

**VOLUME II:  
ROCK COUNTY**

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## Rock County

### DEMOGRAPHICS

#### Population Estimates

The Census Bureau's current census estimates indicate that Rock County's population decreased from 1,526 in 2010 to 1,390 in 2016, or by 8.9 percent. This compares to a statewide population change of 4.4 percent over the period. The number of people from 25 to 34 years of age decreased by 20.6 percent, and the number of people from 55 to 64 years of age increased by 13.1 percent. The white population decreased by 9.5 percent, while the black population increased by 100 percent. The Hispanic population increased from 2 to 20 people between 2010 and 2016 or by 900 percent. These data are presented in Table II.75.1.

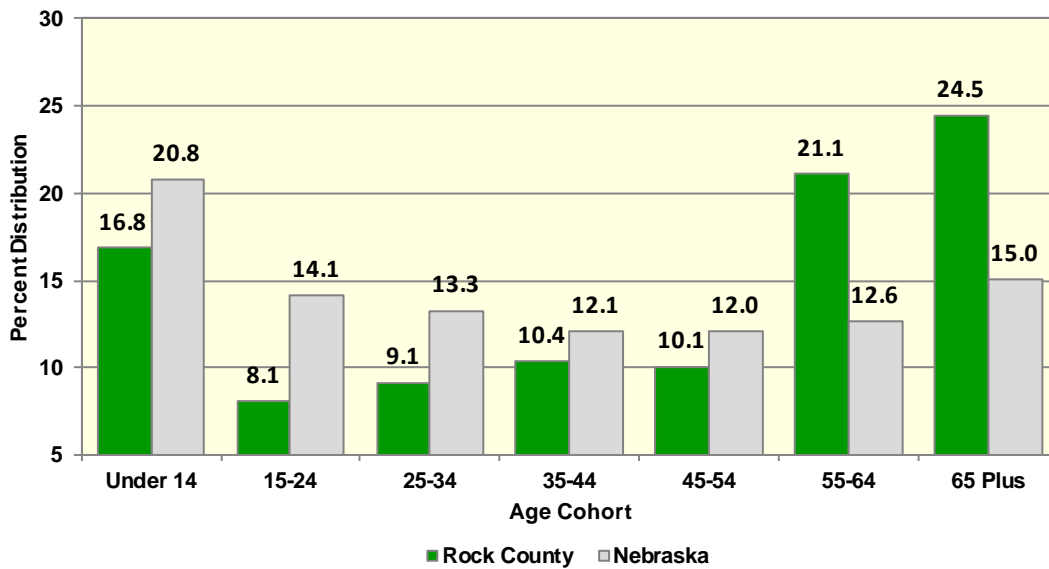
<b>Table II.75.1</b>						
<b>Profile of Population Characteristics</b>						
Rock County vs. State of Nebraska						
2010 Census and 2016 Current Census Estimates						
Subject	Rock County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
<b>Population</b>	<b>1,526</b>	<b>1,390</b>	<b>-8.9%</b>	<b>1,826,341</b>	<b>1,907,116</b>	<b>4.4%</b>
<b>Age</b>						
0 to 14 years	266	234	-12%	383,542	396,601	3.4%
15 to 24 years	108	112	3.7%	258,206	269,442	4.4%
25 to 34 years	160	127	-20.6%	245,176	252,946	3.2%
35 to 44 years	119	144	21%	220,838	230,528	4.4%
45 to 54 years	259	140	-45.9%	258,726	229,683	-11.2%
55 to 64 years	259	293	13.1%	213,176	241,172	13.1%
65 and Over	355	340	-4.2%	246,677	286,744	16.2%
<b>Race</b>						
White	1,508	1,364	-9.5%	1,649,264	1,694,976	2.8%
Black	1	2	100%	85,971	94,620	10.1%
American Indian and Alaskan Native	9	12	33.3%	23,418	27,318	16.7%
Asian	3	6	100%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	0	0	0%	2,061	2,425	17.7%
Two or more races	5	6	20%	32,305	40,495	25.4%
<b>Ethnicity (of any race)</b>						
Hispanic or Latino	2	20	900%	167,405	203,320	21.5%

Table II.75.2, presents the population of Rock County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 763 males, who accounted for 50 percent of the population, and the remaining 50 percent, or 763 persons, were female. In 2016, the number of males was 707 persons, and accounted for 50.9 percent of the population, with the remaining 49.1 percent, or 683 persons being female.



Table II.75.2 Population by Age and Gender Rock 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	144	122	266	127	107	234	-12%
15 to 24 years	57	51	108	63	49	112	3.7%
25 to 34 years	85	75	160	74	53	127	-20.6%
35 to 44 years	59	60	119	67	77	144	21%
45 to 54 years	132	127	259	73	67	140	-45.9%
55 to 64 years	129	130	259	148	145	293	13.1%
65 and Over	157	198	355	155	185	340	-8.9%
<b>Total</b>	<b>763</b>	<b>763</b>	<b>1,526</b>	<b>707</b>	<b>683</b>	<b>1,390</b>	<b>-8.9%</b>
<b>% of Total</b>	50%	50%	.	50.9%	49.1%	.	

**Diagram II.75.1  
Age Distribution**  
Rock 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.75.3, from April 2000 to July 2009, Rock County natural decrease was estimated to be 51 people. Rock County has been experiencing net out-migration, with 196 persons leaving the county in the last nine years.<sup>107</sup> The 2016 population estimates showed a natural decrease of 43 persons. Between 2010 and 2016, Rock County’s population decreased to 1,390 persons.

<b>Table II.75.3</b>	
<b>Population Change</b>	
Rock County	
1980–2010 Census and Intercensal Data	
<b>1980 Population</b>	<b>2,383</b>
Natural Increase 80–90	110
Net Migration 80–90	-474
<b>1990 Population</b>	<b>2,019</b>
Natural Increase 90–00	-47
Net Migration 90–00	-216
<b>2000 Population</b>	<b>1,756</b>
Natural Increase 00–09	-51
Net Migration 00–09	-196
2009 Population Estimate	1,509
<b>2010 Population</b>	<b>1,526</b>
Natural Increase 10–16	-43
Net Migration 10–16	-93
<b>2016 Population Estimate</b>	<b>1,390</b>

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 Rock County increased from -1 persons in 2015 to 10 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.75.4.

<b>Table II.75.4</b>			
<b>Driver's Licenses Exchanged and Surrendered</b>			
Rock County			
2001–First half of 2017 DOT Data			
<b>Year</b>	<b>In-Migrants</b>	<b>Out-Migrants</b>	<b>Net Change</b>
Calendar 2001	14	18	-4
Calendar 2002	14	13	1
Calendar 2003	14	17	-3
Calendar 2004	17	9	8
Calendar 2005	22	11	11
Calendar 2006	13	17	-4
Calendar 2007	14	16	-2
Calendar 2008	13	13	0
Calendar 2009	23	15	8
Calendar 2010	33	32	1
Calendar 2011	23	16	7
Calendar 2012	29	10	19
Calendar 2013	18	9	9
Calendar 2014	8	15	-7
Calendar 2015	12	13	-1
Calendar 2016	18	8	10
First Half of 2017	4	6	-2

<sup>107</sup> 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 Rock County increased by 2.8 percent from 214 in 2016 to 220 in 2017, as shown in Table II.75.5. The number of school-age children 5 to 11 years of age decreased from 102 in 2016 to 100 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.75.6, shows population by age for the 2000 and 2010 Census. The population changed by -13.1 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -9.2 percent to a total of 355 persons in 2010. Those aged 25 to 34 changed by 9.6 percent, and those aged under 5 changed by -11.5 percent.

Year	Age Group			Total
	5–11	11–13	14–18	
1992	237	66	174	477
1993	230	67	185	482
1994	203	68	175	446
1995	187	72	162	421
1996	177	77	157	411
1997	182	60	161	403
1998	160	48	169	377
1999	130	58	163	351
2000	130	54	151	335
2001	127	46	150	323
2002	115	45	138	298
2003	110	44	87	241
2004	98	32	115	245
2005	110	22	110	242
2006	103	25	100	228
2007	112	29	86	227
2008	105	29	87	221
2009	116	39	69	224
2010	118	33	65	216
2011	106	35	74	215
2012	103	33	75	211
2013	104	25	66	195
2014	111	28	74	213
2015	109	32	68	209
2016	102	40	72	214
2017	100	43	77	220

<b>Table II.75.6</b>					
<b>Population by Age</b>					
Rock County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
Under 5	96	5.5%	85	5.6%	-11.5%
5 to 19	351	20%	241	15.8%	-31.3%
20 to 24	72	4.1%	48	3.1%	-33.3%
25 to 34	146	8.3%	160	10.5%	9.6%
35 to 54	526	30%	378	24.8%	-28.1%
55 to 64	174	9.9%	259	17%	48.9%
65 or Older	391	22.3%	355	23.3%	-9.2%
<b>Total</b>	<b>1,756</b>	<b>100.0%</b>	<b>1,526</b>	<b>100.0%</b>	<b>-13.1%</b>

The elderly population is further explored in Table II.75.7. Those aged 65 to 66 changed by -13.9 percent between 2000 and 2010, resulting in a population of 31 persons. Those aged 85 or older changed by -15.4 percent during the same time period, and resulted in 66 persons over age 85 in 2010.

<b>Table II.75.7</b>					
<b>Elderly Population by Age</b>					
Rock County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
65 to 66	36	9.2%	31	8.7%	-13.9%
67 to 69	55	14.1%	53	14.9%	-3.6%
70 to 74	95	24.3%	70	19.7%	-26.3%
75 to 79	70	17.9%	71	20%	1.4%
80 to 84	57	14.6%	64	18%	12.3%
85 or Older	78	19.9%	66	18.6%	-15.4%
<b>Total</b>	<b>391</b>	<b>100.0%</b>	<b>355</b>	<b>100.0%</b>	<b>-9.2%</b>

Population by race and ethnicity is shown in Table II.75.8, with the white population representing 98.5 percent in 2010. The black population represented 0.1 percent of the population in 2010. The American Indian and Asian populations represented 0.6 and 0.2 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by -77.8 percent between 2000 and 2010, compared to the -12.8 percent growth rate for non-Hispanics.

<b>Table II.75.8</b>					
<b>Population by Race and Ethnicity</b>					
Rock County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	1,739	99%	1,503	98.5%	-13.6%
Black	0	0%	1	0.1%	%
American Indian	8	0.5%	9	0.6%	12.5%
Asian	3	0.2%	3	0.2%	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	1	0.1%	4	0.3%	300%
Two or More Races	5	0.3%	6	0.4%	20%
<b>Total</b>	<b>1,756</b>	<b>100.0%</b>	<b>1,526</b>	<b>100.0%</b>	<b>-13.1%</b>
<b>Hispanic</b>	<b>9</b>	<b>0.5%</b>	<b>2</b>	<b>0.1%</b>	<b>-77.8%</b>
<b>Non-Hispanic</b>	<b>1,747</b>	<b>99.5%</b>	<b>1,524</b>	<b>99.9%</b>	<b>-12.8%</b>

Population by race and ethnicity through 2016 is shown in Table II.75.9. The white population represented 96 percent of the population in 2016, compared with the black population accounting for 0.3 percent of the population. Hispanic population represented 0.7 percent of the population in 2016.

<b>Table II.75.9</b>				
<b>Population by Race and Ethnicity</b>				
Rock County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	1,503	98.5%	1,351	96%
Black	1	0.1%	4	0.3%
American Indian	9	0.6%	0	0%
Asian	3	0.2%	3	0.2%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	4	0.3%	14	1%
Two or More Races	6	0.4%	35	2.5%
<b>Total</b>	<b>1,526</b>	<b>100.0%</b>	<b>1,407</b>	<b>100.0%</b>
<b>Non-Hispanic</b>	<b>1,524</b>	<b>99.9%</b>	<b>1,397</b>	<b>99.3%</b>
<b>Hispanic</b>	<b>2</b>	<b>0.1%</b>	<b>10</b>	<b>0.7%</b>

The population by race is broken down further by ethnicity in Table II.75.10. While the white non-Hispanic population changed by -13.4 percent between 2000 and 2010, the white Hispanic population changed by -75 percent.

<b>Table II.75.10</b>					
<b>Population by Race and Ethnicity</b>					
Rock County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
<b>Non-Hispanic</b>					
White	1,735	99.3%	1,502	98.6%	-13.4%
Black	0	0%	1	0.1%	%
American Indian	6	0.3%	9	0.6%	50%
Asian	2	0.1%	3	0.2%	50%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	0	0%	4	0.3%	%
Two or More Races	4	0.2%	5	0.3%	25%
<b>Total Non-Hispanic</b>	<b>1,747</b>	<b>100.0%</b>	<b>1,524</b>	<b>100.0%</b>	<b>-12.8%</b>
<b>Hispanic</b>					
White	4	44.4%	1	50%	-75%
Black	0	0%	0	0%	%
American Indian	2	22.2%	0	0%	-100%
Asian	1	11.1%	0	0%	-100%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	1	11.1%	0	0%	-100%
Two or More Races	1	11.1%	1	50%	0%
<b>Total Hispanic</b>	<b>9</b>	<b>100.0%</b>	<b>2</b>	<b>100.0%</b>	<b>-77.8%</b>
<b>Total Population</b>	<b>1,756</b>	<b>100.0%</b>	<b>1,526</b>	<b>100.0%</b>	<b>-13.1%</b>





The change in race and ethnicity between 2010 and 2016 is shown in Table II.75.11. During this time, the total non-Hispanic population was 1,397 persons in 2016. The Hispanic population was 10.

<b>Table II.75.11 Population by Race and Ethnicity</b>				
Rock County 2010 Census & 2016 Five-Year ACS				
<b>Race</b>	<b>2010 Census</b>		<b>2016 Five-Year ACS</b>	
	<b>Population</b>	<b>% of Total</b>	<b>Population</b>	<b>% of Total</b>
<b>Non-Hispanic</b>				
White	1,502	98.6%	1,347	96.4%
Black	1	0.1%	4	0.3%
American Indian	9	0.6%	0	0%
Asian	3	0.2%	3	0.2%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	4	0.3%	8	0.6%
Two or More Races	5	0.3%	35	2.5%
<b>Total Non-Hispanic</b>	<b>1,524</b>	<b>100.0%</b>	<b>1,397</b>	<b>100.0%</b>
<b>Hispanic</b>				
White	1	50%	4	40%
Black	0	0%	0	0%
American Indian	0	0%	0	0%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	0	0%	6	60%
Two or More Races	1	50%	0	0%
<b>Total Hispanic</b>	<b>2</b>	<b>100.0</b>	<b>10</b>	<b>100.0%</b>
<b>Total Population</b>	<b>1,526</b>	<b>100.0%</b>	<b>1,407</b>	<b>100.0%</b>

Households by type and tenure are shown in Table II.75.12. Family households represented 58.3 percent of households, while non-family households accounted for 41.7 percent. These changed from 66.9 and 33.1 percent, respectively.

<b>Table II.75.12 Household Type by Tenure</b>				
Rock County 2010 Census SF1 & 2016 Five-Year ACS Data				
<b>Household Type</b>	<b>2010 Census</b>		<b>2016 Five-Year ACS</b>	
	<b>Households</b>	<b>Households</b>	<b>Households</b>	<b>% of Total</b>
Family Households	458	66.9%	405	58.3%
Married-Couple Family	403	88%	346	85.4%
Owner-Occupied	334	82.9%	290	83.8%
Renter-Occupied	69	17.1%	56	16.2%
Other Family	55	12%	59	13.6%
Male Householder, No Spouse Present	24	43.6%	22	40.7%
Owner-Occupied	13	54.2%	6	27.3%
Renter-Occupied	11	45.8%	16	72.7%
Female Householder, No Spouse Present	31	56.4%	37	52.5%
Owner-Occupied	22	71%	23	62.2%
Renter-Occupied	9	29%	14	37.8%
Non-Family Households	227	33.1%	290	41.7%
Owner-Occupied	163	71.8%	179	61.7%
Renter-Occupied	64	28.2%	111	38.3%
<b>Total</b>	<b>685</b>	<b>100.0%</b>	<b>695</b>	<b>100.0%</b>

The group quarters population was 30 in 2010, compared to 30 in 2000.

<b>Table II.75.13 Group Quarters Population</b> Rock County 2000 & 2010 Census SF1 Data					
Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
<b>Institutionalized</b>					
Correctional Institutions	0	0%	0	0%	%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	30	100%	30	100%	0%
Other Institutions	0	0%	0	0%	%
<b>Total</b>	<b>30</b>	<b>100.0%</b>	<b>30</b>	<b>100.0%</b>	<b>0.0%</b>
<b>Non-Institutionalized</b>					
College Dormitories	0	%	0	%	%
Military Quarters	0	%	0	%	%
Other Non-Institutionalized	0	%	0	%	%
<b>Total</b>	<b>0</b>	<b>100.0%</b>	<b>0</b>	<b>100.0%</b>	<b>%</b>
<b>Group Quarters Population</b>	<b>30</b>	<b>100.0%</b>	<b>30</b>	<b>100.0%</b>	<b>0%</b>

The number of foreign born persons are shown in Table II.75.14. An estimated 0.2 percent of the population was born in Canada with 0.2 percent born in Mexico and another 0.2 percent were born in Philippines.

<b>Table II.75.14 Place of Birth for the Foreign-Born Population</b> Rock County 2016 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 country of origin	Canada	3	0.2%
#2 country of origin	Mexico	3	0.2%
#3 country of origin	Philippines	3	0.2%
#4 country of origin	Afghanistan	0	0%
#5 country of origin	Africa n.e.c	0	0%
#6 country of origin	Albania	0	0%
#7 country of origin	Argentina	0	0%
#8 country of origin	Armenia	0	0%
#9 country of origin	Asia n.e.c	0	0%
#10 country of origin	Australia	0	0%

Limited English Proficiency and the language spoken at home are shown in Table II.75.15. An estimated 0.2 percent of the population speaks Spanish at home.

<b>Table II.75.15</b> <b>Limited English Proficiency and Language Spoken at Home</b> Rock County 2016 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 LEP Language	Spanish	3	0.2%
#2 LEP Language	Arabic	0	0%
#3 LEP Language	Chinese	0	0%
#4 LEP Language	French, Haitian, or Cajun	0	0%
#5 LEP Language	German or other West Germanic languages	0	0%
#6 LEP Language	Korean	0	0%
#7 LEP Language	Other Asian and Pacific Island languages	0	0%
#8 LEP Language	Other Indo-European languages	0	0%
#9 LEP Language	Other and unspecified languages	0	0%
#10 LEP Language	Russian, Polish, or other Slavic languages	0	0%

**Disability**

The disability rate from the 2000 Census is shown in Table II.75.16. Some 17 percent of the population was disabled in 2000, or a total of 276 persons. The disability rate was highest for those over 65, with 33 percent disabled.

<b>Table II.75.16</b> <b>Disability by Age</b> Rock County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	8	3.4%
16 to 64	150	14.5%
65 and older	118	33%
<b>Total</b>	<b>276</b>	<b>17%</b>

Table II.75.17 shows disability by type in 2000. There were 137 physical disabilities in 2000, some 93 employment disabilities, and 64 go-outside-home disabilities.

<b>Table II.75.17</b> <b>Total Disabilities Tallied: Aged 5 and Older</b> Rock County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	85
Physical disability	137
Mental disability	58
Self-care disability	32
Employment disability	93
Go-outside-home disability	64
<b>Total</b>	<b>469</b>



Disability by age, as estimated by the 2016 ACS, is shown in Table II.75.18. The disability rate for females was 14.5 percent, compared to 12.2 percent for males. The disability rate changed precipitously higher with age, with 45.4 percent of those over 75 experiencing a disability.

<b>Table II.75.18</b> <b>Disability by Age</b> Rock 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	0	0%	0	0%	0	0%
18 to 34	0	0%	0	0%	0	0%
35 to 64	31	10.8%	30	10.5%	61	10.6%
65 to 74	25	34.2%	23	24.2%	48	28.6%
75 or Older	27	38%	47	51.1%	74	45.4%
<b>Total</b>	<b>83</b>	<b>12.2%</b>	<b>100</b>	<b>14.5%</b>	<b>183</b>	<b>13.3%</b>

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.75.19. Some 9.4 percent have an ambulatory disability, 3.7 have an independent living disability, and 2 percent have a self-care disability.

<b>Table II.75.19</b> <b>Total Disabilities Tallied: Aged 5 and Older</b> Rock County 2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	102	7.4%
Vision disability	27	2%
Cognitive disability	29	2.2%
Ambulatory disability	124	9.4%
Self-Care disability	26	2%
Independent living disability	42	3.7%

### Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.75.20 and Table II.75.21. In 2016, some 783 persons were employed and 13 were unemployed. This totaled a labor force of 796 persons. The unemployment rate for Rock County was estimated to be 1.6 percent in 2016.

<b>Table II.75.20</b> <b>Employment, Labor Force and Unemployment</b> Rock County 2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	783
Unemployed	13
<b>Labor Force</b>	<b>796</b>
Unemployment Rate	1.6%



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

<b>Table II.75.21</b>	
<b>High School or Greater Education</b>	
Rock County 2016 Five-Year ACS Data	
<b>Education Level</b>	<b>Households</b>
High School or Greater	637
Total Households	695
<b>Percent High School or Above</b>	<b>91.7%</b>

As seen in Table II.75.22, 42.1 percent of the population had a high school diploma or equivalent, another 34.2 percent have some college, 13.1 percent have a Bachelor's Degree, and 2.5 percent of the population had a graduate or professional degree.

<b>Table II.75.22</b>		
<b>Educational Attainment</b>		
Rock County 2016 Five-Year ACS Data		
<b>Education Level</b>	<b>Population</b>	<b>Percent</b>
Less Than High School	96	8.1%
High School or Equivalent	497	42.1%
Some College or Associates Degree	403	34.2%
Bachelor's Degree	154	13.1%
Graduate or Professional Degree	30	2.5%
<b>Total Population Above 18 years</b>	<b>1,180</b>	<b>100.0%</b>

## ECONOMICS

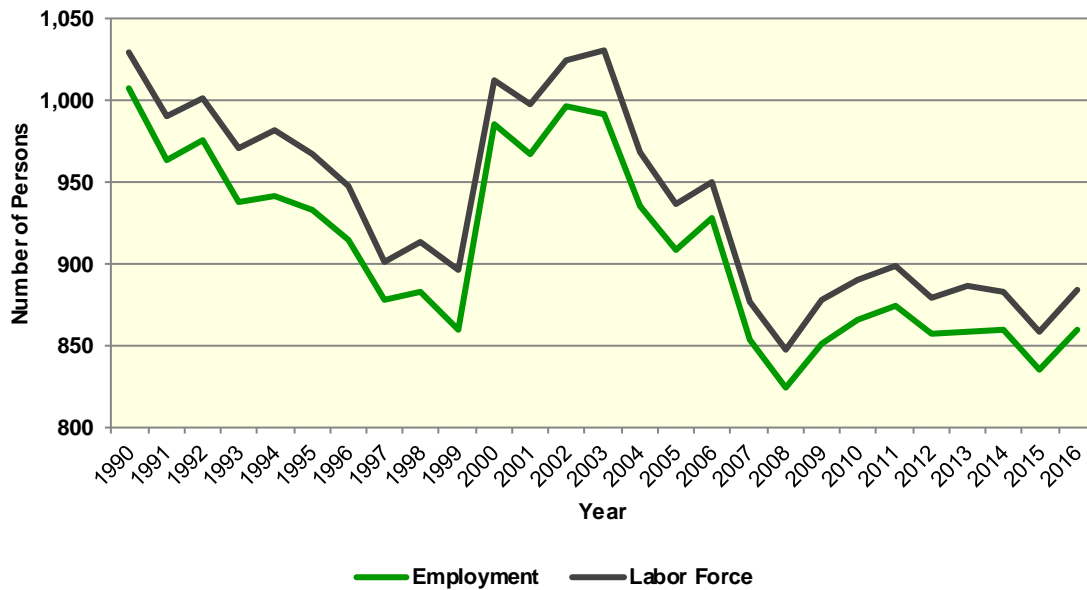
### Labor Force

Table II.75.23, shows the labor force statistics for Rock County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1990 with a rate of 2.1. The highest level of unemployment occurred during 1994 rising to a rate of 4.1. This compared to a statewide low of 2.3 in 1990 and statewide high of 4.6 in 2009. Over the last year the unemployment rate in Rock County remained unchanged from 2.7 percent in 2015 to 2.7 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.75.23 Labor Force Statistics Rock County 1990 - 2016 BLS Data					
Year	Rock County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	22	1,008	1,030	2.1%	2.3%
1991	27	963	990	2.7%	2.7%
1992	25	976	1,001	2.5%	2.9%
1993	33	938	971	3.4%	2.8%
1994	40	942	982	4.1%	2.6%
1995	34	933	967	3.5%	2.6%
1996	33	915	948	3.5%	2.7%
1997	24	878	902	2.7%	2.5%
1998	31	883	914	3.4%	2.6%
1999	37	860	897	4.1%	2.8%
2000	28	985	1,013	2.8%	2.8%
2001	31	967	998	3.1%	3.1%
2002	28	997	1,025	2.7%	3.6%
2003	39	992	1,031	3.8%	3.9%
2004	32	936	968	3.3%	3.9%
2005	28	909	937	3%	3.8%
2006	22	928	950	2.3%	3.1%
2007	23	854	877	2.6%	3%
2008	24	824	848	2.8%	3.3%
2009	26	852	878	3%	4.6%
2010	25	866	891	2.8%	4.6%
2011	24	875	899	2.7%	4.4%
2012	22	858	880	2.5%	4%
2013	28	859	887	3.2%	3.8%
2014	23	860	883	2.6%	3.3%
2015	23	836	859	2.7%	3%
2016	24	860	884	2.7%	3.2%

Diagram II.75.2, shows the employment and labor force for Rock County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 860 persons, with the labor force reaching 884, indicating there were a total of 24 unemployed persons.

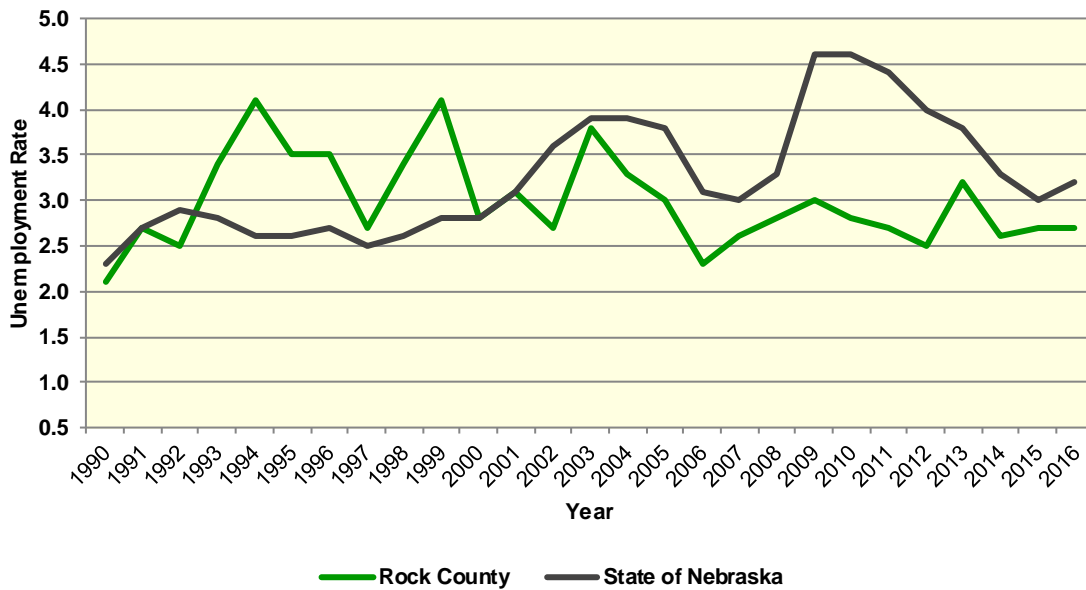
**Diagram II.75.2**  
**Employment and Labor Force**  
 Rock County  
 1990 – 2016 BLS Data



### Unemployment

Diagram II.75.3, shows the unemployment rate for both the State and Rock County. During the 1990’s the average rate for Rock County was 3.2, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 3, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 2.7. Over the course of the entire period Rock County had an average unemployment rate lower than the state, 3 percent for Rock County, versus 3.3 statewide.

**Diagram II.75.3**  
**Annual Unemployment Rate**  
 Rock 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.75.24, shows total real earnings by industry for Rock County. In the most recent 2016 estimate, the farm industry had the largest total real earnings, with total real earnings reaching 31,853,000 dollars. Between 2015 and 2016 the other services, except public administration industry saw the largest percentage increase, rising by 20.8 percent to 1,218,000 dollars.



**Table II.75.24**  
**Real Earnings by Industry**  
 Rock 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	8,858	22,078	38,013	31,072	33,615	46,902	39,629	31,853	-19.6
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	121	80	105	82	79	0	73	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	1,405	0	0	0	0	0	0	0	0
Manufacturing	2,319	0	0	0	0	0	0	0	0
Wholesale trade	3,863	2,979	3,182	3,982	3,593	3,472	3,862	4,239	9.8
Retail trade	0	1,764	1,590	1,612	1,579	1,388	1,270	1,293	1.9
Transportation and warehousing	0	0	0	2,634	1,768	4,892	5,766	5,794	0.5
Information	0	0	0	0	0	0	0	0	0
Finance and insurance	0	0	0	0	0	2,537	2,576	0	-100
Real estate and rental and leasing	0	0	0	0	0	254	245	236	-3.7
Professional and technical services	0	0	0	0	0	0	0	0	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	275	226	195	158	178	141	103	59	-42.9
Educational services	0	111	76	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	683	672	494	504	1.9
Arts, entertainment, and recreation	0	0	0	0	0	0	0	0	0
Accommodation and food services	0	0	0	0	0	0	0	0	0
Other services, except public administration	1,184	874	918	1,056	1,065	926	1,008	1,218	20.8
Government and government enterprises	7,288	10,525	10,135	9,828	9,441	9,736	10,219	10,649	4.2
<b>Total</b>	<b>31,367</b>	<b>48,512</b>	<b>64,626</b>	<b>58,069</b>	<b>58,894</b>	<b>75,823</b>	<b>70,560</b>	<b>64,167</b>	<b>-9.1</b>



Table II.75.25, shows the total employment by industry for Rock County. The most recent estimates show the farm industry was the largest employer in Rock County, with employment reaching 292 jobs in 2016. Between 2015 and 2016 the health care and social assistance industry saw the largest percentage increase, rising by 15.8 percent.

**Table II.75.25**  
**Employment by Industry**  
Rock County  
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	384	295	297	279	282	279	302	292	-3.3
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	12	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	22	0	0	0	0	0	0	0	0
Manufacturing	32	0	0	0	0	0	0	0	0
Wholesale trade	77	71	71	74	79	76	85	91	7.1
Retail trade	0	62	56	57	71	69	68	70	2.9
Transportation and warehousing	0	0	0	29	36	39	36	37	2.8
Information	0	0	0	0	0	0	0	0	0
Finance and insurance	0	0	0	0	0	60	61	0	-100
Real estate and rental and leasing	0	0	0	0	0	21	21	22	4.8
Professional and technical services	0	0	0	0	0	0	0	0	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	11	0	0	0	11	12	13	13	0
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	19	19	19	22	15.8
Arts, entertainment, and recreation	0	0	0	0	0	0	0	0	0
Accommodation and food services	0	0	0	0	0	0	0	0	0
Other services, except public administration	56	43	39	36	52	50	52	53	1.9
Government and government enterprises	220	237	229	223	215	218	215	230	7
<b>Total</b>	<b>1,098</b>	<b>893</b>	<b>891</b>	<b>876</b>	<b>1,010</b>	<b>1,029</b>	<b>1,048</b>	<b>1,075</b>	<b>2.6</b>

Table II.75.26, shows the real average earnings per job by industry for Rock County. These figures are calculated by dividing the Total Real Earning displayed in Table II.75.24 and Table II.75.25, by Industry. In 2016, the transportation and warehousing industry had the highest average earnings reaching 156,595 dollars. Between 2015 and 2016 the other services, except public administration industry saw the largest percentage increase, rising by 18.5 percent to 22,981 dollars.

**Table II.75.26**  
**Real Earnings Per Job by Industry**  
 Rock County  
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	23,068	74,839	127,990	111,369	119,203	168,108	131,222	109,086	-16.9
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	6,571	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	63,872	0	0	0	0	0	0	0	0
Manufacturing	72,480	0	0	0	0	0	0	0	0
Wholesale trade	50,168	41,960	44,821	53,805	45,484	45,679	45,438	46,582	2.5
Retail trade	0	28,447	28,394	28,283	22,243	20,110	18,669	18,471	-1.1
Transportation and warehousing	0	0	0	90,836	49,110	125,435	160,165	156,595	-2.2
Information	0	0	0	0	0	0	0	0	0
Finance and insurance	0	0	0	0	0	42,277	42,238	0	0
Real estate and rental and leasing	0	0	0	0	0	12,094	11,676	10,727	-8.1
Professional and technical services	0	0	0	0	0	0	0	0	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	25,041	0	0	0	16,205	11,777	7,949	4,538	-42.9
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	35,936	35,357	26,023	22,909	-12
Arts, entertainment, and recreation	0	0	0	0	0	0	0	0	0
Accommodation and food services	0	0	0	0	0	0	0	0	0
Other services, except public administration	21,148	20,329	23,539	29,334	20,488	18,515	19,387	22,981	18.5
Government and government enterprises	33,128	44,410	44,257	44,074	43,913	44,660	47,530	46,300	-2.6
<b>Total</b>	<b>28,567</b>	<b>54,324</b>	<b>72,532</b>	<b>66,289</b>	<b>58,311</b>	<b>73,686</b>	<b>67,329</b>	<b>59,690</b>	<b>-11.3</b>

Table II.75.27 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 \$89,603,000 a -6.5 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 893 and 1,075 in 2016.

**Table II.75.27**  
**Total Employment and Real Personal Income**  
 Rock 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	22,956	1,050	268	7,266	3,656	33,095	14,670	1,061	21,637
1970	23,121	1,155	284	7,779	4,046	34,075	15,338	1,101	20,998
1971	28,082	1,252	51	7,961	4,120	38,962	17,495	1,140	24,632
1972	27,242	1,365	-183	8,960	4,302	38,956	17,354	1,185	22,990
1973	33,648	1,710	-334	10,254	4,697	46,555	20,897	1,218	27,626
1974	28,618	1,991	-757	10,493	5,089	41,452	18,513	1,263	22,659
1975	27,182	2,011	-1,205	10,416	5,398	39,780	17,861	1,276	21,304
1976	34,079	2,361	-1,866	11,954	6,049	47,854	21,270	1,351	25,224
1977	34,944	2,280	-2,160	14,050	6,191	50,745	21,900	1,377	25,376
1978	45,691	2,294	-2,469	14,434	6,073	61,434	25,845	1,423	32,107
1979	51,043	2,404	-2,466	14,093	5,806	66,072	27,785	1,434	35,595
1980	24,144	2,341	-2,569	15,944	5,954	41,133	17,202	1,465	16,479
1981	33,767	2,455	-2,322	17,696	6,387	53,073	21,950	1,467	23,018
1982	32,368	2,390	-2,000	17,928	6,786	52,692	21,631	1,446	22,385
1983	24,478	2,214	-1,725	18,315	7,154	46,007	19,035	1,438	17,022
1984	30,918	2,413	-1,557	19,516	7,350	53,814	22,678	1,382	22,373
1985	30,142	2,354	-1,197	17,689	7,401	51,680	22,847	1,332	22,629
1986	28,792	2,349	-975	16,574	7,489	49,531	22,607	1,259	22,868
1987	35,448	2,397	-778	15,087	6,976	54,335	25,414	1,272	27,867
1988	37,156	2,544	-534	14,714	7,032	55,823	26,570	1,287	28,869
1989	38,550	2,683	-379	14,967	7,655	58,110	28,236	1,325	29,095
1990	43,396	2,618	-194	14,107	7,355	62,046	30,885	1,294	33,536
1991	42,633	2,507	-40	14,326	7,483	61,895	30,732	1,277	33,386
1992	38,670	2,539	-8	14,477	7,345	57,945	29,103	1,302	29,700
1993	43,704	2,641	97	14,146	7,956	63,262	32,113	1,273	34,331
1994	34,149	2,645	145	13,734	7,747	53,129	27,443	1,262	27,059
1995	28,307	2,493	334	14,369	8,439	48,957	26,292	1,224	23,128
1996	31,094	2,546	295	14,712	9,214	52,770	28,820	1,252	24,836
1997	26,297	2,541	320	14,831	8,866	47,773	26,644	1,237	21,259
1998	25,537	2,613	269	16,249	10,420	49,862	28,187	1,206	21,174
1999	25,954	2,528	397	15,441	10,146	49,410	28,316	1,173	22,126
2000	26,041	2,367	565	14,427	9,626	48,292	27,707	1,155	22,546
2001	31,367	2,580	1,172	14,764	10,919	55,642	32,559	1,098	28,567
2002	32,181	2,697	1,507	13,926	10,789	55,706	33,277	1,083	29,714
2003	36,626	2,543	1,786	13,851	11,443	61,163	38,227	1,057	34,651
2004	34,060	2,495	2,037	12,679	10,205	56,486	35,371	1,024	33,262
2005	33,247	2,475	2,287	10,761	10,170	53,990	34,675	1,029	32,310
2006	28,948	2,632	2,700	10,042	11,157	50,215	32,355	1,034	27,996
2007	31,061	2,688	3,014	11,163	10,298	52,847	34,074	997	31,155
2008	32,478	2,707	3,275	12,913	9,290	55,249	35,553	982	33,074
2009	31,282	2,869	3,178	14,245	7,699	53,535	34,539	870	35,956
2010	48,512	2,789	3,137	10,759	7,797	67,415	44,587	893	54,325
2011	64,626	2,485	3,369	14,929	7,913	88,351	61,827	891	72,532
2012	58,069	2,560	3,332	18,382	8,015	85,238	61,991	876	66,289
2013	58,894	2,803	3,370	15,135	7,764	82,360	59,040	1,010	58,311
2014	75,823	2,962	3,637	16,333	10,326	103,157	73,006	1,029	73,686
2015	70,560	3,061	3,160	16,723	8,480	95,863	69,466	1,048	67,328
2016	64,167	3,228	3,145	16,937	8,582	89,603	64,463	1,075	59,690



Diagram II.75.4, shows real average earnings per job for Rock County from 1990 to 2016. Over this period the average earning per job for Rock County was 38,220 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

**Diagram II.75.4**  
**Real Average Earnings Per Job**  
 Rock County  
 BEA Data 1990 - 2016

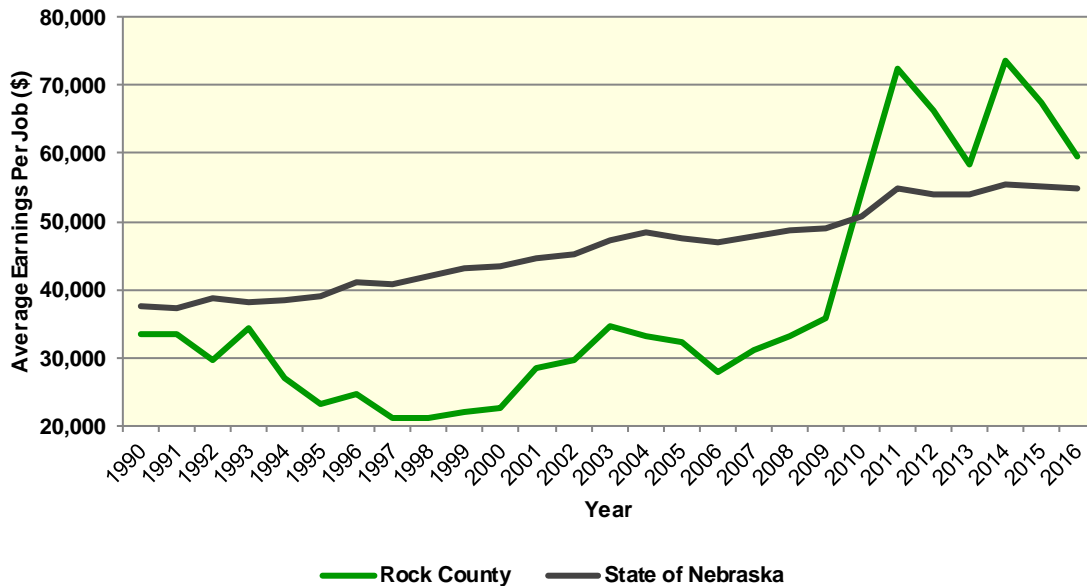
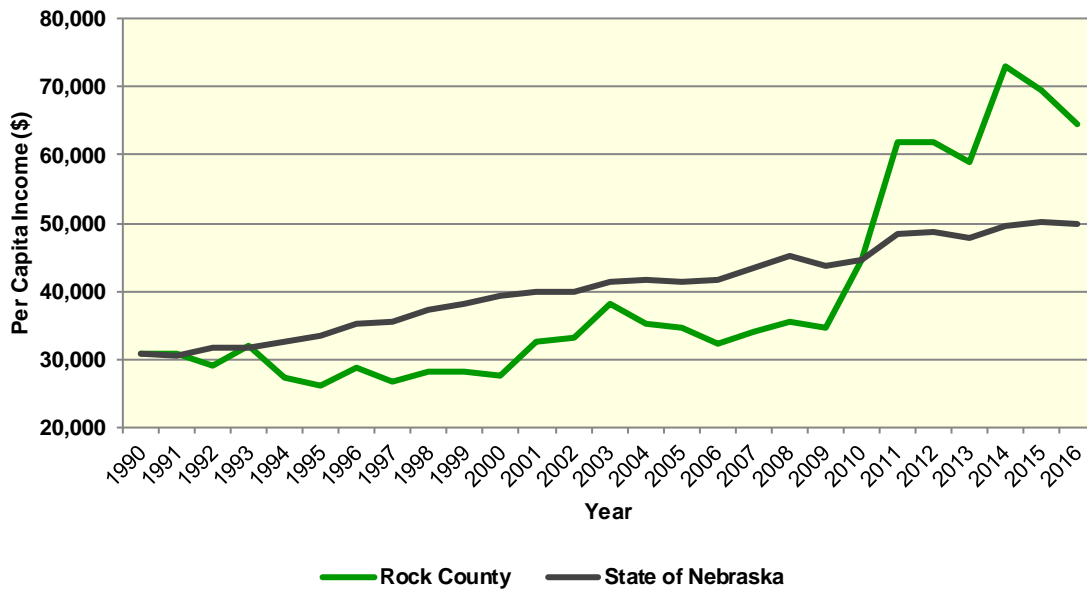


Diagram II.75.5, shows real per capita income in Rock County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Rock County was 39,306 dollars, which was lower than the statewide average of 40,548 dollars over the same period.

**Diagram II.75.5**  
**Real Per Capita Income**  
 Rock 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.75.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment increased from 443 persons in 2015 to 470 in 2016, a change of 6 percent.

**Table II.75.28**  
**Total Monthly Employment**  
 Rock County  
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	483	471	441	452	449	468	448	449	457	424	460
Feb	488	453	438	448	436	472	439	433	458	440	466
Mar	473	457	433	433	446	462	456	441	446	440	466
Apr	496	457	433	437	444	466	463	449	441	432	466
May	494	477	458	471	490	480	480	478	460	451	473
Jun	513	513	466	478	484	449	467	470	454	464	492
Jul	530	501	453	454	478	464	475	448	453	416	487
Aug	496	494	442	444	464	447	456	432	428	418	468
Sep	491	469	438	436	472	439	452	442	436	434	452
Oct	487	448	446	456	472	452	465	443	449	468	461
Nov	480	455	457	462	470	461	455	452	454	462	477
Dec	480	457	463	442	479	456	461	450	454	465	475
<b>Annual</b>	<b>493</b>	<b>471</b>	<b>447</b>	<b>451</b>	<b>465</b>	<b>460</b>	<b>460</b>	<b>449</b>	<b>449</b>	<b>443</b>	<b>470</b>
% Change	3%	-4%	-5%	1%	3%	-1%	(ND)%	-2%	(ND)%	-1%	6%

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 \$637 in 2015. In 2016, average weekly wages saw an increase of (ND) percent over the prior year, rising to 640 dollars, or by 3 dollars. These data are shown in Table II.75.29.

<b>Table II.75.29</b>						
<b>Average Weekly Wages</b>						
Rock County						
BLS QCEW Data, 2001–2016(p)						
<b>Year</b>	<b>First Quarter</b>	<b>Second Quarter</b>	<b>Third Quarter</b>	<b>Fourth Quarter</b>	<b>Annual</b>	<b>% Change</b>
2001	331	346	315	341	333	
2002	342	368	324	349	346	4%
2003	325	403	339	372	359	4%
2004	356	425	359	383	380	6%
2005	407	406	379	366	389	2%
2006	388	416	392	422	405	4%
2007	413	462	400	429	426	5%
2008	468	433	450	436	447	5%
2009	446	438	476	514	468	5%
2010	443	479	504	527	489	4%
2011	517	669	502	512	551	13%
2012	551	527	502	598	544	-1%
2013	521	564	535	622	561	3%
2014	542	601	566	650	590	5%
2015	646	633	637	631	637	8%
2016(p)	675	634	617	635	640	(ND)%

Total business establishments reported by the QCEW are displayed in Table II.75.28. Between 2015 and 2016, the total number of business establishments in Rock County decreased from 66 to 65 establishments.

<b>Table II.75.30</b>						
<b>Number of Business Establishments</b>						
Rock County						
BLS QCEW Data, 2001–2016(p)						
<b>Year</b>	<b>First Quarter</b>	<b>Second Quarter</b>	<b>Third Quarter</b>	<b>Fourth Quarter</b>	<b>Annual</b>	<b>% Change</b>
2001	73	74	74	74	74	
2002	78	81	82	83	81	9%
2003	83	84	80	80	82	1%
2004	77	76	77	75	76	-7%
2005	73	73	76	77	75	-1%
2006	71	69	72	69	70	-7%
2007	70	70	71	70	70	(ND)%
2008	69	68	67	65	67	-4%
2009	64	65	64	62	64	-4%
2010	63	64	65	65	64	(ND)%
2011	65	67	66	65	66	3%
2012	71	72	71	71	71	8%
2013	72	73	68	67	70	-1%
2014	66	67	66	68	67	-4%
2015	67	66	63	66	66	-1%
2016	66	66	66	63	65	-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 decreased by 29.8 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 52 returns for AGIs of \$100,000 or more. Table II.75.31 presents AGI distribution for the years 1991 through 2016.

Table II.75.31 Income Tax Returns by Adjusted Gross Income Rock 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 <sup>108</sup>
1991	410	110	179	96	72	23	0	0	0	922
1992	380	115	176	100	72	36	0	0	0	907
1993	423	90	165	100	80	15	0	0	0	913
1994	434	96	155	85	68	29	0	0	0	896
1995	423	77	144	83	68	35	0	0	0	851
1996	402	81	130	84	66	38	0	0	0	824
1997	388	70	150	83	84	29	0	11	0	847
1998	345	73	152	97	76	40	0	0	0	827
1999	318	69	149	98	95	54	0	13	0	821
2000	295	69	142	102	88	69	0	23	0	807
2001	282	61	135	101	98	68	0	21	0	786
2002	287	63	146	94	91	56	0	16	0	784
2003	282	59	120	102	101	51	0	14	0	756
2004	258	63	124	80	101	40	0	22	0	729
2005	223	48	104	94	98	68	0	24	0	686
2006	202	66	117	101	101	0	0	18	0	709
2007	196	74	100	107	98	0	0	26	0	705
2008	197	63	120	91	92	66	25	24	0	699
2009	213	58	95	88	96	68	26	24	0	686
2010	188	51	103	89	86	90	0	32	0	683
2011	172	53	89	86	92	103	22	30	0	673
2012	160	57	88	78	92	98	46	47	11	689
2013	142	56	74	84	101	102	40	43	14	668
2014	126	40	82	62	97	115	42	64	11	657
2015	119	45	77	61	97	106	55	63	0	642
2016	132	52	80	84	95	103	41	52	0	660

<sup>108</sup> 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 238 in 2010 to 186 in 2016, with the poverty rate reaching 13.8 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.75.32 presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	268	15.7%
2001	278	16.7%
2002	262	16.4%
2003	229	14.7%
2004	216	13.9%
2005	290	18.9%
2006	271	17.9%
2007	267	18%
2008	259	17.6%
2009	296	20.1%
2010	238	16.1%
2011	252	17.3%
2012	219	16.3%
2013	209	15.2%
2014	211	15%
2015	191	14.2%
2016	186	13.8%

The rate of poverty for Rock County is shown in Table II.75.33. In 2016, there were an estimated 141 persons living in poverty. This represented a 10.4 percent poverty rate, compared to 21.8 percent poverty in 2000. In 2016, some 5 percent of those in poverty were under age 6, and 28.4 percent were 65 or older.

Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	41	10.9%	7	5%
6 to 17	104	27.7%	3	2.1%
18 to 64	180	48%	91	64.5%
65 or Older	50	13.3%	40	28.4%
<b>Total</b>	<b>375</b>	<b>100.0%</b>	<b>141</b>	<b>100.0%</b>
<b>Poverty Rate</b>	<b>21.8%</b>	<b>.</b>	<b>10.4%</b>	<b>.</b>

## HOUSING

The Census Bureau estimates that the total number of housing units decreased by -0.4 percent in Rock County between 2010 and 2016, from 912 to 908. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.75.34.

Subject	Nebraska	% Growth Since Census	Rock County	% Growth Since Census
2000 Census Base	722,656	.	934	.
2010 Census	796,793	10.3	912	-2.4
July 2011 Estimate	801,068	0.5	912	0
July 2012 Estimate	804,586	1	910	-0.2
July 2013 Estimate	809,062	1.5	909	-0.3
July 2014 Estimate	814,835	2.3	908	-0.4
July 2015 Estimate	820,725	3	907	-0.5
July 2016 Estimate	827,156	3.8	908	-0.4

### Housing Production

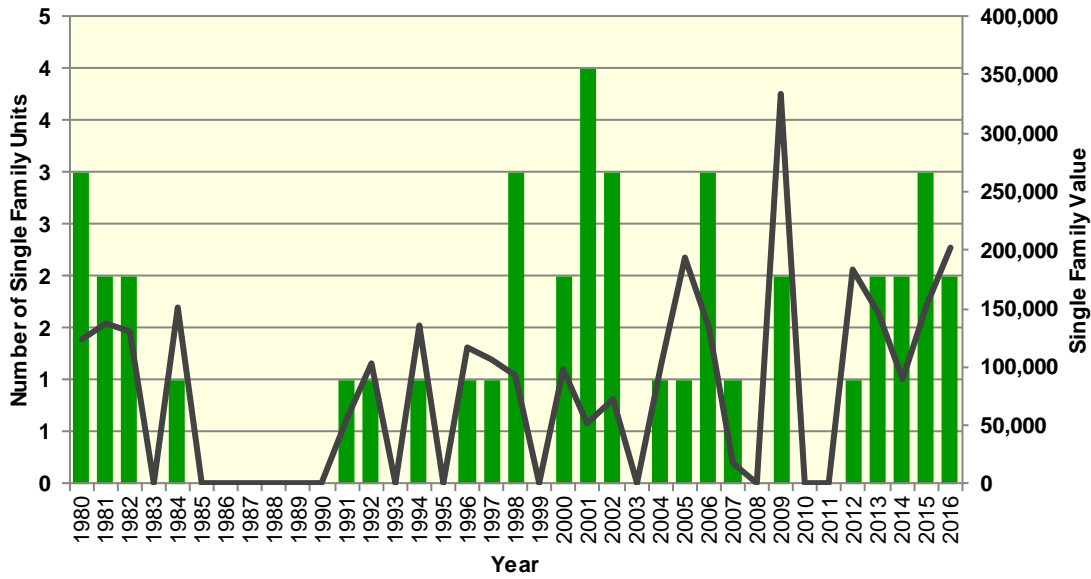
The Census Bureau reports building permit authorizations and “per unit” valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Rock County decreased from 3 authorizations in 2015 to 2 in 2016.



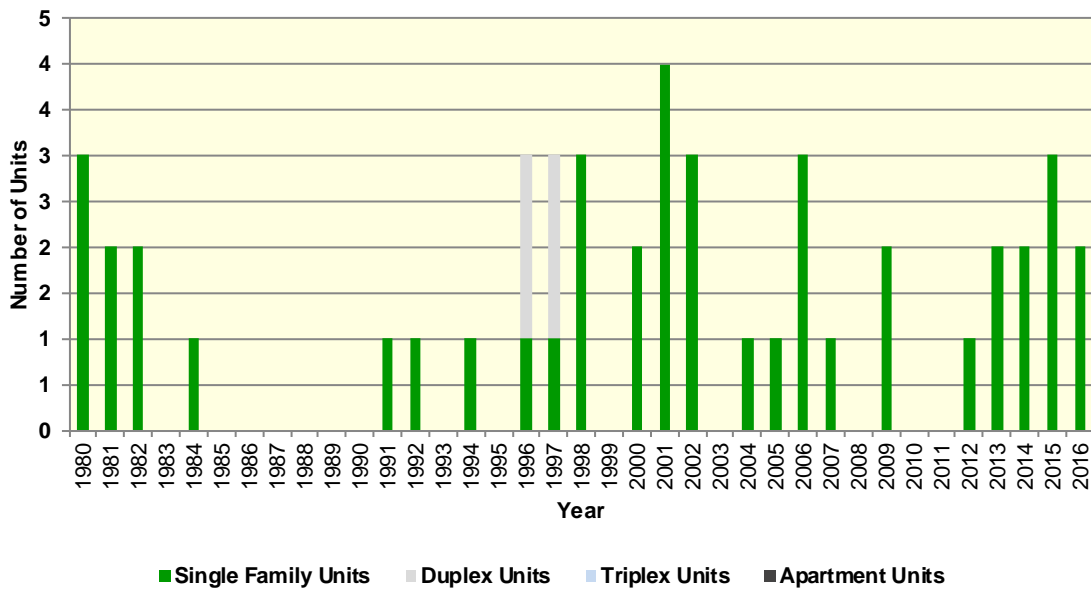
The real value of single-family building permits increased from \$152,977 in 2015 to \$201,483 in 2016. This compares to an increase in permit value statewide, with values rising from \$203,629 in 2015 to \$206,586 in 2016. Additional details are given in Table II.75.35.

<b>Table II.75.35</b>							
<b>Building Permits and Valuation</b>							
Rock 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	3	0	0	0	3	123,891	0
1981	2	0	0	0	2	137,804	0
1982	2	0	0	0	2	129,758	0
1983	0	0	0	0	0	0	0
1984	1	0	0	0	1	150,693	0
1985	0	0	0	0	0	0	0
1986	0	0	0	0	0	0	0
1987	0	0	0	0	0	0	0
1988	0	0	0	0	0	0	0
1989	0	0	0	0	0	0	0
1990	0	0	0	0	0	0	0
1991	1	0	0	0	1	56,534	0
1992	1	0	0	0	1	102,653	0
1993	0	0	0	0	0	0	0
1994	1	0	0	0	1	135,931	0
1995	0	0	0	0	0	0	0
1996	1	2	0	0	3	116,245	0
1997	1	2	0	0	3	107,143	0
1998	3	0	0	0	3	93,273	0
1999	0	0	0	0	0	0	0
2000	2	0	0	0	2	98,666	0
2001	4	0	0	0	4	51,564	0
2002	3	0	0	0	3	72,293	0
2003	0	0	0	0	0	0	0
2004	1	0	0	0	1	101,913	0
2005	1	0	0	0	1	193,845	0
2006	3	0	0	0	3	133,800	0
2007	1	0	0	0	1	17,174	0
2008	0	0	0	0	0	0	0
2009	2	0	0	0	2	334,336	0
2010	0	0	0	0	0	0	0
2011	0	0	0	0	0	0	0
2012	1	0	0	0	1	182,821	0
2013	2	0	0	0	2	145,940	0
2014	2	0	0	0	2	89,606	0
2015	3	0	0	0	3	152,977	0
2016	2	0	0	0	2	201,483	0

**Diagram II.75.6**  
**Single-Family Permits**  
 Rock County  
 Census Bureau Data, 1980–2016



**Diagram II.75.7**  
**Total Permits by Unit Type**  
 Rock County  
 Census Bureau Data, 1980–2016



## Housing Characteristics

Housing types by unit are shown in Table II.75.36. In 2016, there were 878 housing units, down from 935 in 2000. Single-family units accounted for 87.6 percent of units in 2016, compared to 87.3 in 2000. Apartment units accounted for 3 percent in 2016, compared to 0.4 percent in 2000.

<b>Table II.75.36</b>				
<b>Housing Units by Type</b>				
Rock 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	816	87.3%	769	87.6%
Duplex	20	2.1%	20	2.3%
Tri- or Four-Plex	15	1.6%	7	0.8%
Apartment	4	0.4%	26	3%
Mobile Home	80	8.6%	56	6.4%
Boat, RV, Van, Etc.	0	0%	0	0%
<b>Total</b>	<b>935</b>	<b>100.0%</b>	<b>878</b>	<b>100.0%</b>

Some 75.1 percent of housing was occupied in 2010, compared to 81.6 percent in 2000. Owner-occupied housing changed -4.5 percent between 2000 and 2010, ending with owner-occupied units representing 77.7 percent of units. Vacant units changed by 32 percent, resulting in 227 vacant units in 2010.

<b>Table II.75.37</b>					
<b>Housing Units by Tenure</b>					
Rock County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	763	81.6%	685	75.1%	-10.2%
Owner-Occupied	557	73%	532	77.7%	-4.5%
Renter-Occupied	206	27%	153	22.3%	-25.7%
Vacant Housing Units	172	18.4%	227	24.9%	32%
<b>Total Housing Units</b>	<b>935</b>	<b>100.0%</b>	<b>912</b>	<b>100.0%</b>	<b>-2.5%</b>

Table II.75.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 878 housing units. An estimated 71.7 percent were owner-occupied, and 20.8 percent were vacant.

<b>Table II.75.38</b>				
<b>Housing Units by Tenure</b>				
Rock County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	685	75.1%	695	79.2%
Owner-Occupied	532	77.7%	498	71.7%
Renter-Occupied	153	22.3%	197	28.3%
Vacant Housing Units	227	24.9%	183	20.8%
<b>Total Housing Units</b>	<b>912</b>	<b>100.0%</b>	<b>878</b>	<b>100.0%</b>

Households by household size are shown in Table II.75.39. There were a total of 685 households in 2010, down from 763 in 2000. One person households changed by -12.6 percent between

2000 and 2010, while two person households changed by 1.7 percent. Three and four person households changed by -22.5 and -22.5 respectively, representing 10.1 percent and 9.1 percent of the population in 2010.

<b>Table II.75.39</b> <b>Households by Household Size</b> Rock County 2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	239	31.3%	209	30.5%	-12.6%
Two Persons	299	39.2%	304	44.4%	1.7%
Three Persons	89	11.7%	69	10.1%	-22.5%
Four Persons	80	10.5%	62	9.1%	-22.5%
Five Persons	42	5.5%	28	4.1%	-33.3%
Six Persons	10	1.3%	9	1.3%	-10%
Seven Persons or More	4	0.5%	4	0.6%	0%
<b>Total</b>	<b>763</b>	<b>100.0%</b>	<b>685</b>	<b>100.0%</b>	<b>-10.2%</b>

Households by income is shown in Table II.75.40. Households earning more than \$100,000 per year represented 16 percent of households in 2016, compared to 3.6 percent in 2000. Households earning between \$50,000 and \$74,999 represented 24 percent of households in 2016, compared to 12.7 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 10.9 percent of households in 2016, compared to 26.1 percent in 2000.

<b>Table II.75.40</b> <b>Households by Income</b> Rock 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	197	26.1%	76	10.9%
\$15,000 to \$19,999	88	11.7%	44	6.3%
\$20,000 to \$24,999	75	9.9%	23	3.3%
\$25,000 to \$34,999	132	17.5%	87	12.5%
\$35,000 to \$49,999	125	16.6%	126	18.1%
\$50,000 to \$74,999	96	12.7%	167	24%
\$75,000 to \$99,999	15	2%	61	8.8%
\$100,000 or More	27	3.6%	111	16%
<b>Total</b>	<b>755</b>	<b>100.0%</b>	<b>695</b>	<b>100.0%</b>

Table II.75.41 shows households by year home built. Housing units built between 2000 and 2009, account for 4.2 percent and those built in 2010 or later accounted for 0.7 percent of households. Households built in the 1970's, 1980's, and 1990's account for 21 percent, 10.5 percent, and 3, respectively. Housing units built prior to 1939 represented 22.3 percent of households in 2016.

<b>Table II.75.41</b> <b>Households by Year Home Built</b> Rock 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	225	29.5%	155	22.3%
1940 to 1949	85	11.1%	77	11.1%
1950 to 1959	93	12.2%	117	16.8%
1960 to 1969	88	11.5%	72	10.4%
1970 to 1979	165	21.6%	146	21%
1980 to 1989	55	7.2%	73	10.5%
1990 to 1999	52	6.8%	21	3%
2000 to 2009	.	.	29	4.2%
2010 or Later	.	.	5	0.7%
<b>Total</b>	<b>763</b>	<b>100.0%</b>	<b>695</b>	<b>100.0%</b>

The distribution of unit types by race are shown in Table II.75.42. An estimated 89.1 percent of white households occupy single-family homes while some 1 percent of white households occupy apartments.

<b>Table II.75.42</b> <b>Distribution of Units in Structure by Race</b> Rock County 2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/ Pacific Islanders	Other	Two or More Races
Single-Family	89.1%	%	%	%	%	100%	54.5%
Duplex	1.5%	%	%	%	%	0%	0%
Tri- or Four-Plex	1%	%	%	%	%	0%	0%
Apartment	1%	%	%	%	%	0%	45.5%
Mobile Home	7.3%	%	%	%	%	0%	0%
Boat, RV, Van, Etc.	0%	%	%	%	%	0%	0%
<b>Total</b>	<b>100.0%</b>	<b>%</b>	<b>%</b>	<b>%</b>	<b>%</b>	<b>100.0%</b>	<b>100.0%</b>

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.75.43. An estimated 14.1 percent of vacant units were for rent in 2010, a 220 percent change since 2000. In addition, some 5.7 percent of vacant units were for sale, a change of -60.6 percent between 2000 and 2010. "Other" vacant units represented 38.8 percent of vacant units in 2010. This is a change of 3.5 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.

<b>Table II.75.43</b> <b>Disposition of Vacant Housing Units</b> Rock County 2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	10	5.8%	32	14.1%	220%
For Sale	33	19.2%	13	5.7%	-60.6%
Rented or Sold, Not Occupied	13	7.6%	36	15.9%	176.9%
For Seasonal, Recreational, or Occasional Use	31	18%	58	25.6%	87.1%
For Migrant Workers	0	0%	0	0%	%
Other Vacant	85	49.4%	88	38.8%	3.5%
<b>Total</b>	<b>172</b>	<b>100.0%</b>	<b>227</b>	<b>100.0%</b>	<b>32%</b>

The disposition of vacant units between 2010 and 2016 are shown in Table II.75.44. By 2016, for rent units accounted for 10.4 percent of vacant units, while for sale units accounted for 4.4 percent. “Other” vacant units accounted for 57.4 percent of vacant units, representing a total of 105 “other” vacant units.

<b>Table II.75.44</b> <b>Disposition of Vacant Housing Units</b> Rock County 2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	32	14.1%	19	10.4%
For Sale	13	5.7%	8	4.4%
Rented Not Occupied	3	1.3%	0	0%
Sold Not Occupied	33	14.5%	0	0%
For Seasonal, Recreational, or Occasional Use	58	25.6%	51	27.9%
For Migrant Workers	0	0%	0	0%
Other Vacant	88	38.8%	105	57.4%
<b>Total</b>	<b>227</b>	<b>100.0%</b>	<b>183</b>	<b>100.0%</b>

### 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 343 property transactions in Rock County. Of these, 330 were for single-family homes during this 19-year period, as shown in Table II.75.45.

<b>Table II.75.45</b>						
<b>Residential Property Transactions</b>						
Rock County						
Fiscal Years 1999–2017 PAD Data						
<b>Year</b>	<b>Single-Family</b>	<b>Mobile Home</b>	<b>Duplex</b>	<b>Townhome</b>	<b>Missing</b>	<b>Total</b>
1999	33	3	0	0	0	36
2000	17	1	0	0	0	18
2001	24	0	0	0	2	26
2002	14	1	0	0	3	18
2003	22	0	0	0	0	22
2004	20	1	0	0	0	21
2005	19	1	0	0	0	20
2006	11	0	0	0	0	11
2007	3	0	0	0	0	3
2008	10	0	0	0	0	10
2009	20	0	0	0	0	20
2010	9	0	0	0	1	10
2011	9	0	0	0	0	9
2012	8	0	0	0	0	8
2013	15	0	0	0	0	15
2014	24	0	0	0	0	24
2015	19	0	0	0	0	19
2016	30	0	0	0	0	30
2017	23	0	0	0	0	23
<b>Total</b>	<b>330</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>343</b>

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 46 single-family home property transactions for units built before 1930, 52.2 percent of units were of low quality and 41.3 percent were of fair quality. Conversely, of the 9 homes built from 2001 through 2010, 0 percent of units were of low quality and 0 percent of fair quality. Table II.75.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

<b>Table II.75.46</b>										
<b>Single-Family Homes by Year Built and Quality of Materials and Workmanship</b>										
Rock County										
Fiscal Years 1999–2017 PAD Data										
<b>Quality</b>	<b>Before 1931</b>	<b>1931-1960</b>	<b>1961-1970</b>	<b>1971-1980</b>	<b>1981-1990</b>	<b>1991-2000</b>	<b>2001-2010</b>	<b>2011-2017</b>	<b>Missing</b>	<b>Total</b>
Low	24	42	2	2	1	1	0	0	1	73
Fair	19	82	9	24	5	2	0	1	1	143
Average	2	45	20	29	2	4	9	0	0	111
Good	0	1	0	0	0	1	0	0	0	2
Very Good	0	0	0	0	0	0	0	0	0	0
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	1	0	0	0	0	0	0	0	0	1
<b>Total</b>	<b>46</b>	<b>170</b>	<b>31</b>	<b>55</b>	<b>8</b>	<b>8</b>	<b>9</b>	<b>1</b>	<b>2</b>	<b>330</b>

In regard to the current condition of residential dwellings, of the same 46 single-family homes built before 1930, 45.7 percent of the homes were worn out or badly worn, and 47.8 percent were in average condition. Table II.75.47 provides details about the condition of single-family residential dwellings by year built.



**Table II.75.47**  
**Single-Family Homes by Year Built and Condition**  
 Rock 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	8	14	1	1	0	0	0	0	0	24
Badly Worn	13	54	5	6	2	2	0	1	0	83
Average	22	89	18	37	6	5	9	0	2	188
Good	1	13	7	11	0	0	0	0	0	32
Very Good	1	0	0	0	0	1	0	0	0	2
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	1	0	0	0	0	0	0	0	0	1
<b>Total</b>	<b>46</b>	<b>170</b>	<b>31</b>	<b>55</b>	<b>8</b>	<b>8</b>	<b>9</b>	<b>1</b>	<b>2</b>	<b>330</b>

**Housing Costs**

Between 2010 and 2017, the average price of an existing single-family home changed from \$69,003 to \$62,183, a total decrease of 9.9 percent, as shown in Table II.75.48.

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 Rock County ranged from \$16,639 for homes built before 1930 to \$69,056 for homes built from 2001 to 2010, and \$135,000 for the newest homes built between 2011 and 2017.<sup>109</sup> Homes built from 2001 through 2010 were also larger, averaging 1,021 square feet per unit. Table II.75.49, provides additional details about single-family homes.

**Table II.75.48**  
**Average Sales Price of Single-Family Homes**  
 Rock County  
 Fiscal Years 1999–2017 PAD Data

Fiscal Year	Average Sales Price (\$)
1999	28,877
2000	30,224
2001	31,058
2002	31,773
2003	36,325
2004	34,688
2005	43,411
2006	50,682
2007	35,500
2008	47,300
2009	59,325
2010	69,003
2011	24,222
2012	39,563
2013	56,017
2014	46,644
2015	60,258
2016	33,557
2017	62,183
<b>Average</b>	<b>42,410</b>

**Table II.75.49**  
**Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot**  
 Rock County  
 Fiscal Years 1999–2017 PAD Data

Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. <sup>110</sup> (\$)
Before 1931	16,639	1,275	13.05
1931-1960	29,226	1,288	22.69
1961-1970	61,939	1,498	41.34
1971-1980	74,279	1,493	49.76
1981-1990	99,563	1,486	67.02
1991-2000	83,750	1,498	55.9
2001-2010	69,056	1,021	67.66
2011-2017	135,000	1,414	95.47
<b>Average</b>	<b>42,410</b>	<b>1,341</b>	<b>31.64</b>

<sup>109</sup> 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.

<sup>110</sup> 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.75.50. In 2016, an estimated 0.3 percent of households were overcrowded, and an additional 0 percent were severely overcrowded.

Table II.75.50 Overcrowding and Severe Overcrowding Rock 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	
<b>Owner</b>							
2000 Census	548	98.2%	7	1.3%	3	0.5%	558
2016 Five-Year ACS	496	99.6%	2	0.4%	0	0%	498
<b>Renter</b>							
2000 Census	197	96.1%	8	3.9%	0	0%	205
2016 Five-Year ACS	197	100%	0	0%	0	0%	695
<b>Total</b>							
2000 Census	745	97.6%	15	2%	3	0.4%	763
2016 Five-Year ACS	693	99.7%	2	0.3%	0	0%	695

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 0 households with incomplete plumbing facilities in 2016, representing 0 percent of households in Rock County. This is compared to 0.3 percent of households lacking complete plumbing facilities in 2000.

Table II.75.51 Households with Incomplete Plumbing Facilities Rock County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	761	695
Lacking Complete Plumbing Facilities	2	0
<b>Total Households</b>	<b>763</b>	<b>695</b>
<b>Percent Lacking</b>	<b>0.3%</b>	<b>0%</b>

There were 0 households lacking complete kitchen facilities in 2016, compared to 10 households in 2000. This was a change from 1.3 percent of households in 2000 to 0 percent in 2016.



<b>Table II.75.52</b>		
<b>Households with Incomplete Kitchen Facilities</b>		
Rock County		
2000 Census SF3 & 2016 Five-Year ACS Data		
<b>Households</b>	<b>2000 Census</b>	<b>2016 Five-Year ACS</b>
With Complete Kitchen Facilities	753	695
Lacking Complete Kitchen Facilities	10	0
<b>Total Households</b>	<b>763</b>	<b>695</b>
<b>Percent Lacking</b>	<b>1.3%</b>	<b>0%</b>

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 Rock County, 7.6 percent of households had a cost burden and 5.6 percent had a severe cost burden. Some 4.1 percent of renters were cost burdened, and 4.6 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 5.3 percent and a severe cost burden rate of 4.7 percent. Owner occupied households with a mortgage had a cost burden rate of 15.9 percent, and severe cost burden at 8.5 percent.

<b>Table II.75.53</b>									
<b>Cost Burden and Severe Cost Burden by Tenure</b>									
Rock County									
2000 Census & 2016 Five-Year ACS Data									
<b>Data Source</b>	<b>Less Than 30%</b>		<b>30%-50%</b>		<b>Above 50%</b>		<b>Not Computed</b>		<b>Total</b>
	<b>Households</b>	<b>% of Total</b>	<b>Households</b>	<b>% of Total</b>	<b>Households</b>	<b>% of Total</b>	<b>Households</b>	<b>% of Total</b>	
<b>Owner With a Mortgage</b>									
2000 Census	86	62.3%	26	18.8%	22	15.9%	4	2.9%	138
2016 Five-Year ACS	133	75.6%	28	15.9%	15	8.5%	0	0%	176
<b>Owner Without a Mortgage</b>									
2000 Census	191	89.3%	16	7.5%	7	3.3%	0	0%	214
2016 Five-Year ACS	275	85.4%	17	5.3%	15	4.7%	15	4.7%	322
<b>Renter</b>									
2000 Census	86	61%	6	4.3%	15	10.6%	34	24.1%	141
2016 Five-Year ACS	137	69.5%	8	4.1%	9	4.6%	43	21.8%	197
<b>Total</b>									
2000 Census	363	73.6%	48	9.7%	44	8.9%	38	7.7%	493
2016 Five-Year ACS	545	78.4%	53	7.6%	39	5.6%	58	8.3%	695

### Housing Problems by Income

Table II.75.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Rock County. As can be seen in 2017 the MFI was \$59,000, which compared to \$68,200 for the State of Nebraska.

Table II.75.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 47 owner-occupied and 8 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 44 owner-occupied and 4 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 573 households without a housing problem.

<b>Table II.75.54</b> <b>Median Family Income</b> Rock County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	36,300	50,400
2001	38,700	53,400
2002	39,800	55,100
2003	32,300	55,400
2004	33,100	56,300
2005	35,500	57,400
2006	36,700	59,400
2007	36,000	58,200
2008	37,100	59,800
2009	38,700	62,000
2010	39,000	62,600
2011	45,500	63,500
2012	46,100	64,400
2013	49,700	64,600
2014	51,400	66,000
2015	55,000	66,800
2016	57,100	66,500
2017	59,000	68,200

**Table II.75.55**  
**Housing Problems by Income and Tenure**  
 Rock 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
<b>Owner-Occupied</b>						
Lacking complete plumbing or kitchen facilities	0	0	0	0	0	0
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	10	0	4	14
Housing cost burden greater than 50% of income (and none of the above problems)	40	4	0	0	0	44
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	4	25	4	4	10	47
Zero/negative income (and none of the above problems)	15	0	0	0	0	15
Has none of the 4 housing problems	20	45	60	45	270	440
<b>Total</b>	<b>79</b>	<b>74</b>	<b>74</b>	<b>49</b>	<b>284</b>	<b>560</b>
<b>Renter-Occupied</b>						
Lacking complete plumbing or kitchen facilities	0	0	0	0	0	0
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)	4	0	0	0	0	4
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	0	4	4	0	0	8
Zero/negative income (and none of the above problems)	0	0	0	0	0	0
Has none of the 4 housing problems	4	4	35	20	70	133
<b>Total</b>	<b>8</b>	<b>8</b>	<b>39</b>	<b>20</b>	<b>70</b>	<b>145</b>
<b>Total</b>						
Lacking complete plumbing or kitchen facilities	0	0	0	0	0	0
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	10	0	4	14
Housing cost burden greater than 50% of income (and none of the above problems)	44	4	0	0	0	48
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	4	29	8	4	10	55
Zero/negative income (and none of the above problems)	15	0	0	0	0	15
Has none of the 4 housing problems	24	49	95	65	340	573
<b>Total</b>	<b>87</b>	<b>82</b>	<b>113</b>	<b>69</b>	<b>354</b>	<b>705</b>

### 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.75.56, of the 10 loans in 2016, 4 loans were for Home Purchases, 1 was for Home Improvement and 5 were for refinancing.

<b>Table II.75.56</b>				
<b>Owner-Occupied Single-Family Home Loans by Loan Type</b>				
Rock County				
2008 – 2016 HMDA Data				
<b>Year</b>	<b>Home Purchase</b>	<b>Home Improvement</b>	<b>Refinancing</b>	<b>Total</b>
2008	4	1	3	8
2009	4	2	8	14
2010	1	2	4	7
2011	0	0	6	6
2012	1	0	6	7
2013	3	1	4	8
2014	1	0	1	2
2015	5	0	1	6
2016	4	1	5	10

Table II.75.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$116,750 and \$41,000 in 2012 and \$119,750 in 2016. Overall, average loans were \$109,750 in 2008 and \$566,100 in 2016.

<b>Table II.75.57</b>				
<b>Owner-Occupied Single-Family Home Loans by Average Loan Amount</b>				
Rock County				
2008 – 2016 HMDA Data				
<b>Year</b>	<b>Home Purchase</b>	<b>Home Improvement</b>	<b>Refinancing</b>	<b>Total</b>
2008	\$116,750	\$8,000	\$134,333	\$109,750
2009	\$109,250	\$12,000	\$279,875	\$192,857
2010	\$234,000	\$36,000	\$98,500	\$100,000
2011	\$	\$	\$76,667	\$76,667
2012	\$41,000	\$	\$776,333	\$671,286
2013	\$72,000	\$10,000	\$98,000	\$77,250
2014	\$78,000	\$	\$231,000	\$154,500
2015	\$87,800	\$	\$68,000	\$84,500
2016	\$119,750	\$15,000	\$1,033,400	\$566,100

Table II.75.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$467,000 and \$41,000 in 2012 and \$479,000 in 2016. Overall, average loans were \$878,000 in 2008 and \$5,661,000 in 2016.

<b>Table II.75.58</b> <b>Total Volume of Owner-Occupied Single-Family Loans</b> Rock County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	467,000	8,000	403,000	878,000
2009	437,000	24,000	2,239,000	2,700,000
2010	234,000	72,000	394,000	700,000
2011			460,000	460,000
2012	41,000		4,658,000	4,699,000
2013	216,000	10,000	392,000	618,000
2014	78,000		231,000	309,000
2015	439,000		68,000	507,000
2016	479,000	15,000	5,167,000	5,661,000

### 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.75.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Rock County. The number of completed surveys decreased from 4 in 2016 to 3 in 2017. Between 2016 and 2017 the vacancy rate for all units decreased by 3.8 percentage points and was at 0 percent in 2017.

<b>Table II.75.59</b> <b>Survey of Rental Properties</b> Rock County 2002–2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	1	20	20	0
2003	1	20	5	63
2004	1	20	20	6
2005	0	0		
2006	1	20	30	180
2007	3	29	24.1	41
2008	1	3	0	30
2009	4	30	30	197.5
2010	4	25	16	197.5
2011	4	28	7.1	75
2012	4	25	4	82.5
2013	5	27	3.7	
2014	3	25	4	
2015	4	26	3.8	180
2016	4	26	3.8	7
2017	3	22	0	

Table II.75.60 shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 2 single-family units in Rock County, with 0 of them available. This translates into a vacancy rate of 0 percent in Rock County, which compares to a single-family vacancy rate of 3.9 percent for the State of Nebraska. There were 20 apartment units reported in the survey, with 0 of them available, which resulted in a vacancy rate of 0 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 3.1 percent.

<b>Table II.75.60</b> <b>Rental Vacancy Survey by Type</b> Rock County 2017 Survey of Rental Properties				
Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single-Family	2	0	0%	5%
Apartments	20	0	0%	2.7%
Mobile Homes	0	0	%	%
"Other" Units	0	0	0%	.
Don't Know	0	0	%	%
<b>Total</b>	<b>22</b>	<b>0</b>	<b>0%</b>	<b>3.1%</b>

Table II.75.61, reports units by number of bedrooms. Two bedroom units were the most common type of reported single-family unit, with 2 units. The most common apartment units were one bedroom units, with 14 units.

<b>Table II.75.61</b> <b>Rental Units by Number of Bedrooms</b> Rock County 2017 Survey of Rental Properties						
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	0	0	0	.	0
One	0	14	0	0	.	14
Two	2	4	0	0	.	6
Three	0	2	0	0	.	2
Four	0	0	0	0	.	0
Don't Know	0	0	0	0	0	0
<b>Total</b>	<b>2</b>	<b>20</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>22</b>

Table II.75.62 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.

<b>Table II.75.62</b> <b>Single-Family Units by Number of Bedrooms</b> Rock County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	0	0	%
Two	2	0	0%
Three	0	0	%
Four	0	0	%
Don't know	0	0	%
<b>Total</b>	<b>2</b>	<b>0</b>	<b>0%</b>

Table II.75.63 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 0 percent.





<b>Table II.75.63</b> <b>Apartment Units by Number of Bedrooms</b> Rock County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	14	0	0%
Two	4	0	0%
Three	2	0	0%
Four	0	0	%
Don't know	0	0	%
<b>Total</b>	<b>20</b>	<b>0</b>	<b>0%</b>

Average market-rate rents by unit type are shown in Table II.75.64. 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.

<b>Table II.75.64</b> <b>Average Market Rate Rents by Number of Bedrooms</b> Rock County 2017 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	\$	\$	\$	\$	\$
One	\$	\$367	\$	\$	\$367
Two	\$362.5	\$488	\$	\$	\$404.3
Three	\$	\$607	\$	\$	\$607
Four	\$	\$	\$	\$	\$
Don't know	\$	\$	\$	\$	
<b>Total</b>	<b>\$362.5</b>	<b>\$487.3</b>	<b>\$</b>	<b>\$</b>	<b>\$404.1</b>

Table II.75.65 shows vacancy rates for single-family units by average rental rates for Rock 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.

<b>Table II.75.65</b> <b>Single-Family Market Rate Rents by Vacancy Status</b> Rock County 2017 Survey of Rental Properties			
Average Rents	Single-Family Units	Available Single-Family Units	Vacancy Rate
Less Than \$500	2	0	0%
\$500 to \$749	0	0	%
\$750 to \$999	0	0	%
\$1,000 to \$1,249	0	0	%
\$1,250 to \$1,499	0	0	%
Above \$1,500	0	0	%
Missing	0	0	%
<b>Total</b>	<b>2</b>	<b>0</b>	<b>0%</b>



The average rent and availability of apartment units is displayed in Table II.75.66. The most common rent for apartments was less than \$500 dollars and the units in this price range had a vacancy rate of 0 percent.

<b>Table II.75.66</b> <b>Apartment Market Rate Rents by Vacancy Status</b> Rock County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	20	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	0	0	%
<b>Total</b>	<b>20</b>	<b>0</b>	<b>0%</b>

Respondents were asked if utilities are included in the rent and, as shown in Table II.75.67, 1 respondent, or 33.3 percent, included some sort of utility in the rent.

<b>Table II.75.67</b> <b>Are there any utilities included with the rent?</b> Rock County 2017 Survey of Rental Properties	
Period	Respondent
Yes	1
No	2
<b>% Offering Utilities</b>	<b>33.3%</b>

The type of utility included in the rent is shown in Table II.75.68. There were 1 respondent who included electricity, 0 respondents who included natural gas, 1 respondent who included water and sewer and 1 respondent included trash collection in the rent.

<b>Table II.75.68</b> <b>Which utilities are included with the rent?</b> Rock County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	1
Natural Gas	0
Water/Sewer	1
Trash Collection	1

Table II.75.69 shows the number of survey respondents who keep a waiting list. As can be seen, respondents said they keep a waitlist, with an estimated persons on the wait list.

<b>Table II.75.69</b> <b>Do you keep a waiting list?</b> Rock County 2017 Survey of Rental Properties	
Period	Respondent
Yes	
No	3
<b>Waitlist Size</b>	

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.75.70 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.

<b>Table II.75.70</b> <b>How would you rate the need for renovation of existing units in the city?</b> Rock 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	0	0		
High Need	1	1	1	1
Extreme Need	0	0		

Respondents were also asked how they would rate the need for the construction of new units. As shown in Table II.75.71 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.

<b>Table II.75.71</b> <b>How would you rate the need for construction of new units in the city?</b> Rock County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	0	0		
Low Need	0	0		
Moderate Need	2	2	2	2
High Need	0	0		
Extreme Need	1	1	1	1

