

**VOLUME II:
THURSTON COUNTY**

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Thurston County

DEMOGRAPHICS

Population Estimates

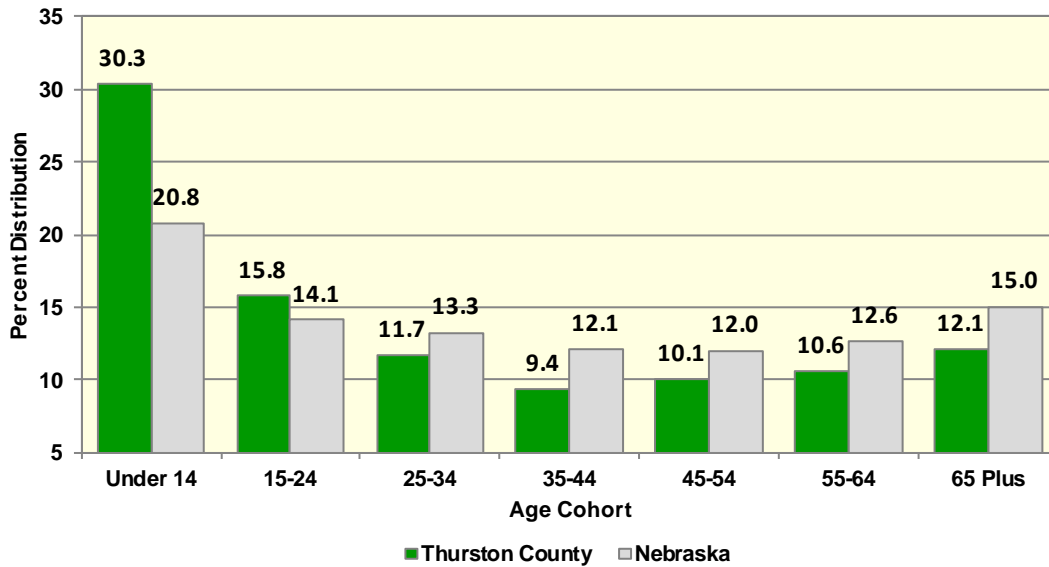
The Census Bureau's current census estimates indicate that Thurston County's population increased from 6,940 in 2010 to 7,127 in 2016, or by 2.7 percent. This compares to a statewide population change of 4.4 percent over the period. The number of people from 25 to 34 years of age increased by 11.3 percent, and the number of people from 55 to 64 years of age increased by 13.5 percent. The white population decreased by 3.4 percent, while the black population increased by 105.9 percent. The Hispanic population increased from 190 to 376 people between 2010 and 2016 or by 97.9 percent. These data are presented in Table II.87.1.

Table II.87.1						
Profile of Population Characteristics						
Thurston County vs. State of Nebraska						
2010 Census and 2016 Current Census Estimates						
Subject	Thurston County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	6,940	7,127	2.7%	1,826,341	1,907,116	4.4%
Age						
0 to 14 years	2,105	2,163	2.8%	383,542	396,601	3.4%
15 to 24 years	1,034	1,125	8.8%	258,206	269,442	4.4%
25 to 34 years	750	835	11.3%	245,176	252,946	3.2%
35 to 44 years	698	668	-4.3%	220,838	230,528	4.4%
45 to 54 years	862	717	-16.8%	258,726	229,683	-11.2%
55 to 64 years	666	756	13.5%	213,176	241,172	13.1%
65 and Over	825	863	4.6%	246,677	286,744	16.2%
Race						
White	2,833	2,736	-3.4%	1,649,264	1,694,976	2.8%
Black	17	35	105.9%	85,971	94,620	10.1%
American Indian and Alaskan Native	3,978	4,160	4.6%	23,418	27,318	16.7%
Asian	6	20	233.3%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	2	2	0%	2,061	2,425	17.7%
Two or more races	104	174	67.3%	32,305	40,495	25.4%
Ethnicity (of any race)						
Hispanic or Latino	190	376	97.9%	167,405	203,320	21.5%

Table II.87.2, presents the population of Thurston County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 3,446 males, who accounted for 49.7 percent of the population, and the remaining 50.3 percent, or 3,494 persons, were female. In 2016, the number of males was 3,489 persons, and accounted for 49 percent of the population, with the remaining 51 percent, or 3,638 persons being female.

Table II.87.2 Population by Age and Gender Thurston County 2010 Census and Current Census Estimates							
Age	2010 Census			2016 Current Census Estimates			% Change 10-16
	Male	Female	Total	Male	Female	Total	
0 to 14 years	1,089	1,016	2,105	1,079	1,084	2,163	2.8%
15 to 24 years	538	496	1,034	573	552	1,125	8.8%
25 to 34 years	382	368	750	437	398	835	11.3%
35 to 44 years	323	375	698	307	361	668	-4.3%
45 to 54 years	433	429	862	323	394	717	-16.8%
55 to 64 years	329	337	666	391	365	756	13.5%
65 and Over	352	473	825	379	484	863	2.7%
Total	3,446	3,494	6,940	3,489	3,638	7,127	2.7%
% of Total	49.7%	50.3%	.	49%	51%	.	

Diagram II.87.1
Age Distribution
 Thurston 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.87.3, from April 2000 to July 2009, Thurston County natural increase was estimated to be 819 people. Thurston County has been experiencing net out-migration, with 684 persons leaving the county in the last nine years.¹⁵⁵ The 2016 population estimates showed a natural increase of 459 persons. Between 2010 and 2016, Thurston County’s population rose to 7,127 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 Thurston County increased from -5 persons in 2015 to 30 persons in 2016, with an additional net movement of 14 in the first six months of 2017. The driver’s license total exchanges for the last 16 years are presented in Table II.87.4.

Table II.87.3	
Population Change	
Thurston County	
1980–2010 Census and Intercensal Data	
1980 Population	7,186
Natural Increase 80–90	933
Net Migration 80–90	-1,183
1990 Population	6,936
Natural Increase 90–00	649
Net Migration 90–00	-414
2000 Population	7,171
Natural Increase 00–09	819
Net Migration 00–09	-684
2009 Population Estimate	7,306
2010 Population	6,940
Natural Increase 10–16	459
Net Migration 10–16	-272
2016 Population Estimate	7,127

Table II.87.4			
Driver's Licenses Exchanged and Surrendered			
Thurston County			
2001–First half of 2017 DOT Data			
Year	In-Migrants	Out-Migrants	Net Change
Calendar 2001	66	83	-17
Calendar 2002	72	74	-2
Calendar 2003	60	49	11
Calendar 2004	67	59	8
Calendar 2005	49	65	-16
Calendar 2006	56	66	-10
Calendar 2007	63	74	-11
Calendar 2008	55	59	-4
Calendar 2009	58	32	26
Calendar 2010	116	99	17
Calendar 2011	58	63	-5
Calendar 2012	64	73	-9
Calendar 2013	67	51	16
Calendar 2014	66	54	12
Calendar 2015	62	67	-5
Calendar 2016	90	60	30
First Half of 2017	52	38	14

¹⁵⁵ 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 Thurston County increased by 0 percent from 2,048 in 2016 to 2,048 in 2017, as shown in Table II.87.5. The number of school-age children 5 to 11 years of age decreased from 1,055 in 2016 to 1,041 in 2017.

Census Demographic Data

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

Year	Age Group			Total
	5–11	11–13	14–18	
1992	1,103	246	509	1,858
1993	1,121	285	533	1,939
1994	1,087	302	567	1,956
1995	1,079	297	618	1,994
1996	1,140	297	630	2,067
1997	1,207	307	688	2,202
1998	1,139	342	703	2,184
1999	1,132	346	722	2,200
2000	1,068	325	707	2,100
2001	1,032	318	726	2,076
2002	1,038	304	752	2,094
2003	1,140	361	888	2,389
2004	896	266	650	1,812
2005	941	289	737	1,967
2006	989	273	725	1,987
2007	964	277	702	1,943
2008	959	280	665	1,904
2009	1,051	270	693	2,014
2010	1,033	301	686	2,020
2011	1,013	284	651	1,948
2012	1,071	274	681	2,026
2013	1,061	301	644	2,006
2014	1,060	278	688	2,026
2015	1,037	273	708	2,018
2016	1,055	291	702	2,048
2017	1,041	291	716	2,048

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.87.6, shows population by age for the 2000 and 2010 Census. The population changed by -3.2 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -12.6 percent to a total of 825 persons in 2010. Those aged 25 to 34 changed by -7.7 percent, and those aged under 5 changed by 7.1 percent.

Table II.87.6					
Population by Age					
Thurston County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	688	9.6%	737	10.6%	7.1%
5 to 19	2,174	30.3%	1,973	28.4%	-9.2%
20 to 24	377	5.3%	429	6.2%	13.8%
25 to 34	813	11.3%	750	10.8%	-7.7%
35 to 54	1,631	22.7%	1,560	22.5%	-4.4%
55 to 64	544	7.6%	666	9.6%	22.4%
65 or Older	944	13.2%	825	11.9%	-12.6%
Total	7,171	100.0%	6,940	100.0%	-3.2%

The elderly population is further explored in Table II.87.7. Those aged 65 to 66 changed by -12 percent between 2000 and 2010, resulting in a population of 95 persons. Those aged 85 or older changed by 7.8 percent during the same time period, and resulted in 110 persons over age 85 in 2010.

Table II.87.7					
Elderly Population by Age					
Thurston County					
2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	108	11.4%	95	11.5%	-12%
67 to 69	150	15.9%	122	14.8%	-18.7%
70 to 74	272	28.8%	174	21.1%	-36%
75 to 79	180	19.1%	170	20.6%	-5.6%
80 to 84	132	14%	154	18.7%	16.7%
85 or Older	102	10.8%	110	13.3%	7.8%
Total	944	100.0%	825	100.0%	-12.6%

Population by race and ethnicity is shown in Table II.87.8, with the white population representing 40.4 percent in 2010. The black population changed by 54.5 percent, representing 0.2 percent of the population in 2010. The American Indian and Asian populations represented 57.1 and 0.1 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 9.2 percent between 2000 and 2010, compared to the -3.5 percent growth rate for non-Hispanics.

Table II.87.8					
Population by Race and Ethnicity					
Thurston County					
2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	3,282	45.8%	2,801	40.4%	-14.7%
Black	11	0.2%	17	0.2%	54.5%
American Indian	3,731	52%	3,963	57.1%	6.2%
Asian	4	0.1%	6	0.1%	50%
Native Hawaiian/ Pacific Islander	0	0%	2	0%	%
Other	55	0.8%	16	0.2%	-70.9%
Two or More Races	88	1.2%	135	1.9%	53.4%
Total	7,171	100.0%	6,940	100.0%	-3.2%
Hispanic	174	2.4%	190	2.7%	9.2%
Non-Hispanic	6,997	97.6%	6,750	97.3%	-3.5%

Population by race and ethnicity through 2016 is shown in Table II.87.9. The white population represented 40.2 percent of the population in 2016, compared with the black population accounting for 0.1 percent of the population. Hispanic population represented 4.7 percent of the population in 2016.

Table II.87.9				
Population by Race and Ethnicity				
Thurston County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	2,801	40.4%	2,807	40.2%
Black	17	0.2%	10	0.1%
American Indian	3,963	57.1%	3,981	57%
Asian	6	0.1%	36	0.5%
Native Hawaiian/ Pacific Islander	2	0%	0	0%
Other	16	0.2%	35	0.5%
Two or More Races	135	1.9%	120	1.7%
Total	6,940	100.0%	6,989	100.0%
Non-Hispanic	6,750	97.3%	6,662	95.3%
Hispanic	190	2.7%	327	4.7%

The population by race is broken down further by ethnicity in Table II.87.10. While the white non-Hispanic population changed by -16 percent between 2000 and 2010, the white Hispanic population changed by 210 percent. The black non-Hispanic population changed by 88.9 percent, while the black Hispanic population changed by -100 percent.

Table II.87.10					
Population by Race and Ethnicity					
Thurston County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	3,262	46.6%	2,739	40.6%	-16%
Black	9	0.1%	17	0.3%	88.9%
American Indian	3,644	52.1%	3,890	57.6%	6.8%
Asian	1	0%	6	0.1%	500%
Native Hawaiian/ Pacific Islander	0	0%	2	0%	%
Other	0	0%	0	0%	%
Two or More Races	81	1.2%	96	1.4%	18.5%
Total Non-Hispanic	6,997	100.0%	6,750	100.0%	-3.5%
Hispanic					
White	20	11.5%	62	32.6%	210%
Black	2	1.1%	0	0%	-100%
American Indian	87	50%	73	38.4%	-16.1%
Asian	3	1.7%	0	0%	-100%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	55	31.6%	16	8.4%	-70.9%
Two or More Races	7	4%	39	20.5%	457.1%
Total Hispanic	174	100.0%	190	100.0%	9.2%
Total Population	7,171	100.0%	6,940	100.0%	-3.2%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.87.11. During this time, the total non-Hispanic population was 6,662 persons in 2016. The Hispanic population was 327.

Table II.87.11				
Population by Race and Ethnicity				
Thurston County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	2,739	40.6%	2,607	39.1%
Black	17	0.3%	10	0.2%
American Indian	3,890	57.6%	3,915	58.8%
Asian	6	0.1%	36	0.5%
Native Hawaiian/ Pacific Islander	2	0%	0	0%
Other	0	0%	0	0%
Two or More Races	96	1.4%	94	1.4%
Total Non-Hispanic	6,750	100.0%	6,662	100.0%
Hispanic				
White	62	32.6%	200	61.2%
Black	0	0%	0	0%
American Indian	73	38.4%	66	20.2%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	16	8.4%	35	10.7%
Two or More Races	39	20.5%	26	8%
Total Hispanic	190	100.0	327	100.0%
Total Population	6,940	100.0%	6,989	100.0%

Households by type and tenure are shown in Table II.87.12. Family households represented 71.7 percent of households, while non-family households accounted for 28.3 percent. These changed from 75.3 and 24.7 percent, respectively.

Table II.87.12				
Household Type by Tenure				
Thurston County				
2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	1,624	75.3%	1,503	71.7%
Married-Couple Family	992	61.1%	896	59.6%
Owner-Occupied	767	77.3%	696	77.7%
Renter-Occupied	225	22.7%	200	22.3%
Other Family	632	38.9%	607	42%
Male Householder, No Spouse Present	183	29%	156	30.1%
Owner-Occupied	98	53.6%	68	43.6%
Renter-Occupied	85	46.4%	88	56.4%
Female Householder, No Spouse Present	449	71%	451	74%
Owner-Occupied	175	39%	167	37%
Renter-Occupied	274	61%	284	63%
Non-Family Households	534	24.7%	593	28.3%
Owner-Occupied	334	62.5%	340	57.3%
Renter-Occupied	200	37.5%	253	42.7%
Total	2,158	100.0%	2,096	100.0%

The group quarters population was 58 in 2010, compared to 100 in 2000. Institutionalized populations experienced a -40.9 percent change between 2000 and 2010. Non-Institutionalized populations experienced a -50 percent change during this same time period.

Table II.87.13					
Group Quarters Population					
Thurston 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	15	17%	7	13.5%	-53.3%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	58	65.9%	45	86.5%	-22.4%
Other Institutions	15	17%	0	0%	-100%
Total	88	100.0%	52	100.0%	-40.9%
Non-Institutionalized					
College Dormitories	0	0%	0	0%	%
Military Quarters	0	0%	0	0%	%
Other Non-Institutionalized	12	100%	6	100%	-50%
Total	12	100.0%	6	100.0%	-50%
Group Quarters Population	100	100.0%	58	100.0%	-42%

The number of foreign born persons are shown in Table II.87.14. An estimated 0.9 percent of the population was born in Mexico with 0.2 percent born in Thailand and another 0.1 percent were born in Canada.

Table II.87.14			
Place of Birth for the Foreign-Born Population			
Thurston County			
2016 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 country of origin	Mexico	60	0.9%
#2 country of origin	Thailand	17	0.2%
#3 country of origin	Canada	8	0.1%
#4 country of origin	El Salvador	6	0.1%
#5 country of origin	Korea	6	0.1%
#6 country of origin	Other Eastern Africa	4	0.1%
#7 country of origin	Burma	3	0%
#8 country of origin	Netherlands	3	0%
#9 country of origin	France	2	0%
#10 country of origin	Japan	1	0%

Limited English Proficiency and the language spoken at home are shown in Table II.87.15. An estimated 0.9 percent of the population speaks Spanish at home, followed by 0.4 percent speaking Other and unspecified languages.

Table II.87.15 Limited English Proficiency and Language Spoken at Home Thurston County 2016 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 LEP Language	Spanish	57	0.9%
#2 LEP Language	Other and unspecified languages	28	0.4%
#3 LEP Language	Other Asian and Pacific Island languages	10	0.2%
#4 LEP Language	German or other West Germanic languages	2	0%
#5 LEP Language	Korean	2	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	Other Indo-European 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.87.16. Some 20.1 percent of the population was disabled in 2000, or a total of 1,284 persons. The disability rate was highest for those over 65, with 35.8 percent disabled.

Table II.87.16 Disability by Age Thurston County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	46	2.7%
16 to 64	920	24.1%
65 and older	318	35.8%
Total	1,284	20.1%

Table II.87.17 shows disability by type in 2000. There were 535 physical disabilities in 2000, some 658 employment disabilities, and 222 go-outside-home disabilities.

Table II.87.17 Total Disabilities Tallied: Aged 5 and Older Thurston County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	257
Physical disability	535
Mental disability	180
Self-care disability	119
Employment disability	658
Go-outside-home disability	222
Total	1,971



Disability by age, as estimated by the 2016 ACS, is shown in Table II.87.18. The disability rate for females was 10.9 percent, compared to 13.1 percent for males. The disability rate changed precipitously higher with age, with 50.8 percent of those over 75 experiencing a disability.

Table II.87.18						
Disability by Age						
Thurston County						
2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	4	1.3%	5	1.4%	9	1.3%
5 to 17	46	4.8%	30	3.5%	76	4.2%
18 to 34	34	4.5%	15	2%	49	3.3%
35 to 64	193	18.6%	168	15.3%	361	16.9%
65 to 74	74	35.2%	76	32.2%	150	33.6%
75 or Older	98	63.6%	89	41.6%	187	50.8%
Total	449	13.1%	383	10.9%	832	12%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.87.19. Some 7 percent have an ambulatory disability, 4.3 have an independent living disability, and 1.4 percent have a self-care disability.

Table II.87.19		
Total Disabilities Tallied: Aged 5 and Older		
Thurston County		
2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	302	4.4%
Vision disability	196	2.8%
Cognitive disability	216	3.4%
Ambulatory disability	441	7%
Self-Care disability	85	1.4%
Independent living disability	189	4.3%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.87.20 and Table II.87.21. In 2016, some 2,488 persons were employed and 450 were unemployed. This totaled a labor force of 2,938 persons. The unemployment rate for Thurston County was estimated to be 15.3 in 2016.

Table II.87.20	
Employment, Labor Force and Unemployment	
Thurston County	
2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	2,488
Unemployed	450
Labor Force	2,938
Unemployment Rate	15.3%



In 2016, 88.7 percent of households in Thurston County had a high school education or greater.

Table II.87.21	
High School or Greater Education	
Thurston County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	1,860
Total Households	2,096
Percent High School or Above	88.7%

As seen in Table II.87.22, 33.5 percent of the population had a high school diploma or equivalent, another 37.1 percent have some college, 9.6 percent have a Bachelor's Degree, and 4.4 percent of the population had a graduate or professional degree.

Table II.87.22		
Educational Attainment		
Thurston County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	693	15.4%
High School or Equivalent	1,508	33.5%
Some College or Associates Degree	1,667	37.1%
Bachelor's Degree	432	9.6%
Graduate or Professional Degree	198	4.4%
Total Population Above 18 years	4,498	100.0%

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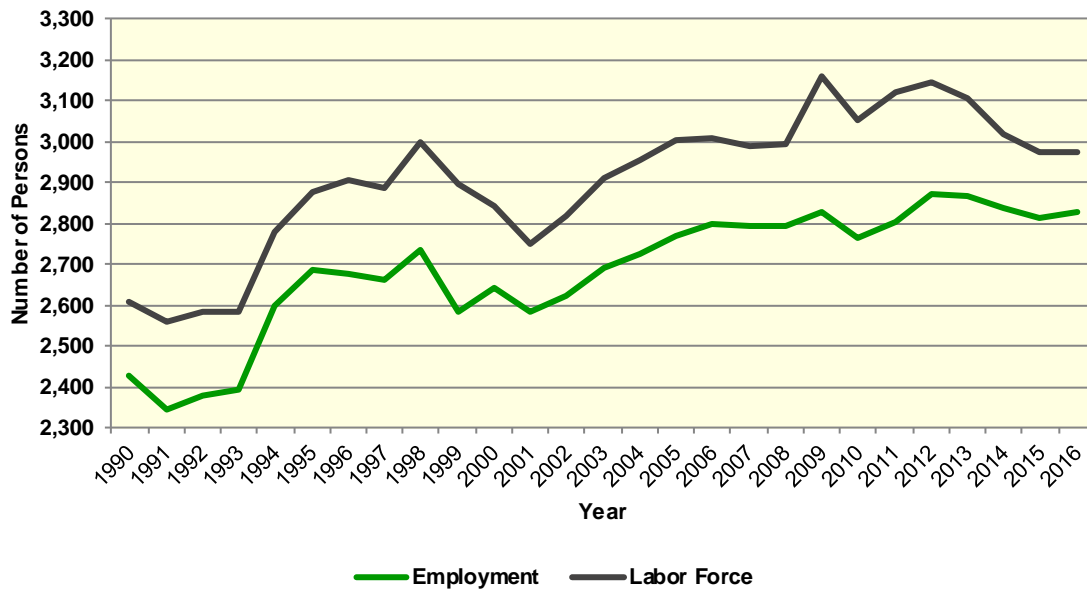
Labor Force

Table II.87.23, shows the labor force statistics for Thurston County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 2016 with a rate of 5. The highest level of unemployment occurred during 1999 rising to a rate of 10.9. 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 Thurston County decreased from 5.4 percent in 2015 to 5 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.87.23 Labor Force Statistics Thurston County 1990 - 2016 BLS Data					
Year	Thurston County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	179	2,428	2,607	6.9%	2.3%
1991	216	2,343	2,559	8.4%	2.7%
1992	205	2,378	2,583	7.9%	2.9%
1993	190	2,393	2,583	7.4%	2.8%
1994	182	2,598	2,780	6.5%	2.6%
1995	191	2,684	2,875	6.6%	2.6%
1996	233	2,674	2,907	8%	2.7%
1997	227	2,660	2,887	7.9%	2.5%
1998	262	2,737	2,999	8.7%	2.6%
1999	316	2,582	2,898	10.9%	2.8%
2000	198	2,642	2,840	7%	2.8%
2001	169	2,582	2,751	6.1%	3.1%
2002	197	2,621	2,818	7%	3.6%
2003	217	2,692	2,909	7.5%	3.9%
2004	230	2,724	2,954	7.8%	3.9%
2005	234	2,768	3,002	7.8%	3.8%
2006	206	2,800	3,006	6.9%	3.1%
2007	195	2,793	2,988	6.5%	3%
2008	202	2,793	2,995	6.7%	3.3%
2009	332	2,828	3,160	10.5%	4.6%
2010	292	2,762	3,054	9.6%	4.6%
2011	318	2,804	3,122	10.2%	4.4%
2012	274	2,872	3,146	8.7%	4%
2013	239	2,866	3,105	7.7%	3.8%
2014	184	2,836	3,020	6.1%	3.3%
2015	160	2,813	2,973	5.4%	3%
2016	149	2,827	2,976	5%	3.2%

Diagram II.87.2, shows the employment and labor force for Thurston County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 2,827 persons, with the labor force reaching 2,976, indicating there were a total of 149 unemployed persons.

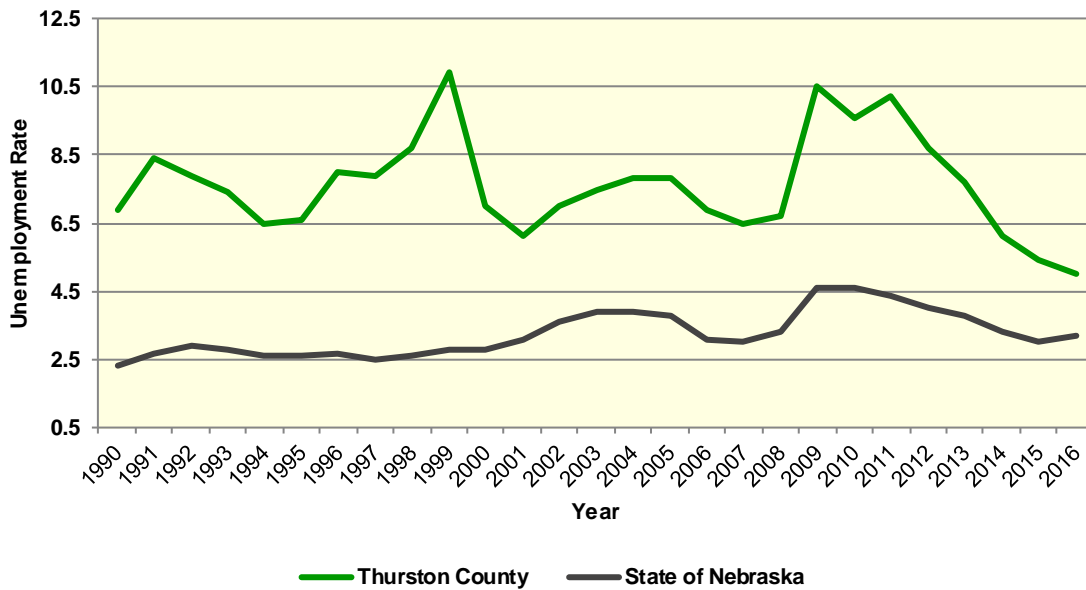
Diagram II.87.2
Employment and Labor Force
 Thurston County
 1990 – 2016 BLS Data



Unemployment

Diagram II.87.3, shows the unemployment rate for both the State and Thurston County. During the 1990’s the average rate for Thurston County was 8, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 7.4, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 7.6. Over the course of the entire period Thurston County had an average unemployment rate higher than the state, 7.6 percent for Thurston County, versus 3.3 statewide.

Diagram II.87.3
Annual Unemployment Rate
 Thurston 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.87.24, shows total real earnings by industry for Thurston County. In the most recent 2016 estimate, the government and government enterprises industry had the largest total real earnings, with total real earnings reaching 97,183,000 dollars. Between 2015 and 2016 the utilities industry saw the largest percentage increase, rising by 104.9 percent.

Table II.87.24
Real Earnings by Industry
 Thurston 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	28,064	60,201	111,672	62,015	148,337	107,701	102,725	93,194	-9.3
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	113	203	155	454	397	430	116	154	33.3
Utilities	0	0	111	126	80	61	106	218	104.9
Construction	5,581	4,692	3,847	4,282	3,337	3,542	3,872	4,324	11.7
Manufacturing	14,205	11,754	12,675	14,864	16,549	17,054	19,545	19,647	0.5
Wholesale trade	0	10,110	10,787	12,078	12,552	14,505	12,354	13,093	6
Retail trade	6,547	7,515	0	0	8,872	10,963	13,406	13,314	-0.7
Transportation and warehousing	0	0	0	0	2,257	2,400	1,777	1,199	-32.5
Information	961	3,941	3,127	3,333	5,044	2,592	1,843	1,668	-9.5
Finance and insurance	1,843	0	0	0	0	0	3,711	3,583	-3.5
Real estate and rental and leasing	1,277	0	0	0	0	0	2,230	2,291	2.7
Professional and technical services	1,750	6,440	7,958	6,949	0	0	0	0	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	0	0	4,568	6,139	6,414	7,467	16.4
Educational services	0	591	565	690	678	714	656	713	8.8
Health care and social assistance	0	14,750	14,433	16,857	15,534	14,564	15,136	15,846	4.7
Arts, entertainment, and recreation	0	698	0	0	0	0	0	0	0
Accommodation and food services	0	973	0	0	0	0	0	0	0
Other services, except public administration	6,377	3,686	3,707	4,073	3,909	4,054	4,016	4,296	7
Government and government enterprises	54,802	83,404	86,976	88,293	87,065	91,029	104,538	97,183	-7
Total	149,649	226,168	281,990	240,719	323,571	291,245	301,513	287,957	-4.5



Table II.87.25, shows the total employment by industry for Thurston County. The most recent estimates show the government and government enterprises industry was the largest employer in Thurston County, with employment reaching 1,731 jobs in 2016. Between 2015 and 2016 the administrative and waste management services industry saw the largest percentage increase, rising by 15.5 percent to 119 jobs.

Table II.87.25
Employment by Industry
Thurston County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	526	407	410	395	395	391	410	398	-2.9
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	10	0	12	17	16	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	110	113	108	112	95	96	90	92	2.2
Manufacturing	249	225	244	260	285	268	241	236	-2.1
Wholesale trade	0	174	194	196	193	208	194	207	6.7
Retail trade	261	169	0	0	175	178	168	157	-6.5
Transportation and warehousing	0	0	0	0	46	51	58	61	5.2
Information	22	40	41	48	56	39	24	24	0
Finance and insurance	38	0	0	0	0	0	84	74	-11.9
Real estate and rental and leasing	51	0	0	0	0	0	96	101	5.2
Professional and technical services	57	79	98	93	0	0	0	0	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	0	0	91	104	103	119	15.5
Educational services	0	31	29	33	32	32	30	32	6.7
Health care and social assistance	0	309	293	347	331	303	333	340	2.1
Arts, entertainment, and recreation	0	34	0	0	0	0	0	0	0
Accommodation and food services	0	65	0	0	0	0	0	0	0
Other services, except public administration	181	120	126	123	125	113	115	117	1.7
Government and government enterprises	1,270	1,584	1,595	1,622	1,654	1,677	1,711	1,731	1.2
Total	3,484	3,744	3,794	3,941	3,907	3,872	3,852	3,898	1.2

Table II.87.26, shows the real average earnings per job by industry for Thurston County. These figures are calculated by dividing the Total Real Earning displayed in Table II.87.24 and Table II.87.25, by Industry. In 2016, the farm industry had the highest average earnings reaching 234,156 dollars. Between 2015 and 2016 the finance and insurance industry saw the largest percentage increase, rising by 9.6 percent to 48,419 dollars.

Table II.87.26
Real Earnings Per Job by Industry
 Thurston County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	53,353	147,915	272,371	156,999	375,538	275,450	250,550	234,156	-6.5
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	20,258	0	37,867	23,363	26,882	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	50,735	41,525	35,619	38,236	35,124	36,898	43,026	47,000	9.2
Manufacturing	57,048	52,239	51,948	57,169	58,065	63,633	81,100	83,250	2.7
Wholesale trade	0	58,104	55,606	61,623	65,036	69,735	63,678	63,251	-0.7
Retail trade	25,084	44,468	0	0	50,698	61,588	79,799	84,803	6.3
Transportation and warehousing	0	0	0	0	49,062	47,067	30,640	19,656	-35.8
Information	43,670	98,536	76,275	69,444	90,077	66,459	76,790	69,500	-9.5
Finance and insurance	48,499	0	0	0	0	0	44,182	48,419	9.6
Real estate and rental and leasing	25,048	0	0	0	0	0	23,229	22,683	-2.4
Professional and technical services	30,699	81,513	81,203	74,726	0	0	0	0	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	0	0	0	50,197	59,031	62,276	62,748	0.8
Educational services	0	19,071	19,492	20,895	21,174	22,305	21,851	22,281	2
Health care and social assistance	0	47,733	49,258	48,580	46,931	48,067	45,453	46,606	2.5
Arts, entertainment, and recreation	0	20,530	0	0	0	0	0	0	0
Accommodation and food services	0	14,973	0	0	0	0	0	0	0
Other services, except public administration	35,230	30,717	29,417	33,111	31,273	35,879	34,924	36,718	5.1
Government and government enterprises	43,151	52,654	54,531	54,434	52,639	54,281	61,098	56,143	-8.1
Total	42,953	60,408	74,325	61,081	82,818	75,218	78,274	73,873	-5.6

Table II.87.27 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 \$352,414,000 a -3.1 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 3,744 and 3,898 in 2016.

Table II.87.27
Total Employment and Real Personal Income
 Thurston 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	85,082	3,769	381	14,949	11,117	107,760	15,371	3,008	28,285
1970	87,045	3,845	-59	15,920	12,050	111,111	16,003	3,087	28,200
1971	106,704	3,953	-447	16,099	12,169	130,573	18,659	3,043	35,065
1972	107,778	4,462	-1,441	17,876	12,820	132,570	19,259	3,148	34,235
1973	136,411	5,709	-3,275	18,798	14,672	160,897	22,522	3,230	42,234
1974	95,248	5,893	-3,028	18,680	15,928	120,936	16,448	3,172	30,027
1975	102,743	5,512	-2,854	19,378	18,191	131,947	17,687	3,136	32,761
1976	81,152	5,736	-3,412	19,333	18,451	109,788	14,699	3,153	25,739
1977	96,438	5,563	-5,179	20,596	18,246	124,539	16,679	3,061	31,507
1978	88,008	5,892	-4,529	21,651	18,595	117,833	15,892	3,105	28,343
1979	77,972	6,146	-5,270	21,007	19,094	106,658	14,733	3,033	25,708
1980	69,066	6,843	-9,252	25,211	21,406	99,588	13,810	3,327	20,758
1981	76,249	6,419	-4,731	28,133	23,767	116,998	16,038	3,141	24,277
1982	69,105	6,246	-4,769	31,159	24,174	113,423	15,776	2,933	23,562
1983	68,808	6,502	-4,607	31,592	24,563	113,854	16,026	3,016	22,815
1984	74,008	6,805	-4,477	32,226	25,395	120,348	17,020	2,997	24,694
1985	78,575	7,042	-4,196	30,933	26,195	124,465	17,837	2,984	26,332
1986	86,960	7,586	-4,658	29,095	27,116	130,927	18,874	2,953	29,448
1987	94,800	7,821	-5,079	26,773	27,141	135,814	19,847	2,974	31,876
1988	94,942	8,492	-3,988	26,106	27,195	135,764	19,549	2,960	32,075
1989	103,759	8,709	-3,588	28,522	33,645	153,629	22,073	3,048	34,041
1990	106,532	8,952	-3,178	26,300	33,863	154,566	22,291	3,084	34,543
1991	101,297	9,115	-3,037	27,196	34,285	150,627	21,567	2,964	34,175
1992	123,339	9,709	-3,684	25,584	35,444	170,973	24,540	3,021	40,828
1993	115,622	10,051	-3,853	24,760	35,951	162,429	22,820	3,002	38,515
1994	121,386	11,042	-5,688	25,691	36,655	167,002	23,063	3,247	37,384
1995	115,249	11,727	-5,777	28,380	37,590	163,715	22,728	3,323	34,683
1996	151,504	12,730	-6,652	29,528	39,285	200,934	27,502	3,425	44,234
1997	127,970	12,654	-5,396	30,446	40,730	181,096	24,934	3,333	38,394
1998	128,048	12,726	-4,921	30,830	41,509	182,740	25,257	3,468	36,923
1999	128,172	12,695	-4,045	28,918	44,656	185,007	25,919	3,415	37,532
2000	125,540	12,680	-3,681	30,139	44,064	183,382	25,687	3,423	36,675
2001	149,649	13,606	-2,385	29,879	48,612	212,149	29,943	3,484	42,953
2002	143,491	13,931	-3,310	28,435	48,819	203,504	29,118	3,400	42,203
2003	174,192	14,618	-4,398	30,212	49,085	234,474	33,559	3,531	49,332
2004	178,843	14,908	-5,375	26,891	50,180	235,632	33,938	3,524	50,750
2005	180,355	15,348	-6,339	24,422	48,437	231,528	33,032	3,573	50,477
2006	169,935	16,742	-7,580	22,107	50,723	218,444	31,445	3,625	46,878
2007	183,466	16,885	-8,600	24,728	54,126	236,835	34,200	3,587	51,147
2008	198,335	17,397	-9,864	30,659	55,894	257,627	37,770	3,612	54,910
2009	208,972	18,111	-13,363	36,522	57,408	271,428	39,532	3,672	56,910
2010	226,168	18,994	-14,387	34,183	59,544	286,513	41,106	3,744	60,408
2011	281,990	17,031	-17,086	39,816	60,540	348,229	50,431	3,794	74,326
2012	240,719	17,498	-20,328	44,591	57,871	305,354	44,146	3,941	61,080
2013	323,571	19,572	-17,645	42,630	58,070	387,055	56,340	3,907	82,819
2014	291,245	19,840	-17,222	40,117	57,229	351,529	50,493	3,872	75,219
2015	301,513	21,052	-17,298	41,683	58,765	363,611	51,438	3,852	78,275
2016	287,957	20,510	-16,272	41,627	59,612	352,414	49,448	3,898	73,873



Diagram II.87.4, shows real average earnings per job for Thurston County from 1990 to 2016. Over this period the average earning per job for Thurston County was 50,572 dollars, which was higher than the statewide average of 46,130 dollars over the same period.

Diagram II.87.4
Real Average Earnings Per Job
 Thurston County
 BEA Data 1990 - 2016

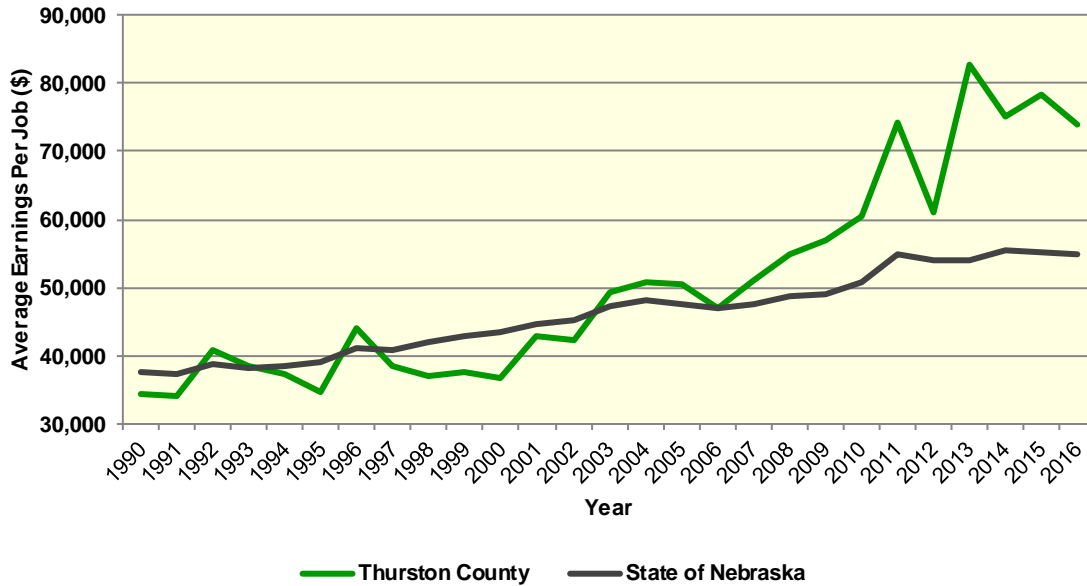
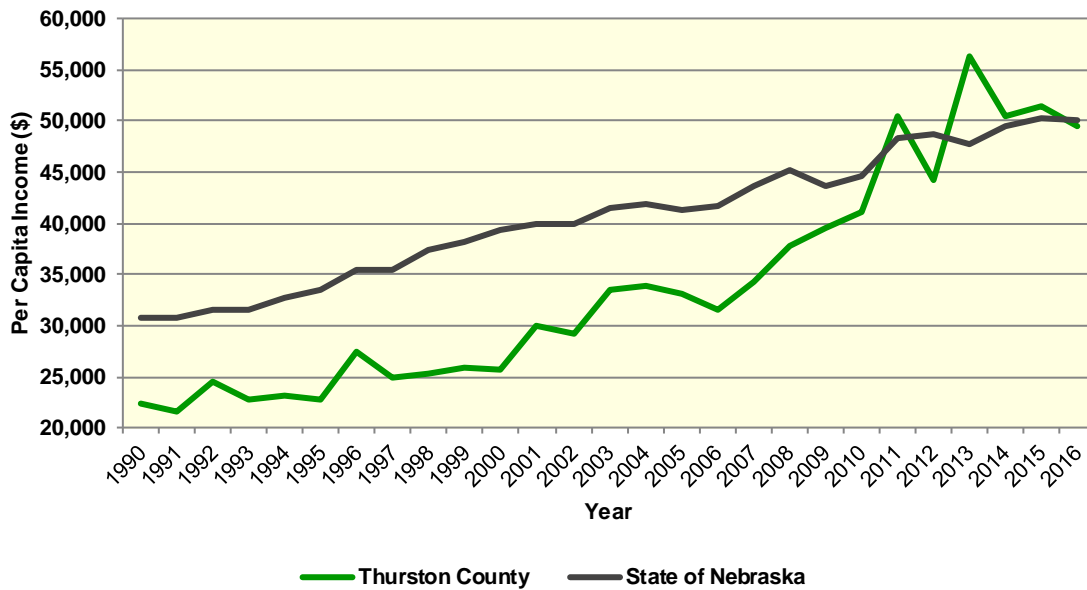


Diagram II.87.5, shows real per capita income in Thurston County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Thurston County was 33,787 dollars, which was lower than the statewide average of 40,548 dollars over the same period.

Diagram II.87.5
Real Per Capita Income
 Thurston 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.87.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment increased from 2,893 persons in 2015 to 2,937 in 2016, a change of 2 percent.

Table II.87.28
Total Monthly Employment
 Thurston County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	2,656	2,637	2,648	2,610	2,697	2,750	2,815	2,938	2,859	2,848	2,875
Feb	2,635	2,649	2,640	2,635	2,717	2,753	2,836	2,905	2,859	2,843	2,870
Mar	2,677	2,659	2,683	2,731	2,740	2,722	2,847	2,922	2,908	2,887	2,906
Apr	2,702	2,709	2,664	2,666	2,848	2,798	2,912	2,940	2,916	2,865	2,917
May	2,717	2,722	2,717	2,819	2,807	2,822	2,972	2,968	2,947	2,904	2,929
Jun	2,707	2,729	2,717	2,710	2,759	2,887	3,003	2,962	2,947	2,945	2,980
Jul	2,669	2,598	2,695	2,681	2,767	2,797	2,963	2,926	2,980	2,916	2,934
Aug	2,639	2,599	2,614	2,734	2,805	2,804	2,877	2,954	2,881	2,828	2,949
Sep	2,656	2,695	2,656	2,725	2,785	2,822	2,882	2,900	2,880	2,908	2,962
Oct	2,689	2,745	2,683	2,683	2,785	2,809	2,986	2,893	2,888	2,949	2,989
Nov	2,782	2,708	2,684	2,715	2,764	2,814	2,945	2,887	2,886	2,918	2,959
Dec	2,753	2,743	2,665	2,717	2,800	2,862	3,036	2,868	2,957	2,907	2,977
Annual	2,690	2,683	2,672	2,702	2,773	2,803	2,923	2,922	2,909	2,893	2,937
% Change	3%	(ND)%	(ND)%	1%	3%	1%	4%	(ND)%	(ND)%	-1%	2%

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 \$834 in 2015. In 2016, average weekly wages saw a decreased of 5 percent over the prior year, rising to 789 dollars, or by 45 dollars. These data are shown in Table II.87.29.

Table II.87.29						
Average Weekly Wages						
Thurston County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	460	433	461	455	452	
2002	469	461	505	489	481	6%
2003	485	469	509	513	494	3%
2004	497	506	550	555	527	7%
2005	520	529	555	575	545	3%
2006	550	584	582	601	579	6%
2007	561	601	617	656	609	5%
2008	615	629	662	685	648	6%
2009	615	668	672	729	671	4%
2010	649	667	701	715	683	2%
2011	682	681	759	752	719	5%
2012	723	693	769	763	737	3%
2013	705	693	775	779	738	(ND)%
2014	737	742	776	814	767	4%
2015	729	727	808	1,069	834	9%
2016(p)	749	757	799	849	789	-5%

Total business establishments reported by the QCEW are displayed in Table II.87.28. Between 2015 and 2016, the total number of business establishments in Thurston County increased from 198 to 200 establishments.

Table II.87.30						
Number of Business Establishments						
Thurston County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	143	146	145	142	144	
2002	143	146	145	145	145	1%
2003	150	148	151	151	150	3%
2004	146	144	144	141	144	-4%
2005	143	139	142	143	142	-1%
2006	147	147	148	150	148	4%
2007	154	154	153	149	153	3%
2008	149	152	150	149	150	-2%
2009	148	147	149	145	147	-2%
2010	148	151	150	153	151	3%
2011	156	153	160	161	158	5%
2012	181	186	182	190	185	17%
2013	195	201	187	192	194	5%
2014	200	203	196	198	199	3%
2015	196	201	197	198	198	-1%
2016	196	200	201	201	200	1%

Nebraska Department of Revenue

According to the Nebraska Department of Revenue (DOR), returns from taxpayers with adjusted gross incomes (AGIs) of less than \$10,000 increased by 21.5 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 increased by 8.9 percent over the period. On the other hand, by 2016 there were 215 returns for AGIs of \$100,000 or more. Table II.87.31 presents AGI distribution for the years 1991 through 2016.

Table II.87.31 Income Tax Returns by Adjusted Gross Income Thurston 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 ¹⁵⁶
1991	745	235	439	256	237	76	0	31	0	2,053
1992	712	235	424	281	242	103	12	29	0	2,057
1993	644	228	435	277	267	112	0	40	0	2,045
1994	703	189	427	316	242	132	11	33	0	2,076
1995	590	176	432	300	265	178	11	33	0	2,016
1996	603	157	380	287	272	185	10	32	0	1,962
1997	637	158	408	272	269	229	34	38	12	2,067
1998	659	162	440	298	260	218	10	38	0	2,119
1999	682	160	379	303	271	224	38	52	0	2,125
2000	648	142	429	280	266	241	51	39	11	2,125
2001	577	130	378	267	234	249	47	42	0	1,947
2002	576	144	359	258	234	230	61	42	0	1,925
2003	492	159	338	225	248	224	77	42	0	1,823
2004	438	160	301	244	224	229	85	49	0	1,750
2005	402	144	289	211	226	227	0	58	0	1,667
2006	541	237	462	307	229	243	124	65	12	2,220
2007	563	233	382	287	211	255	134	91	14	2,170
2008	475	247	398	322	221	277	107	113	20	2,208
2009	469	223	389	318	253	265	148	106	22	2,193
2010	391	206	381	332	291	258	146	131	22	2,158
2011	435	231	397	289	294	266	168	144	28	2,252
2012	430	196	377	282	302	244	173	154	48	2,206
2013	415	199	379	297	301	265	160	174	36	2,226
2014	403	200	410	337	298	276	162	162	40	2,288
2015	492	213	414	339	330	260	171	190	38	2,447
2016	475	217	403	373	317	268	181	182	33	2,449

¹⁵⁶ 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 1,797 in 2010 to 1,777 in 2016, with the poverty rate reaching 25.3 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.87.32 presents poverty data for the county.

Year	Persons in Poverty	Poverty Rate
2000	1,579	22.2%
2001	1,578	22.4%
2002	1,587	22.3%
2003	1,440	20.3%
2004	1,502	20.5%
2005	1,720	23.7%
2006	1,727	24.1%
2007	1,817	25.6%
2008	1,969	28.2%
2009	1,871	26.1%
2010	1,797	26.1%
2011	1,605	23.2%
2012	1,675	24.2%
2013	2,073	30.5%
2014	2,338	34%
2015	1,785	25.6%
2016	1,777	25.3%

The rate of poverty for Thurston County is shown in Table II.87.33. In 2016, there were an estimated 2,168 persons living in poverty. This represented a 31.5 percent poverty rate, compared to 25.6 percent poverty in 2000. In 2016, some 16.2 percent of those in poverty were under age 6, and 6 percent were 65 or older.

Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	268	14.8%	351	16.2%
6 to 17	602	33.3%	691	31.9%
18 to 64	807	44.6%	995	45.9%
65 or Older	131	7.2%	131	6%
Total	1,808	100.0%	2,168	100.0%
Poverty Rate	25.6%	.	31.5%	.

HOUSING

The Census Bureau estimates that the total number of housing units increased by 0.4 percent in Thurston County between 2010 and 2016, from 2,408 to 2,417. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.87.34.

Subject	Nebraska	% Growth Since Census	Thurston County	% Growth Since Census
2000 Census Base	722,656	.	2,465	.
2010 Census	796,793	10.3	2,408	-2.3
July 2011 Estimate	801,068	0.5	2,407	0
July 2012 Estimate	804,586	1	2,406	-0.1
July 2013 Estimate	809,062	1.5	2,406	-0.1
July 2014 Estimate	814,835	2.3	2,417	0.4
July 2015 Estimate	820,725	3	2,415	0.3
July 2016 Estimate	827,156	3.8	2,417	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 Thurston County decreased from 8 authorizations in 2015 to 5 in 2016.

The real value of single-family building permits increased from \$194,075 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.87.35.

Table II.87.35 Building Permits and Valuation Thurston 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	0	0	0	0	0	0	0
1981	3	0	0	0	3	120,196	0
1982	3	0	0	0	3	80,017	0
1983	2	0	0	16	18	90,512	51,368
1984	5	8	0	0	13	97,247	0
1985	0	4	8	0	12	0	0
1986	0	0	0	0	0	0	0
1987	4	0	0	0	4	169,831	0
1988	3	0	0	0	3	121,060	0
1989	2	0	0	0	2	142,783	0
1990	1	0	0	0	1	784,379	0
1991	10	0	0	0	10	110,206	0
1992	12	0	0	0	12	93,046	0
1993	8	0	0	0	8	77,510	0
1994	5	0	0	0	5	72,117	0
1995	14	0	0	0	14	82,852	0
1996	20	0	0	0	20	195,728	0
1997	13	0	0	0	13	183,516	0
1998	12	0	0	0	12	191,375	0
1999	12	0	0	0	12	189,875	0
2000	12	0	0	0	12	190,999	0
2001	11	0	0	0	11	182,485	0
2002	6	0	0	0	6	175,163	0
2003	5	0	0	0	5	170,978	0
2004	5	0	0	0	5	161,365	0
2005	34	0	0	0	34	174,160	0
2006	32	0	0	0	32	175,842	0
2007	4	0	0	0	4	206,975	0
2008	4	0	0	14	18	198,789	155,049
2009	2	0	0	0	2	230,717	0
2010	1	0	4	0	5	280,194	0
2011	1	0	4	0	5	323,625	0
2012	2	0	3	0	5	278,043	0
2013	14	0	4	0	18	217,128	0
2014	2	0	0	0	2	348,182	0
2015	8	0	0	0	8	194,075	0
2016	5	0	0	20	25	201,483	170,000



Diagram II.87.6
Single-Family Permits
 Thurston County
 Census Bureau Data, 1980–2016

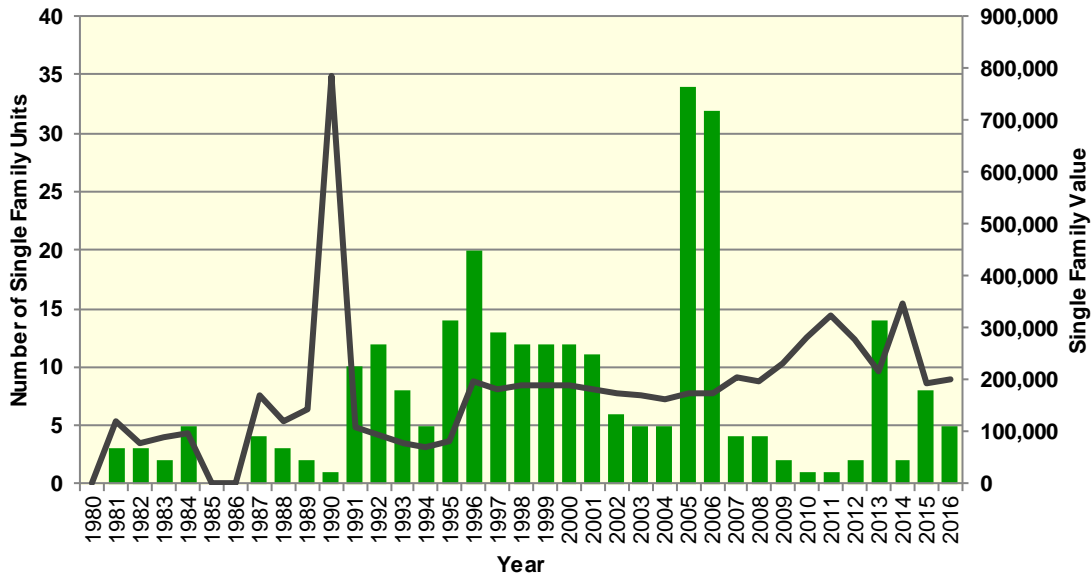
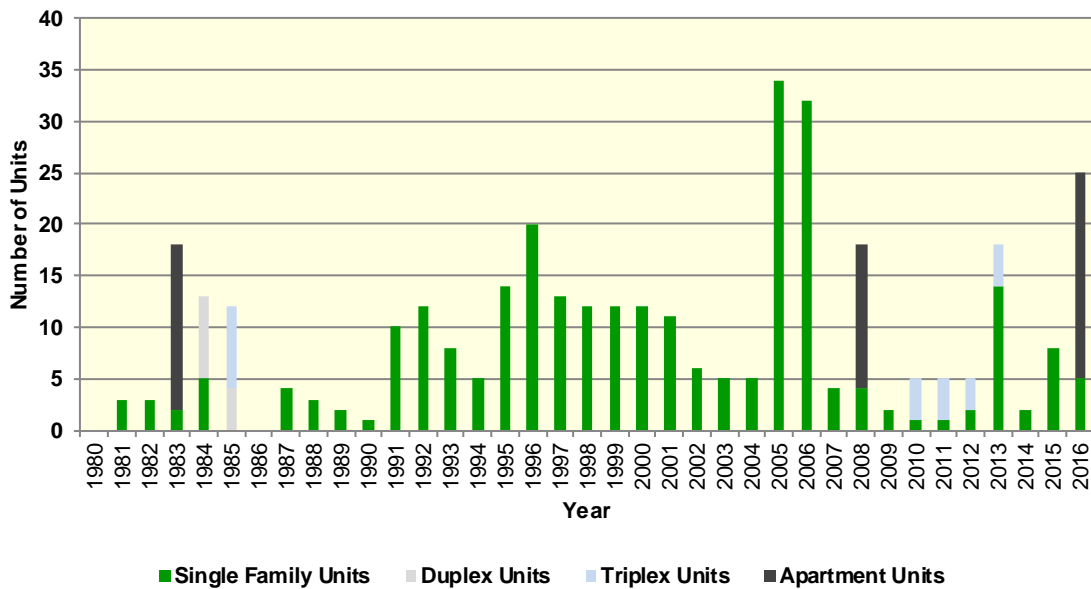


Diagram II.87.7
Total Permits by Unit Type
 Thurston County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.87.36. In 2016, there were 2,408 housing units, down from 2,467 in 2000. Single-family units accounted for 79.7 percent of units in 2016, compared to 83.2 in 2000. Apartment units accounted for 7.2 percent in 2016, compared to 3.9 percent in 2000.

Table II.87.36				
Housing Units by Type				
Thurston County				
2000 Census SF3 & 2016 Five-Year ACS Data				
Unit Type	2000 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	2,052	83.2%	1,920	79.7%
Duplex	69	2.8%	77	3.2%
Tri- or Four-Plex	88	3.6%	82	3.4%
Apartment	97	3.9%	173	7.2%
Mobile Home	161	6.5%	156	6.5%
Boat, RV, Van, Etc.	0	0%	0	0%
Total	2,467	100.0%	2,408	100.0%

Some 89.6 percent of housing was occupied in 2010, compared to 91.4 percent in 2000. Owner-occupied housing changed 0.3 percent between 2000 and 2010, ending with owner-occupied units representing 63.7 percent of units. Vacant units changed by 17.9 percent, resulting in 250 vacant units in 2010.

Table II.87.37					
Housing Units by Tenure					
Thurston County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	2,255	91.4%	2,158	89.6%	-4.3%
Owner-Occupied	1,370	60.8%	1,374	63.7%	0.3%
Renter-Occupied	885	39.2%	784	36.3%	-11.4%
Vacant Housing Units	212	8.6%	250	10.4%	17.9%
Total Housing Units	2,467	100.0%	2,408	100.0%	-2.4%

Table II.87.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 2,408 housing units. An estimated 60.6 percent were owner-occupied, and 13 percent were vacant.

Table II.87.38				
Housing Units by Tenure				
Thurston County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	2,158	89.6%	2,096	87%
Owner-Occupied	1,374	63.7%	1,271	60.6%
Renter-Occupied	784	36.3%	825	39.4%
Vacant Housing Units	250	10.4%	312	13%
Total Housing Units	2,408	100.0%	2,408	100.0%

Households by household size are shown in Table II.87.39. There were a total of 2,158 households in 2010, up from 2,255 in 2000. One person households changed by -4.6 percent between 2000 and 2010, while two person households changed by -7.4 percent. Three and four person households changed by -5.3 and -11.2 respectively, representing 13.3 percent and 12.8 percent of the population in 2010.

Table II.87.39 Households by Household Size Thurston County 2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	481	21.3%	459	21.3%	-4.6%
Two Persons	653	29%	605	28%	-7.4%
Three Persons	304	13.5%	288	13.3%	-5.3%
Four Persons	312	13.8%	277	12.8%	-11.2%
Five Persons	240	10.6%	243	11.3%	1.2%
Six Persons	111	4.9%	129	6%	16.2%
Seven Persons or More	154	6.8%	157	7.3%	1.9%
Total	2,255	100.0%	2,158	100.0%	-4.3%

Households by income is shown in Table II.87.40. Households earning more than \$100,000 per year represented 14.9 percent of households in 2016, compared to 1.8 percent in 2000. Households earning between \$50,000 and \$74,999 represented 18.8 percent of households in 2016, compared to 14.5 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 17.1 percent of households in 2016, compared to 23 percent in 2000.

Table II.87.40 Households by Income Thurston 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	515	23%	359	17.1%
\$15,000 to \$19,999	246	11%	147	7%
\$20,000 to \$24,999	222	9.9%	141	6.7%
\$25,000 to \$34,999	381	17%	215	10.3%
\$35,000 to \$49,999	401	17.9%	338	16.1%
\$50,000 to \$74,999	324	14.5%	394	18.8%
\$75,000 to \$99,999	112	5%	189	9%
\$100,000 or More	41	1.8%	313	14.9%
Total	2,242	100.0%	2,096	100.0%

Table II.87.41 shows households by year home built. Housing units built between 2000 and 2009, account for 8.9 percent and those built in 2010 or later accounted for 1.1 percent of households. Households built in the 1970's, 1980's, and 1990's account for 19.4 percent, 13.4 percent, and 13.9, respectively. Housing units built prior to 1939 represented 22 percent of households in 2016.



Table II.87.41				
Households by Year Home Built				
Thurston 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	771	34.2%	461	22%
1940 to 1949	141	6.3%	118	5.6%
1950 to 1959	138	6.1%	143	6.8%
1960 to 1969	250	11.1%	187	8.9%
1970 to 1979	485	21.5%	406	19.4%
1980 to 1989	240	10.6%	280	13.4%
1990 to 1999	230	10.2%	292	13.9%
2000 to 2009	.	.	186	8.9%
2010 or Later	.	.	23	1.1%
Total	2,255	100.0%	2,096	100.0%

The distribution of unit types by race are shown in Table II.87.42. An estimated 90.7 percent of white households occupy single-family homes. Some 1.8 percent of white households occupy apartments. An estimated 40 percent of Asian, and 70.5 percent of American Indian households occupy single-family homes.

Table II.87.42							
Distribution of Units in Structure by Race							
Thurston County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/ Pacific Islanders	Other	Two or More Races
Single-Family	90.7%	%	70.5%	40%	%	100%	66.7%
Duplex	1.8%	%	4.4%	0%	%	0%	0%
Tri- or Four-Plex	1.4%	%	5.3%	0%	%	0%	0%
Apartment	1.8%	%	13.8%	60%	%	0%	27.8%
Mobile Home	4.4%	%	5.9%	0%	%	0%	5.6%
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.87.43. An estimated 28.4 percent of vacant units were for rent in 2010, a 42 percent change since 2000. In addition, some 9.6 percent of vacant units were for sale, a change of -41.5 percent between 2000 and 2010. "Other" vacant units represented 53.2 percent of vacant units in 2010. This is a change of 60.2 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.87.43					
Disposition of Vacant Housing Units					
Thurston County					
2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	50	23.6%	71	28.4%	42%
For Sale	41	19.3%	24	9.6%	-41.5%
Rented or Sold, Not Occupied	19	9%	5	2%	-73.7%
For Seasonal, Recreational, or Occasional Use	19	9%	17	6.8%	-10.5%
For Migrant Workers	0	0%	0	0%	%
Other Vacant	83	39.2%	133	53.2%	60.2%
Total	212	100.0%	250	100.0%	17.9%

The disposition of vacant units between 2010 and 2016 are shown in Table II.87.44. By 2016, for rent units accounted for 22.4 percent of vacant units, while for sale units accounted for 7.4 percent. "Other" vacant units accounted for 39.7 percent of vacant units, representing a total of 124 "other" vacant units.

Table II.87.44				
Disposition of Vacant Housing Units				
Thurston County				
2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	71	28.4%	70	22.4%
For Sale	24	9.6%	23	7.4%
Rented Not Occupied	2	0.8%	15	4.8%
Sold Not Occupied	3	1.2%	65	20.8%
For Seasonal, Recreational, or Occasional Use	17	6.8%	15	4.8%
For Migrant Workers	0	0%	0	0%
Other Vacant	133	53.2%	124	39.7%
Total	250	100.0%	312	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 587 property transactions in Thurston County. Of these, 554 were for single-family homes during this 19-year period, as shown in Table II.87.45.

Table II.87.45						
Residential Property Transactions						
Thurston County						
Fiscal Years 1999–2017 PAD Data						
Year	Single-Family	Mobile Home	Duplex	Townhome	Missing	Total
1999	27	2	0	0	3	32
2000	30	2	0	0	3	35
2001	34	2	0	0	0	36
2002	33	3	0	2	0	38
2003	26	0	0	0	0	26
2004	23	3	0	0	0	26
2005	44	4	0	0	0	48
2006	31	2	0	0	0	33
2007	25	0	0	0	0	25
2008	27	0	0	0	0	27
2009	22	2	0	0	0	24
2010	31	0	0	1	2	34
2011	27	0	0	0	0	27
2012	33	0	0	0	0	33
2013	30	1	0	0	0	31
2014	18	1	0	0	0	19
2015	31	0	0	0	0	31
2016	33	0	0	0	0	33
2017	29	0	0	0	0	29
Total	554	22	0	3	8	587

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 296 single-family home property transactions for units built before 1930, 2 percent of units were of low quality and 30.7 percent were of fair quality. Conversely, of the 8 homes built from 2001 through 2010, 0 percent of units were of low quality and 37.5 percent of fair quality. Table II.87.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

Table II.87.46										
Single-Family Homes by Year Built and Quality of Materials and Workmanship										
Thurston 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	6	0	0	0	0	0	0	0	0	6
Fair	91	24	14	12	2	5	3	0	0	151
Average	196	84	40	39	9	7	5	3	2	385
Good	3	3	4	1	0	1	0	0	0	12
Very Good	0	0	0	0	0	0	0	0	0	0
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	0	0	0	0	0	0	0	0	0	0
Total	296	111	58	52	11	13	8	3	2	554

In regard to the current condition of residential dwellings, of the same 296 single-family homes built before 1930, 54.7 percent of the homes were worn out or badly worn, and 44.6 percent were in average condition. Table II.87.47 provides details about the condition of single-family residential dwellings by year built.

Table II.87.47 Single-Family Homes by Year Built and Condition Thurston 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	9	2	1	4	0	0	0	0	0	16
Badly Worn	153	37	20	11	1	3	0	0	0	225
Average	132	70	37	37	10	9	8	3	2	308
Good	1	1	0	0	0	1	0	0	0	3
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	1	0	0	0	0	0	0	0	2
Total	296	111	58	52	11	13	8	3	2	554

Housing Costs

Between 2010 and 2017, the average price of an existing single-family home changed from \$57,721 to \$63,707, a total increase of 10.4 percent, as shown in Table II.87.48.

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 Thurston County ranged from \$34,304 for homes built before 1930 to \$146,178 for homes built from 2001 to 2010, and \$184,120 for the newest homes built between 2011 and 2017.¹⁵⁷ Homes built from 2001 through 2010 were also larger, averaging 1,837 square feet per unit. Table II.87.49, provides additional details about single-family homes.

Table II.87.48 Average Sales Price of Single-Family Homes Thurston County Fiscal Years 1999–2017 PAD Data	
Fiscal Year	Average Sales Price (\$)
1999	36,965
2000	45,662
2001	46,670
2002	34,126
2003	35,440
2004	38,941
2005	48,099
2006	41,886
2007	55,312
2008	70,731
2009	48,935
2010	57,721
2011	52,366
2012	67,315
2013	56,748
2014	97,314
2015	63,642
2016	68,195
2017	63,707
Average	53,486

Table II.87.49 Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot Thurston County Fiscal Years 1999–2017 PAD Data			
Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. ¹⁵⁸ (\$)
Before 1931	34,304	1,289	26.61
1931-1960	54,783	1,179	46.48
1961-1970	76,447	1,330	57.47
1971-1980	88,359	1,511	58.46
1981-1990	92,680	1,416	65.46
1991-2000	117,019	1,710	68.44
2001-2010	146,178	1,837	79.59
2011-2017	184,120	1,536	119.9
Average	53,486	1,314	40.7

¹⁵⁷ 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.

¹⁵⁸ 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.87.50. In 2016, an estimated 8.7 percent of households were overcrowded, and an additional 1.8 percent were severely overcrowded.

Table II.87.50 Overcrowding and Severe Overcrowding Thurston County 2000 Census SF3 & 2016 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	1,271	92.6%	75	5.5%	26	1.9%	1,372
2016 Five-Year ACS	1,199	94.3%	67	5.3%	5	0.4%	1,271
Renter							
2000 Census	711	80.5%	85	9.6%	87	9.9%	883
2016 Five-Year ACS	676	81.9%	116	14.1%	33	4%	2,096
Total							
2000 Census	1,982	87.9%	160	7.1%	113	5%	2,255
2016 Five-Year ACS	1,875	89.5%	183	8.7%	38	1.8%	2,096

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 11 households with incomplete plumbing facilities in 2016, representing 0.5 percent of households in Thurston County. This is compared to 0.6 percent of households lacking complete plumbing facilities in 2000.

Table II.87.51 Households with Incomplete Plumbing Facilities Thurston County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	2,241	2,085
Lacking Complete Plumbing Facilities	14	11
Total Households	2,255	2,096
Percent Lacking	0.6%	0.5%

There were 0 households lacking complete kitchen facilities in 2016, compared to 19 households in 2000. This was a change from 0.8 percent of households in 2000 to 0 percent in 2016.



Table II.87.52 Households with Incomplete Kitchen Facilities Thurston County 2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	2,236	2,096
Lacking Complete Kitchen Facilities	19	0
Total Households	2,255	2,096
Percent Lacking	0.8%	0%

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 Thurston County, 13 percent of households had a cost burden and 10.3 percent had a severe cost burden. Some 20.7 percent of renters were cost burdened, and 14.8 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 6.3 percent and a severe cost burden rate of 6.4 percent. Owner occupied households with a mortgage had a cost burden rate of 11 percent, and severe cost burden at 8.9 percent.

Table II.87.53 Cost Burden and Severe Cost Burden by Tenure Thurston 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	280	81.9%	37	10.8%	25	7.3%	0	0%	342
2016 Five-Year ACS	379	80.1%	52	11%	42	8.9%	0	0%	473
Owner Without a Mortgage									
2000 Census	576	88.6%	60	9.2%	8	1.2%	6	0.9%	650
2016 Five-Year ACS	688	86.2%	50	6.3%	51	6.4%	9	1.1%	798
Renter									
2000 Census	575	70.9%	86	10.6%	61	7.5%	89	11%	811
2016 Five-Year ACS	447	54.2%	171	20.7%	122	14.8%	85	10.3%	825
Total									
2000 Census	1,431	79.4%	183	10.1%	94	5.2%	95	5.3%	1,803
2016 Five-Year ACS	1,514	72.2%	273	13%	215	10.3%	94	4.5%	2,096



Housing Problems by Income

Table II.87.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Thurston County. As can be seen in 2017 the MFI was \$48,500, which compared to \$68,200 for the State of Nebraska.

Table II.87.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 145 owner-occupied and 100 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 103 owner-occupied and 105 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 1,385 households without a housing problem.

Table II.87.54 Median Family Income Thurston County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	36,800	50,400
2001	37,800	53,400
2002	38,600	55,100
2003	35,200	55,400
2004	36,100	56,300
2005	37,100	57,400
2006	38,300	59,400
2007	37,700	58,200
2008	39,000	59,800
2009	39,900	62,000
2010	40,200	62,600
2011	50,500	63,500
2012	51,100	64,400
2013	49,400	64,600
2014	49,100	66,000
2015	53,300	66,800
2016	50,900	66,500
2017	48,500	68,200



Table II.87.55
Housing Problems by Income and Tenure

Thurston 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	4	4	0	4	4	16
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	4	4	4	12
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4	10	25	20	20	79
Housing cost burden greater than 50% of income (and none of the above problems)	80	15	4	4	0	103
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	40	25	55	10	15	145
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
Has none of the 4 housing problems	10	90	145	135	605	985
Total	142	144	233	177	648	1,344
Renter-Occupied						
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)	15	4	10	0	0	29
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	20	30	25	15	10	100
Housing cost burden greater than 50% of income (and none of the above problems)	95	10	0	0	0	105
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	45	45	10	0	0	100
Zero/negative income (and none of the above problems)	10	0	0	0	0	10
Has none of the 4 housing problems	35	95	135	55	80	400
Total	220	184	180	70	90	744
Total						
Lacking complete plumbing or kitchen facilities	4	4	0	4	4	16
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	15	4	14	4	4	41
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	24	40	50	35	30	179
Housing cost burden greater than 50% of income (and none of the above problems)	175	25	4	4	0	208
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	85	70	65	10	15	245
Zero/negative income (and none of the above problems)	14	0	0	0	0	14
Has none of the 4 housing problems	45	185	280	190	685	1,385
Total	362	328	413	247	738	2,088

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.87.56, of the 35 loans in 2016, 17 loans were for Home Purchases, 5 were for Home Improvement and 13 were for refinancing.



Table II.87.56				
Owner-Occupied Single-Family Home Loans by Loan Type				
Thurston County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	14	6	9	29
2009	7	2	15	24
2010	4	4	22	30
2011	5	0	16	21
2012	5	2	14	21
2013	10	4	14	28
2014	8	3	8	19
2015	11	4	19	34
2016	17	5	13	35

Table II.87.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$80,643 and \$119,600 in 2012 and \$119,294 in 2016. Overall, average loans were \$89,241 in 2008 and \$112,400 in 2016.

Table II.87.57				
Owner-Occupied Single-Family Home Loans by Average Loan Amount				
Thurston County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$80,643	\$36,667	\$137,667	\$89,241
2009	\$100,000	\$48,000	\$106,200	\$99,542
2010	\$105,250	\$37,000	\$104,091	\$95,300
2011	\$91,000	\$	\$157,875	\$141,952
2012	\$119,600	\$119,000	\$133,429	\$128,762
2013	\$127,600	\$24,250	\$109,786	\$103,929
2014	\$105,875	\$16,000	\$146,250	\$108,684
2015	\$126,455	\$70,500	\$162,000	\$139,735
2016	\$119,294	\$74,400	\$118,000	\$112,400

Table II.87.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$1,129,000 and \$598,000 in 2012 and \$2,028,000 in 2016. Overall, average loans were \$2,588,000 in 2008 and \$3,934,000 in 2016.

Table II.87.58 Total Volume of Owner-Occupied Single-Family Loans Thurston County 2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	1,129,000	220,000	1,239,000	2,588,000
2009	700,000	96,000	1,593,000	2,389,000
2010	421,000	148,000	2,290,000	2,859,000
2011	455,000		2,526,000	2,981,000
2012	598,000	238,000	1,868,000	2,704,000
2013	1,276,000	97,000	1,537,000	2,910,000
2014	847,000	48,000	1,170,000	2,065,000
2015	1,391,000	282,000	3,078,000	4,751,000
2016	2,028,000	372,000	1,534,000	3,934,000

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.87.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Thurston County. The number of completed surveys remained unchanged from 4 in 2016 to 4 in 2017. Between 2016 and 2017 the vacancy rate for all units increased by 0 percentage points and was at 0.3 percent in 2017.

Table II.87.59 Survey of Rental Properties Thurston County 2002–2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	0	0	0	
2003	4	401	2	36.1
2004	5	426	0.7	37
2005	6	279	4.7	110.5
2006	5	476	4	48.4
2007	7	496	1.8	75
2008	9	472	7.4	29.8
2009	5	308	10.7	20.5
2010	9	441	12	136.3
2011	7	261	1.1	65
2012	8	236	5.9	64.3
2013	5	228	7.5	
2014	7	487	4.1	
2015	6	454	3.7	15.3
2016	4	391	0.3	14
2017	4	380	0.3	

Table II.87.60 shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 375 single-family units in Thurston County, with 1 of them available. This translates into a vacancy rate of 0.3 percent in Thurston County, which compares to a single-family vacancy rate of 3.9 percent for the State of Nebraska. There were 5 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 4.3 percent.

Table II.87.60 Rental Vacancy Survey by Type Thurston County 2017 Survey of Rental Properties				
Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single-Family	375	1	0.3%	2.2%
Apartments	5	0	0%	2.1%
Mobile Homes	0	0	%	%
"Other" Units	0	0	0%	.
Don't Know	0	0	%	10.6%
Total	380	1	0.3%	4.3%

Table II.87.61, reports units by number of bedrooms. Three bedroom units were the most common type of reported single-family unit, with 153 units. The most common apartment units were one bedroom units, with 2 units.

Table II.87.61 Rental Units by Number of Bedrooms Thurston 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	39	2	0	0	.	41
Two	84	1	0	0	.	85
Three	153	1	0	0	.	154
Four	99	1	0	0	.	100
Don't Know	0	0	0	0	0	0
Total	375	5	0	0	0	380

Table II.87.62 displays the vacancy rate of single-family units by the number of bedrooms. Three bedroom units were the most common type of reported single-family unit, which had a vacancy rate of 0 percent.

Table II.87.62 Single-Family Units by Number of Bedrooms Thurston County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	39	1	2.6%
Two	84	0	0%
Three	153	0	0%
Four	99	0	0%
Don't know	0	0	%
Total	375	1	0.3%

Table II.87.63 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.



Table II.87.63			
Apartment Units by Number of Bedrooms			
Thurston County			
2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	2	0	0%
Two	1	0	0%
Three	1	0	0%
Four	1	0	0%
Don't know	0	0	%
Total	5	0	0%

Average market-rate rents by unit type are shown in Table II.87.64. 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.87.64					
Average Market Rate Rents by Number of Bedrooms					
Thurston County					
2017 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	\$	\$	\$	\$	\$
One	\$237.5	\$580	\$	\$	\$351.7
Two	\$200	\$435	\$	\$	\$317.5
Three	\$250	\$650	\$	\$	\$450
Four	\$375	\$650	\$	\$	\$512.5
Don't know	\$	\$	\$	\$	
Total	\$293.8	\$578.8	\$	\$	\$388.8

Table II.87.65 shows vacancy rates for single-family units by average rental rates for Thurston County. The most common rent for single-family units was less than \$500 dollars and units in this price range had a vacancy rate of 0 percent.

Table II.87.65			
Single-Family Market Rate Rents by Vacancy Status			
Thurston County			
2017 Survey of Rental Properties			
Average Rents	Single-Family Units	Available Single-Family Units	Vacancy Rate
Less Than \$500	190	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	185	1	0.5%
Total	375	1	0.3%

The average rent and availability of apartment units is displayed in Table II.87.66. The most common rent for apartments was \$500 to \$749 dollars and the units in this price range had a vacancy rate of 0 percent.

Table II.87.66 Apartment Market Rate Rents by Vacancy Status Thurston County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	0	0	%
\$500 to \$749	5	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	%
Total	5	0	0%

Respondents were asked if utilities are included in the rent and, as shown in Table II.87.67, 1 respondent, or 25 percent, included some sort of utility in the rent.

Table II.87.67 Are there any utilities included with the rent? Thurston County 2017 Survey of Rental Properties	
Period	Respondent
Yes	1
No	3
% Offering Utilities	25%

The type of utility included in the rent is shown in Table II.87.68. There were 1 respondent who included electricity, 1 respondent who included natural gas, 1 respondent who included water and sewer and 1 respondent included trash collection in the rent.

Table II.87.68 Which utilities are included with the rent? Thurston County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	1
Natural Gas	1
Water/Sewer	1
Trash Collection	1

Table II.87.69 shows the number of survey respondents who keep a waiting list. As can be seen, 3 respondents said they keep a waitlist, with an estimated 140 persons on the wait list.

Table II.87.69 Do you keep a waiting list? Thurston County 2017 Survey of Rental Properties	
Period	Respondent
Yes	3
No	1
Waitlist Size	140

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.87.70 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.87.70 How would you rate the need for renovation of existing units in the city? Thurston 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	2	2	2	2
High Need	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.87.71 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.87.71 How would you rate the need for construction of new units in the city? Thurston County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	1	1	1	1
Low Need	1	1	1	1
Moderate Need	0	0		
High Need	1	1		
Extreme Need	1	1	1	1

