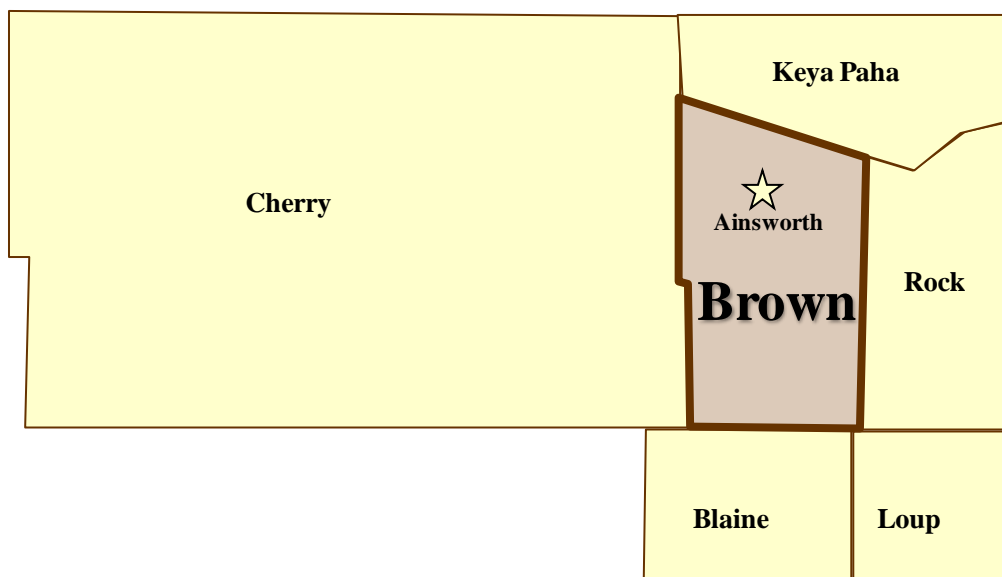


Economic and Demographic Trends

Ainsworth, Brown County, and the Surrounding Area



February 2010

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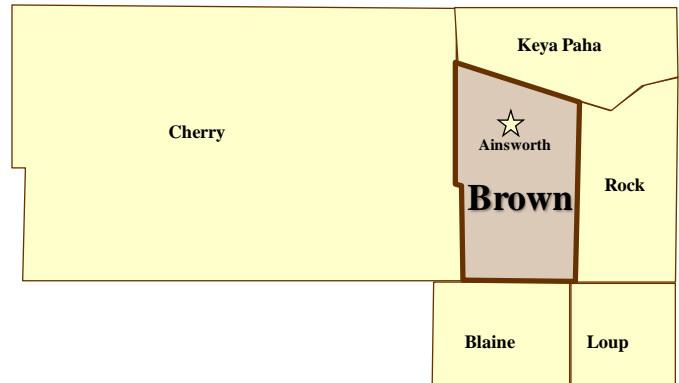
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Economic and Demographic Trends in Ainsworth, Brown County, and the Surrounding Area

This study provides data on labor force, employment, commuting patterns, population, migration, retail sales, and income for the city of Ainsworth and Brown County. For select measures, comparable data are provided for the surrounding area (selected counties and communities). Figure 1 (map) shows the general area for which selected comparable data are shown. In addition to Brown County, other counties included in this area are Blaine, Cherry, Keya Paha, Loup, and Rock. The retail sales section also compares retail growth between Ainsworth and eight other similarly sized Nebraska communities.

Figure 1



Labor Force and Employment

The first chart (next page) compares the distribution of non-farm wage and salary (W&S) employment by major economic sector in Brown County with the non-metropolitan distribution. Non-metropolitan Nebraska is defined as Nebraska minus the seven metropolitan counties of Cass, Douglas, Lancaster, Sarpy, Saunders, Seward, and Washington. Non-farm wage and salary employment consists of the following 11 sectors:

- Manufacturing (Durable & Nondurable)
- Natural Resources & Construction
- Trade (Retail & Wholesale)
- Transportation, Warehousing & Utilities
- Information
- Financial Activities
- Professional & Business Services
- Education & Health Services
- Leisure & Hospitality
- Other Services (except Public)
- Government

Because data were withheld in three of the eleven sectors in an attempt to avoid disclosure of individual reporting units, the sectors have been combined for the purpose of this study. The Combined Manufacturing sector consists of the Manufacturing, Information, and Financial Activities sectors. When comparing Brown County non-farm wage and salary employment sectors to non-metropolitan Nebraska, there are significant differences between the distributions. The largest variances fall in the Government, Trade, and Combined Manufacturing sectors. Deviations from the non-metropolitan state distribution of employment are noted in Chart 1 (next page). The more significant deviations include the following:

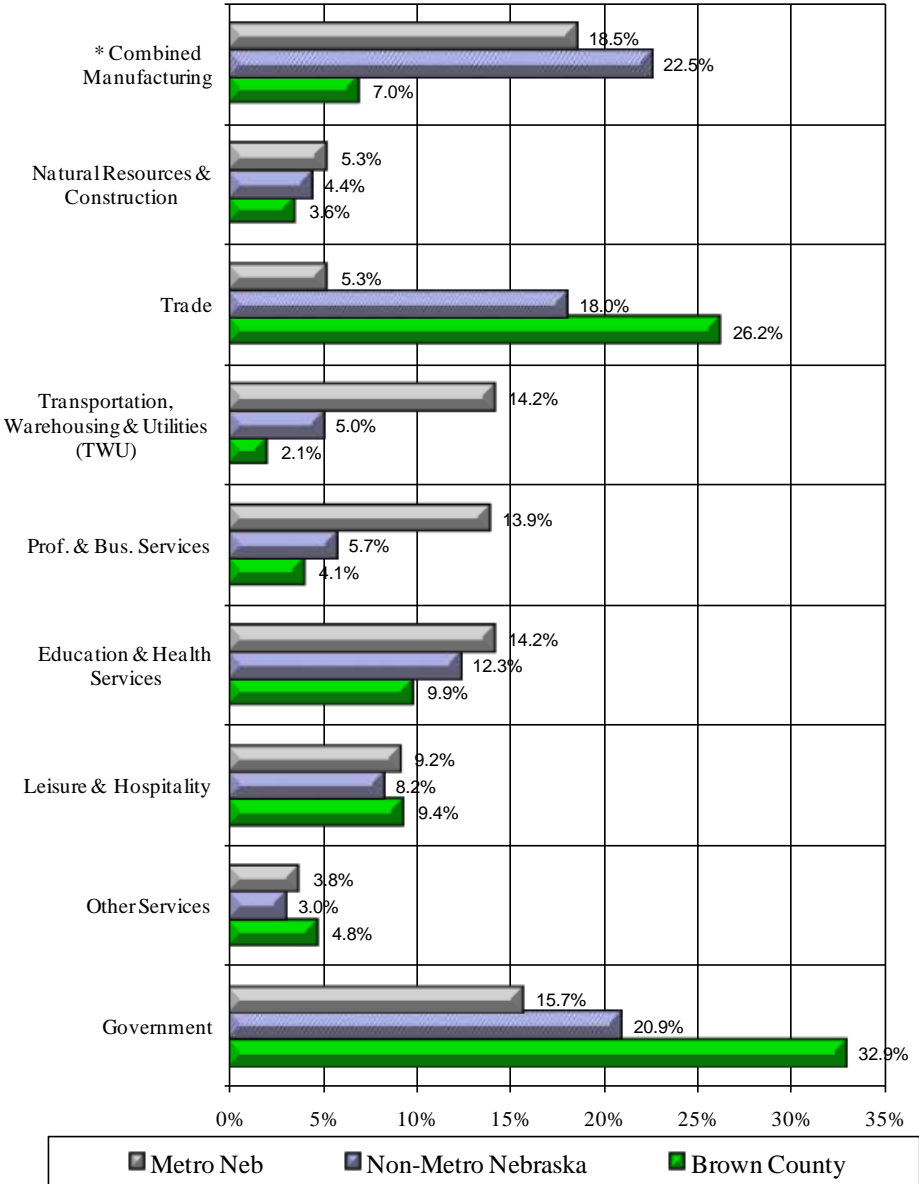
- Government (32.9 percent Brown County vs. 20.9 percent non-metropolitan)
- Trade (26.2 percent Brown County vs. 18.0 percent non-metropolitan)
- Combined Manufacturing (7.0 percent Brown County vs. 22.5 percent non-metropolitan)

Chart 1 graphically displays the variances among employment by major economic sectors in Brown County, metropolitan Nebraska, and non-metro Nebraska. The Combined Manufacturing sector consists of both durable and non-durable goods.

The largest deviation between Brown County and non-metropolitan Nebraska employment sectors falls in the Combined Manufacturing sector having 7.0 percent employment (84 employees) compared to non-metropolitan Nebraska employment at 22.5 percent of the workforce. Comparing Brown County to the overall metropolitan distribution, the largest deviation is found in the Trade sector (26.2 percent or 313 employees Brown County vs. 5.3 percent metropolitan Nebraska).

Chart 1

**Non-Farm Wage & Salary Employment by Major Economic Sector
 Brown County, Metro & Non-Metropolitan Nebraska, 2008**



Source: Nebraska Department of Labor, Labor Market Information, 2009
 * Combined Manufacturing. Data were withheld from three employment sectors to avoid disclosure of individual reporting units. These sectors have been combined into one "Combined Manufacturing" sector for comparison in this study. The sectors are: Manufacturing, Information, and Financial Activities.

Table 1 and Chart 2 (next page) present non-farm wage and salary data for Brown County for the period 2001–2008. Non-farm employment is broken down into 11 sectors as defined by the Bureau of Labor Statistics and which are compliant with the North American Industrial Classification System (NAICS). The measure of employment reported in Table 1 is data on the number of people employed in the non-agriculture wage and salary sector in Brown County (regardless of their county of residence). These data indicate total non-farm wage and salary employment in Brown County increased 0.8 percent (9 jobs) between 2001 and 2008.

Table 1 also provides employment data for Brown County by major economic sector for years 2001–2008. The Trade (Retail & Wholesale) sector recorded the largest percentage and actual increase of those reporting during the study time period (51.2 percent or 106 jobs).

Table 1

Non-Farm Wage & Salary Employment Trends, Brown County, Nebraska

Selected Years: 2001-2008

	2001	2002	2003	2004	2005	2006	2007	2008	% Change 2001-2008
Non-farm Employment (W&S)	1,185	1,181	1,160	1,188	1,211	1,216	1,178	1,194	0.8
Manufacturing	(D)	(D)	43	47	(D)	(D)	(D)	(D)	(N/A)
Durable Goods	(D)	(D)	(D)	(D)	(D)	(D)	0	0	(N/A)
Nondurable Goods	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(N/A)
Non-manufacturing									
Natural Resources & Construction	63	49	43	43	55	42	41	43	-31.7
Trade	207	244	247	271	260	290	294	313	51.2
Wholesale Trade	59	67	54	53	60	66	87	97	64.4
Retail Trade	148	177	193	219	200	224	206	216	45.9
Transportation, Warehousing & Utilities	20	24	26	29	27	31	26	25	25.0
Information	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(N/A)
Financial Activities	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(N/A)
Professional & Business Services	45	(D)	40	36	40	38	59	49	8.9
Education & Health Services	(D)	139	129	132	135	(D)	125	118	(N/A)
Leisure and Hospitality	97	111	116	128	128	117	115	112	15.5
Other Services, except Public	(D)	(D)	40	38	(D)	(D)	62	57	(N/A)
Government	431	427	415	397	389	385	381	393	-8.8
Federal	25	27	28	27	26	25	25	27	8.0
State	53	51	44	44	47	50	50	53	0.0
Local	353	349	343	326	315	309	306	313	-11.3

Labor Force & Work Force Summary, 2001-2008, Annually, Brown County, Nebraska

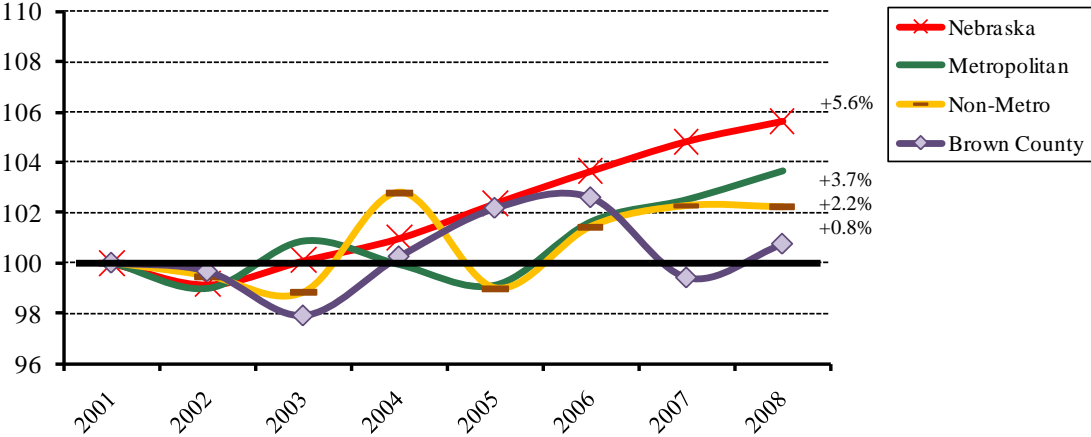
Source: Nebraska Department of Labor, Labor Market Information

(D) Data withheld to avoid disclosure

(N/A) Data not available

Chart 2 compares total non-farm wage and salary employment growth in Brown County with metropolitan, non-metropolitan, and Nebraska as a whole for the review period 2001–2008. As this chart indicates total non-farm wage and salary employment in Brown County increased 0.8 percent (9 jobs) from 2001 to 2008, compared to a 5.6 percent increase for Nebraska as a whole, a 3.7 percent increase in metropolitan Nebraska, and a 2.2 percent increase in non-metropolitan Nebraska.

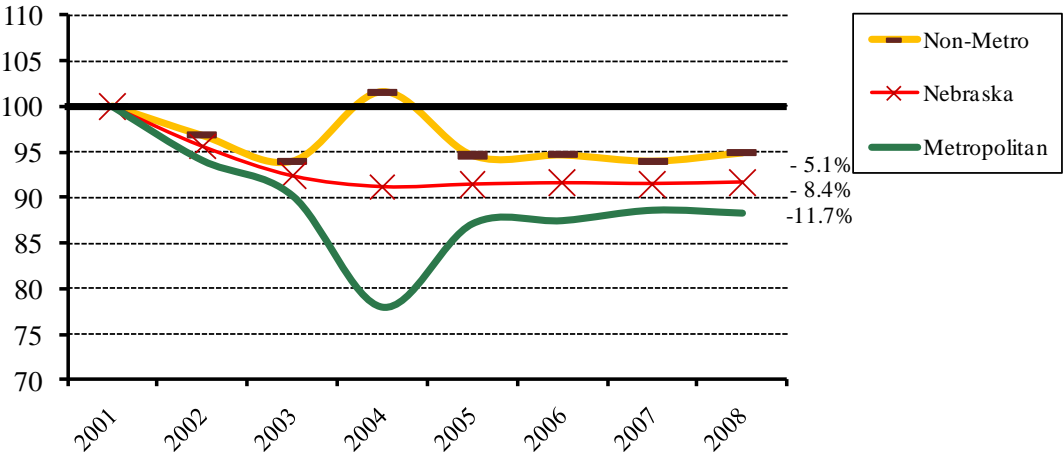
Chart 2
Non-Farm (W&S) Employment, Brown County, Nebraska, Metro, and Non-Metro Nebraska, 2001-2008
 (Index, 2001=100)



Source: Labor Force & Work Force Summary, April 2009

Chart 3 presents data on manufacturing wage and salary employment growth for Nebraska, metropolitan, and non-metropolitan areas. Brown County is not represented in this chart due to data being withheld in an attempt to avoid disclosure of individual reporting units. The Manufacturing sector for non-metropolitan Nebraska experienced a 5.1 percent decline in employment compared to an 8.4 percent decrease for Nebraska as a whole and an 11.7 percent decrease for metropolitan Nebraska over the same period.

Chart 3
Manufacturing (W&S) Employment, Nebraska, Metro, Non-Metro Nebraska, 2001-2008
 (Index, 2001=100)



Source: Labor Force & Work Force Summary, April 2009

The next table (Table 2) shows labor force information for Brown County for the time period 2001–2008. In the case of the labor force information (labor force, unemployment, and total employment), these data are measured based on the county of residence of the labor force participants (regardless of where they work). As the labor force and total employment data indicate, there was a 3.0 percent decrease (-57 people) in the number of Brown County residents participating in the labor force between 2001 and 2008.

The percent of those unemployed in Brown County decreased by 23.1 percent (-15 people) between 2001 and 2008. Persons are classified as unemployed if they do not have a job, have actively looked for work in the prior four weeks, and are currently available for work. The Brown County unemployment rate was 2.7 percent in 2008; significantly below that for metropolitan Nebraska (3.4 percent), Nebraska as a whole (3.3 percent), and non-metropolitan Nebraska (3.2 percent).

Table 2

Labor Force & Employment Trends, Brown County, Nebraska

Selected Years: 2001-2008

	2001	2002	2003	2004	2005	2006	2007	2008	% Change 2001-2008
Labor Force	1,905	1,903	1,922	1,929	1,929	1,913	1,824	1,848	-3.0
Unemployment	65	67	75	65	63	55	48	50	-23.1
Unemployment Rate	3.4	3.5	3.9	3.4	3.3	2.9	2.6	2.7	(N/A)
Employment	1,840	1,836	1,847	1,864	1,866	1,858	1,777	1,798	-2.3

Labor Force & Work Force Summary, 2001-2008, Annually, Brown County, Nebraska

Source: Nebraska Department of Labor, Labor Market Information

(N/A) Data not available

Residence and Work Flow Patterns

The next series of tables show residence (commute shed) and workflow (labor shed) patterns for the city of Ainsworth and Brown County. A commute shed report looks at where residents are working (where they are commuting to work). A labor shed area report looks at the area from which a city or county is pulling employees to fill positions. These data are from the U.S. Census Bureau’s Longitudinal Employer-Household Dynamics (LEHD) program. This program uses a variety of statistical and computing techniques to combine federal and state administrative data on employers and employees with core Census Bureau censuses and surveys while protecting the confidentiality of people and firms that provide the data. The most current data available for the city of Ainsworth and Brown County are from 2008.

Tables 3A-3C show employment locations for city of Ainsworth residents in the workforce or in other words, a commute shed report. In Table 3A, the Census identified 521 primary jobs within Ainsworth city limits. More than half of the city of Ainsworth workers (63.0 percent or 328 people) also reside within the city limits leaving 37.0 percent of the labor force (193 people) commuting outside the city limits for employment. Table 3B (next page) shows approximately 25 percent of those residing within city limits (25.1 percent or 131 people) travel outside the county line for work. Table 3C (next page) shows 21 residents or 4.0 percent of Ainsworth residents cross the state boundary for work.

Often times the number and percentage of residents commuting can be attributed to a change in available employment within the study county or a significant change in the available employment in nearby counties. The quality of employment (e.g., pay, type of work, benefits, etc.) also impacts commuting patterns. In non-metro areas, place of residence (e.g., farm or ranch) also plays an important role in commuting patterns. Other factors may include the availability and affordability of transportation.

Table 3A

City of Ainsworth Commute Shed Report, 2008

Where City of Ainsworth Workforce Participants are Employed

	Count	Share
Total Primary Jobs	521	100%
Live in City of Ainsworth - Work Elsewhere City Jobs in Places (Communities) Where Workers are Employed		
Ainsworth city, NE	328	63.0%
Bassett city, NE	27	5.2%
Valentine city, NE	15	2.9%
Chadron city, NE	9	1.7%
Broken Bow city, NE	9	1.7%
Long Pine city, NE	6	1.2%
Stuart village, NE	5	1.0%
Newport village, NE	4	0.8%
Atkinson city, NE	4	0.8%
Sidney city, NE	3	0.6%
All Other Locations	111	21.3%
Total City of Ainsworth Residents Working Inside City:	328	63.0%
Total City of Ainsworth Residents Working Outside City:	193	37.0%

Table 3B

Live in City of Ainsworth - Work Elsewhere County Jobs in Counties Where Workers are Employed		
Brown County, NE	390	74.9%
Rock County, NE	31	6.0%
Cherry County, NE	17	3.3%
Holt County, NE	13	2.5%
Dawes County, NE	9	1.7%
Custer County, NE	9	1.7%
Lincoln County, NE	7	1.3%
Meade County, SD	3	0.6%
Keith County, NE	3	0.6%
Cheyenne County, NE	3	0.6%
All Other Locations	36	6.9%
Total Ainsworth Residents Working Inside Brown County:	390	74.9%
Total Ainsworth Residents Working Outside Brown County:	131	25.1%

Table 3C

Live in City of Ainsworth - Work Elsewhere State Jobs in States Where Workers are Employed		
Nebraska	500	96.0%
South Dakota	7	1.3%
Colorado	6	1.2%
Missouri	2	0.4%
Wyoming	1	0.2%
All Other Locations	5	1.0%
Total Ainsworth Residents Working Inside Nebraska:	500	96.0%
Total Ainsworth Residents Working Outside Nebraska:	21	4.0%

Source: U.S. Census Bureau, LED Origin-Destination Data Base (2nd Quarter 2008)

Tables 4A-4C examine the commute shed area for Brown County. In Table 4A, the Census identified 1,113 primary jobs within the county borders. As Table 4A shows, 42.6 percent of Brown County’s labor force participants (474 people) work in a location other than the city of Ainsworth. Table 4B and Figure 2 (next page) show more than 32 percent of Brown County workforce residents (32.7 percent or 364 people) work outside Brown County. Table 4C shows 31 residents or 2.8 percent of Brown County workforce residents leave the state boundary for work.

Table 4A

Brown County Commute Shed Report, 2008

Where Brown County Workforce Participants are Employed

	Count	Share
Total Primary Jobs	1,113	100%
Live in Brown County - Work Elsewhere City		
Jobs in Places (Communities) Where Workers are Employed		
Ainsworth city, NE	639	57.4%
Bassett city, NE	47	4.2%
O'Neill city, NE	35	3.1%
Valentine city, NE	29	2.6%
Omaha city, NE	21	1.9%
Broken Bow city, NE	19	1.7%
Chadron city, NE	18	1.6%
Stuart village, NE	15	1.3%
Lincoln city, NE	10	0.9%
Grand Island city, NE	8	0.7%
All Other Locations	272	24.4%
Total Brown County Residents Working Inside Ainsworth:	639	57.4%
Total Brown County Residents Working Outside Ainsworth:	474	42.6%

Table 4B

Live in Brown County - Work Elsewhere County Jobs in Counties Where Workers are Employed		
Brown County, NE	749	67.3%
Holt County, NE	65	5.8%
Rock County, NE	52	4.7%
Cherry County, NE	33	3.0%
Douglas County, NE	22	2.0%
Custer County, NE	20	1.8%
Dawes County, NE	18	1.6%
Lincoln County, NE	14	1.3%
Lancaster County, NE	13	1.2%
Sarpy County, NE	11	1.0%
All Other Locations	116	10.4%
Total Brown County Residents Working Inside County:	749	67.3%
Total Brown County Residents Working Outside County:	364	32.7%

Figure 2

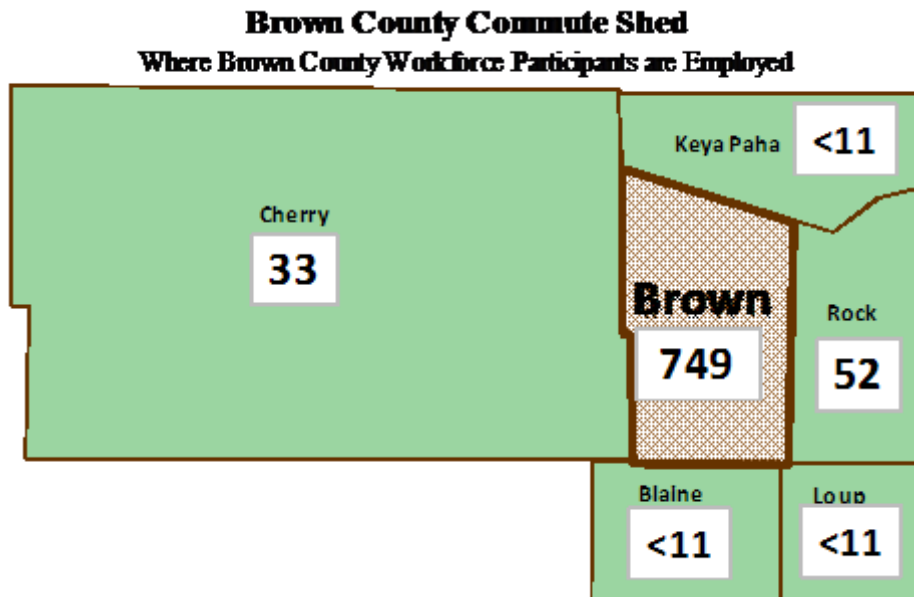


Table 4C

Live in Brown County - Work Elsewhere State Jobs in States Where Workers are Employed		
Nebraska	1,082	97.2%
South Dakota	14	1.3%
Colorado	6	0.5%
Wyoming	2	0.2%
Missouri	2	0.2%
All Other Locations	7	0.6%
Total Brown County Residents Working Inside Nebraska:	1,082	97.2%
Total Brown County Residents Working Outside Nebraska:	31	2.8%

US Census Bureau, LED OnTheMap Origin-Destination Database, 2nd Quarter 2008

People also travel from other cities and counties of residence to work in Ainsworth and Brown County – this is the labor shed area. The Census identified 851 primary jobs within the Ainsworth city limits. Table 5A examines the labor shed area for jobs within the city of Ainsworth. The table shows 61.5 percent or 523 workers in the city of Ainsworth travel from outside city limits. Table 5B identifies 212 workers (24.9 percent of the workforce) traveling from outside Brown County boundaries. Table 5C shows 19 workers (2.2 percent of the workforce) traveling from outside state borders to work inside the city limits of Ainsworth.

Table 5A

City of Ainsworth Labor Shed Report, 2008

Where Workers Live who are Employed in the City of Ainsworth

	Count	Share
Total Primary Jobs	851	100%
Work in City of Ainsworth - Live Elsewhere City		
Jobs in Places (Communities) Where Workers Live		
Ainsworth city, NE	328	38.5%
Long Pine city, NE	53	6.2%
Valentine city, NE	19	2.2%
Bassett city, NE	12	1.4%
Johnstown village, NE	9	1.1%
Atkinson city, NE	9	1.1%
North Platte city, NE	6	0.7%
Chadron city, NE	6	0.7%
Grand Island city, NE	5	0.6%
O'Neill city, NE	4	0.5%
All Other Locations	400	47.0%
Total Ainsworth Workers Living Inside Ainsworth:	328	38.5%
Total Ainsworth Workers Living Outside Ainsworth:	523	61.5%

Table 5B

Work in City of Ainsworth - Live Elsewhere County		
Jobs in Counties Where Workers Live		
Brown County, NE	639	75.1%
Rock County, NE	30	3.5%
Cherry County, NE	29	3.4%
Holt County, NE	23	2.7%
Keya Paha County, NE	16	1.9%
Lincoln County, NE	10	1.2%
Hall County, NE	9	1.1%
Dawes County, NE	7	0.8%
Merrick County, NE	6	0.7%
Valley County, NE	5	0.6%
All Other Locations	77	9.0%
Total Ainsworth Workers Living Inside Brown County:	639	75.1%
Total Ainsworth Workers Living Outside Brown County:	212	24.9%

Table 5C

Work in City of Ainsworth - Live Elsewhere State Jobs in States Where Workers Live		
Nebraska	832	97.8%
South Dakota	14	1.6%
New York	3	0.4%
Wyoming	1	0.1%
Kansas	1	0.1%
All Other Locations	0	0.0%
Total Ainsworth Workers Living Inside Nebraska:	832	97.8%
Total Ainsworth Workers Living Outside Nebraska:	19	2.2%

Source: U.S. Census Bureau, LED Origin-Destination Data Base (2nd Quarter 2008)

Tables 6A-6C depict the labor shed area of those employed within Brown County. The Census identified 1,015 primary jobs within Brown County. As Table 6A indicates, 61.6 percent (625 people) who are employed within Brown County live outside of the city of Ainsworth. Table 6B and Figure 3 (next page) show approximately 26 percent (26.2 percent or 266 people) who work inside Brown County live outside of the county borders and Table 6C shows 2.1 percent (21 people) live out-of-state.

Table 6A

Brown County Labor Shed Report, 2008
Where Workers Live who are Employed in Brown County

	Count	Share
Total Primary Jobs	1,015	100%
Work in Brown County - Live Elsewhere City Jobs in Places (Communities) Where Workers Live		
Ainsworth city, NE	390	38.4%
Long Pine city, NE	61	6.0%
Valentine city, NE	25	2.5%
Bassett city, NE	15	1.5%
Johnstown village, NE	10	1.0%
Atkinson city, NE	10	1.0%
Chadron city, NE	8	0.8%
Grand Island city, NE	7	0.7%
O'Neill city, NE	6	0.6%
North Platte city, NE	6	0.6%
All Other Locations	477	47.0%
Total Brown County Workers Living Inside Ainsworth:	390	38.4%
Total Brown County Workers Living Outside Ainsworth:	625	61.6%

Table 6B

Work in Brown County - Live Elsewhere County Jobs in Counties Where Workers Live		
Brown County, NE	749	73.8%
Cherry County, NE	41	4.0%
Rock County, NE	35	3.4%
Holt County, NE	29	2.9%
Keya Paha County, NE	21	2.1%
Hall County, NE	12	1.2%
Lincoln County, NE	10	1.0%
Dawes County, NE	9	0.9%
Valley County, NE	8	0.8%
Sheridan County, NE	6	0.6%
All Other Locations	95	9.4%
Total Brown County Workers Living Inside County:	749	73.8%
Total Brown County Workers Living Outside County:	266	26.2%

Figure 3

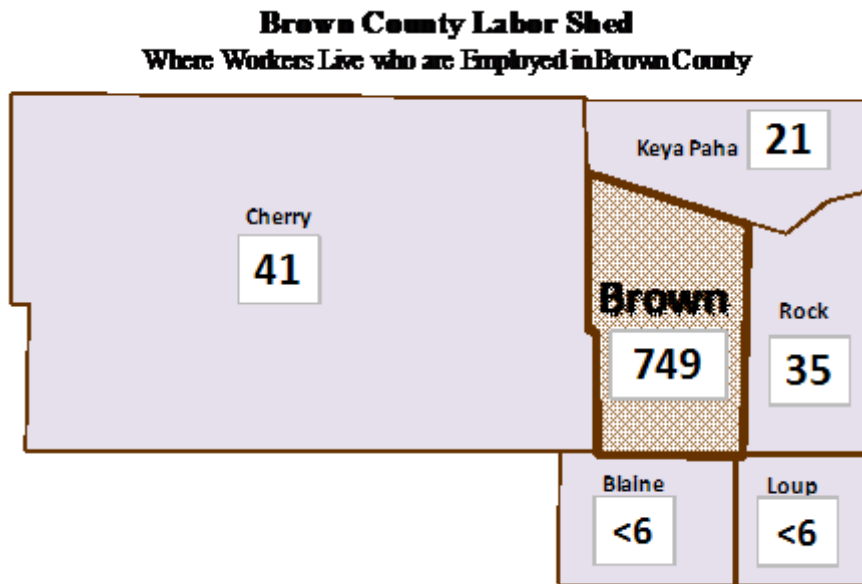


Table 6C

Work in Brown County - Live Elsewhere State		
Nebraska	994	97.9%
South Dakota	16	1.6%
New York	3	0.3%
Wyoming	1	0.1%
Kansas	1	0.1%
All Other Locations	0	0.0%
Total Brown County Workers Living Inside Nebraska:	994	97.9%
Total Brown County Workers Living Outside Nebraska:	21	2.1%

US Census Bureau, LED OnTheMap Origin-Destination Database, 2nd Quarter 2008

Population and Migration Trends

The following tables (Tables 7 and 8) present population trend data for Ainsworth, Brown County, and the surrounding area. As Table 7 indicates, Brown County’s population decreased by 31.7 percent (-1,639 people) between 1950 and 2000. Brown County’s population decrease of 10.7 percent (-376 people) between 2000 and 2008 compares to a 4.2 percent increase for Nebraska as a whole.

Table 7

Population 1950-2008
Brown County and the Surrounding Area

Location	1950	1960	1970	1980	1990	2000	2004	2008	% Change 1950-2000 (50 years)	% Change 2000-2008 (8 years)
Nebraska	1,325,510	1,411,330	1,485,333	1,569,825	1,578,417	1,711,266	1,741,450	1,783,432	29.1	4.2
Brown County	5,164	4,436	4,021	4,377	3,657	3,525	3,403	3,149	-31.7	-10.7
Blaine County	1,203	1,016	847	867	675	583	499	428	-51.5	-26.6
Cherry County	8,397	8,218	6,846	6,758	6,307	6,148	5,962	5,609	-26.8	-8.8
Keya Paha County	2,160	1,672	1,340	1,301	1,029	983	930	836	-54.5	-15.0
Loup County	1,348	1,097	854	859	683	712	685	619	-47.2	-13.1
Rock County	3,026	2,554	2,231	2,383	2,019	1,756	1,575	1,508	-42.0	-14.1

Source: U.S. Bureau of the Census, Census of Population, April 2009

Table 8 data reveal Brown County communities experienced significant population loss during the 1950–2000 time period. The city of Ainsworth reported a 13.4 percent decrease in population (-288 people) between 1950 and 2000. The city of Ainsworth experienced a 12.6 percent decrease in population (-234 people) between 2000 and 2008. The rural areas outside of the selected communities experienced a 45.7 percent decrease (-1,069 people) during the 1950–2000 time period and a population decrease of 9.2 percent (-117 people) during the 2000 to 2008 time period.

Table 8

Population 1950-2008
Brown County Communities / Rural Populations

	1950	1960	1970	1980	1990	2000	2004	2006	2008	% Change 1950-2000 (50 years)	% Change 2000-2008 (8 years)
Brown County	5,164	4,436	4,021	4,377	3,657	3,525	3,403	3,284	3,149	-31.7	-10.7
Ainsworth	2,150	1,982	2,073	2,256	1,942	1,862	1,764	1,696	1,628	-13.4	-12.6
Johnstown	109	81	82	78	48	53	52	50	48	-51.4	-9.4
Long Pine	567	487	363	521	396	341	343	335	321	-39.9	-5.9
Total Rural Areas:	2,338	1,886	1,503	1,522	1,271	1,269	1,244	1,203	1,152	-45.7	-9.2

Source: U.S. Bureau of the Census, Census of Population, July 2009

The next table (Table 9) presents data on population migration by age group for the study area and for Nebraska for the 1990–2000 decade. This table provides further insights into the dynamics of population change. Net migration is the change in population after factoring the natural increase for an area (births minus deaths). The data showing migration patterns by age group indicate that for most counties and for non-metropolitan Nebraska, the most significant out-migration occurred in the ‘15–24’ year age group. The lowest percentage of out-migration typically occurred in the ‘45–64’ and ‘Over 65’ age groups. Brown County follows this pattern having 48.0 percent out-migration occurring in the ‘15–24’ year age group (-173 people).

Table 9

**Nebraska Population and Migration,
by Age Group, 1990 and 2000**

Age Group	--- Population ---		% Change	Net	% of 1990
	1990	2000	1990-2000	Migration	Population
NEBRASKA					
0 - 14	363,390	369,427	1.7	15,750	4.3
15 - 24	221,509	255,240	15.2	13,009	5.9
25 - 44	486,020	487,107	0.2	12,644	2.6
45 - 64	284,398	367,294	29.1	6,387	2.2
Over 65	223,068	232,195	4.1	476	0.2
Total:	1,578,385	1,711,263	8.4	48,267	3.1

NON-METRO NEBRASKA					
0 - 14	179,510	169,176	-5.8	9,886	5.5
15 - 24	95,548	109,817	14.9	-12,543	-13.1
25 - 44	214,544	203,423	-5.2	-296	-0.1
45 - 64	147,243	176,709	20.0	6,828	4.6
Over 65	137,212	136,227	-0.7	2,405	1.8
Total:	774,057	795,352	2.8	6,280	0.8

BROWN COUNTY					
0 - 14	810	681	-15.9	-15	-1.9
15 - 24	360	378	5.0	-173	-48.0
25 - 44	923	805	-12.8	-11	-1.2
45 - 64	778	869	11.7	55	7.0
Over 65	786	792	0.8	39	5.0
Total:	3,657	3,525	-3.6	-105	-2.9

Table 9 (continued)

Age Group	--- Population ---		% Change 1990-2000	Net Migration	% of 1990 Population
	1990	2000			
BLAINE COUNTY					
0 - 14	150	118	-21.3	-16	-10.5
15 - 24	73	58	-20.5	-50	-69.1
25 - 44	176	155	-11.9	-12	-6.7
45 - 64	163	154	-5.5	-7	-4.5
Over 65	113	98	-13.3	-40	-35.0
Total:	675	583	-13.6	-125	-18.5

CHERRY COUNTY					
0 - 14	1,517	1,329	-12.4	17	1.1
15 - 24	622	714	14.8	-283	-45.4
25 - 44	1,764	1,570	-11.0	48	2.7
45 - 64	1,337	1,473	10.2	-14	-1.0
Over 65	1,067	1,062	-0.5	-122	-11.5
Total:	6,307	6,148	-2.5	-353	-5.6

KEYA PAHA COUNTY					
0 - 14	217	200	-7.8	31	14.5
15 - 24	96	100	4.2	-66	-68.9
25 - 44	275	230	-16.4	0	-0.1
45 - 64	224	250	11.6	13	5.7
Over 65	217	203	-6.5	-31	-14.3
Total:	1,029	983	-4.5	-53	-5.2

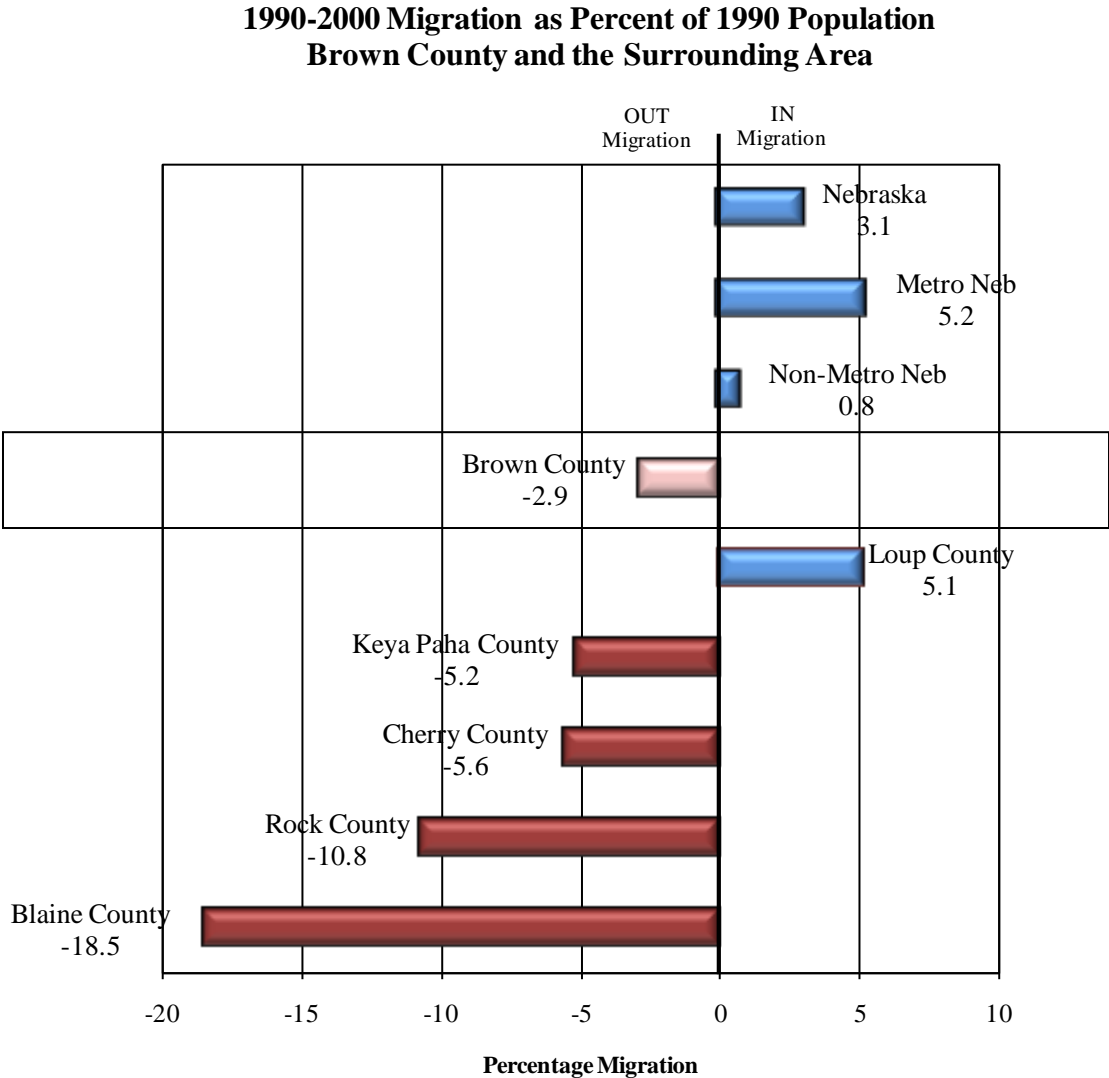
LOUP COUNTY					
0 - 14	160	155	-3.1	46	28.9
15 - 24	53	67	26.4	-43	-81.9
25 - 44	185	159	-14.1	15	8.2
45 - 64	157	192	22.3	21	13.5
Over 65	128	139	8.6	-4	-3.2
Total:	683	712	4.2	35	5.1

ROCK COUNTY					
0 - 14	480	316	-34.2	-2	-0.4
15 - 24	208	203	-2.4	-131	-63.0
25 - 44	559	414	-25.9	-55	-9.9
45 - 64	405	432	6.7	-33	-8.1
Over 65	367	391	6.5	3	0.9
Total:	2,019	1,756	-13.0	-218	-10.8

Source: Nebraska Public Power District, 2002, using Bureau of Census, Census of Population data

Chart 4 graphically depicts the 1990–2000 migration patterns of Nebraska, Brown County, and the surrounding area as a percentage of the 1990 population. As these data indicate, Brown County experienced out-migration of 2.9 percent of the 1990 population (-105 people) while Nebraska recorded net in-migration of 3.1 percent.

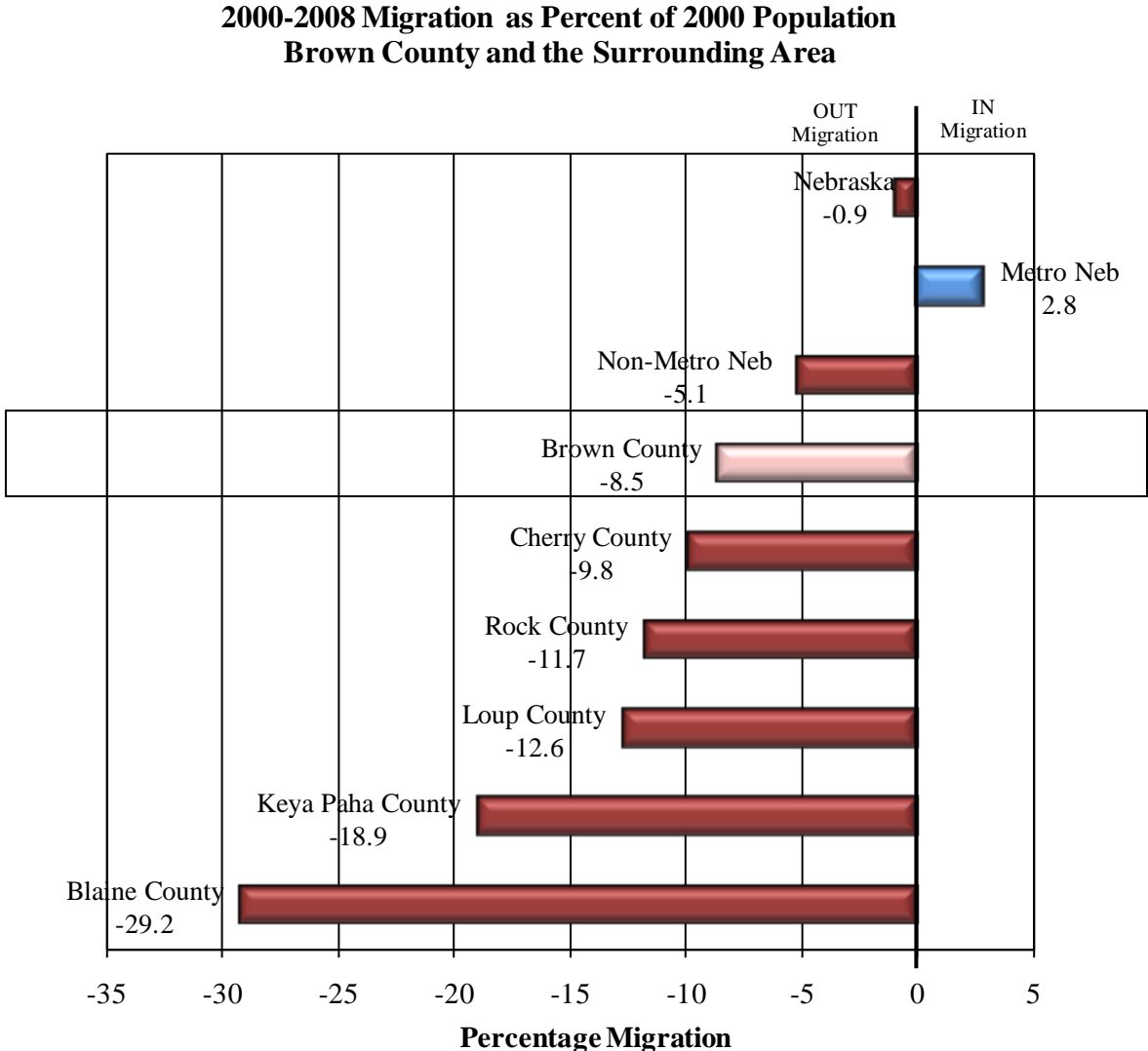
Chart 4



Source: U.S. Census Bureau, Population Estimates and Population Change, July 2005

Chart 5 shows the 2000–2008 migration pattern for the study area as a percentage of the 2000 population. Brown County’s 8.5 percent out-migration (-301 people) compares to a 0.9 percent out-migration for Nebraska as a whole, a 5.1 percent out-migration for non-metropolitan Nebraska, and a 2.8 percent in-migration for Metropolitan Nebraska during the 2000 to 2008 time period.

Chart 5



Source: U.S. Census Bureau, Population Estimates and Population Change, May 2009

The next series of tables (Tables 10–13) provides further detail on migration between 1995 and 2000. Migration patterns are influenced by employment opportunities, cost-of-living, and quality-of-life factors. While these data provide further insight to where counties are gaining and losing population due to migration, it is important to recognize these data do not reflect migration to or from foreign localities.

Table 10 data show 67.7 percent of those moving in to Brown County between 1995 and 2000 moved from other Nebraska locations (382 people). People also migrated in from nine other states. Table 11 shows in-state migration flows. Migration to Brown County from within Nebraska came primarily from Cherry, Douglas, and Holt Counties.

Table 10 **IN Migration - Brown County
1995-2000**

"From" Location	# People	Percent
Other Nebraska Counties	382	67.7%
Arizona	4	0.7%
Arkansas	1	0.2%
California	4	0.7%
Colorado	18	3.2%
Georgia	6	1.1%
Idaho	3	0.5%
Illinois	3	0.5%
Iowa	2	0.4%
Kansas	6	1.1%
Minnesota	4	0.7%
Other States (9)	131	23.2%
Total:	564	100%

Table 11

**Top 10 Migration Origins to Brown County
from Other Nebraska Locations, 1995-2000**

In-State Movement:	# People	Percent
Cherry County	46	12.0%
Douglas County	38	9.9%
Holt County	31	8.1%
Boyd County	23	6.0%
Madison County	22	5.8%
Custer County	21	5.5%
Keya Paha County	20	5.2%
Lancaster County	19	5.0%
Blaine County	13	3.4%
Rock County	12	3.1%

Source: US Census Bureau, July 2005

Table 12 data reveal 87.2 percent of people migrating out of Brown County between 1995 and 2000 remained in the state of Nebraska (496 people). Brown County residents also moved to two other states during this time period. Looking within Nebraska, Table 13 shows the majority of people leaving Brown County (but staying in Nebraska) went to Lancaster, Madison, and Rock Counties during this time period. Employment, housing, and educational opportunities located in these counties play a major role in this migration pattern.

Table 12 **OUT Migration - Brown County
1995-2000**

"To" Location	# People	Percent
Other Nebraska Counties	496	87.2%
Iowa	8	1.4%
Kansas	5	0.9%
Michigan	4	0.7%
Minnesota	7	1.2%
Missouri	5	0.9%
New Mexico	12	2.1%
Oklahoma	3	0.5%
Oregon	29	5.1%
Pennsylvania	6	1.1%
South Dakota	53	9.3%
Other States (2)	0	0.0%
Total:	569	100%

Table 13

**Top 10 Migration Destinations from Brown County
to Other Nebraska Locations, 1995-2000**

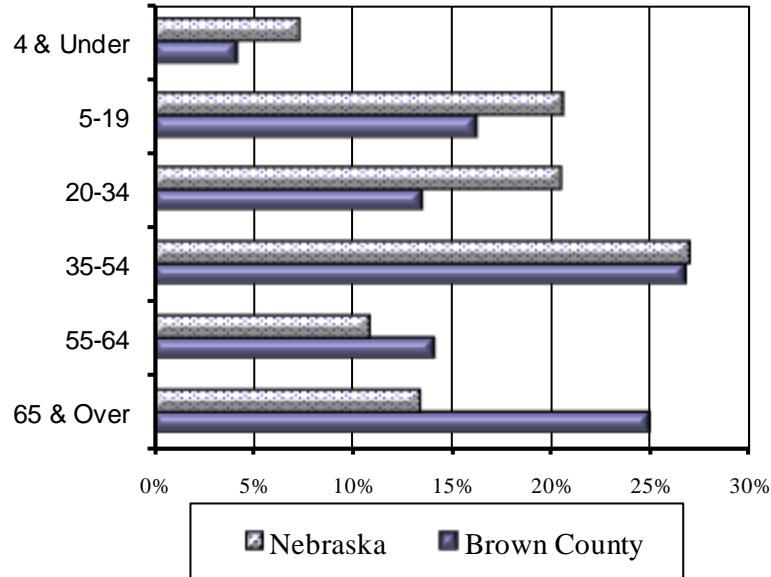
In-State Movement:	# People	Percent
Lancaster County	108	21.8%
Madison County	48	9.7%
Rock County	46	9.3%
Cherry County	43	8.7%
Holt County	34	6.9%
Seward County	26	5.2%
Dawson County	22	4.4%
Lincoln County	21	4.2%
Cheyenne County	18	3.6%
Buffalo County	14	2.8%

Source: US Census Bureau, July 2005

The following charts (Charts 6 and 7) compare the age distribution of population for Brown County and Nebraska as a whole. The population of Brown County is significantly older than Nebraska as a whole. The median age for Brown County residents in 2008 was 48.6 years of age compared to 36.2 years of age for residents of Nebraska as a whole.

Chart 6

**Age Distribution of the Population, 2008
Brown County and Nebraska**



Source: U.S. Census Bureau, July 2009

Chart 7

	2008 Population		Percent	
	Nebraska	Brown County	Nebraska	Brown County
4 & Under	132,092	134	7.4%	4.3%
5-19	368,255	512	20.6%	16.3%
20-34	365,740	428	20.5%	13.6%
35-54	481,660	842	27.0%	26.7%
55-64	194,838	446	10.9%	14.2%
65 & Over	240,847	787	13.5%	25.0%
Total	1,783,432	3,149	100%	100%
Median Age	36.2	48.6		

Source: Age Group, Median Age, U.S. Census Bureau, July 2009

Retail Sales

Table 14 and Chart 8 show the retail sales (non-motor vehicle) pull factors for Brown County and the surrounding area for 2008. The pull factor is computed by dividing the per capita taxable, non-motor vehicle (NMV) retail sales by the state average per capita NMV retail sales. A pull factor of one indicates an area has per capita NMV retail sales equal to the state. A value greater than one indicates an area is drawing retail sales from other areas. Conversely, a pull factor with a value less than one indicates the subject area is losing potential retail activity to other places or, in other words, is experiencing retail sales leakage. This simple calculation does not factor in income levels or purchasing power within an area.

Table 14

**2008 Retail Sales (Non-Motor Vehicle) Pull Factors
Nebraska, Brown County, and Surrounding Counties**

	2008 Population	2008 Retail Sales (x \$1,000)	2008 Per Cap Sales (\$)	2008 Pull Factor
Nebraska	1,783,432	20,177,971	11,314	1.00
Non-Metro Nebraska	770,003	7,417,475	9,633	0.85
Brown County	3,149	32,111	10,197	0.90
Blaine County	428	781	1,825	0.16
Cherry County	5,609	50,027	8,919	0.79
Keya Paha County	836	2,240	2,680	0.24
Loup County	619	899	1,453	0.13
Rock County	1,508	7,881	5,226	0.46

Source: U.S. Census Bureau and Nebraska Department of Revenue, April 2009

Chart 8

Reviewing the pull factors at the county level indicates Brown County suffers from significant retail leakage. The 2008 pull factor of 0.90 indicates, on a per capita basis, retail sales in Brown County are approximately 10 percent below the state’s average per capita sales. Distance from other large trade centers plays a major role in this phenomenon. The comparison of the pull factor for Brown County (0.90) with the pull factor for the non-metropolitan area of Nebraska (0.85) indicates per capita retail sales in Brown County are approximately 5.9 percent less than the average per capita retail sales in the non-metropolitan area of Nebraska.

**2008 Retail Sales (NMV) Pull Factors, Nebraska,
Brown County & Surrounding Counties**

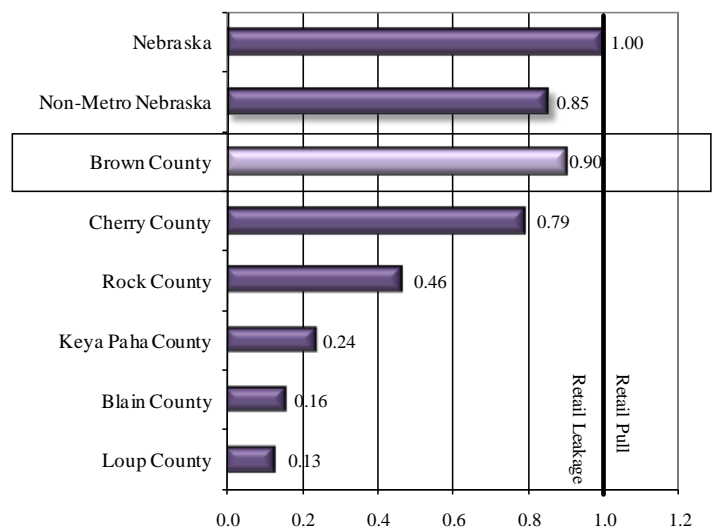


Table 15 and Chart 9 compare the 2008 pull factors for Ainsworth and selected area communities. The community of Ainsworth’s pull factor of 1.65 indicates that, on a per capita basis, non-motor vehicle retail sales in Ainsworth are approximately 65 percent greater than the state’s average per capita sales.

Table 15

**2008 Retail Sales (NMV) Pull Factors
 Nebraska, Ainsworth, and Selected Area Cities**

	2008 Population	2008 Retail Sales (x \$1,000)	2008 Per Cap Sales (\$)	2008 Pull Factor
Nebraska	1,783,432	20,177,971	11,314	1.00
Non-Metro Nebraska	770,003	7,417,475	9,633	0.85
Ainsworth (Brown)	1,628	30,411	18,680	1.65
Dunning (Blaine)	80	325	4,060	0.36
Valentine (Cherry)	2,598	47,100	18,129	1.60
Springview (Keya Paha)	239	1,919	8,030	0.71
Taylor (Loup)	176	503	2,860	0.25
Bassett (Rock)	636	7,708	12,119	1.07

Source: U.S. Census Bureau and Nebraska Department of Revenue, July 2009

Chart 9

**2008 Retail Sales (NMV) Pull Factors
 Nebraska, Ainsworth, and Selected Area Cities**

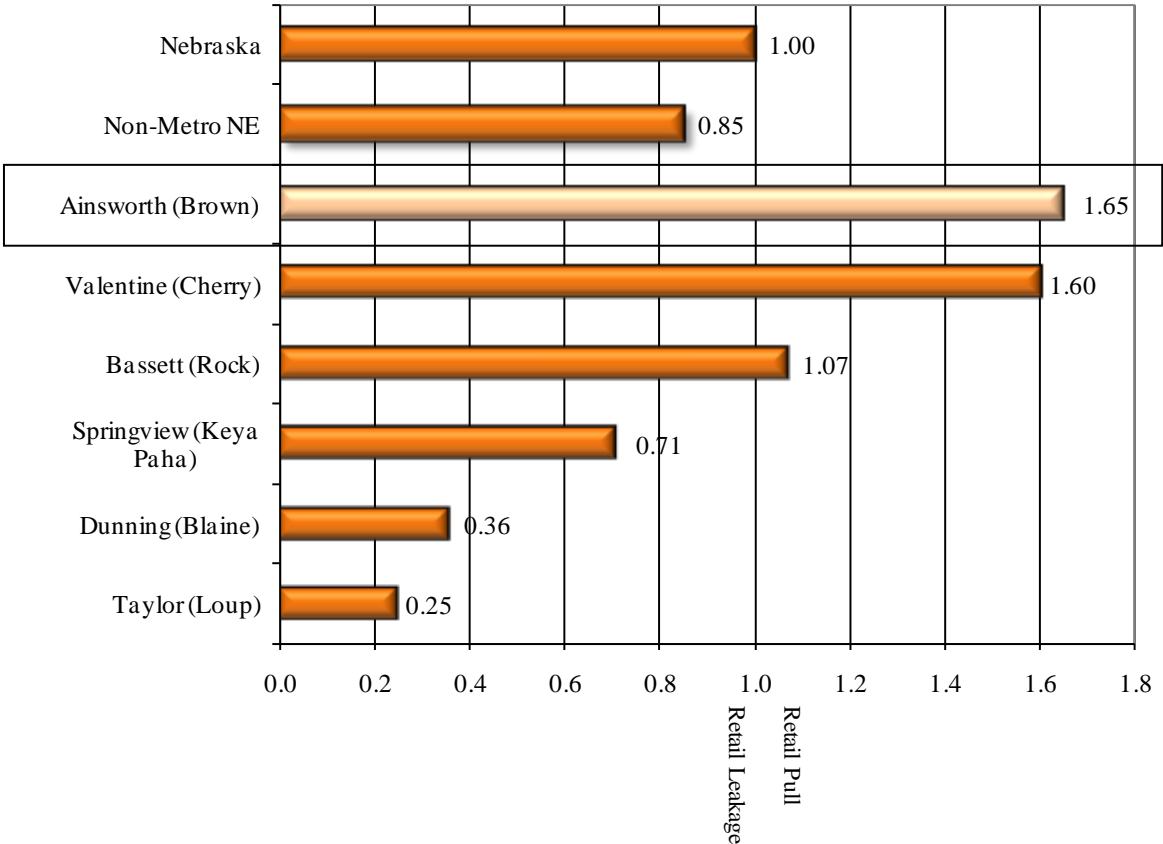


Table 16 and Chart 10 further breakdown the 2008 pull factors into the communities reporting retail sales figures within Brown County. As this table indicates, the community of Ainsworth had the strongest pull factor (1.65) compared to the other communities reporting in the county. Together, these communities contributed to an overall pull factor of 0.90 for Brown County in 2008.

Table 16

**2008 Retail Sales (NMV) Pull Factors
Nebraska, Ainsworth, and Available Brown County Communities**

	2008 Population	2008 Retail Sales (x \$1,000)	2008 Per Cap Sales (\$)	2008 Pull Factor
Nebraska	1,783,432	20,177,971	11,314	1.00
Non-Metro Nebraska	770,003	7,417,475	9,633	0.85
Brown County	3,149	32,111	10,197	0.90
Ainsworth	1,628	30,411	18,680	1.65
Johnstown	48	217	4,530	0.40
Long Pine	321	1,442	4,492	0.40

Source: U.S. Census Bureau and Nebraska Department of Revenue, July 2009

(D) Data withheld to avoid individual disclosure

(NA) Data not available

Chart 10

**2008 Retail Sales (NMV) Pull Factors, Nebraska,
Ainsworth, and Available County Communities**

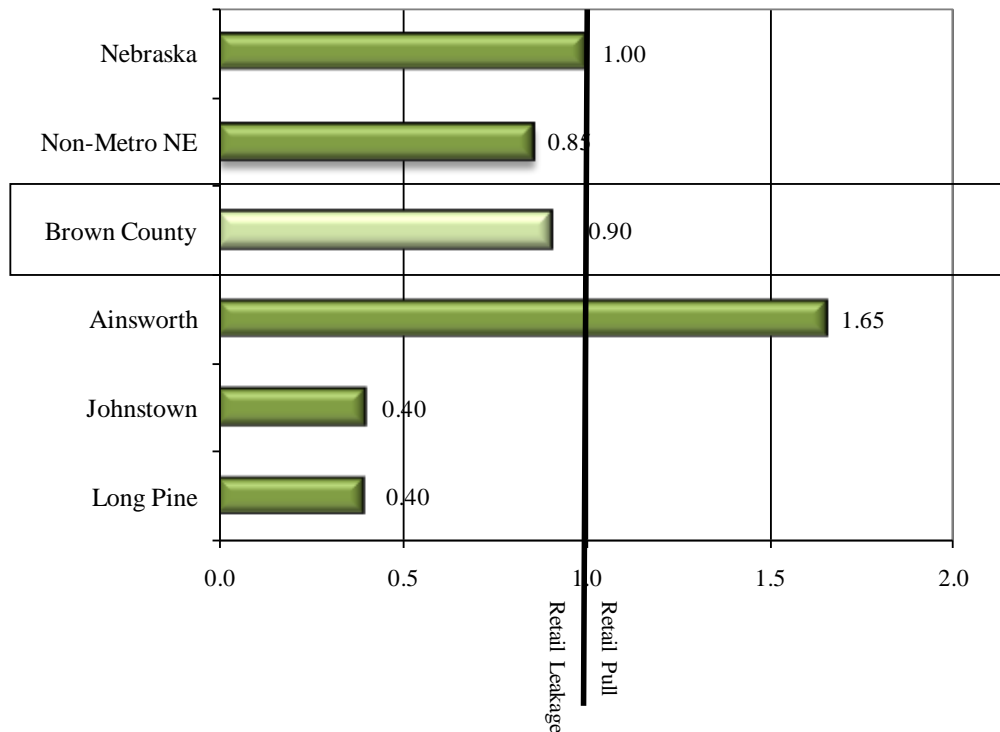


Table 17 (sorted by population) and Chart 11 (sorted by pull factor) show the 2008 pull factors for Nebraska, Ainsworth, and eight other similarly sized communities selected from around the state. Imperial’s pull factor of 1.97 leads the group for 2008 thus indicating Imperial has greater retail pull.

Table 17

**2008 Retail Sales (NMV) Pull Factors
Ainsworth & Other Similarly Sized Nebraska Communities**

	2008 Population	2008 Retail Sales (x \$1,000)	2008 Per Cap Sales (\$)	2008 Pull Factor
Nebraska	1,783,432	20,177,971	11,314	1.00
Non-Metro Nebraska	770,003	7,417,475	9,633	0.85
Ainsworth (Brown)	1,628	30,411	18,680	1.65
Tecumseh (Johnson)	1,577	15,359	9,740	0.86
Wymore (Gage)	1,587	5,681	3,580	0.32
Albion (Boone)	1,601	34,841	21,762	1.92
Hickman (Lancaster)	1,627	5,662	3,480	0.31
Pierce (Pierce)	1,640	10,627	6,480	0.57
Tekamah (Burt)	1,719	16,569	9,639	0.85
Wilber (Saline)	1,729	6,124	3,542	0.31
Imperial (Chase)	1,762	39,271	22,288	1.97

Source: U.S. Census Bureau and Nebraska Department of Revenue, July 2009

Chart 11

**2008 Retail Sales (NMV) Pull Factors, Nebraska,
Ainsworth & Other Similarly Sized Nebraska Communities**

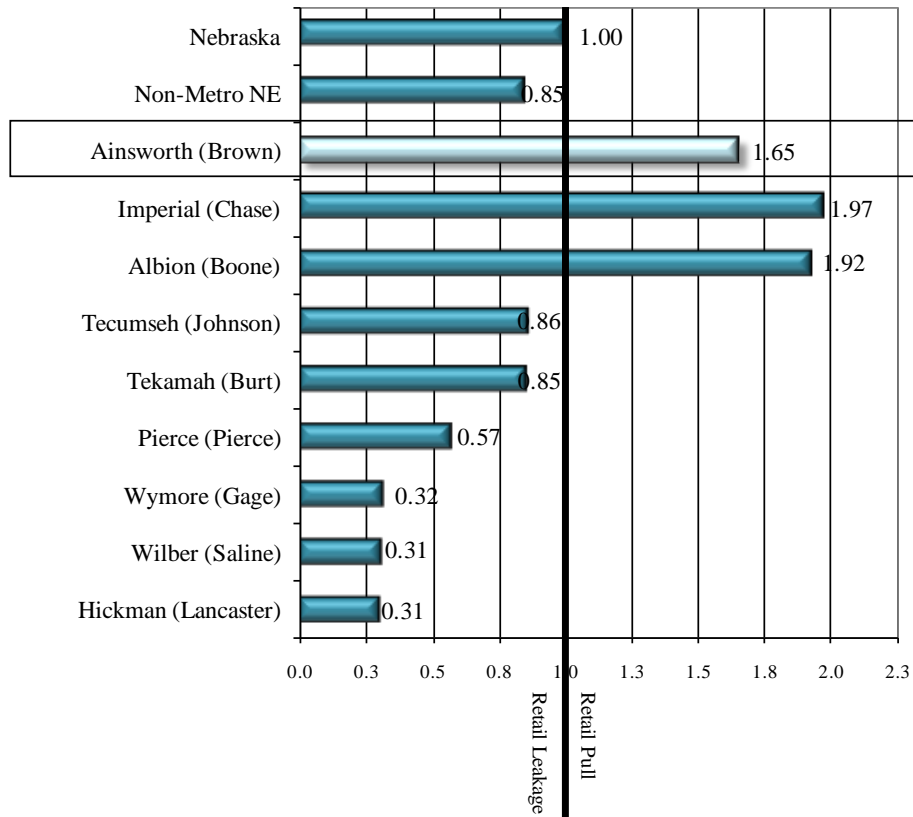
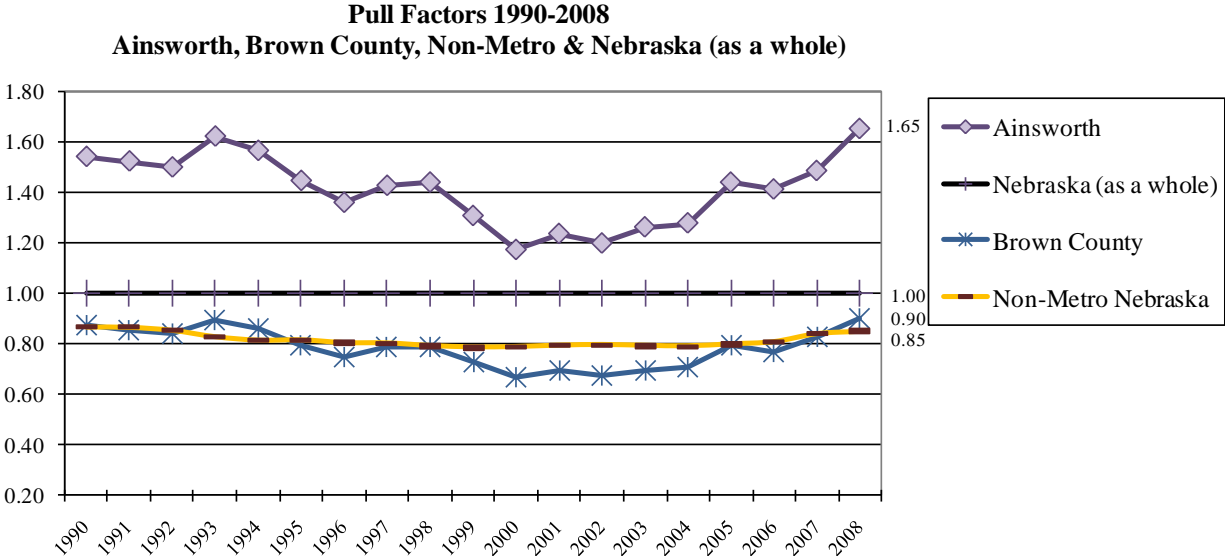


Chart 12 illustrates the pull factor trend for Ainsworth, Brown County, non-metropolitan Nebraska, and Nebraska as a whole from 1990 to 2008. In examining the time line, it is apparent the city of Ainsworth has enjoyed retail pull throughout the time period. Data within Brown County (as a whole) have shown retail leakage similar to most non-metropolitan Nebraska Counties throughout the same time period.

Chart 12



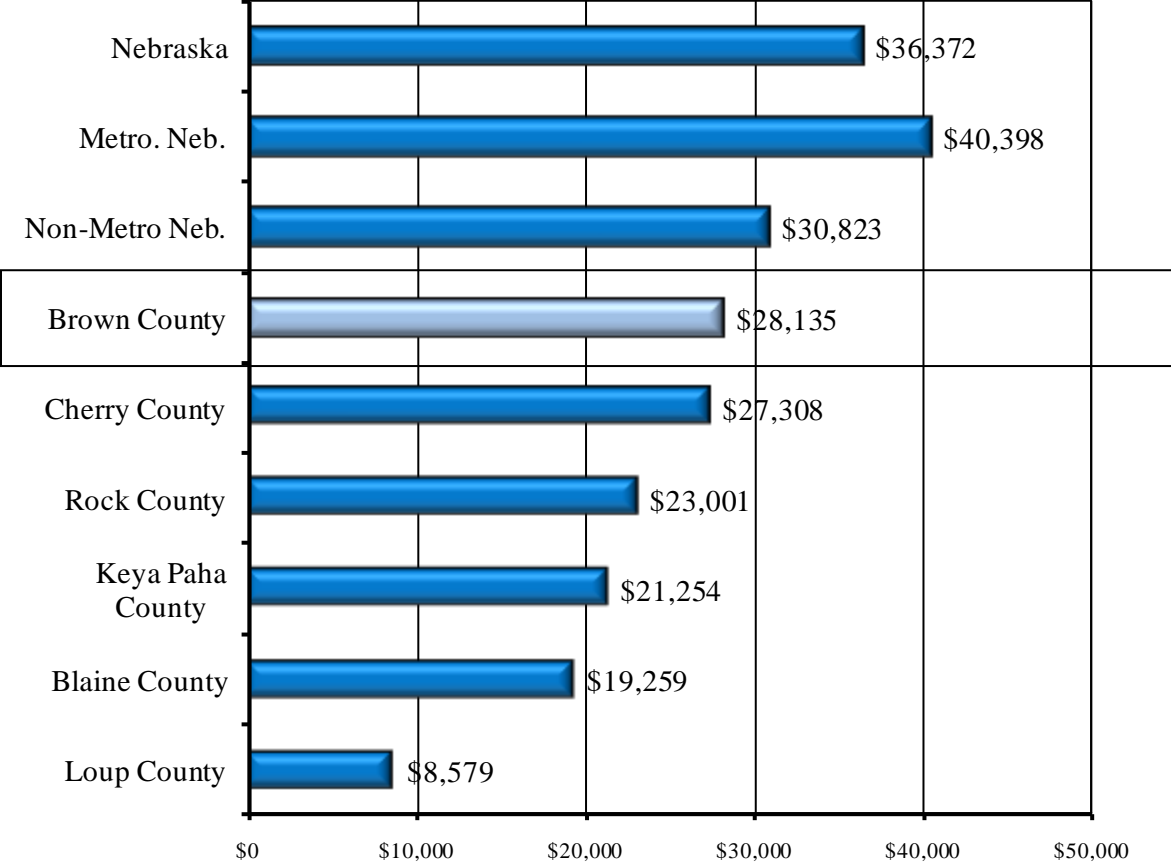
Source: U.S. Census Bureau and Nebraska Department of Revenue, 2009

Per Capita Personal Income

Per capita personal income in Brown County was \$28,135 in 2007 the last year in which such data are available. Brown County’s per capita income is \$8,237 or 22.6 percent less than that for Nebraska as a whole (\$36,372); \$12,263 or 30.4 percent less than metropolitan Nebraska (\$40,398); and \$2,688 or 8.7 percent less than non-metropolitan Nebraska (\$30,823).

Chart 13

**Per Capita Personal Income, 2007
 Nebraska, Brown County, and Surrounding Counties**



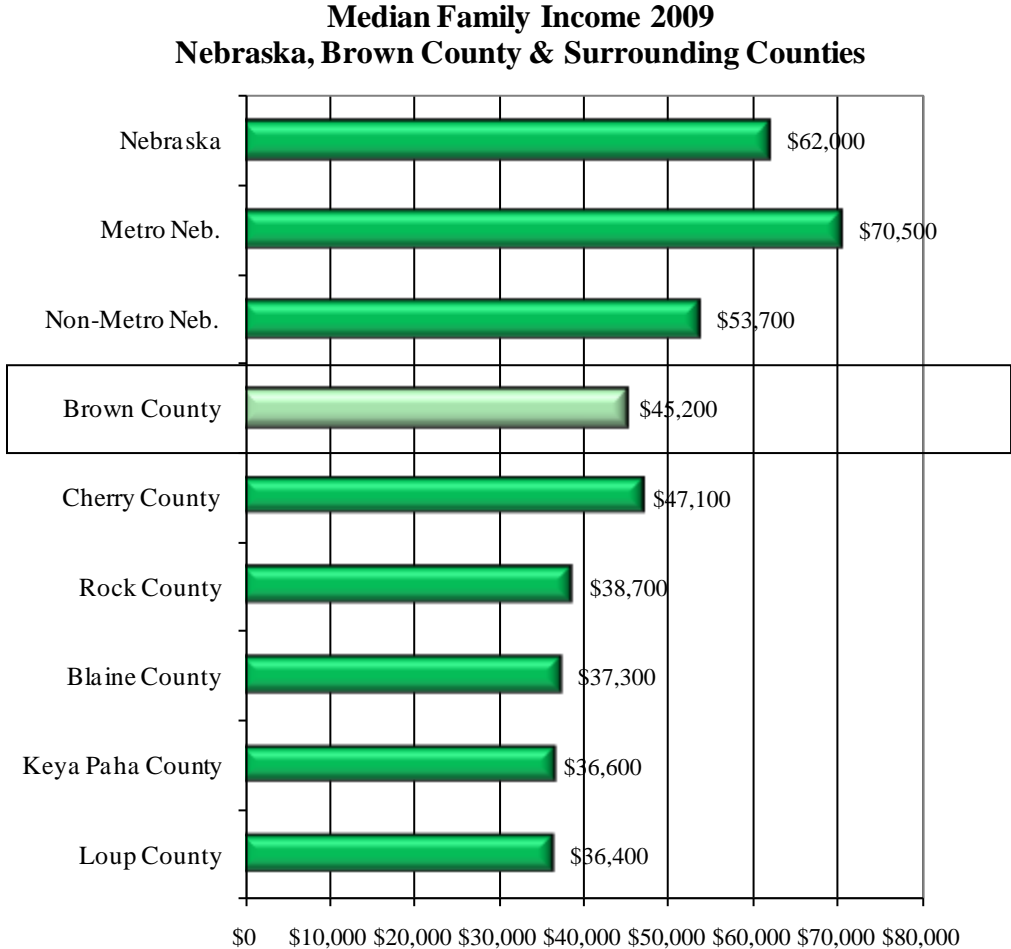
Source: Bureau of Economic Analysis, U.S. Department of Commerce, May 2009

Median Family Income

Median family income provides a different perspective of income levels in Nebraska, Brown County, and the surrounding area. Median family income is the midpoint in the ranked distribution of the sum of income for all family members 15 years of age and older. The U.S. Department of Housing and Urban Development (HUD) estimates median family income based on 2000 Census data updated with a combination of Bureau of Labor Statistics and Census Divisional data.

Median family income in Brown County is estimated to be \$45,200 in 2009. This amount is \$16,800 or 27.1 percent less than the median family income for Nebraska as a whole (\$62,000); \$25,300 or 35.9 percent less than metropolitan Nebraska (\$70,500); and \$8,500 or 15.8 percent less than non-metro median family income (\$53,700) in 2009.

Chart 14



Source: U.S. Department of Housing and Urban Development, est. October 2009