

**VOLUME II:
POLK COUNTY**

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Polk County

DEMOGRAPHICS

Population Estimates

The Census Bureau’s current census estimates indicate that Polk County’s population decreased from 5,406 in 2010 to 5,203 in 2016, or by 3.8 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 decreased by 5.7 percent, and the number of people from 55 to 64 years of age increased by 1.6 percent. The white population decreased by 4.5 percent, while the black population increased by 18.2 percent. The Hispanic population increased from 156 to 282 people between 2010 and 2016 or by 80.8 percent. These data are presented in Table II.72.1.

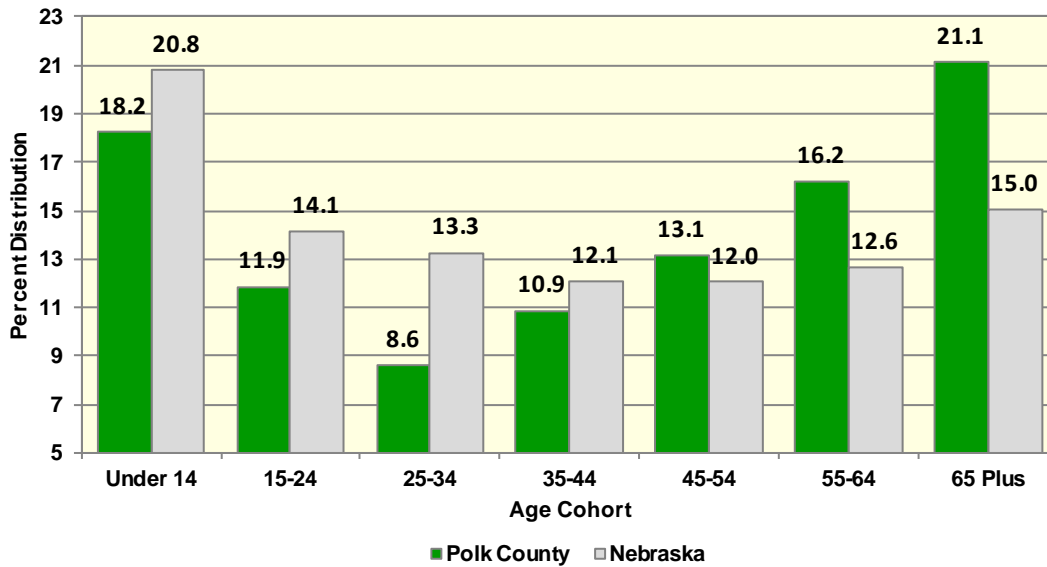
Table II.72.1 Profile of Population Characteristics Polk County vs. State of Nebraska 2010 Census and 2016 Current Census Estimates						
Subject	Polk County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	5,406	5,203	-3.8%	1,826,341	1,907,116	4.4%
Age						
0 to 14 years	1,077	948	-12%	383,542	396,601	3.4%
15 to 24 years	497	617	24.1%	258,206	269,442	4.4%
25 to 34 years	474	447	-5.7%	245,176	252,946	3.2%
35 to 44 years	633	566	-10.6%	220,838	230,528	4.4%
45 to 54 years	826	684	-17.2%	258,726	229,683	-11.2%
55 to 64 years	830	843	1.6%	213,176	241,172	13.1%
65 and Over	1,069	1,098	2.7%	246,677	286,744	16.2%
Race						
White	5,324	5,085	-4.5%	1,649,264	1,694,976	2.8%
Black	11	13	18.2%	85,971	94,620	10.1%
American Indian and Alaskan Native	14	24	71.4%	23,418	27,318	16.7%
Asian	6	10	66.7%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	2	3	50%	2,061	2,425	17.7%
Two or more races	49	68	38.8%	32,305	40,495	25.4%
Ethnicity (of any race)						
Hispanic or Latino	156	282	80.8%	167,405	203,320	21.5%

Table II.72.2, presents the population of Polk County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 2,696 males, who accounted for 49.9 percent of the population, and the remaining 50.1 percent, or 2,710 persons, were female. In 2016, the number of males was 2,598 persons, and accounted for 49.9 percent of the population, with the remaining 50.1 percent, or 2,605 persons being female.

Table II.72.2 Population by Age and Gender Polk 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	545	532	1,077	476	472	948	-12%
15 to 24 years	261	236	497	322	295	617	24.1%
25 to 34 years	239	235	474	223	224	447	-5.7%
35 to 44 years	323	310	633	278	288	566	-10.6%
45 to 54 years	426	400	826	358	326	684	-17.2%
55 to 64 years	428	402	830	424	419	843	1.6%
65 and Over	474	595	1,069	517	581	1,098	-3.8%
Total	2,696	2,710	5,406	2,598	2,605	5,203	-3.8%
% of Total	49.9%	50.1%	.	49.9%	50.1%	.	

**Diagram II.72.1
Age Distribution**

Polk 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.72.3, from April 2000 to July 2009, Polk County natural decrease was estimated to be 13 people. Polk County has been experiencing net out-migration, with 547 persons leaving the county in the last nine years.⁹⁵ The 2016 population estimates showed a natural decrease of 73 persons. Between 2010 and 2016, Polk County’s population decreased to 5,203 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 Polk County increased from -6 persons in 2015 to 2 persons in 2016, with an additional net movement of 2 in the first six months of 2017. The driver’s license total exchanges for the last 16 years are presented in Table II.72.4.

Table II.72.3	
Population Change	
Polk County	
1980–2010 Census and Intercensal Data	
1980 Population	6,320
Natural Increase 80–90	-19
Net Migration 80–90	-626
1990 Population	5,675
Natural Increase 90–00	-137
Net Migration 90–00	101
2000 Population	5,639
Natural Increase 00–09	-13
Net Migration 00–09	-547
2009 Population Estimate	5,079
2010 Population	5,406
Natural Increase 10–16	-73
Net Migration 10–16	-130
2016 Population Estimate	5,203

Table II.72.4			
Driver's Licenses Exchanged and Surrendered			
Polk County			
2001–First half of 2017 DOT Data			
Year	In-Migrants	Out-Migrants	Net Change
Calendar 2001	33	58	-25
Calendar 2002	38	32	6
Calendar 2003	28	44	-16
Calendar 2004	43	32	11
Calendar 2005	33	30	3
Calendar 2006	35	40	-5
Calendar 2007	47	38	9
Calendar 2008	54	26	28
Calendar 2009	48	22	26
Calendar 2010	56	47	9
Calendar 2011	52	31	21
Calendar 2012	44	33	11
Calendar 2013	34	37	-3
Calendar 2014	36	31	5
Calendar 2015	44	50	-6
Calendar 2016	54	52	2
First Half of 2017	28	26	2

⁹⁵ 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 Polk County increased by 3.3 percent from 972 in 2016 to 1,004 in 2017, as shown in Table II.72.5. The number of school-age children 5 to 11 years of age increased from 468 in 2016 to 472 in 2017.

Census Demographic Data

In the 1980, 1990, and 2000 decennial censuses, the Census Bureau released several tabulations in addition to the full SF1 100 percent count data including the one-in-six SF3 sample. These additional samples, such as the SF3, asked supplementary questions regarding income and household attributes that were not asked in the 100 percent count. In the 2010 decennial census, the Census Bureau did not collect additional sample data, such as the SF3, and thus many important housing and income concepts are not available in the 2010 Census.

To study these important concepts the Census Bureau distributes the American Community Survey every year to a sample of the population and quantifies the results as one-, three- and five-year averages. The one-year sample only includes responses from the year the survey was implemented, while the five-year sample includes responses over a five-year period. Since the five-year estimates include more responses, the estimates can be tabulated down to the Census tract level, and considered more robust than the one or three year sample estimates.

Population Characteristics

Table II.72.6, shows population by age for the 2000 and 2010 Census. The population changed by -4.1 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -11.4 percent to a total of 1,069 persons in 2010. Those aged 25 to 34 changed by -16.1 percent, and those aged under 5 changed by -1.2 percent.

Year	Age Group			Total
	5–11	11–13	14–18	
1992	614	183	435	1,232
1993	603	174	436	1,213
1994	603	178	432	1,213
1995	618	195	450	1,263
1996	614	193	464	1,271
1997	612	193	470	1,275
1998	574	203	488	1,265
1999	569	200	494	1,263
2000	562	167	502	1,231
2001	543	148	481	1,172
2002	524	154	453	1,131
2003	707	243	579	1,529
2004	712	240	570	1,522
2005	516	159	412	1,087
2006	523	176	402	1,101
2007	526	171	424	1,121
2008	538	147	412	1,097
2009	547	150	416	1,113
2010	534	145	395	1,074
2011	493	164	380	1,037
2012	522	169	385	1,076
2013	516	156	379	1,051
2014	489	145	398	1,032
2015	464	141	385	990
2016	468	140	364	972
2017	472	142	390	1,004

Table II.72.6					
Population by Age					
Polk County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	326	5.8%	322	6%	-1.2%
5 to 19	1,227	21.8%	1,082	20%	-11.8%
20 to 24	202	3.6%	170	3.1%	-15.8%
25 to 34	565	10%	474	8.8%	-16.1%
35 to 54	1,596	28.3%	1,459	27%	-8.6%
55 to 64	516	9.2%	830	15.4%	60.9%
65 or Older	1,207	21.4%	1,069	19.8%	-11.4%
Total	5,639	100.0%	5,406	100.0%	-4.1%

The elderly population is further explored in Table II.72.7. Those aged 65 to 66 changed by 15.8 percent between 2000 and 2010, resulting in a population of 117 persons. Those aged 85 or older changed by -3.4 percent during the same time period, and resulted in 224 persons over age 85 in 2010.

Table II.72.7					
Elderly Population by Age					
Polk County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	101	8.4%	117	10.9%	15.8%
67 to 69	172	14.3%	139	13%	-19.2%
70 to 74	245	20.3%	227	21.2%	-7.3%
75 to 79	273	22.6%	202	18.9%	-26%
80 to 84	184	15.2%	160	15%	-13%
85 or Older	232	19.2%	224	21%	-3.4%
Total	1,207	100.0%	1,069	100.0%	-11.4%

Population by race and ethnicity is shown in Table II.72.8, with the white population representing 97.9 percent in 2010. The black population changed by 500 percent, representing 0.1 percent of the population in 2010. The American Indian and Asian populations represented 0.2 and 0.1 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 155.7 percent between 2000 and 2010, compared to the -5.9 percent growth rate for non-Hispanics.

Table II.72.8 Population by Race and Ethnicity Polk County 2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	5,578	98.9%	5,292	97.9%	-5.1%
Black	1	0%	6	0.1%	500%
American Indian	16	0.3%	11	0.2%	-31.2%
Asian	5	0.1%	6	0.1%	20%
Native Hawaiian/ Pacific Islander	0	0%	2	0%	%
Other	16	0.3%	35	0.6%	118.8%
Two or More Races	23	0.4%	54	1%	134.8%
Total	5,639	100.0%	5,406	100.0%	-4.1%
Hispanic	61	1.1%	156	2.9%	155.7%
Non-Hispanic	5,578	98.9%	5,250	97.1%	-5.9%

Population by race and ethnicity through 2016 is shown in Table II.72.9. The white population represented 97.2 percent of the population in 2016, compared with the black population accounting for 0.2 percent of the population. Hispanic population represented 4.3 percent of the population in 2016.

Table II.72.9 Population by Race and Ethnicity Polk County 2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	5,292	97.9%	5,094	97.2%
Black	6	0.1%	12	0.2%
American Indian	11	0.2%	47	0.9%
Asian	6	0.1%	15	0.3%
Native Hawaiian/ Pacific Islander	2	0%	0	0%
Other	35	0.6%	32	0.6%
Two or More Races	54	1%	42	0.8%
Total	5,406	100.0%	5,242	100.0%
Non-Hispanic	5,250	97.1%	5,015	95.7%
Hispanic	156	2.9%	227	4.3%

The population by race is broken down further by ethnicity in Table II.72.10. While the white non-Hispanic population changed by -6.4 percent between 2000 and 2010, the white Hispanic population changed by 202.9 percent. The black non-Hispanic population changed by 500 percent.

Table II.72.10					
Population by Race and Ethnicity					
Polk County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	5,543	99.4%	5,186	98.8%	-6.4%
Black	1	0%	6	0.1%	500%
American Indian	7	0.1%	10	0.2%	42.9%
Asian	5	0.1%	6	0.1%	20%
Native Hawaiian/ Pacific Islander	0	0%	2	0%	%
Other	1	0%	0	0%	-100%
Two or More Races	21	0.4%	40	0.8%	90.5%
Total Non-Hispanic	5,578	100.0%	5,250	100.0%	-5.9%
Hispanic					
White	35	57.4%	106	67.9%	202.9%
Black	0	0%	0	0%	%
American Indian	9	14.8%	1	0.6%	-88.9%
Asian	0	0%	0	0%	%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	15	24.6%	35	22.4%	133.3%
Two or More Races	2	3.3%	14	9%	600%
Total Hispanic	61	100.0%	156	100.0%	155.7%
Total Population	5,639	100.0%	5,406	100.0%	-4.1%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.72.11. During this time, the total non-Hispanic population was 5,015 persons in 2016. The Hispanic population was 227.

Table II.72.11				
Population by Race and Ethnicity				
Polk County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	5,186	98.8%	4,908	97.9%
Black	6	0.1%	10	0.2%
American Indian	10	0.2%	33	0.7%
Asian	6	0.1%	15	0.3%
Native Hawaiian/ Pacific Islander	2	0%	0	0%
Other	0	0%	32	0.6%
Two or More Races	40	0.8%	17	0.3%
Total Non-Hispanic	5,250	100.0%	5,015	100.0%
Hispanic				
White	106	67.9%	186	81.9%
Black	0	0%	2	0.9%
American Indian	1	0.6%	14	6.2%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	35	22.4%	0	0%
Two or More Races	14	9%	25	11%
Total Hispanic	156	100.0	227	100.0%
Total Population	5,406	100.0%	5,242	100.0%



Households by type and tenure are shown in Table II.72.12. Family households represented 71.5 percent of households, while non-family households accounted for 28.5 percent. These changed from 68.8 and 31.2 percent, respectively.

Table II.72.12				
Household Type by Tenure				
Polk County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	1,522	68.8%	1,510	71.5%
Married-Couple Family	1,318	86.6%	1,310	86.8%
Owner-Occupied	1,136	86.2%	1,145	87.4%
Renter-Occupied	182	13.8%	165	12.6%
Other Family	204	13.4%	200	13.5%
Male Householder, No Spouse Present	76	37.3%	92	38%
Owner-Occupied	46	60.5%	29	31.5%
Renter-Occupied	30	39.5%	63	68.5%
Female Householder, No Spouse Present	128	62.7%	108	64%
Owner-Occupied	63	49.2%	66	61.1%
Renter-Occupied	65	50.8%	42	38.9%
Non-Family Households	690	31.2%	602	28.5%
Owner-Occupied	452	65.5%	410	68.1%
Renter-Occupied	238	34.5%	192	31.9%
Total	2,212	100.0%	2,112	100.0%

The group quarters population was 124 in 2010, compared to 159 in 2000.

Table II.72.13					
Group Quarters Population					
Polk 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	3	1.9%	1	0.8%	-66.7%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	156	98.1%	123	99.2%	-21.2%
Other Institutions	0	0%	0	0%	%
Total	159	100.0%	124	100.0%	-22.0%
Non-Institutionalized					
College Dormitories	0	%	0	%	%
Military Quarters	0	%	0	%	%
Other Non-Institutionalized	0	%	0	%	%
Total	0	100.0%	0	100.0%	%
Group Quarters Population	159	100.0%	124	100.0%	-22%

The number of foreign born persons are shown in Table II.72.14. An estimated 1.4 percent of the population was born in Mexico with 0.7 percent born in Guatemala and another 0.4 percent were born in Nicaragua.

Table II.72.14
Place of Birth for the Foreign-Born Population
 Polk County
 2016 Five-Year ACS

Number	Country	Number of Persons	Percent of Total Population
#1 country of origin	Mexico	75	1.4%
#2 country of origin	Guatemala	35	0.7%
#3 country of origin	Nicaragua	21	0.4%
#4 country of origin	Philippines	4	0.1%
#5 country of origin	Peru	3	0.1%
#6 country of origin	Cuba	2	0%
#7 country of origin	Germany	2	0%
#8 country of origin	Other Northern Europe	2	0%
#9 country of origin	Panama	2	0%
#10 country of origin	Other Eastern Africa	1	0%

Limited English Proficiency and the language spoken at home are shown in Table II.72.15. An estimated 2.9 percent of the population speaks Spanish at home.

Table II.72.15
Limited English Proficiency and Language Spoken at Home
 Polk County
 2016 Five-Year ACS

Number	Country	Number of Persons	Percent of Total Population
#1 LEP Language	Spanish	143	2.9%
#2 LEP Language	Tagalog	1	0%
#3 LEP Language	Arabic	0	0%
#4 LEP Language	Chinese	0	0%
#5 LEP Language	French, Haitian, or Cajun	0	0%
#6 LEP Language	German or other West Germanic languages	0	0%
#7 LEP Language	Korean	0	0%
#8 LEP Language	Other Asian and Pacific Island languages	0	0%
#9 LEP Language	Other Indo-European 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.72.16. Some 16.1 percent of the population was disabled in 2000, or a total of 830 persons. The disability rate was highest for those over 65, with 31.1 percent disabled.

Table II.72.16 Disability by Age Polk County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	30	3.3%
16 to 64	475	14.8%
65 and older	325	31.1%
Total	830	16.1%

Table II.72.17 shows disability by type in 2000. There were 321 physical disabilities in 2000, some 333 employment disabilities, and 270 go-outside-home disabilities.

Table II.72.17 Total Disabilities Talled: Aged 5 and Older Polk County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	173
Physical disability	321
Mental disability	179
Self-care disability	101
Employment disability	333
Go-outside-home disability	270
Total	1,377

Disability by age, as estimated by the 2016 ACS, is shown in Table II.72.18. The disability rate for females was 11.3 percent, compared to 11.5 percent for males. The disability rate changed precipitously higher with age, with 46.8 percent of those over 75 experiencing a disability.

Table II.72.18 Disability by Age Polk 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	17	3.5%	17	3.5%	34	3.5%
18 to 34	20	4.8%	5	1.2%	25	3%
35 to 64	101	9.4%	109	10.4%	210	9.9%
65 to 74	64	23.9%	43	16.5%	107	20.2%
75 or Older	90	50%	121	44.6%	211	46.8%
Total	292	11.5%	295	11.3%	587	11.4%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.72.19. Some 5.5 percent have an ambulatory disability, 4.1 have an independent living disability, and 2 percent have a self-care disability.

Table II.72.19 Total Disabilities Tallied: Aged 5 and Older Polk County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	247	4.8%
Vision disability	112	2.2%
Cognitive disability	127	2.6%
Ambulatory disability	267	5.5%
Self-Care disability	100	2%
Independent living disability	162	4.1%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.72.20 and Table II.72.21. In 2016, some 2,766 persons were employed and 111 were unemployed. This totaled a labor force of 2,877 persons. The unemployment rate for Polk County was estimated to be 3.9 in 2016.

Table II.72.20 Employment, Labor Force and Unemployment Polk County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	2,766
Unemployed	111
Labor Force	2,877
Unemployment Rate	3.9%

In 2016, 93.7 percent of households in Polk County had a high school education or greater.

Table II.72.21 High School or Greater Education Polk County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	1,979
Total Households	2,112
Percent High School or Above	93.7%

As seen in Table II.72.22, 32.2 percent of the population had a high school diploma or equivalent, another 39.6 percent have some college, 14.9 percent have a Bachelor’s Degree, and 5.2 percent of the population had a graduate or professional degree.

Table II.72.22 Educational Attainment Polk County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	322	8%
High School or Equivalent	1,298	32.2%
Some College or Associates Degree	1,594	39.6%
Bachelor’s Degree	601	14.9%
Graduate or Professional Degree	211	5.2%
Total Population Above 18 years	4,026	100.0%



ECONOMICS

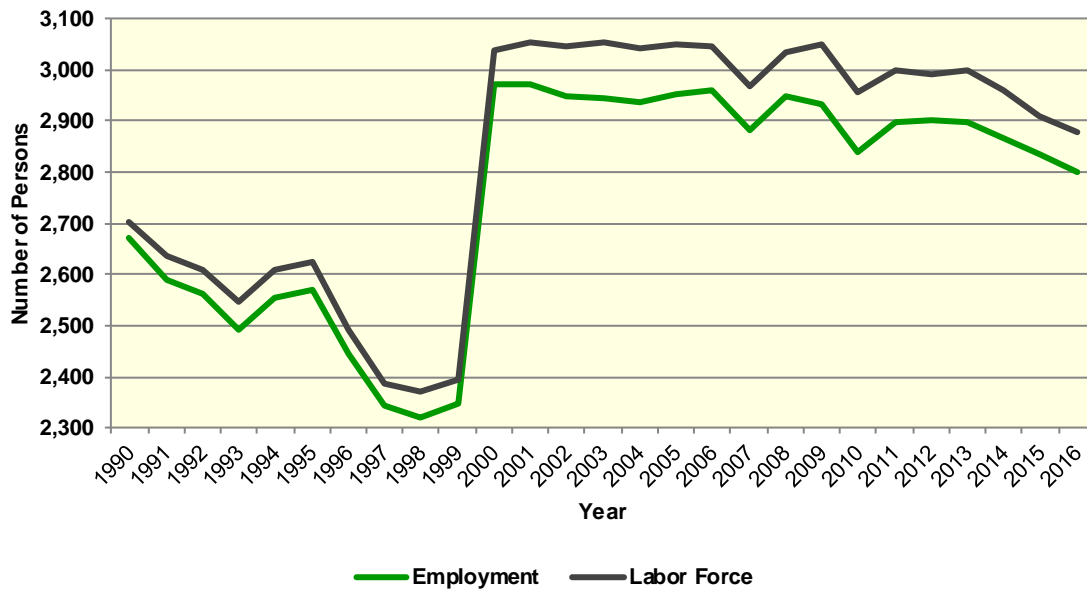
Labor Force

Table II.72.23, shows the labor force statistics for Polk 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 2010 rising to a rate of 4. 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 Polk County increased from 2.6 percent in 2015 to 2.8 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.72.23 Labor Force Statistics Polk County 1990 - 2016 BLS Data					
Year	Polk County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	30	2,671	2,701	1.1%	2.3%
1991	48	2,590	2,638	1.8%	2.7%
1992	45	2,563	2,608	1.7%	2.9%
1993	55	2,492	2,547	2.2%	2.8%
1994	55	2,555	2,610	2.1%	2.6%
1995	53	2,570	2,623	2%	2.6%
1996	50	2,443	2,493	2%	2.7%
1997	40	2,345	2,385	1.7%	2.5%
1998	49	2,321	2,370	2.1%	2.6%
1999	48	2,346	2,394	2%	2.8%
2000	69	2,970	3,039	2.3%	2.8%
2001	83	2,972	3,055	2.7%	3.1%
2002	96	2,950	3,046	3.2%	3.6%
2003	109	2,945	3,054	3.6%	3.9%
2004	105	2,938	3,043	3.5%	3.9%
2005	99	2,951	3,050	3.2%	3.8%
2006	84	2,961	3,045	2.8%	3.1%
2007	83	2,884	2,967	2.8%	3%
2008	86	2,948	3,034	2.8%	3.3%
2009	114	2,934	3,048	3.7%	4.6%
2010	119	2,839	2,958	4%	4.6%
2011	103	2,897	3,000	3.4%	4.4%
2012	92	2,901	2,993	3.1%	4%
2013	103	2,898	3,001	3.4%	3.8%
2014	95	2,866	2,961	3.2%	3.3%
2015	75	2,836	2,911	2.6%	3%
2016	80	2,799	2,879	2.8%	3.2%

Diagram II.72.2, shows the employment and labor force for Polk County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 2,799 persons, with the labor force reaching 2,879, indicating there were a total of 80 unemployed persons.

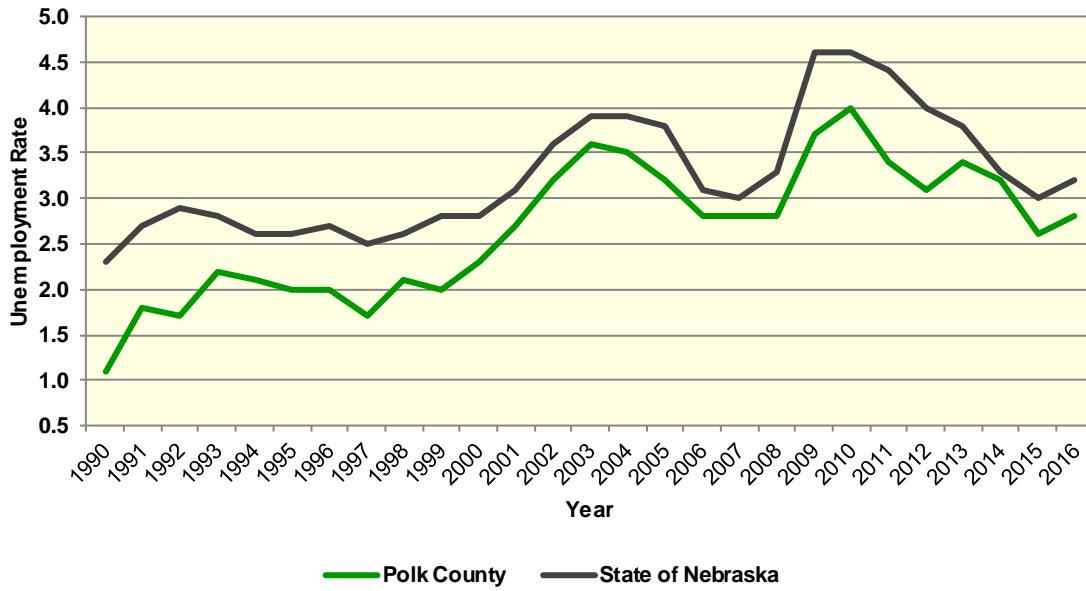
Diagram II.72.2
Employment and Labor Force
 Polk County
 1990 – 2016 BLS Data



Unemployment

Diagram II.72.3, shows the unemployment rate for both the State and Polk County. During the 1990’s the average rate for Polk County was 1.9, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 3.1, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 3.2. Over the course of the entire period Polk County had an average unemployment rate lower than the state, 2.7 percent for Polk County, versus 3.3 statewide.

Diagram II.72.3
Annual Unemployment Rate
 Polk 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.72.24, shows total real earnings by industry for Polk County. In the most recent 2016 estimate, the farm industry had the largest total real earnings, with total real earnings reaching 55,607,000 dollars. Between 2015 and 2016 the health care and social assistance industry saw the largest percentage increase, rising by 2.9 percent.

Table II.72.24
Real Earnings by Industry
 Polk County
 BEA Table CA-5N Data (1,000's of 2016 Dollars)

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	34,886	62,602	98,238	73,938	91,769	74,401	75,571	55,607	-26.4
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	7,997	5,051	5,314	5,638	5,274	5,416	5,224	5,153	-1.4
Manufacturing	1,446	698	511	626	957	1,903	2,400	1,688	-29.7
Wholesale trade	9,304	5,521	6,042	7,750	7,341	7,301	7,431	0	-100
Retail trade	5,651	5,767	5,732	6,267	6,809	6,780	6,791	6,684	-1.6
Transportation and warehousing	3,976	0	0	0	0	0	0	9,286	0
Information	0	0	0	0	0	0	0	0	0
Finance and insurance	3,661	0	0	0	0	0	0	0	0
Real estate and rental and leasing	0	0	0	0	0	0	0	0	0
Professional and technical services	2,317	0	0	0	0	1,475	1,502	1,303	-13.2
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	1,458	879	1,071	973	923	0	0	0	0
Educational services	0	137	156	0	0	0	0	0	0
Health care and social assistance	0	7,451	7,907	7,908	7,440	7,599	7,289	7,503	2.9
Arts, entertainment, and recreation	0	189	0	0	0	0	0	0	0
Accommodation and food services	0	353	0	0	0	0	0	0	0
Other services, except public administration	0	0	0	0	0	0	0	0	0
Government and government enterprises	18,029	25,559	25,519	25,377	24,807	26,129	27,806	28,405	2.2
Total	102,495	133,780	174,326	155,462	169,189	156,397	159,131	138,051	-13.2



Table II.72.25, shows the total employment by industry for Polk County. The most recent estimates show the government and government enterprises industry was the largest employer in Polk County, with employment reaching 568 jobs in 2016. Between 2015 and 2016 the educational services industry saw the largest percentage increase, rising by 8.3 percent.

Table II.72.25 Employment by Industry Polk County BEA Table CA25 Data									
NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	666	545	543	510	512	506	545	525	-3.7
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	170	134	144	147	154	144	151	141	-6.6
Manufacturing	26	36	37	39	35	36	34	32	-5.9
Wholesale trade	166	100	108	118	119	126	123	0	-100
Retail trade	220	275	264	248	258	247	258	258	0
Transportation and warehousing	87	0	0	0	0	0	0	138	0
Information	0	0	0	0	0	0	0	0	0
Finance and insurance	122	0	0	0	0	0	0	0	0
Real estate and rental and leasing	23	0	0	0	0	0	0	0	0
Professional and technical services	75	0	0	0	0	63	65	66	1.5
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	74	62	65	60	50	0	0	0	0
Educational services	0	11	14	0	0	10	12	13	8.3
Health care and social assistance	0	255	252	262	239	229	222	219	-1.4
Arts, entertainment, and recreation	0	27	0	0	0	0	0	0	0
Accommodation and food services	0	45	0	0	0	0	0	0	0
Other services, except public administration	0	0	0	0	0	0	0	0	0
Government and government enterprises	514	551	540	544	542	558	561	568	1.2
Total	2,752	2,739	2,753	2,733	2,707	2,733	2,782	2,755	-1

Table II.72.26, shows the real average earnings per job by industry for Polk County. These figures are calculated by dividing the Total Real Earning displayed in Table II.72.24 and Table II.72.25, by Industry. In 2016, the farm industry had the highest average earnings reaching 105,918 dollars. Between 2015 and 2016 the construction industry saw the largest percentage increase, rising by 5.6 percent to 36,546 dollars.

Table II.72.26
Real Earnings Per Job by Industry
 Polk County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	52,382	114,865	180,918	144,977	179,236	147,038	138,663	105,918	-23.6
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	47,043	37,695	36,902	38,355	34,244	37,613	34,595	36,546	5.6
Manufacturing	55,632	19,389	13,820	16,051	27,341	52,853	70,594	52,750	-25.3
Wholesale trade	56,049	55,213	55,945	65,680	61,687	57,941	60,411	0	0
Retail trade	25,688	20,970	21,714	25,272	26,392	27,451	26,323	25,907	-1.6
Transportation and warehousing	45,702	0	0	0	0	0	0	67,290	0
Information	0	0	0	0	0	0	0	0	0
Finance and insurance	30,006	0	0	0	0	0	0	0	0
Real estate and rental and leasing	0	0	0	0	0	0	0	0	0
Professional and technical services	30,889	0	0	0	0	23,407	23,100	19,742	-14.5
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	19,708	14,170	16,480	16,224	18,451	0	0	0	0
Educational services	0	12,411	11,173	0	0	0	0	0	0
Health care and social assistance	0	29,221	31,378	30,183	31,129	33,182	32,832	34,260	4.3
Arts, entertainment, and recreation	0	7,014	0	0	0	0	0	0	0
Accommodation and food services	0	7,853	0	0	0	0	0	0	0
Other services, except public administration	0	0	0	0	0	0	0	0	0
Government and government enterprises	35,076	46,386	47,257	46,648	45,769	46,826	49,566	50,009	0.9
Total	37,244	48,842	63,322	56,883	62,501	57,226	57,200	50,109	-12.4

Table II.72.27 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 \$257,385,000 a -6.8 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 2,739 and 2,755 in 2016.



Table II.72.27
Total Employment and Real Personal Income
 Polk 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	103,697	3,223	8,244	23,883	11,148	143,749	21,833	2,863	36,220
1970	77,798	3,258	8,068	25,739	12,241	120,587	18,650	2,860	27,202
1971	96,494	3,468	7,458	26,383	12,300	139,167	21,383	2,942	32,798
1972	83,159	3,387	8,269	29,415	12,909	130,366	20,710	2,832	29,366
1973	102,899	3,893	8,608	33,034	14,359	155,006	24,672	2,773	37,105
1974	96,999	4,325	8,645	34,592	15,462	151,374	24,196	2,814	34,472
1975	112,370	4,318	7,843	36,617	16,919	169,431	27,260	2,804	40,075
1976	61,165	4,449	8,498	36,440	17,588	119,242	19,289	2,803	21,822
1977	44,694	4,475	8,046	38,839	18,417	105,522	17,184	2,849	15,687
1978	115,531	4,555	8,112	39,793	18,159	177,039	28,924	2,822	40,940
1979	150,567	4,911	8,051	41,062	18,760	213,529	35,185	2,855	52,737
1980	97,157	4,922	7,295	45,902	19,691	165,123	26,203	2,864	33,923
1981	108,778	5,090	8,197	50,733	20,563	183,181	29,442	2,812	38,684
1982	101,432	5,052	8,547	56,261	22,524	183,711	29,959	2,810	36,096
1983	87,280	4,861	9,022	57,774	21,523	170,739	28,134	2,845	30,678
1984	86,978	5,339	10,211	57,780	21,881	171,511	28,762	2,837	30,659
1985	88,259	5,512	10,035	55,173	22,109	170,064	28,908	2,842	31,055
1986	91,284	5,828	10,420	53,281	23,147	172,303	29,811	2,884	31,653
1987	104,236	6,173	11,857	50,184	22,550	182,654	31,949	3,023	34,482
1988	113,839	6,602	13,092	45,020	22,012	187,361	32,359	3,024	37,645
1989	101,706	6,741	13,771	48,001	22,118	178,856	31,068	3,026	33,610
1990	113,538	6,842	14,319	44,705	23,441	189,161	33,461	3,101	36,614
1991	107,593	6,697	15,644	42,665	23,289	182,494	32,828	3,055	35,219
1992	110,610	6,804	17,642	43,037	24,610	189,095	34,010	2,975	37,179
1993	92,511	6,819	19,949	42,301	25,277	173,219	31,323	2,940	31,467
1994	98,793	7,103	22,835	41,137	25,431	181,093	32,160	2,996	32,975
1995	92,199	7,150	24,456	41,904	27,153	178,562	31,098	2,951	31,243
1996	119,933	6,728	26,555	42,475	27,804	210,039	36,972	2,901	41,343
1997	101,771	7,043	28,797	45,430	28,044	197,000	34,166	2,912	34,949
1998	98,023	7,216	31,570	45,185	28,831	196,393	33,978	2,978	32,915
1999	96,349	7,192	33,705	42,809	30,145	195,816	34,323	2,862	33,665
2000	90,064	7,282	35,506	44,396	30,011	192,695	34,348	2,844	31,668
2001	102,495	7,935	35,488	41,878	32,562	204,487	36,958	2,752	37,244
2002	88,175	7,847	34,883	38,665	33,559	187,434	33,736	2,677	32,938
2003	110,890	7,803	35,774	39,725	33,450	212,036	38,350	2,607	42,535
2004	116,052	7,735	36,760	34,434	33,775	213,286	39,021	2,636	44,027
2005	123,967	8,293	39,918	28,030	36,127	219,748	40,151	2,697	45,964
2006	111,941	8,835	41,903	28,767	36,955	210,730	38,959	2,676	41,831
2007	139,204	8,958	43,240	34,150	38,112	245,749	45,117	2,736	50,879
2008	133,818	8,775	44,214	39,131	40,018	248,407	45,984	2,714	49,307
2009	134,943	8,932	41,951	40,608	42,160	250,730	46,355	2,781	48,523
2010	133,780	8,883	41,491	35,511	42,899	244,798	45,434	2,739	48,843
2011	174,326	8,146	37,834	36,970	45,586	286,570	53,625	2,753	63,323
2012	155,462	8,362	44,075	37,220	41,968	270,362	51,138	2,733	56,884
2013	169,189	9,193	38,863	39,993	40,319	279,170	53,165	2,707	62,501
2014	156,397	9,350	37,082	41,981	38,515	264,626	50,128	2,733	57,226
2015	159,131	9,524	37,693	46,969	41,963	276,231	53,204	2,782	57,201
2016	138,051	9,576	38,737	47,160	43,013	257,385	49,469	2,755	50,109

Diagram II.72.4, shows real average earnings per job for Polk County from 1990 to 2016. Over this period the average earning per job for Polk County was 43,280 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

Diagram II.72.4
Real Average Earnings Per Job
 Polk County
 BEA Data 1990 - 2016

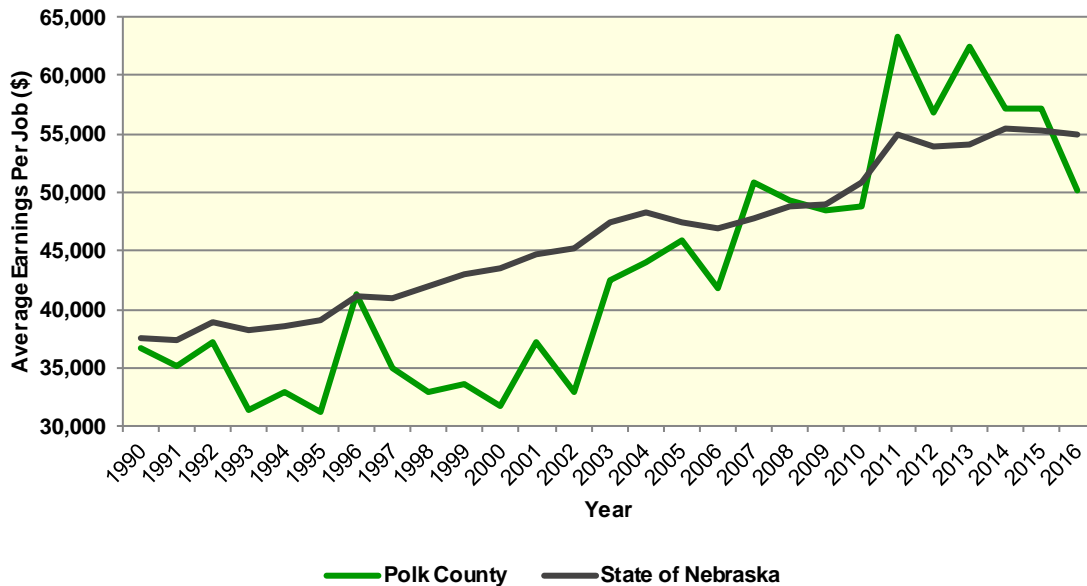
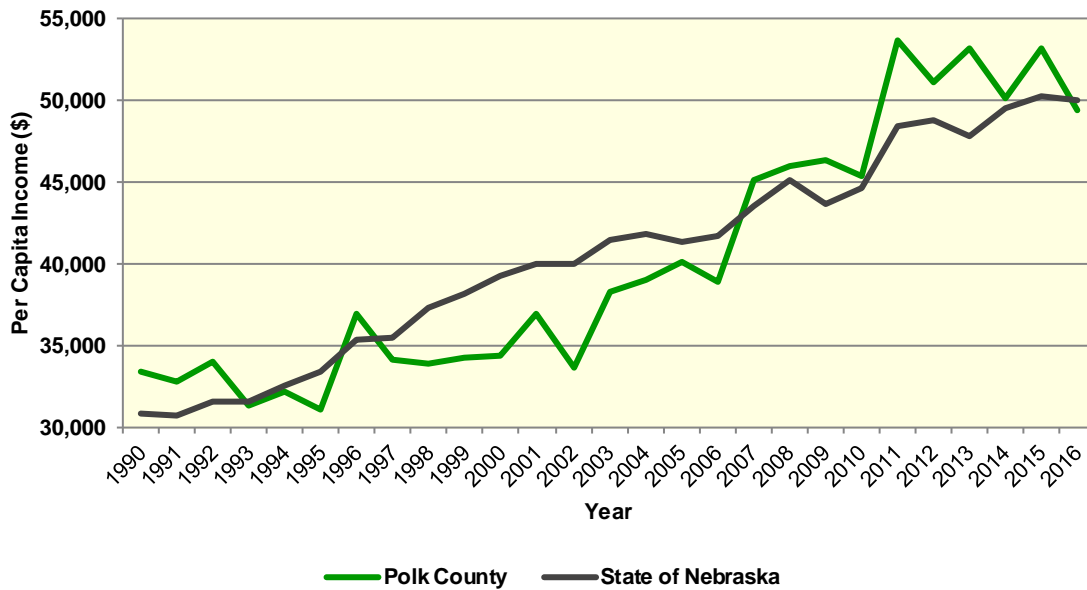


Diagram II.72.5, shows real per capita income in Polk County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Polk County was 40,350 dollars, which was lower than the statewide average of 40,548 dollars over the same period.

Diagram II.72.5
Real Per Capita Income
 Polk 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.72.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment decreased from 1,479 persons in 2015 to 1,460 in 2016, a change of -1 percent.

Table II.72.28
Total Monthly Employment
 Polk County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	1,387	1,423	1,393	1,448	1,362	1,406	1,420	1,410	1,444	1,464	1,434
Feb	1,385	1,411	1,410	1,442	1,378	1,390	1,401	1,409	1,462	1,459	1,416
Mar	1,396	1,433	1,442	1,483	1,398	1,431	1,410	1,413	1,437	1,483	1,462
Apr	1,441	1,419	1,436	1,483	1,413	1,451	1,443	1,444	1,459	1,508	1,482
May	1,467	1,428	1,471	1,508	1,443	1,445	1,510	1,496	1,528	1,518	1,505
Jun	1,514	1,503	1,545	1,536	1,456	1,479	1,503	1,548	1,562	1,562	1,523
Jul	1,547	1,569	1,646	1,506	1,441	1,460	1,458	1,526	1,454	1,447	1,431
Aug	1,462	1,470	1,591	1,460	1,395	1,445	1,425	1,489	1,429	1,436	1,435
Sep	1,493	1,405	1,506	1,441	1,383	1,421	1,422	1,455	1,473	1,455	1,439
Oct	1,433	1,413	1,577	1,436	1,404	1,432	1,447	1,473	1,477	1,461	1,461
Nov	1,423	1,406	1,504	1,428	1,427	1,436	1,435	1,493	1,465	1,469	1,450
Dec	1,436	1,430	1,507	1,429	1,434	1,469	1,444	1,485	1,488	1,482	1,479
Annual	1,449	1,443	1,502	1,467	1,411	1,439	1,443	1,470	1,473	1,479	1,460
% Change	4%	(ND)%	4%	-2%	-4%	2%	(ND)%	2%	(ND)%	(ND)%	-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 \$638 in 2015. In 2016, average weekly wages saw a increase of 2 percent over the prior year, rising to 650 dollars, or by 12 dollars. These data are shown in Table II.72.29.

Table II.72.29						
Average Weekly Wages						
Polk County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	382	398	405	450	409	
2002	389	413	422	462	421	3%
2003	396	421	432	507	439	4%
2004	424	432	432	528	454	3%
2005	433	461	464	493	463	2%
2006	480	458	472	513	481	4%
2007	499	478	488	543	502	4%
2008	521	489	529	549	522	4%
2009	524	488	538	583	533	2%
2010	495	492	520	580	522	-2%
2011	501	509	550	625	546	5%
2012	539	541	550	703	583	7%
2013	548	557	564	696	592	2%
2014	558	590	585	700	608	3%
2015	598	601	620	735	638	5%
2016(p)	619	617	650	716	650	2%

Total business establishments reported by the QCEW are displayed in Table II.72.28. Between 2015 and 2016, the total number of business establishments in Polk County increased from 187 to 189 establishments.

Table II.72.30						
Number of Business Establishments						
Polk County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	164	158	159	154	159	
2002	162	165	160	162	162	2%
2003	163	164	160	159	162	(ND)%
2004	157	154	153	154	155	-4%
2005	154	154	152	150	153	-1%
2006	161	163	163	163	163	7%
2007	168	168	169	166	168	3%
2008	163	165	172	170	168	(ND)%
2009	164	167	170	172	168	(ND)%
2010	167	166	167	163	166	-1%
2011	165	167	167	170	167	1%
2012	172	179	181	183	179	7%
2013	187	194	188	188	189	6%
2014	183	183	184	185	184	-3%
2015	185	187	188	188	187	2%
2016	188	187	189	191	189	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 5.5 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 decreased by 6.8 percent over the period. On the other hand, by 2016 there were 323 returns for AGIs of \$100,000 or more. Table II.72.31 presents AGI distribution for the years 1991 through 2016.

Table II.72.31 Income Tax Returns by Adjusted Gross Income Polk County 1991–2016 DOR Data										
Year	Less than \$10,000	\$10,001–\$15,000	\$15,001–\$25,000	\$25,001–\$35,000	\$35,001–\$50,000	\$50,001–\$75,000	\$75,001–\$100,000	\$100,001–\$250,000	More than \$250,000	Total ⁹⁶
1991	884	268	564	396	358	159	21	16	0	2,681
1992	877	249	533	379	345	194	37	18	0	2,643
1993	866	246	516	384	360	201	33	21	0	2,648
1994	943	232	469	406	345	205	24	23	0	2,666
1995	867	226	467	349	389	265	35	32	0	2,646
1996	856	205	448	361	434	266	64	34	0	2,683
1997	809	205	460	392	375	349	59	61	0	2,725
1998	746	204	441	365	418	340	73	61	0	2,660
1999	687	186	447	334	401	355	60	86	0	2,579
2000	714	151	397	340	389	366	92	85	0	2,550
2001	680	154	379	334	411	359	89	66	0	2,489
2002	713	168	381	328	393	352	79	55	0	2,486
2003	625	225	366	302	408	368	97	55	11	2,457
2004	609	174	357	313	413	364	131	63	11	2,435
2005	515	181	330	247	373	392	147	85	12	2,282
2006	461	210	339	294	382	417	166	111	13	2,393
2007	473	186	333	277	355	429	225	144	16	2,438
2008	444	173	356	268	350	413	228	178	17	2,427
2009	479	159	293	279	346	401	226	193	23	2,399
2010	402	184	294	284	323	403	248	198	18	2,354
2011	402	143	278	277	316	401	250	247	26	2,340
2012	402	146	305	227	328	397	253	258	55	2,371
2013	407	153	299	222	319	409	245	270	42	2,366
2014	375	166	274	243	321	386	251	299	39	2,354
2015	379	169	300	225	336	384	273	291	42	2,399
2016	380	159	271	273	301	388	287	292	31	2,382

⁹⁶ 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 450 in 2010 to 408 in 2016, with the poverty rate reaching 8 percent in 2016. This compared to a state poverty rate of 11.3 percent and a national rate of 14 percent in 2016. Table II.72.32 presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	395	7.3%
2001	421	7.9%
2002	445	8.3%
2003	390	7.4%
2004	393	7.4%
2005	398	7.6%
2006	411	8%
2007	392	7.8%
2008	385	7.8%
2009	378	7.7%
2010	450	8.6%
2011	454	8.7%
2012	442	8.5%
2013	458	8.9%
2014	410	8%
2015	401	7.9%
2016	408	8%

The rate of poverty for Polk County is shown in Table II.72.33. In 2016, there were an estimated 418 persons living in poverty. This represented a 8.1 percent poverty rate, compared to 5.8 percent poverty in 2000. In 2016, some 8.1 percent of those in poverty were under age 6, and 14.6 percent were 65 or older.

Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	39	12.3%	34	8.1%
6 to 17	69	21.8%	72	17.2%
18 to 64	160	50.5%	251	60%
65 or Older	49	15.5%	61	14.6%
Total	317	100.0%	418	100.0%
Poverty Rate	5.8%	.	8.1%	.

HOUSING

The Census Bureau estimates that the total number of housing units decreased by -0.8 percent in Polk County between 2010 and 2016, from 2,731 to 2,708. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.72.34.

Subject	Nebraska	% Growth Since Census	Polk County	% Growth Since Census
2000 Census Base	722,656	.	2,714	.
2010 Census	796,793	10.3	2,731	0.6
July 2011 Estimate	801,068	0.5	2,727	-0.1
July 2012 Estimate	804,586	1	2,727	-0.1
July 2013 Estimate	809,062	1.5	2,722	-0.3
July 2014 Estimate	814,835	2.3	2,716	-0.5
July 2015 Estimate	820,725	3	2,710	-0.8
July 2016 Estimate	827,156	3.8	2,708	-0.8

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 Polk County increased from 5 authorizations in 2015 to 6 in 2016.



The real value of single-family building permits increased from \$201,216 in 2015 to \$260,500 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.72.35.

Table II.72.35 Building Permits and Valuation Polk County Census Bureau Data, 1980–2016							
Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2016\$)	
	Single-Family Units	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	9	0	0	8	17	96,419	56,504
1981	4	0	0	0	4	146,546	0
1982	2	0	12	0	14	94,563	0
1983	1	0	0	0	1	93,633	0
1984	5	0	0	0	5	102,772	0
1985	0	0	0	0	0	0	0
1986	1	0	0	0	1	95,420	0
1987	4	0	0	0	4	86,776	0
1988	5	0	0	0	5	120,197	0
1989	4	0	0	0	4	98,239	0
1990	7	0	0	0	7	147,101	0
1991	7	0	0	0	7	128,379	0
1992	8	0	0	0	8	100,290	0
1993	9	2	0	0	11	170,746	0
1994	10	2	0	0	12	188,779	0
1995	6	0	0	0	6	112,401	0
1996	2	0	0	0	2	145,307	0
1997	8	0	0	0	8	124,169	0
1998	6	0	0	0	6	136,612	0
1999	2	4	0	0	6	166,342	0
2000	2	8	0	0	10	189,848	0
2001	4	0	0	0	4	170,991	0
2002	4	0	0	10	14	149,063	88,324
2003	2	0	0	0	2	202,428	0
2004	2	0	0	0	2	206,327	0
2005	7	0	0	0	7	166,846	0
2006	4	0	0	0	4	186,001	0
2007	0	0	0	0	0	0	0
2008	7	0	0	0	7	198,925	0
2009	10	0	0	0	10	198,039	0
2010	5	0	0	0	5	224,375	0
2011	8	0	0	0	8	191,869	0
2012	3	0	0	0	3	146,524	0
2013	2	0	0	0	2	203,273	0
2014	2	0	0	0	2	204,813	0
2015	5	0	0	0	5	201,216	0
2016	6	0	0	0	6	260,500	0



Diagram II.72.6
Single-Family Permits
 Polk County
 Census Bureau Data, 1980–2016

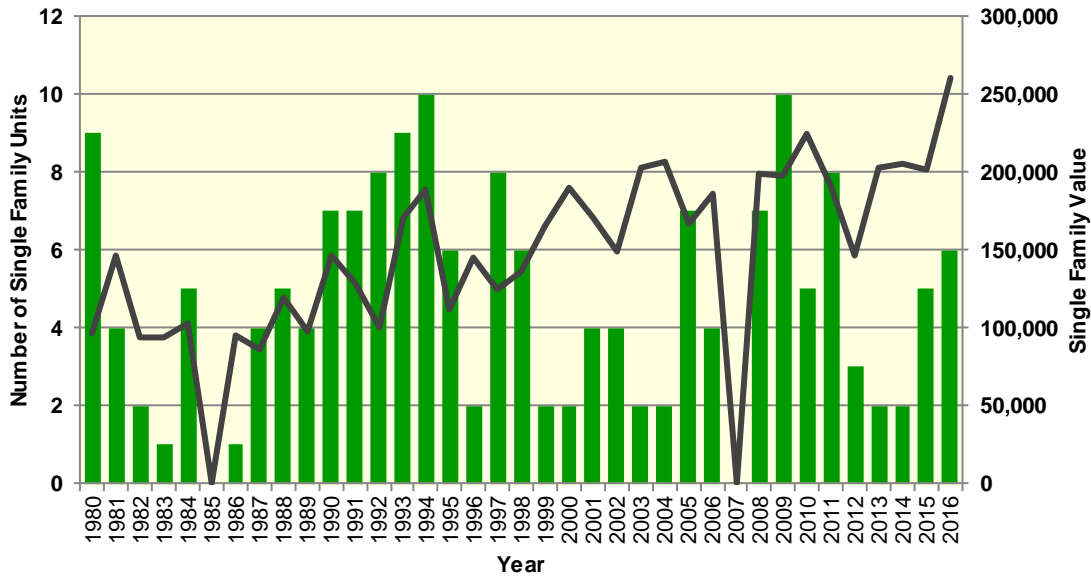
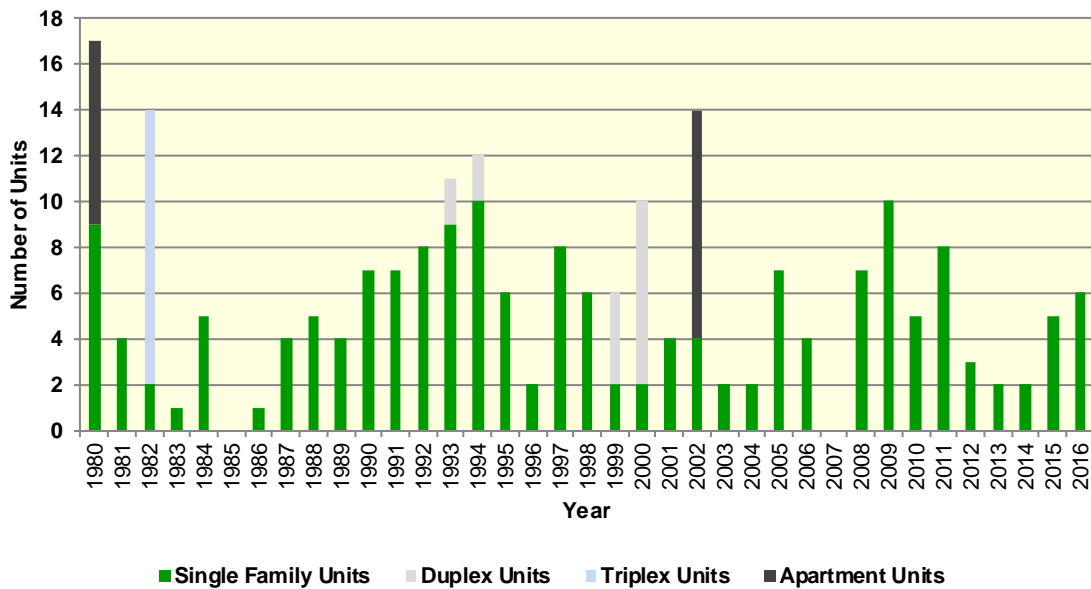


Diagram II.72.7
Total Permits by Unit Type
 Polk County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.72.36. In 2016, there were 2,707 housing units, down from 2,717 in 2000. Single-family units accounted for 89.3 percent of units in 2016, compared to 86.9 in 2000. Apartment units accounted for 3.1 percent in 2016, compared to 3 percent in 2000.

Table II.72.36 Housing Units by Type Polk 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	2,362	86.9%	2,418	89.3%
Duplex	22	0.8%	5	0.2%
Tri- or Four-Plex	29	1.1%	28	1%
Apartment	82	3%	83	3.1%
Mobile Home	213	7.8%	173	6.4%
Boat, RV, Van, Etc.	9	0.3%	0	0%
Total	2,717	100.0%	2,707	100.0%

Some 81 percent of housing was occupied in 2010, compared to 83.1 percent in 2000. Owner-occupied housing changed -2.6 percent between 2000 and 2010, ending with owner-occupied units representing 76.7 percent of units. Vacant units changed by 13.3 percent, resulting in 519 vacant units in 2010.

Table II.72.37 Housing Units by Tenure Polk County 2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	2,259	83.1%	2,212	81%	-2.1%
Owner-Occupied	1,743	77.2%	1,697	76.7%	-2.6%
Renter-Occupied	516	22.8%	515	23.3%	-0.2%
Vacant Housing Units	458	16.9%	519	19%	13.3%
Total Housing Units	2,717	100.0%	2,731	100.0%	0.5%

Table II.72.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 2,707 housing units. An estimated 78.1 percent were owner-occupied, and 22 percent were vacant.

Table II.72.38 Housing Units by Tenure Polk County 2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	2,212	81%	2,112	78%
Owner-Occupied	1,697	76.7%	1,650	78.1%
Renter-Occupied	515	23.3%	462	21.9%
Vacant Housing Units	519	19%	595	22%
Total Housing Units	2,731	100.0%	2,707	100.0%

Households by household size are shown in Table II.72.39. There were a total of 2,212 households in 2010, down from 2,259 in 2000. One person households changed by -2.6 percent



between 2000 and 2010, while two person households changed by 3.7 percent. Three and four person households changed by -10.2 and -4.8 respectively, representing 11.5 percent and 11.6 percent of the population in 2010.

Table II.72.39					
Households by Household Size					
Polk County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	624	27.6%	608	27.5%	-2.6%
Two Persons	857	37.9%	889	40.2%	3.7%
Three Persons	283	12.5%	254	11.5%	-10.2%
Four Persons	269	11.9%	256	11.6%	-4.8%
Five Persons	158	7%	144	6.5%	-8.9%
Six Persons	55	2.4%	41	1.9%	-25.5%
Seven Persons or More	13	0.6%	20	0.9%	53.8%
Total	2,259	100.0%	2,212	100.0%	-2.1%

Households by income is shown in Table II.72.40. Households earning more than \$100,000 per year represented 21.6 percent of households in 2016, compared to 4.2 percent in 2000. Households earning between \$50,000 and \$74,999 represented 23.8 percent of households in 2016, compared to 23.5 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 7.7 percent of households in 2016, compared to 14.3 percent in 2000.

Table II.72.40				
Households by Income				
Polk 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	323	14.3%	163	7.7%
\$15,000 to \$19,999	172	7.6%	55	2.6%
\$20,000 to \$24,999	177	7.9%	143	6.8%
\$25,000 to \$34,999	354	15.7%	195	9.2%
\$35,000 to \$49,999	486	21.6%	304	14.4%
\$50,000 to \$74,999	530	23.5%	502	23.8%
\$75,000 to \$99,999	116	5.2%	293	13.9%
\$100,000 or More	94	4.2%	457	21.6%
Total	2,252	100.0%	2,112	100.0%

Table II.72.41 shows households by year home built. Housing units built between 2000 and 2009, account for 7 percent and those built in 2010 or later accounted for 0.8 percent of households. Households built in the 1970's, 1980's, and 1990's account for 12.8 percent, 6.2 percent, and 8.4, respectively. Housing units built prior to 1939 represented 36.6 percent of households in 2016.

Table II.72.41				
Households by Year Home Built				
Polk 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	1,066	47.2%	773	36.6%
1940 to 1949	130	5.8%	152	7.2%
1950 to 1959	175	7.7%	155	7.3%
1960 to 1969	256	11.3%	290	13.7%
1970 to 1979	318	14.1%	270	12.8%
1980 to 1989	183	8.1%	131	6.2%
1990 to 1999	131	5.8%	177	8.4%
2000 to 2009	.	.	147	7%
2010 or Later	.	.	17	0.8%
Total	2,259	100.0%	2,112	100.0%

The distribution of unit types by race are shown in Table II.72.42. An estimated 92.4 percent of white households occupy single-family homes, while 100 percent of black households do. Some 3.3 percent of white households occupy apartments, while 0 percent of black households do. An estimated 100 percent of American Indian households occupy single-family homes.

Table II.72.42							
Distribution of Units in Structure by Race							
Polk County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	92.4%	100%	100%	%	%	100%	100%
Duplex	0.2%	0%	0%	%	%	0%	0%
Tri- or Four-Plex	1.1%	0%	0%	%	%	0%	0%
Apartment	3.3%	0%	0%	%	%	0%	0%
Mobile Home	3%	0%	0%	%	%	0%	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.72.43. An estimated 9.8 percent of vacant units were for rent in 2010, a -3.8 percent change since 2000. In addition, some 5.8 percent of vacant units were for sale, a change of -50.8 percent between 2000 and 2010. "Other" vacant units represented 26.8 percent of vacant units in 2010. This is a change of 215.9 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.72.43 Disposition of Vacant Housing Units Polk County 2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	53	11.6%	51	9.8%	-3.8%
For Sale	61	13.3%	30	5.8%	-50.8%
Rented or Sold, Not Occupied	23	5%	18	3.5%	-21.7%
For Seasonal, Recreational, or Occasional Use	277	60.5%	281	54.1%	1.4%
For Migrant Workers	0	0%	0	0%	%
Other Vacant	44	9.6%	139	26.8%	215.9%
Total	458	100.0%	519	100.0%	13.3%

The disposition of vacant units between 2010 and 2016 are shown in Table II.72.44. By 2016, for rent units accounted for 5.2 percent of vacant units, while for sale units accounted for 1.7 percent. “Other” vacant units accounted for 28.9 percent of vacant units, representing a total of 172 “other” vacant units.

Table II.72.44 Disposition of Vacant Housing Units Polk County 2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	51	9.8%	31	5.2%
For Sale	30	5.8%	10	1.7%
Rented Not Occupied	6	1.2%	15	2.5%
Sold Not Occupied	12	2.3%	37	6.2%
For Seasonal, Recreational, or Occasional Use	281	54.1%	330	55.5%
For Migrant Workers	0	0%	0	0%
Other Vacant	139	26.8%	172	28.9%
Total	519	100.0%	595	100.0%

Department of Property Assessment Division

The Department of Property Assessment Division (PAD) provided a database of residential property transactions over the last 19 years. Property transactions are primarily related to existing buildings, with very few for new construction. During fiscal years 1999 through 2017, there were 1,005 property transactions in Polk County. Of these, 983 were for single-family homes during this 19-year period, as shown in Table II.72.45.

Table II.72.45						
Residential Property Transactions						
Polk County						
Fiscal Years 1999–2017 PAD Data						
Year	Single-Family	Mobile Home	Duplex	Townhome	Missing	Total
1999	62	1	0	0	0	63
2000	63	0	0	0	0	63
2001	73	2	0	1	0	76
2002	52	4	0	0	0	56
2003	56	1	0	0	0	57
2004	52	1	0	0	0	53
2005	51	1	0	0	0	52
2006	62	1	0	0	0	63
2007	45	4	0	0	0	49
2008	43	1	1	1	0	46
2009	48	3	0	0	0	51
2010	25	0	0	0	0	25
2011	35	0	0	0	0	35
2012	44	0	0	0	0	44
2013	50	0	0	0	0	50
2014	44	0	0	0	0	44
2015	75	0	0	0	0	75
2016	49	0	0	0	0	49
2017	54	0	0	0	0	54
Total	983	19	1	2	0	1,005

The PAD data also include descriptions of the quality of the building, which refers to the grade of materials and workmanship used in the original construction. Of the 533 single-family home property transactions for units built before 1930, 0.8 percent of units were of low quality and 3.8 percent were of fair quality. Conversely, of the 17 homes built from 2001 through 2010, 0 percent of units were of low quality and 11.8 percent of fair quality. Table II.72.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

Table II.72.46										
Single-Family Homes by Year Built and Quality of Materials and Workmanship										
Polk 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	4	1	0	0	0	1	0	0	0	6
Fair	20	7	10	6	4	3	2	0	0	52
Average	426	106	102	85	28	17	8	4	0	776
Good	80	8	12	23	5	8	7	1	0	144
Very Good	3	0	0	0	0	2	0	0	0	5
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	0	0	0	0	0	0	0	0	0	0
Total	533	122	124	114	37	31	17	5	0	983

In regard to the current condition of residential dwellings, of the same 533 single-family homes built before 1930, 18.0 percent of the homes were worn out or badly worn, and 34.5 percent were in average condition. Table II.72.47 provides details about the condition of single-family residential dwellings by year built.

Table II.72.47 Single-Family Homes by Year Built and Condition Polk 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	15	3	4	0	1	0	0	0	0	23
Badly Worn	81	11	4	6	2	1	0	0	0	105
Average	184	56	54	62	31	24	14	5	0	430
Good	177	48	60	43	3	3	1	0	0	335
Very Good	70	4	2	3	0	1	2	0	0	82
Excellent	6	0	0	0	0	2	0	0	0	8
Missing	0	0	0	0	0	0	0	0	0	0
Total	533	122	124	114	37	31	17	5	0	983

Housing Costs

Between 2010 and 2017, the average price of an existing single-family home changed from \$67,236 to \$88,952, a total increase of 32.3 percent, as shown in Table II.72.48.

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 Polk County ranged from \$52,434 for homes built before 1930 to \$199,529 for homes built from 2001 to 2010, and \$220,479 for the newest homes built between 2011 and 2017.⁹⁷ Homes built from 2001 through 2010 were also larger, averaging 1,538 square feet per unit. Table II.72.49, provides additional details about single-family homes.

Table II.72.48 Average Sales Price of Single-Family Homes Polk County Fiscal Years 1999–2017 PAD Data	
Fiscal Year	Average Sales Price (\$)
1999	46,784
2000	50,329
2001	45,036
2002	55,789
2003	61,259
2004	74,107
2005	67,278
2006	71,652
2007	63,960
2008	69,843
2009	63,270
2010	67,236
2011	72,781
2012	92,690
2013	79,428
2014	94,605
2015	89,664
2016	84,494
2017	88,952
Average	69,629

Table II.72.49 Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot Polk County Fiscal Years 1999–2017 PAD Data			
Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. ⁹⁸ (\$)
Before 1931	52,434	1,573	33.32
1931-1960	66,074	1,351	48.89
1961-1970	73,802	1,385	53.29
1971-1980	95,959	1,558	61.58
1981-1990	106,620	1,599	66.66
1991-2000	126,029	1,688	74.65
2001-2010	199,529	1,538	129.71
2011-2017	220,479	1,589	138.79
Average	69,629	1,524	45.67

⁹⁷ 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.

⁹⁸ 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.72.50. In 2016, an estimated 1.2 percent of households were overcrowded, and an additional 0.2 percent were severely overcrowded.

Table II.72.50 Overcrowding and Severe Overcrowding Polk 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	1,731	99.7%	6	0.3%	0	0%	1,737
2016 Five-Year ACS	1,626	98.5%	21	1.3%	3	0.2%	1,650
Renter							
2000 Census	509	97.5%	12	2.3%	1	0.2%	522
2016 Five-Year ACS	455	98.5%	5	1.1%	2	0.4%	2,112
Total							
2000 Census	2,240	99.2%	18	0.8%	1	0%	2,259
2016 Five-Year ACS	2,081	98.5%	26	1.2%	5	0.2%	2,112

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

Table II.72.51 Households with Incomplete Plumbing Facilities Polk County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	2,251	2,106
Lacking Complete Plumbing Facilities	8	6
Total Households	2,259	2,112
Percent Lacking	0.4%	0.3%

There were 14 households lacking complete kitchen facilities in 2016, compared to 4 households in 2000. This was a change from 0.2 percent of households in 2000 to 0.7 percent in 2016.



Table II.72.52 Households with Incomplete Kitchen Facilities Polk County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	2,255	2,098
Lacking Complete Kitchen Facilities	4	14
Total Households	2,259	2,112
Percent Lacking	0.2%	0.7%

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 Polk County, 12.8 percent of households had a cost burden and 4 percent had a severe cost burden. Some 19 percent of renters were cost burdened, and 6.7 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 6.9 percent and a severe cost burden rate of 4 percent. Owner occupied households with a mortgage had a cost burden rate of 16.2 percent, and severe cost burden at 2.3 percent.

Table II.72.53 Cost Burden and Severe Cost Burden by Tenure Polk 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	436	78.4%	85	15.3%	31	5.6%	4	0.7%	556
2016 Five-Year ACS	600	81.5%	119	16.2%	17	2.3%	0	0%	736
Owner Without a Mortgage									
2000 Census	670	92.5%	36	5%	11	1.5%	7	1%	724
2016 Five-Year ACS	809	88.5%	63	6.9%	37	4%	5	0.5%	914
Renter									
2000 Census	290	66.7%	57	13.1%	28	6.4%	60	13.8%	435
2016 Five-Year ACS	253	54.8%	88	19%	31	6.7%	90	19.5%	462
Total									
2000 Census	1,396	81.4%	178	10.4%	70	4.1%	71	4.1%	1,715
2016 Five-Year ACS	1,662	78.7%	270	12.8%	85	4%	95	4.5%	2,112



Housing Problems by Income

Table II.72.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Polk County. As can be seen in 2017 the MFI was \$68,200, which compared to \$68,200 for the State of Nebraska.

Table II.72.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 190 owner-occupied and 78 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 53 owner-occupied and 35 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 1,835 households without a housing problem.

Table II.72.54 Median Family Income Polk County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	46,300	50,400
2001	48,800	53,400
2002	50,800	55,100
2003	52,500	55,400
2004	56,600	56,300
2005	56,600	57,400
2006	56,500	59,400
2007	55,100	58,200
2008	56,700	59,800
2009	58,200	62,000
2010	58,700	62,600
2011	58,900	63,500
2012	59,700	64,400
2013	59,800	64,600
2014	62,500	66,000
2015	65,500	66,800
2016	65,300	66,500
2017	68,200	68,200



Table II.72.55
Housing Problems by Income and Tenure
 Polk 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	4	0	0	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	4	0	4	0	8
Housing cost burden greater than 50% of income (and none of the above problems)	45	4	4	0	0	53
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	25	60	55	25	25	190
Zero/negative income (and none of the above problems)	10	0	0	0	0	10
Has none of the 4 housing problems	25	45	275	195	880	1,420
Total	105	113	338	224	905	1,685
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	0	0	0	0	15	15
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	4	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)	20	15	0	0	0	35
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	15	55	4	4	0	78
Zero/negative income (and none of the above problems)	0	0	0	0	0	0
Has none of the 4 housing problems	30	95	70	60	160	415
Total	65	165	88	64	175	557
Total						
Lacking complete plumbing or kitchen facilities	0	0	4	0	15	19
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	4	0	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	4	10	4	0	18
Housing cost burden greater than 50% of income (and none of the above problems)	65	19	4	0	0	88
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	40	115	59	29	25	268
Zero/negative income (and none of the above problems)	10	0	0	0	0	10
Has none of the 4 housing problems	55	140	345	255	1,040	1,835
Total	170	278	426	288	1,080	2,242

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.72.56, of the 92 loans in 2016, 46 loans were for Home Purchases, 10 were for Home Improvement and 36 were for refinancing.

Table II.72.56				
Owner-Occupied Single-Family Home Loans by Loan Type				
Polk County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	21	14	33	68
2009	17	8	53	78
2010	26	6	46	78
2011	17	2	50	69
2012	21	9	63	93
2013	19	5	45	69
2014	33	15	25	73
2015	38	11	31	80
2016	46	10	36	92

Table II.72.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$100,048 and \$106,286 in 2012 and \$113,087 in 2016. Overall, average loans were \$83,250 in 2008 and \$124,402 in 2016.

Table II.72.57				
Owner-Occupied Single-Family Home Loans by Average Loan Amount				
Polk County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$100,048	\$32,143	\$94,242	\$83,250
2009	\$59,941	\$34,125	\$107,321	\$89,487
2010	\$85,577	\$48,667	\$97,304	\$89,654
2011	\$77,882	\$14,000	\$78,940	\$76,797
2012	\$106,286	\$37,000	\$106,127	\$99,473
2013	\$109,474	\$56,000	\$99,822	\$99,304
2014	\$101,091	\$75,800	\$153,480	\$113,836
2015	\$107,053	\$52,545	\$152,258	\$117,075
2016	\$113,087	\$52,200	\$158,917	\$124,402

Table II.72.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$2,101,000 and \$2,232,000 in 2012 and \$5,202,000 in 2016. Overall, average loans were \$5,661,000 in 2008 and \$11,445,000 in 2016.

Table II.72.58				
Total Volume of Owner-Occupied Single-Family Loans				
Polk County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	2,101,000	450,000	3,110,000	5,661,000
2009	1,019,000	273,000	5,688,000	6,980,000
2010	2,225,000	292,000	4,476,000	6,993,000
2011	1,324,000	28,000	3,947,000	5,299,000
2012	2,232,000	333,000	6,686,000	9,251,000
2013	2,080,000	280,000	4,492,000	6,852,000
2014	3,336,000	1,137,000	3,837,000	8,310,000
2015	4,068,000	578,000	4,720,000	9,366,000
2016	5,202,000	522,000	5,721,000	11,445,000

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.72.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Polk County. The number of completed surveys increased from 8 in 2016 to 9 in 2017. Between 2016 and 2017 the vacancy rate for all units decreased by 6.9 percentage points and was at 4.1 percent in 2017.

Table II.72.60 shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 17 single-family units in Polk County, with 0 of them available. This

translates into a vacancy rate of 0 percent in Polk County, which compares to a single-family vacancy rate of 3.9 percent for the State of Nebraska. There were 65 apartment units reported in the survey, with 4 of them available, which resulted in a vacancy rate of 6.2 percent. This compares to a statewide vacancy rate of 4.1 percent for apartment units across the state. The average vacancy rate for all units types over the last five years was 7.7 percent.

Table II.72.59				
Survey of Rental Properties				
Polk County				
2002–2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	2	20	15	36
2003	3	24	16.7	127.9
2004	4	64	17.2	178.7
2005	7	91	19.8	168.7
2006	7	98	20.4	70.7
2007	8	94	12.8	34.1
2008	10	97	9.3	41.5
2009	12	95	9.5	49
2010	11	115	25.2	40.6
2011	10	92	17.4	65.2
2012	7	76	9.2	34
2013	13	214	10.3	131
2014	12	210	6.2	21
2015	7	127	8.7	30
2016	8	73	11	75
2017	9	123	4.1	73.7

Table II.72.60 Rental Vacancy Survey by Type Polk County 2017 Survey of Rental Properties				
Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single-Family	17	0	0%	4.9%
Apartments	65	4	6.2%	15.3%
Mobile Homes	1	0	0%	0%
"Other" Units	0	0	0%	.
Don't Know	40	1	2.5%	1.7%
Total	123	5	4.1%	7.7%

Table II.72.61, reports units by number of bedrooms. Three bedroom units were the most common type of reported single-family unit, with 2 units. The most common apartment units were one bedroom units, with 35 units.

Table II.72.61 Rental Units by Number of Bedrooms Polk County 2017 Survey of Rental Properties						
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	1	0	0	0	.	1
One	1	35	0	0	.	36
Two	1	26	1	0	.	28
Three	2	4	0	0	.	6
Four	0	0	0	0	.	0
Don't Know	12	0	0	0	40	52
Total	17	65	1	0	40	123

Table II.72.62 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.72.62 Single-Family Units by Number of Bedrooms Polk County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	1	0	0%
One	1	0	0%
Two	1	0	0%
Three	2	0	0%
Four	0	0	%
Don't know	12	0	0%
Total	17	0	0%

Table II.72.63 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 2.9 percent.



Table II.72.63 Apartment Units by Number of Bedrooms Polk County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	35	1	2.9%
Two	26	2	7.7%
Three	4	1	25%
Four	0	0	%
Don't know	0	0	%
Total	65	4	6.2%

Average market-rate rents by unit type are shown in Table II.72.64. 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.72.64 Average Market Rate Rents by Number of Bedrooms Polk County 2017 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	\$350	\$	\$	\$	\$350
One	\$400	\$450	\$	\$	\$425
Two	\$550	\$510	\$550	\$	\$530
Three	\$425	\$600	\$	\$	\$483.3
Four	\$	\$	\$	\$	\$
Don't know	\$	\$	\$	\$	
Total	\$433.3	\$517.5	\$550	\$	\$474.5

Table II.72.65 shows vacancy rates for single-family units by average rental rates for Polk County. The most common rent for single-family units was less than \$500 dollars and units in this price range had a vacancy rate of 0 percent.

Table II.72.65 Single-Family Market Rate Rents by Vacancy Status Polk County 2017 Survey of Rental Properties			
Average Rents	Single-Family Units	Available Single-Family Units	Vacancy Rate
Less Than \$500	5	0	0%
\$500 to \$749	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	12	0	0%
Total	17	0	0%



The average rent and availability of apartment units is displayed in Table II.72.66. The most common rent for apartments was \$500 to \$749 dollars and the units in this price range had a vacancy rate of 0 percent.

Table II.72.66 Apartment Market Rate Rents by Vacancy Status Polk County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	8	2	25%
\$500 to \$749	10	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	47	2	4.3%
Total	65	4	6.2%

Respondents were asked if utilities are included in the rent and, as shown in Table II.72.67, 5 respondents, or 71.4 percent, included some sort of utility in the rent.

Table II.72.67 Are there any utilities included with the rent? Polk County 2017 Survey of Rental Properties	
Period	Respondent
Yes	5
No	2
% Offering Utilities	71.4%

The type of utility included in the rent is shown in Table II.72.68. There were 3 respondents who included electricity, 3 respondents who included natural gas, 5 respondents who included water and sewer and 5 respondents included trash collection in the rent.

Table II.72.68 Which utilities are included with the rent? Polk County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	3
Natural Gas	3
Water/Sewer	5
Trash Collection	5

Table II.72.69 shows the number of survey respondents who keep a waiting list. As can be seen, 3 respondents said they keep a waitlist, with an estimated 0 persons on the wait list.

Table II.72.69 Do you keep a waiting list? Polk County 2017 Survey of Rental Properties	
Period	Respondent
Yes	3
No	4
Waitlist Size	0

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.72.70 most respondents indicated there was moderate need for the renovation of existing single-family units and moderate need for the renovation of existing apartment units.

Table II.72.70 How would you rate the need for renovation of existing units in the city? Polk County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	1	1	2	1
Low Need	0	0		
Moderate Need	3	4	3	3
High Need	2	2	2	2
Extreme Need	1	0		

Respondents were also asked how they would rate the need for the construction of new units. As shown in Table II.72.71 most respondents indicated there was moderate need for the construction of new single-family units and moderate need for the construction of new apartment units.

Table II.72.71 How would you rate the need for construction of new units in the city? Polk County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	1	1	1	
Low Need	1	1	1	1
Moderate Need	2	2	2	2
High Need	2	2	2	2
Extreme Need	1	1	1	1

