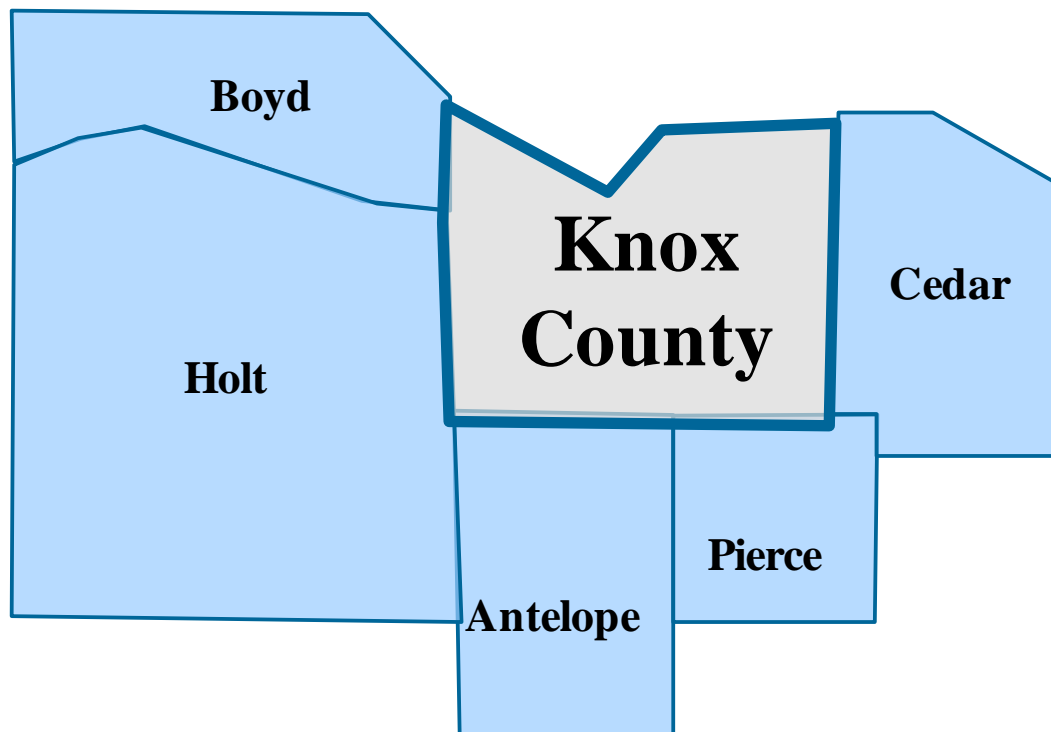


# Economic and Demographic Trends

## Knox County and the Surrounding Area



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

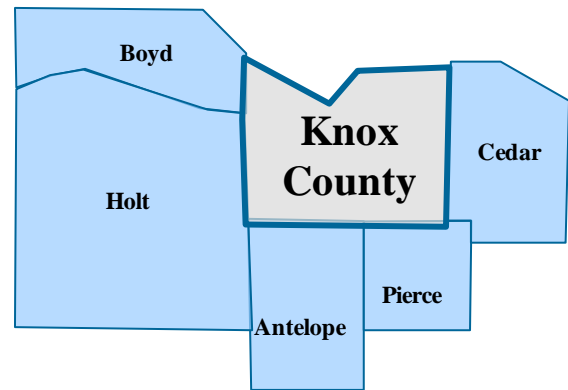
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## Economic and Demographic Trends in Knox County and the Surrounding Area

This study provides data on labor force, employment, commuting patterns, population, migration, retail sales, and income for Knox 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 Knox County, other counties included in this area are Antelope, Boyd, Cedar, Holt, and Pierce. The retail sales section also compares retail growth between Creighton and eight other similarly sized Nebraska communities.

Figure 1



### Labor Force and Employment

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

Data were withheld in two of the employment sectors in an attempt to avoid disclosure of individual reporting units. For the purposes of this study, a Combined Manufacturing sector has been created consisting of the Manufacturing and Professional & Business Services sectors. When comparing Knox County non-farm wage and salary employment sectors to non-metropolitan Nebraska, there are significant differences between the distributions. The largest variances fall in the Government, Combined Manufacturing, and Leisure & Hospitality sectors. Deviations from the non-metropolitan state distribution of employment are noted in Chart 1 (next page). The more significant deviations include the following:

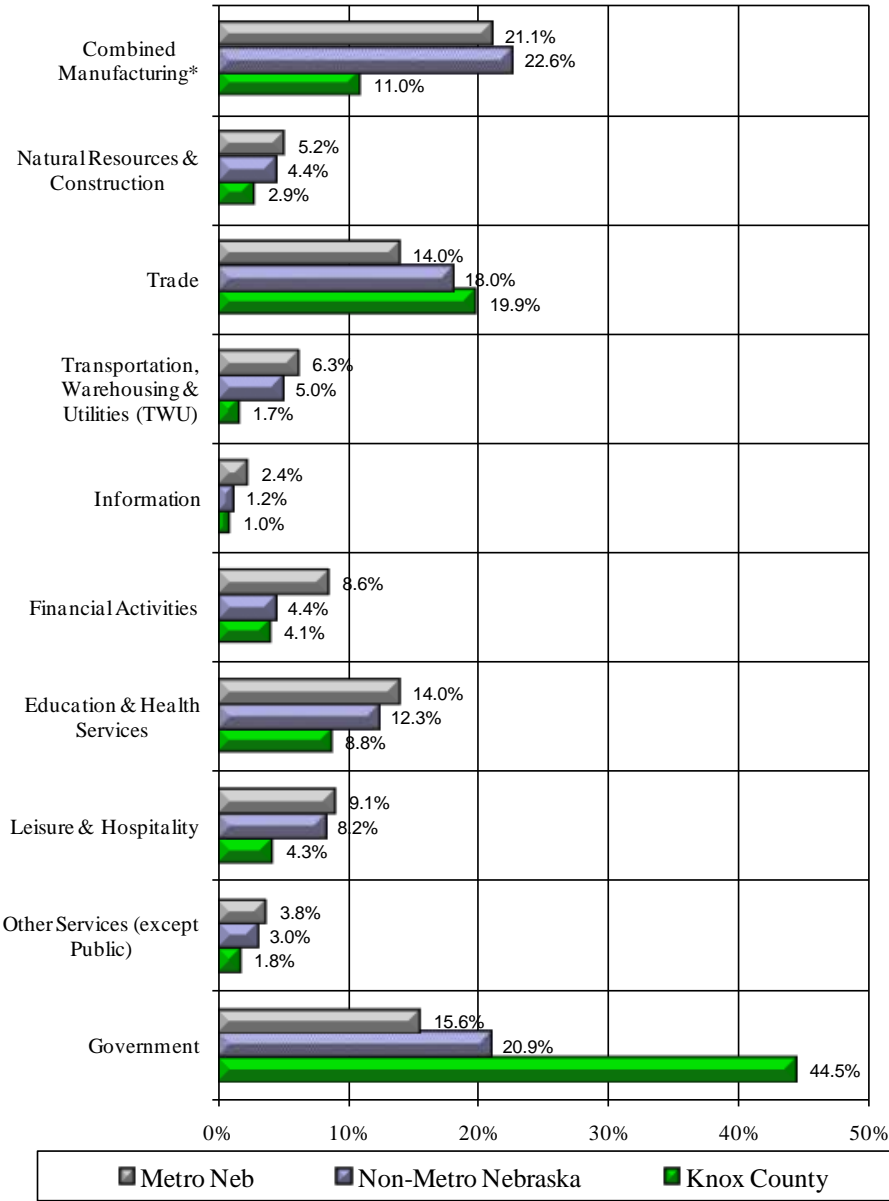
- Government (44.5 percent Knox County vs. 20.9 percent non-metropolitan)
- Combined Manufacturing (11.0 percent Knox County vs. 22.6 percent non-metropolitan)
- Leisure & Hospitality (4.3 percent Knox County vs. 8.2 percent non-metropolitan)

Chart 1 graphically displays the variances among employment by major economic sectors in Knox County, metropolitan Nebraska, and non-metro Nebraska. The Manufacturing sector consists of both durable and non-durable goods.

The largest deviation between Knox County and non-metropolitan Nebraska employment sectors falls in the Government sector having 44.5 percent employment (1,206 employees) compared to non-metropolitan Nebraska employment at 20.9 percent of the workforce. Comparing Knox County to the overall metropolitan distribution, the largest deviation is also found in the Government sector (44.5 percent Knox County vs. 15.6 percent metropolitan Nebraska).

Chart 1

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



Source: Nebraska Department of Labor, Labor Market Information, 2009  
 Note: The Combined Manufacturing sector consists of Manufacturing and Professional & Business Services. These sectors were combined in an attempt to avoid disclosure of individual reporting units.

Table 1 and Chart 2 (next page) present non-farm wage and salary data for Knox County for the period 2001–2008. Non-farm employment is broken down into 11 sectors as defined by the Bureau of Labor Statistics and which are compliant with the North American Industrial Classification System (NAICS). The measure of employment reported in Table 1 is data on the number of people employed in the non-agriculture wage and salary sector in Knox County (regardless of their county of residence). These data indicate total non-farm wage and salary employment in Knox County increased 3.6 percent (93 jobs) between 2001 and 2008.

Table 1 also provides employment data for Knox County by major economic sector for years 2001–2008. The Financial Activities sector recorded the largest percentage increase of those reporting during the study time period (25.8 percent or 23 jobs). The Government sector recorded the largest actual employment increase of 86 jobs (7.7 percent) from 2001 to 2008.

Table 1

**Non-Farm Wage & Salary Employment Trends, Knox County, Nebraska**

Selected Years: 2001-2008

	2001	2002	2003	2004	2005	2006	2007	2008	% Change 2001-2008
<b>Non-farm Employment (W&amp;S)</b>	<b>2,619</b>	<b>2,688</b>	<b>2,759</b>	<b>2,761</b>	<b>2,772</b>	<b>2,761</b>	<b>2,763</b>	<b>2,712</b>	<b>3.6</b>
Manufacturing	167	161	154	163	185	198	200	(D)	(N/A)
Durable Goods	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(N/A)
Nondurable Goods	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(D)	(N/A)
<b>Non-manufacturing</b>									
Natural Resources & Construction	94	95	95	103	97	103	90	79	-16.0
Trade	514	547	581	558	546	541	540	539	4.9
Wholesale Trade	178	181	183	179	157	172	157	158	-11.2
Retail Trade	337	366	398	379	389	369	384	382	13.4
Transportation, Warehousing & Utilities	54	52	56	53	47	54	57	47	-13.0
Information	27	29	27	21	23	23	28	26	-3.7
Financial Activities	89	93	132	133	140	105	106	112	25.8
Professional & Business Services	52	74	63	65	64	77	117	(D)	(N/A)
Education & Health Services	290	306	281	276	291	270	253	238	-17.9
Leisure and Hospitality	166	132	151	170	154	150	133	117	-29.5
Other Services, except Public	46	53	47	47	55	52	45	49	6.5
<b>Government</b>	<b>1,120</b>	<b>1,146</b>	<b>1,172</b>	<b>1,172</b>	<b>1,170</b>	<b>1,188</b>	<b>1,194</b>	<b>1,206</b>	<b>7.7</b>
Federal	59	56	55	55	56	55	54	53	-10.2
State	46	47	50	52	50	49	42	51	10.9
Local	1,015	1,043	1,066	1,065	1,063	1,084	1,097	1,102	8.6

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

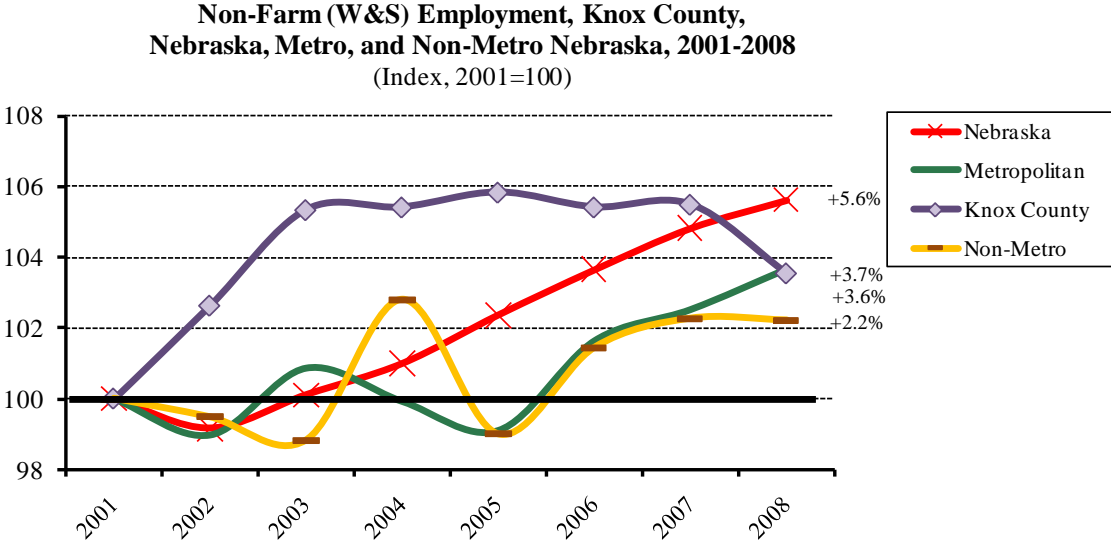
Source: Nebraska Department of Labor, Labor Market Information

(D) Data withheld to avoid disclosure

(N/A) Data not available

Chart 2 compares total non-farm wage and salary employment growth in Knox County with metropolitan, non-metropolitan, and Nebraska as a whole for the review period 2001–2008. As this chart indicates total non-farm wage and salary employment in Knox County increased 3.6 percent (93 jobs) from 2001 to 2008, compared to a 5.6 percent increase for Nebraska as a whole, a 3.7 percent increase in metropolitan Nebraska, and a 2.2 percent increase in non-metropolitan Nebraska.

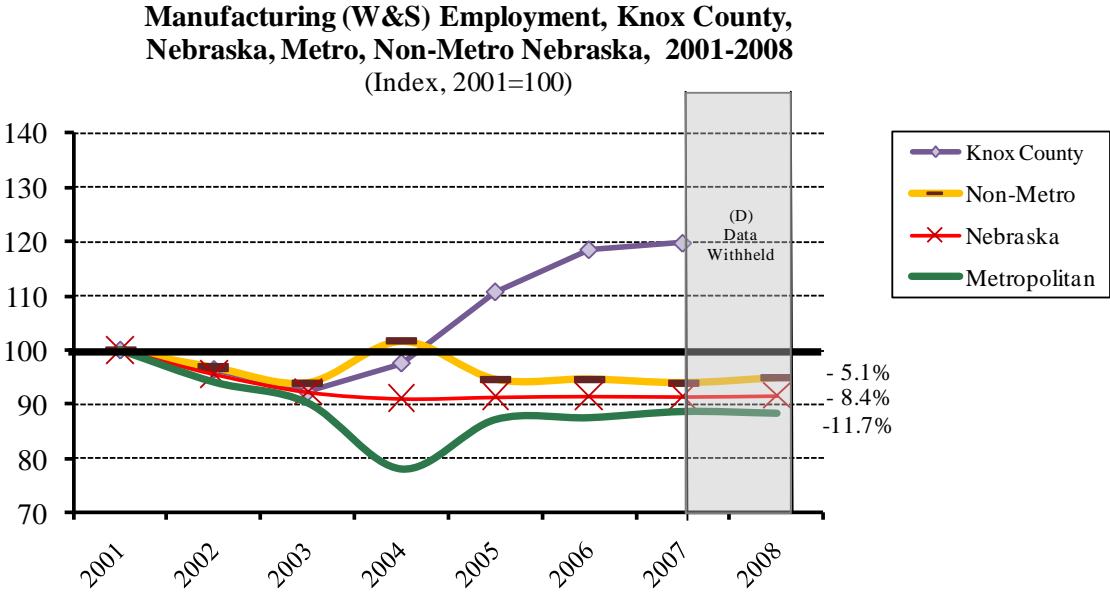
Chart 2



Source: Labor Force & Work Force Summary, April 2009

Chart 3 presents data on manufacturing wage and salary employment growth for Knox County, Nebraska, metropolitan, and non-metropolitan areas. Because Manufacturing data were withheld for Knox County in 2008, the following chart represents other areas of the state. Non-metropolitan Nebraska experienced a 5.1 percent decline in Manufacturing between 2001 and 2008. This compares to an 8.4 percent decline for Nebraska as a whole, and an 11.7 percent decrease for metropolitan Nebraska over the same period.

Chart 3



Source: Labor Force & Work Force Summary, April 2009

The next table (Table 2) shows labor force information for Knox County for the time period 2001–2008. In the case of the labor force information (labor force, unemployment, and total employment), these data are measured based on the county of residence of the labor force participants (regardless of where they work). As the labor force and total employment data indicate, there was a 0.5 percent decrease (-22 people) in the number of Knox County residents participating in the labor force between 2001 and 2008.

The percent of those unemployed in Knox County decreased by 15.4 percent (-27 people) between 2001 and 2008. Persons are classified as unemployed if they do not have a job, have actively looked for work in the prior four weeks, and are currently available for work. The Knox County unemployment rate was 3.2 percent in 2008; similar to that for metropolitan Nebraska (3.4 percent), Nebraska as a whole (3.3 percent), and non-metropolitan Nebraska (3.2 percent).

Table 2

**Labor Force & Employment Trends, Knox County, Nebraska**  
 Selected Years: 2001-2008

	2001	2002	2003	2004	2005	2006	2007	2008	% Change 2001-2008
<b>Labor Force</b>	<b>4,715</b>	<b>4,798</b>	<b>5,006</b>	<b>4,982</b>	<b>4,903</b>	<b>4,826</b>	<b>4,739</b>	<b>4,693</b>	<b>-0.5</b>
Unemployment	175	166	175	178	171	142	136	148	-15.4
Unemployment Rate	3.7	3.5	3.5	3.6	3.5	2.9	2.9	3.2	(N/A)
Employment	4,540	4,633	4,831	4,804	4,733	4,684	4,603	4,545	0.1

Labor Force & Work Force Summary, 2001-2008, Annually, Knox County, Nebraska  
 Source: Nebraska Department of Labor, Labor Market Information  
 (N/A) Data not available

**Residence and Work Flow Patterns**

The next two tables show residence (commute shed) and workflow (labor shed) patterns for Knox County. A commute shed report looks at where county residents are working – where they are commuting to work. A labor shed area 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 Knox County is 2006.

Table 3A shows employment locations for Knox County residents in the workforce or in other words, a commute shed report. The Census identified 3,062 primary jobs within the county borders. As Table 3A shows, 62.6 percent of Knox County’s labor force participants (1,917 people) work in a location other than Knox County communities. More than 40 percent of Knox County workforce residents (43.2 percent or 1,322 people) work outside Knox County and approximately 345 residents or 11.3 percent of Knox County workforce residents leave the state boundaries for work.

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

Table 3A

**Knox County Commute Shed Report, 2006**  
 Where Knox County Workforce Participants are Employed

	<b>Count</b>	<b>Share</b>
<b>Total Primary Jobs</b>	3,062	100%
<b>Live in Knox County - Where Work by Cities</b>		
<b>Cities Inside Knox County:</b>		
Creighton, Nebraska	412	13.5%
Bloomfield, Nebraska	245	8.0%
Wausa, Nebraska	166	5.4%
Verdigre, Nebraska	110	3.6%
Santee, Nebraska	107	3.5%
Crofton, Nebraska	105	3.4%
<b>Cities Outside Knox County:</b>		
Yankton, South Dakota	170	5.6%
Omaha, Nebraska	112	3.7%
Norfolk, Nebraska	108	3.5%
Lincoln, Nebraska	105	3.4%
All Other Locations	1,422	46.4%
<b>Total Knox Co. Residents Working Outside Knox Co. Cities:</b>	<b>1,917</b>	<b>62.6%</b>

<b>Live in Knox County - Work Elsewhere County</b>		
<b>Knox Co., Nebraska</b>	<b>1,740</b>	<b>56.8%</b>
Yankton Co., South Dakota	246	8.0%
Madison Co., Nebraska	156	5.1%
Douglas Co., Nebraska	128	4.2%
Lancaster Co., Nebraska	108	3.5%
Pierce Co., Nebraska	93	3.0%
Cedar Co., Nebraska	85	2.8%
Antelope Co., Nebraska	68	2.2%
Holt Co., Nebraska	61	2.0%
Wayne Co., Nebraska	51	1.7%
All Other Locations	326	10.6%
<b>Total Knox Co. Residents Working Outside County:</b>	<b>1,322</b>	<b>43.2%</b>

<b>Live in Knox County - Work Elsewhere State</b>		
<b>Nebraska</b>	<b>2,717</b>	<b>88.7%</b>
South Dakota	303	9.9%
Iowa	30	1.0%
Kansas	5	0.2%
Illinois	2	0.1%
All Other Locations	5	0.2%
<b>Total Knox Co. Residents Working Outside Nebraska:</b>	<b>345</b>	<b>11.3%</b>

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



People also commute from other cities and counties of residence to work in Knox County – this is the labor shed area. Table 3B depicts the labor shed area of those employed within Knox County. The Census identified 2,375 primary jobs within Knox County. As Table 3B indicates, 61.5 percent (1,460 people) who are employed within Knox County live outside Knox County cities. Approximately 27 percent (26.7 percent or 635 people) who work inside Knox County live outside of the county borders and 8.8 percent (208 people) live out-of-state.

Table 3B

**Knox County Labor Shed Report, 2006**  
 Where Workers Live who are Employed in Knox County

	Count	Share
<b>Total Primary Jobs</b>	2,375	100%
<b>Work in Knox County - Live Elsewhere City</b>		
<b>Live in Knox County Cities:</b>		
Bloomfield, Nebraska	242	10.2%
Creighton, Nebraska	210	8.8%
Wausa, Nebraska	124	5.2%
Verdigre, Nebraska	110	4.6%
Crofton, Nebraska	102	4.3%
Niobrara, Nebraska	63	2.7%
Santee, Nebraska	45	1.9%
Verdel, Nebraska	19	0.8%
<b>Live Outside Knox County Cities:</b>		
Norfolk, Nebraska	49	2.1%
Yankton, South Dakota	47	2.0%
All Other Locations	1,364	57.4%
<b>Total Knox Co. Workers Living Outside Knox Co. Cities:</b>	<b>1,460</b>	<b>61.5%</b>

<b>Work in Knox County - Live Elsewhere County</b>		
<b>Knox Co., Nebraska</b>	<b>1,740</b>	<b>73.3%</b>
Cedar Co., Nebraska	95	4.0%
Antelope Co., Nebraska	85	3.6%
Pierce Co., Nebraska	77	3.2%
Yankton Co., South Dakota	59	2.5%
Madison Co., Nebraska	57	2.4%
Minnehaha Co., South Dakota	25	1.1%
Bon Homme Co., South Dakota	21	0.9%
Platte Co., Nebraska	18	0.8%
Boone Co., Nebraska	15	0.6%
All Other Locations	183	7.7%
<b>Total Knox Co. Workers Living Outside County:</b>	<b>635</b>	<b>26.7%</b>

<b>Work in Knox County - Live Elsewhere State</b>		
<b>Nebraska</b>	<b>2,167</b>	<b>91.2%</b>
South Dakota	171	7.2%
Mississippi	12	0.5%
Minnesota	12	0.5%
Iowa	7	0.3%
All Other Locations	6	0.3%
<b>Total Knox Co. Workers Living Outside Nebraska:</b>	<b>208</b>	<b>8.8%</b>

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

## Population and Migration Trends

The following tables (Tables 4 and 5) present population trend data for Knox County and the surrounding area. As Table 4 indicates, Knox County's population decreased by 36.7 percent (-5,446 people) between 1950 and 2000. Knox County's population decrease of 9.3 percent (-876 people) between 2000 and 2008 compares to a 4.2 percent increase for Nebraska as a whole.

Table 4

**Population 1950-2008**  
 Knox County and the Surrounding Area

Location	1950	1960	1970	1980	1990	2000	2004	2008	% Change 1950-2000 (50 years)	% Change 2000-2008 (8 years)
Nebraska	1,325,510	1,411,330	1,485,333	1,569,825	1,578,417	1,711,266	1,741,450	1,783,432	29.1	4.2
<b>Knox County</b>	<b>14,820</b>	<b>13,300</b>	<b>11,723</b>	<b>11,457</b>	<b>9,534</b>	<b>9,374</b>	<b>8,885</b>	<b>8,498</b>	<b>-36.7</b>	<b>-9.3</b>
Antelope County	11,624	10,176	9,047	8,675	7,965	7,452	7,017	6,679	-35.9	-10.4
Boyd County	4,911	4,513	3,752	3,331	2,835	2,438	2,239	2,090	-50.4	-14.3
Cedar County	13,843	13,368	12,192	11,375	10,131	9,615	8,994	8,407	-30.5	-12.6
Holt County	14,859	13,722	12,933	13,552	12,599	11,551	10,694	10,233	-22.3	-11.4
Pierce County	9,405	8,722	8,493	8,481	7,827	7,857	7,446	7,231	-16.5	-8.0

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

Table 5 data reveal Knox County communities experienced a variety of population shifts during the 1950–2000 time period. The rural areas outside of the selected communities experienced a 54.1 percent decline (-4,879 people) during the 1950–2000 time period and a population decrease of 7.5 percent (-309 people) during the 2000 to 2008 time period.

Table 5

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

	1950	1960	1970	1980	1990	2000	2004	2006	2008	% Change 1950-2000 (50 years)	% Change 2000-2008 (8 years)
<b>Knox County</b>	<b>14,820</b>	<b>13,300</b>	<b>11,723</b>	<b>11,457</b>	<b>9,534</b>	<b>9,374</b>	<b>8,885</b>	<b>8,653</b>	<b>8,498</b>	<b>-36.7</b>	<b>-9.3</b>
Bazile Mills	46	45	44	54	34	26	25	24	24	-43.5	-7.7
Bloomfield	1,455	1,349	1,287	1,393	1,182	1,126	1,054	1,012	986	-22.6	-12.4
Center	148	147	111	123	112	90	83	81	79	-39.2	-12.2
Creighton	1,401	1,388	1,461	1,341	1,230	1,270	1,191	1,145	1,128	-9.4	-11.2
Crofton	630	604	677	948	827	754	710	692	684	19.7	-9.3
Niobrara	577	736	602	419	406	379	356	345	339	-34.3	-10.6
Santee	(N/A)	(N/A)	(N/A)	388	365	302	297	288	282	(N/A)	-6.6
Verdel	142	123	74	72	59	58	56	54	52	-59.2	-10.3
Verdigre	570	584	570	617	607	519	488	475	469	-8.9	-9.6
Wausa	708	724	720	647	601	636	590	570	558	-10.2	-12.3
Winnetoon	120	85	84	82	59	70	66	64	62	-41.7	-11.4
<b>Total Rural Areas:</b>	<b>9,023</b>	<b>7,515</b>	<b>6,093</b>	<b>5,373</b>	<b>4,052</b>	<b>4,144</b>	<b>3,969</b>	<b>3,903</b>	<b>3,835</b>	<b>-54.1</b>	<b>-7.5</b>

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

(N/A) Data not available

The next table (Table 6) presents data on population migration by age group for the study area and for Nebraska for the 1990–2000 decade. This table provides further insights into the dynamics of population change. Net migration is the change in population after factoring the natural increase for an area (births minus deaths). The data showing migration patterns by age group indicate that for most counties and for non-metropolitan Nebraska, the most significant out-migration occurred in the ‘15–24’ year age group. The lowest percentage of out-migration typically occurred in the ‘45–64’ and ‘Over 65’ age groups. Knox County follows this pattern having 54.2 percent out-migration occurring in the ‘15–24’ year age group (-476 people).

Table 6

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

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

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

<b>KNOX COUNTY</b>					
0 - 14	2,088	1,916	-8.2	192	9.2
15 - 24	879	995	13.2	-476	-54.2
25 - 44	2,300	2,053	-10.7	85	3.7
45 - 64	1,992	2,243	12.6	237	11.9
Over 65	2,275	2,167	-4.7	105	4.6
<b>Total:</b>	<b>9,534</b>	<b>9,374</b>	<b>-1.7</b>	<b>142</b>	<b>1.5</b>

Table 6 (continued)

Age Group	--- Population ---		% Change 1990-2000	Net Migration	% of 1990 Population
	1990	2000			
<b>ANTELOPE COUNTY</b>					
0 - 14	2,057	1,606	-21.9	29	1.4
15 - 24	794	904	13.9	-489	-61.5
25 - 44	2,086	1,733	-16.9	-122	-5.8
45 - 64	1,477	1,726	16.9	76	5.2
Over 65	1,551	1,483	-4.4	-10	-0.7
<b>Total:</b>	<b>7,965</b>	<b>7,452</b>	<b>-6.4</b>	<b>-515</b>	<b>-6.5</b>

<b>BOYD COUNTY</b>					
0 - 14	640	466	-27.2	-10	-1.5
15 - 24	225	274	21.8	-188	-83.7
25 - 44	682	518	-24.0	-28	-4.2
45 - 64	575	588	2.3	-3	-0.5
Over 65	713	592	-17.0	-75	-10.5
<b>Total:</b>	<b>2,835</b>	<b>2,438</b>	<b>-14.0</b>	<b>-304</b>	<b>-10.7</b>

<b>CEDAR COUNTY</b>					
0 - 14	2,654	2,274	-14.3	122	4.6
15 - 24	1,130	1,131	0.1	-668	-59.1
25 - 44	2,563	2,330	-9.1	-132	-5.2
45 - 64	1,868	1,953	4.6	-33	-1.8
Over 65	1,916	1,927	0.6	69	3.6
<b>Total:</b>	<b>10,131</b>	<b>9,615</b>	<b>-5.1</b>	<b>-642</b>	<b>-6.3</b>

<b>HOLT COUNTY</b>					
0 - 14	3,275	2,499	-23.7	-82	-2.5
15 - 24	1,307	1,312	0.4	-892	-68.3
25 - 44	3,471	2,831	-18.4	-287	-8.3
45 - 64	2,363	2,620	10.9	-13	-0.6
Over 65	2,183	2,289	4.9	59	2.7
<b>Total:</b>	<b>12,599</b>	<b>11,551</b>	<b>-8.3</b>	<b>-1,215</b>	<b>-9.6</b>

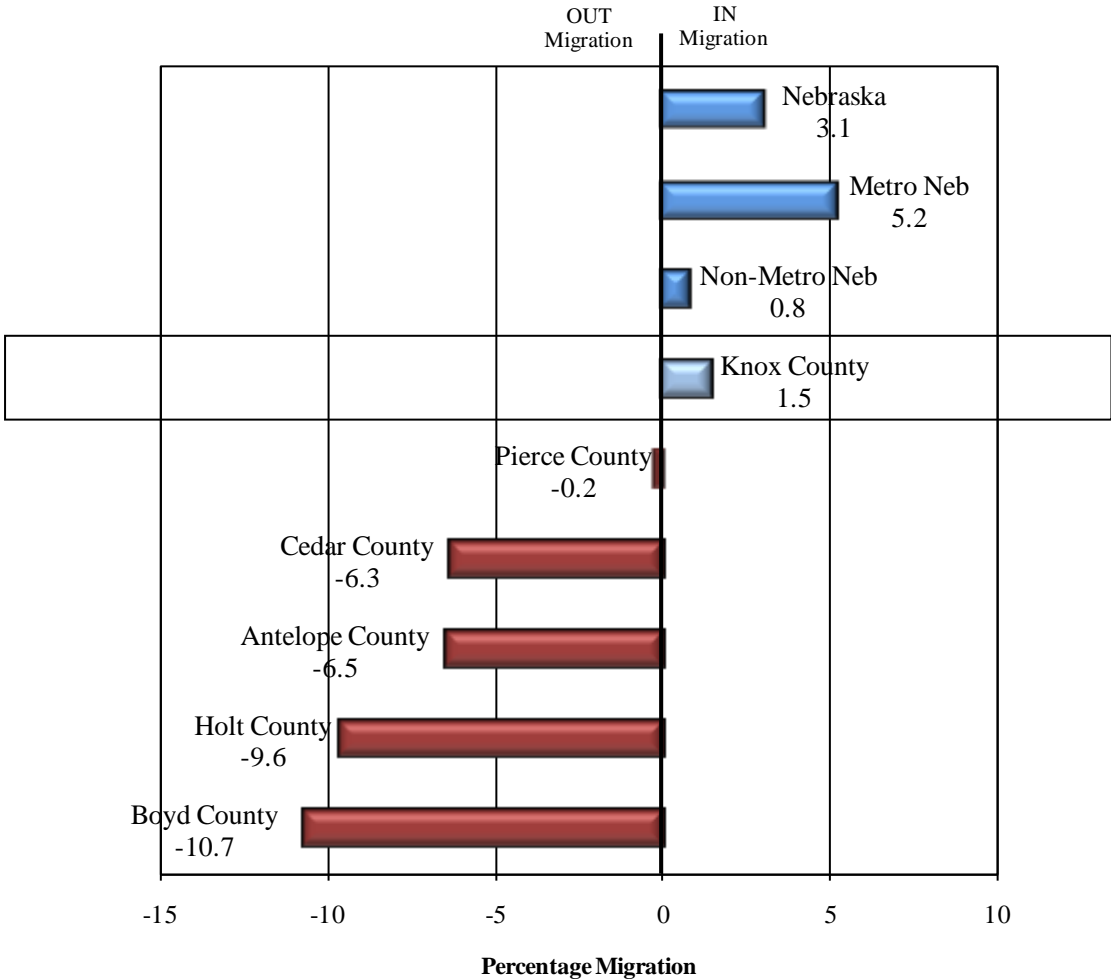
<b>PIERCE COUNTY</b>					
0 - 14	1,992	1,788	-10.2	221	11.1
15 - 24	786	1,036	31.8	-329	-41.8
25 - 44	2,054	2,044	-0.5	176	8.6
45 - 64	1,493	1,639	9.8	8	0.5
Over 65	1,502	1,350	-10.1	-95	-6.3
<b>Total:</b>	<b>7,827</b>	<b>7,857</b>	<b>0.4</b>	<b>-18</b>	<b>-0.2</b>

Source: Nebraska Public Power District, 2002, using Bureau of Census, Census of Population data

Chart 4 graphically depicts the 1990–2000 migration patterns of Nebraska, Knox County, and the surrounding area as a percentage of the 1990 population. As these data indicate, Knox County experienced in-migration of 1.5 percent of the 1990 population (142 people) while Nebraska recorded net in-migration of 3.1 percent.

Chart 4

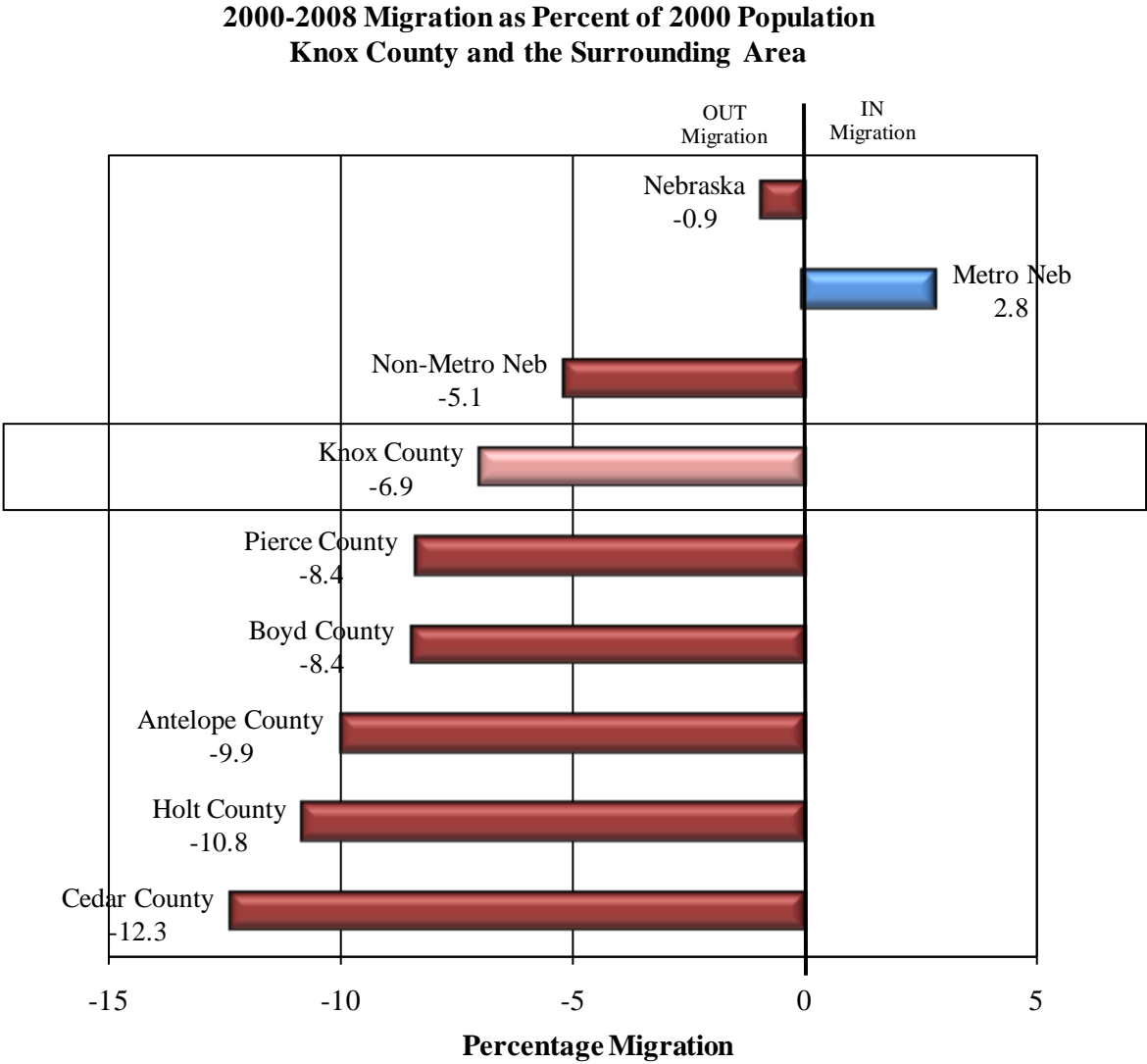
**1990-2000 Migration as Percent of 1990 Population  
 Knox County and the Surrounding Area**



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

Chart 5 shows the 2000–2008 migration pattern for the study area as a percentage of the 2000 population. Knox County’s 6.9 percent out-migration (-651 people) compares to a 0.9 percent out-migration for Nebraska as a whole, a 5.1 percent out-migration for non-metropolitan Nebraska, and a 2.8 percent in-migration for Metropolitan Nebraska during the 2000 to 2008 time period.

Chart 5



Source: U.S. Census Bureau, Population Estimates and Population Change, May 2009

The next series of tables (Tables 7–10) provides further detail on migration between 1995 and 2000. Migration patterns are influenced by employment opportunities, cost-of-living, and quality-of-life factors. While these data provide further insight to where counties are gaining and losing population due to migration, it is important to recognize these data do not reflect migration to or from foreign localities.

Table 7 data show 64.1 percent of those moving in to Knox County between 1995 and 2000 moved from other Nebraska locations (708 people). People also migrated in from 24 other states. Table 8 shows in-state migration flows. Migration to Knox County from within Nebraska came primarily from Madison, Cedar, and Antelope Counties.

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

"From" Location	# People	Percent
Other Nebraska Counties	708	64.1%
South Dakota	104	9.4%
Iowa	78	7.1%
California	39	3.5%
Colorado	22	2.0%
Texas	18	1.6%
Oregon	15	1.4%
Washington	13	1.2%
Illinois	12	1.1%
Tennessee	12	1.1%
Arizona	10	0.9%
Other States (14)	73	6.6%
<b>Total:</b>	<b>1,104</b>	<b>100%</b>

Table 8

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

In-State Movement:	# People	Percent
Madison County	109	15.4%
Cedar County	96	13.6%
Antelope County	76	10.7%
Pierce County	60	8.5%
Douglas County	38	5.4%
Lancaster County	36	5.1%
Dakota County	25	3.5%
Platte County	23	3.2%
Holt County	22	3.1%
Wayne County	20	2.8%

Source: U.S. Census Bureau, July 2005

Table 9 data reveal 66.7 percent of people migrating out of Knox County between 1995 and 2000 remained in the state of Nebraska (988 people). Knox County residents also moved to 14 other states during this time period. Looking within Nebraska, Table 10 shows the majority of people leaving Knox County (but staying in Nebraska) went to Lancaster, Douglas, and Madison Counties during this time period. Employment, housing, and educational opportunities located in these counties play a major role in this migration pattern.

Table 9 **OUT Migration - Knox County  
 1995-2000**

"To" Location	# People	Percent
Other Nebraska Counties	988	66.7%
South Dakota	235	15.9%
Iowa	72	4.9%
Wisconsin	39	2.6%
Kansas	28	1.9%
Washington	27	1.8%
Texas	20	1.4%
New Mexico	14	0.9%
Idaho	11	0.7%
California	10	0.7%
Minnesota	9	0.6%
Other States (4)	28	1.9%
<b>Total:</b>	<b>1,481</b>	<b>100%</b>

Table 10

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

In-State Movement:	# People	Percent
Lancaster County	185	18.7%
Douglas County	148	15.0%
Madison County	133	13.5%
Cedar County	83	8.4%
Wayne County	72	7.3%
Pierce County	39	3.9%
Dixon County	29	2.9%
Antelope County	22	2.2%
Buffalo County	19	1.9%
Saline County	18	1.8%

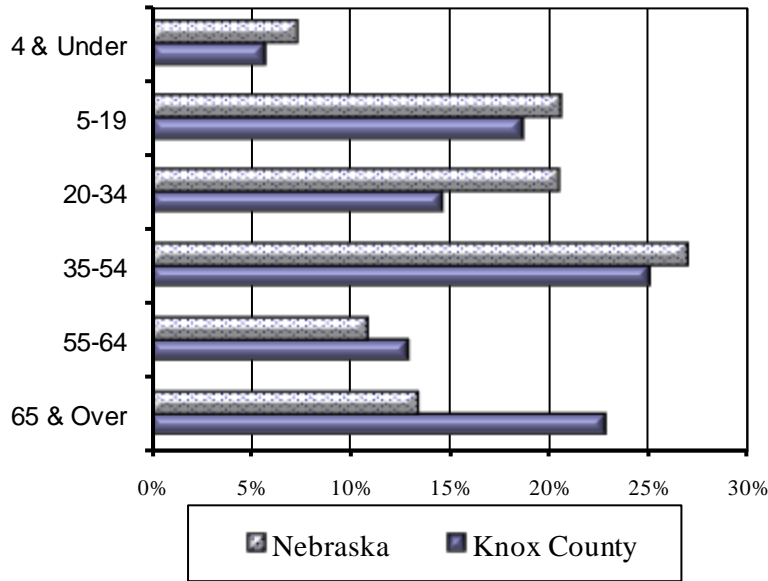
Source: U.S. Census Bureau, July 2005



The following charts (Charts 6 and 7) compare the age distribution of population for Knox County and Nebraska as a whole. The population of Knox County is significantly older than Nebraska as a whole. The median age for Knox County residents in 2008 was 46.0 years of age compared to 36.2 years of age for residents of Nebraska as a whole.

Chart 6

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



Source: U.S. Census Bureau, July 2009

Chart 7

	2008 Population		Percent	
	Nebraska	Knox County	Nebraska	Knox County
<b>4 &amp; Under</b>	132,092	496	7.4%	5.8%
<b>5-19</b>	368,255	1,593	20.6%	18.7%
<b>20-34</b>	365,740	1,247	20.5%	14.7%
<b>35-54</b>	481,660	2,128	27.0%	25.0%
<b>55-64</b>	194,838	1,097	10.9%	12.9%
<b>65 &amp; Over</b>	240,847	1,937	13.5%	22.8%
<b>Total</b>	<b>1,783,432</b>	<b>8,498</b>	<b>100%</b>	<b>100%</b>
<b>Median Age</b>	<b>36.2</b>	<b>46.0</b>		

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

**Retail Sales**

Table 11 and Chart 8 show the retail sales (non-motor vehicle) pull factors for Knox County and the surrounding area for 2008. The pull factor is computed by dividing the per capita taxable, non-motor vehicle (NMV) retail sales by the state average per capita NMV retail sales. A pull factor of one indicates an area has per capita NMV retail sales equal to the state. A value greater than one indicates an area is drawing retail sales from other areas. Conversely, a pull factor with a value less than one indicates the subject area is losing potential retail activity to other places or, in other words, is experiencing retail sales leakage. This simple calculation does not factor in income levels or purchasing power within an area.

Table 11 **2008 Retail Sales (Non-Motor Vehicle) Pull Factors  
 Nebraska, Knox County, and Surrounding Counties**

	2008 Population	2008 Retail Sales (x \$1,000)	2008 Per Cap Sales (\$)	2008 Pull Factor
Nebraska	1,783,432	20,177,971	11,314	1.00
Non-Metro Nebraska	770,003	7,417,475	9,633	0.85
<b>Knox County</b>	<b>8,498</b>	<b>42,909</b>	<b>5,049</b>	<b>0.45</b>
Antelope County	6,679	39,112	5,856	0.52
Boyd County	2,090	7,855	3,758	0.33
Cedar County	8,407	51,909	6,175	0.55
Holt County	10,233	103,122	10,077	0.89
Pierce County	7,231	32,457	4,489	0.40

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

Reviewing the pull factors at the county level indicates Knox County experiences significant retail leakage. The 2008 pull factor of 0.45 indicates, on a per capita basis, retail sales in Knox County are approximately 55 percent below the state's average per capita sales. Distance from other large trade centers plays a major role in this phenomenon. The comparison of the pull factor for Knox County (0.45) with the pull factor for the non-metropolitan area of Nebraska (0.85) indicates per capita retail sales in Knox County are approximately 48 percent less than the average per capita retail sales in the non-metropolitan area of Nebraska.

Chart 8

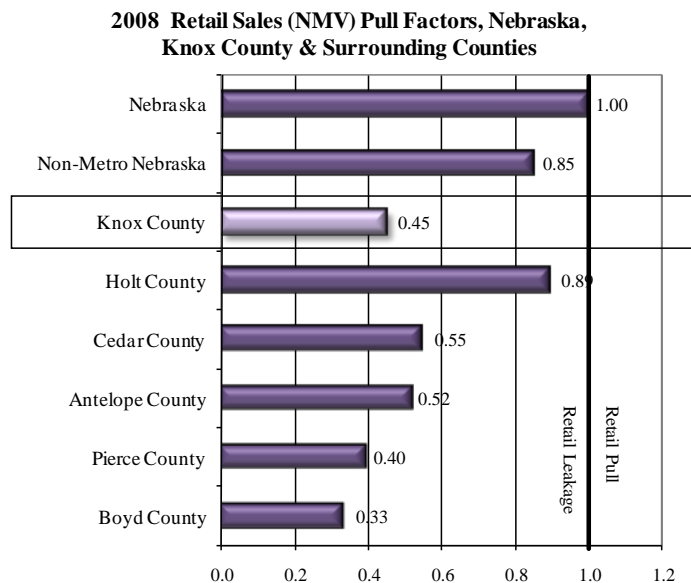


Table 12 and Chart 9 compare the 2008 pull factors for Creighton and selected area communities. The community of Creighton’s pull factor of 1.08 indicates that, on a per capita basis, non-motor vehicle retail sales in Creighton are approximately one percent greater than the state’s average per capita sales.

Table 12

**2008 Retail Sales (NMV) Pull Factors  
 Nebraska and Selected Study Area Cities**

	2008 Population	2008 Retail Sales (x \$1,000)	2008 Per Cap Sales (\$)	2008 Pull Factor
Nebraska	1,783,432	20,177,971	11,314	1.00
Non-Metro Nebraska	770,003	7,417,475	9,633	0.85
<b>Creighton (Knox)</b>	<b>1,128</b>	<b>13,806</b>	<b>12,240</b>	<b>1.08</b>
Neligh (Antelope)	1,460	25,615	17,545	1.55
Spencer (Boyd)	466	3,567	7,654	0.68
Hartington (Cedar)	1,480	30,542	20,637	1.82
O'Neill (Holt)	3,309	72,327	21,858	1.93
Pierce (Pierce)	1,640	10,627	6,480	0.57

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

Chart 9

**2008 Retail Sales (NMV) Pull Factors  
 Nebraska and Selected Study Area Cities**

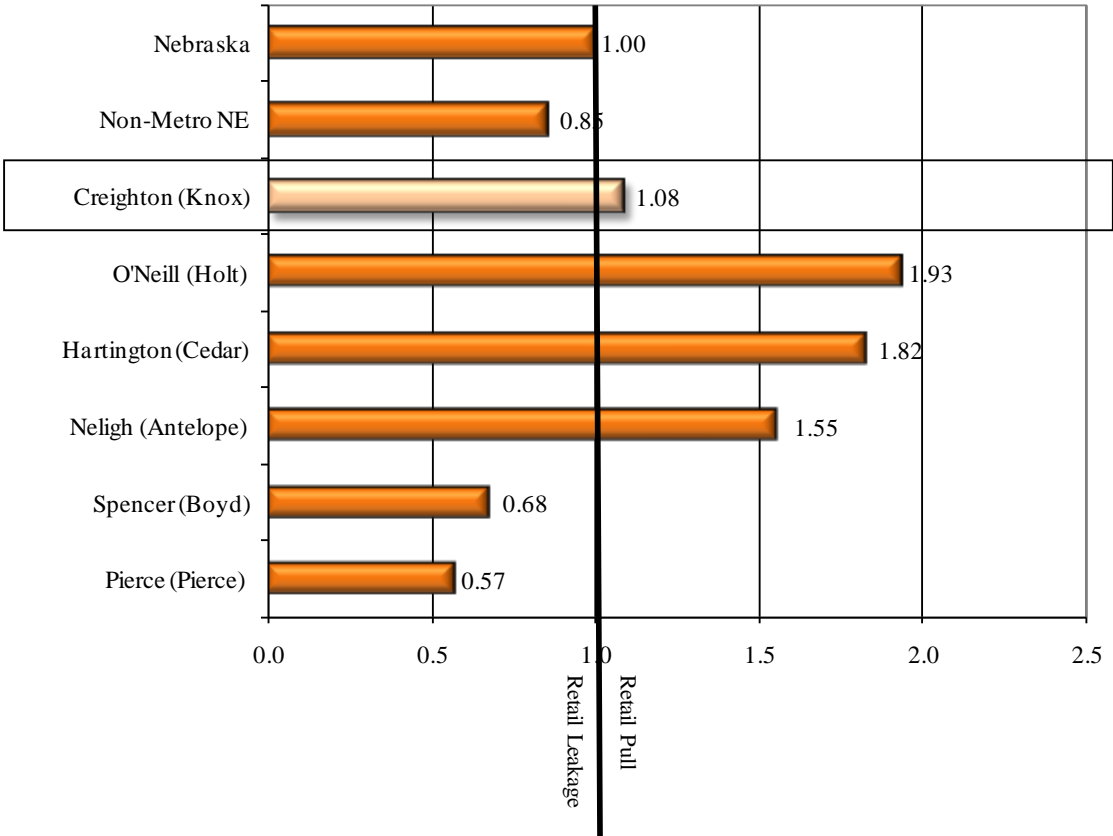


Table 13 and Chart 10 further breakdown the 2008 pull factors into the communities reporting retail sales figures within Knox County. As this table indicates, the community of Creighton had the strongest pull factor (1.08) compared to the other communities reporting in the county. Together, these communities contributed to an overall pull factor of 0.45 for Knox County in 2008.

Table 13

**2008 Retail Sales (NMV) Pull Factors  
 Nebraska and Available Knox County Communities**

	2008 Population	2008 Retail Sales (x \$1,000)	2008 Per Cap Sales (\$)	2008 Pull Factor
Nebraska	1,783,432	20,177,971	11,314	1.00
Non-Metro Nebraska	770,003	7,417,475	9,633	0.85
<b>Knox County</b>	<b>8,498</b>	<b>42,909</b>	<b>5,049</b>	<b>0.45</b>
Bazile Mills	24	(D)	(NA)	(NA)
Bloomfield	986	10,528	10,678	0.94
Center	79	444	5,617	0.50
Creighton	1,128	13,806	12,240	1.08
Crofton	684	6,243	9,128	0.81
Niobrara	339	3,199	9,437	0.83
Santee	282	(D)	(NA)	(NA)
Verdel	52	(D)	(NA)	(NA)
Verdigre	469	3,528	7,523	0.66
Wausa	558	4,888	8,760	0.77
Winnetoon	62	237	3,824	0.34

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

(D) Data withheld to avoid individual disclosure

(NA) Data not available

Chart 10

**2008 Retail Sales (NMV) Pull Factors  
 Nebraska and Available Knox County Communities**

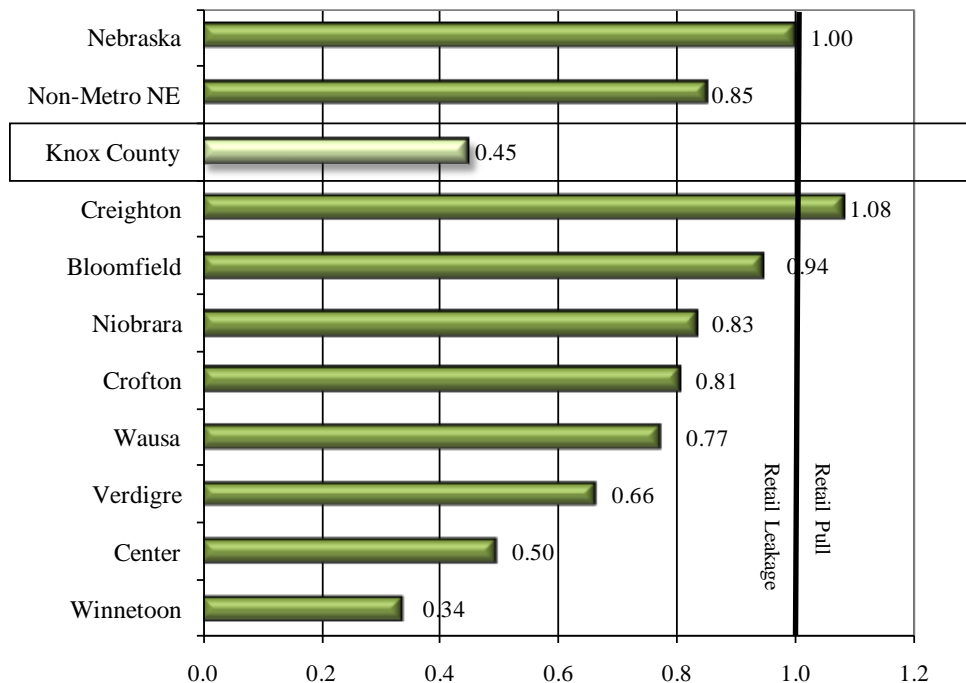


Table 14 (sorted by population) and Chart 11 (sorted by pull factor) show the 2008 pull factors for Nebraska, Creighton, and eight other similarly sized communities selected from around the state. Stromsburg’s pull factor of 1.64 leads the group for 2008 thus indicating Stromsburg has greater retail pull.

Table 14

**2008 Retail Sales (NMV) Pull Factors  
 Creighton & Other Similarly Sized Nebraska Communities**

	2008 Population	2008 Retail Sales (x \$1,000)	2008 Per Cap Sales (\$)	2008 Pull Factor
Nebraska	1,783,432	20,177,971	11,314	1.00
Non-Metro Nebraska	770,003	7,417,475	9,633	0.85
<b>Creighton (Knox)</b>	<b>1,128</b>	<b>13,806</b>	<b>12,240</b>	<b>1.08</b>
Atkinson (Holt)	1,095	19,332	17,655	1.56
Stromsburg (Polk)	1,110	20,589	18,549	1.64
Bayard (Morrill)	1,117	6,621	5,928	0.52
Pender (Thurston)	1,117	14,835	13,281	1.17
Eagle (Cass)	1,132	5,429	4,796	0.42
Battle Creek (Madison)	1,139	14,544	12,769	1.13
Friend (Saline)	1,151	7,354	6,389	0.56
Wisner (Cuming)	1,156	9,702	8,393	0.74

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

Chart 11

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

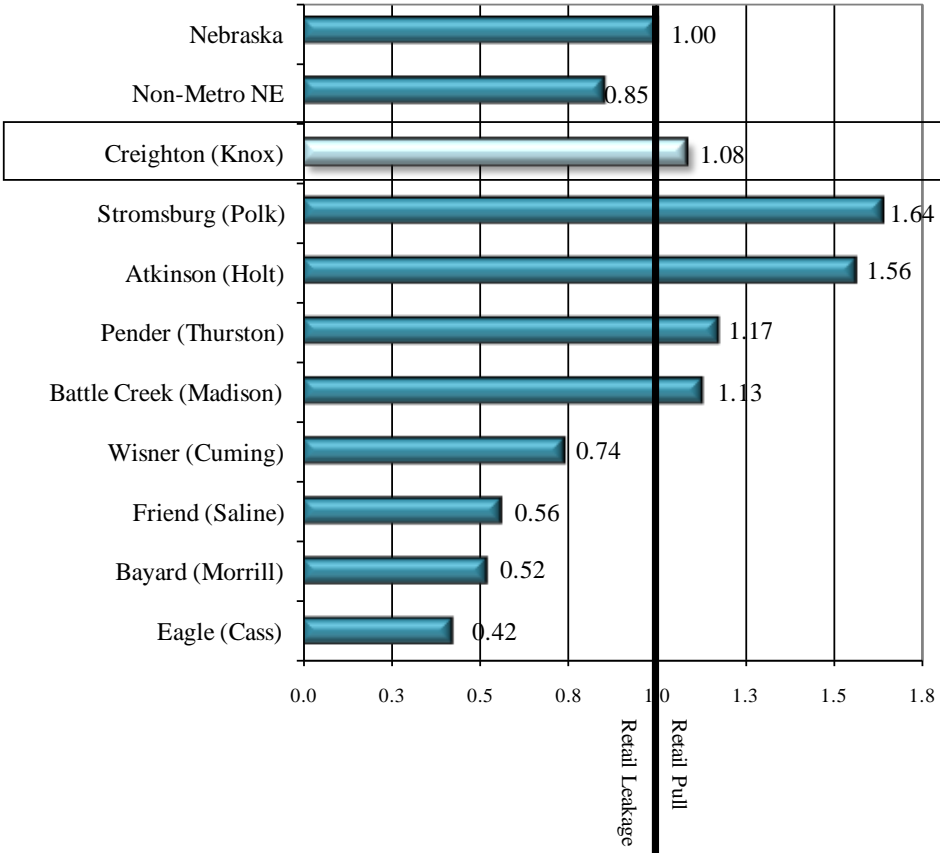
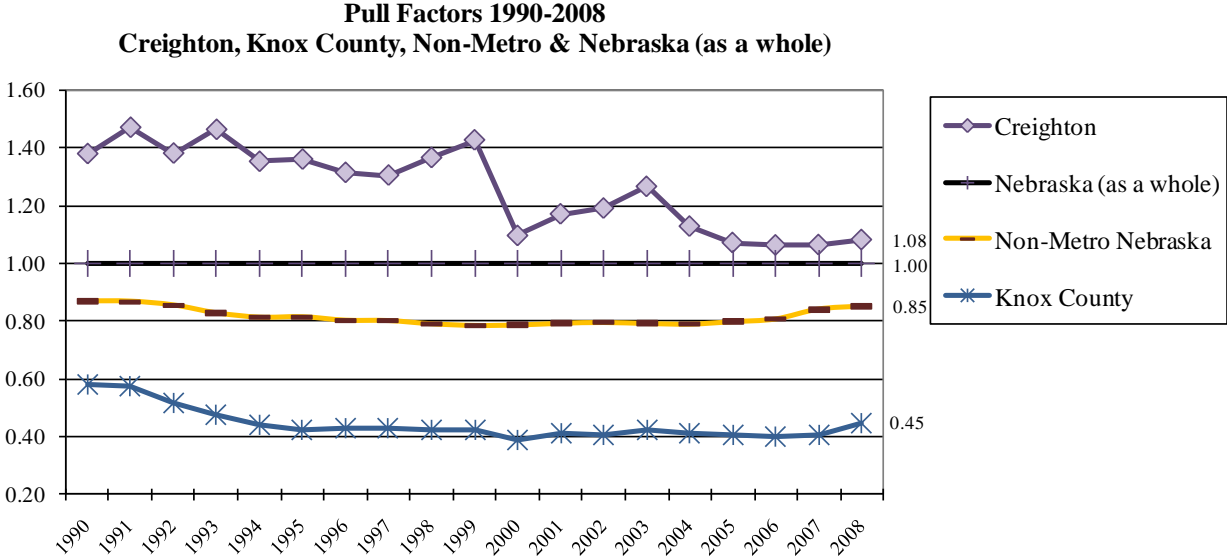


Chart 12 illustrates the pull factor trend for Creighton, Knox County, non-metropolitan Nebraska, and Nebraska as a whole from 1990 to 2008. In examining the time line, it is apparent the city of Creighton has experienced a drop in retail pull since the early 1990s. Data within Knox County (as a whole) have shown retail leakage throughout the time period.

Chart 12



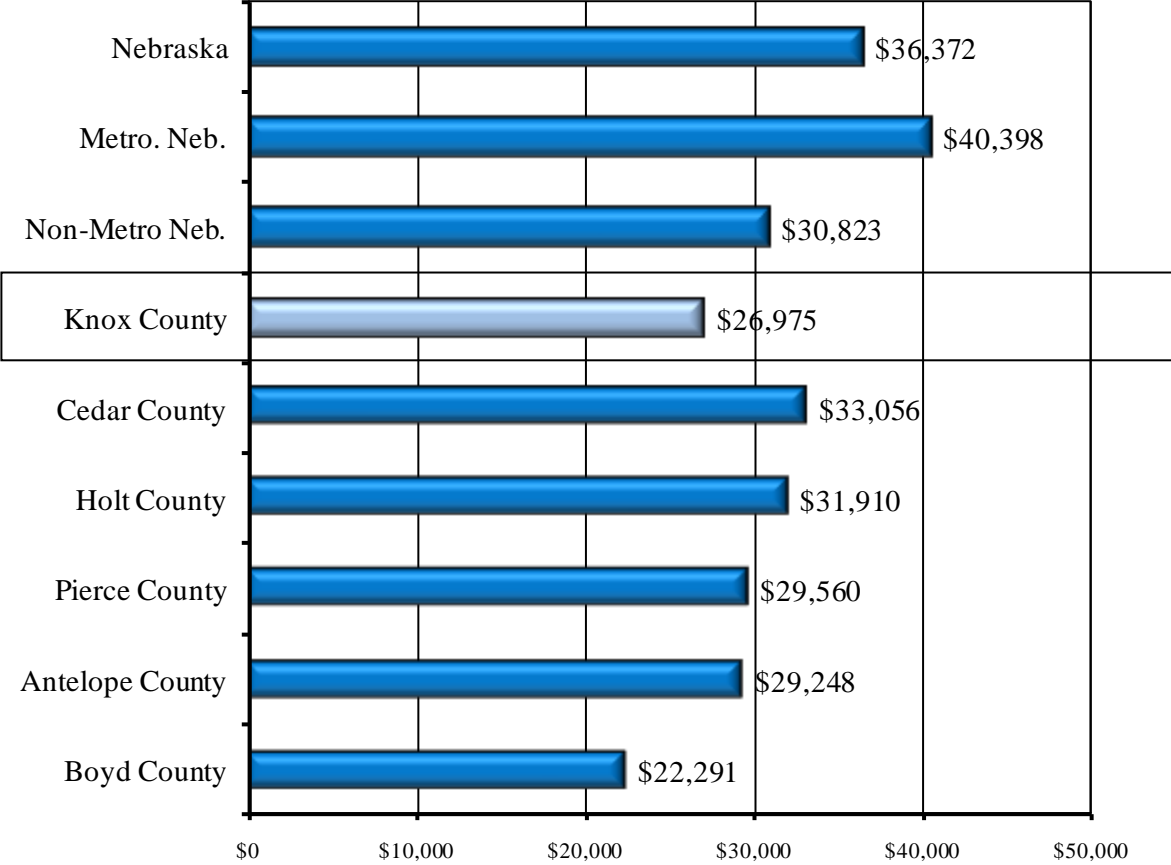
Source: U.S. Census Bureau and Nebraska Department of Revenue, 2009

**Per Capita Personal Income**

Per capita personal income in Knox County was \$26,975 in 2007 the last year in which such data are available. Knox County’s per capita income is \$9,397 or 25.8 percent less than that for Nebraska as a whole (\$36,372); \$13,423 or 33.2 percent less than metropolitan Nebraska (\$40,398); and \$3,848 or 12.5 percent less than non-metropolitan Nebraska (\$30,823).

Chart 13

**Per Capita Personal Income, 2007  
 Nebraska, Knox County, and Surrounding Counties**



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

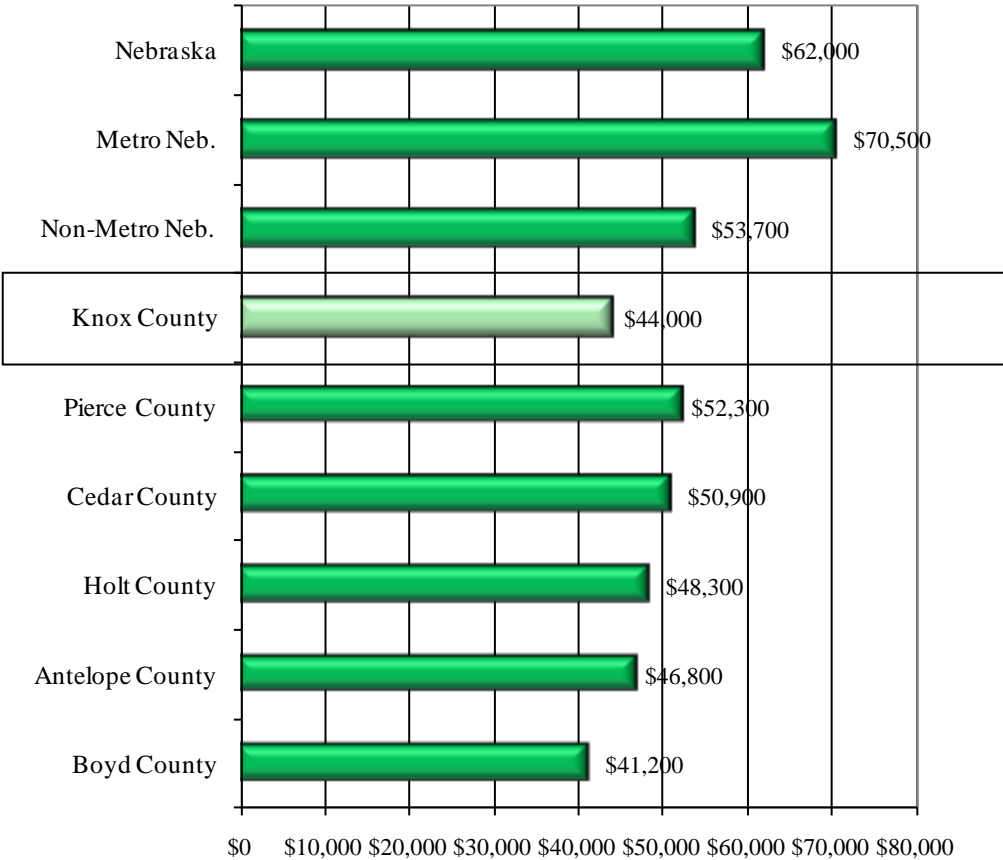
**Median Family Income**

Median family income provides a different perspective of income levels in Nebraska, Knox County, and the surrounding area. Median family income is the midpoint in the ranked distribution of the sum of income for all family members 15 years of age and older. The U.S. Department of Housing and Urban Development (HUD) estimates median family income based on 2000 Census data updated with a combination of Bureau of Labor Statistics and Census Divisional data.

Median family income in Knox County is estimated to be \$44,000 in 2009. This amount is \$18,000 or 29.0 percent less than the median family income for Nebraska as a whole (\$62,000); \$26,500 or 37.6 percent less than metropolitan Nebraska (\$70,500); and \$9,700 or 18.1 percent less than non-metro median family income (\$53,700) in 2009.

Chart 14

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



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