

**VOLUME II:
SAUNDERS COUNTY**

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Saunders County

DEMOGRAPHICS

Population Estimates

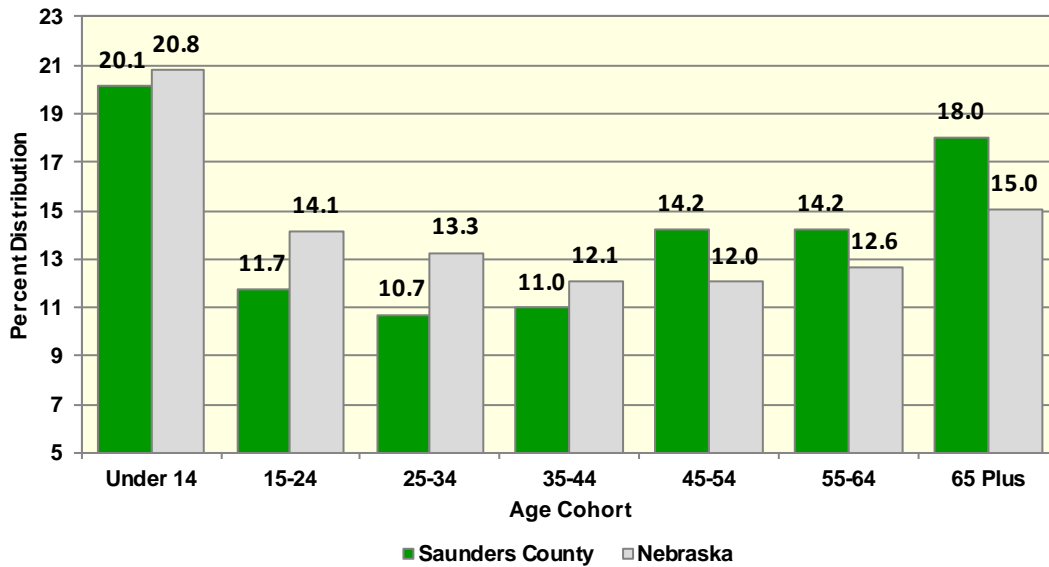
The Census Bureau’s current census estimates indicate that Saunders County’s population increased from 20,780 in 2010 to 21,038 in 2016, or by 1.2 percent. This compares to a statewide population change of 4.4 percent over the period. The number of people from 25 to 34 years of age increased by 5 percent, and the number of people from 55 to 64 years of age increased by 10.2 percent. The white population increased by 0.4 percent, while the black population increased by 87.7 percent. The Hispanic population increased from 415 to 455 people between 2010 and 2016 or by 9.6 percent. These data are presented in Table II.78.1.

Table II.78.1 Profile of Population Characteristics Saunders County vs. State of Nebraska 2010 Census and 2016 Current Census Estimates						
Subject	Saunders County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	20,780	21,038	1.2%	1,826,341	1,907,116	4.4%
Age						
0 to 14 years	4,384	4,236	-3.4%	383,542	396,601	3.4%
15 to 24 years	2,292	2,468	7.7%	258,206	269,442	4.4%
25 to 34 years	2,147	2,254	5%	245,176	252,946	3.2%
35 to 44 years	2,534	2,309	-8.9%	220,838	230,528	4.4%
45 to 54 years	3,487	2,988	-14.3%	258,726	229,683	-11.2%
55 to 64 years	2,716	2,992	10.2%	213,176	241,172	13.1%
65 and Over	3,220	3,791	17.7%	246,677	286,744	16.2%
Race						
White	20,384	20,469	0.4%	1,649,264	1,694,976	2.8%
Black	73	137	87.7%	85,971	94,620	10.1%
American Indian and Alaskan Native	62	93	50%	23,418	27,318	16.7%
Asian	83	92	10.8%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	1	3	200%	2,061	2,425	17.7%
Two or more races	177	244	37.9%	32,305	40,495	25.4%
Ethnicity (of any race)						
Hispanic or Latino	415	455	9.6%	167,405	203,320	21.5%

Table II.78.2, presents the population of Saunders County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 10,516 males, who accounted for 50.6 percent of the population, and the remaining 49.4 percent, or 10,264 persons, were female. In 2016, the number of males was 10,642 persons, and accounted for 50.6 percent of the population, with the remaining 49.4 percent, or 10,396 persons being female.

Table II.78.2 Population by Age and Gender Saunders 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	2,283	2,101	4,384	2,209	2,027	4,236	-3.4%
15 to 24 years	1,234	1,058	2,292	1,290	1,178	2,468	7.7%
25 to 34 years	1,084	1,063	2,147	1,146	1,108	2,254	5%
35 to 44 years	1,273	1,261	2,534	1,164	1,145	2,309	-8.9%
45 to 54 years	1,797	1,690	3,487	1,507	1,481	2,988	-14.3%
55 to 64 years	1,396	1,320	2,716	1,515	1,477	2,992	10.2%
65 and Over	1,449	1,771	3,220	1,811	1,980	3,791	1.2%
Total	10,516	10,264	20,780	10,642	10,396	21,038	1.2%
% of Total	50.6%	49.4%	.	50.6%	49.4%	.	

**Diagram II.78.1
Age Distribution**
Saunders 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.78.3, from April 2000 to July 2009, Saunders County natural increase was estimated to be 606 people. Saunders County has been experiencing net out-migration, with 379 persons leaving the county in the last nine years.¹¹⁹ The 2016 population estimates showed a natural increase of 282 persons. Between 2010 and 2016, Saunders County’s population rose to 21,038 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 Saunders County decreased from 17 persons in 2015 to 15 persons in 2016, with an additional net movement of -22 in the first six months of 2017. The driver’s license total exchanges for the last 16 years are presented in Table II.78.4.

Table II.78.3	
Population Change	
Saunders County	
1980–2010 Census and Intercensal Data	
1980 Population	18,716
Natural Increase 80–90	656
Net Migration 80–90	-1,087
1990 Population	18,285
Natural Increase 90–00	636
Net Migration 90–00	909
2000 Population	19,830
Natural Increase 00–09	606
Net Migration 00–09	-379
2009 Population Estimate	20,057
2010 Population	20,780
Natural Increase 10–16	282
Net Migration 10–16	-24
2016 Population Estimate	21,038

Table II.78.4			
Driver's Licenses Exchanged and Surrendered			
Saunders County			
2001–First half of 2017 DOT Data			
Year	In-Migrants	Out-Migrants	Net Change
Calendar 2001	144	176	-32
Calendar 2002	183	175	8
Calendar 2003	175	145	30
Calendar 2004	182	168	14
Calendar 2005	189	164	25
Calendar 2006	163	181	-18
Calendar 2007	150	141	9
Calendar 2008	170	138	32
Calendar 2009	143	101	42
Calendar 2010	236	228	8
Calendar 2011	174	128	46
Calendar 2012	201	123	78
Calendar 2013	169	138	31
Calendar 2014	148	147	1
Calendar 2015	167	150	17
Calendar 2016	163	148	15
First Half of 2017	65	87	-22

¹¹⁹ 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 Saunders County increased by 0.9 percent from 4,554 in 2016 to 4,595 in 2017, as shown in Table II.78.5. The number of school-age children 5 to 11 years of age decreased from 2,212 in 2016 to 2,187 in 2017.

Census Demographic Data

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

Year	Age Group			Total
	5–11	11–13	14–18	
1992	2,193	595	1,390	4,178
1993	2,109	628	1,470	4,207
1994	2,176	654	1,390	4,220
1995	2,122	647	1,468	4,237
1996	2,125	630	1,487	4,242
1997	2,107	685	1,565	4,357
1998	2,130	704	1,622	4,456
1999	2,105	692	1,720	4,517
2000	2,160	664	1,753	4,577
2001	2,055	684	1,696	4,435
2002	1,968	726	1,682	4,376
2003	1,697	605	1,413	3,715
2004	1,800	582	1,415	3,797
2005	2,010	681	1,623	4,314
2006	2,048	622	1,724	4,394
2007	2,079	616	1,735	4,430
2008	2,074	650	1,674	4,398
2009	2,098	652	1,678	4,428
2010	2,085	622	1,646	4,353
2011	2,150	597	1,581	4,328
2012	2,054	651	1,550	4,255
2013	2,002	640	1,482	4,124
2014	2,029	593	1,517	4,139
2015	2,170	660	1,643	4,473
2016	2,212	668	1,674	4,554
2017	2,187	680	1,728	4,595

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.78.6, shows population by age for the 2000 and 2010 Census. The population changed by 4.8 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by 5.8 percent to a total of 3,220 persons in 2010. Those aged 25 to 34 changed by 0.3 percent, and those aged under 5 changed by 11 percent.

Table II.78.6					
Population by Age					
Saunders County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	1,260	6.4%	1,398	6.7%	11%
5 to 19	4,730	23.9%	4,436	21.3%	-6.2%
20 to 24	786	4%	842	4.1%	7.1%
25 to 34	2,141	10.8%	2,147	10.3%	0.3%
35 to 54	6,046	30.5%	6,021	29%	-0.4%
55 to 64	1,824	9.2%	2,716	13.1%	48.9%
65 or Older	3,043	15.3%	3,220	15.5%	5.8%
Total	19,830	100.0%	20,780	100.0%	4.8%

The elderly population is further explored in Table II.78.7. Those aged 65 to 66 changed by 2.2 percent between 2000 and 2010, resulting in a population of 378 persons. Those aged 85 or older changed by -10.2 percent during the same time period, and resulted in 414 persons over age 85 in 2010.

Table II.78.7					
Elderly Population by Age					
Saunders County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	370	12.2%	378	11.7%	2.2%
67 to 69	480	15.8%	549	17%	14.4%
70 to 74	741	24.4%	744	23.1%	0.4%
75 to 79	587	19.3%	637	19.8%	8.5%
80 to 84	404	13.3%	498	15.5%	23.3%
85 or Older	461	15.1%	414	12.9%	-10.2%
Total	3,043	100.0%	3,220	100.0%	5.8%

Population by race and ethnicity is shown in Table II.78.8, with the white population representing 97.2 percent in 2010. The black population changed by 238.1 percent, representing 0.3 percent of the population in 2010. The American Indian and Asian populations represented 0.3 and 0.4 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 102.4 percent between 2000 and 2010, compared to the 3.8 percent growth rate for non-Hispanics.

Table II.78.8 Population by Race and Ethnicity Saunders County 2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	19,530	98.5%	20,201	97.2%	3.4%
Black	21	0.1%	71	0.3%	238.1%
American Indian	57	0.3%	53	0.3%	-7%
Asian	43	0.2%	83	0.4%	93%
Native Hawaiian/ Pacific Islander	1	0%	1	0%	0%
Other	69	0.3%	150	0.7%	117.4%
Two or More Races	109	0.5%	221	1.1%	102.8%
Total	19,830	100.0%	20,780	100.0%	4.8%
Hispanic	205	1%	415	2%	102.4%
Non-Hispanic	19,625	99%	20,365	98%	3.8%

Population by race and ethnicity through 2016 is shown in Table II.78.9. The white population represented 97.4 percent of the population in 2016, compared with the black population accounting for 0.2 percent of the population. Hispanic population represented 2 percent of the population in 2016.

Table II.78.9 Population by Race and Ethnicity Saunders County 2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	20,201	97.2%	20,404	97.4%
Black	71	0.3%	40	0.2%
American Indian	53	0.3%	49	0.2%
Asian	83	0.4%	50	0.2%
Native Hawaiian/ Pacific Islander	1	0%	0	0%
Other	150	0.7%	58	0.3%
Two or More Races	221	1.1%	345	1.6%
Total	20,780	100.0%	20,946	100.0%
Non-Hispanic	20,365	98%	20,526	98%
Hispanic	415	2%	420	2%

The population by race is broken down further by ethnicity in Table II.78.10. While the white non-Hispanic population changed by 3 percent between 2000 and 2010, the white Hispanic population changed by 74.2 percent. The black non-Hispanic population changed by 228.6 percent.

Table II.78.10					
Population by Race and Ethnicity					
Saunders County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	19,410	98.9%	19,992	98.2%	3%
Black	21	0.1%	69	0.3%	228.6%
American Indian	54	0.3%	43	0.2%	-20.4%
Asian	40	0.2%	83	0.4%	107.5%
Native Hawaiian/ Pacific Islander	1	0%	1	0%	0%
Other	1	0%	3	0%	200%
Two or More Races	98	0.5%	174	0.9%	77.6%
Total Non-Hispanic	19,625	100.0%	20,365	100.0%	3.8%
Hispanic					
White	120	58.5%	209	50.4%	74.2%
Black	0	0%	2	0.5%	%
American Indian	3	1.5%	10	2.4%	233.3%
Asian	3	1.5%	0	0%	-100%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	68	33.2%	147	35.4%	116.2%
Two or More Races	11	5.4%	47	11.3%	327.3%
Total Hispanic	205	100.0%	415	100.0%	102.4%
Total Population	19,830	100.0%	20,780	100.0%	4.8%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.78.11. During this time, the total non-Hispanic population was 20,526 persons in 2016. The Hispanic population was 420.

Table II.78.11				
Population by Race and Ethnicity				
Saunders County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	19,992	98.2%	20,070	97.8%
Black	69	0.3%	40	0.2%
American Indian	43	0.2%	46	0.2%
Asian	83	0.4%	50	0.2%
Native Hawaiian/ Pacific Islander	1	0%	0	0%
Other	3	0%	0	0%
Two or More Races	174	0.9%	320	1.6%
Total Non-Hispanic	20,365	100.0%	20,526	100.0%
Hispanic				
White	209	50.4%	334	79.5%
Black	2	0.5%	0	0%
American Indian	10	2.4%	3	0.7%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	147	35.4%	58	13.8%
Two or More Races	47	11.3%	25	6%
Total Hispanic	415	100.0%	420	100.0%
Total Population	20,780	100.0%	20,946	100.0%



Households by type and tenure are shown in Table II.78.12. Family households represented 70.9 percent of households, while non-family households accounted for 29.1 percent. These changed from 71.9 and 28.1 percent, respectively.

Table II.78.12				
Household Type by Tenure				
Saunders County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	5,782	71.9%	5,664	70.9%
Married-Couple Family	4,888	84.5%	4,871	86%
Owner-Occupied	4,407	90.2%	4,375	89.8%
Renter-Occupied	481	9.8%	496	10.2%
Other Family	894	15.5%	793	15.8%
Male Householder, No Spouse Present	337	37.7%	247	42.5%
Owner-Occupied	229	68%	147	59.5%
Renter-Occupied	108	32%	100	40.5%
Female Householder, No Spouse Present	557	62.3%	546	70.2%
Owner-Occupied	311	55.8%	276	50.5%
Renter-Occupied	246	44.2%	270	49.5%
Non-Family Households	2,258	28.1%	2,327	29.1%
Owner-Occupied	1,460	64.7%	1,527	65.6%
Renter-Occupied	798	35.3%	800	34.4%
Total	8,040	100.0%	7,991	100.0%

The group quarters population was 335 in 2010, compared to 255 in 2000. Institutionalized populations experienced a 41.4 percent change between 2000 and 2010. Non-Institutionalized populations experienced a -50 percent change during this same time period.

Table II.78.13					
Group Quarters Population					
Saunders 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	14	6.2%	109	34%	678.6%
Juvenile Facilities	.	.	3	0.9%	.
Nursing Homes	213	93.8%	209	65.1%	-1.9%
Other Institutions	0	0%	0	0%	%
Total	227	100.0%	321	100.0%	41.4%
Non-Institutionalized					
College Dormitories	0	0%	0	0%	%
Military Quarters	0	0%	0	0%	%
Other Non-Institutionalized	28	100%	14	100%	-50%
Total	28	100.0%	14	100.0%	-50%
Group Quarters Population	255	100.0%	335	100.0%	31.4%

The number of foreign born persons are shown in Table II.78.14. An estimated 0.4 percent of the population was born in Mexico with 0.2 percent born in Philippines and another 0.1 percent were born in Germany.

Table II.78.14
Place of Birth for the Foreign-Born Population
 Saunders County
 2016 Five-Year ACS

Number	Country	Number of Persons	Percent of Total Population
#1 country of origin	Mexico	75	0.4%
#2 country of origin	Philippines	41	0.2%
#3 country of origin	Germany	21	0.1%
#4 country of origin	Korea	17	0.1%
#5 country of origin	Australia	8	0%
#6 country of origin	England	8	0%
#7 country of origin	Russia	8	0%
#8 country of origin	Honduras	7	0%
#9 country of origin	Italy	6	0%
#10 country of origin	El Salvador	5	0%

Limited English Proficiency and the language spoken at home are shown in Table II.78.15. An estimated 0.5 percent of the population speaks Spanish at home, followed by 0.3 percent speaking Russian, Polish, or other Slavic languages.

Table II.78.15
Limited English Proficiency and Language Spoken at Home
 Saunders County
 2016 Five-Year ACS

Number	Country	Number of Persons	Percent of Total Population
#1 LEP Language	Spanish	99	0.5%
#2 LEP Language	Russian, Polish, or other Slavic languages	62	0.3%
#3 LEP Language	Tagalog	16	0.1%
#4 LEP Language	German or other West Germanic languages	6	0%
#5 LEP Language	Vietnamese	3	0%
#6 LEP Language	Arabic	0	0%
#7 LEP Language	Chinese	0	0%
#8 LEP Language	French, Haitian, or Cajun	0	0%
#9 LEP Language	Korean	0	0%
#10 LEP Language	Other Asian and Pacific Island languages	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.78.16. Some 14.5 percent of the population was disabled in 2000, or a total of 2,653 persons. The disability rate was highest for those over 65, with 36.3 percent disabled.

Table II.78.16 Disability by Age Saunders County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	179	4.9%
16 to 64	1,451	12.2%
65 and older	1,023	36.3%
Total	2,653	14.5%

Table II.78.17 shows disability by type in 2000. There were 1,306 physical disabilities in 2000, some 850 employment disabilities, and 877 go-outside-home disabilities.

Table II.78.17 Total Disabilities Tallied: Aged 5 and Older Saunders County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	589
Physical disability	1,306
Mental disability	639
Self-care disability	380
Employment disability	850
Go-outside-home disability	877
Total	4,641

Disability by age, as estimated by the 2016 ACS, is shown in Table II.78.18. The disability rate for females was 12.6 percent, compared to 13.2 percent for males. The disability rate changed precipitously higher with age, with 54.6 percent of those over 75 experiencing a disability.

Table II.78.18 Disability by Age Saunders County 2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	17	2.6%	30	4.2%	47	3.4%
5 to 17	136	6.7%	79	4.3%	215	5.5%
18 to 34	121	6.6%	134	7.5%	255	7%
35 to 64	472	11.2%	399	9.7%	871	10.5%
65 to 74	240	23.9%	198	21.8%	438	22.9%
75 or Older	386	57.6%	455	52.2%	841	54.6%
Total	1,372	13.2%	1,295	12.6%	2,667	12.9%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.78.19. Some 6.3 percent have an ambulatory disability, 4.4 have an independent living disability, and 1.8 percent have a self-care disability.



Table II.78.19
Total Disabilities Tallied: Aged 5 and Older
 Saunders County
 2016 Five-Year ACS

Disability Type	Population with Disability	Percent with Disability
Hearing disability	1,102	5.3%
Vision disability	405	2%
Cognitive disability	766	4%
Ambulatory disability	1,206	6.3%
Self-Care disability	348	1.8%
Independent living disability	673	4.4%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.78.20 and Table II.78.21. In 2016, some 10,782 persons were employed and 327 were unemployed. This totaled a labor force of 11,109 persons. The unemployment rate for Saunders County was estimated to be 2.9 in 2016.

Table II.78.20
Employment, Labor Force and Unemployment
 Saunders County
 2016 Five-Year ACS Data

Employment Status	2016 Five-Year ACS
Employed	10,782
Unemployed	327
Labor Force	11,109
Unemployment Rate	2.9%

In 2016, 93.9 percent of households in Saunders County had a high school education or greater.

Table II.78.21
High School or Greater Education
 Saunders County
 2016 Five-Year ACS Data

Education Level	Households
High School or Greater	7,503
Total Households	7,991
Percent High School or Above	93.9%

As seen in Table II.78.22, 31.7 percent of the population had a high school diploma or equivalent, another 36 percent have some college, 16.5 percent have a Bachelor's Degree, and 8.2 percent of the population had a graduate or professional degree.

Table II.78.22
Educational Attainment
 Saunders County
 2016 Five-Year ACS Data

Education Level	Population	Percent
Less Than High School	1,177	7.5%
High School or Equivalent	4,976	31.7%
Some College or Associates Degree	5,650	36%
Bachelor's Degree	2,587	16.5%
Graduate or Professional Degree	1,291	8.2%
Total Population Above 18 years	15,681	100.0%

ECONOMICS

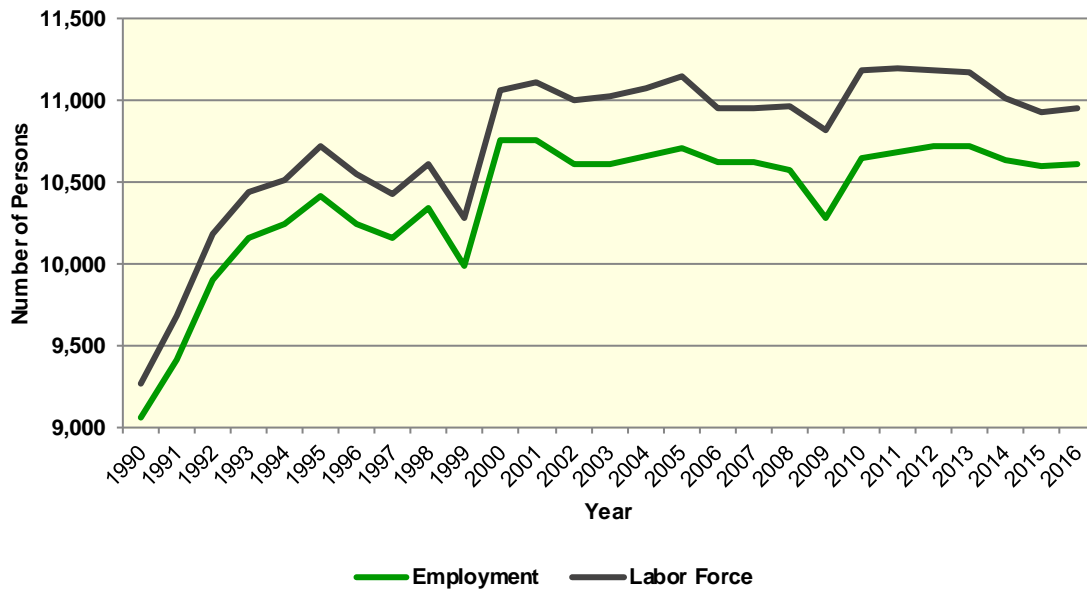
Labor Force

Table II.78.23, shows the labor force statistics for Saunders County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1990 with a rate of 2.2. The highest level of unemployment occurred during 2009 rising to a rate of 5. This compared to a statewide low of 2.3 in 1990 and statewide high of 4.6 in 2009. Over the last year the unemployment rate in Saunders County increased from 3.1 percent in 2015 to 3.2 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.78.23 Labor Force Statistics Saunders County 1990 - 2016 BLS Data					
Year	Saunders County				Statewide
	Unemployment	Employment	Labor Force	Unemployment Rate	Unemployment Rate
1990	207	9,060	9,267	2.2%	2.3%
1991	266	9,422	9,688	2.7%	2.7%
1992	288	9,899	10,187	2.8%	2.9%
1993	270	10,165	10,435	2.6%	2.8%
1994	273	10,242	10,515	2.6%	2.6%
1995	311	10,414	10,725	2.9%	2.6%
1996	309	10,247	10,556	2.9%	2.7%
1997	278	10,156	10,434	2.7%	2.5%
1998	262	10,349	10,611	2.5%	2.6%
1999	287	9,995	10,282	2.8%	2.8%
2000	313	10,753	11,066	2.8%	2.8%
2001	354	10,759	11,113	3.2%	3.1%
2002	394	10,606	11,000	3.6%	3.6%
2003	424	10,608	11,032	3.8%	3.9%
2004	404	10,666	11,070	3.6%	3.9%
2005	438	10,715	11,153	3.9%	3.8%
2006	336	10,622	10,958	3.1%	3.1%
2007	339	10,619	10,958	3.1%	3%
2008	395	10,574	10,969	3.6%	3.3%
2009	544	10,281	10,825	5%	4.6%
2010	536	10,643	11,179	4.8%	4.6%
2011	514	10,688	11,202	4.6%	4.4%
2012	474	10,717	11,191	4.2%	4%
2013	455	10,723	11,178	4.1%	3.8%
2014	384	10,630	11,014	3.5%	3.3%
2015	340	10,594	10,934	3.1%	3%
2016	350	10,608	10,958	3.2%	3.2%

Diagram II.78.2, shows the employment and labor force for Saunders County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 10,608 persons, with the labor force reaching 10,958, indicating there were a total of 350 unemployed persons.

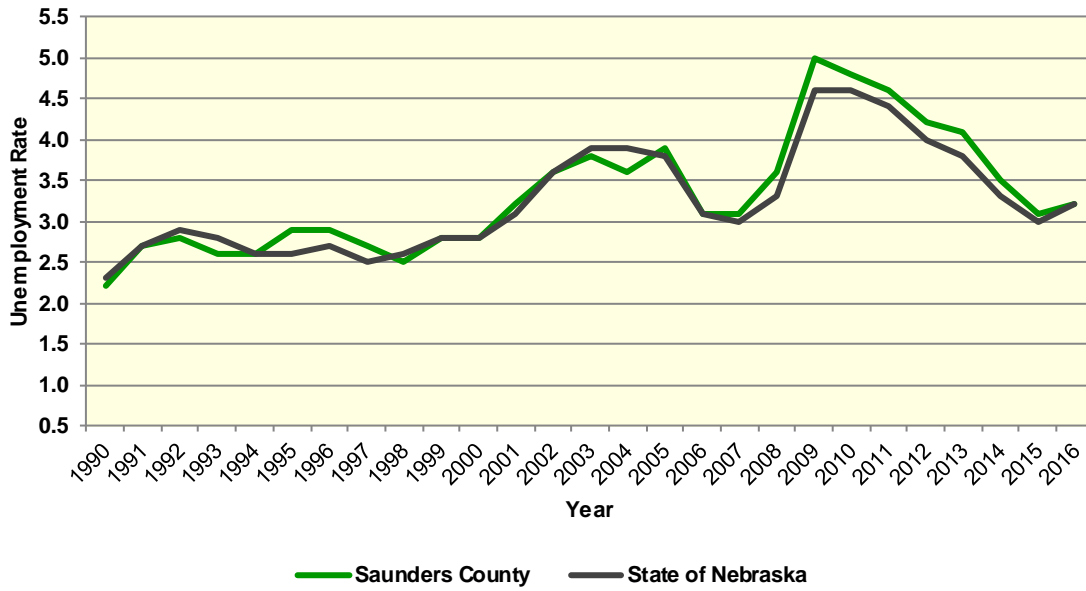
Diagram II.78.2
Employment and Labor Force
 Saunders County
 1990 – 2016 BLS Data



Unemployment

Diagram II.78.3, shows the unemployment rate for both the State and Saunders County. During the 1990’s the average rate for Saunders County was 2.7, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 3.6, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 3.9. Over the course of the entire period Saunders County had an average unemployment rate higher than the state, 3.4 percent for Saunders County, versus 3.3 statewide.

Diagram II.78.3
Annual Unemployment Rate
 Saunders 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.78.24, shows total real earnings by industry for Saunders County. In the most recent 2016 estimate, the farm industry had the largest total real earnings, with total real earnings reaching 85,482,000 dollars. Between 2015 and 2016 the arts, entertainment, and recreation industry saw the largest percentage increase, rising by 13.3 percent to 2,036,000 dollars.

Table II.78.24
Real Earnings by Industry
 Saunders 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	44,349	68,746	124,417	77,772	131,019	85,615	90,295	85,482	-5.3
Forestry, fishing, related activities, and other	0	0	2,794	0	0	0	0	0	0
Mining	0	0	1,706	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	35,272	38,083	36,453	34,852	35,280	37,099	40,272	39,611	-1.6
Manufacturing	26,673	17,209	14,241	15,546	16,569	23,203	25,493	23,729	-6.9
Wholesale trade	7,731	13,454	15,196	18,269	17,884	18,777	17,549	18,904	7.7
Retail trade	18,673	17,950	19,191	19,831	20,748	21,912	22,453	22,406	-0.2
Transportation and warehousing	8,563	0	0	0	0	0	0	0	0
Information	1,383	0	0	0	0	1,181	1,302	1,265	-2.8
Finance and insurance	12,587	15,116	13,198	15,257	13,574	14,189	15,054	14,730	-2.2
Real estate and rental and leasing	892	1,964	2,337	3,190	4,432	4,217	4,755	5,032	5.8
Professional and technical services	9,568	9,072	10,133	12,128	14,186	17,236	18,562	20,717	11.6
Management of companies and enterprises	0	0	0	0	581	0	0	0	0
Administrative and waste services	0	5,407	0	0	5,106	0	0	0	0
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	1,996	1,889	1,702	1,759	1,654	1,874	1,796	2,036	13.3
Accommodation and food services	4,073	6,081	6,131	6,282	6,683	5,850	5,470	5,984	9.4
Other services, except public administration	12,776	0	0	0	0	15,888	16,645	17,410	4.6
Government and government enterprises	55,216	79,941	77,477	78,974	77,860	79,314	84,699	84,705	0
Total	260,689	324,583	377,565	346,196	400,266	375,078	398,241	396,199	-0.5



Table II.78.25, shows the total employment by industry for Saunders County. The most recent estimates show the government and government enterprises industry was the largest employer in Saunders County, with employment reaching 1,700 jobs in 2016. Between 2015 and 2016 the wholesale trade industry saw the largest percentage increase, rising by 12.2 percent to 359 jobs.

Table II.78.25
Employment by Industry
Saunders County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	1,433	1,208	1,225	1,204	1,209	1,196	1,246	1,217	-2.3
Forestry, fishing, related activities, and other	0	0	112	0	0	0	0	0	0
Mining	0	0	49	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	940	879	856	837	841	866	903	897	-0.7
Manufacturing	589	410	326	327	337	447	468	428	-8.5
Wholesale trade	190	251	262	285	291	336	320	359	12.2
Retail trade	930	880	909	910	920	949	990	994	0.4
Transportation and warehousing	239	0	0	0	0	0	0	0	0
Information	48	0	0	0	0	37	37	36	-2.7
Finance and insurance	329	494	488	476	465	436	521	509	-2.3
Real estate and rental and leasing	175	339	366	397	423	459	465	492	5.8
Professional and technical services	297	287	313	336	342	382	402	422	5
Management of companies and enterprises	0	18	0	0	0	0	0	0	0
Administrative and waste services	0	306	0	0	356	0	0	0	0
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	155	177	190	188	167	174	157	164	4.5
Accommodation and food services	418	505	500	490	503	443	434	440	1.4
Other services, except public administration	495	0	0	0	0	559	598	608	1.7
Government and government enterprises	1,413	1,670	1,606	1,623	1,624	1,637	1,675	1,700	1.5
Total	8,610	9,116	9,108	9,234	9,304	9,581	9,920	9,975	0.6

Table II.78.26, shows the real average earnings per job by industry for Saunders County. These figures are calculated by dividing the Total Real Earning displayed in Table II.78.24 and Table II.78.25, by Industry. In 2016, the farm industry had the highest average earnings reaching 70,240 dollars. Between 2015 and 2016 the arts, entertainment, and recreation industry saw the largest percentage increase, rising by 8.5 percent to 12,415 dollars.

Table II.78.26
Real Earnings Per Job by Industry
 Saunders County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	30,948	56,909	101,565	64,595	108,370	71,584	72,468	70,240	-3.1
Forestry, fishing, related activities, and other	0	0	24,946	0	0	0	0	0	0
Mining	0	0	34,806	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	37,524	43,326	42,585	41,639	41,950	42,839	44,597	44,159	-1
Manufacturing	45,286	41,973	43,683	47,541	49,167	51,909	54,473	55,442	1.8
Wholesale trade	40,691	53,600	58,001	64,103	61,457	55,885	54,841	52,657	-4
Retail trade	20,079	20,398	21,112	21,792	22,553	23,089	22,680	22,541	-0.6
Transportation and warehousing	35,828	0	0	0	0	0	0	0	0
Information	28,804	0	0	0	0	31,912	35,187	35,139	-0.1
Finance and insurance	38,258	30,599	27,046	32,052	29,192	32,545	28,894	28,939	0.2
Real estate and rental and leasing	5,095	5,794	6,384	8,036	10,478	9,188	10,225	10,228	0
Professional and technical services	32,214	31,609	32,373	36,095	41,481	45,121	46,175	49,092	6.3
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	17,669	0	0	14,342	0	0	0	0
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	12,877	10,674	8,959	9,358	9,906	10,770	11,442	12,415	8.5
Accommodation and food services	9,744	12,041	12,261	12,821	13,286	13,207	12,604	13,600	7.9
Other services, except public administration	25,810	0	0	0	0	28,423	27,835	28,635	2.9
Government and government enterprises	39,077	47,869	48,242	48,659	47,943	48,451	50,567	49,826	-1.5
Total	30,278	35,606	41,454	37,491	43,021	39,148	40,145	39,719	-1.1

Table II.78.27 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 \$991,421,000 a 0.2 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 9,116 and 9,975 in 2016.

Table II.78.27
Total Employment and Real Personal Income
 Saunders 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	180,041	7,925	52,029	50,505	26,874	301,524	18,048	6,247	28,821
1970	151,575	8,200	52,931	54,134	29,266	279,706	16,385	6,271	24,173
1971	185,433	8,347	58,045	55,130	31,061	321,322	18,534	6,124	30,279
1972	195,587	8,626	65,328	60,277	32,834	345,399	19,813	6,143	31,838
1973	256,479	10,868	71,705	67,050	36,462	420,829	23,999	6,331	40,512
1974	184,720	11,762	76,487	70,148	38,051	357,644	19,946	6,463	28,583
1975	213,003	11,361	77,857	74,247	43,159	396,905	22,118	6,406	33,252
1976	161,701	11,812	85,749	72,994	44,018	352,651	19,609	6,418	25,194
1977	164,884	11,662	92,677	76,403	45,452	367,755	20,184	6,473	25,474
1978	207,131	12,398	100,676	80,246	46,609	422,264	23,091	6,610	31,337
1979	169,294	13,665	107,227	81,522	46,321	390,698	21,741	6,785	24,952
1980	113,322	13,169	111,695	92,885	50,497	355,231	18,980	6,841	16,565
1981	158,863	13,381	108,785	106,181	53,785	414,233	22,182	6,807	23,337
1982	160,727	13,019	104,561	117,989	56,696	426,953	23,013	6,725	23,899
1983	133,799	12,992	102,649	118,331	58,107	399,894	21,523	6,900	19,390
1984	178,290	13,480	107,541	121,553	59,106	453,010	24,543	6,744	26,438
1985	217,613	14,402	107,695	115,247	60,004	486,157	26,377	6,811	31,951
1986	186,979	14,710	107,885	113,809	60,926	454,889	24,771	6,764	27,643
1987	195,353	15,639	108,973	106,938	60,756	456,380	25,023	7,049	27,713
1988	212,415	17,199	111,354	104,989	59,204	470,762	25,768	7,116	29,851
1989	224,685	17,909	111,225	110,550	60,812	489,363	26,954	7,081	31,731
1990	208,211	18,101	117,368	104,196	62,565	474,239	25,841	7,147	29,132
1991	218,916	19,407	120,737	104,324	65,689	490,258	26,666	7,325	29,887
1992	229,839	20,133	135,041	99,605	69,038	513,391	27,558	7,563	30,390
1993	216,613	21,189	144,882	101,024	70,986	512,315	27,214	7,717	28,069
1994	246,087	22,281	162,562	101,350	73,371	561,089	29,622	8,099	30,385
1995	211,494	22,258	177,403	104,780	76,884	548,304	28,359	8,046	26,285
1996	276,485	21,930	199,935	106,456	80,645	641,591	32,985	8,083	34,205
1997	246,439	22,390	223,947	114,099	81,034	643,129	32,803	8,087	30,473
1998	244,794	23,190	238,102	120,058	86,046	665,810	33,804	7,831	31,259
1999	244,521	23,962	262,962	112,937	87,879	684,337	34,648	7,799	31,353
2000	248,253	24,869	283,055	117,610	90,793	714,842	36,008	7,923	31,334
2001	260,689	26,015	278,998	119,953	99,078	732,704	36,705	8,610	30,278
2002	247,422	26,285	272,597	109,228	103,298	706,261	35,446	8,384	29,511
2003	271,881	26,936	274,225	110,278	106,522	735,969	36,608	8,451	32,171
2004	294,492	27,218	274,679	111,617	113,526	767,096	37,885	8,484	34,712
2005	285,951	28,489	277,761	109,680	114,285	759,188	37,106	8,560	33,406
2006	260,246	30,125	282,989	109,805	119,424	742,339	36,369	8,728	29,818
2007	285,872	30,791	292,057	126,298	122,644	796,081	38,865	8,861	32,262
2008	302,421	31,217	298,112	141,866	135,188	846,371	41,396	8,862	34,126
2009	319,488	31,289	289,702	129,377	142,958	850,236	41,444	9,056	35,279
2010	324,583	32,258	274,272	124,620	150,797	842,014	40,367	9,116	35,606
2011	377,565	28,055	292,033	143,865	150,902	936,311	44,832	9,108	41,454
2012	346,196	28,832	294,333	154,614	149,446	915,758	43,959	9,234	37,492
2013	400,266	32,861	301,509	145,185	148,741	962,840	46,036	9,304	43,021
2014	375,078	34,518	294,861	154,221	154,761	944,403	45,129	9,581	39,148
2015	398,241	36,341	305,970	161,893	159,427	989,188	47,066	9,920	40,145
2016	396,199	37,054	307,324	162,204	162,748	991,421	47,125	9,975	39,719



Diagram II.78.4, shows real average earnings per job for Saunders County from 1990 to 2016. Over this period the average earning per job for Saunders County was 33,367 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

Diagram II.78.4
Real Average Earnings Per Job
 Saunders County
 BEA Data 1990 - 2016

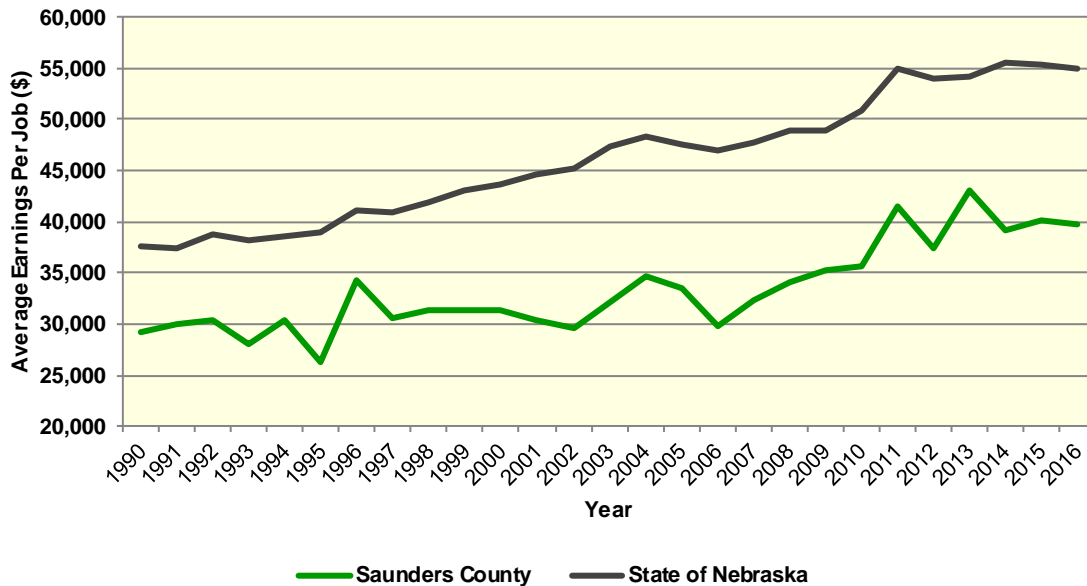
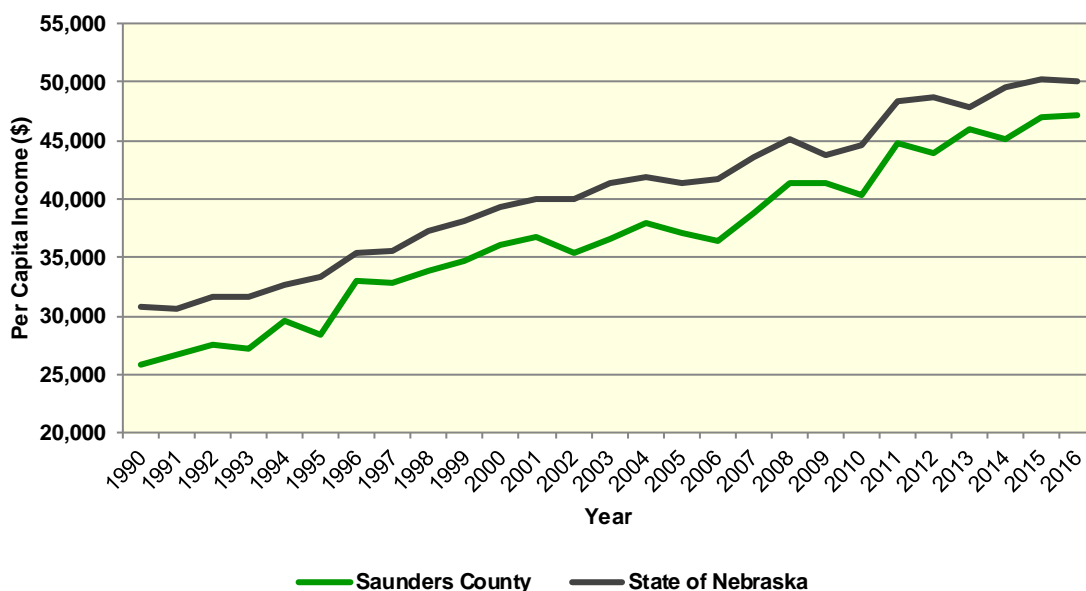


Diagram II.78.5, shows real per capita income in Saunders County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Saunders County was 36,735 dollars, which was lower than the statewide average of 40,548 dollars over the same period.

Diagram II.78.5
Real Per Capita Income
 Saunders 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.78.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment increased from 5,313 persons in 2015 to 5,333 in 2016, a change of (ND) percent.

Table II.78.28
Total Monthly Employment
 Saunders County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	4,503	4,624	4,611	4,402	4,570	4,437	4,589	4,626	4,706	5,011	5,077
Feb	4,479	4,495	4,548	4,388	4,577	4,388	4,572	4,631	4,720	5,037	5,126
Mar	4,557	4,664	4,582	4,416	4,639	4,509	4,723	4,678	4,794	5,150	5,215
Apr	4,677	4,705	4,699	4,585	4,876	4,751	4,892	4,791	4,993	5,369	5,341
May	4,725	4,915	4,879	4,791	5,028	4,885	4,993	5,018	5,278	5,467	5,484
Jun	4,820	5,024	5,005	4,903	5,264	5,062	5,132	5,228	5,459	5,676	5,619
Jul	4,657	4,955	4,855	4,870	5,097	4,969	4,999	5,151	5,306	5,456	5,564
Aug	4,667	4,914	4,849	4,775	4,978	4,891	4,931	5,077	5,238	5,367	5,377
Sep	4,685	4,829	4,782	4,862	4,930	4,839	4,804	5,009	5,222	5,363	5,382
Oct	4,711	4,884	4,783	4,726	4,815	4,871	4,909	4,999	5,248	5,341	5,321
Nov	4,663	4,798	4,767	4,722	4,753	4,750	4,830	4,974	5,245	5,289	5,254
Dec	4,717	4,744	4,671	4,637	4,642	4,686	4,773	4,903	5,214	5,229	5,237
Annual	4,655	4,796	4,753	4,673	4,847	4,753	4,846	4,924	5,119	5,313	5,333
% Change	(ND)%	3%	-1%	-2%	4%	-2%	2%	2%	4%	4%	(ND)%

The QCEW also reports average weekly wages, which represents total compensation paid during the calendar quarter, regardless of when services were performed. The BLS QCEW data indicated average weekly wages were \$648 in 2015. In 2016, average weekly wages saw a increase of 2 percent over the prior year, rising to 664 dollars, or by 16 dollars. These data are shown in Table II.78.29.

Table II.78.29						
Average Weekly Wages						
Saunders County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	400	390	420	446	414	
2002	419	426	441	457	436	5%
2003	431	428	447	474	445	2%
2004	430	446	472	490	460	3%
2005	462	467	490	501	480	4%
2006	480	472	505	525	495	3%
2007	492	499	523	549	516	4%
2008	519	515	536	584	539	4%
2009	517	509	531	569	532	-1%
2010	514	514	533	593	538	1%
2011	525	527	565	604	556	3%
2012	557	554	579	640	582	5%
2013	575	578	590	645	597	3%
2014	597	597	616	671	621	4%
2015	623	612	651	706	648	4%
2016(p)	626	627	688	713	664	2%

Total business establishments reported by the QCEW are displayed in Table II.78.28. Between 2015 and 2016, the total number of business establishments in Saunders County increased from 595 to 609 establishments.

Table II.78.30						
Number of Business Establishments						
Saunders County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	491	493	490	488	491	
2002	494	495	504	497	498	1%
2003	496	505	499	494	499	(ND)%
2004	500	502	505	492	500	(ND)%
2005	508	516	518	520	516	3%
2006	523	524	519	512	520	1%
2007	526	534	540	529	532	2%
2008	529	532	544	542	537	1%
2009	533	535	543	535	537	(ND)%
2010	536	537	539	537	537	(ND)%
2011	537	544	539	539	540	1%
2012	578	585	586	588	584	8%
2013	591	600	587	601	595	2%
2014	601	606	596	605	602	1%
2015	600	596	591	593	595	-1%
2016	597	609	615	614	609	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 1.8 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 decreased by 2.3 percent over the period. On the other hand, by 2016 there were 1,695 returns for AGIs of \$100,000 or more. Table II.78.31 presents AGI distribution for the years 1991 through 2016.

Table II.78.31 Income Tax Returns by Adjusted Gross Income Saunders 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 ¹²⁰
1991	2,595	868	1,628	1,150	1,110	544	105	55	0	8,069
1992	2,457	816	1,597	1,169	1,194	645	123	78	0	8,098
1993	2,437	762	1,548	1,097	1,223	777	123	107	0	8,094
1994	2,459	799	1,464	1,099	1,225	856	153	97	12	8,164
1995	2,354	760	1,584	1,126	1,230	949	176	121	0	8,333
1996	2,439	729	1,460	1,142	1,284	1,048	238	149	21	8,510
1997	2,277	722	1,438	1,117	1,248	1,159	313	213	32	8,519
1998	2,197	673	1,378	1,104	1,280	1,224	374	226	35	8,491
1999	2,162	611	1,333	1,049	1,235	1,392	488	259	44	8,573
2000	2,129	539	1,363	1,056	1,219	1,454	538	323	42	8,663
2001	2,138	541	1,264	1,079	1,252	1,405	544	301	48	8,572
2002	2,125	590	1,289	1,101	1,216	1,339	575	336	38	8,609
2003	1,998	643	1,212	1,073	1,219	1,338	659	363	44	8,549
2004	1,875	610	1,226	1,046	1,196	1,439	707	453	55	8,607
2005	1,690	562	1,041	914	1,109	1,440	757	541	55	8,109
2006	1,720	721	1,191	1,010	1,199	1,553	819	634	66	8,913
2007	1,698	643	1,093	984	1,216	1,531	949	786	84	8,984
2008	1,609	628	1,094	968	1,206	1,530	990	873	89	8,987
2009	1,572	659	1,048	963	1,143	1,540	949	917	85	8,876
2010	1,411	648	1,049	908	1,199	1,501	980	976	94	8,766
2011	1,490	633	1,026	926	1,181	1,468	986	1,059	134	8,903
2012	1,484	630	1,027	890	1,130	1,498	1,044	1,180	171	9,054
2013	1,406	637	1,057	891	1,168	1,454	1,041	1,259	155	9,068
2014	1,459	634	1,076	876	1,208	1,480	1,058	1,346	186	9,323
2015	1,405	601	1,064	923	1,180	1,464	1,083	1,474	188	9,382
2016	1,386	594	1,013	937	1,172	1,504	1,081	1,500	195	9,382

¹²⁰ Income levels with fewer than 10 returns were not disclosed, but are included in the totals. As a result, income levels may not sum to total.

Poverty

Poverty is the condition of having insufficient resources or income. In its extreme form, poverty is a lack of basic human needs, such as adequate and healthy food, clothing, housing, water, and health services. According to the Census Bureau’s Small Area Income and Poverty Estimates Program, the number of individuals in poverty decreased from 1,710 in 2010 to 1,524 in 2016, with the poverty rate reaching 7.4 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.78.32 presents poverty data for the county.

Table II.78.32 Persons in Poverty Saunders County 2000–2016 SAIPE Estimates		
Year	Persons in Poverty	Poverty Rate
2000	1,316	6.7%
2001	1,454	7.4%
2002	1,547	7.8%
2003	1,509	7.5%
2004	1,468	7.2%
2005	1,389	6.9%
2006	1,643	8.2%
2007	1,517	7.6%
2008	1,467	7.4%
2009	1,566	7.9%
2010	1,710	8.4%
2011	1,672	8.2%
2012	1,724	8.4%
2013	1,778	8.7%
2014	1,678	8.2%
2015	1,813	8.8%
2016	1,524	7.4%

The rate of poverty for Saunders County is shown in Table II.78.33. In 2016, there were an estimated 1,897 persons living in poverty. This represented a 9.2 percent poverty rate, compared to 6.6 percent poverty in 2000. In 2016, some 19.8 percent of those in poverty were under age 6, and 16.4 percent were 65 or older.

Table II.78.33 Poverty by Age Saunders County 2000 Census SF3 & 2016 Five-Year ACS Data				
Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	136	10.5%	375	19.8%
6 to 17	305	23.6%	387	20.4%
18 to 64	653	50.6%	824	43.4%
65 or Older	197	15.3%	311	16.4%
Total	1,291	100.0%	1,897	100.0%
Poverty Rate	6.6%	.	9.2%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 3.2 percent in Saunders County between 2010 and 2016, from 9,221 to 9,519. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.78.34.

Table II.78.34 Housing Units State of Nebraska vs. Saunders County 2000 and 2016 Census Data and Intercensal Estimates				
Subject	Nebraska	% Growth Since Census	Saunders County	% Growth Since Census
2000 Census Base	722,656	.	8,260	.
2010 Census	796,793	10.3	9,221	11.6
July 2011 Estimate	801,068	0.5	9,262	0.4
July 2012 Estimate	804,586	1	9,299	0.8
July 2013 Estimate	809,062	1.5	9,339	1.3
July 2014 Estimate	814,835	2.3	9,417	2.1
July 2015 Estimate	820,725	3	9,446	2.4
July 2016 Estimate	827,156	3.8	9,519	3.2

Housing Production

The Census Bureau reports building permit authorizations and “per unit”



valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Saunders County increased from 95 authorizations in 2015 to 108 in 2016.

The real value of single-family building permits increased from \$190,952 in 2015 to \$215,400 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.78.35.

Table II.78.35							
Building Permits and Valuation							
Saunders County							
Census Bureau Data, 1980–2016							
Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2016\$)	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	14	0	0	0	14	205,911	0
1981	11	0	0	0	11	169,492	0
1982	20	0	0	0	20	137,962	0
1983	19	0	0	0	19	120,178	0
1984	20	0	0	0	20	124,088	0
1985	17	2	8	0	27	125,354	0
1986	12	0	0	0	12	115,533	0
1987	12	0	0	16	28	110,991	52,112
1988	16	0	0	0	16	104,453	0
1989	19	0	0	0	19	119,284	0
1990	23	2	0	0	25	84,073	0
1991	46	2	0	0	48	92,889	0
1992	75	10	0	0	85	110,865	0
1993	72	2	0	0	74	111,351	0
1994	78	4	4	0	86	128,228	0
1995	69	0	0	0	69	115,253	0
1996	81	2	7	0	90	117,977	0
1997	100	4	7	14	125	123,058	44,217
1998	88	8	7	0	103	142,721	0
1999	96	0	3	0	99	131,140	0
2000	86	6	4	9	105	165,839	41,999
2001	106	0	4	36	146	174,883	74,481
2002	107	4	12	0	123	143,285	0
2003	151	4	0	0	155	174,329	0
2004	103	16	6	16	141	170,789	87,402
2005	148	4	0	14	166	178,445	71,781
2006	120	4	0	8	132	169,469	79,848
2007	98	4	3	8	113	166,121	77,782
2008	58	0	0	50	108	195,008	62,668
2009	66	0	0	0	66	175,559	0
2010	62	0	0	0	62	175,381	0
2011	63	0	0	0	63	171,953	0
2012	63	0	0	0	63	193,442	0
2013	102	2	0	0	104	193,549	0
2014	56	0	0	0	56	193,476	0
2015	95	0	0	0	95	190,952	0
2016	108	0	0	5	113	215,400	49,000

Diagram II.78.6
Single-Family Permits
 Saunders County
 Census Bureau Data, 1980–2016

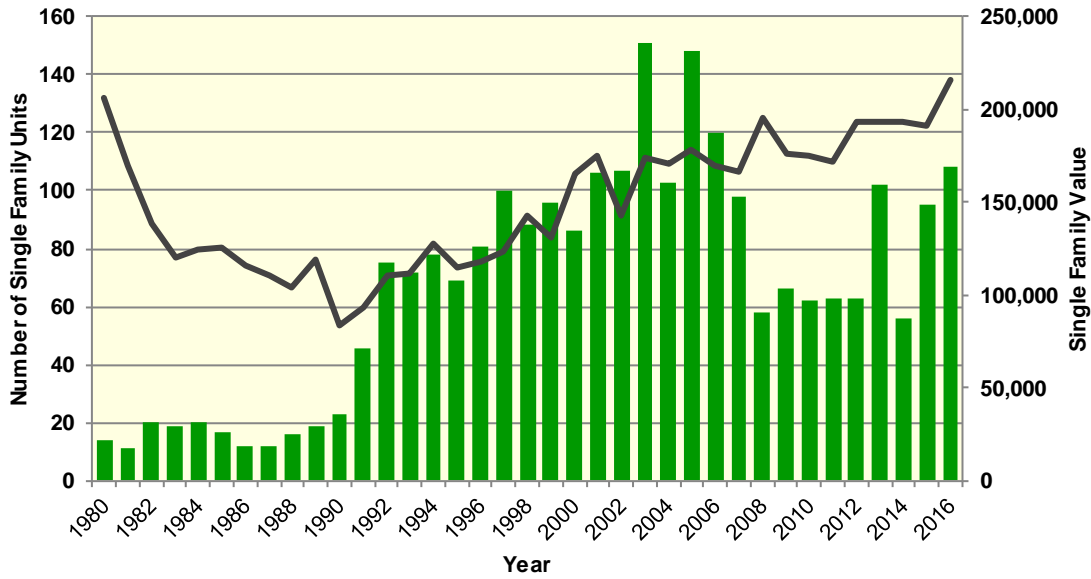
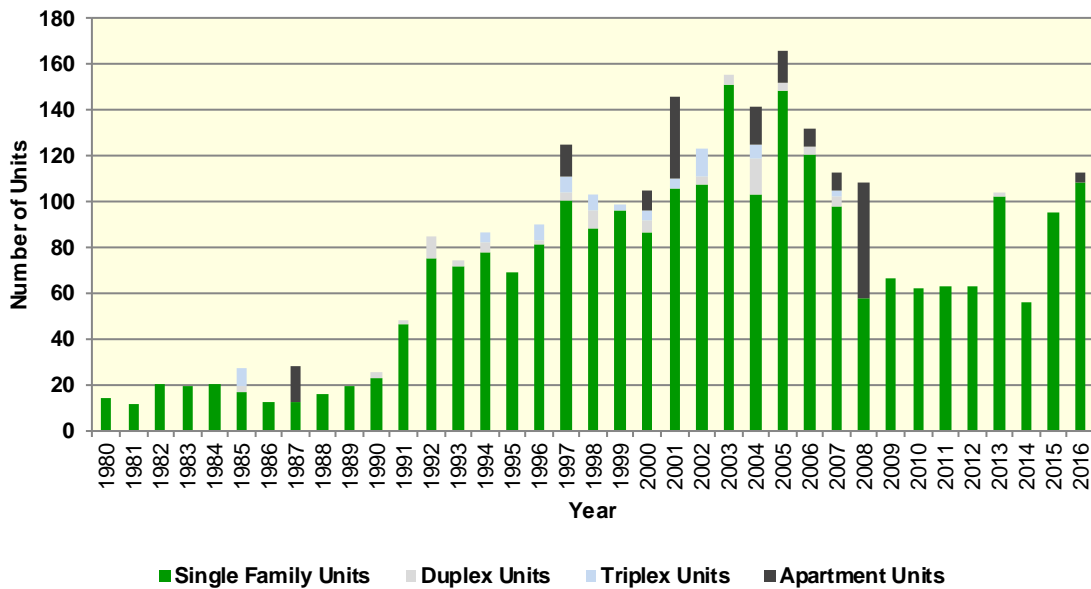


Diagram II.78.7
Total Permits by Unit Type
 Saunders County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.78.36. In 2016, there were 9,380 housing units, up from 8,266 in 2000. Single-family units accounted for 88.3 percent of units in 2016, compared to 88.2 in 2000. Apartment units accounted for 5 percent in 2016, compared to 4 percent in 2000.

Table II.78.36				
Housing Units by Type				
Saunders 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	7,293	88.2%	8,281	88.3%
Duplex	113	1.4%	150	1.6%
Tri- or Four-Plex	161	1.9%	279	3%
Apartment	327	4%	468	5%
Mobile Home	369	4.5%	202	2.2%
Boat, RV, Van, Etc.	3	0%	0	0%
Total	8,266	100.0%	9,380	100.0%

Some 87.2 percent of housing was occupied in 2010, compared to 90.7 percent in 2000. Owner-occupied housing changed 7.2 percent between 2000 and 2010, ending with owner-occupied units representing 79.7 percent of units. Vacant units changed by 53.8 percent, resulting in 1,181 vacant units in 2010.

Table II.78.37					
Housing Units by Tenure					
Saunders County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	7,498	90.7%	8,040	87.2%	7.2%
Owner-Occupied	5,974	79.7%	6,407	79.7%	7.2%
Renter-Occupied	1,524	20.3%	1,633	20.3%	7.2%
Vacant Housing Units	768	9.3%	1,181	12.8%	53.8%
Total Housing Units	8,266	100.0%	9,221	100.0%	11.6%

Table II.78.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 9,380 housing units. An estimated 79.2 percent were owner-occupied, and 14.8 percent were vacant.

Table II.78.38				
Housing Units by Tenure				
Saunders County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	8,040	87.2%	7,991	85.2%
Owner-Occupied	6,407	79.7%	6,325	79.2%
Renter-Occupied	1,633	20.3%	1,666	20.8%
Vacant Housing Units	1,181	12.8%	1,389	14.8%
Total Housing Units	9,221	100.0%	9,380	100.0%

Households by household size are shown in Table II.78.39. There were a total of 8,040 households in 2010, up from 7,498 in 2000. One person households changed by 7.8 percent

between 2000 and 2010, while two person households changed by 14.2 percent. Three and four person households changed by 5.9 and -1.4 respectively, representing 14.5 percent and 12.8 percent of the population in 2010.

Table II.78.39					
Households by Household Size					
Saunders County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	1,773	23.6%	1,912	23.8%	7.8%
Two Persons	2,692	35.9%	3,075	38.2%	14.2%
Three Persons	1,098	14.6%	1,163	14.5%	5.9%
Four Persons	1,041	13.9%	1,026	12.8%	-1.4%
Five Persons	565	7.5%	558	6.9%	-1.2%
Six Persons	221	2.9%	214	2.7%	-3.2%
Seven Persons or More	108	1.4%	92	1.1%	-14.8%
Total	7,498	100.0%	8,040	100.0%	7.2%

Households by income is shown in Table II.78.40. Households earning more than \$100,000 per year represented 26.2 percent of households in 2016, compared to 6 percent in 2000. Households earning between \$50,000 and \$74,999 represented 21.2 percent of households in 2016, compared to 23.7 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 8.3 percent of households in 2016, compared to 12.1 percent in 2000.

Table II.78.40				
Households by Income				
Saunders 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	905	12.1%	664	8.3%
\$15,000 to \$19,999	539	7.2%	274	3.4%
\$20,000 to \$24,999	518	6.9%	296	3.7%
\$25,000 to \$34,999	1,039	13.9%	764	9.6%
\$35,000 to \$49,999	1,551	20.7%	1,008	12.6%
\$50,000 to \$74,999	1,774	23.7%	1,696	21.2%
\$75,000 to \$99,999	705	9.4%	1,199	15%
\$100,000 or More	446	6%	2,090	26.2%
Total	7,477	100.0%	7,991	100.0%

Table II.78.41 shows households by year home built. Housing units built between 2000 and 2009, account for 12.1 percent and those built in 2010 or later accounted for 2.3 percent of households. Households built in the 1970's, 1980's, and 1990's account for 17.6 percent, 6.3 percent, and 12.1, respectively. Housing units built prior to 1939 represented 32.5 percent of households in 2016.

Table II.78.41				
Households by Year Home Built				
Saunders County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Year Built	2000 Census		2016 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	2,811	37.5%	2,599	32.5%
1940 to 1949	447	6%	243	3%
1950 to 1959	603	8%	560	7%
1960 to 1969	786	10.5%	557	7%
1970 to 1979	1,494	19.9%	1,407	17.6%
1980 to 1989	426	5.7%	505	6.3%
1990 to 1999	931	12.4%	970	12.1%
2000 to 2009	.	.	964	12.1%
2010 or Later	.	.	186	2.3%
Total	7,498	100.0%	7,991	100.0%

The distribution of unit types by race are shown in Table II.78.42. An estimated 88.6 percent of white households occupy single-family homes. Some 5.2 percent of white households occupy apartments. An estimated 100 percent of Asian, and 100 percent of American Indian households occupy single-family homes.

Table II.78.42							
Distribution of Units in Structure by Race							
Saunders County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/ Pacific Islanders	Other	Two or More Races
Single-Family	88.6%	%	100%	100%	%	58.3%	52%
Duplex	1.4%	%	0%	0%	%	0%	20%
Tri- or Four-Plex	2.7%	%	0%	0%	%	8.3%	0%
Apartment	5.2%	%	0%	0%	%	0%	28%
Mobile Home	2.1%	%	0%	0%	%	33.3%	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.78.43. An estimated 16.3 percent of vacant units were for rent in 2010, a 104.3 percent change since 2000. In addition, some 8.6 percent of vacant units were for sale, a change of 21.7 percent between 2000 and 2010. "Other" vacant units represented 25.4 percent of vacant units in 2010. This is a change of 79.6 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.78.43					
Disposition of Vacant Housing Units					
Saunders County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	94	12.2%	192	16.3%	104.3%
For Sale	83	10.8%	101	8.6%	21.7%
Rented or Sold, Not Occupied	24	3.1%	51	4.3%	112.5%
For Seasonal, Recreational, or Occasional Use	400	52.1%	534	45.2%	33.5%
For Migrant Workers	0	0%	3	0.3%	%
Other Vacant	167	21.7%	300	25.4%	79.6%
Total	768	100.0%	1,181	100.0%	53.8%

The disposition of vacant units between 2010 and 2016 are shown in Table II.78.44. By 2016, for rent units accounted for 3.2 percent of vacant units, while for sale units accounted for 4.7 percent. “Other” vacant units accounted for 36.1 percent of vacant units, representing a total of 502 “other” vacant units.

Table II.78.44				
Disposition of Vacant Housing Units				
Saunders County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	192	16.3%	45	3.2%
For Sale	101	8.6%	65	4.7%
Rented Not Occupied	9	0.8%	22	1.6%
Sold Not Occupied	42	3.6%	31	2.2%
For Seasonal, Recreational, or Occasional Use	534	45.2%	724	52.1%
For Migrant Workers	3	0.3%	0	0%
Other Vacant	300	25.4%	502	36.1%
Total	1,181	100.0%	1,389	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 4,790 property transactions in Saunders County. Of these, 4,692 were for single-family homes during this 19-year period, as shown in Table II.78.45.

Table II.78.45						
Residential Property Transactions						
Saunders County						
Fiscal Years 1999–2017 PAD Data						
Year	Single-Family	Mobile Home	Duplex	Townhome	Missing	Total
1999	332	1	1	2	2	338
2000	284	6	1	6	0	297
2001	245	2	2	1	1	251
2002	261	3	0	0	1	265
2003	249	2	1	5	0	257
2004	258	6	0	13	0	277
2005	300	2	0	2	0	304
2006	323	0	0	0	0	323
2007	288	0	0	0	0	288
2008	242	0	0	0	0	242
2009	178	0	0	0	0	178
2010	215	0	0	0	0	215
2011	140	0	0	0	0	140
2012	98	0	0	1	0	99
2013	196	0	1	4	0	201
2014	247	0	3	5	0	255
2015	277	0	0	6	0	283
2016	267	1	4	3	0	275
2017	292	2	4	4	0	302
Total	4,692	25	17	52	4	4,790

The PAD data also include descriptions of the quality of the building, which refers to the grade of materials and workmanship used in the original construction. Of the 1,615 single-family home property transactions for units built before 1930, 1 percent of units were of low quality and 33.2 percent were of fair quality. Conversely, of the 416 homes built from 2001 through 2010, 0.2 percent of units were of low quality and 5.5 percent of fair quality. Table II.78.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

Table II.78.46										
Single-Family Homes by Year Built and Quality of Materials and Workmanship										
Saunders County										
Fiscal Years 1999–2017 PAD Data										
Quality	Before 1931	1931-1960	1961-1970	1971-1980	1981-1990	1991-2000	2001-2010	2011-2017	Missing	Total
Low	16	8	6	3	2	4	1	0	2	42
Fair	536	305	112	189	35	46	23	1	4	1,251
Average	1,010	299	309	660	99	236	287	19	12	2,931
Good	45	10	15	43	32	149	99	41	0	434
Very Good	1	0	1	0	0	5	5	0	0	12
Excellent	0	0	0	0	0	0	1	0	0	1
Missing	7	1	4	7	1	0	0	0	1	21
Total	1,615	623	447	902	169	440	416	61	19	4,692

In regard to the current condition of residential dwellings, of the same 1,615 single-family homes built before 1930, 19.9 percent of the homes were worn out or badly worn, and 58.6 percent were in average condition. Table II.78.47 provides details about the condition of single-family residential dwellings by year built.

Table II.78.47 Single-Family Homes by Year Built and Condition Saunders 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	34	3	5	3	1	0	0	0	1	47
Badly Worn	287	76	27	37	8	3	2	0	1	441
Average	946	389	275	634	91	272	399	41	14	3,061
Good	328	152	139	228	69	159	15	11	3	1,104
Very Good	17	3	0	0	0	6	0	0	0	26
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	3	0	1	0	0	0	0	9	0	13
Total	1,615	623	447	902	169	440	416	61	19	4,692

Housing Costs

Between 2010 and 2017, the average price of an existing single-family home changed from \$133,255 to \$194,469, a total increase of 45.9 percent, as shown in Table II.78.48.

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 Saunders County ranged from \$93,885 for homes built before 1930 to \$224,236 for homes built from 2001 to 2010, and \$314,318 for the newest homes built between 2011 and 2017.¹²¹ Homes built from 2001 through 2010 were also larger, averaging 1,644 square feet per unit. Table II.78.49, provides additional details about single-family homes.

Table II.78.48 Average Sales Price of Single-Family Homes Saunders County Fiscal Years 1999–2017 PAD Data	
Fiscal Year	Average Sales Price (\$)
1999	86,282
2000	97,564
2001	101,325
2002	111,679
2003	114,461
2004	125,366
2005	126,935
2006	129,706
2007	135,531
2008	142,176
2009	143,325
2010	133,255
2011	130,924
2012	187,384
2013	161,730
2014	170,896
2015	161,886
2016	164,744
2017	194,469
Average	135,330

Table II.78.49 Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot Saunders County Fiscal Years 1999–2017 PAD Data			
Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. ¹²² (\$)
Before 1931	93,885	1,381	67.98
1931-1960	92,509	1,099	84.16
1961-1970	136,145	1,289	105.59
1971-1980	145,042	1,346	107.74
1981-1990	180,947	1,569	115.34
1991-2000	203,327	1,647	123.42
2001-2010	224,236	1,644	136.38
2011-2017	314,318	1,788	175.84
Average	135,330	1,388	97.53

¹²¹ 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.

¹²² 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.78.50. In 2016, an estimated 0.8 percent of households were overcrowded, and an additional 0.2 percent were severely overcrowded.

Table II.78.50
Overcrowding and Severe Overcrowding

Saunders 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	5,899	98.9%	59	1%	7	0.1%	5,965
2016 Five-Year ACS	6,297	99.6%	13	0.2%	15	0.2%	6,325
Renter							
2000 Census	1,465	95.6%	53	3.5%	15	1%	1,533
2016 Five-Year ACS	1,615	96.9%	51	3.1%	0	0%	7,991
Total							
2000 Census	7,364	98.2%	112	1.5%	22	0.3%	7,498
2016 Five-Year ACS	7,912	99%	64	0.8%	15	0.2%	7,991

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

Table II.78.51
Households with Incomplete Plumbing Facilities

Saunders County
2000 Census SF3 & 2016 Five-Year ACS Data

Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	7,465	7,959
Lacking Complete Plumbing Facilities	33	32
Total Households	7,498	7,991
Percent Lacking	0.4%	0.4%

There were 54 households lacking complete kitchen facilities in 2016, compared to 63 households in 2000. This was a change from 0.8 percent of households in 2000 to 0.7 percent in 2016.

Table II.78.52 Households with Incomplete Kitchen Facilities Saunders County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	7,435	7,937
Lacking Complete Kitchen Facilities	63	54
Total Households	7,498	7,991
Percent Lacking	0.8%	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 Saunders County, 12.8 percent of households had a cost burden and 8.3 percent had a severe cost burden. Some 16.6 percent of renters were cost burdened, and 13.5 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 8.2 percent and a severe cost burden rate of 6.4 percent. Owner occupied households with a mortgage had a cost burden rate of 14.2 percent, and severe cost burden at 7.4 percent.

Table II.78.53 Cost Burden and Severe Cost Burden by Tenure Saunders 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	2,103	77.4%	450	16.6%	156	5.7%	8	0.3%	2,717
2016 Five-Year ACS	3,020	78.5%	545	14.2%	283	7.4%	0	0%	3,848
Owner Without a Mortgage									
2000 Census	1,522	90.6%	80	4.8%	67	4%	10	0.6%	1,679
2016 Five-Year ACS	2,092	84.5%	202	8.2%	158	6.4%	25	1%	2,477
Renter									
2000 Census	910	64.9%	197	14%	123	8.8%	173	12.3%	1,403
2016 Five-Year ACS	1,011	60.7%	277	16.6%	225	13.5%	153	9.2%	1,666
Total									
2000 Census	4,535	78.2%	727	12.5%	346	6%	191	3.3%	5,799
2016 Five-Year ACS	6,123	76.6%	1,024	12.8%	666	8.3%	178	2.2%	7,991



Housing Problems by Income

Table II.78.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Saunders County. As can be seen in 2017 the MFI was \$76,100, which compared to \$68,200 for the State of Nebraska.

Table II.78.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 850 owner-occupied and 230 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 479 owner-occupied and 190 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 6,160 households without a housing problem.

Table II.78.54 Median Family Income Saunders County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	45,900	50,400
2001	49,400	53,400
2002	50,800	55,100
2003	57,300	55,400
2004	58,000	56,300
2005	59,300	57,400
2006	61,200	59,400
2007	60,000	58,200
2008	61,600	59,800
2009	65,400	62,000
2010	64,800	62,600
2011	69,400	63,500
2012	70,300	64,400
2013	71,800	64,600
2014	73,300	66,000
2015	77,100	66,800
2016	76,200	66,500
2017	76,100	68,200



Table II.78.55
Housing Problems by Income and Tenure
 Saunders County
 2010–2014 HUD CHAS Data

Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	0	4	10	4	0	18
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	4	0	4	0	0	8
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	0	4	4	4	16
Housing cost burden greater than 50% of income (and none of the above problems)	200	145	80	50	4	479
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	130	125	335	95	165	850
Zero/negative income (and none of the above problems)	50	0	0	0	0	50
Has none of the 4 housing problems	70	310	685	685	3,175	4,925
Total	458	584	1,118	838	3,348	6,346
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	10	15	4	0	0	29
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	10	0	0	10	24
Housing cost burden greater than 50% of income (and none of the above problems)	175	15	0	0	0	190
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	60	115	35	10	10	230
Zero/negative income (and none of the above problems)	20	0	0	0	0	20
Has none of the 4 housing problems	145	190	335	150	415	1,235
Total	414	345	374	160	435	1,728
Total						
Lacking complete plumbing or kitchen facilities	10	19	14	4	0	47
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	4	0	4	0	0	8
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	8	10	4	4	14	40
Housing cost burden greater than 50% of income (and none of the above problems)	375	160	80	50	4	669
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	190	240	370	105	175	1,080
Zero/negative income (and none of the above problems)	70	0	0	0	0	70
Has none of the 4 housing problems	215	500	1,020	835	3,590	6,160
Total	872	929	1,492	998	3,783	8,074

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.78.56, of the 591 loans in 2016, 235 loans were for Home Purchases, 61 were for Home Improvement and 295 were for refinancing.



Table II.78.56				
Owner-Occupied Single-Family Home Loans by Loan Type				
Saunders County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	179	68	319	566
2009	179	55	579	813
2010	164	42	562	768
2011	145	65	426	636
2012	198	67	607	872
2013	201	56	372	629
2014	235	57	152	444
2015	248	57	235	540
2016	235	61	295	591

Table II.78.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$136,430 and \$144,348 in 2012 and \$176,898 in 2016. Overall, average loans were \$123,164 in 2008 and \$176,330 in 2016.

Table II.78.57				
Owner-Occupied Single-Family Home Loans by Average Loan Amount				
Saunders County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$136,430	\$33,868	\$134,755	\$123,164
2009	\$122,117	\$66,145	\$143,722	\$133,717
2010	\$138,366	\$73,429	\$149,208	\$142,749
2011	\$127,759	\$48,923	\$142,822	\$129,791
2012	\$144,348	\$81,836	\$154,547	\$146,644
2013	\$152,488	\$65,446	\$150,078	\$143,313
2014	\$161,826	\$57,298	\$141,961	\$141,606
2015	\$155,323	\$73,491	\$180,732	\$157,743
2016	\$176,898	\$83,967	\$194,976	\$176,330

Table II.78.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$24,421,000 and \$28,581,000 in 2012 and \$41,571,000 in 2016. Overall, average loans were \$69,711,000 in 2008 and \$104,211,000 in 2016.

Table II.78.58				
Total Volume of Owner-Occupied Single-Family Loans				
Saunders County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	24,421,000	2,303,000	42,987,000	69,711,000
2009	21,859,000	3,638,000	83,215,000	108,712,000
2010	22,692,000	3,084,000	83,855,000	109,631,000
2011	18,525,000	3,180,000	60,842,000	82,547,000
2012	28,581,000	5,483,000	93,810,000	127,874,000
2013	30,650,000	3,665,000	55,829,000	90,144,000
2014	38,029,000	3,266,000	21,578,000	62,873,000
2015	38,520,000	4,189,000	42,472,000	85,181,000
2016	41,571,000	5,122,000	57,518,000	104,211,000

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.78.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Saunders County. The number of completed surveys decreased from 28 in 2016 to 25 in 2017. Between 2016 and 2017 the vacancy rate for all units increased by 0.2 percentage points and was at 3.3 percent in 2017.

Table II.78.60 shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 41 single-family units in Saunders County, with 3 of them available. This

translates into a vacancy rate of 7.3 percent in Saunders County, which compares to a single-family vacancy rate of 3.9 percent for the State of Nebraska. There were 192 apartment units reported in the survey, with 6 of them available, which resulted in a vacancy rate of 3.1 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 3.8 percent.

Table II.78.59				
Survey of Rental Properties				
Saunders County				
2002–2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	3	94	3.2	6.5
2003	4	90	5.6	27.6
2004	6	179	5.6	63.8
2005	18	222	11.7	57.8
2006	15	222	7.2	136.6
2007	15	522	17.6	39.6
2008	26	246	8.1	48.2
2009	21	223	8.5	30.1
2010	29	250	8.8	29.3
2011	28	263	4.6	42.8
2012	38	338	5.3	48.5
2013	36	359	5	56
2014	28	349	2.3	70
2015	28	429	3.3	24.8
2016	28	317	3.2	63
2017	25	269	3.3	83.4

Table II.78.60 Rental Vacancy Survey by Type Saunders County 2017 Survey of Rental Properties				
Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single-Family	41	3	7.3%	3%
Apartments	192	6	3.1%	4%
Mobile Homes	15	0	0%	2.3%
"Other" Units	2	0	0%	.
Don't Know	19	0	0%	0%
Total	269	9	3.3%	3.8%

Table II.78.61, reports units by number of bedrooms. Two bedroom units were the most common type of reported single-family unit, with 18 units. The most common apartment units were two bedroom units, with 45 units.

Table II.78.61 Rental Units by Number of Bedrooms Saunders 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	3	17	0	0	.	20
Two	18	45	11	0	.	74
Three	9	16	4	0	.	29
Four	1	0	0	0	.	1
Don't Know	10	114	0	2	19	145
Total	41	192	15	2	19	269

Table II.78.62 displays the vacancy rate of single-family units by the number of bedrooms. Two bedroom units were the most common type of reported single-family unit, which had a vacancy rate of 0 percent.

Table II.78.62 Single-Family Units by Number of Bedrooms Saunders County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	3	1	33.3%
Two	18	0	0%
Three	9	2	22.2%
Four	1	0	0%
Don't know	10	0	0%
Total	41	3	7.3%

Table II.78.63 displays the vacancy rate of apartment units by the number of bedrooms. The most common apartment units were two bedroom units, which had a vacancy rate of 4.4 percent.



Table II.78.63			
Apartment Units by Number of Bedrooms			
Saunders County			
2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	17	3	17.6%
Two	45	2	4.4%
Three	16	0	0%
Four	0	0	%
Don't know	114	1	0.9%
Total	192	6	3.1%

Average market-rate rents by unit type are shown in Table II.78.64. 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.78.64					
Average Market Rate Rents by Number of Bedrooms					
Saunders County					
2017 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	\$	\$	\$	\$	\$
One	\$575	\$442.5	\$	\$	\$499.3
Two	\$699.4	\$556.7	\$	\$	\$638.2
Three	\$780	\$703.3	\$	\$	\$745.9
Four	\$	\$	\$	\$	\$
Don't know	\$708	\$650	\$	\$	
Total	\$685	\$559.2	\$	\$	\$637.7

Table II.78.65 shows vacancy rates for single-family units by average rental rates for Saunders County. The most common rent for single-family units was \$500 to \$749 dollars and units in this price range had a vacancy rate of 5.6 percent.

Table II.78.65			
Single-Family Market Rate Rents by Vacancy Status			
Saunders County			
2017 Survey of Rental Properties			
Average Rents	Single-Family Units	Available Single-Family Units	Vacancy Rate
Less Than \$500	0	0	%
\$500 to \$749	36	2	5.6%
\$750 to \$999	4	1	25%
\$1,000 to \$1,249	0	0	%
\$1,250 to \$1,499	0	0	%
Above \$1,500	0	0	%
Missing	1	0	0%
Total	41	3	7.3%

The average rent and availability of apartment units is displayed in Table II.78.66. The most common rent for apartments was \$500 to \$749 dollars and the units in this price range had a vacancy rate of 1.8 percent.

Table II.78.66 Apartment Market Rate Rents by Vacancy Status Saunders County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	10	4	40%
\$500 to \$749	56	1	1.8%
\$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	126	1	0.8%
Total	192	6	3.1%

Respondents were asked if utilities are included in the rent and, as shown in Table II.78.67, 10 respondents, or 55.6 percent, included some sort of utility in the rent.

Table II.78.67 Are there any utilities included with the rent? Saunders County 2017 Survey of Rental Properties	
Period	Respondent
Yes	10
No	8
% Offering Utilities	55.6%

The type of utility included in the rent is shown in Table II.78.68. There were 2 respondents who included electricity, 0 respondents who included natural gas, 9 respondents who included water and sewer and 9 respondents included trash collection in the rent.

Table II.78.68 Which utilities are included with the rent? Saunders County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	2
Natural Gas	0
Water/Sewer	9
Trash Collection	9

Table II.78.69 shows the number of survey respondents who keep a waiting list. As can be seen, 8 respondents said they keep a waitlist, with an estimated 20 persons on the wait list.

Table II.78.69 Do you keep a waiting list? Saunders County 2017 Survey of Rental Properties	
Period	Respondent
Yes	8
No	8
Waitlist Size	20

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.78.70 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.78.70 How would you rate the need for renovation of existing units in the city? Saunders County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	4	4	3	4
Low Need	3	3	3	2
Moderate Need	5	5	4	4
High Need	2	2	2	2
Extreme Need	1	1	1	1

Respondents were also asked how they would rate the need for the construction of new units. As shown in Table II.78.71 most respondents indicated there was no need for the construction of new single-family units and no need for the construction of new apartment units.

Table II.78.71 How would you rate the need for construction of new units in the city? Saunders County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	6	6	5	5
Low Need	2	2	2	2
Moderate Need	2	2	2	2
High Need	5	5	5	4
Extreme Need	0	0		

