

**VOLUME II:
WEBSTER COUNTY**

NEBRASKA PROFILE

Please visit the Nebraska State Profile Dashboard:

<http://www.NEstats.org>

For and online version of this profile with many additional features including:

- **Mapping**
- **Interactive Charts and Tables**
- **Data Downloads**
- **Interactive Long Read**
- **Interactive Tour**
- **Jurisdiction to Jurisdiction Comparison**
- **Download Additional Reports**
- **And More**

Webster County

DEMOGRAPHICS

Population Estimates

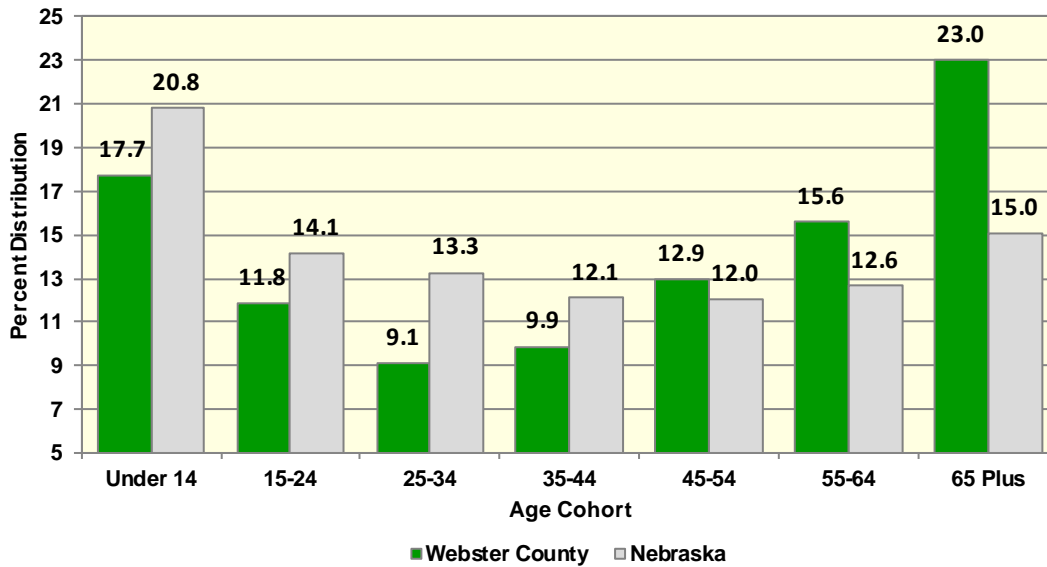
The Census Bureau’s current census estimates indicate that Webster County’s population decreased from 3,812 in 2010 to 3,603 in 2016, or by 5.5 percent. This compares to a statewide population change of 4.4 percent over the period. The number of people from 25 to 34 years of age increased by 8.3 percent, and the number of people from 55 to 64 years of age increased by 13.3 percent. The white population decreased by 6.2 percent, while the black population decreased by 16.7 percent. The Hispanic population increased from 133 to 173 people between 2010 and 2016 or by 30.1 percent. These data are presented in Table II.91.1.

Table II.91.1 Profile of Population Characteristics Webster County vs. State of Nebraska 2010 Census and 2016 Current Census Estimates						
Subject	Webster County			Nebraska		
	2010 Census	Jul-16	% Change	2010 Census	Jul-16	% Change
Population	3,812	3,603	-5.5%	1,826,341	1,907,116	4.4%
Age						
0 to 14 years	692	639	-7.7%	383,542	396,601	3.4%
15 to 24 years	405	426	5.2%	258,206	269,442	4.4%
25 to 34 years	302	327	8.3%	245,176	252,946	3.2%
35 to 44 years	377	355	-5.8%	220,838	230,528	4.4%
45 to 54 years	639	466	-27.1%	258,726	229,683	-11.2%
55 to 64 years	495	561	13.3%	213,176	241,172	13.1%
65 and Over	902	829	-8.1%	246,677	286,744	16.2%
Race						
White	3,716	3,487	-6.2%	1,649,264	1,694,976	2.8%
Black	18	15	-16.7%	85,971	94,620	10.1%
American Indian and Alaskan Native	8	6	-25%	23,418	27,318	16.7%
Asian	11	9	-18.2%	33,322	47,282	41.9%
Native Hawaiian or Pacific Islander	10	13	30%	2,061	2,425	17.7%
Two or more races	49	73	49%	32,305	40,495	25.4%
Ethnicity (of any race)						
Hispanic or Latino	133	173	30.1%	167,405	203,320	21.5%

Table II.91.2, presents the population of Webster County by age and gender from the 2010 Census and 2016 current census estimates. The 2010 Census count showed a total of 1,821 males, who accounted for 47.8 percent of the population, and the remaining 52.2 percent, or 1,991 persons, were female. In 2016, the number of males was 1,783 persons, and accounted for 49.5 percent of the population, with the remaining 50.5 percent, or 1,820 persons being female.

Table II.91.2 Population by Age and Gender Webster 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	322	370	692	318	321	639	-7.7%
15 to 24 years	203	202	405	208	218	426	5.2%
25 to 34 years	159	143	302	187	140	327	8.3%
35 to 44 years	179	198	377	185	170	355	-5.8%
45 to 54 years	322	317	639	228	238	466	-27.1%
55 to 64 years	265	230	495	295	266	561	13.3%
65 and Over	371	531	902	362	467	829	-5.5%
Total	1,821	1,991	3,812	1,783	1,820	3,603	-5.5%
% of Total	47.8%	52.2%	.	49.5%	50.5%	.	

Diagram II.91.1
Age Distribution
 Webster 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.91.3, from April 2000 to July 2009, Webster County natural decrease was estimated to be 247 people. Webster County has been experiencing net out-migration, with 383 persons leaving the county in the last nine years.¹⁷¹ The 2016 population estimates showed a natural decrease of 132 persons. Between 2010 and 2016, Webster County’s population decreased to 3,603 persons.

Table II.91.3 Population Change Webster County 1980–2010 Census and Intercensal Data	
1980 Population	4,858
Natural Increase 80–90	-197
Net Migration 80–90	-382
1990 Population	4,279
Natural Increase 90–00	-313
Net Migration 90–00	95
2000 Population	4,061
Natural Increase 00–09	-247
Net Migration 00–09	-383
2009 Population Estimate	3,431
2010 Population	3,812
Natural Increase 10–16	-132
Net Migration 10–16	-77
2016 Population Estimate	3,603

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 Webster County decreased from 12 persons in 2015 to 7 persons in 2016, with an additional net movement of 2 in the first six months of 2017. The driver’s license total exchanges for the last 16 years are presented in Table II.91.4.

Table II.91.4 Driver's Licenses Exchanged and Surrendered Webster County 2001–First half of 2017 DOT Data			
Year	In-Migrants	Out-Migrants	Net Change
Calendar 2001	54	41	13
Calendar 2002	63	40	23
Calendar 2003	50	32	18
Calendar 2004	49	46	3
Calendar 2005	57	29	28
Calendar 2006	48	36	12
Calendar 2007	29	26	3
Calendar 2008	53	32	21
Calendar 2009	54	27	27
Calendar 2010	84	37	47
Calendar 2011	51	20	31
Calendar 2012	54	24	30
Calendar 2013	49	24	25
Calendar 2014	48	49	-1
Calendar 2015	45	33	12
Calendar 2016	40	33	7
First Half of 2017	22	20	2

¹⁷¹ 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 Webster County decreased by 0.8 percent from 626 in 2016 to 621 in 2017, as shown in Table II.91.5. The number of school-age children 5 to 11 years of age increased from 319 in 2016 to 321 in 2017.

Census Demographic Data

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

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

Year	Age Group			Total
	5–11	11–13	14–18	
1992	405	119	285	809
1993	397	133	295	825
1994	407	121	301	829
1995	405	125	310	840
1996	400	127	302	829
1997	417	123	312	852
1998	416	103	327	846
1999	397	117	299	813
2000	385	118	300	803
2001	371	113	280	764
2002	396	114	288	798
2003	288	96	244	628
2004	269	84	239	592
2005	331	111	286	728
2006	319	118	294	731
2007	310	116	308	734
2008	306	102	311	719
2009	306	102	312	720
2010	278	101	297	676
2011	281	85	284	650
2012	271	85	274	630
2013	295	83	239	617
2014	308	76	245	629
2015	255	76	204	535
2016	319	91	216	626
2017	321	89	211	621

Population Characteristics

Table II.91.6, shows population by age for the 2000 and 2010 Census. The population changed by -6.1 percent overall between 2000 and 2010. Various age cohorts changed at different rates. The elderly population, or persons aged 65 or older, changed by -8.6 percent to a total of 902 persons in 2010. Those aged 25 to 34 changed by -10.9 percent, and those aged under 5 changed by 10 percent.

Table II.91.6 Population by Age Webster County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	210	5.2%	231	6.1%	10%
5 to 19	818	20.1%	719	18.9%	-12.1%
20 to 24	115	2.8%	147	3.9%	27.8%
25 to 34	339	8.3%	302	7.9%	-10.9%
35 to 54	1,128	27.8%	1,016	26.7%	-9.9%
55 to 64	464	11.4%	495	13%	6.7%
65 or Older	987	24.3%	902	23.7%	-8.6%
Total	4,061	100.0%	3,812	100.0%	-6.1%

The elderly population is further explored in Table II.91.7. Those aged 65 to 66 changed by -16.3 percent between 2000 and 2010, resulting in a population of 87 persons. Those aged 85 or older changed by 9.9 percent during the same time period, and resulted in 189 persons over age 85 in 2010.

Table II.91.7 Elderly Population by Age Webster County 2000 & 2010 Census SF1 Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	104	10.5%	87	9.6%	-16.3%
67 to 69	116	11.8%	135	15%	16.4%
70 to 74	210	21.3%	205	22.7%	-2.4%
75 to 79	224	22.7%	155	17.2%	-30.8%
80 to 84	161	16.3%	131	14.5%	-18.6%
85 or Older	172	17.4%	189	21%	9.9%
Total	987	100.0%	902	100.0%	-8.6%

Population by race and ethnicity is shown in Table II.91.8, with the white population representing 96 percent in 2010. The black population changed by 200 percent, representing 0.5 percent of the population in 2010. The American Indian and Asian populations represented 0.2 and 0.3 percent, respectively, in 2010. As for ethnicity, the Hispanic population changed by 504.5 percent between 2000 and 2010, compared to the -8.9 percent growth rate for non-Hispanics.

Table II.91.8 Population by Race and Ethnicity Webster County 2000 & 2010 Census SF1 Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	3,984	98.1%	3,659	96%	-8.2%
Black	6	0.1%	18	0.5%	200%
American Indian	11	0.3%	8	0.2%	-27.3%
Asian	19	0.5%	11	0.3%	-42.1%
Native Hawaiian/ Pacific Islander	3	0.1%	10	0.3%	233.3%
Other	9	0.2%	48	1.3%	433.3%
Two or More Races	29	0.7%	58	1.5%	100%
Total	4,061	100.0%	3,812	100.0%	-6.1%
Hispanic	22	0.5%	133	3.5%	504.5%
Non-Hispanic	4,039	99.5%	3,679	96.5%	-8.9%



Population by race and ethnicity through 2016 is shown in Table II.91.9. The white population represented 96.1 percent of the population in 2016, compared with the black population accounting for 0.1 percent of the population. Hispanic population represented 4.3 percent of the population in 2016.

Table II.91.9				
Population by Race and Ethnicity				
Webster County				
2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
White	3,659	96%	3,522	96.1%
Black	18	0.5%	4	0.1%
American Indian	8	0.2%	0	0%
Asian	11	0.3%	43	1.2%
Native Hawaiian/ Pacific Islander	10	0.3%	0	0%
Other	48	1.3%	13	0.4%
Two or More Races	58	1.5%	83	2.3%
Total	3,812	100.0%	3,665	100.0%
Non-Hispanic	3,679	96.5%	3,506	95.7%
Hispanic	133	3.5%	159	4.3%

The population by race is broken down further by ethnicity in Table II.91.10. While the white non-Hispanic population changed by -9.6 percent between 2000 and 2010, the white Hispanic population changed by 446.2 percent. The black non-Hispanic population changed by 200 percent.

Table II.91.10					
Population by Race and Ethnicity					
Webster County					
2000 & 2010 Census Data					
Race	2000		2010 Census		% Change 00 - 10
	Population	% of Total	Population	% of Total	
Non-Hispanic					
White	3,971	98.3%	3,588	97.5%	-9.6%
Black	6	0.1%	18	0.5%	200%
American Indian	11	0.3%	8	0.2%	-27.3%
Asian	19	0.5%	11	0.3%	-42.1%
Native Hawaiian/ Pacific Islander	3	0.1%	10	0.3%	233.3%
Other	0	0%	0	0%	%
Two or More Races	29	0.7%	44	1.2%	51.7%
Total Non-Hispanic	4,039	100.0%	3,679	100.0%	-8.9%
Hispanic					
White	13	59.1%	71	53.4%	446.2%
Black	0	0%	0	0%	%
American Indian	0	0%	0	0%	%
Asian	0	0%	0	0%	%
Native Hawaiian/ Pacific Islander	0	0%	0	0%	%
Other	9	40.9%	48	36.1%	433.3%
Two or More Races	0	0%	14	10.5%	%
Total Hispanic	22	100.0%	133	100.0%	504.5%
Total Population	4,061	100.0%	3,812	100.0%	-6.1%

The change in race and ethnicity between 2010 and 2016 is shown in Table II.91.11. During this time, the total non-Hispanic population was 3,506 persons in 2016. The Hispanic population was 159.

Table II.91.11 Population by Race and Ethnicity				
Webster County 2010 Census & 2016 Five-Year ACS				
Race	2010 Census		2016 Five-Year ACS	
	Population	% of Total	Population	% of Total
Non-Hispanic				
White	3,588	97.5%	3,387	96.6%
Black	18	0.5%	4	0.1%
American Indian	8	0.2%	0	0%
Asian	11	0.3%	43	1.2%
Native Hawaiian/ Pacific Islander	10	0.3%	0	0%
Other	0	0%	6	0.2%
Two or More Races	44	1.2%	66	1.9%
Total Non-Hispanic	3,679	100.0%	3,506	100.0%
Hispanic				
White	71	53.4%	135	84.9%
Black	0	0%	0	0%
American Indian	0	0%	0	0%
Asian	0	0%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	48	36.1%	7	4.4%
Two or More Races	14	10.5%	17	10.7%
Total Hispanic	133	100.0	159	100.0%
Total Population	3,812	100.0%	3,665	100.0%

Households by type and tenure are shown in Table II.91.12. Family households represented 60.2 percent of households, while non-family households accounted for 39.8 percent. These changed from 64.7 and 35.3 percent, respectively.

Table II.91.12 Household Type by Tenure				
Webster County 2010 Census SF1 & 2016 Five-Year ACS Data				
Household Type	2010 Census		2016 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	1,037	64.7%	934	60.2%
Married-Couple Family	865	83.4%	816	87.4%
Owner-Occupied	775	89.6%	752	92.2%
Renter-Occupied	90	10.4%	64	7.8%
Other Family	172	16.6%	118	18.4%
Male Householder, No Spouse Present	58	33.7%	29	49.2%
Owner-Occupied	39	67.2%	23	79.3%
Renter-Occupied	19	32.8%	6	20.7%
Female Householder, No Spouse Present	114	66.3%	89	96.6%
Owner-Occupied	71	62.3%	49	55.1%
Renter-Occupied	43	37.7%	40	44.9%
Non-Family Households	567	35.3%	617	39.8%
Owner-Occupied	380	67%	392	63.5%
Renter-Occupied	187	33%	225	36.5%
Total	1,604	100.0%	1,551	100.0%

The group quarters population was 156 in 2010, compared to 161 in 2000. Institutionalized populations experienced a -5.8 percent change between 2000 and 2010. Non-Institutionalized populations experienced a 5 percent change during this same time period.

Table II.91.13					
Group Quarters Population					
Webster 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	2	1.7%	5	4.4%	150%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	119	98.3%	109	95.6%	-8.4%
Other Institutions	0	0%	0	0%	%
Total	121	100.0%	114	100.0%	-5.8%
Non-Institutionalized					
College Dormitories	0	0%	0	0%	%
Military Quarters	0	0%	0	0%	%
Other Non-Institutionalized	40	100%	42	100%	5%
Total	40	100.0%	42	100.0%	5%
Group Quarters Population	161	100.0%	156	100.0%	-3.1%

The number of foreign born persons are shown in Table II.91.14. An estimated 0.4 percent of the population was born india with 0.4 percent born in Mexico and another 0.2 percent were born in Laos.

Table II.91.14			
Place of Birth for the Foreign-Born Population			
Webster County			
2016 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 country of origin	India	16	0.4%
#2 country of origin	Mexico	13	0.4%
#3 country of origin	Laos	9	0.2%
#4 country of origin	Korea	8	0.2%
#5 country of origin	Canada	7	0.2%
#6 country of origin	Philippines	3	0.1%
#7 country of origin	Kenya	1	0%
#8 country of origin	Afghanistan	0	0%
#9 country of origin	Africa n.e.c	0	0%
#10 country of origin	Albania	0	0%

Limited English Proficiency and the language spoken at home are shown in Table II.91.15. An estimated 0.3 percent of the population speaks Other Asian and Pacific Island languages at home, followed by 0.3 percent speaking Spanish.

Table II.91.15 Limited English Proficiency and Language Spoken at Home Webster County 2016 Five-Year ACS			
Number	Country	Number of Persons	Percent of Total Population
#1 LEP Language	Other Asian and Pacific Island languages	9	0.3%
#2 LEP Language	Spanish	9	0.3%
#3 LEP Language	Arabic	0	0%
#4 LEP Language	Chinese	0	0%
#5 LEP Language	French, Haitian, or Cajun	0	0%
#6 LEP Language	German or other West Germanic languages	0	0%
#7 LEP Language	Korean	0	0%
#8 LEP Language	Other Indo-European languages	0	0%
#9 LEP Language	Other and unspecified languages	0	0%
#10 LEP Language	Russian, Polish, or other Slavic languages	0	0%

Disability

The disability rate from the 2000 Census is shown in Table II.91.16. Some 19.7 percent of the population was disabled in 2000, or a total of 736 persons. The disability rate was highest for those over 65, with 37.7 percent disabled.

Table II.91.16 Disability by Age Webster County 2000 Census SF3 Data		
Age	Total	
	Disabled Population	Disability Rate
5 to 15	40	6.3%
16 to 64	362	16.4%
65 and older	334	37.7%
Total	736	19.7%

Table II.91.17 shows disability by type in 2000. There were 390 physical disabilities in 2000, some 218 employment disabilities, and 232 go-outside-home disabilities.

Table II.91.17 Total Disabilities Tallied: Aged 5 and Older Webster County 2000 Census SF3 Data	
Disability Type	Population
Sensory disability	160
Physical disability	390
Mental disability	200
Self-care disability	131
Employment disability	218
Go-outside-home disability	232
Total	1,331



Disability by age, as estimated by the 2016 ACS, is shown in Table II.91.18. The disability rate for females was 14.2 percent, compared to 17.5 percent for males. The disability rate changed precipitously higher with age, with 51.2 percent of those over 75 experiencing a disability.

Table II.91.18						
Disability by Age						
Webster County						
2016 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	0	0%	0	0%	0	0%
5 to 17	50	18.4%	7	1.9%	57	9%
18 to 34	7	2.2%	15	6.2%	22	3.9%
35 to 64	119	16.9%	105	15%	224	16%
65 to 74	38	20.2%	19	9.3%	57	14.5%
75 or Older	90	58.1%	116	47%	206	51.2%
Total	304	17.5%	262	14.2%	566	15.8%

The number of disabilities by type, as estimated by the 2016 ACS, is shown in Table II.91.19. Some 8.8 percent have an ambulatory disability, 6.8 have an independent living disability, and 1.6 percent have a self-care disability.

Table II.91.19		
Total Disabilities Tallied: Aged 5 and Older		
Webster County		
2016 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	247	6.9%
Vision disability	114	3.2%
Cognitive disability	186	5.5%
Ambulatory disability	299	8.8%
Self-Care disability	56	1.6%
Independent living disability	187	6.8%

Education

Education and employment data, as estimated by the 2016 ACS, is presented in Table II.91.20 and Table II.91.21. In 2016, some 1,750 persons were employed and 55 were unemployed. This totaled a labor force of 1,805 persons. The unemployment rate for Webster County was estimated to be 3 in 2016.

Table II.91.20	
Employment, Labor Force and Unemployment	
Webster County	
2016 Five-Year ACS Data	
Employment Status	2016 Five-Year ACS
Employed	1,750
Unemployed	55
Labor Force	1,805
Unemployment Rate	3%

In 2016, 93 percent of households in Webster County had a high school education or greater.

Table II.91.21	
High School or Greater Education	
Webster County 2016 Five-Year ACS Data	
Education Level	Households
High School or Greater	1,443
Total Households	1,551
Percent High School or Above	93%

As seen in Table II.91.22, 36.7 percent of the population had a high school diploma or equivalent, another 35.4 percent have some college, 12.7 percent have a Bachelor's Degree, and 6.6 percent of the population had a graduate or professional degree.

Table II.91.22		
Educational Attainment		
Webster County 2016 Five-Year ACS Data		
Education Level	Population	Percent
Less Than High School	244	8.6%
High School or Equivalent	1,043	36.7%
Some College or Associates Degree	1,005	35.4%
Bachelor's Degree	362	12.7%
Graduate or Professional Degree	187	6.6%
Total Population Above 18 years	2,841	100.0%

ECONOMICS

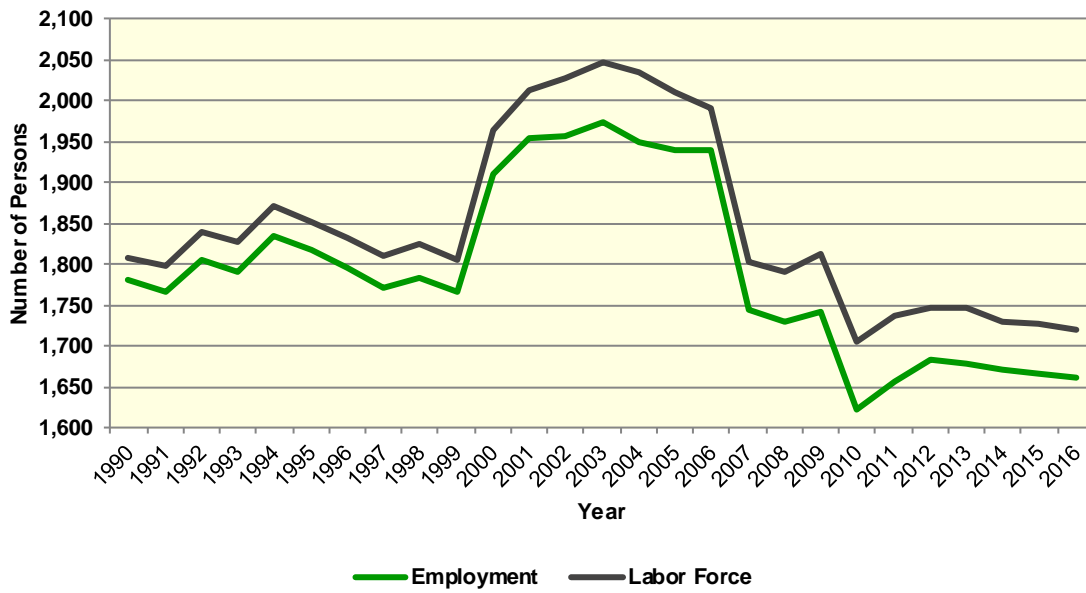
Labor Force

Table II.91.23, shows the labor force statistics for Webster County from 1990 to the present. Over the entire series the lowest unemployment rate occurred in 1990 with a rate of 1.5. The highest level of unemployment occurred during 2010 rising to a rate of 4.8. 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 Webster County decreased from 3.6 percent in 2015 to 3.3 percent in 2016, which compared to a statewide increase to 3.2 percent.

Table II.91.23 Labor Force Statistics Webster County 1990 - 2016 BLS Data					
Year	Webster County				Statewide
	Unemployment	Employment	Labor Force	Unemployment Rate	Unemployment Rate
1990	28	1,780	1,808	1.5%	2.3%
1991	31	1,766	1,797	1.7%	2.7%
1992	33	1,806	1,839	1.8%	2.9%
1993	37	1,790	1,827	2%	2.8%
1994	38	1,834	1,872	2%	2.6%
1995	34	1,817	1,851	1.8%	2.6%
1996	37	1,795	1,832	2%	2.7%
1997	39	1,771	1,810	2.2%	2.5%
1998	40	1,784	1,824	2.2%	2.6%
1999	41	1,765	1,806	2.3%	2.8%
2000	54	1,909	1,963	2.8%	2.8%
2001	57	1,955	2,012	2.8%	3.1%
2002	71	1,957	2,028	3.5%	3.6%
2003	73	1,973	2,046	3.6%	3.9%
2004	84	1,950	2,034	4.1%	3.9%
2005	72	1,939	2,011	3.6%	3.8%
2006	51	1,939	1,990	2.6%	3.1%
2007	59	1,744	1,803	3.3%	3%
2008	60	1,730	1,790	3.4%	3.3%
2009	70	1,743	1,813	3.9%	4.6%
2010	82	1,623	1,705	4.8%	4.6%
2011	80	1,656	1,736	4.6%	4.4%
2012	64	1,683	1,747	3.7%	4%
2013	68	1,679	1,747	3.9%	3.8%
2014	59	1,670	1,729	3.4%	3.3%
2015	62	1,665	1,727	3.6%	3%
2016	57	1,662	1,719	3.3%	3.2%

Diagram II.91.2, shows the employment and labor force for Webster County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 1,662 persons, with the labor force reaching 1,719, indicating there were a total of 57 unemployed persons.

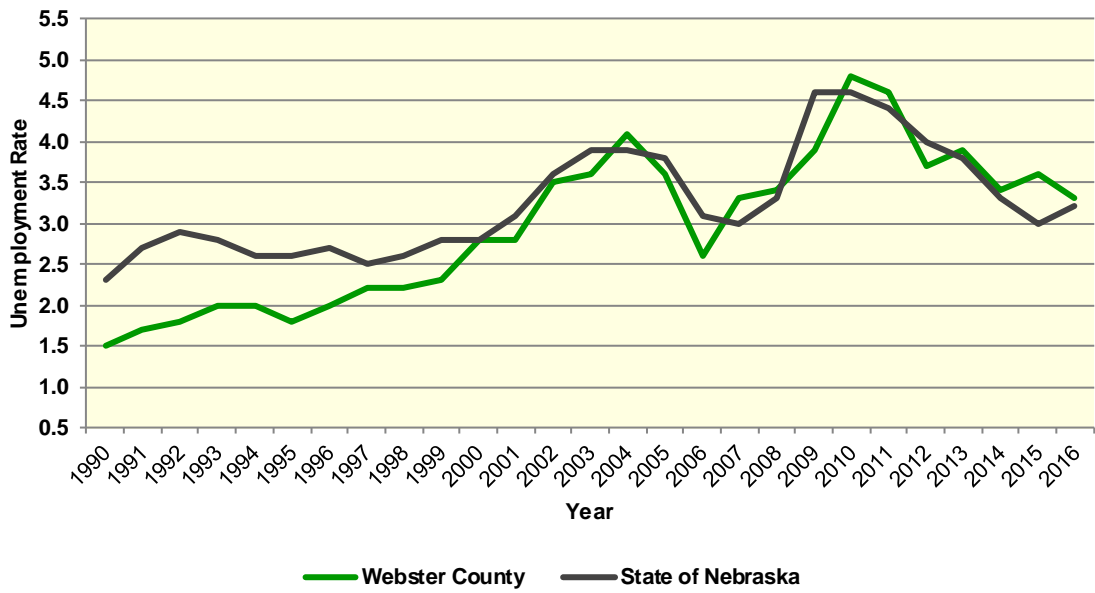
Diagram II.91.2
Employment and Labor Force
 Webster County
 1990 – 2016 BLS Data



Unemployment

Diagram II.91.3, shows the unemployment rate for both the State and Webster County. During the 1990’s the average rate for Webster County was 2, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate had an average of 3.3, which compared to 3.5 statewide. Since 2010 the average unemployment rate was 3.9. Over the course of the entire period Webster County had an average unemployment rate lower than the state, 3 percent for Webster County, versus 3.3 statewide.

Diagram II.91.3
Annual Unemployment Rate
 Webster 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.91.24, shows total real earnings by industry for Webster County. In the most recent 2016 estimate, the farm industry had the largest total real earnings, with total real earnings reaching 40,906,000 dollars. Between 2015 and 2016 the administrative and waste management services industry saw the largest percentage increase, rising by 15.2 percent to 1,365,000 dollars.

Table II.91.24
Real Earnings by Industry
 Webster 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	20,270	21,575	44,259	33,474	45,753	47,609	50,457	40,906	-18.9
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	4,232	0	0	0	0	0	0	0	0
Manufacturing	1,862	0	0	0	0	0	0	0	0
Wholesale trade	5,108	4,539	4,766	5,024	5,658	6,002	6,121	6,674	9
Retail trade	4,152	2,532	3,236	3,627	3,692	3,404	3,226	3,236	0.3
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	2,317	0	0	0	0	0	0	3,802	0
Finance and insurance	3,297	2,753	2,548	2,875	2,682	0	0	0	0
Real estate and rental and leasing	0	0	0	104	216	0	0	0	0
Professional and technical services	0	0	0	0	0	0	0	0	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	648	830	859	964	1,081	1,185	1,365	15.2
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	4,588	4,146	4,330	4,887	4,739	4,937	4,536	4,474	-1.4
Arts, entertainment, and recreation	385	353	368	521	480	0	0	0	0
Accommodation and food services	657	447	399	390	311	0	0	0	0
Other services, except public administration	2,688	3,420	3,279	3,243	2,880	2,875	0	2,960	0
Government and government enterprises	12,639	16,248	15,948	15,580	15,045	15,583	15,660	16,183	3.3
Total	66,302	70,942	94,712	85,329	95,079	100,396	104,590	96,086	-8.1



Table II.91.25, shows the total employment by industry for Webster County. The most recent estimates show the farm industry was the largest employer in Webster County, with employment reaching 461 jobs in 2016. Between 2015 and 2016 the administrative and waste management services industry saw the largest percentage increase, rising by 7.7 percent to 56 jobs.

Table II.91.25
Employment by Industry
Webster County
BEA Table CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	546	456	465	455	455	451	475	461	-2.9
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	119	0	0	0	0	0	0	0	0
Manufacturing	34	0	0	0	0	0	0	0	0
Wholesale trade	120	108	102	105	116	132	135	142	5.2
Retail trade	194	169	199	200	203	188	194	188	-3.1
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	59	0	0	0	0	0	0	66	0
Finance and insurance	73	73	83	73	68	0	0	0	0
Real estate and rental and leasing	21	27	28	30	25	0	0	0	0
Professional and technical services	0	0	0	0	0	0	0	0	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	49	47	40	43	48	52	56	7.7
Educational services	10	0	0	0	0	10	0	0	0
Health care and social assistance	188	182	185	202	196	184	162	162	0
Arts, entertainment, and recreation	30	33	34	36	33	0	0	0	0
Accommodation and food services	58	47	50	47	42	0	0	0	0
Other services, except public administration	118	119	118	112	109	107	0	117	0
Government and government enterprises	349	346	335	332	334	345	336	349	3.9
Total	2,082	1,927	1,962	1,941	1,949	1,969	2,000	1,995	-0.2

Table II.91.26, shows the real average earnings per job by industry for Webster County. These figures are calculated by dividing the Total Real Earning displayed in Table II.91.24 and Table II.91.25, by Industry. In 2016, the farm industry had the highest average earnings reaching 88,733 dollars. Between 2015 and 2016 the administrative and waste management services industry saw the largest percentage increase, rising by 6.9 percent to 24,375 dollars.

Table II.91.26
Real Earnings Per Job by Industry
 Webster County
 BEA Table CA5N and CA25 Data

NAICS Categories	2001	2010	2011	2012	2013	2014	2015	2016	% Change 15-16
Farm earnings	37,125	47,315	95,180	73,570	100,556	105,563	106,225	88,733	-16.5
Forestry, fishing, related activities, and other	0	0	0	0	0	0	0	0	0
Mining	0	0	0	0	0	0	0	0	0
Utilities	0	0	0	0	0	0	0	0	0
Construction	35,559	0	0	0	0	0	0	0	0
Manufacturing	54,753	0	0	0	0	0	0	0	0
Wholesale trade	42,570	42,030	46,725	47,846	48,778	45,470	45,338	47,000	3.7
Retail trade	21,400	14,983	16,263	18,134	18,189	18,106	16,629	17,213	3.5
Transportation and warehousing	0	0	0	0	0	0	0	0	0
Information	39,266	0	0	0	0	0	0	57,606	0
Finance and insurance	45,170	37,719	30,699	39,379	39,444	0	0	0	0
Real estate and rental and leasing	0	0	0	3,460	8,631	0	0	0	0
Professional and technical services	0	0	0	0	0	0	0	0	0
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	0	13,234	17,650	21,475	22,424	22,529	22,796	24,375	6.9
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	24,405	22,781	23,406	24,194	24,178	26,832	28,000	27,617	-1.4
Arts, entertainment, and recreation	12,819	10,709	10,819	14,476	14,531	0	0	0	0
Accommodation and food services	11,334	9,510	7,983	8,293	7,396	0	0	0	0
Other services, except public administration	22,779	28,736	27,791	28,958	26,424	26,865	0	25,299	0
Government and government enterprises	36,214	46,959	47,607	46,927	45,046	45,169	46,606	46,370	-0.5
Total	31,845	36,815	48,273	43,961	48,783	50,988	52,295	48,163	-7.9

Table II.91.27 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 \$169,121,000 a -4.8 percent change between 2015 and 2016. The Table shows further annual data for the years 1969 through 2016. In 2010, total employment was 1,927 and 1,995 in 2016.



Table II.91.27
Total Employment and Real Personal Income
 Webster 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	59,150	2,642	2,873	16,828	10,623	86,833	15,932	2,260	26,174
1970	55,983	2,637	2,872	18,009	11,106	85,333	15,890	2,268	24,682
1971	54,306	2,677	2,793	18,520	11,522	84,465	16,127	2,347	23,138
1972	64,967	2,878	2,834	20,152	12,401	97,474	19,357	2,400	27,068
1973	82,361	3,284	2,933	23,034	14,317	119,361	22,878	2,418	34,063
1974	58,370	3,498	2,849	24,383	14,367	96,471	18,575	2,390	24,422
1975	63,909	3,454	2,875	25,803	14,883	104,016	20,451	2,337	27,345
1976	58,979	3,378	3,176	25,376	15,322	99,475	19,747	2,279	25,881
1977	50,815	3,251	3,530	26,809	15,829	93,733	18,716	2,236	22,724
1978	61,980	3,346	3,494	27,315	15,845	105,287	21,663	2,211	28,032
1979	52,650	3,561	3,529	28,393	16,088	97,098	20,339	2,202	23,909
1980	33,812	3,468	3,405	32,205	16,936	82,891	17,079	2,200	15,369
1981	48,268	3,388	3,978	36,350	17,793	103,002	21,360	2,171	22,232
1982	57,606	3,465	4,010	41,375	18,867	118,393	24,635	2,169	26,559
1983	55,637	3,431	4,222	42,025	19,709	118,161	24,536	2,200	25,289
1984	69,761	3,518	4,802	40,979	19,719	131,742	27,824	2,137	32,644
1985	61,231	3,621	4,844	39,457	20,417	122,327	26,552	2,105	29,089
1986	59,996	3,635	5,128	38,698	21,294	121,481	26,983	2,060	29,124
1987	55,012	3,741	5,664	35,146	21,597	113,678	25,943	2,076	26,499
1988	65,822	4,148	6,539	34,265	21,458	123,936	28,380	2,053	32,060
1989	67,482	4,619	7,117	35,163	21,301	126,443	29,316	2,037	33,127
1990	76,148	4,668	7,423	32,829	21,761	133,493	31,220	2,049	37,163
1991	69,084	5,036	7,307	32,334	22,675	126,364	29,767	2,148	32,163
1992	67,007	4,907	8,515	31,529	22,585	124,730	29,341	2,109	31,772
1993	64,163	5,121	9,150	29,021	23,480	120,693	28,505	2,130	30,123
1994	56,697	5,378	10,397	28,526	23,432	113,673	26,659	2,183	25,972
1995	52,608	5,198	11,814	29,420	23,570	112,215	26,585	2,076	25,341
1996	62,713	5,099	12,626	30,565	24,568	125,373	30,283	2,089	30,020
1997	52,509	5,273	13,410	30,249	24,276	115,170	27,859	2,115	24,827
1998	59,096	5,448	14,740	33,150	25,089	126,627	30,490	2,194	26,935
1999	61,342	5,522	16,335	30,753	26,617	129,525	31,545	2,155	28,465
2000	58,958	5,478	17,109	31,517	27,688	129,795	32,088	2,188	26,946
2001	66,302	5,549	19,677	30,432	29,890	140,752	35,039	2,082	31,846
2002	57,194	5,634	19,426	28,704	31,528	131,219	33,052	2,007	28,497
2003	69,934	5,488	19,018	29,200	32,666	145,331	36,774	1,956	35,754
2004	65,746	5,428	18,478	24,355	31,230	134,382	34,029	1,917	34,297
2005	70,431	5,568	17,807	20,819	32,379	135,869	34,821	1,918	36,722
2006	57,886	6,080	18,373	19,692	35,724	125,595	32,656	1,919	30,165
2007	63,399	6,226	18,888	23,752	35,879	135,693	35,163	1,916	33,089
2008	73,642	6,203	18,888	30,199	35,980	152,505	40,441	1,874	39,297
2009	67,993	6,496	17,145	29,716	38,051	146,408	38,650	1,959	34,707
2010	70,942	6,437	16,267	25,593	38,421	144,786	37,952	1,927	36,815
2011	94,712	5,852	15,975	25,995	38,184	169,014	44,879	1,962	48,273
2012	85,329	5,846	16,466	29,082	36,394	161,426	43,012	1,941	43,961
2013	95,079	6,319	15,477	25,799	36,677	166,712	45,462	1,949	48,783
2014	100,396	6,463	15,501	25,565	35,613	170,612	46,514	1,969	50,988
2015	104,590	6,433	15,414	26,704	37,303	177,579	48,852	2,000	52,295
2016	96,086	6,617	15,054	26,930	37,668	169,121	46,939	1,995	48,163



Diagram II.91.4, shows real average earnings per job for Webster County from 1990 to 2016. Over this period the average earning per job for Webster County was 35,310 dollars, which was lower than the statewide average of 46,130 dollars over the same period.

Diagram II.91.4
Real Average Earnings Per Job
 Webster County
 BEA Data 1990 - 2016

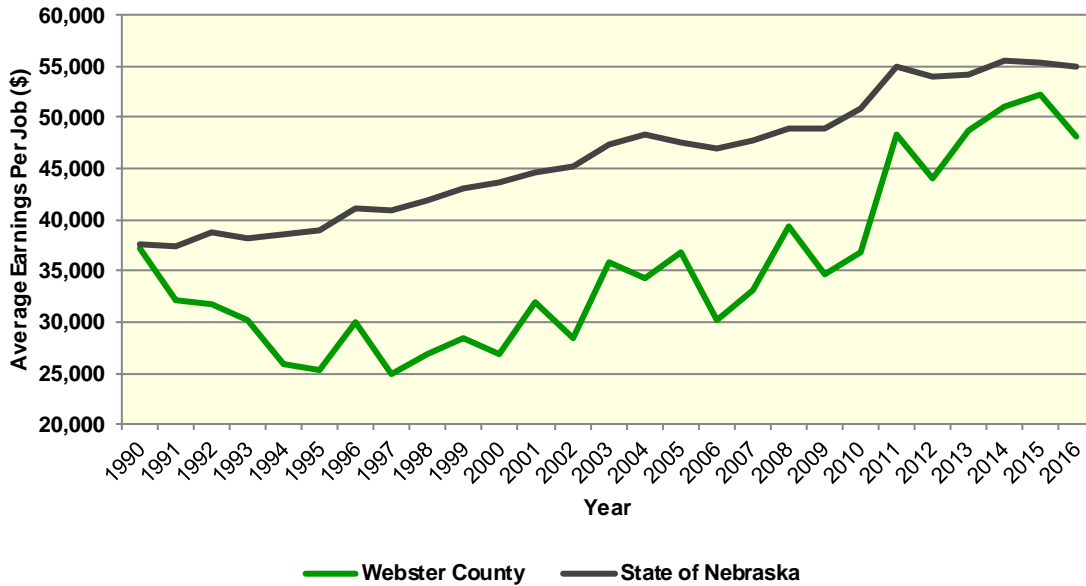
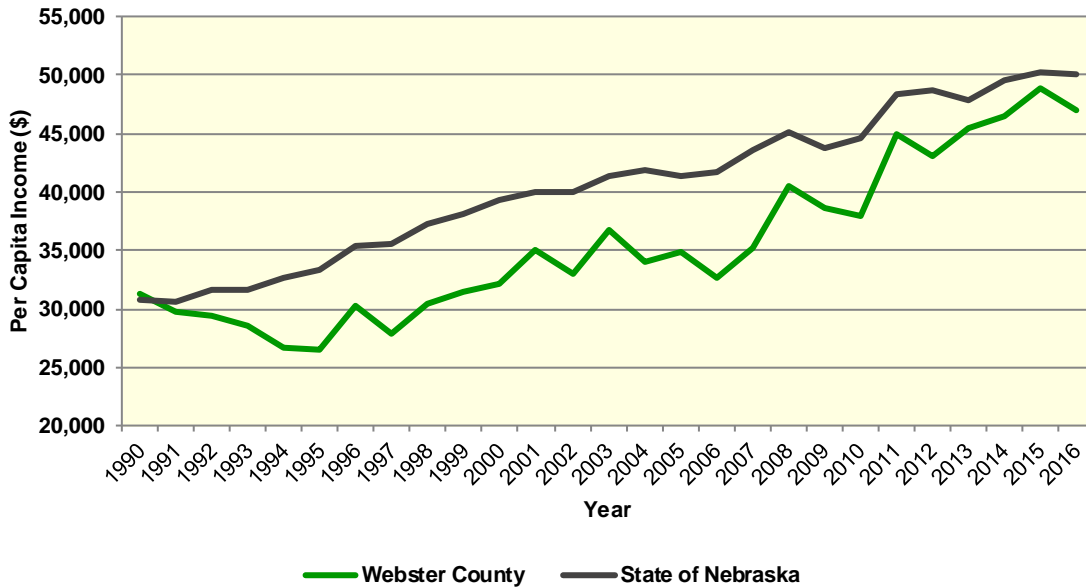


Diagram II.91.5, shows real per capita income in Webster County from 1990 to 2016, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Webster County was 35,503 dollars, which was lower than the statewide average of 40,548 dollars over the same period.

Diagram II.91.5
Real Per Capita Income
 Webster 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.91.28 with the 2016 information considered preliminary. Between 2015 and 2016, total annual employment increased from 1,065 persons in 2015 to 1,070 in 2016, a change of (ND) percent.

Table II.91.28
Total Monthly Employment
 Webster County
 BLS QCEW Data, 2001–2016(p)

Period	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Jan	1,145	1,015	977	989	962	968	999	1,023	1,042	1,053	1,065
Feb	1,148	1,021	968	993	965	964	992	1,013	1,055	1,055	1,062
Mar	1,167	1,025	975	1,016	953	975	1,008	1,035	1,044	1,056	1,067
Apr	1,183	1,029	977	1,002	988	974	1,037	1,053	1,055	1,069	1,086
May	1,205	1,028	1,000	1,018	1,001	1,004	1,043	1,054	1,081	1,078	1,102
Jun	1,189	1,039	1,026	1,037	1,028	1,012	1,079	1,076	1,097	1,098	1,103
Jul	1,146	968	979	985	948	981	1,006	1,021	1,019	1,036	1,051
Aug	1,163	993	965	986	938	970	1,013	1,001	1,024	1,050	1,032
Sep	1,204	980	988	994	956	997	1,038	1,017	1,043	1,046	1,062
Oct	1,184	982	1,014	971	977	1,017	1,032	1,027	1,066	1,092	1,073
Nov	1,167	995	1,025	983	982	1,010	1,034	1,035	1,064	1,079	1,062
Dec	1,178	981	1,015	979	950	1,005	1,042	1,032	1,058	1,067	1,077
Annual	1,173	1,005	992	996	971	990	1,027	1,032	1,054	1,065	1,070
% Change	1%	-14%	-1%	(ND)%	-3%	2%	4%	(ND)%	2%	1%	(ND)%

The QCEW also reports average weekly wages, which represents total compensation paid during the calendar quarter, regardless of when services were performed. The BLS QCEW data indicated average weekly wages were \$548 in 2015. In 2016, average weekly wages saw a increase of 3 percent over the prior year, rising to 564 dollars, or by 16 dollars. These data are shown in Table II.91.29.

Table II.91.29						
Average Weekly Wages						
Webster County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	341	362	361	423	372	
2002	358	361	381	428	382	3%
2003	354	363	374	435	381	(ND)%
2004	380	374	391	426	393	3%
2005	379	383	408	454	406	3%
2006	423	418	443	491	443	9%
2007	426	413	433	454	431	-3%
2008	458	420	447	461	447	4%
2009	473	459	461	510	476	6%
2010	489	458	496	528	492	3%
2011	500	495	513	534	511	4%
2012	521	492	511	558	520	2%
2013	504	507	524	584	530	2%
2014	539	508	538	582	542	2%
2015	538	529	555	569	548	1%
2016(p)	537	550	591	579	564	3%

Total business establishments reported by the QCEW are displayed in Table II.91.28. Between 2015 and 2016, the total number of business establishments in Webster County increased from 147 to 148 establishments.

Table II.91.30						
Number of Business Establishments						
Webster County						
BLS QCEW Data, 2001–2016(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	114	114	114	113	114	
2002	112	113	112	112	112	-2%
2003	112	113	114	112	113	1%
2004	113	112	110	109	111	-2%
2005	112	114	114	114	114	3%
2006	113	112	112	108	111	-3%
2007	110	110	111	108	110	-1%
2008	108	107	108	108	108	-2%
2009	111	113	113	112	112	4%
2010	112	111	113	111	112	(ND)%
2011	113	114	112	111	113	1%
2012	128	132	138	140	135	19%
2013	141	144	138	144	142	5%
2014	145	147	140	147	145	2%
2015	150	150	143	143	147	1%
2016	148	147	148	148	148	1%

Nebraska Department of Revenue

According to the Nebraska Department of Revenue (DOR), returns from taxpayers with adjusted gross incomes (AGIs) of less than \$10,000 decreased by 14.2 percent between 2010 and 2016. Returns from taxpayers with AGIs of \$35,001 to \$50,000 decreased by 0.0 percent over the period. On the other hand, by 2016 there were 144 returns for AGIs of \$100,000 or more. Table II.91.31 presents AGI distribution for the years 1991 through 2016.

Table II.91.31										
Income Tax Returns by Adjusted Gross Income										
Webster 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	Total¹⁷²
1991	676	257	373	245	173	77	0	10	0	1,840
1992	694	208	404	250	197	69	0	12	0	1,854
1993	712	209	376	234	200	61	0	13	0	1,841
1994	729	198	384	219	185	68	0	13	0	1,835
1995	627	186	371	232	195	105	0	18	0	1,759
1996	629	150	372	227	199	139	0	21	0	1,762
1997	647	150	380	237	229	127	25	23	0	1,838
1998	568	154	368	243	234	152	0	30	0	1,771
1999	540	125	346	239	247	166	26	35	0	1,741
2000	519	131	334	232	242	192	38	34	0	1,734
2001	476	132	336	212	236	213	28	29	0	1,682
2002	510	137	293	219	223	209	39	27	0	1,669
2003	465	154	303	213	229	184	38	29	0	1,635
2004	454	121	283	228	228	199	29	40	0	1,601
2005	422	121	239	205	234	199	0	41	0	1,538
2006	365	143	298	217	230	251	0	56	0	1,639
2007	369	137	270	204	210	232	0	73	0	1,607
2008	351	130	258	197	217	244	117	66	14	1,594
2009	320	149	285	203	189	236	100	71	10	1,563
2010	323	149	284	193	211	207	0	88	0	1,593
2011	312	136	246	201	204	223	137	108	0	1,574
2012	284	101	226	202	215	217	148	140	27	1,560
2013	302	106	228	203	230	224	122	142	21	1,578
2014	299	118	189	209	223	218	150	139	16	1,561
2015	297	117	217	218	200	213	137	142	11	1,552
2016	277	147	200	205	211	218	100	144	0	1,529

¹⁷² 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 increase from 441 in 2010 to 447 in 2016, with the poverty rate reaching 12.9 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.91.32 presents poverty data for the county.

The rate of poverty for Webster County is shown in Table II.91.33. In 2016, there were an estimated 367 persons living in poverty. This represented a 10.4 percent poverty rate, compared to 11.2 percent poverty in 2000. In 2016, some 9.8 percent of those in poverty were under age 6, and 20.2 percent were 65 or older.

Table II.91.32 Persons in Poverty Webster County 2000–2016 SAIPE Estimates		
Year	Persons in Poverty	Poverty Rate
2000	395	10.1%
2001	393	10.4%
2002	420	11.1%
2003	367	9.7%
2004	362	9.9%
2005	408	11.3%
2006	473	13.2%
2007	473	13.6%
2008	390	11.5%
2009	461	14%
2010	441	12%
2011	524	14.4%
2012	440	12.2%
2013	441	12.4%
2014	450	12.7%
2015	452	12.9%
2016	447	12.9%

Table II.91.33 Poverty by Age Webster County 2000 Census SF3 & 2016 Five-Year ACS Data				
Age	2000 Census		2016 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	30	6.8%	36	9.8%
6 to 17	101	22.9%	58	15.8%
18 to 64	217	49.2%	199	54.2%
65 or Older	93	21.1%	74	20.2%
Total	441	100.0%	367	100.0%
Poverty Rate	11.2%	.	10.4%	.

HOUSING

The Census Bureau estimates that the total number of housing units decreased by -0.5 percent in Webster County between 2010 and 2016, from 1,912 to 1,902. This compared to an estimated 3.8 percent increase statewide, as shown in Table II.91.34.

Housing Production

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

Table II.91.34 Housing Units State of Nebraska vs. Webster County 2000 and 2016 Census Data and Intercensal Estimates				
Subject	Nebraska	% Growth Since Census	Webster County	% Growth Since Census
2000 Census Base	722,656	.	1,965	.
2010 Census	796,793	10.3	1,912	-2.7
July 2011 Estimate	801,068	0.5	1,909	-0.2
July 2012 Estimate	804,586	1	1,908	-0.2
July 2013 Estimate	809,062	1.5	1,904	-0.4
July 2014 Estimate	814,835	2.3	1,901	-0.6
July 2015 Estimate	820,725	3	1,898	-0.7
July 2016 Estimate	827,156	3.8	1,902	-0.5



valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Webster County decreased from 6 authorizations in 2015 to 2 in 2016.

The real value of single-family building permits decreased from \$253,293 in 2015 to \$245,000 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.91.35.

Table II.91.35 Building Permits and Valuation Webster 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	4	0	0	0	4	98,569	0
1981	4	0	0	0	4	112,540	0
1982	4	0	0	0	4	126,514	0
1983	7	0	0	0	7	104,334	0
1984	1	0	0	0	1	100,462	0
1985	2	0	0	0	2	97,352	0
1986	1	0	0	0	1	76,336	0
1987	1	0	0	0	1	111,669	0
1988	0	0	0	0	0	0	0
1989	2	0	0	0	2	129,803	0
1990	1	0	0	0	1	141,856	0
1991	0	0	4	0	4	0	0
1992	2	0	0	0	2	138,187	0
1993	0	0	0	0	0	0	0
1994	1	0	0	0	1	67,966	0
1995	0	0	0	0	0	0	0
1996	6	0	0	0	6	116,362	0
1997	2	0	0	0	2	125,000	0
1998	0	0	0	0	0	0	0
1999	4	0	0	0	4	85,259	0
2000	2	0	0	0	2	119,080	0
2001	1	0	0	0	1	159,681	0
2002	7	0	0	0	7	116,145	0
2003	8	0	0	0	8	111,621	0
2004	5	2	0	0	7	103,789	0
2005	3	0	0	0	3	153,865	0
2006	4	0	0	0	4	148,390	0
2007	9	0	0	0	9	139,938	0
2008	6	0	0	0	6	166,573	0
2009	2	0	0	0	2	55,723	0
2010	4	0	0	0	4	190,466	0
2011	5	0	0	0	5	144,984	0
2012	2	0	0	0	2	144,371	0
2013	3	0	0	0	3	272,768	0
2014	4	0	0	0	4	230,415	0
2015	6	0	3	0	9	253,293	0
2016	2	0	0	0	2	245,000	0



Diagram II.91.6
Single-Family Permits
 Webster County
 Census Bureau Data, 1980–2016

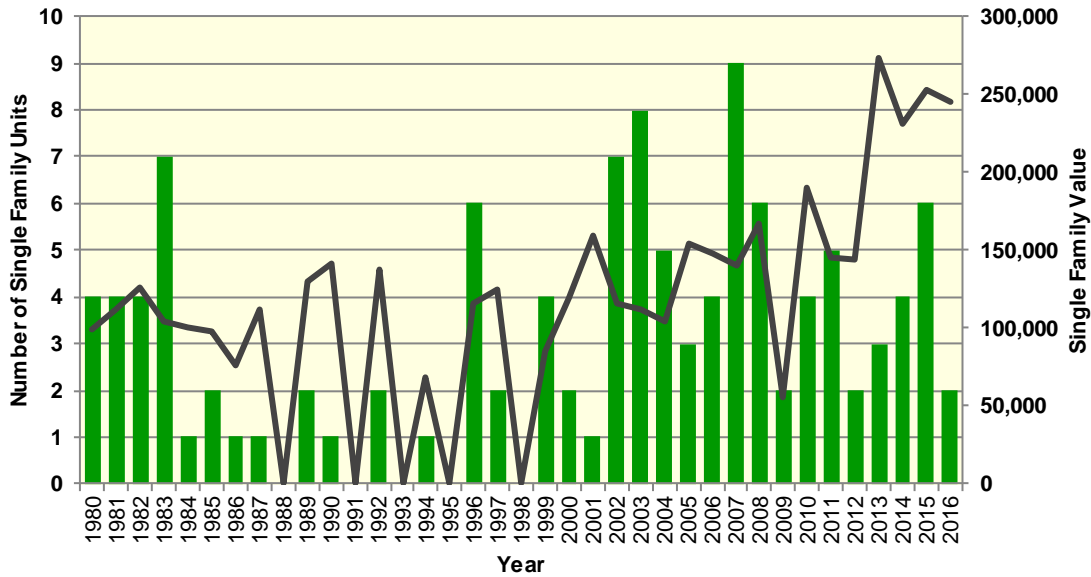
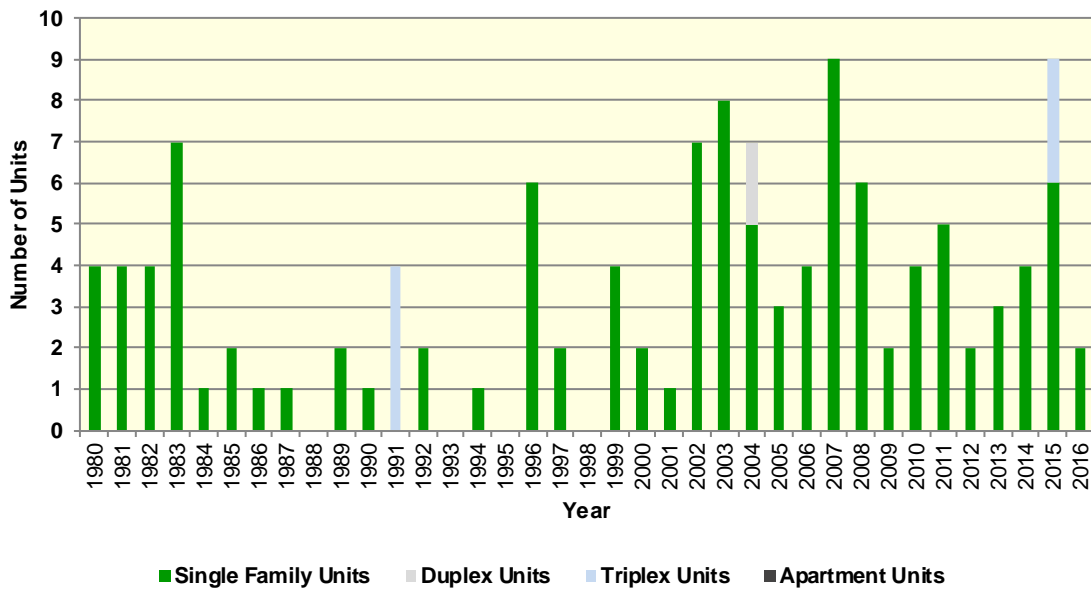


Diagram II.91.7
Total Permits by Unit Type
 Webster County
 Census Bureau Data, 1980–2016



Housing Characteristics

Housing types by unit are shown in Table II.91.36. In 2016, there were 1,903 housing units, down from 1,972 in 2000. Single-family units accounted for 89.1 percent of units in 2016, compared to 87.7 in 2000. Apartment units accounted for 2.1 percent in 2016, compared to 2 percent in 2000.

Table II.91.36				
Housing Units by Type				
Webster 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	1,730	87.7%	1,695	89.1%
Duplex	28	1.4%	38	2%
Tri- or Four-Plex	78	4%	78	4.1%
Apartment	39	2%	40	2.1%
Mobile Home	94	4.8%	45	2.4%
Boat, RV, Van, Etc.	3	0.2%	7	0.4%
Total	1,972	100.0%	1,903	100.0%

Some 83.9 percent of housing was occupied in 2010, compared to 86.6 percent in 2000. Owner-occupied housing changed -5.7 percent between 2000 and 2010, ending with owner-occupied units representing 78.9 percent of units. Vacant units changed by 16.7 percent, resulting in 308 vacant units in 2010.

Table II.91.37					
Housing Units by Tenure					
Webster County					
2000 & 2010 Census SF1 Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	1,708	86.6%	1,604	83.9%	-6.1%
Owner-Occupied	1,342	78.6%	1,265	78.9%	-5.7%
Renter-Occupied	366	21.4%	339	21.1%	-7.4%
Vacant Housing Units	264	13.4%	308	16.1%	16.7%
Total Housing Units	1,972	100.0%	1,912	100.0%	-3%

Table II.91.38 shows housing units by tenure from 2010 to 2016. By 2016, there were 1,903 housing units. An estimated 78.4 percent were owner-occupied, and 18.5 percent were vacant.

Table II.91.38				
Housing Units by Tenure				
Webster County				
2010 Census & 2016 Five-Year ACS Data				
Tenure	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	1,604	83.9%	1,551	81.5%
Owner-Occupied	1,265	78.9%	1,216	78.4%
Renter-Occupied	339	21.1%	335	21.6%
Vacant Housing Units	308	16.1%	352	18.5%
Total Housing Units	1,912	100.0%	1,903	100.0%

Households by household size are shown in Table II.91.39. There were a total of 1,604 households in 2010, down from 1,708 in 2000. One person households changed by -6.8 percent

between 2000 and 2010, while two person households changed by -1.9 percent. Three and four person households changed by -7 and -12.4 respectively, representing 11.6 percent and 9.7 percent of the population in 2010.

Table II.91.39					
Households by Household Size					
Webster County					
2000 & 2010 Census SF1 Data					
Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	557	32.6%	519	32.4%	-6.8%
Two Persons	629	36.8%	617	38.5%	-1.9%
Three Persons	200	11.7%	186	11.6%	-7%
Four Persons	178	10.4%	156	9.7%	-12.4%
Five Persons	104	6.1%	71	4.4%	-31.7%
Six Persons	30	1.8%	35	2.2%	16.7%
Seven Persons or More	10	0.6%	20	1.2%	100%
Total	1,708	100.0%	1,604	100.0%	-6.1%

Households by income is shown in Table II.91.40. Households earning more than \$100,000 per year represented 15 percent of households in 2016, compared to 3.3 percent in 2000. Households earning between \$50,000 and \$74,999 represented 16 percent of households in 2016, compared to 14.5 percent in 2000. Meanwhile, households earning less than \$15,000 accounted for 14.4 percent of households in 2016, compared to 21.7 percent in 2000.

Table II.91.40				
Households by Income				
Webster 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	370	21.7%	223	14.4%
\$15,000 to \$19,999	148	8.7%	127	8.2%
\$20,000 to \$24,999	178	10.4%	109	7%
\$25,000 to \$34,999	313	18.3%	198	12.8%
\$35,000 to \$49,999	334	19.6%	280	18.1%
\$50,000 to \$74,999	248	14.5%	248	16%
\$75,000 to \$99,999	61	3.6%	134	8.6%
\$100,000 or More	56	3.3%	232	15%
Total	1,708	100.0%	1,551	100.0%

Table II.91.41 shows households by year home built. Housing units built between 2000 and 2009, account for 4.5 percent and those built in 2010 or later accounted for 4 percent of households. Households built in the 1970's, 1980's, and 1990's account for 11.3 percent, 5.4 percent, and 4.3, respectively. Housing units built prior to 1939 represented 45.5 percent of households in 2016.

Table II.91.41				
Households by Year Home Built				
Webster 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	934	54.7%	706	45.5%
1940 to 1949	124	7.3%	95	6.1%
1950 to 1959	106	6.2%	126	8.1%
1960 to 1969	194	11.4%	167	10.8%
1970 to 1979	190	11.1%	176	11.3%
1980 to 1989	80	4.7%	83	5.4%
1990 to 1999	80	4.7%	66	4.3%
2000 to 2009	.	.	70	4.5%
2010 or Later	.	.	62	4%
Total	1,708	100.0%	1,551	100.0%

The distribution of unit types by race are shown in Table II.91.42. An estimated 88.9 percent of white households occupy single-family homes. Some 2.6 percent of white households occupy apartments. An estimated 100 percent of Asian households occupy single-family homes.

Table II.91.42							
Distribution of Units in Structure by Race							
Webster County							
2016 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/ Pacific Islanders	Other	Two or More Races
Single-Family	88.9%	%	%	100%	%	53.8%	100%
Duplex	1.7%	%	%	0%	%	0%	0%
Tri- or Four-Plex	4.8%	%	%	0%	%	46.2%	0%
Apartment	2.6%	%	%	0%	%	0%	0%
Mobile Home	1.5%	%	%	0%	%	0%	0%
Boat, RV, Van, Etc.	0.5%	%	%	0%	%	0%	0%
Total	100.0%	%	%	100.0%	%	100.0%	100.0%

The disposition of vacant housing units in 2000 and 2010 are shown in Table II.91.43. An estimated 9.7 percent of vacant units were for rent in 2010, a -56.5 percent change since 2000. In addition, some 10.1 percent of vacant units were for sale, a change of -38 percent between 2000 and 2010. "Other" vacant units represented 68.5 percent of vacant units in 2010. This is a change of 197.2 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.91.43 Disposition of Vacant Housing Units Webster County 2000 & 2010 Census SF1 Data					
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	69	26.1%	30	9.7%	-56.5%
For Sale	50	18.9%	31	10.1%	-38%
Rented or Sold, Not Occupied	42	15.9%	6	1.9%	-85.7%
For Seasonal, Recreational, or Occasional Use	32	12.1%	30	9.7%	-6.2%
For Migrant Workers	0	0%	0	0%	%
Other Vacant	71	26.9%	211	68.5%	197.2%
Total	264	100.0%	308	100.0%	16.7%

The disposition of vacant units between 2010 and 2016 are shown in Table II.91.44. By 2016, for rent units accounted for 4.3 percent of vacant units, while for sale units accounted for 3.7 percent. “Other” vacant units accounted for 76.1 percent of vacant units, representing a total of 268 “other” vacant units.

Table II.91.44 Disposition of Vacant Housing Units Webster County 2010 Census & 2016 Five-Year ACS Data				
Disposition	2010 Census		2016 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	30	9.7%	15	4.3%
For Sale	31	10.1%	13	3.7%
Rented Not Occupied	1	0.3%	0	0%
Sold Not Occupied	5	1.6%	9	2.6%
For Seasonal, Recreational, or Occasional Use	30	9.7%	47	13.4%
For Migrant Workers	0	0%	0	0%
Other Vacant	211	68.5%	268	76.1%
Total	308	100.0%	352	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 972 property transactions in Webster County. Of these, 954 were for single-family homes during this 19-year period, as shown in Table II.91.45.

Table II.91.45						
Residential Property Transactions						
Webster County						
Fiscal Years 1999–2017 PAD Data						
Year	Single-Family	Mobile Home	Duplex	Townhome	Missing	Total
1999	48	0	0	0	2	50
2000	62	3	0	0	2	67
2001	58	1	1	0	1	61
2002	66	1	0	0	0	67
2003	44	0	0	0	0	44
2004	51	2	0	0	0	53
2005	72	1	0	0	0	73
2006	57	1	0	0	0	58
2007	39	0	0	0	0	39
2008	39	0	0	0	3	42
2009	39	0	0	0	0	39
2010	31	0	0	0	0	31
2011	31	0	0	0	0	31
2012	42	0	0	0	0	42
2013	41	0	0	0	0	41
2014	52	0	0	0	0	52
2015	50	0	0	0	0	50
2016	64	0	0	0	0	64
2017	68	0	0	0	0	68
Total	954	9	1	0	8	972

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 675 single-family home property transactions for units built before 1930, 1.5 percent of units were of low quality and 35.3 percent were of fair quality. Conversely, of the 8 homes built from 2001 through 2010, 12.5 percent of units were of low quality and 0 percent of fair quality. Table II.91.46 provides details on the quality of these single-family residential dwellings by vintage of construction.

Table II.91.46										
Single-Family Homes by Year Built and Quality of Materials and Workmanship										
Webster 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	10	2	2	0	0	0	1	0	0	15
Fair	238	24	11	29	4	1	0	0	0	307
Average	358	49	57	46	22	6	5	0	3	546
Good	62	5	3	4	2	1	2	0	0	79
Very Good	7	0	0	0	0	0	0	0	0	7
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	0	0	0	0	0	0	0	0	0	0
Total	675	80	73	79	28	8	8	0	3	954

In regard to the current condition of residential dwellings, of the same 675 single-family homes built before 1930, 53.6 percent of the homes were worn out or badly worn, and 45 percent were in average condition. Table II.91.47 provides details about the condition of single-family residential dwellings by year built.

Table II.91.47 Single-Family Homes by Year Built and Condition Webster 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	94	7	0	1	0	0	0	0	1	103
Badly Worn	268	15	6	12	3	0	0	0	0	304
Average	304	57	64	61	20	6	5	0	2	519
Good	9	1	3	5	5	2	3	0	0	28
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	675	80	73	79	28	8	8	0	3	954

Housing Costs

Between 2010 and 2017, the average price of an existing single-family home changed from \$38,961 to \$41,115, a total increase of 5.5 percent, as shown in Table II.91.48.

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 Webster County ranged from \$29,994 for homes built before 1930 to \$163,313 for homes built from 2001 to 2010.¹⁷³ Homes built from 2001 through 2010 were also larger, averaging 1,576 square feet per unit. Table II.91.49, provides additional details about single-family homes.

Table II.91.48 Average Sales Price of Single-Family Homes Webster County Fiscal Years 1999–2017 PAD Data	
Fiscal Year	Average Sales Price (\$)
1999	29,875
2000	36,015
2001	34,852
2002	28,695
2003	34,808
2004	36,800
2005	39,285
2006	46,608
2007	45,704
2008	48,981
2009	41,610
2010	38,961
2011	32,687
2012	47,747
2013	37,469
2014	44,312
2015	56,010
2016	58,321
2017	41,115
Average	41,076

Table II.91.49 Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot Webster County Fiscal Years 1999–2017 PAD Data			
Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. ¹⁷⁴ (\$)
Before 1931	29,994	1,294	23.19
1931-1960	42,853	1,188	36.06
1961-1970	73,712	1,384	53.25
1971-1980	68,603	1,427	48.08
1981-1990	82,883	1,449	57.19
1991-2000	123,438	1,584	77.93
2001-2010	163,313	1,576	103.63
2011-2017	0	0	0
Average	41,076	1,312	31.31

¹⁷³ 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.

¹⁷⁴ 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.91.50. In 2016, an estimated 0 percent of households were overcrowded, and an additional 0.4 percent were severely overcrowded.

Table II.91.50							
Overcrowding and Severe Overcrowding							
Webster 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	1,332	99.6%	3	0.2%	2	0.1%	1,337
2016 Five-Year ACS	1,210	99.5%	0	0%	6	0.5%	1,216
Renter							
2000 Census	367	98.9%	4	1.1%	0	0%	371
2016 Five-Year ACS	335	100%	0	0%	0	0%	1,551
Total							
2000 Census	1,699	99.5%	7	0.4%	2	0.1%	1,708
2016 Five-Year ACS	1,545	99.6%	0	0%	6	0.4%	1,551

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 2 households with incomplete plumbing facilities in 2016, representing 0.1 percent of households in Webster County. This is compared to 0.3 percent of households lacking complete plumbing facilities in 2000.

Table II.91.51		
Households with Incomplete Plumbing Facilities		
Webster County		
2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Plumbing Facilities	1,703	1,549
Lacking Complete Plumbing Facilities	5	2
Total Households	1,708	1,551
Percent Lacking	0.3%	0.1%

There were 23 households lacking complete kitchen facilities in 2016, compared to 8 households in 2000. This was a change from 0.5 percent of households in 2000 to 1.5 percent in 2016.

Table II.91.52		
Households with Incomplete Kitchen Facilities		
Webster County		
2000 Census SF3 & 2016 Five-Year ACS Data		
Households	2000 Census	2016 Five-Year ACS
With Complete Kitchen Facilities	1,700	1,528
Lacking Complete Kitchen Facilities	8	23
Total Households	1,708	1,551
Percent Lacking	0.5%	1.5%

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 Webster County, 12.1 percent of households had a cost burden and 7.9 percent had a severe cost burden. Some 9 percent of renters were cost burdened, and 9.6 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 7.9 percent and a severe cost burden rate of 5.4 percent. Owner occupied households with a mortgage had a cost burden rate of 20.5 percent, and severe cost burden at 10.6 percent.

Table II.91.53									
Cost Burden and Severe Cost Burden by Tenure									
Webster 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	283	72.8%	68	17.5%	36	9.3%	2	0.5%	389
2016 Five-Year ACS	332	68.9%	99	20.5%	51	10.6%	0	0%	482
Owner Without a Mortgage									
2000 Census	510	87%	48	8.2%	20	3.4%	8	1.4%	586
2016 Five-Year ACS	626	85.3%	58	7.9%	40	5.4%	10	1.4%	734
Renter									
2000 Census	184	63%	40	13.7%	14	4.8%	54	18.5%	292
2016 Five-Year ACS	197	58.8%	30	9%	32	9.6%	76	22.7%	335
Total									
2000 Census	977	77.1%	156	12.3%	70	5.5%	64	5.1%	1,267
2016 Five-Year ACS	1,155	74.5%	187	12.1%	123	7.9%	86	5.5%	1,551

Housing Problems by Income

Table II.91.54, shows the HUD calculated Median Family Income (MFI) for a family of four for Webster County. As can be seen in 2017 the MFI was \$54,500, which compared to \$68,200 for the State of Nebraska.

Table II.91.55 shows Comprehensive Housing Affordability Strategy (CHAS) data for housing problems by tenure and income. As can be seen there are a total of 149 owner-occupied and 35 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 79 owner-occupied and 24 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 1,235 households without a housing problem.

Table II.91.54 Median Family Income Webster County 2000–2017 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	40,500	50,400
2001	43,000	53,400
2002	43,000	55,100
2003	42,400	55,400
2004	43,500	56,300
2005	43,600	57,400
2006	44,900	59,400
2007	43,900	58,200
2008	45,500	59,800
2009	47,100	62,000
2010	47,500	62,600
2011	47,900	63,500
2012	48,500	64,400
2013	48,800	64,600
2014	51,400	66,000
2015	50,800	66,800
2016	51,300	66,500
2017	54,500	68,200

Table II.91.55
Housing Problems by Income and Tenure

Webster County
2010–2014 HUD CHAS Data

Housing Problem	Less Than 30% MFI	30% - 50% MFI	50% - 80% MFI	80% - 100% MFI	Greater than 100% MFI	Total
Owner-Occupied						
Lacking complete plumbing or kitchen facilities	0	0	0	0	0	0
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	4	0	0	4	8
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	55	20	4	0	0	79
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	25	60	45	4	15	149
Zero/negative income (and none of the above problems)	0	0	0	0	0	0
Has none of the 4 housing problems	15	105	215	115	510	960
Total	95	189	264	119	529	1,196
Renter-Occupied						
Lacking complete plumbing or kitchen facilities	4	0	0	4	0	8
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	20	0	0	0	0	20
Housing cost burden greater than 50% of income (and none of the above problems)	20	4	0	0	0	24
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	15	10	10	0	0	35
Zero/negative income (and none of the above problems)	0	0	0	0	0	0
Has none of the 4 housing problems	45	55	80	20	75	275
Total	104	69	90	24	75	362
Total						
Lacking complete plumbing or kitchen facilities	4	0	0	4	0	8
Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing)	0	4	0	0	4	8
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	20	0	0	0	0	20
Housing cost burden greater than 50% of income (and none of the above problems)	75	24	4	0	0	103
Housing cost burden greater than 30% but less than 50% of income (and none of the above problems)	40	70	55	4	15	184
Zero/negative income (and none of the above problems)	0	0	0	0	0	0
Has none of the 4 housing problems	60	160	295	135	585	1,235
Total	199	258	354	143	604	1,558

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.91.56, of the 36 loans in 2016, 18 loans were for Home Purchases, 5 were for Home Improvement and 13 were for refinancing.



Table II.91.56				
Owner-Occupied Single-Family Home Loans by Loan Type				
Webster County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	9	7	11	27
2009	5	2	11	18
2010	4	2	23	29
2011	8	4	19	31
2012	4	3	14	21
2013	4	3	19	26
2014	10	2	8	20
2015	16	3	12	31
2016	18	5	13	36

Table II.91.57 shows the average loan value by loan type. In 2008, average home purchase loans was \$88,222 and \$105,000 in 2012 and \$71,278 in 2016. Overall, average loans were \$77,852 in 2008 and \$82,083 in 2016.

Table II.91.57				
Owner-Occupied Single-Family Home Loans by Average Loan Amount				
Webster County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	\$88,222	\$44,000	\$90,909	\$77,852
2009	\$59,400	\$8,000	\$87,818	\$71,056
2010	\$75,000	\$33,000	\$134,130	\$119,000
2011	\$100,375	\$31,250	\$91,789	\$86,194
2012	\$105,000	\$75,333	\$94,071	\$93,476
2013	\$64,750	\$47,333	\$83,474	\$76,423
2014	\$71,500	\$72,000	\$163,000	\$108,150
2015	\$72,875	\$38,333	\$108,917	\$83,484
2016	\$71,278	\$37,400	\$114,231	\$82,083

Table II.91.58 shows the total volume of owner-occupied single-family loans. In 2008, average home purchase loans was \$794,000 and \$420,000 in 2012 and \$1,283,000 in 2016. Overall, average loans were \$2,102,000 in 2008 and \$2,955,000 in 2016.

Table II.91.58				
Total Volume of Owner-Occupied Single-Family Loans				
Webster County				
2008 – 2016 HMDA Data				
Year	Home Purchase	Home Improvement	Refinancing	Total
2008	794,000	308,000	1,000,000	2,102,000
2009	297,000	16,000	966,000	1,279,000
2010	300,000	66,000	3,085,000	3,451,000
2011	803,000	125,000	1,744,000	2,672,000
2012	420,000	226,000	1,317,000	1,963,000
2013	259,000	142,000	1,586,000	1,987,000
2014	715,000	144,000	1,304,000	2,163,000
2015	1,166,000	115,000	1,307,000	2,588,000
2016	1,283,000	187,000	1,485,000	2,955,000

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.91.59 presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2017 in Webster County. The number of completed surveys increased from 4 in 2016 to 6 in 2017. Between 2016 and 2017 the vacancy rate for all units increased by 0.7 percentage points and was at 6.1 percent in 2017.

Table II.91.60 shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 14 single-family units in Webster County, with 0 of them available. This translates into a vacancy rate of 0 percent in Webster County, which compares to a single-family vacancy rate of 3.9 percent for the State of Nebraska. There were 98 apartment units reported in the survey, with 7 of them available, which resulted in a vacancy rate of 7.1 percent. This compares to a statewide vacancy rate of 4.1 percent for apartment units across the state. The average vacancy rate for all units types over the last five years was 4.6 percent.

Table II.91.59				
Survey of Rental Properties				
Webster County				
2002–2017 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	1	39	7.7	18
2003	4	100	21	27.9
2004	4	102	10.8	30.4
2005	4	95	13.7	18.8
2006	3	56	23.2	8
2007	3	64	23.4	45
2008	3	61	11.5	35.7
2009	4	101	6.9	43.5
2010	4	67	7.5	28
2011	3	93	3.2	29
2012	5	97	4.1	95.2
2013	6	110	11.8	
2014	5	97	0	
2015	3	90	1.1	14
2016	4	92	5.4	30
2017	6	115	6.1	42.5

Table II.91.60 Rental Vacancy Survey by Type Webster County 2017 Survey of Rental Properties				
Place	Total Units	Vacant Units	Vacancy Rate	5-Year Vacancy Rate Average
Single-Family	14	0	0%	0%
Apartments	98	7	7.1%	5.1%
Mobile Homes	3	0	0%	0%
"Other" Units	0	0	0%	.
Don't Know	0	0	%	0%
Total	115	7	6.1%	4.6%

Table II.91.61, reports units by number of bedrooms. Three bedroom units were the most common type of reported single-family unit, with 4 units. The most common apartment units were one bedroom units, with 67 units.

Table II.91.61 Rental Units by Number of Bedrooms Webster County 2017 Survey of Rental Properties						
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Don't Know	Total
Efficiency	0	4	0	0	.	4
One	0	67	0	0	.	67
Two	4	13	1	0	.	18
Three	4	8	2	0	.	14
Four	0	2	0	0	.	2
Don't Know	6	4	0	0	0	10
Total	14	98	3	0	0	115

Table II.91.62 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.91.62 Single-Family Units by Number of Bedrooms Webster County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	%
One	0	0	%
Two	4	0	0%
Three	4	0	0%
Four	0	0	%
Don't know	6	0	0%
Total	14	0	0%

Table II.91.63 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 1.5 percent.



Table II.91.63 Apartment Units by Number of Bedrooms Webster County 2017 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	4	0	0%
One	67	1	1.5%
Two	13	2	15.4%
Three	8	3	37.5%
Four	2	0	0%
Don't know	4	1	25%
Total	98	7	7.1%

Average market-rate rents by unit type are shown in Table II.91.64. 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.91.64 Average Market Rate Rents by Number of Bedrooms Webster County 2017 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	“Other” Units	Total
Efficiency	\$	\$335	\$	\$	\$335
One	\$	\$394	\$	\$	\$394
Two	\$650	\$535.5	\$600	\$	\$580.3
Three	\$750	\$646	\$700	\$	\$698.7
Four	\$	\$1,000.00	\$	\$	\$1,000.00
Don't know	\$	\$	\$	\$	
Total	\$700	\$545.8	\$650	\$	\$540.2

Table II.91.65 shows vacancy rates for single-family units by average rental rates for Webster County. The most common rent for single-family units was \$500 to \$749 dollars and units in this price range had a vacancy rate of 0 percent.

Table II.91.65 Single-Family Market Rate Rents by Vacancy Status Webster County 2017 Survey of Rental Properties			
Average Rents	Single-Family Units	Available Single-Family Units	Vacancy Rate
Less Than \$500	0	0	%
\$500 to \$749	8	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	6	0	0%
Total	14	0	0%

The average rent and availability of apartment units is displayed in Table II.91.66. The most common rent for apartments was less than \$500 dollars and the units in this price range had a vacancy rate of 5.7 percent.

Table II.91.66 Apartment Market Rate Rents by Vacancy Status Webster County 2017 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
Less Than \$500	87	5	5.7%
\$500 to \$749	7	1	14.3%
\$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	4	1	25%
Total	98	7	7.1%

Respondents were asked if utilities are included in the rent and, as shown in Table II.91.67, 3 respondents, or 75 percent, included some sort of utility in the rent.

Table II.91.67 Are there any utilities included with the rent? Webster County 2017 Survey of Rental Properties	
Period	Respondent
Yes	3
No	1
% Offering Utilities	75%

The type of utility included in the rent is shown in Table II.91.68. There were 1 respondent who included electricity, 1 respondent who included natural gas, 3 respondents who included water and sewer and 2 respondents included trash collection in the rent.

Table II.91.68 Which utilities are included with the rent? Webster County 2017 Survey of Rental Properties	
Type of Utility Provided	Respondent
Electricity	1
Natural Gas	1
Water/Sewer	3
Trash Collection	2

Table II.91.69 shows the number of survey respondents who keep a waiting list. As can be seen, 2 respondents said they keep a waitlist, with an estimated 3 persons on the wait list.

Table II.91.69 Do you keep a waiting list? Webster County 2017 Survey of Rental Properties	
Period	Respondent
Yes	2
No	2
Waitlist Size	3

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.91.70 most respondents indicated there was low need for the renovation of existing single-family units and low need for the renovation of existing apartment units.

Table II.91.70 How would you rate the need for renovation of existing units in the city? Webster 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	1	1	1	1
High Need	1	1	1	1
Extreme Need	0	0		

Respondents were also asked how they would rate the need for the construction of new units. As shown in Table II.91.71 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.91.71 How would you rate the need for construction of new units in the city? Webster County 2017 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	2	2	2	1
Low Need	0	0		
Moderate Need	2	2	2	2
High Need	0	0		
Extreme Need	0	0		

