### Nebraska's Increasing Urbanization



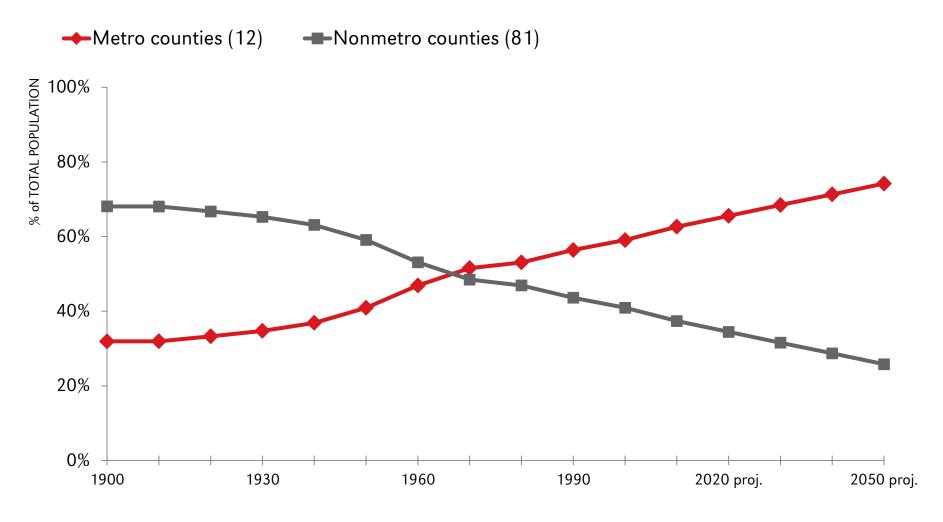
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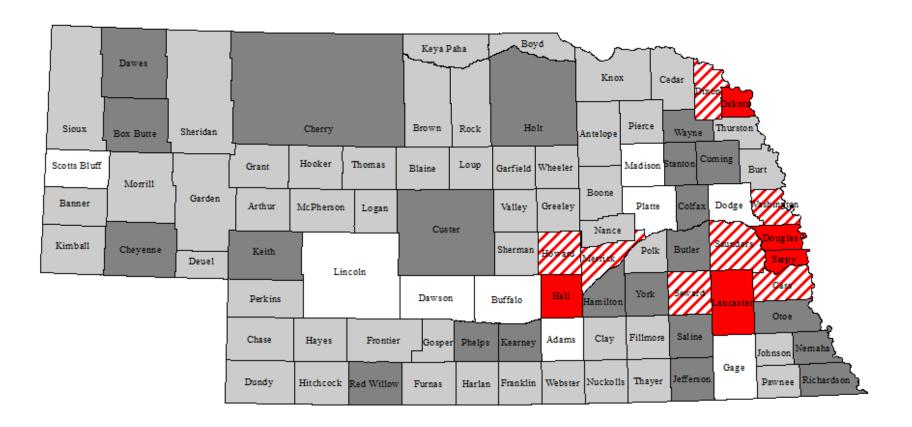




### 65% of Nebraska's population will live in a metro by 2020







#### **Nebraska County Classification**

Core metropolitan (5) - contains or uniquely tied to a city of 50,000 or more residents

Outlying metropolitan (7) - strong commuting ties to a core metro

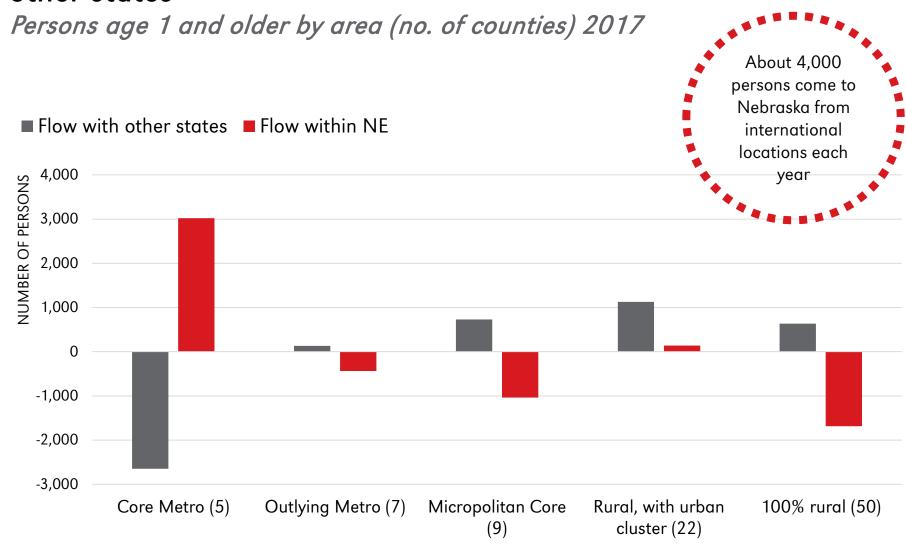
Micropolitan core (9) - nonmetropolitan containing a city of 10,000 - 49,999 residents

Rural with urban cluster (22) - nonmetropolitan containing a city of 2,500 - 9,999 residents

100% rural (50) - no city or largest city population of less than 2,500 residents

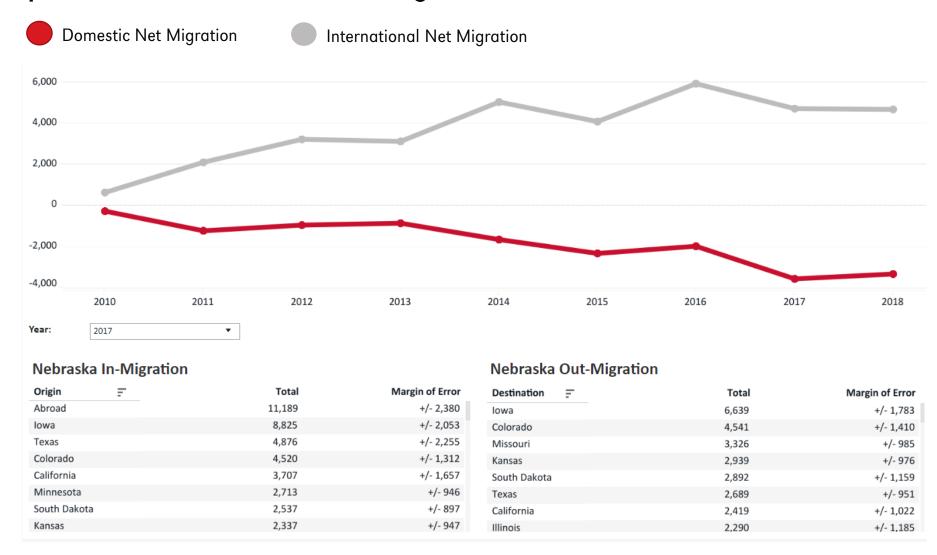


### Nebraska is losing about 2,000 people a year to other states





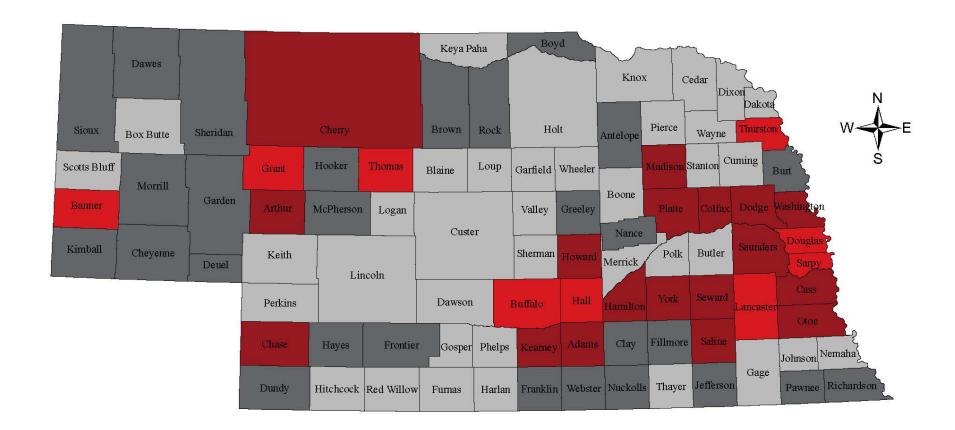
#### Net domestic migration for Nebraska is negative but net positive for international migration



### Since 2010, Nebraska's population has increased about 5% but 66 counties have lost population

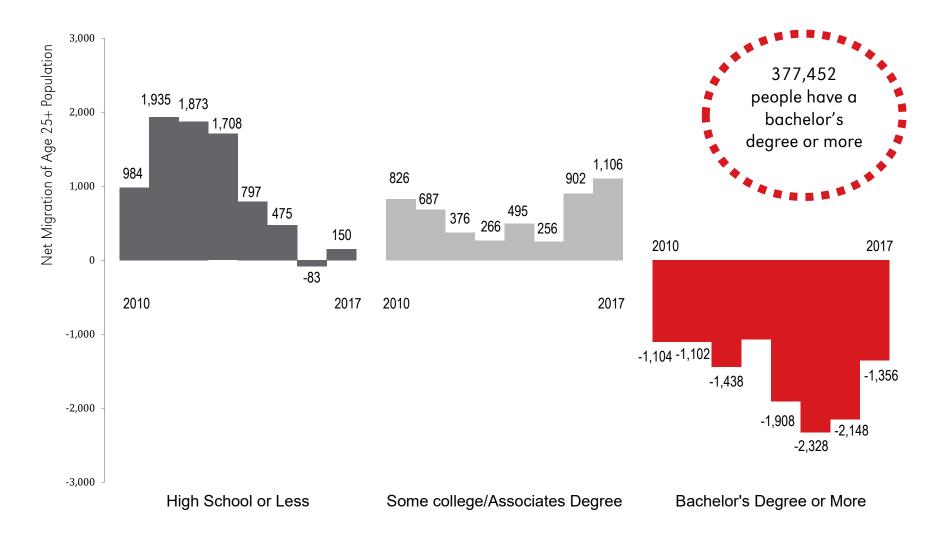
Percent change in population 2010 - 2018





#### Net domestic migration of age 25+ by education

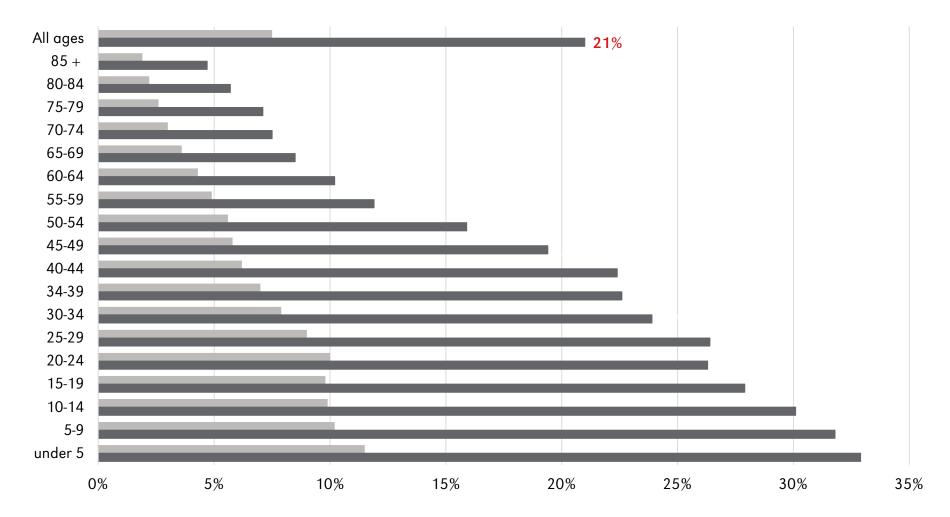
2010 to 2017



#### 21% of Nebraska's population is minority, up from 8% in 1990

Minority population as % of total population by age groups

**■** 1990 **■** 2017



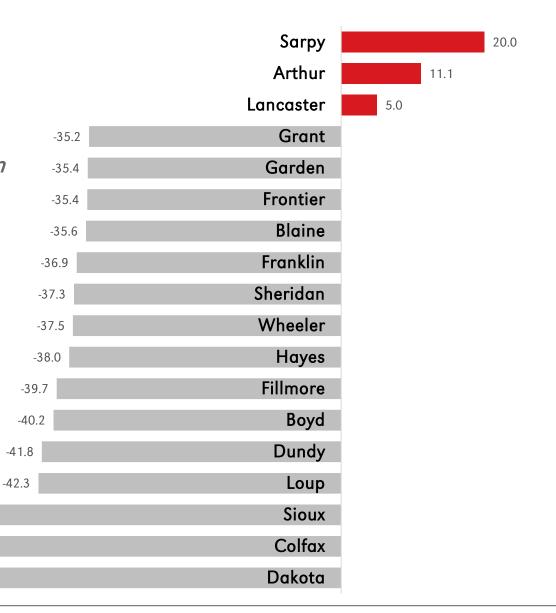
Since 2000, in all but 3 counties there has been a decline in the number of White, non-Hispanic population under 20

Percent change in white population under 20, 2000- 2017

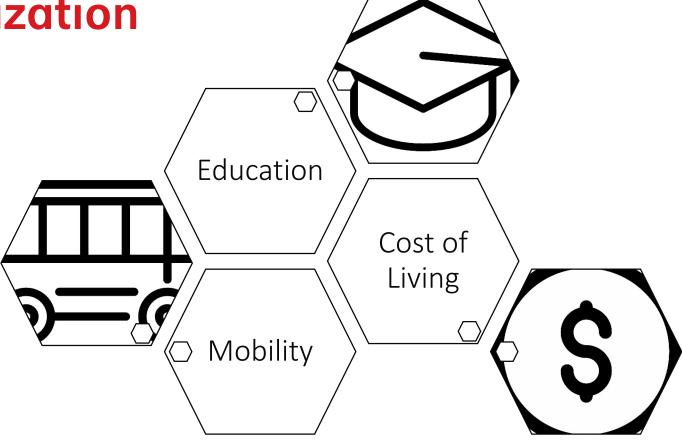
-48.0

-50.7

-51.2



Challenges and Opportunities of Urbanization

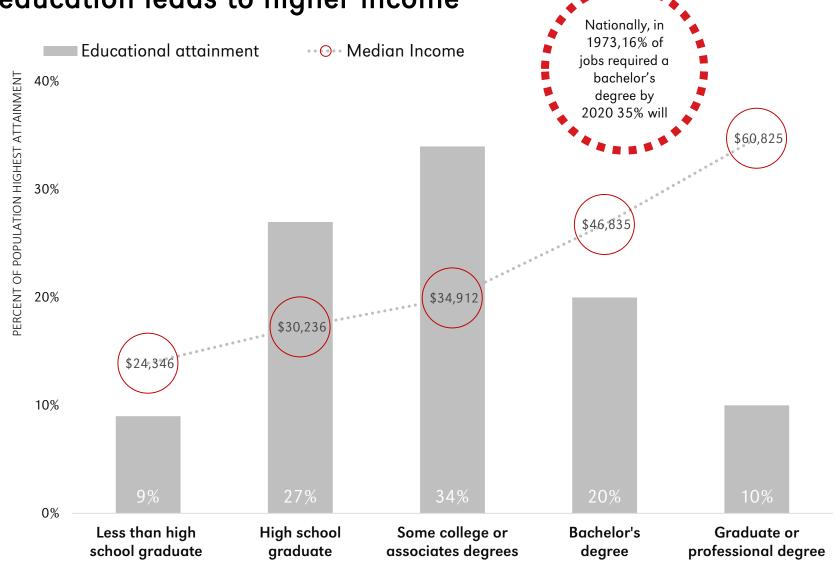




#### **NEBRASKA**

Nonmetro		Metro
40.6	Median age (years)	34.4
23.7%	Under age 18	25.5%
57.8%	Age 18 to 64	62.3%
18.5%	Age 65+	12.2%
21.2%	Age 25+ with Bachelor's Degree+	35.1%
84.0%	Age 25 to 64 in labor force	83.8%
2.7%	Age 25 to 64 unemployment rate	3.4%
6.5%	Under age 18 uninsured rate	4.7%
14.4%	Age 18 to 64 uninsured rate	13.2%

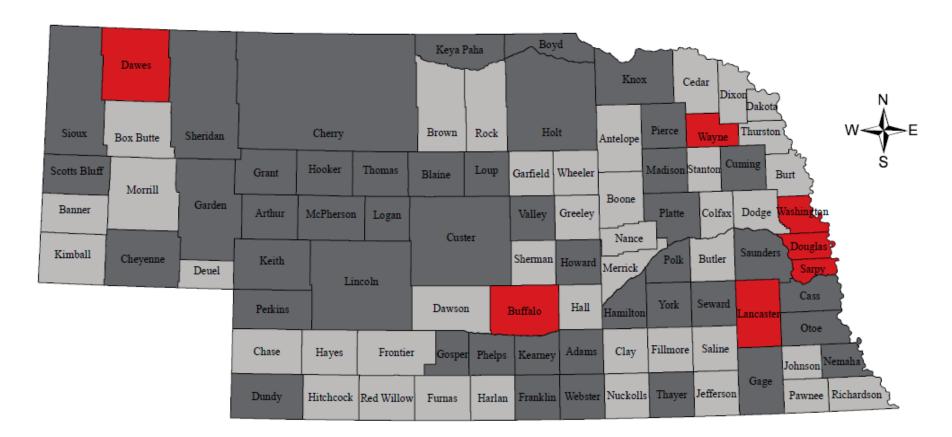
64% of Nebraskans have some higher education and higher education leads to higher income

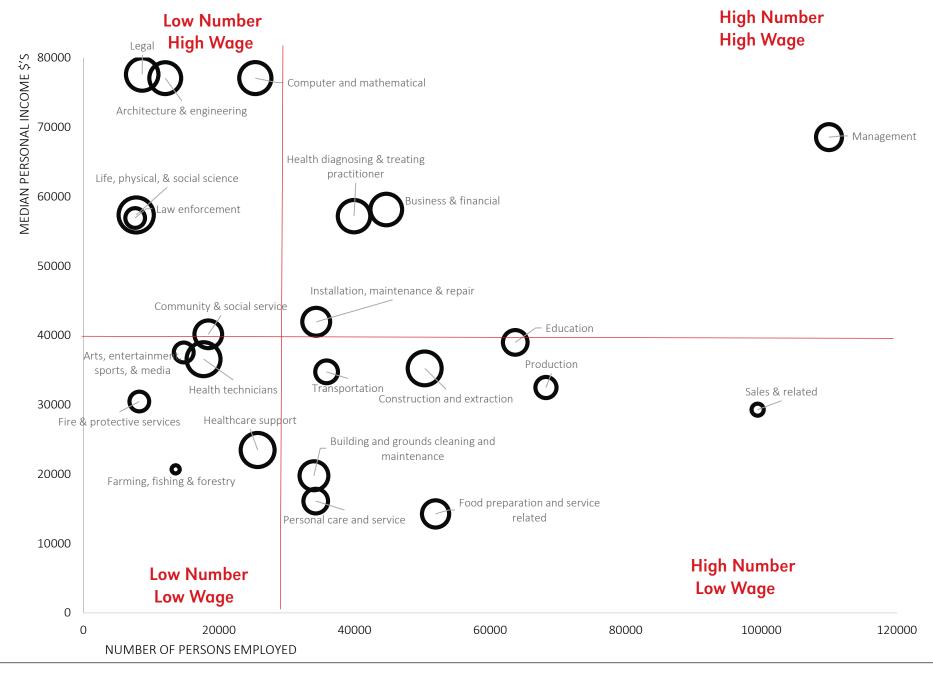


## Only 7 counties in Nebraska have a concentration of persons with a Bachelor's degree or more

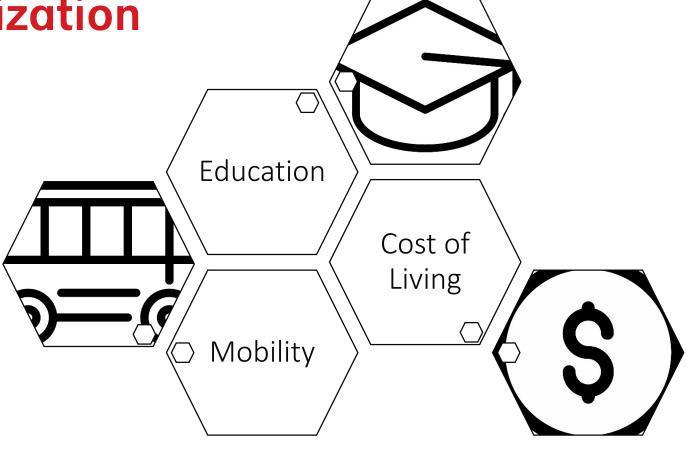
Percent of population 25 or older with a bachelor's degree

30.6% or Greater 20.0% - 30.5% Less than 20.0%





Challenges and Opportunities of Urbanization



#### Nebraska ranked 17<sup>th</sup> among states for cost of living

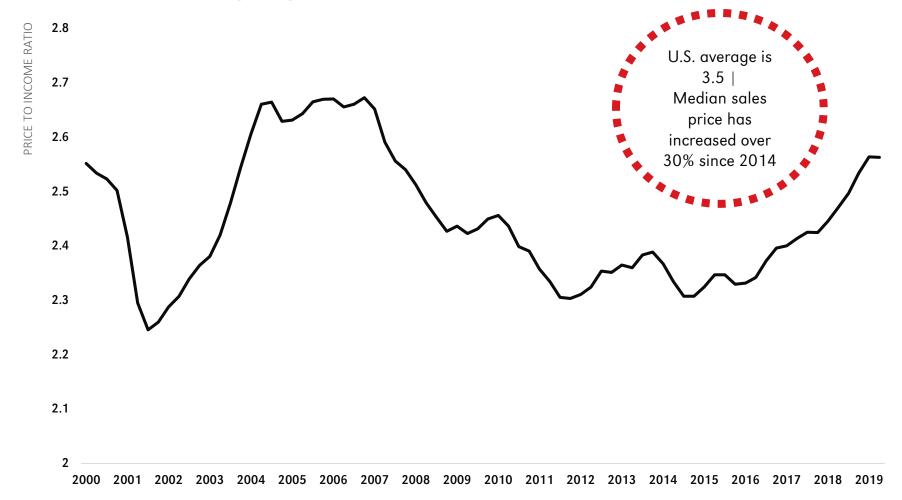
Omaha ranks 163 and Lincoln 169 of 297 ranked communities on the cost of living index 2019 Quarter 2

METRO/MICRO	COMPOSITE INDEX	GROCERY ITEMS	HOUSING	UTILITIES	TRANSPORTATION	HEALTH CARE	MISC. GOODS AND SERVICES
Nebraska	92.3	96.5	84.0	91.2	96.3	99.4	96.1
Lincoln NE Metro	92.4	95.9	77.7	90.3	92.4	105.1	102.5
Omaha-Council Bluffs NE-IA Metro	91.4	96.6	81.0	99.2	101.2	95.9	93.1

Note: According to the Bureau of Labor, typically housing is more expensive in urban areas; while transportation, and healthcare are more expensive in rural area

### Omaha has been experiencing an increase in the price of homes relative to incomes

Price to income ratio per quarter 2000 Q2 2019



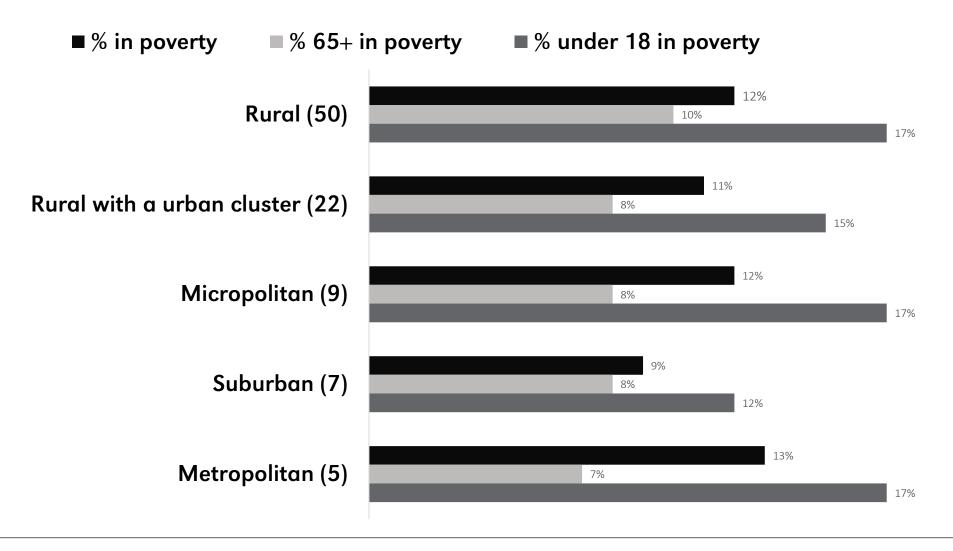


#### **NEBRASKA**

Nonmetro		Metro
70.1%	Home ownership rate	63.6%
50.1%	Homeowners with a mortgage	69.3%
36.4%	Renters spending 30%+ of income on gross rent	46.4%
12.1%	Poverty rate	12.6%
16.2%	Poverty rate for children under 18	16.5%
\$50,008	Median household income	\$57,722
\$62,469	Median family income	\$74,067
\$105,600	Median home value	\$152,800

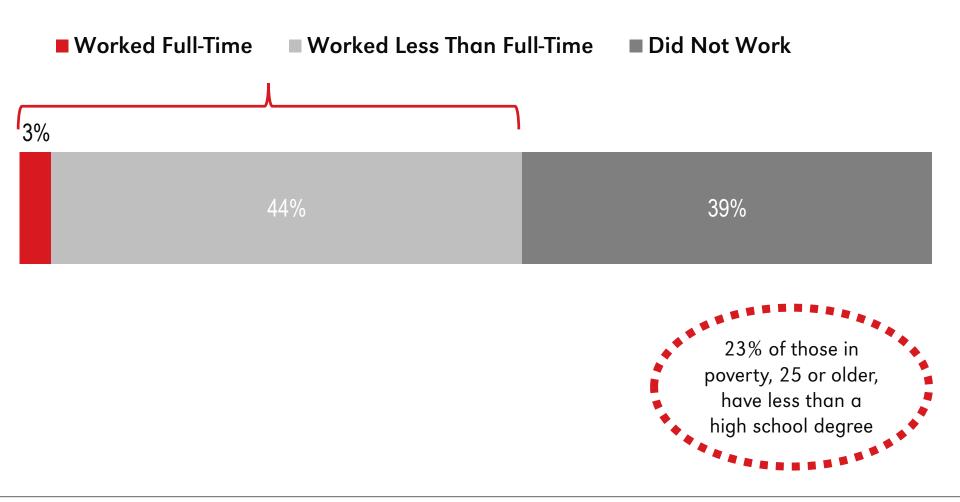
### Rural counties have the highest percentages of persons 65+ in poverty

Percent of population in poverty by county groups



## Of the 12% of the population that is in poverty, 47% work full or part-time

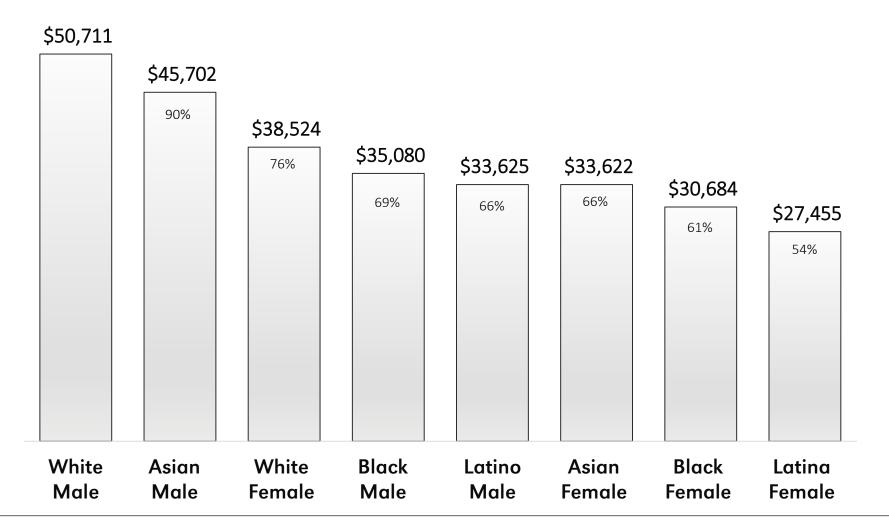
Percent of population 16 and over that are in poverty by employment status over the past 12 months





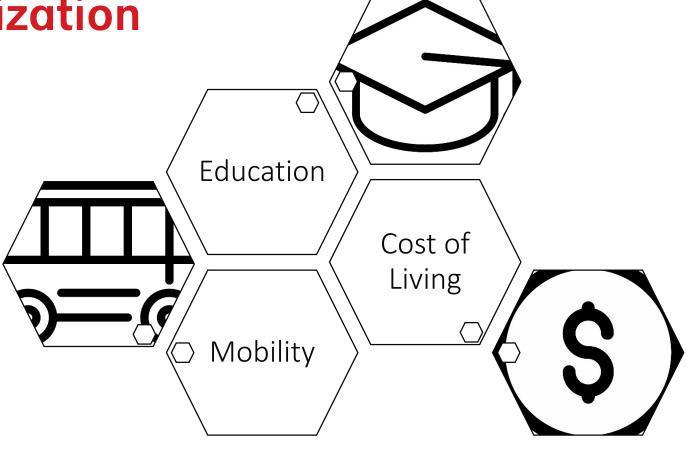
#### Non-whites and females earn less than white men

Median earnings in the past 12 months by ethnicity and gender / earnings as a % of white men



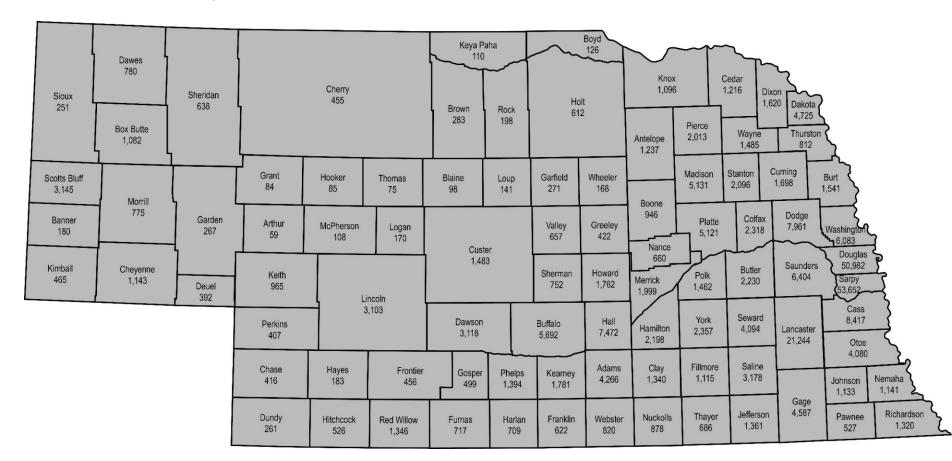


Challenges and Opportunities of Urbanization



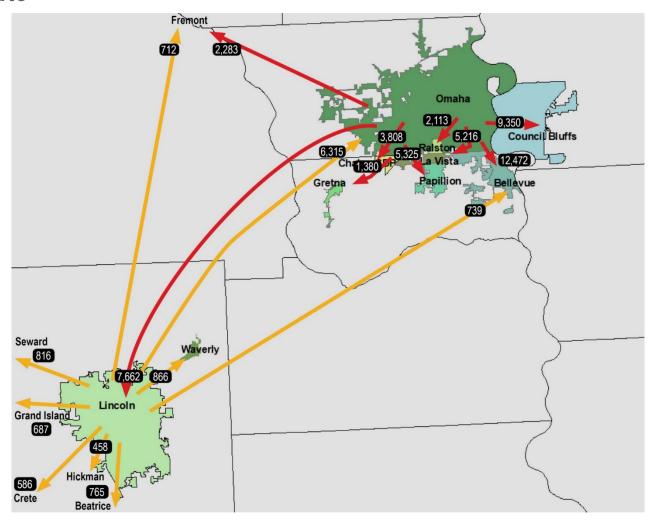
#### 276,134 persons commute outside of the county the work

2017 number of persons who live in the county listed but commute to work outside the county



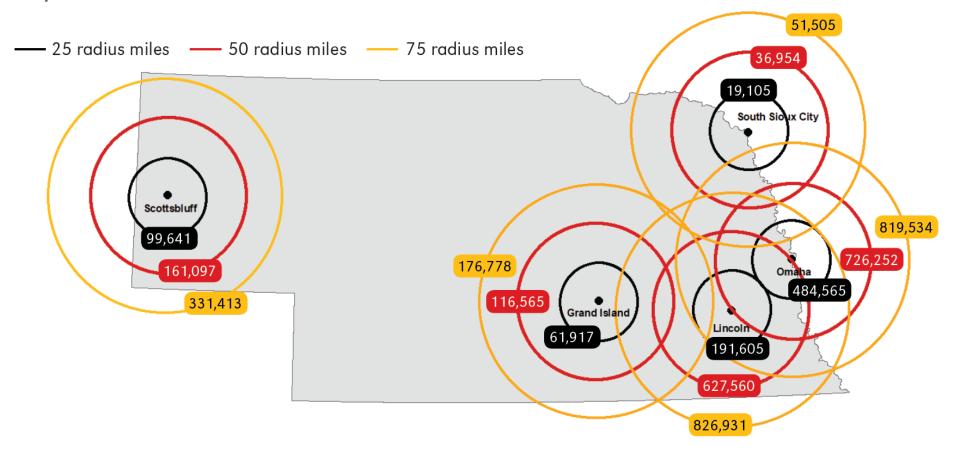
#### 45% of commuters, commute out of 3 counties

2017 number of persons living in the cities listed and the top 10 places they commute



### Greater mobility throughout the state can increase the workforce potential of each urban area

Population at each radius for 2017





# Over \$2,000 is lost for every person not counted

