Holdrege city

NEBRASKA PROFILE VOLUME III

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Holdrege city

DEMOGRAPHICS

Population Estimates

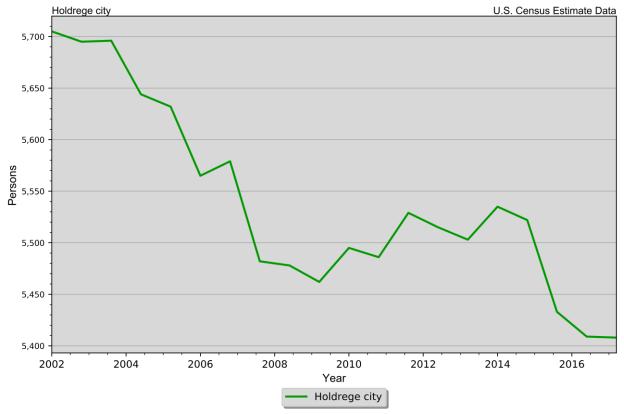
Table III.15.1 shows the population for Holdrege city. The population in Holdrege city decreased from 5,495 persons in 2010 to 5,408 persons in 2019, or by -1.6 percent.

Several pieces of data presented in the profile are only available at the county level. A subset of the county level data are presented here to give a more complete view of Holdrege city. Although a city may span several counties, for the county level data pieces, Phelps County was selected. For a more in-depth county level view, please refer to Phelps County in Volume II of this profile.

Table III.15.1								
Population Estimates								
Holdrege city								
Census Population Estimates Percent Yearly								
Year	Population	Change						
2000	5,705							
2001	5,695	-0.2%						
2002	5,696	0%						
2003	5,644	-0.9%						
2004	5,632	-0.2%						
2005	5,565	-1.2%						
2006	5,579	0.3%						
2007	5,482	-1.7%						
2008	5,478	-0.1%						
2009	5,462	-0.3%						
2010	5,495	0.6%						
2011	5,486	-0.2%						
2012	5,529	0.8%						
2013	5,515	-0.3%						
2014	5,503	-0.2%						
2015	5,535	0.6%						
2016	5,522	-0.2%						
2017	5,433	-1.6%						
2018	5,409	-0.4%						
2019	5,408	-0%						

Diagram III.15.1 Population Holdrege city





Phelps County Population Migration Trends

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 do 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.

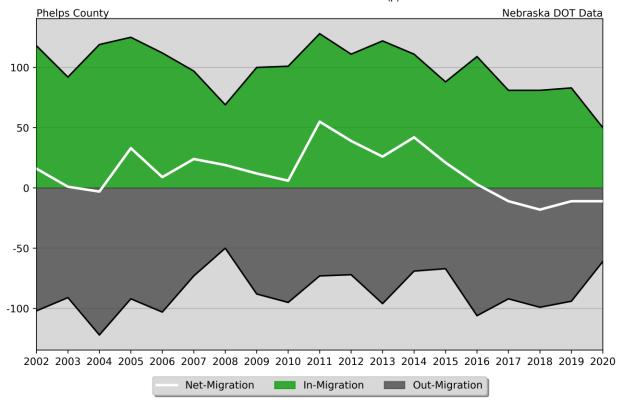
Shown in Table III.15.2, the most recent first half of 2020 data saw a total net out-migration of 11 persons, with a total of 50 persons entering Phelps County and 61 persons leaving Phelps County.

Diagram III.15.2 shows the in- and out-migration in Phelps County between 2002 and 2020 as shaded areas, with net migration depicted as a white line. 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.

Table III.15.2							
Net In-migration by Year							
Phelps County							
		DOT Data					
Year	In-	Out-	Net				
Teal	Migration	Migration	Migration				
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 (p)	50	61	-11				

Diagram III.15.2 Migration Trends

Phelps County Nebraska DOT Data: 2002 – 2020 (p)



The NDOT data also collects gender and age information. Table III.15.3 shows in- and out- migration by gender. In the most recent first half of 2020 data, 118 percent of net migrants were male and the remaining -18 percent were female.

Table III.15.3 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
						ln						
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
Total	100	101	128	111	122	111	88	109	81	81	83	50
						Out						
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
Total	88	95	73	72	96	69	67	106	92	99	94	61
						Net						
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
Total	12	6	55	39	26	42	21	3	-11	-18	-11	-11

Table III.15.4 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.

					Migra	Fable III.' tion by A Phelps Cou ebraska DO	ge Range inty					
Age Range	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020 – First Half
						ln						
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
Total	100	101	128	111	122	111	88	109	81	81	83	50
						Out						
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
Total	88	95	73	72	96	69	67	106	92	99	94	61
						Net						
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
Total	12	6	55	39	26	42	21	3	-11	-18	-11	-11

Table III.15.5 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.

Phelps County saw a net in migration of 52 persons in 2018, compared to a net out migration of -9 persons in 2017.

Table III.15.5 IRS Migration Trends Phelps County IRS Data							
Year	In-Migration	Out-Migration	Net Migration				
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				

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 data⁵⁷, 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.

Nebraska Profile III.15.8 Final Report: March 26, 2021

Population Characteristics

The Holdrege city population by race and ethnicity is shown in Table III.15.6. The white population represented 95.5 percent of the population in 2019, compared with black populations accounting for 0.2 percent of the population in 2019. Hispanic households represented 6.8 percent of the population in 2019.

Table III.15.6 Population by Race and Ethnicity Holdrege city 2010 Census & 2019 Five-Year ACS									
Race	2010 C	ensus		-Year ACS					
	Population	% of Total	Population	% of Total					
White	5,316	96.7%	5,209	95.5%					
Black	6	0.1%	9	0.2%					
American Indian	24	0.4%	9	0.2%					
Asian	10	0.2%	12	0.2%					
Native Hawaiian/ Pacific Islander	2	0%	0	0%					
Other	81	1.5%	37	0.7%					
Two or More Races	56	1%	179	3.3%					
Total 5,495 100.0% 5,455 100.0%									
Non-Hispanic 5,234 95.3% 5,084 93.2%									
Hispanic 261 4.7% 371 6.8%									

The change in race and ethnicity between 2010 and 2019 is shown in Table III.15.7. During this time, the total non-Hispanic population was 5,084 persons in 2019, while the Hispanic population was 371.

Table III.15.7 Population by Race and Ethnicity Holdrege city 2010 Census & 2019 Five-Year ACS								
Race	2010 C	ensus	2019 Five	e-Year ACS				
rado	Population	% of Total	Population	% of Total				
	Non-H	lispanic						
White	5,166	98.7%	4,938	97.1%				
Black	5	0.1%	9	0.2%				
American Indian	17	0.3%	9	0.2%				
Asian	10	0.2%	12	0.2%				
Native Hawaiian/ Pacific Islander	2	0%	0	0%				
Other	0	0%	0	0%				
Two or More Races	34	0.6%	116	2.3%				
Total Non-Hispanic	5,234	100.0%	5,084	100.0%				
	His	panic						
White	150	57.5%	271	73%				
Black	1	0.4%	0	0%				
American Indian	7	2.7%	0	0%				
Asian	0	0%	0	0%				
Native Hawaiian/ Pacific Islander	0	0%	0	0%				
Other	81	31%	37	10%				
Two or More Races	22	8.4%	63	17%				
Total Hispanic	261	100.0	371	100.0%				
Total Population	5,495	100.0%	5,455	100.0%				

Cohorts

Table III.15.8 shows the population distribution in Holdrege city by age. In 2010, children under the age of 5 accounted for 6.6 percent of the total population, which compared to 6.4 percent in 2019.

	Table III.15.8 Population Distribution by Age Holdrege city 2019 Five-Year ACS Data									
A	2010 Census	S	2019 Five-Year	ACS						
Age	Number of Persons	Percent	Number of Persons	Percent						
Under 5	365	6.6	348	6.4						
5 to 19	1,051	19.1	958	17.6						
20 to 24	263	4.8	325	6						
25 to 34	610	11.1	677	12.4						
35 to 54	1,412	25.7	1,337	24.5						
55 to 64	734 13.4 725 13.3									
65 or Older	or Older 1,060 19.3 1,085 19.9									
Total	5,495	100%	5,455	100%						

Table III.15.9 shows the population in Holdrege city by age and gender. In 2010, there were 610 people aged 25 to 34, made up of 324 men, and 286 women. In comparison, in 2019, there were 677 people in the 25 to 34 age cohort, with 360 men and 317 women.

Table III.15.9 Population by Age and Gender Holdrege city 2010 Census & 2019 Five-Year ACS Data										
A		2010 Cen	sus			2019 Five \	Year ACs			
Age	Male	Female	Total	Percent	Male	Female	Total	Percent		
Under 5	190	175	365	6.6%	194	154	348	6.4%		
5 to 19	530	521	1,051	19.1%	457	501	958	17.6%		
20 to 24	139	124	263	4.8%	171	154	325	6%		
25 to 34	324	286	610	11.1%	360	317	677	12.4%		
35 to 54	707	705	1,412	25.7%	663	674	1,337	24.5%		
55 to 64	350	384	734	13.4%	355	370	725	13.3%		
65 and Older	425	635	1,060	19.3%	452	633	1,085	19.9%		
Total	2,665	2,830	5,495	100%	2,652	2,803	5,455	100%		

Diagram III.15.3 Population Distribution by Age

Holdrege city 2010 Census and 2019 Five-Year ACS Data

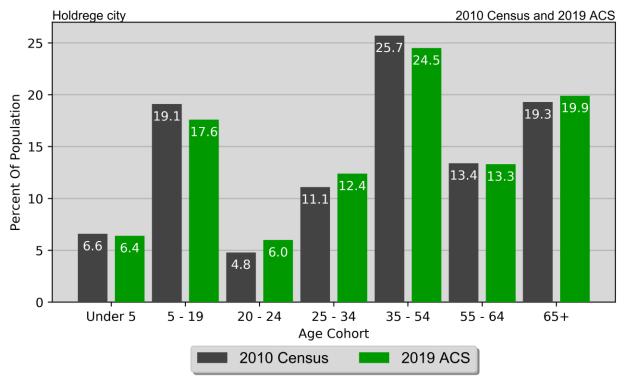
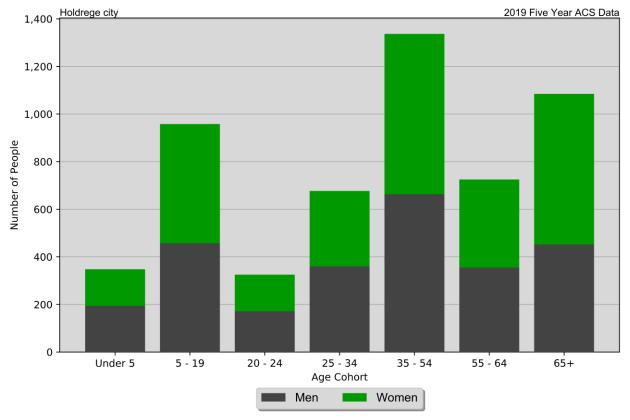


Diagram III.15.4
Population Distribution by Age and Gender

Holdrege city 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 III.15.10, between 2000 and 2010, the institutionalized population changed 20 percent in Holdrege city, from 110 people in 2000 to 132 in 2010. The non-institutionalized population changed inf percent, from 0 in 2000 to 19 in 2010.

	Group	Table III.15.10 Quarters Pop Holdrege city & 2010 Census SF	ulation		
Group Quarters Type	2000	Census	2010 C	ensus	% Change
Group Quarters Type	Population	% of Total	Population	% of Total	00–10
		Institutionalized	_		
Correctional Institutions	1	0.9%	48	36.4%	4,700%
Juvenile Facilities			0	0%	
Nursing Homes	109	99.1%	84	63.6%	-22.9%
Other Institutions	0	0%	0	0%	0%
Total	110	100.0%	132	100.0%	20%
	N	oninstitutionalize	ed		
College Dormitories	0	0%	0	0%	0%
Military Quarters	0	0%	0	0%	0%
Other Noninstitutionalized	0	0%	19	100%	inf%
Total	0	100.0%	19	100.0%	inf%
Group Quarters Population	110	100.0%	151	100.0%	37.3%

Foreign-born Populations

The number of foreign-born persons are shown in Table III.15.11. An estimated 0.3 percent of the population was born in Guatemala, some 0.3 percent were born in Mexico, and another 0.2 percent were born in Colombia.

Table III.15.11 Place of Birth for the Foreign-Born Population Holdrege city 2019 Five-Year ACS							
Number	County	Number of Persons	Percent of Total Population				
#1 country of origin	Guatemala	18	0.3%				
#2 country of origin	Mexico	17	0.3%				
#3 country of origin	Colombia	9	0.2%				
#4 country of origin	Germany	9	0.2%				
#5 country of origin	Afghanistan	0	0%				
#6 country of origin	Africa, n.e.c.	0	0%				
#7 country of origin	Albania	0	0%				
#8 country of origin	Argentina	0	0%				
#9 country of origin	Armenia	0	0%				
#10 country of origin	Asia,n.e.c.	0	0%				

The language spoken at home for those with Limited English Proficiency are shown in Table III.15.12. An estimated 1 percent of the population speaks Spanish at home, followed by 0 percent speaking Arabic.

Table III.15.12 Limited English Proficiency and Language Spoken at Home Holdrege city 2019 Five-Year ACS							
Number	County	Number of Persons	Percent of Total Population				
#1 LEP Language	Spanish	53	1%				
#2 LEP Language	Arabic	0	0%				
#3 LEP Language	Chinese	0	0%				
#4 LEP Language	French, Haitian, or Cajun	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 III.15.13, below. The disability rate for females was 11.8 percent, compared to 11.5 percent for males. The disability rate grew precipitously higher with age, with 40.8 percent of those over 75 experiencing a disability.

Table III.15.13 Disability by Age Holdrege city 2019 Five-Year ACS Data							
	Ma	le	Fem	ale	Tot	al	
Age	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate	
Under 5	0	0%	0	0%	0	0%	
5 to 17	0	0%	0	0%	0	0%	
18 to 34	12	2.2%	38	7.2%	50	4.7%	
35 to 64	83	8.4%	89	8.5%	172	8.5%	
65 to 74	97	42%	112	37.7%	209	39.6%	
75 or Older	106	50.7%	81	32.5%	187	40.8%	
Total	298	11.5%	320	11.8%	618	11.6%	

The number of disabilities by type, as estimated by the 2019 ACS, is shown in Table III.15.14. Some 7.9 percent have an ambulatory disability, 4.3 have an independent living disability, and 2.4 percent have a self-care disability.

Table III.15.14 Total Disabilities Tallied: Aged 5 and Older Holdrege city 2019 Five-Year ACS						
Disability Type	Population with Disability	Percent with Disability				
Hearing disability	258	4.9%				
Vision disability	53	1%				
Cognitive disability	122	2.5%				
Ambulatory disability	390	7.9%				
Self-Care disability	120	2.4%				
Independent living disability	178	4.3%				

Education and Employment

Education and employment data from the Holdrege city 2019 Five-Year ACS is presented in Table III.15.15, Table III.15.16, and Table III.15.17. In 2019, 2,852 people were in the labor force, including 2,836 employed and 16 unemployed people. The unemployment rate for Holdrege city was estimated at 0.6 percent in 2019.

Table III.15.15 Employment, Labor Force and Unemployment Holdrege city 2019 Five-Year ACS Data				
Employment Status	2019 Five-Year ACS			
Employed	2,836			
Unemployed 16				
Labor Force 2,852				
Unemployment Rate 0.6%				

Table III.15.16 and Table III.15.17 show educational attainment in Holdrege city. In 2019, 92.1 percent of households had a high school education or greater, including 30.1 percent with a high school diploma or equivalent, 40.6 percent with some college, 13.7 percent with a Bachelor's Degree, and 7.7 percent with a graduate or professional degree.

Table III.15.16				
High School or Greater I	Education			
Holdrege city				
2019 Five-Year ACS D	ata			
Education Level	Households			
High School or Greater	3,903			
Total Households	2,454			
Percent High School or Above	92.1%			

Table III.15.17 Educational Attainment Holdrege city 2019 Five-Year ACS Data						
Education Level	Education Level 2019 Five-Year ACS Percent					
Less Than High School	334	7.9%				
High School or Equivalent	1,276	30.1%				
Some College or Associates Degree	1,719	40.6%				
Bachelor's Degree	581	13.7%				
Graduate or Professional Degree 327 7.7%						
Total Population Above 18 years	4,237	100.0%				

Commuting Patterns

Table III.15.18 shows the place of work by county of residence. In 2010 90.4 percent of residents worked within the county they reside with 8.9 percent working outside their home county but still within the state. This compares to 86.1 percent of residents in 2019 who worked within the county in which they resided and 13.9 percent of residents worked outside their home county but still within the state.

Table III.15.18 Place of Work Holdrege city 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	2,436	90.4%	2,391	86.1%		
Worked outside county of residence	241	8.9%	385	13.9%		
Worked outside state of residence 19 0.7% 0						
Total	2,696	100.0%	2,776	100.0%		

Table III.15.19 shows the aggregate travel time to work based on place of work and residence. In Holdrege city the total aggregate travel time was 35,295 minutes, with residents working in their home county spending a total of 17,540 minutes traveling.

Table III.15.19 Aggregate Travel Time to Work (in Minutes) Holdrege city 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	0	0%	17,540	49.7%		
Worked outside county of residence	0	0%	17,750	50.3%		
Worked outside State of residence	Norked outside State of residence 0 0% 0					
Aggregate travel time to work (in 0 100.0% 35,295 100.0% minutes):						

Table III.15.20 shows the average travel time to work based on place of work and residence. In 2019 the overall aggregate travel time was 0 minutes. Residents working within their home county spent an average of 7.3 minutes commuting to work, with those working outside their county of residence spending an average of 46.1 minutes on their commute.

Table III.15.20 Average Travel Time to Work (in Minutes) Holdrege city 2010 & 2019 Five-Year ACS Data					
Place of Work 2010 Five-Year ACS 2019 Five-Year ACS					
Worked in county of residence	0	7.3			
Worked outside county of residence	0	46.1			
Worked outside State of residence	0	0			
Average travel time to work (in minutes):	0	12.7			

Table III.15.21 shows the means of transportation to work. In 2019, 87.3 percent of commuters drove alone in a car, truck, or van. Only 10.1 percent carpooled, with an additional 0 percent taking public transportation. Also, there were 31 persons or 1.1 percent who worked from home.

Table III.15.21 Means of Transportation to Work Holdrege city 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	2,214	82.1%	2,424	87.3%		
Car, truck, or van: Carpooled:	188	7%	279	10.1%		
Public transportation (excluding taxicab):	7	0.3%	0	0%		
Taxicab	0	0%	0	0%		
Motorcycle	0	0%	12	0.4%		
Bicycle	35	1.3%	6	0.2%		
Walked	98	3.6%	24	0.9%		
Other means	19	0.7%	0	0%		
Worked at home	135	5%	31	1.1%		
Total	2,696	100.0%	2,776	100.0%		

Table III.15.22 shows the breakdown of the means of transportation by tenure. In 2019, 64.6 percent of commuters owned their home and commuted alone by car, which compares to 65.7 percent in 2010. There were also 630 renters who drove alone in 2019 and accounted for 22.7 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.

Table III.15.22 Means Of Transportation To Work By Tenure Holdrege city 2010 & 2019 Five-Year ACS Data							
Tenure	2010 Five-Year ACS	% of Total	2019 Five-Year ACS	% of Total			
	Car, tru	ıck, or van - dro	ve alone:				
Owner	1,772	65.7%	1,794	64.6%			
Renter	442	16.4%	630	22.7%			
	Car, tr	uck, or van - ca	rpooled:				
Owner	124	4.6%	161	5.8%			
Renter	64	2.4%	118	4.3%			
	Public trans	portation (exclu	ıding taxicab):				
Owner	0	0%	0	0%			
Renter	7	0.3%	0	0%			
		Walked:					
Owner	66	2.4%	18	0.6%			
Renter	32	1.2%	6	0.2%			
	Taxicab, moto	rcycle, bicycle,	or other means:				
Owner	43	1.6%	18	0.6%			
Renter	11	0.4%	0	0%			
	Worked at home:						
Owner	129	4.8%	31	1.1%			
Renter	6	0.2%	0	0%			
Total:	2,696	100.0%	2,776	100.0%			

ECONOMICS

Labor Force

Table III.15.23 shows the labor force statistics for Phelps County from 1990 to 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 III.15.23 Labor Force Statistics Phelps County 1990 - 2019 BLS Data						
Year		Phelps County		Unemployment	Statewide		
	Unemployment	Employment	Labor Force	Rate	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 III.15.5 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 III.15.5
Employment and Labor Force

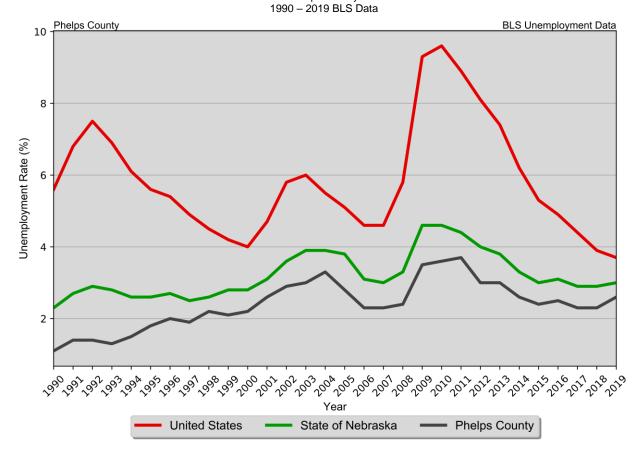
Phelps County 1990 – 2019 BLS Data



Unemployment

Diagram III.15.6 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 Phelps County unemployment rate had an average of 2.7, which compared to 3.5 statewide. Since 2010 the average unemployment rate in Phelps County 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 III.15.6 Annual Unemployment Rate Phelps County



Employment

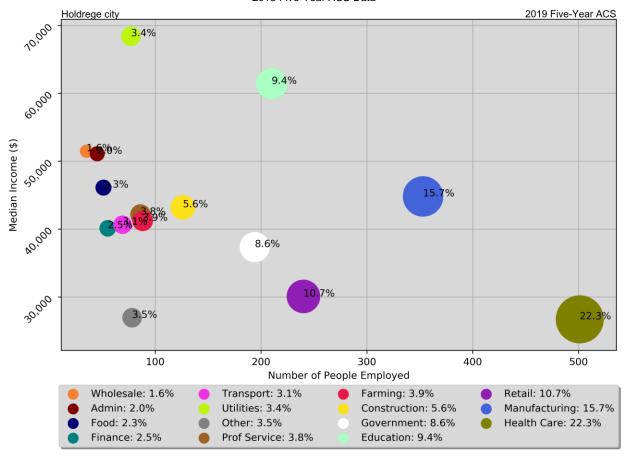
Table III.15.24 shows employment and median earnings by industry for Holdrege city from the 2019 Five-Year ACS. In 2019 the largest industry by number of people employed in Holdrege city was Health Care, which employed 406 people and paid a median salary of 27,356 dollars. The highest paying industry in Holdrege city was the Education industry, which paid a median salary of 64,688 dollars in 2019.

Table III.15.24 City Level Employment by Industry Holdrege city 2018 Five Year ACS Data								
Industry	dustry Total Percent of Median Employment Employment Earnings							
Admin	47	2%	\$50,375					
Arts	0	0%	\$0					
Construction	103	5%	\$31,250					
Education	162	8%	\$64,688					
Farming	82	4%	\$50,357					
Finance	70	3%	\$51,875					
Food	51	2%	\$48,177					
Health Care	406	19%	\$27,356					
Info	14	1%	\$0					
Management	0	0%	\$0					
Manufacturing	386	18%	\$49,079					
Mining	15	1%	\$0					
Other	88	4%	\$26,833					
Prof Service	94	4%	\$41,250					
Government	198	9%	\$43,750					
Real Estate	0	0%	\$0					
Retail	266	12%	\$31,908					
Transport	85	4%	\$41,078					
Utilities	65	3%	\$54,453					
Wholesale	34	2%	\$51,029					

Diagram III.15.7 displays employment and earnings data for 2019 in Holdrege city. Only industries that employed more than 0.0 percent of people and had accurate median earnings data are included in Diagram III.15.7.

Diagram III.15.7
Employment and Median Earnings by Industry
Holdrege city

2018 Five-Year ACS Data



Phelps County 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. Diagram III.15.8 shows real average earnings per job for Phelps County from 1990 to 2019. Over this period the average earnings 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 III.15.8

Real Average Earnings Per Job

Phelps County

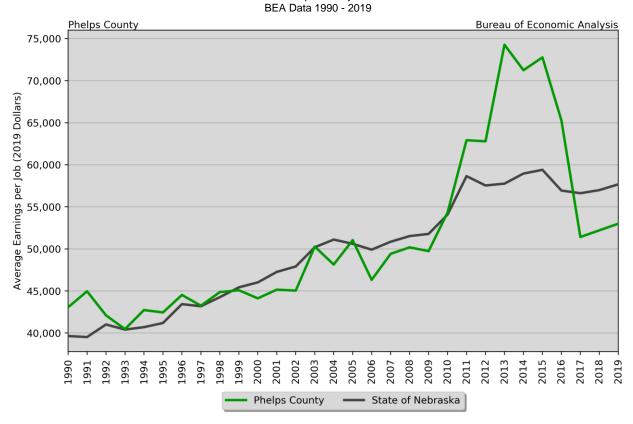
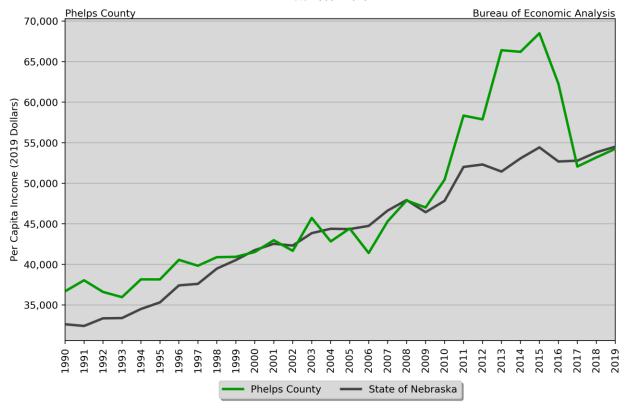


Diagram III.15.9 shows real per capita income for Phelps County from 1990 to 2019, which is calculated by dividing total personal income from all sources by population. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over 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 III.15.9 Real Per Capita Income

Phelps County BEA Data 1990 - 2019



Nebraska Department of Revenue: Phelps County

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 percent between 2010 and 2019. Returns from taxpayers with AGIs of 35,001 dollars to 50,000 dollars increased by 0.9 percent percent over the same period. By 2019 there were 775 returns for AGIs of over 100,000 dollars. Table III.15.25 presents AGI distribution for the years 2000 through 2019.

Table III.15.25 Income Tax Returns by Adjusted Gross Income Phelps County 2000–2019 DOR Data										
Year	Less than \$10,000	\$10,001- \$15,000	\$15,001- \$25,000	\$25,001- \$35,000	\$35,001 – \$50,000	\$50,001- \$75,000	\$75,001 – \$100,000	\$100,001- \$250,000	More than \$250,000	Total ⁵⁸
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

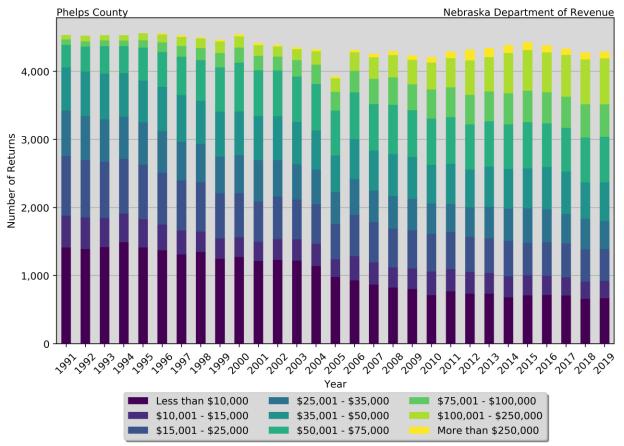
⁵⁸ Income levels with fewer than 10 returns were not disclosed, but are included in the totals. As a result, income levels may not sum to total



Nebraska Profile III.15.27 Final Report: March 26, 2021

Diagram III.15.10 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 III.15.26 presents poverty data for Phelps County.

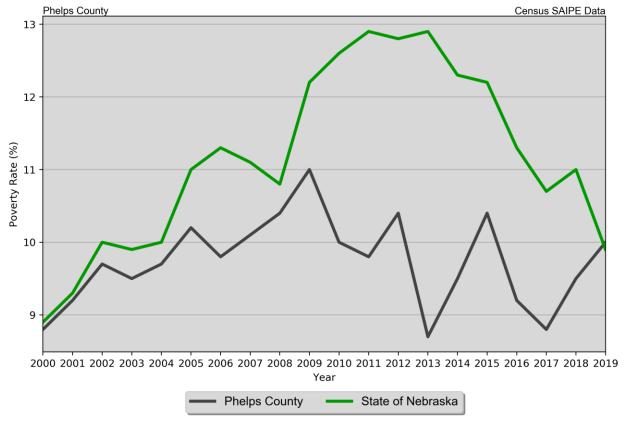
The rate of poverty for Holdrege city is shown in Table III.15.27. In 2019, the poverty rate was 12.8 percent meaning there were an estimated 674 people living in poverty, compared to 730 percent living in poverty in 2010. In 2019, some 24.5 percent of those in poverty were under age 6 and 8.2 percent were 65 or older.

Table III.15.27 Poverty by Age Holdrege city 2010 & 2019 Five-Year ACS Data							
	2010 Five-	Year ACS	2019 Five-Year ACS				
Age	Persons in Poverty	% of Total	Persons in Poverty	% of Total			
Under 6	89	21.7%	90	24.5%			
6 to 17	58	8.5%	106	13.4%			
18 to 64	416	14%	397	12.8%			
65 or Older	167	14.5%	81	8.2%			
Total	730	100.0%	674	100.0%			
Poverty Rate	14%	•	12.8%	•			

Table III.15.26 Persons in Poverty Phelps County 2000-2019 SAIPE Estimates Persons in **Poverty** Year 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 9.2% 827 774 8.8% 2017 828 2018 9.5% 2019 873 10%

Diagram III.15.11 Poverty Rate

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



Household Income

Table III.15.28 shows the HUD Area Median Family Income (HAMFI/MFI) for a family of four for Phelps County. In 2019 the MFI was 71,700 dollars, which compared to 78,100 dollars for the State of Nebraska.

Table III.15.28 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					

Housing

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 Holdrege city increased from 0 authorizations in 2018 to 2 in 2019.

The real value of single-family building permits increased from 0 dollars in 2018 to 152,250 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 III.15.29 and presented in Diagram III.15.12. Diagram III.15.13 shows total permits by unit type from 1980 to 2019.

	Table III.15.29 Building Permits and Valuation Holdrege city Census Bureau Data, 1980–2019							
		Authorized Co	Per Unit Valuation, (Real 2019\$)					
Year	Single- Family	Duplex Units	Tri- and Four-Plex	Multi-Family Units	Total Units	Single-Family Units	Multi-Family Units	
1980	14	2	0	0	16	142,401	0	
1981	21	2	0	0	23	136,971	0	
1982	11	0	0	0	11	160,905	0	
1983	21	12	6	16	55	152,373	71,523	
1984	17	0	0	0	17	149,433	0	
1985	2	0	0	0	2	113,239	0	
1986	8	0	0	0	8	136,731	0	
1987	1	0	0	0	1	157,573	0	
1988	3	0	0	0	3	120,497	0	
1989	2	0	0	0	2	145,524	0	
1990	5	0	0	0	5	135,874	0	
1991	4	0	4	0	8	189,879	0	
1992	5	0	0	26	31	141,856	57,769	
1993	9	0	0	0	9	155,327	0	
1994	10	8	0	0	18	157,538	0	
1995	10	0	0	0	10	123,453	0	
1996	19	0	0	0	19	183,982	0	
1997	21	0	0	32	53	143,379	73,574	
1998	19	0	0	0	19	190,007	0	
1999	11	0	0	0	11	161,609	0	
2000	3	0	0	0	3	216,098	0	
2001	10	2	0	0	12	184,483	0	
2002	1	0	0	0	1	353,479	0	
2003	4	2	0	0	6	201,075	0	
2004	4	0	0	0	4	225,285	0	
2005	6	2	0	0	8	295,046	0	
2006	5	0	0	0	5	286,396	0	
2007	8	0	0	0	8	224,171	0	
2008	19	0	0	0	19	183,508	0	
2009	5	0	0	0	5	279,092	0	
2010	30	0	0	0	30	159,886	0	
2011	10	0	0	0	10	294,286	0	
2012	11	0	0	0	11	254,297	0	
2013	8	0	0	0	8	305,703	0	
2014	7	0	0	0	7	295,812	0	
2015	20	0	0	0	20	273,444	0	
2016	7	0	0	0	7	276,855	0	
2017	5	0	0	18	23	302,168	133,069	
2018	0	2	0	0	2	0	0	
2019	2	10	4	0	16	152,250	0	

Diagram III.15.12 Single-Family Permits

Holdrege city Census Bureau Data, 1980–2019

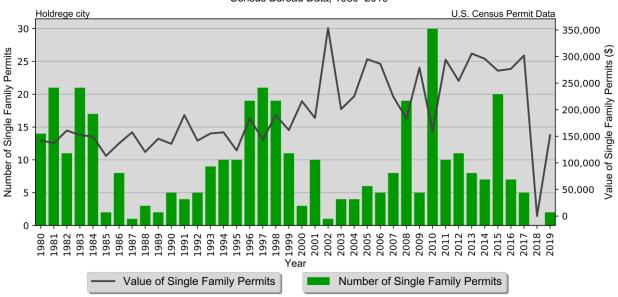
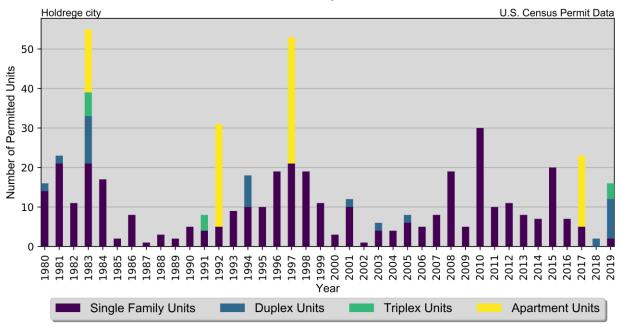


Diagram III.15.13 Total Permits by Unit Type

Holdrege city Census Bureau Data, 1980–2019



Housing Characteristics

Households by type and tenure are shown in Table III.15.30. Family households represented 59.2 percent of households, while non-family households accounted for 40.8 percent. These changed from 63.6 and 36.4 percent, respectively.

Table III.15.30 Household Type by Tenure Holdrege city 2010 Census SF1 & 2019 Five-Year ACS Data							
Household Type	2010 C	ensus	2019 Five-Year ACS				
nouseholu Type	Households	% of Total	Households	% of Total			
Family Households	1,496	63.6%	1,453	59.2%			
Married-Couple Family	1,226	82%	1,246	85.8%			
Owner-Occupied	1,076	87.8%	1,067	85.6%			
Renter-Occupied	150	12.2%	179	14.4%			
Other Family	270	18%	207	18.6%			
Male Householder, No Spouse Present	86	31.9%	101	41.5%			
Owner-Occupied	47	54.7%	70	69.3%			
Renter-Occupied	39	45.3%	31	30.7%			
Female Householder, No Spouse Present	184	68.1%	106	88.9%			
Owner-Occupied	93	50.5%	43	40.6%			
Renter-Occupied	91	49.5%	63	59.4%			
Non-Family Households	855	36.4%	1,001	40.8%			
Owner-Occupied	447	52.3%	522	52.1%			
Renter-Occupied	408	47.7%	479	47.9%			
Total	2,351	100.0%	2,454	100.0%			

Table III.15.31, below, shows housing units by type in 2010 and 2019. In 2010, there were 2,578 housing units, compared with 2,612 in 2019. Single-family units accounted for 82.9 percent of units in 2019, compared to 77.6 in 2010. Apartment units accounted for 6.8 percent in 2019, compared to 7.1 percent in 2010.

Table III.15.31 Housing Units by Type Holdrege city 2010 & 2019 Five-Year ACS Data							
Unit Type	2010 Fiv	e-Year ACS	2019 Five-Year ACS				
Offic Type	Units	% of Total	Units	% of Total			
Single-Family	2,001	77.6%	2,165	82.9%			
Duplex	116	4.5%	67	2.6%			
Tri- or Four-Plex	130	5%	85	3.3%			
Apartment	184	7.1%	178	6.8%			
Mobile Home	147	5.7%	117	4.5%			
Boat, RV, Van, Etc.	0	0%	0	0%			
Total	2,578	100.0%	2,612	100.0%			

Table III.15.32 shows housing units by tenure from 2010 to 2019. By 2019, there were 2,612 housing units. An estimated 69.4 percent were owner-occupied, and 6 percent were vacant.

Table III.15.32 Housing Units by Tenure Holdrege city 2010 Census & 2019 Five-Year ACS Data								
Tenure	2010	Census	2019 Five	e-Year ACS				
Tenure	Units	% of Total	Units	% of Total				
Occupied Housing Units	2,351	90.8%	2,454	94%				
Owner-Occupied	Owner-Occupied 1,663 70.7% 1,702 69.4%							
Renter-Occupied	Renter-Occupied 688 29.3% 752 30.6%							
Vacant Housing Units 238 9.2% 158 6%								
Total Housing Units	2,589	100.0%	2,612	100.0%				

Households by income for the 2010 and 2019 Five-Year ACS are shown in Table III.15.33. Households earning more than 100,000 dollars per year represented 18.8 percent of households in 2019, compared to 9.5 percent in 2010. Meanwhile, households earning less than 15,000 dollars accounted for 14.5 percent of households in 2019, compared to 12.7 percent in 2000.

Table III.15.33 Households by Income Holdrege city 2010 & 2019 Five-Year ACS Data							
Incomo	2010 Five-	Year ACS	2019 Five-\	ear ACS			
Income	Households	% of Total	Households	% of Total			
Less than \$15,000	305	12.7%	355	14.5%			
\$15,000 to \$19,999	214	8.9%	150	6.1%			
\$20,000 to \$24,999	160	6.7%	26	1.1%			
\$25,000 to \$34,999	396	16.5%	211	8.6%			
\$35,000 to \$49,999	313	13.1%	366	14.9%			
\$50,000 to \$74,999	413	17.2%	514	20.9%			
\$75,000 to \$99,999	367	15.3%	371	15.1%			
\$100,000 or More	228	9.5%	461	18.8%			
Total	2,396	100.0%	2,454	100.0%			

Table III.15.34 shows households by year home built for the 2010 and 2019 Five-Year ACS Data. Housing units built between 2000 and 2009, account for 4.1 percent of households in 2010 and 4 percent of households in 2019. Housing units built in 1939 or earlier represented 30 percent of households in 2019 and 30.9 percent of households in 2010.

Table III.15.34 Households by Year Home Built Holdrege city 2010 & 2019 Five-Year ACS Data						
Year Built	2010 Five-	Year ACS	2019 Five-Y	ear ACS		
rear built	Households	% of Total	Households	% of Total		
1939 or Earlier	741	30.9%	735	30%		
1940 to 1949	217	9.1%	118	4.8%		
1950 to 1959	308	12.9%	280	11.4%		
1960 to 1969	295	12.3%	347	14.1%		
1970 to 1979	330	13.8%	483	19.7%		
1980 to 1989	182	7.6%	94	3.8%		
1990 to 1999	225	9.4%	205	8.4%		
2000 to 2009	98	4.1%	99	4%		
2010 or Later			93	3.8%		
Total	2,396	100.0%	2,454	100.0%		

The distribution of unit types by race are shown in Table III.15.35. An estimated 82.1 percent of white households occupy single-family homes, compared to 0 percent of black households. Some 6.2 percent of white households occupied apartments, compared to 0 percent of black households. An estimated 0 percent of Asian, and 0 percent of American Indian households occupy single-family homes.

	Table III.15.35 Distribution of Units in Structure by Race Holdrege city 2019 Five-Year ACS Data							
Unit Type	White	Black	American Indian	Asian	Native Hawaiian/Pacifi c Islanders	Other	Two or More Races	
Single-Family	82.1%	0%	0%	0%	0%	100%	100%	
Duplex	2.9%	0%	0%	0%	0%	0%	0%	
Tri- or Four- Plex	3.7%	0%	0%	0%	0%	0%	0%	
Apartment	6.2%	0%	0%	0%	0%	0%	0%	
Mobile Home	5.1%	0%	0%	0%	0%	0%	0%	
Boat, RV, Van, Etc.	0%	0%	0%	0%	0%	0%	0%	
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	

The disposition of vacant units between 2010 and 2019 are shown in Table III.15.36. An estimated 36.6 percent of vacant units were for rent in 2010. In addition, some 13 percent of vacant units were for sale. "Other" vacant units represented 35.3 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 29.1 percent of vacant units, while for sale units accounted for 5.1 percent. "Other" vacant units accounted for 53.2 percent of vacant units, representing a total of 84 "other" vacant units.

Table III.15.36 Disposition of Vacant Housing Units Holdrege city 2010 Census & 2019 Five-Year ACS Data							
p 2010 Census 2019 Five-Year ACS							
Disposition	Units	% of Total	Units	% of Total			
For Rent	87	36.6%	46	29.1%			
For Sale	31	13%	8	5.1%			
Rented Not Occupied	3	1.3%	0	0%			
Sold Not Occupied	24	10.1%	0	0%			
For Seasonal, Recreational, or Occasional Use	9	3.8%	20	12.7%			
For Migrant Workers	0	0%	0	0%			
Other Vacant	84	35.3%	84	53.2%			
Total	238	100.0%	158	100.0%			

Table III.15.37 shows the number of households in the county by number of bedrooms and tenure. There were 31 rental households with no bedrooms, otherwise known as studio apartments. Two-bedroom households accounted for 28.81 percent of total households in Holdrege city. In Holdrege city the 703 households with three-bedrooms accounted for 28.65 percent of all households, and there were 188 five-bedroom or more households, which accounted for 7.66 percent of all households.

Table III.15.37 Households by Number of Bedrooms Holdrege city 2019 Five-Year ACS Data							
Number of		Tenure		% of Total			
Bedrooms	Own	% OI TOTAL					
None	0	31	31	1.26			
One	74	199	273	11.12			
Two	341	366	707	28.81			
Three	593	110	703	28.65			
Four	518	34	552	22.49			
Five or more	176	12	188	7.66			
Total	1,702	752	2,454	100.0			

The age of a structure influences its value. As shown in Table III.15.38, structures built in 1939 or earlier had a median value of 84,000 dollars while structures built between 1950 and 1959 had a median value of 103,100 dollars, and those built between 1990 and 1999 had a median value of 200,000 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 0 dollars and, 0 dollars, respectively. The total median value in Holdrege city was 127,200 dollars.

Table III.15.38 Owner Occupied Median Value by Year Structure Built Holdrege city 2019 Five-Year ACS Data						
Year Structure Built	Median Value					
1939 or earlier	84,000					
1940 to 1949	0					
1950 to 1959	103,100					
1960 to 1969	157,200					
1970 to 1979 141,100						
1980 to 1989	165,300					
1990 to 1999 200,000						
2000 to 2009 246,700						
2010 to 2013 0						
2014 or later 0						
Median Value	127,200					

Household mortgage status is reported in Table III.15.39. In, Holdrege city households with a mortgage accounted for 60.8 percent of all households or 1,034 housing units, and the remaining 52.5 percent or 894 units had no mortgage. Of those units with a mortgage, 140 had either a second mortgage or home equity loan, 0 had both a second mortgage and home equity loan, and 894 or 52.5 percent had no second mortgage or no home equity loan.

Table III.15.39 Mortgage Status Holdrege city 2019 Five-Year ACS Data			
Martinana Status	Holdrege city		
Mortgage Status	Households	% of Households	
Housing units with a mortgage, contract to purchase, or similar debt	1,034	60.8	
With either a second mortgage or home equity loan, but not both	140	8.2	
Second mortgage only	15	0.9	
Home equity loan only	125	7.3	
Both second mortgage and home equity loan	0	0	
No second mortgage and no home equity loan	894	52.5	
Housing units without a mortgage	668	39.2	
Total	1,702	100.0%	

Table III.15.40 lists the Holdrege city median rent as 446 dollars and the median home value as 127,200 dollars in 2019.

Table III.15.40 Median Rent Holdrege city 2019 Five-Year ACS Data			
Place Rent			
Median Rent \$446			
Median Home Value	\$127,200		

Housing Problems

Households are classified as having housing problems if they face overcrowding, incomplete plumbing or kitchen facilities, or cost burdens. Overcrowding is defined as having from 1.1 to 1.5 people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. Households with overcrowding are shown in Table III.15.41. In 2019, an estimated 0.4 percent of households were overcrowded, and an additional 0 percent were severely overcrowded.

	Table III.15.41 Overcrowding and Severe Overcrowding Holdrege city 2010 & 2019 Five-Year ACS Data								
Data	No Over	crowding	Overcro	owding	Severe Ov	ercrowding	T-4-1		
Source	Households	% of Total	Households	% of Total	Households	% of Total	Total		
			Owi	ner					
2010 Five- Year ACS	1,725	98%	35	2%	0	0%	1,760		
2019 Five- Year ACS	1,692	99.4%	10	0.6%	0	0%	1,702		
			Ren	iter					
2010 Five- Year ACS	636	100%	0	0%	0	0%	2,396		
2019 Five- Year ACS	752	100%	0	0%	0	0%	2,454		
Total									
2010 Five- Year ACS	2,361	98.5%	35	1.5%	0	0%	2,396		
2019 Five- Year ACS	2,444	99.6%	10	0.4%	0	0%	2,454		

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 III.15.42 and Table III.15.43, below.

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

Table III.15.42 Households with Incomplete Plumbing Facilities 2010 and 2019 Five-Year ACS Data						
Households	2010 Five-Year ACS	2019 Five-Year ACS				
With Complete Plumbing Facilities 2,396 2,454						
Lacking Complete Plumbing Facilities 0 0						
Total Households 2,396 2,454						
Percent Lacking	0%	0%				

There were 0 households lacking complete kitchen facilities in 2019, compared to 0 households in 2010. This was a change from 0 percent of households in 2010 to 0 percent in 2019.

Table III.15.43 Households with Incomplete Kitchen Facilities Holdrege city 2010 and 2019 Five-Year ACS Data						
Households 2010 Five-Year ACS 2019 Five-Year ACS						
With Complete Kitchen Facilities	2,396	2,454				
Lacking Complete Kitchen Facilities 0 0						
Total Households 2,396 2,454						
Percent Lacking	0%	0%				

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

As seen in Table III.15.44, in Holdrege city 7.4 percent of households had a cost burden and 11.1 percent had a severe cost burden. Some 12.8 percent of renters were cost burdened, and 20.6 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 3.9 percent and a severe cost burden rate of 5.5 percent. Owner occupied households with a mortgage had a cost burden rate of 5.7 percent, and severe cost burden at 7.7 percent.

				Table III. and Severe C Holdrege 10 & 2019 Five-Y	ost Burden by	Tenure			
Data	Less Th	an 30%	31%-	50%	Above	50%	Not Con	nputed	
Source	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	Total
				Owner With a	Mortgage				
2010 Five- Year ACS	716	77.7%	96	10.4%	110	11.9%	0	0%	922
2019 Five- Year ACS	895	86.6%	59	5.7%	80	7.7%	0	0%	1,034
				Owner Without	a Mortgage				
2010 Five- Year ACS	664	79.2%	65	7.8%	89	10.6%	20	2.4%	838
2019 Five- Year ACS	596	89.2%	26	3.9%	37	5.5%	9	1.3%	668
				Rente	r				
2010 Five- Year ACS	429	67.5%	79	12.4%	83	13.1%	45	7.1%	636
2019 Five- Year ACS	444	59%	96	12.8%	155	20.6%	57	7.6%	752
				Total					
2010 Five- Year ACS	1,809	75.5%	240	10%	282	11.8%	65	2.7%	2,396
2019 Five- Year ACS	1,935	78.9%	181	7.4%	272	11.1%	66	2.7%	2,454

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 III.15.45 through Table III.15.50 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 high 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 Holdrege city, housing problems are faced by 245 White homeowner households, 0 Black homeowner households, 0 Asian homeowner households, and 0 Hispanic homeowner households.

	Percent of	Homeowner	Households	ble III.15.45 with Housing Holdrege city 117 HUD CHAS Da		Income an	d Race	
			Non-Hispa	nic by Race			Hispanic (Any	
Income	White	Black	Asian	American Indian	Pacific Islander	Other Race	Race)	Total
			With I	lousing Problems				
\$0 to \$21,510	87.5%	0%	0%	0%	0%	0%	0%	87.5%
\$21,511 to \$35,850	53.8%	0%	0%	0%	0%	0%	0%	53.8%
\$35,851 to \$57,360	25.9%	0%	0%	0%	0%	0%	0%	25%
\$57,361 to \$71,700	0%	0%	0%	0%	0%	0%	0%	0%
Above \$71,700	0%	0%	0%	0%	0%	0%	0%	0%
Total	14.8%	0%	0%	0%	0%	0%	0%	14.7%
			Without	Housing Problem	ns			
\$0 to \$21,510	12.5%	0%	0%	0%	0%	0%	0%	12.5%
\$21,511 to \$35,850	46.2%	0%	0%	0%	0%	0%	0%	46.2%
\$35,851 to \$57,360	74.1%	0%	0%	0%	0%	0%	100%	75%
\$57,361 to \$71,700	100%	0%	0%	0%	0%	0%	0%	100%
Above \$71,700	100%	0%	0%	0%	0%	0%	0%	100%
Total	85.2%	0%	0%	0%	0%	0%	100%	85.3%

Table III.15.46 Homeowner Households with Housing Problems by Income and Race Holdrege city 2013–2017 HUD CHAS Data Non-Hispanic by Race Hispanic Income (Any **Total American Pacific** Other White **Black** Asian Race) Islander Indian Race With Housing Problems \$0 to \$21,510 \$21,511 to \$35,850 \$35,851 to \$57,360 \$57,361 to \$71,700 Above \$71,700 Total **Without Housing Problems** \$0 to \$21,510 \$21,511 to \$35,850 \$35,851 to \$57,360 \$57,361 to \$71,700 Above \$71,700 **Total** 1,410 1,420 **Not Computed** \$0 to \$21,510 \$21,511 to \$35,850 \$35,851 to \$57,360 \$57,361 to \$71,700 Above \$71,700 Total Total \$0 to \$21,510 \$21,511 to \$35,850 \$35,851 to \$57,360 \$57,361 to \$71,700 Above \$71,700 Total 1,655 1,665

In total, some 254 renter households face housing problems in Holdrege city. Of these, some 200 white renter households, 0 black renter households, 4 Asian renter households, and 0 Hispanic renter households face housing problems.

	Renter Hou		r <mark>ith Housir</mark> Holdr	III.15.47 ng Problems ege city UD CHAS Data		e and Rac	е	
Income			Non-Hispa	nic by Race			Hispanic (Any	Total
income	White	Black	Asian	American Indian	Pacific Islander	Other Race	Race)	TOLAI
			With Housi	ng Problems				
\$0 to \$21,510	125	0	0	0	0	50	0	175
\$21,511 to \$35,850	65	0	4	0	0	0	0	69
\$35,851 to \$57,360	0	0	0	0	0	0	0	0
\$57,361 to \$71,700	10	0	0	0	0	0	0	10
Above \$71,700	0	0	0	0	0	0	0	0
Total	200	0	4	0	0	50	0	254
			Without Hou	sing Problems				
\$0 to \$21,510	45	0	0	0	0	0	0	45
\$21,511 to \$35,850	75	0	0	0	0	0	0	75
\$35,851 to \$57,360	140	0	0	0	0	0	80	220
\$57,361 to \$71,700	25	0	0	0	0	0	0	25
Above \$71,700	130	0	0	0	0	0	10	140
Total	415	0	0	0	0	0	90	505
			Not Co	omputed				
\$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
Total	25	0	0	0	0	0	0	25
			Т	otal				
\$0 to \$21,510	195	0	0	0	0	50	0	245
\$21,511 to \$35,850	140	0	4	0	0	0	0	144
\$35,851 to \$57,360	140	0	0	0	0	0	80	220
\$57,361 to \$71,700	35	0	0	0	0	0	0	35
Above \$71,700	130	0	0	0	0	0	10	140
Total	640	0	4	0	0	50	90	784

Perc	ent of Re	nter Hous	eholds wit	ole III.15.48 h Housing P loldrege city 17 HUD CHAS D	Ĩ	Income a	nd Race	
Income	\A/I=:4-	Black	•••••	spanic by Race American	Pacific	Other	Hispanic (Any Race)	Total
	White	Black	Asian	Indian	Islander	Race	(Ally Race)	
			With He	ousing Problem	s			
\$0 to \$21,510	64.1%	0%	0%	0%	0%	100%	0%	71.4%
\$21,511 to \$35,850	46.4%	0%	100%	0%	0%	0%	0%	47.9%
\$35,851 to \$57,360	0%	0%	0%	0%	0%	0%	0%	0%
\$57,361 to \$71,700	28.6%	0%	0%	0%	0%	0%	0%	28.6%
Above \$71,700	0%	0%	0%	0%	0%	0%	0%	0%
Total	31.2%	0%	100%	0%	0%	100%	0%	32.4%
			Without	Housing Proble	ms			
\$0 to \$21,510	23.1%	0%	0%	0%	0%	0%	0%	18.4%
\$21,511 to \$35,850	53.6%	0%	0%	0%	0%	0%	0%	52.1%
\$35,851 to \$57,360	100%	0%	0%	0%	0%	0%	100%	100%
\$57,361 to \$71,700	71.4%	0%	0%	0%	0%	0%	0%	71.4%
Above \$71,700	100%	0%	0%	0%	0%	0%	100%	100%
Total	64.8%	0%	0%	0%	0%	0%	100%	64.4%

Overall, there are 499 households, or 20.4 percent of households with housing problems in Holdrege city. This includes 445 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 III.15.50.

·				e III.15.49			d Davis	
	ercent of I	otal House		Housing Pro	polems by II	ncome and	а касе	
				ldrege city				
				7 HUD CHAS Da	ata			
		-	Non-Hispa	nic by Race			Hispanic	
Income	White	Black	Asian	American Indian	Pacific Islander	Other Race	(Any Race)	Total
			With Ho	using Problems	3			
\$0 to \$21,510	70.9%	0%	0%	0%	0%	100%	0%	75.4%
\$21,511 to \$35,850	50.7%	0%	100%	0%	0%	0%	0%	51.3%
\$35,851 to \$57,360	17.1%	0%	0%	0%	0%	0%	0%	14%
\$57,361 to \$71,700	4.1%	0%	0%	0%	0%	0%	0%	4.1%
Above \$71,700	0%	0%	0%	0%	0%	0%	0%	0%
Total	19.4%	0%	100%	0%	0%	100%	0%	20.4%
			Without H	ousing Problen	ns			
\$0 to \$21,510	20%	0%	0%	0%	0%	0%	0%	16.9%
\$21,511 to \$35,850	49.3%	0%	0%	0%	0%	0%	0%	48.7%
\$35,851 to \$57,360	82.9%	0%	0%	0%	0%	0%	100%	86%
\$57,361 to \$71,700	95.9%	0%	0%	0%	0%	0%	0%	95.9%
Above \$71,700	100%	0%	0%	0%	0%	0%	100%	100%
Total	79.5%	0%	0%	0%	0%	0%	100%	78.6%

	Total H	louseholds		le III.15.50 sing Problen	ns by Incor	ne and Ra	ice	
			Н	oldrege city 7 HUD CHAS D				
				nic by Race			Hispanic	
Income	White	Black	Asian	American Indian	Pacific Islander	Other Race	(Any Race)	Total
			With Ho	ousing Problem	ıs			
\$0 to \$21,510	195	0	0	0	0	50	0	245
\$21,511 to \$35,850	170	0	4	0	0	0	0	174
\$35,851 to \$57,360	70	0	0	0	0	0	0	70
\$57,361 to \$71,700	10	0	0	0	0	0	0	10
Above \$71,700	0	0	0	0	0	0	0	0
Total	445	0	4	0	0	50	0	499
			Without I	Housing Proble	ems			
\$0 to \$21,510	55	0	0	0	0	0	0	55
\$21,511 to \$35,850	165	0	0	0	0	0	0	165
\$35,851 to \$57,360	340	0	0	0	0	0	90	430
\$57,361 to \$71,700	235	0	0	0	0	0	0	235
Above \$71,700	1,030	0	0	0	0	0	10	1,040
Total	1,825	0	0	0	0	0	100	1,925
			No	t Computed				
\$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
Total	25	0	0	0	0	0	0	25
				Total				
\$0 to \$21,510	275	0	0	0	0	50	0	325
\$21,511 to \$35,850	335	0	4	0	0	0	0	339
\$35,851 to \$57,360 \$57,361 to	410	0	0	0	0	0	90	500
\$71,700	245	0	0	0	0	0	0	245
Above \$71,700	1,030	0	0	0	0	0	10	1,040
Total	2,295	0	4	0	0	50	100	2,449

Table III.15.51 through Table III.15.53 show the percent of households with a severe housing problem by tenure and race.

Perce	nt of Home	eowner Hou	seholds w	able III.15.5 [,] ith Severe Ho Holdrege city 2017 HUD CHAS	ousing Prob	lems by In	come and Ra	ce
Income	White	Black	Non-Hisp Asian	anic by Race American Indian	Pacific Islander	Other Race	Hispanic (Any Race)	Total
			With A S	evere Housing F	Problem		·	
\$0 to \$21,510	80%	0%	0%	0%	0%	0%	0%	80%
\$21,511 to \$35,850	25.6%	0%	0%	0%	0%	0%	0%	25.6%
\$35,851 to \$57,360	7.4%	0%	0%	0%	0%	0%	0%	7.1%
\$57,361 to \$71,700	0%	0%	0%	0%	0%	0%	0%	0%
Above \$71,700	0%	0%	0%	0%	0%	0%	0%	0%
Total	7.9%	0	0%	0%	0%	0%	0%	7.8%
			Without A	Severe Housing	Problems			
\$0 to \$21,510	20%	0%	0%	0%	0%	0%	0%	20%
\$21,511 to \$35,850	74.4%	0%	0%	0%	0%	0%	0%	74.4%
\$35,851 to \$57,360	92.6%	0%	0%	0%	0%	0%	100%	92.9%
\$57,361 to \$71,700	100%	0%	0%	0%	0%	0%	0%	100%
Above \$71,700	100%	0%	0%	0%	0%	0%	0%	100%
Total	92.1%	0%	0%	0%	0%	0%	100%	92.2%

Percent of	Renter H	louseho	lds with	able III.15.5 Severe Hou Holdrege city 2017 HUD CHA	ising Prob	lems by Inco	ome and Rac	e
			Non-	Hispanic by R	ace		Hispanic	
Income	White	Black	Asian	American Indian	Pacific Islander	Other Race	(Any Race)	Total
			With A S	evere Housing	Problem			
\$0 to \$21,510	30.8%	0%	0%	0%	0%	100%	0%	44.9%
\$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	28.6%	0%	0%	0%	0%	0%	0%	28.6%
Above \$71,700	0%	0%	0%	0%	0%	0%	0%	0%
Total	10.9%	0%	0%	0%	0%	100%	0%	15.3%
		١	Vithout A	Severe Housin	g Problems			
\$0 to \$21,510	56.4%	0%	0%	0%	0%	0%	0%	44.9%
\$21,511 to \$35,850	100%	0%	100%	0%	0%	0%	0%	100%
\$35,851 to \$57,360	100%	0%	0%	0%	0%	0%	100%	100%
\$57,361 to \$71,700	71.4%	0%	0%	0%	0%	0%	0%	71.4 %
Above \$71,700	100%	0%	0%	0%	0%	0%	100%	100%
Total	85.2%	0%	100%	0%	0%	0%	100%	81.5%

	Percent	of Total	Househo	Table III olds with Severe Holdreg 2013–2017 HUI	Housing Probler e city	ns by Income	and Race	
Income		Hispanic	Total					
	White	Black	Asian	American Indian	Pacific Islander	Other Race	(Any Race)	
				With A Severe Ho	using Problem			
\$0 to \$21,510	44.4%	0%	0%	0%	0%	100%	0%	53.1%
\$21,511 to \$35,850	14.9%	0%	0%	0%	0%	0%	0%	14.7%
\$35,851 to \$57,360	4.9%	0%	0%	0%	0%	0%	0%	4%
\$57,361 to \$71,700	4.1%	0%	0%	0%	0%	0%	0%	4.1%
Above \$71,700	0%	0%	0%	0%	0%	0%	0%	0%
Total	8.7%	0%	0%	0%	0%	100%	0%	10.2%
				Without A Severe H	ousing Problems			
\$0 to \$21,510	46.3%	0%	0%	0%	0%	0%	0%	39.1%
\$21,511 to \$35,850	85.1%	0%	100%	0%	0%	0%	0%	85.3%
\$35,851 to \$57,360	95.1%	0%	0%	0%	0%	0%	100%	96%
\$57,361 to \$71,700	95.9%	0%	0%	0%	0%	0%	0%	95.9%
Above \$71,700	100%	0%	0%	0%	0%	0%	100%	100%
Total	90.2%	0%	100%	0%	0%	0%	100%	88.7%

These racial/ethnic groups tend to be disproportionately impacted by severe housing problems, as seen in Table III.15.54. 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 homeowner households face severe housing problems, as well as 0 Asian homeowner households, and 0 Hispanic homeowner households.

Ţ	otal Hous	seholds wi	ith Severe	able III.15.54 Housing Pr Holdrege city 1017 HUD CHAS	oblems by	Income a	nd Race	
			∐ionanio.					
Income	White	Black	Asian	American Indian	Pacific Islander	Other Race	Hispanic (Any Race)	Total
			With A Se	evere Housing F	Problem			
\$0 to \$21,510	120	0	0	0	0	50	0	170
\$21,511 to \$35,850	50	0	0	0	0	0	0	50
\$35,851 to \$57,360	20	0	0	0	0	0	0	20
\$57,361 to \$71,700	10	0	0	0	0	0	0	10
Above \$71,700	0	0	0	0	0	0	0	0
Total	200	0	0	0	0	50	0	250
			Without A S	Severe Housing	Problems			
\$0 to \$21,510	125	0	0	0	0	0	0	125
\$21,511 to \$35,850 \$35,851 to	285	0	4	0	0	0	0	289
\$57,360 \$57,361 to	390	0	0	0	0	0	90	480
\$71,700	235	0	0	0	0	0	0	235
Above \$71,700	1,030	0	0	0	0	0	10	1,040
Total	2,065	0	4	0	0	0	100	2,169
				Not Computed				
\$0 to \$21,510	25	0	0	0	0	0	0	25
\$21,511 to \$35,850 \$35,851 to	0	0	0	0	0	0	0	0
\$57,360 \$57,361 to	0	0	0	0	0	0	0	0
\$71,700	0	0	0	0	0	0	0	0
Above \$71,700	0	0	0	0	0	0	0	0
Total	25	0	0	0	0	0	0	25
				Total				
\$0 to \$21,510	270	0	0	0	0	50	0	320
\$21,511 to \$35,850	335	0	4	0	0	0	0	339
\$35,851 to \$57,360	410	0	0	0	0	0	90	500
\$57,361 to \$71,700	245	0	0	0	0	0	0	245
Above \$71,700	1,030	0	0	0	0	0	10	1,040
Total	2,290	0	4	0	0	50	100	2,444

As seen in Table III.15.55 and Table III.15.56, the most common housing problem tends to be housing cost burdens. More than 250 households have a cost burden and 235 have a severe cost burden. Some 135 renter households are impacted by cost burdens, and 105 are impacted by severe cost burdens. On the other hand, some 115 owner-occupied households have cost burdens, and 130 have severe cost burdens. Overall there are 1,930 households without a housing problem.

		Table III.1	15.55			
Perce	ent of Hous			and Tenure		
	2	Holdrege 013–2017 HUD				
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
		Owner-Occ	upied	· ·		
Lacking complete plumbing or kitchen facilities	0%	0%	0%	0%	0%	0%
Severely overcrowded with > 1.5 people per room (and complete kitchen and plumbing) Overcrowded - With 1.01-1.5	0%	0%	0%	0%	0%	0%
people per room (and none of the above problems)	0%	0%	0%	0%	0%	0%
Housing cost burden greater that 50% of income (and none of the above problems)	75%	25.6%	7.1%	0%	0%	7.8%
Housing cost burden greater than 30% of income (and none of the above problems)	12.5%	28.2%	17.9%	0%	0%	6.9%
Zero/negative income (and none of the above problems)	0%	0%	0%	0%	0%	0%
Has none of the 4 housing problems	12.5%	46.2%	75%	100%	100%	85.3%
Total	100%	100%	100%	100%	100%	100%
		Renter-Occ	upied			
Lacking complete plumbing or kitchen facilities	0%	0%	0%	28.6%	0%	1.3%
Severely overcrowded with > 1.5 people per room (and complete kitchen and plumbing) Overcrowded - With 1.01-1.5	0%	0%	0%	0%	0%	0%
people per room (and none of the above problems)	0%	0%	0%	0%	0%	0%
Housing cost burden greater that 50% of income (and none of the above problems)	43.8%	0%	0%	0%	0%	13.4%
Housing cost burden greater than 30% of income (and none of the above problems)	27.1%	48.3%	0%	0%	0%	17.2%
Zero/negative income (and none of the above problems)	10.4%	0%	0%	0%	0%	3.2%
Has none of the 4 housing problems	18.8%	51.7%	100%	71.4%	100%	65%
Total	100%	100%	100%	100%	100%	100%

		able III.15.56				
Hous	ing Proble	ms by Incom	ne and Tenur	e e		
	2013–2	Holdrege city 017 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
		wner-Occupied	·			
Lacking complete plumbing or kitchen facilities	0	0	0	0	0	0
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 that 50% of income (and none of the above problems)	60	50	20	0	0	130
Housing cost burden greater than 30% of income (and none of the above problems)	10	55	50	0	0	115
Zero/negative income (and none of the above problems)	0	0	0	0	0	0
Has none of the 4 housing problems	10	90	210	210	900	1,420
Total	80	195	280	210	900	1,665
	R	enter-Occupied				
Lacking complete plumbing or kitchen facilities	0	0	0	10	0	10
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 that 50% of income (and none of the above problems)	105	0	0	0	0	105
Housing cost burden greater than 30% of income (and none of the above problems)	65	70	0	0	0	135
Zero/negative income (and none of the above problems)	25	0	0	0	0	25
Has none of the 4 housing problems	45	75	220	25	145	510
Total	240	145	220	35	145	785
		Total				
Lacking complete plumbing or kitchen facilities	0	0	0	10	0	10
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 that 50% of income (and none of the above problems)	165	50	20	0	0	235
Housing cost burden greater than 30% of income (and none of the above problems)	75	125	50	0	0	250
Zero/negative income (and none of the above problems)	25	0	0	0	0	25
Has none of the 4 housing problems	55	165	430	235	1,045	1,930
Total	320	340	500	245	1,045	2,450

Cost Burdens

For owner occupied housing, elderly non-family households are most likely to be impacted by housing cost burdens, with 30.4 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 77.8 percent of elderly non-family and 100 percent of large family households below 30 percent HAMFI face cost burdens or severe cost burdens. These data are shown in Table III.15.57

Table III.15.57 Owner-Occupied Households by Income and Family Status and Cost Burden Holdrege city 2013–2017 HUD CHAS Data Elderly Other **Elderly** Small Large Income Total **Family Family Family** Non-Family Household No Cost Burden \$0 to \$21,510 \$21,511 to \$35,850 \$35,851 to \$57,360 \$57,361 to \$71,700 Above \$71,700 Total 1,420 **Cost Burden** \$0 to \$21,510 \$21,511 to \$35,850 \$35,851 to \$57,360 \$57,361 to \$71,700 Above \$71,700 Total Severe Cost Burden \$0 to \$21,510 \$21,511 to \$35,850 \$35,851 to \$57,360 \$57,361 to \$71,700 Above \$71,700 Total **Cost Burden Not Computed** \$0 to \$21,510 \$21,511 to \$35,850 \$35,851 to \$57,360 \$57,361 to \$71,700 Above \$71,700 Total **Total** \$0 to \$21,510 \$21,511 to \$35,850 \$35,851 to \$57,360 \$57,361 to \$71,700 Above \$71,700 Total 1,669

Table III.15.58 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 135 renter occupied households faced cost burdens, compared to 114 owner occupied households. Of these, there are 65 renter households with incomes less than 30 percent HAMFI facing housing problems.

Table III.15.58 Renter-Occupied Households by Income and Family Status and Cost **Burden** Holdrege city 2013-2017 HUD CHAS Data **Elderly Small** Large **Elderly** Other Income **Total** Family **Family** Family **Non-Family** Household No Cost Burden \$0 to \$21,510 \$21,511 to \$35,850 \$35,851 to \$57,360 \$57,361 to \$71,700 Above \$71,700 Total **Cost Burden** \$0 to \$21,510 \$21,511 to \$35,850 \$35,851 to \$57,360 \$57,361 to \$71,700 Above \$71,700 **Total** Severe Cost Burden \$0 to \$21,510 \$21,511 to \$35,850 \$35,851 to \$57,360 \$57,361 to \$71,700 Above \$71,700 Total **Cost Burden Not Computed** \$0 to \$21,510 \$21,511 to \$35,850 \$35,851 to \$57,360 \$57,361 to \$71,700 Above \$71,700 Total **Total** \$0 to \$21,510 \$21,511 to \$35,850 \$35,851 to \$57,360 \$57,361 to \$71,700 Above \$71,700 Total

In total, some 244 households face cost burdens, and 240 face severe cost burdens. This includes 110 owner households and 134 renter households facing cost burdens, and another 130 owner households and 110 renter households facing severe cost burdens, as seen in Table III.15.59.

Table III.15.59 Households with Cost Burden by Tenure and Race Holdrege city 2013–2017 HUD CHAS Data					
Race	No Cost Burden	Cost Burden	Severe Cost Burden	Not Computed	Total
		Owner-Oc	cupied		
White	1,410	110	130	0	1,650
Black	0	0	0	0	0
Asian	0	0	0	0	0
American Indian	0	0	0	0	0
Pacific Islander	0	0	0	0	0
Other Race	0	0	0	0	0
Hispanic	10	0	0	0	10
Total	1,420	110	130	0	1,660
		Renter-Oc	cupied		
White	425	130	60	25	640
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	95	0	0	0	95
Total	520	134	110	25	789
		Tota	ıl		
White	1,835	240	190	25	2,290
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	105	0	0	0	105
Total	1,940	244	240	25	2,449

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 percent⁵⁹.

Table III.15.60 shows the risk of lead-based paint for households with young children present. As seen, there are an estimated 220 households built between 1940 and 1979 with young children present, and 125 built prior to 1939.

⁵⁹ https://www.epa.gov/lead/protect-your-family-exposures-lead#sl-home



Table III.15.60 Vintage of Households by Income and Presence of Young Children Holdrege city 2013–2017 HUD CHAS Data					
Income	One or more children age 6 or younger	dren age 6 No children age			
	Built 1939 or	Earlier			
\$0 to \$21,510	0	95	95		
\$21,511 to \$35,850	15	95	110		
\$35,851 to \$57,360	30	115	145		
\$57,361 to \$71,700	60	90	150		
Above \$71,700	20	205	225		
Total	125	600	725		
	Built 1940 to	o 1979			
\$0 to \$21,510	15	160	175		
\$21,511 to \$35,850	40	170	210		
\$35,851 to \$57,360	15	305	320		
\$57,361 to \$71,700	0	80	80		
Above \$71,700	150	455	605		
Total	220	1,170	1,390		
	Built 1980 o	r Later			
\$0 to \$21,510	10	40	50		
\$21,511 to \$35,850	0	25	25		
\$35,851 to \$57,360	10	15	25		
\$57,361 to \$71,700	0	15	15		
Above \$71,700	15	200	215		
Total	35	295	330		
	Total				
\$0 to \$21,510	25	295	320		
\$21,511 to \$35,850	55	290	345		
\$35,851 to \$57,360	55	435	490		
\$57,361 to \$71,700	60	185	245		
Above \$71,700	185	860	1,045		
Total	380	2,065	2,445		

Elderly Housing Needs

Table III.15.61 shows the rate of housing problems for elderly households, ages 62 to 74, and extra elderly households, ages 75 and above. Some 105 elderly and 85 extra-elderly households have housing problems. Of these, some 15 elderly households with housing problems have incomes less than 30 percent MFI, and 45 extra-elderly households have incomes below 30 percent MFI.

Table III.15.61 Households with Housing Problems by Income and Elderly Status Holdrege city 2013–2017 HUD CHAS Data					
Income	Elderly	Extra-Elderly	Non-Elderly	Total	
	With I	Housing Problems	\$		
\$0 to \$21,510	15	45	180	240	
\$21,511 to \$35,850	80	20	75	175	
\$35,851 to \$57,360	10	20	40	70	
\$57,361 to \$71,700	0	0	10	10	
Above \$71,700	0	0	0	0	
Total	105	85	305	495	
	Withou	t Housing Probler	ns		
\$0 to \$21,510	20	0	35	55	
\$21,511 to \$35,850	65	45	55	165	
\$35,851 to \$57,360	45	105	290	440	
\$57,361 to \$71,700	45	40	150	235	
Above \$71,700	200	95	750	1,045	
Total	375	285	1,280	1,940	
	N	lot Computed			
\$0 to \$21,510	10	4	10	24	
\$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	
Total	10	4	10	24	
		Total			
\$0 to \$21,510	45	49	225	319	
\$21,511 to \$35,850	145	65	130	340	
\$35,851 to \$57,360	55	125	330	510	
\$57,361 to \$71,700	45	40	160	245	
Above \$71,700	200	95	750	1,045	
Total	490	374	1,595	2,459	

Survey of Rental Properties

From September through December of 2020, a telephone survey was conducted with landlords and rental property managers throughout Nebraska. Table III.15.62, presents some basic statistics about the completed surveys from this and other surveys conducted from 2002 through 2020 in Holdrege city. The number of completed surveys decreased to 5 in 2020 from 8 in 2019. Between 2019 and 2020 the vacancy rate for all units decreased by 1.7 percentage points and was at 1.6 percent in 2020.

Table III.15.63 shows the amount of total and vacant units with their associated vacancy rates. At the time of the survey, there were an estimated 15 single-family units in Holdrege city, with 0 of them available. This translates into a vacancy rate of 0 percent in Holdrege city, 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

	Table III.15.62 Survey of Rental Properties Holdrege city						
	2002–2020		city Rental Properti	ies			
Year	Completed Surveys	Total Units	Vacancy Rate	Absorption Rate			
2002	0	0	0	0			
2003	0	0	0	0			
2004	0	0	0	0			
2005	0	0	0	0			
2006	0	0	0	0			
2007	0	0	0	0			
2008	0	0	0	0			
2009	0	0	0	0			
2010	0	0	0	0			
2011	0	0	0	0			
2012	15	242	1.7	15.8			
2013	17	313	6.1	60			
2014	15	274	3.6	66.6			
2015	13	271	5.2	38.5			
2016	10	220	5.9	45			
2017	10	276	3.6	8.4			
2018	7	192	4.7	43.2			
2019	8	242	3.3	44.7			
2020	5	190	1.6	32.3			

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.

Table III.15.63 Rental Vacancy Survey by Type Holdrege city 2020 Survey of Rental Properties							
Place Total Units Vacant Units Vacancy Rate Five-Year Average							
Single-Family	15	0	0%	0%			
Apartments	175	3	1.7%	2.7%			
Mobile Homes	0	0	0%	0%			
"Other" Units	0	0	0%	0%			
Don't Know	0	0	0%				
Total	190	3	1.6%	4.1%			

Diagram III.15.14 Survey Responses by Year

Holdrege city Survey of Rental Properties

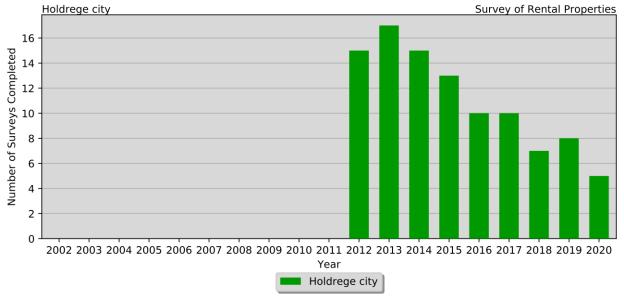


Diagram III.15.15 Units and Vacancy Rate by Year

Holdrege city Survey of Rental Properties



Table III.15.64 reports units by number of bedrooms. There were 46 two-bedroom apartment units and 4 three-bedroom units. Overall, the 50 two-bedroom units accounted for 26.3 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."

Table III.15.64 Rental Units by Number of Bedrooms Holdrege city 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	4	46	0	0	•	50
Three	0	4	0	0	•	4
Four	0	12	0	0		12
Don't Know	8	2	0	0	0	10
Total	15	175	0	0	0	190

Table III.15.65 displays the vacancy rate of single-family units by the number of bedrooms. Two-bedroom units were the most common type of reported single-family unit, which had a vacancy rate of 0 percent.

Table III.15.66 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.

Table III.15.65 Single-Family Units by Number of Bedrooms Holdrege city 2020 Survey of Rental Properties						
Number of Bedrooms	Units	Available Units	Vacancy Rates			
Efficiency	0	0	0%			
One	3	0	0%			
Two	4	0	0%			
Three	0	0	0%			
Four	0	0	0%			
Don't know	8	0	0%			
Total	15	0	0%			

Table III.15.66 Apartment Units by Number of Bedrooms Holdrege city 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%			
Total	175	3	1.7%			

Average market-rate rents by unit type are shown in Table III.15.67. Not all respondents were able to disclose the rental amounts for their units, so there may be some statistical aberrations in the computed rental rates, but generally those units with more bedrooms had higher rents.

Table III.15.67 Average Market Rate Rents by Number of Bedrooms Holdrege city 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		
Average ⁶⁰	\$600	\$562	\$0	\$0	\$572		

Median market-rate rents by unit type are shown in Table III.15.68. Not all respondents were able to disclose the rental amounts for their units, so there may be some statistical aberrations in the computed rental rates, but generally those units with more bedrooms had higher rents.

Table III.15.68 Median Market Rate Rents by Number of Bedrooms Holdrege city 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	
Average	\$600	\$563	\$0	\$0	\$578	

⁶⁰ Rents for units missing number of bedrooms are not shown.

Table III.15.69 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.

Table III.15.69 Average Assisted Rate Rents by Bedroom Size Holdrege city 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	
Average	\$0	\$300	\$0	\$0	\$300	

Table III.15.70 shows vacancy rates for single-family units by average rental rates for Holdrege city. 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.

Table III.15.70 Single-Family Market Rate Rents by Vacancy Status Holdrege city 2020 Survey of Rental Properties					
Average Rents	Average Rents Single-Family Available Single-Vacancy R Units Family Units				
Less Than \$500	0	0	0%		
\$500 to \$750	15	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%		
Total	15	0	0%		

The average rent and availability of apartment units is displayed in Table III.15.71. 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.

Table III.15.71 Apartment Market Rate Rents by Vacancy Status Holdrege city 2020 Survey of Rental Properties						
Average Rents	Apartment Available erage Rents Units Units Wacancy Rai Units Units					
Less Than \$500	0	0	0%			
\$500 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%					
Total 175 3 1.7%						

Respondents were asked if utilities are included in the rent and as shown in Table III.15.72; 5 respondents, or 100 percent, included some sort of utility in the rent.

Table III.15.72 Are there any utilities included with the rent? Holdrege city 2020 Survey of Rental Properties		
Period	Respondent	
Yes	5	
No	0	
% Offering Utilities	100%	

The type of utility included in the rent is shown in Table III.15.73. 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.

Table III.15.73 Which utilities are included with the rent? Holdrege city 2020 Survey of Rental Properties			
Type of Utility Provided	Respondent		
Electricity	3		
Natural Gas	3		
Water/Sewer	5		
Trash Collection	5		

Table III.15.74 shows the number of survey respondents who keep a waiting list. 3 respondents said they keep a waitlist, with an estimated 3 number of persons on the waiting list.

Respondents were also asked how they would rate the need for renovating existing units. As shown in Table III.15.75, 0 respondents said there was no need for renovating singlefamily units, with 1 respondents saying there was extreme

Table III.15.74 Do you keep a waiting list? Holdrege city 2020 Survey of Rental Properties		
Period	Respondent	
Yes	3	
No	2	
Waitlist Size	3	

need for renovating single-family units. Likewise, 0 respondents indicated no need for renovating existing apartment units, with 1 respondents saying there was extreme need for renovating existing apartment units.

Table III.15.75 How would you rate the need for renovation of existing units in the city? Holdrege city 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	1	1	0	0

Respondents were also asked how they would rate the need for constructing new units. As shown in Table III.15.76, 2 respondents said there was no need for new single-family units, with 1 respondents saying there was extreme need for constructing new single-family units. Likewise, 2 respondents indicated no need for new apartment units, with 1 respondents saying there was extreme need for constructing new apartment units.

Table III.15.76 How would you rate the need for construction of new units in the city? Holdrege city 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	0	0	0	0
High Need	0	0	0	0
Extreme Need	1	1	0	0

Diagram III.15.16 Need for Rehabilitation of Units

Holdrege city Survey of Rental Properties

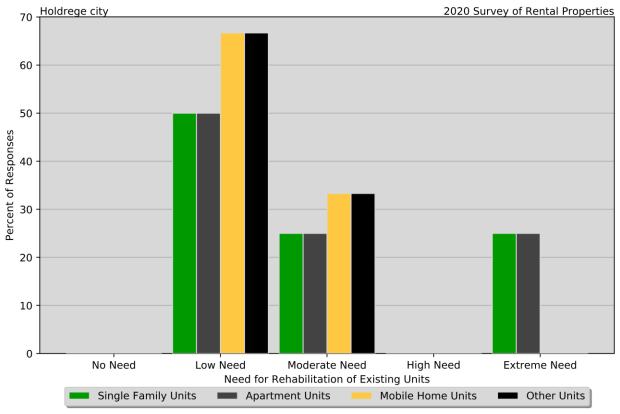


Diagram III.15.17 Need for Construction of Additional Units

Holdrege city Survey of Rental Properties

