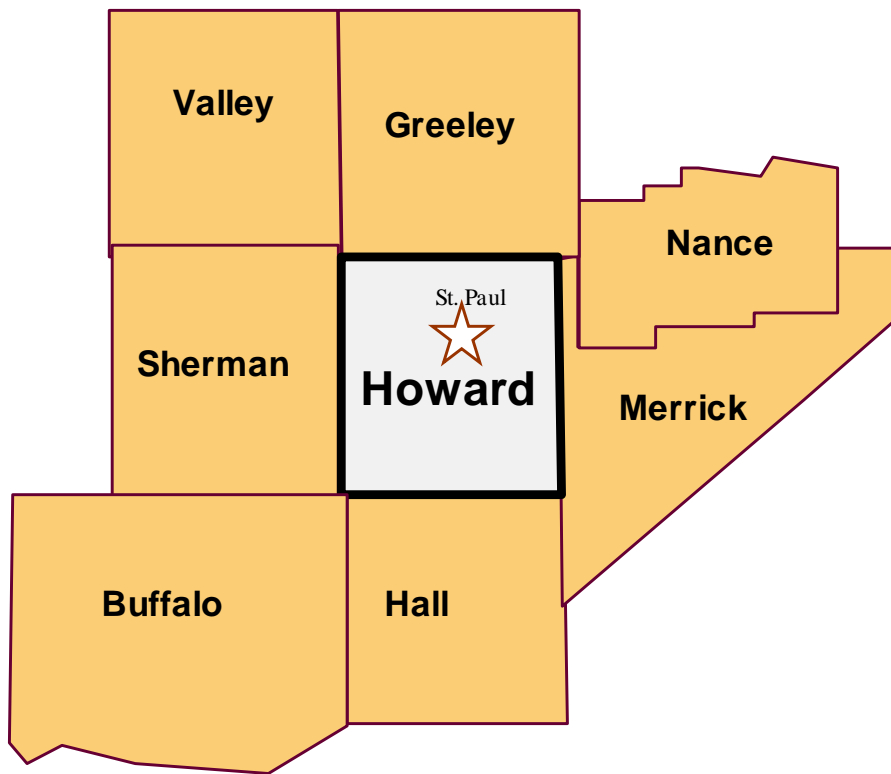


# Economic and Demographic Trends

St. Paul, Howard County,  
and the Surrounding Area



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Prepared by: Jenny Overhue  
Nebraska Public Power District  
Economic Development Department  
PO Box 499, 1414 15<sup>th</sup> Street  
Columbus, NE 68602-0499  
(402) 563-5807  
Email: [jloverh@nppd.com](mailto:jloverh@nppd.com)

Available Online @ [sites.nppd.com](http://sites.nppd.com)

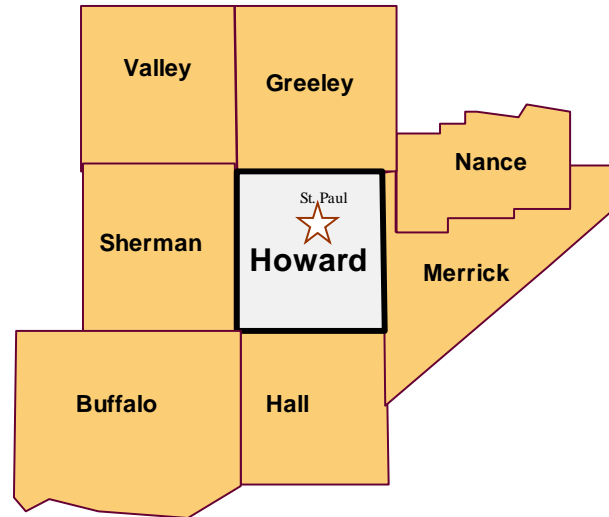


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## Economic and Demographic Trends in St. Paul, Howard County, and the Surrounding Area

This study provides data on labor force, employment, commuting patterns, population, migration, retail sales, and income for the city of St. Paul and Howard 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 Howard County, other counties included in this area are Buffalo, Greeley, Hall, Merrick, Nance, Sherman, and Valley. The retail sales section also compares retail growth between St. Paul 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 Howard 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 four of the eleven sectors and they have been combined into a Combined Manufacturing sector for the purpose of this study. The Combined Manufacturing sector consists of Manufacturing; Transportation, Warehousing & Utilities; Information; and Education & Health Services. When comparing Howard 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, Professional & Business Services, 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:

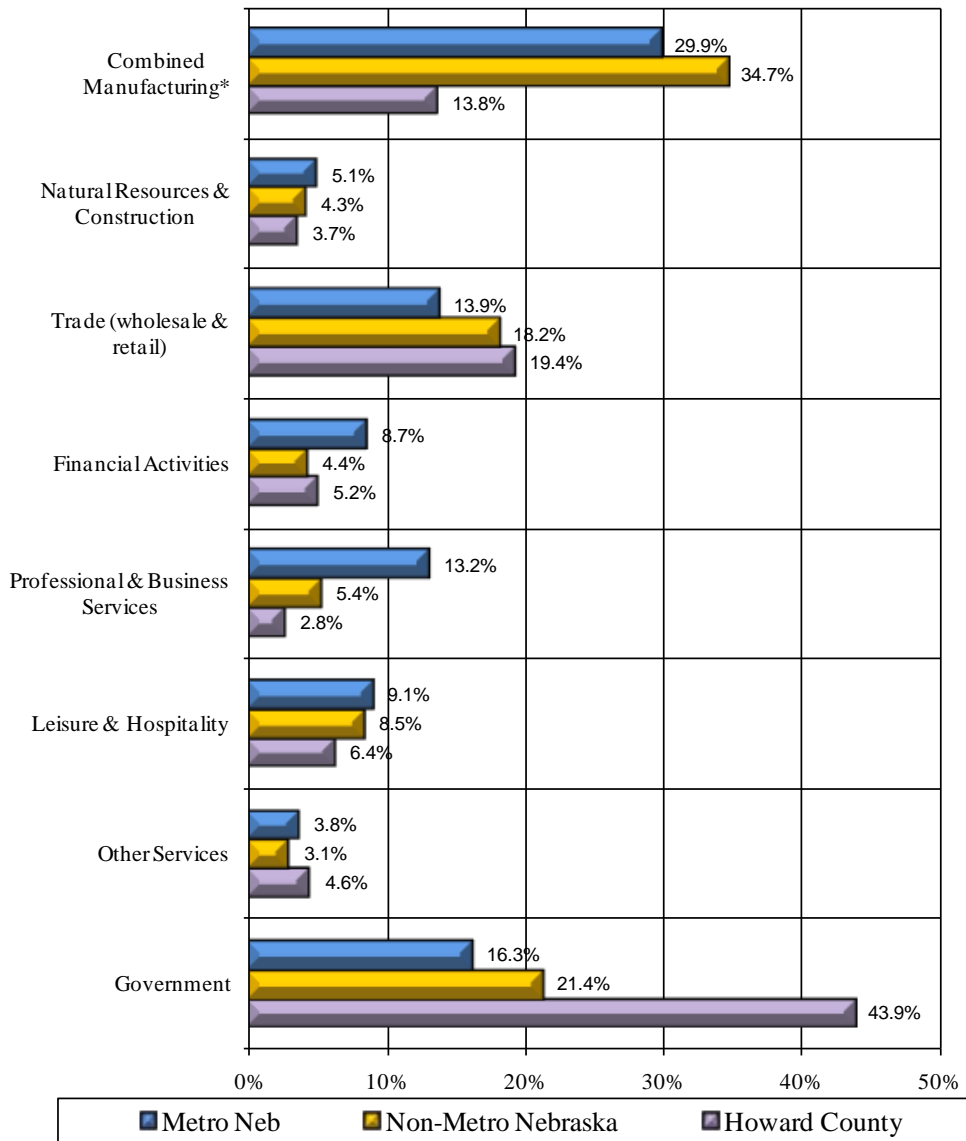
- Combined Manufacturing (13.8 percent Howard County vs. 34.7 percent non-metropolitan)
- Professional & Business Services (2.8 percent Howard County vs. 5.4 percent non-metropolitan)
- Government (43.9 percent Howard County vs. 21.4 percent non-metropolitan)

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

The largest deviation between Howard County and non-metropolitan Nebraska employment sectors falls in the Government sector having 43.9 percent employment (622 employees) compared to non-metropolitan Nebraska employment at 21.4 percent of the workforce. Comparing Howard County to the overall metropolitan distribution, the largest deviation is also found in the Government sector (43.9 percent or 622 employees Howard County vs. 16.3 percent metropolitan Nebraska).

Chart 1

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



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

\*Combined Manufacturing. In an attempt to avoid disclosure of individual reporting units, the following employment sectors have been combined for the purpose of this study: Manufacturing, Transportation-Warehousing-Utilities, Information, and Education & Health Services.

Table 1 and Chart 2 (next page) present non-farm wage and salary data for Howard 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 Howard County (regardless of their county of residence). These data indicate total non-farm wage and salary employment in Howard County increased 6.2 percent (83 jobs) between 2001 and 2009.

Table 1 also provides employment data for Howard County by major economic sector for years 2001–2009. Of the sectors reporting, the Professional & Business Services sector recorded the largest percentage increase during the study period (42.9 percent or 12 jobs). The largest actual employment increase during the study period was found in the Government sector with 25 employees or a 4.2 percent increase.

Table 1

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

	2001	2002	2003	2004	2005	2006	2007	2008	2009	% Change 2001-2009
<b>Non-farm Employment (W&amp;S)</b>	<b>1,333</b>	<b>1,338</b>	<b>1,362</b>	<b>1,336</b>	<b>1,357</b>	<b>1,362</b>	<b>1,401</b>	<b>1,408</b>	<b>1,416</b>	<b>6.2</b>
<b>Manufacturing</b>	<b>(D)</b>	<b>(D)</b>	<b>(D)</b>	<b>(D)</b>	<b>(D)</b>	<b>(D)</b>	<b>(D)</b>	<b>(D)</b>	<b>(D)</b>	<b>(N/A)</b>
Durable Goods	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(N/A)
Nondurable Goods	(D)	(D)	(D)	(D)	(D)	(D)	(D)	16	(D)	(N/A)
<b>Non-manufacturing</b>										
Natural Resources & Construction	44	46	51	47	43	40	42	45	53	20.5
Trade	261	265	274	(D)	264	266	286	284	275	5.4
Wholesale Trade	79	78	84	(D)	83	84	85	85	90	13.9
Retail Trade	182	188	190	198	182	182	201	200	186	2.2
Transportation, Warehousing & Utilities	46	52	67	(D)	39	(D)	(D)	51	(D)	(N/A)
Information	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(N/A)
Financial Activities	80	76	78	77	81	79	78	76	74	-7.5
Professional & Business Services	28	38	40	42	35	36	38	44	40	42.9
Education & Health Services	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(N/A)
Leisure and Hospitality	91	93	84	81	78	79	76	65	91	0.0
Other Services, except Public	64	61	61	57	70	66	74	73	65	1.6
<b>Government</b>	<b>597</b>	<b>597</b>	<b>599</b>	<b>595</b>	<b>605</b>	<b>601</b>	<b>604</b>	<b>621</b>	<b>622</b>	<b>4.2</b>
Federal	35	36	36	35	33	34	33	38	35	0.0
State	20	20	19	19	20	21	21	28	20	0.0
Local	542	541	544	541	551	546	551	555	566	4.4

Labor Force & Work Force Summary, 2001-2009, Annually, Howard County, Nebraska (August 2010 data)

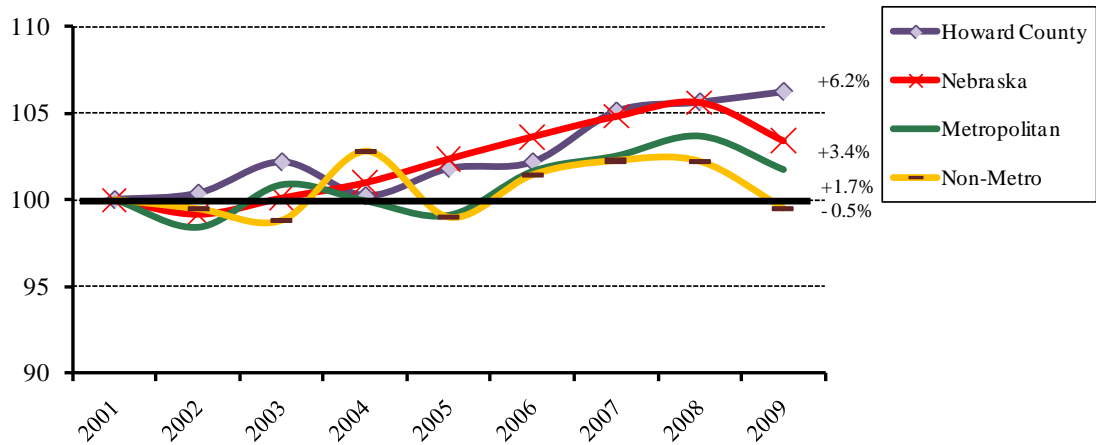
Source: Nebraska Department of Labor, Labor Market Information

(D) Data withheld to avoid disclosure

(N/A) Data not available

Chart 2 compares total non-farm wage and salary employment growth in Howard 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 Howard County increased 6.2 percent (83 jobs) from 2001 to 2009, compared to a 3.4 percent increase for Nebraska as a whole, a 1.7 percent increase in metropolitan Nebraska, and a 0.5 percent decrease in non-metropolitan Nebraska.

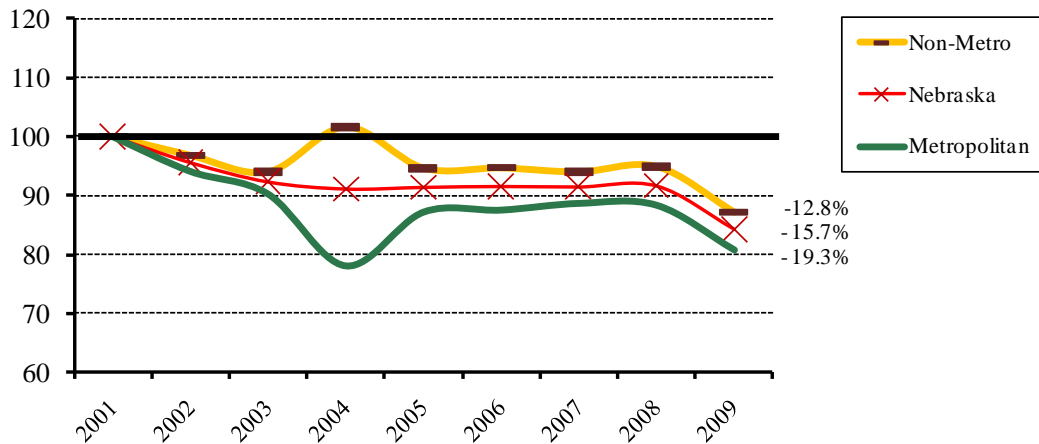
Chart 2  
**Non-Farm (W&S) Employment, Howard County, Nebraska, Metro, and Non-Metro Nebraska, 2001-2009**  
 (Index, 2001=100)



Source: Labor Force & Work Force Summary, August 2010

Chart 3 presents data on manufacturing wage and salary employment growth for Nebraska, metropolitan, and non-metropolitan areas. Howard County Manufacturing is not represented due to data being withheld in an attempt to avoid disclosure of individual reporting units. The Manufacturing sector for non-metropolitan Nebraska experienced a 12.8 percent decline in employment compared to a 15.7 percent decrease for Nebraska as a whole and a 19.3 percent decrease for metropolitan Nebraska over the same period.

Chart 3  
**Manufacturing (W&S) Employment, Howard County, Nebraska, Metro, and Non-Metro Nebraska, 2001-2009**  
 (Index, 2001=100)



Source: Labor Force & Work Force Summary, August 2010

The next table (Table 2) shows labor force information for Howard 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 5.1 percent increase (179 people) in the number of Howard County residents participating in the labor force between 2001 and 2009.

The percent of those unemployed in Howard County increased by 29.2 percent (31 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 Howard County unemployment rate was 3.7 percent in 2009; below that for metropolitan Nebraska (4.8 percent), Nebraska as a whole (4.6 percent), and non-metropolitan Nebraska (4.4 percent).

Table 2

**Labor Force & Employment Trends, Howard County, Nebraska**  
 Selected Years: 2001-2009

	2001	2002	2003	2004	2005	2006	2007	2008	2009	% Change 2001-2009
<b>Labor Force</b>	<b>3,538</b>	<b>3,533</b>	<b>3,657</b>	<b>3,706</b>	<b>3,688</b>	<b>3,715</b>	<b>3,719</b>	<b>3,821</b>	<b>3,717</b>	<b>5.1</b>
Unemployment	106	129	157	154	134	105	101	116	137	29.2
Unemployment Rate	3.0	3.7	4.3	4.2	3.6	2.8	2.7	3.0	3.7	(N/A)
Employment	3,432	3,404	3,500	3,552	3,554	3,610	3,618	3,706	3,579	4.3

Labor Force & Work Force Summary, 2001-2009, Annually, Howard County, Nebraska (August 2010 data)  
 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 St. Paul and Howard 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 St. Paul and Howard County are from 2008.

Tables 3A–3C show employment locations for city of St. Paul residents in the workforce or in other words, a commute shed report. In Table 3A, the Census identified 858 primary jobs within St. Paul city limits. Data show 37.2 percent of the city of St. Paul workers (319 people) also reside within the city limits leaving 62.8 percent of the labor force (539 people) commuting outside the city limits for employment. Table 3B shows 59.0 percent of those residing within city limits travel outside the county line for work (506 people). Table 3C shows 12 residents or 1.4 percent of St. Paul 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 St. Paul Commute Shed Report, 2008**  
 Where City of St. Paul Workforce Participants are Employed

	<b>Count</b>	<b>Share</b>
<b>Total Primary Jobs</b>	858	100%
<b>Live in City of St. Paul - Work Elsewhere City</b>		
<b>Jobs in Places (Communities) Where Workers are Employed</b>		
<b>Grand Island city, NE</b>	<b>319</b>	<b>37.2%</b>
St. Paul city, NE	224	26.1%
Kearney city, NE	19	2.2%
Hastings city, NE	14	1.6%
Elba village, NE	9	1.0%
Dannebrog village, NE	9	1.0%
Aurora city, NE	9	1.0%
Ord city, NE	8	0.9%
Lexington city, NE	8	0.9%
Ravenna city, NE	7	0.8%
All Other Locations	232	27.0%
<b>Total City of St. Paul Residents Working Inside City:</b>	<b>319</b>	<b>37.2%</b>
<b>Total City of St. Paul Residents Working Outside City:</b>	<b>539</b>	<b>62.8%</b>

Table 3B

<b>Live in City of St. Paul - Work Elsewhere County Jobs in Counties Where Workers are Employed</b>		
<b>Hall County, NE</b>	<b>352</b>	<b>41.0%</b>
Howard County, NE	302	35.2%
Buffalo County, NE	38	4.4%
Merrick County, NE	16	1.9%
Dawson County, NE	16	1.9%
Hamilton County, NE	14	1.6%
Adams County, NE	14	1.6%
Platte County, NE	11	1.3%
Valley County, NE	10	1.2%
Sherman County, NE	9	1.0%
All Other Locations	76	8.9%
<b>Total St. Paul Residents Working Inside Howard County:</b>	<b>352</b>	<b>41.0%</b>
<b>Total St. Paul Residents Working Outside Howard County:</b>	<b>506</b>	<b>59.0%</b>

Table 3C

<b>Live in City of St. Paul - Work Elsewhere State Jobs in States Where Workers are Employed</b>		
<b>Nebraska</b>	<b>846</b>	<b>98.6%</b>
Kansas	3	0.3%
Colorado	2	0.2%
Wyoming	1	0.1%
Texas	1	0.1%
All Other Locations	5	0.6%
<b>Total St. Paul Residents Working Inside Nebraska:</b>	<b>846</b>	<b>98.6%</b>
<b>Total St. Paul Residents Working Outside Nebraska:</b>	<b>12</b>	<b>1.4%</b>

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

Tables 4A–4C examine the commute shed area for Howard County. In Table 4A, the Census identified 2,757 primary jobs within the county borders. As Table 4A shows, 63.2 percent of Howard County’s labor force participants (1,742 people) work in a location other than the city of St. Paul. Table 4B and Figure 2 report 60.0 percent of Howard County workforce residents (1,654 people) work outside Howard County. Table 4C shows 34 residents or 1.2 percent of Howard County workforce residents leave the state boundary for work.

Table 4A

**Howard County Commute Shed Report, 2008**

Where Howard County Workforce Participants are Employed

	Count	Share
<b>Total Primary Jobs</b>	2,757	100%
<b>Live in Howard County - Work Elsewhere City</b>		
<b>Jobs in Places (Communities) Where Workers are Employed</b>		
<b>Grand Island city, NE</b>	<b>1,015</b>	<b>36.8%</b>
St. Paul city, NE	532	19.3%
Lincoln city, NE	108	3.9%
Kearney city, NE	62	2.2%
Hastings city, NE	52	1.9%
Omaha city, NE	49	1.8%
Columbus city, NE	34	1.2%
Aurora city, NE	26	0.9%
Loup City city, NE	24	0.9%
North Platte city, NE	22	0.8%
All Other Locations	833	30.2%
<b>Total Howard County Residents Working Inside St. Paul:</b>	<b>1,015</b>	<b>36.8%</b>
<b>Total Howard County Residents Working Outside St. Paul:</b>	<b>1,742</b>	<b>63.2%</b>

Table 4B

<b>Live in Howard County - Work Elsewhere County Jobs in Counties Where Workers are Employed</b>		
<b>Hall County, NE</b>	<b>1,103</b>	<b>40.0%</b>
Howard County, NE	752	27.3%
Lancaster County, NE	121	4.4%
Buffalo County, NE	102	3.7%
Douglas County, NE	58	2.1%
Merrick County, NE	57	2.1%
Adams County, NE	57	2.1%
Platte County, NE	47	1.7%
Hamilton County, NE	41	1.5%
Dawson County, NE	34	1.2%
All Other Locations	385	14.0%
<b>Total Howard County Residents Working Inside County:</b>	<b>1,103</b>	<b>40.0%</b>
<b>Total Howard County Residents Working Outside County:</b>	<b>1,654</b>	<b>60.0%</b>

Figure 2

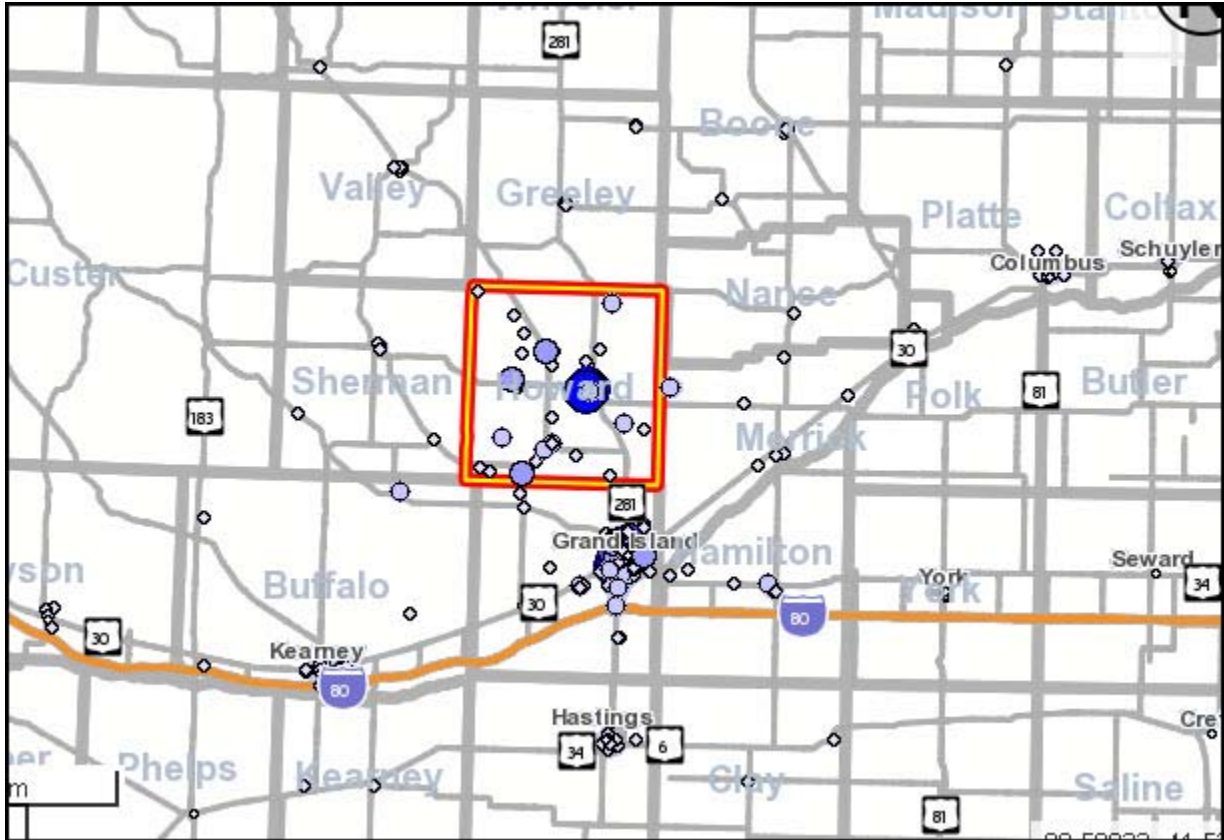


Table 4C

<b>Live in Howard County - Work Elsewhere State Jobs in States Where Workers are Employed</b>		
<b>Nebraska</b>	<b>2,723</b>	<b>98.8%</b>
Kansas	7	0.3%
Wyoming	6	0.2%
Colorado	4	0.1%
Texas	3	0.1%
All Other Locations	14	0.5%
<b>Total Howard County Residents Working Inside Nebraska:</b>	<b>2,723</b>	<b>98.8%</b>
<b>Total Howard County Residents Working Outside Nebraska:</b>	<b>34</b>	<b>1.2%</b>

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 St. Paul and Howard County—this is the labor shed area. The Census identified 764 primary jobs within the St. Paul city limits. Table 5A examines the labor shed area for jobs within the city of St. Paul. The table shows 70.7 percent or 540 workers in the city of St. Paul travel from outside city limits. Table 5B identifies 232 workers (30.4 percent of the workforce) traveling from outside Howard County boundaries. Table 5C shows three workers (0.4 percent of the workforce) traveling from outside state borders to work inside the city limits of St. Paul.

Table 5A

### City of St. Paul Labor Shed Report, 2008

Where Workers Live who are Employed in the City of St. Paul

	<b>Count</b>	<b>Share</b>
<b>Total Primary Jobs</b>	764	100%
<b>Work in City of St. Paul - Live Elsewhere City Jobs in Places (Communities) Where Workers Live</b>		
<b>St. Paul city, NE</b>	<b>224</b>	<b>29.3%</b>
Grand Island city, NE	51	6.7%
Dannebrog village, NE	38	5.0%
Farwell village, NE	21	2.7%
Elba village, NE	21	2.7%
Howard City village, NE	20	2.6%
Spalding village, NE	8	1.0%
Ord city, NE	8	1.0%
Aurora city, NE	8	1.0%
Cotesfield village, NE	6	0.8%
All Other Locations	359	47.0%
<b>Total St. Paul Workers Living Inside St. Paul:</b>	<b>224</b>	<b>29.3%</b>
<b>Total St. Paul Workers Living Outside St. Paul:</b>	<b>540</b>	<b>70.7%</b>

Table 5B

<b>Work in City of St. Paul - Live Elsewhere County Jobs in Counties Where Workers Live</b>		
<b>Howard County, NE</b>	<b>532</b>	<b>69.6%</b>
Hall County, NE	62	8.1%
Greeley County, NE	25	3.3%
Sherman County, NE	17	2.2%
Merrick County, NE	16	2.1%
Hamilton County, NE	13	1.7%
Dawson County, NE	12	1.6%
Valley County, NE	9	1.2%
Buffalo County, NE	8	1.0%
Platte County, NE	6	0.8%
All Other Locations	64	8.4%
<b>Total St. Paul Workers Living Inside Howard County:</b>	<b>532</b>	<b>69.6%</b>
<b>Total St. Paul Workers Living Outside Howard County:</b>	<b>232</b>	<b>30.4%</b>

Table 5C

<b>Work in City of St. Paul - Live Elsewhere State Jobs in States Where Workers Live</b>		
<b>Nebraska</b>	<b>761</b>	<b>99.6%</b>
South Dakota	3	0.4%
All Other Locations	0	0.0%
<b>Total St. Paul Workers Living Inside Nebraska:</b>	<b>761</b>	<b>99.6%</b>
<b>Total St. Paul Workers Living Outside Nebraska:</b>	<b>3</b>	<b>0.4%</b>

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 Howard County. The Census identified 1,201 primary jobs within Howard County. As Table 6A indicates, 74.9 percent (899 people) who are employed within Howard County live outside of the city of St. Paul. Table 6B and Figure 3 show approximately 37.4 percent (449 people) who work inside Howard County live outside of the county borders and Table 6C shows 0.6 percent (7 people) live out-of-state.

Table 6A

### Howard County Labor Shed Report, 2008

Where Workers Live who are Employed in Howard County

	Count	Share
<b>Total Primary Jobs</b>	1,201	100%
<b>Work in Howard County - Live Elsewhere City</b>		
<b>Jobs in Places (Communities) Where Workers Live</b>		
<b>St. Paul city, NE</b>	<b>302</b>	<b>25.1%</b>
Grand Island city, NE	99	8.2%
Dannebrog village, NE	52	4.3%
Elba village, NE	33	2.7%
Farwell village, NE	28	2.3%
Howard City village, NE	26	2.2%
Hastings city, NE	14	1.2%
Aurora city, NE	13	1.1%
Spalding village, NE	12	1.0%
Ord city, NE	11	0.9%
All Other Locations	611	50.9%
<b>Total Howard County Workers Living Inside St. Paul:</b>	<b>302</b>	<b>25.1%</b>
<b>Total Howard County Workers Living Outside St. Paul:</b>	<b>899</b>	<b>74.9%</b>

Table 6B

<b>Work in Howard County - Live Elsewhere County</b>		
<b>Jobs in Counties Where Workers Live</b>		
<b>Howard County, NE</b>	<b>752</b>	<b>62.6%</b>
Hall County, NE	141	11.7%
Greeley County, NE	46	3.8%
Sherman County, NE	27	2.2%
Merrick County, NE	23	1.9%
Hamilton County, NE	20	1.7%
Dawson County, NE	17	1.4%
Valley County, NE	16	1.3%
Adams County, NE	15	1.2%
Buffalo County, NE	14	1.2%
All Other Locations	130	10.8%
<b>Total Howard County Workers Living Inside County:</b>	<b>752</b>	<b>62.6%</b>
<b>Total Howard County Workers Living Outside County:</b>	<b>449</b>	<b>37.4%</b>

Figure 3

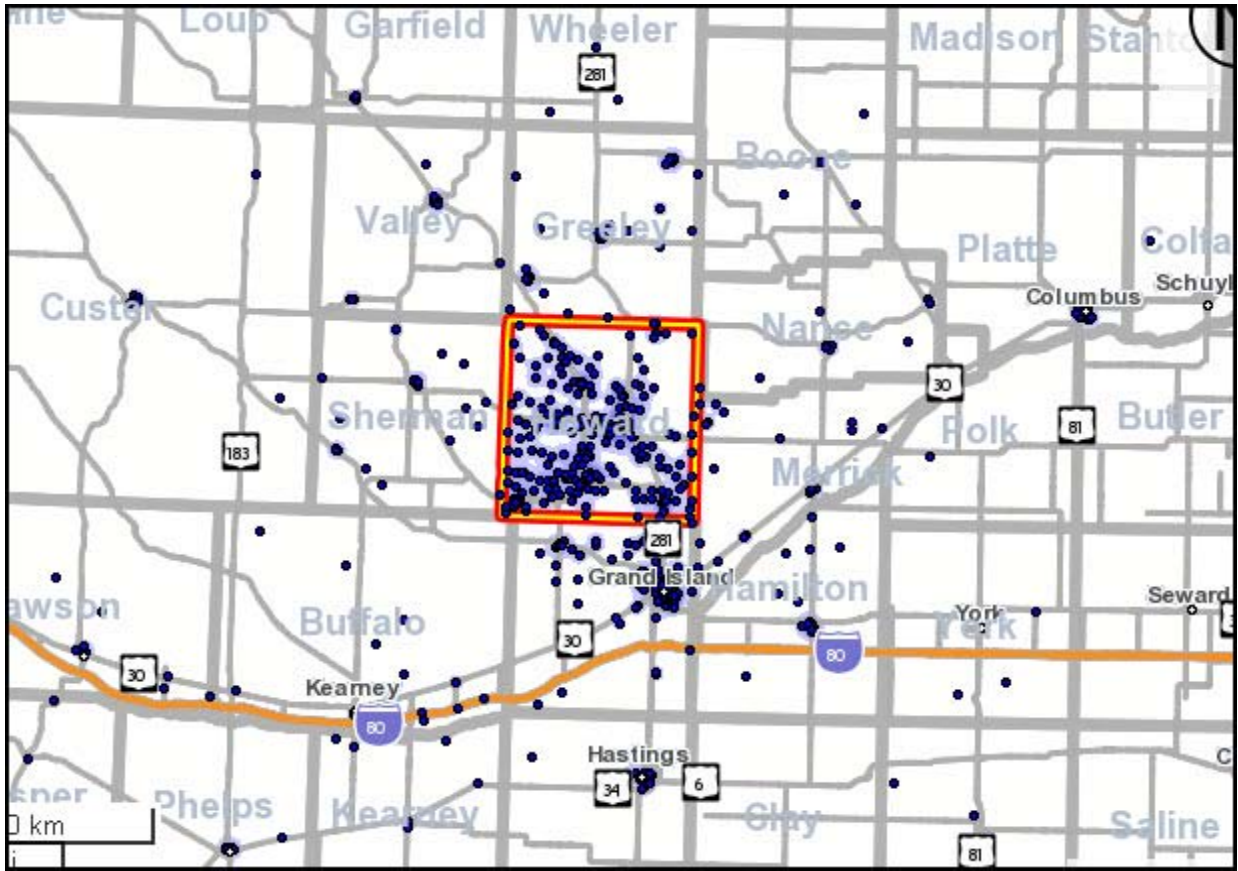


Table 6C

Work in Howard County - Live Elsewhere State		
<b>Nebraska</b>	<b>1,194</b>	<b>99.4%</b>
South Dakota	3	0.2%
Virginia	1	0.1%
Texas	1	0.1%
Pennsylvania	1	0.1%
All Other Locations	1	0.1%
<b>Total Howard County Workers Living Inside Nebraska:</b>	<b>1,194</b>	<b>99.4%</b>
<b>Total Howard County Workers Living Outside Nebraska:</b>	<b>7</b>	<b>0.6%</b>

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 St. Paul, Howard County, and the surrounding area. As Table 7 indicates, Howard County's population decreased by 9.1 percent (-659 people) between 1950 and 2000. Howard County's population decrease of 1.9 percent (-124 people) between 2000 and 2009 compares to a 5.0 percent increase for Nebraska as a whole.

Table 7

**County Population 1950-2009**  
 Howard 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
<b>Howard County</b>	<b>7,226</b>	<b>6,541</b>	<b>6,807</b>	<b>6,773</b>	<b>6,057</b>	<b>6,567</b>	<b>6,570</b>	<b>6,463</b>	<b>6,443</b>	<b>-9.1</b>	<b>-1.9</b>
Buffalo County	25,134	26,236	31,222	34,797	37,447	42,259	43,208	44,490	45,814	68.1	8.4
Greeley County	5,575	4,595	4,000	3,462	3,006	2,714	2,562	2,396	2,251	-51.3	-17.1
Hall County	32,186	35,757	42,851	47,690	48,925	53,534	53,846	54,845	57,487	66.3	7.4
Merrick County	8,812	8,363	8,751	8,945	8,049	8,204	7,981	7,699	7,666	-6.9	-6.6
Nance County	6,512	5,635	5,142	4,740	4,275	4,038	3,730	3,606	3,460	-38.0	-14.3
Sherman County	6,421	5,382	4,725	4,226	3,718	3,318	3,130	2,973	2,881	-48.3	-13.2
Valley County	7,252	6,590	5,783	5,633	5,169	4,647	4,535	4,288	4,108	-35.9	-11.6

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

Table 8 data reveal Howard County communities experienced a variety of population change during the 1950–2000 time period. The city of St. Paul reported a 32.3 percent increase in population (542 people) between 1950 and 2000. The city of St. Paul experienced a 3.8 percent decrease in population (-85 people) between 2000 and 2009. The rural areas outside of the selected communities experienced a 24.8 percent decrease (-1,158 people) during the 1950–2000 time period and a population increase of 1.0 percent (35 people) during the 2000 to 2009 time period.

Table 8

**Population 1950-2009**  
 Howard County Communities / Rural Populations

	1950	1960	1970	1980	1990	2000	2005	2007	2009	% Change 1950-2000 (50 years)	% Change 2000-2009 (10 years)
<b>Howard County</b>	<b>7,226</b>	<b>6,541</b>	<b>6,807</b>	<b>6,773</b>	<b>6,057</b>	<b>6,567</b>	<b>6,522</b>	<b>6,461</b>	<b>6,443</b>	<b>-9.1</b>	<b>-1.9</b>
Cotesfield	106	81	76	82	60	66	63	61	60	-37.7	-9.1
Cushing	71	56	43	48	25	31	30	29	28	-56.3	-9.7
Dannebrog	318	277	384	356	304	352	337	326	321	10.7	-8.8
Elba	216	184	211	218	222	243	234	226	222	12.5	-8.6
Farwell	172	137	172	165	152	148	141	137	135	-14.0	-8.8
<b>Saint Paul</b>	<b>1,676</b>	<b>1,714</b>	<b>2,026</b>	<b>2,094</b>	<b>2,077</b>	<b>2,218</b>	<b>2,204</b>	<b>2,156</b>	<b>2,133</b>	<b>32.3</b>	<b>-3.8</b>
<b>Total Rural Areas:</b>	<b>4,667</b>	<b>4,092</b>	<b>3,895</b>	<b>3,810</b>	<b>3,217</b>	<b>3,509</b>	<b>3,513</b>	<b>3,526</b>	<b>3,544</b>	<b>-24.8</b>	<b>1.0</b>

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

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. Howard County is no exception to this pattern having 23.7 percent out-migration occurring in the ‘15–24’ year age group (-163 people). Education and employment opportunities in Howard County play a major role in migration patterns.

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			
<b>NEBRASKA</b>					
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
<b>Total:</b>	<b>1,578,385</b>	<b>1,711,263</b>	<b>8.4</b>	<b>48,267</b>	<b>3.1</b>
<b>NON-METRO NEBRASKA</b>					
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
<b>Total:</b>	<b>774,057</b>	<b>795,352</b>	<b>2.8</b>	<b>6,280</b>	<b>0.8</b>
<b>HOWARD COUNTY</b>					
0 - 14	1,421	1,473	3.7	267	18.8
15 - 24	686	821	19.7	-163	-23.7
25 - 44	1,529	1,664	8.8	230	15.0
45 - 64	1,273	1,484	16.6	173	13.6
Over 65	1,146	1,125	-1.8	-48	-4.2
<b>Total:</b>	<b>6,055</b>	<b>6,567</b>	<b>8.5</b>	<b>459</b>	<b>7.6</b>

Table 9 (continued)

Age Group	Population		% Change 1990-2000	Net Migration	% of 1990 Population
	1990	2000			
<b>BUFFALO COUNTY</b>					
0 - 14	8,095	8,591	6.1	395	4.9
15 - 24	8,661	9,516	9.9	4,160	48.0
25 - 44	10,633	11,251	5.8	-2,969	-27.9
45 - 64	5,514	8,021	45.5	523	9.5
Over 65	4,544	4,880	7.4	203	4.5
<b>Total:</b>	<b>37,447</b>	<b>42,259</b>	<b>12.9</b>	<b>2,312</b>	<b>6.2</b>

<b>GREELEY COUNTY</b>					
0 - 14	771	589	-23.6	20	2.6
15 - 24	295	302	2.4	-257	-87.0
25 - 44	742	587	-20.9	-73	-9.9
45 - 64	571	607	6.3	-3	-0.6
Over 65	627	629	0.3	37	6.0
<b>Total:</b>	<b>3,006</b>	<b>2,714</b>	<b>-9.7</b>	<b>-276</b>	<b>-9.2</b>

<b>HALL COUNTY</b>					
0 - 14	11,671	12,123	3.9	-6	-0.1
15 - 24	6,382	7,172	12.4	-627	-9.8
25 - 44	15,088	15,165	0.5	1,071	7.1
45 - 64	8,834	11,597	31.3	327	3.7
Over 65	6,950	7,477	7.6	391	5.6
<b>Total:</b>	<b>48,925</b>	<b>53,534</b>	<b>9.4</b>	<b>1,156</b>	<b>2.4</b>

<b>MERRICK COUNTY</b>					
0 - 14	1,850	1,831	-1.0	193	10.4
15 - 24	922	950	3.0	-316	-34.2
25 - 44	2,159	2,030	-6.0	20	0.9
45 - 64	1,681	1,956	16.4	120	7.1
Over 65	1,430	1,437	0.5	45	3.1
<b>Total:</b>	<b>8,042</b>	<b>8,204</b>	<b>2.0</b>	<b>62</b>	<b>0.8</b>

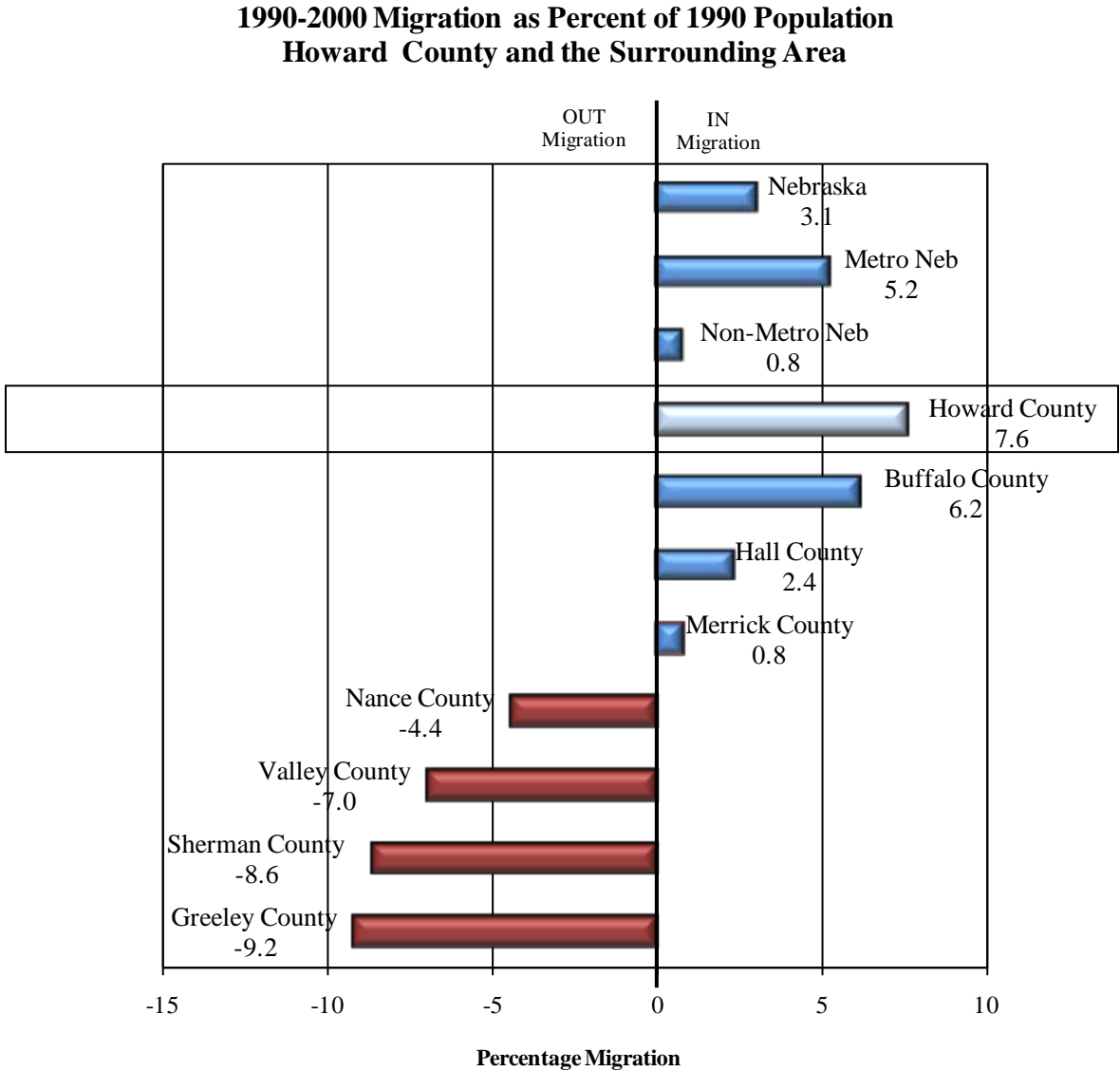
<b>NANCE COUNTY</b>					
0 - 14	1,044	879	-15.8	46	4.4
15 - 24	408	523	28.2	-181	-44.5
25 - 44	1,142	953	-16.5	-51	-4.4
45 - 64	842	887	5.3	19	2.3
Over 65	839	796	-5.1	-22	-2.6
<b>Total:</b>	<b>4,275</b>	<b>4,038</b>	<b>-5.5</b>	<b>-189</b>	<b>-4.4</b>

Table 9 (continued)

Age Group	Population		% Change 1990-2000	Net Migration	% of 1990 Population
	1990	2000			
<b>SHERMAN COUNTY</b>					
0 - 14	844	644	-23.7	10	1.2
15 - 24	436	320	-26.6	-278	-63.8
25 - 44	866	786	-9.2	-51	-5.9
45 - 64	780	800	2.6	10	1.3
Over 65	792	768	-3.0	-11	-1.4
<b>Total:</b>	<b>3,718</b>	<b>3,318</b>	<b>-10.8</b>	<b>-320</b>	<b>-8.6</b>
<b>VALLEY COUNTY</b>					
0 - 14	1,110	915	-17.6	71	6.4
15 - 24	522	457	-12.5	-326	-62.5
25 - 44	1,289	1,051	-18.5	-79	-6.1
45 - 64	1,055	1,109	5.1	-21	-2.0
Over 65	1,193	1,115	-6.5	-6	-0.5
<b>Total:</b>	<b>5,169</b>	<b>4,647</b>	<b>-10.1</b>	<b>-361</b>	<b>-7.0</b>

Chart 4 graphically depicts the 1990–2000 migration patterns of Nebraska, Howard County, and the surrounding area as a percentage of the 1990 population. As these data indicate, Howard County experienced in-migration of 7.6 percent of the 1990 population (459 people) while Nebraska recorded net in-migration of 3.1 percent.

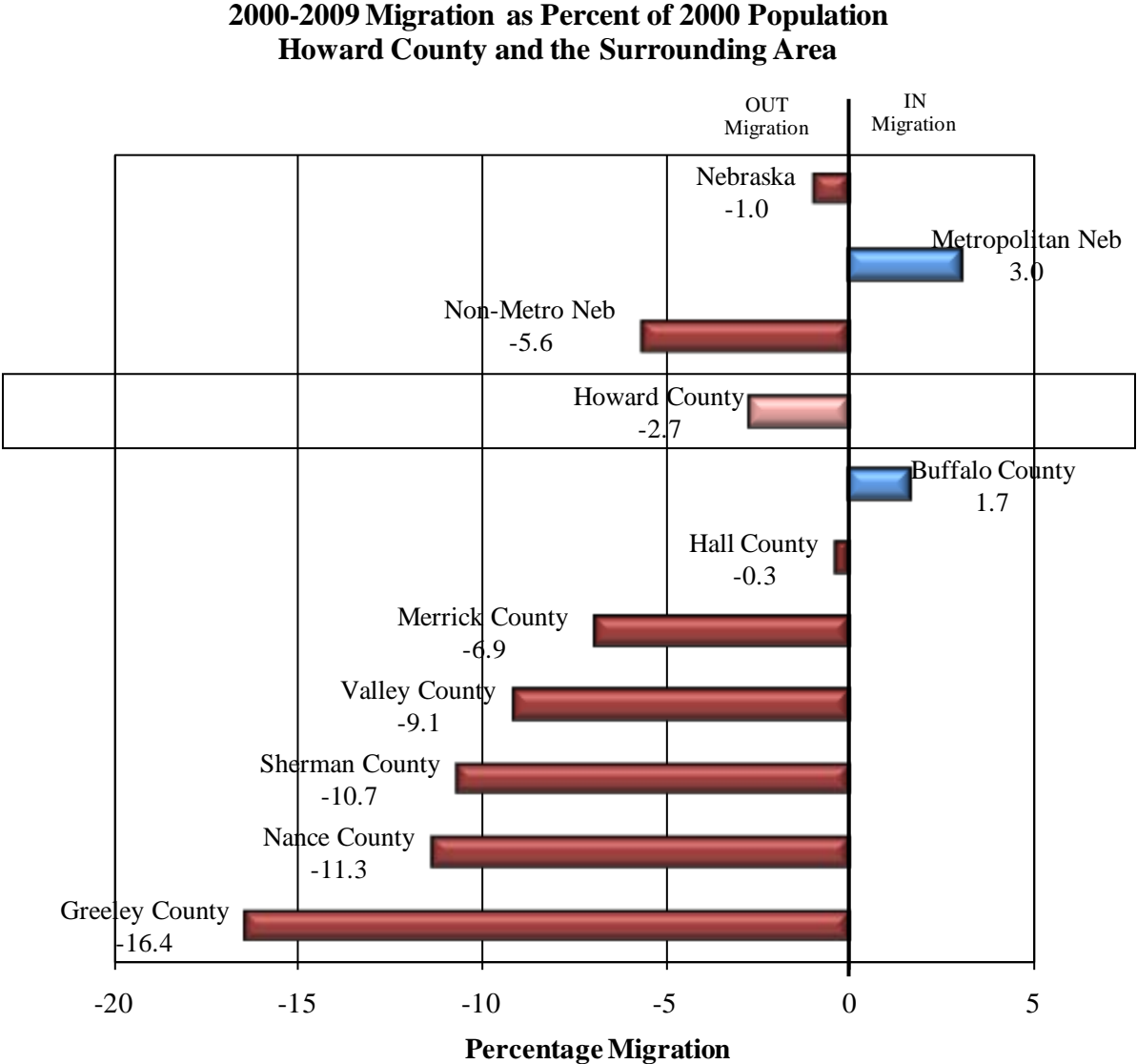
Chart 4



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

Chart 5 shows the 2000–2009 migration pattern for the study area as a percentage of the 2000 population. Howard County’s 2.7 percent out-migration (-178 people) compares to a 1.0 percent out-migration for Nebraska as a whole, a 5.6 percent out-migration for non-metropolitan Nebraska, and a 3.0 percent in-migration for Metropolitan Nebraska during the 2000 to 2009 time period.

Chart 5



Source: U.S. Census Bureau, Population Estimates and Population Change, June 2010

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 83.6 percent of those moving in to Howard County between 2007 and 2008 moved from other Nebraska locations (295 people). Data also reveal 58 people (16.4 percent) also migrated in from other states. Table 10 also shows in-state migration flows. Migration to Howard County from within Nebraska came primarily from Hall, Greeley, and Lancaster Counties.

Table 10

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

<b>Moved to Howard County From:</b>		
<b>Location</b>	<b>#</b>	<b>%</b>
Total U.S.	353	100.0%
Total Foreign	0	0.0%
Nebraska	295	83.6%
Different State	58	16.4%

<b>County Specific Flows:</b>		
<b>Location</b>	<b>#</b>	<b>%</b>
Hall County	119	33.7%
Greeley County	31	8.8%
Lancaster County	23	6.5%
Merrick County	19	5.4%
Other Flows - Same State	103	29.2%
Other Flows - Diff State	58	16.4%

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

Table 11 data reveal 78.3 percent of people migrating out of Howard County between 2007 and 2008 remained in the state of Nebraska (314 people). Data show 87 Howard County residents (21.7 percent) also moved to other states during this time period. Looking within Nebraska, Table 11 shows the majority of people leaving Howard County (but staying in Nebraska) went to Hall, Lancaster, and Douglas 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  
 Howard County, Nebraska**

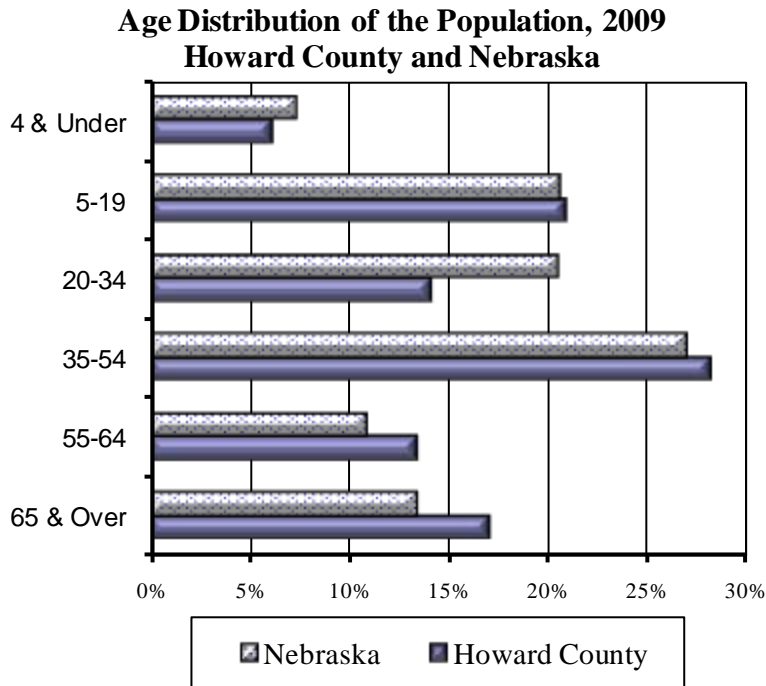
<b>Moved from Howard County To:</b>		
<b>Location</b>	<b>#</b>	<b>%</b>
Total U.S.	401	100%
Total Foreign	0	0%
Nebraska	314	78.3%
Different State	87	21.7%

<b>County Specific Flows:</b>		
<b>Location</b>	<b>#</b>	<b>%</b>
Hall County	138	34.4%
Lancaster County	18	4.5%
Douglas County	12	3.0%
Other Flows - Same State	146	36.4%
Other Flows - Diff State	87	21.7%

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 Howard County and Nebraska as a whole. The population of Howard County is significantly older than Nebraska as a whole. The median age for Howard County residents in 2009 was 42.5 years of age compared to 35.8 years of age for residents of Nebraska as a whole.

Chart 6



Source: U.S. Census Bureau, July 2010

Chart 7

	2009 Population		Percent	
	Nebraska	Howard County	Nebraska	Howard County
<b>4 &amp; Under</b>	132,092	398	7.4%	6.2%
<b>5-19</b>	368,255	1,348	20.6%	20.9%
<b>20-34</b>	365,740	910	20.5%	14.1%
<b>35-54</b>	481,660	1,818	27.0%	28.2%
<b>55-64</b>	194,838	868	10.9%	13.5%
<b>65 &amp; Over</b>	240,847	1,101	13.5%	17.1%
<b>Total</b>	<b>1,783,432</b>	<b>6,443</b>	<b>100%</b>	<b>100%</b>
<b>Median Age</b>	<b>35.8</b>	<b>42.5</b>		

Source: Age Group, Median Age, U.S. Census Bureau, July 2010

**Retail Sales**

Table 12 and Chart 8 show the retail sales (non-motor vehicle) pull factors for Howard County and the surrounding area for 2009. 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

**2009 Retail Sales (Non-Motor Vehicle) Pull Factors  
 Nebraska, Howard County, and Surrounding Counties**

	2009 Population	2009 Retail Sales (x \$1,000)	2009 Per Cap Sales (\$)	2009 Pull Factor
Nebraska	1,796,619	19,368,221	10,780	1.00
Non-Metro Nebraska	769,644	7,208,503	9,366	0.87
<b>Howard County</b>	<b>6,443</b>	<b>32,284</b>	<b>5,011</b>	<b>0.46</b>
Buffalo County	45,814	634,771	13,855	1.29
Greeley County	2,251	11,321	5,029	0.47
Hall County	57,487	885,020	15,395	1.43
Merrick County	7,666	36,049	4,702	0.44
Nance County	3,460	14,951	4,321	0.40
Sherman County	2,881	9,457	3,283	0.30
Valley County	4,108	40,299	9,810	0.91

Source: U.S. Census Bureau and Nebraska Department of Revenue, April 2010

Reviewing the pull factors at the county level indicates Howard County suffers from significant retail leakage. The 2009 pull factor of 0.46 indicates, on a per capita basis, retail sales in Howard County are approximately 54 percent lower 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 Howard County (0.46) with the pull factor for the non-metropolitan area of Nebraska (0.87) indicates per capita retail sales in Howard County are approximately 46.5 percent below the average per capita retail sales in the non-metropolitan area of Nebraska.

Chart 8

**2009 Retail Sales (NMV) Pull Factors, Nebraska, Howard County & Surrounding Counties**

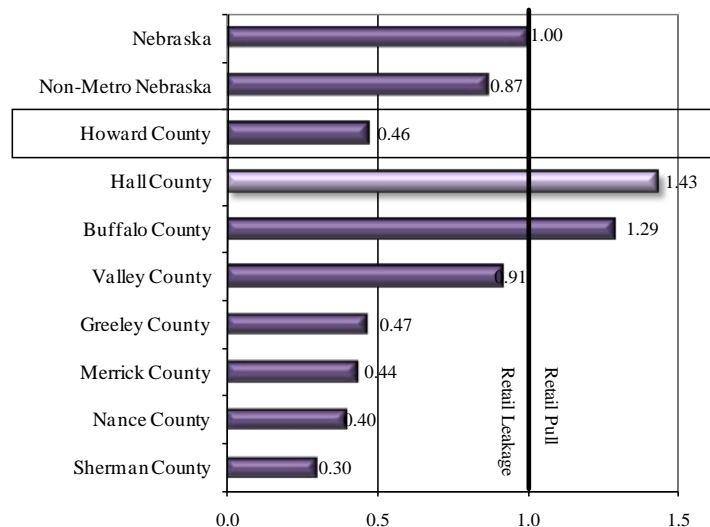


Table 13 and Chart 9 compare the 2009 pull factors for St. Paul and selected area communities. The community of St. Paul’s pull factor of 1.18 indicates that, on a per capita basis, non-motor vehicle retail sales in St. Paul are approximately 18 percent greater than the state’s average per capita sales.

Table 13

**2009 Retail Sales (NMV) Pull Factors  
 Nebraska, St. Paul, and Selected Area Cities**

	2009 Population	2009 Retail Sales (x \$1,000)	2009 Per Cap Sales (\$)	2009 Pull Factor
Nebraska	1,796,619	19,368,221	10,780	1.00
Non-Metro Nebraska	769,644	7,208,503	9,366	0.87
<b>St. Paul (Howard)</b>	<b>2,133</b>	<b>27,239</b>	<b>12,770</b>	<b>1.18</b>
Kearney (Buffalo)	30,744	593,421	19,302	1.79
Spalding (Greeley)	471	7,168	15,219	1.41
Grand Island (Hall)	46,861	854,209	18,229	1.69
Central City (Merrick)	2,813	26,908	9,566	0.89
Fullerton (Nance)	1,191	9,833	8,256	0.77
Loup City (Sherman)	845	6,946	8,220	0.76
Ord (Valley)	1,990	34,760	17,467	1.62

Source: U.S. Census Bureau and Nebraska Department of Revenue, July 2010

Chart 9

**2009 Retail Sales (NMV) Pull Factors  
 Nebraska, St. Paul, and Selected Area Cities**

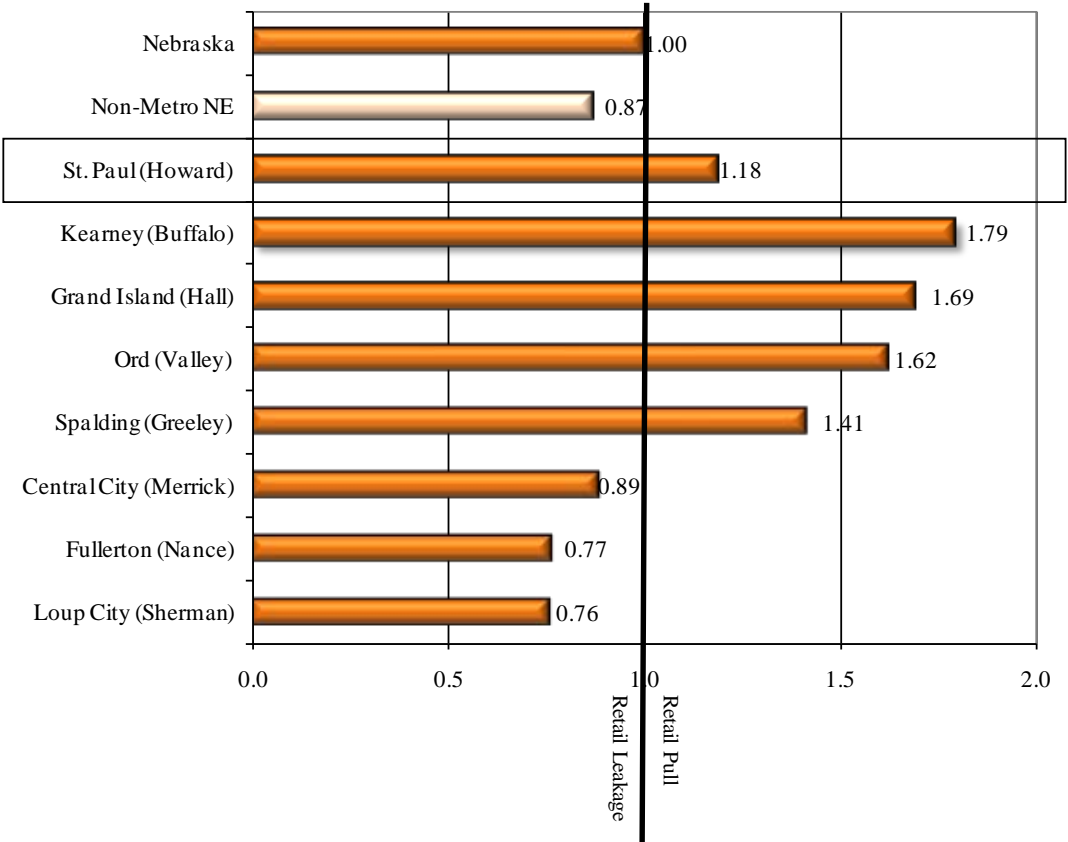


Table 14 and Chart 10 further breakdown the 2009 pull factors into the communities reporting retail sales figures within Howard County. As this table indicates, the community of St. Paul had the strongest pull factor (1.18) compared to the other communities reporting in the county. Together, these communities contributed to an overall pull factor of 0.46 for Howard County in 2009.

Table 14

**2009 Retail Sales (NMV) Pull Factors  
 Nebraska, St. Paul, and Available Howard County Communities**

	2009 Population	2009 Retail Sales (x \$1,000)	2009 Per Cap Sales (\$)	2009 Pull Factor
Nebraska	1,796,619	19,368,221	10,780	1.00
Non-Metro Nebraska	769,644	7,208,503	9,366	0.87
<b>Howard County</b>	<b>6,407</b>	<b>30,884</b>	<b>5,011</b>	<b>0.46</b>
Cotesfield	60	(D)	(N/A)	(N/A)
Cushing	28	(D)	(N/A)	(N/A)
Dannebrog	321	1,151	3,586	0.33
Elba	222	1,003	4,516	0.42
Farwell	135	1,056	7,821	0.73
Howard City (Boelus)	202	578	2,861	0.27
St. Libory	(N/A)	1,033	(N/A)	(N/A)
<b>St. Paul</b>	<b>2,133</b>	<b>27,239</b>	<b>12,770</b>	<b>1.18</b>

Source: U.S. Census Bureau and Nebraska Department of Revenue, July 2010

(D) Data withheld to avoid individual disclosure

(NA) Data not available

Chart 10

**2009 Retail Sales (NMV) Pull Factors, Nebraska,  
 St. Paul, and Available Howard County Communities**

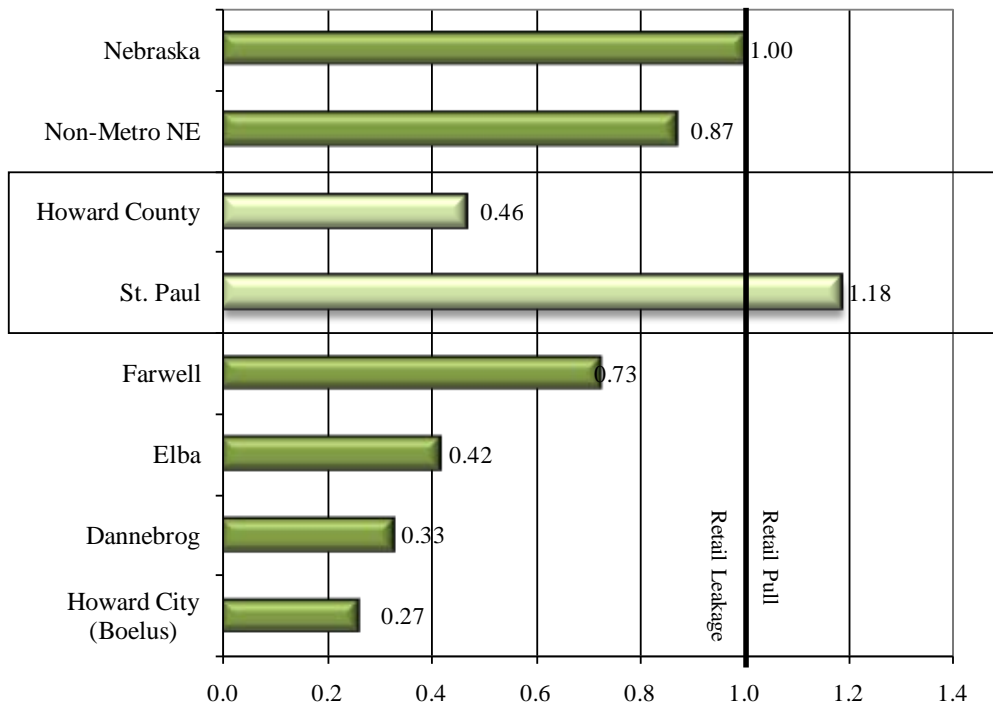


Table 15 (sorted by population) and Chart 11 (sorted by pull factor) show the 2009 pull factors for Nebraska, St. Paul, and eight other similarly sized communities selected from around the state. Valentine's pull factor of 1.72 leads the group for 2009 thus indicating Valentine has greater retail pull.

Table 15

**2009 Retail Sales (NMV) Pull Factors  
 St. Paul & Other Similarly Sized Nebraska Communities**

	2009 Population	2009 Retail Sales (x \$1,000)	2009 Per Cap Sales (\$)	2009 Pull Factor
Nebraska	1,796,619	19,368,221	10,780	1.00
Non-Metro Nebraska	769,644	7,208,503	9,366	0.87
<b>St. Paul (Howard)</b>	<b>2,133</b>	<b>27,239</b>	<b>12,770</b>	<b>1.18</b>
Valley (Douglas)	1,955	20,883	10,682	0.99
Ord (Valley)	1,990	34,760	17,467	1.62
Geneva (Fillmore)	2,030	22,691	11,178	1.04
Milford (Seward)	2,052	15,988	7,792	0.72
Madison (Madison)	2,208	10,045	4,549	0.42
Kimball (Kimball)	2,222	21,342	9,605	0.89
David City (Butler)	2,504	29,351	11,722	1.09
Valentine (Cherry)	2,534	46,938	18,523	1.72

Source: U.S. Census Bureau and Nebraska Department of Revenue, July 2010

Chart 11

**2009 Retail Sales (NMV) Pull Factors, Nebraska,  
 St. Paul & Other Similarly Sized Nebraska Communities**

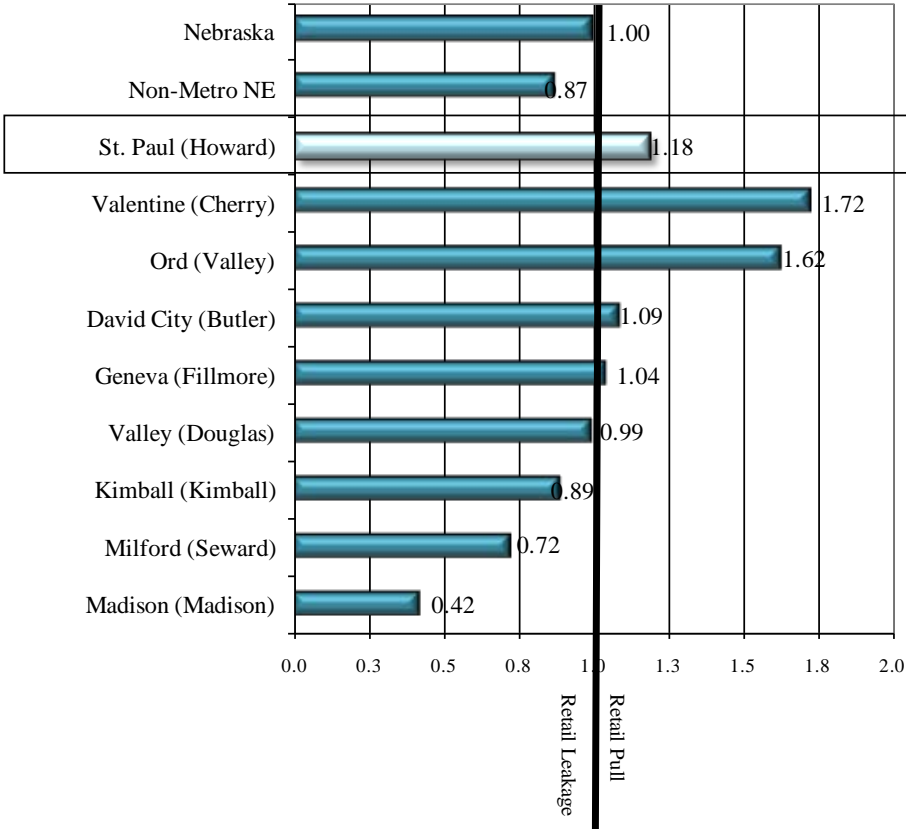
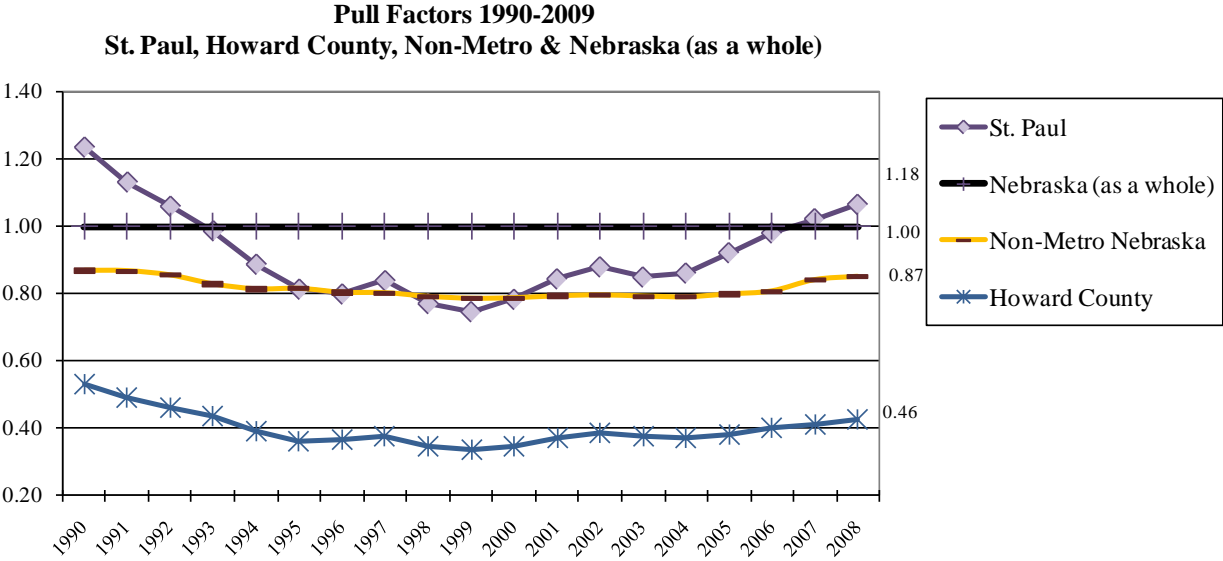


Chart 12 illustrates the pull factor trend for St. Paul, Howard County, non-metropolitan Nebraska, and Nebraska as a whole from 1990 to 2009. In examining the time line, it is apparent the city of St. Paul has recovered retail pull since 1999. Data within Howard County (as a whole) have shown retail pull significantly below the non-metropolitan Nebraska average throughout the same time period.

Chart 12



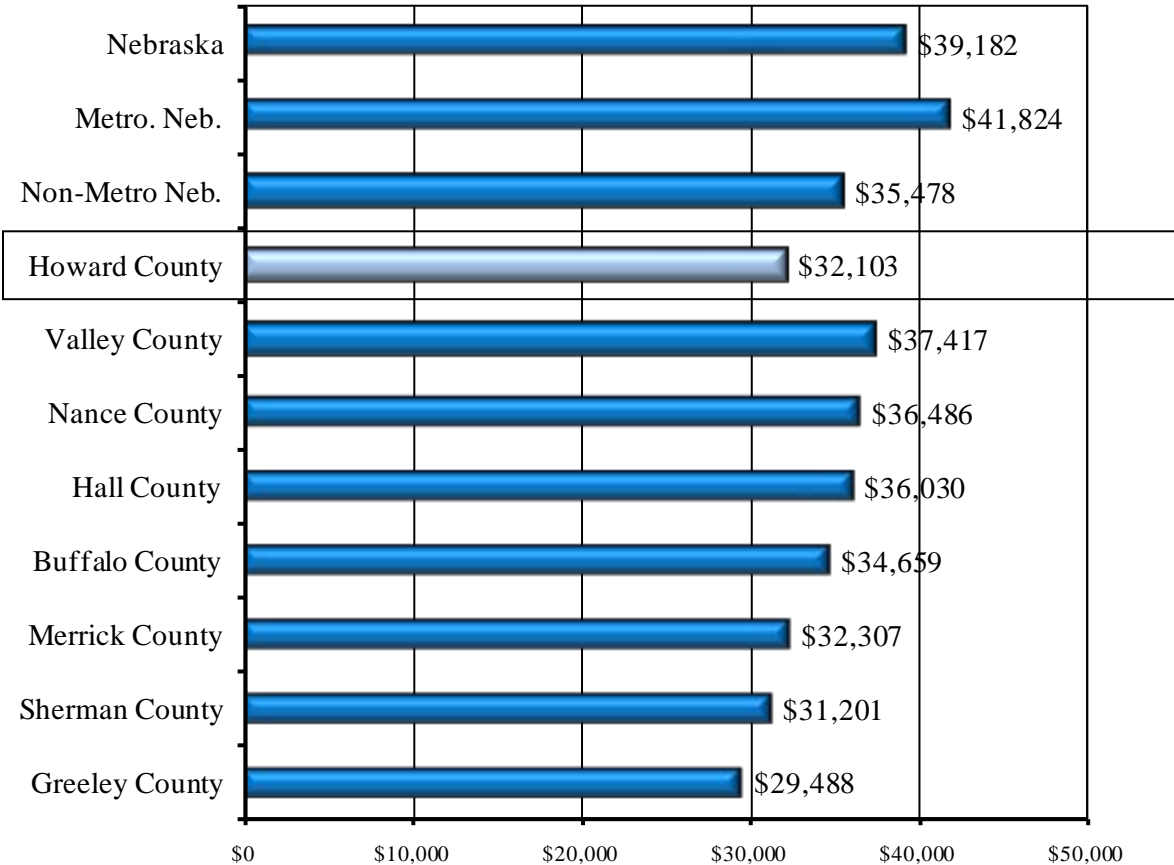
Source: U.S. Census Bureau and Nebraska Department of Revenue, 2010

**Per Capita Personal Income**

Per capita personal income in Howard County was \$32,103 in 2008 the last year in which such data are available. Howard County’s per capita income is \$7,079 or 18.1 percent less than that for Nebraska as a whole (\$39,182); \$9,721 or 23.2 percent less than metropolitan Nebraska (\$41,824); and \$3,375 or 9.5 percent less than non-metropolitan Nebraska (\$35,478).

Chart 13

**Per Capita Personal Income, 2008  
 Nebraska, Howard County, and Surrounding Counties**



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

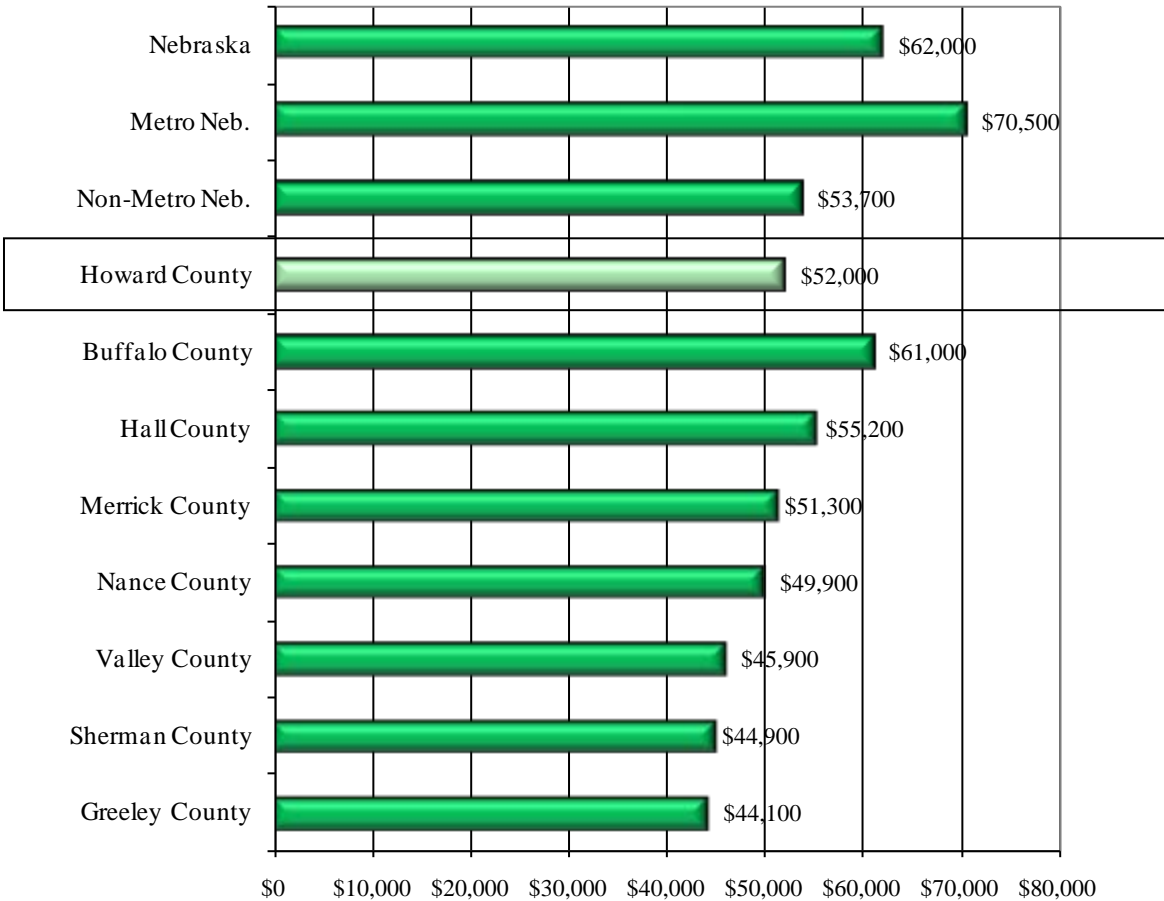
**Median Family Income**

Median family income provides a different perspective of income levels in Nebraska, Howard 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 Howard County is estimated to be \$52,000 in 2009. This amount is \$10,000 or 16.1 percent less than the median family income for Nebraska as a whole (\$62,000); \$18,500 or 26.2 percent less than metropolitan Nebraska (\$70,500); and \$1,700 or 3.2 percent less than non-metro median family income (\$53,700) in 2009.

Chart 14

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



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