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Economic Prosperity Creates Stress on Many Nebraska Businesses

Charles Lamphear
Bureau of Business Research (BBR)

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The latest Nebraska Quarterly Business Conditions Survey (NQBCS) for 3rd quarter 1999 along with previous survey reports indicate that the nation's long-running economic prosperity is creating stress on many of Nebraska's businesses. The stress appears to be more severe on smaller independent businesses in the state's nonmetro counties, and is almost entirely due to the continuation of a very tight labor market, plus greater competition from national and international businesses.

This article focuses on business trends in order to evaluate the effect of the current economic prosperity on Nebraska's businesses. The primary data sources are NQBCS reports for 1st quarter 1997 through 3rd quarter 1999.

Regional summaries for 3rd quarter 1999 NQBCS are available from any of the web sites listed at the end of this article where regional definitions also are provided.

NQBCS covers business revenues, jobs, and wages of nonfarm private sector businesses across the state. Between 1,300 and 1,800 business establishments with combined full- and part-time employment between 75,000 and 100,000 respond each quarter to NQBCS. With few exceptions, NQBCS includes only businesses with 10 or more employees. Nearly all NQBCS respondents employ between 10 and 250 workers. About one-fourth (12,200) of the total number of nonfarm private sector establishments statewide employ 10 or more workers. About 98 percent of these 12,200 business establishments employ between 10 and 250 workers; most of them are independent businesses.

Business Revenues

Table 1 presents revenue activity for metro and nonmetro county businesses for the 3rd quarter 1999 NQBCS, along with similar findings for 1st and 2nd quarters. Figures 1 and 2 present longer-term revenue trends.

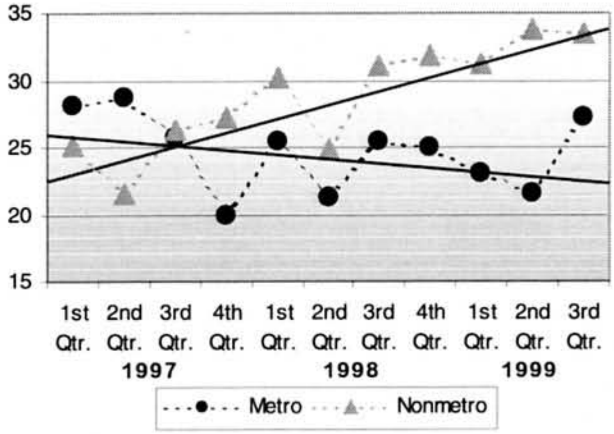
Table 1
Revenue Activity for Metro and Nonmetro County Businesses 1st, 2nd, and 3rd Quarters 1999 (percent)

	1st Quarter		*2nd Quarter*		*3rd Quarter*	
	▲	▼	▲	▼	▲	▼
Metro Counties[1]						
All Industries	49	23	49	22	45	27
Manufacturing	51	31	54	25	50	39
Wholesale Trade	39	31	40	33	41	30
Retail Trade	53	17	51	23	42	30
FIRE[2]	63	15	50	21	46	23
TCU[3]	55	21	43	22	47	29
Services	51	24	51	19	45	27
Other[4]	34	25	44	13	48	10
Nonmetro Counties						
All Industries	39	31	34	34	35	34
Manufacturing	42	29	41	34	37	33
Wholesale Trade	34	49	21	57	30	47
Retail Trade	42	28	39	28	40	31
FIRE[3]	30	23	28	23	38	22
TCU[3]	50	19	37	21	35	28
Services	40	32	36	31	37	28
Other[4]	35	32	23	40	21	46

Notes: ▲ = Increase in current quarter revenues over year-ago levels.
▼ = Decrease in current quarter revenues over year-ago levels.

[1]Includes Cass, Douglas, Lancaster, Sarpy, and Washington Counties
[2]Includes Finance, Insurance, and Real Estate
[3]Includes Transportation, Communications, and Utilities
[4]Includes Ag. Services, Mining, and Construction

Figure1
Percent of Businesses Reporting Quarterly Decreases in Revenues From Year-Ago Levels



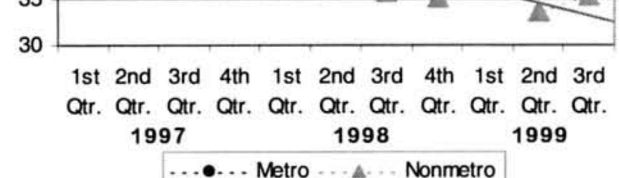
Statewide, 31 percent of all respondents indicated a decline in third quarter revenues from year-ago levels (not shown). The comparable rates for metro and nonmetro business respondents are 27 and 34 percent, respectively (Table 1). The 27 percent rate for metro counties is significantly above the metro trend line (Figure 1). The 3rd quarter 1999 nonmetro rate of 34 percent basically is equal to comparable rates for the previous two quarters (Table 1) and also equal to the 11-quarter trend (Figure 1). The biggest rate jump for metro counties from 2nd quarter to 3rd quarter 1999 occurred in manufacturing. Thirty-nine percent of the respondents for the manufacturing sector recorded decreases in 3rd quarter 1999 revenues from year-ago levels, which is 14 percentage points above the 2nd quarter rate of 25 percent and 8 percentage points above the 1st quarter rate of 31 percent. Significant jumps from 2nd quarter to 3rd quarter also occurred in the metro counties' retail trade, TCU, and services sectors in the percent of respondents reporting decreases.

For nonmetro counties, no significant jumps occurred in the percent of businesses reporting decreases in 3rd quarter 1999 revenues from year-ago levels. However, a significant rate drop occurred for wholesale trade. The latest NQBCS report shows that 47 percent of the nonmetro respondents for the wholesale trade sector reported a decline in 3rd quarter revenues from year-ago levels. While still high, 47 percent is significantly below the 2nd quarter rate of 57 percent. The wholesale trade sector in nonmetro counties largely consists of implement dealers and grain handlers. The fact that the 3rd quarter rate of 47 percent is down 10 percentage points from the 2nd quarter high may be one indication that economic and financial conditions have improved somewhat for agriculture.

Statewide, 40 percent of respondents reported increases in 3rd quarter revenues from year-ago levels (not shown). The 3rd quarter rates for metro and nonmetro counties are 45 and 35 percent, respectively (Table 1). The rates for metro counties have remained above the nonmetro rates since 1st quarter 1997 (Figure 2). The much steeper trend line for nonmetro counties, compared to the trend line for metro counties, has resulted in a 13-percentage point gap for 3rd quarter 1999 (Figure 2). This gap is indicative of the effect of growing market competition from national and international businesses on nonmetro businesses. The competition also is coming from businesses in the metro counties, particularly in sectors such as construction and retail trade.

The largest three-quarter rise in the percent of metro county respondents reporting increases in quarterly revenues from year-ago levels is in the category called other (Table 1). The dominant sector in this category is construction, and in recent years growth in construction activity in metro counties has been phenomenal. The metro sector showing the most precipitous three-quarter decline in the percent of respondents reporting increases in quarterly revenues from year-ago levels is the FIRE group (Finance, Insurance, and Real Estate). The 1st quarter 1999 rate for the FIRE group in metro counties was 63 percent. By 3rd quarter 1999, the rate had dropped to 46 percent, or by 17 percentage points. Most of the NQBCS respondents for the FIRE group represent real estate and insurance carriers at 29 percent and 24 percent, respectively. The percent of the FIRE group respondents that represent depository institutions (e.g., banks) and nondepository institutions (e.g., credit agencies) is 18 percent. A possible anomaly in 3rd quarter reports for metro counties is retail trade. Only 42 percent of the respondents for the metro retail trade sector reported increases in 3rd quarter revenues from year-ago levels,

Figure 2
Percent of Businesses Reporting Quarterly Increases in Revenues From Year-Ago Levels



down 9 to 11 percentage points from the previous two quarters' rates. Fourth quarter NQBCS reports for the metro retail trade sector are expected to show a rate that is substantially above the comparable 3rd quarter rate.

The FIRE group in nonmetro counties showed the greatest jump between 2nd and 3rd quarters in the percent of respondents with gains in quarterly revenues from year-ago levels. The 3rd quarter rate was 38 percent, 10 percentage points above the 2nd quarter rate. Seventy-four percent of the nonmetro county respondents for the FIRE group represent depository institutions. NQBCS results indicate that the overall financial condition of nonmetro banks is excellent. Table 1 shows that for the nonmetro counties the percent of respondents for the other group that reported gains in quarterly revenues from year-ago levels declined from 35 percent in 1st quarter to 21 percent in 3rd quarter 1999. The other category for nonmetro counties includes construction, and 65 percent of the respondents represent construction establishments. NQBCS reports indicate that construction activity in the state's nonmetro counties is on the decline. Most likely, this decline is more a reflection of the tight labor market than of a fall-off in the demand for construction projects. Skilled craft workers are being attracted to higher paying jobs in urban areas.

Quarterly NQBCS data on business revenue changes for 1st quarter 1997 through 3rd quarter 1999 were converted to annual estimates in order to examine longer-term trends in business revenues. The results for metro and nonmetro counties for selected sectors are summarized in Tables 2 and 3. Table 2 shows the percent of respondents that indicated gains in quarterly revenues from year-ago levels on an annual basis for 1997 through 1999. Table 3 shows the percent of respondents that indicated declines in quarterly revenues from year-ago levels. The percentages given for the three years are averages of the quarterly trend values for each year. For example, the 1997 value of 49.9 percent for all industries for metro counties is an average of the quarterly trend estimates for that year. The quarterly trend estimates for 1997 are 50.6, 50.1, 49.7, and 49.3 percent. The average of the four quarterly estimates is 49.9 percent [(50.6 + 50.1 + 49.7 + 49.3)/4 = 49.9]. Tables 2 and 3 simply condense quarterly trend estimates to annual average quarterly trends. The result is an abridged view of changes in business revenues for the three-year period. It is important to note that the trend values given in Table 2 do not indicate the amount of revenue change for the three-year period. Rather, they simply represent changes in the percent of respondents that reported increases/decreases in quarterly revenues from year-ago levels. The shaded columns in Tables 2 and 3 give average annual rates of change.

Table 2 shows that substantial declines in the percent of metro county businesses that reported quarterly revenue gains from year-ago levels occurred in two sectors—TCU (Transportation, Communications, and Utilities) and FIRE (Finance, Insurance, and Real Estate). About 85 percent of the metro county respondents for the TCU group represent the transportation sector, and nearly 57 percent of the respondents represent trucking and warehousing. Only 13 percent represent the communications sector. The remainder represents private utilities, such as gas companies. As noted earlier, the two largest groups of metro respondents for the FIRE group are real estate at 29 percent and insurance carriers at 24 percent. In addition to declines for TCU and FIRE, an increasing percentage of metro manufacturers are reporting declines in quarterly revenues over year-ago levels. Table 2

Table 2
Annual Trend Estimates of the Percent of Businesses Reporting Increases in Quarterly Revenues From Year-Ago Levels

	Metro Counties				*Nonmetro Counties*			
Sector	*1997*	*1998*	*1999*	*Average Annual Percent Change*	*1997*	*1998*	*1999*	*Average Annual Percent Change*
All Industries	49.9%	48.2%	46.5%	-3.5%	45.2%	39.8%	34.5%	-12.6%
Manufacturing	54.4%	50.9%	47.4%	-6.7%	49.4%	41.5%	33.6%	-17.5%
TCU[1]	63.1%	54.8%	46.4%	-14.2%	54.0%	44.8%	35.5%	-18.9%
Wholesale Trade	46.6%	44.0%	41.4%	-5.7%	45.6%	35.5%	25.5%	-25.2%
Retail Trade	42.6%	45.2%	47.8%	5.9%	42.3%	41.2%	40.2%	-2.5%
FIRE[2]	69.1%	58.3%	47.5%	-17.1%	48.0%	43.1%	38.2%	-10.8%
Services	51.6%	49.3%	47.0%	-4.6%	43.7%	42.0%	40.3%	-4.0%
Construction	40.9%	42.4%	44.0%	3.7%	40.7%	30.4%	20.1%	-29.7%

[1]Transportation, Communications, and Utilities
[2]Finance, Insurance, and Real Estate

Table 3
Annual Trend Estimates of the Percent of Businesses Reporting Decreases in Quarterly Revenues From Year-Ago Levels

	Metro Counties				Nonmetro Counties			
Sector	*1997*	*1998*	*1999*	*Average Annual Percent Change*	*1997*	*1998*	*1999*	*Average Annual Percent Change*
All Industries	25.7%	24.6%	23.4%	-4.6%	25.2%	29.3%	33.5%	15.3%
Manufacturing	25.3%	28.3%	31.3%	11.2%	23.9%	29.7%	35.6%	22.0%
TCU[1]	18.3%	20.4%	22.5%	10.9%	22.9%	22.6%	22.3%	-1.2%
Wholesale Trade	29.2%	29.3%	29.5%	0.5%	25.8%	40.0%	53.8%	44.4%
Retail Trade	30.8%	26.6%	22.4%	-14.7%	27.7%	27.9%	28.1%	0.8%
FIRE[2]	14.7%	18.5%	22.2%	22.9%	19.0%	20.0%	21.0%	5.1%
Services	24.6%	23.7%	22.8%	-3.7%	26.7%	27.4%	28.1%	2.6%
Construction	25.7%	20.3%	14.9%	-23.9%	24.5%	33.5%	42.5%	31.7%

[1]Transportation, Communications, and Utilities
[2]Finance, Insurance, and Real Estate

shows gains for metro counties in the percent of construction establishments reporting gains in quarterly revenues from year-ago levels. The opposite is the case for nonmetro construction establishments. The three-year trend in nonmetro counties for the construction sector shows a nearly 30 percent average annual decline in the percent of construction establishments reporting gains in quarterly revenues from year-ago levels. The number of metro retailers reporting increases in quarterly revenues from year-ago levels grew at an annual average rate of 5.9 percent. The comparable rate for nonmetro retailers is slightly negative, -2.5 percent, but not significant. Statewide, the retail trade sector is strong, with perhaps some signs of weakness for certain nonmetro areas that mainly are dependent on agriculture. Overall strength in the state's retail trade sector is due to higher wages and other income, as well as general consumer optimism, especially in the metro counties.

Table 3 gives summary trends for the percentage of respondents that reported declines in quarterly revenues from year-ago levels for the 1997-1999 period. Essentially, Table 3 is the reciprocal of Table 2. However, differences in the two tables' values for the same sector, year, and region reflect the trend values for the percent of establishments that reported no change in quarterly revenues from year-ago levels. Of the two tables, the results reported in Table 3 are more telling, since they indicate *declines* in quarterly revenues from year-ago levels. The positive annual rates of change shown in the shaded columns indicate the extent of decline, by sector. Metro sectors with the highest positive rates of change include FIRE (22.9 percent), manufacturing (11.2 percent), and TCU (10.9 percent). Nonmetro sectors with the highest positive rates of change include wholesale trade (44.4 percent), construction (31.7 percent), and manufacturing (22 percent). The average annual rates of change for the metro counties' wholesale trade and services sectors are not significant. Similarly, the nonmetro rates of change for TCU, retail trade, and services are not significant.

Table 4
Annual Trend Estimates of Quarterly Full-time Hires and Unfilled Jobs (per 1,000 existing employees)

	Metro Counties				Nonmetro Counties			
	1997	*1998*	*1999*	*Average Annual Percent Change*	*1997*	*1998*	*1999*	*Average Annual Percent Change*
New Job Hires	30.6	26.6	22.7	-13.8%	31.8	23.8	15.9	-29.3%
Replacement Hires	48.3	52.0	55.6	7.3%	37.5	39.2	41.0	4.5%
Unfilled Jobs	18.4	19.2	20.0	4.3%	13.1	13.4	13.8	2.6%
Unfilled Jobs Due to Lack of Qualified Applicants	9.7	10.4	11.0	6.9%	7.6	7.4	7.1	-3.3%

Full-time Jobs

Table 4 provides metro and nonmetro county summaries of the three-year trend values for job hires and unfilled jobs for 1997 through 1999. The yearly (column) values represent rates per thousand employees. The method for calculating these trend values is identical to that used to calculate the revenue trend values presented earlier. However, the interpretation is somewhat different. For example, the quarterly trend rate for all industries is 30.6 new full-time job hires per thousand employees for the metro counties in 1997. This rate is an average of the quarterly trend estimates (rates) for 1997. To determine the trend estimate of new full-time job hires for the entire year, the rate of 30.6 is multiplied times four. The Nebraska Department of Labor reports total nonfarm private sector employment for the metro counties in 1997 at 424,406. Therefore, the trend estimate of new full-time job hires for 1997 in the state's metro counties is approximately 52,000 [(30.6 x 4) x (424,406/4) = 51,947].

Replacement hire rates for full-time jobs are on the increase (Table 4). The average annual increase for metro counties is 7.3 percent, almost double the rate for nonmetro counties. The high replacement rates, especially for the metro counties, indicate a very fluid labor market. About 82,000 full-time replacement hires occurred in the metro counties in 1997, which represents approximately 19 percent of the metro counties' total nonfarm private sector employment for that year. As estimated 98,000 full-time replacement hires occurred in the metro counties in 1999.

Replacement rates also can be viewed as turnover rates. In tight labor markets with low unemployment rates, high turnover rates indicate job changes, which can add up to considerable increases in labor costs for employers through job training and retraining.

The quarterly average number of unfilled jobs per 1,000 employees is increasing slightly for both metro and nonmetro counties (Table 4). The average annual rate of increase—4.3 percent per year—is greater for metro counties. Approximately 8,800 full-time jobs, on average, went unfilled each quarter of 1999 in the metro counties. The average quarterly estimate for 1997 is 7,800. The 1997, 1998, and the 1999 quarterly estimates of unfilled full-time jobs represent about 2 percent of the metro counties' total nonfarm private sector employment for each year.

The average annual rate of growth for unfilled jobs due to the lack of qualified applicants is 6.9 percent for metro counties and -3.3 percent for nonmetro counties for the three-year period (Table 4). Based on NQBCS results for the past 11 quarters, the lack of unqualified applicants is an increasing problem for metro county businesses and a constant problem for nonmetro county businesses.

Wages

Tables 5 and 6 show average hourly wage trends for selected occupations, along with average annual rates of change in wage trends for metro and nonmetro counties from 1997 through 1999. The trends shown in Table 5 represent wages for new full-time job hires and those shown in Table 6 represent wages for full-time replacement hires. Table 5 shows that, overall, the wage gap has widened between metro and nonmetro counties for new full-time hires. The average wage gap for all occupations in 1997 was \$2.16 per hour (\$12.57 - \$10.14 = \$2.16). The average wage gap for all occupations in 1999 was \$3.64 per hour, an increase of \$1.48 per hour, or about \$3,100 in annual income. The average wage of all occupations basically has remained unchanged for nonmetro counties (-1.2 percent per year). The average wages for several occupation categories declined for nonmetro counties. The

Table 5
Annual Trend Estimates of Average Quarterly Wages for Full-time New Job Hires

	Metro Counties				Nonmetro Counties			
Occupation Class	*1997*	*1998*	*1999*	*Average Annual Percent Change*	*1997*	*1998*	*1999*	*Average Annual Percent Change*
Managers	\$18.18	\$19.22	\$20.26	5.6%	\$15.96	\$15.48	\$15.01	-3.0%
Professional Specialists	\$17.57	\$17.81	\$18.05	1.4%	\$16.67	\$15.58	\$14.50	-6.7%
Marketing/Sales Representatives	\$13.99	\$14.90	\$15.81	6.3%	\$12.50	\$12.22	\$11.94	-2.3%
Administrative Support/Clerical	\$9.31	\$11.18	\$13.05	18.4%	\$9.05	\$8.94	\$8.82	1.3%
Service Workers	\$8.94	\$8.88	\$8.82	-0.7%	\$8.52	\$8.59	\$8.66	0.8%
Transportation/Material Movers	\$11.42	\$11.39	\$11.35	-0.3%	\$9.62	\$9.82	\$10.02	2.1%
Production/Craft/Repair	\$11.40	\$13.08	\$14.77	13.8%	\$8.35	\$8.85	\$9.36	5.9%
Operators/Fabricators/Laborers	\$10.36	\$10.30	\$10.23	-0.6%	\$8.51	\$9.06	\$9.61	6.3%
All Occupations	\$12.57	\$13.19	\$13.80	4.8%	\$10.41	\$10.28	\$10.16	-1.2%

Table 6
Annual Trend Estimates of Quarterly Wages for Full-time Replacement Hires

Occupation Class	*Metro Counties* 1997	1998	1999	*Average Annual Percent Change*	*Nonmetro Counties* 1997	1998	1999	*Average Annual Percent Change*
Managers	$18.05	$18.02	$17.98	-0.2%	$14.74	$14.20	$13.66	-3.7%
Professional Specialists	$15.75	$16.62	$17.49	5.4%	$13.34	$13.77	$14.19	3.1%
Marketing/Sales Representatives	$9.85	$10.35	$10.86	5.0%	$9.15	$8.88	$8.61	-3.0%
Administrative Support/Clerical	$9.36	$9.76	$10.15	4.1%	$7.86	$8.02	$8.18	2.0%
Service Workers	$7.06	$7.24	$7.43	2.6%	$6.38	$6.73	$7.09	5.4%
Transportation/Material Movers	$9.99	$10.15	$10.31	1.6%	$13.67	$15.22	$16.78	10.8%
Production/Craft/Repair	$9.30	$9.90	$10.50	6.3%	$7.85	$7.97	$8.09	1.5%
Operators/Fabricators/Laborers	$7.86	$8.17	$8.49	3.9%	$7.83	$8.04	$8.26	2.7%
All Occupations	$9.35	$9.73	$10.10	3.9%	$8.70	$8.88	$9.05	2.0%

biggest percentage decline—6.7 percent per year—occurred in the professional specialist category. At the same time, average hourly wages for operators/fabricators/laborers increased 6.3 percent per year in nonmetro counties and remained basically unchanged (-0.6 percent) in metro counties. In short, average hourly wages for new job hires in nonmetro counties increased for vocational trades and decreased for professional occupations. New job hires and wage growth increasingly are concentrated in the vocational occupations in nonmetro counties.

Table 6 indicates that the wage gap between metro and nonmetro counties for full-time replacement hires also has increased. The more skilled and mobile workers are leaving rural areas in pursuit of higher paying jobs and greater career opportunities in urban areas. The rural-to-urban exodus will continue as long as significant wage gaps, like those shown in Figures 3 and 4, persist.

Figure 3
Average Hourly Wage Trends for New Full-time Job Hires
All Occupations—Metro and Nonmetro Counties

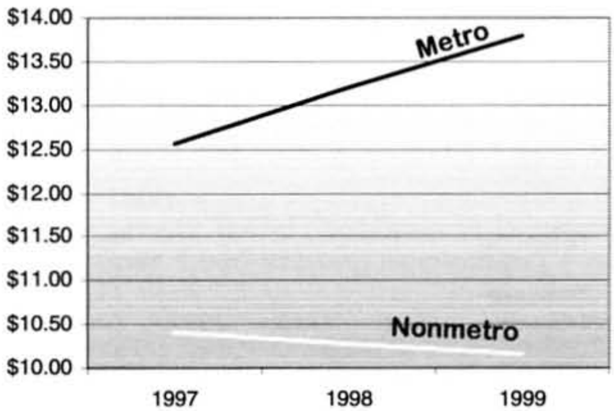
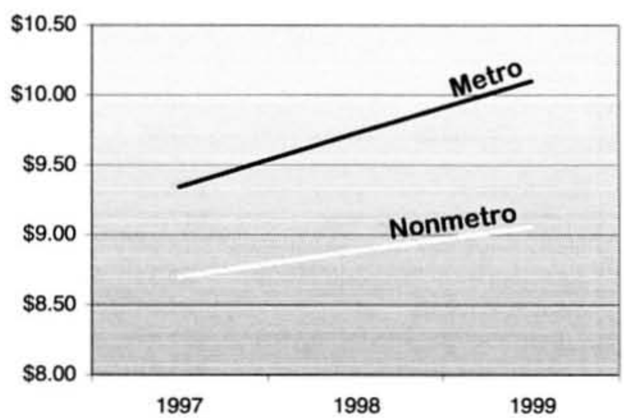


Figure 4
Average Hourly Wage Trends for New Replacement Job Hires
All Occupations—Metro and Nonmetro Counties



Summary

These are stressful times for many of Nebraska's businesses. Nationwide, competition for workers is at a 30-year high. For many rural areas, labor shortages are at a critical stage. Businesses that are not offering competitive wages will decline in size and number. New job growth in Nebraska's nonmetro counties is already in rapid decline. Also, markets are shrinking and becoming more localized, which may reflect businesses' responses to the tight labor conditions, a growing inability to compete with national and international businesses, or both.

For most of the past decade, Nebraska businesses were able to increase jobs faster than the growth in the state's working-age population, because of the increase in the female workforce participation rate and the increase in multiple job holdings. The number of jobs grew, on average, 2.6 percent per year over the period, while the working-age population grew slightly less than one percent per year. However, a 2.6 percent job growth is not sustainable indefinitely when the working-age population is expected to grow less than one percent per year.

One logical approach to the current economic and demographic predicament is to increase labor productivity so that the same workforce can produce more output. This approach also may be a way to keep Nebraska's businesses competitive for both workers and markets. The great challenge will be to find effective and affordable ways to significantly increase labor productivity, especially for nonmetro businesses, so that they can offer higher wages and better jobs while remaining cost competitive with other businesses in a rapidly changing global economy.

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Regional Composition

Omaha MSA–Cass, Douglas, Sarpy, and Washington Counties

Lincoln MSA—Lancaster County

Northeast—Antelope, Boone, Boyd, Brown, Burt, Cedar, Colfax, Cuming, Dakota, Dixon, Dodge, Holt, Keya Paha, Knox, Madison, Pierce, Platte, Rock, Stanton, Thurston, and Wayne Counties

Southeast—Butler, Fillmore, Gage, Jefferson, Johnson, Nemaha, Otoe, Pawnee, Polk, Richardson, Saline, Saunders, Seward, Thayer, and York Counties

Central—Adams, Blaine, Buffalo, Clay, Custer, Franklin, Garfield, Greeley, Hall, Hamilton, Harlan, Howard, Kearney, Loup, Merrick, Nance, Nuckolls, Phelps, Sherman, Valley, Webster, and Wheeler Counties

Mid-Plains—Arthur, Chase, Cherry, Dawson, Dundy, Frontier, Furnas, Gosper, Grant, Hayes, Hitchcock, Hooker, Keith, Lincoln, Logan, McPherson, Perkins, Red Willow, and Thomas Counties

Panhandle—Banner, Box Butte, Cheyenne, Dawes, Deuel, Garden, Kimball, Morrill, Scotts Bluff, Sheridan, and Sioux Counties

NQBCS is a joint project of the Nebraska Departments of Economic Development and Labor, and BBR. The following individuals contributed to the completion of this report: Phil Baker, Jolee Wheatley, Jane Sutherland, and Clarence Waldman, Nebraska Department of Labor; Tom Doering and Stu Miller, Nebraska Department of Economic Development; and David Bennett and Charles Lamphear, BBR.

Transfer Payments in Nebraska, 1990 to 1997

Transfer payments has become an increasing component of personal income over the past several years signaling, in part, a weakening in the level of employment-generated income in many areas of the state.

Transfer payments comprises one of three major components of personal income. The other two components are earnings (including wages and salaries) and dividends, interest and rent (DIR). As defined by the Bureau of Economic Analysis (BEA), U.S. Department of Commerce, transfer payments include social security and other retirement payments, Medicare, Medicaid, income maintenance (including food stamps), unemployment insurance, veterans' benefits and training assistance payments. BEA's transfer payments measure does not include farm support payments.

From 1990 to 1997 transfer payments increased 56 percent[1] in Nebraska (Figure 1). Increases varied widely across the state's 93 counties, ranging from 8 percent in Blaine County to 93 percent in Wheeler County. The vast majority of counties in the state experienced increases of 40 percent or more over the period.

More important than the absolute change in payment levels, however, is the *proportion* of personal income derived from transfer payments. Increases in this proportion indicate that personal income derived from earnings (including wages and salaries) and DIR did not keep pace with transfers. Increasing proportions of transfer payments are associated with aging populations, among other factors.

Transfer payments as a proportion of personal income increased slightly statewide from 1990 to 1997, moving up two percentage points to 15 percent. Across counties, increases ranged from less than one percentage point in several counties, including Douglas and Lancaster, to 49 percentage points in McPherson County (Figure 2). McPherson County had the highest proportion of transfer payments in 1997, at 62 percent of personal income (Figure 3). Proportions ranged from 44 to 51 percent in Arthur, Loup, and Keya Paha Counties, and from 28 to 38 percent in Boyd, Garfield, Garden, Sherman, Grant, and Hooker Counties. In contrast, the highest proportion, overall, in 1990 was in Hooker County where transfer payments comprised 27 percent of personal income.

Figure 1
Percent Change in Transfer Payments 1990 to 1997

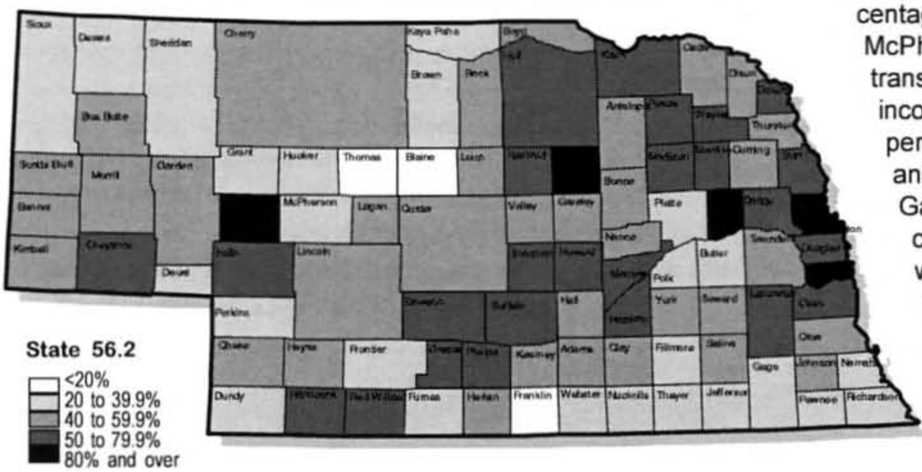
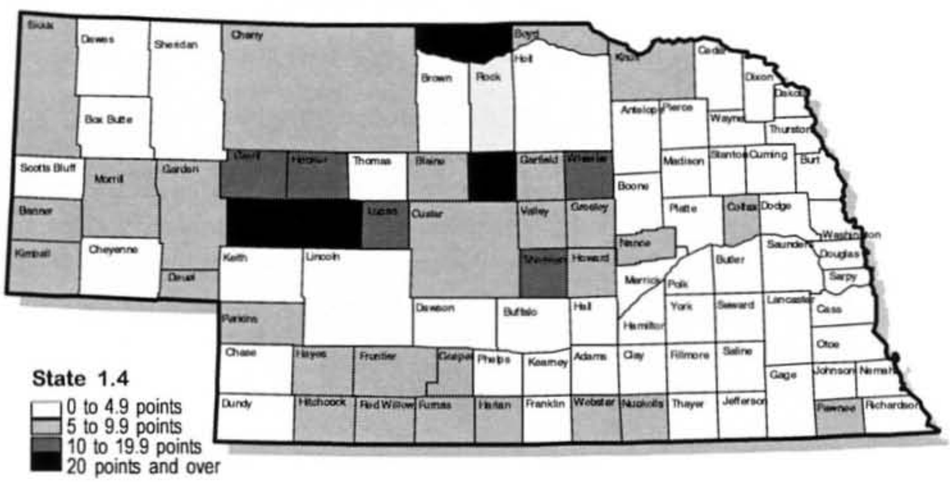
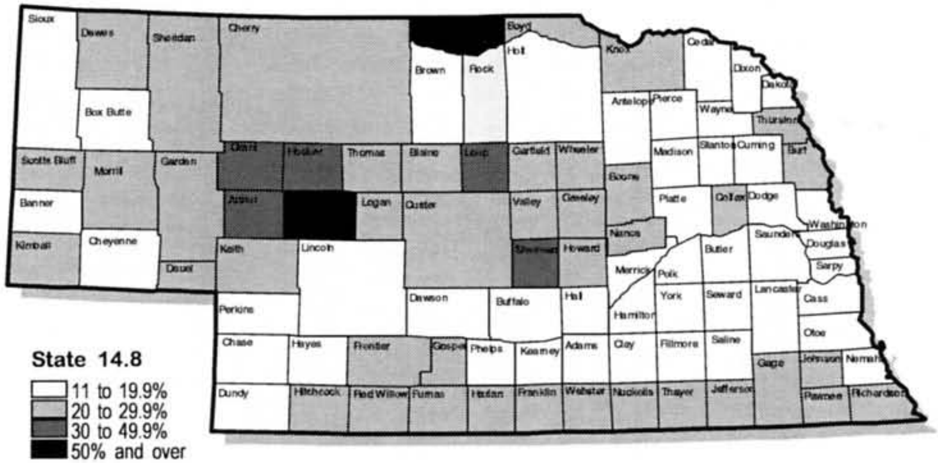


Figure 2
Percentage Point Change in Transfer Payment Proportion of Personal Income, 1990 to 1997



[1] Not adjusted for inflation

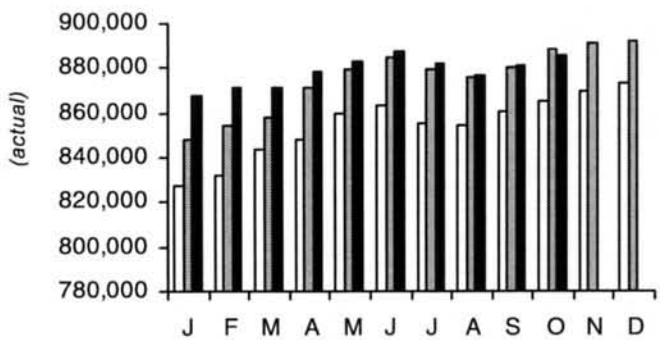
Figure 3
Transfer Payment Percent of Personal Income, 1997



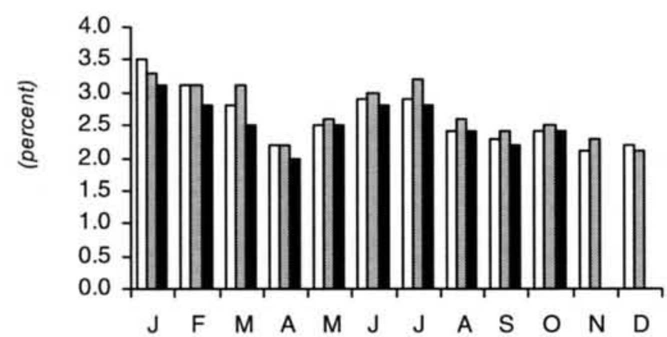
Nebraska Stats

1997 1998 1999

Total Nonfarm Wage & Salary Employment



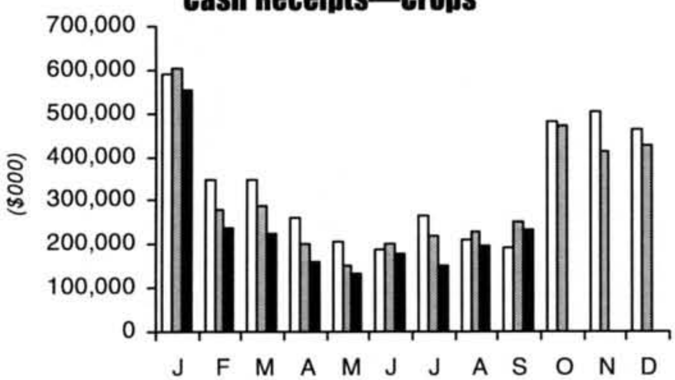
Unemployment Rate



Note: All 1999 monthly employment data are considered estimates until benchmarked in March of 2000. Data shown for 1999 are the most current revised estimates available. Final benchmarked monthly data for 1999 are expected to be released by the Nebraska Department of Labor in mid-2000.

1997 1998 1999

Cash Receipts—Crops



Cash Receipts—Livestock

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

	September 1999 ($000)	YTD ($000)	YTD % Change vs Yr. Ago
Ainsworth, Brown	1,920	15,995	-3.9
Albion, Boone	1,902	15,815	-2.5
Alliance, Box Butte	5,962	52,546	-2.3
Alma, Harlan	809	6,220	-1.7
Arapahoe, Furnas	798	6,654	-4.2
Arlington, Washington	223	1,817	9.6
Arnold, Custer	335	2,421	0.0
Ashland, Saunders	1,601	11,237	-0.3
Atkinson, Holt	1,010	8,846	-4.1
Auburn, Nemaha	2,509	20,937	-2.2
Aurora, Hamilton	2,767	23,334	-1.3
Axtell, Kearney	65	549	-10.4
Bassett, Rock	503	4,466	4.5
Battle Creek, Madison	733	5,891	3.6
Bayard, Morrill	510	3,897	-5.2
Beatrice, Gage	11,468	95,900	2.0
Beaver City, Furnas	131	1,148	-8.1
Bellevue, Sarpy	20,684	176,243	6.6
Benkelman, Dundy	651	5,073	-2.9
Bennington, Douglas	542	4,821	21.4
Blair, Washington	7,182	60,860	4.2
Bloomfield, Knox	759	5,615	-7.1
Blue Hill, Webster	517	4,034	-4.8
Bridgeport, Morrill	1,221	10,249	3.9
Broken Bow, Custer	3,666	32,754	-3.9
Burwell, Garfield	1,016	6,954	-1.2
Cairo, Hall	303	2,351	-13.2
Central City, Merrick	1,903	15,912	1.4
Chadron, Dawes	4,991	42,290	5.8
Chappell, Deuel	562	4,368	10.1
Clarkson, Colfax	502	3,793	1.5
Clay Center, Clay	422	3,486	4.8
Columbus, Platte	21,288	183,271	0.1
Cozad, Dawson	3,167	27,457	2.3
Crawford, Dawes	648	5,180	3.1
Creighton, Knox	1,319	10,865	12.5
Crete, Saline	3,034	31,085	10.2
Crofton, Knox	495	3,684	1.8
Curtis, Frontier	363	3,182	-1.9
Dakota City, Dakota	460	3,792	10.8
David City, Butler	1,671	13,338	7.6
Deshler, Thayer	325	2,557	-14.4
Dodge, Dodge	367	2,244	0.9
Doniphan, Hall	764	8,298	-19.5
Eagle, Cass	505	3,932	0.3
Elgin, Antelope	488	3,646	-2.2
Elkhorn, Douglas	2,890	23,273	8.5
Elm Creek, Buffalo	333	3,610	15.0
Elwood, Gosper	472	4,254	4.3
Fairbury, Jefferson	3,602	29,735	4.6
Fairmont, Fillmore	167	1,411	-6.6
Falls City, Richardson	2,819	22,871	2.3
Franklin, Franklin	673	4,974	-3.4
Fremont, Dodge	23,410	202,699	9.5
Friend, Saline	531	4,361	9.1
Fullerton, Nance	574	4,668	0.8
Geneva, Fillmore	1,705	14,845	-5.4
Genoa, Nance	309	2,570	-5.0
Gering, Scotts Bluff	4,232	34,981	10.9
Gibbon, Buffalo	930	7,311	-3.2
Gordon, Sheridan	1,870	15,455	1.8
Gothenburg, Dawson	2,511	21,429	7.2
Grand Island, Hall	53,106	450,006	1.0
Grant, Perkins	1,134	9,369	3.2
Gretna, Sarpy	3,629	27,634	-4.5
Hartington, Cedar	1,795	14,379	-2.3
Hastings, Adams	21,600	185,849	1.8
Hay Springs, Sheridan	504	3,160	10.0
Hebron, Thayer	2,061	16,756	-2.1
Henderson, York	601	5,404	-8.5
Hickman, Lancaster	256	2,223	-3.6
Holdrege, Phelps	4,231	38,901	-0.8
Hooper, Dodge	410	3,175	1.1
Humboldt, Richardson	613	4,653	3.7
Humphrey, Platte	955	6,621	-5.6
Imperial, Chase	2,003	18,081	-1.7
Juniata, Adams	264	1,936	9.8
Kearney, Buffalo	34,329	294,617	6.4
Kenesaw, Adams	137	2,024	-6.4
Kimball, Kimball	1,897	15,676	8.3
La Vista, Sarpy	9,739	81,638	8.8
Laurel, Cedar	487	3,259	8.7
Lexington, Dawson	7,389	63,240	-1.1
Lincoln, Lancaster	219,407	1,853,360	5.8
Louisville, Cass	556	5,145	-27.5
Loup City, Sherman	692	5,792	0.6
Lyons, Burt	540	4,228	-6.1
Madison, Madison	853	6,886	-0.2
McCook, Red Willow	12,225	102,380	2.4
Milford, Seward	978	8,216	2.2
Minatare, Scotts Bluff	190	1,334	-4.6
Minden, Kearney	1,909	16,646	6.3
Mitchell, Scotts Bluff	751	6,392	0.2
Morrill, Scotts Bluff	552	4,369	0.9
Nebraska City, Otoe	7,902	58,066	0.5
Neligh, Antelope	1,468	12,254	-1.9
Newman Grove, Madison	305	2,563	-4.4
Norfolk, Madison	30,265	261,462	2.5
North Bend, Dodge	560	4,484	-0.2
North Platte, Lincoln	23,728	206,607	5.6
O'Neill, Holt	4,554	37,766	1.2
Oakland, Burt	845	6,481	2.2
Ogallala, Keith	6,104	52,687	2.2
Omaha, Douglas	510,175	4,330,922	4.6
Ord, Valley	2,009	17,120	-1.4
Osceola, Polk	787	6,464	-9.0
Oshkosh, Garden	502	4,085	-4.8
Osmond, Pierce	744	4,364	3.9
Oxford, Furnas	439	4,102	6.9
Papillion, Sarpy	7,916	65,823	11.9
Pawnee City, Pawnee	332	2,885	6.1
Pender, Thurston	907	6,734	4.6
Pierce, Pierce	778	5,838	-2.8
Plainview, Pierce	722	5,615	-3.5
Plattsmouth, Cass	3,784	31,294	4.3
Ponca, Dixon	614	4,653	-3.2
Ralston, Douglas	3,913	29,183	-0.5
Randolph, Cedar	471	3,633	-8.7
Ravenna, Buffalo	696	6,347	-9.9
Red Cloud, Webster	716	6,050	-4.0
Rushville, Sheridan	572	4,617	-1.3
Sargent, Custer	286	1,828	6.5
Schuyler, Colfax	2,073	16,139	-6.9
Scottsbluff, Scotts Bluff	23,156	191,389	6.3
Scribner, Dodge	591	3,929	-8.5
Seward, Seward	5,389	42,330	2.0
Shelby, Polk	388	3,176	11.8
Shelton, Buffalo	583	5,544	-8.4
Sidney, Cheyenne	10,660	76,899	17.5
South Sioux City, Dakota	8,169	71,793	2.0
Springfield, Sarpy	698	4,878	18.6
St. Paul, Howard	1,350	11,056	0.7
Stanton, Stanton	660	5,491	-0.3
Stromsburg, Polk	1,128	7,973	-11.4
Superior, Nuckolls	1,582	14,192	0.2
Sutherland, Lincoln	439	3,335	12.3
Sutton, Clay	1,081	7,611	-3.5
Syracuse, Otoe	1,343	10,206	1.5
Tecumseh, Johnson	964	8,007	5.0
Tekamah, Burt	1,316	10,404	4.7
Tilden, Madison	529	4,005	1.1
Utica, Seward	369	2,715	6.1
Valentine, Cherry	4,524	37,739	2.9
Valley, Douglas	1,928	11,092	5.5
Wahoo, Saunders	2,855	20,411	-3.2
Wakefield, Dixon	327	2,938	-6.9
Wauneta, Chase	347	2,714	-1.1
Waverly, Lancaster	695	6,244	-16.7
Wayne, Wayne	4,089	33,328	14.7
Weeping Water, Cass	716	6,154	1.2
West Point, Cuming	3,819	32,263	-3.7
Wilber, Saline	541	4,329	7.7
Wisner, Cuming	779	5,502	3.5
Wood River, Hall	431	3,721	-2.6
Wymore, Gage	496	3,809	5.5
York, York	10,559	90,884	-1.1

*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		
	September 1999 ($000)	YTD ($000)	YTD % Chg. vs Yr. Ago	September 1999 ($000)	YTD ($000)	YTD % Chg. vs Yr. Ago
Nebraska	226,853	1,931,127	4.5	1,493,565	12,506,919	3.9
Adams	3,560	33,517	7.8	22,373	192,656	1.9
Antelope	895	8,633	-5.0	2,578	19,722	-2.0
Arthur	39	692	12.3	95	(D)	(D)
Banner	174	994	0.9	(D)	(D)	(D)
Blaine	107	721	-22.3	76	(D)	(D)
Boone	777	6,976	-8.3	2,519	20,132	-2.5
Box Butte	1,350	13,576	-2.8	6,292	55,177	-2.2
Boyd	238	2,223	1.0	739	5,034	4.1
Brown	567	4,110	8.2	2,101	16,995	-2.7
Buffalo	4,993	45,549	1.6	37,471	321,084	5.6
Burt	1,146	9,078	-3.3	2,947	22,865	2.1
Butler	1,174	10,522	13.1	2,271	17,314	2.6
Cass	4,074	34,705	11.0	7,452	60,457	2.4
Cedar	1,067	10,755	0.6	3,116	23,946	-3.5
Chase	744	6,045	10.9	2,443	21,166	-1.8
Cherry	810	7,564	-9.2	4,800	39,686	2.8
Cheyenne	1,870	13,345	24.3	11,012	79,487	17.0
Clay	843	8,858	2.3	2,647	19,855	2.1
Colfax	1,295	11,064	4.0	3,041	23,354	-5.5
Cuming	1,167	11,128	-3.6	5,237	42,805	-2.9
Custer	1,858	13,064	-0.6	4,985	42,041	-2.5
Dakota	2,711	22,022	11.4	9,386	81,258	2.3
Dawes	1,143	8,239	6.4	5,642	47,505	5.6
Dawson	2,769	25,157	-5.2	13,637	115,955	1.2
Deuel	268	2,361	-0.3	1,167	9,613	8.0
Dixon	836	7,245	-3.3	1,099	8,562	-5.4
Dodge	4,940	39,525	5.2	25,767	219,274	8.6
Douglas	61,011	505,645	4.3	521,155	4,415,052	4.6
Dundy	286	3,087	2.5	672	5,207	-3.8
Fillmore	782	7,355	-14.5	2,532	22,138	-5.0
Franklin	469	3,957	-0.3	989	7,241	-2.3
Frontier	536	3,914	-6.6	745	6,030	-0.5
Furnas	702	6,233	-4.9	2,199	19,095	-2.9
Gage	2,751	23,726	-2.5	12,784	106,232	1.9
Garden	240	2,520	-19.2	764	5,776	-0.7
Garfield	331	2,179	5.9	1,016	6,949	-1.2
Gosper	305	2,913	2.0	546	4,779	5.3
Grant	209	1,403	12.4	323	2,135	3.5
Greeley	289	2,918	-11.8	844	5,942	-5.0
Hall	7,194	58,774	1.3	54,989	467,333	0.5
Hamilton	1,352	12,271	18.4	3,224	26,542	-2.6
Harlan	490	4,788	4.3	1,115	8,338	0.1
Hayes	203	1,584	18.0	108	(D)	(D)
Hitchcock	462	3,657	2.6	873	5,556	5.9
Holt	1,362	13,303	-7.3	6,554	52,855	-0.5
Hooker	81	1,002	-12.4	698	3,468	7.0

	Motor Vehicle Sales			Other Sales		
	September 1999 ($000)	YTD ($000)	YTD % Chg. vs Yr. Ago	September 1999 ($000)	YTD ($000)	YTD % Chg. vs Yr. Ago
Howard	810	7,233	1.9	1,890	14,336	1.7
Jefferson	1,155	9,732	-2.8	4,795	38,646	4.1
Johnson	388	5,094	-1.7	1,338	10,941	2.3
Kearney	829	8,437	-6.0	2,104	18,396	4.8
Keith	1,248	12,075	20.0	6,831	58,178	2.5
Keya Paha	89	925	-4.1	127	936	12.6
Kimball	503	4,708	9.3	1,941	15,991	7.6
Knox	1,204	9,380	5.4	3,364	25,935	4.2
Lancaster	29,789	254,219	6.1	222,026	1,874,859	5.7
Lincoln	4,035	40,691	9.4	24,835	215,314	5.6
Logan	208	1,204	-7.7	142	(D)	(D)
Loup	105	671	-15.7	(D)	(D)	(D)
McPherson	68	616	2.7	(D)	(D)	(D)
Madison	4,173	37,759	1.4	32,738	281,281	2.3
Merrick	970	9,435	5.8	2,754	21,621	1.6
Morrill	860	6,958	28.8	1,750	14,372	1.7
Nance	496	4,327	-3.3	914	7,487	-2.7
Nemaha	917	8,708	-0.2	2,846	23,214	-2.5
Nuckolls	798	5,851	10.4	2,309	19,495	0.8
Otoe	2,096	18,187	-0.2	9,828	72,225	1.0
Pawnee	336	3,282	-9.0	638	4,699	4.4
Perkins	583	5,366	15.0	1,406	11,370	4.8
Phelps	1,410	12,507	0.3	4,558	41,303	-1.2
Pierce	1,137	8,788	5.2	2,372	16,584	-1.0
Platte	4,172	38,635	16.5	22,881	195,182	-0.2
Polk	790	7,313	-1.1	2,463	19,026	-5.5
Red Willow	1,612	13,344	13.1	12,572	105,395	2.3
Richardson	907	9,299	-3.1	3,726	29,381	1.4
Rock	295	2,152	-2.8	575	4,662	5.9
Saline	1,569	14,038	1.2	4,672	43,375	9.2
Sarpy	19,781	149,637	8.4	45,377	372,795	8.6
Saunders	3,007	25,286	0.4	7,653	52,890	0.4
Scotts Bluff	5,482	42,348	16.7	29,011	239,195	6.6
Seward	2,038	19,429	1.7	7,026	55,503	2.1
Sheridan	920	6,713	-7.4	3,233	25,710	1.6
Sherman	421	3,611	1.3	932	6,933	0.6
Sioux	267	2,265	-2.9	171	1,102	-11.2
Stanton	865	7,261	2.2	864	7,187	5.0
Thayer	781	6,824	-7.3	3,096	24,022	-3.6
Thomas	134	1,095	27.3	346	2,426	-9.4
Thurston	623	4,316	10.9	1,052	7,893	4.5
Valley	469	4,712	-1.1	2,320	19,183	-1.2
Washington	3,341	27,808	8.9	7,982	66,690	4.0
Wayne	709	8,786	-5.3	4,355	34,799	14.5
Webster	398	4,237	9.9	1,409	11,094	-3.9
Wheeler	164	1,160	-18.4	125	828	-9.2
York	1,867	16,476	-3.7	11,803	100,183	-1.8

*Totals may not add due to rounding
(D) Denotes disclosure suppression

Source: Nebraska Department of Revenue

Note on Net Taxable Retail Sales

Users of this series should be aware that taxable retail sales are not generated exclusively by traditional outlets such as clothing, discount, and hardware stores. While businesses classified as retail trade firms account for, on average, slightly more than half of total taxable sales, sizable portions of taxable sales are generated by service establishments, electric and gas utilities, wholesalers, telephone and cable companies, and manufacturers.

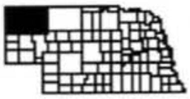
Regional Nonfarm Wage and Salary Employment* 1997 to October** 1999

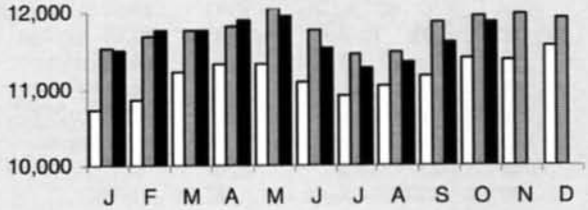
1997 1998 1999

Note to Readers

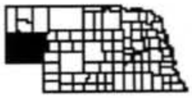
The charts on pages 8 and 9 report nonfarm employment by place of work for each region.

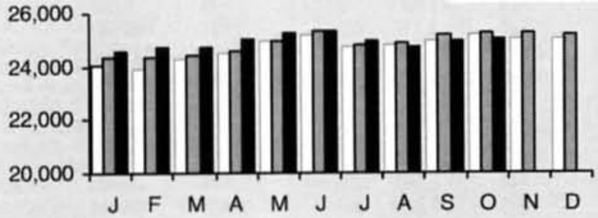
Northwest Panhandle



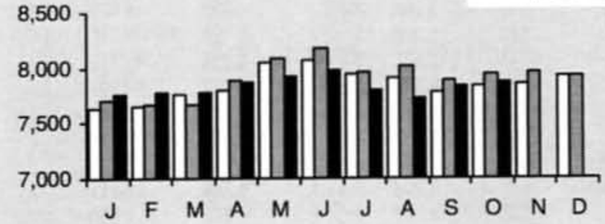


Southwest Panhandle





North Central



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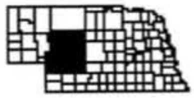
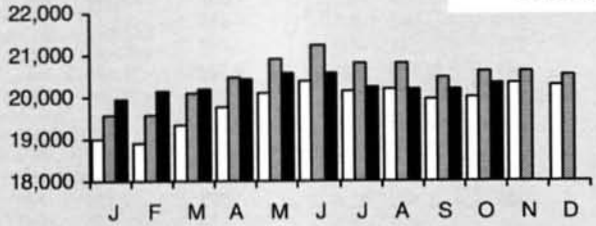
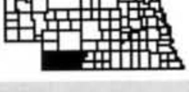
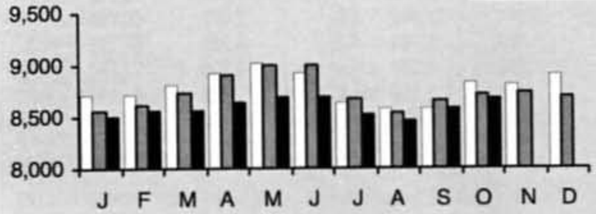


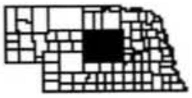


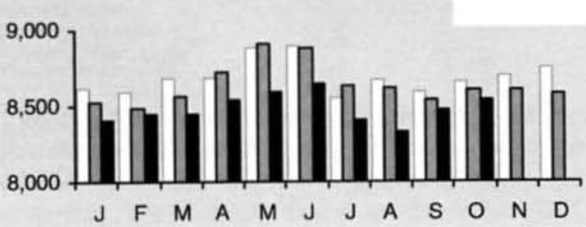
Southwest Central





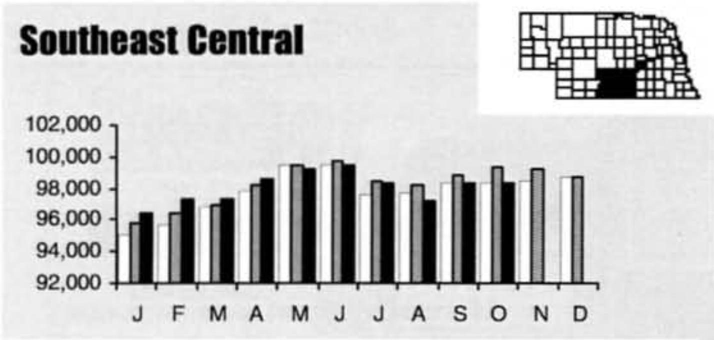
East Central

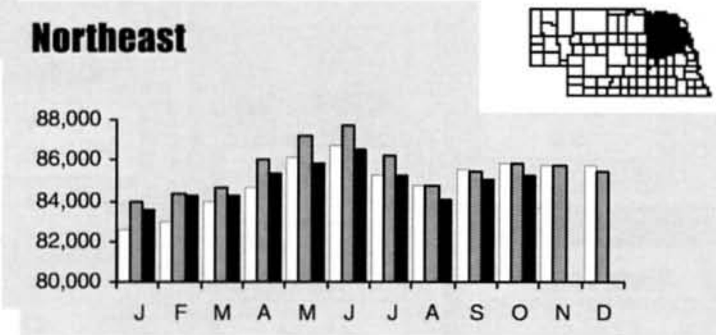


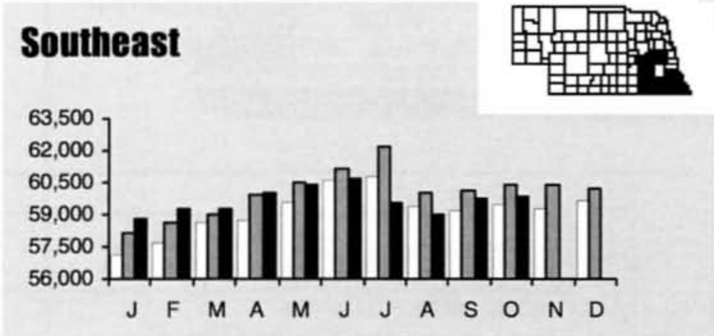


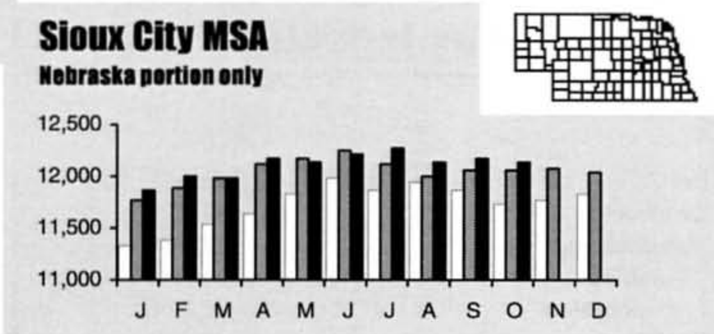
Regional Nonfarm Wage and Salary Employment* 1997 to October** 1999

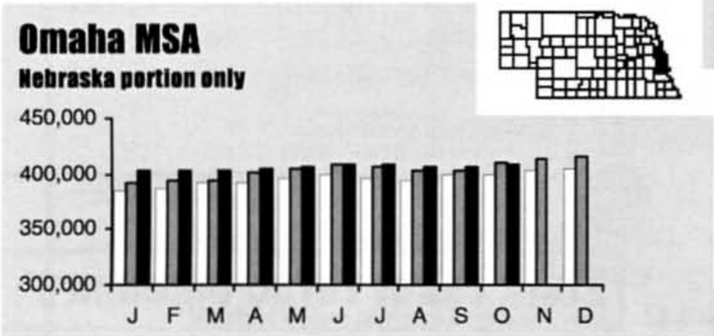
1997 1998 1999

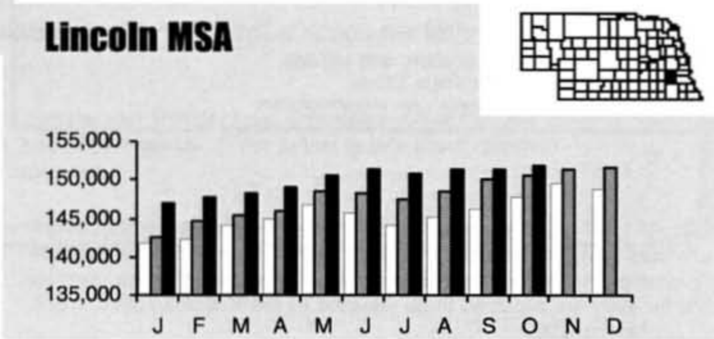












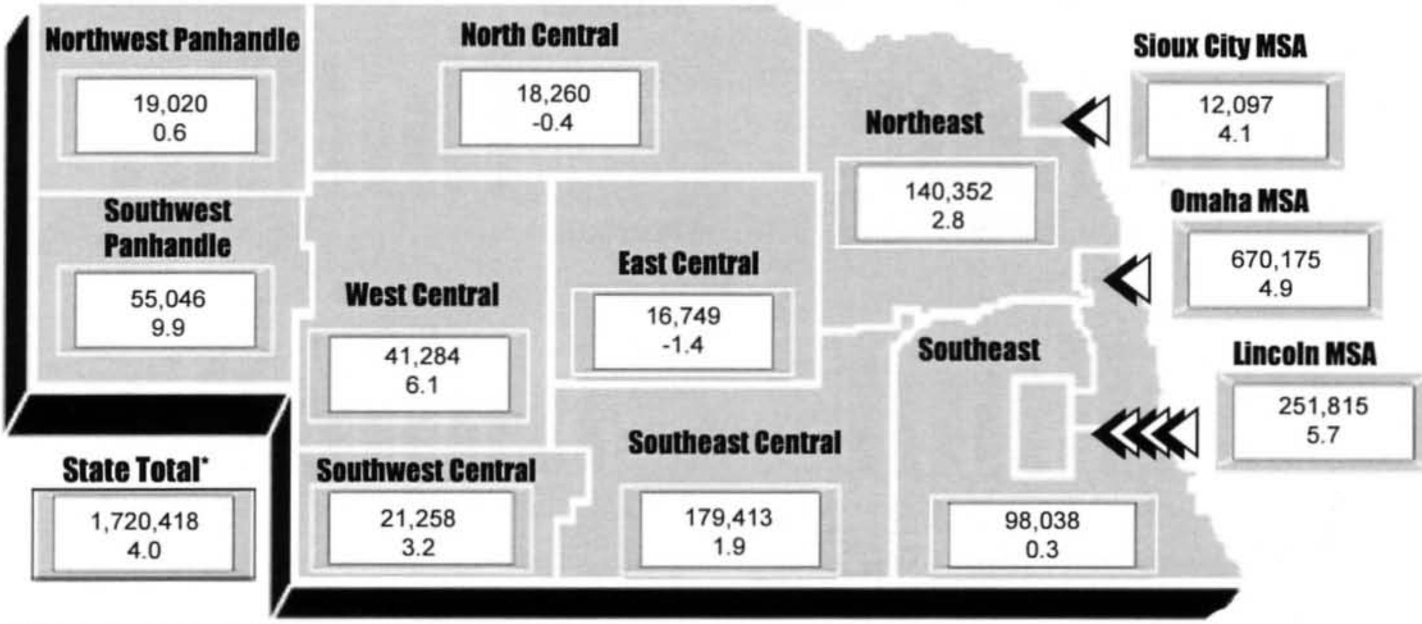
*By place of work

**Current month data are preliminary and subject to revision

Note: All 1999 monthly employment data are considered estimates until benchmarked in March of 2000. Data shown for 1999 are the most current revised estimates available. Final benchmarked monthly data for 1999 are expected to be released by the Nebraska Department of Labor in mid-2000.

Source: Nebraska Department of Labor, Labor Market Information - Kathy Copas and Amy Schofield

September 1999 Regional Retail Sales ($000)
YTD Change vs Yr. Ago



*Regional values may not add to state total due to unallocated sales
Source: Nebraska Department of Revenue

State Nonfarm Wage & Salary Employment by Industry*

	October 1999
Total	885,998
Construction & Mining	44,474
Manufacturing	117,147
Durables	56,832
Nondurables	60,315
TCU**	59,321
Trade	213,572
Retail	157,409
Wholesale	56,163
FIRE***	58,891
Services	239,604
Government	152,989

*By place of work
**Transportation, Communication, and Utilities
***Finance, Insurance, and Real Estate
Source: Nebraska Department of Labor, Labor Market Information

Consumer Price Index

*Consumer Price Index - U**
(1982-84 = 100)
(not seasonally adjusted)

	November 1999	*% Change vs Yr. Ago*	*YTD % Change vs Yr. Ago (inflation rate)*
All Items	168.3	2.6	2.2
Commodities	146.2	2.6	1.7
Services	190.5	2.6	2.5

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

State Labor Force Summary*

	October 1999
Labor Force	931,980
Employment	909,834
Unemployment Rate	2.4

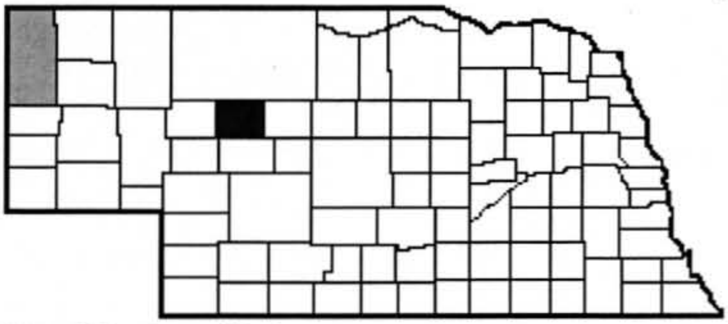
*By place of residence
Source: Nebraska Department of Labor, Labor Market Information

Note: All 1999 monthly employment and labor force data are considered estimates until benchmarked in March of 2000. Data shown for 1999 are the most current revised estimates available. Final benchmarked monthly data for 1999 are expected to be released by the Nebraska Department of Labor in mid-2000.

County of the Month

Hooker

Mullen-County Seat



Next County of Month

License plate prefix number: 93

Size of county: 720 square miles, ranks 34th in the state

Population: 702 in 1998, a change of –11.5 percent from 1990

Per capita personal income: $15,105 in 1997, ranks 81st in the state

Net taxable retail sales ($000): $5,651 in 1998, a change of 18.2 percent from 1997; $79,954 from January through September of 1999, a change of 2.0 percent from the same period the previous year.

Number of worksites[1]: 42 in 1997

Unemployment rate: 3.1 percent in Hooker County, 2.7 percent in Nebraska for 1998

	State	Hooker County
Nonfarm employment (1998)[2]:	875,352	4,700
(wage & salary)	*(percent of total)*	
Construction and Mining	4.8	(D)
Manufacturing	13.6	(D)
TCU	6.4	(D)
Wholesale Trade	6.2	(D)
Retail Trade	18.0	(D)
FIRE	6.6	3.7
Services	27.2	29.0
Government	17.2	35.3

(D) = disclosure supression

Agriculture:

Number of farms: 88 in 1997, 76 in 1992, 78 in 1987

Average farm size: 4,221 acres in 1997, 4,937 acres in 1992

Market value of farm products sold: $8.5 million in 1997 ($97,062 average per farm), $8.1 million in 1992 ($107,080 average per farm)

[1]Worksites refers to business activity covered under the Nebraska Employment Security Law. Information presented has been extracted from the Employer's Quarterly Contribution Report, Nebraska Form UI-11. For further details about covered worksites, see the Nebraska Employers Guide to Unemployment Insurance.

[2]By place of work

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

bulletin board

Nebraska Per Pupil Expenditures, Teacher Salaries, and More!!

New Online

During the 1997-98 school year, the average annual cost per pupil in Nebraska public school districts ranged from $2,547 to $35,368. The statewide average was $5,588.

See details of this and more on the newest addition to BBR Online—***Education Expenditure Project***—featuring detailed per pupil expenditure data as well as teacher salaries, experience, and student/teacher ratios for Nebraska public school districts for the 1997-98 school year.

With the help of the Nebraska Department of Education's Educational Support Services and Special Populations Departments, BBR disaggregated per pupil expenditure by district into the following categories:

- Regular Instruction
- Special Education Instruction
- Support Services
- Administration
- Transportation

Since instruction comprises the majority of public school expenditure, district-level details for the following also are presented:

- Average Teacher Salary
- Average Teacher Experience
- Pupils Per Teacher

The data are presented in two formats: a query-by-district tabular database and an interactive map format. Users can compare the various categories for individual districts to the averages for the district's size and class, as well as the state average.

Access the ***Education Expenditure Project*** by visiting:

www.bbr.unl.edu/Data.html

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