



Heartland United Way

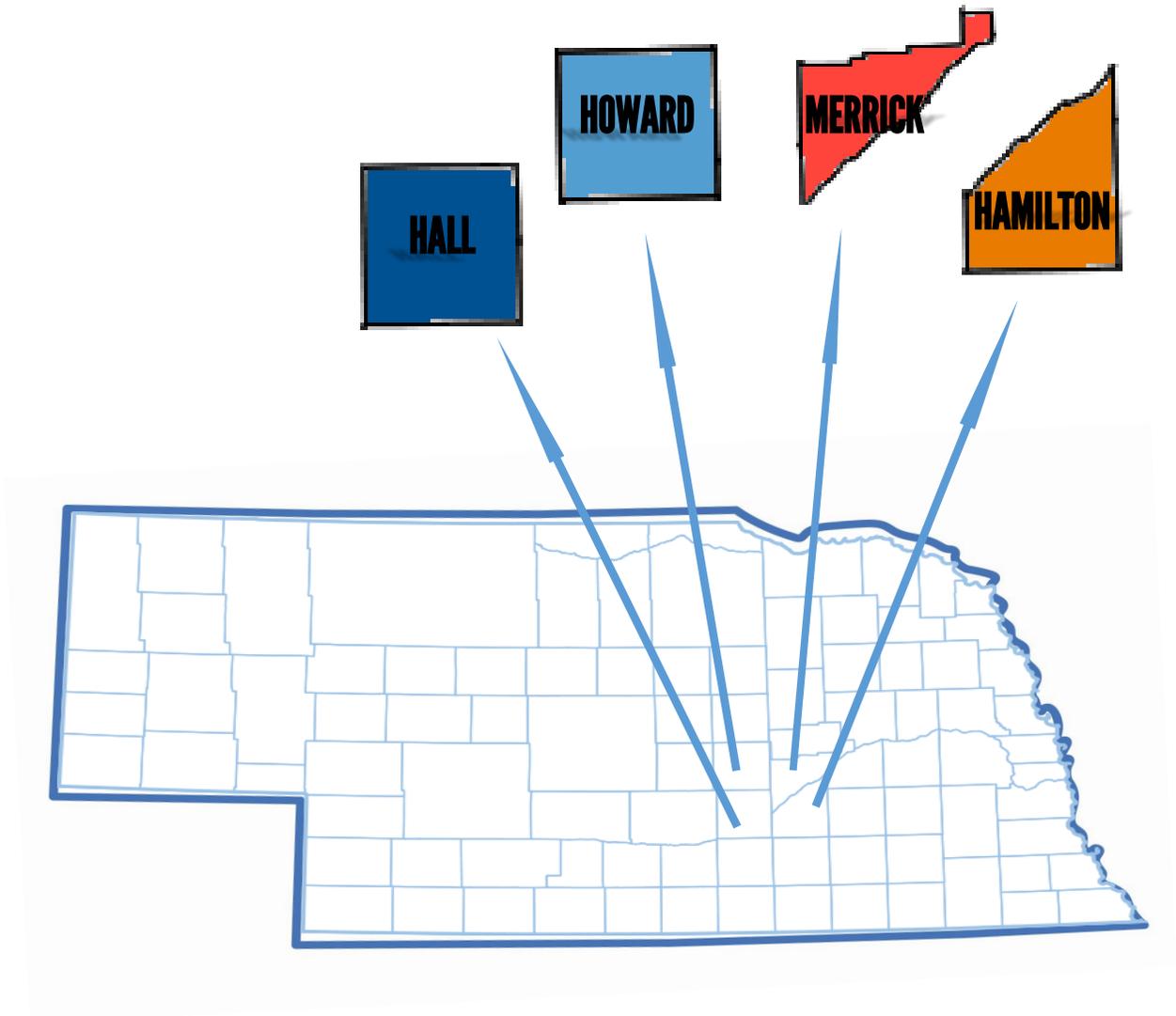
CURRENT POVERTY STATISTICS

IN HEARTLAND UNITED WAY COUNTIES

July 2018



VISTA
Volunteers In Service To America



We fight for the health, education and financial stability
for every person in every community.

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HALL COUNTY

Population

The current population estimate is around 61,519 people [1]. For its communities, estimates are:

- ◆ 51,390 persons living in Grand Island,
- ◆ 1,350 in Wood River,
- ◆ 844 in Doniphan,
- ◆ 796 people living in the village of Cairo, and
- ◆ 660 living in Alda.

Below is the population change since 2015 to current population estimates for Hall County.

	2015	2016	2017
Hall County, Nebraska	61,300	61,530	61,519

Hall County is getting younger. The average age has decreased by 1/10 of a percent to 35.7 years [1]. Current population breaks are below.

Population	61,105
5 to 14 years	15.3%
15 to 17 years	4.3%
18 to 24 years	8.9%
15 to 44 years	38.8%
16 years and over	75.8%
18 years and over	72.9%
60 years and over	19.4%
62 years and over	16.9%
65 years and over	14.1%
75 years and over	6.7%

There are 18,231 children aged 19 and younger; 4,707 are 4 and under, and 7,377 are between 10 and 17 [2].

There are 22,196 households: 66% are [family households](#), and 33.2% are non-family [1] Over half (51.7%) of families have [related children](#) un-

der the age of 18 living with them. Only 3.3% of single male households live with their own children compared to 13.7% of single female households [1].

Average Household Size: 2.59

Average Family Size: 3.16

There are 16,557 children in households in Hall County. Of those, 89.4% live with their parents, 5.9% live with their grandparents, 2.7% are foster children or unrelated to householders, and 2.0% live with other relatives [1].

Most children's householders are married (61%), over a quarter (28%) live with single mothers, and every 1 out of 10 children (10%) live with single fathers [1].

The [age-dependency ratio](#) is calculated by "dividing the combined population under 18 years and 65 years and over by the population 18-64 years and multiplying by 100."

[Old-Age Dependency Ratio: 24.0](#)

[Child Dependency Ratio: 46.1](#)

Over 40% of grandparents are responsible for their grandchildren [1]. Most (12.6%) have been guardians for 5 or more years.

Health

As populations fluctuate, so too do health influences. The affect is not necessarily clear and often hard to isolate from the complicated workings of a community.

Nevertheless, the [County Health Rankings](#) updates health related population estimates for every county, in every state annually.

Hall County has improved since last year and now ranks:

- ◆ 33rd for Health Outcomes
- ◆ 70th for Health Factors

Last year rankings were out of 78 counties; this year it is out of 80. Hall was 53rd for Health Outcomes and 76th for Health Factors in 2017.

Methodologies and processes are available [here](#) on how this projects assignments values and measures outcomes.

The [SHARP](#) (Student Health and Risk Prevention) Surveillance System is a well-renown assessment of students, their behaviors, and their risks. It incorporates the Youth Risk Behavior Survey (YRBS), Youth Tobacco Survey (YTS), and Nebraska Risk and Protective Factor Student Survey (NRPFSS).

Statistics for [Hall County](#) were current as of 2016. SHARP asks schools to participate in their assessment biennially, and is to do so this fall 2018.

Healthcare efficacy, availability, and cost are consistent points of interest in the public sphere.

Average Healthcare Costs:

\$9,095

Sometimes working does not guarantee healthcare coverage, which can be dangerous given the potential for high costs.

Despite participating in the [labor force](#) [1],

- ◆ 25.4% of Alda,
- ◆ 23.8% of Wood River residents,
- ◆ 19.0% Grand Island,
- ◆ 12.6% Cairo and
- ◆ 7.3% of Doniphan do not have health coverage.

7.6% children are

without health insurance;

45.3% are on Medicaid or CHIP^[2]

The percentage of the county who are uninsured is 18.2%. Of the 1,500 estimated unemployed persons, 21.8% have public health insurance and 38.2% have private insurance. For unemployed people, 42.5% do not have insurance coverage [1].

Food insecurity and reliance on SNAP benefits can be strong indicators of health, in addition to family financial well being.

19.1% of children are food insecure^[2]

Out of all households, 12.6% utilize food stamps/ SNAP benefits [1]. According to Voices for Children, 23.8% of children in Hall County use SNAP benefits [2].

66% of all children are likely eligible

for federal nutrition assistance^[2]

By district: 27.8 for Doniphan-Trumbull, 28.54 of Northwest, 48.9 of Wood River, and 66.51 of GIPS are eligible for free and reduced lunch.

Education

Of the population aged 25 and older in Hall County, most (83.2%) have a high school diploma or

higher [1]. By township,

- ◆ 93.8% of Doniphan,
- ◆ 91.7% of Cairo,
- ◆ 84.1% of Wood River,
- ◆ 81.4% of Grand Island, and
- ◆ 74.7% of Alda have a high school diploma.

Education is a tremendous tool against poverty. Poverty rates change dramatically between every level of educational attainment.

The four-year graduate rate for Hall County schools is as follows for 2016-2017 [3]:

- ◆ Doniphan: 100.0
- ◆ Northwest: 98.35
- ◆ Wood River: 94.12
- ◆ Grand Island Public Schools: 87.13

In Hall County, 1/4 persons with less than a high school live in poverty, compared to 1 out of 10 high school graduates [1].

Less than 10% (8.7) of some college or associate’s degree holders and less than 5% (4.8) of Bachelor’s holders live in poverty [1].

**Only half of all 3 and 4 year olds
are enrolled in any
educational program^[2]**

At least 30% of each city and village population has a high school diploma or equivalent in Hall County, plus or minus 2 pts. Doniphan is the only exception with 27.2% of its population having a high school diploma [1].

Nebraska Department of Education has updated numbers of [the cost per pupil by school district](#).

By membership here are the most current numbers for each Hall County school district:

Wood River Rural: \$15,268.03

Doniphan-Trumbull: \$13,553.61

Northwest: \$11,982.04

Grand Island: \$11,186.57

For perspective, current membership (i.e. number of students) by district are [3]:

- ◆ 546 in Wood River Rural Schools,
- ◆ 474 for Doniphan-Trumbull,
- ◆ 1,475 for Northwest, and
- ◆ 9,905 in Grand Island.

Membership is “[t]he official count of Nebraska public school students is taken on the last Friday in September of each school year. The count is taken by grade, gender and race/ethnicity”, according to Nebraska Department of Education.

Income

For the ordinary Hall County resident, the [median income](#) is estimated at \$51,355 for 2016, or \$25 an hour roughly [1].

**For 1 adult, 1 infant, and 1 toddler,
a parent needs to make \$17.75/hour^[2]**

Married-couples’ income averages around \$70,423, while full-time male orders can expect to [earn](#) around \$40,426 (\$19/hour) [1].

Full-time female workers can made around \$31,441, roughly \$15 an hour. The hourly rates were calculated based on a 40 hour work-week. Median income within Hall County itself is notice-

ably different.

Cairo: \$60,000
Wood River: \$54,129
Doniphan: \$49,500
Grand Island: \$49,118
Alda Village: \$46,705

The mean income deficit for families is \$9,528 [1]. This is calculated by taking the “difference in dollars between family income and the family’s poverty threshold” [4].

For married couples mean income deficit is \$8,335, and \$10,310 for single mothers [1].

Of all families, those with no workers live in poverty 34.2% of the time, 1 worker 22.9% of the time, and 2 workers 2.9%. Married-couples are more financially stable [1].

Even with no workers, 14.8% of couples live in poverty. The rate is 12.5% with one worker, and 1.3% living in poverty with two workers [1].

**74% of Hall children
 have all parents in the labor force^[1]**

For [gross rent](#), the Bureau estimated an increase from \$654 to \$696 in Hall County [5].

According to the [Bureau of Labor Statistics](#), current weekly median wages for Hall county are \$740 on average (through quarter 3 of 2017).

Out of 46,331 estimated people above the age of 16, these are the current breakouts by age group

Hall County	
Age Group	% Unemployed
16 to 19 years	22.0
20 to 24 years	11.0
25 to 29 years	7.5
30 to 34 years	1.6
35 to 44 years	3.6
45 to 54 years	2.6
55 to 59 years	2.6
60 to 64 years	2.7

for unemployment [see above].

Occupied housing unit estimates report 22,572 housing units within Hall County: 13,854 (61%) owner-occupied and 8,718 renter-occupied [1].

Monthly housing costs are estimated to be between \$500 and \$799 on average. Most owner housing costs are between \$1,000 to \$1,499; renting costs are the same as the average [1].

**1 out of 4
 families with children
 live in poverty^[1]**

The average cash public assistance* is \$2,114 for Hall County. Single mothers face poverty at 3x the rate of other families [1].

**21.9% of children 17 or younger, and
 28.9% of children below age 5
 live in poverty^[2]**

*Public assistance is defined as: “Supplemental Security Income (SSI), cash public assistance income, or Food Stamp/SNAP “ [1]

HAMILTON COUNTY

Population

The current population estimate is around 9,207 people [1]. For its communities, estimates are:

- ◆ 4,488 in Aurora,
- ◆ 430 in Hampton,
- ◆ 357 in Giltner,
- ◆ 232 in Marquette,
- ◆ 146 Hordville,
- ◆ 45 in the Village of Stockham.

Below is the population change since 2015 to current population estimates for Hamilton County.

	2015	2016	2017
Hamilton County, Nebraska	9,142	9,170	9,207

Average age is the same as 2016's estimate of 42.3 years [1].

Population	9,118
5 to 14 years	14.1%
15 to 17 years	4.8%
18 to 24 years	7.6%
15 to 44 years	33.8%
16 years and over	79.1%
18 years and over	75.6%
60 years and over	25.3%
62 years and over	22.9%
65 years and over	17.9%
75 years and over	8.5%

There are 2,449 children aged 19 and younger in Hamilton County: 546 are 4 and under, and 1,088 are between 10 and 17 [2].

Old-Age Dependency Ratio: 30.9

Child Dependency Ratio: 42.3

There are 3,705 households: 71.4% are [family households](#), and 28.6% are non-family.

Average Household Size: 2.42

Average Family Size: 2.88

Over 3/5 of all families are married couples, 6.7% are female-headed households, and 3.4% are male headed households. Nearly 1 out of 10 families have own children under the age of 18 living with them.

Over 78.6% of grandparents are responsible for their grandchildren [1]. Most (32.7%) have been guardians for 5 or more years.

Health

Current [County Health Rankings](#) in 2018 for Hamilton County have improved to:

- ◆ 20th for Health Outcomes
- ◆ 1st for Health Factors

Last year rankings were out of 78 counties; this year it is out of 80. Hamilton County was 17th and 2nd for the respective categories last year.

The [SHARP](#) (Student Health and Risk Prevention) Surveillance System is set to be updated this fall. Statistics for [Hamilton County](#) have not been updated since 2010.

Having current data on risk and factors on the health of students in a county that have moved upwards to 1st for health factors could be beneficial for other communities in our area.

Ideally, employment health coverage would help mitigate the burden of medical expenses, but that is not always the case.

Average Healthcare Costs:

\$7,757

Despite participating in the [labor force](#) [1],

- ◆ 4.5% of Aurora,
- ◆ 5.3% of Giltner,
- ◆ 6.4% of Hampton,
- ◆ 8.9% of Hordville,
- ◆ 11.2% of Phillips,
- ◆ 11.7% of Marquette, and
- ◆ 13.3% of Stockham do not have health coverage.

5.6% children are uninsured;

20.9% are enrolled in Medicaid and CHIP^[2]

County average is 5.3% for Hamilton County for uninsured people. Uninsured people are 39.4% of unemployed people [1].

18.2% are all children are food insecure^[2]

Out of all households, 3.6% utilize food stamps/ SNAP benefits. Children participate in SNAP at a rate of 8.4%, and 34.2% of all children are eligible for free and reduced meals [2].

By district: 29.5 of Aurora, 34.41 of Giltner, and 34.68 of Hampton students are eligible for free and reduced lunch [3].

Education

Of the population aged 25 and older in Hamilton County, almost all (93.5%) have a high school diploma or higher [1]. By township,

- ◆ 95.8% of Hampton,

- ◆ 95.4% of Phillips,
- ◆ 95.1% of Aurora,
- ◆ 92.2% of Giltner,
- ◆ 90.0% of Marquette,
- ◆ 81.7% of Hordville, and
- ◆ 70.3% of Stockham at least, a high school diploma.

By educational attainment, the rates of poverty are greatly staggered in Hamilton County.

Nearly a quarter (24.2%) persons with less than a high school live in poverty, compared to 9.7% of high school graduates. Only 5.5% of some college or associate’s degree holders, and less than 1% of Bachelor’s holders live in poverty [1].

40.2% of 3 to 4 year olds

are enrolled in education^[2]

The range for the population with only a high school diploma is between 23.1 and 46.4 for all previously mentioned towns and villages. Estimates report 31.9% for the whole county [1].

By member, here are is [the cost per pupil by membership](#) for the 2017-2018 school year by district:

Hamilton: \$17,774.52

Giltner: \$19,530.67

Aurora: \$13,303.39

Current membership by district are [3]:

- ◆ 2,151 in Aurora,
- ◆ 186 students in Giltner, and
- ◆ 173 for Hampton.

Income

A median income of \$59,760 was estimated for Hamilton County [1]. That calculates to roughly \$29 an hour.

Hourly wage needed to sustain

1 adult, 1 infant, 1 toddler:

\$16.73

The income of a married-couple is around \$78,333 [1]. [Earnings](#) for single male householders is around \$50,376 (\$24/hour) [1]. Single female householders around \$35,865, roughly \$17 an hour. The hourly rates were calculated based on a 40 hour work-week.

Median income within Hamilton County are as follows [1]:

Stockham: \$92,750

Aurora: \$58,567

Giltner: \$56,250

Hampton: \$56,429

Hordville: \$45,938

Phillips: \$44,844

Marquette: \$41,250

It is important to note that the smaller the community, the greater margin for error for estimates. Example, while Stockham’s median income may appear impressive, the margin for error (+/-) is \$64,000 [1].

12.6% of children 17 or younger, and

18.5% of children below age 5

live in poverty^[2]

The Bureau estimates a decrease for [gross rent](#), from \$696 to \$651 [5].

The mean income deficit for families is \$6,079 [1]. This is calculated by taking the “difference in dollars between family income and the family’s poverty threshold” [4].

Of all families, those with no workers live in poverty 34.2% of the time, 1 worker 22.9% of the time, and 2 workers 2.9%. Married-couples are more financially stable.

1 out of 10 children

under age 5 live in poverty

Even with no workers, 14.8% of couples live in poverty. The rate is 12.5% with one worker, and 1.3% living in poverty with two workers [1].

60% of children 6 or younger have all parents in the labor force;

75.6% of children 6 to 17 have all parents in the labor force^[2]

According to the [Bureau of Labor Statistics](#), current weekly median wages for Hamilton county are \$812 on average (as of quarter 3 of 2017).

About 7,200 people above the age of 16 are eligible to be in the workforce. Current estimates for unemployment vary between age group [see next page].

HAMILTON COUNTY

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Within Hamilton County, there are an estimated 3,705 housing units: 2,994 (80%) owner-occupied and 771 renter-occupied [1].

Monthly housing costs are estimated to be between \$500 and \$799 on average. Most owner housing costs are between \$1,000 to \$1,499; renting costs are the same as the average [1].

The average cash public assistance* is \$2,856 for Hamilton County [1].

Hamilton County	
Age Group	% Unemployed
16 to 19 years	2.7
20 to 24 years	8.4
25 to 29 years	0.3
30 to 34 years	7.7
35 to 44 years	0.4
45 to 54 years	1.0
55 to 59 years	0.7
60 to 64 years	0.0

*Public assistance is defined as: "Supplemental Security Income (SSI), cash public assistance income, or Food Stamp/SNAP " [1]

HOWARD COUNTY

Population

The current population estimate is around 6,437 people [1]. For its communities, estimates are:

- ◆ 2,342 in St Paul,
- ◆ 300 in Dannebrog,
- ◆ 224 in Elba,
- ◆ 188 in Boelus, and
- ◆ 120 live in Farwell.

Below is the population change since 2015 to current population estimates for Howard County.

	2015	2016	2017
Hamilton County, Nebraska	6,382	6,419	6,437

Average age is the same as 2016's estimate of 43.3 years [1].

Population	6,365
5 to 14 years	14.0%
15 to 17 years	3.9%
18 to 24 years	6.3%
15 to 44 years	32.0%
16 years and over	78.8%
18 years and over	76.3%
60 years and over	27.8%
62 years and over	25.5%
65 years and over	20.7%
75 years and over	9.8%

There are 1,679 children aged 19 and younger in Howard County: 441 are 4 and under, and 705 are between 10 and 17 [2].

Old-Age Dependency Ratio: 37.3

Child Dependency Ratio: 42.6

There are 2,601 households: 65.8% are [family households](#), and the rest are non-family.

Average Household Size: 2.44

Average Family Size: 3.05

Only 57.7% of all families are married couples, 6.3% are female-headed households, and 1.8% are male headed households. Almost 1/3 (27.3%) of families have own children under the age of 18 living with them.

Of 58 grand-families, only 20.7% of grandparents are responsible for their grandchildren [1]. The majority (13.8%) have been guardians for 5 or more years.

Health

Current [County Health Rankings](#) in 2018 for Howard County have improved to:

- ◆ 14th for Health Outcomes
- ◆ 29th for Health Factors

Last year rankings were out of 78 counties; this year it is out of 80. Howard County was 21st and 41st for the respective categories.

The [SHARP](#) (Student Health and Risk Prevention) Surveillance System is set to be updated this fall. Statistics for Howard County were current as of [2016](#).

Average Healthcare Costs:

\$9,346

Employment does not necessarily indicate health coverage. For lots of families, some perhaps not in Howard County, entry-level minimum wage

jobs offering minimum wage may be difficult to find.

5.1% of people are without insurance, regardless of work status^[1]

Despite participating in the [labor force](#),

- ◆ 5.6% of Boelus,
- ◆ 5.9% of St Paul,
- ◆ 13.0% of Elba,
- ◆ 19.1% of Farwell, and
- ◆ 19.3% of Dannebrog do not have health coverage.

7.8% children are uninsured;

21.6% are enrolled in Medicaid and CHIP^[2]

County average is 6.5% for persons employed without insurance. Just under 40% (37.9%) of unemployed people are also without insurance.

18.5% are all children are food insecure^[2]

Out of all households, 7.8% utilize food stamps/ SNAP benefits. Children participate in SNAP at a rate of 11.2%, and 59% of all children are eligible for free and reduced meals [2].

33.7% of all children are eligible for free and reduced lunch^[2]

By district, 29.75 of St Paul, 31.97 of Centura, and 66.98 of Elba students are eligible for free and reduced lunch [3].

Education

Of the population aged 25 and older in Hamilton County, almost all (92.4%) have a high school diploma or higher. By township,

- ◆ 91.8% of Dannebrog

- ◆ 91.7% of Boelus,
- ◆ 91.6% of St Paul,
- ◆ 89.9% of Farwell, and
- ◆ 85.9% of Elba.

By school district within the county the graduation rates within four years are [3]:

- ◆ 100.0 for Centura,
- ◆ 100.0 for St Paul, and
- ◆ unavailable for Elba due to class size.

At a given time, a solid 40% of Howard County has a high school diploma. Estimated ranges are 39.8 and 48.5 between all villages and towns; 40.1% estimated for the county.

Poverty rates and academic achievement are closely intertwined.

In Howard County, people with less than a high school diploma face poverty 27.2% of the time. High school graduates only half of that at 10.4%, and all levels of college education face poverty at the same rate of 4.9% [1].

3 out of 5 three to four year olds are enrolled in school^[2]

By member, here are is [the cost per pupil by membership](#) for the 2017-2018 school year by district:

St Paul: \$13,131.63

Centura: \$14,348.58

Elba: \$23,508.38

Current membership by district are [3]:

- ◆ 689 for St Paul,
- ◆ 488 students in Centura, and
- ◆ 106 for Elba.

Income

Around \$52,247 is the current estimate for median household [income](#) in Howard County, or roughly \$25 [1].

Hourly wage needed to sustain

1 adult, 1 infant, 1 toddler:

\$16.73^[2]

Median [earnings](#) are \$31,738 [1]. Earnings for single male householders is around \$42,832 (\$21/hour) [1].

Single female householders around \$36,379, roughly \$18 an hour. The hourly rates were calculated based on a 40 hour work-week.

Within Howard County are as follows median incomes are:

Elba: \$49,659

St Paul: \$44,837

Boelus: \$42,500

Dannebrog: \$40,625

Farwell: \$33,125

The mean income deficit for families is \$7,030 [1]. This is calculated by taking the “difference in dollars between family income and the family’s poverty threshold” [4].

Of all families, those with no workers live in poverty 8.0% of the time, 1 worker 12.5% of the time, and 2 workers 4.6% [1].

1 out of 10 families with a child under 5 live in poverty^[1]

Two income households do better financially. Even with no workers, 8.0% of couples live in poverty. The rate is 5.8% with one worker, and 4.1% living in poverty with two workers.

88% of families with children under 6 have all parents in the labor force

About 5,000 people above the age of 16 are eligible to be in the workforce. Current estimates for unemployment vary between age group.

Howard County	
Age Group	% Unemployed
16 to 19 years	21.6
20 to 24 years	7.4
25 to 29 years	4.7
30 to 34 years	4.6
35 to 44 years	0.4
45 to 54 years	0.8
55 to 59 years	2.9
60 to 64 years	4.6

26.3% of children under 5 live in poverty; 42% of children 10-17 live in poverty^[2]

For all families, 6.3% live in poverty. That number increased to 10.7% when there are minor children. Married couples face poverty 4.3% of the

time, and 5.9% with children. Lastly, single female householders are in poverty 25.6% of the time, and that number increases to 41.2% with children under the age of 18 [1].

According to the [Bureau of Labor Statistics](#), current weekly median wages for Hall county are \$622 on average (through quarter 3 of 2017).

The Bureau estimates a decrease for [gross rent](#), from \$599 to \$574 [5].

An estimated 2,600 occupied housing units exist in Howard County. An overwhelming majority (2,024 or 79%) are owner-occupied and 577 renter-occupied [1].

Monthly housing costs are estimated to be between \$300 and \$799 on average. Most owner housing costs are between \$1,000 to \$1,499; renting costs are the same as the average [1].

The average cash public assistance* is \$902 for Howard County.

MERRICK COUNTY

Population

The current population estimate is around 7,882 people [1]. For its communities, estimates are:

- ◆ 2,920 in Central City,
- ◆ 477 in Palmer,
- ◆ 354 in Clarks, and
- ◆ 291 in Chapman.

Below is the population change since 2015 to current population estimates.

	2015	2016	2017
Merrick County, Nebraska	7,802	7,849	7,882

Average age is the same as 2016's estimate of 43.8 years [1].

Population	7,793
5 to 14 years	12.9%
15 to 17 years	4.0%
18 to 24 years	7.4%
15 to 44 years	32.2%
16 years and over	79.9%
18 years and over	77.2%
60 years and over	27.9%
62 years and over	24.2%
65 years and over	19.6%
75 years and over	9.2%

Nearly 2,000 children are aged 29 and under within the county; 491 are under 4, and 823 are between 10-17 [2].

Old-Age Dependency Ratio: 33.9

Child Dependency Ratio: 39.5

There are 3,311 households: 64.9% are [family households](#), and 35.1% are non-family.

Over 1/2 (52.4%) of all families are married couples, 8.6% are female-headed households, and 3.9% are male headed households.

Almost 1 out of 4 families have own children under the age of 18 living with them. For married couples, 17.8% have minor children. For single male and single female householders, the rates for having minor children is 1.9% and 5.0% respectively [1].

Average Household Size: 2.29

Average Family Size: 2.75

Seven out of ten (69.7%) grandparents are responsible for their grandchildren [1]. Most (43.9%) have been guardians for 1 to 2 years.

Health

Current [County Health Rankings](#) in 2018 for Merrick County are below:

- ◆ 67th for Health Outcomes
- ◆ 52nd for Health Factors

Last year rankings were out of 78 counties; this year it is out of 80. Merrick County was 55th and 54th for each category respectively, in 2017.

The [SHARP](#) (Student Health and Risk Prevention) Surveillance System is set to be updated this fall. Statistics for [Merrick County](#) have not been updated since 2010.

Merrick County and its communities are working tirelessly to assure a healthy future for themselves. Having results from current assessments on risks and protective factors for youth could

improve on programming efforts and youth-focused initiatives.

Average Healthcare Costs:

\$9,852

Despite participating in the [labor force](#),

- ◆ 18.2% in Central City,
- ◆ 21.0% in Palmer,
- ◆ 12.7% in Clarks, and
- ◆ 6.9% in Chapman do not have health coverage.

7.1% of children are without health insurance;
32.4% are enrolled in Medicaid and CHIP^[2]

County average for uninsured is 2.5%. Persons who work but are uninsured are 12.9%. Over 3/4 of county residents, who are insured, have private health insurance [1].

Sometimes, families have to choose between basics and luxuries. Food is a basic necessity that can become less important when faced with eviction, homelessness, or joblessness.

For those who qualify, SNAP/Food Stamp benefits can help mitigate the pitfalls of life.

17.6% of children are food insecure^[2]

Out of all households, 10.7% utilize food stamps/SNAP benefits [1]. Around 15% of children participate in SNAP in Merrick County [2].

Schools can receive federal funding to help support children from low-income families. The [National School Lunch Program](#) is often reported as “free and reduced lunch”.

59% of all children may be eligible

for free and reduced lunch^[2]

For school districts, the rates qualifying children are 45.22 for Central City and 44.76 for Palmer [3].

Education

Of the population aged 25 and older, most (92.5%) have a high school diploma or higher. By township,

- ◆ 93.6% of Central City,
- ◆ 91.5% of Clarks,
- ◆ 89.8% of Chapman,
- ◆ 89.4% of Palmer have a high school diploma.

By district, four year graduates rates for Central City and Palmer are 94.23 and 100.0 respectively [3].

45% of 3 to 4 year olds

are enrolled in an education program^[2]

Across the county, the level of education has a powerful impact on poverty. For persons with less than a high school education, 22.5% live in poverty, compared to 13.7% of high school graduates.

Higher education, i.e. post-secondary, exacerbates the importance of education on poverty. Less than 6.3% of some college or associate’s degree holders and less than 2.7% of Bachelor’s holders live in poverty within the county [1].

The [cost per pupil by membership](#) is below for Merrick County school district:

Central City: \$15,519.10

Palmer: \$14,802.51

Current membership by district are [3]:

- ◆ 712 in Central City Public Schools, and
- ◆ 286 for Palmer schools.

Income

For the ordinary Merrick county resident, the median income is estimated at \$50,464 for 2016, or \$20 an hour roughly [1].

Hourly wage needed to sustain

1 adult, 1 infant, 1 toddler:

\$16.73^[2]

Families make slightly more, around \$62,072. Full-time male workers earn around \$41,695 (\$23/hour) annually; full-time female workers earn \$28,839 (roughly \$14 an hour) for the same year [1].

The hourly rates were calculated based on a 40 hour work-week. See here the difference between [income](#) and [earnings](#).

Median income within Merrick County itself is noticeably different [1].

Palmer: \$49,063

Central City: \$40,638

Chapman: \$37,083

Clarks: \$33,250

Out of 6,224 estimated people above the age of 16, these are the estimated breakouts by age group for unemployment [1].

Merrick County	
Age Group	% Unemployed
16 to 19 years	19.5
20 to 24 years	14.2
25 to 29 years	7.0
30 to 34 years	3.5
35 to 44 years	8.3
45 to 54 years	3.1
55 to 59 years	1.2
60 to 64 years	0.0

1 out of 4 children of single mothers

under age 5 live in poverty^[1]

Of all families, those with no workers live in poverty 18.6% of the time, 1 worker 8.1% of the time, and 2 workers 0.7% [1].

7.5% of children under 17, and

6.2% of children 5 and under

live in poverty^[2]

Married-couples are more financially stable at all levels. Even with no workers, 3.9% of couples live in poverty. The rate is 5.1% with one worker, and 0.3% living in poverty with two workers [1].

85% of children 6-17 years old

have all parents working^[1]

Estimated rates of poverty for family types are as follows [1]:

- ◆ 5.4% of all families
- ◆ 2.4% of married couples, and
- ◆ 25.6% of single female householders

For the respective family types with children, the highest rate of poverty is 11.0% for all families with children between 5 and 17, 2.3% for married couples with children 17 and under, and 100% and 38.3% for single mothers, regardless of children's age [1].

According to the [Bureau of Labor Statistics](#), current weekly median wages for Merrick County are \$695 on average (through quarter 3 of 2017).

For [gross rent](#), the Bureau estimated an increase from \$547 to \$569 in Merrick County [5].

Occupied housing unit estimates report 3,311 housing units within Merrick County: 2,438, (61%) owner-occupied and 873 renter-occupied [1].

Monthly housing costs are estimated to be between \$300 to \$499 (24.4% of the time) and \$500 to \$799 on average (26.5% of the time). Most owner housing costs are between \$300 to \$499; renting costs are slightly more expensive, between \$500 to \$799 the majority (38%) of the time [1].

The average cash public assistance is \$2,249 [1]. Mean income deficit were not calculable.

COMMUNITY EXCERPTS

Hall County

[Alda](#)

[Cairo](#)

[Doniphan](#)

[Grand Island](#)

[Wood River](#)

Hamilton County

[Aurora](#)

[Giltner](#)

[Hampton](#)

[Hordville](#)

[Marquette](#)

[Phillips](#)

[Stockham](#)

Howard County

[Boelus](#)

[Dannebrog](#)

[Elba](#)

[Farwell](#)

[St. Paul](#)

Merrick County

[Central City](#)

[Chapman](#)

[Clarks](#)

[Palmer](#)

REFERENCES

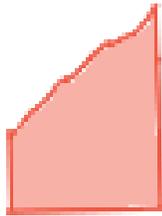
- [1]. U.S. Census Bureau. (2017). *American Community Survey, 5 Year Estimates 2012-2016*.
- [2]. Voices for Children in Nebraska. (2018). *Kids County in Nebraska 2017 Report*. Available [here](#).
- [3]. Nebraska Department of Education. (2017). *Nebraska education profile*. Available [here](#).
- [4]. U.S. Census Bureau. (2017). How the US Census Bureau calculates poverty. Available [here](#).
- [5]. U.S. Census Bureau. (2017). Comparative housing characteristics [CP104]. *2012-2016 American Community Survey 5-Year Estimates*.

COUNTY BENCHMARKS

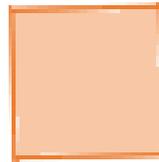
HALL



HAMILTON



HOWARD



MERRICK



Percent of Families with Children in Poverty¹

18.8%

17.1%

10.7%

9.1%

Percent of 3rd Graders Not Reading Proficient²

53%

30.5%

40.5%

55%

High School Graduate Poverty Rate¹

10.8%

9.7%

10.4%

13.7%

Average Weekly Ages (Q1–Q3 of 2017)³

\$740

\$812

\$622

\$695

Health Factor Ranks⁴

70th

1st

29th

52nd

Health Outcomes Ranks⁴

33rd

20th

14th

67th



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