

MAY 2021 STUDY

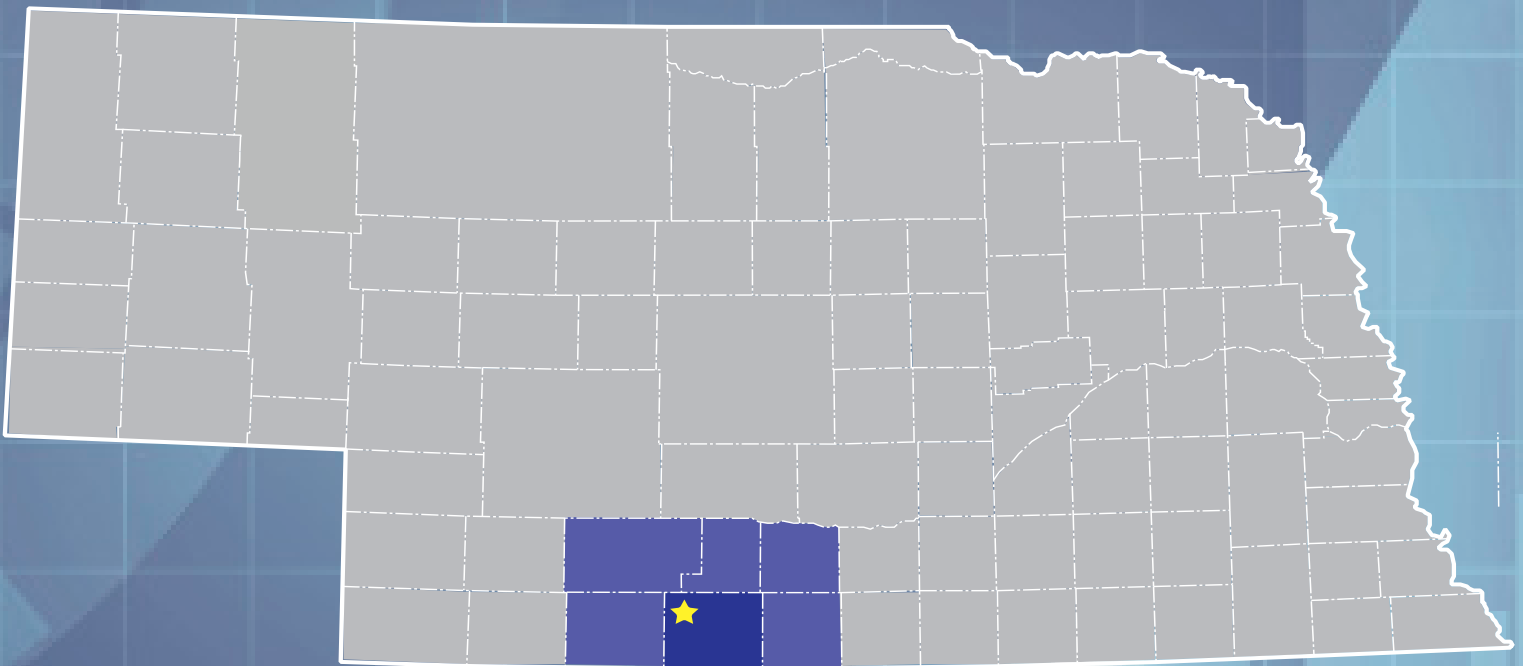


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ECONOMIC AND DEMOGRAPHIC TRENDS

Cambridge, Furnas County and the Surrounding Area

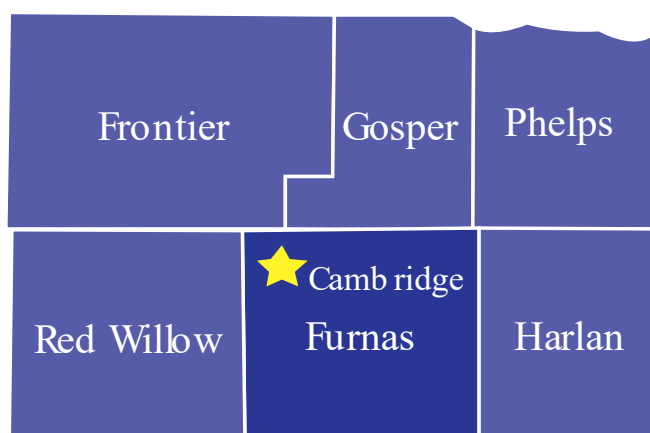


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ECONOMIC AND DEMOGRAPHIC TRENDS IN **Cambridge, Furnas County** AND THE SURROUNDING AREA



This study provides data on labor force, employment, commuting patterns, population, migration, retail sales, and income for Furnas 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 Furnas County, other counties included in this area are Frontier, Gosper, Harlan, Phelps, and Red Willow. The retail sales section also compares retail growth between Cambridge and eight other similarly sized Nebraska communities.

LABOR FORCE AND EMPLOYMENT

Table 1 and Charts 1 (next pages) present nonfarm wage and salary data for Furnas County for the period 2009–2019. Nonfarm employment is broken down into 11 sectors as defined by the Bureau of Labor Statistics and which are compliant with the North American Industrial Classification System (NAICS).

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

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

The measure of employment reported in Table 1 is data on the number of people employed in the Nonfarm Wage and Salary (W&S) sector in Furnas County (regardless of their county of residence). These data indicate total nonfarm wage and salary employment in Furnas County increased 2.9 percent (54 jobs) between 2009 and 2019.

Table 1 and Chart 1 also provide employment data for Furnas County by major economic sector for years 2009–2019. The Manufacturing sector recorded the largest percentage increase in employment between 2009 and 2019 (62.7 percent or 47 jobs). The Natural Resources & Mining sector recorded the largest actual employment increase between 2009 and 2019 (66 jobs or 43.7percent).

TABLE 1
Nonfarm Wage & Salary Employment Trends • 2009–2019
Furnas County, Nebraska

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	% Change 2009-2019	# Change 2009-2019
Nonfarm W&S Employment	1,863	1,885	1,902	1,920	1,966	2,010	2,060	2,060	2,049	1,984	1,917	2.9	54
Total Private Industries	1,271	1,292	1,329	1,359	1,399	1,448	1,490	1,494	1,528	1,475	1,410	10.9	139
Goods Producing	284	284	297	328	347	369	414	436	443	434	414	45.8	130
Natural Resources & Mining	151	150	168	169	187	216	229	231	241	226	217	43.7	66
Construction	59	55	57	64	63	65	67	75	71	63	59	0.0	0
Manufacturing	75	92	103	114	119	133	141	137	122	125	122	62.7	47
Service Providing	987	995	1,001	1,012	1,030	1,034	1,054	1,051	1,094	1,061	1,012	2.5	25
Trade, Transportation & Utilities	334	332	339	334	335	347	348	348	367	342	346	3.6	12
Information	72	69	68	65	65	67	65	62	61	56	51	-29.2	-21
Financial Activities	71	71	61	69	57	51	56	66	68	73	77	8.5	6
Professional & Business Services	138	159	154	159	168	163	164	186	176	168	133	-3.6	-5
Education & Health Services	237	(D)	(D)	260	310	308	301	263	304	308	297	25.3	60
Leisure & Hospitality	108	103	93	71	74	76	98	105	97	95	89	-17.6	-19
Other Services, except Public	27	(D)	(D)	54	23	22	21	22	20	19	18	-33.3	-9
Government	592	593	573	561	567	562	570	566	521	509	507	-14.4	-85
Federal	39	41	34	34	32	33	36	32	32	32	33	-15.4	-6
State	18	21	20	20	21	22	22	21	22	22	24	33.3	6
Local	534	532	519	507	514	507	513	512	467	454	449	-15.9	-85

Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages, Annual Data, released June 2020
Labor Force & Work Summary, 2009-2019, Annual, Furnas County, Nebraska (March 2020 data)

Estimates by Melissa Trueblood, Economist, Nebraska Public Power District

CHART 1
Employment by Industry • 2009–2019
Furnas County, Nebraska

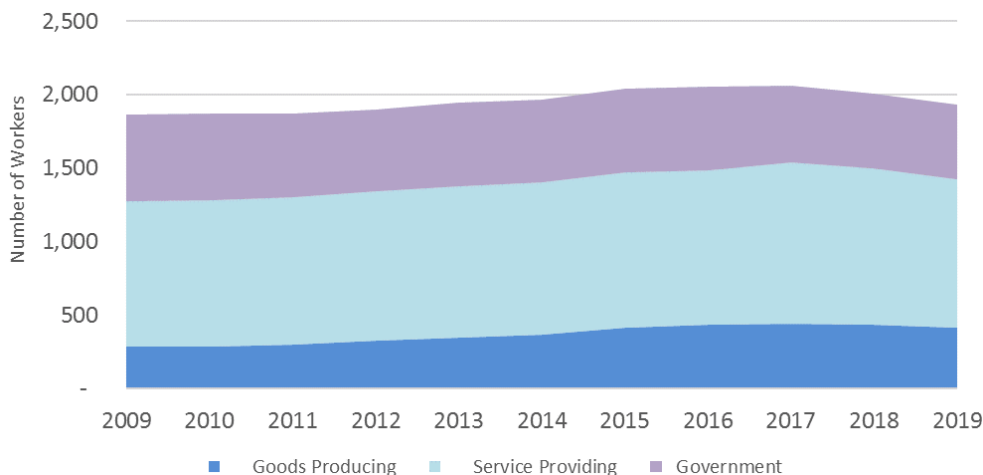


Chart 2 compares total nonfarm wage and salary employment growth in Furnas County with metropolitan, non-metropolitan and Nebraska as a whole for the review period 2009–2019. Non-metropolitan Nebraska is defined as Nebraska minus the seven Lincoln and Omaha metropolitan counties of Cass, Douglas, Lancaster, Sarpy, Saunders, Seward and Washington.

As this chart indicates, total nonfarm wage and salary employment in Furnas County increased 2.9 percent (54 jobs) from 2009 to 2019, compared to a 9.0 percent increase for Nebraska as a whole, a 11.5 percent increase in metropolitan Nebraska and a 5.0 percent increase in non-metropolitan Nebraska.

CHART 2

Nonfarm W&S Employment • 2009–2019

Furnas County, Nebraska, Metro and Non-Metro Nebraska

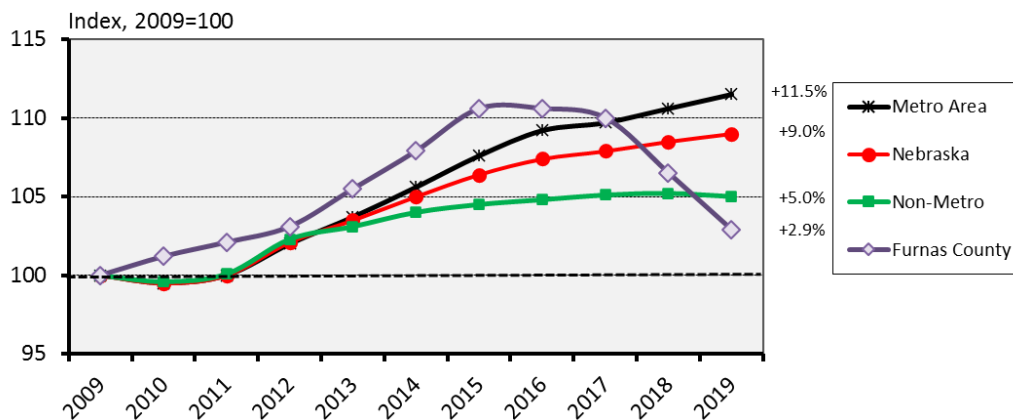
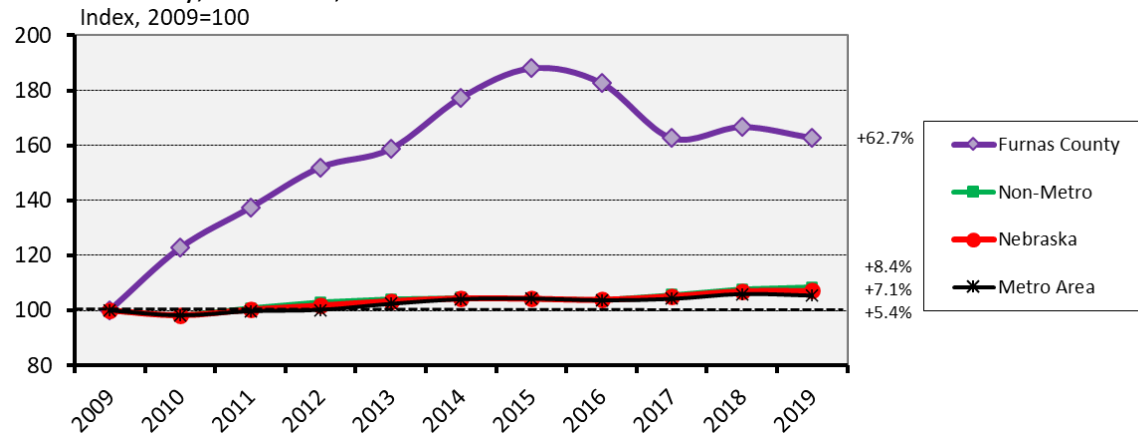


Chart 3 presents data on manufacturing wage and salary employment growth for Furnas County, Nebraska, metropolitan and non-metropolitan areas. The Manufacturing sector for Furnas County recorded a 62.7 percent increase in employment (47 jobs) between 2009 and 2019. This compares to a 8.4 percent increase in employment for non-metropolitan Nebraska; a 7.1 percent increase for Nebraska as a whole; and a 5.4 percent increase for metropolitan Nebraska over the same period.

CHART 3

Manufacturing W&S Employment • 2009–2019

Furnas County, Nebraska, Metro and Non-Metro Nebraska



Source: Bureau of Labor Statistics, Quarterly Census of Employment & Wages (QCEW), released June 2020

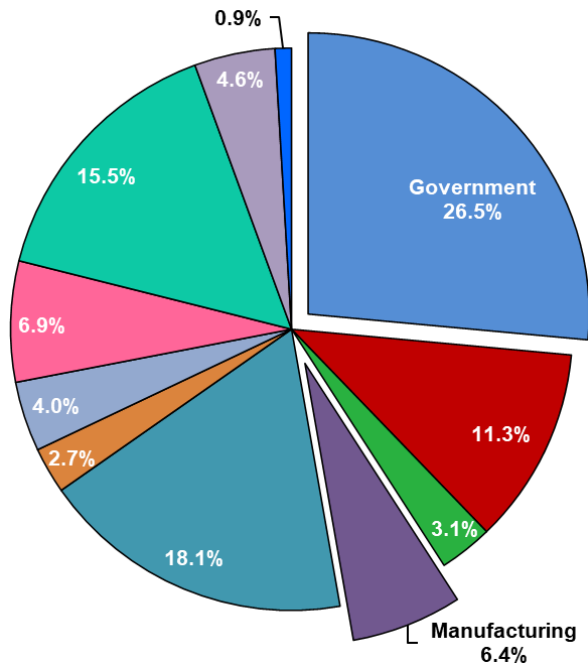
The next series of pie charts (Charts 4, 5 and 6) display the distribution of nonfarm wage and salary (W&S) employment by major economic sector in Furnas County compared to the non-metropolitan and metropolitan distributions.

When comparing the Furnas County employment sectors to non-metropolitan Nebraska, the largest deviation occurs in the Manufacturing sector which makes up 6.4 percent of the county workforce (122 employees) compared to 15.8 percent for non-metropolitan Nebraska; a difference of 9.4 percent. Comparing Furnas County to the overall metropolitan distribution, the largest deviation is found in the Government sector (26.5 percent Furnas County vs. 13.8 percent metropolitan Nebraska; a difference of 12.7 percent).

CHART 4, 5 & 6

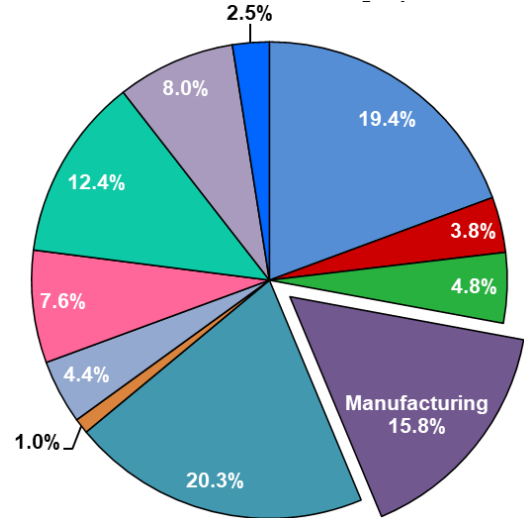
Nonfarm W&S Employment by Major Economic Sector

Furnas County, 2019

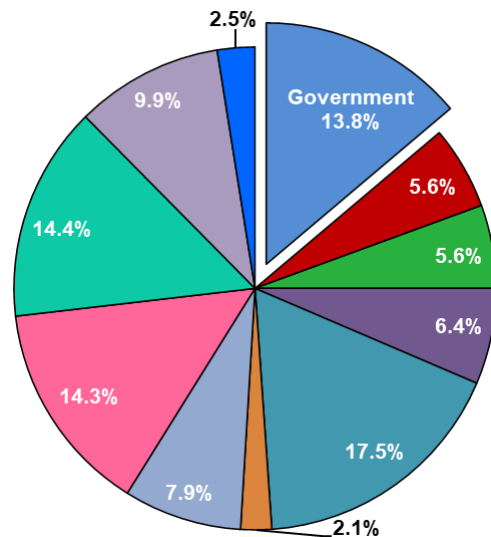


- Government
- Natural Resources and Mining
- Construction
- Manufacturing
- Trade, Transportation, and Utilities
- Information
- Financial Activities
- Professional and Business Services
- Education and Health Services
- Leisure and Hospitality
- Other Services

Non-Metropolitan Nebraska, 2019



Metropolitan Nebraska, 2019



Source: U.S. Bureau of Labor Statistics

The next table (Table 2) shows labor force information for Furnas County for the time period 2009–2019. Labor force data (labor force, unemployment, and total employment) are measured based on the county of residence of the labor force participants (regardless of where they work). As the labor force and total employment data indicate, there was an increase in the number of Furnas County residents participating in the labor force between 2009 and 2019 (0.8 percent or 21 people).

The number of those unemployed in Furnas County decreased by 23.4 percent (22 people) between 2009 and 2019. 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 Furnas County unemployment rate was 2.8 percent in 2019; below that for metropolitan Nebraska (3.0 percent), below Nebraska as a whole (3.0 percent), and below non-metropolitan Nebraska (3.1 percent).

TABLE 2
Labor Force & Employment Trends

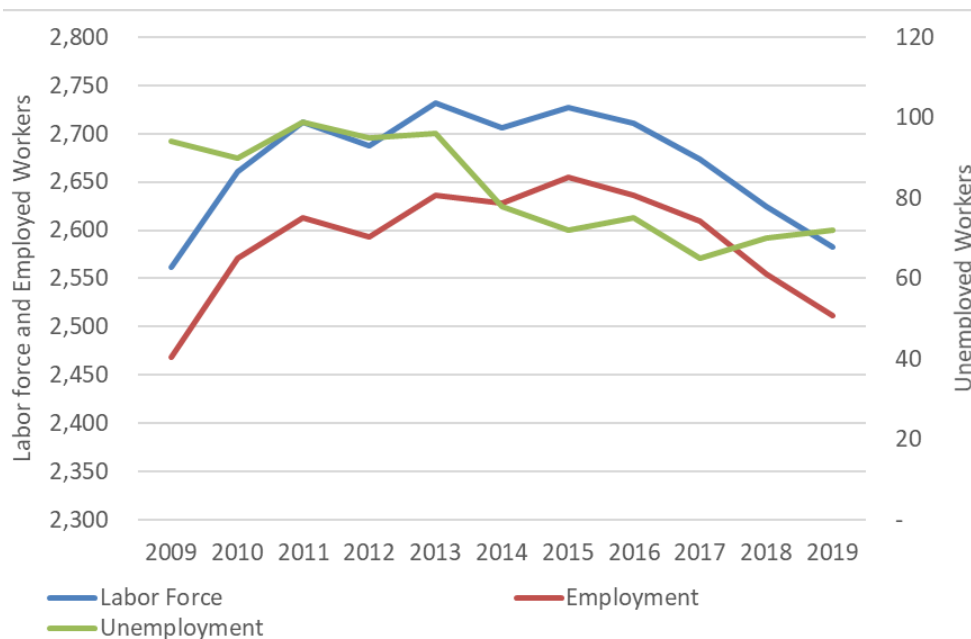
Furnas County, Nebraska · 2009–2019

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	% Change 2009-2019	# Change 2009-2019
Labor Force	2,562	2,661	2,712	2,688	2,732	2,706	2,727	2,711	2,674	2,624	2,583	0.8	21
Employment	2,468	2,571	2,613	2,593	2,636	2,628	2,655	2,636	2,609	2,554	2,511	1.7	43
Unemployment	94	90	99	95	96	78	72	75	65	70	72	-23.4	-22
Unemployment Rate	3.7	3.4	3.7	3.5	3.5	2.9	2.6	2.8	2.4	2.7	2.8	N/A	N/A

(N/A) - Data not available

CHART 7
Labor Force & Employment Trends

Furnas County, Nebraska · 2009–2019



Source: Bureau of Labor Statistics, Local Area Unemployment Statistics, Annual Data, released April 2020
The right axis on Chart 7 refers to Unemployed Workers

RESIDENCE AND WORK FLOW PATTERNS

The next series of tables show residence (Work Destination) and workflow (Home Destination) patterns for the City of Cambridge in Furnas 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 city is pulling employees to fill positions. These data are estimates from the U.S. Census Bureau's Longitudinal Employer-Household Dynamics (LEHD) program. This program uses a variety of statistical and computing techniques to combine federal and state administrative data on employers and employees with core Census Bureau censuses and surveys while protecting the confidentiality of people and firms that provide the data. The most current data available for Furnas County are from 2018.

Table 3 (pages 6–7) examines the Work Destination area for Cambridge from three perspectives: by state, by county, and by place (city). In Table 3, the Census identified 378 city labor force participants holding primary jobs. As Table 3 shows, 93.1 percent of Cambridge's labor force participants are employed within the state of Nebraska. Approximately 51.9 percent of Cambridge workers remain within Furnas County for employment with 48.1 percent leaving the county borders for work (next page). The top ten incorporated places where Cambridge labor force participants are employed are also shown on the following page.

TABLE 3

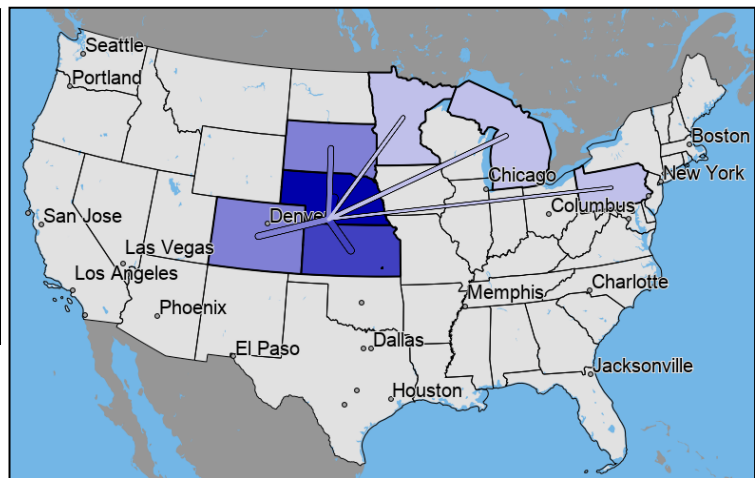
Work Destination Report • 2018

Where Workers are Employed Who Live in the Selection Area

	Count	Share
Total Primary Jobs	378	100.0%

By States

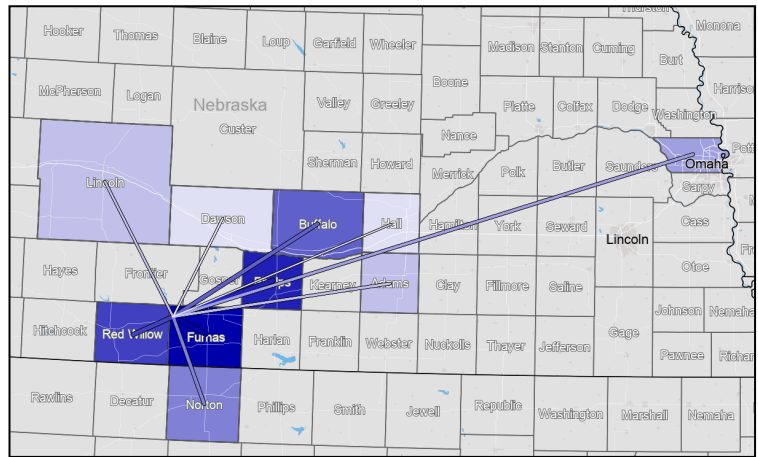
	Count	Share
Nebraska	352	93.1%
Kansas	19	5.0%
Colorado	2	0.5%
South Dakota	2	0.5%
Michigan	1	0.3%
Minnesota	1	0.3%
Pennsylvania	1	0.3%
All Other Locations	0	0.0%



Source: U.S. Census Bureau, LEHD Origin-Destination Data Base, May 2021

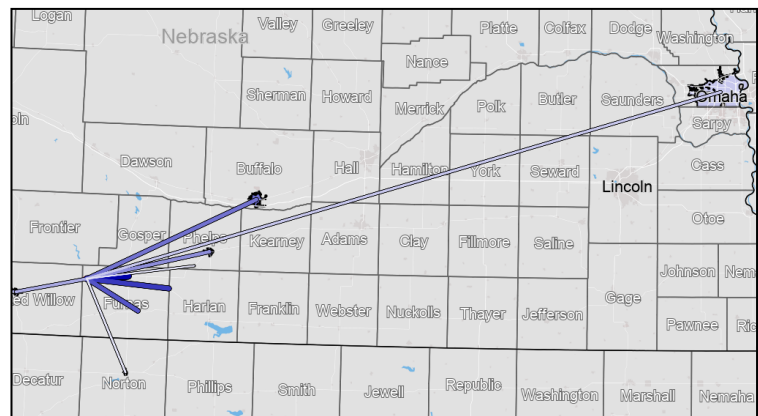
By Counties

	Count	Share
Furnas County, NE	196	51.9%
Phelps County, NE	32	8.5%
Red Willow County, NE	21	5.6%
Buffalo County, NE	16	4.2%
Norton County, KS	12	3.2%
Douglas County, NE	11	2.9%
Adams County, NE	8	2.1%
Lincoln County, NE	8	2.1%
Dawson County, NE	6	1.6%
Hall County, NE	6	1.6%
All Other Locations	62	16.4%



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

	Count	Share
Arapahoe city, NE	55	14.6%
Cambridge city, NE	45	11.9%
Oxford village, NE	25	6.6%
Beaver City city, NE	15	4.0%
Kearney city, NE	13	3.4%
Holdrege city, NE	12	3.2%
McCook city, NE	11	2.9%
Omaha city, NE	10	2.6%
Norton city, KS	9	2.4%
Atlanta village, NE	9	2.4%
All Other Locations	174	46.0%



Source: U.S. Census Bureau, LEHD Origin-Destination Data Base, May 2021

People also travel from other locations to work in the City of Cambridge—this is the Home Destination Report or the labor shed area. Table 4 (pages 8–9) depicts the home locations of those employed within Cambridge. The Census identified 430 primary jobs within Cambridge. As Table 4 indicates, 95.6 percent of these jobs are held by Nebraska residents. Approximately 52.6 percent of Cambridge workers live within the Furnas County borders and the top localities show the distribution of employee residents around the area (next page).

TABLE 4

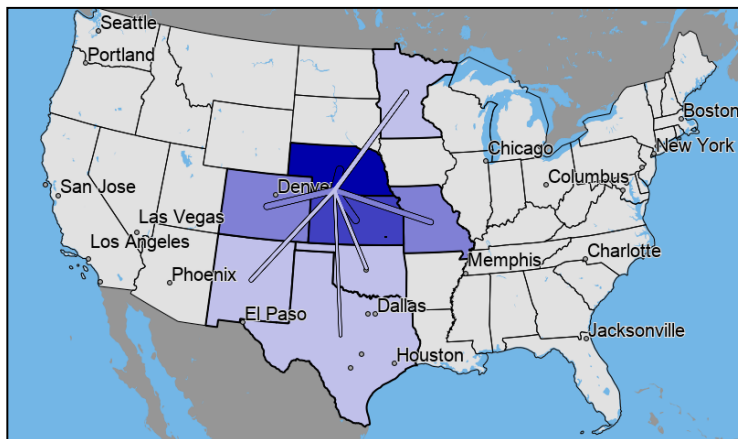
Home Destination Report • 2018

Where Workers Live Who are Employed in the Selection Area

	Count	Share
Total Primary Jobs	430	100.0%

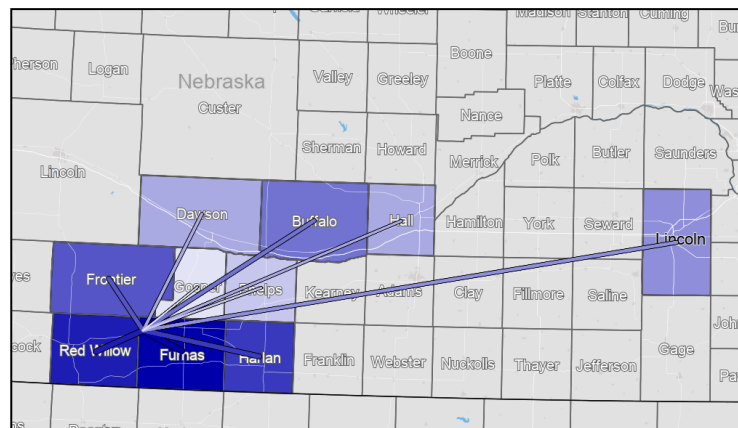
By States

	Count	Share
Nebraska	411	95.6%
Kansas	11	2.6%
Colorado	2	0.5%
Missouri	2	0.5%
Minnesota	1	0.2%
New Mexico	1	0.2%
Oklahoma	1	0.2%
Texas	1	0.2%
All Other Locations	0	0.0%



By Counties

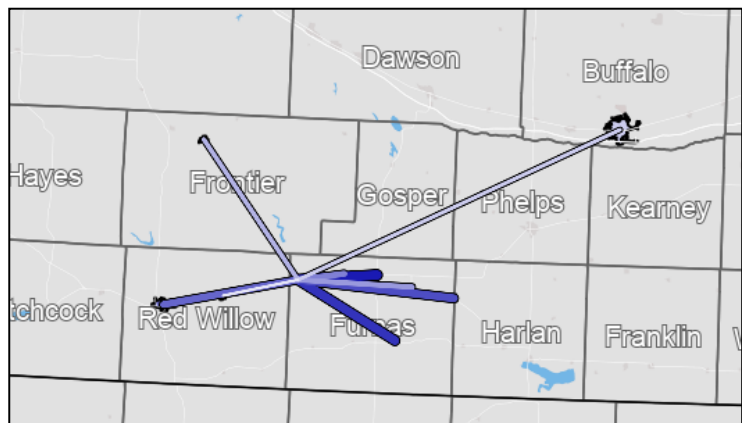
	Count	Share
Furnas County, NE	226	52.6%
Red Willow County, NE	42	9.8%
Harlan County, NE	22	5.1%
Frontier County, NE	13	3.0%
Buffalo County, NE	11	2.6%
Lancaster County, NE	9	2.1%
Dawson County, NE	8	1.9%
Hall County, NE	8	1.9%
Phelps County, NE	6	1.4%
Gosper County, NE	5	1.2%
All Other Locations	80	18.6%



Source: U.S. Census Bureau, LEHD Origin-Destination Data Base, May 2021

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

	Count	Share
Cambridge city, NE	45	10.5%
Arapahoe city, NE	43	10.0%
Beaver City city, NE	31	7.2%
Oxford village, NE	29	6.7%
McCook city, NE	18	4.2%
Holbrook village, NE	14	3.3%
Edison village, NE	9	2.1%
Curtis city, NE	8	1.9%
Kearney city, NE	7	1.6%
Indianola city, NE	6	1.4%
All Other Locations	220	51.2%



Source: U.S. Census Bureau, LEHD Origin-Destination Data Base, May 2021

The next table and charts (Table 5, page 9, Charts 8–16, pages 10–12) show an inflow/outflow report for the Furnas 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 Longitudinal Employer-Household Dynamics (LEHD) section and help identify characteristics of labor force movement for Furnas County. More detailed figures can also be found in Tables 6–8 (pages 10–12).

TABLE 5
Inflow/Outflow Report

Furnas County, Primary Jobs

Selection Area Labor Market Size	2018		2017		2016	
	Count	Share	Count	Share	Count	Share
Employed in the Selection Area	430	100.0%	390	100.0%	420	100.0%
Living in the Selection Area	378	87.9%	396	101.5%	369	87.9%
Net Job Inflow (+) or Outflow (-)	52	-	-6	-	51	-

In-Area Labor Force Efficiency	2018		2017		2016	
	Count	Share	Count	Share	Count	Share
Living in the Selection Area	378	100.0%	396	100.0%	369	100.0%
Living and Employed in the Selection Area	45	11.9%	49	12.4%	46	12.5%
Living in the Selection Area but Employed Outside	333	88.1%	347	87.6%	323	87.5%

In-Area Employment Efficiency	2018		2017		2016	
	Count	Share	Count	Share	Count	Share
Employed in the Selection Area	430	100.0%	390	100.0%	420	100.0%
Employed and Living in the Selection Area	45	10.5%	49	12.6%	46	11.0%
Employed in the Selection Area but Living Outside	385	89.5%	341	87.4%	374	89.0%

TABLE 6**Worker Outflow by Job Characteristic****Furnas County**

Outflow Job Characteristics	2018		2017		2016	
	Count	Share	Count	Share	Count	Share
External Jobs Filled by Residents	333	100.0%	347	100.0%	323	100.0%
Workers Aged 29 or younger	69	20.7%	82	23.6%	77	23.8%
Workers Aged 30 to 54	150	45.0%	164	47.3%	151	46.7%
Workers Aged 55 or older	114	34.2%	101	29.1%	95	29.4%
Workers Earning \$1,250 per month or less	68	20.4%	69	19.9%	75	23.2%
Workers Earning \$1,251 to \$3,333 per month	141	42.3%	138	39.8%	153	47.4%
Workers Earning More than \$3,333 per month	124	37.2%	140	40.3%	95	29.4%
Workers in the "Goods Producing" Industry Class	86	25.8%	74	21.3%	71	22.0%
Workers in the "Trade, Transportation, and Utilities" Industry Class	77	23.1%	79	22.8%	72	22.3%
Workers in the "All Other Services" Industry Class	170	51.1%	194	55.9%	180	55.7%

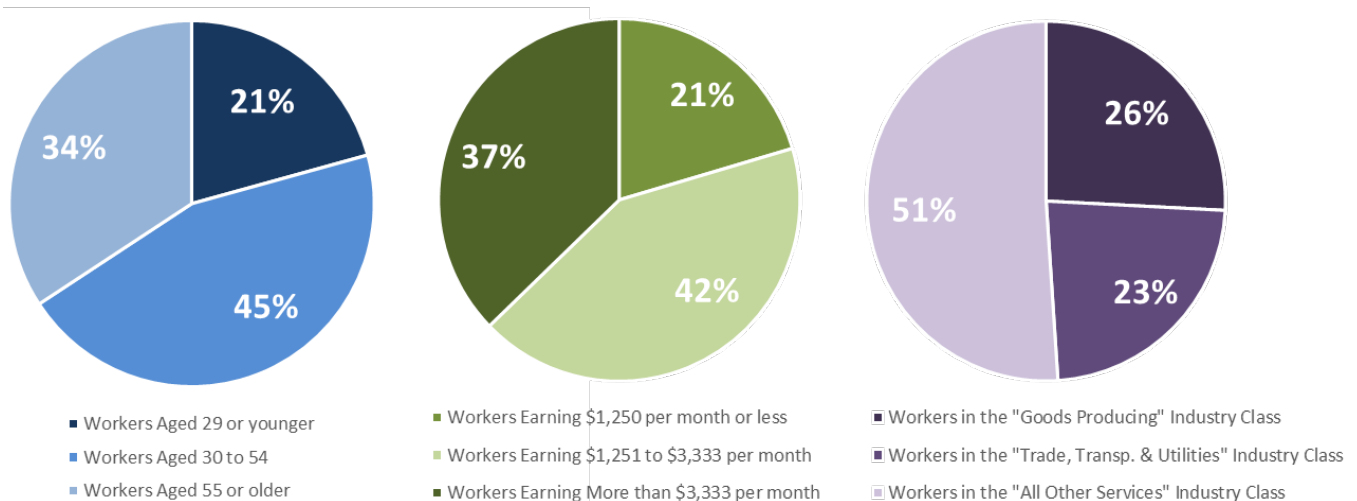
CHART 8, 9 & 10

TABLE 7**Worker Inflow by Job Characteristic****Furnas County**

Inflow Job Characteristics	2018		2017		2016	
	Count	Share	Count	Share	Count	Share
Internal Jobs Filled by Outside Workers	385	100.0%	341	100.0%	374	100.0%
Workers Aged 29 or younger	76	19.7%	70	20.5%	74	19.8%
Workers Aged 30 to 54	197	51.2%	171	50.1%	192	51.3%
Workers Aged 55 or older	112	29.1%	100	29.3%	108	28.9%
Workers Earning \$1,250 per month or less	86	22.3%	90	26.4%	95	25.4%
Workers Earning \$1,251 to \$3,333 per month	118	30.6%	113	33.1%	138	36.9%
Workers Earning More than \$3,333 per month	181	47.0%	138	40.5%	141	37.7%
Workers in the "Goods Producing" Industry Class	43	11.2%	34	10.0%	54	14.4%
Workers in the "Trade, Transportation, and Utilities" Industry Class	115	29.9%	67	19.6%	69	18.4%
Workers in the "All Other Services" Industry Class	227	59.0%	240	70.4%	251	67.1%

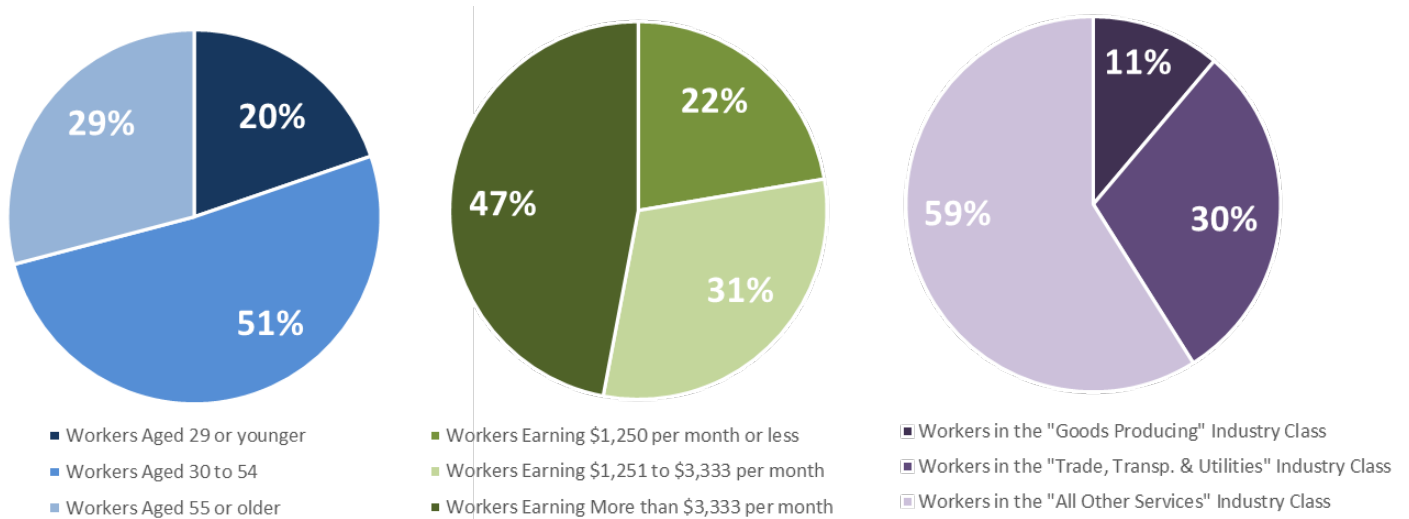
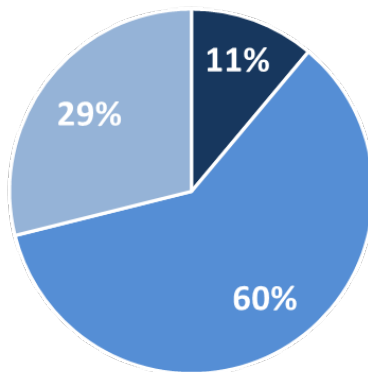
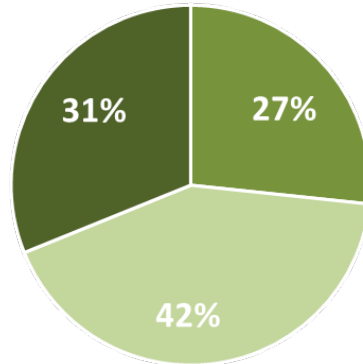
CHART 11, 12 & 13

TABLE 8**Worker Interior by Job Characteristic****Furnas County**

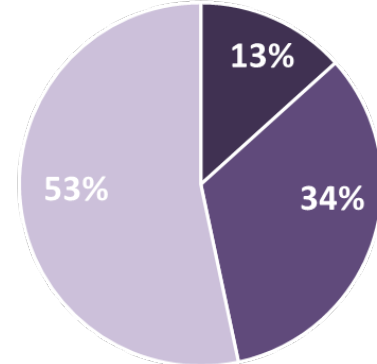
Interior Flow Job Characteristics	2018		2017		2016	
	Count	Share	Count	Share	Count	Share
Internal Jobs Filled by Residents	45	100.0%	49	100.0%	46	100.0%
Workers Aged 29 or younger	5	11.1%	13	26.5%	9	19.6%
Workers Aged 30 to 54	27	60.0%	19	38.8%	28	60.9%
Workers Aged 55 or older	13	28.9%	17	34.7%	9	19.6%
Workers Earning \$1,250 per month or less	12	26.7%	17	34.7%	9	19.6%
Workers Earning \$1,251 to \$3,333 per month	19	42.2%	15	30.6%	18	39.1%
Workers Earning More than \$3,333 per month	14	31.1%	17	34.7%	19	41.3%
Workers in the "Goods Producing" Industry Class	6	13.3%	3	6.1%	8	17.4%
Workers in the "Trade, Transportation, and Utilities" Industry Class	15	33.3%	15	30.6%	4	8.7%
Workers in the "All Other Services" Industry Class	24	53.3%	31	63.3%	34	73.9%

CHART 14, 15 & 16

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



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



■ Workers in the "Goods Producing" Industry Class
 ■ Workers in the "Trade, Transp. & Utilities" Industry Class
 ■ Workers in the "All Other Services" Industry Class

The Distance/Direction Report depicted in Table 9 and Figure 1 shows the number (count) and percentage (share) of primary job holders living in Furnas County and the distance they travel to work. Looking at Table 9, the count of primary job holders living within Furnas County is less in 2018 compared to 2017. The distribution of miles traveled to work has slightly shifted since 2016. Figure 1 shows the location and concentration of these workplaces.

TABLE 9 & FIGURE 1

Distance/Direction Report • *Home to Work Census Block*

Live within study area – distance to work

Job Counts in Work Blocks	2018		2017		2016	
	Count	Share	Count	Share	Count	Share
Total Primary Jobs	378	100.0%	396	100.0%	369	100.0%
Less than 10 miles	74	19.6%	80	20.2%	76	20.6%
10 to 24 miles	104	27.5%	92	23.2%	100	27.1%
25 to 50 miles	98	25.9%	122	30.8%	110	29.8%
Greater than 50 miles	102	27.0%	102	25.8%	83	22.5%

Source: U.S. Census Bureau, Labor Area Dynamics, OnTheMap, May 2021

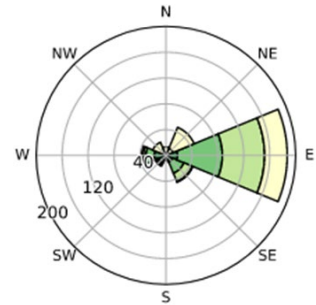


Table 10 and Figure 2 show the number (count) and percentage (share) of people employed within Furnas County and the distance to their homes. Looking at Table 10, the number of primary jobs held within Furnas County has increased since 2017 and 2016. The data also show the majority of Furnas County employees continue to travel less than 25 miles from work to home. Figure 2 shows the concentration of job counts by distance and direction.

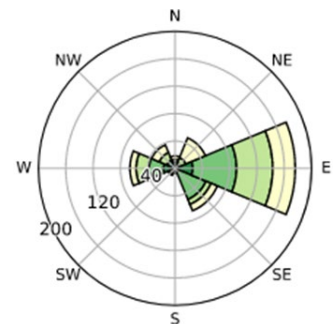
TABLE 10 & FIGURE 2

Distance/Direction Report • *Work to Home Census Block*

Work within study area – distance to home

Job Counts in Home Blocks	2018		2017		2016	
	Count	Share	Count	Share	Count	Share
Total Primary Jobs	430	100.0%	390	100.0%	420	100.0%
Less than 10 miles	84	19.5%	72	18.5%	63	15.0%
10 to 24 miles	134	31.2%	141	36.2%	147	35.0%
25 to 50 miles	110	25.6%	82	21.0%	115	27.4%
Greater than 50 miles	102	23.7%	95	24.4%	95	22.6%

Source: U.S. Census Bureau, Labor Area Dynamics, OnTheMap, May 2021



POPULATION AND MIGRATION TRENDS

The following tables (Tables 11 and 12) present population trend data for Furnas County and the surrounding area. As Table 11 indicates, Furnas County's population experienced an average annual decrease of 0.8 percent between 1970 and 2010 for a total decrease of 28.1 percent or 1,938 people. This population decrease compares to an average annual increase of 0.5 percent, 23.0 percent total, for Nebraska as a whole. Furnas County reported an average annual 0.6 percent decrease in population from 2010 to 2019 (283 people total).

TABLE 11

County Population • 1970–2019

Furnas County and the Surrounding Area

Location	1970	1980	1990	2000	2010	2019	Avg. Annual % Change 1970-2010	Avg. Annual % Change 2010-2019
Nebraska	1,485,333	1,569,825	1,578,417	1,711,265	1,826,341	1,934,408	0.5	0.6
Furnas County	6,897	6,486	5,553	5,324	4,959	4,676	-0.8	-0.7
Frontier County	3,982	3,647	3,101	3,098	2,756	2,627	-0.9	-0.5
Gosper County	2,178	2,140	1,928	2,143	2,044	1,990	-0.2	-0.3
Harlan County	4,357	4,292	3,810	3,786	3,423	3,380	-0.6	-0.1
Phelps County	9,553	9,769	9,715	9,747	9,188	9,034	-0.1	-0.2
Red Willow Count	12,191	12,615	11,705	11,450	11,055	10,724	-0.2	-0.3

Table 12 data reveals the population of Furnas County's incorporated places as a whole experienced an average annual population decrease of 0.6 percent from 1970 to 2010 and an average annual decrease of 0.6 percent from 2010 to 2019 for a total decrease of 26.3 percent (1,327 people) from 1970 to 2019. Cambridge, the county's largest city, reported a 12.5 percent decrease in population (143 people) between 1970 and 2019. The unincorporated areas outside of the selected communities experienced a 48.1 percent decrease (894 people) during the period 1970–2019.

TABLE 12

Population • 1970–2019

Furnas County Communities/Rural Populations

Location	1970	1980	1990	2000	2010	2019	Avg. Annual % Change 1970-2010	Avg. Annual % Change 2010-2019
Nebraska	1,485,333	1,569,825	1,578,417	1,711,265	1,826,341	1,934,408	0.5	0.6
Furnas County	6,897	6,486	5,553	5,324	4,959	4,676	-0.8	-0.7
Arapahoe	1,147	1,107	1,011	1,028	1,026	976	-0.3	-0.6
Beaver City	802	775	707	641	609	575	-0.7	-0.6
Cambridge	1,145	1,206	1,112	1,041	1,063	1,002	-0.2	-0.7
Edison	199	210	148	154	133	123	-1.0	-0.9
Hendley	58	39	42	38	24	23	-2.2	-0.5
Holbrook	307	297	233	225	207	194	-1.0	-0.7
Oxford	1,116	1,109	953	876	779	733	-0.9	-0.7
Wilsonville	266	189	136	118	93	87	-2.6	-0.7
Total Incorporated Places	5,040	4,932	4,342	4,121	3,934	3,713	-0.6	-0.6
Unincorporated Areas	1,857	1,554	1,211	1,203	1,025	963	-1.5	-0.7

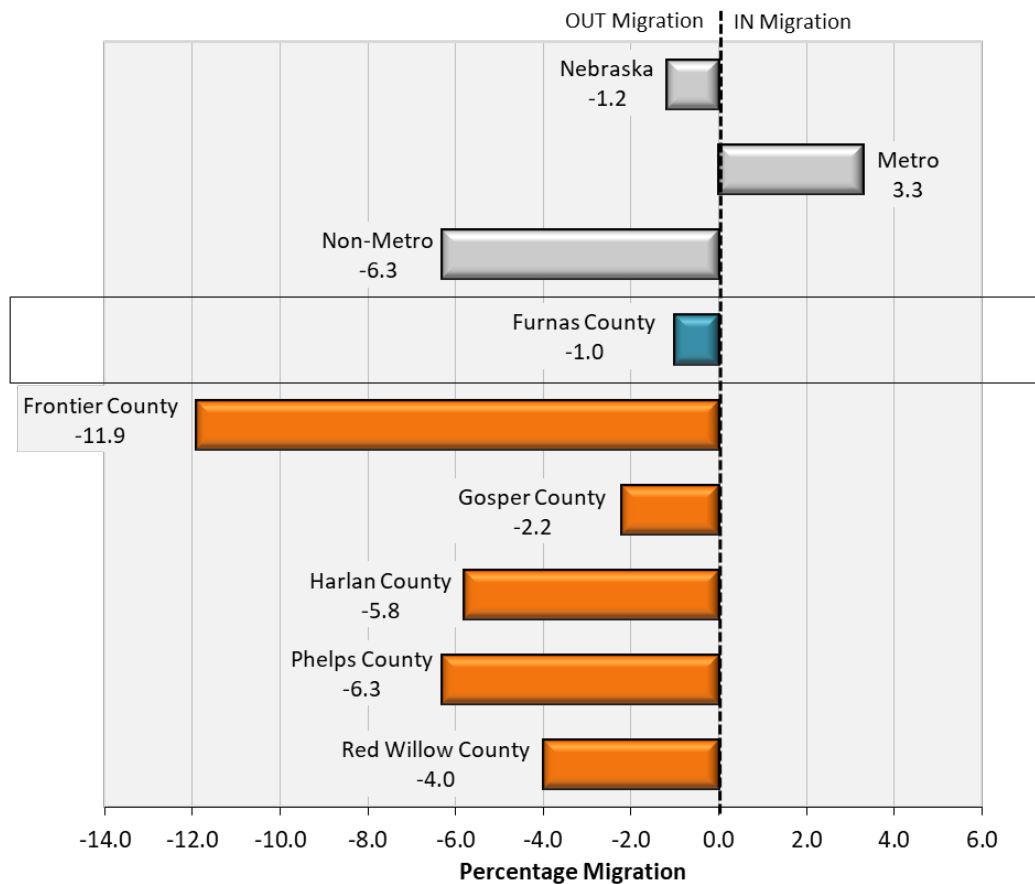
Source: U.S. Bureau of the Census, Census of Population, May 2020

The next two charts (Chart 17 and 18, next page) graphically depict the migration patterns for Nebraska, Furnas 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, Furnas County experienced a net out-migration of 51 people or 1.0 percent of its 2000 population.

CHART 17

Net Migration as Percent of 2000 Population • 2000–2010

Furnas County and the Surrounding Area



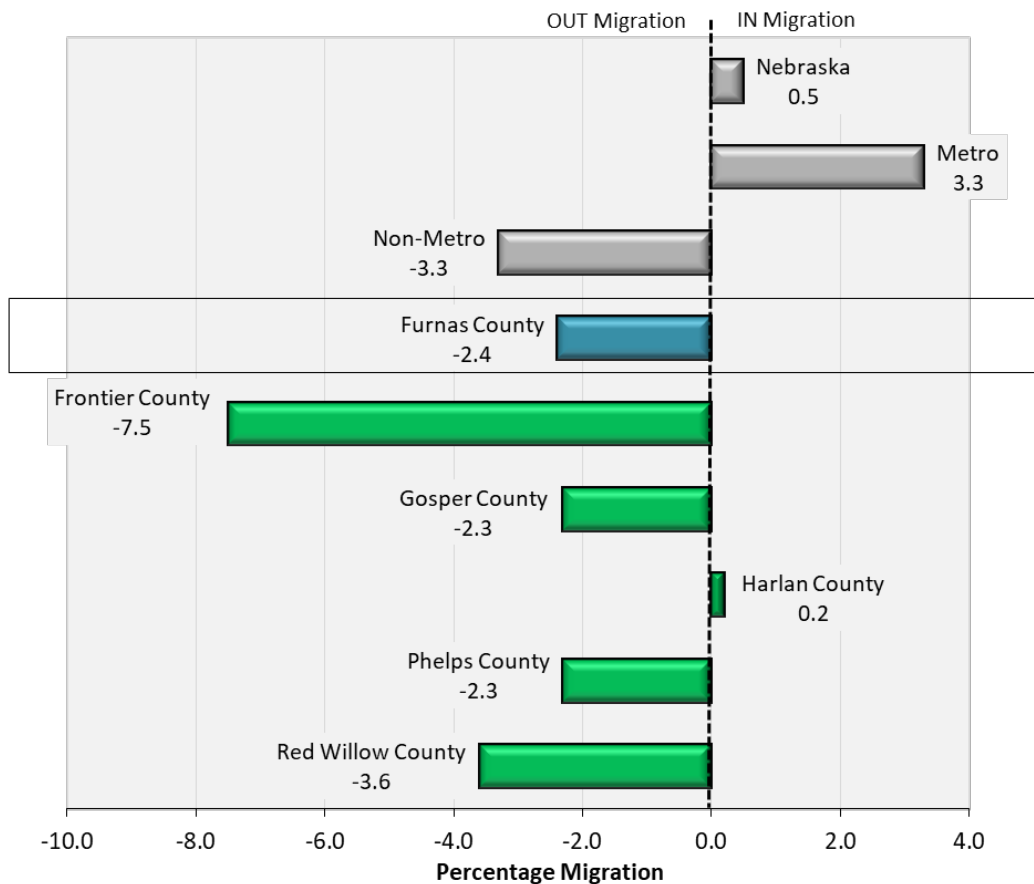
Source: U.S. Census Bureau, County population and estimated components of population change, July 2016

Looking at the years 2010–2019 (Chart 18), Furnas County experienced a net out-migration of 118 people or 2.4 percent of its 2010 population.

CHART 18

Net Migration as Percent of 2010 Population • 2010–2019

Furnas County and the Surrounding Area



Source: U.S. Census Bureau, County population and estimated components of population change, May 2020

The next table and chart (Table 13 and Chart 19, next page) provide detail on migration patterns. Data reported in these tables are 2015–2019, 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.

Table 13 data show the current population one-year or older is 391 less than the number of people living in Furnas County one-year ago. This indicates Furnas County experienced a net decrease in its population age one and older and in-migration was less than out-migration plus the number of deaths.

TABLE 13

**5-Year Estimate Population Change
Due to Migration and Mortality • 2015–2019**

Furnas County, Nebraska

Current population one-year or older	4,690
Number of people living in the area one-year ago	5,081
Population change due to migration and mortality	-391

Source: American Community Survey, *Geographic Mobility By Selected Characteristics In The United States & Geographical Mobility In The Past Year By Age For Residence 1 Year Ago In The United States*; accessed April 2021

The 2015–2019, five-year estimates in Chart 19 reveal a net loss of 300 people from other Nebraska counties and a net loss of 94 people from other states for a total net loss of 394 people one-year or older. As shown in Chart 19, net losses occurred in the age groups Age 1 to 17 (loss of 108), Age 18 to 24 (loss of 72), Age 25 to 44 (loss of 91), Age 45 to 64 (loss of 47) and Age 65 and over (loss of 76).

Chart 19 also shows the net gains and losses by educational attainment for persons ages 25 and older. There was a loss of residents with a HS diploma or less (loss of 47); bachelor's degree, associate's degree, or some college (loss of 159) and a loss of residents with a graduate or professional degree (loss of 8).

CHART 19

Population Change Due to Migration and Mortality Five-Year Estimate • 2015–2019

Furnas County and Nebraska

-- Part A: By Age Group --							
Age Group	Moved to Different Nebraska County	Moved From Different Nebraska County	Net Gain From Nebraska Counties	Moved to Different State	Moved From Different State	Net Gain From Other States	Net Gain From Nebraska Counties and Other States
Age 1 to 17	113	28	-85	39	16	-23	-108
Age 18 to 24	96	34	-62	13	3	-10	-72
Age 25 to 44	126	53	-73	30	12	-18	-91
Age 45 to 64	64	26	-38	47	38	-9	-47
Age 65 and over	45	3	-42	37	3	-34	-76
Total	444	144	-300	166	72	-94	-394
-- Part B: By Educational Attainment --							
Educational Attainment	Moved to Different Nebraska County	Moved From Different Nebraska County	Net Gain From Nebraska Counties	Moved to Different State	Moved From Different State	Net Gain From Other States	Net Gain From Nebraska Counties and Other States
HS diploma or less	65	25	-40	37	30	-7	-47
Bachelor's or some college	163	47	-116	66	23	-43	-159
Grad. or Prof. degree	7	10	3	11	0	-11	-8
Total	235	82	-153	114	53	-61	-214

Source: American Community Survey, *Geographic Mobility By Selected Characteristics In The United States & Geographical Mobility In The Past Year By Age For Residence 1 Year Ago In The United States*; *Geographical Mobility In The Past Year By Educational Attainment For Current Residence In The United States & Geographical Mobility In The Past Year By Educational Attainment For Residence 1 Year Ago In The United States*; accessed April 2021

The following chart and table (Chart 20; Table 14) compare the U.S. Census Bureau's age distribution of population for Nebraska as a whole and Furnas County. The population of Furnas County is significantly older in age than Nebraska as a whole. The median age for Furnas County residents in 2019 was 46.2 years of age compared to 36.8 years of age for residents of Nebraska as a whole.

CHART 20

Age Distribution of the Population • 2019

Furnas County and Nebraska

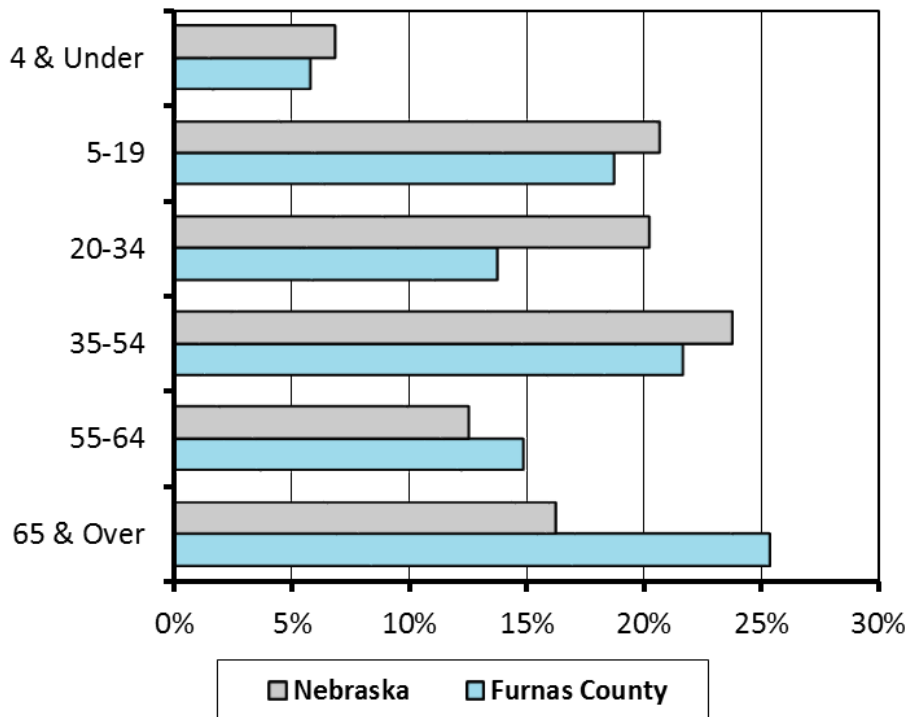


TABLE 14

	2018 Population		Percent	
	Nebraska	Furnas County	Nebraska	Furnas County
4 & Under	130,880	270	6.8%	5.8%
5-19	398,941	876	20.6%	18.7%
20-34	390,889	642	20.2%	13.7%
35-54	458,947	1,010	23.7%	21.6%
55-64	242,293	693	12.5%	14.8%
65 & Over	312,458	1,185	16.2%	25.3%
Total	1,934,408	4,676	100%	100%
Median Age	36.8	46.2		

Source: U.S. Census Bureau, "Annual Estimates of the Resident Population for Selected Age Groups by Sex," March 2021

Table 15 shows additional median ages as estimated by the American Community Survey for communities within Furnas 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 21 graphically depicts the median age distribution for the study area.

TABLE 15

Median Age by Location and Gender • 2019

Furnas County and the Surrounding Area

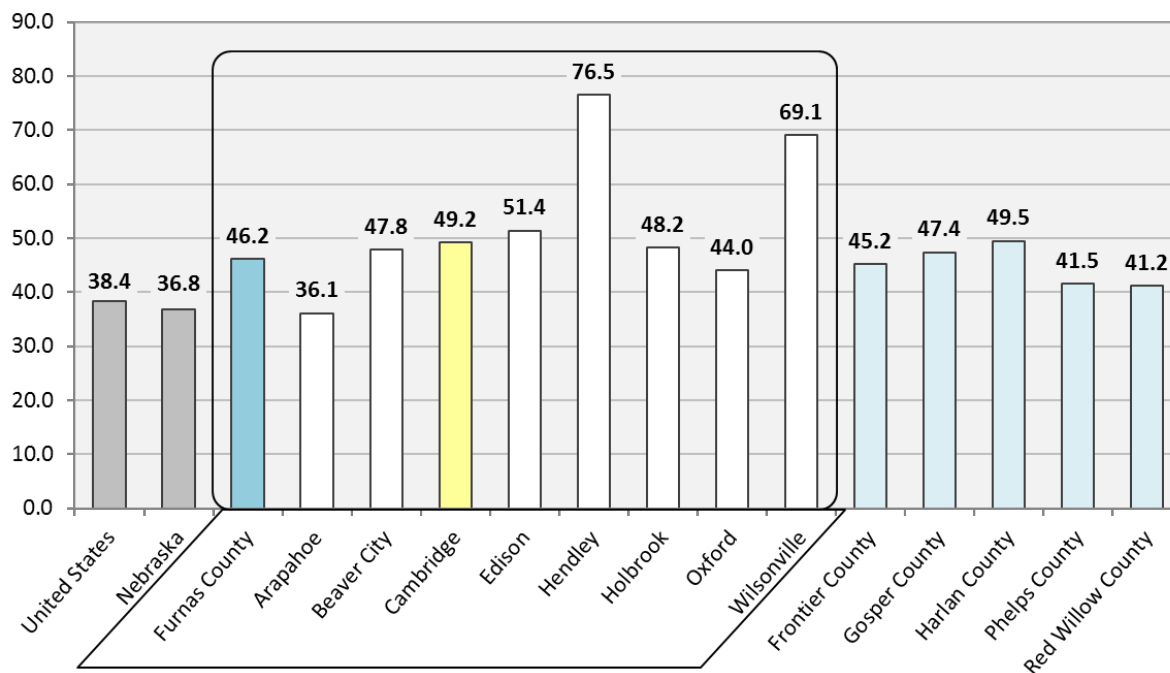
	Median Age		
	Total	Male	Female
United States	38.4	37.2	39.7
Nebraska	36.8	35.8	37.8
Furnas County	46.2	44.7	47.5
Arapahoe	36.1	36.6	35.9
Beaver City	47.8	43.7	52.8
Cambridge	49.2	47.7	50.5
Edison	51.4	37.7	51.6
Hendley	76.5	49.5	90.1
Holbrook	48.2	48.0	48.3
Oxford	44.0	44.1	42.8
Wilsonville	69.1	62.5	69.5

Frontier County	45.2	43.5	46.8
Gosper County	47.4	45.9	48.8
Harlan County	49.5	48.4	50.5
Phelps County	41.5	39.2	43.8
Red Willow County	41.2	39.6	43.4

CHART 21

Median Age by Location • 2019

Furnas County and the Surrounding Area



Source: U.S. Census Bureau, 2015-2019 American Community Survey, March 2021

RETAIL SALES

Table 16 and Chart 22 show the retail sales (non-motor vehicle) pull factors for Furnas County and the surrounding area for 2019. The pull factor is computed by dividing the per capita taxable, non-motor vehicle (NMV) retail sales by the state average per capita NMV retail sales. A pull factor of one indicates an area has per capita NMV retail sales equal to the state. A value greater than one indicates an area is drawing retail sales from other areas. Conversely, a pull factor with a value less than one indicates the subject area is losing potential retail activity to other places or, in other words, is experiencing retail sales leakage. This simple calculation does not factor in income levels or purchasing power within an area.

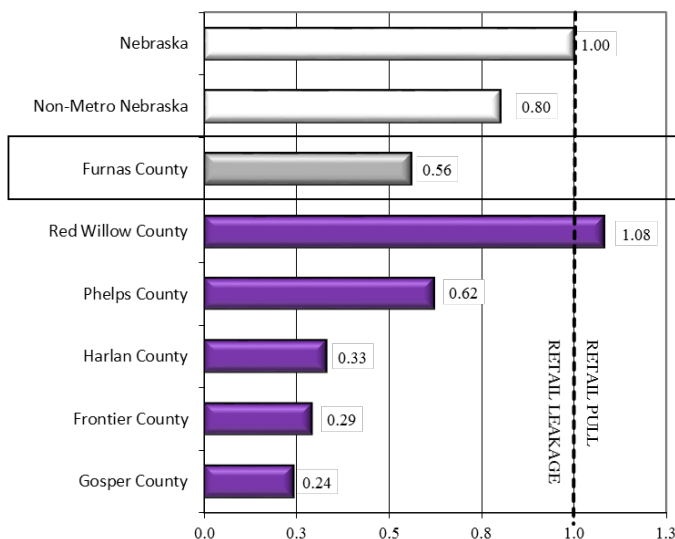
TABLE 16

Retail Sales Non-Motor Vehicles Pull Factors • 2019

Nebraska, Furnas County and Surrounding Counties

	2019 Population	2019 Retail Sales (x \$1,000)	2019 Per Cap Sales (\$)	2019 Pull Factor
Nebraska	1,934,408	25,298,845	13,078	1.00
Non-Metro Nebraska	856,795	8,914,021	10,404	0.80
Furnas County	4,676	34,533	7,385	0.56
Frontier County	2,627	9,941	3,784	0.29
Gosper County	1,990	6,318	3,175	0.24
Harlan County	3,380	14,601	4,320	0.33
Phelps County	9,034	73,707	8,159	0.62
Red Willow County	10,724	152,159	14,189	1.08

CHART 22



Reviewing the pull factors at the county level indicates Furnas County experiences net retail leakages. The 2019 pull factor of 0.56 indicates, on a per capita basis, retail sales in Furnas County are considerably 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 Furnas County (0.56) with the pull factor for the non-metropolitan area of Nebraska (0.80) indicates per capita retail sales in Furnas County are 29.0 percent below the average per capita retail sales in the non-metropolitan area of Nebraska.

Source: U.S. Census Bureau and Nebraska Department of Revenue, May 2019

Table 17 and Chart 23 compare the 2019 pull factors for selected area communities. The community of Cambridge's pull factor of 1.25 indicates that, on a per capita basis, non-motor vehicle retail sales in Cambridge are approximately 25.0 percent greater than the state's average per capita sales.

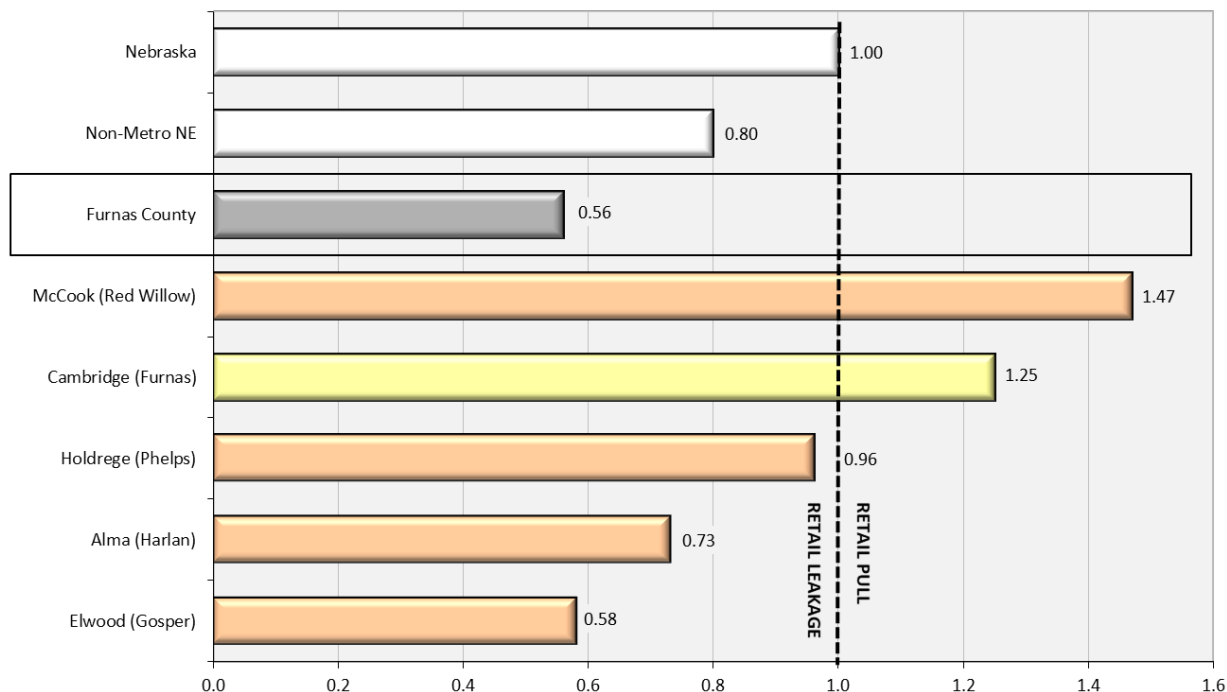
TABLE 17

Retail Sales Non-Motor Vehicles Pull Factors • 2019

Nebraska and Selected Study Area Cities

	2019 Population	2019 Retail Sales (x \$1,000)	2019 Per Cap Sales (\$)	2019 Pull Factor
Nebraska	1,934,408	25,298,845	13,078	1.00
Non-Metro Nebraska	856,795	8,914,021	10,404	0.80
Furnas County	4,676	34,533	7,385	0.56
Cambridge (Furnas)	1,002	16,404	16,371	1.25
Curtis (Frontier)	889	5,172	5,818	0.44
Elwood (Gosper)	683	5,166	7,563	0.58
Alma (Harlan)	1,141	10,823	9,486	0.73
Holdrege (Phelps)	5,408	68,117	12,596	0.96
McCook (Red Willow)	7,560	145,619	19,262	1.47

CHART 23



Source: U.S. Census Bureau and Nebraska Department of Revenue, May 2019

Table 18 (sorted by population) and Chart 24 (sorted by pull factor) further breakdown the 2019 pull factors into the communities reporting retail sales figures within Furnas County. As this table indicates, the community of Wilsonville had the strongest pull factor (2.74) compared to the other communities reporting in the county. Together, these communities contributed to an overall pull factor of 0.56 for Furnas County in 2019.

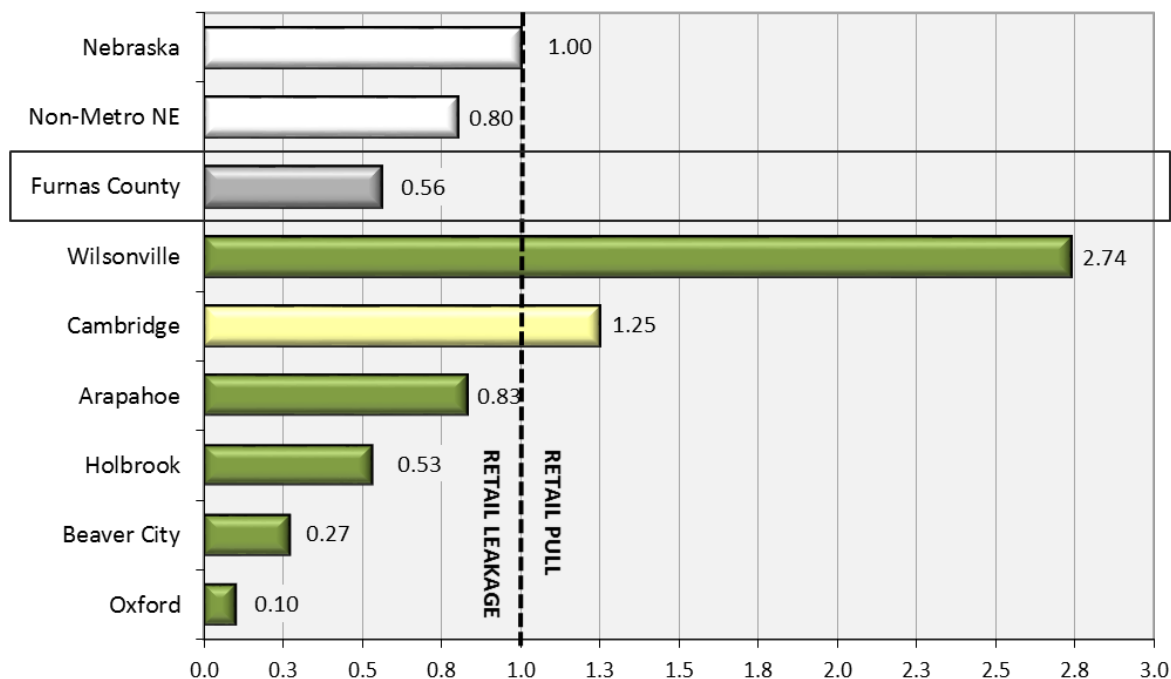
TABLE 18

Retail Sales Non-Motor Vehicles Pull Factors • 2019

Nebraska and Available Furnas County Communities

	2019 Population	2019 Retail Sales (x \$1,000)	2019 Per Cap Sales (\$)	2019 Pull Factor
Nebraska	1,934,408	25,298,845	13,078	1.00
Non-Metro Nebraska	856,795	8,914,021	10,404	0.80
Furnas County	4,676	34,533	7,385	0.56
Cambridge	1,002	16,404	16,371	1.25
Arapahoe	976	10,585	10,845	0.83
Wilsonville	87	3,118	35,843	2.74
Beaver City	575	2,065	3,591	0.27
Holbrook	194	1,349	6,951	0.53
Oxford	733	950	1,296	0.10

CHART 24



Source: U.S. Census Bureau and Nebraska Department of Revenue, May 2020

Table 19 (sorted by population) and Chart 25 (sorted by pull factor) show the 2019 pull factors for Nebraska, Cambridge, and eight other similarly sized communities selected from around the state. Weeping Water's pull factor of 1.35 leads the group for 2019 thus indicating Weeping Water has greater retail pull.

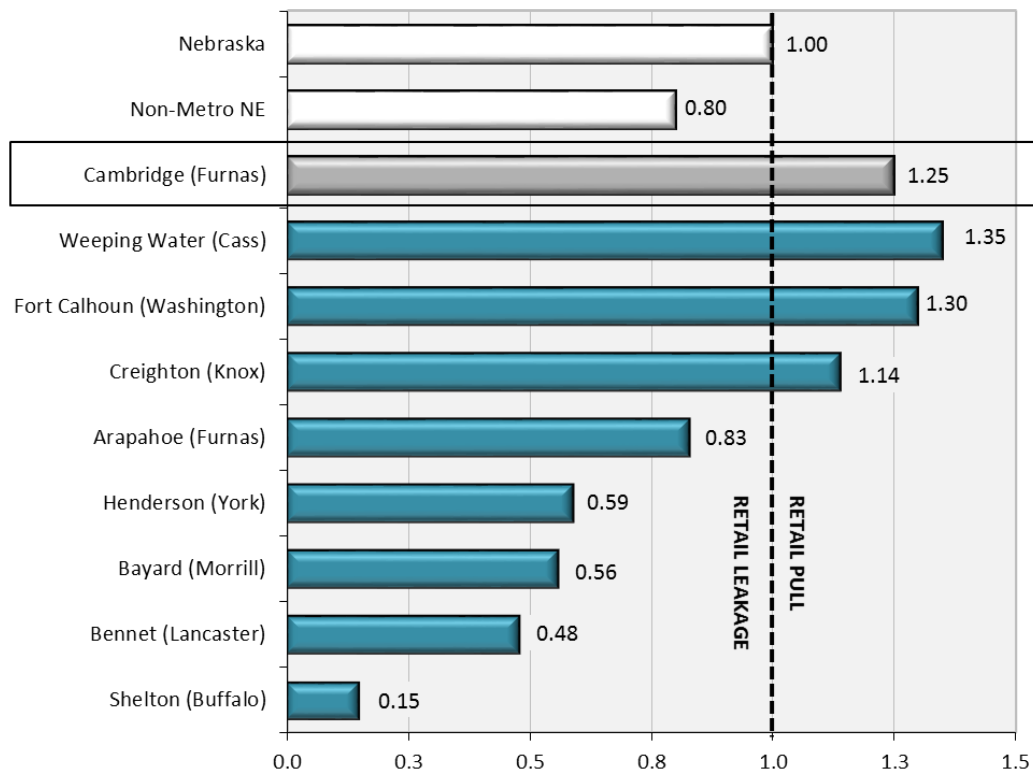
TABLE 19

Retail Sales Non-Motor Vehicles Pull Factors • 2019

Cambridge & Other Similarly Sized Nebraska Communities

	2019 Population	2019 Retail Sales (x \$1,000)	2019 Per Cap Sales (\$)	2019 Pull Factor
Nebraska	1,934,408	25,298,845	13,078	1.00
Non-Metro Nebraska	856,795	8,914,021	10,404	0.80
Cambridge (Furnas)	1,002	16,404	16,371	1.25
Arapahoe (Furnas)	976	10,585	10,845	0.83
Bennet (Lancaster)	977	6,149	6,294	0.48
Fort Calhoun (Washington)	980	16,683	17,024	1.30
Henderson (York)	985	7,561	7,676	0.59
Shelton (Buffalo)	1,055	2,029	1,923	0.15
Bayard (Morrill)	1,084	7,890	7,278	0.56
Creighton (Knox)	1,086	16,183	14,901	1.14
Weeping Water (Cass)	1,095	19,307	17,632	1.35

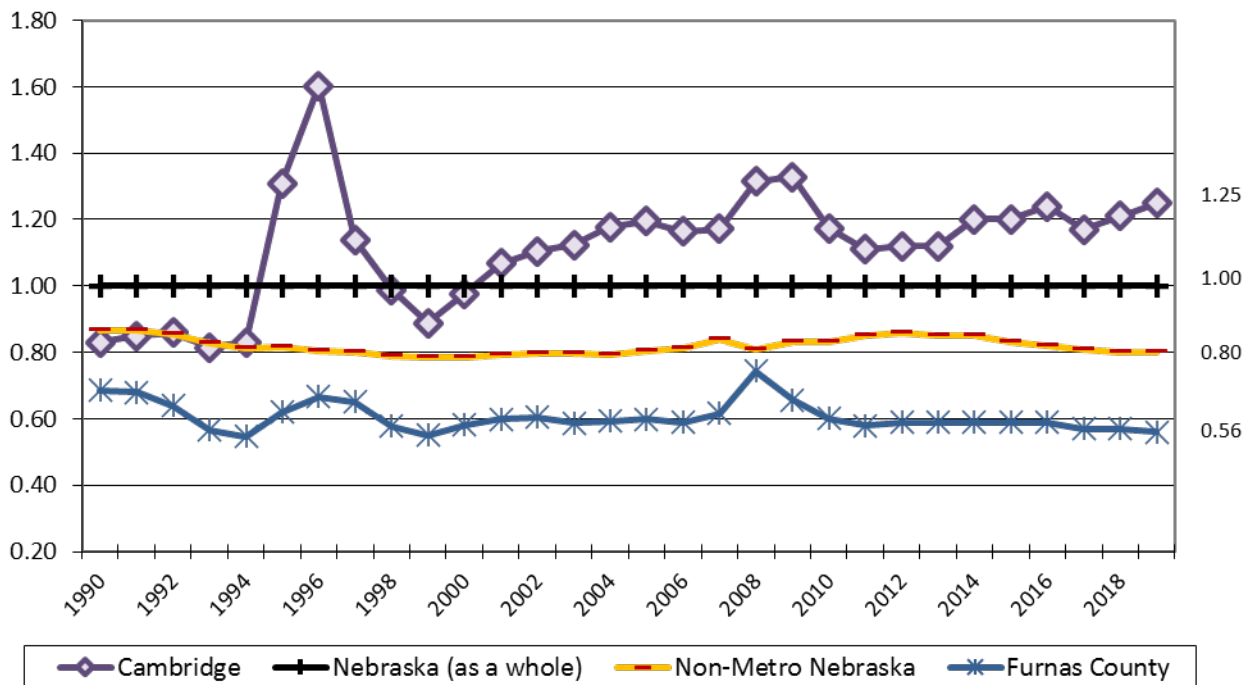
CHART 25



Source: U.S. Census Bureau and Nebraska Department of Revenue, May 2020

Chart 26 illustrates the pull factor trend for Cambridge, Furnas County, non-metropolitan Nebraska, and Nebraska as a whole from 1990 to 2019. In examining the timeline, the City of Cambridge shows retail pull starting out the study period similar to the non-metropolitan county average before spiking considerably higher than the state average (as a whole) in 1996 then dropping below the state average briefly in 1999 before rising higher again and ending the study period at 1.25. Data within Furnas County (as a whole) shows the pull factor similar to the non-metropolitan county average only below, throughout the time period, ending at 0.56.

CHART 26
Pull Factors • 1990–2019
 Cambridge, Furnas County, Non-Metro & Nebraska (as a whole)



Source: U.S. Census Bureau and Nebraska Department of Revenue, May 2020

PER CAPITA PERSONAL INCOME

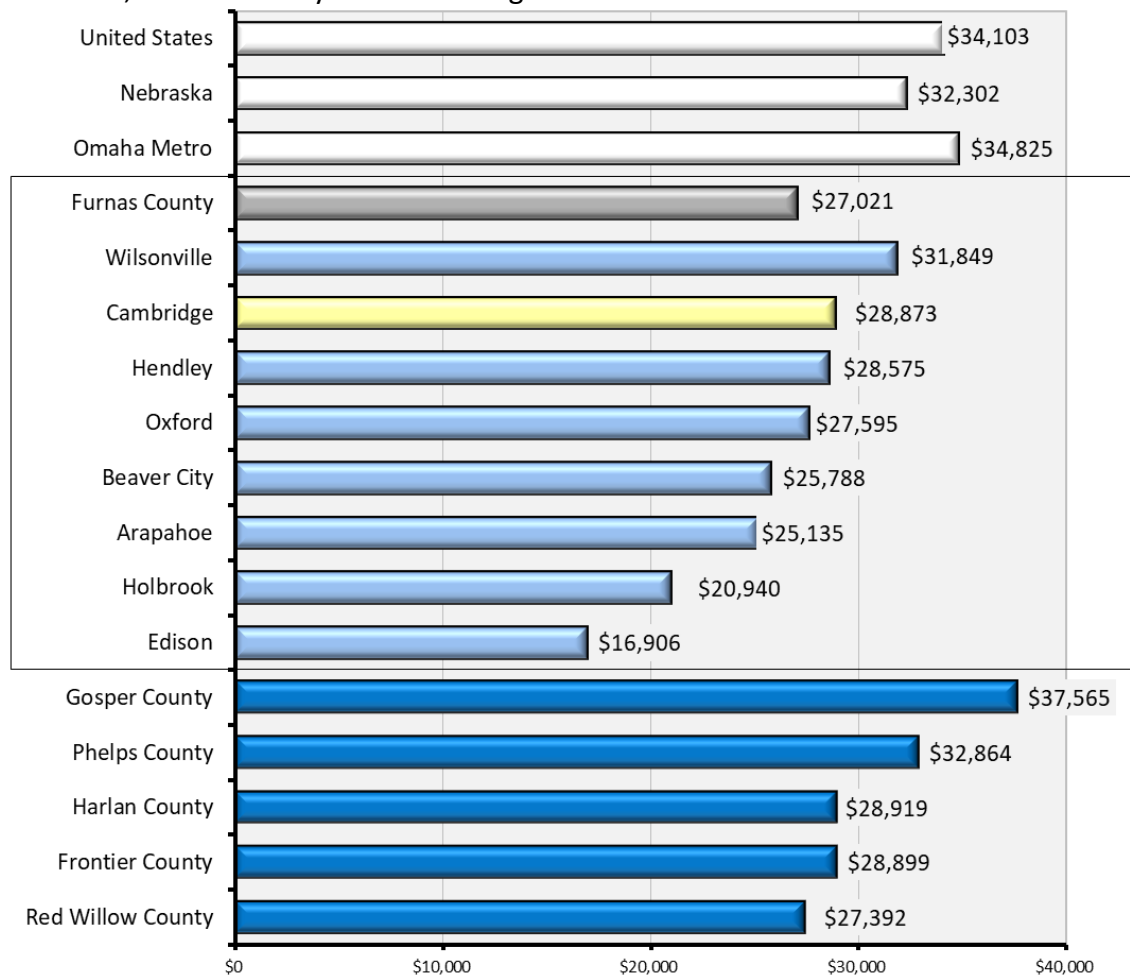
Chart 27 examines the per capita personal income levels within the study area. The American Community Survey data allows us to look more closely at non-metropolitan areas in Nebraska. Information on income distribution comes from various sources including earnings, retirement income, and public assistance.

The 2015–2019, five-year estimates show per capita personal income for Furnas County is estimated to be \$27,021 compared to \$32,302 for Nebraska as a whole.

CHART 27

Per Capita Personal Income • 2015-2019

Nebraska, Furnas County & Surrounding Counties



Source: U.S. Census Bureau 2015–2019 American Community Survey, accessed March 2021

MEDIAN HOUSEHOLD INCOME

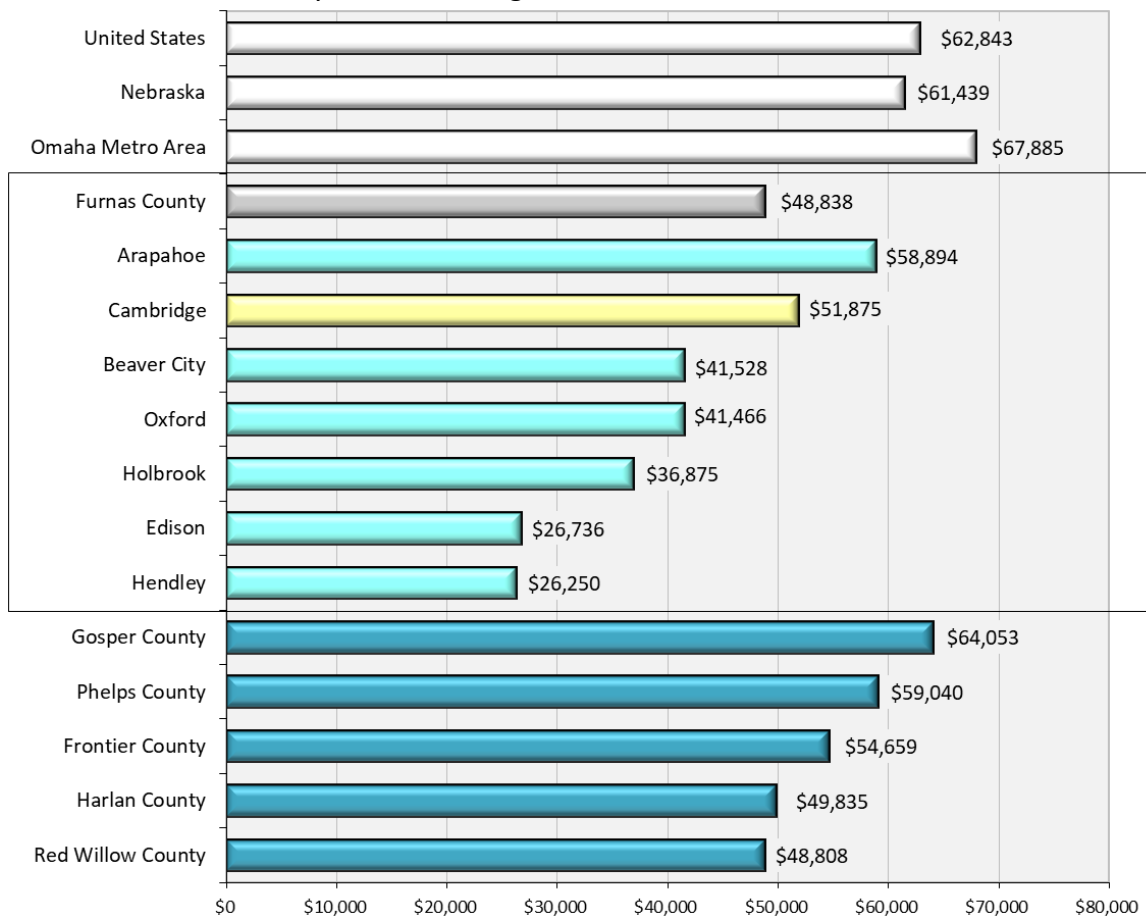
Median household income provides a different perspective of income levels than median family or per capita income. Family income is defined as having two or more related people in a household. Household income (used in this study) can consist of multiple family members or can be represented by a single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

The 2015–2019, five-year estimates show median household income for Furnas County is estimated to be \$48,838 compared to \$61,439 for Nebraska as a whole.

CHART 28

Median Household Income • 2015–2019

Nebraska, Furnas County & Surrounding Counties



Source: U.S. Census Bureau 2015–2019 American Community Survey, accessed March 2021