

**VOLUME II:
OTOE COUNTY**

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Otoe County

DEMOGRAPHICS

Population Estimates

The Census Bureau’s current census estimates indicate that Otoe County’s population increased from 15,740 in 2010 to 16,081 in 2016, or by 2.2 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 5.7 percent, and the number of people from 55 to 64 years of age increased by 13.9 percent. The white population increased by 0.7 percent, while the black population increased by 84.6 percent. The Hispanic population increased from 902 to 1,246 people between 2010 and 2016 or by 38.1 percent. These data are presented in Table II.66.1.

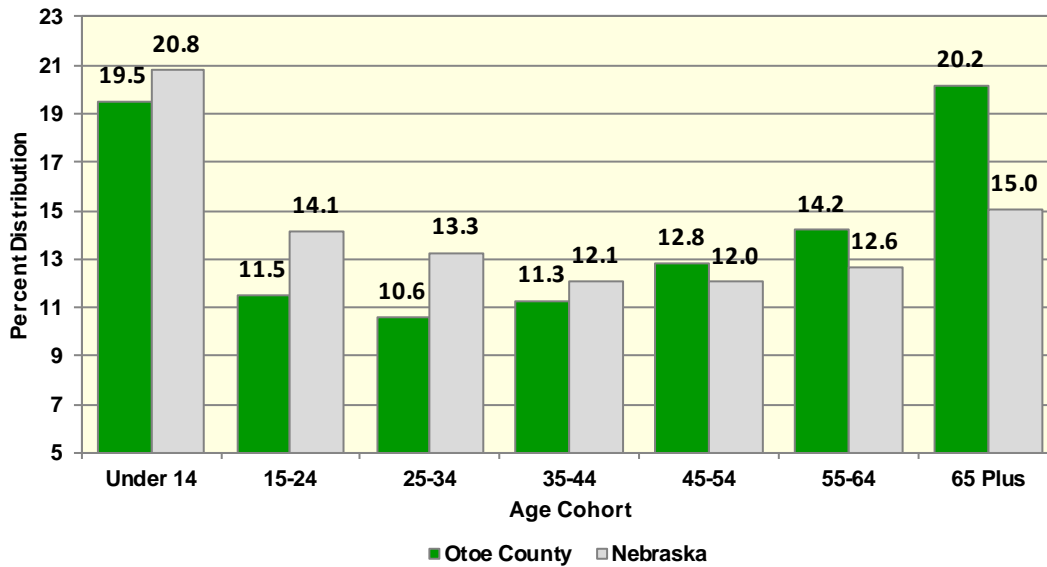
Table II.66.1 Profile of Population Characteristics Otoe County vs. State of Nebraska 2010 Census and 2016 Current Census Estimates						
Subject	Otoe County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	15,740	16,081	2.2%	1,826,341	1,907,116	4.4%
Age						
0 to 14 years	3,103	3,138	1.1%	383,542	396,601	3.4%
15 to 24 years	1,713	1,848	7.9%	258,206	269,442	4.4%
25 to 34 years	1,610	1,701	5.7%	245,176	252,946	3.2%
35 to 44 years	1,821	1,812	-0.5%	220,838	230,528	4.4%
45 to 54 years	2,519	2,060	-18.2%	258,726	229,683	-11.2%
55 to 64 years	2,003	2,281	13.9%	213,176	241,172	13.1%
65 and Over	2,971	3,241	9.1%	246,677	286,744	16.2%
Race						
White	15,372	15,475	0.7%	1,649,264	1,694,976	2.8%
Black	78	144	84.6%	85,971	94,620	10.1%
American Indian and Alaskan Native	46	92	100%	23,418	27,318	16.7%
Asian	68	117	72.1%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	23	22	-4.3%	2,061	2,425	17.7%
Two or more races	153	231	51%	32,305	40,495	25.4%
Ethnicity (of any race)						
Hispanic or Latino	902	1,246	38.1%	167,405	203,320	21.5%

Table II.66.2, presents the population of Otoe County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 7,714 males, who accounted for 49 percent of the population, and the remaining 51 percent, or 8,026 persons, were female. In 2016, the number of males was 7,962 persons, and accounted for 49.5 percent of the population, with the remaining 50.5 percent, or 8,119 persons being female.

Table II.66.2 Population by Age and Gender Otoe 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	1,569	1,534	3,103	1,610	1,528	3,138	1.1%
15 to 24 years	923	790	1,713	961	887	1,848	7.9%
25 to 34 years	804	806	1,610	867	834	1,701	5.7%
35 to 44 years	918	903	1,821	911	901	1,812	-0.5%
45 to 54 years	1,275	1,244	2,519	1,045	1,015	2,060	-18.2%
55 to 64 years	968	1,035	2,003	1,146	1,135	2,281	13.9%
65 and Over	1,257	1,714	2,971	1,422	1,819	3,241	2.2%
Total	7,714	8,026	15,740	7,962	8,119	16,081	2.2%
% of Total	49%	51%	.	49.5%	50.5%	.	

**Diagram II.66.1
Age Distribution**

Otoe 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.66.3, from April 2000 to July 2009, Otoe County natural increase was estimated to be 89 people. Otoe County has been experiencing net out-migration, with 271 persons leaving the county in the last nine years.⁷¹ The 2016 population estimates showed a natural increase of 53 persons. Between 2010 and 2016, Otoe County’s population rose to 16,081 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 Otoe County decreased from 40 persons in 2015 to 17 persons in 2016, with an additional net movement of 21 in the first six months of 2017. The driver’s license total exchanges for the last 16 years are presented in Table II.66.4.

Table II.66.3	
Population Change	
Otoe County	
1980–2010 Census and Intercensal Data	
1980 Population	15,183
Natural Increase 80–90	75
Net Migration 80–90	-1,006
1990 Population	14,252
Natural Increase 90–00	-220
Net Migration 90–00	1,364
2000 Population	15,396
Natural Increase 00–09	89
Net Migration 00–09	-271
2009 Population Estimate	15,214
2010 Population	15,740
Natural Increase 10–16	53
Net Migration 10–16	288
2016 Population Estimate	16,081

Table II.66.4			
Driver's Licenses Exchanged and Surrendered			
Otoe County			
2001–First half of 2017 DOT Data			
Year	In-Migrants	Out-Migrants	Net Change
Calendar 2001	199	187	12
Calendar 2002	173	192	-19
Calendar 2003	205	174	31
Calendar 2004	196	187	9
Calendar 2005	208	168	40
Calendar 2006	208	172	36
Calendar 2007	197	197	0
Calendar 2008	208	175	33
Calendar 2009	174	120	54
Calendar 2010	276	206	70
Calendar 2011	192	129	63
Calendar 2012	211	154	57
Calendar 2013	219	150	69
Calendar 2014	204	159	45
Calendar 2015	206	166	40
Calendar 2016	202	185	17
First Half of 2017	100	79	21

⁷¹ 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 Otoe County increased by 0.2 percent from 3,084 in 2016 to 3,091 in 2017, as shown in Table II.66.5. The number of school-age children 5 to 11 years of age increased from 1,528 in 2016 to 1,535 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.

Year	Age Group			Total
	5–11	11–13	14–18	
1992	1,545	435	1,011	2,991
1993	1,480	442	979	2,901
1994	1,513	463	1,025	3,001
1995	1,507	436	1,021	2,964
1996	1,489	443	1,089	3,021
1997	1,557	471	1,094	3,122
1998	1,512	478	1,109	3,099
1999	1,492	477	1,170	3,139
2000	1,574	488	1,208	3,270
2001	1,594	509	1,180	3,283
2002	1,568	478	1,192	3,238
2003	1,722	557	1,356	3,635
2004	1,644	581	1,308	3,533
2005	1,533	467	1,240	3,240
2006	1,457	440	1,251	3,148
2007	1,536	494	1,265	3,295
2008	1,582	500	1,261	3,343
2009	1,560	502	1,256	3,318
2010	1,599	497	1,289	3,385
2011	1,546	488	1,251	3,285
2012	1,593	487	1,252	3,332
2013	1,457	401	1,095	2,953
2014	1,486	423	1,096	3,005
2015	1,485	428	1,084	2,997
2016	1,528	451	1,105	3,084
2017	1,535	490	1,066	3,091

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.66.6, shows population by age for the 2000 and 2010 Census. The population changed by 2.2 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by 5.2 percent to a total of 2,971 persons in 2010. Those aged 25 to 34 changed by -1.3 percent, and those aged under 5 changed by 2.2 percent.

Table II.66.6 Population by Age Otoe County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	986	6.4%	1,008	6.4%	2.2%
5 to 19	3,412	22.2%	3,097	19.7%	-9.2%
20 to 24	638	4.1%	711	4.5%	11.4%
25 to 34	1,631	10.6%	1,610	10.2%	-1.3%
35 to 54	4,419	28.7%	4,340	27.6%	-1.8%
55 to 64	1,485	9.6%	2,003	12.7%	34.9%
65 or Older	2,825	18.3%	2,971	18.9%	5.2%
Total	15,396	100.0%	15,740	100.0%	2.2%

The elderly population is further explored in Table II.66.7. Those aged 65 to 66 changed by 34 percent between 2000 and 2010, resulting in a population of 335 persons. Those aged 85 or older changed by 30.7 percent during the same time period, and resulted in 639 persons over age 85 in 2010.

Table II.66.7 Elderly Population by Age Otoe County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	250	8.8%	335	11.3%	34%
67 to 69	396	14%	415	14%	4.8%
70 to 74	646	22.9%	600	20.2%	-7.1%
75 to 79	597	21.1%	525	17.7%	-12.1%
80 to 84	447	15.8%	457	15.4%	2.2%
85 or Older	489	17.3%	639	21.5%	30.7%
Total	2,825	100.0%	2,971	100.0%	5.2%

Population by race and ethnicity is shown in Table II.66.8, with the white population representing 94.9 percent in 2010. The black population changed by 70.5 percent, representing 0.5 percent of the population in 2010. The American Indian and Asian populations represented 0.3 and 0.4 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 139.3 percent between 2000 and 2010, compared to the -1.2 percent growth rate for non-Hispanics.

Table II.66.8 Population by Race and Ethnicity Otoe County 2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	14,999	97.4%	14,932	94.9%	-0.4%
Black	44	0.3%	75	0.5%	70.5%
American Indian	34	0.2%	46	0.3%	35.3%
Asian	38	0.2%	68	0.4%	78.9%
Native Hawaiian/ Pacific Islander	5	0%	18	0.1%	260%
Other	176	1.1%	422	2.7%	139.8%
Two or More Races	100	0.6%	179	1.1%	79%
Total	15,396	100.0%	15,740	100.0%	2.2%
Hispanic	377	2.4%	902	5.7%	139.3%
Non-Hispanic	15,019	97.6%	14,838	94.3%	-1.2%



Population by race and ethnicity through 2016 is shown in Table II.66.9. The white population represented 96 percent of the population in 2016, compared with the black population accounting for 0.1 percent of the population. Hispanic population represented 7.2 percent of the population in 2016.

Table II.66.9				
Population by Race and Ethnicity				
Otoe County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	14,932	94.9%	15,262	96%
Black	75	0.5%	21	0.1%
American Indian	46	0.3%	83	0.5%
Asian	68	0.4%	52	0.3%
Native Hawaiian/ Pacific Islander	18	0.1%	0	0%
Other	422	2.7%	112	0.7%
Two or More Races	179	1.1%	360	2.3%
Total	15,740	100.0%	15,890	100.0%
Non-Hispanic	14,838	94.3%	14,753	92.8%
Hispanic	902	5.7%	1,137	7.2%

The population by race is broken down further by ethnicity in Table II.66.10. While the white non-Hispanic population changed by -2.2 percent between 2000 and 2010, the white Hispanic population changed by 144.6 percent. The black non-Hispanic population changed by 78.9 percent, while the black Hispanic population changed by 16.7 percent.

Table II.66.10					
Population by Race and Ethnicity					
Otoe County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	14,822	98.7%	14,499	97.7%	-2.2%
Black	38	0.3%	68	0.5%	78.9%
American Indian	33	0.2%	45	0.3%	36.4%
Asian	38	0.3%	68	0.5%	78.9%
Native Hawaiian/ Pacific Islander	2	0%	16	0.1%	700%
Other	0	0%	15	0.1%	%
Two or More Races	86	0.6%	127	0.9%	47.7%
Total Non-Hispanic	15,019	100.0%	14,838	100.0%	-1.2%
Hispanic					
White	177	46.9%	433	48%	144.6%
Black	6	1.6%	7	0.8%	16.7%
American Indian	1	0.3%	1	0.1%	0%
Asian	0	0%	0	0%	%
Native Hawaiian/ Pacific Islander	3	0.8%	2	0.2%	-33.3%
Other	176	46.7%	407	45.1%	131.2%
Two or More Races	14	3.7%	52	5.8%	271.4%
Total Hispanic	377	100.0%	902	100.0%	139.3%
Total Population	15,396	100.0%	15,740	100.0%	2.2%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.66.11. During this time, the total non-Hispanic population was 14,753 persons in 2016. The Hispanic population was 1,137.

Table II.66.11				
Population by Race and Ethnicity				
Otoe County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	14,499	97.7%	14,310	97%
Black	68	0.5%	21	0.1%
American Indian	45	0.3%	59	0.4%
Asian	68	0.5%	52	0.4%
Native Hawaiian/ Pacific Islander	16	0.1%	0	0%
Other	15	0.1%	2	0%
Two or More Races	127	0.9%	309	2.1%
Total Non-Hispanic	14,838	100.0%	14,753	100.0%
Hispanic				
White	433	48%	952	83.7%
Black	7	0.8%	0	0%
American Indian	1	0.1%	24	2.1%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	2	0.2%	0	0%
Other	407	45.1%	110	9.7%
Two or More Races	52	5.8%	51	4.5%
Total Hispanic	902	100.0	1,137	100.0%
Total Population	15,740	100.0%	15,890	100.0%

Households by type and tenure are shown in Table II.66.12. Family households represented 66 percent of households, while non-family households accounted for 34 percent. These changed from 68.2 and 31.8 percent, respectively.

Table II.66.12				
Household Type by Tenure				
Otoe County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	4,341	68.2%	4,265	66%
Married-Couple Family	3,510	80.9%	3,471	81.4%
Owner-Occupied	3,049	86.9%	2,978	85.8%
Renter-Occupied	461	13.1%	493	14.2%
Other Family	831	19.1%	794	19.5%
Male Householder, No Spouse Present	291	35%	221	36.6%
Owner-Occupied	164	56.4%	177	80.1%
Renter-Occupied	127	43.6%	44	19.9%
Female Householder, No Spouse Present	540	65%	573	68%
Owner-Occupied	280	51.9%	337	58.8%
Renter-Occupied	260	48.1%	236	41.2%
Non-Family Households	2,021	31.8%	2,198	34%
Owner-Occupied	1,166	57.7%	1,268	57.7%
Renter-Occupied	855	42.3%	930	42.3%
Total	6,362	100.0%	6,463	100.0%

The group quarters population was 338 in 2010, compared to 360 in 2000. Institutionalized populations experienced a 6.7 percent change between 2000 and 2010. Non-Institutionalized populations experienced a -95.6 percent change during this same time period.

Table II.66.13					
Group Quarters Population					
Otoe 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	3.2%	11	3.3%	10%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	296	94%	325	96.7%	9.8%
Other Institutions	9	2.9%	0	0%	-100%
Total	315	100.0%	336	100.0%	6.7%
Non-Institutionalized					
College Dormitories	0	0%	0	0%	%
Military Quarters	0	0%	0	0%	%
Other Non-Institutionalized	45	100%	2	100%	-95.6%
Total	45	100.0%	2	100.0%	-95.6%
Group Quarters Population	360	100.0%	338	100.0%	-6.1%

The number of foreign born persons are shown in Table II.66.14. An estimated 1.3 percent of the population was born in Mexico with 1 percent born in El Salvador and another 0.4 percent were born in Colombia.

Table II.66.14			
Place of Birth for the Foreign-Born Population			
Otoe County			
2016 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 country of origin	Mexico	210	1.3%
#2 country of origin	El Salvador	153	1%
#3 country of origin	Colombia	60	0.4%
#4 country of origin	South Africa	44	0.3%
#5 country of origin	Guatemala	37	0.2%
#6 country of origin	Honduras	33	0.2%
#7 country of origin	Ecuador	24	0.2%
#8 country of origin	England	22	0.1%
#9 country of origin	Iran	11	0.1%
#10 country of origin	Canada	8	0.1%

Limited English Proficiency and the language spoken at home are shown in Table II.66.15. An estimated 2.8 percent of the population speaks Spanish at home, followed by 0.2 percent speaking Other Indo-European languages.

Table II.66.15 Limited English Proficiency and Language Spoken at Home Otoe County 2016 Five-Year ACS			
Number	County	Number of Persons	Percent of Total Population
#1 LEP Language	Spanish	410	2.8%
#2 LEP Language	Other Indo-European languages	31	0.2%
#3 LEP Language	Chinese	6	0%
#4 LEP Language	Russian, Polish, or other Slavic languages	1	0%
#5 LEP Language	Arabic	0	0%
#6 LEP Language	French, Haitian, or Cajun	0	0%
#7 LEP Language	German or other West Germanic languages	0	0%
#8 LEP Language	Korean	0	0%
#9 LEP Language	Other Asian and Pacific Island languages	0	0%
#10 LEP Language	Other and unspecified languages	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.66.16. Some 17.7 percent of the population was disabled in 2000, or a total of 2,495 persons. The disability rate was highest for those over 65, with 40.4 percent disabled.

Table II.66.16 Disability by Age Otoe County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	69	2.7%
16 to 64	1,387	15.5%
65 and older	1,039	40.4%
Total	2,495	17.7%

Table II.66.17 shows disability by type in 2000. There were 1,307 physical disabilities in 2000, some 821 employment disabilities, and 839 go-outside-home disabilities.

Table II.66.17 Total Disabilities Tallied: Aged 5 and Older Otoe County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	585
Physical disability	1,307
Mental disability	554
Self-care disability	379
Employment disability	821
Go-outside-home disability	839
Total	4,485



Disability by age, as estimated by the 2016 ACS, is shown in Table II.66.18. The disability rate for females was 13 percent, compared to 14.8 percent for males. The disability rate changed precipitously higher with age, with 46.1 percent of those over 75 experiencing a disability.

Table II.66.18 Disability by Age Otoe 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	215	15.1%	41	3.1%	256	9.3%
18 to 34	163	10.6%	42	3.1%	205	7%
35 to 64	283	9.5%	319	10.4%	602	10%
65 to 74	268	37.3%	206	26.1%	474	31.4%
75 or Older	211	40%	423	49.9%	634	46.1%
Total	1,140	14.8%	1,031	13%	2,171	13.9%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.66.19. Some 6.2 percent have an ambulatory disability, 4.6 have an independent living disability, and 1.7 percent have a self-care disability.

Table II.66.19 Total Disabilities Tallied: Aged 5 and Older Otoe County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	783	5%
Vision disability	212	1.4%
Cognitive disability	819	5.6%
Ambulatory disability	911	6.2%
Self-Care disability	254	1.7%
Independent living disability	546	4.6%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.66.20 and Table II.66.21. In 2016, some 8,149 persons were employed and 324 were unemployed. This totaled a labor force of 8,473 persons. The unemployment rate for Otoe County was estimated to be 3.8 in 2016.

Table II.66.20 Employment, Labor Force and Unemployment Otoe County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	8,149
Unemployed	324
Labor Force	8,473
Unemployment Rate	3.8%



In 2016, 90.7 percent of households in Otoe County had a high school education or greater.

Table II.66.21	
High School or Greater Education	
Otoe County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	5,860
Total Households	6,463
Percent High School or Above	90.7%

As seen in Table II.66.22, 38.7 percent of the population had a high school diploma or equivalent, another 32.4 percent have some college, 14.3 percent have a Bachelor's Degree, and 4.9 percent of the population had a graduate or professional degree.

Table II.66.22		
Educational Attainment		
Otoe County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	1,157	9.6%
High School or Equivalent	4,689	38.7%
Some College or Associates Degree	3,924	32.4%
Bachelor's Degree	1,735	14.3%
Graduate or Professional Degree	599	4.9%
Total Population Above 18 years	12,104	100.0%

ECONOMICS

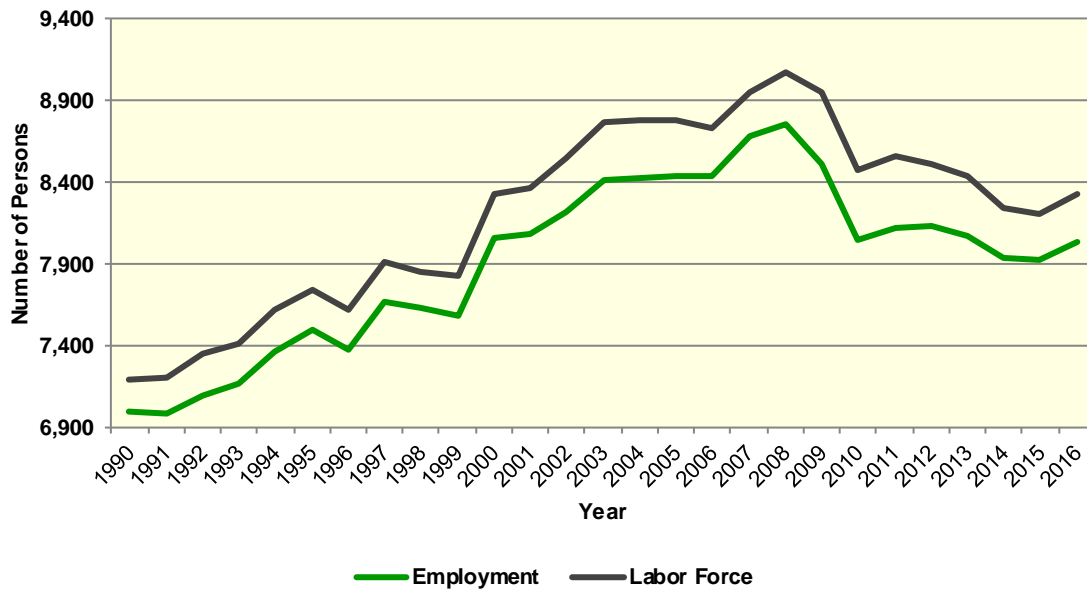
Labor Force

Table II.66.23, shows the labor force statistics for Otoe County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1990 with a rate of 2.6. The highest level of unemployment occurred during 2011 rising to a rate of 5.1. 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 Otoe County increased from 3.3 percent in 2015 to 3.5 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.66.23 Labor Force Statistics Otoe County 1990 - 2016 BLS Data					
Year	Otoe County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	190	7,001	7,191	2.6%	2.3%
1991	222	6,986	7,208	3.1%	2.7%
1992	264	7,092	7,356	3.6%	2.9%
1993	242	7,167	7,409	3.3%	2.8%
1994	250	7,367	7,617	3.3%	2.6%
1995	242	7,504	7,746	3.1%	2.6%
1996	245	7,378	7,623	3.2%	2.7%
1997	245	7,664	7,909	3.1%	2.5%
1998	225	7,628	7,853	2.9%	2.6%
1999	238	7,586	7,824	3%	2.8%
2000	262	8,062	8,324	3.1%	2.8%
2001	283	8,086	8,369	3.4%	3.1%
2002	328	8,218	8,546	3.8%	3.6%
2003	353	8,410	8,763	4%	3.9%
2004	356	8,423	8,779	4.1%	3.9%
2005	348	8,435	8,783	4%	3.8%
2006	284	8,444	8,728	3.3%	3.1%
2007	268	8,681	8,949	3%	3%
2008	319	8,752	9,071	3.5%	3.3%
2009	445	8,506	8,951	5%	4.6%
2010	428	8,048	8,476	5%	4.6%
2011	434	8,121	8,555	5.1%	4.4%
2012	384	8,128	8,512	4.5%	4%
2013	362	8,075	8,437	4.3%	3.8%
2014	306	7,935	8,241	3.7%	3.3%
2015	274	7,931	8,205	3.3%	3%
2016	294	8,040	8,334	3.5%	3.2%

Diagram II.66.2, shows the employment and labor force for Otoe County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 8,040 persons, with the labor force reaching 8,334, indicating there were a total of 294 unemployed persons.

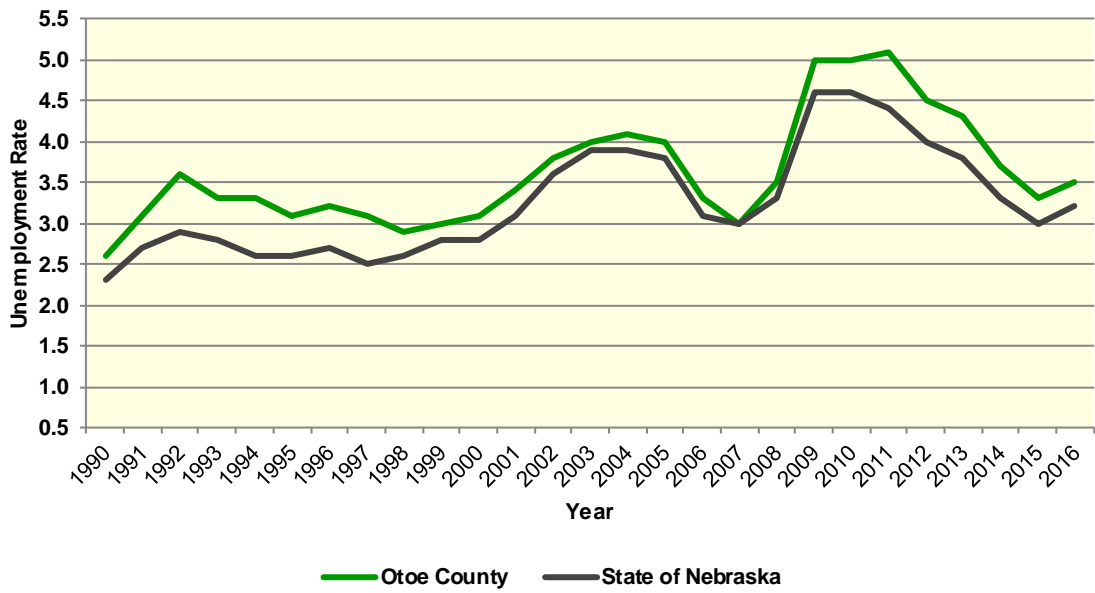
Diagram II.66.2
Employment and Labor Force
 Otoe County
 1990 – 2016 BLS Data



Unemployment

Diagram II.66.3, shows the unemployment rate for both the State and Otoe County. During the 1990’s the average rate for Otoe County was 3.1, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 3.7, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 4.2. Over the course of the entire period Otoe County had an average unemployment rate higher than the state, 3.6 percent for Otoe County, versus 3.3 statewide.

Diagram II.66.3
Annual Unemployment Rate
 Otoe 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.66.24, shows total real earnings by industry for Otoe County. In the most recent 2016 estimate, the government and government enterprises industry had the largest total real earnings, with total real earnings reaching 89,945,000 dollars. Between 2015 and 2016 the information industry saw the largest percentage increase, rising by 37.2 percent to 4,156,000 dollars.

Table II.66.24
Real Earnings by Industry
 Otoe County
 BEA Table CA-5N Data (1,000's of 2016 Dollars)

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	35,509	47,002	91,192	47,650	101,625	54,683	48,232	43,802	-9.2
Forestry, fishing, related activities, and other	0	0	0	0	0	1,114	1,187	1,290	8.6
Mining	0	0	0	0	0	0	0	65	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	21,655	22,510	21,974	26,348	22,816	23,662	20,866	25,800	23.6
Manufacturing	65,778	73,510	78,697	77,278	76,039	74,263	81,835	80,624	-1.5
Wholesale trade	9,743	11,003	12,882	11,706	13,718	14,538	13,652	12,033	-11.9
Retail trade	28,136	26,151	25,008	26,263	27,036	26,625	26,437	26,648	0.8
Transportation and warehousing	7,866	11,537	15,954	18,181	16,309	18,432	19,869	18,664	-6.1
Information	4,901	2,179	3,936	3,209	2,771	3,444	3,029	4,156	37.2
Finance and insurance	11,226	12,509	11,091	13,127	11,091	10,327	10,594	10,440	-1.5
Real estate and rental and leasing	1,432	4,032	4,573	7,560	6,901	5,786	5,103	4,958	-2.8
Professional and technical services	0	0	0	0	6,779	0	0	0	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	5,916	8,567	3,921	3,461	0	6,210	5,128	3,930	-23.4
Educational services	0	0	0	0	0	0	0	2,274	0
Health care and social assistance	0	0	0	0	0	0	0	33,267	0
Arts, entertainment, and recreation	1,392	1,682	1,639	1,639	1,718	1,659	2,438	2,661	9.2
Accommodation and food services	10,725	12,746	12,803	14,210	14,254	15,211	16,217	16,258	0.3
Other services, except public administration	14,311	14,596	16,684	16,520	16,232	15,099	15,602	16,690	7
Government and government enterprises	56,604	87,462	87,167	85,310	83,911	87,199	89,650	89,945	0.3
Total	314,410	384,058	431,482	396,743	442,601	402,062	403,621	401,756	-0.5



Table II.66.25, shows the total employment by industry for Otoe County. The most recent estimates show the government and government enterprises industry was the largest employer in Otoe County, with employment reaching 1,407 jobs in 2016. Between 2015 and 2016 the information industry saw the largest percentage increase, rising by 34.3 percent to 90 jobs.

Table II.66.25
Employment by Industry
Otoe County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	907	857	898	909	908	899	933	909	-2.6
Forestry, fishing, related activities, and other	0	0	0	0	0	81	75	74	-1.3
Mining	0	13	10	12	0	12	13	13	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	576	559	527	542	517	538	512	567	10.7
Manufacturing	1,295	1,349	1,466	1,410	1,373	1,337	1,366	1,388	1.6
Wholesale trade	206	216	214	184	235	264	251	250	-0.4
Retail trade	990	1,037	1,038	1,069	1,055	1,042	1,051	1,039	-1.1
Transportation and warehousing	199	188	198	181	182	188	191	191	0
Information	151	76	108	82	65	73	67	90	34.3
Finance and insurance	345	355	381	374	402	374	358	352	-1.7
Real estate and rental and leasing	169	326	341	386	377	368	380	395	3.9
Professional and technical services	0	0	0	0	203	0	0	0	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	289	394	242	225	0	272	232	205	-11.6
Educational services	0	0	0	0	0	0	0	100	0
Health care and social assistance	0	0	0	0	0	0	0	844	0
Arts, entertainment, and recreation	124	152	149	146	140	127	153	158	3.3
Accommodation and food services	707	692	698	711	699	708	734	748	1.9
Other services, except public administration	488	489	566	569	573	508	509	515	1.2
Government and government enterprises	1,172	1,398	1,398	1,400	1,376	1,382	1,382	1,407	1.8
Total	8,867	9,426	9,511	9,472	9,417	9,369	9,386	9,469	0.9

Table II.66.26, shows the real average earnings per job by industry for Otoe County. These figures are calculated by dividing the Total Real Earning displayed in Table II.66.24 and Table II.66.25, by Industry. In 2016, the transportation and warehousing industry had the highest average earnings reaching 97,717 dollars. Between 2015 and 2016 the construction industry saw the largest percentage increase, rising by 11.7 percent to 45,503 dollars.

Table II.66.26
Real Earnings Per Job by Industry
 Otoe County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	39,150	54,845	101,550	52,420	111,922	60,827	51,696	48,187	-6.8
Forestry, fishing, related activities, and other	0	0	0	0	0	13,755	15,832	17,432	10.1
Mining	0	0	0	0	0	0	0	5,000	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	37,596	40,269	41,697	48,612	44,131	43,982	40,754	45,503	11.7
Manufacturing	50,794	54,492	53,681	54,807	55,381	55,545	59,908	58,086	-3
Wholesale trade	47,297	50,940	60,198	63,622	58,376	55,067	54,392	48,132	-11.5
Retail trade	28,420	25,218	24,092	24,568	25,627	25,552	25,154	25,648	2
Transportation and warehousing	39,526	61,367	80,574	100,449	89,609	98,043	104,028	97,717	-6.1
Information	32,456	28,668	36,448	39,139	42,627	47,177	45,215	46,178	2.1
Finance and insurance	32,538	35,237	29,109	35,098	27,591	27,611	29,591	29,659	0.2
Real estate and rental and leasing	8,472	12,367	13,410	19,584	18,305	15,723	13,430	12,552	-6.5
Professional and technical services	0	0	0	0	33,394	0	0	0	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	20,471	21,743	16,204	15,384	0	22,831	22,102	19,171	-13.3
Educational services	0	0	0	0	0	0	0	22,740	0
Health care and social assistance	0	0	0	0	0	0	0	39,416	0
Arts, entertainment, and recreation	11,225	11,068	10,997	11,223	12,271	13,063	15,933	16,842	5.7
Accommodation and food services	15,170	18,419	18,342	19,986	20,392	21,485	22,094	21,735	-1.6
Other services, except public administration	29,327	29,850	29,477	29,034	28,327	29,722	30,652	32,408	5.7
Government and government enterprises	48,297	62,562	62,351	60,936	60,982	63,096	64,870	63,927	-1.5
Total	35,458	40,745	45,367	41,886	47,000	42,914	43,002	42,429	-1.3

Table II.66.27 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 \$720,385,000 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 9,426 and 9,469 in 2016.

Table II.66.27
Total Employment and Real Personal Income
 Otoe 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	208,538	11,591	11,571	54,032	26,689	289,238	18,563	7,267	28,697
1970	202,578	11,570	11,977	57,940	29,105	290,029	18,615	7,325	27,657
1971	205,377	11,476	12,211	59,209	31,685	297,007	18,901	7,091	28,962
1972	216,466	12,329	10,799	63,704	33,503	312,142	20,196	7,232	29,933
1973	270,440	14,740	9,759	67,956	37,503	370,918	23,733	7,547	35,836
1974	210,470	15,404	8,995	69,852	39,418	313,331	20,295	7,386	28,498
1975	239,552	15,259	4,097	71,208	43,635	343,234	22,285	7,145	33,529
1976	241,351	18,006	-3,601	71,923	43,112	334,779	21,849	7,710	31,303
1977	252,962	19,619	-11,024	77,136	43,419	342,873	22,188	7,997	31,633
1978	291,236	20,928	-12,694	77,593	43,477	378,684	24,511	8,021	36,310
1979	234,418	19,088	-3,649	80,397	44,394	336,471	22,053	7,689	30,487
1980	187,132	18,523	-4,237	88,340	47,534	300,246	19,784	7,718	24,247
1981	214,598	18,160	1,181	97,044	49,860	344,522	22,788	7,498	28,620
1982	210,750	17,245	4,371	110,037	52,037	359,950	23,981	7,047	29,907
1983	184,883	17,418	4,854	111,305	54,168	337,792	22,713	6,985	26,469
1984	179,570	18,943	6,166	116,661	55,929	339,383	22,654	7,080	25,363
1985	215,765	20,300	6,437	113,678	56,149	371,729	25,154	7,248	29,768
1986	217,267	20,893	8,393	111,298	56,927	372,992	25,519	7,361	29,515
1987	218,593	22,004	9,215	103,430	55,422	364,655	25,191	7,589	28,803
1988	233,148	24,159	9,907	97,427	54,703	371,027	25,698	7,790	29,930
1989	229,069	25,035	10,042	112,096	57,793	383,965	26,665	7,661	29,901
1990	226,015	23,655	14,706	104,035	58,546	379,648	26,706	7,687	29,403
1991	211,811	23,831	17,711	106,779	60,336	372,806	26,031	7,705	27,490
1992	238,298	24,905	20,237	104,664	64,785	403,078	27,813	7,808	30,520
1993	219,931	25,840	24,371	107,327	66,361	392,150	26,969	7,999	27,495
1994	254,190	27,872	26,739	105,422	67,458	425,937	29,307	8,274	30,722
1995	234,486	28,296	31,016	110,753	70,895	418,855	28,744	8,363	28,038
1996	275,263	27,796	35,253	112,791	73,920	469,432	31,802	8,406	32,746
1997	265,957	29,846	37,921	118,404	74,567	467,004	31,489	8,670	30,676
1998	276,470	30,410	47,705	122,983	80,722	497,470	32,978	8,746	31,611
1999	286,949	31,061	53,459	114,427	82,816	506,590	33,160	8,806	32,585
2000	296,509	31,742	60,068	118,635	84,695	528,165	34,088	8,928	33,212
2001	314,410	32,413	63,369	121,062	92,206	558,635	35,916	8,867	35,458
2002	299,189	34,272	65,859	108,890	97,686	537,352	34,614	8,842	33,837
2003	343,860	35,790	68,620	101,365	92,864	570,919	36,886	9,013	38,151
2004	369,127	36,121	69,519	98,738	98,766	600,029	38,649	9,009	40,973
2005	348,478	37,469	69,846	88,856	103,131	572,842	36,705	9,069	38,425
2006	333,654	38,781	70,391	91,990	107,853	565,107	35,873	9,133	36,533
2007	344,681	39,120	72,812	103,779	110,965	593,118	37,442	9,435	36,532
2008	367,526	40,731	76,977	119,899	119,599	643,270	40,899	9,607	38,256
2009	389,780	41,064	74,045	125,556	125,153	673,470	43,149	9,406	41,440
2010	384,058	42,042	72,122	102,995	130,718	647,850	41,094	9,426	40,744
2011	431,482	37,134	74,343	132,114	128,834	729,640	46,177	9,511	45,367
2012	396,743	36,551	80,346	175,770	125,761	742,069	47,077	9,472	41,885
2013	442,601	40,617	79,990	119,894	126,286	728,153	46,144	9,417	47,000
2014	402,062	41,239	82,734	119,730	128,113	691,400	43,567	9,369	42,914
2015	403,621	41,942	84,278	138,246	133,013	717,216	44,946	9,386	43,002
2016	401,756	42,418	87,964	138,095	134,988	720,385	44,797	9,469	42,429



Diagram II.66.4, shows real average earnings per job for Otoe County from 1990 to 2016. Over this period the average earning per job for Otoe County was 36,202 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

Diagram II.66.4
Real Average Earnings Per Job
 Otoe County
 BEA Data 1990 - 2016

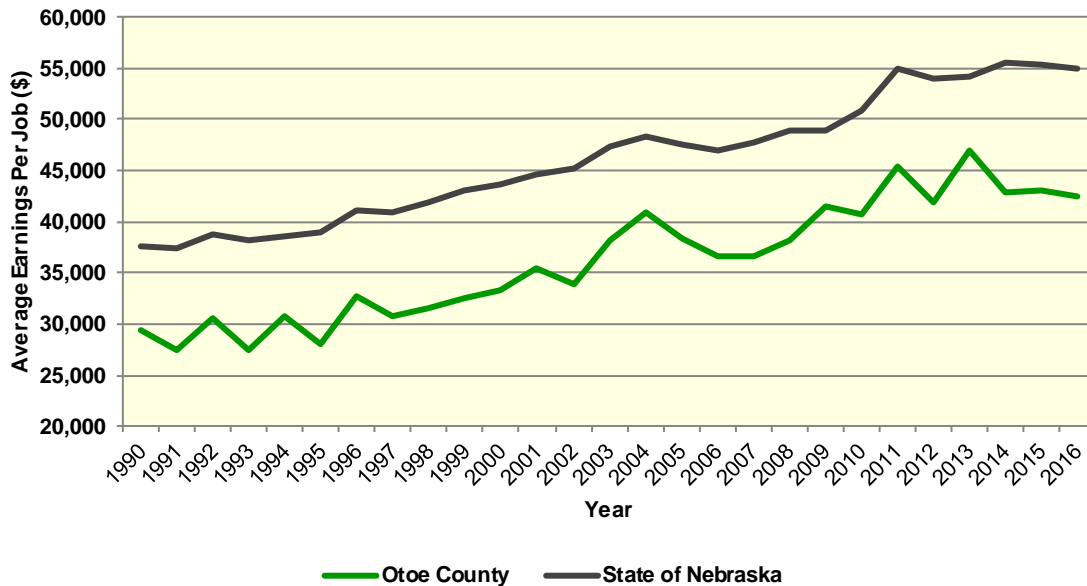
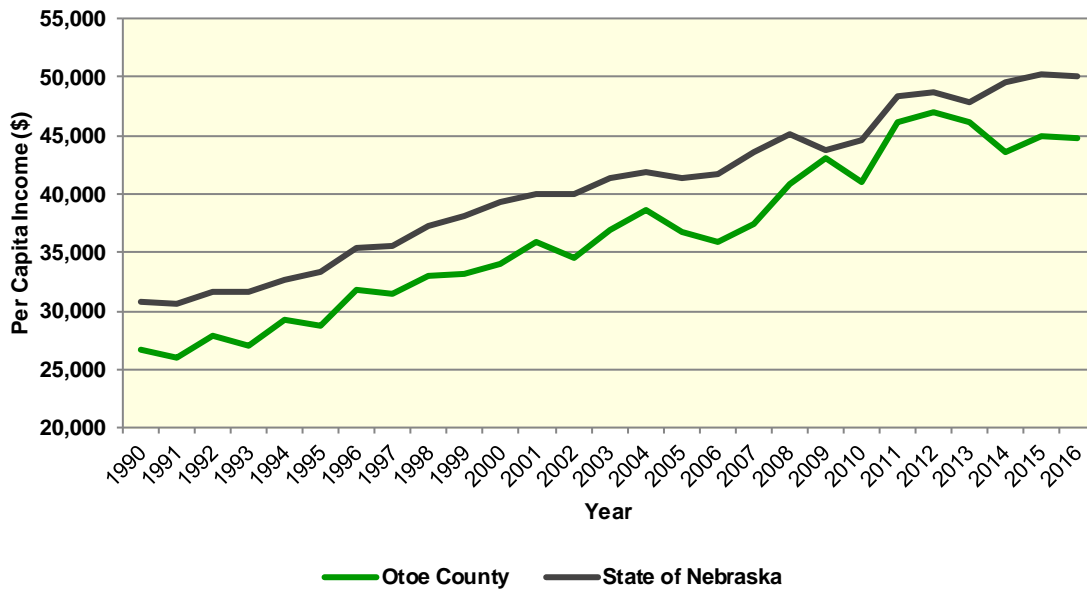


Diagram II.66.5, shows real per capita income in Otoe County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Otoe County was 36,408 dollars, which was lower than the statewide average of 40,548 dollars over the same period.

Diagram II.66.5
Real Per Capita Income
 Otoe 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.66.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment increased from 6,221 persons in 2015 to 6,280 in 2016, a change of 1 percent.

Table II.66.28
Total Monthly Employment
 Otoe County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	6,136	6,501	6,397	6,308	6,140	6,174	6,273	6,212	6,017	6,021	6,163
Feb	6,136	6,462	6,385	6,177	6,117	6,169	6,223	6,139	6,006	6,040	6,182
Mar	6,176	6,535	6,477	6,276	6,182	6,317	6,311	6,211	6,117	6,074	6,320
Apr	6,367	6,624	6,726	6,383	6,396	6,392	6,410	6,318	6,204	6,260	6,467
May	6,586	6,692	6,856	6,490	6,537	6,446	6,506	6,429	6,275	6,288	6,467
Jun	6,520	6,749	6,861	6,494	6,614	6,575	6,535	6,492	6,334	6,338	6,555
Jul	6,274	6,602	6,666	6,334	6,361	6,386	6,285	6,290	6,153	6,128	6,235
Aug	6,360	6,610	6,791	6,396	6,386	6,410	6,322	6,365	6,216	6,198	6,159
Sep	6,393	6,674	6,791	6,442	6,517	6,511	6,441	6,398	6,316	6,364	6,246
Oct	6,457	6,641	6,756	6,460	6,512	6,504	6,372	6,345	6,228	6,334	6,227
Nov	6,411	6,599	6,636	6,367	6,421	6,447	6,347	6,277	6,175	6,316	6,208
Dec	6,431	6,547	6,574	6,284	6,355	6,433	6,329	6,205	6,189	6,292	6,132
Annual	6,354	6,603	6,660	6,368	6,378	6,397	6,363	6,307	6,186	6,221	6,280
% Change	1%	4%	1%	-4%	(ND)%	(ND)%	-1%	-1%	-2%	1%	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 \$685 in 2015. In 2016, average weekly wages saw a increase of 1 percent over the prior year, rising to 695 dollars, or by 10 dollars. These data are shown in Table II.66.29.

Table II.66.29						
Average Weekly Wages						
Otoe County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	418	429	427	457	433	
2002	429	450	451	477	452	4%
2003	442	460	458	501	466	3%
2004	474	484	477	496	483	4%
2005	469	497	511	512	497	3%
2006	509	513	516	532	518	4%
2007	495	528	505	557	521	1%
2008	528	560	540	587	554	6%
2009	552	579	564	604	575	4%
2010	547	590	577	657	593	3%
2011	578	621	626	605	608	3%
2012	627	585	628	633	618	2%
2013	628	599	656	643	631	2%
2014	652	632	667	676	657	4%
2015	688	638	688	728	685	4%
2016(p)	701	647	718	716	695	1%

Total business establishments reported by the QCEW are displayed in Table II.66.28. Between 2015 and 2016, the total number of business establishments in Otoe County increased from 583 to 587 establishments.

Table II.66.30						
Number of Business Establishments						
Otoe County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	455	458	467	465	461	
2002	489	493	498	496	494	7%
2003	501	497	497	485	495	(ND)%
2004	492	491	494	483	490	-1%
2005	485	495	499	497	494	1%
2006	508	515	513	510	512	4%
2007	511	516	521	521	517	1%
2008	528	532	534	530	531	3%
2009	532	532	532	525	530	(ND)%
2010	522	520	519	522	521	-2%
2011	528	528	517	534	527	1%
2012	579	585	588	591	586	11%
2013	592	597	579	585	588	(ND)%
2014	595	596	581	590	591	1%
2015	586	593	577	575	583	-1%
2016	582	588	588	591	587	1%

Nebraska Department of Revenue

According to the Nebraska Department of Revenue (DOR), returns from taxpayers with adjusted gross incomes (AGIs) of less than \$10,000 decreased by 2.2 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 increased by 3.0 percent over the period. On the other hand, by 2016 there were 1,077 returns for AGIs of \$100,000 or more. Table II.66.31 presents AGI distribution for the years 1991 through 2016.

Table II.66.31										
Income Tax Returns by Adjusted Gross Income										
Otoe 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	Total⁷²
1991	2,106	684	1,273	911	921	427	71	49	0	6,461
1992	1,946	708	1,236	938	950	483	111	62	11	6,445
1993	1,931	648	1,222	919	955	562	94	77	0	6,432
1994	1,976	642	1,223	885	960	638	121	81	0	6,548
1995	1,904	596	1,168	871	1,006	727	147	104	12	6,535
1996	1,853	539	1,152	915	941	815	179	121	22	6,537
1997	1,794	502	1,104	865	994	968	229	169	20	6,645
1998	1,781	487	1,104	835	1,029	1,010	277	195	25	6,743
1999	1,767	477	1,086	829	995	1,043	342	240	29	6,808
2000	1,736	510	1,067	834	1,016	1,098	357	277	33	6,928
2001	1,780	436	1,047	863	985	1,110	385	260	21	6,887
2002	1,784	462	992	841	944	1,083	422	262	15	6,805
2003	1,633	497	976	896	892	1,066	464	301	22	6,747
2004	1,567	506	970	905	895	1,068	500	384	29	6,824
2005	1,412	423	808	821	824	1,119	563	378	30	6,378
2006	1,306	533	973	868	966	1,174	644	467	43	6,974
2007	1,263	544	927	789	959	1,181	682	585	59	6,989
2008	1,216	530	949	814	1,018	1,159	719	604	69	7,078
2009	1,188	506	912	844	960	1,141	701	604	53	6,909
2010	1,106	530	904	771	961	1,126	711	682	61	6,852
2011	1,141	507	902	791	872	1,142	758	762	81	6,956
2012	1,139	463	907	807	881	1,153	782	833	107	7,072
2013	1,092	541	901	752	899	1,148	748	872	92	7,045
2014	1,060	490	929	803	942	1,148	756	922	101	7,151
2015	1,111	484	872	780	984	1,135	846	957	92	7,261
2016	1,082	503	851	774	990	1,079	826	989	88	7,182

⁷² 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 1,630 in 2010 to 1,489 in 2016, with the poverty rate reaching 9.5 percent in 2016. This compared to a state poverty rate of 11.3 percent and a national rate of 14 percent in 2016. Table II.66.32 presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	1,205	7.9%
2001	1,240	8.1%
2002	1,328	8.7%
2003	1,281	8.4%
2004	1,280	8.4%
2005	1,346	8.9%
2006	1,513	9.8%
2007	1,437	9.4%
2008	1,457	9.6%
2009	1,718	11.6%
2010	1,630	10.6%
2011	1,532	9.9%
2012	1,552	10.1%
2013	1,506	9.8%
2014	1,544	10%
2015	1,648	10.6%
2016	1,489	9.5%

The rate of poverty for Otoe County is shown in Table II.66.33. In 2016, there were an estimated 1,676 persons living in poverty. This represented a 10.8 percent poverty rate, compared to 8.1 percent poverty in 2000. In 2016, some 13.7 percent of those in poverty were under age 6, and 13.1 percent were 65 or older.

Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	161	13.3%	230	13.7%
6 to 17	224	18.5%	325	19.4%
18 to 64	631	52%	901	53.8%
65 or Older	197	16.2%	220	13.1%
Total	1,213	100.0%	1,676	100.0%
Poverty Rate	8.1%	.	10.8%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 0.9 percent in Otoe County between 2010 and 2016, from 7,025 to 7,089. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.66.34.

Subject	Nebraska	% Growth Since Census	Otoe County	% Growth Since Census
2000 Census Base	722,656	.	6,570	.
2010 Census	796,793	10.3	7,025	6.9
July 2011 Estimate	801,068	0.5	7,043	0.3
July 2012 Estimate	804,586	1	7,045	0.3
July 2013 Estimate	809,062	1.5	7,056	0.4
July 2014 Estimate	814,835	2.3	7,069	0.6
July 2015 Estimate	820,725	3	7,078	0.8
July 2016 Estimate	827,156	3.8	7,089	0.9

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 Otoe County increased from 29 authorizations in 2015 to 62 in 2016.

The real value of single-family building permits decreased from \$250,812 in 2015 to \$242,224 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.66.35.

Table II.66.35 Building Permits and Valuation Otoe 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	16	2	16	12	46	148,718	48,133
1981	9	2	0	24	35	131,291	52,634
1982	7	0	0	0	7	109,966	0
1983	11	0	0	0	11	96,187	0
1984	11	0	3	10	24	90,528	58,268
1985	7	2	4	0	13	105,176	0
1986	5	0	0	16	21	127,443	42,223
1987	10	2	0	0	12	76,680	0
1988	7	2	0	0	9	99,489	0
1989	13	2	0	0	15	103,070	0
1990	13	0	0	0	13	137,536	0
1991	13	4	0	0	17	121,206	0
1992	47	0	0	0	47	139,719	0
1993	35	8	4	0	47	145,982	0
1994	57	0	0	50	107	151,479	51,775
1995	51	2	0	0	53	151,397	0
1996	46	0	0	0	46	150,044	0
1997	78	10	4	8	100	108,329	50,000
1998	84	6	0	24	114	173,749	66,245
1999	113	4	0	0	117	131,556	0
2000	128	0	0	0	128	124,831	0
2001	46	0	0	0	46	137,106	0
2002	54	0	3	0	57	167,831	0
2003	66	0	0	0	66	170,287	0
2004	68	0	0	0	68	257,828	0
2005	71	0	0	0	71	183,481	0
2006	55	0	0	0	55	178,813	0
2007	37	2	4	0	43	147,513	0
2008	30	0	0	0	30	171,203	0
2009	30	0	0	0	30	153,463	0
2010	38	0	0	0	38	161,701	0
2011	22	0	0	0	22	192,207	0
2012	30	0	0	0	30	185,157	0
2013	33	0	0	0	33	248,761	0
2014	29	0	0	0	29	205,709	0
2015	29	0	0	0	29	250,812	0
2016	62	2	0	0	64	242,224	0



Diagram II.66.6 Single-Family Permits

Otoe County
Census Bureau Data, 1980–2016

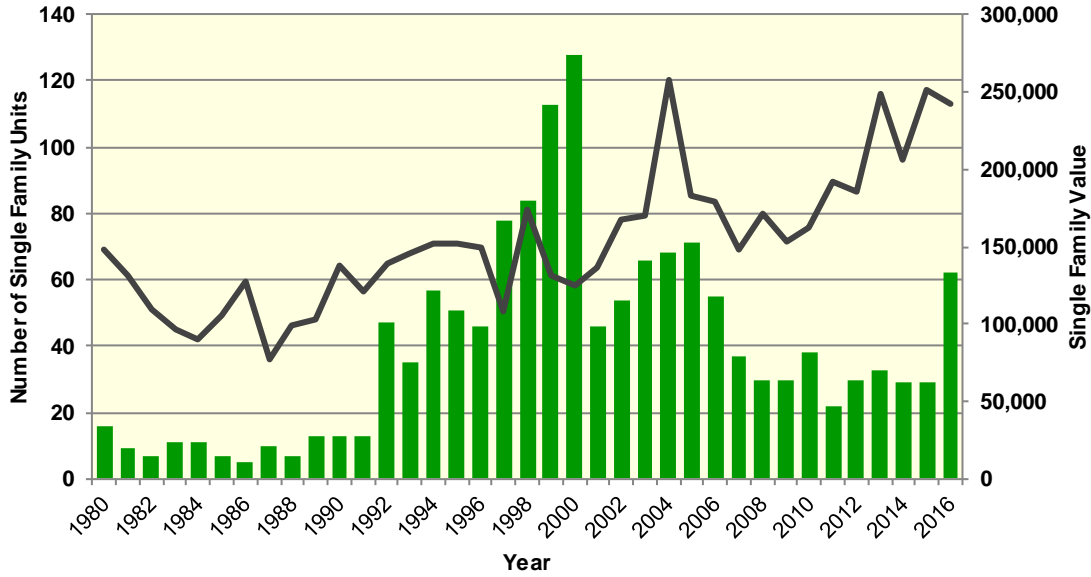
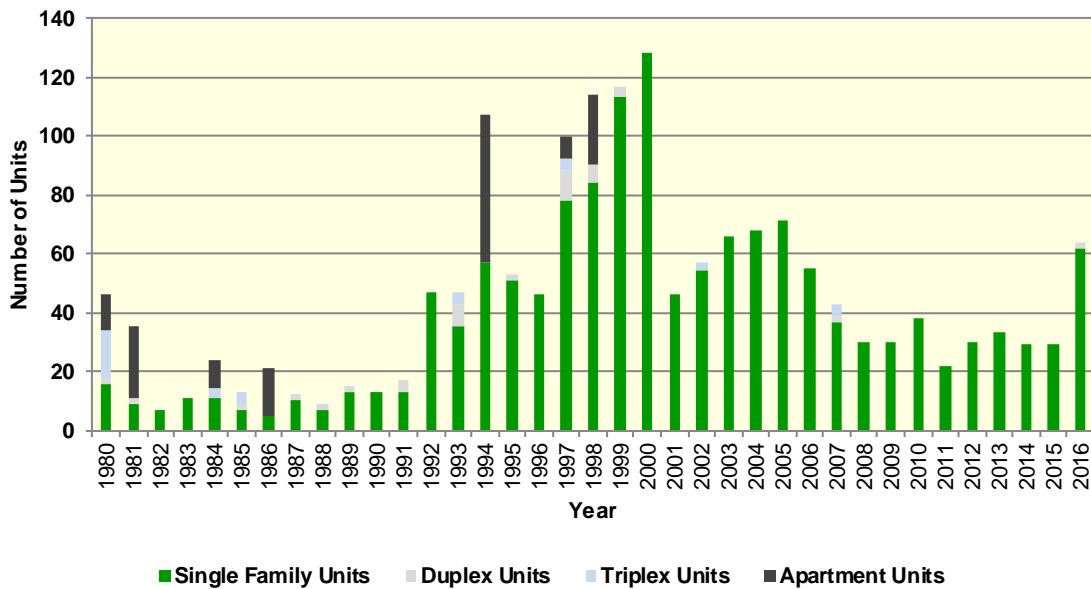


Diagram II.66.7 Total Permits by Unit Type

Otoe County
Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.66.36. In 2016, there were 7,073 housing units, up from 6,567 in 2000. Single-family units accounted for 87.5 percent of units in 2016, compared to 82.2 in 2000. Apartment units accounted for 5.9 percent in 2016, compared to 6 percent in 2000.

Table II.66.36 Housing Units by Type Otoe 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	5,399	82.2%	6,191	87.5%
Duplex	151	2.3%	158	2.2%
Tri- or Four-Plex	214	3.3%	142	2%
Apartment	394	6%	415	5.9%
Mobile Home	404	6.2%	167	2.4%
Boat, RV, Van, Etc.	5	0.1%	0	0%
Total	6,567	100.0%	7,073	100.0%

Some 90.6 percent of housing was occupied in 2010, compared to 92.3 percent in 2000. Owner-occupied housing changed 3.9 percent between 2000 and 2010, ending with owner-occupied units representing 73.2 percent of units. Vacant units changed by 30.8 percent, resulting in 663 vacant units in 2010.

Table II.66.37 Housing Units by Tenure Otoe County 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	6,060	92.3%	6,362	90.6%	5%
Owner-Occupied	4,486	74%	4,659	73.2%	3.9%
Renter-Occupied	1,574	26%	1,703	26.8%	8.2%
Vacant Housing Units	507	7.7%	663	9.4%	30.8%
Total Housing Units	6,567	100.0%	7,025	100.0%	7%

Table II.66.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 7,073 housing units. An estimated 73.7 percent were owner-occupied, and 8.6 percent were vacant.

Table II.66.38 Housing Units by Tenure Otoe County 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	6,362	90.6%	6,463	91.4%
Owner-Occupied	4,659	73.2%	4,760	73.7%
Renter-Occupied	1,703	26.8%	1,703	26.3%
Vacant Housing Units	663	9.4%	610	8.6%
Total Housing Units	7,025	100.0%	7,073	100.0%

Households by household size are shown in Table II.66.39. There were a total of 6,362 households in 2010, up from 6,060 in 2000. One person households changed by 9.1 percent



between 2000 and 2010, while two person households changed by 10.2 percent. Three and four person households changed by 1.4 and -9.8 respectively, representing 13.9 percent and 11.8 percent of the population in 2010.

Table II.66.39					
Households by Household Size					
Otoe County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	1,598	26.4%	1,743	27.4%	9.1%
Two Persons	2,194	36.2%	2,418	38%	10.2%
Three Persons	872	14.4%	884	13.9%	1.4%
Four Persons	829	13.7%	748	11.8%	-9.8%
Five Persons	373	6.2%	362	5.7%	-2.9%
Six Persons	140	2.3%	132	2.1%	-5.7%
Seven Persons or More	54	0.9%	75	1.2%	38.9%
Total	6,060	100.0%	6,362	100.0%	5%

Households by income is shown in Table II.66.40. Households earning more than \$100,000 per year represented 19 percent of households in 2016, compared to 5.6 percent in 2000. Households earning between \$50,000 and \$74,999 represented 20.2 percent of households in 2016, compared to 21 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 7.7 percent of households in 2016, compared to 16.2 percent in 2000.

Table II.66.40				
Households by Income				
Otoe 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	985	16.2%	498	7.7%
\$15,000 to \$19,999	406	6.7%	366	5.7%
\$20,000 to \$24,999	487	8%	377	5.8%
\$25,000 to \$34,999	897	14.8%	777	12%
\$35,000 to \$49,999	1,236	20.4%	1,098	17%
\$50,000 to \$74,999	1,274	21%	1,303	20.2%
\$75,000 to \$99,999	438	7.2%	817	12.6%
\$100,000 or More	339	5.6%	1,227	19%
Total	6,062	100.0%	6,463	100.0%

Table II.66.41 shows households by year home built. Housing units built between 2000 and 2009, account for 12.6 percent and those built in 2010 or later accounted for 2.2 percent of households. Households built in the 1970's, 1980's, and 1990's account for 13.4 percent, 6.1 percent, and 10.6, respectively. Housing units built prior to 1939 represented 30.1 percent of households in 2016.

Table II.66.41				
Households by Year Home Built				
Otoe 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	2,279	37.6%	1,945	30.1%
1940 to 1949	428	7.1%	332	5.1%
1950 to 1959	645	10.6%	657	10.2%
1960 to 1969	755	12.5%	633	9.8%
1970 to 1979	853	14.1%	864	13.4%
1980 to 1989	424	7%	394	6.1%
1990 to 1999	676	11.2%	685	10.6%
2000 to 2009	.	.	814	12.6%
2010 or Later	.	.	139	2.2%
Total	6,060	100.0%	6,463	100.0%

The distribution of unit types by race are shown in Table II.66.42. An estimated 88.8 percent of white households occupy single-family homes, while 5.3 percent of black households do. Some 5.4 percent of white households occupy apartments, while 94.7 percent of black households do. An estimated 33.3 percent of American Indian households occupy single-family homes.

Table II.66.42							
Distribution of Units in Structure by Race							
Otoe County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/ Pacific Islanders	Other	Two or More Races
Single-Family	88.8%	5.3%	33.3%	0%	%	38.2%	57.7%
Duplex	1.9%	0%	0%	100%	%	0%	0%
Tri- or Four-Plex	2.2%	0%	0%	0%	%	0%	0%
Apartment	5.4%	94.7%	0%	0%	%	26.5%	38.5%
Mobile Home	1.6%	0%	66.7%	0%	%	35.3%	3.8%
Boat, RV, Van, Etc.	0%	0%	0%	0%	%	0%	0%
Total	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.66.43. An estimated 24.9 percent of vacant units were for rent in 2010, a 0 percent change since 2000. In addition, some 16.6 percent of vacant units were for sale, a change of 2.8 percent between 2000 and 2010. "Other" vacant units represented 46.2 percent of vacant units in 2010. This is a change of 163.8 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.66.43 Disposition of Vacant Housing Units Otoe County 2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	165	32.5%	165	24.9%	0%
For Sale	107	21.1%	110	16.6%	2.8%
Rented or Sold, Not Occupied	76	15%	20	3%	-73.7%
For Seasonal, Recreational, or Occasional Use	37	7.3%	61	9.2%	64.9%
For Migrant Workers	6	1.2%	1	0.2%	-83.3%
Other Vacant	116	22.9%	306	46.2%	163.8%
Total	507	100.0%	663	100.0%	30.8%

The disposition of vacant units between 2010 and 2016 are shown in Table II.66.44. By 2016, for rent units accounted for 4.8 percent of vacant units, while for sale units accounted for 20.5 percent. “Other” vacant units accounted for 63.6 percent of vacant units, representing a total of 388 “other” vacant units.

Table II.66.44 Disposition of Vacant Housing Units Otoe County 2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	165	24.9%	29	4.8%
For Sale	110	16.6%	125	20.5%
Rented Not Occupied	6	0.9%	5	0.8%
Sold Not Occupied	14	2.1%	11	1.8%
For Seasonal, Recreational, or Occasional Use	61	9.2%	52	8.5%
For Migrant Workers	1	0.2%	0	0%
Other Vacant	306	46.2%	388	63.6%
Total	663	100.0%	610	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 3,860 property transactions in Otoe County. Of these, 3,759 were for single-family homes during this 19-year period, as shown in Table II.66.45.

Table II.66.45						
Residential Property Transactions						
Otoe County						
Fiscal Years 1999–2017 PAD Data						
Year	Single-Family	Mobile Home	Duplex	Townhome	Missing	Total
1999	251	9	3	2	2	267
2000	192	6	0	1	14	213
2001	201	3	3	5	1	213
2002	199	7	1	1	1	209
2003	211	2	3	0	0	216
2004	272	7	1	0	0	280
2005	219	7	4	3	0	233
2006	217	1	5	1	0	224
2007	206	0	1	0	1	208
2008	182	0	0	0	5	187
2009	121	0	0	0	0	121
2010	126	0	0	0	1	127
2011	139	0	0	0	0	139
2012	189	0	0	0	0	189
2013	189	0	0	0	0	189
2014	180	0	0	0	0	180
2015	206	0	0	0	0	206
2016	233	0	0	0	0	233
2017	226	0	0	0	0	226
Total	3,759	42	21	13	25	3,860

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 1,502 single-family home property transactions for units built before 1930, 1.1 percent of units were of low quality and 37.2 percent were of fair quality. Conversely, of the 184 homes built from 2001 through 2010, 0 percent of units were of low quality and 15.8 percent of fair quality. Table II.66.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

Table II.66.46										
Single-Family Homes by Year Built and Quality of Materials and Workmanship										
Otoe 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	16	9	2	0	0	0	0	1	0	28
Fair	559	258	40	58	13	52	29	2	1	1,012
Average	868	448	300	309	53	183	102	24	3	2,290
Good	56	22	18	41	38	171	52	4	1	403
Very Good	0	0	1	1	2	15	1	0	0	20
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	3	1	1	0	0	1	0	0	0	6
Total	1,502	738	362	409	106	422	184	31	5	3,759

In regard to the current condition of residential dwellings, of the same 1,502 single-family homes built before 1930, 35.4 percent of the homes were worn out or badly worn, and 58 percent were in average condition. Table II.66.47 provides details about the condition of single-family residential dwellings by year built.

Table II.66.47 Single-Family Homes by Year Built and Condition Otoe 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	84	9	2	1	0	0	0	0	0	96
Badly Worn	448	126	28	20	5	8	0	0	1	636
Average	871	543	273	302	57	174	90	11	3	2,324
Good	90	54	58	81	43	209	92	20	0	647
Very Good	0	0	0	2	1	21	2	0	1	27
Excellent	0	0	0	0	0	8	0	0	0	8
Missing	9	6	1	3	0	2	0	0	0	21
Total	1,502	738	362	409	106	422	184	31	5	3,759

Housing Costs

Between 2010 and 2017, the average price of an existing single-family home changed from \$98,749 to \$133,305, a total increase of 35 percent, as shown in Table II.66.48.

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 Otoe County ranged from \$68,662 for homes built before 1930 to \$202,075 for homes built from 2001 to 2010, and \$237,011 for the newest homes built between 2011 and 2017.⁷³ Homes built from 2001 through 2010 were also larger, averaging 1,620 square feet per unit. Table II.66.49, provides additional details about single-family homes.

Table II.66.48 Average Sales Price of Single-Family Homes Otoe County Fiscal Years 1999–2017 PAD Data	
Fiscal Year	Average Sales Price (\$)
1999	75,688
2000	80,973
2001	84,296
2002	79,327
2003	86,001
2004	100,009
2005	103,968
2006	100,224
2007	114,300
2008	112,354
2009	98,644
2010	98,749
2011	100,409
2012	113,922
2013	127,394
2014	133,837
2015	126,444
2016	141,406
2017	133,305
Average	105,957

Table II.66.49 Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot Otoe County Fiscal Years 1999–2017 PAD Data			
Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. ⁷⁴ (\$)
Before 1931	68,662	1,381	49.72
1931-1960	88,169	1,184	74.47
1961-1970	106,256	1,312	80.99
1971-1980	123,996	1,437	86.31
1981-1990	146,211	1,466	99.74
1991-2000	190,384	1,683	113.14
2001-2010	202,075	1,620	124.72
2011-2017	237,011	1,497	158.27
Average	105,957	1,390	76.23

⁷³ 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.

⁷⁴ 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.66.50. In 2016, an estimated 0.8 percent of households were overcrowded, and an additional 0.4 percent were severely overcrowded.

Table II.66.50							
Overcrowding and Severe Overcrowding							
Otoe 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	4,450	99.2%	35	0.8%	2	0%	4,487
2016 Five-Year ACS	4,745	99.7%	0	0%	15	0.3%	4,760
Renter							
2000 Census	1,532	97.4%	34	2.2%	7	0.4%	1,573
2016 Five-Year ACS	1,642	96.4%	51	3%	10	0.6%	6,463
Total							
2000 Census	5,982	98.7%	69	1.1%	9	0.1%	6,060
2016 Five-Year ACS	6,387	98.8%	51	0.8%	25	0.4%	6,463

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 20 households with incomplete plumbing facilities in 2016, representing 0.3 percent of households in Otoe County. This is compared to 0.4 percent of households lacking complete plumbing facilities in 2000.

Table II.66.51		
Households with Incomplete Plumbing Facilities		
Otoe County		
2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	6,038	6,443
Lacking Complete Plumbing Facilities	22	20
Total Households	6,060	6,463
Percent Lacking	0.4%	0.3%

There were 107 households lacking complete kitchen facilities in 2016, compared to 25 households in 2000. This was a change from 0.4 percent of households in 2000 to 1.7 percent in 2016.



Table II.66.52 Households with Incomplete Kitchen Facilities Otoe County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	6,035	6,356
Lacking Complete Kitchen Facilities	25	107
Total Households	6,060	6,463
Percent Lacking	0.4%	1.7%

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 Otoe County, 13.6 percent of households had a cost burden and 10.1 percent had a severe cost burden. Some 15.4 percent of renters were cost burdened, and 16.3 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 8.2 percent and a severe cost burden rate of 4.7 percent. Owner occupied households with a mortgage had a cost burden rate of 16.2 percent, and severe cost burden at 10.2 percent.

Table II.66.53 Cost Burden and Severe Cost Burden by Tenure Otoe 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	1,477	78.3%	249	13.2%	154	8.2%	6	0.3%	1,886
2016 Five-Year ACS	2,038	73.4%	451	16.2%	283	10.2%	6	0.2%	2,778
Owner Without a Mortgage									
2000 Census	1,310	87.8%	133	8.9%	34	2.3%	15	1%	1,492
2016 Five-Year ACS	1,714	86.5%	163	8.2%	94	4.7%	11	0.6%	1,982
Renter									
2000 Census	911	66.4%	184	13.4%	127	9.3%	149	10.9%	1,371
2016 Five-Year ACS	922	54.1%	263	15.4%	278	16.3%	240	14.1%	1,703
Total									
2000 Census	3,698	77.9%	566	11.9%	315	6.6%	170	3.6%	4,749
2016 Five-Year ACS	4,674	72.3%	877	13.6%	655	10.1%	257	4%	6,463



Housing Problems by Income

Table II.66.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Otoe County. As can be seen in 2017 the MFI was \$67,100, which compared to \$68,200 for the State of Nebraska.

Table II.66.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 515 owner-occupied and 280 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 380 owner-occupied and 275 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 4,850 households without a housing problem.

Table II.66.54 Median Family Income Otoe County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	42,200	50,400
2001	44,400	53,400
2002	45,400	55,100
2003	52,000	55,400
2004	52,700	56,300
2005	54,150	57,400
2006	56,000	59,400
2007	54,800	58,200
2008	56,300	59,800
2009	58,500	62,000
2010	59,000	62,600
2011	59,200	63,500
2012	60,100	64,400
2013	63,000	64,600
2014	64,400	66,000
2015	67,400	66,800
2016	65,500	66,500
2017	67,100	68,200

Table II.66.55
Housing Problems by Income and Tenure

Otoe 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	0	4	20	4	0	28
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	10	0	0	10
Housing cost burden greater than 50% of income (and none of the above problems)	155	105	70	20	30	380
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	40	120	145	80	130	515
Zero/negative income (and none of the above problems)	25	0	0	0	0	25
Has none of the 4 housing problems	65	260	470	450	2,615	3,860
Total	285	493	715	554	2,775	4,822
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	10	30	4	0	0	44
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	4	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	0	35	0	35
Housing cost burden greater than 50% of income (and none of the above problems)	230	45	0	0	0	275
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	55	130	70	25	0	280
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
Has none of the 4 housing problems	70	105	290	235	290	990
Total	369	310	364	295	294	1,632
Total						
Lacking complete plumbing or kitchen facilities	10	34	24	4	0	72
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	4	0	0	4	8
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	10	35	0	45
Housing cost burden greater than 50% of income (and none of the above problems)	385	150	70	20	30	655
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	95	250	215	105	130	795
Zero/negative income (and none of the above problems)	29	0	0	0	0	29
Has none of the 4 housing problems	135	365	760	685	2,905	4,850
Total	654	803	1,079	849	3,069	6,454

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.66.56, of the 359 loans in 2016, 154 loans were for Home Purchases, 48 were for Home Improvement and 157 were for refinancing.



Table II.66.56 Owner-Occupied Single-Family Home Loans by Loan Type Otoe County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	126	37	191	354
2009	101	36	329	466
2010	118	46	249	413
2011	86	33	279	398
2012	89	36	307	432
2013	114	39	207	360
2014	134	35	100	269
2015	169	36	115	320
2016	154	48	157	359

Table II.66.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$112,651 and \$139,494 in 2012 and \$148,740 in 2016. Overall, average loans were \$105,921 in 2008 and \$136,281 in 2016.

Table II.66.57 Owner-Occupied Single-Family Home Loans by Average Loan Amount Otoe County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$112,651	\$27,514	\$116,670	\$105,921
2009	\$112,564	\$28,111	\$130,815	\$118,925
2010	\$114,831	\$39,000	\$129,325	\$115,123
2011	\$118,872	\$18,273	\$126,978	\$116,214
2012	\$139,494	\$57,389	\$132,977	\$128,021
2013	\$135,088	\$46,179	\$119,386	\$116,428
2014	\$142,836	\$43,543	\$123,190	\$122,613
2015	\$146,781	\$64,500	\$140,000	\$135,088
2016	\$148,740	\$62,500	\$146,618	\$136,281

Table II.66.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$14,194,000 and \$12,415,000 in 2012 and \$22,906,000 in 2016. Overall, average loans were \$37,496,000 in 2008 and \$48,925,000 in 2016.

Table II.66.58				
Total Volume of Owner-Occupied Single-Family Loans				
Otoe County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	14,194,000	1,018,000	22,284,000	37,496,000
2009	11,369,000	1,012,000	43,038,000	55,419,000
2010	13,550,000	1,794,000	32,202,000	47,546,000
2011	10,223,000	603,000	35,427,000	46,253,000
2012	12,415,000	2,066,000	40,824,000	55,305,000
2013	15,400,000	1,801,000	24,713,000	41,914,000
2014	19,140,000	1,524,000	12,319,000	32,983,000
2015	24,806,000	2,322,000	16,100,000	43,228,000
2016	22,906,000	3,000,000	23,019,000	48,925,000

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.66.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Otoe County. The number of completed surveys decreased from 24 in 2016 to 19 in 2017. Between 2016 and 2017 the vacancy rate for all units increased by 0.8 percentage points and was at 5.6 percent in 2017.

Table II.66.60 shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 40 single-family units in Otoe County, with 0 of them available. This

translates into a vacancy rate of 0 percent in Otoe County, which compares to a single-family vacancy rate of 3.9 percent for the State of Nebraska. There were 137 apartment units reported in the survey, with 10 of them available, which resulted in a vacancy rate of 7.3 percent. This compares to a statewide vacancy rate of 4.1 percent for apartment units across the state. The average vacancy rate for all units types over the last five years was 5.2 percent.

Table II.66.59				
Survey of Rental Properties				
Otoe County				
2002–2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	5	211	20.9	149.2
2003	3	114	9.6	21.7
2004	8	249	12.4	50.9
2005	12	201	8.5	37.6
2006	16	298	6.7	18.8
2007	16	313	3.8	24.8
2008	15	296	9.5	21.5
2009	14	307	10.1	30.9
2010	19	293	4.1	43.6
2011	25	338	10.9	50.8
2012	23	512	6.3	45.8
2013	26	394	6.9	105
2014	16	291	4.8	
2015	18	307	2.6	55
2016	24	334	4.8	23.8
2017	19	197	5.6	21.7

Table II.66.60 Rental Vacancy Survey by Type Otoe County 2017 Survey of Rental Properties				
Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single-Family	40	0	0%	4.3%
Apartments	137	10	7.3%	4.4%
Mobile Homes	20	1	5%	34.6%
"Other" Units	0	0	0%	.
Don't Know	0	0	%	53%
Total	197	11	5.6%	5.2%

Table II.66.61, reports units by number of bedrooms. Three bedroom units were the most common type of reported single-family unit, with 19 units. The most common apartment units were two bedroom units, with 71 units.

Table II.66.61 Rental Units by Number of Bedrooms Otoe 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	40	0	0	.	41
Two	17	71	0	10	.	98
Three	19	10	0	10	.	39
Four	3	0	0	0	.	3
Don't Know	0	16	20	0	0	36
Total	40	137	20	0	0	197

Table II.66.62 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.66.62 Single-Family Units by Number of Bedrooms Otoe County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	1	0	0%
Two	17	0	0%
Three	19	0	0%
Four	3	0	0%
Don't know	0	0	%
Total	40	0	0%

Table II.66.63 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 11.3 percent.



Table II.66.63 Apartment Units by Number of Bedrooms Otoe County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	40	0	0%
Two	71	8	11.3%
Three	10	1	10%
Four	0	0	%
Don't know	16	1	6.3%
Total	137	10	7.3%

Average market-rate rents by unit type are shown in Table II.66.64. 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.66.64 Average Market Rate Rents by Number of Bedrooms Otoe County 2017 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	\$	\$	\$	\$	\$
One	\$400	\$436.3	\$	\$	\$429
Two	\$582	\$553.1	\$625	\$	\$568.8
Three	\$757.1	\$995	\$750	\$	\$782.8
Four	\$675	\$	\$	\$	\$675
Don't know	\$700	\$550	\$	\$	
Total	\$669.9	\$546.8	\$687.5	\$	\$622.6

Table II.66.65 shows vacancy rates for single-family units by average rental rates for Otoe 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.66.65 Single-Family Market Rate Rents by Vacancy Status Otoe 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	21	0	0%
\$750 to \$999	18	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	40	0	0%



The average rent and availability of apartment units is displayed in Table II.66.66. The most common rent for apartments was less than \$500 dollars and the units in this price range had a vacancy rate of 0 percent.

Table II.66.66 Apartment Market Rate Rents by Vacancy Status Otoe County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	56	0	0%
\$500 to \$749	30	6	20%
\$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	51	4	7.8%
Total	137	10	7.3%

Respondents were asked if utilities are included in the rent and, as shown in Table II.66.67, 7 respondents, or 38.9 percent, included some sort of utility in the rent.

Table II.66.67 Are there any utilities included with the rent? Otoe County 2017 Survey of Rental Properties	
Period	Respondent
Yes	7
No	11
% Offering Utilities	38.9%

The type of utility included in the rent is shown in Table II.66.68. There were 1 respondent who included electricity, 1 respondent who included natural gas, 5 respondents who included water and sewer and 6 respondents included trash collection in the rent.

Table II.66.68 Which utilities are included with the rent? Otoe County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	1
Natural Gas	1
Water/Sewer	5
Trash Collection	6

Table II.66.69 shows the number of survey respondents who keep a waiting list. As can be seen, 5 respondents said they keep a waitlist, with an estimated 42 persons on the wait list.

Table II.66.69 Do you keep a waiting list? Otoe County 2017 Survey of Rental Properties	
Period	Respondent
Yes	5
No	11
Waitlist Size	42

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.66.70 most respondents indicated there was high need for the renovation of existing single-family units and high need for the renovation of existing apartment units.

Table II.66.70 How would you rate the need for renovation of existing units in the city? Otoe County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	1	2	1	1
Low Need	4	4	4	3
Moderate Need	0	0		
High Need	7	6	6	6
Extreme Need	2	2	2	2

Respondents were also asked how they would rate the need for the construction of new units. As shown in Table II.66.71 most respondents indicated there was extreme need for the construction of new single-family units and no need for the construction of new apartment units.

Table II.66.71 How would you rate the need for construction of new units in the city? Otoe County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	3	4	3	3
Low Need	2	2	2	2
Moderate Need	3	3	3	3
High Need	2	2	2	1
Extreme Need	4	3	3	3

