferson 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	137,209	7,693	0	34,022	20,000	183,538	17,595	4,734	28,986
1970	125,294	7,652	-773	35,812	21,429	174,110	16,619	4,731	26,482
1971	122,412	7,682	-265	36,187	22,691	173,343	16,350	4,784	25,587
1972	130,085	8,054	76	38,581	23,905	184,592	17,764	4,884	26,635
1973	154,350	9,585	466	42,205	26,196	213,631	20,491	4,930	31,308
1974	139,150	10,349	365	44,057	27,306	200,528	19,523	5,087	27,352
1975	180,736	10,171	366	46,855	29,147	246,933	23,763	5,105	35,405
1976	162,028	11,091	623	47,107	29,195	227,861	22,762	5,196	31,182
1977	132,931	11,059	720	50,285	29,952	202,829	20,035	5,259	25,278
1978	168,320	11,384	1,654	50,827	31,331	240,747	24,665	5,255	32,030
1979	148,125	12,152	1,927	52,406	31,957	222,264	22,929	5,335	27,763
1980	116,444	12,255	1,801	58,435	34,515	198,940	20,311	5,419	21,489
1981	139,424	12,549	2,010	64,022	36,151	229,056	23,659	5,339	26,114
1982	152,734	12,249	3,359	73,203	37,855	254,901	26,572	5,157	29,617
1983	135,853	12,195	1,488	76,492	38,525	240,162	25,012	5,221	26,020
1984	137,866	12,767	2,158	78,499	38,626	244,382	25,630	5,069	27,197
1985	142,329	12,996	2,492	76,423	38,880	247,128	26,462	4,999	28,472
1986	146,271	13,460	2,794	75,286	39,399	250,290	27,368	4,908	29,803
1987	149,631	13,797	3,415	69,313	38,582	247,145	27,487	4,970	30,106
1988	154,114	14,293	3,817	73,520	38,376	255,534	28,759	5,095	30,248
1989	144,983	14,455	4,496	77,136	39,965	252,125	28,583	4,934	29,384
1990	148,593	14,840	5,093	69,848	41,197	249,892	28,571	4,893	30,369
1991	130,168	14,823	5,773	66,857	43,079	231,053	26,606	4,873	26,711
1992	148,301	14,943	6,229	64,376	45,401	249,364	28,925	4,910	30,204
1993	126,341	14,965	6,622	63,315	45,630	226,943	26,233	4,921	25,673
1994	142,009	15,076	7,423	65,448	45,694	245,498	28,636	4,955	28,660
1995	117,973	14,487	9,189	66,171	46,090	224,936	26,423	4,734	24,921
1996	155,743	14,690	9,712	66,523	47,126	264,413	31,292	4,842	32,165
1997	141,463	15,101	10,736	68,996	47,906	253,999	30,013	4,688	30,176
1998	155,432	16,303	10,086	69,928	48,427	267,571	31,895	4,778	32,531
1999	162,227	16,602	10,877	65,340	49,822	271,663	32,585	4,777	33,960
2000	156,391	16,580	11,911	70,400	51,858	273,979	32,914	4,797	32,602
2001	190,209	18,781	12,785	67,190	55,166	306,568	36,990	4,768	39,892
2002	177,277	19,391	11,950	62,592	56,508	288,936	35,010	4,698	37,734
2003	192,381	18,617	10,371	63,255	55,715	303,104	37,159	4,576	42,042
2004	200,773	19,521	9,854	56,075	59,711	306,891	37,808	4,691	42,800
2005	190,837	20,196	8,666	50,734	58,856	288,898	36,000	4,753	40,151
2006	186,861	22,131	7,635	46,510	62,217	281,092	35,269	4,822	38,752
2007	210,167	24,219	7,277	55,221	61,957	310,403	39,975	5,132	40,953
2008	203,988	21,515	5,168	66,792	65,059	319,491	41,579	4,949	41,218
2009	185,860	21,059	3,943	67,889	67,674	304,307	40,030	4,889	38,016
2010	193,738	21,579	5,334	59,925	69,314	306,732	40,810	4,925	39,337
2011	237,937	19,627	5,570	64,699	68,989	357,569	47,410	4,983	47,750
2012	222,678	20,004	4,998	64,884	68,050	340,606	45,216	5,014	44,412
2013	257,893	22,121	4,839	66,822	66,693	374,126	49,764	4,945	52,153
2014	240,870	23,052	3,749	71,345	69,704	362,616	49,667	5,002	48,155
2015	232,636	23,494	2,761	75,880	70,736	358,519	49,498	5,076	45,831
2016	230,037	23,316	3,564	75,495	71,448	357,228	49,774	5,036	45,679



Diagram II.48.4, shows real average earnings per job for Jefferson County from 1990 to 2016. Over this period the average earning per job for Jefferson County was 37,513 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

Diagram II.48.4
Real Average Earnings Per Job
 Jefferson County
 BEA Data 1990 - 2016

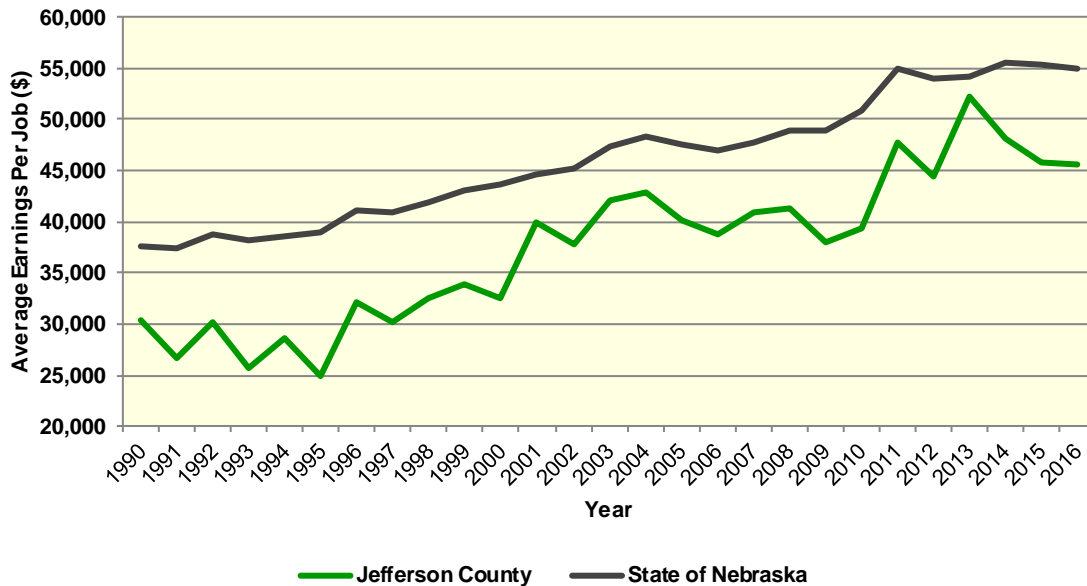
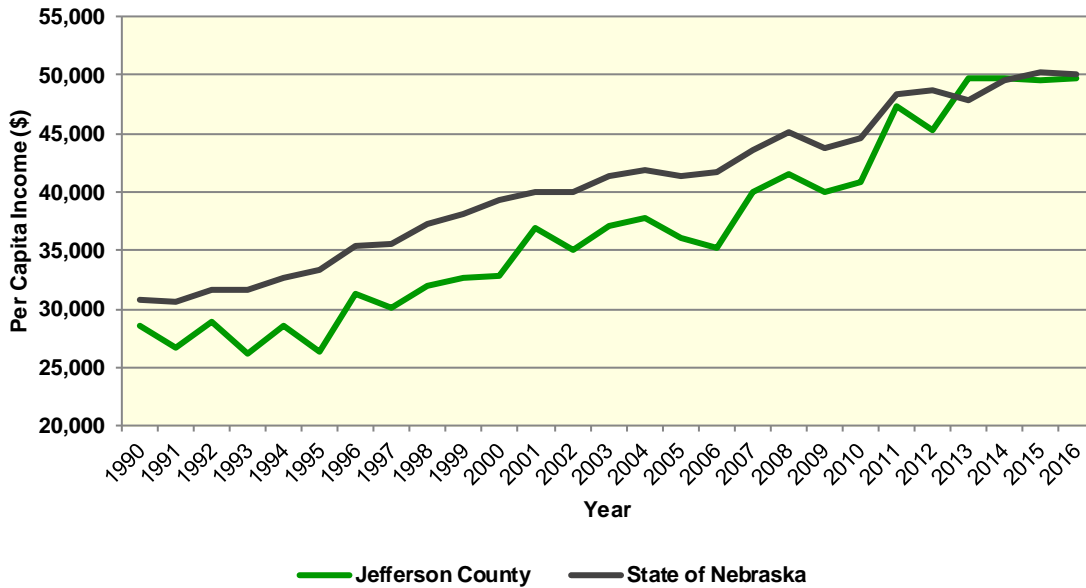


Diagram II.48.5, shows real per capita income in Jefferson County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Jefferson County was 36,891 dollars, which was lower than the statewide average of 40,548 dollars over the same period.

Diagram II.48.5
Real Per Capita Income
 Jefferson 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.48.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment increased from 3,343 persons in 2015 to 3,344 in 2016, a change of (ND) percent.

Table II.48.28
Total Monthly Employment
 Jefferson County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	2,966	3,200	3,147	2,994	3,024	3,098	3,155	3,253	3,289	3,240	3,310
Feb	2,977	3,151	3,080	2,962	3,017	3,126	3,120	3,212	3,196	3,219	3,288
Mar	3,033	3,114	3,070	3,002	3,060	3,207	3,216	3,266	3,257	3,302	3,352
Apr	3,078	3,101	3,063	3,062	3,113	3,257	3,236	3,229	3,261	3,315	3,332
May	3,094	3,165	3,102	3,061	3,129	3,327	3,290	3,274	3,266	3,345	3,368
Jun	3,141	3,361	3,134	3,056	3,158	3,356	3,320	3,335	3,346	3,401	3,446
Jul	3,043	3,563	3,109	3,028	3,141	3,310	3,253	3,269	3,282	3,314	3,386
Aug	3,058	3,607	3,093	3,048	3,125	3,305	3,247	3,257	3,319	3,328	3,340
Sep	3,090	3,653	3,059	3,055	3,141	3,343	3,272	3,272	3,342	3,359	3,313
Oct	3,093	3,638	3,100	3,013	3,145	3,188	3,251	3,264	3,366	3,391	3,354
Nov	3,129	3,515	3,095	3,001	3,131	3,202	3,265	3,296	3,341	3,432	3,347
Dec	3,247	3,360	3,086	2,978	3,133	3,177	3,303	3,312	3,377	3,471	3,286
Annual	3,079	3,369	3,095	3,022	3,110	3,241	3,244	3,270	3,304	3,343	3,344
% Change	2%	9%	-8%	-2%	3%	4%	(ND)%	1%	1%	1%	(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 \$640 in 2015. In 2016, average weekly wages saw a increase of 1 percent over the prior year, rising to 647 dollars, or by 7 dollars. These data are shown in Table II.48.29.

Table II.48.29						
Average Weekly Wages						
Jefferson County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	396	395	410	444	411	
2002	399	407	425	473	426	4%
2003	410	423	444	492	443	4%
2004	421	443	476	526	467	5%
2005	438	475	469	535	480	3%
2006	467	476	488	567	500	4%
2007	456	490	560	638	539	8%
2008	515	497	493	562	517	-4%
2009	505	504	505	592	526	2%
2010	515	517	510	574	529	1%
2011	530	575	576	580	566	7%
2012	568	529	562	619	569	1%
2013	571	538	578	612	575	1%
2014	593	578	594	653	605	5%
2015	610	611	672	666	640	6%
2016(p)	651	615	653	670	647	1%

Total business establishments reported by the QCEW are displayed in Table II.48.28. Between 2015 and 2016, the total number of business establishments in Jefferson County remained unchanged from 319 to 319 establishments.

Table II.48.30						
Number of Business Establishments						
Jefferson County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	256	258	258	258	258	
2002	259	258	258	257	258	(ND)%
2003	257	255	256	256	256	-1%
2004	260	259	263	262	261	2%
2005	260	266	281	280	272	4%
2006	275	273	274	271	273	(ND)%
2007	277	281	279	276	278	2%
2008	272	271	268	263	269	-3%
2009	267	266	266	267	267	-1%
2010	270	273	271	267	270	1%
2011	266	266	269	271	268	-1%
2012	300	308	312	315	309	15%
2013	319	324	315	312	318	3%
2014	319	318	313	316	317	(ND)%
2015	321	324	315	315	319	1%
2016	319	319	321	317	319	(ND)%

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 15.7 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 decreased by 5.8 percent over the period. On the other hand, by 2016 there were 389 returns for AGIs of \$100,000 or more. Table II.48.31 presents AGI distribution for the years 1991 through 2016.

Table II.48.31										
Income Tax Returns by Adjusted Gross Income										
Jefferson 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	Total²
1991	1,366	474	821	584	436	171	0	38	0	3,934
1992	1,302	463	796	557	476	199	35	39	0	3,887
1993	1,314	437	792	572	475	214	26	45	0	3,904
1994	1,343	451	826	536	501	249	35	54	0	4,016
1995	1,252	415	835	525	561	309	32	61	0	4,018
1996	1,235	361	796	469	567	369	53	72	14	3,952
1997	1,205	351	787	501	584	421	114	91	12	4,066
1998	1,151	352	786	508	587	456	114	94	16	4,064
1999	1,181	298	752	484	598	479	132	93	17	4,034
2000	1,139	274	719	498	553	535	139	92	19	3,968
2001	1,080	263	670	507	545	530	128	84	18	3,825
2002	1,085	249	664	519	519	473	122	71	12	3,714
2003	1,024	287	603	500	542	498	141	82	14	3,691
2004	977	254	555	482	568	523	148	113	23	3,643
2005	825	246	501	469	484	541	172	128	25	3,391
2006	785	321	582	469	518	551	208	144	25	3,603
2007	774	297	540	437	517	576	223	181	36	3,581
2008	726	322	555	486	477	580	256	177	41	3,620
2009	701	284	572	467	454	509	241	189	38	3,455
2010	694	283	573	466	469	507	258	222	41	3,513
2011	666	302	550	447	458	549	241	228	55	3,496
2012	623	287	512	466	441	527	309	264	70	3,499
2013	596	259	456	458	469	480	323	275	70	3,386
2014	578	273	447	444	436	534	328	311	74	3,425
2015	561	277	423	438	444	535	335	299	79	3,391
2016	585	240	441	469	442	487	343	332	57	3,396

² 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 932 in 2010 to 757 in 2016, with the poverty rate reaching 10.7 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.48.32 presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	803	9.8%
2001	800	9.9%
2002	867	10.8%
2003	761	9.5%
2004	686	8.8%
2005	830	10.7%
2006	915	11.9%
2007	797	10.8%
2008	808	11.2%
2009	877	12.4%
2010	932	12.6%
2011	827	11.2%
2012	922	12.5%
2013	946	12.7%
2014	829	11.5%
2015	882	12.3%
2016	757	10.7%

The rate of poverty for Jefferson County is shown in Table II.48.33. In 2016, there were an estimated 846 persons living in poverty. This represented a 11.7 percent poverty rate, compared to 8.9 percent poverty in 2000. In 2016, some 10.6 percent of those in poverty were under age 6, and 14.8 percent were 65 or older.

Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	77	10.5%	90	10.6%
6 to 17	129	17.6%	221	26.1%
18 to 64	372	50.8%	410	48.5%
65 or Older	155	21.1%	125	14.8%
Total	733	100.0%	846	100.0%
Poverty Rate	8.9%	.	11.7%	.

HOUSING

The Census Bureau estimates that the total number of housing units decreased by -0.6 percent in Jefferson County between 2010 and 2016, from 3,918 to 3,894. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.48.34.

Subject	Nebraska	% Growth Since Census	Jefferson County	% Growth Since Census
2000 Census Base	722,656	.	3,943	.
2010 Census	796,793	10.3	3,918	-0.6
July 2011 Estimate	801,068	0.5	3,912	-0.2
July 2012 Estimate	804,586	1	3,904	-0.4
July 2013 Estimate	809,062	1.5	3,901	-0.4
July 2014 Estimate	814,835	2.3	3,897	-0.5
July 2015 Estimate	820,725	3	3,898	-0.5
July 2016 Estimate	827,156	3.8	3,894	-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 Jefferson County decreased from 7 authorizations in 2015 to 5 in 2016.

The real value of single-family building permits decreased from \$293,820 in 2015 to \$154,000 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.48.35.

Table II.48.35 Building Permits and Valuation Jefferson County Census Bureau Data, 1980–2016							
Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2016\$)	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	8	0	0	0	8	130,356	0
1981	11	0	0	0	11	101,140	0
1982	11	0	0	6	17	109,134	57,670
1983	5	0	0	10	15	115,065	37,453
1984	7	0	0	0	7	85,464	0
1985	4	0	3	0	7	94,821	0
1986	1	2	0	0	3	47,710	0
1987	1	0	0	0	1	98,074	0
1988	1	0	0	0	1	99,800	0
1989	4	0	0	0	4	111,220	0
1990	3	0	0	0	3	165,842	0
1991	2	0	4	0	6	126,797	0
1992	8	0	0	0	8	144,811	0
1993	5	0	0	0	5	126,987	0
1994	6	0	0	0	6	160,032	0
1995	6	0	0	0	6	142,432	0
1996	4	0	0	0	4	139,858	0
1997	4	0	0	0	4	110,714	0
1998	6	0	0	0	6	154,052	0
1999	0	0	0	0	0	0	0
2000	5	0	0	0	5	168,753	0
2001	5	4	0	0	9	167,665	0
2002	18	0	0	0	18	174,435	0
2003	7	0	0	0	7	151,062	0
2004	11	0	0	0	11	206,782	0
2005	20	0	0	0	20	156,412	0
2006	21	0	0	0	21	197,573	0
2007	9	0	0	0	9	203,568	0
2008	7	0	0	0	7	193,150	0
2009	7	0	0	0	7	186,273	0
2010	6	0	0	0	6	180,391	0
2011	3	0	0	0	3	118,662	0
2012	9	0	0	0	9	231,849	0
2013	7	0	0	0	7	206,005	0
2014	12	0	0	0	12	237,242	0
2015	7	0	0	0	7	293,820	0
2016	5	0	0	0	5	154,000	0



Diagram II.48.6
Single-Family Permits
 Jefferson County
 Census Bureau Data, 1980–2016

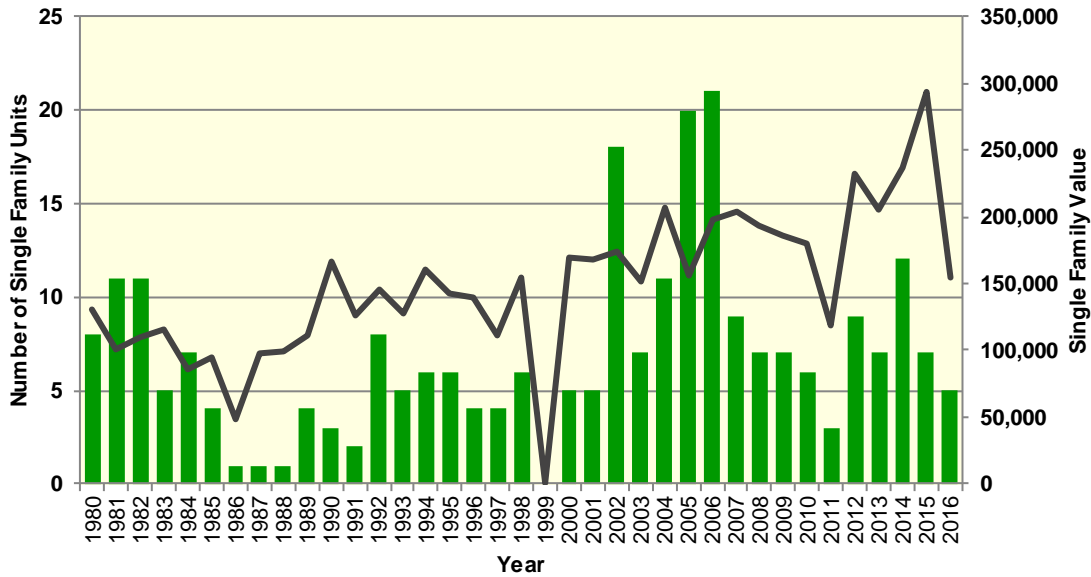
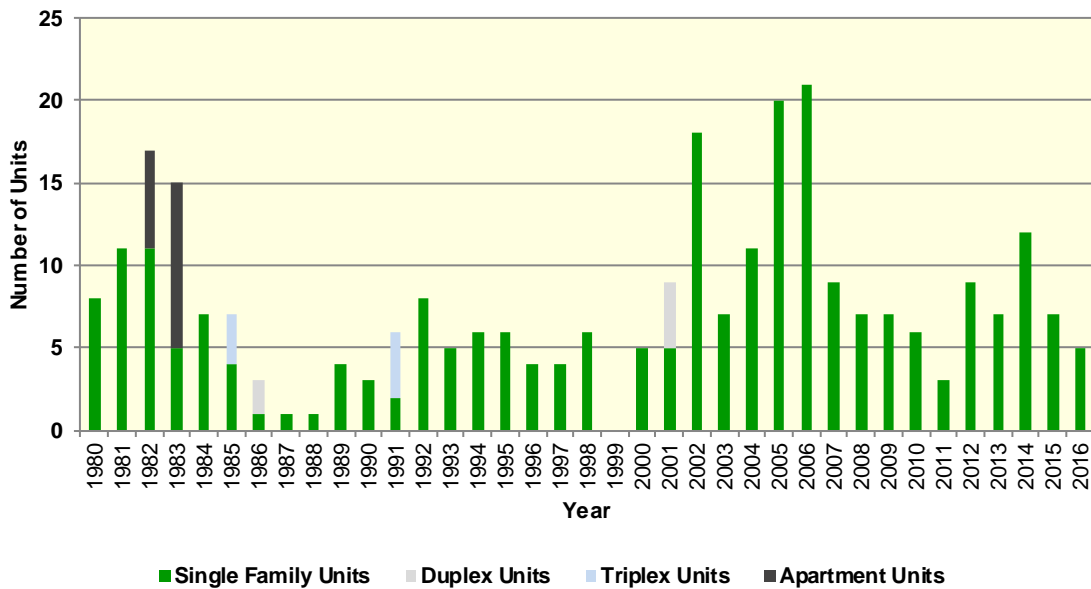


Diagram II.48.7
Total Permits by Unit Type
 Jefferson County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.48.36. In 2016, there were 3,903 housing units, down from 3,942 in 2000. Single-family units accounted for 89.9 percent of units in 2016, compared to 88.6 in 2000. Apartment units accounted for 6.5 percent in 2016, compared to 5.8 percent in 2000.

Table II.48.36				
Housing Units by Type				
Jefferson 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	3,493	88.6%	3,509	89.9%
Duplex	52	1.3%	2	0.1%
Tri- or Four-Plex	41	1%	30	0.8%
Apartment	228	5.8%	252	6.5%
Mobile Home	126	3.2%	110	2.8%
Boat, RV, Van, Etc.	2	0.1%	0	0%
Total	3,942	100.0%	3,903	100.0%

Some 85.5 percent of housing was occupied in 2010, compared to 89.5 percent in 2000. Owner-occupied housing changed -7.6 percent between 2000 and 2010, ending with owner-occupied units representing 74 percent of units. Vacant units changed by 37.3 percent, resulting in 570 vacant units in 2010.

Table II.48.37					
Housing Units by Tenure					
Jefferson County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	3,527	89.5%	3,348	85.5%	-5.1%
Owner-Occupied	2,683	76.1%	2,479	74%	-7.6%
Renter-Occupied	844	23.9%	869	26%	3%
Vacant Housing Units	415	10.5%	570	14.5%	37.3%
Total Housing Units	3,942	100.0%	3,918	100.0%	-0.6%

Table II.48.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 3,903 housing units. An estimated 75.7 percent were owner-occupied, and 15.4 percent were vacant.

Table II.48.38				
Housing Units by Tenure				
Jefferson County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	3,348	85.5%	3,303	84.6%
Owner-Occupied	2,479	74%	2,499	75.7%
Renter-Occupied	869	26%	804	24.3%
Vacant Housing Units	570	14.5%	600	15.4%
Total Housing Units	3,918	100.0%	3,903	100.0%

Households by household size are shown in Table II.48.39. There were a total of 3,348 households in 2010, down from 3,527 in 2000. One person households changed by 1.6 percent between 2000 and 2010, while two person households changed by 0.1 percent. Three and four person households changed by -15.7 and -19.4 respectively, representing 12.2 percent and 9.4 percent of the population in 2010.

Table II.48.39					
Households by Household Size					
Jefferson County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	1,044	29.6%	1,061	31.7%	1.6%
Two Persons	1,341	38%	1,342	40.1%	0.1%
Three Persons	484	13.7%	408	12.2%	-15.7%
Four Persons	392	11.1%	316	9.4%	-19.4%
Five Persons	196	5.6%	149	4.5%	-24%
Six Persons	53	1.5%	54	1.6%	1.9%
Seven Persons or More	17	0.5%	18	0.5%	5.9%
Total	3,527	100.0%	3,348	100.0%	-5.1%

Households by income is shown in Table II.48.40. Households earning more than \$100,000 per year represented 12.2 percent of households in 2016, compared to 4.4 percent in 2000. Households earning between \$50,000 and \$74,999 represented 23 percent of households in 2016, compared to 17.8 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 13.3 percent of households in 2016, compared to 18.9 percent in 2000.

Table II.48.40				
Households by Income				
Jefferson 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	667	18.9%	439	13.3%
\$15,000 to \$19,999	352	10%	206	6.2%
\$20,000 to \$24,999	347	9.8%	227	6.9%
\$25,000 to \$34,999	563	16%	419	12.7%
\$35,000 to \$49,999	674	19.1%	533	16.1%
\$50,000 to \$74,999	629	17.8%	759	23%
\$75,000 to \$99,999	142	4%	316	9.6%
\$100,000 or More	154	4.4%	404	12.2%
Total	3,528	100.0%	3,303	100.0%

Table II.48.41 shows households by year home built. Housing units built between 2000 and 2009, account for 4 percent and those built in 2010 or later accounted for 2.8 percent of households. Households built in the 1970's, 1980's, and 1990's account for 15.3 percent, 8.7 percent, and 6.2, respectively. Housing units built prior to 1939 represented 38.9 percent of households in 2016.

Table II.48.41				
Households by Year Home Built				
Jefferson 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	1,655	46.9%	1,286	38.9%
1940 to 1949	314	8.9%	162	4.9%
1950 to 1959	287	8.1%	349	10.6%
1960 to 1969	318	9%	281	8.5%
1970 to 1979	538	15.3%	507	15.3%
1980 to 1989	248	7%	287	8.7%
1990 to 1999	167	4.7%	205	6.2%
2000 to 2009	.	.	132	4%
2010 or Later	.	.	94	2.8%
Total	3,527	100.0%	3,303	100.0%

The distribution of unit types by race are shown in Table II.48.42. An estimated 90.6 percent of white households occupy single-family homes and some 6.9 percent of white households occupy apartments. An estimated 100 percent of American Indian households occupy single-family homes.

Table II.48.42							
Distribution of Units in Structure by Race							
Jefferson County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/ Pacific Islanders	Other	Two or More Races
Single-Family	90.6%	%	100%	%	%	100%	74.4%
Duplex	0.1%	%	0%	%	%	0%	0%
Tri- or Four-Plex	0.9%	%	0%	%	%	0%	0%
Apartment	6.9%	%	0%	%	%	0%	25.6%
Mobile Home	1.5%	%	0%	%	%	0%	0%
Boat, RV, Van, Etc.	0%	%	0%	%	%	0%	0%
Total	100.0%	%	100.0%	%	%	100.0%	100.0%

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.48.43. An estimated 17.5 percent of vacant units were for rent in 2010, a 13.6 percent change since 2000. In addition, some 8.6 percent of vacant units were for sale, a change of -30 percent between 2000 and 2010. "Other" vacant units represented 62.8 percent of vacant units in 2010. This is a change of 191.1 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.48.43
Disposition of Vacant Housing Units
 Jefferson County
 2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	88	21.2%	100	17.5%	13.6%
For Sale	70	16.9%	49	8.6%	-30%
Rented or Sold, Not Occupied	104	25.1%	29	5.1%	-72.1%
For Seasonal, Recreational, or Occasional Use	30	7.2%	34	6%	13.3%
For Migrant Workers	0	0%	0	0%	%
Other Vacant	123	29.6%	358	62.8%	191.1%
Total	415	100.0%	570	100.0%	37.3%

The disposition of vacant units between 2010 and 2016 are shown in Table II.48.44. By 2016, for rent units accounted for 11.8 percent of vacant units, while for sale units accounted for 4 percent. "Other" vacant units accounted for 55.2 percent of vacant units, representing a total of 331 "other" vacant units.

Table II.48.44
Disposition of Vacant Housing Units
 Jefferson County
 2010 Census & 2016 Five-Year ACS Data

Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	100	17.5%	71	11.8%
For Sale	49	8.6%	24	4%
Rented Not Occupied	8	1.4%	25	4.2%
Sold Not Occupied	21	3.7%	27	4.5%
For Seasonal, Recreational, or Occasional Use	34	6%	116	19.3%
For Migrant Workers	0	0%	6	1%
Other Vacant	358	62.8%	331	55.2%
Total	570	100.0%	600	100.0%

Department of Property Assessment Division

The Department of Property Assessment Division (PAD) provided a database of residential property transactions over the last 19 years. Property transactions are primarily related to existing buildings, with very few for new construction. During fiscal years 1999 through 2017, there were 1,713 property transactions in Jefferson County. Of these, 1,676 were for single-family homes during this 19-year period, as shown in Table II.48.45.

Table II.48.45						
Residential Property Transactions						
Jefferson County						
Fiscal Years 1999–2017 PAD Data						
Year	Single-Family	Mobile Home	Duplex	Townhome	Missing	Total
1999	123	2	1	3	1	130
2000	110	3	0	0	0	113
2001	85	2	1	2	0	90
2002	112	2	0	0	0	114
2003	92	0	0	1	1	94
2004	104	1	0	0	2	107
2005	121	0	0	0	2	123
2006	118	0	0	0	2	120
2007	95	0	0	0	3	98
2008	68	0	0	0	0	68
2009	65	0	0	0	2	67
2010	51	0	1	0	0	52
2011	57	0	0	0	2	59
2012	52	0	0	0	0	52
2013	80	0	0	0	0	80
2014	70	1	0	0	0	71
2015	94	0	0	0	0	94
2016	98	1	1	0	0	100
2017	81	0	0	0	0	81
Total	1,676	12	4	6	15	1,713

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 1,033 single-family home property transactions for units built before 1930, 0.3 percent of units were of low quality and 30.7 percent were of fair quality. Conversely, of the 13 homes built from 2001 through 2010, 0 percent of units were of low quality and 0 percent of fair quality. Table II.48.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

Table II.48.46										
Single-Family Homes by Year Built and Quality of Materials and Workmanship										
Jefferson 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	3	0	12	4	2	0	0	0	0	21
Fair	317	61	17	38	7	6	0	0	3	449
Average	678	156	98	115	28	20	8	0	2	1,105
Good	24	6	7	20	4	14	4	0	1	80
Very Good	0	0	0	1	0	2	1	0	0	4
Excellent	0	1	0	0	0	0	0	0	0	1
Missing	11	3	1	1	0	0	0	0	0	16
Total	1,033	227	135	179	41	42	13	0	6	1,676

In regard to the current condition of residential dwellings, of the same 1,033 single-family homes built before 1930, 33.0 percent of the homes were worn out or badly worn, and 64.5 percent were in average condition. Table II.48.47 provides details about the condition of single-family residential dwellings by year built.



Table II.48.47
Single-Family Homes by Year Built and Condition
 Jefferson 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	1	1	1	0	0	0	0	0	21
Badly Worn	323	29	13	15	1	0	0	0	1	382
Average	666	185	109	148	35	18	6	0	5	1,172
Good	14	9	11	15	5	23	7	0	0	84
Very Good	0	0	0	0	0	0	0	0	0	0
Excellent	0	0	0	0	0	1	0	0	0	1
Missing	12	3	1	0	0	0	0	0	0	16
Total	1,033	227	135	179	41	42	13	0	6	1,676

Housing Costs

Between 2010 and 2017, the average price of an existing single-family home changed from \$52,672 to \$61,576, a total increase of 16.9 percent, as shown in Table II.48.48.

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 Jefferson County ranged from \$33,619 for homes built before 1930 to \$247,979 for homes built from 2001 to 2010.³ Homes built from 2001 through 2010 were also larger, averaging 1,841 square feet per unit. Table II.48.49, provides additional details about single-family homes.

Table II.48.48
Average Sales Price of Single-Family Homes
 Jefferson County
 Fiscal Years 1999–2017 PAD Data

Fiscal Year	Average Sales Price (\$)
1999	41,676
2000	43,983
2001	40,018
2002	40,541
2003	50,424
2004	38,444
2005	53,198
2006	50,493
2007	44,246
2008	59,177
2009	56,845
2010	52,672
2011	58,114
2012	46,617
2013	65,433
2014	62,116
2015	72,686
2016	59,126
2017	61,576
Average	51,600

Table II.48.49
Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot
 Jefferson County
 Fiscal Years 1999–2017 PAD Data

Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. ⁴ (\$)
Before 1931	33,619	1,284	26.19
1931-1960	55,501	1,247	44.51
1961-1970	67,355	1,259	53.51
1971-1980	88,333	1,354	65.26
1981-1990	85,971	1,425	60.31
1991-2000	166,910	1,741	95.85
2001-2010	247,979	1,841	134.73
2011-2017	0	0	0
Average	51,600	1,302	39.63

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

³ 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.

⁴ 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.48.50. In 2016, an estimated 0 percent of households were overcrowded, and an additional 0 percent were severely overcrowded.

Table II.48.50 Overcrowding and Severe Overcrowding Jefferson 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	2,655	99.4%	16	0.6%	0	0%	2,671
2016 Five-Year ACS	2,498	100%	1	0%	0	0%	2,499
Renter							
2000 Census	855	99.9%	1	0.1%	0	0%	856
2016 Five-Year ACS	804	100%	0	0%	0	0%	3,303
Total							
2000 Census	3,510	99.5%	17	0.5%	0	0%	3,527
2016 Five-Year ACS	3,302	100%	1	0%	0	0%	3,303

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 4 households with incomplete plumbing facilities in 2016, representing 0.1 percent of households in Jefferson County. This is compared to 0.6 percent of households lacking complete plumbing facilities in 2000.

Table II.48.51 Households with Incomplete Plumbing Facilities Jefferson County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	3,507	3,299
Lacking Complete Plumbing Facilities	20	4
Total Households	3,527	3,303
Percent Lacking	0.6%	0.1%

There were 37 households lacking complete kitchen facilities in 2016, compared to 16 households in 2000. This was a change from 0.5 percent of households in 2000 to 1.1 percent in 2016.

Table II.48.52 Households with Incomplete Kitchen Facilities Jefferson County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	3,511	3,266
Lacking Complete Kitchen Facilities	16	37
Total Households	3,527	3,303
Percent Lacking	0.5%	1.1%



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 Jefferson County, 14.6 percent of households had a cost burden and 5.7 percent had a severe cost burden. Some 20.3 percent of renters were cost burdened, and 7.5 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 12.9 percent and a severe cost burden rate of 3 percent. Owner occupied households with a mortgage had a cost burden rate of 12.5 percent, and severe cost burden at 8 percent.

Table II.48.53
Cost Burden and Severe Cost Burden by Tenure
Jefferson 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	706	82.2%	105	12.2%	41	4.8%	7	0.8%	859
2016 Five-Year ACS	837	79.6%	131	12.5%	84	8%	0	0%	1,052
Owner Without a Mortgage									
2000 Census	1,123	90.7%	68	5.5%	34	2.7%	13	1.1%	1,238
2016 Five-Year ACS	1,209	83.6%	187	12.9%	43	3%	8	0.6%	1,447
Renter									
2000 Census	427	58.8%	118	16.3%	89	12.3%	92	12.7%	726
2016 Five-Year ACS	456	56.7%	163	20.3%	60	7.5%	125	15.5%	804
Total									
2000 Census	2,256	79.9%	291	10.3%	164	5.8%	112	4%	2,823
2016 Five-Year ACS	2,502	75.7%	481	14.6%	187	5.7%	133	4%	3,303

Housing Problems by Income

Table II.48.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Jefferson County. As can be seen in 2017 the MFI was \$55,400, which compared to \$68,200 for the State of Nebraska.

Table II.48.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 255 owner-occupied and 105 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 130 owner-occupied and 54 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 2,700 households without a housing problem.

Table II.48.54 Median Family Income Jefferson County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	41,600	50,400
2001	45,700	53,400
2002	46,100	55,100
2003	46,400	55,400
2004	47,700	56,300
2005	48,700	57,400
2006	50,400	59,400
2007	49,500	58,200
2008	50,900	59,800
2009	52,600	62,000
2010	53,100	62,600
2011	55,800	63,500
2012	56,500	64,400
2013	57,400	64,600
2014	57,700	66,000
2015	60,200	66,800
2016	58,700	66,500
2017	55,400	68,200

Table II.48.55
Housing Problems by Income and Tenure

Jefferson 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	4	4	0	0	12
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	0	0	4	4
Housing cost burden greater than 50% of income (and none of the above problems)	65	35	20	10	0	130
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	55	60	95	20	25	255
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
Has none of the 4 housing problems	75	190	405	360	1,175	2,205
Total	203	289	524	390	1,204	2,610
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	4	4	10	0	15	33
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)	10	0	0	0	0	10
Housing cost burden greater than 50% of income (and none of the above problems)	50	4	0	0	0	54
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	70	20	15	0	0	105
Zero/negative income (and none of the above problems)	10	0	0	0	0	10
Has none of the 4 housing problems	45	60	155	110	125	495
Total	189	88	180	110	140	707
Total						
Lacking complete plumbing or kitchen facilities	8	8	14	0	15	45
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)	10	0	0	0	4	14
Housing cost burden greater than 50% of income (and none of the above problems)	115	39	20	10	0	184
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	125	80	110	20	25	360
Zero/negative income (and none of the above problems)	14	0	0	0	0	14
Has none of the 4 housing problems	120	250	560	470	1,300	2,700
Total	392	377	704	500	1,344	3,317

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.48.56, of the 116 loans in 2016, 55 loans were for Home Purchases, 20 were for Home Improvement and 41 were for refinancing.



Table II.48.56				
Owner-Occupied Single-Family Home Loans by Loan Type				
Jefferson County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	40	20	42	102
2009	29	21	59	109
2010	19	18	46	83
2011	20	17	51	88
2012	28	20	71	119
2013	24	18	48	90
2014	38	18	25	81
2015	36	27	30	93
2016	55	20	41	116

Table II.48.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$78,100 and \$69,679 in 2012 and \$87,873 in 2016. Overall, average loans were \$65,784 in 2008 and \$117,060 in 2016.

Table II.48.57				
Owner-Occupied Single-Family Home Loans by Average Loan Amount				
Jefferson County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$78,100	\$11,700	\$79,810	\$65,784
2009	\$72,862	\$28,048	\$95,542	\$76,505
2010	\$85,211	\$37,778	\$100,739	\$83,530
2011	\$72,350	\$34,000	\$93,549	\$77,227
2012	\$69,679	\$29,500	\$93,268	\$77,000
2013	\$80,500	\$28,722	\$93,917	\$77,300
2014	\$70,632	\$18,000	\$85,720	\$63,593
2015	\$81,944	\$17,704	\$113,867	\$73,591
2016	\$87,873	\$65,700	\$181,268	\$117,060

Table II.48.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$3,124,000 and \$1,951,000 in 2012 and \$4,833,000 in 2016. Overall, average loans were \$6,710,000 in 2008 and \$13,579,000 in 2016.

Table II.48.58				
Total Volume of Owner-Occupied Single-Family Loans				
Jefferson County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	3,124,000	234,000	3,352,000	6,710,000
2009	2,113,000	589,000	5,637,000	8,339,000
2010	1,619,000	680,000	4,634,000	6,933,000
2011	1,447,000	578,000	4,771,000	6,796,000
2012	1,951,000	590,000	6,622,000	9,163,000
2013	1,932,000	517,000	4,508,000	6,957,000
2014	2,684,000	324,000	2,143,000	5,151,000
2015	2,950,000	478,000	3,416,000	6,844,000
2016	4,833,000	1,314,000	7,432,000	13,579,000

Survey of Rental Properties

and rental property managers throughout Nebraska. Table II.48.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Jefferson County. The number of completed surveys increased from 7 in 2016 to 10 in 2017. Between 2016 and 2017 the vacancy rate for all units increased by 3.1 percentage points and was at 6 percent in 2017.

Table II.48.60 shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 3 single-family units in Jefferson County, with 0 of them available. This translates into a vacancy rate of 0 percent in Jefferson County, which compares to a single-family vacancy rate of 3.9 percent for the State of Nebraska. There were 180 apartment units reported in the survey, with 13 of them available, which resulted in a vacancy rate of 7.2 percent. This compares to a statewide vacancy rate of 4.1 percent for apartment units across the state. The average vacancy rate for all units types over the last five years was 8 percent.

Table II.48.59				
Survey of Rental Properties				
Jefferson County				
2002–2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	2	40	2.5	10.5
2003	2	36	0	27.5
2004	4	136	14	120.9
2005	5	154	14.3	48.9
2006	7	87	27.6	95.2
2007	6	107	19.6	22
2008	4	49	16.3	24.5
2009	5	151	17.2	31
2010	6	159	22.6	20.5
2011	5	154	18.2	20.3
2012	6	156	14.1	25
2013	4	44	0	
2014	7	123	9.8	60
2015	9	167	10.2	32.8
2016	7	171	2.9	30
2017	10	232	6	22.5

Table II.48.60 Rental Vacancy Survey by Type Jefferson County 2017 Survey of Rental Properties				
Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single-Family	3	0	0%	16.3%
Apartments	180	13	7.2%	6%
Mobile Homes	0	0	%	%
"Other" Units	0	0	0%	.
Don't Know	49	1	2%	148.4%
Total	232	14	6%	8%

Table II.48.61, reports units by number of bedrooms. Two bedroom units were the most common type of reported single-family unit, with 2 units. The most common apartment units were one bedroom units, with 90 units.

Table II.48.61 Rental Units by Number of Bedrooms Jefferson County 2017 Survey of Rental Properties						
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	6	0	0	.	6
One	0	90	0	0	.	90
Two	2	84	0	0	.	86
Three	0	0	0	0	.	0
Four	1	0	0	0	.	1
Don't Know	0	0	0	0	49	49
Total	3	180	0	0	49	232

Table II.48.62 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.48.62 Single-Family Units by Number of Bedrooms Jefferson County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	0	0	%
Two	2	0	0%
Three	0	0	%
Four	1	0	0%
Don't know	0	0	%
Total	3	0	0%

Table II.48.63 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 8.9 percent.



Table II.48.63 Apartment Units by Number of Bedrooms Jefferson County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	6	1	16.7%
One	90	8	8.9%
Two	84	4	4.8%
Three	0	0	%
Four	0	0	%
Don't know	0	0	%
Total	180	13	7.2%

Average market-rate rents by unit type are shown in Table II.48.64. 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.48.64 Average Market Rate Rents by Number of Bedrooms Jefferson County 2017 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	\$	\$339	\$	\$	\$339
One	\$	\$466	\$	\$	\$466
Two	\$450	\$409.8	\$	\$	\$417.8
Three	\$	\$	\$	\$	\$
Four	\$750	\$	\$	\$	\$750
Don't know	\$	\$	\$	\$	
Total	\$600	\$413.7	\$	\$	\$467

Table II.48.65 shows vacancy rates for single-family units by average rental rates for Jefferson County. The most common rent for single-family units was less than \$500 dollars and units in this price range had a vacancy rate of 0 percent.

Table II.48.65 Single-Family Market Rate Rents by Vacancy Status Jefferson County 2017 Survey of Rental Properties			
Average Rents	Single-Family Units	Available Single-Family Units	Vacancy Rate
Less Than \$500	2	0	0%
\$500 to \$749	0	0	%
\$750 to \$999	1	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	3	0	0%



The average rent and availability of apartment units is displayed in Table II.48.66. The most common rent for apartments was less than \$500 dollars and the units in this price range had a vacancy rate of 8.6 percent.

Table II.48.66			
Apartment Market Rate Rents by Vacancy Status			
Jefferson County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	116	10	8.6%
\$500 to \$749	8	3	37.5%
\$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	56	0	0%
Total	180	13	7.2%

Respondents were asked if utilities are included in the rent and, as shown in Table II.48.67, 6 respondents, or 66.7 percent, included some sort of utility in the rent.

Table II.48.67	
Are there any utilities included with the rent?	
Jefferson County 2017 Survey of Rental Properties	
Period	Respondent
Yes	6
No	3
% Offering Utilities	66.7%

The type of utility included in the rent is shown in Table II.48.68. There were 2 respondents who included electricity, 1 respondent who included natural gas, 6 respondents who included water and sewer and 6 respondents included trash collection in the rent.

Table II.48.68	
Which utilities are included with the rent?	
Jefferson County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	2
Natural Gas	1
Water/Sewer	6
Trash Collection	6

Table II.48.69 shows the number of survey respondents who keep a waiting list. As can be seen, 6 respondents said they keep a waitlist, with an estimated 33 persons on the wait list.

Table II.48.69 Do you keep a waiting list? Jefferson County 2017 Survey of Rental Properties	
Period	Respondent
Yes	6
No	3
Waitlist Size	33

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.48.70 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.

Table II.48.70 How would you rate the need for renovation of existing units in the city? Jefferson County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	0	0	1	
Low Need	1	1	1	1
Moderate Need	2	1	1	1
High Need	0	0		
Extreme Need	4	4	2	2

Respondents were also asked how they would rate the need for the construction of new units. As shown in Table II.48.71 most respondents indicated there was no need for the construction of new single-family units and no need for the construction of new apartment units.

Table II.48.71 How would you rate the need for construction of new units in the city? Jefferson County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	4	4	4	2
Low Need	1	1	1	1
Moderate Need	1	0		
High Need	0	0		
Extreme Need	2	2	1	1

