

**VOLUME II:
PHELPS COUNTY**

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Phelps County

DEMOGRAPHICS

Population Estimates

The Census Bureau's current census estimates indicate that Phelps County's population increased from 9,188 in 2010 to 9,266 in 2016, or by 0.8 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 7.9 percent, and the number of people from 55 to 64 years of age increased by 2.5 percent. The white population decreased by 0.2 percent, while the black population increased by 171.4 percent. The Hispanic population increased from 373 to 519 people between 2010 and 2016 or by 39.1 percent. These data are presented in Table II.69.1.

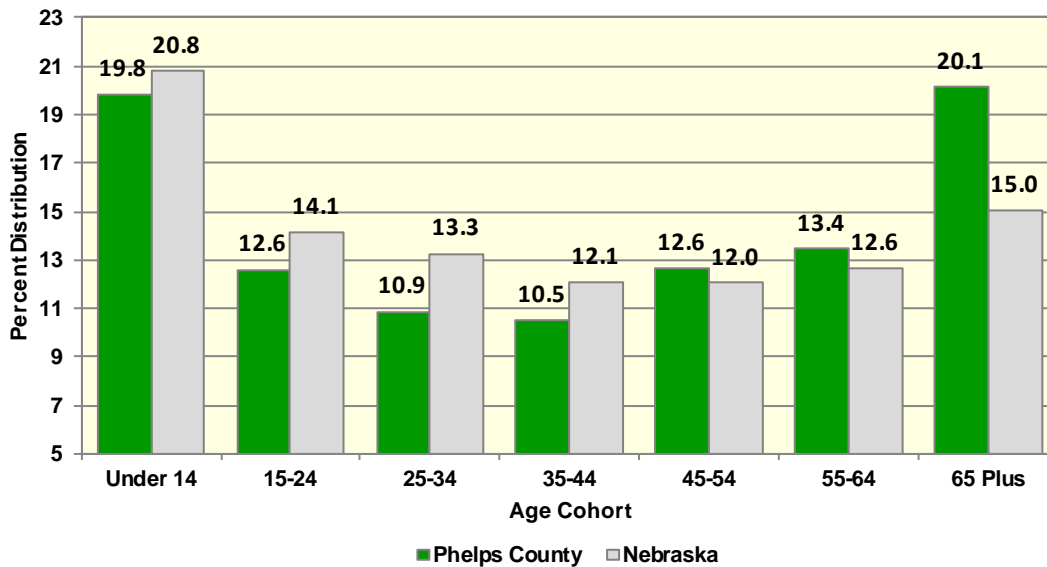
Table II.69.1						
Profile of Population Characteristics						
Phelps County vs. State of Nebraska						
2010 Census and 2016 Current Census Estimates						
Subject	Phelps County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	9,188	9,266	0.8%	1,826,341	1,907,116	4.4%
Age						
0 to 14 years	1,868	1,837	-1.7%	383,542	396,601	3.4%
15 to 24 years	969	1,167	20.4%	258,206	269,442	4.4%
25 to 34 years	934	1,008	7.9%	245,176	252,946	3.2%
35 to 44 years	1,043	971	-6.9%	220,838	230,528	4.4%
45 to 54 years	1,412	1,172	-17%	258,726	229,683	-11.2%
55 to 64 years	1,216	1,246	2.5%	213,176	241,172	13.1%
65 and Over	1,746	1,865	6.8%	246,677	286,744	16.2%
Race						
White	9,045	9,029	-0.2%	1,649,264	1,694,976	2.8%
Black	14	38	171.4%	85,971	94,620	10.1%
American Indian and Alaskan Native	35	61	74.3%	23,418	27,318	16.7%
Asian	23	38	65.2%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	4	4	0%	2,061	2,425	17.7%
Two or more races	67	96	43.3%	32,305	40,495	25.4%
Ethnicity (of any race)						
Hispanic or Latino	373	519	39.1%	167,405	203,320	21.5%

Table II.69.2, presents the population of Phelps County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 4,545 males, who accounted for 49.5 percent of the population, and the remaining 50.5 percent, or 4,643 persons, were female. In 2016, the number of males was 4,638 persons, and accounted for 50.1 percent of the population, with the remaining 49.9 percent, or 4,628 persons being female.



Table II.69.2 Population by Age and Gender Phelps 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	963	905	1,868	969	868	1,837	-1.7%
15 to 24 years	513	456	969	594	573	1,167	20.4%
25 to 34 years	491	443	934	538	470	1,008	7.9%
35 to 44 years	529	514	1,043	507	464	971	-6.9%
45 to 54 years	715	697	1,412	590	582	1,172	-17%
55 to 64 years	600	616	1,216	647	599	1,246	2.5%
65 and Over	2,026	2,812	4,838	2,368	3,052	5,420	1%
0 to 14 years	734	1,012	1,746	793	1,072	1,865	0.8%
Total	4,545	4,643	9,188	4,638	4,628	9,266	0.8%
% of Total	49.5%	50.5%	.	50.1%	49.9%	.	

**Diagram II.69.1
Age Distribution**
Phelps 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.69.3, from April 2000 to July 2009, Phelps County natural increase was estimated to be 44 people. Phelps County has been experiencing net out-migration, with 759 persons leaving the county in the last nine years.⁸³ The 2016 population estimates showed a natural increase of 21 persons. Between 2010 and 2016, Phelps County’s population rose to 9,266 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 Phelps County decreased from 21 persons in 2015 to 3 persons in 2016, with an additional net movement of -1 in the first six months of 2017. The driver’s license total exchanges for the last 16 years are presented in Table II.69.4.

Table II.69.3	
Population Change	
Phelps County	
1980–2010 Census and Intercensal Data	
1980 Population	9,769
Natural Increase 80–90	278
Net Migration 80–90	-332
1990 Population	9,715
Natural Increase 90–00	73
Net Migration 90–00	-41
2000 Population	9,747
Natural Increase 00–09	44
Net Migration 00–09	-759
2009 Population Estimate	9,032
2010 Population	9,188
Natural Increase 10–16	21
Net Migration 10–16	57
2016 Population Estimate	9,266

Table II.69.4			
Driver's Licenses Exchanged and Surrendered			
Phelps County			
2001–First half of 2017 DOT Data			
Year	In-Migrants	Out-Migrants	Net Change
Calendar 2001	115	147	-32
Calendar 2002	118	102	16
Calendar 2003	92	91	1
Calendar 2004	119	122	-3
Calendar 2005	125	92	33
Calendar 2006	112	103	9
Calendar 2007	95	73	22
Calendar 2008	91	93	-2
Calendar 2009	100	88	12
Calendar 2010	154	142	12
Calendar 2011	128	73	55
Calendar 2012	111	72	39
Calendar 2013	122	96	26
Calendar 2014	111	69	42
Calendar 2015	88	67	21
Calendar 2016	109	106	3
First Half of 2017	44	45	-1

⁸³ 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 Phelps County decreased by 4.6 percent from 1,776 in 2016 to 1,694 in 2017, as shown in Table II.69.5. The number of school-age children 5 to 11 years of age decreased from 847 in 2016 to 819 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	1,089	290	693	2,072
1993	1,076	299	649	2,024
1994	1,052	318	663	2,033
1995	1,073	322	677	2,072
1996	1,124	332	751	2,207
1997	1,113	329	729	2,171
1998	1,080	339	756	2,175
1999	1,058	320	760	2,138
2000	1,041	337	821	2,199
2001	1,016	308	793	2,117
2002	1,019	277	794	2,090
2003	946	297	715	1,958
2004	952	279	667	1,898
2005	829	286	704	1,819
2006	667	256	584	1,507
2007	821	240	654	1,715
2008	807	259	645	1,711
2009	841	241	637	1,719
2010	880	251	670	1,801
2011	887	255	639	1,781
2012	877	258	617	1,752
2013	862	293	637	1,792
2014	823	278	599	1,700
2015	845	256	660	1,761
2016	847	258	671	1,776
2017	819	251	624	1,694

Population Characteristics

Table II.69.6, 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 -1 percent to a total of 1,746 persons in 2010. Those aged 25 to 34 changed by -10.5 percent, and those aged under 5 changed by -2 percent.



Table II.69.6 Population by Age Phelps County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	606	6.2%	594	6.5%	-2%
5 to 19	2,196	22.5%	1,843	20.1%	-16.1%
20 to 24	373	3.8%	400	4.4%	7.2%
25 to 34	1,043	10.7%	934	10.2%	-10.5%
35 to 54	2,827	29%	2,455	26.7%	-13.2%
55 to 64	938	9.6%	1,216	13.2%	29.6%
65 or Older	1,764	18.1%	1,746	19%	-1%
Total	9,747	100.0%	9,188	100.0%	-5.7%

The elderly population is further explored in Table II.69.7. Those aged 65 to 66 changed by -8.6 percent between 2000 and 2010, resulting in a population of 169 persons. Those aged 85 or older changed by 0.9 percent during the same time period, and resulted in 323 persons over age 85 in 2010.

Table II.69.7 Elderly Population by Age Phelps County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	185	10.5%	169	9.7%	-8.6%
67 to 69	253	14.3%	245	14%	-3.2%
70 to 74	400	22.7%	384	22%	-4%
75 to 79	338	19.2%	349	20%	3.3%
80 to 84	268	15.2%	276	15.8%	3%
85 or Older	320	18.1%	323	18.5%	0.9%
Total	1,764	100.0%	1,746	100.0%	-1%

Population by race and ethnicity is shown in Table II.69.8, with the white population representing 96.9 percent in 2010. The black population changed by 18.2 percent, representing 0.1 percent of the population in 2010. The American Indian and Asian populations represented 0.4 and 0.2 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 69.5 percent between 2000 and 2010, compared to the -7.5 percent growth rate for non-Hispanics.

Table II.69.8 Population by Race and Ethnicity Phelps County 2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	9,532	97.8%	8,899	96.9%	-6.6%
Black	11	0.1%	13	0.1%	18.2%
American Indian	27	0.3%	35	0.4%	29.6%
Asian	27	0.3%	22	0.2%	-18.5%
Native Hawaiian/ Pacific Islander	0	0%	3	0%	%
Other	77	0.8%	127	1.4%	64.9%
Two or More Races	73	0.7%	89	1%	21.9%
Total	9,747	100.0%	9,188	100.0%	-5.7%
Hispanic	220	2.3%	373	4.1%	69.5%
Non-Hispanic	9,527	97.7%	8,815	95.9%	-7.5%



Population by race and ethnicity through 2016 is shown in Table II.69.9. The white population represented 96.8 percent of the population in 2016, compared with the black population accounting for 0.1 percent of the population. Hispanic population represented 5.3 percent of the population in 2016.

Table II.69.9 Population by Race and Ethnicity Phelps County 2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	8,899	96.9%	8,941	96.8%
Black	13	0.1%	12	0.1%
American Indian	35	0.4%	11	0.1%
Asian	22	0.2%	18	0.2%
Native Hawaiian/ Pacific Islander	3	0%	0	0%
Other	127	1.4%	52	0.6%
Two or More Races	89	1%	202	2.2%
Total	9,188	100.0%	9,236	100.0%
Non-Hispanic	8,815	95.9%	8,751	94.7%
Hispanic	373	4.1%	485	5.3%

The population by race is broken down further by ethnicity in Table II.69.10. While the white non-Hispanic population changed by -7.7 percent between 2000 and 2010, the white Hispanic population changed by 79.8 percent. The black non-Hispanic population changed by 20 percent, while the black Hispanic population changed by 0 percent.

Table II.69.10 Population by Race and Ethnicity Phelps County 2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	9,418	98.9%	8,694	98.6%	-7.7%
Black	10	0.1%	12	0.1%	20%
American Indian	27	0.3%	21	0.2%	-22.2%
Asian	26	0.3%	21	0.2%	-19.2%
Native Hawaiian/ Pacific Islander	0	0%	3	0%	%
Other	2	0%	0	0%	-100%
Two or More Races	44	0.5%	64	0.7%	45.5%
Total Non-Hispanic	9,527	100.0%	8,815	100.0%	-7.5%
Hispanic					
White	114	51.8%	205	55%	79.8%
Black	1	0.5%	1	0.3%	0%
American Indian	0	0%	14	3.8%	%
Asian	1	0.5%	1	0.3%	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	75	34.1%	127	34%	69.3%
Two or More Races	29	13.2%	25	6.7%	-13.8%
Total Hispanic	220	100.0%	373	100.0%	69.5%
Total Population	9,747	100.0%	9,188	100.0%	-5.7%



The change in race and ethnicity between 2010 and 2016 is shown in Table II.69.11. During this time, the total non-Hispanic population was 8,751 persons in 2016. The Hispanic population was 485.

Table II.69.11				
Population by Race and Ethnicity				
Phelps County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	8,694	98.6%	8,586	98.1%
Black	12	0.1%	12	0.1%
American Indian	21	0.2%	11	0.1%
Asian	21	0.2%	18	0.2%
Native Hawaiian/ Pacific Islander	3	0%	0	0%
Other	0	0%	0	0%
Two or More Races	64	0.7%	124	1.4%
Total Non-Hispanic	8,815	100.0%	8,751	100.0%
Hispanic				
White	205	55%	355	73.2%
Black	1	0.3%	0	0%
American Indian	14	3.8%	0	0%
Asian	1	0.3%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	127	34%	52	10.7%
Two or More Races	25	6.7%	78	16.1%
Total Hispanic	373	100.0	485	100.0%
Total Population	9,188	100.0%	9,236	100.0%

Households by type and tenure are shown in Table II.69.12. Family households represented 66.1 percent of households, while non-family households accounted for 33.9 percent. These changed from 67.3 and 32.7 percent, respectively.

Table II.69.12				
Household Type by Tenure				
Phelps County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	2,544	67.3%	2,493	66.1%
Married-Couple Family	2,169	85.3%	2,179	87.4%
Owner-Occupied	1,844	85%	1,827	83.8%
Renter-Occupied	325	15%	352	16.2%
Other Family	375	14.7%	314	15%
Male Householder, No Spouse Present	127	33.9%	122	40.4%
Owner-Occupied	72	56.7%	72	59%
Renter-Occupied	55	43.3%	50	41%
Female Householder, No Spouse Present	248	66.1%	192	79%
Owner-Occupied	120	48.4%	56	29.2%
Renter-Occupied	128	51.6%	136	70.8%
Non-Family Households	1,235	32.7%	1,280	33.9%
Owner-Occupied	683	55.3%	672	52.5%
Renter-Occupied	552	44.7%	608	47.5%
Total	3,779	100.0%	3,773	100.0%



The group quarters population was 249 in 2010, compared to 259 in 2000. Institutionalized populations experienced a -9.8 percent change between 2000 and 2010. Non-Institutionalized populations experienced a 375 percent change during this same time period.

Table II.69.13 Group Quarters Population					
Phelps 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	1	0.4%	48	20.9%	4700%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	254	99.6%	182	79.1%	-28.3%
Other Institutions	0	0%	0	0%	%
Total	255	100.0%	230	100.0%	-9.8%
Non-Institutionalized					
College Dormitories	0	0%	0	0%	%
Military Quarters	0	0%	0	0%	%
Other Non-Institutionalized	4	100%	19	100%	375%
Total	4	100.0%	19	100.0%	375%
Group Quarters Population	259	100.0%	249	100.0%	-3.9%

The number of foreign born persons are shown in Table II.69.14. An estimated 1.1 percent of the population was born in Mexico with 0.8 percent born in Guatemala and another 0.2 percent were born in South Africa.

Table II.69.14 Place of Birth for the Foreign-Born Population			
Phelps County 2016 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 country of origin	Mexico	97	1.1%
#2 country of origin	Guatemala	78	0.8%
#3 country of origin	South Africa	23	0.2%
#4 country of origin	Ukraine	11	0.1%
#5 country of origin	Brazil	10	0.1%
#6 country of origin	India	5	0.1%
#7 country of origin	Korea	4	0%
#8 country of origin	Haiti	3	0%
#9 country of origin	Honduras	3	0%
#10 country of origin	Germany	2	0%

Limited English Proficiency and the language spoken at home are shown in Table II.69.15. An estimated 1.6 percent of the population speaks Spanish at home, followed by 0 percent speaking German or other West Germanic languages.

Table II.69.15
Limited English Proficiency and Language Spoken at Home
 Phelps County
 2016 Five-Year ACS

Number	Country	Number of Persons	Percent of Total Population
#1 LEP Language	Spanish	142	1.6%
#2 LEP Language	German or other West Germanic languages	4	0%
#3 LEP Language	Korean	4	0%
#4 LEP Language	French, Haitian, or Cajun	2	0%
#5 LEP Language	Arabic	0	0%
#6 LEP Language	Chinese	0	0%
#7 LEP Language	Other Asian and Pacific Island languages	0	0%
#8 LEP Language	Other Indo-European languages	0	0%
#9 LEP Language	Other and unspecified languages	0	0%
#10 LEP Language	Russian, Polish, or other Slavic languages	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.69.16. Some 15.2 percent of the population was disabled in 2000, or a total of 1,349 persons. The disability rate was highest for those over 65, with 27.4 percent disabled.

Table II.69.16
Disability by Age
 Phelps County
 2000 Census SF3 Data

Age	Total	
	Disabled Population	Disability Rate
5 to 15	67	4.1%
16 to 64	864	15.1%
65 and older	418	27.4%
Total	1,349	15.2%

Table II.69.17 shows disability by type in 2000. There were 611 physical disabilities in 2000, some 524 employment disabilities, and 366 go-outside-home disabilities.

Table II.69.17
Total Disabilities Tallied: Aged 5 and Older
 Phelps County
 2000 Census SF3 Data

Disability Type	Population
Sensory disability	278
Physical disability	611
Mental disability	325
Self-care disability	131
Employment disability	524
Go-outside-home disability	366
Total	2,235

Disability by age, as estimated by the 2016 ACS, is shown in Table II.69.18. The disability rate for females was 12.8 percent, compared to 12.2 percent for males. The disability rate changed precipitously higher with age, with 50.7 percent of those over 75 experiencing a disability.

Table II.69.18						
Disability by Age						
Phelps 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%	6	2.2%	6	1%
5 to 17	19	2.1%	39	5%	58	3.5%
18 to 34	29	3.3%	28	3.5%	57	3.4%
35 to 64	208	12.1%	176	10.4%	384	11.3%
65 to 74	100	25.4%	119	25.2%	219	25.3%
75 or Older	199	56.1%	201	46.3%	400	50.7%
Total	555	12.2%	569	12.8%	1,124	12.5%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.69.19. Some 6 percent have an ambulatory disability, 4.1 have an independent living disability, and 1.1 percent have a self-care disability.

Table II.69.19		
Total Disabilities Tallied: Aged 5 and Older		
Phelps County		
2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	501	5.6%
Vision disability	114	1.3%
Cognitive disability	282	3.3%
Ambulatory disability	503	6%
Self-Care disability	92	1.1%
Independent living disability	278	4.1%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.69.20 and Table II.69.21. In 2016, some 4,702 persons were employed and 58 were unemployed. This totaled a labor force of 4,760 persons. The unemployment rate for Phelps County was estimated to be 1.2 in 2016.

Table II.69.20	
Employment, Labor Force and Unemployment	
Phelps County	
2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	4,702
Unemployed	58
Labor Force	4,760
Unemployment Rate	1.2%



In 2016, 93.8 percent of households in Phelps County had a high school education or greater.

Table II.69.21	
High School or Greater Education	
Phelps County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	3,540
Total Households	3,773
Percent High School or Above	93.8%

As seen in Table II.69.22, 32.2 percent of the population had a high school diploma or equivalent, another 38.2 percent have some college, 16.5 percent have a Bachelor's Degree, and 4.9 percent of the population had a graduate or professional degree.

Table II.69.22		
Educational Attainment		
Phelps County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	577	8.3%
High School or Equivalent	2,243	32.2%
Some College or Associates Degree	2,660	38.2%
Bachelor's Degree	1,148	16.5%
Graduate or Professional Degree	342	4.9%
Total Population Above 18 years	6,970	100.0%

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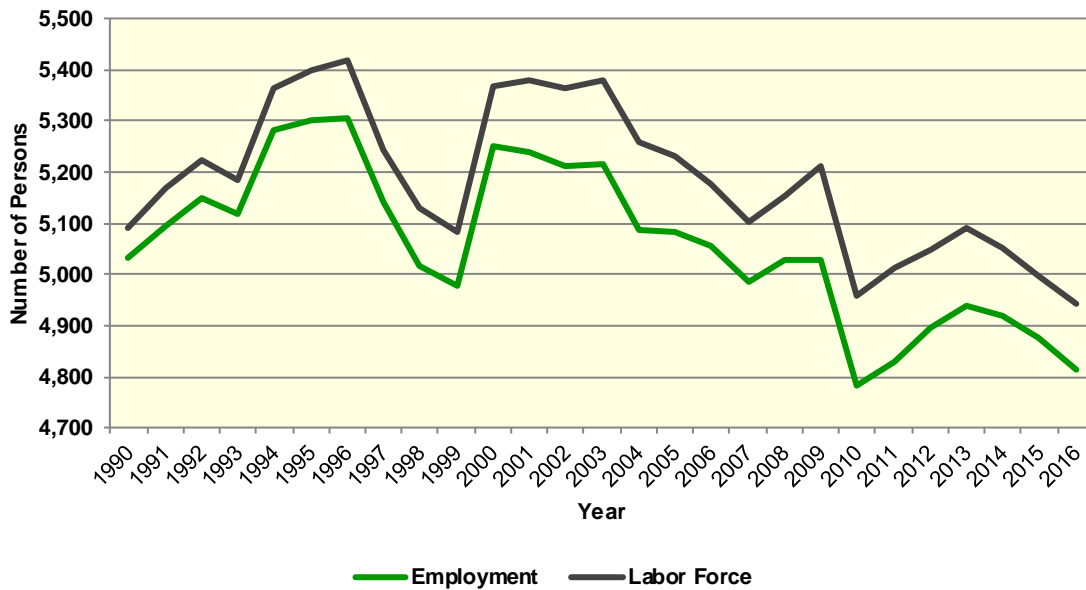
Labor Force

Table II.69.23, shows the labor force statistics for Phelps County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1990 with a rate of 1.1. The highest level of unemployment occurred during 2011 rising to a rate of 3.7. This compared to a statewide low of 2.3 in 1990 and statewide high of 4.6 in 2009. Over the last year the unemployment rate in Phelps County increased from 2.4 percent in 2015 to 2.6 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.69.23 Labor Force Statistics Phelps County 1990 - 2016 BLS Data					
Year	Phelps County				Statewide
	Unemployment	Employment	Labor Force	Unemployment Rate	Unemployment Rate
1990	58	5,034	5,092	1.1%	2.3%
1991	72	5,096	5,168	1.4%	2.7%
1992	72	5,151	5,223	1.4%	2.9%
1993	66	5,120	5,186	1.3%	2.8%
1994	81	5,282	5,363	1.5%	2.6%
1995	96	5,302	5,398	1.8%	2.6%
1996	111	5,306	5,417	2%	2.7%
1997	101	5,143	5,244	1.9%	2.5%
1998	114	5,016	5,130	2.2%	2.6%
1999	108	4,976	5,084	2.1%	2.8%
2000	119	5,249	5,368	2.2%	2.8%
2001	139	5,239	5,378	2.6%	3.1%
2002	154	5,210	5,364	2.9%	3.6%
2003	164	5,217	5,381	3%	3.9%
2004	171	5,087	5,258	3.3%	3.9%
2005	148	5,082	5,230	2.8%	3.8%
2006	118	5,057	5,175	2.3%	3.1%
2007	116	4,985	5,101	2.3%	3%
2008	125	5,027	5,152	2.4%	3.3%
2009	185	5,027	5,212	3.5%	4.6%
2010	177	4,781	4,958	3.6%	4.6%
2011	183	4,830	5,013	3.7%	4.4%
2012	152	4,897	5,049	3%	4%
2013	152	4,940	5,092	3%	3.8%
2014	132	4,920	5,052	2.6%	3.3%
2015	121	4,875	4,996	2.4%	3%
2016	130	4,814	4,944	2.6%	3.2%

Diagram II.69.2, shows the employment and labor force for Phelps County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 4,814 persons, with the labor force reaching 4,944, indicating there were a total of 130 unemployed persons.

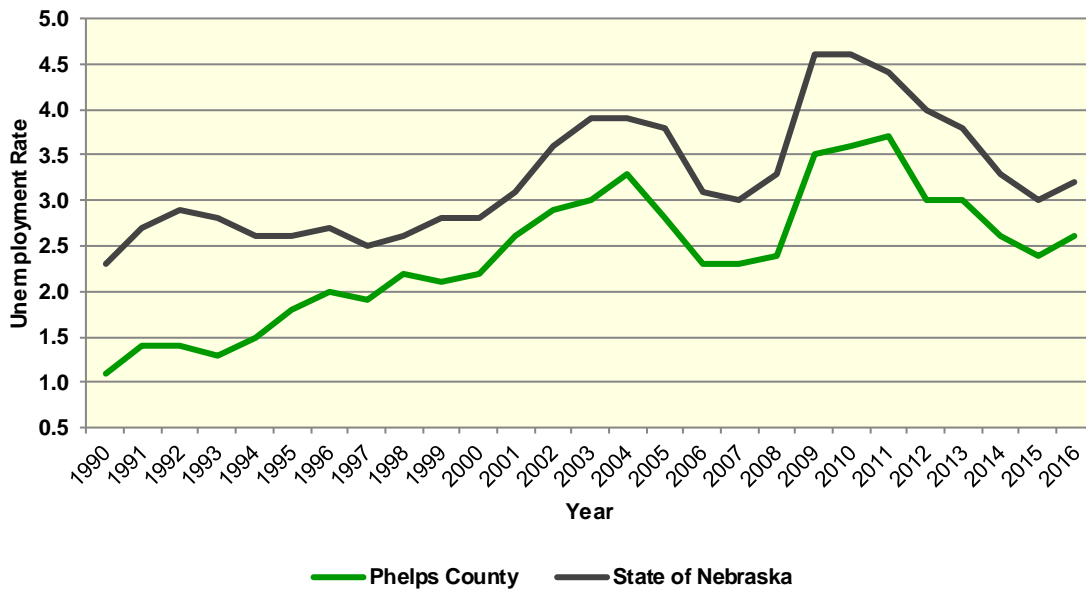
Diagram II.69.2
Employment and Labor Force
 Phelps County
 1990 – 2016 BLS Data



Unemployment

Diagram II.69.3, shows the unemployment rate for both the State and Phelps County. During the 1990’s the average rate for Phelps County was 1.7, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 2.7, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 3. Over the course of the entire period Phelps County had an average unemployment rate lower than the state, 2.4 percent for Phelps County, versus 3.3 statewide.

Diagram II.69.3
Annual Unemployment Rate
 Phelps 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.69.24, shows total real earnings by industry for Phelps County. In the most recent 2016 estimate, the farm industry had the largest total real earnings, with total real earnings reaching 167,146,000 dollars. Between 2015 and 2016 the arts, entertainment, and recreation industry saw the largest percentage increase, rising by 25.3 percent to 2,353,000 dollars.

Table II.69.24
Real Earnings by Industry
 Phelps 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	63,204	83,924	145,207	132,198	160,992	170,913	179,662	167,146	-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	2,894	2,620	2,816	2,811	2,932	2,967	1.2
Construction	16,315	0	0	0	0	0	0	0	0
Manufacturing	58,548	0	0	0	0	0	0	0	0
Wholesale trade	17,581	23,176	24,852	27,315	29,004	31,087	30,125	29,791	-1.1
Retail trade	14,695	15,517	16,898	17,663	19,505	19,805	20,384	21,664	6.3
Transportation and warehousing	7,795	0	8,140	10,552	7,740	8,015	7,272	6,216	-14.5
Information	1,167	1,039	1,002	1,091	1,029	1,007	1,016	953	-6.2
Finance and insurance	10,834	15,747	12,915	14,221	12,680	13,473	12,260	12,834	4.7
Real estate and rental and leasing	2,049	1,991	773	1,489	1,890	3,636	4,085	4,161	1.9
Professional and technical services	0	0	6,879	7,908	7,840	8,437	8,444	8,090	-4.2
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	5,461	4,811	0	0	0	0	0	0	0
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	916	1,417	1,400	1,588	1,791	1,784	1,877	2,353	25.3
Accommodation and food services	4,447	4,050	4,513	4,164	4,158	4,267	4,983	4,909	-1.5
Other services, except public administration	10,414	9,633	9,392	9,655	9,213	9,820	9,821	10,150	3.4
Government and government enterprises	36,409	43,114	42,699	42,256	42,797	43,763	44,911	45,786	1.9
Total	290,040	335,277	394,110	393,745	424,643	447,592	458,454	446,644	-2.6

Table II.69.25, shows the total employment by industry for Phelps County. The most recent estimates show the government and government enterprises industry was the largest employer in Phelps County, with employment reaching 821 jobs in 2016. Between 2015 and 2016 the arts, entertainment, and recreation industry saw the largest percentage increase, rising by 5.3 percent to 180 jobs.

Table II.69.25 Employment by Industry Phelps County BEA Table CA25 Data									
NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	673	589	601	562	567	562	648	610	-5.9
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	29	25	26	27	28	27	-3.6
Construction	326	0	0	0	0	0	0	0	0
Manufacturing	973	0	0	0	0	0	0	0	0
Wholesale trade	336	383	415	439	475	485	476	454	-4.6
Retail trade	693	585	627	615	633	653	662	683	3.2
Transportation and warehousing	197	0	186	188	182	177	198	199	0.5
Information	48	48	47	50	51	50	51	46	-9.8
Finance and insurance	296	380	416	411	407	402	372	371	-0.3
Real estate and rental and leasing	116	189	196	188	195	231	233	243	4.3
Professional and technical services	0	0	191	203	197	214	217	224	3.2
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	304	289	0	0	0	0	0	0	0
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	65	136	136	158	174	186	171	180	5.3
Accommodation and food services	303	281	275	260	261	262	282	290	2.8
Other services, except public administration	383	314	327	348	342	343	350	357	2
Government and government enterprises	858	804	794	791	816	823	824	821	-0.4
Total	6,796	6,650	6,738	6,790	6,932	7,068	7,142	7,065	-1.1

Table II.69.26, shows the real average earnings per job by industry for Phelps County. These figures are calculated by dividing the Total Real Earning displayed in Table II.69.24 and Table II.69.25, by Industry. In 2016, the farm industry had the highest average earnings reaching 274,010 dollars. Between 2015 and 2016 the arts, entertainment, and recreation industry saw the largest percentage increase, rising by 19.1 percent to 13,072 dollars.

Table II.69.26									
Real Earnings Per Job by Industry									
Phelps County									
BEA Table CA5N and CA25 Data									
NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	93,914	142,485	241,609	235,228	283,937	304,116	277,256	274,010	-1.2
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	99,803	104,819	108,292	104,113	104,718	109,889	4.9
Construction	50,047	0	0	0	0	0	0	0	0
Manufacturing	60,173	0	0	0	0	0	0	0	0
Wholesale trade	52,324	60,512	59,885	62,221	61,062	64,096	63,287	65,619	3.7
Retail trade	21,204	26,525	26,950	28,721	30,813	30,330	30,792	31,719	3
Transportation and warehousing	39,569	0	43,765	56,127	42,528	45,285	36,725	31,236	-14.9
Information	24,312	21,652	21,322	21,820	20,174	20,133	19,926	20,717	4
Finance and insurance	36,602	41,439	31,045	34,601	31,155	33,514	32,958	34,593	5
Real estate and rental and leasing	17,666	10,532	3,946	7,922	9,692	15,742	17,533	17,123	-2.3
Professional and technical services	0	0	36,017	38,956	39,797	39,427	38,911	36,116	-7.2
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	17,964	16,648	0	0	0	0	0	0	0
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	14,085	10,419	10,296	10,049	10,292	9,591	10,979	13,072	19.1
Accommodation and food services	14,677	14,414	16,413	16,014	15,932	16,287	17,669	16,928	-4.2
Other services, except public administration	27,190	30,680	28,720	27,743	26,939	28,629	28,059	28,431	1.3
Government and government enterprises	42,434	53,624	53,777	53,421	52,447	53,176	54,503	55,769	2.3
Total	42,678	50,418	58,491	57,989	61,258	63,327	64,191	63,219	-1.5

Table II.69.27 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 \$551,817,000 a -1.8 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 6,650 and 7,065 in 2016.



Table II.69.27
Total Employment and Real Personal Income
 Phelps 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	139,176	7,085	-3,661	36,220	16,555	181,205	18,862	4,705	29,583
1970	144,775	7,564	-4,667	39,721	17,676	189,941	19,887	4,869	29,736
1971	156,899	8,031	-4,655	41,196	18,883	204,292	21,420	4,948	31,709
1972	159,826	8,643	-4,261	45,953	19,429	212,303	22,245	5,073	31,504
1973	184,008	10,681	-4,291	51,591	21,126	241,752	24,985	5,218	35,264
1974	174,992	11,976	-4,763	54,554	21,937	234,744	24,414	5,456	32,073
1975	193,849	12,193	-5,004	58,131	24,286	259,069	26,176	5,579	34,748
1976	178,444	13,196	-4,614	57,801	24,742	243,176	24,665	5,747	31,051
1977	165,068	13,650	-4,551	61,028	25,211	233,105	23,219	5,863	28,154
1978	216,992	14,419	-4,146	62,679	25,889	286,995	29,111	5,922	36,642
1979	176,759	15,218	-3,255	63,578	26,950	248,815	25,231	5,974	29,589
1980	122,323	15,055	-3,036	72,971	28,646	205,849	20,979	5,958	20,530
1981	193,381	16,001	-5,018	82,779	29,676	284,816	28,590	6,029	32,076
1982	160,577	16,693	-6,378	90,999	31,157	259,663	25,653	6,038	26,594
1983	160,678	16,669	-7,154	92,942	32,409	262,208	26,038	6,172	26,034
1984	237,396	17,452	-8,198	94,657	33,048	339,451	33,854	6,128	38,740
1985	209,762	17,634	-9,285	89,819	33,853	306,515	30,317	6,020	34,844
1986	205,725	18,149	-10,586	86,689	34,357	298,036	29,950	5,907	34,828
1987	226,577	18,842	-12,019	80,579	33,933	310,227	31,511	6,098	37,156
1988	248,581	19,644	-12,531	76,960	33,634	326,999	33,452	6,122	40,604
1989	236,814	20,265	-13,626	82,814	36,537	322,274	33,051	6,236	37,975
1990	259,329	21,320	-14,927	75,880	38,400	337,361	34,776	6,366	40,736
1991	273,453	21,702	-14,691	76,991	40,470	354,521	36,169	6,424	42,568
1992	258,972	22,142	-14,313	75,551	42,506	340,575	34,828	6,497	39,859
1993	252,321	22,709	-13,845	76,094	44,023	335,885	34,183	6,586	38,313
1994	274,620	24,099	-14,308	74,715	45,812	356,741	36,177	6,787	40,462
1995	271,181	23,974	-13,996	77,572	47,924	358,707	36,196	6,745	40,204
1996	290,729	24,454	-13,715	79,760	50,031	382,351	38,463	6,893	42,178
1997	275,976	24,943	-12,449	83,040	52,011	373,636	37,737	6,735	40,976
1998	278,079	25,270	-11,357	84,535	54,883	380,871	38,694	6,544	42,494
1999	277,468	25,572	-10,849	78,710	57,126	376,882	38,634	6,500	42,688
2000	275,861	25,649	-10,676	82,608	58,813	380,957	39,141	6,605	41,765
2001	290,040	26,341	-11,458	80,004	61,888	394,133	40,616	6,796	42,679
2002	282,795	26,561	-14,127	74,617	66,066	382,790	39,528	6,639	42,596
2003	314,723	26,747	-17,083	77,669	65,301	413,864	43,219	6,646	47,356
2004	297,528	26,220	-19,336	68,028	66,307	386,307	40,515	6,494	45,816
2005	311,739	26,254	-21,707	57,444	65,641	386,862	41,147	6,546	47,623
2006	287,409	27,339	-24,215	61,467	67,317	364,639	38,771	6,552	43,866
2007	308,492	28,322	-27,462	68,134	70,132	390,974	42,396	6,629	46,537
2008	318,385	29,140	-31,006	80,613	76,327	415,179	45,152	6,693	47,570
2009	311,078	29,769	-31,842	72,269	79,072	400,807	43,814	6,703	46,409
2010	335,277	30,165	-30,211	71,966	81,130	427,996	46,587	6,650	50,417
2011	394,110	26,493	-30,791	74,900	82,028	493,754	53,838	6,738	58,491
2012	393,745	26,976	-32,522	78,811	79,999	493,057	53,424	6,790	57,989
2013	424,643	30,653	-32,886	73,933	78,769	513,806	55,813	6,932	61,258
2014	447,592	31,981	-35,282	81,663	81,105	543,098	59,058	7,068	63,326
2015	458,454	32,236	-35,352	88,402	82,804	562,073	60,542	7,142	64,191
2016	446,644	32,630	-34,787	88,221	84,369	551,817	59,553	7,065	63,219



Diagram II.69.4, shows real average earnings per job for Phelps County from 1990 to 2016. Over this period the average earning per job for Phelps County was 47,466 dollars, which was higher than the statewide average of 46,130 dollars over the same period.

Diagram II.69.4
Real Average Earnings Per Job
 Phelps County
 BEA Data 1990 - 2016

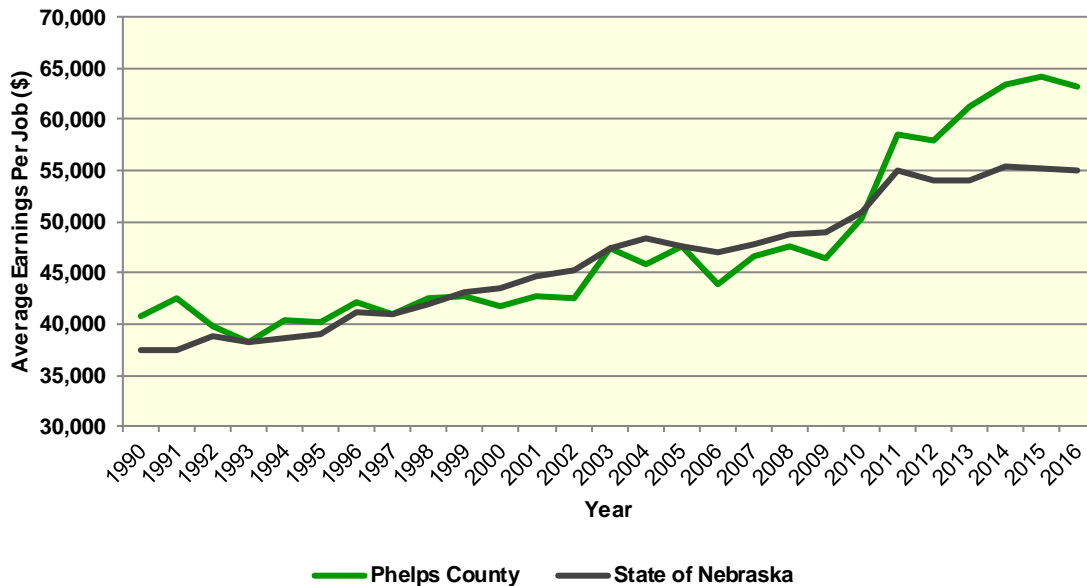
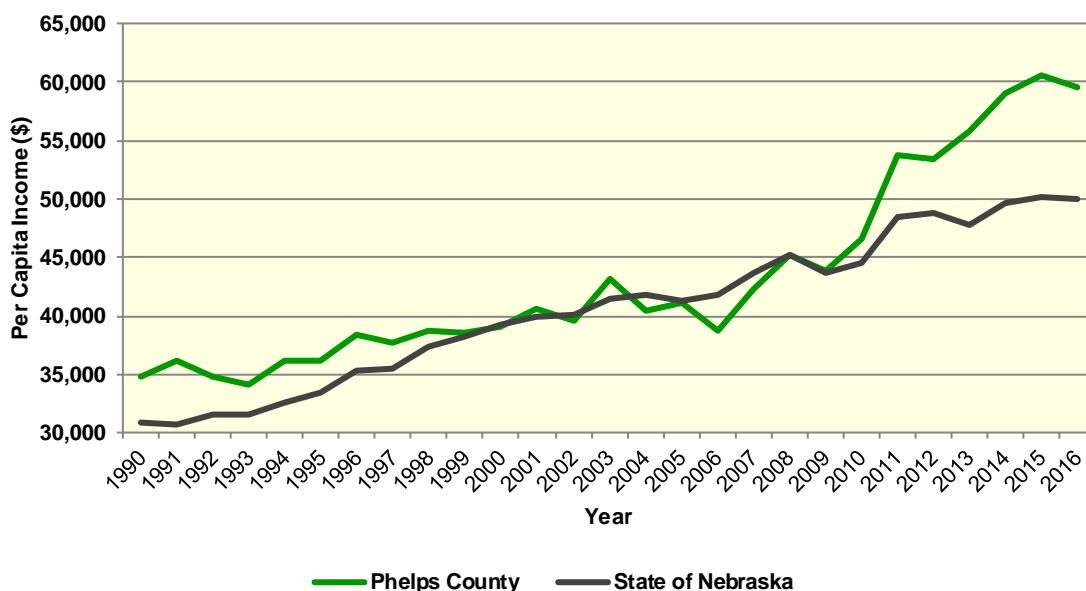


Diagram II.69.5, shows real per capita income in Phelps County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Phelps County was 43,295 dollars, which was higher than the statewide average of 40,548 dollars over the same period.

Diagram II.69.5
Real Per Capita Income
 Phelps 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.69.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment decreased from 4,755 persons in 2015 to 4,734 in 2016, a change of (ND) percent.

Table II.69.28
Total Monthly Employment
 Phelps County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	4,409	4,335	4,497	4,517	4,395	4,454	4,472	4,579	4,700	4,715	4,615
Feb	4,447	4,472	4,509	4,500	4,391	4,417	4,417	4,593	4,668	4,710	4,666
Mar	4,500	4,543	4,536	4,522	4,408	4,494	4,496	4,624	4,688	4,688	4,660
Apr	4,529	4,534	4,580	4,578	4,469	4,506	4,578	4,650	4,725	4,703	4,677
May	4,588	4,583	4,633	4,612	4,552	4,517	4,628	4,769	4,810	4,836	4,767
Jun	4,662	4,697	4,666	4,653	4,625	4,592	4,723	4,818	4,920	4,896	4,899
Jul	4,579	4,721	4,710	4,570	4,587	4,506	4,635	4,745	4,816	4,814	4,769
Aug	4,498	4,526	4,612	4,716	4,545	4,538	4,592	4,716	4,760	4,748	4,721
Sep	4,469	4,448	4,573	4,471	4,490	4,543	4,631	4,667	4,727	4,711	4,744
Oct	4,533	4,487	4,577	4,462	4,524	4,548	4,630	4,729	4,801	4,752	4,748
Nov	4,558	4,543	4,561	4,494	4,483	4,487	4,643	4,676	4,758	4,720	4,752
Dec	4,603	4,547	4,587	4,523	4,477	4,548	4,744	4,723	4,854	4,771	4,789
Annual	4,531	4,536	4,587	4,552	4,496	4,513	4,599	4,691	4,769	4,755	4,734
% Change	(ND)%	(ND)%	1%	-1%	-1%	(ND)%	2%	2%	2%	(ND)%	(ND)%



The QCEW also reports average weekly wages, which represents total compensation paid during the calendar quarter, regardless of when services were performed. The BLS QCEW data indicated average weekly wages were \$751 in 2015. In 2016, average weekly wages saw a increase of 2 percent over the prior year, rising to 764 dollars, or by 13 dollars. These data are shown in Table II.69.29.

Table II.69.29						
Average Weekly Wages						
Phelps County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	444	468	454	520	471	
2002	457	481	473	521	483	3%
2003	475	494	484	546	500	4%
2004	488	521	504	572	521	4%
2005	497	527	538	568	533	2%
2006	546	515	545	592	549	3%
2007	578	543	570	646	584	6%
2008	603	559	592	680	608	4%
2009	618	571	609	701	624	3%
2010	604	598	643	728	643	3%
2011	619	635	661	725	660	3%
2012	671	649	648	744	678	3%
2013	662	675	671	768	694	2%
2014	689	694	701	825	728	5%
2015	728	720	721	835	751	3%
2016(p)	727	736	765	828	764	2%

Total business establishments reported by the QCEW are displayed in Table II.69.28. Between 2015 and 2016, the total number of business establishments in Phelps County increased from 456 to 465 establishments.

Table II.69.30						
Number of Business Establishments						
Phelps County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	356	355	360	357	357	
2002	365	364	362	362	363	2%
2003	379	378	379	379	379	4%
2004	385	392	397	394	392	3%
2005	398	396	395	392	395	1%
2006	386	389	390	387	388	-2%
2007	385	383	388	383	385	-1%
2008	381	383	386	387	384	(ND)%
2009	395	396	397	387	394	3%
2010	384	388	388	383	386	-2%
2011	390	391	389	395	391	1%
2012	413	418	419	429	420	7%
2013	435	442	443	446	442	5%
2014	448	455	449	452	451	2%
2015	459	463	448	453	456	1%
2016	462	464	468	467	465	2%

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 increased by 0.6 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 increased by 10.5 percent over the period. On the other hand, by 2016 there were 690 returns for AGIs of \$100,000 or more. Table II.69.31 presents AGI distribution for the years 1991 through 2016.

Table II.69.31										
Income Tax Returns by Adjusted Gross Income										
Phelps 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	Total⁸⁴
1991	1,413	468	871	668	635	331	81	65	0	4,549
1992	1,390	465	840	647	652	367	77	84	0	4,540
1993	1,418	427	825	624	671	403	84	77	0	4,546
1994	1,489	422	802	617	643	397	81	79	0	4,549
1995	1,414	415	800	619	614	486	108	102	0	4,581
1996	1,370	379	759	613	647	514	143	116	15	4,556
1997	1,310	352	733	568	687	562	159	133	22	4,526
1998	1,348	298	723	564	633	596	177	142	18	4,499
1999	1,246	298	663	541	660	650	211	168	26	4,463
2000	1,272	289	646	562	640	717	222	164	30	4,542
2001	1,216	278	595	605	647	675	209	159	31	4,415
2002	1,231	305	622	537	644	672	204	149	22	4,386
2003	1,221	310	584	518	620	669	241	160	26	4,349
2004	1,141	326	580	511	573	681	284	195	29	4,320
2005	980	259	519	471	534	659	275	198	29	3,924
2006	931	356	605	526	585	686	319	270	35	4,313
2007	868	325	589	465	586	685	369	318	53	4,258
2008	824	296	570	477	618	722	403	327	61	4,298
2009	804	299	563	462	613	688	380	360	64	4,233
2010	712	346	552	451	564	680	427	397	79	4,208
2011	768	325	547	413	588	684	440	427	101	4,293
2012	735	319	516	431	557	661	433	509	158	4,319
2013	734	302	513	461	589	666	438	504	133	4,340
2014	682	309	517	477	581	654	457	592	116	4,385
2015	711	295	473	508	587	677	463	596	116	4,426
2016	716	280	493	483	623	639	458	585	105	4,382

⁸⁴ 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 894 in 2010 to 827 in 2016, with the poverty rate reaching 9.2 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.69.32 presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	833	8.8%
2001	878	9.2%
2002	915	9.7%
2003	900	9.5%
2004	897	9.7%
2005	937	10.2%
2006	898	9.8%
2007	897	10.1%
2008	922	10.4%
2009	961	11%
2010	894	10%
2011	873	9.8%
2012	931	10.4%
2013	784	8.7%
2014	845	9.5%
2015	936	10.4%
2016	827	9.2%

The rate of poverty for Phelps County is shown in Table II.69.33. In 2016, there were an estimated 740 persons living in poverty. This represented a 8.3 percent poverty rate, compared to 8.9 percent poverty in 2000. In 2016, some 12.3 percent of those in poverty were under age 6, and 10.5 percent were 65 or older.

Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	94	11.2%	91	12.3%
6 to 17	214	25.5%	130	17.6%
18 to 64	412	49.2%	441	59.6%
65 or Older	118	14.1%	78	10.5%
Total	838	100.0%	740	100.0%
Poverty Rate	8.9%	.	8.3%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 1.2 percent in Phelps County between 2010 and 2016, from 4,175 to 4,226. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.69.34.

Subject	Nebraska	% Growth Since Census	Phelps County	% Growth Since Census
2000 Census Base	722,656	.	4,191	.
2010 Census	796,793	10.3	4,175	-0.4
July 2011 Estimate	801,068	0.5	4,194	0.5
July 2012 Estimate	804,586	1	4,197	0.5
July 2013 Estimate	809,062	1.5	4,203	0.7
July 2014 Estimate	814,835	2.3	4,205	0.7
July 2015 Estimate	820,725	3	4,209	0.8
July 2016 Estimate	827,156	3.8	4,226	1.2

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 Phelps County decreased from 28 authorizations in 2015 to 14 in 2016.

The real value of single-family building permits decreased from \$234,774 in 2015 to \$210,445 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.69.35.

Table II.69.35 Building Permits and Valuation Phelps 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	0	0	18	129,508	0
1981	24	2	0	0	26	128,665	0
1982	13	0	0	0	13	152,050	0
1983	21	12	6	16	55	144,066	67,624
1984	19	0	0	0	19	135,465	0
1985	4	0	0	0	4	85,670	0
1986	9	0	0	0	9	123,410	0
1987	3	0	0	0	3	127,179	0
1988	5	0	0	0	5	113,269	0
1989	3	0	0	0	3	114,803	0
1990	5	0	0	0	5	128,505	0
1991	4	0	4	0	8	179,696	0
1992	6	0	0	26	32	119,762	54,667
1993	9	0	0	0	9	146,966	0
1994	12	8	0	0	20	138,571	0
1995	11	0	0	0	11	116,306	0
1996	24	0	0	0	24	161,173	0
1997	23	0	0	32	55	131,930	69,643
1998	21	0	0	0	21	174,217	0
1999	17	0	0	0	17	144,396	0
2000	3	0	0	5	8	204,364	73,753
2001	12	2	0	16	30	179,663	46,239
2002	3	0	0	0	3	186,957	0
2003	24	2	0	0	26	163,249	0
2004	25	0	0	0	25	163,125	0
2005	25	2	0	0	27	179,932	0
2006	8	0	0	0	8	227,112	0
2007	8	0	0	0	8	211,286	0
2008	30	0	0	0	30	174,339	0
2009	9	0	0	0	9	232,090	0
2010	34	0	0	0	34	153,606	0
2011	14	0	0	0	14	247,396	0
2012	17	0	0	0	17	209,689	0
2013	14	0	0	0	14	235,728	0
2014	14	0	0	0	14	236,696	0
2015	28	0	0	0	28	234,774	0
2016	14	0	0	0	14	210,445	0



Diagram II.69.6
Single-Family Permits
 Phelps County
 Census Bureau Data, 1980–2016

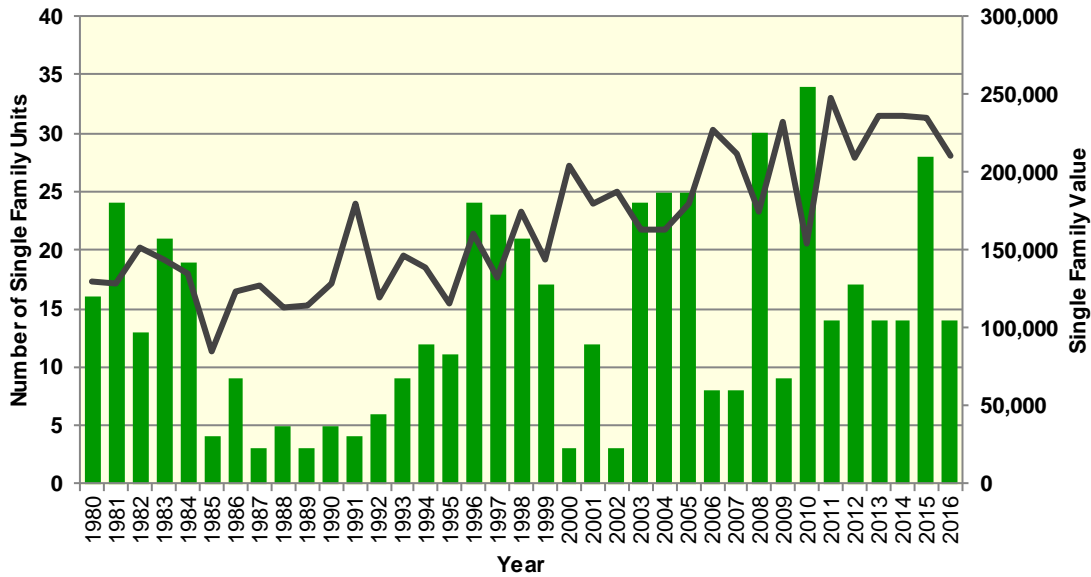
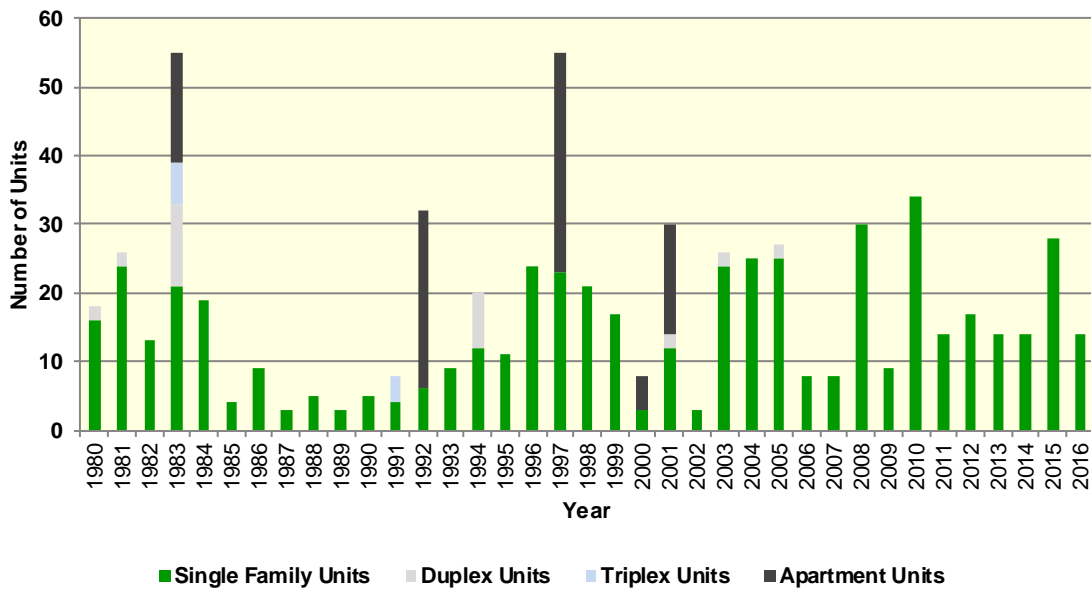


Diagram II.69.7
Total Permits by Unit Type
 Phelps County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.69.36. In 2016, there were 4,208 housing units, up from 4,191 in 2000. Single-family units accounted for 83.5 percent of units in 2016, compared to 84.6 in 2000. Apartment units accounted for 6.9 percent in 2016, compared to 4.4 percent in 2000.

Table II.69.36				
Housing Units by Type				
Phelps 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	3,547	84.6%	3,513	83.5%
Duplex	75	1.8%	76	1.8%
Tri- or Four-Plex	83	2%	84	2%
Apartment	184	4.4%	291	6.9%
Mobile Home	302	7.2%	244	5.8%
Boat, RV, Van, Etc.	0	0%	0	0%
Total	4,191	100.0%	4,208	100.0%

Some 90.5 percent of housing was occupied in 2010, compared to 91.7 percent in 2000. Owner-occupied housing changed -3.6 percent between 2000 and 2010, ending with owner-occupied units representing 72 percent of units. Vacant units changed by 14.1 percent, resulting in 396 vacant units in 2010.

Table II.69.37					
Housing Units by Tenure					
Phelps County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	3,844	91.7%	3,779	90.5%	-1.7%
Owner-Occupied	2,821	73.4%	2,719	72%	-3.6%
Renter-Occupied	1,023	26.6%	1,060	28%	3.6%
Vacant Housing Units	347	8.3%	396	9.5%	14.1%
Total Housing Units	4,191	100.0%	4,175	100.0%	-0.4%

Table II.69.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 4,208 housing units. An estimated 69.6 percent were owner-occupied, and 10.3 percent were vacant.

Table II.69.38				
Housing Units by Tenure				
Phelps County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	3,779	90.5%	3,773	89.7%
Owner-Occupied	2,719	72%	2,627	69.6%
Renter-Occupied	1,060	28%	1,146	30.4%
Vacant Housing Units	396	9.5%	435	10.3%
Total Housing Units	4,175	100.0%	4,208	100.0%

Households by household size are shown in Table II.69.39. There were a total of 3,779 households in 2010, down from 3,844 in 2000. One person households changed by 7.5 percent between 2000 and 2010, while two person households changed by 3.1 percent. Three and four person households changed by -5.5 and -23.2 respectively, representing 13.1 percent and 10.8 percent of the population in 2010.

Table II.69.39					
Households by Household Size					
Phelps County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
One Person	1,028	26.7%	1,105	29.2%	7.5%
Two Persons	1,397	36.3%	1,440	38.1%	3.1%
Three Persons	525	13.7%	496	13.1%	-5.5%
Four Persons	531	13.8%	408	10.8%	-23.2%
Five Persons	249	6.5%	194	5.1%	-22.1%
Six Persons	90	2.3%	103	2.7%	14.4%
Seven Persons or More	24	0.6%	33	0.9%	37.5%
Total	3,844	100.0%	3,779	100.0%	-1.7%

Households by income is shown in Table II.69.40. Households earning more than \$100,000 per year represented 17.3 percent of households in 2016, compared to 7.1 percent in 2000. Households earning between \$50,000 and \$74,999 represented 19.2 percent of households in 2016, compared to 19.9 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 9.9 percent of households in 2016, compared to 16.3 percent in 2000.

Table II.69.40				
Households by Income				
Phelps 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	626	16.3%	373	9.9%
\$15,000 to \$19,999	243	6.3%	227	6%
\$20,000 to \$24,999	271	7.1%	193	5.1%
\$25,000 to \$34,999	639	16.6%	445	11.8%
\$35,000 to \$49,999	797	20.8%	604	16%
\$50,000 to \$74,999	765	19.9%	723	19.2%
\$75,000 to \$99,999	226	5.9%	556	14.7%
\$100,000 or More	273	7.1%	652	17.3%
Total	3,840	100.0%	3,773	100.0%

Table II.69.41 shows households by year home built. Housing units built between 2000 and 2009, account for 4.1 percent and those built in 2010 or later accounted for 1.4 percent of households. Households built in the 1970's, 1980's, and 1990's account for 16.2 percent, 5.8 percent, and 7.1, respectively. Housing units built prior to 1939 represented 33.1 percent of households in 2016.

Table II.69.41				
Households by Year Home Built				
Phelps County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Year Built	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	1,396	36.3%	1,247	33.1%
1940 to 1949	376	9.8%	314	8.3%
1950 to 1959	510	13.3%	438	11.6%
1960 to 1969	364	9.5%	467	12.4%
1970 to 1979	637	16.6%	612	16.2%
1980 to 1989	277	7.2%	219	5.8%
1990 to 1999	284	7.4%	269	7.1%
2000 to 2009	.	.	156	4.1%
2010 or Later	.	.	51	1.4%
Total	3,844	100.0%	3,773	100.0%

The distribution of unit types by race are shown in Table II.69.42. An estimated 86.6 percent of white households occupy single-family homes. Some 6.2 percent of white households occupy apartments. An estimated 0 percent of Asian, and 100 percent of American Indian households occupy single-family homes.

Table II.69.42							
Distribution of Units in Structure by Race							
Phelps County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	86.6%	%	100%	0%	%	50%	100%
Duplex	2%	%	0%	0%	%	0%	0%
Tri- or Four-Plex	2.2%	%	0%	0%	%	0%	0%
Apartment	6.2%	%	0%	100%	%	0%	0%
Mobile Home	2.9%	%	0%	0%	%	50%	0%
Boat, RV, Van, Etc.	0%	%	0%	0%	%	0%	0%
Total	100.0%	%	100.0%	100.0%	%	100.0%	100.0%

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.69.43. An estimated 29 percent of vacant units were for rent in 2010, a 19.8 percent change since 2000. In addition, some 11.9 percent of vacant units were for sale, a change of -47.2 percent between 2000 and 2010. "Other" vacant units represented 40.7 percent of vacant units in 2010. This is a change of 78.9 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.69.43					
Disposition of Vacant Housing Units					
Phelps County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	96	27.7%	115	29%	19.8%
For Sale	89	25.6%	47	11.9%	-47.2%
Rented or Sold, Not Occupied	38	11%	48	12.1%	26.3%
For Seasonal, Recreational, or Occasional Use	32	9.2%	22	5.6%	-31.2%
For Migrant Workers	2	0.6%	3	0.8%	50%
Other Vacant	90	25.9%	161	40.7%	78.9%
Total	347	100.0%	396	100.0%	14.1%

The disposition of vacant units between 2010 and 2016 are shown in Table II.69.44. By 2016, for rent units accounted for 20.2 percent of vacant units, while for sale units accounted for 6.7 percent. “Other” vacant units accounted for 56.8 percent of vacant units, representing a total of 247 “other” vacant units.

Table II.69.44				
Disposition of Vacant Housing Units				
Phelps County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	115	29%	88	20.2%
For Sale	47	11.9%	29	6.7%
Rented Not Occupied	8	2%	21	4.8%
Sold Not Occupied	40	10.1%	5	1.1%
For Seasonal, Recreational, or Occasional Use	22	5.6%	45	10.3%
For Migrant Workers	3	0.8%	0	0%
Other Vacant	161	40.7%	247	56.8%
Total	396	100.0%	435	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 2,741 property transactions in Phelps County. Of these, 2,676 were for single-family homes during this 19-year period, as shown in Table II.69.45.

Table II.69.45						
Residential Property Transactions						
Phelps County						
Fiscal Years 1999–2017 PAD Data						
Year	Single-Family	Mobile Home	Duplex	Townhome	Missing	Total
1999	170	9	0	1	2	182
2000	147	1	0	1	1	150
2001	156	2	1	0	0	159
2002	155	0	0	4	0	159
2003	152	5	0	1	0	158
2004	140	0	0	1	1	142
2005	139	3	0	3	0	145
2006	151	1	0	3	0	155
2007	137	1	0	0	0	138
2008	111	2	0	0	0	113
2009	136	1	0	0	0	137
2010	110	2	0	0	0	112
2011	109	2	0	0	0	111
2012	125	0	0	0	0	125
2013	149	1	0	0	0	150
2014	138	3	0	0	0	141
2015	148	3	0	1	0	152
2016	145	2	0	2	0	149
2017	158	4	0	1	0	163
Total	2,676	42	1	18	4	2,741

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 1,128 single-family home property transactions for units built before 1930, 5.1 percent of units were of low quality and 76.9 percent were of fair quality. Conversely, of the 33 homes built from 2001 through 2010, 0 percent of units were of low quality and 0 percent of fair quality. Table II.69.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

Table II.69.46										
Single-Family Homes by Year Built and Quality of Materials and Workmanship										
Phelps 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	57	13	0	1	0	1	0	0	0	72
Fair	867	489	73	65	25	3	0	0	3	1,525
Average	198	175	181	190	122	52	20	4	4	946
Good	6	13	5	30	16	46	12	2	0	130
Very Good	0	0	0	0	0	2	1	0	0	3
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	0	0	0	0	0	0	0	0	0	0
Total	1,128	690	259	286	163	104	33	6	7	2,676

In regard to the current condition of residential dwellings, of the same 1,128 single-family homes built before 1930, 21.6 percent of the homes were worn out or badly worn, and 74.6 percent were in average condition. Table II.69.47 provides details about the condition of single-family residential dwellings by year built.

Table II.69.47 Single-Family Homes by Year Built and Condition Phelps 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	58	5	0	0	0	0	0	0	0	63
Badly Worn	186	53	10	10	2	1	0	0	0	262
Average	842	604	234	244	142	48	22	1	7	2,144
Good	41	28	15	32	18	53	11	5	0	203
Very Good	0	0	0	0	0	2	0	0	0	2
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	1	0	0	0	1	0	0	0	0	2
Total	1,128	690	259	286	163	104	33	6	7	2,676

Housing Costs

Between 2010 and 2017, the average price of an existing single-family home changed from \$88,358 to \$117,976, a total increase of 33.5 percent, as shown in Table II.69.48.

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 Phelps County ranged from \$60,408 for homes built before 1930 to \$221,603 for homes built from 2001 to 2010, and \$280,042 for the newest homes built between 2011 and 2017.⁸⁵ Homes built from 2001 through 2010 were also larger, averaging 1,723 square feet per unit. Table II.69.49, provides additional details about single-family homes.

Table II.69.48 Average Sales Price of Single-Family Homes Phelps County Fiscal Years 1999–2017 PAD Data	
Fiscal Year	Average Sales Price (\$)
1999	63,845
2000	68,285
2001	61,086
2002	72,626
2003	73,599
2004	75,837
2005	75,405
2006	83,256
2007	85,337
2008	84,468
2009	81,834
2010	88,358
2011	94,584
2012	96,558
2013	100,663
2014	103,713
2015	99,522
2016	103,689
2017	117,976
Average	85,406

Table II.69.49 Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot Phelps County Fiscal Years 1999–2017 PAD Data			
Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. ⁸⁶ (\$)
Before 1931	60,408	1,303	46.37
1931-1960	71,317	1,174	60.74
1961-1970	104,794	1,396	75.09
1971-1980	126,270	1,636	77.16
1981-1990	126,292	1,490	84.73
1991-2000	167,462	1,710	97.95
2001-2010	221,603	1,723	128.63
2011-2017	280,042	1,931	145
Average	85,406	1,348	63.36

⁸⁵ 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.

⁸⁶ 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.69.50. In 2016, an estimated 0.2 percent of households were overcrowded, and an additional 0 percent were severely overcrowded.

Table II.69.50 Overcrowding and Severe Overcrowding Phelps 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	2,796	99.3%	15	0.5%	4	0.1%	2,815
2016 Five-Year ACS	2,620	99.7%	7	0.3%	0	0%	2,627
Renter							
2000 Census	1,004	97.6%	15	1.5%	10	1%	1,029
2016 Five-Year ACS	1,146	100%	0	0%	0	0%	3,773
Total							
2000 Census	3,800	98.9%	30	0.8%	14	0.4%	3,844
2016 Five-Year ACS	3,766	99.8%	7	0.2%	0	0%	3,773

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 7 households with incomplete plumbing facilities in 2016, representing 0.2 percent of households in Phelps County. This is compared to 0.3 percent of households lacking complete plumbing facilities in 2000.

Table II.69.51 Households with Incomplete Plumbing Facilities Phelps County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	3,832	3,766
Lacking Complete Plumbing Facilities	12	7
Total Households	3,844	3,773
Percent Lacking	0.3%	0.2%

There were 52 households lacking complete kitchen facilities in 2016, compared to 23 households in 2000. This was a change from 0.6 percent of households in 2000 to 1.4 percent in 2016.



Table II.69.52 Households with Incomplete Kitchen Facilities Phelps County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	3,821	3,721
Lacking Complete Kitchen Facilities	23	52
Total Households	3,844	3,773
Percent Lacking	0.6%	1.4%

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 Phelps County, 12 percent of households had a cost burden and 7.9 percent had a severe cost burden. Some 19 percent of renters were cost burdened, and 11.2 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 4.9 percent and a severe cost burden rate of 3.2 percent. Owner occupied households with a mortgage had a cost burden rate of 12.2 percent, and severe cost burden at 9.1 percent.

Table II.69.53 Cost Burden and Severe Cost Burden by Tenure Phelps 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	1,004	83%	137	11.3%	64	5.3%	5	0.4%	1,210
2016 Five-Year ACS	1,146	78.7%	178	12.2%	133	9.1%	0	0%	1,457
Owner Without a Mortgage									
2000 Census	974	86%	95	8.4%	45	4%	19	1.7%	1,133
2016 Five-Year ACS	1,071	91.5%	57	4.9%	38	3.2%	4	0.3%	1,170
Renter									
2000 Census	587	62.6%	117	12.5%	74	7.9%	160	17.1%	938
2016 Five-Year ACS	616	53.8%	218	19%	128	11.2%	184	16.1%	1,146
Total									
2000 Census	2,565	78.2%	349	10.6%	183	5.6%	184	5.6%	3,281
2016 Five-Year ACS	2,833	75.1%	453	12%	299	7.9%	188	5%	3,773



Housing Problems by Income

Table II.69.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Phelps County. As can be seen in 2017 the MFI was \$70,000, which compared to \$68,200 for the State of Nebraska.

Table II.69.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 204 owner-occupied and 195 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 174 owner-occupied 55 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 3,080 households without a housing problem.

Table II.69.54 Median Family Income Phelps County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	49,900	50,400
2001	52,900	53,400
2002	54,100	55,100
2003	50,700	55,400
2004	51,400	56,300
2005	53,450	57,400
2006	55,300	59,400
2007	54,100	58,200
2008	55,500	59,800
2009	58,000	62,000
2010	58,600	62,600
2011	60,900	63,500
2012	61,800	64,400
2013	65,300	64,600
2014	65,000	66,000
2015	66,600	66,800
2016	67,600	66,500
2017	70,000	68,200

Table II.69.55
Housing Problems by Income and Tenure
 Phelps 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	0	0	0	4	4
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	4	4	4	12
Housing cost burden greater than 50% of income (and none of the above problems)	100	55	15	4	0	174
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	25	60	80	35	4	204
Zero/negative income (and none of the above problems)	20	0	0	0	0	20
Has none of the 4 housing problems	15	185	360	335	1,460	2,355
Total	160	300	459	378	1,472	2,769
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	0	10	0	15	10	35
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	45	0	10	0	0	55
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	30	120	35	0	10	195
Zero/negative income (and none of the above problems)	15	0	0	0	0	15
Has none of the 4 housing problems	45	85	290	200	105	725
Total	135	215	335	215	125	1,025
Total						
Lacking complete plumbing or kitchen facilities	0	10	0	15	14	39
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	4	4	4	12
Housing cost burden greater than 50% of income (and none of the above problems)	145	55	25	4	0	229
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	55	180	115	35	14	399
Zero/negative income (and none of the above problems)	35	0	0	0	0	35
Has none of the 4 housing problems	60	270	650	535	1,565	3,080
Total	295	515	794	593	1,597	3,794

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.69.56, of the 133 loans in 2016, 76 loans were for Home Purchases, 12 were for Home Improvement and 45 were for refinancing.

Table II.69.56 Owner-Occupied Single-Family Home Loans by Loan Type Phelps County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	66	18	62	146
2009	70	26	121	217
2010	49	6	81	136
2011	47	6	89	142
2012	59	8	100	167
2013	63	2	68	133
2014	63	10	42	115
2015	64	12	38	114
2016	76	12	45	133

Table II.69.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$92,091 and \$96,847 in 2012 and \$124,224 in 2016. Overall, average loans were \$89,007 in 2008 and \$120,338 in 2016.

Table II.69.57 Owner-Occupied Single-Family Home Loans by Average Loan Amount Phelps County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$92,091	\$29,778	\$102,919	\$89,007
2009	\$88,557	\$52,923	\$116,405	\$99,816
2010	\$112,918	\$49,667	\$106,012	\$106,015
2011	\$93,383	\$38,167	\$116,888	\$105,782
2012	\$96,847	\$35,875	\$104,160	\$98,305
2013	\$101,619	\$49,000	\$125,382	\$112,977
2014	\$116,778	\$76,200	\$93,833	\$104,870
2015	\$120,453	\$92,750	\$136,263	\$122,807
2016	\$124,224	\$76,333	\$125,511	\$120,338

Table II.69.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$6,078,000 and \$5,714,000 in 2012 and \$9,441,000 in 2016. Overall, average loans were \$12,995,000 in 2008 and \$16,005,000 in 2016.

Table II.69.58 Total Volume of Owner-Occupied Single-Family Loans Phelps County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	6,078,000	536,000	6,381,000	12,995,000
2009	6,199,000	1,376,000	14,085,000	21,660,000
2010	5,533,000	298,000	8,587,000	14,418,000
2011	4,389,000	229,000	10,403,000	15,021,000
2012	5,714,000	287,000	10,416,000	16,417,000
2013	6,402,000	98,000	8,526,000	15,026,000
2014	7,357,000	762,000	3,941,000	12,060,000
2015	7,709,000	1,113,000	5,178,000	14,000,000
2016	9,441,000	916,000	5,648,000	16,005,000

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.69.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Phelps 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 1.9 percentage points and was at 3.4 percent in 2017.

Table II.69.59 Survey of Rental Properties Phelps County 2002–2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	4	70	1.4	24.7
2003	7	132	5.3	34.4
2004	4	35	0	14.4
2005	15	169	13	20.7
2006	16	249	11.2	23.5
2007	13	128	3.9	25.8
2008	16	336	5.1	12.5
2009	20	258	4.7	25.1
2010	19	284	3.9	18
2011	17	306	2.9	28.3
2012	21	323	1.5	20.4
2013	20	330	6.4	55
2014	20	351	3.7	61
2015	17	289	4.8	38.5
2016	14	243	5.3	45
2017	14	292	3.4	8.1

Table II.69.60 shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 12 single-family units in Phelps County, with 0 of them available. This translates into a vacancy rate of 0 percent in Phelps County, which compares to a single-family vacancy rate of 3.9 percent for the State of Nebraska. There were 261 apartment units reported in the survey, with 10 of them available, which resulted in a vacancy rate of 3.8 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 4 percent.



Table II.69.60 Rental Vacancy Survey by Type Phelps County 2017 Survey of Rental Properties				
Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single-Family	12	0	0%	1.3%
Apartments	261	10	3.8%	4%
Mobile Homes	0	0	%	0%
"Other" Units	0	0	0%	.
Don't Know	19	0	0%	10%
Total	292	10	3.4%	4%

Table II.69.61, reports units by number of bedrooms. Two bedroom units were the most common type of reported single-family unit, with 6 units. The most common apartment units were one bedroom units, with 78 units.

Table II.69.61 Rental Units by Number of Bedrooms Phelps County 2017 Survey of Rental Properties						
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	7	0	0	.	7
One	1	78	0	0	.	79
Two	6	40	0	0	.	46
Three	0	4	0	0	.	4
Four	0	0	0	0	.	0
Don't Know	5	132	0	0	19	156
Total	12	261	0	0	19	292

Table II.69.62 displays the vacancy rate of single-family units by the number of bedrooms. Two bedroom units were the most common type of reported single-family unit, which had a vacancy rate of 0 percent.

Table II.69.62 Single-Family Units by Number of Bedrooms Phelps County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	1	0	0%
Two	6	0	0%
Three	0	0	%
Four	0	0	%
Don't know	5	0	0%
Total	12	0	0%

Table II.69.63 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were one bedroom units, which had a vacancy rate of 5.1 percent.



Table II.69.63 Apartment Units by Number of Bedrooms Phelps County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	7	0	0%
One	78	4	5.1%
Two	40	5	12.5%
Three	4	0	0%
Four	0	0	%
Don't know	132	1	0.8%
Total	261	10	3.8%

Average market-rate rents by unit type are shown in Table II.69.64. 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.69.64 Average Market Rate Rents by Number of Bedrooms Phelps County 2017 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	\$	\$350	\$	\$	\$350
One	\$500	\$446.8	\$	\$	\$455.7
Two	\$575	\$540	\$	\$	\$551.7
Three	\$	\$767.5	\$	\$	\$767.5
Four	\$	\$	\$	\$	\$
Don't know	\$500	\$400	\$	\$	
Total	\$533.3	\$480	\$	\$	\$491.2

Table II.69.65 shows vacancy rates for single-family units by average rental rates for Phelps 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.69.65 Single-Family Market Rate Rents by Vacancy Status Phelps County 2017 Survey of Rental Properties			
Average Rents	Single-Family Units	Available Single-Family Units	Vacancy Rate
Less Than \$500	0	0	%
\$500 to \$749	7	0	0%
\$750 to \$999	0	0	%
\$1,000 to \$1,249	0	0	%
\$1,250 to \$1,499	0	0	%
Above \$1,500	0	0	%
Missing	5	0	0%
Total	12	0	0%

The average rent and availability of apartment units is displayed in Table II.69.66. The most common rent for apartments was \$500 to \$749 dollars and the units in this price range had a vacancy rate of 7.6 percent.

Table II.69.66 Apartment Market Rate Rents by Vacancy Status Phelps County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	24	1	4.2%
\$500 to \$749	105	8	7.6%
\$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	132	1	0.8%
Total	261	10	3.8%

Respondents were asked if utilities are included in the rent and, as shown in Table II.69.67, 8 respondents, or 72.7 percent, included some sort of utility in the rent.

Table II.69.67 Are there any utilities included with the rent? Phelps County 2017 Survey of Rental Properties	
Period	Respondent
Yes	8
No	3
% Offering Utilities	72.7%

The type of utility included in the rent is shown in Table II.69.68. There were 3 respondents who included electricity, 2 respondents who included natural gas, 8 respondents who included water and sewer and 8 respondents included trash collection in the rent.

Table II.69.68 Which utilities are included with the rent? Phelps County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	3
Natural Gas	2
Water/Sewer	8
Trash Collection	8

Table II.69.69 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 14 persons on the wait list.

Table II.69.69 Do you keep a waiting list? Phelps County 2017 Survey of Rental Properties	
Period	Respondent
Yes	7
No	4
Waitlist Size	14

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.69.70 most respondents indicated there was low need for the renovation of existing single-family units and low need for the renovation of existing apartment units.

Table II.69.70 How would you rate the need for renovation of existing units in the city? Phelps County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	0	0		
Low Need	3	4	3	3
Moderate Need	2	2	2	2
High Need	1	1	1	1
Extreme Need	2	3	1	1

Respondents were also asked how they would rate the need for the construction of new units. As shown in Table II.69.71 most respondents indicated there was high need for the construction of new single-family units and extreme need for the construction of new apartment units.

Table II.69.71 How would you rate the need for construction of new units in the city? Phelps County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	0	0		
Low Need	1	1	1	1
Moderate Need	1	2	1	1
High Need	3	3	2	2
Extreme Need	3	4	2	2

