

**VOLUME II:
KEITH COUNTY**

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Keith County

DEMOGRAPHICS

Population Estimates

The Census Bureau's current census estimates indicate that Keith County's population decreased from 8,368 in 2010 to 8,018 in 2016, or by 4.2 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 3 percent, and the number of people from 55 to 64 years of age increased by 1.1 percent. The white population decreased by 5.4 percent, while the black population increased by 145.8 percent. The Hispanic population increased from 474 to 546 people between 2010 and 2016 or by 15.2 percent. These data are presented in Table II.51.1.

Subject	Keith County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	8,368	8,018	-4.2%	1,826,341	1,907,116	4.4%
Age						
0 to 14 years	1,503	1,360	-9.5%	383,542	396,601	3.4%
15 to 24 years	792	838	5.8%	258,206	269,442	4.4%
25 to 34 years	777	800	3%	245,176	252,946	3.2%
35 to 44 years	857	778	-9.2%	220,838	230,528	4.4%
45 to 54 years	1,371	1,016	-25.9%	258,726	229,683	-11.2%
55 to 64 years	1,296	1,310	1.1%	213,176	241,172	13.1%
65 and Over	1,772	1,916	8.1%	246,677	286,744	16.2%
Race						
White	8,151	7,709	-5.4%	1,649,264	1,694,976	2.8%
Black	24	59	145.8%	85,971	94,620	10.1%
American Indian and Alaskan Native	51	74	45.1%	23,418	27,318	16.7%
Asian	41	50	22%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	0	0	0%	2,061	2,425	17.7%
Two or more races	101	126	24.8%	32,305	40,495	25.4%
Ethnicity (of any race)						
Hispanic or Latino	474	546	15.2%	167,405	203,320	21.5%

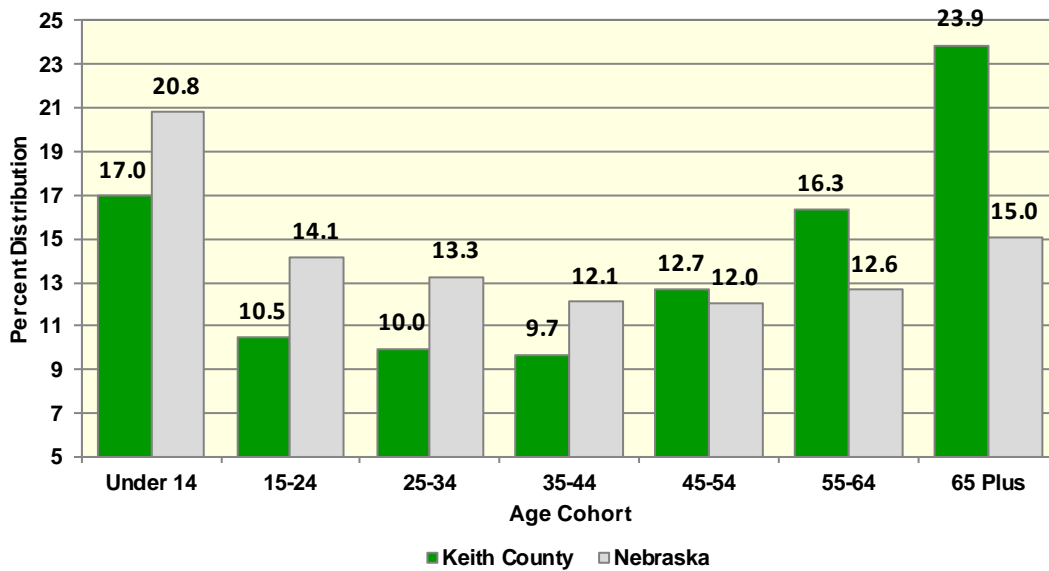
Table II.51.2, presents the population of Keith County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 4,196 males, who accounted for 50.1 percent of the population, and the remaining 49.9 percent, or 4,172 persons, were female. In 2016, the number of males was 4,026 persons, and accounted for 50.2 percent of the population, with the remaining 49.8 percent, or 3,992 persons being female.



Table II.51.2 Population by Age and Gender Keith 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	778	725	1,503	704	656	1,360	-9.5%
15 to 24 years	413	379	792	438	400	838	5.8%
25 to 34 years	405	372	777	416	384	800	3%
35 to 44 years	429	428	857	394	384	778	-9.2%
45 to 54 years	694	677	1,371	515	501	1,016	-25.9%
55 to 64 years	635	661	1,296	671	639	1,310	1.1%
65 and Over	842	930	1,772	888	1,028	1,916	-4.2%
Total	4,196	4,172	8,368	4,026	3,992	8,018	-4.2%
% of Total	50.1%	49.9%	.	50.2%	49.8%	.	

**Diagram II.51.1
Age Distribution**

Keith 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.51.3, from April 2000 to July 2009, Keith County natural decrease was estimated to be 67 people. Keith County has been experiencing net out-migration, with 1,048 persons leaving the county in the last nine years.¹³ The 2016 population estimates showed a natural decrease of 94 persons. Between 2010 and 2016, Keith County’s population decreased to 8,018 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 Keith County increased from 32 persons in 2015 to 78 persons in 2016, with an additional net movement of 45 in the first six months of 2017. The driver’s license total exchanges for the last 16 years are presented in Table II.51.4.

Table II.51.3	
Population Change	
Keith County	
1980–2010 Census and Intercensal Data	
1980 Population	9,364
Natural Increase 80–90	515
Net Migration 80–90	-1,295
1990 Population	8,584
Natural Increase 90–00	21
Net Migration 90–00	270
2000 Population	8,875
Natural Increase 00–09	-67
Net Migration 00–09	-1,048
2009 Population Estimate	7,760
2010 Population	8,368
Natural Increase 10–16	-94
Net Migration 10–16	-256
2016 Population Estimate	8,018

Table II.51.4			
Driver's Licenses Exchanged and Surrendered			
Keith County			
2001–First half of 2017 DOT Data			
Year	In-Migrants	Out-Migrants	Net Change
Calendar 2001	225	172	53
Calendar 2002	210	148	62
Calendar 2003	193	147	46
Calendar 2004	184	157	27
Calendar 2005	187	160	27
Calendar 2006	191	157	34
Calendar 2007	174	148	26
Calendar 2008	202	142	60
Calendar 2009	149	114	35
Calendar 2010	279	181	98
Calendar 2011	181	121	60
Calendar 2012	201	155	46
Calendar 2013	190	113	77
Calendar 2014	168	120	48
Calendar 2015	165	133	32
Calendar 2016	194	116	78
First Half of 2017	110	65	45

¹³ 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 Keith County increased by 7.9 percent from 1,265 in 2016 to 1,365 in 2017, as shown in Table II.51.5. The number of school-age children 5 to 11 years of age increased from 640 in 2016 to 720 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.

Year	Age Group			Total
	5–11	11–13	14–18	
1992	1,004	281	651	1,936
1993	985	311	655	1,951
1994	990	295	621	1,906
1995	956	304	682	1,942
1996	983	317	732	2,032
1997	968	301	773	2,042
1998	906	295	743	1,944
1999	896	317	769	1,982
2000	867	329	780	1,976
2001	817	313	746	1,876
2002	811	281	711	1,803
2003	788	241	618	1,647
2004	688	230	607	1,525
2005	723	278	575	1,576
2006	660	218	644	1,522
2007	710	186	599	1,495
2008	668	238	587	1,493
2009	599	216	526	1,341
2010	657	201	553	1,411
2011	630	205	509	1,344
2012	645	212	514	1,371
2013	624	167	475	1,266
2014	612	187	468	1,267
2015	646	189	441	1,276
2016	640	184	441	1,265
2017	720	202	443	1,365

Population Characteristics

Table II.51.6, shows population by age for the 2000 and 2010 Census. The population changed by -5.7 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by 8.7 percent to a total of 1,772 persons in 2010. Those aged 25 to 34 changed by -11.4 percent, and those aged under 5 changed by -8.1 percent.



Table II.51.6					
Population by Age					
Keith County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	508	5.7%	467	5.6%	-8.1%
5 to 19	1,938	21.8%	1,496	17.9%	-22.8%
20 to 24	306	3.4%	332	4%	8.5%
25 to 34	877	9.9%	777	9.3%	-11.4%
35 to 54	2,586	29.1%	2,228	26.6%	-13.8%
55 to 64	1,030	11.6%	1,296	15.5%	25.8%
65 or Older	1,630	18.4%	1,772	21.2%	8.7%
Total	8,875	100.0%	8,368	100.0%	-5.7%

The elderly population is further explored in Table II.51.7. Those aged 65 to 66 changed by 15 percent between 2000 and 2010, resulting in a population of 245 persons. Those aged 85 or older changed by 20.7 percent during the same time period, and resulted in 210 persons over age 85 in 2010.

Table II.51.7					
Elderly Population by Age					
Keith County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	213	13.1%	245	13.8%	15%
67 to 69	282	17.3%	301	17%	6.7%
70 to 74	387	23.7%	431	24.3%	11.4%
75 to 79	344	21.1%	338	19.1%	-1.7%
80 to 84	230	14.1%	247	13.9%	7.4%
85 or Older	174	10.7%	210	11.9%	20.7%
Total	1,630	100.0%	1,772	100.0%	8.7%

Population by race and ethnicity is shown in Table II.51.8, with the white population representing 95.7 percent in 2010. The black population changed by 157.1 percent, representing 0.2 percent of the population in 2010. The American Indian and Asian populations represented 0.5 and 0.4 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 26.4 percent between 2000 and 2010, compared to the -7.1 percent growth rate for non-Hispanics.

Table II.51.8					
Population by Race and Ethnicity					
Keith County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	8,587	96.8%	8,005	95.7%	-6.8%
Black	7	0.1%	18	0.2%	157.1%
American Indian	63	0.7%	41	0.5%	-34.9%
Asian	15	0.2%	33	0.4%	120%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	132	1.5%	139	1.7%	5.3%
Two or More Races	71	0.8%	132	1.6%	85.9%
Total	8,875	100.0%	8,368	100.0%	-5.7%
Hispanic	375	4.2%	474	5.7%	26.4%
Non-Hispanic	8,500	95.8%	7,894	94.3%	-7.1%

Population by race and ethnicity through 2016 is shown in Table II.51.9. The white population represented 96.3 percent of the population in 2016, compared with the black population accounting for 0.5 percent of the population. Hispanic population represented 6.4 percent of the population in 2016.

Table II.51.9				
Population by Race and Ethnicity				
Keith County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	8,005	95.7%	7,803	96.3%
Black	18	0.2%	42	0.5%
American Indian	41	0.5%	49	0.6%
Asian	33	0.4%	51	0.6%
Native Hawaiian/ Pacific Islander	0	0%	39	0.5%
Other	139	1.7%	27	0.3%
Two or More Races	132	1.6%	92	1.1%
Total	8,368	100.0%	8,103	100.0%
Non-Hispanic	7,894	94.3%	7,587	93.6%
Hispanic	474	5.7%	516	6.4%

The population by race is broken down further by ethnicity in Table II.51.10. While the white non-Hispanic population changed by -7.8 percent between 2000 and 2010, the white Hispanic population changed by 37.8 percent. The black non-Hispanic population changed by 128.6 percent.

Table II.51.10					
Population by Race and Ethnicity					
Keith County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	8,386	98.7%	7,728	97.9%	-7.8%
Black	7	0.1%	16	0.2%	128.6%
American Indian	50	0.6%	25	0.3%	-50%
Asian	14	0.2%	33	0.4%	135.7%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	1	0%	0	0%	-100%
Two or More Races	42	0.5%	92	1.2%	119%
Total Non-Hispanic	8,500	100.0%	7,894	100.0%	-7.1%
Hispanic					
White	201	53.6%	277	58.4%	37.8%
Black	0	0%	2	0.4%	%
American Indian	13	3.5%	16	3.4%	23.1%
Asian	1	0.3%	0	0%	-100%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	131	34.9%	139	29.3%	6.1%
Two or More Races	29	7.7%	40	8.4%	37.9%
Total Hispanic	375	100.0%	474	100.0%	26.4%
Total Population	8,875	100.0%	8,368	100.0%	-5.7%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.51.11. During this time, the total non-Hispanic population was 7,587 persons in 2016. The Hispanic population was 516.

Table II.51.11				
Population by Race and Ethnicity				
Keith County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	7,728	97.9%	7,378	97.2%
Black	16	0.2%	42	0.6%
American Indian	25	0.3%	32	0.4%
Asian	33	0.4%	51	0.7%
Native Hawaiian/ Pacific Islander	0	0%	31	0.4%
Other	0	0%	0	0%
Two or More Races	92	1.2%	53	0.7%
Total Non-Hispanic	7,894	100.0%	7,587	100.0%
Hispanic				
White	277	58.4%	425	82.4%
Black	2	0.4%	0	0%
American Indian	16	3.4%	17	3.3%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	8	1.6%
Other	139	29.3%	27	5.2%
Two or More Races	40	8.4%	39	7.6%
Total Hispanic	474	100.0	516	100.0%
Total Population	8,368	100.0%	8,103	100.0%

Households by type and tenure are shown in Table II.51.12. Family households represented 62.2 percent of households, while non-family households accounted for 37.8 percent. These changed from 63.7 and 36.3 percent, respectively.

Table II.51.12				
Household Type by Tenure				
Keith County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	2,391	63.7%	2,442	62.2%
Married-Couple Family	1,999	83.6%	2,073	84.9%
Owner-Occupied	1,716	85.8%	1,690	81.5%
Renter-Occupied	283	14.2%	383	18.5%
Other Family	392	16.4%	369	16.1%
Male Householder, No Spouse Present	126	32.1%	136	34.1%
Owner-Occupied	74	58.7%	65	47.8%
Renter-Occupied	52	41.3%	71	52.2%
Female Householder, No Spouse Present	266	67.9%	233	72.1%
Owner-Occupied	122	45.9%	74	31.8%
Renter-Occupied	144	54.1%	159	68.2%
Non-Family Households	1,362	36.3%	1,484	37.8%
Owner-Occupied	819	60.1%	755	50.9%
Renter-Occupied	543	39.9%	729	49.1%
Total	3,753	100.0%	3,926	100.0%

The group quarters population was 55 in 2010, compared to 100 in 2000. Institutionalized populations experienced a -34.2 percent change between 2000 and 2010. Non-Institutionalized populations experienced a -85.7 percent change during this same time period.

Table II.51.13					
Group Quarters Population					
Keith 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	15	19%	8	15.4%	-46.7%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	64	81%	44	84.6%	-31.2%
Other Institutions	0	0%	0	0%	%
Total	79	100.0%	52	100.0%	-34.2%
Non-Institutionalized					
College Dormitories	0	0%	0	0%	%
Military Quarters	0	0%	0	0%	%
Other Non-Institutionalized	21	100%	3	100%	-85.7%
Total	21	100.0%	3	100.0%	-85.7%
Group Quarters Population	100	100.0%	55	100.0%	-45%

The number of foreign born persons are shown in Table II.51.14. An estimated 0.7 percent of the population was born in Mexico with 0.3 percent born india and another 0.2 percent were born in Korea.

Table II.51.14			
Place of Birth for the Foreign-Born Population			
Keith County			
2016 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 country of origin	Mexico	59	0.7%
#2 country of origin	India	21	0.3%
#3 country of origin	Korea	20	0.2%
#4 country of origin	Nigeria	17	0.2%
#5 country of origin	England	16	0.2%
#6 country of origin	Canada	10	0.1%
#7 country of origin	Germany	10	0.1%
#8 country of origin	Costa Rica	8	0.1%
#9 country of origin	Guatemala	7	0.1%
#10 country of origin	Philippines	6	0.1%

Limited English Proficiency and the language spoken at home are shown in Table II.51.15. An estimated 1 percent of the population speaks Spanish at home, followed by 0.3 percent speaking Korean .

Table II.51.15 Limited English Proficiency and Language Spoken at Home Keith County 2016 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 LEP Language	Spanish	81	1%
#2 LEP Language	Korean	20	0.3%
#3 LEP Language	Other and unspecified languages	12	0.2%
#4 LEP Language	Other Indo-European languages	10	0.1%
#5 LEP Language	Arabic	0	0%
#6 LEP Language	Chinese	0	0%
#7 LEP Language	French, Haitian, or Cajun	0	0%
#8 LEP Language	German or other West Germanic languages	0	0%
#9 LEP Language	Other Asian and Pacific Island 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.51.16. Some 18.5 percent of the population was disabled in 2000, or a total of 1,529 persons. The disability rate was highest for those over 65, with 38.3 percent disabled.

Table II.51.16 Disability by Age Keith County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	73	5.2%
16 to 64	856	16.1%
65 and older	600	38.3%
Total	1,529	18.5%

Table II.51.17 shows disability by type in 2000. There were 706 physical disabilities in 2000, some 552 employment disabilities, and 450 go-outside-home disabilities.

Table II.51.17 Total Disabilities Tallied: Aged 5 and Older Keith County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	389
Physical disability	706
Mental disability	354
Self-care disability	229
Employment disability	552
Go-outside-home disability	450
Total	2,680



Disability by age, as estimated by the 2016 ACS, is shown in Table II.51.18. The disability rate for females was 11.3 percent, compared to 13.6 percent for males. The disability rate changed precipitously higher with age, with 39.7 percent of those over 75 experiencing a disability.

Table II.51.18 Disability by Age Keith 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	6.8%	46	7.2%	91	7%
18 to 34	28	4.3%	29	4.7%	57	4.5%
35 to 64	189	11.6%	142	9%	331	10.3%
65 to 74	143	26.5%	62	11.3%	205	18.8%
75 or Older	148	39.3%	169	40.1%	317	39.7%
Total	553	13.6%	448	11.3%	1,001	12.4%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.51.19. Some 7.2 percent have an ambulatory disability, 3.5 have an independent living disability, and 2.8 percent have a self-care disability.

Table II.51.19 Total Disabilities Tallied: Aged 5 and Older Keith County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	385	4.8%
Vision disability	150	1.9%
Cognitive disability	292	3.8%
Ambulatory disability	554	7.2%
Self-Care disability	214	2.8%
Independent living disability	221	3.5%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.51.20 and Table II.51.21. In 2016, some 4,003 persons were employed and 165 were unemployed. This totaled a labor force of 4,168 persons. The unemployment rate for Keith County was estimated to be 4 in 2016.

Table II.51.20 Employment, Labor Force and Unemployment Keith County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	4,003
Unemployed	165
Labor Force	4,168
Unemployment Rate	4%



In 2016, 90 percent of households in Keith County had a high school education or greater.

Table II.51.21	
High School or Greater Education	
Keith County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	3,534
Total Households	3,926
Percent High School or Above	90%

As seen in Table II.51.22, 34 percent of the population had a high school diploma or equivalent, another 36.4 percent have some college, 15.1 percent have a Bachelor's Degree, and 5.6 percent of the population had a graduate or professional degree.

Table II.51.22		
Educational Attainment		
Keith County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	562	8.7%
High School or Equivalent	2,187	34%
Some College or Associates Degree	2,341	36.4%
Bachelor's Degree	973	15.1%
Graduate or Professional Degree	361	5.6%
Total Population Above 18 years	6,424	100.0%

ECONOMICS

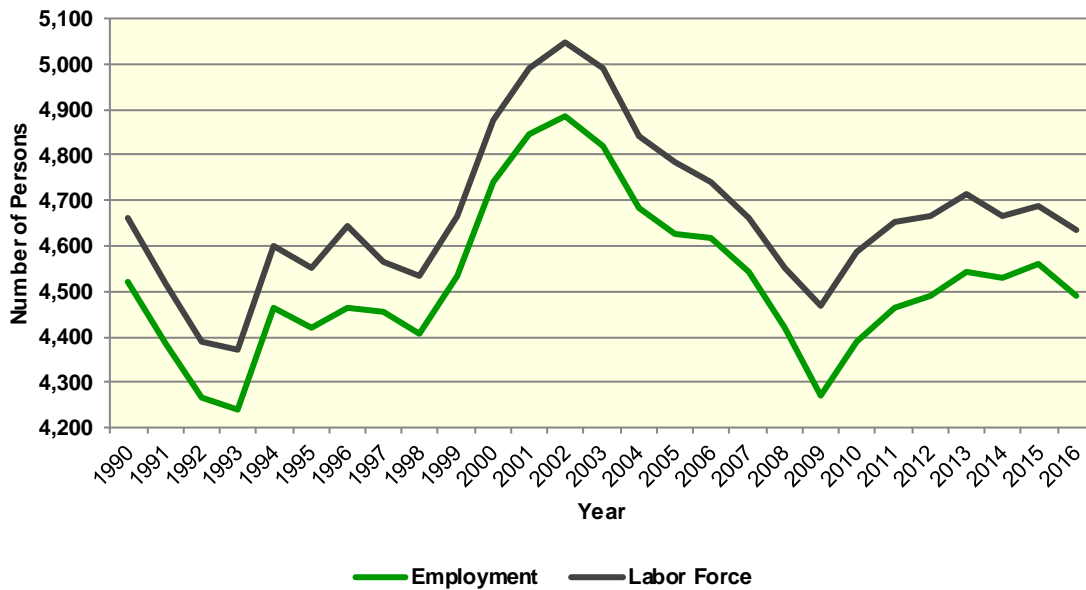
Labor Force

Table II.51.23, shows the labor force statistics for Keith County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1997 with a rate of 2.4. The highest level of unemployment occurred during 2009 rising to a rate of 4.5. 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 Keith County increased from 2.7 percent in 2015 to 3.1 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.51.23 Labor Force Statistics Keith County 1990 - 2016 BLS Data					
Year	Keith County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	141	4,520	4,661	3%	2.3%
1991	131	4,387	4,518	2.9%	2.7%
1992	122	4,266	4,388	2.8%	2.9%
1993	133	4,238	4,371	3%	2.8%
1994	136	4,463	4,599	3%	2.6%
1995	129	4,422	4,551	2.8%	2.6%
1996	177	4,465	4,642	3.8%	2.7%
1997	109	4,455	4,564	2.4%	2.5%
1998	129	4,406	4,535	2.8%	2.6%
1999	133	4,533	4,666	2.9%	2.8%
2000	133	4,742	4,875	2.7%	2.8%
2001	145	4,845	4,990	2.9%	3.1%
2002	162	4,887	5,049	3.2%	3.6%
2003	168	4,821	4,989	3.4%	3.9%
2004	159	4,683	4,842	3.3%	3.9%
2005	155	4,628	4,783	3.2%	3.8%
2006	123	4,617	4,740	2.6%	3.1%
2007	118	4,544	4,662	2.5%	3%
2008	130	4,420	4,550	2.9%	3.3%
2009	201	4,269	4,470	4.5%	4.6%
2010	195	4,390	4,585	4.3%	4.6%
2011	190	4,465	4,655	4.1%	4.4%
2012	173	4,491	4,664	3.7%	4%
2013	171	4,542	4,713	3.6%	3.8%
2014	135	4,530	4,665	2.9%	3.3%
2015	127	4,560	4,687	2.7%	3%
2016	142	4,492	4,634	3.1%	3.2%

Diagram II.51.2, shows the employment and labor force for Keith County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 4,492 persons, with the labor force reaching 4,634, indicating there were a total of 142 unemployed persons.

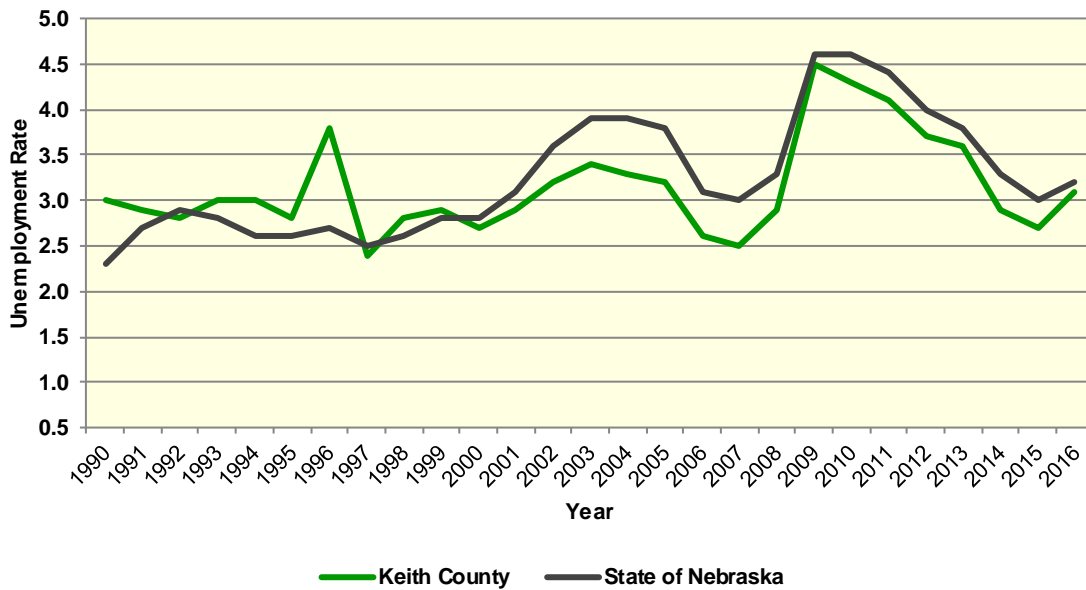
Diagram II.51.2
Employment and Labor Force
 Keith County
 1990 – 2016 BLS Data



Unemployment

Diagram II.51.3, shows the unemployment rate for both the State and Keith County. During the 1990’s the average rate for Keith County was 2.9, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 3.1, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 3.5. Over the course of the entire period Keith County had an average unemployment rate lower than the state, 3.1 percent for Keith County, versus 3.3 statewide.

Diagram II.51.3
Annual Unemployment Rate
 Keith 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.51.24, shows total real earnings by industry for Keith County. In the most recent 2016 estimate, the farm industry had the largest total real earnings, with total real earnings reaching 39,063,000 dollars. Between 2015 and 2016 the arts, entertainment, and recreation industry saw the largest percentage increase, rising by 19.5 percent to 603,000 dollars.

Table II.51.24
Real Earnings by Industry
 Keith 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	15,969	28,138	61,622	57,360	59,133	50,607	40,572	39,063	-3.7
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	11,397	13,200	13,732	15,307	16,334	17,399	16,388	15,848	-3.3
Manufacturing	21,392	10,092	11,375	11,395	12,650	13,825	13,987	12,378	-11.5
Wholesale trade	9,144	12,075	12,175	13,867	11,666	12,618	16,121	15,821	-1.9
Retail trade	22,764	20,185	19,448	19,100	19,465	18,436	20,986	20,876	-0.5
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	3,029	2,922	2,768	2,904	2,638	2,038	2,060	1,930	-6.3
Finance and insurance	9,025	10,445	8,434	9,448	8,426	8,863	9,634	9,370	-2.7
Real estate and rental and leasing	818	314	383	955	1,563	2,123	2,090	2,121	1.5
Professional and technical services	0	4,906	5,282	5,498	5,291	5,699	5,966	6,492	8.8
Management of companies and enterprises	0	6,983	7,348	7,077	7,362	7,330	0	0	0
Administrative and waste services	2,788	1,670	1,907	1,682	1,991	2,087	0	0	0
Educational services	0	0	0	612	593	595	576	598	3.7
Health care and social assistance	0	0	0	18,257	18,502	18,883	19,744	19,857	0.6
Arts, entertainment, and recreation	1,327	0	0	0	525	611	505	603	19.5
Accommodation and food services	8,878	0	0	0	9,966	9,717	10,203	10,450	2.4
Other services, except public administration	8,647	8,906	8,730	8,812	8,558	9,011	9,141	9,123	-0.2
Government and government enterprises	26,278	31,797	31,276	29,872	28,821	28,500	30,033	30,207	0.6
Total	170,786	190,216	226,014	226,654	227,306	224,101	223,511	220,124	-1.5

Table II.51.25, shows the total employment by industry for Keith County. The most recent estimates show the retail trade industry was the largest employer in Keith County, with employment reaching 862 jobs in 2016. Between 2015 and 2016 the arts, entertainment, and recreation industry saw the largest percentage increase, rising by 7.8 percent to 83 jobs.

Table II.51.25
Employment by Industry
Keith County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	499	452	469	459	463	458	504	484	-4
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	319	285	278	297	312	322	292	274	-6.2
Manufacturing	427	251	262	265	278	275	260	236	-9.2
Wholesale trade	180	224	237	247	208	234	282	298	5.7
Retail trade	896	746	759	754	759	766	865	862	-0.3
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	70	63	60	61	62	56	55	53	-3.6
Finance and insurance	284	328	344	339	342	327	317	314	-0.9
Real estate and rental and leasing	100	171	172	171	179	194	185	192	3.8
Professional and technical services	0	173	169	170	164	162	159	168	5.7
Management of companies and enterprises	0	84	100	87	91	89	0	0	0
Administrative and waste services	183	126	145	130	126	132	0	0	0
Educational services	0	0	0	27	28	30	34	36	5.9
Health care and social assistance	0	0	0	461	439	455	444	427	-3.8
Arts, entertainment, and recreation	51	0	0	0	80	82	77	83	7.8
Accommodation and food services	610	0	0	0	581	548	549	546	-0.5
Other services, except public administration	344	332	335	350	334	332	335	336	0.3
Government and government enterprises	599	620	594	592	592	590	590	593	0.5
Total	5,453	5,228	5,287	5,336	5,356	5,376	5,483	5,433	-0.9



Table II.51.26, shows the real average earnings per job by industry for Keith County. These figures are calculated by dividing the Total Real Earning displayed in Table II.51.24 and Table II.51.25, by Industry. In 2016, the farm industry had the highest average earnings reaching 80,709 dollars. Between 2015 and 2016 the arts, entertainment, and recreation industry saw the largest percentage increase, rising by 10.9 percent to 7,265 dollars.

Table II.51.26									
Real Earnings Per Job by Industry									
Keith County									
BEA Table CA5N and CA25 Data									
NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	32,003	62,253	131,391	124,968	127,716	110,496	80,501	80,709	0.3
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	35,728	46,317	49,397	51,538	52,352	54,034	56,123	57,839	3.1
Manufacturing	50,098	40,209	43,418	43,000	45,503	50,272	53,795	52,449	-2.5
Wholesale trade	50,802	53,908	51,370	56,142	56,086	53,921	57,165	53,091	-7.1
Retail trade	25,406	27,058	25,623	25,331	25,646	24,068	24,261	24,218	-0.2
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	43,266	46,380	46,134	47,612	42,555	36,391	37,450	36,415	-2.8
Finance and insurance	31,777	31,844	24,516	27,871	24,637	27,105	30,392	29,841	-1.8
Real estate and rental and leasing	8,184	1,835	2,226	5,587	8,730	10,943	11,298	11,047	-2.2
Professional and technical services	0	28,358	31,252	32,343	32,264	35,179	37,519	38,643	3
Management of companies and enterprises	0	83,135	73,484	81,340	80,897	82,362	0	0	0
Administrative and waste services	15,234	13,255	13,153	12,939	15,802	15,811	0	0	0
Educational services	0	0	0	22,675	21,184	19,833	16,956	16,611	-2
Health care and social assistance	0	0	0	39,602	42,146	41,501	44,468	46,504	4.6
Arts, entertainment, and recreation	26,013	0	0	0	6,567	7,456	6,553	7,265	10.9
Accommodation and food services	14,554	0	0	0	17,152	17,732	18,584	19,139	3
Other services, except public administration	25,136	26,824	26,061	25,176	25,624	27,141	27,286	27,152	-0.5
Government and government enterprises	43,870	51,285	52,653	50,459	48,684	48,305	50,904	50,939	0.1
Total	31,320	36,384	42,749	42,476	42,440	41,686	40,764	40,516	-0.6

Table II.51.27 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 \$362,330,000 a -0.5 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 5,228 and 5,433 in 2016.



Table II.51.27
Total Employment and Real Personal Income
 Keith 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	128,599	7,147	-1,256	28,347	12,915	161,457	19,073	4,411	29,156
1970	125,044	6,781	-851	29,892	13,953	161,257	18,933	4,324	28,919
1971	132,239	7,197	-708	30,605	15,005	169,944	19,749	4,472	29,572
1972	136,439	8,001	-415	33,338	15,680	177,041	21,075	4,721	28,902
1973	151,066	10,275	-76	36,945	18,553	196,212	23,022	5,010	30,152
1974	146,471	10,920	373	38,560	19,860	194,344	22,376	5,224	28,040
1975	148,966	10,729	1,226	42,910	21,592	203,966	23,024	5,144	28,959
1976	155,298	11,708	3,617	42,647	23,058	212,913	23,644	5,231	29,687
1977	147,574	11,725	6,768	44,707	23,038	210,362	23,454	5,316	27,761
1978	159,398	12,481	8,488	46,399	24,013	225,818	24,206	5,455	29,221
1979	154,054	12,967	7,963	48,330	24,440	221,820	23,808	5,469	28,169
1980	167,526	12,496	7,323	54,972	25,716	243,041	25,967	5,440	30,796
1981	146,279	12,889	5,009	61,541	26,516	226,456	24,290	5,399	27,095
1982	146,910	13,151	3,752	70,967	27,398	235,876	25,327	5,405	27,180
1983	153,702	13,148	3,396	67,549	29,007	240,506	26,169	5,464	28,129
1984	162,574	13,611	3,693	70,458	29,552	252,666	27,292	5,437	29,902
1985	172,144	13,606	4,003	68,495	30,352	261,388	28,810	5,401	31,873
1986	140,643	13,435	4,628	64,964	30,834	227,634	25,553	5,084	27,664
1987	133,495	13,438	4,826	59,857	30,478	215,219	24,504	5,138	25,982
1988	136,796	14,216	4,660	57,886	30,099	215,225	24,658	5,194	26,338
1989	133,609	14,354	4,865	61,165	31,281	216,565	25,121	5,093	26,234
1990	133,865	14,351	4,766	57,093	33,044	214,418	24,997	5,059	26,460
1991	130,386	14,206	4,752	57,117	34,358	212,407	25,151	4,955	26,314
1992	130,561	14,390	5,107	58,654	36,524	216,456	25,741	4,881	26,748
1993	141,769	14,863	5,240	57,915	37,524	227,584	26,991	4,932	28,744
1994	142,086	16,103	5,341	60,944	38,476	230,743	26,893	5,224	27,198
1995	148,611	15,792	5,425	62,302	40,709	241,255	27,594	5,150	28,856
1996	151,064	16,039	5,953	62,425	42,578	245,981	28,345	5,284	28,589
1997	156,736	16,773	6,024	63,799	43,416	253,201	28,970	5,425	28,891
1998	161,375	17,226	6,849	67,552	48,146	266,696	30,259	5,408	29,840
1999	171,385	18,199	6,793	60,731	48,200	268,910	30,036	5,440	31,505
2000	166,376	18,402	6,830	65,294	50,237	270,335	30,584	5,496	30,272
2001	170,786	18,290	7,862	62,961	54,108	277,426	31,645	5,453	31,320
2002	172,587	19,028	8,990	59,047	54,034	275,630	31,476	5,496	31,402
2003	185,538	18,693	9,666	56,429	56,277	289,216	33,969	5,467	33,938
2004	176,843	18,448	10,476	58,867	57,867	285,605	33,824	5,400	32,749
2005	173,677	18,694	11,092	49,732	59,483	275,290	32,703	5,337	32,542
2006	163,876	19,804	12,112	51,328	61,328	268,841	32,077	5,403	30,330
2007	183,047	19,923	13,228	57,985	62,503	296,839	35,242	5,414	33,810
2008	196,719	19,700	14,240	61,929	66,645	319,833	38,581	5,311	37,040
2009	186,935	19,623	16,970	57,545	71,265	313,091	37,631	5,224	35,784
2010	190,216	19,964	17,817	54,152	72,278	314,499	37,597	5,228	36,384
2011	226,014	17,883	18,186	56,808	71,860	354,984	43,169	5,287	42,749
2012	226,654	17,979	21,119	72,490	71,339	373,622	45,508	5,336	42,476
2013	227,306	20,245	21,668	64,227	71,447	364,403	44,871	5,356	42,439
2014	224,101	20,479	21,339	64,359	73,444	362,765	44,758	5,376	41,686
2015	223,511	21,653	20,285	68,254	73,799	364,196	45,174	5,483	40,764
2016	220,124	21,788	20,875	68,605	74,514	362,330	45,190	5,433	40,516



Diagram II.51.4, shows real average earnings per job for Keith County from 1990 to 2016. Over this period the average earning per job for Keith County was 33,309 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

Diagram II.51.4
Real Average Earnings Per Job
 Keith County
 BEA Data 1990 - 2016

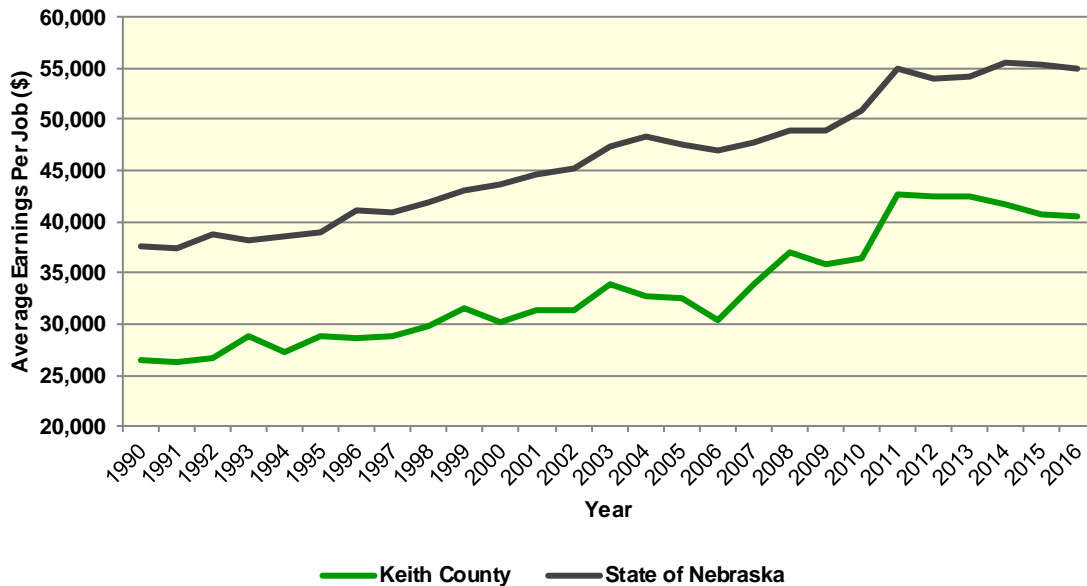
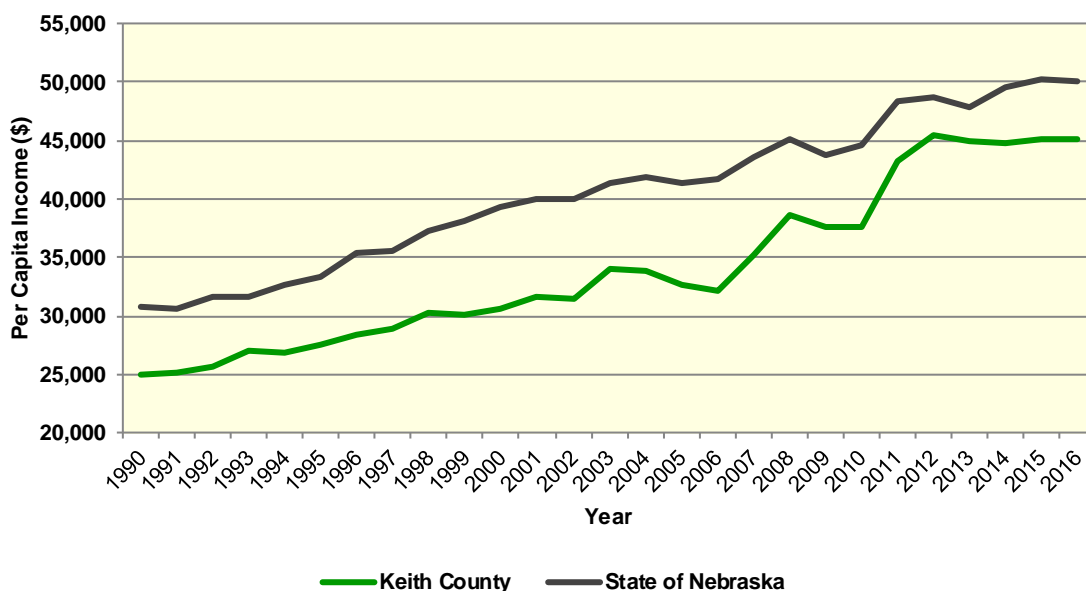


Diagram II.51.5, shows real per capita income in Keith County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Keith County was 34,036 dollars, which was lower than the statewide average of 40,548 dollars over the same period.

Diagram II.51.5
Real Per Capita Income
 Keith 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.51.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment decreased from 3,430 persons in 2015 to 3,381 in 2016, a change of -1 percent.

Table II.51.28
Total Monthly Employment
 Keith County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	3,305	3,311	3,219	2,990	2,968	3,002	3,055	3,136	3,150	3,257	3,230
Feb	3,302	3,263	3,201	2,976	2,943	3,005	3,018	3,135	3,118	3,258	3,255
Mar	3,338	3,314	3,216	2,975	3,019	3,052	3,099	3,176	3,160	3,356	3,308
Apr	3,377	3,325	3,230	3,071	3,122	3,118	3,194	3,271	3,294	3,406	3,375
May	3,558	3,436	3,357	3,188	3,220	3,227	3,330	3,421	3,469	3,455	3,421
Jun	3,676	3,549	3,447	3,234	3,295	3,411	3,471	3,561	3,572	3,650	3,563
Jul	3,622	3,512	3,373	3,210	3,264	3,384	3,389	3,512	3,535	3,583	3,443
Aug	3,594	3,483	3,373	3,226	3,338	3,335	3,425	3,452	3,515	3,571	3,516
Sep	3,496	3,345	3,237	3,164	3,244	3,241	3,328	3,393	3,398	3,494	3,398
Oct	3,358	3,333	3,208	3,126	3,212	3,215	3,214	3,295	3,319	3,371	3,403
Nov	3,344	3,301	3,145	3,081	3,081	3,149	3,231	3,279	3,275	3,371	3,354
Dec	3,374	3,307	3,148	3,088	3,100	3,135	3,156	3,241	3,381	3,386	3,306
Annual	3,445	3,373	3,263	3,111	3,151	3,190	3,243	3,323	3,349	3,430	3,381
% Change	(ND)%	-2%	-3%	-5%	1%	1%	2%	2%	1%	2%	-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 \$616 in 2015. In 2016, average weekly wages saw a increase of 3 percent over the prior year, rising to 634 dollars, or by 18 dollars. These data are shown in Table II.51.29.

Table II.51.29						
Average Weekly Wages						
Keith County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	390	382	392	435	399	
2002	401	404	405	439	412	3%
2003	402	392	398	453	411	(ND)%
2004	420	416	431	464	433	5%
2005	434	426	437	466	441	2%
2006	451	433	445	492	455	3%
2007	481	458	483	515	484	6%
2008	502	477	492	553	506	5%
2009	518	498	505	565	521	3%
2010	527	509	521	572	532	2%
2011	550	518	524	578	542	2%
2012	553	534	517	589	547	1%
2013	552	545	548	606	562	3%
2014	559	547	558	621	571	2%
2015	584	594	615	671	616	8%
2016(p)	624	599	652	661	634	3%

Total business establishments reported by the QCEW are displayed in Table II.51.28. Between 2015 and 2016, the total number of business establishments in Keith County increased from 448 to 449 establishments.

Table II.51.30						
Number of Business Establishments						
Keith County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	399	392	397	392	395	
2002	407	411	413	407	410	4%
2003	395	407	404	390	399	-3%
2004	392	398	404	398	398	(ND)%
2005	400	397	403	401	400	1%
2006	398	400	393	393	396	-1%
2007	400	401	413	399	403	2%
2008	398	397	391	381	392	-3%
2009	386	389	386	384	386	-2%
2010	385	383	385	385	385	(ND)%
2011	392	388	387	392	390	1%
2012	432	443	440	445	440	13%
2013	451	461	446	449	452	3%
2014	457	464	456	457	459	2%
2015	456	453	439	443	448	-2%
2016	444	453	445	452	449	(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 12.3 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 increased by 1.7 percent over the period. On the other hand, by 2016 there were 439 returns for AGIs of \$100,000 or more. Table II.51.31 presents AGI distribution for the years 1991 through 2016.

Table II.51.31 Income Tax Returns by Adjusted Gross Income Keith County 1991–2016 DOR Data										
Year	Less than \$10,000	\$10,001–\$15,000	\$15,001–\$25,000	\$25,001–\$35,000	\$35,001–\$50,000	\$50,001–\$75,000	\$75,001–\$100,000	\$100,001–\$250,000	More than \$250,000	Total ¹⁴
1991	1,367	525	714	533	455	196	24	39	0	3,879
1992	1,376	427	696	560	454	238	47	39	0	3,848
1993	1,313	439	743	535	467	268	47	48	0	3,872
1994	1,375	435	710	515	509	279	66	48	0	3,948
1995	1,374	350	701	516	472	306	74	54	0	3,863
1996	1,341	359	697	504	486	358	92	65	10	3,912
1997	1,291	331	687	479	522	390	106	75	19	3,900
1998	1,303	342	716	471	542	428	111	91	16	4,020
1999	1,332	314	678	479	529	474	149	113	12	4,080
2000	1,307	312	690	485	530	489	149	122	15	4,099
2001	1,281	285	676	475	545	497	162	123	16	4,060
2002	1,253	314	672	468	538	489	174	116	12	4,036
2003	1,131	367	617	485	520	488	169	133	15	3,925
2004	1,067	367	604	464	514	510	191	151	16	3,884
2005	936	293	510	418	470	491	228	165	19	3,530
2006	913	361	607	451	506	563	238	177	23	3,839
2007	873	349	548	421	506	538	278	223	30	3,766
2008	883	327	575	432	494	567	265	254	36	3,833
2009	899	352	562	432	500	525	254	239	38	3,801
2010	815	356	569	422	474	527	297	261	26	3,747
2011	831	332	598	413	465	522	317	288	34	3,800
2012	787	332	571	397	490	537	312	342	60	3,828
2013	774	322	589	390	472	528	338	351	47	3,811
2014	689	332	565	396	493	551	337	376	52	3,791
2015	737	310	589	425	450	534	356	395	44	3,840
2016	715	312	551	443	482	529	336	388	51	3,807

¹⁴ Income levels with fewer than 10 returns were not disclosed, but are included in the totals. As a result, income levels may not sum to total.

Poverty

Poverty is the condition of having insufficient resources or income. In its extreme form, poverty is a lack of basic human needs, such as adequate and healthy food, clothing, housing, water, and health services. According to the Census Bureau’s Small Area Income and Poverty Estimates Program, the number of individuals in poverty increase from 994 in 2010 to 1,019 in 2016, with the poverty rate reaching 12.8 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.51.32 presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	928	10.7%
2001	929	10.7%
2002	913	10.8%
2003	877	10.5%
2004	834	10%
2005	852	10.4%
2006	974	12%
2007	917	11.6%
2008	882	11.5%
2009	875	11.5%
2010	994	12%
2011	1,097	13.3%
2012	1,071	13.1%
2013	1,121	13.9%
2014	964	12%
2015	872	10.9%
2016	1,019	12.8%

The rate of poverty for Keith County is shown in Table II.51.33. In 2016, there were an estimated 1,023 persons living in poverty. This represented a 12.8 percent poverty rate, compared to 9.3 percent poverty in 2000. In 2016, some 9.4 percent of those in poverty were under age 6, and 17.5 percent were 65 or older.

Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	125	15.4%	96	9.4%
6 to 17	180	22.1%	266	26%
18 to 64	380	46.7%	482	47.1%
65 or Older	128	15.7%	179	17.5%
Total	813	100.0%	1,023	100.0%
Poverty Rate	9.3%	.	12.8%	.

HOUSING

The Census Bureau estimates that the total number of housing units decreased by -1.1 percent in Keith County between 2010 and 2016, from 5,424 to 5,366. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.51.34.

Subject	Nebraska	% Growth Since Census	Keith County	% Growth Since Census
2000 Census Base	722,656	.	5,173	.
2010 Census	796,793	10.3	5,424	4.9
July 2011 Estimate	801,068	0.5	5,403	-0.4
July 2012 Estimate	804,586	1	5,397	-0.5
July 2013 Estimate	809,062	1.5	5,385	-0.7
July 2014 Estimate	814,835	2.3	5,377	-0.9
July 2015 Estimate	820,725	3	5,367	-1.1
July 2016 Estimate	827,156	3.8	5,366	-1.1

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 Keith County increased from 15 authorizations in 2015 to 16 in 2016.

The real value of single-family building permits increased from \$187,710 in 2015 to \$196,925 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.51.35.

Table II.51.35 Building Permits and Valuation Keith 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	35	0	0	0	35	104,893	0
1981	21	6	3	0	30	90,699	0
1982	47	0	0	0	47	84,955	0
1983	52	0	0	19	71	93,199	43,805
1984	29	0	3	8	40	72,774	14,818
1985	21	0	0	0	21	73,905	0
1986	18	0	0	0	18	67,246	0
1987	27	0	0	0	27	83,668	0
1988	15	0	12	0	27	95,717	0
1989	12	0	0	0	12	105,717	0
1990	23	0	0	0	23	94,195	0
1991	4	0	0	0	4	91,948	0
1992	18	0	0	0	18	85,598	0
1993	17	0	0	0	17	90,601	0
1994	24	0	0	0	24	124,799	0
1995	14	0	0	0	14	144,296	0
1996	17	0	0	0	17	50,010	0
1997	34	2	0	0	36	141,795	0
1998	26	0	0	28	54	149,007	53,415
1999	34	0	0	0	34	150,347	0
2000	116	0	0	24	140	43,792	56,705
2001	69	0	0	0	69	99,490	0
2002	26	18	0	0	44	123,891	0
2003	30	4	4	10	48	144,779	128,742
2004	16	4	0	0	20	196,007	0
2005	16	2	0	0	18	191,353	0
2006	15	18	0	0	33	214,519	0
2007	12	2	0	0	14	193,807	0
2008	6	0	0	0	6	193,284	0
2009	6	0	0	0	6	224,248	0
2010	6	0	0	0	6	222,760	0
2011	13	0	0	0	13	204,876	0
2012	6	0	0	0	6	262,994	0
2013	13	0	0	0	13	199,529	0
2014	10	0	0	0	10	191,285	0
2015	15	0	0	0	15	187,710	0
2016	16	0	0	0	16	196,925	0



Diagram II.51.6
Single-Family Permits
 Keith County
 Census Bureau Data, 1980–2016

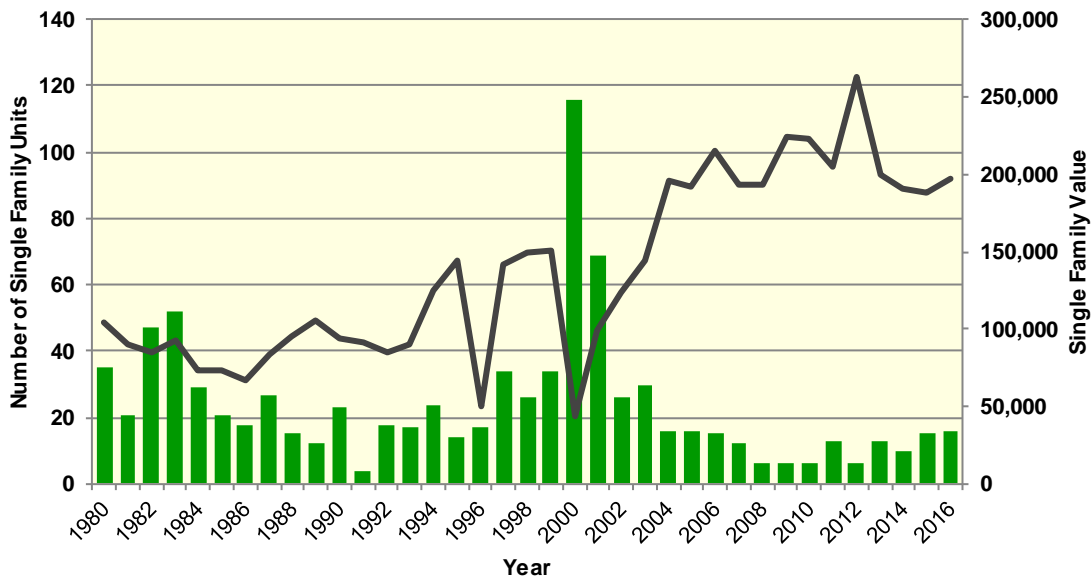
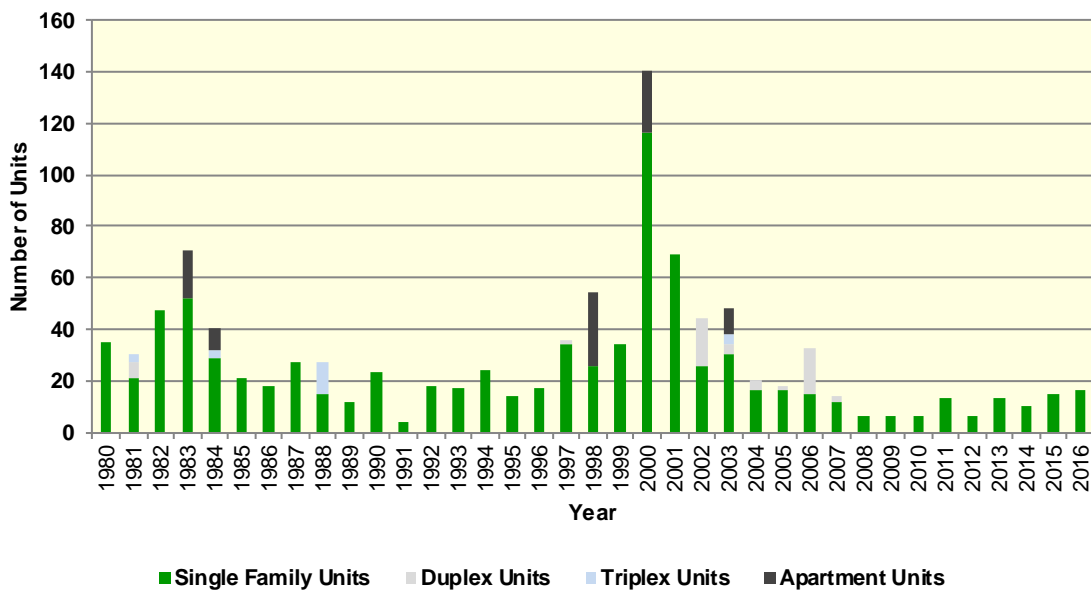


Diagram II.51.7
Total Permits by Unit Type
 Keith County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.51.36. In 2016, there were 5,365 housing units, up from 5,178 in 2000. Single-family units accounted for 70.3 percent of units in 2016, compared to 67.7 in 2000. Apartment units accounted for 3.4 percent in 2016, compared to 3.8 percent in 2000.

Table II.51.36				
Housing Units by Type				
Keith 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	3,504	67.7%	3,772	70.3%
Duplex	49	0.9%	114	2.1%
Tri- or Four-Plex	174	3.4%	189	3.5%
Apartment	197	3.8%	180	3.4%
Mobile Home	1,223	23.6%	1,110	20.7%
Boat, RV, Van, Etc.	31	0.6%	0	0%
Total	5,178	100.0%	5,365	100.0%

Some 69.2 percent of housing was occupied in 2010, compared to 71.6 percent in 2000. Owner-occupied housing changed 1 percent between 2000 and 2010, ending with owner-occupied units representing 72.8 percent of units. Vacant units changed by 13.6 percent, resulting in 1,671 vacant units in 2010.

Table II.51.37					
Housing Units by Tenure					
Keith County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	3,707	71.6%	3,753	69.2%	1.2%
Owner-Occupied	2,703	72.9%	2,731	72.8%	1%
Renter-Occupied	1,004	27.1%	1,022	27.2%	1.8%
Vacant Housing Units	1,471	28.4%	1,671	30.8%	13.6%
Total Housing Units	5,178	100.0%	5,424	100.0%	4.8%

Table II.51.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 5,365 housing units. An estimated 65.8 percent were owner-occupied, and 26.8 percent were vacant.

Table II.51.38				
Housing Units by Tenure				
Keith County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	3,753	69.2%	3,926	73.2%
Owner-Occupied	2,731	72.8%	2,584	65.8%
Renter-Occupied	1,022	27.2%	1,342	34.2%
Vacant Housing Units	1,671	30.8%	1,439	26.8%
Total Housing Units	5,424	100.0%	5,365	100.0%

Households by household size are shown in Table II.51.39. There were a total of 3,753 households in 2010, up from 3,707 in 2000. One person households changed by 15 percent between 2000 and 2010, while two person households changed by 6.1 percent. Three and four person households changed by -7.9 and -26.8 respectively, representing 12.2 percent and 8.8 percent of the population in 2010.

Table II.51.39					
Households by Household Size					
Keith County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
One Person	1,036	27.9%	1,191	31.7%	15%
Two Persons	1,435	38.7%	1,523	40.6%	6.1%
Three Persons	495	13.4%	456	12.2%	-7.9%
Four Persons	452	12.2%	331	8.8%	-26.8%
Five Persons	199	5.4%	163	4.3%	-18.1%
Six Persons	63	1.7%	65	1.7%	3.2%
Seven Persons or More	27	0.7%	24	0.6%	-11.1%
Total	3,707	100.0%	3,753	100.0%	1.2%

Households by income is shown in Table II.51.40. Households earning more than \$100,000 per year represented 13.6 percent of households in 2016, compared to 3.9 percent in 2000. Households earning between \$50,000 and \$74,999 represented 18.5 percent of households in 2016, compared to 17.1 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 14.1 percent of households in 2016, compared to 17.1 percent in 2000.

Table II.51.40				
Households by Income				
Keith 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	631	17.1%	554	14.1%
\$15,000 to \$19,999	286	7.7%	270	6.9%
\$20,000 to \$24,999	472	12.8%	260	6.6%
\$25,000 to \$34,999	572	15.5%	596	15.2%
\$35,000 to \$49,999	745	20.1%	525	13.4%
\$50,000 to \$74,999	632	17.1%	727	18.5%
\$75,000 to \$99,999	218	5.9%	459	11.7%
\$100,000 or More	143	3.9%	535	13.6%
Total	3,699	100.0%	3,926	100.0%

Table II.51.41 shows households by year home built. Housing units built between 2000 and 2009, account for 7.2 percent and those built in 2010 or later accounted for 1.2 percent of households. Households built in the 1970's, 1980's, and 1990's account for 16.1 percent, 10.5 percent, and 8.9, respectively. Housing units built prior to 1939 represented 18.7 percent of households in 2016.

Table II.51.41				
Households by Year Home Built				
Keith 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	778	21%	734	18.7%
1940 to 1949	368	9.9%	346	8.8%
1950 to 1959	570	15.4%	613	15.6%
1960 to 1969	527	14.2%	509	13%
1970 to 1979	781	21.1%	631	16.1%
1980 to 1989	406	11%	413	10.5%
1990 to 1999	277	7.5%	348	8.9%
2000 to 2009	.	.	283	7.2%
2010 or Later	.	.	49	1.2%
Total	3,707	100.0%	3,926	100.0%

The distribution of unit types by race are shown in Table II.51.42. An estimated 81.9 percent of white households occupy single-family homes, while 100 percent of black households do. Some 3.7 percent of white households occupy apartments.

Table II.51.42							
Distribution of Units in Structure by Race							
Keith County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/ Pacific Islanders	Other	Two or More Races
Single-Family	81.9%	100%	0%	0%	100%	37.5%	50%
Duplex	2.3%	0%	0%	40%	0%	0%	0%
Tri- or Four-Plex	4.1%	0%	0%	0%	0%	62.5%	0%
Apartment	3.7%	0%	100%	60%	0%	0%	50%
Mobile Home	8.1%	0%	0%	0%	0%	0%	0%
Boat, RV, Van, Etc.	0%	0%	0%	0%	0%	0%	0%
Total	100.0%	100.0%	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.51.43. An estimated 9.6 percent of vacant units were for rent in 2010, a 16.8 percent change since 2000. In addition, some 5.8 percent of vacant units were for sale, a change of 49.2 percent between 2000 and 2010. "Other" vacant units represented 13.6 percent of vacant units in 2010. This is a change of 76.7 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.51.43 Disposition of Vacant Housing Units Keith County 2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	137	9.3%	160	9.6%	16.8%
For Sale	65	4.4%	97	5.8%	49.2%
Rented or Sold, Not Occupied	51	3.5%	22	1.3%	-56.9%
For Seasonal, Recreational, or Occasional Use	1,087	73.9%	1,162	69.5%	6.9%
For Migrant Workers	2	0.1%	2	0.1%	0%
Other Vacant	129	8.8%	228	13.6%	76.7%
Total	1,471	100.0%	1,671	100.0%	13.6%

The disposition of vacant units between 2010 and 2016 are shown in Table II.51.44. By 2016, for rent units accounted for 3.7 percent of vacant units, while for sale units accounted for 3.2 percent. “Other” vacant units accounted for 9.9 percent of vacant units, representing a total of 143 “other” vacant units.

Table II.51.44 Disposition of Vacant Housing Units Keith County 2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	160	9.6%	53	3.7%
For Sale	97	5.8%	46	3.2%
Rented Not Occupied	6	0.4%	2	0.1%
Sold Not Occupied	16	1%	9	0.6%
For Seasonal, Recreational, or Occasional Use	1,162	69.5%	1,186	82.4%
For Migrant Workers	2	0.1%	0	0%
Other Vacant	228	13.6%	143	9.9%
Total	1,671	100.0%	1,439	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 2,541 property transactions in Keith County. Of these, 2,342 were for single-family homes during this 19-year period, as shown in Table II.51.45.

Table II.51.45						
Residential Property Transactions						
Keith County						
Fiscal Years 1999–2017 PAD Data						
Year	Single-Family	Mobile Home	Duplex	Townhome	Missing	Total
1999	172	18	0	2	0	192
2000	169	33	0	0	0	202
2001	134	7	0	0	2	143
2002	129	10	0	0	0	139
2003	122	12	0	1	0	135
2004	121	8	0	0	0	129
2005	140	3	0	0	0	143
2006	155	0	0	0	0	155
2007	100	0	0	0	0	100
2008	116	0	0	0	1	117
2009	104	0	0	0	0	104
2010	112	0	0	0	0	112
2011	126	2	1	0	0	129
2012	22	0	0	0	0	22
2013	81	13	2	0	0	96
2014	128	18	0	0	0	146
2015	150	22	1	0	0	173
2016	108	17	0	0	0	125
2017	153	20	4	2	0	179
Total	2,342	183	8	5	3	2,541

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 533 single-family home property transactions for units built before 1930, 12.2 percent of units were of low quality and 53.1 percent were of fair quality. Conversely, of the 91 homes built from 2001 through 2010, 1.1 percent of units were of low quality and 9.9 percent of fair quality. Table II.51.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

Table II.51.46										
Single-Family Homes by Year Built and Quality of Materials and Workmanship										
Keith 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	65	64	6	21	6	4	1	0	0	167
Fair	283	395	100	158	43	22	9	2	1	1,013
Average	170	279	126	224	77	67	26	3	1	973
Good	14	19	5	16	10	42	48	1	0	155
Very Good	0	5	2	5	4	7	7	0	0	30
Excellent	0	0	0	2	0	0	0	0	0	2
Missing	1	0	0	1	0	0	0	0	0	2
Total	533	762	239	427	140	142	91	6	2	2,342

In regard to the current condition of residential dwellings, of the same 533 single-family homes built before 1930, 29.6 percent of the homes were worn out or badly worn, and 57.2 percent were in average condition. Table II.51.47 provides details about the condition of single-family residential dwellings by year built.



Table II.51.47
Single-Family Homes by Year Built and Condition
 Keith 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	44	48	1	3	7	1	1	0	0	105
Badly Worn	114	135	35	61	14	6	0	0	0	365
Average	305	456	161	297	102	115	87	5	1	1,529
Good	65	109	40	57	16	16	3	1	1	308
Very Good	4	8	2	7	0	3	0	0	0	24
Excellent	0	0	0	0	0	1	0	0	0	1
Missing	1	6	0	2	1	0	0	0	0	10
Total	533	762	239	427	140	142	91	6	2	2,342

Housing Costs

Between 2010 and 2017, the average price of an existing single-family home changed from \$80,353 to \$121,101, a total increase of 50.7 percent, as shown in Table II.51.48.

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 Keith County ranged from \$52,983 for homes built before 1930 to \$184,803 for homes built from 2001 to 2010, and \$190,817 for the newest homes built between 2011 and 2017.¹⁵ Homes built from 2001 through 2010 were also larger, averaging 1,648 square feet per unit. Table II.51.49, provides additional details about single-family homes.

Table II.51.48
Average Sales Price of Single-Family Homes
 Keith County
 Fiscal Years 1999–2017 PAD Data

Fiscal Year	Average Sales Price (\$)
1999	67,637
2000	74,107
2001	78,146
2002	80,064
2003	84,864
2004	82,604
2005	85,454
2006	84,742
2007	89,478
2008	80,617
2009	86,476
2010	80,353
2011	92,195
2012	91,936
2013	87,882
2014	99,659
2015	104,268
2016	113,396
2017	121,101
Average	88,226

Table II.51.49
Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot
 Keith County
 Fiscal Years 1999–2017 PAD Data

Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. ¹⁶ (\$)
Before 1931	52,983	1,128	46.96
1931-1960	67,486	1,125	59.98
1961-1970	97,336	1,275	76.36
1971-1980	107,930	1,339	80.59
1981-1990	111,786	1,389	80.49
1991-2000	167,003	1,728	96.62
2001-2010	184,803	1,648	112.11
2011-2017	190,817	1,559	122.38
Average	88,226	1,254	70.34

¹⁵ 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.

¹⁶ Price per sq. ft. may not compute precisely due to rounding-off of sales price and floor area.

Housing Problems

Households are classified as having housing problems if they face overcrowding, incomplete plumbing or kitchen facilities, or cost burdens. Overcrowding is defined as having from 1.1 to 1.5 people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. Households with overcrowding are shown in Table II.51.50. In 2016, an estimated 0.2 percent of households were overcrowded, and an additional 0.1 percent were severely overcrowded.

Table II.51.50 Overcrowding and Severe Overcrowding Keith 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	2,669	98.5%	35	1.3%	5	0.2%	2,709
2016 Five-Year ACS	2,582	99.9%	0	0%	2	0.1%	2,584
Renter							
2000 Census	953	95.5%	35	3.5%	10	1%	998
2016 Five-Year ACS	1,336	99.6%	6	0.4%	0	0%	3,926
Total							
2000 Census	3,622	97.7%	70	1.9%	15	0.4%	3,707
2016 Five-Year ACS	3,918	99.8%	6	0.2%	2	0.1%	3,926

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 was one household with incomplete plumbing facilities in 2016, representing 0 percent of households in Keith County. This is compared to 0 percent of households lacking complete plumbing facilities in 2000.

Table II.51.51 Households with Incomplete Plumbing Facilities Keith County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	3,678	3,925
Lacking Complete Plumbing Facilities	29	1
Total Households	3,707	3,926
Percent Lacking	0%	0%

There were 58 households lacking complete kitchen facilities in 2016, compared to 9 households in 2000. This was a change from 0.2 percent of households in 2000 to 1.5 percent in 2016.

Table II.51.52 Households with Incomplete Kitchen Facilities Keith County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	3,698	3,868
Lacking Complete Kitchen Facilities	9	58
Total Households	3,707	3,926
Percent Lacking	0.2%	1.5%

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 Keith County, 13.2 percent of households had a cost burden and 7.8 percent had a severe cost burden. Some 15.3 percent of renters were cost burdened, and 11.8 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 4.6 percent and a severe cost burden rate of 4.8 percent. Owner occupied households with a mortgage had a cost burden rate of 19.4 percent, and severe cost burden at 6.6 percent.

Table II.51.53 Cost Burden and Severe Cost Burden by Tenure Keith 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	917	84.3%	113	10.4%	53	4.9%	5	0.5%	1,088
2016 Five-Year ACS	981	74%	257	19.4%	87	6.6%	0	0%	1,325
Owner Without a Mortgage									
2000 Census	818	92.4%	43	4.9%	18	2%	6	0.7%	885
2016 Five-Year ACS	1,129	89.7%	58	4.6%	61	4.8%	11	0.9%	1,259
Renter									
2000 Census	508	56.8%	133	14.9%	93	10.4%	161	18%	895
2016 Five-Year ACS	788	58.7%	205	15.3%	159	11.8%	190	14.2%	1,342
Total									
2000 Census	2,243	78.2%	289	10.1%	164	5.7%	172	6%	2,868
2016 Five-Year ACS	2,898	73.8%	520	13.2%	307	7.8%	201	5.1%	3,926



Housing Problems by Income

Table II.51.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Keith County. As can be seen in 2017 the MFI was \$63,100, which compared to \$68,200 for the State of Nebraska.

Table II.51.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 274 owner-occupied and 165 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 125 owner-occupied and 105 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 3,015 households without a housing problem.

Table II.51.54 Median Family Income Keith County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	40,200	50,400
2001	42,400	53,400
2002	43,700	55,100
2003	44,400	55,400
2004	45,600	56,300
2005	46,750	57,400
2006	48,000	59,400
2007	47,100	58,200
2008	48,300	59,800
2009	50,500	62,000
2010	51,000	62,600
2011	54,600	63,500
2012	55,400	64,400
2013	57,800	64,600
2014	56,900	66,000
2015	61,500	66,800
2016	59,600	66,500
2017	63,100	68,200

Table II.51.55
Housing Problems by Income and Tenure
 Keith 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	0	4	8
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	4	0	0	0	4
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)	60	55	10	0	0	125
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	40	65	110	4	55	274
Zero/negative income (and none of the above problems)	15	0	0	0	0	15
Has none of the 4 housing problems	30	145	360	345	1,300	2,180
Total	149	269	480	349	1,359	2,606
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	15	20	4	0	4	43
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)	4	0	0	0	4	8
Housing cost burden greater than 50% of income (and none of the above problems)	60	30	15	0	0	105
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	60	95	0	10	0	165
Zero/negative income (and none of the above problems)	10	0	0	0	0	10
Has none of the 4 housing problems	25	145	295	130	240	835
Total	174	290	314	140	248	1,166
Total						
Lacking complete plumbing or kitchen facilities	19	20	4	0	8	51
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	4	0	0	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	0	0	0	4	8
Housing cost burden greater than 50% of income (and none of the above problems)	120	85	25	0	0	230
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	100	160	110	14	55	439
Zero/negative income (and none of the above problems)	25	0	0	0	0	25
Has none of the 4 housing problems	55	290	655	475	1,540	3,015
Total	323	559	794	489	1,607	3,772

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.51.56, of the 172 loans in 2016, 70 loans were for Home Purchases, 28 were for Home Improvement and 74 were for refinancing.



Table II.51.56				
Owner-Occupied Single-Family Home Loans by Loan Type				
Keith County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	42	28	70	140
2009	39	29	87	155
2010	46	28	86	160
2011	43	19	90	152
2012	48	24	89	161
2013	62	23	81	166
2014	64	22	54	140
2015	82	35	64	181
2016	70	28	74	172

Table II.51.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$90,262 and \$78,938 in 2012 and \$124,514 in 2016. Overall, average loans were \$64,443 in 2008 and \$106,750 in 2016.

Table II.51.57				
Owner-Occupied Single-Family Home Loans by Average Loan Amount				
Keith County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$90,262	\$24,214	\$65,043	\$64,443
2009	\$79,692	\$31,655	\$93,253	\$78,316
2010	\$99,109	\$40,429	\$104,314	\$91,638
2011	\$101,070	\$48,105	\$93,333	\$89,868
2012	\$78,938	\$26,333	\$109,101	\$87,770
2013	\$107,468	\$40,174	\$105,938	\$97,398
2014	\$112,391	\$34,909	\$91,241	\$92,057
2015	\$107,110	\$43,200	\$106,250	\$94,448
2016	\$124,514	\$38,214	\$115,878	\$106,750

Table II.51.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$3,791,000 and \$3,789,000 in 2012 and \$8,716,000 in 2016. Overall, average loans were \$9,022,000 in 2008 and \$18,361,000 in 2016.

Table II.51.58				
Total Volume of Owner-Occupied Single-Family Loans				
Keith County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	3,791,000	678,000	4,553,000	9,022,000
2009	3,108,000	918,000	8,113,000	12,139,000
2010	4,559,000	1,132,000	8,971,000	14,662,000
2011	4,346,000	914,000	8,400,000	13,660,000
2012	3,789,000	632,000	9,710,000	14,131,000
2013	6,663,000	924,000	8,581,000	16,168,000
2014	7,193,000	768,000	4,927,000	12,888,000
2015	8,783,000	1,512,000	6,800,000	17,095,000
2016	8,716,000	1,070,000	8,575,000	18,361,000

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.51.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Keith County. The number of completed surveys remained unchanged from 14 in 2016 to 14 in 2017. Between 2016 and 2017 the vacancy rate for all units decreased by 2.5 percentage points and was at 2.5 percent in 2017.

Table II.51.60 shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 31 single-family units in Keith County, with 0 of them available. This

translates into a vacancy rate of 0 percent in Keith County, which compares to a single-family vacancy rate of 3.9 percent for the State of Nebraska. There were 142 apartment units reported in the survey, with 5 of them available, which resulted in a vacancy rate of 3.5 percent. This compares to a statewide vacancy rate of 4.1 percent for apartment units across the state. The average vacancy rate for all units types over the last five years was 2.5 percent.

Table II.51.59				
Survey of Rental Properties				
Keith County				
2002–2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	3	63	0	6.9
2003	3	60	0	16.8
2004	5	132	0	98.7
2005	18	188	7.4	36
2006	10	113	10.6	28
2007	8	143	3.5	56.6
2008	12	127	6.3	27.3
2009	15	177	5.1	42.1
2010	14	108	12	40.8
2011	13	167	4.8	23.6
2012	19	239	2.9	61.3
2013	16	279	3.2	30
2014	17	406	1.7	25.5
2015	14	267	1.9	30
2016	14	179	5	24.4
2017	14	198	2.5	10.9

Table II.51.60 Rental Vacancy Survey by Type Keith County 2017 Survey of Rental Properties				
Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single-Family	31	0	0%	5.7%
Apartments	142	5	3.5%	3.2%
Mobile Homes	0	0	%	1.5%
"Other" Units	0	0	0%	.
Don't Know	25	0	0%	1.4%
Total	198	5	2.5%	2.5%

Table II.51.61, reports units by number of bedrooms. Three bedroom units were the most common type of reported single-family unit, with 27 units. The most common apartment units were two bedroom units, with 76 units.

Table II.51.61 Rental Units by Number of Bedrooms Keith County 2017 Survey of Rental Properties						
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	0	0	0	.	0
One	1	62	0	0	.	63
Two	2	76	0	0	.	78
Three	27	4	0	0	.	31
Four	1	0	0	0	.	1
Don't Know	0	0	0	0	25	25
Total	31	142	0	0	25	198

Table II.51.62 displays the vacancy rate of single-family units by the number of bedrooms. Three bedroom units were the most common type of reported single-family unit, which had a vacancy rate of 0 percent.

Table II.51.62 Single-Family Units by Number of Bedrooms Keith County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	1	0	0%
Two	2	0	0%
Three	27	0	0%
Four	1	0	0%
Don't know	0	0	%
Total	31	0	0%

Table II.51.63 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 2.6 percent.



Table II.51.63 Apartment Units by Number of Bedrooms Keith County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	62	2	3.2%
Two	76	2	2.6%
Three	4	0	0%
Four	0	0	%
Don't know	0	1	%
Total	142	5	3.5%

Average market-rate rents by unit type are shown in Table II.51.64. 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.51.64 Average Market Rate Rents by Number of Bedrooms Keith County 2017 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	\$	\$	\$	\$	\$
One	\$	\$326	\$	\$	\$326
Two	\$	\$429	\$	\$	\$429
Three	\$595.8	\$	\$	\$	\$595.8
Four	\$	\$	\$	\$	\$
Don't know	\$700	\$	\$	\$	
Total	\$610.7	\$381.6	\$	\$	\$496.5

Table II.51.65 shows vacancy rates for single-family units by average rental rates for Keith 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.51.65 Single-Family Market Rate Rents by Vacancy Status Keith County 2017 Survey of Rental Properties			
Average Rents	Single-Family Units	Available Single-Family Units	Vacancy Rate
Less Than \$500	1	0	0%
\$500 to \$749	23	0	0%
\$750 to \$999	5	0	0%
\$1,000 to \$1,249	0	0	%
\$1,250 to \$1,499	0	0	%
Above \$1,500	0	0	%
Missing	2	0	0%
Total	31	0	0%



The average rent and availability of apartment units is displayed in Table II.51.66. The most common rent for apartments was less than \$500 dollars and the units in this price range had a vacancy rate of 4.8 percent.

Table II.51.66 Apartment Market Rate Rents by Vacancy Status Keith County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	83	4	4.8%
\$500 to \$749	16	1	6.3%
\$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	43	0	0%
Total	142	5	3.5%

Respondents were asked if utilities are included in the rent and, as shown in Table II.51.67, 6 respondents, or 50 percent, included some sort of utility in the rent.

Table II.51.67 Are there any utilities included with the rent? Keith County 2017 Survey of Rental Properties	
Period	Respondent
Yes	6
No	6
% Offering Utilities	50%

The type of utility included in the rent is shown in Table II.51.68. There were 0 respondents who included electricity, 0 respondents who included natural gas, 6 respondents who included water and sewer and 5 respondents included trash collection in the rent.

Table II.51.68 Which utilities are included with the rent? Keith County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	0
Natural Gas	0
Water/Sewer	6
Trash Collection	5

Table II.51.69 shows the number of survey respondents who keep a waiting list. As can be seen, 7 respondents said they keep a waitlist, with an estimated 39 persons on the wait list.

Table II.51.69 Do you keep a waiting list? Keith County 2017 Survey of Rental Properties	
Period	Respondent
Yes	7
No	5
Waitlist Size	39

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.51.70 most respondents indicated there was low need for the renovation of existing single-family units and extreme need for the renovation of existing apartment units.

Table II.51.70 How would you rate the need for renovation of existing units in the city? Keith County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	1	0		
Low Need	3	3	3	3
Moderate Need	1	1	1	1
High Need	2	2	2	2
Extreme Need	3	4	3	3

Respondents were also asked how they would rate the need for the construction of new units. As shown in Table II.51.71 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.51.71 How would you rate the need for construction of new units in the city? Keith County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	1	0		
Low Need	1	1	1	1
Moderate Need	0	0		
High Need	3	1	2	2
Extreme Need	5	8	5	5

