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Timothy John Burkink  
*University of Nebraska - Lincoln*

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# Business in Nebraska

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## Not By Price Alone: Survival Strategies for Small Retailers

by Tim Burkink and Ray Marquardt, UNL Department of Marketing

In most retail sectors small firms are under extreme pressure from larger competitors, who are able to offer lower prices and wider product assortments. This article addresses small retailer survival by:

- reviewing general trends in the retail industry;
- outlining strategic considerations for small retailers; and
- developing a list of specific strategies available to small retailers.

This issue is particularly relevant to Nebraska, given its high proportion of small retailers (Table 1).

### General Trends in the Retail Industry

Small retailers continue to dominate most retail sectors in the United States. According to the National Federation of Retailers, 75 percent of U.S. retailers have nine or fewer employees and 49 percent employ four or fewer. However, the total number of small retail firms is declining rapidly. The number of U.S. retailers with fewer than 10 employees shrank to 645,331 in 1992 from 902,577 in 1972, a decrease of over 28 percent. Much of the pressure on small retailers results from competition from larger discount retailers. Between 1991 and 1992 total retail sales grew by 4.5 percent,

**Table 1**  
**Nebraska Retail Establishments**  
**by Employee-Size Class, 1993**

Number of Employees	Number of Firms	Percent of Total
1-4	5,127	44.0
5-9	2,954	25.5
10-19	1,794	15.5
20-49	1,161	10.0
50+	493	5.0

Source: Nebraska County Business Patterns - 1993; U.S. Department of Commerce

*Nebraska Economic  
Projections Update in  
this issue...see page 4.*

while growth for discount retailers during the same period increased by 15.5 percent (Figure 1). An Illinois Retail Merchants Association survey conducted during 1993-94, uncovered other troubling information about small retailer profitability. In the sample of 1,500 small retailers, one in five was losing money and one in four had pre-tax income of less than \$10,000.

In many retail sectors, such as gifts/novelties and jewelry, small firms are able to compete effectively with larger rivals by using strategies such as offering personal services. However, in retail sectors where the largest firms can take advantage of economies of scale resulting from buying power, distribution power, and/or sophisticated technology, dominating firms such as Wal-Mart and Toys 'R Us, are putting suffocating pressure on smaller firms. In his book, *Competing with the Retail Giants*, Kenneth Stone discusses the rapidly changing retail environment in terms of the growth of these discount mass merchandisers in various formats. Discount general merchandisers such as Wal-Mart; membership warehouse clubs like Sam's; category killer stores, such as Toys 'R Us; factory outlet malls; and specialty mail order houses, such as L. L. Bean, have evolved in response to changes in technology, competition, and consumer demographics.

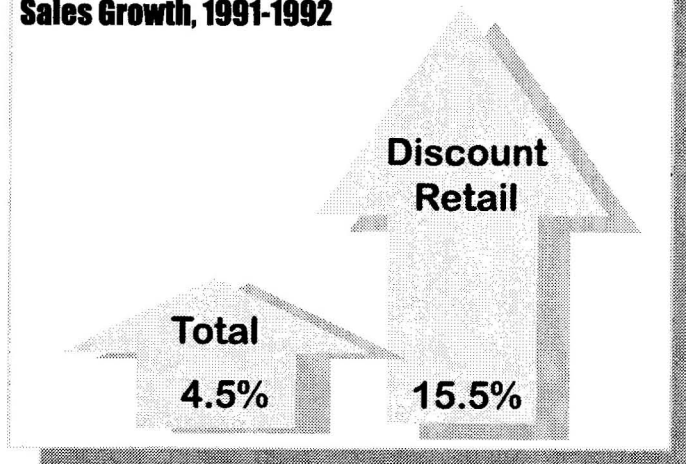
## Strategic Considerations

It is critical for small retailers to develop competitive advantages in order to survive rapidly changing market conditions. Marketing strategies that are valued by customers, are supported by skills and resources, and are not easily duplicated by competitors can lead to sustainable competitive advantages.

Firms are more likely to turn their marketing strategies into competitive advantages if they compete within clearly defined strategic frameworks. Research indicates that retailers with clearly defined marketing strategies achieve the highest levels of organizational performance, as measured by sales per square foot and sales growth. Unfortunately, the majority of small retailers does not operate in clearly defined ways. The Arthur Anderson/Illinois Retail Merchants Association study found that 70 percent of small retailers surveyed could not articulate a strategy to respond to competitors. This may be due to lack of strategic planning experience or complacency. Small retailers may assume that they know their customers well enough to relegate strategic planning to a low priority.

Where should small retailers look for a source of competitive advantage? Low cost and differentiation are the two general types of competitive advantages. It is clear that small retailers cannot compete directly with large discounters on identical merchandise on a price-only basis. However, evidence suggests that small retailers do not need to compete

**Figure 1**  
**Total U.S. Retail Sales Growth and Discount Retail Sales Growth, 1991-1992**



directly on price to be successful. A recent survey of midwestern rural retailers found that the most profitable small retailers also maintained the highest markups. Successful small retailers are able to compete effectively on factors other than price, suggesting that they are utilizing strategies of differentiation.

A firm differentiates itself from its competitors when it provides something unique to customers. Through differentiation, small retailers can create value for their customers that can offset the price advantage enjoyed by larger competitors. The small retailer must pursue a differentiation strategy that minimizes comparisons with big retailers. For example, Alcalá's Western Wear in Chicago sells more boots than any other retailer in town. This relatively small (10,000 square foot),

family-owned store cannot compete in the merchandise and price arenas alone. Instead, competitive advantages were developed by offering expert fitting, free tailoring, and lifetime cleaning guarantees.

## Specific Strategies and Tactics

As indicated, small retailers are most likely to be successful in achieving competitive advantage via strategies of differentiation as opposed to low price. The following are specific actions that small retailers can take as they strive to develop well-defined strategies.

### *Knowledge of Customers—Dedication to Customer Service*

This may be the single most important factor that small retailers can leverage. A recent study found that 63 percent of small retailers reported that they "just know" what custom-



ers want. However, retailers should have systematic methods of learning precisely what customers want. Like any business, small retailers need to solicit input from customers on their preferences, perceptions, and priorities. This can be done both formally and informally via interviews, focus groups, comment cards, and market surveys. Knowing and serving the customer are key parts of an overall competitive marketing strategy.

The following actions can enhance store-wide commitment to customer service:

- Ensure that customer needs are addressed promptly by trained, empowered employees.
- Ensure that employees have a thorough knowledge of the product line.
- Greet all customers and send them away with a smile. Deal with irate customers by listening, empathizing, asking questions, and resolving problems.
- Don't pre-judge customers.
- Develop a customer file to use for "targeted marketing" such as helping one family member shop for a gift for another.
- Do something extra such as small-gift giveaways.
- Offer other services to attract customers, such as deliveries, and workshops or clinics.
- Implement a no-hassle returns policy.

Sam Walton offered the following advice to Wal-Mart's direct competitors: "If he gets the assortment right and makes sure his salespeople have excellent knowledge of the products and how to use them, and goes out of his way to take care of his customers, he can keep plenty of business away from us."

### *Effective Merchandising*

Merchandising, the buying and displaying of goods, is another area where small retailers can develop competitive advantages. Specific recommended strategies of effective merchandising are as follows:

- Investigate the competition often by looking for...
  - voids in competitor's merchandise mix
  - price points on the most visible items
  - end-of-aisle displays
  - customer relations practices
  - checkout procedures
  - return policies
  - methods of handling customer complaints
  - unique and effective signage.
- Avoid handling the same merchandise...
  - look for niche opportunities
  - consider emphasizing private labels.
- Omit slow-moving merchandise.

- Buy well—capitalize special buys and new product introductions.
- Order out-of-stock merchandise quickly.

### *Effective Marketing Practices*

Effective marketing practices should work in concert with other strategies to project the desired store image.

- Know market demographics, including age and income.
- Review store operating hours and adapt to customer needs.
- Adopt variable pricing based on competition and item visibility. Lower prices on selected items; raise prices on others. Prices should not exceed 10 to 15 percent of competitors' prices, especially on frequently purchased staple items.
- Develop a distinctive advertising scheme
- Improve displays by featuring items that can make competitive statements.
- Work with suppliers and employees to develop educational displays, such as cooking tips.
- Increase frequency of store promotional and sales events.
- Focus on maintaining the most efficient product mix on a category-by-category basis. Evaluate shelf space, velocity, and margin to maximize return on investment of resources.
- Develop a sense of social responsibility and community spirit.

### *Effective Store Operations*

Effective store operations help retailers serve customers better and optimize store performance. Evaluate store staffing and labor productivity, cleanliness, and loss prevention.

- Review receiving, stocking, and distribution practices.
- Be aware of financial ratios, including gross profit margins and operating expenses.
- Compare financial ratios to industry standards.
- Automate retail operations.
- Make an ongoing effort to cut costs.

In sum, it is important to involve store employees as the small retailer works to formulate, monitor, and revise a clearly defined strategy. In many retail exchanges there is a critical *moment of truth* when customers perceive how satisfied they are with the retailer. This perception will impact both the likelihood of future patronage and the all important word-of-mouth advertising. Due to their frequent, intimate interactions with customers, store employees can often make or break the moment of truth. Employees are more likely to handle customer encounters effectively if they are aware of the overall store strategy and its impact on store performance. □

# Strong Growth Expected in the Next Two Years

John S. Austin

**N**ebraska's job and income growth will be faster than the nation's growth in the next two years. Expected job growth will result in moderate wage increases. This outlook is the consensus view of the Nebraska Business Forecast Council in this update of the state's economic forecast. See Tables 1 and 2 for forecast summaries.

The outlook for Nebraska's employment growth is stronger than the previous forecast (see *Business in Nebraska, January 1996*). Total jobs are now expected to grow 1.9 percent in 1996 and 1.6 percent in 1997. In the latter year alone, the state will be adding over 13,000 jobs.

Nonfarm incomes will increase by over 6 percent in 1996 and 1997. That growth will add over \$2 billion to the state's economy each year. Those gains are the result of continued job growth and wage pressures. Nonfarm income will exceed \$38 billion in 1997.

Farm incomes (as measured by the USDA) will increase moderately in 1996 despite conflicting income prospects for the grain and cattle industries. In 1997 farm income will be \$2.4 billion.

A rebound in auto sales and an increase in other retail sales growth will result in total net taxable sales growth of 6.3 percent in 1996 and 5.7 percent in 1997. On a monthly average basis, net taxable retail sales will reach \$1.5 million in 1997.

## Employment Prospects

Some features of the revised jobs outlook (Table 3) are as follows:

Total job growth in 1996 and 1997 will be less than the exuberant 3.7 percent job growth experienced in 1994. The projected job growth increases are close to the long-term annual job growth rate of 2.0 percent experienced between 1972 and 1995.

While the growth rate for construction employment is low, the overall level of employment remains high, exceeding 36,000 in 1996. The forecast for 1997 calls for construction employment to remain at the same high level.

The largest employment category, services, will grow faster than any other group. In 1997, over half the state's job growth will be in services. Services jobs will represent nearly 27 percent of all nonfarm jobs in 1997.

Retail trade's expected growth rate equals the long-term annual growth rate in retail jobs from 1972 to 1995. By 1997 more than one out of every six nonfarm jobs will be in retailing.

The state and local government employment growth rate is supported by evidence in Table 4. In the first five months of 1996, state government employment grew 0.5 percent, but local government grew 1.2 percent. The 1997 projection calls for no change in state and local government jobs.

**Table 1—Summary of State Projections, Employment, Personal Income, and Retail Sales**

	1990	1991	1992	1993	1994	1995	1996	1997
Total Employment*	730,026	739,212	750,153	767,212	795,486	815,089	830,664	844,176
	(\$ millions)							
Nonfarm Personal Income**	25,141	26,376	28,407	29,810	31,608	33,750	35,923	38,130
Net Taxable Retail Sales***								
Total	1,029	1,062	1,113	1,181	1,268	1,333	1,418	1,498
Motor Vehicle Sales	127	120	125	142	151	155	168	179
Other Sales	902	942	988	1,039	1,117	1,178	1,250	1,319

\* Number of Jobs

\*\* Annual Totals

\*\*\* Annual Averages of Monthly Sales

**Table 2—Summary of State Projections: Average Annual Growth Rates in Employment, Personal Income, and Retail Sales**

	1990	1991	1992	1993	1994	1995	1996	1997
	(percent)							
Total Employment	3.1	1.3	1.5	2.3	3.7	2.5	1.9	1.6
Nonfarm Personal Income	7.4	4.8	7.6	4.9	6.1	6.8	6.4	6.1
CPI	5.4	4.2	3.0	3.0	2.5	2.9	2.8	2.7
Total Net Taxable Retail Sales	4.3	3.2	4.8	6.1	7.4	5.2	6.3	5.7
Motor Vehicle Sales	0.9	-5.8	4.0	13.7	6.7	2.7	8.0	7.0
Other Sales	4.8	4.5	4.9	5.1	7.5	5.5	6.1	5.5

Manufacturing job growth is expected to slow in 1996 and 1997. Durable manufacturing will grow 1.5 percent in 1996 and 1997. The council remains optimistic on growth in durable manufacturing jobs despite the report of no growth for the first five months of 1996. Anecdotal evidence suggests that nonurban durable job growth remains positive. Future growth in nondurable jobs reflects the slackening pace of growth in 1995.

Gains in trucking employment will be partially offset by losses in communications jobs.

The council is now more optimistic about the prospects for finance, insurance, and real estate employment (FIRE). Job losses in banking will be less than previously expected.

The council is more pessimistic about federal government employment than in January. Federal jobs are now expected to contract.

**Table 3 — Number of Jobs and Percent Change by Industry**

*Annual Averages (whole numbers)*

	Const & Mining	Manufacturing		TCU	Retail Trade	Wholesale Trade	FIRE	Services	Fed Gov't	State & Local Gov't	Total
		Durables	Nondurables								
1990	28,596	48,522	49,286	46,276	134,145	53,392	48,426	177,966	18,040	125,378	730,026
1991	28,728	47,485	52,119	47,414	135,642	52,567	48,576	181,052	17,416	128,213	739,212
1992	29,760	46,922	53,791	47,165	137,457	52,362	49,429	185,605	17,076	130,587	750,153
1993	31,778	48,752	55,032	47,338	141,160	51,998	50,506	191,681	17,312	131,655	767,212
1994	34,772	51,948	56,992	48,278	147,072	51,882	51,541	201,872	17,198	133,931	795,486
1995	35,623	53,862	57,893	49,433	151,738	53,239	52,388	210,402	16,414	134,098	815,089
1996	36,335	54,670	58,717	49,842	154,773	54,341	53,069	217,555	15,921	135,439	830,664
1997	36,335	55,490	59,367	50,229	157,868	54,951	53,941	224,952	15,603	135,439	844,176

*Percent Changes*

1991	0.5	-2.1	5.7	2.5	1.1	-1.5	0.3	1.7	-3.5	2.3	1.3
1992	3.6	-1.2	3.2	-0.5	1.3	-0.4	1.8	2.5	-2.0	1.9	1.5
1993	6.8	3.9	2.3	0.4	2.7	-0.7	2.2	3.3	1.4	0.8	2.3
1994	9.4	6.6	3.6	2.0	4.2	-0.2	2.0	5.3	-0.7	1.7	3.7
1995	2.4	3.7	1.6	2.4	3.2	2.6	1.6	4.2	-4.6	0.1	2.5
1996	2.0	1.5	1.4	0.8	2.0	2.1	1.3	3.4	-3.0	1.0	1.9
1997	0.0	1.5	1.1	0.8	2.0	1.1	1.6	3.4	-2.0	0.0	1.6

## Urban and Nonurban Job Growth

Table 4 shows preliminary data on job growth for the state, for three urban counties, and for the remaining 90 counties of the state for the first five months of 1996. Features of this data are:

Job growth in nonurban Nebraska is slower overall than in the three urban counties.

The urban share of employment is more than half for all but three sectors: local government, durable manufacturing, and nondurable manufacturing.

## Nonfarm Personal Income

Due to significant revisions in the farm income series published by the U.S. Bureau of Economic Analysis (BEA), the focus of this portion of the forecast will be solely on nonfarm personal income and its major components. A discussion of farm income, derived from a different data series, is provided in a later section. The history and forecast for this series is found in Table 5. Definitions for some of the terms used in this section are found in the **News Briefs** section (page 9). Key features of the forecast are:

Wages and salaries will grow 7.0 percent in 1996 and 6.5 percent in 1997. Increases in wages and salaries reflect continued growth in jobs and upward pressures on wages. Since most Nebraskans in low paying jobs, especially in urban areas, earn above the new minimum wage rates there will be little impact on Nebraska from the new minimum wage rates.

Other labor income (primarily employee benefits) will grow slightly faster than wages and salaries. Traditionally, growth in benefits has substantially outpaced growth in wages and salaries. In recent years, however, the growth rate of benefits has slowed toward the same growth as wages and salaries. Increasingly, employers have asked employees to share increased costs of some benefits, especially medical insurance.

Dividends are at high levels, partially mimicking moves in the stock market. Anecdotal evidence suggests that rents are increasing rapidly in areas characterized by tight housing markets.

Growth in transfer payments is expected to slow as Congress moves some federal entitlement programs to the states.

Growth in contributions for social insurance (the employee portion of Social Security payments) has historically outpaced the growth in wages and salaries. The forecast calls for a differential between the two series growth rates of a little over 1 percentage point per year in 1996 and 1997. A rise in the maximum taxable social security wage ceiling will allow the gap in the growth rates to continue.

Nonfarm proprietors income growth will lag the growth in wages and salaries slightly. In 1997 nonfarm proprietors' income will total just under \$3 billion.

**Table 4—Percent Change in Employment January - May 1996  
vs January - May 1995**

Category	State Rate	Growth Rates	
		Nonurban Rate	Urban Rate <sup>1</sup>
Nonfarm Employment (W&S)	1.8	1.3	2.2
Construction & Mining	2.3	-0.5	4.6
Durable Goods	0.0	0.1	-0.1
Nondurable Goods	2.0	3.0	0.7
TCU <sup>2</sup>	1.0	0.5	1.3
Retail	1.7	0.5	2.8
Wholesale	3.3	4.5	2.4
FIRE <sup>3</sup>	0.8	-1.5	1.5
Services	3.2	2.1	3.7
Federal	-3.2	-2.4	-3.7
State	0.5	2.0	0.0
Local	1.2	1.2	1.3

<sup>1</sup>Urban is defined here to include Douglas, Sarpy, and Lancaster counties

<sup>2</sup>Transportation, Communication, and Utilities

<sup>3</sup>Finance, Insurance, and Real Estate

Source: Nebraska Department of Labor



## Farm Sector

The United States Department of Agriculture (USDA) provides an annual data series on farm income that is more stable than the one provided by BEA. However, the USDA series has a substantial lag. The latest data available for Nebraska is 1994.

Historically, farm income in Nebraska oscillates around the \$2 billion level. We expect that when the data is reported, the 1995 level of farm income will be near the historic levels reaching about \$2.1 billion. Cash grain farmers are thriving in today's markets. They have the expectation of good crop production coupled with relatively high grain prices. Cattle producers have not been so fortunate, as they have experienced low cattle prices and high feed costs. The drop in Nebraska cattle incomes does not quite offset the large gains in the grain area. Thus, 1996 total farm income will increase slightly over 1995 levels, reaching \$2.2 billion. In 1997 we expect that continued good production and prices in the grain area will prevail and there will be some recovery in the beef sector from its recent doldrums. Farm income is expected to be \$2.4 billion in 1997.

Using the USDA figures as a rough estimate of the BEA's farm income numbers, Nebraska's total personal income will be \$38 billion in 1996 and \$40.5 billion in 1997.

## Net Taxable Retail Sales

Evidence from the first few months of 1996 indicate a rebound in motor vehicle sales over 1995 levels. Thus, 1996 motor vehicle sales levels are expected to be well above the 1985-95 average annual growth rate of 5.8 percent. In 1997 sales growth will moderate slightly.

The growth rate of other retail sales matches the 1985-95 average annual rate. In 1997, sales growth will fall slightly to 5.5 percent. With consumer inflation remaining below three percent for 1996 and 1997 (Table 2), gains in other retail sales volumes will be close to three percent per year in real terms.

Rapid increases in motor vehicle sales will draw the growth of the total net taxable retail sales figure slightly above the gains in other retail sales.

*We are grateful for the help of the Nebraska Business Forecast Council that served during the latest round of forecasts: Bruce Johnson, Department of Agricultural Economics, UNL; Don Macke, Nebraska Department of Economic Development; Donis Petersan, Nebraska Public Power District; Franz Schwarz, Nebraska Department of Revenue; Garth Taylor, Panhandle Research and Extension Center, UNL; Keith Turner, Department of Economics, UNO; Charles Lamphear, and John Austin, Bureau of Business Research, UNL. □*

**Table 5 — Nonfarm Personal Income and Components, 1990 to 1997**

Annual Averages (\$ millions)

	Nonfarm Personal Income	Wages & Salaries	Other Labor Income	DIR*	Transfer Payments	Nonfarm Proprietors' Income	PCSI**	Residential Adjustment
1990	25,141	14,853	1,460	5,028	3,833	1,957	(1,396)	(359)
1991	26,376	15,604	1,631	5,039	4,156	2,007	(1,473)	(372)
1992	28,407	16,553	1,853	5,486	4,554	2,135	(1,562)	(407)
1993	29,810	17,272	2,042	5,562	4,902	2,312	(1,653)	(416)
1994	31,608	18,388	2,216	5,869	5,116	2,505	(1,799)	(444)
1995	33,750	19,719	2,377	6,295	5,426	2,604	(1,928)	(483)
1996	35,923	21,099	2,553	6,723	5,638	2,760	(2,078)	(509)
1997	38,130	22,471	2,729	7,180	5,851	2,925	(2,230)	(537)

Percent Changes

1991	4.8	5.1	11.7	0.2	8.4	2.6	5.5	3.7
1992	7.6	6.1	13.6	8.9	9.6	6.3	6.1	9.4
1993	4.9	4.3	10.2	1.4	7.6	8.3	5.8	2.3
1994	6.1	6.5	8.5	5.5	4.4	8.3	8.8	6.7
1995	6.8	7.2	7.3	7.2	6.1	4.0	7.2	8.7
1996	6.4	7.0	7.4	6.8	3.9	6.0	7.8	5.5
1997	6.1	6.5	6.9	6.8	3.8	6.0	7.3	5.5

\*Dividends, Interest, Rent

\*\*Personal Contribution for Social Insurance



**P**

ize money  
from state  
lotteries  
totalled  
\$15.3 billion

in 1994. Massachusetts  
distributed the most prize  
money—\$1.7 billion.

States collected  
\$26.6 billion. All but  
fourteen states have  
lotteries.

# 1994 LOTTERY PRIZES

## State-Administered Lottery Funds: 1994

(\$000)

	Income—Ticket Sales Excluding			Proceeds
	Commissions	Prizes	Administration	Available From Ticket Sales
<b>Total</b>	<b>\$26,588,320</b>	<b>\$15,296,376</b>	<b>\$1,542,857</b>	<b>\$10,119,378</b>
Alabama	—	—	—	—
Alaska	—	—	—	—
Arizona	233,355	123,767	25,710	83,878
Arkansas	—	—	—	—
California	1,816,321	966,351	163,290	686,680
Colorado	269,355	167,749	27,422	74,184
Connecticut	523,746	309,072	23,252	191,422
Delaware	95,890	53,409	7,341	35,140
Florida	2,043,587	1,071,087	118,798	853,702
Georgia	1,010,159	550,493	89,375	740,582
Hawaii	—	—	—	—
Idaho	72,515	41,333	13,981	17,201
Illinois	1,373,554	794,716	52,963	525,875
Indiana	526,800	311,545	29,415	185,840
Iowa	185,653	116,502	21,929	47,222
Kansas	144,448	79,390	16,985	48,073
Kentucky	448,982	291,266	35,023	122,693
Louisiana	324,655	174,741	23,502	126,412
Maine	145,197	79,873	14,282	51,042
Maryland	932,327	507,473	38,523	386,331
Massachusetts	2,306,091	1,659,338	68,621	578,132
Michigan	1,249,917	683,995	52,108	513,814
Minnesota	311,691	192,254	59,149	60,288
Mississippi	—	—	—	—
Missouri	329,970	189,288	28,002	112,680
Montana	35,417	18,149	7,985	9,283
Nebraska	52,853	26,682	12,079	14,092
Nevada	—	—	—	—
New Hampshire	104,423	61,136	5,700	37,587
New Jersey	1,353,623	708,722	42,465	602,436
New Mexico	—	—	—	—
New York	2,176,356	1,107,476	64,001	1,004,879
North Carolina	—	—	—	—
North Dakota	—	—	—	—
Ohio	1,803,079	1,115,020	95,167	592,892
Oklahoma	—	—	—	—
Oregon	703,437	440,657	154,234	108,546
Pennsylvania	1,462,426	782,974	51,344	628,108
Rhode Island	167,711	109,803	3,168	54,740
South Carolina	—	—	—	—
South Dakota	92,290	17,722	6,861	67,707
Tennessee	—	—	—	—
Texas	2,471,555	1,532,407	11,814	927,334
Utah	—	—	—	—
Vermont	49,856	29,016	4,215	16,625
Virginia	854,889	465,630	84,536	304,723
Washington	314,580	167,790	44,208	102,582
West Virginia	131,452	75,860	14,163	41,429
Wisconsin	470,160	273,690	31,246	165,224
Wyoming	—	—	—	—

— Represents zero.

Source: U.S. Census Bureau, Department of Commerce, Web: [www.census.gov/](http://www.census.gov/)

# News Briefs

## Economic Measures

**Personal Income** is income received by residents before income taxes. It includes wages and salaries; proprietors' income; employer paid pensions and health and life insurance; dividends, interest, and rental income; and transfer payments like Social Security, Medicare, Medicaid, and welfare. Nebraska's total personal income for 1995 was approximately \$143 billion, nearly six tenths of one percent of the U.S. total. Nonfarm income equals total personal income minus farm income.

**Dividends, Interest, and Rent**—Dividend and interest payments are incomes received by individuals. Rental income is the income from the rental of real property and royalties. In 1995 income from dividends, interest, and rent accounted for 17.6 percent of Nebraska's total personal income. The U.S. average was 16.3 percent.

**Proprietors' Income** is the income of sole proprietorships and partnerships and of tax-exempt cooperatives. A sole proprietorship is an unincorporated business owned by a person. A partnership is an unincorporated business with two or more partners. In 1995 proprietors' income accounted for 12.1 percent of Nebraska's total personal income. The U.S. average was 8.1 percent.

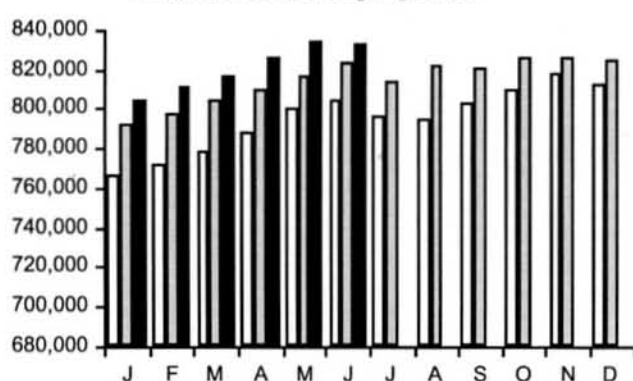
**Wages and Salary Income** is payments to employees for participation in current production. Wages and salaries are measured before deductions for Social Security and union dues and reflect the wages and salaries disbursed, not necessarily earned during the period. In 1995 wages and salaries accounted for 55.2 percent of Nebraska's total personal income. The U.S. average was 56.9 percent.

**Transfer (Income) Payments** is income not related to participation in current production. It includes, as examples, income from Old Age Survivors and Disability Insurance (OASDI), Medicare, Medicaid, unemployment and workers' compensation, Aid to Families with Dependent Children, and food stamps. In 1995 transfer payments accounted for 15.2 percent of Nebraska's total personal income. The U.S. average was 16.9 percent.

**Other Labor Income** is primarily payments by employers to private benefit plans for employees. In 1995 other labor income accounted for 6.7 percent of the state's total personal income. The U.S. average was 6.7 percent.

## Nebraska Stats

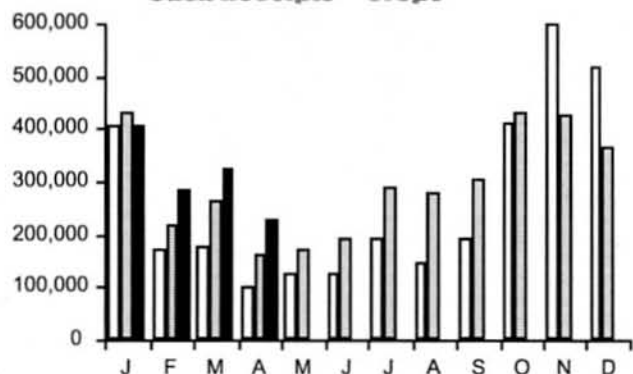
Total Nonfarm Employment



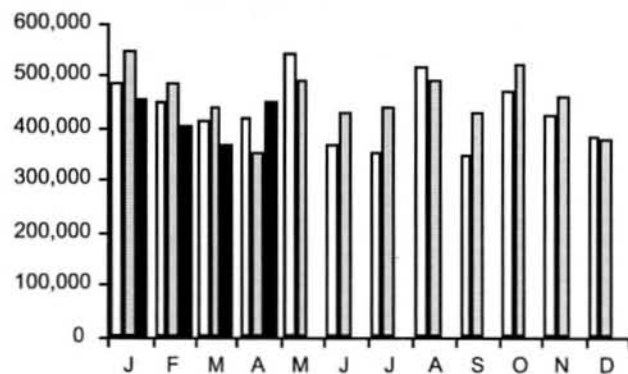
Unemployment Rate



Cash Receipts—Crops



Cash Receipts—Livestock





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

	March 1996	YTD \$	YTD % Chg	April 1996	YTD \$	YTD % Chg		March 1996	YTD \$	YTD % Chg	April 1996	April \$	YTD % Chg
Ainsworth, Brown	1,444	4,295	-13.7	1,400	5,695	-11.9	Kearney, Buffalo	26,110	74,138	4.6	26,356	100,494	5.1
Albion, Boone	2,083	5,288	19.4	1,889	7,177	21.7	Kenesaw, Adams	102	273	0.4	121	394	7.4
Alliance, Box Butte	5,502	15,037	4.6	5,466	20,503	2.6	Kimball, Kimball	1,325	3,632	-17.5	1,340	4,972	-13.0
Alma, Harlan	684	1,751	1.0	615	2,366	0.0	La Vista, Sarpy	6,804	19,447	18.1	6,705	26,152	15.7
Arapahoe, Fumas	645	1,566	-1.9	706	2,272	3.7	Laurel, Cedar	362	937	0.0	353	1,290	2.5
Arlington, Washington	217	541	0.7	156	697	3.3	Lexington, Dawson	7,333	20,828	2.6	6,923	27,751	3.0
Arnold, Custer	287	705	-7.7	241	946	-6.0	Lincoln, Lancaster	167,660	477,839	9.1	167,028	644,867	11.0
Ashland, Saunders	939	2,488	0.0	849	3,337	2.3	Louisville, Cass	351	917	5.4	320	1,237	4.0
Atkinson, Holt	772	2,028	4.5	702	2,730	6.8	Loup City, Sherman	538	1,481	-3.2	520	2,001	0.5
Auburn, Nemaha	2,571	6,609	-3.6	2,366	8,975	-0.8	Lyons, Burt	364	1,082	-2.8	358	1,440	-2.9
Aurora, Hamilton	2,754	7,274	-1.3	2,700	9,974	1.1	Madison, Madison	754	1,957	15.9	674	2,631	16.3
Axtell, Kearney	86	222	-6.3	69	291	-6.1	McCook, Red Willow	9,729	27,224	12.7	9,611	36,835	10.5
Bassett, Rock	399	1,037	-4.5	412	1,449	-0.3	Milford, Seward	938	2,591	4.9	713	3,304	7.2
Battle Creek, Madison	635	1,884	4.6	571	2,455	5.2	Minatare, S. Bluff	213	431	-33.5	219	650	-25.0
Bayard, Morrill	444	1,193	-10.3	363	1,556	-11.6	Minden, Kearney	1,450	3,676	-20.5	1,496	5,172	-14.4
Beatrice, Gage	9,073	25,391	4.8	9,366	34,757	5.3	Mitchell, Scotts Bluff	709	1,922	-26.6	701	2,623	-21.1
Beaver City, Fumas	123	304	-14.1	83	387	-17.1	Morrill, S. Bluff	414	900	-14.3	447	1,347	-7.1
Bellevue, Sarpy	15,976	46,283	20.2	15,968	62,251	17.7	Nebraska City, Otoe	5,407	13,639	7.9	5,200	18,839	11.4
Benkelman, Dundy	512	1,292	5.1	470	1,762	10.1	Neligh, Antelope	1,013	2,715	-18.9	1,110	3,825	-14.8
Bennington, Douglas	339	824	53.7	411	1,235	43.3	Newman Grove, Madison	322	910	5.6	344	1,254	1.9
Blair, Washington	5,786	15,802	-4.5	5,533	21,335	-3.3	Norfolk, Madison	26,154	72,646	7.3	25,824	98,470	7.6
Bloomfield, Knox	582	1,500	2.9	533	2,033	5.3	North Bend, Dodge	540	1,292	10.9	527	1,819	14.1
Blue Hill, Webster	434	1,074	4.2	370	1,444	6.3	North Platte, Lincoln	19,236	54,729	2.0	19,248	73,977	2.4
Bridgeport, Morrill	790	2,339	-19.9	835	3,174	-16.7	O'Neill, Holt	4,464	11,937	12.9	4,161	16,098	14.0
Broken Bow, Custer	4,989	13,682	28.1	4,908	18,590	23.9	Oakland, Burt	666	1,829	7.0	574	2,403	7.4
Burwell, Garfield	630	1,843	-5.9	500	2,143	-5.8	Omaha, Keith	5,010	13,247	3.1	4,786	18,033	4.0
Cairo, Hall	181	509	-0.2	193	702	5.2	Ogallala, Douglas	417,735	1,163,145	6.4	405,900	1,569,045	7.5
Cambridge, Fumas	1,579	3,758	136.6	1,269	5,027	113.2	Ord, Valley	1,589	4,495	-14.0	1,563	6,058	-11.3
Central City, Merrick	1,651	4,236	1.6	1,574	5,810	5.1	Osceola, Polk	688	1,986	-1.7	688	2,674	-1.9
Ceresco, Saunders	1,143	3,261	6.7	938	4,199	5.4	Oshkosh, Garden	401	1,149	-14.9	389	1,538	-13.3
Chadron, Dawes	2,634	7,810	-16.3	2,870	10,680	-12.6	Osmond, Pierce	316	755	-18.0	447	1,202	-1.2
Chappell, Deuel	414	1,042	-11.2	316	1,358	-12.5	Oxford, Fumas	278	722	-29.5	269	991	-25.8
Clarkson, Colfax	338	1,172	13.5	380	1,552	10.2	Papillion, Sarpy	6,264	12,196	28.5	5,159	17,355	37.7
Clay Center, Clay	250	711	6.0	218	929	5.4	Pawnee City, Pawnee	346	863	-4.6	238	1,101	-9.4
Columbus, Platte	20,158	55,310	9.0	18,770	74,080	8.5	Pender, Thurston	603	1,634	2.8	707	2,341	8.1
Cozad, Dawson	2,450	6,904	-12.1	2,628	9,532	-6.5	Pierce, Pierce	641	1,656	-9.4	589	2,245	-5.9
Crawford, Dawes	356	956	-1.1	341	1,297	2.2	Plainview, Pierce	596	1,573	-21.2	577	2,150	-17.3
Creighton, Knox	899	2,649	-9.7	822	3,471	-8.5	Plattsmouth, Cass	2,888	7,743	0.7	2,762	10,505	1.8
Crete, Saline	3,335	9,168	-2.9	3,186	12,354	-6.0	Ponca, Dixon	527	1,448	10.5	487	1,935	12.6
Crofton, Knox	433	969	19.5	383	1,352	20.4	Ralston, Douglas	2,800	7,544	8.6	3,140	10,684	14.0
Curtis, Frontier	281	753	-1.7	281	1,034	0.1	Randolph, Cedar	421	983	5.0	287	1,270	3.1
Dakota City, Dakota	635	1,598	10.8	514	2,112	7.0	Ravenna, Buffalo	585	1,713	-19.3	634	2,347	-13.4
David City, Butler	1,487	4,163	4.7	1,393	5,556	5.5	Red Cloud, Webster	638	1,584	-23.6	562	2,146	-19.4
Deshler, Thayer	262	623	5.1	200	823	2.6	Rushville, Sheridan	580	1,471	-1.2	478	1,949	-0.9
Dodge, Dodge	279	598	-13.8	195	793	-8.3	Sargent, Custer	211	550	-2.0	179	729	0.1
Doniphan, Hall	468	1,178	-36.2	709	1,887	-17.3	Schuyler, Colfax	1,896	5,319	4.6	1,612	6,931	4.7
Eagle, Cass	245	574	-11.1	241	815	-10.7	Scottsbluff, S. Bluff	18,717	51,668	7.2	18,044	69,712	5.2
Elgin, Antelope	398	1,171	-0.5	382	1,553	3.9	Scrubner, Dodge	424	1,111	5.1	467	1,578	10.5
Elkhorn, Douglas	1,691	4,264	16.6	1,560	5,824	16.4	Seward, Seward	4,383	12,643	0.2	4,277	16,920	0.5
Elm Creek, Buffalo	256	674	25.5	223	897	30.9	Shelby, Polk	372	933	10.7	341	1,274	13.8
Elwood, Gosper	316	853	7.7	320	1,173	7.1	Shelton, Buffalo	519	1,440	-15.0	640	2,080	-6.8
Fairbury, Jefferson	3,067	8,524	5.1	2,718	11,242	3.5	Sidney, Cheyenne	4,127	14,335	-3.6	5,729	20,064	-2.8
Fairmont, Fillmore	159	398	-9.8	117	515	-4.6	S. Sioux City, Dakota	7,971	22,589	11.4	7,628	30,217	9.7
Falls City, Richardson	2,664	6,818	3.7	2,315	9,133	2.8	Springfield, Sarpy	267	615	34.3	306	921	52.2
Franklin, Franklin	495	1,226	0.5	401	1,627	-1.2	St. Paul, Howard	1,037	2,744	-10.9	1,053	3,797	-7.4
Fremont, Dodge	19,582	57,277	-3.0	19,742	77,019	1.0	Stanton, Stanton	579	1,604	8.3	490	2,094	5.1
Friend, Saline	537	1,400	-5.7	490	1,890	-4.9	Stromsburg, Polk	645	1,868	-1.8	844	2,712	6.4
Fullerton, Nance	494	1,456	-17.2	390	1,846	-15.6	Superior, Nuckolls	1,365	3,816	-3.8	1,299	5,115	-3.2
Geneva, Fillmore	1,776	4,650	5.3	1,669	6,319	2.3	Sutherland, Lincoln	269	732	22.4	294	1,026	25.6
Genoa, Nance	244	626	-6.1	239	865	-0.3	Sutton, Clay	1,648	3,909	30.8	1,272	5,181	31.8
Gering, Scotts Bluff	3,490	8,513	-6.3	3,049	11,562	-4.4	Syracuse, Otoe	1,056	2,585	-6.3	999	3,584	-4.5
Gibbon, Buffalo	737	1,971	-2.7	712	2,683	-0.3	Tecumseh, Johnson	1,043	2,876	0.0	898	3,774	-2.1
Gordon, Sheridan	1,534	4,476	2.8	1,404	5,880	1.8	Tekamah, Burt	990	2,810	2.4	870	3,680	1.9
Gothenburg, Dawson	1,885	4,712	-12.4	1,703	6,415	-10.9	Tilden, Madison	466	1,233	5.8	397	1,630	4.8
Grand Island, Hall	45,188	122,775	-1.9	43,967	166,742	-1.1	Utica, Seward	279	613	-9.9	218	831	-5.5
Grant, Perkins	978	2,410	1.7	892	3,302	7.1	Valentine, Cherry	3,232	9,126	11.2	3,179	12,305	8.5
Gretna, Sarpy	3,174	7,863	-1.9	3,075	10,938	-0.7	Valley, Douglas	798	2,209	18.3	1,127	3,336	3.6
Hartington, Cedar	1,292	3,694	-22.9	1,391	5,085	-18.4	Wahoo, Saunders	2,467	6,346	0.9	2,137	8,483	0.8
Hastings, Adams	19,248	53,431	0.2	19,874	73,305	2.3	Wakefield, Dixon	358	998	2.9	380	1,378	7.3
Hay Springs, Sheridan	377	989	9.6	286	1,275	9.3	Waneta, Chase	286	867	-4.6	242	1,109	-4.2
Hebron, Thayer	1,471	4,313	-14.7	1,456	5,769	-13.2	Wayverly, Lancaster	633	1,703	13.5	572	2,275	12.1
Henderson, York	639	1,588	16.9	662	2,250	20.2	Wayne, Wayne	2,826	8,221	-0.1	2,770	10,991	1.9
Hickman, Lancaster	221	625	-2.0	167	792	-0.5	Weeping Water, Cass	541	1,399	-16.6	579	1,978	-10.4
Holdrege, Phelps	4,512	11,880	-5.9	4,808	16,688	-1.5	West Point, Cuming	3,511	9,791	17.2	3,338	13,129	13.2
Hooper, Dodge	378	942	23.8	285	1,227	18.6	Wilber, Saline	410	1,172	-12.0	377	1,549	-11.3
Humboldt, Richardson	518	1,384	2.1	481	1,865	4.0	Wisner, Cuming	524	1,439	-0.6	496	1,935	0.6
Humphrey, Platte	830	1,901	21.9	742	2,643	22.5	Wood River, Hall	395	1,053	9.6	377	1,430	9.5
Imperial, Chase	1,600	4,255	-0.6	1,640	5,895	5.3	Wymore, Gage	426	1,143	-2.0	326	1,469	-2.7
Juniata, Adams	269	691	15.0	180	871	14.2							

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

Source: Nebraska Department of Revenue

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

Motor Vehicle Sales					Other Sales					Motor Vehicle Sales					Other Sales				
	March 1996	April 1996	YTD % YTD	Chg	March 1996	April 1996	YTD	YTD % Chg		March 1996	April 1996	YTD	YTD % Chg	March 1996	April 1996	YTD	YTD % Chg		
Nebraska*	180,666	178,279	648,178	14.1	1,218,077	1,154,785	4,490,732	7.8	Howard	683	744	2,780	16.0	1,442	1,345	5,119	-1.0		
Adams	3,051	3,386	11,855	19.8	19,900	20,663	75,620	2.4	Jefferson	1,197	819	3,659	8.9	3,714	3,339	13,637	-0.8		
Antelope	1,112	1,055	3,939	38.3	1,859	1,839	6,737	-6.8	Johnson	553	544	1,955	28.6	1,516	1,198	5,233	2.1		
Arthur	49	48	184	52.1	43	(D)	(D)	(D)	Kearney	810	966	3,545	13.9	1,688	1,682	5,903	-12.7		
Banner	153	106	500	40.4	(D)	(D)	(D)	(D)	Keith	1,116	932	3,853	20.6	5,567	5,126	19,487	6.0		
Blaine	43	97	226	-19.9	94	(D)	(D)	(D)	Keya Paha	109	77	435	6.6	73	65	299	11.6		
Boone	800	807	3,204	13.0	2,629	2,361	8,986	16.7	Kimball	584	493	1,932	19.4	1,385	1,358	5,081	-13.1		
Box Butte	1,374	1,497	5,634	-3.5	5,813	5,688	21,499	2.7	Knox	1,080	1,093	3,802	22.1	2,562	2,189	8,966	1.9		
Boyd	231	231	706	-16.0	695	483	2,144	8.4	Lancaster	22,780	20,689	74,431	16.3	169,582	168,590	651,561	11.0		
Brown	242	255	965	-20.4	1,516	1,429	5,846	-12.3	Lincoln	3,325	3,774	12,676	-1.4	20,141	20,063	77,188	2.4		
Buffalo	4,594	4,328	15,879	21.9	28,553	28,896	109,646	4.5	Logan	112	81	334	-21.6	112	(D)	(D)	(D)		
Burt	1,072	854	3,411	5.7	2,263	1,966	8,261	2.2	Loup	26	68	244	-33.7	(D)	(D)	(D)	(D)		
Butler	966	1,042	3,720	6.1	2,045	1,780	7,357	3.2	McPherson	88	59	311	82.9	(D)	(D)	(D)	(D)		
Cass	3,016	3,463	10,864	17.5	5,345	4,835	18,756	2.5	Madison	3,700	3,592	13,817	9.8	28,407	27,853	106,672	7.7		
Cedar	1,160	1,145	4,243	2.0	2,404	2,303	8,717	-11.4	Merrick	982	1,098	4,049	39.6	2,157	2,058	7,583	7.0		
Chase	478	558	2,205	-2.6	1,942	1,904	7,121	3.6	Morrill	504	467	2,099	8.4	1,268	1,240	4,836	-15.5		
Cherry	581	534	2,299	-8.2	3,424	3,376	13,105	8.6	Nance	357	397	1,480	-10.0	788	648	2,808	-11.0		
Cheyenne	1,124	1,678	5,056	20.6	4,460	5,974	21,120	-2.3	Nemaha	786	917	3,099	10.0	2,861	2,550	9,941	-3.1		
Clay	1,075	795	3,730	45.5	2,921	2,364	9,299	24.5	Nuckolls	718	462	2,383	20.3	1,928	1,755	7,051	-0.3		
Colfax	1,039	895	3,730	12.7	2,750	2,367	10,125	7.1	Otoe	1,786	1,604	6,629	12.9	6,922	6,576	23,825	7.3		
Cuming	1,226	1,266	4,828	14.5	4,610	4,304	16,961	10.1	Pawnee	250	284	1,407	52.1	617	425	1,905	-1.0		
Custer	1,409	1,279	4,843	14.5	5,979	5,734	21,838	20.0	Perkins	461	531	1,965	13.3	1,180	1,192	4,173	13.5		
Dakota	2,264	2,225	7,561	27.4	9,356	8,744	34,995	9.1	Phelps	1,536	1,040	5,950	30.5	4,778	5,011	17,537	-1.3		
Dawes	509	773	2,505	4.2	2,989	3,211	11,975	-11.2	Pierce	845	1,063	3,503	25.5	1,661	1,660	5,841	-9.3		
Dawson	2,342	2,742	9,735	2.6	12,010	11,558	44,848	-1.7	Platte	3,382	3,607	13,293	16.2	21,598	20,033	78,742	8.5		
Deuel	227	321	1,145	47.4	783	666	2,694	-3.1	Polk	795	754	3,188	12.0	1,847	1,963	7,072	-0.6		
Dixon	790	572	2,450	13.2	1,091	942	3,741	10.9	Red Willow	1,240	1,412	4,905	4.9	10,035	9,883	37,887	10.4		
Dodge	3,523	3,700	12,689	18.0	21,537	21,534	83,562	1.7	Richardson	876	1,028	3,332	-1.1	3,532	3,014	12,160	3.9		
Douglas	48,077	45,331	161,604	21.3	424,983	413,544	1,596,389	7.5	Rock	225	141	699	-3.9	431	416	1,494	0.2		
Dundy	387	292	1,496	27.4	563	509	1,896	11.5	Saline	2,180	1,301	5,963	12.6	4,744	4,356	17,240	-5.8		
Fillmore	842	899	3,334	14.2	2,800	2,599	9,645	5.1	Sarpy	12,609	12,442	43,510	15.8	32,984	31,576	118,957	18.2		
Franklin	402	317	1,502	1.5	891	613	2,733	7.1	Saunders	2,267	2,231	8,424	12.2	5,698	4,706	19,571	3.4		
Frontier	361	334	1,349	16.8	641	561	2,172	1.0	Scotts Bluff	3,880	3,797	13,565	3.3	23,711	22,537	86,244	2.3		
Furnas	531	691	2,308	1.6	2,866	2,451	9,337	33.6	Seward	1,768	1,803	6,516	16.7	5,863	5,415	21,937	1.1		
Gage	2,257	2,225	8,139	5.5	10,313	10,269	38,757	5.5	Sheridan	610	786	2,927	37.5	2,747	2,429	10,080	1.3		
Garden	251	294	1,227	1.6	531	536	2,030	-11.7	Sherman	443	386	1,602	40.3	753	672	2,607	-3.3		
Garfield	134	293	727	44.0	630	500	2,143	-5.8	Sioux	212	231	858	-1.3	111	125	457	2.9		
Gosper	343	264	1,187	13.9	374	374	1,390	10.2	Stanton	602	759	2,627	8.0	754	597	2,641	2.6		
Grant	57	50	281	-32.3	152	130	530	0.2	Thayer	695	580	2,778	11.9	2,398	2,196	8,777	-7.5		
Greeley	313	267	1,155	-9.2	846	602	2,359	12.0	Thomas	85	144	436	34.6	295	310	1,211	14.2		
Hall	5,837	6,232	21,427	15.3	46,568	45,659	171,998	-1.2	Thurston	362	561	2,106	15.0	784	823	2,901	7.2		
Hamilton	1,305	1,261	5,126	14.9	3,228	3,255	11,641	3.1	Valley	331	413	1,668	-21.4	1,792	1,719	6,643	-10.9		
Harlan	596	453	1,924	17.5	863	784	2,947	-2.2	Washington	2,741	2,594	8,916	19.5	6,520	6,017	23,713	-1.6		
Hayes	133	121	581	28.8	(D)	(D)	(D)	(D)	Wayne	852	931	3,367	9.8	2,995	2,882	11,562	2.3		
Hitchcock	348	343	1,432	21.5	623	500	2,205	-2.3	Webster	489	320	1,677	17.5	1,216	1,015	3,971	-9.6		
Holt	1,144	1,449	4,466	-3.6	5,841	5,543	21,163	11.9	Wheeler	180	125	516	6.6	67	84	244	19.0		
Hooker	68	71	274	52.2	224	192	851	6.9	York	1,607	1,984	6,333	-4.3	9,178	9,306	34,566	5.4		

\*Totals may not add due to rounding

(D) Denotes disclosure suppression

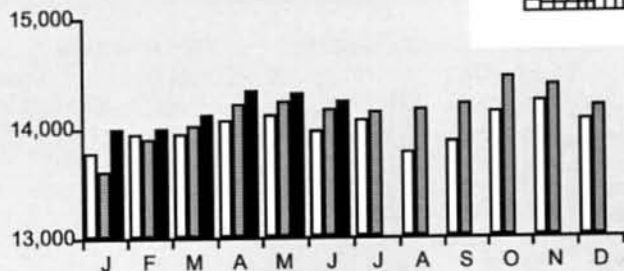
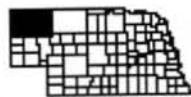
Source: Nebraska Department of Revenue



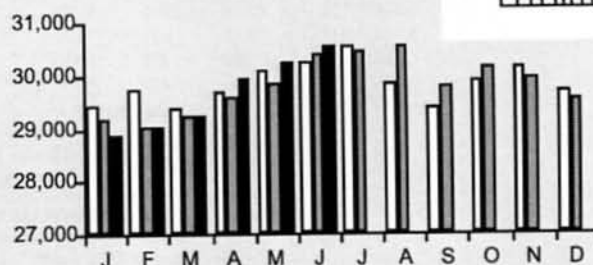
# Regional Employment—1994 to June 1996

1994 1995 1996

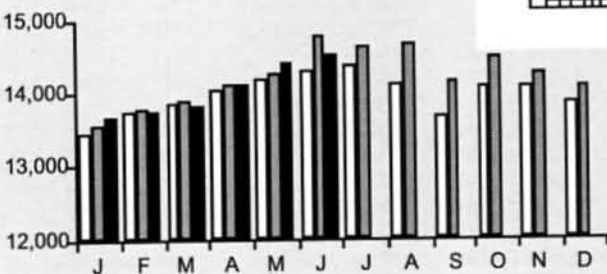
## Northwest Panhandle



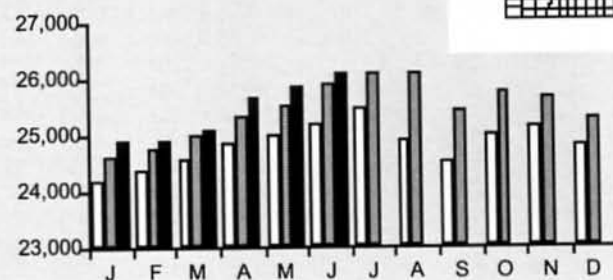
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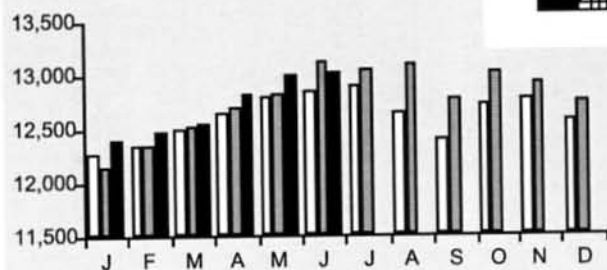
## North Central



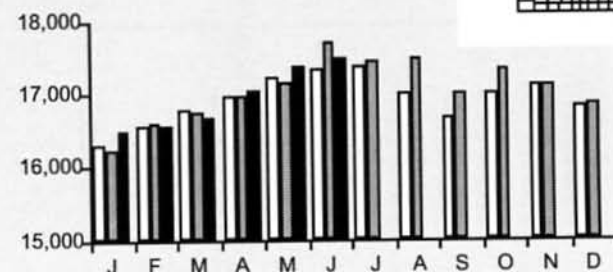
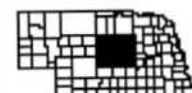
## West Central



## Southwest Central



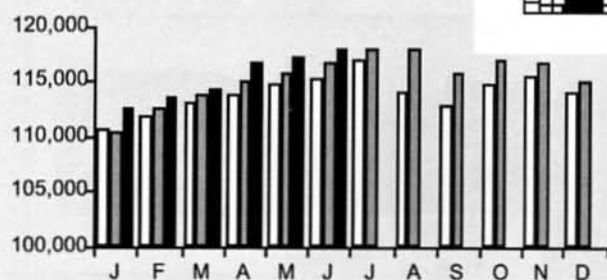
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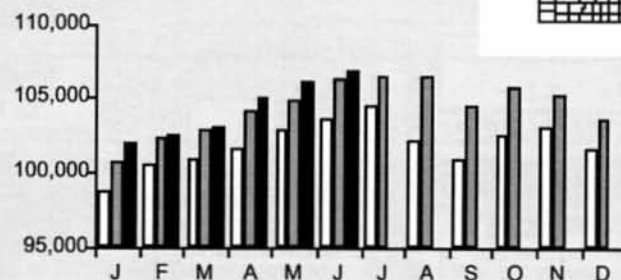
# Regional Employment—1994 to June 1996

1994 1995 1996

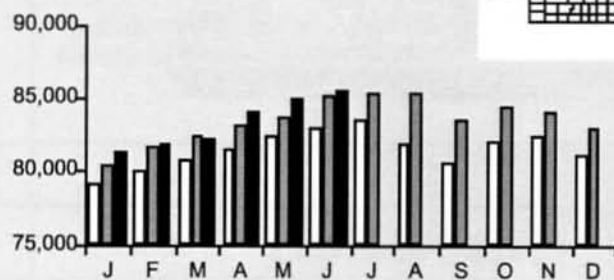
## Southeast Central



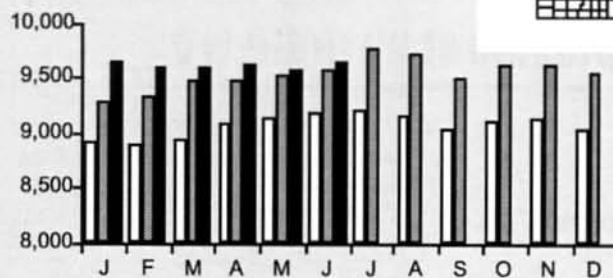
## Northeast



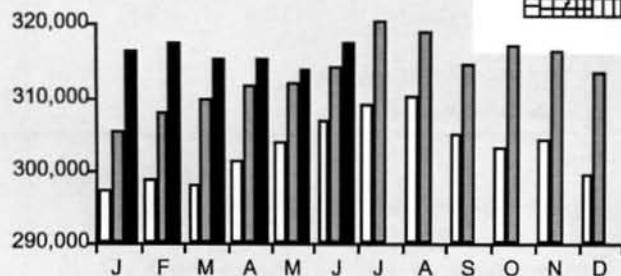
## Southeast



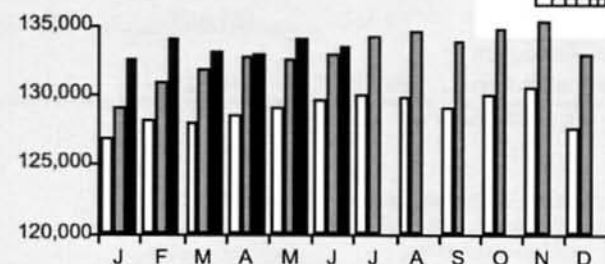
## Sioux City MSA



## Omaha MSA

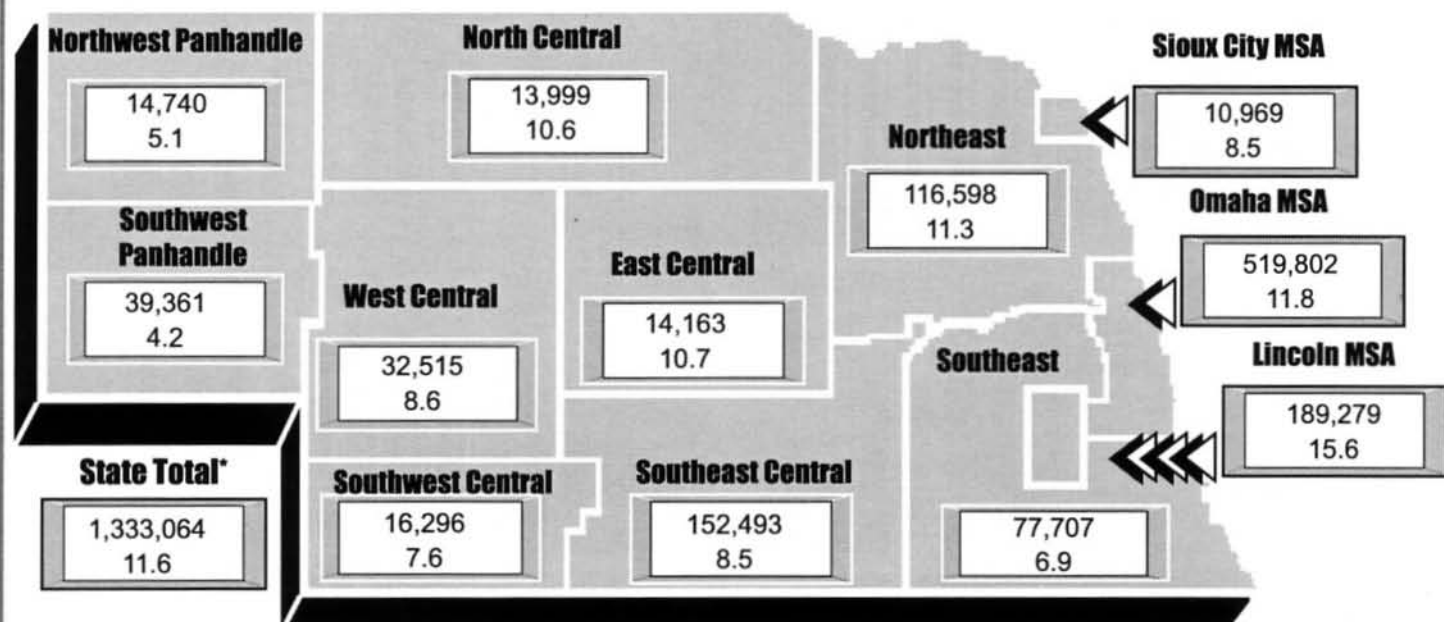


## Lincoln MSA



# April 1996 Regional Retail Sales (\$000)

## Percent Change from Year Ago



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

## Employment by Industry

	Revised 1996 May	Preliminary 1996 June	% Change vs Yr Ago
Place of Work			
Nonfarm	834,853	833,394	1.2
Manufacturing	112,712	113,284	0.8
Durables	53,975	54,482	0.6
Nondurables	58,737	58,802	0.9
Mining & Construction	37,035	38,703	3.5
TCU*	49,695	49,969	0.8
Trade	207,258	207,641	1.2
Retail	153,013	153,120	0.7
Wholesale	54,245	54,521	2.4
FIRE**	52,120	52,176	-1.1
Services	218,183	219,756	3.0
Government	157,850	151,865	-0.6
Place of Residence			
Civilian Labor Force	906,925	916,529	2.4
Unemployment Rate	2.8	3.2	

\* Transportation, Communication and Utilities

\*\* Finance, Insurance, and Real Estate

Source: Nebraska Department of Labor

## Consumer Price Index

### Price Indices

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

	June 1996	% Change vs Yr Ago	YTD % Change vs Yr Ago
All items	156.7	2.8	2.8
Commodities	139.9	2.4	2.3
Services	173.9	3.1	3.2

U\* = All urban consumers

Source: U.S. Bureau of Labor Statistics

# Dawes

## Chadron-County Seat

**License plate prefix number:** 69

**Size of county:** 1,397 square miles, ranks 9th in the state

**Population:** 9,021 in 1990, a change of -6.1 percent from 1980

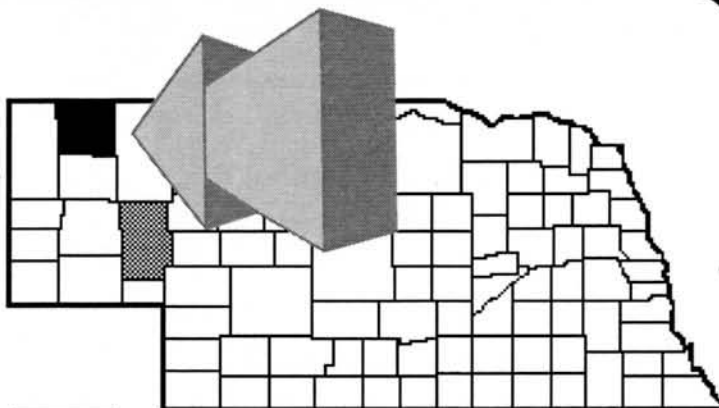
**Per capita personal income:** \$16,080 in 1994, ranks 84th in the state

**Net taxable retail sales (\$000):** \$53,366 in 1995, a change of -13.1 percent from 1994; \$14,480 during January-April 1996, a change of -8.9 percent from the same period one year ago

**Number of business and service establishments:** 295 in 1993, 65.4 percent had less than five employees

**Unemployment rate:** 3.6 percent in Dawes County, 2.4 percent in Nebraska for 1995

**Nonfarm employment (1995):**



Next County of Month

	State	Dawes County
Wage and Salary workers	815,089	3,495
	(percent of total)	
Manufacturing	13.7	6.7
Construction and Mining	4.4	4.0
TCU	6.1	5.8
Retail Trade	18.6	22.9
Wholesale Trade	6.5	3.3
FIRE	6.4	2.0
Services	25.8	15.7
Government	18.5	39.7

### Agriculture:

**Number of farms:** 446 in 1992, 498 in 1987

**Average farm size:** 1,888 acres in 1992

**Market value of farm products sold:** \$23.8 million in 1992 (\$53,284 average per farm)

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



# bulletin board



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One of the data sets you will find on the "RAMP" is the PPI: Producer Price Indices.

The PPI monthly files are a measure of average changes in prices received by domestic producers of commodities in all stages of processing. The Bureau of Economic Analysis data files range from Farm Products to Textile, Products and Apparel.

To find these files on **NU ONRAMP**, enter 'Data Central' in **ONRAMP** and choose the subject search.

Choose Indexes (170000) then choose Producer Price Index (170200) from the varied subjects.

For users familiar with **ONRAMP**, the PPI are found by doing a file name search of WPU.

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