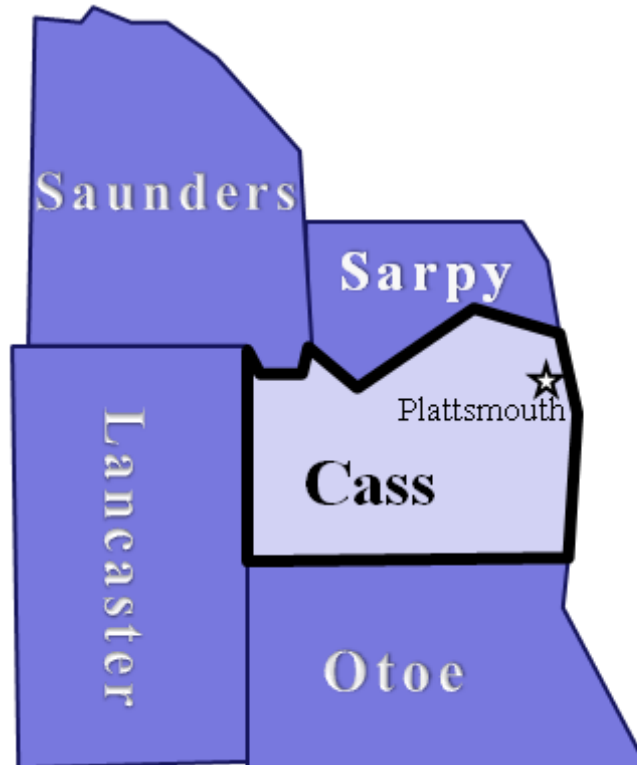


Economic and Demographic Trends

Plattsmouth, Cass County, and the Surrounding Area



October 2008

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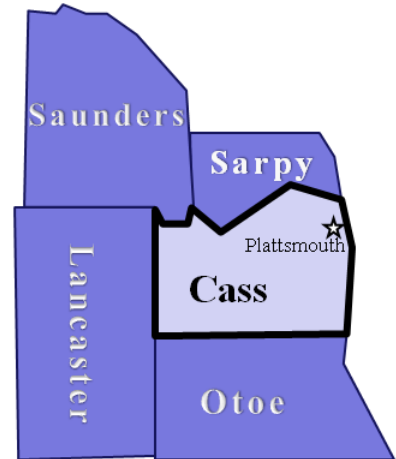
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Economic and Demographic Trends in Plattsmouth, Cass County, and the Surrounding Area

Figure 1

The attached information provides data on labor force, employment, commuting patterns, population, migration, retail sales, and income for the city of Plattsmouth and Cass 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 Cass County, other counties included in this area are Lancaster, Otoe, Sarpy, and Saunders. The retail sales section also compares retail growth between Plattsmouth and eight other similarly sized Nebraska communities.



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

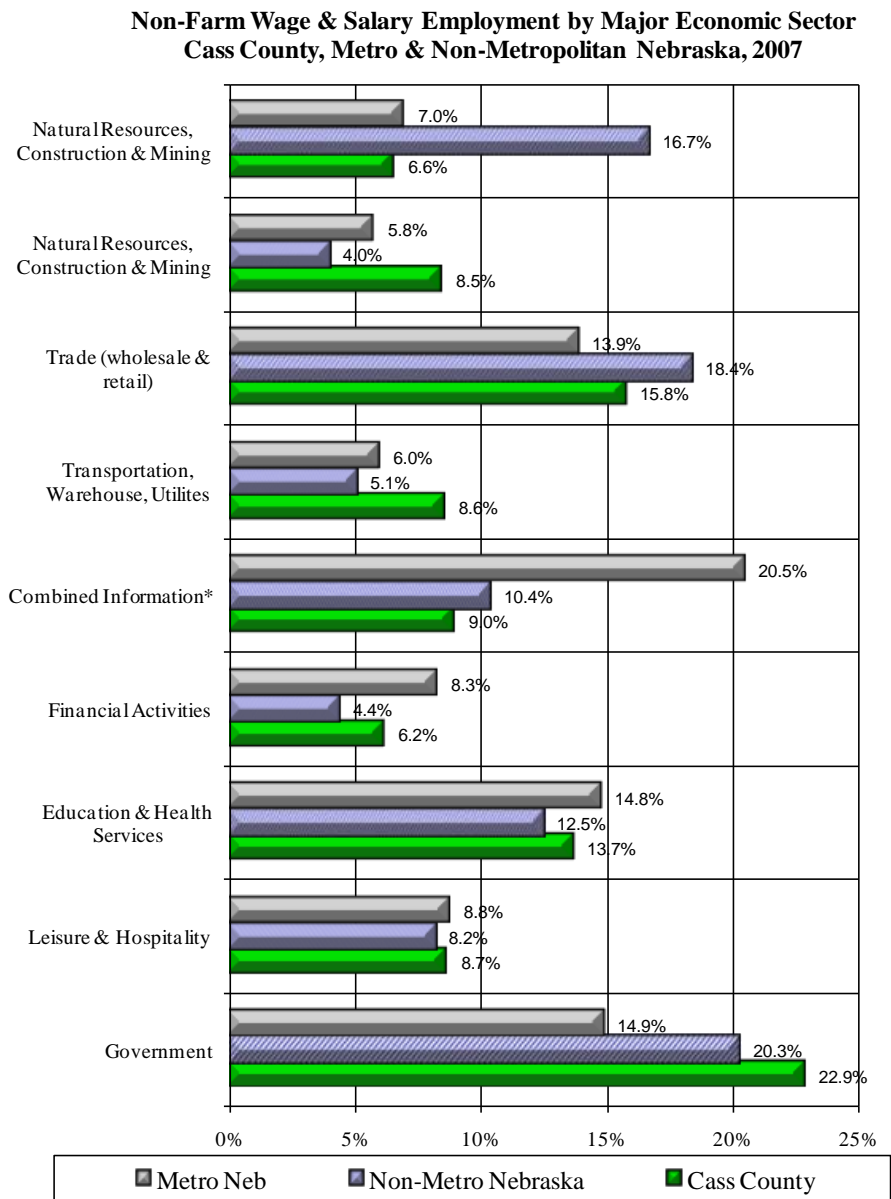
For the purpose of this study, the following sectors have been combined in an attempt to avoid disclosure of individual reporting units: Information, Professional & Business Services, and Other Services. When comparing non-farm wage and salary employment sectors to non-metropolitan Nebraska, there are significant differences between the distributions. The largest variances fall in the Manufacturing; Natural Resources, Construction & Mining; and Transportation, Warehousing & Utilities sectors. Deviations from the non-metro state distribution of employment are noted in Chart 1 (next page). The more significant deviations include the following:

- Manufacturing (6.6 percent Cass County vs. 16.7 percent non-metropolitan)
- Natural Resources, Construction & Mining (8.5 percent Cass County vs. 4.0 percent non-metropolitan)
- Transportation, Warehousing & Utilities (8.6 percent Cass County vs. 5.1 percent non-metropolitan).

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

The largest deviation between Cass County and non-metropolitan Nebraska employment sectors falls in the Manufacturing sector having 6.6 percent employment (374 employees) compared to non-metropolitan Nebraska employment at 16.7 percent of the workforce. Cass County, a metropolitan county, is closer in line with the Metropolitan Nebraska Manufacturing employment distribution. Comparing Cass County to the overall metropolitan distribution, we find the largest deviation in the Combined Information sector (9.0 percent Cass County vs. 20.5 percent metropolitan Nebraska): clearly a significant difference from the county's peer group.

Chart 1



Source: Nebraska Department of Labor, Labor Market Information, 2008

* The Combined Information sector contains the following sectors: Information, Professional & Business Services, and Other. These sectors were combined in an attempt to avoid disclosure of individual reporting units.

Table 1 and Chart 2 (next page) present non-farm wage and salary data for Cass County for the period 2001-2007. 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 Cass County (regardless of their county of residence). These data indicate total non-farm wage and salary employment in Cass County increased 6.6 percent (351 jobs) between 2001 and 2007.

Table 1 also provides employment data for Cass County by major economic sector for years 2001-2007. The Transportation, Warehousing & Utilities sector enjoyed the largest percentage increase reported during this time period (24.9 percent or 97 jobs). The Education & Health Services sector reported the largest employment increase during this time period (142 jobs or 22.4 percent).

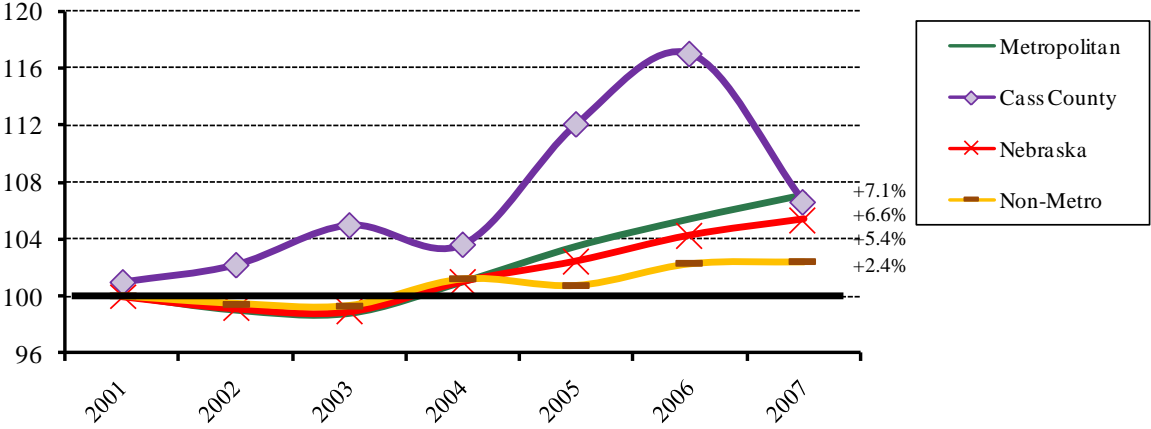
Table 1 **Non-Farm Wage & Salary Employment Trends, Cass County, Nebraska**
 Selected Years: 2001-2007

	2001	2002	2003	2004	2005	2006	2007	% Change 2001-2007
Non-farm Employment (W&S)	5,302	5,419	5,567	5,495	5,943	6,205	5,653	6.6
Manufacturing	436	505	501	449	438	448	374	-14.2
Durable Goods	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(N/A)
Nondurable Goods	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(N/A)
Non-manufacturing								
Natural Resources, Construction & Mining	402	400	438	451	485	468	478	18.9
Trade	825	846	865	903	923	931	893	8.2
Wholesale Trade	163	151	150	176	184	186	179	9.8
Retail Trade	662	695	715	727	739	745	715	8.0
Transportation, Warehousing & Utilities	390	381	399	414	435	435	487	24.9
Information	(D)	44	(D)	(D)	(D)	(D)	(D)	(N/A)
Financial Activities	310	325	331	344	337	344	352	13.5
Professional & Business Services	(D)	133	167	152	(D)	(D)	(D)	(N/A)
Education & Health Services	633	676	733	719	754	774	775	22.4
Leisure and Hospitality	654	601	529	485	701	820	490	-25.1
Other Services, except Public	(D)	270	(D)	(D)	(D)	(D)	(D)	(N/A)
Government	1,214	1,237	1,283	1,259	1,385	1,467	1,296	6.8
Federal	80	80	81	82	80	78	74	-7.5
State	67	65	72	75	123	127	58	-13.4
Local	1,067	1,092	1,130	1,102	1,182	1,262	1,164	9.1

Labor Force & Work Force Summary, 2001-2007, Annually, Cass 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 Cass County with metropolitan, non-metropolitan, and Nebraska as a whole for the review period 2001-2007. As this chart indicates, total non-farm wage and salary employment in Cass County increased by 6.6 percent (351 jobs) from 2001 to 2007, compared to a 5.4 percent increase for Nebraska as a whole, a 2.4 percent increase in non-metropolitan Nebraska, and a 7.1 percent increase in metropolitan Nebraska.

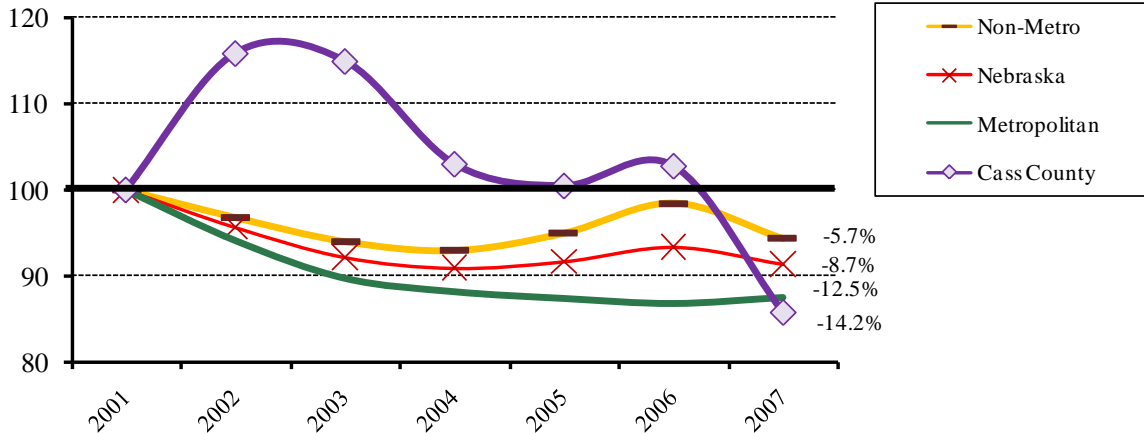
Chart 2
Non-Farm (W&S) Employment, Cass County, Nebraska, Metro, and Non-Metro Nebraska, 2001-2007
 (Index, 2001=100)



Source: Labor Force & Work Force Summary, April 2008

Chart 3 presents data on manufacturing wage and salary employment growth for Nebraska, metropolitan, non-metropolitan, and Cass County for the review period 2001 to 2007. The Manufacturing sector for Cass County experienced a 14.2 percent (-62 jobs) decrease in employment during this time period compared to an 8.7 percent decrease for Nebraska as a whole, a 12.5 percent decrease for metropolitan Nebraska, and a 5.7 percent decrease for non-metropolitan Nebraska over the same period.

Chart 3
Manufacturing (W&S) Employment, Cass County, Nebraska, Metro, and Non-Metro Nebraska, 2001-2007
 (Index, 2001=100)



Source: Labor Force & Work Force Summary, April 2008

The next table (Table 2) shows labor force information for Cass County for the time period 1997-2007. 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 has been an increase in the number of Cass County residents participating in the labor force since 1997. Total persons available for employment living in Cass County increased from 12,450 in 1997 to 14,357 in 2007; an increase of 15.3 percent or 1,907 labor force participants. Labor force participants increased by 10.0 percent (1,300 people) between 2000 and 2007.

The percent of those unemployed in Cass County increased 37.8 percent (129 people) between 1997 and 2007. Those classified as unemployed increased 28.4 percent (104 people) during the 2000-2007 time period. 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 Cass County unemployment rate was 3.3 percent in 2007; above that for metropolitan Nebraska (3.2 percent), non-metropolitan Nebraska (2.9 percent), and Nebraska as a whole (3.0 percent).

Table 2

Labor Force & Employment Trends, Cass County, Nebraska
 Selected Years: 1997-2007

	1997	1999	2000	2001	2003	2005	2007	% Change 1997-2007	% Change 2000-2007
Labor Force	12,450	12,847	13,057	13,721	13,918	14,313	14,357	15.3	10.0
Unemployment	341	319	366	444	571	576	470	37.8	28.4
Unemployment Rate	2.7	2.5	2.8	3.2	4.1	4.0	3.3	(N/A)	(N/A)
Employment	12,109	12,528	12,691	13,277	13,347	13,737	13,888	14.7	9.4

Labor Force & Work Force Summary, 1997-2007, Annually, Cass 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 and charts show residence and workflow patterns for Cass County. These data were compiled from Census 2000 responses to the long-form (sample) questions concerning where people worked. Table 3 data show 66.2 percent of the working population (8,333 people) living in Cass County leave the county to work. The most common place of employment outside of Cass County is Douglas County (32.1 percent or 4,042 people) followed by Lancaster, Sarpy, and Otoe counties. These data also show 24 out-of-state destinations represented by 14 states and one country.

Table 3

Commute Out			
Live in Cass County - Work Elsewhere (2000)			
Where Live	Where Work	Count	%
Cass Co. NE	Cass Co. NE	4,249	33.8%
Cass Co. NE	Douglas Co. NE	4,042	32.1%
Cass Co. NE	Lancaster Co. NE	1,706	13.6%
Cass Co. NE	Sarpy Co. NE	1,703	13.5%
Cass Co. NE	Otoe Co. NE	254	2.0%
Cass Co. NE	Pottawattamie Co. IA	171	1.4%
Cass Co. NE	Saunders Co. NE	141	1.1%
Cass Co. NE	Mills Co. IA	49	0.4%
Cass Co. NE	Washington Co. NE	40	0.3%
Cass Co. NE	Seward Co. NE	26	0.2%
Cass Co. NE	Johnson Co. NE	24	0.2%
Cass Co. NE	Nemaha Co. NE	24	0.2%
Cass Co. NE	Polk Co. IA	14	0.1%
Cass Co. NE	Dodge Co. NE	14	0.1%
Cass Co. NE	Merrick Co. NE	9	0.1%
Cass Co. NE	Houston Co. GA	7	0.1%
Cass Co. NE	Woodbury Co. IA	7	0.1%
Cass Co. NE	Furnas Co. NE	7	0.1%
Cass Co. NE	Buffalo Co. NE	6	0.05%
Cass Co. NE	Pinellas Co. FL	5	0.04%
Cass Co. NE	Bossier Parish LA	5	0.04%
Cass Co. NE	Other In-State	23	0.2%
Cass Co. NE	Other Out-of-State	56	0.4%
	Total:	12,582	
Living inside county, but working outside:		8,333	66.2%

Source: U.S. Census Bureau, Journey to Work, 2000

People also commute from other counties of residence to work in Cass County. Table 4 shows 26.2 percent or 1,505 workers employed in Cass County commute from outside counties. The most common county is Sarpy (6.3 percent or 360 people) followed by Lancaster, Douglas, and Otoe counties. There are 11 out of state locations represented by five states.

Table 4

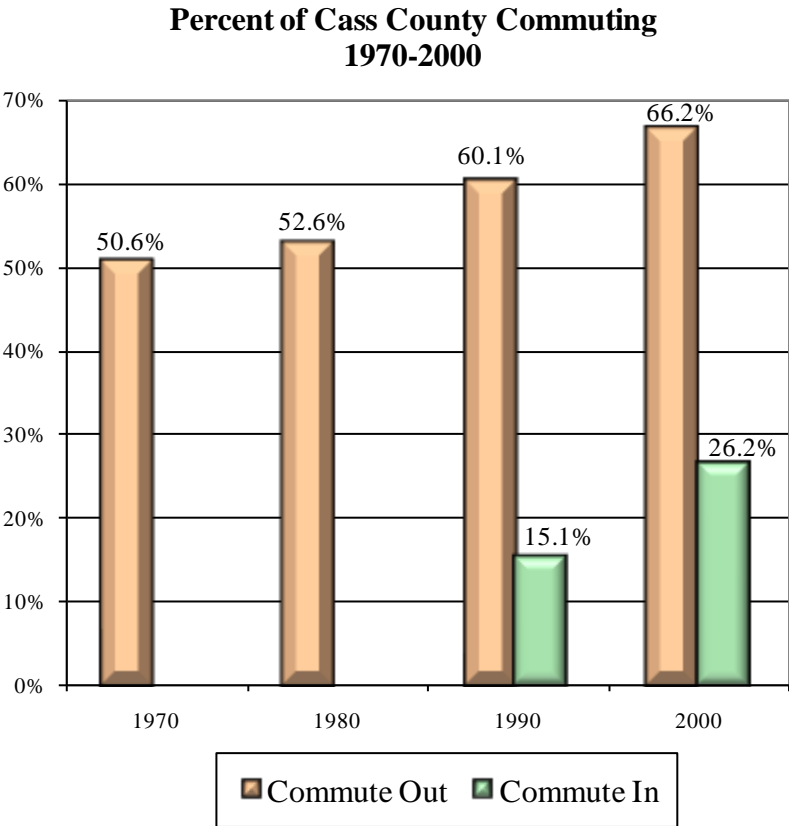
Commute In			
Work in Cass County - Live Elsewhere (2000)			
Where Live	Where Work	Count	%
Cass Co. NE	Cass Co. NE	4,249	73.8%
Sarpy Co. NE	Cass Co. NE	360	6.3%
Lancaster Co. NE	Cass Co. NE	314	5.5%
Douglas Co. NE	Cass Co. NE	286	5.0%
Otoe Co. NE	Cass Co. NE	219	3.8%
Saunders Co. NE	Cass Co. NE	147	2.6%
Mills Co. IA	Cass Co. NE	51	0.9%
Fremont Co. IA	Cass Co. NE	25	0.4%
Madison Co. NE	Cass Co. NE	15	0.3%
Pottawattamie Co. IA	Cass Co. NE	11	0.2%
Atchison Co. MO	Cass Co. NE	10	0.2%
Seward Co. NE	Cass Co. NE	10	0.2%
Dixon Co. NE	Cass Co. NE	8	0.1%
Dodge Co. NE	Cass Co. NE	5	0.1%
Harrison Co. IA	Cass Co. NE	4	0.1%
Monroe Co. IA	Cass Co. NE	4	0.1%
Burt Co. NE	Cass Co. NE	4	0.1%
Johnson Co. NE	Cass Co. NE	4	0.1%
Allen Co. KS	Cass Co. NE	3	0.1%
Boone Co. NE	Cass Co. NE	3	0.1%
Dakota Co. NE	Cass Co. NE	3	0.1%
Other In-State	Cass Co. NE	10	0.2%
Other Out-of-State	Cass Co. NE	9	0.2%
	Total:	5,754	
Working inside county, but living outside:		1,505	26.2%

Source: U.S. Census Bureau, Journey to Work, 2000

Chart 4 depicts the historic pattern of Cass County residents commuting for employment opportunities for the Census years, 1970-2000. As this chart shows, the overall percentage of out-of-county commuters has increased since 1970. The percentage of employees commuting out of Cass County increased significantly from 50.6 percent in 1970 to 66.2 percent in 2000. The percentage of employees commuting in to Cass County also increased between 1990 and 2000 (15.1 percent to 26.2 percent).

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 (pay, type of work, benefits, etc.) also impacts commuting patterns. Other factors may include the availability and affordability of transportation.

Chart 4



Source: U.S. Census Bureau, Journey to Work, 2000

Population and Migration Trends

The following tables (Tables 5 and 6) present population trend data for Plattsmouth, Cass County, and the surrounding area. As Table 5 indicates, Cass County's population increased by 48.7 percent (7,973 people) between 1950 and 2000. Cass County's population increase of 5.1 percent (1,243 people) between 2000 and 2007 compares to a 3.7 percent increase for Nebraska as a whole.

Table 5

Population 1950-2007
 Cass County and the Surrounding Area

Location	1950	1960	1970	1980	1990	2000	2007	% Change 1950-2000 (50 years)	% Change 2000-2007 (7 years)
Nebraska	1,325,510	1,411,330	1,485,333	1,569,825	1,578,417	1,711,265	1,774,571	29.1	3.7
Cass County	16,361	17,821	18,076	20,297	21,318	24,334	25,577	48.7	5.1
Lancaster County	119,742	155,272	167,972	192,884	213,641	250,291	275,665	109.0	10.1
Otoe County	17,056	16,503	15,576	15,183	14,252	15,396	15,647	-9.7	1.6
Sarpy County	15,693	31,281	66,200	86,015	102,583	122,595	146,756	681.2	19.7
Saunders County	16,923	17,270	17,018	18,716	18,285	19,830	20,184	17.2	1.8

Source: U.S. Bureau of the Census, Census of Population, April 2008

Table 6 data show several communities enjoyed significant population growth during the 1950-2000 time period while others suffered population loss. The city of Plattsmouth reported a 41.3 percent increase in population (2,013 people) between 1950 and 2000. Plattsmouth experienced a 0.6 percent increase in population (41 people) between 2000 and 2007. The rural areas outside of the selected communities experienced a 55.9 percent increase (3,819 people) during the 1950-2000 time period and a population increase of 10.3 percent (1,102 people) during the 2000 to 2007 time period.

Table 6

Population 1950-2007
 Cass County Communities / Rural Populations

	1950	1960	1970	1980	1990	2000	2003	2007	% Change 1950-2000 (50 years)	% Change 2000-2007 (7 years)
Cass County	16,361	17,821	18,076	20,297	21,318	24,334	25,028	25,577	48.7	5.1
Alvo	190	159	151	144	164	142	142	140	-25.3	-1.4
Avoca	196	218	229	242	254	270	270	266	37.8	-1.5
Cedar Creek	0	0	119	311	334	396	400	400	(N/A)	1.0
Eagle	255	302	441	832	1,050	1,105	1,121	1,137	333.3	2.9
Elmwood	445	481	548	598	582	668	706	697	50.1	4.3
Greenwood	364	403	506	587	540	544	573	585	49.5	7.5
Louisville	1,014	1,194	1,036	1,022	969	1,046	1,052	1,045	3.2	-0.1
Manley	0	113	150	124	170	191	193	191	(N/A)	0.0
Murdock	225	247	262	242	275	269	269	266	19.6	-1.1
Murray	244	279	286	465	422	481	518	512	97.1	6.4
Nehawka	272	262	298	270	260	232	229	221	-14.7	-4.7
Plattsmouth	4,874	6,244	6,371	6,295	6,690	6,887	6,956	6,928	41.3	0.6
South Bend	100	86	86	107	93	86	87	85	-14.0	-1.2
Union	277	303	275	307	299	260	261	257	-6.1	-1.2
Weeping Water	1,070	1,048	1,143	1,109	1,007	1,103	1,121	1,091	3.1	-1.1
Total Rural Areas:	6,835	6,482	6,175	7,642	8,209	10,654	11,130	11,756	55.9	10.3

Source: U.S. Bureau of the Census, Census of Population, April 2008

(N/A) - Data not available.

The next table (Table 7) 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. Cass County follows this pattern having 22.4 percent out-migration occurring in the '15-24' year age group (-590 people).

Table 7

**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	1.66	15,750	4.3
15 - 24	221,509	255,240	15.23	13,009	5.9
25 - 44	486,020	487,107	0.22	12,644	2.6
45 - 64	284,398	367,294	29.15	6,387	2.2
Over 65	223,068	232,195	4.09	476	0.2
Total:	1,578,385	1,711,263	8.42	48,267	3.1
NON-METRO NEBRASKA					
0 - 14	179,510	169,176	-5.76	9,886	5.5
15 - 24	95,548	109,817	14.93	-12,543	-13.1
25 - 44	214,544	203,423	-5.18	-296	-0.1
45 - 64	147,243	176,709	20.01	6,828	4.6
Over 65	137,212	136,227	-0.72	2,405	1.8
Total:	774,057	795,352	2.75	6,280	0.8
CASS COUNTY					
0 - 14	5,183	5,607	8.18	760	14.7
15 - 24	2,632	2,883	9.54	-590	-22.4
25 - 44	6,589	7,055	7.07	1,060	16.1
45 - 64	4,138	5,789	39.90	643	15.5
Over 65	2,776	3,000	8.07	-28	-1.0
Total:	21,318	24,334	14.15	1,845	8.7

Table 7 (continued)

Age Group	--- Population ---		% Change 1990-2000	Net Migration	% of 1990 Population
	1990	2000			
LANCASTER COUNTY					
0 - 14	43,698	48,798	11.67	1,345	3.1
15 - 24	40,738	48,569	19.22	20,237	49.7
25 - 44	71,703	76,120	6.16	-3,027	-4.2
45 - 64	34,274	50,724	48.00	1,407	4.1
Over 65	23,228	26,080	12.28	-63	-0.3
Total:	213,641	250,291	17.15	19,898	9.3

OTOE COUNTY					
0 - 14	3,121	3,294	5.54	601	19.3
15 - 24	1,499	1,742	16.21	-413	-27.6
25 - 44	3,786	4,023	6.26	662	17.5
45 - 64	2,893	3,512	21.40	350	12.1
Over 65	2,953	2,825	-4.33	139	4.7
Total:	14,252	15,396	8.03	1,339	9.4

SARPY COUNTY					
0 - 14	28,162	31,379	11.42	2,465	8.8
15 - 24	15,532	17,505	12.70	-996	-6.4
25 - 44	38,185	41,417	8.46	5,555	14.5
45 - 64	15,812	24,171	52.86	-2,086	-13.2
Over 65	4,892	8,123	66.05	156	3.2
Total:	102,583	122,595	19.51	5,093	5.0

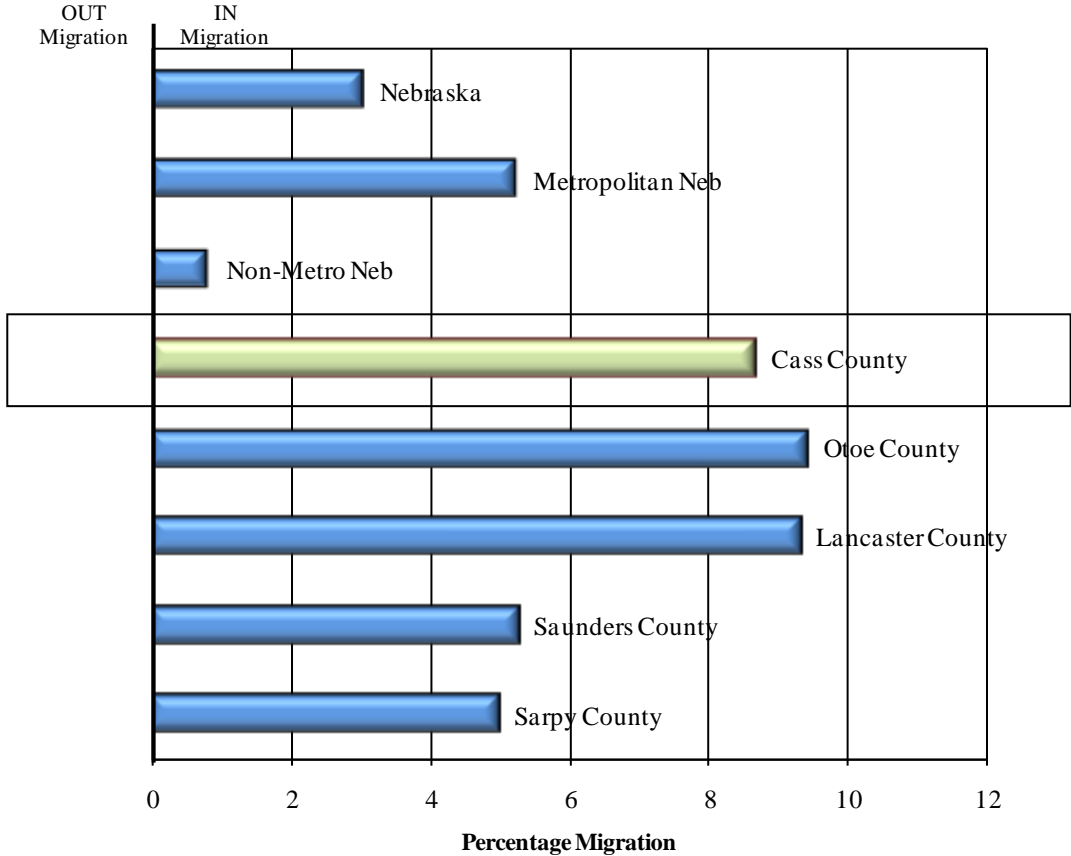
SAUNDERS COUNTY					
0 - 14	4,403	4,512	2.48	728	16.5
15 - 24	1,999	2,264	13.26	-756	-37.8
25 - 44	5,280	5,468	3.56	804	15.2
45 - 64	3,684	4,543	23.32	325	8.8
Over 65	2,919	3,043	4.25	-142	-4.9
Total:	18,285	19,830	8.45	959	5.2

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

Chart 5 graphically depicts the 1990-2000 migration patterns of Nebraska, Cass County, and the surrounding area as a percentage of the 1990 population. As these data indicate, Cass County experienced in-migration of 8.7 percent of the 1990 population (1,845 people) while Nebraska recorded net in-migration of 3.1 percent.

Chart 5

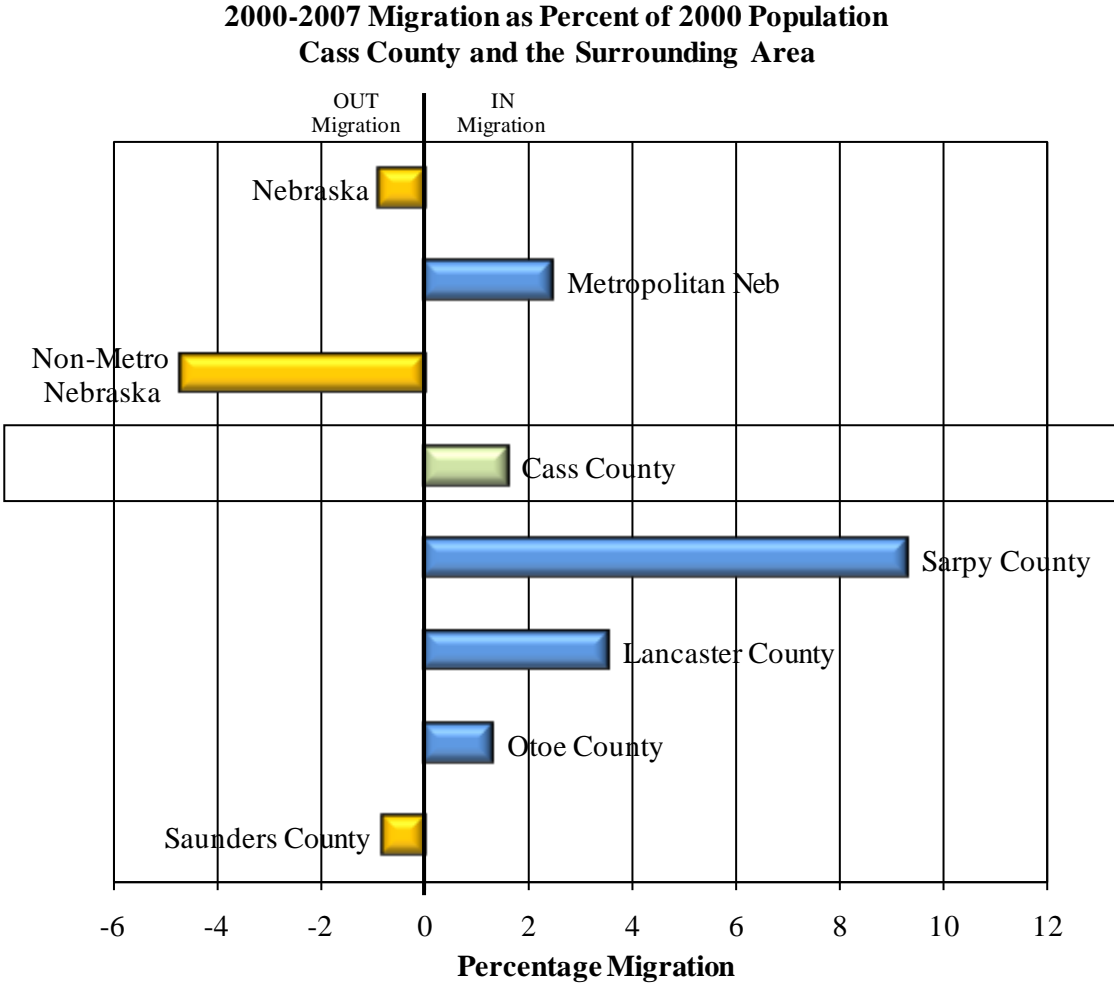
**1990-2000 Migration as Percent of 1990 Population
 Cass County and the Surrounding Area**



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

Chart 6 shows the 2000-2007 migration pattern for the study area as a percentage of the 2000 population. Cass County's 1.6 percent in-migration (391 people) compares to a 0.9 percent out-migration for Nebraska as a whole, a 4.7 percent out-migration for non-metropolitan Nebraska, and a 2.4 percent in-migration for Metropolitan Nebraska during the 2000 to 2007 time period.

Chart 6



Source: U.S. Census Bureau, Population Estimates and Population Change, May 2008

The next series of tables (Tables 8-11) 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 8 data show nearly 70 percent of those moving in to Cass County between 1995 and 2000 moved from other Nebraska locations (69.7 percent or 3,910 people). People also migrated in from 38 other states. Table 9 shows in-state migration flows. Migration to Cass County from within Nebraska came primarily from Douglas, Sarpy, and Lancaster counties.

Table 8

IN Migration - Cass County
 1995-2000

"From" Location	# People	Percent
Other Nebraska Counties	3,910	69.7%
Iowa	266	4.7%
California	208	3.7%
Colorado	135	2.4%
South Dakota	101	1.8%
Texas	100	1.8%
Kansas	98	1.7%
Illinois	68	1.2%
Tennessee	61	1.1%
Virginia	55	1.0%
Michigan	51	0.9%
Other States (28)	556	9.9%
Total:	5,609	100%

Table 9

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

In-State Movement:	# People	Percent
Douglas County	1,326	85.2%
Sarpy County	1,027	66.0%
Lancaster County	713	45.8%
Otoe County	134	8.6%
Saunders County	113	7.3%
Buffalo County	68	4.4%
Adams County	43	2.8%
Nemaha County	42	2.7%
Dodge County	33	2.1%
Gage County	31	2.0%

Source: US Census Bureau, July 2005

Table 10 data reveal the majority of people migrating out of Cass County between 1995 and 2000 remained in the state of Nebraska (64.8 percent or 2,813 people). Cass County residents also moved to 34 other states during this time period. Looking within Nebraska, Table 11 shows the majority of people leaving Cass County (but staying in Nebraska) went to Lancaster, Douglas, and Sarpy counties during this time period. Employment, housing, and educational opportunities located in these counties play a major role in this migration pattern.

Table 10

OUT Migration - Cass County
 1995-2000

"To" Location	# People	Percent
Other Nebraska Counties	2,813	64.8%
Iowa	195	4.5%
Texas	136	3.1%
Missouri	130	3.0%
Colorado	107	2.5%
Arizona	99	2.3%
California	97	2.2%
Illinois	74	1.7%
Ohio	74	1.7%
Utah	64	1.5%
Virginia	56	1.3%
Other States (24)	498	11.5%
Total:	4,343	100%

Table 11

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

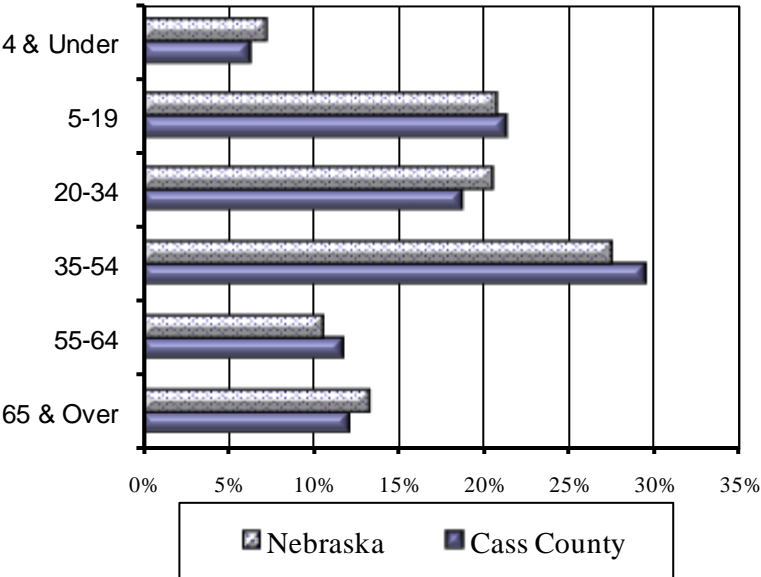
In-State Movement:	# People	Percent
Lancaster County	658	23.5%
Douglas County	604	21.5%
Sarpy County	551	19.7%
Otoe County	234	8.3%
Saunders County	109	3.9%
Nemaha County	87	3.1%
Dodge County	68	2.4%
Buffalo County	49	1.7%
Dakota County	46	1.6%
Dawson County	46	1.6%

Source: US Census Bureau, July 2005

The following charts (Charts 7 and 8) compare the age distribution of population for Cass County and Nebraska as a whole. The population of Cass County is older than Nebraska as a whole. The median age for Cass County residents in 2007 was 38.0 years of age compared to 36.1 years of age for residents of Nebraska as a whole.

Chart 7

**Age Distribution of the Population, 2007
 Cass County and Nebraska**



Source: U.S. Census Bureau, August 2008

Chart 8

	2007 Population		Percent	
	Nebraska	Cass County	Nebraska	Cass County
4 & Under	129,796	1,631	7.3%	6.4%
5-19	368,846	5,464	20.8%	21.4%
20-34	363,700	4,811	20.5%	18.8%
35-54	486,991	7,528	27.4%	29.4%
55-64	188,590	3,024	10.6%	11.8%
65 & Over	236,648	3,119	13.3%	12.2%
Total	1,774,571	25,577	100.0%	100.0%
Median Age	36.1	38.0		

Source: Age Group, Median Age, U.S. Census Bureau, August 2008

Retail Sales

Table 12 and Chart 9 show the retail sales (non-motor vehicle) pull factors for Cass County and the surrounding area for 2007. 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 12

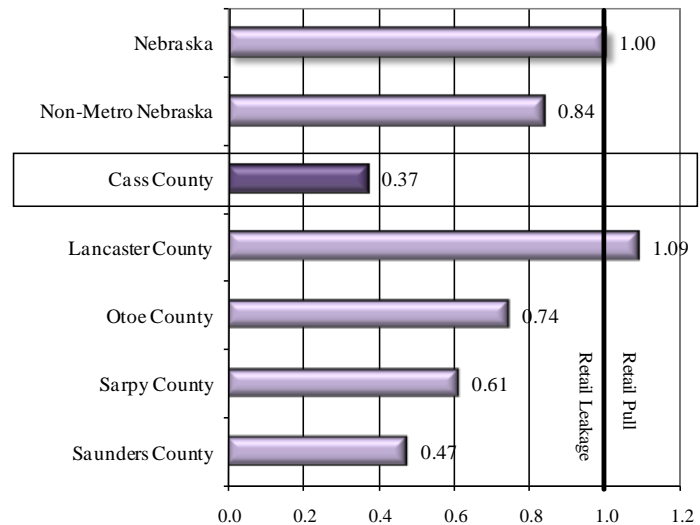
**2007 Retail Sales (Non-Motor Vehicle) Pull Factors
 Nebraska, Cass County, and Surrounding Counties**

	2007 Population	2007 Retail Sales (x \$1,000)	2007 Per Cap Sales (\$)	2007 Pull Factor
Nebraska	1,774,571	19,872,740	11,199	1.00
Non-Metro Nebraska	772,460	7,253,461	9,390	0.84
Cass County	25,577	106,317	4,157	0.37
Lancaster County	275,665	3,359,520	12,187	1.09
Otoe County	15,647	130,215	8,322	0.74
Sarpy County	146,756	1,002,214	6,829	0.61
Saunders County	20,184	107,205	5,311	0.47

Source: U.S. Census Bureau and Nebraska Department of Revenue, April 2008

Chart 9

**2007 Retail Sales (NMV) Pull Factors, Nebraska,
 Cass County & Surrounding Counties**



Reviewing the pull factors at the county level indicates Cass County falls significantly below the state average for retail sales. The 2007 pull factor of 0.37 indicates, on a per capita basis, retail sales in Cass County are approximately 63 percent below the state's per capita sales. Distance from other large trade centers plays a major role in this phenomenon. The comparison of the pull factor for Cass County (0.37) with the pull factor for the non-metropolitan area of Nebraska (0.84) indicates per capita retail sales in Cass County are approximately 55.7 percent less than the average per capita retail sales in the non-metropolitan area of Nebraska.

Table 13 and Chart 10 compare the 2007 pull factors for Plattsmouth and selected area communities. The community of Plattsmouth’s pull factor of 0.70 indicates that, on a per capita basis, non-motor vehicle retail sales in Plattsmouth are approximately 30 percent less than the state’s average per capita sales.

Table 13

**2007 Retail Sales (NMV) Pull Factors
 Nebraska, Plattsmouth, and Selected Area Cities**

	2007 Population	2007 Retail Sales (x \$1,000)	2007 Per Cap Sales (\$)	2007 Pull Factor
Nebraska	1,774,571	19,872,740	11,199	1.00
Non-Metro Nebraska	772,460	7,253,461	9,390	0.84
Plattsmouth (Cass)	6,928	54,131	7,813	0.70
Lincoln (Lancaster)	248,744	3,274,201	13,163	1.18
Nebraska City (Otoe)	7,068	101,341	14,338	1.28
Bellevue (Sarpy)	48,391	364,496	7,532	0.67
Wahoo (Saunders)	3,994	37,339	9,349	0.83

Source: U.S. Census Bureau and Nebraska Department of Revenue, July 2008

Chart 10

**2007 Retail Sales (NMV) Pull Factors
 Nebraska, Plattsmouth, and Selected Area Cities**

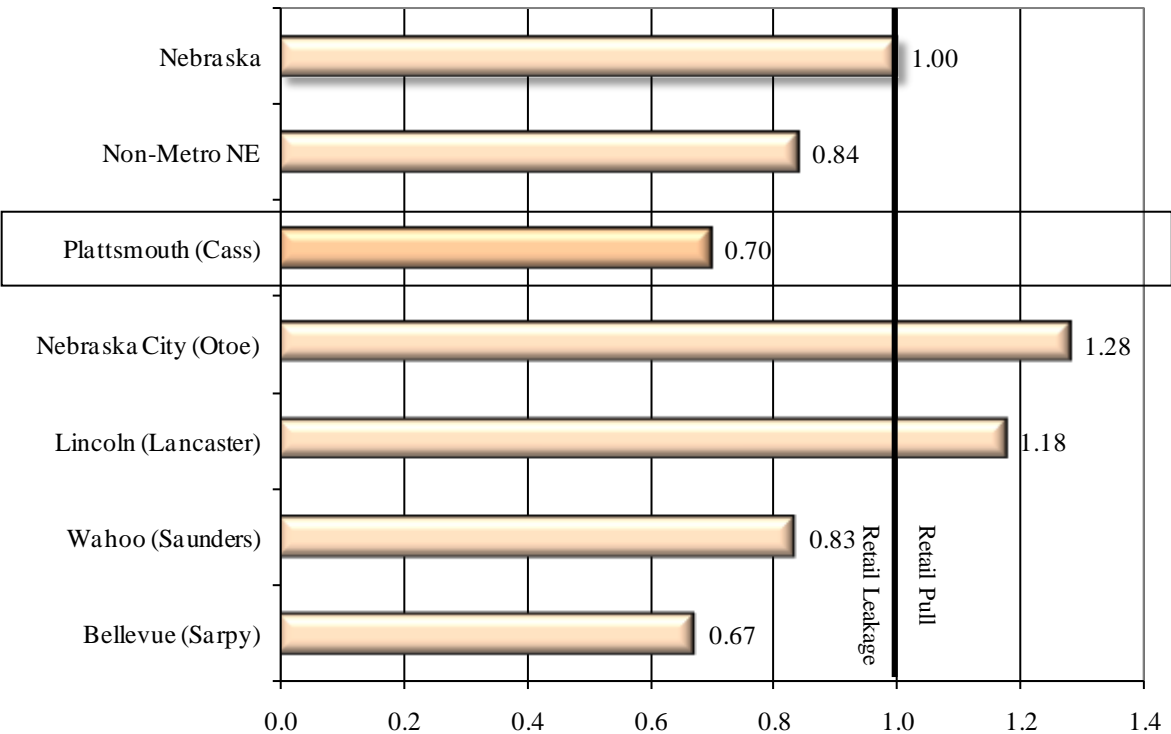


Table 14 and Chart 11 further breakdown the 2007 pull factors into the communities reporting retail sales figures within Cass County. As this table indicates, the community of Weeping Water had the strongest pull factor (0.91) compared to the other reporting communities in the county. Together, these communities contributed to an overall pull factor of 0.37 for Cass County in 2007.

Table 14

**2007 Retail Sales (NMV) Pull Factors
 Nebraska, Plattsmouth, and Available Cass County Communities**

	2007 Population	2007 Retail Sales (x \$1,000)	2007 Per Cap Sales (\$)	2007 Pull Factor
Nebraska	1,774,571	19,872,740	11,199	1.00
Non-Metro Nebraska	772,460	7,253,461	9,390	0.84
Cass County	25,577	106,317	4,157	0.37
Alvo	140	68	486	0.04
Avoca	266	2,044	7,683	0.69
Cedar Creek	400	487	1,218	0.11
Eagle	1,137	5,892	5,182	0.46
Elmwood	697	2,963	4,251	0.38
Greenwood	585	5,048	8,629	0.77
Louisville	1,045	8,951	8,565	0.76
Manley	191	403	2,109	0.19
Murdock	266	1,183	4,447	0.40
Murray	512	4,035	7,881	0.70
Nehawka	221	2,210	10,001	0.89
Plattsmouth	6,928	54,131	7,813	0.70
South Bend	85	176	2,073	0.19
Union	257	1,089	4,236	0.38
Weeping Water	1,091	11,166	10,235	0.91

Source: U.S. Census Bureau and Nebraska Department of Revenue, July 2008

(D) Data withheld to avoid individual disclosure

(NA) Data not available

Chart 11

**2007 Retail Sales (NMV) Pull Factors, Nebraska,
 Plattsmouth, and Available Cass County Communities**

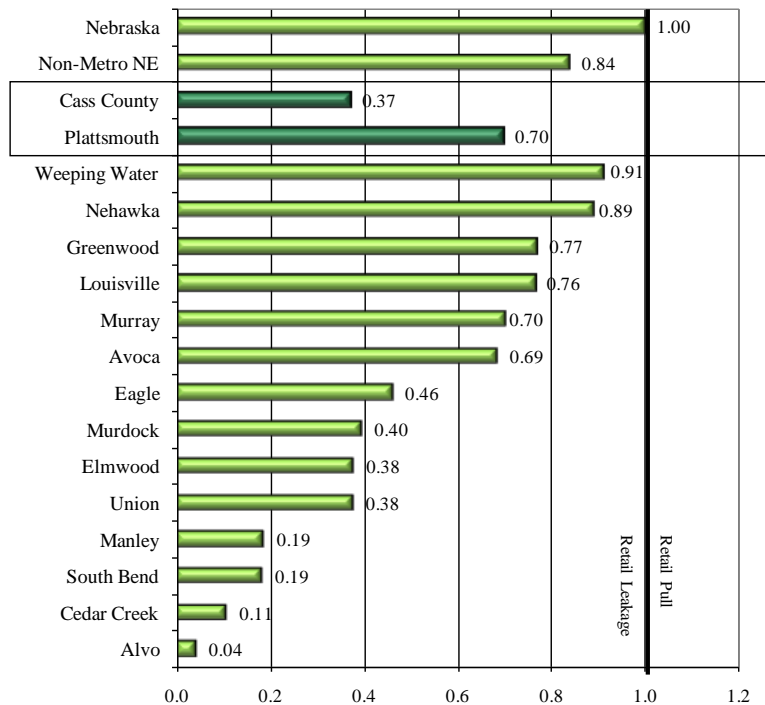


Table 15 (sorted by population) and Chart 12 (sorted by pull factor) show the 2007 pull factors for Nebraska, Plattsmouth, and eight other similarly sized communities selected from around the state. Sidney's pull factor of 1.90 leads the group for 2007 thus indicating Sidney has greater retail pull.

Table 15

**2007 Retail Sales (NMV) Pull Factors
 Plattsmouth & Other Similarly Sized Nebraska Communities**

	2007 Population	2007 Retail Sales (x \$1,000)	2007 Per Cap Sales (\$)	2007 Pull Factor
Nebraska	1,774,571	19,872,740	11,199	1.00
Non-Metro Nebraska	772,460	7,253,461	9,390	0.84
Plattsmouth (Cass)	6,928	54,131	7,813	0.70
Crete (Saline)	6,269	47,432	7,566	0.68
Gretna (Sarpy)	6,333	61,621	9,730	0.87
Sidney (Cheyenne)	6,477	137,762	21,269	1.90
Seward (Seward)	6,727	79,471	11,814	1.05
Nebraska City (Otoe)	7,068	101,341	14,338	1.28
McCook (Red Willow)	7,464	141,013	18,892	1.69
Gering (Scotts Bluff)	7,645	62,643	8,194	0.73
Blair (Washington)	7,870	100,015	12,708	1.13

Source: U.S. Census Bureau and Nebraska Department of Revenue, July 2008

Chart 12

**2007 Retail Sales (NMV) Pull Factors, Nebraska,
 Plattsmouth & Other Similarly Sized Nebraska Communities**

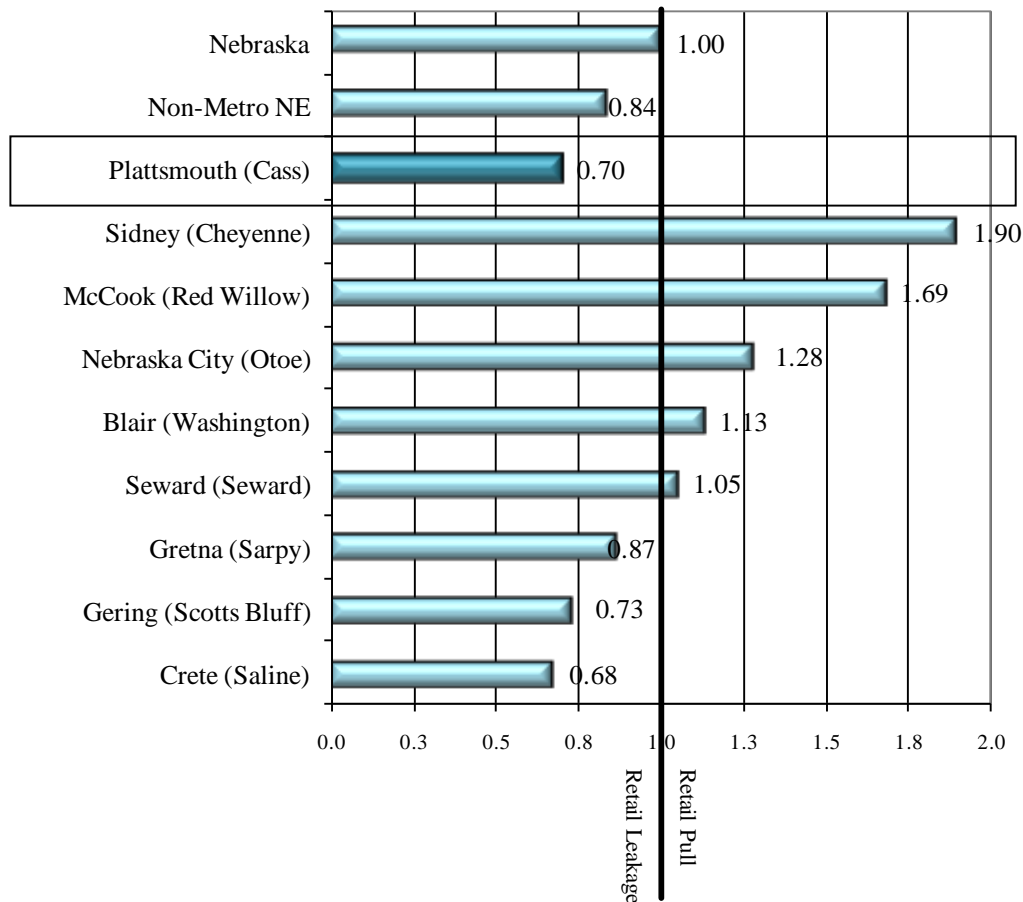
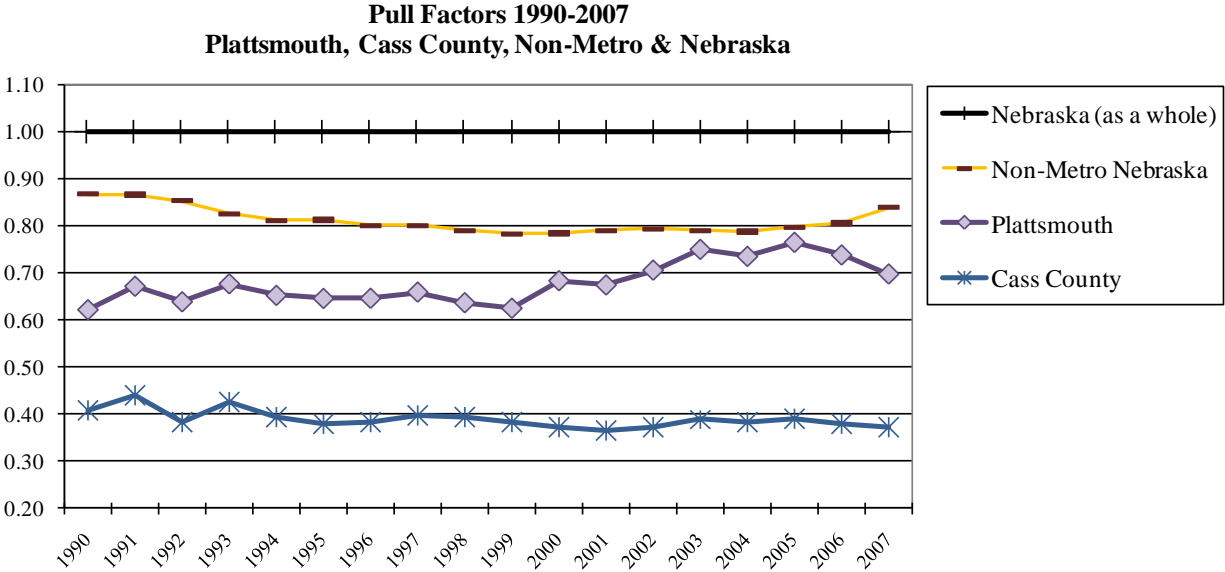


Chart 13 illustrates the pull factor trend for Plattsmouth, Cass County, and non-metropolitan Nebraska, from 1990 to 2007. In examining the time line, it is apparent the city of Plattsmouth has consistently reported retail leakage throughout the time period. Retail pull within Cass County (as a whole) has also demonstrated a pull factor significantly below the non-metropolitan average. Cass County’s large number of commuters and close proximity to Omaha most likely influence this continuing trend.

Chart 13

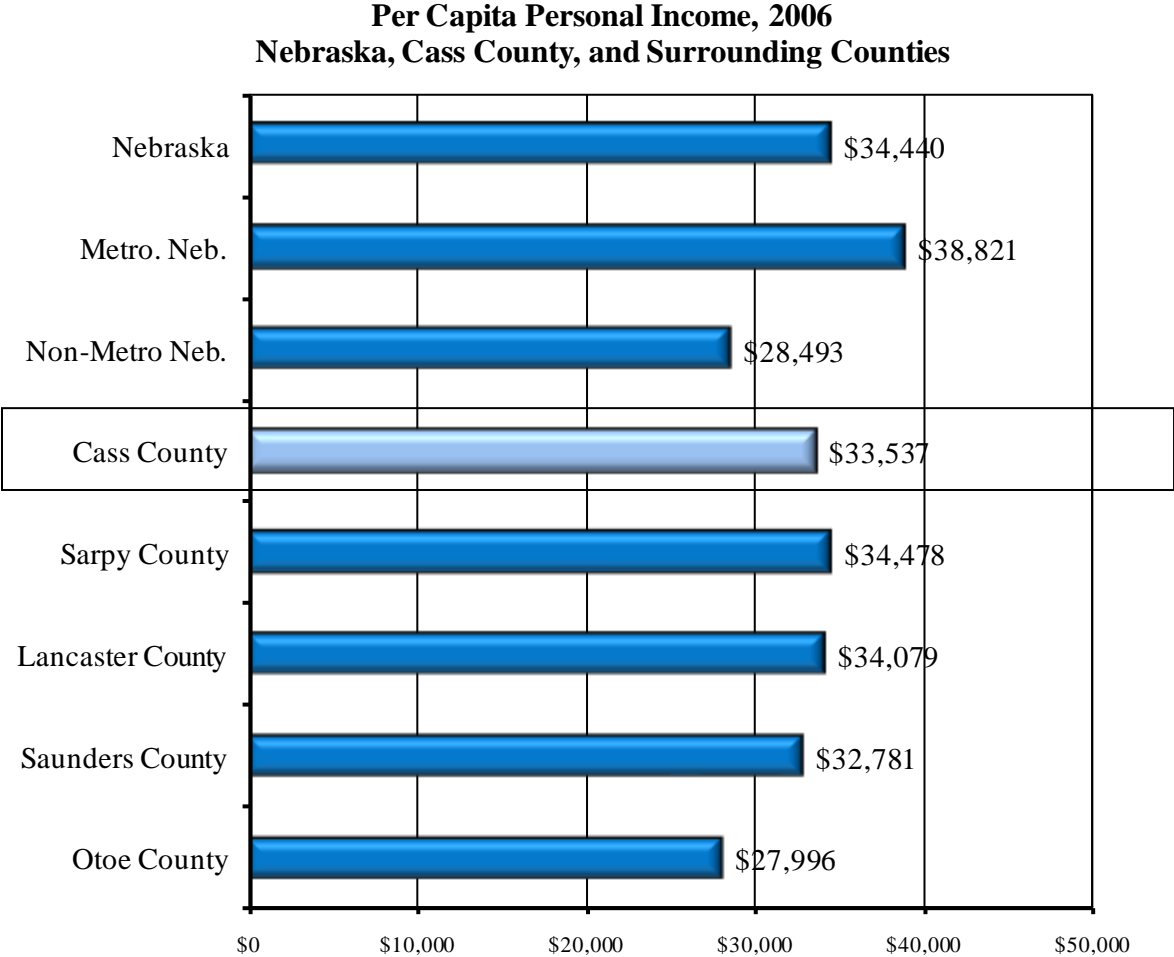


Source: U.S. Census Bureau and Nebraska Department of Revenue, 2008

Per Capita Personal Income

Per capita personal income in Cass County was \$33,537 in 2006 the last year in which such data are available. Cass County’s per capita income is \$903 or 2.6 percent lower than that for Nebraska as a whole (\$34,440); \$5,284 or 13.6 percent lower than metropolitan Nebraska (\$38,821); and \$5,044 or 17.7 percent greater than non-metropolitan Nebraska (\$28,493).

Chart 14



Source: Bureau of Economic Analysis, US Department of Commerce, May 2008

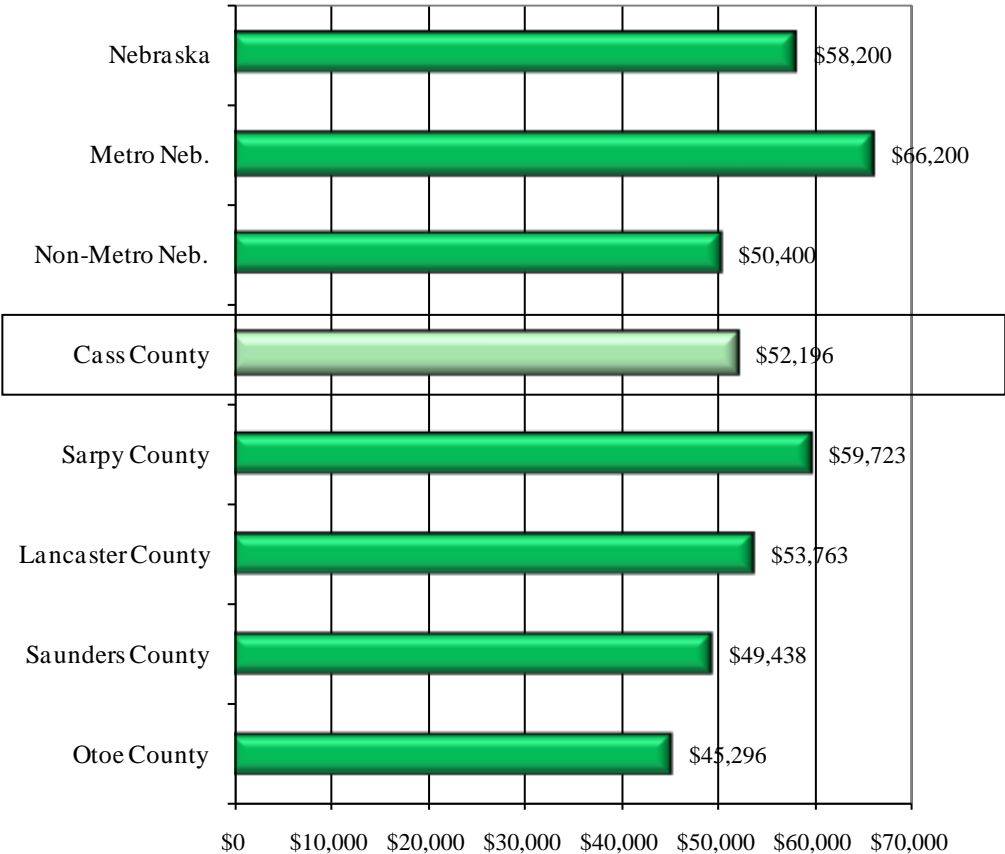
Median Family Income

Median family income provides a different perspective of income levels in Nebraska, Cass 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 Cass County was estimated to be \$52,196 in 2007. This amount is \$6,004 or 10.3 percent less than the median family income for Nebraska as a whole (\$58,200); \$14,004 or 21.2 percent less than metropolitan Nebraska (\$66,200); and \$1,796 or 3.6 percent greater than non-metro median family income (\$50,400) in 2007.

Chart 14

**Median Family Income 2007
 Nebraska, Cass County & Surrounding Counties**



Source: U.S. Department of Housing and Urban Development, est. 2007