6 Regions One Nebraska Mid-Plains Region

Housing & Workforce Needs Assessment

January 2026

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Introduction

Introduction

Housing and workforce are foundational to building and maintaining strong communities and thriving local economies. They are deeply interconnected, each influencing the other in many ways. A community's ability to attract and retain workers depends heavily on the availability of affordable, appropriately sized, and high-quality housing. When housing costs are too high or options are limited, employers struggle to recruit and retain staff, workers are forced to commute farther or relocate, and fewer new families move to the area. Conversely, a strong workforce supports the local and regional economy, driving demand for housing, products, services, and entertainment. Understanding both housing and workforce needs helps communities align housing strategies with economic and workforce goals, ensuring both sectors support long-term growth, and new families can make their home in the Mid-Plains Region for decades to come.

The connection between housing and workforce is especially critical for Mid-Plains Region leaders. When the region first came together under 6 Regions One Nebraska in 2024, housing and workforce development were selected as priority areas for improvement by its leadership committee.

Priorities Identified by Mid-Plains Regional Leaders Through 6 Regions One Nebraska

Workforce

- Talent Loss
- Lack of Growth
- Lack of Opportunities
- Retention
- Shortage of Workers
- Lack of Diversity
- Childcare
- Competitive Wages
- Lack of Youth in Trades
- Job Choices
- Commute Times
- Workforce Motivation

Housing

- Lack of Affordable Homes
- Vacant Homes
- Cost of Construction
- Lack of Workforce Housing
- Senior and Starter Homes
- Code Enforcement
- Poor Housing Quality
- Lack of Infrastructure
- Local Contractor Availability
- Aging Housing
- Available Lots
- Limited Funding

About this Assessment

This Housing and Workforce Needs Assessment provides a comprehensive look at current housing and workforce data, gaps, and key findings across the Mid-Plains Region. By examining demographic trends, housing affordability, workforce data, and housing availability, this assessment helps community leaders, employers, developers, and residents identify gaps and determine future needs.

This Housing and Workforce Needs Assessment is one piece of the larger Mid-Plains Housing and Workforce Revitalization Plan to strengthen the Region's housing and workforce markets. The Revitalization Plan includes four main components: Needs Assessment, GIS Map and Dashboard, Action Plan and Toolkit, and Quality of Life Campaign. Data presentation and gap identification are the primary focuses of the Needs Assessment and GIS Map and Dashboard. Next steps and policy recommendations will be presented in the Action Plan and Toolkit and Quality of Life Campaign, to be developed in 2026.

It is important to remember that the data presented in this assessment is a snapshot in time. This information does not define what a community or the Mid-Plains Region will look like in the future.

With support from the strategies outlined in the Housing and Workforce Action Plan and Toolkit, as well as key partnerships and resource optimization, communities and counties can turn trends around through intentional goal-setting and innovative projects.

Regional Housing and Workforce Goals

The Mid-Plains Regional Leadership Committee developed six housing and workforce goals as part of the larger Housing and Workforce Revitalization Plan.

1. Increase the rate at which available housing units are growing in this Region to meet workforce needs.
2. Develop a clear baseline of local inventory to understand opportunities.
3. Increase awareness of best practices for developing housing.
4. Make housing development less burdensome for community leaders.
5. Attract local and regional developers and funding to multiple communities on coordinated projects.
6. Promote the wins for communities across the State and learn from each other.

Mid-Plains Housing & Workforce Revitalization Plan Components

- [x] Housing and Workforce Needs Assessment
- [x] GIS Map and Dashboard
- [ ] Housing and Workforce Action Plan and Toolkit
- [ ] Quality of Life Campaign

Housing and Workforce Action Plan and Toolkit and Quality of Life campaign estimated completion in September, 2026

Mid-Plains Region Study Area

The study area for this Housing and Workforce Needs Assessment includes all the communities and counties that make up the Mid-Plains Region of 6 Regions One Nebraska (Figure 1).

The Region consists of 18 counties and over 60 cities and villages. Due to the large geographic scale of the Mid-Plains Region, it would not be adequate to provide a needs assessment at the community or county level. Instead, the Region was broken into five Subregions (Figure 2) based on regional employment and mobility hubs and locations of Mid-Plains Community College campuses. The housing and workforce data provided in this assessment are aggregated and presented at the subregion level as much as possible. Analyzing data at this scale helps identify subregional concerns and opportunities while still promoting regional solutions for workforce housing in the future. Data at the county and community levels is available at the Mid-Plains GIS Map and Dashboard. The counties included for each Subregion are listed below.

North	Cherry, Hooker, Thomas
West	Arthur, Keith, Perkins
Central	McPherson, Logan, Lincoln
East	Custer, Blaine, Loup
South	Chase, Dundy, Hayes, Hitchcock, Frontier, Red Willow

To access the Mid-Plains GIS Map and Dashboard, visit:
bit.ly/Mid-PlainsGISdashboard

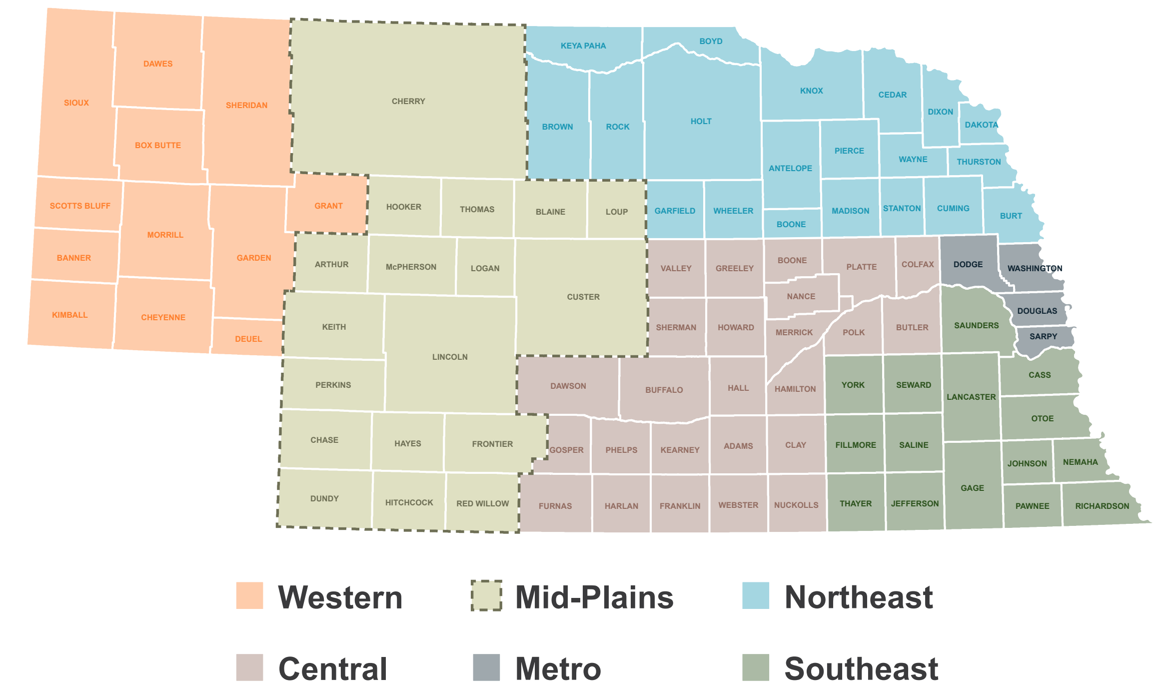


Figure 1: 6 Regions, One Nebraska and Mid-Plains Region Map

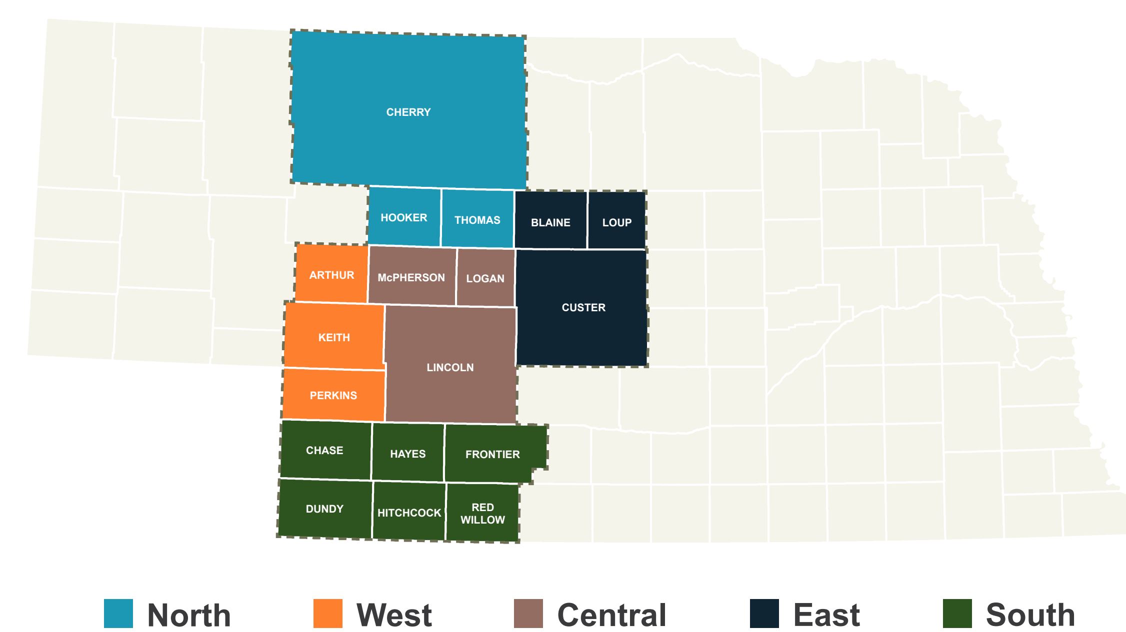


Figure 2: Mid-Plains Subregions Map

Assessment Data

This assessment draws on a range of data sources that help paint a clear picture of the Region's housing and workforce conditions. Primary sources include datasets from the Environmental Systems Research Institute (ESRI), the U.S. Census Bureau, the U.S. Department of Housing and Urban Development (HUD), and the Nebraska Department of Labor. These are supplemented with community-specific input from stakeholder group meetings and results from a community survey distributed to key leaders within each Subregion. By combining quantitative data with local qualitative knowledge, the assessment ensures that findings are as accurate as possible and reflective of the Region. Additional information about the data gathered from ESRI, the U.S. Census Bureau, HUD, and the Nebraska Department of Labor can be found below.

ESRI

ESRI is a nationally recognized provider of geographic information system (GIS) mapping software and population, household, and housing data. They provide annual estimates and five-year projections of demographic and housing data between the U.S. Decennial Census. These data sets are built by combining and modeling data from a wide range of trusted public and private sources. The primary sources include the U.S. Census Bureau, Bureau of Labor Statistics (BLS), Bureau of Economic Analysis, commercial data providers, the Internal Revenue Service, and the U.S. Postal Service.

ESRI is the primary data set used in this assessment because it provides a current picture of population, housing, and economic trends without waiting for the next Census or American Community Survey to be conducted. It can show changes at the community and regional level and makes it easier to compare one area to another. However, it is essential to remember that these numbers are estimates, not exact counts. Sometimes it may not precisely match local knowledge or records, and ESRI's data calculation methods are not fully shared with the public. Even so, ESRI's information was used because it provides the most up-to-date information and expands on trusted sources.

U.S. Census Bureau

The U.S. Census Bureau is one of the most essential sources for demographic, housing, and economic data. Every 10 years, the U.S. Census Bureau counts every person living in the country and collects basic information such as age, sex, and race. This decennial census provides the most complete snapshot of the population; however, because it occurs only every 10 years, it can quickly become outdated.

To help fill the gap between census years, the Census Bureau also conducts the American Community Survey (ACS). The ACS is sent to a sample of households each year and provides more detailed information on topics such as income, education, commuting, housing costs, and employment. Because the ACS is based on a smaller sample size, it provides estimates rather than exact counts. This smaller sample size means there are larger margins of error, especially in smaller communities. These margins of error can be somewhat reduced by using 5-year combined estimates rather than 1-year estimates. While the ACS is conducted annually, there is a delay (typically two years) in the data becoming publicly available. When ESRI data is unavailable, this assessment uses ACS 5-year estimates.

Housing and Urban Development (HUD)

HUD data provides an excellent source of housing information that may not be available from ESRI or the U.S. Census Bureau. HUD tracks information on housing affordability, income limits, rental assistance programs, and fair market rents. Many of these data sets are updated annually and are closely tied to federal programs. Sources for HUD data include the U.S. Census Bureau, program records, the American Housing Survey, and other federal and State data. One limitation of HUD data is that some information is available only at larger geographic levels, such as counties and metropolitan areas, rather than at smaller community levels.

Nebraska Department of Labor

Much of the workforce data included in this assessment comes from the Nebraska Department of Labor. This state agency is responsible for supporting Nebraska's workforce, employers, and labor market. Their Labor Market and Information section collects, analyzes, and publishes data on employment trends, wages, and economic indicators to help guide workforce and policy decisions. Due to confidentiality requirements, most of their data is not available at the community level, and some data is not available at the county level. However, much of the data is available at the Economic Development Region level (map below), which is somewhat similar to the regions outlined in 6 Regions One Nebraska.

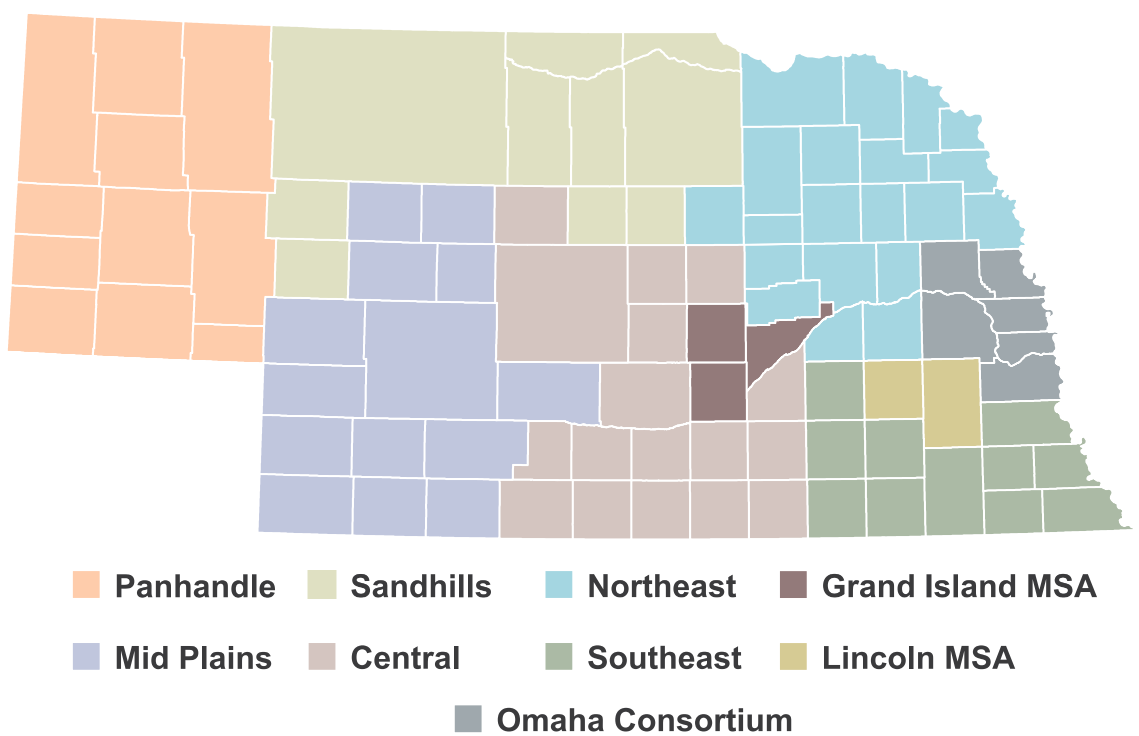


Figure 3: Nebraska Economic Development Region Map

Housing Assessment

Housing Assessment

This portion of the Housing and Workforce Needs Assessment examines housing indicators at the subregional level. It includes population information, existing housing data, housing affordability, analysis of local plans and studies, and future housing projections. Housing was identified as a top priority for the Region and is one of the core building blocks of healthy, vibrant communities. Housing provides a snapshot of economic stability, supports the local workforce and economic development, and shapes community vitality.

For communities in the Mid-Plains Region, housing is a significant concern due to affordability, availability, aging population, aging housing stock, vacancies, and deteriorating conditions. Many communities feel that the demand for housing is high, but there are not enough available homes, or types of homes to match local demand. At the 2025 Mid-Plains Region Annual Meeting, 38% of attendees, which included stakeholders and community leaders, rated the current housing situation in their community as poor (significant housing shortage, barriers to affordability, declining conditions), 59% as moderate (shortages in specific home types, some affordability issues, manageable repairs), 3% as good (adequate affordability and availability, well-maintained homes), and no one rated it as great (broad affordability and availability). Attendees were also asked to rate their level of concern with the following housing issues (1=No Concern, 5=Very Concerned). Below are the housing issues and the average score they received.

Level of Local Concern with Housing Issues (on a Scale of 1 to 5)

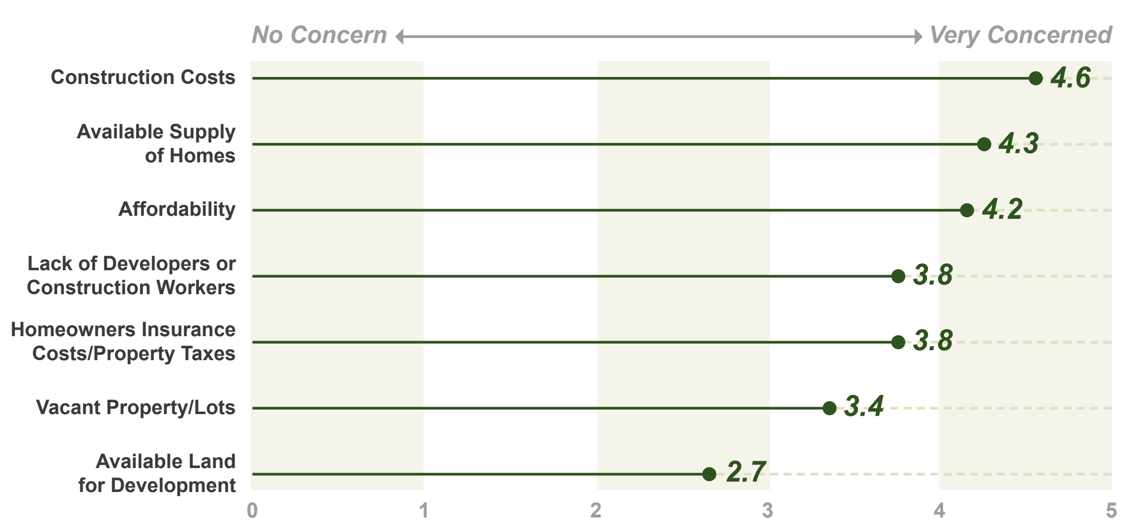


Figure 4: Level of Local Concern with Housing Issues in the Mid-Plains Region

Source: Attendee Survey, 2025 Mid-Plains Annual Meeting

Population

This section of the assessment examines population and age trends that impact the local housing market in the Mid-Plains Region. Historical population growth and decline explain many housing market indicators, while population and age structure trends can help to determine future housing needs.

Mid-Plains Region Takeaway

Population has been declining for several decades and is projected to continue to decline slightly into 2030, unless regional action reverses that trend.

Population Over Time

The graphs below show the population for each Subregion since 1950, along with projected populations for 2030. Even if the population is stable, the number of people per household is shrinking across the U.S., creating a demand for more housing units. If the population declines, development of newly constructed homes may not be sustainable. Instead, the focus may turn towards improving the existing housing stock and replacing aging units. If the population is projected for positive growth, there may be more of a demand for newly built starter homes, rentals, or multi-family units. Communities should focus on housing types that meet the needs of their specific population and age-cohort breakdowns.

Mid-Plains Region Projected Population without Action

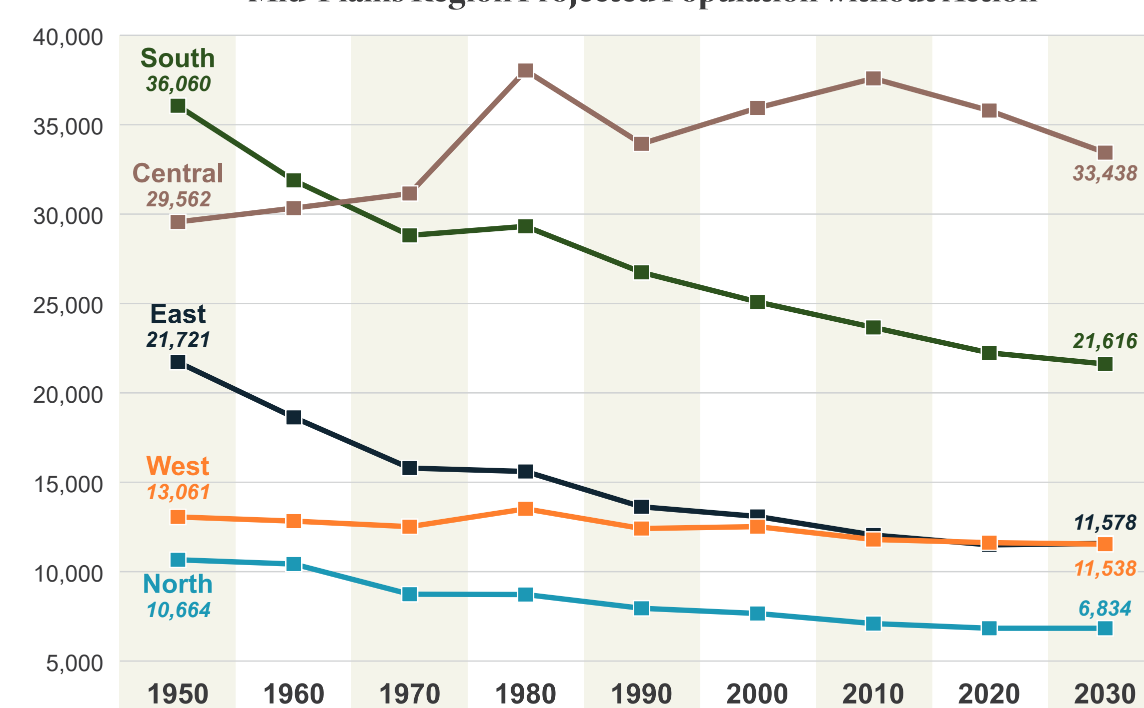


Figure 5: Mid-Plains Region Projected Population Without Action - All Subregions

Source: U.S. Census – 1950 to 2020, ESRI – 2025 & 2030

Age Cohort

The accompanying graphs show distribution of population by age and sex. An aging population (wider near the top of the chart) may indicate a future need for accessible, single-level homes and senior housing options. A younger population (wider at the base of the chart) may indicate a future need for affordable rentals, family housing, and housing near schools and childcare. Age cohorts can also affect the workforce. If a community wants to attract or retain employers, understanding those desirable employer age groups will help to ensure adequate housing is available for them.

Mid-Plains Region Takeaway

A large share of the Region's population is aged 60 to 75. There is also a large share of the population aged 19 or younger.

Future housing types should be expanded to meet the needs of aging populations and young families.

Mid-Plains Region Population Distributions by Age and Sex

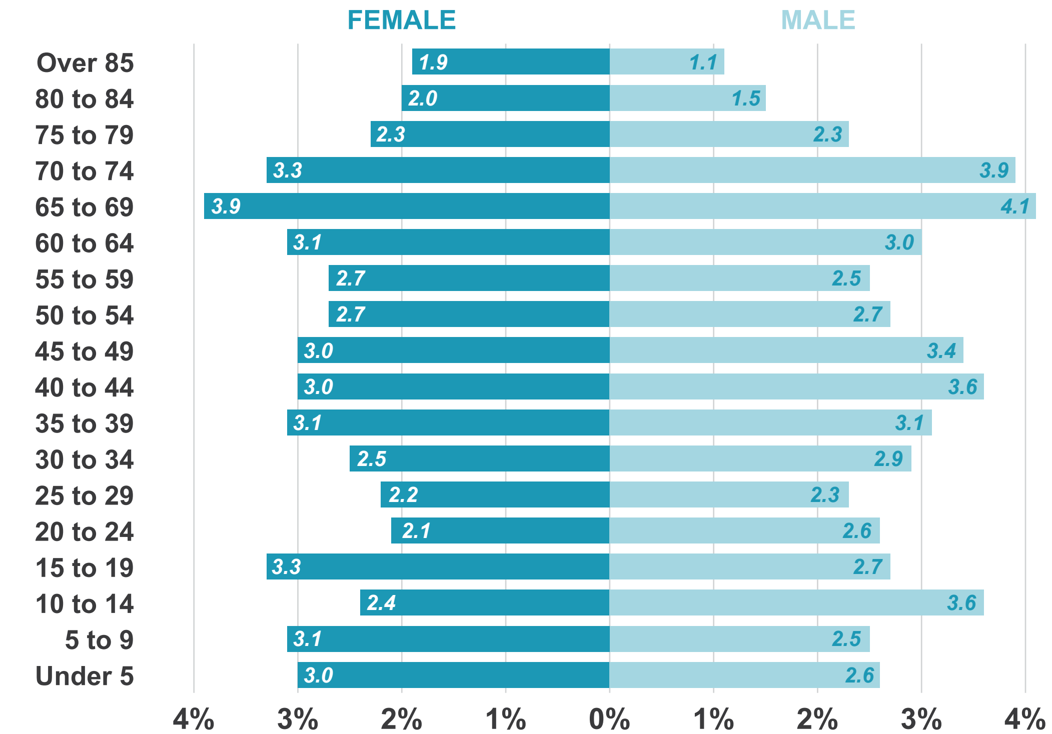


Figure 6: North Subregion Population Distribution by Age and Sex *Source: ESRI, 2025*

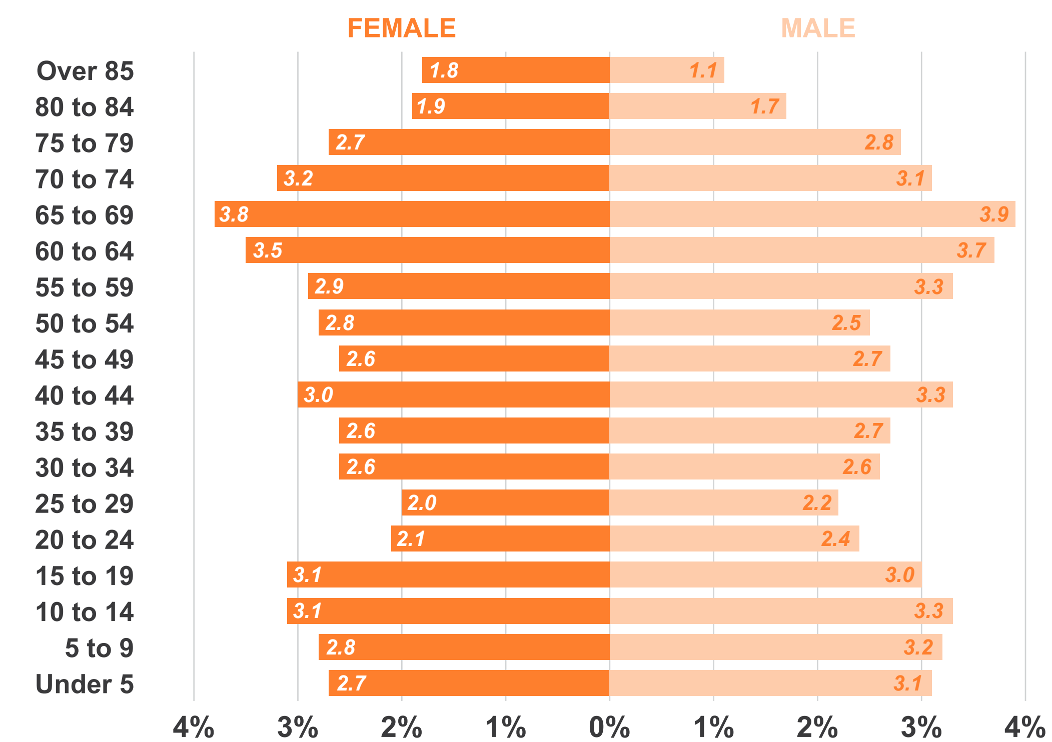


Figure 7: West Subregion Population Distribution by Age and Sex *Source: ESRI, 2025*

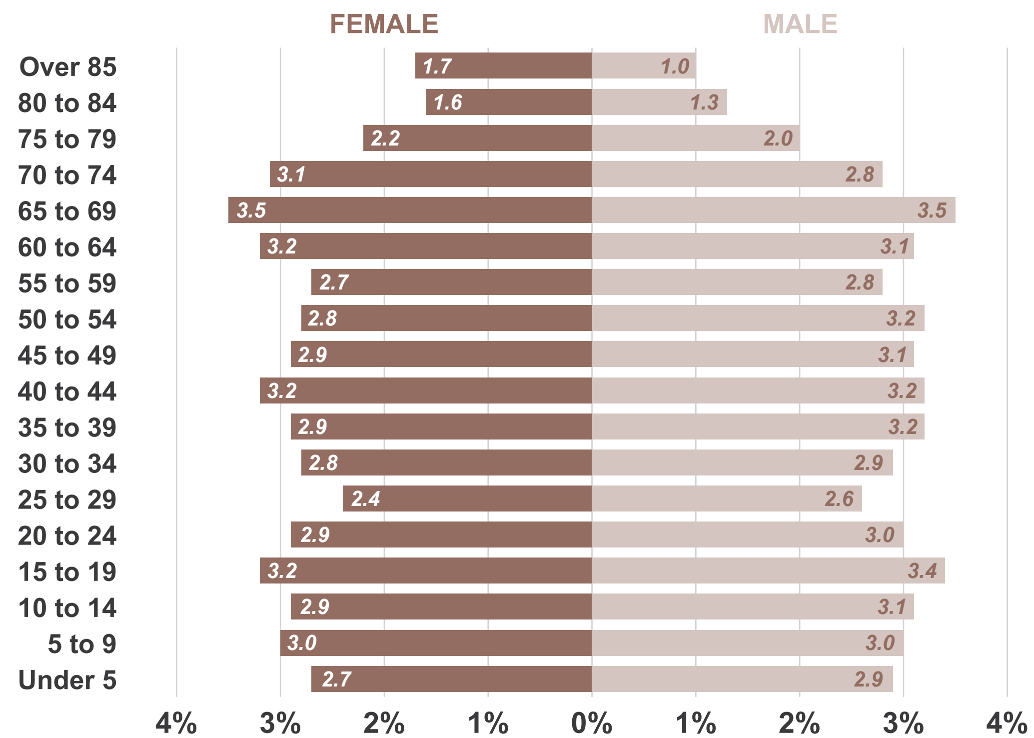


Figure 8: Central Subregion Population Distribution by Age and Sex *Source: ESRI, 2025*

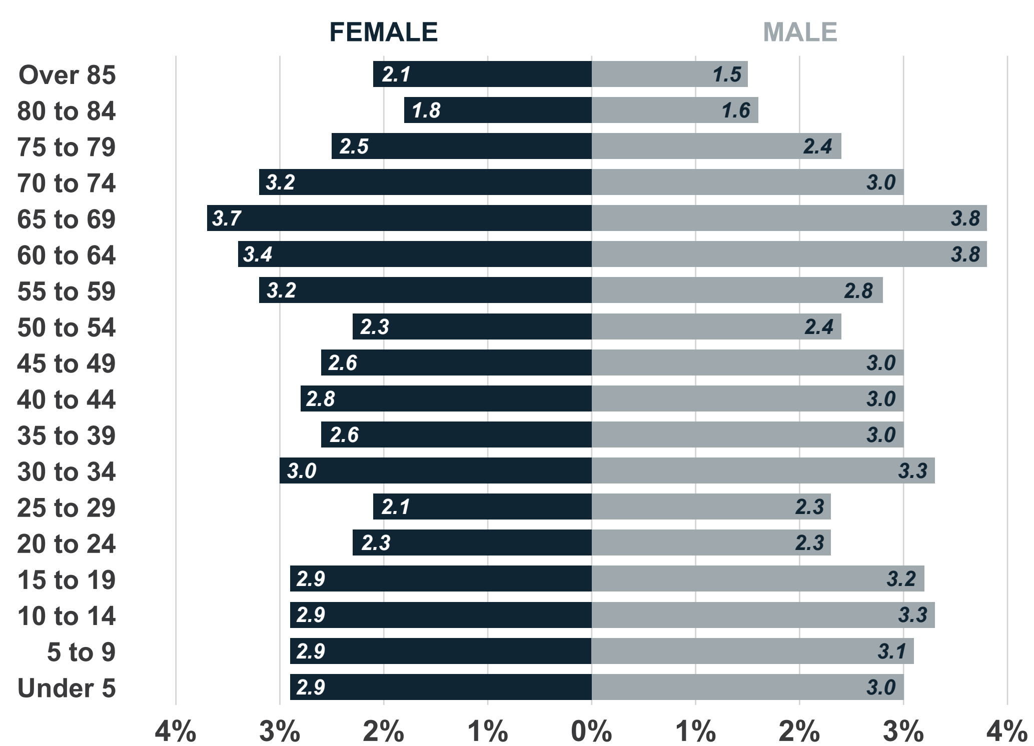


Figure 9: East Subregion Population Distribution by Age and Sex *Source: ESRI, 2025*

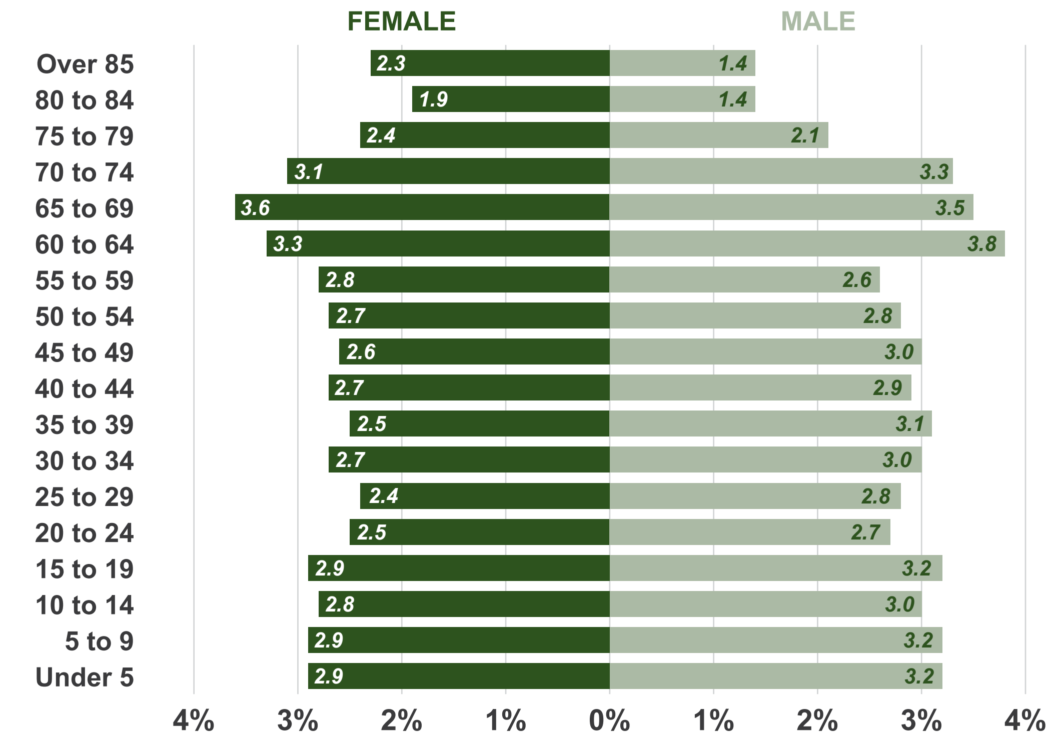


Figure 10: South Subregion Population Distribution by Age and Sex *Source: ESRI, 2025*

Existing Housing Market

Understanding the current housing stock can highlight areas of strength and opportunities for future investment. This section of the housing assessment covers the breakdown of housing unit types, owner and renter percentages, vacancy rates, age of structure, home values, and substandard housing.

Housing Unit Types

The accompanying tables show the breakdown of various housing types (single-family, multi-family, other) for each of the five subregions. Having a good mix of housing types is important because it allows people to find a type that fits their needs and current situation. Different households have different space, price, and maintenance needs, and a healthy housing market offers a mix of options. Examining housing types helps identify potential gaps, such as too few multi-family (duplexes, triplexes, apartments, etc.) options for young workers and seniors.

There isn't a single, universal optimal percentage of single-family to multi-family housing, because the right mix depends on population size, local economy, land availability, and demographics. Most rural communities in the U.S. have 80-90% single-family housing and 10-20% multi-family housing. However, these percentages often limit the options for renters, seniors, and young professionals. The rate of multi-family housing typically increases in urban areas.

Mid-Plains Region Takeaway

Single-family housing types account for the largest share of homes, consistent with other rural areas. Increasing the number of housing types may improve affordability.

Housing Unit Types in the Mid-Plains Region

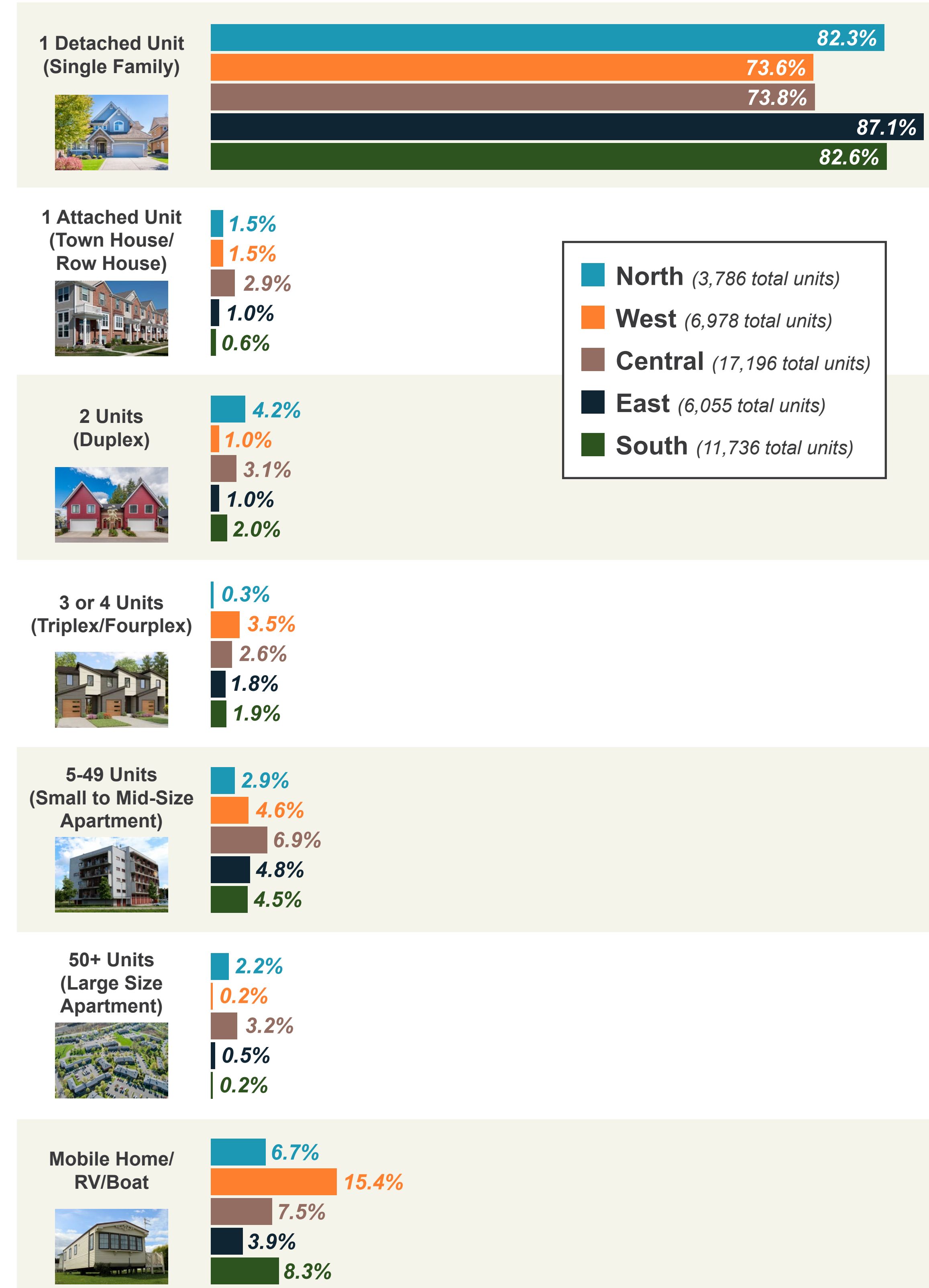


Figure 11: Mid-Plains Housing Unit Types - All Subregions

Source: ACS, 2019-2023

Owner – Renter Rates

Figure 12 shows the owner and renter breakdown for occupied housing units by Subregion. Too few rentals may signal a lack of affordable or flexible housing options needed for new workers and young families. Too many rentals may indicate less long-term stability and unaffordable owner-occupied housing. A typical healthy rate in the U.S. is 65%-70% owner-occupied and 30%-35% renter-occupied.

Rental options facilitate growth by providing turn-key living arrangements for newcomers or young professionals. They also offer an opportunity to save for the transition into homeownership. Rentals also allow seniors to live without the burden of property maintenance and upkeep.

Mid-Plains Region Takeaway

The owner-occupied rate for the Subregions ranges between 66% (North) and 75% (West). Some Subregions (West, East, South) may benefit from increasing rental options.

Home Owner-Renter Rates in the Mid-Plains Region

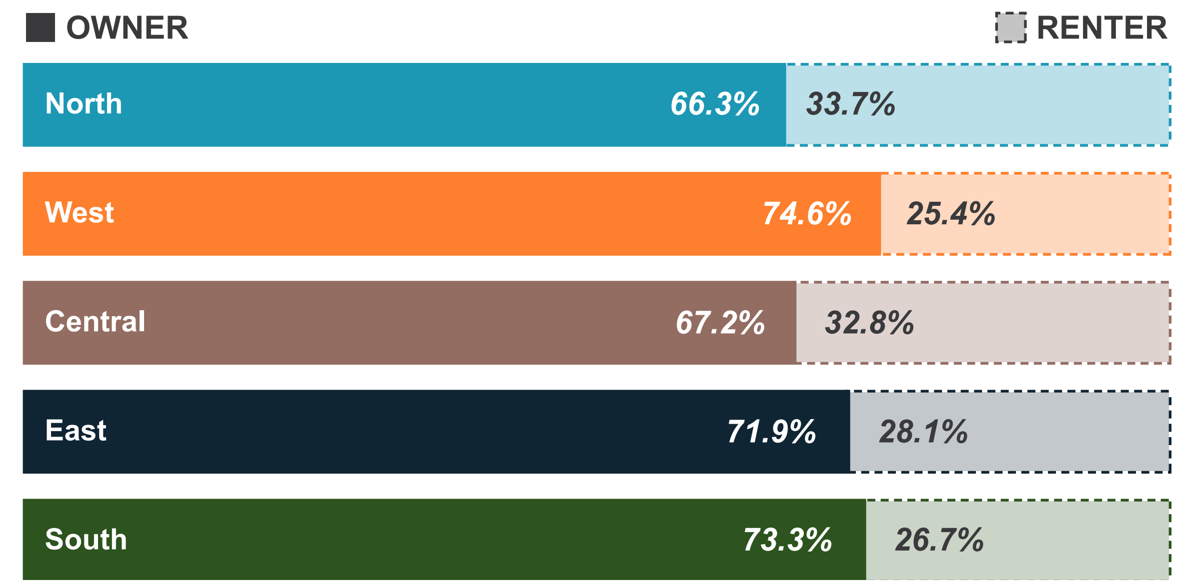


Figure 12: Mid-Plains Owner-Renter Rates by Subregions

Source: ESRI, 2025

Vacancy Rate

Figures 13-17 show occupied and vacant housing units by subregion. A high occupancy rate suggests a housing shortage, as homes are not available to move into. A high vacancy rate could indicate either an oversupply of units or housing that needs reinvestment, repairs, or repurposing. A vacancy rate between 5% and 10% is generally considered healthy.

However, not all vacancies are the same. Vacancies that are for sale or for rent may indicate a healthy turnover. Seasonal or recreational use vacancies are common near lakes, rivers, and other recreational areas. Non-livable vacancies should be kept to a minimum, as they can lead to other issues. The following percentages include all vacancy types and a breakdown of reasons for vacancy. The vacancy type of "Other" includes foreclosure, held in legal proceedings, preparing to rent/sell, held for storage, needs repairs/being renovated, abandoned or condemned, and the owner has been absent for an extended time.

As part of this assessment, all cities and villages in the Region were asked to identify and map known vacant homes and residential properties in their community. These identified vacant locations can be found on the Mid-Plains GIS Map and Dashboard.

Mid-Plains Region Takeaway

The vacancy rate is very high across the entire Mid-Plains Region. While some of the vacancies are attributed to seasonal homes, for-sale homes, and short-term rentals, the majority are non-livable vacancies.

Mid-Plains Region Home Vacancy Rates and Reasons for Vacancy

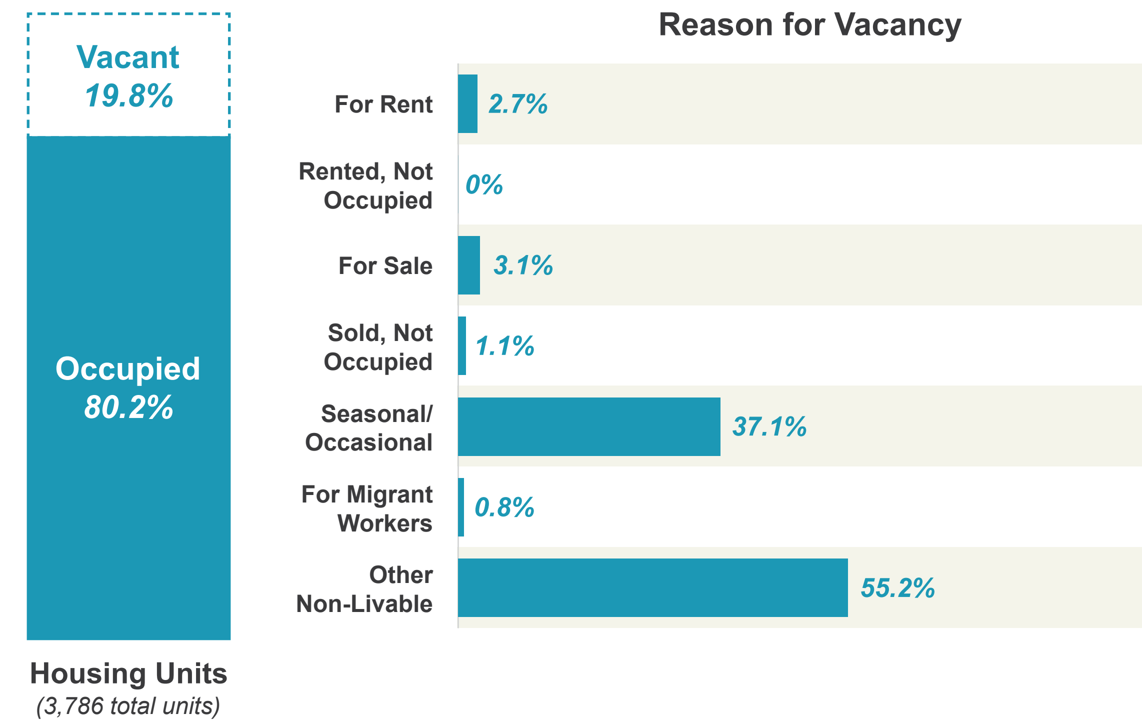


Figure 13: Mid-Plains Vacancy Rates - North Subregion Sources: ESRI, 2025, ACS, 2019-2023

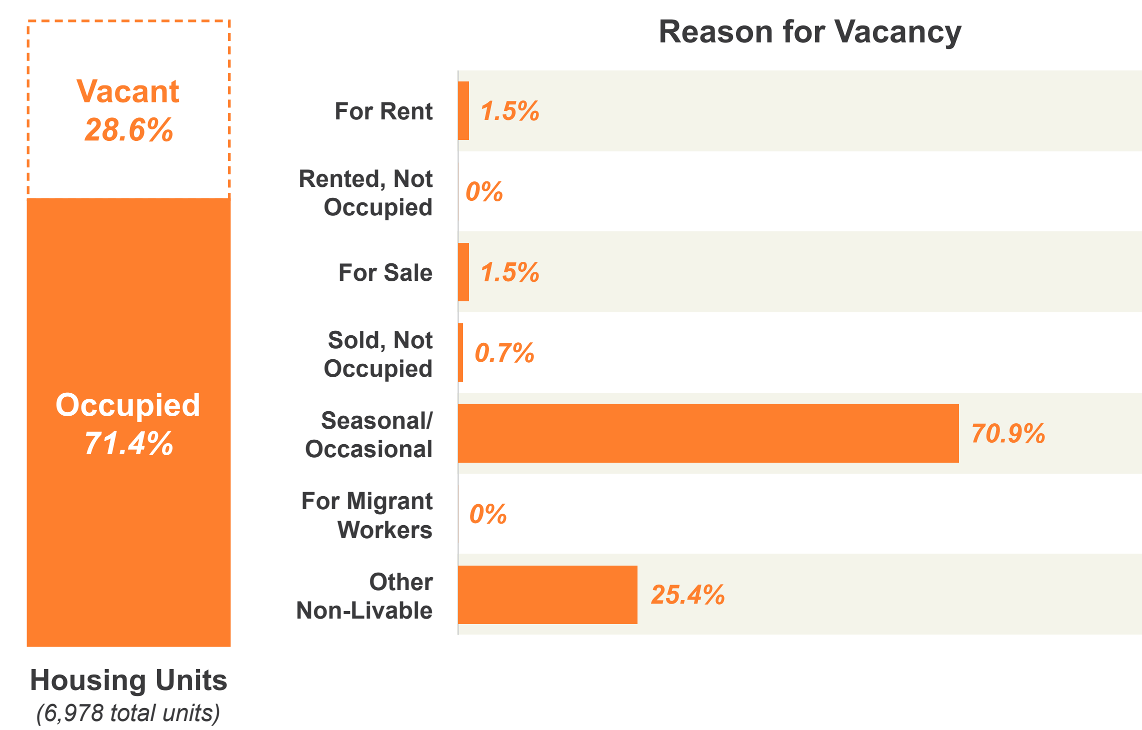


Figure 14: Mid-Plains Vacancy Rates - West Subregion Sources: ESRI, 2025, ACS, 2019-2023

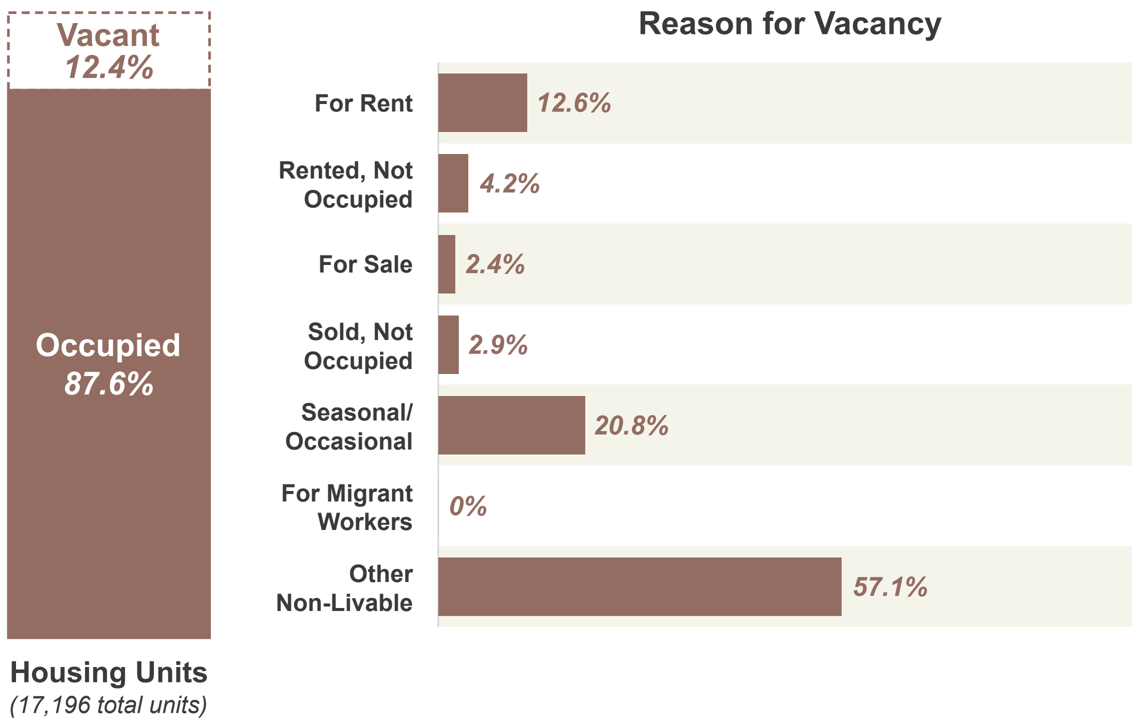


Figure 15: Mid-Plains Vacancy Rates - Central Subregion Sources: ESRI, 2025, ACS, 2019-2023

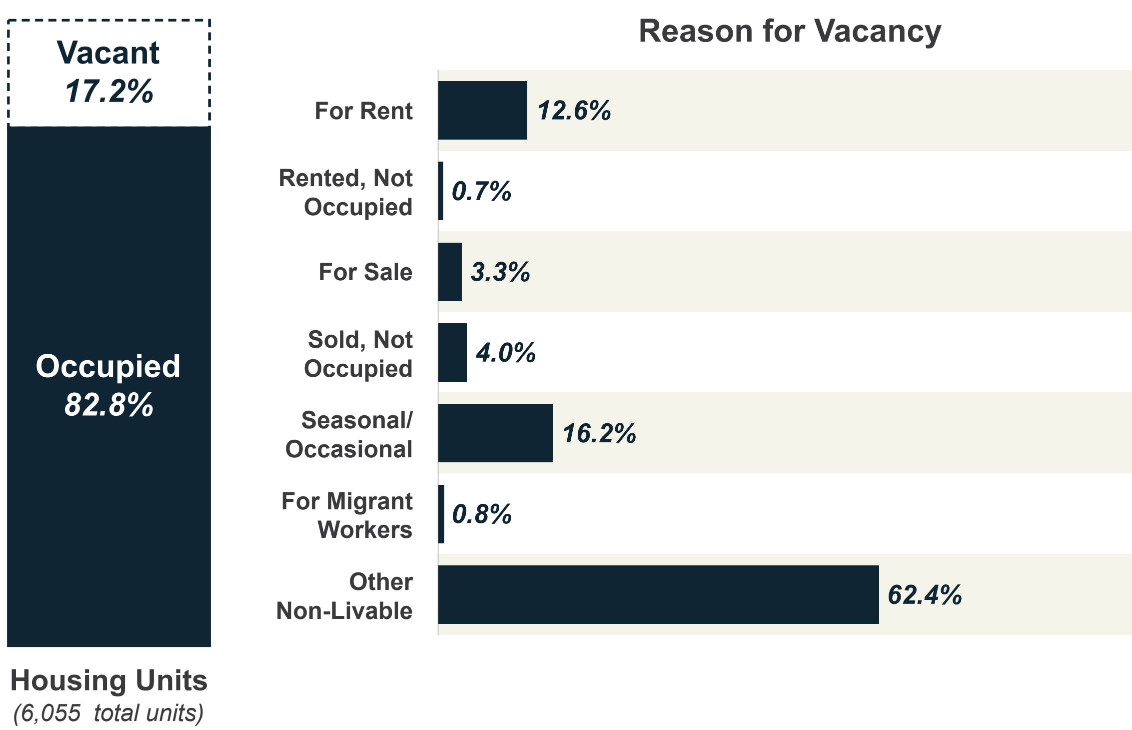


Figure 16: Mid-Plains Vacancy Rates - East Subregion Sources: ESRI, 2025, ACS, 2019-2023

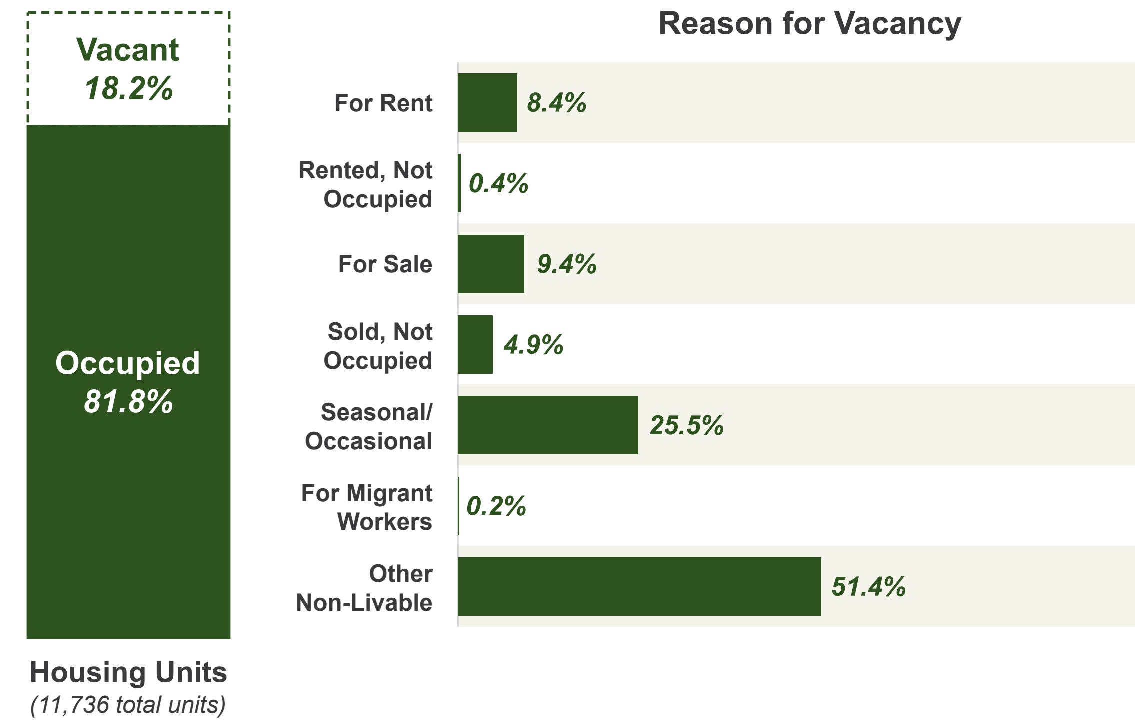


Figure 17: Mid-Plains Vacancy Rates - South Subregion Sources: ESRI, 2025, ACS, 2019-2023

Housing Age

The graphs to the right show the year each housing unit was first constructed, broken down by Subregion. A person's age cohort and lifestyle bring a unique set of needs, style preferences, and preferred amenities when selecting a home. Older homes often have more maintenance needs or may need to be rehabilitated or replaced. Homes built before the 1960s are more likely to have outdated plumbing, wiring, and insulation. Older homes are also not always a good fit for senior-age residents, who may have accessibility and mobility needs. Younger families and new workers often prefer modern homes with larger kitchens and attached garages.

Mid-Plains Region Takeaway

A large majority of homes were built before 1980, with a significant portion built before 1940. These homes may need to be updated, rehabilitated, or even replaced if they are vacant and in poor condition.

Total Housing in the Mid-Plains Region by Housing Age Range

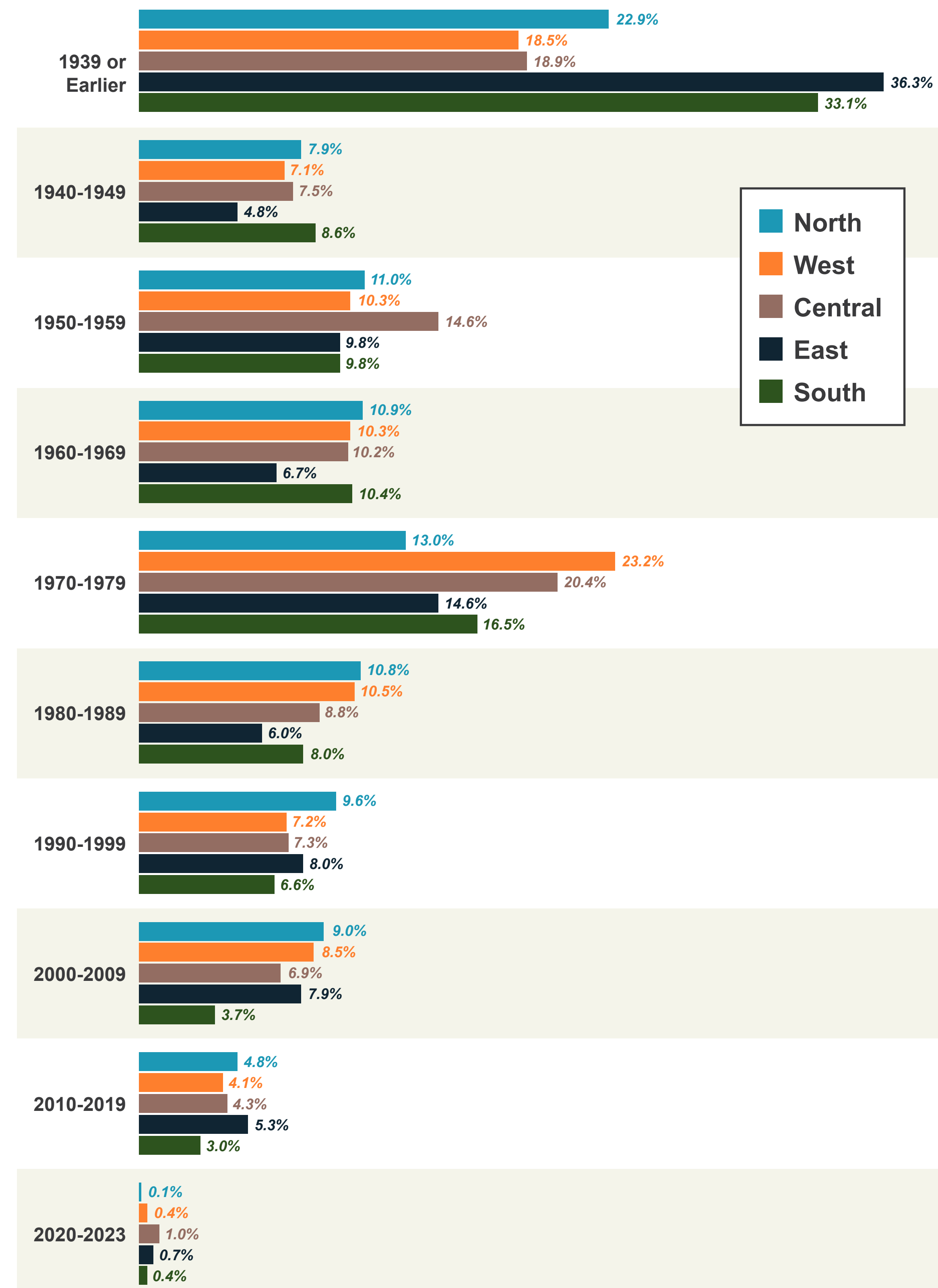


Figure 18: Mid-Plains Housing Age - All Subregions

Source: ACS, 2019-2023

Home Values

The graphs on this page show the range of home values by Subregion. Home values indicate whether a residence is affordable relative to local income data. If values are much higher than wages, fewer people can buy homes, which may limit homeownership opportunities and wealth creation. Alternatively, very low home values can make it challenging to justify new construction, as construction costs may exceed the home's market value. Overall, high-value areas may need policies to protect affordability, while low-value areas may need investment in the existing housing stock.

Mid-Plains Region Takeaway

The largest percentage of homes are valued between $200,000-$249,999 and $300,000-$399,999. The North Subregion has a higher rate of more affordable homes - $100,000-175,000 range, and the West Subregion has a higher overall percentage of homes priced between $300,000 and $750,000.

Mid-Plains Subregion Total Housing by Home Value Range

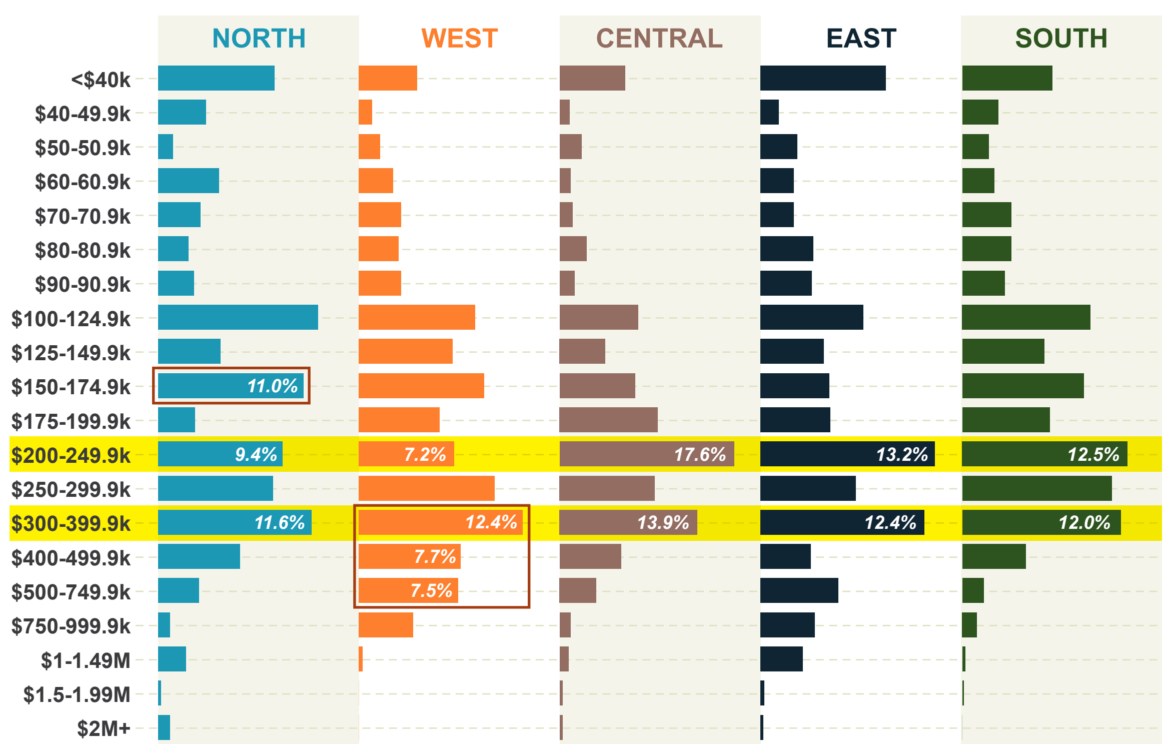


Figure 19: Mid-Plains Home Values - All Subregions

Total Housing in the Mid-Plains Region by Home Value Range

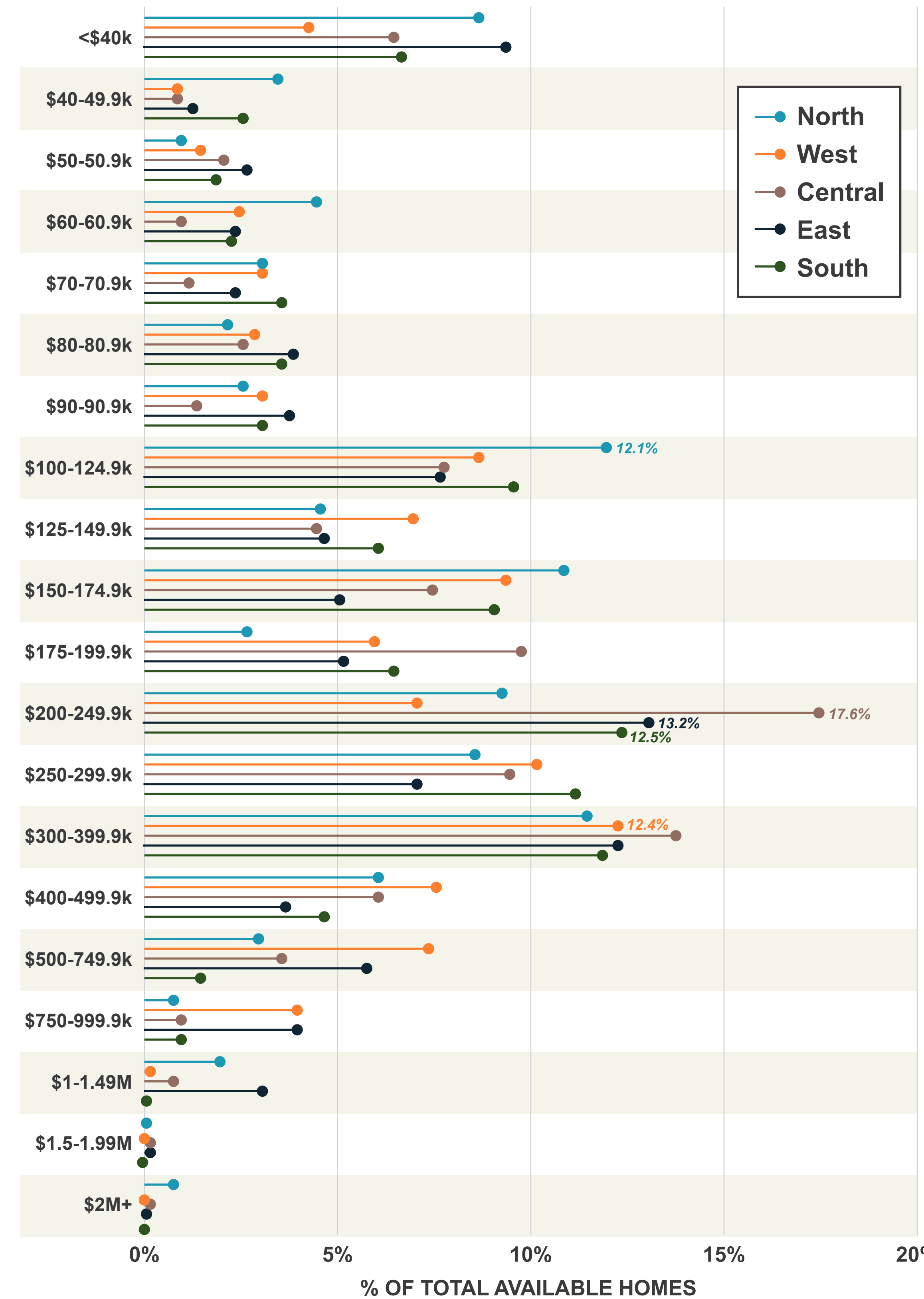


Figure 20: Mid-Plains Home Values As Percent of Total - All Subregions

Source: ESRI, 2025

Substandard Housing

Figure 21 shows the percentage of housing units having at least one of the following substandard conditions:

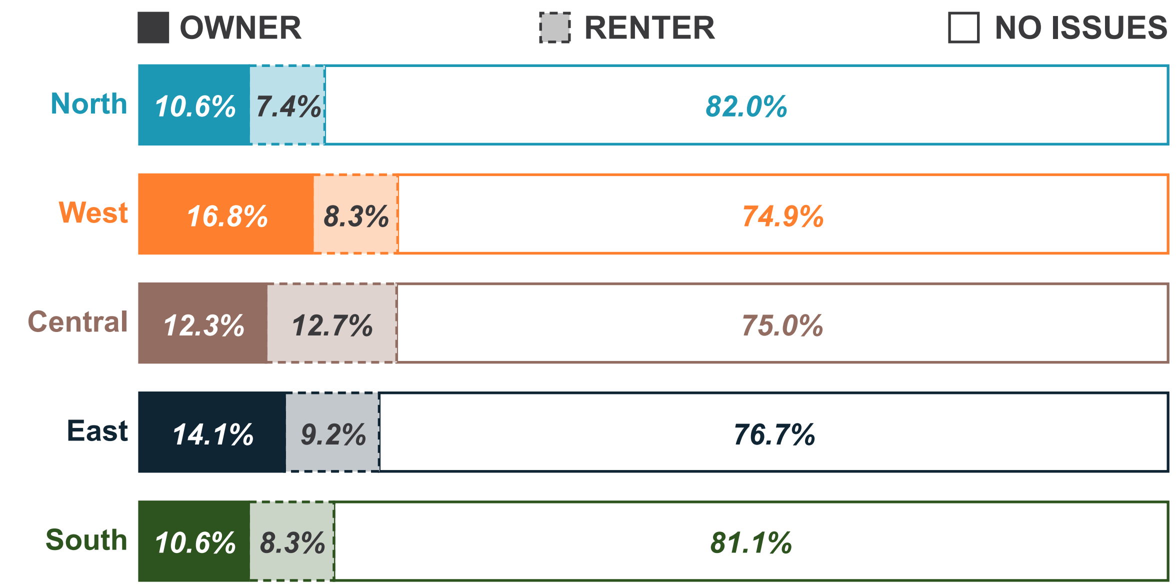
1. Lacking complete plumbing facilities
2. Lacking complete kitchen facilities
3. One or more occupants per room
4. Cost-burdened household.

Homes and occupants experiencing substandard housing conditions require rehabilitation or additional housing support.

Mid-Plains Region Takeaway

Across the Region, homes with substandard housing problems range from 18% (North) to 25% (West, Central). Housing support and rehabilitation should be focused on areas with the greatest substandard housing problems.

Substandard Housing Issues in the Mid-Plains Region



Source: HUD, 2021

Figure 21: Homes with Substandard Housing Conditions by Subregion

Housing Affordability

Affordability is one of the most important factors to examine because it indicates whether residents and workers can realistically afford to live in a community. A community can have plenty of housing units, but if prices or rents are higher than what local incomes can support, people will not want to live there. Affordable housing in close proximity to available jobs helps maintain a stable workforce and promotes economic and population growth. This portion of the housing assessment looks at household income, housing cost burden percentages, and ESRI's Housing Affordability Index.

Household Income

Examining household income ranges is essential to understanding the relationships among local earnings, housing affordability, and economic opportunity. Income data reveals whether residents can afford available housing and helps identify gaps in options for low-, moderate-, and higher-income households. It also shows how evenly economic opportunity is distributed across the community, highlighting potential gaps. Overall, analyzing household income helps communities plan for balanced growth that supports residents at all income levels.

Mid-Plains Region Takeaway

The income range with the highest percentage of households across the Region is $75,000 to $99,999. Assuming most households can afford a home twice their income without becoming cost burdened, an affordable home for a large percentage of households is between $150,000 and $200,000.

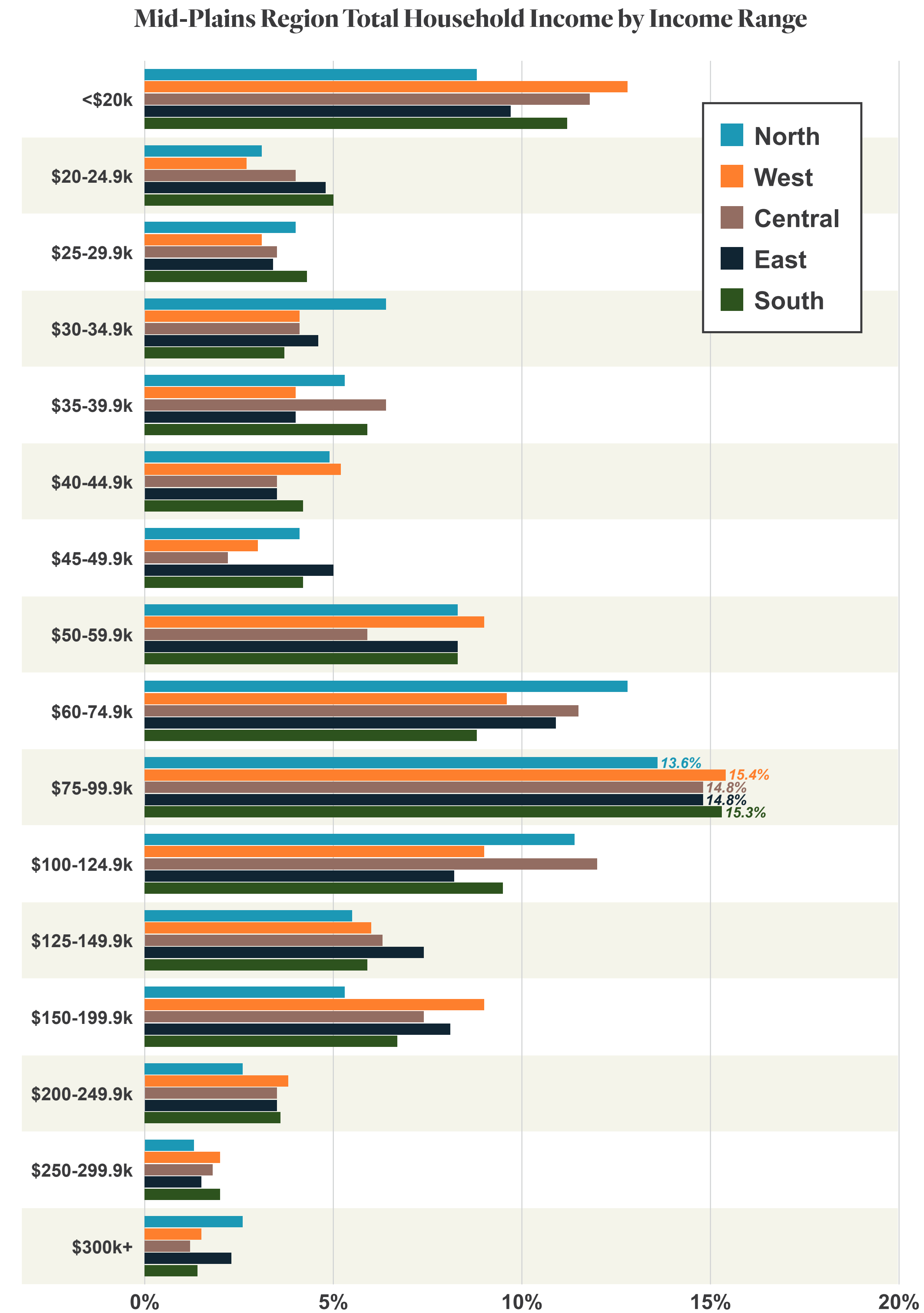


Figure 22: Household Income Ranges - All Subregions

Source: ESRI, 2025

Housing Cost Burden

The associated graphs show the percentage of renters and homeowners who pay 30% or more of their monthly income on housing costs. These cost-burdened households may struggle to pay for other essentials, such as food, childcare, or education. Cost burden is an indicator of housing affordability in an area. In rural areas, cost-burdened households may struggle with worker retention, as employees may leave if costs are too high relative to wages. According to the 2023 American Community Survey, 31% of households are cost-burdened

Mid-Plains Region Takeaway

The percentage of cost-burdened owner households ranges from 17% (North) to 24% (East, South). The rate of cost-burdened renter households ranges from 28% (North) to 43% (Central, South). With both high percentages for owners and renters, affordability is an issue across the Region.

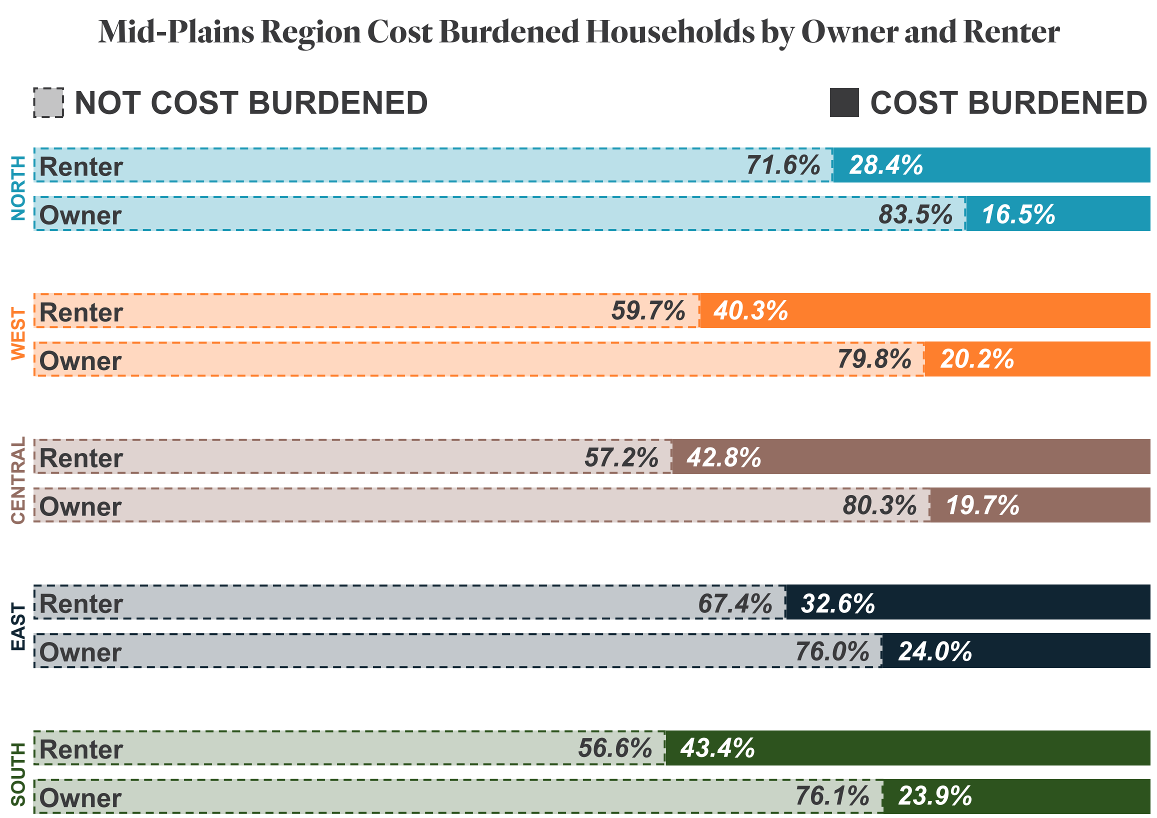


Figure 23: Mid-Plains Housing Cost Burden - All Subregions Source: ACS, 2019-2023

Housing Affordability Index

ESRI's Housing Affordability Index quantifies the ability of a typical resident to purchase an existing home in an area. A score of 100 is the baseline, where the median income is just enough to qualify for a mortgage on a home priced at the median home value without becoming "cost burdened". A score above 100 indicates more affordable conditions, while a score below 100 indicates less affordable conditions. Key inputs in the index include median household income, median home value, mortgage interest rate, tax rates, and debt-service constraints.

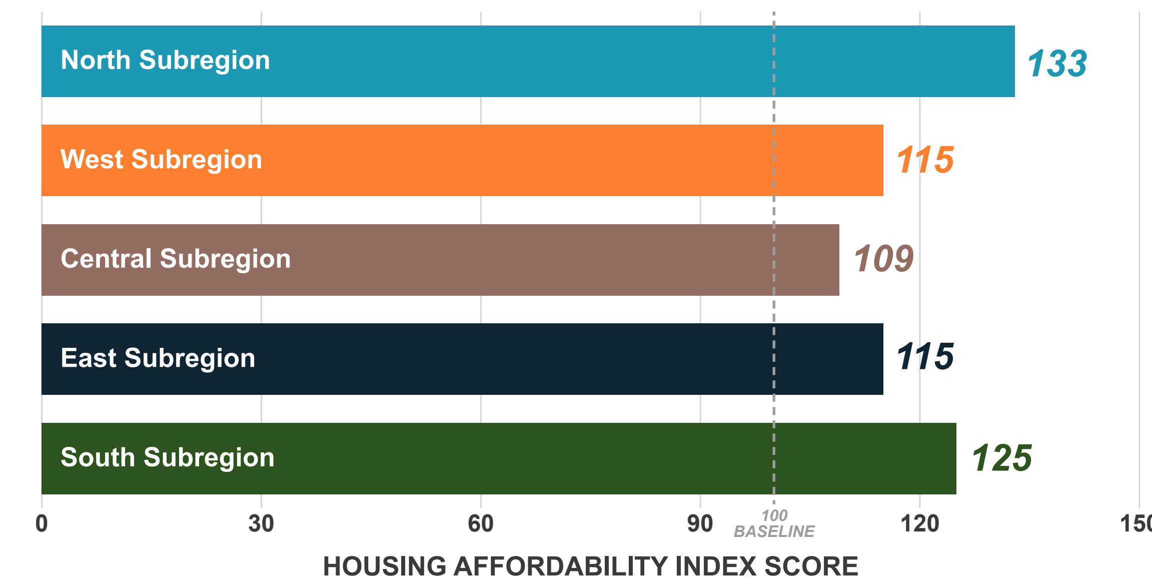


Figure 24: Mid-Plains Housing Affordability Index - All Subregions Source: ESRI, 2025

Mid-Plains Region Takeaway

When compared nationally, the Region has good affordability. However, affordability is an issue for residents, prospective renters, and prospective homeowners as identified by the percentage of cost-burdened households.

Local Plans and Studies

During the planning process, available housing-related plans and studies were collected from local communities and websites. These plans and studies included comprehensive plans, zoning regulations, subdivision regulations, housing studies, and municipal codes. Available copies of community-specific plans and studies can be viewed on the Mid-Plains GIS Map and Dashboard. Below is a breakdown of plans and studies by Subregion. Note that the numbers presented are based on plans and studies sent in by local communities and collected on websites. Actual numbers may be higher due to documents not being sent or available online. A review of the plans and studies will be performed as part of the Action Plan & Toolkit in order to determine potential policy change recommendations.

North Subregion Available Plans & Studies

	Communities	Counties
Comprehensive Plan	1 of 10	2 of 3
Zoning/Subdivision Regulation	2 of 10	3 of 3
Housing Study	0 of 10	0 of 3
Vacancy Registry	0 of 10	0 of 3
Nuisance Property Ordinance	1 of 10	0 of 3

Figure 25: Mid-Plains Available Plans and Studies - North Subregion

West Subregion Available Plans & Studies

	Communities	Counties
Comprehensive Plan	2 of 8	2 of 3
Zoning/Subdivision Regulation	2 of 8	2 of 3
Housing Study	7 of 8	2 of 3
Vacancy Registry	1 of 8	0 of 3
Nuisance Property Ordinance	2 of 8	0 of 3

Figure 26: Mid-Plains Available Plans and Studies - West Subregion

Central Subregion Available Plans & Studies	Communities	Counties
Comprehensive Plan	2 of 9	1 of 3
Zoning/Subdivision Regulation	4 of 9	1 of 3
Housing Study	1 of 9	1 of 3
Vacancy Registry	0 of 9	0 of 3
Nuisance Property Ordinance	4 of 9	0 of 3

Figure 27: Mid-Plains Available Plans and Studies - Central Subregion

East Subregion Available Plans & Studies	Communities	Counties
Comprehensive Plan	4 of 14	1 of 3
Zoning/Subdivision Regulation	3 of 14	2 of 3
Housing Study	10 of 14	1 of 3
Vacancy Registry	0 of 14	0 of 3
Nuisance Property Ordinance	2 of 14	0 of 3

Figure 28: Mid-Plains Available Plans and Studies - East Subregion

South Subregion Available Plans & Studies	Communities	Counties
Comprehensive Plan	8 of 21	5 of 6
Zoning/Subdivision Regulation	8 of 21	5 of 6
Housing Study	5 of 21	0 of 6
Vacancy Registry	1 of 21	0 of 6
Nuisance Property Ordinance	4 of 21	0 of 6

Figure 29: Mid-Plains Available Plans and Studies - South Subregion

Future Housing Market

This section examines anticipated future housing needs for each Subregion. There are two main pieces of information are provided that should be noted. The first is a housing-income and home-value gap analysis. The second is projected population and housing unit change for 2030 and 2035. By combining these two data sets, communities can better understand the types and amounts of new housing needed based on their projected growth trends over the next 10 years.

As mentioned at the beginning of this assessment, the data presented for 2030 and 2035 are projections. *These projections can change based on economic growth, housing investment, and employer growth.*

Income - Home Value Gap Analysis

The accompanying tables compare the number of owner-occupied households in each income category to the number of owner-occupied housing units in each corresponding value category. Where there are more owner-occupied housing units than households, a surplus exists. Where there are more households than housing units, a deficit exists. Categories of relatively high deficits should be prioritized for immediate development. This gap analysis assumes that most families can afford a home that costs twice their annual income.

Mid-Plains Region Takeaway

This data confirms an affordability issue in the Region.

-775

The Region has a large deficit (-775) of homes valued between $50,000 and $99,999.

-194

There is also a large deficit (-194) of homes valued between $150,000 and $149,000.

+455

There is also an oversupply (+455) of homes valued at $300,000 or more.

Mid-Plains Region Income-Home Value Gaps and Housing Deficit to Surplus

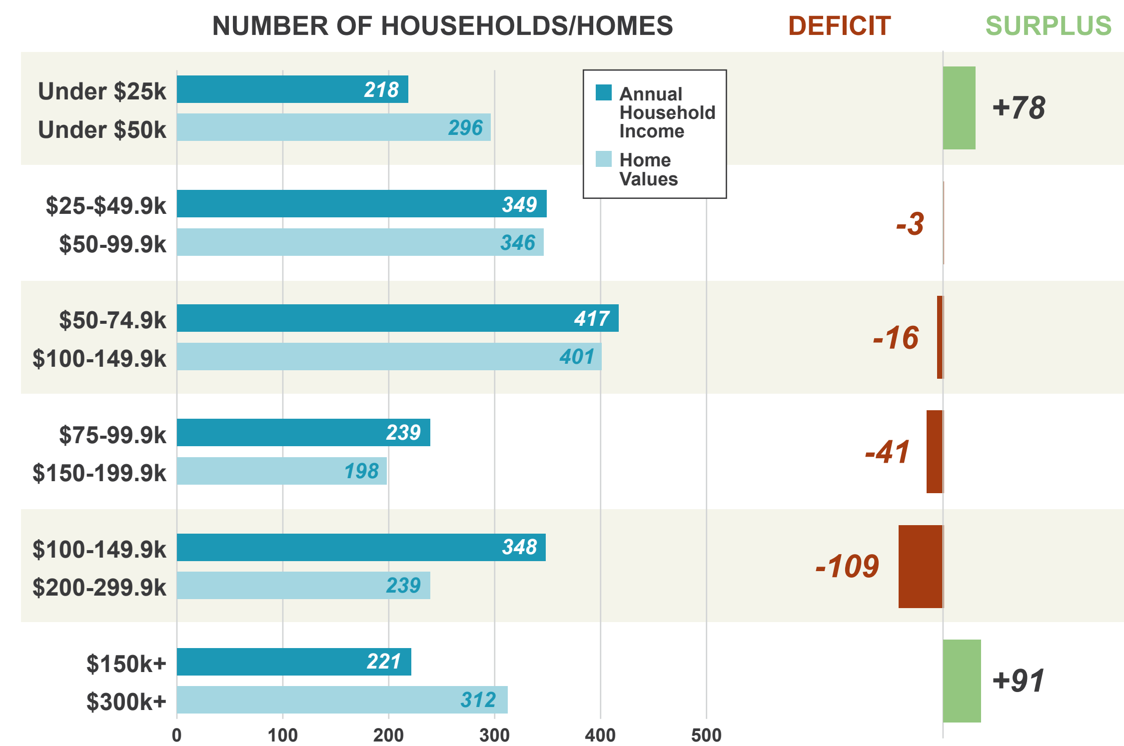


Figure 30: Mid-Plains Income-Home Value Gap - North Subregion Source: ACS, 2019-2023

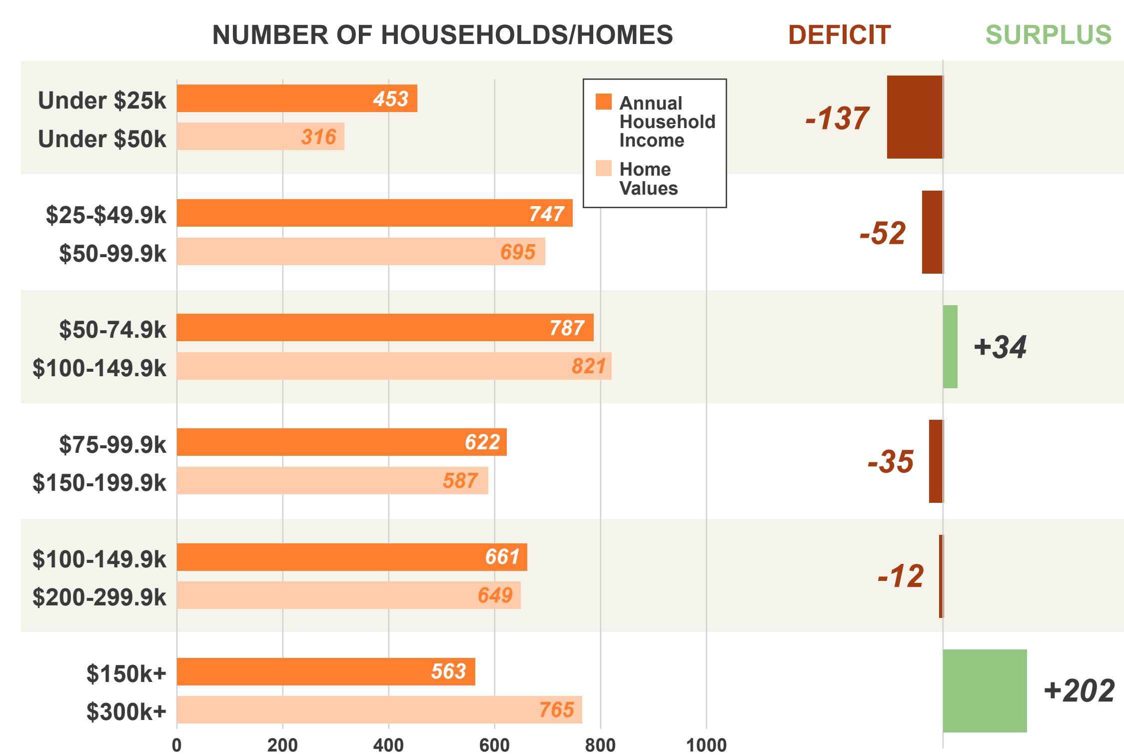


Figure 31: Mid-Plains Income-Home Value Gap - West Subregion Source: ACS, 2019-2023

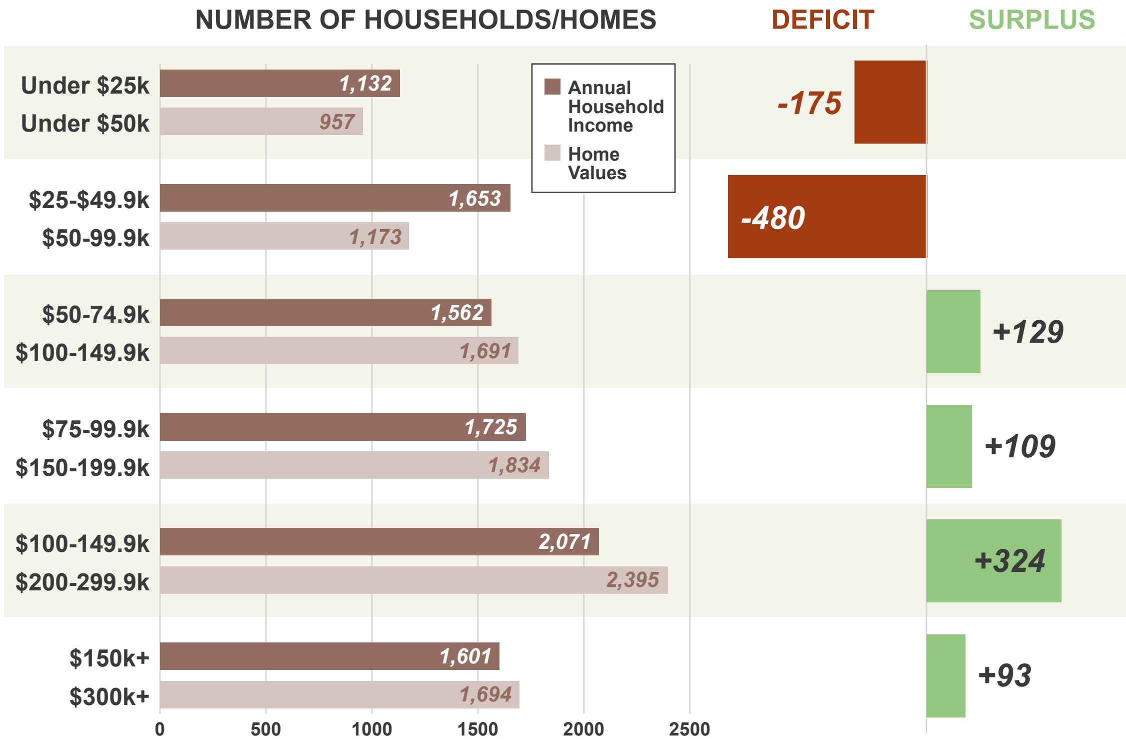


Figure 32: Mid-Plains Income-Home Value Gap - Central Subregion

Source: ACS, 2019-2023

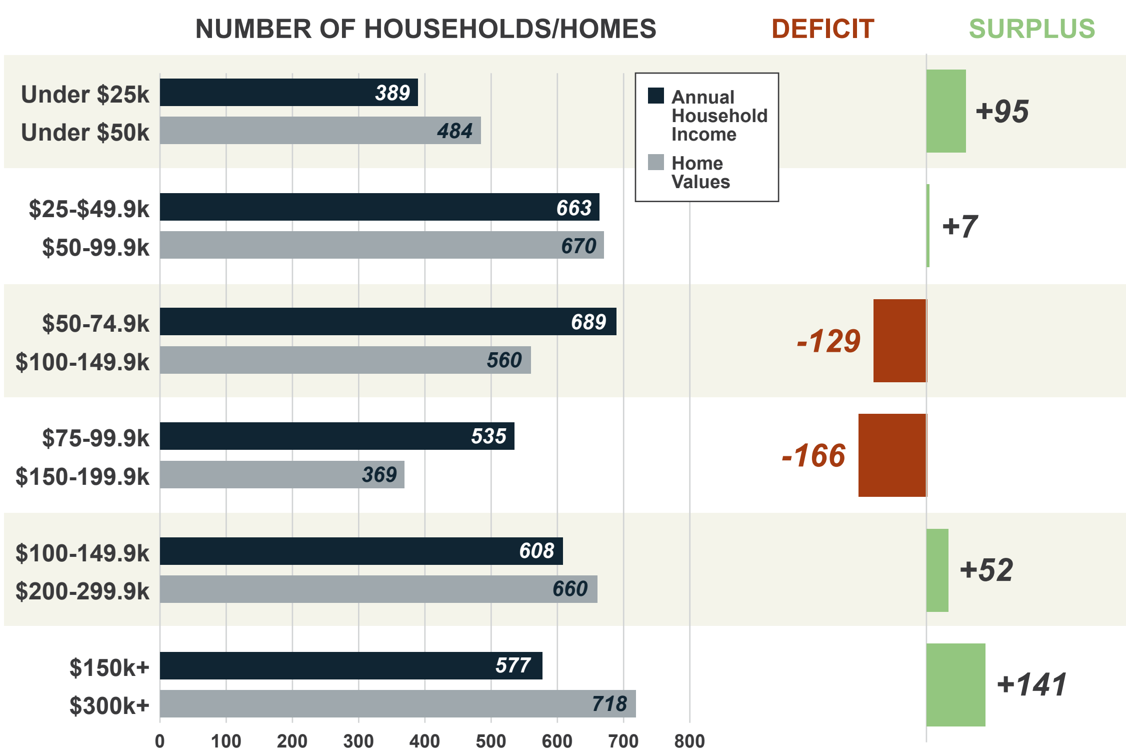


Figure 33: Mid-Plains Income-Home Value Gap - East Subregion Source: ACS, 2019-2023

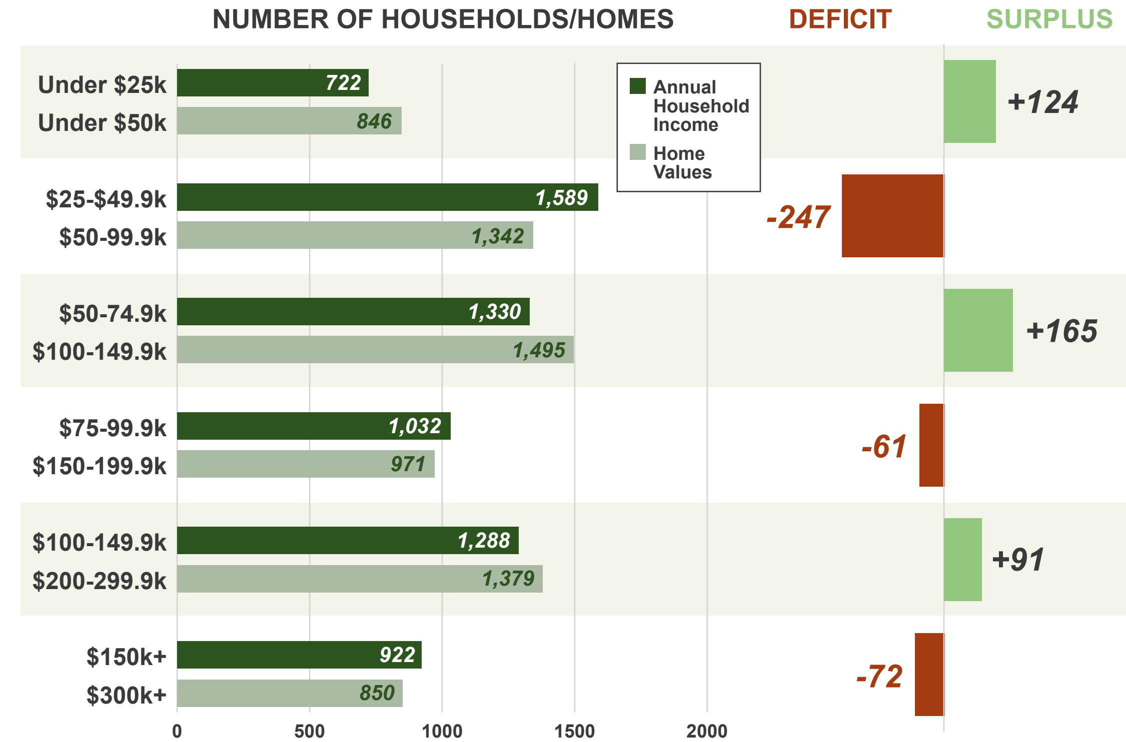


Figure 34: Mid-Plains Income-Home Value Gap - South Subregion

Source: ACS, 2019-2023

Housing Need Projections

The future demand for housing units, both owner- and renter-occupied, is calculated based on projected populations, current ownership and rental rates, and average household size. While these numbers are likely to vary over time, they may be helpful to developers, investors, and other decision-makers in the housing market when determining potential housing investments.

The following charts estimate the number of additional housing units required for population growth at various rates.

Mid-Plains Region Takeaway

Local stakeholders have indicated a demand for housing. Additional housing units can help support a marginal increase in population. Without change, the U.S. Census projects population loss through 2035, which could lead to stagnant housing growth.

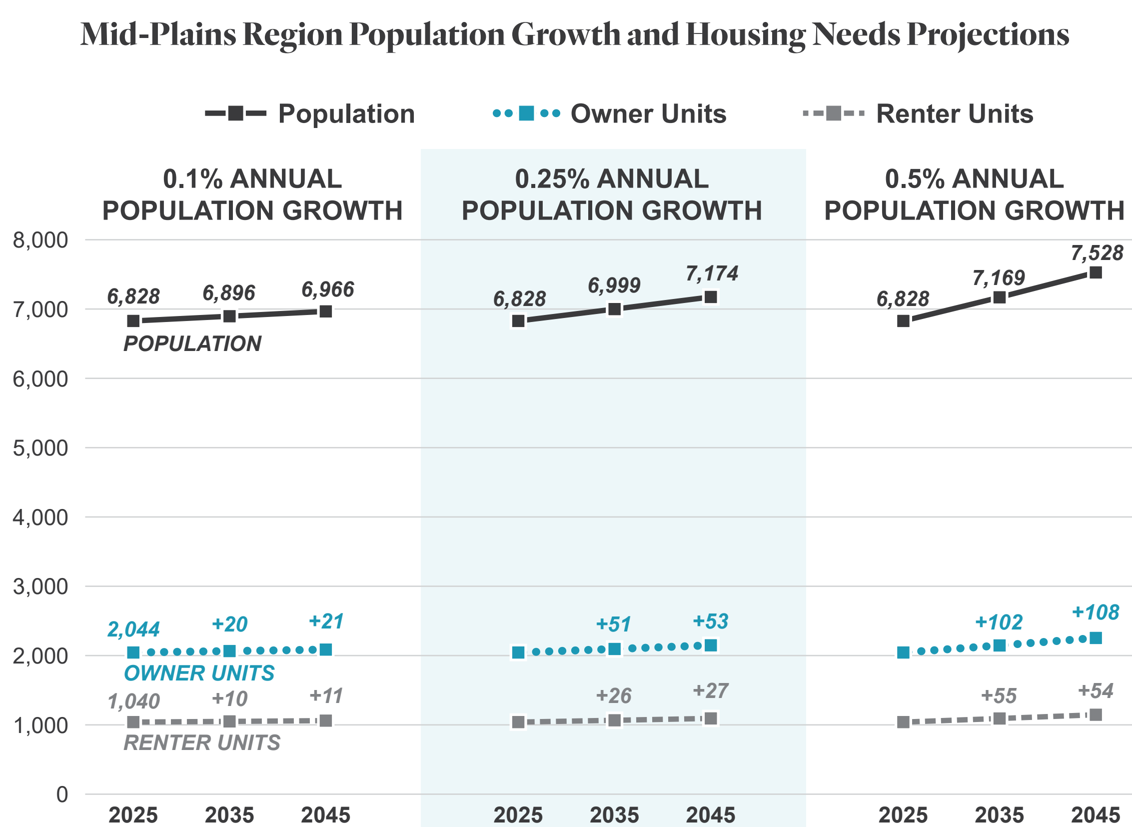


Figure 35: Mid-Plains Housing Needs Projections at Various Growth Rates - North Subregion

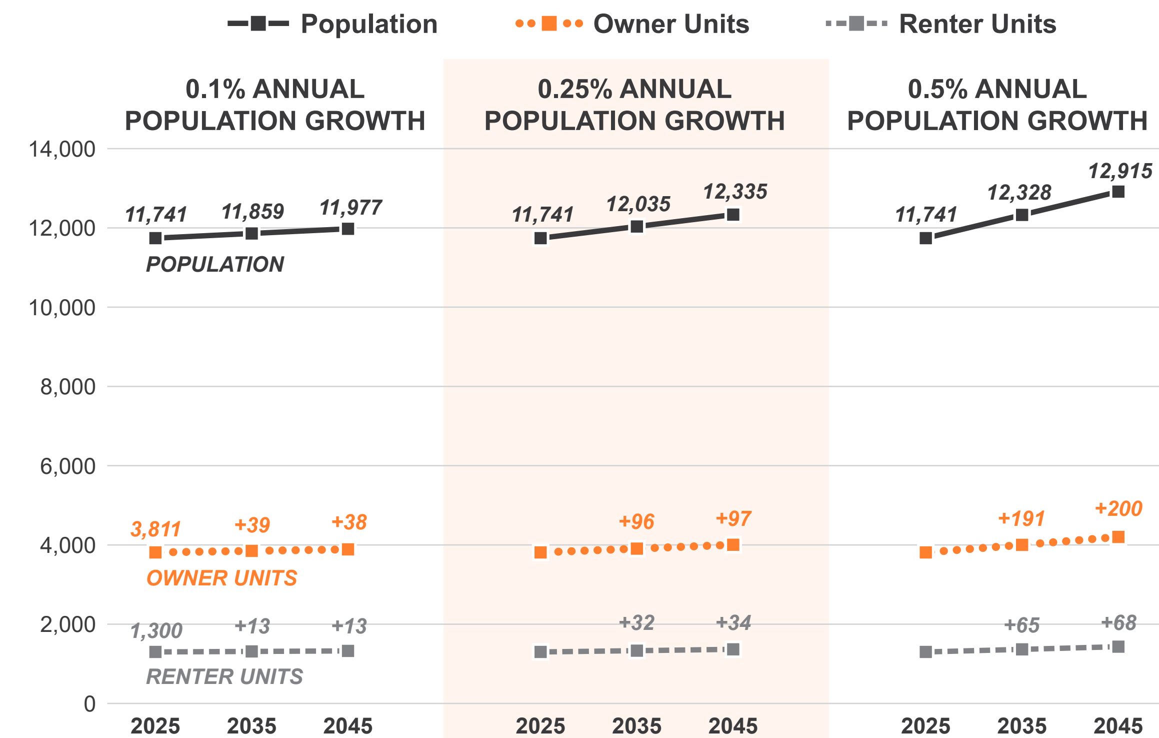


Figure 36: Mid-Plains Housing Needs Projections at Various Growth Rates - West Subregion

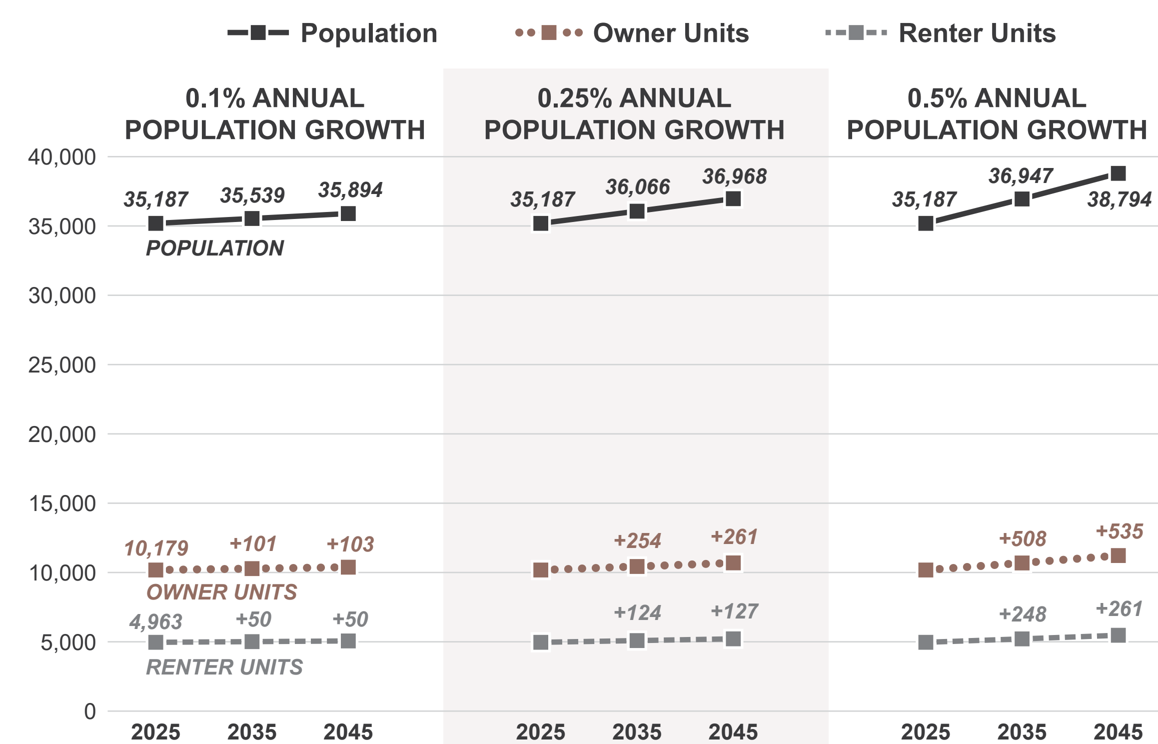


Figure 37: Mid-Plains Housing Needs Projections at Various Growth Rates - Central Subregion

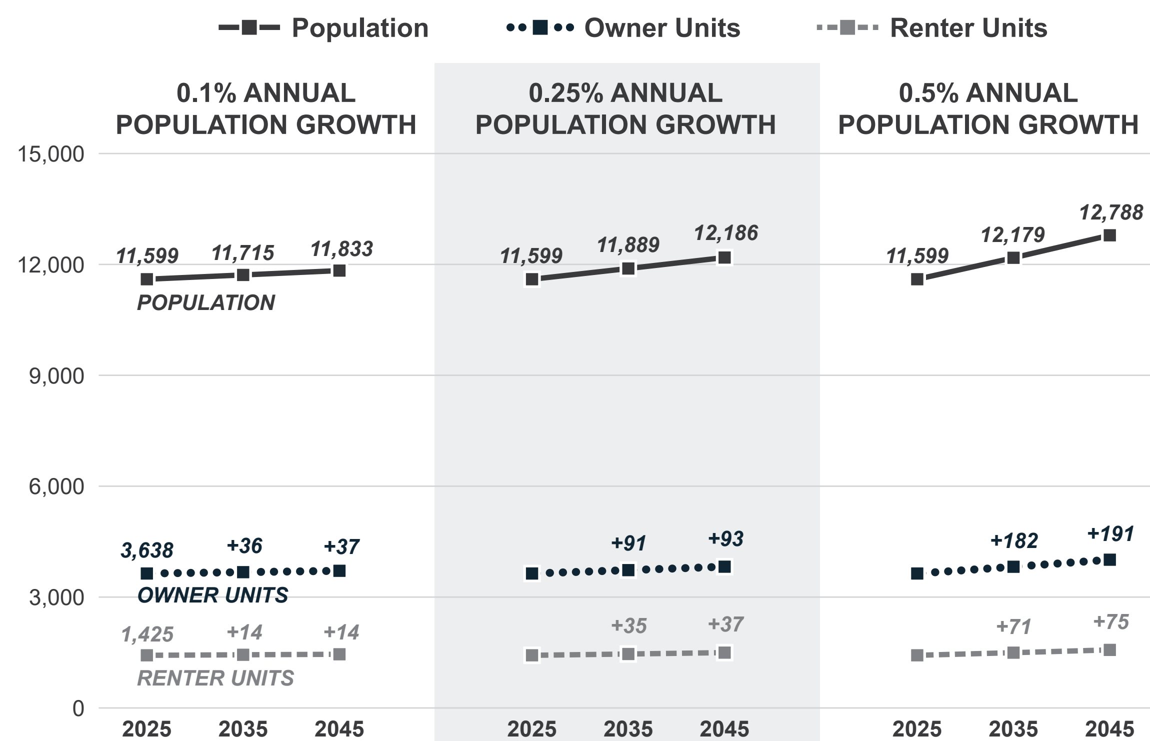


Figure 38: Mid-Plains Housing Needs Projections at Various Growth Rates - East Subregion

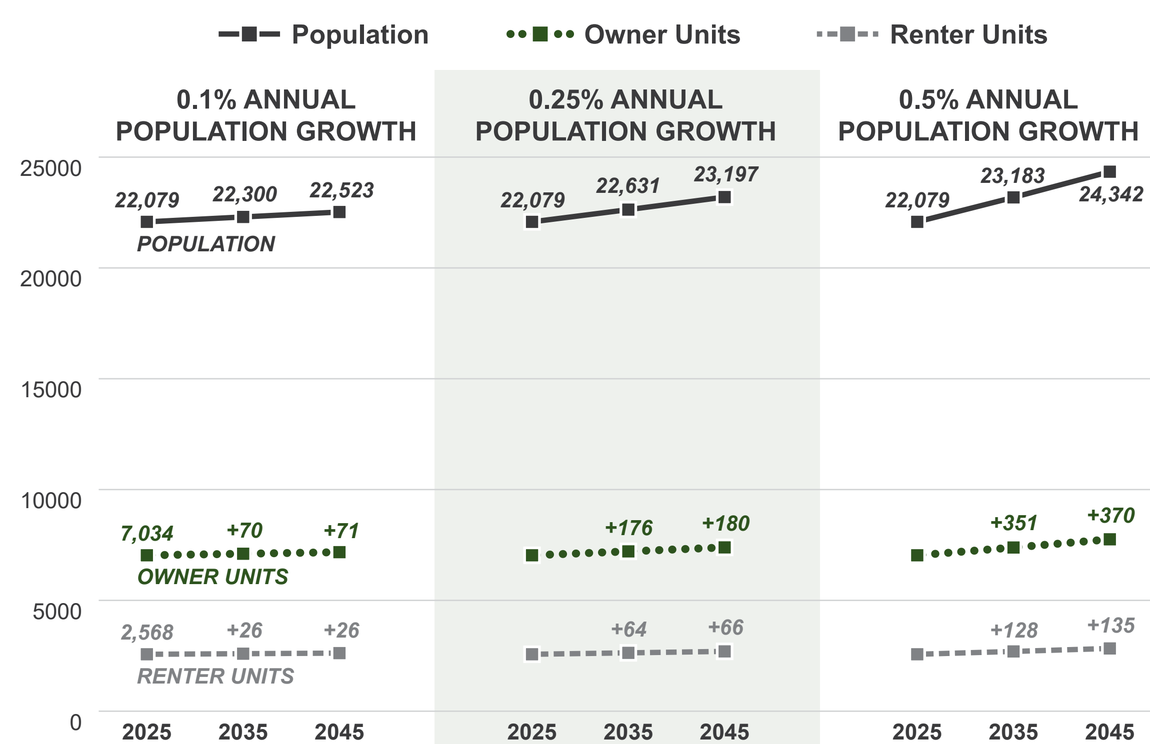


Figure 39: Mid-Plains Housing Needs Projections at Various Growth Rates - South Subregion

Key Housing Findings

Several key housing trends were identified in the Mid-Plains Region as a whole. The first is the historical and **projected population decline**. This decline is projected to lead to fewer housing units in 2030 and 2035. However, residents and leaders indicate that housing is in high demand for existing prospective residents, but building affordable new homes remains a significant challenge. This projected population decline could be slowed or even reversed if additional housing were available.

The second key data piece is the **high vacancy rates.** While some of the vacancies can be attributed to seasonal, for-rent, or for-sale homes, many are vacant due to foreclosure, held for storage, or abandoned. These homes could be a key source of new housing opportunities if they are replaced or rehabilitated.

The final key piece of data is the **lack of affordability.** While homes might seem affordable compared to the national average, for locals and potential home buyers, that is not the lived experience in the Mid-Plains Region. A little over a quarter of households (renters and owners) are cost burdened, with 30% or more of their income going towards housing. Some of this affordability gap is likely due to a shortage of homes in the $50,000 to $99,999 and $150,000 to $199,999 price ranges.

The following key findings highlight the current state of housing across each Subregion, providing insight into availability, affordability, and future needs.

North Subregion Key Housing Findings

The Northern Subregion needs to maintain its current housing stock to ensure quality homes are available for residents.

- Over 65% of the housing stock was built before 1980.
- Nearly one-fifth of the housing units are vacant in this Region, indicating a moderate amount of housing available in the subregion.

Housing is more affordable compared to other subregions.

- More than half of the housing stock is valued at less than $200,000. However, the quality of that housing is unknown.
- The Housing Affordability Index is the highest among all subregions, indicating that living in these counties is more affordable than in other areas.
- The proportion of renters and homeowners who are cost-burdened is lowest in this subregion compared to other subregions.

Population increase would require the housing stock to grow accordingly.

- As projected population is expected to increase by 2045, the housing stock must keep pace to support growth.
- The projected population growth accounts for anywhere between 137 and 700 new residents in the next 20 years. This would mean the North Subregion would need to develop between 62 and 316 new housing units.
- The housing analysis shows that 169 housing units valued between $50,000 and $300,000 are needed.
- Significantly more housing units are needed in the $200,000-$300,000 range for homeowners earning $100,000-$150,000.
- Continual housing demand and population increase will further raise the need for affordable housing development within the $200,000-$300,000 price range.

West Subregion Key Housing Findings

Population and housing trends show a need for housing options for families and older residents.

- Over one-third of the West Subregion's population is over 60 years old, with the next-largest group under 15 years old. These households would likely have a stronger desire to live in either zero-entry units or homes with multiple rooms.
- The West Subregion has the lowest renter population at 25.4% compared to the surrounding regions.

There is a need for more affordable options for residents.

- Over 40% of renters and 20% of homeowners are cost-burdened by household expenses.
- The West Subregion has the highest share of homes valued at over $300,000 among the subregions, yet its median income does not support those higher home costs.
- There is a need for owner-occupied housing units valued below $300,000, except for those priced between $100,000 and $150,000.

Seasonal, Occasional, and Short-Term Rentals.

- More than a quarter of housing units are vacant, indicating there is a supply of available homes.
  - However, 55% of the vacant homes are categorized as seasonal or occasional use, which is significantly higher than in the other subregions.
- These housing types can reduce the availability of long-term housing and increase housing costs for others. They can also help revitalize underused properties and help to support tourism and service jobs.

Central Subregion Key Housing Findings

Current housing conditions need to be maintained or upgraded.

- Nearly a quarter of housing units in this subregion have some form of substandard housing problems.
- Over 70% of housing units were built before 1980 and are likely to need ongoing upkeep to maintain quality.

The Central Subregion needs more affordable housing.

- Over a third of the owner-occupied housing stock is valued at over $200,000, with a 417 surplus in that price range.
- There is a significant need for housing priced below $100,000 for income earners earning less than $50,000 annually.
- About half of renters are cost-burdened, and one-fifth of homeowners are also cost-burdened.

Housing stock rehab and replacement.

- The Central Subregion can focus on rehabilitating existing older housing stock or replacing older units to better match demand.
- Rehabilitating and retrofitting older structures can provide more affordable units for households earning less than $50,000.

Population and housing demand will increase with community action.

- Historical population trends have seen ebbs and flows since 1950, with an average positive trend over the last 75 years.
- Low, moderate, and high population projections indicate there will be a need for 205 to 1,043 new housing units by 2045.
- Addressing the current needs of housing valued at less than $100,000 will lessen the deficit for this subregion for the coming years.

East Subregion Key Housing Findings

Maintenance and upkeep of the existing housing stock is needed.

- Just under a quarter of homes are in substandard condition.
- Nearly three-quarters of the housing stock is over 45 years old (built before 1980).
- Just over a quarter of homes are valued at less than $100,000, which may indicate quality issues.
- Nearly one-fifth of the housing units are vacant and could be used to help support a growing population if appropriately utilized.

Homeowners and renters need affordable and diverse housing options.

- Nearly a third of renters and a quarter of homeowners spend more than a third of their income on housing costs.
- Homeowners earning between $50,000 and $100,000 are experiencing greater difficulty finding affordable housing due to a 295-unit gap.

Limited housing diversity

- 87% of housing units are single-family detached homes, the highest percentage among all subregions.
- This shortage of multi-family options limits affordability and flexibility for young professionals and seniors.
- While the population is projected to decrease, the construction of new diverse housing types could help lower costs and attract new residents.

Emerging need for focused efforts on affordable housing for the current and future population.

- Recent population trends show a slight increase in the East Subregion.
- Population is expected to increase within the range of 233 and 1,189 in the next 20 years as communities take initiative to enhance local housing stock and workforce.
- Current deficits of homes valued between $100,000 and $200,000 will need to be addressed as the population increases.

South Subregion Key Housing Findings

The quality of the existing housing stock needs to be preserved.

- Over 78% of the housing stock in the South Subregion was built before 1980; a third was built before 1940.
- About one-fifth of the homes are considered substandard and have at least one housing problem.
- Like the other subregions, vacancy is high at 18%, indicating possible housing availability in the subregion.

Housing affordability is an issue.

- More renters in the South Subregion are cost-burdened by housing affordability than in the other subregions, at 43%.
  - This subregion has the second-highest homeownership cost burden at 24%.
- Income-earners in the $25,000 to $50,000 range are facing a significant shortage in affordable housing, with a 247 deficit in homes valued between $50,000 and $100,000.

Current and future housing stock needs to match population trends.

- Over 20% of individuals are aged 60-74, indicating a need for housing suitable for older residents.
- 24% of the subregion is under 19, indicating a strong need for family housing with multiple rooms.
- Proactive efforts in boosting local housing supply and workforce can result in a population boom between 444 and 2,263 new residents.
  - Concentrated efforts in facilitating affordable housing units valued between $50,000 and $100,000 and $150,000 and $200,000 can support current and future demand.

Workforce Assessment

Workforce Assessment

This portion of the Housing and Workforce Needs Assessment examines workforce indicators at the subregional level. It includes data on industries and occupations, current workforce, commuting, and future workforce estimates. Workforce was identified as another top priority for the Region and is a significant factor in the local economy. A workforce assessment helps identify local economic strengths and gaps, informs education and training programs, supports housing planning, and guides economic development strategies.

To better understand local workforce concerns, all communities and counties in the Region were sent a survey asking them to identify their top workforce development concerns. The list below contains the most common answers received.

- Retaining College Educated Workforce After Graduation
- Lack of Available Jobs
- Talent Attraction and Retention
- Available Housing
- Aging Workforce
- Attracting and Retaining Businesses
- Inadequate Pay and Benefits
- Daycare
- Commute Times
- High Number of Low-Skill (entry-level) Jobs

Nebraska Department of Labor Reports

The Nebraska Department of Labor creates several reports to provide workforce insights for employers and local governments. These reports combine statistical workforce data with labor-availability surveys sent to businesses and job seekers. Specific reports that cover the Mid-Plains Region are provided below and generally follow the subregions of this assessment. Data from these reports is used throughout this workforce assessment.

- Broken Bow Area Labor Availability and Hiring Needs Report (2024) Covers Most of the East Subregion
- McCook Area Labor Availability and Hiring Needs Report (2024) Covers Most of the South Subregion
- Mid-Plains Skills Gap Report (2024) Covers East, Central, and South Subregions
- North Platte Area Labor Availability and Hiring Needs Report (2024) Covers Most of the Central Subregion
- Ogallala Area Labor Availability and Hiring Needs Report (2024) Covers Most of the West Subregion
- Sandhills Skills Gap Report (2024) Covers North Subregion and Areas Outside the Mid-Plains Region
- Valentine Area Labor Availability and Hiring Needs Report (2024) Covers Most of the North Subregion

Industries & Occupation

Examining workers by both industry and occupation provides a more complete understanding of a region's workforce and economic conditions. Workers by industry reveal which sectors drive local employment and economic growth, such as manufacturing, health care, education, or agriculture. Workers by occupation describe the specific roles and job functions they perform, regardless of industry. This information can help determine the workforce's skills and income levels. Together, these perspectives help identify where workforce shortages may occur, what types of housing different worker groups can afford, and how shifts in the economy might affect future housing demand. Understanding both where people work and what they do enables communities to align housing, workforce development, and economic strategies to support a stable, competitive regional economy. For more information on the jobs included in different occupations and industries, visit: ***https://www.bls.gov/ooh/*** and ***https://www.bls.gov/iag/tgs/iag_index_naics.htm.***

Mid-Plains Region Takeaway

The largest occupation groups include management, transportation/moving, office/administration, and sales. Agriculture, retail trade, and health care are the most prominent industries.

Total Workers by Occupation Type in the Mid-Plains Region

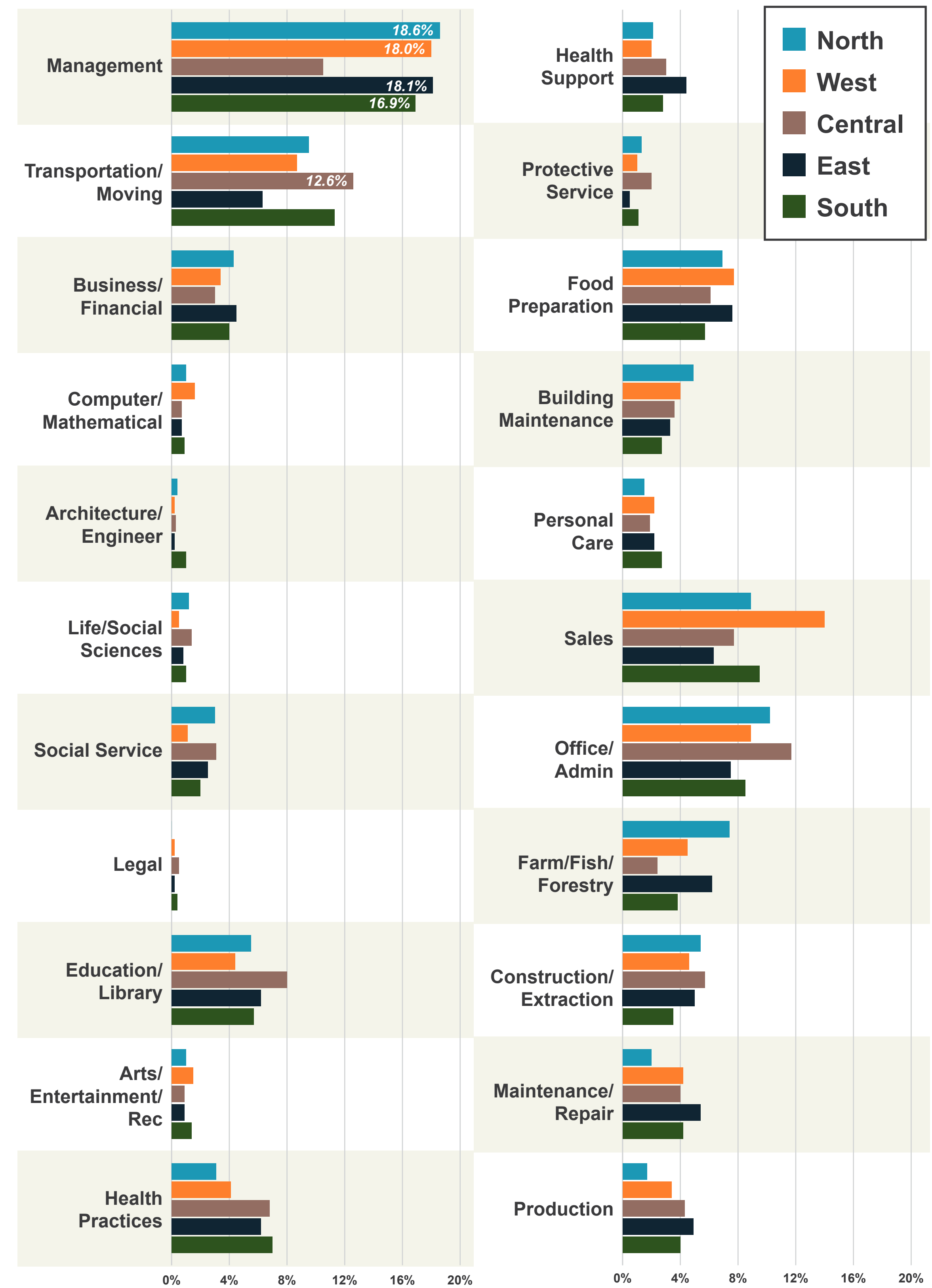


Figure 40: Mid-Plains Workers by Occupation - All Subregions

Source: ESRI, 2025

Total Workers by Industry Type in the Mid-Plains Region

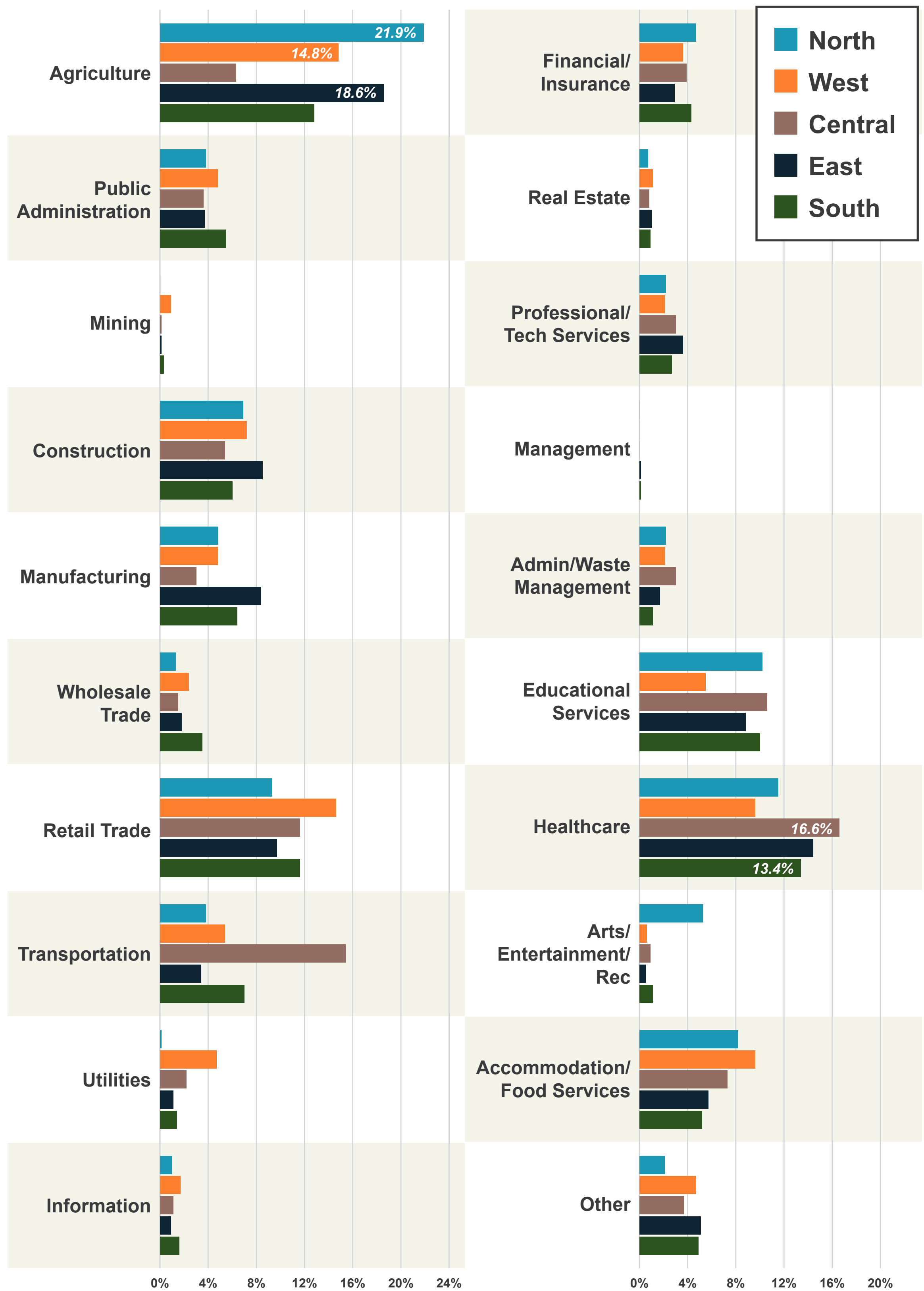


Figure 41: Mid-Plains Workers by Industry - All Subregions

Source: ESRI, 2025

Location Quotient

A location quotient is a ratio that compares the concentration of an industry in a local area to its concentration at a larger geographic level, such as the nation or a state. Essentially, it shows if an industry is more or less concentrated than average. If an industry has a location quotient of 1, then it has an average concentration equal to the national or sate share. If the location quotient is greater than 1, it indicates specialization in the area and is above average. The larger the location quotient, the more concentrated and specialized it is.

Knowing an area's location quotient can help identify regional strengths and specializations, target key industries for growth and diversification, and understand labor market dynamics. The following figures show the top five largest location quotient industries, compared to the U.S. and Nebraska, for each subregion.

Mid-Plains Region Takeaway

The most significant location quotient for each subregion is agriculture. This high location quotient indicates the importance of this industry to the Region. Location quotients for other industries vary by subregion.

Mid-Plains Subregion Location Quotients by Industry Type

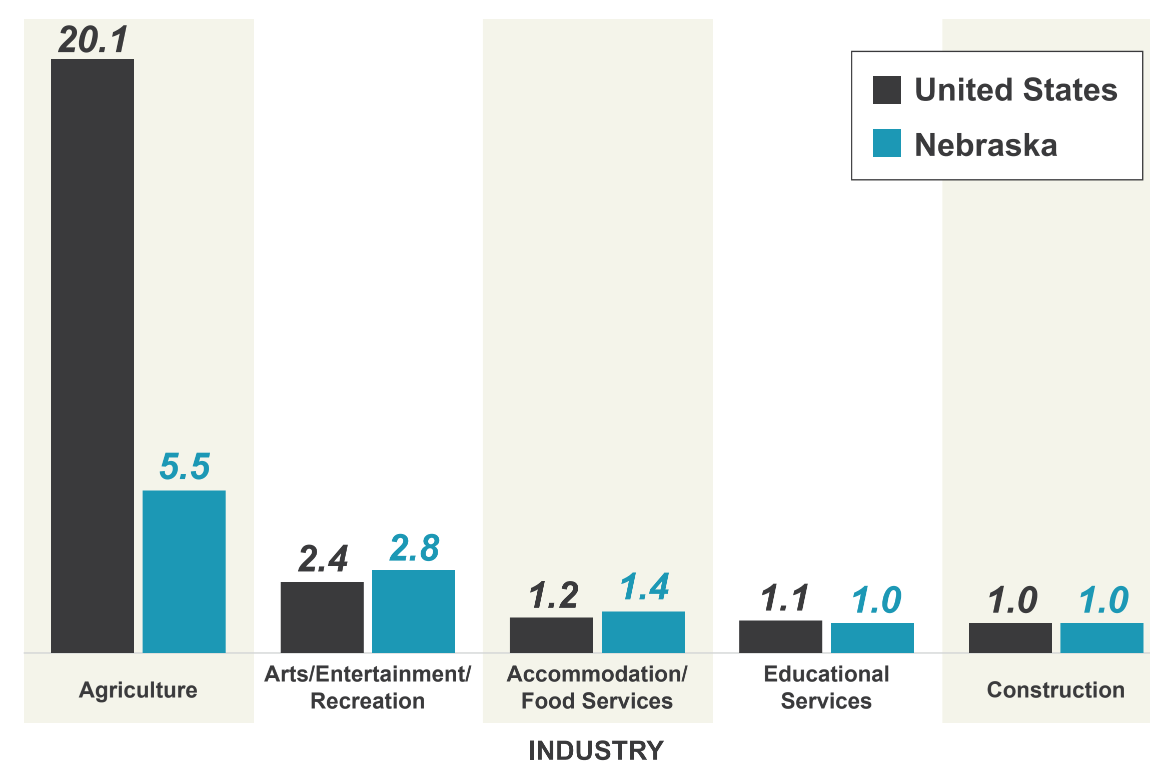


Figure 42: Mid-Plains Location Quotient - North Subregion

Source: ESRI, 2025

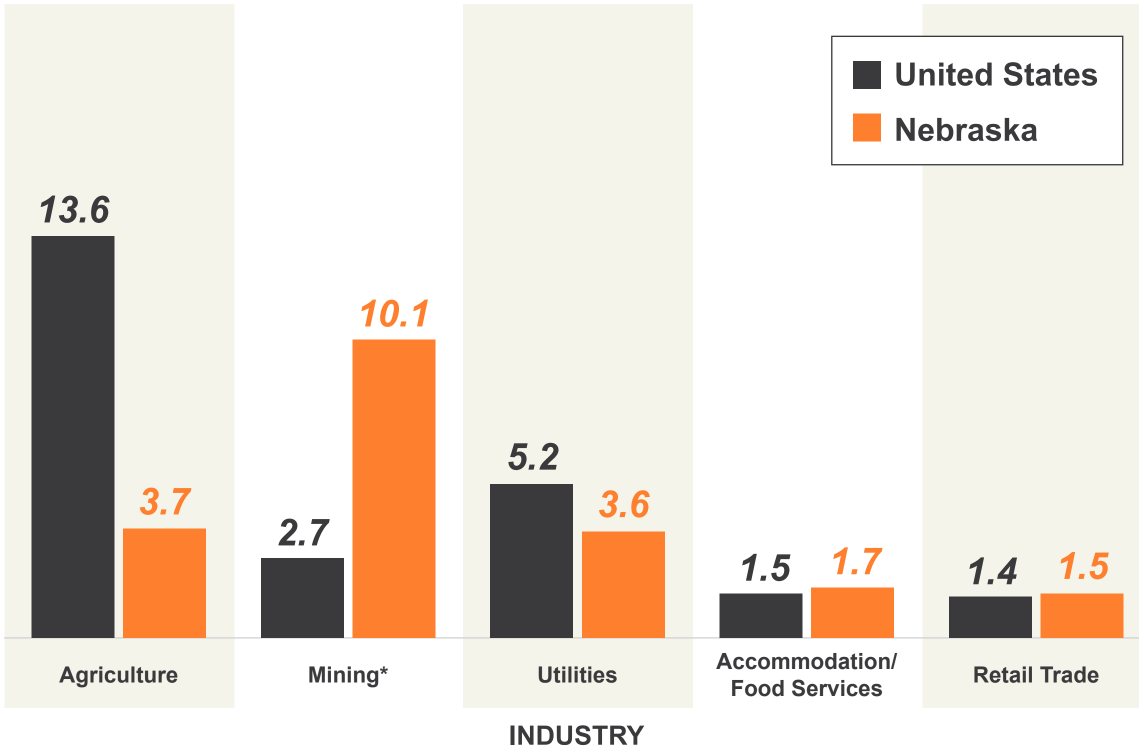


Figure 43: Mid-Plains Location Quotient - West Subregion

Source: ESRI, 2025

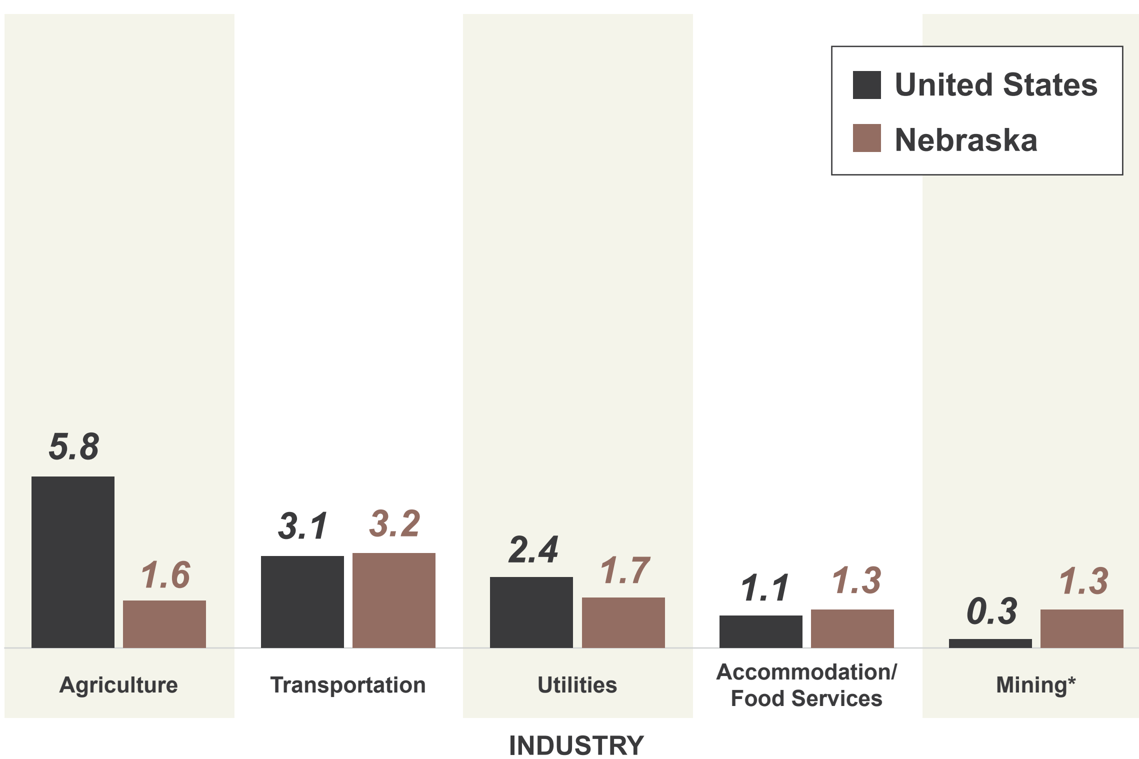


Figure 44: Mid-Plains Location Quotient - Central Subregion

Source: ESRI, 2025

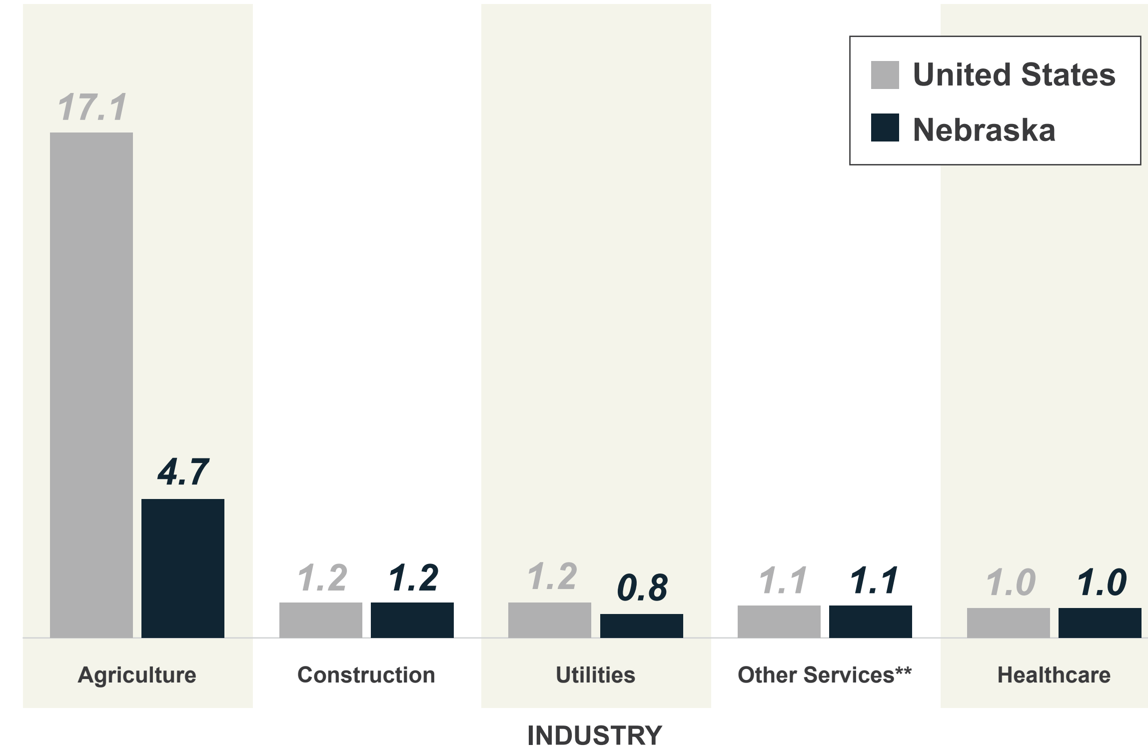


Figure 45: Mid-Plains Location Quotient - East Subregion

Source: ESRI, 2025

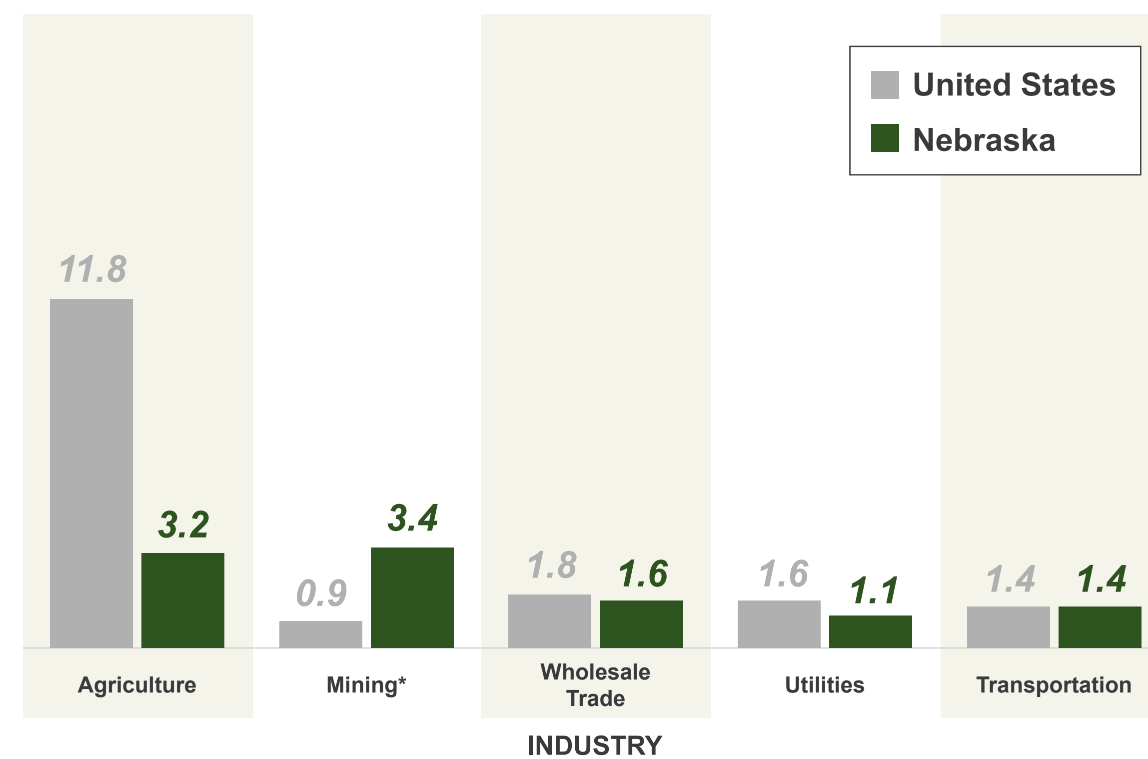


Figure 46: Mid-Plains Location Quotient - South Subregion

Source: ESRI, 2025

**Mining includes sand, gravel, and stone operations, as well as drilling and servicing.*

***Other Services Include: Repair and Maintenance; Personal and Laundry Services; Religious, Grantmaking, Civic, Professional, and Similar Organizations; and Private Households.*

Hiring Trends

The graphics below show the top five industries with job openings and the top five occupation groups frequently hiring in each subregion. Reviewing this data can show where job growth is actually occurring. It provides a snapshot of employer demand, helping target efforts toward sectors that are actively expanding or facing labor shortages.

Mid-Plains Region Takeaway

Top industries with job openings across the Region include accommodation and food services, wholesale trade, healthcare and social assistance, manufacturing, and construction. Some of the top occupations frequently hiring include food preparation, office and administrative support, transportation, and installation, maintenance, and repair.

North Subregion

Top 5 industries with openings, by percentage of total reported job openings

Wholesale Trade	*23.0%*
Agriculture	*21.8%*
Accommodation & Food Services	*17.0%*
Healthcare & Social Assistance	*6.7%*
Retail Trade	*6.7%*

Top 5 occupation groups frequently hiring, by percentage of all occupations frequently hired

Transportation & Material Moving	*15.8%*
Office & Administrative Support	*17.1%*
Food Preparation & Serving Related	*5.5%*
Installation, Maintenance, & Repair	*10.5%*
Construction & Extraction	*8.1%*

West Subregion

Top 5 industries with openings, by percentage of total reported job openings

Manufacturing	17.9%
Construction	15.5%
Arts, Entertainment, & Recreation	11.9%
Accommodation & Food Services	10.7%
Finance & Insurance	8.3%

Top 5 occupation groups frequently hiring, by percentage of all occupations frequently hired

Food Preparation & Serving	24.5%
Transportation & Material Moving	12.9%
Office & Administrative Support	12.1%
Installation, Maintenance, & Repair	9.2%
Farming, Fishing, & Forestry	8.6%

Central Subregion

Top 5 industries with openings, by percentage of total reported job openings

Health Care & Social Assistance	27.3%
Accommodation & Food Services	15.5%
Construction	13.0%
Agriculture	10.5%
Manufacturing	5.0%

Top 5 occupation groups frequently hiring, by percentage of all occupations frequently hired

Food Preparation & Serving	20.9%
Office & Administrative Support	12.3%
Transportation & Material Moving	9.6%
Installation, Maintenance, & Repair	8.0%
Construction & Extraction	7.6%

East Subregion

Top 5 industries with openings, by percentage of total reported job openings

Health Care & Social Assistance	*23.1%*
Accommodation & Food Services	*20.1%*
Manufacturing	*15.7%*
Retail Trade	*11.2%*
Wholesale Trade	*9.7%*

Top 5 occupation groups frequently hiring, by percentage of all occupations frequently hired

Farming, Fishing, & Forestry	20.3%
Office & Administrative Support	16.5%
Transportation & Material Moving	15.9%
Food Preparation & Serving	12.5%
Installation, Maintenance, & Repair	8.1%

South Subregion

Top 5 industries with openings, by percentage of total reported job openings

Administrative & Waste Services	29.0%
Healthcare & Social Assistance	17.5%
Accommodation and Food Services	10.9%
Wholesale Trade	7.8%
Construction	7.5%

Top 5 occupation groups frequently hiring, by percentage of all occupations frequently hired

Food Preparation & Serving	18.0%
Office & Administrative Support	14.3%
Transportation & Material Moving	11.1%
Installation, Maintenance, & Repair	9.0%
Farming, Fishing, & Forestry	8.9%

Major Employers

Below is a list of the major employers in the Mid-Plains Region. All listed employers have over 100 employees, with Great Plains Health having the most significant number, over 500. Major employers are the Region's largest sources of jobs and income, further highlighting the industries that form the foundation of local economies. It can also help determine the skills, training, certifications, and education levels required in local labor markets.

- Great Plains Health
- Public School Systems
- Community / County Hospitals
- Frenchman Valley Co-op
- ASC Capacitors
- Mid-Plains Community College
- Snell Services
- Simon Contractors
- Nebraska Public Power District
- Crete Carrier Corp

- Lincoln County
- Linden Court
- Masonite International
- Retirement Village Centennial
- Golden Ours Convalescent Home
- Parker Hose Products
- Hillcrest Nursing Home
- Valmont Industries
- Walmart

Current Workforce

Understanding the current workforce is critical because it provides a clear picture of the people who are available, skilled, and engaged in the labor market. This information helps identify workforce strengths and gaps and helps guide education and training programs to meet employer needs. This section covers unemployment, labor force participation rates, education, worker skills, obstacles to employment, and difficulty finding workers.

Unemployment

The following tables show the unemployment rate for each of the five subregions. Unemployment is a key indicator of a region's labor market health. Examining unemployment rates reveals whether the local economy is generating enough jobs to meet residents' needs and whether the available workforce has the right skills to match employer demand. Persistent elevated unemployment may point to mismatches between workers' skill sets and available jobs, economic slowdowns, or industry shifts. Generally, a 4-5% unemployment rate is the sign of a balanced and healthy labor market. This rate covers normal job turnover without labor shortages. Rates well below 4% indicate a tight labor market, where businesses may struggle to hire. These low rates can compound if there are not enough homes available for prospective workers to live in.

Mid-Plains Region Takeaway

The unemployment rate is very low across the Region, which may indicate a tight labor market where businesses struggle to hire.

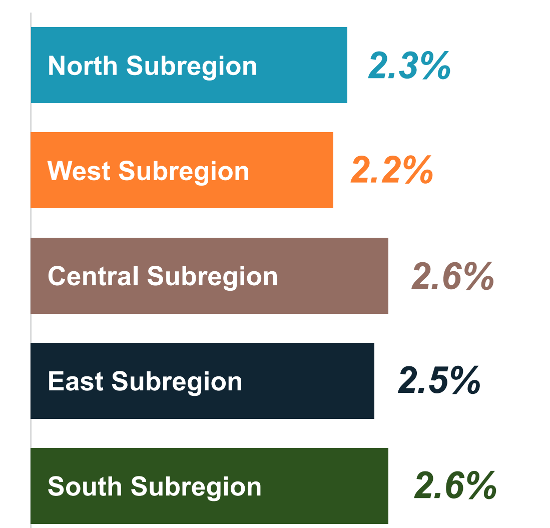


Figure 47: Mid-Plains Unemployment Rate - All Subregions

Source: NE Department of Labor, August 2025

Labor Force Participation Rate

The labor force participation rate measures the proportion of the working-age population that is actively engaged in the workforce, either working or looking for work. Labor force participation goes beyond unemployment, as it shows who is actually engaged in the labor market and who has dropped out (for example, retirees, discouraged workers, or those not seeking work due to caregiving, school, or disability). A low labor force participation rate is typically below 60%; an average rate is around 62-66%; and a high rate is above 67%. A high participation rate suggests strong economic engagement and can attract employers seeking a stable workforce.

Mid-Plains Region Takeaway

Labor force participation in the Region is in line with the national average. This participation rate indicates that people in the Region want to work.

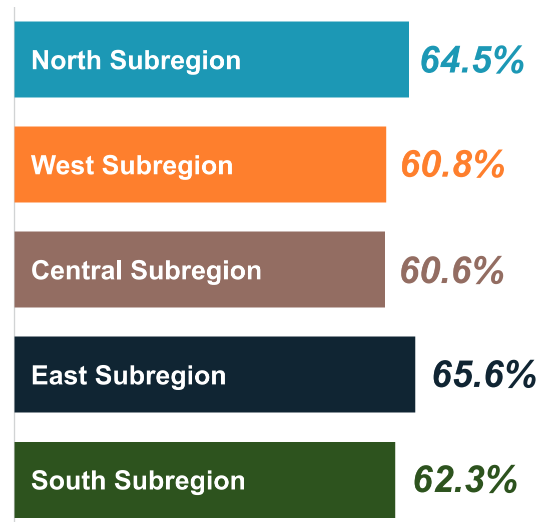


Figure 48: Labor Force Participation Rate - All Subregions Source: ESRI, 2025

Educational Attainment

Educational attainment is essential for understanding the skills and capacity of the local workforce. Education levels help identify whether residents are prepared for available jobs and whether additional training or credential programs are needed. Higher levels of education are typically associated with greater earning potential and lower unemployment, thereby contributing to a stronger, more resilient local economy. Understanding a region's educational profile also helps align workforce development efforts with employer needs and supports strategies to attract and retain businesses. However, it is important to remember that workers may commute to other communities for employment. These commuting patterns may result in higher-paying jobs being located outside a region.

Mid-Plains Region Takeaway

According to 2025 ESRI data, nearly 24% of the Mid-Plains Region population age 25 and older has a bachelor's degree or higher, and almost 16% has an associate's degree. One fourth of the population has some college education but no degree. About 30% of the population aged 25 or older has a high school diploma or GED only, and nearly 6% have no high school diploma.

Mid-Plains Region Population Age 25+ by Educational Attainment Level

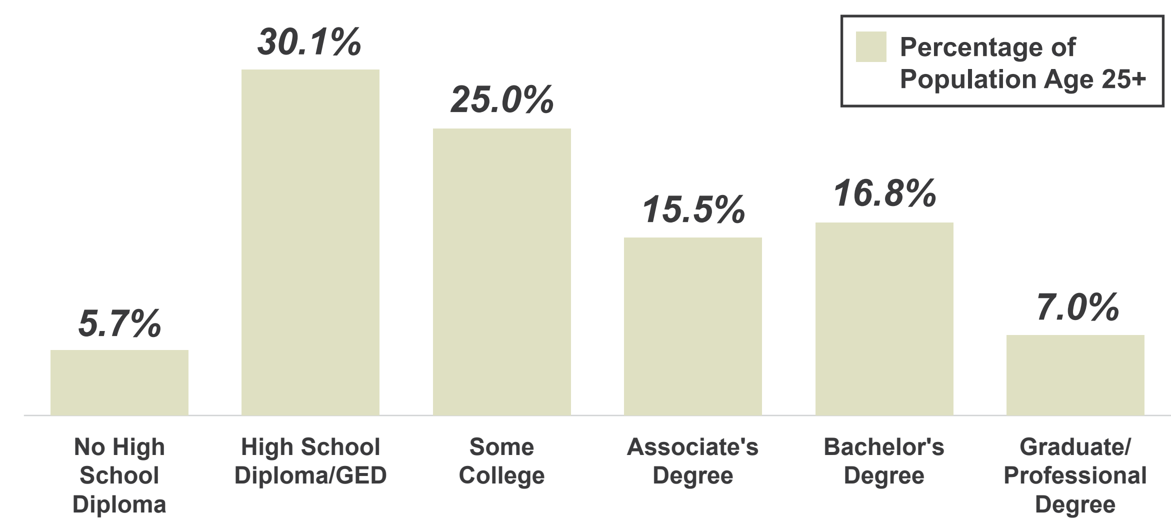


Figure 49: Mid-Plains Educational Attainment - All Subregions Source: ESRI, 2025

Worker Skills

Understanding the local workforce's skill set is also critical for assessing how well the labor force aligns with current and future employer needs. By identifying the specific skills that workers possess, communities can determine whether they have the talent needed to support key industries and attract new investment. This data also helps reveal areas where additional education, certification, or training programs could strengthen workforce readiness. A well-matched skill base supports higher employment rates and business growth.

Mid-Plains Region Takeaway

The Nebraska Department of Labor collected surveys from employers in the Region evaluating their current workers' skillsets. It found that advanced computer skills, critical thinking, and leadership were the weakest skillsets. The strongest skillsets were customer service, teamwork, and verbal communication.

Obstacles to Employment

The following figure shows the percentage of potential job seekers indicating various obstacles that may prevent them from changing jobs or reentering the workforce next year. While additional barriers were identified, this figure displays the top five obstacles exhibited in each subregion, along with other key issues that policy strategies can influence in the Region.

Understanding the barriers job seekers face when applying for positions can encourage employers to offer programs or incentives that alleviate those issues (such as childcare vouchers, flexible work schedules, or amended benefits packages). It can also highlight challenges that can be addressed on a regional scale (e.g., increasing housing, public transportation, language and skills classes, etc.).

Mid-Plains Region Takeaway

The most significant obstacles to employment are inadequate pay, limited job opportunities, inadequate benefits, inflexible work schedules, and required relocation. Local policies should try to address these obstacles wherever possible.

Obstacles to Employment in the Mid-Plains Region Indicated by Job Seekers

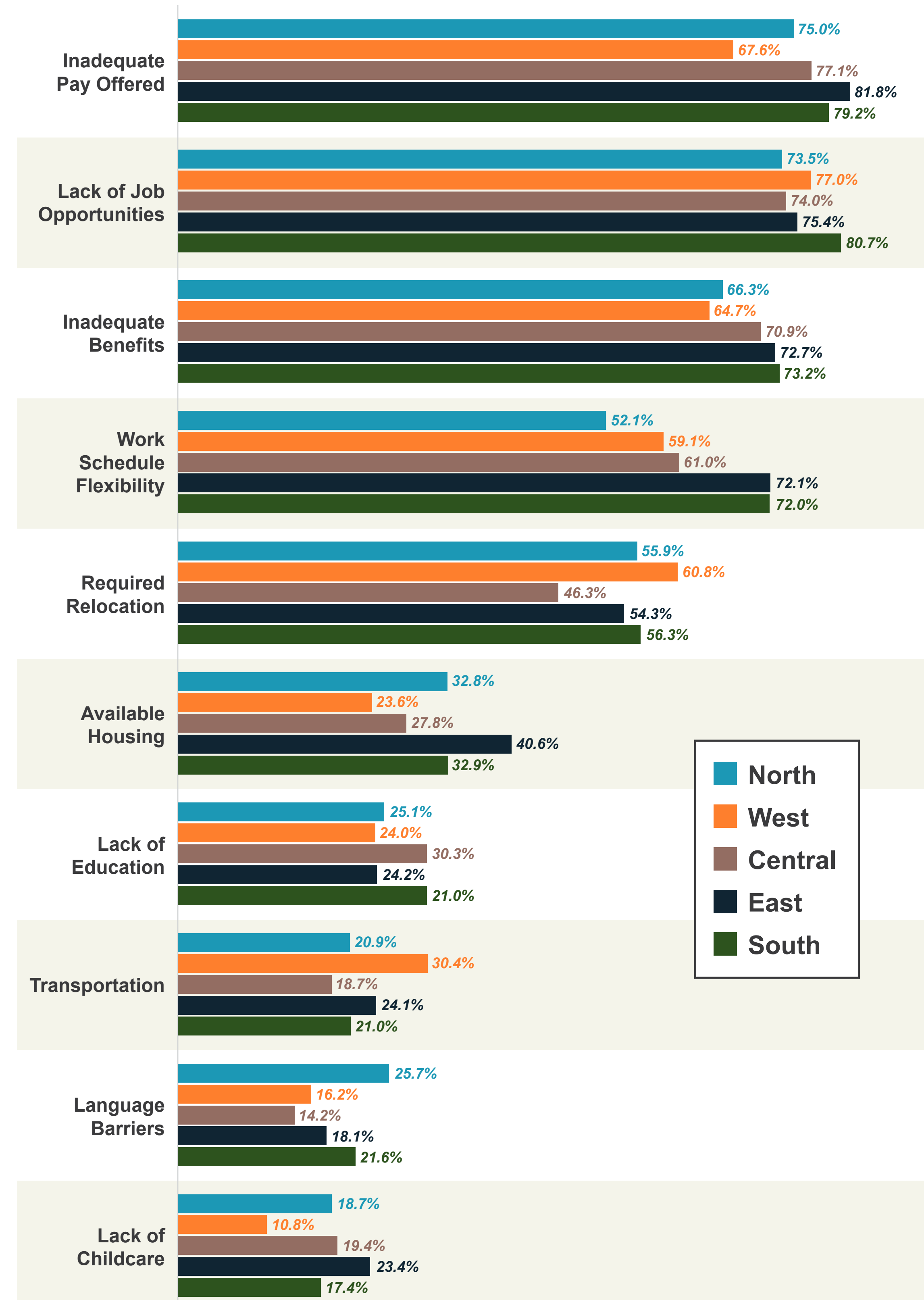


Figure 50: Mid-Plains Obstacles to Employment for Job Seekers - All Subregions

Source: NE Department of Labor, 2024

Difficulty Finding Workers

In a Nebraska Department of Labor survey, employers were prompted with reasons why it might be challenging to find workers. The following figure displays the top five reasons, along with other key indicators that policy strategies can influence. While not all reasons can be addressed regionally, items like "Not Enough Applicants", "Lack of Occupation Specific Skills", and "Available Housing" can be addressed at the regional and community levels.

Determining the obstacles employers face when searching for workers can pinpoint and allocate specific programs and strategies within each subregion. For example, additional workforce development programming, apprenticeship opportunities, and workforce training and education programs are a few ways to help find workers.

Mid-Plains Region Takeaway

The top reasons for difficulty finding workers include not enough applicants, poor work history, lack of work experience, wage demands that are too high, and a lack of occupation-specific skills. The Region should look for ways to attract workers and provide opportunities to increase skill sets.

Obstacles to Employment in the Mid-Plains Region Indicated by Employers

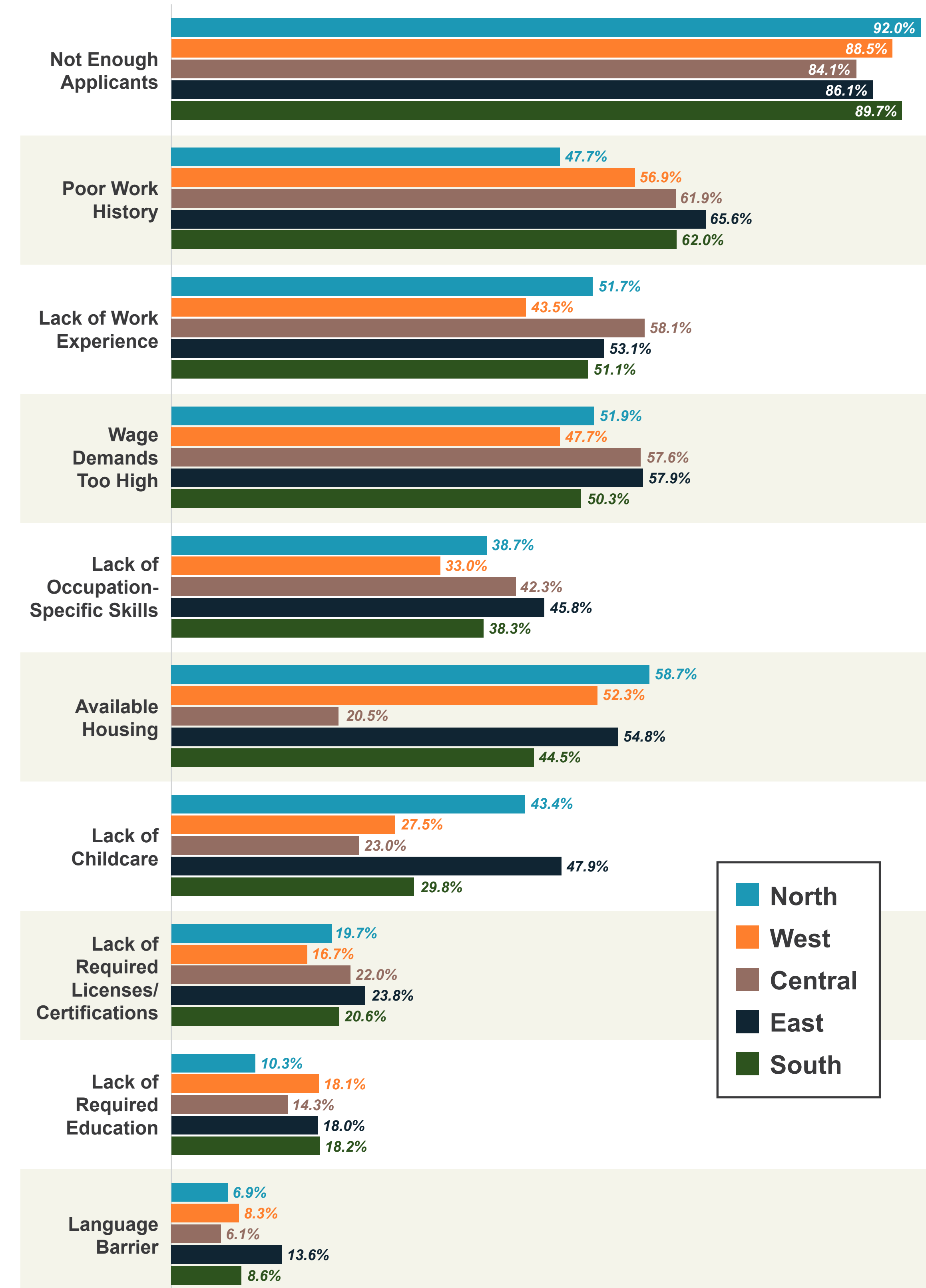


Figure 51: Mid-Plains Obstacles to Employment for Job Seekers - All Subregions

Source: NE Department of Labor, 2024

Commuting Patterns

Analyzing commuting patterns helps communities understand how workers move between their homes and jobs, revealing the spatial relationship between where people live and where employment is located. For workforce planning, this information highlights gaps in the local labor supply and informs strategies to reduce shortages in key industries. For housing, commuting patterns can reveal if residential options near employment centers are needed. Typically, workers prefer to live near their workplaces, as long commutes can strain their time and increase transportation costs. Over 80% of the population in each subregion commuted to work for less than 30 minutes, with a third to half commuting for less than 10 minutes (ACS, 2019-2023). This relatively short commute shows that most residents either work in their community or travel to a nearby one.

The tables and charts below show inflows and outflows of workers by subregion, along with the top communities where workers are employed. In the charts, "All Other" includes any other communities where workers are employed, but didn't make up a significant percentage. For a smaller percentage of the population (<8%), Omaha and Lincoln were identified as places where workers are employed. It is unlikely that these workers regularly commute to Lincoln or Omaha. It is more likely that they are remote workers for a Lincoln- or Omaha-based employers and live in the Mid-Plains region. The COVID-19 pandemic helped accelerate the adoption of remote work, and the number of remote workers has increased since then. Remote work can be a benefit for the Mid-Plains Region, with employees no longer needing to move to large urban centers like Lincoln or Omaha for employment. It has also influenced the types of housing people seek, with greater demand for homes with dedicated office space and access to reliable high-speed internet.

Mid-Plains Region Takeaway

All subregions have more people commuting outside the subregion for work than commuting into the subregion for work. Those who stay in their subregion for work generally have short commutes. Approximately 8% of the population is likely working remotely.

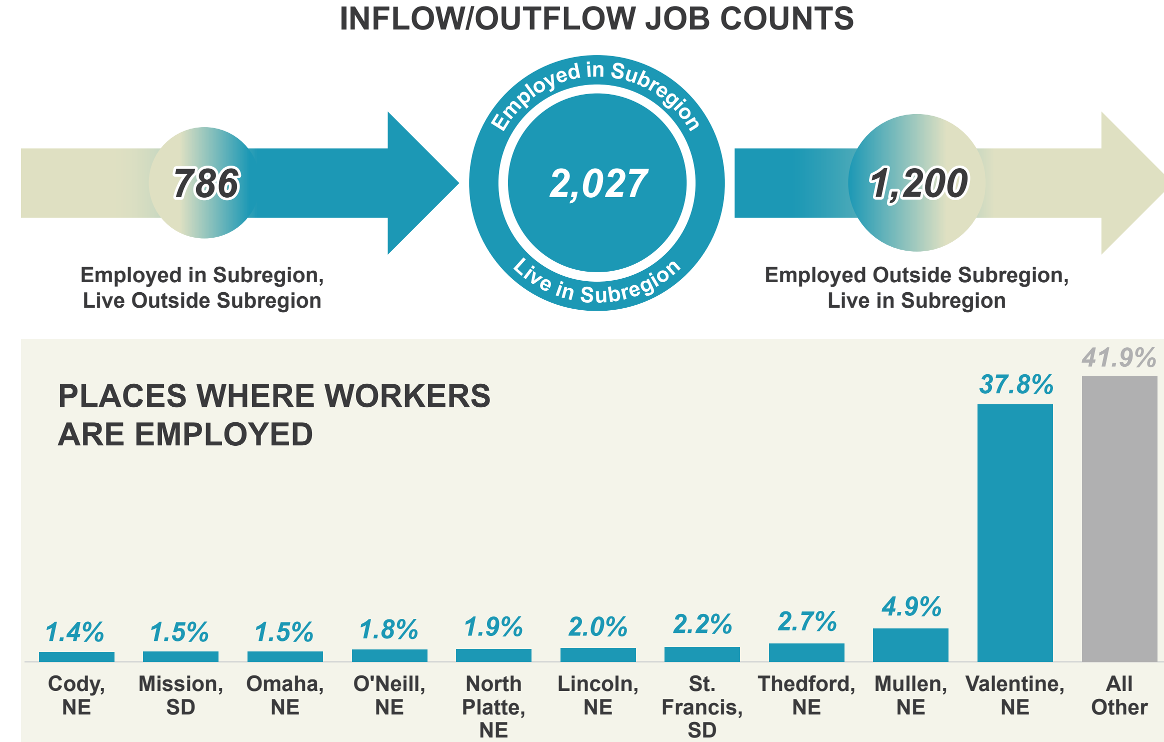


Figure 52: Mid-Plains Commuting Patterns - North Subregion

Source: U.S. Census OnTheMap, 2022

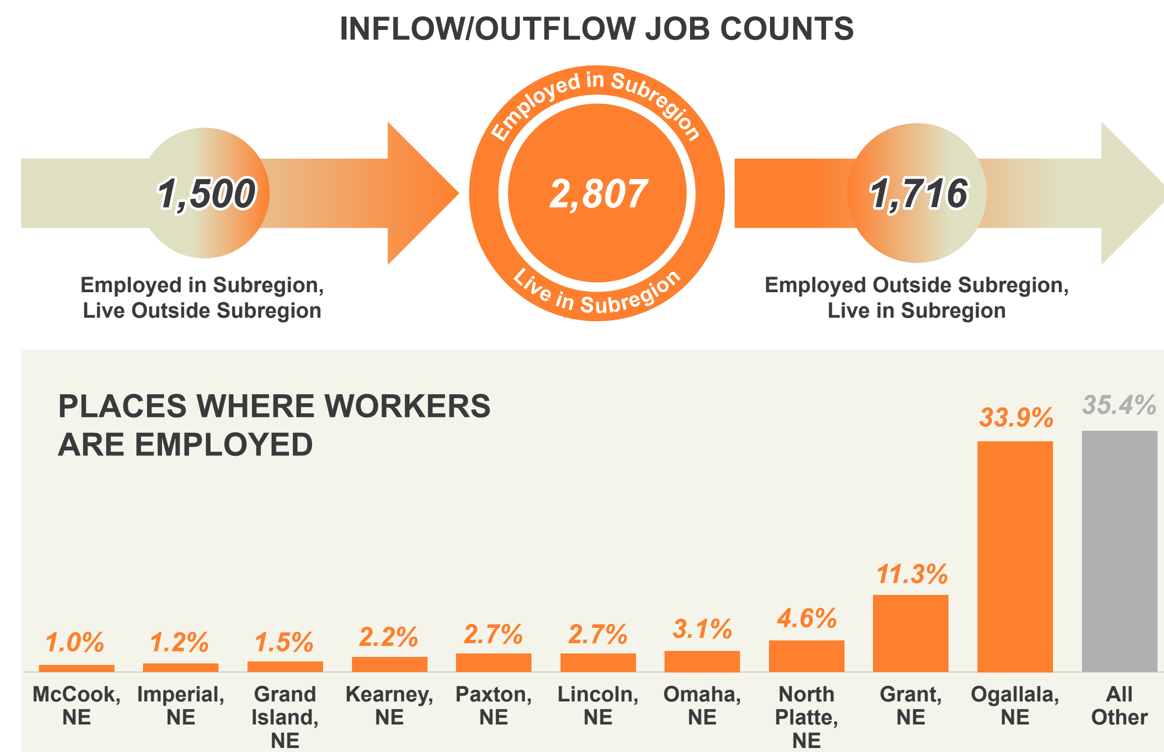


Figure 53: Mid-Plains Commuting Patterns - West Subregion

Source: U.S. Census OnTheMap, 2022

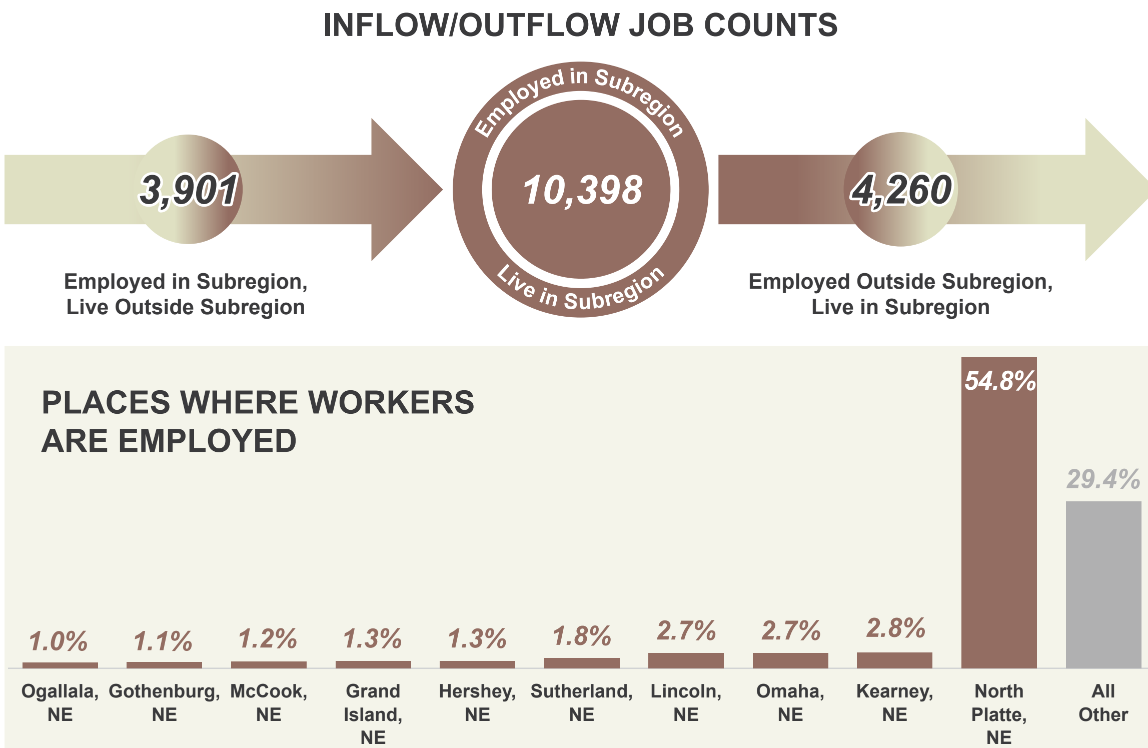


Figure 54: Mid-Plains Commuting Patterns - Central Subregion

Source: U.S. Census OnTheMap, 2022

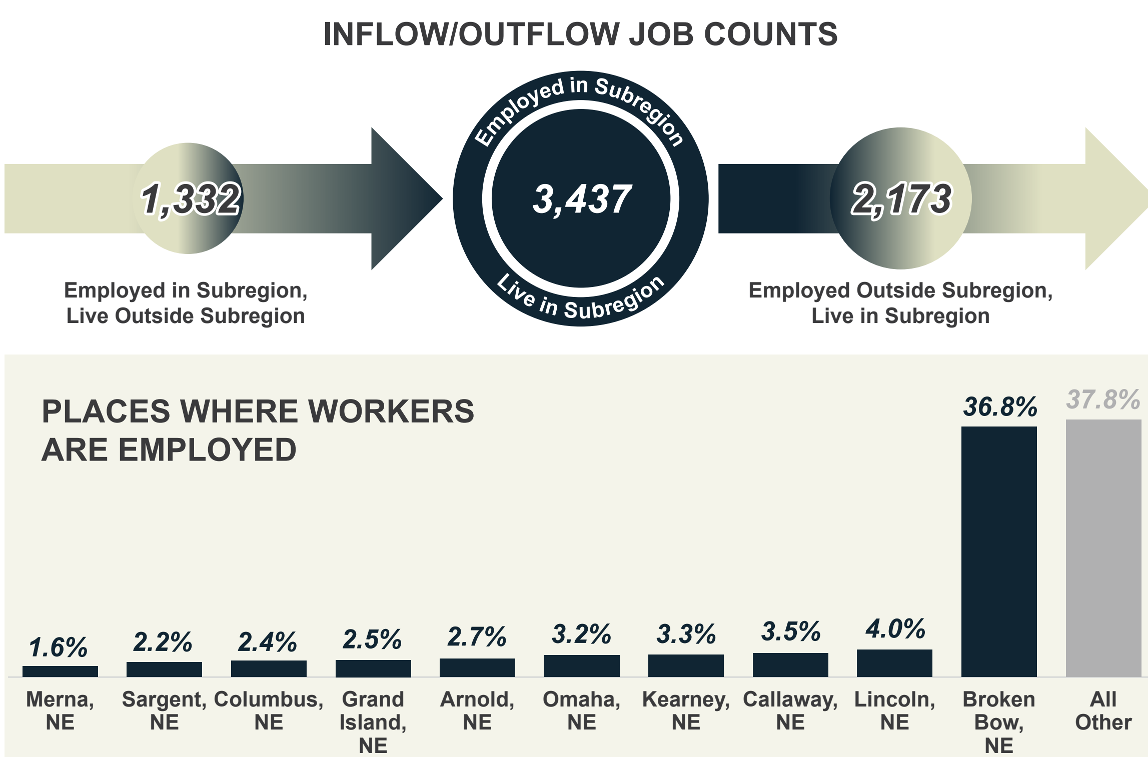


Figure 55: Mid-Plains Commuting Patterns - East Subregion

Source: U.S. Census OnTheMap, 2022

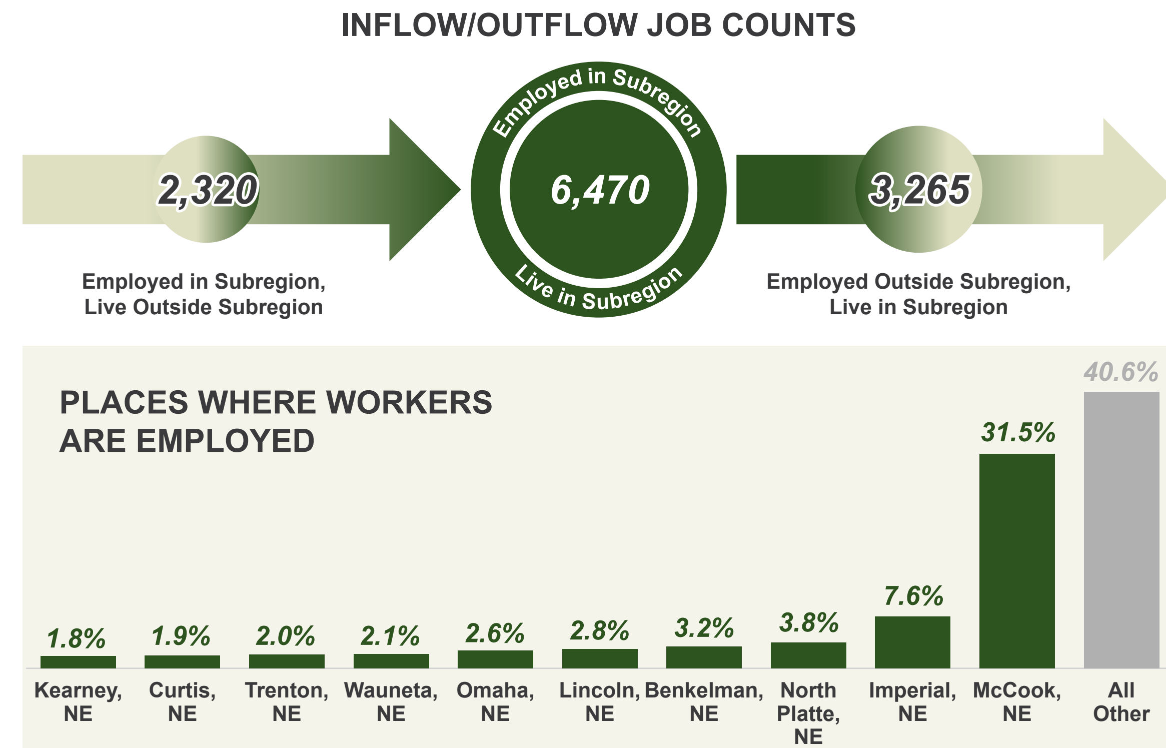


Figure 56: Mid-Plains Commuting Patterns - South Subregion

Source: U.S. Census OnTheMap, 2022

Future Workforce

This section of the needs assessment examines the anticipated future workforce for the Mid-Plains Region. It will cover the top future industries and occupations, H3 occupational demand (high-demand, high-wage, and high-skill jobs), and housing construction supporting occupational demand. Looking at future workforce projects allows communities to plan proactively for the jobs, skills, and industries that will shape the local economies in the years to come. By understanding projected demand, schools can align curricula and certifications with the skills needed to retain local students. Where there are gaps, additional workforce training can be created to help grow certain occupations.

As mentioned at the beginning of this assessment and in the housing section, it is essential to remember that the data presented are projections. These employment projections can change based on economic growth, housing investment, new industries, and national trends.

Top Future Industries & Occupations

The tables below show the top 10 projected employment industries and occupations in 10 years (2032) as determined by the Nebraska Department of Labor. Included in the tables are the corresponding average weekly wage, annual wage, and affordable home range. The affordable home range is an estimate indicating that a single-member household could generally afford a home two to three times their annual wage.

Knowing this information is crucial because it allows communities to plan proactively for the future workforce, economic, and housing needs rather than reacting to changes as they occur. It also helps to align education and training programs, identify new or expanding sectors, and outline future housing types needed by the workforce.

Mid-Plains Region Takeaway

Many of the top projected employment occupations are lower-wage. Because of this, more affordable housing in the Region must be part of the future housing mix.

Top Future Industries

Table 1: Top 10 Projected Employment Industries for 2032 – Mid-Plains Economic Development Region

Industry	2032 Projected Employment*	Average Weekly Wage*	Annual Wage	Affordable Home Range (2x-3x Annual Wage)
Agriculture	6,767	$987	$51,324	$100,000 - $150,000
Health Care	6,716	$1,199	$62,348	$125,000 - $185,000
Manufacturing	5,671	$1,287	$66,924	$135,000 - $200,000
Retail Trade	5,430	$723	$37,596	$75,000 - $110,000
Educational Services	4,859	$1,016	$52,832	$105,000 - $155,000
Accommodation / Food Services	3,930	$434	$22,568	$45,000 - $65,000
Transportation	3,657	$1,169	$60,788	$120,000 - $180,000
Total Local Government	2,687	$854	$44,408	$85,000 - $130,000
Wholesale Trade	2,453	$1,718	$89,336	$175,000 - $265,000
Construction	1,848	$1,309	$68,068	$135,000 - $200,000

Source: NE Department of Labor, 2025.

Note: The Mid-Plains Economic Development Region does not include Arthur, Blaine, Cherry, Custer, and Loup Counties. Top future industry and occupational data for those counties is very similar to the data presented for the Mid-Plains Economic Development Region. For specific data on those counties, visit: NEWorks and H3 Dashboard created by the Nebraska Department of Labor.

Top Future Occupations

Table 2: Top 10 Projected Employment Occupations for 2032 – Mid-Plains Economic Development Region

Demand Rank	Occupation	Median Annual Wage*	Affordable Home Range (2x-3x Annual Wage)
1	Laborers & Freight, Stock, and Material Movers, Hand	$48,403	$95,000 - $145,000
2	Fast Food & Counter Workers	$28,503	$55,000 - $85,000
3	Janitors & Cleaners	$46,502	$90,000 - $140,000
4	Farmworkers & Laborers, Crop, Nursery, & Greenhouse	$45,730	$90,000 - $135,000
5	Cashiers	$28,858	$55,000 - $85,000
6	Farmers, Ranchers, & Other Ag Managers	$78,599	$155,000 - $235,000
7	Stockers & Order Fillers	$37,456	$75,000 - $110,000
8	Farmworkers, Farm, Ranch & Aquacultural Animals	$38,931	$75,000 - $115,000
9	Heavy & Tractor-Trailer Truck Drivers	$50,416	$100,000 - $150,000
10	Nursing Assistants	$38,100	$75,000 - $115,000

Source: NE Department of Labor, 2024.

H3 Occupations & Demand

The Nebraska Department of Labor has identified H3 Jobs: high-demand, high-wage, and high-skill occupations. This H3 designation means the occupation offers pay at or above the statewide average for all occupations; requires either some post-secondary education or long-term training; and has a high number of projected future openings. The Nebraska Department of Labor ranks all jobs by 2032 demand using annual openings, net employment change, and projected growth rate. A list of the 10 highest-demand H3 jobs and their overall 2032 demand rankings in the Mid-Plains Region is provided below. These are the jobs that should be promoted in the Mid-Plains Region. Workforce development, education, and planning should support these occupations to expand future opportunities.

Mid-Plains Region Takeaway

Growth in H3 occupations is needed. Only heavy and tractor-trailer truck drivers were in the top 10 in-demand occupations over the next 10 years.

Note: The Mid-Plains Economic Development Region does not include Arthur, Blaine, Cherry, Custer, and Loup Counties. Top future industry and occupational data for those counties is very similar to the data presented for the Mid-Plains Economic Development Region. For specific data on those counties, visit: Neworks and H3 Dashboard created by the Nebraska Department of Labor.

Table 3: Highest Demand H3 Occupations in the Mid-Plains Economic Development Region by 2032

Occupation	Rank Among H3 Jobs	Rank Among All Mid-Plains Jobs
Heavy and Tractor-Trailer Truck Drivers	1	9
General and Operations Managers	2	16
Registered Nurses	3	18
Secondary School Teachers	4	28
Elementary School teachers	5	33
Farm Equipment Mechanics & Service Technicians	6	36
Licensed Practical & Vocational Nurses	7	51
Automotive Service Technicians & Mechanics	8	54
Electricians	9	55
Accountants & Auditors	10	56

Source: NE Department of Labor, 2024.

Housing Construction Occupations

The table below shows the future demand rankings for occupations supporting housing construction. To increase housing across the Mid-Plains Region, these occupations will need to grow so new housing can be built and built affordably.

Mid-Plains Region Takeaway

Growth in housing construction jobs is needed to support future housing growth. Housing construction occupations are projected to have very low overall employment over the next 10 years.

Table 4: Overall Demand for Housing Construction Occupations by 2032

Occupation	Mid-Plains Area Rank
Construction Laborers	40
Electricians	56*
Plumbers, Pipefitters, and Steamfitters	67*
Operating Engineers and other Construction Equipment Operators	73
Carpenters	74*
Heating, Air Conditioning, and Refrigeration Mechanics and Installers	83*
Construction Managers	110*
Cement Masons and Concrete Finishers	158
Roofers	164
Painters, Construction, and Maintenance	171
Drywall and Ceiling Tile Installers	383

*Source: NE Department of Labor, 2024. *H3 Occupation*

Key Workforce Findings

The following key findings highlight the current state of the workforce for the Mid-Plains Region. Key findings are not broken down by subregion, as much of the workforce data was already grouped into areas with multiple subregions. Instead, key findings are presented for each of the portions that make up the Workforce Assessment Section.

Industries & Occupation Key Findings

Largest occupation groups include management, transportation/moving, office/administration, and sales.

- Every subregion had these occupation groups in the top five employment areas.
- The Central Subregion had a larger number of workers in the education/library occupation group at 8.0%.
- Food preparation is also a significant occupation group in the Region, ranking second in the East Subregion.

Agriculture is a major industry.

- Each subregion's most significant location quotient compared to the U.S. was in the agriculture sector.
- Most agricultural workers are employed at smaller operations. Only one co-op employed more than 100 people.
- The agriculture sector accounted for the largest share of workers in three of the five subregions (North, West, and East).

Unique subregion industry makeup

- **NORTH**
  This subregion showed a higher percentage of recreation/entertainment and accommodation/food services workers compared to the rest of the State and the U.S. This is likely due to the local recreational opportunities around Thedford and Valentine.
- **WEST**
  The West Subregion showed a higher percentage of mining and utilities workers compared to the rest of the State and the U.S. A large percentage of workers are in the retail trade, accommodation/food services, and healthcare. This percentage is likely due to Interstate-80 and Highway 61.
- **CENTRAL**
  The Central Subregion showed a higher percentage of transportation and utilities workers compared to the rest of the State and the U.S. This percentage is likely due to North Platte being a regional distribution hub along Interstate-80.
- **EAST**
  Agriculture has a much higher percentage of workers than the State and the U.S. Smaller percentage differences were observed in the construction and utilities sectors.
- **SOUTH**
  Agriculture had a much higher percentage of workers than the State, and the U.S. Smaller percentage differences were observed in mining and wholesale trade.

Current Regional Workforce Key Findings

The region hosts a tight labor market with businesses struggling to hire.

» Unemployment rates across the subregions ranged from 2.2% to 2.6%, indicating a tight labor market.
» The most frequent reason employers gave for difficulty finding workers was "Not enough applicants".
» Employers also cited the lack of available housing as a contributing factor in finding workers in every subregion except Central.

People want to work, but are not always finding the right job.

» The labor force participation rate ranged from 61% to 66% across all subregions. This rate is in line with the national average and reflects a stable workforce.
» Lack of job opportunities was listed as a top obstacle to employment for each subregion. The Region needs to create jobs that interest its residents or match their growing skill sets.
» Around one-third of potential job seekers listed available housing as an obstacle to employment.

Advanced computer and leadership skills are needed.

» 33-45% of employers cited a lack of occupation-specific skills as a reason for difficulty finding workers.
» Advanced computer and leadership skills were the two skillsets that received the highest percentage of ratings of "less than adequate".
» The percentage of individuals with an associate's degree or higher is approximately 40%. However, increasing this number may help bridge the gap in advanced computer and leadership skills.

Commuting Key Findings

Short commutes are favored.

» All subregions have a majority of workers employed in the same subregion where they live.
» 80% of the population commutes less than 30 minutes.
» The economic hub in each subregion (Valentine, Ogallala, North Platte, Broken Bow, and McCook) attracts the largest share of Regional workers (31.5%-54.8%).
» Most people are working in their community or traveling to a nearby one.

Subregions experience more outflow than inflow.

» In all subregions, a larger number of people commute outside the subregion for work than those who commute to the subregion for work.
» Diverse employment opportunities can help attract more workers rather than drive them to other communities.

Remote work is happening.

» Up to 8% of the population in each subregion is likely working remotely, with Lincoln and Omaha identified as cities where workers are employed.
» COVID-19 accelerated the nationwide adoption of remote work. It is estimated that in 2024, 23% of U.S. employees worked remotely compared to just 6% in 2019.
» The Region could benefit from remote work if people want to live in the Region and keep a job that may not be available locally.

Future Workforce Key Findings

Growth in H3 Jobs is Needed.

- Heavy and Tractor-Trailer Truck Drivers was the only H3 occupation in the top 10 in-demand occupations for the next 10 years.
- If a region wants to grow H3 occupations, it should focus on both workforce development and employer attraction in these fields.
- Growth in H3 jobs will boost local economies and improve home affordability for some residents.

Growth in Housing Construction Jobs Are Needed to Support Future Housing Growth.

- Housing construction occupations are projected to have very low overall employment over the next 10 years.
- Many housing construction occupations are considered H3 jobs.
- Without increasing employment in these occupations, it won't be easy to construct houses affordably.

Many Projected Top-Demand Occupations are Lower-Wage.

- These occupations include fast food workers, cashiers, stockers, farmworkers, home health aides, and maids.
- Lower wage jobs make it more difficult to find affordable housing because demand is high and supply is low.
- The Mid-Plains Region lacks enough affordable homes for its largest workforce, with many subregions experiencing a deficit of homes priced under $100,000.

Conclusion and Next Steps

Conclusion & Next Steps

This report confirms that counties and communities in the Mid-Plains Region of the 6 Regions One Nebraska initiative are facing several housing and workforce challenges, with some unique to each subregion. Among those challenges are:

- A declining population trend that will continue without action among local leaders
- An aging population
- An aging housing inventory
- Housing costs that exceed what many existing incomes can support
- A mismatch in job opportunities and expanding workforce skills
- Few currently in-demand, high-demand, high-wage, and high-skill (H3) occupations
- Low supply of housing construction and renovation trades

However, the assessment also uncovered recent trends that present opportunities for counties and communities to build housing inventory and grow their communities and local economies.

Emerging Opportunities for Mid-Plains Region

- Low cost of living
- Affordable homes compared to statewide or out-of-state options
- Robust supply of vacant or higher-priced homes to be optimized
- A growing population of residents aged 19 and younger
- Top-class recreational amenities that draw visitors from across Nebraska and other states

- Major state and national utility and transportation hubs
- Strong agribusiness sector with potential to grow
- Growing interest in seasonal/ recreational housing
- Growing remote workforce in every subregion
- Federal investment in rural broadband
- Higher demand for H3 trucking, farm and agriculture managers, and nursing

Next Steps

At this juncture, the Mid-Plains Needs Assessment and Mid-Plains GIS Map and Dashboard are complete, bringing the study to its halfway point.

1. **Mid-Plains Region stakeholders are invited to examine the Housing and Workforce Dashboard.**

   Regional residents and leaders can observe regional trends identified in the Needs Assessment, as well as community data and plans collected in the interactive Dashboard.

2. **Data updates will continue to be accepted.**

   Additional data received from communities during the study will continue to be cross-referenced and validated against Needs Assessment takeaways. All new data will be added to the Dashboard. It is being designed to allow further updates after the study contract is completed in the fall of 2026.

3. **Work will begin on the Mid-Plains Region Housing & Workforce Action Plan & Toolkit.**

   The trends identified in the Needs Assessment will help inform the Action Plan with a menu of options for communities to meet their subregional housing and workforce needs. The plan will include resources to guide communities through this process and, eventually, to pursue external support for single- or multi-community initiatives. The final Action Plan is expected to be delivered in the fall of 2026.

4. **Work on the Mid-Plains Region Quality of Life Campaign will begin.**

   A Quality of Life Campaign will be created for Mid-Plains Region communities to promote themselves and their regional housing and workforce initiatives easily. Final communication resources are expected to be delivered in the fall of 2026.

Produced by

JEO Consulting Group, 2025