

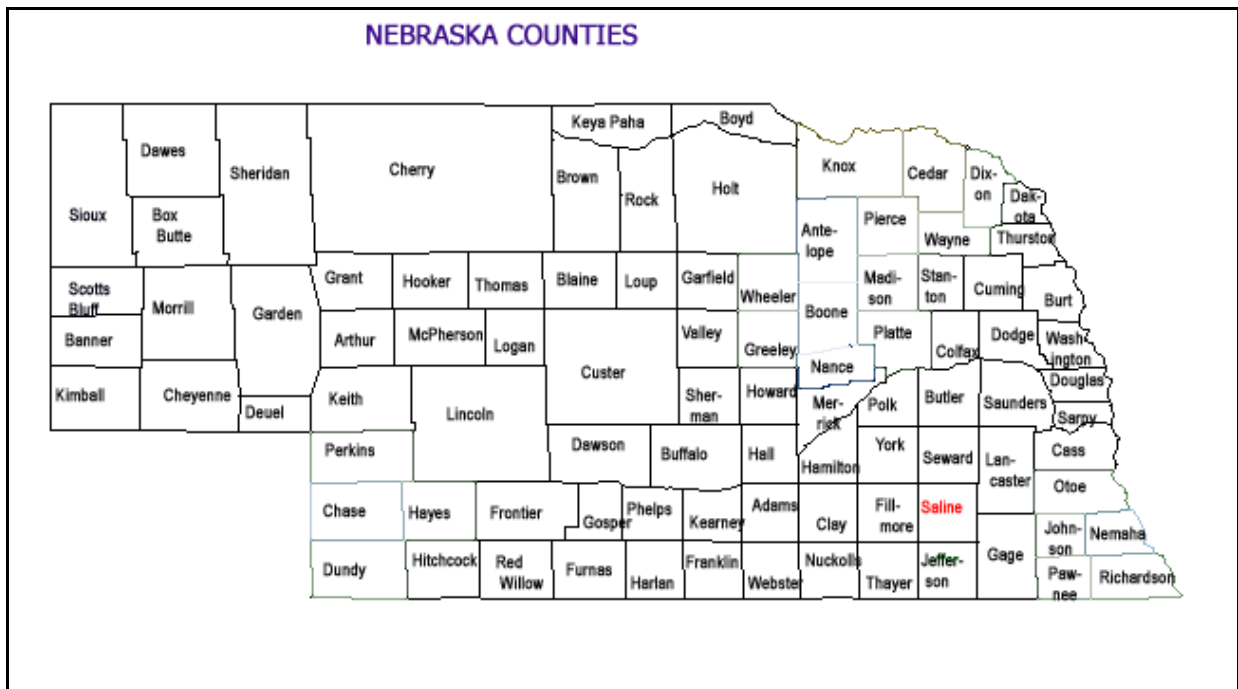
POPULATION, NATURAL RESOURCE, AND ECONOMIC CHARACTERISTICS OF SALINE COUNTY, NEBRASKA

Saline County is located within twenty miles of Lincoln, Nebraska. This has positive and negative consequences for the County. Some of the economic and demographic growth reported below is likely a result of the County's location adjacent to a metropolitan statistical area that has grown steadily in recent decades. But, it is also likely that some types of Saline County businesses cannot compete with similar businesses in Lincoln and that the young may be drawn away by the attraction of the educational and job opportunities in a larger urban environment. In other words, Saline County has experienced growth in some economic and demographic measures, such as population and housing, and seen declines in others, such as retail trade.

The following description of the economic and demographic environment of Saline County, Nebraska, provides numerous graphs and tables that show trends in various economic and demographic measures and that compare County values and trends to state totals and trends (the Economic Development Administration requires these comparisons). For the most part, the numbers provided are the most current available.

Physical Location

Saline County is located in southeast Nebraska in the second tier of counties north of Kansas (Map 1). Adjacent counties include Lancaster, Gage, Jefferson, Thayer, Fillmore, York, and Seward. The total land area of the county is 576 square miles (Table 1). Thus, in size, Saline is a comparatively small Nebraska county.



Map1

Table 1. Land and Water Area of Saline County and Nebraska

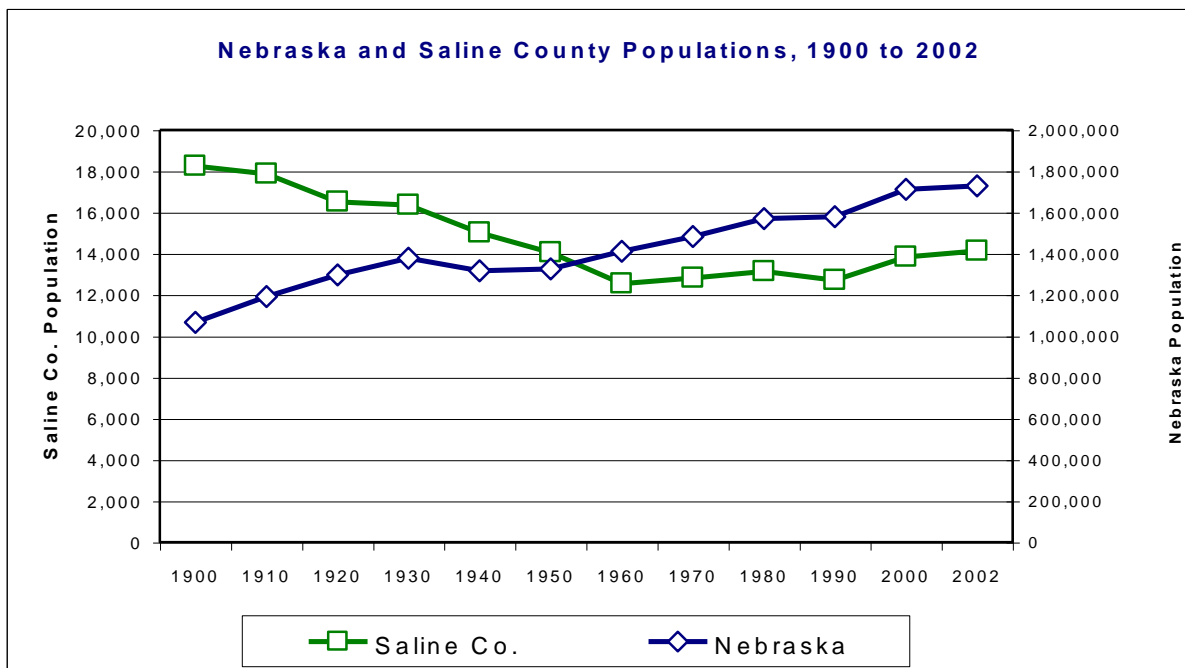
Geographic Area	Total (Sq. Miles)	Water (Sq. Miles)	Land (Sq. Miles)
Nebraska	77,353.7	481.3	76,872.4
Saline Co.	576.1	0.7	575.3
<i>Percent of State</i>	<i>0.7%</i>	<i>0.1%</i>	<i>0.7%</i>

Source: U.S. Census Bureau, Census 2000 Summary File 1

Population Characteristics and Trends

In terms of population density, Saline County is more densely populated than the state as a whole – 24.1 persons per square mile compared to 22.3 for the state. Nonetheless, between 1900 and 1950, the Saline County population declined (Graph 1). Between 1960 and 1990, the population fluctuated, but recent Census numbers and estimates indicate population growth since 1960. Despite that growth, Saline County contained only 0.8 percent of the Nebraska population in 2000, less than the 0.9 percent of 1960. Only two communities in the County experienced substantial population growth between 1990 and 2000 – Crete and Wilber (Table 2 and Map 2). Wilber is the county seat of Saline County.

Migration numbers show that, between 1990 and 2000, the Saline County population increased because of in-migration, that is, the natural population increase was negative (deaths exceeded births) leaving only in-migration as a source of growth (Table 3). Over thirteen hundred more people moved into Saline County than moved out between those two Census years. As subsequent discussion will suggest, many of those who moved into Saline County may have been immigrants to the U.S.; however, residence information only shows that most of those who moved into the County between 1995 and 2000 moved from another Nebraska county (Table 4).

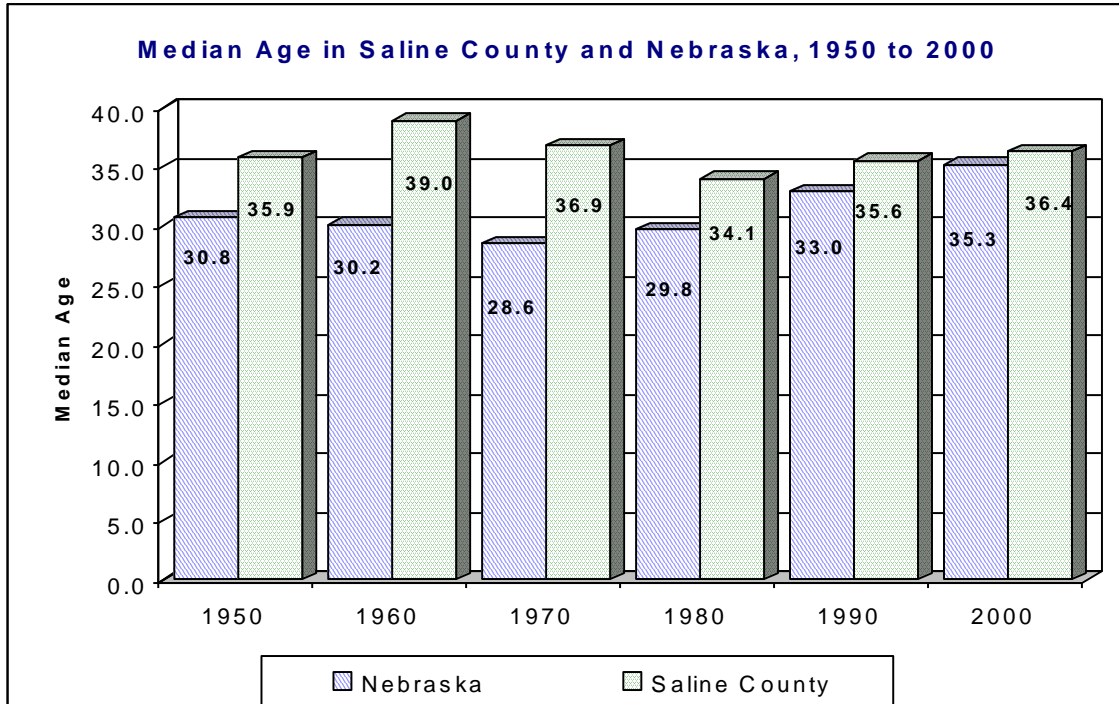


Graph 1



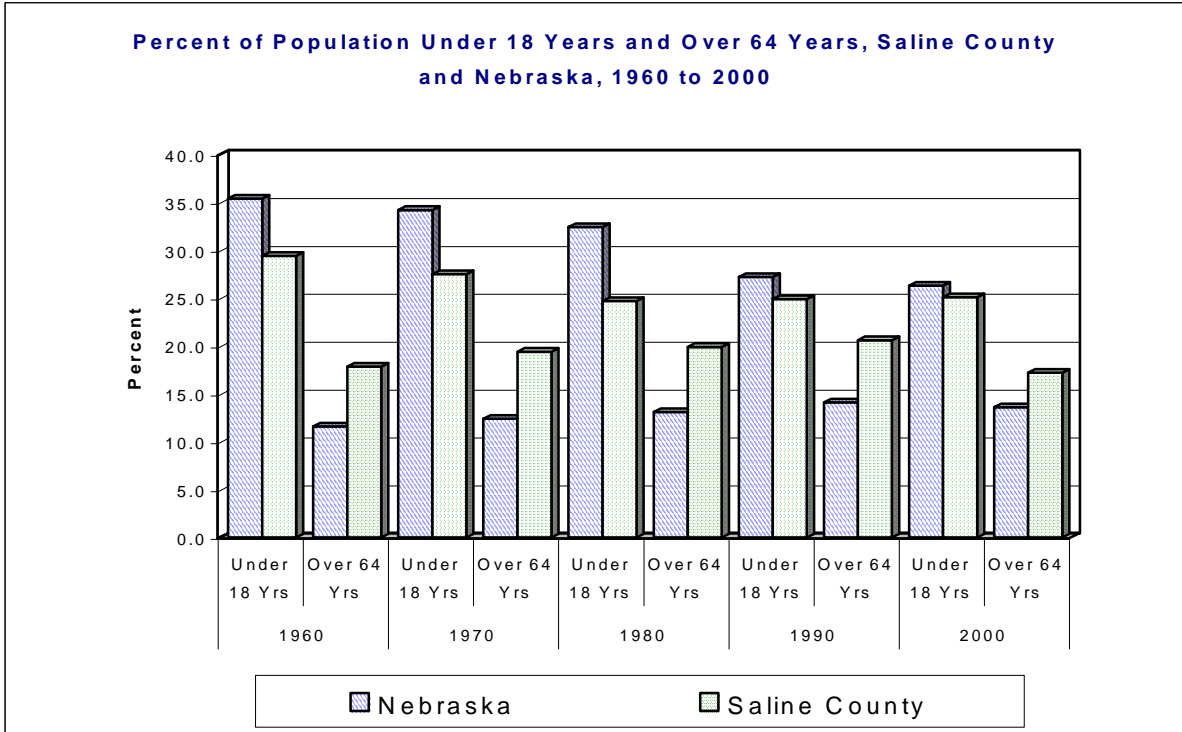
Map 2 – Saline County and Surrounding Communities

The gap between the state median age and the Saline County median age has trended downward since 1950 (Graph 2). In that year, the County’s median age at 35.9 years was over five years higher than the state average. In 2000, the County’s median age at 36.4 years was only 1.1 years higher than the state’s (Table 5). Of course, both the state and County median ages were noticeably higher in 2000 than in 1950.



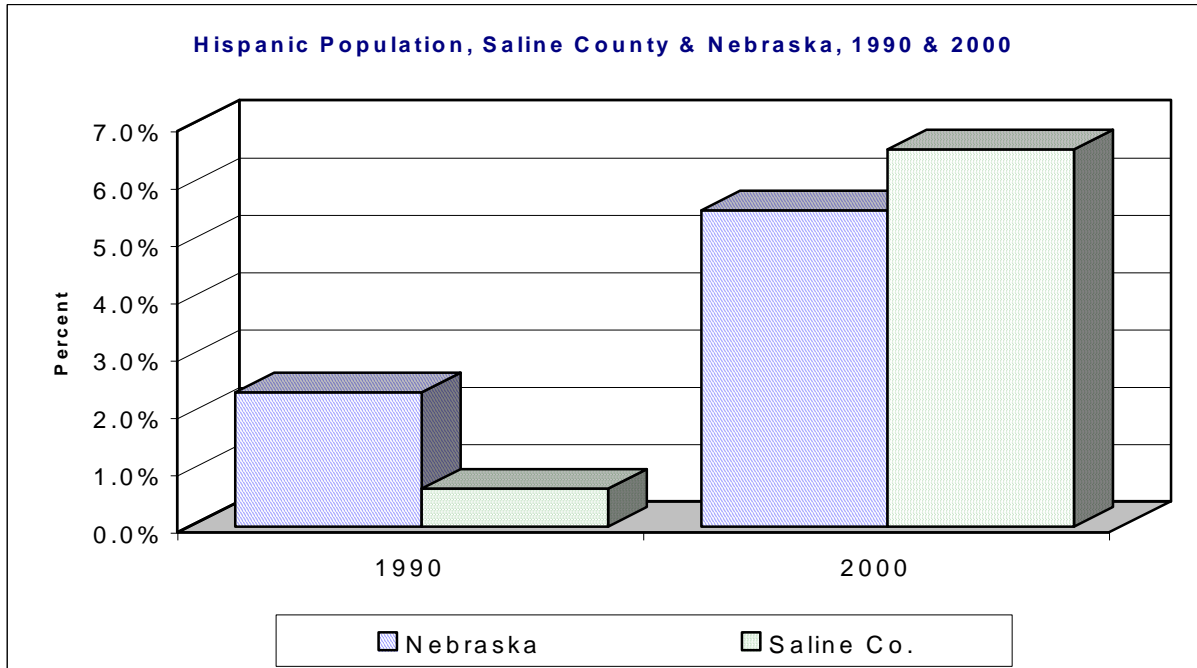
Graph 2

Saline County's median age has approached the state's over time because the County's percentages of persons under 18 years and over 64 years has approached state averages (Graph 3). In 1960, a significantly higher percentage of the state's and county's population was under 18 than in 2000 and the difference between the state and county percentages closed between those decades. Likewise, the gap between the state and county percentages over 64 years closed during those four decades.



Graph 3

Saline County is less racially diverse than Nebraska as a whole. In 2000, 89.6 percent of all Nebraskans reported their race as white only; by comparison, 93.0 percent of Saline County residents reported their race as white only (Table 6). The largest non-white racial group in the County was Asians at 1.7 percent. But it was ethnic diversity that increased dramatically in Nebraska and Saline County between 1990 and 2000 (Graph 4). Hispanic is an ethnic category, not a racial category. Statewide, the percent of Hispanics increased from 2.3 percent to 5.5 percent, or more than doubled. In the Saline County, the percentage increased ten-fold, going from 0.66 percent to 6.6 percent.



Graph 4

Table 2. Saline County Incorporated Place Populations, 1900 to 2000

Community	1900	1910	1920	1930	1940	1950	1960	1970	1980	1990	2000	Change 1990-2000
Crete	2,199	2,404	2,445	2,865	3,038	3,692	3,546	4,444	4,872	5,055	6,028	19.2%
De Witt	662	675	623	534	490	528	504	651	642	598	572	-4.3%
Dorchester	521	610	522	579	558	478	460	492	611	611	615	0.7%
Friend	1,200	1,261	1,263	1,214	1,169	1,148	1,069	1,126	1,079	1,145	1,174	2.5%
Swanton	266	285	276	238	233	203	190	160	131	145	106	-26.9%
Tobias	672	445	357	402	316	240	202	124	138	127	158	24.4%
Western	412	499	427	511	437	434	351	244	336	264	287	8.7%
Wilber	1,054	1,219	1,255	1,352	1,355	1,356	1,358	1,483	1,624	1,533	1,761	14.9%

Source: U.S. Bureau of the Census, 2000 Census, 2001.

Table 3. Components of Population Change, Nebraska and Saline County, 1990 to 2000

	Nebraska	Saline Co.
Population Change 1990 to 2000	132,846	1,128
% Change	7.8%	8.1%
2000 Census Population	1,711,263	13,843
Revised 1990 Census Population	1,578,417	12,715
Natural Change	84,611	-226
% of Population Change 1990-00	63.7%	-20.0%
Births	235,210	1,476
Deaths	150,599	1,702
Net Migration	48,234	1,354
% of Population Change 1990-00	36.3%	120.0%

U.S. Census Bureau, Census 2000.

Table 4. Residence in 1995 for the Population 5 Years and Over, Nebraska and Saline County, 2000

	Nebraska		Saline Co.	
	Number	Percent	Number	Percent
Total:	1,594,700	100.0%	13,051	100.0%
Same house in 1995	872,471	54.7%	7,659	58.7%
Different house in 1995:	722,229	45.3%	5,392	41.3%
In United States in 1995:	693,947	96.1%	5,135	95.2%
Same county	372,885	53.7%	2,088	40.7%
Different county:	321,062	46.3%	3,047	59.3%
Same state	167,037	52.0%	2,040	67.0%
Different state:	154,025	48.0%	1,007	33.0%
Northeast	6,606	4.3%	49	4.9%
Midwest	62,904	40.8%	365	36.2%
South	31,502	20.5%	209	20.8%
West	53,013	34.4%	384	38.1%
In Puerto Rico in 1995:	227	0.0%	0	0.0%
Elsewhere in 1995:	28,055	3.9%	257	4.8%
U.S. Island Areas	251	0.0%	0	0.0%
Foreign country or at sea	27,804	1.7%	257	2.0%

U.S. Census Bureau, Census 2000, Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data

Table 5. Nebraska and Saline County Median Age and Percent Under 18 and Over 64 Years of Age, 2000

	Median Age	Under 18 Years of Age	65 Years and Older
Nebraska	35.3	26.3%	13.6%
Saline Co.	36.4	25.1%	17.2%

Source: U. S. Department of Commerce, Bureau of the Census, 2000 *Census*, June 2001.

Table 6. Nebraska and Saline County Populations by Race and Ethnicity, 2000

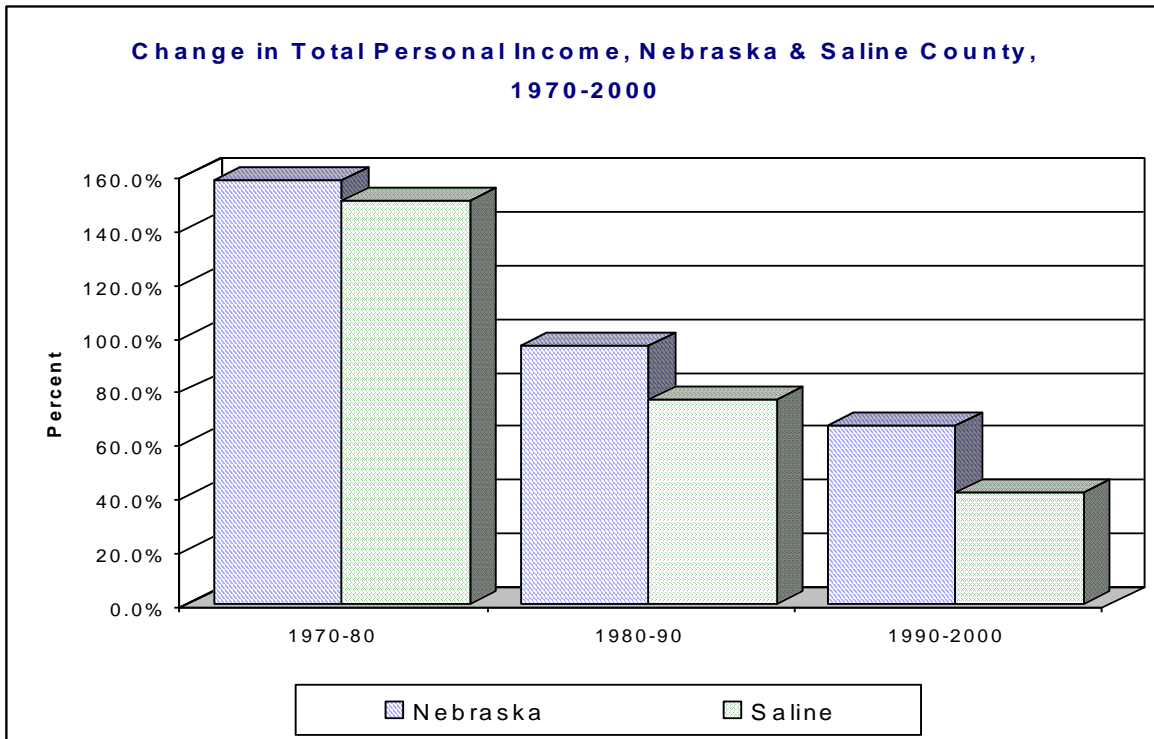
Area	Total	His-panic ¹	White	Black or African American	American	Hawaiian	Some other race	Two or more races	
					Indian & Alaska Native	& Other Pacific Islander			
Nebraska	1,711,263	94,425	1,533,261	68,541	14,896	21,931	836	47,845	23,953
<i>Percent of Total</i>	<i>100.0%</i>	<i>5.5%</i>	<i>89.6%</i>	<i>4.0%</i>	<i>0.9%</i>	<i>1.3%</i>	<i>0.0%</i>	<i>2.8%</i>	<i>1.4%</i>
Saline Co.	13,843	911	12,872	50	52	236	4	470	159
<i>Percent of Total</i>	<i>100.0%</i>	<i>6.6%</i>	<i>93.0%</i>	<i>0.4%</i>	<i>0.4%</i>	<i>1.7%</i>	<i>0.02%</i>	<i>3.4%</i>	<i>1.1%</i>

¹ Hispanics can be of any race.

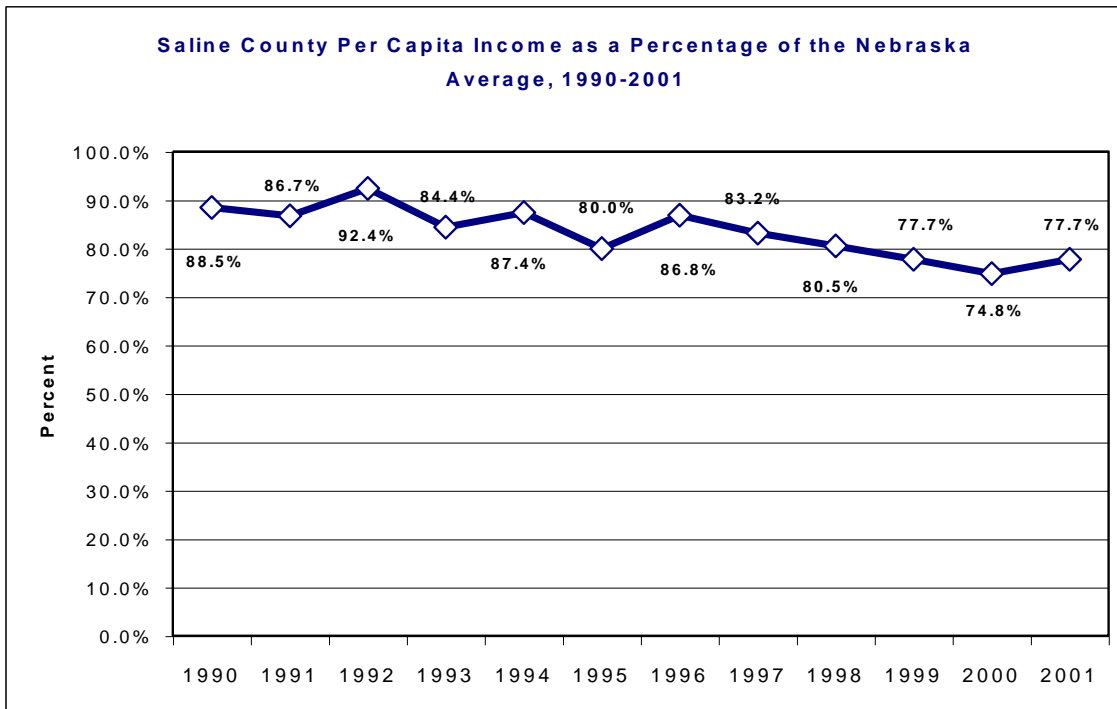
Personal Income

Personal income estimates for states and counties come from the U.S. Department of Commerce's Bureau of Economic Analysis (**BEA**). Between 1970 and 1980, total personal income more than doubled in the state of Nebraska, and in Saline County (Table 7 and Graph 5). Between 1980 and 1990, statewide personal income doubled again but less than doubled in Saline County. Between 1990 and 2000, Saline County personal income increased at about

two-thirds of the state rate. In 2001, per capita personal income in the Saline County was \$22,428, or 77.7 percent of the state figure (Graph 6). That was down from 88.5 percent in 1990.



Graph 5



Graph 6

One reason personal income in Saline County lags state changes and trends is the region's dependence on transfer payments and farm income. In 2001, transfer payments to the County totaled \$50,865,000, or 16.2 percent of total personal income (Table 8). The comparative percentage for the state was 12.9 percent. Transfer payments include retirement income, medical payments, income maintenance payments, unemployment insurance payments, and veterans' benefits. Half of the County's transfer payments was retirement income, which generally increases based on the inflation rate rather than on increases in productivity or the other factors that drive statewide income changes. Total Saline County transfer payments represented 0.8 percent of total Nebraska payments, which was the same percentage as the County's percentage of total state population, so the County does not receive a disproportionate share of total transfer payments. Transfer payments just comprise a disproportionate share of total income.

Another characteristic of income growth in Saline County is its reliance on farm income. In 2001, farm income in the County totaled \$19,684,000, or 6.3 percent of total personal income. The comparative figure for the state was 2.3 percent. Changes in farm income generally reflect changes in agricultural production which, largely because of the weather, tends to vary more than overall economic productivity trends. The agricultural economy has been stressed by drought and other factors for the last several years, contributing to the recent slow growth in personal income in the Saline County.

Despite this reliance on transfer and farm income, the U.S. Department of Agriculture classifies Saline County as a manufacturing-dependent county, because manufacturing contributes "a weighted annual average of 30 percent or more of total labor and proprietor income . . ." In 2001, the most recent year for which manufacturing wages are available, manufacturing earnings accounted for 49.9 percent of total non-farm earnings in Saline County compared to an average of 12.7 percent for the state. Manufacturing earnings are an even higher percentage of County wage and salary disbursements -- 59.5 percent.

Over three-quarters of Saline County manufacturing wages were earned in the food manufacturing industry. Although the food industry tends to pay lower wages than some other manufacturing sectors, estimates from the Nebraska Department of Workforce Development suggest Saline County food industry workers earned slightly more than the state average -- \$665 per week in the fourth quarter of 2001 compared to a statewide average of \$662. Average annual earnings figures for the manufacturing sector from the BEA also indicate Saline County manufacturing employees earned slightly more annually than the average manufacturing employee statewide -- \$38,598 versus a state average of \$38,128. So, manufacturing employment makes a significant contribution to the Saline County economy.

Table 7. Nebraska and Saline County Personal Income Estimates, 1980, 1990, and 2000.

	Total Income in \$1,000s			Per Capita Income		
	1980	1990	2000	1980	1990	2000
Nebraska	\$14,578,213	\$28,591,103	\$47,318,704	\$9,272	\$18,077	\$27,630
Saline County	\$115,447	\$203,264	\$287,969	\$8,778	\$15,991	\$20,772
<i>Percent of State</i>	3.3%	3.5%	2.6%	94.6%	88.5%	74.8%

Source: USDOC, Bureau of Economic Analysis, Regional Accounts Data, December 2002.

Table 8. Transfer Payments and Farm Income, Nebraska and Saline County, 2001.

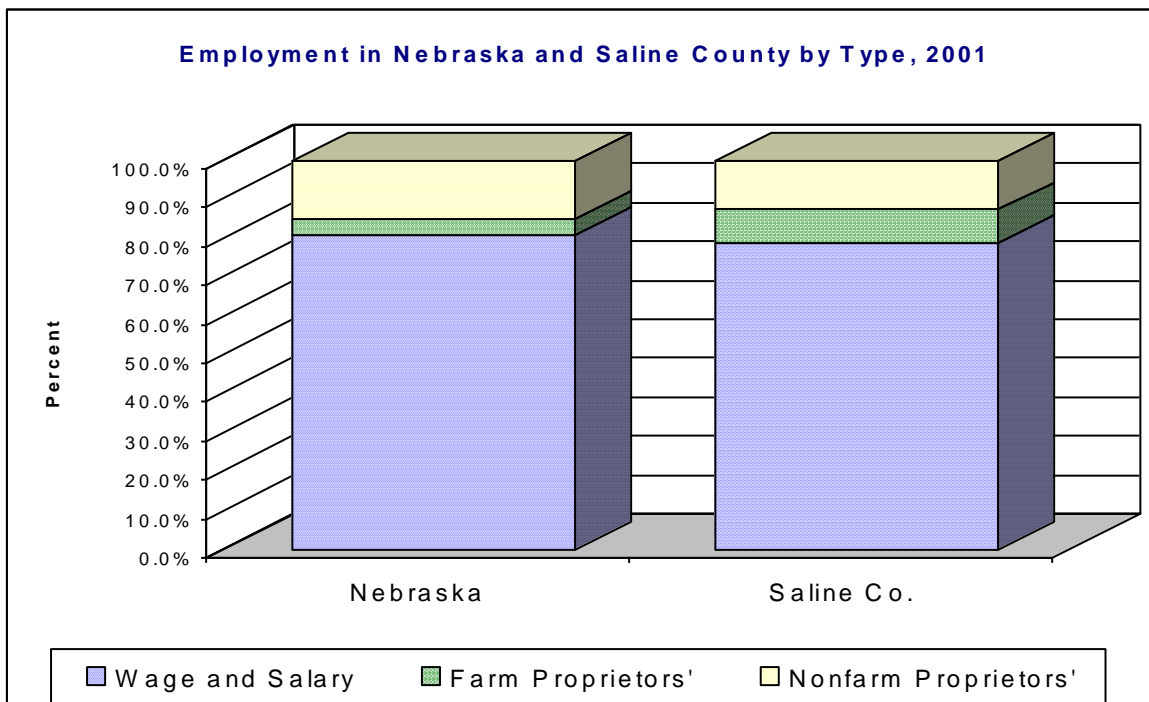
	Transfer Payments (\$1,000)			Farm Income
	Total	Retirement	Medical	(\$1,000)
Nebraska	\$6,422,927	\$2,838,854	\$2,464,843	\$1,164,616
Saline County	\$50,865	\$25,544	\$17,998	\$19,684
<i>Percent of State</i>	<i>0.8%</i>	<i>0.9%</i>	<i>0.7%</i>	<i>1.7%</i>

Source: USDOC, Bureau of Economic Analysis, Regional Accounts Data, May 2003.

Labor and Work Force Composition

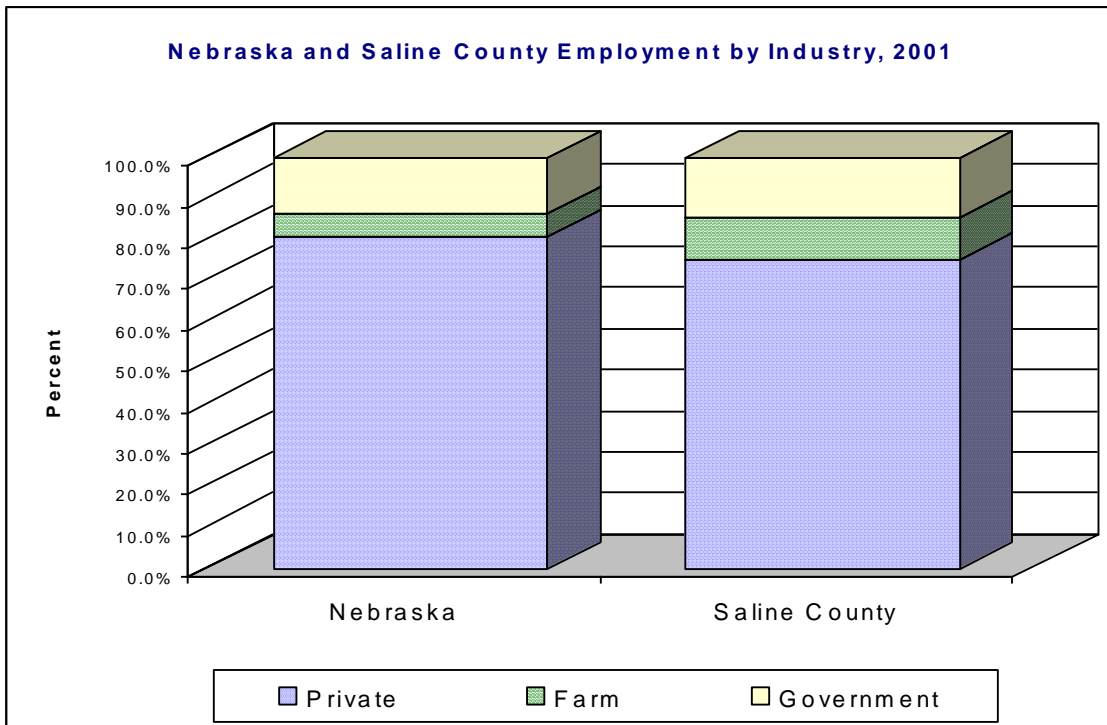
There are several sources of information about the state and sub-state labor and work forces. One is the BEA, which generates state and county estimates of full- and part-time employment including farm employment. The other is the state Department of Workforce Development, which estimates labor force, or the number of persons employed and unemployed, and the work force, or the number of non-farm payroll jobs. The decennial Census also provides labor force information, more detailed in some ways than the other sources, but those numbers are only available every ten years.

Statewide, 80.8 percent of jobs were wage and salary jobs in 2001 (Graph 7 and Table 9); in the Saline County, 79.0 percent of jobs were wage and salary jobs. Almost twice the percentage of Saline County workers were farm proprietors as statewide – 8.4 percent versus 4.4 percent. A slightly higher percentage of statewide workers were non-farm proprietors – 14.8 percent versus 12.7 percent.



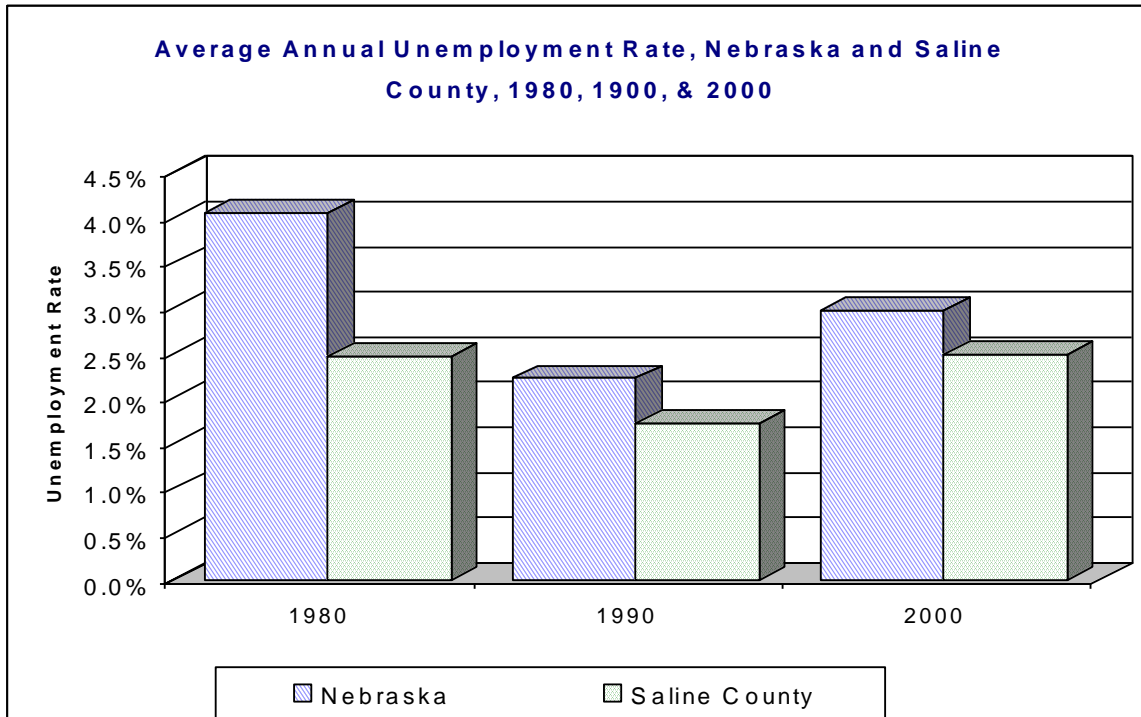
Graph 7

In percentage terms, almost twice as many Saline County workers (9.9 percent) were employed in farming as statewide (5.5 percent) (Graph 8 and Table 9). As a consequence, private employment accounted for a smaller percentage of total employment (75.4 percent) in the County than in the state (80.7 percent). As with income, though, the comparatively high proportion of farm jobs and low proportion of private sector jobs obscure the high percentage of wage and salary jobs in manufacturing in Saline County. Specifically, in 2001, the BEA reported the manufacturing sector had 2,702 jobs, or 39.0 percent of wage and salary employment, compared to an 11.8 percent average for the state (see the next section for a list of the manufacturing businesses in Saline County). Government employment in the County was slightly higher than statewide (14.7 percent versus 13.8 percent). The difference was the significantly higher percentage of local government employees (12.8% versus 8.5%) in Saline County.



Graph 8

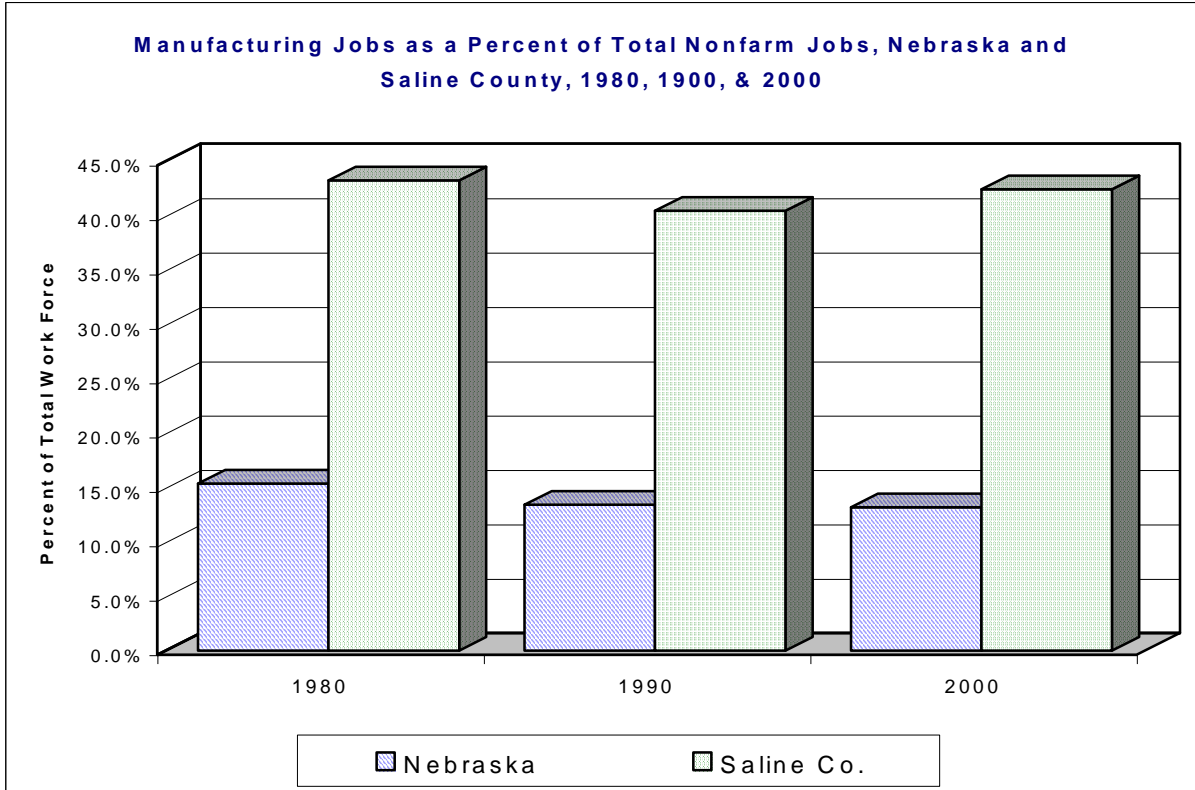
Turning to Nebraska Department of Workforce Development numbers, unemployment in Saline County has been less than the state average since 1980 (Graph 9). That suggests that overall most persons in the County who wanted jobs had jobs, although the question arises, “What portion of those who had jobs were underemployed?” No numbers specific to Saline County exist to address that question. The Nebraska Department of Labor examined underemployment statewide in 2000. While acknowledging that underemployment is difficult to define, the Department concluded “the pool of underemployed workers is much greater in size (and potentially skills) than the pool of unemployed and should definitely be considered as a source of available labor” (Nebraska Department of Labor, “Nebraska Underemployment Study: A Comparative Analysis, 1992-2000,” December 2002, p. 55).



Graph 9

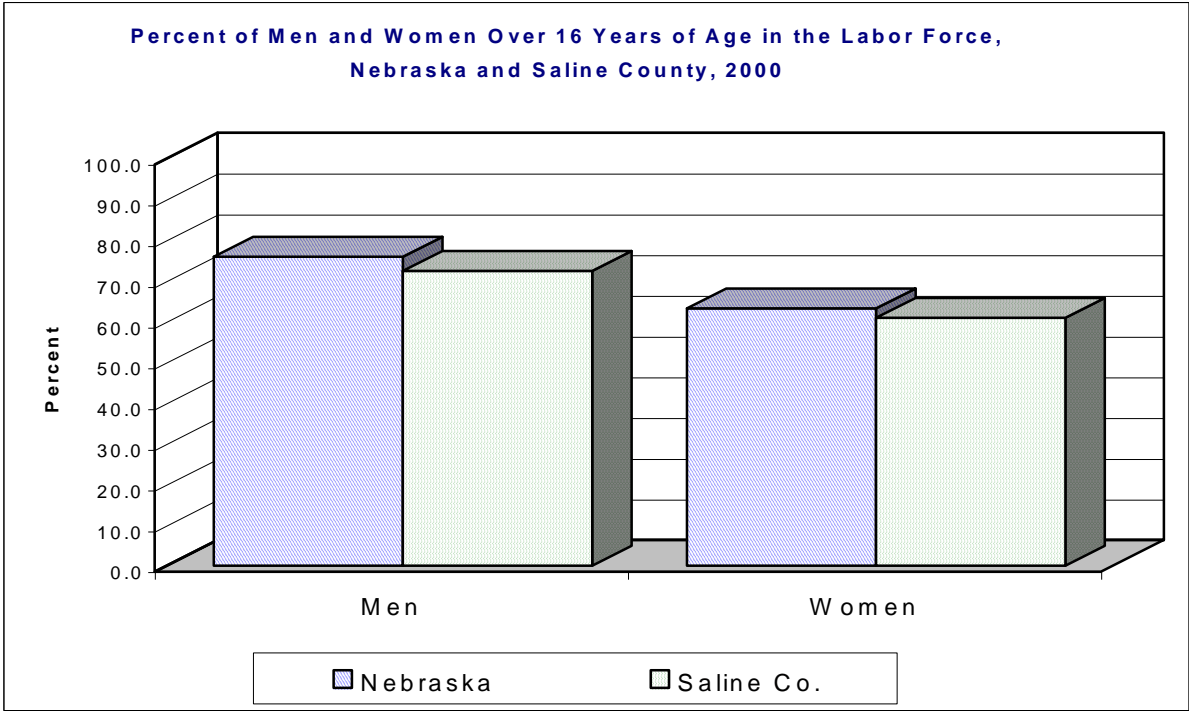
The Saline County labor force grew at almost the state rate between 1980 and 1990, but at 58.5 percent of the state rate between 1990 and 2000 (Table 10). County work force (non-farm payroll jobs) numbers did not keep pace with average state growth between 1980 and 2000. The growth in labor force numbers and total employment resulted from more Saline County workers taking jobs outside the county. In 2000, 289 more workers left Saline County for their jobs then entered the County. This was a reversal from 1990, when 578 more workers entered the county then left (Nebraska Workforce Development, “Economic Trends,” March 2003). The industry sectors with the largest job growth in 2000 were manufacturing, construction, and services. These state job numbers support the previously cited BEA estimates -- manufacturing jobs represented forty percent or more of Saline County non-farm payroll jobs in 1980, 1990, and 2000 (Graph 10).

As noted, a higher proportion of Saline County residents worked outside of the County in 2000 than in 1990 (Table 11) – 27.3 percent in 2000 worked in another Nebraska county compared to 17.6 percent in 1990. Another 0.4 percent worked outside of the state. As a consequence, 14.3 percent of workers in 2000 commuted 40 minutes or more to work, compared to 8.7 percent of workers in 1990 (Table 12). Interestingly, the percentage of workers working from their homes declined from 7.4 percent in 1990 to 5.8 percent in 2000.

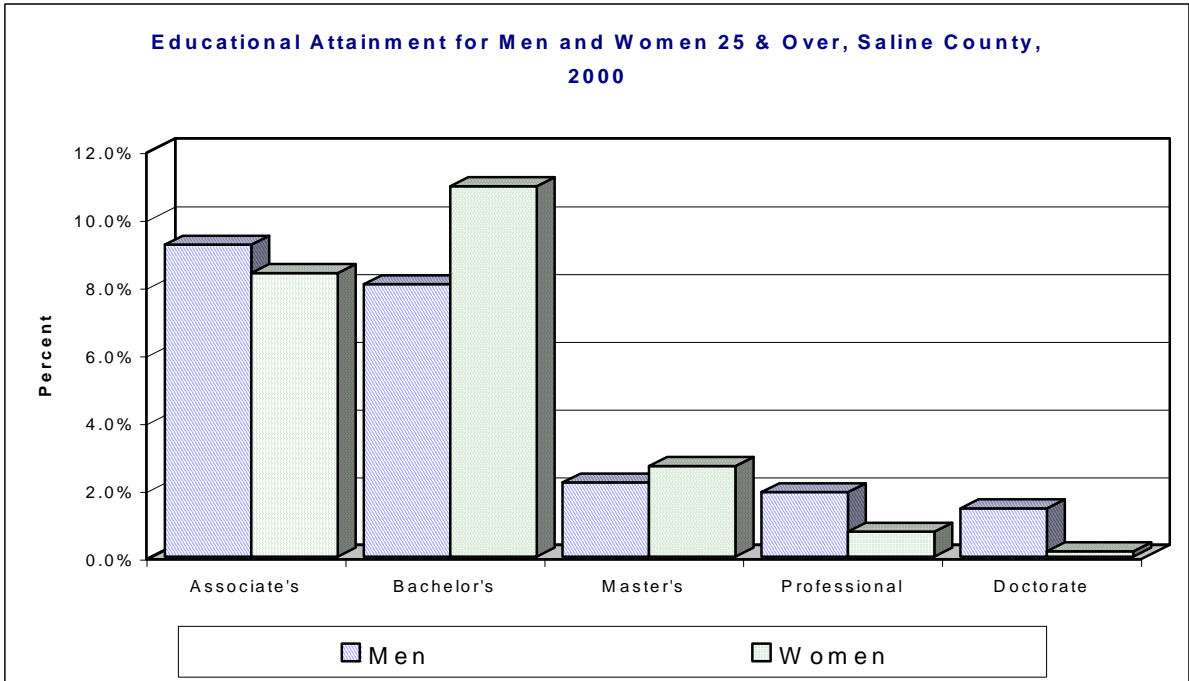


Graph 10

2000 Census numbers also provide a labor force breakdown by gender. Those numbers showed 72.4 percent of Saline County males 16 years and over were in the labor force, compared to 75.9 percent of males statewide (Graph 11). Sixty-one percent of the Region's females were in the labor force compared to 63.9 percent statewide. Also, working and non-working women in Saline County had an educational background that equaled or exceeded that of the men (Graph 12), suggesting that women not currently in the labor force represent a potential source of skilled workers. They no doubt do, although women in rural Nebraska tend to have more difficulty than urban residents in securing child care making their participation in the work force more problematical.



Graph 11



Graph 12

Table 9. Full- and Part-Time Employment by Type and Industry, Saline County and Nebraska, 2001

	Nebraska		Saline County	
	Number	% of Total	Number	% of Total
Total employment	1,191,132	100.00%	8,766	100.00%
By type				
Wage and salary employment	962,644	80.8%	6,921	79.0%
Proprietors' employment	228,488	19.2%	1,845	21.0%
Farm proprietors' employment	52,112	4.4%	734	8.4%
Non-farm proprietors' employment	176,376	14.8%	1,111	12.7%
By industry				
Farm employment	65,307	5.5%	864	9.9%
Non-farm employment	1,125,825	94.5%	7,902	90.1%
Private employment	961,668	80.7%	6,610	75.4%
Ag. services, forestry, fishing, & other	7,458	0.6%	NA	NA
Mining	2,271	0.2%	13	NA
Construction	65,097	5.5%	266	3.0%
Manufacturing	113,674	9.5%	2,702	30.8%
Wholesale trade	45,878	3.9%	179	2.0%
Retail trade	141,212	11.9%	715	8.2%
Transportation and warehousing	48,792	4.1%	194	2.2%
Information	28,161	2.4%	40	0.5%
Finance and insurance	67,726	5.7%	250	2.9%
Real estate and leasing	26,311	2.2%	102	1.2%
Professional and technical services	54,086	4.5%	NA	NA
Management of companies & enter.	11,819	1.0%	NA	NA
Administrative & waste services	63,304	5.3%	259	3.0%
Educational services	18,981	1.6%	NA	NA
Health care & social assistance	112,950	9.5%	NA	NA
Arts, entertainment, and recreation	18,401	1.5%	95	1.1%
Accommodation & food services	72,522	6.1%	435	5.0%
Other services	61,377	5.2%	349	4.0%
Government & government enterprises	164,157	13.8%	1,292	14.7%
Federal, civilian	15,710	1.3%	73	0.8%
Military	14,833	1.2%	56	0.6%
State	32,178	2.7%	1,163	13.3%
Local	101,436	8.5%	1,120	12.8%

Source: USDOC, Bureau of Economic Analysis, Regional Economic Information System, June 2003.

Table 10. Nebraska and Saline Labor Force and Work Force, 1980, 1990, and 2000

	Nebraska					Saline County				
	1980	1990	2000	Change '80-'90	Change '90-'00	1980	1990	2000	Change '80-'90	Change '90-'00
Labor Force	763,000	814,489	924,298	6.7%	13.5%	5,956	6,315	6,811	6.0%	7.9%
Unemployment	31,000	18,137	27,537	-41.5%	51.8%	147	109	170	-25.9%	56.0%
Unemployment Rate	4.1%	2.2%	3.0%	-45.2%	33.8%	2.5%	1.7%	2.5%	-30.1%	44.6%
Employment	732,000	796,352	896,761	8.8%	12.6%	5,809	6,205	6,641	6.8%	7.0%
Workforce	627,807	730,026	908,893	16.3%	24.5%	4,790	5,164	6,135	7.8%	18.8%
Manufacturing	96,408	97,809	119,787	1.5%	22.5%	2,071	2,089	2,603	0.9%	24.6%
Durable Goods	49,875	48,522	58,572	-2.7%	20.7%	NA	NA	715		
Non-Durable Goods	46,533	49,286	61,216	5.9%	24.2%	NA	NA	1,889		
Construction & Mining	30,858	28,596	45,289	-7.3%	58.4%	87	55	108	-36.8%	96.4%
TCU	47,783	46,276	58,187	-3.2%	25.7%	139	81	142	-41.7%	75.3%
Trade	163,633	187,536	216,431	14.6%	15.4%	937	1,012	991	8.0%	-2.1%
Retail Trade	115,400	134,145	162,342	16.2%	21.0%	758	801	827	5.7%	3.2%
Wholesale Trade	48,233	53,392	54,089	10.7%	1.3%	179	211	164	17.9%	-22.3%
FIRE	42,058	48,426	61,296	15.1%	26.6%	140	162	175	15.7%	8.0%
Services	115,975	177,966	253,466	53.5%	42.4%	408	576	909	41.2%	57.8%
Government	130,867	143,418	154,435	9.6%	7.7%	985	1,090	1,207	10.7%	10.7%
Federal	16,592	18,040	16,571	8.7%	-8.1%	58	90	73	55.2%	-18.9%
State	32,800	36,860	38,869	12.4%	5.5%	23	34	38	47.8%	11.8%
Local	81,475	88,519	98,995	8.6%	11.8%	905	966	1,096	6.7%	13.5%

Source: Nebraska Department of Workforce Development, May 2003.

Table 11. Place of Work for Workers 16 Years and Over, Saline County, Nebraska

	1990		2000	
	Number	Percent	Number	Percent
Total Workers	5,956	100.0%	6,983	100.0%
Worked in state of residence:	5,937	99.7%	6,958	99.6%
Worked in county of residence	4,889	82.1%	5,050	72.3%
Worked outside county of residence	1,048	17.6%	1,908	27.3%
Worked outside state of residence	19	0.3%	25	0.4%

U.S. Census Bureau, Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data, 2003.

Table 12. Travel Time to Work for Workers 16 Years and Over, Saline County, Nebraska

	1990		2000	
	Number	Percent	Number	Percent
Total Workers	5,956	100.0%	6,983	100.0%
Did not work at home:	5,514	92.6%	6,578	94.2%
Less than 5 minutes	849	14.3%	830	11.9%
5 to 9 minutes	1,519	25.5%	1,768	25.3%
10 to 14 minutes	1,085	18.2%	1,036	14.8%
15 to 19 minutes	638	10.7%	581	8.3%
20 to 24 minutes	363	6.1%	465	6.7%
25 to 29 minutes	117	2.0%	212	3.0%
30 to 34 minutes	325	5.5%	528	7.6%
35 to 39 minutes	102	1.7%	160	2.3%
40 to 44 minutes	120	2.0%	185	2.6%
45 to 59 minutes	218	3.7%	483	6.9%
60 to 89 minutes	128	2.1%	233	3.3%
90 or more minutes	50	0.8%	97	1.4%
Worked at home	442	7.4%	405	5.8%

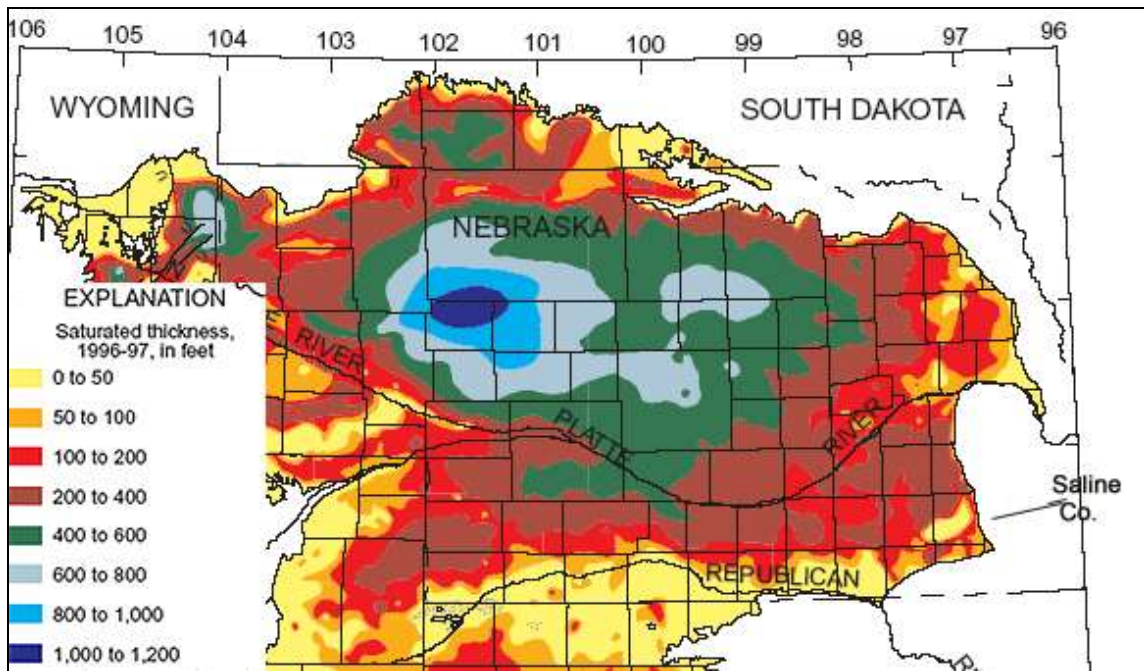
U.S. Census Bureau, Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data, 2003.

Agriculture and Natural Resources

As noted, a significant percentage of Saline County workers are employed in agriculture. However, only 86.1 percent of the County's land is devoted to farming or ranching, compared to 92.0 percent statewide (Table 13). Between 1982 and 1997, the number of farms and ranches in Nebraska declined from 60,000 to 51,000, or by 14.6 percent (Table 14). Those numbers also declined in Saline County, but only by 2.0 percent, or from 742 to 727.

As a southeast Nebraska county, Saline County farmers are more crop production than livestock production oriented. For example, in 2001, the County produced 13.2 million bushels of corn, which ranked 37th in the state (Table 15). The County ranked 27th among Nebraska's 93 counties in the production of soybeans and 28th in the production of winter wheat. It was 3rd among the counties in the production of sorghum for grain. In contrast in 2001, there were only 21,000 cattle and calves on Saline County farms, which ranked 86th in the state.

The mineral resources of Saline County are largely limited to sand, gravel, and clay. A resource the County has in comparative abundance is groundwater (Map 3). It is underlain by the High Plains Aquifer, which runs from South Dakota to Texas. The Nebraska portion contains about 38.6 percent of the land area of the aquifer, but 65.5 percent of water stored in the aquifer (U.S. Department of Interior, Geological Survey, Fact Sheet 124-99, December 1999). The accessibility of groundwater has led to the sinking of a large number of wells in Nebraska (Table 16). Two-thirds of the state's wells are irrigation wells. Eighty percent (or 1,175) of the registered wells in Saline County are irrigation wells. The County has 1.2 percent of the state's cropland in farms but 11.3 percent of its irrigated acres.



Map 3 – Nebraska Portion of the High Plains Aquifer

Table 13. Land in Farms and Cropland, Nebraska and Saline County, 1997

	Total Area (Acres)	Land in Farms (Acres)	Percent of Total Area	Cropland (Acres)	Cropland as % Land in Farms
Nebraska	49,506,368	45,525,414	92.0%	22,092,954	48.5%
Saline Co.	368,704	317,517	86.1%	264,956	83.4%
% of State	0.7%	0.7%		1.2%	

Source: U.S. Department of Agriculture, National Agricultural Statistics Service, *1997 Census of Agriculture*, 1999.

Table 14. Number of Farms and Ranches, Nebraska and Saline County

County	Number			Average Size in Acres		
	1982	1997	Change '82-'97	1982	1997	Change '82-'97
Nebraska	60,243	51,454	-14.6%	746	885	18.6%
Saline County	742	727	-2.0%	421	437	11.5%
% of State	1.2%	1.4%		56.4%	49.4%	

Sources: U.S. Department of the Agriculture, *Census of Agriculture*, Census years.

Table 15. Agricultural Profile of Saline County, Nebraska

2001 Crops	Acres Harvested	Yield	Unit	Production	Rank Among 93 Counties
Corn for Grain	95,000	138.9	Bus.	13,192,300	37
Soybeans	98,500	41.5	Bus.	4,085,000	27
Winter Wheat for Grain	12,700	39.0	Bus.	495,300	28
Sorghum for Grain	39,600	78.4	Bus.	3,105,200	3
Oats for Grain	800	55.0	Bus.	44,000	23
All Hay	14,500	2.6	Tons	37,100	71
Alfalfa Hay	8,000	3.4	Tons	27,530	61
Livestock and Other				Number	Rank Among 93 Counties
January 1, 2002 All Cattle and Calves				21,000	86
January 1, 2002 Beef Cows				7,500	82
2001 Number of Farms				810	19
2001 Irrigated Acres				91,000	35
2001 Number of Irrigation Wells				1,069	26
1997 Census of Agriculture					Number
Total Acres of Land in Farms					317,517
Total Acres of Cropland					264,956
Average Value of Farm and Buildings					\$395,529
Market Value of:					
All Farm Products Sold					\$76,552,000
All Crops Sold					\$52,008,000
All Livestock Sold					\$24,544,000
Average Age of Farmers					51.7 (NE average – 52.5)

Source: Nebraska Agricultural Statistics Service, 2003.

Table 16. Summary of Saline County and Nebraska Groundwater Wells, 2002

County	Number of (Registered) Wells					Total	Total Acres Irrigated	Livestock Wells
	Commercial	Domestic	Irrigation	Moni- toring	Other Wells			
Nebraska	1,455	15,214	93,269	13,269	16,894	140,101	11,811,800	8,520
<i>% of Total</i>	<i>1.0%</i>	<i>10.9%</i>	<i>66.6%</i>	<i>9.5%</i>	<i>12.1%</i>	<i>100.0%</i>		
Saline Co.	11	125	1,175	88	69	1,468	128,062	16
<i>% of Total</i>	<i>0.7%</i>	<i>8.5%</i>	<i>80.0%</i>	<i>6.0%</i>	<i>4.7%</i>	<i>100.0%</i>	<i>11.3%</i>	<i>36.9%</i>

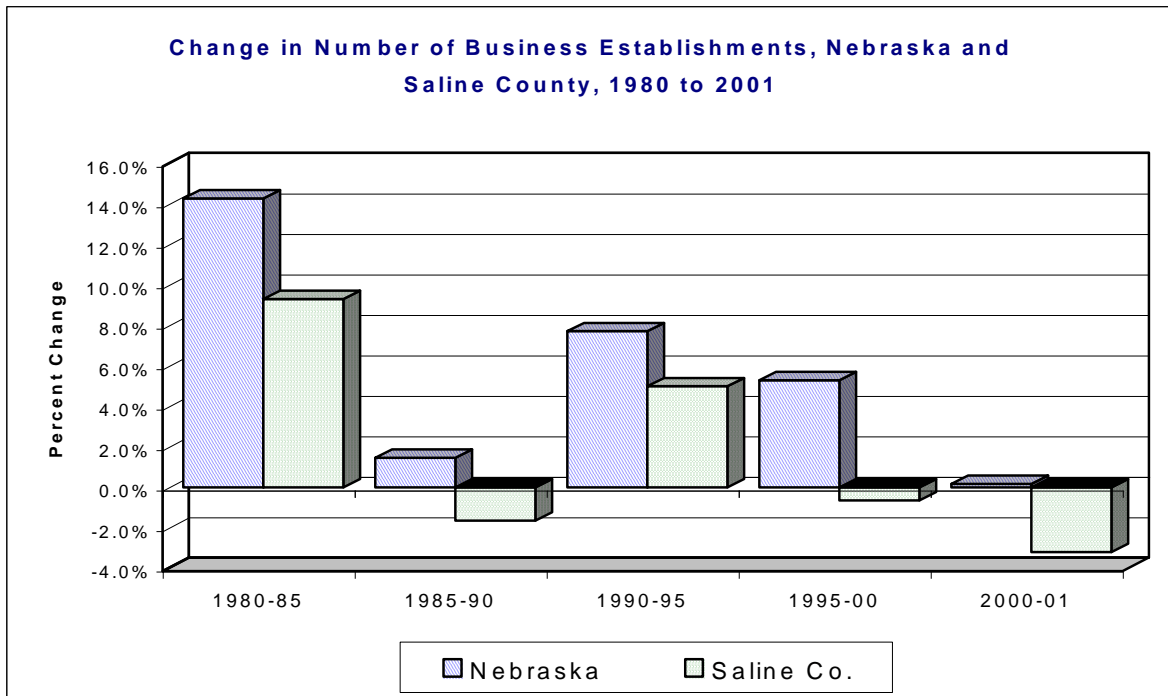
Source: Nebraska Department of Natural Resources Data Bank, Database Updated Through: 1/3/2003 4:48:28 PM

Business Activity

In 1997 (the latest year for which county numbers are available), there were 1,016 business establishments in Saline County (Table 17). Almost eighty percent of them were non-employer establishments (A nonemployer “business is one that has no paid employees . . .” Nonemployers “are typically self-employed individuals or partnerships operating businesses that they have not chosen to incorporate.”) (Note: Many nonemployer establishments may represent part-time jobs for individuals employed full-time in employer establishments.)

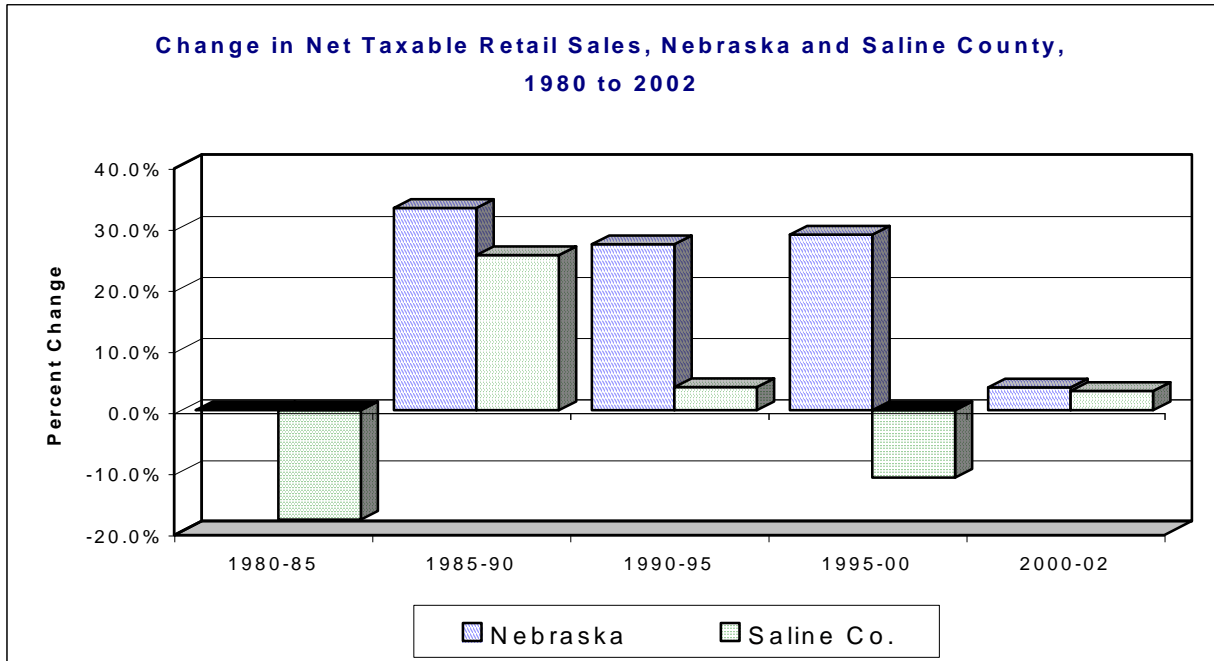
Annual estimates of county establishment numbers are only available in County Business Patterns from the Bureau of the Census. Those numbers include only

establishments with paid employees and exclude government establishments. Since 1980, the number of such establishments has grown statewide (from 37,727 to 49,710) and in Saline County (from 279 to 303) (Table 18). But the growth rate of the County's establishments has not kept pace with the growth statewide (Graph 13). And, the number actually declined slightly between 1995 and 2001 – from 315 to 313.



Graph 13

Net taxable retail sales is one measure of local economic activity. Saline County retail sales decreased dramatically between 1980 and 1985 (Graph 14). Between 1985 and 1995, the growth in the state's retail sales was substantial; Saline County's growth was only substantial between 1985 and 1990. Growth was positive in the state between 1995 and 2000, but decidedly negative in Saline County (Table 19). Crete accounted for 68.7 percent of total Saline County net taxable retail sales in 2002, or for \$36,289,939 in sales. That was 11.5 percent less than Crete's taxable sales in 1986 so, not only are County sales declining, so are sales in communities within the County.



Graph 14

Table 17. Number of Employer and Non-employer Business Establishments, Nebraska and Saline County, 1997

County	Non-employer	Employer
Nebraska	99,298	48,588
<i>% Total Nonemployer & Employer</i>	67.1%	32.9%
Saline Co.	802	214
<i>% Total Nonemployer & Employer</i>	78.9%	21.1%

Source: USDOC, Bureau of the Census, 1997 Economic Census.

Table 18. Number of Business Establishments, Nebraska and Saline County, 1980 to 2001

County	1980	1985	1990	1995	2000	2001
Nebraska	37,727	43,115	43,749	47,128	49,623	49,710
Saline Co.	279	305	300	315	313	303

Source: U.S. Department of Commerce, County Business Patterns 2001, Nebraska, May 2003.

Table 19. Net Taxable Retail Sales in \$1,000's, Saline County and Nebraska

County	1970	1980	1990	2000	2002
Nebraska	\$2,964,840	\$8,193,715	\$10,901,034	\$17,838,106	\$18,499,895
Saline Co.	\$21,378	\$53,940	\$55,517	\$51,249	\$52,852
<i>% State Total</i>	3.7%	3.5%	2.6%	1.7%	1.8%

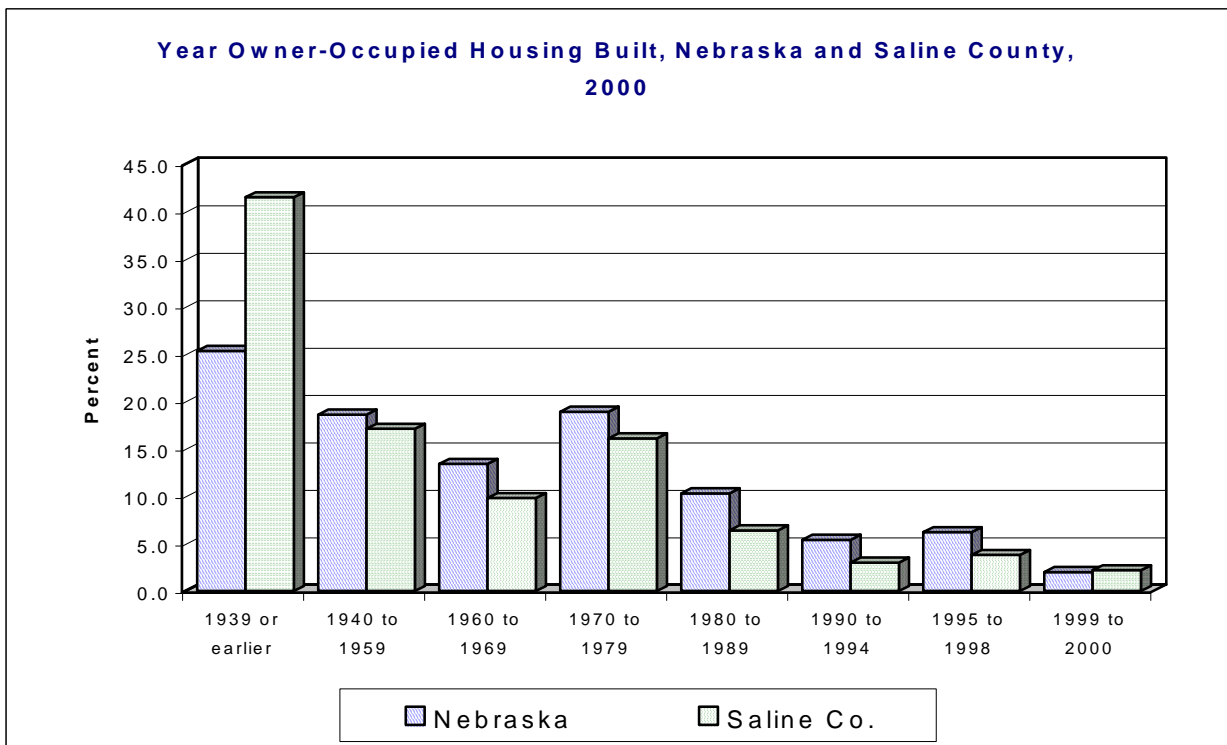
Source: Nebraska Department of Revenue, December 2002.

Housing and Construction Activity

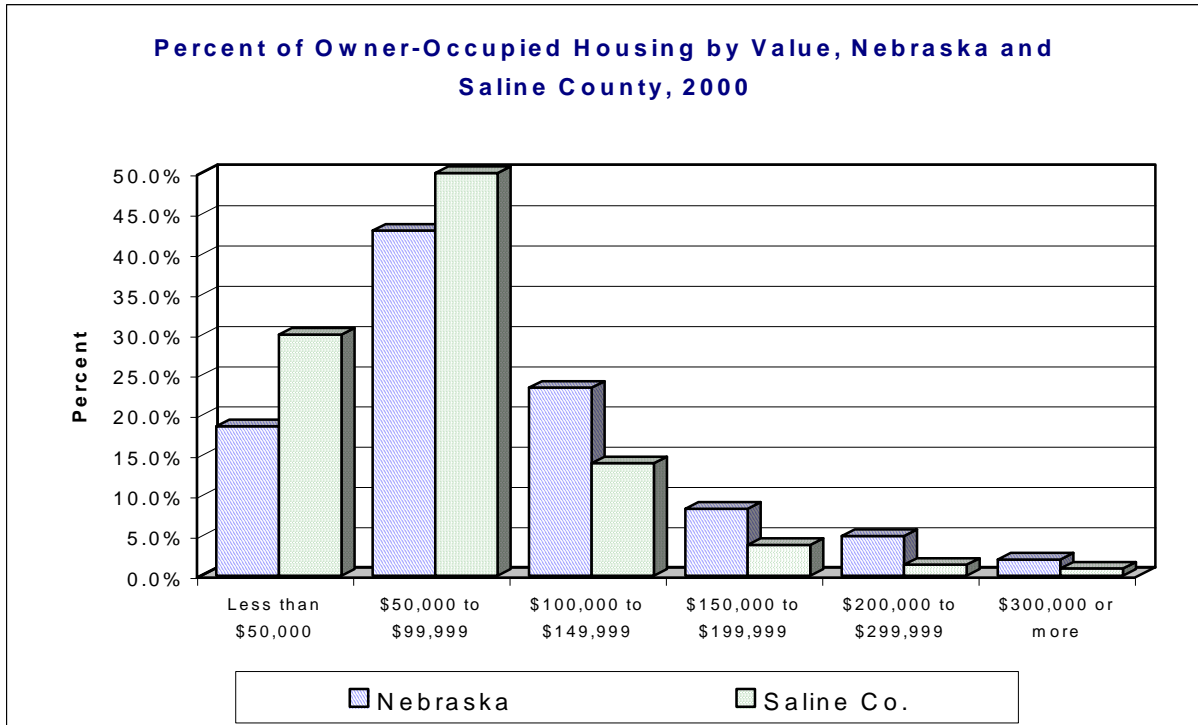
Statewide, there was a steady growth in the number of housing units between 1980 and 2000, which was consistent with population growth (Table 20). Housing unit growth in

Saline County also followed population trends. That number increased 5.9 percent between 1990 and 2000, compared to a 9.4 percent increase for the state. A higher percent of occupied units in the County were owner-occupied than statewide, 70.7 percent versus 67.4 percent (Table 21). The proportion of vacant housing was about the same in the County as it was in the state.

Census numbers revealed two other significant differences between housing in Saline County Region and housing statewide. In general, housing units in the Region were older (Graph 15). Over forty percent of the County's housing was built prior to 1940, compared to a quarter statewide. A second defining characteristic of County housing compared to the state was the higher proportion of low-valued housing (Graph 16). Eighty percent of Saline County owner-occupied housing was valued at less than \$100,000 in 2000, compared to about sixty percent for the state.



Graph 15



Graph 16

Table 20. Number of Housing Units, Nebraska and Saline County

County	1980	1990	2000	2002	Change '80-'90	Change '90-'00
Nebraska	624,829	660,621	722,668	738,870	5.7%	9.4%
Saline Co.	5,393	5,299	5,611	5,641	-1.7%	5.9%
<i>% of State</i>	<i>0.90%</i>	<i>0.80%</i>	<i>0.80%</i>	<i>0.76%</i>		

Source: U.S. Bureau of the Census, *2000 Census*, May 2002 and Web site, July 2003.

Table 21. Housing Characteristics, Nebraska and Saline County, 2000

Area	All Housing		Occupied		Vacant
	Units	Units	Owner	Renter	
Nebraska	722,668	666,184	449,317	216,867	56,484
<i>% of Total</i>	<i>100.0%</i>	<i>92.1%</i>	<i>67.4%</i>	<i>32.6%</i>	<i>7.8%</i>
Saline Co.	5,611	5,188	3,667	1,521	423
<i>% of Total</i>	<i>100.0%</i>	<i>92.5%</i>	<i>70.7%</i>	<i>29.3%</i>	<i>7.5%</i>

Source: U.S. Bureau of the Census, *2000 Census*, May 2001 and May 2002.

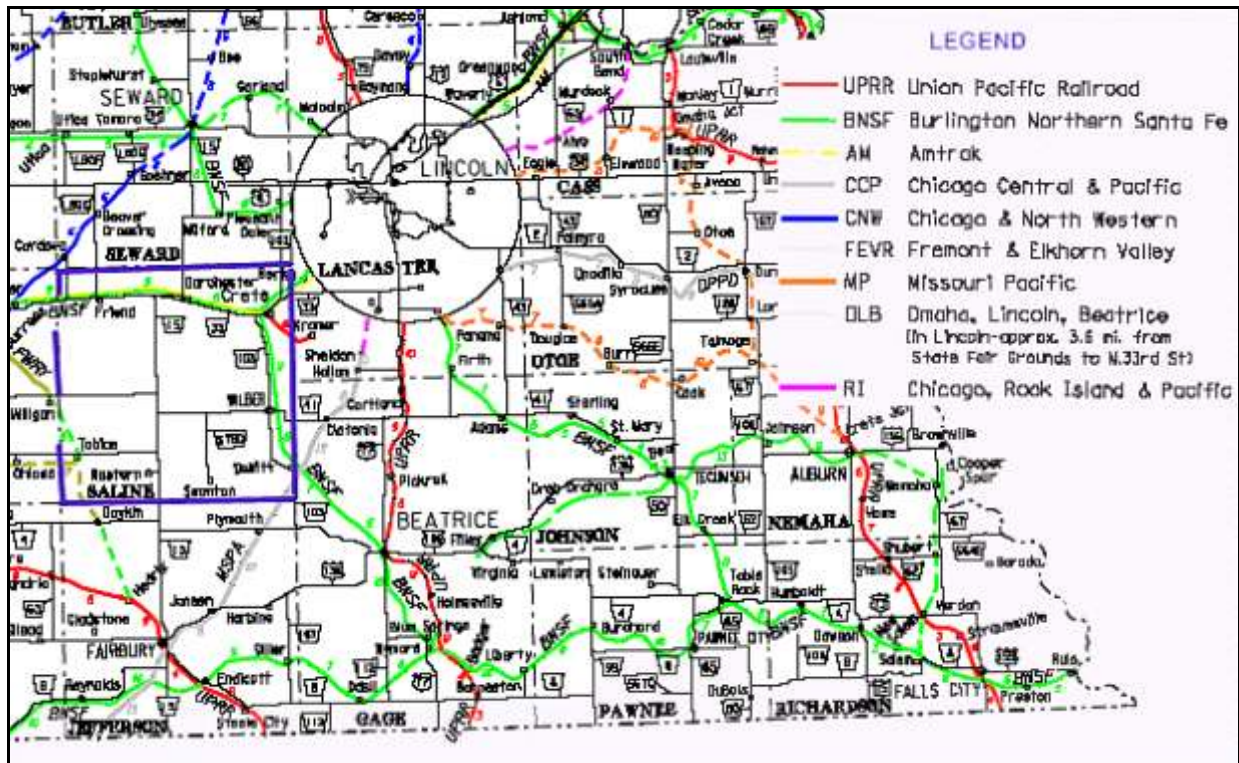
County/Community Infrastructure

In addition to cities and counties, local government units in Nebraska include townships, school districts, and a variety of special districts. As a result, there were almost 2,800 local governments in the state in 2002. There were a total of 23 of these government units in Saline County – 1 county government, 8 cities/villages, 7 school districts, and 7 special districts (Table 22). Three of the special districts were housing authorities, one was a hospital

authority, one an airport authority, and two were fire protection districts. Saline County's seven elementary and secondary school districts had a total 2,867 students in 2002-2003 (Table 23).

In addition to the County's public elementary and secondary schools, Crete is the site of Doane College. Doane is the oldest four-year, private liberal arts institution in Nebraska, having been founded in 1872. It is a Congregational institution with approximately 1,015 students on campus, 600 students in the College's adult education program in Lincoln, and an additional 1,000 students in the college's three graduate programs. There are no public four or two-year post secondary institutions in Saline County, but given the County's proximity to Lincoln, Beatrice, Milford, Seward, and York, a variety of public and private post-secondary institutions are within easy commuting distance.

A final infrastructure concern is transportation. Almost all of Saline County is within 30 miles of Interstate 80, the busiest of the three east-to-west Interstate highways in Kansas, Nebraska, and South Dakota. And, U.S. Highway 6 runs across the northern third of the County. So, Saline County communities have fairly ready access to the national highway system. Access to commercial passenger air transportation requires a trip to Omaha or Lincoln. The Burlington Northern Santa Fe and Amtrak railroads have lines running through Saline County (Map 4). But boarding an Amtrak train also requires going to Lincoln.



Map 4 – Railroads Serving Saline County

Table 22. Number of Local Government Units by Type, Nebraska and Saline County, 2002

Area	Total	County	City	Township	Special Districts	School Districts
Nebraska	2,791	93	531	446	1,146	575
% of State Total	100.0%	3.3%	19.0%	16.0%	41.1%	20.6%
Saline Co.	23	1	8	0	7	7
% of Co. Total	100.0%	4.3%	34.8%	0.0%	30.4%	30.4%

Source: U.S. Department of Commerce, Bureau of the Census, 2002 Census of Governments, January 2003.

Table 23. Elementary and Secondary School Enrollment by Grade, Nebraska & Saline County, 2002/03

	Nebraska		Saline Co.	
	Number	% of State Total	Number	% of County Total
PreK	8,432	2.6%	118	4.1%
K	23,909	7.3%	224	7.8%
1	23,662	7.2%	180	6.3%
2	23,415	7.2%	204	7.1%
3	23,629	7.2%	209	7.3%
4	24,072	7.4%	217	7.6%
5	24,577	7.5%	202	7.0%
6	24,994	7.6%	232	8.1%
7	25,653	7.8%	217	7.6%
8	24,952	7.6%	212	7.4%
9	26,498	8.1%	220	7.7%
10	24,939	7.6%	216	7.5%
11	24,178	7.4%	211	7.4%
12	24,244	7.4%	205	7.2%
Total	327,154	100.0%	2,867	100.0%

Source: Nebraska Department of Education, 2002/03 County Membership by Grade, Web site, 2003.

Existing Industries

The Nebraska Manufacturers Directory lists 14 manufacturers in Saline County (Table 24). Eight are located in Crete, 1 in DeWitt, 2 in Friend, 1 in Western, and 2 in Wilber. They include machine shops, food producers, and a hand tool equipment manufacturer.

Table 24. Saline County Manufacturers

Name	Address	City	Zip	Product
FISCO INC	POB 158	Crete	68333	Stainless steel equipment fabrication for the food industry
FARMLAND FOODS INC	POB 67	Crete	68333	Pork processing
DOUGLAS MANUFACTURING INC	POB 187	Crete	68333	Collapsible voting booths, ballot box cases, jury selector, cases
D J WELDING & MANUFACTURING INC	POB 316	Crete	68333	Block & Stainless steel handrails
CRETE READY-MIX COMPANY	POB 246	Crete	68333	Ready-mix concrete & precast concrete products
BUNGE MILLING INC	POB 308	Crete	68333	Processed grain used as food ingredients
BARBER MANUFACTURING INC	POB 332	Crete	68333	Punch press products
NESTLES PURINA INC	POB 96	Crete	68333	Canned pet foods & animal treats
AMERICAN TOOL COMPANIES INC	POB 337	DeWitt	68341	Mechanic's hand tools, step drills, locking pliers & wrenches
TUTTLE INC	110 Page Street	Friend	68359	Materials handling equipment/systems for the food industry
BROTHERS EQUIPMENT INC	1002 1st Street	Friend	68359	Wagons, tandem axle trailers
L & K MACHINE	POB 484	Western	68464	Tool & die products
WILBER MANUFACTURING INC	POB 765	Wilber	68465	Aluminum awnings, door hoods, windows & doors
KARPISEK'S MARKET	POB 767	Wilber	68465	Czech specialty meat products

Source: *Nebraska Department of Economic Development, 2002 Directory of Manufacturers and NEDED Web site.*

FINANCIAL AND OTHER BUSINESS ASSISTANCES RESOURCES

Nebraska's Industrial Development Revenue Bond Law

Nebraska's Industrial Development Revenue Bond Law provides low cost financing for industrial projects through tax-exempt bond issues authorized by counties and municipalities. Bonds may be issued by the governing body of any municipality or county. The Nebraska Investment Finance Authority may issue bonds to finance the construction or the acquisition of land, buildings, or equipment suitable for use by industrial or manufacturing enterprises. As long as the project itself qualifies, other improvements associated with the project, such as grading, utility lines, trackage, etc., may generally be financed with bonds. Proceeds from the sale of the bonds may also be used to pay attorneys', architects', and engineers' fees; the expenses incurred in connection with the bond issue itself; and may also be used to pay interest on the bonds during construction and up to six months after construction is completed.

Although a city or a county may issue the bonds, the project must generally be located within the corporate limits of the issuer. Limited exceptions to this rule are sometimes available for particular projects. Where bonds are used for "equipment only" transactions for manufacturing or industrial purposes, there are special rules that apply regarding the principal location required for such projects. In those situations, a bond attorney should be consulted to assure that the applicable rules are satisfied. The law specifically provides that the property shall be taxed in the same manner as if held in private hands. The savings to the industry and developer results from the reduced interest costs.

For more information, contact:
Nebraska Investment Finance Authority
Suite 200, 1230 "O" Street
Lincoln, Nebraska 68508
(402) 434-3900

Nebraska Development Finance Service (NDFS)

The Nebraska Development Finance Service (NDFS) is administered by the Nebraska Department of Economic Development. Staff from this program work with companies in assembling government economic development finance programs with conventional financing to put together the best comprehensive package. Technical assistance is used to provide information, data, and know-how in evaluating, shaping, and implementing specific projects related to economic development. Although they primarily deal with the area of job creation or job retention and work directly with political subdivisions (cities and counties) and conventional lenders, NDFS staff are trained and experienced in creative loan packaging and are able to serve as a clearinghouse for new and existing economic development financing techniques and incentives.

For more information, contact:
Nebraska Department of Economic Development
P.O. Box 94666
Lincoln, Nebraska 68509
(402) 471-3111 or (800) 426-6505

Nebraska Energy Office

The Nebraska Energy Office through its "Dollar and Energy Saving Loan Program" provides low interest loans for energy efficiency improvements to Nebraska businesses and non-profit organizations with 25 or fewer full-time equivalent employees and \$2.5 million or less in annual sales or revenues. The maximum loan amount is \$100,000 and the current interest rate is 5%. No interest loans for energy audits are also available through the Energy Office.

For further information contact:
Nebraska Energy Office
P.O. Box 95085
1200 "N" Street, Suite 110
Lincoln, Nebraska 68509
(402) 471-2867

Community Improvement Financing (CIF)

Community Improvement Financing, also known as "tax increment financing", is a method of financing the public improvements associated with private development projects in blighted and substandard areas by using the projected increase in property tax revenues that result from private development. The projected increase in tax revenues is the difference between current (original) revenues and those which will be collected following development. This tax revenue increase is used to pay for the public improvements or is pledged to repay bonds issued by the local government or loans used to finance improvements. During the time the bonds are outstanding (no more than 15 years), each taxing jurisdiction receives its original share, or "frozen" level of tax revenues. When the CIF bonds are retired, taxing jurisdictions share the total tax revenues including the increase. Public improvements include land purchase and clearance and construction of streets, sidewalks, utilities, parks, or other public spaces necessary to site preparation. The participation of local government in a CIF project is required. CIF does not lower the total tax revenues collected. The developer pays all taxes. The advantage of CIF is that it enables a local government to "borrow" against the future tax revenues generated by a specific project.

For more information, contact:
Community and Rural Development Division
Nebraska Department of Economic Development
P.O. Box 94666
301 Centennial Mall South
Lincoln, Nebraska 68509
(402) 471-3111 or (800) 426-6505

Economic Development Loan Program (CDBG)

The Economic Development Loan Program (CDBG) program is administered by the Nebraska Department of Economic Development's Community and Rural Development Division. The program generally applies to communities of less than 50,000 population and to all counties. The purpose of the CDBG program is to promote the state's economic base by assisting businesses that create or retain jobs and that generate new wealth. Grants are provided to local

governments to assist businesses through loans, loan guarantees, deferred loans, or job training; are intended to supplement other financial resources; and address local economic development issues such as business district revitalization, chronic unemployment, industrial tract improvement, site development, or small business revitalization.

Projects must create job opportunities for low- and moderate-income residents. Priority is given to projects that export goods outside Nebraska or provide import substitution. The maximum CDBG amount will generally not exceed \$500,000 for direct loans or deferred loans per project per CDBG allocation year.

For more information on this program, contact:
Nebraska Department of Economic Development
P.O. Box 94666
301 Centennial Mall South
Lincoln, NE 68509
(402) 471-3111 or (800) 426-6505

U.S. Small Business Administration (SBA)

This federal agency helps small businesses meet their financial needs. SBA business loans can be used for working capital, purchase of inventory, equipment, and supplies, or for building construction and expansion.

There are several types of SBA business loans. The most widely used are loans made by private lenders and guaranteed by SBA. By law, SBA can guarantee a portion of a loan, but that guarantee cannot exceed \$750,000. Another type of SBA financial assistance is the Certified Development Company. "504" financing is a blend of private and public funds. SBA's share of a "504" project cannot exceed \$750,000 or 40% of the total cost. Eligibility for loans vary by industry and SBA program. There are general size requirements for loan eligibility depending on the particular industry.

For more information on the SBA loan programs, contact:
Financing Division
U.S. Small Business Administration
11145 Mill Valley Road
Omaha, Nebraska 68154
(402) 221-3622

USDA Rural Development (RD)

The USDA Rural Development (RD) is a federal agency with funds available for business and industrial loans. The purpose of the program is to create and maintain employment and to improve the economic and environmental climate of rural communities by bolstering the credit structure of local lenders.

Eligible projects include business and industrial acquisitions, construction, conversions, enlargements, repair, or modernization; purchasing and development of land, easements, rights-of-way, buildings, facilities, or materials; purchasing of equipment, machinery, or supplies;

processing and marketing facilities; pollution control; start-up costs and working capital; and transportation services incidental to industrial development.

Projects must be in rural communities of 50,000 or less with priority going to communities of 25,000 or fewer people.

The program consists of RD guaranteed loans to businesses and industries to benefit rural areas. RD may guarantee up to 80 percent of principal and interest. Guaranteed loans may not exceed \$10 million. Interest rates are negotiated between the lender and the borrower.

RD ordinarily requires a lender in a community, where a project is or will be located and who usually provides credit to the community, to be the lead lender. A lead lender initiates the loan application and is responsible for servicing the loan.

For more information, contact:
USDA Rural Development
Room 308, Federal Building
Lincoln, Nebraska 68508
(401) 437-5556

Economic Development Administration (EDA)

The Economic Development Administration, a federal agency, can provide financial assistance to business and industry. The most commonly used program provides grants to fund loan programs in areas of long-term economic deterioration. Under this program, funds for revolving loans are available to local economic development districts or other similar non-profit entities such as a development corporation. These loans are combinations of direct loans and loan guarantees.

For more information, contact:
Nebraska Department of Economic Development
P.O. Box 94666
301 Centennial Mall South
Lincoln, Nebraska 68509
(402) 471-3111 or (800) 426-6505

Small Business Innovation Research Program (SBIR)

The Small Business Innovation Research Act of 1982 supports the development and growth of technological businesses. The Act requires that federal agencies with research and development (R&D) budgets in excess of \$100 million set aside a portion of their R&D funds for contracts with small businesses. SBIR funds are for the research and development of new products and processes that meet the needs of these agencies. Contracts are highly competitive. The Act places responsibility for the coordination of the SBIR program with the U.S. Small Business Administration. SBA publishes a "Pre-Solicitation Announcement" four times a year. It contains advance general information on SBIR opportunities.

For more information contact:
U.S. Small Business Administration
11145 Mill Valley Road
Omaha, Nebraska 68154
(402) 221-3604

Worker Training Program

The Worker Training Program is a business incentive program to support the retraining and upgrading of Nebraska's current workforce. The goal is to broaden the state's skill pool through grants for training projects that help build productivity, enhance earning capacity and job security. Individual businesses decide the type of training needed and how long the training project will take. Companies also decide who will provide training. All established, Nebraska, for-profit businesses that contribute to the State Unemployment Insurance Trust (SUIT) fund are eligible.

For additional information contact:
Nebraska Workforce Development
Department of Labor
Office of Workforce Services
550 South 16th Street
Lincoln NE 68509-4600
Phone: (402) 471-9977
FAX: (402) 471-3050
Attn: Steve Porr
E-mail: sporr@dol.state.ne.us

Nebraska Manufacturing Extension Program

The Nebraska MEP is a cooperative effort involving state government and education-based service organizations that provide business and technical services to manufacturers and processors throughout the state. A network of six customer agents and eight industry specialists located across Nebraska provide "solutions for manufacturers" to help keep them competitive. In

For additional information contact:
Carla Patterson, Center Director
Nebraska Manufacturing Extension Partnership
PO Box 94666
301 Centennial Mall South
Lincoln, NE 68509-4666
402-471-6513
402-297-9534 Cellular
E-mail: carlap@neded.org