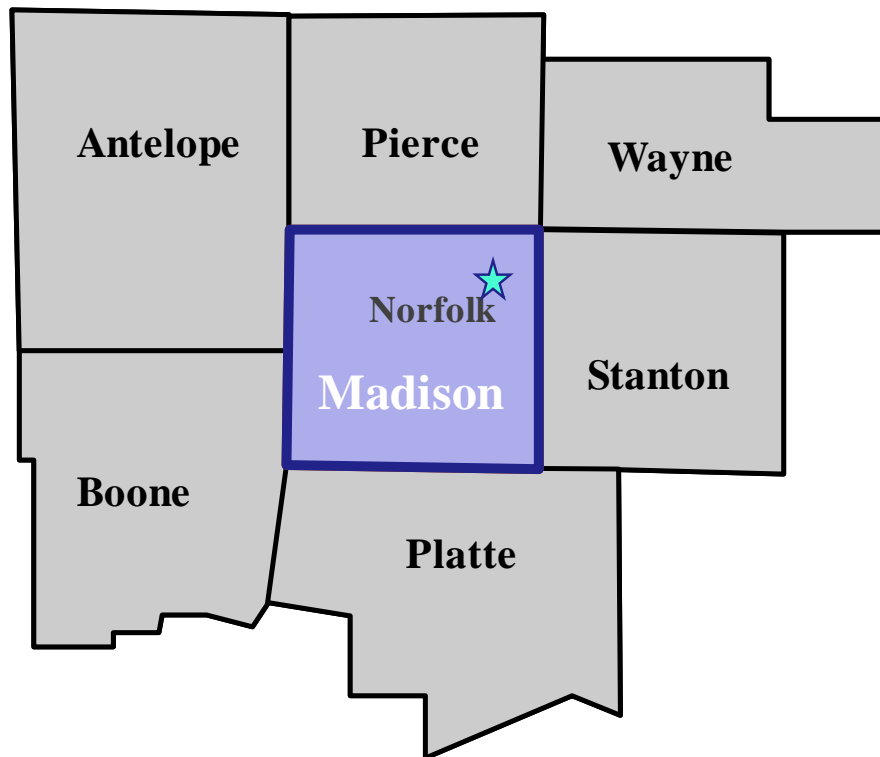


Economic and Demographic Trends

Norfolk, Madison County,
and the Surrounding Area



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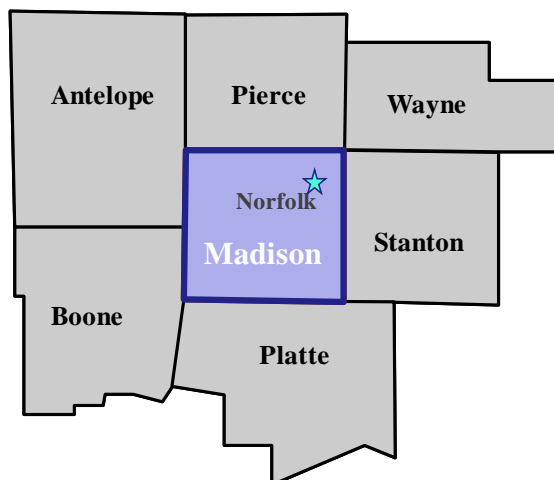
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Economic and Demographic Trends in Norfolk, Madison County, and the Surrounding Area

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 the 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:

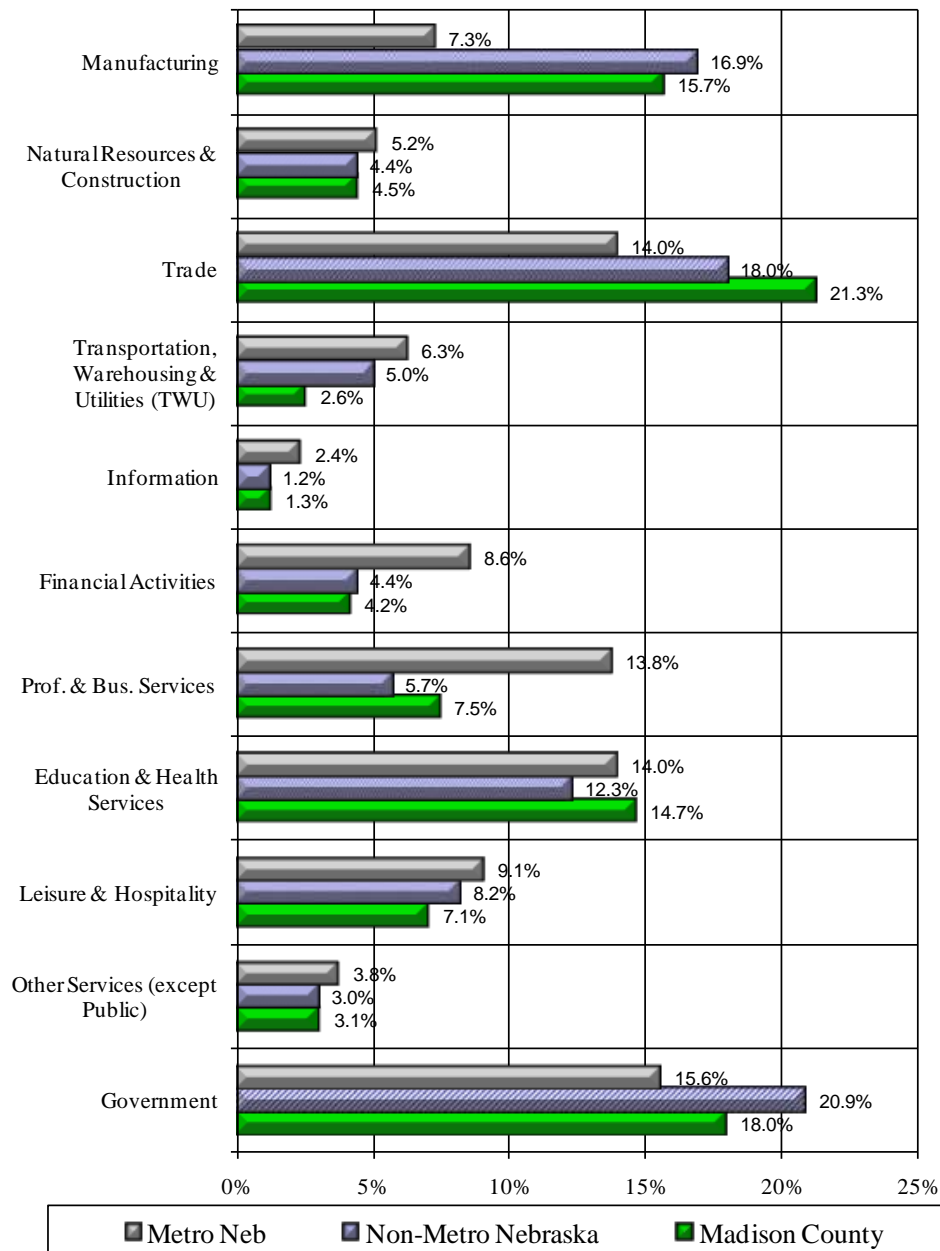
- Trade (21.3 percent Madison Co. vs. 18.0 percent non-metropolitan)
- Government (18.0 percent Madison Co. vs. 20.9 percent non-metropolitan)
- Education & Health Services (14.7 percent Madison Co. vs. 12.3 percent non-metropolitan)
- Transportation, Warehousing & Utilities (2.6 percent Madison Co. vs. 5.0 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 21.3 percent employment (4,515 employees) compared to non-metropolitan Nebraska employment at 18.0 percent of the workforce. Comparing Madison County to the overall metropolitan distribution, the largest deviation is found in the Manufacturing sector (15.7 percent Madison County vs. 7.3 percent metropolitan Nebraska).

Chart 1

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



Source: Nebraska Department of Labor, Labor Market Information, 2009

Table 1 and Chart 2 (next page) present non-farm wage and salary data for Madison County for the period 2001–2008. Non-farm employment is broken down into 11 sectors as defined by the Bureau of Labor Statistics and which are compliant with the North American Industrial Classification System (NAICS). The measure of employment reported in Table 1 is data on the number of people employed in the non-agriculture wage and salary sector in Madison County (regardless of their county of residence). These data indicate total non-farm wage and salary employment in Madison County decreased 0.7 percent (-143 jobs) between 2001 and 2008.

Table 1 also provides employment data for Madison County by major economic sector for years 2001–2008. The Professional & Business Services sector recorded the largest percentage increase of those reporting during the study time period (36.3 percent or 426 jobs). The Education & Health Services sector recorded the largest actual employment increase of 537 jobs (20.9 percent) from 2001 to 2008.

Table 1

Non-Farm Wage & Salary Employment Trends, Madison County, Nebraska
 Selected Years: 2001-2008

	2001	2002	2003	2004	2005	2006	2007	2008	% Change 2001-2008
Non-farm Employment (W&S)	21,310	21,093	22,691	22,829	22,739	21,654	21,062	21,167	-0.7
Manufacturing	3,704	3,661	5,071	4,823	4,688	3,732	3,175	3,323	-10.3
Durable Goods	(D)	(D)	1,382	1,323	1,359	1,266	(D)	(D)	(N/A)
Nondurable Goods	(D)	(D)	3,688	3,501	3,329	2,466	(D)	(D)	(N/A)
Non-manufacturing									
Natural Resources & Construction	954	948	908	945	933	930	973	962	0.8
Trade	4,923	4,588	4,569	4,695	4,577	4,555	4,599	4,515	-8.3
Wholesale Trade	1,732	1,581	1,525	1,564	1,571	1,619	1,585	1,610	-7.0
Retail Trade	3,191	3,007	3,044	3,132	3,006	2,937	3,014	2,904	-9.0
Transportation, Warehousing & Utilities	792	749	728	681	692	665	578	542	-31.6
Information	280	271	268	257	279	280	289	278	-0.7
Financial Activities	736	757	728	747	860	902	916	883	20.0
Professional & Business Services	1,172	1,159	1,323	1,458	1,467	1,420	1,420	1,598	36.3
Education & Health Services	2,567	2,704	2,842	2,885	2,974	3,060	3,104	3,104	20.9
Leisure and Hospitality	1,800	1,801	1,757	1,863	1,830	1,744	1,604	1,507	-16.3
Other Services, except Public	685	706	682	678	634	628	651	647	-5.5
Government	3,699	3,750	3,817	3,798	3,804	3,738	3,753	3,809	3.0
Federal	237	235	229	223	220	216	219	219	-7.6
State	845	858	834	852	865	799	796	804	-4.9
Local	2,617	2,657	2,754	2,723	2,719	2,723	2,738	2,786	6.5

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

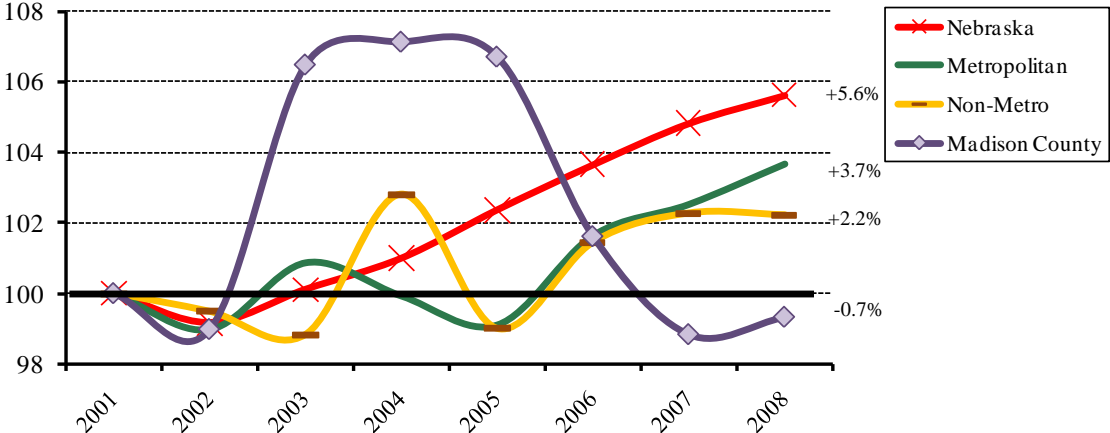
Source: Nebraska Department of Labor, Labor Market Information

(D) Data withheld to avoid disclosure

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 2001–2008. As this chart indicates total non-farm wage and salary employment in Madison County decreased 0.7 percent (-143 jobs) from 2001 to 2008, compared to a 5.6 percent increase for Nebraska as a whole, a 3.7 percent increase in metropolitan Nebraska, and a 2.2 percent increase in non-metropolitan Nebraska.

Chart 2

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

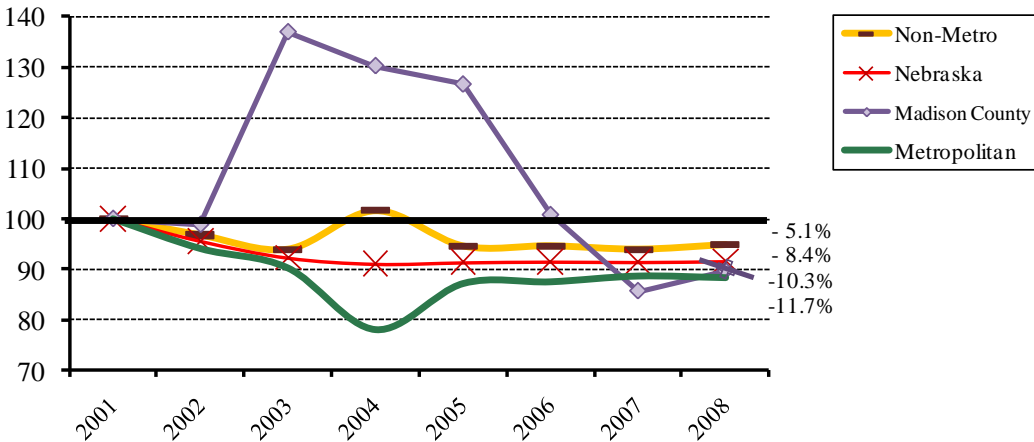


Source: Labor Force & Work Force Summary, April 2009

Chart 3 presents data on manufacturing wage and salary employment growth for Madison County, Nebraska, metropolitan, and non-metropolitan areas. Madison County reported a 10.3 percent decline in manufacturing employment (-381 jobs) between 2001 and 2008. This compares to a 5.1 percent decline in Manufacturing for non-metropolitan Nebraska, an 8.4 percent decline for Nebraska as a whole, and an 11.7 percent decrease for metropolitan Nebraska over the same period.

Chart 3

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



Source: Labor Force & Work Force Summary, April 2009

The next table (Table 2) shows labor force information for Madison County for the time period 2001–2008. In the case of the labor force information (labor force, unemployment, and total employment), these data are measured based on the county of residence of the labor force participants (regardless of where they work). As the labor force and total employment data indicate, there was a 1.2 percent decrease (-240 people) in the number of Madison County residents participating in the labor force between 2001 and 2008.

The percent of those unemployed in Madison County decreased by 8.1 percent (-56 people) between 2001 and 2008. Persons are classified as unemployed if they do not have a job, have actively looked for work in the prior four weeks, and are currently available for work. The Madison County unemployment rate was 3.3 percent in 2008; similar to that for metropolitan Nebraska (3.4 percent), Nebraska as a whole (3.3 percent), and non-metropolitan Nebraska (3.2 percent).

Table 2

Labor Force & Employment Trends, Madison County, Nebraska

Selected Years: 2001-2008

	2001	2002	2003	2004	2005	2006	2007	2008	% Change 2001-2008
Labor Force	19,270	19,201	20,559	20,700	20,373	19,390	18,933	19,030	-1.2
Unemployment	688	766	834	820	836	716	589	632	-8.1
Unemployment Rate	3.6	4.0	4.1	4.0	4.1	3.7	3.1	3.3	(N/A)
Employment	18,582	18,434	19,725	19,880	19,537	18,674	18,344	18,398	-1.0

Labor Force & Work Force Summary, 2001-2008, 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 city or county 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 is 2006.

Table 3A shows employment locations for city of Norfolk residents in the workforce or in other words, a commute shed report. The Census identified 12,334 primary jobs within Norfolk city limits. Just over half of the city of Norfolk workers (51.8 percent or 6,388 people) also reside within the city limits leaving 48.2 percent of the labor force (5,946 people) commuting from outside the city limits for employment within the city. Approximately 28 percent (28.4 percent or 3,501 people) of those residing within city limits travel outside the county line for work and approximately 184 residents or 1.5 percent of Norfolk residents leave the state boundaries 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 (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, 2006

Where City of Norfolk Workforce Participants are Employed

	Count	Share
Total Primary Jobs	12,334	100%
Live in City of Norfolk - Work Elsewhere City		
Norfolk, Nebraska	6,388	51.8%
Omaha, Nebraska	662	5.4%
Lincoln, Nebraska	250	2.0%
Columbus, Nebraska	203	1.6%
Madison, Nebraska	140	1.1%
Wayne, Nebraska	120	1.0%
Stanton, Nebraska	114	0.9%
Fremont, Nebraska	73	0.6%
South Sioux City, Nebraska	64	0.5%
Pierce, Nebraska	64	0.5%
All Other Locations	4,256	34.5%
Total City of Norfolk Residents Working Outside City:	5,946	48.2%

Live in City of Norfolk - Work Elsewhere County		
Madison Co., Nebraska	8,833	71.6%
Dakota Co., Nebraska	804	6.5%
Douglas Co., Nebraska	702	5.7%
Platte Co., Nebraska	289	2.3%
Lancaster Co., Nebraska	275	2.2%
Wayne Co., Nebraska	204	1.7%
Stanton Co., Nebraska	184	1.5%
Pierce Co., Nebraska	125	1.0%
Dodge Co., Nebraska	81	0.7%
Cuming Co., Nebraska	66	0.5%
All Other Locations	771	6.3%
Total Norfolk Residents Working Outside Madison County:	3,501	28.4%

Live in City of Norfolk - Work Elsewhere State		
Nebraska	12,150	98.5%
South Dakota	75	0.6%
Iowa	68	0.6%
Kansas	14	0.1%
Missouri	9	0.1%
All Other Locations	18	0.1%
Total Norfolk Residents Working Outside Nebraska:	184	1.5%

Source: US Census Bureau, LED Origin-Destination Data Base (2nd Quarter 2006)

Table 3B examines the commute shed area for Madison County. The Census identified 17,010 primary jobs within the county borders. As Table 3B shows, 54.1 percent of Madison County's labor force participants (9,200 people) work in a location other than the city of Norfolk. Nearly 30 percent of Madison County workforce residents (28.6 percent or 4,865 people) work outside Madison County and approximately 262 residents or 1.5 percent of Madison County workforce residents leave the state boundaries for work.

Table 3B

Madison County Commute Shed Report, 2006
 Where Madison County Workforce Participants are Employed

	Count	Share
Total Primary Jobs	17,010	100%
Live in Madison County - Work Elsewhere City		
Norfolk, Nebraska	7,810	45.9%
Omaha, Nebraska	849	5.0%
Madison, Nebraska	461	2.7%
Lincoln, Nebraska	393	2.3%
Columbus, Nebraska	312	1.8%
Newman Grove, Nebraska	160	0.9%
Battle Creek, Nebraska	146	0.9%
Stanton, Nebraska	145	0.9%
Wayne, Nebraska	139	0.8%
Tilden, Nebraska	120	0.7%
All Other Locations	6,475	38.1%
Total Madison Co. Residents Working Outside Norfolk:	9,200	54.1%

Live in Madison County - Work Elsewhere County		
Madison Co., Nebraska	12,145	71.4%
Dakota Co., Nebraska	1,052	6.2%
Douglas Co., Nebraska	898	5.3%
Platte Co., Nebraska	491	2.9%
Lancaster Co., Nebraska	424	2.5%
Wayne Co., Nebraska	251	1.5%
Stanton Co., Nebraska	235	1.4%
Pierce Co., Nebraska	156	0.9%
Antelope Co., Nebraska	105	0.6%
Dodge Co., Nebraska	97	0.6%
All Other Locations	1,156	6.8%
Total Madison Co. Residents Working Outside County:	4,865	28.6%

Live in Madison County - Work Elsewhere State		
Nebraska	16,748	98.5%
Iowa	113	0.7%
South Dakota	96	0.6%
Kansas	17	0.1%
Missouri	9	0.1%
All Other Locations	27	0.2%
Total Madison Co. Residents Working Outside Nebraska:	262	1.5%

Source: US Census Bureau, LED Origin-Destination Data Base (2nd Quarter 2006)

People also commute from other cities and counties of residence to work in Norfolk and Madison County – this is the labor shed area. The Census identified 12,344 primary jobs within the Norfolk city limits. Table 3C examines the labor shed area for jobs within the city of Norfolk. The table shows 48.3 percent or 5,956 workers in the city of Norfolk travel from outside city limits. The table also identifies 4,534 workers (36.7 percent of the workforce) travel from outside Madison County boundaries and 147 workers (1.2 percent of the workforce) travel from outside state borders to work inside the city limits of Norfolk.

Table 3C

City of Norfolk Labor Shed Report, 2006

Where Workers Live who are Employed in the City of Norfolk

	Count	Share
Total Primary Jobs	12,344	100%
Work in City of Norfolk - Live Elsewhere City		
Norfolk, Nebraska	6,388	51.7%
Omaha, Nebraska	300	2.4%
Stanton, Nebraska	284	2.3%
Pierce, Nebraska	260	2.1%
Lincoln, Nebraska	244	2.0%
Columbus, Nebraska	170	1.4%
Madison, Nebraska	150	1.2%
Battle Creek, Nebraska	121	1.0%
Tilden, Nebraska	101	0.8%
Grand Island, Nebraska	88	0.7%
All Other Locations	4,238	34.3%
Total Norfolk Workers Living Outside Norfolk:	5,956	48.3%

Work in City of Norfolk - Live Elsewhere County		
Madison Co., Nebraska	7,810	63.3%
Stanton Co., Nebraska	999	8.1%
Pierce Co., Nebraska	657	5.3%
Douglas Co., Nebraska	344	2.8%
Wayne Co., Nebraska	317	2.6%
Platte Co., Nebraska	306	2.5%
Lancaster Co., Nebraska	266	2.2%
Antelope Co., Nebraska	168	1.4%
Cuming Co., Nebraska	113	0.9%
Knox Co., Nebraska	108	0.9%
All Other Locations	1,256	10.2%
Total Norfolk Workers Living Outside Madison County:	4,534	36.7%

Work in City of Norfolk - Live Elsewhere State		
Nebraska	12,197	98.8%
Iowa	60	0.5%
South Dakota	35	0.3%
Pennsylvania	9	0.1%
Ohio	9	0.1%
All Other Locations	34	0.3%
Total Norfolk Workers Living Outside Nebraska:	147	1.2%

Source: US Census Bureau, LED Origin-Destination Data Base (2nd Quarter 2006)

Table 3D depicts the labor shed area of those employed within Madison County. The Census identified 18,937 primary jobs within Madison County. As Table 3D indicates, 53.4 percent (10,104 people) who are employed within Madison County live outside of the city of Norfolk. Approximately 36 percent (35.9 percent or 6,792 people) who work inside Madison County live outside of the county borders and 1.7 percent (323 people) live out-of-state.

Table 3D

Madison County Labor Shed Report, 2006

Where Workers Live who are Employed in Madison County

	Count	Share
Total Primary Jobs	18,937	100%
Work in Madison County - Live Elsewhere City		
Norfolk, Nebraska	8,833	46.6%
Madison, Nebraska	559	3.0%
Stanton, Nebraska	419	2.2%
Pierce, Nebraska	366	1.9%
Omaha, Nebraska	337	1.8%
Battle Creek, Nebraska	310	1.6%
Lincoln, Nebraska	287	1.5%
Columbus, Nebraska	257	1.4%
Tilden, Nebraska	253	1.3%
Newman Grove, Nebraska	151	0.8%
All Other Locations	7,165	37.8%
Total Madison Co. Workers Living Outside Norfolk:	10,104	53.4%

Work in Madison County - Live Elsewhere County		
Madison Co., Nebraska	12,145	64.1%
Stanton Co., Nebraska	1,450	7.7%
Pierce Co., Nebraska	1,068	5.6%
Platte Co., Nebraska	506	2.7%
Wayne Co., Nebraska	463	2.4%
Douglas Co., Nebraska	389	2.1%
Antelope Co., Nebraska	320	1.7%
Lancaster Co., Nebraska	310	1.6%
Cuming Co., Nebraska	192	1.0%
Knox Co., Nebraska	156	0.8%
All Other Locations	1,938	10.2%
Total Madison Co. Workers Living Outside County:	6,792	35.9%

Work in Madison County - Live Elsewhere State		
Nebraska	18,614	98.3%
Iowa	176	0.9%
South Dakota	66	0.3%
Pennsylvania	17	0.1%
Washington	10	0.1%
All Other Locations	54	0.3%
Total Madison Co. Workers Living Outside Nebraska:	323	1.7%

Source: US Census Bureau, LED Origin-Destination Data Base (2nd Quarter 2006)

Population and Migration Trends

The following tables (Tables 4 and 5) present population trend data for Norfolk, Madison County, and the surrounding area. As Table 5 indicates, Madison County's population increased by 44.7 percent (10,888 people) between 1950 and 2000. Madison County's population decrease of 3.4 percent (-1,206 people) between 2000 and 2008 compares to a 4.2 percent increase for Nebraska as a whole.

Table 4

Population 1950-2008
 Madison County and the Surrounding Area

Location	1950	1960	1970	1980	1990	2000	2004	2008	% Change 1950-2000 (50 years)	% Change 2000-2008 (8 years)
Nebraska	1,325,510	1,411,330	1,485,333	1,569,825	1,578,417	1,711,266	1,741,450	1,783,432	29.1	4.2
Madison County	24,338	25,145	27,402	31,382	32,655	35,226	35,530	34,020	44.7	-3.4
Antelope County	11,624	10,176	9,047	8,675	7,965	7,452	7,017	6,679	-35.9	-10.4
Boone County	10,721	9,134	8,190	7,391	6,667	6,259	5,765	5,446	-41.6	-13.0
Pierce County	9,405	8,722	8,493	8,481	7,827	7,857	7,446	7,231	-16.5	-8.0
Platte County	19,910	23,992	26,544	28,852	29,820	31,568	30,868	32,072	58.6	1.6
Stanton County	6,387	5,783	5,758	6,549	6,244	6,455	6,482	6,310	1.1	-2.2
Wayne County	10,129	9,959	10,400	9,858	9,364	9,851	9,454	9,274	-2.7	-5.9

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

Table 5 data reveal Madison County communities experienced a variety of population shifts during the 1950–2000 time period. The city of Norfolk reported a 90.3 percent increase in population (10,232 people) between 1950 and 2000. The city of Norfolk experienced a 7.4 percent increase in population (1,597 people) between 2000 and 2008. The rural areas outside of the selected communities experienced a 1.8 percent increase (163 people) during the 1950–2000 time period and a population decrease of 29.2 percent (-2,751 people) during the 2000 to 2008 time period.

Table 5

Population 1950-2008
 Madison County Communities / Rural Populations

	1950	1960	1970	1980	1990	2000	2004	2006	2008	% Change 1950-2000 (50 years)	% Change 2000-2008 (8 years)
Madison County	24,338	25,145	27,402	31,382	32,655	35,226	35,530	35,168	34,020	44.7	-3.4
Battle Creek	630	587	768	948	1,003	1,002	1,046	1,069	1,069	59.0	6.7
Madison	1,663	1,513	1,595	1,950	2,159	2,138	2,179	2,155	2,082	28.6	-2.6
Meadow Grove	461	430	372	400	338	334	337	330	320	-27.5	-4.2
Newman Grove	1,004	880	863	930	787	777	777	760	728	-22.6	-6.3
Norfolk	11,335	13,640	16,607	19,449	21,362	21,567	22,922	23,445	23,164	90.3	7.4
Total Rural Areas:	9,245	8,095	7,197	7,705	7,006	9,408	8,269	7,409	6,657	1.8	-29.2

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

The next table (Table 6) 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 does not follow this pattern having 11.6 percent in-migration occurring in the ‘15–24’ year age group (501 people).

Table 6

**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 6 (continued)

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

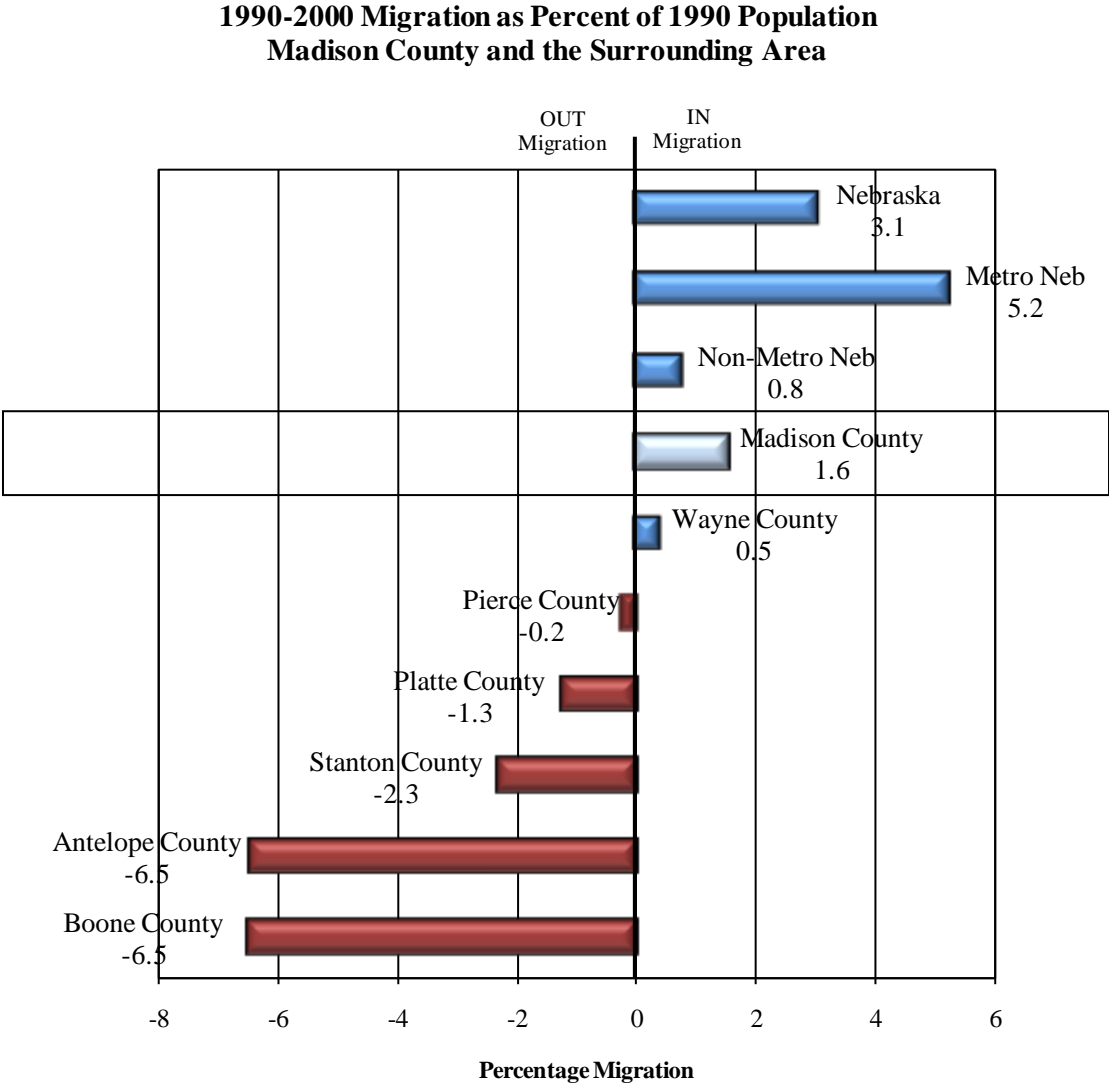
STANTON COUNTY					
0 - 14	1,744	1,546	-11.4	153	8.8
15 - 24	732	865	18.2	-301	-41.1
25 - 44	1,851	1,766	-4.6	32	1.7
45 - 64	1,154	1,408	22.0	8	0.7
Over 65	763	870	14.0	-36	-4.7
Total:	6,244	6,455	3.4	-144	-2.3

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

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, 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

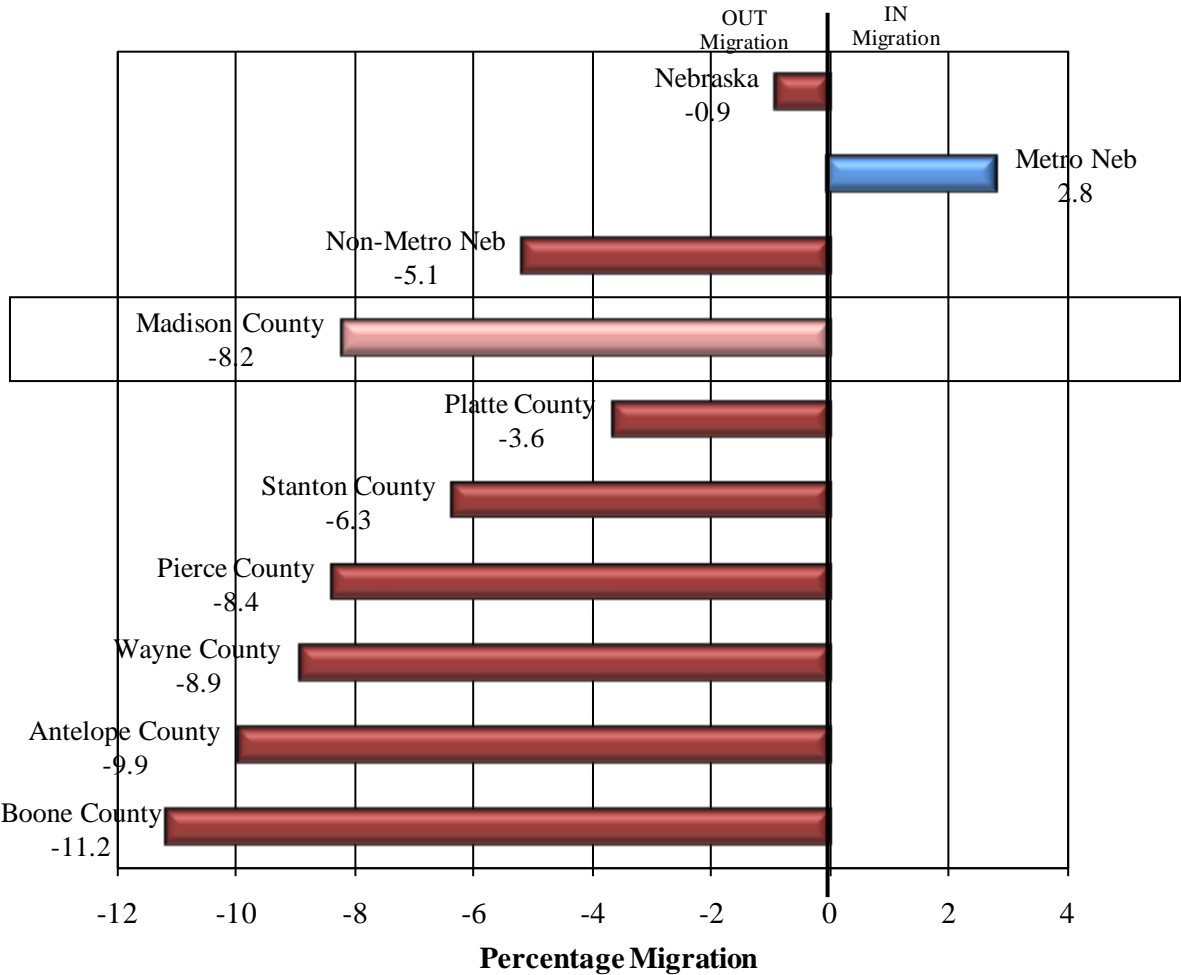


Source: U.S. Census Bureau, Population Estimates and Population Change, July 2005

Chart 5 shows the 2000–2008 migration pattern for the study area as a percentage of the 2000 population. Madison County’s 8.2 percent out-migration (-2,890 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
 Madison County and the Surrounding Area**



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

The next series of tables (Tables 7–10) provides further detail on migration between 1995 and 2000. Migration patterns are influenced by employment opportunities, cost-of-living, and quality-of-life factors. While these data provide further insight to where counties are gaining and losing population due to migration, it is important to recognize these data do not reflect migration to or from foreign localities.

Table 7 data show 66.4 percent of those moving in to Madison County between 1995 and 2000 moved from other Nebraska locations (4,163 people). People also migrated in from 36 other states. Table 8 shows in-state migration flows. Migration to Madison County from within Nebraska came primarily from Stanton, Douglas, and Lancaster Counties.

Table 7

**IN Migration - Madison County
 1995-2000**

"From" Location	# People	Percent
Other Nebraska Counties	4,163	66.4%
California	337	5.4%
Iowa	288	4.6%
Texas	255	4.1%
South Dakota	138	2.2%
Kansas	130	2.1%
Colorado	113	1.8%
Illinois	85	1.4%
Wisconsin	52	0.8%
Louisiana	49	0.8%
Washington	48	0.8%
Other States (26)	611	9.7%
Total:	6,269	100%

Table 8

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

In-State Movement:	# People	Percent
Stanton County	388	9.3%
Douglas County	377	9.1%
Lancaster County	348	8.4%
Platte County	317	7.6%
Pierce County	292	7.0%
Antelope County	199	4.8%
Wayne County	188	4.5%
Boone County	141	3.4%
Cedar County	140	3.4%
Knox County	133	3.2%

Source: US Census Bureau, July 2005

Table 9 data reveal 64.3 percent of people migrating out of Madison County between 1995 and 2000 remained in the state of Nebraska (4,968 people). Madison County residents also moved to 37 other states during this time period. Looking within Nebraska, Table 10 shows the majority of people leaving Madison County (but staying in Nebraska) went to Lancaster, Stanton, 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 9

**OUT Migration - Madison County
 1995-2000**

"To" Location	# People	Percent
Other Nebraska Counties	4,968	64.3%
South Dakota	352	4.6%
Texas	273	3.5%
Kansas	272	3.5%
Iowa	244	3.2%
Minnesota	176	2.3%
Colorado	138	1.8%
Missouri	123	1.6%
Arizona	119	1.5%
Georgia	111	1.4%
Florida	104	1.3%
Other States (27)	850	11.0%
Total:	7,730	100%

Table 10

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

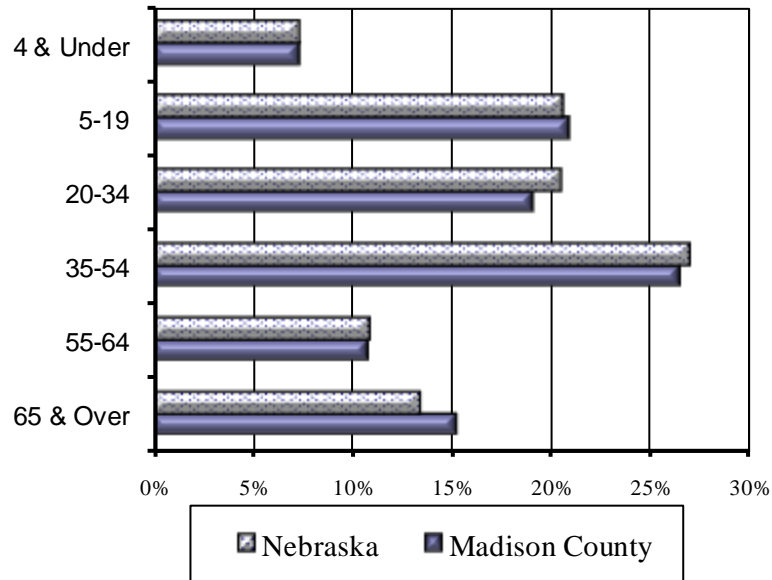
In-State Movement:	# People	Percent
Lancaster County	766	15.4%
Stanton County	603	12.1%
Douglas County	518	10.4%
Pierce County	402	8.1%
Platte County	365	7.3%
Wayne County	279	5.6%
Buffalo County	159	3.2%
Antelope County	156	3.1%
Cuming County	150	3.0%
Dodge County	138	2.8%

Source: US Census Bureau, July 2005

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 older than Nebraska as a whole. The median age for Madison County residents in 2008 was 37.5 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
 Madison County and Nebraska**



Source: U.S. Census Bureau, July 2009

Chart 7

	2008 Population		Percent	
	Nebraska	Madison County	Nebraska	Madison County
4 & Under	132,092	2,529	7.4%	7.4%
5-19	368,255	7,113	20.6%	20.9%
20-34	365,740	6,484	20.5%	19.1%
35-54	481,660	9,010	27.0%	26.5%
55-64	194,838	3,698	10.9%	10.9%
65 & Over	240,847	5,186	13.5%	15.2%
Total	1,783,432	34,020	100%	100%
Median Age	36.2	37.5		

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

Retail Sales

Table 11 and Chart 8 show the retail sales (non-motor vehicle) pull factors for Madison 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 11

**2008 Retail Sales (Non-Motor Vehicle) Pull Factors
 Nebraska, Madison 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
Madison County	34,020	516,973	15,196	1.34
Antelope County	33,238	366,666	11,032	0.98
Boone County	5,446	44,620	8,193	0.72
Pierce County	7,231	32,457	4,489	0.40
Platte County	32,072	371,041	11,569	1.02
Stanton County	6,310	12,237	1,939	0.17
Wayne County	9,274	61,456	6,627	0.59

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

Reviewing the pull factors at the county level indicates Madison County enjoys significant retail pull. The 2008 pull factor of 1.34 indicates, on a per capita basis, retail sales in Madison County are approximately 34 percent above 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 (1.34) with the pull factor for the non-metropolitan area of Nebraska (0.85) indicates per capita retail sales in Madison County are approximately 58 percent greater than the average per capita retail sales in the non-metropolitan area of Nebraska.

Chart 8

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

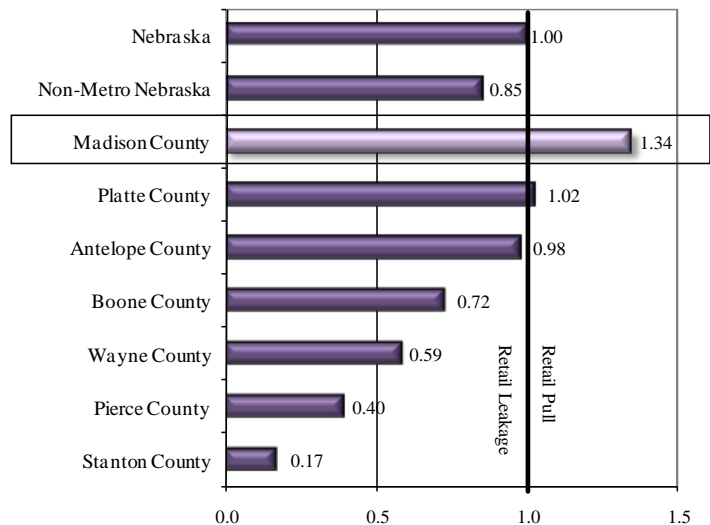


Table 12 and Chart 9 compare the 2008 pull factors for Norfolk and selected area communities. The community of Norfolk’s pull factor of 1.85 indicates that, on a per capita basis, non-motor vehicle retail sales in Norfolk are approximately 85 percent greater than the state’s average per capita sales.

Table 12

**2008 Retail Sales (NMV) Pull Factors
 Nebraska, Norfolk, 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
Norfolk (Madison)	22,940	478,993	20,880	1.85
Neligh (Antelope)	1,460	25,615	17,545	1.55
Albion (Boone)	1,601	34,841	21,762	1.92
Pierce (Pierce)	1,640	10,627	6,480	0.57
Columbus (Platte)	21,595	345,218	15,986	1.41
Stanton (Stanton)	1,555	10,161	6,534	0.58
Wayne (Wayne)	5,296	58,619	11,069	0.98

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

Chart 9

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

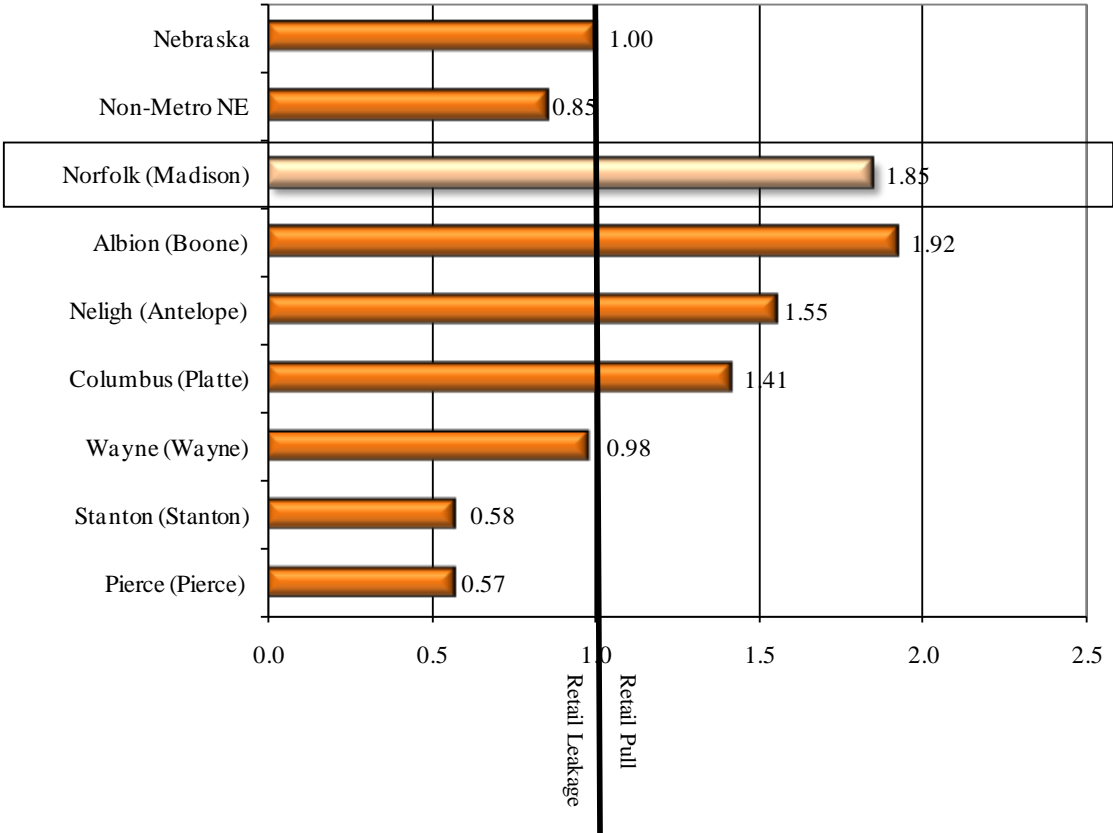


Table 13 and Chart 10 further breakdown the 2008 pull factors into the communities reporting retail sales figures within Madison County. As this table indicates, the community of Norfolk had the strongest pull factor (1.85) compared to the other communities reporting in the county. Together, these communities contributed to an overall pull factor of 1.34 for Madison County in 2008.

Table 13

**2008 Retail Sales (NMV) Pull Factors
 Nebraska, Norfolk, and Available Madison 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
Madison County	34,020	516,973	15,196	1.34
Battle Creek	1,139	14,544	12,769	1.13
Madison	2,186	10,836	4,957	0.44
Meadow Grove	283	1,094	3,867	0.34
Newman Grove	734	5,149	7,015	0.62
Norfolk	22,940	478,993	20,880	1.85
Tilden	997	828	831	0.07

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

Chart 10

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

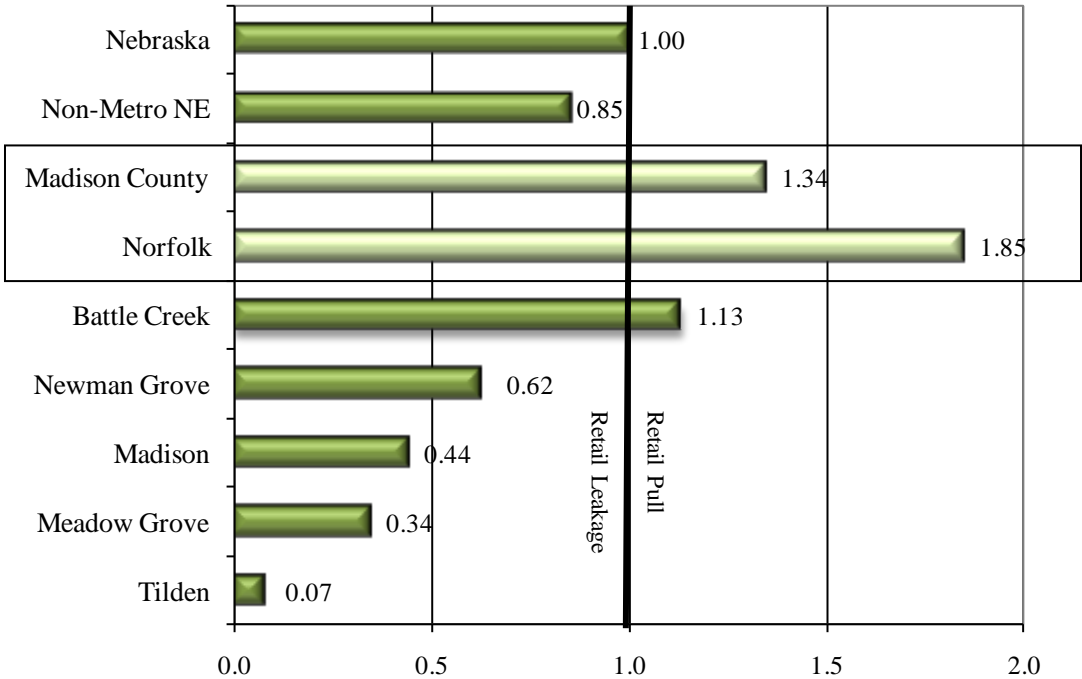


Table 14 (sorted by population) and Chart 11 (sorted by pull factor) show the 2008 pull factors for Nebraska, Norfolk, and eight other similarly sized communities selected from around the state. Scottsbluff's pull factor of 2.08 leads the group for 2008 thus indicating Scottsbluff has greater retail pull.

Table 14

**2008 Retail Sales (NMV) Pull Factors
 Norfolk & 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
Norfolk (Madison)	22,940	478,993	20,880	1.85
Beatrice (Gage)	12,769	164,533	12,885	1.14
Scottsbluff (Scotts Bluff)	14,785	347,109	23,477	2.08
La Vista (Sarpy)	16,643	183,883	11,049	0.98
Coumbus (Platte)	21,595	345,218	15,986	1.41
Papillion (Sarpy)	23,739	313,415	13,203	1.17
North Platte (Lincoln)	24,107	433,217	17,971	1.59
Fremont (Dodge)	25,224	355,244	14,084	1.24
Hastings (Adams)	25,394	356,545	14,041	1.24

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

Chart 11

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

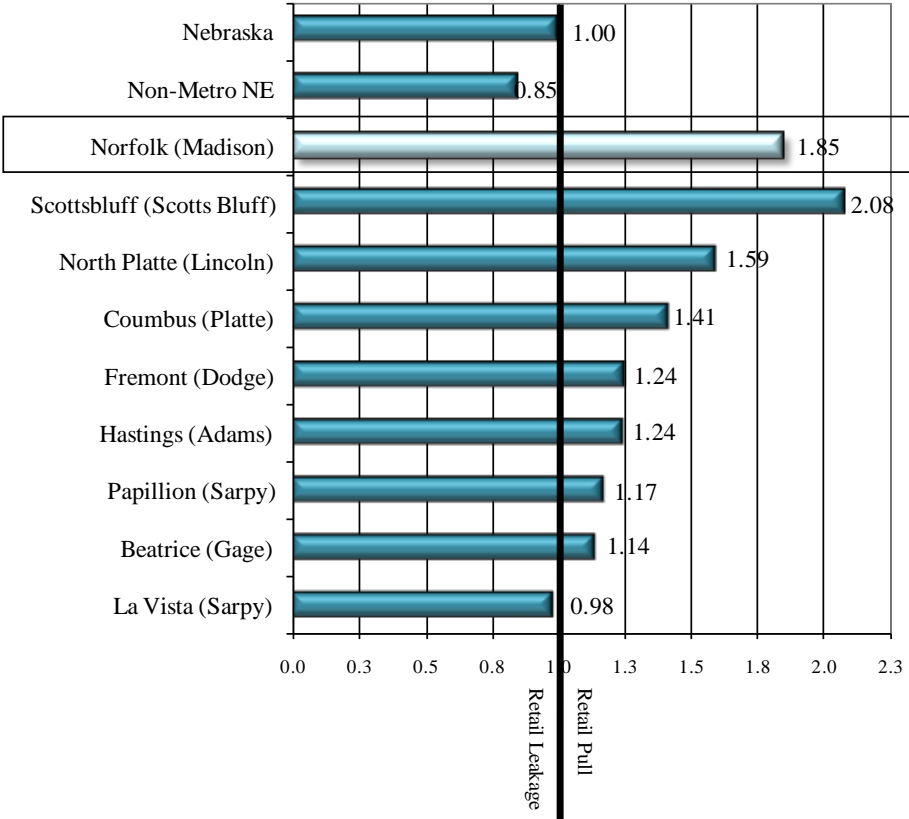
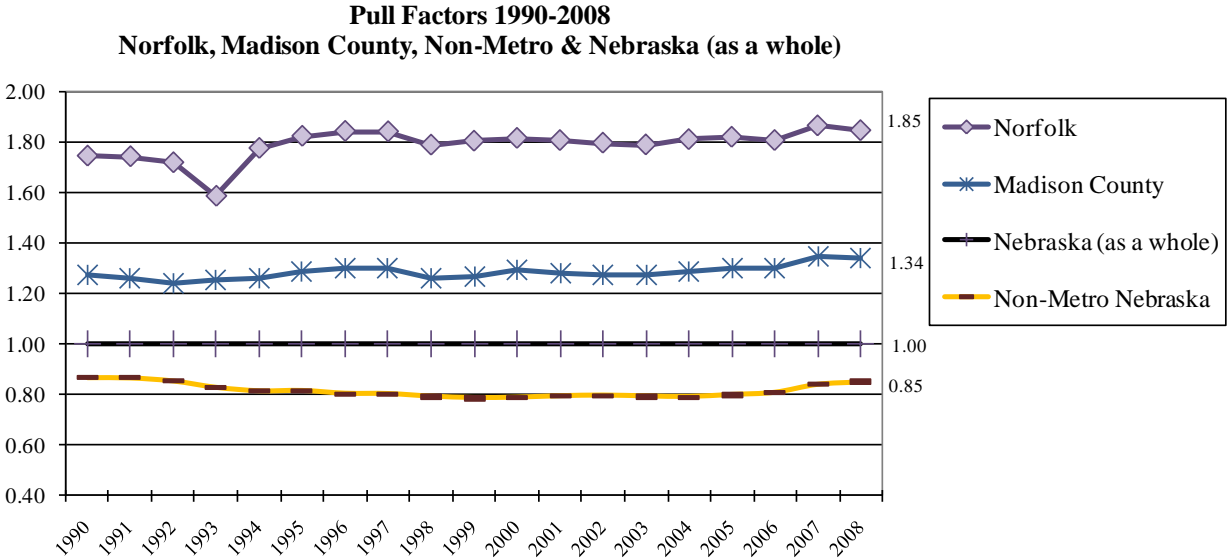


Chart 12 illustrates the pull factor trend for Norfolk, Madison County, non-metropolitan Nebraska, and Nebraska as a whole from 1990 to 2008. In examining the time line, it is apparent the city of Norfolk enjoys significant retail pull. Data within Madison County (as a whole) have also shown retail pull throughout the time period.

Chart 12



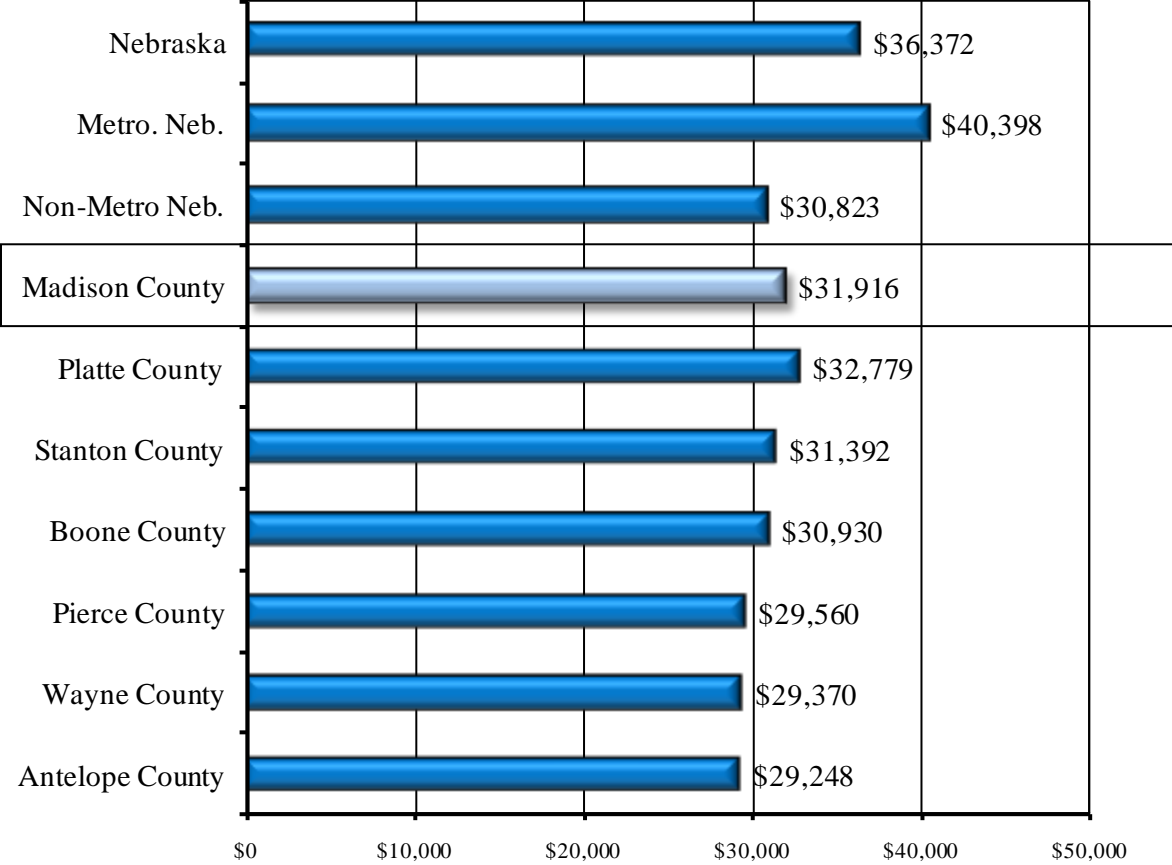
Source: U.S. Census Bureau and Nebraska Department of Revenue, 2009

Per Capita Personal Income

Per capita personal income in Madison County was \$31,916 in 2007 the last year in which such data are available. Madison County’s per capita income is \$4,456 or 12.3 percent less than that for Nebraska as a whole (\$36,372); \$8,482 or 21.0 percent less than metropolitan Nebraska (\$40,398); and \$1,093 or 3.5 percent greater than non-metropolitan Nebraska (\$30,823).

Chart 13

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



Source: Bureau of Economic Analysis, US Department of Commerce, May 2009

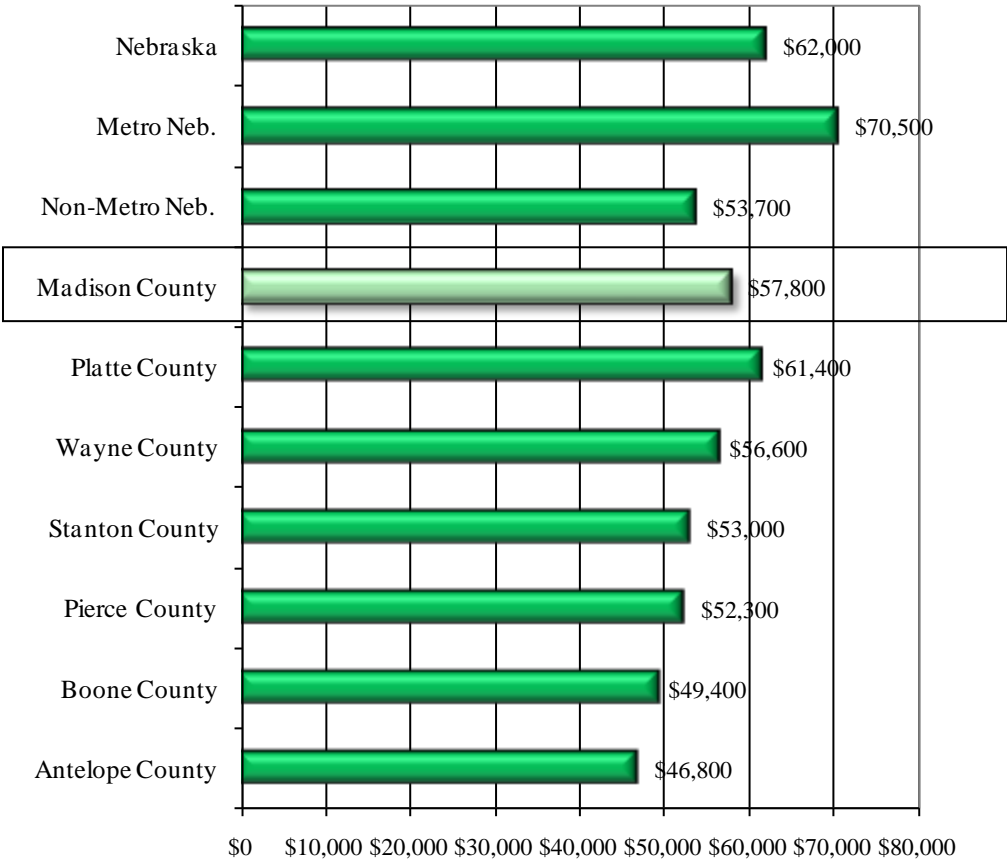
Median Family Income

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 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

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



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