



Nebraska Public Power District
Always there when you need us

ECONOMIC AND DEMOGRAPHIC TRENDS

KEARNEY COUNTY AND THE SURROUNDING AREA

PREPARED BY:

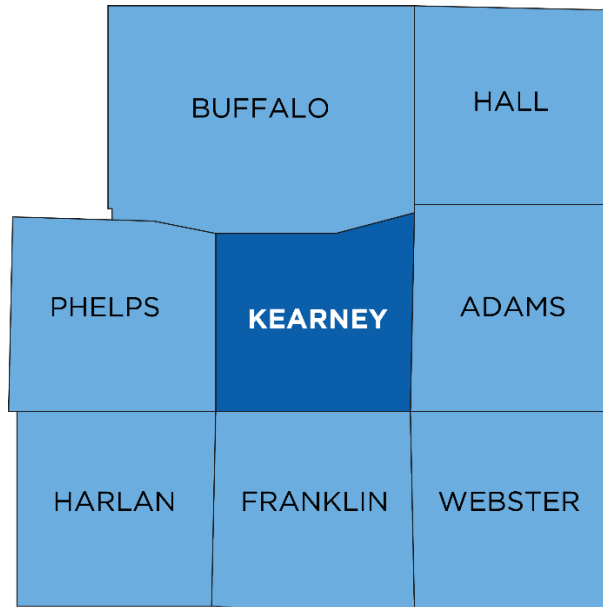
Melissa Trueblood, PhD
Nebraska Public Power District // Economic Development Department
1327 H Street // Lincoln, NE 68508-3751
402-465-3537 // mltruebl@nppd.com

Available Online @ sites.nppd.com

FEBRUARY 2024

2024

ECONOMIC AND DEMOGRAPHIC TRENDS IN **Kearney County** AND THE SURROUNDING AREA



This study provides data on labor force, employment, commuting patterns, population, migration, retail sales, and income for Kearney County. For select measures, comparable data are provided for the surrounding area (selected counties and communities). The map featured above shows the general area for which selected comparable data are shown. In addition to Kearney County, other counties included in this area are Adams, Buffalo, Franklin, Hall, Harlan, Phelps and Webster. The retail sales section also compares retail growth between Minden and eight other similarly sized Nebraska communities.

LABOR FORCE AND EMPLOYMENT

Table 1 and Chart 1 (next page) present nonfarm wage and salary data for Kearney County for the period 2012–2022. Nonfarm 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).

Nonfarm wage and salary employment consists of the following 11 sectors:

- Natural Resources & Mining
- Construction
- Manufacturing
- Trade, Transportation & Utilities
- Information
- Financial Activities
- Professional & Business Services
- Education & Health Services
- Leisure & Hospitality
- Other Services (except Public)
- Government

The measure of employment reported in Table 1 is data on the number of people employed in the Nonfarm Wage and Salary (W&S) sector in Kearney County (regardless of their county of residence). These data indicate total nonfarm wage and salary employment in Kearney County decreased 12.5 percent (290 jobs) between 2012 and 2022.

Table 1 and Chart 1 also provide employment data for Kearney County by major economic sector for years 2012–2022. The Information sector recorded the largest percentage increase in employment between 2012 and 2022 (35.3 percent or 12 jobs). The Natural Resources & Mining sector recorded the largest actual employment increase between 2012 and 2022 (31 jobs or 20.5 percent).

TABLE 1
Nonfarm Wage & Salary Employment Trends • 2012–2022
 Kearney County, Nebraska

	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	% Change 2012-2022	# Change 2012-2022
Nonfarm W&S Employment	2,318	2,285	2,253	2,249	2,185	2,217	2,209	2,218	2,157	2,152	2,028	-12.5	-290
Total Private Industries	1,821	1,792	1,756	1,748	1,688	1,707	1,734	1,755	1,709	1,679	1,566	-14.0	-255
Goods Producing	615	614	599	636	616	622	647	693	679	679	613	-0.3	-2
Natural Resources & Mining	151	160	169	178	172	176	186	187	192	189	182	20.5	31
Construction	121	125	107	111	102	97	88	80	82	93	76	-37.2	-45
Manufacturing	343	328	323	347	342	349	373	425	406	397	354	3.2	11
Service Providing	1,206	1,178	1,157	1,112	1,072	1,085	1,087	1,062	1,030	1,001	954	-20.9	-252
Trade, Transportation & Utilities	357	375	377	363	328	318	298	310	306	311	314	-12.0	-43
Information	35*	(N)	(N)	(N)	(N)	(N)	(N)	(N)	(N)	(N)	4*	35.3	12
Financial Activities	80	81	81	78	74	74	81	80	78	77	82	2.5	2
Professional & Business Services	89*	(N)	(N)	53	58	60	52	(N)	(N)	(N)	55*	-38.4	-34
Education & Health Services	431	421	422	389	364	376	393	368	368	334	291	-32.5	-140
Leisure & Hospitality	142	124	101	113	135	145	149	135	110	107	101	-28.9	-41
Other Services, except Public	73	58	55	(N)	46	(N)	(N)	51	55	67	64	-12.3	-9
Government	497	493	497	501	497	510	475	463	448	473	462	-7.0	-35
Federal	26	26	27	26	25	23	23	20	20	19	18	-30.8	-8
State	14	14	13	12	12	13	12	12	11	11	12	-14.3	-2
Local	457	453	457	463	460	474	440	432	417	443	432	-5.5	-25

Bureau of Labor Statistics, Quarterly Census of Employment and Wages, Annual Data, released June 2023

(N) Data not available

* Estimates provided by Dr. Melissa Trueblood, Economist, Nebraska Public Power District

CHART 1
Employment by Industry • 2012–2022
 Kearney County, Nebraska

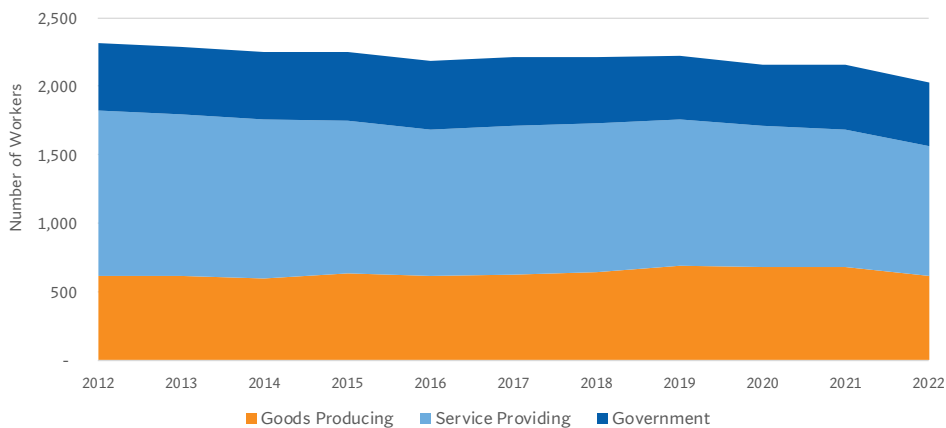


Chart 2 compares total nonfarm wage and salary employment growth in Kearney County with metropolitan, non-metropolitan and Nebraska as a whole for the review period 2012–2022. Non-metropolitan Nebraska is defined as Nebraska minus the seven Lincoln and Omaha metropolitan counties of Cass, Douglas, Lancaster, Sarpy, Saunders, Seward and Washington.

As this chart indicates, total nonfarm wage and salary employment in Kearney County decreased 12.5 percent (290 jobs) from 2012 to 2022, compared to a 6.8 percent increase for Nebraska as a whole, an 8 percent increase in metropolitan Nebraska and a 17 percent increase in non-metropolitan Nebraska.

CHART 2
Nonfarm W&S Employment • 2012–2022
 Kearney County, Nebraska, Metro and Non-Metro Nebraska

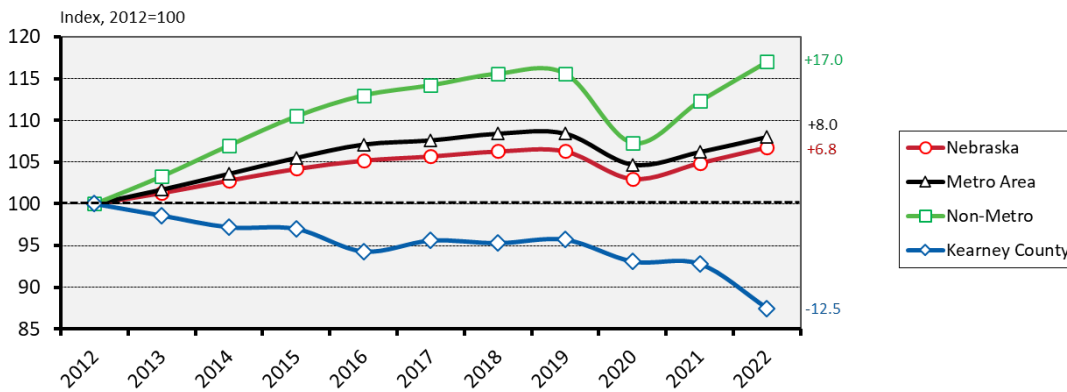
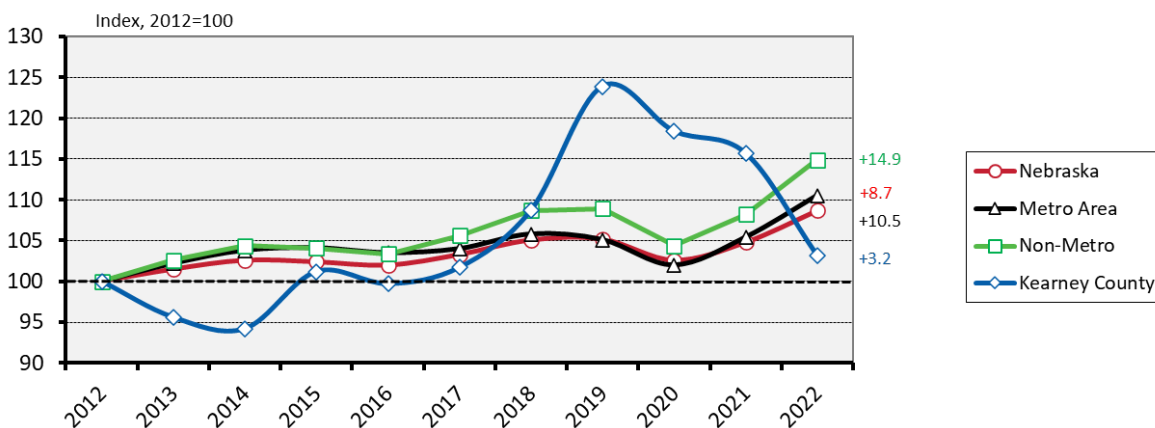


Chart 3 presents data on manufacturing wage and salary employment growth for Kearney County, Nebraska, metropolitan and non-metropolitan areas. The Manufacturing sector for Kearney County recorded a 3.2 percent increase in employment (11 jobs) between 2012 and 2022. This compares to a 14.9 percent increase in employment for non-metropolitan Nebraska; a 8.7 percent increase for Nebraska as a whole; and a 10.5 percent increase for metropolitan Nebraska over the same period.

CHART 3
Manufacturing W&S Employment • 2012–2022
 Kearney County, Nebraska, Metro and Non-Metro Nebraska



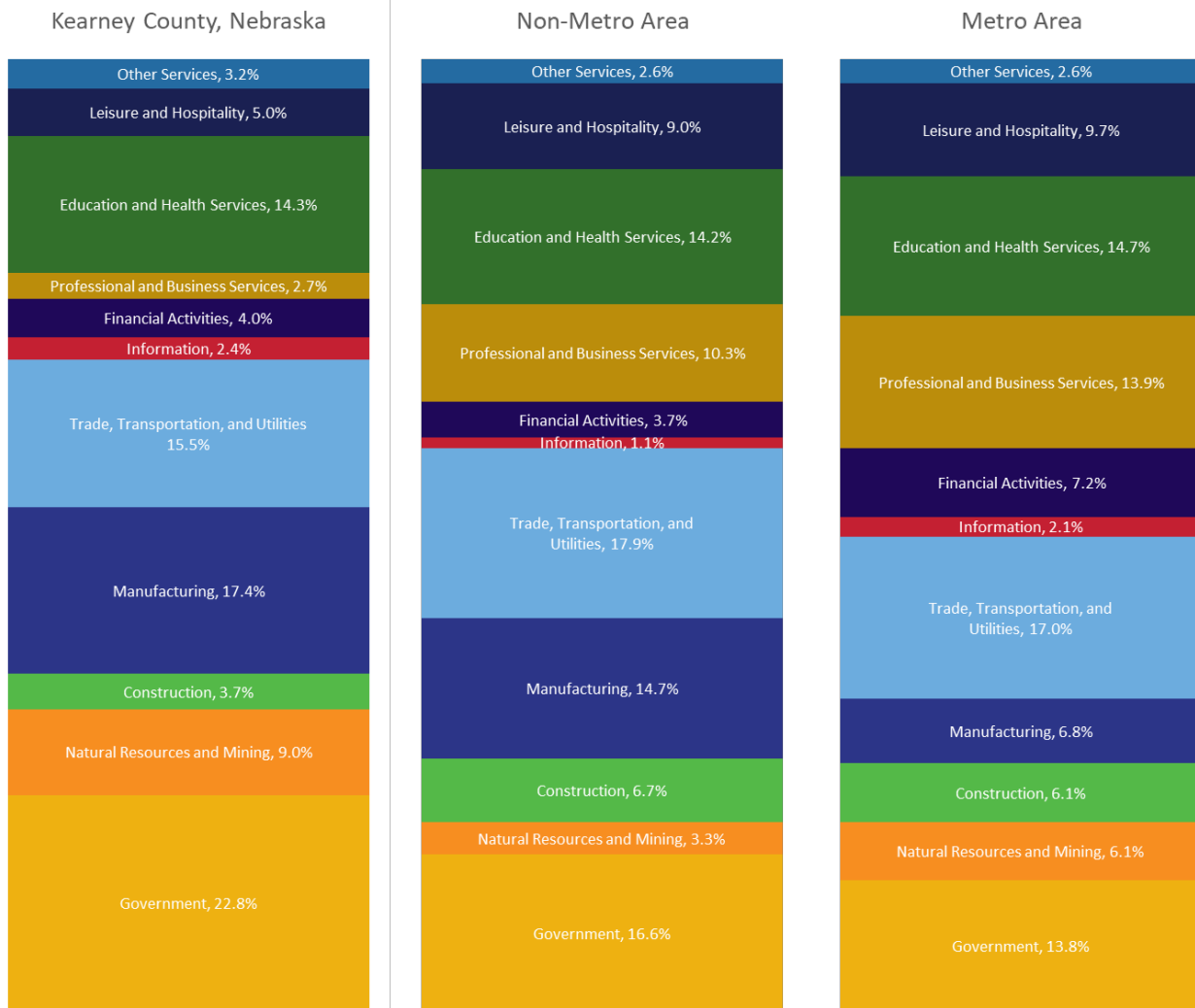
Bureau of Labor Statistics, Quarterly Census of Employment & Wages (QCEW), released June 2023

The next series of charts (Charts 4, 5 and 6) display the distribution of nonfarm wage and salary (W&S) employment by major economic sector in Kearney County compared to the non-metropolitan and metropolitan distributions.

When comparing the Kearney County employment sectors to non-metropolitan Nebraska, the largest deviation occurs in the Professional and Business Services sector which makes up 2.7 percent of the county workforce (55 employees) compared to 10.3 percent for non-metropolitan Nebraska; a difference of 7.6 percent. Comparing Kearney County to the overall metropolitan distribution, the largest deviation is found in the Professional and Business Services sector (2.7 percent Kearney County vs. 13.9 percent metropolitan Nebraska; a difference of 11.2 percent).

CHART 4, 5 & 6

Nonfarm W&S Employment by Major Economic Sector · 2022



U.S. Bureau of Labor Statistics

The next table (Table 2) shows labor force information for Kearney County for the time period 2012–2022. Labor force data (labor force, unemployment, and total employment) 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 decrease in the number of Kearney County residents participating in the labor force between 2012 and 2022 (4.1 percent or 160 people).

The number of those unemployed in Kearney County decreased by 35.5 percent (39 people) between 2012 and 2022. 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 Kearney County unemployment rate was 1.9 percent in 2022; below that for metropolitan Nebraska (4.6 percent), below Nebraska as a whole (4.3 percent), and below non-metropolitan Nebraska (3.7 percent).

TABLE 2
Labor Force & Employment Trends

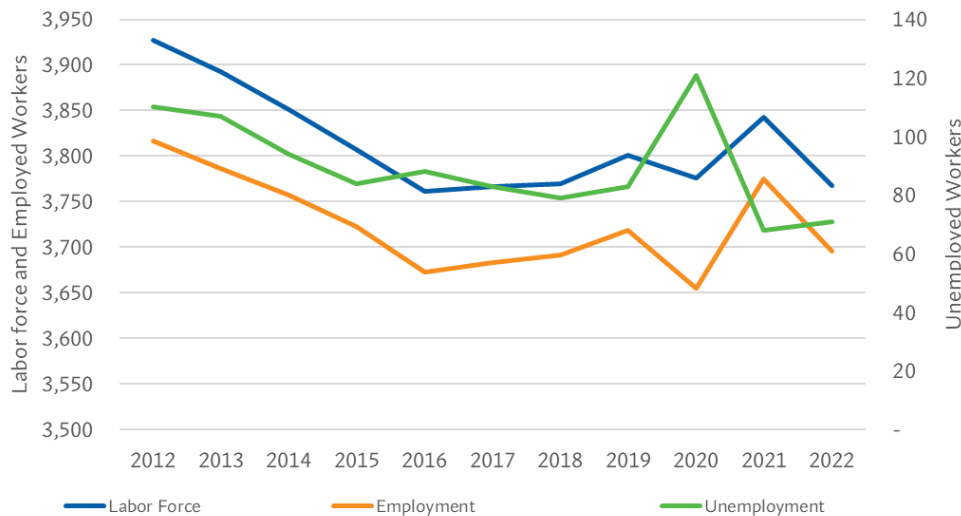
Kearney County, Nebraska · 2012–2021

	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	% Change 2012-2022	# Change 2012-2022
Labor Force	3,927	3,893	3,851	3,807	3,761	3,766	3,770	3,801	3,776	3,843	3,767	-4.1	-160
Employment	3,817	3,786	3,757	3,723	3,673	3,683	3,691	3,718	3,655	3,775	3,696	-3.2	-121
Unemployment	110	107	94	84	88	83	79	83	121	68	71	-35.5	-39
Unemployment Rate	2.8	2.7	2.4	2.2	2.3	2.2	2.1	2.2	3.2	1.8	1.9	N/A	N/A

(N/A) - Data not available

CHART 7
Labor Force & Employment Trends

Kearney County, Nebraska · 2012–2022



Bureau of Labor Statistics, Local Area Unemployment Statistics, Annual Data, released April 2023
 The right axis on Chart 7 refers to Unemployed Workers

RESIDENCE AND WORK FLOW PATTERNS

The next series of tables show residence (Work Destination) and workflow (Home Destination) patterns for Kearney County. A Work Destination report looks at where residents in a selected area are working (where they are commuting to work). A Home Destination Report looks at the area from which a county is pulling employees to fill positions. These data are estimates 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 Kearney County are from 2021.

Table 3 (pages 6–7) examines the Work Destination area for Kearney County from three perspectives: by state, by county, and by place (city). In Table 3, the Census identified 2,325 county labor force participants holding primary jobs. As Table 3 shows, 98.4% percent of Kearney County's labor force participants are employed within the state of Nebraska. Approximately 32.2% percent of Kearney County workers remain within Kearney County for employment with 67.8% percent leaving the county borders for work (next page). The top ten incorporated places where Kearney County labor force participants are employed are also shown on the following page.

TABLE 3

Work Destination Report • 2021

Where Workers are Employed Who Live in the Selection Area

	Count	Share
Total Primary Jobs	2,325	100.0%

By States

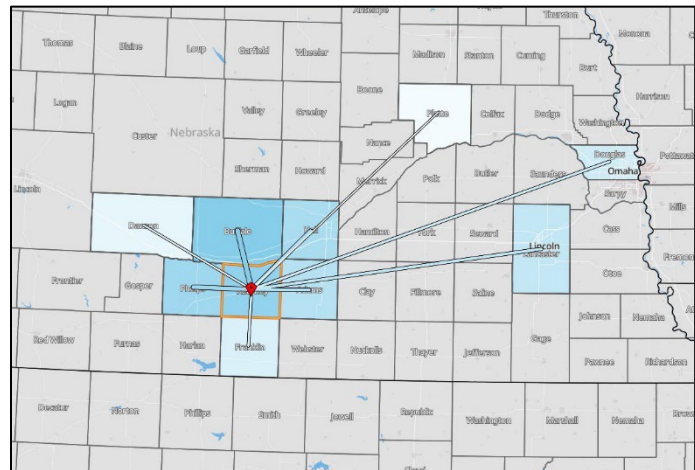
	Count	Share
Nebraska	2,970	98.4%
Kansas	19	0.6%
Colorado	6	0.2%
South Dakota	6	0.2%
Iowa	4	0.1%
Wyoming	4	0.1%
California	3	0.1%
New Mexico	2	0.1%
Arizona	1	0.0%
North Dakota	1	0.0%
All Other Locations	3	0.1%



U.S. Census Bureau, OnTheMap Application and LEHD Origin-Destination Employment Statistics (Beginning of Quarter Employment, 2nd Quarter of 2002-2021).

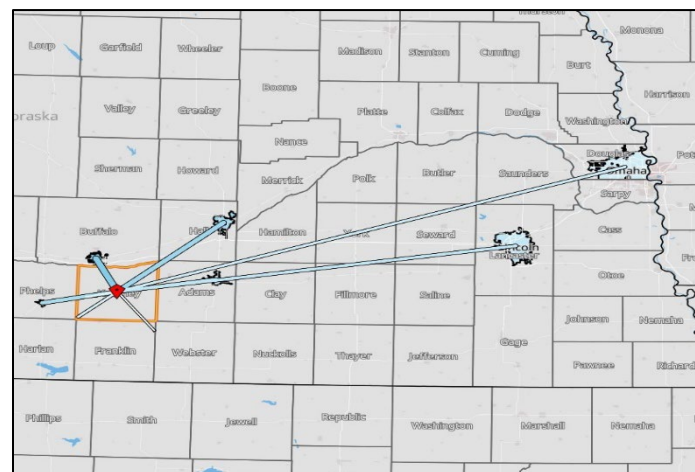
By Counties

	Count	Share
Buffalo County, NE	980	32.5%
Kearney County, NE	976	32.3%
Phelps County, NE	182	6.0%
Hall County, NE	154	5.1%
Adams County, NE	134	4.4%
Lancaster County, NE	112	3.7%
Douglas County, NE	70	2.3%
Franklin County, NE	43	1.4%
Dawson County, NE	42	1.4%
Platte County, NE	24	0.8%
All Other Locations	302	10.0%



By Places *Top 10 Cities, CDPS, etc.*

	Count	Share
Kearney city, NE	758	25.1%
Minden city, NE	561	18.6%
Grand Island city, NE	145	4.8%
Holdrege city, NE	125	4.1%
Hastings city, NE	109	3.6%
Lincoln city, NE	107	3.5%
Omaha city, NE	67	2.2%
Wilcox village, NE	59	2.0%
Axtell village, NE	29	1.0%
Campbell village, NE	26	0.9%
All Other Locations	1,033	34.2%



U.S. Census Bureau, OnTheMap Application and LEHD Origin-Destination Employment Statistics (Beginning of Quarter Employment, 2nd Quarter of 2002-2021).

People also travel from other locations to work in Kearney County—this is the Home Destination Report or the labor shed area. Table 4 (pages 8–9) depicts the home locations of those employed within Kearney County. The Census identified 3,808 primary jobs within Kearney County. As Table 4 indicates, 97.5% percent of these jobs are held by Nebraska residents. Approximately 50% percent of Kearney County workers live within the county borders and the top localities show the distribution of employee residents around the area (next page).

TABLE 4**Home Destination Report • 2021**

Where Workers Live Who are Employed in the Selection Area

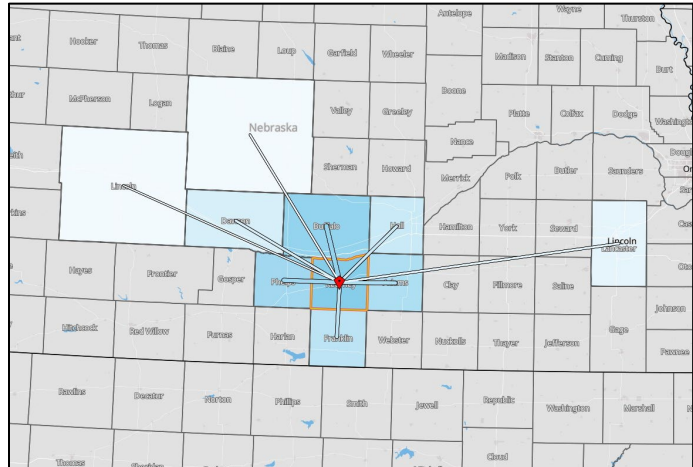
	Count	Share
Total Primary Jobs	2,242	100.0%

By States

	Count	Share
Nebraska	1,904	97.5%
Kansas	27	1.4%
Colorado	4	0.2%
California	3	0.2%
Minnesota	3	0.2%
Iowa	2	0.1%
Arizona	1	0.1%
Arkansas	1	0.1%
Illinois	1	0.1%
Missouri	1	0.1%
All Other Locations	6	0.3%

**By Counties**

	Count	Share
Kearney County, NE	976	50.0%
Buffalo County, NE	306	15.7%
Phelps County, NE	109	5.6%
Adams County, NE	98	5.0%
Franklin County, NE	97	5.0%
Hall County, NE	48	2.5%
Dawson County, NE	28	1.4%
Lancaster County, NE	24	1.2%
Custer County, NE	15	0.8%
Lincoln County, NE	15	0.8%
All Other Locations	237	12.1%



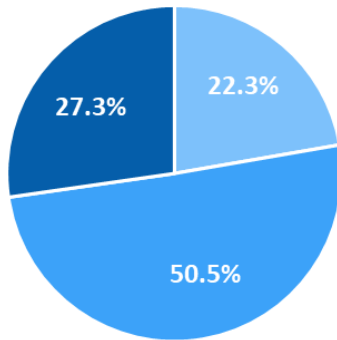
U.S. Census Bureau, OnTheMap Application and LEHD Origin-Destination Employment Statistics (Beginning of Quarter Employment, 2nd Quarter of 2002-2021).

TABLE 6**Worker Outflow by Job Characteristic**

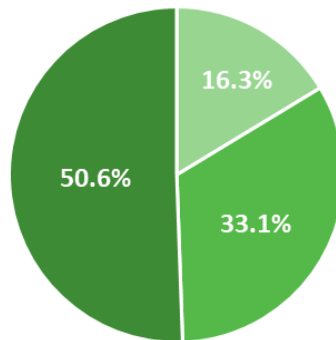
Kearney County

Outflow Job Characteristics (Primary Jobs)

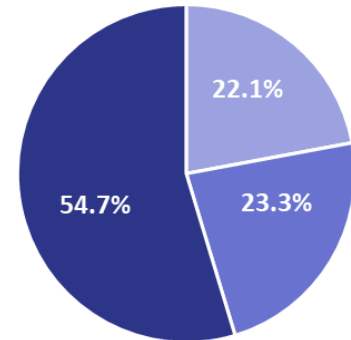
	2021		2020		2019	
	Count	Share	Count	Share	Count	Share
External Jobs Filled by Residents	2,043	100.0%	2,059	100.0%	1,904	100.0%
Workers Aged 29 or younger	455	22.3%	463	22.5%	485	25.5%
Workers Aged 30 to 54	1,031	50.5%	1,072	52.1%	935	49.1%
Workers Aged 55 or older	557	27.3%	524	25.4%	484	25.4%
Workers Earning \$1,250 per month or less	334	16.3%	394	19.1%	375	19.7%
Workers Earning \$1,251 to \$3,333 per month	676	33.1%	671	32.6%	660	34.7%
Workers Earning More than \$3,333 per month	1,033	50.6%	994	48.3%	869	45.6%
Goods Producing Workers	451	22.1%	501	24.3%	418	22.0%
Trade, Transportation & Utilities Workers	475	23.3%	455	22.1%	504	26.5%
All Other Services Industries	1,117	54.7%	1,103	53.6%	982	51.6%

CHART 8, 9 & 10

- Workers Aged 29 or younger
- Workers Aged 30 to 54
- Workers Aged 55 or older



- Workers Earning \$1,250 per month or less
- Workers Earning \$1,251 to \$3,333 per month
- Workers Earning More than \$3,333 per month



- Goods Producing Workers
- Trade, Transportation & Utilities Workers
- All Other Services Industries

TABLE 7

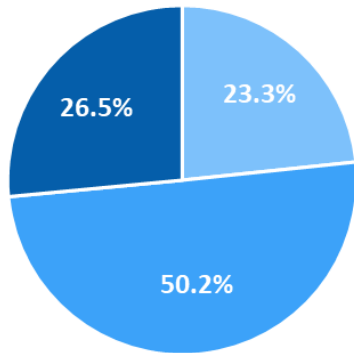
Worker Inflow by Job Characteristic

Kearney County

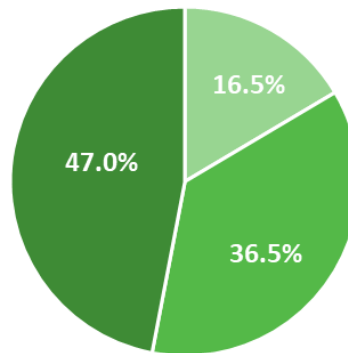
Inflow Job Characteristics (Primary Jobs)

	2021		2020		2019	
	Count	Share	Count	Share	Count	Share
Internal Jobs Filled by Outside Workers	977	100.0%	987	100.0%	949	100.0%
Workers Aged 29 or younger	228	23.3%	227	23.0%	207	21.8%
Workers Aged 30 to 54	490	50.2%	474	48.0%	480	50.6%
Workers Aged 55 or older	259	26.5%	286	29.0%	262	27.6%
Workers Earning \$1,250 per month or less	161	16.5%	162	16.4%	142	15.0%
Workers Earning \$1,251 to \$3,333 per month	357	36.5%	420	42.6%	386	40.7%
Workers Earning More than \$3,333 per month	459	47.0%	405	41.0%	421	44.4%
Goods Producing Workers	390	39.9%	375	38.0%	373	39.3%
Trade, Transportation & Utilities Workers	206	21.1%	225	22.8%	224	23.6%
All Other Services Industries	381	39.0%	387	39.2%	352	37.1%

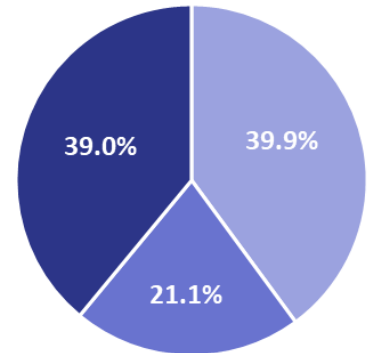
CHART 11, 12 & 13



- Workers Aged 29 or younger
- Workers Aged 30 to 54
- Workers Aged 55 or older



- Workers Earning \$1,250 per month or less
- Workers Earning \$1,251 to \$3,333 per month
- Workers Earning More than \$3,333 per month



- Goods Producing Workers
- Trade, Transportation & Utilities Workers
- All Other Services Industries

TABLE 8

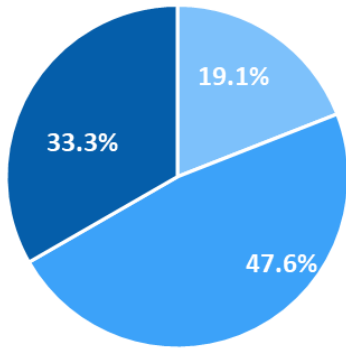
Worker Interior by Job Characteristic

Kearney County

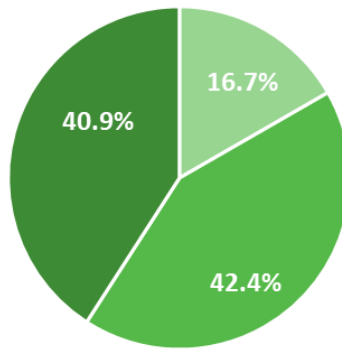
Interior Flow Job Characteristics (Primary Jobs)

	2021		2020		2019	
	Count	Share	Count	Share	Count	Share
Internal Jobs Filled by Residents	976	100.0%	990	100.0%	1,042	100.0%
Workers Aged 29 or younger	186	19.1%	186	18.8%	164	15.7%
Workers Aged 30 to 54	465	47.6%	506	51.1%	551	52.9%
Workers Aged 55 or older	325	33.3%	298	30.1%	327	31.4%
Workers Earning \$1,250 per month or less	163	16.7%	166	16.8%	204	19.6%
Workers Earning \$1,251 to \$3,333 per month	414	42.4%	440	44.4%	452	43.4%
Workers Earning More than \$3,333 per month	399	40.9%	384	38.8%	386	37.0%
Goods Producing Workers	337	34.5%	371	37.5%	352	33.8%
Trade, Transportation & Utilities Workers	109	11.2%	84	8.5%	100	9.6%
All Other Services Industries	530	54.3%	535	54.0%	590	56.6%

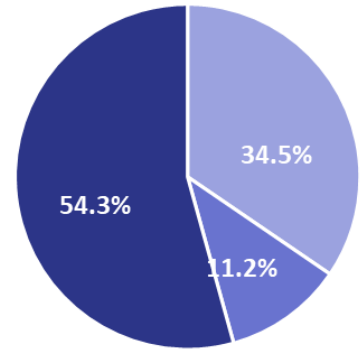
CHART 14, 15 & 16



- Workers Aged 29 or younger
- Workers Aged 30 to 54
- Workers Aged 55 or older



- Workers Earning \$1,250 per month or less
- Workers Earning \$1,251 to \$3,333 per month
- Workers Earning More than \$3,333 per month



- Goods Producing Workers
- Trade, Transportation & Utilities Workers
- All Other Services Industries

The Distance/Direction Report depicted in Table 9 and Figure 1 shows the number (count) and percentage (share) of primary job holders living in Kearney County and the distance they travel to work. Looking at Table 9, the count of primary job holders living within Kearney County is greater in 2021 compared to 2019. The distribution of miles traveled to work has also shifted since 2019. Figure 1 shows the location and concentration of these workplaces.

TABLE 9 & FIGURE 1

Distance/Direction Report · Home to Work Census Block

Live within study area – distance to work

Job Counts in Work Blocks	2021		2020		2019	
	Count	Share	Count	Share	Count	Share
Total Primary Jobs	3,019	100.0%	3,049	100.0%	2,946	100.0%
Less than 10 miles	875	29.0%	906	29.7%	963	32.7%
10 to 24 miles	1,216	40.3%	1,234	40.5%	1,061	36.0%
25 to 50 miles	426	14.1%	420	13.8%	418	14.2%
Greater than 50 miles	502	16.6%	489	16.0%	504	17.1%

U.S. Census Bureau, Labor Area Dynamics, OnTheMap, February 2021

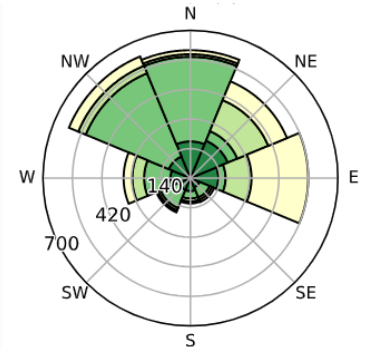


Table 10 and Figure 2 show the number (count) and percentage (share) of people employed within Kearney County and the distance to their homes. Looking at Table 10, the number of primary jobs held within Kearney County has decreased since 2019. The data also show the majority of Kearney County employees continue to travel less than 10 miles from work to home. Figure 2 shows the concentration of job counts by distance and direction.

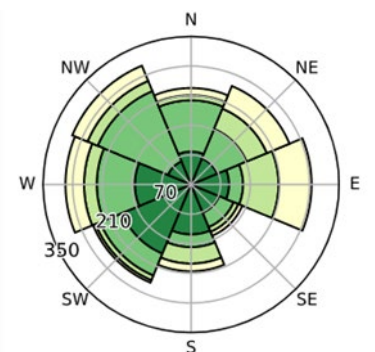
TABLE 10 & FIGURE 2

Distance/Direction Report · Work to Home Census Block

Work within study area – distance to home

Job Counts in Work Blocks	2021		2020		2019	
	Count	Share	Count	Share	Count	Share
Total Primary Jobs	1,953	100.0%	1,977	100.0%	1,991	100.0%
Less than 10 miles	794	40.7%	802	40.6%	877	44.0%
10 to 24 miles	622	31.8%	652	33.0%	626	31.4%
25 to 50 miles	267	13.7%	255	12.9%	256	12.9%
Greater than 50 miles	270	13.8%	268	13.6%	232	11.7%

U.S. Census Bureau, Labor Area Dynamics, OnTheMap, February 2021



POPULATION AND MIGRATION TRENDS

The following tables (Tables 11 and 12) present population trend data for Kearney County and the surrounding area. As Table 11 indicates, Kearney County's population experienced an average annual decrease of 0.1 percent between 1970 and 2010 for a total of 218 people. This compares to an average annual increase of 0.5 percent, percent total, for Nebraska as a whole. Kearney County reported an average annual increase of 0.3 percent from 2010 to 2022 (201 people total). This compares to an average annual increase of 0.6 percent for Nebraska as a whole from 2010 to 2022.

TABLE 11

County Population • 1970–2022

Kearney County and the Surrounding Area

Location	1970	1980	1990	2000	2010	2020	2022	Avg. Annual	Avg. Annual
								% Change	% Change
								1970-2010	2010-2022
Nebraska	1,485,333	1,569,825	1,578,417	1,711,265	1,826,341	1,962,642	1,967,923	0.5	0.6
Kearney County	6,707	7,053	6,629	6,882	6,489	6,681	6,690	-0.1	0.3
Adams County	30,553	30,656	29,625	31,151	31,364	31,177	30,970	0.1	-0.1
Buffalo County	31,222	34,797	37,447	42,259	46,102	50,195	50,586	1.0	0.8
Franklin County	4,566	4,377	3,938	3,574	3,225	2,890	2,873	-0.9	-1.0
Hall County	42,851	47,690	48,925	53,534	58,607	62,760	62,097	0.8	0.5
Harlan County	4,357	4,292	3,810	3,786	3,423	3,057	3,054	-0.6	-0.9
Phelps County	9,553	9,769	9,715	9,747	9,188	8,972	8,988	-0.1	-0.2
Webster County	5,396	4,858	4,279	4,061	3,812	3,390	3,336	-0.9	-1.1

Table 12 data reveals the population of Kearney County's incorporated places as a whole experienced an average annual population increase of 0.3 percent from 1970 to 2010 and an average annual increase of 0.4 percent from 2010 to 2022 for a total increase of 19.3 percent (695 people) from 1970 to 2022. Minden, the county's largest city, reported a 16.2 percent in population (432 people) between 1970 and 2022. The unincorporated areas outside of the selected communities experienced a 23 percent decrease (712 people) during the period 1970–2022.

TABLE 12

Population • 1970–2022

Kearney County Communities/Rural Populations

Location	1970	1980	1990	2000	2010	2020	2022	Avg. Annual	Avg. Annual
								% Change	% Change
								1970-2010	2010-2022
Nebraska	1,485,333	1,569,825	1,578,417	1,711,265	1,826,341	1,962,642	1,967,923	0.5	0.6
Kearney County	6,707	7,053	6,629	6,882	6,489	6,548	6,690	-0.1	0.3
Axtell	500	602	690	696	726	734	761	0.9	0.4
Heartwell	104	87	69	80	71	73	79	-0.9	0.9
Minden	2,669	2,939	2,763	2,964	2,923	2,962	3,101	0.2	0.5
Norman	52	58	48	49	43	43	34	-0.5	-1.9
Wilcox	280	379	349	360	358	361	325	0.6	-0.8
Total Incorporated Places	3,605	4,065	3,919	4,149	4,121	4,173	4,300	0.3	0.4
Unincorporated Areas	3,102	2,988	2,710	2,733	2,368	2,375	2,390	-0.7	0.1

U.S. Bureau of the Census, Annual Estimates of the Resident Population for Incorporated Places in the United States: April 1, 2020 to July 1, 2022, May 2023

The next table and chart (Tables 13 and Chart 17, next page) provide details on migration patterns. Data reported in these tables are 2018-2022 five-year estimates, the latest multiyear estimates available. Multiyear estimates from the American Community Survey are "period" estimates that represent data collected over a period of time (as opposed to "point-in-time" estimates, such as the decennial census, that approximate the characteristics of an area on a specific date). Migration patterns are influenced by employment opportunities, cost-of-living and quality-of-life.

Table 13 data show the current population one-year or older is 126 less than the number of people living in Kearney County one-year ago. This indicates Kearney County experienced a net decrease in its population age one and older and in-migration was less than out-migration plus the number of deaths.

TABLE 13
5-Year Estimate Population Change
Due to Migration and Mortality · 2018-2022

Kearney County, Nebraska

Current population one-year or older	6,546
Number of people living in the area one-year ago	6,672
Population change due to migration and mortality	-126

American Community Survey, Geographic Mobility By Selected Characteristics In The United States & Geographical Mobility In The Past Year By Age For Residence 1 Year Ago In The United States

The 2018-2022 five-year estimates in Chart 17 reveal a net loss of 145 people from other Nebraska counties and a net gain of 18 people from other states for a total net loss of 127 people one-year or older. As shown in Chart 17, net gains occurred in the age groups Age 1 to 17 (gain of 13) and Age 25 to 44 (gain of 37), and net losses in age groups Age 18 to 24 (loss of 135), Age 45 to 64 (loss of 28), Age 65 and over (loss of 14).

Chart 17 also shows the net gains and losses by educational attainment for persons ages 25 and older. There was a gain in residents with a bachelor's degree, associate's degree, or some college (gain of 52), graduate or professional degree (gain of 2), and a loss of residents with a HS diploma or less (loss of 59).

CHART 17
Population Change Due to Migration and Mortality
Five-Year Estimate · 2018-2022

Kearney County and Nebraska

-- Part A: By Age Group --							
Age Group	Moved to Different Nebraska County	Moved From Nebraska County	Net Gain From Nebraska Counties	Moved to Different State	Moved From Different State	Net Gain From Other States	Net Gain From Nebraska Counties and Other States
Age 1 to 17	43	61	18	8	3	-5	13
Age 18 to 24	151	18	-133	22	20	-2	-135
Age 25 to 44	53	92	39	7	5	-2	37
Age 45 to 64	74	22	-52	22	46	24	-28
Age 65 and over	21	4	-17	0	3	3	-14
Total	342	197	-145	59	77	18	-127
-- Part B: By Educational Attainment --							
Educational Attainment	Moved to Different Nebraska County	Moved From Nebraska County	Net Gain From Nebraska Counties	Moved to Different State	Moved From Different State	Net Gain From Other States	Net Gain From Nebraska Counties and Other States
HS diploma or less	75	35	-40	22	3	-19	-59
Bachelor's or some college	59	78	19	7	40	33	52
Grad. or Prof. degree	14	5	-9	0	11	11	2
Total	148	118	-30	29	54	25	-5

American Community Survey, Geographic Mobility By Selected Characteristics In The United States & Geographical Mobility In The Past Year By Age For Residence 1 Year Ago In The United States; Geographical Mobility In The Past Year By Educational Attainment For Current Residence In The United States & Geographical Mobility In The Past Year By Educational Attainment For Residence 1 Year Ago In The United States

The following chart and table (Chart 18; Table 14) compare the U.S. Census Bureau's age distribution of population for Nebraska as a whole and Kearney County. The population of Kearney County is older than Nebraska as a whole. The median age for Kearney County residents in 2022 was 40.5 years of age compared to 37.3 years of age for residents of Nebraska as a whole.

CHART 18
Age Distribution of the Population • 2022

Kearney County and Nebraska

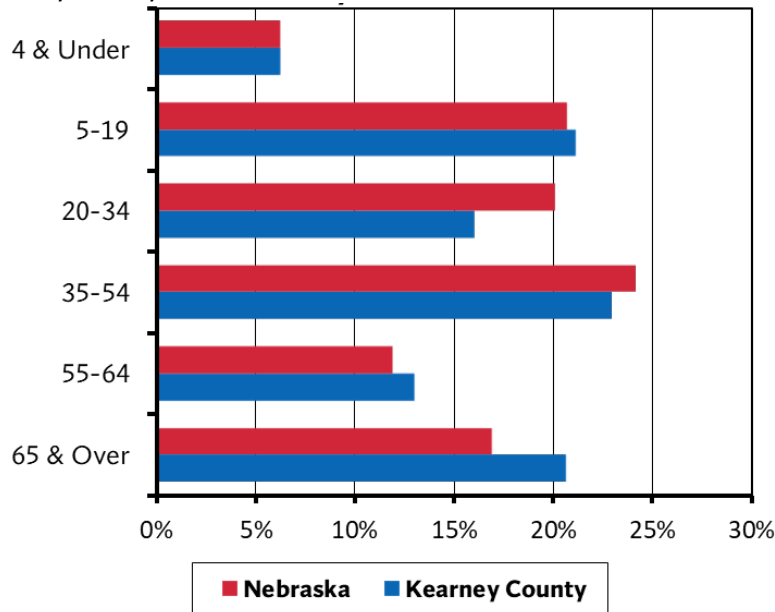


TABLE 14

	2022 Population		Percent	
	Nebraska	Kearney County	Nebraska	Kearney County
4 & Under	123,837	418	6.3%	6.2%
5-19	406,957	1,415	20.7%	21.2%
20-34	395,053	1,071	20.1%	16.0%
35-54	474,870	1,534	24.1%	22.9%
55-64	234,150	870	11.9%	13.0%
65 & Over	333,056	1,382	16.9%	20.7%
Total	1,967,923	6,690	100%	100%
Median Age	37.3	40.5		

U.S. Census Bureau, "Annual Estimates of the Resident Population for Selected Age Groups by Sex"

Table 15 shows additional median ages as estimated by the American Community Survey for communities within Kearney County and the surrounding counties both as a total and by gender. These five-year estimates differ from the U.S. Census Bureau's single-year distributions. Chart 19 graphically depicts the median age distribution for the study area.

TABLE 15

Median Age by Location and Gender · 2018-2022

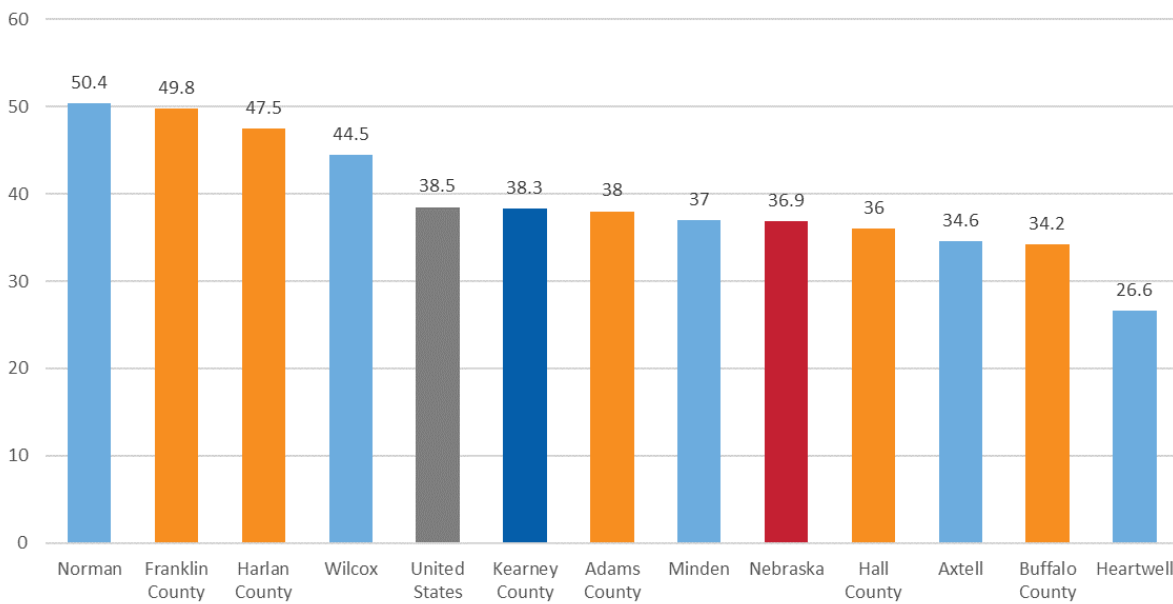
Kearney County and the Surrounding Area

	Median Age		
	Total	Male	Female
United States	38.5	37.4	39.7
Nebraska	36.9	36.1	37.7
Kearney County	38.3	37.8	38.7
Axtell	34.6	34.4	34.8
Heartwell	26.6	25.3	26.8
Minden	37.0	32.3	38.2
Norman	50.4	49.5	52.1
Wilcox	44.5	41.8	51.8
Adams County	38.0	37.6	38.4
Buffalo County	34.2	33.5	35.2
Franklin County	49.8	48.6	51.9
Hall County	36.0	35.2	37.3
Harlan County	47.5	45.6	49.3
Phelps County	40.4	37.7	42.2
Webster County	44.6	43.0	47.1

CHART 19

Median Age by Location · 2018-2022

Kearney County and the Surrounding Area



U.S. Census Bureau, 2018-2022 American Community Survey

RETAIL SALES

Table 16 and Chart 20 show the retail sales (non-motor vehicle) pull factors for Kearney County and the surrounding area for 2022. 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 16

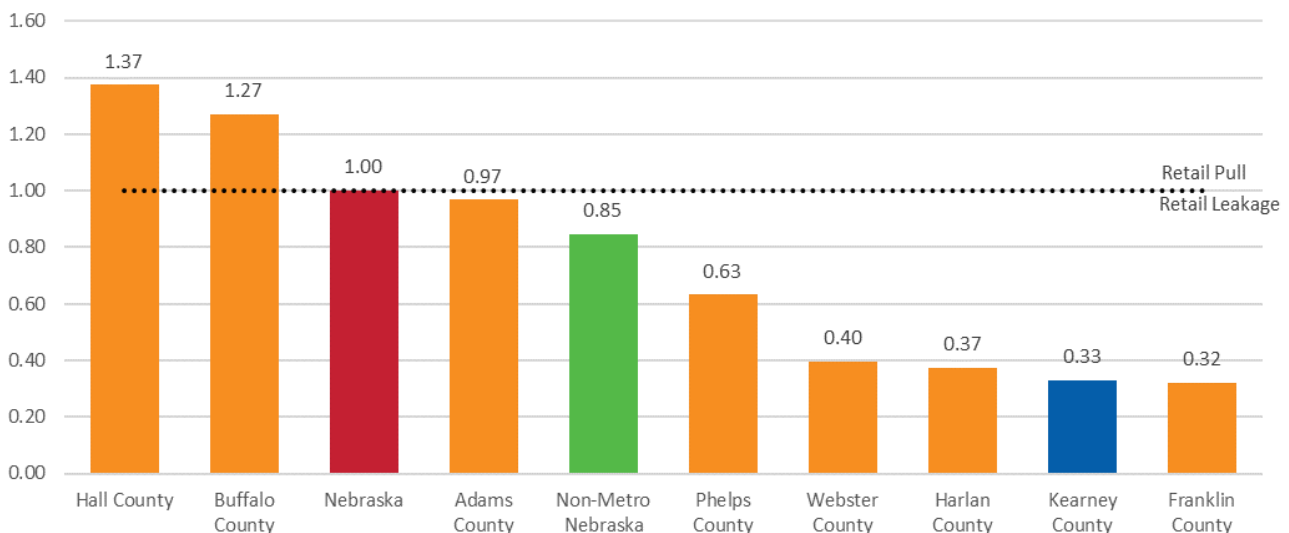
Retail Sales Non-Motor Vehicles Pull Factors · 2022

Nebraska, Kearney County and Surrounding Counties

	2022 Population	2022 Retail Sales (x \$1,000)	2022 Per Capita Sales (\$)	2022 Pull Factor
Nebraska	1,967,923	\$30,977,448	\$15,741	1.00
Non-Metro Nebraska	771,188	\$10,279,275	\$13,329	0.85
Kearney County	6,690	\$34,767	\$5,197	0.33
Adams County	30,970	\$471,734	\$15,232	0.97
Buffalo County	50,586	\$1,012,728	\$20,020	1.27
Franklin County	2,873	\$14,461	\$5,034	0.32
Hall County	62,097	\$1,343,292	\$21,632	1.37
Harlan County	3,054	\$17,964	\$5,882	0.37
Phelps County	8,988	\$89,384	\$9,945	0.63
Webster County	3,336	\$20,856	\$6,252	0.40

U.S. Census Bureau and Nebraska Department of Revenue, June 2023

CHART 20



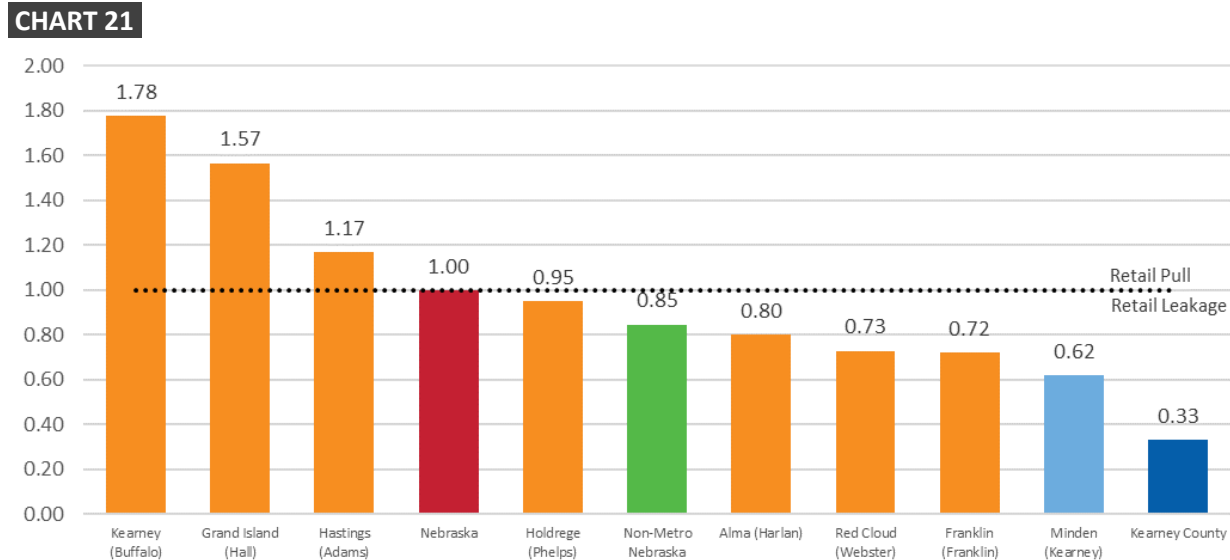
Reviewing the pull factors at the county level indicates Kearney County experiences net retail leakages. The 2022 pull factor of 0.33 indicates, on a per capita basis, retail sales in Kearney County are less than the state's average per capita sales. Distance from other large trade centers plays a major role in this phenomenon. The comparison of the pull factor for Kearney County (0.33) with the pull factor for the non-metropolitan area of Nebraska

(0.85) indicates per capita retail sales in Kearney County are 61.2 percent below the average per capita retail sales in the non-metropolitan area of Nebraska.

Table 17 and Chart 21 compare the 2022 pull factors for selected area communities. The Kearney County community of Minden's pull factor of 0.62 indicates that, on a per capita basis, non-motor vehicle retail sales in Minden are approximately 27.1 percent less than the state's average per capita sales.

TABLE 17
Retail Sales Non-Motor Vehicles Pull Factors • 2022
 Nebraska and Selected Study Area Cities

	2022 Population	2022 Retail Sales (x \$1,000)	2022 Per Capita Sales (\$)	2022 Pull Factor
Nebraska	1,967,923	\$30,977,448	\$15,741	1.00
Non-Metro Nebraska	771,188	\$10,279,275	\$13,329	0.85
Kearney County	6,690	\$34,767	\$5,197	0.33
Minden (Kearney)	3,101	\$30,298	\$9,770	0.62
Hastings (Adams)	24,927	\$458,282	\$18,385	1.17
Kearney (Buffalo)	34,277	\$959,014	\$27,978	1.78
Franklin (Franklin)	927	\$10,552	\$11,383	0.72
Grand Island (Hall)	52,513	\$1,294,706	\$24,655	1.57
Alma (Harlan)	1,026	\$12,966	\$12,637	0.80
Holdrege (Phelps)	5,506	\$82,443	\$14,973	0.95
Red Cloud (Webster)	948	\$10,885	\$11,482	0.73



U.S. Census Bureau and Nebraska Department of Revenue, June 2022

Table 18 (sorted by population) and Chart 22 (sorted by pull factor) further break down the 2022 pull factors into the communities reporting retail sales figures within Kearney County. As this table indicates, the community of Minden had the strongest pull factor (0.66) compared to the other communities reporting in the county. Together, these communities contributed to an overall pull factor of 0.33 for Kearney County in 2022.

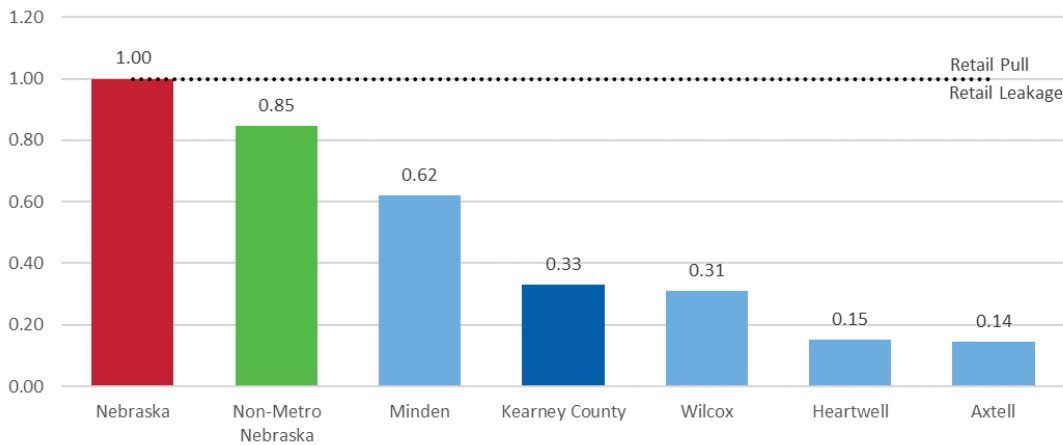
TABLE 18

Retail Sales Non-Motor Vehicles Pull Factors • 2022

Nebraska and Available Kearney County Communities

	2022 Population	2022 Retail Sales (x \$1,000)	2022 Per Cap Sales (\$)	2022 Pull Factor
Nebraska	1,967,923	30,977,448	15,741	1.00
Non-Metro Nebraska	771,188	10,279,275	13,329	0.85
Kearney County	6,690	34,767	5,197	0.33
Minden	3,101	30,298	9,770	0.62
Axtell	761	1,727	2,269	0.14
Wilcox	325	1,590	4,891	0.31
Heartwell	79	187	2,369	0.15

CHART 22



U.S. Census Bureau and Nebraska Department of Revenue, June 2023

Table 19 (sorted by population) and Chart 23 (sorted by pull factor) show the 2022 pull factors for Nebraska, Minden, and eight other similarly sized communities selected from around the state. Valentine's pull factor of 2.0 leads the group for 2022 thus indicating Valentine has greater retail pull.

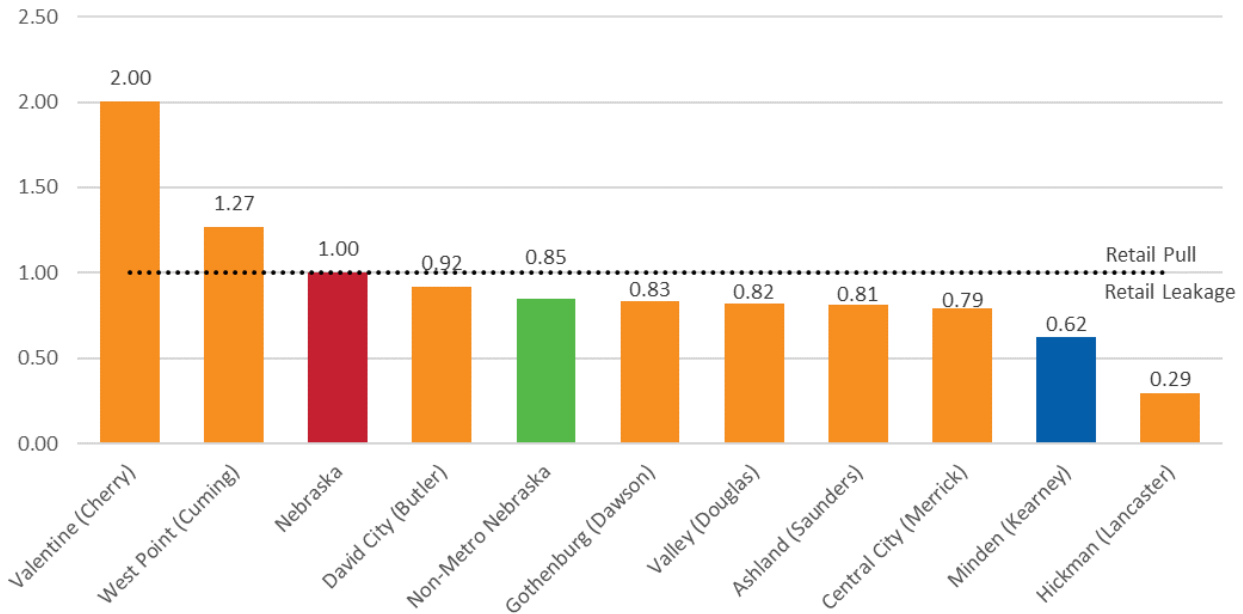
TABLE 19

Retail Sales Non-Motor Vehicles Pull Factors • 2022

Minden & Other Similarly Sized Nebraska Communities

	2022 Population	2022 Retail Sales (x \$1,000)	2022 Per Cap Sales (\$)	2022 Pull Factor
Nebraska	1,967,923	\$30,977,448	\$15,741	1.00
Non-Metro Nebraska	771,188	\$10,279,275	\$13,329	0.85
Minden (Kearney)	3,101	\$30,298	\$9,770	0.62
West Point (Cuming)	3,459	\$68,920	\$19,925	1.27
Gothenburg (Dawson)	3,405	\$44,716	\$13,132	0.83
Ashland (Saunders)	3,262	\$41,605	\$12,754	0.81
Valley (Douglas)	3,140	\$40,467	\$12,887	0.82
Central City (Merrick)	3,078	\$38,251	\$12,427	0.79
Hickman (Lancaster)	3,029	\$14,032	\$4,633	0.29
David City (Butler)	3,015	\$43,447	\$14,410	0.92
Valentine (Cherry)	2,607	\$82,273	\$31,558	2.00

CHART 23

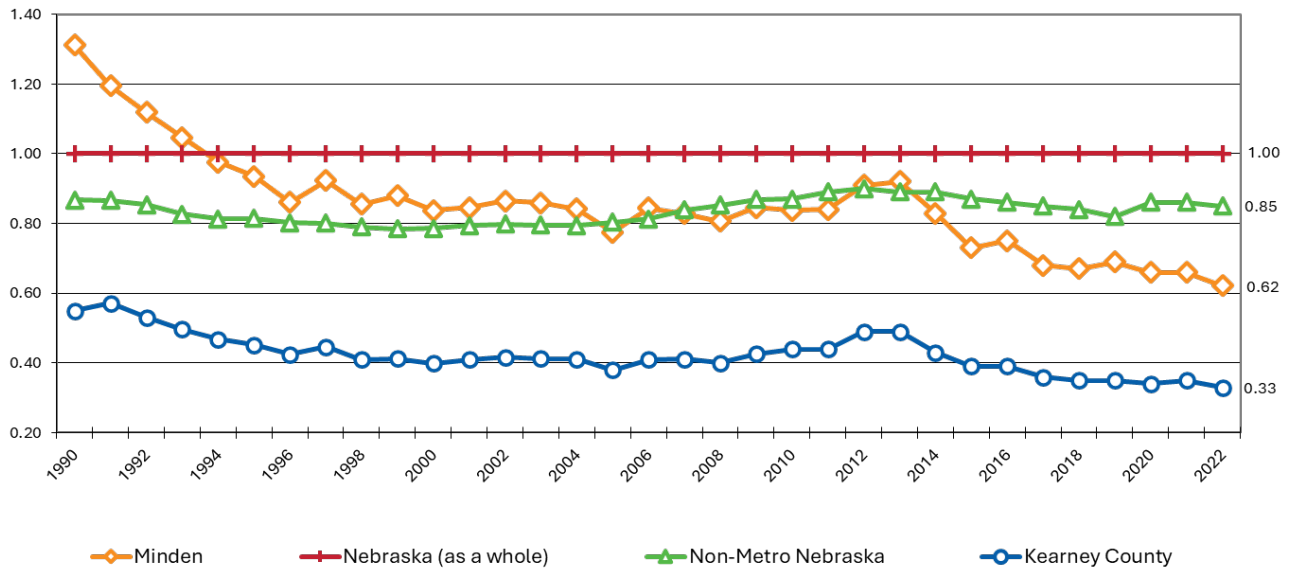


U.S. Census Bureau and Nebraska Department of Revenue, June 2023

Chart 24 illustrates the pull factor trend for Minden, Kearney County, non-metropolitan Nebraska, and Nebraska as a whole from 1990 to 2022. In examining the timeline, the city of Minden shows retail pull fluctuating well below the state average through most of the study period. Data within Kearney County (as a whole) also shows the pull factor below the non-metropolitan county average and the Nebraska (as a whole) average throughout the time period.

CHART 24
Pull Factors • 1990–2022

Minden, Kearney County, Non-Metro & Nebraska (as a whole)



U.S. Census Bureau and Nebraska Department of Revenue, June 2023

PER CAPITA PERSONAL INCOME

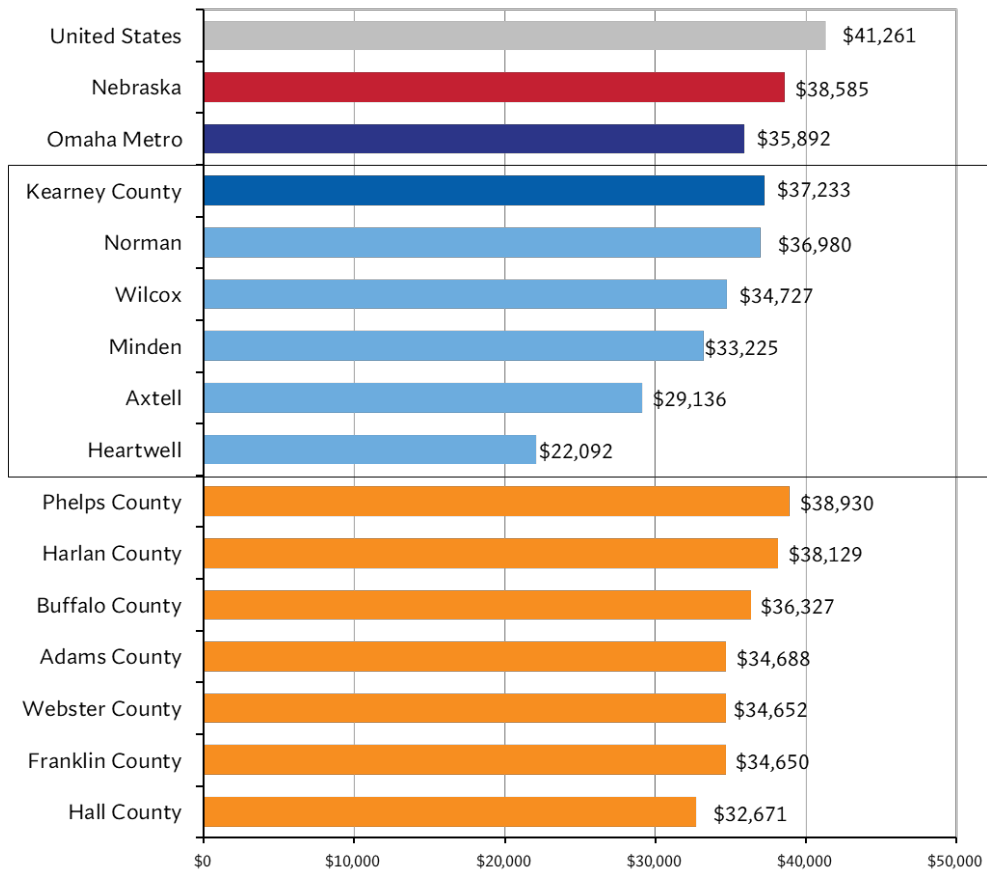
Chart 25 examines the per capita personal income levels within the study area. The American Community Survey data allows us to look more closely at non-metropolitan areas in Nebraska. Information on income distribution comes from various sources including earnings, retirement income, and public assistance.

The 2018-2022 five-year estimates show per capita personal income for Kearney County is estimated to be \$37,233 compared to \$38,585 for Nebraska as a whole.

CHART 25

Per Capita Personal Income • 2018-2022

Nebraska, Kearney County & Surrounding Counties



U.S. Census Bureau. "Income in the Past 12 Months (in 2022 Inflation-Adjusted Dollars)." American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1901, 2022, <https://data.census.gov/table/ACSST5Y2022.S1901>. Accessed on February 6, 2024.

MEDIAN HOUSEHOLD INCOME

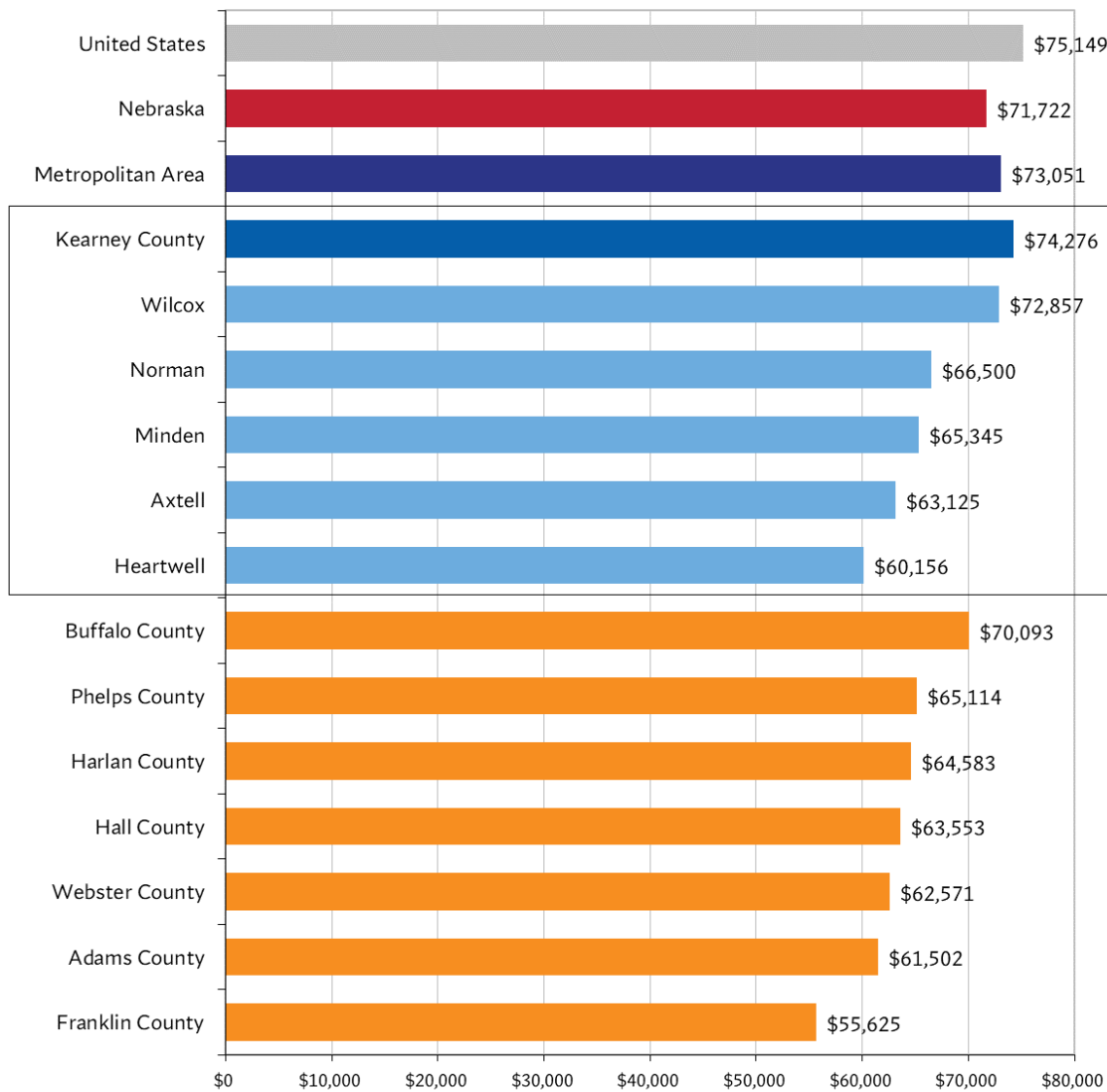
Median household income provides a different perspective of income levels than median family or per capita income. Family income is defined as having two or more related people in a household. Household income (used in this study) can consist of multiple family members or can be represented by a single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

The , five-year estimates show median household income for Kearney County is estimated to be \$74,276 compared to \$71,722 for Nebraska as a whole.

CHART 26

Median Household Income • 2018-2022

Nebraska, Kearney County & Surrounding Counties



U.S. Census Bureau. "Income in the Past 12 Months (in 2022 Inflation-Adjusted Dollars)." American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1901, 2022, <https://data.census.gov/table/ACSST5Y2022.S1901>. Accessed on February 6, 2024.