

# Business in Nebraska



## ***This Issue:***

|                                     |   |
|-------------------------------------|---|
| Comparing Economic Performance..... | 1 |
| County of the Month.....            | 8 |

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## **Comparing Economic Performance— Nebraska, Six Border States, and the U.S.**

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This article compares growth rates of the economies of Nebraska, its six bordering states—South Dakota, Wyoming, Colorado, Kansas, Missouri and Iowa—and the United States over four time periods since 1970. The comparisons are based on four broad measures of economic performance: employment, average wage per job, personal income, and transfer payments.

Growth rates are expressed as average annual growth rates across each of the four time periods presented. The purpose of utilizing multiple time periods is to portray a moving picture of economic growth. Each period selected was characterized by unique phenomena that impacted economic performance in disparate ways (see insert).

### **Time Periods**

**Period I—1970 to 1980** The period was characterized by rapid inflation, high interest rates, rising fuel costs, and a severe drought in the Midwest and some other parts of the country. These impacts were distributed unevenly among the states.

**Period II—1980 to 1990** The decade began with the recessions of 1980 and 1981-82. Significant events included the collapse of oil prices in 1986, the drop in inflation, and the reduction in interest rates in the latter part of the period. The Midwest suffered from low agricultural prices and farm debt problems. The economy slid into a recession in July 1990.

**Period III—1985 to 1993** This period was selected to begin with the easing of the farm crisis and tracks the decline of inflation through the early 1990s. The period spans the 1990-91 recession and includes most of the post-trough recovery. The end of the recession was followed by an unusually slow recovery owing to a high degree of corporate downsizing and efforts to reduce Federal spending in a time when spending normally would have increased to counter the recession. The Gulf War caused short-term disruptions in fiscal and economic patterns. Positive impacts of the periods include drastically falling oil prices and decreasing interest rates.

**Period IV—1990-93** Covers the four most recent years for which the complete data are available. Includes the 1990-91 recession and recovery.

It is important to note that structural differences in state economies explain much of the difference in growth rates across states. A state with a sizable fraction of its manufacturing in auto production and related industries likely will experience different rates of growth from a state with a sizable fraction of manufacturing in food processing. Although auto production and food processing are in the same sector, they are influenced by different market forces. Variations in economic performance also are driven by such factors as the age distribution of the population, the presence of military establishments, weather, tourist attractions, and agriculture.

### Employment

Table 1 presents average annual growth rates in total employment. Colorado showed the best performance overall. Four states, including Nebraska, experienced growth rates above 1.0 percent in each of the four time periods. U.S.



growth rates in Periods III and IV reflect the adverse impact of the 1990-91 recession.

The major component of total employment is wage and salary employment. Wage and salary employment excludes self-employed persons such as farmers and other proprietors. Growth rates in wage and salary employment by industry are shown in Table 2.

Colorado, South Dakota, Nebraska and Kansas showed the best performance in wage and salary employment across the four periods. Wyoming experienced the worst performance overall. In Period IV, Nebraska was the only state experiencing negative growth in government employment.

Mining suffered the most persistent decline in employment growth rates in Period IV. Construction showed several negative growth rates although not always in the same time period for each state. The manufacturing sector maintained positive growth in four of the seven states, including Nebraska.

### Average Wage Per Job

Average wage per job is calculated by dividing total wages and salaries by the number of wage and salary employees. A state economy that is growing well will generally experience average wage growth rates that meet or exceed the general rate of inflation, indicating that real wages are rising. Average wage per job data pertain to wage and salary employment only and therefore exclude the earnings of self-employed farmers and proprietors. Note that the data presented in Table 2 are percentage changes in wage rates per job, not changes in dollars per hour.



Overall, growth rates for the latter three time periods were lower than in Period I. Growth rates in Period IV (Table 2) were highest in Colorado and South Dakota, Iowa and Nebraska.

The Finance, Insurance and Real Estate (FIRE) sector experienced the most rapid growth in wages per job in Period IV. This industry category had the highest rate in six of seven states and the nation. In Nebraska, however, average wages per job in the Transportation, Communications and Utilities (TCU) sector ranked first in Period IV.

Construction wages per job experienced slow growth in most states. There were few differences in rates of growth in manufacturing across the states. Average wages per job in the private sector experienced greater growth rates than did the public sector in three of seven states, including Nebraska, in Period IV.

### Personal Income

Growth rates for total personal income are presented in Table 3. While personal income is a basic indicator of how an economy is performing, it is not a measure of income stemming only from production since personal income comprises both earned and nonearned income. Earned income includes wage and salaries, rent, interest, and profits, including dividends. The unearned portion of personal income is transfer payments.

All states and the U.S. experienced personal income growth rates in the latter three time periods that were substantially below those in Period I.

*(continued, page 4)*

**Table 1  
Growth in Total Employment**

|              | Periods |       |      |      |
|--------------|---------|-------|------|------|
|              | I       | II    | III  | IV   |
| Nebraska     | 2.0%    | 1.2%  | 1.5% | 1.2% |
| South Dakota | 1.5%    | 1.4%  | 2.3% | 2.9% |
| Wyoming      | 5.8%    | -0.4% | 0.3% | 0.8% |
| Colorado     | 4.8%    | 2.3%  | 2.1% | 2.8% |
| Kansas       | 2.5%    | 1.3%  | 1.3% | 1.1% |
| Missouri     | 1.5%    | 1.6%  | 1.4% | 0.7% |
| Iowa         | 1.7%    | 0.6%  | 1.6% | 1.2% |
| U.S.         | 2.2%    | 2.0%  | 0.1% | 0.4% |

**Table 2**  
**Growth in Nonfarm Wage and Salary Employment and**  
**Average Wage Per Job by Industry—Periods I & IV**

|                       | Employment |       | Average Wage |      |           | Employment |       | Average Wage |      |
|-----------------------|------------|-------|--------------|------|-----------|------------|-------|--------------|------|
|                       | I          | IV    | I            | IV   |           | I          | IV    | I            | IV   |
| <b>NE</b> Total       | 2.3%       | 1.3%  | 7.5%         | 3.8% | <b>SD</b> | 2.0%       | 3.1%  | 8.2%         | 4.1% |
| Agricultural Services | 4.3%       | 2.9%  | 6.1%         | 3.3% |           | -0.8%      | 5.3%  | 10.8%        | 2.0% |
| Mining                | 1.6%       | -2.8% | 8.6%         | 3.0% |           | 1.0%       | -2.6% | 14.2%        | 4.4% |
| Construction          | 1.9%       | 4.1%  | 6.5%         | 3.2% |           | 3.4%       | 5.8%  | 7.8%         | 2.9% |
| Manufacturing         | 1.2%       | 1.0%  | 8.0%         | 3.9% |           | 5.0%       | 4.7%  | 7.0%         | 4.4% |
| TCU                   | 2.6%       | 0.4%  | 9.0%         | 5.5% |           | 2.2%       | 3.6%  | 8.6%         | 3.2% |
| Wholesale Trade       | 5.7%       | 0.1%  | 6.9%         | 2.9% |           | 5.8%       | 0.8%  | 6.9%         | 4.8% |
| Retail Trade          | 1.5%       | 2.0%  | 6.5%         | 3.6% |           | 2.0%       | 3.7%  | 6.3%         | 4.2% |
| FIRE                  | 4.1%       | 0.2%  | 7.1%         | 5.2% |           | 1.7%       | 0.9%  | 7.2%         | 4.6% |
| Services              | 3.0%       | 2.4%  | 8.6%         | 4.4% |           | 3.3%       | 4.7%  | 9.1%         | 4.9% |
| Government            | 1.1%       | 0.0%  | 7.3%         | 3.7% |           | -0.1%      | 1.2%  | 8.0%         | 4.3% |
| <b>WY</b> Total       | 5.9%       | 0.6%  | 9.7%         | 3.0% | <b>CO</b> | 4.7%       | 3.0%  | 7.9%         | 4.1% |
| Agricultural Services | 4.5%       | 1.8%  | 9.5%         | 5.8% |           | 8.1%       | 5.5%  | 8.7%         | 4.1% |
| Mining                | 11.6%      | -0.5% | 10.4%        | 3.6% |           | 9.4%       | -5.9% | 10.1%        | 4.6% |
| Construction          | 10.7%      | 1.8%  | 8.5%         | 1.0% |           | 6.3%       | 9.1%  | 6.9%         | 4.4% |
| Manufacturing         | 3.0%       | 0.2%  | 8.7%         | 3.5% |           | 4.4%       | 0.3%  | 7.9%         | 3.7% |
| TCU                   | 5.2%       | -0.3% | 9.3%         | 4.8% |           | 4.3%       | 2.6%  | 8.7%         | 3.8% |
| Wholesale Trade       | 9.3%       | 0.5%  | 9.7%         | 3.0% |           | 5.2%       | 2.3%  | 7.7%         | 4.0% |
| Retail Trade          | 5.5%       | 1.4%  | 7.9%         | 3.5% |           | 5.3%       | 3.6%  | 6.7%         | 4.4% |
| FIRE                  | 7.8%       | 0.2%  | 7.9%         | 7.9% |           | 6.0%       | 0.3%  | 7.6%         | 7.4% |
| Services              | 5.6%       | 1.5%  | 11.5%        | 3.8% |           | 6.6%       | 3.9%  | 9.0%         | 4.3% |
| Government            | 3.0%       | 0.3%  | 8.2%         | 3.1% |           | 2.2%       | 2.0%  | 7.7%         | 3.9% |
| <b>KS</b> Total       | 2.9%       | 1.3%  | 8.0%         | 3.5% | <b>MO</b> | 1.4%       | 0.6%  | 7.1%         | 3.3% |
| Agricultural Services | -1.3%      | 3.4%  | 10.4%        | 4.0% |           | 4.4%       | 3.7%  | 7.9%         | 3.1% |
| Mining                | 6.3%       | -4.9% | 9.9%         | 3.6% |           | -0.9%      | -6.5% | 9.1%         | 5.2% |
| Construction          | 3.3%       | 3.5%  | 7.7%         | 1.4% |           | 1.5%       | 2.0%  | 6.7%         | 1.4% |
| Manufacturing         | 3.5%       | -0.6% | 8.0%         | 3.8% |           | -0.1%      | -1.9% | 7.6%         | 3.5% |
| TCU                   | 2.4%       | -0.5% | 8.6%         | 3.8% |           | 1.1%       | -0.5% | 8.4%         | 3.1% |
| Wholesale Trade       | 5.9%       | -0.1% | 7.8%         | 3.5% |           | 2.2%       | -0.3% | 7.1%         | 3.7% |
| Retail Trade          | 1.9%       | 1.8%  | 6.6%         | 3.8% |           | 1.6%       | 1.4%  | 6.0%         | 4.0% |
| FIRE                  | 3.7%       | -0.7% | 7.5%         | 5.8% |           | 2.2%       | -0.7% | 7.4%         | 5.9% |
| Services              | 4.0%       | 2.6%  | 9.4%         | 3.7% |           | 3.8%       | 2.7%  | 7.7%         | 3.7% |
| Government            | 0.7%       | 1.8%  | 7.2%         | 3.9% |           | 0.8%       | 0.5%  | 7.0%         | 3.2% |
| <b>IA</b> Total       | 2.1%       | 1.3%  | 3.8%         | 3.9% | <b>US</b> | 2.2%       | 0.2%  | 7.3%         | 3.8% |
| Agricultural Services | -0.8%      | 2.4%  | 3.1%         | 4.8% |           | 5.6%       | 2.2%  | 7.3%         | 2.4% |
| Mining                | -3.1%      | -0.8% | 3.0%         | 3.3% |           | 5.6%       | -5.0% | 9.5%         | 4.5% |
| Construction          | 1.5%       | 3.6%  | 3.5%         | 2.6% |           | 2.5%       | -1.2% | 6.5%         | 1.9% |
| Manufacturing         | 1.2%       | -0.1% | 2.8%         | 3.3% |           | 0.5%       | -1.8% | 7.9%         | 3.9% |
| TCU                   | 1.1%       | 0.3%  | 2.8%         | 3.9% |           | 1.5%       | 0.1%  | 8.4%         | 3.8% |
| Wholesale Trade       | 5.2%       | 1.6%  | 4.5%         | 3.7% |           | 3.2%       | -0.3% | 7.3%         | 3.9% |
| Retail Trade          | 1.6%       | 1.7%  | 3.5%         | 4.1% |           | 2.7%       | 0.7%  | 6.0%         | 3.3% |
| FIRE                  | 2.7%       | 1.3%  | 5.1%         | 5.4% |           | 3.6%       | -1.0% | 7.2%         | 6.6% |
| Services              | 3.3%       | 2.7%  | 4.7%         | 4.5% |           | 3.9%       | 2.2%  | 8.1%         | 3.8% |
| Government            | 1.3%       | 0.7%  | 4.4%         | 4.0% |           | 1.4%       | 0.5%  | 7.1%         | 4.1% |

Colorado and Wyoming experienced the highest growth rates in Period IV. Nebraska's growth rate ranked fourth. Personal income growth in Iowa ranked last in Period IV, due primarily to continual sluggish farm economics and decreases in farm program payments.



Table 3 also shows growth rates in total personal income per capita. Per capita income is total income divided by total population. Per capita income growth will exceed total income growth when the growth in income exceeds the growth in population. Per capita income generally grows more slowly than does total personal income.

Period IV per capita income growth rates were lower than Period IV total personal income growth rates in all states except South Dakota and Iowa. In South Dakota, income grew so much faster than population that per capita income grew faster than total personal income in Period IV. In Iowa, income grew very slowly, but population grew even more slowly, leading to increased growth in per capita income. In Colorado, total personal income increased 7.2 percent in Period IV, however, population growth was so great that per capita income grew at only 4.4 percent. In Nebraska, total personal income grew only 4.9 percent, but the population change was sluggish and the per capita income growth rate held at 4.2 percent.

In relationship to longer spans of history, the per capita growth rates recorded in Table 3 really are quite good. All growth rates exceeded the rate of general inflation in the economy in Period IV. Growth rates in each of the seven states examined equaled or exceeded that of the U.S. in Period IV.

### Transfer Payments

Transfer payments (e.g., Social Security benefits) are funds provided by government and business to individual persons for which no current good or services are provided in return. State economies benefit from the influx of these cash payments. However, some states pay out more in the form of taxes and other expenses than they receive in the form of transfer payments. Transfer payments are influenced by many factors including the age and income distribution of the population.

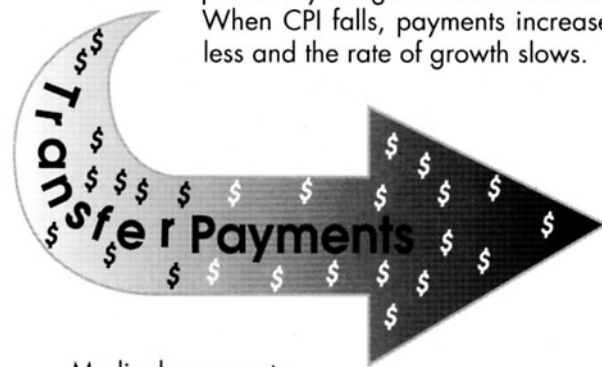
Rates of growth in transfer payments, measured in current dollars to capture the effects of inflation, slowed in each state and the nation from Period I to Period II, as shown in Table 4. Although multiple factors affect transfer payment growth rates, the lower growth rates cited here can in large part be attributed to the easing of inflation during Period II.

However, as inflation began to accelerate in the early 1990s, transfer payment growth rates also increased.

From the perspective of individual states, any decrease in the inflow of transfer payments means a reduction in cash injections. Comparing Period I to Period IV, we find that Missouri experienced the smallest decrease (from 13.9 to 10.5 percent) in the growth rate, and South Dakota suffered the largest decrease (from 13.5 to 7.8 percent). It should be emphasized that the figures presented are rates of growth. The absolute dollar amounts of transfers continue to grow but at a slower pace than before.

Growth rates in transfer payments by selected major category also are shown in Table 4. As noted previously, inflation is included since many of the payments to individuals, such as retirement benefits, are keyed directly to the Consumer Price Index (CPI).

When prices rise, payments rise proportionally and growth rates increase. When CPI falls, payments increase less and the rate of growth slows.



Medical payments, including Medicare and Medicaid reimbursements, exhibited the most rapid growth. Continued rapid growth in the Medical payment category underscores the need to address health care costs in a serious manner.

Business payments to individuals showed the most rapid decline over time. One of the major components of this category is scholarships and tuition reimbursements for higher education. Many companies are not paying tuition for their current employees to the degree they once did. Corporate funding of general scholarships is declining and hence rates of growth for some areas are negative. Negative growth rates occurred in five of the seven states, including Nebraska, during Period III, a period which included the 1990-91 recession followed by corporate downsizing.

This article has reviewed the recent history of economic growth in Nebraska, its neighboring states, and the U.S. Although characteristics of state economies and populations vary, the broad economic measures presented provide some useful comparisons of relative economic performance within a region.



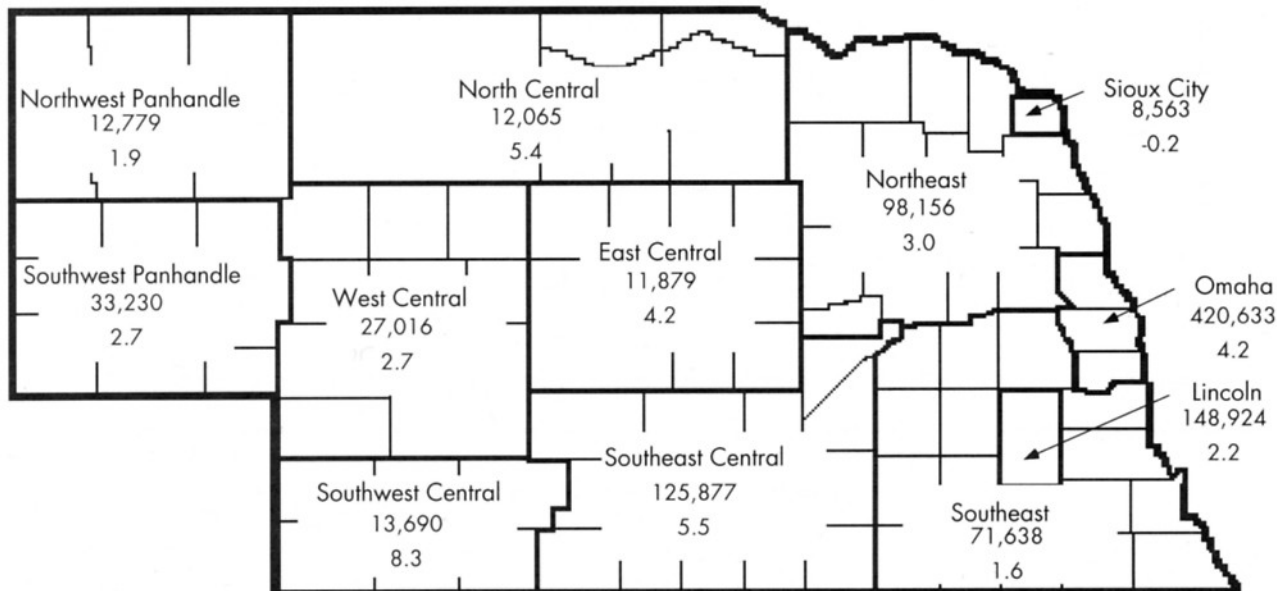
**Table 3**  
**Total Personal Income and**  
**Per Capita Personal Income (Period IV)**

|               | Total Personal Income |      |      |      | Per Capita |
|---------------|-----------------------|------|------|------|------------|
|               | I                     | II   | III  | IV   | IV         |
| Nebraska      | 9.7%                  | 6.9% | 5.5% | 4.9% | 4.2%       |
| South Dakota  | 9.6%                  | 7.4% | 6.4% | 5.5% | 5.8%       |
| Wyoming       | 15.6%                 | 3.6% | 4.0% | 6.5% | 4.9%       |
| Colorado      | 13.2%                 | 7.2% | 6.2% | 7.2% | 4.4%       |
| Kansas        | 10.7%                 | 6.5% | 5.2% | 4.8% | 4.3%       |
| Missouri      | 9.8%                  | 7.0% | 5.3% | 4.7% | 4.4%       |
| Iowa          | 9.8%                  | 5.5% | 4.7% | 3.6% | 5.0%       |
| US            | 10.6%                 | 7.5% | 6.0% | 4.8% | 4.0%       |
| State Average | 11.2%                 | 6.3% | 5.3% | 5.3% | 4.7%       |

**Table 4**  
**Growth in Transfer Payments by Major Category**

|  | I     | II    | III   | IV    |
|--|-------|-------|-------|-------|
| <b>NE</b> Total Transfer Payments                  | 13.3% | 7.5%  | 7.2%  | 8.6%  |
| Government Payments to Individuals                 | 13.4% | 7.6%  | 7.5%  | 8.7%  |
| Retirement, Disability & Health Insurance Benefits | 13.3% | 7.0%  | 5.8%  | 6.1%  |
| Medical Payments                                   | 15.8% | 11.5% | 13.0% | 14.0% |
| Business Payments to Individuals                   | 13.6% | 7.6%  | -1.2% | 1.6%  |
| <b>SD</b> Total Transfer Payments                  | 13.5% | 7.7%  | 6.9%  | 7.8%  |
| Government Payments to Individuals                 | 13.6% | 7.8%  | 7.2%  | 7.9%  |
| Retirement, Disability & Health Insurance Benefits | 13.5% | 7.5%  | 6.1%  | 5.9%  |
| Medical Payments                                   | 16.4% | 11.9% | 11.3% | 12.3% |
| Business Payments to Individuals                   | 14.7% | 8.4%  | -3.2% | 4.3%  |
| <b>WY</b> Total Transfer Payments                  | 15.0% | 8.7%  | 8.0%  | 10.1% |
| Government Payments to Individuals                 | 14.8% | 9.2%  | 8.5%  | 10.3% |
| Retirement, Disability & Health Insurance Benefits | 15.2% | 8.5%  | 7.4%  | 8.2%  |
| Medical Payments                                   | 18.5% | 13.5% | 13.8% | 15.2% |
| Business Payments to Individuals                   | 21.3% | 2.7%  | -2.4% | 3.3%  |
| <b>CO</b> Total Transfer Payments                  | 14.5% | 8.8%  | 8.5%  | 9.8%  |
| Government Payments to Individuals                 | 14.4% | 8.9%  | 8.7%  | 10.0% |
| Retirement, Disability & Health Insurance Benefits | 15.5% | 8.8%  | 7.6%  | 7.8%  |
| Medical Payments                                   | 15.2% | 12.2% | 12.4% | 15.1% |
| Business Payments to Individuals                   | 16.7% | 9.3%  | 2.0%  | 3.7%  |
| <b>KS</b> Total Transfer Payments                  | 13.4% | 7.6%  | 7.6%  | 8.9%  |
| Government Payments to Individuals                 | 13.5% | 7.6%  | 7.8%  | 9.0%  |
| Retirement, Disability & Health Insurance Benefits | 13.5% | 7.4%  | 5.9%  | 5.7%  |
| Medical Payments                                   | 16.7% | 10.5% | 11.9% | 14.4% |
| Business Payments to Individuals                   | 14.6% | 8.0%  | -1.0% | 0.7%  |
| <b>MO</b> Total Transfer Payments                  | 13.9% | 7.1%  | 7.8%  | 10.5% |
| Government Payments to Individuals                 | 13.9% | 7.1%  | 7.9%  | 10.8% |
| Retirement, Disability & Health Insurance Benefits | 13.9% | 7.0%  | 6.1%  | 6.5%  |
| Medical Payments                                   | 17.2% | 10.9% | 11.4% | 18.3% |
| Business Payments to Individuals                   | 11.7% | 9.1%  | 1.3%  | 0.0%  |
| <b>IA</b> Total Transfer Payments                  | 13.3% | 6.9%  | 6.4%  | 7.9%  |
| Government Payments to Individuals                 | 13.5% | 7.0%  | 6.6%  | 8.0%  |
| Retirement, Disability & Health Insurance Benefits | 13.1% | 6.8%  | 5.4%  | 5.8%  |
| Medical Payments                                   | 17.9% | 10.8% | 10.8% | 11.8% |
| Business Payments to Individuals                   | 12.9% | 7.1%  | -2.1% | 0.9%  |
| <b>US</b> Total Transfer Payments                  | 14.3% | 7.9%  | 8.2%  | 9.9%  |
| Government Payments to Individuals                 | 14.4% | 7.9%  | 8.3%  | 10.1% |
| Retirement, Disability & Health Insurance Benefits | 14.5% | 7.6%  | 6.6%  | 7.1%  |
| Medical Payments                                   | 17.0% | 11.7% | 12.0% | 14.5% |
| Business Payments to Individuals                   | 12.5% | 9.9%  | 2.9%  | 0.6%  |

**February 1995 Regional Retail Sales and Percent Change from Year Ago**  
(\$000)



**Price Indices**

|   | April 1995 | % Change vs Year Ago | YTD % Change vs Year Ago |
|---|------------|----------------------|--------------------------|
| Consumer Price Index - U* (1982-84 = 100) |            |                      |                          |
| All Items                                 | 151.9      | 3.1                  | 2.9                      |
| Commodities                               | 136.6      | 2.6                  | 2.4                      |
| Services                                  | 167.5      | 3.4                  | 3.3                      |

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

**Employment in Nebraska**

|                       | Revised February 1995 | Preliminary March 1995 | % Change vs Year Ago |
|-----------------------|-----------------------|------------------------|----------------------|
| Place of Work         |                       |                        |                      |
| Nonfarm               | 799,224               | 803,398                | 3.2                  |
| Manufacturing         | 111,921               | 111,962                | 4.7                  |
| Durables              | 54,214                | 54,073                 | 7.0                  |
| Nondurables           | 57,707                | 57,889                 | 2.7                  |
| Mining & Construction | 29,831                | 30,924                 | 1.1                  |
| TCU*                  | 49,355                | 49,393                 | 3.5                  |
| Trade                 | 200,146               | 199,464                | 3.4                  |
| Retail                | 148,404               | 147,238                | 3.1                  |
| Wholesale             | 51,742                | 52,226                 | 4.2                  |
| FIRE**                | 51,756                | 52,004                 | 1.4                  |
| Services              | 205,339               | 207,935                | 5.4                  |
| Government            | 150,876               | 151,716                | -0.2                 |
| Place of Residence    |                       |                        |                      |
| Civilian Labor Force  | 872,543               | 878,267                | 1.1                  |
| Unemployment Rate     | 2.5                   | 2.4                    |                      |

\* Transportation, Communication, and Utilities  
\*\* Finance, Insurance, and Real Estate

Source: Nebraska Department of Labor

**City Employment March 1995**

**Percent Change from Year Ago**

|  | Employment (1) |
|--|----------------|
| The State and Its Trading Centers NEBRASKA | 1.2            |
| Alliance                                   | 0.1            |
| Beatrice                                   | 0.5            |
| Bellevue                                   | 3.6            |
| Blair                                      | 3.6            |
| Broken Bow                                 | 0.8            |
| Chadron                                    | -0.5           |
| Columbus                                   | 0.8            |
| Fairbury                                   | 0.6            |
| Falls City                                 | 0.2            |
| Fremont                                    | 1.2            |
| Grand Island                               | 0.6            |
| Hastings                                   | 0.4            |
| Holdrege                                   | 1.1            |
| Kearney                                    | 0.9            |
| Lexington                                  | 0.8            |
| Lincoln                                    | 2.0            |
| McCook                                     | 0.6            |
| Nebraska City                              | 0.9            |
| Norfolk                                    | 1.1            |
| North Platte                               | 0.4            |
| Ogallala                                   | 1.1            |
| Omaha                                      | 3.6            |
| Scottsbluff/Gering                         | 0.9            |
| Seward                                     | 0.9            |
| Sidney                                     | 1.4            |
| South Sioux City                           | 3.4            |
| York                                       | 1.6            |

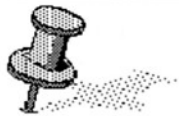
(1) As a proxy for city employment, total employment (labor force basis) for the county in which a city is located is used.

Sources: Nebraska Department of Labor

## Nonmotor Vehicle Net Taxable Retail Sales in Nebraska Cities

|                        | February 1995<br>(\$000) | % Change<br>vs Year Ago |                       | February 1995<br>(\$000) | % Change<br>vs Year Ago |
|------------------------|--------------------------|-------------------------|-----------------------|--------------------------|-------------------------|
| Omaha, Douglas         | 345,863                  | 3.8                     | Fullerton, Nance      | 568                      | 10.9                    |
| Lincoln, Lancaster     | 137,052                  | 6.6                     | Milford, Seward       | 565                      | -20.8                   |
| Grand Island, Hall     | 37,928                   | 3.9                     | Pierce, Pierce        | 551                      | 9.1                     |
| Kearney, Buffalo       | 22,450                   | 7.5                     | Waverly, Lancaster    | 548                      | 17.3                    |
| Norfolk, Madison       | 20,688                   | 7.9                     | Oakland, Burt         | 534                      | -9.3                    |
| Fremont, Dodge         | 19,417                   | 11.6                    | Weeping Water, Cass   | 527                      | -17.3                   |
| Hastings, Adams        | 16,797                   | 8.2                     | Alma, Harlan          | 502                      | 6.4                     |
| North Platte, Lincoln  | 16,496                   | 5.7                     | Burwell, Garfield     | 496                      | -1.8                    |
| Columbus, Platte       | 15,876                   | 0.9                     | Friend, Saline        | 492                      | 19.4                    |
| Scottsbluff, Scotts B  | 15,126                   | 1.6                     | Cambridge, Furnas     | 491                      | 0.6                     |
| Bellevue, Sarpy        | 12,236                   | -1.9                    | Loup City, Sherman    | 481                      | 0.6                     |
| McCook, Red Willow     | 7,813                    | 7.7                     | Pender, Thurston      | 472                      | 12.9                    |
| Beatrice, Gage         | 7,722                    | 2.5                     | Stanton, Stanton      | 469                      | -10.0                   |
| Lexington, Dawson      | 6,789                    | 9.0                     | Doniphan, Hall        | 468                      | 112.7                   |
| York, York             | 6,684                    | 5.1                     | Arapahoe, Furnas      | 467                      | 2.9                     |
| South Sioux City, Dak  | 6,364                    | -2.9                    | Dakota City, Dakota   | 466                      | 28.0                    |
| Blair, Washington      | 5,281                    | 13.4                    | Humphrey, Platte      | 462                      | 6.9                     |
| La Vista, Sarpy        | 5,121                    | 5.5                     | Madison, Madison      | 459                      | -27.6                   |
| Alliance, Box Butte    | 4,626                    | 4.8                     | Rushville, Sheridan   | 458                      | -7.7                    |
| Sidney, Cheyenne       | 4,599                    | 3.2                     | Wisner, Cuming        | 448                      | -12.2                   |
| Holdrege, Phelps       | 4,052                    | 4.1                     | Ponca, Dixon          | 439                      | -0.7                    |
| Ogallala, Keith        | 3,972                    | 6.6                     | Bloomfield, Knox      | 438                      | -8.0                    |
| Seward, Seward         | 3,971                    | 8.7                     | Oshkosh, Garden       | 436                      | 20.8                    |
| Nebraska City, Otoe    | 3,968                    | 6.8                     | Bayard, Morrill       | 416                      | 10.1                    |
| Broken Bow, Custer     | 3,413                    | 0.4                     | Humboldt, Richardson  | 401                      | -18.0                   |
| O'Neill, Holt          | 3,370                    | 6.6                     | Wilber, Saline        | 396                      | -5.5                    |
| Papillion, Sarpy       | 3,090                    | 2.1                     | Franklin, Franklin    | 390                      | 3.2                     |
| Crete, Saline          | 2,909                    | -8.8                    | Wymore, Gage          | 372                      | -2.1                    |
| Chadron, Dawes         | 2,883                    | 4.4                     | Benkelman, Dundy      | 363                      | 11.3                    |
| Gering, Scotts Bluff   | 2,858                    | 5.5                     | Tilden, Madison       | 361                      | -0.3                    |
| West Point, Cuming     | 2,696                    | 6.4                     | Henderson, York       | 356                      | -3.3                    |
| Valentine, Cherry      | 2,621                    | 21.6                    | Elgin, Antelope       | 354                      | 2.6                     |
| Fairbury, Jefferson    | 2,498                    | -11.7                   | Blue Hill, Webster    | 342                      | 22.1                    |
| Wayne, Wayne           | 2,460                    | -19.0                   | Chappell, Deuel       | 341                      | 10.4                    |
| Cozad, Dawson          | 2,454                    | 0.1                     | Lyons, Burt           | 332                      | 5.7                     |
| Plattsmouth, Cass      | 2,439                    | 5.8                     | Wakefield, Dixon      | 328                      | -21.3                   |
| Gretna, Sarpy          | 2,403                    | 9.3                     | Laurel, Cedar         | 316                      | 19.2                    |
| Aurora, Hamilton       | 2,193                    | 5.6                     | North Bend, Dodge     | 313                      | -6.0                    |
| Ralston, Douglas       | 2,175                    | 21.3                    | Oxford, Furnas        | 303                      | -8.5                    |
| Auburn, Nemaha         | 2,083                    | 3.3                     | Bassett, Rock         | 299                      | -11.5                   |
| Falls City, Richardso  | 2,034                    | 4.5                     | Morrill, Scotts Bluff | 299                      | 14.6                    |
| Wahoo, Saunders        | 1,872                    | -10.9                   | Scribner, Dodge       | 297                      | 6.5                     |
| Ord, Valley            | 1,672                    | 4.8                     | Emerson, Dakota       | 296                      | -19.3                   |
| Gothenburg, Dawson     | 1,627                    | 1.6                     | Arnold, Custer        | 295                      | 55.3                    |
| Hebron, Thayer         | 1,616                    | -8.1                    | Wood River, Hall      | 291                      | 3.6                     |
| Ainsworth, Brown       | 1,591                    | 0.9                     | Louisville, Cass      | 283                      | 11.9                    |
| Schuyler, Colfax       | 1,582                    | -19.0                   | Hay Springs, Sheridan | 282                      | -22.1                   |
| Hartington, Cedar      | 1,558                    | -1.6                    | Shelby, Polk          | 267                      | -2.2                    |
| Minden, Kearney        | 1,379                    | -1.1                    | Newman Grove, Madison | 264                      | -1.9                    |
| Geneva, Fillmore       | 1,374                    | -6.1                    | Randolph, Cedar       | 263                      | 7.3                     |
| Kimball, Kimball       | 1,370                    | -3.7                    | Crawford, Dawes       | 262                      | -5.8                    |
| Albion, Boone          | 1,365                    | 5.5                     | Pawnee City, Pawnee   | 259                      | -0.8                    |
| Gordon, Sheridan       | 1,352                    | 11.5                    | Wauneta, Chase        | 253                      | 0.4                     |
| Imperial, Chase        | 1,329                    | 3.9                     | Clarkson, Colfax      | 243                      | -6.9                    |
| David City, Butler     | 1,261                    | -6.5                    | Hooper, Dodge         | 238                      | 3.0                     |
| Central City, Merrick  | 1,245                    | 7.8                     | Curtis, Frontier      | 228                      | -0.9                    |
| Superior, Nuckolls     | 1,163                    | -4.6                    | Elwood, Gosper        | 223                      | -12.5                   |
| Elkhorn, Douglas       | 1,107                    | 2.2                     | Crofton, Knox         | 221                      | -7.9                    |
| Neligh, Antelope       | 1,058                    | 4.9                     | Osmond, Pierce        | 217                      | -0.9                    |
| Creighton, Knox        | 1,025                    | 29.7                    | Clay Center, Clay     | 210                      | -11.4                   |
| St. Paul, Howard       | 953                      | -3.5                    | Genoa, Nance          | 210                      | 4.5                     |
| Bridgeport, Morrill    | 926                      | 2.0                     | Minatare, Scotts Bluf | 210                      | 19.3                    |
| Tecumseh, Johnson      | 924                      | 3.7                     | Utica, Seward         | 202                      | 33.8                    |
| Tekamah, Burt          | 921                      | -2.5                    | Juniata, Adams        | 196                      | -3.0                    |
| Sutton, Clay           | 902                      | 9.1                     | Dodge, Dodge          | 188                      | -2.6                    |
| Syracuse, Otoe         | 851                      | 18.7                    | Eagle, Cass           | 186                      | 17.0                    |
| Mitchell, Scotts Bluff | 844                      | 4.6                     | Sutherland, Lincoln   | 177                      | 7.9                     |
| Ceresco, Saunders      | 834                      | -2.7                    | Bennington, Douglas   | 176                      | 18.9                    |
| Ashland, Saunders      | 787                      | -13.8                   | Hickman, Lancaster    | 176                      | -7.4                    |
| Grant, Perkins         | 723                      | -3.7                    | Elm Creek, Buffalo    | 174                      | 1.2                     |
| Gibbon, Buffalo        | 684                      | 15.7                    | Deshler, Thayer       | 171                      | 1.8                     |
| Valley, Douglas        | 632                      | -31.6                   | Sargent, Custer       | 164                      | -5.2                    |
| Ravenna, Buffalo       | 625                      | -12.8                   | Cairo, Hall           | 152                      | -16.5                   |
| Osceola, Polk          | 609                      | -7.9                    | Arlington, Washington | 137                      | -2.8                    |
| Red Cloud, Webster     | 598                      | -5.2                    | Fairmont, Fillmore    | 136                      | 9.7                     |
| Shelton, Buffalo       | 598                      | -12.8                   | Springfield, Sarpy    | 136                      | 8.8                     |
| Battle Creek, Madison  | 592                      | -15.2                   | Beaver City, Furnas   | 106                      | 10.4                    |
| Atkinson, Holt         | 589                      | 9.3                     | Bertrand, Phelps      | 101                      | -19.8                   |
| Stromsburg, Polk       | 584                      | 1.7                     | Kenesaw, Adams        | 85                       | 2.4                     |
| Plainview, Pierce      | 575                      | -1.4                    | Axtell, Kearney       | 63                       | -11.3                   |

Source: Nebraska Department of Revenue



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## County of the Month Seward



Seward—County Seat

Next County of Month

**License plate prefix number:** 16

**Size of county:** 575 square miles, ranks 57th in the state  
**Population:** 15,450 in 1990, a change of -2.2 percent from 1980

**Median age:** 33.1 years in Seward County, 33.0 years in Nebraska in 1990

**Per capita personal income:** \$18,421 in 1993, ranks 41st in the state

**Net taxable retail sales (\$000):** \$88,134 in 1994, a change of -0.9 percent from 1993; \$12,816 during January-February 1995, a change of 3.5 percent from the same period one year ago

**Number of business and service establishments:** 373 in 1992, 55.0 percent had less than five employees

**Unemployment rate:** 2.8 percent in Seward County, 2.9 percent in Nebraska for 1994

**Nonfarm employment (1994):**

|                         | State              | Seward County |
|-------------------------|--------------------|---------------|
| Wage and salary workers | 795,486            |               |
|                         | (percent of total) |               |
| Manufacturing           | 13.7%              | 18.6%         |
| Construction and Mining | 4.4                | 3.8           |
| TCU                     | 6.1                | 8.2           |
| Retail Trade            | 18.5               | 18.1          |
| Wholesale Trade         | 6.5                | 4.3           |
| FIRE                    | 6.5                | 3.9           |
| Services                | 25.4               | 24.0          |
| Government              | 19.0               | 19.2          |
| Total                   | 100.0%             | 100.0%        |

### Agriculture:

Number of farms: 879 in 1992, in 974 1987

Average farm size: 358 acres in 1992

Market value of farm products sold: \$99.9 million in 1992 (\$113,645 average per farm)

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

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