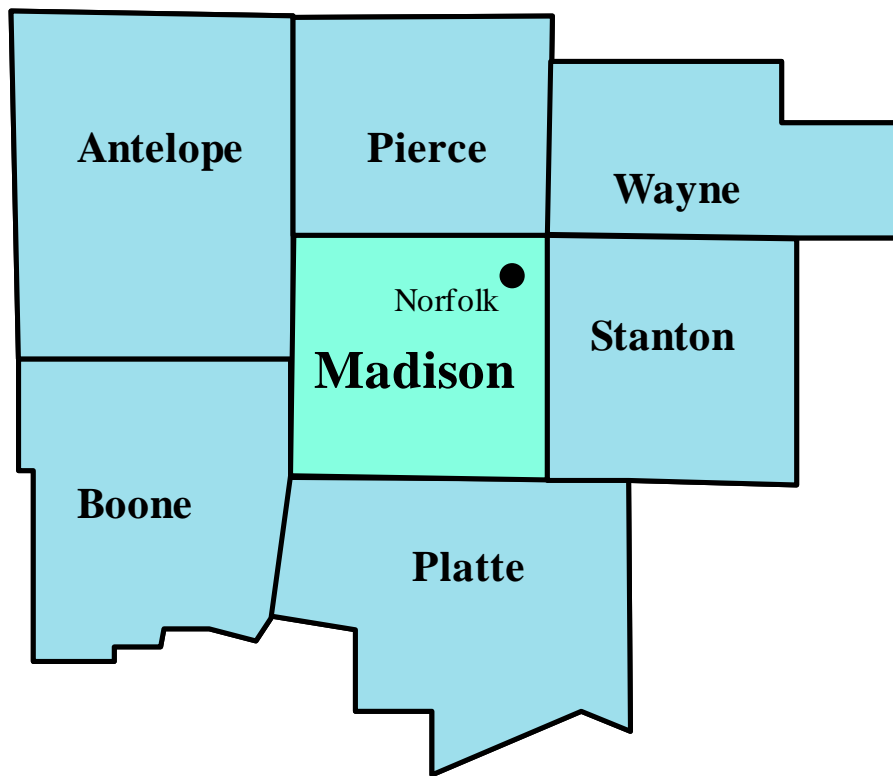


Economic and Demographic Trends

Norfolk, Madison County,
and the Surrounding Area



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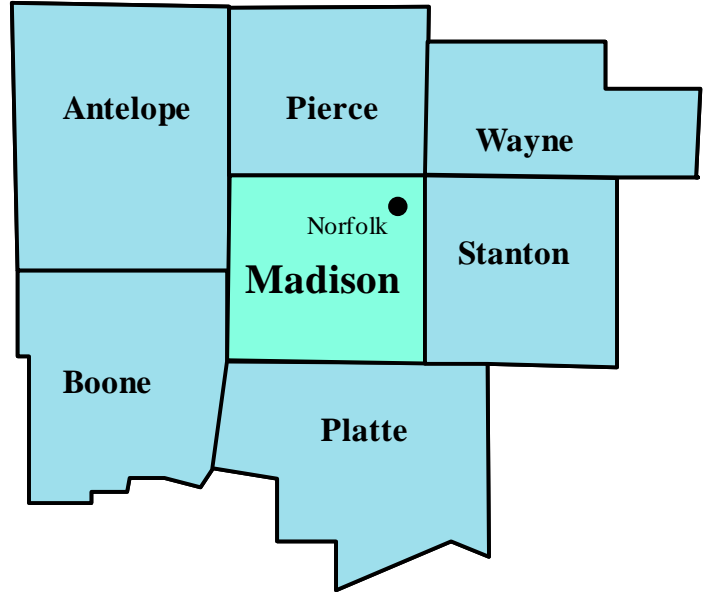


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Economic and Demographic Trends in Norfolk, Madison County, and the Surrounding Area

This study provides data on labor force, employment, commuting patterns, population, migration, retail sales, and income for the city of Norfolk and Madison 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 Madison County, other counties included in this area are Antelope, Boone, Pierce, Platte, Stanton, and Wayne. The retail sales section also compares retail growth between Norfolk 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 Madison 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

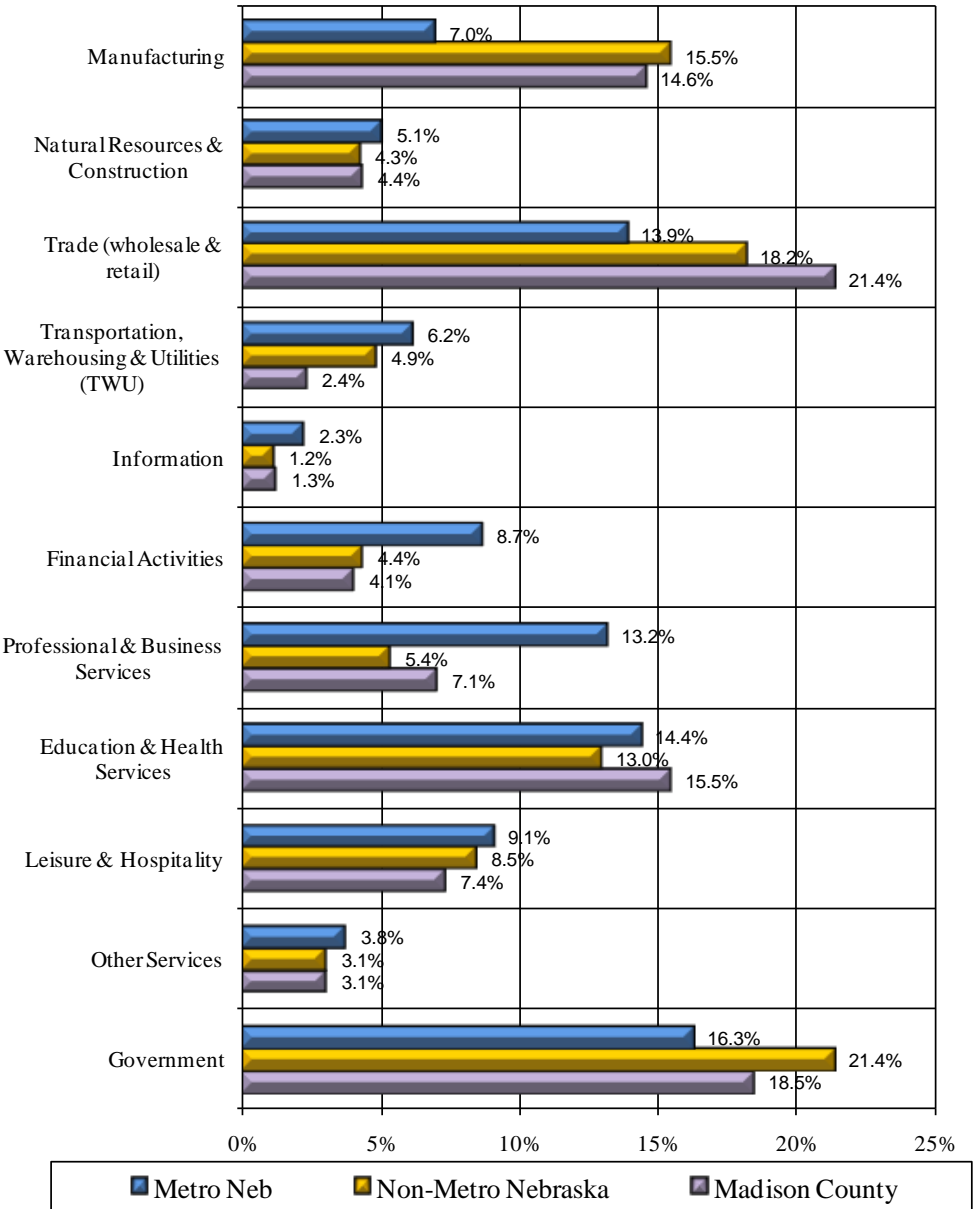
When comparing Madison County non-farm wage and salary employment sectors to non-metropolitan Nebraska, there are significant differences between the distributions. The largest variances fall in the Trade, Government, Education & Health Services, and Transportation, Warehousing & Utilities sectors. Deviations from the non-metropolitan state distribution of employment are noted in Chart 1 (next page). The more significant deviations include the following:

- Trade (21.4 percent Madison County vs. 18.2 percent non-metropolitan)
- Government (18.5 percent Madison County vs. 21.4 percent non-metropolitan)
- Education & Health Services (15.5 percent Madison County vs. 13.0 percent non-metropolitan)
- Transportation, Warehousing & Utilities (2.4 percent Madison County vs. 4.9 percent non-metropolitan)

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

The largest deviation between Madison County and non-metropolitan Nebraska employment sectors falls in the Trade sector having 21.4 percent employment (4,425 employees) compared to non-metropolitan Nebraska employment at 18.2 percent of the workforce. Comparing Madison County to the overall metropolitan distribution, the largest deviation is found in the Manufacturing sector (14.6 percent or 3,004 employees Madison County vs. 7.0 percent metropolitan Nebraska).

Chart 1 **Non-Farm Wage & Salary Employment by Major Economic Sector
 Metro, Non-Metropolitan & Madison County Nebraska, 2009**



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

Table 1 and Chart 2 (next page) present non-farm wage and salary data for Madison 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 Madison County (regardless of their county of residence). These data indicate total non-farm wage and salary employment in Madison County decreased 3.1 percent (-671 jobs) between 2001 and 2009.

Table 1 also provides employment data for Madison County by major economic sector for years 2001–2009. Of the sectors reporting, the Professional & Business Services sector recorded the largest percentage increase of 25.4 percent (298 jobs). The Education & Health Services sector recorded the largest actual employment increase of 640 jobs (24.9 percent) during the study period.

Table 1

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

	2001	2002	2003	2004	2005	2006	2007	2008	2009	% Change 2001-2009
Non-farm Employment (W&S)	21,310	21,093	22,691	22,829	22,739	21,654	21,062	21,167	20,639	-3.1
Manufacturing	3,704	3,661	5,071	4,823	4,688	3,732	3,175	3,323	3,004	-18.9
Durable Goods	(D)	(D)	1,382	1,323	1,359	1,266	(D)	(D)	(D)	(N/A)
Nondurable Goods	(D)	(D)	3,688	3,501	3,329	2,466	(D)	(D)	(D)	(N/A)
Non-manufacturing										
Natural Resources & Construction	954	948	908	945	933	930	973	962	914	-4.2
Trade	4,923	4,588	4,569	4,695	4,577	4,555	4,599	4,515	4,425	-10.1
Wholesale Trade	1,732	1,581	1,525	1,564	1,571	1,619	1,585	1,610	1,562	-9.8
Retail Trade	3,191	3,007	3,044	3,132	3,006	2,937	3,014	2,904	2,863	-10.3
Transportation, Warehousing & Utilities	792	749	728	681	692	665	578	542	503	-36.5
Information	280	271	268	257	279	280	289	278	278	-0.7
Financial Activities	736	757	728	747	860	902	916	883	850	15.5
Professional & Business Services	1,172	1,159	1,323	1,458	1,467	1,420	1,420	1,598	1,470	25.4
Education & Health Services	2,567	2,704	2,842	2,885	2,974	3,060	3,104	3,104	3,207	24.9
Leisure and Hospitality	1,800	1,801	1,757	1,863	1,830	1,744	1,604	1,507	1,517	-15.7
Other Services, except Public	685	706	682	678	634	628	651	647	646	-5.7
Government	3,699	3,750	3,817	3,798	3,804	3,738	3,753	3,809	3,825	3.4
Federal	237	235	229	223	220	216	219	219	205	-13.5
State	845	858	834	852	865	799	796	804	812	-3.9
Local	2,617	2,657	2,754	2,723	2,719	2,723	2,738	2,786	2,808	7.3

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

Source: Nebraska Department of Labor, Labor Market Information

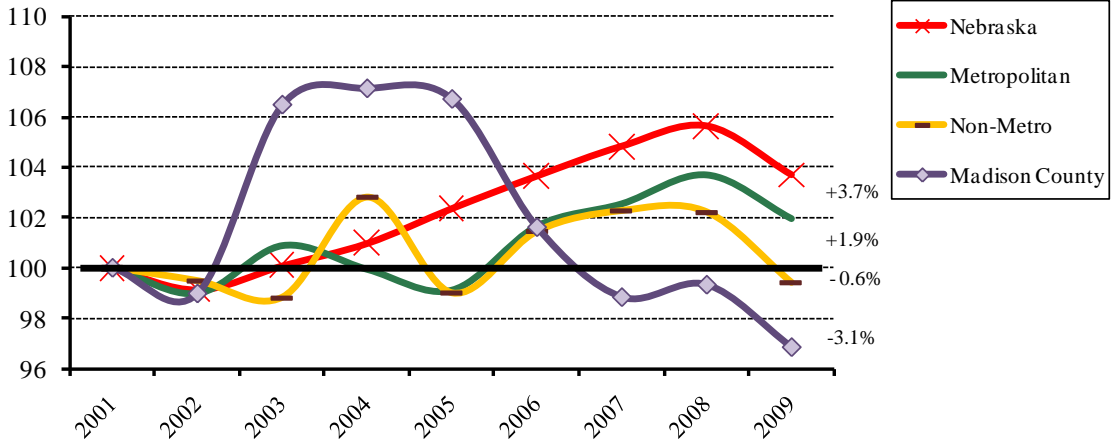
(D) Data withheld to avoid disclosure

(N/A) Data not available

Chart 2 compares total non-farm wage and salary employment growth in Madison 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 Madison County decreased 3.1 percent (-671 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, Madison County, Nebraska, Metro, and Non-Metro Nebraska, 2001-2009
 (Index, 2001=100)

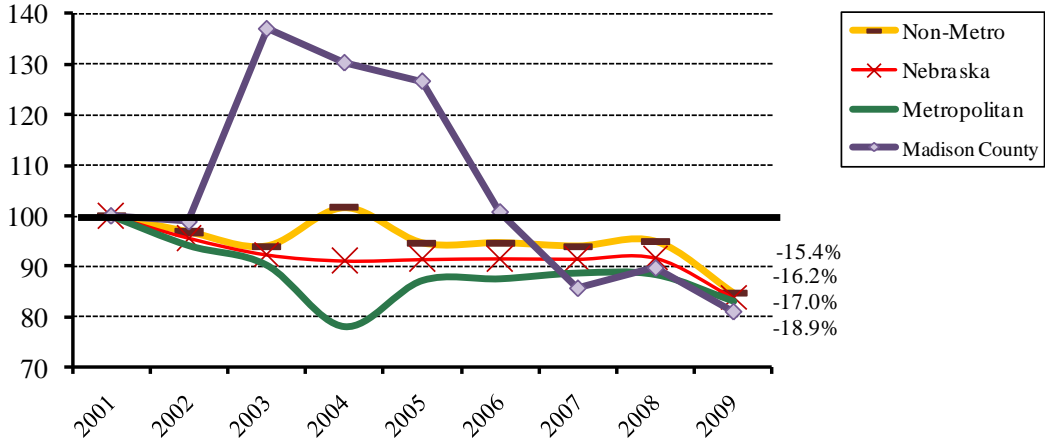


Source: Labor Force & Work Force Summary, April 2010

Chart 3 presents data on manufacturing wage and salary employment growth for Madison County, Nebraska, metropolitan, and non-metropolitan areas. The Manufacturing sector for Madison County experienced an 18.9 percent decrease in employment (-700 jobs) between 2001 and 2009. This decrease compares to a 15.4 percent decline for non-metropolitan Nebraska, 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, Madison County, 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 Madison 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 3.3 percent decrease (-637 people) in the number of Madison County residents participating in the labor force between 2001 and 2009.

The percent of those unemployed in Madison County increased by 23.4 percent (161 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 Madison County unemployment rate was 4.6 percent in 2009; below that for metropolitan Nebraska (4.9 percent) and Nebraska as a whole (4.7 percent). This rate is the same as the non-metropolitan Nebraska rate (4.6 percent).

Table 2

Labor Force & Employment Trends, Madison County, Nebraska

Selected Years: 2001-2009

	2001	2002	2003	2004	2005	2006	2007	2008	2009	% Change 2001-2009
Labor Force	19,270	19,201	20,559	20,700	20,373	19,390	18,933	19,030	18,633	-3.3
Unemployment	688	766	834	820	836	716	589	632	849	23.4
Unemployment Rate	3.6	4.0	4.1	4.0	4.1	3.7	3.1	3.3	4.6	(N/A)
Employment	18,582	18,434	19,725	19,880	19,537	18,674	18,344	18,398	17,784	-4.3

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

Tables 3A–3C show employment locations for city of Norfolk residents in the workforce or in other words, a commute shed report. In Table 3A, the Census identified 11,636 primary jobs within Norfolk city limits. Approximately half of the city of Norfolk workers (50.7 percent or 5,899 people) also reside within the city limits leaving 49.3 percent of the labor force (5,737 people) commuting outside the city limits for employment. Table 3B (next page) shows 31.3 percent of those residing within city limits travel outside the county line for work (3,638 people). Table 3C (next page) shows 237 residents or 2.0 percent of Norfolk 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 Norfolk Commute Shed Report, 2008
 Where City of Norfolk Workforce Participants are Employed

	Count	Share
Total Primary Jobs	11,636	100%
Live in City of Norfolk - Work Elsewhere City		
Jobs in Places (Communities) Where Workers are Employed		
Norfolk city, NE	5,899	50.7%
Omaha city, NE	599	5.1%
Lincoln city, NE	249	2.1%
Columbus city, NE	202	1.7%
Madison city, NE	125	1.1%
Stanton city, NE	97	0.8%
Fremont city, NE	94	0.8%
Wayne city, NE	85	0.7%
Lindsay village, NE	79	0.7%
David City city, NE	66	0.6%
All Other Locations	4,141	35.6%
Total City of Norfolk Residents Working Inside City:	5,899	50.7%
Total City of Norfolk Residents Working Outside City:	5,737	49.3%

Table 3B

Live in City of Norfolk - Work Elsewhere County Jobs in Counties Where Workers are Employed		
Madison County, NE	7,998	68.7%
Douglas County, NE	668	5.7%
Platte County, NE	501	4.3%
Dakota County, NE	378	3.2%
Lancaster County, NE	270	2.3%
Stanton County, NE	149	1.3%
Wayne County, NE	146	1.3%
Pierce County, NE	131	1.1%
Dodge County, NE	107	0.9%
Sarpy County, NE	101	0.9%
All Other Locations	1,187	10.2%
Total Norfolk Residents Working Inside Madison County:	7,998	68.7%
Total Norfolk Residents Working Outside Madison County:	3,638	31.3%

Table 3C

Live in City of Norfolk - Work Elsewhere State Jobs in States Where Workers are Employed		
Nebraska	11,399	98.0%
Iowa	111	1.0%
South Dakota	64	0.6%
Kansas	16	0.1%
Colorado	8	0.1%
All Other Locations	38	0.3%
Total Norfolk Residents Working Inside Nebraska:	11,399	98.0%
Total Norfolk Residents Working Outside Nebraska:	237	2.0%

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

Tables 4A–4C examine the commute shed area for Madison County. In Table 4A, the Census identified 16,619 primary jobs within the county borders. As Table 4A shows, 54.6 percent of Madison County’s labor force participants (9,072 people) work in a location other than the city of Norfolk. Table 4B and Figure 2 (next page) 32.0 percent of Madison County workforce residents (5,313 people) work outside Madison County. Table 4C shows 345 residents or 2.1 percent of Madison County workforce residents leave the state boundary for work.

Table 4A

Madison County Commute Shed Report, 2008

Where Madison County Workforce Participants are Employed

	Count	Share
Total Primary Jobs	16,619	100%
Live in Madison County - Work Elsewhere City		
Jobs in Places (Communities) Where Workers are Employed		
Norfolk city, NE	7,547	45.4%
Omaha city, NE	811	4.9%
Madison city, NE	400	2.4%
Lincoln city, NE	384	2.3%
Columbus city, NE	307	1.8%
Lindsay village, NE	174	1.0%
Tilden city, NE	170	1.0%
Newman Grove city, NE	163	1.0%
Battle Creek city, NE	154	0.9%
Fremont city, NE	127	0.8%
All Other Locations	6,382	38.4%
Total Madison County Residents Working Inside Norfolk:	7,547	45.4%
Total Madison County Residents Working Outside Norfolk:	9,072	54.6%

Table 4B

Live in Madison County - Work Elsewhere County		
Jobs in Counties Where Workers are Employed		
Madison County, NE	11,306	68.0%
Douglas County, NE	900	5.4%
Platte County, NE	814	4.9%
Dakota County, NE	532	3.2%
Lancaster County, NE	414	2.5%
Stanton County, NE	207	1.2%
Wayne County, NE	196	1.2%
Pierce County, NE	177	1.1%
Dodge County, NE	150	0.9%
Sarpy County, NE	135	0.8%
All Other Locations	1,788	10.8%
Total Madison County Residents Working Inside County:	11,306	68.0%
Total Madison County Residents Working Outside County:	5,313	32.0%

Figure 2

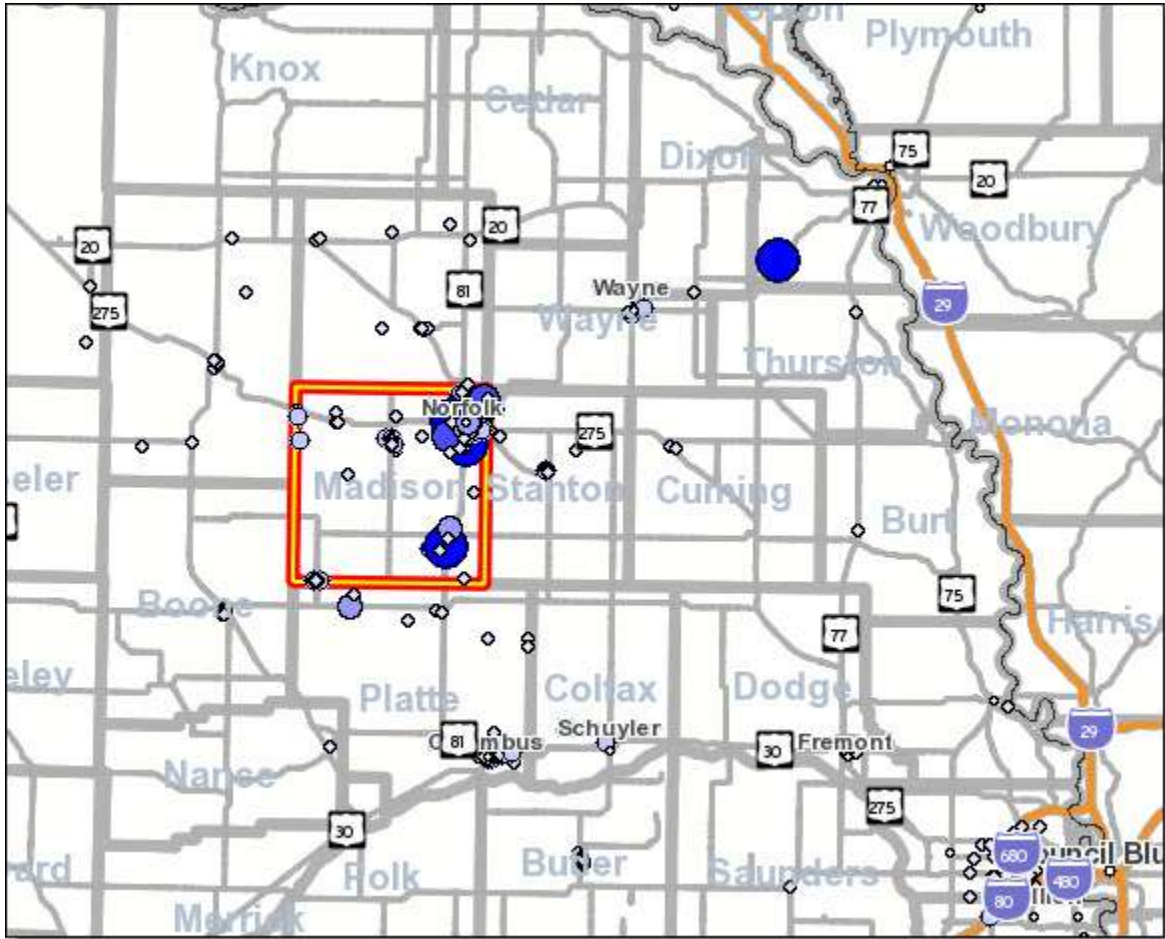


Table 4C

Live in Madison County - Work Elsewhere State Jobs in States Where Workers are Employed		
Nebraska	16,274	97.9%
Iowa	161	1.0%
South Dakota	86	0.5%
Kansas	24	0.1%
Missouri	15	0.1%
All Other Locations	59	0.4%
Total Madison County Residents Working Inside Nebraska:	16,274	97.9%
Total Madison County Residents Working Outside Nebraska:	345	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 Norfolk and Madison County—this is the labor shed area. The Census identified 12,568 primary jobs within the Norfolk city limits. Table 5A examines the labor shed area for jobs within the city of Norfolk. The table shows 53.1 percent or 6,669 workers in the city of Norfolk travel from outside city limits. Table 5B identifies 5,021 workers (40.0 percent of the workforce) traveling from outside Madison County boundaries. Table 5C shows 214 workers (1.7 percent of the workforce) traveling from outside state borders to work inside the city limits of Norfolk.

Table 5A

City of Norfolk Labor Shed Report, 2008

Where Workers Live who are Employed in the City of Norfolk

	Count	Share
Total Primary Jobs	12,568	100%
Work in City of Norfolk - Live Elsewhere City Jobs in Places (Communities) Where Workers Live		
Norfolk city, NE	5,899	46.9%
Omaha city, NE	321	2.6%
Stanton city, NE	271	2.2%
Lincoln city, NE	247	2.0%
Pierce city, NE	215	1.7%
Columbus city, NE	208	1.7%
Madison city, NE	148	1.2%
Battle Creek city, NE	148	1.2%
Grand Island city, NE	140	1.1%
Tilden city, NE	111	0.9%
All Other Locations	4,860	38.7%
Total Norfolk Workers Living Inside Norfolk:	5,899	46.9%
Total Norfolk Workers Living Outside Norfolk:	6,669	53.1%

Table 5B

Work in City of Norfolk - Live Elsewhere County Jobs in Counties Where Workers Live		
Madison County, NE	7,547	60.0%
Stanton County, NE	917	7.3%
Pierce County, NE	669	5.3%
Douglas County, NE	389	3.1%
Wayne County, NE	329	2.6%
Platte County, NE	327	2.6%
Lancaster County, NE	285	2.3%
Antelope County, NE	195	1.6%
Hall County, NE	156	1.2%
Cuming County, NE	135	1.1%
All Other Locations	1,619	12.9%
Total Norfolk Workers Living Inside Madison County:	7,547	60.0%
Total Norfolk Workers Living Outside Madison County:	5,021	40.0%

Table 5C

Work in City of Norfolk - Live Elsewhere State Jobs in States Where Workers Live		
Nebraska	12,354	98.3%
Iowa	102	0.8%
South Dakota	60	0.5%
Texas	10	0.1%
New York	6	0.0%
All Other Locations	36	0.3%
Total Norfolk Workers Living Inside Nebraska:	12,354	98.3%
Total Norfolk Workers Living Outside Nebraska:	214	1.7%

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 Madison County. The Census identified 18,565 primary jobs within Madison County. As Table 6A indicates, 56.9 percent (10,567 people) who are employed within Madison County live outside of the city of Norfolk. Table 6B and Figure 3 (next page) show approximately 39.1 percent (7,259 people) who work inside Madison County live outside of the county borders and Table 6C shows 2.2 percent (405 people) live out-of-state.

Table 6A

Madison County Labor Shed Report, 2008

Where Workers Live who are Employed in Madison County

	Count	Share
Total Primary Jobs	18,565	100%
Work in Madison County - Live Elsewhere City Jobs in Places (Communities) Where Workers Live		
Norfolk city, NE	7,998	43.1%
Madison city, NE	496	2.7%
Stanton city, NE	394	2.1%
Omaha city, NE	367	2.0%
Battle Creek city, NE	334	1.8%
Pierce city, NE	324	1.7%
Lincoln city, NE	314	1.7%
Columbus city, NE	254	1.4%
Tilden city, NE	221	1.2%
Grand Island city, NE	183	1.0%
All Other Locations	7,680	41.4%
Total Madison County Workers Living Inside Norfolk:	7,998	43.1%
Total Madison County Workers Living Outside Norfolk:	10,567	56.9%

Table 6B

Work in Madison County - Live Elsewhere County Jobs in Counties Where Workers Live		
Madison County, NE	11,306	60.9%
Stanton County, NE	1,310	7.1%
Pierce County, NE	1,009	5.4%
Platte County, NE	482	2.6%
Wayne County, NE	462	2.5%
Douglas County, NE	444	2.4%
Antelope County, NE	375	2.0%
Lancaster County, NE	361	1.9%
Dakota County, NE	221	1.2%
Hall County, NE	205	1.1%
All Other Locations	2,390	12.9%
Total Madison County Workers Living Inside County:	11,306	60.9%
Total Madison County Workers Living Outside County:	7,259	39.1%

Figure 3

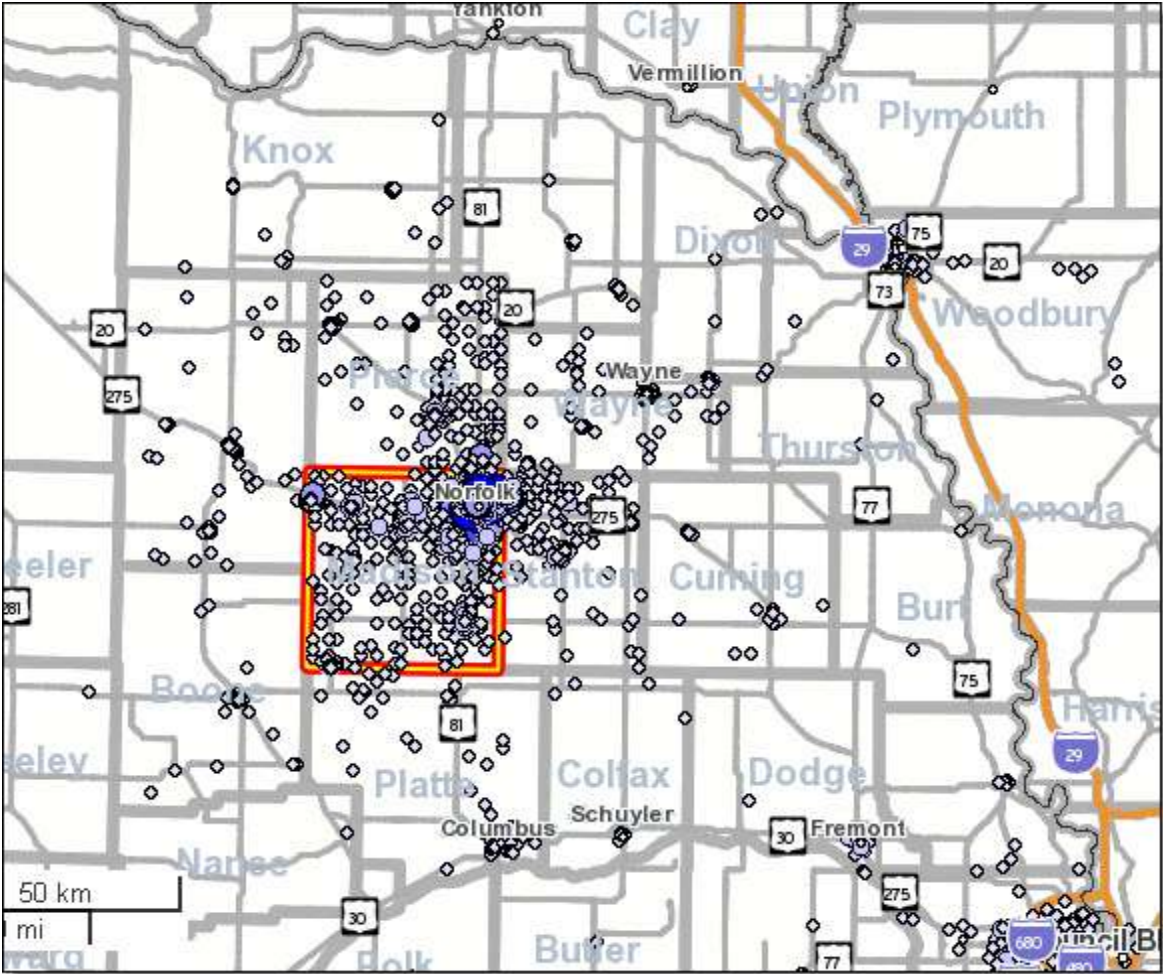


Table 6C

Work in Madison County - Live Elsewhere State		
Nebraska	18,160	97.8%
Iowa	238	1.3%
South Dakota	85	0.5%
Texas	13	0.1%
Missouri	9	0.0%
All Other Locations	60	0.3%
Total Madison County Workers Living Inside Nebraska:	18,160	97.8%
Total Madison County Workers Living Outside Nebraska:	405	2.2%

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 Norfolk, Madison County, and the surrounding area. As Table 7 indicates, Madison County's population increased by 44.7 percent (10,888 people) between 1950 and 2000. Madison County's population decrease of 2.0 percent (-721 people) between 2000 and 2009 compares to a 5.0 percent increase for Nebraska as a whole.

Table 7
County Population 1950-2009
 Madison 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
Madison County	24,338	25,145	27,402	31,382	32,655	35,226	35,761	35,269	34,505	44.7	-2.0
Antelope County	11,624	10,176	9,047	8,675	7,965	7,452	7,134	6,764	6,652	-35.9	-10.7
Boone County	10,721	9,134	8,190	7,391	6,667	6,259	5,850	5,555	5,427	-41.6	-13.3
Pierce County	9,405	8,722	8,493	8,481	7,827	7,857	7,591	7,360	7,184	-16.5	-8.6
Platte County	19,910	23,992	26,544	28,852	29,820	31,568	30,911	31,415	32,515	58.6	3.0
Stanton County	6,387	5,783	5,758	6,549	6,244	6,455	6,476	6,442	6,311	1.1	-2.2
Wayne County	10,129	9,959	10,400	9,858	9,364	9,851	9,553	9,496	9,249	-2.7	-6.1

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

Table 8 data reveal Madison County communities experienced mix in population gains and losses during the 1950–2000 time period. The city of Norfolk reported a 107.5 percent increase in population (12,181 people) between 1950 and 2000. The city of Norfolk experienced a 1.0 percent decrease in population (-244 people) between 2000 and 2009. The rural areas outside of the selected communities experienced a 23.5 percent decrease (-2,168 people) during the 1950–2000 time period and a population decrease of 3.3 percent (-234 people) during the 2000 to 2009 time period.

Table 8
Population 1950-2009
 Madison County Communities / Rural Populations

	1950	1960	1970	1980	1990	2000	2005	2007	2009	% Change 1950-2000 (50 years)	% Change 2000-2009 (10 years)
Madison County	24,338	25,145	27,402	31,382	32,655	35,226	35,498	34,161	34,505	44.7	-2.0
Battle Creek	630	587	768	948	1,003	1,158	1,180	1,142	1,153	83.8	-0.4
Madison	461	430	372	400	338	311	301	287	288	-32.5	-7.4
Meadow Grove	1,004	880	863	930	787	797	775	740	741	-20.6	-7.0
Newman Grove	1,663	1,513	1,595	1,950	2,159	2,367	2,314	2,207	2,208	42.3	-6.7
Norfolk	11,335	13,640	16,607	19,449	21,362	23,516	23,818	22,978	23,272	107.5	-1.0
Total Rural Areas:	9,245	8,095	7,197	7,705	7,006	7,077	7,110	6,807	6,843	-23.5	-3.3

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. Madison County is an exception to this pattern having 11.6 percent in-migration occurring in the ‘15–24’ year age group (501 people). Education and employment opportunities in Madison County play a major role in migration patterns.

Table 9

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

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

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

MADISON COUNTY					
0 - 14	8,035	7,691	-4.3	-426	-5.3
15 - 24	4,328	5,832	34.8	501	11.6
25 - 44	10,101	9,547	-5.5	-260	-2.6
45 - 64	5,375	7,072	31.6	134	2.5
Over 65	4,816	5,084	5.6	563	11.7
Total:	32,655	35,226	7.9	512	1.6

Table 9 (continued)

Age Group	Population		% Change 1990-2000	Net Migration	% of 1990 Population
	1990	2000			
ANTELOPE COUNTY					
0 - 14	2,057	1,606	-21.9	29	1.4
15 - 24	794	904	13.9	-489	-61.5
25 - 44	2,086	1,733	-16.9	-122	-5.8
45 - 64	1,477	1,726	16.9	76	5.2
Over 65	1,551	1,483	-4.4	-10	-0.7
Total:	7,965	7,452	-6.4	-515	-6.5

BOONE COUNTY					
0 - 14	1,665	1,454	-12.7	140	8.4
15 - 24	631	678	7.4	-446	-70.8
25 - 44	1,726	1,512	-12.4	-36	-2.1
45 - 64	1,310	1,340	2.3	-2	-0.1
Over 65	1,335	1,275	-4.5	-88	-6.6
Total:	6,667	6,259	-6.1	-433	-6.5

PIERCE COUNTY					
0 - 14	1,992	1,788	-10.2	221	11.1
15 - 24	786	1,036	31.8	-329	-41.8
25 - 44	2,054	2,044	-0.5	176	8.6
45 - 64	1,493	1,639	9.8	8	0.5
Over 65	1,502	1,350	-10.1	-95	-6.3
Total:	7,827	7,857	0.4	-18	-0.2

PLATTE COUNTY					
0 - 14	7,925	7,459	-5.9	294	3.7
15 - 24	3,677	4,293	16.8	-1,023	-27.8
25 - 44	8,967	8,707	-2.9	348	3.9
45 - 64	5,292	6,824	28.9	131	2.5
Over 65	3,959	4,379	10.6	-123	-3.1
Total:	29,820	31,662	6.2	-373	-1.3

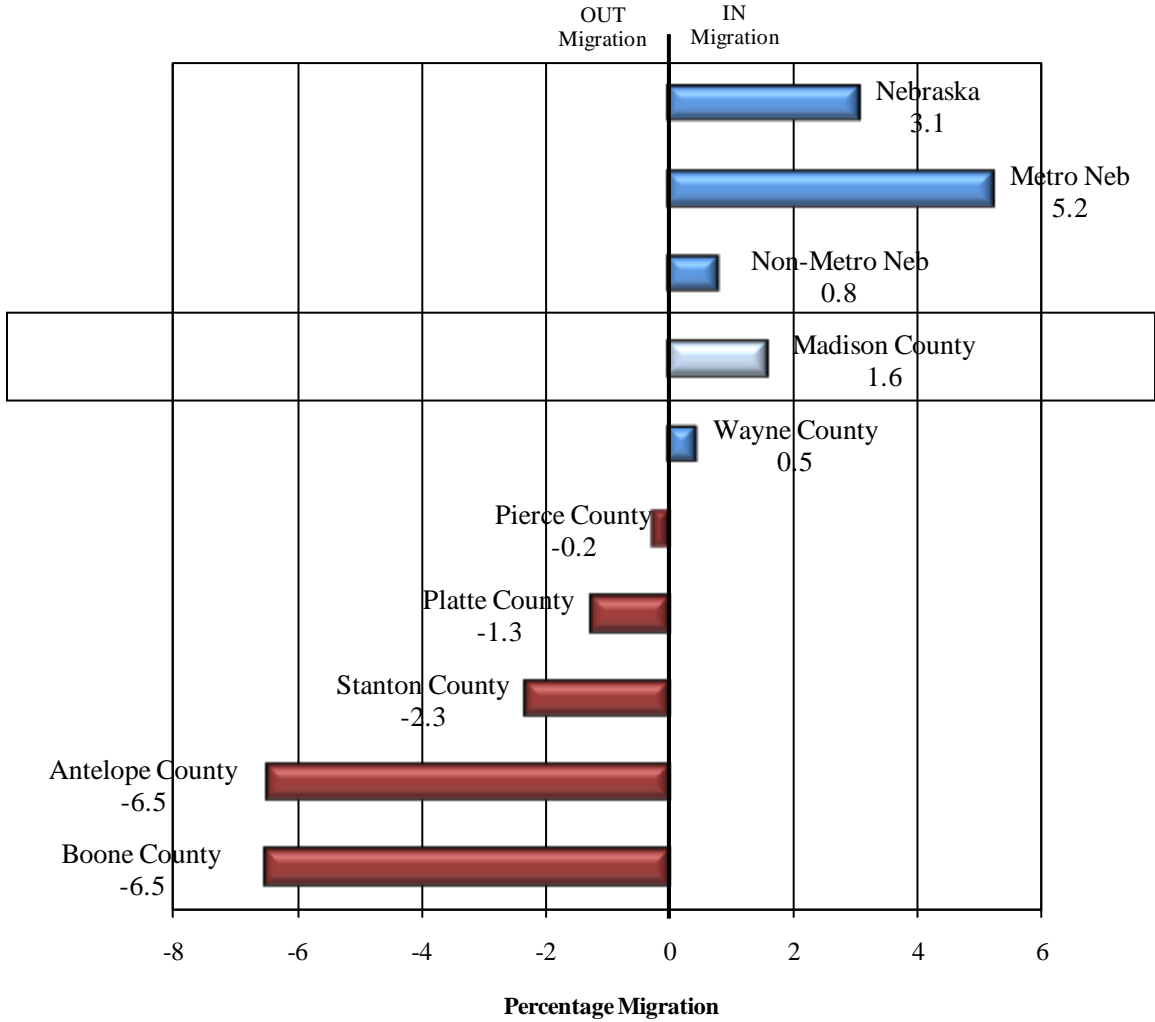
STANTON COUNTY					
0 - 14	1,744	1,546	-11.4	153	8.8
15 - 24	732	865	18.2	-301	-41.1
25 - 44	1,851	1,766	-4.6	32	1.7
45 - 64	1,154	1,408	22.0	8	0.7
Over 65	763	870	14.0	-36	-4.7
Total:	6,244	6,455	3.4	-144	-2.3

WAYNE COUNTY					
0 - 14	1,915	1,722	-10.1	-45	-2.3
15 - 24	2,323	2,916	25.5	1,649	71.0
25 - 44	2,285	2,086	-8.7	-1,470	-64.4
45 - 64	1,527	1,775	16.2	67	4.4
Over 65	1,314	1,352	2.9	-158	-12.0
Total:	9,364	9,851	5.2	43	0.5

Chart 4 graphically depicts the 1990–2000 migration patterns of Nebraska, Madison County, and the surrounding area as a percentage of the 1990 population. As these data indicate, Madison County experienced in-migration of 1.6 percent of the 1990 population (512 people) while Nebraska recorded net in-migration of 3.1 percent.

Chart 4

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

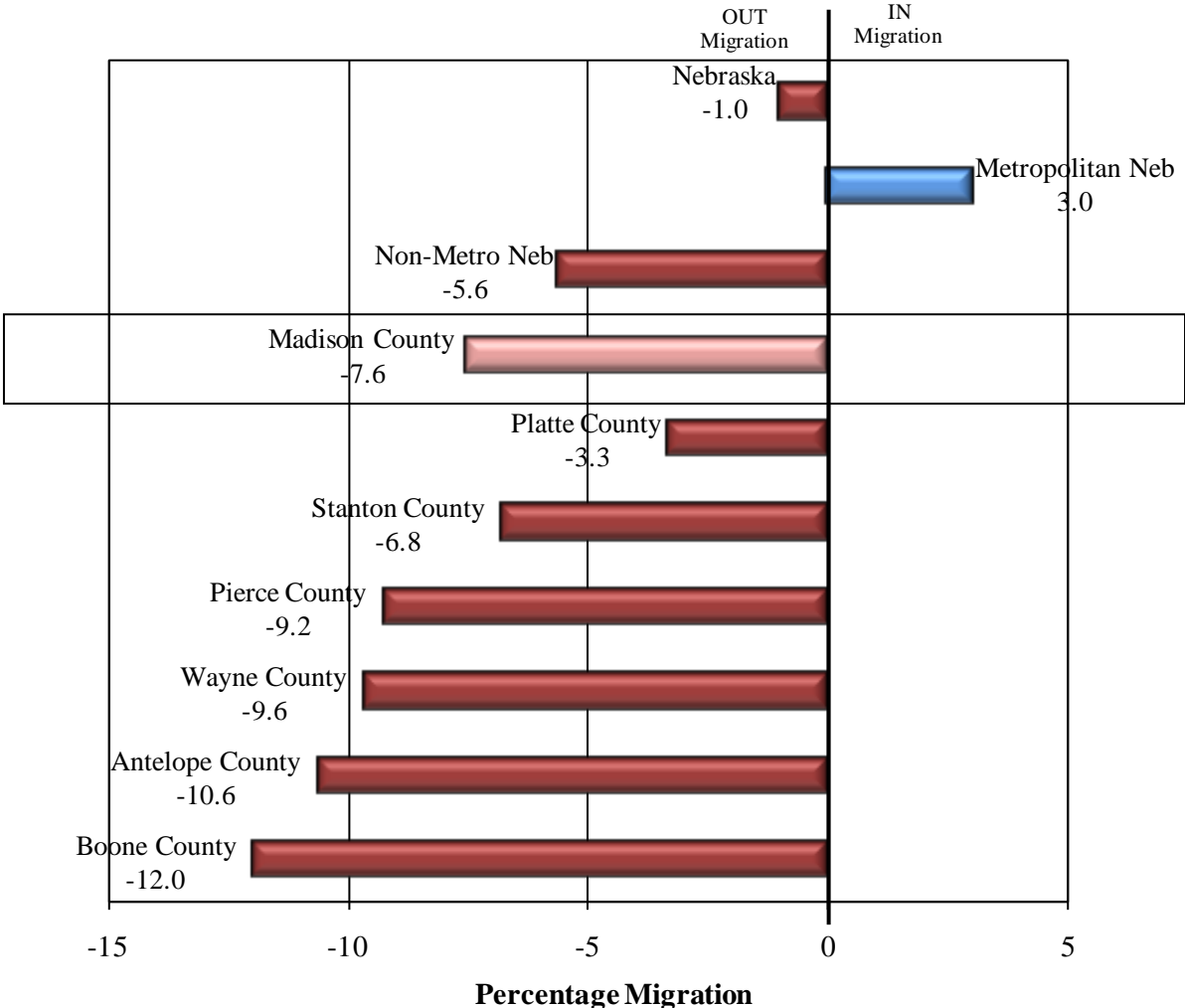


Source: U.S. Census Bureau, Population Estimates and Population Change, July 2005

Chart 5 shows the 2000–2009 migration pattern for the study area as a percentage of the 2000 population. Madison County’s 7.6 percent out-migration (-2,660 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

**2000-2009 Migration as Percent of 2000 Population
 Madison County and the Surrounding Area**



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 61.3 percent of those moving in to Madison County between 2007 and 2008 moved from other Nebraska locations (966 people). Data also reveal 610 people (38.7 percent) also migrated in from other states. Table 10 also shows in-state migration flows. Migration to Madison County from within Nebraska came primarily from Lancaster, Stanton, and Pierce Counties.

Table 10

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

Moved to Madison County From:		
Location	#	%
Total U.S.	1,576	100.0%
Total Foreign	0	0.0%
Nebraska	966	61.3%
Different State	610	38.7%

County Specific Flows:		
Location	#	%
Lancaster County	109	6.9%
Stanton County	113	7.2%
Pierce County	98	6.2%
Douglas County	81	5.1%
Wayne County	70	4.4%
Platte County	59	3.7%
Antelope County	52	3.3%
Cedar County	37	2.3%
Cuming County	45	2.9%
Holt County	37	2.3%
Colfax County	34	2.2%
Woodbury County	21	1.3%
Knox County	21	1.3%
Dodge County	19	1.2%
Buffalo County	14	0.9%
Hall County	21	1.3%
Other Flows - Same State	156	9.9%
Other Flows - Diff State	589	37.4%

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

Table 11 data reveal 59.9 percent of people migrating out of Madison County between 2007 and 2008 remained in the state of Nebraska (1,142 people). Data show 764 Madison County residents (40.1 percent) also moved to other states during this time period. Looking within Nebraska, Table 11 shows the majority of people leaving Madison County (but staying in Nebraska) went to Lancaster, Douglas, and Platte 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
 Madison County, Nebraska**

Moved from Madison County To:		
Location	#	%
Total U.S.	1,906	100%
Total Foreign	0	0%
Nebraska	1,142	59.9%
Different State	764	40.1%

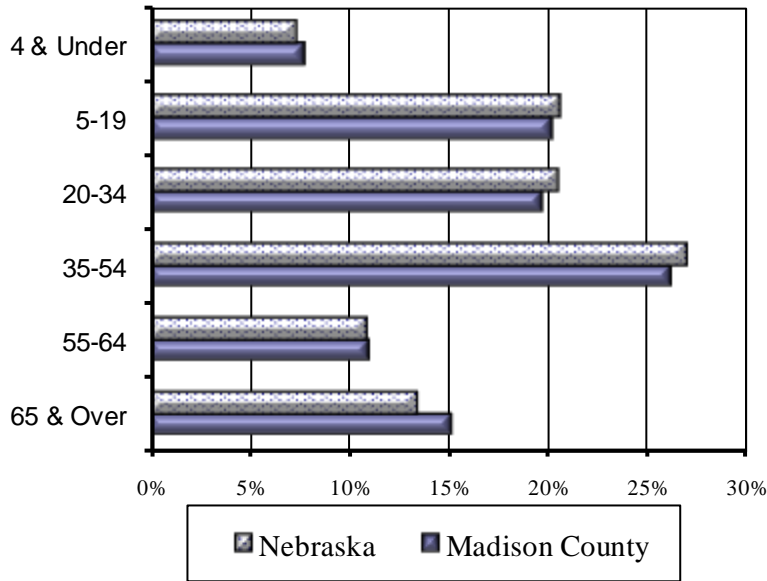
County Specific Flows:		
Location	#	%
Lancaster County	150	7.9%
Douglas County	148	7.8%
Platte County	105	5.5%
Pierce County	89	4.7%
Wayne County	67	3.5%
Stanton County	63	3.3%
Sarpy County	39	2.0%
Antelope County	33	1.7%
Knox County	29	1.5%
Boone County	37	1.9%
Dodge County	28	1.5%
Holt County	24	1.3%
Buffalo County	21	1.1%
Dakota County	25	1.3%
Hall County	29	1.5%
Cedar County	24	1.3%
Colfax County	28	1.5%
Minnehaha County	17	0.9%
Cuming County	19	1.0%
Other Flows - Same State	184	9.7%
Other Flows - Diff State	747	39.2%

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 Madison County and Nebraska as a whole. The population of Madison County is similar to Nebraska as a whole. The median age for Madison County residents in 2009 was 37.4 years of age compared to 35.8 years of age for residents of Nebraska as a whole.

Chart 6

**Age Distribution of the Population, 2009
 Madison County and Nebraska**



Source: U.S. Census Bureau, July 2010

Chart 7

	2009 Population		Percent	
	Nebraska	Madison County	Nebraska	Madison County
4 & Under	132,092	2,678	7.4%	7.8%
5-19	368,255	6,963	20.6%	20.2%
20-34	365,740	6,799	20.5%	19.7%
35-54	481,660	9,022	27.0%	26.1%
55-64	194,838	3,804	10.9%	11.0%
65 & Over	240,847	5,239	13.5%	15.2%
Total	1,783,432	34,505	100%	100%
Median Age	35.8	37.4		

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 Madison 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, Madison 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
Madison County	34,505	504,457	14,620	1.36
Antelope County	6,652	39,548	5,945	0.55
Boone County	5,427	40,164	7,401	0.69
Pierce County	7,184	30,990	4,314	0.40
Platte County	32,515	357,050	10,981	1.02
Stanton County	6,311	11,791	1,868	0.17
Wayne County	9,249	59,010	6,380	0.59

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

Chart 8

Reviewing the pull factors at the county level indicates Madison County enjoys significant retail pull. The 2009 pull factor of 1.36 indicates, on a per capita basis, retail sales in Madison County are approximately 36 percent greater 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 Madison County (1.36) with the pull factor for the non-metropolitan area of Nebraska (0.87) indicates per capita retail sales in Madison County are approximately 56.1 percent greater than the average per capita retail sales in the non-metropolitan area of Nebraska.

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

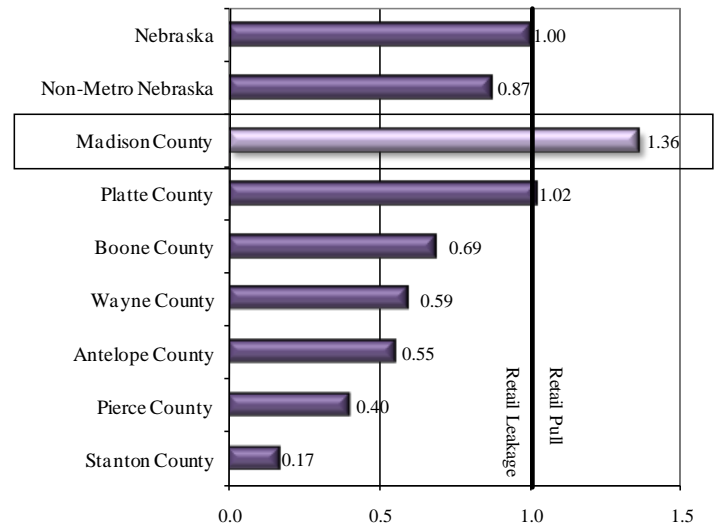


Table 13 and Chart 9 compare the 2009 pull factors for Norfolk and selected area communities. The community of Norfolk’s pull factor of 1.87 indicates that, on a per capita basis, non-motor vehicle retail sales in Norfolk are approximately 87 percent greater than the state’s average per capita sales.

Table 13

**2009 Retail Sales (NMV) Pull Factors
 Nebraska, Norfolk, 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
Norfolk (Madison)	23,272	468,323	20,124	1.87
Neligh (Antelope)	1,450	25,802	17,795	1.65
Albion (Boone)	1,600	27,866	17,416	1.62
Pierce (Pierce)	1,659	9,738	5,870	0.54
Columbus (Platte)	21,914	331,861	15,144	1.40
Stanton (Stanton)	1,553	9,866	6,353	0.59
Wayne (Wayne)	5,346	56,243	10,521	0.98

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

Chart 9

**2009 Retail Sales (NMV) Pull Factors
 Nebraska, Norfolk, and Selected Area Cities**

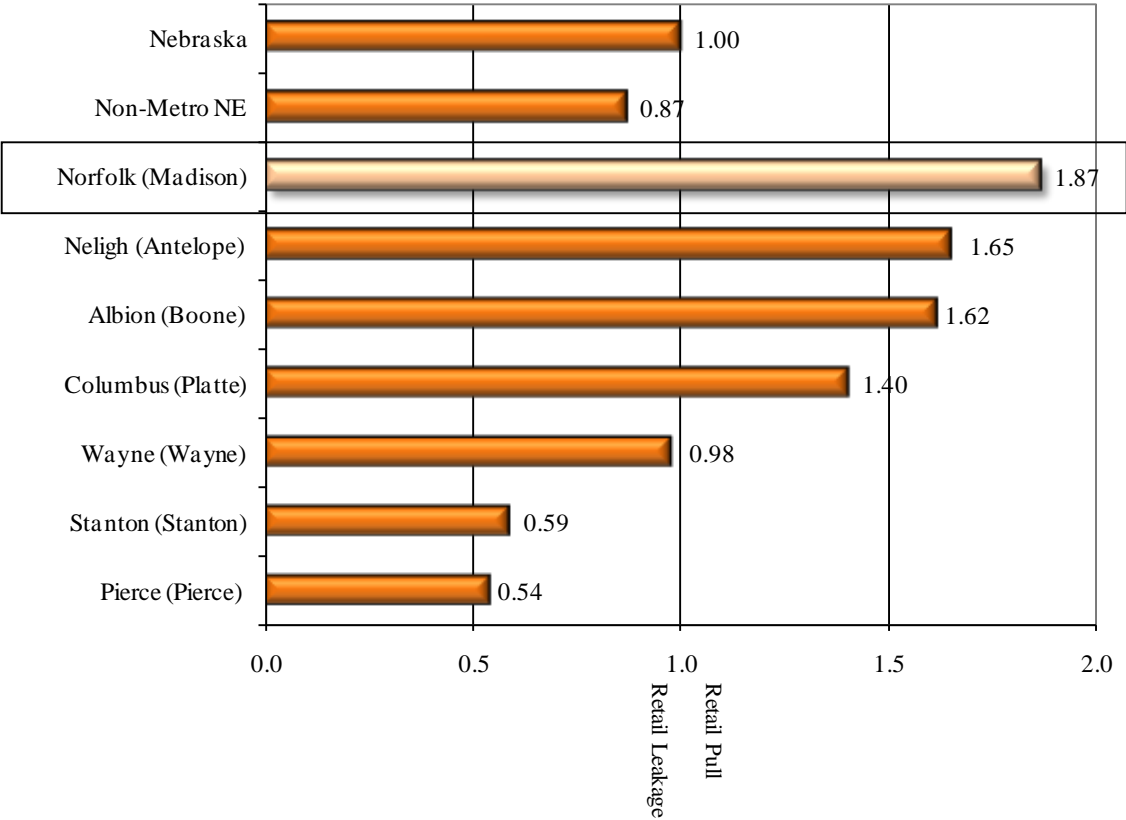


Table 14 and Chart 10 further breakdown the 2009 pull factors into the communities reporting retail sales figures within Madison County. As this table indicates, the community of Norfolk had the strongest pull factor (1.87) compared to the other communities reporting in the county. Together, these communities contributed to an overall pull factor of 1.36 for Madison County in 2009.

Table 14

**2009 Retail Sales (NMV) Pull Factors
 Nebraska, Norfolk, and Available Madison 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
Madison County	34,505	504,457	14,620	1.36
Battle Creek	1,153	15,237	13,215	1.23
Madison	2,208	10,045	4,549	0.42
Meadow Grove	288	657	2,282	0.21
Newman Grove	741	4,249	5,734	0.53
Norfolk	23,272	468,323	20,124	1.87
Tilden	1,002	5,944	5,932	0.55

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,
 Norfolk, and Available Madison County Communities**

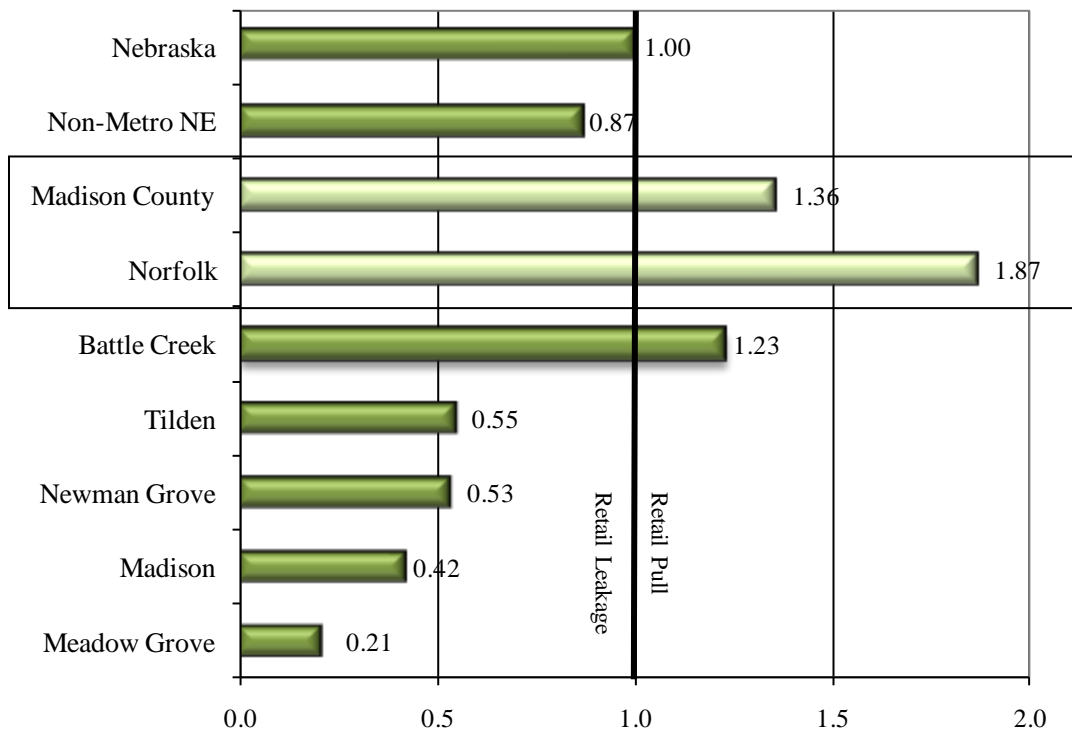


Table 15 (sorted by population) and Chart 11 (sorted by pull factor) show the 2009 pull factors for Nebraska, Norfolk, and eight other similarly sized communities selected from around the state. Scottsbluff's pull factor of 2.24 leads the group for 2009 thus indicating Scottsbluff has greater retail pull.

Table 15

**2009 Retail Sales (NMV) Pull Factors
 Norfolk & 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
Norfolk (Madison)	23,272	468,323	20,124	1.87
Beatrice (Gage)	12,564	156,497	12,456	1.16
Scottsbluf (Scotts Bluff)	14,886	359,763	24,168	2.24
La Vista (Sarpy)	16,887	182,170	10,788	1.00
Columbus (Platte)	21,914	331,861	15,144	1.40
North Platte (Lincoln)	24,137	419,226	17,369	1.61
Papillion (Sarpy)	24,280	312,478	12,870	1.19
Fremont (Dodge)	25,007	343,253	13,726	1.27
Hastings (Adams)	25,370	345,873	13,633	1.26

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

Chart 11

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

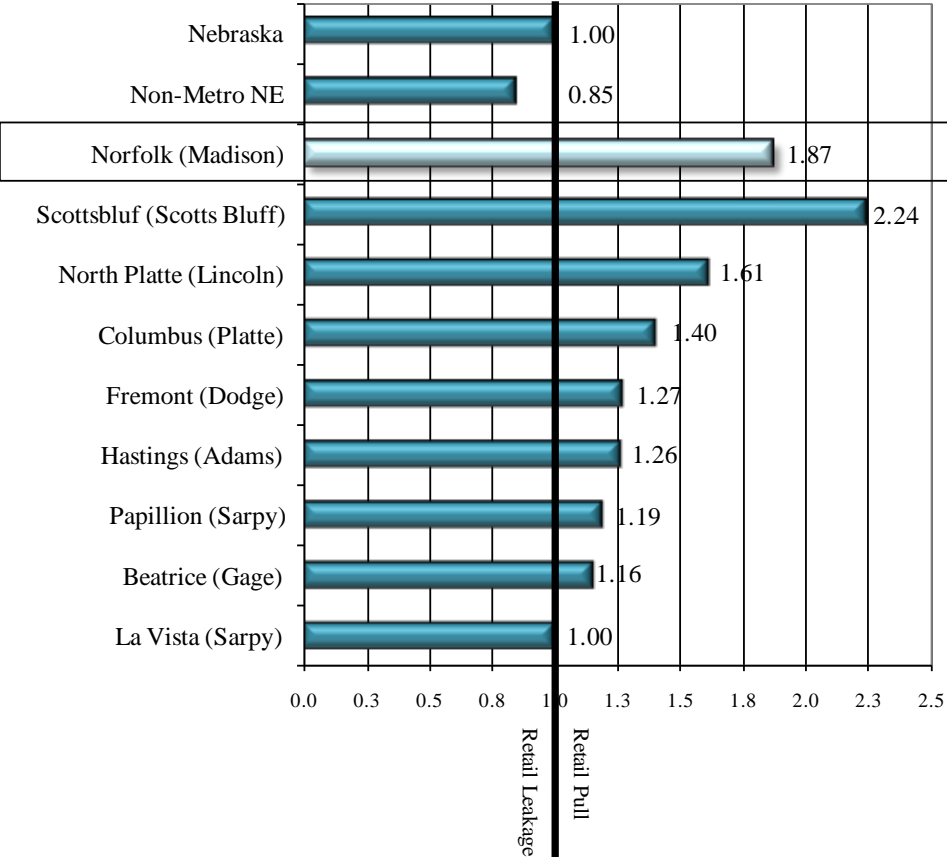
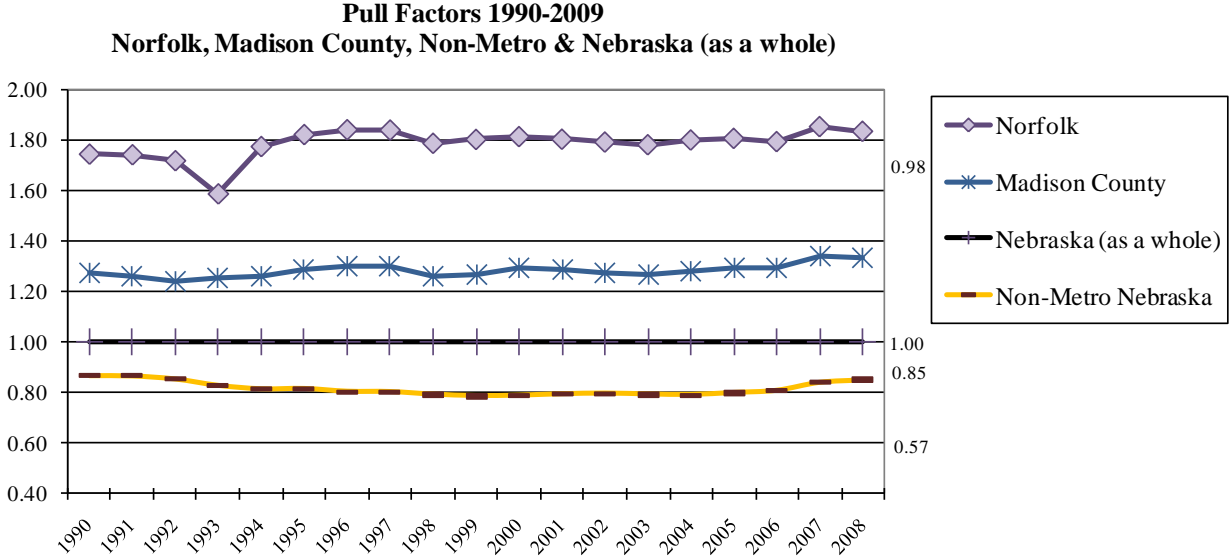


Chart 12 illustrates the pull factor trend for Norfolk, Madison County, non-metropolitan Nebraska, and Nebraska as a whole from 1990 to 2009. In examining the time line, it is apparent the city of Norfolk has enjoyed significant retail pull since 1990. Data within Madison County (as a whole) have also shown retail pull significantly above the non-metropolitan Nebraska average throughout the same time period.

Chart 12

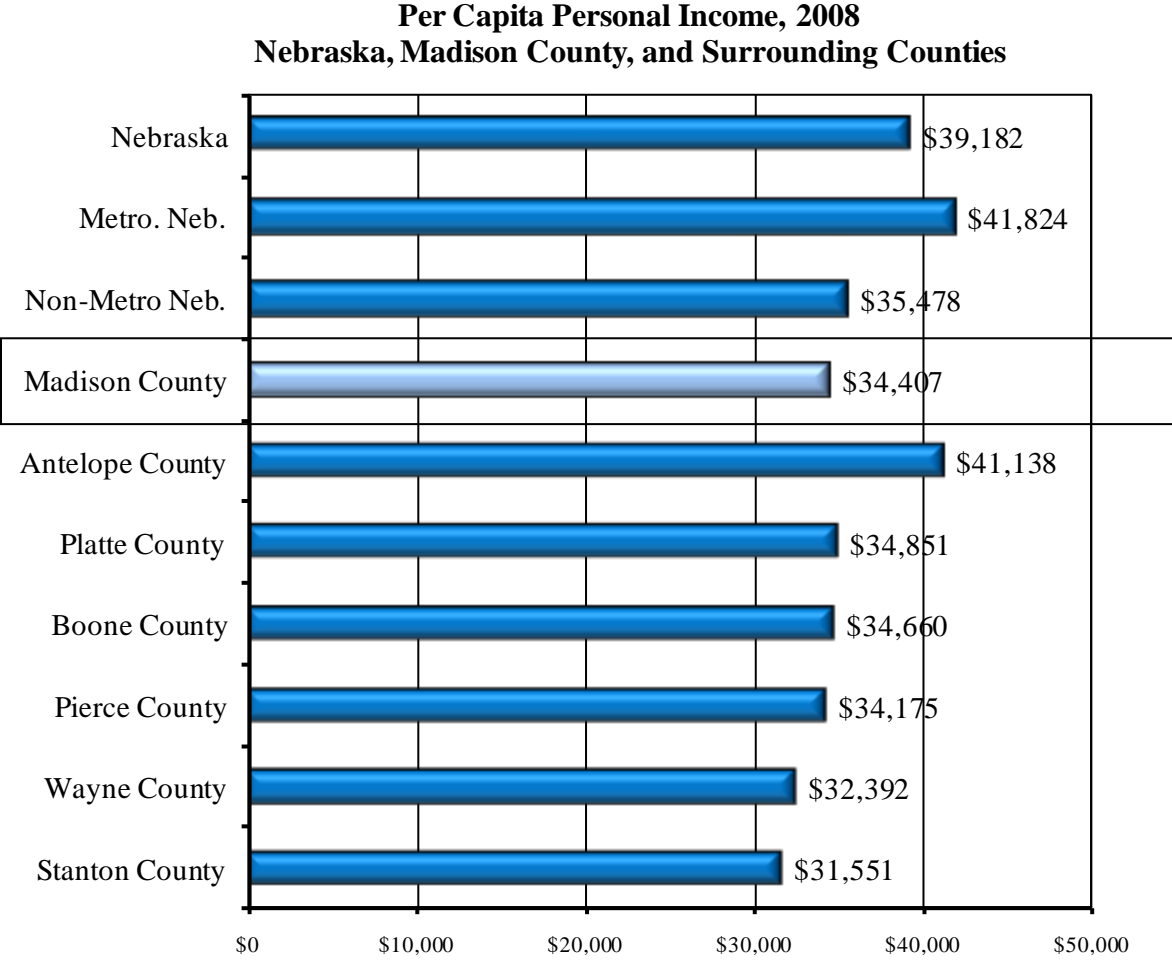


Source: U.S. Census Bureau and Nebraska Department of Revenue, 2010

Per Capita Personal Income

Per capita personal income in Madison County was \$34,407 in 2008 the last year in which such data are available. Madison County’s per capita income is \$4,775 or 12.2 percent less than that for Nebraska as a whole (\$39,182); \$7,417 or 17.7 percent less than metropolitan Nebraska (\$41,824); and \$1,071 or 3.0 percent less than non-metropolitan Nebraska (\$35,478).

Chart 13



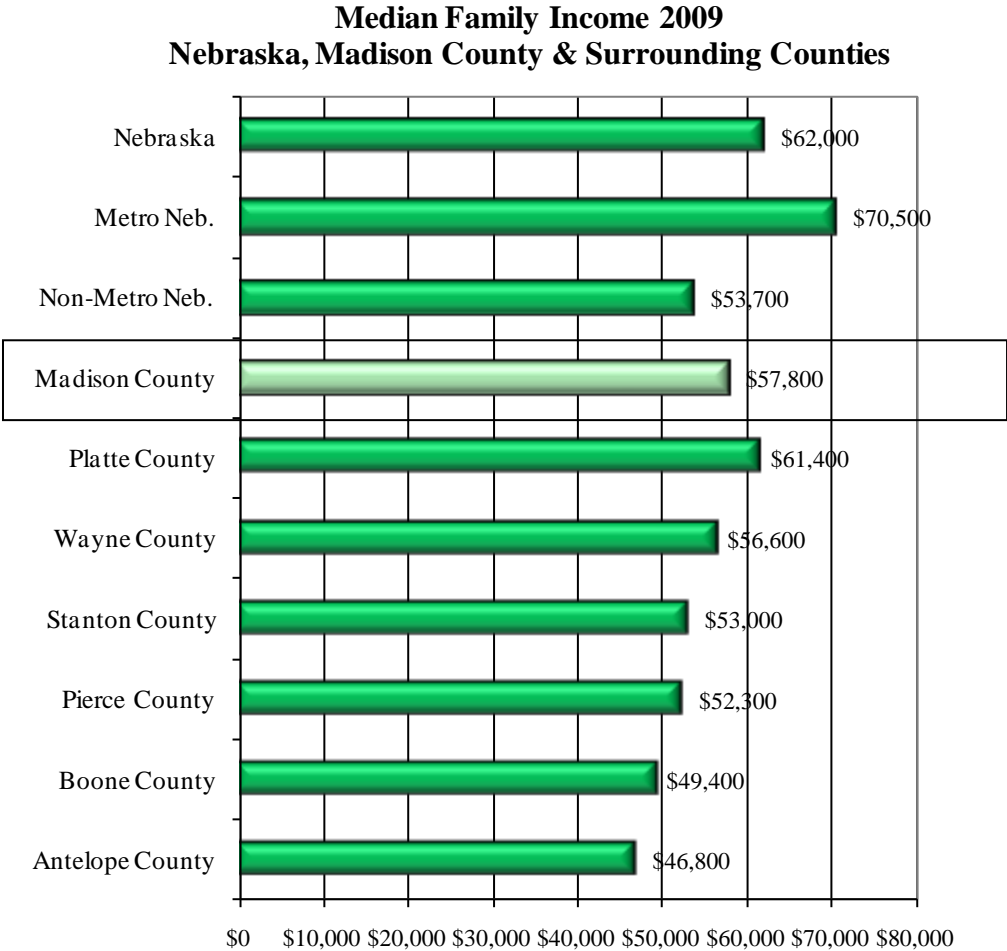
Source: Bureau of Economic Analysis, U.S. Department of Commerce, May 2010

Median Family Income

Median family income provides a different perspective of income levels in Nebraska, Madison 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 Madison County is estimated to be \$57,800 in 2009. This amount is \$4,200 or 6.8 percent less than the median family income for Nebraska as a whole (\$62,000); \$12,700 or 18.0 percent less than metropolitan Nebraska (\$70,500); and \$4,100 or 7.6 percent greater than non-metro median family income (\$53,700) in 2009.

Chart 14



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