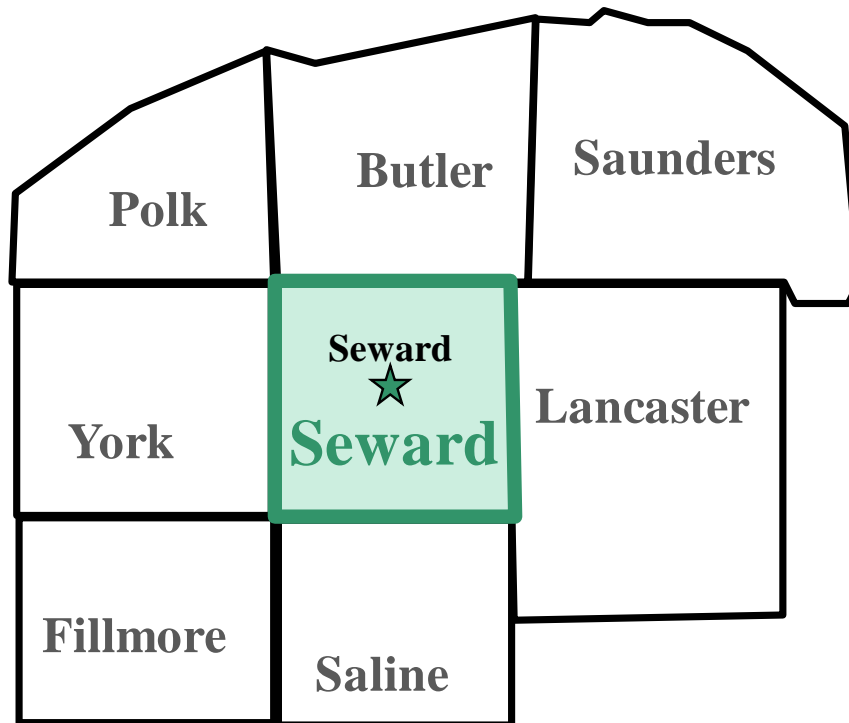


Economic and Demographic Trends

Seward, Seward County,
and the Surrounding Area



August 2009

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

Available Online @ sites.nppd.com

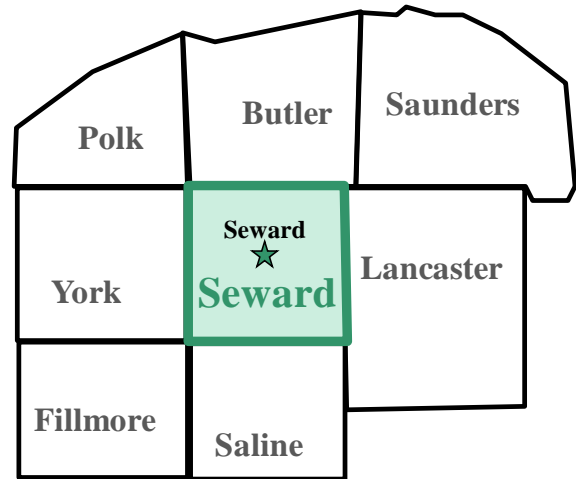


Nebraska Public Power District
"Always there when you need us"

Economic and Demographic Trends in Seward, Seward County, and the Surrounding Area

Figure 1

This study provides data on labor force, employment, commuting patterns, population, migration, retail sales, and income for the city of Seward and Seward 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 Seward County, other counties included in this area are Butler, Fillmore, Lancaster, Polk, Saline, Saunders, and York. The retail sales section also compares retail growth between Seward and eight other similarly sized Nebraska communities.



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 Seward 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

Data were withheld in three of the employment sectors in an attempt to avoid disclosure of individual reporting units. For the purposes of this study, the Manufacturing; Transportation, Warehousing & Utilities; and Professional & Business Services sectors have been combined in to a Combined Manufacturing sector. When comparing Seward 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; Education & Health Services; and Combined Manufacturing sectors. Deviations from the non-metropolitan state distribution of employment are noted in Chart 1 (next page). The more significant deviations include the following:

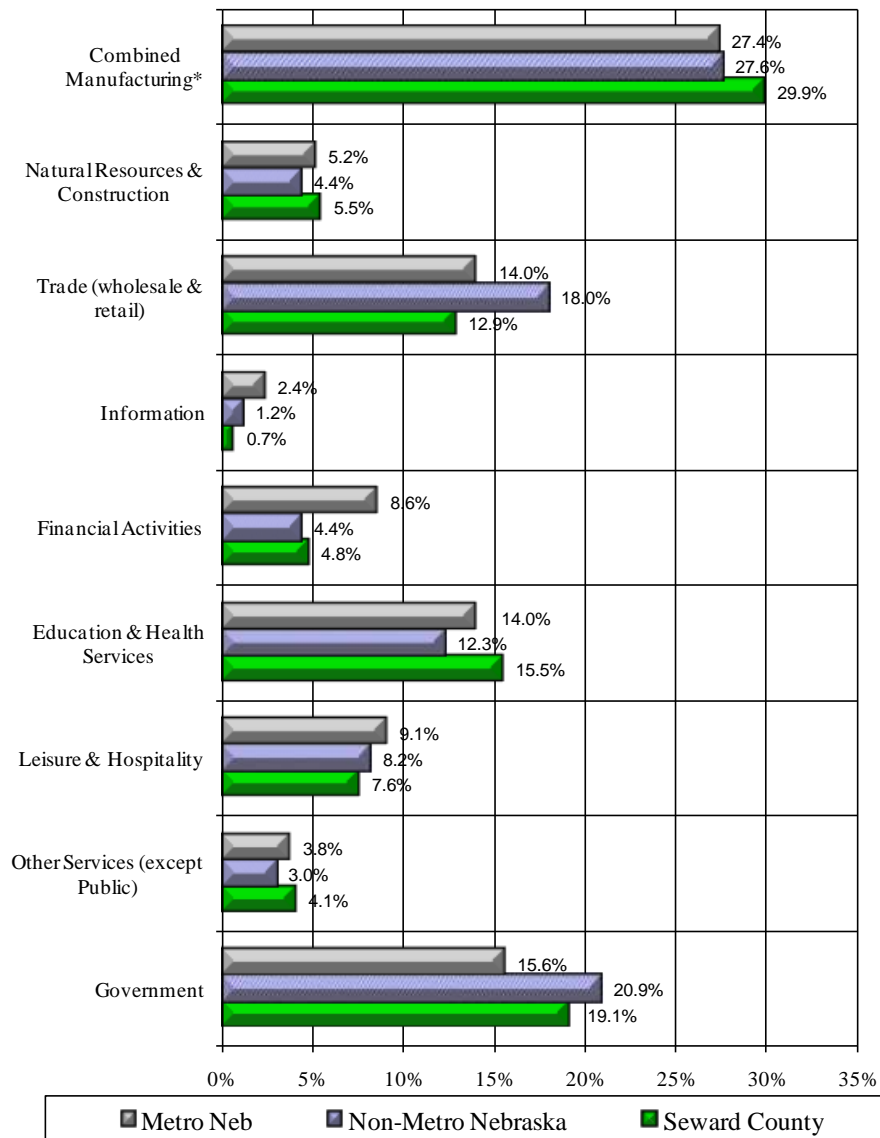
- Trade (12.9 percent Seward County vs. 18.0 percent non-metropolitan)
- Education & Health Services (15.5 percent Seward County vs. 12.3 percent non-metropolitan)
- Combined Manufacturing (29.9 percent Seward County vs. 27.6 percent non-metropolitan)

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

The largest deviation between Seward County and non-metropolitan Nebraska employment sectors falls in the Trade sector having 12.9 percent employment (764 employees) compared to non-metropolitan Nebraska employment at 18.0 percent of the workforce. Comparing Seward County to the overall metropolitan distribution, the largest deviation is found in the Financial Activities sector (4.8 percent Seward County vs. 8.6 percent metropolitan Nebraska).

Chart 1

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



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

*Combined Manufacturing consists of Manufacturing, Professional & Business Services, and Transportation, Warehousing & Utilities (TWU). Data were withheld in these sectors to avoid disclosure of individual reporting units.

Table 1 and Chart 2 (next page) present non-farm wage and salary data for Seward 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 Seward County (regardless of their county of residence). These data indicate total non-farm wage and salary employment in Seward County decreased 3.6 percent (-222 jobs) between 2001 and 2008.

Table 1 also provides employment data for Seward County by major economic sector for years 2001–2008. The Other Services sector recorded the largest percentage increase of those reporting during the study time period (25.1 percent or 49 jobs). The Government sector recorded the largest actual employment increase of 112 jobs (10.9 percent) from 2001 to 2008.

Table 1

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

	2001	2002	2003	2004	2005	2006	2007	2008	% Change 2001-2008
Non-farm Employment (W&S)	6,160	6,085	6,195	6,131	6,280	6,494	6,275	5,938	-3.6
Manufacturing	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(N/A)
Durable Goods	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(N/A)
Nondurable Goods	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(N/A)
Non-manufacturing									
Natural Resources & Construction	272	294	304	326	354	347	326	325	19.5
Trade	(D)	(D)	(D)	(D)	847	802	799	764	(N/A)
Wholesale Trade	(D)	(D)	(D)	(D)	221	223	227	211	(N/A)
Retail Trade	601	609	584	538	627	579	572	553	-8.0
Transportation, Warehousing & Utilities	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(N/A)
Information	(D)	(D)	(D)	(D)	(D)	(D)	(D)	39	(N/A)
Financial Activities	248	260	268	248	259	274	275	284	14.5
Professional & Business Services	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(N/A)
Education & Health Services	952	980	1,046	1,073	1,019	1,005	914	921	-3.3
Leisure and Hospitality	530	544	556	513	481	459	455	449	-15.3
Other Services, except Public	195	200	204	215	211	198	238	244	25.1
Government	1,023	1,039	1,086	1,076	1,297	1,357	1,338	1,135	10.9
Federal	62	63	63	61	61	60	59	60	-3.2
State	45	39	53	51	255	259	255	80	77.8
Local	916	938	970	964	981	1,037	1,025	995	8.6

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

Source: Nebraska Department of Labor, Labor Market Information

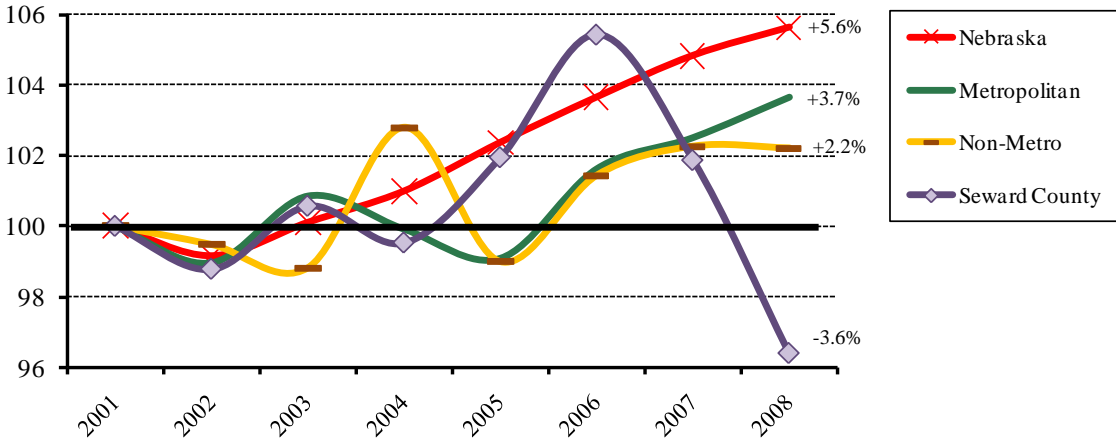
(D) Data withheld to avoid disclosure

(N/A) Data not available

Chart 2 compares total non-farm wage and salary employment growth in Seward 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 Seward County decreased 3.6 percent (-222 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, Seward County, Nebraska, Metro, and Non-Metro Nebraska, 2001-2008
 (Index, 2001=100)

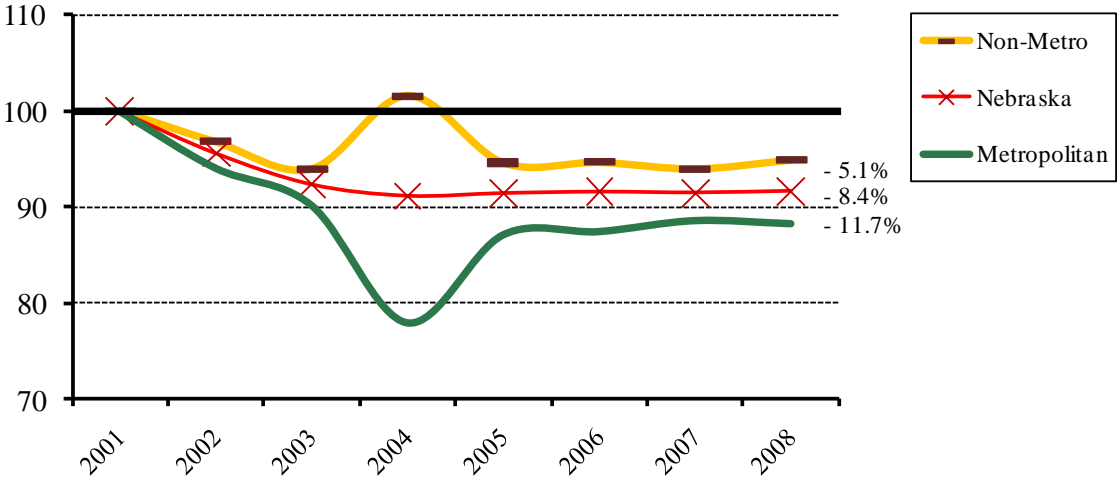


Source: Labor Force & Work Force Summary, April 2009

Chart 3 presents data on manufacturing wage and salary employment growth for Seward County, Nebraska, metropolitan, and non-metropolitan areas. Because Manufacturing data were withheld for Seward County, the following chart represents other areas of the state. Non-metropolitan Nebraska experienced a 5.1 percent decline in Manufacturing between 2001 and 2008. This compares to 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 Seward 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 Seward 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 4.1 percent decrease (-385 people) in the number of Seward County residents participating in the labor force between 2001 and 2008.

The percent of those unemployed in Seward County grew 12.6 percent (33 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 Seward County unemployment rate was 3.3 percent in 2008; similar to 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, Seward County, Nebraska
 Selected Years: 2001-2008

	2001	2002	2003	2004	2005	2006	2007	2008	% Change 2001-2008
Labor Force	9,447	9,250	9,248	9,379	9,282	9,283	8,947	9,062	-4.1
Unemployment	262	280	303	287	298	249	241	295	12.6
Unemployment Rate	2.8	3.0	3.3	3.1	3.2	2.7	2.7	3.3	(N/A)
Employment	9,185	8,971	8,945	9,092	8,984	9,034	8,707	8,767	-4.6

Labor Force & Work Force Summary, 2001-2008, Annually, Seward 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 Seward and Seward 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 Seward and Seward County is 2006.

Table 3A shows employment locations for the city of Seward residents in the workforce or in other words, a commute shed report. The Census identified 2,876 workforce participants living within Seward city limits. Approximately 35 percent of Seward workers (34.9 percent or 1,004 people) also reside within the city limits leaving 65.1 percent of the labor force (1,872 people) commuting from outside the city limits for employment within the city. Approximately 49 percent (1,414 people) of those residing within city limits travel outside the county line for work and approximately 47 residents or 1.6 percent of Seward 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 Seward Commute Shed Report, 2006

Where City of Seward Workforce Participants are Employed

	Count	Share
Total Primary Jobs	2,876	100.0%
Live in Seward - Work Elsewhere City		
Seward, Nebraska	1,004	34.9%
Lincoln, Nebraska	800	27.8%
Omaha, Nebraska	146	5.1%
Grand Island, Nebraska	44	1.5%
York, Nebraska	43	1.5%
Utica, Nebraska	36	1.3%
Milford, Nebraska	34	1.2%
Marysville, Kansas	17	0.6%
Columbus, Nebraska	17	0.6%
Crete, Nebraska	15	0.5%
All Other Locations	720	25.0%
Total Residents Working Outside Seward:	1,872	65.1%

Live in Seward - Work Elsewhere County		
Seward Co., Nebraska	1,462	50.8%
Lancaster Co., Nebraska	856	29.8%
Douglas Co., Nebraska	157	5.5%
York Co., Nebraska	58	2.0%
Hall Co., Nebraska	47	1.6%
Sarpy Co., Nebraska	26	0.9%
Saline Co., Nebraska	25	0.9%
Platte Co., Nebraska	22	0.8%
Butler Co., Nebraska	18	0.6%
Marshall Co., Kansas	17	0.6%
All Other Locations	188	6.5%
Total Residents Working Outside Seward County:	1,414	49.2%

Live in Seward - Work Elsewhere State		
Nebraska	2,829	98.4%
Kansas	33	1.1%
Iowa	8	0.3%
Colorado	2	0.1%
Texas	1	0.0%
All Other Locations	3	0.1%
Total Residents Working Outside Nebraska:	47	1.6%

Source: US Census Bureau, LED Origin-Destination Data Base (2nd Quarter 2002, 2003, 2004, 2005, and 2006)

Table 3B examines the commute shed area for Seward County. The Census identified 6,970 workforce participants living within the county borders. As Table 3B shows, 67 percent of Seward County's labor force participants (4,669 people) work in a location other than the city of Seward. Approximately 56 percent (55.7 percent or 3,881 people) of Seward County workforce residents work outside Seward County and approximately 107 residents or 1.5 percent of Seward County workforce residents leave the state boundaries for work.

Table 3B

Seward County Commute Shed Report, 2006

Where Seward County Workforce Participants are Employed

	Count	Share
Total Primary Jobs	6,970	100%
Live in Seward County - Work Elsewhere City		
Lincoln, Nebraska	2,301	33.0%
Seward, Nebraska	1,577	22.6%
Milford, Nebraska	314	4.5%
Omaha, Nebraska	287	4.1%
York, Nebraska	134	1.9%
Utica, Nebraska	116	1.7%
Grand Island, Nebraska	102	1.5%
Crete, Nebraska	91	1.3%
Friend, Nebraska	42	0.6%
Columbus, Nebraska	37	0.5%
All Other Locations	1,969	28.2%
Total Residents Working Outside Seward:	4,669	67.0%

Live in Seward County - Work Elsewhere County		
Seward Co., Nebraska	3,089	44.3%
Lancaster Co., Nebraska	2,470	35.4%
Douglas Co., Nebraska	306	4.4%
York Co., Nebraska	176	2.5%
Saline Co., Nebraska	162	2.3%
Hall Co., Nebraska	108	1.5%
Sarpy Co., Nebraska	80	1.1%
Butler Co., Nebraska	52	0.7%
Platte Co., Nebraska	46	0.7%
Adams Co., Nebraska	35	0.5%
All Other Locations	446	6.4%
Total Residents Working Outside Seward County:	3,881	55.7%

Live in Seward County - Work Elsewhere State		
Nebraska	6,863	98.5%
Kansas	49	0.7%
Iowa	31	0.4%
Missouri	8	0.1%
Illinois	3	0.0%
All Other Locations	16	0.2%
Total Residents Working Outside Nebraska:	107	1.5%

Source: US Census Bureau, LED Origin-Destination Data Base (2nd Quarter 2002, 2003, 2004, 2005, and 2006)

People also commute from other cities and counties of residence to work in Seward and Seward County – this is the labor shed area. The Census identified 2,643 primary jobs within the Seward city limits. Table 3C examines the labor shed area for jobs within the city of Seward. The table shows 62 percent or 1,639 workers in the city of Seward travel from outside city limits. The table also identifies 1,066 workers (40.3 percent of the workforce) travel from outside Seward County boundaries and 24 workers (0.9 percent of the workforce) travel from outside state borders to work inside the city limits of Seward.

Table 3C

City of Seward Labor Shed Report, 2006

Where Workers Live who are Employed in the City of Seward

	Count	Share
Total Primary Jobs	2,643	100%
Work in Seward - Live Elsewhere City		
Seward, NE	1,004	38.0%
Lincoln, NE	362	13.7%
Utica, NE	61	2.3%
Omaha, NE	47	1.8%
Milford, NE	42	1.6%
Crete, NE	30	1.1%
Garland, NE	25	0.9%
David City, NE	25	0.9%
York, NE	23	0.9%
Staplehurst, NE	22	0.8%
All Other Locations	1,002	37.9%
Total Workers Living Outside Seward:	1,639	62.0%

Work in Seward - Live Elsewhere County		
Seward Co., NE	1,577	59.7%
Lancaster Co., NE	403	15.2%
Saline Co., NE	98	3.7%
Butler Co., NE	89	3.4%
York Co., NE	67	2.5%
Douglas Co., NE	61	2.3%
Platte Co., NE	28	1.1%
Gage Co., NE	27	1.0%
Adams Co., NE	23	0.9%
Otoe Co., NE	22	0.8%
All Other Locations	248	9.4%
Total Workers Living Outside Seward County:	1,066	40.3%

Work in Seward - Work Elsewhere State		
Nebraska	2,619	99.1%
Iowa	12	0.5%
Kansas	6	0.2%
Maryland	5	0.2%
Wisconsin	1	0.0%
All Other Locations	0	0.0%
Total Workers Living Outside Nebraska:	24	0.9%

Source: US Census Bureau, LED Origin-Destination Data Base (2nd Quarter 2002, 2003, 2004, 2005, and 2006)

Table 3D depicts the labor shed area of those employed within Seward County. The Census identified 5,359 primary jobs within Seward County. As Table 3D indicates, 72.7 percent (3,897 people) who are employed within Seward County live outside of the city of Seward. Approximately 42 percent (42.4 percent or 2,270 people) who work inside Seward County live outside of the county borders and 1.2 percent (66 people) live out-of-state.

Table 3D **Seward County Labor Shed Report, 2002-2006**

Where Workers Live who are Employed in Seward County

	Count	Share
Total Primary Jobs	5,359	100%
Work in Seward County - Live Elsewhere City		
Seward, NE	1,462	27.3%
Lincoln, NE	716	13.4%
Milford, NE	296	5.5%
Utica, NE	115	2.1%
Omaha, NE	80	1.5%
York, NE	72	1.3%
Beaver Crossing, NE	57	1.1%
Garland, NE	50	0.9%
Crete, NE	48	0.9%
Staplehurst, NE	44	0.8%
All Other Locations	2,419	45.1%
Total Workers Living Outside Seward:	3,897	72.7%

Work in Seward County - Live Elsewhere County		
Seward Co., NE	3,089	57.6%
Lancaster Co., NE	806	15.0%
York Co., NE	221	4.1%
Saline Co., NE	175	3.3%
Butler Co., NE	163	3.0%
Douglas Co., NE	104	1.9%
Fillmore Co., NE	89	1.7%
Gage Co., NE	59	1.1%
Platte Co., NE	50	0.9%
Saunders Co., NE	40	0.7%
All Other Locations	563	10.5%
Total Workers Living Outside Seward County:	2,270	42.4%

Work in Seward County - Live Elsewhere State		
Nebraska	5,293	98.8%
Kansas	33	0.6%
Iowa	14	0.3%
Missouri	8	0.1%
Maryland	6	0.1%
All Other Locations	5	0.1%
Total Workers Living Outside Nebraska:	66	1.2%

Source: US Census Bureau, LED Origin-Destination Data Base (2nd Quarter 2002, 2003, 2004, 2005, and 2006)

Population and Migration Trends

The following tables (Tables 4 and 5) present population trend data for Seward, Seward County, and the surrounding area. As Table 5 indicates, Seward County's population increased by 25.4 percent (3,341 people) between 1950 and 2000. Seward County's population increase of 1.6 percent (262 people) between 2000 and 2008 compares to a 4.2 percent increase for Nebraska as a whole.

Table 4

Population 1950-2008
 Seward 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
Seward County	13,155	13,581	14,460	15,789	15,450	16,496	16,696	16,758	25.4	1.6
Butler County	11,432	10,312	9,461	9,330	8,601	8,861	8,664	8,326	-22.5	-6.0
Fillmore County	9,610	9,425	8,137	7,920	7,103	6,634	6,319	6,001	-31.0	-9.5
Lancaster County	119,742	155,272	167,972	192,884	213,641	250,291	264,351	278,728	109.0	11.4
Polk County	8,044	7,210	6,468	6,320	5,668	5,639	5,312	5,122	-29.9	-9.2
Saline County	14,046	12,542	12,809	13,131	12,715	13,843	14,046	13,771	-1.4	-0.5
Saunders County	16,923	17,270	17,018	18,716	18,285	19,830	20,045	20,034	17.2	1.0
York County	14,346	13,724	13,685	14,798	14,428	14,598	14,042	14,199	1.8	-2.7

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

Table 5 data reveal each of Seward County communities experienced a variety of population shifts during the 1950–2000 time period. The city of Seward reported a 100.3 percent increase in population (3,165 people) between 1950 and 2000. Seward experienced a 8.3 percent increase in population (522 people) between 2000 and 2008. The rural areas outside of the selected communities experienced a 21.8 percent decrease (-1,531 people) during the 1950–2000 time period and a population decrease of 2.2 percent (-123 people) during the 2000 to 2008 time period.

Table 5

Population 1950-2008
 Seward County Communities / Rural Populations

	1950	1960	1970	1980	1990	2000	2004	2006	2008	% Change 1950-2000 (50 years)	% Change 2000-2008 (8 years)
Seward County	13,155	13,581	14,460	15,789	15,450	16,496	16,696	16,680	16,758	25.4	1.6
Beaver Crossing	425	439	400	458	448	457	446	438	434	7.5	-5.0
Bee	160	149	156	192	209	223	218	213	215	39.4	-3.6
Cordova	147	152	141	129	147	127	124	124	124	-13.6	-2.4
Garland	184	198	244	257	247	247	249	241	242	34.2	-2.0
Goehner	67	106	113	165	192	186	178	173	172	177.6	-7.5
Milford	951	1,462	1,846	2,108	1,942	2,070	2,061	2,032	2,041	117.7	-1.4
Pleasant Dale	163	190	258	259	253	245	246	239	245	50.3	0.0
Seward	3,154	4,208	5,294	5,713	5,862	6,319	6,720	6,809	6,841	100.3	8.3
Staplehurst	224	240	227	306	281	270	260	252	249	20.5	-7.8
Tamora	91	88	93	50	51	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)	(N/A)
Utica	550	564	602	689	725	844	834	816	810	53.5	-4.0
Total Rural Areas:	7,039	5,785	5,086	5,463	5,093	5,508	5,360	5,343	5,385	-21.8	-2.2

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

(N/A) - Data not available

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. Seward County does not follow this pattern having 28.7 percent in-migration occurring in the ‘15–24’ year age group (745 people). Concordia College and Seward’s proximity to Lincoln play a role in this in-migration pattern.

Table 6

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

Age Group	Population		% Change 1990-2000	Net Migration	% of 1990 Population
	1990	2000			
NEBRASKA					
0 - 14	363,390	369,427	1.66	15,750	4.3
15 - 24	221,509	255,240	15.23	13,009	5.9
25 - 44	486,020	487,107	0.22	12,644	2.6
45 - 64	284,398	367,294	29.15	6,387	2.2
Over 65	223,068	232,195	4.09	476	0.2
Total:	1,578,385	1,711,263	8.42	48,267	3.1

NON-METRO NEBRASKA					
0 - 14	179,510	169,176	-5.76	9,886	5.5
15 - 24	95,548	109,817	14.93	-12,543	-13.1
25 - 44	214,544	203,423	-5.18	-296	-0.1
45 - 64	147,243	176,709	20.01	6,828	4.6
Over 65	137,212	136,227	-0.72	2,405	1.8
Total:	774,057	795,352	2.75	6,280	0.8

SEWARD COUNTY					
0 - 14	3,514	3,262	-7.17	454	12.9
15 - 24	2,595	3,174	22.31	745	28.7
25 - 44	4,130	4,057	-1.77	-553	-13.4
45 - 64	2,755	3,501	27.08	158	5.7
Over 65	2,456	2,502	1.87	93	3.8
Total:	15,450	16,496	6.77	897	5.8

Table 6 (continued)

Age Group	--- Population ---		% Change 1990-2000	Net Migration	% of 1990 Population
	1990	2000			
BUTLER COUNTY					
0 - 14	2,029	1,947	-4.04	287	14.2
15 - 24	900	1,072	19.11	-343	-38.1
25 - 44	2,233	2,222	-0.49	200	9.0
45 - 64	1,686	1,973	17.02	151	8.9
Over 65	1,753	1,553	-11.41	-104	-5.9
Total:	8,601	8,767	1.93	191	2.2

FILLMORE COUNTY					
0 - 14	1,539	1,354	-12.02	82	5.3
15 - 24	739	732	-0.95	-313	-42.4
25 - 44	1,874	1,592	-15.05	-62	-3.3
45 - 64	1,407	1,545	9.81	-3	-0.2
Over 65	1,544	1,411	-8.61	7	0.5
Total:	7,103	6,634	-6.60	-289	-4.1

LANCASTER COUNTY					
0 - 14	43,698	48,798	11.67	1,345	3.1
15 - 24	40,738	48,569	19.22	20,237	49.7
25 - 44	71,703	76,120	6.16	-3,027	-4.2
45 - 64	34,274	50,724	48.00	1,407	4.1
Over 65	23,228	26,080	12.28	-63	-0.3
Total:	213,641	250,291	17.15	19,898	9.3

POLK COUNTY					
0 - 14	1,253	1,116	-10.93	122	9.7
15 - 24	542	639	17.90	-264	-48.8
25 - 44	1,443	1,374	-4.78	167	11.6
45 - 64	1,133	1,303	15.00	48	4.2
Over 65	1,304	1,207	-7.44	37	2.9
Total:	5,675	5,639	-0.63	110	1.9

SALINE COUNTY					
0 - 14	2,667	2,832	6.19	537	20.1
15 - 24	1,872	2,355	25.80	527	28.2
25 - 44	3,302	3,461	4.82	-72	-2.2
45 - 64	2,258	2,817	24.76	221	9.8
Over 65	2,616	2,378	-9.10	141	5.4
Total:	12,715	13,843	8.87	1,354	10.6

Table 6 (continued)

Age Group	Population		% Change 1990-2000	Net Migration	% of 1990 Population
	1990	2000			
SAUNDERS COUNTY					
0 - 14	4,403	4,512	2.48	728	16.5
15 - 24	1,999	2,264	13.26	-756	-37.8
25 - 44	5,280	5,468	3.56	804	15.2
45 - 64	3,684	4,543	23.32	325	8.8
Over 65	2,919	3,043	4.25	-142	-4.9
Total:	18,285	19,830	8.45	959	5.2

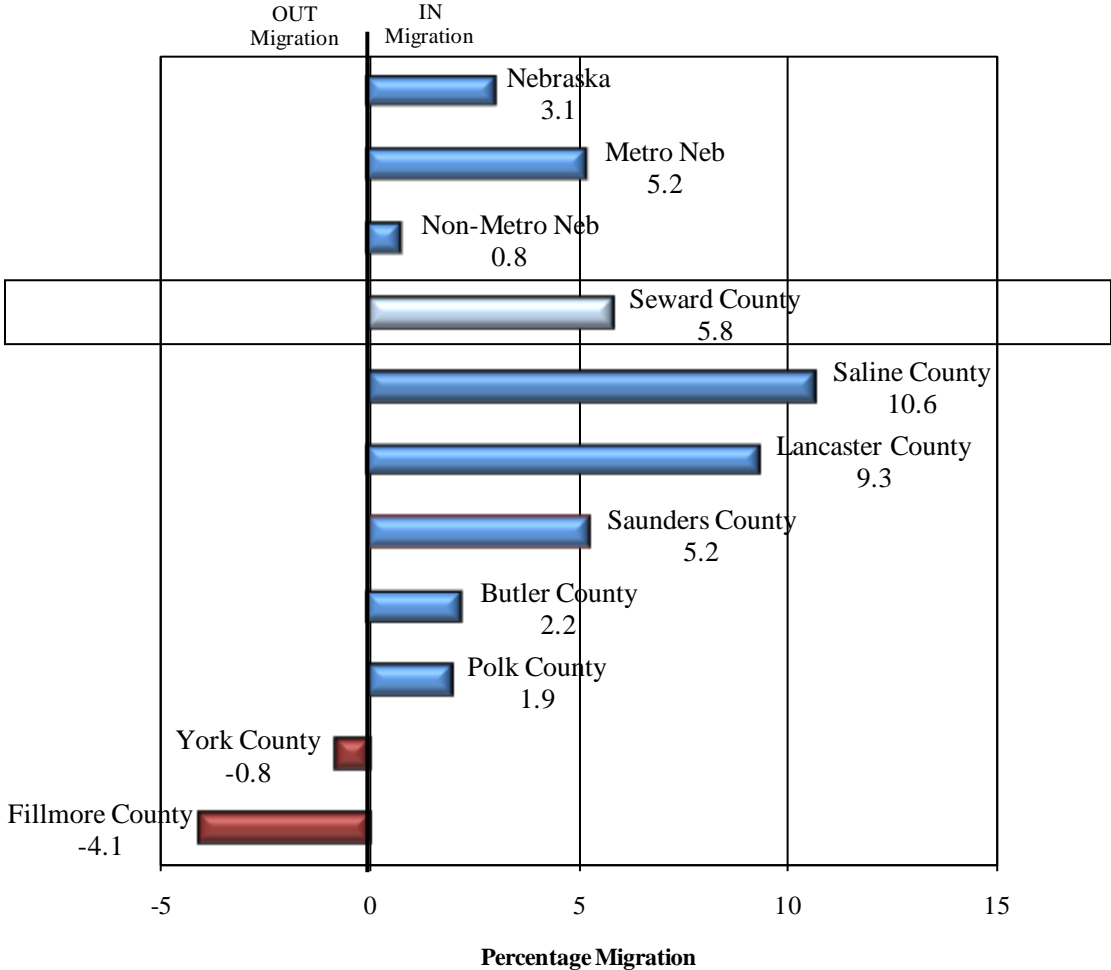
YORK COUNTY					
0 - 14	3,365	2,949	-12.36	7	0.2
15 - 24	1,798	2,058	14.46	-150	-8.4
25 - 44	4,108	3,707	-9.76	-149	-3.6
45 - 64	2,705	3,351	23.88	92	3.4
Over 65	2,452	2,533	3.30	86	3.5
Total:	14,428	14,598	1.18	-114	-0.8

Source: Nebraska Public Power District, 2002, using Bureau of Census, Census of Population data

Chart 4 graphically depicts the 1990–2000 migration patterns of Nebraska, Seward County, and the surrounding area as a percentage of the 1990 population. As these data indicate, Seward County experienced in-migration of 5.8 percent of the 1990 population (897 people) while Nebraska recorded net in-migration of 3.1 percent.

Chart 4

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

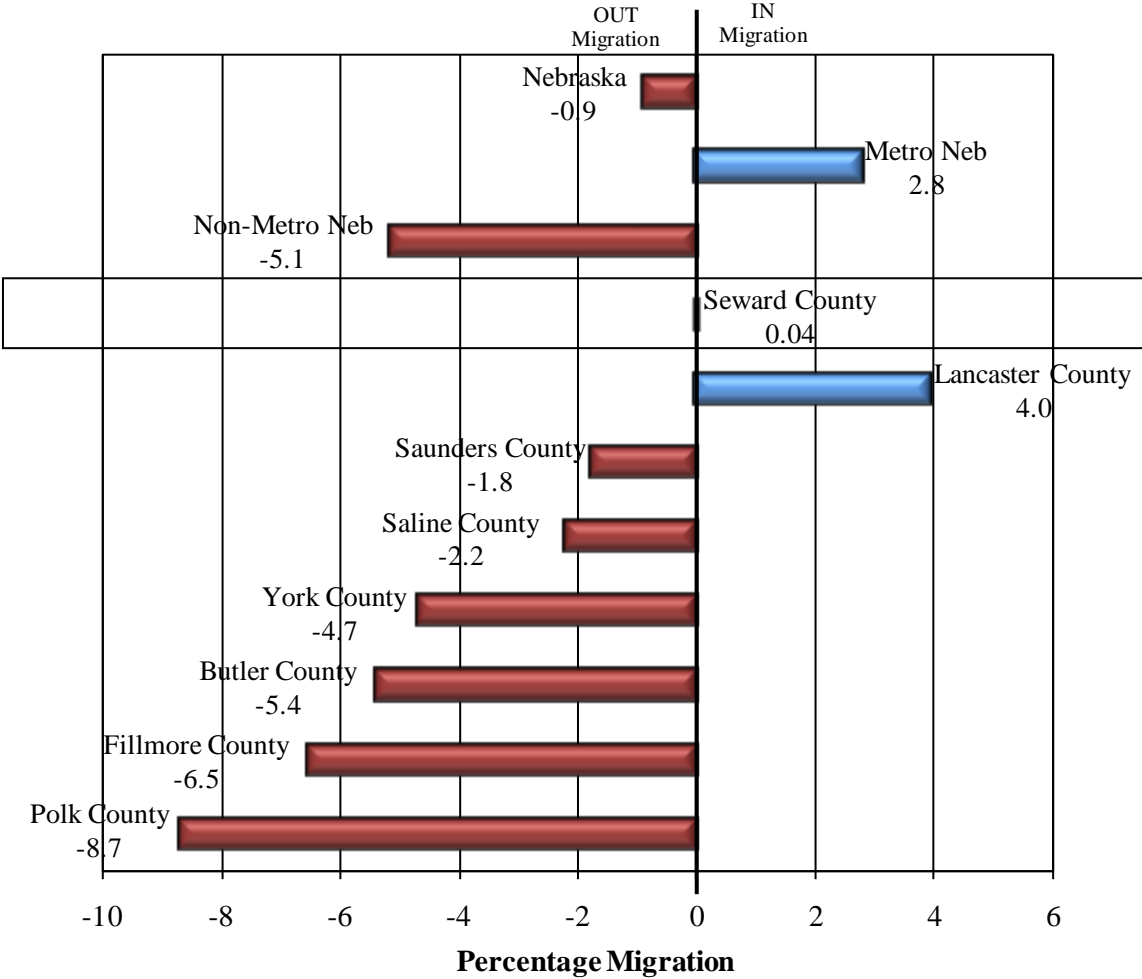


Source: U.S. Census Bureau, Population Estimates and Population Change, July 2005

Chart 5 shows the 2000–2008 migration pattern for the study area as a percentage of the 2000 population. Seward County’s 0.04 percent in-migration (7 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
 Seward 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 67.8 percent of those moving in to Seward County between 1995 and 2000 moved from other Nebraska locations (2,862 people). People also migrated in from 40 other states. Table 8 shows in-state migration flows. Migration to Seward County from within Nebraska came primarily from Lancaster, York, and Butler Counties.

Table 7 **IN Migration - Seward County
 1995-2000**

"From" Location	# People	Percent
Other Nebraska Counties	2,862	67.8%
Iowa	190	4.5%
Missouri	182	4.3%
Illinois	111	2.6%
Minnesota	110	2.6%
Colorado	107	2.5%
Texas	98	2.3%
Kansas	70	1.7%
South Dakota	43	1.0%
California	37	0.9%
Michigan	27	0.6%
Other States (30)	382	9.1%
Total:	4,219	100%

Table 8

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

In-State Movement:	# People	Percent
Lancaster County	1126	39.3%
York County	191	6.7%
Butler County	147	5.1%
Saline County	109	3.8%
Douglas County	87	3.0%
Buffalo County	74	2.6%
Hall County	70	2.4%
Gage County	69	2.4%
Thayer County	68	2.4%
Scotts Bluff County	63	2.2%

Source: US Census Bureau, July 2005

Table 9 data reveal 65 percent of people migrating out of Seward County between 1995 and 2000 remained in the state of Nebraska (2,313 people). Seward County residents also moved to 30 other states during this time period. Looking within Nebraska, Table 10 shows the majority of people leaving Seward County (but staying in Nebraska) went to Lancaster, Douglas, and York Counties during this time period. Employment, housing, and educational opportunities located in these counties play a major role in this migration pattern.

Table 9 **OUT Migration - Seward County
 1995-2000**

"To" Location	# People	Percent
Other Nebraska Counties	2,313	65.0%
Iowa	221	6.2%
Texas	198	5.6%
Missouri	160	4.5%
Illinois	85	2.4%
Colorado	79	2.2%
Georgia	54	1.5%
Kansas	49	1.4%
Arizona	47	1.3%
Indiana	41	1.2%
Michigan	38	1.1%
Other States (20)	273	7.7%
Total:	3,558	100%

Table 10

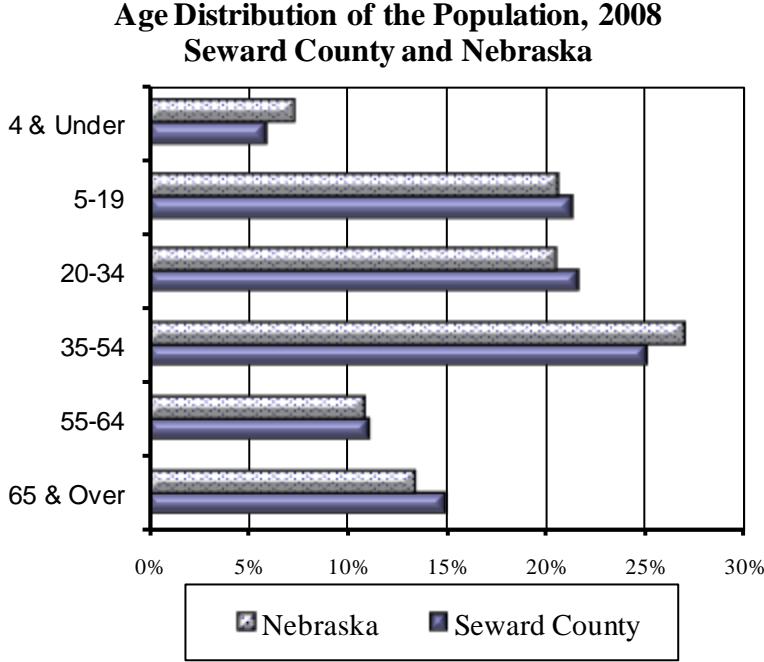
**Top 10 Migration Destinations from Seward County
 to Other Nebraska Locations, 1995-2000**

In-State Movement:	# People	Percent
Lancaster County	1180	51.0%
Douglas County	178	7.7%
York County	101	4.4%
Butler County	100	4.3%
Saline County	86	3.7%
Sarpy County	85	3.7%
Hall County	58	2.5%
Platte County	46	2.0%
Buffalo County	40	1.7%
Gage County	40	1.7%

Source: US Census Bureau, July 2005

The following charts (Charts 6 and 7) compare the age distribution of population for Seward County and Nebraska as a whole. The population of Seward County is similar in age to Nebraska as a whole. The median age for Seward County residents in 2008 was 36.3 years of age compared to 36.2 years of age for residents of Nebraska as a whole.

Chart 6



Source: U.S. Census Bureau, August 2008

Chart 7

	2008 Population		Percent	
	Nebraska	Seward County	Nebraska	Seward County
4 & Under	132,092	1,013	7.4%	6.0%
5-19	368,255	3,573	20.6%	21.3%
20-34	365,740	3,621	20.5%	21.6%
35-54	481,660	4,190	27.0%	25.0%
55-64	194,838	1,861	10.9%	11.1%
65 & Over	240,847	2,500	13.5%	14.9%
Total	1,783,432	16,758	100.0%	100.0%
Median Age	36.2	36.3		

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

Retail Sales

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

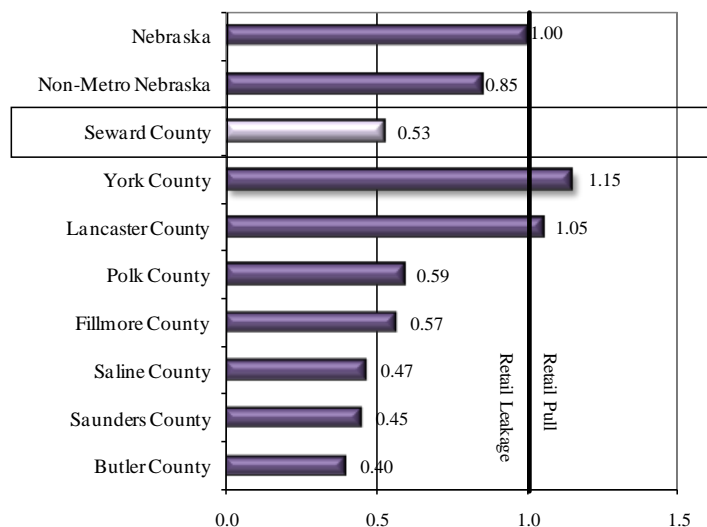
**2008 Retail Sales (Non-Motor Vehicle) Pull Factors
 Nebraska, Seward County, and Surrounding Counties**

	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
Seward County	16,758	99,864	5,959	0.53
Butler County	8,326	37,970	4,560	0.40
Fillmore County	6,001	38,611	6,434	0.57
Lancaster County	278,728	3,311,146	11,879	1.05
Polk County	5,122	34,161	6,670	0.59
Saline County	13,771	73,251	5,319	0.47
Saunders County	20,034	102,796	5,131	0.45
York County	14,199	183,976	12,957	1.15

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

Chart 8

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



Reviewing the pull factors at the county level indicates Seward County suffers from significant retail leakage. The 2008 pull factor of 0.53 indicates, on a per capita basis, retail sales in Seward County are approximately 47 percent below 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 Seward County (0.53) with the pull factor for the non-metropolitan area of Nebraska (0.85) indicates per capita retail sales in Seward County are approximately 38 percent less than the average per capita retail sales in the non-metropolitan area of Nebraska.

Table 12 and Chart 9 compare the 2008 pull factors for Seward and selected area communities. The community of Seward’s pull factor of 0.98 indicates that, on a per capita basis, non-motor vehicle retail sales in Seward are approximately 2 percent less than the state’s average per capita sales.

Table 12

**2008 Retail Sales (NMV) Pull Factors
 Nebraska, Seward, 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
Seward (Seward)	6,841	75,973	11,105	0.98
David City (Butler)	2,474	29,497	11,923	1.05
Geneva (Fillmore)	2,037	22,581	11,085	0.98
Lincoln (Lancaster)	251,624	3,245,483	12,898	1.14
Stromsburg (Polk)	1,110	20,589	18,549	1.64
Crete (Saline)	6,241	53,359	8,550	0.76
Wahoo (Saunders)	3,966	38,158	9,621	0.85
York (York)	7,870	163,430	20,766	1.84

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

Chart 9

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

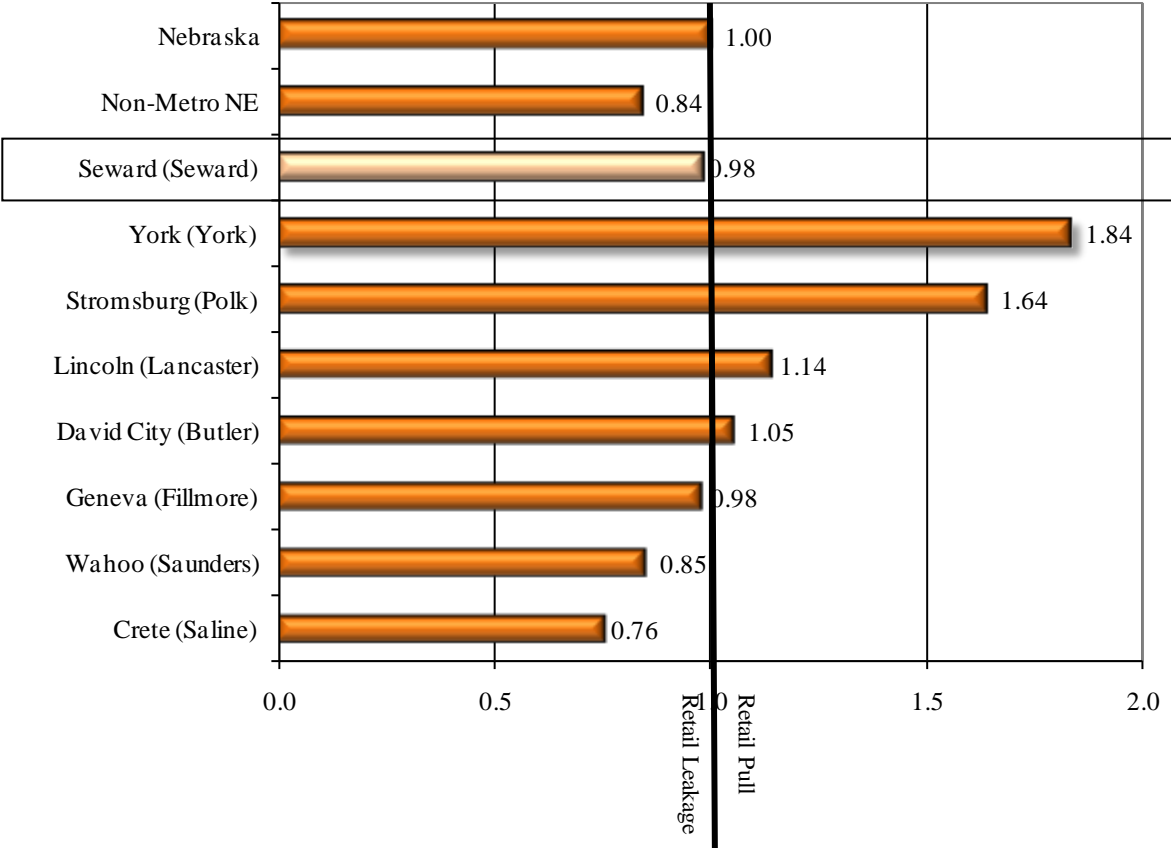


Table 13 and Chart 10 further breakdown the 2008 pull factors into the communities reporting retail sales figures within Seward County. As this table indicates, the community of Seward had the strongest pull factor (0.98) compared to the other communities reporting in the county. Together, these communities contributed to an overall pull factor of 0.53 for Seward County in 2008.

Table 13

**2008 Retail Sales (NMV) Pull Factors
 Nebraska, Seward, and Available Seward 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
Seward County	16,758	99,864	5,959	0.53
Beaver Crossing	434	900	2,074	0.18
Bee	215	397	1,848	0.16
Cordova	124	774	6,238	0.55
Garland	242	582	2,404	0.21
Goehner	172	152	885	0.08
Milford	2,041	15,481	7,585	0.67
Pleasant Dale	245	1,212	4,945	0.44
Seward	6,841	75,973	11,105	0.98
Staplehurst	249	380	1,527	0.13
Tamora	(NA)	(D)	(NA)	(NA)
Utica	810	3,961	4,890	0.43

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

(D) Data withheld to avoid individual disclosure

(NA) Data not available

Chart 10

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

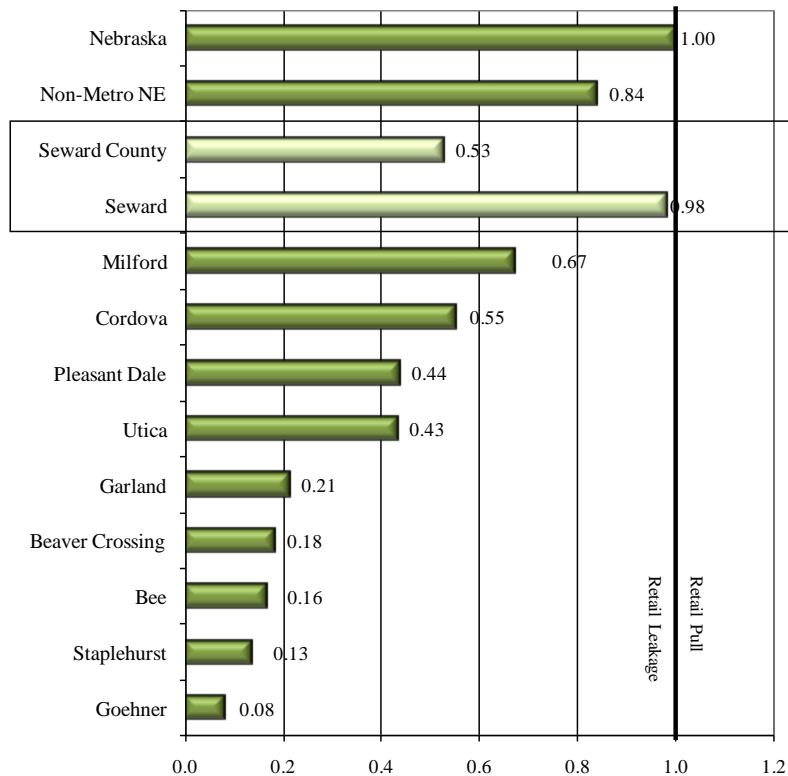


Table 14 (sorted by population) and Chart 11 (sorted by pull factor) show the 2008 pull factors for Nebraska, Seward, and eight other similarly sized communities selected from around the state. Sidney's pull factor of 1.89 leads the group for 2008 thus indicating Sidney has greater retail pull.

Table 14

**2008 Retail Sales (NMV) Pull Factors
 Seward & 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
Seward (Seward)	6,841	75,973	11,105	0.98
Ralston (Douglas)	6,095	41,782	6,855	0.61
Crete (Saline)	6,241	53,359	8,550	0.76
Sidney (Cheyenne)	6,499	138,618	21,329	1.89
Gretna (Sarpy)	6,572	60,200	9,160	0.81
Plattsmouth (Cass)	6,902	52,630	7,625	0.67
Nebraska City (Otoe)	7,032	105,021	14,935	1.32
McCook (Red Willow)	7,436	143,123	19,247	1.70
Gering (Scotts Bluff)	7,679	58,306	7,593	0.67

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

Chart 11

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

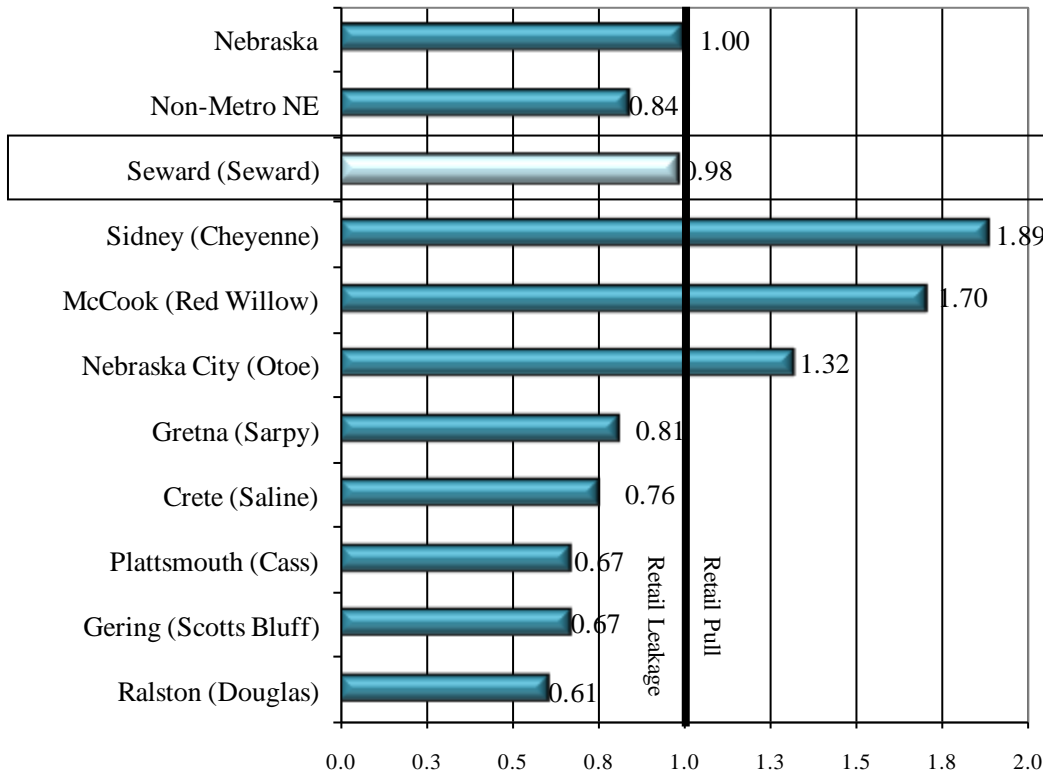
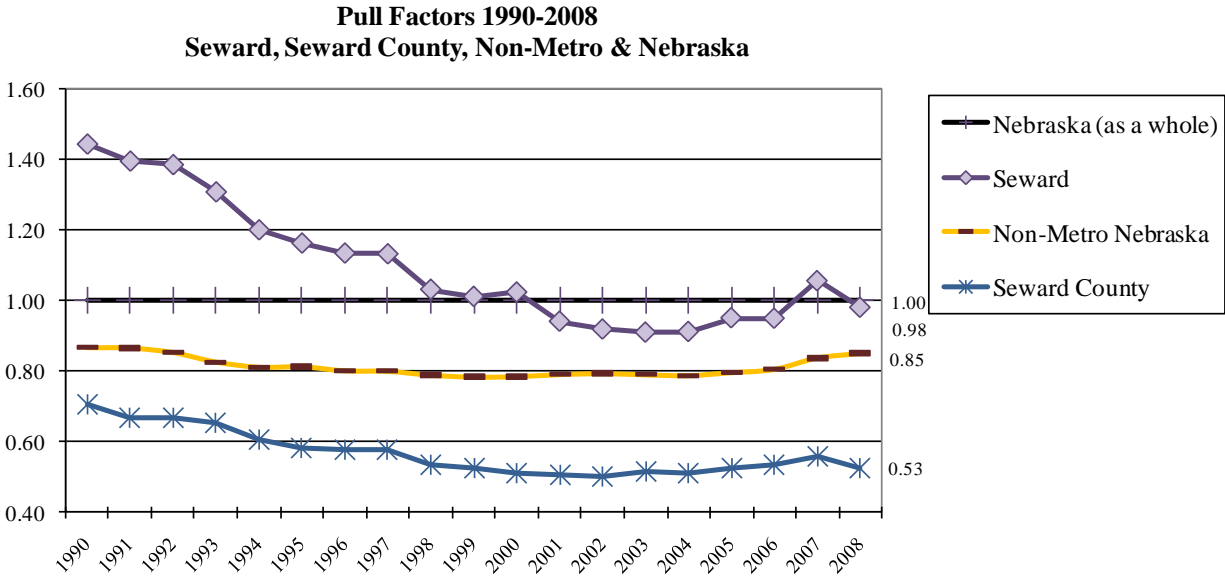


Chart 12 illustrates the pull factor trend for Seward, Seward County, non-metropolitan Nebraska, and Nebraska as a whole from 1990 to 2008. In examining the time line, it is apparent the city of Seward has experienced a significant decline in retail sales since 1990. Data within Seward County (as a whole) show retail leakage throughout the time period. Seward’s proximity to Lincoln is a factor in this trend.

Chart 12

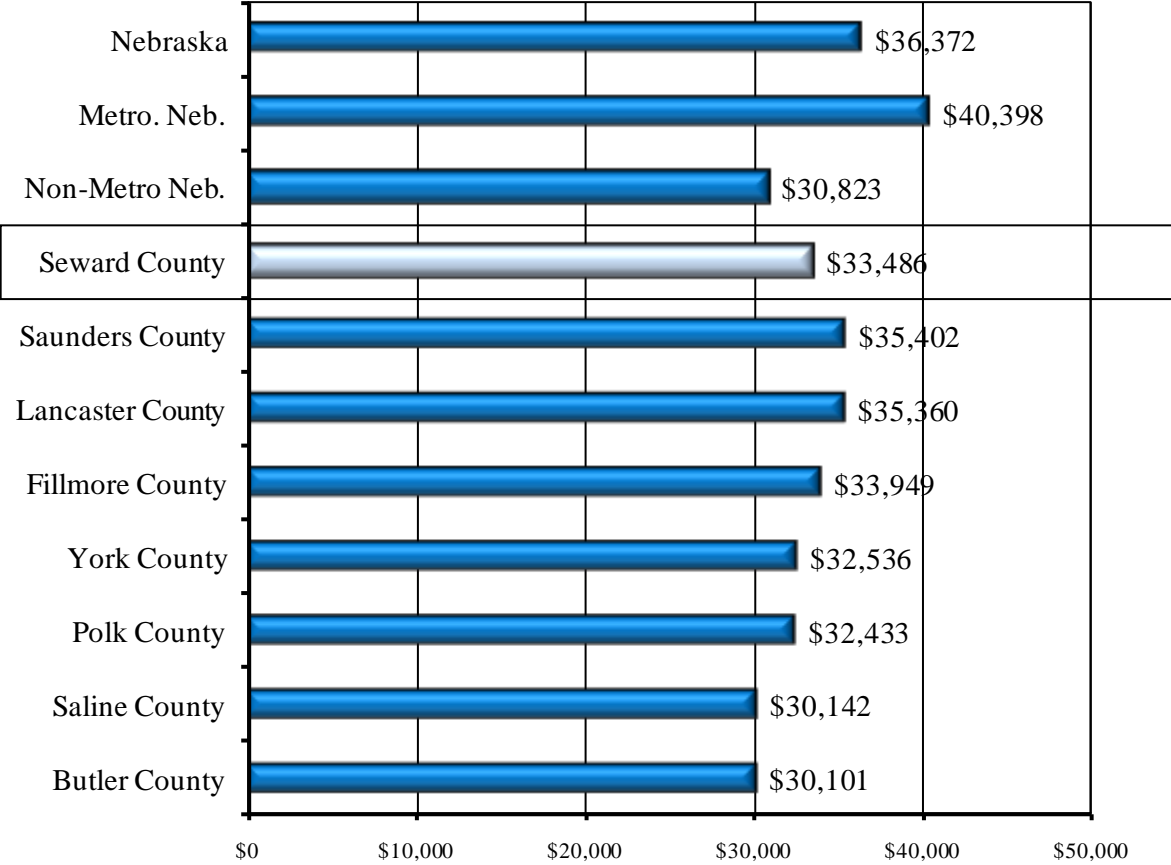


Per Capita Personal Income

Per capita personal income in Seward County was \$33,486 in 2007 the last year in which such data are available. Seward County’s per capita income is \$2,886 or 7.9 percent less than that for Nebraska as a whole (\$36,372); \$6,912 or 17.1 percent less than metropolitan Nebraska (\$40,398); and \$2,663 or 8.6 percent greater than non-metropolitan Nebraska (\$30,823).

Chart 13

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



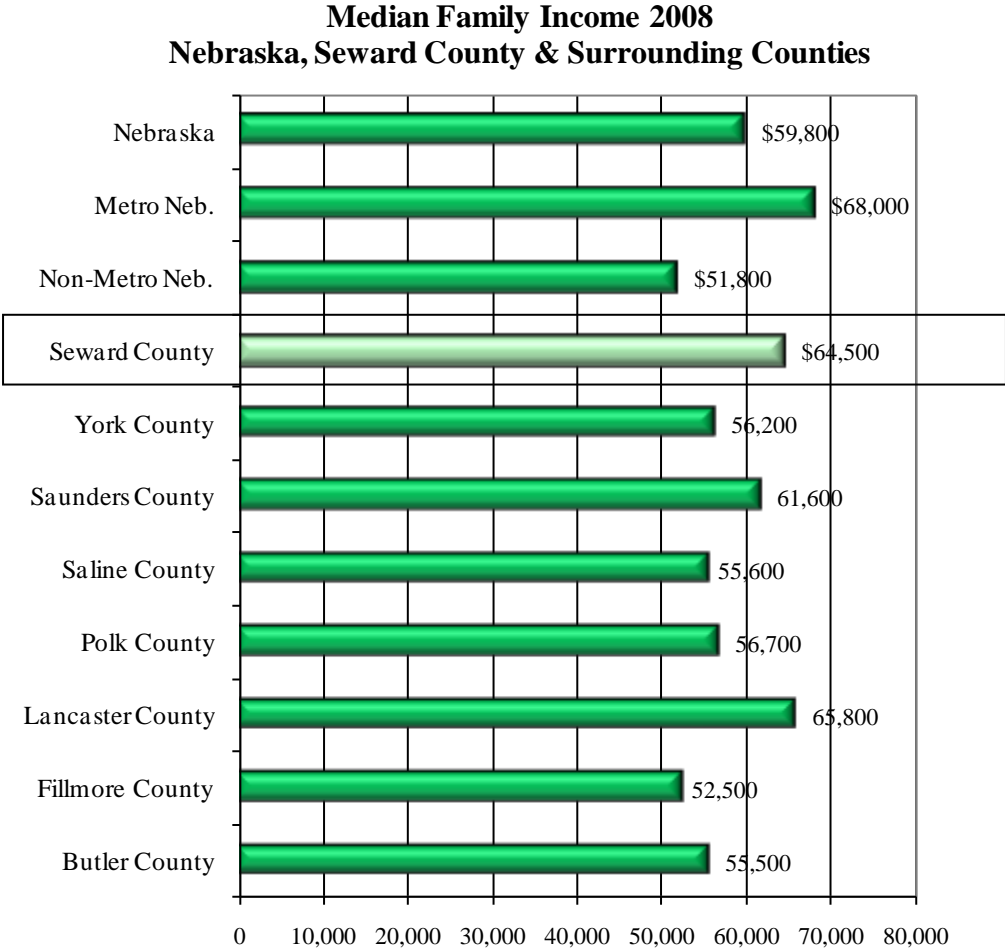
Source: Bureau of Economic Analysis, US Department of Commerce, May 2009

Median Family Income

Median family income provides a different perspective of income levels in Nebraska, Seward 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 Seward County is estimated to be \$64,500 in 2008. This amount is \$4,700 or 7.9 percent greater than the median family income for Nebraska as a whole (\$59,800); \$3,500 or 5.1 percent less than metropolitan Nebraska (\$68,000); and \$12,700 or 24.5 percent greater than non-metro median family income (\$51,800) in 2008.

Chart 14



Source: U.S. Department of Housing and Urban Development, est. April 2009
 Note: Dixon County data were not available.