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The Role of Federal Transfer Payments, Including Farm Program Payments, in Local Economies

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Reductions in federal government spending—or at least a slowdown in the growth of federal spending—is a popular theme among politicians and the public. Over the long term, reduced federal spending may stimulate the national economy through lower interest rates and other factors. However, the short-term consequences for at least some local and regional economies may be quite different. This is due to the fact that federal spending is often an important contributor to local job creation.

In some cases the contribution of federal spending to the local economy is apparent, e.g., in the case of a military base, a national park, or a Veterans Administration hospital. Less obvious—but of no less importance—is the role of federal transfer payments. Transfer payments as defined by the Bureau of Economic Analysis (BEA), U.S. Department of Commerce, are payments to persons, generally in monetary form, for which they do not render current services. When recipients of these payments spend this income locally, jobs are created and economic activity is enhanced.

For the purposes of this report, the BEA definition of transfer payments includes farm program payments, given their obvious importance to those local economies that are closely linked to agriculture within Nebraska. In addition to farm program payments, six other categories of programs or payments as defined by BEA are considered transfer payments. These seven payment categories, including farm program payments, accounted for nearly \$1 trillion in federal spending in 1994 (Table 1).

...federal spending is often an important contributor to local job creation.

- ➔ Retirement and disability insurance of which the largest component is Social Security
- ➔ Medical programs which include Medicare and Medicaid
- ➔ Income maintenance that includes Aid to Families with Dependent Children (AFDC), Supplementary Security Income (SSI), and food stamps

- ➔ Unemployment insurance
- ➔ Veterans' benefits payments of which the largest component is veterans' pensions and compensation
- ➔ Education and training assistance programs including federal training programs, interest subsidies on higher education loans, and Job Corps payments.

Table 1
1994 Transfer Payments¹ for the U.S., Nebraska and County Type Within Nebraska

| Payment Categories | U.S. | Nebraska | Metro | County Categories | | | | |
|---|-------|----------|-------|-------------------|-------|-------|-------|----------|
| | | | | All | Large | Small | Rural | Frontier |
| <i>Dollars Per Capita</i> | | | | | | | | |
| Farm Program | 30 | 214 | 19 | 416 | 185 | 442 | 652 | 1,088 |
| Retirement/Disability | 1,781 | 1,681 | 1,560 | 1,806 | 1,702 | 1,833 | 1,988 | 1,863 |
| Medical | 1,184 | 1,015 | 956 | 1,077 | 1,035 | 1,048 | 1,230 | 1,065 |
| Income Maintenance | 346 | 176 | 187 | 164 | 173 | 139 | 175 | 185 |
| Unemployment Insurance | 91 | 24 | 25 | 24 | 26 | 21 | 22 | 24 |
| Veterans' Benefits | 76 | 84 | 86 | 82 | 85 | 77 | 78 | 88 |
| Education/Training Assistance | 31 | 34 | 38 | 29 | 38 | 34 | 8 | 10 |
| Other | 6 | 1 | 1 | 1 | 1 | 1 | 1 | 3 |
| Total ² | 3,545 | 3,229 | 2,870 | 3,598 | 3,245 | 3,595 | 4,155 | 4,325 |
| <i>Percent of Total Personal Income</i> | | | | | | | | |
| Farm Program | 0.1 | 1.0 | 0.1 | 2.2 | 1.0 | 2.3 | 3.5 | 5.8 |
| Retirement/Disability | 8.1 | 8.1 | 7.0 | 9.5 | 8.7 | 9.7 | 10.7 | 9.9 |
| Medical | 5.4 | 4.9 | 4.3 | 5.6 | 5.3 | 5.5 | 6.6 | 5.6 |
| Income Maintenance | 1.6 | 0.8 | 0.8 | 0.9 | 0.9 | 0.7 | 0.9 | 1.0 |
| Unemployment Insurance | 0.4 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| Veterans' Benefits | 0.3 | 0.4 | 0.4 | 0.4 | 0.4 | 0.4 | 0.4 | 0.5 |
| Education/Training Assistance | 0.1 | 0.2 | 0.2 | 0.2 | 0.2 | 0.2 | 0.0 | 0.1 |
| Total ² | 16.1 | 15.5 | 12.8 | 18.8 | 16.7 | 19.0 | 22.4 | 22.9 |

¹Transfer payments include payments to individuals as defined by the Bureau of Economic Analysis plus farm program payments.

²Summation of columns and total may differ slightly due to rounding errors.

The greater dependency of nonmetropolitan counties on transfer payments is related to a number of considerations. Farm program payments will be higher in Nebraska's nonmetropolitan counties. The proportion of the population that is elderly is greater in nonmetropolitan Nebraska than in the metropolitan areas and Social Security and Medicare payments¹ are linked to this age group. Another contributing factor is that incomes tend to be lower in Nebraska's nonmetropolitan areas. Hence, any amount of transfer payments will be of greater consequence for the nonmetropolitan economy. For example, the per capita amount of income assistance payments is less in nonmetropolitan than in metropolitan counties (\$164 compared to \$187). However, as a proportion of TPI it is of greater consequence in nonmetropolitan counties than in metropolitan counties (0.9 percent compared to 0.8 percent).

A closer look at Nebraska's nonmetropolitan counties shows that reliance on transfer payments is greater for each of Nebraska's four types of nonmetropolitan counties than the metropolitan counties. Indeed, as ruralness increases so does the dependency on federal transfer payments. For example, nearly one-fourth of the TPI in frontier counties was contributed by the federal government.

Nebraska's economy, especially local economies outside the state's metropolitan areas, is strongly influenced by federal transfer payments. Hence, in the short term, a significant reduction in federal spending on programs linked to transfer payments would have an adverse effect on many local economies. However, over the longer term, these adverse effects could be offset by new economic opportunities stemming from the potential for lower interest rates, increased export opportunities, and other positive economic developments. ☐☐

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¹Some caution is needed in linking transfer payments to the local economy based only on where the recipients of these payments live. For example, Medicare coverage and spending represent an economic enhancement for an elderly person living in Arthur, Nebraska. However, if this individual experienced a serious medical problem, the actual expenditure of these Medicare dollars likely would be in a larger urban economy where sophisticated medical services exist—perhaps Lincoln, Omaha, Denver, or Rapid City, South Dakota.

News Briefs

1990 U.S. Census and 1996 Department of Housing and Urban Development (HUD) Median Family Incomes for 1996, Selected MSAs and Nonmetro Areas

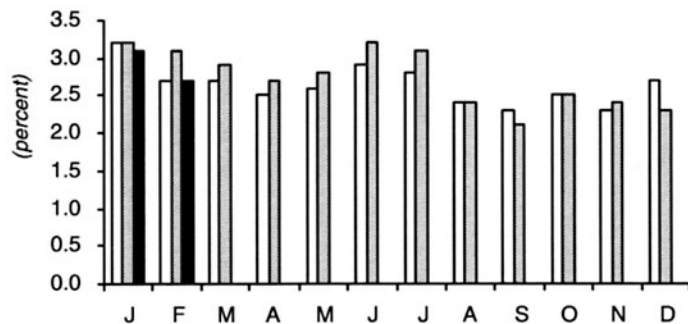
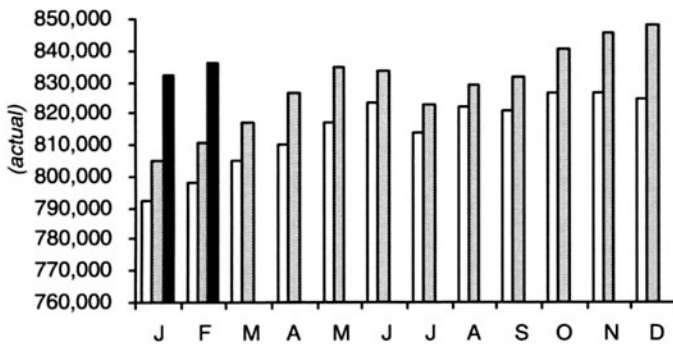
| | 1990 Census Median Family Income | 1996 HUD Estimated Median Family Income |
|------------------------------------|-------------------------------------|--|
| MSAs | | |
| Boulder-Longmont, CO | 43,782 | 58,300 |
| Cedar Rapids, IA | 38,143 | 48,300 |
| Cheyenne, WY | 32,588 | 41,700 |
| Columbia, MO | 34,123 | 43,700 |
| Des Moines, IA | 37,304 | 48,300 |
| Fort Collins-Loveland, CO | 36,932 | 47,800 |
| Iowa City, IA | 39,606 | 50,000 |
| Kansas City, MO-KS | 37,652 | 47,700 |
| Lawrence, KS | 35,632 | 43,800 |
| Lincoln, NE | 36,467 | 46,600 |
| Omaha, NE-IA | 36,011 | 45,900 |
| Sioux City, IA-NE | 30,450 | 39,400 |
| Sioux Falls, SD | 34,101 | 43,100 |
| Springfield, MO | 29,389 | 37,300 |
| Topeka, KS | 35,987 | 45,300 |
| Wichita, KS | 35,931 | 44,500 |
| Nonmetro Portions of States | | |
| Colorado | 28,257 | 36,300 |
| Iowa | 29,303 | 37,000 |
| Kansas | 28,067 | 34,300 |
| Missouri | 24,324 | 30,100 |
| Nebraska | 27,623 | 35,100 |
| South Dakota | 25,547 | 32,800 |
| Wyoming | 32,096 | 40,500 |

Nebraska Stats

□ 1995 ▒ 1996 ■ 1997

Total Nonfarm Employment

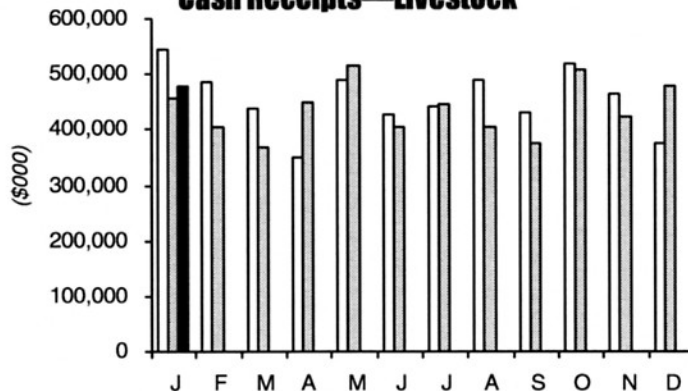
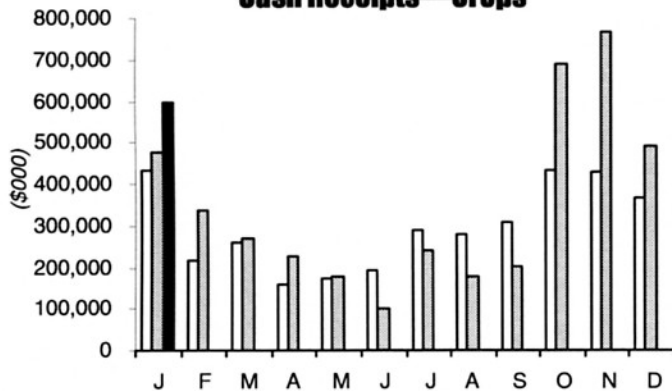
Unemployment Rate



Cash Receipts—Crops

Cash Receipts—Livestock

□ 1995 ▒ 1996 ■ 1997



Net Taxable Retail Sales* for Nebraska Cities (\$000)

| | December 1996 \$ | YTD \$ | YTD % Change | | December 1996 \$ | YTD \$ | YTD % Change |
|------------------------|---------------------|-----------|-----------------|---------------------------|---------------------|-----------|-----------------|
| Ainsworth, Brown | 2,260 | 20,280 | -2.3 | Kearney, Buffalo | 39,129 | 342,935 | 4.9 |
| Albion, Boone | 2,455 | 23,621 | 14.7 | Kenesaw, Adams | 155 | 1,295 | 3.4 |
| Alliance, Box Butte | 8,038 | 71,030 | 4.7 | Kimball, Kimball | 2,027 | 17,573 | -6.6 |
| Alma, Harlan | 959 | 8,055 | 2.7 | La Vista, Sarpy | 10,401 | 89,873 | 7.3 |
| Arapahoe, Furnas | 787 | 7,761 | 0.3 | Laurel, Cedar | 552 | 4,544 | 7.4 |
| Arlington, Washington | 375 | 2,285 | 0.6 | Lexington, Dawson | 8,823 | 87,459 | -0.6 |
| Arnold, Custer | 408 | 3,225 | 0.2 | Lincoln, Lancaster | 229,274 | 2,133,402 | 9.2 |
| Ashland, Saunders | 1,356 | 11,527 | 2.1 | Louisville, Cass | 534 | 5,092 | 19.3 |
| Atkinson, Holt | 1,287 | 9,988 | 2.9 | Loup City, Sherman | 821 | 7,084 | 8.7 |
| Auburn, Nemaha | 3,205 | 29,329 | 0.2 | Lyons, Burt | 525 | 5,542 | 2.9 |
| Aurora, Hamilton | 3,610 | 31,391 | 2.9 | Madison, Madison | 891 | 9,248 | 13.5 |
| Axtell, Kearney | 158 | 1,084 | 6.1 | McCook, Red Willow | 14,292 | 127,116 | 8.6 |
| Bassett, Rock | 668 | 5,394 | -0.3 | Milford, Seward | 1,052 | 9,945 | 8.9 |
| Battle Creek, Madison | 916 | 7,425 | 2.8 | Minatare, Scotts Bluff | 259 | 2,401 | -9.1 |
| Bayard, Morrill | 517 | 4,892 | -10.6 | Minden, Kearney | 1,968 | 18,821 | -2.2 |
| Beatrice, Gage | 14,514 | 118,016 | 5.2 | Mitchell, Scotts Bluff | 1,101 | 8,645 | -10.4 |
| Beaver City, Furnas | 246 | 1,504 | -4.3 | Morrill, Scotts Bluff | 453 | 4,714 | 1.9 |
| Bellevue, Sarpy | 24,285 | 213,323 | 17.8 | Nebraska City, Otoe | 7,959 | 67,311 | 9.5 |
| Benkelman, Dundy | 764 | 6,305 | 6.3 | Neligh, Antelope | 1,817 | 14,859 | 1.6 |
| Bennington, Douglas | 308 | 4,373 | 30.3 | Newman Grove, Madison | 371 | 3,951 | 5.2 |
| Blair, Washington | 7,349 | 70,968 | 0.8 | Norfolk, Madison | 38,046 | 333,415 | 6.8 |
| Bloomfield, Knox | 1,080 | 7,560 | 7.4 | North Bend, Dodge | 723 | 5,739 | 2.2 |
| Blue Hill, Webster | 568 | 5,135 | 12.2 | North Platte, Lincoln | 27,758 | 250,707 | 2.8 |
| Bridgeport, Morrill | 1,235 | 11,507 | 0.0 | Oakland, Burt | 800 | 7,515 | 7.2 |
| Broken Bow, Custer | 4,442 | 50,188 | -6.1 | Ogallala, Keith | 6,361 | 64,920 | 5.0 |
| Burwell, Garfield | 1,086 | 8,577 | -0.7 | Omaha, Douglas | 541,920 | 5,090,042 | 4.6 |
| Cairo, Hall | 533 | 2,587 | 12.0 | O'Neill, Holt | 5,631 | 51,803 | 6.3 |
| Cambridge, Furnas | 1,196 | 13,613 | 26.8 | Ord, Valley | 2,546 | 21,208 | -0.7 |
| Central City, Merrick | 2,081 | 19,558 | 8.3 | Osceola, Polk | 861 | 8,470 | -1.5 |
| Ceresco, Saunders | 1,332 | 13,625 | 6.6 | Oshkosh, Garden | 610 | 5,176 | -8.5 |
| Chadron, Dawes | 4,156 | 39,119 | -2.6 | Osmond, Pierce | 593 | 5,257 | 10.0 |
| Chappell, Deuel | 513 | 4,567 | -9.9 | Oxford, Furnas | 729 | 4,042 | -2.0 |
| Clarkson, Colfax | 649 | 5,385 | 9.9 | Papillion, Sarpy | 9,364 | 63,791 | 52.8 |
| Clay Center, Clay | 450 | 3,444 | 14.7 | Pawnee City, Pawnee | 493 | 3,517 | -2.7 |
| Columbus, Platte | 23,645 | 232,384 | 2.1 | Pender, Thurston | 828 | 8,235 | 10.7 |
| Cozad, Dawson | 3,558 | 32,294 | 2.2 | Pierce, Pierce | 985 | 7,633 | -0.2 |
| Crawford, Dawes | 614 | 5,923 | 5.1 | Plainview, Pierce | 1,166 | 7,626 | 0.2 |
| Creighton, Knox | 1,304 | 11,960 | 1.3 | Plattsmouth, Cass | 4,089 | 36,551 | 6.8 |
| Crete, Saline | 3,897 | 40,719 | -2.7 | Ponca, Dixon | 589 | 5,883 | 9.5 |
| Crofton, Knox | 457 | 4,798 | 9.2 | Ralston, Douglas | 3,058 | 34,311 | 11.1 |
| Curtis, Frontier | 415 | 3,572 | 1.4 | Randolph, Cedar | 592 | 4,535 | 6.0 |
| Dakota City, Dakota | 573 | 6,363 | -3.4 | Ravenna, Buffalo | 855 | 7,646 | -4.0 |
| David City, Butler | 1,682 | 17,513 | 2.0 | Red Cloud, Webster | 1,111 | 8,039 | -2.1 |
| Deshler, Thayer | 405 | 2,867 | 4.1 | Rushville, Sheridan | 853 | 6,638 | 0.6 |
| Dodge, Dodge | 555 | 2,945 | 6.4 | Sargent, Custer | 432 | 2,559 | -3.1 |
| Doniphan, Hall | 818 | 7,063 | 6.8 | Schuyler, Colfax | 2,651 | 22,767 | 4.1 |
| Eagle, Cass | 367 | 3,664 | -1.5 | Scottsbluff, Scotts Bluff | 28,976 | 238,949 | 5.8 |
| Elgin, Antelope | 722 | 5,174 | 6.6 | Scribner, Dodge | 678 | 5,856 | 9.2 |
| Elkhorn, Douglas | 2,570 | 21,821 | 15.9 | Seward, Seward | 6,266 | 56,768 | 2.6 |
| Elm Creek, Buffalo | 357 | 3,381 | 26.5 | Shelby, Polk | 568 | 4,023 | 6.2 |
| Elwood, Gosper | 381 | 4,650 | 6.7 | Shelton, Buffalo | 582 | 7,050 | 6.0 |
| Fairbury, Jefferson | 4,443 | 36,837 | 3.5 | Sidney, Cheyenne | 8,363 | 83,677 | 7.4 |
| Fairmont, Fillmore | 246 | 1,668 | -13.8 | South Sioux City, Dakota | 9,599 | 95,445 | 2.4 |
| Falls City, Richardson | 3,712 | 30,317 | 3.8 | Springfield, Sarpy | 374 | 3,345 | 41.6 |
| Franklin, Franklin | 609 | 5,638 | -1.8 | St. Paul, Howard | 1,596 | 13,892 | 4.6 |
| Fremont, Dodge | 24,136 | 244,541 | 2.9 | Stanton, Stanton | 871 | 6,757 | 5.6 |
| Friend, Saline | 787 | 5,744 | -2.3 | Stromsburg, Polk | 1,056 | 11,869 | 7.1 |
| Fullerton, Nance | 755 | 5,936 | -4.3 | Superior, Nuckolls | 2,354 | 18,781 | 9.3 |
| Geneva, Fillmore | 1,858 | 20,006 | 0.5 | Sutherland, Lincoln | 451 | 3,577 | 7.2 |
| Genoa, Nance | 337 | 3,172 | 8.9 | Sutton, Clay | 1,474 | 15,021 | 9.8 |
| Gering, Scotts Bluff | 4,096 | 40,314 | 3.9 | Syracuse, Otoe | 1,264 | 12,069 | 4.8 |
| Gibbon, Buffalo | 924 | 8,443 | -0.2 | Tecumseh, Johnson | 1,481 | 12,379 | 4.5 |
| Gordon, Sheridan | 2,502 | 20,454 | 2.3 | Tekamah, Burt | 1,473 | 12,685 | 4.7 |
| Gothenburg, Dawson | 2,719 | 24,391 | 0.1 | Tilden, Madison | 561 | 5,278 | 4.7 |
| Grand Island, Hall | 60,297 | 548,588 | -0.4 | Utica, Seward | 330 | 3,087 | 8.7 |
| Grant, Perkins | 1,066 | 10,740 | 3.4 | Valentine, Cherry | 4,900 | 44,699 | 5.1 |
| Gretna, Sarpy | 4,066 | 40,576 | -2.2 | Valley, Douglas | 809 | 13,247 | 6.8 |
| Hartington, Cedar | 2,205 | 18,576 | 0.8 | Wahoo, Saunders | 3,274 | 28,887 | 1.8 |
| Hastings, Adams | 26,250 | 236,176 | 0.1 | Wakefield, Dixon | 501 | 4,370 | 0.5 |
| Hay Springs, Sheridan | 472 | 3,859 | 5.4 | Wauneta, Chase | 457 | 3,907 | 9.1 |
| Hebron, Thayer | 2,266 | 19,162 | -2.6 | Waverly, Lancaster | 947 | 7,656 | 9.3 |
| Henderson, York | 756 | 8,017 | 9.6 | Wayne, Wayne | 4,195 | 36,770 | 2.7 |
| Hickman, Lancaster | 363 | 2,745 | 1.8 | Weeping Water, Cass | 740 | 7,089 | -3.0 |
| Holdrege, Phelps | 5,646 | 56,162 | 3.7 | West Point, Cuming | 5,151 | 44,721 | 11.7 |
| Hooper, Dodge | 534 | 3,871 | 11.1 | Wilber, Saline | 719 | 5,358 | -1.8 |
| Humboldt, Richardson | 657 | 5,839 | 5.6 | Wisner, Cuming | 798 | 6,682 | 4.2 |
| Humphrey, Platte | 988 | 8,765 | 13.8 | Wood River, Hall | 540 | 5,141 | -2.0 |
| Imperial, Chase | 2,246 | 19,905 | 5.5 | Wymore, Gage | 590 | 4,961 | 3.7 |
| Juniata, Adams | 361 | 2,583 | 7.6 | | | | |

*Does not include motor vehicle sales. Motor vehicle net taxable retail sales are reported by county only.

Source: Nebraska Department of Revenue

Net Taxable Retail Sales for Nebraska Counties (\$000)

| | Motor Vehicle Sales | | | Other Sales | | | Motor Vehicle Sales | | | Other Sales | | |
|--------------|---------------------|-----------|-------|-------------|------------|-------|---------------------|---------|-------|-------------|-----------|-------|
| | December | | YTD | December | | YTD | December | | YTD | December | | YTD |
| | 1996 | YTD | % Chg | 1996 | YTD | % Chg | 1996 | YTD | % Chg | 1996 | YTD | % Chg |
| | \$ | \$ | | \$ | \$ | | \$ | \$ | | \$ | \$ | |
| Nebraska * | 154,303 | 2,065,968 | 9.7 | 1,631,602 | 14,752,603 | 5.5 | | | | | | |
| Adams | 2,985 | 36,434 | 11.8 | 27,086 | 243,045 | 0.2 | | | | | | |
| Antelope | 1,111 | 11,435 | 21.3 | 3,168 | 25,030 | 3.1 | | | | | | |
| Arthur | 45 | 564 | 19.7 | 162 | (D) | (D) | | | | | | |
| Banner | 122 | 1,788 | 41.6 | 73 | (D) | (D) | | | | | | |
| Blaine | 73 | 777 | 8.7 | 214 | (D) | (D) | | | | | | |
| Boone | 1,163 | 10,039 | 16.1 | 3,455 | 30,248 | 11.5 | | | | | | |
| Box Butte | 1,297 | 18,213 | -1.6 | 8,504 | 74,395 | 4.7 | | | | | | |
| Boyd | 208 | 2,381 | -5.0 | 1,195 | 7,340 | 2.7 | | | | | | |
| Brown | 318 | 3,870 | -2.0 | 2,455 | 21,166 | -2.3 | | | | | | |
| Buffalo | 3,374 | 49,963 | 14.5 | 42,228 | 373,536 | 4.8 | | | | | | |
| Burt | 905 | 11,504 | 18.3 | 3,150 | 28,233 | 4.5 | | | | | | |
| Butler | 1,041 | 11,365 | 17.0 | 2,759 | 23,568 | 2.1 | | | | | | |
| Cass | 2,519 | 35,376 | 16.9 | 7,766 | 67,786 | 6.7 | | | | | | |
| Cedar | 1,211 | 13,295 | 4.6 | 3,940 | 31,786 | 1.5 | | | | | | |
| Chase | 589 | 6,255 | 0.9 | 2,786 | 24,287 | 6.2 | | | | | | |
| Cherry | 287 | 7,144 | -1.9 | 5,291 | 47,301 | 4.8 | | | | | | |
| Cheyenne | 1,072 | 14,302 | 10.6 | 9,000 | 87,266 | 7.2 | | | | | | |
| Clay | 800 | 10,610 | 17.9 | 3,258 | 28,769 | 9.5 | | | | | | |
| Colfax | 838 | 11,545 | 7.7 | 4,234 | 33,763 | 6.2 | | | | | | |
| Cuming | 1,251 | 14,415 | 21.5 | 6,974 | 58,401 | 10.2 | | | | | | |
| Custer | 1,301 | 13,868 | 2.9 | 6,210 | 61,715 | -4.7 | | | | | | |
| Dakota | 1,618 | 22,977 | 11.2 | 11,209 | 110,212 | 2.1 | | | | | | |
| Dawes | 794 | 8,267 | 6.7 | 4,822 | 45,114 | -1.6 | | | | | | |
| Dawson | 1,940 | 28,529 | 3.3 | 15,681 | 148,935 | 0.1 | | | | | | |
| Deuel | 300 | 3,303 | 26.8 | 865 | 9,165 | -2.6 | | | | | | |
| Dixon | 759 | 7,413 | 11.6 | 1,427 | 11,855 | 5.8 | | | | | | |
| Dodge | 3,451 | 44,077 | 17.4 | 27,274 | 266,485 | 3.2 | | | | | | |
| Douglas | 37,567 | 528,338 | 9.1 | 550,765 | 5,186,913 | 4.6 | | | | | | |
| Dundy | 317 | 4,334 | 30.7 | 827 | 6,743 | 5.6 | | | | | | |
| Fillmore | 977 | 10,072 | 6.8 | 3,188 | 30,629 | 1.6 | | | | | | |
| Franklin | 411 | 4,265 | 3.1 | 1,087 | 8,919 | 0.6 | | | | | | |
| Frontier | 184 | 3,940 | 3.6 | 973 | 7,581 | 3.3 | | | | | | |
| Furnas | 486 | 7,489 | 10.7 | 3,229 | 28,683 | 10.5 | | | | | | |
| Gage | 2,081 | 26,609 | 11.8 | 16,616 | 131,767 | 5.5 | | | | | | |
| Garden | 231 | 3,361 | 6.7 | 953 | 7,274 | -6.8 | | | | | | |
| Garfield | 202 | 2,139 | 25.3 | 1,086 | 8,577 | -0.7 | | | | | | |
| Gosper | 265 | 3,443 | 14.1 | 474 | 5,350 | 6.6 | | | | | | |
| Grant | 133 | 1,045 | -9.0 | 236 | 2,026 | -7.2 | | | | | | |
| Greeley | 197 | 3,429 | 5.3 | 984 | 7,929 | 3.7 | | | | | | |
| Hall | 5,106 | 68,219 | 11.0 | 62,472 | 567,365 | -0.3 | | | | | | |
| Hamilton | 1,158 | 13,888 | 7.1 | 4,549 | 37,049 | 4.2 | | | | | | |
| Harlan | 499 | 5,776 | 17.3 | 1,379 | 10,721 | -1.6 | | | | | | |
| Hayes | 52 | 1,557 | -4.9 | 139 | (D) | (D) | | | | | | |
| Hitchcock | 323 | 4,624 | 13.2 | 949 | 7,472 | 4.0 | | | | | | |
| Holt | 1,136 | 14,380 | 2.6 | 8,064 | 70,015 | 4.4 | | | | | | |
| Hooker | 64 | 1,078 | 35.1 | 415 | 3,846 | 14.6 | | | | | | |
| Howard | 541 | 8,152 | 11.7 | | | | 541 | 8,152 | 11.7 | 2,248 | 18,346 | 7.0 |
| Jefferson | 753 | 10,761 | 7.9 | | | | 753 | 10,761 | 7.9 | 5,861 | 47,308 | 3.8 |
| Johnson | 431 | 5,392 | 3.9 | | | | 431 | 5,392 | 3.9 | 2,345 | 16,843 | 4.6 |
| Keamey | 1,065 | 10,666 | 17.7 | | | | 1,065 | 10,666 | 17.7 | 2,465 | 22,006 | -0.1 |
| Keith | 707 | 11,443 | -2.5 | | | | 707 | 11,443 | -2.5 | 6,932 | 70,835 | 6.1 |
| Keya Paha | 71 | 1,177 | 6.4 | | | | 71 | 1,177 | 6.4 | 239 | 1,143 | 7.9 |
| Kimball | 466 | 5,786 | 5.5 | | | | 466 | 5,786 | 5.5 | 2,134 | 18,050 | -6.3 |
| Knox | 762 | 11,498 | 16.1 | | | | 762 | 11,498 | 16.1 | 4,199 | 32,210 | 5.7 |
| Lancaster | 18,277 | 251,126 | 12.1 | | | | 18,277 | 251,126 | 12.1 | 232,737 | 2,156,086 | 9.2 |
| Lincoln | 3,049 | 40,533 | 2.9 | | | | 3,049 | 40,533 | 2.9 | 29,145 | 261,817 | 2.7 |
| Logan | 109 | 1,177 | -8.1 | | | | 109 | 1,177 | -8.1 | 187 | (D) | (D) |
| Loup | 96 | 760 | -20.6 | | | | 96 | 760 | -20.6 | 62 | (D) | (D) |
| McPherson | 15 | 723 | 29.8 | | | | 15 | 723 | 29.8 | 41 | (D) | (D) |
| Madison | 3,004 | 41,816 | 4.8 | | | | 3,004 | 41,816 | 4.8 | 40,926 | 360,215 | 6.9 |
| Merrick | 866 | 11,335 | 26.5 | | | | 866 | 11,335 | 26.5 | 2,862 | 26,460 | 9.9 |
| Morrill | 658 | 6,884 | 8.5 | | | | 658 | 6,884 | 8.5 | 1,804 | 16,814 | -3.6 |
| Nance | 517 | 5,521 | 23.4 | | | | 517 | 5,521 | 23.4 | 1,229 | 9,575 | 0.1 |
| Nemaha | 711 | 9,079 | 3.5 | | | | 711 | 9,079 | 3.5 | 3,719 | 32,435 | -1.4 |
| Nuckolls | 571 | 6,504 | 5.4 | | | | 571 | 6,504 | 5.4 | 3,219 | 25,380 | 8.5 |
| Otoe | 1,708 | 19,758 | 9.4 | | | | 1,708 | 19,758 | 9.4 | 9,867 | 84,178 | 8.4 |
| Pawnee | 339 | 3,995 | 34.2 | | | | 339 | 3,995 | 34.2 | 981 | 6,433 | 2.1 |
| Perkins | 567 | 5,487 | 15.9 | | | | 567 | 5,487 | 15.9 | 1,448 | 13,371 | 6.8 |
| Phelps | 1,021 | 17,348 | 38.3 | | | | 1,021 | 17,348 | 38.3 | 6,216 | 59,469 | 3.8 |
| Pierce | 827 | 10,513 | 16.1 | | | | 827 | 10,513 | 16.1 | 2,915 | 21,545 | 1.9 |
| Platte | 3,290 | 41,554 | 13.0 | | | | 3,290 | 41,554 | 13.0 | 25,719 | 248,546 | 2.6 |
| Polk | 821 | 8,458 | 7.4 | | | | 821 | 8,458 | 7.4 | 2,696 | 25,723 | 2.4 |
| Red Willow | 837 | 13,930 | -2.5 | | | | 837 | 13,930 | -2.5 | 14,808 | 130,931 | 8.4 |
| Richardson | 844 | 11,005 | 9.0 | | | | 844 | 11,005 | 9.0 | 5,011 | 39,954 | 4.1 |
| Rock | 190 | 2,333 | 4.4 | | | | 190 | 2,333 | 4.4 | 749 | 5,623 | -0.1 |
| Saline | 1,192 | 16,754 | 12.3 | | | | 1,192 | 16,754 | 12.3 | 6,169 | 56,412 | -2.3 |
| Sarpy | 10,291 | 145,425 | 7.0 | | | | 10,291 | 145,425 | 7.0 | 49,392 | 416,869 | 17.7 |
| Saunders | 2,543 | 28,070 | 18.6 | | | | 2,543 | 28,070 | 18.6 | 7,949 | 66,108 | 3.3 |
| Scotts Bluff | 3,261 | 44,980 | 8.7 | | | | 3,261 | 44,980 | 8.7 | 35,053 | 296,121 | 4.7 |
| Seward | 1,429 | 19,524 | 11.6 | | | | 1,429 | 19,524 | 11.6 | 8,185 | 72,817 | 3.3 |
| Sheridan | 557 | 7,913 | 16.0 | | | | 557 | 7,913 | 16.0 | 4,195 | 34,252 | 1.4 |
| Sherman | 332 | 4,189 | 8.7 | | | | 332 | 4,189 | 8.7 | 1,219 | 9,418 | 5.5 |
| Sioux | 189 | 2,428 | 0.7 | | | | 189 | 2,428 | 0.7 | 236 | 1,764 | 4.9 |
| Stanton | 691 | 8,149 | 13.7 | | | | 691 | 8,149 | 13.7 | 1,068 | 8,773 | 9.5 |
| Thayer | 666 | 8,402 | 11.0 | | | | 666 | 8,402 | 11.0 | 3,809 | 29,563 | -0.5 |
| Thomas | 47 | 1,111 | -9.8 | | | | 47 | 1,111 | -9.8 | 443 | 4,169 | 4.5 |
| Thurston | 535 | 5,908 | 12.0 | | | | 535 | 5,908 | 12.0 | 1,155 | 9,949 | 8.5 |
| Valley | 393 | 5,367 | 2.1 | | | | 393 | 5,367 | 2.1 | 2,843 | 23,447 | -0.7 |
| Washington | 2,296 | 29,687 | 19.7 | | | | 2,296 | 29,687 | 19.7 | 8,691 | 78,896 | 1.1 |
| Wayne | 870 | 10,485 | 9.9 | | | | 870 | 10,485 | 9.9 | 4,552 | 38,851 | 2.7 |
| Webster | 568 | 5,161 | 16.6 | | | | 568 | 5,161 | 16.6 | 1,858 | 14,508 | 2.7 |
| Wheeler | 152 | 1,596 | -11.1 | | | | 152 | 1,596 | -11.1 | 186 | 1,149 | 0.3 |
| York | 1,605 | 19,285 | 3.7 | | | | 1,605 | 19,285 | 3.7 | 12,118 | 115,318 | 3.2 |

*Totals may not add due to rounding

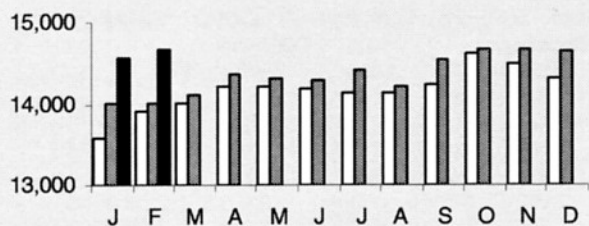
(D) Denotes disclosure suppression

Source: Nebraska Department of Revenue

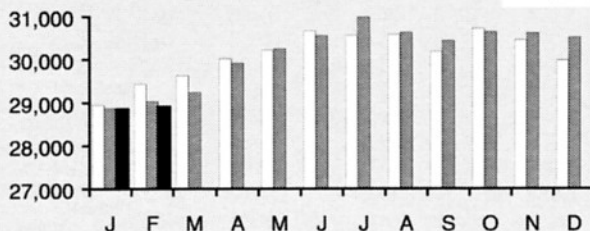
Regional Employment—1995 to February 1997

□ 1995 ▒ 1996 ■ 1997

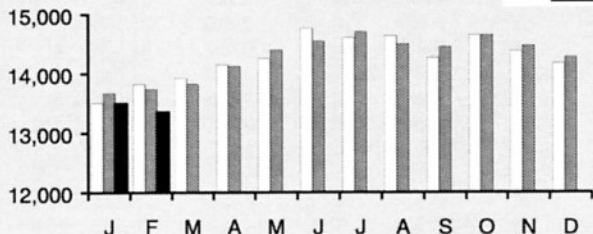
Northwest Panhandle



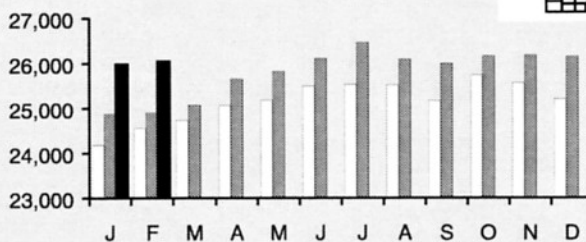
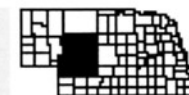
Southwest Panhandle



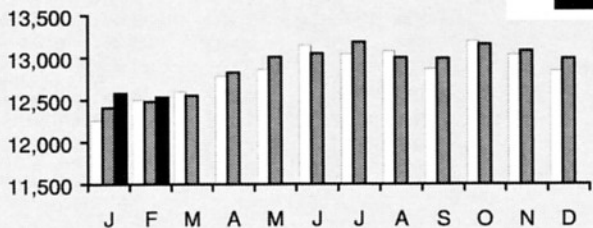
North Central



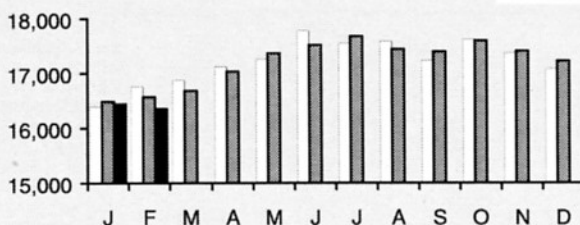
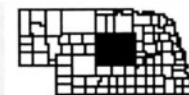
West Central



Southwest Central



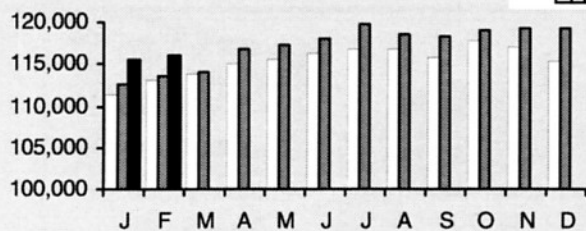
East Central



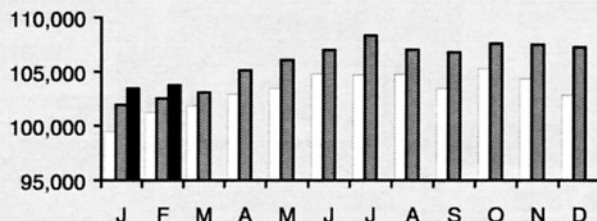
Regional Employment—1995 to February 1997

□ 1995 ■ 1996 ■ 1997

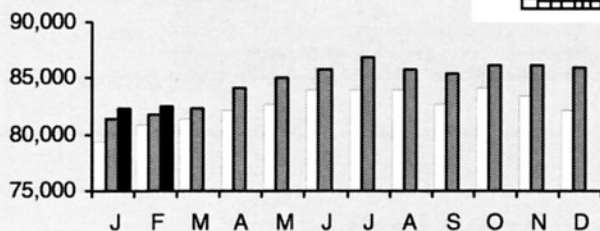
Southeast Central



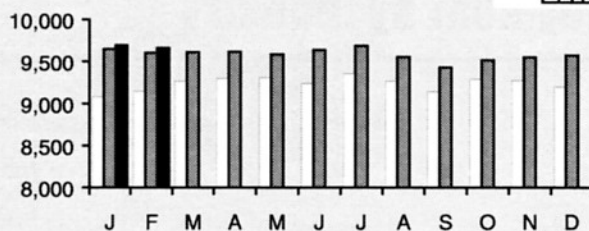
Northeast



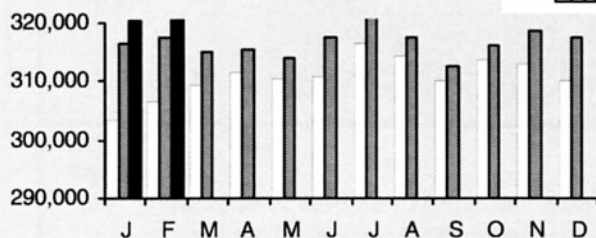
Southeast



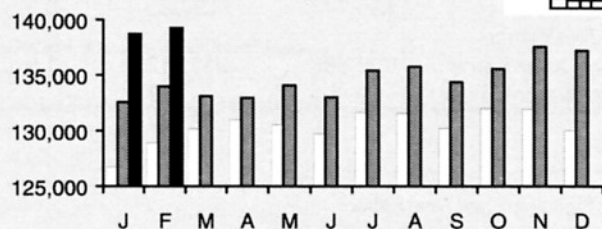
Sioux City MSA



Omaha MSA

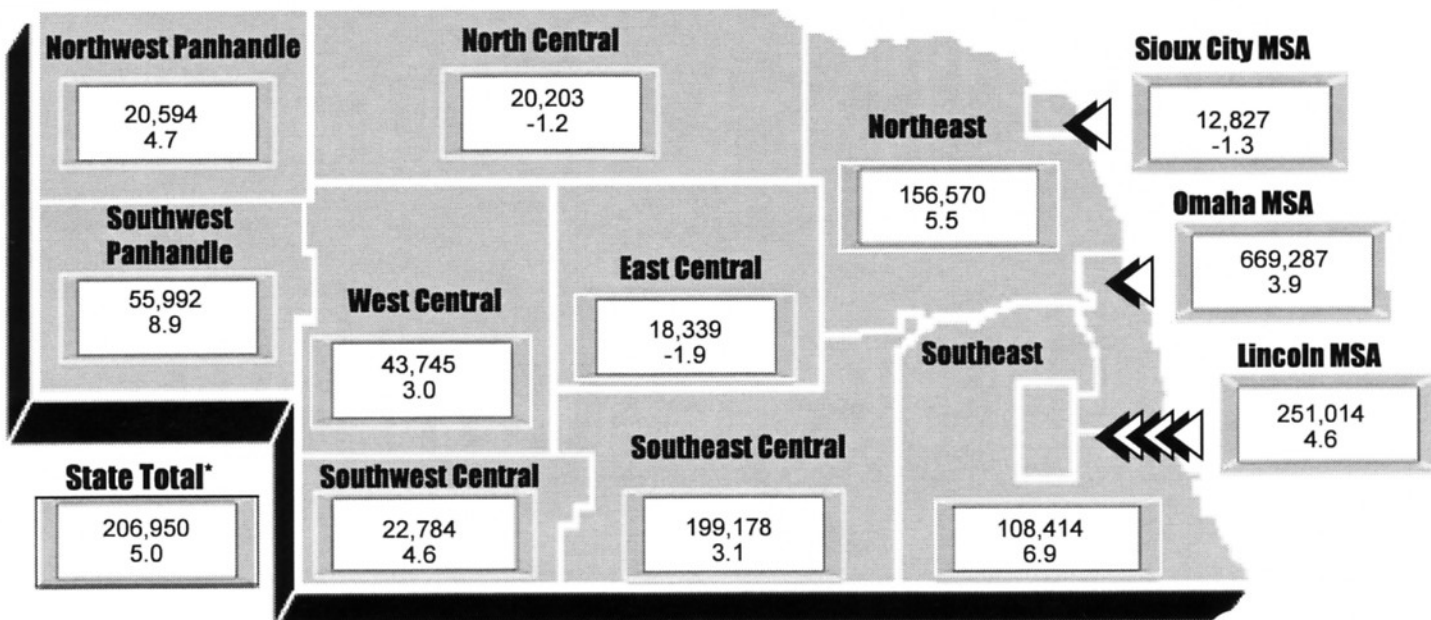


Lincoln MSA



December 1996 Regional Retail Sales (\$000)

Percent Change from Year Ago



*Regional values may not add to state total due to unallocated sales

Employment by Industry

| | Revised January 11997 | Preliminary February 1997 | % Change vs Yr. Ago |
|-----------------------|-----------------------------|---------------------------------|---------------------------|
| Place of Work | | | |
| Nonfarm | 832,412 | 836,148 | 3.1 |
| Construction & Mining | 34,813 | 34,887 | 11.6 |
| Manufacturing | 114,050 | 114,360 | 2.0 |
| Durables | 55,239 | 55,556 | 3.3 |
| Nondurables | 58,811 | 58,804 | 0.8 |
| TCU* | 50,676 | 50,845 | 3.7 |
| Trade | 207,839 | 207,838 | 2.3 |
| Wholesale | 53,146 | 53,409 | 0.8 |
| Retail | 154,693 | 154,429 | 2.8 |
| FIRE** | 53,980 | 53,838 | 3.1 |
| Services | 220,307 | 222,357 | 5.6 |
| Government | 150,747 | 152,023 | -0.3 |
| Place of Residence | | | |
| Civilian Labor Force | 909,888 | 911,112 | 1.5 |
| Unemployment Rate | 3.1 | 2.7 | |

* Transportation, Communication, and Utilities

** Finance, Insurance, and Real Estate

Source: Nebraska Department of Labor

Price Indices

Consumer Price Index - U*
(1982-84 = 100)

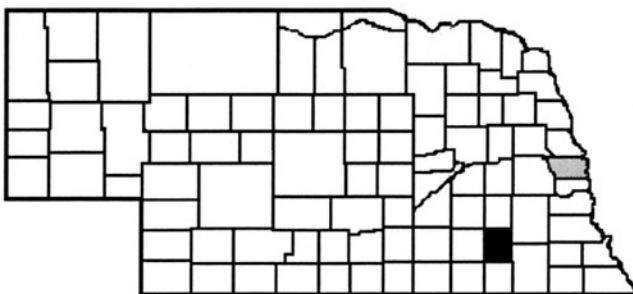
| | March 1997 | % Change vs Yr. Ago | YTD % Change vs Yr. Ago |
|-------------|---------------|------------------------------|----------------------------------|
| All Items | 160.0 | 2.8 | 2.9 |
| Commodities | 142.0 | 2.0 | 2.5 |
| Services | 178.2 | 3.2 | 3.3 |

*U = All urban consumers
Source: U.S. Bureau of Labor Statistics

Inflation Rate

Saline

Wilber-County Seat



License plate prefix number: 22

Size of county: 576 square miles, ranks 58th in the state

Population: 12,916 in 1995, a change of 1.6 percent from 1990

Per capita personal income: \$18,680 in 1994, ranks 57th in the state

Net taxable retail sales (\$000): \$72,530 in 1995, a change of 1.0 percent from 1994; \$60,198 from January through October of 1996, a change of 2.6 percent from the same period the previous year.

Number of business and service establishments: 309 in 1993, 59.4 percent had less than five employees

Unemployment rate: 1.5 percent in Saline County, 2.4 percent in Nebraska for 1995

Nonfarm employment (1995):

| | State | Saline County |
|-------------------------|---------------------------|---------------|
| Wage and Salary workers | 815,089 | 5,132 |
| | <i>(percent of total)</i> | |
| Construction and Mining | 4.4 | 1.3 |
| Manufacturing | 13.7 | 46.0 |
| TCU | 6.1 | 2.6 |
| Wholesale Trade | 6.5 | 2.8 |
| Retail Trade | 18.6 | 13.7 |
| FIRE | 6.4 | 2.7 |
| Services | 25.8 | 12.2 |
| Government | 18.5 | 18.7 |

Agriculture:

Number of farms: 134 in 1992, 142 in 1987

Average farm size: 2465 acres in 1992

Market value of farm products sold: \$57.634 million in 1992 (\$77,674 average per farm)

Sources: U.S. Bureau of the Census, U.S. Bureau of Economic Analysis, Nebraska Department of Labor, Nebraska Department of Revenue

bulletin board

Population Projections Report Available!

Nebraska Population Projections to 2010 are now available. This report contains county level projections by age category. The cost is \$15 per copy including postage and handling. Contact the Bureau of Business Research (BBR) to order.

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Lincoln, NE 68588-0406

NU ONRAMP Data Review

Nebraska Agricultural Statistics (Ag Stats) from the Nebraska Department of Agriculture provides county, district, and state-level agricultural data. Selected data also are available for the U.S. and special state groupings.

To find these files on **NU ONRAMP** enter *Data Central* and select *Subject Search*. Choose *Agriculture** (05000)* then *Agricultural Statistics (050500)*.

Expert users can locate Nebraska Ag Stats using a file name search of *NE**.

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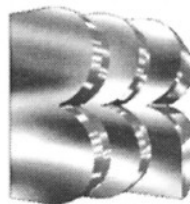
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