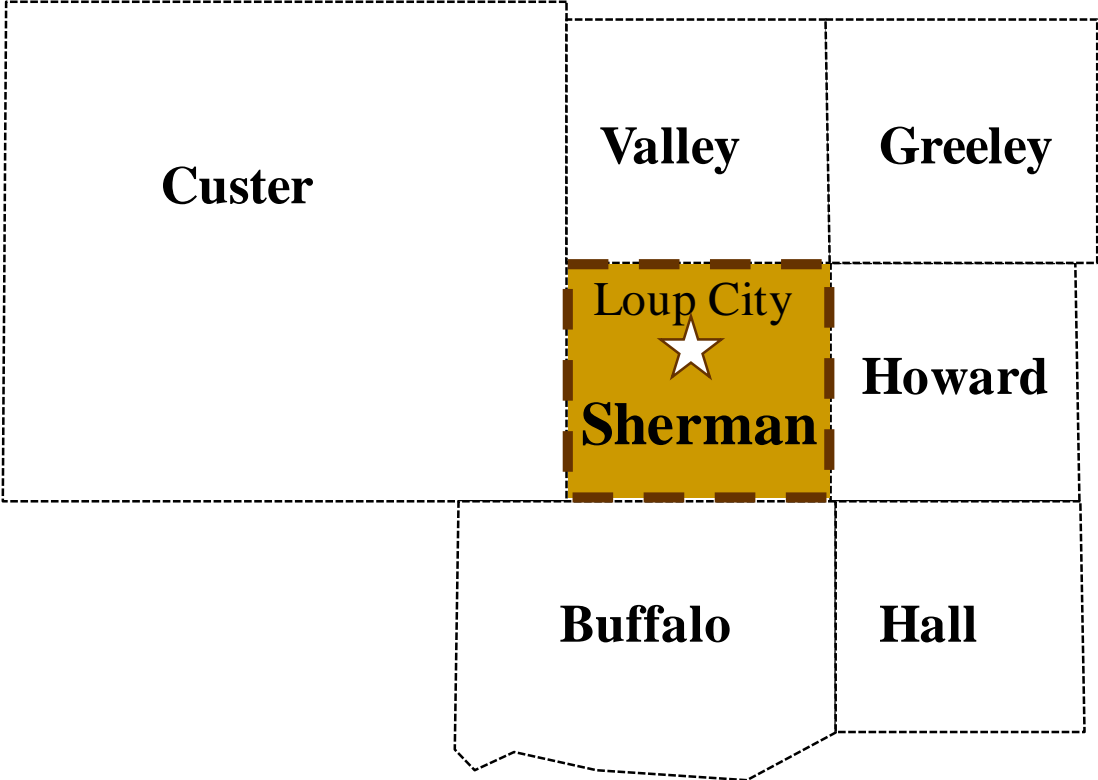


Economic and Demographic Trends

Loup City, Sherman County, and the Surrounding Area



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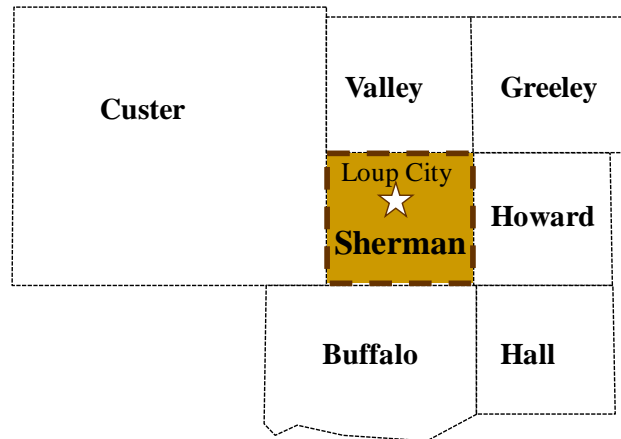


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Economic and Demographic Trends in Loup City, Sherman County, and the Surrounding Area

This study provides data on labor force, employment, commuting patterns, population, migration, retail sales, and income for the city of Loup City and Sherman 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 Sherman County, other counties included in this area are Buffalo, Custer, Greeley, Hall, Howard, and Valley. The retail sales section also compares retail growth between Loup City 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 Sherman 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

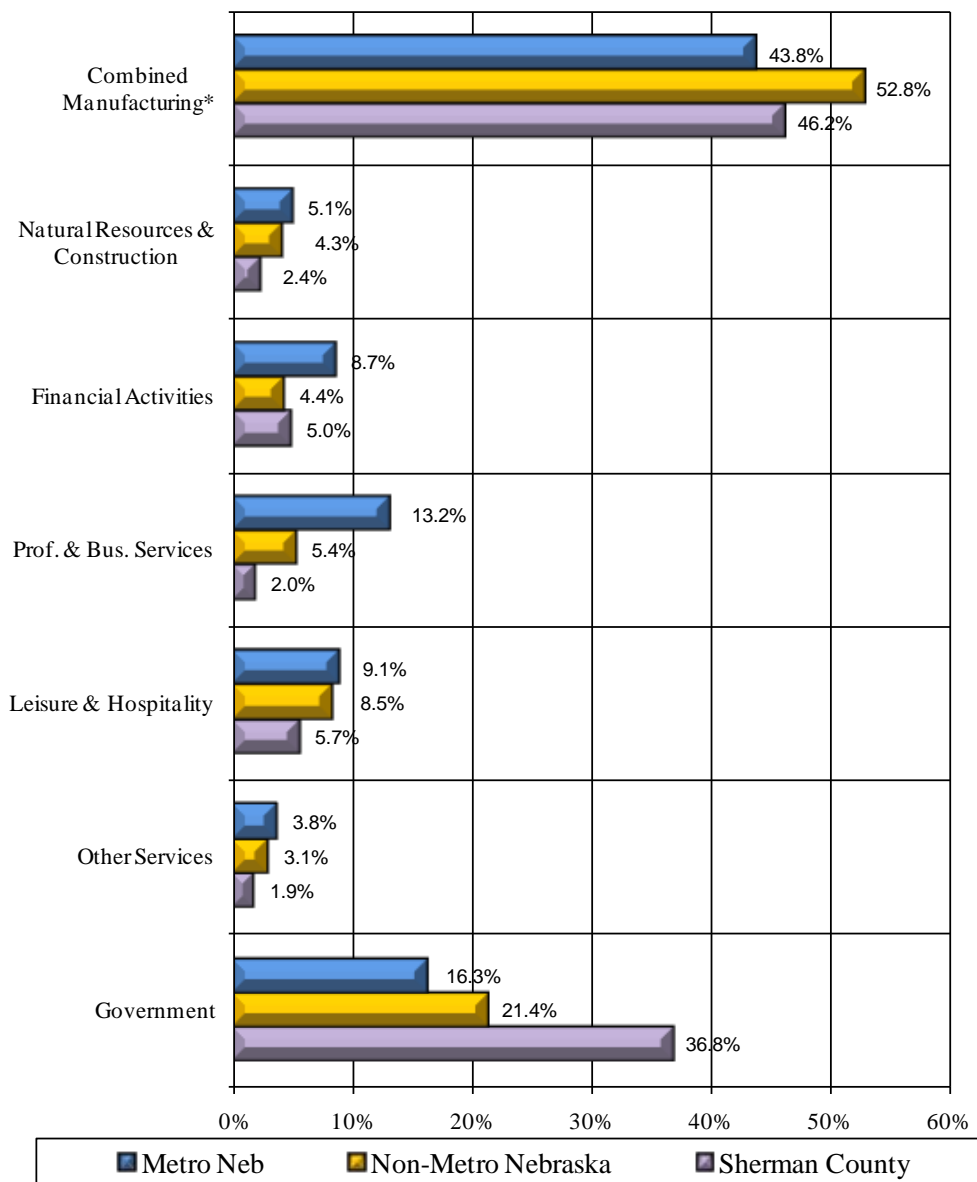
In an attempt to avoid disclosure of individual reporting units, data were withheld in five of the eleven employment sectors. These sectors have been combined into one sector for the purpose of this study. The Combined Manufacturing sector consists of the Manufacturing; Trade; Transportation, Warehousing & Utilities; Information; and Education & Health Sectors. When comparing Sherman 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 Sherman County, metropolitan Nebraska, and non-metro Nebraska. The Combined Manufacturing sector consists of both durable and non-durable goods.

The largest deviation between Sherman County and non-metropolitan Nebraska employment sectors falls in the Government sector having 36.8 percent employment (308 employees) compared to non-metropolitan Nebraska employment at 21.4 percent of the workforce. Comparing Sherman County to the overall metropolitan distribution, the largest deviation is also found in the Government sector (36.8 percent or 308 employees Sherman County vs. 16.3 percent metropolitan Nebraska).

Chart 1

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



Source: Nebraska Department of Labor, Labor Market Information, August 2010
 Note: The Combined Manufacturing sector consists of the following five employment sectors: Manufacturing, Trade, TWU, Information, and Education & Health Services.

Table 1 and Chart 2 (next page) present non-farm wage and salary data for Sherman 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 Sherman County (regardless of their county of residence). These data indicate total non-farm wage and salary employment in Sherman County increased 15.0 percent (109 jobs) between 2001 and 2009.

Table 1 also provides employment data for Sherman County by major economic sector for years 2001–2009. Of the sectors reporting, the Natural Resources & Construction sector recorded the largest percentage and actual employment increase between 2001 and 2009 (122.2 percent or 11 jobs).

Table 1

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

	2001	2002	2003	2004	2005	2006	2007	2008	2009	% Change 2001-2009
Non-farm Employment (W&S)	727	748	709	739	742	755	797	802	836	15.0
Manufacturing	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(N/A)
Durable Goods	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(N/A)
Nondurable Goods	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(N/A)
Non-manufacturing										
Natural Resources & Construction	9	13	10	8	12	17	16	21	20	122.2
Trade	(D)	(D)	150	(D)	(D)	(D)	(D)	(D)	(D)	(N/A)
Wholesale Trade	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	106	(N/A)
Retail Trade	(D)	(D)	(D)	(D)	90	91	91	88	(D)	(N/A)
Transportation, Warehousing & Utilities	(D)	(D)	30	(D)	(D)	(D)	(D)	(D)	(D)	(N/A)
Information	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(N/A)
Financial Activities	(D)	(D)	(D)	(D)	(D)	(D)	43	42	42	(N/A)
Professional & Business Services	11	13	12	13	14	14	18	15	17	54.5
Education & Health Services	26	32	29	24	24	24	23	19	(D)	(N/A)
Leisure and Hospitality	46	(D)	37	46	56	41	45	43	48	4.3
Other Services, except Public	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	16	(N/A)
Government	311	312	303	306	296	299	308	308	308	-1.0
Federal	22	21	22	21	22	22	20	11	13	-40.9
State	18	20	14	15	15	16	16	19	16	-11.1
Local	272	271	268	270	258	262	272	278	280	2.9

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

Source: Nebraska Department of Labor, Labor Market Information

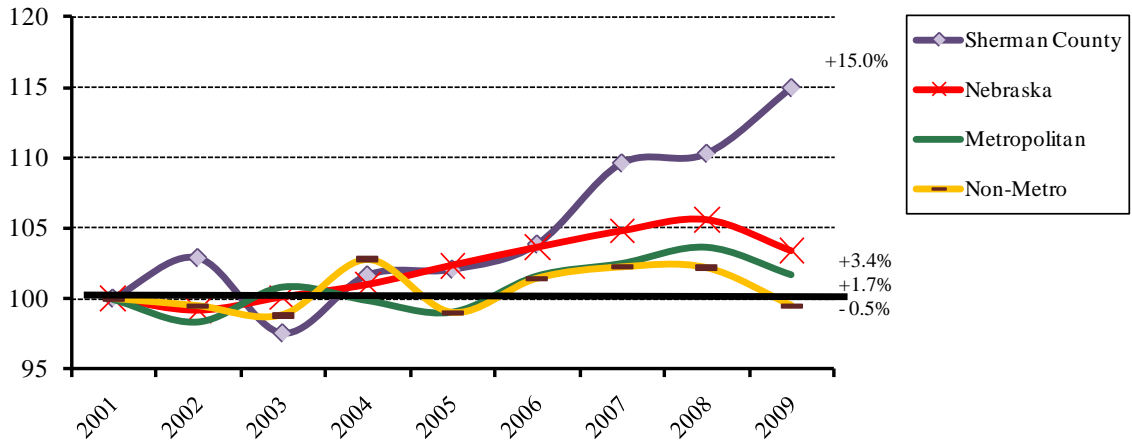
(D) Data withheld to avoid disclosure

(N/A) Data not available

Chart 2 compares total non-farm wage and salary employment growth in Sherman 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 Sherman County increased 15.0 percent (109 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, Sherman County, Nebraska, Metro, and Non-Metro Nebraska, 2001-2009
 (Index, 2001=100)

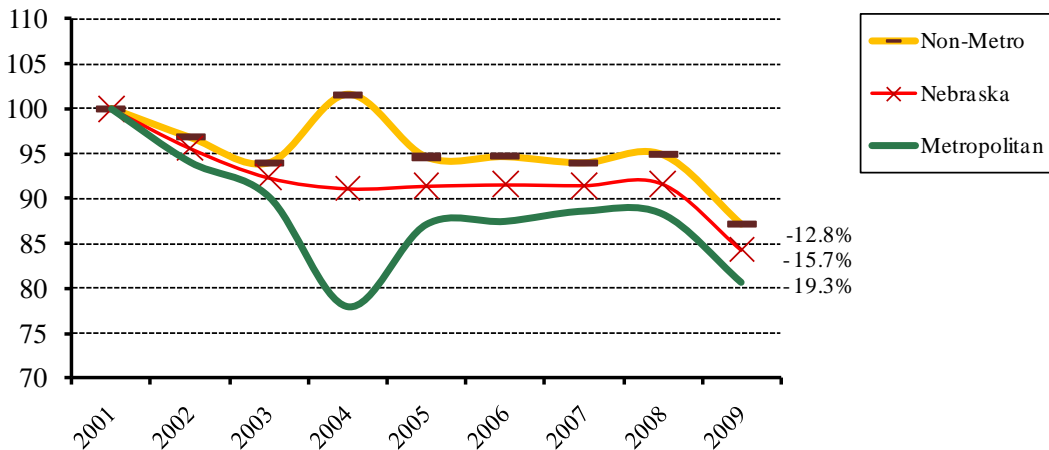


Source: Labor Force & Work Force Summary, August 2010

Chart 3 presents data on manufacturing wage and salary employment growth for Nebraska, metropolitan, and non-metropolitan areas. Sherman 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, Sherman County, 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 Sherman 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 an 8.1 percent increase (149 people) in the number of Sherman County residents participating in the labor force between 2001 and 2009.

The percent of those unemployed in Sherman County increased by 36.7 percent (18 people) between 2001 and 2009. Persons are classified as unemployed if they do not have a job, have actively looked for work in the prior four weeks, and are currently available for work. The Sherman County unemployment rate was 3.4 percent in 2009; significantly lower than 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, Sherman County, Nebraska
 Selected Years: 2001-2009

	2001	2002	2003	2004	2005	2006	2007	2008	2009	% Change 2001-2009
Labor Force	1,842	1,880	1,866	1,907	1,911	1,882	1,915	1,934	1,991	8.1
Unemployment	49	57	60	67	74	53	51	53	67	36.7
Unemployment Rate	2.7	3.0	3.2	3.5	3.9	2.8	2.7	2.7	3.4	(N/A)
Employment	1,793	1,823	1,806	1,840	1,837	1,829	1,864	1,880	1,924	7.3

Labor Force & Work Force Summary, 2001-2009, Annually, Sherman 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 (commute shed) and workflow (labor shed) patterns for the city of Loup City and Sherman County. A commute shed report looks at where residents are working (where they are commuting to work). A labor shed area report looks at the area from which a city or county is pulling employees to fill positions. These data are from the U.S. Census Bureau’s Longitudinal Employer-Household Dynamics (LEHD) program. This program uses a variety of statistical and computing techniques to combine federal and state administrative data on employers and employees with core Census Bureau censuses and surveys while protecting the confidentiality of people and firms that provide the data. The most current data available for the city of Loup City and Sherman County are from 2008.

Tables 3A–3C show employment locations for city of Loup City residents in the workforce or in other words, a commute shed report. In Table 3A, the Census identified 296 primary jobs within Loup City city limits. Data show 30.1 percent of the city of Loup City workers (89 people) also reside within the city limits leaving 69.9 percent of the labor force (207 people) commuting outside the city limits for employment. Table 3B shows 62.5 percent of those residing within city limits travel outside the county line for work (185 people). Table 3C shows three residents or 1.0 percent of Loup City residents cross the state boundary for work.

Often times the number and percentage of residents commuting can be attributed to a change in available employment within the study county or a significant change in the available employment in nearby counties. The quality of employment (e.g., pay, type of work, benefits, etc.) also impacts commuting patterns. In non-metro areas, place of residence (e.g., farm or ranch) also plays an important role in commuting patterns. Other factors may include the availability and affordability of transportation.

Table 3A

City of Loup City Commute Shed Report, 2008 Where City of Loup City Workforce Participants are Employed

	Count	Share
Total Primary Jobs	296	100%
Live in City of Loup City - Work Elsewhere City		
Jobs in Places (Communities) Where Workers are Employed		
Loup City city, NE	89	30.1%
Kearney city, NE	28	9.5%
Omaha city, NE	21	7.1%
Grand Island city, NE	19	6.4%
Ravenna city, NE	15	5.1%
Litchfield village, NE	13	4.4%
Ord city, NE	10	3.4%
Arcadia village, NE	7	2.4%
Ashton village, NE	6	2.0%
St. Paul city, NE	5	1.7%
All Other Locations	83	28.0%
Total City of Loup City Residents Working Inside City:	89	30.1%
Total City of Loup City Residents Working Outside City:	207	69.9%

Table 3B

Live in City of Loup City - Work Elsewhere County Jobs in Counties Where Workers are Employed		
Sherman County, NE	111	37.5%
Buffalo County, NE	59	19.9%
Douglas County, NE	23	7.8%
Hall County, NE	21	7.1%
Valley County, NE	18	6.1%
Custer County, NE	13	4.4%
Platte County, NE	7	2.4%
Howard County, NE	6	2.0%
Adams County, NE	5	1.7%
Phelps County, NE	3	1.0%
All Other Locations	30	10.1%
Total Loup City Residents Working Inside Sherman County:	111	37.5%
Total Loup City Residents Working Outside Sherman County:	185	62.5%

Table 3C

Live in City of Loup City - Work Elsewhere State Jobs in States Where Workers are Employed		
Nebraska	293	99.0%
Wyoming	1	0.3%
South Dakota	1	0.3%
Iowa	1	0.3%
All Other Locations	0	0.0%
Total Loup City Residents Working Inside Nebraska:	293	99.0%
Total Loup City Residents Working Outside Nebraska:	3	1.0%

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

Tables 4A–4C examine the commute shed area for Sherman County. In Table 4A, the Census identified 1,095 primary jobs within the county borders. As Table 4A shows, 74.0 percent of Sherman County’s labor force participants (810 people) work in a location other than the city of Loup City. Table 4B and Figure 2 report 65.3 percent of Sherman County workforce residents (715 people) work outside Sherman County. Table 4C shows 13 residents or 1.2 percent of Sherman County workforce residents leave the state boundary for work.

Table 4A

Sherman County Commute Shed Report, 2008

Where Sherman County Workforce Participants are Employed

	Count	Share
Total Primary Jobs	1,095	100%
Live in Sherman County - Work Elsewhere City		
Jobs in Places (Communities) Where Workers are Employed		
Loup City city, NE	285	26.0%
Kearney city, NE	91	8.3%
Grand Island city, NE	91	8.3%
Litchfield village, NE	57	5.2%
Lincoln city, NE	53	4.8%
Ravenna city, NE	38	3.5%
Omaha city, NE	28	2.6%
Ord city, NE	27	2.5%
Columbus city, NE	26	2.4%
Rockville village, NE	24	2.2%
All Other Locations	375	34.2%
Total Sherman County Residents Working Inside Loup City:	285	26.0%
Total Sherman County Residents Working Outside Loup City:	810	74.0%

Table 4C

Live in Sherman County - Work Elsewhere State Jobs in States Where Workers are Employed		
Nebraska	1,082	98.8%
South Dakota	3	0.3%
Wyoming	2	0.2%
Kansas	2	0.2%
Utah	1	0.1%
All Other Locations	5	0.5%
Total Sherman County Residents Working Inside Nebraska:	1,082	98.8%
Total Sherman County Residents Working Outside Nebraska:	13	1.2%

U.S. Census Bureau, LED OnTheMap Origin-Destination Database, 2nd Quarter 2008

People also travel from other cities and counties of residence to work in Loup City and Sherman County—this is the labor shed area. The Census identified 452 primary jobs within the Loup City city limits. Table 5A examines the labor shed area for jobs within the city of Loup City. The table shows 80.3 percent or 363 workers in the city of Loup City travel from outside city limits. Table 5B identifies 167 workers (36.9 percent of the workforce) traveling from outside Sherman County boundaries. Table 5C shows three workers (0.7 percent of the workforce) traveling from outside state borders to work inside the city limits of Loup City.

Table 5A

City of Loup City Labor Shed Report, 2008

Where Workers Live who are Employed in the City of Loup City

	Count	Share
Total Primary Jobs	452	100%
Work in City of Loup City - Live Elsewhere City Jobs in Places (Communities) Where Workers Live		
Loup City city, NE	89	19.7%
Grand Island city, NE	26	5.8%
Litchfield village, NE	24	5.3%
Ashton village, NE	22	4.9%
Rockville village, NE	10	2.2%
Hazard village, NE	10	2.2%
St. Paul city, NE	6	1.3%
Kearney city, NE	6	1.3%
Ord city, NE	5	1.1%
Pleasanton village, NE	4	0.9%
All Other Locations	250	55.3%
Total Loup City Workers Living Inside Loup City:	89	19.7%
Total Loup City Workers Living Outside Loup City:	363	80.3%

Table 5B

Work in City of Loup City - Live Elsewhere County Jobs in Counties Where Workers Live		
Sherman County, NE	285	63.1%
Hall County, NE	28	6.2%
Howard County, NE	24	5.3%
Buffalo County, NE	21	4.6%
Valley County, NE	19	4.2%
Custer County, NE	13	2.9%
Holt County, NE	10	2.2%
Dawson County, NE	4	0.9%
Adams County, NE	4	0.9%
Stanton County, NE	3	0.7%
All Other Locations	41	9.1%
Total Loup City Workers Living Inside Sherman County:	285	63.1%
Total Loup City Workers Living Outside Sherman County:	167	36.9%

Table 5C

Work in City of Loup City - Live Elsewhere State Jobs in States Where Workers Live		
Nebraska	449	99.3%
Colorado	3	0.7%
All Other Locations	0	0.0%
Total Loup City Workers Living Inside Nebraska:	449	99.3%
Total Loup City Workers Living Outside Nebraska:	3	0.7%

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

Tables 6A–6C depict the labor shed area of those employed within Sherman County. The Census identified 622 primary jobs within Sherman County. As Table 6A indicates, 82.2 percent (511 people) who are employed within Sherman County live outside of the city of Loup City. Table 6B and Figure 3 show approximately 38.9 percent (242 people) who work inside Sherman County live outside of the county borders and Table 6C shows 0.6 percent (4 people) live out-of-state.

Table 6A

Sherman County Labor Shed Report, 2008

Where Workers Live who are Employed in Sherman County

	Count	Share
Total Primary Jobs	622	100%
Work in Sherman County - Live Elsewhere City		
Jobs in Places (Communities) Where Workers Live		
Loup City city, NE	111	17.8%
Grand Island city, NE	34	5.5%
Ashton village, NE	31	5.0%
Litchfield village, NE	30	4.8%
Rockville village, NE	14	2.3%
Hazard village, NE	12	1.9%
Broken Bow city, NE	10	1.6%
St. Paul city, NE	9	1.4%
Ord city, NE	6	1.0%
O'Neill city, NE	6	1.0%
All Other Locations	359	57.7%
Total Sherman County Workers Living Inside Loup City:	111	17.8%
Total Sherman County Workers Living Outside Loup City:	511	82.2%

Table 6B

Work in Sherman County - Live Elsewhere County		
Jobs in Counties Where Workers Live		
Sherman County, NE	380	61.1%
Hall County, NE	41	6.6%
Custer County, NE	37	5.9%
Howard County, NE	31	5.0%
Valley County, NE	26	4.2%
Buffalo County, NE	26	4.2%
Holt County, NE	12	1.9%
Adams County, NE	6	1.0%
Dawson County, NE	5	0.8%
Stanton County, NE	3	0.5%
All Other Locations	55	8.8%
Total Sherman County Workers Living Inside County:	380	61.1%
Total Sherman County Workers Living Outside County:	242	38.9%

Figure 3

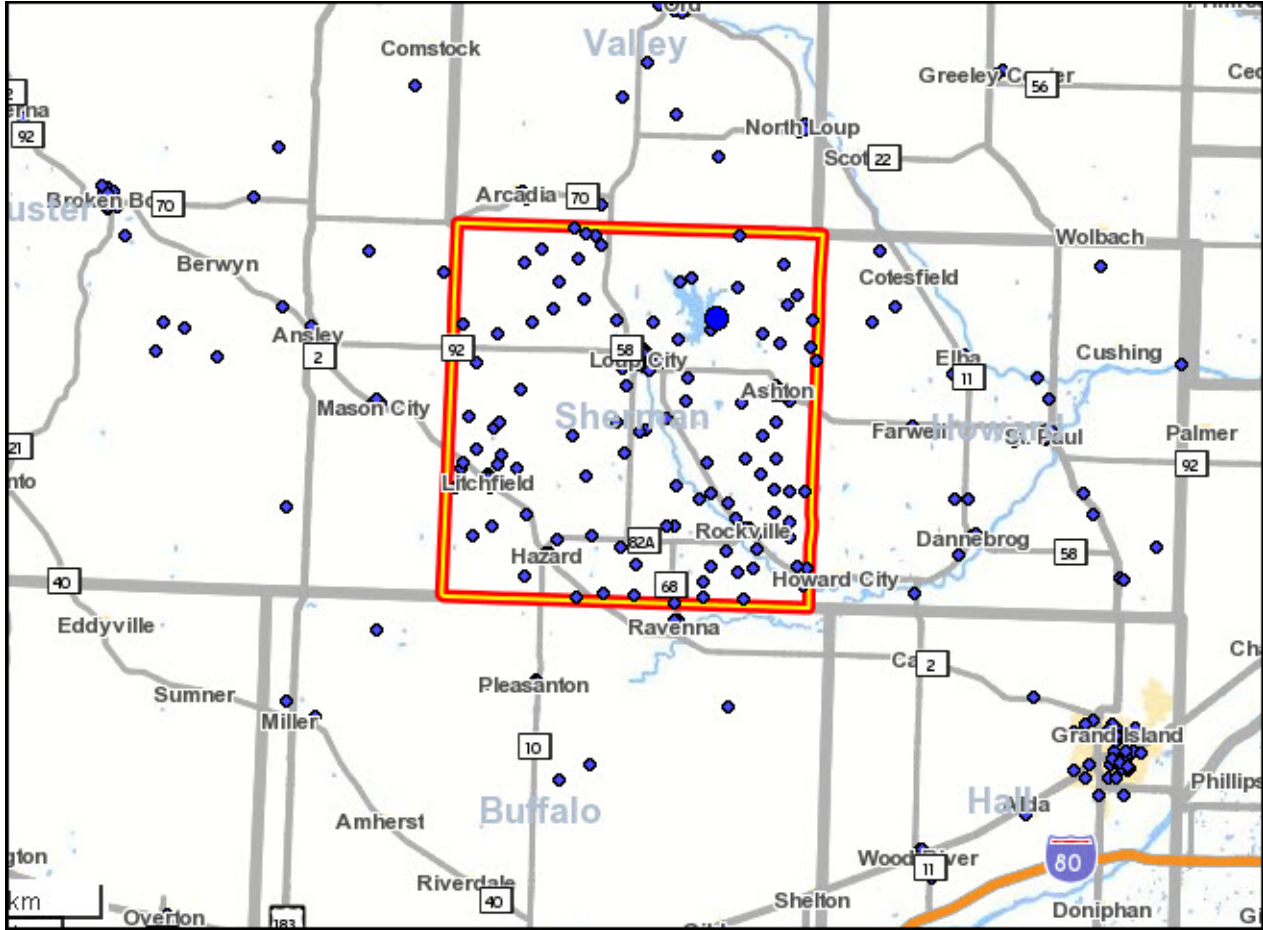


Table 6C

Work in Sherman County - Live Elsewhere State		
Nebraska	618	99.4%
Colorado	3	0.5%
Puerto Rico	1	0.2%
All Other Locations	0	0.0%
Total Sherman County Workers Living Inside Nebraska:	618	99.4%
Total Sherman County Workers Living Outside Nebraska:	4	0.6%

U.S. Census Bureau, LED OnTheMap Origin-Destination Database, 2nd Quarter 2008

Population and Migration Trends

The following tables (Tables 7 and 8) present population trend data for Loup City, Sherman County, and the surrounding area. As Table 7 indicates, Sherman County's population decreased by 48.3 percent (-3,103 people) between 1950 and 2000. Sherman County's population decrease of 13.2 percent (-437 people) between 2000 and 2009 compares to a 5.0 percent increase for Nebraska as a whole.

Table 7

County Population 1950-2009
 Sherman County and the Surrounding Area

Location	1950	1960	1970	1980	1990	2000	2003	2006	2009	% Change 1950-2000 (50 years)	% Change 2000-2009 (9 years)
Nebraska	1,325,510	1,411,330	1,485,333	1,569,825	1,578,417	1,711,266	1,732,873	1,759,779	1,796,619	29.1	5.0
Sherman County	6,421	5,382	4,725	4,226	3,718	3,318	3,130	2,973	2,881	-48.3	-13.2
Buffalo County	25,134	26,236	31,222	34,797	37,447	42,259	43,208	44,490	45,814	68.1	8.4
Custer County	19,170	16,517	14,092	13,877	12,270	11,793	11,309	10,938	10,784	-38.5	-8.6
Greeley County	5,575	4,595	4,000	3,462	3,006	2,714	2,562	2,396	2,251	-51.3	-17.1
Hall County	32,186	35,757	42,851	47,690	48,925	53,534	53,846	54,845	57,487	66.3	7.4
Howard County	7,226	6,541	6,807	6,773	6,057	6,567	6,570	6,463	6,443	-9.1	-1.9
Valley County	7,252	6,590	5,783	5,633	5,169	4,647	4,535	4,288	4,108	-35.9	-11.6

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

Table 8 data reveal Sherman County communities experienced population losses during the 1950–2009 time period. The city of Loup City reported a 34.0 percent decrease in population (-512 people) between 1950 and 2000. The city of Loup City experienced a 15.2 percent decrease in population (-151 people) between 2000 and 2009. The rural areas outside of the selected communities experienced a 58.3 percent decrease (-2,273 people) during the 1950–2000 time period and a population decrease of 11.1 percent (-181 people) during the 2000 to 2009 time period.

Table 8

Population 1950-2009
 Sherman County Communities / Rural Populations

	1950	1960	1970	1980	1990	2000	2005	2007	2009	% Change 1950-2000 (50 years)	% Change 2000-2009 (10 years)
Sherman County	6,421	5,382	4,725	4,226	3,718	3,318	3,087	2,944	2,881	-48.3	-13.2
Ashton	381	320	277	273	251	237	218	207	201	-37.8	-15.2
Hazard	130	104	72	75	78	66	61	58	56	-49.2	-15.2
Litchfield	337	264	248	256	314	280	258	245	238	-16.9	-15.0
Loup City	1,508	1,415	1,456	1,368	1,108	996	914	867	845	-34.0	-15.2
Rockville	164	153	114	116	119	111	102	97	94	-32.3	-15.3
Total Rural Areas:	3,901	3,126	2,558	2,138	1,848	1,628	1,534	1,470	1,447	-58.3	-11.1

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

The next table (Table 9) presents data on population migration by age group for the study area and for Nebraska for the 1990–2000 decade. This table provides further insights into the dynamics of population change. Net migration is the change in population after factoring the natural increase for an area (births minus deaths). The data showing migration patterns by age group indicate that for most counties and for non-metropolitan Nebraska, the most significant out-migration occurred in the ‘15–24’ year age group. The lowest percentage of out-migration typically occurred in the ‘45–64’ and ‘Over 65’ age groups. Sherman County is no exception to this pattern having 63.8 percent out-migration occurring in the ‘15–24’ year age group (-278 people). Education and employment opportunities in Sherman County play a major role in migration patterns.

Table 9

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

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

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

SHERMAN COUNTY					
0 - 14	844	644	-23.7	10	1.2
15 - 24	436	320	-26.6	-278	-63.8
25 - 44	866	786	-9.2	-51	-5.9
45 - 64	780	800	2.6	10	1.3
Over 65	792	768	-3.0	-11	-1.4
Total:	3,718	3,318	-10.8	-320	-8.6

Table 9 (continued)

Age Group	Population		% Change 1990-2000	Net Migration	% of 1990 Population
	1990	2000			
BUFFALO COUNTY					
0 - 14	8,095	8,591	6.1	395	4.9
15 - 24	8,661	9,516	9.9	4,160	48.0
25 - 44	10,633	11,251	5.8	-2,969	-27.9
45 - 64	5,514	8,021	45.5	523	9.5
Over 65	4,544	4,880	7.4	203	4.5
Total:	37,447	42,259	12.9	2,312	6.2

CUSTER COUNTY					
0 - 14	2,771	2,521	-9.0	232	8.4
15 - 24	1,186	1,225	3.3	-692	-58.4
25 - 44	3,081	2,769	-10.1	110	3.6
45 - 64	2,537	2,793	10.1	129	5.1
Over 65	2,695	2,485	-7.8	15	0.5
Total:	12,270	11,793	-3.9	-207	-1.7

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

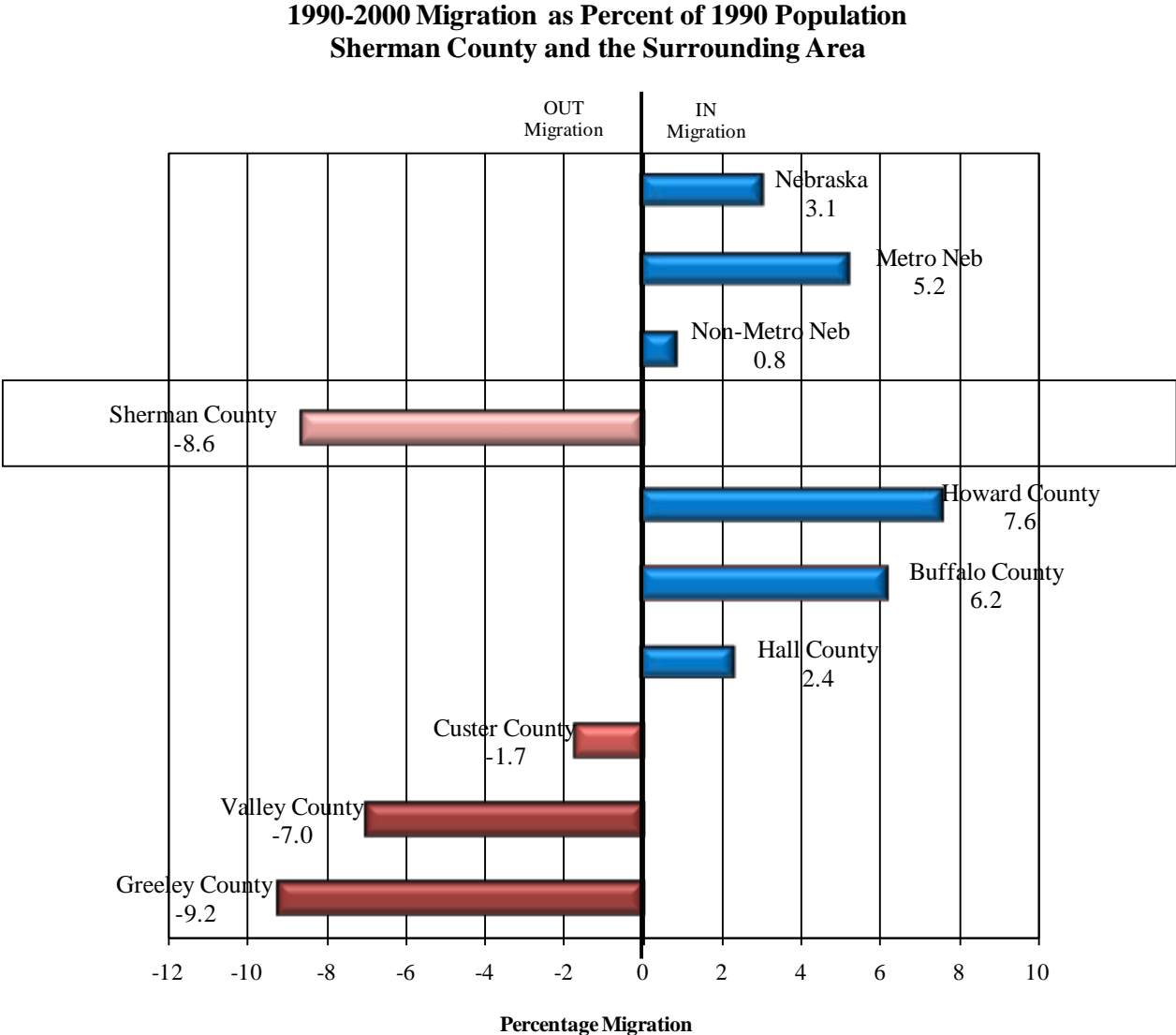
HALL COUNTY					
0 - 14	11,671	12,123	3.9	-6	-0.1
15 - 24	6,382	7,172	12.4	-627	-9.8
25 - 44	15,088	15,165	0.5	1,071	7.1
45 - 64	8,834	11,597	31.3	327	3.7
Over 65	6,950	7,477	7.6	391	5.6
Total:	48,925	53,534	9.4	1,156	2.4

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

VALLEY COUNTY					
0 - 14	1,110	915	-17.6	71	6.4
15 - 24	522	457	-12.5	-326	-62.5
25 - 44	1,289	1,051	-18.5	-79	-6.1
45 - 64	1,055	1,109	5.1	-21	-2.0
Over 65	1,193	1,115	-6.5	-6	-0.5
Total:	5,169	4,647	-10.1	-361	-7.0

Chart 4 graphically depicts the 1990–2000 migration patterns of Nebraska, Sherman County, and the surrounding area as a percentage of the 1990 population. As these data indicate, Sherman County experienced out-migration of 8.6 percent of the 1990 population (-320 people) while Nebraska recorded net in-migration of 3.1 percent.

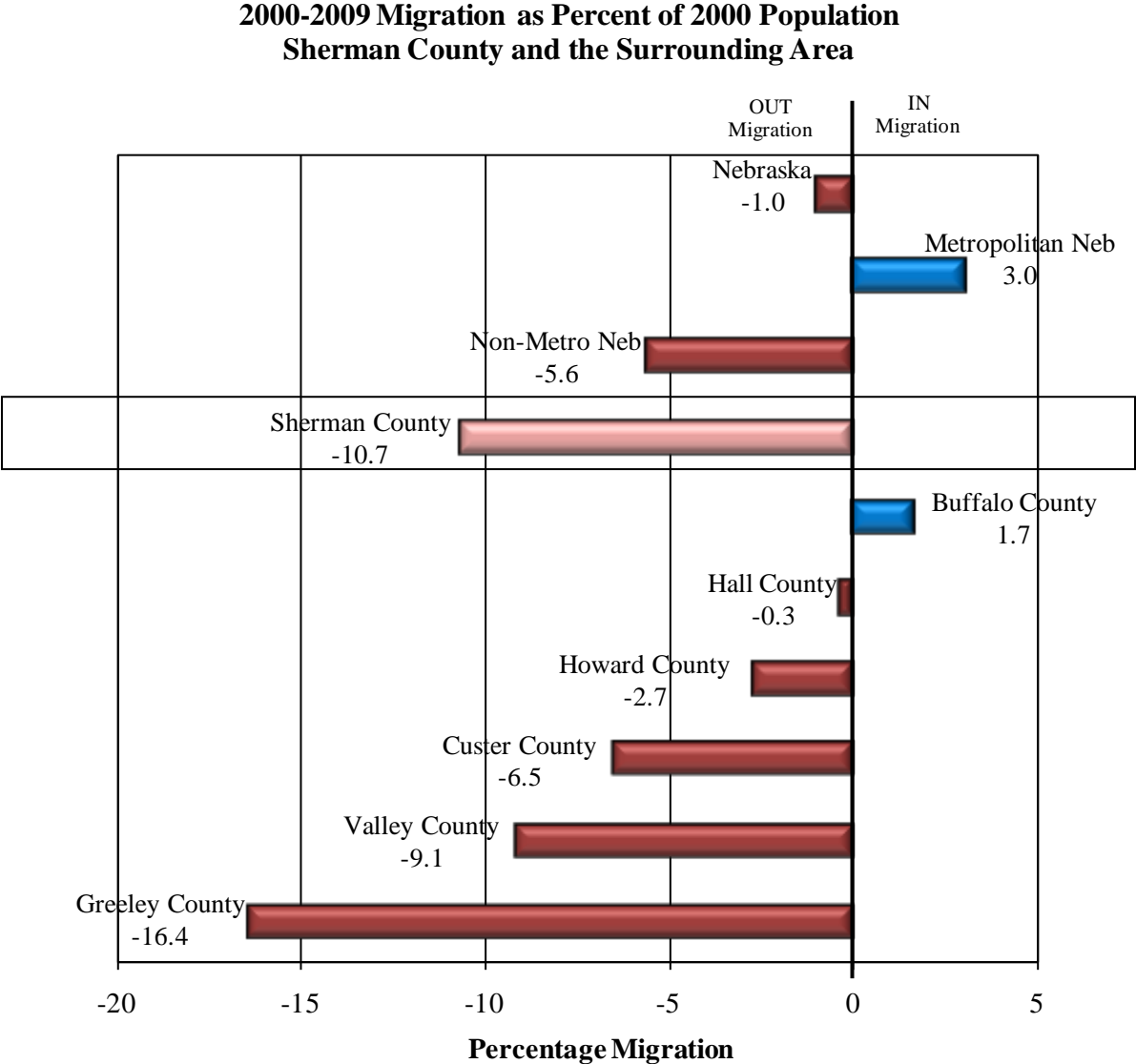
Chart 4



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. Sherman County’s 10.7 percent out-migration (-354 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



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

The next two tables (Tables 10–11) provide further detail on migration between 2007 and 2008. Migration patterns are influenced by employment opportunities, cost-of-living, and quality-of-life factors. While these data provide further insight to where counties are gaining and losing population due to migration, it is important to recognize these data reflect migration activities of tax filing citizens.

Table 10 data show 69.9 percent of those moving in to Sherman County between 2007 and 2008 moved from other Nebraska locations (121 people). Data also reveal 52 people (30.1 percent) also migrated in from other states. Table 10 also shows in-state migration flows. Migration to Sherman County from within Nebraska came primarily from Buffalo County.

Table 10

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

Moved to Sherman County From:		
Location	#	%
Total U.S.	173	100.0%
Total Foreign	0	0.0%
Nebraska	121	69.9%
Different State	52	30.1%

County Specific Flows :		
Location	#	%
Buffalo County	30	17.3%
Other Flows - Same State	91	52.6%
Other Flows - Diff State	52	30.1%

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

Table 11 data reveal 86.9 percent of people migrating out of Sherman County between 2007 and 2008 remained in the state of Nebraska (146 people). Data show 22 Sherman County residents (13.1 percent) also moved to other states during this time period. Looking within Nebraska, Table 11 shows the majority of people leaving Sherman County (but staying in Nebraska) went to Buffalo and Hall Counties during this time period. Employment, housing, and educational opportunities located in these counties play a major role in this migration pattern.

Table 11

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

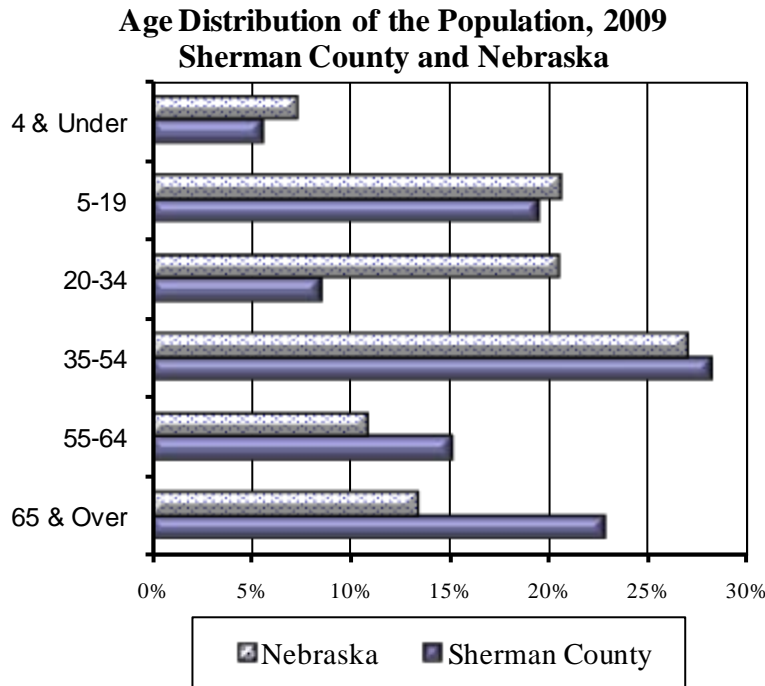
Moved from Sherman County To:		
Location	#	%
Total U.S.	168	100%
Total Foreign	0	0%
Nebraska	146	86.9%
Different State	22	13.1%

County Specific Flows:		
Location	#	%
Buffalo County	42	25.0%
Hall County	42	25.0%
Other Flows - Same State	62	36.9%
Other Flows - Diff State	22	13.1%

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 Sherman County and Nebraska as a whole. The population of Sherman County is significantly older than Nebraska as a whole. The median age for Sherman County residents in 2009 was 48.1 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	Sherman County	Nebraska	Sherman County
4 & Under	132,092	164	7.4%	5.7%
5-19	368,255	561	20.6%	19.5%
20-34	365,740	247	20.5%	8.6%
35-54	481,660	813	27.0%	28.2%
55-64	194,838	438	10.9%	15.2%
65 & Over	240,847	658	13.5%	22.8%
Total	1,783,432	2,881	100%	100%
Median Age	35.8	48.1		

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

Retail Sales

Table 12 and Chart 8 show the retail sales (non-motor vehicle) pull factors for Sherman County and the surrounding area for 2009. The pull factor is computed by dividing the per capita taxable, non-motor vehicle (NMV) retail sales by the state average per capita NMV retail sales. A pull factor of one indicates an area has per capita NMV retail sales equal to the state. A value greater than one indicates an area is drawing retail sales from other areas. Conversely, a pull factor with a value less than one indicates the subject area is losing potential retail activity to other places or, in other words, is experiencing retail sales leakage. This simple calculation does not factor in income levels or purchasing power within an area.

Table 12

**2009 Retail Sales (Non-Motor Vehicle) Pull Factors
 Nebraska, Sherman 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
Sherman County	2,881	9,457	3,283	0.30
Buffalo County	45,814	634,771	13,855	1.29
Custer County	10,784	88,662	8,222	0.76
Greeley County	2,251	11,321	5,029	0.47
Hall County	57,487	885,020	15,395	1.43
Howard County	6,443	32,284	5,011	0.46
Valley County	4,108	40,299	9,810	0.91

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

Reviewing the pull factors at the county level indicates Sherman County suffers from retail leakage. The 2009 pull factor of 0.30 indicates, on a per capita basis, retail sales in Sherman County are approximately 70 percent lower 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 Sherman County (0.30) with the pull factor for the non-metropolitan area of Nebraska (0.87) indicates per capita retail sales in Sherman County are approximately 65 percent below the average per capita retail sales in the non-metropolitan area of Nebraska.

Chart 8

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

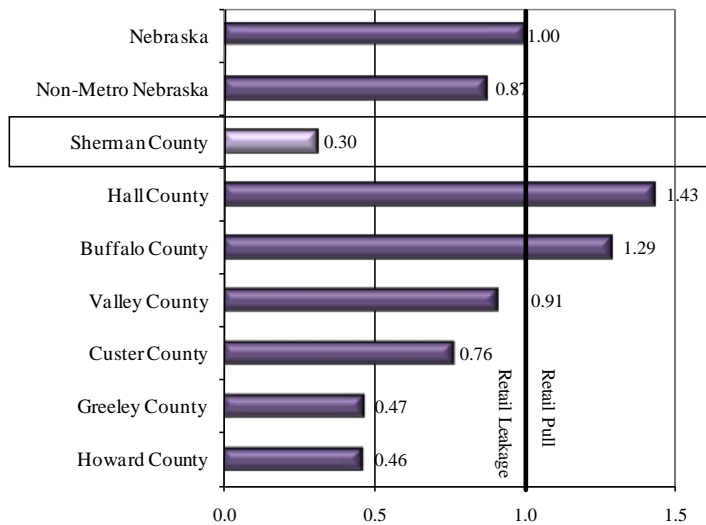


Table 13 and Chart 9 compare the 2009 pull factors for Loup City and selected area communities. The community of Loup City’s pull factor of 0.76 indicates that, on a per capita basis, non-motor vehicle retail sales in Loup City are approximately 34 percent lower than the state’s average per capita sales.

Table 13

**2009 Retail Sales (NMV) Pull Factors
 Nebraska, Loup City, 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
Loup City (Sherman)	845	6,946	8,220	0.76
Kearney (Buffalo)	30,744	593,421	19,302	1.79
Broken Bow (Custer)	3,139	68,564	21,843	2.03
Spalding (Greeley)	471	7,168	15,219	1.41
Grand Island (Hall)	46,861	854,209	18,229	1.69
St. Paul (Howard)	2,133	27,239	12,770	1.18
Ord (Valley)	1,990	34,760	17,467	1.62

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

Chart 9

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

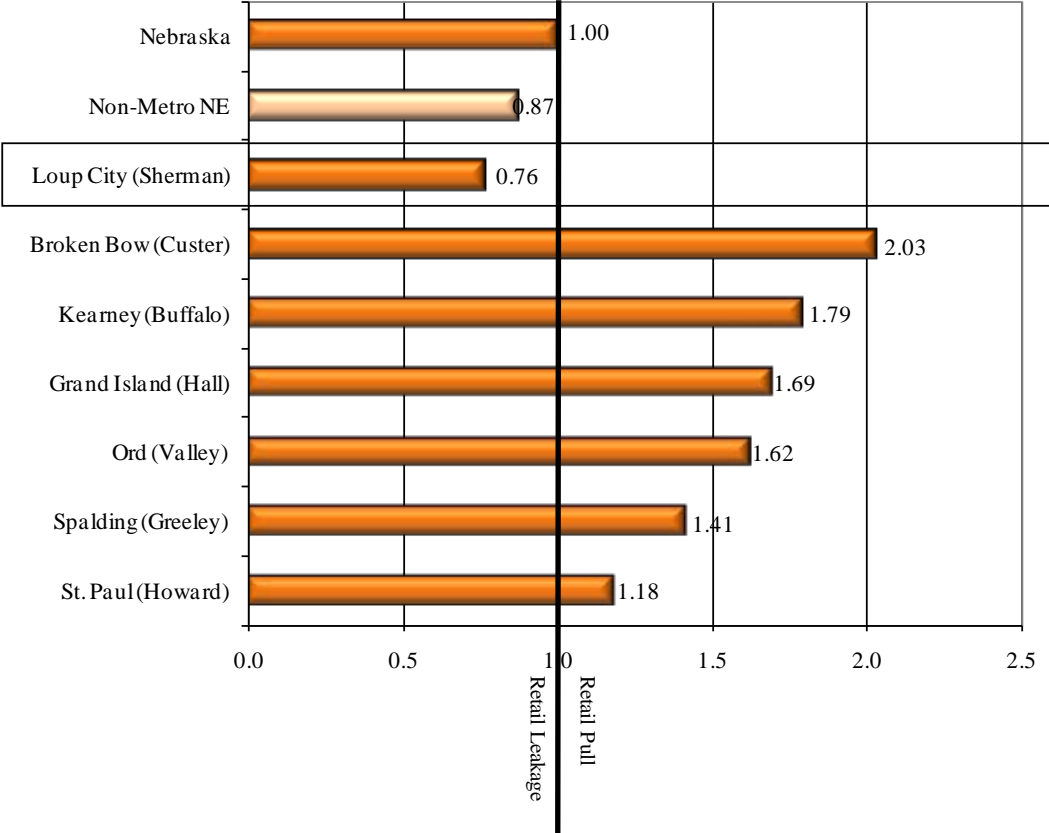


Table 14 and Chart 10 further breakdown the 2009 pull factors into the communities reporting retail sales figures within Sherman County. As this table indicates, the community of Loup City had the strongest pull factor (0.76) compared to the other communities reporting in the county. Together, these communities contributed to an overall pull factor of 0.30 for Sherman County in 2009.

Table 14

**2009 Retail Sales (NMV) Pull Factors
 Nebraska, Loup City, and Available Sherman 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
Sherman County	2,925	9,627	3,283	0.30
Ashton	201	765	3,808	0.35
Hazard	56	(D)	(N/A)	(N/A)
Litchfield	238	1,512	6,352	0.59
Loup City	845	6,946	8,220	0.76
Rockville	94	118	1,254	0.12

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

(D) Data withheld to avoid individual disclosure

(NA) Data not available

Chart 10

**2009 Retail Sales (NMV) Pull Factors, Nebraska,
 Loup City, and Available Sherman County Communities**

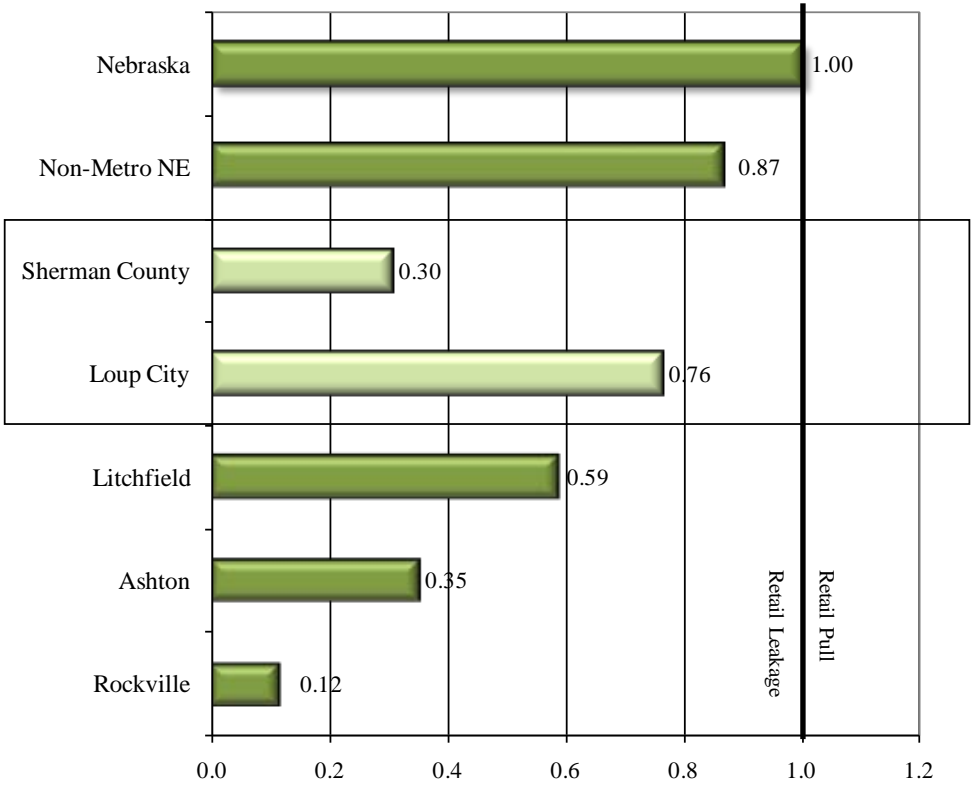


Table 15 (sorted by population) and Chart 11 (sorted by pull factor) show the 2009 pull factors for Nebraska, Loup City, and eight other similarly sized communities selected from around the state. Ceresco’s pull factor of 1.53 leads the group for 2009 thus indicating Ceresco has greater retail pull.

Table 15

**2009 Retail Sales (NMV) Pull Factors
 Loup City & 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
Loup City (Sherman)	845	6,946	8,220	0.76
Benkelman (Dundy)	839	8,311	9,906	0.92
Osceola (Polk)	842	7,163	8,508	0.79
Lyons (Burt)	843	6,933	8,224	0.76
Waterloo (Douglas)	845	11,217	13,275	1.23
Ceresco (Saunders)	851	14,054	16,515	1.53
Chappell (Deuel)	857	6,470	7,550	0.70
Harvard (Clay)	862	1,386	1,608	0.15
Pawnee City (Pawnee)	863	4,824	5,590	0.52

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

Chart 11

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

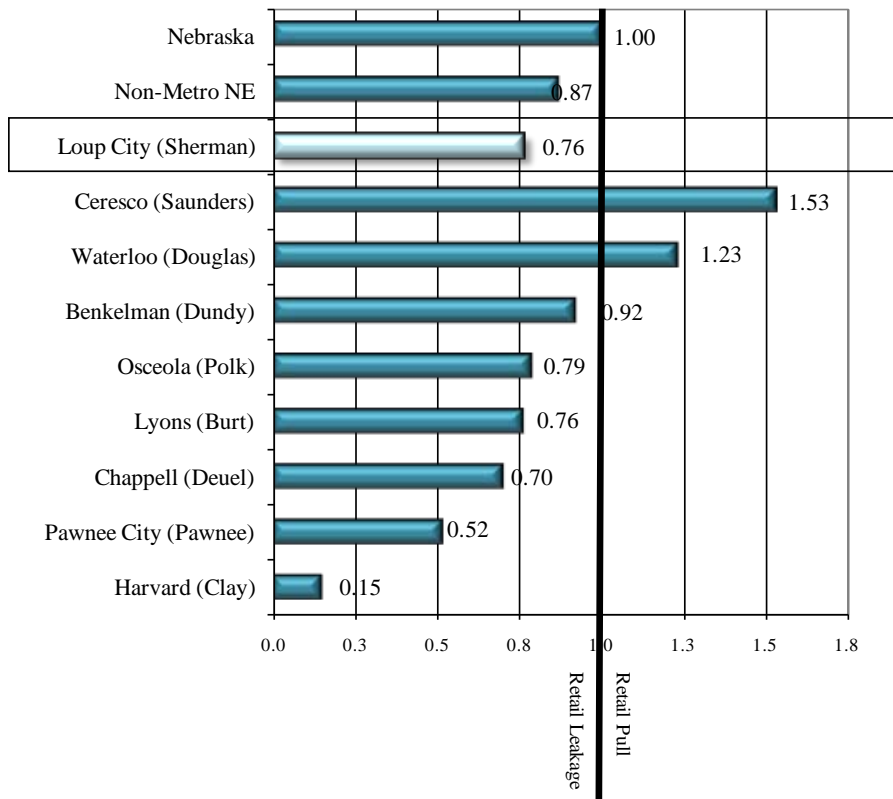
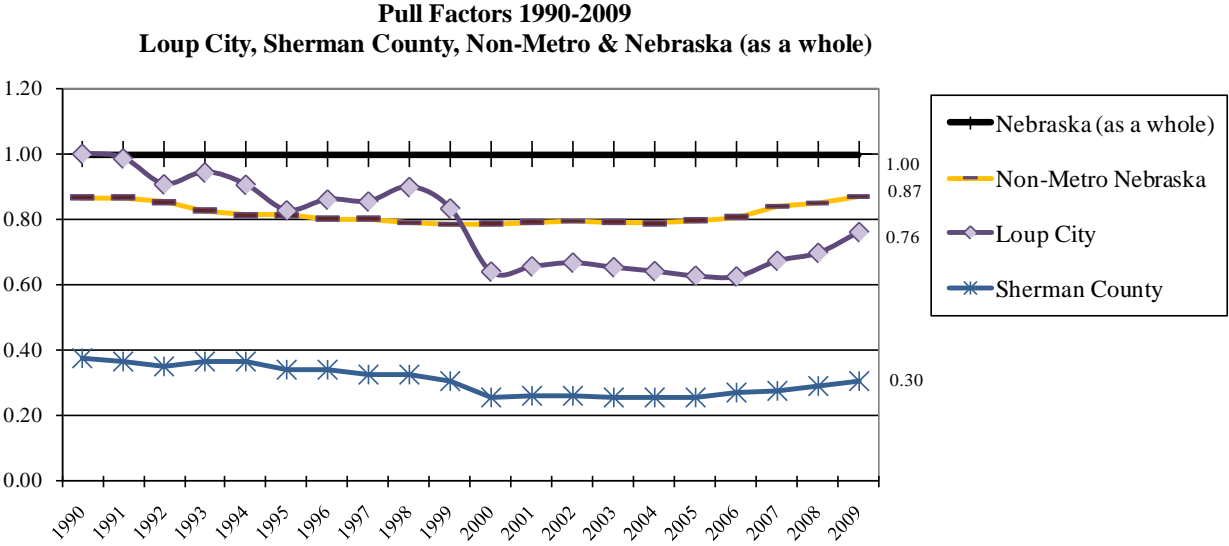


Chart 12 illustrates the pull factor trend for Loup City, Sherman County, non-metropolitan Nebraska, and Nebraska as a whole from 1990 to 2009. In examining the time line, the city of Loup City shows a significant decline in retail pull since 1990. Data within Sherman County (as a whole) shows the pull factor has remained significantly below the non-metropolitan Nebraska average throughout the time period shown.

Chart 12



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

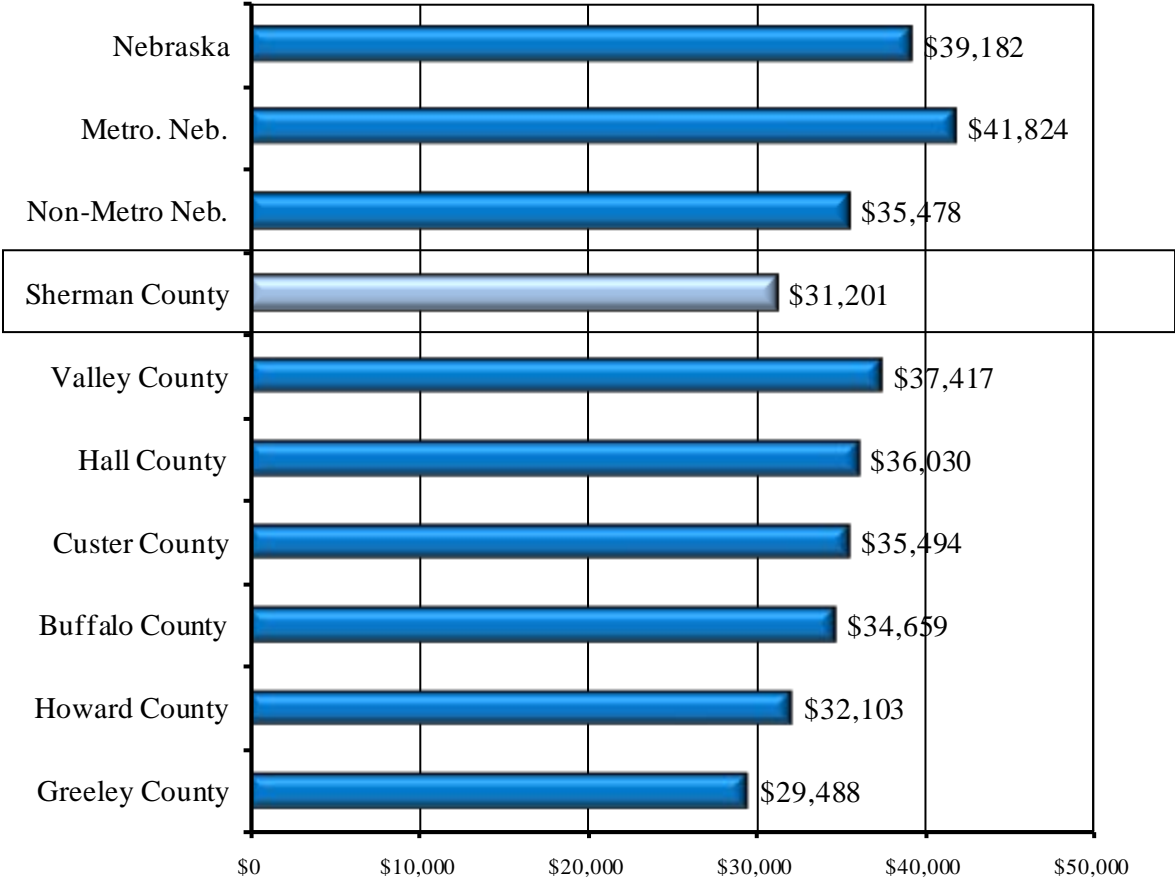
Per Capita Personal Income

Per capita personal income in Sherman County was \$31,201 in 2008 the last year in which such data are available. This amount is:

- \$7,981 or 20.4 percent less than Nebraska as a whole,
- \$10,623 or 25.4 percent less than Metropolitan Nebraska, and
- \$4,277 or 12.1 percent less than Non-Metropolitan Nebraska.

Chart 13

**Per Capita Personal Income, 2008
 Nebraska, Sherman County, and Surrounding Counties**



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

Median Family Income

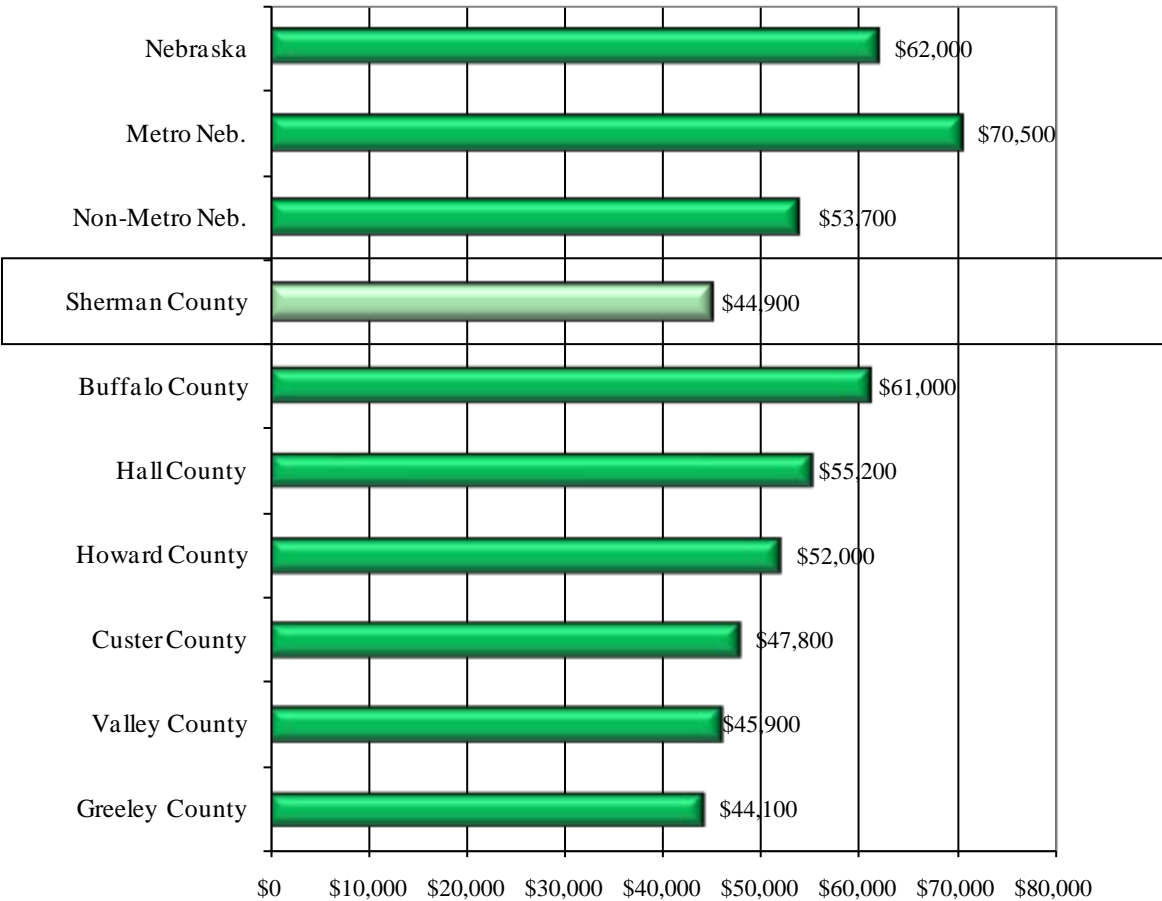
Median family income provides a different perspective of income levels in Nebraska, Sherman County, and the surrounding area. Median family income is the midpoint in the ranked distribution of the sum of income for all family members 15 years of age and older. The U.S. Department of Housing and Urban 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 Sherman County is estimated to be \$44,900 in 2009. This amount is:

- \$17,100 or 27.6 percent less than Nebraska as a whole,
- \$25,600 or 36.3 percent less than Metropolitan Nebraska, and
- \$8,800 or 16.4 percent less than Non-Metropolitan Nebraska.

Chart 14

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



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