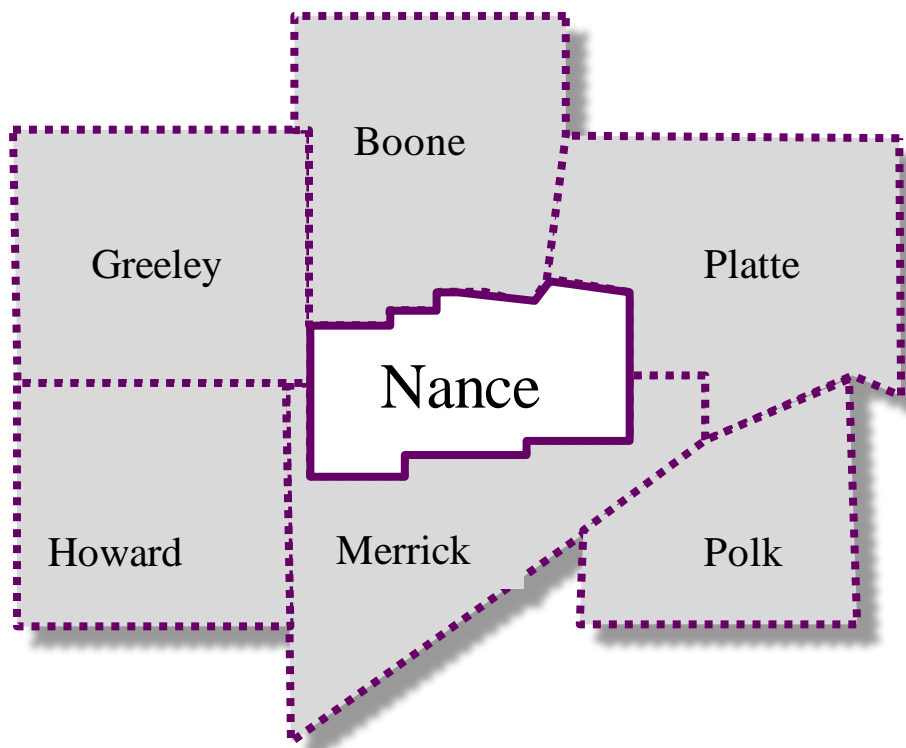


Economic and Demographic Trends

Nance County and the Surrounding Area



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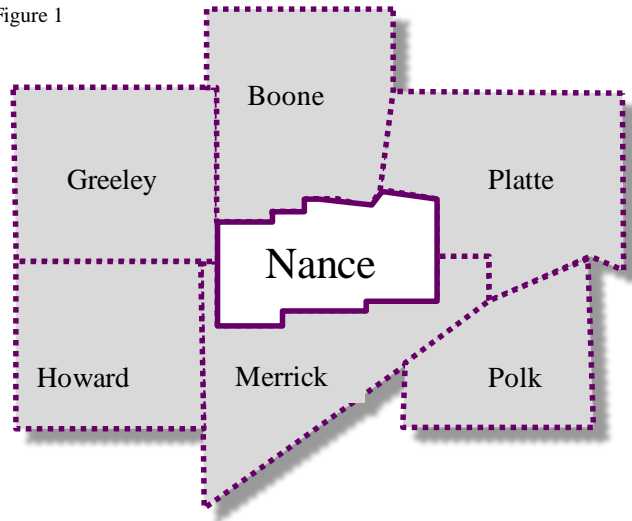
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Economic and Demographic Trends in Fullerton, Nance County, and the Surrounding Area

This study provides data on labor force, employment, commuting patterns, population, migration, retail sales, and income for Nance 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 Nance County, other counties included in this area are Boone, Greeley, Howard, Merrick, Platte, and Polk. The retail sales section also compares retail growth between Fullerton 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 Nance 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

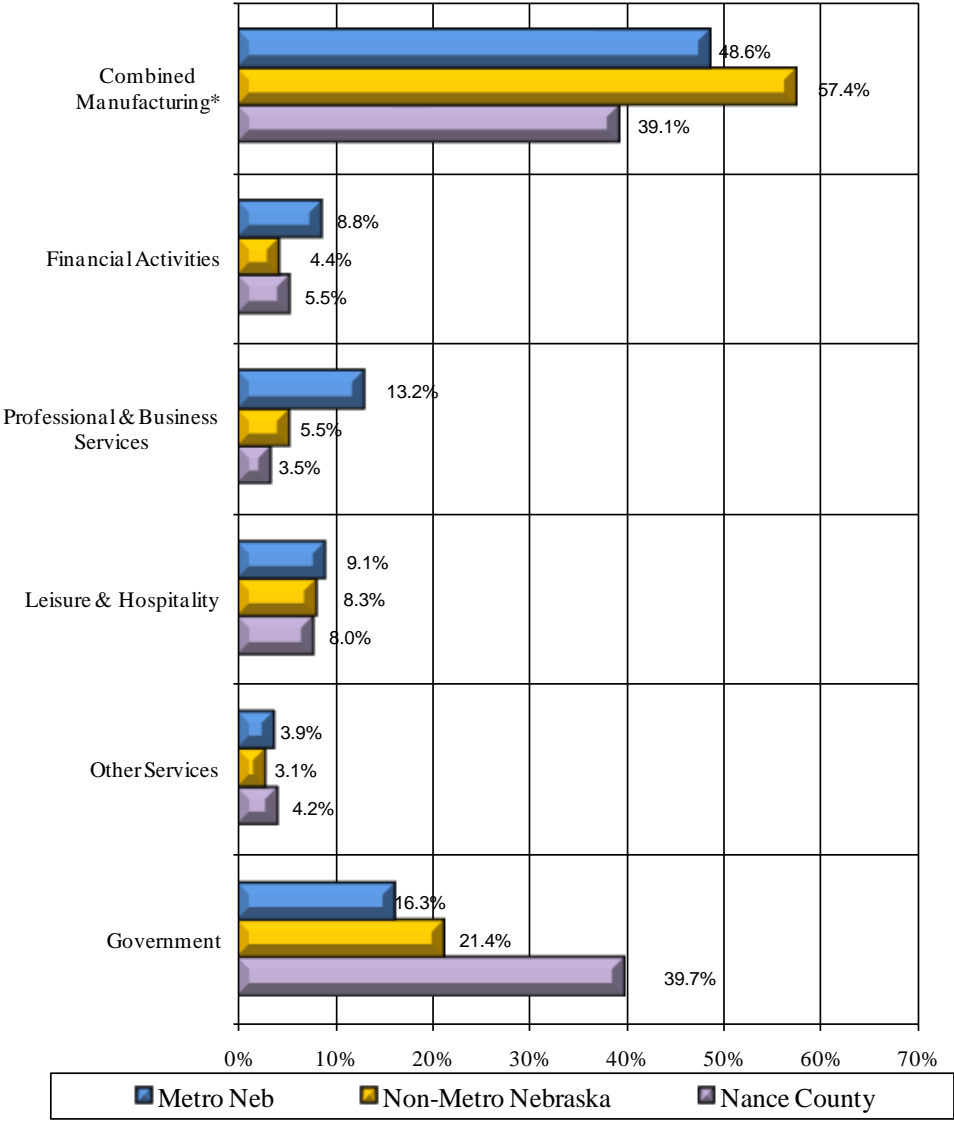
In an attempt to avoid disclosure of individual reporting units, data were withheld in six of the eleven employment sectors. These sectors have been combined into one sector for the purpose of this study. The Combined Manufacturing sector consists of the following sectors: Manufacturing; Natural Resources & Construction; Trade; Transportation, Warehousing & Utilities; Information; and Education & Health Services. When comparing Nance County non-farm wage and salary employment sectors to non-metropolitan Nebraska and metropolitan sectors, there are significant differences between the distributions. Deviations from the non-metropolitan and metropolitan state distributions of employment are noted in Chart 1 (next page).

Chart 1 graphically displays the variances among employment by major economic sectors in Nance County, metropolitan Nebraska, and non-metro Nebraska.

The largest deviation between Nance County and non-metropolitan Nebraska employment sectors falls in the Government sector having 39.7 percent employment (376 employees) compared to non-metropolitan Nebraska employment at 21.4 percent of the workforce—a difference of 18.3 percent. Comparing Nance County to the overall metropolitan distribution, the largest deviation is also found in the Government sector (39.7 percent or 376 employees Nance County vs. 16.3 percent metropolitan Nebraska; a difference of 23.4 percent).

Chart 1

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



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

*Combined Manufacturing. To avoid disclosure of individual reporting units, the following six sectors have been combined into a Combined Manufacturing sector: Manufacturing; Natural Resources & Construction; Trade; Transportation, Warehousing & Utilities; Information; and Education & Health Services.

Table 1 and Chart 2 (next page) present non-farm wage and salary data for Nance 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 Nance County (regardless of their county of residence). These data indicate total non-farm wage and salary employment in Nance County increased 7.7 percent (68 jobs) between 2001 and 2009.

Table 1 also provides employment data for Nance County by major economic sector for years 2001–2009. Of the sectors reporting complete data, the Professional & Business Services sector recorded the largest percentage and actual employment increase between 2001 and 2009 (266.7 percent or 24 jobs).

Table 1

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

| | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | # Change 2001-2009 | % Change 2001-2009 |
|---|------------|------------|------------|------------|------------|------------|------------|------------|------------|-----------------------|-----------------------|
| Non-farm Employment (W&S) | 879 | 882 | 856 | 825 | 851 | 856 | 887 | 895 | 947 | 68 | 7.7 |
| Manufacturing | (D) | (D) | (D) | (D) | (D) | (D) | (D) | (D) | (D) | (N/A) | (N/A) |
| Durable Goods | - | - | - | - | - | - | - | - | - | 0 | - |
| Nondurable Goods | (D) | (D) | (D) | (D) | (D) | (D) | (D) | (D) | (D) | (N/A) | (N/A) |
| Non-manufacturing | | | | | | | | | | | |
| Natural Resources & Construction | 17 | 15 | 13 | 18 | 18 | 21 | (D) | (D) | (D) | (N/A) | (N/A) |
| Trade | (D) | (D) | (D) | (D) | (D) | (D) | (D) | 138 | (D) | (N/A) | (N/A) |
| Wholesale Trade | (D) | (D) | (D) | (D) | (D) | (D) | (D) | 53 | (D) | (N/A) | (N/A) |
| Retail Trade | (D) | (D) | (D) | (D) | 75 | 76 | 79 | 85 | 86 | (N/A) | (N/A) |
| Transportation, Warehousing & Utilities | (D) | (D) | (D) | (D) | (D) | (D) | (D) | (D) | (D) | (N/A) | (N/A) |
| Information | (D) | (D) | (D) | (D) | (D) | (D) | (D) | (D) | (D) | (N/A) | (N/A) |
| Financial Activities | 57 | 59 | 58 | 53 | 54 | 52 | 51 | 54 | 52 | -5 | -8.8 |
| Professional & Business Services | 9 | 8 | (D) | 22 | (D) | 24 | 26 | 26 | 33 | 24 | 266.7 |
| Education & Health Services | (D) | (D) | (D) | (D) | (D) | (D) | (D) | (D) | (D) | (N/A) | (N/A) |
| Leisure and Hospitality | 55 | 50 | 42 | 42 | 49 | 46 | 47 | 43 | 76 | 21 | 38.2 |
| Other Services, except Public | 35 | 30 | 28 | 26 | 31 | 33 | 32 | 35 | 40 | 5 | 14.3 |
| Government | 425 | 420 | 399 | 381 | 386 | 375 | 379 | 373 | 376 | -49 | -11.5 |
| Federal | 24 | 26 | 25 | 21 | 20 | 19 | 19 | 17 | 19 | -5 | -20.8 |
| State | 14 | 14 | 11 | 10 | 10 | 10 | 10 | 14 | 10 | -4 | -28.6 |
| Local | 387 | 381 | 363 | 350 | 356 | 346 | 350 | 341 | 347 | -40 | -10.3 |

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

Source: Nebraska Department of Labor, Labor Market Information

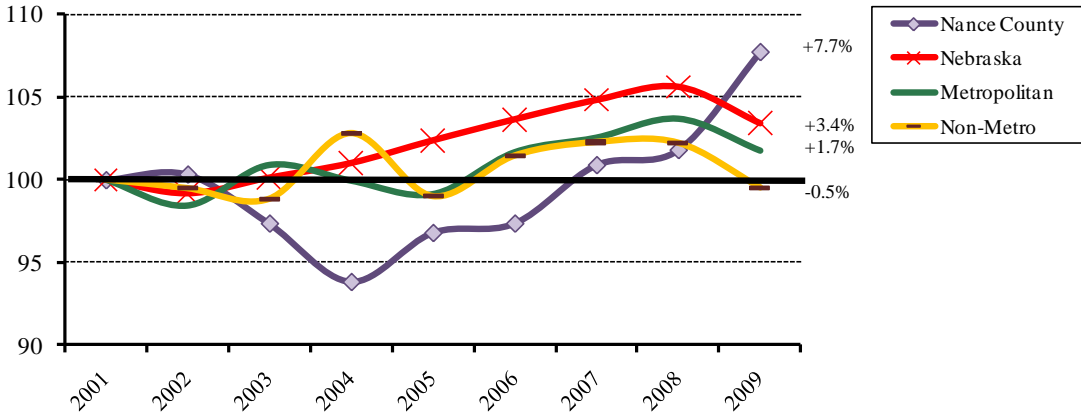
(D) Data withheld to avoid disclosure of individual reporting units

(N/A) Data not available

Chart 2 compares total non-farm wage and salary employment growth in Nance 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 Nance County increased 7.7 percent (68 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, Nance County, Nebraska, Metro, and Non-Metro Nebraska, 2001-2009
 (Index, 2001=100)

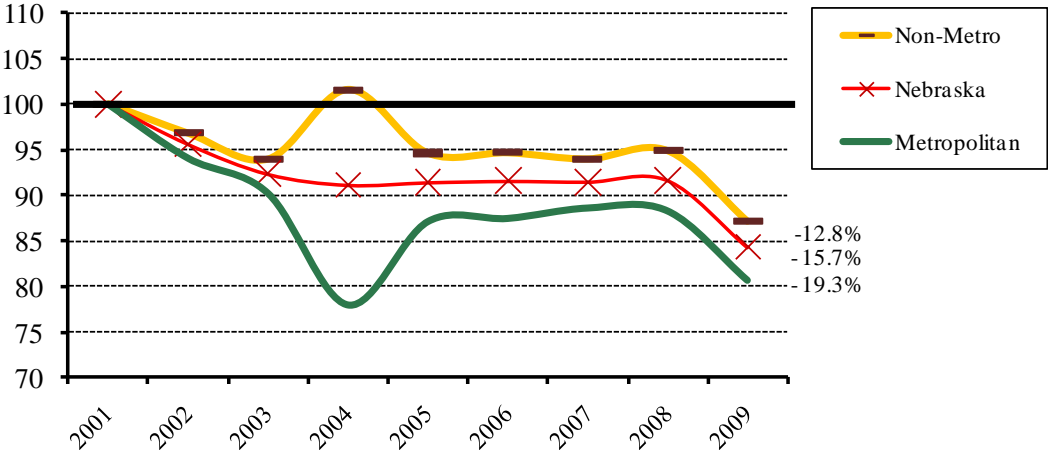


Source: Labor Force & Work Force Summary, August 2010

Chart 3 presents data on manufacturing wage and salary employment growth for Nebraska, metropolitan, and non-metropolitan areas. Nance County is not represented in this chart due to data being withheld in an attempt to avoid disclosure of individual reporting units. The Manufacturing sector for non-metropolitan Nebraska experienced a 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, 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 Nance 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 2.7 percent increase (56 people) in the number of Nance County residents participating in the labor force between 2001 and 2009.

The percent of those unemployed in Nance County increased by 1.4 percent (1 person) 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 Nance County unemployment rate was 3.5 percent in 2009; significantly 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, Nance County, Nebraska
 Selected Years: 2001-2009

| | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | # Change 2001-2009 | % Change 2001-2009 |
|--------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-----------------------|-----------------------|
| Labor Force | 2,081 | 2,085 | 2,105 | 2,033 | 2,026 | 2,015 | 2,025 | 2,057 | 2,137 | 56 | 2.7 |
| Unemployment | 73 | 93 | 110 | 92 | 79 | 58 | 49 | 61 | 74 | 1 | 1.4 |
| Unemployment Rate | 3.5 | 4.5 | 5.2 | 4.5 | 3.9 | 2.9 | 2.4 | 3.0 | 3.5 | (N/A) | (N/A) |
| Employment | 2,008 | 1,992 | 1,995 | 1,941 | 1,947 | 1,957 | 1,976 | 1,996 | 2,063 | 55 | 2.7 |

Labor Force & Work Force Summary, 2001-2009, Annually, Nance 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 (Work Destination) and workflow (Home Destination) patterns for Nance County. A Work Destination report looks at where residents in a selected area are working (where they are commuting to work). A Home Destination report looks at the area from which a county is pulling employees to fill positions. These data are from the U.S. Census Bureau’s Local Employment Dynamics (LED) 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 Nance County are from 2008.

Table 3 (pages 6-7) examines the Work Destination area for Nance County from three perspectives: by state, by county, and by place (city). In Table 3, the Census identified 1,163 county labor force participants holding primary jobs. As Table 3 shows, 97.6 percent of Nance County’s labor force participants are employed within the state of Nebraska. The majority of Nance County workers leave the county for employment with only 36.3 percent remaining within county borders. Looking deeper to the locality level, the table also shows the top 25 locations where Nance County labor force participants are employed.

Table 3

Work Destination Report
Where Workers are Employed Who Live in the Selection Area
 2008

| | Count | Share |
|---------------------------|--------------|-------------|
| Total Primary Jobs | 1,163 | 100% |

By States

Jobs Counts by States Where Workers are Employed
 2008

| | Count | Share |
|--------------|-------|-------|
| Nebraska | 1,135 | 97.6% |
| Iowa | 14 | 1.2% |
| South Dakota | 6 | 0.5% |
| Florida | 2 | 0.2% |
| Kansas | 2 | 0.2% |
| Texas | 2 | 0.2% |
| California | 1 | 0.1% |



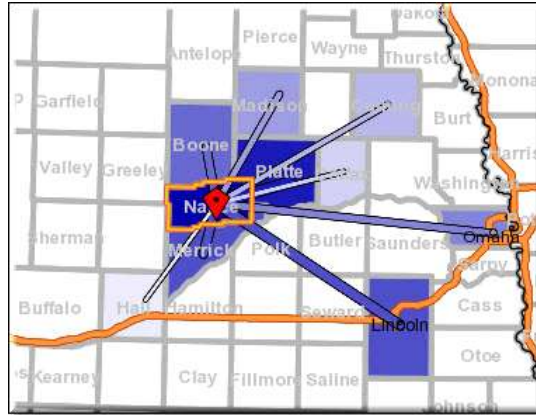
Table 3 (continued)

By Counties

Jobs Counts by Counties Where Workers are Employed

2008

| | Count | Share |
|----------------------|-------|-------|
| Nance County, NE | 422 | 36.3% |
| Platte County, NE | 277 | 23.8% |
| Lancaster County, NE | 61 | 5.2% |
| Merrick County, NE | 61 | 5.2% |
| Boone County, NE | 52 | 4.5% |
| Douglas County, NE | 50 | 4.3% |
| Madison County, NE | 22 | 1.9% |
| Cuming County, NE | 17 | 1.5% |
| Colfax County, NE | 14 | 1.2% |
| Hall County, NE | 13 | 1.1% |
| All Other Locations | 163 | 14.0% |



By Place (top 25)

Jobs Counts by Places (Cities, CDPs, etc.) Where Workers are Employed

2008

| | Count | Share |
|--------------------------|-------|-------|
| Fullerton city, NE | 214 | 18.4% |
| Genoa city, NE | 189 | 16.3% |
| Columbus city, NE | 176 | 15.1% |
| Lincoln city, NE | 59 | 5.1% |
| Omaha city, NE | 50 | 4.3% |
| Central City city, NE | 32 | 2.8% |
| Albion city, NE | 28 | 2.4% |
| Lindsay village, NE | 23 | 2.0% |
| Norfolk city, NE | 16 | 1.4% |
| St. Edward city, NE | 14 | 1.2% |
| Belgrade village, NE | 13 | 1.1% |
| Grand Island city, NE | 13 | 1.1% |
| West Point city, NE | 12 | 1.0% |
| York city, NE | 10 | 0.9% |
| Clarks village, NE | 9 | 0.8% |
| Kearney city, NE | 8 | 0.7% |
| Monroe village, NE | 7 | 0.6% |
| Spalding village, NE | 6 | 0.5% |
| Cedar Rapids village, NE | 4 | 0.3% |
| Stromsburg city, NE | 4 | 0.3% |
| Wayne city, NE | 4 | 0.3% |
| Council Bluffs city, IA | 3 | 0.3% |
| Bellevue city, NE | 3 | 0.3% |
| Fremont city, NE | 3 | 0.3% |
| Hastings city, NE | 3 | 0.3% |
| All Other Locations | 260 | 22.4% |



People also travel from other locations to work in Nance County—this is the Home Destination report or the labor shed area. Table 4 (pages 8-9) depicts the home locations of those employed within Nance County. The Census identified 762 primary jobs within Nance County. As Table 4 indicates, 99.3 percent of these jobs are held by Nebraska residents. Approximately 45 percent of Nance County workers live outside the county borders and the top 25 localities show the distribution of employers around the area.

Table 4

Home Destination Report

Where Workers Live Who are Employed in the Selection Area

2008

| | Count | Share |
|---------------------------|------------|-------------|
| Total Primary Jobs | 762 | 100% |

By States

Jobs Counts by States Where Workers Live

2008

| | Count | Share |
|-----------------|------------|--------------|
| Nebraska | 757 | 99.3% |
| South Carolina | 2 | 0.3% |
| New Jersey | 1 | 0.1% |
| Tennessee | 1 | 0.1% |



By Counties

Jobs Counts by Counties Where Workers Live

2008

| | Count | Share |
|-------------------------|------------|--------------|
| Nance County, NE | 422 | 55.4% |
| Platte County, NE | 110 | 14.4% |
| Boone County, NE | 49 | 6.4% |
| Merrick County, NE | 40 | 5.2% |
| Polk County, NE | 19 | 2.5% |
| Madison County, NE | 13 | 1.7% |
| Hall County, NE | 12 | 1.6% |
| Howard County, NE | 9 | 1.2% |
| Hamilton County, NE | 8 | 1.0% |
| Lancaster County, NE | 8 | 1.0% |
| All Other Locations | 65 | 8.5% |



Table 4 (continued)

By Place (top 25)
Jobs Counts by Places (Cities, CDPs, etc.) Where Workers Live
2008

| | Count | Share |
|---------------------------|-------|-------|
| Fullerton city, NE | 151 | 19.8% |
| Genoa city, NE | 106 | 13.9% |
| Columbus city, NE | 51 | 6.7% |
| Central City city, NE | 16 | 2.1% |
| Albion city, NE | 11 | 1.4% |
| St. Edward city, NE | 11 | 1.4% |
| Belgrade village, NE | 10 | 1.3% |
| Grand Island city, NE | 10 | 1.3% |
| Platte Center village, NE | 8 | 1.0% |
| Lincoln city, NE | 6 | 0.8% |
| Silver Creek village, NE | 6 | 0.8% |
| Osceola city, NE | 5 | 0.7% |
| Crete city, NE | 4 | 0.5% |
| Monroe village, NE | 4 | 0.5% |
| Cedar Rapids village, NE | 3 | 0.4% |
| Duncan village, NE | 3 | 0.4% |
| Elgin city, NE | 3 | 0.4% |
| Emerson village, NE | 3 | 0.4% |
| Humphrey city, NE | 3 | 0.4% |
| Kearney city, NE | 3 | 0.4% |
| Madison city, NE | 3 | 0.4% |
| Minden city, NE | 3 | 0.4% |
| Norfolk city, NE | 3 | 0.4% |
| Petersburg village, NE | 3 | 0.4% |
| Stromsburg city, NE | 3 | 0.4% |
| All Other Locations | 330 | 43.3% |



Source: U.S. Census Bureau, LED Origin-Destination Data Base, Dec. 2010

Population and Migration Trends

The following tables (Tables 5 and 6) present population trend data for Fullerton, Nance County, and the surrounding area. As Table 5 indicates, Nance County's population decreased by 38.0 percent (-2,474 people) between 1950 and 2000. Nance County's population decrease of 14.3 percent (-578 people) between 2000 and 2009 compares to a 5.0 percent increase for Nebraska as a whole.

Table 5

County Population 1950-2009
 Nance County and the Surrounding Area

| Location | 1950 | 1960 | 1970 | 1980 | 1990 | 2000 | 2003 | 2006 | 2009 | % Change 1950-2000 | % Change 2000-2009 |
|---------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-----------------------|-----------------------|
| 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 |
| Nance County | 6,512 | 5,635 | 5,142 | 4,740 | 4,275 | 4,038 | 3,730 | 3,606 | 3,460 | -38.0 | -14.3 |
| Boone County | 10,721 | 9,134 | 8,190 | 7,391 | 6,667 | 6,259 | 5,850 | 5,555 | 5,427 | -41.6 | -13.3 |
| Greeley County | 5,575 | 4,595 | 4,000 | 3,462 | 3,006 | 2,714 | 2,562 | 2,396 | 2,251 | -51.3 | -17.1 |
| Howard County | 7,226 | 6,541 | 6,807 | 6,773 | 6,057 | 6,567 | 6,570 | 6,463 | 6,443 | -9.1 | -1.9 |
| Merrick County | 8,812 | 8,363 | 8,751 | 8,945 | 8,049 | 8,204 | 7,981 | 7,699 | 7,666 | -6.9 | -6.6 |
| Platte County | 19,910 | 23,992 | 26,544 | 28,852 | 29,820 | 31,568 | 30,911 | 31,415 | 32,515 | 58.6 | 3.0 |
| Polk County | 8,044 | 7,210 | 6,468 | 6,320 | 5,668 | 5,639 | 5,409 | 5,177 | 5,079 | -29.9 | -9.9 |

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

Table 6 data reveal Nance County communities experienced significant population losses during the 1950–2009 time period. The city of Fullerton reported a 9.3 percent decrease in population (-142 people) between 1950 and 2000. The city of Fullerton experienced a 13.6 percent decrease in population (-187 people) between 2000 and 2009. The rural areas outside of the selected communities experienced a 58.0 percent decrease (-2,137 people) during the 1950–2000 time period and a population decrease of 14.3 percent (-221 people) during the 2000 to 2009 time period.

Table 6

Population 1950-2009
 Nance County Communities / Rural Populations

| | 1950 | 1960 | 1970 | 1980 | 1990 | 2000 | 2005 | 2007 | 2009 | % Change 1950-2000 | % Change 2000-2009 |
|---------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-----------------------|-----------------------|
| Nance County | 6,512 | 5,635 | 5,142 | 4,740 | 4,275 | 4,038 | 3,658 | 3,539 | 3,460 | -38.0 | -14.3 |
| Belgrade | 284 | 224 | 210 | 195 | 157 | 134 | 121 | 116 | 113 | -52.8 | -15.7 |
| Fullerton | 1,520 | 1,475 | 1,444 | 1,506 | 1,500 | 1,378 | 1,259 | 1,220 | 1,191 | -9.3 | -13.6 |
| Genoa | 1,026 | 1,009 | 1,174 | 1,090 | 1,109 | 981 | 881 | 853 | 832 | -4.4 | -15.2 |
| Total Rural Areas: | 3,682 | 2,927 | 2,314 | 1,949 | 1,509 | 1,545 | 1,397 | 1,350 | 1,324 | -58.0 | -14.3 |

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

The next table (Table 7) presents data on population migration by age group for the study area and for Nebraska for the 1990–2000 decade. This table provides further insights into the dynamics of population change. Net migration is the change in population after factoring the natural increase for an area (births minus deaths). The data showing migration patterns by age group indicate that for most counties and for non-metropolitan Nebraska, the most significant out-migration occurred in the ‘15–24’ year age group. The lowest percentage of out-migration typically occurred in the ‘45–64’ and ‘Over 65’ age groups. Nance County is no exception to this pattern having 44.5 percent out-migration occurring in the ‘15–24’ year age group (-181 people).

Table 7

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

| Age Group | Population | | % Change | Net | % of 1990 |
|-----------------|------------------|------------------|------------|---------------|------------|
| | 1990 | 2000 | 1990-2000 | Migration | Population |
| NEBRASKA | | | | | |
| 0 - 14 | 363,390 | 369,427 | 1.7 | 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 |

| | | | | | |
|---------------------|--------------|--------------|-------------|-------------|-------------|
| NANCE COUNTY | | | | | |
| 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 |
| Total: | 4,275 | 4,038 | -5.5 | -189 | -4.4 |

Table 7 (continued)

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

| | | | | | |
|-----------------------|--------------|--------------|-------------|-------------|-------------|
| GREELEY COUNTY | | | | | |
| 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 |
| Total: | 3,006 | 2,714 | -9.7 | -276 | -9.2 |

| | | | | | |
|----------------------|--------------|--------------|------------|------------|------------|
| HOWARD COUNTY | | | | | |
| 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 |
| Total: | 6,055 | 6,567 | 8.5 | 459 | 7.6 |

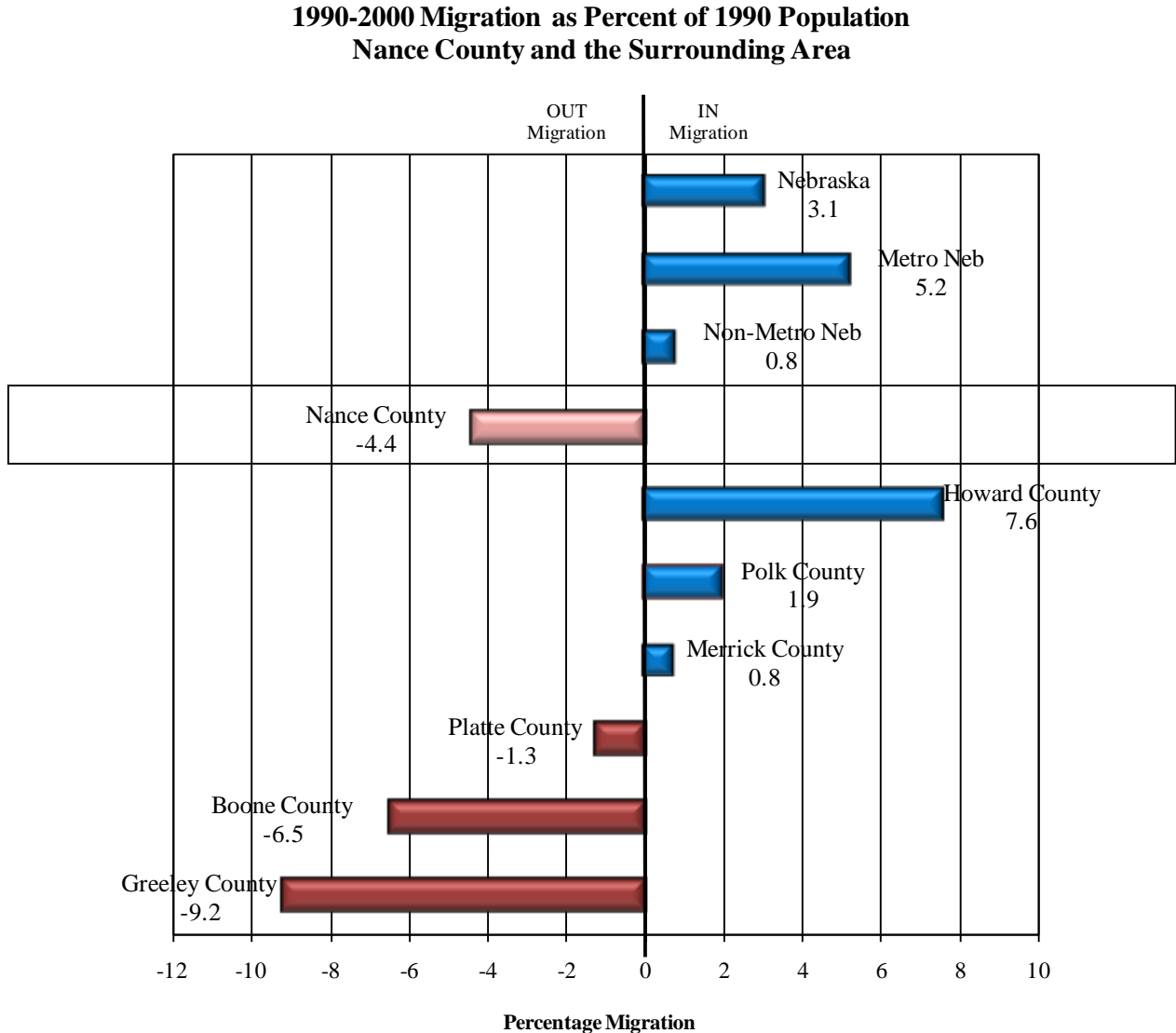
| | | | | | |
|-----------------------|--------------|--------------|------------|-----------|------------|
| MERRICK COUNTY | | | | | |
| 0 - 14 | 1,850 | 1,831 | -1.0 | 193 | 10.4 |
| 15 - 24 | 922 | 950 | 3.0 | -316 | -34.2 |
| 25 - 44 | 2,159 | 2,030 | -6.0 | 20 | 0.9 |
| 45 - 64 | 1,681 | 1,956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

| | | | | | |
|----------------------|---------------|---------------|------------|-------------|-------------|
| 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 |

| | | | | | |
|--------------------|--------------|--------------|-------------|------------|------------|
| POLK COUNTY | | | | | |
| 0 - 14 | 1,253 | 1,116 | -10.9 | 122 | 9.7 |
| 15 - 24 | 542 | 639 | 17.9 | -264 | -48.8 |
| 25 - 44 | 1,443 | 1,374 | -4.8 | 167 | 11.6 |
| 45 - 64 | 1,133 | 1,303 | 15.0 | 48 | 4.2 |
| Over 65 | 1,304 | 1,207 | -7.4 | 37 | 2.9 |
| Total: | 5,675 | 5,639 | -0.6 | 110 | 1.9 |

Chart 4 graphically depicts the 1990–2000 migration patterns of Nebraska, Nance County, and the surrounding area as a percentage of the 1990 population. As these data indicate, Nance County experienced out-migration of 4.4 percent of the 1990 population (-189 people) while Nebraska recorded net in-migration of 3.1 percent.

Chart 4

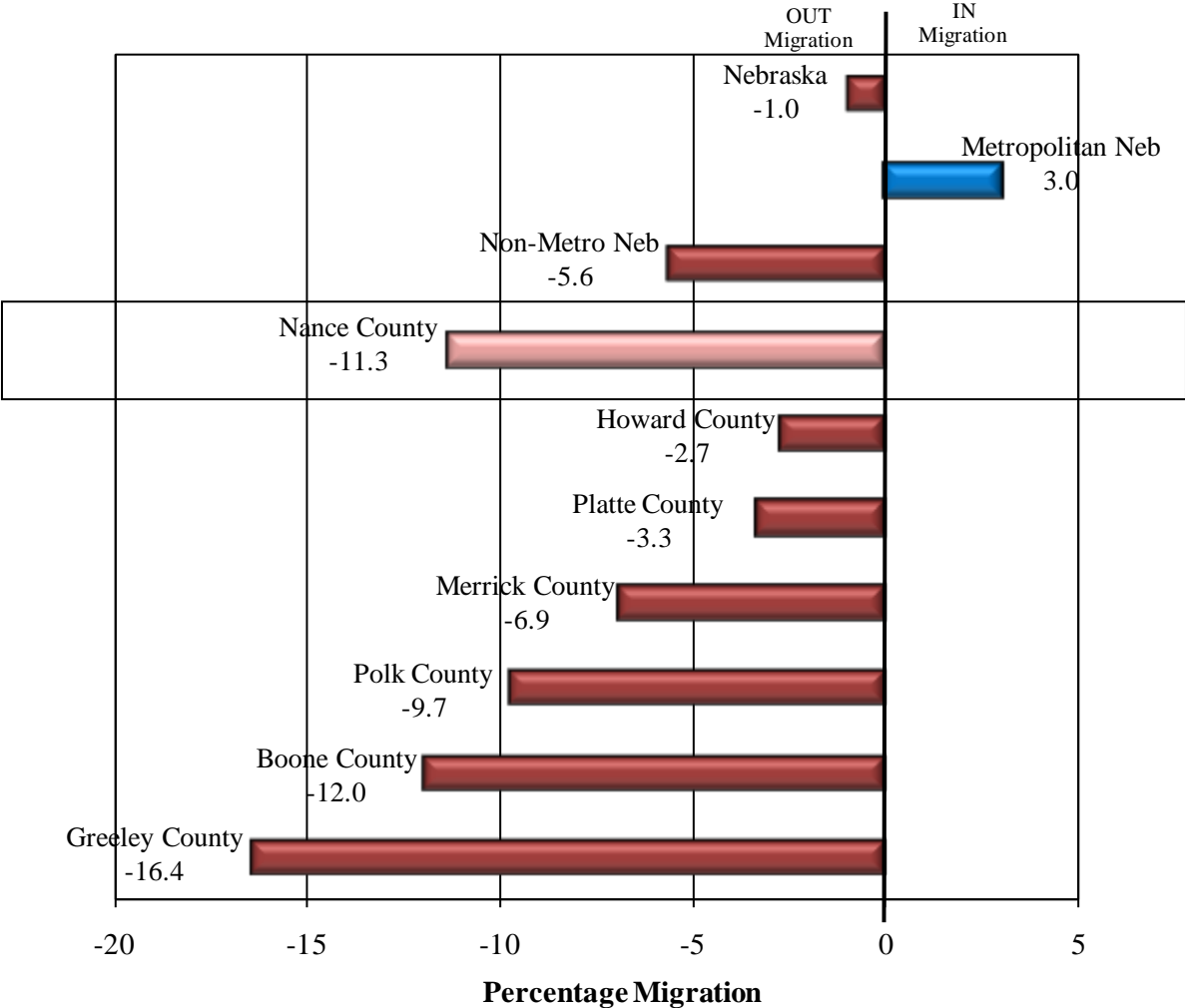


Source: U.S. Census Bureau, Population Estimates and Population Change, July 2005

Chart 5 shows the 2000–2009 migration pattern for the study area as a percentage of the 2000 population. Nance County’s 11.3 percent out-migration (-457 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
 Nance County and the Surrounding Area**



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

The next two tables (Tables 8 and 9) 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 households.

Table 8 data show 82.0 percent of those moving in to Nance County between 2007 and 2008 moved from other Nebraska locations (146 people). Data also reveal 32 people (18.0 percent) also migrated in from other states. Table 8 also shows migration flows. In-migration to Nance County came primarily from Platte County.

Table 8

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

| Moved to Nance County From: | | |
|------------------------------------|----------|----------|
| Location | # | % |
| Total U.S. | 178 | 100.0% |
| Total Foreign | 0 | 0.0% |
| Nebraska | 146 | 82.0% |
| Different State | 32 | 18.0% |

| County Specific Flows: | | |
|-------------------------------|----------|----------|
| Location | # | % |
| Platte County, NE | 46 | 25.8% |
| Other Flows - Same State | 100 | 56.2% |
| Other Flows - Diff State | 32 | 18.0% |

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

Table 9 data reveal 83.0 percent of people migrating out of Nance County between 2007 and 2008 remained in the state of Nebraska (151 people). Data show 31 Nance County residents (17.0 percent) also moved to other states during this time period. Table 9 shows the majority of people leaving Nance County went to Platte County during this time period. Employment, housing, and educational opportunities located in these counties play a major role in this migration pattern.

Table 9

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

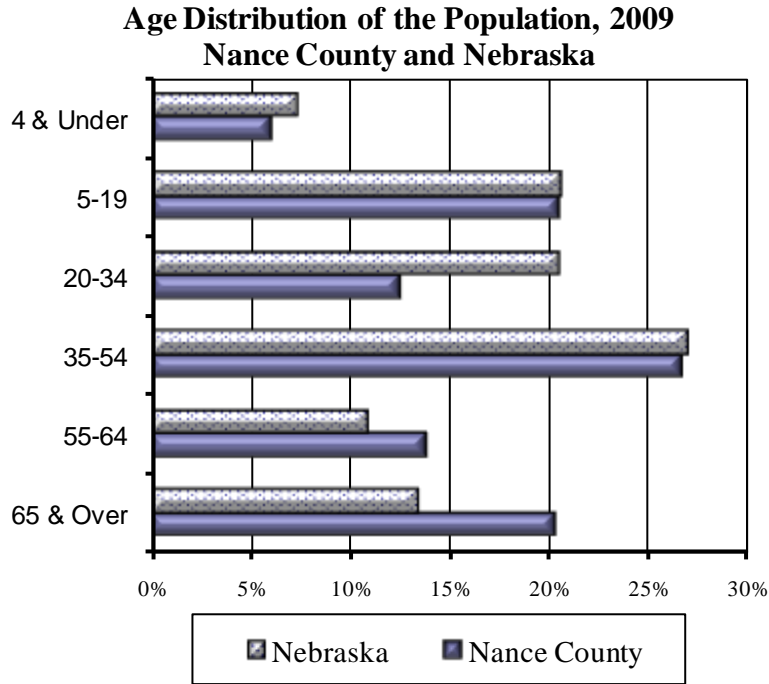
| Moved from Nance County To: | | |
|------------------------------------|----------|----------|
| Location | # | % |
| Total U.S. | 182 | 100% |
| Total Foreign | 0 | 0% |
| Nebraska | 151 | 83.0% |
| Different State | 31 | 17.0% |

| County Specific Flows: | | |
|-------------------------------|----------|----------|
| Location | # | % |
| Platte County, NE | 35 | 19.2% |
| Other Flows - Same State | 116 | 63.7% |
| Other Flows - Diff State | 31 | 17.0% |

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 Nance County and Nebraska as a whole. The population of Nance County is significantly older than Nebraska as a whole. The population of Nance County is significantly older than Nebraska as a whole. The median age for Nance County residents in 2009 was 45.7 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 | Nance County | Nebraska | Nance County |
| 4 & Under | 132,092 | 211 | 7.4% | 6.1% |
| 5-19 | 368,255 | 709 | 20.6% | 20.5% |
| 20-34 | 365,740 | 435 | 20.5% | 12.6% |
| 35-54 | 481,660 | 924 | 27.0% | 26.7% |
| 55-64 | 194,838 | 478 | 10.9% | 13.8% |
| 65 & Over | 240,847 | 703 | 13.5% | 20.3% |
| Total | 1,783,432 | 3,460 | 100% | 100% |
| Median Age | 35.8 | 45.7 | | |

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

Retail Sales

Table 10 and Chart 8 show the retail sales (non-motor vehicle) pull factors for Nance 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 10

**2009 Retail Sales (Non-Motor Vehicle) Pull Factors
Nebraska, Nance 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 |
| Nance County | 3,460 | 14,951 | 4,321 | 0.40 |
| Boone County | 5,427 | 40,164 | 7,401 | 0.69 |
| Greeley County | 2,251 | 11,321 | 5,029 | 0.47 |
| Howard County | 6,443 | 32,284 | 5,011 | 0.46 |
| Merrick County | 7,666 | 36,049 | 4,702 | 0.44 |
| Platte County | 32,515 | 357,050 | 10,981 | 1.02 |
| Polk County | 5,079 | 31,920 | 6,285 | 0.58 |

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

Chart 8

Reviewing the pull factors at the county level indicates Nance County suffers from significant retail leakage. The 2009 pull factor of 0.40 indicates, on a per capita basis, retail sales in Nance County are approximately 60 percent less than the state's average per capita sales. Distance from other large trade centers plays a major role in this phenomenon. The comparison of the pull factor for Nance County (0.40) with the pull factor for the non-metropolitan area of Nebraska (0.87) indicates per capita retail sales in Nance County are approximately 53.9 percent below the average per capita retail sales in the non-metropolitan area of Nebraska.

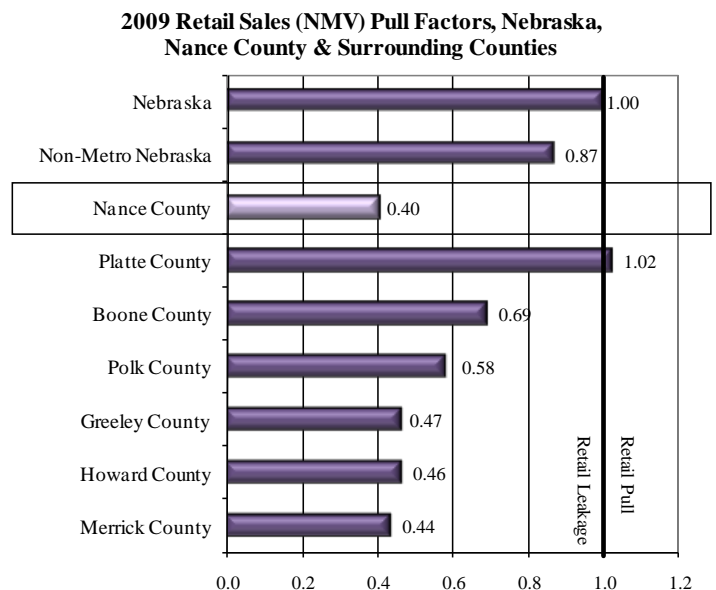


Table 11 and Chart 9 compare the 2009 pull factors for Fullerton and selected area communities. The community of Fullerton's pull factor of 0.77 indicates that, on a per capita basis, non-motor vehicle retail sales in Fullerton are approximately 23 percent lower than the state's average per capita sales.

Table 11

**2009 Retail Sales (NMV) Pull Factors
 Nebraska, Fullerton, 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 |
| Fullerton (Nance) | 1,191 | 9,833 | 8,256 | 0.77 |
| Albion (Boone) | 1,600 | 27,866 | 17,416 | 1.62 |
| Spalding (Greeley) | 471 | 7,168 | 15,219 | 1.41 |
| St. Paul (Howard) | 2,133 | 27,239 | 12,770 | 1.18 |
| Central City (Merrick) | 2,813 | 26,908 | 9,566 | 0.89 |
| Columbus (Platte) | 21,914 | 331,861 | 15,144 | 1.40 |
| Stromsburg (Polk) | 1,097 | 19,337 | 17,627 | 1.64 |

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

Chart 9

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

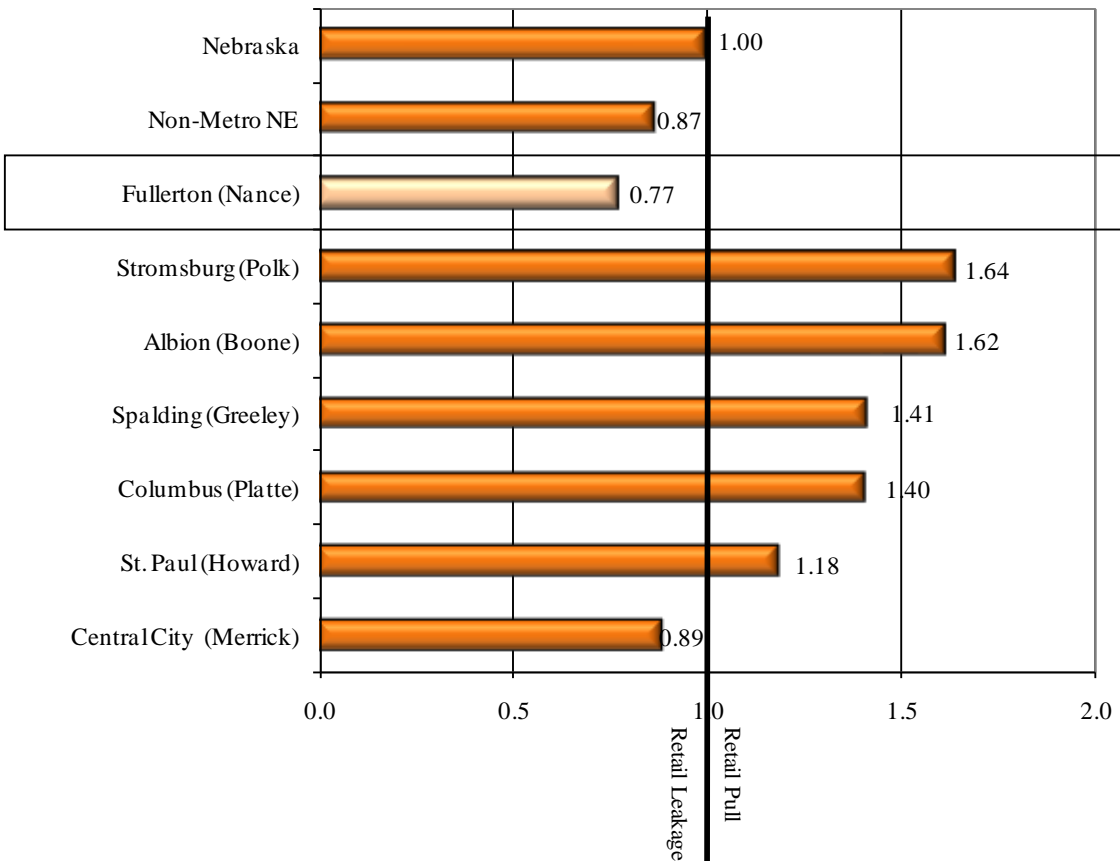


Table 12 and Chart 10 further breakdown the 2009 pull factors into the communities reporting retail sales figures within Nance County. As this table indicates, the community of Fullerton had the strongest pull factor (0.77) compared to the other communities reporting within the county. Together, these communities contributed to an overall pull factor of 0.40 for Nance County in 2009.

Table 12

**2009 Retail Sales (NMV) Pull Factors
 Nebraska, Fullerton, and Available Nance 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 |
| Nance County | 3,460 | 14,951 | 4,321 | 0.40 |
| Belgrade | 113 | 317 | 2,807 | 0.26 |
| Fullerton | 1,191 | 9,833 | 8,256 | 0.77 |
| Genoa | 832 | 4,800 | 5,770 | 0.54 |

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

Chart 10

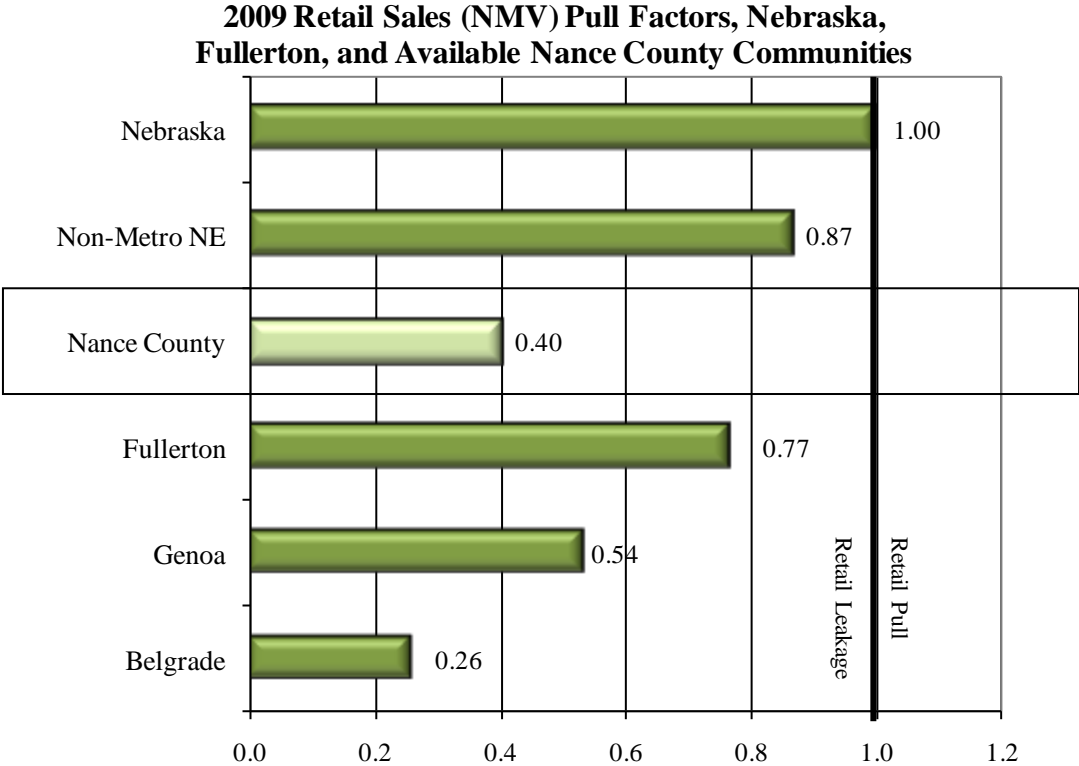


Table 13 (sorted by population) and Chart 11 (sorted by pull factor) show the 2009 pull factors for Nebraska, Fullerton, and eight other similarly sized communities selected from around the state. Pender’s pull factor of 1.09 leads the group for 2009 thus indicating Pender has greater retail pull.

Table 13

**2009 Retail Sales (NMV) Pull Factors
 Fullerton & 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 |
| Fullerton (Nance) | 1,191 | 9,833 | 8,256 | 0.77 |
| Shelton (Buffalo) | 1,163 | 5,367 | 4,614 | 0.43 |
| Pender (Thurston) | 1,172 | 13,740 | 11,724 | 1.09 |
| Arlington (Washington) | 1,178 | 3,777 | 3,206 | 0.30 |
| Plainview (Pierce) | 1,187 | 10,291 | 8,670 | 0.80 |
| Yutan (Saunders) | 1,198 | 2,752 | 2,297 | 0.21 |
| Oakland (Burt) | 1,211 | 6,276 | 5,182 | 0.48 |
| Wood River (Hall) | 1,215 | 6,804 | 5,600 | 0.52 |
| North Bend (Dodge) | 1,242 | 7,274 | 5,856 | 0.54 |

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

Chart 11

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

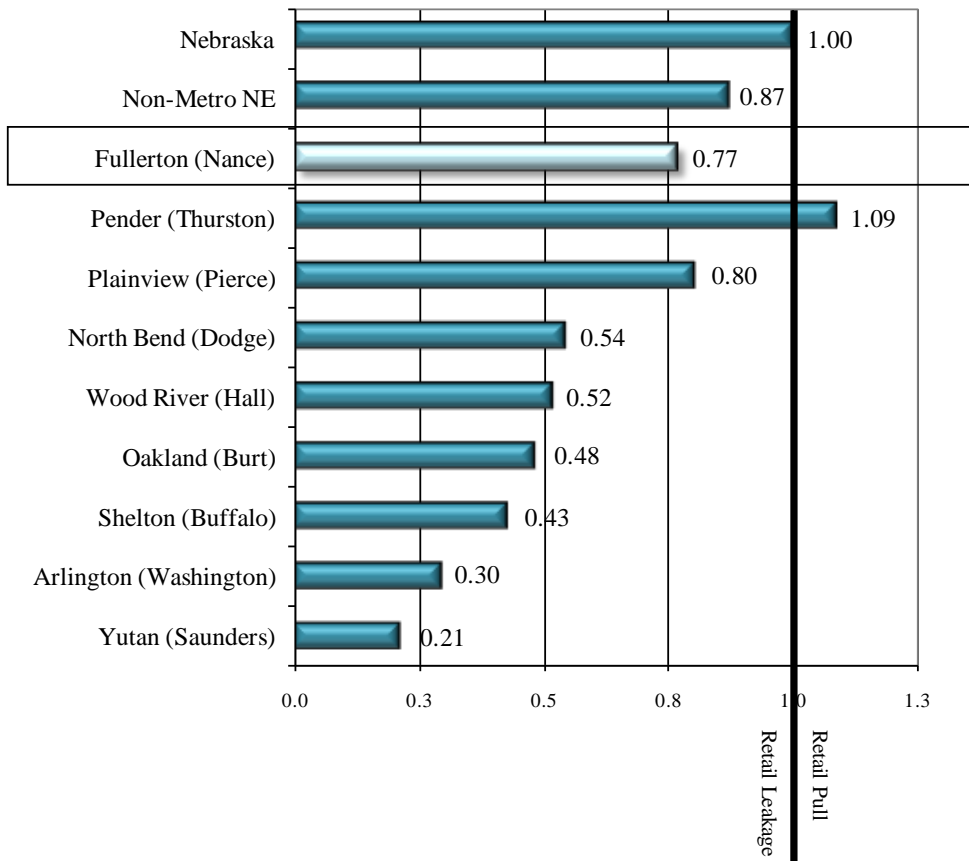
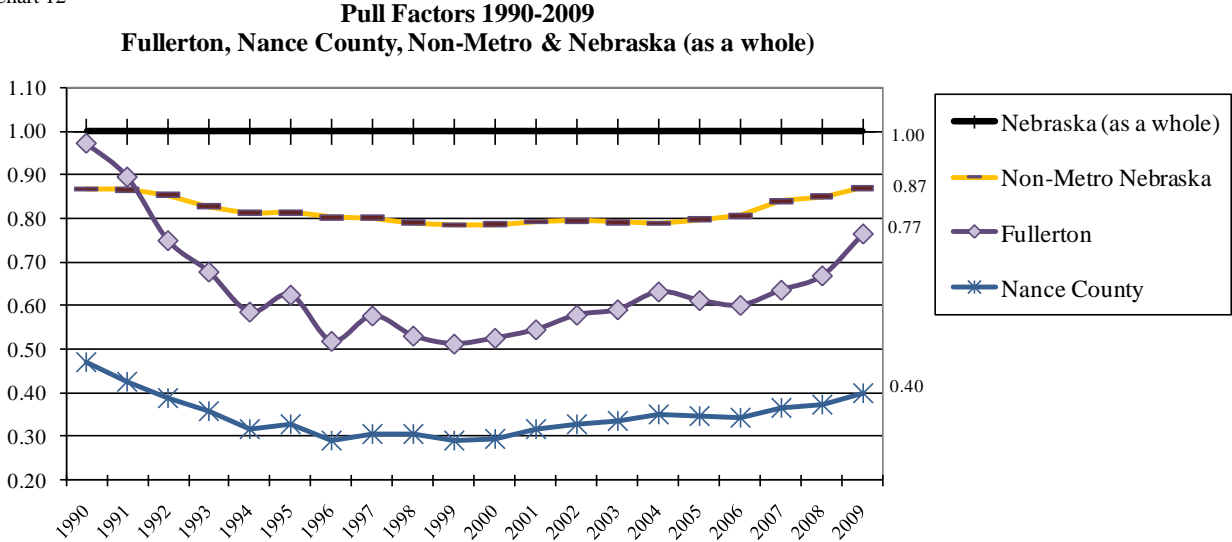


Chart 12 illustrates the pull factor trend for Fullerton, Nance County, non-metropolitan Nebraska, and Nebraska as a whole from 1990 to 2009. In examining the time line, it is evident the city of Fullerton and Nance County have experienced significant retail leakage throughout the time period shown.

Chart 12



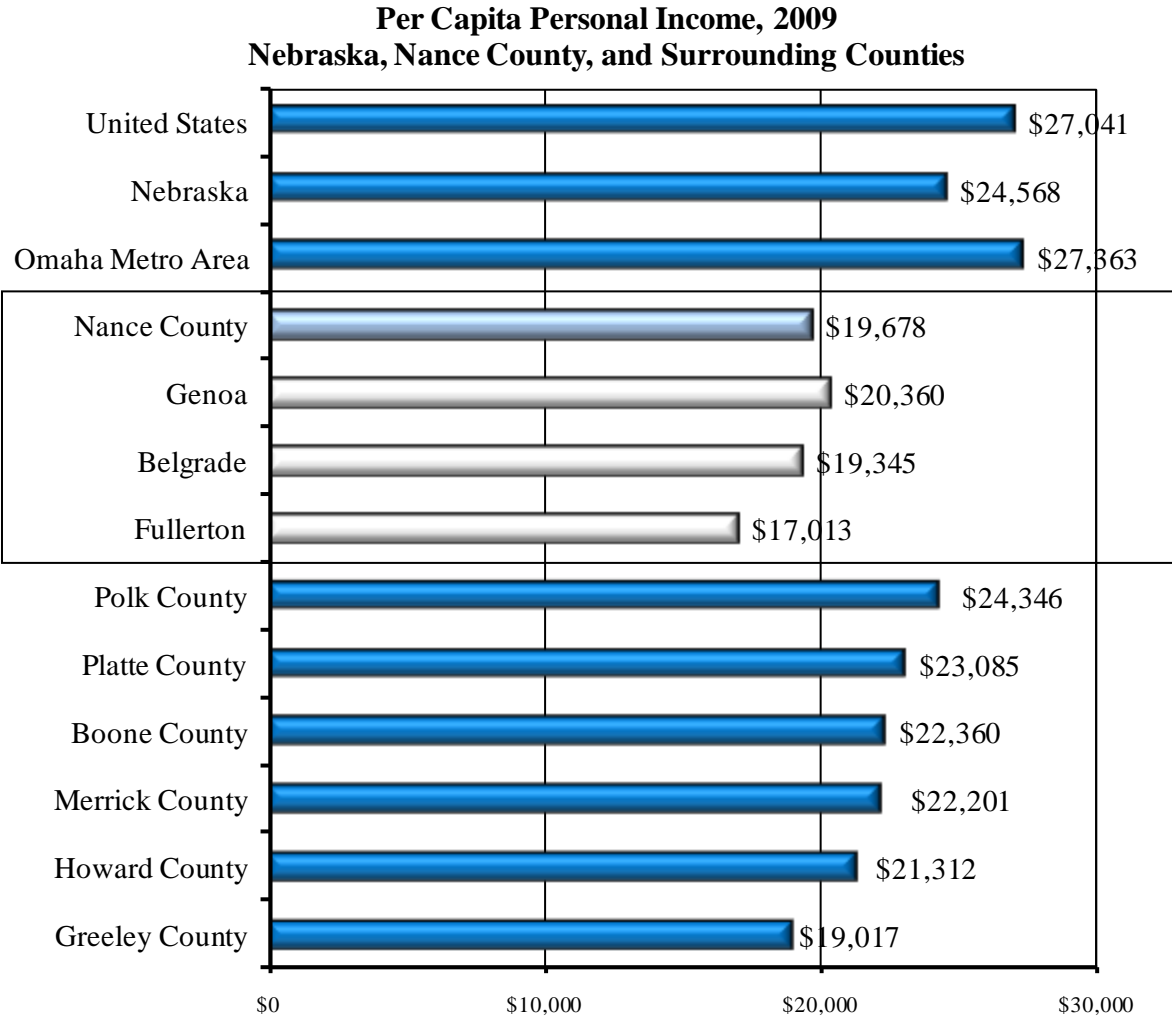
Source: U.S. Census Bureau and Nebraska Department of Revenue, 2010

Per Capita Personal Income

Chart 13 examines the per capita personal income levels within the study area. Released in December 2010, the American Community Survey data allows us for the first time to look more closely at non-metropolitan areas in Nebraska. Information on income distribution comes from various sources including earnings, retirement income, and public assistance.

Data show per capita personal income in 2009 for Nance County was \$19,678 compared to \$24,568 for Nebraska as a whole.

Chart 13



Source: U.S. Census Bureau, 2009 inflation adjusted past 12-months, 2005-2009 American Community Survey, released December 2010

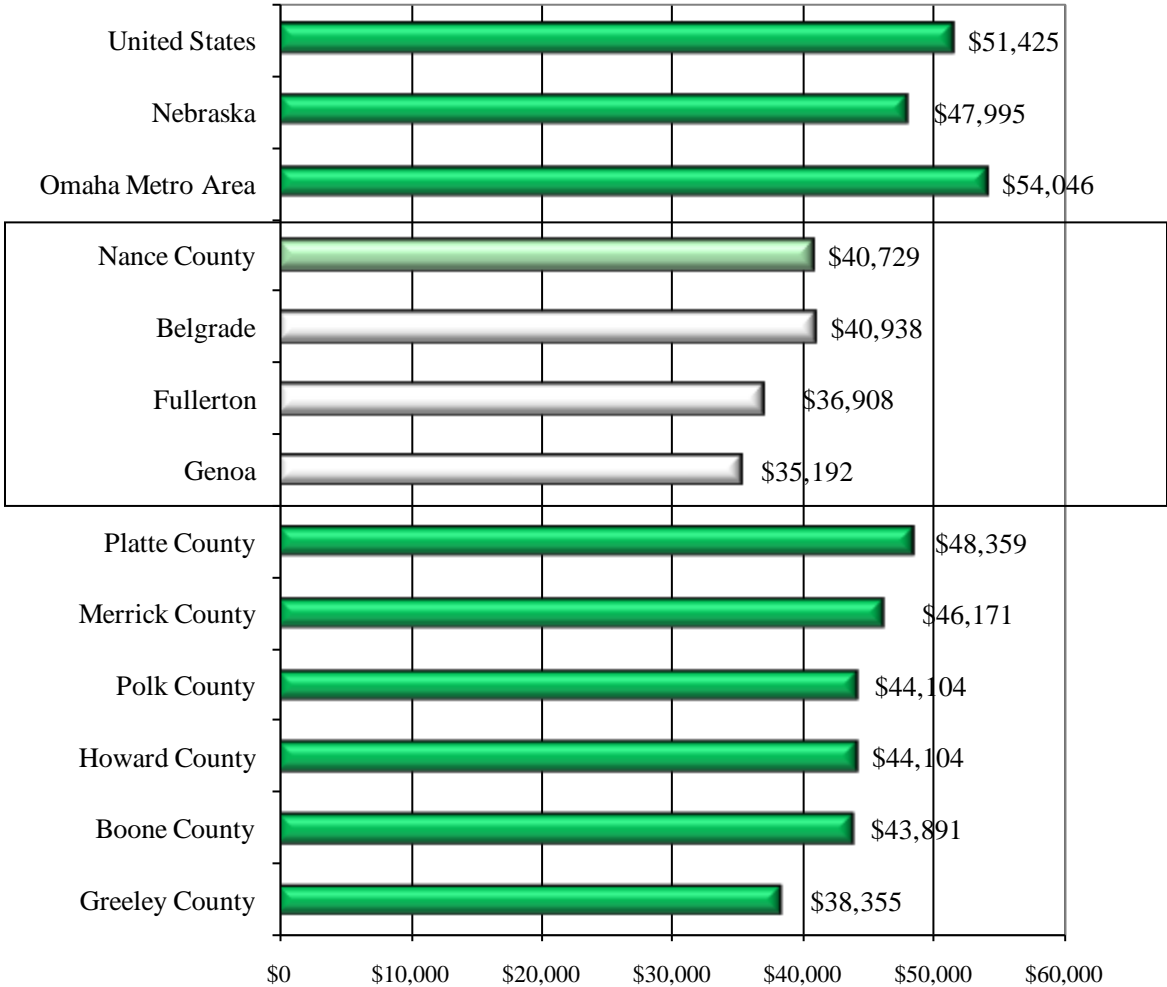
Median Family Income

Median household income provides a different perspective of income levels than median family or per capita income. Households can consist of multiple family members or can be represented by a single person. Family income is defined as having two or more related people in a household.

Median household income Nance County is estimated to be \$40,729 in 2009 compared to \$47,995 for Nebraska as a whole.

Chart 14

**Median Household Income 2009
 Nebraska, Nance County & Surrounding Counties**



Source: U.S. Census Bureau, 2005-2009 American Community Survey, released December 2010