

VILLAGE OF SPENCER, NEBRASKA



Spencer Housing Study - June 2021

Report Compiled and Developed By:

Central Nebraska Economic Development District

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FINAL

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INTRODUCTION

A comprehensive housing database and community housing profile was undertaken to identify the local housing situation and the consumers, institutional structure, public and private resources, and relevant public policies affecting housing. Members of the Village of Spencer partnered with the Central Nebraska Economic Development District (CNEDD) to gather this information with the help of the Joint Housing and Economic Development Initiative's Housing Study Lite Program.

The Housing Study Lite Program was developed by a committee of housing stakeholders across the State to aid communities in gathering housing information and identify housing resources. It simplifies the process of conducting a housing needs assessment via a systematic methodology. The first step was the collection of federal and state data via the Internet. Next, CNEDD gathered local information using pre-designed surveys and assessments. This report is a collection of the information gathered, to be served as a final report and guide towards next steps in addressing housing needs in the Village of Spencer.

By outlining current conditions and recent trends, the resulting Spencer Housing Study Lite Profile and Needs Assessment is helpful in gaining information about needs and resources in the community. The report can now be used for the following purposes:

- Creating awareness of local housing and economic development conditions
- Establishing action plans for community housing development and promotion
- Documenting market feasibility to housing developers, lenders, and appraisers
- Making community-to-community comparisons of housing issues and needs
- Obtaining funding from federal, state, and other sources

EXECUTIVE SUMMARY

COMMUNITY PROFILE

The Village of Spencer is located in north central Nebraska and is located in Boyd County, Nebraska. Two highways intersect in Spencer – Highway 281 which runs north and south and extends as far south as Mexico, and as far north into Canada; and Highway 12 which runs east and west all the way from Valentine, NE to Jackson, NE. These two highways make Spencer a major hub for the transportation of grain, livestock, distribution of goods and manufacturing supplies.

Wm. Krotter Company serves as a major hardware and appliance store for Spencer residents and Boyd County residents as well.

The Village of Spencer hosts grades 5-12 school, which is part of Boyd County School District #51.

Agriculture is the major industry in Boyd County, which includes cattle and swine production.

Spencer's workforce and shoppers also come from citizens living in communities such as Naper, Butte, Bristow, Lynch, and Monowi. Additionally, Spencer's workforce also lives in rural Boyd County.

WORKFORCE DATA GATHERED

Housing is where jobs sleep at night, so it is vital to know what the workforce needs and trends are, in order to develop housing where employees live and raise their families

Information about existing businesses in Spencer, coupled with Boyd County workforce trends can be found in Figures 53 on page 39 of this Study. Major employers in Spencer include: Boyd County Public Schools, Joel Sinclair – J & J Materials, Wm. Krotter Company, Spencer Livestock/Haun Cattle, Country Café, and Cahoy's General Store.

DEMOGRAPHIC DATA AND HOUSING SURVEYS GATHERED

An assortment of data was collected from the U.S. Census (2019 American Community Survey).

A variety of surveys were mailed out as follows:

- Household Survey mailed to 179 households
- Employer's Survey mailed to 57 employers
- Employee Surveys were sent to those same employers for their workforce to complete
- Rental Property Owner Surveys were mailed to 74 Landlords
- Household Assessment conducted on all Burwell residential properties

A summary of survey results and the housing assessment are included below, along with some opportunities for the Village of Spencer to consider in order to address this workforce housing needs.

HOUSEHOLD SURVEYS

A total of 35 questions were asked of each of the Spencer households. Following you will find highlighted four (4) major questions and their responses. Graphs for each of the questions and their responses can be found beginning on page 25.

Housing Problems Identified:

- Too much vacant/abandoned housing.
- Not enough affordable rental units.
- Not enough affordable houses for sale.
- Not enough subsidized/assisted housing.

Ability to Pay for Rent or Mortgage Payment

- Less than \$250/month
- \$250 to \$500/month
- \$500 to \$750/month

Persons/Organizations Who Should Be Responsible for Addressing Growth Issues

- Community leaders (ranked #1)
- Elected Officials (ranked #2)
- Builders/Developers (ranked #3)
- Homebuyers (ranked #4)

EMPLOYER SURVEY

A total of 11 questions were asked of each of the Spencer employers. Following you will find highlighted four (4) major questions and their responses. Graphs for each of the questions and their responses can be found beginning on page 36.

Number of Employees Commuting over 40 miles to work in Spencer

- Entry Level (1)
- Mid-Level Management (1)

Current Unfilled Positions in Spencer

- 10 Full Time and Part Time positions needed.

Businesses with Expansion Plans That Will Require Hiring Additional Employees

- 1 within the next 12 months
- 4 within the next 1-3 years
- 6 within the next 4 years or more

Level of Employees Planned for Future Expansion

- Entry Level (8)
- Mid-Level (5)
- Upper Management (1)

EMPLOYEE SURVEY

A total of 17 questions were asked of each of the Spencer employees. Following you will find highlighted three (3) major questions and their responses. Graphs for each of the questions and their responses can be found beginning on page 38.

How Many Miles Do You Live from Your Workplace?

- Less than 10 miles (11)
- 10-19 miles (2)
- 20 miles or more (6)

If Your Desired Housing Was Available, Would You Move to/within the Village of Spencer?

- Yes (over 33%)
- No (over 66%)

If Willing to Move Within/To the Village of Spencer, would you Prefer to Buy or Rent your Home?

- Buy (33%)
- Rent (66.7%)

RENTAL PROPERTY OWNER SURVEYS

A total of 13 questions were asked of each of the Spencer Rental Property Owner's. Following you will find highlighted two (2) major questions and their responses. Graphs for each of the questions and their responses can be found beginning on page 34.

Range of Monthly Rents Charged

- \$351 - \$450/month (100%)

Difficulty in Finding Tenants?

- Very Difficult (less than 5%)
- Not Very Difficult (25%)
- Not Difficult at All (75%)

HOUSING ASSESSMENT

All housing units located within the municipal boundaries of the Village of Spencer were assessed using the following criteria- Excellent, Satisfactory, Major Wear, Dilapidated – and were entered into GIS software, which enabled the planners to map the locations of these properties throughout the Village.

The purpose of this mapping was to identify which properties were in need of major repair or demolition, to accommodate future housing construction opportunities. Housing Values were also mapped to enable the Village to plan for any potential future acquisition, demolition, and redevelopment of housing on those lots.

In addition, housing assessors also mapped vacant lots and identified whether those lots appeared to be occupied or not, and what type of housing the vacant lot could accommodate should new construction be considered. Property values included on the map do not include any land values, to ensure all structures are being judged equally across the Village.

It is important to note that all housing structures were judged by their condition, and not by the age of the structure. Residential assessments were made primarily on the housing structure itself, and not any garages or outbuildings, unless the garage was attached to the house.

Figure 1 portrays all properties that were being used for housing or were located within residential areas of the village. Vacant lots are identified on this map in the pink-shaded areas.

Figure 2 portrays all properties that were assessed as Excellent or Satisfactory. Definitions are as follows:

Excellent – Home is in excellent condition, has solid roof, foundation, and contributes positively to Spencer’s housing stock.

Satisfactory – Home is in satisfactory condition, is structurally sound, but may need minor repairs such as new shingles, paint, concrete steps, or doors that need replacing; does not detract from the neighborhood, but does have deferred maintenance issues.

Excellent/Satisfactory Residential Properties – These assessed properties were found throughout the Village, with a majority of the Excellent residential properties located in the newer subdivisions in the northern section of the Village. For Satisfactory housing units, the repairs needed were identified and included: Exterior Paint, Siding, Roof/Shingles, Porch, Door Replacement, Window Replacement and Foundation.

Figure 3 portrays all properties that were assessed as Major Wear or Dilapidated. Definitions are as follows:

Major Wear – this home typically has substantial wear such as a sagging roof, missing or rotted siding, rotting windows, and a sagging porch; appears “tired” and gives negative impression of neighborhood.

Dilapidated – Home is in an overall unsatisfactory condition, with a crumbling foundation, windows and doors that are broken or rotted, or sagging roof, has extended its life beyond normal expectancy and is a safety/health hazard.

Major Wear/Dilapidated Properties- A majority of the Housing units that were identified as Major Wear or Dilapidated were located on the West side of Thayer Street (Highway 281) in Spencer.

Figure 4 portrays Residential Values for each of the properties identified as residential. Again, the property values do not include any land values, only structure values.

FUTURE REDEVELOPMENT OPPORTUNITIES

According to the Nebraska Bankers Association's NEXTGeneration Housing Task Force, a community should construct new housing units at a rate of 1% of the community's total housing stock per year, to keep up with housing demands, as well as replace worn out and dilapidated housing. For the Village of Spencer this translates into approximately 2 new housing units per year.

The most economical way for a community to create workforce housing is to identify areas of potential growth for all workforce needs, which range from lower income to market rate housing. Survey results from employer, employee, and household studies reveal the following recommendations:

- Build new homes on vacant land within the Village
- Build new homes in existing, partially developed areas

Given that the highest concentration of housing units categorized as Major Wear and Dilapidated exists west of Thayer Street (Highway 281) in Spencer, this area poses the greatest opportunity for the Village to consider a program of acquisition, demolition, and redevelopment of housing to meet Spencer's current and future workforce housing needs.

The Village of Spencer may want to consider creating a Housing Committee whose purpose is to develop a Housing Strategic Plan that prioritizes housing needs and identifies potential funding resources to enhance housing opportunities that addresses its citizens and workforce housing needs.

OTHER HOUSING NEEDS

The Household Survey also included questions asking homeowners and renters to judge the age and condition of their housing units, to identify needs to be addressed for housing other than new construction.

There are grant programs available through the Nebraska Department of Economic Development that the Village could apply for to assist homeowners and home buyers with the following needs:

- Do You Pay More Than 30% of Your Income Towards Housing (include utilities)?
- Yes (approximately 17%)
 - No (approximately 82%)

If Your Dwelling is in Need of Repair, Please Check Why (top 10 needs listed)

- Window Replacement/Repairs (ranked #1)
- Exterior Painting (ranked #2)
- Foundation Repair (ranked #3)
- New Roof/Shingles (ranked #4)
- Door Replacements/Repairs (ranked #5)
- Bathroom Improvements (ranked #6)
- Porch Repair (ranked #7)
- Insulation/Weatherization (ranked #8)
- Floor Repair/Finishes (ranked #9)
- Heating/Cooling System (ranked #10)

Would you be Willing to Apply for Cost-Sharing Assistance to Rehabilitate your Home?

- Yes (approximately 38%)
- No (approximately 62%)

Have you Experienced any of the Following Difficulties in Housing yourself or your Family?

- Shortage of Affordable Housing Units (approximately 80%)
- Available, Affordable Homes are of Poor Quality or too Small (approximately 60%)
- Don't have enough Money for Down Payment (approximately 80%)
- Trouble Qualifying for Home Financing because of Credit Rating (approximately 40%)

If the Lack of a Down Payment is a Barrier to Owning a Home, would you be Interested in Down Payment Assistance?

- Yes (approximately 75%)
- No (approximately 25%)

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DEMOGRAPHIC PROFILE

The 2019 American Community Survey (Census.Gov) reports the following housing demographics for the Village of Spencer. It is important to note the following provisions regarding the reporting of Census data:

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACES estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of non sampling error is not represented in these table.

POPULATION, SEX AND AGE (2019 AMERICAN COMMUNITY SURVEY, ESTIMATED)

Total Population	368
Males	169
Females	199

Years of Age	2015 Census	% of Total Population	2019 Estimated American Community Survey	% of population	Difference from 2015 to Estimated 2019	% Change
Under 5	28	5.8%	14	3.8%	-14	50%
5 to 9	36	7.5%	32	8.7%	-4	11%
10 – 14	39	8.1%	8	2.2%	-31	79.5%
15 – 19	20	4.1%	6	1.6%	-14	70%
20 – 24	26	5.4%	11	3.0%	-15	59.7%
25 – 34	29	6.0%	49	11.1%	+12	41.4%
35-44	40	8.3%	20	5.4%	-20	50%
45 – 54	60	12.4%	21	5.7%	-39	65%
55 – 59	31	6.4%	56	15.2	+25	80.65%
60 – 64	40	8.3%	32	8.7%	-8	20%
65 – 74	63	13.1%	77	20.9%	+14	22.2%
75 – 85	42	8.7%	23	6.3%	-19	45.24%
85 and over	28	5.8%	27	7.3%	-1	3.6%
Total	482		368		-114	23.7

HOUSING OCCUPANCY (2019 American Community Survey, Estimates)

Total Housing Units	248
Occupied Housing Units	199
Vacant Housing Units	49
Homeowner Vacancy Rate	3.5
Rental Vacancy Rate	23.4

HOUSING TENURE (2019 American Community Survey, Estimates)

Occupied Housing Units	199
Owner-Occupied Housing Units	163
Renter-Occupied Housing Units	36
Average Household Size of Owner-Occupied Unit	1.95
Average Household Size of Renter-Occupied Unit	1.39

UNITS IN STRUCTURE (2019 American Community Survey, Estimates)

Total Housing Units	248
1-unit, detached	230
1-unit, attached	0
2 units	0
3 or 4 units	2
5 to 9 units	0
10 to 19 units	16
20 or more units	0
Mobile Home	0
Boat, RV, Van, Etc.	0

YEAR STRUCTURE BUILT (2019 American Community Survey, Estimated)

Total Housing Units	248
Built 2014 or later	0
Built 2010 to 2013	0
Built 2000 to 2009	0
Built 1990 to 1999	56
Built 1980 to 1989	22
Built 1970 to 1979	28
Built 1960 to 1969	41
Built 1950 to 1959	30
Built 1940 to 1949	8
Built 1939 or earlier	63

WORKFORCE INFORMATION AND TRENDS

EMPLOYMENT

The Village of Spencer is home to nearly 57 businesses and employers. While agriculture is the primary industry in Spencer and the Boyd County area, the Spencer Economic Development Corporation Business Directory includes the following:

Automotive	8	Professionals	3
Construction/Trades	10	Recreation	2
Education	1	Restaurants	2
Financial Services	2	Retail	5
Government	10	Wholesale Trade	7
Health Care	3		
Industry/Manufacturing	7		
Lodging	2		

As mentioned above, Boyd County is located in a prime agricultural region, which includes cattle, swine, corn, soybeans, oats, and other agricultural products. When the agriculture economy is good, so too is the economy for other businesses in Boyd County. When the agriculture economy is down, there is a corresponding correlation to other area businesses.

Spencer is a major hub for the region, and has a variety of businesses that each community within the county has a need for. These businesses contribute county wide and some of them have plans to expand their businesses such as, Divine Concrete, Huff's Airport Windsocks, and KC's Roadrunner to name a few.

According to the Village of Spencer, the major employers in Spencer include:

Boyd County Public Schools-	estimated 80 employees
Country Café-	estimated 15 employees
Joel Sinclair/J & J Materials-	estimated 12 employees
Cahoy's General Store-	estimated 12 employees
Spencer Livestock/Haun Cattle-	estimated 10 employees
KC Roadrunner-	estimated 9 employees
W.M. Krotter Company-	estimated 6 employees

A Workforce Trends Report was generated by the Nebraska Department of Labor for Boyd County (see Figure 53, 40 page), as this information is not available specifically for the Village of Spencer. The Boyd County Workforce Trends Report for 2020 shows that the industries with the largest number of employees in Boyd County include:

Health Care/Social Assistance-	99 employees
Educational Services-	83 employees
Public Administration-	76 employees
Transportation/Warehousing-	47 employees
Retail Trade-	46 employees
Agriculture-	44 employees

HOUSING ASSESSMENTS

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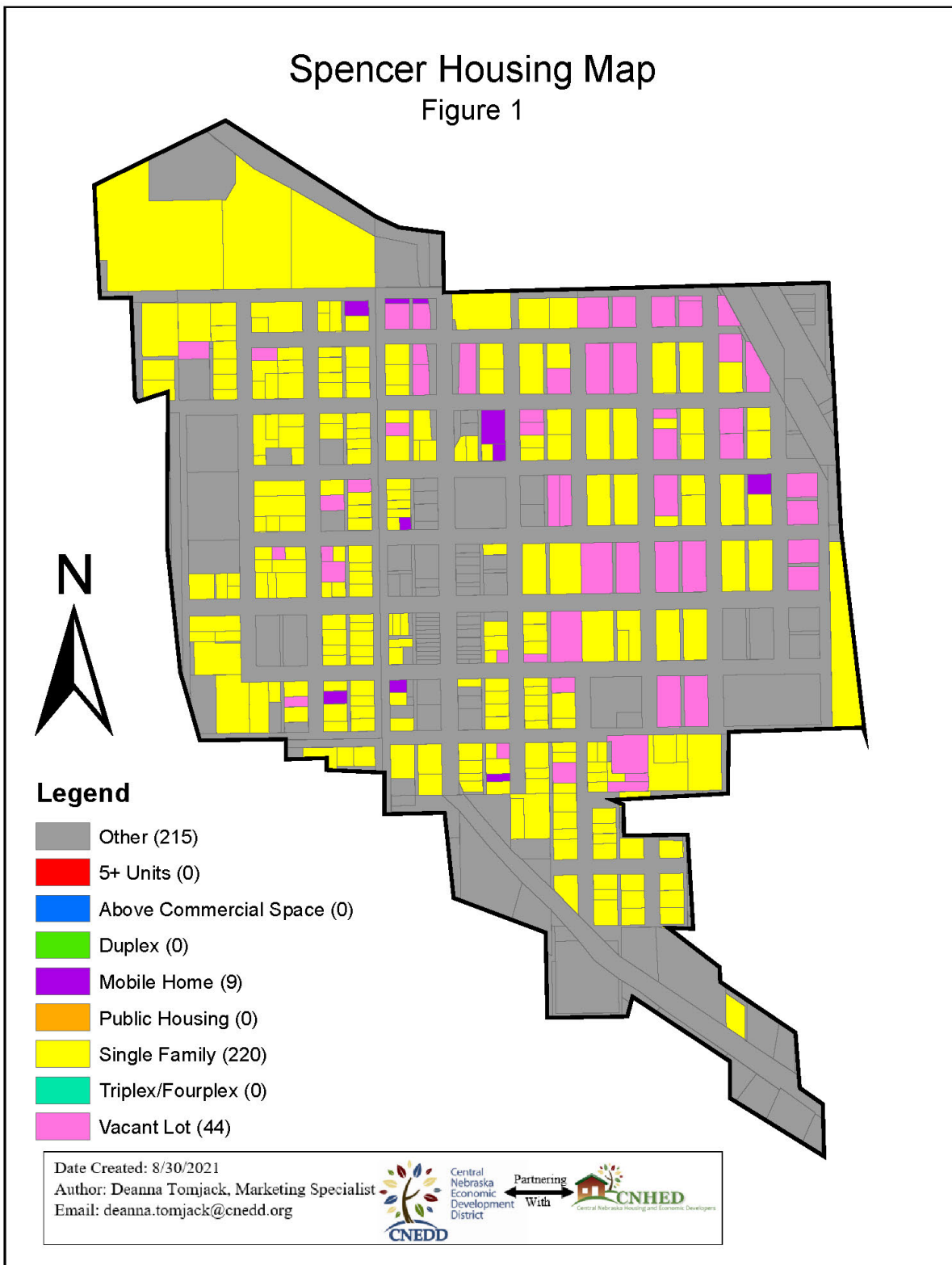
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Figure 4 portrays Residential Values for each of the properties identified as residential. Again, the property values do not include any land values, only structure values.

ALL HOUSING UNITS AND VACANT LOTS

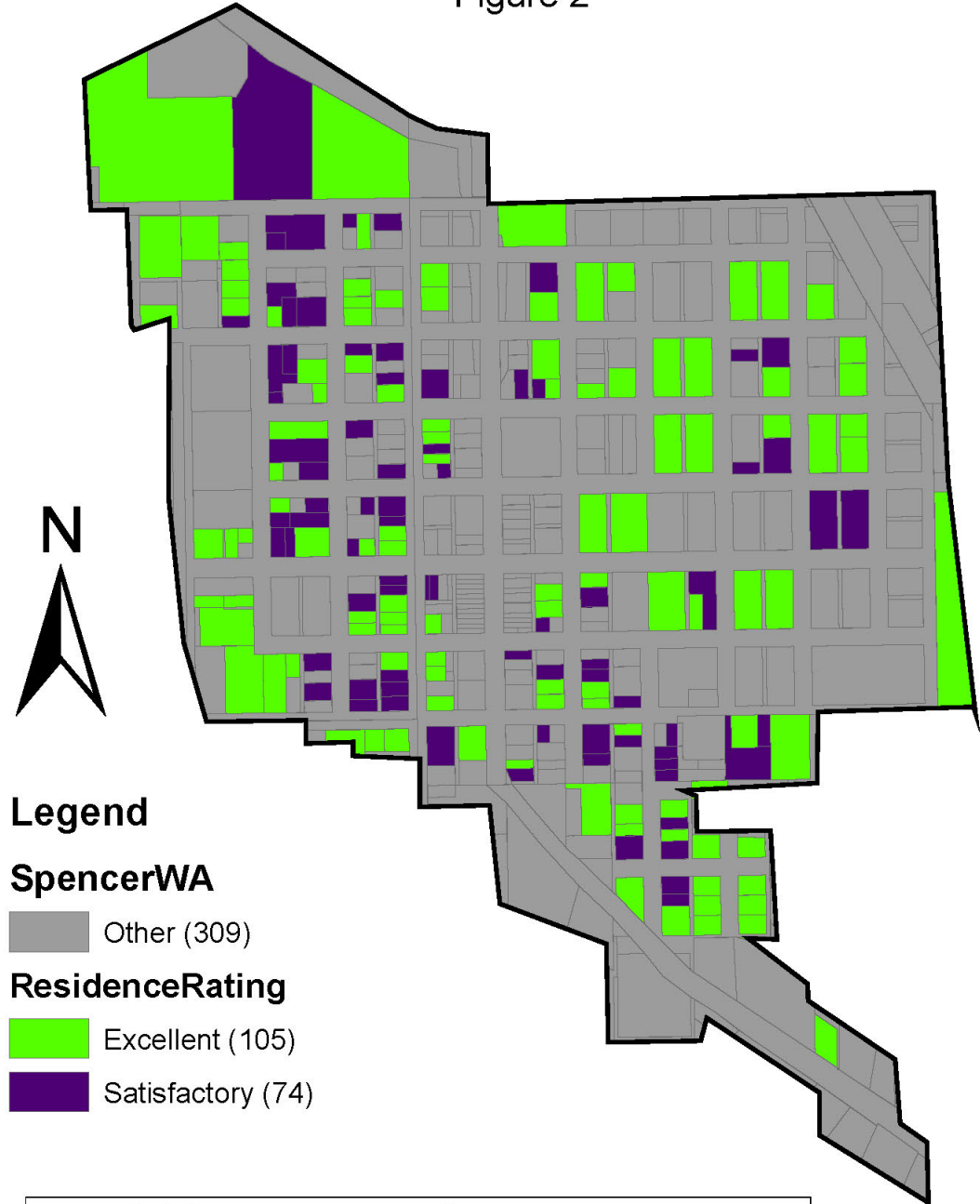
Spencer Housing Map

Figure 1



EXCELLENT AND SATISFACTORY HOUSING UNITS

Spencer Excellent-Satisfactory Housing Map
Figure 2



Date Created: 8/30/2021
Author: Deanna Tomjack, Marketing Specialist
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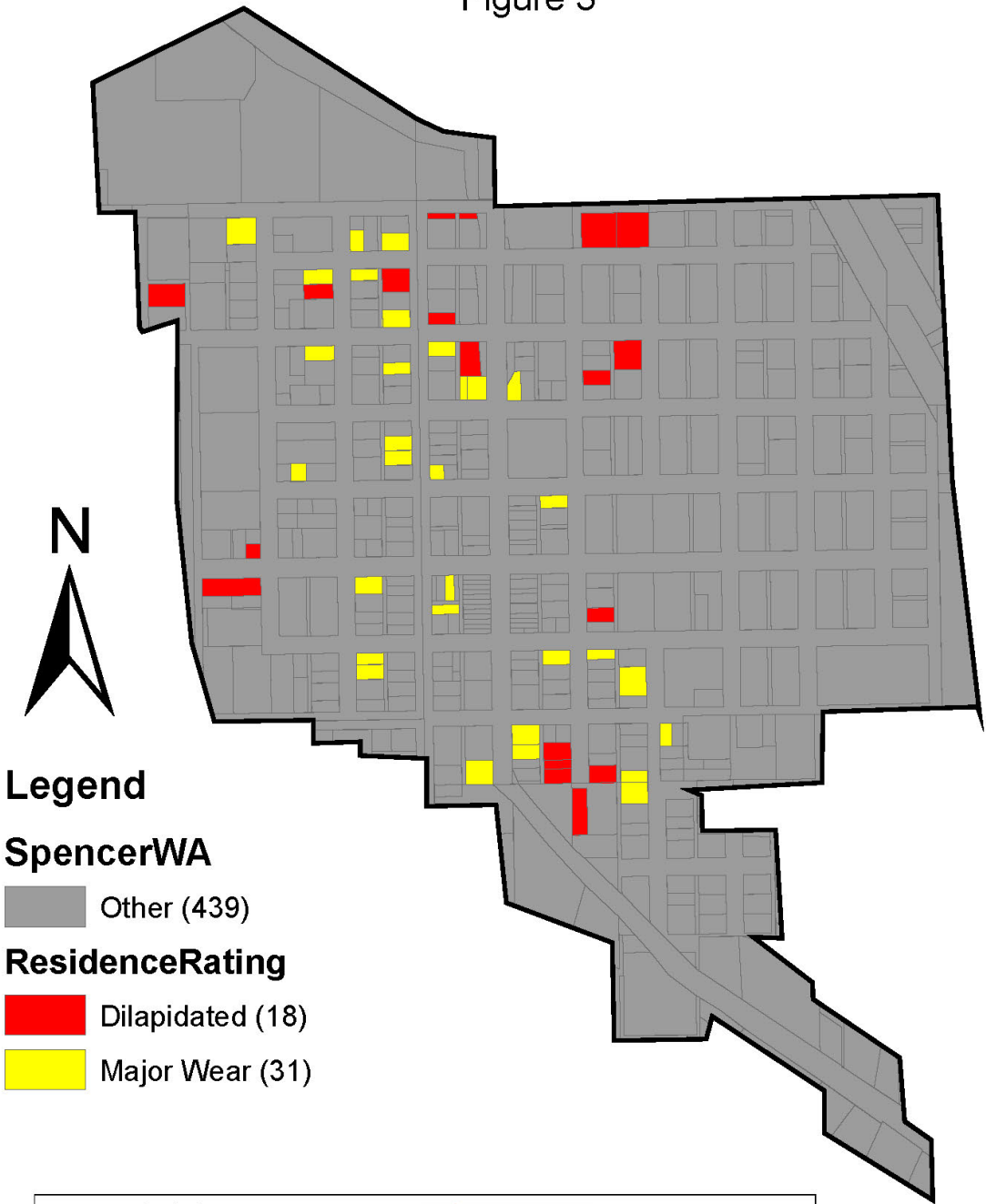
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MAJOR WEAR AND DILAPIDATED HOUSING UNITS

Spencer Major Wear-Dilapidated Housing Map
Figure 3



Date Created: 8/30/2021

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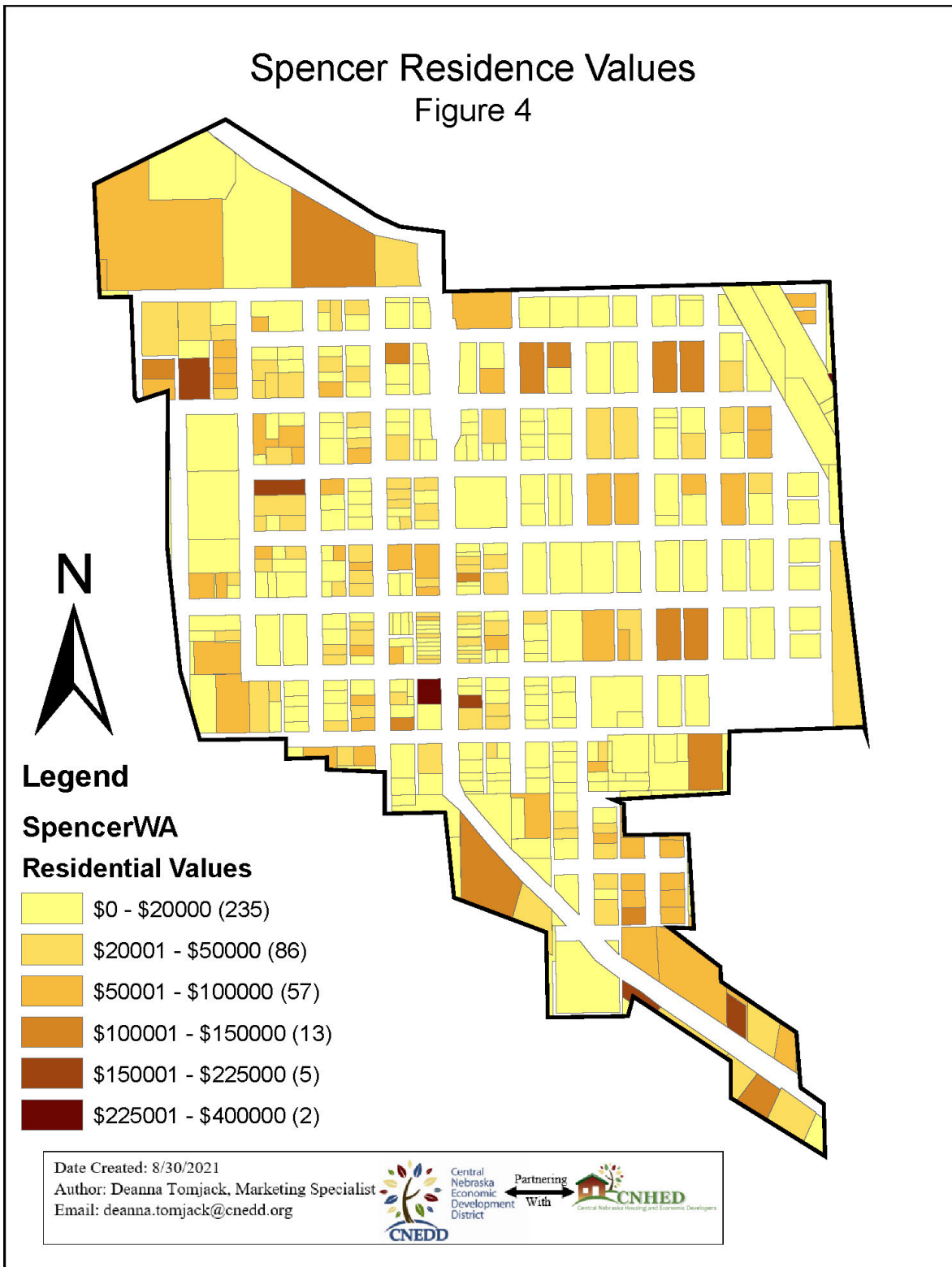
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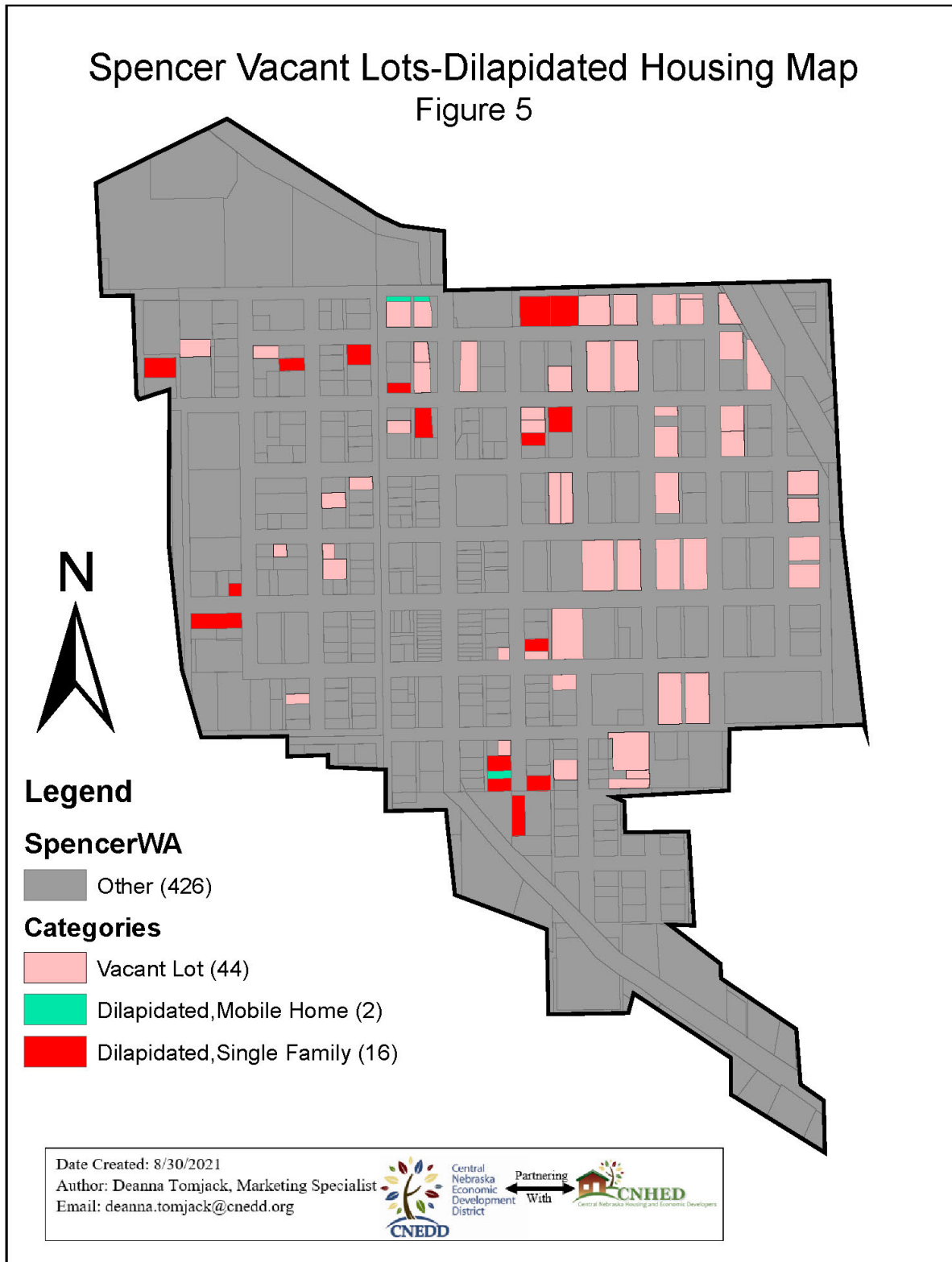
HOUSING VALUES MAP

Spencer Residence Values
Figure 4



VACANT LOTS AND DILAPIDATED UNITS

Spencer Vacant Lots-Dilapidated Housing Map
Figure 5



HOUSING CONSTRUCTION/REHABILITATION PERMITS

The Village of Spencer has no permitting process, but the Village has informed us of the construction of one new house in Spencer.

There is no industry standard that is known regarding the number of new housing units that should be built in a community per year, but the Nebraska Bankers Association's NextGeneration Housing Workforce Task Force is utilizing a figure of one percent (1%) of a community's total housing stock as a healthy new unit construction goal to address the need for new housing while, at the same time, dilapidated housing is being demolished. Another housing committee in the State, the JHEDI Group (Joint Housing and Economic Development Initiative) is now sharing this 1% figure as they work with communities in enhancing housing opportunities.

By taking the total number of housing units in Spencer (248 per 2019 American Community Survey Census data), times 1%, you arrive a total of at least two (2) new housing units per year.

HOUSING ON MARKET FOR SALE

A point-in-time count of the number of houses for sale in Spencer, Nebraska, was taken August 18, 2021. The planner visited the following realtor websites to generate a listing of residential properties for sale, including: Farmers National Company, Earley Real Estate, Advantage Land and Realty Inc., Stracke Land & Realty, Waldo Realty, Juffers Real Estate Inc., and Travis Real Estate & Auction.

As of August 18, 2021, there was 2 residential Spencer properties listed for sale. This figure also includes residential properties that are for sale by owner. Prices on some houses that were found for sale by owner was an estimated price off the Boyd County Assessor's website.

Following is a breakdown of the number of houses for sale on August 18, 2021, by purchase price:

Housing Price Range	Number of Houses Listed
\$0 to \$50,000	1
\$50,001 to \$100,00	1
\$100,001 to \$150,000	2
\$150,001 to \$200,000	0
\$200,000 and above	0
Total	4

HOUSING SURVEY OF INDIVIDUAL HOUSEHOLDS IN THE VILLAGE OF SPENCER

Understanding the housing needs of the public and individuals living in the Village of Spencer is a vital component to developing a plan to enhance housing opportunities within the municipal boundaries of the village.

The Village of Spencer partnered with CNEDD to provide mailing labels for approximately 179 households currently paying for the Village-owned utilities (water/sewer/garbage), which enabled CNEDD to mail surveys to these residential properties in Spencer. CNEDD made an attempt to mail household surveys to as many tenant-occupied residents whose utility bills are being paid by the property owners, and because no names or addresses were requested on the completed surveys we are unsure of the success of reaching these residents. CNEDD also recognizes that other entities such as nursing homes and assisted living centers would be counted as housing units in Census demographics, but not receive separate utility bills for each of the housing units, and thus no household surveys were sent to these entities.

Of the approximate 179 household surveys that were mailed out to Spencer households, a total of 98 surveys were completed and returned.

Below you will find survey results for each of the questions responded to.

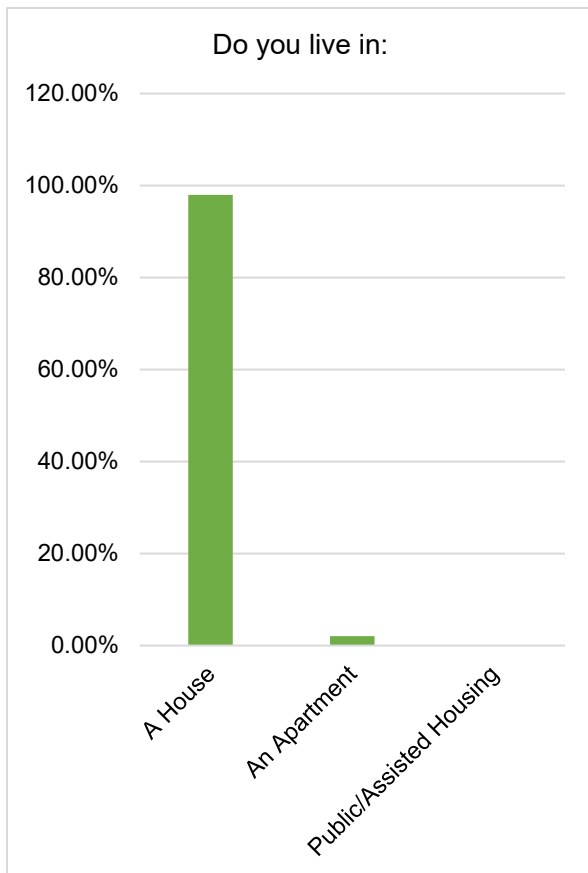


Figure 6- Survey Results for Housing Type

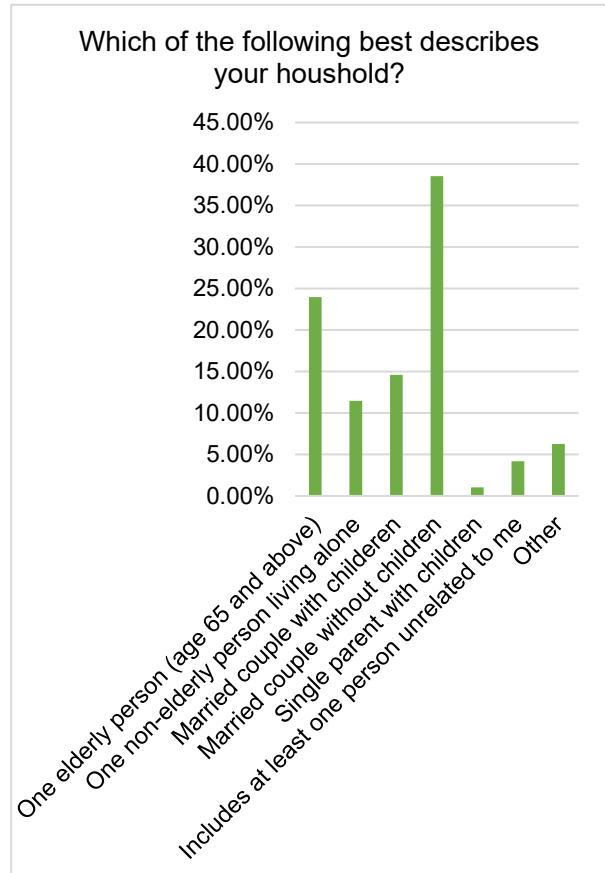


Figure 7- Household Demographics

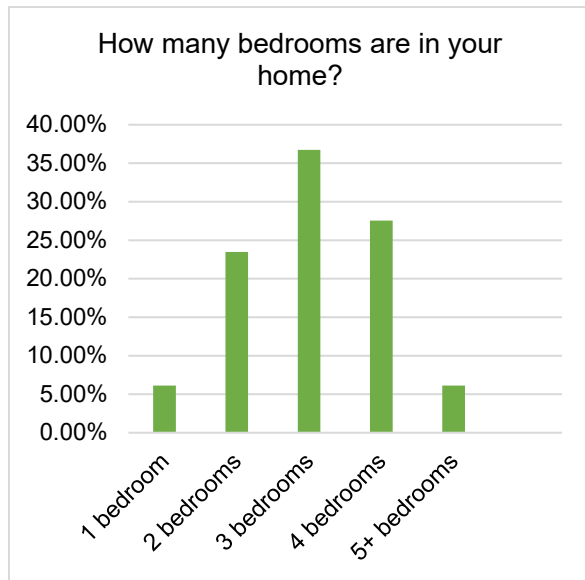


Figure 8- Number of Bedrooms Reported

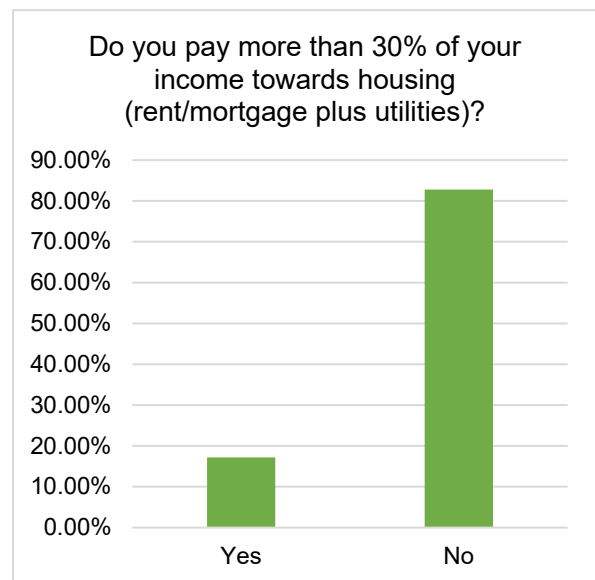


Figure 9- Housing Affordability

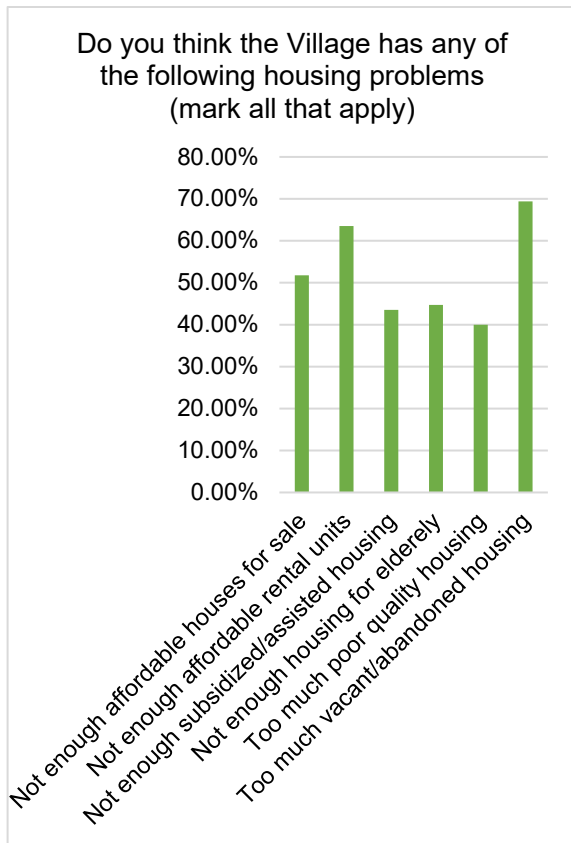


Figure 10- Housing Problems Identified

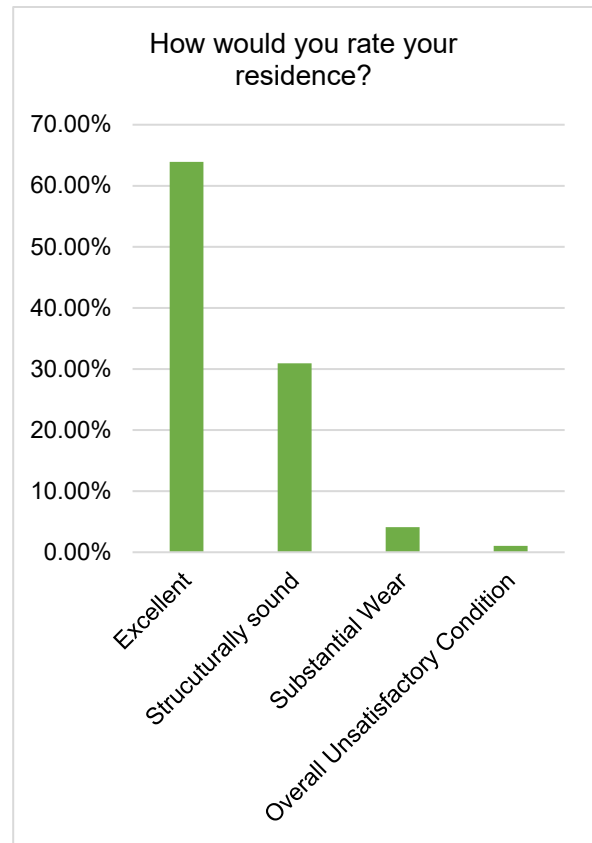


Figure 11- Housing Conditions by Occupants

Housing Condition Definitions

- Excellent- solid roof, foundation, and contributes positives to Spencer's housing stock
- Structurally sound- may need minor repairs such as shingles, paint, concrete steps, or new doors.
- Substantial Wear- such as a sagging roof, missing or rotted siding, rotting windows, and a sagging porch.
- Overall Unsatisfactory Condition- with a crumbling foundation, windows and doors that are broken or rotted, or sagging roof.

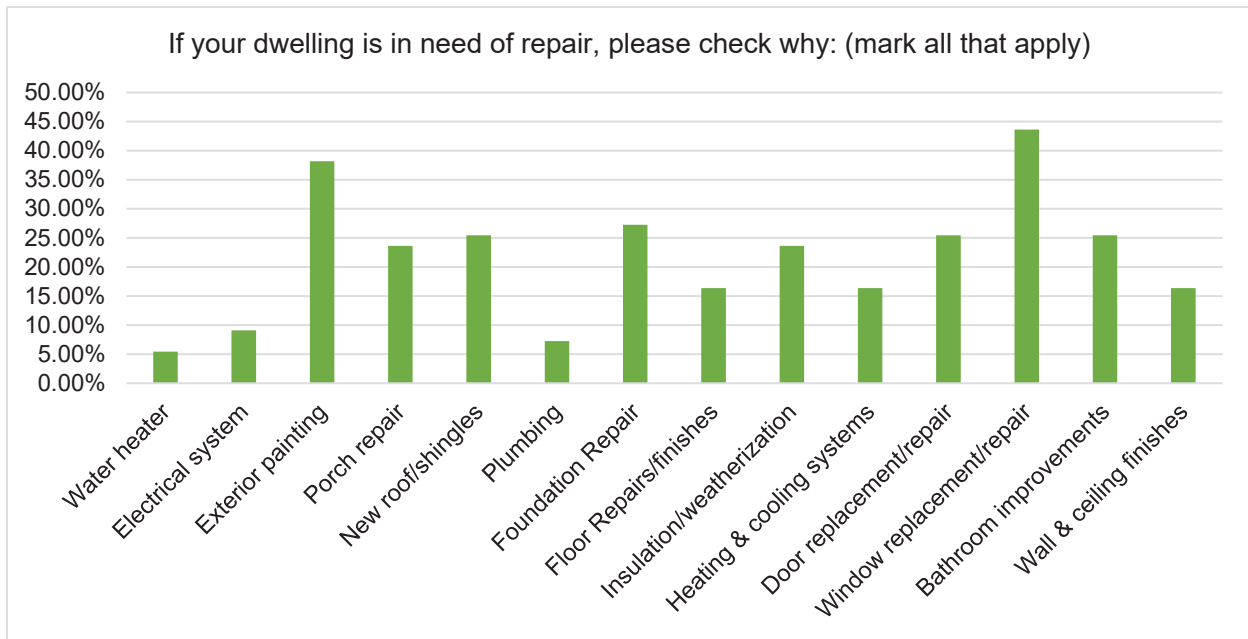


Figure 12- Housing Repairs Identified

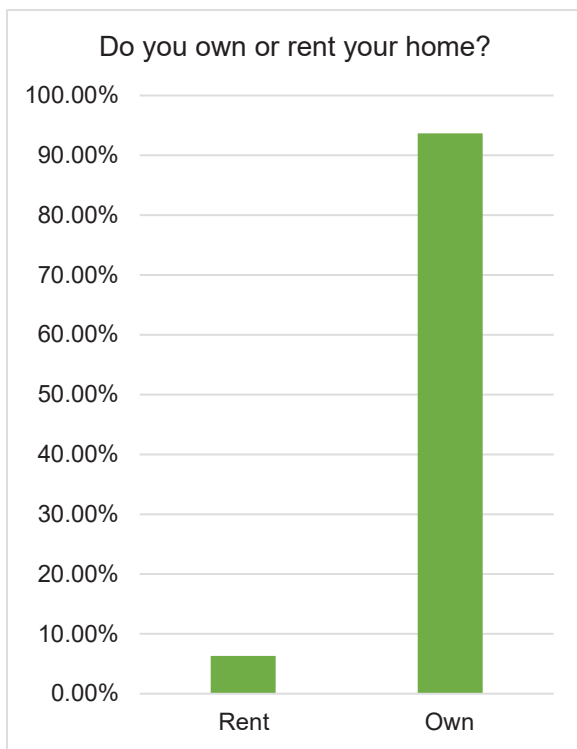


Figure 13- Housing Rent/Own Reported

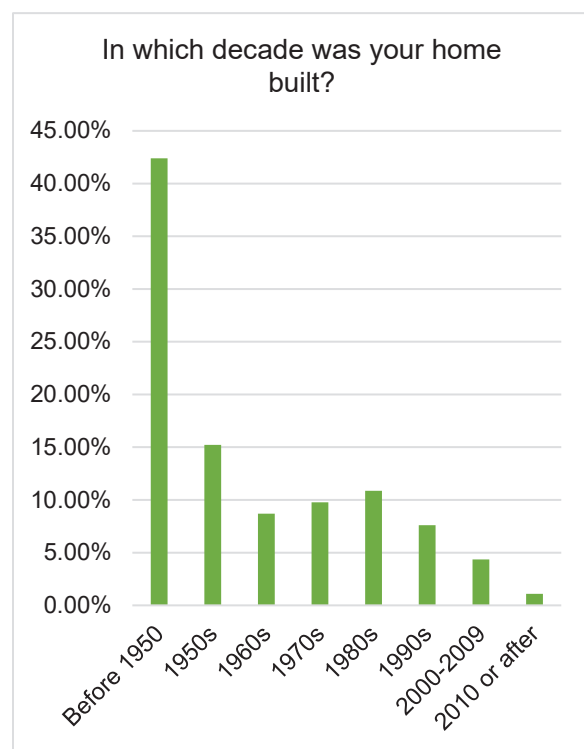


Figure 14- Housing Age Reported

FOR OWNERS ONLY:

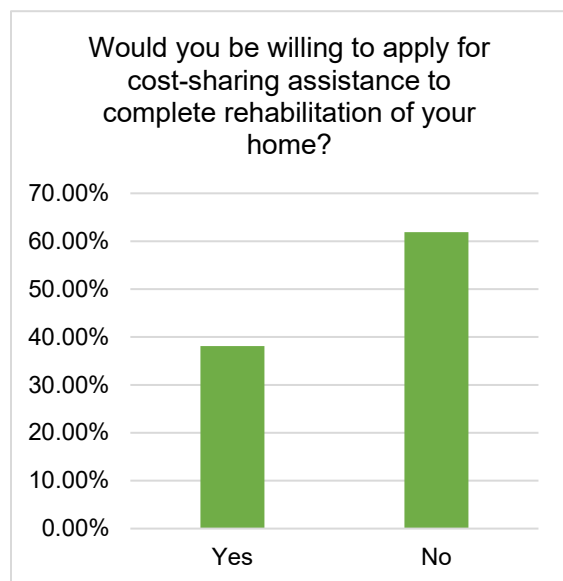


Figure 15- Interest in Home Rehabilitation

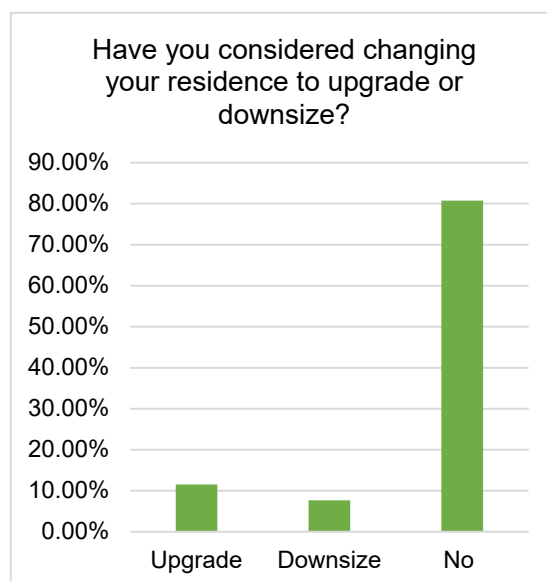


Figure 16- Interest in Change in Housing

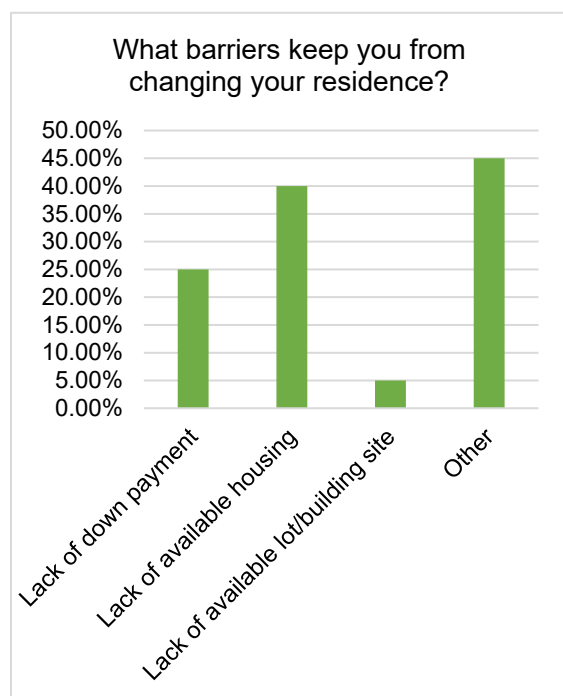


Figure 17- Housing Change Preference

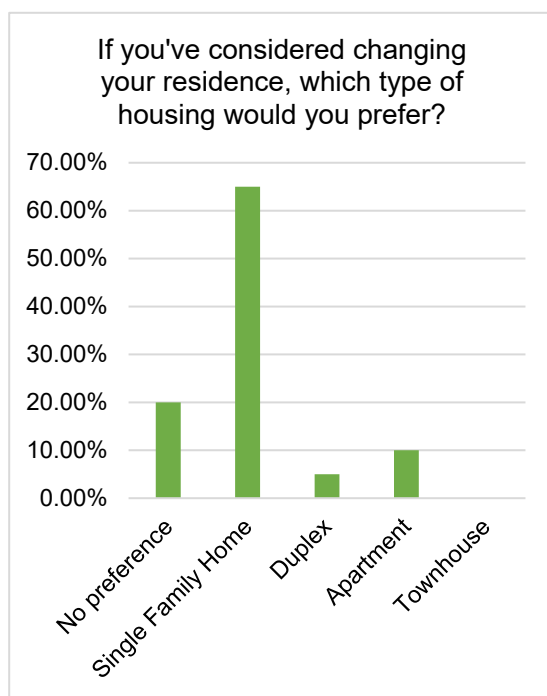


Figure 18- Barriers to Housing Changes

FOR RENTERS ONLY:

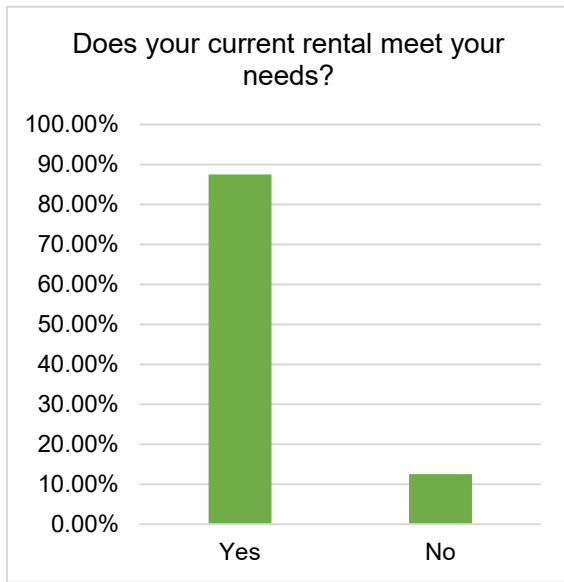


Figure 19- Does Rental Meet Housing Needs

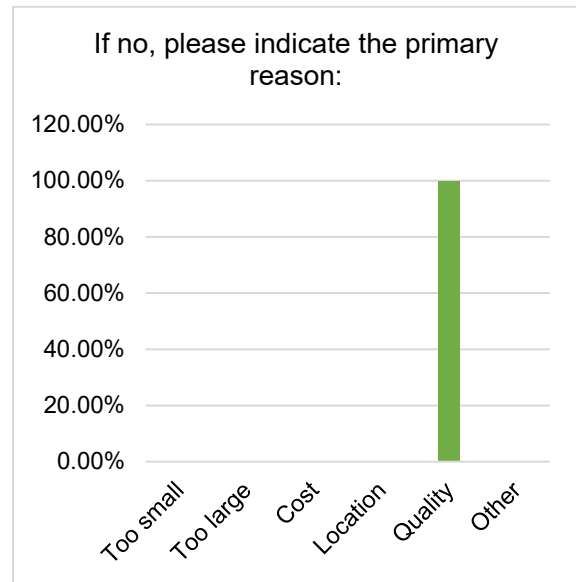


Figure 20- Reasons Rental Unit Does Not Meet Need

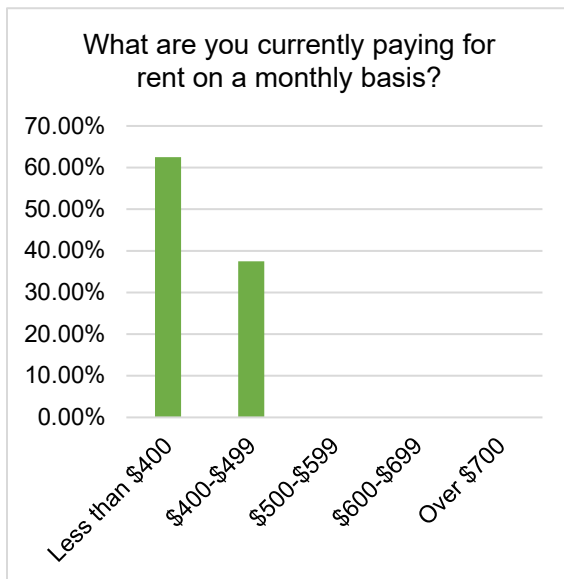


Figure 21- Monthly Rental Rates Paid

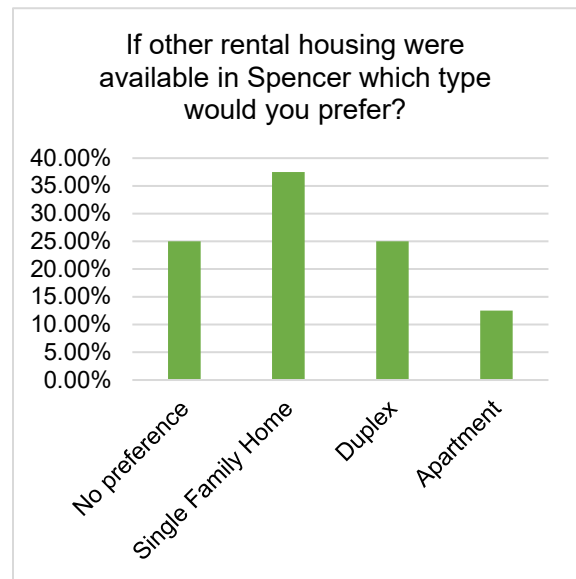


Figure 22- Rental Housing Preferences

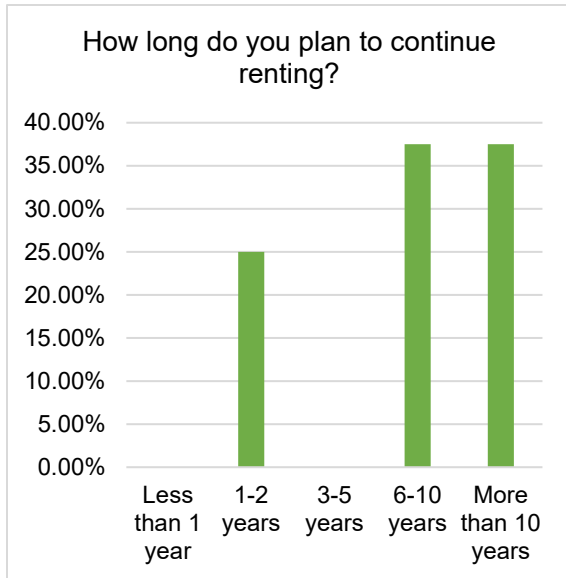


Figure 23- Future Rental Tenure Plans

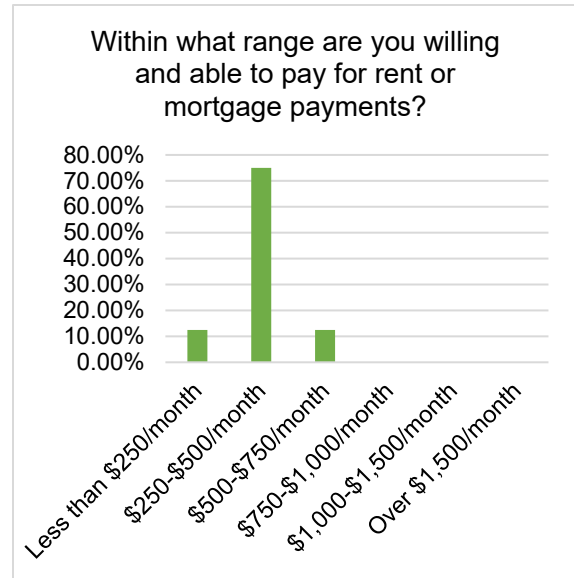


Figure 24- Monthly Rent/House Payment Willing to Pay

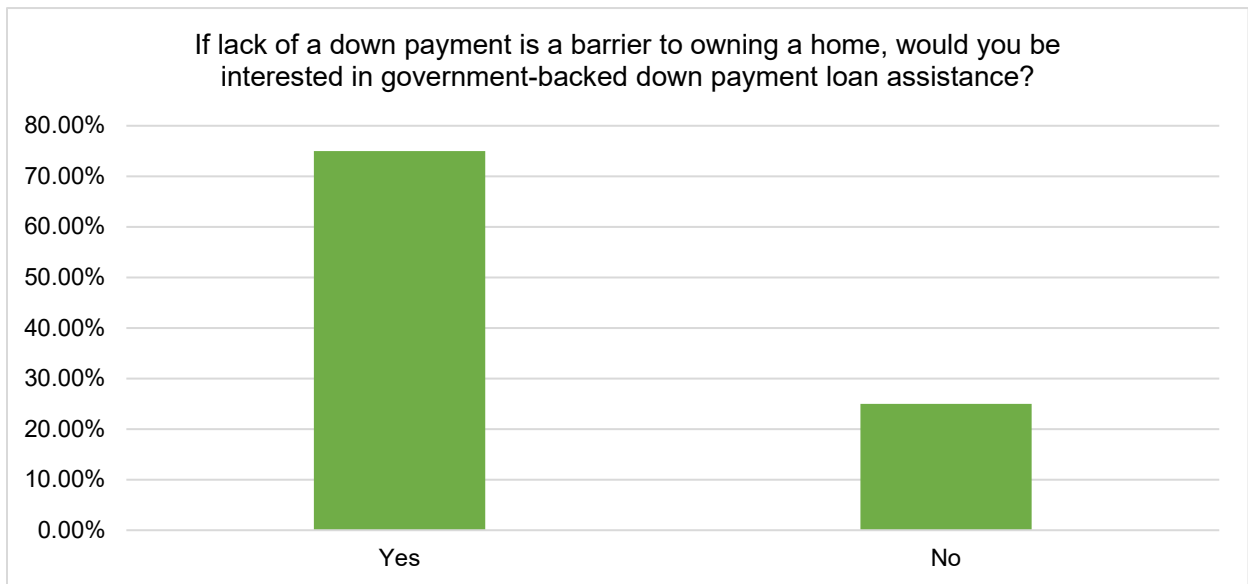


Figure 25- Interest in Down Payment Assistance

NEW HOUSING CONSTRUCTION CONSIDERATIONS:

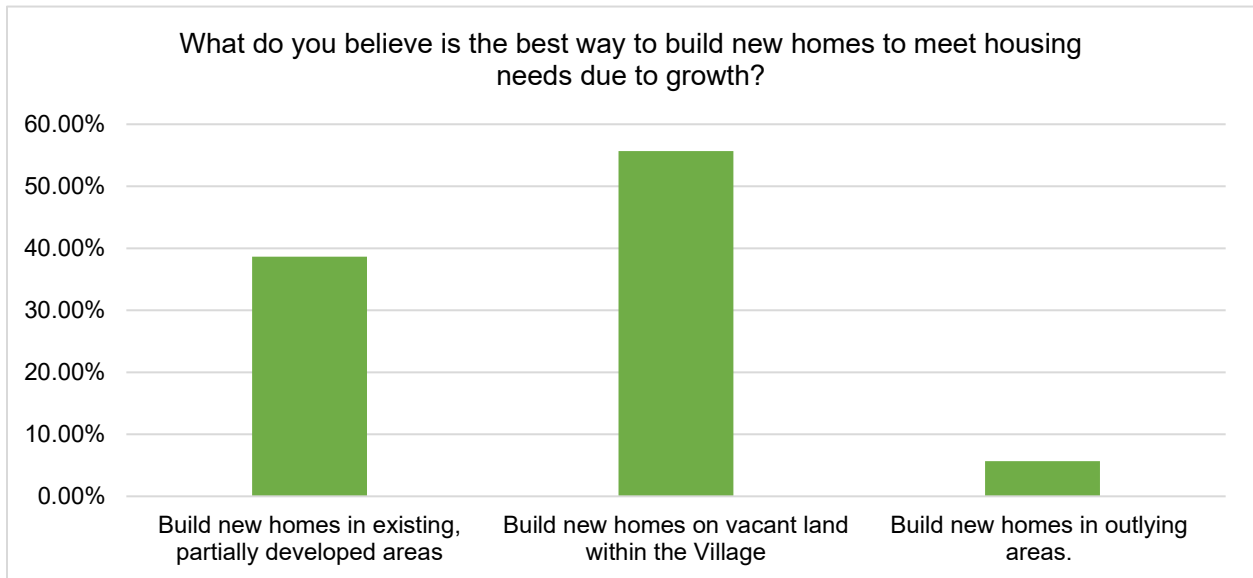


Figure 26 – New Home Construction Recommendations

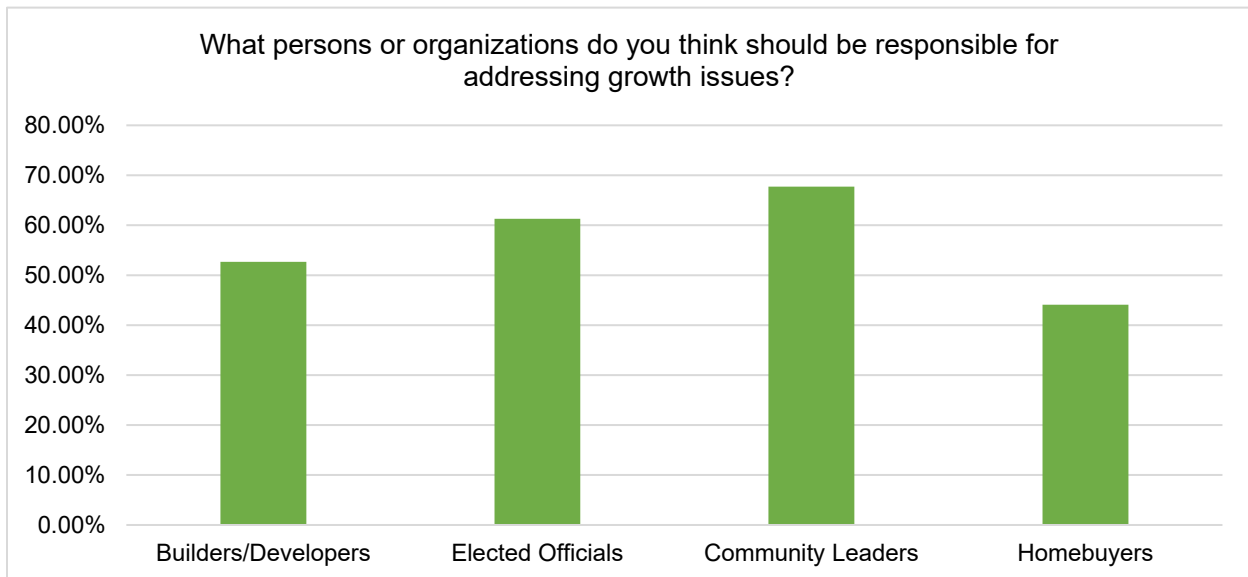


Figure 27- Housing Growth Responsibility Opinions

DEMOGRAPHICS OF HOUSEHOLD SURVEY RESPONDENTS:

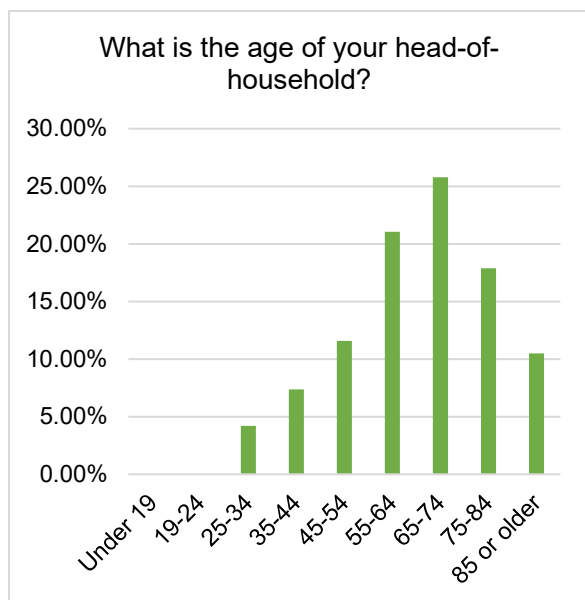


Figure 28- Age of Head of Household Completing Survey

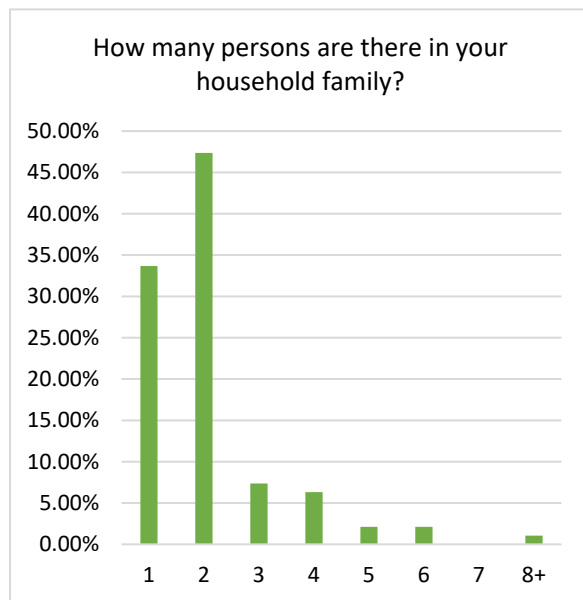


Figure 29- Number of Persons in Family Living in Household

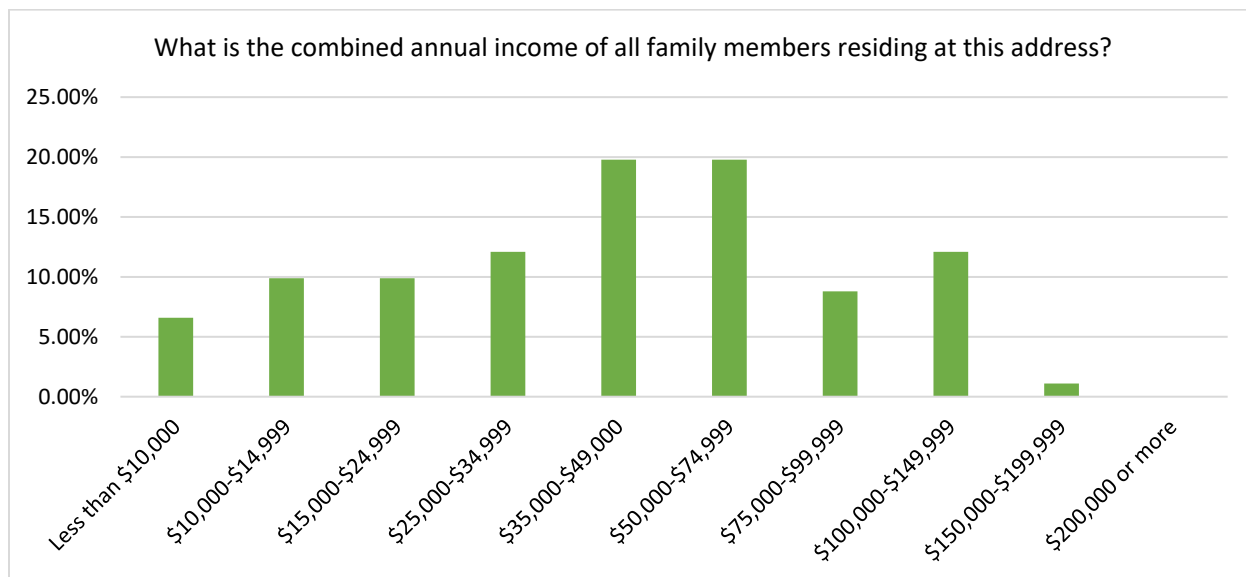


Figure 30- Family Household Income

FOR RENTAL PROPERTY OWNERS:

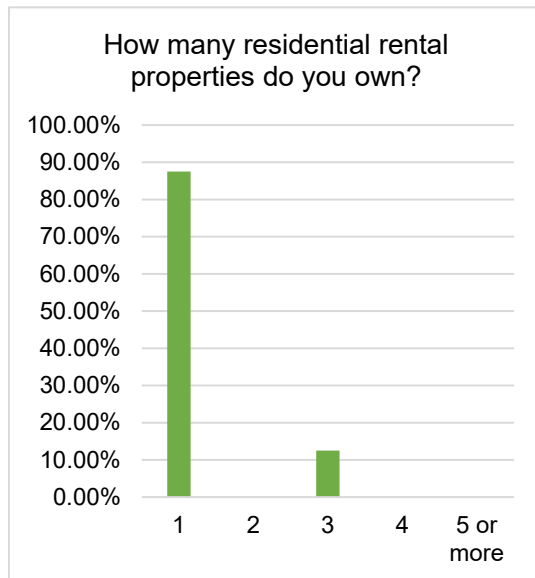


Figure 31- Number of Rentals Owned by Landlords

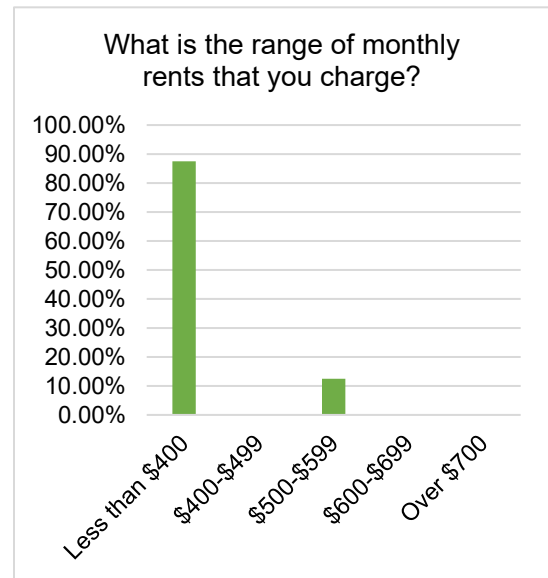


Figure 32- Range of Monthly Rents Charged

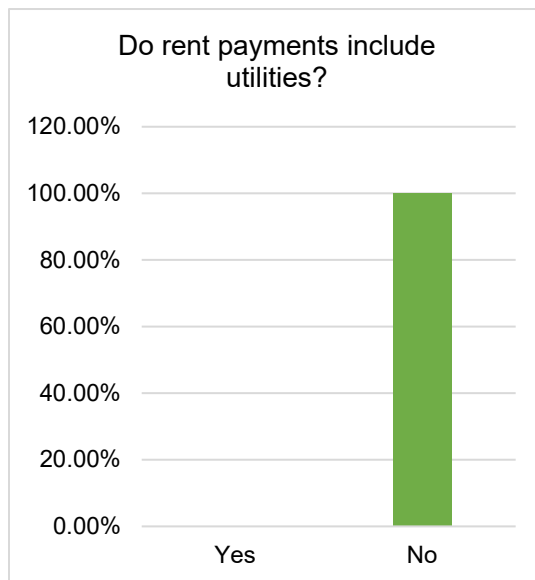


Figure 33- Utilities Included in Monthly Rent

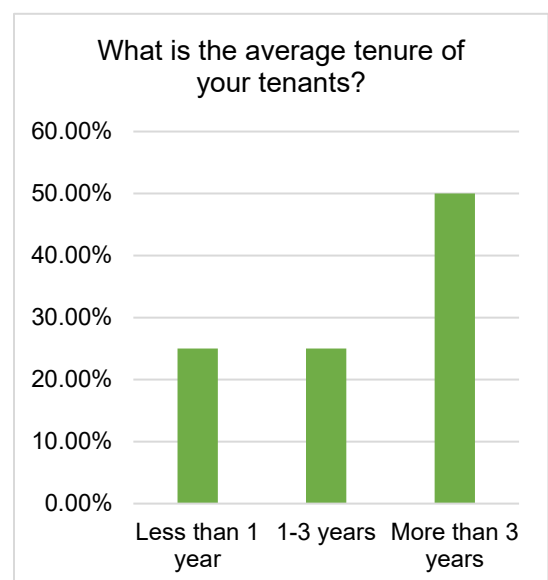


Figure 34- Tenant Tenure

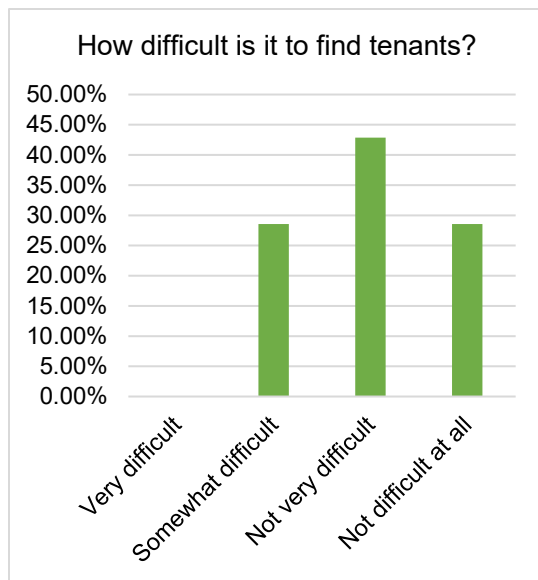


Figure 35- Difficulty in Finding Tenants

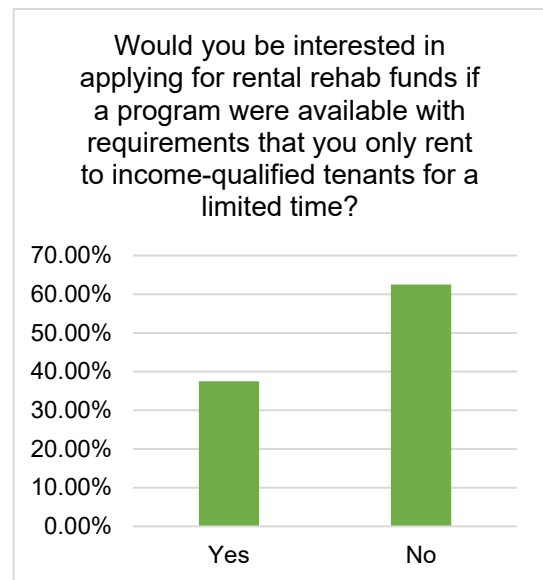


Figure 36- Interest in Landlord Rehabilitation Funds for Income-Restricted Tenants

HOUSING SURVEY OF EMPLOYERS IN THE VILLAGE OF SPENCER

Housing a workforce is vital to the success of business located in Spencer, and the availability of safe, affordable housing that workforce is a key component to the local economy.

Employer surveys were mailed to 57 businesses in the Village of Burwell, with 11 completed surveys being returned (19%).

Below you will find survey question results displayed in graph form:

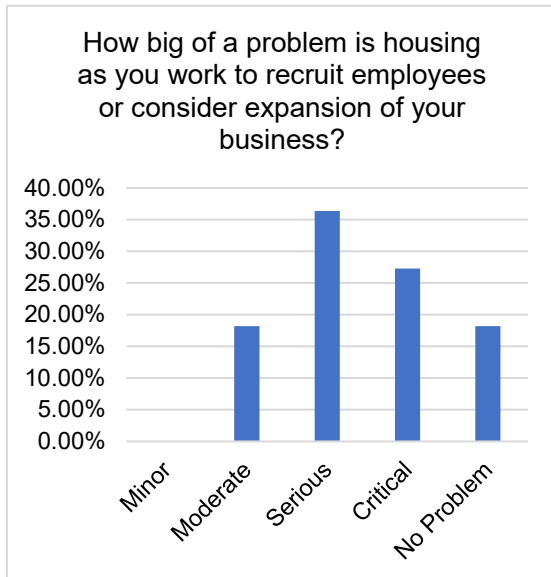


Figure 37- Housing as a Barrier to Recruiting Employees/Expanding Business

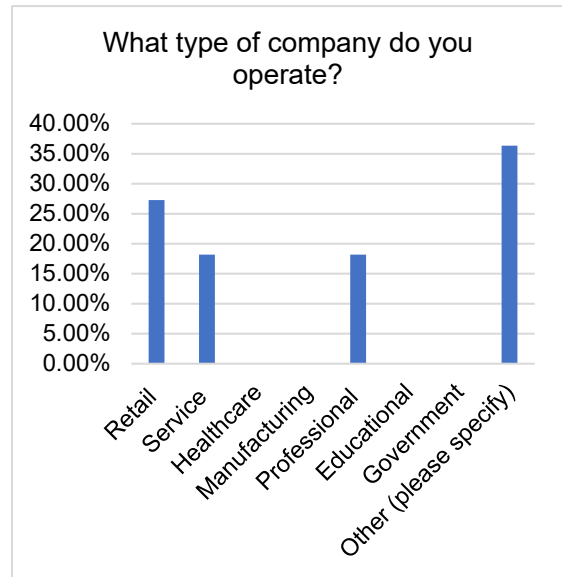


Figure 38- Employer Business Type

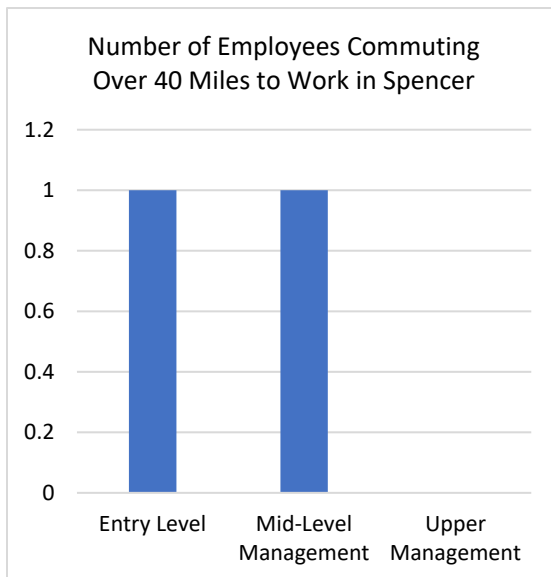


Figure 39- Number of Employees Commuting 40 Miles or More to Work

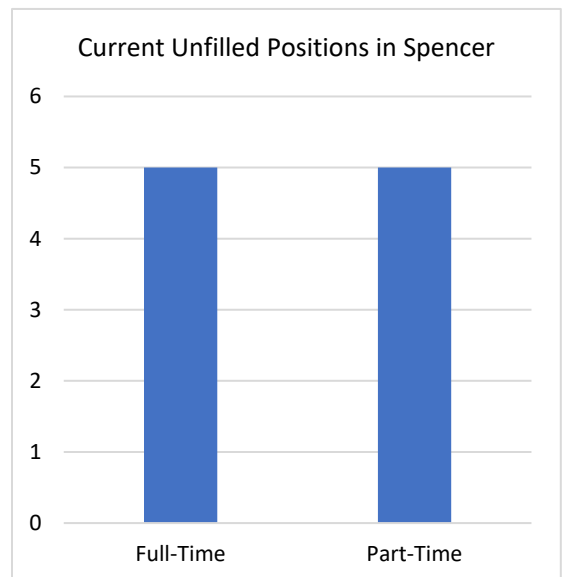


Figure 40- Unfilled Employee Positions

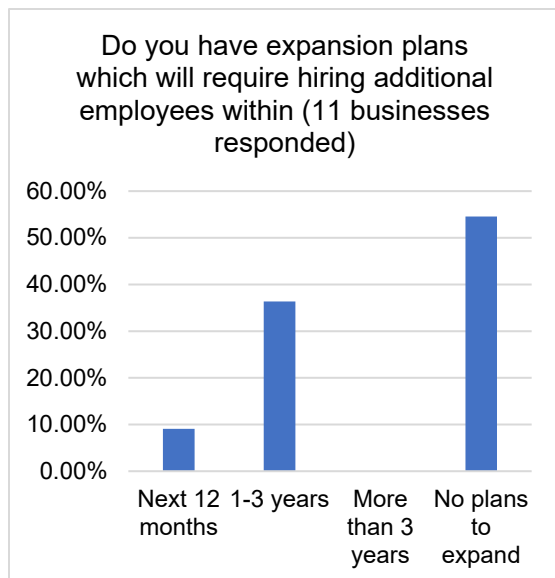


Figure 41- Future Business Expansions Planned

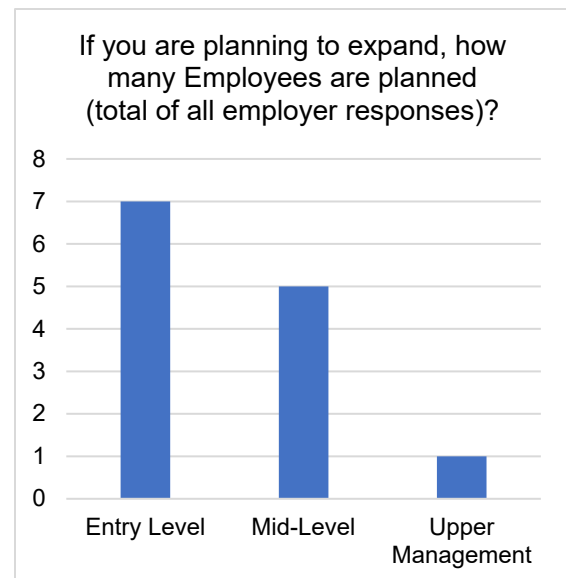


Figure 42- Future Employee Needs Due to Planned Expansions

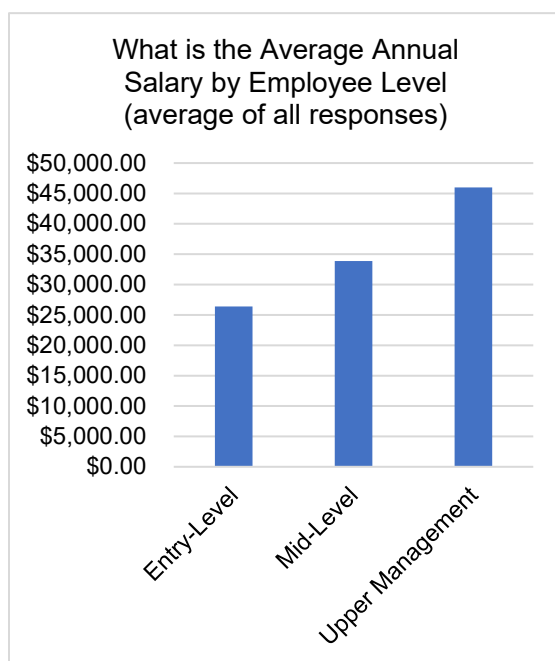


Figure 43- Average Wage by Employee Level

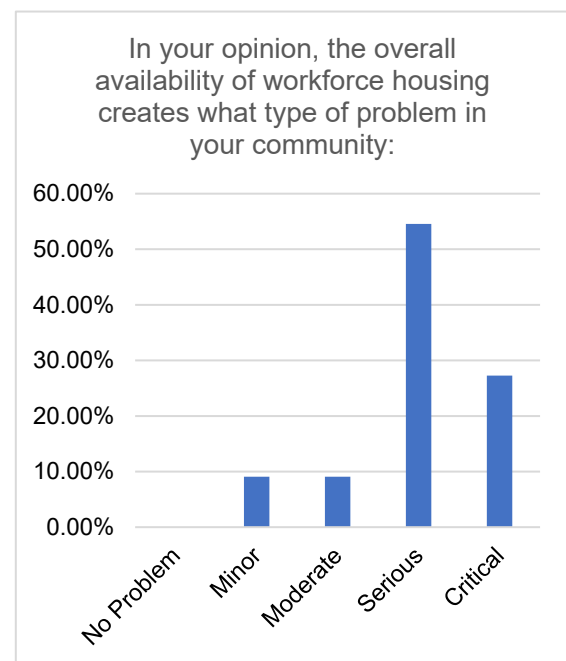


Figure 44- Overall Opinion of Workforce Housing Availability

HOUSING SURVEY OF EMPLOYEES WORKING IN THE VILLAGE OF SPENCER

It was vital to the Village of Spencer to determine the housing needs of employees working in Spencer, to determine if the availability of housing was a barrier to employees and identify opportunities to provide workforce housing for employees commuting to work.

The Employee Housing Survey was sent to each of the Spencer businesses, and there was a total of 19 Employee Survey responses.

Below you will find survey question results displayed in graph form:

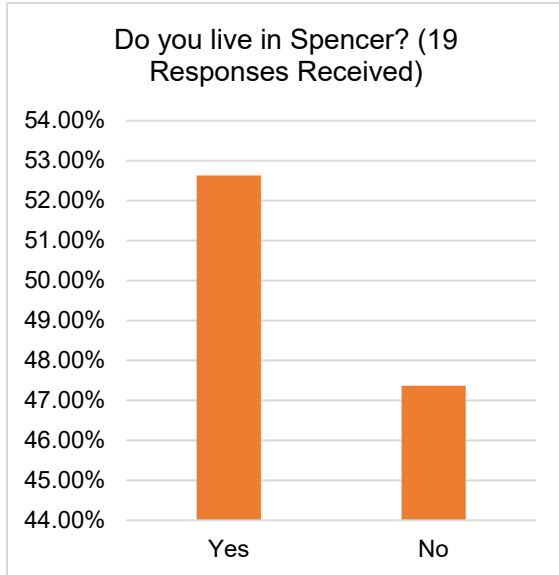


Figure 45- Spencer Employees Residency

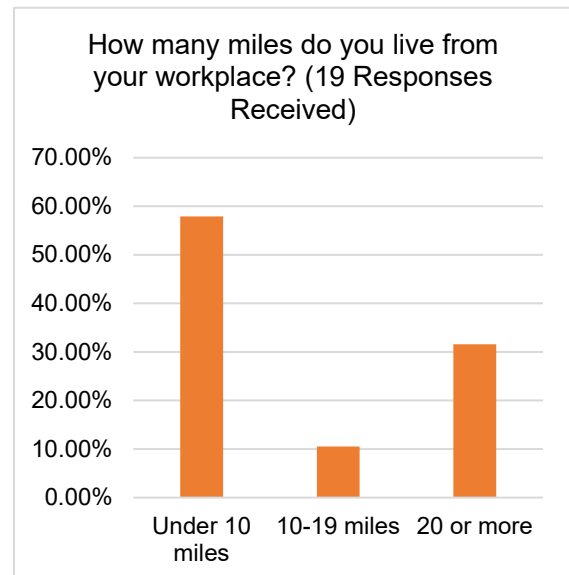


Figure 46- Employees Commuting to Work

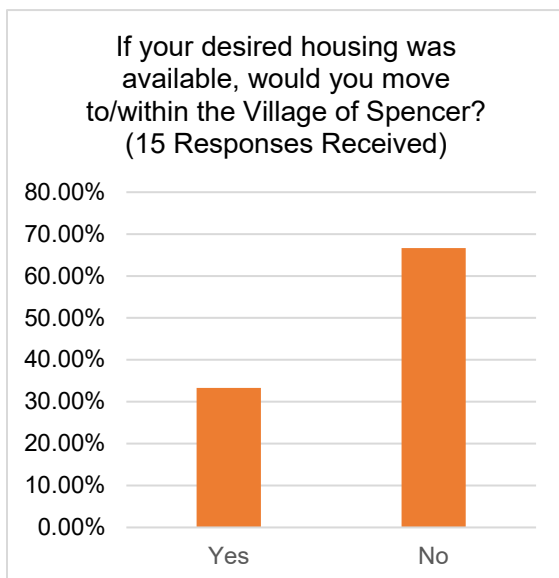


Figure 47- Workers Would Move to Spencer

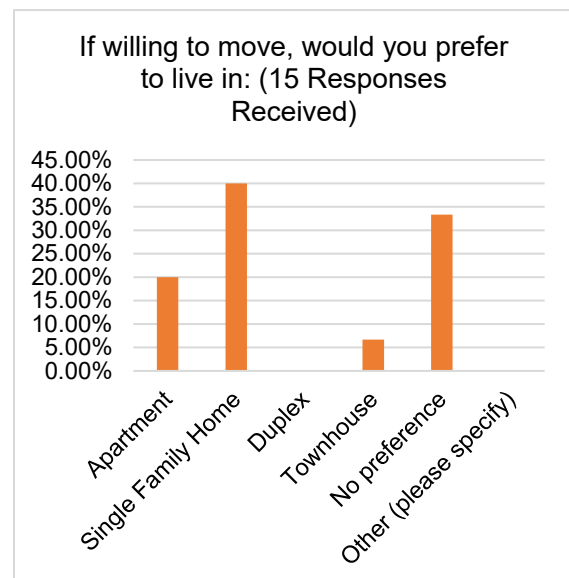


Figure 48- Housing Type Preferences

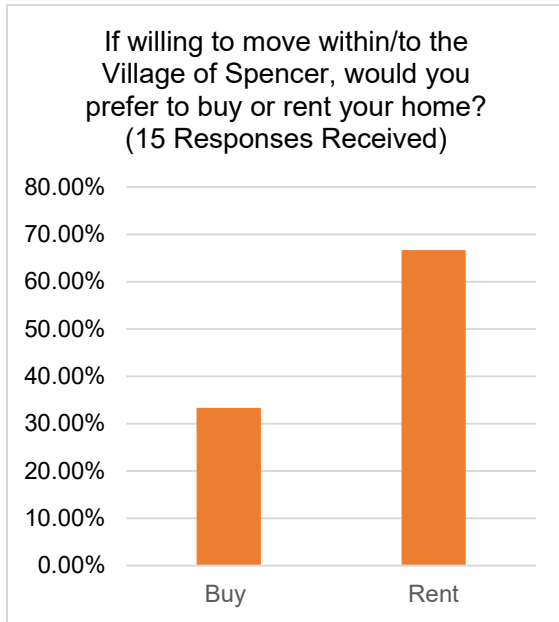


Figure 49- Buy or Rent Preferences

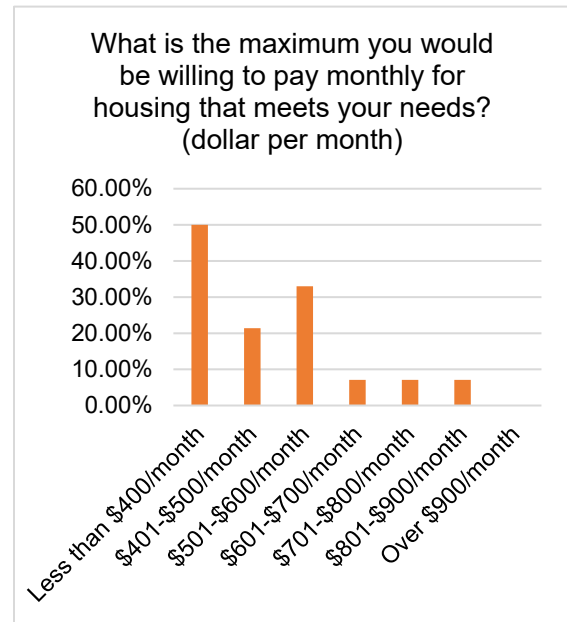


Figure 50- Monthly Rent Preferences

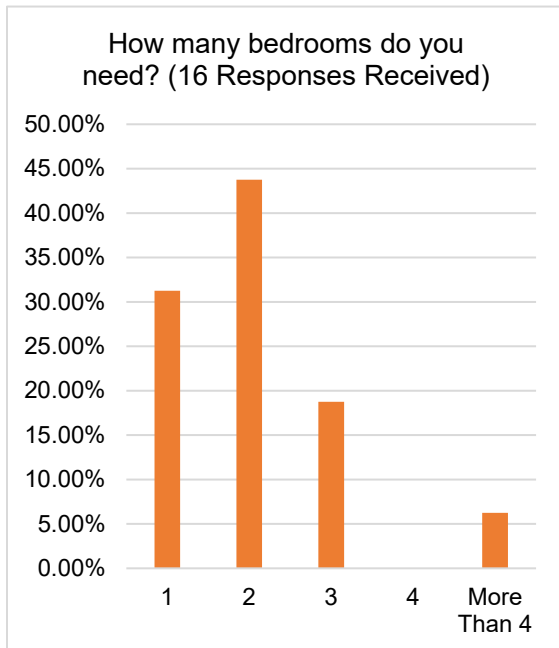


Figure 51- Number of Bedrooms Needed

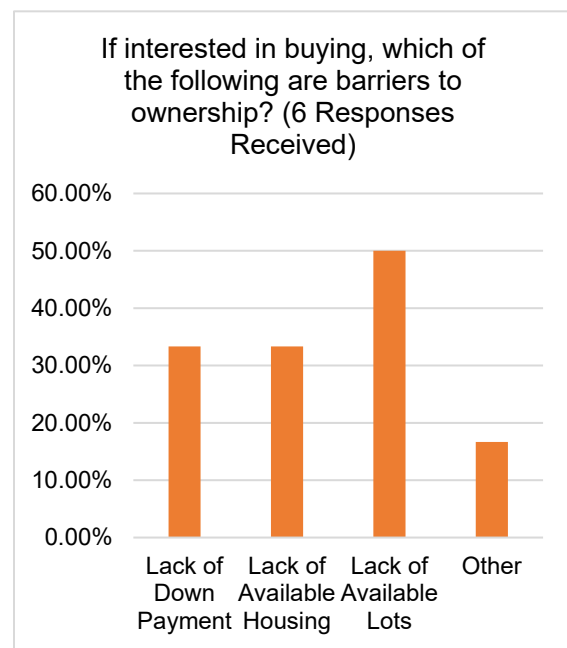


Figure 52- Barriers to Home Ownership

Boyd County Industry Trends													
Industry Code	Industry Title	2010 Quarter 4		2018 Quarter 4		2020 Quarter 4				2010-2020		2018-2020	
		Establishments	Average Employment	Establishments	Average Employment	Establishments	Average Employment	Average Employment Per Establishment	Total Wage	Average Weekly Wage	Location Quotient	Change in Employment	Percent Change
00	Total, All Industries	92	562	103	588	104	557	5.36	\$4,976,168	\$687	5.05	-5	-0.9%
11	Agriculture, Forestry, Fishing & Hunting	3	Confidential	10	51	10	44	4.40	\$482,366	\$791	5.05	-7	-13.7%
21	Mining, Quarrying, and Oil and Gas Extraction												
22	Utilities	1	Confidential	0	0	0	0	0.00	\$0	\$0	0.00	0	0.0%
23	Construction	6	7	4	Confidential	4	8	2.00	\$50,712	\$488	0.25	1	14.3%
31-33	Manufacturing	6	27	5	16	5	14	2.80	\$92,795	\$510	0.25	-13	-48.1%
42	Wholesale Trade	5	34	7	39	7	43	6.14	\$301,235	\$539	1.86	9	26.5%
44-45	Retail Trade	8	55	8	53	10	46	4.60	\$274,074	\$468	0.75	-9	-13.2%
48-49	Transportation and Warehousing	15	43	15	50	15	47	3.13	\$610,711	\$999	1.73	4	9.3%
51	Information	2	Confidential	2	Confidential	2	Confidential		Confidential				
52	Finance and Insurance	6	40	7	33	7	32	4.57	\$541,465	\$1,302	0.98	-8	-20.0%
53	Real Estate and Rental and Leasing	1	Confidential	1	1	1	1	1.00	\$3,522	\$271	0.17	0	0.0%
54	Professional and Technical Services	2	Confidential	1	Confidential	1	Confidential		Confidential				
55	Management of Companies and Enterprises			0	0	0	0	0.00	\$0	\$0	0.00	0	0.0%
56	Administrative and Waste Services			1	Confidential	1	Confidential		Confidential				
61	Educational Services	3	Confidential	4	88	4	83	20.75	\$771,743	\$715	1.59	-5	-5.7%
62	Health Care and Social Assistance	7	105	14	129	12	99	8.25	\$805,804	\$626	1.20	-6	-5.7%
71	Arts, Entertainment, and Recreation	1	Confidential	0	0	0	0	0.00	\$0	\$0	0.00	0	0.0%
72	Accommodation and Food Services	6	23	5	26	6	26	4.33	\$69,195	\$205	0.65	3	13.0%
81	Other Services, Ex. Public Admin	3	Confidential	2	Confidential	1	Confidential		Confidential				
92	Public Administration	17	70	16	75	16	76	4.75	\$524,022	\$530	2.56	6	8.6%
												1	1.3%

Sources:
Nebraska Department of Labor, Labor Market Information, Quarterly Census of Employment and Wages
Industry totals and rollups may not be additive due to the suppression of non-disclosable industry cells
The Location Quotient is calculated comparing the region to Nebraska Statewide
7/28/2021

Figure 53 - Boyd County Workforce Trends

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