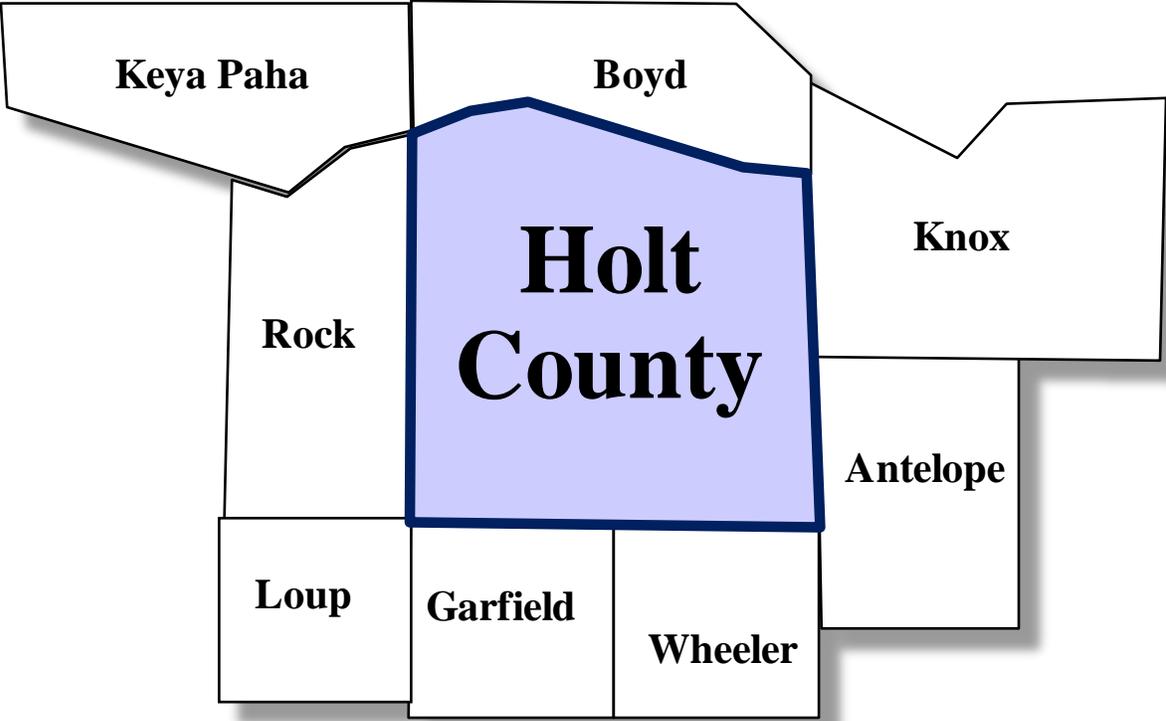


Economic and Demographic Trends

Holt County and the Surrounding Area



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

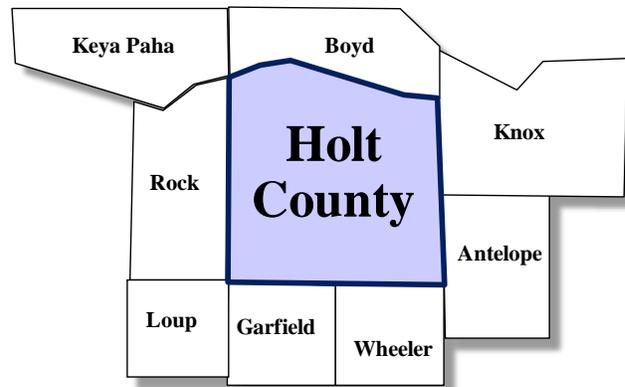
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Economic and Demographic Trends in Holt County and the Surrounding Area

Figure 1

This study provides data on labor force, employment, commuting patterns, population, migration, retail sales, and income for Holt 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 Holt County, other counties included in this area are Burt, Colfax, Dodge, Stanton, Thurston, and Wayne. The retail sales section also compares retail growth between O’Neill and eight other similarly sized Nebraska communities.



Labor Force and Employment

The first chart (next page) compares the distribution of non-farm wage and salary (W&S) employment by major economic sector in Holt 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:

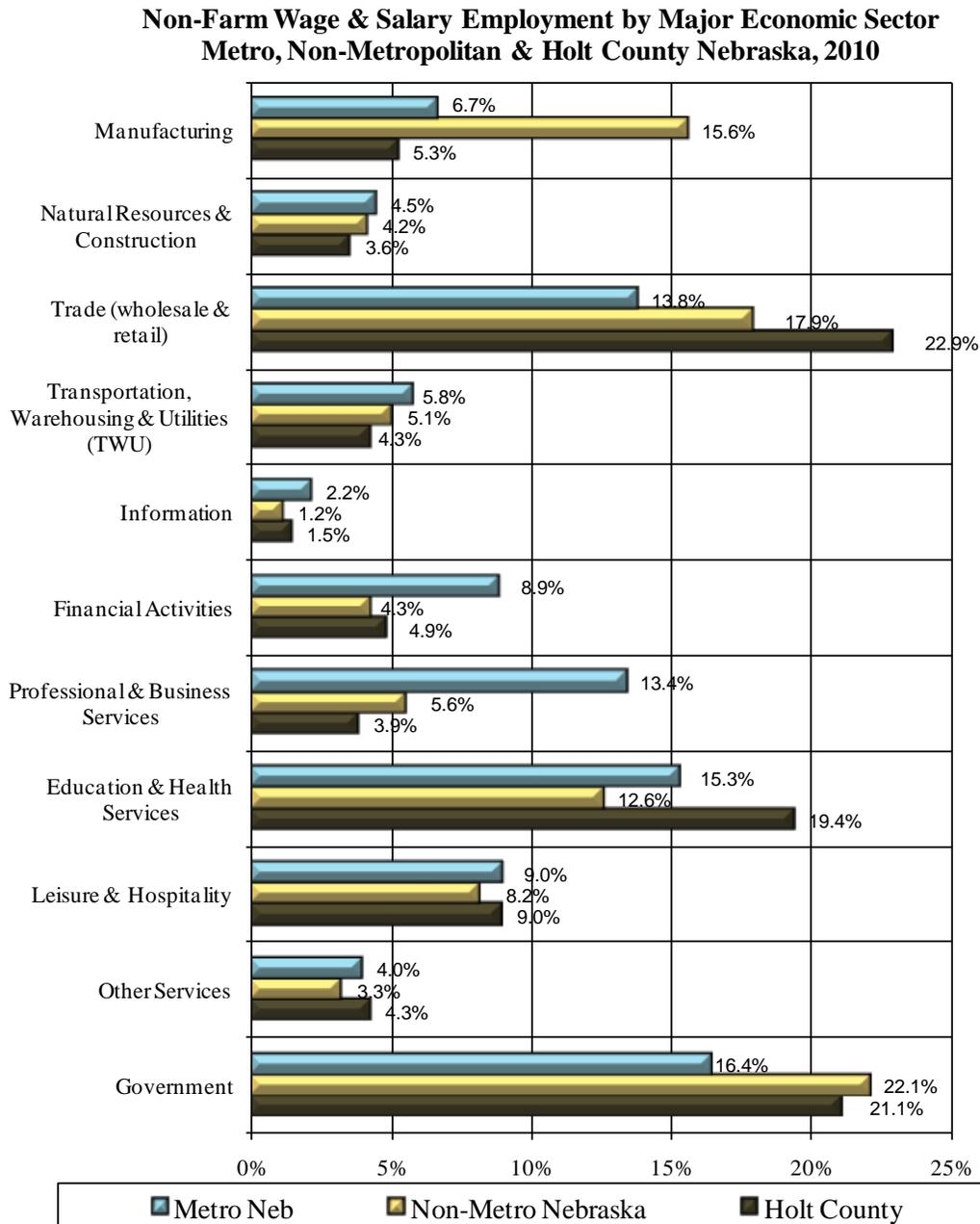
- Manufacturing (Durable & Nondurable)
- Natural Resources & Construction
- Trade (Retail & Wholesale)
- Transportation, Warehousing & Utilities
- Information
- Financial Activities
- Professional & Business Services
- Education & Health Services
- Leisure & Hospitality
- Other Services (except Public)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

When comparing Holt 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 Holt County, metropolitan Nebraska, and non-metro Nebraska. The Manufacturing sector consists of both durable and non-durable goods.

The largest deviation between Holt County and non-metropolitan Nebraska employment sectors falls in the Manufacturing sector having 5.3 percent employment (205 employees) compared to non-metropolitan Nebraska employment at 15.6 percent of the workforce; a difference of 10.3 percent. Comparing Holt County to the overall metropolitan distribution, the largest deviation is found in the Professional & Business Services sector (3.9 percent or 150 employees Holt County vs. 13.4 percent metropolitan Nebraska; a difference of 9.5 percent).

Chart 1



Source: Nebraska Department of Labor, Labor Market Information, May 2011

Table 1 and Chart 2 (next page) present non-farm wage and salary data for Holt County for the period 2001–2010. 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 Holt County (regardless of their county of residence). These data indicate total non-farm wage and salary employment in Holt County increased 2.6 percent (100 jobs) between 2001 and 2010.

Table 1 also provides employment data for Holt County by major economic sector for years 2001–2010. Of the sectors reporting complete data, the Natural Resources & Construction sector recorded the largest percentage increase between 2001 and 2010 (42.9 percent or 42 jobs). The greatest actual employment increase in this time frame occurred in the Education & Health Services sector with 148 jobs or 24.4 percent.

Table 1

Non-Farm Wage & Salary Employment Trends, Holt County, Nebraska
Selected Years: 2001-2010

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	# Change 2001-2010	% Change 2001-2010
Non-farm Employment (W&S)	3,795	3,761	3,773	3,766	3,804	3,828	3,882	3,952	3,912	3,895	100	2.6
Manufacturing	145	153	153	172	186	172	207	264	209	205	60	41.4
Durable Goods	116	128	125	143	144	140	177	161	151	150	34	29.3
Nondurable Goods	29	25	28	29	42	32	30	103	58	55	26	89.7
Non-manufacturing												
Natural Resources & Construction	98	101	104	116	115	104	106	160	115	140	42	42.9
Trade	1,056	1,025	1,006	983	941	932	947	962	948	890	-166	-15.7
Wholesale Trade	409	376	391	385	370	341	349	332	334	300	-109	-26.7
Retail Trade	648	649	615	598	571	590	598	631	614	591	-57	-8.8
Transportation, Warehousing & Utilities	175	171	175	164	178	209	185	178	179	166	-9	-5.1
Information	49	47	48	49	63	66	60	64	57	59	10	20.4
Financial Activities	203	171	171	170	176	182	186	193	192	190	-13	-6.4
Professional & Business Services	122	123	130	119	114	137	144	140	141	150	28	23.0
Education & Health Services	607	673	697	700	713	695	705	707	719	755	148	24.4
Leisure and Hospitality	308	301	301	308	330	333	353	343	369	351	43	14.0
Other Services, except Public	153	124	121	125	132	143	155	151	161	167	14	9.2
Government	880	872	867	861	856	857	834	849	822	821	-59	-6.7
Federal	56	57	57	53	54	54	54	55	56	60	4	7.1
State	78	76	71	69	70	66	62	71	58	59	-19	-24.4
Local	746	738	739	740	732	737	718	723	708	702	-44	-5.9

Labor Force & Work Force Summary, 2001-2010, Annually, Holt County, Nebraska (May 2011 data)
Source: Nebraska Department of Labor, Labor Market Information

Chart 2 compares total non-farm wage and salary employment growth in Holt County with metropolitan, non-metropolitan, and Nebraska as a whole for the review period 2001–2010. As this chart indicates total non-farm wage and salary employment in Holt County increased 2.6 percent (100 jobs) from 2001 to 2010, compared to a 2.9 percent increase for Nebraska as a whole, a 1.3 percent increase in metropolitan Nebraska, and a 0.1 percent increase in non-metropolitan Nebraska.

Chart 2

Non-Farm (W&S) Employment, Holt County, Nebraska, Metro, and Non-Metro Nebraska, 2001-2010
 (Index, 2001=100)

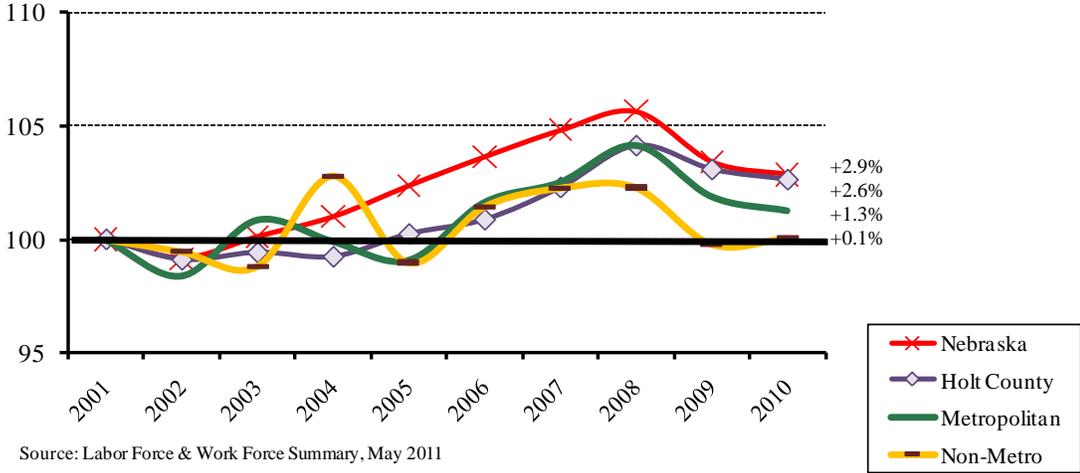
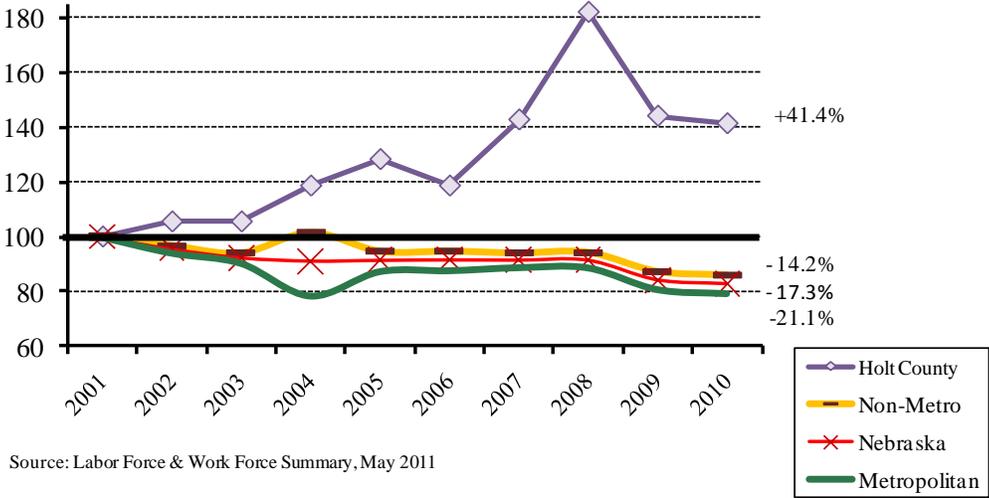


Chart 3 presents data on manufacturing wage and salary employment growth for Holt County, Nebraska, metropolitan, and non-metropolitan areas. The Manufacturing sector for Holt County recorded a 41.4 percent increase in employment (60 jobs) between 2001–2010. This compares to a 14.2 percent decline in employment for non-metropolitan Nebraska; a 17.3 percent decrease for Nebraska as a whole; and a 21.1 percent decrease for metropolitan Nebraska over the same period.

Chart 3

Manufacturing (W&S) Employment, Holt County, Nebraska, Metro, and Non-Metro Nebraska, 2001-2010
 (Index, 2001=100)



The next table (Table 2) shows labor force information for Holt County for the time period 2001–2010. 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 0.6 percent decrease (-39 people) in the number of Holt County residents participating in the labor force between 2001 and 2010.

The percent of those unemployed in Holt County increased by 11.9 percent (23 people) between 2001 and 2010. 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 Holt County unemployment rate was 3.5 percent in 2010; significantly below that for metropolitan Nebraska (4.9 percent), Nebraska as a whole (4.7 percent), and non-metropolitan Nebraska (4.3 percent).

Table 2

Labor Force & Employment Trends, Holt County, Nebraska
Selected Years: 2001-2010

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	# Change 2001-2010	% Change 2001-2010
Labor Force	6,238	6,224	6,404	6,317	6,218	6,173	6,057	6,160	6,170	6,199	-39	-0.6
Unemployment	194	185	200	193	193	164	152	163	197	217	23	11.9
Unemployment Rate	3.2	3.0	3.1	3.1	3.1	2.6	2.5	2.7	3.2	3.5	(N/A)	(N/A)
Employment	6,044	6,039	6,204	6,124	6,025	6,010	5,905	5,996	5,973	5,983	-61	-1.0

Labor Force & Work Force Summary, 2001-2010, Annually, Holt County, Nebraska (May 2011 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 (Work Destination) and workflow (Home Destination) patterns for Holt 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 from the U.S. Census Bureau’s Local Employment Dynamics (LED) 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 Holt County are from 2009.

Table 3 (pages 6-7) examines the Work Destination area for Holt County from three perspectives: by state, by county, and by place (city). In Table 3, the Census identified 2,049 county labor force participants holding primary jobs. As Table 3 shows, 97.3 percent of Holt County’s labor force participants are employed within the state of Nebraska. Nearly 30 percent of Holt County workers leave the county for employment with 71.6 percent remaining within county borders. Looking deeper to the locality level, the table also shows the top 10 locations where Holt County labor force participants are employed (next page).

Table 3

Work Destination Report
Where Workers are Employed Who Live in the Selection Area
2009

	Count	Share
Total Primary Jobs	2,049	100.0%

By States

Job Counts by States Where Workers are Employed
2009

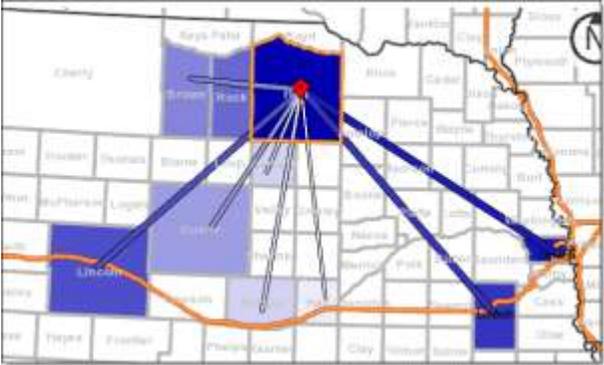
	Count	Share
Nebraska	1,993	97.3%
South Dakota	25	1.2%
Colorado	10	0.5%
Wyoming	9	0.4%
Minnesota	2	0.1%
Arizona	1	0.0%
Arkansas	1	0.0%
California	1	0.0%
Illinois	1	0.0%
Iowa	1	0.0%
All Other Locations	5	0.2%



Table 3 (continued)

By Counties
Job Counts by Counties Where Workers are Employed
 2009

	Count	Share
Holt County, NE	1,467	71.6%
Douglas County, NE	63	3.1%
Lancaster County, NE	42	2.0%
Lincoln County, NE	34	1.7%
Rock County, NE	33	1.6%
Brown County, NE	30	1.5%
Custer County, NE	29	1.4%
Buffalo County, NE	22	1.1%
Garfield County, NE	22	1.1%
Hall County, NE	20	1.0%
All Other Locations	287	14.0%



By Place (top 10)
Job Counts by Places (Cities, CDPs, etc.) Where Workers are Employed
 2009

	Count	Share
Atkinson city, NE	654	31.9%
Stuart village, NE	209	10.2%
O'Neill city, NE	141	6.9%
Ewing village, NE	64	3.1%
Omaha city, NE	59	2.9%
Chambers village, NE	54	2.6%
Lincoln city, NE	41	2.0%
Bassett city, NE	33	1.6%
Ainsworth city, NE	23	1.1%
Burwell city, NE	22	1.1%
All Other Locations	749	36.6%



Source: U.S. Census Bureau, LED Origin-Destination Data Base, August 2011

People also travel from other locations to work in Holt 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 Holt County. The Census identified 3,857 primary jobs within Holt County. As Table 4 indicates, 98.2 percent of these jobs are held by Nebraska residents. Approximately 38 percent of Holt County workers live within the county borders and the top 10 localities show the distribution of employees' residents around the area (next page).

Table 4

Home Destination Report Where Workers Live Who are Employed in the Selection Area

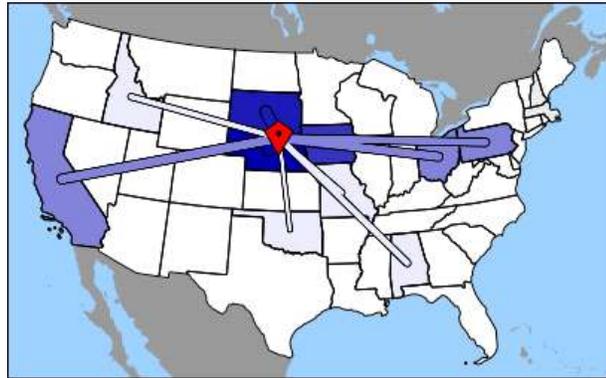
2009

	Count	Share
Total Primary Jobs	3,857	100.0%

By States

Job Counts by States Where Workers Live 2009

	Count	Share
Nebraska	3,786	98.2%
South Dakota	38	1.0%
Iowa	6	0.2%
California	3	0.1%
Ohio	3	0.1%
Pennsylvania	3	0.1%
Alabama	2	0.1%
Idaho	2	0.1%
Missouri	2	0.1%
Oklahoma	2	0.1%
All Other Locations	10	0.3%



By Counties

Job Counts by Counties Where Workers Live 2009

	Count	Share
Holt County, NE	1,467	38.0%
Scotts Bluff County, NE	430	11.1%
Box Butte County, NE	155	4.0%
Dawes County, NE	143	3.7%
Cheyenne County, NE	136	3.5%
Antelope County, NE	113	2.9%
Sheridan County, NE	105	2.7%
Knox County, NE	87	2.3%
Cherry County, NE	85	2.2%
Brown County, NE	76	2.0%
All Other Locations	1,060	27.5%

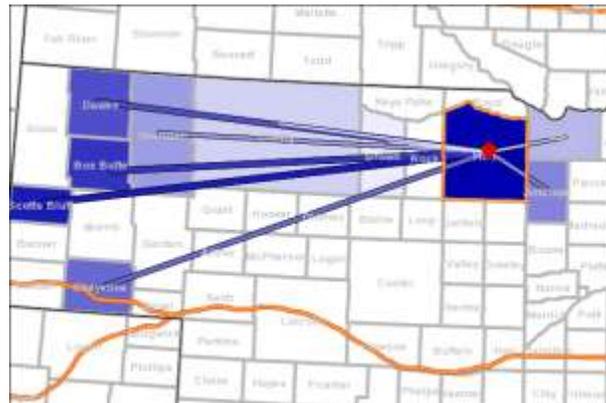
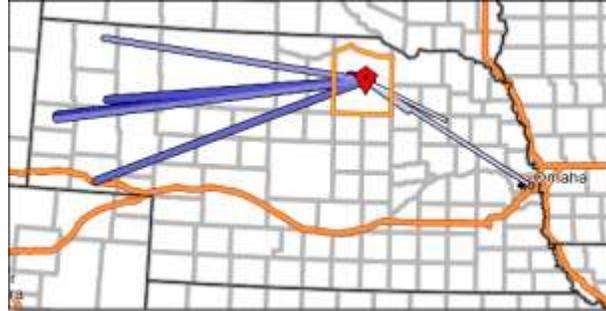


Table 4 (continued)

By Place (top 10)

Job Counts by Places (Cities, CDPs, etc.) Where Workers Live 2009

	Count	Share
O'Neill city, NE	472	12.2%
Atkinson city, NE	397	10.3%
Scottsbluff city, NE	152	3.9%
Alliance city, NE	126	3.3%
Sidney city, NE	89	2.3%
Gering city, NE	88	2.3%
Chadron city, NE	84	2.2%
Neligh city, NE	70	1.8%
Omaha city, NE	55	1.4%
Norfolk city, NE	39	1.0%
All Other Locations	2,285	59.2%



Source: U.S. Census Bureau, LED Origin-Destination Data Base, August 2011

The next table (Table 5, pages 9-10) shows an inflow/outflow report for the Holt County labor force. The data show labor force and employment size, efficiency, and other characteristics. These data were also obtained from the U.S. Census Bureau's Labor Employment Dynamics (LED) section and help identify characteristics of labor force movement for Holt County.

Table 5

Inflow/Outflow Report - Holt County

Selection Area Labor Market Size (Primary Jobs)	2009		2008		2007	
	Count	Share	Count	Share	Count	Share
Employed in the Selection Area	3,857	100.0%	3,771	100.0%	3,763	100.0%
Living in the Selection Area	2,049	53.1%	1,897	50.3%	1,818	48.3%
Net Job Inflow (+) or Outflow (-)	1,808		1,874		1,945	

In-Area Labor Force Efficiency (Primary Jobs)	2009		2008		2007	
	Count	Share	Count	Share	Count	Share
Living in the Selection Area	2,049	100.0%	1,897	100.0%	1,818	100.0%
Living and Employed in the Selection Area	1,467	71.6%	1,249	65.8%	1,203	66.2%
Living in the Selection Area but Employed Outside	582	28.4%	648	34.2%	615	33.8%

In-Area Employment Efficiency (Primary Jobs)	2009		2008		2007	
	Count	Share	Count	Share	Count	Share
Employed in the Selection Area	3,857	100.0%	3,771	100.0%	3,763	100.0%
Employed and Living in the Selection Area	1,467	38.0%	1,249	33.1%	1,203	32.0%
Employed in the Selection Area but Living Outside	2,390	62.0%	2,522	66.9%	2,560	68.0%

Table 5 (continued)

Outflow Job Characteristics (Primary Jobs)	2009		2008		2007	
	Count	Share	Count	Share	Count	Share
External Jobs Filled by Residents	582	100.0%	648	100.0%	615	100.0%
Workers Aged 29 or younger	146	25.1%	177	27.3%	193	31.4%
Workers Aged 30 to 54	276	47.4%	323	49.8%	291	47.3%
Workers Aged 55 or older	160	27.5%	148	22.8%	131	21.3%
Workers Earning \$1,250 per month or less	182	31.3%	199	30.7%	218	35.4%
Workers Earning \$1,251 to \$3,333 per month	270	46.4%	307	47.4%	247	40.2%
Workers Earning More than \$3,333 per month	130	22.3%	142	21.9%	150	24.4%
Workers in the "Goods Producing" Industry Class	100	17.2%	113	17.4%	93	15.1%
Workers in the "Trade, Transp. & Utilities" Industry Class	200	34.4%	245	37.8%	230	37.4%
Workers in the "All Other Services" Industry Class	282	48.5%	290	44.8%	292	47.5%

Inflow Job Characteristics (Primary Jobs)	2009		2008		2007	
	Count	Share	Count	Share	Count	Share
Internal Jobs Filled by Outside Workers	2,390	100.0%	2,522	100.0%	2,560	100.0%
Workers Aged 29 or younger	586	24.5%	628	24.9%	657	25.7%
Workers Aged 30 to 54	1,259	52.7%	1,325	52.5%	1,357	53.0%
Workers Aged 55 or older	545	22.8%	569	22.6%	546	21.3%
Workers Earning \$1,250 per month or less	787	32.9%	825	32.7%	928	36.2%
Workers Earning \$1,251 to \$3,333 per month	1,098	45.9%	1,209	47.9%	1,200	46.9%
Workers Earning More than \$3,333 per month	505	21.1%	488	19.3%	432	16.9%
Workers in the "Goods Producing" Industry Class	308	12.9%	375	14.9%	378	14.8%
Workers in the "Trade, Transp. & Utilities" Industry Class	620	25.9%	700	27.8%	681	26.6%
Workers in the "All Other Services" Industry Class	1,462	61.2%	1,447	57.4%	1,501	58.6%

Interior Flow Job Characteristics (Primary Jobs)	2009		2008		2007	
	Count	Share	Count	Share	Count	Share
Internal Jobs Filled by Residents	1,467	100.0%	1,249	100.0%	1,203	100.0%
Workers Aged 29 or younger	309	21.1%	297	23.8%	256	21.3%
Workers Aged 30 to 54	811	55.3%	665	53.2%	653	54.3%
Workers Aged 55 or older	347	23.7%	287	23.0%	294	24.4%
Workers Earning \$1,250 per month or less	468	31.9%	475	38.0%	398	33.1%
Workers Earning \$1,251 to \$3,333 per month	702	47.9%	581	46.5%	605	50.3%
Workers Earning More than \$3,333 per month	297	20.2%	193	15.5%	200	16.6%
Workers in the "Goods Producing" Industry Class	458	31.2%	372	29.8%	383	31.8%
Workers in the "Trade, Transp. & Utilities" Industry Class	328	22.4%	334	26.7%	303	25.2%
Workers in the "All Other Services" Industry Class	681	46.4%	543	43.5%	517	43.0%

Source: U.S. Census Bureau, Labor Area Dynamics, OnTheMap 5.0.1, 8/18/2011.

The Distance/Direction Report depicted in Table 6 and Figure 2 shows the number (count) and percentage (share) of primary job holders living in Holt County and the distance they travel to work. Looking at Table 6, the count of primary job holders within Holt County has increased since 2007. At the same time, the number of Holt County residents traveling more than 50 miles to their workplace has decreased since 2007. Figure 2 shows the locations and concentration of these workplaces.

Table 6

Distance/Direction Report - Home to Work Census Block

Live within study area - distance to work

Job Counts in Work Blocks by Distance Only

	2009		2008		2007	
	Count	Share	Count	Share	Count	Share
Total Primary Jobs	2,049	100.0%	1,897	100.0%	1,818	100.0%
Less than 10 miles	754	36.8%	621	32.7%	615	33.8%
10 to 24 miles	591	28.8%	461	24.3%	392	21.6%
25 to 50 miles	207	10.1%	263	13.9%	282	15.5%
Greater than 50 miles	497	24.3%	552	29.1%	529	29.1%

Figure 2

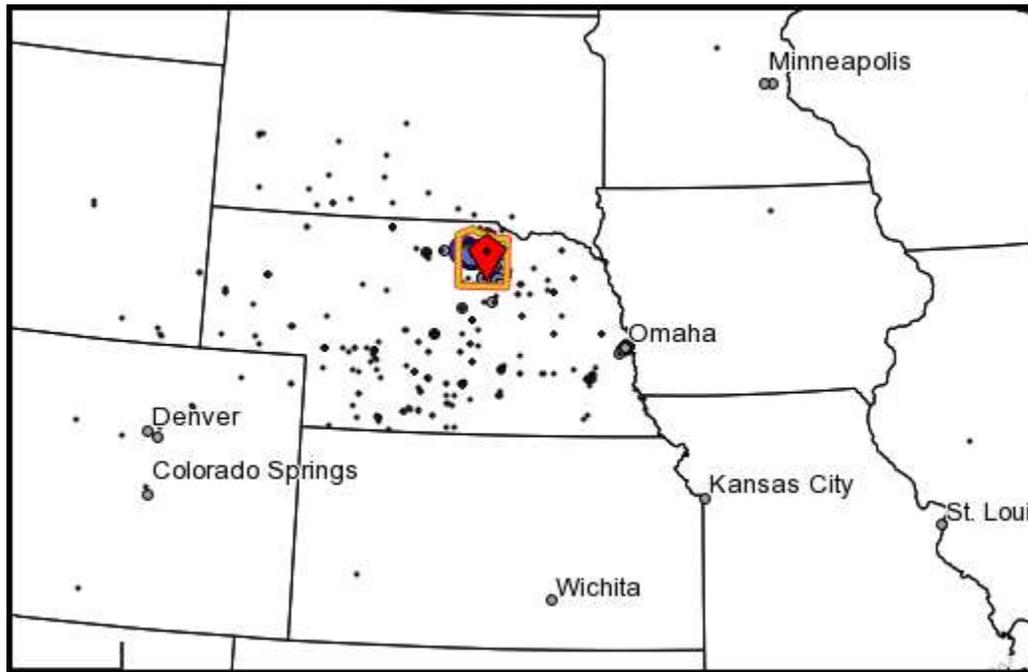


Table 7 and Figure 3 show the number (count) and percentage (share) of people employed within Holt County and the distance to their homes. Looking at Table 7, the majority of Holt County employees travel more than 50 miles from home for employment. Figure 3 helps to show many of the residential locations could be considered farm or ranch locations. In this case, we can see the number of primary jobs held within Holt County has increased since 2007.

Table 7

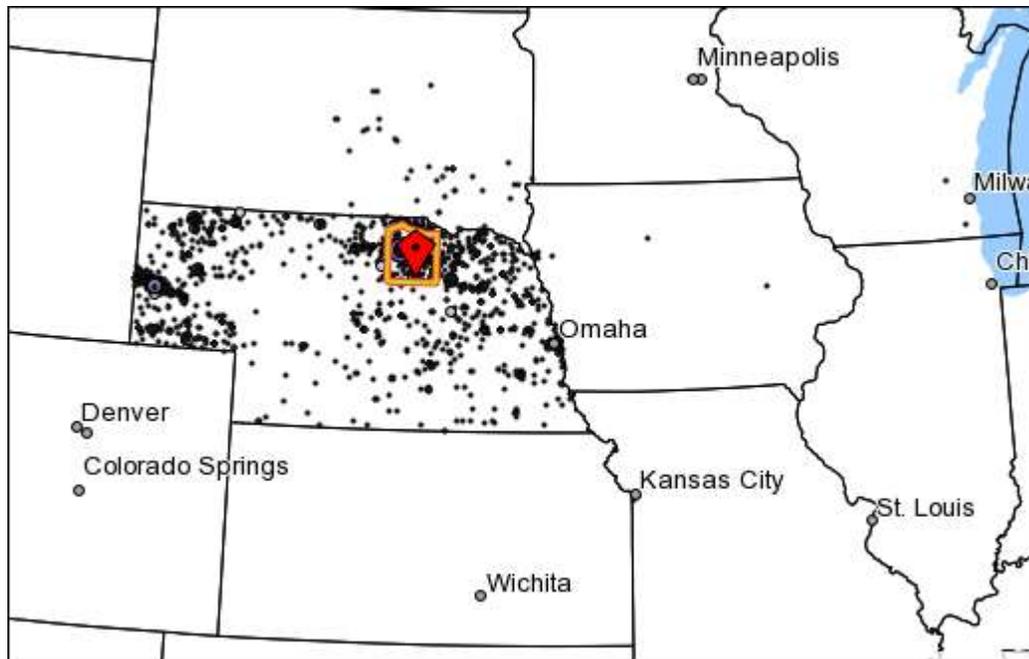
Distance/Direction Report - Work to Home Census Block

Work within study area - distance to home

Job Counts in Work Blocks by Distance Only

	2009		2008		2007	
	Count	Share	Count	Share	Count	Share
Total Primary Jobs	3,857	100.0%	3,771	100.0%	3,763	100.0%
Less than 10 miles	756	19.6%	625	16.6%	617	16.4%
10 to 24 miles	647	16.8%	501	13.3%	434	11.5%
25 to 50 miles	397	10.3%	471	12.5%	515	13.7%
Greater than 50 miles	2,057	53.3%	2,174	57.7%	2,197	58.4%

Figure 3



Population and Migration Trends

The following tables (Tables 8 and 9) present population trend data for Holt County and the surrounding area. As Table 8 indicates, Holt County’s population decreased by 22.3 percent (-3,308 people) between 1950 and 2000. Holt County’s population decrease of 9.7 percent (-1,116 people) between 2000 and 2010 compares to a 6.7 percent increase for Nebraska as a whole.

Table 8

County Population 1950-2010
Holt County and the Surrounding Area

Location	1950	1960	1970	1980	1990	2000	2004	2007	2010	% Change 1950-2000	% Change 2000-2010
Nebraska	1,325,510	1,411,330	1,485,333	1,569,825	1,578,417	1,711,266	1,741,450	1,769,473	1,826,341	29.1	6.7
Holt County	14,859	13,722	12,933	13,552	12,599	11,551	10,685	10,243	10,435	-22.3	-9.7
Antelope County	11,624	10,176	9,047	8,675	7,965	7,452	7,015	6,680	6,685	-35.9	-10.3
Boyd County	4,911	4,513	3,752	3,331	2,835	2,438	2,239	2,098	2,099	-50.4	-13.9
Garfield County	2,912	2,699	2,411	2,363	2,141	1,902	1,806	1,724	2,049	-34.7	7.7
Keya Paha County	2,160	1,672	1,340	1,301	1,029	983	930	841	824	-54.5	-16.2
Knox County	14,820	13,300	11,723	11,457	9,534	9,374	8,883	8,632	8,701	-36.7	-7.2
Loup County	1,348	1,097	854	859	683	712	685	673	632	-47.2	-11.2
Rock County	3,026	2,554	2,231	2,383	2,019	1,756	1,575	1,507	1,526	-42.0	-13.1
Wheeler County	1,526	1,297	1,051	1,060	948	886	788	796	818	-41.9	-7.7

Source: U.S. Bureau of the Census, Census of Population, May 2011

Table 9 data reveal most Holt County communities experienced population loss during the 1950–2010 time period. The city of O’Neill reported a 23.3 percent increase in population (706 people) between 1950 and 2000. The city of O’Neill experienced a 0.8 percent decrease in population (-28 people) between 2000 and 2010. The rural areas outside of the selected communities experienced a 40.0 percent decrease (-3,200 people) during the 1950–2000 time period and a population decrease of 18.8 percent (-904 people) during the 2000 to 2010 time period.

Table 9

Population 1950-2010
Holt County Communities / Rural Populations

	1950	1960	1970	1980	1990	2000	2004	2007	2010	% Change 1950-2000	% Change 2000-2010
Holt County	14,859	13,722	12,933	13,552	12,599	11,551	10,685	10,243	10,435	-22.3	-9.7
Atkinson	1,372	1,324	1,406	1,521	1,387	1,244	1,150	1,102	1,245	-9.3	0.1
Chambers	395	396	321	390	341	333	309	295	268	-15.7	-19.5
Emmet	62	66	70	73	70	77	72	69	48	24.2	-37.7
Ewing	705	583	552	520	449	433	406	402	387	-38.6	-10.6
Inman	237	192	160	181	159	148	132	125	129	-37.6	-12.8
O’Neill	3,027	3,181	3,753	4,049	4,009	3,733	3,448	3,303	3,705	23.3	-0.8
Page	275	230	177	172	191	157	145	139	166	-42.9	5.7
Stuart	785	794	561	641	650	625	574	554	590	-20.4	-5.6
Total Rural Areas:	8,001	6,956	5,933	6,005	5,343	4,801	4,449	4,254	3,897	-40.0	-18.8

Source: U.S. Bureau of the Census, Census of Population, June 2011

The next two charts (Chart 4 & 5) graphically depict the migration patterns for Nebraska, Holt County, and the surrounding area as a percentage of the previous decade. Net migration is the change in population after factoring the natural increase for an area (births minus deaths). For the 1990-2000 decade, the majority of counties within this study area experienced out-migration. For the 2000-2010 decade, three counties experienced in-migration with the rest having out-migration. Holt County experienced 9.6 percent out-migration between 1990-2000 and 9.9 percent out-migration in the 2000-2010 decade.

Chart 4

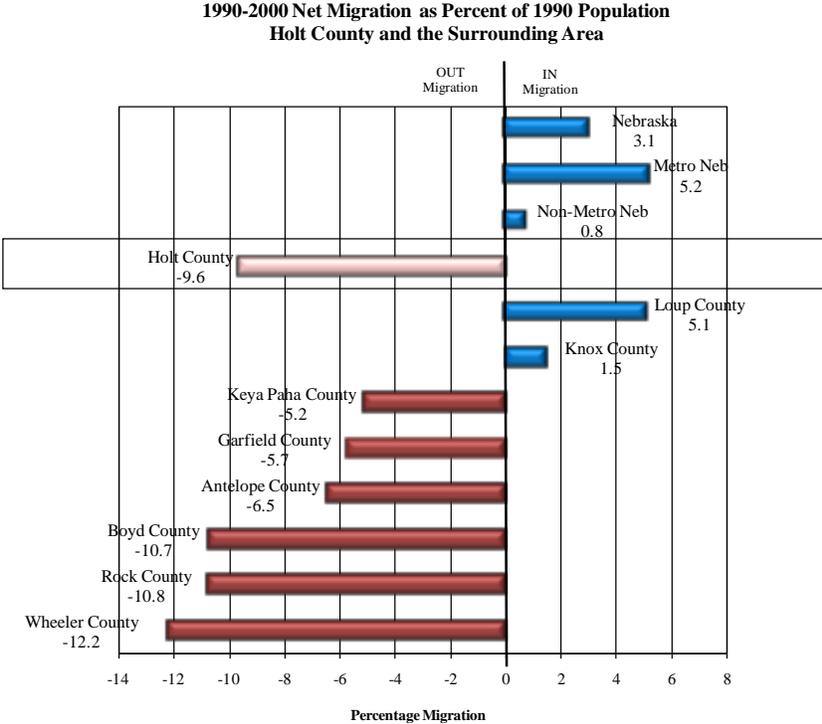
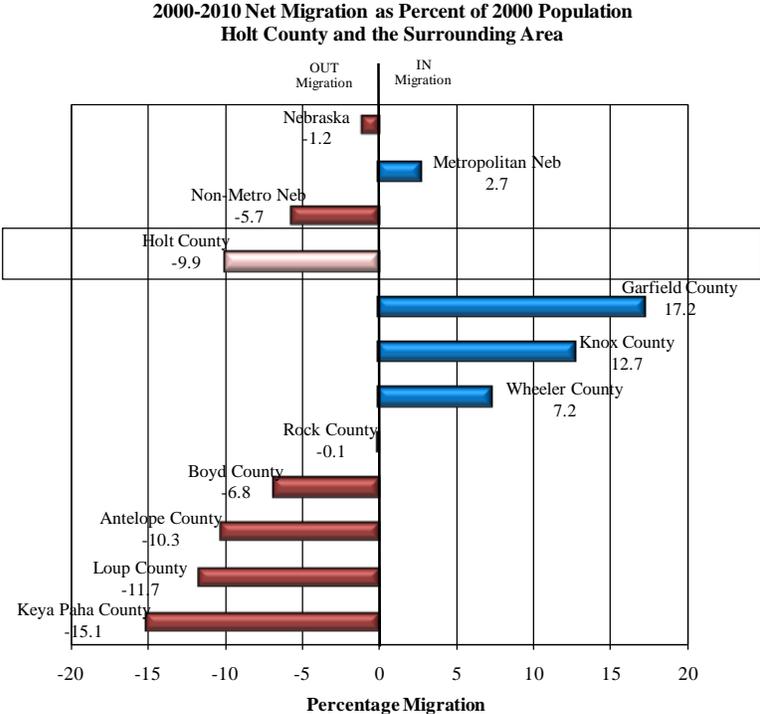


Chart 5



The next two tables (Tables 10 and 11) provide detail on migration between 2008 and 2009, the latest data available. 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 57.5 percent of those moving in to Holt County between 2008 and 2009 moved from other Nebraska locations (257 people). Data also reveal 190 people (42.5 percent) migrated in from other states.

Table 10

**Migration Inflow 2008-2009
Holt County, Nebraska**

Moved to Holt County From:		
Location	#	%
Total U.S.	447	100.0%
Total Foreign	0	0.0%
Nebraska	257	57.5%
Different State	190	42.5%

County Specific Flows :		
Location	#	%
Douglas County	31	6.9%
Lancaster County	26	5.8%
Antelope County	28	6.3%
Madison County	14	3.1%
Other Flows - Same State	158	35.3%
Other Flows - Diff State	190	42.5%

Source: SOI Tax Stats, County-to-County Migration Data Files, IRS, August 2011

Table 11 data reveal 77.1 percent of people migrating out of Holt County between 2008 and 2009 remained in the state of Nebraska (306 people). Data show 91 Holt County residents (22.9 percent) also moved to other states during this time period. Looking within Nebraska, Table 11 shows the top locations where people leaving Holt County (but staying in Nebraska) went to 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 2008-2009
Holt County, Nebraska**

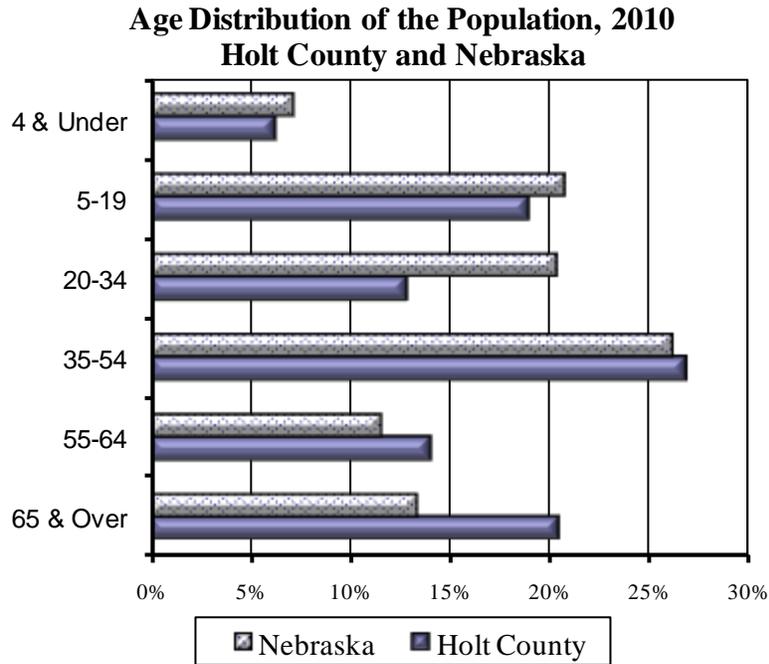
Moved from Holt County To:		
Location	#	%
Total U.S.	397	100%
Total Foreign	0	0%
Nebraska	306	77.1%
Different State	91	22.9%

County Specific Flows:		
Location	#	%
Lancaster County	40	10.1%
Douglas County	35	8.8%
Antelope County	32	8.1%
Madison County	20	5.0%
Other Flows - Same State	179	45.1%
Other Flows - Diff State	91	22.9%

Source: SOI Tax Stats, County-to-County Migration Data Files, IRS, August 2011

The following chart and table (Chart 6; Table 12) compare the U.S. Census Bureau's age distribution of population for Nebraska as a whole, Holt County, and the surrounding area. The population of Holt County is significantly older than Nebraska as a whole. The median age for Holt County residents in 2010 was 46.1 years of age compared to 36.2 years of age for residents of Nebraska as a whole.

Chart 6



Source: U.S. Census Bureau, June 2011

Table 12

**Age Distribution of the Population, 2010
 Holt County and Nebraska**

	2009 Population		Percent	
	Nebraska	Holt County	Nebraska	Holt County
4 & Under	131,908	663	7.2%	6.4%
5-19	380,564	1,985	20.8%	19.0%
20-34	374,452	1,356	20.5%	13.0%
35-54	479,564	2,810	26.3%	26.9%
55-64	213,176	1,478	11.7%	14.2%
65 & Over	246,677	2,143	13.5%	20.5%
Total	1,826,341	10,435	100%	100%
Median Age	36.2	46.1		

Source: Age Group, Median Age, U.S. Census Bureau, June 2011

Table 13 shows additional median ages as estimated by the American Community Survey for communities within Holt County and the surrounding counties both as a total and by gender. Chart 7 graphically depicts the median age distribution for the study area.

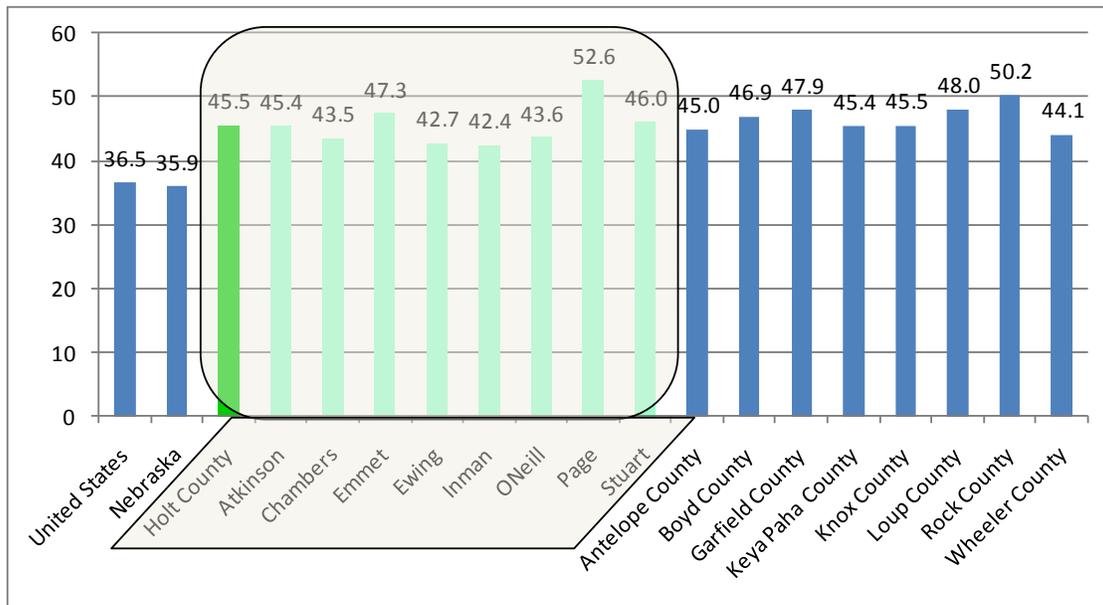
Table 13

Median Age by Location and Gender, 2009
Holt County and the Surrounding Area

	Median Age 2009		
	Total	Male	Female
United States	36.5	35.2	37.9
Nebraska	35.9	34.6	37.3
Holt County	45.5	43.7	47.3
Atkinson	45.4	39.0	49.0
Chambers	43.5	43.3	45.6
Emmet	47.3	47.0	47.4
Ewing	42.7	32.9	46.4
Inman	42.4	47.7	42.1
ONeill	43.6	38.1	48.2
Page	52.6	63.1	49.6
Stuart	46.0	45.3	47.8
Antelope County	45.0	43.1	46.7
Boyd County	46.9	46.7	47.2
Garfield County	47.9	47.3	48.6
Keya Paha County	45.4	41.2	48.2
Knox County	45.5	43.8	47.3
Loup County	48.0	48.1	47.8
Rock County	50.2	50.1	50.4
Wheeler County	44.1	45.6	42.5

Data Set: 2005-2009 American Community Survey 5-Year Estimates
Source: U.S. Census Bureau, 2005-2009 American Community Survey, January 2011

Chart 7



Retail Sales

Table 14 and Chart 8 show the retail sales (non-motor vehicle) pull factors for Holt County and the surrounding area for 2010. 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 14 **2010 Retail Sales (Non-Motor Vehicle) Pull Factors
Nebraska, Holt County, and Surrounding Counties**

	2010 Population	2010 Retail Sales (x \$1,000)	2010 Per Cap Sales (\$)	2010 Pull Factor
Nebraska	1,826,341	19,916,395	10,905	1.00
Non-Metro Nebraska	781,979	7,451,196	9,529	0.87
Holt County	10,435	108,624	10,410	0.95
Antelope County	6,685	40,229	6,018	0.55
Boyd County	2,099	9,364	4,461	0.41
Garfield County	2,049	16,151	7,882	0.72
Keya Paha County	824	2,331	2,829	0.26
Knox County	8,701	42,856	4,925	0.45
Loup County	632	883	1,397	0.13
Rock County	1,526	8,557	5,607	0.51
Wheeler County	818	2,222	2,716	0.25

Source: U.S. Census Bureau and Nebraska Department of Revenue, June 2011

Reviewing the pull factors at the county level indicates Holt County has some retail leakage. The 2010 pull factor of 0.95 indicates, on a per capita basis, retail sales in Holt County are approximately 0.5 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 Holt County (0.95) with the pull factor for the non-metropolitan area of Nebraska (0.87) indicates per capita retail sales in Holt County are approximately 9.2 percent above the average per capita retail sales in the non-metropolitan area of Nebraska.

Chart 8 **2010 Retail Sales (NMV) Pull Factors, Nebraska,
Holt County & Surrounding Counties**

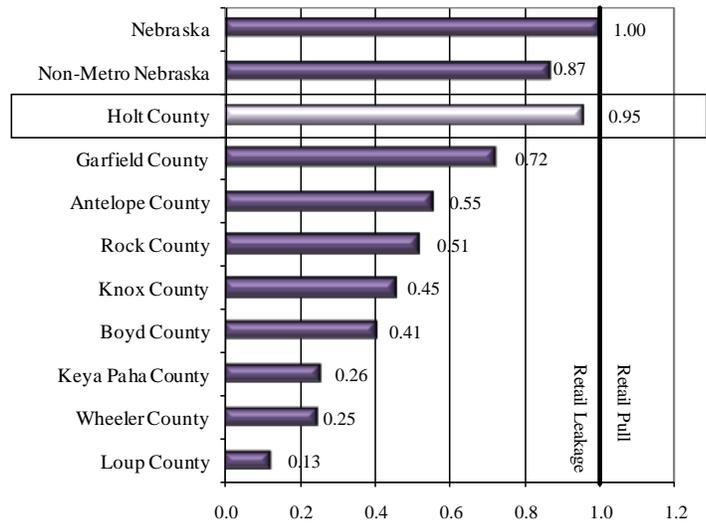


Table 15 and Chart 9 compare the 2010 pull factors for O’Neill and selected area communities. The community of O’Neill’s pull factor of 1.83 indicates that, on a per capita basis, non-motor vehicle retail sales in O’Neill are approximately 83 percent greater than the state’s average per capita sales.

Table 15

**2010 Retail Sales (NMV) Pull Factors
Nebraska and Selected Study Area Cities**

	2010 Population	2010 Retail Sales (x \$1,000)	2010 Per Cap Sales (\$)	2010 Pull Factor
Nebraska	1,826,341	19,916,395	10,905	1.00
Non-Metro Nebraska	781,979	7,451,196	9,529	0.87
O’Neill (Holt)	3,705	73,831	19,927	1.83
Neligh (Antelope)	1,599	26,054	16,294	1.49
Spencer (Boyd)	455	4,107	9,026	0.83
Burwell (Garfield)	1,210	16,149	13,346	1.22
Springview (Keya Paha)	242	2,054	8,489	0.78
Creighton (Knox)	1,154	14,421	12,496	1.15
Taylor (Loup)	190	492	2,591	0.24
Bassett (Rock)	619	8,334	13,464	1.23
Bartlett (Wheeler)	117	1,195	10,214	0.94

Source: U.S. Census Bureau and Nebraska Department of Revenue, June 2011

Chart 9

**2010 Retail Sales (NMV) Pull Factors
Nebraska and Selected Study Area Cities**

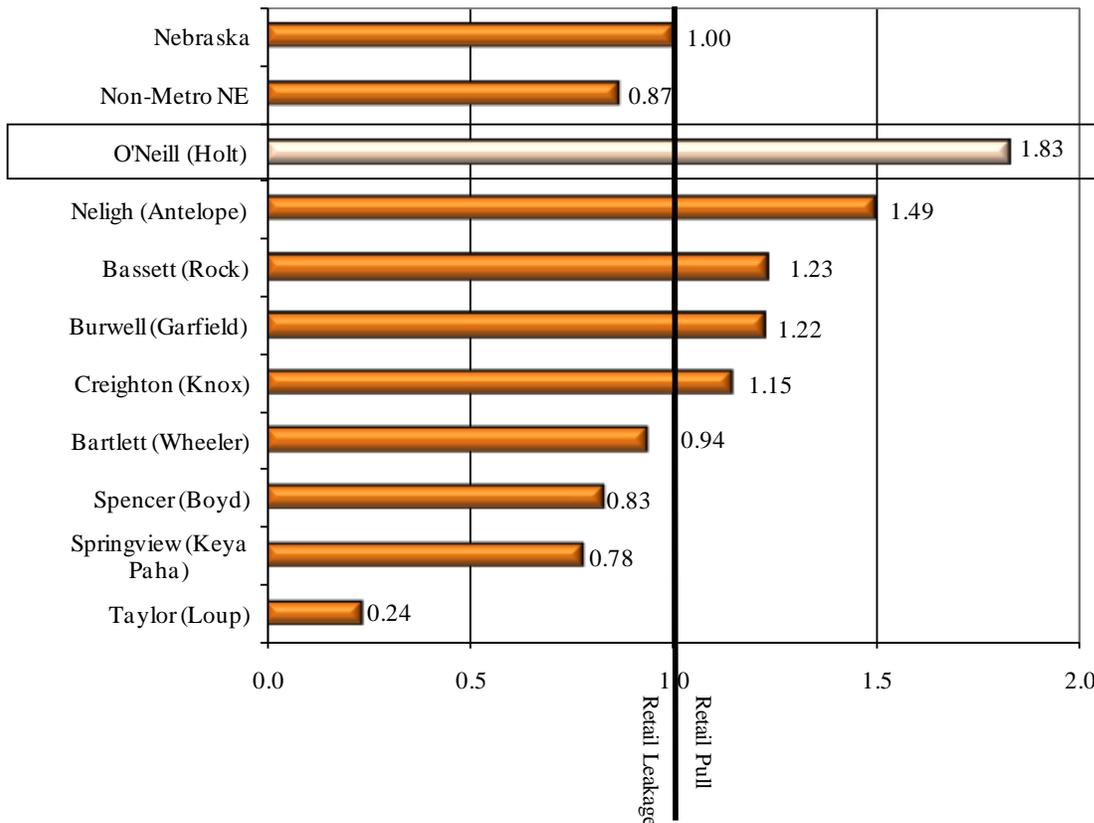


Table 16 and Chart 10 further breakdown the 2010 pull factors into the communities reporting retail sales figures within Holt County. As this table indicates, the community of O’Neill had the strongest pull factor (1.83) compared to the other communities reporting in the county. Together, these communities contributed to an overall pull factor of 0.95 for Holt County in 2010.

Table 16

Nebraska and Available Holt County Communities				
	2010 Population	2010 Retail Sales (x \$1,000)	2010 Per Cap Sales (\$)	2010 Pull Factor
Nebraska	1,826,341	19,916,395	10,905	1.00
Non-Metro Nebraska	781,979	7,451,196	9,529	0.87
Holt County	10,435	108,624	10,410	0.95
Atkinson	1,245	21,153	16,991	1.56
Chambers	268	1,681	6,272	0.58
Emmet	48	126	2,634	0.24
Ewing	387	5,217	13,480	1.24
Inman	129	155	1,205	0.11
O’Neill	3,705	73,831	19,927	1.83
Page	166	285	1,719	0.16
Stuart	590	5,736	9,723	0.89

Source: U.S. Census Bureau and Nebraska Department of Revenue, June 2011

Chart 10

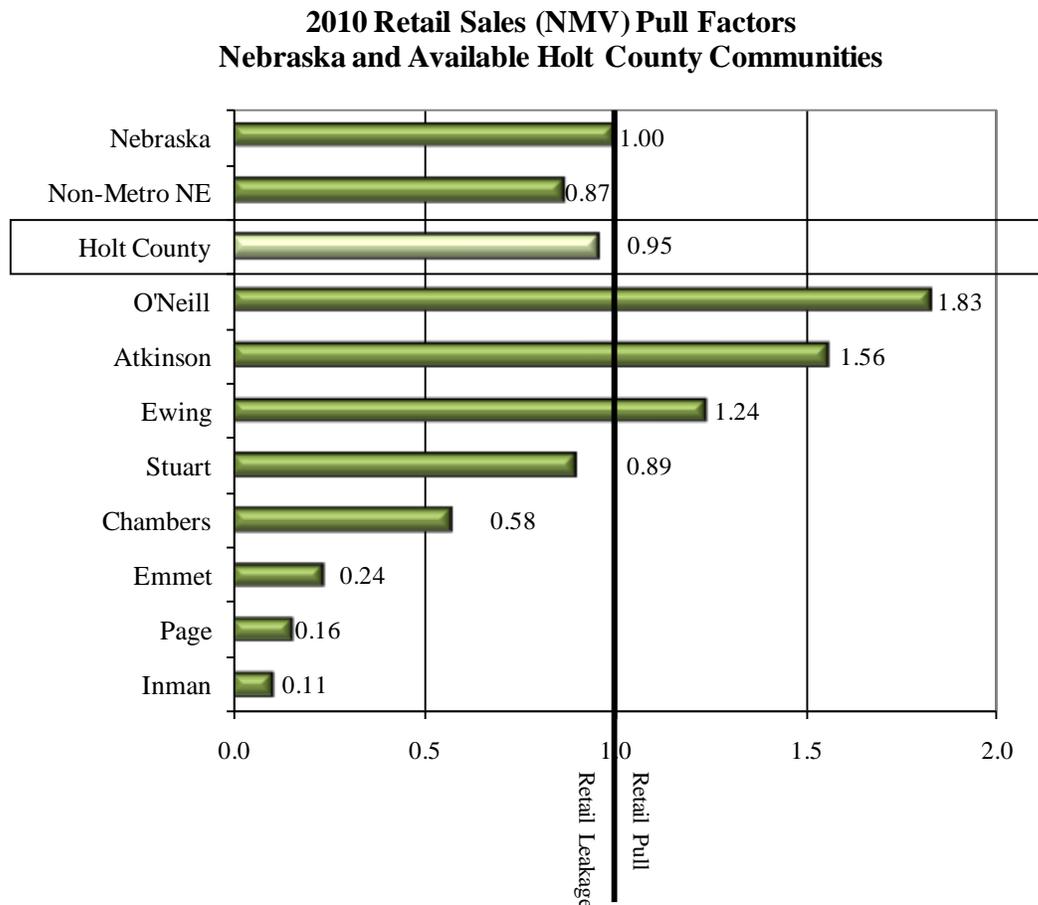


Table 17 (sorted by population) and Chart 11 (sorted by pull factor) show the 2010 pull factors for Nebraska, O’Neill, and eight other similarly sized communities selected from around the state. Broken Bow’s pull factor of 1.84 leads the group for 2010 thus indicating Broken Bow has greater retail pull.

Table 17

**2010 Retail Sales (NMV) Pull Factors
O’Neill & Other Similarly Sized Nebraska Communities**

	2010 Population	2010 Retail Sales (x \$1,000)	2010 Per Cap Sales (\$)	2010 Pull Factor
Nebraska	1,826,341	19,916,395	10,905	1.00
Non-Metro Nebraska	781,979	7,451,196	9,529	0.87
O’Neill (Holt)	3,705	73,831	19,927	1.83
West Point (Cuming)	3,364	48,940	14,548	1.33
Auburn (Nemaha)	3,460	28,406	8,210	0.75
Broken Bow (Custer)	3,559	71,391	20,059	1.84
Gothenburg (Dawson)	3,574	37,432	10,473	0.96
Fairbury (Jefferson)	3,942	46,663	11,837	1.09
Cozad (Dawson)	3,977	46,015	11,570	1.06
Falls City (Richardson)	4,325	38,784	8,967	0.82
Gretna (Sarpy)	4,441	61,273	13,797	1.27

Source: U.S. Census Bureau and Nebraska Department of Revenue, June 2011

Chart 11

**2010 Retail Sales (NMV) Pull Factors, Nebraska,
O’Neill & Other Similarly Sized Nebraska Communities**

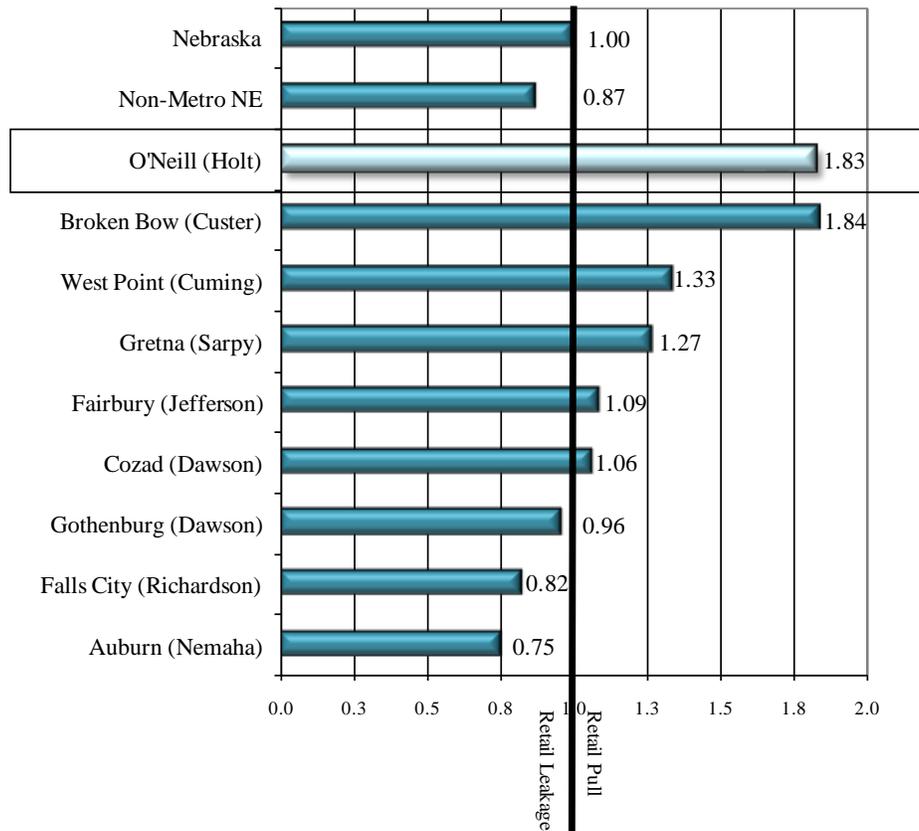
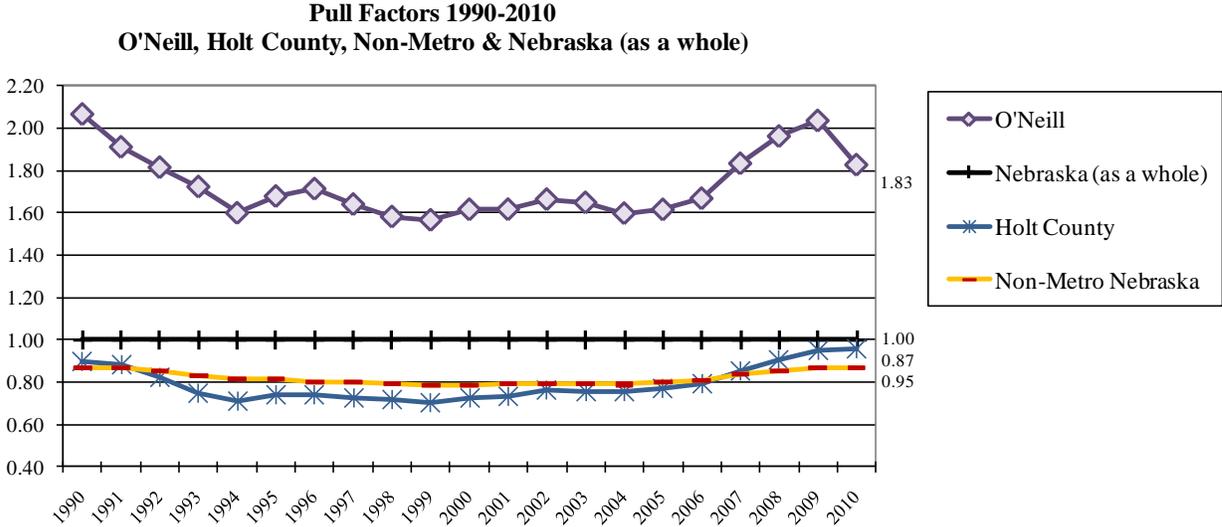


Chart 12 illustrates the pull factor trend for O’Neill, Holt County, non-metropolitan Nebraska, and Nebraska as a whole from 1990 to 2010. In examining the time line, the city of O’Neill shows retail pull significantly above the non-metro and Nebraska averages throughout the time line. Data within Holt County (as a whole) shows the pull factor has shown an average similar to the non-metropolitan county average.

Chart 12



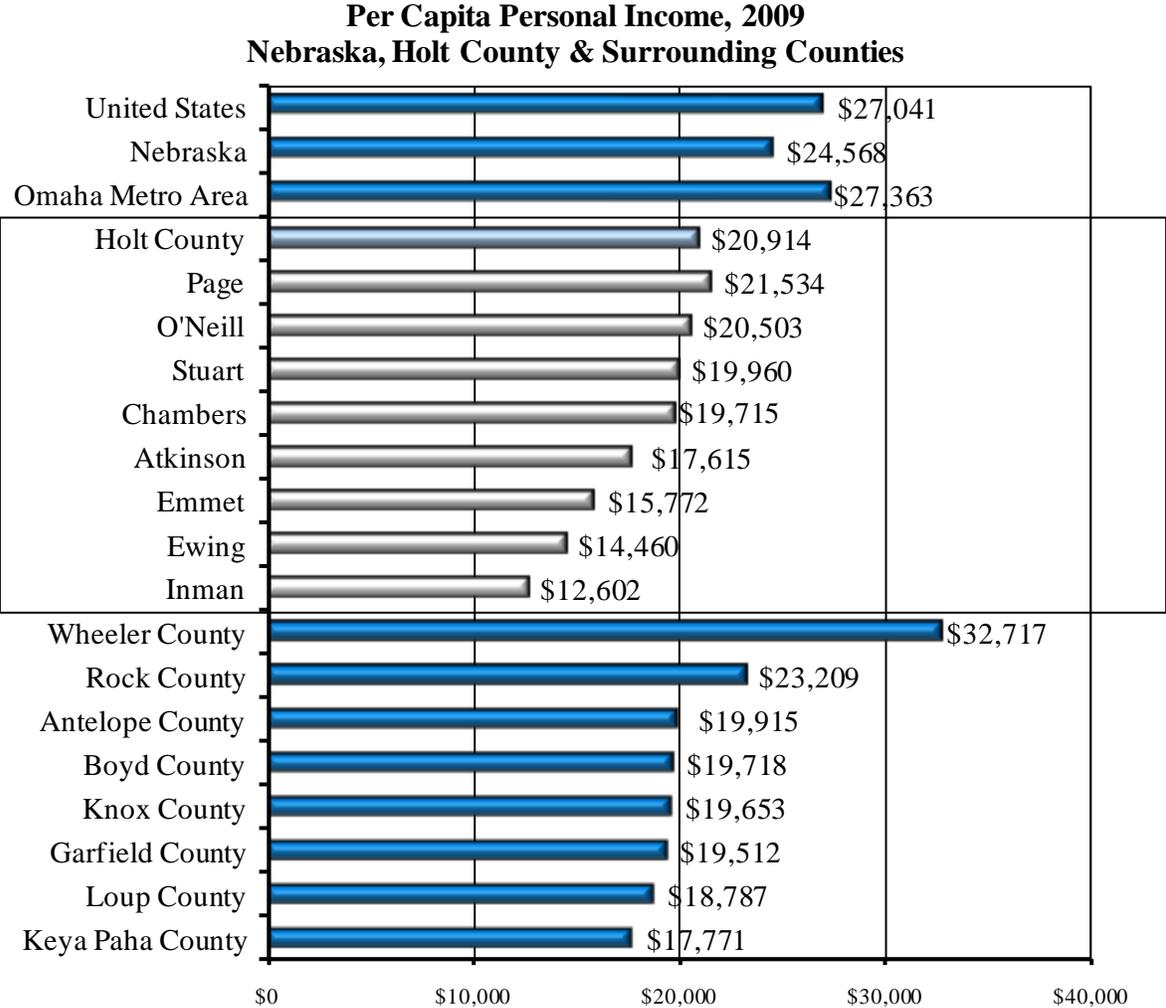
Source: U.S. Census Bureau and Nebraska Department of Revenue, 2011

Per Capita Personal Income

Chart 13 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.

Data show per capita personal income in 2009 for Holt County is estimated to be \$20,914 compared to \$24,568 for Nebraska as a whole.

Chart 13



Source: U.S. Census Bureau, 2009 inflation adjusted past 12-months, 2005-2009 American Community Survey, released December 2010

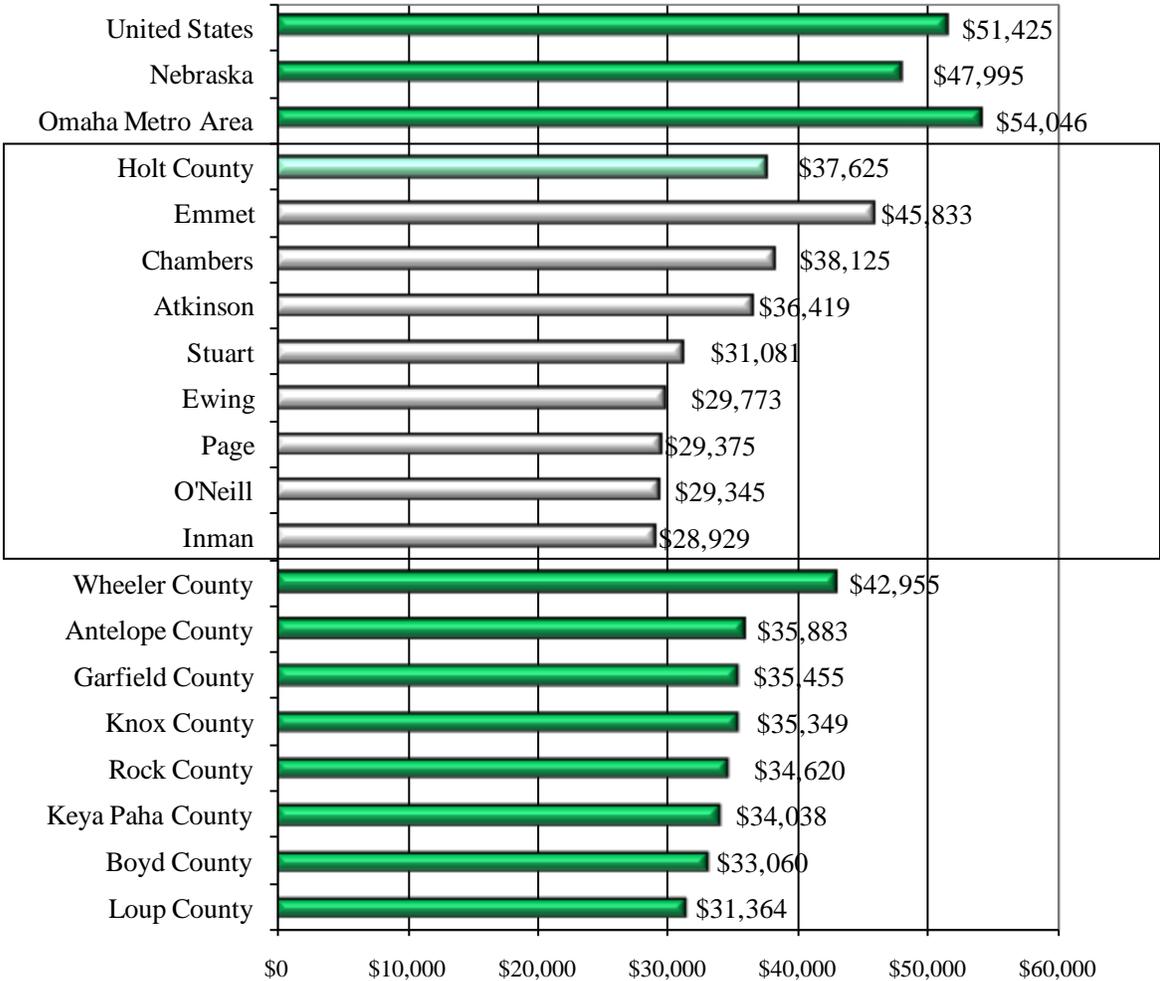
Median Household Income

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. Households (used in this study) can consist of multiple family members or can be represented by a single person.

Median household income Holt County is estimated to be \$37,625 in 2009 compared to \$47,995 for Nebraska as a whole.

Chart 14

**Median Household Income 2009
 Nebraska, Holt County & Surrounding Counties**



Source: U.S. Census Bureau, 2005-2009 American Community Survey, released December 2010