

# Phelps County

NEBRASKA PROFILE  
VOLUME II

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## Phelps County

### DEMOGRAPHICS

#### Population Estimates

The Census Bureau's current estimates indicate that Phelps County's population decreased from 9,188 in 2010 to 9,034 in 2019, or by 1.7 percent. This compares to a statewide population change of 5.9 percent over the period. The number of people from 25 to 34 years of age increased by 8.6 percent, and the number of people from 55 to 64 years of age increased by 2.4 percent.

Between 2010 and 2019 the white population decreased by 3.2 percent, while the black population increased by 150 percent. The Hispanic population increased from 373 to 527 people between 2010 and 2019 or by 41.3 percent. These data are presented in Table II.69.1.

<b>Table II.69.1</b>						
<b>Profile of Population Characteristics</b>						
Phelps County vs. State of Nebraska						
2010 Census and 2019 Current Census Estimates						
Subject	Phelps County			State of Nebraska		
	2010 Census	Jul-19	% Change	2010 Census	Jul-19	% Change
<b>Population</b>	<b>9,188</b>	<b>9,034</b>	<b>-1.7%</b>	<b>1,826,341</b>	<b>1,934,408</b>	<b>5.9%</b>
<b>Age</b>						
0 to 14 years	1,868	1,759	-5.8%	383,542	397,176	3.6%
15 to 24 years	969	1,079	11.4%	258,206	268,196	3.9%
25 to 34 years	934	1,014	8.6%	245,176	255,338	4.1%
35 to 44 years	1,043	979	-6.1%	220,838	243,139	10.1%
45 to 54 years	1,412	1,045	-26%	258,726	215,808	-16.6%
55 to 64 years	1,216	1,245	2.4%	213,176	242,293	13.7%
65 and Over	1,746	1,913	9.6%	246,677	312,458	26.7%
<b>Race</b>						
White	9,045	8,760	-3.2%	1,649,264	1,704,129	3.3%
Black	14	35	150%	85,971	100,763	17.2%
American Indian and Alaskan Native	35	76	117.1%	23,418	29,285	25.1%
Asian	23	42	82.6%	33,322	53,187	59.6%
Native Hawaiian or Pacific Islander	4	4	0%	2,061	2,349	14%
Two or more races	67	117	74.6%	32,305	44,695	38.4%
<b>Ethnicity (of any race)</b>						
Hispanic or Latino	373	527	41.3%	167,405	219,645	31.2%

Table II.69.2, presents the population of Phelps County by age and gender from the 2010 Census and 2019 current census estimates. The 2010 Census count showed a total of 4,545 men, who accounted for 49.5 percent of the population, and 4,643 women, representing the remaining 50.5 percent of the population. In 2019, there were 4,527 men, accounting for 50.1 percent of the population and 4,507 women, representing the remaining 49.9 percent of the population.

**Diagram II.69.1**  
**Population**  
 Phelps County

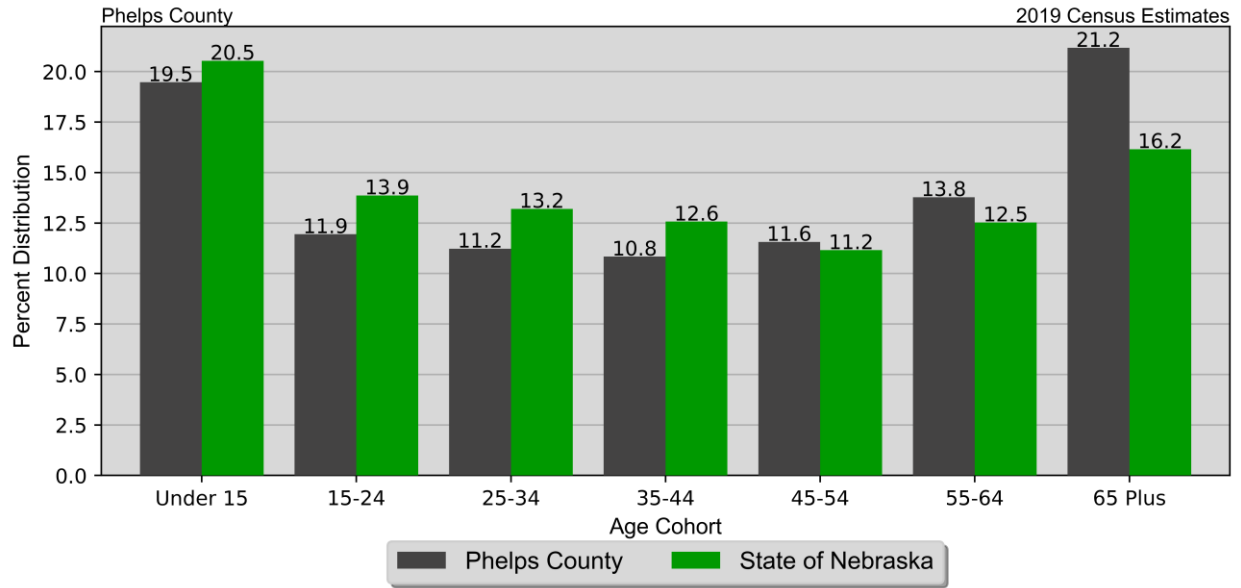


<b>Table II.69.2</b> <b>Population by Age and Gender</b> Phelps County 2010 Census and Current Census Estimates							
Age	2010 Census			2019 Current Census Estimates			% Change 10-19
	Male	Female	Total	Male	Female	Total	
0 to 14 years	963	905	1,868	938	821	1,759	-5.8%
15 to 24 years	513	456	969	564	515	1,079	11.4%
25 to 34 years	491	443	934	521	493	1,014	8.6%
35 to 44 years	529	514	1,043	510	469	979	-6.1%
45 to 54 years	715	697	1,412	523	522	1,045	-26%
55 to 64 years	600	616	1,216	640	605	1,245	2.4%
65 and Over	734	1,012	1,746	831	1,082	1,913	9.6%
<b>Total</b>	<b>4,545</b>	<b>4,643</b>	<b>9,188</b>	<b>4,527</b>	<b>4,507</b>	<b>9,034</b>	<b>-1.7%</b>
<b>% of Total</b>	49.5%	50.5%	.	50.1%	49.9%	.	.

Diagram II.69.2 displays the percentage of the population by age in Phelps County compared to the State of Nebraska.

**Diagram II.69.2**  
**Age Distribution**

Phelps County  
2019 Current Census Estimates



### 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.69.3, the 2019 population estimates showed a natural increase of 15 persons since 2010. Between 2010 and 2019, Phelps County’s population decreased from 9,188 in 2010 to 9,034 in 2019, or by 1.7 percent.

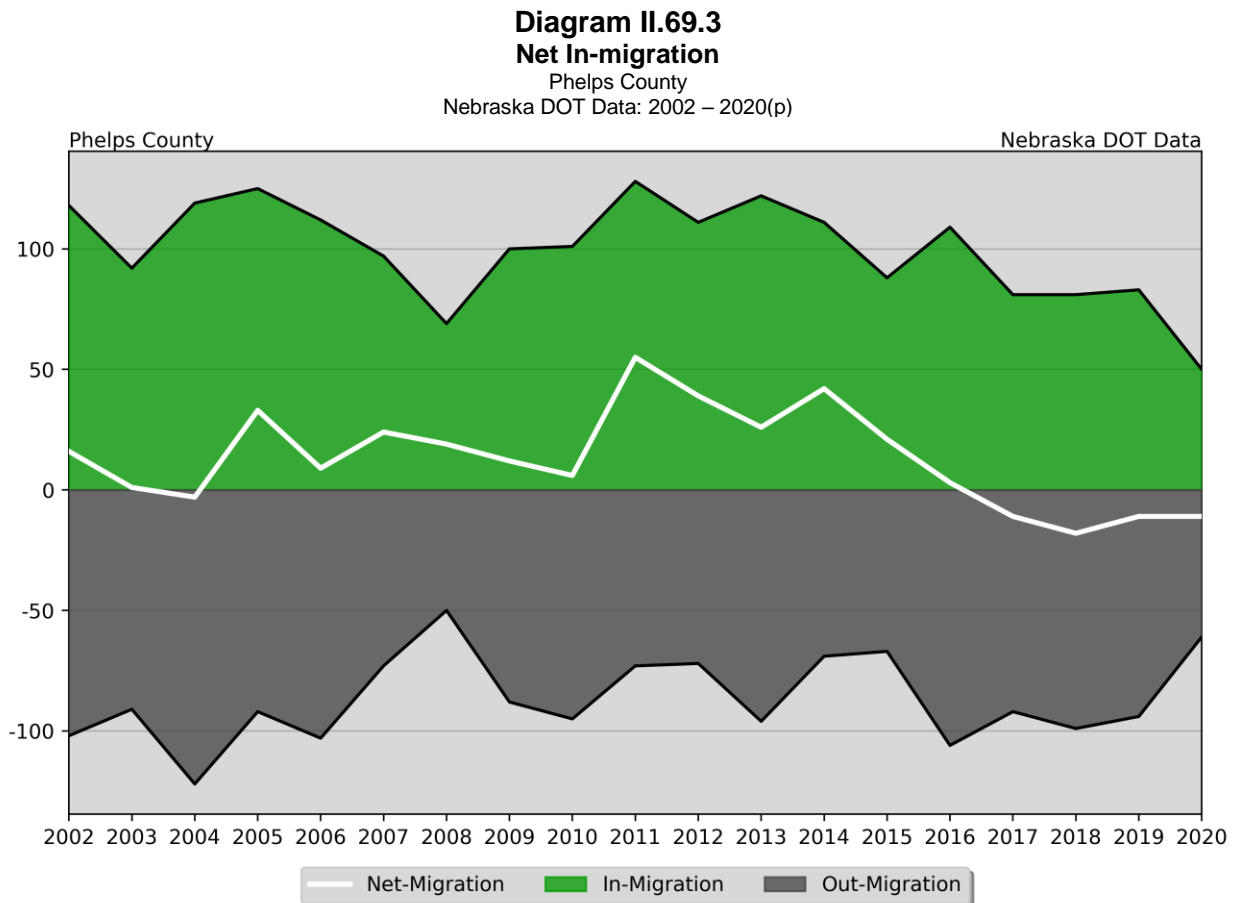
The Nebraska Department of Transportation (NDOT) collects data on drivers who move to Nebraska and exchange licenses from other states as well as those surrendering Nebraska driver’s licenses when relocating to a different state. The NDOT data does not represent a precise count of migration, as they show only the net change in the number of driver’s licenses, but the data indicate the general direction of population movement.

As can be seen in Table II.69.4, the most recent first half of 2020 data saw a total net out-migration of 11 persons, with a total of 50 persons entering Phelps County and 61 persons leaving Phelps County.

<b>Table II.69.3 Population Change Phelps County 1980–2010 Census and Intercensal Data</b>	
<b>1980 Population</b>	<b>9,769</b>
Natural Increase 80–90	278
Net Migration 80–90	-332
<b>1990 Population</b>	<b>9,715</b>
Natural Increase 90–00	73
Net Migration 90–00	-41
<b>2000 Population</b>	<b>9,747</b>
Natural Increase 00–09	44
Net Migration 00–09	-759
2009 Population Estimate	9,032
<b>2010 Population</b>	<b>9,188</b>
Natural Increase 10–19	15
Net Migration 10–19	-123
<b>2019 Population Estimate</b>	<b>9,034</b>

<b>Table II.69.4 Net In-migration by Year Phelps County Nebraska DOT Data</b>			
<b>Year</b>	<b>In-Migration</b>	<b>Out-Migration</b>	<b>Net-Migration</b>
2002	118	102	16
2003	92	91	1
2004	119	122	-3
2005	125	92	33
2006	112	103	9
2007	97	73	24
2008	69	50	19
2009	100	88	12
2010	101	95	6
2011	128	73	55
2012	111	72	39
2013	122	96	26
2014	111	69	42
2015	88	67	21
2016	109	106	3
2017	81	92	-11
2018	81	99	-18
2019	83	94	-11
2020 – First Half	50	61	-11

Diagram II.69.3 shows in and out-migration as a shaded area, with net migration depicted as a line graph. As can be seen, the maximum net migration occurred in 2011 with 55 people entering and the lowest net migration occurred in 2018 with 18 people leaving Phelps County.



The NDOT data also collects gender and age information. Table II.69.5 shows in- and out-migration by gender. In the most recent first half 2020 data, 118 percent of net-migrants were male and the remaining -18 percent were female.

**Table II.69.5**  
**Net In-migration by Gender**  
 Phelps County  
 Nebraska DOT Data

Gender	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020- First Half
<b>In</b>												
Male	47	43	58	59	56	49	41	53	35	38	43	18
Female	53	58	70	52	66	62	47	56	46	43	40	32
<b>Total</b>	<b>100</b>	<b>101</b>	<b>128</b>	<b>111</b>	<b>122</b>	<b>111</b>	<b>88</b>	<b>109</b>	<b>81</b>	<b>81</b>	<b>83</b>	<b>50</b>
<b>Out</b>												
Male	39	49	36	37	35	26	32	56	42	51	31	31
Female	49	46	37	35	61	43	35	50	50	48	63	30
<b>Total</b>	<b>88</b>	<b>95</b>	<b>73</b>	<b>72</b>	<b>96</b>	<b>69</b>	<b>67</b>	<b>106</b>	<b>92</b>	<b>99</b>	<b>94</b>	<b>61</b>
<b>Net</b>												
Male	8	-6	22	22	21	23	9	-3	-7	-13	12	-13
Female	4	12	33	17	5	19	12	6	-4	-5	-23	2
<b>Total</b>	<b>12</b>	<b>6</b>	<b>55</b>	<b>39</b>	<b>26</b>	<b>42</b>	<b>21</b>	<b>3</b>	<b>-11</b>	<b>-18</b>	<b>-11</b>	<b>-11</b>

Table II.69.6 shows net-migration for Phelps County by age range. In the first half of 2020, the 45 to 54 cohort saw 4 persons entering Phelps County, while the 25 to 34 cohort saw 12 persons leaving Phelps County.

**Table II.69.6**  
**Migration by Age Range**  
 Phelps County  
 Nebraska DOT Data

Age Range	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020 – First Half
<b>In</b>												
14-24	22	19	19	22	27	22	25	20	15	17	8	5
25-34	24	28	41	33	34	34	29	31	22	19	32	14
35-44	19	15	22	14	27	21	12	11	10	18	10	9
45-54	20	17	18	25	15	18	12	15	13	12	16	8
55-64	8	13	11	10	7	12	6	23	8	9	9	8
65 +	7	9	17	7	12	4	4	9	13	6	8	6
<b>Total</b>	<b>100</b>	<b>101</b>	<b>128</b>	<b>111</b>	<b>122</b>	<b>111</b>	<b>88</b>	<b>109</b>	<b>81</b>	<b>81</b>	<b>83</b>	<b>50</b>
<b>Out</b>												
14-24	15	23	14	17	22	16	15	24	30	12	13	11
25-34	28	26	21	20	34	21	31	31	21	29	38	26
35-44	16	15	15	12	13	13	6	12	9	23	12	10
45-54	11	12	8	15	7	9	7	21	14	15	13	4
55-64	11	9	11	5	15	7	5	13	10	11	11	7
65 +	7	10	4	3	5	3	3	5	8	9	7	3
<b>Total</b>	<b>88</b>	<b>95</b>	<b>73</b>	<b>72</b>	<b>96</b>	<b>69</b>	<b>67</b>	<b>106</b>	<b>92</b>	<b>99</b>	<b>94</b>	<b>61</b>
<b>Net</b>												
14-24	7	-4	5	5	5	6	10	-4	-15	5	-5	-6
25-34	-4	2	20	13	0	13	-2	0	1	-10	-6	-12
35-44	3	0	7	2	14	8	6	-1	1	-5	-2	-1
45-54	9	5	10	10	8	9	5	-6	-1	-3	3	4
55-64	-3	4	0	5	-8	5	1	10	-2	-2	-2	1
65 +	0	-1	13	4	7	1	1	4	5	-3	1	3
<b>Total</b>	<b>12</b>	<b>6</b>	<b>55</b>	<b>39</b>	<b>26</b>	<b>42</b>	<b>21</b>	<b>3</b>	<b>-11</b>	<b>-18</b>	<b>-11</b>	<b>-11</b>



Table II.69.7 shows migration data for Phelps County between 2012 and 2018. This data comes from the IRS, which tracks address changes between filing years. As a result, this dataset might underrepresent low-income people who are less likely to file taxes. This dataset also excludes tax returns filed after late September. Taxpayers who file after late September are likely to have complex returns that report high income, which means this dataset will also underreport the very wealthy.

<b>Table II.69.7</b>			
<b>IRS Migration Trends</b>			
Phelps County			
IRS Data			
<b>Year</b>	<b>In-Migration</b>	<b>Out-Migration</b>	<b>Net-Migration</b>
2012	347	322	25
2013	320	278	42
2014	137	163	-26
2015	121	100	21
2016	129	118	11
2017	185	194	-9
2018	176	124	52

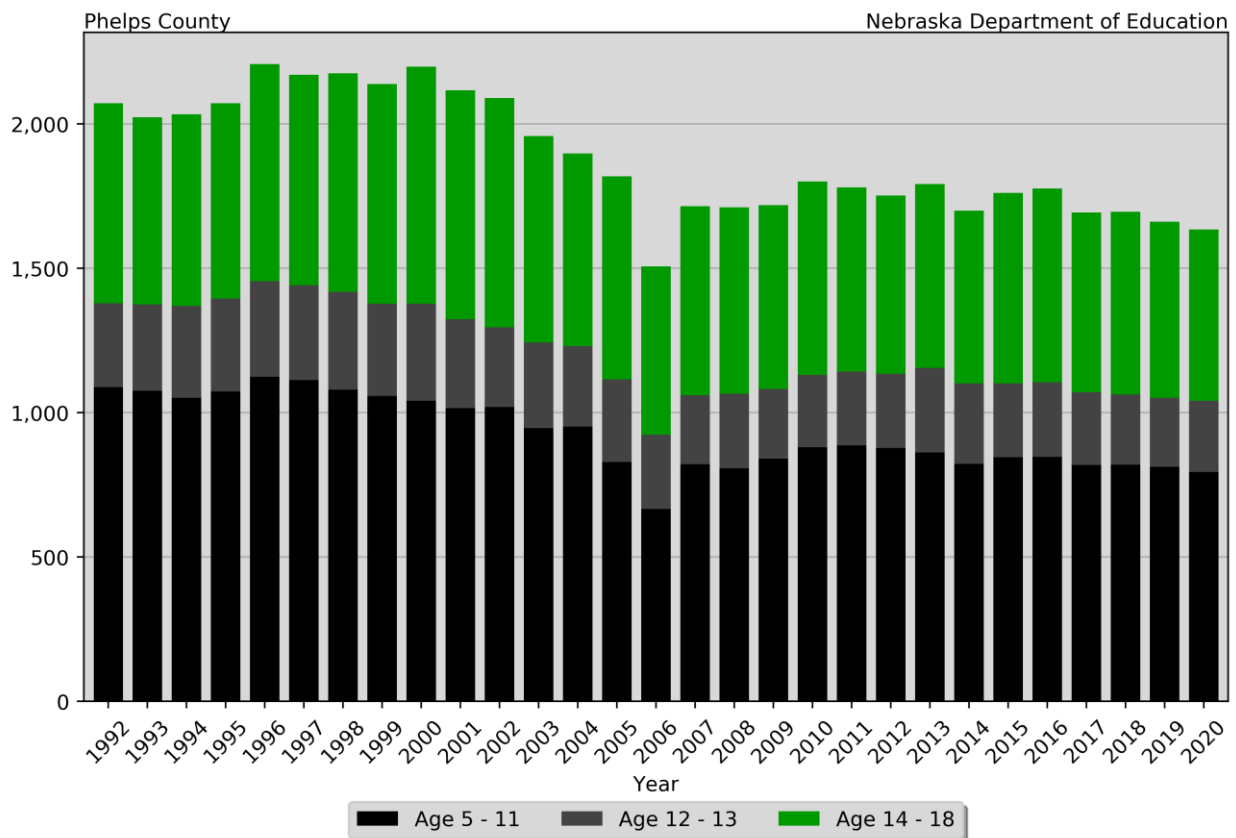
### School Age Enrollment

According to the Nebraska Department of Education (DOE), the total number of school-age children in Phelps County decreased by 9.27 percent from 1,801 in 2010 to 1,634 in 2020, as shown in Table II.69.8. The number of school-age children 5 to 11 years of age decreased by 9.66 percent from 880 in 2010 to 795 in 2020, while the number of children 12 to 13 years of age decreased by 1.99 percent from 251 in 2010 to 246 in 2020. Finally, the number of children aged 14 to 18 decreased by 11.49 percent from 670 in 2010 to 593 in 2020. Diagram II.69.4 shows the distribution and size of school-age cohorts in Phelps County from 1992 to 2020.

Table II.69.8 School-Age Children Phelps County Academic Years 2000–2020 DOE Data				
School Year	Age Group			Total
	5–11	12–13	14–18	
2000	1,041	337	821	2,199
2001	1,016	308	793	2,117
2002	1,019	277	794	2,090
2003	946	297	715	1,958
2004	952	279	667	1,898
2005	829	286	704	1,819
2006	667	256	584	1,507
2007	821	240	654	1,715
2008	807	259	645	1,711
2009	841	241	637	1,719
2010	880	251	670	1,801
2011	887	255	639	1,781
2012	877	258	617	1,752
2013	862	293	637	1,792
2014	823	278	599	1,700
2015	845	256	660	1,761
2016	847	258	671	1,776
2017	819	251	624	1,694
2018	820	243	633	1,696
2019	812	239	611	1,662
2020	795	246	593	1,634

**Diagram II.69.4  
School-Age Cohorts**

Phelps County  
1992 – 2020 Nebraska DOE Data



## Census Demographic Data

Census data is presented in one of four Summary Files (SF). In the 1980, 1990, and 2000 decennial censuses, the Census Bureau released the full SF1 100 percent count data<sup>26</sup>, along with additional tabulations including the one-in-six SF3 sample. The Census Bureau did not collect additional sample data such as the SF3 in the 2010 decennial census, so many important housing and income concepts are not available in the 2010 Census.

To study these important housing and income concepts, the Census Bureau distributes the American Community Survey (ACS) every year to a sample of the population, then 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. The five-year estimates are more robust than the one- or three-year samples because they include more responses and can be tabulated down to the Census tract level.

The Census Bureau collects race data according to U.S. Office of Management and Budget guidelines, and these data are based on self-identification. Ancestry refers to one's ethnic origin or descent, "roots," or heritage, or the place of birth of the person or the person's parents or ancestors before their arrival in the United States. Ethnic identities may or may not represent geographic areas. People may choose to report more than one race group and people of any race may be of any ethnic origin. Hispanic origin can be viewed as the heritage, nationality, lineage, or country of birth of the person or the person's parents or ancestors before arriving in the United States. People who identify as Hispanic, Latino, or Spanish may be any race.

### Population Characteristics

The Phelps County population by race and ethnicity is shown in Table II.69.9. The white population represented 96.4 percent of the population in 2019, compared with black populations accounting for 0.4 percent of the population in 2019. Hispanic households represented 5.7 percent of the population in 2019.

<b>Table II.69.9</b>				
<b>Population by Race and Ethnicity</b>				
Phelps County				
2010 Census & 2019 Five-Year ACS				
<b>Race</b>	<b>2010 Census</b>		<b>2019 Five-Year ACS</b>	
	<b>Population</b>	<b>% of Total</b>	<b>Population</b>	<b>% of Total</b>
White	8,899	96.9%	8,771	96.4%
Black	13	0.1%	33	0.4%
American Indian	35	0.4%	19	0.2%
Asian	22	0.2%	14	0.2%
Native Hawaiian/ Pacific Islander	3	0%	0	0%
Other	127	1.4%	70	0.8%
Two or More Races	89	1%	193	2.1%
<b>Total</b>	<b>9,188</b>	<b>100.0%</b>	<b>9,100</b>	<b>100.0%</b>
<b>Non-Hispanic</b>	<b>8,815</b>	<b>95.9%</b>	<b>8,581</b>	<b>94.3%</b>
<b>Hispanic</b>	<b>373</b>	<b>4.1%</b>	<b>519</b>	<b>5.7%</b>

The change in race and ethnicity between 2010 and 2019 is shown in Table II.69.10. During this time, the total non-Hispanic population was 8,581 persons in 2019, while the Hispanic population was 519.

<b>Table II.69.10</b>				
<b>Population by Race and Ethnicity</b>				
Phelps County				
2010 Census & 2019 Five-Year ACS				
<b>Race</b>	<b>2010 Census</b>		<b>2019 Five-Year ACS</b>	
	<b>Population</b>	<b>% of Total</b>	<b>Population</b>	<b>% of Total</b>
<b>Non-Hispanic</b>				
White	8,694	98.6%	8,389	97.8%
Black	12	0.1%	33	0.4%
American Indian	21	0.2%	19	0.2%
Asian	21	0.2%	14	0.2%
Native Hawaiian/ Pacific Islander	3	0%	0	0%
Other	0	0%	0	0%
Two or More Races	64	0.7%	126	1.5%
<b>Total Non-Hispanic</b>	<b>8,815</b>	<b>100.0%</b>	<b>8,581</b>	<b>100.0%</b>
<b>Hispanic</b>				
White	205	55%	382	73.6%
Black	1	0.3%	0	0%
American Indian	14	3.8%	0	0%
Asian	1	0.3%	0	0%
Native Hawaiian/ Pacific Islander	0	0%	0	0%
Other	127	34%	70	13.5%
Two or More Races	25	6.7%	67	12.9%
<b>Total Hispanic</b>	<b>373</b>	<b>100.0</b>	<b>519</b>	<b>100.0%</b>
<b>Total Population</b>	<b>9,188</b>	<b>100.0%</b>	<b>9,100</b>	<b>100.0%</b>

## Cohorts

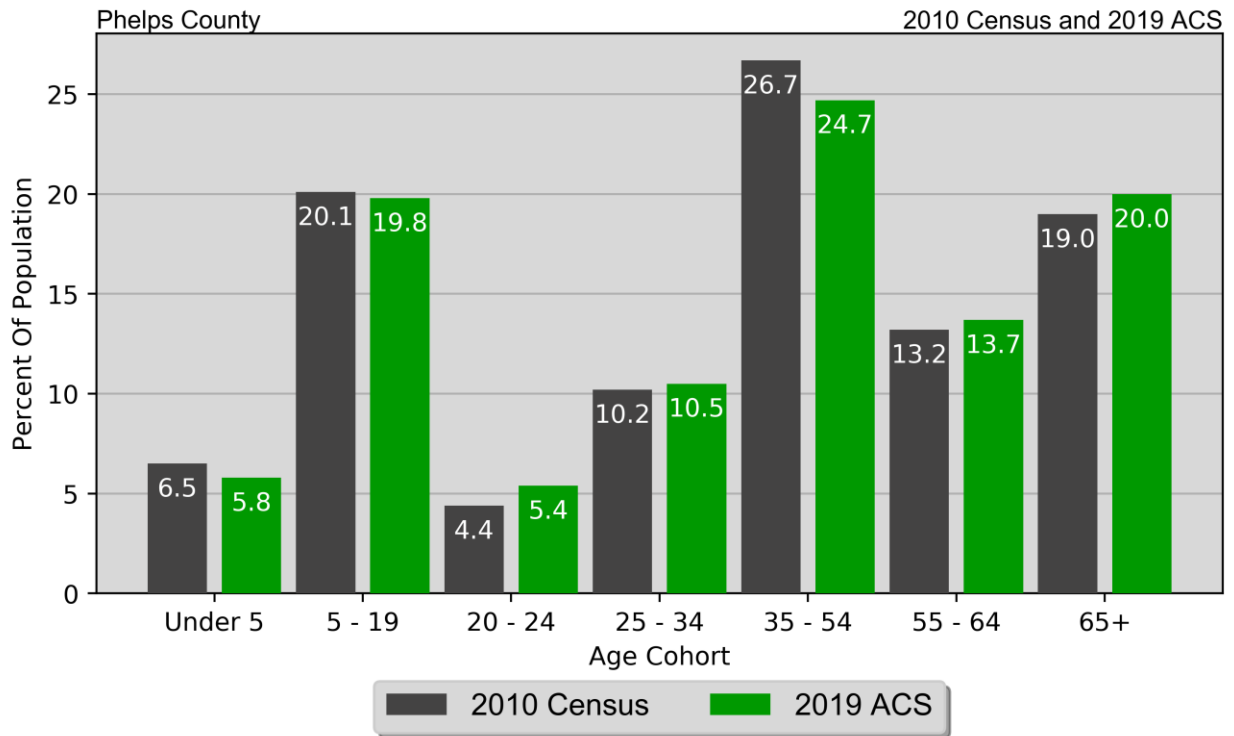
Table II.69.11 shows the population distribution in Phelps County by age. In 2010, children under the age of 5 accounted for 6.5 percent of the total population, which compared to 5.8 percent in 2019.

<b>Table II.69.11</b>				
<b>Population Distribution by Age</b>				
Phelps County				
2019 Five-Year ACS Data				
Age	2010 Census		2019 Five-Year ACS	
	Number of Persons	Percent	Number of Persons	Percent
Under 5	594	6.5	526	5.8
5 to 19	1,843	20.1	1,805	19.8
20 to 24	400	4.4	488	5.4
25 to 34	934	10.2	957	10.5
35 to 54	2,455	26.7	2,252	24.7
55 to 64	1,216	13.2	1,251	13.7
65 or Older	1,746	19	1,821	20
<b>Total</b>	<b>9,188</b>	<b>100%</b>	<b>9,100</b>	<b>100%</b>

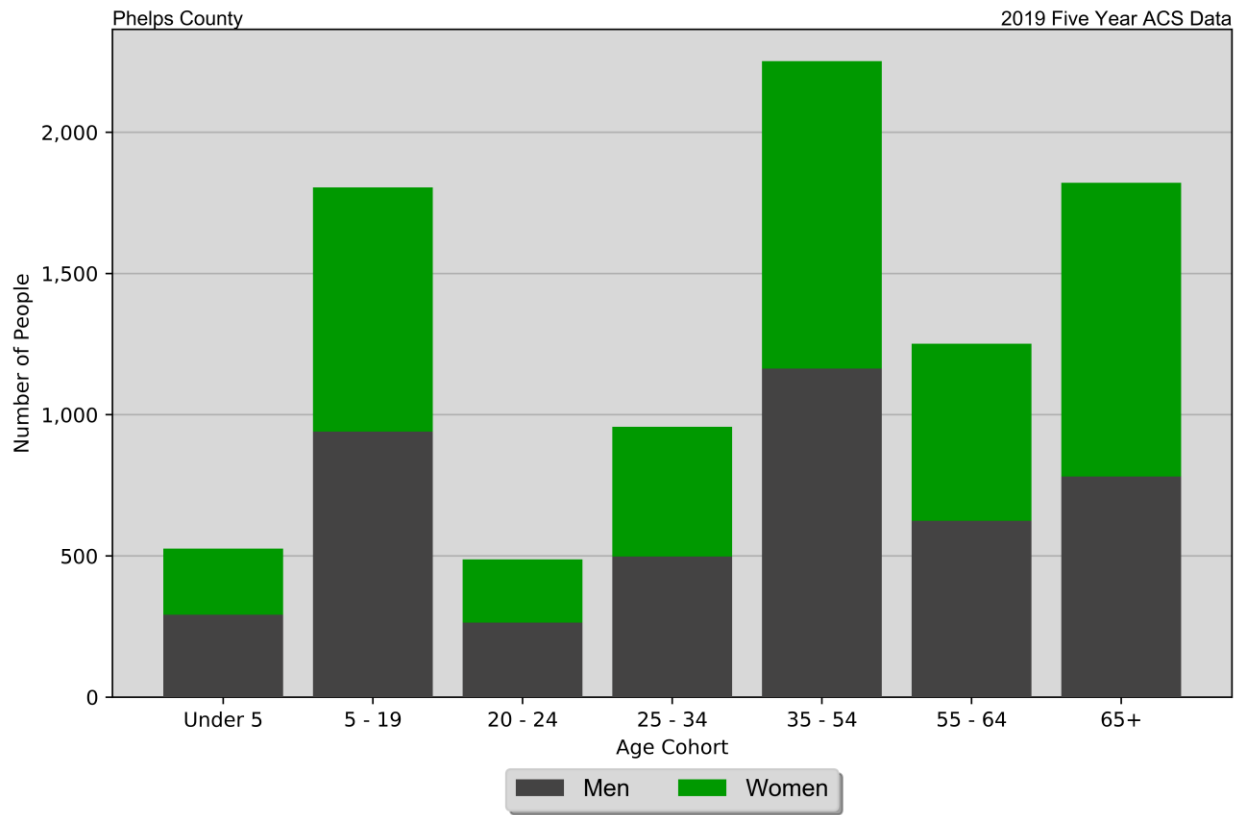
Table II.69.12 shows the population in Phelps County by age and gender. In 2010, there were 934 people aged 25 to 34, made up of 491 men, and 443 women. In comparison, in 2019, there were 957 people in the 25 to 34 age cohort, with 498 men and 459 women.

<b>Table II.69.12</b>								
<b>Population by Age and Gender</b>								
Phelps County								
2010 Census & 2019 Five-Year ACS Data								
Age	2010 Census				2019 Five Year ACs			
	Male	Female	Total	Percent	Male	Female	Total	Percent
Under 5	314	280	594	6.5%	292	234	526	5.8%
5 to 19	950	893	1,843	20.1%	940	865	1,805	19.8%
20 to 24	212	188	400	4.4%	264	224	488	5.4%
25 to 34	491	443	934	10.2%	498	459	957	10.5%
35 to 54	1,244	1,211	2,455	26.7%	1,163	1,089	2,252	24.7%
55 to 64	600	616	1,216	13.2%	624	627	1,251	13.7%
65 and Older	734	1,012	1,746	19%	781	1,040	1,821	20%
<b>Total</b>	<b>4,545</b>	<b>4,643</b>	<b>9,188</b>	<b>100%</b>	<b>4,562</b>	<b>4,538</b>	<b>9,100</b>	<b>100%</b>

**Diagram II.69.5**  
**Population Distribution by Age**  
Phelps County  
2010 Census and 2019 Five-Year ACS Data



**Diagram II.69.6**  
**Population Distribution by Age and Gender**  
Phelps County  
2019 Five-Year ACS



## Group Quarters Population

The group quarters population includes the institutionalized population, who live in correctional institutions, juvenile facilities, nursing homes, and other institutions, and the non-institutionalized population, who live in college dormitories, military quarters, and other group living situations. As seen in Table II.69.13, between 2000 and 2010, the institutionalized population changed -9.8 percent in Phelps County, from 255 people in 2000 to 230 in 2010. The non-institutionalized population changed 375 percent, from 4 in 2000 to 19 in 2010.

<b>Table II.69.13</b>					
<b>Group Quarters Population</b>					
Phelps County					
2000 & 2010 Census SF1 Data					
Group Quarters Type	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
<b>Institutionalized</b>					
Correctional Institutions	1	0.4%	48	20.9%	4,700%
Juvenile Facilities	.	.	0	0%	.
Nursing Homes	254	99.6%	182	79.1%	-28.3%
Other Institutions	0	0%	0	0%	0%
<b>Total</b>	<b>255</b>	<b>100.0%</b>	<b>230</b>	<b>100.0%</b>	<b>-9.8%</b>
<b>Noninstitutionalized</b>					
College Dormitories	0	0%	0	0%	0%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	4	100%	19	100%	375%
<b>Total</b>	<b>4</b>	<b>100.0%</b>	<b>19</b>	<b>100.0%</b>	<b>375%</b>
<b>Group Quarters Population</b>	<b>259</b>	<b>100.0%</b>	<b>249</b>	<b>100.0%</b>	<b>-3.9%</b>



## Foreign Born Populations

The number of foreign-born persons are shown in Table II.69.14. An estimated 0.7 percent of the population was born in Mexico, some 0.2 percent were born in Guatemala, and another 0.2 percent were born in South Africa.

<b>Table II.69.14</b> <b>Place of Birth for the Foreign-Born Population</b> Phelps County 2019 Five-Year ACS			
Number	County	Number of Persons	Percent of Total Population
#1 country of origin	Mexico	68	0.7%
#2 country of origin	Guatemala	18	0.2%
#3 country of origin	South Africa	18	0.2%
#4 country of origin	Colombia	9	0.1%
#5 country of origin	Germany	9	0.1%
#6 country of origin	Philippines	1	0%
#7 country of origin	Afghanistan	0	0%
#8 country of origin	Africa, n.e.c.	0	0%
#9 country of origin	Albania	0	0%
#10 country of origin	Argentina	0	0%

The language spoken at home for those with Limited English Proficiency are shown in Table II.69.15. An estimated 1.2 percent of the population speaks Spanish at home, followed by 0 percent speaking French, Haitian, or Cajun.

<b>Table II.69.15</b> <b>Limited English Proficiency and Language Spoken at Home</b> Phelps County 2019 Five-Year ACS			
Number	County	Number of Persons	Percent of Total Population
#1 LEP Language	Spanish	103	1.2%
#2 LEP Language	French, Haitian, or Cajun	3	0%
#3 LEP Language	Arabic	0	0%
#4 LEP Language	Chinese	0	0%
#5 LEP Language	German or other West Germanic languages	0	0%
#6 LEP Language	Korean	0	0%
#7 LEP Language	Other Asian and Pacific Island languages	0	0%
#8 LEP Language	Other Indo-European languages	0	0%
#9 LEP Language	Other and unspecified languages	0	0%
#10 LEP Language	Russian, Polish, or other Slavic languages	0	0%

## Disability

Disability by age, as estimated by the 2019 ACS, is shown in Table II.69.16, below. The disability rate for females was 11.4 percent, compared to 12.4 percent for males. The disability rate grew precipitously higher with age, with 45.2 percent of those over 75 experiencing a disability.

<b>Table II.69.16</b>						
<b>Disability by Age</b>						
Phelps County						
2019 Five-Year ACS Data						
Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	0	0%	5	2.1%	5	1%
5 to 17	5	0.6%	10	1.3%	15	0.9%
18 to 34	34	4.1%	48	6.3%	82	5.1%
35 to 64	165	9.4%	146	8.5%	311	8.9%
65 to 74	149	36.2%	152	33%	301	34.5%
75 or Older	205	59.4%	136	33.2%	341	45.2%
<b>Total</b>	<b>558</b>	<b>12.4%</b>	<b>497</b>	<b>11.4%</b>	<b>1,055</b>	<b>11.9%</b>

The number of disabilities by type, as estimated by the 2019 ACS, is shown in Table II.69.17. Some 7.1 percent have an ambulatory disability, 4.2 have an independent living disability, and 2.1 percent have a self-care disability.

<b>Table II.69.17</b>		
<b>Total Disabilities Tallied: Aged 5 and Older</b>		
Phelps County		
2019 Five-Year ACS		
Disability Type	Population with Disability	Percent with Disability
Hearing disability	519	5.9%
Vision disability	88	1%
Cognitive disability	201	2.4%
Ambulatory disability	589	7.1%
Self-Care disability	171	2.1%
Independent living disability	281	4.2%

## Education and Employment

Education and employment data from the Phelps County 2019 Five-Year ACS is presented in Table II.69.18, Table II.69.19, and Table II.69.20. In 2019, 4,774 people were in the labor force, including 4,740 employed and 34 unemployed people. The unemployment rate for Phelps County was estimated at 0.7 percent in 2019.

<b>Table II.69.18</b> <b>Employment, Labor Force and Unemployment</b> Phelps County 2019 Five-Year ACS Data	
Employment Status	2019 Five-Year ACS
Employed	4,740
Unemployed	34
<b>Labor Force</b>	<b>4,774</b>
Unemployment Rate	0.7%

Table II.69.19 and Table II.69.20 show educational attainment in Phelps County. In 2019, 91.9 percent of households had a high school education or greater, including 29.9 percent with a high school diploma or equivalent, 40.1 percent with some college, 15.7 percent with a Bachelor’s Degree, and 6.3 percent with a graduate or professional degree.

<b>Table II.69.19</b> <b>High School or Greater Education</b> Phelps County 2019 Five-Year ACS Data	
Education Level	Households
High School or Greater	6,386
Total Households	3,905
<b>Percent High School or Above</b>	<b>91.9%</b>

<b>Table II.69.20</b> <b>Educational Attainment</b> Phelps County 2019 Five-Year ACS Data		
Education Level	2019 Five-Year ACS	Percent
Less Than High School	560	8.1%
High School or Equivalent	2,077	29.9%
Some College or Associates Degree	2,783	40.1%
Bachelor’s Degree	1,090	15.7%
Graduate or Professional Degree	436	6.3%
<b>Total Population Above 18 years</b>	<b>6,946</b>	<b>100.0%</b>

## Commuting Patterns

Table II.69.21 shows the place of work by county of residence. In 2010, 85.5 percent of residents worked within the county they reside while 13.9 percent worked outside their home county but still within the state. This compares to 82.9 percent of residents in 2019 who worked within the county in which they resided and 16.9 percent of residents worked outside their home county but still within the state.

<b>Table II.69.21</b> <b>Place of Work</b> Phelps County 2010 and 2019 Five-Year ACS Data				
Place of work	2010 Five-Year ACS	% of Total	2019 Five-Year ACS	% of Total
Worked in county of residence	3,959	85.5%	3,820	82.9%
Worked outside county of residence	641	13.9%	777	16.9%
Worked outside state of residence	28	0.6%	12	0.3%
<b>Total</b>	<b>4,628</b>	<b>100.0%</b>	<b>4,609</b>	<b>100.0%</b>

Table II.69.22 shows the aggregate travel time to work based on place of work and residence. In Phelps County the total aggregate travel time was 0 minutes, with residents working in their home county spending a total of 0 minutes traveling.

<b>Table II.69.22</b> <b>Aggregate Travel Time to Work (in Minutes)</b> Phelps County 2010 & 2019 Five-Year ACS Data				
Place of Work	2010 Five-Year ACS	% of Total	2019 Five-Year ACS	% of Total
Worked in county of residence	31,720	59.5%	0	0%
Worked outside county of residence	21,150	39.7%	0	0%
Worked outside State of residence	405	0.8%	0	0%
<b>Aggregate travel time to work (in minutes):</b>	<b>53,270</b>	<b>100.0%</b>	<b>0</b>	<b>100.0%</b>

Table II.69.23 shows the average travel time to work based on place of work and residence. In 2019 the overall aggregate travel time was 53,270 minutes. Residents working within their home county spent an average of 0 minutes commuting to work, with those working outside their county of residence spending an average of 0 minutes on their commute.

**Table II.69.23**  
**Average Travel Time to Work (in Minutes)**  
 Phelps County  
 2010 & 2019 Five-Year ACS Data

Place of Work	2010 Five-Year ACS	2019 Five-Year ACS
Worked in county of residence	8	0
Worked outside county of residence	33	0
Worked outside State of residence	14.5	0
<b>Average travel time to work (in minutes):</b>	<b>11.5</b>	<b>0</b>

Table II.69.24 shows the means of transportation to work. In 2019, 84.6 percent of commuters drove alone in a car, truck, or van. Only 8.9 percent carpooled, with an additional 0 percent taking public transportation. Also, there were 149 persons or 3.2 percent who worked from home.

**Table II.69.24**  
**Means of Transportation to Work**  
 Phelps County  
 2010 & 2019 Five-Year ACS Data

Means	2010 Five-Year ACS	% of Total	2019 Five-Year ACS	% of Total
Car, truck, or van: Drove alone	3,698	79.9%	3,897	84.6%
Car, truck, or van: Carpooled:	320	6.9%	409	8.9%
Public transportation (excluding taxicab):	7	0.2%	0	0%
Taxicab	0	0%	0	0%
Motorcycle	3	0.1%	12	0.3%
Bicycle	37	0.8%	6	0.1%
Walked	231	5%	128	2.8%
Other means	24	0.5%	8	0.2%
Worked at home	308	6.7%	149	3.2%
<b>Total</b>	<b>4,628</b>	<b>100.0%</b>	<b>4,609</b>	<b>100.0%</b>

Table II.69.25 shows the breakdown of the means of transportation by tenure. In 2019, 63.8 percent of commuters owned their home and commuted alone by car, which compares to 64.1 percent in 2010. There were also 955 renters who drove alone in 2019 and accounted for 20.7 percent of the total commuter population. Commuters who owned their own home and took public transportation represented 0 percent of the population, which compares to 0 renters, or 0 percent taking public transportation.

<b>Table II.69.25</b>				
<b>Means Of Transportation To Work By Tenure</b>				
Phelps County				
2010 & 2019 Five-Year ACS Data				
<b>Tenure</b>	<b>2010 Five-Year ACS</b>	<b>% of Total</b>	<b>2019 Five-Year ACS</b>	<b>% of Total</b>
<b>Car, truck, or van - drove alone:</b>				
Owner	2,968	64.1%	2,942	63.8%
Renter	730	15.8%	955	20.7%
<b>Car, truck, or van - carpooled:</b>				
Owner	223	4.8%	288	6.2%
Renter	97	2.1%	121	2.6%
<b>Public transportation (excluding taxicab):</b>				
Owner	0	0%	0	0%
Renter	7	0.2%	0	0%
<b>Walked:</b>				
Owner	186	4%	85	1.8%
Renter	45	1%	43	0.9%
<b>Taxicab, motorcycle, bicycle, or other means:</b>				
Owner	48	1%	26	0.6%
Renter	16	0.3%	0	0%
<b>Worked at home:</b>				
Owner	260	5.6%	119	2.6%
Renter	48	1%	30	0.7%
<b>Total:</b>	<b>4,628</b>	<b>100.0%</b>	<b>4,609</b>	<b>100.0%</b>

## ECONOMICS

### Labor Force

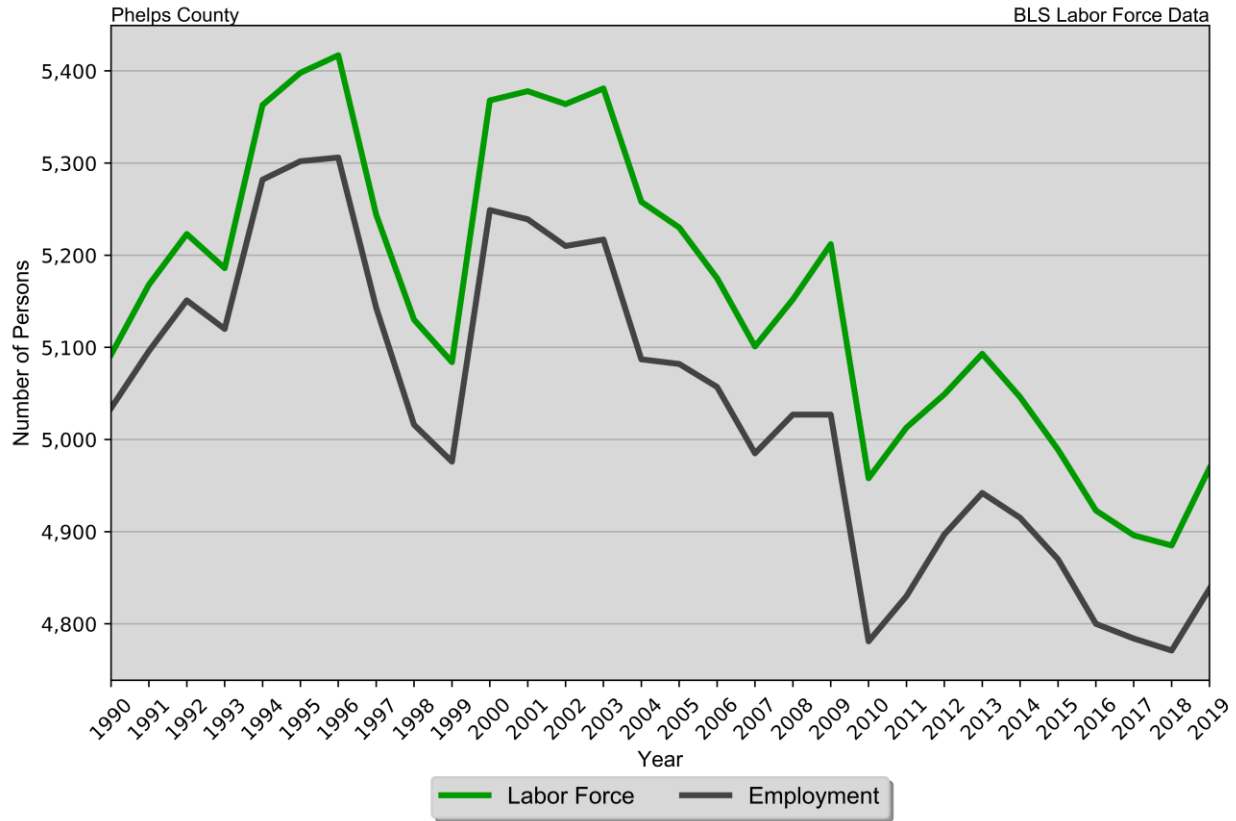
Table II.69.26 shows the labor force statistics for Phelps County between 1990 and 2019. Over the entire series the lowest unemployment rate occurred in 1990 with a rate of 1.1 percent while the highest level of unemployment occurred during 2011 at 3.7 percent. This compared to a statewide low of 2.3 in 1990 and a statewide high of 4.6 percent in 2009. Over the last year, the unemployment rate in Phelps County increased from 2.3 percent in 2018 to 2.6 percent in 2019, which compared to a statewide increase to 3 percent.

Table II.69.26 Labor Force Statistics Phelps County 1990 - 2019 BLS Data					
Year	Phelps County				Statewide Unemployment Rate
	Unemployment	Employment	Labor Force	Unemployment Rate	
1990	58	5,034	5,092	1.1%	2.3%
1991	72	5,096	5,168	1.4%	2.7%
1992	72	5,151	5,223	1.4%	2.9%
1993	66	5,120	5,186	1.3%	2.8%
1994	81	5,282	5,363	1.5%	2.6%
1995	96	5,302	5,398	1.8%	2.6%
1996	111	5,306	5,417	2%	2.7%
1997	101	5,143	5,244	1.9%	2.5%
1998	114	5,016	5,130	2.2%	2.6%
1999	108	4,976	5,084	2.1%	2.8%
2000	119	5,249	5,368	2.2%	2.8%
2001	139	5,239	5,378	2.6%	3.1%
2002	154	5,210	5,364	2.9%	3.6%
2003	164	5,217	5,381	3%	3.9%
2004	171	5,087	5,258	3.3%	3.9%
2005	148	5,082	5,230	2.8%	3.8%
2006	118	5,057	5,175	2.3%	3.1%
2007	116	4,985	5,101	2.3%	3%
2008	125	5,027	5,152	2.4%	3.3%
2009	185	5,027	5,212	3.5%	4.6%
2010	177	4,781	4,958	3.6%	4.6%
2011	183	4,830	5,013	3.7%	4.4%
2012	152	4,897	5,049	3%	4%
2013	151	4,942	5,093	3%	3.8%
2014	131	4,915	5,046	2.6%	3.3%
2015	119	4,870	4,989	2.4%	3%
2016	123	4,800	4,923	2.5%	3.1%
2017	112	4,784	4,896	2.3%	2.9%
2018	114	4,771	4,885	2.3%	2.9%
2019	131	4,838	4,969	2.6%	3%

Diagram II.69.7 shows the employment and labor force for Phelps County. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 4,838 persons, with the labor force reaching 4,969, indicating there were a total of 131 unemployed persons.

**Diagram II.69.7**  
**Employment and Labor Force**

Phelps County  
 1990 – 2019 BLS Data





## Unemployment

Diagram II.69.8 shows the unemployment rate for both the State and Phelps County. During the 1990s the average rate for Phelps County was 1.7, which compared to 2.6 statewide. Between 2000 and 2010 the unemployment rate in Phelps County had an average of 2.7 percent, which compared to 3.5 percent statewide. Since 2010 the Phelps County average unemployment rate was 2.8. Over the course of the entire period Phelps County had an average unemployment rate lower than the state, 2.4 percent for Phelps County, versus 3.2 statewide.

**Diagram II.69.8**  
**Annual Unemployment Rate**

Phelps County  
 1990 – 2019 BLS Data

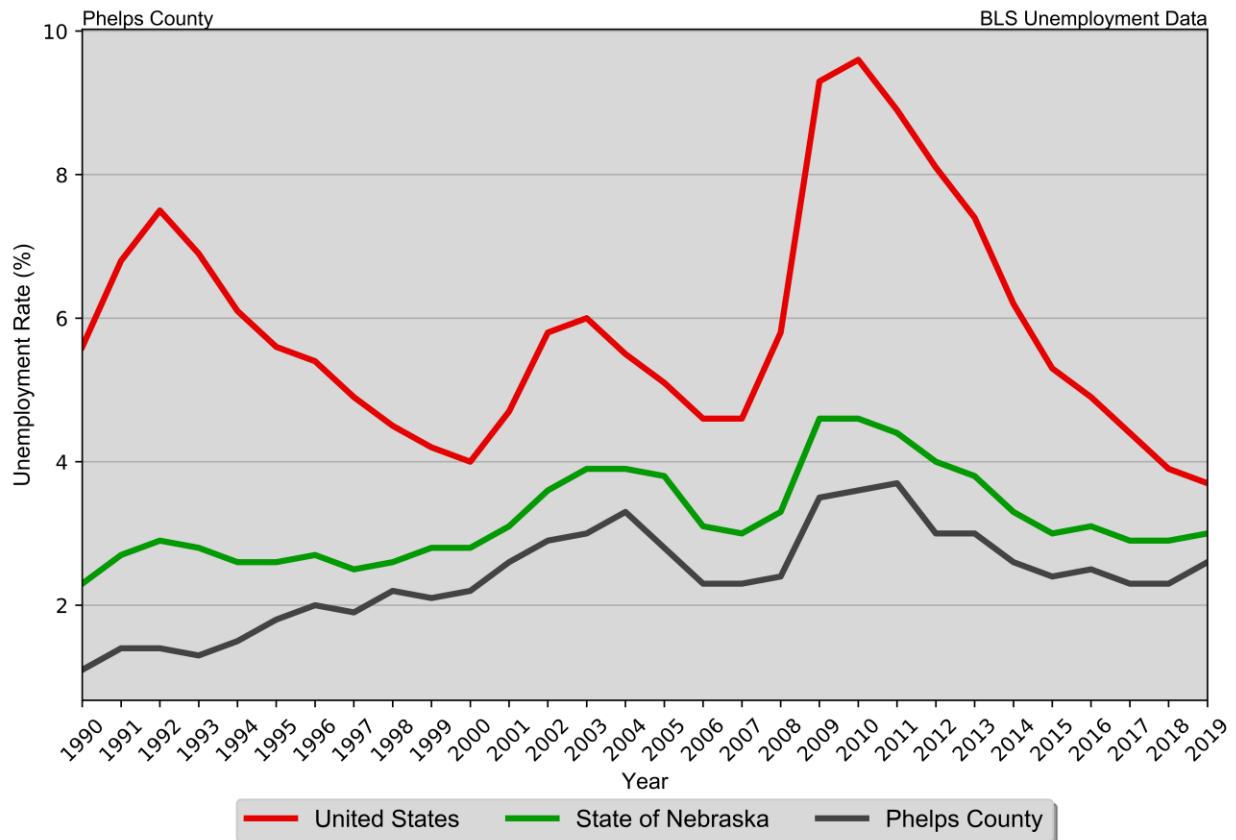
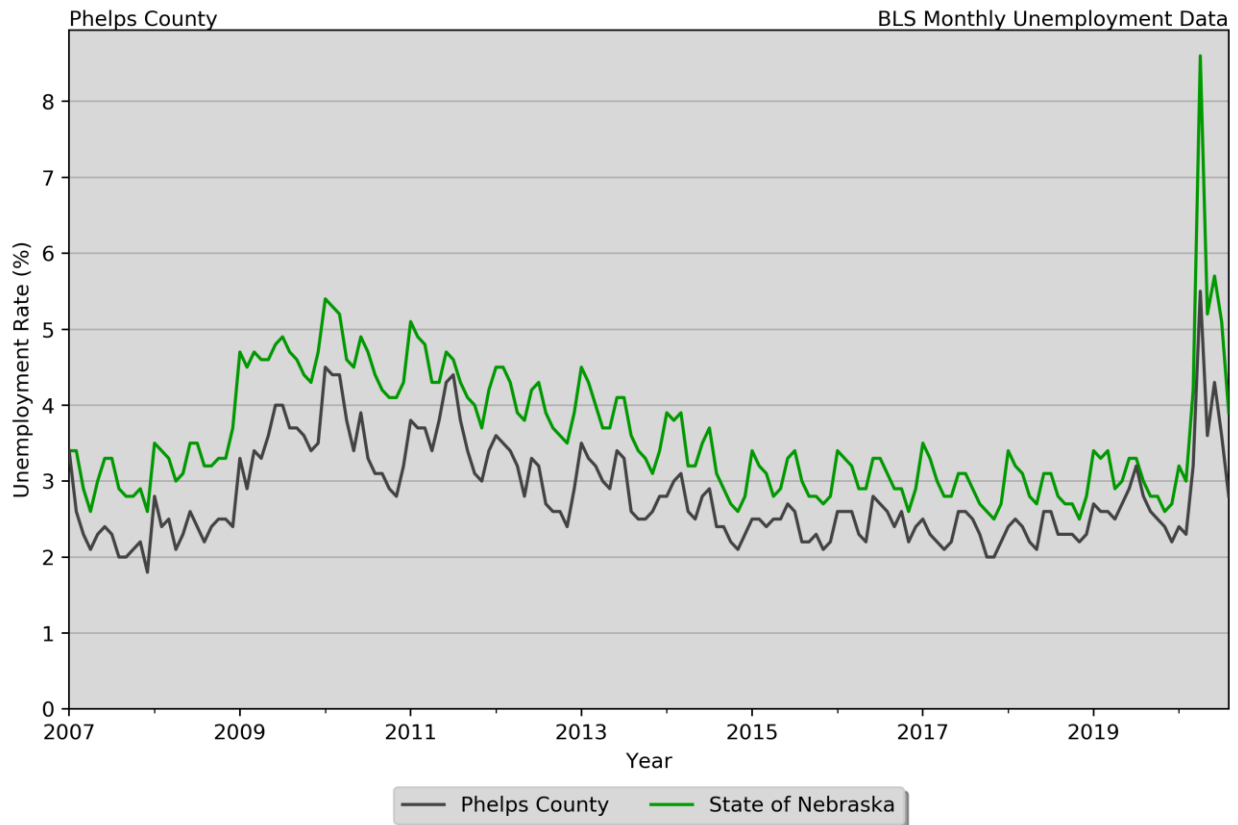


Diagram II.69.9 shows the monthly unemployment rate for both the State and Phelps County from 2007 through December of 2020.

**Diagram II.69.9**  
**Monthly Unemployment Rate**  
Phelps County  
2007 – December 2020 BLS Data



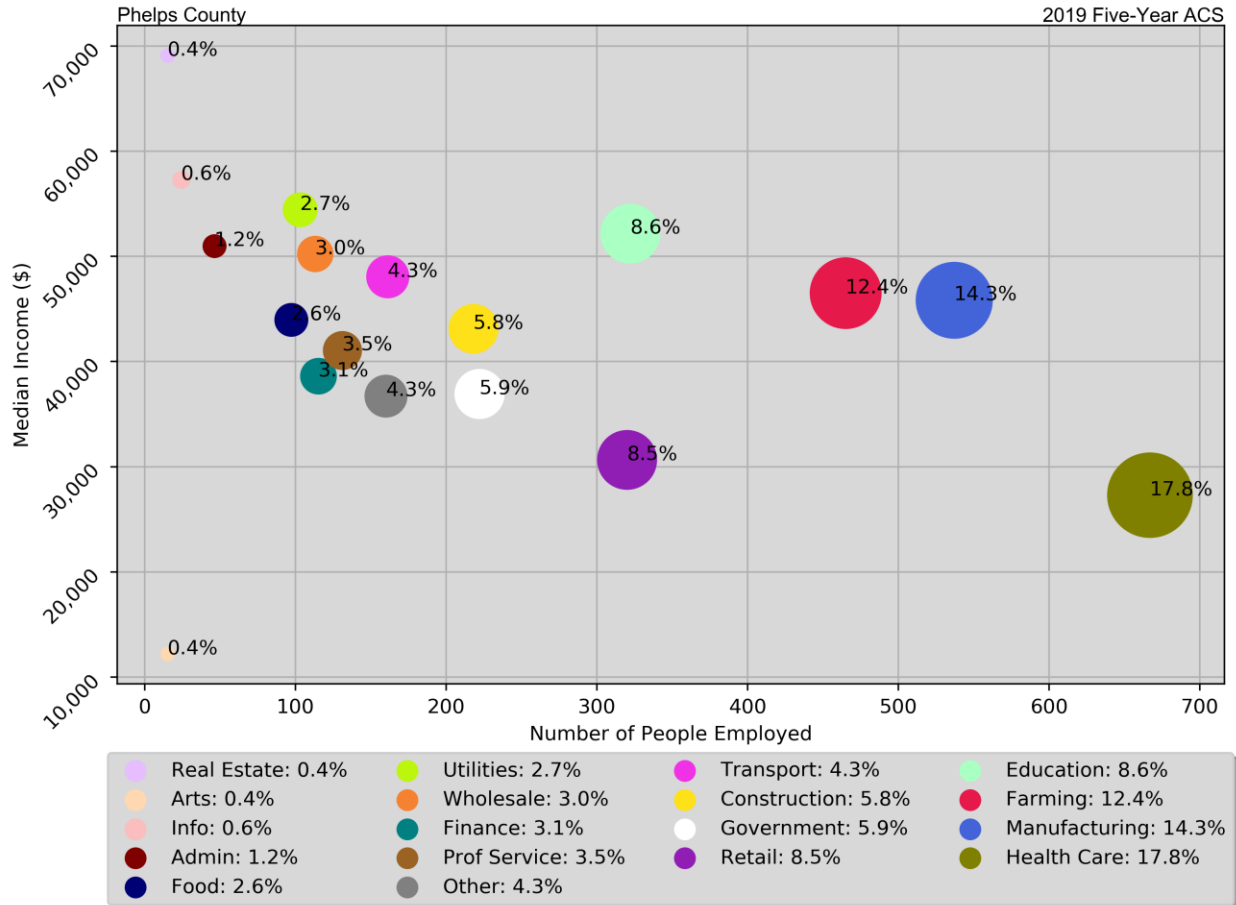
## Employment

Table II.69.27 shows employment and median earnings by industry for Phelps County from the 2019 Five-Year ACS. In 2019 the largest industry by number of people employed in Phelps County was Manufacturing, which employed 569 people and paid a median salary of 50,219 dollars. The highest paying industry in Phelps County was the Real Estate industry, which paid a median salary of 77,500 dollars in 2019.

<b>Table II.69.27</b> <b>Employment by Industry</b> Phelps County 2019 Five-Year ACS Data			
Industry	Total Employment	Percent of Employment	Median Earnings
Admin	49	1%	\$50,125
Arts	5	0%	\$0
Construction	191	5%	\$41,641
Education	260	7%	\$58,929
Farming	472	13%	\$44,605
Finance	128	4%	\$42,143
Food	66	2%	\$39,750
Health Care	554	15%	\$31,250
Info	18	0%	\$56,607
Management	0	0%	\$0
Manufacturing	569	16%	\$50,219
Mining	15	0%	\$0
Other	154	4%	\$39,375
Prof Service	126	4%	\$41,250
Government	227	6%	\$43,875
Real Estate	12	0%	\$77,500
Retail	354	10%	\$31,923
Transport	173	5%	\$48,750
Utilities	88	2%	\$53,281
Wholesale	149	4%	\$37,054

Diagram II.69.10 displays employment and earnings data for 2019 in Phelps County. Only industries that employed more than 0.0 percent of people and had accurate median earnings data are included in Diagram II.69.10.

**Diagram II.69.10**  
**Employment and Median Earnings by Industry**  
 Phelps County  
 2019 Five-Year ACS Data



## Earnings

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.69.28 shows total real earnings by industry for Phelps County. In the most recent 2019 estimate, the farm industry had the largest total real earnings, with total real earnings reaching 68,734,000 dollars. Between 2018 and 2019 the accommodation and food services industry saw the largest percentage increase, rising by 11.7 percent to 5,308,000 dollars.

**Table II.69.28**  
**Real Earnings by Industry**  
 Phelps County  
 BEA Table CA-5N Data (1,000's of 2019 Dollars)

NAICS Categories	2010	2013	2014	2015	2016	2017	2018	2019	% Change 18-19
Farm earnings	93,506	233,592	208,016	219,440	163,607	60,584	63,216	68,734	8.7
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	2,934	2,930	3,085	2,985	0	0	0	0
Construction	0	0	0	0	0	0	0	0	0
Manufacturing	0	0	0	0	0	0	0	0	0
Wholesale trade	24,572	30,787	32,894	32,535	32,280	29,451	31,574	34,661	9.8
Retail trade	16,388	20,766	21,032	21,649	21,837	21,728	21,174	21,566	1.9
Transportation and warehousing	0	8,717	8,397	7,912	6,552	0	0	0	0
Information	1,141	1,122	1,090	1,157	1,126	1,070	1,087	882	-18.8
Finance and insurance	16,969	13,490	14,574	13,320	14,186	15,001	16,293	16,427	0.8
Real estate and rental and leasing	2,148	1,509	4,029	4,725	4,929	4,510	6,810	7,465	9.6
Professional and technical services	0	8,541	9,161	9,175	9,301	10,529	9,654	9,044	-6.3
Management of companies and enterprises	0	0	0	0	0	0	0	0	0
Administrative and waste services	5,450	0	0	0	0	0	0	0	0
Educational services	0	0	0	0	0	0	0	0	0
Health care and social assistance	0	0	0	0	0	0	0	0	0
Arts, entertainment, and recreation	1,747	2,099	1,946	2,020	2,525	2,450	2,245	2,128	-5.2
Accommodation and food services	4,234	4,327	4,464	5,343	5,543	4,994	4,753	5,308	11.7
Other services, except public administration	10,419	9,954	10,613	10,541	10,921	11,067	11,493	12,002	4.4
Government and government enterprises	45,371	45,384	46,316	47,134	48,367	48,791	48,533	48,988	0.9
<b>Total</b>	<b>360,903</b>	<b>514,253</b>	<b>502,616</b>	<b>518,888</b>	<b>460,021</b>	<b>363,470</b>	<b>370,932</b>	<b>381,862</b>	<b>2.9</b>



Table II.69.29 shows the total employment by industry for Phelps County. The most recent estimates show the government and government enterprises industry was the largest employer in Phelps County, with employment reaching 806 jobs in 2019. Between 2018 and 2019 the accommodation and food services industry saw the largest percentage increase, rising by 13.9 percent to 312 jobs.

**Table II.69.29**  
**Employment by Industry**  
Phelps County  
BEA Table CA25 Data

NAICS Categories	2010	2013	2014	2015	2016	2017	2018	2019	% Change 18-19
Farm earnings	589	565	558	639	598	613	632	634	0.3%
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	26	27	28	25	0	0	0	0%
Construction	0	0	0	0	0	0	0	0	0%
Manufacturing	0	0	0	0	0	0	0	0	0%
Wholesale trade	382	475	486	480	444	406	412	427	3.6%
Retail trade	584	633	652	660	687	692	673	683	1.5%
Transportation and warehousing	0	180	175	196	193	0	0	0	0%
Information	48	51	50	51	47	44	41	37	-9.8%
Finance and insurance	380	407	401	372	417	373	416	422	1.4%
Real estate and rental and leasing	189	195	231	233	234	258	283	303	7.1%
Professional and technical services	0	196	214	217	216	223	208	208	0%
Management of companies and enterprises	0	0	0	0	0	0	0	0	0%
Administrative and waste services	289	0	0	0	0	0	0	0	0%
Educational services	0	0	0	0	0	0	0	0	0%
Health care and social assistance	0	0	0	0	0	0	0	0	0%
Arts, entertainment, and recreation	136	174	186	171	179	198	184	187	1.6%
Accommodation and food services	280	261	261	282	290	284	274	312	13.9%
Other services, except public administration	314	342	343	348	347	339	357	373	4.5%
Government and government enterprises	805	816	821	825	820	812	803	806	0.4%
<b>Total</b>	<b>6,643</b>	<b>6,924</b>	<b>7,055</b>	<b>7,131</b>	<b>7,047</b>	<b>7,069</b>	<b>7,105</b>	<b>7,205</b>	<b>1.4%</b>

Table II.69.30 shows the real average earnings per job by industry for Phelps County. These figures are calculated by dividing the Total Real Earning displayed in Table II.69.28 and Table II.69.29, by Industry. In 2019, the farm industry had the highest average earnings reaching 108,413 dollars. Between 2018 and 2019 the farm industry saw the largest percentage increase, rising by 8.4 percent to 108,413 dollars.

**Table II.69.30**  
**Real Earnings Per Job by Industry**  
 Phelps County  
 BEA Table CA5N and CA25 Data

NAICS Categories	2010	2013	2014	2015	2016	2017	2018	2019	% Change 18-19
Farm earnings	158,754	413,437	372,789	343,411	273,591	98,831	100,026	108,413	8.4%
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	112,832	108,533	110,170	119,401	0	0	0	0%
Construction	0	0	0	0	0	0	0	0	0%
Manufacturing	0	0	0	0	0	0	0	0	0%
Wholesale trade	64,325	64,815	67,682	67,782	72,703	72,539	76,636	81,173	5.9%
Retail trade	28,061	32,806	32,258	32,802	31,786	31,399	31,462	31,575	0.4%
Transportation and warehousing	0	48,428	47,980	40,367	33,948	0	0	0	0%
Information	23,771	21,996	21,791	22,679	23,949	24,329	26,505	23,838	-10.1%
Finance and insurance	44,654	33,145	36,344	35,806	34,019	40,217	39,166	38,927	-0.6%
Real estate and rental and leasing	11,363	7,740	17,440	20,280	21,066	17,481	24,064	24,637	2.4%
Professional and technical services	0	43,579	42,808	42,281	43,061	47,217	46,414	43,481	-6.3%
Management of companies and enterprises	0	0	0	0	0	0	0	0	0%
Administrative and waste services	18,858	0	0	0	0	0	0	0	0%
Educational services	0	0	0	0	0	0	0	0	0%
Health care and social assistance	0	0	0	0	0	0	0	0	0%
Arts, entertainment, and recreation	12,842	12,063	10,462	11,815	14,107	12,376	12,199	11,380	-6.7%
Accommodation and food services	15,122	16,579	17,105	18,948	19,114	17,584	17,346	17,013	-1.9%
Other services, except public administration	33,180	29,104	30,940	30,290	31,472	32,647	32,192	32,177	-0%
Government and government enterprises	56,361	55,617	56,414	57,132	58,984	60,087	60,439	60,779	0.6%
<b>Total</b>	<b>54,328</b>	<b>74,271</b>	<b>71,243</b>	<b>72,765</b>	<b>65,279</b>	<b>51,417</b>	<b>52,207</b>	<b>53,000</b>	<b>1.5%</b>

Table II.69.31 shows total employment and real personal income for the years of 1969 to 2019. As can be seen in Total Real Personal Income in 2019, comprising all wage and salary earnings, proprietorship income, dividends, interest, rents, and transfer payments, was 490,085,000 dollars, a 2.3 percent change between 2018 and 2019. The Table shows further annual data for the years 1969 through 2019. In 2010, total employment was 6,643 compared to 7,205 in 2019, which was an average yearly percentage change of 1.4 over this period.

**Table II.69.31**  
**Total Employment and Real Personal Income**  
 Phelps County  
 BEA Data 1969 Through 2019

Year	1,000s of 2019 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	147,370	7,507	-3,895	37,561	17,540	191,069	19,891	4,705	31,320
1970	153,318	8,015	-4,930	41,146	18,730	200,249	20,969	4,869	31,488
1971	166,182	8,510	-4,938	42,649	20,010	215,392	22,585	4,948	33,587
1972	169,258	9,158	-4,515	47,570	20,586	223,740	23,442	5,073	33,366
1973	194,796	11,313	-4,541	53,559	22,376	254,877	26,342	5,218	37,333
1974	185,311	12,690	-5,035	56,495	23,246	247,326	25,722	5,456	33,965
1975	205,167	12,913	-5,288	59,198	25,721	271,886	27,471	5,579	36,775
1976	188,876	13,978	-4,884	59,379	26,208	255,601	25,926	5,747	32,865
1977	174,683	14,458	-4,807	62,966	26,701	245,086	24,414	5,863	29,795
1978	229,636	15,270	-4,379	64,718	27,417	302,122	30,643	5,922	38,776
1979	186,955	16,108	-3,448	66,111	28,528	262,037	26,572	5,974	31,295
1980	129,357	15,936	-3,224	75,890	30,322	216,409	22,055	5,958	21,712
1981	204,381	16,918	-5,306	86,401	31,377	299,934	30,107	6,029	33,900
1982	169,755	17,651	-6,737	94,352	32,945	272,664	26,938	6,038	28,113
1983	169,903	17,630	-7,557	95,068	34,278	274,062	27,216	6,172	27,529
1984	250,920	18,449	-8,658	98,224	34,936	356,973	35,601	6,128	40,947
1985	221,769	18,647	-9,823	93,239	35,798	322,335	31,882	6,020	36,840
1986	217,516	19,193	-11,197	89,631	36,333	313,090	31,463	5,907	36,823
1987	239,742	19,941	-12,716	83,729	35,911	326,724	33,187	6,098	39,315
1988	262,989	20,788	-13,255	80,384	35,592	344,922	35,285	6,122	42,959
1989	250,362	21,433	-14,411	86,950	38,644	340,112	34,880	6,236	40,148
1990	274,094	22,545	-15,779	79,504	40,602	355,876	36,684	6,366	43,056
1991	288,836	22,932	-15,525	79,749	42,762	372,890	38,042	6,424	44,962
1992	273,513	23,398	-15,122	78,077	44,917	357,987	36,607	6,497	42,098
1993	266,497	24,001	-14,630	78,984	46,526	353,376	35,963	6,586	40,465
1994	290,030	25,468	-15,117	78,397	48,413	376,255	38,156	6,787	42,733
1995	286,305	25,331	-14,787	81,215	50,633	378,035	38,148	6,745	42,446
1996	306,919	25,837	-14,480	83,740	52,854	403,196	40,559	6,893	44,526
1997	291,290	26,351	-13,148	87,673	54,943	394,407	39,835	6,735	43,251
1998	293,524	26,707	-11,996	89,724	57,960	402,504	40,893	6,542	44,867
1999	293,365	27,044	-11,464	84,089	60,372	399,317	40,934	6,507	45,085
2000	291,613	27,136	-11,288	88,801	62,184	404,175	41,527	6,609	44,124
2001	306,930	27,878	-13,906	86,466	65,486	417,098	42,982	6,797	45,156
2002	299,092	28,115	-15,385	78,044	69,913	403,549	41,672	6,640	45,044
2003	333,955	28,340	-18,025	81,096	69,167	437,852	45,724	6,643	50,272
2004	312,493	27,788	-19,549	73,004	70,269	408,428	42,835	6,491	48,142
2005	333,922	27,843	-21,709	63,656	69,630	417,656	44,422	6,542	51,042
2006	303,413	28,854	-24,437	67,867	71,441	389,430	41,407	6,550	46,322
2007	327,217	29,948	-28,161	74,350	74,389	417,847	45,310	6,622	49,413
2008	335,661	31,103	-32,641	87,443	80,912	440,272	47,881	6,688	50,188
2009	332,611	31,692	-33,975	79,292	83,854	430,090	47,015	6,688	49,733
2010	360,903	32,162	-31,710	79,972	86,209	463,211	50,442	6,643	54,328
2011	423,583	28,320	-33,014	83,944	87,189	533,381	58,344	6,732	62,921
2012	426,146	28,773	-35,706	86,704	84,724	533,096	57,882	6,787	62,789
2013	514,253	32,766	-37,589	82,412	83,246	609,557	66,408	6,924	74,271
2014	502,616	34,243	-39,296	91,213	86,299	606,588	66,207	7,055	71,242
2015	518,888	34,536	-39,651	99,833	86,793	631,326	68,496	7,131	72,765
2016	460,021	35,157	-39,574	97,104	90,067	572,462	62,271	7,047	65,279
2017	363,470	36,310	-41,186	95,258	89,946	471,178	52,064	7,069	51,418
2018	370,932	36,159	-41,255	94,167	91,334	479,019	53,189	7,105	52,207
2019	381,862	37,726	-42,019	93,636	94,332	490,085	54,249	7,205	53,000





Diagram II.69.11 shows real average earnings per job for Phelps County from 1990 to 2019. Over this period the average earning per job for Phelps County was 51,105 dollars, which was higher than the statewide average of 49,686 dollars over the same period.

**Diagram II.69.11**  
**Real Average Earnings Per Job**  
 Phelps County  
 BEA Data 1990 - 2019

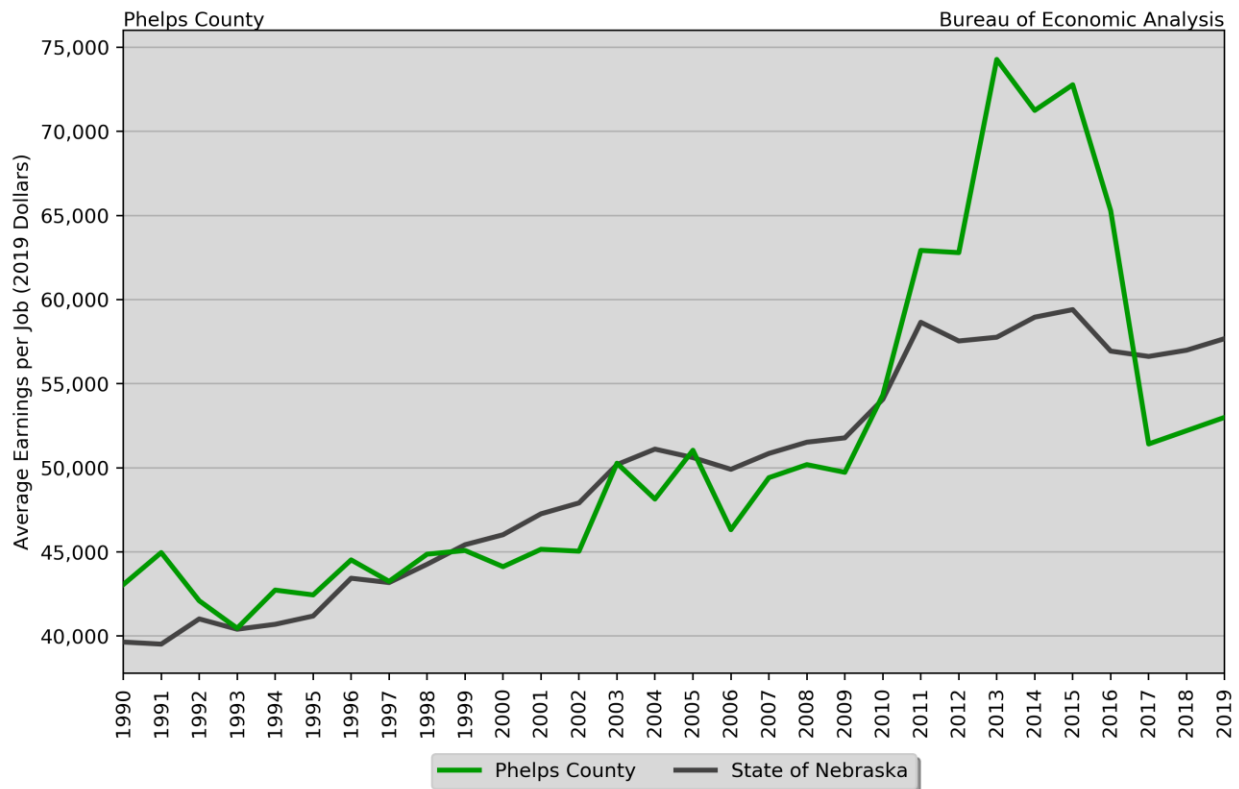
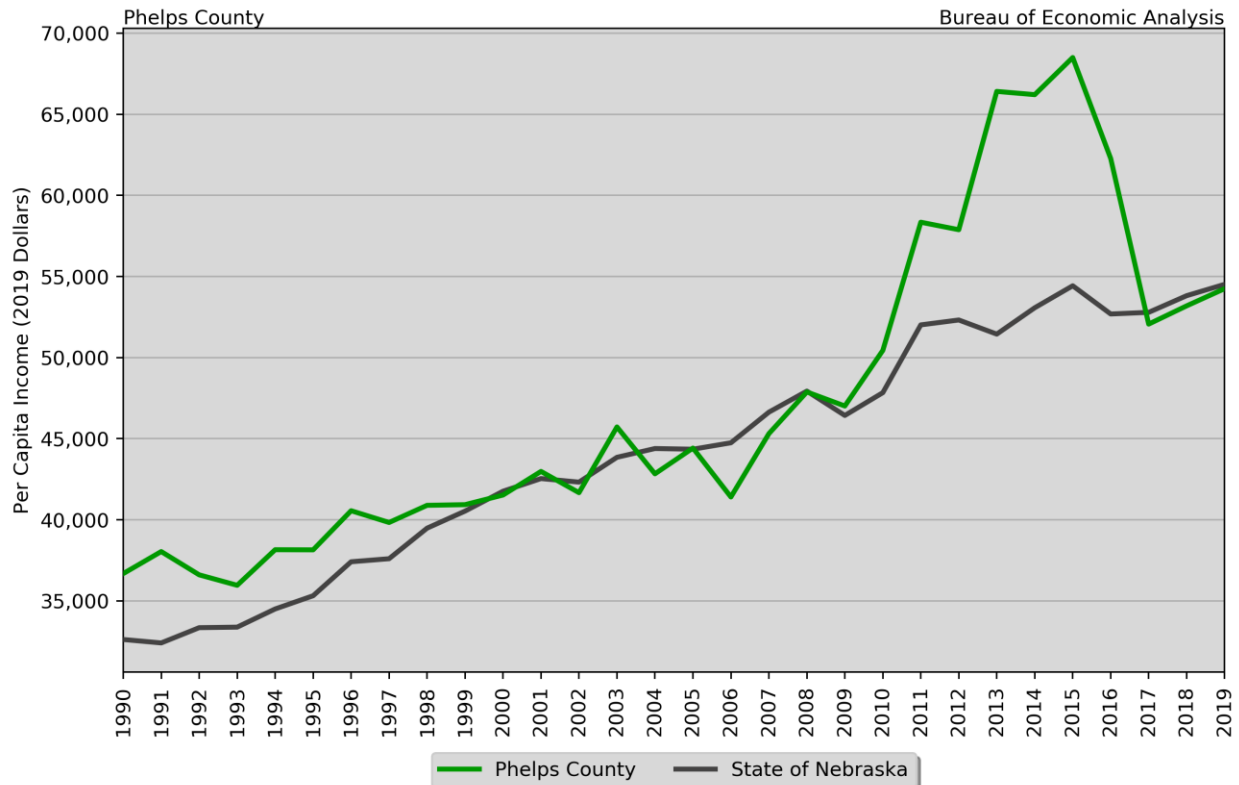


Diagram II.69.12 shows real per capita income in Phelps County from 1990 to 2019, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period the real per capita income for Phelps County was 47,205 dollars, which was higher than the statewide average of 44,217 dollars over the same period.

**Diagram II.69.12**  
**Real Per Capita Income**  
 Phelps County  
 BEA Data 1990 - 2019



## 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 over the pay period. Data from this series are from the period of January 2010 through June 2019 and are presented in Table II.69.32, with the 2019 information considered preliminary. Between 2018 and 2019, total annual employment increased from 4,719 persons in 2018 to 4,739 in 2019, a change of 0.4 percent.

**Table II.69.32**  
**Total Monthly Employment**  
 Phelps County  
 BLS QCEW Data, 2010–2020(p)

Period	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020(p)
Jan	4,395	4,454	4,472	4,579	4,700	4,715	4,615	4,694	4,605	4,684	4,691
Feb	4,391	4,417	4,417	4,593	4,668	4,710	4,666	4,702	4,610	4,673	4,669
Mar	4,408	4,494	4,496	4,624	4,688	4,688	4,660	4,759	4,646	4,708	4,645
Apr	4,469	4,506	4,578	4,650	4,725	4,703	4,677	4,784	4,705	4,712	4,486
May	4,552	4,517	4,628	4,769	4,810	4,836	4,767	4,834	4,769	4,806	4,575
Jun	4,625	4,592	4,723	4,818	4,920	4,896	4,899	4,905	4,872	4,832	4,600
Jul	4,587	4,506	4,635	4,745	4,816	4,814	4,769	4,770	4,766	4,728	
Aug	4,545	4,538	4,592	4,716	4,760	4,748	4,721	4,704	4,767	4,745	
Sep	4,490	4,543	4,631	4,667	4,727	4,711	4,744	4,673	4,762	4,706	
Oct	4,524	4,548	4,630	4,729	4,801	4,752	4,753	4,749	4,735	4,788	
Nov	4,483	4,487	4,643	4,676	4,758	4,720	4,754	4,706	4,696	4,753	
Dec	4,477	4,548	4,744	4,723	4,854	4,771	4,786	4,724	4,695	4,739	
<b>Annual</b>	<b>4,496</b>	<b>4,513</b>	<b>4,599</b>	<b>4,691</b>	<b>4,769</b>	<b>4,755</b>	<b>4,734</b>	<b>4,750</b>	<b>4,719</b>	<b>4,739</b>	
% Change	-1.2%	0.4%	1.9%	2%	1.7%	-0.3%	-0.4%	0.3%	-0.7%	0.4%	%

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 812 dollars in 2018. In 2019, average weekly wages saw an increased of 3.4 percent over the prior year, rising to 840 dollars, or by 28 dollars. These data are shown in Table II.69.33.

<b>Table II.69.33</b> <b>Average Weekly Wages</b> Phelps County BLS QCEW Data, 2001–2020(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	444	468	454	520	471	
2002	457	481	473	521	483	2.5%
2003	475	494	484	546	500	3.5%
2004	488	521	504	572	521	4.2%
2005	497	527	538	568	533	2.3%
2006	546	515	545	592	549	3%
2007	578	543	570	646	584	6.4%
2008	603	559	592	680	608	4.1%
2009	618	571	609	701	624	2.6%
2010	604	598	643	728	643	3%
2011	619	635	661	725	660	2.6%
2012	671	649	648	744	678	2.7%
2013	662	675	671	768	694	2.4%
2014	689	694	701	825	728	4.9%
2015	728	720	721	835	751	3.2%
2016	727	736	765	827	764	1.7%
2017	768	741	749	893	787	3%
2018	785	796	770	897	812	3.2%
2019	814	823	808	917	840	3.4%
2020	849	862				%

Total business establishments reported by the QCEW are displayed in Table II.69.34. Between 2018 and 2019, the total number of business establishments in Nebraska decreased by -1.2 percent, from 434 to 429 establishments. The most recent 2020 estimates show there were 434 business establishments in the second quarter of 2020.

<b>Table II.69.34</b> <b>Number of Business Establishments</b> Phelps County BLS QCEW Data, 2001–2020(p)						
Year	First Quarter	Second Quarter	Third Quarter	Fourth Quarter	Annual	% Change
2001	356	355	360	357	357	
2002	365	364	362	362	363	1.7%
2003	379	378	379	379	379	4.4%
2004	385	392	397	394	392	3.4%
2005	398	396	395	392	395	0.8%
2006	386	389	390	387	388	-1.8%
2007	385	383	388	383	385	-0.8%
2008	381	383	386	387	384	-0.3%
2009	395	396	397	387	394	2.6%
2010	384	388	388	383	386	-2%
2011	390	391	389	395	391	1.3%
2012	413	418	419	429	420	7.4%
2013	435	442	443	446	442	5.2%
2014	448	455	449	452	451	2%
2015	459	463	448	453	456	1.1%
2016	462	464	468	456	463	1.5%
2017	461	462	461	450	459	-0.9%
2018	436	438	431	432	434	-5.4%
2019	435	434	421	425	429	-1.2%
2020	430	434				%

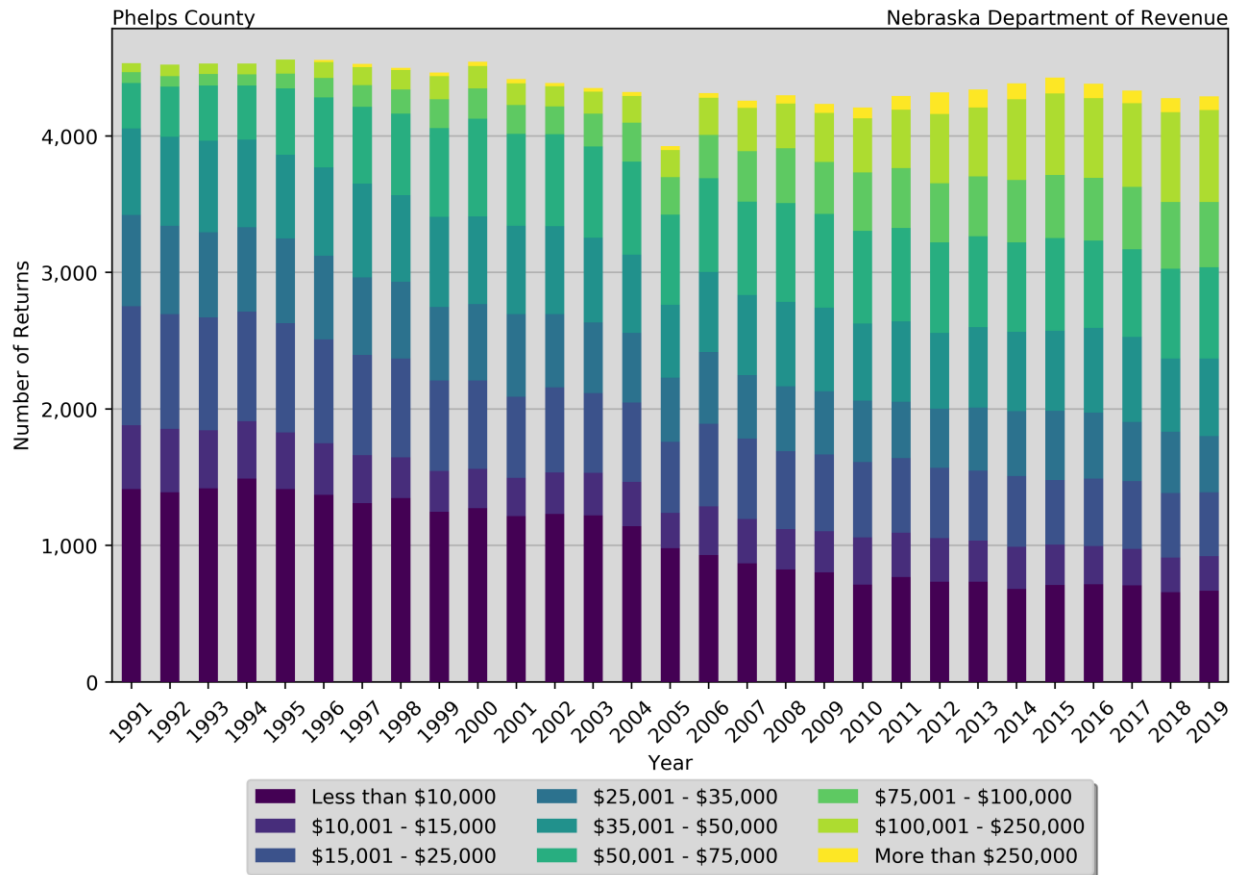
## Nebraska Department of Revenue

According to the Nebraska Department of Revenue (DOR), returns from taxpayers with adjusted gross incomes (AGIs) of less than 10,000 dollars decreased by 6.2 percent between 2010 and 2019. Returns from taxpayers with AGIs of 35,001 dollars to 50,000 dollars increased by 0.9 percent over the same period. By 2019 there were 775 returns for AGIs of over 100,000 dollars. Table II.69.35, presents AGI distribution for the years 1991 through 2019.

Table II.69.35 Income Tax Returns by Adjusted Gross Income Phelps County 1991–2019 DOR Data										
Year	Less than \$10,000	\$10,000– \$15,000	\$15,001– \$25,000	\$25,001– \$35,000	\$35,001– \$50,000	\$50,001– \$75,000	\$75,001– \$100,000	\$100,001– \$250,000	More than \$250,000	Total <sup>27</sup>
1991	1,413	468	871	668	635	331	81	65	0	4,549
1992	1,390	465	840	647	652	367	77	84	0	4,540
1993	1,418	427	825	624	671	403	84	77	0	4,546
1994	1,489	422	802	617	643	397	81	79	0	4,549
1995	1,414	415	800	619	614	486	108	102	0	4,581
1996	1,370	379	759	613	647	514	143	116	15	4,556
1997	1,310	352	733	568	687	562	159	133	22	4,526
1998	1,348	298	723	564	633	596	177	142	18	4,499
1999	1,246	298	663	541	660	650	211	168	26	4,463
2000	1,272	289	646	562	640	717	222	164	30	4,542
2001	1,216	278	595	605	647	675	209	159	31	4,415
2002	1,231	305	622	537	644	672	204	149	22	4,386
2003	1,221	310	584	518	620	669	241	160	26	4,349
2004	1,141	326	580	511	573	681	284	195	29	4,320
2005	980	259	519	471	534	659	275	198	29	3,924
2006	931	356	605	526	585	686	319	270	35	4,313
2007	868	325	589	465	586	685	369	318	53	4,258
2008	824	296	570	477	618	722	403	327	61	4,298
2009	804	299	563	462	613	688	380	360	64	4,233
2010	712	346	552	451	564	680	427	397	79	4,208
2011	768	325	547	413	588	684	440	427	101	4,293
2012	735	319	516	431	557	661	433	509	158	4,319
2013	734	302	513	461	589	666	438	504	133	4,340
2014	682	309	517	477	581	654	457	592	116	4,385
2015	711	295	473	508	587	677	463	596	116	4,426
2016	716	280	493	483	623	639	458	585	105	4,382
2017	709	266	496	433	624	641	458	611	93	4,331
2018	657	255	472	448	537	658	489	658	103	4,277
2019	668	253	469	411	569	668	477	674	101	4,290

<sup>27</sup> Income levels with fewer than 10 returns were not disclosed, but are included in the totals. As a result, income levels may not sum to total.

**Diagram II.69.13**  
**Tax Returns by Income Bracket**  
 Phelps County  
 1991 – 2019 DOR Data



**Poverty**

Poverty is the condition of having insufficient resources or income. In its extreme form, poverty is a lack of basic human needs, such as adequate and healthy food, clothing, housing, water, and health services. According to the Census Bureau’s Small Area Income and Poverty Estimates Program, the number of individuals in poverty decreased from 894 in 2010 to 873 in 2019, with the poverty rate reaching 10 percent in 2019. This compared to a state poverty rate of 9.9 percent and a national rate of 12.3 percent in 2019. Table II.69.36 presents poverty data for the county. Diagram II.69.14 displays the SAIPE estimated poverty rates for Phelps County compared to the State of Nebraska from 2000 to 2019.

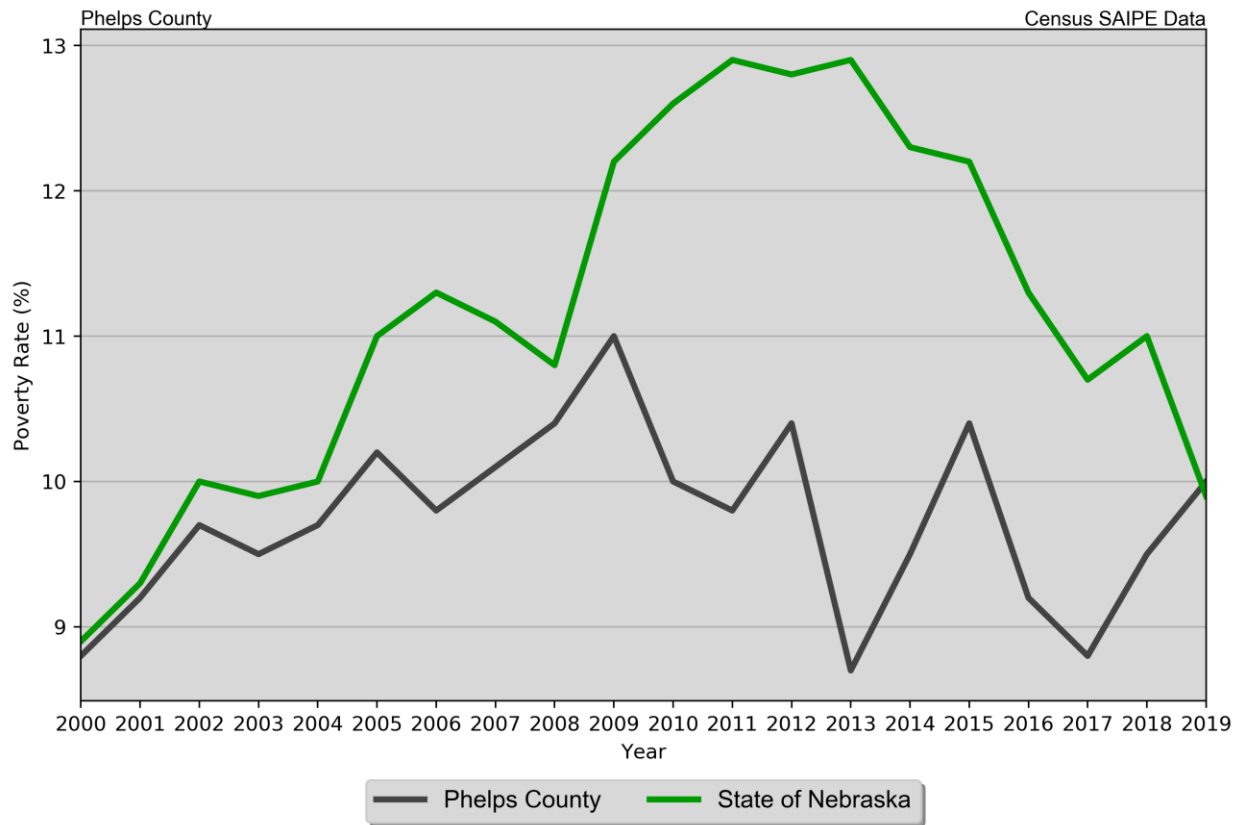
The rate of poverty for Phelps County is shown in Table II.69.37. In 2019, the poverty rate was 9.6 percent meaning there were an estimated 841 people living in poverty, compared to 946 people living in poverty in 2010. In 2019, some 20.2 percent of those in poverty were under age 6 and 6.6 percent were 65 or older.

<b>Table II.69.36</b> <b>Persons in Poverty</b> Phelps County 2000–2019 SAIPE Estimates		
Year	Persons in Poverty	Poverty Rate
2000	833	8.8%
2001	878	9.2%
2002	915	9.7%
2003	900	9.5%
2004	897	9.7%
2005	937	10.2%
2006	898	9.8%
2007	897	10.1%
2008	922	10.4%
2009	961	11%
2010	894	10%
2011	873	9.8%
2012	931	10.4%
2013	784	8.7%
2014	845	9.5%
2015	936	10.4%
2016	827	9.2%
2017	774	8.8%
2018	828	9.5%
2019	873	10%

<b>Table II.69.37</b> <b>Poverty by Age</b> Phelps County 2010 & 2019 Five-Year ACS Data				
Age	2010 Five-Year ACS		2019 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	109	16.3%	118	20.2%
6 to 17	106	7.4%	142	9.4%
18 to 64	530	10.4%	474	9.3%
65 or Older	201	11.7%	107	6.6%
<b>Total</b>	<b>946</b>	<b>100.0%</b>	<b>841</b>	<b>100.0%</b>
<b>Poverty Rate</b>	<b>10.6%</b>	<b>.</b>	<b>9.6%</b>	<b>.</b>

### Diagram II.69.14 Poverty Rate

Phelps County  
U.S. Census Small Area Income Poverty Estimates



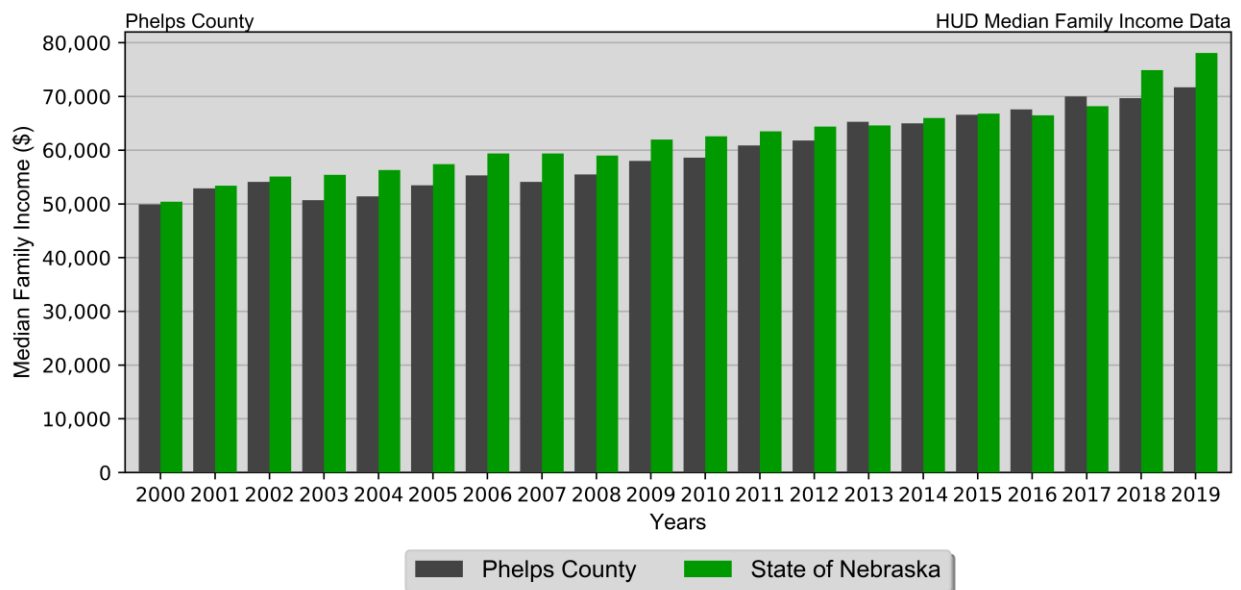


### Household Income

Very low-income renters are those who earn less than 50 percent of the HUD area median family income (HAMFI) and include a significant proportion of extremely low-income renters (who earn less than 30 percent of HAMFI). Households with worst case needs are defined as very low-income renters who do not receive government housing assistance and who pay more than 50 percent of their income for rent, live in severely inadequate conditions, or both. Diagram II.69.15 shows that the HUD estimated MFI for Phelps County was 71,700 dollars in 2019. This compared to Nebraska’s MFI of 78,100 dollars. Diagram II.69.15 shows this data for Phelps County compared to the State of Nebraska.

Table II.69.38 Median Family Income Phelps County 2000–2019 HUD MFI		
Year	MFI	State of Nebraska MFI
2000	49,900	50,400
2001	52,900	53,400
2002	54,100	55,100
2003	50,700	55,400
2004	51,400	56,300
2005	53,450	57,400
2006	55,300	59,400
2007	54,100	59,400
2008	55,500	59,000
2009	58,000	62,000
2010	58,600	62,600
2011	60,900	63,500
2012	61,800	64,400
2013	65,300	64,600
2014	65,000	66,000
2015	66,600	66,800
2016	67,600	66,500
2017	70,000	68,200
2018	69,700	74,900
2019	71,700	78,100

**Diagram II.69.15**  
**Median Family Income**  
Phelps County  
HUD MFI Data



## HOUSING

The Census Bureau estimates that the total number of housing units increased by 2.8 percent in Phelps County between 2010 and 2019, from 4,175 to 4,290. This compared to an estimated 6.8 percent increase statewide, as shown in Table II.69.39.

### Housing Production

The Census Bureau reports building permit authorizations and “per unit” valuation of building permits by county annually. Single-family construction usually represents most residential development in the county. Single-family building permit authorizations in Phelps County increased from 11 authorizations in 2018 to 8 in 2019.

The real value of single-family building permits increased from 164,780 dollars in 2018 to 182,438 dollars in 2019. This compares to a decrease in permit value statewide, with values dropping by 5,137 dollars from 223,902 dollars in 2018 to 218,765 dollars in 2019. Additional details are given in Table II.69.40 and presented in Diagram II.69.16. and Diagram II.69.17.

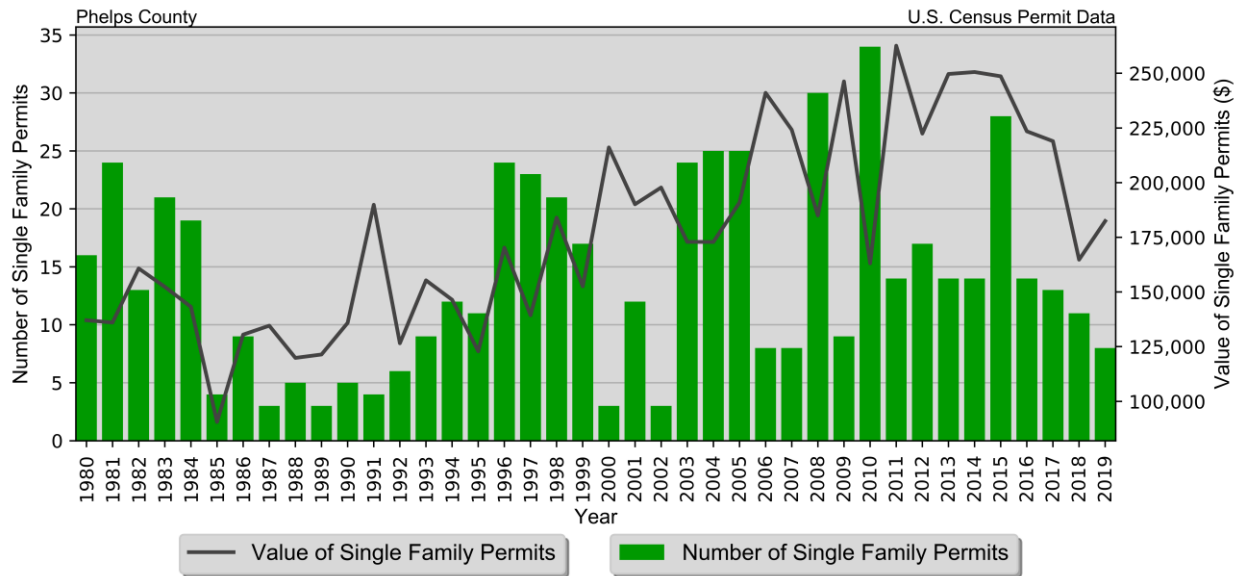
<b>Table II.69.39</b> <b>Housing Units</b> State of Nebraska vs. Phelps County 2000 and 2018 Census Data and Intercensal Estimates				
Subject	State of Nebraska	% Growth since Census	Phelps County	% Growth since Census
2000 Census Base	722,656	.	4,191	.
2010 Census	796,793	10.3	4,175	-0.4
July 2011 Estimate	801,864	0.6	4,201	0.6
July 2012 Estimate	805,952	1.1	4,208	0.8
July 2013 Estimate	811,042	1.8	4,219	1.1
July 2014 Estimate	817,387	2.6	4,226	1.2
July 2015 Estimate	823,768	3.4	4,233	1.4
July 2016 Estimate	830,581	4.2	4,254	1.9
July 2017 Estimate	837,246	5.1	4,260	2
July 2018 Estimate	844,789	6	4,284	2.6
July 2019 Estimate	851,227	6.8	4,290	2.8

**Table II.69.40**  
**Building Permits and Valuation**  
 Phelps County  
 Census Bureau Data, 1980–2019

Year	Authorized Construction in Permit Issuing Areas					Per Unit Valuation, (Real 2019 \$)	
	Single-Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units
1980	16	2	0	0	18	137,082	0
1981	24	2	0	0	26	136,039	0
1982	13	0	0	0	13	160,777	0
1983	21	12	6	16	55	152,373	71,523
1984	19	0	0	0	19	143,205	0
1985	4	0	0	0	4	90,591	0
1986	9	0	0	0	9	130,508	0
1987	3	0	0	0	3	134,594	0
1988	5	0	0	0	5	119,863	0
1989	3	0	0	0	3	121,423	0
1990	5	0	0	0	5	135,874	0
1991	4	0	4	0	8	189,879	0
1992	6	0	0	26	32	126,558	57,769
1993	9	0	0	0	9	155,327	0
1994	12	8	0	0	20	146,445	0
1995	11	0	0	0	11	122,888	0
1996	24	0	0	0	24	170,279	0
1997	23	0	0	32	55	139,376	73,574
1998	21	0	0	0	21	183,994	0
1999	17	0	0	0	17	152,617	0
2000	3	0	0	5	8	216,098	77,988
2001	12	2	0	16	30	190,111	48,928
2002	3	0	0	0	3	197,764	0
2003	24	2	0	0	26	172,913	0
2004	25	0	0	0	25	172,875	0
2005	25	2	0	0	27	190,870	0
2006	8	0	0	0	8	241,052	0
2007	8	0	0	0	8	224,171	0
2008	30	0	0	0	30	184,996	0
2009	9	0	0	0	9	246,280	0
2010	34	0	0	0	34	163,106	0
2011	14	0	0	0	14	262,608	0
2012	17	0	0	0	17	222,435	0
2013	14	0	0	0	14	249,679	0
2014	14	0	0	0	14	250,579	0
2015	28	0	0	0	28	248,629	0
2016	14	0	0	0	14	223,473	0
2017	13	0	0	18	31	218,959	133,069
2018	11	2	0	0	13	164,780	0
2019	8	10	4	0	22	182,438	0

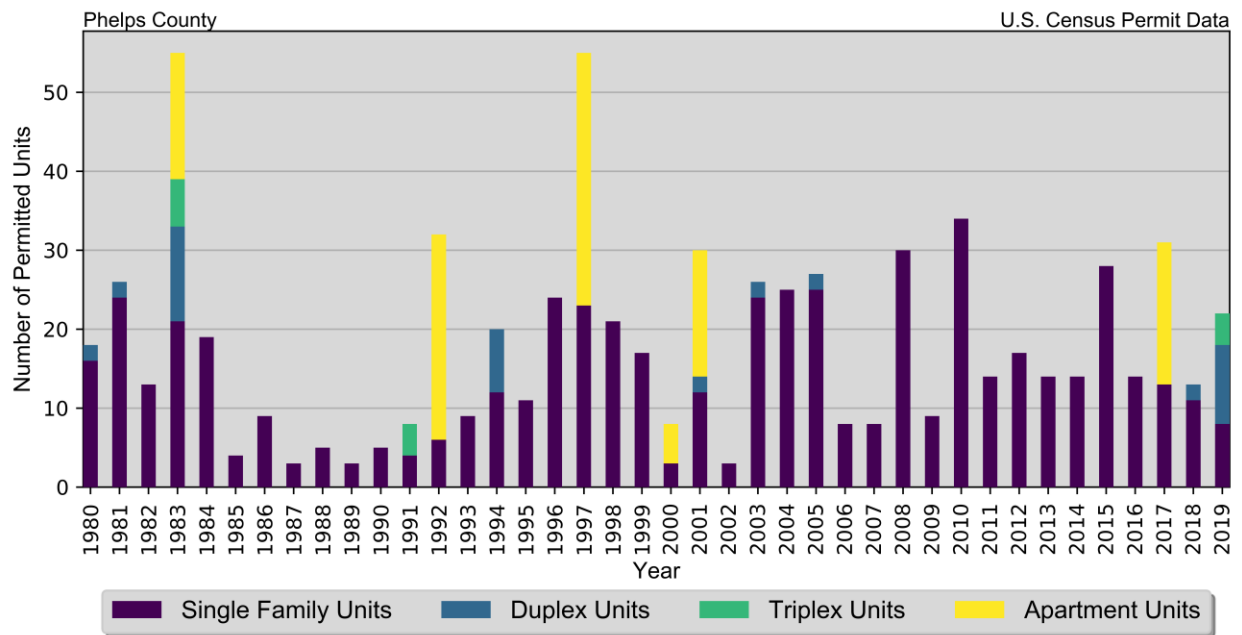
### Diagram II.69.16 Single-Family Permits

Phelps County  
Census Bureau Data, 1980–2019



### Diagram II.69.17 Total Permits by Unit Type

Phelps County  
Census Bureau Data, 1980–2019



## Housing Characteristics

Households by type and tenure are shown in Table II.69.41. Family households represented 62.7 percent of households, while non-family households accounted for 37.3 percent. These changed from 67.3 and 32.7 percent, respectively.

<b>Table II.69.41</b>				
<b>Household Type by Tenure</b>				
Phelps County				
2010 Census SF1 & 2019 Five-Year ACS Data				
Household Type	2010 Census		2019 Five-Year ACS	
	Households	Households	Households	% of Total
Family Households	2,544	67.3%	2,450	62.7%
Married-Couple Family	2,169	85.3%	2,149	87.7%
Owner-Occupied	1,844	85%	1,839	85.6%
Renter-Occupied	325	15%	310	14.4%
Other Family	375	14.7%	301	15.3%
Male Householder, No Spouse Present	127	33.9%	139	42.2%
Owner-Occupied	72	56.7%	87	62.6%
Renter-Occupied	55	43.3%	52	37.4%
Female Householder, No Spouse Present	248	66.1%	162	82.4%
Owner-Occupied	120	48.4%	60	37%
Renter-Occupied	128	51.6%	102	63%
Non-Family Households	1,235	32.7%	1,455	37.3%
Owner-Occupied	683	55.3%	817	56.2%
Renter-Occupied	552	44.7%	638	43.8%
<b>Total</b>	<b>3,779</b>	<b>100.0%</b>	<b>3,905</b>	<b>100.0%</b>

Table II.69.42, below, shows housing units by type in 2010 and 2019. In 2010, there were 4,193 housing units, compared with 4,262 in 2019. Single-family units accounted for 85.9 percent of units in 2019, compared to 82.4 in 2010. Apartment units accounted for 5.8 percent in 2019, compared to 6.2 percent in 2010.

<b>Table II.69.42</b>				
<b>Housing Units by Type</b>				
Phelps County				
2010 & 2019 Five-Year ACS Data				
Unit Type	2010 Five-Year ACS		2019 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	3,455	82.4%	<b>3,659</b>	85.9%
Duplex	116	2.8%	67	1.6%
Tri- or Four-Plex	145	3.5%	97	2.3%
Apartment	260	6.2%	246	5.8%
Mobile Home	217	5.2%	193	4.5%
Boat, RV, Van, Etc.	0	0%	0	0%
<b>Total</b>	<b>4,193</b>	<b>100.0%</b>	<b>4,262</b>	<b>100.0%</b>

Table II.69.43 shows housing units by tenure from 2010 to 2019. By 2019, there were 4,262 housing units. An estimated 71.8 percent were owner-occupied, and 8.4 percent were vacant.

<b>Table II.69.43</b>				
<b>Housing Units by Tenure</b>				
Phelps County				
2010 Census & 2019 Five-Year ACS Data				
Tenure	2010 Census		2019 Five-Year ACS	
	Units	% of Total	Units	% of Total
Occupied Housing Units	3,779	90.5%	3,905	91.6%
Owner-Occupied	2,719	72%	2,803	71.8%
Renter-Occupied	1,060	28%	1,102	28.2%
Vacant Housing Units	396	9.5%	357	8.4%
<b>Total Housing Units</b>	<b>4,175</b>	<b>100.0%</b>	<b>4,262</b>	<b>100.0%</b>

Households by income for the 2010 and 2019 Five-Year ACS are shown in Table II.69.44. Households earning more than 100,000 dollars per year represented 22.1 percent of households in 2019, compared to 11.4 percent in 2010. Meanwhile, households earning less than 15,000 dollars accounted for 10.2 percent of households in 2019, compared to 10.8 percent in 2010.

<b>Table II.69.44</b>				
<b>Households by Income</b>				
Phelps County				
2010 & 2019 Five-Year ACS Data				
Income	2010 Five-Year ACS		2019 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	413	10.8%	400	10.2%
\$15,000 to \$19,999	291	7.6%	224	5.7%
\$20,000 to \$24,999	231	6%	60	1.5%
\$25,000 to \$34,999	538	14%	308	7.9%
\$35,000 to \$49,999	601	15.7%	588	15.1%
\$50,000 to \$74,999	788	20.6%	840	21.5%
\$75,000 to \$99,999	533	13.9%	621	15.9%
\$100,000 or More	437	11.4%	864	22.1%
<b>Total</b>	<b>3,832</b>	<b>100.0%</b>	<b>3,905</b>	<b>100.0%</b>

Table II.69.45 shows households by year home built for the 2010 and 2019 Five-Year ACS Data. Housing units built between 2000 and 2009, account for 5.1 percent of households in 2010 and 5.4 percent of households in 2019. Housing units built in 1939 or earlier represented 30.8 percent of households in 2019 and 33.7 percent of households in 2010.

<b>Table II.69.45</b>				
<b>Households by Year Home Built</b>				
Phelps County				
2010 & 2019 Five-Year ACS Data				
Year Built	2010 Five-Year ACS		2019 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	1,292	33.7%	1,203	30.8%
1940 to 1949	306	8%	162	4.1%
1950 to 1959	400	10.4%	421	10.8%
1960 to 1969	387	10.1%	424	10.9%
1970 to 1979	617	16.1%	797	20.4%
1980 to 1989	274	7.2%	238	6.1%
1990 to 1999	359	9.4%	325	8.3%
2000 to 2009	197	5.1%	211	5.4%
2010 or Later	.	.	124	3.2%
<b>Total</b>	<b>3,832</b>	<b>100.0%</b>	<b>3,905</b>	<b>100.0%</b>

The distribution of unit types by race are shown in Table II.69.46. An estimated 86.6 percent of white households occupy single-family homes, compared to 100 percent of black households. Some 5.5 percent of white households occupied apartments, compared to 0 percent of black households. An estimated 100 percent of Asian, and 100 percent of American Indian households occupy single-family homes.

**Table II.69.46**  
**Distribution of Units in Structure by Race**  
 Phelps County  
 2019 Five-Year ACS Data

Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacific Islanders	Other	Two or More Races
Single-Family	86.6%	100%	100%	100%	0%	91.7%	100%
Duplex	1.8%	0%	0%	0%	0%	0%	0%
Tri- or Four-Plex	2.6%	0%	0%	0%	0%	0%	0%
Apartment	5.5%	0%	0%	0%	0%	0%	0%
Mobile Home	3.5%	0%	0%	0%	0%	8.3%	0%
Boat, RV, Van, Etc.	0%	0%	0%	0%	0%	0%	0%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

The disposition of vacant units between 2010 and 2019 are shown in Table II.69.47. An estimated 29 percent of vacant units were for rent in 2010. In addition, some 11.9 percent of vacant units were for sale. "Other" vacant units represented 40.7 percent of vacant units in 2010. "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.

By 2019, for rent units accounted for 20.2 percent of vacant units, while for sale units accounted for 5.6 percent. "Other" vacant units accounted for 60.5 percent of vacant units, representing a total of 216 "other" vacant units.

**Table II.69.47**  
**Disposition of Vacant Housing Units**  
 Phelps County  
 2010 Census & 2019 Five-Year ACS Data

Disposition	2010 Census		2019 Five-Year ACS	
	Units	% of Total	Units	% of Total
For Rent	115	29%	72	20.2%
For Sale	47	11.9%	20	5.6%
Rented Not Occupied	8	2%	0	0%
Sold Not Occupied	40	10.1%	20	5.6%
For Seasonal, Recreational, or Occasional Use	22	5.6%	29	8.1%
For Migrant Workers	3	0.8%	0	0%
Other Vacant	161	40.7%	216	60.5%
<b>Total</b>	<b>396</b>	<b>100.0%</b>	<b>357</b>	<b>100.0%</b>

Table II.69.48 shows the number of households in the county by number of bedrooms and tenure. There were 41 rental households with no bedrooms, otherwise known as studio apartments. Two-bedroom households accounted for 27.53 percent of total households in Phelps County. In Phelps County the 1,144 households with three-bedrooms accounted for 29.3 percent of all households, and there were 413 five-bedroom or more households, which accounted for 10.58 percent of all households.



<b>Table II.69.48</b>				
<b>Households by Number of Bedrooms</b>				
<b>Phelps County</b>				
2019 Five-Year ACS Data				
<b>Number of Bedrooms</b>	<b>Tenure</b>			<b>% of Total</b>
	<b>Own</b>	<b>Rent</b>	<b>Total</b>	
None	3	41	44	1.13
One	85	240	325	8.32
Two	577	498	1,075	27.53
Three	959	185	1,144	29.3
Four	800	104	904	23.15
Five or more	379	34	413	10.58
<b>Total</b>	<b>2,803</b>	<b>1,102</b>	<b>3,905</b>	<b>100.0</b>

The age of a structure influences its value. As shown in Table II.69.49, structures built in 1939 or earlier had a median value of 86,000 dollars while structures built between 1950 and 1959 had a median value of 112,100 dollars and those built between 1990 to 1999 had a median value of 200,900 dollars. The newest structures tended to have the highest values and those built between 2010 and 2013 and from 2014 or later had median values of 333,300 dollars and 400,000 dollars, respectively. The total median value in Phelps County was 134,000 dollars.

<b>Table II.69.49</b>	
<b>Owner Occupied Median Value by Year Structure Built</b>	
<b>Phelps County</b>	
2019 Five-Year ACS Data	
<b>Year Structure Built</b>	<b>Median Value</b>
1939 or earlier	86,000
1940 to 1949	83,300
1950 to 1959	112,100
1960 to 1969	153,700
1970 to 1979	145,400
1980 to 1989	194,200
1990 to 1999	200,900
2000 to 2009	265,500
2010 to 2013	333,300
2014 or later	400,000
<b>Median Value</b>	<b>134,000</b>

Household mortgage status is reported in Table II.69.50. In, Phelps County households with a mortgage accounted for 56.9 percent of all households or 1,595 housing units, and the remaining 50.9 percent or 1,428 units had no mortgage. Of those units with a mortgage, 167 had either a second mortgage or home equity loan, 0 had both a second mortgage and home equity loan, and 1,428 or 50.9 percent had no second mortgage or no home equity loan.

<b>Table II.69.50</b> <b>Mortgage Status</b> Phelps County 2019 Five-Year ACS Data		
Mortgage Status	Phelps County	
	Households	% of Households
Housing units with a mortgage, contract to purchase, or similar debt	1,595	56.9
With either a second mortgage or home equity loan, but not both	167	6
Second mortgage only	19	0.7
Home equity loan only	148	5.3
Both second mortgage and home equity loan	0	0
No second mortgage and no home equity loan	1,428	50.9
Housing units without a mortgage	1,208	43.1
<b>Total</b>	<b>2,803</b>	<b>100.0%</b>

Table II.69.51 lists the Phelps County median rent as 454 dollars and the median home value as 134,000 dollars in 2019.

<b>Table II.69.51</b> <b>Median Rent</b> Phelps County 2019 Five-Year ACS Data	
Place	Rent
Median Rent	\$454
Median Home Value	\$134,000

## Housing Problems

The Census identified the following four housing problems in the CHAS data. Households are considered to have housing problems if they have one of more of the four problems.

1. Housing unit lacks complete kitchen facilities;
2. Housing unit lacks complete plumbing facilities;
3. Household is overcrowded; and
4. Household is cost burdened.

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.69.52. In 2019, an estimated 0.3 percent of households were overcrowded, and an additional 0.1 percent were severely overcrowded.

<b>Table II.69.52</b> <b>Overcrowding and Severe Overcrowding</b> Phelps County 2010 & 2019 Five-Year ACS Data							
Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
<b>Owner</b>							
2010 Five-Year ACS	2,824	98.8%	35	1.2%	0	0%	2,859
2019 Five-Year ACS	2,793	99.6%	10	0.4%	0	0%	2,803
<b>Renter</b>							
2010 Five-Year ACS	971	99.8%	0	0%	2	0.2%	973
2019 Five-Year ACS	1,097	99.5%	3	0.3%	2	0.2%	1,102
<b>Total</b>							
2010 Five-Year ACS	3,795	99%	35	0.9%	2	0.1%	3,832
2019 Five-Year ACS	3,890	99.6%	13	0.3%	2	0.1%	3,905

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. This data is displayed in Table II.69.53 and Table II.69.54, below.

There were a total of 2 households with incomplete plumbing facilities in 2019, representing 0.1 percent of households in Phelps County. This is compared to 0 percent of households lacking complete plumbing facilities in 2010.

<b>Table II.69.53</b>		
<b>Households with Incomplete Plumbing Facilities</b>		
2010 and 2019 Five-Year ACS Data		
<b>Households</b>	<b>2010 Five-Year ACS</b>	<b>2019 Five-Year ACS</b>
With Complete Plumbing Facilities	3,832	3,903
Lacking Complete Plumbing Facilities	0	2
<b>Total Households</b>	<b>3,832</b>	<b>3,905</b>
<b>Percent Lacking</b>	<b>0%</b>	<b>0.1%</b>

There were 39 households lacking complete kitchen facilities in 2019, compared to 16 households in 2010. This was a change from 0.4 percent of households in 2010 to 1 percent in 2019.

<b>Table II.69.54</b>		
<b>Households with Incomplete Kitchen Facilities</b>		
Phelps County		
2010 and 2019 Five-Year ACS Data		
<b>Households</b>	<b>2010 Five-Year ACS</b>	<b>2019 Five-Year ACS</b>
With Complete Kitchen Facilities	3,816	3,866
Lacking Complete Kitchen Facilities	16	39
<b>Total Households</b>	<b>3,832</b>	<b>3,905</b>
<b>Percent Lacking</b>	<b>0.4%</b>	<b>1%</b>

Cost burden is defined as gross housing costs that range from 30.0 to 50.0 percent of gross household income; severe cost burden is defined as gross housing costs that exceed 50.0 percent of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent and selected electricity and natural gas energy charges.

As seen in Table II.69.55, in Phelps County 9.2 percent of households had a cost burden and 9.5 percent had a severe cost burden. Some 12.3 percent of renters were cost burdened, and 18 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 5.8 percent and a severe cost burden rate of 4 percent. Owner occupied households with a mortgage had a cost burden rate of 9.8 percent, and severe cost burden at 7.8 percent.

**Table II.69.55**  
**Cost Burden and Severe Cost Burden by Tenure**  
 Phelps County  
 2010 & 2019 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	
<b>Owner With a Mortgage</b>									
2010 Five-Year ACS	1,232	78.3%	201	12.8%	140	8.9%	0	0%	1,573
2019 Five-Year ACS	1,314	82.4%	156	9.8%	125	7.8%	0	0%	1,595
<b>Owner Without a Mortgage</b>									
2010 Five-Year ACS	1,035	80.5%	116	9%	110	8.6%	25	1.9%	1,286
2019 Five-Year ACS	1,079	89.3%	70	5.8%	48	4%	11	0.9%	1,208
<b>Renter</b>									
2010 Five-Year ACS	570	58.6%	122	12.5%	138	14.2%	143	14.7%	973
2019 Five-Year ACS	613	55.6%	135	12.3%	198	18%	156	14.2%	1,102
<b>Total</b>									
2010 Five-Year ACS	2,837	74%	439	11.5%	388	10.1%	168	4.4%	3,832
2019 Five-Year ACS	3,006	77%	361	9.2%	371	9.5%	167	4.3%	3,905

## Department of Property Assessment Division

The Department of Property Assessment Division (PAD) provided a database of residential property transactions over the last 20 years. Property transactions are primarily related to existing buildings, with very few for new construction. During fiscal years 1999 through 2020, there were 3,168 property transactions in Phelps County. Of these, 3,093 were for single-family homes during this 21-year period, as shown in Table II.69.56.

<b>Table II.69.56</b>						
<b>Residential Property Transactions</b>						
Phelps County						
Fiscal Years 1999–2020 PAD Data						
<b>Year</b>	<b>Single-Family</b>	<b>Mobile Home</b>	<b>Duplex</b>	<b>Townhome</b>	<b>Missing</b>	<b>Total</b>
1999	170	9	0	1	2	182
2000	147	1	0	1	1	150
2001	155	2	1	0	0	158
2002	153	0	0	4	0	157
2003	152	5	0	1	0	158
2004	140	0	0	1	1	142
2005	139	3	0	3	0	145
2006	151	1	0	3	0	155
2007	137	1	0	0	0	138
2008	111	2	0	0	0	113
2009	136	1	0	0	0	137
2010	110	2	0	0	0	112
2011	109	2	0	0	0	111
2012	125	0	0	0	0	125
2013	148	1	0	0	0	149
2014	138	3	0	0	0	141
2015	147	3	0	1	0	151
2016	144	2	0	2	0	148
2017	153	4	0	1	0	158
2018	140	1	0	1	0	142
2019	141	5	0	0	0	146
2020	147	2	0	1	0	150
<b>Total</b>	<b>3,093</b>	<b>50</b>	<b>1</b>	<b>20</b>	<b>4</b>	<b>3,168</b>

The PAD data also include descriptions of the quality of the building, which refers to the grade of materials and workmanship used in the original construction. Of the 1,311 single-family home property transactions for units built before 1931, 4.7 percent of units were of low quality and 76.7 percent were of fair quality. Conversely, of the 41 homes built from 2001 through 2010, 0 percent of units were of low quality and 0 percent of fair quality. Table II.69.57 provides details on the quality of these single-family residential dwellings by vintage of construction.

**Table II.69.57**  
**Single-Family Homes by Year Built and Quality of Materials and Workmanship**

Phelps County  
Fiscal Years 1999–2020 PAD Data

Quality	Before 1931	1931- 1960	1961- 1970	1971- 1980	1981- 1990	1991- 2000	2001- 2010	2011- 2018	Missing	Total
Low	61	15	0	1	0	1	0	0	0	78
Fair	1,005	569	81	77	28	3	0	0	3	1,766
Average	239	203	202	220	137	59	24	13	4	1,101
Good	6	16	5	31	19	46	16	5	1	145
Very Good	0	0	0	0	0	2	1	0	0	3
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>1,311</b>	<b>803</b>	<b>288</b>	<b>329</b>	<b>184</b>	<b>111</b>	<b>41</b>	<b>18</b>	<b>8</b>	<b>3,093</b>

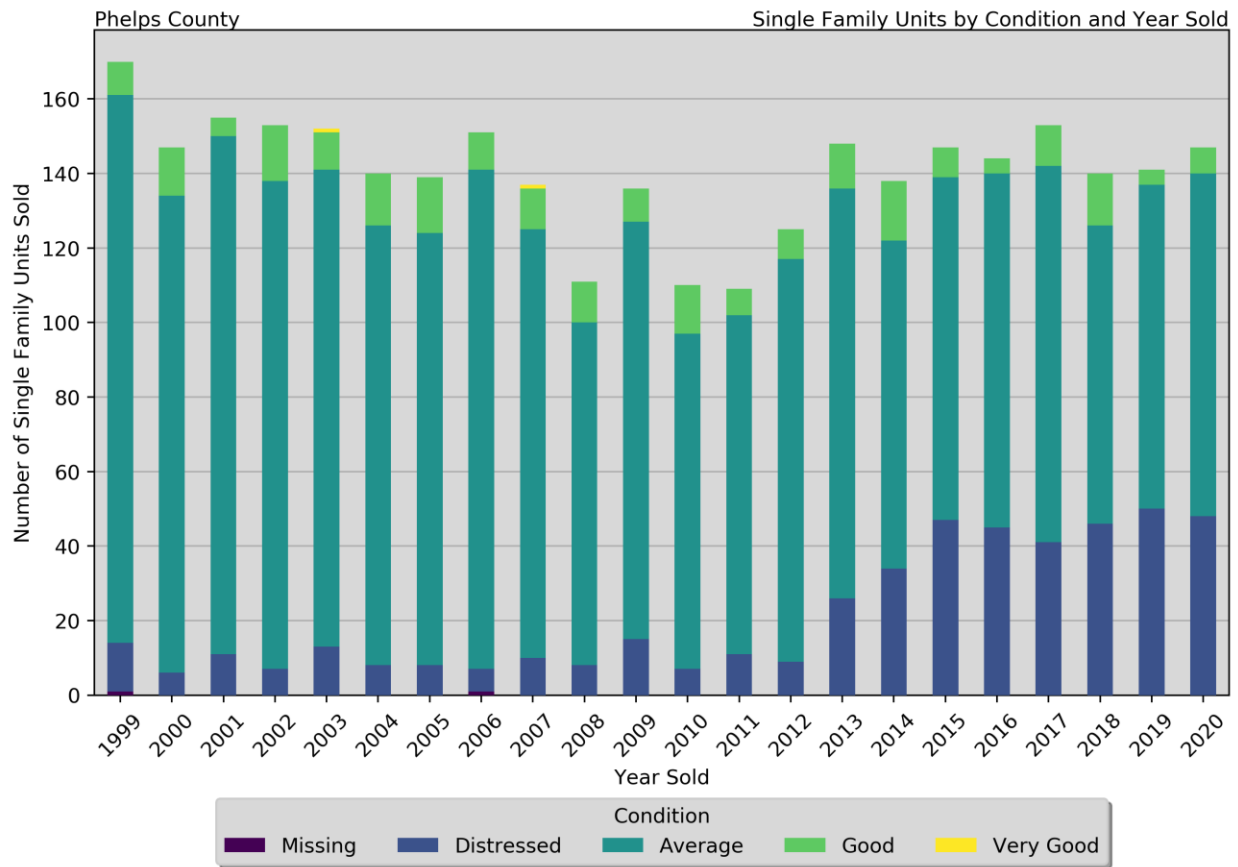
In regard to the current condition of residential dwellings, of the same 1,311 single-family homes built before 1931, 26.2 percent of the homes were worn out or badly worn, and 70.3 percent were in average condition. Table II.69.58, provides details about the condition of single-family residential dwellings by year built.

**Table II.69.58**  
**Single-Family Homes by Year Built and Condition**

Phelps County  
Fiscal Years 1999–2020 PAD Data

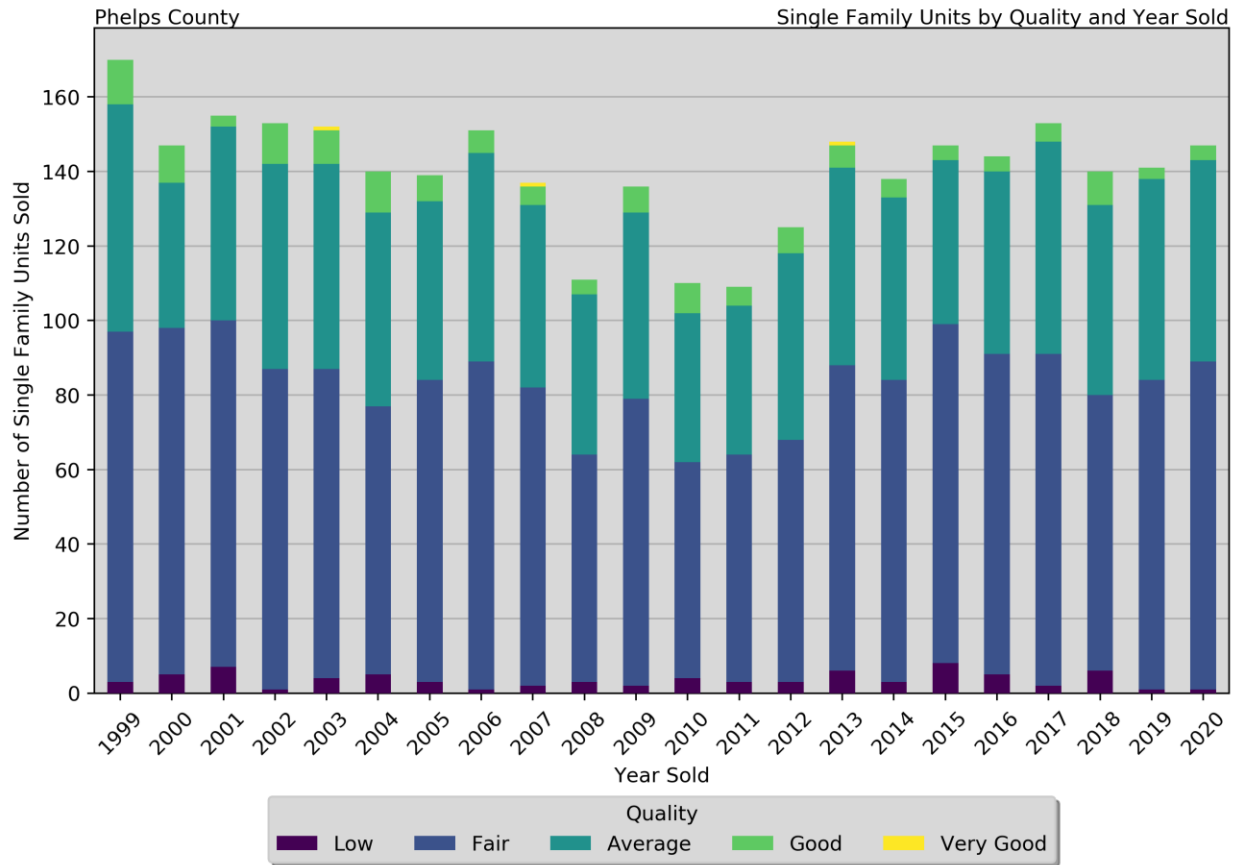
Condition	Before 1931	1931- 1960	1961- 1970	1971- 1980	1981- 1990	1991- 2000	2001- 2010	2011- 2018	Missing	Total
Worn Out	74	13	0	0	0	0	0	0	0	87
Badly Worn	269	83	11	16	2	1	0	0	0	382
Average	921	673	262	279	162	54	28	8	7	2,394
Good	46	34	15	34	19	54	13	10	1	226
Very Good	0	0	0	0	0	2	0	0	0	2
Excellent	0	0	0	0	0	0	0	0	0	0
Missing	1	0	0	0	1	0	0	0	0	2
<b>Total</b>	<b>1,311</b>	<b>803</b>	<b>288</b>	<b>329</b>	<b>184</b>	<b>111</b>	<b>41</b>	<b>18</b>	<b>8</b>	<b>3,093</b>

**Diagram II.69.18**  
**Single-Family Units by Condition**  
 Phelps County  
 1999-2020 PAD Data





**Diagram II.69.19**  
**Single-Family Units by Quality**  
 Phelps County  
 1999-2020 PAD Data



## Housing Costs

Between 2010 and 2020, the average sales price of an existing single-family home changed from 88,358 dollars to 122,741 dollars, as shown in Table II.69.59.

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 Phelps County ranged from 64,365 dollars for homes built before 1931 to 236,693 dollars for homes built from 2001 to 2010, and 262,319 dollars for the newest homes built between 2011 and 2020.<sup>28</sup> Homes built from 2011 through 2020 were also larger, averaging 1,777 square feet per unit. Table II.69.60, provides additional details about single-family homes.

<b>Table II.69.60</b> <b>Single-Family Homes by Year Built, Average Sales Price, Average Floor Area, and Price Per Square Foot</b> Phelps County Fiscal Years 1999–2020 PAD Data			
Year Built	Average Sales Price (\$)	Average Floor Area (Sq. Ft.)	Price per Sq. Ft. <sup>29</sup> (\$)
Before 1931	64,365	1,299	49
1931-1960	75,033	1,178	64
1961-1970	109,057	1,396	80
1971-1980	132,775	1,628	83
1981-1990	130,934	1,495	86
1991-2000	165,919	1,683	101
2001-2010	236,693	1,751	133
2011-2020	262,319	1,777	148
<b>Average</b>	<b>147,627</b>	<b>1,502</b>	<b>95</b>

<b>Table II.69.59</b> <b>Average Sales Price of Single-Family Homes</b> Phelps County Fiscal Years 1999–2020 PAD Data	
Fiscal Year	Average Sales Price (\$)
1999	63,845
2000	68,285
2001	60,867
2002	72,193
2003	73,599
2004	75,837
2005	75,405
2006	83,256
2007	85,337
2008	84,468
2009	81,834
2010	88,358
2011	94,584
2012	96,558
2013	99,677
2014	103,713
2015	98,907
2016	104,180
2017	118,476
2018	119,008
2019	112,856
2020	122,741
<b>Average</b>	<b>89,839</b>

<sup>28</sup> When a manufactured home is placed on a permanent foundation, the Assessor considers the property a single-family dwelling. Hence, these property transactions are seen even though a single-family new construction permit was probably not issued for the manufactured home.

<sup>29</sup> Price per sq. ft. may not compute precisely due to rounding-off of sales price and floor area.

## Comprehensive Housing Affordability Strategy (CHAS)

The following table set shows Comprehensive Housing Affordability Strategy (CHAS) data. If a data point is not available or is missing, a "." or "%" will be present in its place. To make this dataset more accessible to the average user the income brackets were replaced with actual HUD Area Median Family Income (HAMFI/MFI) from Phelps County. Below is a table showing the MFI breakdown:

Phelps County MFI	
Income Bracket	Actual Income
0 – 30% MFI	\$0 to \$21,510
30.1 – 50% MFI	\$21,511 to \$35,850
50.1 – 80% MFI	\$35,851 to \$57,360
80.1 – 100% MFI	\$57,361 to \$71,700
Above 100% MFI	Above \$71,700

## Housing Problems by Income, Race, and Tenure

Table II.69.61 through Table II.69.66 show households with housing problems by race/ethnicity. These tables can be used to determine if there is a disproportionate housing need for any racial or ethnic groups. If any racial/ethnic group faces housing problems at a rate of ten percentage points or higher than the jurisdiction average, then they have a disproportionate share of housing problems. Housing problems are defined as any household that has overcrowding, inadequate kitchen or plumbing facilities, or are cost burdened (pay more than 30 percent of their income on housing). In Phelps County, housing problems are faced by 400 White homeowner households, 0 Black homeowner households, 0 Asian homeowner households, and 0 Hispanic homeowner households.

**Table II.69.61**  
**Percent of Homeowner Households with Housing Problems by Income and Race**  
 Phelps County  
 2013-2017 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
<b>With Housing Problems</b>								
\$0 to \$21,510	85.9%	0%	0%	0%	0%	0%	0%	85.9%
\$21,511 to \$35,850	50.8%	0%	0%	0%	0%	0%	0%	50.8%
\$35,851 to \$57,360	23.8%	0%	0%	0%	0%	0%	0%	23%
\$57,361 to \$71,700	12.1%	0%	0%	0%	0%	0%	0%	12%
Above \$71,700	1.6%	0%	0%	0%	0%	0%	0%	1.6%
<b>Total</b>	<b>14.8%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>14.6%</b>
<b>Without Housing Problems</b>								
\$0 to \$21,510	10.1%	0%	0%	0%	0%	0%	0%	10.1%
\$21,511 to \$35,850	49.2%	0%	0%	0%	0%	0%	0%	49.2%
\$35,851 to \$57,360	76.2%	0%	0%	0%	0%	0%	100%	77%
\$57,361 to \$71,700	87.9%	0%	0%	100%	0%	0%	0%	88%
Above \$71,700	98.4%	0%	0%	0%	0%	0%	100%	98.4%
<b>Total</b>	<b>85.1%</b>	<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>85.2%</b>

**Table II.69.62**  
**Homeowner Households with Housing Problems by Income and Race**  
 Phelps County  
 2013-2017 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
<b>With Housing Problems</b>								
\$0 to \$21,510	85	0	0	0	0	0	0	85
\$21,511 to \$35,850	150	0	0	0	0	0	0	150
\$35,851 to \$57,360	100	0	0	0	0	0	0	100
\$57,361 to \$71,700	40	0	0	0	0	0	0	40
Above \$71,700	25	0	0	0	0	0	0	25
<b>Total</b>	<b>400</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>400</b>
<b>Without Housing Problems</b>								
\$0 to \$21,510	10	0	0	0	0	0	0	10
\$21,511 to \$35,850	145	0	0	0	0	0	0	145
\$35,851 to \$57,360	320	0	0	0	0	0	15	335
\$57,361 to \$71,700	290	0	0	4	0	0	0	294
Above \$71,700	1,540	0	0	0	0	0	10	1,550
<b>Total</b>	<b>2,305</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>25</b>	<b>2,334</b>
<b>Not Computed</b>								
\$0 to \$21,510	4	0	0	0	0	0	0	4
\$21,511 to \$35,850	0	0	0	0	0	0	0	0
\$35,851 to \$57,360	0	0	0	0	0	0	0	0
\$57,361 to \$71,700	0	0	0	0	0	0	0	0
Above \$71,700	0	0	0	0	0	0	0	0
<b>Total</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4</b>
<b>Total</b>								
\$0 to \$21,510	99	0	0	0	0	0	0	99
\$21,511 to \$35,850	295	0	0	0	0	0	0	295
\$35,851 to \$57,360	420	0	0	0	0	0	15	435
\$57,361 to \$71,700	330	0	0	4	0	0	0	334
Above \$71,700	1,565	0	0	0	0	0	10	1,575
<b>Total</b>	<b>2,709</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>25</b>	<b>2,738</b>

In total, some 354 renter households face housing problems in Phelps County. Of these, some 300 white renter households, 0 black renter households, 4 Asian renter households, and 0 Hispanic renter households face housing problems.

<b>Table II.69.63</b>								
<b>Renter Households with Housing Problems by Income and Race</b>								
Phelps County 2013-2017 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
<b>With Housing Problems</b>								
\$0 to \$21,510	130	0	0	0	0	50	0	180
\$21,511 to \$35,850	115	0	4	0	0	0	0	119
\$35,851 to \$57,360	25	0	0	0	0	0	0	25
\$57,361 to \$71,700	10	0	0	0	0	0	0	10
Above \$71,700	20	0	0	0	0	0	0	20
<b>Total</b>	<b>300</b>	<b>0</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>50</b>	<b>0</b>	<b>354</b>
<b>Without Housing Problems</b>								
\$0 to \$21,510	45	0	0	0	0	0	10	55
\$21,511 to \$35,850	85	0	0	0	0	0	4	89
\$35,851 to \$57,360	165	0	0	0	0	0	95	260
\$57,361 to \$71,700	70	0	0	0	0	0	4	74
Above \$71,700	270	0	0	0	0	0	15	285
<b>Total</b>	<b>635</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>128</b>	<b>763</b>
<b>Not Computed</b>								
\$0 to \$21,510	25	0	0	0	0	0	0	25
\$21,511 to \$35,850	0	0	0	0	0	0	0	0
\$35,851 to \$57,360	0	0	0	0	0	0	0	0
\$57,361 to \$71,700	0	0	0	0	0	0	0	0
Above \$71,700	0	0	0	0	0	0	0	0
<b>Total</b>	<b>25</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>25</b>
<b>Total</b>								
\$0 to \$21,510	200	0	0	0	0	50	10	260
\$21,511 to \$35,850	200	0	4	0	0	0	4	208
\$35,851 to \$57,360	190	0	0	0	0	0	95	285
\$57,361 to \$71,700	80	0	0	0	0	0	4	84
Above \$71,700	290	0	0	0	0	0	15	305
<b>Total</b>	<b>960</b>	<b>0</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>50</b>	<b>128</b>	<b>1,142</b>

<b>Table II.69.64</b> <b>Percent of Renter Households with Housing Problems by Income and Race</b> Phelps County 2013-2017 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
<b>With Housing Problems</b>								
\$0 to \$21,510	65%	0%	0%	0%	0%	100%	0%	69.2%
\$21,511 to \$35,850	57.5%	0%	100%	0%	0%	0%	0%	57.2%
\$35,851 to \$57,360	13.2%	0%	0%	0%	0%	0%	0%	8.8%
\$57,361 to \$71,700	12.5%	0%	0%	0%	0%	0%	0%	11.9%
Above \$71,700	6.9%	0%	0%	0%	0%	0%	0%	6.6%
<b>Total</b>	<b>31.2%</b>	<b>0%</b>	<b>100%</b>	<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>0%</b>	<b>31%</b>
<b>Without Housing Problems</b>								
\$0 to \$21,510	22.5%	0%	0%	0%	0%	0%	100%	21.2%
\$21,511 to \$35,850	42.5%	0%	0%	0%	0%	0%	100%	42.8%
\$35,851 to \$57,360	86.8%	0%	0%	0%	0%	0%	100%	91.2%
\$57,361 to \$71,700	87.5%	0%	0%	0%	0%	0%	100%	88.1%
Above \$71,700	93.1%	0%	0%	0%	0%	0%	100%	93.4%
<b>Total</b>	<b>66.1%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>66.8%</b>

Overall, there are 754 households, or 19.4 percent of households with housing problems in Phelps County. This includes 700 White households, 0 Black households, 4 Asian households, 0 American Indian, 0 Pacific Islander, and 50 “other” race households with housing problems. In addition, there are 0 Hispanic households with housing problems. This is shown in Table II.69.65 and Table II.69.66.

<b>Table II.69.65</b> <b>Percent of Total Households with Housing Problems by Income and Race</b> Phelps County 2013-2017 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
<b>With Housing Problems</b>								
\$0 to \$21,510	71.9%	0%	0%	0%	0%	100%	0%	73.8%
\$21,511 to \$35,850	53.5%	0%	100%	0%	0%	0%	0%	53.5%
\$35,851 to \$57,360	20.5%	0%	0%	0%	0%	0%	0%	17.4%
\$57,361 to \$71,700	12.2%	0%	0%	0%	0%	0%	0%	12%
Above \$71,700	2.4%	0%	0%	0%	0%	0%	0%	2.4%
<b>Total</b>	<b>19.1%</b>	<b>0%</b>	<b>100%</b>	<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>0%</b>	<b>19.4%</b>
<b>Without Housing Problems</b>								
\$0 to \$21,510	18.4%	0%	0%	0%	0%	0%	100%	18.1%
\$21,511 to \$35,850	46.5%	0%	0%	0%	0%	0%	100%	46.5%
\$35,851 to \$57,360	79.5%	0%	0%	0%	0%	0%	100%	82.6%
\$57,361 to \$71,700	87.8%	0%	0%	100%	0%	0%	100%	88%
Above \$71,700	97.6%	0%	0%	0%	0%	0%	100%	97.6%
<b>Total</b>	<b>80.1%</b>	<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>79.8%</b>



**Table II.69.66**  
**Total Households with Housing Problems by Income and Race**  
 Phelps County  
 2013-2017 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
<b>With Housing Problems</b>								
\$0 to \$21,510	215	0	0	0	0	50	0	265
\$21,511 to \$35,850	265	0	4	0	0	0	0	269
\$35,851 to \$57,360	125	0	0	0	0	0	0	125
\$57,361 to \$71,700	50	0	0	0	0	0	0	50
Above \$71,700	45	0	0	0	0	0	0	45
<b>Total</b>	<b>700</b>	<b>0</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>50</b>	<b>0</b>	<b>754</b>
<b>Without Housing Problems</b>								
\$0 to \$21,510	55	0	0	0	0	0	10	65
\$21,511 to \$35,850	230	0	0	0	0	0	4	234
\$35,851 to \$57,360	485	0	0	0	0	0	110	595
\$57,361 to \$71,700	360	0	0	4	0	0	4	368
Above \$71,700	1,810	0	0	0	0	0	25	1,835
<b>Total</b>	<b>2,940</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>153</b>	<b>3,097</b>
<b>Not Computed</b>								
\$0 to \$21,510	29	0	0	0	0	0	0	29
\$21,511 to \$35,850	0	0	0	0	0	0	0	0
\$35,851 to \$57,360	0	0	0	0	0	0	0	0
\$57,361 to \$71,700	0	0	0	0	0	0	0	0
Above \$71,700	0	0	0	0	0	0	0	0
<b>Total</b>	<b>29</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>29</b>
<b>Total</b>								
\$0 to \$21,510	299	0	0	0	0	50	10	359
\$21,511 to \$35,850	495	0	4	0	0	0	4	503
\$35,851 to \$57,360	610	0	0	0	0	0	110	720
\$57,361 to \$71,700	410	0	0	4	0	0	4	418
Above \$71,700	1,855	0	0	0	0	0	25	1,880
<b>Total</b>	<b>3,669</b>	<b>0</b>	<b>4</b>	<b>4</b>	<b>0</b>	<b>50</b>	<b>153</b>	<b>3,880</b>



Table II.69.67 through Table II.69.69 show the percent of households with a severe housing problem by tenure and race.

<b>Table II.69.67</b> <b>Percent of Homeowner Households with Severe Housing Problems by Income and Race</b> Phelps County 2013-2017 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
<b>With A Severe Housing Problem</b>								
\$0 to \$21,510	70.7%	0%	0%	0%	0%	0%	0%	70.7%
\$21,511 to \$35,850	25.4%	0%	0%	0%	0%	0%	0%	25.4%
\$35,851 to \$57,360	8.3%	0%	0%	0%	0%	0%	0%	8%
\$57,361 to \$71,700	1.2%	0%	0%	0%	0%	0%	0%	1.2%
Above \$71,700	0.6%	0%	0%	0%	0%	0%	0%	0.6%
<b>Total</b>	<b>7.2%</b>	<b>0</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>7.1%</b>
<b>Without A Severe Housing Problems</b>								
\$0 to \$21,510	25.3%	0%	0%	0%	0%	0%	0%	25.3%
\$21,511 to \$35,850	74.6%	0%	0%	0%	0%	0%	0%	74.6%
\$35,851 to \$57,360	91.7%	0%	0%	0%	0%	0%	100%	92%
\$57,361 to \$71,700	98.8%	0%	0%	100%	0%	0%	0%	98.8%
Above \$71,700	99.4%	0%	0%	0%	0%	0%	100%	99.4%
<b>Total</b>	<b>92.7%</b>	<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>92.8%</b>

<b>Table II.69.68</b> <b>Percent of Renter Households with Severe Housing Problems by Income and Race</b> Phelps County 2013-2017 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
<b>With A Severe Housing Problem</b>								
\$0 to \$21,510	30%	0%	0%	0%	0%	100%	0%	42.3%
\$21,511 to \$35,850	2%	0%	0%	0%	0%	0%	0%	1.9%
\$35,851 to \$57,360	10.3%	0%	0%	0%	0%	0%	0%	6.9%
\$57,361 to \$71,700	12.5%	0%	0%	0%	0%	0%	0%	11.9%
Above \$71,700	6.9%	0%	0%	0%	0%	0%	0%	6.6%
<b>Total</b>	<b>11.8%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>0%</b>	<b>14.3%</b>
<b>Without A Severe Housing Problems</b>								
\$0 to \$21,510	57.5%	0%	0%	0%	0%	0%	100%	48.1%
\$21,511 to \$35,850	98%	0%	100%	0%	0%	0%	100%	98.1%
\$35,851 to \$57,360	89.7%	0%	0%	0%	0%	0%	100%	93.1%
\$57,361 to \$71,700	87.5%	0%	0%	0%	0%	0%	100%	88.1%
Above \$71,700	93.1%	0%	0%	0%	0%	0%	100%	93.4%
<b>Total</b>	<b>85.6%</b>	<b>0%</b>	<b>100%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>83.5%</b>



**Table II.69.69**  
**Percent of Total Households with Severe Housing Problems by Income and Race**  
 Phelps County  
 2013-2017 HUD CHAS Data

Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
<b>With A Severe Housing Problem</b>								
\$0 to \$21,510	43.5%	0%	0%	0%	0%	100%	0%	50.1%
\$21,511 to \$35,850	16%	0%	0%	0%	0%	0%	0%	15.7%
\$35,851 to \$57,360	8.9%	0%	0%	0%	0%	0%	0%	7.6%
\$57,361 to \$71,700	3.4%	0%	0%	0%	0%	0%	0%	3.4%
Above \$71,700	1.6%	0%	0%	0%	0%	0%	0%	1.6%
<b>Total</b>	<b>8.4%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>0%</b>	<b>9.2%</b>
<b>Without A Severe Housing Problem</b>								
\$0 to \$21,510	46.8%	0%	0%	0%	0%	0%	100%	41.8%
\$21,511 to \$35,850	84%	0%	100%	0%	0%	0%	100%	84.3%
\$35,851 to \$57,360	91.1%	0%	0%	0%	0%	0%	100%	92.4%
\$57,361 to \$71,700	96.6%	0%	0%	100%	0%	0%	100%	96.6%
Above \$71,700	98.4%	0%	0%	0%	0%	0%	100%	98.4%
<b>Total</b>	<b>90.8%</b>	<b>0%</b>	<b>100%</b>	<b>100%</b>	<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>90%</b>

These racial/ethnic groups were also disproportionately impacted by severe housing problems, as seen in Table II.69.70. Severe housing problems include overcrowding at a rate of more than 1.5 persons per room and housing costs exceeding 50 percent of the household income. Some 0 black households face severe housing problems, as well as 0 Asian households, and 0 Hispanic households.

<b>Table II.69.70</b>								
<b>Total Households with Severe Housing Problems by Income and Race</b>								
Phelps County 2013-2017 HUD CHAS Data								
Income	Non-Hispanic by Race						Hispanic (Any Race)	Total
	White	Black	Asian	American Indian	Pacific Islander	Other Race		
<b>With A Severe Housing Problem</b>								
\$0 to \$21,510	130	0	0	0	0	50	0	180
\$21,511 to \$35,850	79	0	0	0	0	0	0	79
\$35,851 to \$57,360	55	0	0	0	0	0	0	55
\$57,361 to \$71,700	14	0	0	0	0	0	0	14
Above \$71,700	30	0	0	0	0	0	0	30
<b>Total</b>	<b>308</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>50</b>	<b>0</b>	<b>358</b>
<b>Without A Severe Housing Problems</b>								
\$0 to \$21,510	140	0	0	0	0	0	10	150
\$21,511 to \$35,850	415	0	4	0	0	0	4	423
\$35,851 to \$57,360	560	0	0	0	0	0	110	670
\$57,361 to \$71,700	395	0	0	4	0	0	4	403
Above \$71,700	1,825	0	0	0	0	0	25	1,850
<b>Total</b>	<b>3,335</b>	<b>0</b>	<b>4</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>153</b>	<b>3,496</b>
<b>Not Computed</b>								
\$0 to \$21,510	29	0	0	0	0	0	0	29
\$21,511 to \$35,850	0	0	0	0	0	0	0	0
\$35,851 to \$57,360	0	0	0	0	0	0	0	0
\$57,361 to \$71,700	0	0	0	0	0	0	0	0
Above \$71,700	0	0	0	0	0	0	0	0
<b>Total</b>	<b>29</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>29</b>
<b>Total</b>								
\$0 to \$21,510	299	0	0	0	0	50	10	359
\$21,511 to \$35,850	494	0	4	0	0	0	4	502
\$35,851 to \$57,360	615	0	0	0	0	0	110	725
\$57,361 to \$71,700	409	0	0	4	0	0	4	417
Above \$71,700	1,855	0	0	0	0	0	25	1,880
<b>Total</b>	<b>3,672</b>	<b>0</b>	<b>4</b>	<b>4</b>	<b>0</b>	<b>50</b>	<b>153</b>	<b>3,883</b>

As seen in Table II.69.71 and Table II.69.72, the most common housing problem tends to be housing cost burdens. More than 394 households have a cost burden and 283 have a severe cost burden. Some 189 renter households are impacted by cost burdens, and 109 are impacted by severe cost burdens. On the other hand, some 205 owner-occupied households have cost burdens, and 174 have severe cost burdens. Overall there are 3,090 households without a housing problem.

<b>Table II.69.71</b> <b>Percent of Housing Problems by Income and Tenure</b> Phelps County 2013-2017 HUD CHAS Data						
Housing Problem	\$0 to \$21,510	\$21,511 to \$35,850	\$35,851 to \$57,360	\$57,361 to \$71,700	Above \$71,700	Total
<b>Owner-Occupied</b>						
Lacking complete plumbing or kitchen facilities	4.1%	0%	0%	0%	0.6%	0.5%
Severely Overcrowded with > 1.5 people per room (and complete kitchen and plumbing)	0%	0%	0%	0%	0%	0%
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0%	0%	0.9%	0%	0.3%	0.3%
Housing cost burden greater than 50% of income (and none of the above problems)	66.3%	25.4%	7%	1.2%	0%	6.4%
Housing cost burden greater than 30% of income (and none of the above problems)	15.3%	25.4%	15.2%	10.6%	0.9%	7.5%
Zero/negative income (and none of the above problems)	4.1%	0%	0%	0%	0%	0.1%
Has none of the 4 housing problems	10.2%	49.2%	76.9%	88.1%	98.2%	85.2%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Renter-Occupied</b>						
Lacking complete plumbing or kitchen facilities	0%	1.9%	6.9%	11.8%	4.9%	4.3%
Severely Overcrowded with > 1.5 people per room (and complete kitchen and plumbing)	0%	0%	0%	0%	0%	0%
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0%	0%	0%	0%	0%	0%
Housing cost burden greater than 50% of income (and none of the above problems)	42%	0%	0%	0%	1.3%	9.6%
Housing cost burden greater than 30% of income (and none of the above problems)	28%	55%	1.4%	0%	0%	16.6%
Zero/negative income (and none of the above problems)	10%	0%	0%	0%	0%	2.2%
Has none of the 4 housing problems	20%	43.1%	91.7%	88.2%	93.8%	67.3%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

**Table II.69.72**  
**Housing Problems by Income and Tenure**

Phelps County  
2013-2017 HUD CHAS Data

Housing Problem	\$0 to \$21,510	\$21,511 to \$35,850	\$35,851 to \$57,360	\$57,361 to \$71,700	Above \$71,700	Total
<b>Owner-Occupied</b>						
Lacking complete plumbing or kitchen facilities	4	0	0	0	10	14
Severely Overcrowded with > 1.5 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	4	0	4	8
Housing cost burden greater than 50% of income (and none of the above problems)	65	75	30	4	0	174
Housing cost burden greater than 30% of income (and none of the above problems)	15	75	65	35	15	205
Zero/negative income (and none of the above problems)	4	0	0	0	0	4
Has none of the 4 housing problems	10	145	330	290	1,550	2,325
<b>Total</b>	<b>98</b>	<b>295</b>	<b>429</b>	<b>329</b>	<b>1,579</b>	<b>2,730</b>
<b>Renter-Occupied</b>						
Lacking complete plumbing or kitchen facilities	0	4	20	10	15	49
Severely Overcrowded with > 1.5 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	0	0	0	0
Housing cost burden greater than 50% of income (and none of the above problems)	105	0	0	0	4	109
Housing cost burden greater than 30% of income (and none of the above problems)	70	115	4	0	0	189
Zero/negative income (and none of the above problems)	25	0	0	0	0	25
Has none of the 4 housing problems	50	90	265	75	285	765
<b>Total</b>	<b>250</b>	<b>209</b>	<b>289</b>	<b>85</b>	<b>304</b>	<b>1,137</b>
<b>Total</b>						
Lacking complete plumbing or kitchen facilities	4	4	20	10	25	63
Severely Overcrowded with > 1.5 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	4	0	4	8
Housing cost burden greater than 50% of income (and none of the above problems)	170	75	30	4	4	283
Housing cost burden greater than 30% of income (and none of the above problems)	85	190	69	35	15	394
Zero/negative income (and none of the above problems)	29	0	0	0	0	29
Has none of the 4 housing problems	60	235	595	365	1,835	3,090
<b>Total</b>	<b>348</b>	<b>504</b>	<b>718</b>	<b>414</b>	<b>1,883</b>	<b>3,867</b>

## Cost Burdens

For owner occupied housing, elderly non-family households are most likely to be impacted by housing cost burdens, with 25.5 percent of these households having a cost burden or severe cost burden. For lower income owner households, elderly non-family households and large families are most likely to experience cost burdens. Some 67.8 percent of elderly non-family and 100 percent of large family households below 30 percent MFI face cost burdens or severe cost burdens. These data are shown in Table II.69.73

<b>Table II.69.73</b> <b>Owner-Occupied Households by Income and Family Status and Cost Burden</b> Phelps County 2013-2017 HUD CHAS Data						
Income	Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household	Total
<b>No Cost Burden</b>						
\$0 to \$21,510	0	0	0	15	4	19
\$21,511 to \$35,850	30	30	0	85	0	145
\$35,851 to \$57,360	80	75	35	75	65	330
\$57,361 to \$71,700	70	115	25	30	45	285
Above \$71,700	365	830	155	95	115	1,560
<b>Total</b>	<b>545</b>	<b>1,050</b>	<b>215</b>	<b>300</b>	<b>229</b>	<b>2,339</b>
<b>Cost Burden</b>						
\$0 to \$21,510	0	0	0	15	0	15
\$21,511 to \$35,850	45	4	0	25	0	74
\$35,851 to \$57,360	15	25	0	20	10	70
\$57,361 to \$71,700	4	25	4	0	4	37
Above \$71,700	10	0	4	4	0	18
<b>Total</b>	<b>74</b>	<b>54</b>	<b>8</b>	<b>64</b>	<b>14</b>	<b>214</b>
<b>Severe Cost Burden</b>						
\$0 to \$21,510	4	0	10	25	30	69
\$21,511 to \$35,850	4	15	0	15	35	69
\$35,851 to \$57,360	4	4	0	0	20	28
\$57,361 to \$71,700	4	0	0	0	0	4
Above \$71,700	0	0	0	0	0	0
<b>Total</b>	<b>16</b>	<b>19</b>	<b>10</b>	<b>40</b>	<b>85</b>	<b>170</b>
<b>Cost Burden Not Computed</b>						
\$0 to \$21,510	0	0	0	4	0	4
\$21,511 to \$35,850	0	0	0	0	0	0
\$35,851 to \$57,360	0	0	0	0	0	0
\$57,361 to \$71,700	0	0	0	0	0	0
Above \$71,700	0	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>0</b>	<b>4</b>
<b>Total</b>						
\$0 to \$21,510	4	0	10	59	34	107
\$21,511 to \$35,850	79	49	0	125	35	288
\$35,851 to \$57,360	99	104	35	95	95	428
\$57,361 to \$71,700	78	140	29	30	49	326
Above \$71,700	375	830	159	99	115	1,578
<b>Total</b>	<b>635</b>	<b>1,123</b>	<b>233</b>	<b>408</b>	<b>328</b>	<b>2,727</b>

Table II.69.74 displays cost burden in renter-occupied households by family status and income. Renter households tend to be impacted at a higher rate by cost burdens than owner households. Some 187 renter occupied households faced cost burdens, compared to 214 owner occupied households. Of these, there are 70 renter households with incomes less than 30 percent HAMFI facing housing problems.



<b>Table II.69.74</b>						
<b>Renter-Occupied Households by Income and Family Status and Cost Burden</b>						
Phelps County 2013-2017 HUD CHAS Data						
<b>Income</b>	<b>Elderly Family</b>	<b>Small Family</b>	<b>Large Family</b>	<b>Elderly Non-Family</b>	<b>Other Household</b>	<b>Total</b>
<b>No Cost Burden</b>						
\$0 to \$21,510	0	0	0	20	35	55
\$21,511 to \$35,850	25	45	4	10	4	88
\$35,851 to \$57,360	4	115	10	35	95	259
\$57,361 to \$71,700	10	20	30	0	25	85
Above \$71,700	15	130	10	10	130	295
<b>Total</b>	<b>54</b>	<b>310</b>	<b>54</b>	<b>75</b>	<b>289</b>	<b>782</b>
<b>Cost Burden</b>						
\$0 to \$21,510	0	0	0	15	55	70
\$21,511 to \$35,850	4	15	4	15	75	113
\$35,851 to \$57,360	0	4	0	0	0	4
\$57,361 to \$71,700	0	0	0	0	0	0
Above \$71,700	0	0	0	0	0	0
<b>Total</b>	<b>4</b>	<b>19</b>	<b>4</b>	<b>30</b>	<b>130</b>	<b>187</b>
<b>Severe Cost Burden</b>						
\$0 to \$21,510	0	15	0	15	80	110
\$21,511 to \$35,850	0	0	0	4	0	4
\$35,851 to \$57,360	0	0	0	20	0	20
\$57,361 to \$71,700	0	0	0	0	0	0
Above \$71,700	0	0	0	15	0	15
<b>Total</b>	<b>0</b>	<b>15</b>	<b>0</b>	<b>54</b>	<b>80</b>	<b>149</b>
<b>Cost Burden Not Computed</b>						
\$0 to \$21,510	0	0	0	15	10	25
\$21,511 to \$35,850	0	0	0	0	0	0
\$35,851 to \$57,360	0	0	0	0	0	0
\$57,361 to \$71,700	0	0	0	0	0	0
Above \$71,700	0	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>15</b>	<b>10</b>	<b>25</b>
<b>Total</b>						
\$0 to \$21,510	0	15	0	65	180	260
\$21,511 to \$35,850	29	60	8	29	79	205
\$35,851 to \$57,360	4	119	10	55	95	283
\$57,361 to \$71,700	10	20	30	0	25	85
Above \$71,700	15	130	10	25	130	310
<b>Total</b>	<b>58</b>	<b>344</b>	<b>58</b>	<b>174</b>	<b>509</b>	<b>1,143</b>

In total, some 394 households face cost burdens, and 320 face severe cost burdens. This includes 205 owner households and 189 renter households facing cost burdens, and another 170 owner households and 150 renter households facing severe cost burdens, as seen in Table II.69.75.

<b>Table II.69.75</b>					
<b>Households with Cost Burden by Tenure and Race</b>					
Phelps County 2013-2017 HUD CHAS Data					
<b>Race</b>	<b>No Cost Burden</b>	<b>Cost Burden</b>	<b>Severe Cost Burden</b>	<b>Not Computed</b>	<b>Total</b>
<b>Owner-Occupied</b>					
White	2,320	205	170	4	2,699
Black	0	0	0	0	0
Asian	0	0	0	0	0
American Indian	4	0	0	0	4
Pacific Islander	0	0	0	0	0
Other Race	0	0	0	0	0
Hispanic	20	0	0	0	20
<b>Total</b>	<b>2,344</b>	<b>205</b>	<b>170</b>	<b>4</b>	<b>2,723</b>
<b>Renter-Occupied</b>					
White	650	185	100	25	960
Black	0	0	0	0	0
Asian	0	4	0	0	4
American Indian	0	0	0	0	0
Pacific Islander	0	0	0	0	0
Other Race	0	0	50	0	50
Hispanic	130	0	0	0	130
<b>Total</b>	<b>780</b>	<b>189</b>	<b>150</b>	<b>25</b>	<b>1,144</b>
<b>Total</b>					
White	2,970	390	270	29	3,659
Black	0	0	0	0	0
Asian	0	4	0	0	4
American Indian	4	0	0	0	4
Pacific Islander	0	0	0	0	0
Other Race	0	0	50	0	50
Hispanic	150	0	0	0	150
<b>Total</b>	<b>3,124</b>	<b>394</b>	<b>320</b>	<b>29</b>	<b>3,867</b>

## Lead-Based Paint Risks

According to the Environmental Protection Agency (EPA), older homes are more likely to contain lead-based paint, which is one of the most common causes of lead poisoning. A home built between 1960 and 1977 has a 24 percent chance of containing lead-based paint, while a home built from 1940 to 1959 has a 69 percent chance of containing lead-based paint. Homes built before 1940 have the highest rate of lead-based paint at 87 percent<sup>30</sup>.

Table II.69.76 shows the risk of lead-based paint for households with young children present. As seen therein, there are an estimated 296 households built between 1940 and 1979 with young children present, and 173 built prior to 1939.

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<sup>30</sup> <https://www.epa.gov/lead/protect-your-family-exposures-lead#sl-home>

<b>Table II.69.76</b>			
<b>Vintage of Households by Income and Presence of Young Children</b>			
Phelps County 2013-2017 HUD CHAS Data			
<b>Income</b>	<b>One or more children age 6 or younger</b>	<b>No children age 6 or younger</b>	<b>Total</b>
<b>Built 1939 or Earlier</b>			
\$0 to \$21,510	0	115	115
\$21,511 to \$35,850	25	165	190
\$35,851 to \$57,360	39	180	219
\$57,361 to \$71,700	70	135	205
Above \$71,700	39	450	489
<b>Total</b>	<b>173</b>	<b>1,045</b>	<b>1,218</b>
<b>Built 1940 to 1979</b>			
\$0 to \$21,510	15	170	185
\$21,511 to \$35,850	49	225	274
\$35,851 to \$57,360	34	370	404
\$57,361 to \$71,700	8	120	128
Above \$71,700	190	755	945
<b>Total</b>	<b>296</b>	<b>1,640</b>	<b>1,936</b>
<b>Built 1980 or Later</b>			
\$0 to \$21,510	10	45	55
\$21,511 to \$35,850	0	45	45
\$35,851 to \$57,360	14	80	94
\$57,361 to \$71,700	20	50	70
Above \$71,700	20	425	445
<b>Total</b>	<b>64</b>	<b>645</b>	<b>709</b>
<b>Total</b>			
\$0 to \$21,510	25	330	355
\$21,511 to \$35,850	74	435	509
\$35,851 to \$57,360	87	630	717
\$57,361 to \$71,700	98	305	403
Above \$71,700	249	1,630	1,879
<b>Total</b>	<b>533</b>	<b>3,330</b>	<b>3,863</b>

## Elderly Housing Needs

Table II.69.77 shows the rate of housing problems for elderly households, ages 62 to 74, and extra elderly households, ages 75 and above. Some 153 elderly and 153 extra-elderly households have housing problems. Of these, some 25 elderly households with housing problems have incomes less than 30 percent MFI, and 50 extra-elderly households have incomes below 30 percent MFI.

<b>Table II.69.77</b>				
<b>Households with Housing Problems by Income and Elderly Status</b>				
Phelps County				
2013-2017 HUD CHAS Data				
<b>Income</b>	<b>Elderly</b>	<b>Extra-Elderly</b>	<b>Non-Elderly</b>	<b>Total</b>
<b>With Housing Problems</b>				
\$0 to \$21,510	25	50	190	265
\$21,511 to \$35,850	105	29	135	269
\$35,851 to \$57,360	15	40	69	124
\$57,361 to \$71,700	4	4	45	53
Above \$71,700	4	30	15	49
<b>Total</b>	<b>153</b>	<b>153</b>	<b>454</b>	<b>760</b>
<b>Without Housing Problems</b>				
\$0 to \$21,510	30	4	39	73
\$21,511 to \$35,850	80	79	75	234
\$35,851 to \$57,360	95	125	380	600
\$57,361 to \$71,700	85	45	235	365
Above \$71,700	355	180	1,295	1,830
<b>Total</b>	<b>645</b>	<b>433</b>	<b>2,024</b>	<b>3,102</b>
<b>Not Computed</b>				
\$0 to \$21,510	14	8	10	32
\$21,511 to \$35,850	0	0	0	0
\$35,851 to \$57,360	0	0	0	0
\$57,361 to \$71,700	0	0	0	0
Above \$71,700	0	0	0	0
<b>Total</b>	<b>14</b>	<b>8</b>	<b>10</b>	<b>32</b>
<b>Total</b>				
\$0 to \$21,510	69	62	239	370
\$21,511 to \$35,850	185	108	210	503
\$35,851 to \$57,360	110	165	449	724
\$57,361 to \$71,700	89	49	280	418
Above \$71,700	359	210	1,310	1,879
<b>Total</b>	<b>812</b>	<b>594</b>	<b>2,488</b>	<b>3,894</b>

## Home Mortgage Loans

The FFEIC The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975. Data collected under the HMDA provide a comprehensive portrait of home loan activity, including information pertaining to home purchase loans, home improvement loans, and refinancing. For the analysis only owner-occupied originated loans for single-family units were considered. As can be seen in Table II.69.78, of the 116 loans in 2019, 61 loans were for Home Purchases, 6 were for Home Improvement and 45 were for refinancing.

<b>Table II.69.78</b> <b>Owner-Occupied Single-Family Home Loans by Loan Type</b> Phelps County 2008 – 2019 HMDA Data					
Year	Home Purchase	Home Improvement	Refinancing	Other	Total
2008	66	18	62	N/A	146
2009	70	26	121	N/A	217
2010	49	6	81	N/A	136
2011	47	6	89	N/A	142
2012	59	8	100	N/A	167
2013	63	2	68	N/A	133
2014	63	10	42	N/A	115
2015	64	12	38	N/A	114
2016	76	12	45	N/A	133
2017	73	17	30	N/A	120
2018	59	7	46	3	115
2019	61	6	45	4	116

Table II.69.79 shows the average loan value by loan type. In 2008, average home purchase loans were 92,091 dollars, 96,847 dollars in 2012 and 121,885 dollars in 2019. Overall, average loans were 89,007 dollars in 2008 and 124,397 dollars in 2019.

**Table II.69.79**  
**Owner-Occupied Single-Family Home Loans by Average Loan Amount**  
 Phelps County  
 2008 – 2019 HMDA Data

Year	Home Purchase	Home Improvement	Refinancing	Overall Average
2008	\$92,091	\$29,778	\$102,919	\$89,007
2009	\$88,557	\$52,923	\$116,405	\$99,816
2010	\$112,918	\$49,667	\$106,012	\$106,015
2011	\$93,383	\$38,167	\$116,888	\$105,782
2012	\$96,847	\$35,875	\$104,160	\$98,305
2013	\$101,619	\$49,000	\$125,382	\$112,977
2014	\$116,778	\$76,200	\$93,833	\$104,870
2015	\$120,453	\$92,750	\$136,263	\$122,807
2016	\$124,224	\$76,333	\$125,511	\$120,338
2017	\$118,425	\$92,000	\$108,200	\$112,125
2018	\$119,237	\$50,714	\$94,130	\$102,826
2019	\$121,885	\$46,667	\$138,333	\$124,397

Table II.69.80 shows the total volume of owner-occupied single-family loans. Average home purchase loans totaled 6,078,000 dollars in 2008 and 5,714,000 dollars in 2012 and 7,435,000 dollars in 2019. Overall, total loans were valued at 12,995,000 dollars in 2008 and 14,430,000 dollars in 2019.

**Table II.69.80**  
**Total Volume of Owner-Occupied Single-Family Loans**  
 Phelps County  
 2008 – 2019 HMDA Data

Year	Home Purchase	Home Improvement	Refinancing	Total
2008	6,078,000	536,000	6,381,000	12,995,000
2009	6,199,000	1,376,000	14,085,000	21,660,000
2010	5,533,000	298,000	8,587,000	14,418,000
2011	4,389,000	229,000	10,403,000	15,021,000
2012	5,714,000	287,000	10,416,000	16,417,000
2013	6,402,000	98,000	8,526,000	15,026,000
2014	7,357,000	762,000	3,941,000	12,060,000
2015	7,709,000	1,113,000	5,178,000	14,000,000
2016	9,441,000	916,000	5,648,000	16,005,000
2017	8,645,000	1,564,000	3,246,000	13,455,000
2018	7,035,000	355,000	4,330,000	11,825,000
2019	7,435,000	280,000	6,225,000	14,430,000

### Survey of Rental Properties

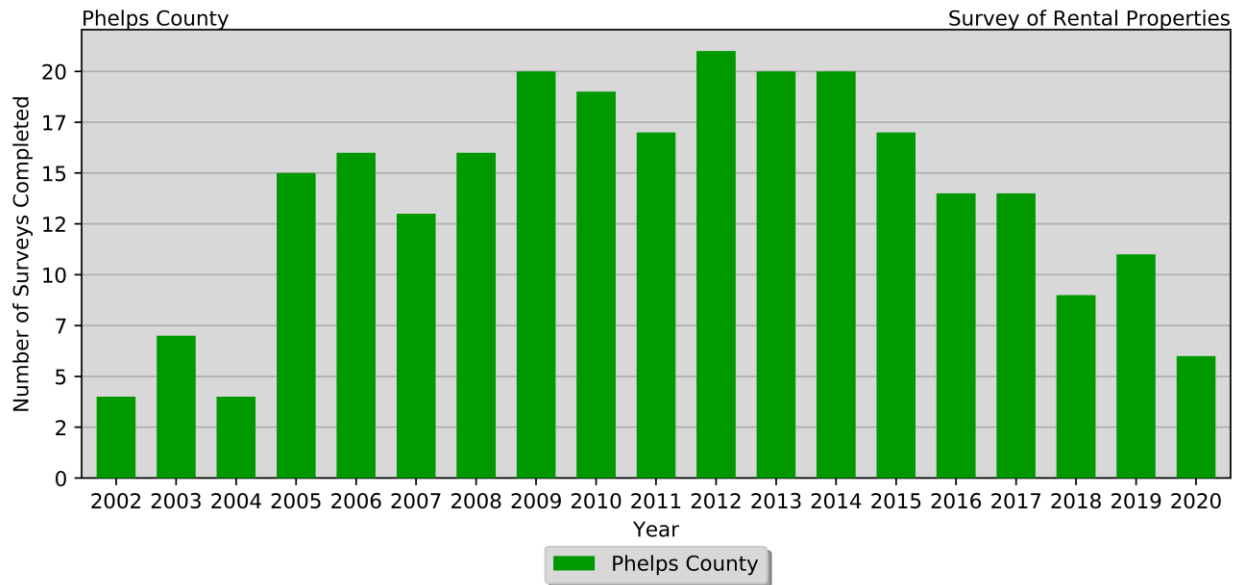
From September through December of 2020, a telephone survey was conducted with landlords and rental property managers throughout Nebraska. Table II.69.81, presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2020 in Phelps County. The number of completed surveys decreased to 6 in 2020 from 11 in 2019. Between 2019 and 2020 the vacancy rate for all units decreased by 1.5 percentage points and was at 1.6 percent in 2020.

Table II.69.82 shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 17 single-family units in Phelps County, with 0 of them available. This translates into a vacancy rate of 0 percent in Phelps County, which compares to a single-family vacancy rate of 2.8 percent for the State of Nebraska. There were 175 apartment units reported in the survey, with 3 of them available, which resulted in a vacancy rate of 1.7 percent. This compares to a statewide vacancy rate of 3.7 percent for apartment units across the state.

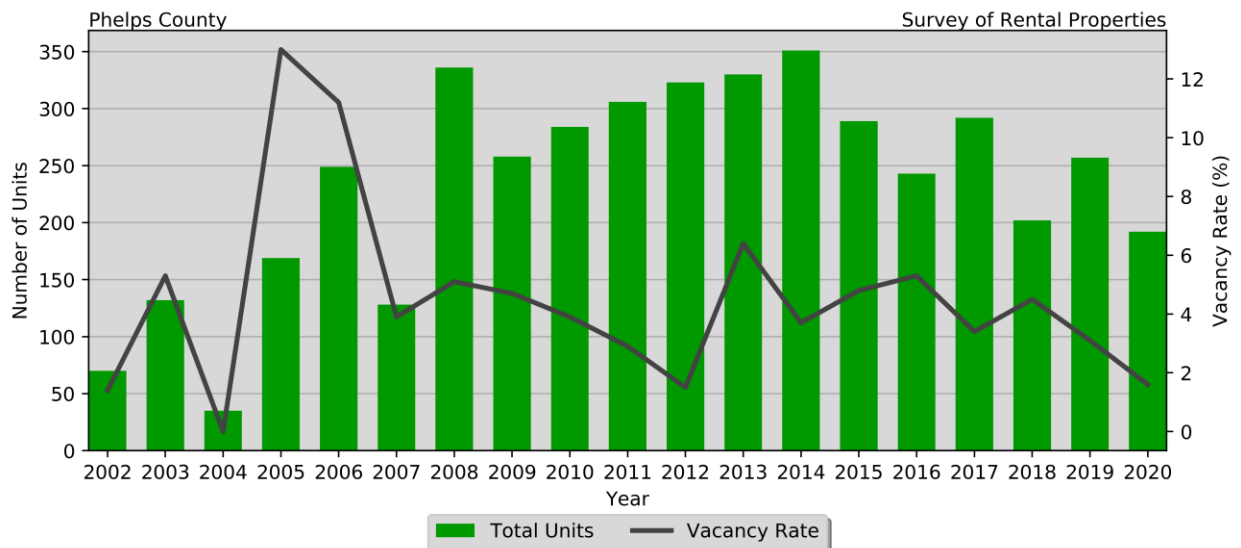
<b>Table II.69.81</b> <b>Survey of Rental Properties</b> Phelps County 2002–2020 Survey of Rental Properties				
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate
2002	4	70	1.4%	24.7
2003	7	132	5.3%	34.4
2004	4	35	0%	14.4
2005	15	169	13%	20.7
2006	16	249	11.2%	23.5
2007	13	128	3.9%	25.8
2008	16	336	5.1%	12.5
2009	20	258	4.7%	25.1
2010	19	284	3.9%	18
2011	17	306	2.9%	28.3
2012	21	323	1.5%	20.4
2013	20	330	6.4%	55
2014	20	351	3.7%	61
2015	17	289	4.8%	38.5
2016	14	243	5.3%	45
2017	14	292	3.4%	8.1
2018	9	202	4.5%	37.1
2019	11	257	3.1%	35.6
2020	6	192	1.6%	27.8



**Diagram II.69.20**  
**Number of Surveys Completed**  
 Phelps County  
 Survey of Rental Properties



**Diagram II.69.21**  
**Number of Units and Vacancy Rate**  
 Phelps County  
 Survey of Rental Properties



<b>Table II.69.82</b> <b>Rental Vacancy Survey by Type</b> Phelps County 2020 Survey of Rental Properties				
Place	Total Units	Vacant Units	Vacancy Rate	Five-Year Average
Single-Family	17	0	0%	0%
Apartments	175	3	1.7%	2.6%
Mobile Homes	0	0	0%	0%
“Other” Units	0	0	0%	0%
Don't Know	0	0	0%	.
<b>Total</b>	<b>192</b>	<b>3</b>	<b>1.6%</b>	<b>3.9%</b>

Table II.69.83 reports units by number of bedrooms. As can be seen there were 46 two-bedroom apartment units and 4 three-bedroom units. Overall, the 52 two-bedroom units accounted for 27.1 percent of all units, and the 4 three-bedroom units accounted for 2.1 percent. Several respondents choose not to provide bedroom sizes, which accounted for the 10 units listed as “Don’t Know”. Additional details for additional unit types are reported found below.

<b>Table II.69.83</b> <b>Rental Units by Number of Bedrooms</b> Phelps County 2020 Survey of Rental Properties						
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	“Other” Units	Don't Know	Total
Efficiency	0	0	0	0	.	0
One	3	111	0	0	.	114
Two	6	46	0	0	.	52
Three	0	4	0	0	.	4
Four	0	12	0	0	.	12
Don't Know	8	2	0	0	0	10
<b>Total</b>	<b>17</b>	<b>175</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>192</b>

Table II.69.84 displays the vacancy rate of single-family units by the number of bedrooms. Two-bedroom units were the most common type of reported single-family unit, which had a vacancy rate of 0 percent.

<b>Table II.69.84</b> <b>Single-Family Units by Number of Bedrooms</b> Phelps County 2020 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	0%
One	3	0	0%
Two	6	0	0%
Three	0	0	0%
Four	0	0	0%
Don't know	8	0	0%
<b>Total</b>	<b>17</b>	<b>0</b>	<b>0%</b>

Table II.69.85 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 2.7 percent.

<b>Table II.69.85</b> <b>Apartment Units by Number of Bedrooms</b> Phelps County 2020 Survey of Rental Properties			
Number of Bedrooms	Units	Available Units	Vacancy Rates
Efficiency	0	0	0%
One	111	3	2.7%
Two	46	0	0%
Three	4	0	0%
Four	12	0	0%
Don't know	2	0	0%
<b>Total</b>	<b>175</b>	<b>3</b>	<b>1.7%</b>

Average market-rate rents by unit type are shown in Table II.69.86. Not all respondents were able to disclose the rental amounts for their units, so there may be some statistical aberrations in the computed rental rates, but generally those units with more bedrooms had higher rents.

<b>Table II.69.86</b> <b>Average Market Rate Rents by Number of Bedrooms</b> Phelps County 2020 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	\$0	\$0	\$0	\$0	\$0
One	\$0	\$543	\$0	\$0	\$543
Two	\$0	\$0	\$0	\$0	\$0
Three	\$0	\$0	\$0	\$0	\$0
Four	\$0	\$0	\$0	\$0	\$0
<b>Total</b>	<b>\$583</b>	<b>\$562</b>	<b>\$0</b>	<b>\$0</b>	<b>\$567</b>

Median market-rate rents by unit type are shown in Table II.69.87. Not all respondents were able to disclose the rental amounts for their units, so there may be some statistical aberrations in the computed rental rates, but generally those units with more bedrooms had higher rents.

<b>Table II.69.87</b> <b>Median Market Rate Rents by Number of Bedrooms</b> Phelps County 2020 Survey of Rental Properties					
Number of Bedrooms	Single-Family Units	Apartment Units	Mobile Homes	"Other" Units	Total
Efficiency	\$0	\$0	\$0	\$0	\$0
One	\$0	\$543	\$0	\$0	\$543
Two	\$0	\$0	\$0	\$0	\$0
Three	\$0	\$0	\$0	\$0	\$0
Four	\$0	\$0	\$0	\$0	\$0
<b>Total</b>	<b>\$575</b>	<b>\$563</b>	<b>\$0</b>	<b>\$0</b>	<b>\$575</b>

Table II.69.88 shows the average rental rates for assisted units by bedroom size and unit type. Since assistance is often based on income of the resident or other case by case determinations, average assisted rents can vary across bedroom size.

<b>Table II.69.88</b> <b>Average Assisted Rate Rents by Bedroom Size</b> Phelps County 2020 Survey of Rental Properties					
Number of Bedrooms	Single-family Units	Apartment Units	Mobile Homes	“Other” Units	Total
Efficiency	\$0	\$0	\$0	\$0	\$0
One	\$0	\$300	\$0	\$0	\$300
Two	\$0	\$0	\$0	\$0	\$0
Three	\$0	\$0	\$0	\$0	\$0
Four	\$0	\$0	\$0	\$0	\$0
<b>Total</b>	<b>\$0</b>	<b>\$300</b>	<b>\$0</b>	<b>\$0</b>	<b>\$300</b>

Table II.69.89 shows vacancy rates for single-family units by average rental rates for Phelps County. The most common rent for single-family units was between 500 and 750 dollars and the units in this price range had a vacancy rate of 0 percent.

<b>Table II.69.89</b> <b>Single-Family Market Rate Rents by Vacancy Status</b> Phelps County 2020 Survey of Rental Properties			
Average Rents	Single-Family Units	Available Single-Family Units	Vacancy Rate
\$500 or Less	0	0	0%
\$501 to \$750	17	0	0%
\$751 to \$1,000	0	0	0%
\$1,001 to \$1,250	0	0	0%
\$1,251 to \$1,500	0	0	0%
Above \$1,500	0	0	0%
Missing	0	0	0%
<b>Total</b>	<b>17</b>	<b>0</b>	<b>0%</b>

The average rent and availability of apartment units is displayed in Table II.69.90. The most common rent for apartment rents was between 500 and 750 dollars and the units in this price range had a vacancy rate of 2 percent.

<b>Table II.69.90</b> <b>Apartment Market Rate Rents by Vacancy Status</b> Phelps County 2020 Survey of Rental Properties			
Average Rents	Apartment Units	Available Apartment Units	Vacancy Rate
\$500 or Less	0	0	0%
\$501 to \$750	149	3	2%
\$751 to \$1,000	0	0	0%
\$1,001 to \$1,250	0	0	0%
\$1,251 to \$1,500	0	0	0%
Above \$1,500	0	0	0%
Missing	26	0	0%
<b>Total</b>	<b>175</b>	<b>3</b>	<b>1.7%</b>

Respondents were asked if utilities are included in the rent and as shown in Table II.69.91, 5 respondents, or 83.3 percent, included some sort of utility in the rent.

<b>Table II.69.91</b> <b>Are there any utilities included with the rent?</b> Phelps County 2020 Survey of Rental Properties	
Period	Respondents
Yes	5
No	1
<b>% Offering Utilities</b>	<b>83.3%</b>

The type of utility included in the rent is shown in Table II.69.92. There were 3 respondents who included electricity, 3 respondents who included natural gas, 5 respondents who included water and sewer and 5 respondents included trash collection in the rent.

<b>Table II.69.92</b> <b>Which utilities are included with the rent?</b> Phelps County 2020 Survey of Rental Properties	
Type of Utility Provided	Respondents
Electricity	3
Natural Gas	3
Water/Sewer	5
Trash Collection	5

Table II.69.93 shows the number of survey respondents who keep a waiting list. As can be seen 3 respondents said they keep a waitlist, with an estimated 3 people on the wait list.

<b>Table II.69.93</b> <b>Do you keep a waiting list?</b> Phelps County 2020 Survey of Rental Properties	
Period	Respondents
Yes	3
No	3
<b>Waitlist Size</b>	<b>3</b>

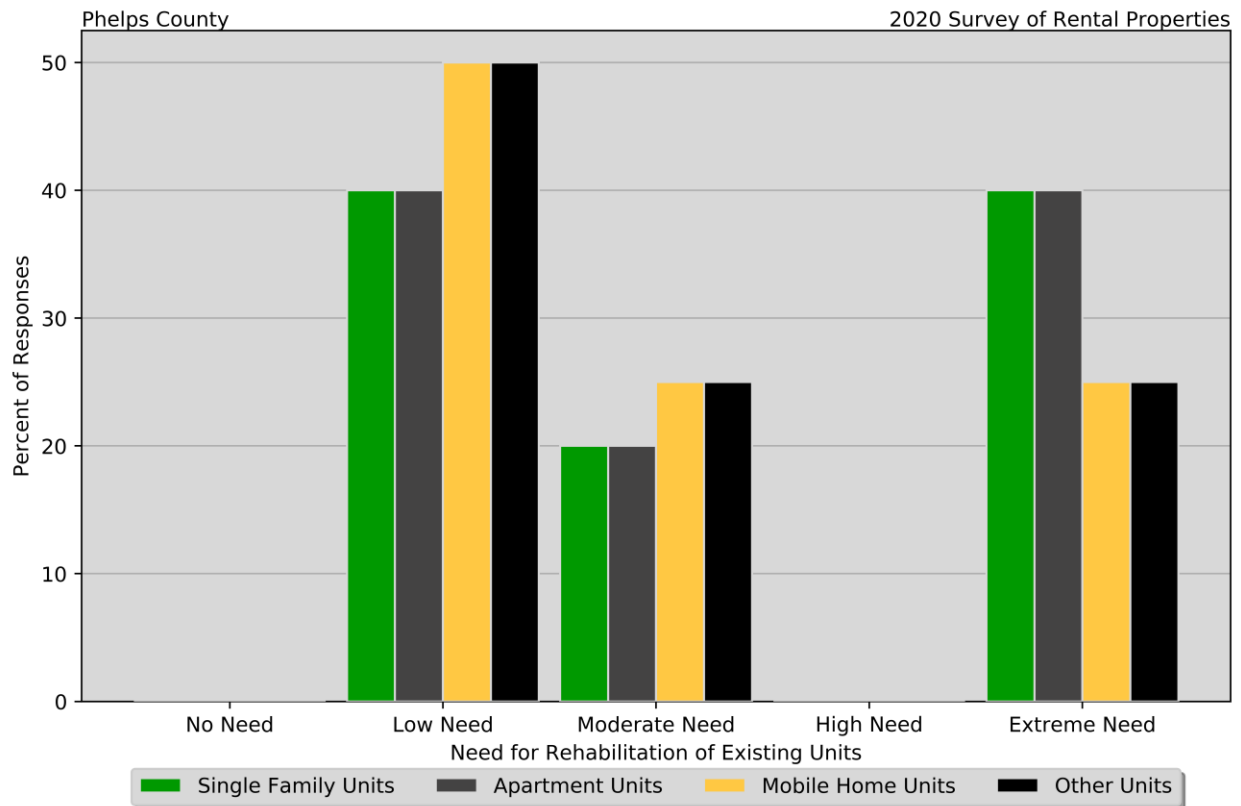
Respondents were also asked how they would rate the need for renovating existing units. As shown in Table II.69.94, 0 respondents said there was no need for renovating single-family units, with 2 respondents saying there was extreme need for renovating single-family units. Likewise, 0 respondents indicated no need for renovating existing apartment units, with 2 respondents saying there was extreme need for renovating existing apartment units.

<b>Table II.69.94</b> <b>How would you rate the need for renovation of existing units in the city?</b> Phelps County 2020 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	0	0	0	0
Low Need	2	2	2	2
Moderate Need	1	1	1	1
High Need	0	0	0	0
Extreme Need	2	2	1	1

Respondents were also asked how they would rate the need for constructing new units. As shown in Table II.69.95, 2 respondents said there was no need for new single-family units, with 1 respondent saying there was extreme need for constructing new single-family units. Likewise, 2 respondents indicated no need for new apartment units, with 1 respondent saying there was extreme need for constructing new apartment units.

<b>Table II.69.95</b> <b>How would you rate the need for construction of new units in the city?</b> Phelps County 2020 Survey of Rental Properties				
Need	Single-Family	Apartments	Mobile Homes	Other Units
No Need	2	2	3	2
Low Need	1	1	0	1
Moderate Need	1	1	0	0
High Need	0	0	0	0
Extreme Need	1	1	0	0

**Diagram II.69.22**  
**Need for Rehabilitation of Units**  
 Phelps County  
 Survey of Rental Properties



**Diagram II.69.23**  
**Need for Construction of New Units**  
 Phelps County  
 Survey of Rental Properties

