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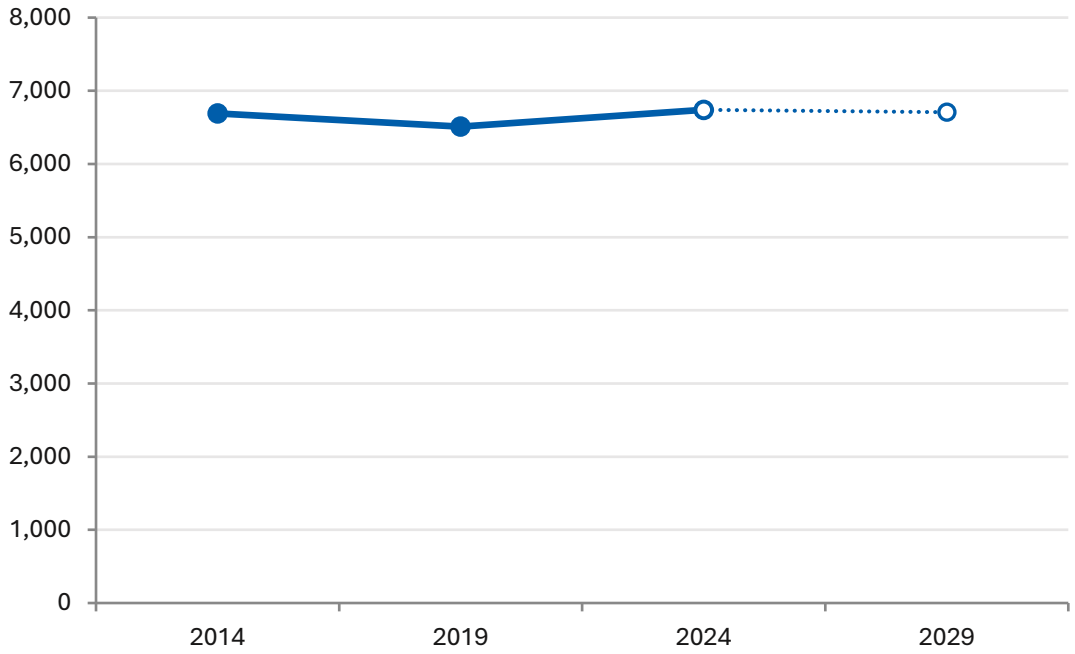
ECONOMIC AND DEMOGRAPHIC TRENDS REPORT

BURT COUNTY

Demographic Profile

Population, 2014-2029

Burt County's population dipped, then partially recovered.



Burt County's population fell from **6,690** in 2014 to **6,510** in 2019, before recovering to **6,740** in 2022 — a net gain of **0.7%** over the decade. Over the same period, Nebraska and the U.S. each grew about **6.6%**, so Burt County's population has been essentially flat while the state and nation grew.

Projected Population, 2024-2029

The county is projected to hold nearly steady through 2029.

	2014	2019	2024	2029	2024-2029 (Projected) # Chg	2024-2029 (Projected) % Chg
Burt County, NE	6,690	6,510	6,740	6,707	-33	-0.5%
Cuming County, NE	9,081	8,952	8,975	8,876	-100	-1.1%
Dodge County, NE	36,742	36,665	37,351	37,650	299	0.8%
Harrison County, IA	14,600	14,089	14,632	14,479	-153	-1.0%
Monona County, IA	9,149	8,730	8,557	8,102	-455	-5.3%
Thurston County, NE	6,934	7,181	6,627	6,546	-81	-1.2%
Washington County, NE	20,264	20,361	21,106	21,587	481	2.3%

By 2029, Burt County is projected to reach **6,707**, a loss of about **33 people (-0.5%)** from 2024 — a modest pullback after the 2014-2024 rebound.

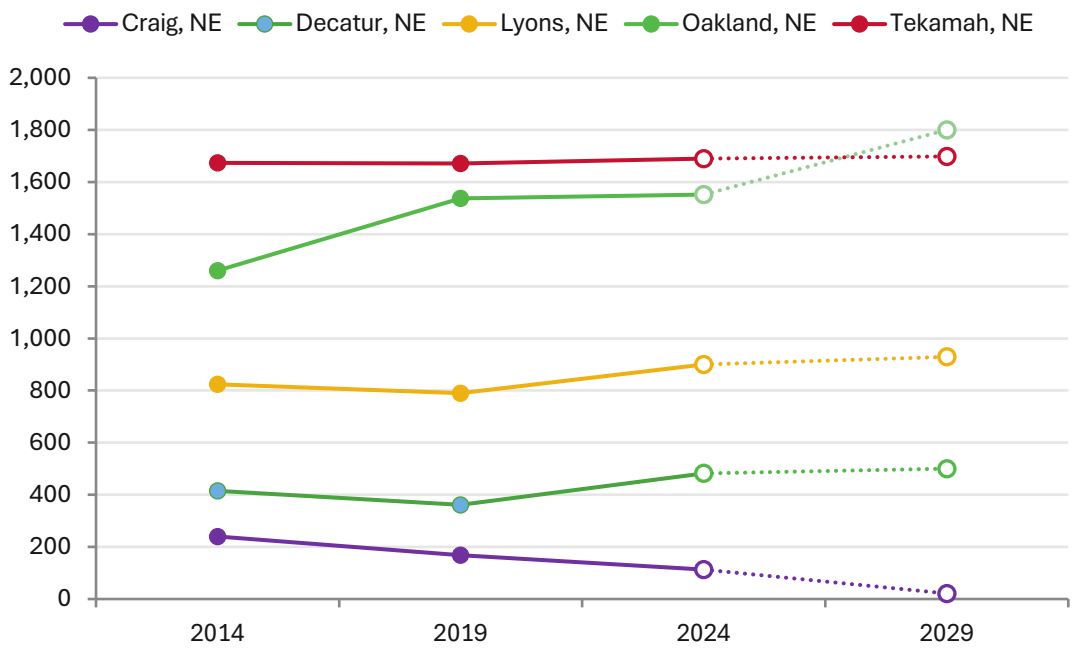
Projected Population Growth, 2024-2029

Burt County	Nebraska	U.S.	USDA: 8	6R: Northeast
-0.5%	4.3%	4.4%	-2.0%	-1.2%

Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates, Table DP05; Esri projections

Population, 2014-2029

Burt County's population dipped, then partially recovered.



The data shows population trends in several places over time. While most areas see slow growth, Craig faces a sharp decline **(-81.2%).**

Projected Population, 2024-2029

The county is projected to hold nearly steady through 2029.

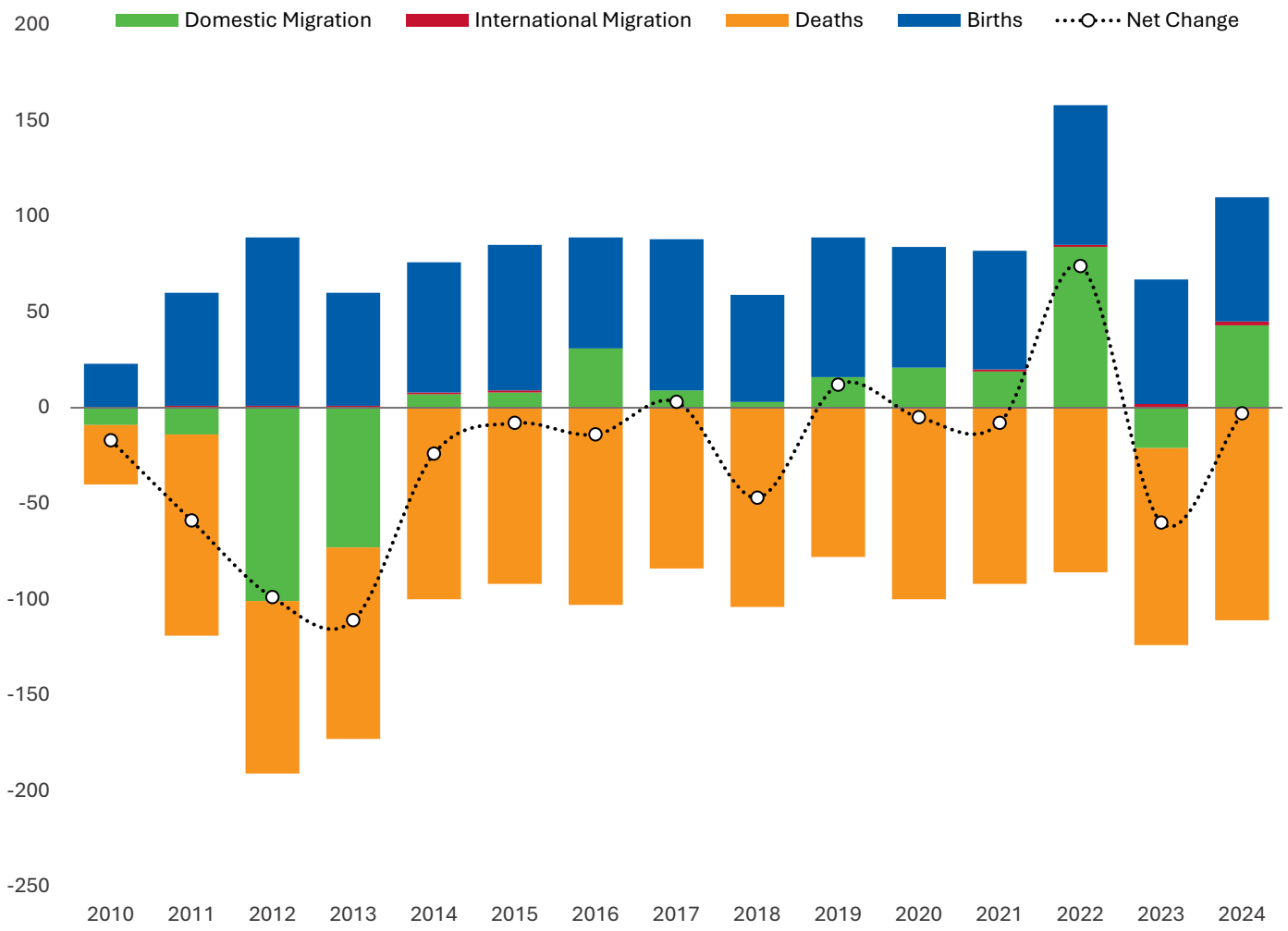
	2014	2019	2024	2029	2024-2029 (Projected) # Chg	2024-2029 (Projected) % Chg
Burt County	6,690	6,510	6,740	6,707	-33	-0.5%
Craig	240	168	113	21	-92	-81.2%
Decatur	415	361	482	500	18	3.8%
Lyons	824	790	900	929	29	3.2%
Oakland	1,260	1,538	1,552	1,800	248	16.0%
Tekamah	1,673	1,671	1,690	1,698	8	0.5%

By 2029, Burt County is projected to reach **6,707**, a loss of about **33 people (-0.5%)** from 2024. Most areas are projected to have modest growth, including **Oakland (+248 people, 16.0%)**.

Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates, Table DP05; Esri projections

Drivers of Population Change

Burt County's population changes are mostly driven by natural change (births and deaths)



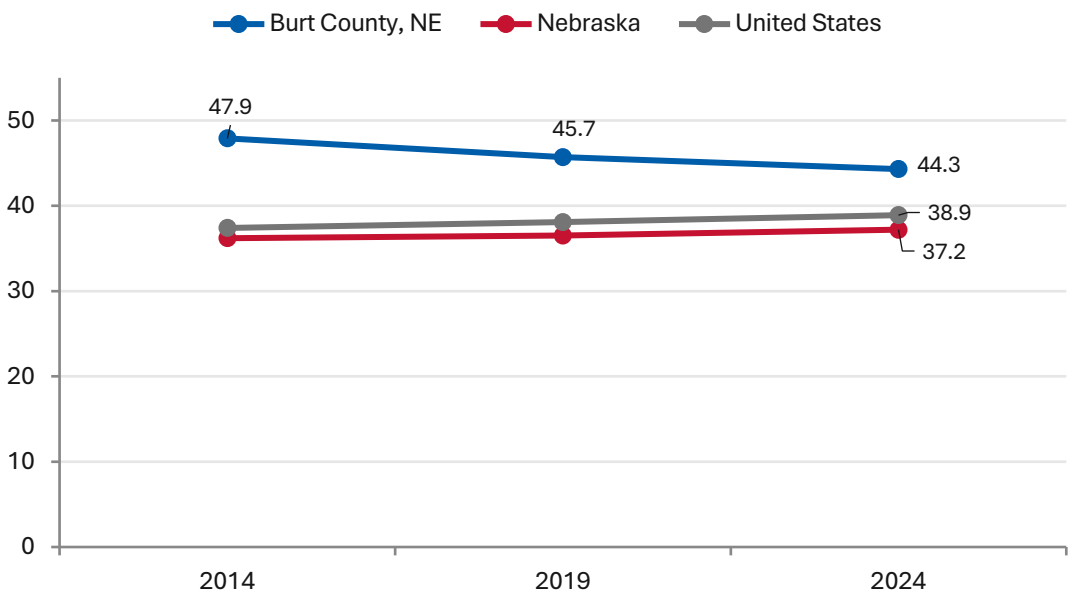
Population change is driven by four key components: births, deaths, domestic migration, and international migration. Each of these factors contributes differently to whether a community grows or declines over time.

- **Births** consistently add to the population, and in most years shown, they represent one of the strongest positive contributors.
- **Deaths** are a significant negative factor nearly every year. For many years, deaths outnumber births. This persistent natural decrease (more deaths than births) is a major driver of population decline.
- **Domestic migration**—the movement of people into or out of the area from other parts of the country—is another major driver. Since 2014, Burt County has seen consistent positive in-migration.
- **International migration** (red bars) is relatively small throughout the period. While it contributes slightly to growth, its impact is minor compared to births, deaths, and domestic movement.

The population trend from 2010–2024 is shaped by consistent natural decline due to deaths exceeding births. However, domestic migration acts as a compensating force, and in years where in-migration is strong enough (especially 2022), overall population can grow despite negative natural change. International migration plays only a minor role. The volatility in domestic migration explains the alternating periods of population gain and loss, demonstrating how sensitive the region's population is to mobility rather than natural increase..

Median Age, 2014-2024

Median age is falling but remains well above state and national levels.



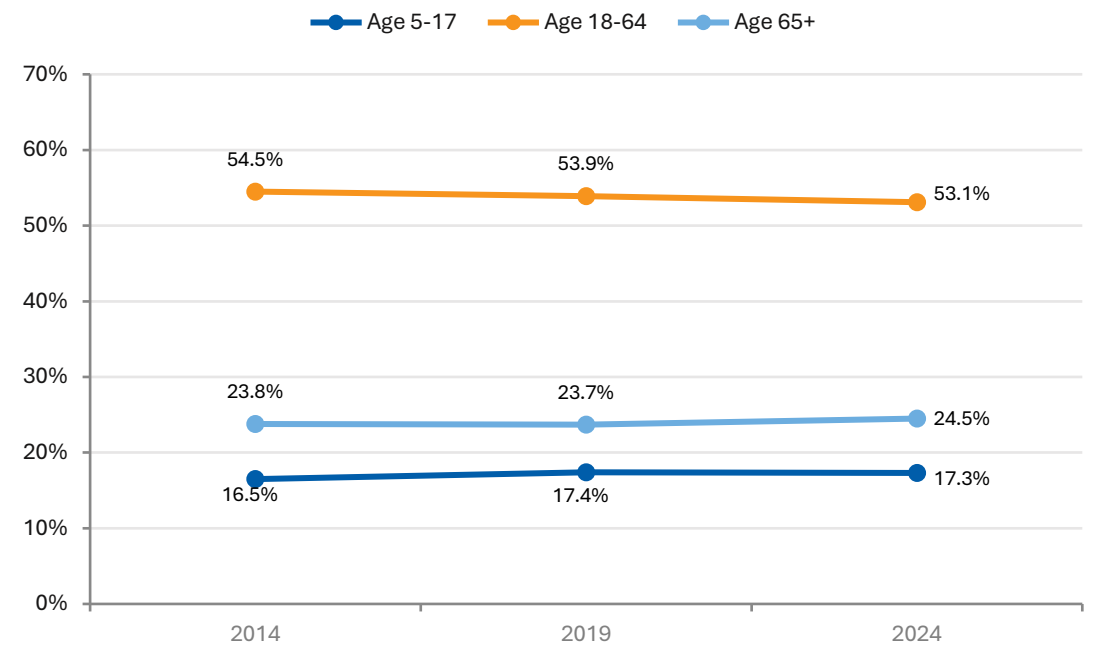
Median age in Burt County fell from **47.9** in 2012 to **44.3** in 2024. Even so, the county remains far older than Nebraska (**37.2**) and the U.S. (**38.9**) as a whole.

	2014	2019	2024	Change
Craig, NE	42.1	45.9	48.8	↑ 6.7
Decatur, NE	51.6	55.0	52.8	↑ 1.2
Lyons, NE	55.9	47.9	44.7	↓ -11.2
Oakland, NE	48.0	41.6	45.6	↓ -2.4
Tekamah, NE	46.9	44.9	43.8	↓ -3.1

Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates, Table DP05

Age Distribution, 2014-2024

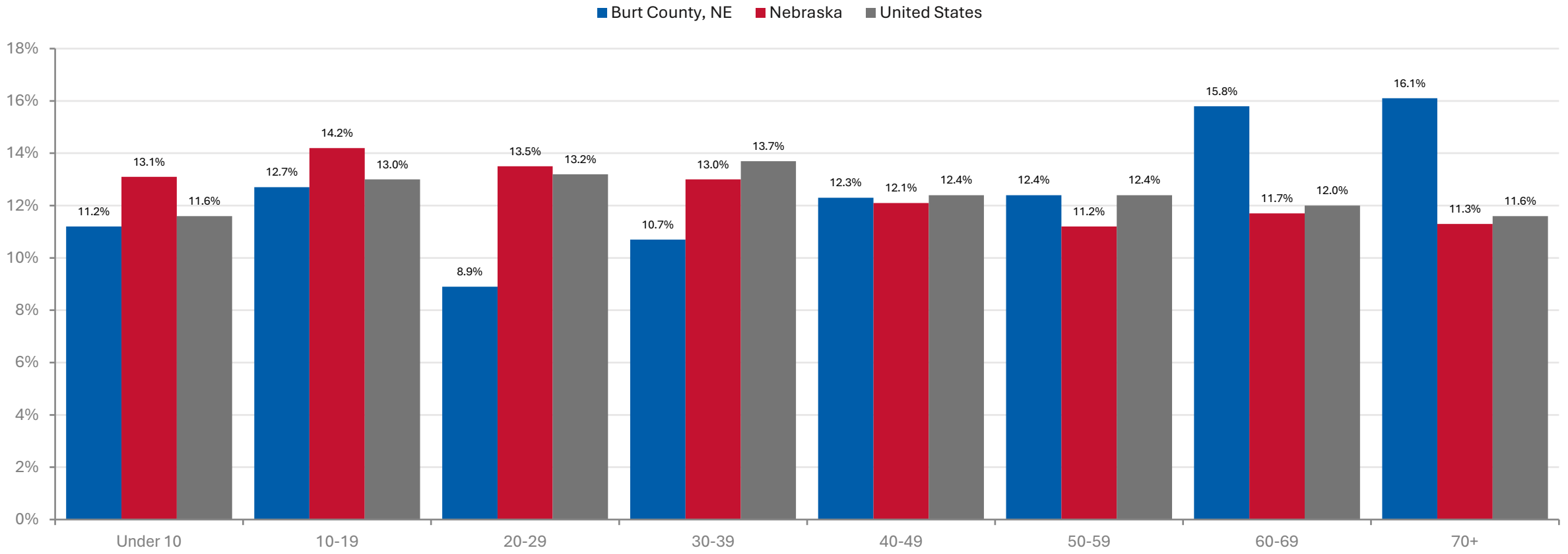
The working-age share is shrinking as the 65+ share grows.



Burt County's working-age population (18-64) slipped from **54.5%** of residents in 2014 to **53.1%** in 2024, while the 65-and-over share rose from **23.8%** to **24.5%**. The school-age share (5-17) also edged up, from **16.5%** to **17.3%**.

Age by 10-Year Interval, 2024

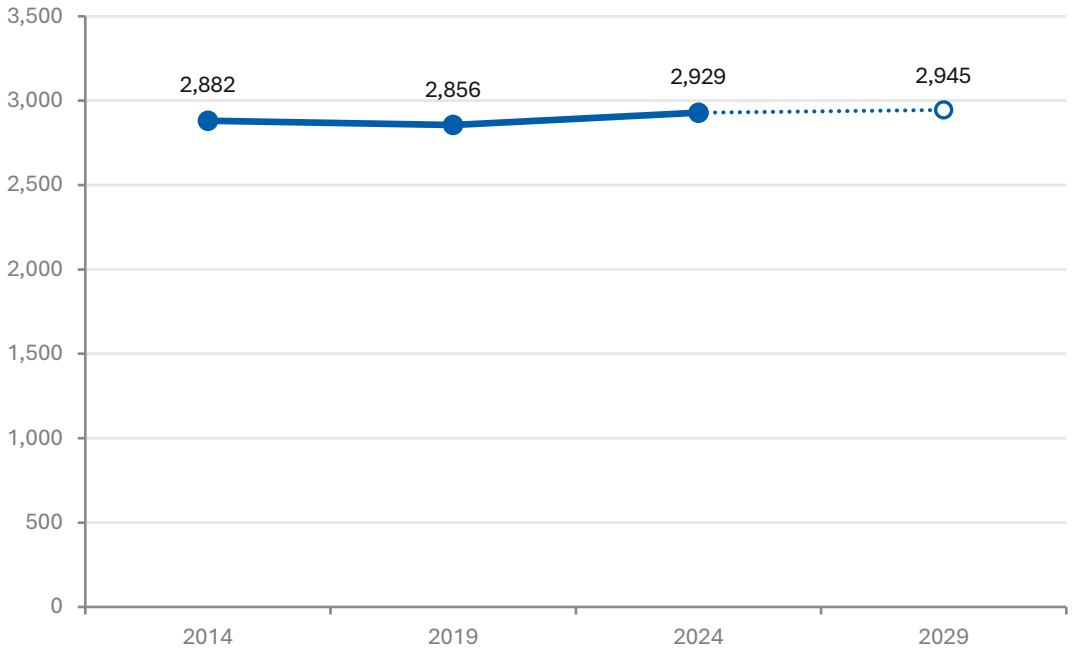
Burt County has far fewer residents in their 20s, and far more age 60 and older, than the state or nation.



Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates, Table S0101

Households, 2014-2029

Household counts have edged higher despite a flat population.

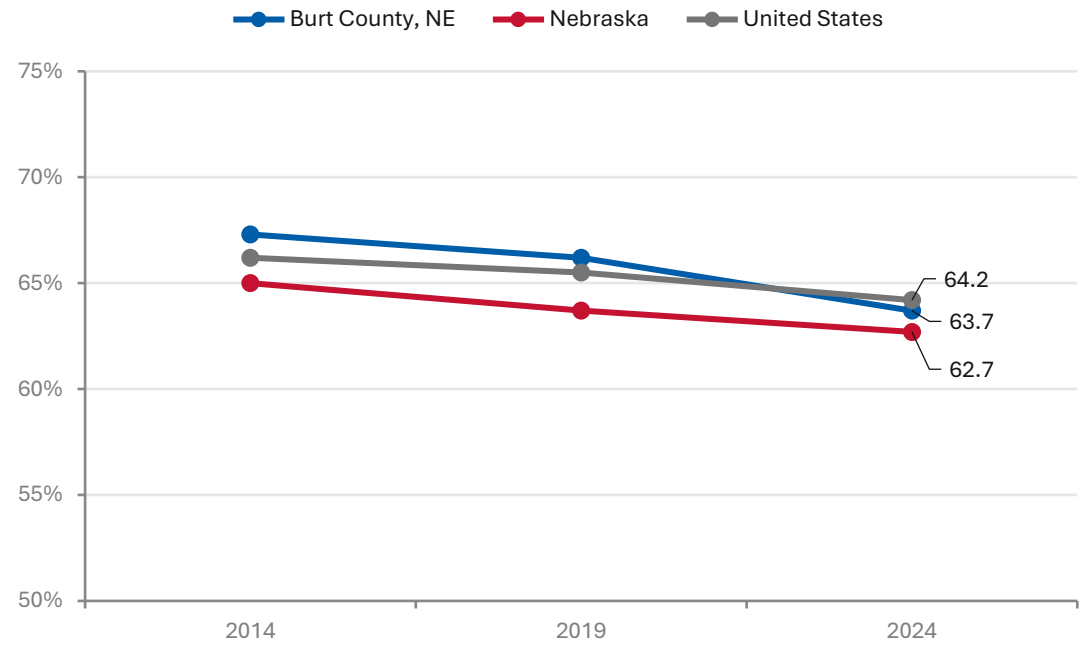


Total households grew from **2,882** in 2014 to **2,929** in 2024 (+**1.6%**), even as population growth was nearly flat — consistent with a shift toward smaller households. By 2029, households are projected to reach **2,945**, essentially unchanged from 2022.

Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates, Table DP05; Esri projections

Family Households (Share of Total), 2014-2024

The share of family households is declining, mirroring state and national trends.



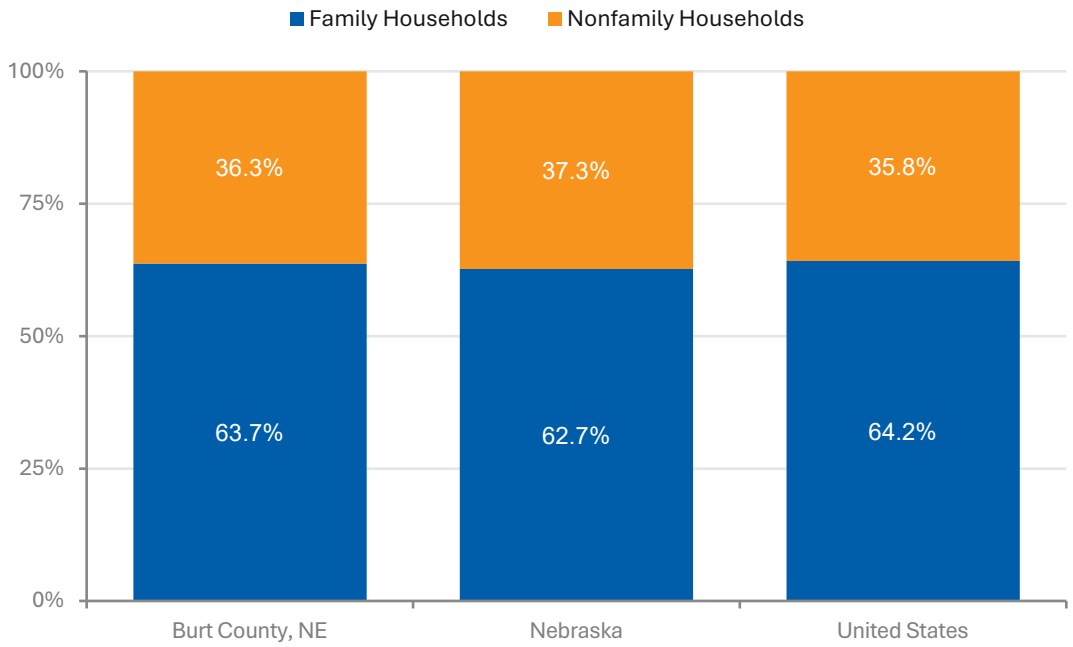
A Family Household is a housing unit where the person in charge (the householder) lives with at least one other person related by birth, marriage or adoption. A Nonfamily Household is a person living entirely alone or with people they are not related to.

Family households fell from **67.3%** of all households in 2014 to **63.7%** in 2024. Nebraska (**62.7%**) and the U.S. (**64.2%**) saw similar declines over the same period.

The shift to nonfamily households often correlates with more demand for smaller housing units, rentals and amenities oriented towards singles and couples without children.

Family vs. Nonfamily Households, 2024

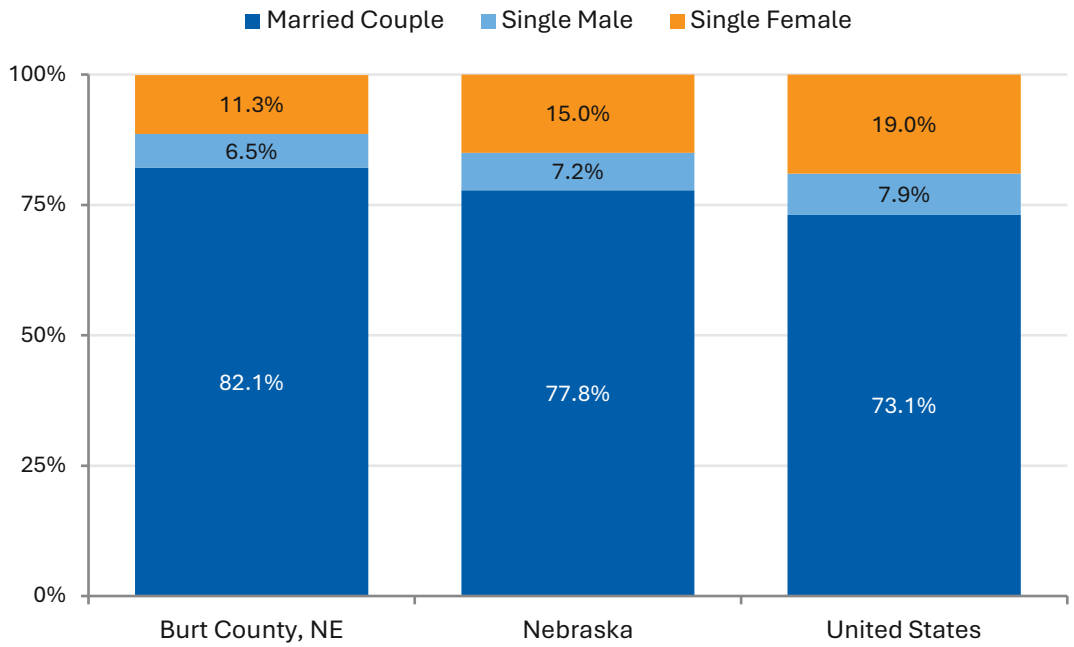
Burt County's household mix closely tracks state and national patterns.



Nonfamily households make up **36.3%** of all Burt County households, close to Nebraska (**37.3%**) and the U.S. (**35.8%**).

Family Households by Marital Status, 2024

Married-couple families make up a larger share of family households here than statewide or nationally.

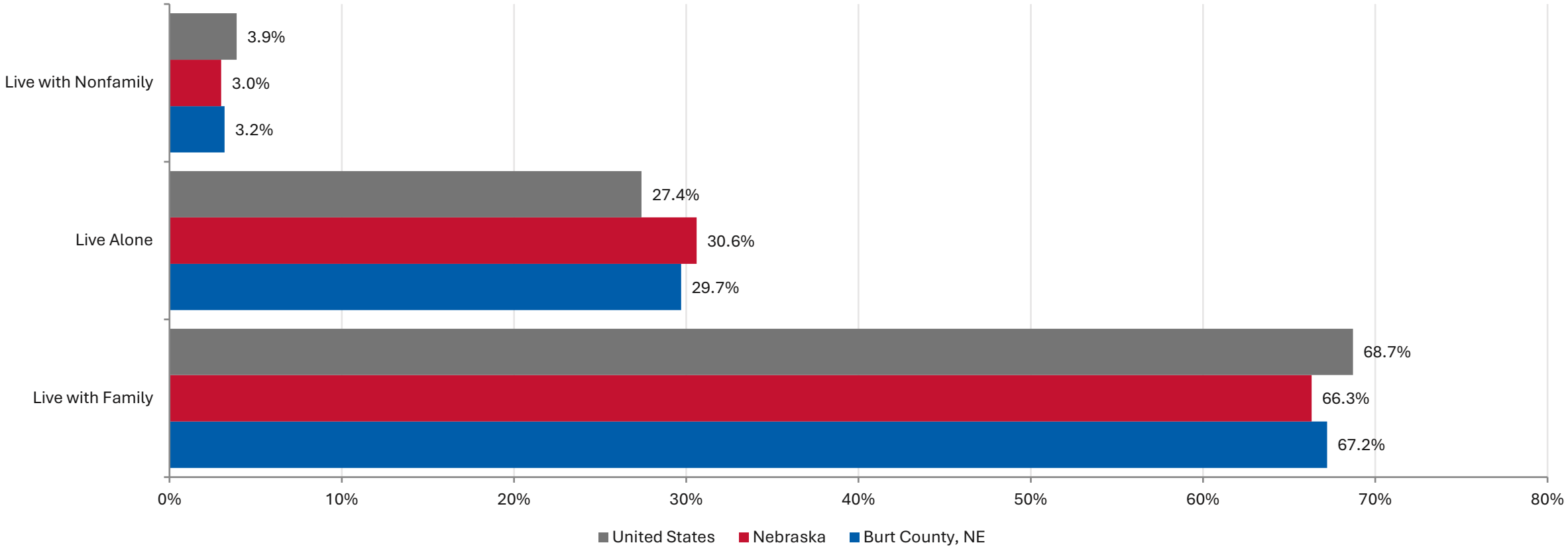


Married-couple families account for **82.1%** of Burt County's family households, above Nebraska (**77.8%**) and the U.S. (**73.1%**). Single-female-headed families make up a smaller share here (**11.3%**) than statewide or nationally.

Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates, Tables DP02 & B11016

People Age 65+ by Living Arrangement, 2024

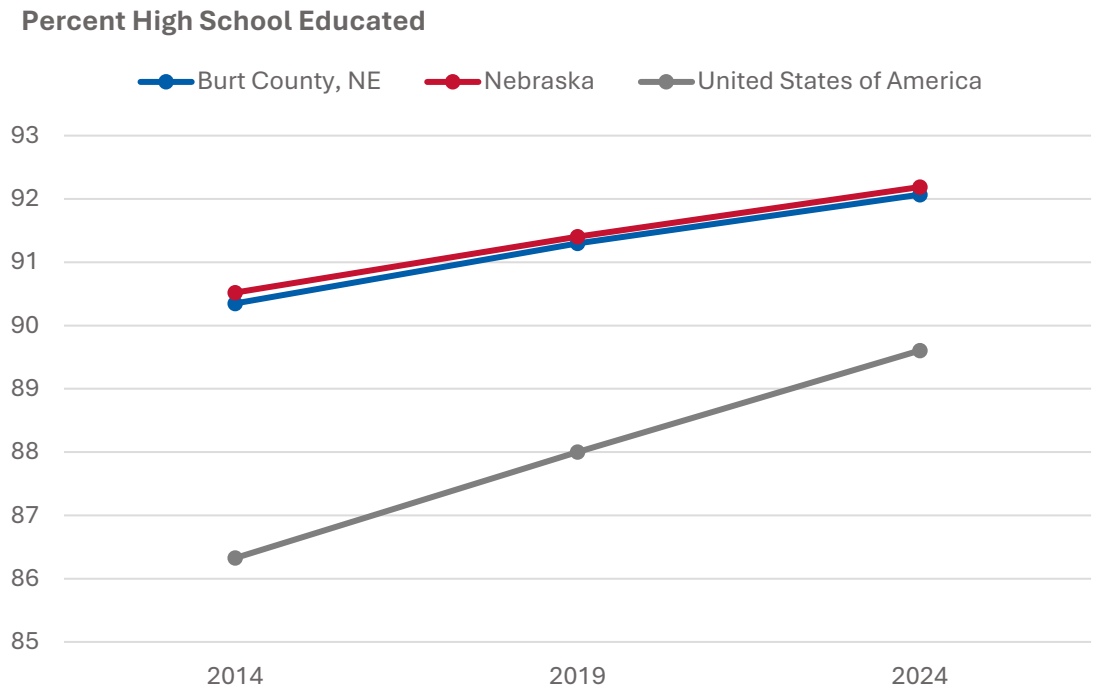
Living arrangements among Burt County's older adults closely resemble state and national patterns.



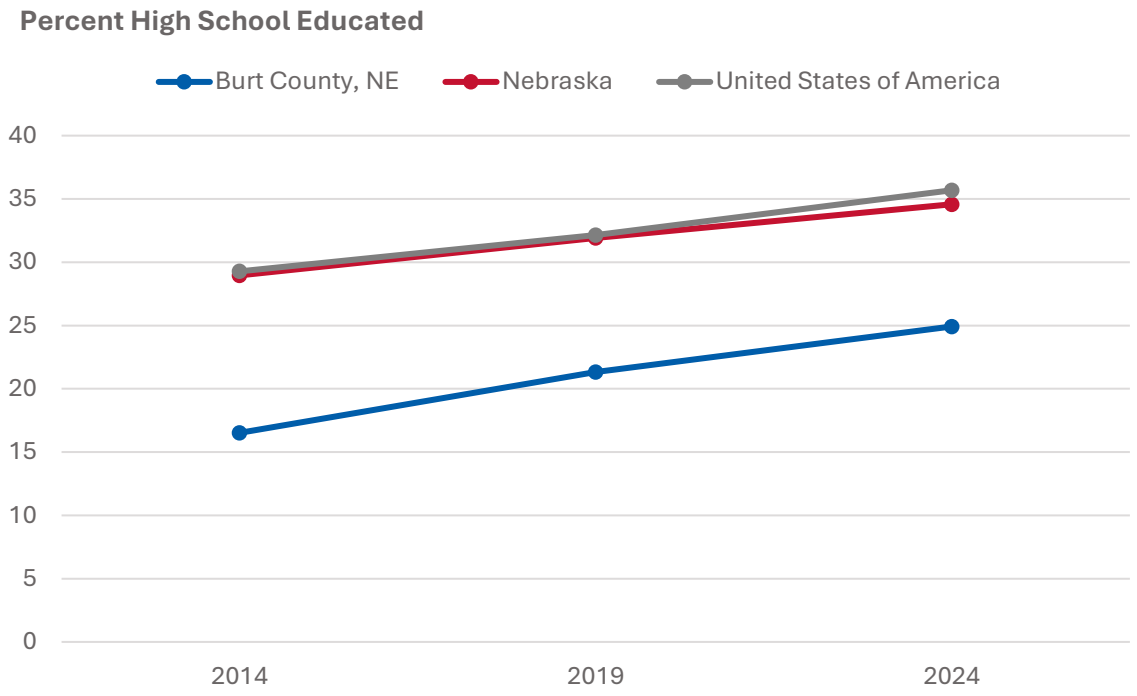
Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates, Table DP02

Educational Attainment, 2014-2024

Burt County shows steady growth in college education since 2014.



In Burt County, the percentage of people with a high school education increases from 90.3% in 2014 to **92.1%** in 2024. Nebraska shows a similar rise, starting at 90.5% and reaching 92.2%. However, the national average is lower, moving from 86.3% to 89.6% during the same period.

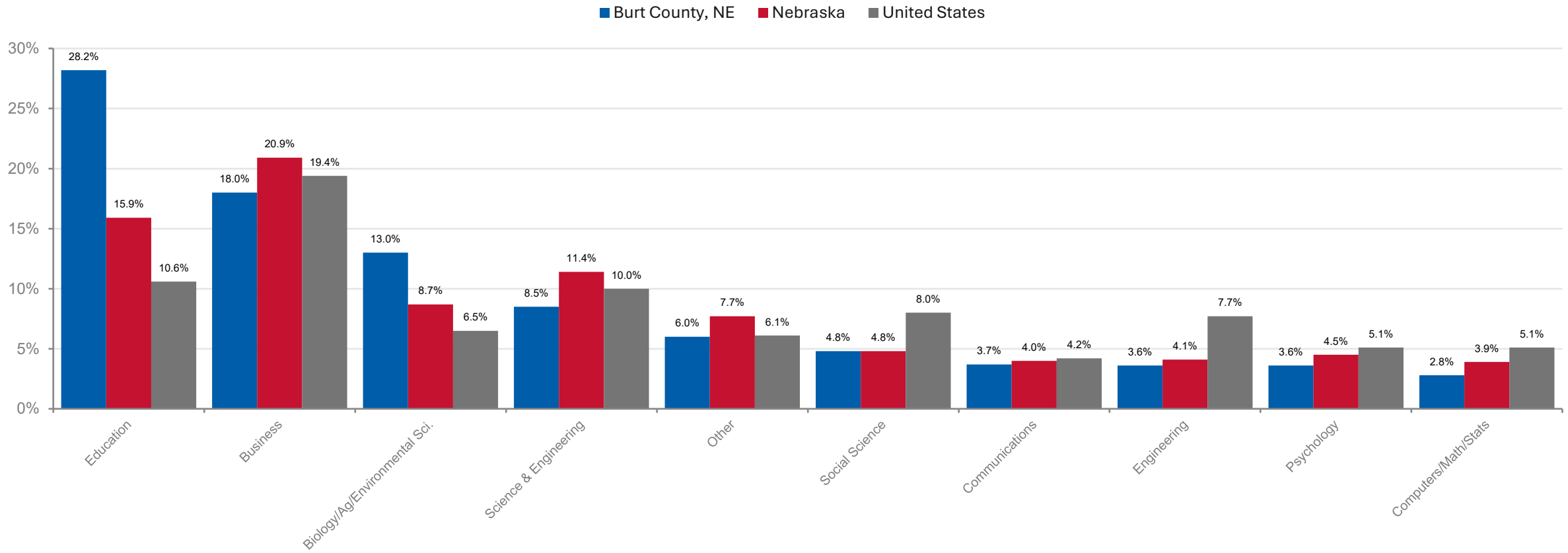


Burt County's growth, while positive, remains lower than both the state and national averages.

Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates, Table B15003

Bachelor's Degrees by Field of Study (Top 10 of 15), 2024

Education degrees are far more common among Burt County's bachelor's-degree holders than statewide or nationally.

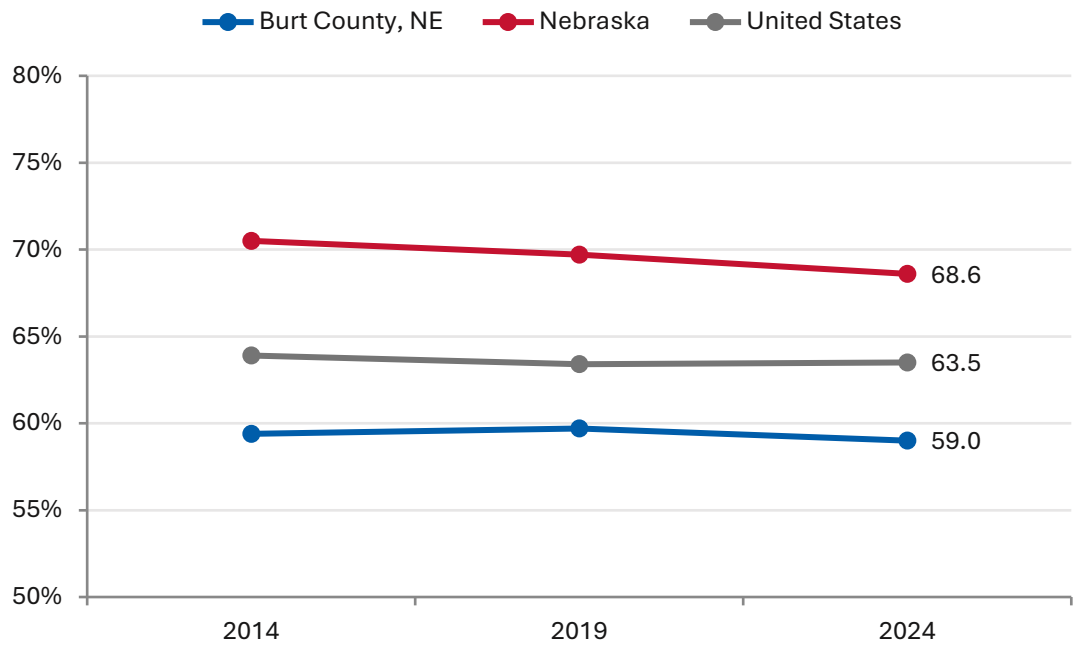


Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates, Table B15012. Fields ranked by Burt County share; 5 smallest fields not shown.

Labor and Workforce

Labor Force Participation Rate, 2014-2024

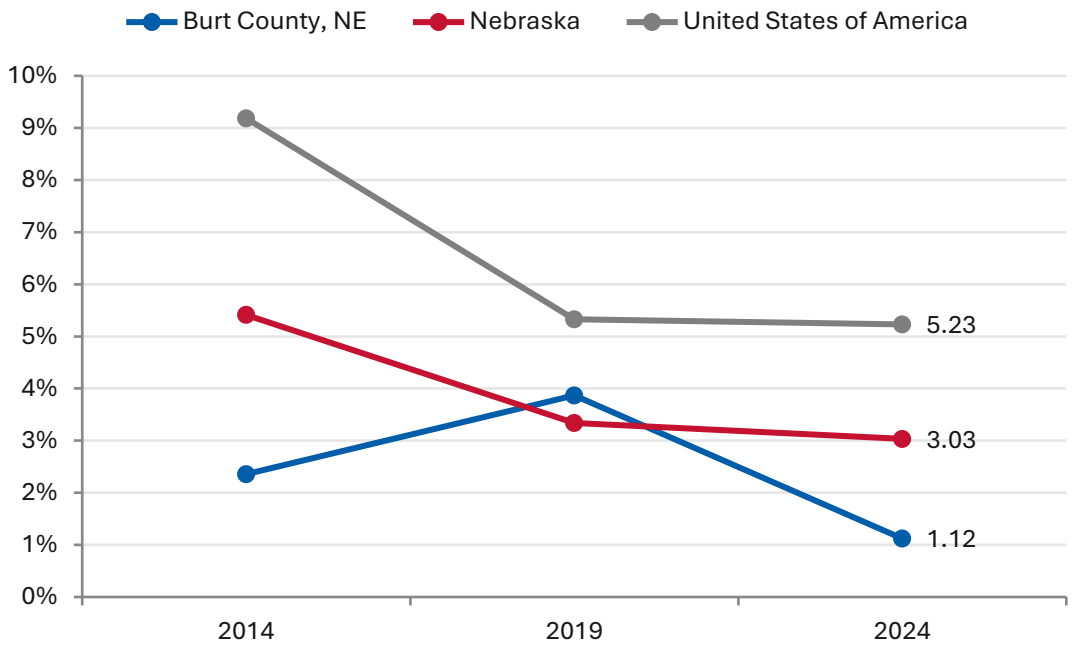
Labor force participation trails both the state and national rate.



Labor force participation in Burt County held roughly steady at **~59%** from 2014 to 2024, well below Nebraska's **68.6%** (2022) and somewhat below the U.S. rate of **63.5%**.

Unemployment Rate, 2014-2024

Burt County has a low unemployment rate.

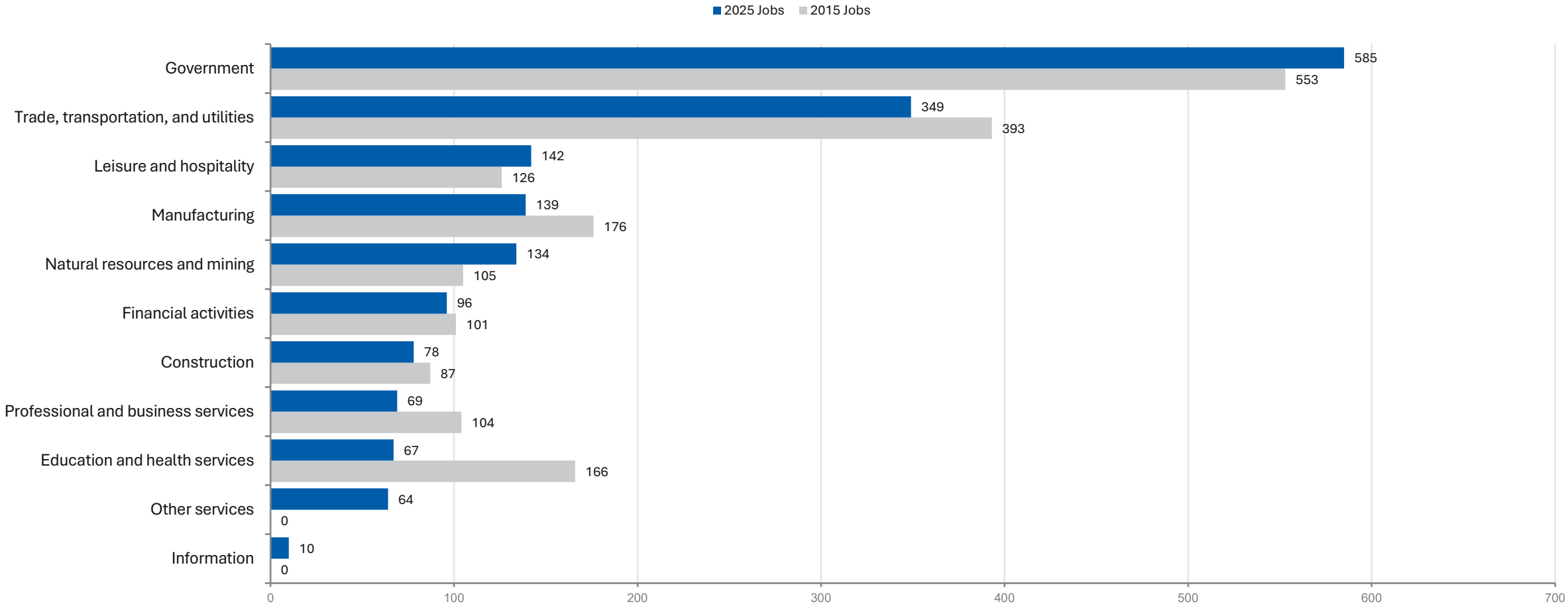


Burt County maintains an unemployment rate **(1.12%)** below the state **(3.03%)** and the U.S. **(5.23%),**

Sources: U.S. Census Bureau, ACS 5-Year Estimates, Table S2301 (left); Lightcast Q3 2026 Data Set (right)

Employment by Industry, 2015 vs. 2025

Government and agriculture anchor the local economy; health care employment has fallen sharply.

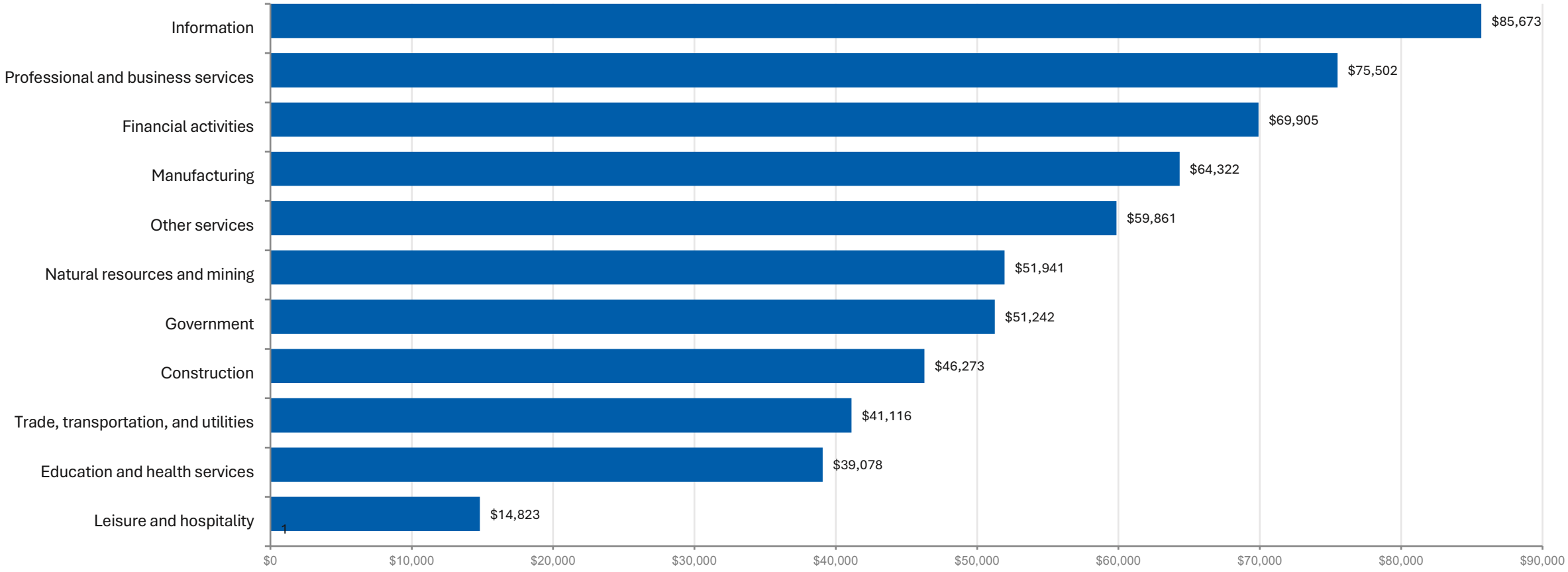


- Government (**585 jobs**) and Trade, Transportation & Utilities (**349 jobs**) are Burt County's largest employers in 2025.
- Natural Resources & Mining saw the largest increase in jobs (+29, +27.9%).
- Education & Health Services saw the sharpest decline (-99, 59.6%).

Sources United States, Department of Labor, Bureau of Labor Statistics. "Quarterly Census of Employment and Wages." U.S. Bureau of Labor Statistics

Average Annual Pay by Industry, 2025

Information has the highest average annual pay.

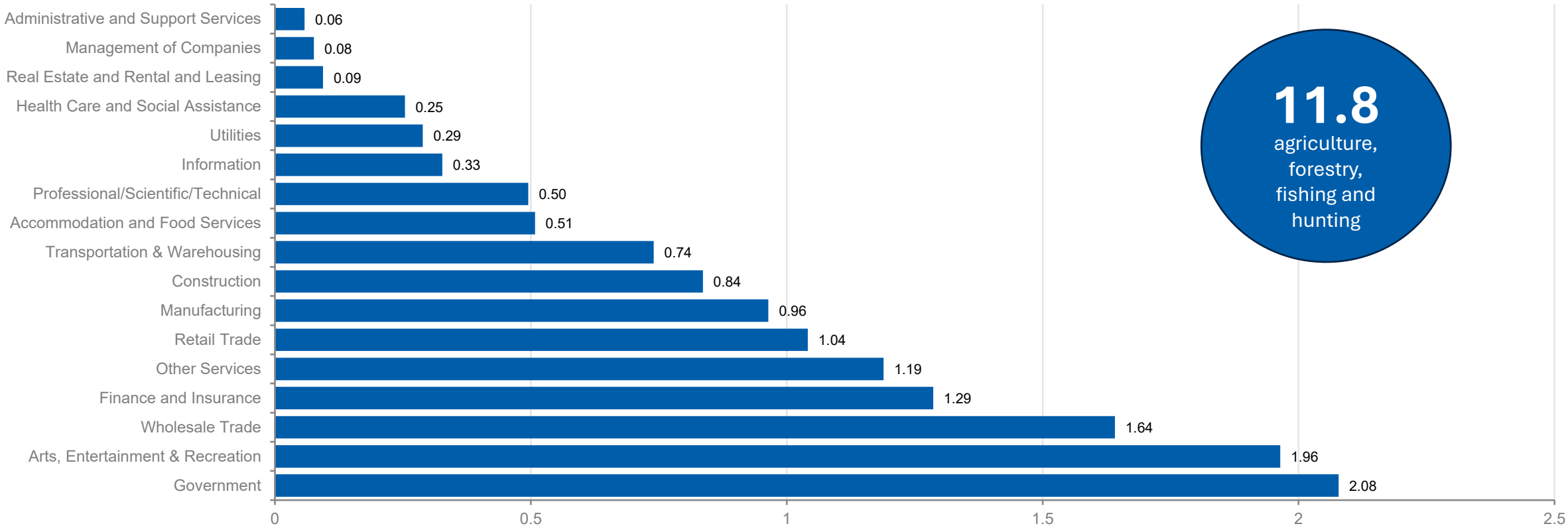


- Information (**$85,673**) has Burt County's highest average annual pay in 2025, but employs only 10 people.
- Government, Burt County's largest employer, has an average annual pay of **$51,242**.

Sources United States, Department of Labor, Bureau of Labor Statistics. "Quarterly Census of Employment and Wages." U.S. Bureau of Labor Statistics

Employment Concentration by Industry (LQ), 2025

Government, arts & recreation, and wholesale trade stand out as local specialties.



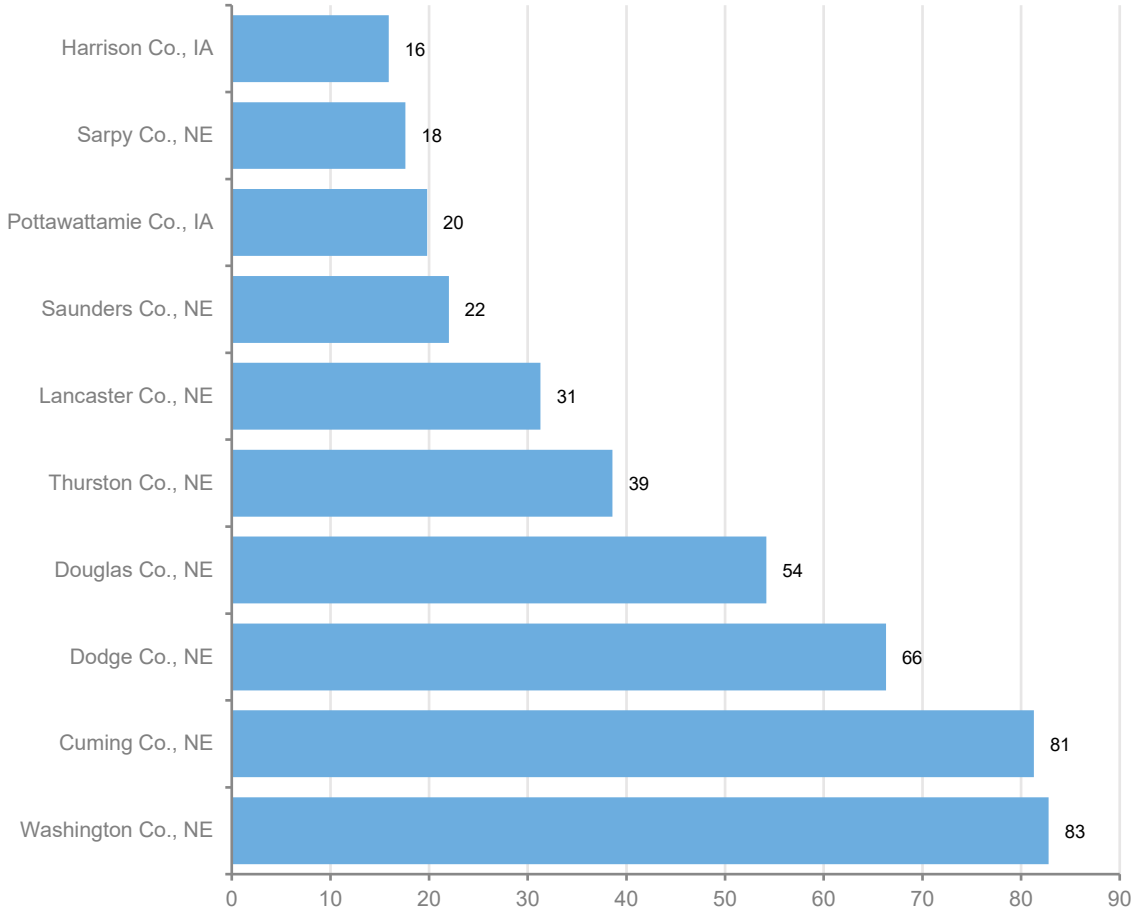
Not shown: agriculture, forestry, fishing and hunting, with a location quotient of **11.8** — by far Burt County's most concentrated industry, and too large to plot on the same scale as the rest. A location quotient above **1.0** means Burt County employs a larger share of its workforce in that industry than the U.S. average; below **1.0** means a smaller share.

Source: Lightcast Q3 2026 Data Set

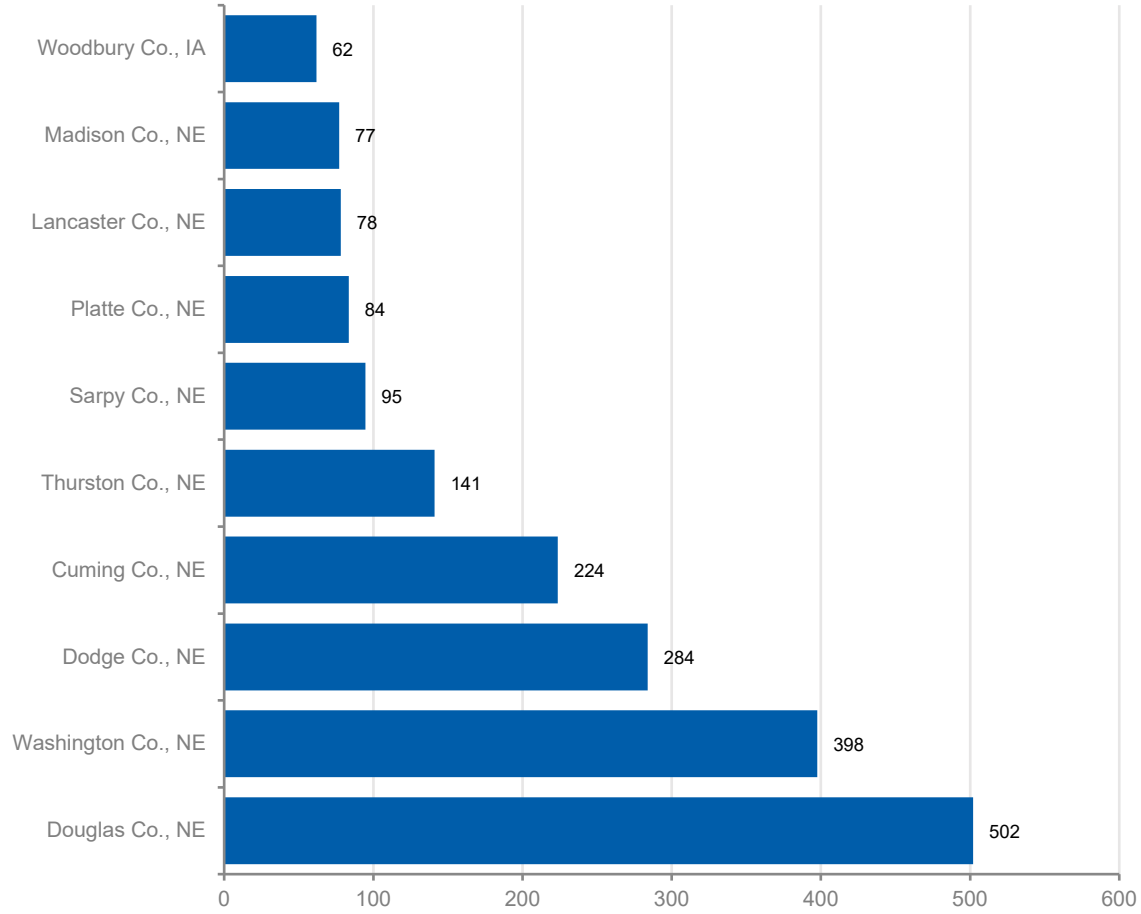
Commuting Patterns, 2025

More workers leave Burt County for jobs elsewhere than commute in.

Top Origin Counties (Inbound Commuters)



Top Destination Counties (Outbound Commuters)



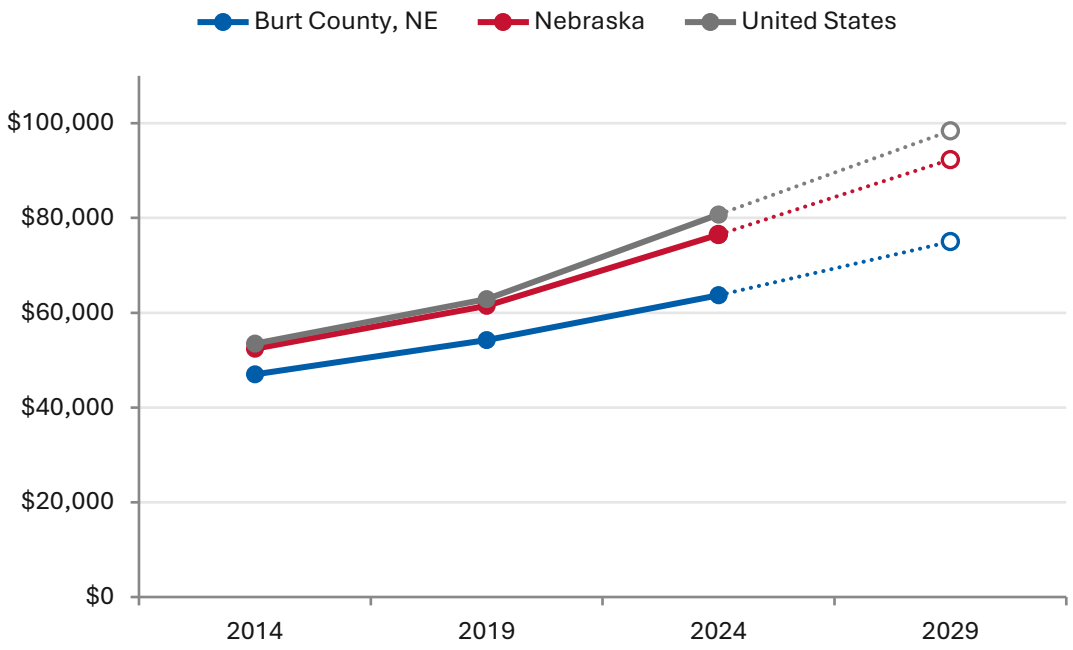
Across all 63 origin/destination counties tracked (Nebraska, Iowa, and South Dakota), an estimated **641** workers commute into Burt County while **2,316** Burt County residents commute out — a net outflow of about **1,675** workers. Washington, Cuming, and Dodge counties are both leading sources of inbound workers and, in far larger numbers, leading destinations for outbound commuters, reflecting Burt County's position along the Omaha metro's commuting fringe.

Source: Lightcast Q3 2026 Data Set, Commuting Year 2025

Income

Median Household Income, 2014-2029

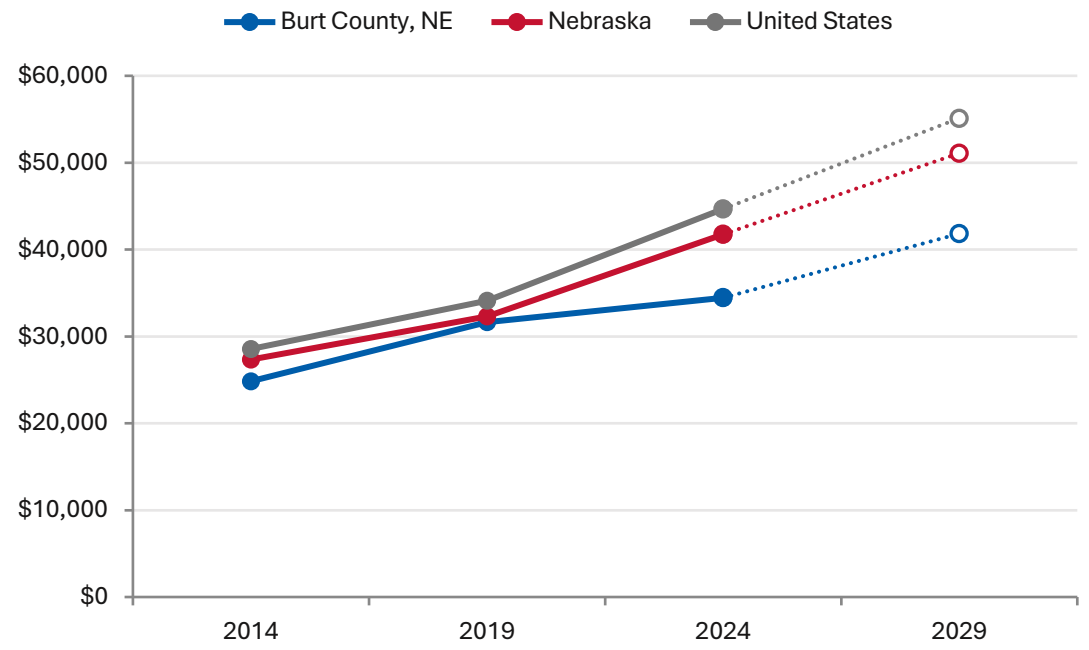
Household income is rising but continues to trail the state and nation.



Median household income in Burt County grew from **$46,988** in 2014 to **$63,685** in 2024, and is projected to reach **$74,995** by 2029. Nebraska (**$76,475** in 2022) and the U.S. (**$80,734**) have both grown faster, widening the gap over time.

Per Capita Income, 2014-2029

Per capita income shows the same widening gap.

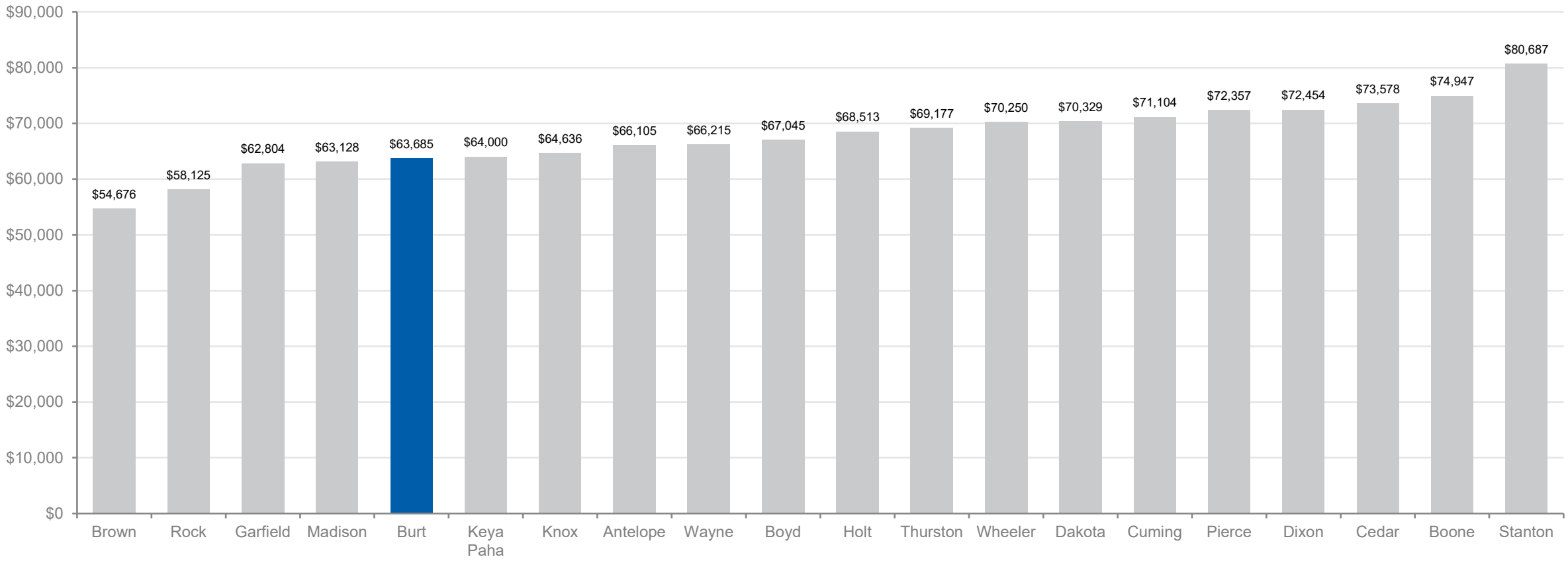


Per capita income rose from **$24,841** in 2014 to **$34,444** in 2024, projected to reach **$41,830** by 2029 — again growing more slowly than Nebraska (**$41,751** in 2024) or the U.S. (**$44,673**).

Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates, Table DP03; Esri projections

Median HHI — Northeast Nebraska Counties, 2024

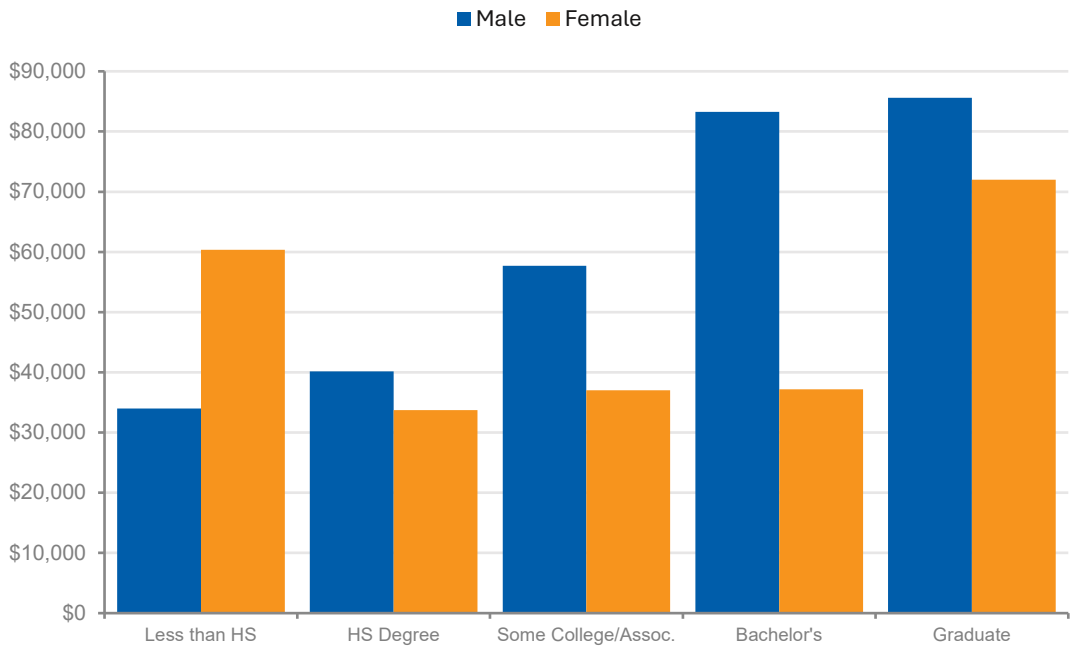
Burt County's household income ranks near the lower end among its Northeast Nebraska neighbors.



Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates, Table DP03

Median Earnings by Educational Attainment and Sex, 2024

Earnings rise steadily with education for men; the pattern is less consistent for women.



For men, median earnings climb steadily with education, from **$33,984** (less than high school) to **$85,625** (graduate degree). For women, the pattern is uneven — likely reflecting small sample sizes in a low-population county — with earnings actually higher for those without a high school diploma (**$60,329**) than for several mid-tier categories.

Source: U.S. Census Bureau, ACS 5-Year Estimates, Table B20004

Housing

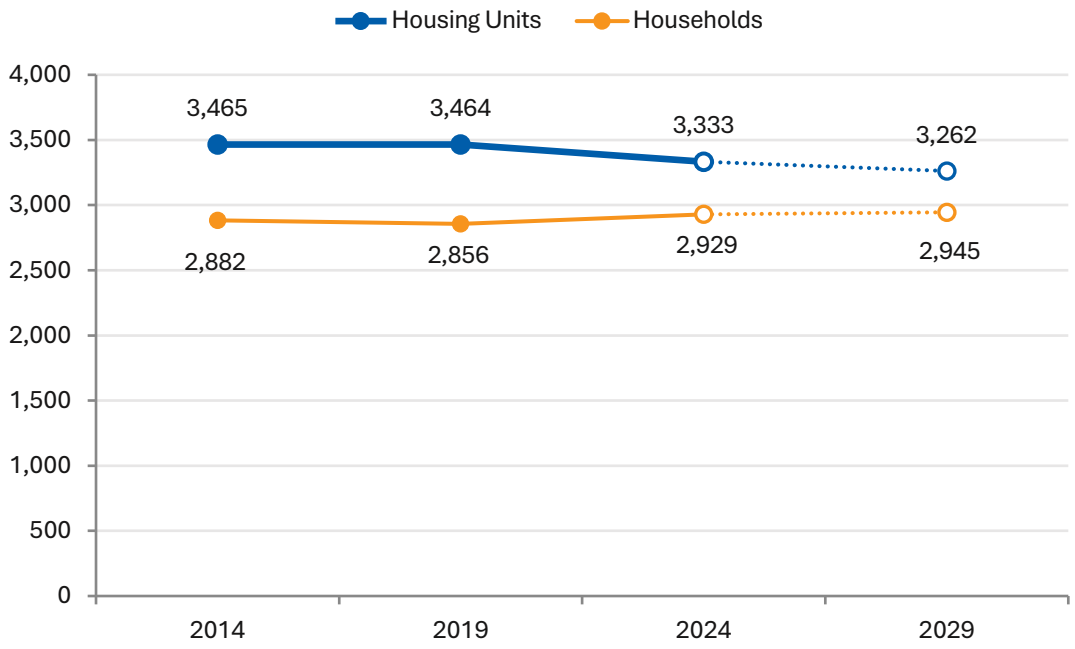
The comparison labeled “Peer Counties” throughout this section uses the USDA Research Service’s Rural-Urban Continuum Codes (RUCC), a nine-category system that classifies every US county by population size and proximity to a metropolitan area. Burt County falls under RUCC 8: a nonmetropolitan county within an urban population under 5,000 that is nonetheless adjacent to a metro area. In Burt County’s case, its border with Washington County (in the Omaha metropolitan statistical area) puts it in the RUCC 8 category. “Peer Counties” refers to the 12 other Nebraska counties that share this classification: Banner, Butler, Dixon, Fillmore, Greeley, Hamilton, Johnson, Kimball, Nance, Polk, Sherman and Thurston. These counties aren’t necessarily close to Burt County geographically, but they are comparable because they face the same structural conditions, being a small population center with exposure to a metro area’s pull on housing.

Northeast Region (6 Regions, One Nebraska). The “Northeast Region” is one of six multi-county planning regions established under 6 Regions, One Nebraska, a state initiative launched in 2024 by the Governor’s Office. The initiative divides Nebraska along its six community college districts. Burt County sits in the Northeast Community College region.

Together, these two comparisons answer different questions. How does Burt County look compared to relative counties that look like it? (RUCC 8) And how is Burt County doing relative to the counties around it? (Northeast Region).

Total Housing Units, 2014-2029

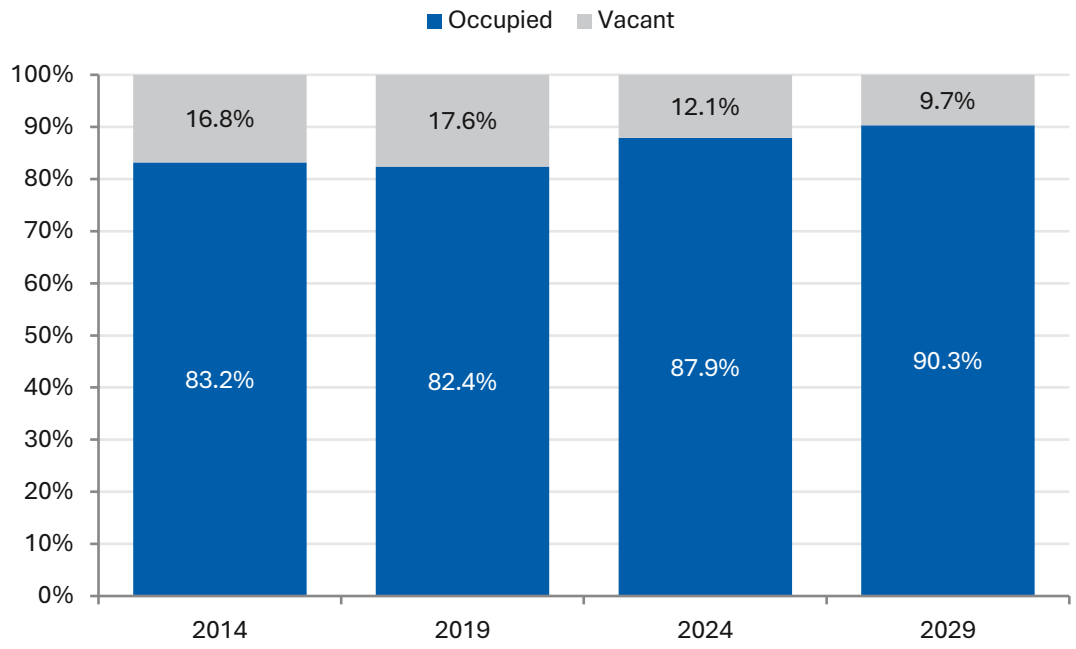
Housing units have declined even as the number of households has grown.



Total housing units fell from **3,465** in 2014 to **3,333** in 2024, and are projected to decline further to **3,262** by 2029 — even as the number of households grew over the same period (see Households, 2014-2024).

Occupied vs. Vacant Housing Units, 2014-2029

The vacancy rate has fallen sharply, signaling a tightening housing market.

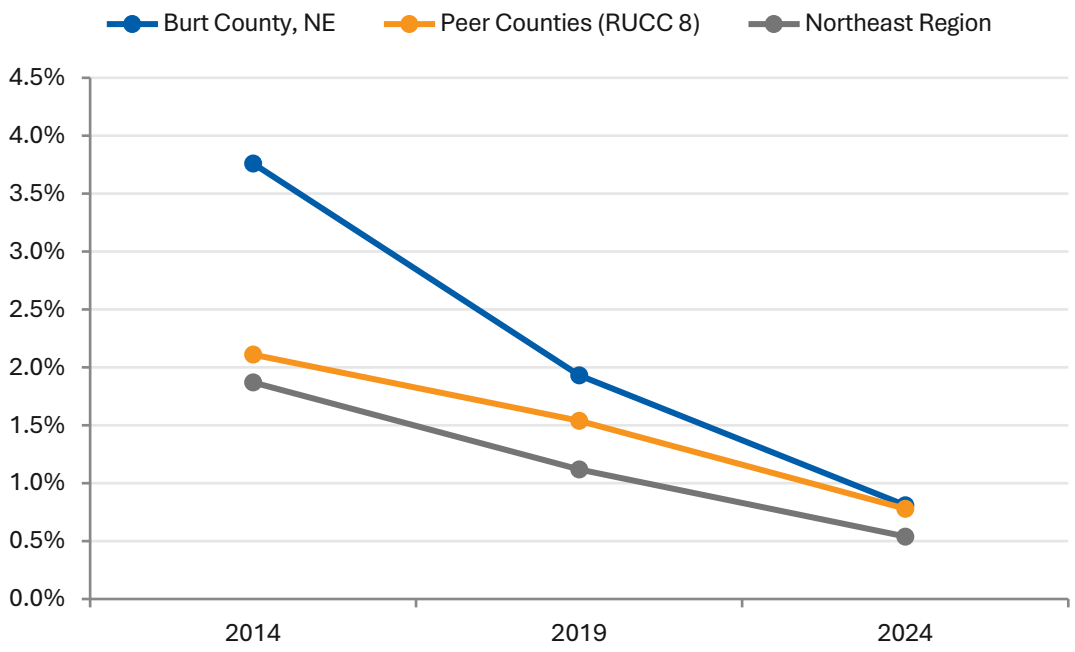


The vacancy rate fell from **16.8%** in 2012 to **12.1%** in 2022 (**404** vacant units out of **3,333**), and is projected to reach just **9.7%** by 2029 as the existing housing stock is increasingly absorbed.

Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates, Table DP04; Esri projections

Homeowner Vacancy Rate, 2014-2024

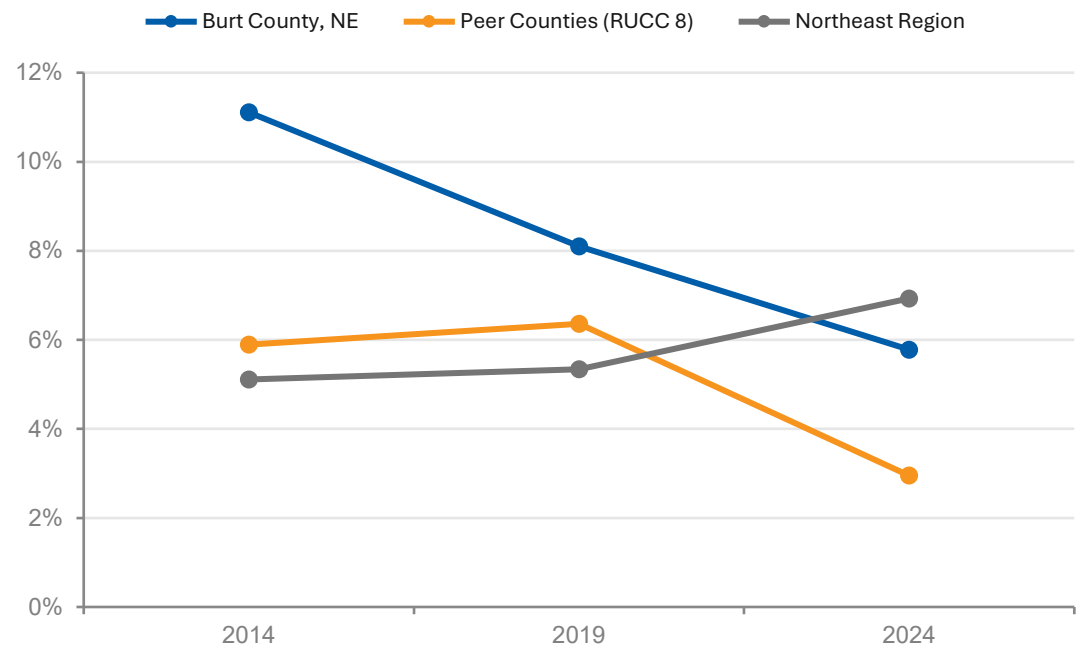
Homes for sale in Burt County are now about as scarce as in peer counties.



Burt County's homeowner vacancy rate fell from **3.8%** in 2014 to just **0.8%** in 2024 — converging with the RUCC 8 peer-county rate (**0.8%**) and now slightly above the Northeast region's (**0.5%**, the tightest of the three). Very few owner-occupied homes are sitting vacant anywhere in the area.

Rental Vacancy Rate, 2014-2024

Rental vacancy has fallen sharply, but remains above the peer-county rate.

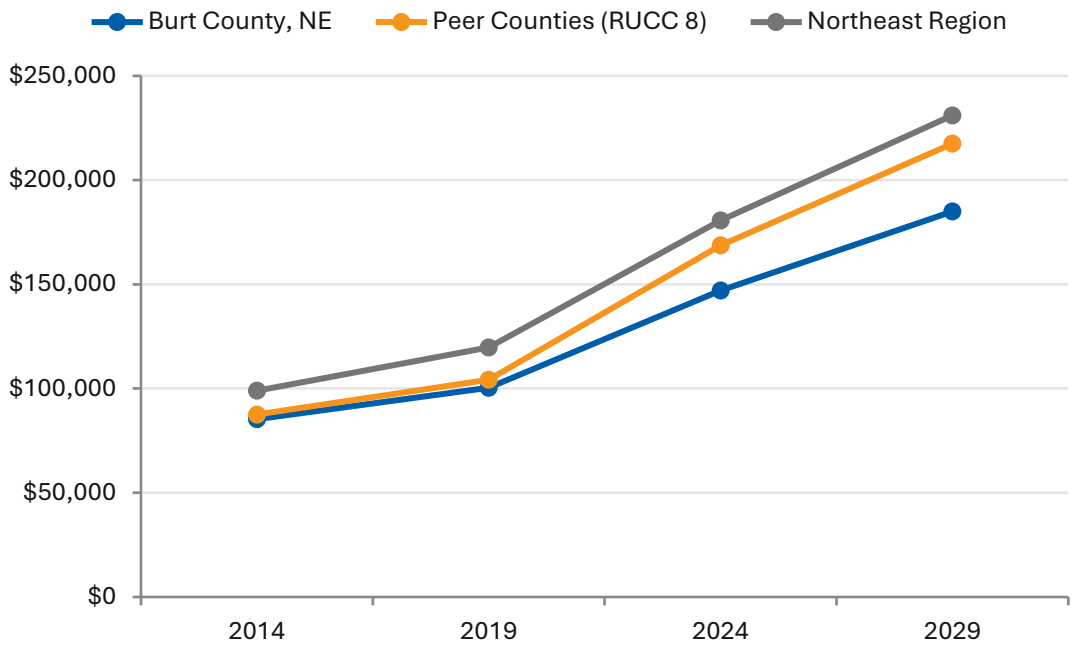


Rental vacancy fell from **11.1%** in 2014 to **5.8%** in 2024, well above the peer-county rate of **3.0%** but below the Northeast region's **6.9%** — suggesting Burt's rental market has tightened, but not as much as peer counties overall.

Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates, Table DP04. Peer counties = RUCC 8 (nonmetro, urban pop. under 5,000, metro-adjacent); Northeast Region = NPPD Region 6R.

Median Home Value, 2014-2029

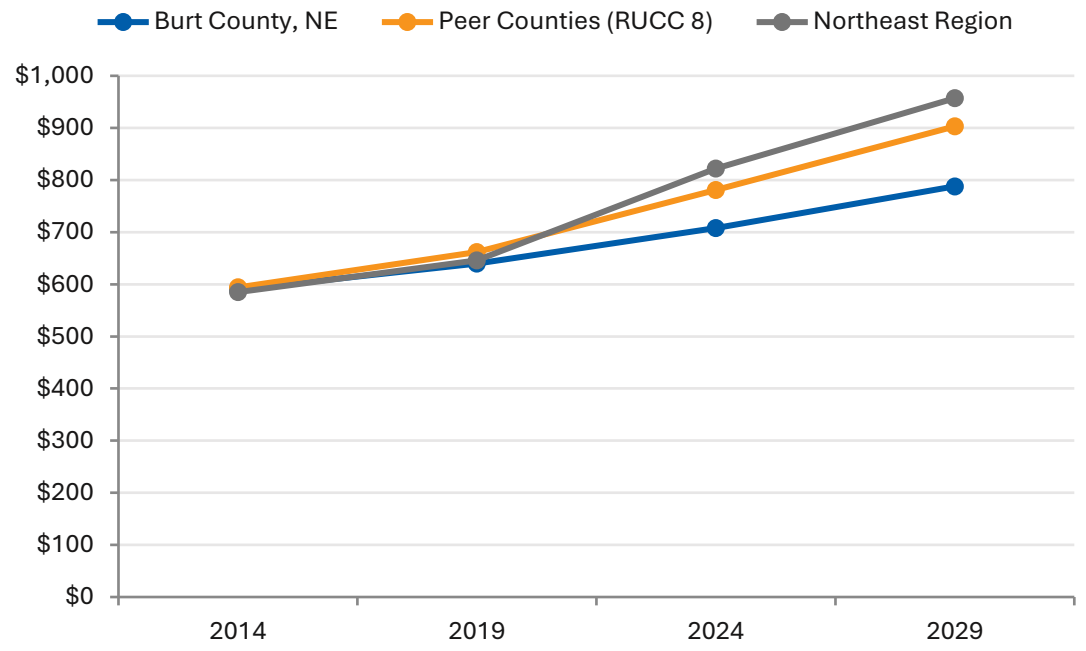
Home values are rising, but more slowly than in peer counties or the region.



Median home value in Burt County rose from **$85,300** in 2014 to **$147,000** in 2022, and is projected to reach **$184,940** by 2029. Peer counties (**$217,446** projected) and the Northeast region (**$231,020**) are both projected to pull further ahead.

Median Home Rent, 2014-2029

Rent has followed the same pattern, falling further behind since 2017.

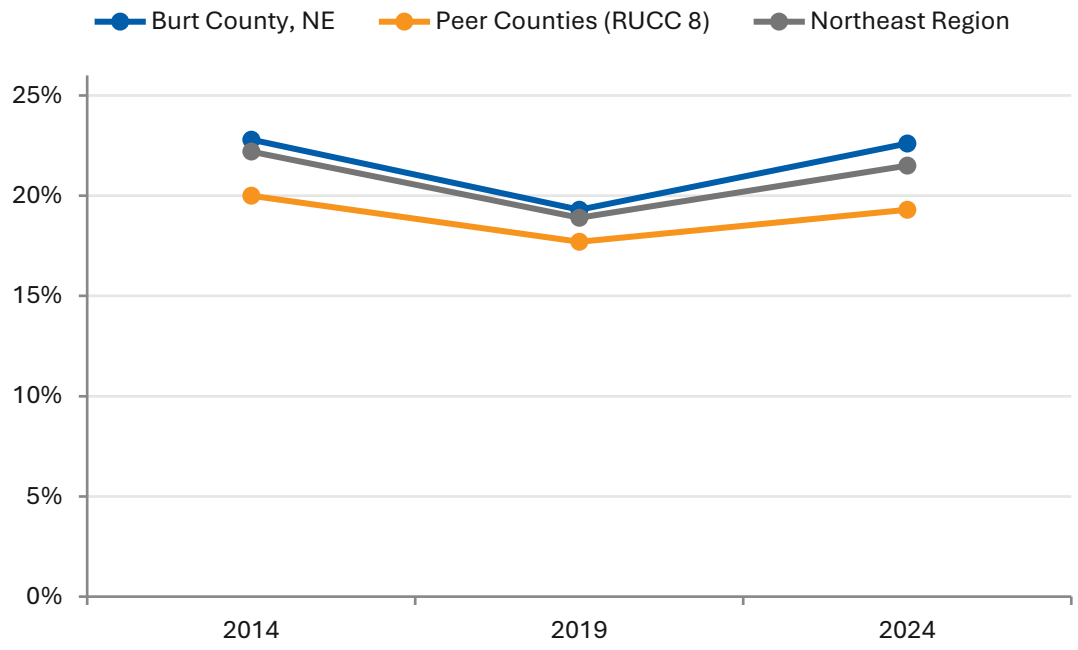


Median rent in Burt County tracked close to peer counties and the region through 2019, then fell behind: **$708** in 2024 vs. **$781** (peer counties) and **$822** (region). By 2029, Burt's projected rent (**$788**) remains below both comparison groups.

Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates, Table DP04; Esri projections. Peer counties = RUCC 8; Northeast Region = NPPD Region 6R.

Excessive Housing Costs (30%+ of Income), 2014-2024

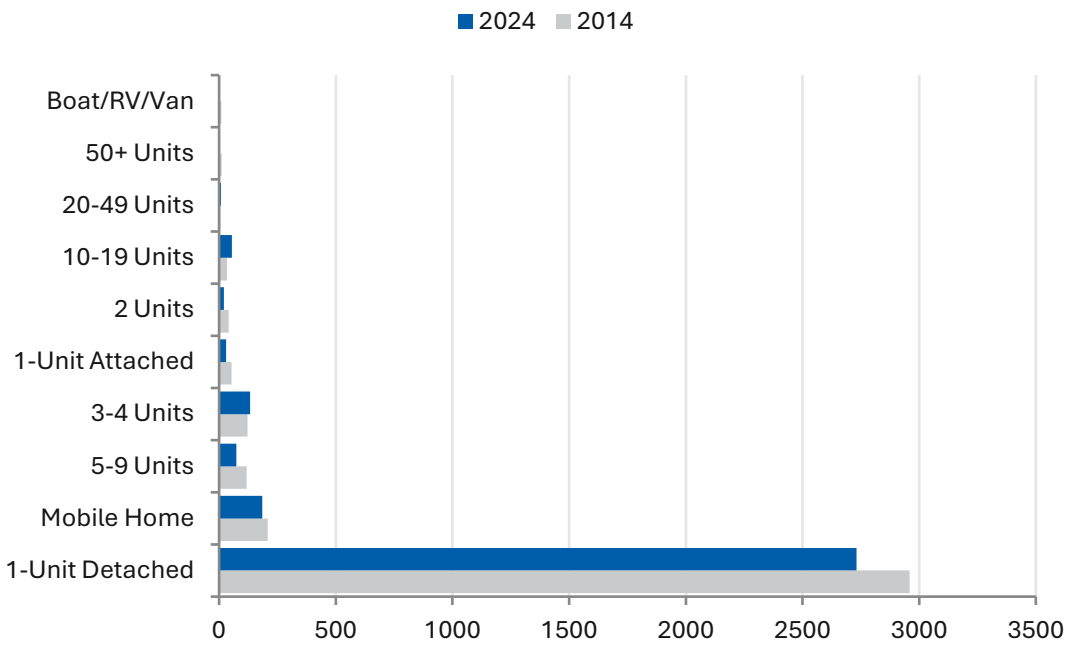
A larger share of Burt County households are cost-burdened than in peer counties or the region.



The share of cost-burdened households in Burt County dipped to **19.3%** in 2019 before rising back to **22.6%** in 2024 — higher than peer counties (**19.3%**) and the Northeast region (**21.5%**) in the most recent estimate.

Units in Structure, 2014 vs. 2024

The housing stock remains overwhelmingly single-family, and is shrinking across most structure types.

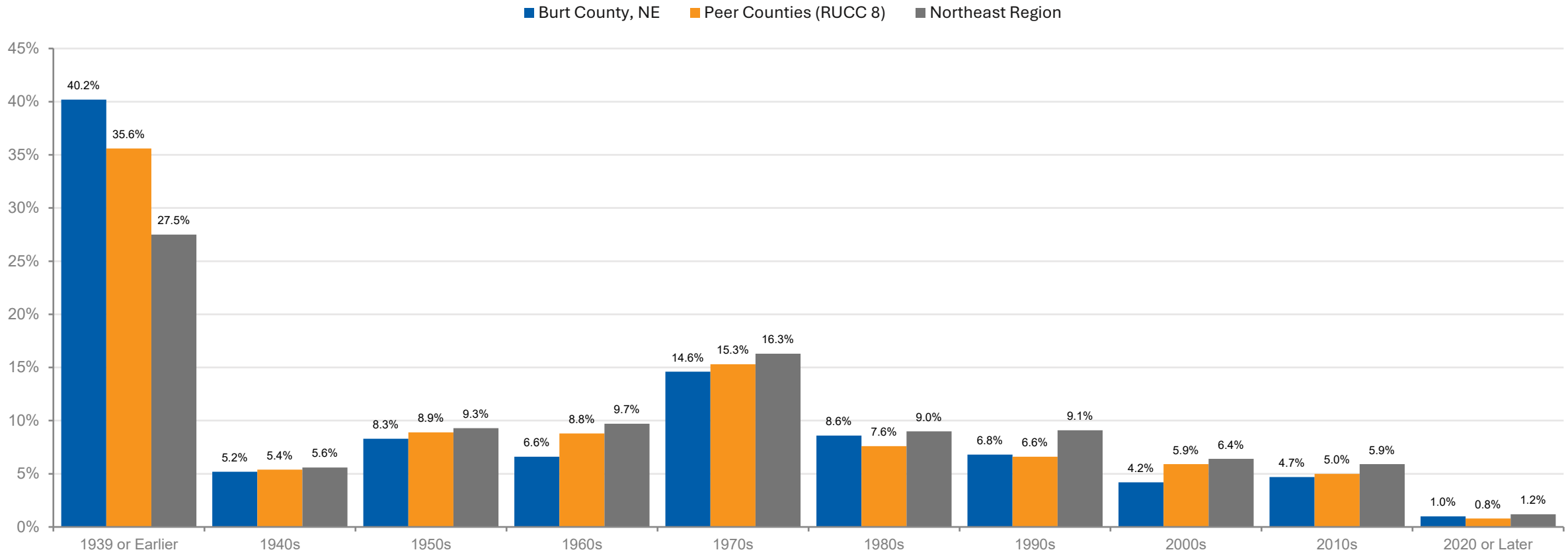


Single-family detached homes remain the dominant housing type (**2,731** units in 2024, about **82%** of the stock), though that count has declined since 2014, as have mobile homes and small multi-unit buildings. The 10-19 and 3-4 unit categories are the only ones that grew.

Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates, Table DP04. Peer counties = RUCC 8; Northeast Region = NPPD Region 6R.

Housing Building Age

Burt County's housing stock is markedly older than both peer counties and the wider Northeast region.



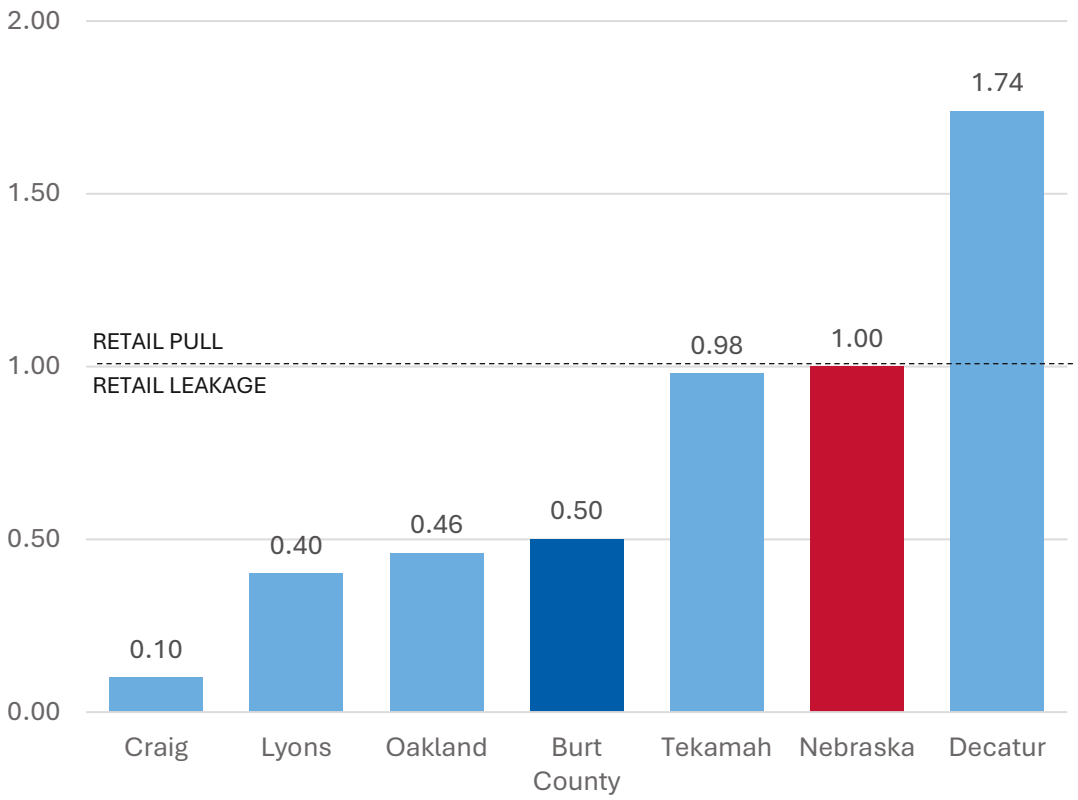
Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates, Table DP04. Peer counties = RUCC 8; Northeast Region = NPPD Region 6R.

Retail Performance

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

2025 Retail Sales Pull Factors

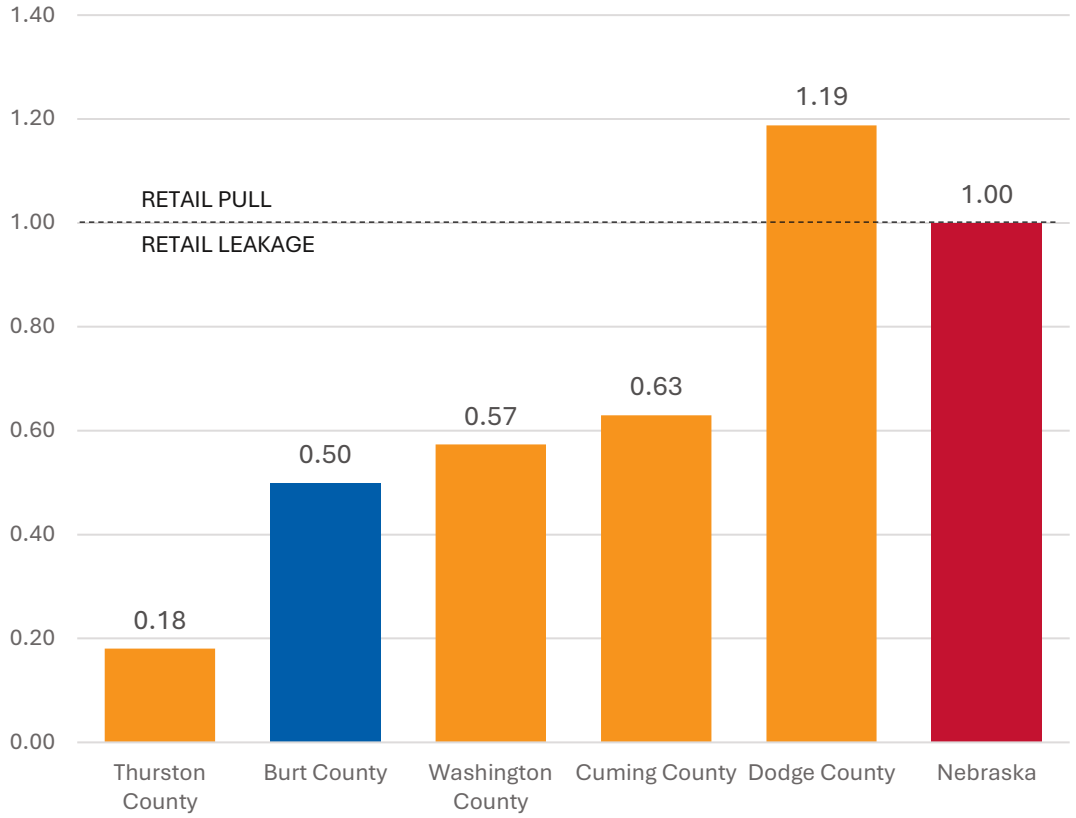
Decatur enjoys a retail pull of 1.74.



Burt County experiences net retail leakages. The 2025 pull factor of 0.50 indicates, that on a per capita basis, retail sales in Burt County are less than the state's average per capita sales.

2025 Retail Sales Pull Factors

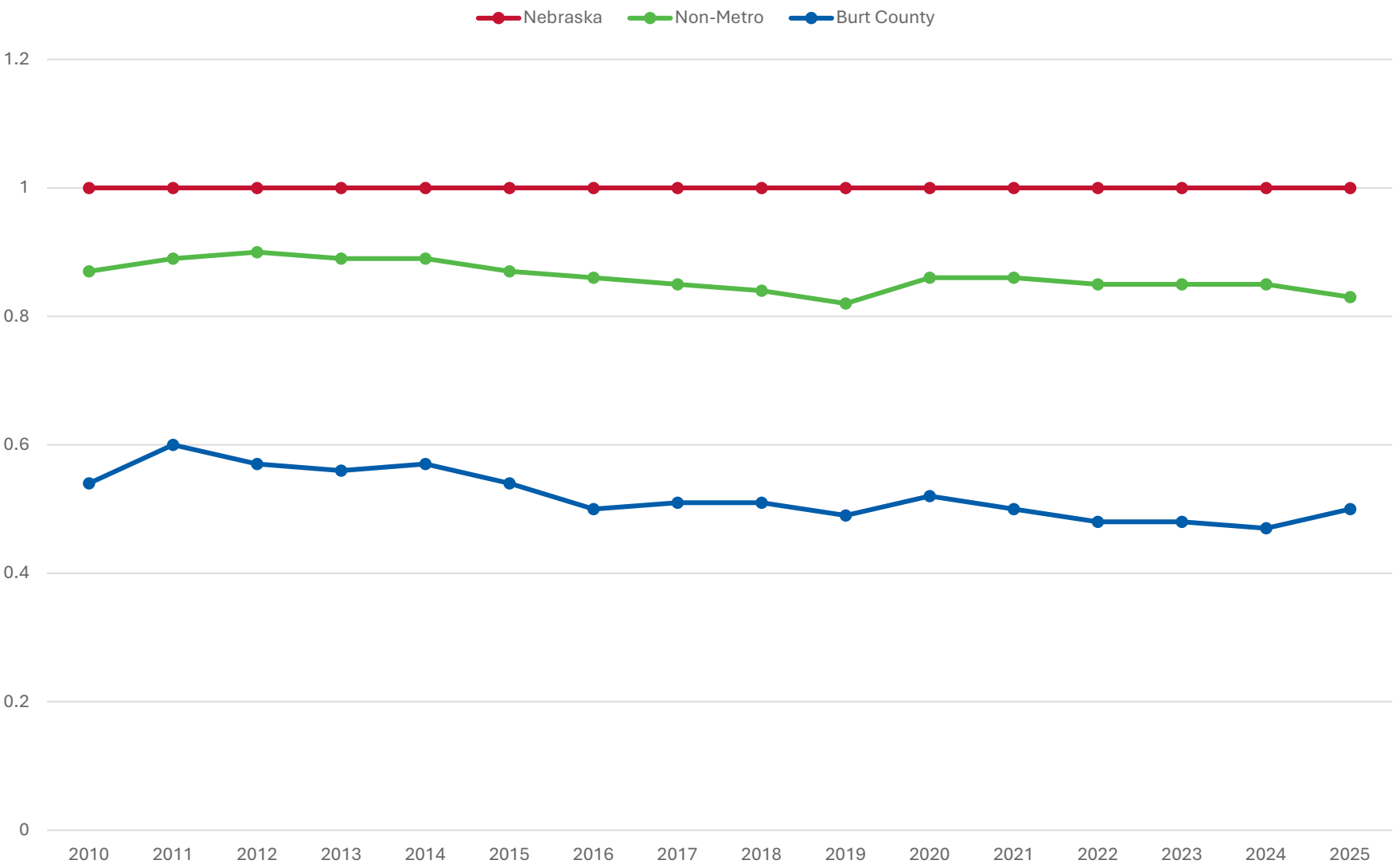
Burt County lags behind contiguous counties.



Burt County shows net retail leakages, as do all its contiguous counties except for Dodge County. Fremont likely serves as a retail destination in Dodge County, and the area's proximity to the Omaha metro area likely influences these numbers.

Source: U.S. Census Bureau, American Community Survey, 5 Year Estimates, Table DP05

2025 Retail Sales Pull Factors



From 2010 to 2025, Burt County's retail pull factor was consistently below Nebraska and non-metro Nebraska.