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Defining the Financial Capacity of Rural Communities to Meet Sewer and Water Needs

by
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**The Agricultural Research Division
University of Nebraska-Lincoln
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Historically, federal funds have been available to help rural communities meet sewer and water needs. Rural communities have used federal grants to meet the capital cost of sewer and water services and have relied upon continuation of these programs for meeting future facility replacement or expansion needs. As the federal role diminishes, these communities face much higher public service costs and/or reduced services unless another party chooses to provide compensating assistance to rural communities in the wake of the federal withdrawal.

One of the critical decisions facing many units of government is how much to subsidize community sewer and water costs and how to allocate limited funds between communities. Small communities frequently have both high per household costs and low per household incomes, thus creating a potential need for significant state or federal subsidies. All levels of government also have a responsibility for ensuring that community sewer and water systems meet public health and environmental standards. Hence, both efficiency and equity considerations call for a program which ensures minimal standards, allows community flexibility in meeting standards at least cost and provides for an equitable level of assistance.

Federal sewer and water programs for rural communities have been sharply criticized for both inefficiencies and inequities. Both politicians and policy analysts have expressed concern about a one-size-fits-all approach that results in inefficiency. Concerns have also been expressed regarding failure to adequately consider ability to pay, and more recently, there have been intense criticisms of unfunded mandates (Yost, 1994; Reeder, 1990). The one-size-fits-all approach has been especially problematic for rural areas where size and density often make the typical prescribed urban solutions inefficient, if not ineffective. In response to these problems,

the State of Nebraska has initiated a program called the Nebraska Mandates Management Initiative, which is focused on finding more efficient and equitable methods of meeting the needs of rural communities.

The general purpose of this analysis was to develop a conceptual framework for a sewer and water community assistance program that was economically efficient and also equitable between communities and between different levels of government. This involved developing a method for defining the ability of small communities to pay for sewer and water services.

Several previous studies have addressed the general issue of community ability to pay (Reeder, 1984, 1990; Ferguson and Ladd, 1986). Most of these studies have focused on fiscal capacity, defined as the ability to raise tax revenue, rather than "financial capacity," defined here as household ability to pay either user fees or taxes. In most cases, the emphasis of previous studies has been on income and tax base measures, even though many services such as sewer and water are paid for with user fees.

General Conceptual Framework

The general conceptual framework for a subsidy program is displayed graphically in Figures 1 and 2. Figure 1 depicts the Expected Local Payment (ELP) for a community based upon community Financial Capacity (FC). Required state assistance is then defined as the difference between the expected local payment and the mandated cost, where the mandated cost is defined as the minimum cost of meeting sewer and water needs under both federal and state mandated public health and environmental requirements. Figure 1 also shows that communities could choose a system that costs more than the minimum, but if they did so, they would have to pay all costs above the mandated level, in addition to their expected local payment. Figure 2

Figure 1. Community Assistance Concept

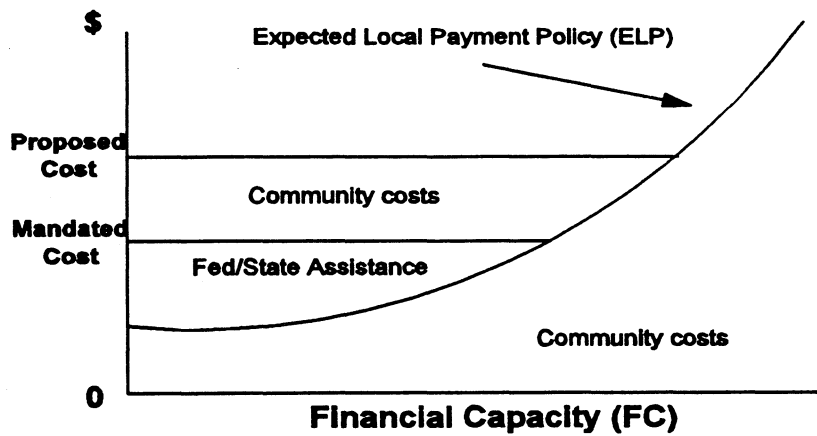
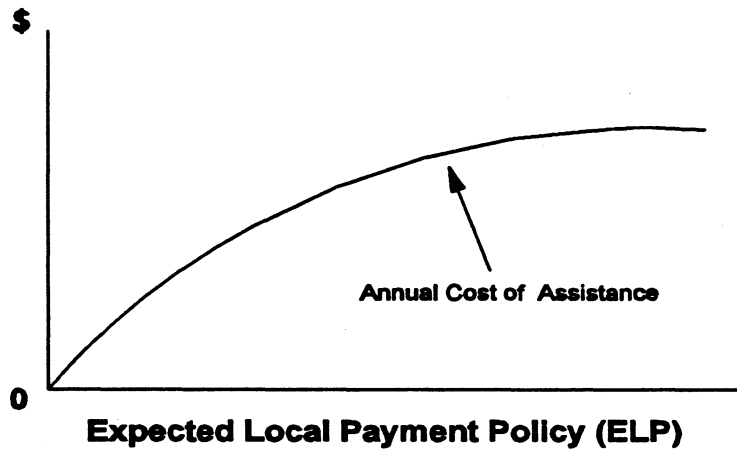


Figure 2. Cost of Assistance



conceptualizes the total annual cost of an assistance program as a function of mandated cost and the expected local payment policy. Governments could choose to provide no assistance but still mandate relatively high cost systems, or at the other extreme, they could choose to offer extensive assistance even with relatively low mandated costs. Within the proposed framework, alternative measures of financial capacity and the implications of alternative mandated costs can be evaluated. Such evaluations provide a basis for informed political choice regarding community assistance policy.

Overview of Financial Capacity

The most difficult analytical problem was how to define the financial capacity of a community in a way which reflected equity between communities, was understandable to the public and could be easily implemented. This dimension of the study was addressed by first identifying alternative measures and then comparing the impact of each measure on a ranking of community need. The general measures considered were: median household income, per capita income, household income distribution, property valuation per household¹ and property taxes levied.

A model was developed and used to rank communities based on each capacity measure individually and in varying combinations. To facilitate ranking, each capacity measure was operationally defined on a linear ten point scale where a score of one was assigned to the lowest capacity value and ten to the highest capacity. To understand how the scoring system worked, let us consider median household income (MHI). MHI ranged from \$9,115 (Oak) to \$37,083 (Elkhorn), representing a difference of \$27,680 ($37,083 - 9,115 = 27,680$). This difference was then spread across a 10 point scale with each point corresponding to a change in MHI of \$2,768 ($27,680/10 = 2,768$). Hence, Oak was given a MHI score of 1.0 and Elkhorn 10.0. A community with an income of, for example, \$15,000 received a score of 3.13 [$1.0 + (15,000 - 9,115)/2,768 = 3.13$]. By placing each measure on a similarly defined 10 point scale it was possible to rank communities using multiple measures and weights without having a units problem.

¹Property valuation per household was defined as total real property valuation, including commercial properties, divided by the number of households.

In algebraic terms, the ranking process can be described as:

$$S_i = \sum W_j M_j$$

where: S_i = score for community i
 W_j = weight assigned to measure j, with weights for all measures, j = 1 to n, summing to 1.0.
 M_j = value of measure j, scale 1 to 10.

The ranking model was used to assess the impact of different financial capacity measures on relative community needs. Particular emphasis was given to identifying the differences in ranking associated with different combinations of financial capacity measures. The objective was to develop an index of financial need that was as simple as possible, yet captured any major differences in the relative needs of rural communities.

The results of the ranking analysis, using scores of 1 to 10, showed major differences in rank under the alternative measures of financial capacity (see Table 1 for results from selected communities and Appendices A and B for results on all Nebraska communities with less than 5,000 people). Income and property values produced very different rankings when used separately, and weighted household income gave a very different result from median household income. Property taxes influenced the rankings but were rejected as a component of community financial capacity, because there was no way of differentiating between taxes levied for required versus optional services.

The alternative financial capacity measures were plotted against each other to assess differences between the measures and to provide an equity perspective with respect to community size. Median household income was plotted against property valuation and the results confirmed that there were many communities with similar income, but much different property values (Figure 3).

One of the more interesting results was the plot of median household income against the percent of households with incomes of less than \$10,000 (Figure 4). What this comparison clearly indicates is that the median household income measure does not adequately capture community differences in the number of households which have a very limited financial capacity to pay for sewer and water services. Consider, for example, that the percent of households with incomes of less than \$10,000 ranged from 5 to 40 percent, for all communities with a median household income of approximately \$20,000.

Correlation coefficients between the measures of financial capacity further support the need for using multiple variables to define community financial capacity. The correlation between MHI and real property valuation, for example, is only 0.65 (Table 2). Equally important is the -0.48 correlation between property valuation and the percent of households with incomes of less than \$10,000 (poverty level), and the correlation of -0.34 between property valuation and the tax levy. These correlations imply that some communities with a low MHI have high property valuations, that communities with a high property tax base may still have a significant number of households in poverty and that high valuations may also be associated with a high tax levy.

Per capita income and per capita property valuation was also plotted and regressed on community population (Figures 5 & 6). The results showed a statistically significant but a surprisingly modest relationship between community size versus income or property valuation measures, with the smaller communities being only slightly poorer. At all community sizes there was a wide disparity in economic conditions.

The results of the ranking analysis was used by the study to select variables and weights for inclusion in a financial capacity index. A financial capacity index was defined in terms of household income and property valuation, with the income component defined on a

Figure 3. Median Household Income Versus Valuation Per Household

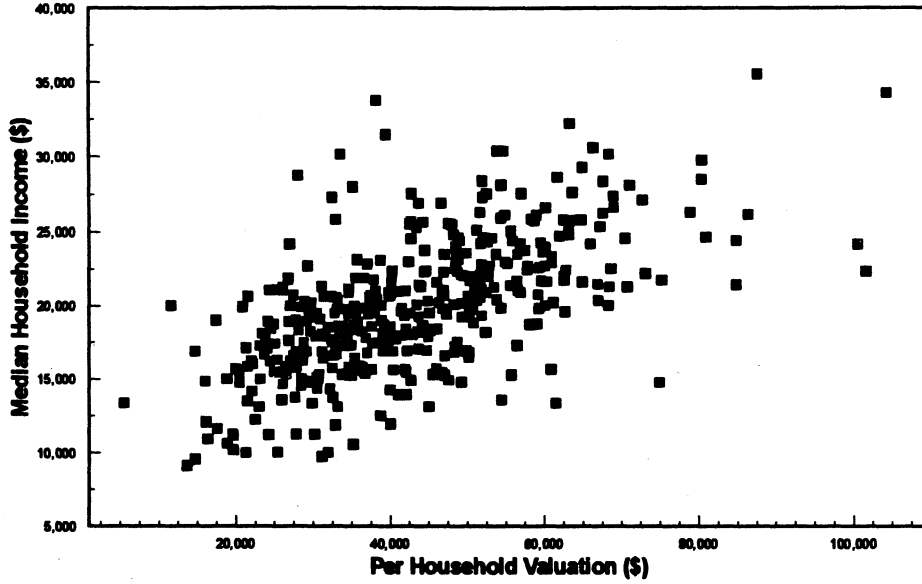


Figure 4. Median Household Income Versus Percent of Households with Incomes of Less than \$10,000

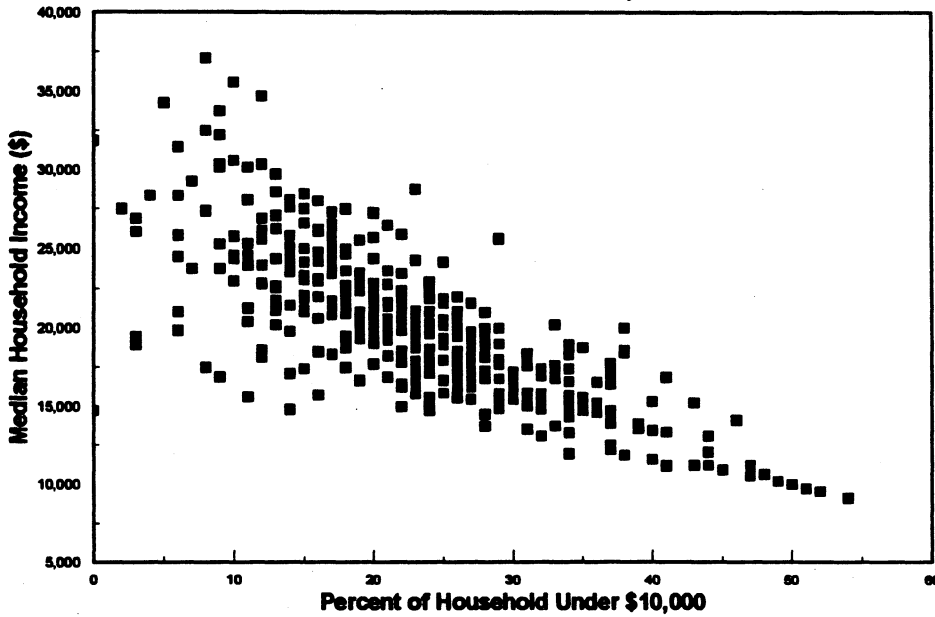


Figure 5. Median Household Income Versus Population

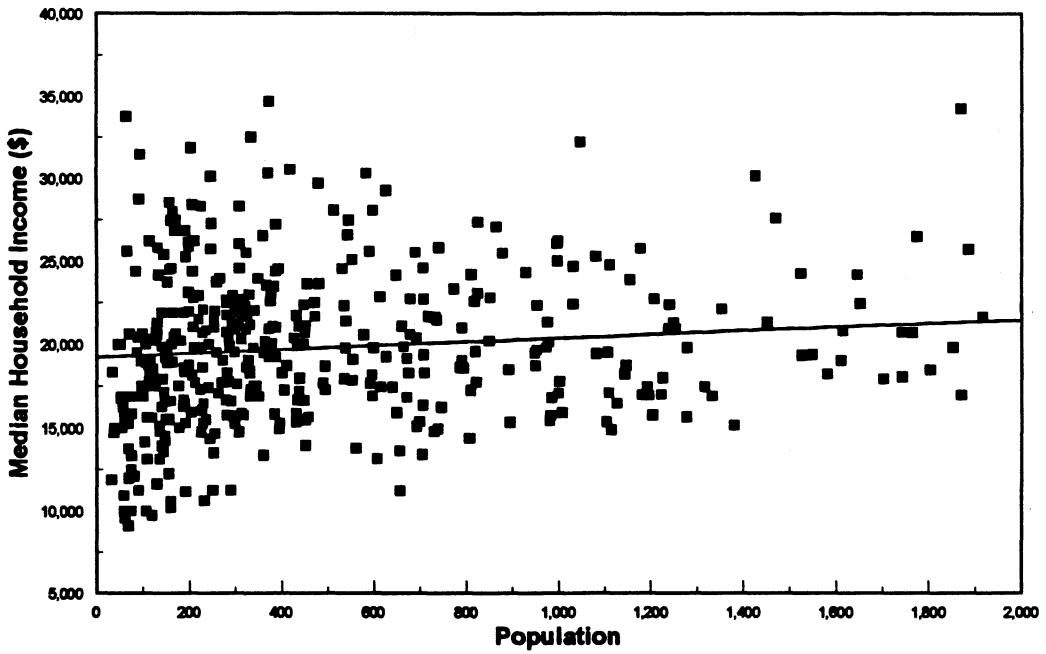


Figure 6. Valuation per Household Versus Population

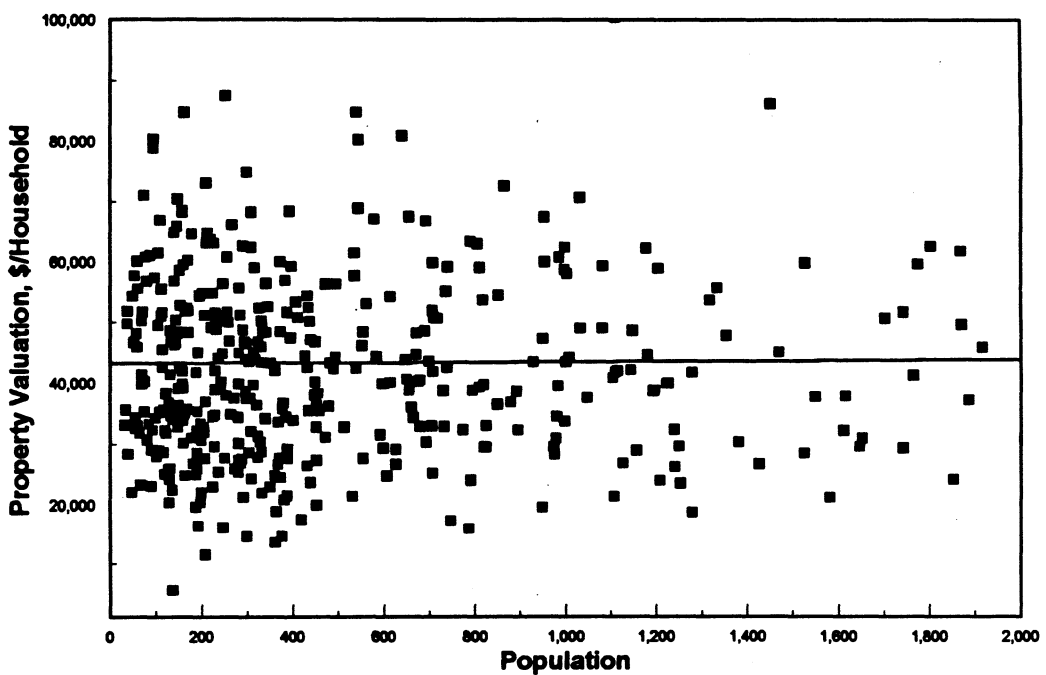


Table 1. Community Comparisons; Using Different Measures of Financial Capacity

	Alda	Burr	Carleton	Garland	Gordon	Nemaha	Primrose	Salem	Trenton
Population	540	75	144	247	1803	188	69	160	656
Median Household Income (MHI)									
Value (\$)	21,375	13,333	13,571	30,156	18,411	21,875	15,250	10,208	13,594
Index^a	6.69	0.75	0.79	9.39	3.89	7.11	1.39	0.19	0.8
Rank^b	296	25	29	427	171	313	58	7	30
Property Valuation/Household (PV/H)									
Value (\$)	84,816	61,516	54,449	33,485	44,989	26,778	55,695	19,635	25,905
Index	9.19	8.87	7.92	3.1	5.99	1.41	8.11	0.76	1.22
Rank	430	389	347	136	260	58	354	14	49
MHI and PV/H Weighted Equally									
Rank	366	222	193	285	230	190	217	5	21
Average Income/Household									
Value (\$)	22,701	17,494	20,027	28,795	24,339	25,417	16,648	17,872	20,597
Index	4.22	1.01	2.21	8.54	5.86	6.65	0.98	1.18	2.57
Rank	188	45	100	378	256	295	31	49	118
Financial Capacity									
Value (\$)	45.67	30.94	30.85	31.22	29.43	23.78	28.35	14.05	19.35
Index	9.12	6.55	6.52	6.65	6	3.37	5.52	0.57	1.42
Rank	426	281	279	286	264	154	241	11	62

^a/ Index is the S_i value defined on page 5.

^b/ Ranked order in communities, from 1 to 439, with 1 being most needy.

Table 2. Correlations Between Different Measures of Financial Capacity:

	MHI	PVH	%HI	Population	PT
Med. Household Income (MHI)	1.00	0.65	-0.78	0.19	0.21
Property Value, \$/Household (mPVH)	0.53	1.00	-0.48	0.31	0.34
% of Household with Income <\$10,000 (%HI)	0.78	-0.48	1.00	-0.09	-0.11
Population	0.19	0.31	-0.09	1.00	0.31
Property Tax Levy (PT)	0.21	0.34	-0.11	0.31	1.00

distributional basis. The income component was based on the percent of households in each of 10 income classes, rather than on the more conventional median household income. The property valuation term was defined as the average valuation per household. Different weights were assigned to each income class and to property valuation to compute community financial capacity. In algebraic form, the financial capacity index was defined as:

$$\text{Financial Capacity} = \sum \text{HI}_i * \text{PS}_i * \text{APP}_i + \text{PV} * .005$$

where: HI_i = mid point of household income class i
 PS_i = share of population in income class i
 APP_i = ability to pay percentage for income class i
 PV = per household property valuation.

The ability to pay percentages (weights) for each income class, as suggested by the Mandates Initiative Team² were:

Income Class	APP
<5,000	0.0
5,000 to 9,999	0.001
10,000 to 14,999	0.002
15,000 to 19,999	0.003
20,000 to 24,999	0.004
25,000 to 29,999	0.005
30,000 to 34,999	0.006
35,000 to 39,999	0.007
40,000 to 44,999	0.008
45,000 to 50,000	0.009
>50,000	0.010

These income classes and ability to pay percentages are judgements based on the Team's beliefs regarding ability to pay. Legislature or other study teams could chose very different classes or payment percentages which would be equally valid.

² The Mandates Initiative Team members were: Jeff Yost, Coordinator for the Nebraska Mandates Initiative; Don Macke, Director of Rural Development Commission; John Allen, Associate Professor of Sociology, UNL; Sam Cordes, Director, Center for Rural Revitalization, UNL; Ray Supalla, Professor of Ag Economics, UNL; and Saeed Ahmad, Research Analyst, UNL.

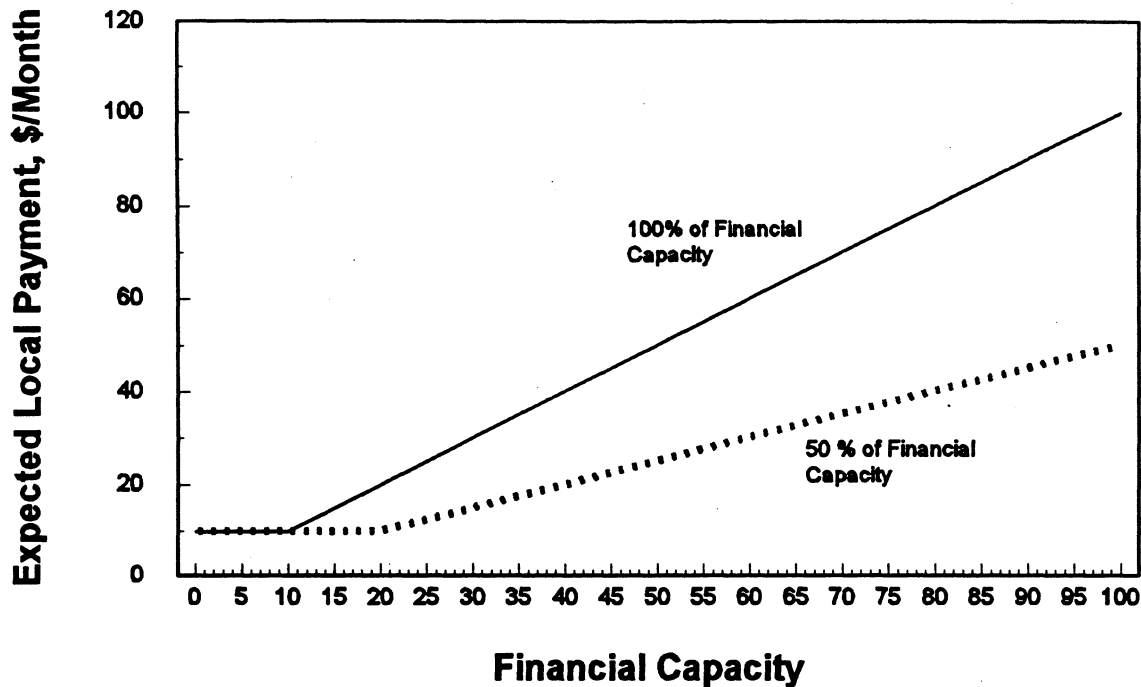
The suggested approach defines financial capacity based on income and wealth. A city's financial capacity in dollars per household per year was defined as 0.05 percent ($\frac{1}{2}$ of one percent) of average household valuation, plus a share of household income that ranged from zero percent for households with income under \$5,000 per year to 1.0 percent for incomes of \$50,000 and higher. See Appendix C for a detailed illustration of the computations.

The resulting estimates of financial capacity for 439 communities of less than 5,000 people ranged from 9 to 110 dollars per month. Twenty-five percent of the communities had a capacity of less than \$22 per month and fifty percent had a capacity of less than \$50, but the upper quartile of communities had an estimated capacity in excess of \$75 per month.

The estimated financial capacity values reflect a weighting of income by class and a weighting between income and wealth. The variables included and the relative weights assigned to each address the issue of equity among communities. Policy makers who believe that this definition unfairly differentiates between the ability to pay of different communities may wish to change the variables or the weights. An equally important dimension, however is the question of equity between state or federal tax payers and between sewer and water rate payers in rural communities. This dimension is most easily addressed by differentiating between financial capacity and the expected local payment (Figure 7).

The expected local payment was defined as financial capacity times a percentage factor to be determined by public policy. Governments may choose to subsidize only those costs in excess of 100 percent of the estimated financial capacity, or some greater or smaller percentage depending on political judgements regarding both financial capacity (the ability of communities to pay) and the total cost of the subsidies. A major factor in this policy choice is the subsidy cost under alternative payment policies.

Figure 7. Relationship Between Financial Capacity & Local Payment Policy



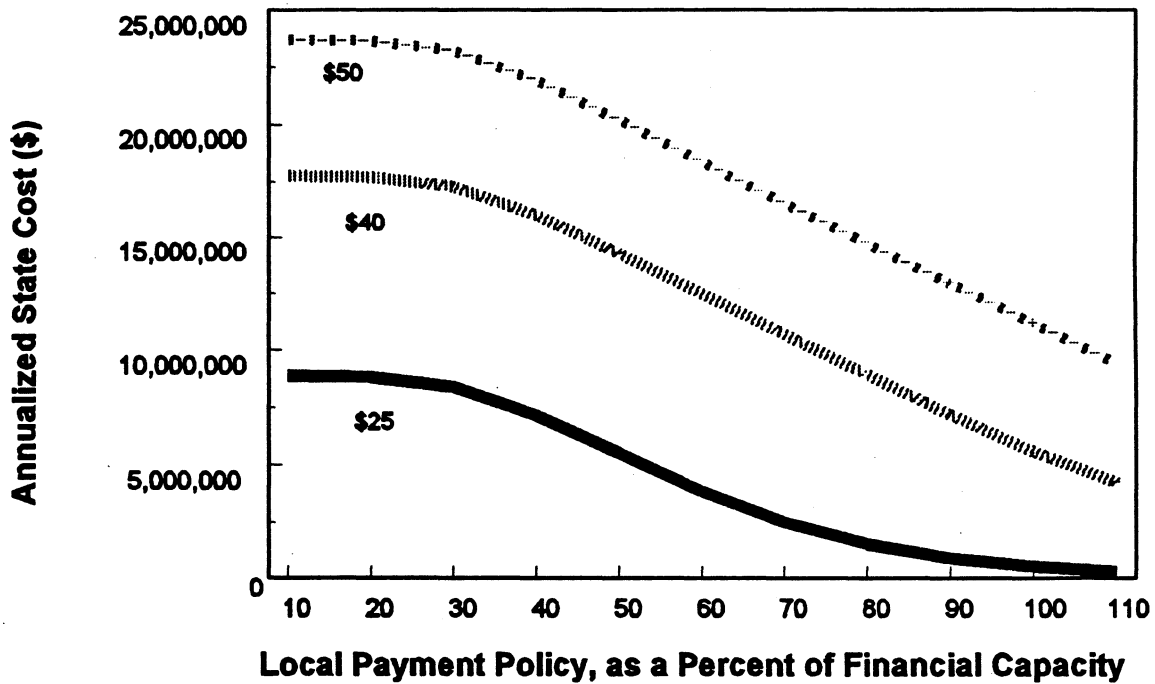
Subsidy Costs Under Alternative Mandate and Local Payment Policies

The future cost of sewer and water services for rural communities is very difficult to estimate because of both data problems and uncertainty regarding future public health and environmental policies. Based upon current costs, however, it was estimated that the future cost for sewer and water services would average between 25 and 50 dollars per month, per household.

The subsidy cost associated with alternative local payment policies was estimated for three different cost assumptions and 10 different local payment levels. The average total cost levels used were \$25, \$40 and \$50 per month per household, and the local payment policies ranged from 110 to 10 percent of estimated financial capacity, with a minimum of \$10 per

household per month. In calculating the subsidy costs, an average depreciation of 25 years was assumed. The results show modest subsidy costs of about \$500,000 per year, when assuming a system cost of \$25 and a payment policy of near 100 percent of estimated financial capacity (Figure 8). If actual costs were to average \$50, however, annual subsidy costs would rise to \$12,000,000 if communities were expected to pay 100 percent of financial capacity and to \$20,000,000 if they paid only 50 percent of estimated capacity.

Figure 8. Annualized Cost Under Different Local Payment Policies



Summary and Conclusions

A conceptual framework for a financial assistance program to help rural communities meet sewer and water services needs was developed. This framework defined a community assistance entitlement as the difference between the Expected Local Payment (ELP) and the least cost method of meeting sewer and water needs, subject to public health and safety standards. The ELP was defined as a percentage of community financial capacity, where the percentage was a political choice based on equity considerations between general tax payers and community rate payers.

To define financial capacity, a computer model was developed which ranked communities by alternative measures of financial capacity. It was found that median household income was a poor indicator of financial capacity, because it did not adequately reflect differences in the distribution of income within a community, or differences in wealth. When communities were ranked according to need, the rankings were quite different if based on median household income instead of a weighted income distribution. Also, both income measures gave different results than property valuation per household. As a result the recommended financial capacity index was defined as a function of both an income distribution and property valuation.

The recommended framework for administering community assistance programs meets economic efficiency objectives by making the level of assistance independent of the cost of service, thus providing no incentive to "over build." Equity objectives are met by making assistance a function of both the cost of service and the community financial capacity, with financial capacity reflecting both the distribution of income and wealth.

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APPENDIX A

Population, Household Income and Property Valuation Data for Incorporated Rural Communities of Less than 5,000 People in Nebraska

Community	County	Population 1995	Number of Households 1990	Property Value/ Household 1995	Ave. Income/ Household 1990	Med H.hold Income 1990	Financial Capacity per month
Abie	Butler	106	38	\$29,087	\$29,476	\$20,000	\$22.05
Adams	Gage	472	163	\$56,426	\$28,998	\$21,641	\$35.37
Ainsworth	Brown	1,870	788	\$49,794	\$21,662	\$16,912	\$30.07
Albion	Boone	1,916	805	\$46,059	\$24,520	\$21,583	\$30.52
Alda	Hall	540	204	\$84,816	\$22,701	\$21,375	\$45.67
Alexandria	Thayer	224	100	\$23,047	\$19,378	\$17,292	\$17.14
Allen	Dixon	331	133	\$46,063	\$22,503	\$18,393	\$29.22
Alma	Harlan	1,226	550	\$40,159	\$22,313	\$17,961	\$26.20
Alvo	Cass	164	58	\$35,113	\$26,429	\$28,000	\$29.76
Amherst	Buffalo	231	89	\$50,188	\$23,116	\$16,458	\$31.34
Anselmo	Custer	189	74	\$28,082	\$24,578	\$18,333	\$25.03
Ansley	Custer	555	243	\$27,742	\$22,867	\$19,063	\$20.99
Arapahoe	Furnas	1,001	456	\$43,620	\$21,109	\$17,045	\$26.80
Arcadia	Valley	385	175	\$34,585	\$17,373	\$15,809	\$20.74
Arlington	Washington	1,178	463	\$62,402	\$30,539	\$25,750	\$41.45
Arnold	Custer	679	336	\$32,972	\$23,357	\$20,565	\$25.10
Ashland	Saunders	2,136	832	\$53,706	\$26,718	\$23,487	\$35.41
Ashton	Sherman	251	108	\$27,802	\$17,210	\$11,250	\$18.22
Atkinson	Holt	1,380	569	\$30,466	\$20,387	\$15,114	\$20.64
Atlanta	Phelps	114	48	\$51,625	\$21,491	\$26,250	\$33.87
Auburn	Nemaha	3,443	1430	\$52,778	\$30,055	\$21,992	\$35.78
Aurora	Hamilton	3,810	1479	\$75,188	\$28,697	\$21,706	\$44.34
Avoca	Cass	254	98	\$38,069	\$22,922	\$21,000	\$26.13
Axtell	Kearney	707	273	\$52,044	\$25,973	\$24,583	\$34.12
Bancroft	Cuming	494	227	\$44,315	\$19,096	\$18,669	\$26.55
Barneston	Gage	122	51	\$31,856	\$23,438	\$18,542	\$23.10
Bartlett	Wheeler	131	53	\$26,075	\$28,630	\$21,250	\$22.01
Bartley	Red Willow	339	144	\$34,288	\$21,908	\$19,773	\$24.43
Bassett	Rock	739	357	\$42,670	\$19,758	\$14,904	\$25.49
Battle Creek	Madison	997	367	\$58,903	\$28,880	\$26,065	\$38.98
Bayard	Morrill	1,196	489	\$39,045	\$22,073	\$16,917	\$26.12
Bazile Mills	Cedar	34	12	\$35,680	\$14,082	\$18,333	\$18.65
Beaver City	Furnas	707	314	\$25,326	\$21,944	\$16,316	\$18.85
Beaver Crossing	Seward	448	168	\$40,272	\$24,944	\$22,353	\$27.86
Bee	Seward	209	78	\$37,010	\$28,612	\$22,813	\$28.41
Beemer	Cuming	672	278	\$48,324	\$22,041	\$16,806	\$29.40
Belden	Cedar	149	59	\$36,424	\$19,921	\$15,536	\$22.86
Belgrade	Nance	157	67	\$42,056	\$20,375	\$15,469	\$24.98
Bellwood	Butler	395	167	\$47,531	\$21,418	\$14,917	\$29.05
Belvidere	Thayer	117	48	\$28,734	\$19,017	\$17,500	\$21.33
Benedict	York	230	99	\$51,587	\$24,689	\$22,083	\$33.43
Benkelman	Dundy	1,193	499	\$38,859	\$23,136	\$17,418	\$24.79
Bennet	Lancaster	544	190	\$68,950	\$30,358	\$26,607	\$44.50
Bennington	Douglas	866	312	\$72,666	\$30,352	\$27,083	\$46.07
Bertrand	Phelps	708	263	\$60,008	\$29,841	\$22,679	\$37.62
Big Springs	Deuel	495	201	\$56,428	\$20,655	\$17,269	\$32.33
Bladen	Webster	280	117	\$27,411	\$22,505	\$20,729	\$21.27
Bloomfield	Knox	1,181	534	\$44,730	\$21,479	\$16,944	\$26.96
Bloomington	Franklin	129	61	\$24,286	\$22,495	\$21,042	\$18.12
Blue Hill	Webster	810	335	\$39,447	\$20,593	\$17,212	\$24.47
Blue Springs	Gage	431	172	\$26,499	\$28,777	\$15,333	\$19.27
Bradshaw	York	330	125	\$54,865	\$25,275	\$22,969	\$35.61
Brady	Lincoln	331	135	\$43,494	\$25,112	\$18,250	\$29.16
Brainard	Butler	326	156	\$50,315	\$22,989	\$21,667	\$31.90
Bridgeport	Morrill	1,581	641	\$52,397	\$27,042	\$18,170	\$32.74
Bristow	Boyd	107	52	\$21,287	\$12,793	\$10,000	\$12.84
Broadwater	Morrill	160	66	\$35,213	\$15,210	\$10,556	\$18.60
Brock	Nemaha	143	81	\$30,274	\$18,911	\$17,917	\$21.52

Community	County	Population 1995	Number of Households 1990	Property Value/ Household 1995	Ave. Income/ Household 1990	Med H.hold Income 1990	Financial Capacity per month
Broken Bow	Custer	3,778	1563	\$50,389	\$26,854	\$20,401	\$33.05
Brownville	Nemaha	148	70	\$47,090	\$21,900	\$16,563	\$28.97
Brule	Keith	411	174	\$39,209	\$19,827	\$18,704	\$23.50
Bruning	Thayer	332	157	\$50,879	\$23,910	\$21,161	\$31.49
Bruno	Butler	141	70	\$22,005	\$20,540	\$16,250	\$17.19
Brunswick	Antelope	182	87	\$46,311	\$19,685	\$20,208	\$28.22
Burchard	Pawnee	105	51	\$26,832	\$23,213	\$18,917	\$20.91
Burr	Otoe	75	32	\$61,516	\$17,494	\$13,333	\$30.94
Burwell	Garfield	1,278	558	\$40,374	\$20,143	\$15,608	\$23.98
Bushnell	Kimball	119	56	\$41,889	\$18,717	\$15,625	\$25.28
Butte	Boyd	452	192	\$25,128	\$24,003	\$15,455	\$18.66
Byron	Thayer	140	65	\$36,580	\$26,322	\$19,844	\$25.23
Cairo	Hall	733	267	\$64,912	\$27,558	\$21,587	\$39.52
Callaway	Custer	539	261	\$32,986	\$23,976	\$19,766	\$22.97
Cambridge	Furnas	1,107	452	\$42,567	\$25,145	\$19,474	\$28.15
Campbell	Franklin	432	181	\$21,496	\$35,116	\$15,859	\$16.66
Carleton	Thayer	144	54	\$54,449	\$20,027	\$13,571	\$30.85
Carroll	Wayne	237	102	\$46,699	\$23,173	\$20,833	\$30.40
Cedar Bluffs	Saunders	591	231	\$44,179	\$28,524	\$25,592	\$32.10
Cedar Creek	Cass	334	128	\$138,860	\$38,512	\$32,500	\$77.04
Cedar Rapids	Boone	438	165	\$48,406	\$21,789	\$17,171	\$27.87
Center	Knox	112	53	\$23,806	\$19,551	\$17,813	\$17.31
Central City	Merrick	2,868	1115	\$55,575	\$26,306	\$21,359	\$34.70
Ceresco	Saunders	825	297	\$68,917	\$28,261	\$27,361	\$43.11
Chambers	Holt	341	154	\$33,109	\$17,931	\$17,500	\$21.68
Chappell	Deuel	979	409	\$48,459	\$25,267	\$20,083	\$31.01
Chester	Thayer	351	178	\$31,127	\$22,048	\$16,875	\$22.07
Clarks	Merrick	379	161	\$43,395	\$23,103	\$20,052	\$27.28
Clarkson	Colfax	699	326	\$36,753	\$20,410	\$15,357	\$23.44
Clatonia	Gage	296	118	\$43,734	\$24,417	\$21,389	\$28.51
Clay Center	Clay	825	338	\$38,705	\$27,616	\$23,068	\$29.42
Clearwater	Antelope	401	174	\$29,620	\$23,274	\$18,269	\$22.25
Cody	Cherry	177	50	\$34,026	\$30,833	\$17,500	\$25.17
Coleridge	Cedar	596	242	\$31,092	\$23,584	\$18,125	\$23.45
Colon	Saunders	128	55	\$39,990	\$23,619	\$20,694	\$28.98
Comstock	Custer	135	83	\$20,446	\$25,321	\$15,114	\$19.94
Concord	Dixon	156	68	\$22,504	\$14,439	\$12,250	\$16.21
Cook	Johnson	333	153	\$34,963	\$23,151	\$17,312	\$25.36
Cordova	Seward	147	71	\$49,267	\$18,708	\$19,219	\$30.10
Cortland	Gage	393	157	\$70,441	\$26,666	\$24,531	\$43.05
Cozad	Dawson	4,022	1559	\$68,370	\$29,155	\$21,263	\$40.45
Crab Orchard	Johnson	47	16	\$27,031	\$28,435	\$20,000	\$21.61
Craig	Burt	228	106	\$22,143	\$15,784	\$16,042	\$15.67
Crawford	Dawes	1,115	481	\$29,670	\$19,242	\$14,861	\$19.73
Creighton	Knox	1,223	544	\$42,180	\$24,276	\$16,944	\$27.10
Creston	Platte	220	76	\$40,127	\$23,117	\$21,500	\$25.55
Crete	Saline	4,841	1757	\$63,835	\$30,079	\$25,727	\$41.28
Crofton	Knox	820	338	\$45,010	\$14,704	\$19,524	\$28.35
Crookston	Cherry	99	29	\$39,824	\$20,691	\$20,625	\$22.79
Culbertson	Hitchcock	795	341	\$34,340	\$27,583	\$18,533	\$23.68
Curtis	Frontier	791	332	\$38,937	\$23,437	\$18,971	\$26.74
Dakota City	Dakota	1,470	482	\$63,523	\$28,732	\$27,600	\$41.69
Dalton	Cheyenne	282	143	\$45,255	\$24,424	\$18,264	\$29.12
Danbury	Red Willow	109	44	\$45,019	\$16,828	\$13,125	\$23.47
Dannebrog	Howard	324	137	\$35,324	\$17,475	\$18,594	\$23.21
Davenport	Thayer	383	170	\$46,949	\$28,414	\$23,462	\$32.15
Davey	Lancaster	160	72	\$56,984	\$30,916	\$27,500	\$41.36
David City	Butler	2,522	1002	\$59,582	\$26,121	\$21,681	\$36.67

Community	County	Population 1995	Number of Households 1990	Property Value/ Household 1995	Ave. Income/ Household 1990	Med H.hold Income 1990	Financial Capacity per month
Dawson	Richardson	157	69	\$26,042	\$15,604	\$15,536	\$15.61
Daykin	Jefferson	188	93	\$40,013	\$27,315	\$18,594	\$27.44
Decatur	Burt	641	279	\$25,001	\$19,561	\$17,404	\$18.82
Denton	Lancaster	161	58	\$80,908	\$23,681	\$24,583	\$46.42
Deshler	Thayer	892	365	\$34,802	\$23,216	\$18,450	\$23.92
Deweese	Clay	74	30	\$38,749	\$17,311	\$12,500	\$21.38
DeWitt	Saline	598	249	\$71,020	\$29,105	\$28,062	\$45.22
Diller	Jefferson	298	115	\$29,442	\$24,558	\$19,519	\$23.08
Dix	Kimball	229	93	\$37,506	\$24,523	\$20,673	\$25.62
Dixon	Dixon	109	38	\$34,841	\$22,497	\$15,625	\$21.47
Dodge	Dodge	693	254	\$66,918	\$24,825	\$20,357	\$38.65
Doniphan	Hall	736	270	\$66,852	\$24,408	\$21,447	\$39.11
Dorchester	Saline	614	234	\$55,218	\$27,475	\$22,833	\$36.23
Douglas	Otoe	199	85	\$40,217	\$23,737	\$21,964	\$27.49
DuBois	Pawnee	119	57	\$31,133	\$15,514	\$9,732	\$18.61
Dunbar	Otoe	171	73	\$32,346	\$25,076	\$20,625	\$25.60
Duncan	Platte	387	135	\$51,969	\$25,872	\$27,250	\$36.56
Dunning	Blaine	131	69	\$21,543	\$23,607	\$20,625	\$20.46
Dwight	Butler	227	95	\$41,474	\$24,538	\$19,821	\$30.44
Eagle	Cass	1,047	359	\$63,203	\$33,233	\$32,212	\$44.10
Edgar	Clay	600	250	\$37,745	\$24,708	\$19,750	\$26.32
Edison	Furnas	148	65	\$39,981	\$18,111	\$14,250	\$22.32
Elba	Howard	221	69	\$48,477	\$30,255	\$22,917	\$29.28
Elgin	Antelope	731	339	\$49,231	\$28,906	\$14,760	\$27.89
Elk Creek	Johnson	116	58	\$38,839	\$20,766	\$19,000	\$24.41
Elkhorn	Douglas	2,459	487	\$129,968	\$67,226	\$37,083	\$76.37
Elm Creek	Buffalo	852	329	\$51,774	\$25,265	\$22,784	\$33.04
Elmwood	Cass	584	239	\$54,587	\$31,201	\$30,329	\$38.26
Elsie	Perkins	153	58	\$44,448	\$26,015	\$23,750	\$32.58
Elwood	Gosper	679	272	\$52,839	\$27,392	\$22,708	\$33.81
Emerson	Thurston	791	303	\$40,601	\$23,049	\$20,947	\$27.56
Endicott	Jefferson	163	64	\$24,099	\$21,409	\$18,929	\$19.07
Ericson	Wheeler	111	54	\$24,877	\$21,725	\$18,750	\$20.15
Eustis	Frontier	452	201	\$51,047	\$23,320	\$21,083	\$32.12
Ewing	Holt	449	179	\$27,412	\$18,707	\$16,615	\$17.91
Exeter	Fillmore	661	271	\$46,875	\$30,147	\$21,050	\$32.74
Fairbury	Jefferson	4,335	1956	\$36,130	\$25,053	\$19,828	\$25.96
Fairfield	Clay	458	193	\$37,591	\$19,257	\$15,625	\$23.70
Fairmont	Fillmore	708	285	\$35,582	\$26,601	\$19,327	\$26.19
Falls City	Richardson	4,823	2046	\$42,029	\$23,559	\$18,420	\$28.42
Farnam	Dawson	204	93	\$36,106	\$16,200	\$15,917	\$20.88
Farwell	Howard	152	61	\$32,762	\$22,698	\$19,464	\$21.70
Filley	Gage	157	66	\$42,694	\$23,500	\$24,500	\$30.11
Firth	Lancaster	471	172	\$68,577	\$23,210	\$22,500	\$39.33
Fordyce	Cedar	190	68	\$31,242	\$17,840	\$16,429	\$20.55
Foster	Pierce	57	37	\$28,611	\$12,967	\$16,250	\$18.69
Friend	Saline	1,111	500	\$48,202	\$26,133	\$24,768	\$15.14
Ft. Calhoun	Washington	648	225	\$100,469	\$35,646	\$24,130	\$34.31
Fullerton	Nance	1,452	570	\$43,942	\$24,353	\$21,286	\$29.22
Funk	Phelps	198	75	\$86,285	\$28,005	\$26,125	\$48.83
Garland	Seward	247	97	\$33,485	\$28,795	\$30,156	\$31.22
Geneva	Fillmore	2,310	957	\$56,464	\$28,973	\$23,449	\$36.73
Genoa	Nance	1,082	403	\$37,144	\$21,753	\$19,395	\$24.56
Gibbon	Buffalo	1,525	569	\$59,498	\$27,228	\$24,234	\$37.96
Gilead	Thayer	37	17	\$28,631	\$15,618	\$14,750	\$15.09
Giltner	Hamilton	367	134	\$49,842	\$25,728	\$23,542	\$33.27
Glenvil	Clay	304	139	\$26,711	\$23,023	\$21,771	\$23.16
Gochner	Seward	192	74	\$43,676	\$27,394	\$26,875	\$32.04

Community	County	Population 1995	Number of Households 1990	Property Value/ Household 1995	Ave. Income/ Household 1990	Med H.hold Income 1990	Financial Capacity per month
Gordon	Sheridan	1,803	725	\$44,989	\$24,339	\$18,411	\$29.43
Gothenburg	Dawson	3,347	1315	\$62,663	\$25,346	\$19,583	\$36.80
Grafton	Fillmore	167	76	\$38,158	\$24,169	\$20,208	\$28.19
Grant	Perkins	1,239	509	\$52,420	\$25,793	\$20,906	\$33.77
Greeley	Greeley	562	202	\$32,570	\$21,445	\$13,750	\$20.74
Greenwood	Cass	531	194	\$53,155	\$25,376	\$24,545	\$35.15
Gresham	York	253	128	\$21,471	\$17,937	\$13,500	\$15.82
Gretna	Sarpy	2,249	767	\$87,482	\$36,395	\$35,559	\$58.13
Guide Rock	Webster	290	162	\$19,627	\$14,357	\$11,250	\$12.73
Gurley	Cheyenne	198	75	\$48,800	\$27,498	\$23,125	\$33.12
Haigler	Dundy	225	105	\$20,454	\$17,055	\$14,750	\$14.86
Hallam	Lancaster	309	118	\$54,834	\$33,945	\$26,071	\$37.84
Hampton	Hamilton	432	163	\$62,532	\$25,178	\$21,705	\$37.06
Harbine	Jefferson	66	21	\$42,644	\$23,493	\$25,625	\$30.92
Hardy	Nuckolls	206	83	\$23,359	\$20,004	\$18,125	\$19.11
Harrison	Sioux	291	163	\$32,022	\$17,928	\$16,587	\$22.40
Hartington	Cedar	1,652	623	\$62,746	\$26,469	\$22,409	\$37.15
Harvard	Clay	976	380	\$31,071	\$24,269	\$21,290	\$23.48
Hay Springs	Sheridan	693	295	\$28,462	\$21,523	\$15,060	\$20.36
Hayes Center	Hayes	259	112	\$30,439	\$22,676	\$19,500	\$23.41
Hebron	Thayer	1,765	701	\$50,044	\$26,822	\$20,647	\$32.42
Hemingford	Box Butte	953	362	\$41,450	\$24,104	\$19,615	\$28.65
Henderson	York	999	410	\$67,529	\$31,437	\$26,214	\$43.29
Herman	Washington	256	86	\$62,551	\$33,697	\$22,000	\$37.76
Hershey	Lincoln	579	235	\$51,690	\$23,825	\$20,547	\$33.03
Hickman	Lancaster	1,081	363	\$67,156	\$28,690	\$25,292	\$42.71
Hildreth	Franklin	364	179	\$49,208	\$22,794	\$20,139	\$30.55
Holbrook	Furnas	233	119	\$18,883	\$14,413	\$10,625	\$12.33
Holstein	Adams	207	93	\$48,961	\$24,114	\$24,375	\$32.46
Homer	Dakota	553	205	\$51,228	\$25,956	\$25,083	\$33.91
Hooper	Dodge	850	334	\$46,233	\$27,045	\$20,167	\$31.57
Hordville	Hamilton	164	64	\$36,623	\$24,510	\$21,875	\$25.74
Hoskins	Wayne	307	105	\$51,852	\$23,624	\$21,125	\$33.00
Howells	Colfax	615	273	\$37,613	\$20,698	\$17,422	\$24.73
Hubbard	Dakota	199	65	\$54,310	\$28,619	\$25,893	\$37.21
Hubbell	Thayer	55	34	\$30,681	\$15,122	\$15,000	\$16.73
Humboldt	Richardson	1,003	442	\$34,420	\$22,490	\$17,742	\$23.27
Humphrey	Platte	741	307	\$58,230	\$28,592	\$25,812	\$36.84
Hyanis	Grant	210	93	\$59,274	\$22,621	\$19,792	\$35.36
Imperial	Chase	2,007	788	\$73,107	\$25,984	\$22,157	\$42.30
Indianola	Red Willow	672	287	\$30,885	\$21,490	\$19,097	\$22.29
Inglewood	Dodge	286	96	\$44,826	\$24,346	\$20,313	\$28.41
Ithaca	Saunders	133	56	\$26,928	\$24,066	\$24,167	\$22.57
Jackson	Dakota	230	94	\$47,038	\$19,002	\$15,250	\$27.58
Jansen	Jefferson	140	62	\$42,125	\$17,109	\$13,929	\$23.65
Johnson	Nemaha	323	150	\$47,781	\$29,111	\$25,526	\$33.51
Julian	Nemaha	71	27	\$31,381	\$21,934	\$20,625	\$24.43
Juniata	Adams	811	286	\$51,696	\$26,270	\$24,167	\$33.51
Kenesaw	Adams	818	295	\$59,215	\$28,422	\$22,554	\$36.18
Kennard	Washington	371	138	\$53,773	\$32,575	\$30,357	\$40.98
Kilgore	Cherry	79	35	\$27,788	\$21,292	\$16,875	\$20.62
Kimball	Kimball	2,574	1041	\$56,828	\$28,378	\$24,177	\$37.34
Laurel	Cedar	981	423	\$46,764	\$21,297	\$15,417	\$28.06
Lawrence	Nuckolls	323	151	\$34,604	\$20,330	\$20,893	\$23.88
Lebanon	Red Willow	75	40	\$27,896	\$19,093	\$15,833	\$20.31
Leigh	Colfax	447	190	\$35,318	\$21,894	\$20,000	\$23.94
Lewiston	Pawnee	64	22	\$38,111	\$29,242	\$33,750	\$32.14
Liberty	Gage	74	34	\$31,923	\$13,644	\$10,000	\$17.96

Community	County	Population	Ave. Income/ Household	Median Income/ Household	Property Valuation per Household	Median Income & Valuation Wtd. Equally	Financial Capacity
Decatur	Burt	641	83	130	44	68	50
Denton	Lancaster	161	237	374	428	411	429
Deshler	Thayer	892	212	174	151	150	156
Deweese	Clay	74	38	21	193	85	97
DeWitt	Saline	598	386	418	420	427	425
Diller	Jefferson	298	270	216	87	134	132
Dix	Kimball	229	266	265	180	239	195
Dixon	Dixon	109	175	75	152	87	100
Dodge	Dodge	693	277	252	408	338	390
Doniphan	Hall	736	260	298	407	362	396
Dorchester	Saline	614	347	341	351	357	360
Douglas	Otoe	199	240	314	215	275	225
DuBois	Pawnee	119	20	3	106	28	46
Dunbar	Otoe	171	283	261	115	199	194
Duncan	Platte	387	306	410	331	384	363
Dunning	Blaine	131	231	262	24	135	80
Dwight	Butler	227	268	227	225	242	274
Eagle	Cass	1,047	423	433	399	433	421
Edgar	Clay	600	274	220	184	211	211
Edison	Furnas	148	53	36	209	105	117
Elba	Howard	221	403	342	292	326	260
Elgin	Antelope	731	381	45	302	171	233
Elk Creek	Johnson	116	125	194	194	204	165
Elkhorn	Douglas	2,459	439	439	437	438	437
Elm Creek	Buffalo	852	288	339	327	342	321
Elmwood	Cass	584	414	429	348	400	386
Elsie	Perkins	153	311	357	255	311	313
Elwood	Gosper	679	345	338	338	345	335
Emerson	Thurston	791	200	277	220	259	227
Endicott	Jefferson	163	136	191	35	91	54
Ericson	Wheeler	111	148	187	42	88	74
Eustis	Frontier	452	214	284	318	303	304
Ewing	Holt	449	63	100	65	65	38
Exeter	Fillmore	661	402	283	275	290	316
Fairbury	Jefferson	4,335	282	229	168	201	203
Fairfield	Clay	458	79	72	182	107	151
Fairmont	Fillmore	708	324	206	162	183	209
Falls City	Richardson	4,823	228	172	229	212	245
Farnam	Dawson	204	27	87	167	101	88
Farwell	Howard	152	187	210	123	166	106
Filley	Gage	157	223	371	239	309	272
Firth	Lancaster	471	210	330	415	385	397
Fordyce	Cedar	190	48	94	107	79	81
Foster	Pierce	57	4	91	78	66	49
Friend	Saline	1,111	313	378	286	347	17
Ft. Calhoun	Washington	648	429	361	433	410	340
Fullerton	Nance	1,452	259	293	249	282	258
Funk	Phelps	198	356	400	431	425	430
Garland	Seward	247	378	427	136	285	286
Geneva	Fillmore	2,310	382	350	358	376	366
Genoa	Nance	1,082	150	208	178	196	169
Gibbon	Buffalo	1,525	339	366	376	396	383
Gilead	Thayer	37	22	43	79	35	15
Giltner	Hamilton	367	303	353	306	343	327
Glenvil	Clay	304	199	310	56	189	134
Gochner	Seward	192	346	408	247	340	302
Gordon	Sheridan	1,803	256	171	260	230	264
Gothenburg	Dawson	3,347	292	218	395	308	367
Grafton	Fillmore	167	252	248	189	228	238

Community Rank from 1 = Poorest to 439 = Richest.

Community	County	Population	Ave. Income/ Household	Median Income/ Household	Property Valuation per Household	Median Income & Valuation Wtd. Equally	Financial Capacity
Grant	Perkins	1,239	305	275	334	306	334
Greeley	Greeley	562	138	32	121	59	85
Greenwood	Cass	531	293	373	339	372	348
Gresham	York	253	52	28	22	16	22
Gretna	Sarpy	2,249	432	438	432	435	434
Guide Rock	Webster	290	11	15	13	11	8
Gurley	Cheyenne	198	348	347	297	332	325
Haigler	Dundy	225	34	44	18	19	12
Hallam	Lancaster	309	426	399	349	397	382
Hampton	Hamilton	432	286	307	393	370	370
Harbine	Jefferson	66	222	390	237	327	280
Hardy	Nuckolls	206	98	158	32	74	56
Harrison	Sioux	291	50	98	112	86	120
Hartington	Cedar	1,652	320	329	396	380	372
Harvard	Clay	976	254	294	103	208	143
Hay Springs	Sheridan	693	142	53	76	41	79
Hayes Center	Hayes	259	186	214	97	142	139
Hebron	Thayer	1,765	334	264	307	294	309
Hemingford	Box Butte	953	249	219	224	236	248
Henderson	York	999	415	401	411	418	418
Herman	Washington	256	424	316	394	375	381
Hershey	Lincoln	579	242	258	325	298	319
Hickman	Lancaster	1,081	371	384	409	414	413
Hildreth	Franklin	364	192	243	300	280	276
Holbrook	Furnas	233	12	9	12	6	6
Holstein	Adams	207	250	369	299	346	311
Homer	Dakota	553	308	382	320	369	337
Hooper	Dodge	850	338	244	269	269	293
Hordville	Hamilton	164	264	312	173	252	199
Hoskins	Wayne	307	233	286	329	307	318
Howells	Colfax	615	123	132	183	144	171
Hubbard	Dakota	199	369	397	344	393	373
Hubbell	Thayer	55	17	50	100	54	27
Humboldt	Richardson	1,003	173	146	144	128	136
Humphrey	Platte	741	367	395	368	403	369
Hyannis	Grant	210	181	226	374	302	350
Imperial	Chase	2,007	310	321	422	379	412
Indianola	Red Willow	672	140	199	102	137	116
Inglewood	Dodge	286	257	249	258	264	243
Ithaca	Saunders	133	247	364	61	224	125
Jackson	Dakota	230	74	57	279	168	228
Jansen	Jefferson	140	36	34	231	119	148
Johnson	Nemaha	323	387	387	284	352	331
Julian	Nemaha	71	161	263	108	191	167
Juniata	Adams	811	314	363	326	355	330
Kenesaw	Adams	818	363	332	373	371	359
Kennard	Washington	371	421	430	342	399	404
Kilgore	Cherry	79	133	114	70	69	82
Kimball	Kimball	2,574	360	365	360	386	376
Laurel	Cedar	981	134	65	273	172	236
Lawrence	Nuckolls	323	109	273	149	223	155
Lebanon	Red Willow	75	76	83	72	53	77
Leigh	Colfax	447	157	239	157	200	158
Lewiston	Pawnee	64	390	435	188	312	305
Liberty	Gage	74	7	6	111	36	40
Lindsay	Platte	321	420	324	434	389	433
Litchfield	Sherman	314	101	82	171	103	124
Lodgepole	Cheyenne	368	279	212	263	246	250
Long Pine	Brown	396	46	59	137	73	93

Community Rank from 1 = Poorest to 439 = Richest.

Community	County	Population 1995	Number of Households 1990	Property Value/ Household 1995	Ave. Income/ Household 1990	Med H.hold Income 1990	Financial Capacity per month
Lindsay	Platte	321	131	\$101,505	\$32,566	\$22,292	\$55.26
Litchfield	Sherman	314	134	\$36,451	\$20,028	\$15,833	\$22.56
Lodgepole	Cheyenne	368	149	\$45,123	\$24,933	\$19,479	\$28.82
Long Pine	Brown	396	165	\$33,685	\$17,678	\$15,268	\$21.03
Loomis	Phelps	376	151	\$59,368	\$26,796	\$22,596	\$36.60
Lorton	Otoe	61	21	\$14,688	\$16,856	\$9,554	\$8.46
Louisville	Cass	998	390	\$55,614	\$29,781	\$25,000	\$37.24
Loup City	Shermon	1,104	508	\$33,927	\$19,487	\$15,338	\$22.38
Lyman	Scott Bluff	452	164	\$41,077	\$18,554	\$13,929	\$23.63
Lynch	Boyd	296	140	\$19,990	\$23,655	\$15,682	\$17.21
Lyons	Burt	1,144	461	\$44,039	\$24,843	\$18,187	\$29.12
Madison	Madison	2,135	775	\$42,338	\$26,755	\$22,969	\$29.42
Madrid	Perkins	288	111	\$28,464	\$23,554	\$19,896	\$21.29
Magnet	Cedar	69	36	\$27,620	\$15,625	\$13,750	\$17.32
Malcolm	Lancaster	372	52	\$178,194	\$38,153	\$34,688	\$95.79
Malmo	Saunders	114	52	\$24,558	\$18,830	\$18,438	\$16.46
Manley	Cass	170	58	\$42,724	\$40,143	\$27,500	\$32.53
Marquette	Hamilton	281	78	\$48,376	\$35,125	\$22,500	\$33.11
Martinsburg	Dixon	90	39	\$30,210	\$19,855	\$11,250	\$20.00
Maskell	Dixon	54	22	\$29,123	\$18,134	\$16,875	\$22.98
Mason City	Custer	160	63	\$32,633	\$21,374	\$16,607	\$22.36
Maxwell	Lincoln	285	111	\$39,304	\$21,049	\$17,750	\$25.83
Maywood	Frontier	313	118	\$51,253	\$24,629	\$20,313	\$32.42
McCool Junction	York	372	150	\$39,754	\$23,190	\$20,909	\$27.22
McLean	Pierce	49	18	\$60,093	\$18,421	\$20,000	\$31.73
Mead	Saunders	513	180	\$54,346	\$30,526	\$28,077	\$38.68
Meadow Grove	Madison	332	140	\$32,860	\$18,533	\$16,875	\$22.47
Memphis	Saunders	117	43	\$28,826	\$21,928	\$20,313	\$21.41
Merna	Custer	377	164	\$35,684	\$31,569	\$23,125	\$27.20
Merriman	Cherry	151	55	\$35,860	\$37,703	\$18,875	\$25.46
Milford	Seward	1,886	642	\$58,632	\$30,346	\$25,698	\$38.54
Miller	Buffalo	130	45	\$37,307	\$24,215	\$20,536	\$25.97
Milligan	Fillmore	328	156	\$35,361	\$21,545	\$19,038	\$24.72
Minatare	Scotts Bluff	807	319	\$30,487	\$17,703	\$14,345	\$18.92
Minden	Kearney	2,749	1138	\$63,126	\$27,625	\$25,000	\$39.68
Mitchell	Scotts Bluff	1,743	704	\$42,841	\$22,258	\$18,000	\$27.76
Monroe	Platte	309	114	\$51,829	\$30,019	\$28,333	\$37.37
Moorefield	Frontier	52	14	\$68,281	\$19,730	\$20,000	\$38.72
Morrill	Scotts Bluff	974	410	\$46,797	\$24,557	\$19,783	\$30.79
Morse Bluff	Saunders	128	59	\$29,742	\$23,168	\$20,208	\$24.04
Mullen	Hooker	554	254	\$36,840	\$18,849	\$17,813	\$23.54
Murdock	Cass	267	109	\$48,488	\$28,304	\$23,958	\$35.85
Murray	Cass	418	168	\$66,210	\$29,578	\$30,568	\$43.54
Naper	Boyd	130	67	\$17,580	\$13,076	\$11,625	\$11.38
Naponee	Franklin	97	34	\$48,680	\$23,514	\$17,500	\$29.12
Nehawka	Cass	260	91	\$57,441	\$32,917	\$23,750	\$37.50
Neligh	Antelope	1,742	649	\$46,998	\$26,517	\$20,680	\$31.05
Nelson	Nuckolls	627	289	\$29,467	\$22,557	\$19,213	\$22.16
Nemaha	Nemaha	188	76	\$26,778	\$25,417	\$21,875	\$23.78
Newcastle	Dixon	271	132	\$32,250	\$19,879	\$17,692	\$21.68
Newman Grove	Madison	787	314	\$37,565	\$24,352	\$18,571	\$24.91
Newport	Rock	136	64	\$16,007	\$17,361	\$14,821	\$13.24
Niobrara	Knox	406	188	\$34,149	\$17,090	\$17,250	\$20.77
North Bend	Dodge	1,249	470	\$53,430	\$23,681	\$21,250	\$33.23
North Loup	Valley	361	170	\$29,850	\$17,317	\$13,333	\$19.37
Oak	Nuckolls	68	37	\$13,676	\$14,142	\$9,115	\$8.85
Oakland	Burt	1,279	550	\$50,234	\$24,527	\$19,766	\$31.70
Obert	Cedar	39	18	\$18,784	\$26,297	\$15,000	\$20.22

Community	County	Population 1995	Number of Households 1990	Property Value/ Household 1995	Ave. Income/ Household 1990	Med H.hold Income 1990	Financial Capacity per month
Oconto	Custer	147	65	\$28,412	\$20,727	\$14,531	\$18.19
Octavia	Butler	132	36	\$32,857	\$26,719	\$25,833	\$23.94
Odell	Gage	291	134	\$34,619	\$27,747	\$21,136	\$26.34
Ohiowa	Fillmore	146	75	\$21,293	\$22,644	\$17,125	\$18.98
O'Neill	Holt	3,852	1605	\$48,214	\$24,787	\$20,060	\$31.30
Ong	Clay	69	35	\$40,023	\$14,269	\$11,964	\$23.68
Orchard	Antelope	439	219	\$41,436	\$21,814	\$17,961	\$26.00
Ord	Valley	2,481	1064	\$47,279	\$22,856	\$19,390	\$29.64
Orleans	Harlan	490	237	\$26,730	\$21,814	\$17,663	\$20.69
Osceola	Polk	879	376	\$42,498	\$30,629	\$25,476	\$31.56
Oshkosh	Garden	986	450	\$37,028	\$21,138	\$16,786	\$24.23
Osmond	Pierce	774	307	\$60,919	\$28,850	\$23,315	\$38.46
Otoe	Otoe	196	64	\$32,457	\$31,933	\$18,500	\$23.97
Overton	Dawson	665	206	\$54,389	\$24,071	\$19,821	\$33.39
Oxford	Furnas	949	397	\$34,498	\$23,531	\$19,449	\$24.20
Page	Holt	191	85	\$19,658	\$24,050	\$11,172	\$17.60
Palisade	Hitchcock	381	168	\$25,967	\$23,379	\$21,042	\$22.21
Palmer	Merrick	434	306	\$20,859	\$13,644	\$19,932	\$17.31
Palmyra	Otoe	545	202	\$52,513	\$27,358	\$27,500	\$35.86
Panama	Lancaster	207	71	\$80,248	\$29,977	\$28,438	\$49.25
Pawnee City	Pawnee	1,008	474	\$27,728	\$20,151	\$15,878	\$19.39
Paxton	Keith	536	215	\$44,395	\$22,270	\$22,292	\$29.47
Pender	Thurston	1,208	501	\$57,809	\$27,953	\$22,695	\$36.81
Peru	Nemaha	1,110	295	\$24,127	\$30,136	\$17,083	\$23.75
Petersburg	Boone	388	167	\$41,943	\$19,616	\$20,987	\$25.93
Phillips	Hamilton	316	129	\$29,244	\$21,983	\$22,687	\$21.84
Pierce	Pierce	1,615	637	\$59,146	\$25,259	\$20,742	\$35.80
Pilger	Cuming	361	155	\$37,978	\$24,739	\$19,489	\$28.00
Plainview	Pierce	1,333	631	\$42,219	\$20,337	\$16,875	\$25.95
Platte Center	Platte	387	129	\$55,846	\$29,148	\$24,375	\$37.10
Pleasant Dale	Seward	253	109	\$51,682	\$23,485	\$21,528	\$34.27
Pleasanton	Buffalo	372	156	\$50,261	\$22,606	\$19,231	\$31.90
Plymouth	Jefferson	455	193	\$48,557	\$25,593	\$23,625	\$33.04
Polk	Polk	345	172	\$38,382	\$21,729	\$17,500	\$24.83
Ponca	Dixon	929	370	\$52,587	\$25,440	\$24,286	\$33.63
Potter	Cheyenne	388	161	\$43,665	\$21,858	\$19,236	\$28.50
Prague	Saunders	282	138	\$27,693	\$20,085	\$15,750	\$20.11
Primrose	Boone	69	37	\$55,695	\$16,648	\$15,250	\$28.35
Prosser	Adams	77	33	\$39,886	\$22,468	\$16,875	\$25.03
Ragan	Harlan	59	18	\$60,862	\$20,784	\$15,625	\$30.04
Randolph	Cedar	983	410	\$45,968	\$20,410	\$15,700	\$27.54
Ravenna	Buffalo	1,317	546	\$39,663	\$21,875	\$17,429	\$25.26
Raymond	Lancaster	167	83	\$53,799	\$23,362	\$20,417	\$34.89
Red Cloud	Webster	1,204	539	\$35,760	\$20,289	\$15,733	\$23.38
Republican City	Harlan	199	99	\$59,062	\$22,477	\$18,750	\$35.48
Reynolds	Jefferson	104	52	\$22,059	\$21,278	\$14,167	\$19.20
Rising City	Butler	341	155	\$49,581	\$23,569	\$22,031	\$31.55
Riverdale	Buffalo	208	81	\$56,524	\$25,389	\$21,023	\$34.56
Riverton	Franklin	162	68	\$11,549	\$17,448	\$20,000	\$12.37
Roca	Lancaster	84	41	\$84,776	\$18,836	\$24,375	\$42.85
Rockville	Sherman	122	33	\$33,387	\$30,770	\$18,125	\$22.89
Rogers	Colfax	89	31	\$38,300	\$21,567	\$20,417	\$25.55
Rosalie	Thurston	178	78	\$23,111	\$18,884	\$15,000	\$17.05
Roseland	Adams	247	107	\$64,730	\$29,095	\$25,750	\$40.47
Royal	Antelope	81	39	\$16,139	\$10,673	\$12,083	\$9.30
Rulo	Richardson	191	84	\$30,743	\$16,578	\$15,278	\$19.62
Rushville	Sheridan	1,127	446	\$35,408	\$22,914	\$16,458	\$25.26
Ruskin	Nuckolls	187	71	\$27,021	\$20,286	\$16,250	\$17.49

Community	County	Population 1995	Number of Households 1990	Property Value/ Household 1995	Ave. Income/ Household 1990	Med H.hold Income 1990	Financial Capacity per month
Salem	Richardson	160	67	\$19,635	\$17,872	\$10,208	\$14.05
Sargent	Custer	710	330	\$33,910	\$20,612	\$18,250	\$22.99
Schuyler	Colfax	4,052	1591	\$50,933	\$24,954	\$22,002	\$32.93
Scotia	Greeley	318	138	\$32,491	\$19,582	\$15,750	\$21.46
Scribner	Dodge	950	398	\$44,057	\$23,175	\$18,676	\$27.63
Shelby	Polk	690	272	\$47,504	\$26,664	\$25,526	\$33.08
Shelton	Buffalo	954	403	\$48,701	\$25,441	\$22,312	\$31.85
Shickley	Fillmore	360	158	\$60,141	\$41,981	\$26,563	\$41.07
Shubert	Richardson	237	101	\$24,919	\$15,715	\$15,481	\$17.28
Silver Creek	Merrick	437	270	\$25,506	\$16,281	\$21,094	\$21.74
Smithfield	Gosper	53	24	\$50,252	\$15,257	\$16,786	\$29.78
Snyder	Dodge	280	129	\$57,758	\$36,289	\$22,656	\$36.47
Spalding	Greeley	592	215	\$34,485	\$20,059	\$17,650	\$22.06
Spencer	Boyd	536	234	\$31,584	\$22,702	\$17,917	\$23.51
Sprague	Lancaster	157	64	\$61,619	\$26,717	\$28,571	\$40.75
Springfield	Sarpy	1,426	479	\$68,273	\$31,744	\$30,156	\$46.39
Springview	Keya Paha	304	141	\$26,858	\$18,505	\$17,614	\$19.17
Stamford	Harlan	188	88	\$28,734	\$20,020	\$16,667	\$19.56
Stanton	Stanton	1,549	605	\$41,826	\$24,157	\$19,315	\$27.11
Staplehurst	Seward	281	102	\$37,867	\$24,483	\$21,750	\$27.91
Stapleton	Logan	299	127	\$39,956	\$23,703	\$20,893	\$25.71
Steele City	Jefferson	101	51	\$14,656	\$19,899	\$16,875	\$15.42
Steinauer	Pawnee	92	40	\$28,000	\$29,286	\$28,750	\$28.36
Stella	Richardson	248	101	\$32,416	\$28,024	\$27,292	\$27.29
Sterling	Johnson	451	169	\$51,104	\$26,350	\$20,694	\$32.62
Stoockville	Frontier	32	13	\$32,875	\$20,037	\$11,875	\$19.58
Stratton	Hitchcock	427	184	\$33,200	\$23,640	\$20,370	\$25.22
Stromsburg	Polk	1,241	499	\$44,593	\$27,317	\$22,361	\$30.96
Stuart	Holt	650	253	\$26,387	\$21,111	\$15,885	\$20.21
St. Edward	Boone	822	336	\$40,760	\$22,622	\$17,700	\$25.72
St. Helena	Cedar	87	38	\$29,652	\$15,916	\$19,500	\$20.33
St. Paul	Howard	2,009	842	\$61,105	\$22,497	\$20,182	\$35.29
Sumner	Dawson	229	94	\$33,230	\$21,661	\$18,611	\$23.30
Superior	Nuckolls	2,397	1038	\$38,968	\$22,236	\$18,080	\$25.69
Sutherland	Lincoln	1,032	398	\$57,788	\$28,390	\$22,400	\$37.55
Sutton	Clay	1,353	564	\$49,209	\$25,642	\$22,083	\$32.19
Swanton	Saline	145	59	\$47,971	\$36,351	\$25,417	\$35.00
Syracuse	Otoe	1,646	716	\$65,909	\$28,437	\$24,148	\$41.14
Table Rock	Pawnee	308	139	\$29,723	\$18,741	\$14,750	\$19.08
Talmage	Otoe	246	114	\$32,172	\$19,581	\$14,333	\$21.54
Tecumseh	Johnson	1,702	753	\$44,915	\$23,819	\$17,861	\$28.66
Tekamah	Burt	1,852	776	\$50,754	\$23,549	\$19,762	\$31.94
Terrytown	Scotts Bluff	656	247	\$24,262	\$14,480	\$11,217	\$15.33
Theford	Thomas	243	110	\$38,899	\$18,757	\$20,000	\$25.35
Thurston	Thurston	115	45	\$40,302	\$29,044	\$17,917	\$25.96
Tilden	Madison	895	367	\$45,547	\$19,963	\$15,292	\$27.14
Tobias	Saline	127	52	\$32,414	\$20,384	\$17,500	\$22.51
Trenton	Hitchcock	656	271	\$25,905	\$20,597	\$13,594	\$19.35
Trumbull	Clay, Adams	225	74	\$67,527	\$26,973	\$28,333	\$42.97
Uehling	Dodge	273	127	\$34,600	\$22,747	\$19,028	\$25.03
Ulysses	Butler	256	118	\$26,047	\$21,632	\$14,643	\$20.03
Unadilla	Otoe	294	120	\$60,907	\$25,931	\$22,917	\$36.38
Union	Cass	299	114	\$46,908	\$23,684	\$22,250	\$30.94
Upland	Franklin	169	67	\$46,562	\$30,637	\$26,875	\$34.53
Utica	Seward	718	284	\$60,318	\$30,110	\$21,618	\$38.66
Valentine	Cherry	2,826	1168	\$50,805	\$27,558	\$18,816	\$31.85
Valley	Douglas	1,775	685	\$126,609	\$28,752	\$26,475	\$67.86
Valparaiso	Saunders	481	180	\$59,764	\$27,281	\$23,636	\$38.05

Community	County	Population 1995	Number of Households 1990	Property Value/ Household 1995	Ave. Income/ Household 1990	Med H.hold Income 1990	Financial Capacity per month
Venango	Perkins	192	76	\$43,403	\$25,771	\$25,278	\$31.44
Verdel	Knox	59	31	\$16,360	\$14,887	\$10,938	\$15.92
Verdigre	Knox	607	265	\$33,163	\$17,411	\$13,125	\$19.33
Verdon	Richardson	242	95	\$24,840	\$19,694	\$17,404	\$18.24
Virginia	Gage	94	35	\$39,363	\$33,910	\$31,458	\$30.66
Waco	York	211	88	\$78,828	\$25,658	\$26,250	\$44.93
Wahoo	Saunders	3,681	1462	\$63,192	\$28,698	\$24,798	\$39.89
Wakefield	Dixon	1,147	456	\$58,067	\$25,596	\$18,704	\$33.64
Wallace	Lincoln	309	122	\$48,819	\$28,715	\$24,583	\$34.48
Walthill	Thurston	747	276	\$24,397	\$22,989	\$16,204	\$19.27
Waterbury	Dixon	95	40	\$17,426	\$18,653	\$19,000	\$15.06
Waterloo	Douglas	479	184	\$80,297	\$26,655	\$29,722	\$52.24
Wauneta	Chase	675	305	\$36,297	\$22,660	\$18,239	\$24.95
Wausa	Knox	598	263	\$40,353	\$20,807	\$16,875	\$25.36
Waverly	Lancaster	1,869	610	\$104,063	\$40,573	\$34,265	\$64.22
Weeping Water	CASS	1,032	415	\$61,913	\$26,576	\$24,688	\$38.32
West Point	Cuming	3,250	1324	\$70,765	\$26,572	\$21,250	\$41.22
Western	Saline	264	120	\$32,863	\$22,739	\$17,083	\$24.03
Weston	Saunders	299	128	\$34,962	\$16,531	\$15,250	\$20.99
Whitney	Dawes	38	17	\$74,889	\$21,859	\$14,750	\$39.06
Wilber	Saline	1,527	661	\$51,862	\$23,360	\$19,290	\$31.91
Wilcox	Kearney	349	133	\$59,930	\$26,760	\$23,958	\$37.29
Wilsonville	Furnas	136	57	\$23,006	\$19,720	\$13,125	\$14.91
Winnebago	Thurston	705	220	\$5,526	\$18,141	\$13,382	\$9.93
Winside	Wayne	434	186	\$33,056	\$18,828	\$16,667	\$20.94
Winslow	Dodge	140	41	\$35,566	\$20,676	\$21,875	\$23.74
Wisner	Cuming	1,253	529	\$56,867	\$25,583	\$20,897	\$34.65
Wolbach	Greeley	280	126	\$23,662	\$18,302	\$16,667	\$17.92
Wood Lake	Cherry	59	34	\$25,412	\$12,617	\$10,000	\$15.10
Wood River	Hall	1,156	426	\$60,142	\$27,313	\$23,871	\$37.99
Wymore	Gage	1,611	719	\$29,113	\$22,623	\$18,946	\$22.48
Wynot	Cedar	213	71	\$32,346	\$18,528	\$17,708	\$19.95
Yutan	Saunders	626	222	\$64,837	\$31,898	\$29,250	\$43.66

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APPENDIX B

**Communities Ranked by Different Fiscal Indicators,
for Incorporated Rural Communities of
Less than 5,000 People in Nebraska**

Community	County	Population	Ave. Income/ Household	Median Income/ Household	Property Valuation per Household	Median Income & Valuation Wtd. Equally	Financial Capacity
Abie	Butler	106	392	237	83	146	110
Adams	Gage	472	383	304	356	344	351
Ainsworth	Brown	1,870	147	115	305	221	270
Albion	Boone	1,916	265	301	267	295	275
Alda	Hall	540	188	296	430	366	426
Alexandria	Thayer	224	80	127	30	64	29
Allen	Dixon	331	177	170	268	235	259
Alma	Harlan	1,226	170	154	214	186	210
Alvo	Cass	164	319	417	155	289	267
Amherst	Buffalo	231	202	95	308	213	288
Anselmo	Custer	189	271	169	74	97	179
Ansley	Custer	555	194	198	69	115	92
Arapahoe	Furnas	1,001	129	119	245	188	215
Arcadia	Valley	385	41	81	147	89	86
Arlington	Washington	1,178	408	393	392	415	410
Arnold	Custer	679	215	259	128	202	180
Ashland	Saunders	2,136	329	352	341	360	352
Ashton	Sherman	251	37	13	71	22	43
Atkinson	Holt	1,380	113	55	98	55	83
Atlanta	Phelps	114	141	403	323	378	336
Auburn	Nemaha	3,443	398	315	337	335	355
Aurora	Hamilton	3,810	372	308	424	374	422
Avoca	Cass	254	196	279	187	244	208
Axtell	Kearney	707	309	375	332	364	338
Bancroft	Cuming	494	77	182	253	233	213
Barneston	Gage	122	220	177	110	129	133
Bartlett	Wheeler	131	370	290	53	170	109
Bartley	Red Willow	339	159	224	142	185	166
Bassett	Rock	739	91	48	238	126	191
Battle Creek	Madison	997	380	398	370	406	394
Bayard	Morrill	1,196	166	116	199	145	207
Bazile Mills	Cedar	34	8	168	163	153	47
Beaver City	Furnas	707	162	93	46	48	51
Beaver Crossing	Seward	448	280	326	216	281	231
Bee	Seward	209	368	340	176	266	244
Beemer	Cuming	672	164	106	288	210	261
Belden	Cedar	149	96	69	170	96	127
Belgrade	Nance	157	111	67	230	138	176
Bellwood	Butler	395	137	49	283	164	253
Belvidere	Thayer	117	75	137	80	82	96
Benedict	York	230	273	320	322	330	329
Benkelman	Dundy	1,193	204	131	195	156	172
Bennet	Lancaster	544	406	406	417	420	423
Bennington	Douglas	866	405	409	421	424	427
Bertrand	Phelps	708	395	335	380	377	380
Big Springs	Deuel	495	120	126	357	254	308
Bladen	Webster	280	178	269	64	165	94
Bloomfield	Knox	1,181	139	117	257	192	216
Bloomington	Franklin	129	174	281	38	149	41
Blue Hill	Webster	810	117	124	203	157	168
Blue Springs	Gage	431	377	62	55	34	60
Bradshaw	York	330	290	344	350	359	354
Brady	Lincoln	331	284	165	244	215	257
Brainard	Butler	326	198	305	312	313	299
Bridgeport	Morrill	1,581	337	161	333	256	315
Bristow	Boyd	107	3	5	20	7	9
Broadwater	Morrill	160	18	8	156	63	45
Brock	Nemaha	143	73	152	96	100	101
Broken Bow	Custer	3,778	335	254	313	291	322

Community Rank from 1 = Poorest to 439 = Richest.

Community	County	Population	Ave. Income/ Household	Median Income/ Household	Property Valuation per Household	Median Income & Valuation Wtd. Equally	Financial Capacity
Brownville	Nemaha	148	158	97	280	198	251
Brule	Keith	411	92	185	200	197	144
Bruning	Thayer	332	243	288	316	304	290
Bruno	Butler	141	116	92	25	40	30
Brunswick	Antelope	182	87	246	270	270	239
Burchard	Pawnee	105	211	190	59	104	89
Burr	Otoe	75	45	25	389	222	281
Burwell	Garfield	1,278	105	71	219	127	160
Bushnell	Kimball	119	65	74	227	141	186
Butte	Boyd	452	245	66	45	30	48
Byron	Thayer	140	317	230	172	206	183
Cairo	Hall	733	349	302	404	367	398
Callaway	Custer	539	244	222	129	176	129
Cambridge	Furnas	1,107	285	211	236	240	237
Campbell	Franklin	432	427	84	23	32	26
Carleton	Thayer	144	100	29	347	193	279
Carroll	Wayne	237	207	271	272	286	273
Cedar Bluffs	Saunders	591	366	389	252	336	303
Cedar Creek	Cass	334	435	434	438	437	438
Cedar Rapids	Boone	438	151	123	290	218	232
Center	Knox	112	82	148	34	71	33
Central City	Merrick	2,868	316	295	352	337	345
Ceresco	Saunders	825	358	412	416	423	417
Chambers	Holt	341	51	136	131	116	104
Chappell	Deuel	979	289	242	291	277	284
Chester	Thayer	351	165	111	105	84	112
Clarks	Merrick	379	201	240	242	251	222
Clarkson	Colfax	699	114	64	174	93	140
Clatonia	Gage	296	261	297	248	283	247
Clay Center	Clay	825	352	346	192	279	262
Clearwater	Antelope	401	213	167	89	106	115
Cody	Cherry	177	412	138	140	121	181
Coleridge	Cedar	596	230	160	104	117	141
Colon	Saunders	128	232	267	210	249	252
Comstock	Custer	135	291	54	17	23	69
Concord	Dixon	156	13	20	28	14	24
Cook	Johnson	333	205	128	154	122	188
Cordova	Seward	147	64	201	303	262	271
Cortland	Gage	393	327	372	418	407	416
Cozad	Dawson	4,022	389	292	414	356	401
Crab Orchard	Johnson	47	364	238	63	132	103
Craig	Burt	228	25	88	27	39	21
Crawford	Dawes	1,115	78	47	91	45	68
Creighton	Knox	1,223	255	118	232	179	217
Creston	Platte	220	203	299	213	268	193
Crete	Saline	4,841	399	392	401	416	408
Crofton	Knox	820	15	217	261	248	240
Crookston	Cherry	99	122	260	206	247	126
Culbertson	Hitchcock	795	351	176	143	147	149
Curtis	Frontier	791	219	193	197	205	214
Dakota City	Dakota	1,470	375	416	400	421	411
Dalton	Cheyenne	282	262	166	264	225	254
Danbury	Red Willow	109	32	22	262	130	142
Danebrog	Howard	324	44	180	158	163	135
Davenport	Thayer	383	362	351	277	325	306
Davey	Lancaster	160	413	413	362	402	409
David City	Butler	2,522	312	306	377	353	365
Dawson	Richardson	157	21	70	51	37	20
Daykin	Jefferson	188	342	179	211	203	224

Community Rank from 1 = Poorest to 439 = Richest.

Community	County	Population	Ave. Income/ Household	Median Income/ Household	Property Valuation per Household	Median Income & Valuation Wtd. Equally	Financial Capacity
Loomis	Phelps	376	333	333	375	373	364
Lorton	Otoe	61	33	2	5	2	1
Louisville	Cass	998	394	381	353	392	374
Loup City	Shermon	1,104	81	63	139	78	119
Lyman	Scottbluff	452	61	33	222	110	147
Lynch	Boyd	296	235	76	16	27	31
Lyons	Burt	1,144	278	162	250	216	255
Madison	Madison	2,135	331	345	234	296	263
Madrid	Perkins	288	227	231	77	140	95
Magnet	Cedar	69	23	31	66	26	35
Malcolm	Lancaster	372	434	437	439	439	439
Malmo	Saunders	114	69	173	40	81	25
Manley	Cass	170	436	415	240	333	312
Marquette	Hamilton	281	428	331	289	317	324
Martinsburg	Dixon	90	93	14	95	31	71
Maskell	Dixon	54	54	109	85	72	130
Mason City	Custer	160	135	99	122	90	118
Maxwell	Lincoln	285	128	147	201	174	200
Maywood	Frontier	313	272	250	321	292	310
McCool Junction	York	372	209	276	205	253	221
McLean	Pierce	49	57	236	381	310	295
Mead	Saunders	513	407	419	345	398	392
Meadow Grove	Madison	332	60	113	125	98	121
Memphis	Saunders	117	160	251	82	154	98
Merna	Custer	377	416	348	164	263	220
Merriman	Cherry	151	433	189	166	177	190
Milford	Seward	1,886	404	391	369	404	389
Miller	Buffalo	130	253	257	179	234	205
Milligan	Fillmore	328	143	197	159	178	170
Minatare	Scotts Bluff	807	47	38	99	47	52
Minden	Kearney	2,749	353	380	397	412	399
Mitchell	Scotts Bluff	1,743	168	156	241	207	230
Monroe	Platte	309	397	420	328	387	377
Moorefield	Frontier	52	90	235	413	323	393
Morrill	Scotts Bluff	974	269	225	274	260	278
Morse Bluff	Saunders	128	206	247	93	161	162
Mullen	Hooker	554	71	149	175	148	146
Murdock	Cass	267	359	359	293	341	357
Murray	Cass	418	393	431	406	431	419
Naper	Boyd	130	5	16	10	8	5
Naponee	Franklin	97	224	135	295	226	256
Nehawka	Cass	260	422	356	363	381	378
Neligh	Antelope	1,742	321	266	278	284	285
Nelson	Nuckolls	627	179	200	88	125	113
Nemaha	Nemaha	188	295	313	58	190	154
Newcastle	Dixon	271	94	143	114	112	105
Newman Grove	Madison	787	258	178	181	182	174
Newport	Rock	136	40	46	6	15	10
Niobrara	Knox	406	35	125	141	118	87
North Bend	Dodge	1,249	236	289	340	320	326
North Loup	Valley	361	39	26	94	38	63
Oak	Nuckolls	68	9	1	3	1	2
Oakland	Burt	1,279	267	223	309	276	294
Obert	Cedar	39	315	52	11	20	76
Oconto	Custer	147	124	39	75	33	42
Octavia	Butler	132	330	396	124	271	157
Odell	Gage	291	354	287	150	229	212
Ohiova	Fillmore	146	184	122	21	56	53
O'Neill	Holt	3,852	276	241	287	274	287

Community Rank from 1 = Poorest to 439 = Richest.

Community	County	Population	Ave. Income/ Household	Median Income/ Household	Property Valuation per Household	Median Income & Valuation Wtd. Equally	Financial Capacity
Ong	Clay	69	10	18	212	92	150
Orchard	Antelope	439	152	155	223	194	206
Ord	Valley	2,481	193	207	281	257	266
Orleans	Harlan	490	153	142	57	77	84
Osceola	Polk	879	409	386	235	321	292
Oshkosh	Garden	986	131	105	177	123	164
Osmond	Pierce	774	379	349	387	390	388
Otoe	Otoe	196	419	175	119	133	159
Overton	Dawson	665	248	228	346	293	328
Oxford	Furnas	949	225	209	146	180	163
Page	Holt	191	246	11	15	10	37
Palisade	Hitchcock	381	218	282	50	162	114
Palmer	Merrick	434	6	232	19	111	34
Palmyra	Otoe	545	344	414	335	388	358
Panama	Lancaster	207	396	422	426	429	431
Pawnee City	Pawnee	1,008	106	85	68	52	64
Paxton	Keith	536	169	323	254	297	265
Pender	Thurston	1,208	355	337	366	368	368
Peru	Nemaha	1,110	401	121	36	60	153
Petersburg	Boone	388	86	278	228	267	201
Phillips	Hamilton	316	163	336	86	219	108
Pierce	Pierce	1,615	287	270	372	334	356
Pilger	Cuming	361	275	213	186	209	235
Plainview	Pierce	1,333	110	110	233	175	202
Platte Center	Platte	387	388	368	355	383	371
Pleasant Dale	Seward	253	221	300	324	318	339
Pleasanton	Buffalo	372	180	202	311	265	298
Plymouth	Jefferson	455	299	354	294	339	320
Polk	Polk	345	149	139	191	152	173
Ponca	Dixon	929	296	367	336	363	332
Potter	Cheyenne	388	154	203	246	241	246
Prague	Saunders	282	104	79	67	49	73
Primrose	Boone	69	31	58	354	217	241
Prosser	Adams	77	171	108	207	151	178
Ragan	Harlan	59	126	73	385	243	269
Randolph	Cedar	983	115	77	266	173	226
Ravenna	Buffalo	1,317	156	133	204	167	185
Raymond	Lancaster	167	217	256	343	301	346
Red Cloud	Webster	1,204	108	78	165	95	138
Republican City	Harlan	199	172	186	371	288	353
Reynolds	Jefferson	104	132	35	26	18	58
Rising City	Butler	341	229	318	304	316	291
Riverdale	Buffalo	208	294	280	359	331	343
Riverton	Franklin	162	43	234	2	99	7
Roca	Lancaster	84	70	370	429	409	414
Rockville	Sherman	122	411	159	135	131	128
Rogers	Colfax	89	144	255	190	238	192
Rosalie	Thurston	178	72	51	31	24	28
Roseland	Adams	247	385	394	402	417	402
Royal	Antelope	81	1	19	7	9	3
Rulo	Richardson	191	30	60	101	62	67
Rushville	Sheridan	1,127	195	96	160	109	184
Ruskin	Nuckolls	187	107	90	62	57	36
Salem	Richardson	160	49	7	14	5	11
Sargent	Custer	710	119	164	138	139	131
Schuyler	Colfax	4,052	281	317	317	324	317
Scotia	Greeley	318	85	80	120	76	99
Scribner	Dodge	950	208	183	251	231	229
Shelby	Polk	690	326	388	282	349	323

Community Rank from 1 = Poorest to 439 = Richest.

Community	County	Population	Ave. Income/ Household	Median Income/ Household	Property Valuation per Household	Median Income & Valuation Wtd. Equally	Financial Capacity
Shelton	Buffalo	954	297	325	296	315	297
Shickley	Fillmore	360	438	405	382	413	405
Shubert	Richardson	237	24	68	43	29	32
Silver Creek	Merrick	437	28	285	48	159	107
Smithfield	Gosper	53	19	104	310	220	268
Snyder	Dodge	280	430	334	364	365	362
Spalding	Greeley	592	103	141	145	124	111
Spencer	Boyd	536	189	151	109	113	145
Sprague	Lancaster	157	328	423	390	419	403
Springfield	Sarpy	1,426	417	428	412	430	428
Springview	Keya Paha	304	58	140	60	75	57
Stamford	Harlan	188	99	103	81	70	65
Stanton	Stanton	1,549	251	205	226	232	218
Staplehurst	Seward	281	263	309	185	258	234
Stapleton	Logan	299	239	272	208	255	197
Steele City	Jefferson	101	95	112	4	43	19
Steinauer	Pawnee	92	391	424	73	250	242
Stella	Richardson	248	357	411	118	272	223
Sterling	Johnson	451	318	268	319	300	314
Stockville	Frontier	32	102	17	127	51	66
Stratton	Hitchcock	427	234	253	133	195	182
Stromsburg	Polk	1,241	343	327	256	299	283
Stuart	Holt	650	130	86	54	46	75
St. Edward	Boone	822	182	144	221	184	198
St. Helena	Cedar	87	26	215	90	136	78
St. Paul	Howard	2,009	176	245	388	322	349
Sumner	Dawson	229	146	181	134	143	137
Superior	Nuckolls	2,397	167	157	198	181	196
Sutherland	Lincoln	1,032	361	328	365	361	379
Sutton	Clay	1,353	301	319	301	314	307
Swanton	Saline	145	431	385	285	351	347
Syracuse	Otoe	1,646	365	362	405	401	406
Table Rock	Pawnee	308	66	42	92	42	55
Talmage	Otoe	246	84	37	113	58	102
Tecumseh	Johnson	1,702	241	150	259	214	249
Tekamah	Burt	1,852	226	221	314	278	301
Terrytown	Scotts Bluff	656	14	12	37	13	18
Theford	Thomas	243	67	233	196	227	187
Thurston	Thurston	115	384	153	217	187	204
Tilden	Madison	895	97	61	265	155	219
Tobias	Saline	127	112	134	117	108	123
Trenton	Hitchcock	656	118	30	49	21	62
Trumbull	Clay, Adams	225	336	421	410	426	415
Uehling	Dodge	273	191	196	148	169	177
Ulysses	Butler	256	145	40	52	25	72
Unadilla	Otoe	294	307	343	386	382	361
Union	Cass	299	238	322	276	305	282
Upland	Franklin	169	410	407	271	350	342
Utica	Seward	718	400	303	384	354	391
Valentine	Cherry	2,826	350	188	315	261	296
Valley	Douglas	1,775	376	404	436	434	436
Valparaiso	Saunders	481	340	355	378	391	385
Venango	Perkins	192	304	383	243	328	289
Verdel	Knox	59	16	10	8	4	23
Verdigre	Knox	607	42	23	132	61	61
Verdon	Richardson	242	88	129	41	67	44
Virginia	Gage	94	425	432	202	319	277
Waco	York	211	302	402	425	422	424
Wahoo	Saunders	3,681	373	379	398	408	400

Community Rank from 1 = Poorest to 439 = Richest.

Community	County	Population	Ave. Income/ Household	Median Income/ Household	Property Valuation per Household	Median Income & Valuation Wtd. Equally	Financial Capacity
Wakefield	Dixon	1,147	300	184	367	287	333
Wallace	Lincoln	309	374	376	298	348	341
Walthill	Thurston	747	197	89	39	44	59
Waterbury	Dixon	95	62	195	9	83	14
Waterloo	Douglas	479	325	426	427	432	432
Wauneta	Chase	675	185	163	169	160	175
Wausa	Knox	598	127	107	218	158	189
Waverly	Lancaster	1,869	437	436	435	436	435
Weeping Water	CASS	1,032	323	377	391	405	387
West Point	Cuming	3,250	322	291	419	358	407
Western	Saline	264	190	120	126	102	161
Weston	Saunders	299	29	56	153	80	91
Whitney	Dawes	38	155	41	423	237	395
Wilber	Saline	1,527	216	204	330	273	300
Wilcox	Kearney	349	332	360	379	395	375
Wilsonville	Furnas	136	89	24	29	17	13
Winnebago	Thurston	705	55	27	1	3	4
Winside	Wayne	434	68	101	130	94	90
Winslow	Dodge	140	121	311	161	245	152
Wisner	Cuming	1,253	298	274	361	329	344
Wolbach	Greeley	280	56	102	33	50	39
Wood Lake	Cherry	59	2	4	47	12	16
Wood River	Hall	1,156	341	358	383	394	384
Wymore	Gage	1,611	183	192	84	120	122
Wynot	Cedar	213	59	145	116	114	70
Yutan	Saunders	626	418	425	403	428	420

Community Rank from 1 = Poorest to 439 = Richest.

APPENDIX C
Procedure for Computing Financial Capacity Index
Example Community: Alda

Income Class	Mid Point of Class, (HI)	Population Share (PS)	Ability to Pay Percentage (APP)	Index Component (HI*PS*APP)
less than \$5,000	\$2,500	0.015	0	0.00
\$5,000 to \$9,999	\$7,500	0.152	0.001	1.14
\$10,000 to \$14,999	\$12,500	0.152	0.002	3.80
\$15,000 to \$19,999	\$17,500	0.127	0.003	6.69
\$20,000 to \$24,999	\$22,500	0.172	0.004	15.44
\$25,000 to \$29,999	\$27,500	0.137	0.005	18.87
\$30,000 to \$34,999	\$32,500	0.049	0.006	9.56
\$35,000 to \$39,999	\$37,500	0.088	0.007	23.16
\$40,000 to \$44,999	\$39,500	0.039	0.008	12.39
\$45,000 to \$50,000	\$47,500	0.020	0.009	8.38
> \$50,000	\$50,000	0.049	0.01	24.51
Total Index Value from Income				\$123.95

Index Value for Wealth is Property Value per Household of \$84,815.57 times 0.005 = \$424.08
 Financial Capacity Equals Sum of Income and Wealth Components (123.95 + 424.80) = \$548.03
 Financial Capacity Expressed in dollars per month is 548.03/12 = \$45.67