

An Industry Cluster Analysis:

How can we pull together the different data we produce to create a story?



Industry Cluster Analysis

is a publication of

Nebraska Department of Labor

Labor Market Information

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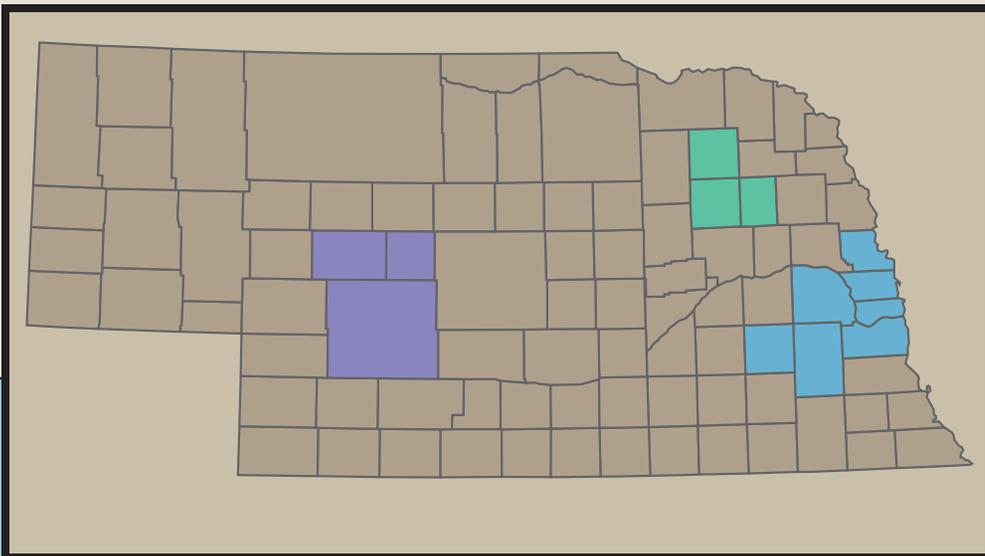
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Executive Summary

The Nebraska Department of Labor conducted a special study to identify critical industries within three geographical areas and analyze their unique workforce characteristics. This industry cluster analysis was designed to:

1. Provide a reference point for economic developers to estimate the viability of new projects and their impact on local economies,
2. Help measure the impact of a growing or declining industry on a local economy, and
3. Compare and contrast different aspects of industry demographics, statistics, and wage levels between regions, allowing employers to stay current and competitive.

An industry cluster is comprised of a primary industry and supporting industries. The industries are shown to have a high level of economic integration and interdependency, while primary industries have a high employment concentration and supporting industries are partly reliant on the primary industry for economic prosperity. In this study, the geographical areas of focus are: the Lincoln Metropolitan Statistical Area (MSA) combined with the Omaha Consortium, the Norfolk Micropolitan Statistical Area (MC), and the North Platte Micropolitan Statistical Area (MC). The three industry clusters analyzed in this study are the Insurance Industry Cluster in the Lincoln MSA and Omaha Consortium, the Wholesale Trade Industry Cluster in the Norfolk MC, and the Accommodation Industry Cluster in the North Platte MC.



The industry cluster analysis revealed several descriptive trends. Each industry cluster constitutes a significant share of the overall primary employment in the three areas. Almost two-fifths of the North Platte MC workers are employed in the Accommodation Industry Cluster (AIC), while the Insurance Industry Cluster (IIC) and Wholesale Trade Industry Cluster (WTIC) workers each

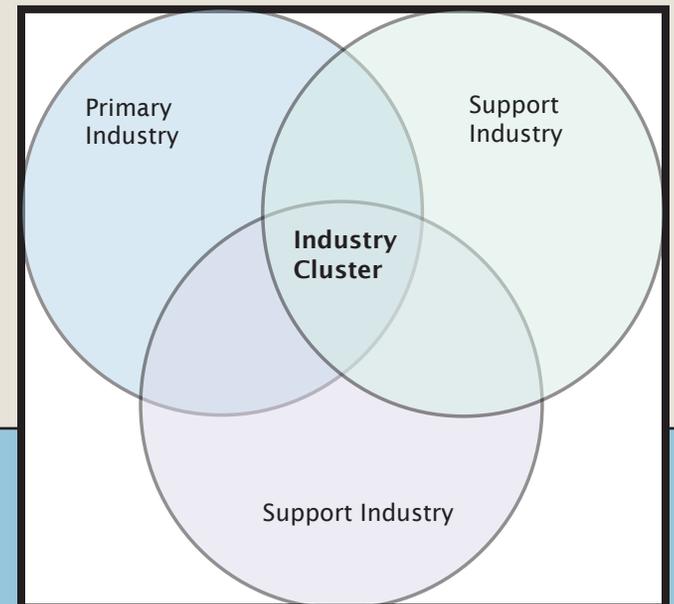
Executive Summary

constitute between 10 and 15 percent of the primary employment in their respective areas. The WTIC was shown to have the highest average age of the three industry clusters at 41.5. The AIC had the lowest at 34.9, with nearly twenty percent of the workers under 20 years old. All three industry clusters displayed high gender wage disparities; the IIC had the highest disparity, with males making \$31,642, or 87.7%, more than females per year.

The WTIC is projected to have the most consistent growth rate over the short-term and long-term periods, staying just above a one percent compound annual growth rate (CAGR). However, the IIC has the largest projected long-term employment growth at a 3.1 CAGR. Nearly a third of the WTIC workers commuted into the Norfolk MC, although the industry cluster still had a slight net out-flow of workers. The AIC also experienced a net loss from commuting, contrasted to the IIC which had a large net gain of workers.

Within the primary and support industries, 10 occupations with high employment and data availability were identified for each industry. From these lists, 10 top occupations were determined for the industry cluster. Initial claims data was then analyzed among the top occupations. Across the three industry clusters, the AIC was found to have the highest percentage of initial claims filed in the top occupations. The following analysis details the unique characteristics of each industry cluster.

All data within this publication is drawn from the Nebraska Department of Labor - Labor Market Information Center. Data utilized includes: Mass Layoff Statistics, Projections Program, Administrative Records Database, Occupational Employment Statistics and Quarterly Census of Employment and Wages.



Data Elements

Industry Cluster Composition

An Industry Cluster (IC) consists of a primary industry and one or more support industries. Primary industries were selected based upon their high location quotients in the geographical region. This signifies that the primary industry has a high concentration of employment in the area relative to the state. Support industries are highly influenced by the primary industry due to their interdependent workforce and similar staffing components. Therefore, the support industries are partly reliant on the primary industry for economic prosperity.

Demographics

These sections contain information about the demographic composition of the workers within the IC in each geographic area, including a description of the IC workforce in terms of age, race and earnings. This data is available through the Administrative Records Database.

Industry and Occupational Projections

Employment projections provide an outlook on growth by industry or occupation in a geographical area. These can be utilized to estimate future available workforce numbers and find suitable areas for expansion or new business ventures. This data is provided at the state and economic region level. Short-term projections are available for 2008 to 2010 and long-term projections are available for 2006 to 2016.

Commuting Patterns

These sections used the Administrative Records Database to analyze commuting patterns for workers within the IC in each geographical area. Trends of in- and out-commuters can be utilized to estimate recruitment possibilities, as well as an indicator of current availability for employment within a region.

Data Elements

Top Occupations

For each primary and support industry, 10 occupations with high employment and data availability were identified. From these lists, 10 top occupations were determined for each IC. The occupations were extracted from staffing patterns produced from the Occupational Employment Statistics (OES) Survey. These top ten occupations have a large impact on the cluster; significant changes to the employment in the top occupations would have noticeable effects on the IC.

Wages by Occupation

These sections include wage and employment figures by occupation from the OES Survey. Average hourly wages for the top occupations in an IC were compared to the average hourly wage for All Industries in each geographical area. This information can help employers remain competitive within the labor market, both in the IC and geographical area.

Education by Top Occupation

All occupations are associated with an expected level of required training or educational attainment by the Bureau of Labor Statistics and are linked to occupational employment projections. Education by occupation can be utilized to forecast future training needs for an area's workforce, as well as possible impact on regional education systems and training providers.

Data Elements

Unemployment Claims by Occupation

Initial claims data by occupation is produced by the Mass Layoff Statistics program. Initial claims are filings for unemployment benefits by workers seeking their first month of unemployment benefits. These figures do not include continued claims, which are workers filing for benefits beyond the initial claim. Initial claims can be a useful tool to analyze the business climate of a region and identify available labor resources.

Data Suppression and Availability

Data included in the analysis is extracted with differing levels of specificity due to suppression requirements. For example, the Accommodations Industry is specified to the sub-sector level, while the Wholesale Trade Industry is at the sector level. All N/A values are suppressed for confidentiality. Data availability varies among geographic levels; data elements are available at the county or economic region level.

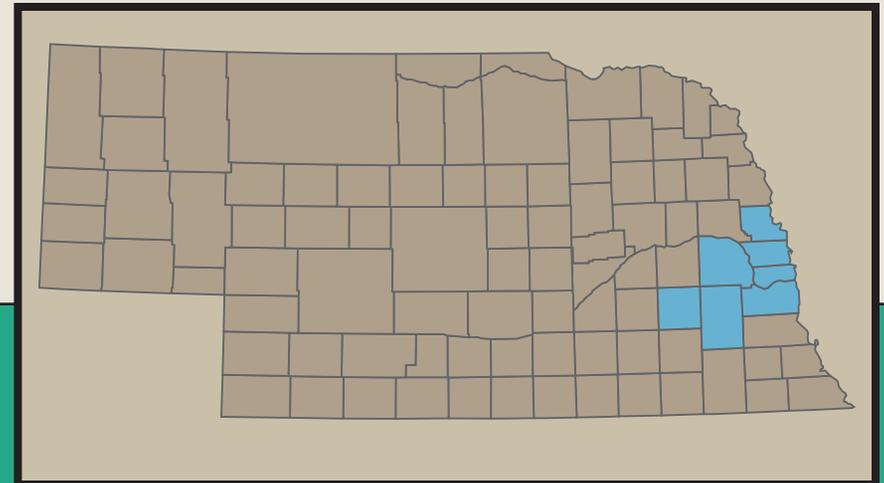
Insurance Industry Cluster

Summary Lincoln MSA & Omaha Consortium

The Insurance Industry Cluster (IIC) is composed of one main industry, Insurance Carriers, and two supporting industries, Professional & Technical Services and Management of Companies & Enterprises. According to the Quarterly Census of Employment and Wages, employment in the IIC accounted for 14.69% of all employment in the Lincoln MSA and Omaha Consortium in 2008. There was a net in-flow of 4,345 commuters into the area in 2007 within the IIC. In 2008 the Omaha Consortium had an unemployment rate of 3.6% and the Lincoln MSA had an unemployment rate of 3.1%, while the state had an unemployment rate of 3.3%.

There is a large gender disparity between average wages in the IIC. Males account for less than one-half (45.32%) of workers in the cluster; however, on average males make 87.73% more than females, or \$31,642 more per year. Between 2006 and 2016, the long-term CAGR for the IIC is expected to be 3.11%, which is substantially higher than the All Industry long-term CAGR's for the Lincoln MSA, Omaha Consortium and state of Nebraska (1.52%, 1.59% and 1.34%, respectively).

For the primary and support industries, 10 occupations with high employment and data availability were identified. From these lists, 10 top occupations were determined for the IIC. Of these occupations, Accountants & Auditors are expected to have the largest amount of growth over the long-term, by 27.02%, or 1,763 openings due to growth.

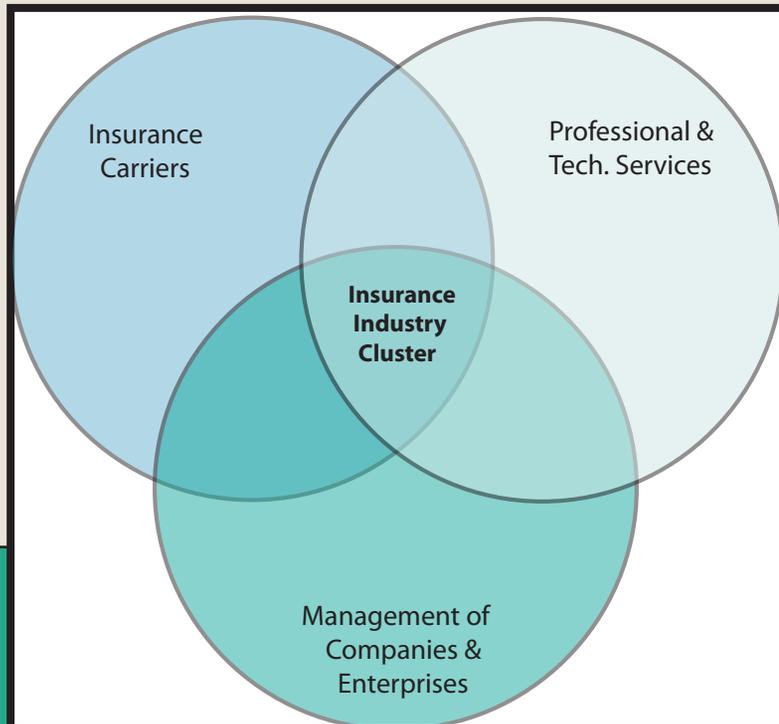


Insurance Industry Cluster

Industry Cluster Composition Lincoln MSA & Omaha Consortium

The Insurance Industry Cluster (IIC) in the combined Lincoln MSA and Omaha Consortium consists of three industries: Insurance Carriers, Professional & Technical Services and Management of Companies & Enterprises. Insurance Carriers is the primary industry in the IIC due to its high location quotient of 1.48 in the Lincoln MSA and 1.29 in the Omaha Consortium. This quotient demonstrates that the Insurance Carriers Industry in the Lincoln MSA and Omaha Consortium constitutes a higher proportion of the total employment than it does at the statewide level. Any industry with a location quotient over 1.0 is an exporter of products and services for the region and demand is most likely driven up by outside forces at the state or national level. Industries with location quotients below 1.0 are likely dependent on the area's needs and consumption.

Insurance Industry Cluster Composition



Professional & Technical Services and Management of Companies & Enterprises are highly influenced by the Insurance Carrier Industry due to their interdependent workforce and similar staffing components. Therefore, the support industries are partly reliant on the primary industry for economic prosperity.

Insurance Industry Cluster

Demographics - Gender & Race Lincoln MSA & Omaha Consortium

In 2007, there were 70,664 workers in the Insurance Industry Cluster (IIC) in the combined Lincoln MSA and Omaha Consortium area. The total population in the Lincoln MSA and Omaha Consortium was 1,002,111 in 2007. Overall, minorities represent a smaller proportion of the IIC workforce than they represent in the area population as a whole. Accordingly, the proportion of Hispanic workers in the IIC, at 0.08%, is substantially lower than their proportion of the area's population, at 6.90%. African American workers follow a similar pattern, accounting for approximately two percentage points less of the IIC workforce than the area population. Consequently, a larger proportion of white workers are employed in the cluster in comparison to its population proportion, by more than eight percentage points.

There is a large gender disparity between average wages in the IIC. Males account for less than one-half (45.32%) of workers in the cluster; however, on average males make 87.73% more than females, or \$31,642 more per year.

The average age of workers in the IIC was 39.1, about one year older than the average age of the population in the Omaha Consortium and nearly two years older than the Lincoln MSA's population.

Demographics by Gender & Race, 2007

	Total	Percent of Workers	Average Wage	Age
Total Workers	70,664	100.00%	\$50,405	39.1
Sex				
Female	38,634	54.67%	\$36,066	39.1
Male	32,026	45.32%	\$67,708	39.1
Unknown	4	0.01%	\$6,251	38.0
Race				
Asian	1,569	2.22%	\$46,612	34.5
African American	3,413	4.83%	\$25,952	34.6
Hispanic	59	0.08%	\$29,887	32.6
Native American	187	0.26%	\$25,559	34.0
Other	1,727	2.44%	\$29,894	32.0
Unknown	9	0.01%	\$32,957	43.2
White	63,700	90.14%	\$52,459	39.6

Insurance Industry Cluster

Demographics - Age Group Lincoln MSA & Omaha Consortium

The Insurance Industry Cluster (IIC) will need to begin accommodating for its aging workforce and possible large losses of highly skilled workers. Nearly a quarter of IIC workers are aged 50 or older and approaching retirement. Accordingly, the IIC will need to transfer skills from the soon-to-be retiring Baby Boomers onto the next generation.

As expected, average wages paid to a worker increase with age, but only until reaching age 60; afterwards, they decline substantially. After reaching 70 years of age, workers make 41.0% less than those aged 50 to 59 on average. This decline can be attributed to a reduction in hours worked.

Workers aged 20 to 29 constitute the largest proportion, nearly a quarter, of the IIC workforce. Approximately twelve percent of individuals aged 30 to 39 in the Lincoln MSA and Omaha Consortium are employed in the IIC; this is the largest contribution by all age groups to the IIC workforce.

Industry Cluster Demographics
by Age Group, 2007

Age Group	Total	Percent of Workers	Average Wage
Under 20	3,399	4.81%	\$4,692
20 - 29	17,373	24.59%	\$27,212
30 - 39	16,383	23.18%	\$49,880
40 - 49	16,261	23.01%	\$66,196
50 - 59	12,479	17.66%	\$72,613
60 - 69	4,131	5.85%	\$59,563
70 & Older	638	0.90%	\$42,813

Source: Labor Market Information - Administrative Records Database

Insurance Industry Cluster

Industry Projections Lincoln MSA & Omaha Consortium

Industry employment projections estimate the Insurance Industry Cluster (IIC) to decline in the short-term, falling from 12.41% of the area's employment to 12.27%, between 2008 and 2010. However, the projected employment is expected to grow to 13.63% of all employment by 2016.

The CAGR for the IIC is expected to be 3.11% between 2006 and 2016, which is substantially higher than the All Industry long-term CAGR's for the Lincoln MSA, Omaha Consortium and state of Nebraska (1.52%, 1.59% and 1.34%, respectively).

2008-2010 Short-Term Industry Projections

Industry	2008 Employment	2010 Projected Employment	Net Change	Percent Change	Compound Annual Growth Rate
Insurance Cluster	74,612	74,115	-497	-0.67%	-0.33%
Insurance Carriers & Related	26,707	26,359	-348	-1.30%	-0.65%
Management of Companies & Enterprises	14,019	13,915	-104	-0.74%	-0.37%
Professional & Technical Services	33,886	33,841	-45	-0.13%	-0.07%

2006-2016 Long-Term Industry Projections

Industry	2006 Employment	2016 Projected Employment	Net Change	Percent Change	Compound Annual Growth Rate
Insurance Cluster	68,970	93,666	24,696	35.81%	3.11%
Insurance Carriers & Related	24,177	27,869	3,692	15.27%	1.43%
Management of Companies & Enterprises	13,095	23,592	10,497	80.16%	6.06%
Professional & Technical Services	31,698	42,205	10,507	33.15%	2.90%

Insurance Industry Cluster

Commuting Patterns Lincoln MSA & Omaha Consortium

There were 70,664 workers in the Lincoln MSA and Omaha Consortium in the Insurance Industry Cluster (IIC) in 2007. Of these workers, 5,346 (7.57%) commuted into the area for employment. The largest number of in-commuters during this time were from Dodge County.

There were 66,319 residents in the Lincoln MSA and Omaha Consortium area who work in industries included in the IIC and are employed in the state of Nebraska. Of these resident workers, only 1,001 (1.51%) commuted out of the area for employment. The top county out-commuters were employed in was Dodge County.

There was a net in-flow of 4,345 IIC workers from commuting in the Lincoln MSA and Omaha Consortium in 2007, signifying that the area is an attractive place to work. A large number of in-commuters also means that the effect of a company closure would be widespread, affecting several counties outside of the MSA and Consortium.

In-Commuters by Area, 2007

County	In-Commuters	Percent of In-Commuters
Dodge	594	11.11%
Gage	562	10.51%
Madison	348	6.51%
Hall	337	6.30%
Adams	306	5.72%
Otoe	294	5.50%
Platte	231	4.32%
Buffalo	220	4.12%
Lincoln	152	2.84%

Out-Commuters by Area, 2007

County	Out-Commuters	Percent of Out-Commuters
Dodge	130	12.99%
York	115	11.49%
Madison	111	11.09%
Polk	77	7.69%
Custer	39	3.90%
Buffalo	37	3.70%
Hall	36	3.60%
Lincoln	29	2.90%
Scotts Bluff	29	2.90%

Source: Labor Market Information - Administrative Records Database

Insurance Industry Cluster

Top Occupations Lincoln MSA & Omaha Consortium

For the primary industry, Insurance Carriers, and support industries, Professional & Technical Services and Management of Companies & Enterprises, 10 occupations with high employment and data availability for the Lincoln MSA and Omaha Consortium were identified. From these lists, 10 top occupations were determined for the Insurance Industry Cluster (IIC). These top ten occupations have a large impact on the cluster; significant changes to the employment in the top occupations would have noticeable effects on the IIC.

Several of the top 10 occupations were found in more than one industry within the IIC. Accountants & Auditors, Bookkeeping, Accounting & Auditing Clerks, and Customer Service Representatives were in the top ten occupations within all three of the industries. Four of the occupations were found in the top occupations within two of the three industries composing the IIC.

Top 10 Occupations within the Insurance Industry Cluster

Industry	SOC	Occupation Title
Insurance Industry Cluster	13-1031	Claims Adjusters, Examiners & Investigators
	13-1111	Management Analysts
	13-2011	Accountants & Auditors
	13-2053	Insurance Underwriters
	15-1032	Computer Software Engineers, Systems Software
	15-1051	Computer Systems Analysts
	41-3021	Insurance Sales Agents
	43-1011	First-Line Supervisors/Managers of Office & Admin. Support Workers
	43-3031	Bookkeeping, Accounting & Auditing Clerks
	43-4051	Customer Service Representatives

Insurance Industry Cluster

Wages by Top Occupations Lincoln MSA & Omaha Consortium

The average All Industry wage for all occupations in the Lincoln MSA and Omaha Consortium area is \$18.85 per hour; most occupations in the top 10 occupations for the Insurance Industry Cluster (IIC) have average hourly wages above this average. Additionally, 8 of the top 10 occupations in the IIC pay higher average hourly wages than the occupation's All Industry average.

First-Line Supervisors/Managers of Office & Administrative Support Workers Occupations pay an 8.54% higher average hourly wage in the IIC compared to the All Industries average during the first quarter of 2009. This is the most significant wage difference between the top 10 occupations in the IIC and the All Industry average for these occupations.

Higher hourly wages are also paid to Customer Service Representatives (5.54%) and Accountants & Auditors (3.71%). The two top occupations in the IIC that pay lower wages than the All Industry average are: Insurance Underwriters (-5.68%) and Computer Software Engineers - Systems Software (-3.16%).

Average Wages by Top Occupations in the IIC, 1st Qtr. 2009

SOC	Occupation Title	Average Hourly Wages: Ind Cluster	Average Hourly Wages: All Ind
13-1031	Claims Adjusters, Examiners & Investigators	\$23.91	\$23.55
13-1111	Management Analysts	\$32.52	\$31.97
13-2011	Accountants & Auditors	\$31.82	\$30.68
13-2053	Insurance Underwriters	\$28.32	\$30.03
15-1032	Computer Software Engineers, Systems Software	\$36.29	\$37.48
15-1051	Computer Systems Analysts	\$34.79	\$33.96
41-3021	Insurance Sales Agents	\$25.65	\$25.46
43-1011	First-Line Supervisors/Managers of Office & Admin. Support Workers	\$25.58	\$23.57
43-3031	Bookkeeping, Accounting & Auditing Clerks	\$15.61	\$15.38
43-4051	Customer Service Representatives	\$15.75	\$14.92

Insurance Industry Cluster

Top Occupation Projections Lincoln MSA & Omaha Consortium

Claims Adjusters, Examiners & Investigators are expected to grow the fastest among the top 10 occupations in the Insurance Industry Cluster (IIC) between 2008 to 2010. The net employment change of 29 (1.22%) is comprised of 32 openings due to growth and 117 replacement openings, resulting in 149 openings between 2008 and 2010.

Customer Service Representatives are predicted to experience the largest number of total openings over the two year period, with 976; however, the occupation is expected to decline by 0.15% overall. The largest decline in employment is projected in First-Line Supervisors/Managers of Office & Administrative Support Workers, with a loss of 94 positions in the short-term.

Three of the top occupations in the IIC are expected to experience moderate growth over the two year period in the Lincoln MSA and Omaha Consortium, with several others remaining stable or showing small declines during that time.

2008-2010 Short-Term Occupation Projections - All Industries

SOC	SOC Title	2008 Estimated Empl.	2010 Projected Empl.	Growth Openings	Replacement Openings	Total Openings	Net Change	Percent Change
13-1031	Claims Adjusters, Examiners & Investigators	2,380	2,409	32	117	149	29	1.22%
13-1111	Management Analysts	3,569	3,597	28	111	139	28	0.78%
13-2011	Accountants & Auditors	6,066	6,073	7	197	204	7	0.12%
13-2053	Insurance Underwriters	1,711	1,686	0	88	88	-25	-1.46%
15-1032	Computer Software Engineers, Systems Software	2,115	2,102	1	54	55	-13	-0.61%
15-1051	Computer Systems Analysts	3,005	3,021	16	149	165	16	0.53%
41-3021	Insurance Sales Agents	2,287	2,266	1	91	92	-21	-0.92%
43-1011	First-Line Supervisors/Managers of Office & Admin. Support Workers	5,681	5,587	0	205	205	-94	-1.65%
43-3031	Bookkeeping, Accounting & Auditing Clerks	10,853	10,855	20	305	325	2	0.02%
43-4051	Customer Service Representatives	16,363	16,339	70	906	976	-24	-0.15%

Insurance Industry Cluster

Top Occupation Projections Lincoln MSA & Omaha Consortium

Over the long-term, all of the top occupations* in the Insurance Industry Cluster (IIC) are projected to experience significant growth. Accountants & Auditors are expected to have the largest percent change, by 27.02%, or 1,763 openings due to growth. This is in addition to 1,148 replacement openings, for a total of 2,911 openings.

Customer Service Representatives are projected to experience the largest numerical change, increasing by 4,091 openings due to growth, or 26.34%, between 2006 and 2016. The largest total openings are also expected in this same occupation, anticipating more than twice the amount of the next highest occupation*.

Sizable growth in the IIC could be promising for workers pursuing a career in the IIC. Firms in related industries looking to expand or relocate may find the area suitable, as well, with these projections.

* Note: Not all occupations were publishable due to suppression standards.

2006-2016 Long-Term Occupation Projections - All Industries

SOC	SOC Title	2006 Estimated Empl.	2016 Projected Empl.	Growth Openings	Replacement Openings	Total Openings	Net Change	Percent Change
13-1031	Claims Adjusters, Examiners & Investigators	N/A	N/A	N/A	N/A	N/A	N/A	N/A
13-1111	Management Analysts	3,484	4,256	772	594	1,366	772	22.16%
13-2011	Accountants & Auditors	6,525	8,288	1,763	1,148	2,911	1,763	27.02%
13-2053	Insurance Underwriters	1,506	1,771	265	403	668	265	17.60%
15-1032	Computer Software Engineers, Systems Software	N/A	N/A	N/A	N/A	N/A	N/A	N/A
15-1051	Computer Systems Analysts	N/A	N/A	N/A	N/A	N/A	N/A	N/A
41-3021	Insurance Sales Agents	2,192	2,680	488	476	964	488	22.26%
43-1011	First-Line Supervisors/Managers of Office & Admin. Support Workers	4,946	5,560	614	1,021	1,635	614	12.41%
43-3031	Bookkeeping, Accounting & Auditing Clerks	11,185	13,409	2,224	1,750	3,974	2,224	19.88%
43-4051	Customer Service Representatives	15,531	19,622	4,091	4,324	8,415	4,091	26.34%

Insurance Industry Cluster

Education by Top Occupation Lincoln MSA & Omaha Consortium

All occupations are associated with an expected level of required training or educational attainment by the Bureau of Labor Statistics and are linked to occupational employment projections. Education by occupation can be utilized to forecast future training needs for an area's workforce, as well as possible impact on regional education systems and training providers.

Many of the top occupations in the Insurance Industry Cluster (IIC) occupations require a Bachelor's degree. Openings and expansions in the IIC would increase demand for workers with a Bachelor's degree, attracting workers with higher levels of education and skills to the area. Highly skilled workers tend to earn more on average. Therefore, growth in the IIC would potentially bring higher wage revenue into an area, benefiting the community. Increase in demand for Bachelor's degrees would positively affect the university system and local training programs.

Education Levels for the Top Occupations

Industry	SOC	Occupation Title	Education Title
Insurance Industry Cluster	13-1031	Claims Adjusters, Examiners & Investigators	Long-term on-the-job training
	13-1111	Management Analysts	Bachelor's or higher degree, plus work experience
	13-2011	Accountants & Auditors	Bachelor's degree
	13-2053	Insurance Underwriters	Bachelor's degree
	15-1032	Computer Software Engineers, Systems Software	Bachelor's degree
	15-1051	Computer Systems Analysts	Bachelor's degree
	41-3021	Insurance Sales Agents	Bachelor's degree
	43-1011	First-Line Supervisors/Managers of Office & Admin. Support Workers	Work experience in a related occupation
	43-3031	Bookkeeping, Accounting & Auditing Clerks	Moderate-term on-the-job training
43-4051	Customer Service Representatives	Moderate-term on-the-job training	

Source: Labor Market Information - 2008-2010 Short-Term Occupation Projections

Insurance Industry Cluster

Unemployment Claims Lincoln MSA & Omaha Consortium

Initial unemployment claims are those filed by people seeking their first month of unemployment benefits. From January 2009 to June 2009, 26,452 initial unemployment claims were filed in the Lincoln MSA and Omaha Consortium; 1,515 of these claims were filed within the top occupations. These claims can be further analyzed to see which are specific to the IIC. Of all the initial claims filed in the area, only 1.6%, or 422, were filed by workers previously employed in the top occupations within the IIC.

Over the six month period, workers in the Computer Software Engineers - Systems Software Occupation filed the lowest number of initial claims within the top occupations in the IIC. Low numbers of claims were filed in the Insurance Underwriters and Claims Adjusters, Examiners & Investigators Occupations. Workers previously employed as Customer Service Representatives filed the largest number, over one-half of initial claims, of the top 10 occupations within both the area and the IIC.

Unemployment Claims by Top Occupation, January 2009 - June 2009

SOC	Occupation Title	Initial Claims within the IIC	Total Initial Claims	Percent of Initial Claims in the IIC
Top 10 Occupations Total		422	1,515	27.9%
13-1031	Claims Adjusters, Examiners & Investigators	21	28	75.0%
13-1111	Management Analysts	15	32	46.9%
13-2011	Accountants & Auditors	31	88	35.2%
13-2053	Insurance Underwriters	15	15	100.0%
15-1032	Computer Software Engineers - Systems Software	7	20	35.0%
15-1051	Computer Systems Analysts	26	53	49.1%
41-3021	Insurance Sales Agents	24	35	68.6%
43-1011	First-Line Supervisors/Managers of Office & Admin. Support Workers	31	132	23.5%
43-3031	Bookkeeping, Accounting & Auditing Clerks	32	148	21.6%
43-4051	Customer Service Representatives	220	964	22.8%

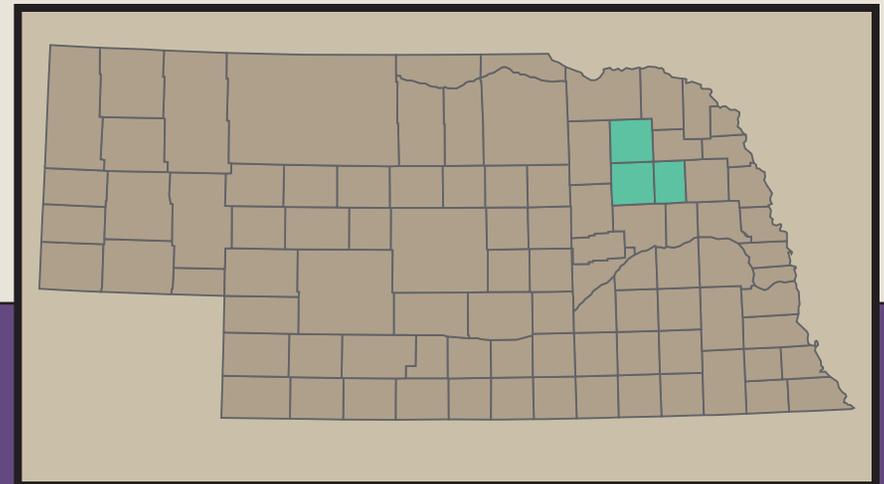
Wholesale Trade Industry Cluster

Summary Norfolk MC

The Wholesale Trade Industry Cluster (WTIC) in the Norfolk MC is composed of one main industry, Wholesale Trade, and two supporting industries, Heavy & Civil Engineering Construction and Truck Transport. According to the Quarterly Census of Employment and Wages, employment in the WTIC accounted for 11.13% of all employment in the Norfolk MC in 2008. The Norfolk unemployment rate was very close to the state unemployment rate in 2008, 3.2% and 3.3%, respectively.

In 2007, there were 2,631 workers in the WTIC in the Norfolk MC, with males constituting 81.87% of employment. Almost one-third of workers in the WTIC were age 50 and older. The average age of workers in the WTIC was 41.5, which is approximately three years older than the average age of the Norfolk MC population. Of the 2,652 workers in the WTIC who live in the Norfolk MC, 837 workers, or 31.56%, commuted out of the area for employment, contributing to a net outflow of 21 workers.

For the primary and support industries, 10 occupations with high employment and data availability were identified. From these lists, 10 top occupations were determined for the WTIC. Many of the top occupations require some sort of on-the-job training. Significantly higher hourly wages are paid to Truck Drivers - Heavy & Tractor-Trailer and Farm Equipment Mechanics within the WTIC compared to the All Industries average.

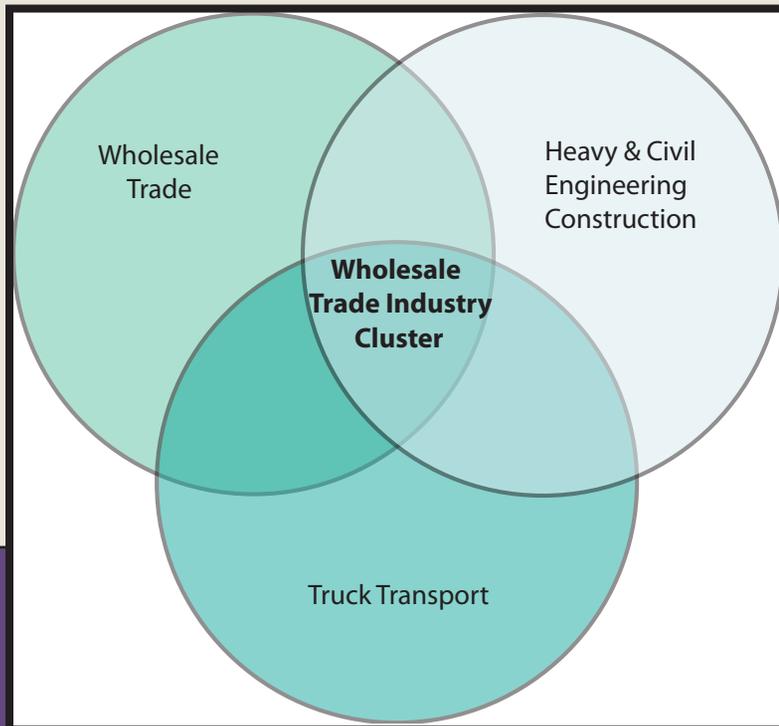


Wholesale Trade Industry Cluster

Industry Cluster Composition Norfolk MC

The Wholesale Trade Industry Cluster (WTIC) in the Norfolk MC consists of three industries: Wholesale Trade, Heavy & Civil Engineering Construction, and Truck Transport. The Norfolk MC is located within the Northeast Economic Region; due to suppression standards, some information throughout the publication is presented at this level of specificity. Wholesale Trade is the primary industry in this cluster due to its high location quotient of 1.70. This quotient demonstrates that the Wholesale Trade Industry in the Norfolk MC constitutes a higher proportion of the total employment than it does at the statewide level. Any industry with a location quotient over 1.0 is an exporter of products and services for the region and demand is most likely driven up by outside forces at the state or national level. Industries with location quotients below 1.0 are likely dependent on the area's needs and consumption.

Wholesale Trade Industry Cluster Composition



Heavy & Civil Engineering Construction and Truck Transport are highly influenced by Wholesale Trade due to their interdependent workforce and similar staffing patterns. Therefore, these support industries are partly reliant on the primary industry for economic prosperity.

Wholesale Trade Industry Cluster

Demographics - Gender & Race Norfolk MC

In 2007, there were 2,631 workers in the Wholesale Trade Industry Cluster (WTIC) in the Norfolk MC. Population in the Norfolk MC totaled 47,813 for 2007. Overall, minorities represent a smaller proportion of the WTIC workforce than they represent in the area population as a whole. Within the WTIC, the proportion of Hispanic workers, 0.11%, is substantially lower than the Hispanic proportion of the area's population, 8.40%. Consequently, a larger proportion of white workers are employed in the cluster in comparison to its population proportion, by more than six percent.

There is a large gender disparity between average wages in the WTIC. Males account for more than four-fifths of the WTIC's workers, and make nearly fifty percent more than their female coworkers, or \$11,962 more per year.

The average age of workers in the WTIC was 41.5, which is approximately three years older than the average age of the entire population of the Norfolk MC.

Demographics by Gender & Race, 2007

	Total	Percent of Workers	Average Wage	Age
Total Workers	2,631	100.00%	\$33,065	41.5
Sex				
Female	476	18.09%	\$23,248	42.4
Male	2,154	81.87%	\$35,246	41.2
Unknown	1	0.04%	\$8,217	43.0
Race				
Asian	3	0.11%	\$20,926	35.0
African American	18	0.68%	\$31,077	38.9
Hispanic	3	0.11%	\$15,756	21.3
Native American	20	0.76%	\$19,185	36.9
Other	68	2.58%	\$28,258	32.3
Unknown	2	0.08%	\$7,368	36.0
White	2,517	95.67%	\$33,375	41.8

Wholesale Trade Industry Cluster

Demographics - Age Group Norfolk MC

The Wholesale Trade Industry Cluster (WTIC) will need to begin accommodating for its aging workforce and possible large losses of highly skilled workers. Nearly a third of WTIC workers are aged 50 or older and approaching retirement. Accordingly, the WTIC will need to transfer skills from the soon-to-be retiring Baby Boomers onto the next generation; additionally, the WTIC may need to adjust how it does business to better attract the next generation of workers who tend to be more interested in work/life balance than the previous generation.

As expected, average wages paid to a worker increase with age, but only until reaching age 60; afterwards, they decline substantially. After reaching 70 years of age, workers make 59.0% less than those aged 50 to 59, on average. These declines are most likely due to a reduction in hours worked.

Workers aged 40 to 49 constitute the largest proportion, nearly a quarter, of the WTIC workforce. About one out of every ten workers aged 30 to 39, in the Norfolk MC work within the WTIC; this is the largest contribution by all of the age groups to the WTIC workforce.

Industry Cluster Demographics
by Age Group, 2007

Age Group	Total	Percent of Workers	Average Wage
Under 20	135	5.13%	\$6,352
20 - 29	555	21.09%	\$24,700
30 - 39	505	19.19%	\$34,260
40 - 49	617	23.45%	\$39,119
50 - 59	533	20.26%	\$41,593
60 - 69	205	7.79%	\$36,290
70 & Older	81	3.08%	\$17,052

Source: Labor Market Information - Administrative Records Database

Wholesale Trade Industry Cluster

Industry Projections Northeast Economic Region

Industry employment projections estimate the Wholesale Trade Industry Cluster (WTIC) to rise from 7.73% of the Northeast Economic Region's total employment to 7.82%, between 2008 and 2010. However, the projected employment is expected to fall to 7.65% of employment by 2016.

The long-term CAGR for the WTIC is expected to be 1.17%, which is on par with the All Industry long-term CAGR's for the Norfolk MC and state of Nebraska (0.87% and 1.34%, respectively). Heavy & Civil Engineering is expected to have substantial growth between 2008 and 2010, with a CAGR of nearly five percent.

2008-2010 Short-Term Industry Projections: Northeast Economic Region

Industry	2008 Employment	2010 Projected Employment	Net Change	Percent Change	Compound Annual Growth Rate
Wholesale Trade Cluster	10,075	10,282	207	2.05%	1.02%
Heavy & Civil Engineering Construction	960	1,058	98	10.21%	4.98%
Truck Transport	2,994	3,007	13	0.43%	0.22%
Wholesale Trade	6,121	6,217	96	1.57%	0.78%

2006-2016 Long-Term Industry Projections: Northeast Economic Region

Industry	2006 Employment	2016 Projected Employment	Net Change	Percent Change	Compound Annual Growth Rate
Wholesale Trade Cluster	9,641	10,826	1,185	12.29%	1.17%
Heavy & Civil Engineering Construction	675	772	97	14.37%	1.35%
Truck Transport	2,931	3,624	693	23.64%	2.15%
Wholesale Trade	6,035	6,430	395	6.55%	0.64%

Wholesale Trade Industry Cluster

Commuting Patterns Norfolk MC

There were 2,631 workers in the Wholesale Trade Industry Cluster (WTIC) in the Norfolk MC in 2007. Of these workers, 816 (31.01%) commuted into the area for employment. The highest number of in-commuters during this time were from Thayer County, with 24.88% of workers commuting to work in the WTIC.

There were 2,652 residents in the Norfolk MC employed in Nebraska within the WTIC industries. Of these resident workers, 837 (31.56%) commuted out of the area for employment. The majority of out-commuting workers were employed in Hall County.

There was a net loss of 21 WTIC workers in the Norfolk MC from commuting in 2007. A new company in the WTIC could be an attractive option for these current out-commuters.

In-Commuters by Area, 2007

County	In-Commuters	Percent of In-Commuters
Thayer	203	24.88%
Antelope	94	11.52%
Wayne	88	10.78%
Knox	58	7.11%
Cedar	56	6.86%
Holt	33	4.04%
Platte	33	4.04%
Cumin	26	3.19%
Fillmore	21	2.57%
Lancaster	18	2.21%

Out-Commuters by Area, 2007

County	Out-Commuters	Percent of Out-Commuters
Hall	133	15.89%
Douglas	127	15.17%
Buffalo	65	7.77%
Stanton	60	7.17%
Platte	40	4.78%
Lancaster	38	4.54%
Hamilton	36	4.30%
Sarpy	36	4.30%
Adams	31	3.70%
Clay	31	3.70%

Source: Labor Market Information - Administrative Records Database

Wholesale Trade Industry Cluster

Top Occupations Norfolk MC

For the primary industry, Wholesale Trade, and the support industries, Heavy & Civil Engineering Construction and Truck Transport, 10 occupations with high employment and data availability for the Norfolk MC were identified. From these lists, 10 top occupations were determined for the Wholesale Trade Industry Cluster (WTIC). These top ten occupations have a significant impact on the cluster; sizable changes to the employment in the top occupations would have noticeable effects on the WTIC.

Several of the top 10 occupations were found in more than one industry throughout the WTIC. Truck Drivers - Heavy & Tractor-Trailer were in the top 10 occupations in all of the industries. Four of the occupations were found in the top occupations within two of the three industries composing the WTIC.

Top 10 Occupations within the Insurance Industry Cluster

Industry	SOC	Occupation Title
Wholesale Trade Industry Cluster	41-4012	Sales Representatives, Wholesale & Mfg. - Except Tech. & Sci. Products
	43-3031	Bookkeeping, Accounting & Auditing Clerks
	43-4151	Order Clerks
	45-2092	Farmworkers & Laborers - Crop, Nursery & Greenhouse
	45-2093	Farmworkers - Farm & Ranch Animals
	49-3041	Farm Equipment Mechanics
	53-3032	Truck Drivers - Heavy & Tractor-Trailer
	53-3033	Truck Drivers - Light or Delivery Services
	53-7011	Conveyor Operators & Tenders
	53-7062	Laborers & Freight, Stock, & Material Movers - Hand

Wholesale Trade Industry Cluster

Wages by Top Occupations Northeast Economic Region

The average All Industry wage for all occupations in the Norfolk MC during the first quarter of 2009 was \$15.96 per hour; 2 of the top 10 occupations for the Wholesale Trade Industry Cluster (WTIC) pay wages higher than this average. Farmworkers - Farm & Ranch Animals are paid the most significantly different hourly wage from the All Industry, all occupation average with \$9.84 per hour, nearly 40% lower than the average. Sales Representatives, Wholesale & Manufacturing - Except Technical & Scientific Products earned the highest wages of the top 10 occupations, about 25% higher than the All Industry, all occupation average.

Truck Drivers - Light or Delivery Services Occupations pay over 15% higher average hourly wages in the WTIC compared to the All Industry average during the first quarter of 2009. This occupation is one of three that pay higher wages in the WTIC than the All Industry average for these occupations.

Average Wages by Top Occupations in the WTIC - Northeast Economic Region,
1st Qtr. 2009

SOC	Occupation Title	Average Hourly Wages: Ind Cluster	Average Hourly Wages: All Ind
41-4012	Sales Representatives, Wholesale & Mfg., Except Tech. & Sci. Products	\$19.92	\$20.39
43-3031	Bookkeeping, Accounting & Auditing Clerks	\$12.21	\$12.77
43-4151	Order Clerks	N/A	N/A
45-2092	Farmworkers & Laborers, Crop, Nursery & Greenhouse	\$11.67	\$11.96
45-2093	Farmworkers, Farm & Ranch Animals	\$9.84	\$11.14
49-3041	Farm Equipment Mechanics	\$15.43	\$15.03
53-3032	Truck Drivers, Heavy & Tractor-Trailer	\$18.32	\$17.53
53-3033	Truck Drivers, Light or Delivery Services	\$14.12	\$12.21
53-7011	Conveyor Operators & Tenders	\$12.77	\$13.08
53-7062	Laborers & Freight, Stock, & Material Movers, Hand	\$11.45	\$12.24

Wholesale Trade Industry Cluster

Top Occupation Projections Northeast Economic Region

Farm Equipment Mechanics are projected to grow the fastest among the top 10 occupations in the Wholesale Trade Industry Cluster (WTIC) between 2008 and 2010. The net employment change of 25 (3.91%) is comprised of 25 openings due to growth and 21 replacement openings, for a total of 46 openings between 2008 and 2010.

The Farmworkers & Laborers - Crop, Nursery, & Greenhouse Occupation is expected to see the largest number of total openings, with 463, all due to replacements; however, this occupation is expected to decline by 0.13%. The largest decline in employment of the top 10 occupations is expected for Conveyor Operators & Tenders, with a loss of 21 workers, or 5.06% in the short-term.

Four of the top occupations in the WTIC are expected to experience moderate growth over the two year period in the Norfolk MC, with three remaining stable and three occupations showing small declines during that time.

2008-2010 Short-Term Occupation Projections - All Industries: Northeast Economic Region

SOC	SOC Title	2008 Estimated Empl.	2010 Projected Empl.	Growth Openings	Replacement Openings	Total Openings	Net Change	Percent Change
41-4012	Sales Representatives, Wholesale & Mfg. - Except Tech. & Sci. Products	1,165	1,184	19	48	67	19	1.63%
43-3031	Bookkeeping, Accounting & Auditing Clerks	3,021	3,066	45	85	130	45	1.49%
43-4151	Order Clerks	407	409	2	17	19	2	0.49%
45-2092	Farmworkers & Laborers - Crop, Nursery & Greenhouse	8,715	8,704	0	463	463	-11	-0.13%
45-2093	Farmworkers - Farm & Ranch Animals	1,555	1,545	0	83	83	-10	-0.64%
49-3041	Farm Equipment Mechanics	640	665	25	21	46	25	3.91%
53-3032	Truck Drivers - Heavy & Tractor-Trailer	3,414	3,442	28	110	138	28	0.82%
53-3033	Truck Drivers - Light or Delivery Services	806	809	3	26	29	3	0.37%
53-7011	Conveyor Operators & Tenders	415	394	0	13	13	-21	-5.06%
53-7062	Laborers & Freight, Stock, & Material Movers - Hand	1,498	1,477	0	103	103	-21	-1.40%

Wholesale Trade Industry Cluster

Top Occupation Projections Northeast Economic Region

Over the long-term, half of the top occupations in the Wholesale Trade Industry Cluster (WTIC) are expected to increase in employment; two of these occupations are projected to experience double-digit percent growth. Truck Drivers - Heavy & Tractor-Trailer are projected to see the largest growth, at 18.92%, with a net change in employment of 605.

Farmworkers & Laborers - Crop, Nursery & Greenhouse Occupations are projected to have the largest total openings between 2006 and 2016, with 2,679, comprised of 470 openings due to growth and 2,209 replacement openings.

The largest percent decline for the top 10 occupations is expected in the Order Clerks Occupation, losing 28.87%, or 28 jobs. Projections for the top occupations in the WTIC reveal a large range of growth rates, from an employment decline of nearly 30 percent to a growth of just under 20 percent.

2006-2016 Long-Term Occupation Projections - All Industries

SOC	SOC Title	2006 Estimated Empl.	2016 Projected Empl.	Growth Openings	Replacement Openings	Total Openings	Net Change	Percent Change
41-4012	Sales Representatives, Wholesale & Mfg. - Except Tech. & Sci. Products	1,128	1,226	98	249	347	98	8.69%
43-3031	Bookkeeping, Accounting & Auditing Clerks	3,383	3,733	350	529	879	350	10.35%
43-4151	Order Clerks	97	69	0	20	20	-28	-28.87%
45-2092	Farmworkers & Laborers - Crop, Nursery & Greenhouse	8,828	9,298	470	2,209	2,679	470	5.32%
45-2093	Farmworkers - Farm & Ranch Animals	1,577	1,646	69	395	464	69	4.38%
49-3041	Farm Equipment Mechanics	505	498	0	99	99	-7	-1.39%
53-3032	Truck Drivers - Heavy & Tractor-Trailer	3,197	3,802	605	567	1,172	605	18.92%
53-3033	Truck Drivers - Light or Delivery Services	734	787	53	130	183	53	7.22%
53-7011	Conveyor Operators & Tenders	523	447	0	90	90	-76	-14.53%
53-7062	Laborers & Freight, Stock, & Material Movers - Hand	1,580	1,498	0	506	506	-82	-5.19%

Wholesale Trade Industry Cluster

Education by Top Occupation Norfolk MC

All occupations are associated with an expected level of required training or educational attainment by the Bureau of Labor Statistics and are linked to occupations employment projections. Education by occupation can be utilized to forecast future training needs for an area's workforce, as well as possible impact on regional education systems and training providers.

The majority of the Wholesale Trade Industry Cluster (WTIC) top occupations require some level of on-the-job training. Workers with lower levels of skills and educational attainment could use the WTIC to enter the job market and gain experience. These occupations may also encourage labor force participation by attracting discouraged workers or those without a wide range of job opportunities.

Education Levels for the Top Occupations

Industry	SOC	Occupation Title	Education Title
Wholesale Trade Industry Cluster	41-4012	Sales Representatives, Wholesale & Mfg. - Except Tech. & Sci. Products	Work experience in a related occupation
	43-3031	Bookkeeping, Accounting & Auditing Clerks	Moderate-term on-the-job training
	43-4151	Order Clerks	Short-term on-the-job training
	45-2092	Farmworkers & Laborers - Crop, Nursery & Greenhouse	Short-term on-the-job training
	45-2093	Farmworkers - Farm & Ranch Animals	Short-term on-the-job training
	49-3041	Farm Equipment Mechanics	Long-term on-the-job training
	53-3032	Truck Drivers - Heavy & Tractor-Trailer	Moderate-term on-the-job training
	53-3033	Truck Drivers - Light or Delivery Services	Short-term on-the-job training
	53-7011	Conveyor Operators & Tenders	Short-term on-the-job training
	53-7062	Laborers & Freight, Stock, & Material Movers - Hand	Short-term on-the-job training

Wholesale Trade Industry Cluster

Unemployment Claims Norfolk MC

Initial unemployment claims are those filed by people seeking their first month of unemployment benefits. From January 2009 to June 2009, 1,177 initial unemployment claims were filed in the Norfolk MC; 90 of which were filed within the top occupations. These claims can be further analyzed to see which are specific to the Wholesale Trade Industry Cluster (WTIC).

Of all the initial claims filed in the area, only 3.9%, or 46, were filed in top occupations within the WTIC. Over the six month period, most of the top 10 occupations within the WTIC filed no initial unemployment claims. Workers previously employed in Truck Drivers - Heavy & Tractor-Trailer Occupations filed 60.8% of claims within the WTIC.

Unemployment Claims by Top Occupation, January 2009 - June 2009

SOC	Occupation Title	Initial Claims within the WTIC	Total Initial Claims	Percent of Initial Claims in the WTIC
Top 10 Occupations Total		46	90	51.1%
41-4012	Sales Representatives, Wholesale & Mfg. - Except Tech. & Sci. Products	0	3	0.0%
43-3031	Bookkeeping, Accounting & Auditing Clerks	0	8	0.0%
43-4151	Order Clerks	0	1	0.0%
45-2092	Farmworkers & Laborers - Crop, Nursery & Greenhouse	0	2	0.0%
45-2093	Farmworkers - Farm & Ranch Animals	0	2	0.0%
49-3041	Farm Equipment Mechanics	1	1	100.0%
53-3032	Truck Drivers - Heavy & Tractor-Trailer	28	40	70.0%
53-3033	Truck Drivers - Light or Delivery Services	4	5	80.0%
53-7011	Conveyor Operators & Tenders	0	0	0.0%
53-7062	Laborers & Freight, Stock, & Material Movers - Hand	13	28	46.4%

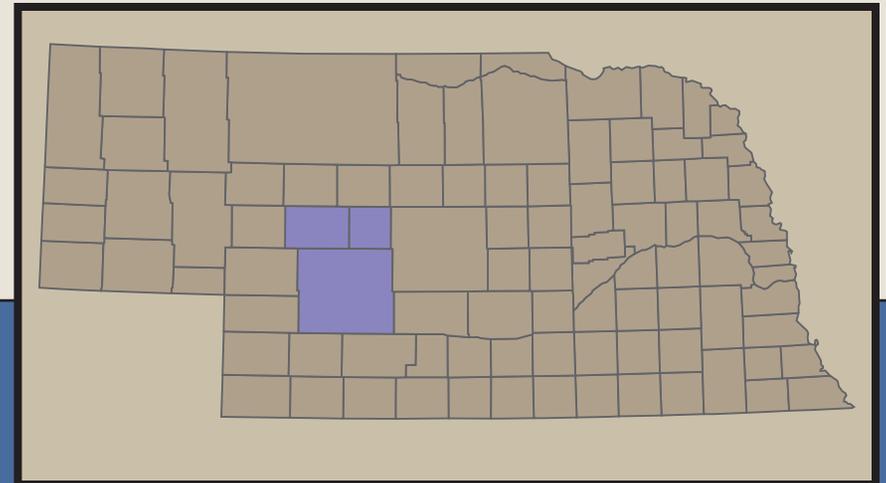
Accommodation Industry Cluster

Summary North Platte MC

The Accommodation Industry Cluster (AIC) is composed of one main industry; Accommodation, and three supporting industries; Food Services & Drinking Places, Gasoline Stations and Health Care & Social Assistance. Almost two-fifths of the North Platte MC workers are employed in the AIC according to the Quarterly Census of Employment and Wages in 2008. The AIC is projected to experience long-term employment growth, with a CAGR of 1.19%; this growth is higher than the All Industry long-term CAGR's for the MC at 0.91%.

The North Platte MC had an unemployment rate of 2.9% in 2008, lower than the state's unemployment rate of 3.3%. In 2007, there were 4,178 workers in the AIC in the North Platte MC, with females constituting over three-fourths of employment. The average age of AIC workers, at 34.9, is four years younger than the North Platte MC population average age, with nearly 45 percent of the AIC workers under 30 years old.

For the primary and support industries, 10 occupations with high employment and data availability were identified. From these lists, 10 top occupations were determined for the AIC. Many of the occupations require a short-term on the job training.

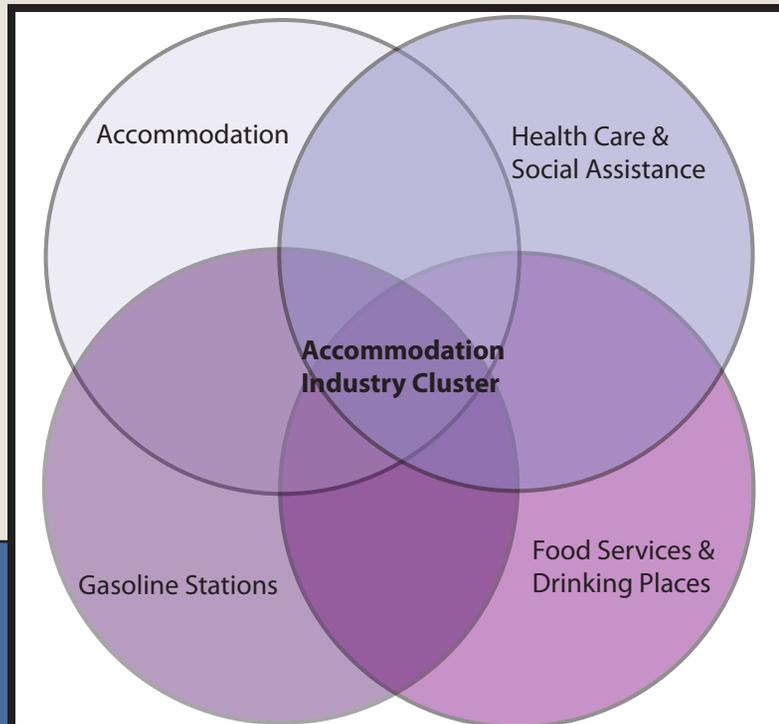


Accommodation Industry Cluster

Industry Cluster Composition North Platte MC

The Accommodation Industry Cluster (AIC) in the North Platte MC consists of four industries: Accommodation, Food Services & Drinking Places, Gasoline Stations and Health Care & Social Assistance. The North Platte MC is located within the Mid Plains Economic Region; due to suppression standards, some information throughout the publication is presented at this level of specificity. Accommodations is the primary industry in the AIC due to its high location quotient of 3.44 in the North Platte MC. This quotient demonstrates that the Accommodation Industry in the North Platte MC constitutes a higher proportion of the total employment than it does at the statewide level. Any industry with a location quotient over 1.0 is an exporter of products and services for the region and demand is most likely driven up by outside forces at the state or national level. Industries with location quotients below 1.0 are dependent on the area's needs and consumption.

Accommodation Industry Cluster Composition



Health Care & Social Assistance, Gasoline Stations, and Food Services & Drinking Places are highly influenced by the presence of the Accommodations Industry due to their high degree of economic integration, interdependent workforces, and similar staffing patterns. Therefore, these support industries are partly reliant on the primary industry for economic prosperity.

Another potential industry cluster for the North Platte MC could be railroad transport; however, railroad employment data is not collected through Labor Market Information. Health Care & Social Assistance was included in the AIC partially due to a large health care facility attracting people from surrounding areas, therefore increasing demand for accommodation services.

Accommodation Industry Cluster

Demographics - Gender & Race North Platte MC

In 2007, there were 4,178 workers in the Accommodation Industry Cluster (AIC) in the North Platte MC. The total population for the North Platte MC in 2007 was 36,747. Within the AIC, minority workers represent a lower proportion of the workforce in comparison to the North Platte MC population as a whole. The proportion of White workers, 90.55% was lower than the proportion of the area's population, 91.84%. Accordingly, the proportion of Hispanic workers in the AIC, at 0.10%, is substantially lower than their proportion of the area's population, at 5.60%. In contrast, a larger proportion of Asian workers are employed in the AIC in comparison to its population proportion, by 0.72%. The Asian workers in the AIC tend to make the highest average annual wage of all the race and ethnicity groups.

There is a large gender disparity when measuring average wages in the AIC. Composing less than one-quarter of workers in the cluster, males earn 40.7% more than females, or \$8,030 more, per year.

The average age of workers in the AIC was 34.9, about four years younger than the average age of the population in the North Platte MC.

Demographics by Gender & Race, 2007

	Total	Percent of Workers	Average Wage	Age
Total Workers	4,178	100.00%	\$21,648	34.9
Sex				
Female	3,185	76.23%	\$19,739	36.4
Male	993	23.77%	\$27,769	30.2
Unknown	-	-	-	-
Race				
Asian	51	1.22%	\$40,614	33.1
African American	44	1.05%	\$5,901	28.2
Hispanic	4	0.10%	\$4,914	17.3
Native American	40	0.96%	\$6,073	30.2
Other	256	6.13%	\$12,480	30.8
Unknown	-	-	-	-
White	3,783	90.55%	\$22,378	35.4

Accommodation Industry Cluster

Demographics - Age Group North Platte MC

Many of the workers in the Accommodation Industry Cluster (AIC) are under the age of 40 (62.27%). While many industries face the challenge of an aging workforce, this is not necessarily the case in the AIC. Workers age 20 to 29 comprise one-fourth of the AIC workforce, while workers aged 50 and older account for just over one-fifth of the AIC primary employment.

As expected, average wages paid to a worker increase with age, but only until reaching age 60; afterwards, they decline substantially. After reaching 70 years of age, workers earn 79.50% less than those aged 50 to 59 on average. This decline can be attributed to decreased hours worked.

Workers aged 20 to 29 constitute the largest proportion of the AIC workforce, at 25.37%. In 2007, approximately one in five 20 to 29 year olds living in the North Platte MC were employed within the AIC; this was the largest contribution by all age groups within the AIC.

Industry Cluster Demographics
by Age Group, 2007

Age Group	Total	Percent of Workers	Average Wage
Under 20	822	19.67%	\$4,081
20 - 29	1,060	25.37%	\$13,729
30 - 39	720	17.23%	\$27,939
40 - 49	703	16.83%	\$32,682
50 - 59	614	14.70%	\$38,936
60 - 69	196	4.69%	\$25,629
70 & Older	63	1.51%	\$8,187

Source: Labor Market Information - Administrative Records Database

Accommodation Industry Cluster

Industry Projections North Platte MC

Industry employment projections estimate the Accommodations Industry Cluster (AIC) to grow in the short-term, from 19.66% of the areas employment to 19.76%, between 2008 and 2010. In the long-term, projected employment is expected to grow even further, to 19.82% of all employment by the year 2016.

The long-term CAGR for the AIC is expected to be 1.19% between 2006 and 2016, which is higher than the All Industry long-term CAGR for the North Platte MC (0.91%), but more modest than the projected CAGR for Nebraska of 1.34%.

2008-2010 Short-Term Industry Projections: Mid Plains Economic Region

Industry	2008 Employment	2010 Projected Employment	Net Change	Percent Change	Compound Annual Growth Rate
Accommodation Cluster	11,122	11,254	132	1.19%	0.59%
Accommodation	1,003	1,011	8	0.80%	0.40%
Food Services and Drinking Places	3,251	3,230	-21	-0.65%	-0.32%
Gasoline Stations	963	948	-15	-1.56%	-0.78%
Health Care & Social Assistance	5,905	6,065	160	2.71%	1.35%

2006-2016 Long-Term Industry Projections: Mid Plains Economic Region

Industry	2006 Employment	2016 Projected Employment	Net Change	Percent Change	Compound Annual Growth Rate
Accommodation Cluster	10,877	12,247	1,370	12.60%	1.19%
Accommodation Cluster	1,013	1,213	200	19.74%	1.82%
Food Services and Drinking Places	3,208	3,404	196	6.11%	0.59%
Gasoline Stations	951	1,001	50	5.26%	0.51%
Health Care & Social Assistance	5,705	6,629	924	16.20%	1.51%

Accommodation Industry Cluster

Commuting Patterns North Platte MC

There were 4,178 total workers in the North Platte MC in the Accommodation Industry Cluster (AIC) in 2007. Of these workers, 592 (14.17%) commuted into the area for employment. The largest number of in-commuters were from Dawson County.

There were 4,525 residents in the North Platte MC area who worked in industries included in the AIC as well as were employed in Nebraska. Of these resident workers, 939 commuted out of the area for employment. The top county for out-commuting was Lancaster County.

There was a net out-flow of 347 workers from commuting in the North Platte MC in 2007. A new company in the AIC could be an attractive option for these current out-commuters.

In-Commuters by Area, 2007

County	In-Commuters	Percent of In-Commuters
Dawson	119	20.10%
Buffalo	85	14.36%
Keith	74	12.50%
Red Willow	37	6.25%
Custer	27	4.56%
Frontier	22	3.72%
Lancaster	22	3.72%
Adams	21	3.55%
Cheyenne	20	3.38%
Scotts Bluff	17	2.87%

Out-Commuters by Area, 2007

County	Out-Commuters	Percent of Out-Commuters
Lancaster	215	22.90%
Douglas	133	14.16%
Buffalo	77	8.20%
Cheyenne	63	6.71%
Dawson	60	6.39%
Brown	56	5.96%
Hall	49	5.22%
Madison	47	5.01%
Keith	39	4.15%
Perkins	17	1.81%

Source: Labor Market Information - Administrative Records Database

Accommodation Industry Cluster

Top Occupations North Platte MC

For the primary industry, Accommodations, and the support industries, Health Care & Social Assistance, Gasoline Stations and Food Services & Drinking Places 10 occupations with high employment and data availability for the North Platte MC were identified. From these lists, 10 top occupations were determined for the Accommodations Industry Cluster (AIC). These top ten occupations have a significant impact on the cluster; sizable changes to the employment in the top occupations would have noticeable effects on the AIC.

Some of the top 10 occupations were found in more than one industry throughout the AIC. Cashiers were in the top occupations in three of the four industries. Two of the top occupations were found in two of the four industries composing the AIC.

Top 10 Occupations within the Insurance Industry Cluster

Industry	SOC	Occupation Title
Accommodation Industry Cluster	29-1111	Registered Nurses
	29-2061	Licensed Practical & Licensed Vocational Nurses
	31-1012	Nursing Aides, Orderlies & Attendants
	35-2011	Cooks - Fast Food
	35-2021	Food Preparation Workers
	35-3021	Combined Food Preparation & Serving Workers - Including Fast Food
	35-3031	Waiters & Waitresses
	37-2012	Maids & Housekeeping Cleaners
	41-2011	Cashiers
	43-4171	Receptionists & Information Clerks

Accommodation Industry Cluster

Wages by Top Occupations Mid Plains Economic Region

The average All Industry wage for all occupations in the North Platte MC is \$14.92 per hour; 2 of the top 10 occupations for the Accommodations Industry Cluster (AIC) have average hourly wages higher than this average. Additionally, half of the top 10 occupations in the AIC pay wages that are higher than the occupation's All Industry average.

Receptionists & Information Clerks Occupations pay a 5.35% higher average hourly wage in the AIC compared to the All Industry average during the first quarter of 2009. This is the most significant wage different between the top 10 occupations in the AIC and the All Industry average for these occupations. Many of the occupations in the top 10 occupations list for the AIC earned wages very similar to those of the All Industry average through the first quarter of 2009.

Average Wages by Top Occupations - Mid Plains Economic Region, 1st Qtr. 2009

SOC	Occupation Title	Average Hourly Wages: Ind Cluster	Average Hourly Wages: All Ind
29-1111	Registered Nurses	\$24.05	\$23.85
29-2061	Licensed Practical & Licensed Vocational Nurses	\$16.64	\$16.31
31-1012	Nursing Aides, Orderlies & Attendants	\$10.67	\$10.62
35-2011	Cooks, Fast Food	\$7.66	\$7.70
35-2021	Food Preparation Workers	\$7.65	\$7.97
35-3021	Combined Food Preparation & Serving Workers, Including Fast Food	\$7.16	\$7.36
35-3031	Waiters & Waitresses	\$7.19	\$7.25
37-2012	Maids & Housekeeping Cleaners	\$7.43	\$8.17
41-2011	Cashiers	\$8.27	\$7.96
43-4171	Receptionists & Information Clerks	\$11.23	\$10.66

Accommodation Industry Cluster

Top Occupation Projections Mid Plains Economic Region

Registered Nurses are expected to grow the fastest among the top 10 occupations in the Accommodations Industry Cluster (AIC) between 2008 and 2010. The net employment change of 36 (3.56%) is comprised of 36 openings due to growth and 27 replacement openings, resulting in 53 total openings between 2008 and 2010. In addition, Registered Nurses are projected to have the largest number of total openings.

The largest employment decline in the top 10 occupations is expected to be in the Cashiers Occupation, with a net loss of 19 jobs and a decline of 1.07%. Over one-half of the top occupations in the AIC are expected to experience moderate growth over the two year period in the North Platte MC; four occupations are projected to have small declines.

2008-2010 Short-Term Occupation Projections - All Industries: Mid Plains Economic Region

SOC	SOC Title	2008 Estimated Empl.	2010 Projected Empl.	Growth Openings	Replacement Openings	Total Openings	Net Change	Percent Change
29-1111	Registered Nurses	1,012	1,048	36	27	63	36	3.56%
29-2061	Licensed Practical & Licensed Vocational Nurses	309	313	4	16	20	4	1.29%
31-1012	Nursing Aides, Orderlies & Attendants	1,063	1,080	17	16	33	17	1.60%
35-2011	Cooks, Fast Food	444	438	0	29	29	-6	-1.35%
35-2021	Food Preparation Workers	348	353	5	31	36	5	1.44%
35-3021	Combined Food Preparation & Serving Workers, Including Fast Food	1,336	1,342	6	44	50	6	0.45%
35-3031	Waiters & Waitresses	629	623	0	75	75	-6	-0.95%
37-2012	Maids & Housekeeping Cleaners	723	720	0	25	25	-3	-0.41%
41-2011	Cashiers	1,776	1,757	0	225	225	-19	-1.07%
43-4171	Receptionists & Information Clerks	387	393	6	21	27	6	1.55%

Accommodation Industry Cluster

Top Occupation Projections North Platte MC

Over the long-term, all of the top occupations* in the Accommodation Industry Cluster (AIC) are expected to grow; four are projected to have double-digit growth. The Registered Nurses Occupation is projected to have the largest percent growth, at 19.41%, or 111 openings due to growth. This is in addition to 94 replacement openings for a total of 205 openings.

Cashiers are projected to have the largest numerical change, with 124 (7.03%) openings due to growth. This occupation is also expected to have the largest number of total openings, nearly twice as many as the next highest occupation*.

Sizable growth in the AIC could be promising for workers pursuing a career in the AIC. Firms in related industries looking to expand or relocate may find the area suitable, as well, with these projections.

* Note: Not all occupations were publishable due to suppression standards.

2006-2016 Long-Term Occupation Projections

SOC	SOC Title	2006 Estimated Empl.	2016 Projected Empl.	Growth Openings	Replacement Openings	Total Openings	Net Change	Percent Change
29-1111	Registered Nurses	572	683	111	94	205	111	19.41%
29-2061	Licensed Practical & Licensed Vocational Nurses	249	266	17	68	85	17	6.83%
31-1012	Nursing Aides, Orderlies & Attendants	663	715	52	59	111	52	7.84%
35-2011	Cooks, Fast Food	N/A	N/A	N/A	N/A	N/A	N/A	3.37%
35-2021	Food Preparation Workers	691	756	65	240	305	65	9.41%
35-3021	Combined Food Preparation & Serving Workers, Including Fast Food	816	938	122	155	277	122	14.95%
35-3031	Waiters & Waitresses	829	891	62	450	512	62	7.48%
37-2012	Maids & Housekeeping Cleaners	N/A	N/A	N/A	N/A	N/A	N/A	16.27%
41-2011	Cashiers	1,764	1,888	124	839	963	124	7.03%
43-4171	Receptionists & Information Clerks	331	370	39	81	120	39	11.78%

Accommodation Industry Cluster

Education by Top Occupation North Platte MC

All occupations are associated with an expected level of required training or educational attainment by the Bureau of Labor Statistics and are linked to occupations employment projections. Education by occupation can be utilized to forecast future training needs for an area's workforce, as well as possible impact on regional education systems and training providers.

The majority of the Accommodation Industry Cluster (AIC) occupations require short-term on-the-job training. Workers with lower levels of skills and educational attainment could use the AIC to enter the job market and gain experience. These occupations may also encourage labor force participation by attracting discouraged workers or those without a wide range of job opportunities.

Education Levels for the Top Occupations

Industry	SOC	Occupation Title	Education Title
Accommodation Industry Cluster	29-1111	Registered Nurses	Associate degree
	29-2061	Licensed Practical & Licensed Vocational Nurses	Postsecondary vocational training
	31-1012	Nursing Aides, Orderlies & Attendants	Postsecondary vocational training
	35-2011	Cooks, Fast Food	Short-term on-the-job training
	35-2021	Food Preparation Workers	Short-term on-the-job training
	35-3021	Combined Food Preparation & Serving Workers, Including Fast Food	Short-term on-the-job training
	35-3031	Waiters & Waitresses	Short-term on-the-job training
	37-2012	Maids & Housekeeping Cleaners	Short-term on-the-job training
	41-2011	Cashiers	Short-term on-the-job training
43-4171	Receptionists & Information Clerks	Short-term on-the-job training	

Accommodation Industry Cluster

Unemployment Claims North Platte MC

Initial unemployment claims are those filed by people seeking their first month of unemployment benefits. From January 2009 to June 2009, 876 initial unemployment claims were filed in the North Platte MC; 126 of these claims were filed within the top occupations. These claims can be further analyzed to see which are specific to the Accommodation Industry Cluster (AIC). Of all the initial claims filed in the area, 10.0%, or 88, were filed by workers previously employed in the top 10 occupations in the AIC.

Over the six month period, workers previously employed in the Licensed Practical & Licensed Vocational Nurses Occupation filed only one initial claim, the lowest number of claims in the top occupations of the AIC. Low numbers of claims were also filed by workers who held jobs as Registered Nurses, Combined Food Preparation & Serving Workers - Including Fast Food, and Receptionists & Information Clerks within the AIC. Workers previously employed as Cashiers filed for the largest number of initial claims in the AIC, with 20 claims.

Unemployment Claims by Top Occupation, January 2009 - June 2009

SOC	Occupation Title	Initial Claims within the AIC	Total Initial Claims	Percent of Initial Claims in the AIC
Top 10 Occupations Total		88	126	69.8%
29-1111	Registered Nurses	2	3	66.7%
29-2061	Licensed Practical & Licensed Vocational Nurses	1	3	33.3%
31-1012	Nursing Aides, Orderlies & Attendants	14	18	77.8%
35-2011	Cooks, Fast Food	8	12	66.7%
35-2021	Food Preparation Workers	17	20	85.0%
35-3021	Combined Food Preparation & Serving Workers - Including Fast Food	4	4	100.0%
35-3031	Waiters & Waitresses	8	10	80.0%
37-2012	Maids & Housekeeping Cleaners	9	9	100.0%
41-2011	Cashiers	20	32	62.5%
43-4171	Receptionists & Information Clerks	5	15	33.3%

Glossary

Compound Annual Growth Rate (CAGR)

A year-over-year rate of growth for a given time period, often used to estimate employment for a given year. However, this measure does not take year to year volatility into account, and should only be used as a rough estimate for planning purposes.

Location Quotient

Provides information on how much an industry depends on an area's consumption, or, if the area is an exporter of the industry's goods or services. They are calculated as a ratio of employment concentration within an industry, for an observation area, compared to the ratio of employment concentration for the same industry within a larger, comparison region. Location quotients are numerical values above zero and values greater than 1.0 represent higher relative employment concentration in the area of observation compared to the area of comparison. This can indicate that it is an exporter of goods or services in the industry. On the contrary, if the location quotient falls between zero and 1.0, the industry in the smaller area is likely to be driven by the consumption of goods or services within the area of observation.

Standard Occupational Classification (SOC)

System used to classify workers into occupational categories for the purpose of collecting, calculating and analyzing data. These occupational categories are assigned codes for easy referencing.

Resident Worker

An individual employed within the state of Nebraska, who resides in the area of focus.

Area Definitions

Micropolitan Statistical Area (MC)

A Micropolitan Statistical Area is defined as an area having a core population of between 10,000 and 50,000 residents, as well as a high degree of social and economic integration. Nebraska classifies ten of these regions throughout the state.

Metropolitan Statistical Area (MSA)

A Metropolitan Statistical Area is defined as an urban area with at least 50,000 residents including surrounding counties with a high degree of social and economic ties to the core area. Nebraska has two MSA's in the state: Lincoln and Omaha.

Omaha Consortium

The Omaha MSA includes eight counties; five of which reside in Nebraska, and three within Iowa. The Omaha Consortium includes only the counties from the Omaha MSA that are located within Nebraska; Cass, Douglas, Sarpy, Saunders, and Washington counties.

Economic Regions

Nebraska is divided into seven economic regions; the Lincoln MSA, the Omaha Consortium, and the Central, Mid Plains, Northeast, Panhandle and Southeast Economic Regions.

