

# Business in Nebraska

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## Printing and Publishing in Nebraska

John S. Austin and Lisa Valladao  
UNL Bureau of Business Research

The printing and publishing industry in Nebraska employs over 10,000 persons, has a payroll in excess of \$200 million, and has a value of shipments in excess of \$800 million. Although these totals indicate that printing and publishing in Nebraska is big business, printing and publishing is really a collection of small businesses.

The reasons for our interest in printing and publishing are straightforward. First, printing and publishing is a relatively high value-added industry. Second, Nebraska has a relatively large share of its manufacturing employment in the printing and publishing industry.

### What is the Scope of the Industry?

Printing and publishing includes the production of newspapers and periodicals; book publishing; miscellaneous publishing, including atlases, calendars, catalogs, and telephone directories; commercial printing; production of business forms, greeting cards, blank books (such as accounting books), book binding, and related work; and typesetting and plate making services. Government printing, such as the University Press, is excluded from the industry. Printing primarily serves local and regional markets, while publishing generally targets national and international markets.

The newspaper and commercial printing sectors account for the largest relative share of the total printing and publishing business in Nebraska (Chart 1).

### Impact on the State

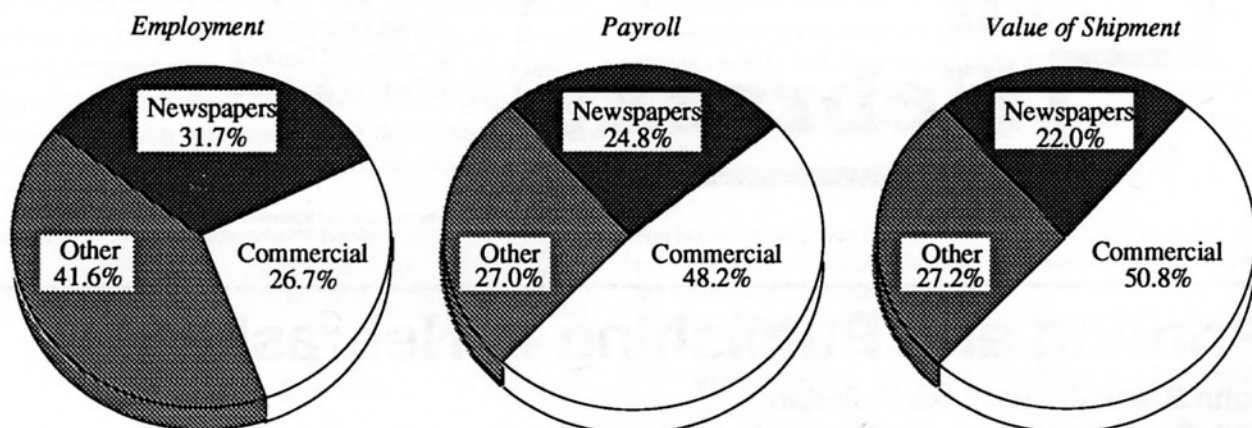
Table 1 compares Nebraska's printing and publishing industry to those of surrounding states. Nebraska employed 10,100 persons in the printing and publishing business in 1989. The total value of shipments from our state is \$831,800,000. When we compare Nebraska to some of the surrounding states, it may appear at first that our position in the industry is relatively low. These figures must be adjusted in order to compare the relative size of the industry in every state. Nebraska's 10,100 employees may look small when compared to Missouri or Colorado, but in terms of total industrial employment

in the state, Nebraska's printing and publishing business is 10.8 percent of all manufacturing employment (Table 2). Only two of the surrounding states—Colorado and Wyoming—have employment shares above that of Nebraska. Furthermore, Nebraska's relative size of employment is high compared to the U.S. Only 7.9 percent of total U.S. employment in manufacturing is in printing and publishing. Similarly, Nebraska's payroll figure of \$201,800,000 may look low compared to some of the larger states in the surrounding area, but this payroll constitutes 9.5 percent of Nebraska's total manufacturing payroll. This percentage is higher than any of the other surrounding states and exceeds the 7.1 percent of total manufacturing payroll that goes into printing and publishing nationwide.

The value-added concept is simply a measure of how much effort is added to the process by the industry. Value added is defined as the value of industry output, less the cost of materials. Put another way, value added includes labor costs and the total return to ownership, including capital charges and taxes. On a value-added basis, Nebraska received \$501,400,000 from the printing and publishing sector. This figure represents 7.7 percent of total value added in the state's manufacturing sector and lags only Kansas and Colorado among surrounding states. Nebraska exceeds the nation's average for value added of 7.4 percent from printing and publishing.

Nebraska lags surrounding states in value of shipments. Even the ratio of printing and publishing value of shipments to total manufacturing value of shipments is low for our state compared to surrounding states. Wyoming and South Dakota are the only area states with lower ratios. Nebraska's value of shipments ratio is lower than the national ratio. Considering the high value-added ratios and the low value of shipment ratios, we can surmise that Nebraska has concentrated in high value-added printing and publishing.

Chart 1  
Shares of Printing & Publishing



Source: 1989 Annual Survey of Manufacturers

Table 1  
Printing and Publishing in Nebraska and Surrounding States—1989

	Employees (000)	Payroll (\$000,000)	Value Added (\$000,000)	Value of Shipment (\$000,000)	Average Annual Percentage Growth Rates 1972-1989			
					Employees	Payroll	Value Added	Value of Shipment
Nebraska	10.1	201.8	501.4	831.8	3.1	8.6	10.4	10.9
Iowa	21.4	444.1	1,272.6	2,001.1	2.7	8.4	10.7	10.1
Missouri	38.0	992.5	2,205.1	3,475.9	0.6	7.0	7.5	7.9
Kansas	18.9	403.3	1,581.1	2,297.0	2.8	9.4	14.7	14.4
Colorado	21.2	514.6	1,395.8	1,980.6	4.2	10.7	12.7	12.9
Wyoming	1.4	16.2	30.1	48.2	3.3	6.4	6.2	7.6
South Dakota	2.8	44.3	107.7	155.7	3.3	8.6	9.5	10.2
U.S.	1,503.7	36,643.8	97,815.8	149,911.8	2.1	8.0	9.7	9.9

Source: U.S. Department of Commerce 1989 Annual Survey of Manufacturers and 1972 Census of Manufacturers

Value added from the printing and publishing business compared to the value of shipments is a way to measure the relative importance of a business. The value added to value of shipments ratio for Nebraska is 60.3 for printing and publishing. This compares to a ratio of 35.0 for total manufacturing in the state. Thus, we see the attraction of the printing and publishing business as an important sector of our economy.

#### Printing and Publishing is Small Business ... and Yet

*U.S. Industrial Outlook '92* called printing and publishing "America's quintessential small business." The Nebraska printing and publishing statistics support this assessment. The printing and publishing industry in the state comprises a number of small firms, with most firms employing one to four workers (Table 3).

In 1989 no printing and publishing firms in the state had 1,000 or more employees, and only three firms (a newspaper publisher, a commercial printer, and a miscellaneous publisher) employed 500 or more workers.

The size of the industry is comparable to that of the industry nationwide. The *U.S. Industrial Outlook '92* says that 85.0 percent of commercial printing establishments nationwide employ fewer than 20 workers. Table 3 shows that approximately 79.0 percent of comparable establishments in Nebraska employ fewer than 20 workers. Thus, from a count-of-businesses point of view, printing and publishing is small business.

Employment and payroll data, however, change our perspective somewhat. The top three firms in 1989 employed some 25.5 percent of all printing and publishing employees according to *County Business Patterns*. The top three's share of payroll was even larger—28.8 percent. Over half of all employees are employed by 17 businesses with 100 or more employees. The picture that emerges is that of an industry with a small number of large employers with a substantial share of the industry work force and a large number of small businesses operating with fewer than 20 employees.

### Growth in Printing and Publishing

The printing and publishing industry is growing in Nebraska. Table 1 shows that Nebraska has seen 3.1 percent average annual growth rates in total employees from 1972 to 1989. This figure exceeds the 2.1 percent figure for the printing and publishing sector in the nation, but lags some of the surrounding states. Growth in payroll and value added is somewhat above national standards but average for the area. Nebraska's annual rate of growth of 10.9 percent in value of shipments lags only that of Kansas and Colorado and is a full percentage point ahead of the growth for the nation.

### Industry Location

Printing and publishing are concentrated in the urban counties of the state. The 1989 *County Business Patterns* reveals that 72.8 percent of total employment in the state is concentrated in the two counties of Douglas and Lancaster. Nearly all counties in the state are represented in the industry, however, by virtue of having a local newspaper.

### Future Prospects

The general outlook for printing and publishing calls for increased competition both from within and outside the industry. The next five years will see an increase in direct mail and catalog printing revenues and a decrease in magazine printing revenues according to *U.S. Industrial Outlook '92*.

Publishers of newspapers face challenges in the form of competition for advertising revenues and circulation from other media (including direct mail, cable television, and the phone companies) as well as in the form of changing demographics. To succeed in the long term, newspapers will have to target their readership better to meet the needs of advertisers and will have to market new products both printed and electronic that appeal to diverse groups of readers and advertisers. Potential growth areas may include fax newspapers and telephone voice information systems.

Magazine publishers will have to work harder to retain advertisers and will be pressed into establishing

unique niches among similar publications in order to sustain circulation and advertising revenue. Markets to target include baby boomers and the elderly.

The electronic media will present both challenges and opportunities for commercial printers. Opportunities include markets for electronic reference material updating services; competition will come in the form of CD-ROM technology that provides quick access to materials that previously were available only in print. The size and purchasing power of the population age 19 to 44 is favorable to the commercial printing sector.

The use of recycling technologies and environmentally safe materials is proving costlier than anticipated, especially in the commercial printing sector. Public concerns and government regulation will sustain the industry focus on the demand for recycled paper and the use of environmentally safe inks and solvents.

**Table 2**  
Printing and Publishing Share of All Manufacturing  
1989  
(percent)

	Employment	Payroll	Value Added	Value of Shipments
Nebraska	10.8	9.5	7.7	4.5
Iowa	9.5	7.7	7.1	4.7
Missouri	8.9	8.7	6.9	5.1
Kansas	10.0	8.4	12.5	6.8
Colorado	11.5	9.4	10.3	7.5
Wyoming	15.7	7.9	4.0	1.9
South Dakota	9.7	8.1	6.7	3.6
U.S.	7.9	7.1	7.4	5.4

Note: The percentage in each cell is calculated by taking the value for printing and publishing for that concept and dividing by the corresponding value for the concept for all manufacturing in that state. The Nebraska employment percentage (10.8 percent) is all printing and publishing employees (10,100) divided by all manufacturing employment (93,800)

Source: 1989 Annual Survey of Manufacturers

**Table 3**  
Distribution of Establishments by Employment Class Size for Nebraska  
1989

SIC Category	Total	Number of Establishments by Employment Class Size							
		1-4	5-9	10-19	20-49	50-99	100-249	250-499	500-999
27 Printing and Publishing	444	158	110	72	64	23	10	4	3
272 Newspapers	135	47	31	21	21	11	2	1	1
275 Commercial Printing	211	70	62	35	30	7	5	1	1

Source: 1989 *County Business Patterns*

## Bureau of Business Research (BBR)—*The Name May Not Say It All!*

Lisa Valladao

### UNL Bureau of Business Research

Although every organization requires a name to give it an identity, often a name limits understanding of an organization's purpose and activities. Many individuals have only a vague notion of what we do here at the Bureau of Business Research, for example, aside from publishing *Business in Nebraska*.

The primary mission of the Bureau of Business Research is to provide professional economic and business information to the citizens of Nebraska. But what does this mean?

- It means that we analyze past and future trends in the state's labor force and monitor the educational profile of its citizens in order to gain insight into the state's potential for growth.
- It means that we maintain an extensive database (NEIP) and library of the most current economic and demographic data available from federal, state, and local sources, including the Bureau of Census, Bureau of Economic Analysis, Nebraska Department of Labor, Nebraska Department of Revenue, and various city governments.
- It means that we continually are analyzing these data in order to provide an objective assessment of the state's economic health, not only in terms of dollars

and cents, but in terms of people. It also means that we make these data available to Nebraskans in various ways, including *Business in Nebraska*, an annual economic outlook report, an annual state of the state conference, and the Nebraska quarterly forecasting model (NEQFM).

- It means that we are working to make our extensive database (NEIP) accessible to the public via a PC and modem.
  - It means that we maintain an electronic on-line system, the **BBR Forum**, which is dedicated to business and economic development. **BBR Forum** provides electronic mail, press releases, bulletins, and file services and serves as a conference center for a wide variety of topics. **BBR Forum** is networked to over 25 Nebraska communities, all U.S. states, and many foreign countries. Connections to **BBR Forum** can be made from other Nebraska systems that participate in the NEBLINK, RBBS, MidNet, or InterNet computer networks.
  - It means that we prepare special studies on topics ranging from the impact of irrigated agriculture to the educational status of Hispanics in Nebraska on a contract basis.
  - It means, most importantly, that we exist to serve, inform, and educate the citizens of the state. The Bureau of Business Research belongs to Nebraskans.
- If you have any questions regarding services that the Bureau of Business Research can provide to you or your organization, please call us at (402) 472-2334. We welcome your inquiries as well as your input.

### Mark Your Calendars

## Issues That Will Impact Nebraska In The 1990s

On December 2, 1992 the Bureau of Business Research will host the fourth annual State of the State Conference. The theme of the program will be vital issues of the 1990s and their impact on Nebraska.

**What:** Fourth Annual State of the State Conference

**When:** December 2, 1992

**Where:** UNL Center for Continuing Education  
33rd & Holdrege Streets  
Lincoln, NE

**Theme:** Issues that will impact Nebraska in the 1990s



*Recommended Reading:*

## Occupations and Certification

Merlin W. Erickson

UNL Bureau of Business Research

There are 87 occupations in Nebraska that require licensure or certification according to a publication recently released by the Nebraska State Occupational Information Coordinating Committee (SOICC), Nebraska Department of Labor. *Licensed and Certified Occupations in Nebraska, 1991* is a reference handbook

useful in obtaining information such as brief job descriptions, licensing authority, licensing requirements, fees, renewal, etc. for selected occupations.

The publication also includes a listing of occupations currently recognized as apprenticeable by the U.S. Department of Labor-Bureau of Apprenticeship and Training. The occupations are listed alphabetically by title along with the *Dictionary of Occupational Titles (DOT) Code* and the term of apprenticeship. Most of the apprenticeship terms are of one, two, three, or four year duration; however, a few occupations require as much as five years and one requires a ten year program.

This report is available at local libraries.

## What a Difference a Tax Law Makes

John S. Austin

UNL Bureau of Business Research

The U.S. Tax Reform Act of 1986 removed incentives for investing in rental property, among other changes. Investing in rental property must stand on the property's ability to produce a return rather than on the tax deductions the property could produce. We make no judgment on the new tax law; we only note its effect.

U.S. investment in rental units, property with five or more units in particular, has dropped like a stone since the law was passed. In late 1985 and early 1986 the start of buildings of five or more units ran at an annual pace close to 600,000 units. For 1985 as a whole there were 576,000 units started. Some of the year's activity was in anticipation of the new law and was an attempt by investors to grandfather their properties under the new law. Beginning in mid-1986 starts of five or more units began a straight-line fall. In 1991 this category's annual start rate had fallen to 137,900, less than a quarter of the 1985 level.

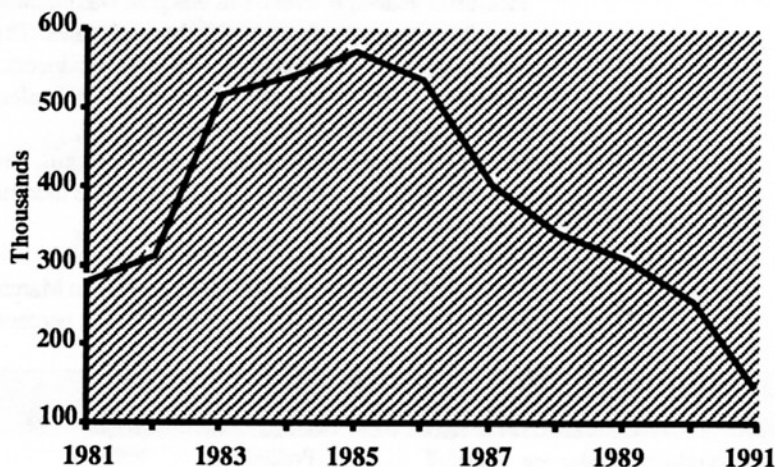
Not all of the drop was due to tax laws. All housing start categories fell from 1985 to 1990 as the economy wound down to the 1990-1991 recession. In 1991 all other housing starts categories began to recover, stimulated in part by lower mortgage rates. The five or more unit category, however, remained flat at low levels throughout last year. In January housing starts in this category surged to 162,000, but February starts returned to 1991 levels.

There lies the rub. The recovery in housing starts has fallen overwhelmingly on traditional single-family struc-

tures. Recovery of investment in rental structures will not occur until rental rates climb sufficiently to justify major new construction. It is reasonable to speculate that some part of the tax savings on rental investments from the pre-1986 tax laws were shared with renters in the form of lower rents. The 1986 reform impact on rents likely was known at the time, though it went largely unnoticed.

The move to stand-on-its-own investing and rental levels appeals to those who want to keep social programs out of the tax code and market pricing structure, but the transition can be painful.

Figure 1  
New Privately Owned  
Multiple Housing Units Started  
(five or more units)



# Review & Outlook

John S. Austin

UNL Bureau of Business Research

## National Outlook

Just as children often manage to settle their fights while parents continue to debate the right way to address their children's issue, the economic recovery continues nationwide while politicians argue over policies to bring recovery. It appears likely that the economy will be beyond the recovery stage and into a growth phase before the policy debate is settled.

Meanwhile, don't be alarmed by setbacks in some areas as the recovery continues. Often these setbacks are a result of a spurt in activity that simply cannot be maintained. The ensuing fall is a reversion to more normal levels. Recent economic news gives evidence of a continuing recovery:

- Gross Domestic Product increased 2.0 percent in the first quarter. The increase was consumer led.
- Auto makers finally are showing some progress. In April car sales increased 7.0 percent compared to lackluster year-ago levels. But this gain was daunted by a 21.6 percent advance in light truck sales. The latter market is dominated by domestic producers.
- Consumer confidence, as measured by the Conference Board, increased 8.0 percent in April.
- March personal income advanced 1.1 percent. Removing inflation and taxes, real disposable income increased 0.6 percent.
- Housing starts increased 6.4 percent in March.
- Industrial production advanced 0.2 percent in March.
- April unemployment fell marginally to 7.2 percent.

**Table I**  
Employment in Nebraska

	Revised February 1992	Preliminary March 1992	% Change vs. Year Ago
Place of Work			
Nonfarm	728,386	730,618	0.0
Manufacturing	98,684	98,458	-0.7
Durables	46,470	46,965	-1.5
Nondurables	51,944	51,493	0.0
Mining	1,276	1,328	-10.6
Construction	25,012	25,540	1.3
TCU*	47,129	47,175	-0.1
Trade	183,048	182,074	-1.1
Wholesale	51,281	50,808	-0.4
Retail	131,767	131,266	-1.4
FIRE**	48,439	48,539	0.3
Services	177,483	179,461	0.1
Government	147,315	148,043	1.6
Place of Residence			
Civilian Labor Force	844,150	847,653	-1.5
Unemployment Rate	2.8	2.9	

\* Transportation, Communication, and Utilities

\*\* Finance, Insurance, and Real Estate

Source: Nebraska Department of Labor

## Fourth Quarter State Personal Income

Personal income for the state has been released for the final quarter of last year. Nebraska's nonfarm income advanced 3.8 percent in the quarter versus a year ago. The advance exceeded inflation in consumer prices, as the Consumer Price Index advanced 3.0 percent from fourth quarter 1990 to fourth quarter 1991.

As impressive as Nebraska's gain was, it was only an average gain compared to surrounding states. Iowa advanced 3.5 percent over the period; Missouri's 2.8 percent gain was the only increase among the surrounding states less than the rate of inflation; Kansas increased at a rate matching Nebraska's gain; Colorado advanced a full percentage point ahead of Nebraska at 4.8 percent; Wyoming advanced 4.5 percent; and South Dakota had the largest increase of all of our surrounding states at 5.7 percent. We use nonfarm personal income in order to abstract the effects of the volatile farm income sector.

**Table II**  
City Business Indicators  
January 1992 Percent Change from Year Ago

The State and Its Trading Centers	Employment (1)	Building Activity (2)
NEBRASKA	-1.9	9.7
Alliance	-1.8	-15.6
Beatrice	1.1	-22.3
Bellevue	-3.1	82.3
Blair	-3.1	-56.8
Broken Bow	-3.0	-70.4
Chadron	8.9	378.7
Columbus	-1.8	50.9
Fairbury	-7.5	720.4
Falls City	-1.2	19.2
Fremont	0.4	6.1
Grand Island	5.7	62.4
Hastings	-5.5	-38.5
Holdrege	-0.5	-76.9
Kearney	-3.1	0.1
Lexington	18.9	2.5
Lincoln	-0.8	-18.3
McCook	-9.4	-41.5
Nebraska City	-1.7	130.3
Norfolk	-1.7	-23.9
North Platte	5.8	-29.5
Ogallala	-1.1	-8.9
Omaha	-3.1	2.5
Scottsbluff/Gering	-0.1	341.1
Seward	2.3	4.6
Sidney	-0.3	-74.0
South Sioux City	4.9	584.4
York	8.3	4.7

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

(2) Building activity is the value of building permits issued as a spread over an appropriate time period of construction. The U.S. Department of Commerce Composite Cost Index is used to adjust construction activity for price changes

Sources: Nebraska Department of Labor and reports from private and public agencies

Regional impacts of the nation's recent economic woes are evident in this report. New England, the Mid-East, the Far West, and the Great Lakes all showed rates of gain in nonfarm personal income below the rate of inflation. New England was the single worst area, showing an increase of only 1.4 percent. Put in other words, real nonfarm personal income in New England dropped 1.6 percent.

Table V shows that Nebraska had some sectors that did well, notably, construction and the finance, insurance, and real estate (F.I.R.E) group. Nebraska's farm income, a notoriously difficult concept to measure, fell 13.8 percent in these recent data. We would be well-advised to monitor annual reports of farm income rather than the quarterly reports.

### Nebraska Outlook

Gross taxable retail sales data are displayed in Table IV. This month marks our first report on gross taxable retail sales. Up to now, we have been reporting net taxable retail sales. Gross taxable retail sales is a better indicator of area economic activity. In January we saw

a robust overall advance of 5.9 percent versus year ago. The nonmotor vehicle area advanced 5.2 percent.

Jobs failed to expand in Nebraska in March when compared to a year ago (Table I). Even the rapidly growing services area slowed to just a 0.1 percent advance over the period. Only construction and government jobs showed advances over 1.0 percent.

Despite the lackluster performance in the jobs area, Nebraska's unemployment rate fell to 2.8 percent in March from February's 2.9 percent. The rate had been

**Table III  
Price Indices**

	March 1991	% Change vs. Year Ago	YTD % Change vs. Year Ago
Consumer Price Index - U* (1982-84 = 100)			
All Items	139.3	3.2	2.9
Commodities	128.4	2.1	1.5
Services	150.7	4.1	4.0

U\* = All urban consumers

Source: U.S. Bureau of Labor Statistics, Nebraska Department of Agriculture

**Table IV  
Gross Taxable Retail Sales of Nebraska Regions and Cities**

Region Number and City (1)	City Sales (2)		Region Sales (2)		Year to Date % Change vs. Year Ago
	January 1992 (000s)	% Change vs. Year Ago	January 1992 (000s)	% Change vs. Year Ago	
NEBRASKA	\$2,738,149	5.2	\$2,857,739	5.9	5.9
1 Omaha	783,667	4.8	901,251	5.3	5.3
Bellevue	22,808	-9.4	*	*	*
Blair	12,959	11.8	*	*	*
2 Lincoln	328,603	6.1	353,019	6.2	6.2
3 South Sioux City	13,433	14.4	16,526	12.2	12.2
4 Nebraska City	7,132	-35.1	89,241	87.2	87.2
6 Fremont	49,694	18.6	89,338	8.1	8.1
West Point	9,594	-7.7	*	*	*
7 Falls City	5,939	1.4	23,878	13.4	13.4
8 Seward	11,518	3.7	53,045	19.5	19.5
9 York	18,087	-8.9	44,285	-5.9	-5.9
10 Columbus	63,303	4.0	97,216	-0.5	-0.5
11 Norfolk	91,170	2.8	129,594	4.1	4.1
Wayne	12,317	4.3	*	*	*
12 Grand Island	89,212	-5.9	133,016	-2.8	-2.8
13 Hastings	48,511	-15.0	78,698	-6.1	-6.1
14 Beatrice	18,559	-6.2	43,823	-8.5	-8.5
Fairbury	6,151	-17.0	*	*	*
15 Kearney	48,206	6.3	65,914	-22.3	-22.3
16 Lexington	13,973	14.8	44,252	11.7	11.7
17 Holdrege	9,965	-3.4	18,553	0.7	0.7
18 North Platte	33,023	-7.2	39,402	-5.6	-5.6
19 Ogallala	13,542	11.0	27,588	-12.3	-12.3
20 McCook	23,406	13.8	29,651	11.6	11.6
21 Sidney	23,168	0.9	33,818	1.8	1.8
Kimball	3,157	-16.2	*	*	*
22 Scottsbluff/Gering	43,523	-5.8	57,075	-5.1	-5.1
23 Alliance	9,120	-3.0	26,347	-1.4	-1.4
Chadron	5,888	-1.7	*	*	*
24 O'Neill	7,350	-3.9	26,444	-4.1	-4.1
Valentine	4,902	1.3	*	*	*
25 Hartington	4,732	-7.9	18,082	-6.2	6.2
26 Broken Bow	6,282	-4.2	24,634	-18.8	-18.8

## Gross Versus Net Taxable Retail Sales

Gross taxable retail sales are sales receipts on taxable items. Net taxable retail sales are sales receipts after any tax credits are applied. As such, gross taxable retail sales is a better indicator of economic activity. Net taxable retail sales is a better indicator of tax receipts.

(1) See Figure II of previous *Business in Nebraska* issues for regional composition

(2) Sales on which sales taxes are collected by retailers located in the state. Region totals include motor vehicle sales

\*Within an already designated region

Compiled from data provided by the Nebraska Department of Revenue

as high as 3.5 percent in January, a month often displaying seasonal highs in unemployment rates.

Nebraska's cattle industry, like that of the rest of the nation, has seen some reductions in activity. On April 1 there were 1,960,000 cattle on feed in our state, only 10,000 behind the level reported in Texas. Nevertheless, that report was down 17.0 percent from the April 1991 report and down 9.0 percent from the April 1990 report. Reacting to market conditions, Nebraska's March placements were down, lagging both Kansas and Texas. Nebraska placed 340,000 head, Kansas 370,000 head, and Texas 395,000 head.

**Table V**  
**Nebraska Personal Income Growth\***  
**1990:IV to 1991:IV**

	1991:IV (\$ Millions)	% Change from 1990:IV
<b>Income*</b>		
Total Personal Income	28,781	2.5
Nonfarm	27,022	3.8
Farm	1,759	-13.8
<b>Earnings by Industry**</b>		
Ag. Services, Forestry & Fisheries	159	3.2
Mining	68	3.0
Construction	1,070	8.5
Manufacturing	2,740	2.8
Nondurable	1,341	3.6
Durable	1,399	2.1
T.C.U.***	1,812	-0.8
Wholesale Trade	1,557	4.2
Retail Trade	1,925	5.5
F.I.R.E.****	1,497	7.1
Services	5,030	5.9
Government	3,760	3.8
Federal, Civilian	573	4.9
Military	420	-3.0
State & Local	2,768	4.8

\* All personal income data are seasonally adjusted at annual rates

\*\* Earnings is the sum of wages and salaries, other labor income, and income earned by sole proprietors

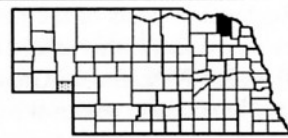
\*\*\* Transportation, Communication, & Utilities

\*\*\*\* Finance, Insurance, & Real Estate

Source: Bureau of Economic Analysis, U.S. Department of Commerce

## County of the Month

# Cedar



Next County of Month

### Hartington—County Seat

License plate prefix number: 13

Size of county: 749 square miles, ranks 30th in the state

Population: 10,131 in 1990, a change of -10.9 percent from 1980  
Median age: 34.5 years in Cedar County, 33.0 years in Nebraska in 1990

Per capita personal income: \$14,291 in 1990, ranks 91st in the state

Net taxable retail sales (\$000): \$44,401 in 1991, a change of +10.4 percent from 1990; \$43,490 in 1992, a change of -1.8 percent from the same period one year ago

Number of business and service establishments: 265 in 1989; 67.2 percent had less than five employees

Unemployment rate: 1.8 percent in Cedar County, 2.1 percent in Nebraska for 1990

### Nonfarm employment (1990):

	State	Cedar County
Wage and salary workers	731,108	2,297
	(percent of total)	
Manufacturing	13.5%	9.7%
Construction and Mining	3.8	5.1
TCU	6.3	3.7
Retail Trade	18.4	14.2
Wholesale Trade	7.2	9.6
FIRE	6.6	5.0
Services	24.4	19.4
Government	19.7	33.3
Total	100.0%	100.0%

### Agriculture:

Number of farms: 1,106 in 1987, 1,144 in 1982

Average farm size: 379 acres in 1987

Market value of farm products sold: \$106.4 million in 1987  
(\$96,229 average per farm)

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

Merlin W. Erickson

## Business in Nebraska

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