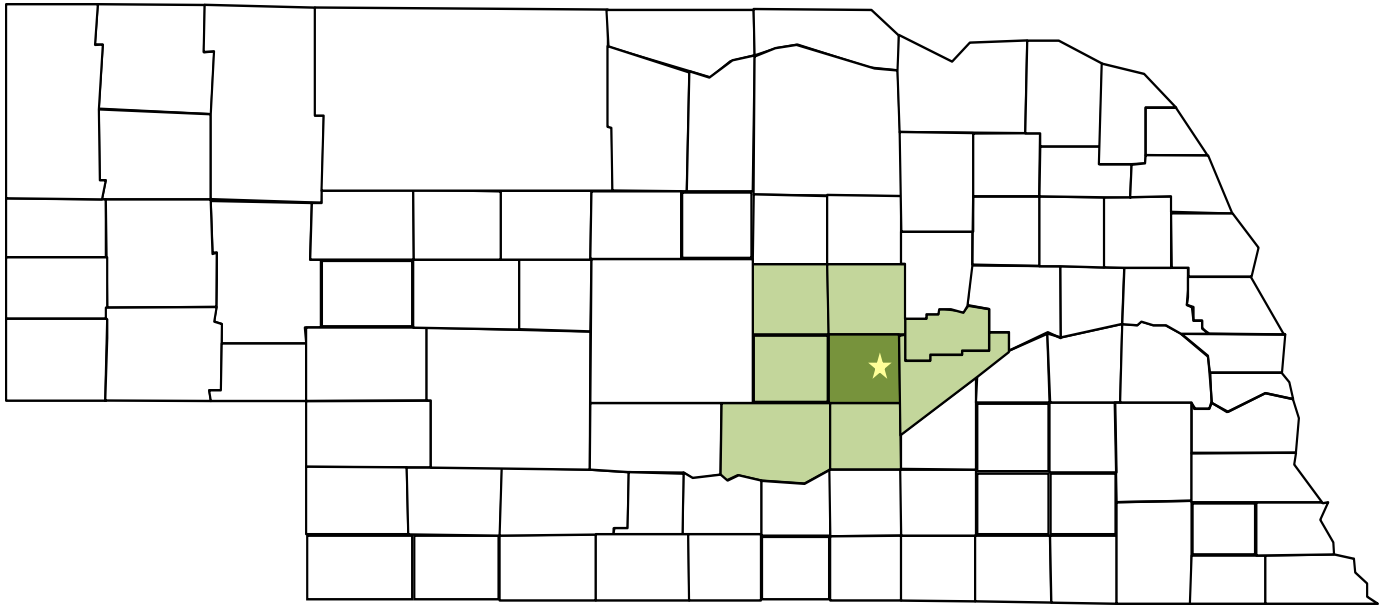


Economic and Demographic Trends

St. Paul, Howard County, and the Surrounding Area



January 2016

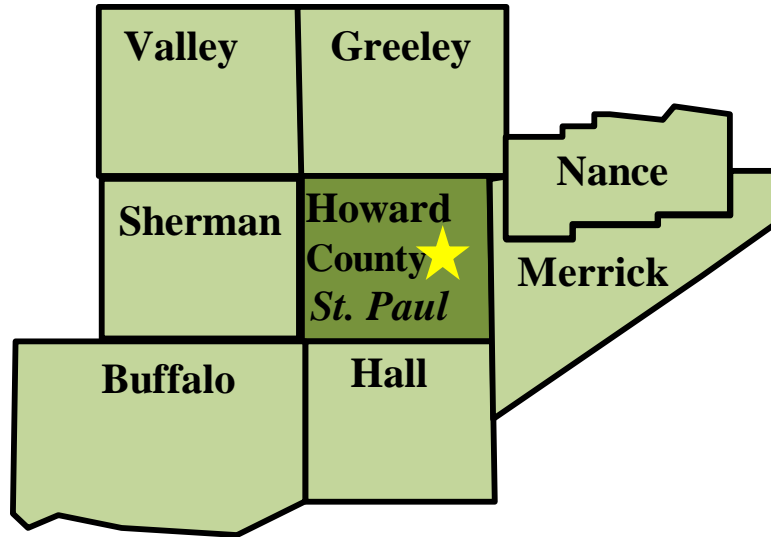
Prepared by: Ken Lemke, PhD
Nebraska Public Power District
Economic Development Department
PO Box 499, 1414 15th Street
Columbus, NE 68602-0499
(402) 563-5535
klemke@nppd.com

Available Online @ econdev.nppd.com



Nebraska Public Power District
"Always there when you need us"

Economic and Demographic Trends in St. Paul, Howard County, and the Surrounding Area



This study provides data on labor force, employment, commuting patterns, population, migration, retail sales, and income for Howard 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 Howard County, other counties included in this area are Buffalo, Greeley, Hall, Merrick, Nance, Sherman, and Valley. The retail sales section also compares retail growth between St. Paul and eight other similarly sized Nebraska communities.

Labor Force and Employment

Table 1 and Charts 1–5 (next pages) present nonfarm wage and salary data for Howard County for the period 2005–2014. 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 (below) is data on the number of people employed in the non-agriculture wage and salary sector in Howard County (regardless of their county of residence). These data indicate total nonfarm wage and salary employment in Howard County increased 16.1 percent (215 jobs) between 2005 and 2014.

Table 1 also provides employment data for Howard County by major economic sector for years 2005–2014. Of the sectors reporting complete data, the Manufacturing sector recorded the largest percentage increase in employment between 2005 and 2014 (341.7 percent or 41 jobs). The Education & Health Services sector recorded the largest actual employment increase between 2005 and 2014 (79 jobs or 94.0 percent).

Table 1

**Non-Farm Wage & Salary Employment Trends, Howard County, Nebraska
Selected Years: 2005–2014**

	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	% Change 2005-2014	# Change 2005-2014
Non-farm Employment (W&S)	1,338	1,344	1,392	1,407	1,433	1,429	1,438	1,456	1,500	1,553	16.1	215
Total Private Industries	736	746	790	798	818	818	825	830	864	921	25.1	185
Goods Producing	90	98	111	122	136	146	153	155	170	181	101.1	91
Natural Resources & Mining	42	54	66	76	87	92	98	92	84	79	88.1	37
Construction	36	32	31	32	37	40	40	48	49	50	38.9	14
Manufacturing	12	12	14	14	13	15	15	15	38	53	341.7	41
Service Providing	646	648	679	676	682	672	672	675	694	740	14.6	94
Trade, Transportation & Utilities	304	305	325	322	314	302	301	297	309	321	5.6	17
Information	13	12	12	12	(D)	10	10	11	9	9	-30.8	-4
Financial Activities	73	75	74	68	70	63	61	67	70	68	-6.8	-5
Professional & Business Services	35	36	38	42	(D)	37	35	38	35	36	2.9	1
Education & Health Services	84	87	91	93	106	116	117	116	138	163	94.0	79
Leisure & Hospitality	78	79	76	80	91	92	92	90	82	91	16.7	13
Other Services, except Public	59	54	63	60	52	52	56	56	52	53	-10.2	-6
Government	602	599	602	608	615	611	613	626	636	632	5.0	30
Federal	33	34	33	36	34	36	30	31	28	33	0.0	0
State	20	21	20	20	20	19	20	20	19	21	5.0	1
Local	549	544	549	552	561	557	564	575	588	578	5.3	29

(D) - Data withheld to avoid disclosure of individual reporting units

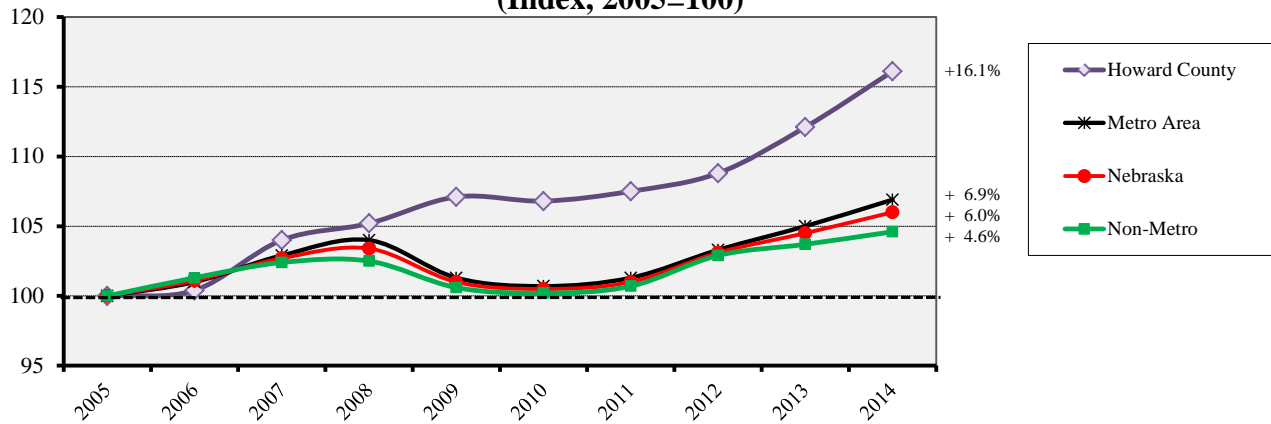
Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages, Annual Data, released June 2015
Labor Force & Work Force Summary, 2005-2014, Annually, Howard County (June 2015 data)

Chart 1 (next page) compares total nonfarm wage and salary employment growth in Howard County with metropolitan, non-metropolitan, and Nebraska as a whole for the review period 2005–2014. 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 non-farm wage and salary employment in Howard County increased 16.1 percent (215 jobs) from 2005 to 2014, compared to a 6.0 percent increase for Nebraska as a whole, a 6.9 percent increase in metropolitan Nebraska, and a 4.6 percent increase in non-metropolitan Nebraska.

Chart 1

**Nonfarm (W&S) Employment, Howard County, Nebraska,
Metro, and Non-Metro Nebraska, 2005–2014
(Index, 2005=100)**

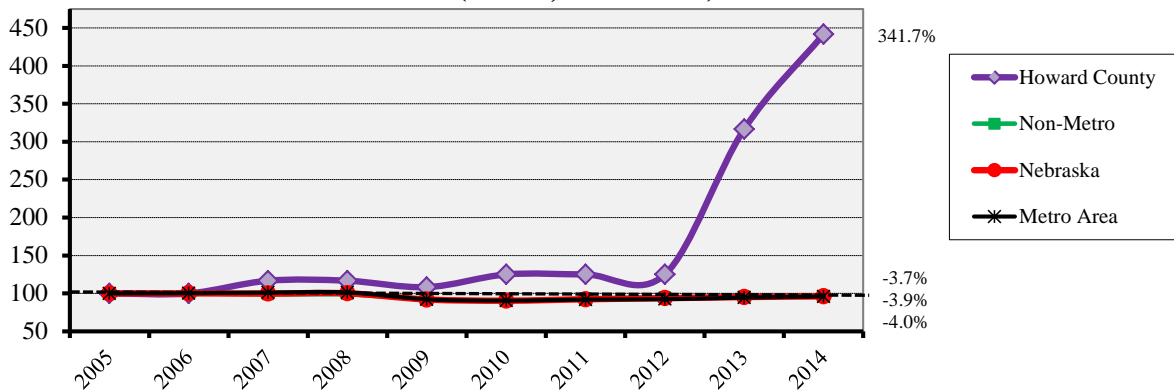


Source: Bureau of Labor Statistics, Quarterly Census of Employment & Wages (QCEW), Released June 2014

Chart 2 presents data on manufacturing wage and salary employment growth for Howard County, Nebraska, metropolitan, and non-metropolitan areas. The Manufacturing sector for Howard County recorded a 341.7 percent increase in employment (41 jobs) between 2005 and 2014. The drastic increase in manufacturing employment for Howard County since 2013 is attributed by a small manufacturing company more than quadrupling their employment. This compares to a 3.7 percent decrease in employment for non-metropolitan Nebraska; a 3.9 percent decrease for Nebraska as a whole; and a 4.0 percent decrease for metropolitan Nebraska over the same period.

Chart 2

**Manufacturing (W&S) Employment, Howard County, Nebraska,
Metro, and Non-Metro Nebraska, 2005–2014
(Index, 2005=100)**



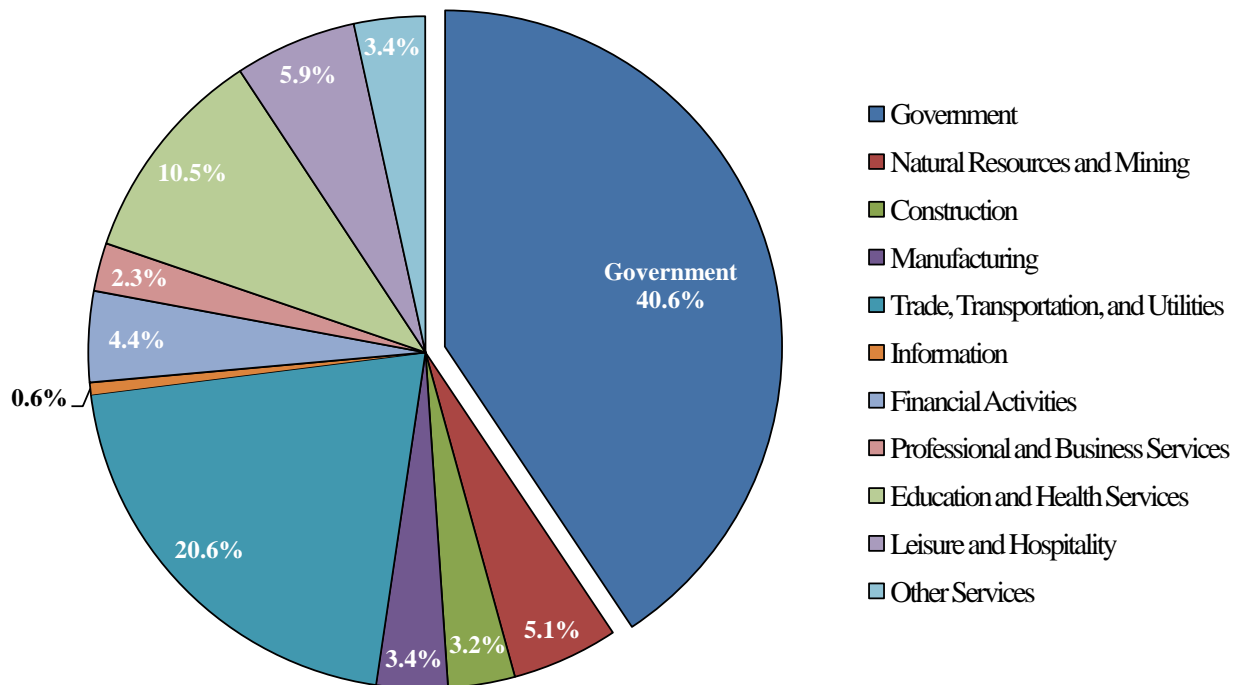
Source: Bureau of Labor Statistics, Quarterly Census of Employment & Wages (QCEW), Released June 2014

The next series of pie charts (Charts 3, 4 & 5) display the distribution of non-farm wage and salary (W&S) employment by major economic sector in Howard County compared to the non-metropolitan and metropolitan distributions.

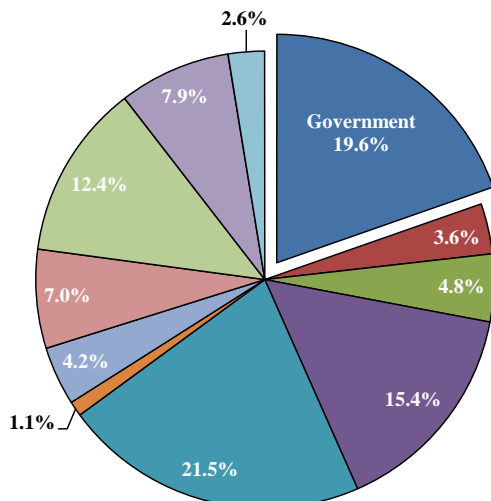
When comparing the Howard County employment sectors to non-metropolitan Nebraska, the largest deviation occurs in the Government sector which makes up 40.6 percent of the county workforce (632 employees) compared to 19.6 percent for non-metropolitan Nebraska; a difference of 21.0 percent. Comparing Howard County to the overall metropolitan distribution, the largest deviation also is found in the Government sector (40.6 percent Howard County vs. 15.1 percent metropolitan Nebraska; a difference of 25.5 percent).

Charts 3, 4, 5

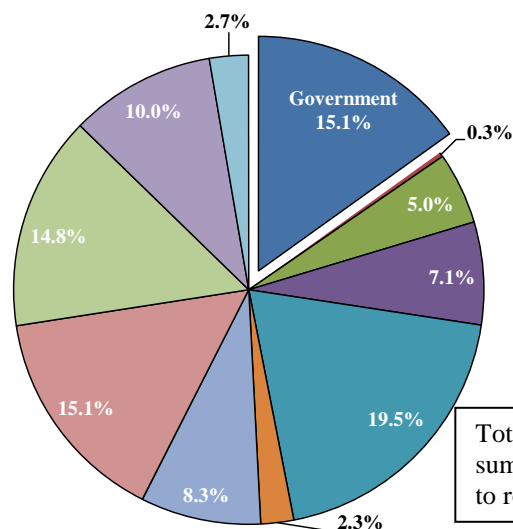
Nonfarm Wage & Salary Employment by Major Economic Sector Howard County, 2014



Non-Metro Area W&S Employment, 2014



Metro Area W&S Employment, 2014



Totals may not sum 100% due to rounding.

Source: U.S. Dept. of Labor, Bureau of Labor Statistics

The next table (Table 2) shows labor force information for Howard County for the time period 2005–2014. 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 decrease in the number of Howard County residents participating in the labor force between 2005 and 2014 (6.9 percent or 254 people).

The number of those unemployed in Howard County decreased by 6.7 percent (9 people) between 2005 and 2014. 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 Howard County unemployment rate was 3.6 percent in 2014; above that for metropolitan Nebraska (3.4 percent), above Nebraska as a whole (3.3 percent), and above non-metropolitan Nebraska (3.3 percent).

Table 2

**Labor Force & Employment Trends, Howard County, Nebraska
Selected Years: 2005–2014**

	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	% Change	# Change
	2005-2014	2005-2014	2005-2014	2005-2014	2005-2014	2005-2014	2005-2014	2005-2014	2005-2014	2005-2014	2005-2014	2005-2014
Labor Force	3,688	3,716	3,719	3,756	3,590	3,464	3,578	3,586	3,630	3,434	-6.9	-254
Unemployment	134	103	101	113	133	144	133	119	124	125	-6.7	-9
Unemployment Rate	3.6	2.8	2.7	3.0	3.7	4.2	3.7	3.3	3.4	3.6	(N/A)	(N/A)
Employment	3,554	3,613	3,618	3,643	3,457	3,320	3,445	3,467	3,506	3,309	-6.9	-245

(N/A) - Not applicable

Source: Bureau of Labor Statistics, Local Area Unemployment Statistics, Annual Data, released March 2015

Residence and Work Flow Patterns

The next series of tables show residence (Work Destination) and workflow (Home Destination) patterns for the city of St. Paul in Howard 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 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 St. Paul are from 2013.

Table 3 (pages 6–7) examines the Work Destination area for St. Paul from three perspectives: by state, by county, and by place (city). In Table 3, the Census identified 887 city labor force participants holding primary jobs. As Table 3 shows, 100.0 percent of St. Paul’s labor force participants are employed within the state of Nebraska. Approximately 33.7 percent of St. Paul workers remain within Howard County for employment with 66.3 percent leaving the county borders for work (next page). An estimated 40.1 percent of St. Paul’s labor force commutes to Hall County for employment. Looking deeper to the locality level, the table also shows the top locations where St. Paul labor force participants are employed (next page).

Table 3

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

2013

	Count	Share
Total Primary Jobs	887	100.0%

By States

Job Counts by States Where Workers are Employed

2013

	Count	Share
Nebraska	887	100.0%
All Other Locations	0	0.0%

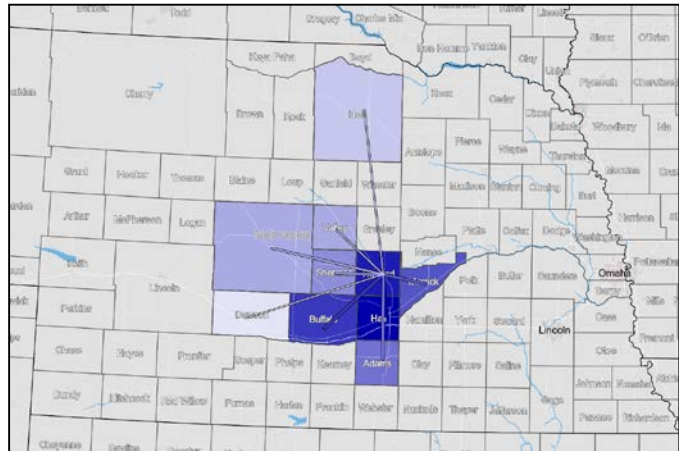


Source: U.S. Census Bureau, LED Origin-Destination Data Base, Jan. 2016

Table 3 (continued)

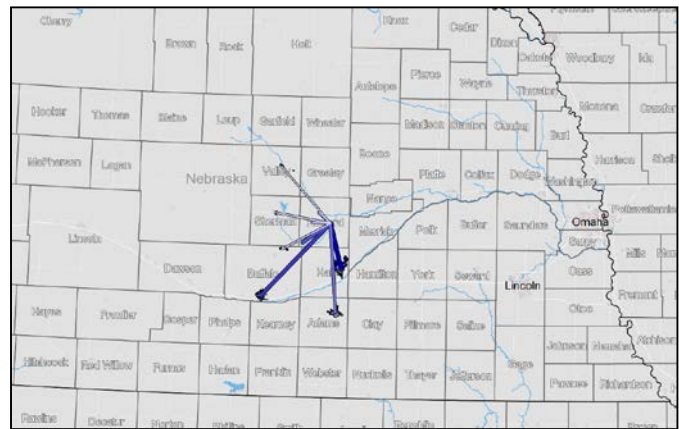
By Counties
Job Counts by Counties Where Workers are Employed
2013

	Count	Share
Hall County, NE	356	40.1%
Howard County, NE	299	33.7%
Buffalo County, NE	64	7.2%
Merrick County, NE	19	2.1%
Adams County, NE	14	1.6%
Sherman County, NE	13	1.5%
Custer County, NE	12	1.4%
Valley County, NE	12	1.4%
Holt County, NE	11	1.2%
Dawson County, NE	10	1.1%
All Other Locations	77	8.7%



By Places (top 10)
Job Counts by Places (Cities, CDPs, etc.) Where Workers are Employed
2013

	Count	Share
Grand Island city, NE	322	36.3%
St. Paul city, NE	216	24.4%
Kearney city, NE	42	4.7%
Howard City village, NE	19	2.1%
Hastings city, NE	13	1.5%
Elba village, NE	12	1.4%
Farwell village, NE	11	1.2%
Loup City city, NE	9	1.0%
Ravenna city, NE	9	1.0%
Ord city, NE	8	0.9%
All Other Locations	226	25.5%



Source: U.S. Census Bureau, LED Origin-Destination Data Base, Jan. 2016

People also travel from other locations to work in St. Paul—this is the Home Destination report or the labor shed area. Table 4 (pages 8–9) depicts the home locations of those employed within St. Paul. The Census identified 833 primary jobs within St. Paul. As Table 4 indicates, 98.7 percent of these jobs are held by Nebraska residents. Approximately 61.7 percent of St. Paul 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

Where Workers Live Who are Employed in the Selection Area

2013

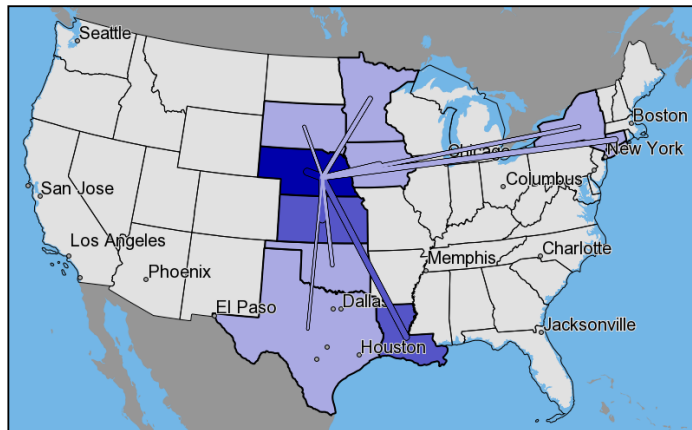
	Count	Share
Total Primary Jobs	833	100.0%

By States

Job Counts by States Where Workers Live

2013

	Count	Share
Nebraska	822	98.7%
Kansas	2	0.2%
Louisiana	2	0.2%
Connecticut	1	0.1%
Iowa	1	0.1%
Minnesota	1	0.1%
New York	1	0.1%
Oklahoma	1	0.1%
South Dakota	1	0.1%
Texas	1	0.1%
All Other Locations	0	0.0%

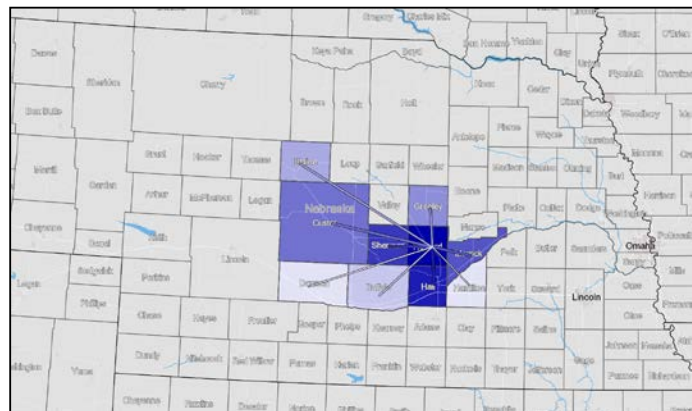


By Counties

Job Counts by Counties Where Workers Live - Primary Jobs

2013

	Count	Share
Howard County, NE	514	61.7%
Hall County, NE	50	6.0%
Sherman County, NE	37	4.4%
Merrick County, NE	29	3.5%
Custer County, NE	21	2.5%
Greeley County, NE	18	2.2%
Blaine County, NE	14	1.7%
Buffalo County, NE	9	1.1%
Dawson County, NE	8	1.0%
Hamilton County, NE	8	1.0%
All Other Locations	125	15.0%

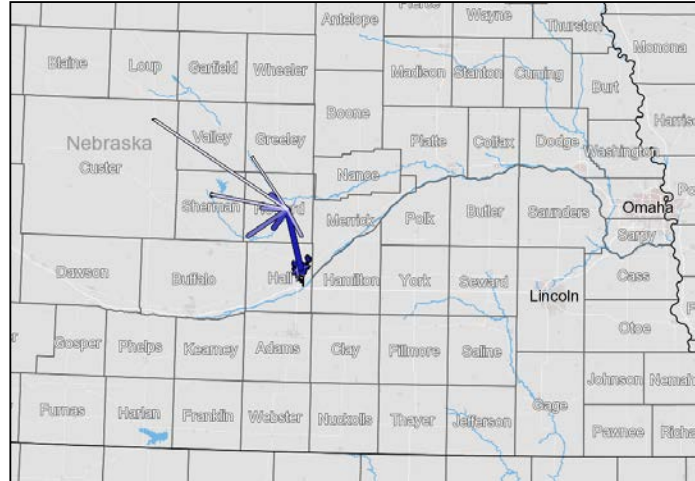


Source: U.S. Census Bureau, LED Origin-Destination Data Base, Jan. 2016

Table 4 (continued)

By Places (top 10)
Job Counts by Places (Cities, CDPs, etc.) Where Workers Live
2013

	Count	Share
St. Paul city, NE	216	25.9%
Grand Island city, NE	36	4.3%
Dannebrog village, NE	33	4.0%
Elba village, NE	15	1.8%
Howard City village, NE	14	1.7%
Farwell village, NE	13	1.6%
St. Libory CDP, NE	12	1.4%
Loup City city, NE	10	1.2%
Sargent city, NE	6	0.7%
Scotia village, NE	6	0.7%
All Other Locations	472	56.7%



Source: U.S. Census Bureau, LED Origin-Destination Data Base, Jan. 2016

The next table (Table 5, pages 9–10) shows an inflow/outflow report for the St. Paul 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 Longitudinal Employer-Household Dynamics (LEHD) section and help identify characteristics of labor force movement for St. Paul.

Table 5

Inflow/Outflow Report

Selection Area Labor Market Size (Primary Jobs)	2013		2012		2011	
	Count	Share	Count	Share	Count	Share
Employed in the Selection Area	833	100.0%	809	100.0%	857	100.0%
Living in the Selection Area	887	106.5%	885	109.4%	867	101.2%
Net Job Inflow (+) or Outflow (-)	-54	-	-76	-	-10	-

In-Area Labor Force Efficiency (Primary Jobs)	2013		2012		2011	
	Count	Share	Count	Share	Count	Share
Living in the Selection Area	887	100.0%	885	100.0%	867	100.0%
Living and Employed in the Selection Area	216	24.4%	212	24.0%	215	24.8%
Living in the Selection Area but Employed Outside	671	75.6%	673	76.0%	652	75.2%

In-Area Employment Efficiency (Primary Jobs)	2013		2012		2011	
	Count	Share	Count	Share	Count	Share
Employed in the Selection Area	833	100.0%	809	100.0%	857	100.0%
Employed and Living in the Selection Area	216	25.9%	212	26.2%	215	25.1%
Employed in the Selection Area but Living Outside	617	74.1%	597	73.8%	642	74.9%

Table 5 (continued)

Outflow Job Characteristics (Primary Jobs)	2013		2012		2011	
	Count	Share	Count	Share	Count	Share
External Jobs Filled by Residents	671	100.0%	673	100.0%	652	100.0%
Workers Aged 29 or younger	153	22.8%	138	20.5%	140	21.5%
Workers Aged 30 to 54	386	57.5%	383	56.9%	380	58.3%
Workers Aged 55 or older	132	19.7%	152	22.6%	132	20.2%
Workers Earning \$1,250 per month or less	123	18.3%	135	20.1%	144	22.1%
Workers Earning \$1,251 to \$3,333 per month	279	41.6%	307	45.6%	299	45.9%
Workers Earning More than \$3,333 per month	269	40.1%	231	34.3%	209	32.1%
Workers in the "Goods Producing" Industry Class	200	29.8%	192	28.5%	184	28.2%
Workers in the "Trade, Transportation, and Utilities" Industry Class	148	22.1%	171	25.4%	144	22.1%
Workers in the "All Other Services" Industry Class	323	48.1%	310	46.1%	324	49.7%

Inflow Job Characteristics (Primary Jobs)	2013		2012		2011	
	Count	Share	Count	Share	Count	Share
Internal Jobs Filled by Outside Workers	617	100.0%	597	100.0%	642	100.0%
Workers Aged 29 or younger	139	22.5%	128	21.4%	162	25.2%
Workers Aged 30 to 54	309	50.1%	298	49.9%	311	48.4%
Workers Aged 55 or older	169	27.4%	171	28.6%	169	26.3%
Workers Earning \$1,250 per month or less	180	29.2%	194	32.5%	229	35.7%
Workers Earning \$1,251 to \$3,333 per month	278	45.1%	283	47.4%	269	41.9%
Workers Earning More than \$3,333 per month	159	25.8%	120	20.1%	144	22.4%
Workers in the "Goods Producing" Industry Class	24	3.9%	41	6.9%	20	3.1%
Workers in the "Trade, Transportation, and Utilities" Industry Class	137	22.2%	151	25.3%	153	23.8%
Workers in the "All Other Services" Industry Class	456	73.9%	405	67.8%	469	73.1%

Interior Flow Job Characteristics (Primary Jobs)	2013		2012		2011	
	Count	Share	Count	Share	Count	Share
Internal Jobs Filled by Residents	216	100.0%	212	100.0%	215	100.0%
Workers Aged 29 or younger	45	20.8%	42	19.8%	54	25.1%
Workers Aged 30 to 54	103	47.7%	108	50.9%	96	44.7%
Workers Aged 55 or older	68	31.5%	62	29.2%	65	30.2%
Workers Earning \$1,250 per month or less	64	29.6%	62	29.2%	83	38.6%
Workers Earning \$1,251 to \$3,333 per month	89	41.2%	97	45.8%	83	38.6%
Workers Earning More than \$3,333 per month	63	29.2%	53	25.0%	49	22.8%
Workers in the "Goods Producing" Industry Class	9	4.2%	8	3.8%	7	3.3%
Workers in the "Trade, Transportation, and Utilities" Industry Class	40	18.5%	43	20.3%	46	21.4%
Workers in the "All Other Services" Industry Class	167	77.3%	161	75.9%	162	75.3%

Source: U.S. Census Bureau, LED Origin-Destination Data Base, Jan. 2016

The Distance/Direction Report depicted in Table 6 and Figure 1 shows the number (count) and percentage (share) of primary job holders living in St. Paul and the distance they travel to work. Looking at Table 6, the count of primary job holders living within St. Paul is greater in 2013 compared to 2011. The distribution of miles traveled to work has slightly shifted since 2011. Figure 1 shows the location and concentration of these workplaces.

Table 6

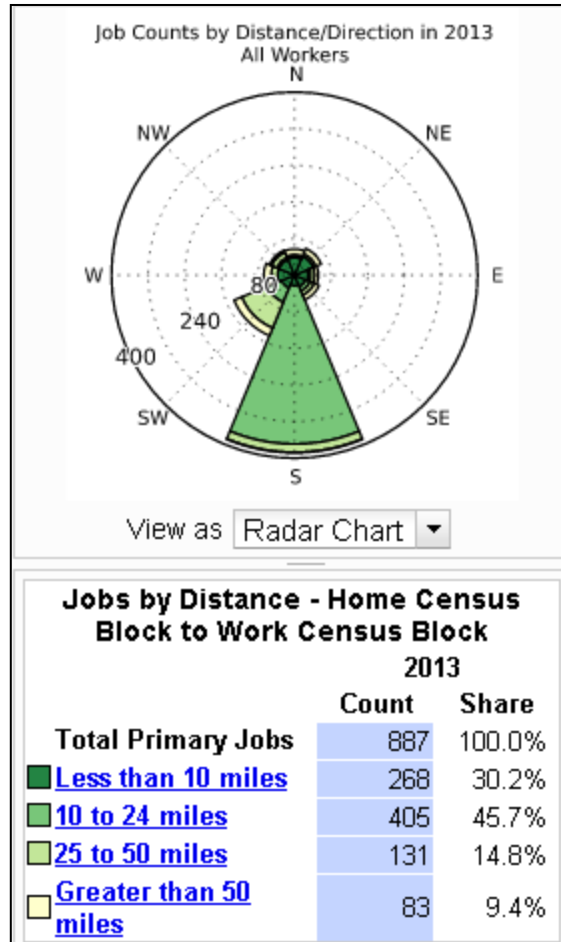
Distance/Direction Report - Home to Work Census Block

Job Counts in Work Blocks by Distance Only

	2013		2012		2011	
	Count	Share	Count	Share	Count	Share
Total Primary Jobs	887	100.0%	885	100.0%	867	100.0%
Less than 10 miles	268	30.2%	269	30.4%	267	30.8%
10 to 24 miles	405	45.7%	421	47.6%	396	45.7%
25 to 50 miles	131	14.8%	118	13.3%	128	14.8%
Greater than 50 miles	83	9.4%	77	8.7%	76	8.8%

Source: U.S. Census Bureau, Labor Area Dynamics, OnTheMap, Jan. 2016

Figure 1



Source: U.S. Census Bureau, Labor Area Dynamics, OnTheMap, Jan. 2016

Table 7 and Figure 2 show the number (count) and percentage (share) of people employed within St. Paul and the distance to their homes. Looking at Table 7, the number of primary jobs held within St. Paul has decreased since 2011. The data also show the majority of St. Paul employees continue to travel less than 25 miles from work to home. Figure 2 shows the concentration of job counts by distance and direction.

Table 7

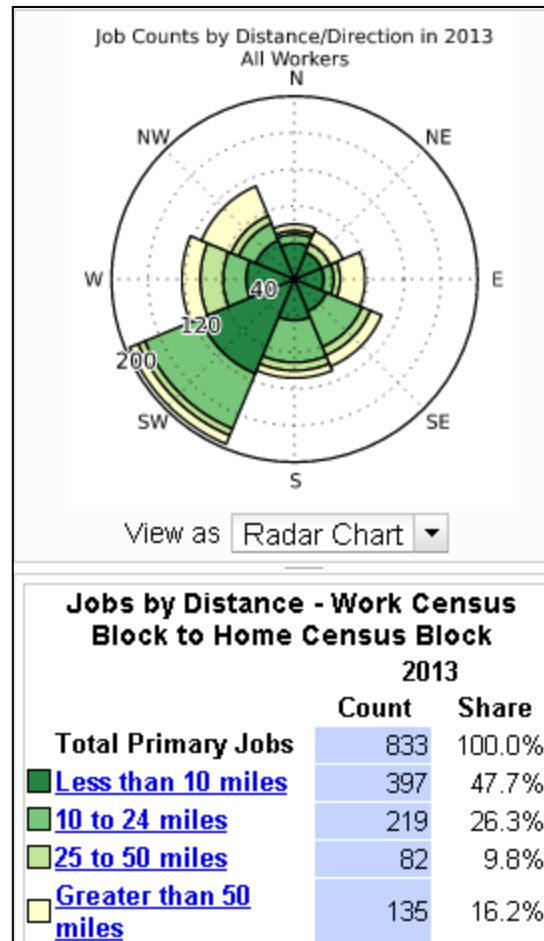
Distance/Direction Report - Work to Home Census Block

Job Counts in Home Blocks by Distance Only

	2013		2012		2011	
	Count	Share	Count	Share	Count	Share
Total Primary Jobs	833	100.0%	809	100.0%	857	100.0%
Less than 10 miles	397	47.7%	375	46.4%	413	48.2%
10 to 24 miles	219	26.3%	201	24.8%	200	23.3%
25 to 50 miles	82	9.8%	107	13.2%	113	13.2%
Greater than 50 miles	135	16.2%	126	15.6%	131	15.3%

Source: U.S. Census Bureau, Labor Area Dynamics, OnTheMap, Jan. 2016

Figure 2



Source: U.S. Census Bureau, Labor Area Dynamics, OnTheMap, Jan. 2016

Population and Migration Trends

The following tables (Tables 8 and 9) present population trend data for Howard County and the surrounding area. As Table 8 indicates, Howard County's population experienced an average annual decrease of 0.2 percent between 1970 and 2010 for a total decrease of 7.8 percent or 533 people. This population decrease compares to an average annual increase of 0.5 percent, 23.0 percent total, for Nebraska as a whole. Howard County reported an average annual 0.3 percent increase in population from 2010 to 2014 (88 people total).

Table 8

County Population 1970–2014 Howard County and the Surrounding Area

Location	----Year----						Avg. Annual % Change	Avg. Annual % Change
	1970	1980	1990	2000	2010	2014	1970-2010	2010-2014
Nebraska	1,485,333	1,569,825	1,578,417	1,711,265	1,826,341	1,881,503	0.5	0.7
Howard County	6,807	6,773	6,057	6,567	6,274	6,362	-0.2	0.3
Buffalo County	31,222	34,797	37,447	42,259	46,102	48,224	1.0	1.1
Greeley County	4,000	3,462	3,006	2,714	2,538	2,482	-1.1	-0.6
Hall County	42,851	47,690	48,925	53,534	58,607	61,492	0.8	1.2
Merrick County	8,751	8,945	8,049	8,204	7,845	7,766	-0.3	-0.3
Nance County	5,142	4,740	4,275	4,038	3,735	3,570	-0.8	-1.1
Sherman County	4,725	4,226	3,718	3,318	3,152	3,074	-1.0	-0.6
Valley County	5,783	5,633	5,169	4,647	4,260	4,204	-0.8	-0.3

Source: U.S. Bureau of the Census, Census of Population, May 2015

Table 9 data reveals the population of Howard County's incorporated places as a whole experienced an average annual population increase of 0.1 percent from 1970 to 2010 and an average annual increase of 0.4 percent from 2010 to 2014 for a total increase of 4.9 percent (151 people) from 1970 to 2014. St. Paul, the county's largest city, reported a 15.3 percent increase in population (309 people) between 1970 and 2014. The unincorporated areas outside of the selected communities experienced a 16.1 percent decrease (596 people) during the period 1970–2014.

Table 9

County Population 1970–2014 Howard County Communities and Unincorporated Areas

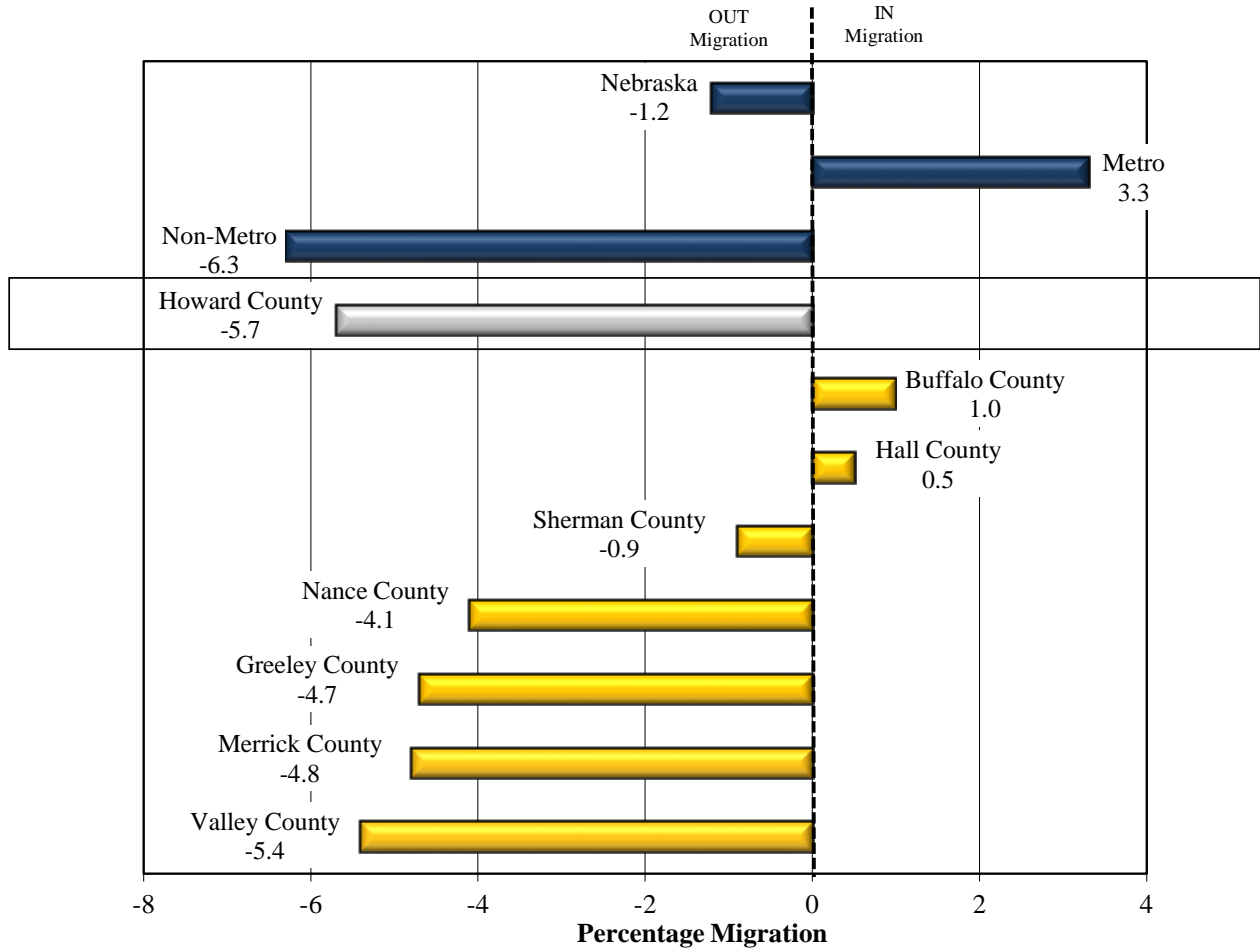
Location	----Year----						Avg. Annual % Change	Avg. Annual % Change
	1970	1980	1990	2000	2010	2014	1970-2010	2010-2014
Nebraska	1,485,333	1,569,825	1,578,417	1,711,265	1,826,341	1,881,503	0.5	0.7
Howard County	6,807	6,773	6,057	6,567	6,274	6,362	-0.2	0.3
Cotesfield	76	82	60	66	46	46	-1.2	0.0
Cushing	43	48	25	31	32	32	-0.7	0.0
Dannebrog	384	356	304	352	303	305	-0.6	0.2
Elba	211	218	222	243	215	216	0.0	0.1
Farwell	172	165	152	148	122	121	-0.9	-0.2
Howard City	182	228	203	221	189	190	0.1	0.1
St. Paul	2,026	2,094	2,077	2,218	2,290	2,335	0.3	0.5
Total Incorporated Places	3,094	3,191	3,043	3,279	3,197	3,245	0.1	0.4
Unincorporated Areas	3,713	3,582	3,014	3,288	3,077	3,117	-0.5	0.3

Source: U.S. Bureau of the Census, Census of Population, May 2015

The next two charts (Chart 6 & 7) graphically depict the migration patterns for Nebraska, Howard 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 2000–2010 decade, Howard County experienced a net out-migration of 372 people or 5.7 percent of its 2000 population.

Chart 6

2000–2010 Net Migration as Percent of 2000 Population Howard County and the Surrounding Area

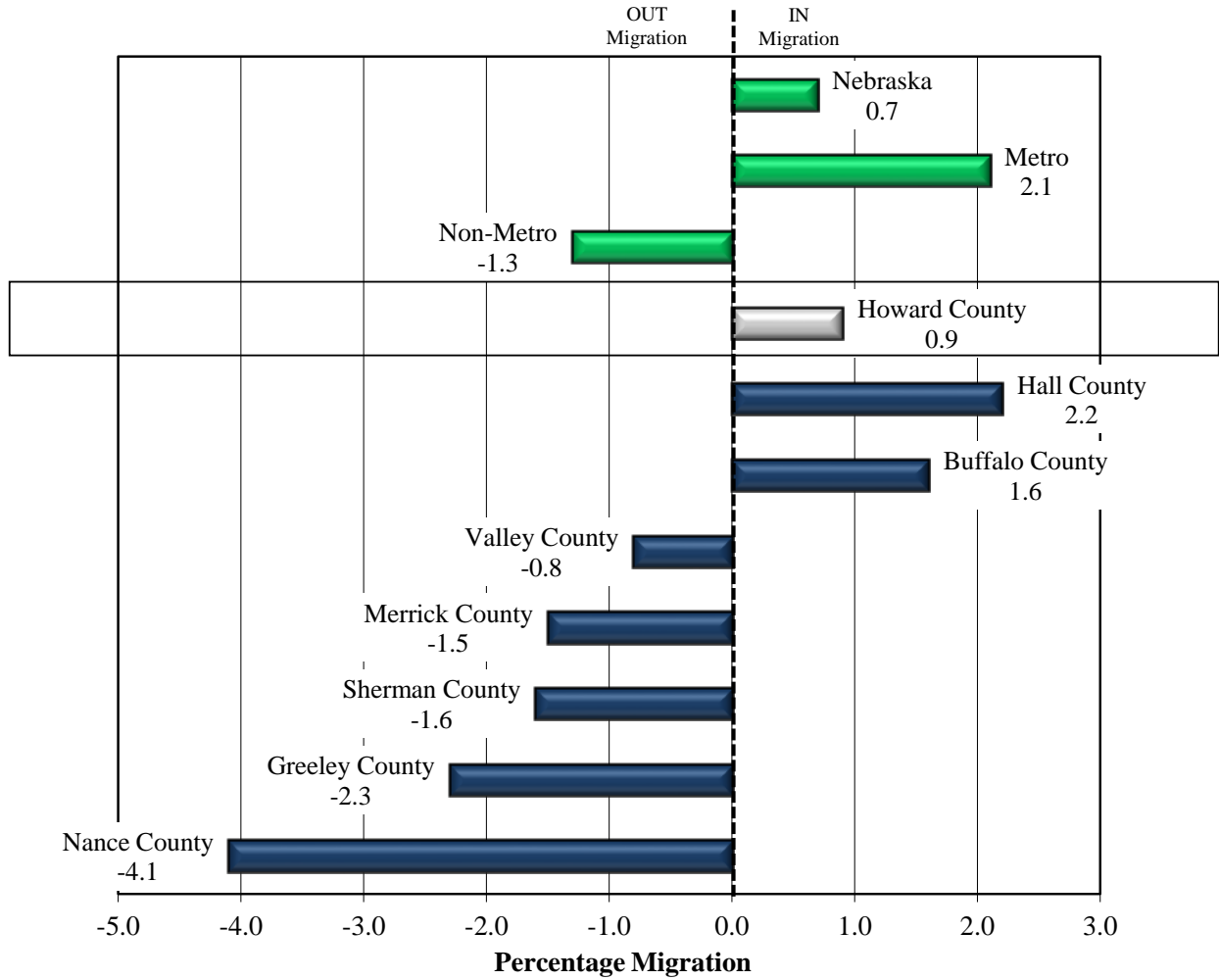


Source: U.S. Census Bureau, County population and estimated components of population change, May 2015

Looking at the years 2010–2014 (Chart 7), Howard County experienced a net in-migration of 56 people or 0.9 percent of its 2010 population.

Chart 7

2010–2014 Net Migration as Percent of 2010 Population Howard County and the Surrounding Area



Source: U.S. Census Bureau, County population and estimated components of population change, May 2015

The next two tables (Tables 10 and 11) provide detail on migration patterns. Data reported in these tables are 2009–2013, five-year estimates, which are 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 factors.

Table 10 data show 87.7 percent of the 366 people moving into Howard County moved from other Nebraska locations (321 people). Data also reveal 34 people (9.3 percent) migrated into the county from other states and 3.0 percent (11 people) migrated from abroad.

Table 10

**Howard County, Nebraska, 2009–2013, Five-Year Estimate
Inflow Into County**

	Number	Percent
Movers within the United States	672	98.4
Within Same County	317	46.4
Different County, Same State	321	47.0
Different State	34	5.0
Movers from Abroad	11	1.6
Total Movement	683	

Source: American Community Survey, County-to-County Migration
Flows, 2009-2013 data, accessed July 2015

**Reported Counties
(where people moved from)**

State	County	Number
Nebraska	Hall County	118
Nebraska	Greeley County	74
Nebraska	Adams County	19
Nebraska	Douglas County	18
Nebraska	Lancaster County	17
Nebraska	Custer County	15
Nebraska	Hamilton County	15
Nebraska	Clay County	14
Europe	-	11
Nebraska	Kearney County	9
Illinois	Iroquois County	7
Texas	Potter County	7
Nebraska	Sherman County	6
Florida	Highlands County	5
Iowa	Union County	5
Nebraska	Boone County	5
North Carolina	Nash County	5
Georgia	Cobb County	3
Nebraska	Brown County	3
Nebraska	Nuckolls County	3
Nebraska	Valley County	3
Nebraska	Buffalo County	2
North Dakota	Ward County	2

Source: American Community Survey, County-to-County Migration
Flows, 2009-2013 data, accessed July 2015

The 2009–2013, five-year estimates in Table 11 reveal 89.1 percent of the 669 people migrating out of Howard County remained in the state of Nebraska (596 people). Data show 73 Howard County residents (10.9 percent) also moved to other states during this time period. Employment, housing, and educational opportunities located in these counties play a major role in this migration pattern.

Table 11

Howard County, Nebraska, 2009–2013, Five-Year Estimate Outflow From County

	Number	Percent
Movers within the United States	986	100.0
Within Same County	317	32.2
Different County, Same State	596	60.4
Different State	73	7.4
Movers to Puerto Rico	0	0
Total Movement	986	

Source: American Community Survey, County-to-County Migration Flows, 2009-2013 data, accessed July 2015

Reported Counties (where people moved to)

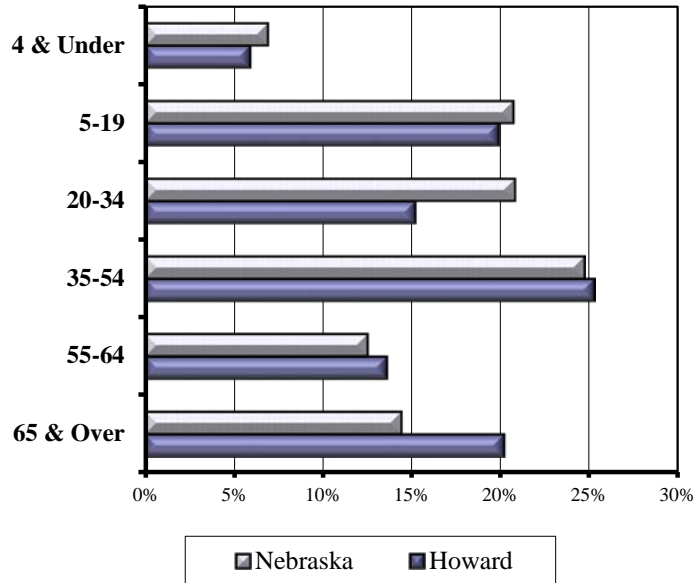
State	County	Number
Nebraska	Hall County	251
Nebraska	Platte County	82
Nebraska	Buffalo County	78
Nebraska	Merrick County	47
Nebraska	Seward County	47
Montana	Yellowstone County	36
Nebraska	Lancaster County	29
Nebraska	Pierce County	19
Nebraska	Madison County	12
Nebraska	York County	8
South Dakota	Custer County	8
Wisconsin	Fond du Lac County	8
Nebraska	Greeley County	7
Kansas	Logan County	5
Nebraska	Saline County	5
Kansas	Osborne County	4
Kansas	Sheridan County	4
Nebraska	Franklin County	4
Nebraska	Valley County	4
Wisconsin	Waupaca County	4
Nebraska	Custer County	3
North Dakota	Dickey County	3
Iowa	Pottawattamie County	1

Source: American Community Survey, County-to-County Migration Flows, 2009-2013 data, accessed July 2015

The following chart and table (Chart 8; Table 12) compare the U.S. Census Bureau’s age distribution of population for Nebraska as a whole and Howard County. The population of Howard County is significantly older in age than Nebraska as a whole. The median age for Howard County residents in 2014 was 42.9 years of age compared to 36.2 years of age for residents of Nebraska as a whole.

Chart 8

Age Distribution of the Population, 2014 Howard County and Nebraska



Source: U.S. Census Bureau, "Annual Estimates of the Resident Population for Selected Age Groups by Sex," July 2015

Table 12

Age Distribution of the Population, 2014 Howard County and Nebraska

	2014 Population		Percent	
	Nebraska	Howard	Nebraska	Howard
4 & Under	130,178	376	6.9%	5.9%
5-19	389,683	1,264	20.7%	19.9%
20-34	391,432	965	20.8%	15.2%
35-54	464,329	1,611	24.7%	25.3%
55-64	234,892	863	12.5%	13.6%
65 & Over	270,989	1,283	14.4%	20.2%
Total	1,881,503	6,362	100%	100%
Median Age	36.2	42.9		

Source: U.S. Census Bureau, "Annual Estimates of the Resident Population for Selected Age Groups by Sex," July 2015

Table 13 shows additional median ages as estimated by the American Community Survey for communities within Howard County and the surrounding counties both as a total and by gender. These are five-year estimates and differ from the U.S. Census Bureau's single year distributions. Chart 9 graphically depicts the median age distribution for the study area.

Table 13

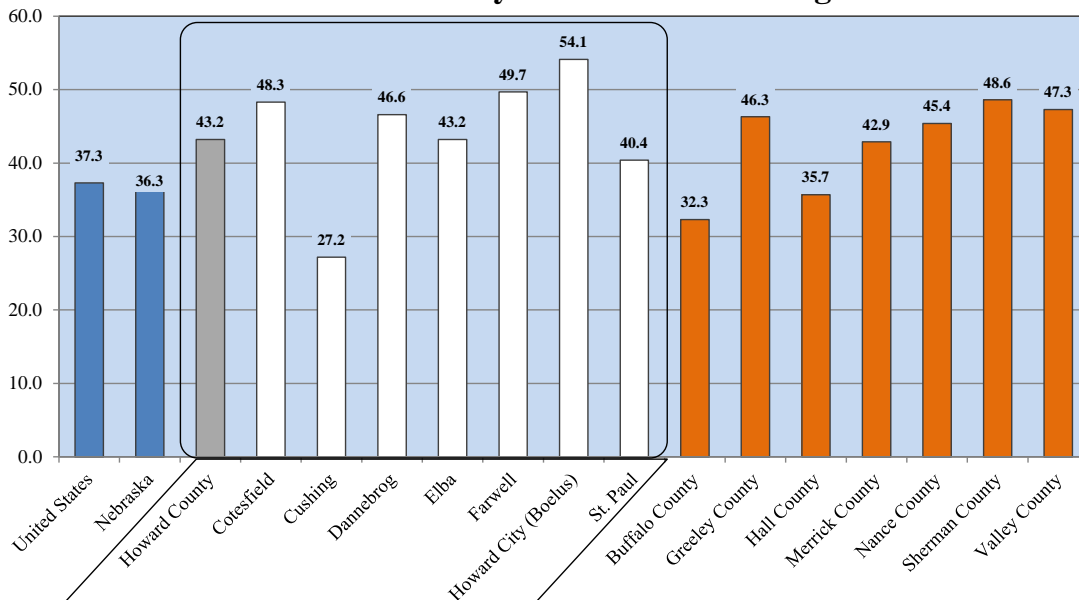
**Median Age by Location and Gender
Five-Year Estimate, 2009–2013
Howard County and the Surrounding Area**

	Median Age		
	Total	Male	Female
United States	37.3	36.0	38.7
Nebraska	36.3	35.0	37.5
Howard County	43.2	40.5	45.8
Cotesfield	48.3	33.8	50.6
Cushing	27.2	27.2	25.0
Dannebrog	46.6	41.9	49.6
Elba	43.2	44.7	39.7
Farwell	49.7	38.4	54.5
Howard City (Boelus)	54.1	52.5	54.1
St. Paul	40.4	36.3	46.7
Buffalo County	32.3	31.0	33.5
Greeley County	46.3	46.4	46.3
Hall County	35.7	34.8	37.1
Merrick County	42.9	41.9	43.7
Nance County	45.4	44.0	45.9
Sherman County	48.6	46.9	49.3
Valley County	47.3	47.7	47.1

Data Set: 2009-2013 American Community Survey 5-Year Estimates
Source: U.S. Census Bureau, 2009-2013 American Community Survey, March 2015

Chart 9

**Median Age by Location, Five-Year Estimate, 2009–2013
Howard County and the Surrounding Area**



Data Set: 2009-2013 American Community Survey 5-Year Estimates
Source: U.S. Census Bureau, 2009-2013 American Community Survey, March 2015

Retail Sales

Table 14 and Chart 10 show the retail sales (non-motor vehicle) pull factors for Howard County and the surrounding area for 2014. 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

2014 Retail Sales (Non-Motor Vehicle) Pull Factors Nebraska, Howard County, and Surrounding Counties

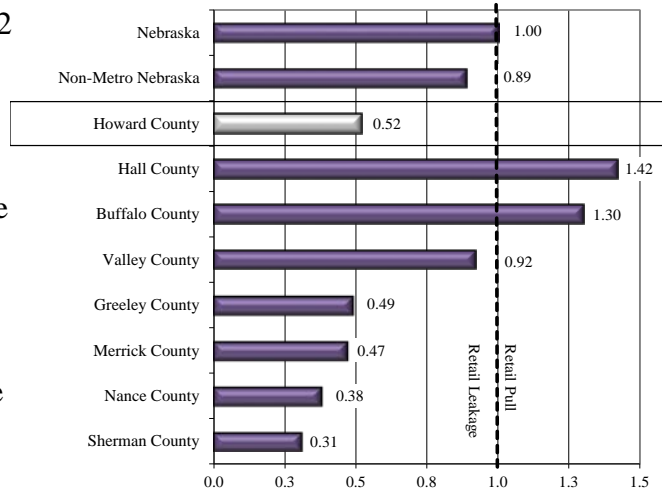
	2014 Population	2014 Retail Sales (x \$1,000)	2014 Per Cap Sales (\$)	2014 Pull Factor
Nebraska	1,855,487	23,068,893	12,261	1.00
Non-Metro Nebraska	781,665	8,496,437	10,887	0.89
Howard County	6,305	40,333	6,340	0.52
Buffalo County	47,644	769,046	15,947	1.30
Greeley County	2,457	14,904	6,005	0.49
Hall County	60,335	1,072,666	17,444	1.42
Merrick County	7,797	44,452	5,724	0.47
Nance County	3,703	16,706	4,680	0.38
Sherman County	3,124	11,676	3,798	0.31
Valley County	4,229	47,267	11,243	0.92

Source: U.S. Census Bureau and Nebraska Department of Revenue, May 2015

Chart 10

Reviewing the pull factors at the county level indicates Howard County experiences net retail leakages. The 2014 pull factor of 0.52 indicates, on a per capita basis, retail sales in Howard County are much 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 Howard County (0.52) with the pull factor for the non-metropolitan area of Nebraska (0.89) indicates per capita retail sales in Howard County are 41.8 percent below the average per capita retail sales in the non-metropolitan area of Nebraska.

2014 Retail Sales (NMV) Pull Factors, Nebraska, Howard County & Surrounding Counties



Source: U.S. Census Bureau and Nebraska Department of Revenue, May 2015

Table 15 and Chart 11 compare the 2014 pull factors for selected area communities. The community of St. Paul’s pull factor of 1.21 indicates that, on a per capita basis, non-motor vehicle retail sales in St. Paul are approximately 21.0 percent greater than the state’s average per capita sales.

Table 15

2014 Retail Sales (NMV) Pull Factors Nebraska, Howard County, and Selected Study Area Communities

	2014 Population	2014 Retail Sales (x \$1,000)	2014 Per Cap Sales (\$)	2014 Pull Factor
Nebraska	1,855,487	23,068,893	12,261	1.00
Non-Metro Nebraska	781,665	8,496,437	10,887	0.89
Howard County	6,305	40,333	6,340	0.52
St. Paul (Howard)	2,335	34,628	14,830	1.21
Kearney (Buffalo)	32,469	724,791	22,323	1.82
Spalding (Greeley)	467	9,914	21,229	1.73
Grand Island (Hall)	51,236	1,043,628	20,369	1.66
Central City (Merrick)	2,890	32,424	11,219	0.92
Fullerton (Nance)	1,249	11,258	9,014	0.74
Loup City (Sherman)	1,006	8,234	8,185	0.67
Ord (Valley)	2,084	40,559	19,462	1.59

Source: U.S. Census Bureau and Nebraska Department of Revenue, May 2015

Chart 11

2014 Retail Sales (NMV) Pull Factors, Nebraska, Howard County & Selected Study Area Communities

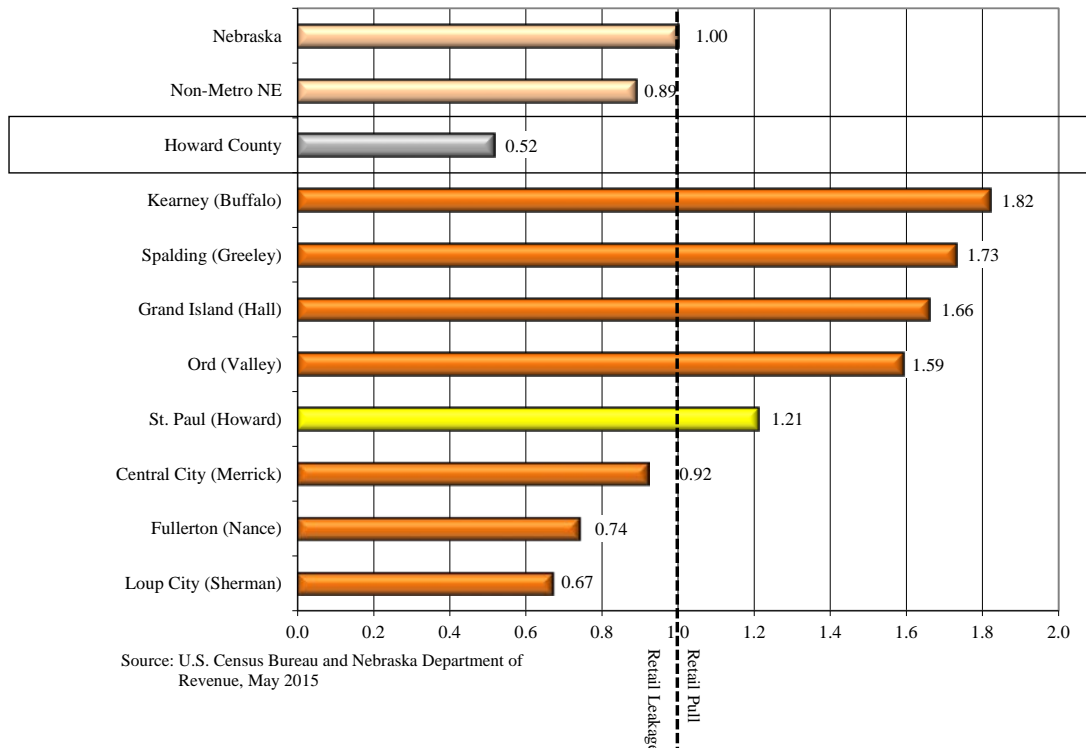


Table 16 (sorted by population) and Chart 12 (sorted by pull factor) further breakdown the 2014 pull factors into the communities reporting retail sales figures within Howard County. As this table indicates, the community of St. Paul had the strongest pull factor (1.21) compared to the other communities reporting in the county. Together, these communities contributed to an overall pull factor of 0.52 for Howard County in 2014.

Table 16

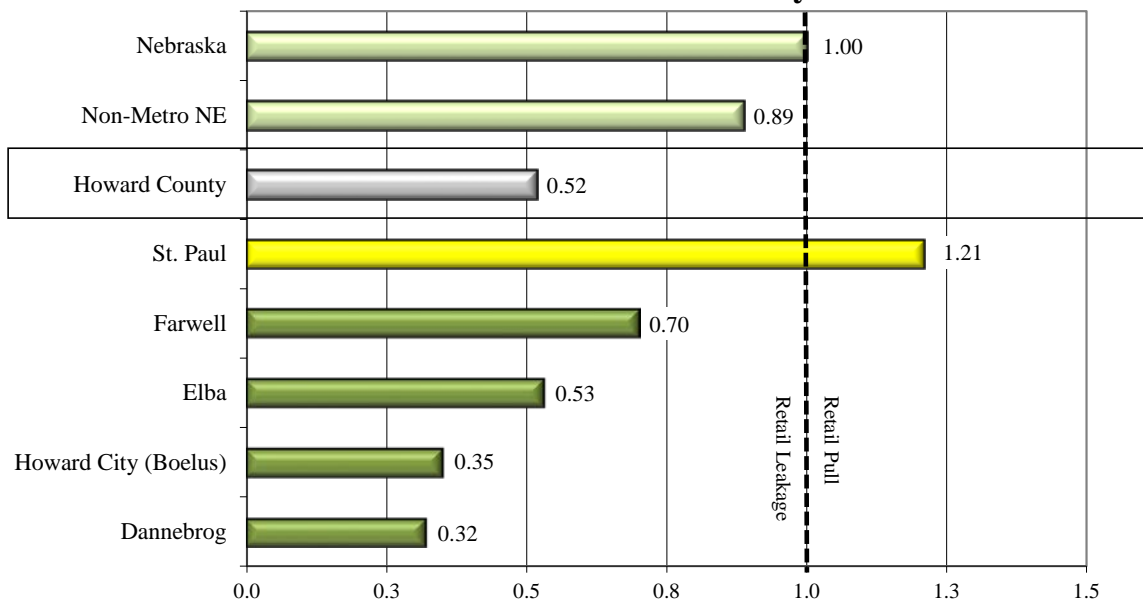
2014 Retail Sales (NMV) Pull Factors Nebraska and Available Howard County Area Communities

	2014 Population	2014 Retail Sales (x \$1,000)	2014 Per Cap Sales (\$)	2014 Pull Factor
Nebraska	1,855,487	23,068,893	12,261	1.00
Non-Metro Nebraska	781,665	8,496,437	10,887	0.89
Howard County	6,305	40,333	6,340	0.52
St. Paul	2,335	34,628	14,830	1.21
Dannebrog	305	1,197	3,923	0.32
Elba	216	1,391	6,438	0.53
Howard City (Boelus)	190	823	4,332	0.35
Farwell	121	1,032	8,527	0.70

Source: U.S. Census Bureau and the Nebraska Department of Revenue, May 2015

Chart 12

2014 Retail Sales (NMV) Pull Factors, Nebraska and Available Howard County Communities



Source: U.S. Census Bureau and the Nebraska Department of Revenue, May 2015

Table 17 (sorted by population) and Chart 13 (sorted by pull factor) show the 2014 pull factors for Nebraska, St. Paul, and eight other similarly sized communities selected from around the state. Valentine's pull factor of 2.01 leads the group for 2014 thus indicating Valentine has greater retail pull.

Table 17

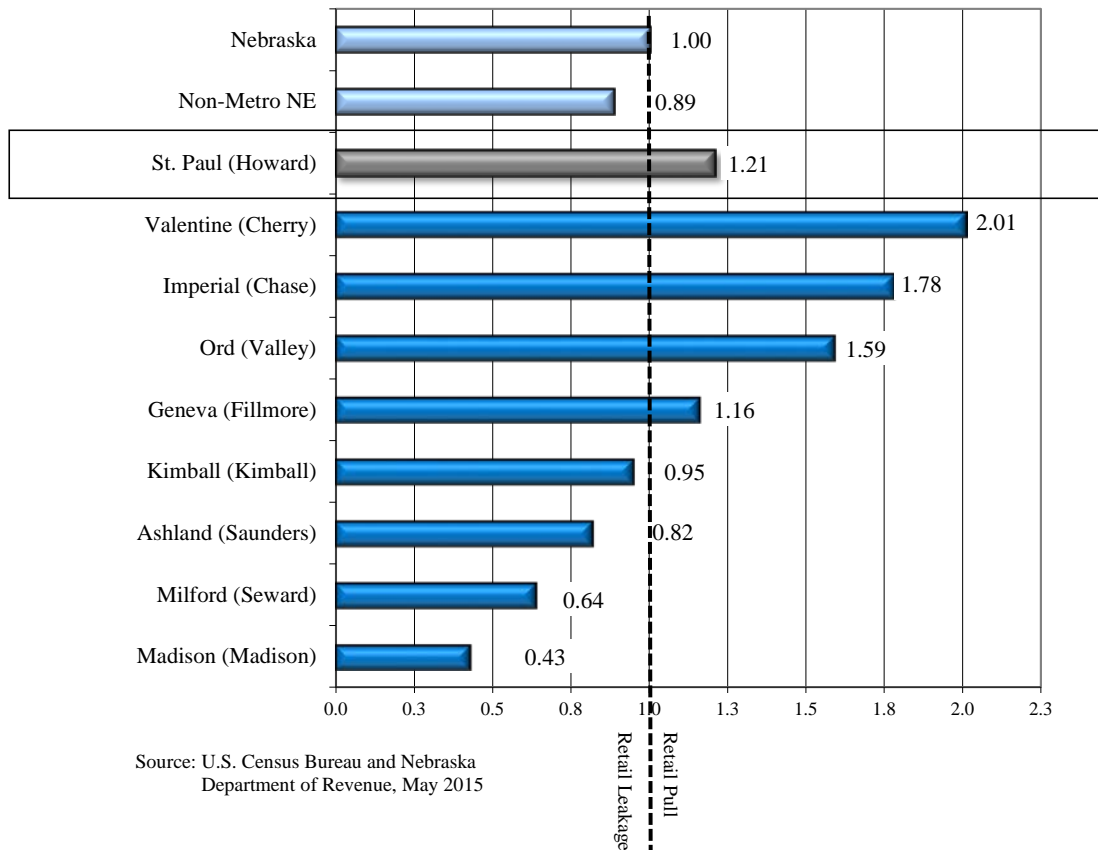
2014 Retail Sales (NMV) Pull Factors St. Paul & Other Similarly Sized Nebraska Communities

	2014 Population	2014 Retail Sales (x \$1,000)	2014 Per Cap Sales (\$)	2014 Pull Factor
Nebraska	1,855,487	23,068,893	12,261	1.00
Non-Metro Nebraska	781,665	8,496,437	10,887	0.89
St. Paul (Howard)	2,335	34,628	14,830	1.21
Imperial (Chase)	2,073	45,142	21,776	1.78
Ord (Valley)	2,084	40,559	19,462	1.59
Geneva (Fillmore)	2,141	30,516	14,253	1.16
Milford (Seward)	2,194	17,154	7,818	0.64
Madison (Madison)	2,380	12,499	5,252	0.43
Kimball (Kimball)	2,422	28,295	11,683	0.95
Ashland (Saunders)	2,540	25,492	10,036	0.82
Valentine (Cherry)	2,785	68,639	24,646	2.01

Source: U.S. Census Bureau and Nebraska Department of Revenue, May 2015

Chart 13

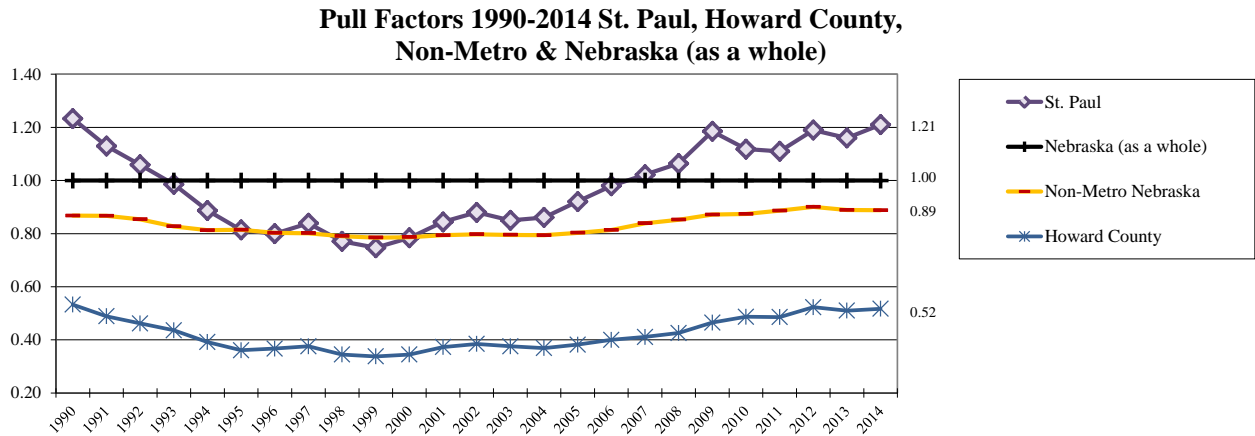
2014 Retail Sales (NMV) Pull Factors, St. Paul & Other Similarly Sized Nebraska Communities



Source: U.S. Census Bureau and Nebraska Department of Revenue, May 2015

Chart 14 illustrates the pull factor trend for St. Paul, Howard County, non-metropolitan Nebraska, and Nebraska as a whole from 1990 to 2014. In examining the time line, the city of St. Paul shows retail pull starting out above the state average, then dipping below the state average from 1994 through 2007, ending the remainder of the study period above the state level. Data within Howard County (as a whole) shows the pull factor similar to the non-metropolitan county average although considerably below throughout the time period.

Chart 14



Source: U.S. Census Bureau and Nebraska Department of Revenue, May 2015

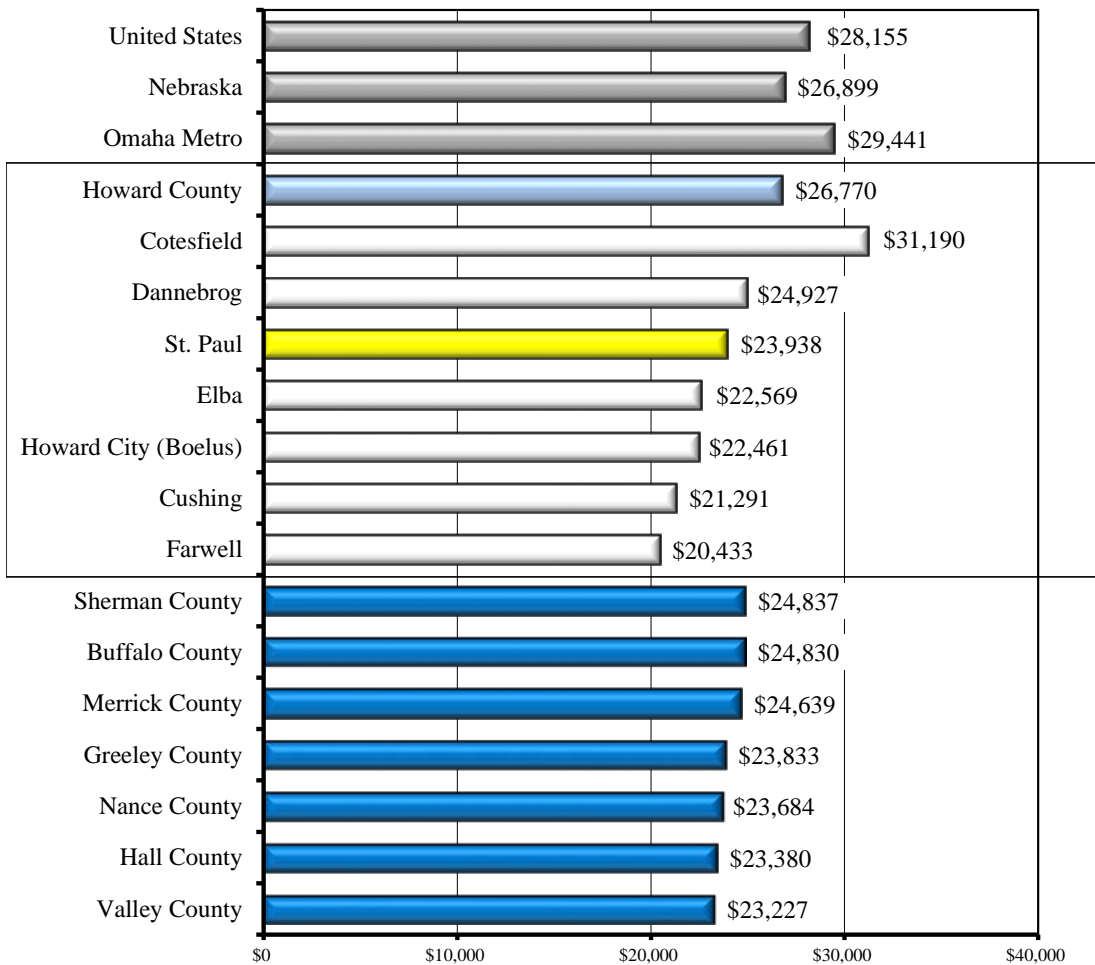
Per Capita Personal Income

Chart 15 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 2009–2013, five-year data show per capita personal income for Howard County is estimated to be \$26,770 compared to \$26,899 for Nebraska as a whole.

Chart 15

Per Capita Income, 2009–2013 Five-Year Estimate, Nebraska, Howard County & Surrounding Counties



Source: U.S. Census Bureau, 2013 inflation adjusted past 12-months, 2009-2013 American Community Survey, accessed June 2015.

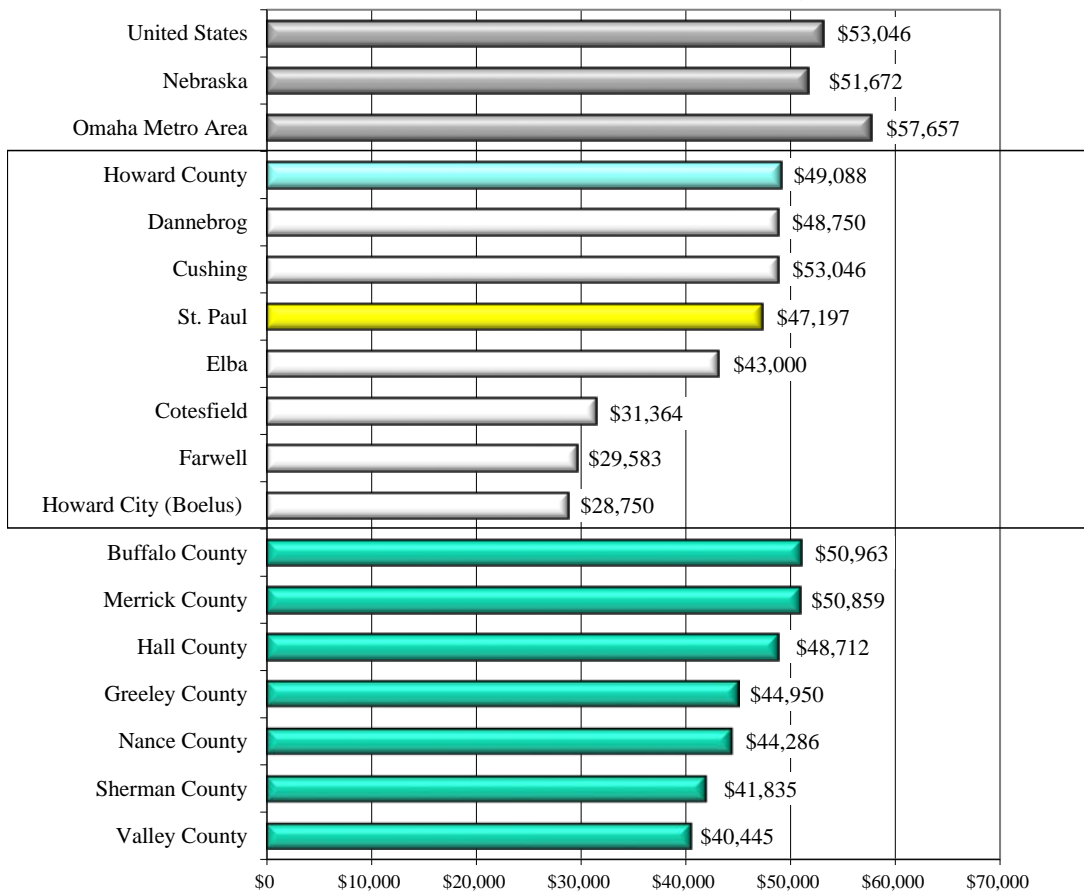
Median Household Income

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 2009–2013, five-year data show median household income for Howard County is estimated to be \$49,088 in 2012 compared to \$51,672 for Nebraska as a whole.

Chart 16

Median Household Income, 2009–2013 Five-Year Estimate Nebraska, Howard County & Surrounding Counties



Source: U.S. Census Bureau, 2009-2013 American Community Survey, accessed June 2015.