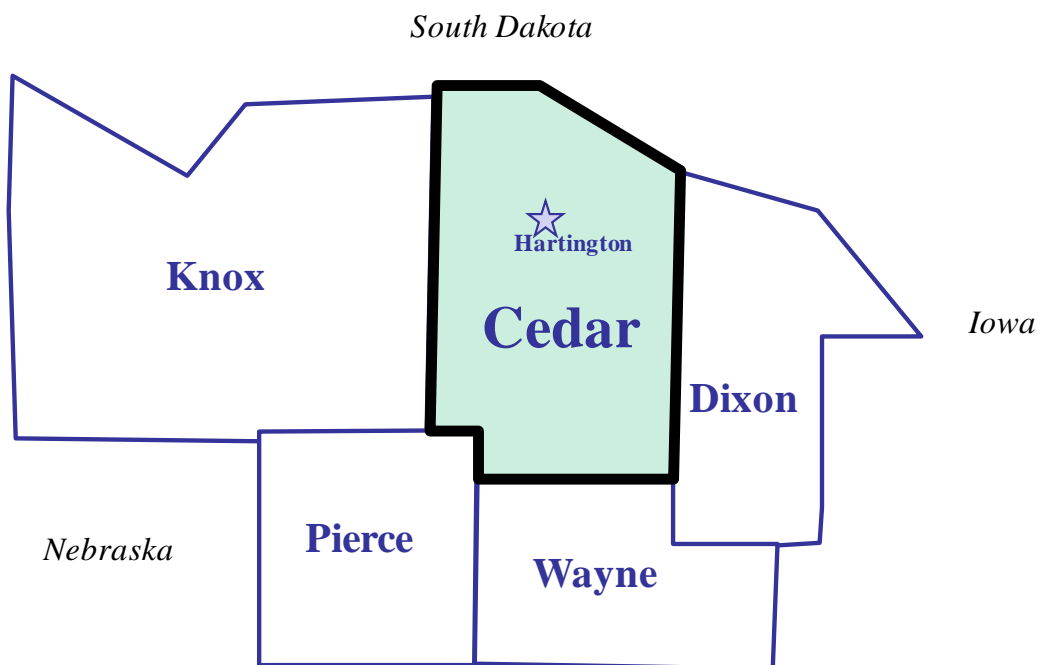


Economic and Demographic Trends

Hartington, Cedar County, and the Surrounding Area



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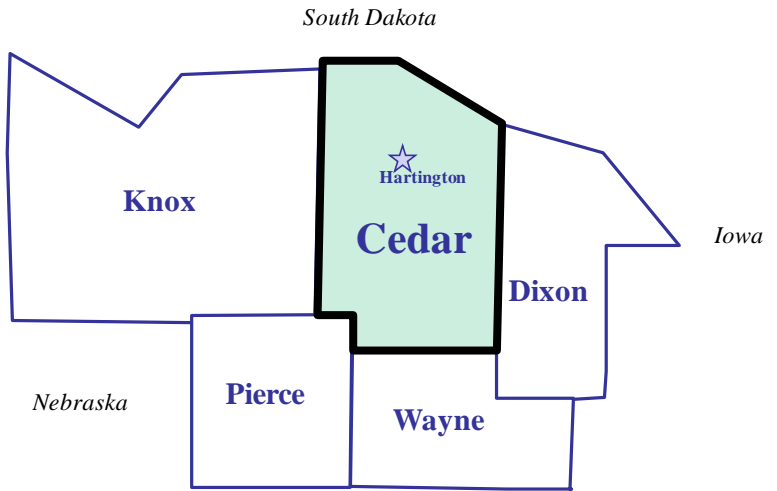
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Economic and Demographic Trends in Hartington, Cedar County, and the Surrounding Area

Figure 1

The attached information provides data on labor force, employment, commuting patterns, population, migration, retail sales, and income for the city of Hartington and Cedar 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 Cedar County, other counties included in this area are Dixon, Knox, Pierce, and Wayne. The retail sales section also compares retail growth between Hartington 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 Cedar 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
- Natural Resources, Construction & Mining
- Trade (Retail & Wholesale)
- Transportation, Warehousing & Utilities
- Information
- Financial Activities
- Professional & Business Services
- Education & Health Services
- Leisure & Hospitality
- Other Services (except Public)
- Government

When comparing non-farm wage and salary employment sectors to non-metropolitan Nebraska, there are significant differences between the distributions. The largest variances fall in the Government, Leisure & Hospitality, and 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:

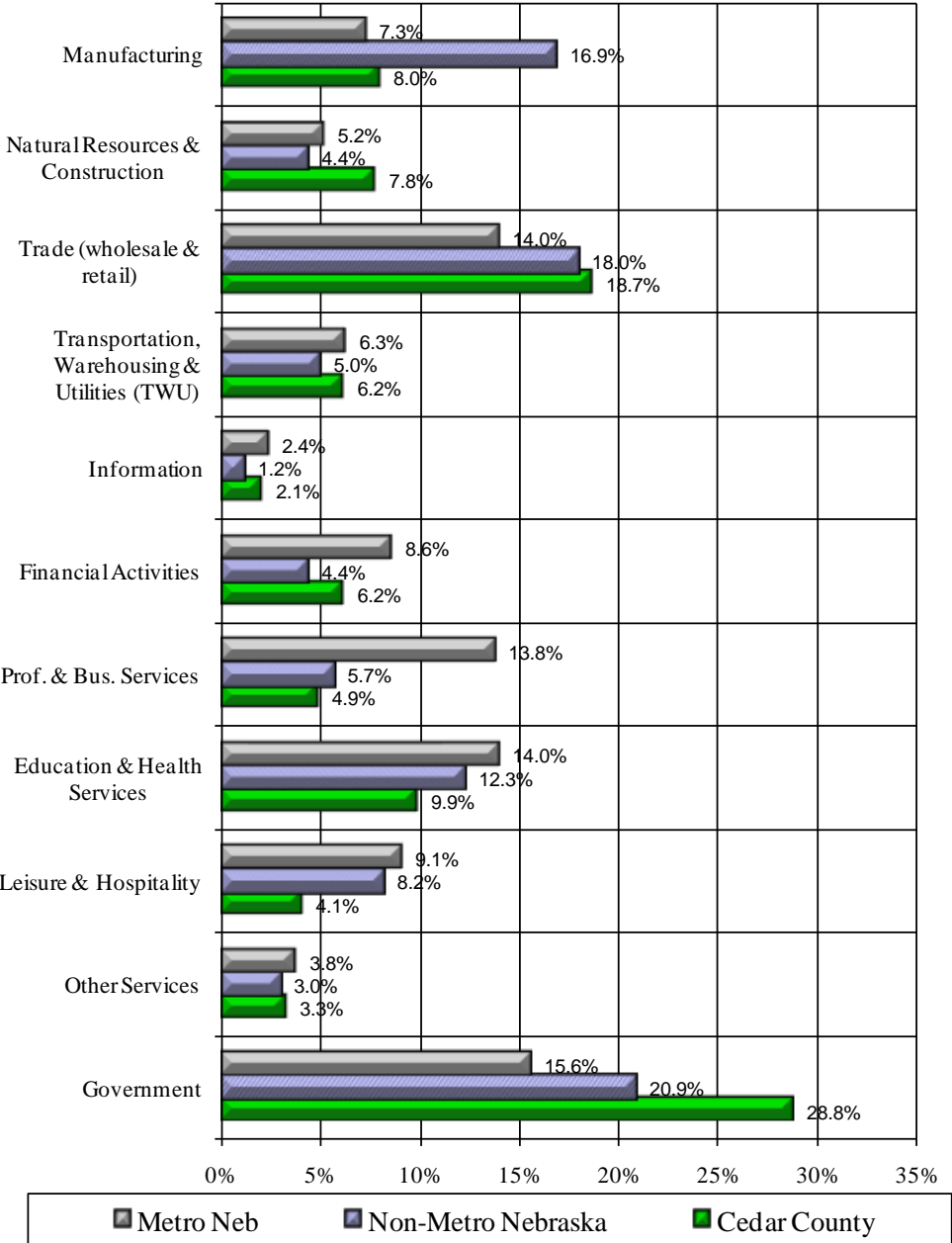
- Government (28.8 percent Cedar County vs. 20.9 percent non-metropolitan)
- Leisure & Hospitality (4.1 percent Cedar County vs. 8.2 percent non-metropolitan)
- Manufacturing (8.0 percent Cedar County vs. 16.9 percent non-metropolitan).

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

The largest deviation between Cedar County and non-metropolitan Nebraska employment sectors falls in the Manufacturing sector having 8.0 percent employment (200 employees) compared to non-metropolitan Nebraska employment at 16.9 percent of the workforce. Comparing Cedar County to the overall metropolitan distribution, we find the largest deviation is in the Government sector (28.8 percent Cedar County vs. 15.6 percent metropolitan Nebraska).

Chart 1

**Non-Farm Wage & Salary Employment by Major Economic Sector
 Cedar 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 Cedar 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 Cedar County (regardless of their county of residence). These data indicate total non-farm wage and salary employment in Cedar County decreased 3.2 percent (-83 jobs) between 2001 and 2008.

Table 1 also provides employment data for Cedar County by major economic sector for years 2001–2008. The Transportation, Warehousing & Utilities (T.W.U.) sector enjoyed the largest percentage increase of those reporting during the study time period (27.0 percent or 33 jobs). The Trade sector reported the largest actual employment increase of those reporting during the same time period (44 jobs or 10.5 percent).

Table 1 **Non-Farm Wage & Salary Employment Trends, Cedar County, Nebraska**
Selected Years: 2001-2008

	2001	2002	2003	2004	2005	2006	2007	2008	% Change 2001-2008
Non-farm Employment (W&S)	2,569	2,594	2,463	2,532	2,516	2,505	2,460	2,486	-3.2
Manufacturing	(D)	302	(D)	(D)	(D)	(D)	193	200	(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 & Mining	210	205	174	190	188	184	187	194	-7.6
Trade	420	439	411	426	434	438	455	464	10.5
Wholesale Trade	158	168	149	150	154	166	172	184	16.5
Retail Trade	262	272	261	276	281	272	283	280	6.9
Transportation, Warehousing & Utilities	122	121	137	143	140	147	154	155	27.0
Information	(D)	(D)	(D)	(D)	(D)	(D)	53	52	(N/A)
Financial Activities	121	129	132	137	146	139	143	153	26.4
Professional & Business Services	(D)	(D)	(D)	(D)	(D)	113	116	122	(N/A)
Education & Health Services	283	288	274	272	266	254	256	247	-12.7
Leisure and Hospitality	97	102	110	158	163	182	114	101	4.1
Other Services, except Public	76	80	(D)	(D)	79	79	76	81	6.6
Government	758	742	743	750	745	717	713	717	-5.4
Federal	106	100	99	97	96	96	98	97	-8.5
State	45	41	40	38	37	36	35	43	-4.4
Local	607	601	604	614	612	585	579	577	-4.9

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

Source: Nebraska Department of Labor, Labor Market Information

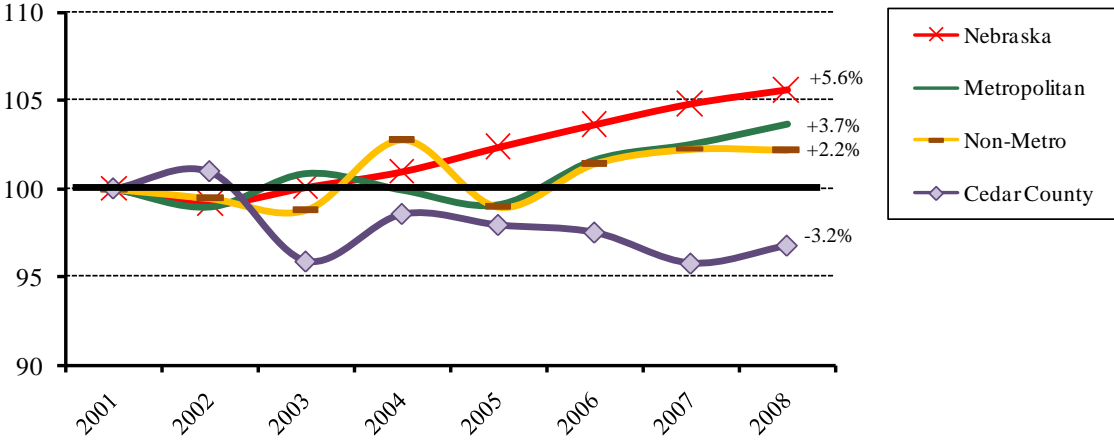
(D) Data withheld to avoid disclosure

(N/A) Data not available

Chart 2 compares total non-farm wage and salary employment growth in Cedar 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 Cedar County decreased by 3.2 percent (-83 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, Cedar County, Nebraska, Metro, and Non-Metro Nebraska, 2001-2008
 (Index, 2001=100)

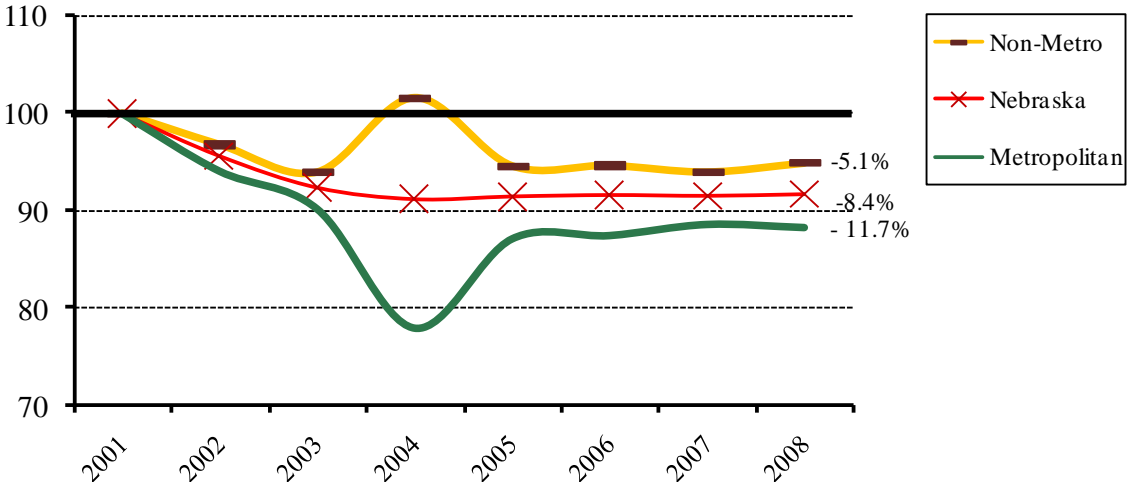


Source: Labor Force & Work Force Summary, April 2009

Chart 3 presents data on manufacturing wage and salary employment growth for Nebraska, metropolitan, and non-metropolitan areas. Cedar 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 5.1 percent decline in employment compared to an 8.4 percent decrease for Nebraska as a whole and an 11.7 percent decrease for metropolitan Nebraska over the same period.

Chart 3

Manufacturing (W&S) Employment Nebraska, Metro, and 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 Cedar County for the time period 1998–2008. 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 2.1 percent increase (99 people) in the number of Cedar County residents participating in the labor force between 1998 and 2008. Labor force participants increased by 4.1 percent (192 people) between 2000 and 2008.

The percent of those unemployed in Cedar County fell 11.0 percent (-15 people) between 1998 and 2008. Those classified as unemployed decreased 9.0 percent (-12 people) during the 2000–2008 time period. 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 Cedar County unemployment rate was 2.5 percent in 2008; significantly below 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, Cedar County, Nebraska
Selected Years: 1998-2008

	1998	1999	2000	2002	2004	2006	2008	% Change 1998-2008	% Change 2000-2008
Labor Force	4,744	4,607	4,651	5,082	5,114	4,933	4,843	2.1	4.1
Unemployment	136	128	133	134	148	112	121	-11.0	-9.0
Unemployment Rate	2.9	2.8	2.9	2.6	2.9	2.3	2.5	(N/A)	(N/A)
Employment	4,608	4,479	4,518.0	4,948	4,966	4,821	4,722	2.5	4.5

Labor Force & Work Force Summary, 1998-2008, Annually, Cedar 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 and charts show residence and workflow patterns for Cedar County. These data were compiled from Census 2000 responses to the long-form (sample) questions concerning where people worked. Table 3 data show 32.7 percent of the working population (1,492 people) living in Cedar County leave the county to work. The most common place of employment outside of Cedar County is Yankton County, South Dakota (14.9 percent or 679 people) followed by Wayne, Madison, and Knox Counties. These data also show 11 out-of-state destinations represented by four states.

Table 3

Commute Out			
Live in Cedar County - Work Elsewhere (2000)			
Where Live	Where Work	Count	%
Cedar Co. NE	Cedar Co. NE	3,070	67.3%
Cedar Co. NE	Yankton Co. SD	679	14.9%
Cedar Co. NE	Wayne Co. NE	289	6.3%
Cedar Co. NE	Madison Co. NE	143	3.1%
Cedar Co. NE	Knox Co. NE	108	2.4%
Cedar Co. NE	Pierce Co. NE	69	1.5%
Cedar Co. NE	Woodbury Co. IA	57	1.2%
Cedar Co. NE	Dixon Co. NE	56	1.2%
Cedar Co. NE	Stanton Co. NE	10	0.2%
Cedar Co. NE	Union Co. SD	9	0.2%
Cedar Co. NE	Polk Co. IA	8	0.2%
Cedar Co. NE	Dakota Co. NE	8	0.2%
Cedar Co. NE	Pottawattamie Co. IA	7	0.2%
Cedar Co. NE	Douglas Co. NE	7	0.2%
Cedar Co. NE	Lancaster Co. NE	6	0.1%
Cedar Co. NE	Platte Co. NE	6	0.1%
Cedar Co. NE	Merrick Co. NE	4	0.1%
Cedar Co. NE	Bon Homme Co. SD	4	0.1%
Cedar Co. NE	Denver Co. CO	3	0.1%
Cedar Co. NE	Webster Co. IA	3	0.1%
Cedar Co. NE	Thurston Co. NE	3	0.1%
Cedar Co. NE	Other In-State	8	0.2%
Cedar Co. NE	Other Out-of-State	5	0.1%
	Total:	4,562	
	Living inside county, but working outside:	1,492	32.7%

Source: U.S. Census Bureau, Journey to Work, 2000

People also commute from other counties of residence to work in Cedar County. Table 4 shows 13.3 percent or 471 workers employed in Cedar County commute from outside counties. The most common county is Wayne County (3.0 percent or 106 people) followed by Yankton (SD), Knox, and Dixon Counties. These data reveal five out-of-state locations represented by three states.

Table 4

Commute In			
Work in Cedar County - Live Elsewhere (2000)			
Where Live	Where Work	Count	%
Cedar Co. NE	Cedar Co. NE	3,070	86.7%
Wayne Co. NE	Cedar Co. NE	106	3.0%
Yankton Co. SD	Cedar Co. NE	86	2.4%
Knox Co. NE	Cedar Co. NE	77	2.2%
Dixon Co. NE	Cedar Co. NE	72	2.0%
Pierce Co. NE	Cedar Co. NE	64	1.8%
Sarpy Co. NE	Cedar Co. NE	13	0.4%
Dakota Co. NE	Cedar Co. NE	10	0.3%
Madison Co. NE	Cedar Co. NE	10	0.3%
Antelope Co. NE	Cedar Co. NE	8	0.2%
Shelby Co. IA	Cedar Co. NE	6	0.2%
Plymouth Co. IA	Cedar Co. NE	5	0.1%
Seward Co. NE	Cedar Co. NE	4	0.1%
Jackson Co. WI	Cedar Co. NE	4	0.1%
Monona Co. IA	Cedar Co. NE	2	0.1%
Colfax Co. NE	Cedar Co. NE	2	0.1%
Phelps Co. NE	Cedar Co. NE	2	0.1%
	Total:	3,541	
Working inside county, but living outside:		471	13.3%

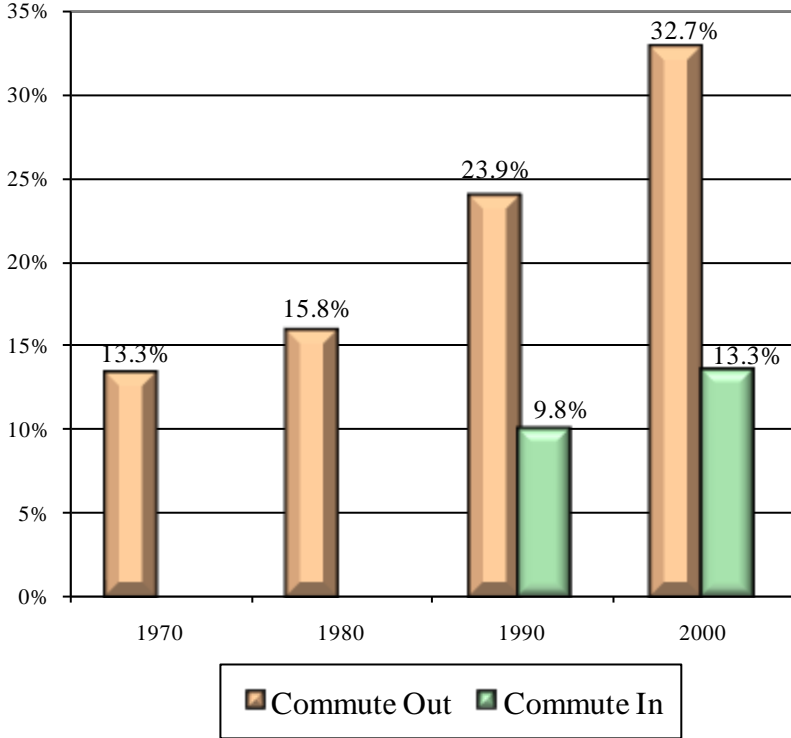
Source: U.S. Census Bureau, Journey to Work, 2000

Chart 4 depicts the historic pattern of Cedar County residents commuting for employment opportunities for the Census years, 1970–2000. As this chart shows, the overall percentage of out-of-county commuters increased significantly between 1970 and 2000. The percentage of employees commuting out of Cedar County increased from 13.3 percent in 1970 to 32.7 percent in 2000. The percentage of employees commuting in to Cedar County also increased between 1990 and 2000 reporting 9.8 percent and 13.3 percent respectively.

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. Other factors may include the availability and affordability of transportation.

Chart 4

**Percent of Cedar County Commuting
1970-2000**



Source: U.S. Census Bureau, Journey to Work, 2000

Population and Migration Trends

The following tables (Tables 5 and 6) present population trend data for Hartington, Cedar County, and the surrounding area. As Table 5 indicates, Cedar County's population decreased by 30.5 percent (-4,228 people) between 1950 and 2000. Cedar County's population decrease of 12.6 percent (-1,208 people) between 2000 and 2008 compares to a 4.2 percent increase for Nebraska as a whole.

Table 5

Population 1950-2008
 Cedar 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
Cedar County	13,843	13,368	12,192	11,375	10,131	9,615	8,994	8,407	-30.5	-12.6
Dixon County	9,129	8,106	7,453	7,137	6,143	6,339	6,066	6,293	-30.6	-0.7
Knox County	14,820	13,300	11,723	11,457	9,534	9,374	8,885	8,498	-36.7	-9.3
Pierce County	9,405	8,722	8,493	8,481	7,827	7,857	7,446	7,231	-16.5	-8.0
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 6 data reveal the majority of Cedar County communities suffered population loss during the 1950–2000 time period; some significantly. The city of Hartington reported a 1.2 percent decrease in population (-20 people) between 1950 and 2000. Hartington experienced a 8.9 percent decrease in population (-146 people) between 2000 and 2007. The rural areas outside of the selected communities experienced a 45.2 percent decrease (-3,941 people) during the 1950–2000 time period and a population decrease of 11.9 percent (-570 people) during the 2000 to 2007 time period.

Table 6

Population 1950-2007
 Cedar County Communities / Rural Populations

	1950	1960	1970	1980	1990	2000	2003	2007	% Change 1950-2000 (50 years)	% Change 2000-2007 (7 years)
Cedar County	13,843	13,368	12,192	11,375	10,131	9,615	9,094	8,526	-30.5	-11.3
Belden	192	157	162	151	149	131	124	116	-31.8	-11.5
Coleridge	621	604	608	673	596	541	502	475	-12.9	-12.2
Fordyce	165	143	146	148	190	182	172	162	10.3	-11.0
Hartington	1,660	1,648	1,581	1,730	1,665	1,640	1,580	1,494	-1.2	-8.9
Laurel	944	922	1,009	1,031	986	986	926	886	4.4	-10.1
Magnet	115	116	88	59	69	79	75	70	-31.3	-11.4
Obert	91	42	36	44	39	49	46	43	-46.2	-12.2
Randolph	1,029	1,063	1,130	1,106	983	955	895	835	-7.2	-12.6
Saint Helena	77	63	102	111	87	86	81	76	11.7	-11.6
Wynot	233	209	226	222	213	191	175	164	-18.0	-14.1
Total Rural Areas:	8,716	8,401	7,104	6,100	5,154	4,775	4,518	4,205	-45.2	-11.9

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

Note: 2008 City populations are expected to be released in July 2009.

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. Cedar County follows this pattern having 59.1 percent in-migration occurring in the ‘15–24’ year age group (-668 people).

Table 7

**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
CEDAR COUNTY					
0 - 14	2,654	2,274	-14.32	122	4.6
15 - 24	1,130	1,131	0.09	-668	-59.1
25 - 44	2,563	2,330	-9.09	-132	-5.2
45 - 64	1,868	1,953	4.55	-33	-1.8
Over 65	1,916	1,927	0.57	69	3.6
Total:	10,131	9,615	-5.09	-642	-6.3

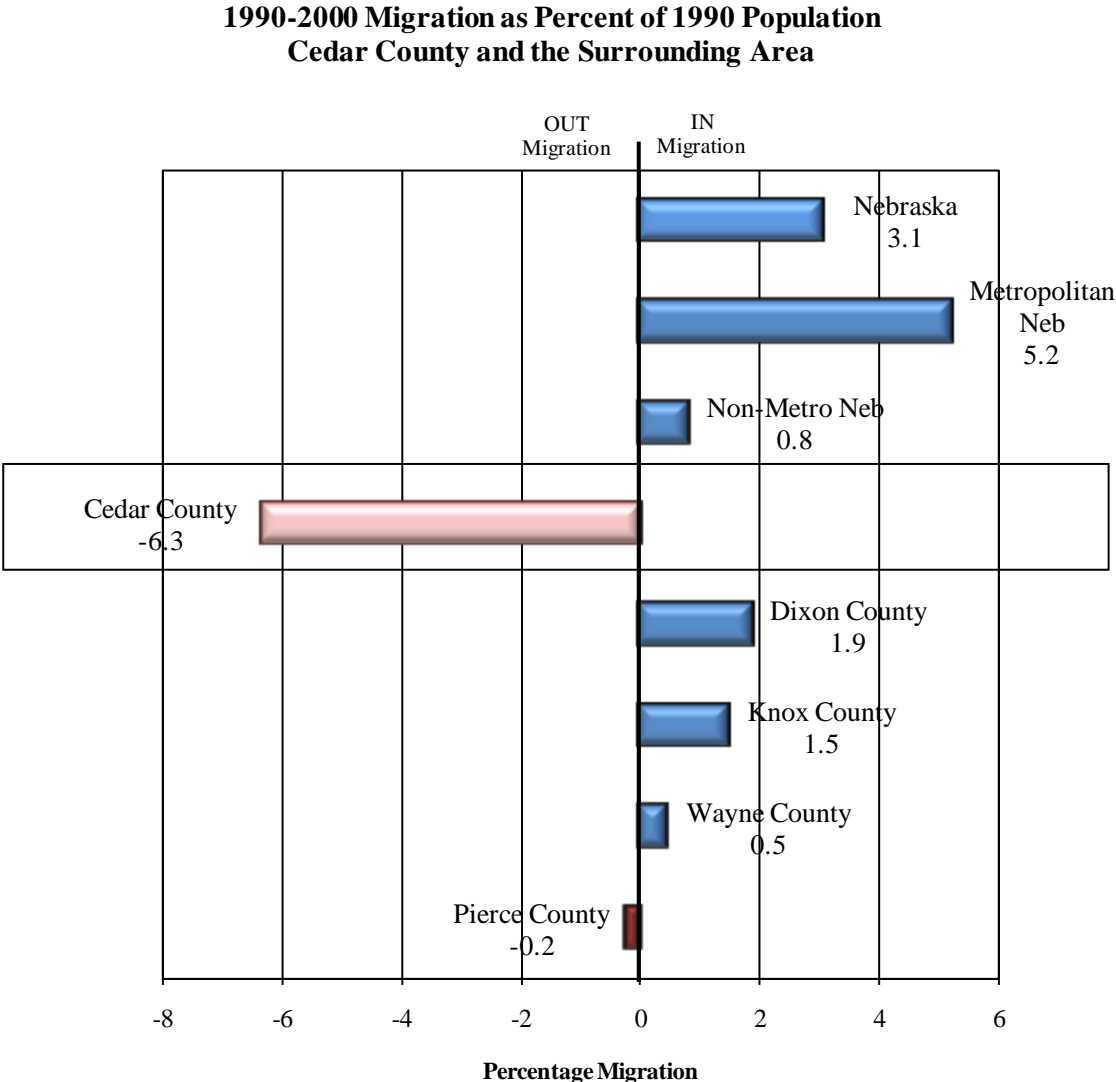
Table 7 (continued)

Age Group	--- Population ---		% Change 1990-2000	Net Migration	% of 1990 Population
	1990	2000			
DIXON COUNTY					
0 - 14	1,438	1,416	-1.53	176	12.2
15 - 24	680	776	14.12	-198	-29.2
25 - 44	1,603	1,578	-1.56	131	8.1
45 - 64	1,182	1,418	19.97	78	6.6
Over 65	1,240	1,151	-7.18	-71	-5.7
Total:	6,143	6,339	3.19	115	1.9
KNOX COUNTY					
0 - 14	2,088	1,916	-8.24	192	9.2
15 - 24	879	995	13.20	-476	-54.2
25 - 44	2,300	2,053	-10.74	85	3.7
45 - 64	1,992	2,243	12.60	237	11.9
Over 65	2,275	2,167	-4.75	105	4.6
Total:	9,534	9,374	-1.68	142	1.5
PIERCE COUNTY					
0 - 14	1,992	1,788	-10.24	221	11.1
15 - 24	786	1,036	31.81	-329	-41.8
25 - 44	2,054	2,044	-0.49	176	8.6
45 - 64	1,493	1,639	9.78	8	0.5
Over 65	1,502	1,350	-10.12	-95	-6.3
Total:	7,827	7,857	0.38	-18	-0.2
WAYNE COUNTY					
0 - 14	1,915	1,722	-10.08	-45	-2.3
15 - 24	2,323	2,916	25.53	1,649	71.0
25 - 44	2,285	2,086	-8.71	-1,470	-64.4
45 - 64	1,527	1,775	16.24	67	4.4
Over 65	1,314	1,352	2.89	-158	-12.0
Total:	9,364	9,851	5.20	43	0.5

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

Chart 5 graphically depicts the 1990–2000 migration patterns of Nebraska, Cedar County, and the surrounding area as a percentage of the 1990 population. As these data indicate, Cedar County experienced out-migration of 6.3 percent of the 1990 population (-642 people) while Nebraska recorded net in-migration of 3.1 percent.

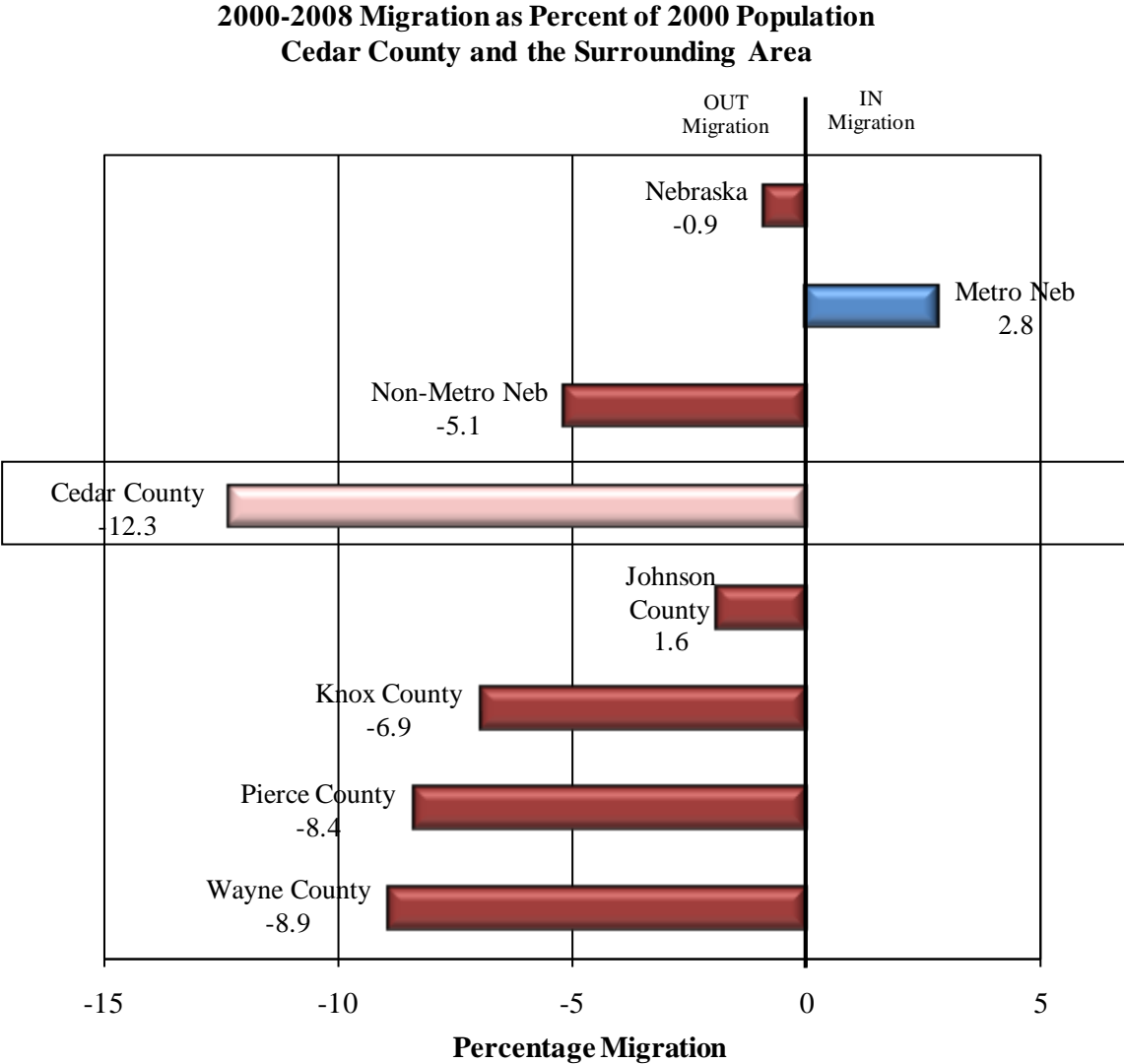
Chart 5



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

Chart 6 shows the 2000–2008 migration pattern for the study area as a percentage of the 2000 population. Cedar County’s 12.3 percent out-migration (-1,185 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 6



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

The next series of tables (Tables 8–11) 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 8 data show nearly 70 percent of those moving in to Cedar County between 1995 and 2000 moved from other Nebraska locations (67.8 percent or 660 people). People also migrated in from 22 other states. Table 9 shows in-state migration flows. Migration to Cedar County from within Nebraska came primarily from Madison, Wayne, Pierce, and Knox Counties.

Table 8

**IN Migration - Cedar County
 1995-2000**

"From" Location	# People	Percent
Other Nebraska Counties	660	67.8%
South Dakota	88	9.0%
Iowa	57	5.9%
Texas	32	3.3%
Colorado	31	3.2%
Utah	16	1.6%
Kansas	15	1.5%
California	10	1.0%
Minnesota	10	1.0%
Oklahoma	10	1.0%
Florida	6	0.6%
Other States (12)	39	4.0%
Total:	974	100%

Table 9

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

In-State Movement:	# People	Percent
Madison County	98	14.8%
Wayne County	86	13.0%
Pierce County	84	12.7%
Knox County	83	12.6%
Dixon County	54	8.2%
Douglas County	41	6.2%
Buffalo County	30	4.5%
Platte County	28	4.2%
Dakota County	23	3.5%
Antelope County	15	2.3%

Source: US Census Bureau, July 2005

Table 10 data reveal approximately 60 percent of people migrating out of Cedar County between 1995 and 2000 remained in the state of Nebraska (60.7 percent or 961 people). Cedar County residents also moved to 16 other states during this time period. Looking within Nebraska, Table 11 shows the majority of people leaving Cedar County (but staying in Nebraska) went to Lancaster, Madison, Knox, and Wayne Counties during this time period. Employment, housing, and educational opportunities located in these counties play a major role in this migration pattern.

Table 10

**OUT Migration - Cedar County
 1995-2000**

"To" Location	# People	Percent
Other Nebraska Counties	961	60.7%
South Dakota	314	19.8%
Iowa	56	3.5%
Colorado	45	2.8%
Missouri	41	2.6%
Arizona	35	2.2%
Kansas	31	2.0%
Oklahoma	23	1.5%
California	17	1.1%
Washington	16	1.0%
Minnesota	12	0.8%
Other States (6)	32	2.0%
Total:	1,583	100%

Table 11

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

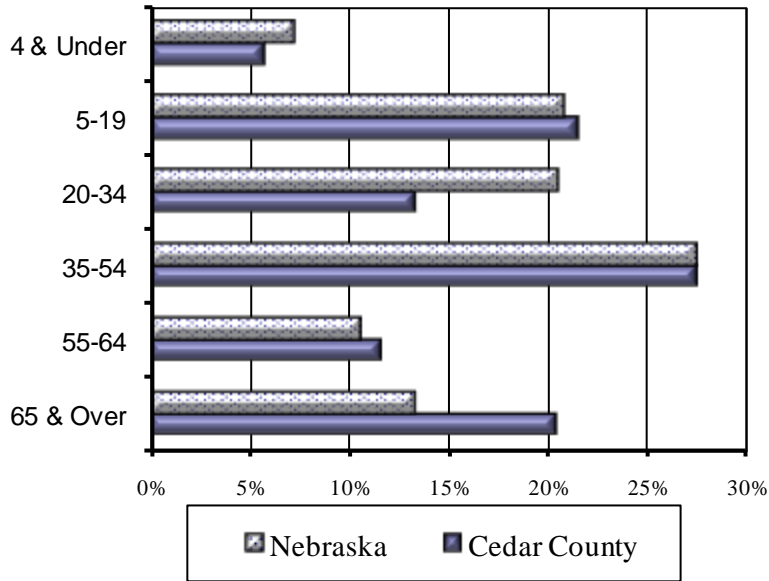
In-State Movement:	# People	Percent
Lancaster County	147	15.3%
Madison County	140	14.6%
Knox County	96	10.0%
Wayne County	94	9.8%
Pierce County	73	7.6%
Douglas County	71	7.4%
Sarpy County	53	5.5%
Dixon County	40	4.2%
Holt County	28	2.9%
Dakota County	22	2.3%

Source: US Census Bureau, July 2005

The following charts (Charts 7 and 8) compare the age distribution of population for Cedar County and Nebraska as a whole. The population of Cedar County is significantly older than Nebraska as a whole. The median age for Cedar County residents in 2007 was 43.7 years of age compared to 36.1 years of age for residents of Nebraska as a whole.

Chart 7

**Age Distribution of the Population, 2007
 Cedar County and Nebraska**



Source: U.S. Census Bureau, August 2008

Chart 8

	2007 Population		Percent	
	Nebraska	Cedar County	Nebraska	Cedar County
4 & Under	129,796	491	7.3%	5.8%
5-19	368,846	1,832	20.8%	21.5%
20-34	363,700	1,136	20.5%	13.3%
35-54	486,991	2,343	27.4%	27.5%
55-64	188,590	989	10.6%	11.6%
65 & Over	236,648	1,739	13.3%	20.4%
Total	1,774,571	8,530	100.0%	100.0%
Median Age	36.1	43.7		

Source: Age Group, Median Age, U.S. Census Bureau, August 2008

Retail Sales

Table 12 and Chart 9 show the retail sales (non-motor vehicle) pull factors for Cedar 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 12

**2008 Retail Sales (Non-Motor Vehicle) Pull Factors
Nebraska, Cedar 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
Cedar County	8,407	51,909	6,175	0.55
Dixon County	6,293	12,778	2,031	0.18
Knox County	8,498	42,909	5,049	0.45
Pierce County	7,231	32,457	4,489	0.40
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 Cedar County has significant retail leakage. The 2008 pull factor of 0.55 indicates, on a per capita basis, retail sales in Cedar County are approximately 45 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 Cedar County (0.55) with the pull factor for the non-metropolitan area of Nebraska (0.85) indicates per capita retail sales in Cedar County are approximately 36 percent lower than the average per capita retail sales in the non-metropolitan area of Nebraska.

Chart 9

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

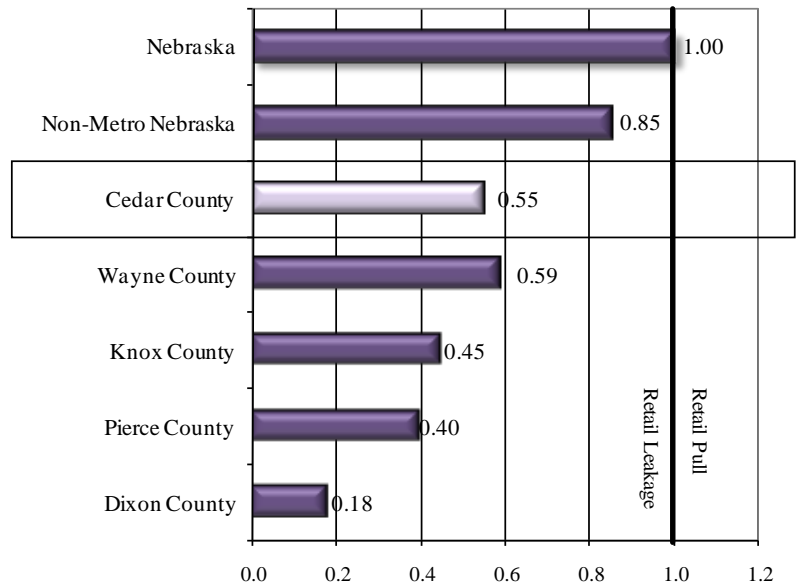


Table 13 and Chart 10 compare the 2007 pull factors for Hartington and selected area communities. The community of Hartington’s pull factor of 1.77 indicates that, on a per capita basis, non-motor vehicle retail sales in Hartington are approximately 77 percent greater than the state’s average per capita sales.

Table 13

**2007 Retail Sales (NMV) Pull Factors
 Nebraska, Hartington, and Selected Area Cities**

	2007 Population	2007 Retail Sales (x \$1,000)	2007 Per Cap Sales (\$)	2007 Pull Factor
Nebraska	1,774,571	19,872,740	11,199	1.00
Non-Metro Nebraska	772,460	7,253,461	9,390	0.84
Hartington (Cedar)	1,494	29,610	19,819	1.77
Wakefield (Dixon)	1,353	6,364	4,703	0.42
Creighton (Knox)	1,150	13,672	11,889	1.06
Pierce (Pierce)	1,652	11,476	6,947	0.62
Wayne (Wayne)	5,289	55,585	10,510	0.94

Source: U.S. Census Bureau and Nebraska Department of Revenue, July 2008

Chart 10

**2007 Retail Sales (NMV) Pull Factors
 Nebraska, Hartington, and Selected Area Cities**

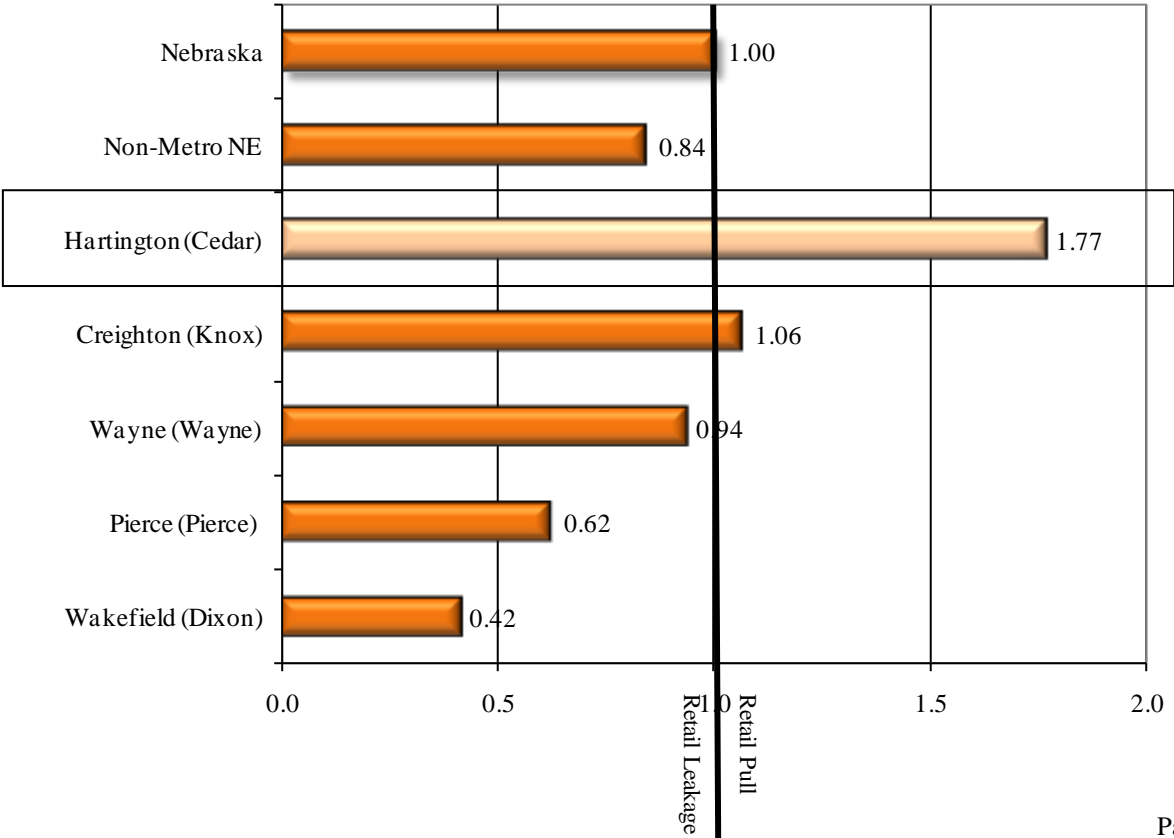


Table 14 and Chart 11 further breakdown the 2007 pull factors into the communities reporting retail sales figures within Cedar County. As this table indicates, the community of Hartington had the strongest pull factor (1.77) compared to the other communities reporting in the county. Together, these communities contributed to an overall pull factor of 0.52 for Cedar County in 2007.

Table 14
2007 Retail Sales (NMV) Pull Factors
Nebraska, Hartington, and Available Cedar County Communities

	2007 Population	2007 Retail Sales (x \$1,000)	2007 Per Cap Sales (\$)	2007 Pull Factor
Nebraska	1,774,571	19,872,740	11,199	1.00
Non-Metro Nebraska	772,460	7,253,461	9,390	0.84
Cedar County	8,530	50,105	5,874	0.52
Belden	116	153	1,317	0.12
Coleridge	475	1,153	2,428	0.22
Fordyce	162	1,749	10,795	0.96
Hartington	1,494	29,610	19,819	1.77
Laurel	886	7,037	7,942	0.71
Magnet	70	(D)	(NA)	(NA)
Obert	43	(D)	(NA)	(NA)
Randolph	835	5,697	6,823	0.61
St Helena	76	119	1,565	0.14
Wynot	164	1,006	6,132	0.55

Source: U.S. Census Bureau and Nebraska Department of Revenue, July 2008

(D) Data withheld to avoid individual disclosure

(NA) Data not available

Chart 11
2007 Retail Sales (NMV) Pull Factors, Nebraska,
Hartington, and Available Cedar County Communities

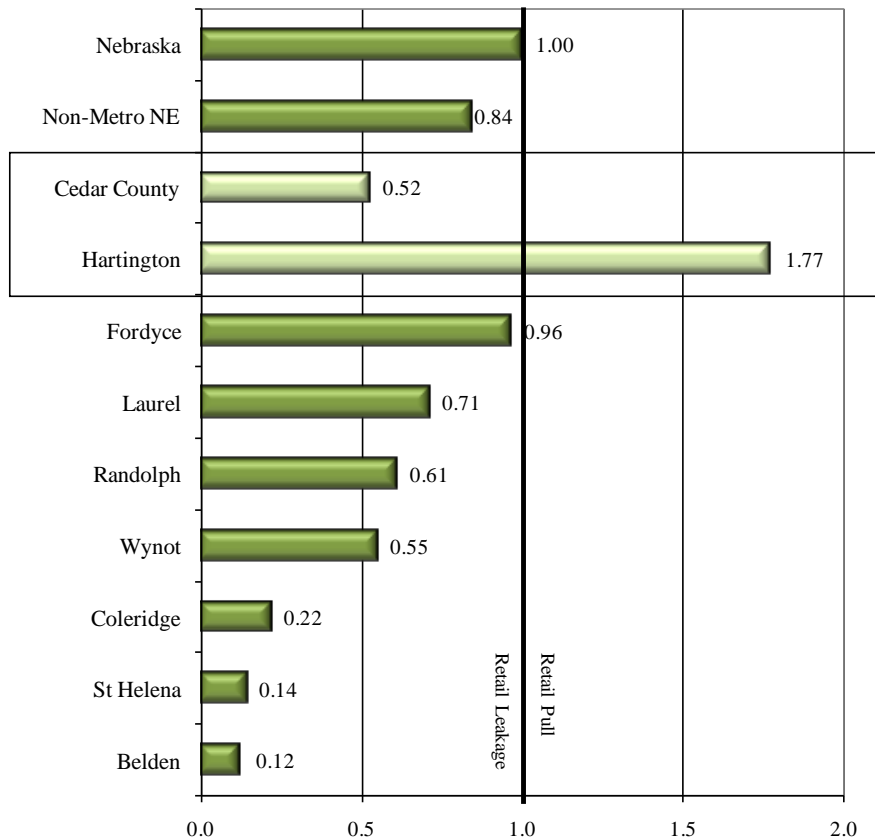


Table 15 (sorted by population) and Chart 12 (sorted by pull factor) show the 2007 pull factors for Nebraska, Hartington, and eight other similarly sized communities selected from around the state. Hartington’s pull factor of 1.77 leads the group for 2007 thus indicating Hartington has greater retail pull.

Table 15

**2007 Retail Sales (NMV) Pull Factors
Hartington & Other Similarly Sized Nebraska Communities**

	2007 Population	2007 Retail Sales (x \$1,000)	2007 Per Cap Sales (\$)	2007 Pull Factor
Nebraska	1,774,571	19,872,740	11,199	1.00
Non-Metro Nebraska	772,460	7,253,461	9,390	0.84
Hartington (Cedar)	1,494	29,610	19,819	1.77
Hebron (Thayer)	1,341	18,520	13,810	1.23
Wakefield (Dixon)	1,353	6,364	4,703	0.42
Bridgeport (Morrill)	1,459	17,812	12,209	1.09
Neligh (Antelope)	1,481	24,742	16,706	1.49
Hickman (Lancaster)	1,529	5,976	3,909	0.35
Gordon (Sheridan)	1,529	24,309	15,899	1.42
Springfield (Sarpy)	1,552	8,565	5,518	0.49
Stanton (Stanton)	1,578	10,164	6,441	0.58

Source: U.S. Census Bureau and Nebraska Department of Revenue, July 2008

Chart 12

**2007 Retail Sales (NMV) Pull Factors, Nebraska,
Hartington & Other Similarly Sized Nebraska Communities**

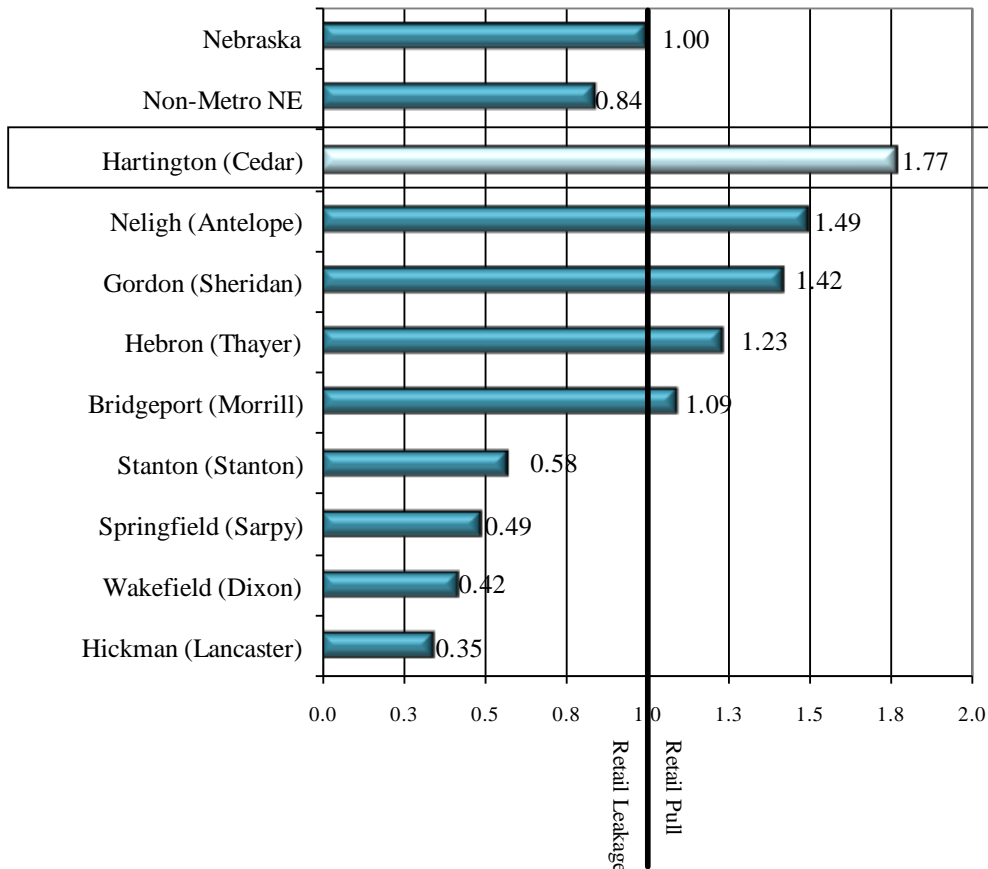
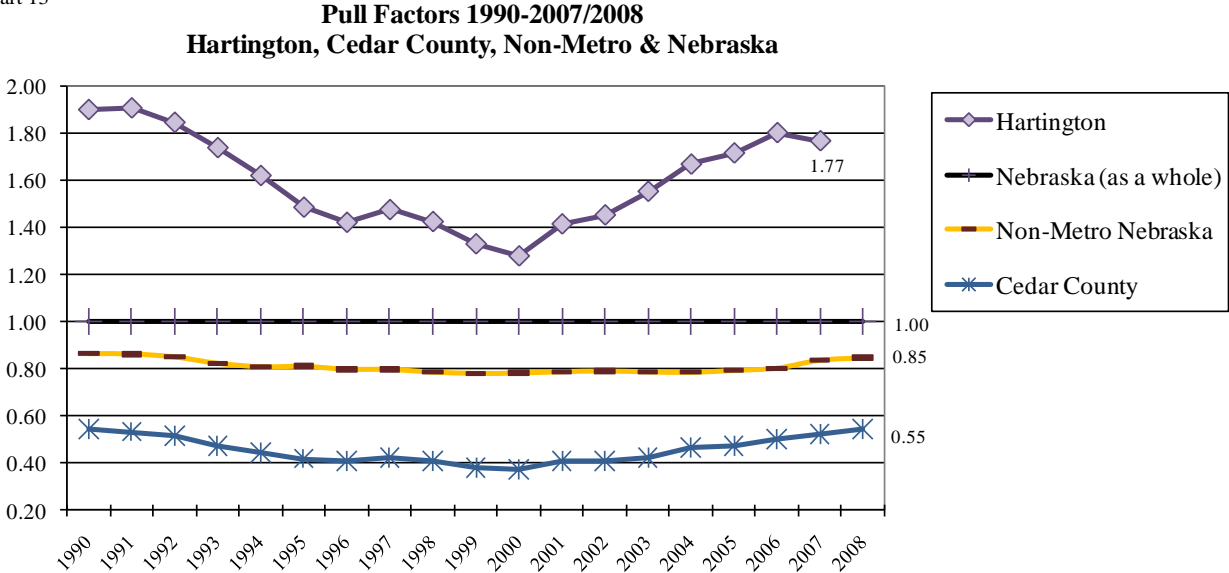


Chart 13 illustrates the pull factor trend for Hartington, Cedar County, non-metropolitan Nebraska, and Nebraska as a whole from 1990 to 2007/2008. In examining the time line, it is apparent the city of Hartington has experienced a significant rebound in retail activity since 2000. Data within Cedar County (as a whole) have consistently shown retail leakage throughout the time period.

Chart 13



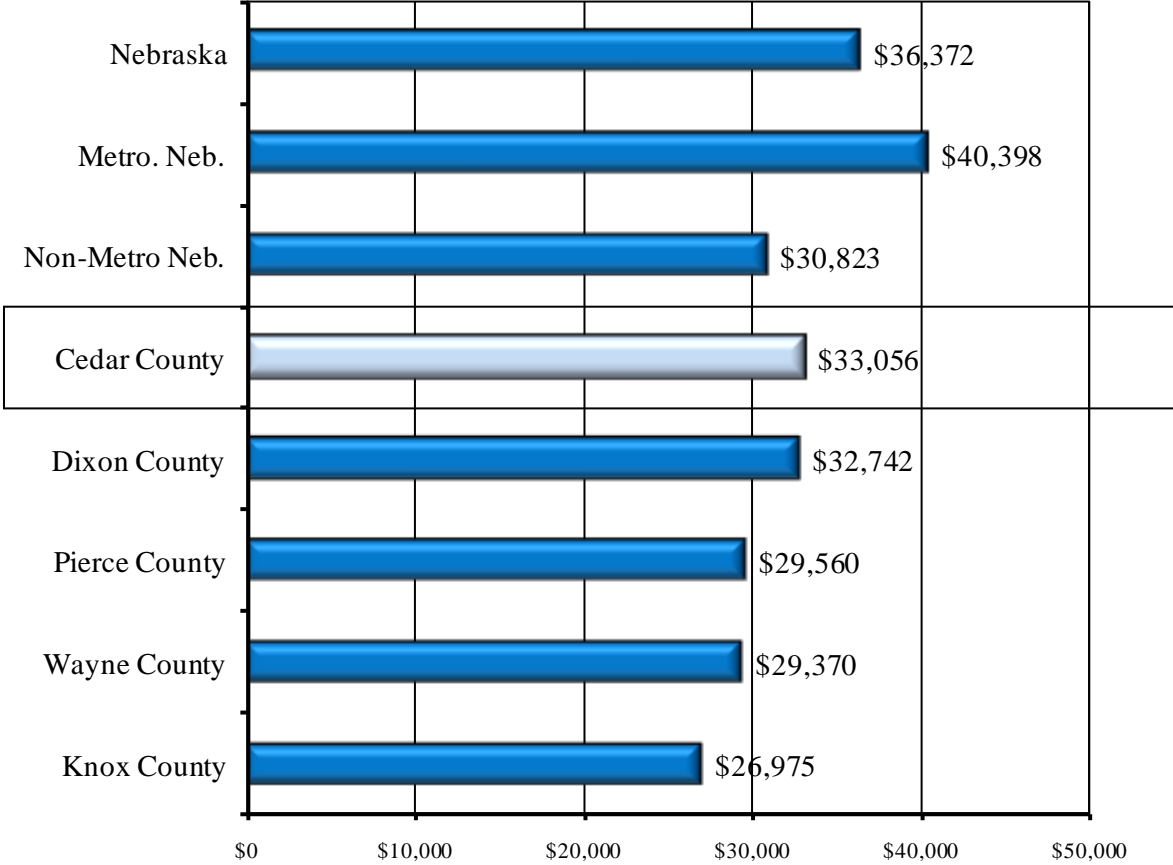
Source: U.S. Census Bureau and Nebraska Department of Revenue, 2009

Per Capita Personal Income

Per capita personal income in Cedar County was \$33,056 in 2007 the last year in which such data are available. Cedar County’s per capita income is \$3,316 or 9.1 percent less than that for Nebraska as a whole (\$36,372); \$7,342 or 18.2 percent less than metropolitan Nebraska (\$40,398); and \$2,233 or 7.2 percent greater than non-metropolitan Nebraska (\$30,823).

Chart 14

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



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

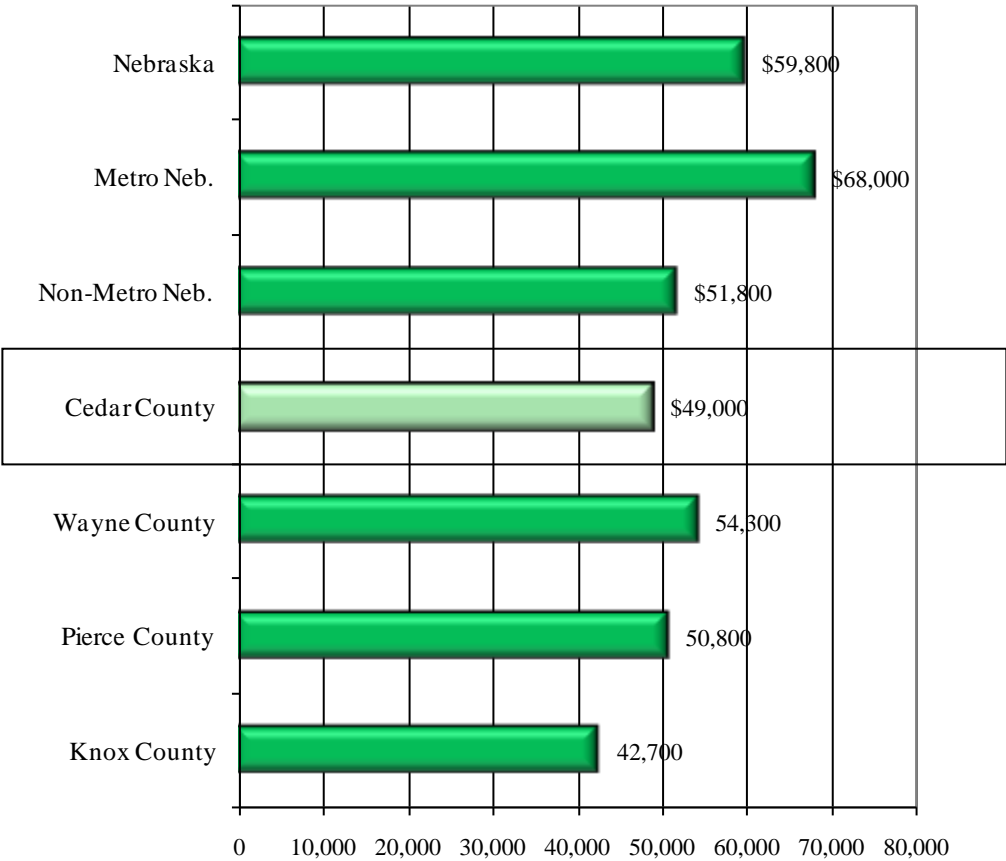
Median Family Income

Median family income provides a different perspective of income levels in Nebraska, Cedar 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 Cedar County is estimated to be \$49,000 in 2008. This amount is \$10,800 or 18.1 percent less than the median family income for Nebraska as a whole (\$59,800); \$19,000 or 27.9 percent less than metropolitan Nebraska (\$68,000); and \$2,800 or 5.4 percent less than non-metro median family income (\$51,800) in 2008.

Chart 15

**Median Family Income 2008
 Nebraska, Cedar County & Surrounding Counties**



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