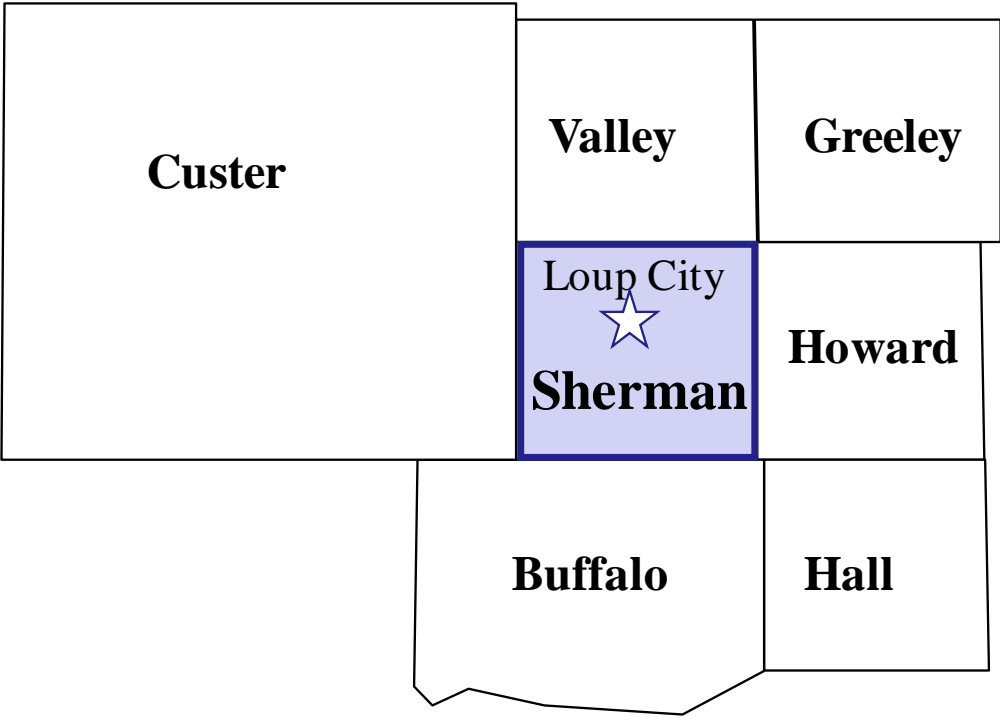


# Economic and Demographic Trends

## Loup City, Sherman County, and the Surrounding Area



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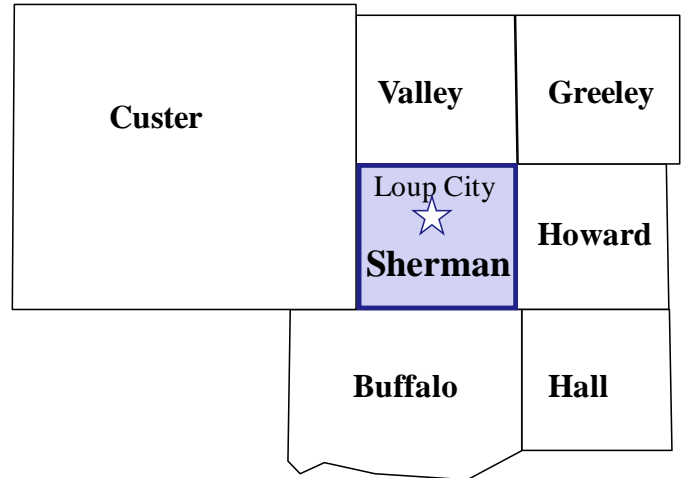
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## Economic and Demographic Trends in Loup City, Sherman County, and the Surrounding Area

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

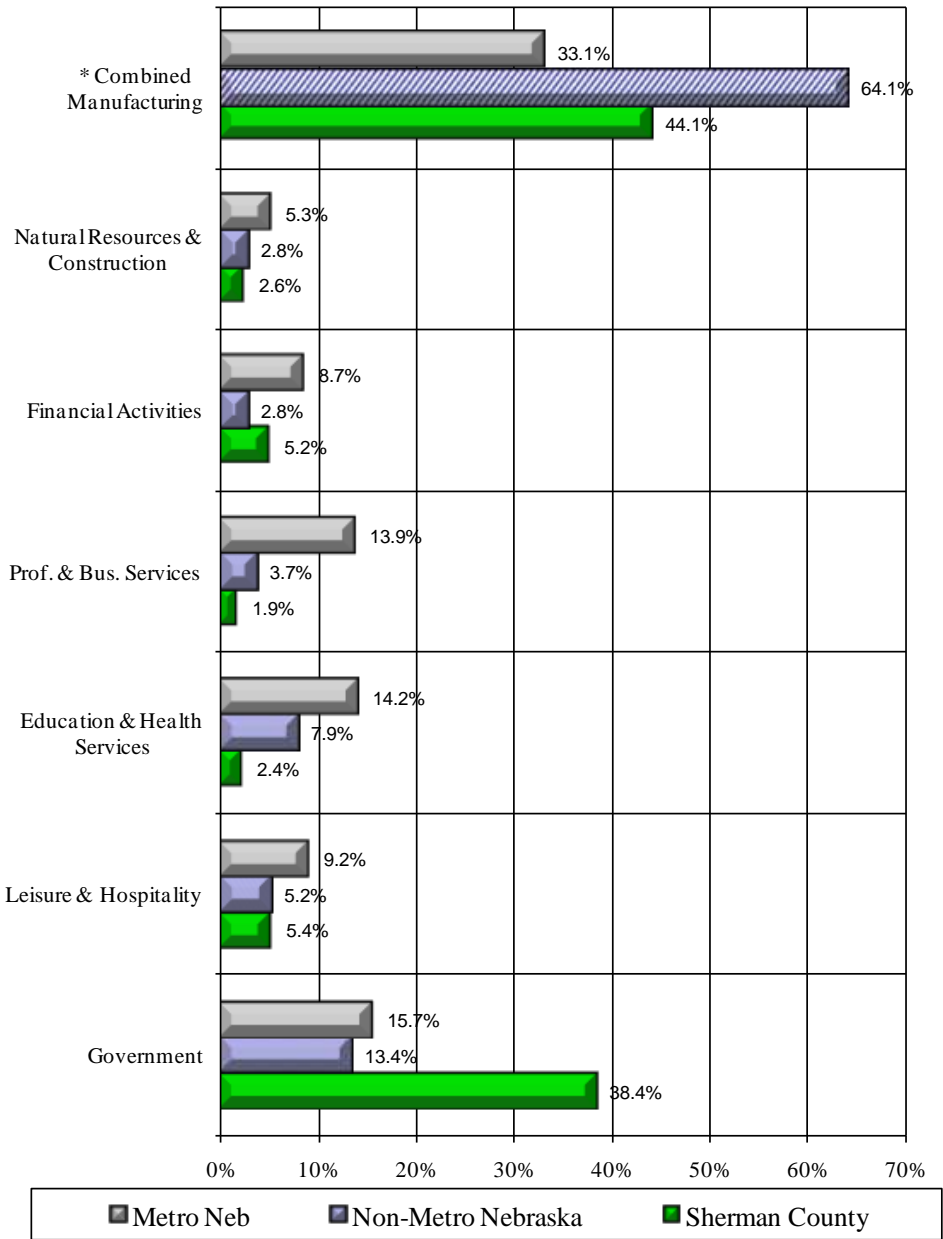
Because data were withheld in five of the eleven sectors in an attempt to avoid disclosure of individual reporting units, the sectors have been combined for the purpose of this study. The Combined Manufacturing sector consists of the Manufacturing; Trade; Transportation, Warehousing & Utilities; Information; and Other Services sectors. When comparing Sherman 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 Government, Combined Manufacturing, and Education & Health Services 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 (38.4 percent Sherman Co. vs. 13.4 percent non-metropolitan)
- Combined Manufacturing (44.1 percent Sherman Co. vs. 64.1 percent non-metropolitan)
- Education & Health Services (2.4 percent Sherman Co. vs. 7.9 percent non-metropolitan)

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 38.4 percent employment (308 employees) compared to non-metropolitan Nebraska employment at 13.4 percent of the workforce. Comparing Sherman County to the overall metropolitan distribution, the largest deviation is found in the Combined Manufacturing sector (44.1 percent Sherman County vs. 33.1 percent metropolitan Nebraska).

Chart 1 **Non-Farm Wage & Salary Employment by Major Economic Sector  
 Sherman County, Metro & Non-Metropolitan Nebraska, 2008**



Source: Nebraska Department of Labor, Labor Market Information, 2009  
 \* Combined Manufacturing. Data were withheld from five employment sectors to avoid disclosure of individual reporting units. These five sectors have been combined into one "Combined Manufacturing" sector for comparison in this study. The sectors are: Manufacturing, Trade, Transportation-Warehousing-Utilities, Information, and Other Services.

Table 1 and Chart 2 (next page) present non-farm wage and salary data for Sherman 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 Sherman County (regardless of their county of residence). These data indicate total non-farm wage and salary employment in Sherman County increased 10.3 percent (75 jobs) between 2001 and 2008.

Table 1 also provides employment data for Sherman County by major economic sector for years 2001–2008. The Natural Resources & Construction sector recorded the largest percentage and actual increase of those reporting during the study time period (133.3 percent or 12 jobs).

Table 1

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

	2001	2002	2003	2004	2005	2006	2007	2008	% Change 2001-2008
<b>Non-farm Employment (W&amp;S)</b>	<b>727</b>	<b>748</b>	<b>709</b>	<b>739</b>	<b>742</b>	<b>755</b>	<b>797</b>	<b>802</b>	<b>10.3</b>
Manufacturing	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(N/A)
Durable Goods	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)
Nondurable Goods	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)
<b>Non-manufacturing</b>									
Natural Resources & Construction	9	13	10	8	12	17	16	21	133.3
Trade	(D)	(D)	150	(D)	(D)	(D)	(D)	(D)	(N/A)
Wholesale Trade	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)
Retail Trade	(D)	(D)	(D)	(D)	90	91	91	88	(D)
Transportation, Warehousing & Utilities	(D)	(D)	30	(D)	(D)	(D)	(D)	(D)	(N/A)
Information	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(N/A)
Financial Activities	(D)	(D)	(D)	(D)	(D)	(D)	43	42	(N/A)
Professional & Business Services	11	13	12	13	14	14	18	15	36.4
Education & Health Services	26	32	29	24	24	24	23	19	-26.9
Leisure and Hospitality	46	(D)	37	46	56	41	45	43	-6.5
Other Services, except Public	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(N/A)
<b>Government</b>	<b>311</b>	<b>312</b>	<b>303</b>	<b>306</b>	<b>296</b>	<b>299</b>	<b>308</b>	<b>308</b>	<b>-1.0</b>
Federal	22	21	22	21	22	22	20	11	-50.0
State	18	20	14	15	15	16	16	19	5.6
Local	272	271	268	270	258	262	272	278	2.2

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

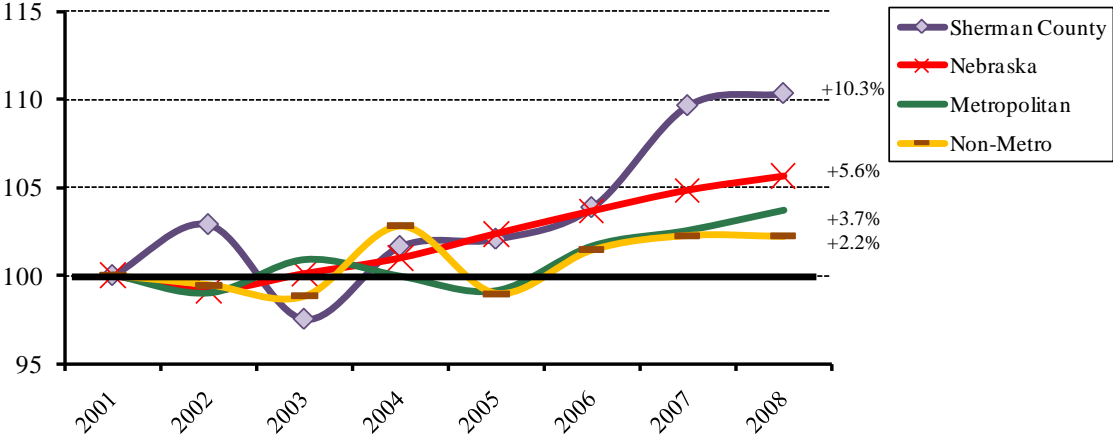
Source: Nebraska Department of Labor, Labor Market Information

(D) Data withheld to avoid disclosure

(N/A) Data not available

Chart 2 compares total non-farm wage and salary employment growth in Sherman 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 Sherman County increased 10.3 percent (75 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.

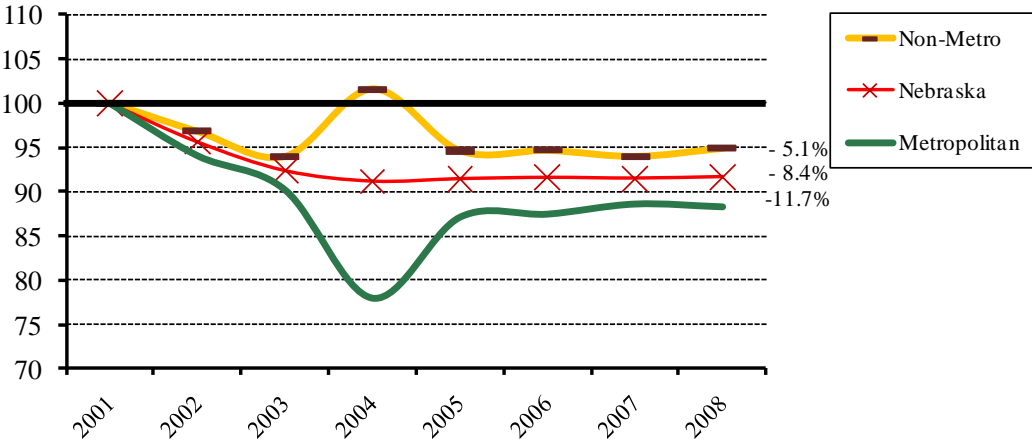
Chart 2  
**Non-Farm (W&S) Employment, Sherman County, Nebraska, Metro, and Non-Metro Nebraska, 2001-2008**  
 (Index, 2001=100)



Source: Labor Force & Work Force Summary, April 2009

Chart 3 presents data on manufacturing wage and salary employment growth for Sherman County, 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 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, 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 Sherman 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 5.0 percent increase (92 people) in the number of Sherman County residents participating in the labor force between 2001 and 2008.

The percent of those unemployed in Sherman County increased by 8.2 percent (4 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 Sherman County unemployment rate was 2.7 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, Sherman County, Nebraska**

Selected Years: 2001-2008

	2001	2002	2003	2004	2005	2006	2007	2008	% Change 2001-2008
<b>Labor Force</b>	<b>1,842</b>	<b>1,880</b>	<b>1,866</b>	<b>1,908</b>	<b>1,917</b>	<b>1,888</b>	<b>1,921</b>	<b>1,934</b>	<b>5.0</b>
Unemployment	49	57	60	67	74	53	51	53	8.2
Unemployment Rate	2.7	3.0	3.2	3.5	3.9	2.8	2.7	2.7	(N/A)
Employment	1,793	1,823	1,806	1,841	1,843	1,835	1,870	1,880	4.9

Labor Force & Work Force Summary, 2001-2008, Annually, Sherman 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 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 is 2006.

Table 3A shows employment locations for city of Loup City residents in the workforce or in other words, a commute shed report. The Census identified 331 primary jobs within Loup City city limits. More than a third of the city of Loup City workers (36.6 percent or 121 people) also reside within the city limits leaving 63.4 percent of the labor force (210 people) commuting from outside the city limits for employment within the city. Approximately 57 percent (56.5 percent or 187 people) of those residing within city limits travel outside the county line for work and approximately 8 residents or 2.4 percent of Loup City 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 Loup City Commute Shed Report, 2006**

Where City of Loup City Workforce Participants are Employed

	Count	Share
<b>Total Primary Jobs</b>	331	100%
<b>Live in City of Loup City - Work Elsewhere City</b>		
<b>Loup City, Nebraska</b>	<b>121</b>	<b>36.6%</b>
Kearney, Nebraska	43	13.0%
Grand Island, Nebraska	23	6.9%
Lincoln, Nebraska	11	3.3%
Omaha, Nebraska	10	3.0%
Litchfield, Nebraska	10	3.0%
Ravenna, Nebraska	7	2.1%
Broken Bow, Nebraska	7	2.1%
St. Paul, Nebraska	6	1.8%
Ord, Nebraska	6	1.8%
All Other Locations	87	26.3%
<b>Total City of Loup City Residents Working Outside City:</b>	<b>210</b>	<b>63.4%</b>

<b>Live in City of Loup City - Work Elsewhere County</b>		
<b>Sherman Co., Nebraska</b>	<b>144</b>	<b>43.5%</b>
Buffalo Co., Nebraska	62	18.7%
Hall Co., Nebraska	24	7.3%
Lancaster Co., Nebraska	13	3.9%
Valley Co., Nebraska	12	3.6%
Douglas Co., Nebraska	11	3.3%
Custer Co., Nebraska	11	3.3%
Howard Co., Nebraska	9	2.7%
Boone Co., Nebraska	7	2.1%
Adams Co., Nebraska	4	1.2%
All Other Locations	34	10.3%
<b>Total Loup City Residents Working Outside Sherman County:</b>	<b>187</b>	<b>56.5%</b>

<b>Live in City of Loup City - Work Elsewhere State</b>		
<b>Nebraska</b>	<b>323</b>	<b>97.6%</b>
Kansas	6	1.8%
Montana	1	0.3%
Alaska	1	0.3%
All Other Locations	0	0.0%
<b>Total Loup City Residents Working Outside Nebraska:</b>	<b>8</b>	<b>2.4%</b>

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

Table 3B examines the commute shed area for Sherman County. The Census identified 1,004 primary jobs within the county borders. As Table 3B shows, 64.2 percent of Sherman County's labor force participants (645 people) work in a location other than the city of Loup City. More than 56 percent of Sherman County workforce residents (56.3 percent or 565 people) work outside Sherman County and approximately 11 residents or 1.1 percent of Sherman County workforce residents leave the state boundaries for work.

Table 3B

**Sherman County Commute Shed Report, 2006**

Where Sherman County Workforce Participants are Employed

	<b>Count</b>	<b>Share</b>
<b>Total Primary Jobs</b>	1,004	100%
<b>Live in Sherman County - Work Elsewhere City</b>		
<b>Loup City, Nebraska</b>	<b>359</b>	<b>35.8%</b>
Kearney, Nebraska	113	11.3%
Grand Island, Nebraska	87	8.7%
Litchfield, Nebraska	41	4.1%
Ravenna, Nebraska	30	3.0%
Omaha, Nebraska	25	2.5%
Lincoln, Nebraska	25	2.5%
Ord, Nebraska	22	2.2%
Arcadia, Nebraska	20	2.0%
St. Paul, Nebraska	15	1.5%
All Other Locations	267	26.6%
<b>Total Sherman County Residents Working Outside Loup City:</b>	<b>645</b>	<b>64.2%</b>

<b>Live in Sherman County - Work Elsewhere County</b>		
<b>Sherman Co., Nebraska</b>	<b>439</b>	<b>43.7%</b>
Buffalo Co., Nebraska	193	19.2%
Hall Co., Nebraska	94	9.4%
Valley Co., Nebraska	52	5.2%
Lancaster Co., Nebraska	32	3.2%
Custer Co., Nebraska	27	2.7%
Douglas Co., Nebraska	26	2.6%
Howard Co., Nebraska	24	2.4%
Platte Co., Nebraska	14	1.4%
Adams Co., Nebraska	13	1.3%
All Other Locations	90	9.0%
<b>Total Sherman County Residents Working Outside County:</b>	<b>565</b>	<b>56.3%</b>

<b>Live in Sherman County - Work Elsewhere State</b>		
<b>Nebraska</b>	<b>993</b>	<b>98.9%</b>
Kansas	6	0.6%
Virginia	1	0.1%
Montana	1	0.1%
Georgia	1	0.1%
All Other Locations	2	0.2%
<b>Total Sherman County Residents Working Outside Nebraska:</b>	<b>11</b>	<b>1.1%</b>

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

People also commute from other cities and counties of residence to work in Loup City and Sherman County – this is the labor shed area. The Census identified 505 primary jobs within the Loup City city limits. Table 3C examines the labor shed area for jobs within the city of Loup City. The table shows 76 percent or 384 workers in the city of Loup City travel from outside city limits. The table also identifies 146 workers (28.9 percent of the workforce) travel from outside Sherman County boundaries and 3 workers (0.6 percent of the workforce) travel from outside state borders to work inside the city limits of Loup City.

Table 3C

### **City of Loup City Labor Shed Report, 2006**

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

	<b>Count</b>	<b>Share</b>
<b>Total Primary Jobs</b>	505	100%
<b>Work in City of Loup City - Live Elsewhere City</b>		
<b>Loup City, Nebraska</b>	<b>121</b>	<b>24.0%</b>
Ashton, Nebraska	32	6.3%
Litchfield, Nebraska	25	5.0%
Kearney, Nebraska	20	4.0%
Rockville, Nebraska	14	2.8%
Hastings, Nebraska	10	2.0%
Grand Island, Nebraska	10	2.0%
St. Paul, Nebraska	8	1.6%
Hazard, Nebraska	6	1.2%
Ansley, Nebraska	5	1.0%
All Other Locations	254	50.3%
<b>Total Loup City Workers Living Outside Loup City:</b>	<b>384</b>	<b>76.0%</b>

<b>Work in City of Loup City - Live Elsewhere County</b>		
<b>Sherman Co., Nebraska</b>	<b>359</b>	<b>71.1%</b>
Buffalo Co., Nebraska	39	7.7%
Custer Co., Nebraska	23	4.6%
Howard Co., Nebraska	16	3.2%
Hall Co., Nebraska	15	3.0%
Adams Co., Nebraska	11	2.2%
Valley Co., Nebraska	10	2.0%
Holt Co., Nebraska	6	1.2%
Clay Co., Nebraska	5	1.0%
Hamilton Co., Nebraska	4	0.8%
All Other Locations	17	3.4%
<b>Total Loup City Workers Living Outside Sherman County:</b>	<b>146</b>	<b>28.9%</b>

<b>Work in City of Loup City - Live Elsewhere State</b>		
<b>Nebraska</b>	<b>502</b>	<b>99.4%</b>
Missouri	3	0.6%
All Other Locations	0	0.0%
<b>Total Loup City Workers Living Outside Nebraska:</b>	<b>3</b>	<b>0.6%</b>

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

Table 3D depicts the labor shed area of those employed within Sherman County. The Census identified 626 primary jobs within Sherman County. As Table 3D indicates, 77.0 percent (482 people) who are employed within Sherman County live outside of the city of Loup City. Approximately 30 percent (29.9 percent or 187 people) who work inside Sherman County live outside of the county borders and 0.5 percent (3 people) live out-of-state.

Table 3D

### Sherman County Labor Shed Report, 2006

Where Workers Live who are Employed in Sherman County

	<b>Count</b>	<b>Share</b>
<b>Total Primary Jobs</b>	626	100%
<b>Work in Sherman County - Live Elsewhere City</b>		
<b>Loup City, Nebraska</b>	<b>144</b>	<b>23.0%</b>
Ashton, Nebraska	40	6.4%
Litchfield, Nebraska	31	5.0%
Kearney, Nebraska	22	3.5%
Rockville, Nebraska	17	2.7%
Grand Island, Nebraska	14	2.2%
Hastings, Nebraska	11	1.8%
St. Paul, Nebraska	9	1.4%
Ravenna, Nebraska	6	1.0%
Hazard, Nebraska	6	1.0%
All Other Locations	326	52.1%
<b>Total Sherman County Workers Living Outside Loup City:</b>	<b>482</b>	<b>77.0%</b>

<b>Work in Sherman County - Live Elsewhere County</b>		
<b>Sherman Co., Nebraska</b>	<b>439</b>	<b>70.1%</b>
Buffalo Co., Nebraska	48	7.7%
Custer Co., Nebraska	33	5.3%
Hall Co., Nebraska	25	4.0%
Howard Co., Nebraska	20	3.2%
Valley Co., Nebraska	13	2.1%
Adams Co., Nebraska	12	1.9%
Holt Co., Nebraska	7	1.1%
Clay Co., Nebraska	5	0.8%
Lincoln Co., Nebraska	4	0.6%
All Other Locations	20	3.2%
<b>Total Sherman County Workers Living Outside County:</b>	<b>187</b>	<b>29.9%</b>

<b>Work in Sherman County - Live Elsewhere State</b>		
<b>Nebraska</b>	<b>623</b>	<b>99.5%</b>
Missouri	3	0.5%
All Other Locations	0	0.0%
<b>Total Sherman County Workers Living Outside Nebraska:</b>	<b>3</b>	<b>0.5%</b>

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

## Population and Migration Trends

The following tables (Tables 4 and 5) present population trend data for Loup City, Sherman County, and the surrounding area. As Table 4 indicates, Sherman County's population decreased by 48.3 percent (-3,103 people) between 1950 and 2000. Sherman County's population decrease of 9.8 percent (-324 people) between 2000 and 2008 compares to a 4.2 percent increase for Nebraska as a whole.

Table 4

**Population 1950-2008**  
 Sherman 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
<b>Sherman County</b>	<b>6,421</b>	<b>5,382</b>	<b>4,725</b>	<b>4,226</b>	<b>3,718</b>	<b>3,318</b>	<b>3,134</b>	<b>2,994</b>	<b>-48.3</b>	<b>-9.8</b>
Buffalo County	25,134	26,236	31,222	34,797	37,447	42,259	43,693	45,354	68.1	7.3
Custer County	19,170	16,517	14,092	13,877	12,270	11,793	11,229	10,842	-38.5	-8.1
Greeley County	5,575	4,595	4,000	3,462	3,006	2,714	2,515	2,290	-51.3	-15.6
Hall County	32,186	35,757	42,851	47,690	48,925	53,534	54,193	56,401	66.3	5.4
Howard County	7,226	6,541	6,807	6,773	6,057	6,567	6,547	6,593	-9.1	0.4
Valley County	7,252	6,590	5,783	5,633	5,169	4,647	4,428	4,182	-35.9	-10.0

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

Table 5 data reveal Sherman County communities experienced significant population loss during the 1950–2000 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 an 11.3 percent decrease in population (-113 people) between 2000 and 2008. 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 8.0 percent (-131 people) during the 2000 to 2008 time period.

Table 5

**Population 1950-2008**  
 Sherman County Communities / Rural Populations

	1950	1960	1970	1980	1990	2000	2004	2006	2008	% Change 1950-2000 (50 years)	% Change 2000-2008 (8 years)
<b>Sherman County</b>	<b>6,421</b>	<b>5,382</b>	<b>4,725</b>	<b>4,226</b>	<b>3,718</b>	<b>3,318</b>	<b>3,134</b>	<b>3,025</b>	<b>2,994</b>	<b>-48.3</b>	<b>-9.8</b>
Ashton	381	320	277	273	251	237	222	213	210	-37.8	-11.4
Hazard	130	104	72	75	78	66	62	59	58	-49.2	-12.1
Litchfield	337	264	248	256	314	280	263	252	248	-16.9	-11.4
<b>Loup City</b>	<b>1,508</b>	<b>1,415</b>	<b>1,456</b>	<b>1,368</b>	<b>1,108</b>	<b>996</b>	<b>927</b>	<b>896</b>	<b>883</b>	<b>-34.0</b>	<b>-11.3</b>
Rockville	164	153	114	116	119	111	104	100	98	-32.3	-11.7
<b>Total Rural Areas:</b>	<b>3,901</b>	<b>3,126</b>	<b>2,558</b>	<b>2,138</b>	<b>1,848</b>	<b>1,628</b>	<b>1,556</b>	<b>1,505</b>	<b>1,497</b>	<b>-58.3</b>	<b>-8.0</b>

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

The next table (Table 6) presents data on population migration by age group for the study area and for Nebraska for the 1990–2000 decade. This table provides further insights into the dynamics of population change. Net migration is the change in population after factoring the natural increase for an area (births minus deaths). The data showing migration patterns by age group indicate that for most counties and for non-metropolitan Nebraska, the most significant out-migration occurred in the ‘15–24’ year age group. The lowest percentage of out-migration typically occurred in the ‘45–64’ and ‘Over 65’ age groups. Sherman County follows this pattern having 63.8 percent out-migration occurring in the ‘15–24’ year age group (-278 people).

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			
<b>NEBRASKA</b>					
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
<b>Total:</b>	<b>1,578,385</b>	<b>1,711,263</b>	<b>8.4</b>	<b>48,267</b>	<b>3.1</b>

<b>NON-METRO NEBRASKA</b>					
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
<b>Total:</b>	<b>774,057</b>	<b>795,352</b>	<b>2.8</b>	<b>6,280</b>	<b>0.8</b>

<b>SHERMAN COUNTY</b>					
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
<b>Total:</b>	<b>3,718</b>	<b>3,318</b>	<b>-10.8</b>	<b>-320</b>	<b>-8.6</b>

Table 6 (continued)

Age Group	Population 1990	Population 2000	% Change 1990-2000	Net Migration	% of 1990 Population
<b>BUFFALO COUNTY</b>					
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
<b>Total:</b>	<b>37,447</b>	<b>42,259</b>	<b>12.9</b>	<b>2,312</b>	<b>6.2</b>

<b>CUSTER COUNTY</b>					
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
<b>Total:</b>	<b>12,270</b>	<b>11,793</b>	<b>-3.9</b>	<b>-207</b>	<b>-1.7</b>

<b>GREELEY COUNTY</b>					
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
<b>Total:</b>	<b>3,006</b>	<b>2,714</b>	<b>-9.7</b>	<b>-276</b>	<b>-9.2</b>

<b>HALL COUNTY</b>					
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
<b>Total:</b>	<b>48,925</b>	<b>53,534</b>	<b>9.4</b>	<b>1,156</b>	<b>2.4</b>

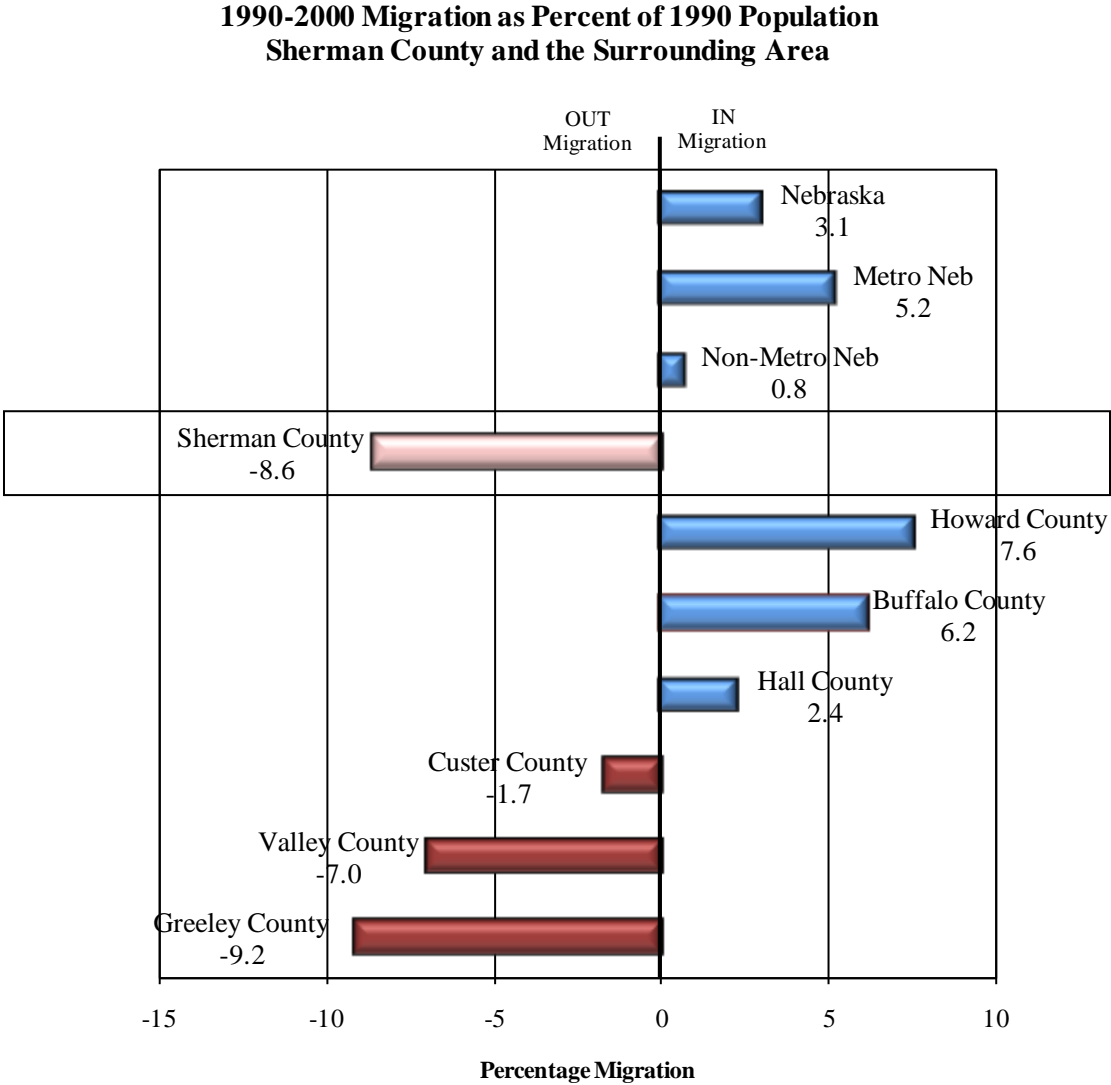
<b>HOWARD COUNTY</b>					
0 - 14	1,421	1,473	3.7	267	18.8
15 - 24	686	821	19.7	-163	-23.7
25 - 44	1,529	1,664	8.8	230	15.0
45 - 64	1,273	1,484	16.6	173	13.6
Over 65	1,146	1,125	-1.8	-48	-4.2
<b>Total:</b>	<b>6,055</b>	<b>6,567</b>	<b>8.5</b>	<b>459</b>	<b>7.6</b>

<b>VALLEY COUNTY</b>					
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
<b>Total:</b>	<b>5,169</b>	<b>4,647</b>	<b>-10.1</b>	<b>-361</b>	<b>-7.0</b>

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, 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

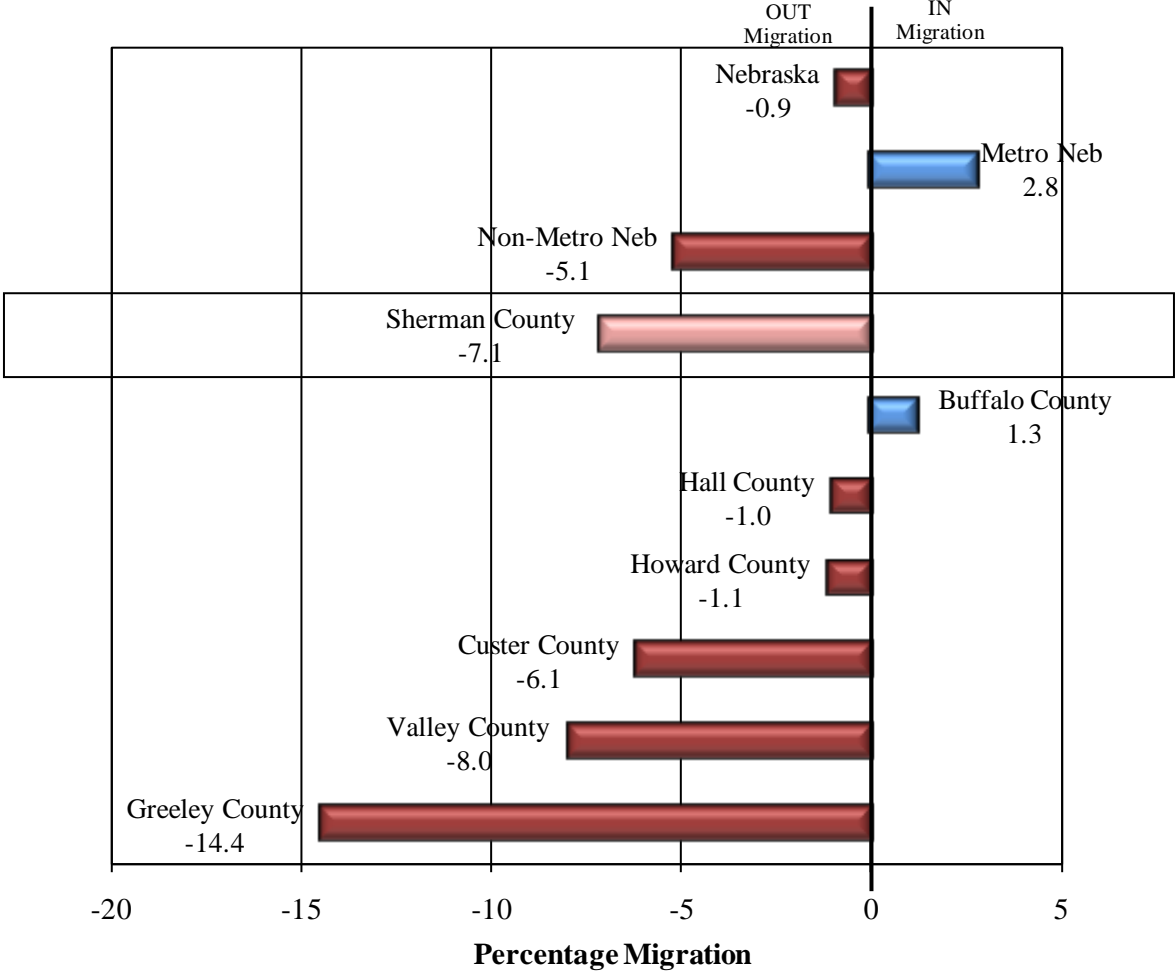


Source: U.S. Census Bureau, Population Estimates and Population Change, July 2005

Chart 5 shows the 2000–2008 migration pattern for the study area as a percentage of the 2000 population. Sherman County’s 7.1 percent out-migration (-236 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  
 Sherman 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 72.5 percent of those moving in to Sherman County between 1995 and 2000 moved from other Nebraska locations (377 people). People also migrated in from 14 other states. Table 8 shows in-state migration flows. Migration to Sherman County from within Nebraska came primarily from Hall, Buffalo, and Lancaster Counties.

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

"From" Location	# People	Percent
Other Nebraska Counties	377	72.5%
Washington	53	10.2%
Colorado	20	3.8%
California	18	3.5%
Kansas	13	2.5%
Tennessee	9	1.7%
Minnesota	8	1.5%
Iowa	4	0.8%
Wisconsin	4	0.8%
Illinois	3	0.6%
Maine	3	0.6%
Other States (4)	8	1.5%
<b>Total:</b>	<b>520</b>	<b>100%</b>

Table 8

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

In-State Movement:	# People	Percent
Hall County	110	29.2%
Buffalo County	67	17.8%
Lancaster County	23	6.1%
Merrick County	20	5.3%
Howard County	19	5.0%
York County	16	4.2%
Garfield County	12	3.2%
Blaine County	11	2.9%
Custer County	11	2.9%
Saline County	10	2.7%

Source: US Census Bureau, July 2005

Table 9 data reveal 79.7 percent of people migrating out of Sherman County between 1995 and 2000 remained in the state of Nebraska (598 people). Sherman County residents also moved to eight other states during this time period. Looking within Nebraska, Table 10 shows the majority of people leaving Sherman County (but staying in Nebraska) went to Buffalo, Hall, and Lancaster 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 - Sherman County  
 1995-2000**

"To" Location	# People	Percent
Other Nebraska Counties	598	79.7%
Missouri	43	5.7%
Iowa	31	4.1%
Kansas	22	2.9%
Washington	17	2.3%
Illinois	12	1.6%
Texas	12	1.6%
Montana	10	1.3%
Virginia	5	0.7%
<b>Total:</b>	<b>750</b>	<b>100%</b>

Table 10

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

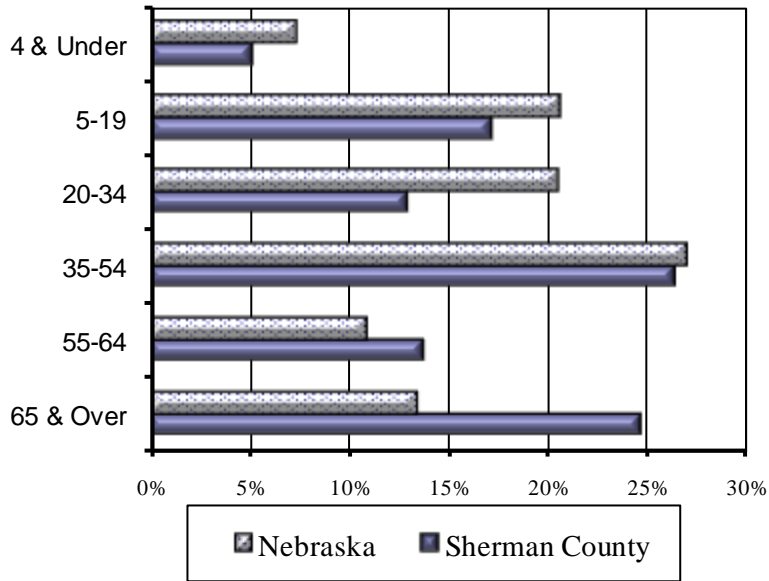
In-State Movement:	# People	Percent
Buffalo County	161	26.9%
Hall County	84	14.0%
Lancaster County	63	10.5%
Valley County	45	7.5%
Gage County	30	5.0%
Nemaha County	29	4.8%
Custer County	26	4.3%
Howard County	26	4.3%
Adams County	23	3.8%
Douglas County	15	2.5%

Source: US Census Bureau, July 2005

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 2008 was 47.8 years of age compared to 36.2 years of age for residents of Nebraska as a whole.

Chart 6

**Age Distribution of the Population, 2008  
 Sherman County and Nebraska**



Source: U.S. Census Bureau, July 2009

Chart 7

	2008 Population		Percent	
	Nebraska	Sherman County	Nebraska	Sherman County
<b>4 &amp; Under</b>	132,092	154	7.4%	5.1%
<b>5-19</b>	368,255	514	20.6%	17.2%
<b>20-34</b>	365,740	388	20.5%	13.0%
<b>35-54</b>	481,660	789	27.0%	26.4%
<b>55-64</b>	194,838	411	10.9%	13.7%
<b>65 &amp; Over</b>	240,847	738	13.5%	24.6%
<b>Total</b>	<b>1,783,432</b>	<b>2,994</b>	<b>100%</b>	<b>100%</b>
<b>Median Age</b>	<b>36.2</b>	<b>47.8</b>		

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

**Retail Sales**

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

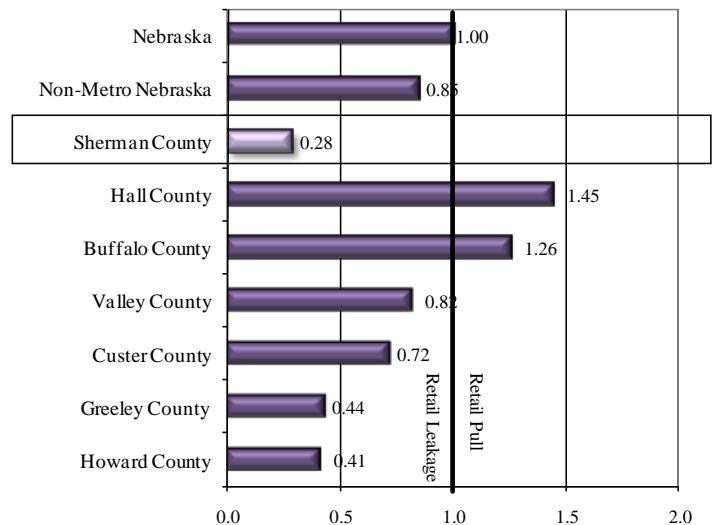
**2008 Retail Sales (Non-Motor Vehicle) Pull Factors  
 Nebraska, Sherman County, and Surrounding Counties**

	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
<b>Sherman County</b>	<b>2,994</b>	<b>9,627</b>	<b>3,215</b>	<b>0.28</b>
Buffalo County	45,354	645,323	14,229	1.26
Custer County	10,842	88,513	8,164	0.72
Greeley County	2,290	11,273	4,923	0.44
Hall County	56,401	923,152	16,368	1.45
Howard County	6,593	30,884	4,684	0.41
Valley County	4,182	38,709	9,256	0.82

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

Chart 8

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



Reviewing the pull factors at the county level indicates Sherman County suffers from significant retail leakage. The 2008 pull factor of 0.28 indicates, on a per capita basis, retail sales in Sherman County are approximately 72 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 Sherman County (0.28) with the pull factor for the non-metropolitan area of Nebraska (0.85) indicates per capita retail sales in Sherman County are approximately 67 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 Loup City and selected area communities. The community of Loup City's pull factor of 0.68 indicates that, on a per capita basis, non-motor vehicle retail sales in Loup City are approximately 32 percent less than the state's average per capita sales.

Table 12

**2008 Retail Sales (NMV) Pull Factors  
 Nebraska, Loup City, 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
<b>Loup City (Sherman)</b>	<b>883</b>	<b>6,797</b>	<b>7,698</b>	<b>0.68</b>
Kearney (Buffalo)	30,417	602,816	19,818	1.75
Broken Bow (Custer)	3,154	67,427	21,378	1.89
Spalding (Greeley)	479	7,007	14,628	1.29
Grand Island (Hall)	45,801	891,470	19,464	1.72
St. Paul (Howard)	2,199	25,751	11,710	1.04
Ord (Valley)	2,028	32,941	16,243	1.44

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

Chart 9

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

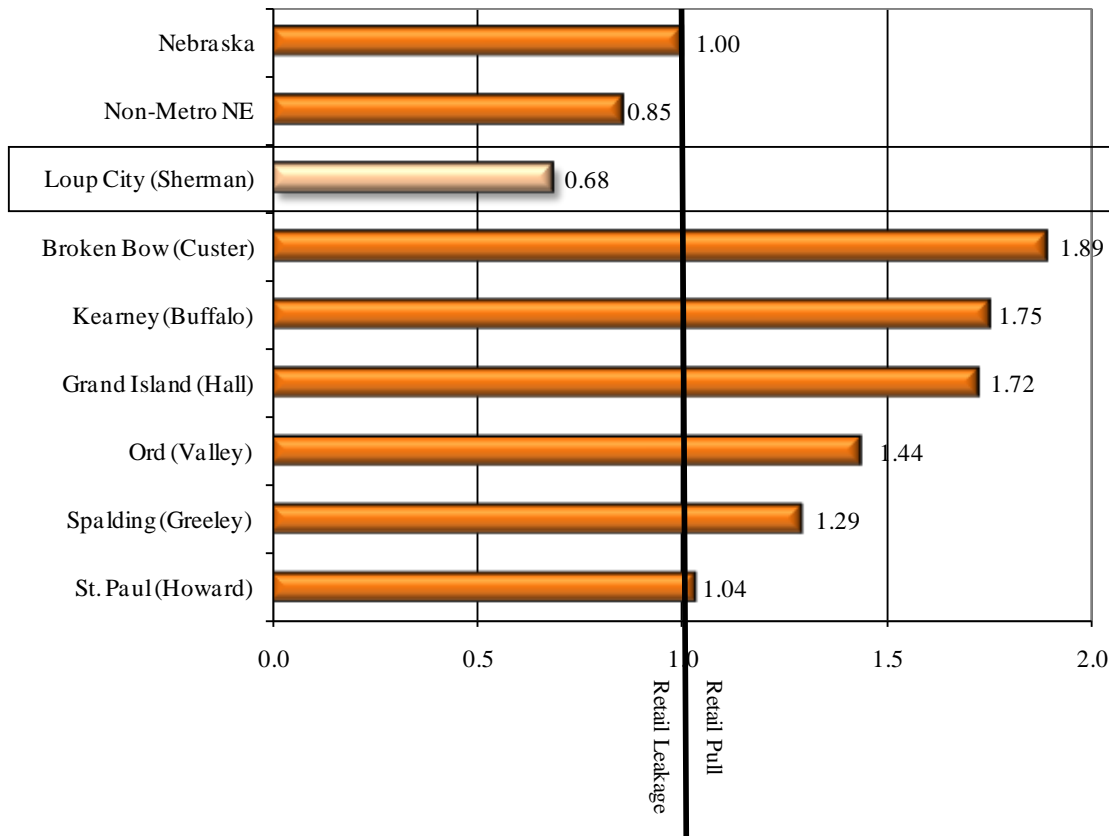


Table 13 and Chart 10 further breakdown the 2008 pull factors into the communities reporting retail sales figures within Sherman County. As this table indicates, the community of Loup City had the strongest pull factor (0.68) compared to the other communities reporting in the county. Together, these communities contributed to an overall pull factor of 0.28 for Sherman County in 2008.

Table 13

**2008 Retail Sales (NMV) Pull Factors  
 Nebraska, Loup City, and Available Sherman 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
<b>Sherman County</b>	<b>2,994</b>	<b>9,627</b>	<b>3,215</b>	<b>0.28</b>
Ashton	210	901	4,289	0.38
Hazard	58	153	2,641	0.23
Litchfield	248	1,624	6,547	0.58
<b>Loup City</b>	<b>883</b>	<b>6,797</b>	<b>7,698</b>	<b>0.68</b>
Tilden	98	152	1,547	0.14

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,  
 Loup City, and Available Sherman County Communities**

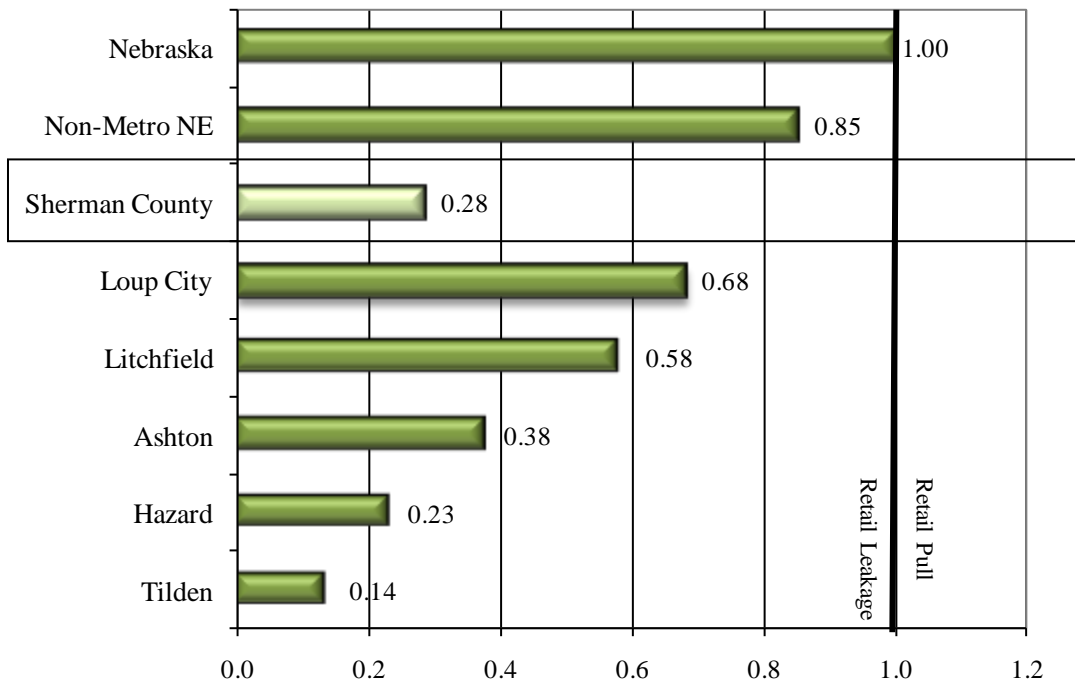


Table 14 (sorted by population) and Chart 11 (sorted by pull factor) show the 2008 pull factors for Nebraska, Loup City, and eight other similarly sized communities selected from around the state. Arapahoe's pull factor of 1.70 leads the group for 2008 thus indicating Arapahoe has greater retail pull.

Table 14

**2008 Retail Sales (NMV) Pull Factors  
 Loup City & 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
<b>Loup City (Sherman)</b>	<b>883</b>	<b>6,797</b>	<b>7,698</b>	<b>0.68</b>
Laurel (Cedar)	874	7,851	8,983	0.79
Elm Creek (Buffalo)	878	9,685	11,030	0.97
Chappell (Duel)	878	6,447	7,343	0.65
Hemingford (Box Butte)	882	6,170	6,995	0.62
Arapahoe (Furnas)	886	17,004	19,192	1.70
Franklin (Franklin)	889	7,870	8,852	0.78
Winnebago (Thurston)	902	531	589	0.05
Fort Calhoun (Washington)	908	6,871	7,567	0.67

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

Chart 11

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

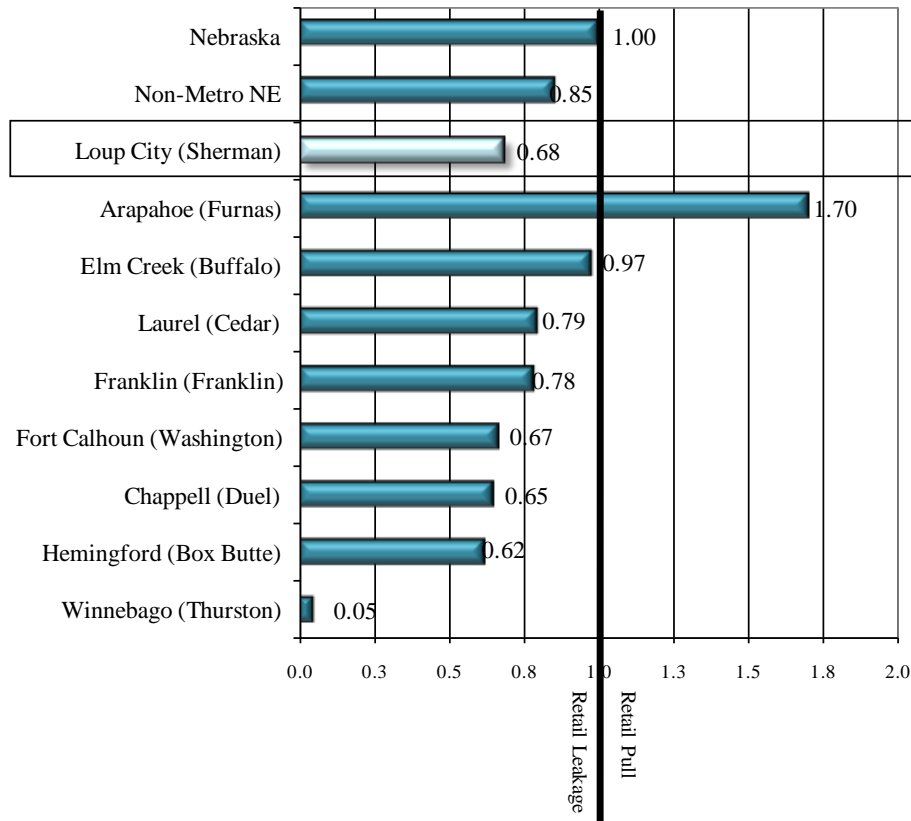
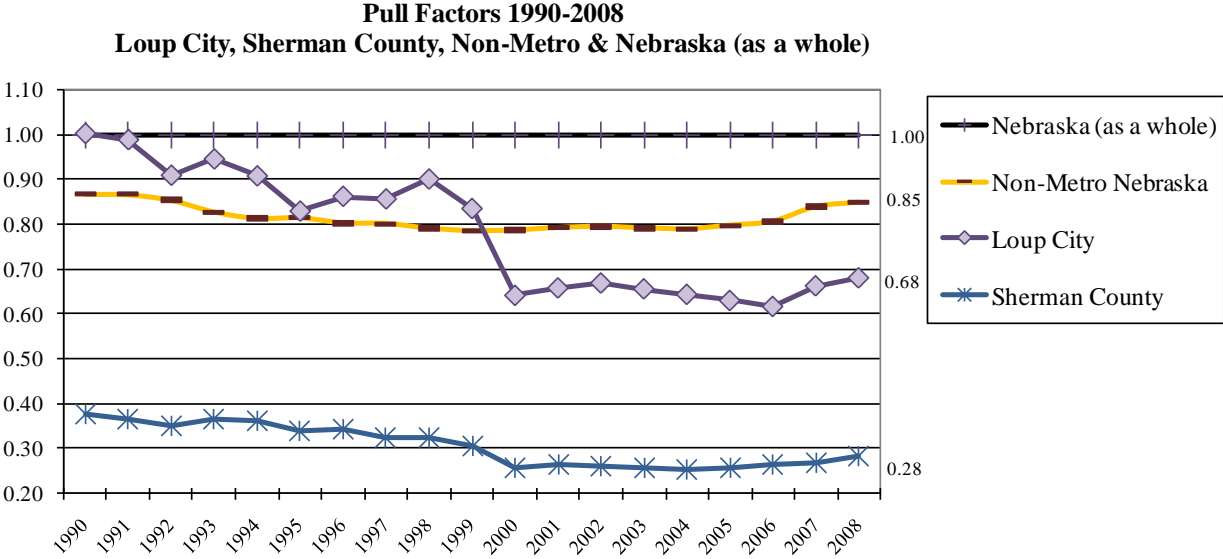


Chart 12 illustrates the pull factor trend for Loup City, Sherman County, non-metropolitan Nebraska, and Nebraska as a whole from 1990 to 2008. In examining the time line, it is apparent the city of Loup City suffers from significant retail leakage. Data within Sherman County (as a whole) have also shown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

Chart 12

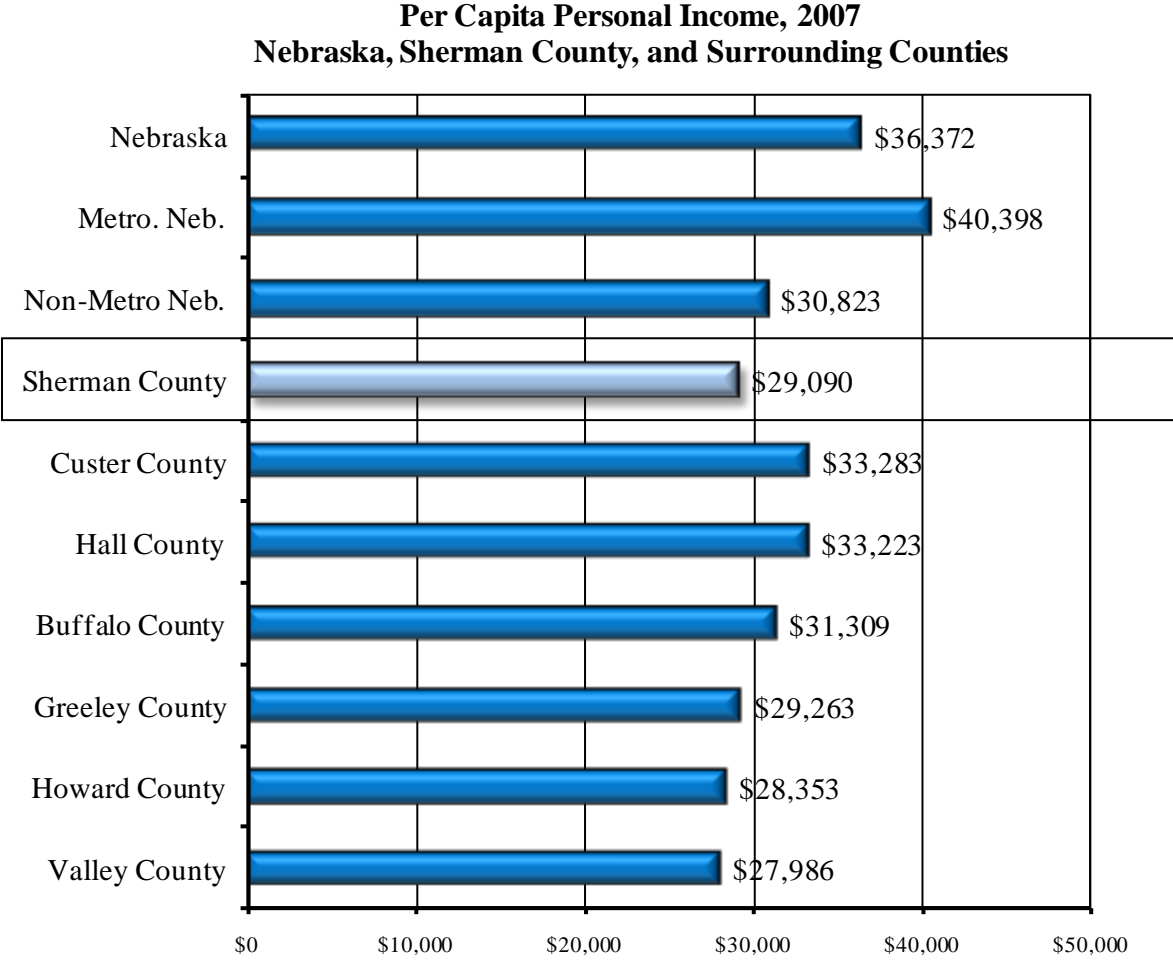


Source: U.S. Census Bureau and Nebraska Department of Revenue, 2009

**Per Capita Personal Income**

Per capita personal income in Sherman County was \$29,090 in 2007 the last year in which such data are available. Sherman County’s per capita income is \$7,282 or 120.0 percent less than that for Nebraska as a whole (\$36,372); \$11,308 or 28.0 percent less than metropolitan Nebraska (\$40,398); and \$1,733 or 5.6 percent less than non-metropolitan Nebraska (\$30,823).

Chart 13



Source: Bureau of Economic Analysis, U.S. Department of Commerce, May 2009

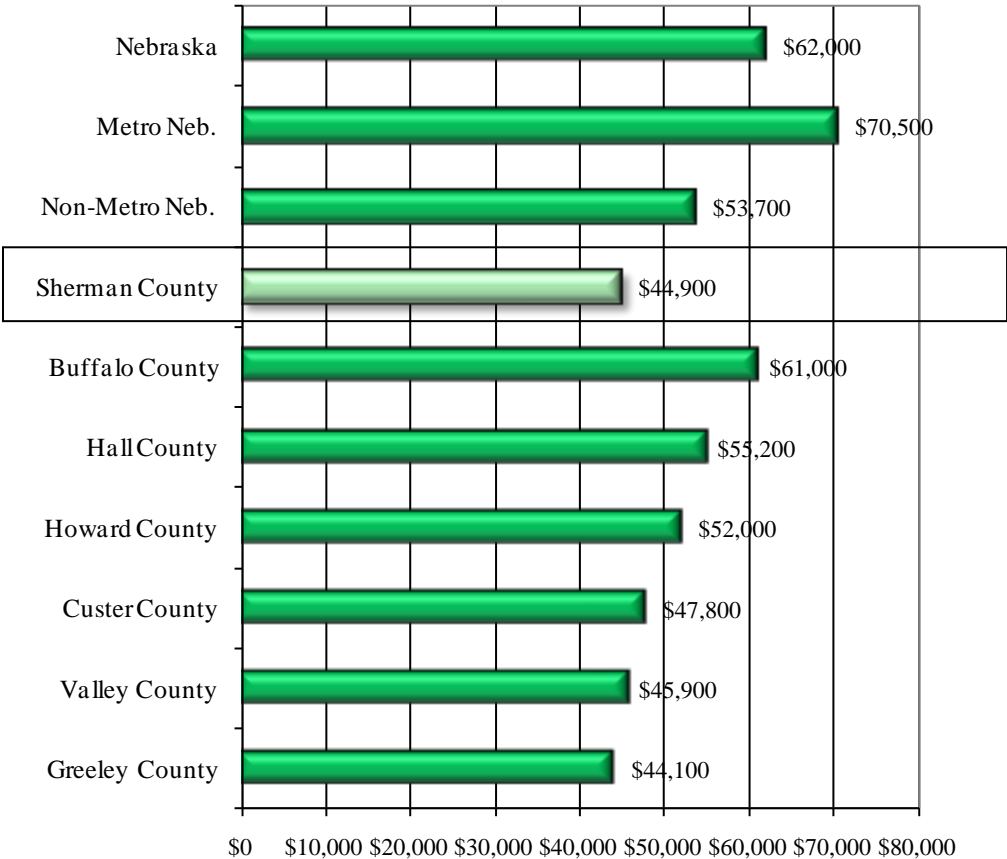
**Median Family Income**

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 the median family income for Nebraska as a whole (\$62,000); \$25,600 or 36.3 percent less than metropolitan Nebraska (\$70,500); and \$8,800 or 16.4 percent less than non-metro median family income (\$53,700) in 2009.

Chart 14

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



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