

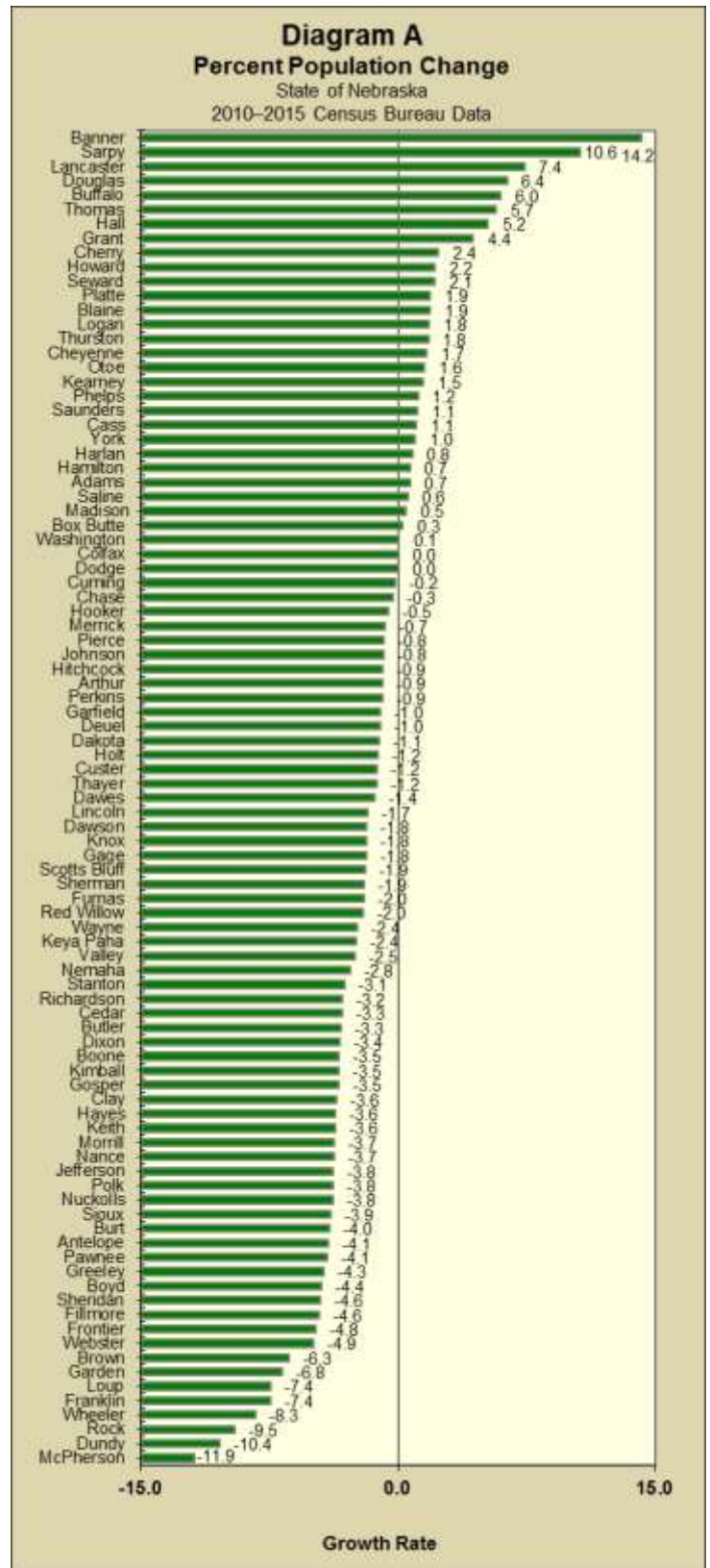
Executive Summary

Demographics

Census Bureau data showed that the statewide population of Nebraska increased by 69,849 persons, or by 3.8 percent, from 2010 through 2015. County population change in Nebraska saw significant shifts during the 2010 through 2015 time period as well, with 62 counties decreasing in population and only 29 counties increasing.

This finding continues a trend of more and more counties experiencing population declines. Of counties with a population increase, some were up sharply. For example, over the 2010 to 2015 period, Banner County had the state's highest population growth rate, at 14.2 percent. Sarpy, Lancaster, Douglas, Buffalo, Thomas and Hall counties' populations all rose more than 5.0 percent, as seen in Diagram A, at right. The three largest counties, Douglas, Lancaster, and Sarpy, increased in population by more than 70,867 persons in total. Further, these three counties had a total population of about 1,032,224 persons, or about 54.4 percent of the state's total population. By 2015, the counties with the greatest population percentage declines were McPherson, Dundy and Rock all of which fell more than 9.0 percent since 2010, also seen in Diagram A.

The counties with the largest absolute declines were Scotts Bluff, Lincoln, Dawson and Gage counties, with each of these counties experiencing population declines by more than 400 persons. Total estimated population change for each county over this 5-year period is presented in Table A, on the following page.



Area	Change	Area	Change	Area	Change	Area	Change
Douglas	32,954	Harlan	29	Thayer	-65	Dixon	-203
Lancaster	21,061	Grant	27	Wheeler	-68	Polk	-204
Sarpy	16,852	Dodge	15	Gosper	-71	Dundy	-209
Hall	3,073	Logan	14	Boyd	-93	Dakota	-225
Buffalo	2,761	Washington	14	Furnas	-97	Red Willow	-226
Platte	610	Blaine	9	Valley	-106	Wayne	-228
Seward	360	Colfax	5	Greeley	-109	Clay	-233
Cass	271	Arthur	-4	Pawnee	-114	Franklin	-240
Otoe	244	Hooker	-4	Holt	-122	Sheridan	-249
Saunders	236	Chase	-10	Dawes	-127	Richardson	-269
Adams	223	Cuming	-14	Frontier	-132	Antelope	-271
Cheyenne	169	Deuel	-20	Kimball	-132	Fillmore	-271
Madison	163	Keya Paha	-20	Custer	-133	Burt	-273
York	141	Garfield	-21	Garden	-139	Butler	-280
Cherry	135	Hitchcock	-25	Nance	-140	Jefferson	-284
Howard	135	Perkins	-26	Rock	-145	Cedar	-288
Thurston	124	Hayes	-35	Knox	-158	Keith	-305
Phelps	108	Johnson	-44	Nuckolls	-171	Gage	-411
Banner	98	Loup	-47	Webster	-187	Dawson	-440
Kearney	96	Sioux	-51	Morrill	-188	Lincoln	-632
Saline	82	Merrick	-58	Boone	-190	Scotts Bluff	-709
Hamilton	66	Pierce	-58	Stanton	-192	Nebraska	69,849
Thomas	37	Sherman	-61	Brown	-199		
Box Butte	29	McPherson	-64	Nemaha	-202		

The 2015 Census Bureau data showed that growth is becoming increasingly isolated in selected clustered areas and declines are widespread geographically. One key reason for these declines is that net migration for many of the areas represents a negative number, which infers that persons are leaving these areas. This implies that demand for housing will follow these population estimates. However, the reasons for such strong out-migration remains a subject of debate. Consequently, additional sources of information were sought to determine the validity of the Census Bureau's migration estimates.¹

One such source of information related to population change was received from the Nebraska Department of Motor Vehicles (DMV) Driver Services Division, which has provided data related to the number of driver's licenses surrendered and exchanged during the past 14 years.² These data showed the number of persons who moved into Nebraska from elsewhere and exchanged their previous state license for a Nebraska license as well as those who left the state and surrendered their Nebraska license to another state. While not a precise count, the data are indicators of migration flows into and out of Nebraska.

The calendar 2001 DMV data indicated a slight out-migration, with 1,162 persons leaving Nebraska. The same data were significantly changed for 2002 and 2003, with increases occurring in both years and slower increases occurring in 2004. The total net of exchanged and surrendered driver's licenses reached 4,275 in 2002 and rose to 5,745 in 2003 before slipping to 2,714 in 2004. Net exchanged licenses reached an all-time high of 10,698 in 2010, but fell

¹Revised intercensal estimates, as well as a new July 1, 2013, population estimates for counties, are due to be released in June 2014.

² Names and addresses were deleted from the file prior to release, to protect the privacy of the license holders.

off in 2012 and 2013, with 7,610 and 6,002 in-migrants, respectively. In 2014 total net licenses exchanged fell further to 3,750, with 2015 seeing a 3,227 net in-migrants. The first half of 2016 saw a net in-migration of 1,901 people. It would appear that net in-migration is slowing slightly from the high seen in 2013. For counties with declines, the numbers of out-migrants were usually quite small in 2015, with Dakota County seeing the largest decline of 65 drivers, as seen in Table B, below. Douglas, Lancaster, and Sarpy counties saw fairly substantive increases. These data suggest that population may be changing differently than inferred from the Census Bureau migration estimates.

Area	Net	Area	Net	Area	Net	Area	Net
Douglas	995	Burt	21	Thomas	8	Pawnee	-2
Lancaster	715	Phelps	21	Grant	7	Valley	-2
Sarpy	562	Red Willow	21	Sheridan	6	Hitchcock	-3
Buffalo	113	Garden	20	Arthur	5	Franklin	-4
Adams	110	Merrick	20	Butler	5	Hamilton	-5
Hall	94	Nuckolls	18	Wayne	5	Thurston	-5
Dodge	66	Clay	17	Banner	4	Polk	-6
Custer	55	Saunders	17	Boyd	4	Frontier	-8
Dawson	55	Jefferson	15	Greeley	3	Howard	-9
Lincoln	50	Fillmore	14	Blaine	2	Nance	-12
Cheyenne	49	Harlan	14	Keya Paha	2	Nemaha	-13
Furnas	46	Kearney	13	Richardson	2	Boone	-17
Platte	43	Thayer	13	Sherman	2	Chase	-17
Otoe	40	Box Butte	12	Cedar	1	Dixon	-24
Gage	37	Knox	12	Cuming	1	Antelope	-25
Cherry	34	Webster	12	Hooker	1	Pierce	-27
Keith	32	Kimball	11	Loup	1	Dawes	-33
Colfax	30	Perkins	11	Garfield	0	Holt	-38
Cass	29	Hayes	10	Stanton	0	Washington	-47
Seward	26	Deuel	9	Rock	-1	Scotts Bluff	-48
Johnson	24	Logan	9	Wheeler	-1	Dakota	-65
Brown	23	Madison	9	Gosper	-2	Out of State	-23
Saline	23	Sioux	9	McPherson	-2	Nebraska	3,227
York	22	Dundy	8	Morrill	-2		

Economics

In December 2016, the Bureau of Economic Analysis (BEA) released new statewide estimates of employment and income for 2015. Expressed in real 2015 dollars, 2015 per capita income statewide was \$48,544. However, there was a large variation in this statistic when viewed at the county level. Wheeler County had the highest per capita income in the state, at \$125,171, which is significantly higher than the 2015 national average of \$48,112.

Several counties had extremely low per capita income values; Johnson, Dakota and Dawes counties all had per capita incomes that were below \$38,000. These data are presented in Table C, on the following page.

Table C Per Capita Income by County, Sorted from Highest to Lowest BEA Data, 2015, Real 2015 Dollars							
Area	PCI	Area	PCI	Area	PCI	Area	PCI
Wheeler	125,171	Thayer	51,782	Knox	46,483	Wayne	43,048
Kearney	108,975	Grant	51,003	Pawnee	46,405	Howard	42,984
Cuming	74,971	Boyd	50,673	Sheridan	46,339	Nance	42,957
Keya Paha	69,831	Perkins	50,369	Jefferson	46,303	Kimball	42,922
Banner	68,652	Cedar	50,053	Butler	46,298	Nemaha	42,872
Hayes	68,543	Antelope	49,974	Garden	46,254	Otoe	42,541
Rock	66,970	Morrill	49,947	Dixon	46,080	Richardson	42,054
Thomas	64,887	Polk	49,909	Buffalo	46,051	Dodge	41,875
Blaine	64,585	Washington	49,835	Saunders	46,035	Colfax	41,562
Pierce	64,100	Hamilton	49,351	Cass	45,775	Deuel	41,360
Dundy	63,828	Hooker	49,324	Garfield	45,711	Box Butte	41,045
Sioux	62,599	Furnas	49,294	Seward	45,504	Scotts Bluff	40,984
Loup	61,809	Merrick	49,110	Gage	45,448	Nuckolls	40,370
Madison	59,379	Burt	49,086	Franklin	45,289	Sherman	40,273
Boone	58,283	Arthur	49,018	Stanton	45,243	Hitchcock	39,677
Phelps	57,981	Logan	48,979	Platte	45,193	Dawson	38,590
Fillmore	56,450	Gosper	48,840	McPherson	44,915	Hall	38,072
Douglas	56,212	York	48,511	Sarpy	44,819	Saline	38,058
Brown	55,904	Harlan	47,994	Clay	44,694	Johnson	36,361
Cherry	52,841	Lincoln	47,816	Adams	44,381	Dakota	35,931
Cheyenne	52,537	Webster	47,027	Lancaster	44,057	Dawes	33,366
Frontier	52,431	Thurston	46,990	Greeley	43,946	Nebraska	48,544
Holt	52,141	Chase	46,817	Valley	43,661		
Custer	52,048	Red Willow	46,670	Keith	43,093		

While Nebraska's unemployment rate rose from 3.7 percent in 2002 to 4 percent in 2003, it decreased in the mid-2000s to a statewide low of 2.9 percent in 2007. It rose during the financial crisis, but by 2015, the unemployment rate declined from the high of 4.6 percent seen in 2009, and fell to 3.0 percent in 2015. Nebraska has enjoyed a very low unemployment rate in comparison to the U.S., which had a 5.3 percent unemployment rate in 2015. However, unemployment rates in Nebraska varied significantly by county, as seen on the following page, where these employment data have been sorted from lowest to highest unemployment rate and are portrayed in Diagram B. In 2015, Perkins County had the lowest unemployment rate in the state, at 1.8 percent. In fact, 89 counties had unemployment rates at or below 4.0 percent, which represents the theoretical full level of employment.

On the other hand, Thurston County had the highest unemployment rate in the state, at 5.3 percent in 2015. Arthur and Blaine counties had the next highest unemployment rates, at 4.4 percent each.

Over the past 20-plus years, the number of business establishments in Nebraska had increased. Even though there was a slight decline in 1985 and 1986, total business establishments rose from 37,727 in 1980 to 51,886 by 2010. After a brief decline in 2011, establishments increased by 291 in 2013 and 406 in 2014.

Nevertheless, the change seen between 2013 and 2014 varied significantly by county. Table D, on the following page, presents a tabulation of the change seen in all counties in the state. Sarpy, Douglas, and Lancaster counties saw the largest increases, in business establishments growing by 60 or more establishments. However, 44 counties saw either no new establishments, or a decrease in establishment, as can be seen in Table D, on the following page.

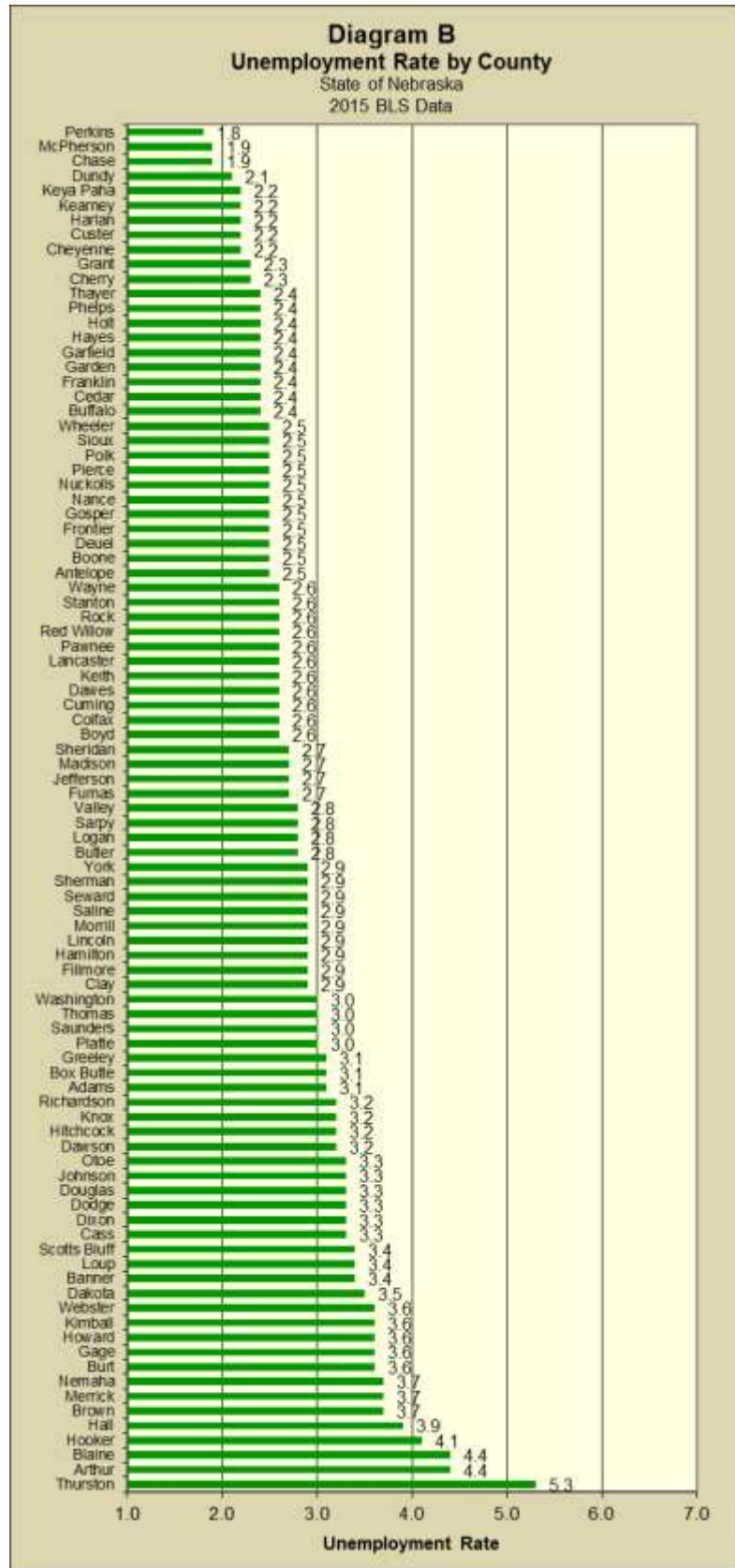


Table D							
Business Establishments by County							
BEA Data, Degree of Change 2013 – 2014							
Area	Change	Area	Change	Area	Change	Area	Change
Sarpy	105	Sherman	5	Thomas	1	Boyd	-3
Douglas	67	Washington	5	Banner	0	Cherry	-3
Lancaster	62	Clay	4	Franklin	0	Colfax	-3
Buffalo	25	Deuel	4	Kimball	0	Knox	-3
McPherson	17	Garfield	4	Madison	0	Nemaha	-3
Scotts Bluff	16	Loup	4	Nance	0	Richardson	-3
Hamilton	12	Brown	3	Rock	0	Dundy	-4
Keith	12	Phelps	3	Sioux	0	Merrick	-4
Lincoln	12	Cass	2	Valley	0	Morrill	-4
Nuckolls	11	Dakota	2	Arthur	-1	Wayne	-4
Saunders	11	Howard	2	Blaine	-1	York	-4
Gage	10	Keya Paha	2	Dixon	-1	Cedar	-5
Hall	10	Platte	2	Harlan	-1	Dawson	-5
Boone	9	Red Willow	2	Polk	-1	Jefferson	-5
Cheyenne	9	Saline	2	Wheeler	-1	Pierce	-5
Antelope	8	Stanton	2	Custer	-2	Frontier	-7
Chase	8	Thurston	2	Hitchcock	-2	Holt	-7
Fillmore	8	Webster	2	Hooker	-2	Butler	-8
Cuming	7	Garden	1	Johnson	-2	Dodge	-9
Thayer	7	Grant	1	Pawnee	-2	Otoe	-9
Dawes	6	Greeley	1	Perkins	-2	Furnas	-11
Gosper	6	Hayes	1	Sheridan	-2	No County Designated	33
Seward	6	Kearney	1	Adams	-3	Nebraska	406
Burt	5	Logan	1	Box Butte	-3		

Housing

Additions to Nebraska's housing stock are evaluated by tracking new construction permits. Permitting activity has been relatively strong over the past several years. However, total permits declined from 10,920 in 2004, to 9,929 in 2005, and 8,230 in 2006. Permits declined to a low in 2009 to 5,150 units, but rose by 17.5 percent in 2012 to 6,116 units. Statewide permit activity for single-family homes also declined in the recent past, to 4,552 units in 2009, and reaching a low of 3,597 in 2010. However, single family permits rebounded sharply in 2012, rising to 4,316 permits, or an increase of 20.0 percent over 2011 single family permits. In 2013 the rebound continued, with an additional 835 single family permits, or a one year increase of 19.3 percent. The 2014 data showed single family permits decreased by 7.9 percent, falling to 4,744 permits. However in the most recent 2015 data single family permits increased, rising by 9.6 percent to 5,198 units.

The 2015 intercensal estimates reported the number of existing housing units in Nebraska. The data showed that housing increased by 3.0 percent between 2010 and 2015, to 820,913 units, which is an increase of 24,120 housing units. The total housing stock within Nebraska's counties increased at a reasonable pace. Douglas, Lancaster, and Sarpy counties, as expected, had the largest increases in housing stock, with total increases of 9,506, 5,628 and 5,206, respectively, over the five year period. Buffalo and Hall County had a substantive rise of 944 and 784 units, respectively over the same period. On the other hand, 44 counties experienced

declines in housing stock, with Scotts Bluff losing 88 housing units. These data are presented in Table E, below.

Table E							
Change in Housing Stock							
Census Bureau Data: 2010 - 2015							
Area	Change	Area	Change	Area	Change	Area	Change
Douglas	9,506	Kearney	47	Logan	0	Boone	-13
Lancaster	5,628	Phelps	38	Hayes	-1	Jefferson	-13
Sarpy	5,206	Lincoln	35	Antelope	-2	Chase	-14
Buffalo	944	Dawson	30	Arthur	-2	Deuel	-14
Hall	784	Saline	24	Madison	-2	Garden	-17
Adams	399	Cherry	21	Nemaha	-2	Cedar	-18
Platte	263	Pawnee	19	Thomas	-2	Morrill	-18
Saunders	226	Pierce	19	Wheeler	-2	Nuckolls	-18
Seward	176	Stanton	19	Blaine	-3	Boyd	-19
Cass	166	Loup	14	Grant	-3	Polk	-21
Washington	159	Gosper	13	Rock	-3	Johnson	-22
McPherson	133	Thayer	13	Banner	-5	Richardson	-24
Dakota	124	Dixon	12	Sherman	-5	Brown	-25
Hamilton	98	Custer	8	Burt	-6	Kimball	-26
Knox	96	Holt	8	Greeley	-6	Gage	-34
Wayne	92	Valley	8	Keya Paha	-6	Hitchcock	-34
Cheyenne	88	Fillmore	7	Frontier	-8	Sheridan	-38
Howard	75	Sioux	7	Clay	-10	Dawes	-40
Merrick	73	Thurston	7	Dundy	-10	Keith	-57
York	54	Cuming	6	Franklin	-10	Box Butte	-58
Otoe	53	Hooker	5	Perkins	-10	Scotts Bluff	-88
Nance	52	Red Willow	5	Furnas	-12	Nebraska	24,120
Coffax	49	Butler	4	Harlan	-12		
Dodge	49	Garfield	3	Webster	-12		

While there has been a substantive increase in the housing stock, other significant changes have also occurred. For example, as seen in Table F, on the following page, homeownership is under pressure in many counties. In 2015, the statewide homeownership rate was 66.2 percent, with 33 counties having homeownership rates below 70.0 percent. Urban counties such as Douglas and Lancaster counties had lower homeownership rates, with rates of 61.8 and 59.4 percent respectively. Stanton and Franklin both had homeownership rates above 83.0.

Area	Change	Area	Change	Area	Change	Area	Change
Stanton	84.3	Sioux	77.0	Holt	72.4	Hayes	67.2
Franklin	83.6	Pierce	76.7	Thomas	72.3	Dodge	66.6
Garden	82.8	Hooker	76.3	Phelps	72.0	Keith	66.6
Cedar	81.6	Dixon	76.0	Gosper	71.6	Lincoln	66.4
Greeley	81.0	Jefferson	76.0	Valley	71.5	Box Butte	66.2
Cass	80.8	Garfield	75.9	Gage	71.1	Dawes	66.0
Boyd	80.5	Fillmore	75.8	Seward	71.1	Cherry	65.9
Hamilton	80.0	Nance	75.7	Nemaha	71.0	Dakota	65.3
Burt	79.5	Antelope	75.6	Sheridan	70.9	Dundy	65.1
Thayer	79.2	Deuel	75.1	Keya Paha	70.8	Madison	65.0
Washington	79.2	Rock	75.1	Furnas	70.5	McPherson	64.9
Boone	78.7	Richardson	74.8	Cuming	70.3	Kimball	64.8
Harlan	78.7	Frontier	74.2	Grant	69.9	Saline	63.9
Howard	78.4	Colfax	74.0	Sarpy	69.8	Buffalo	63.3
Butler	78.2	Nuckolls	74.0	Adams	69.5	Hall	62.0
Saunders	78.2	Wheeler	73.8	Brown	69.3	Douglas	61.8
Webster	78.2	Johnson	73.6	Morrill	69.2	Thurston	61.8
Chase	78.0	Knox	73.5	Logan	69.0	Wayne	61.6
Sherman	77.9	Otoe	73.3	Cheyenne	68.8	Lancaster	59.4
Pawnee	77.7	Merrick	73.2	York	68.7	Arthur	58.9
Clay	77.6	Red Willow	73.0	Scotts Bluff	68.5	Blaine	53.2
Polk	77.3	Custer	72.8	Kearney	68.1	Nebraska	66.2
Perkins	77.2	Platte	72.8	Dawson	67.7		
Loup	77.1	Hitchcock	72.5	Banner	67.3		

Vacant units are comprised of units that are for rent, sale, or sold but not yet occupied; units used for seasonal, recreational, or occasional use; and units dedicated to migrant workers. Table G, on the following page, shows the percentage the entire housing stock represented by vacant units by county. Nebraska had an overall housing unit vacancy rate of 9.0 percent, but many counties much higher rates. Urban counties such as Lancaster and Sarpy Counties had a lower percentage of vacant housing, with rates of 4.9 and 4.5 percent, respectively. However, there were 8 counties with which had 30.0 percent or more of their housing stock classified as vacant.

Table G Percentage of Vacant Housing Units 2015 ACS Census Data							
Area	Change	Area	Change	Area	Change	Area	Change
Loup	41.6	Polk	20.0	Thayer	14.0	Merrick	10.7
Gosper	36.9	Madison	19.3	Jefferson	13.9	York	10.7
Garden	36.1	Burt	19.1	Dawson	13.7	Scotts Bluff	9.8
Harlan	34.9	Webster	18.7	Saunders	13.7	Lincoln	9.7
Blaine	32.3	Kimball	18.6	Cedar	13.6	Hamilton	9.4
Boyd	31.8	Brown	18.5	Antelope	13.5	Dodge	9.0
Sioux	31.4	Morrill	18.2	Holt	13.2	Seward	8.9
Wheeler	30.9	Franklin	18.1	Cass	13.1	Pierce	8.8
Keya Paha	29.7	Nemaha	17.8	Thurston	13.0	Otoe	8.6
Frontier	29.5	Deuel	16.9	Clay	12.3	Wayne	8.2
Hooker	29.1	Valley	16.6	Johnson	12.3	Douglas	7.3
Arthur	28.9	Banner	16.5	Logan	12.0	McPherson	7.1
Sherman	28.9	Cherry	16.2	Red Willow	11.9	Adams	7.0
Grant	28.5	Furnas	16.1	Stanton	11.9	Hall	6.5
Keith	27.4	Boone	15.5	Box Butte	11.8	Platte	6.2
Rock	24.7	Fillmore	15.4	Cuming	11.8	Buffalo	6.0
Garfield	24.2	Nuckolls	15.4	Saline	11.8	Dakota	5.7
Hitchcock	23.4	Nance	15.1	Butler	11.5	Kearney	5.3
Thomas	23.1	Custer	14.8	Colfax	11.5	Lancaster	4.9
Greeley	23.0	Dawes	14.6	Gage	11.3	Sarpy	4.5
Knox	22.6	Howard	14.5	Hayes	11.2	Washington	4.0
Sheridan	22.6	Perkins	14.3	Phelps	11.2	Nebraska	9.0
Pawnee	20.8	Richardson	14.2	Chase	10.9		
Dundy	20.4	Dixon	14.0	Cheyenne	10.7		

A telephone survey of rental properties was conducted throughout Nebraska in the last quarter of 2016. The survey instrument was designed to inquire about several attributes of rental units. The survey sample was comprised of apartment listings selected from various business indexes, properties known to the Nebraska Investment Finance Authority, and a review of local newspapers throughout the state. In the 15-year period, the number of completed surveys drastically increased, from 456 in 2002 to 2,135 in 2016. The number of units counted in the surveys rose as well, from 57,009 in 2002 to 119,376 in 2016. As seen on page II.ES.10 in Table H, Douglas and Lancaster counties had the most units surveyed, with 50,920 and 23,007 units, respectively. The vacancy rate varied greatly across the state, with rates above 13.0 percent in Kimball, Greeley, and Nuckolls counties and rates of nearly zero percent in Pawnee, Antelope and Garden counties.

Table H
Units Surveyed and Vacancy Rate
2016 Survey of Rental Properties

Area	Units	Vacancy Rate	Area	Units	Vacancy Rate	Area	Units	Vacancy Rate	Area	Units	Vacancy Rate
Douglas	50,920	3.8	Cass	322	5.0	Deuel	95	5.3	Stanton	34	0.0
Lancaster	23,007	3.5	Knox	319	9.7	Webster	92	5.4	Greeley	28	17.9
Sarpy	11,619	3.7	Saunders	317	3.2	Sheridan	91	2.2	Rock	26	3.9
Hall	4,445	5.0	Hamilton	307	3.9	Cedar	86	10.5	Franklin	24	0.0
Buffalo	4,430	2.4	Dawes	280	7.9	Morrill	83	4.8	Hitchcock	21	9.5
Lincoln	2,110	6.3	Colfax	277	1.1	Brown	81	2.5	Perkins	10	10.0
Scotts Bluff	2,090	5.4	Red Willow	269	6.0	Sherman	80	1.3	Hooker	8	0.0
Dodge	1,729	3.8	Custer	249	5.6	Johnson	79	5.1	Hayes	1	0.0
Madison	1,652	3.0	Phelps	243	5.4	Kimball	76	25.0	McPherson	1	0.0
Adams	1,650	3.1	Nemaha	230	7.8	Thayer	74	5.4	Arthur	.	.
Platte	1,082	1.5	Howard	225	0.9	Polk	73	11.0	Banner	.	.
Dawson	989	5.3	Valley	219	7.3	Clay	71	1.4	Blaine	.	.
Dakota	841	5.2	Richardson	210	12.4	Frontier	71	9.9	Boyd	.	.
Saline	769	8.3	Holt	204	3.4	Dixon	68	7.4	Gosper	.	.
Cheyenne	734	10.6	Furnas	191	12.6	Pawnee	67	0.0	Grant	.	.
York	658	6.2	Keith	179	5.0	Harlan	66	1.5	Keya Paha	.	.
Merrick	610	4.4	Jefferson	171	2.9	Nuckolls	66	16.7	Logan	.	.
Wayne	567	3.5	Burt	125	13.6	Pierce	59	3.4	Loup	.	.
Washington	535	4.3	Kearney	122	7.4	Cherry	55	1.8	Sioux	.	.
Seward	510	3.5	Cuming	114	1.8	Antelope	49	0.0	Thomas	.	.
Box Butte	494	13.4	Fillmore	102	7.8	Dundy	40	2.5	Wheeler	.	.
Gage	461	9.3	Boone	100	3.0	Chase	34	11.8	Nebraska	119,376	4.0
Thurston	391	0.3	Butler	100	1.0	Garden	34	0.0			
Otoe	334	4.8	Garfield	97	6.2	Nance	34	2.9			

Summary

Demographic and economic growth varied significantly throughout the state. While there were exceptions, some counties experienced population out-migration and lower incomes, and most growth continued to be concentrated in and around the eastern and more urban counties of Nebraska.

On the other hand, the physical housing stock continued to expand in 48 counties and decline in nearly all other counties. This is a solid trend for areas with rising populations, but for areas with declining populations, housing resources should be carefully evaluated to determine the degree to which new housing may undermine utilization of the existing affordable housing stock and contribute to the dilapidation of less desirable stock. This may be contributing to the substantive rise in vacant housing units.