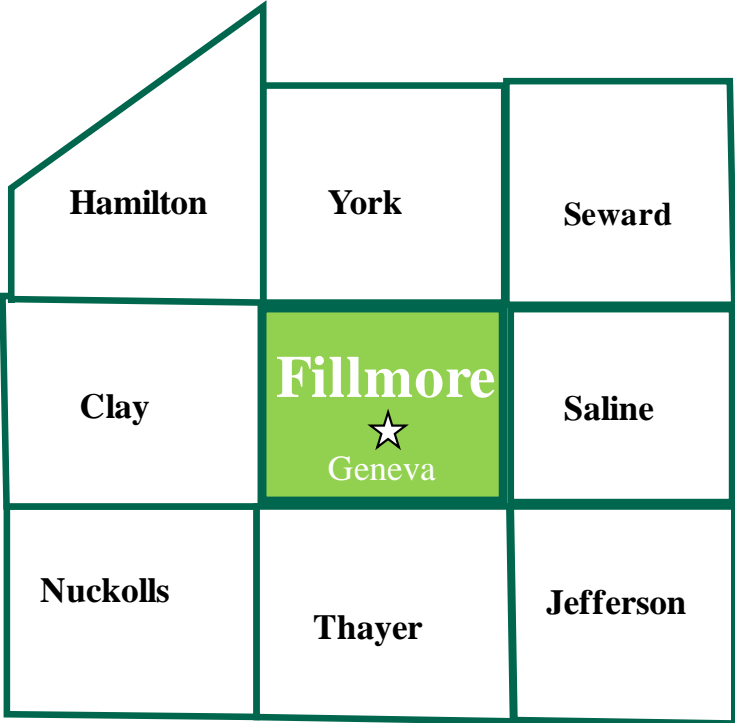


Economic and Demographic Trends

Geneva, Fillmore County,
and the Surrounding Area



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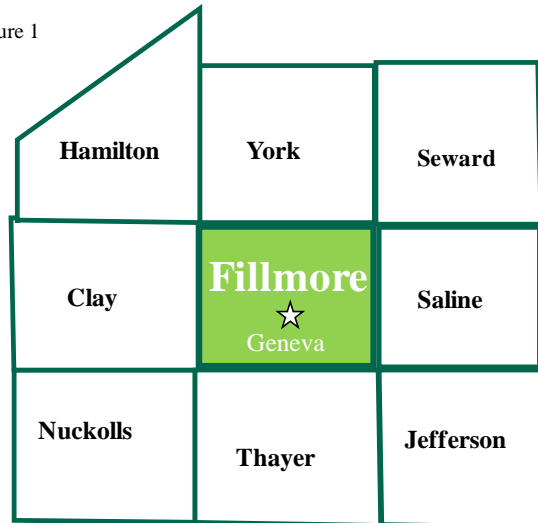
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Economic and Demographic Trends in Geneva, Fillmore County, and the Surrounding Area

This study provides data on labor force, employment, commuting patterns, population, migration, retail sales, and income for the city of Geneva and Fillmore 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 Fillmore County, other counties included in this area are Clay, Hamilton, Jefferson, Nuckolls, Saline, Seward, Thayer, and York. The retail sales section also compares retail growth between Geneva 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 Fillmore 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

In an attempt to avoid disclosure of individual reporting units, data were withheld in three of the eleven sectors and they have been combined for the purpose of this study. The Combined Manufacturing sector consists of the Manufacturing, Information, and Professional & Business Services sectors. When comparing Fillmore 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 Combined Manufacturing, Natural Resources & Construction, and Government sectors. Deviations from the non-metropolitan state distribution of employment are noted in Chart 1 (next page). The more significant deviations include the following:

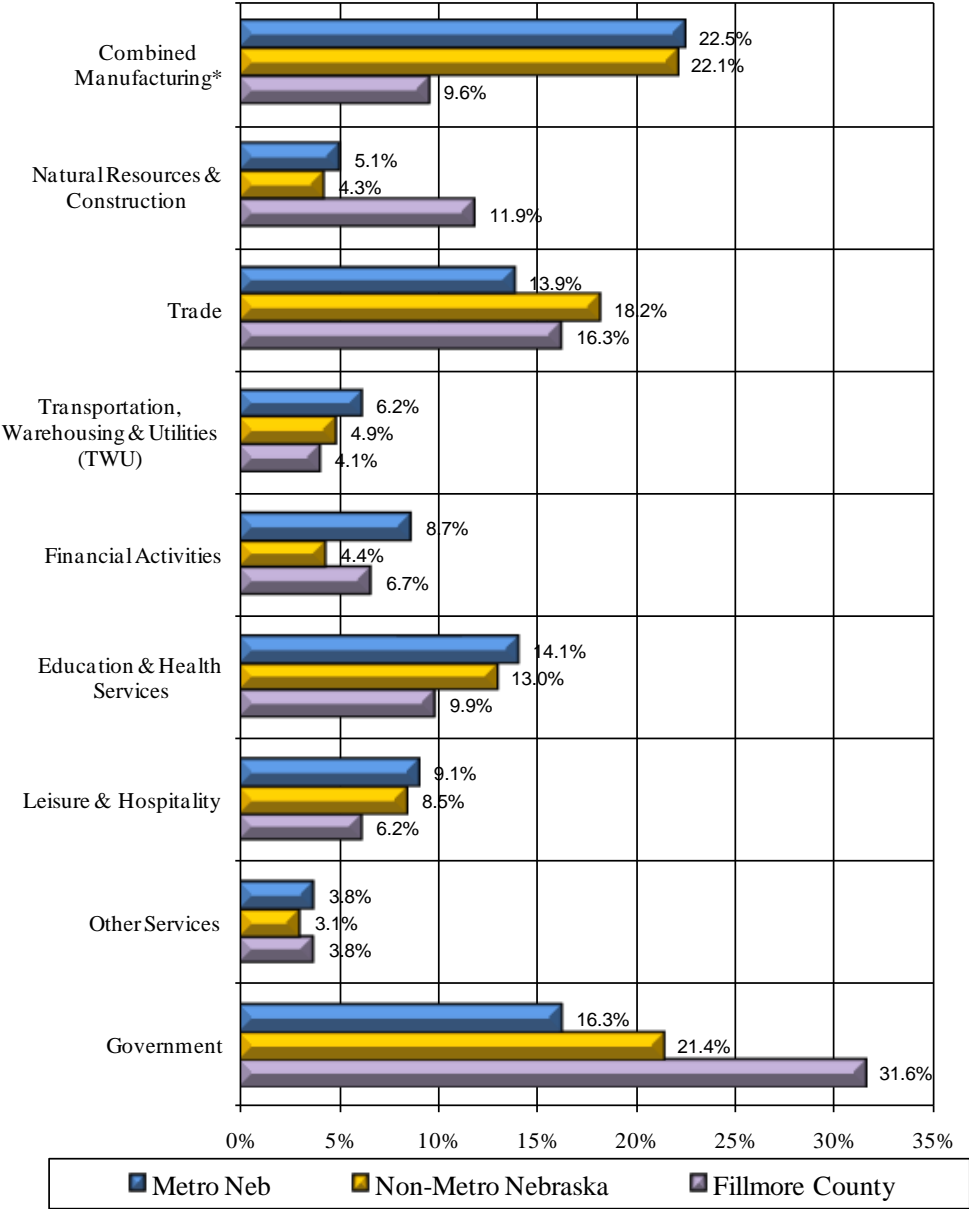
- Combined Manufacturing (9.6 percent Fillmore County vs. 22.1 percent non-metropolitan)
- Natural Resources & Construction (11.9 percent Fillmore County vs. 4.3 percent non-metropolitan)
- Government (31.6 percent Fillmore County vs. 21.4 percent non-metropolitan)

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

The largest deviation between Fillmore County and non-metropolitan Nebraska employment sectors falls in the Combined Manufacturing sector having 9.6 percent employment (206 employees) compared to non-metropolitan Nebraska employment at 22.1 percent of the workforce. Comparing Fillmore County to the overall metropolitan distribution, the largest deviation is found in the Government sector (31.6 percent or 677 employees Fillmore County vs. 16.3 percent metropolitan Nebraska).

Chart 1

**Non-Farm Wage & Salary Employment by Major Economic Sector
 Metro, Non-Metropolitan & Fillmore County Nebraska, 2009**



Source: Nebraska Department of Labor, Labor Market Information, April 2010

*Combined Manufacturing: Due to non-disclosure issues, the following employment sectors have been combined into one sector: Manufacturing, Information, and Professional & Business Services.

Table 1 and Chart 2 (next page) present non-farm wage and salary data for Fillmore County for the period 2001–2009. 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 Fillmore County (regardless of their county of residence). These data indicate total non-farm wage and salary employment in Fillmore County decreased 7.0 percent (-161 jobs) between 2001 and 2009.

Table 1 also provides employment data for Fillmore County by major economic sector for years 2001–2009. Of the sectors reporting, the Financial Activities sector recorded both the largest percentage increase of 0.7 percent and the largest actual employment increase (1 job) during the study period. The subsectors of Wholesale Trade and State Government were not considered in this evaluation.

Table 1

Non-Farm Wage & Salary Employment Trends, Fillmore County, Nebraska
 Selected Years: 2001-2009

	2001	2002	2003	2004	2005	2006	2007	2008	2009	% Change 2001-2009
Non-farm Employment (W&S)	2,302	2,281	2,208	2,153	2,177	2,185	2,166	2,176	2,141	-7.0
Manufacturing	145	137	169	182	(D)	207	(D)	(D)	(D)	(N/A)
Durable Goods	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(N/A)
Nondurable Goods	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(N/A)
Non-manufacturing										
Natural Resources & Construction	302	308	274	275	268	257	246	263	255	-15.6
Trade	354	339	342	335	345	345	344	356	348	-1.7
Wholesale Trade	151	153	151	144	146	144	148	163	161	6.6
Retail Trade	203	186	191	191	199	201	196	192	187	-7.9
Transportation, Warehousing & Utilities	98	108	113	95	81	85	89	92	87	-11.2
Information	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(N/A)
Financial Activities	142	148	143	143	147	134	140	149	143	0.7
Professional & Business Services	14	(D)	(D)	(D)	20	25	30	27	(D)	(N/A)
Education & Health Services	(D)	(D)	192	201	204	202	212	204	211	(N/A)
Leisure and Hospitality	140	138	136	125	132	140	144	131	133	-5.0
Other Services, except Public	84	91	81	72	75	81	82	81	81	-3.6
Government	811	787	732	696	705	698	705	677	677	-16.5
Federal	43	42	44	40	40	39	41	38	36	-16.3
State	119	119	120	128	127	127	130	131	130	9.2
Local	649	626	569	528	537	531	534	508	512	-21.1

Labor Force & Work Force Summary, 2001-2009, Annually, Fillmore County, Nebraska

Source: Nebraska Department of Labor, Labor Market Information

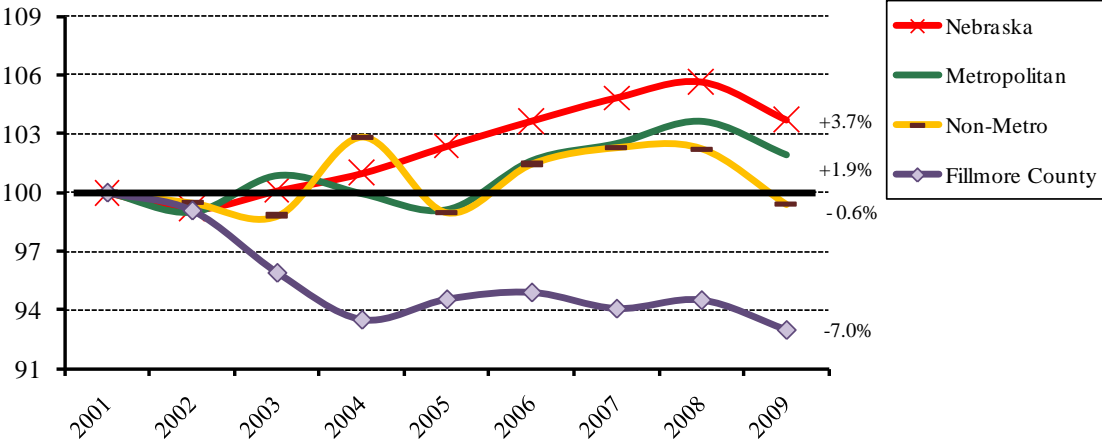
(D) Data withheld to avoid disclosure

(N/A) Data not available

Chart 2 compares total non-farm wage and salary employment growth in Fillmore County with metropolitan, non-metropolitan, and Nebraska as a whole for the review period 2001–2009. As this chart indicates total non-farm wage and salary employment in Fillmore County decreased 7.0 percent (-161 jobs) from 2001 to 2009, compared to a 3.7 percent increase for Nebraska as a whole, a 1.9 percent increase in metropolitan Nebraska, and a 0.6 percent decrease in non-metropolitan Nebraska.

Chart 2

Non-Farm (W&S) Employment, Fillmore County, Nebraska, Metro, and Non-Metro Nebraska, 2001-2009
 (Index, 2001=100)

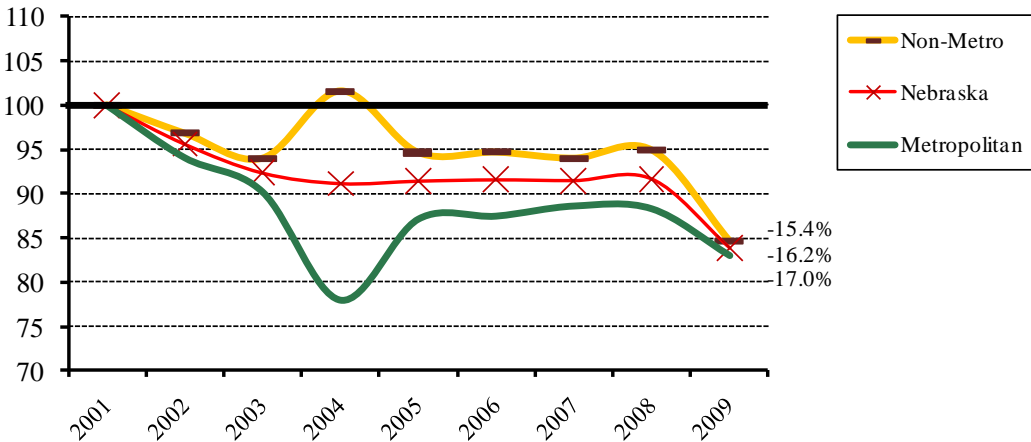


Source: Labor Force & Work Force Summary, April 2010

Chart 3 presents data on manufacturing wage and salary employment growth for Nebraska, metropolitan, and non-metropolitan areas. Fillmore 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 15.4 percent decline in employment compared to a 16.2 percent decrease for Nebraska as a whole, and a 17.0 percent decrease for metropolitan Nebraska over the same period.

Chart 3

Manufacturing (W&S) Employment Nebraska, Metro, and Non-Metro Nebraska, 2001-2009
 (Index, 2001=100)



Source: Labor Force & Work Force Summary, April 2010

The next table (Table 2) shows labor force information for Fillmore County for the time period 2001–2009. 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 8.8 percent decrease (-306 people) in the number of Fillmore County residents participating in the labor force between 2001 and 2009.

The percent of those unemployed in Fillmore County increased by 27.6 percent (29 people) between 2001 and 2009. 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 Fillmore County unemployment rate was 4.2 percent in 2009; below that for metropolitan Nebraska (4.9 percent), Nebraska as a whole (4.7 percent), and non-metropolitan Nebraska (4.6 percent).

Table 2

Labor Force & Employment Trends, Fillmore County, Nebraska

Selected Years: 2001-2009

	2001	2002	2003	2004	2005	2006	2007	2008	2009	% Change 2001-2009
Labor Force	3,462	3,449	3,472	3,389	3,368	3,321	3,192	3,194	3,156	-8.8
Unemployment	105	122	131	123	110	89	79	95	134	27.6
Unemployment Rate	3.0	3.5	3.8	3.6	3.3	2.7	2.5	3.0	4.2	(N/A)
Employment	3,357	3,327	3,341	3,267	3,258	3,232	3,113	3,100	3,021	-10.0

Labor Force & Work Force Summary, 2001-2009, Annually, Fillmore 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 Geneva and Fillmore 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 Geneva and Fillmore County are from 2008.

Tables 3A–3C show employment locations for city of Geneva residents in the workforce or in other words, a commute shed report. In Table 3A, the Census identified 866 primary jobs within Geneva city limits. Approximately a third of the city of Geneva workers (33.5 percent or 290 people) also reside within the city limits leaving 66.5 percent of the labor force (576 people) commuting outside the city limits for employment. Table 3B (next page) shows more than 40 percent of those residing within city limits travel outside the county line for work (43.4 percent or 376 people). Table 3C (next page) shows 8 residents or 0.9 percent of Geneva 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 Geneva Commute Shed Report, 2008

Where City of Geneva Workforce Participants are Employed

	Count	Share
Total Primary Jobs	866	100%
Live in City of Geneva - Work Elsewhere City		
Jobs in Places (Communities) Where Workers are Employed		
Geneva city, NE	290	33.5%
Lincoln city, NE	62	7.2%
York city, NE	58	6.7%
Hastings city, NE	25	2.9%
Omaha city, NE	24	2.8%
Milford city, NE	18	2.1%
Bruning village, NE	16	1.8%
Sutton city, NE	14	1.6%
Grand Island city, NE	14	1.6%
Exeter village, NE	13	1.5%
All Other Locations	332	38.3%
Total City of Geneva Residents Working Inside City:	290	33.5%
Total City of Geneva Residents Working Outside City:	576	66.5%

Table 3B

Live in City of Geneva - Work Elsewhere County Jobs in Counties Where Workers are Employed		
Fillmore County, NE	490	56.6%
York County, NE	72	8.3%
Lancaster County, NE	67	7.7%
Thayer County, NE	39	4.5%
Clay County, NE	34	3.9%
Douglas County, NE	30	3.5%
Seward County, NE	29	3.3%
Adams County, NE	27	3.1%
Saline County, NE	14	1.6%
Hall County, NE	14	1.6%
All Other Locations	50	5.8%
Total Geneva Residents Working Inside Fillmore County:	490	56.6%
Total Geneva Residents Working Outside Fillmore County:	376	43.4%

Table 3C

Live in City of Geneva - Work Elsewhere State Jobs in States Where Workers are Employed		
Nebraska	858	99.1%
Iowa	3	0.3%
Missouri	2	0.2%
Kansas	2	0.2%
Kentucky	1	0.1%
All Other Locations	0	0.0%
Total Geneva Residents Working Inside Nebraska:	858	99.1%
Total Geneva Residents Working Outside Nebraska:	8	0.9%

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

Tables 4A–4C examine the commute shed area for Fillmore County. In Table 4A, the Census identified 2,570 primary jobs within the county borders. As Table 4A shows, 76.1 percent of Fillmore County’s labor force participants (1,957 people) work in a location other than the city of Geneva. Table 4B and Figure 2 (next page) show more than 50 percent of Fillmore County workforce residents (52.3 percent or 1,345 people) work outside Fillmore County. Table 4C shows 55 residents or 2.1 percent of Fillmore County workforce residents leave the state boundary for work.

Table 4A

Fillmore County Commute Shed Report, 2008

Where Fillmore County Workforce Participants are Employed

	Count	Share
Total Primary Jobs	2,570	100%
Live in Fillmore County - Work Elsewhere City		
Jobs in Places (Communities) Where Workers are Employed		
Geneva city, NE	613	23.9%
Lincoln city, NE	214	8.3%
York city, NE	210	8.2%
Exeter village, NE	110	4.3%
Omaha city, NE	93	3.6%
Fairmont village, NE	66	2.6%
Hastings city, NE	61	2.4%
Milligan village, NE	37	1.4%
Milford city, NE	34	1.3%
Grand Island city, NE	33	1.3%
All Other Locations	1,099	42.8%
Total Fillmore County Residents Working Inside Geneva:	613	23.9%
Total Fillmore County Residents Working Outside Geneva:	1,957	76.1%

Table 4B

Live in Fillmore County - Work Elsewhere County Jobs in Counties Where Workers are Employed		
Fillmore County, NE	1,225	47.7%
York County, NE	273	10.6%
Lancaster County, NE	237	9.2%
Douglas County, NE	108	4.2%
Thayer County, NE	90	3.5%
Seward County, NE	78	3.0%
Adams County, NE	72	2.8%
Clay County, NE	63	2.5%
Saline County, NE	62	2.4%
Hall County, NE	37	1.4%
All Other Locations	325	12.6%
Total Fillmore County Residents Working Inside County:	1,225	47.7%
Total Fillmore County Residents Working Outside County:	1,345	52.3%

Figure 2

Fillmore County Commute Shed
 Number of Fillmore County Residents are Employed by County

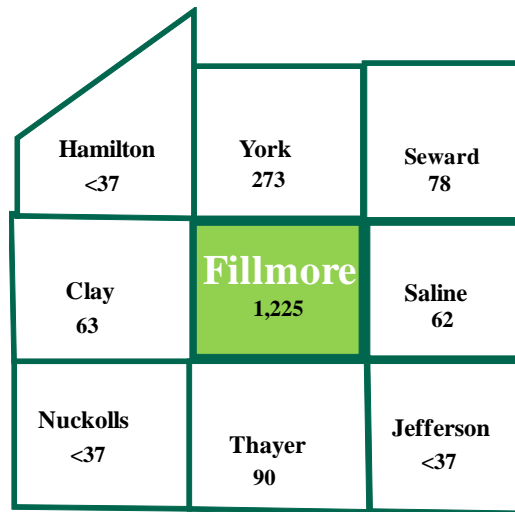


Table 4C

Live in Fillmore County - Work Elsewhere State Jobs in States Where Workers are Employed		
Nebraska	2,515	97.9%
Iowa	20	0.8%
Kansas	16	0.6%
South Dakota	5	0.2%
Texas	3	0.1%
All Other Locations	11	0.4%
Total Fillmore County Residents Working Inside Nebraska:	2,515	97.9%
Total Fillmore County Residents Working Outside Nebraska:	55	2.1%

U.S. Census Bureau, LED OnTheMap Origin-Destination Database, 2nd Quarter 2008

People also travel from other cities and counties of residence to work in Geneva and Fillmore County—this is the labor shed area. The Census identified 898 primary jobs within the Geneva city limits. Table 5A examines the labor shed area for jobs within the city of Geneva. The table shows 67.7 percent or 608 workers in the city of Geneva travel from outside city limits. Table 5B identifies 285 workers (31.7 percent of the workforce) traveling from outside Fillmore County boundaries. Table 5C shows 12 workers (1.3 percent of the workforce) traveling from outside state borders to work inside the city limits of Geneva.

Table 5A

City of Geneva Labor Shed Report, 2008

Where Workers Live who are Employed in the City of Geneva

	Count	Share
Total Primary Jobs	898	100%
Work in City of Geneva - Live Elsewhere City Jobs in Places (Communities) Where Workers Live		
Geneva city, NE	290	32.3%
Shickley village, NE	55	6.1%
Exeter village, NE	35	3.9%
York city, NE	23	2.6%
Grafton village, NE	22	2.4%
Fairmont village, NE	18	2.0%
Hastings city, NE	12	1.3%
Omaha city, NE	10	1.1%
Lincoln city, NE	10	1.1%
Milligan village, NE	9	1.0%
All Other Locations	414	46.1%
Total Geneva Workers Living Inside Geneva:	290	32.3%
Total Geneva Workers Living Outside Geneva:	608	67.7%

Table 5B

Work in City of Geneva - Live Elsewhere County Jobs in Counties Where Workers Live		
Fillmore County, NE	613	68.3%
York County, NE	40	4.5%
Thayer County, NE	40	4.5%
Clay County, NE	32	3.6%
Saline County, NE	19	2.1%
Adams County, NE	18	2.0%
Douglas County, NE	13	1.4%
Hall County, NE	12	1.3%
Lancaster County, NE	11	1.2%
Buffalo County, NE	11	1.2%
All Other Locations	89	9.9%
Total Geneva Workers Living Inside Fillmore County:	613	68.3%
Total Geneva Workers Living Outside Fillmore County:	285	31.7%

Table 5C

Work in City of Geneva - Live Elsewhere State Jobs in States Where Workers Live		
Nebraska	886	98.7%
Kansas	9	1.0%
Texas	1	0.1%
Minnesota	1	0.1%
Massachusetts	1	0.1%
All Other Locations	0	0.0%
Total Geneva Workers Living Inside Nebraska:	886	98.7%
Total Geneva Workers Living Outside Nebraska:	12	1.3%

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 Fillmore County. The Census identified 1,981 primary jobs within Fillmore County. As Table 6A indicates, 75.3 percent (1,491 people) who are employed within Fillmore County live outside of the city of Geneva. Table 6B and Figure 3 (next page) show approximately 40 percent (38.2 percent or 756 people) who work inside Fillmore County live outside of the county borders and Table 6C shows 1.4 percent (27 people) live out-of-state.

Table 6A

Fillmore County Labor Shed Report, 2008

Where Workers Live who are Employed in Fillmore County

	Count	Share
Total Primary Jobs	1,981	100%
Work in Fillmore County - Live Elsewhere City Jobs in Places (Communities) Where Workers Live		
Geneva city, NE	490	24.7%
Exeter village, NE	103	5.2%
Fairmont village, NE	91	4.6%
Shickley village, NE	86	4.3%
York city, NE	60	3.0%
Grafton village, NE	39	2.0%
Milligan village, NE	33	1.7%
Grand Island city, NE	33	1.7%
Lincoln city, NE	27	1.4%
Hastings city, NE	24	1.2%
All Other Locations	995	50.2%
Total Fillmore County Workers Living Inside Geneva:	490	24.7%
Total Fillmore County Workers Living Outside Geneva:	1,491	75.3%

Table 6B

Work in Fillmore County - Live Elsewhere County Jobs in Counties Where Workers Live		
Fillmore County, NE	1,225	61.8%
York County, NE	119	6.0%
Saline County, NE	89	4.5%
Thayer County, NE	81	4.1%
Clay County, NE	59	3.0%
Hall County, NE	39	2.0%
Adams County, NE	39	2.0%
Lancaster County, NE	32	1.6%
Seward County, NE	30	1.5%
Douglas County, NE	23	1.2%
All Other Locations	245	12.4%
Total Fillmore County Workers Living Inside County:	1,225	61.8%
Total Fillmore County Workers Living Outside County:	756	38.2%

Figure 3

Fillmore County Labor Shed
 Number of Workers by County who are Employed in Fillmore County

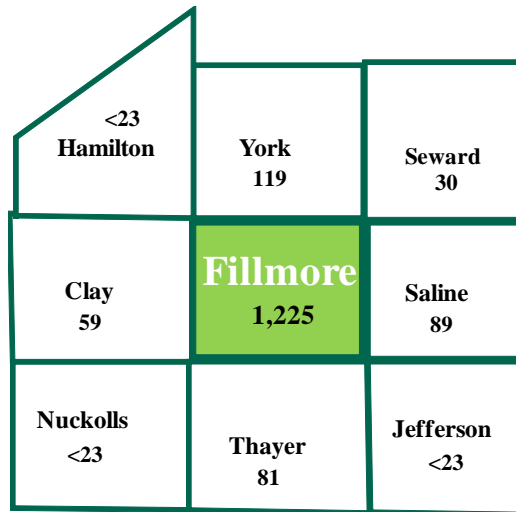


Table 6C

Work in Fillmore County - Live Elsewhere State		
Nebraska	1,954	98.6%
Kansas	17	0.9%
Texas	5	0.3%
Virginia	1	0.1%
Pennsylvania	1	0.1%
All Other Locations	3	0.2%
Total Fillmore County Workers Living Inside Nebraska:	1,954	98.6%
Total Fillmore County Workers Living Outside Nebraska:	27	1.4%

U.S. 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 Geneva, Fillmore County, and the surrounding area. As Table 7 indicates, Fillmore County's population decreased by 31.0 percent (-2,976 people) between 1950 and 2000. Fillmore County's population decrease of 10.1 percent (-672 people) between 2000 and 2009 compares to a 5.0 percent increase for Nebraska as a whole.

Table 7
County Population 1950-2009
Fillmore County and the Surrounding Area

Location	1950	1960	1970	1980	1990	2000	2003	2006	2009	% Change 1950-2000 (50 years)	% Change 2000-2009 (9 years)
Nebraska	1,325,510	1,411,330	1,485,333	1,569,825	1,578,417	1,711,266	1,732,873	1,759,779	1,796,619	29.1	5.0
Fillmore County	9,610	9,425	8,137	7,920	7,103	6,634	6,392	6,092	5,962	-31.0	-10.1
Clay County	8,700	8,717	8,266	8,106	7,123	7,039	6,744	6,392	6,205	-19.1	-11.8
Hamilton County	8,778	8,714	8,867	9,301	8,862	9,403	9,389	9,279	9,280	7.1	-1.3
Jefferson County	13,623	11,620	10,436	9,817	8,759	8,340	8,021	7,694	7,238	-38.8	-13.2
Nuckolls County	9,609	8,217	7,404	6,726	5,786	5,057	4,806	4,583	4,334	-47.4	-14.3
Saline County	14,046	12,542	12,809	13,131	12,715	13,843	14,107	13,770	13,872	-1.4	0.2
Seward County	13,155	13,581	14,460	15,789	15,450	16,496	16,533	16,647	16,481	25.4	-0.1
Thayer County	10,563	9,118	7,779	7,582	6,635	6,048	5,550	5,173	5,003	-42.7	-17.3
York County	14,346	13,724	13,685	14,798	14,428	14,598	14,263	14,243	13,837	1.8	-5.2

Source: U.S. Bureau of the Census, Census of Population, April 2010

Table 8 data reveal Fillmore County communities experienced mix in population gains and losses during the 1950–2000 time period. The city of Geneva reported a 9.6 percent increase in population (195 people) between 1950 and 2000. The city of Geneva experienced an 8.5 percent decrease in population (-189 people) between 2000 and 2008. The rural areas outside of the selected communities experienced a 59.5 percent decrease (-2,920 people) during the 1950–2000 time period and a population decrease of 10.1 percent (-201 people) during the 2000 to 2008 time period.

Table 8
Population 1950-2008
Fillmore County Communities / Rural Populations

	1950	1960	1970	1980	1990	2000	2004	2006	2008	% Change 1950-2000 (50 years)	% Change 2000-2008 (8 years)
Fillmore County	9,610	9,425	8,137	7,920	7,103	6,634	6,311	6,092	5,998	-31.0	-9.6
Exeter	747	745	759	807	661	712	674	651	641	-4.7	-10.0
Fairmont	729	829	761	767	700	691	654	632	622	-5.2	-10.0
Geneva	2,031	2,352	2,275	2,400	2,324	2,226	2,134	2,065	2,037	9.6	-8.5
Grafton	159	171	128	185	179	152	144	138	136	-4.4	-10.5
Milligan	367	323	319	332	328	315	297	286	281	-14.2	-10.8
Ohioa	253	195	156	135	146	142	134	129	127	-43.9	-10.6
Shickley	316	371	385	413	360	376	355	342	337	19.0	-10.4
Strang	100	68	47	59	42	32	31	30	30	-68.0	-6.3
Total Rural Areas:	4,908	4,371	3,307	2,822	2,363	1,988	1,888	1,819	1,787	-59.5	-10.1

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. Fillmore County is no exception from this pattern having 42.4 percent out-migration occurring in the ‘15–24’ year age group (-313 people).

Table 9

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

Age Group	Population		% Change 1990-2000	Net Migration	% of 1990 Population
	1990	2000			
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

FILLMORE COUNTY					
0 - 14	1,539	1,354	-12.0	82	5.3
15 - 24	739	732	-0.9	-313	-42.4
25 - 44	1,874	1,592	-15.0	-62	-3.3
45 - 64	1,407	1,545	9.8	-3	-0.2
Over 65	1,544	1,411	-8.6	7	0.5
Total:	7,103	6,634	-6.6	-289	-4.1

Table 9 (continued)

Age Group	Population		% Change 1990-2000	Net Migration	% of 1990 Population
	1990	2000			
CLAY COUNTY					
0 - 14	1,605	1,515	-5.6	187	11.7
15 - 24	752	819	8.9	-306	-40.7
25 - 44	1,917	1,779	-7.2	70	3.7
45 - 64	1,454	1,659	14.1	38	2.6
Over 65	1,395	1,267	-9.2	-60	-4.3
Total:	7,123	7,039	-1.2	-70	-1.0

HAMILTON COUNTY					
0 - 14	2,187	2,200	0.6	353	16.1
15 - 24	923	1,091	18.2	-408	-44.2
25 - 44	2,603	2,494	-4.2	295	11.3
45 - 64	1,723	2,182	26.6	109	6.3
Over 65	1,426	1,436	0.7	-23	-1.6
Total:	8,862	9,403	6.1	326	3.7

JEFFERSON COUNTY					
0 - 14	1,798	1,554	-13.6	137	7.6
15 - 24	888	896	0.9	-327	-36.8
25 - 44	2,250	1,971	-12.4	-6	-0.3
45 - 64	1,755	2,023	15.3	144	8.2
Over 65	2,068	1,889	-8.7	18	0.9
Total:	8,759	8,333	-4.9	-34	-0.4

NUCKOLLS COUNTY					
0 - 14	1,256	911	-27.5	60	4.8
15 - 24	490	547	11.6	-360	-73.6
25 - 44	1,447	1,140	-21.2	-75	-5.2
45 - 64	1,236	1,227	-0.7	0	0.0
Over 65	1,357	1,232	-9.2	-70	-5.2
Total:	5,786	5,057	-12.6	-445	-7.7

SALINE COUNTY					
0 - 14	2,667	2,832	6.2	537	20.1
15 - 24	1,872	2,355	25.8	527	28.2
25 - 44	3,302	3,461	4.8	-72	-2.2
45 - 64	2,258	2,817	24.8	221	9.8
Over 65	2,616	2,378	-9.1	141	5.4
Total:	12,715	13,843	8.9	1,354	10.6

Table 9 (continued)

Age Group	--- Population ---		% Change 1990-2000	Net Migration	% of 1990 Population
	1990	2000			
SEWARD COUNTY					
0 - 14	3,514	3,262	-7.2	454	12.9
15 - 24	2,595	3,174	22.3	745	28.7
25 - 44	4,130	4,057	-1.8	-553	-13.4
45 - 64	2,755	3,501	27.1	158	5.7
Over 65	2,456	2,502	1.9	93	3.8
Total:	15,450	16,496	6.8	897	5.8

THAYER COUNTY					
0 - 14	1,355	1,150	-15.1	119	8.8
15 - 24	628	603	-4.0	-364	-57.9
25 - 44	1,589	1,352	-14.9	-36	-2.2
45 - 64	1,335	1,464	9.7	71	5.3
Over 65	1,728	1,486	-14.0	-6	-0.3
Total:	6,635	6,055	-8.7	-215	-3.2

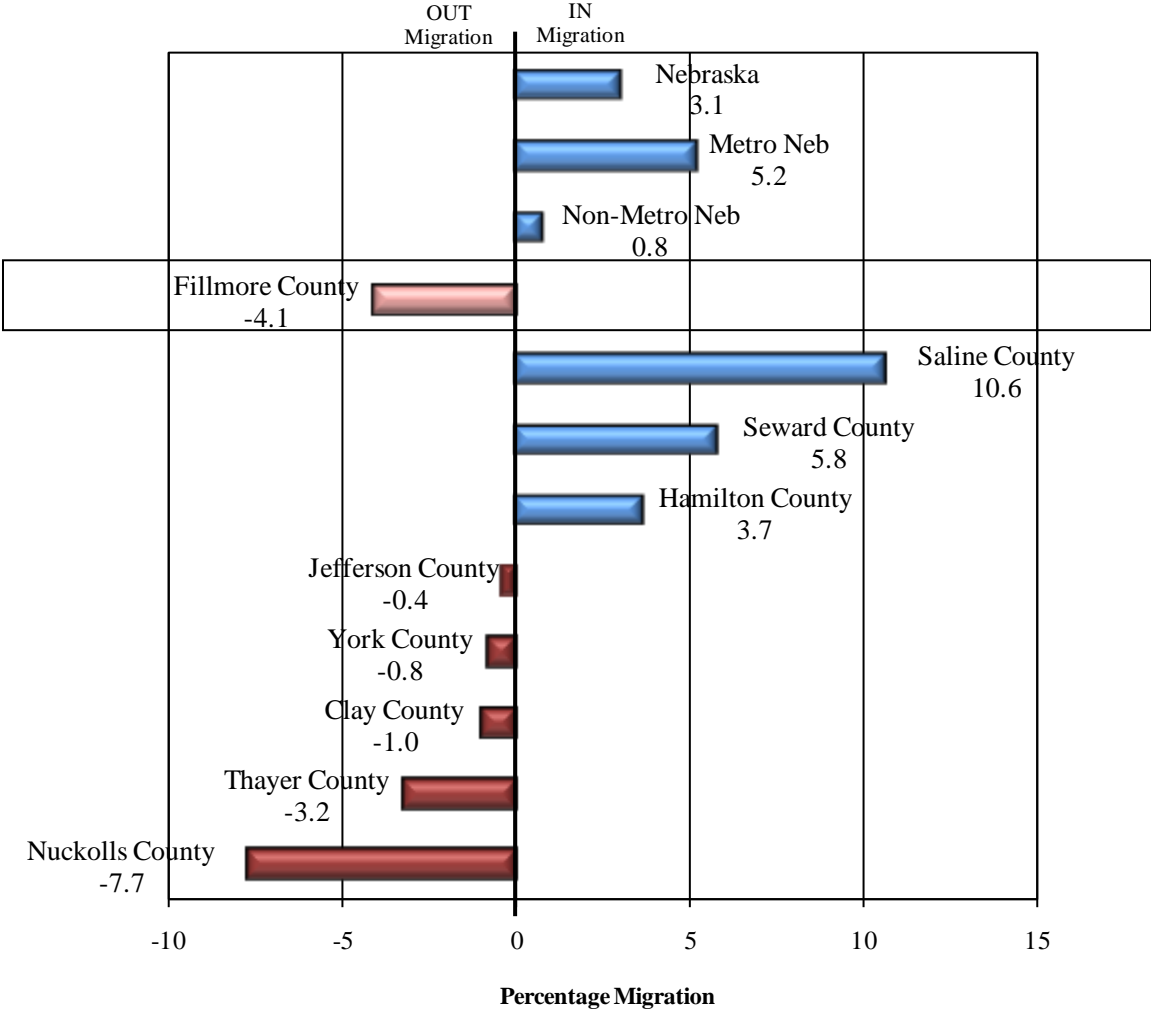
YORK COUNTY					
0 - 14	3,365	2,949	-12.4	7	0.2
15 - 24	1,798	2,058	14.5	-150	-8.4
25 - 44	4,108	3,707	-9.8	-149	-3.6
45 - 64	2,705	3,351	23.9	92	3.4
Over 65	2,452	2,533	3.3	86	3.5
Total:	14,428	14,598	1.2	-114	-0.8

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, Fillmore County, and the surrounding area as a percentage of the 1990 population. As these data indicate, Fillmore County experienced out-migration of 4.1 percent of the 1990 population (-289 people) while Nebraska recorded net in-migration of 3.1 percent.

Chart 4

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

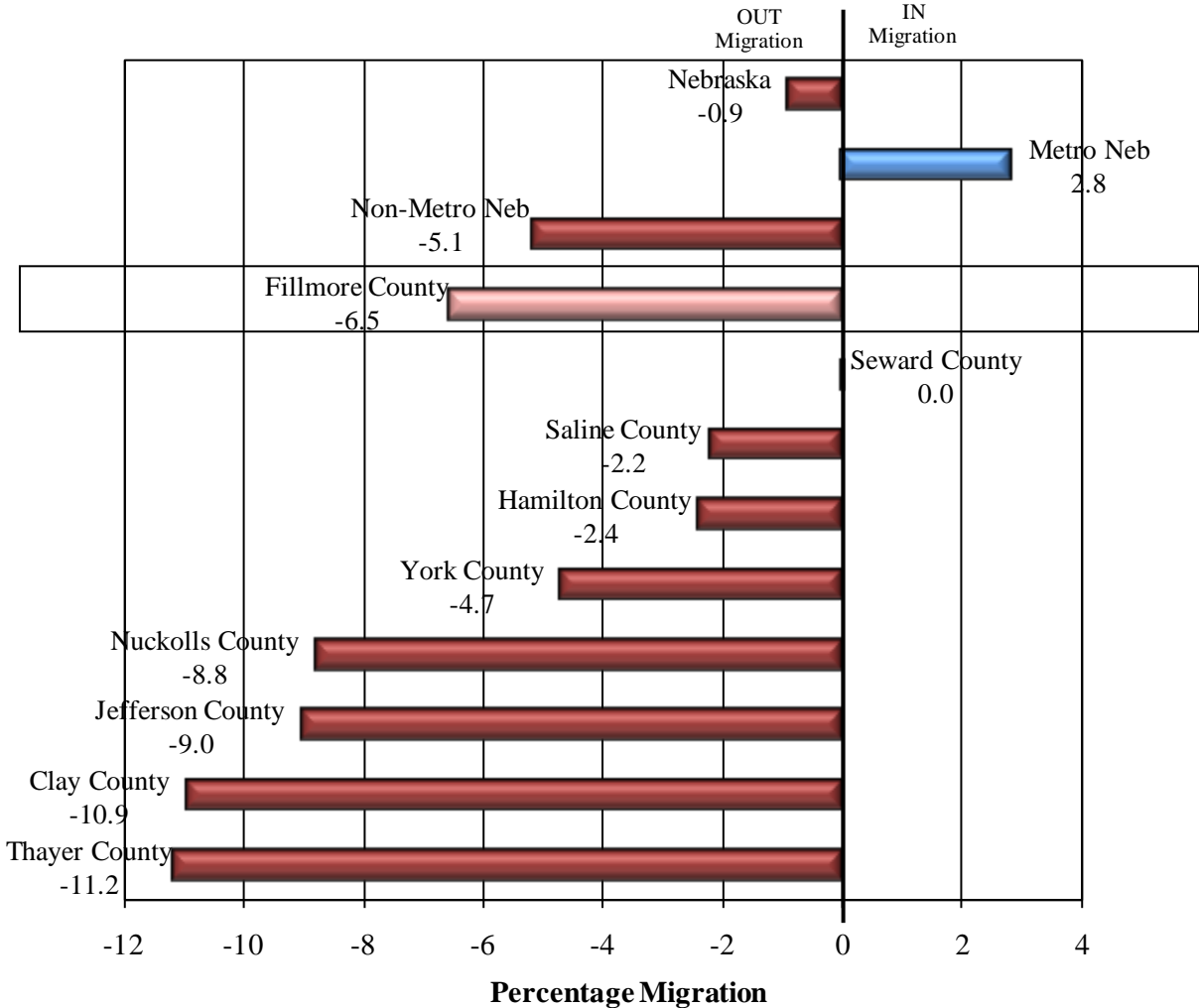


Source: U.S. Census Bureau, Population Estimates and Population Change, July 2005

Chart 5 shows the 2000–2008 migration pattern for the study area as a percentage of the 2000 population. Fillmore County’s 6.5 percent out-migration (-434 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

**2000-2008 Migration as Percent of 2000 Population
 Fillmore County and the Surrounding Area**



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

The next two tables (Tables 10–11) provide further detail on migration between 2007 and 2008. 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 reflect migration activities of tax filing citizens.

Table 10 data show 71.8 percent of those moving in to Fillmore County between 2007 and 2008 moved from other Nebraska locations (199 people). Data also reveal 78 people also migrated in from other states. Table 10 also shows in-state migration flows. Migration to Fillmore County from within Nebraska came primarily from Lancaster and York Counties.

Table 10

**Migration Inflow 2007-2008
 Fillmore County, Nebraska**

Moved to Fillmore County From:		
Location	#	%
Total U.S.	277	100.0%
Total Foreign	0	0.0%
Nebraska	199	71.8%
Different State	78	28.2%

County Specific Flows:		
Location	#	%
Lancaster County	42	15.2%
York County	41	14.8%
Other Flows - Same State	116	41.9%

Source: SOI Tax Stats, County-to-County Migration Data Files, IRS, November 2009

Table 11 data reveal 76.3 percent of people migrating out of Fillmore County between 2007 and 2008 remained in the state of Nebraska (232 people). Data show 72 Fillmore County residents also moved to other states during this time period. Looking within Nebraska, Table 11 shows the majority of people leaving Fillmore County (but staying in Nebraska) went to Lancaster and York Counties during this time period. Employment, housing, and educational opportunities located in these counties play a major role in this migration pattern.

Table 11

**Migration Outflow 2007-2008
Fillmore County, Nebraska**

Moved from Fillmore County To:		
Location	#	%
Total U.S.	304	100%
Total Foreign	0	0%
Nebraska	232	76.3%
Different State	72	23.7%

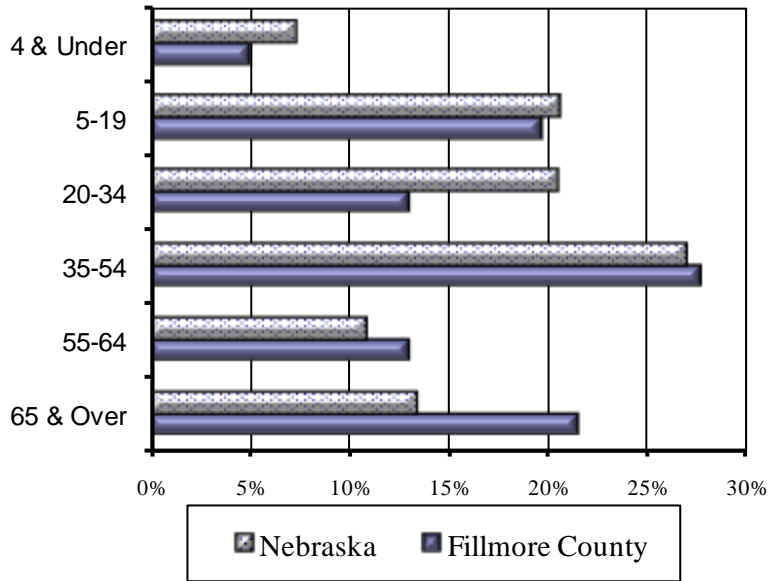
County Specific Flows:		
Location	#	%
Lancaster County	52	17.1%
York County	39	12.8%
Other Flows - Same State	141	46.4%

Source: SOI Tax Stats, County-to-County Migration Data Files, IRS, November 2009

The following charts (Charts 6 and 7) compare the age distribution of population for Fillmore County and Nebraska as a whole. The population of Fillmore County is significantly older than Nebraska as a whole. The median age for Fillmore County residents in 2008 was 45.5 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
 Fillmore County and Nebraska**



Source: U.S. Census Bureau, July 2009

Chart 7

	2008 Population		Percent	
	Nebraska	Fillmore County	Nebraska	Fillmore County
4 & Under	132,092	303	7.4%	5.0%
5-19	368,255	1,185	20.6%	19.7%
20-34	365,740	781	20.5%	13.0%
35-54	481,660	1,658	27.0%	27.6%
55-64	194,838	784	10.9%	13.1%
65 & Over	240,847	1,290	13.5%	21.5%
Total	1,783,432	6,001	100%	100%
Median Age	36.2	45.5		

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

Retail Sales

Table 12 and Chart 8 show the retail sales (non-motor vehicle) pull factors for Fillmore 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 12

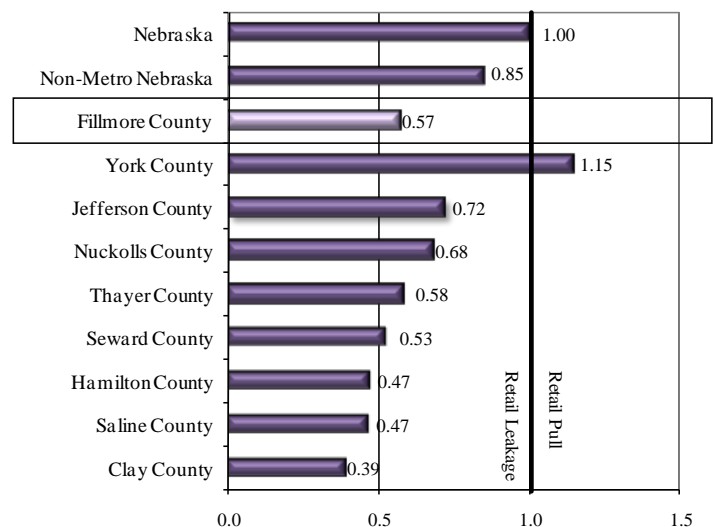
**2008 Retail Sales (Non-Motor Vehicle) Pull Factors
 Nebraska, Fillmore County, and Surrounding Counties**

	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
Fillmore County	6,001	38,611	6,434	0.57
Clay County	6,270	27,907	4,451	0.39
Hamilton County	9,300	49,927	5,368	0.47
Jefferson County	7,405	59,992	8,102	0.72
Nuckolls County	4,467	34,332	7,686	0.68
Saline County	13,771	73,251	5,319	0.47
Seward County	16,758	99,864	5,959	0.53
Thayer County	5,104	33,472	6,558	0.58
York County	14,199	183,976	12,957	1.15

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

Chart 8

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



Reviewing the pull factors at the county level indicates Fillmore County suffers from significant retail leakage. The 2008 pull factor of 0.57 indicates, on a per capita basis, retail sales in Fillmore County are approximately 43 percent less than 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 Fillmore County (0.57) with the pull factor for the non-metropolitan area of Nebraska (0.85) indicates per capita retail sales in Fillmore County are approximately 33.2 percent less than the average per capita retail sales in the non-metropolitan area of Nebraska.

Table 13 and Chart 9 compare the 2008 pull factors for Geneva and selected area communities. The community of Geneva’s pull factor of 0.98 indicates that, on a per capita basis, non-motor vehicle retail sales in Geneva are approximately two percent less than the state’s average per capita sales.

Table 13

**2008 Retail Sales (NMV) Pull Factors
 Nebraska, Geneva, 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
Geneva (Fillmore)	2,037	22,581	11,085	0.98
Sutton (Clay)	1,317	11,636	8,835	0.78
Aurora (Hamilton)	4,198	36,491	8,692	0.77
Fairbury (Jefferson)	3,755	46,435	12,366	1.09
Superior (Nuckolls)	1,793	21,902	12,215	1.08
Crete (Saline)	6,241	53,359	8,550	0.76
Seward (Seward)	6,841	75,973	11,105	0.98
Hebron (Thayer)	1,328	19,053	14,347	1.27
York (York)	7,870	163,430	20,766	1.84

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

Chart 9

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

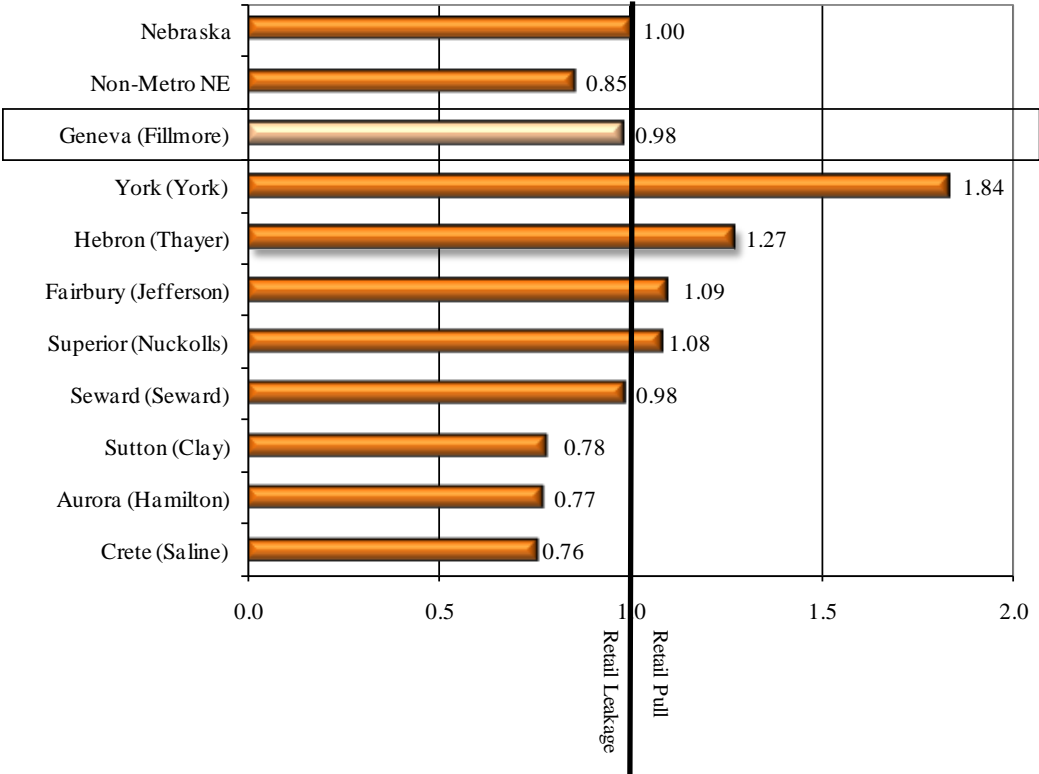


Table 14 and Chart 10 further breakdown the 2008 pull factors into the communities reporting retail sales figures within Fillmore County. As this table indicates, the community of Shickley had the strongest pull factor (1.49) compared to the other communities reporting in the county. Together, these communities contributed to an overall pull factor of 0.57 for Fillmore County in 2008.

Table 14

**2008 Retail Sales (NMV) Pull Factors
Nebraska, Geneva, and Available Fillmore 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
Fillmore County	6,001	38,611	6,434	0.57
Exeter	641	4,679	7,299	0.65
Fairmont	622	3,042	4,891	0.43
Geneva	2,037	22,581	11,085	0.98
Grafton	136	436	3,207	0.28
Milligan	281	1,494	5,317	0.47
Ohioa	127	153	1,203	0.11
Shickley	337	5,696	16,903	1.49
Strang	30	(D)	(NA)	(NA)

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,
Geneva, and Available Fillmore County Communities**

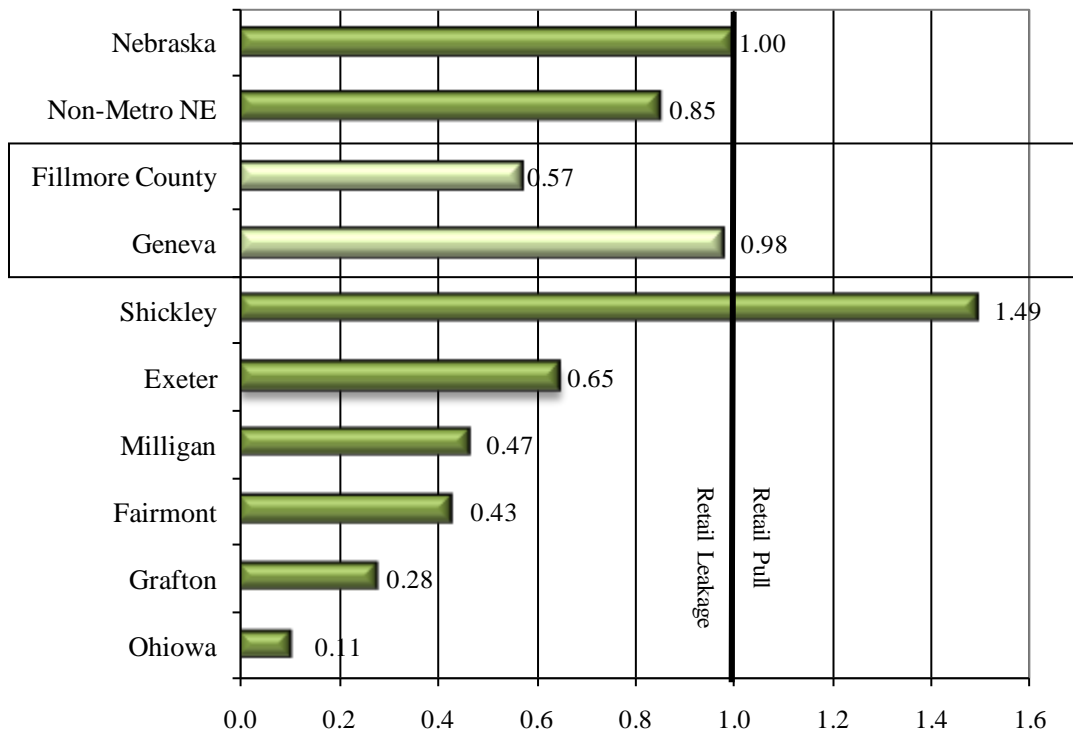


Table 15 (sorted by population) and Chart 11 (sorted by pull factor) show the 2008 pull factors for Nebraska, Geneva, and eight other similarly sized communities selected from around the state. Ord's pull factor of 1.44 leads the group for 2008 thus indicating Ord has greater retail pull.

Table 15

**2008 Retail Sales (NMV) Pull Factors
Geneva & 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
Geneva (Fillmore)	2,037	22,581	11,085	0.98
Gibbon (Buffalo)	1,847	11,080	5,999	0.53
Dakota City (Dakota)	1,872	3,717	1,985	0.18
Valley (Douglas)	1,922	23,949	12,461	1.10
Ord (Valley)	2,028	32,941	16,243	1.44
Milford (Seward)	2,041	15,481	7,585	0.67
Madison (Madison)	2,186	10,836	4,957	0.44
Kimball (Kimball)	2,191	25,281	11,538	1.02
St. Paul (Howard)	2,199	25,751	11,710	1.04

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

Chart 11

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

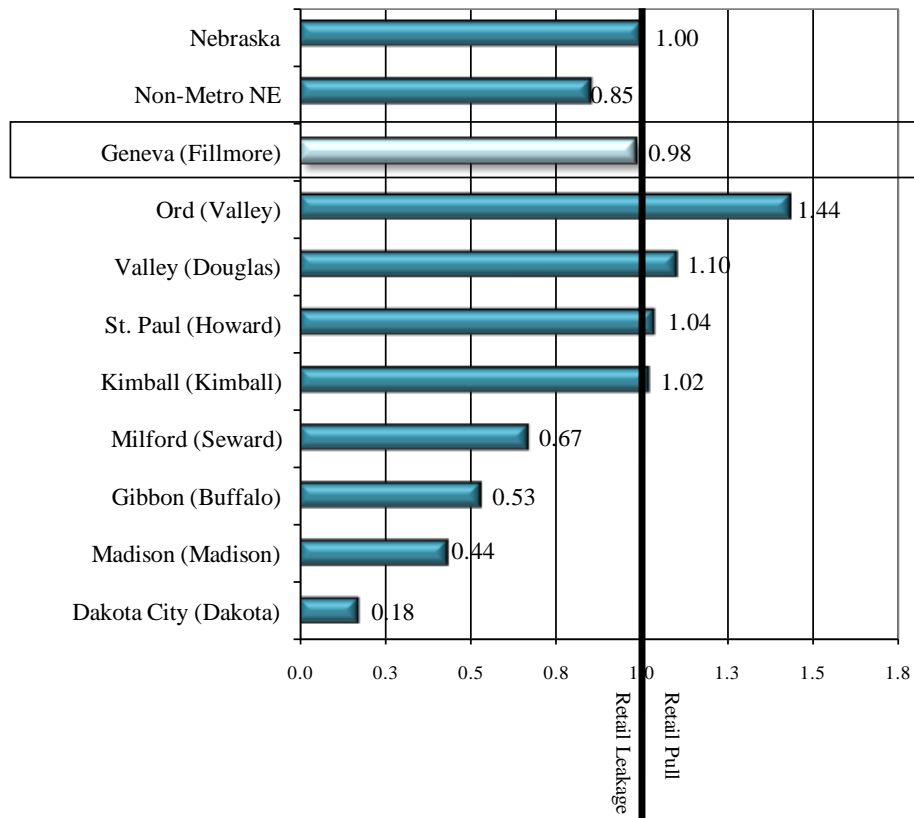
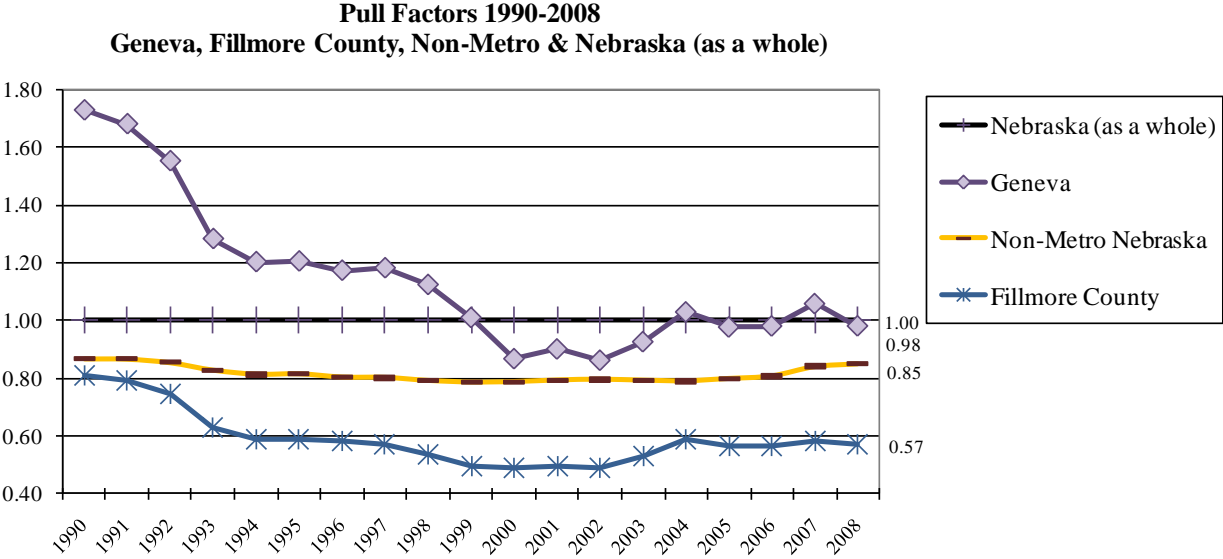


Chart 12 illustrates the pull factor trend for Geneva, Fillmore County, non-metropolitan Nebraska, and Nebraska as a whole from 1990 to 2008. In examining the time line, it is apparent the city of Geneva has experienced a significant drop in retail pull since 1990. Data within Fillmore County (as a whole) have shown retail pull significantly below the non-metropolitan Nebraska average throughout the same time period.

Chart 12

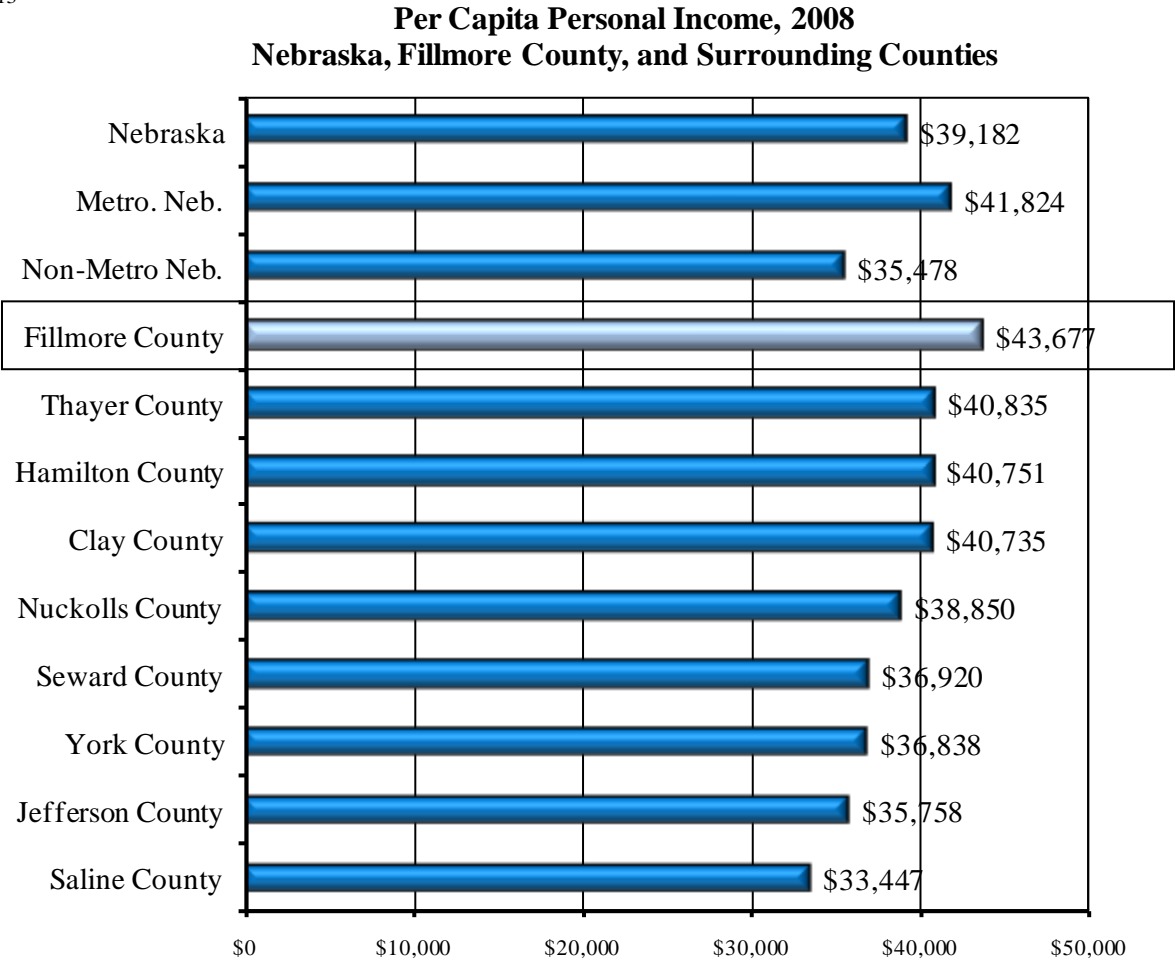


Source: U.S. Census Bureau and Nebraska Department of Revenue, 2009

Per Capita Personal Income

Per capita personal income in Fillmore County was \$43,677 in 2008 the last year in which such data are available. Fillmore County’s per capita income is \$4,495 or 11.5 percent greater than that for Nebraska as a whole (\$39,182); \$1,853 or 4.4 percent greater than metropolitan Nebraska (\$41,824); and \$8,199 or 23.1 percent greater than non-metropolitan Nebraska (\$35,478).

Chart 13



Source: Bureau of Economic Analysis, U.S. Department of Commerce, May 2010

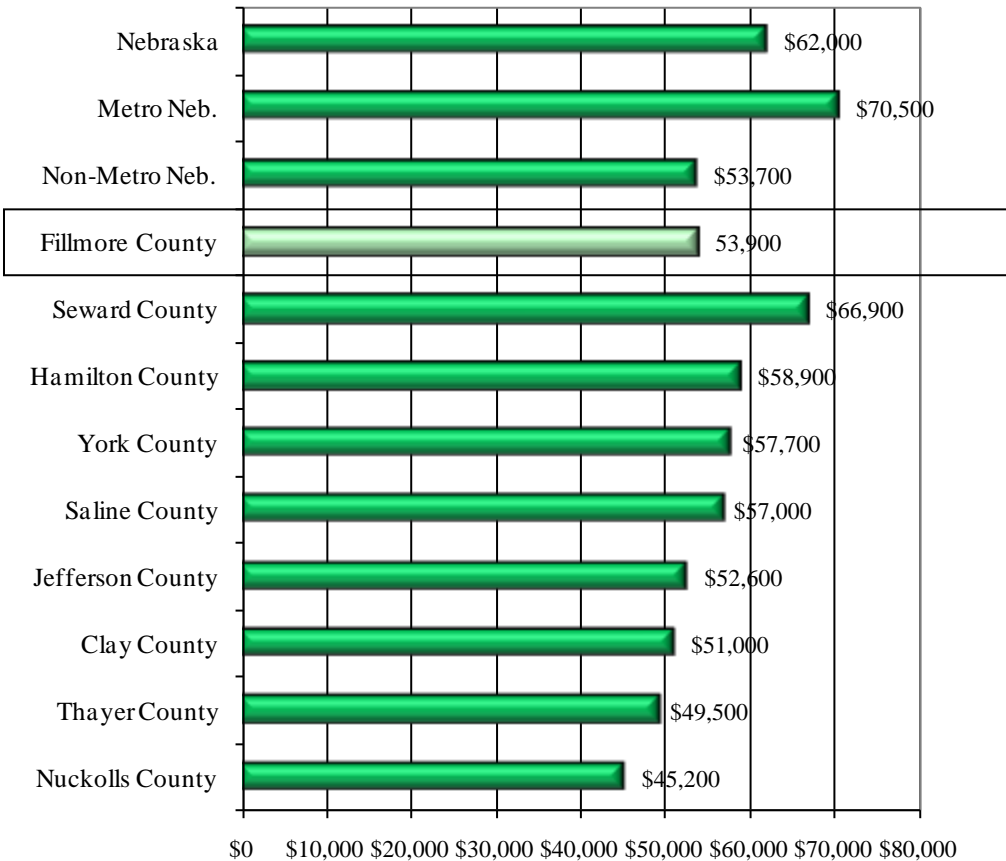
Median Family Income

Median family income provides a different perspective of income levels in Nebraska, Fillmore 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 Fillmore County is estimated to be \$53,900 in 2009. This amount is \$8,100 or 13.1 percent less than the median family income for Nebraska as a whole (\$62,000); \$16,600 or 23.5 percent less than metropolitan Nebraska (\$70,500); and \$200 or 0.4 percent greater than non-metro median family income (\$53,700) in 2009.

Chart 14

**Median Family Income 2009
 Nebraska, Fillmore County & Surrounding Counties**



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