

Retail Sales

Table 14 and Chart 10 show the retail sales (non-motor vehicle) pull factors for Cedar County and the surrounding area for 2012. 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

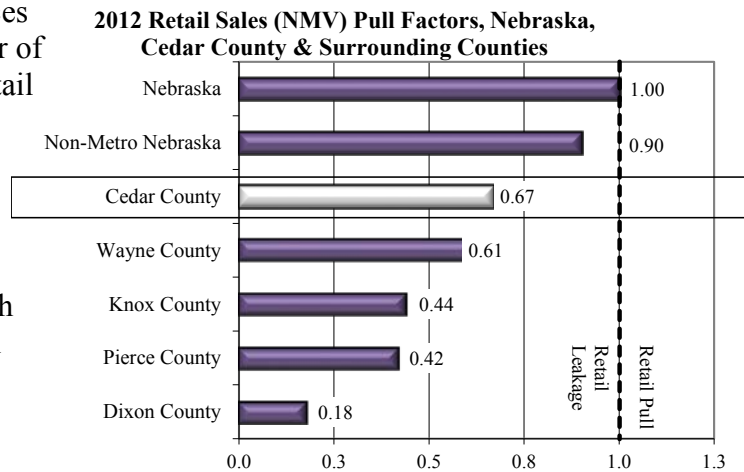
**2012 Retail Sales (Non-Motor Vehicle) Pull Factors
 Nebraska, Cedar County, and Surrounding Counties**

	2012 Population	2012 Retail Sales (x \$1,000)	2012 Per Cap Sales (\$)	2012 Pull Factor
Nebraska	1,855,525	21,467,686	11,570	1.00
Non-Metro Nebraska	781,857	8,144,602	10,417	0.90
Cedar County	8,746	67,299	7,695	0.67
Dixon County	5,918	12,545	2,120	0.18
Knox County	8,573	43,449	5,068	0.44
Pierce County	7,166	34,979	4,881	0.42
Wayne County	9,554	67,205	7,034	0.61

Source: U.S. Census Bureau and Nebraska Department of Revenue, June 2013.

Reviewing the pull factors at the county level indicates Cedar County experiences net retail leakages. The 2012 pull factor of 0.67 indicates, on a per capita basis, retail sales in Cedar County are 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 Cedar County (0.67) with the pull factor for the non-metropolitan area of Nebraska (0.90) indicates per capita retail sales in Cedar County are 26.1 percent below the average per capita retail sales in the non-metropolitan area of Nebraska.

Chart 10



Source: U.S. Census Bureau and Nebraska Department of Revenue, June 2013.

Table 15 and Chart 11 compare the 2012 pull factors for selected area communities. The community of Hartington’s pull factor of 2.49 indicates that, on a per capita basis, non-motor vehicle retail sales in Hartington are approximately 1.49 percent greater than the state’s average per capita sales.

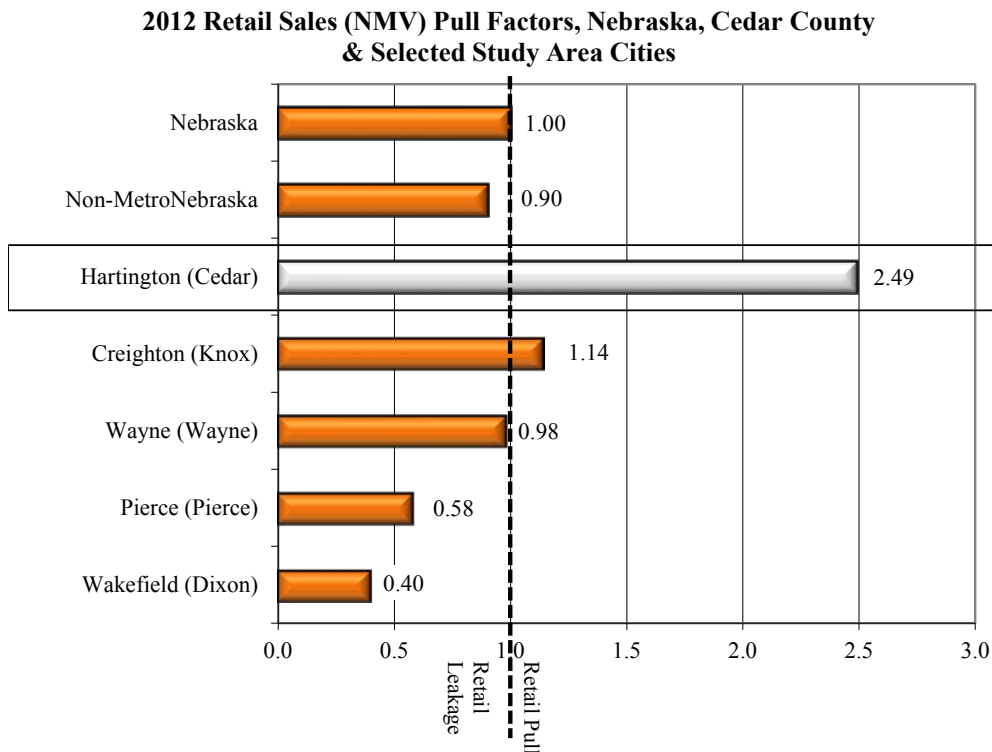
Table 15

**2012 Retail Sales (NMV) Pull Factors
 Nebraska Cedar County, and Selected Study Area Communities**

	2012 Population	2012 Retail Sales (x \$1,000)	2012 Per Cap Sales (\$)	2012 Pull Factor
Nebraska	1,855,525	21,467,686	11,570	1.00
Non-Metro Nebraska	781,857	8,144,602	10,417	0.90
Cedar County	8,746	67,299	7,695	0.67
Hartington (Cedar)	1,532	44,203	28,853	2.49
Wakefield (Dixon)	1,189	5,528	4,649	0.40
Creighton (Knox)	1,132	14,967	13,222	1.14
Pierce (Pierce)	1,745	11,798	6,761	0.58
Wayne (Wayne)	5,661	64,025	11,310	0.98

Source: U.S. Census Bureau and Nebraska Department of Revenue, June 2013.

Chart 11



Source: U.S. Census Bureau and Nebraska Department of Revenue, June 2013.

Table 16 (sorted by population) and Chart 12 (sorted by pull factor) further breakdown the 2012 pull factors into the communities reporting retail sales figures within Cedar County. As this table indicates, the community of Hartington had the strongest pull factor (2.49) compared to the other communities reporting in the county. Together, these communities contributed to an overall pull factor of 0.67 for Cedar County in 2012.

Table 16

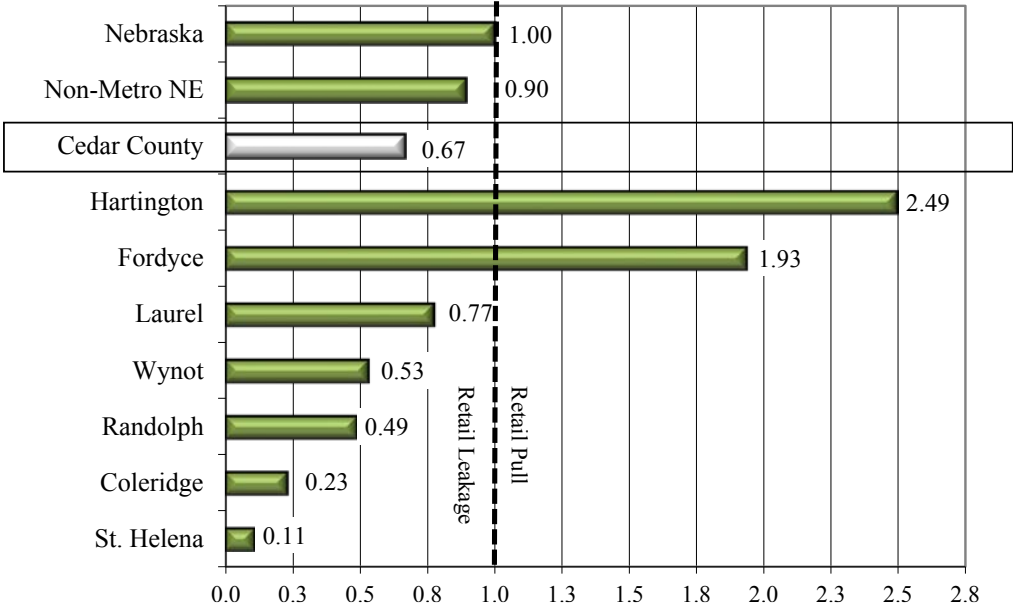
**2012 Retail Sales (NMV) Pull Factors
 Nebraska and Available Cedar County Area Communities**

	2012 Population	2012 Retail Sales (x \$1,000)	2012 Per Cap Sales (\$)	2012 Pull Factor
Nebraska	1,855,525	21,467,686	11,570	1.00
Non-Metro Nebraska	781,857	8,144,602	10,417	0.90
Cedar County	8,746	67,299	7,695	0.67
Hartington	1,532	44,203	28,853	2.49
Laurel	954	8,549	8,961	0.77
Randolph	932	5,278	5,664	0.49
Coleridge	467	1,247	2,670	0.23
Wynot	165	1,014	6,148	0.53
Fordyce	138	3,087	22,372	1.93
St. Helena	95	121	1,270	0.11

Source: U.S. Census Bureau and the Nebraska Department of Revenue, June 2013.

Chart 12

**2012 Retail Sales (NMV) Pull Factors, Nebraska and Available
 Cedar County Communities**



Source: U.S. Census Bureau and the Nebraska Department of Revenue, June 2013.

Table 17 (sorted by population) and Chart 13 (sorted by pull factor) show the 2012 pull factors for Nebraska, Hartington, and eight other similarly sized communities selected from around the state. Hartington's pull factor of 2.49 leads the group for 2012 thus indicating Hartington has greater retail pull.

Table 17

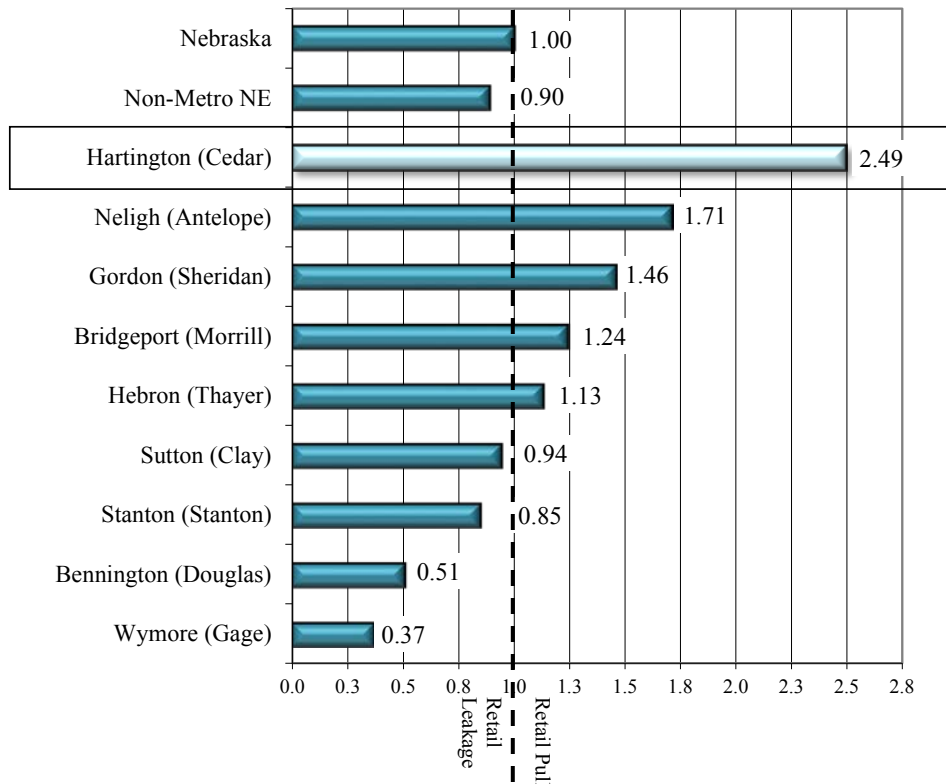
**2012 Retail Sales (NMV) Pull Factors
 Hartington & Other Similarly Sized Nebraska Communities**

	2012 Population	2012 Retail Sales (x \$1,000)	2012 Per Cap Sales (\$)	2012 Pull Factor
Nebraska	1,855,525	21,467,686	11,570	1.00
Non-Metro Nebraska	781,857	8,144,602	10,417	0.90
Hartington (Cedar)	1,532	44,203	28,853	2.49
Neligh (Antelope)	1,569	31,033	19,779	1.71
Gordon (Sheridan)	1,566	26,425	16,874	1.46
Stanton (Stanton)	1,557	15,272	9,809	0.85
Hebron (Thayer)	1,546	20,226	13,083	1.13
Bridgeport (Morrill)	1,511	21,688	14,353	1.24
Bennington (Douglas)	1,472	8,645	5,873	0.51
Sutton (Clay)	1,471	16,043	10,906	0.94
Wymore (Gage)	1,413	6,049	4,281	0.37

Source: U.S. Census Bureau and Nebraska Department of Revenue, June 2013.

Chart 13

**2012 Retail Sales (NMV) Pull Factors, Hartington & Other
 Similarly Sized Nebraska Communities**

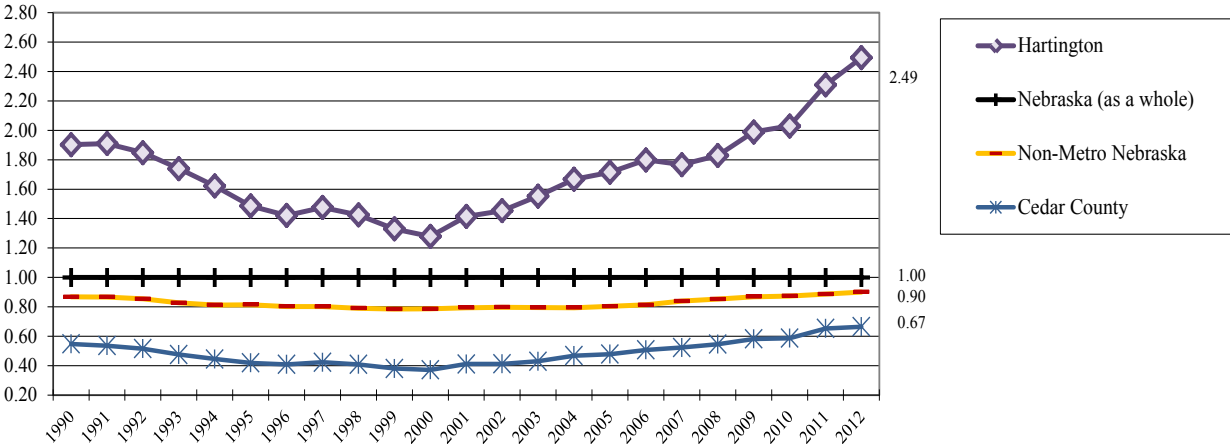


Source: U.S. Census Bureau and the Nebraska Department of Revenue, June 2013.

Chart 14 illustrates the pull factor trend for Hartington, Cedar County, non-metropolitan Nebraska, and Nebraska as a whole from 1990 to 2012. In examining the time line, the city of Hartington shows retail pull fluctuating well above the state average throughout the entire study period. Data within Cedar County (as a whole) shows the pull factor below but similar in fluctuation to the non-metropolitan county average throughout the time period.

Chart 14

**Pull Factors 1990-2012 Hartington,
 Cedar County, Non-Metro & Nebraska (as a whole)**



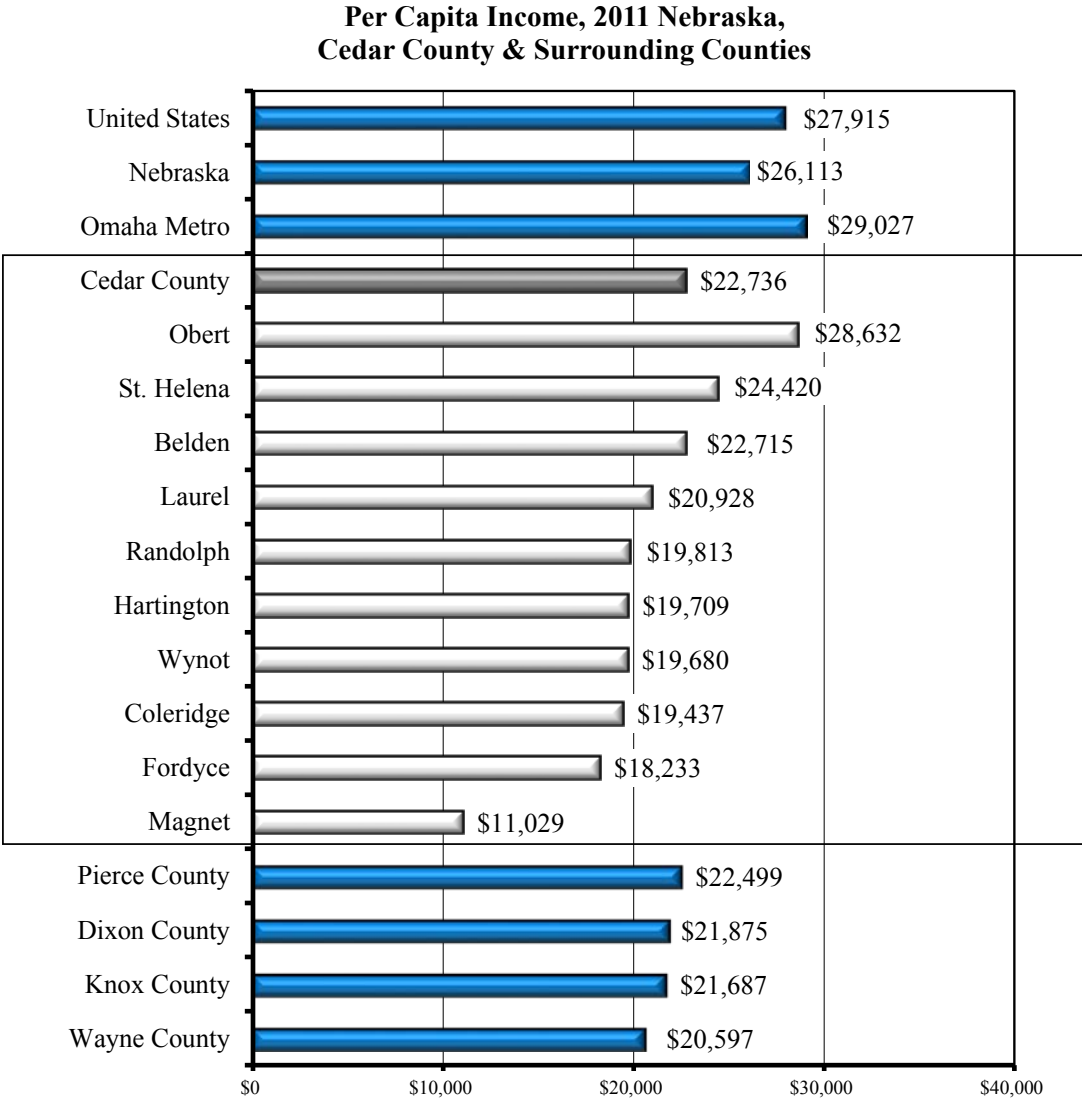
Source: U.S. Census Bureau and Nebraska Department of Revenue, 2013

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.

Data show per capita personal income in 2011 for Cedar County is estimated to be \$22,736 compared to \$26,113 for Nebraska as a whole.

Chart 15



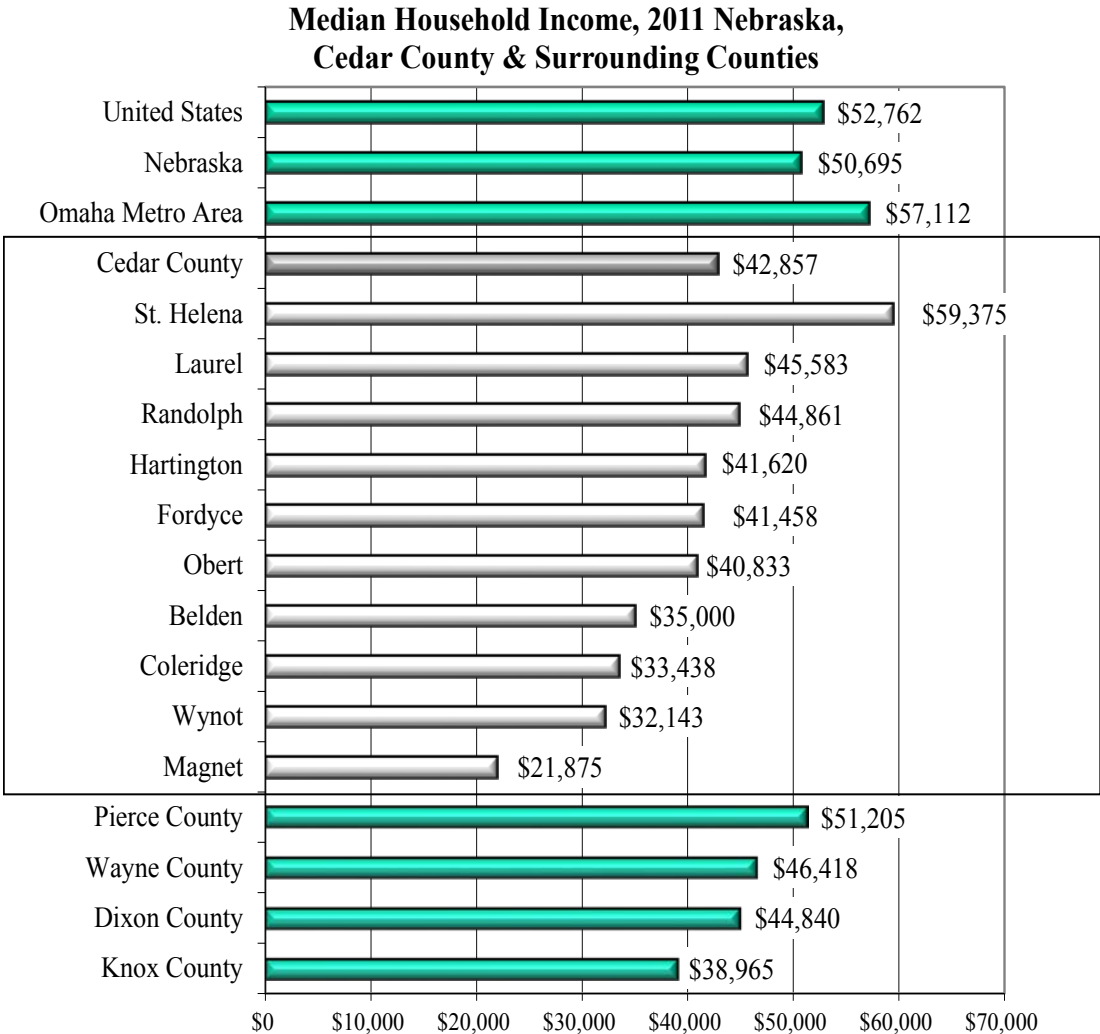
Source: U.S. Census Bureau, 2011 inflation adjusted past 12-months, 2007-2011 American Community Survey, released December 2012.

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.

Median household income for Cedar County is estimated to be \$42,857 in 2011 compared to \$50,695 for Nebraska as a whole.

Chart 16



Source: U.S. Census Bureau, 2007-2011 American Community Survey, released December 2012.