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Consumers Support a Slowing Economy

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CONSUMERS SUPPORT A SLOWING ECONOMY

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U.S. Macroeconomic Outlook

Real economic growth slowed in the United States during 2019. Over the course of the year, a weakening global economy led to a decline in domestic manufacturing activity and business investment. These declines slowed, but did not stop, overall economic growth. The U.S. economy continued to grow at a moderate rate thanks to solid growth in consumer spending. Growth returned to the 2 percent rate seen throughout most of the 10-year economic recovery.

Such moderate economic growth is likely to continue. The 2017 tax reform and ongoing deregulation will continue to benefit the economy, and energy prices and interest rates will remain low. However, the economy will continue to struggle with a slow growing labor force due to the aging of the U.S. population and efforts to reduce legal immigration. A slower growing labor force limits employment and overall economic growth. Further, issues with workforce quality are an ongoing challenge for the U.S. economy. There is a lack of workers in many skilled blue-collar and information technology occupations. These issues with workforce quality limit growth in wages despite current low unemployment rates.

A recession is possible in the coming few years given weakness in the global economy, business investment and manufacturing activity. However, the U.S. economy is expected to avoid recession during the 2020 to 2022 forecast period.

The principle threat to continued economic growth is an expanded trade war, and resulting tariffs and economic uncertainty. But, recent steps suggest that the Federal government is working to avoid a trade conflict during the 2020 election year.

While the slowest growth is expected to occur during 2020, as noted above, the economy is not expected to fall into recession. Real GDP is expected to grow by 1.8% in 2020 and 2.2% in 2021 and 2022.

Throughout the forecast period, national job growth will slow as the labor market continues to tighten. There will be fewer and fewer additional workers drawn back into the labor force. U.S. job growth will be 0.9% in 2020 and 0.8% in 2021 and 2022.

Inflation rate will remain subdued at or below the Federal Reserve Bank’s target rate of 2.0%. New technology and growing global productive capacity will limit price growth for commodities and manufactured goods. The specific expectation is that the inflation rate will reach 1.8% in 2020, 1.8% in 2021 and 2.0% in 2022.

The Federal Reserve Bank is not expected to lower or raise interest rates during 2020 given moderate economic growth and low inflation. In 2021 and 2022, there may be modest increases or decreases in interest rates depending on economic data.

Nebraska Outlook

Nebraska will record moderate economic growth during the forecast period but will lag U.S. growth. Like the national economy, growth Nebraska's goods producing sector will struggle. Farm incomes will be flat from 2020 to 2022 after improving this year. Manufacturing employment also is expected to drop. However, most other sectors will expand, including services, finance and construction. Projected growth rates for 2020 to 2022 are presented in Table 1.

Employment will grow by 0.6% to 0.8% per year, below the national rate. Nonfarm income will grow between 3.7% and 3.8% each year. This growth readily exceeds inflation and population growth, implying growth in real per capita income in Nebraska from 2020 through 2022. Income growth expectations are consistent with moderate improvement in real hourly wages.

Table 1— Key Economic Growth Rates

	Nonfarm Employment	Nonfarm Personal Income (nominal)	Net Farm Income (nominal)
2019	0.5%	4.1%	24.8%
2020	0.8%	3.8%	6.8%
2021	0.6%	3.7%	-13.5%
2022	0.7%	3.7%	4.3%

Note: Nominal income growth includes inflation.

Employment

Table 2 compares the current forecast for nonfarm employment with our previous forecast from February 2019. Growth was slower in 2019 than anticipated, due to a sharp drop in retail trade employment. Relative to the previous forecast, anticipated job growth is the same for 2020 and just 0.1% lower in 2021. The modest drop reflects slower expected growth in services employment and a forecast decline in manufacturing employment.

Table 2— Comparison of Non-Farm Employment Forecasts

	February 2019 Forecast	Current Forecast
2019	0.9%	0.5%
2020	0.8%	0.8%
2021	0.7%	0.6%
2022	N/A	0.7%

Construction and Mining

During the forecast period, the Nebraska construction industry will benefit from population and household growth, rising real income, low interest rates and a growing business sector. Residential construction will be strongest in the Omaha and Lincoln areas, and in more rapidly growing micropolitan areas such as Kearney, Grand Island, Columbus and Fremont. Commercial activity will include new office space for service and financial sector employees and space to accompany new residential developments.

Industrial activity will include new factories, fulfillment centers and specialized buildings such as data centers. State and local governments also will expand road construction thanks to recent increases in the state gasoline tax, local taxes devoted to road building and the reallocation of sales tax revenue to roads. The construction sector is expected to add 3,200 jobs over the next three years, with job growth at 2.2% in 2020, 2.0% in 2021 and 1.8% in 2022.

Manufacturing

The manufacturing sector is seeing a general slowdown in economic activity. A strong dollar is increasing competitive pressure on manufacturers. At the same time, trade conflicts are compounding challenges for manufacturing, driving up prices and reducing exports in sectors with significant trade exposure.

Labor availability is also a concern. Some Nebraska manufacturers would like to expand but cannot find the labor required to do so. Skill shortages in part reflect continuous pressure to upgrade worker skill in manufacturing. Worker quality can be another concern with employers reluctant to hire and invest in applicants who frequently change jobs or cannot pass all relevant background checks.

Among individual manufacturing industries, ethanol is expected to make progress during the forecast period. Ethanol margins appear to be improving, in part as past reductions in production have reduced oversupply. Policy is a mixed bag for the ethanol sector. Changes in regulation favoring E15 ethanol supports demand while a growing number of small refinery exemptions reduce it.

Table 3—Number of Nonfarm Jobs and Percent Changes by Industry Annual Averages (in thousands of jobs)

	Nonfarm Total	Construction, Mining & Natural Resources	Durables	Non-durables	Wholesale Trade	Retail Trade	Trans-portation and Utilities	Inform-ation	Financial	All Services	Federal Gov't	Local Gov't
2007	961.6	49.6	50	51.4	40.9	107.5	56.2	19.8	68.7	354.4	15.9	146.5
2008	969.4	49.1	49.3	52.1	41.8	107	56.1	19.1	69.2	360.9	16.1	147.8
2009	949.7	46.6	42.6	50.6	41	104.4	52.6	17.9	68.4	356.2	16.5	152
2010	945	41.7	41.4	50.4	40.4	103.9	51.3	17.5	68.7	359.3	17.3	152.3
2011	952.6	40.5	42.5	50.9	40.6	104.8	52.2	17.6	69.7	364.8	16.6	151.5
2012	968.7	42.2	44	51	41.1	105.4	53	17.8	70.4	374.3	16.7	151.7
2013	980.3	44.2	45	51.5	41.7	106.3	53	17.7	70.9	380.1	16.5	152.4
2014	992.8	46.3	45.9	51.6	42.5	108.2	53.2	17.8	70.9	385.6	16.6	153
2015	1006.5	49	45.4	52	42	109.8	54.6	18.3	70.7	392.7	16.6	154.4
2016	1,015.1	50.6	44.1	52.9	41.4	110.3	52.2	18.5	71.9	399.3	16.7	156.3
2017	1,017.6	51.2	44	54.3	40.7	109.3	52.5	18.2	72.7	402.1	16.8	156.3
2018	1,022.2	52.3	44.5	55.2	40.2	107.7	53.4	17.7	73.9	403.8	16.8	156.7
2019	1,027.8	53.9	44.2	55.9	40.1	104.7	54.5	17.3	75.0	407.4	17.1	157.7
Forecast Number												
2020	1,035.8	55.1	43.8	56.2	40.2	104.2	54.9	17.2	75.5	412.7	17.8	158.2
2021	1,042.5	56.2	43.7	56.2	40.2	103.8	55.2	17.3	75.9	417.6	17.3	159.1
2022	1,049.7	57.2	43.5	56.2	40.3	103.6	55.4	17.4	76.5	422.7	17.1	159.9
Forecast Number												
2020	0.8%	2.2%	-0.8%	0.5%	0.1%	-0.5%	0.8%	-0.5%	0.7%	1.3%	4.0%	0.3%
2021	0.6%	2.0%	-0.4%	0.0%	0.2%	-0.4%	0.4%	0.7%	0.5%	1.2%	-3.0%	0.6%
2022	0.7%	1.8%	-0.4%	0.0%	0.2%	-0.2%	0.4%	0.1%	0.8%	1.2%	-1.0%	0.5%

Source: http://data.bls.gov/cgi-bin/dsrv, 2019

Like the ethanol industry, Nebraska agriculture is also turning a corner. Farm incomes have stabilized, which will help domestic demand for agricultural equipment manufactured in Nebraska. At the same time, agricultural processors continue to expand in Nebraska. The state's agricultural output continues to grow as yields steadily rise. Over time, new processors are added to take advantage of locally grown crops and livestock.

Growth in agricultural processing is one reason to expect stronger growth in non-durable goods manufacturing. The non-durable goods sector is expected to add 300 jobs between 2020 and 2022, despite the challenges facing the manufacturing industry. In particular, sector employment will continue to expand as the Lincoln Poultry (Costco) facility in Fremont, Nebraska ramps up employment and production. Without any such specific impetus for growth, employment in durable goods manufacturing is expected to decline during the forecast period. Durable goods manufacturing industry is expected to shed 700 jobs between 2020 and 2022.

Transportation and Warehousing

The Nebraska transportation and warehousing industry faces several long-term challenges. The rail sector is impacted by the shift away from coal as a fuel for electric power generation. At the same time, the long haul trucking industry faces ongoing challenges with recruiting new drivers. However, the trucking industry also has new opportunities. The demand for local and regional trucking activity is rising along with the volume of on-line shopping. Local trucking firms delivering packages to households also are less challenged in finding labor than long-haul trucking businesses. Trucking employment should grow on net in the coming years. In particular, transportation and warehousing employment is expected to grow by 900 jobs from 2020 to 2022.

Wholesale Trade

Nebraska wholesale trade employment has trended down in recent years as rising labor productivity has outpaced demand growth. Another factor has been commodity prices and other challenges for Nebraska's agricultural sector. Agriculture is an important customer for our state's wholesale trade industry. These long-term conditions will continue during the forecast period, but wholesale trade employment should stabilize along with Nebraska agriculture. The sector will add 200 jobs by 2020.

Retail Trade

Given rapidly growing on-line sales and rising labor productivity, strong growth in retail sales is required to increase retail employment. Retail sales will rise in Nebraska during the forecast period given rising population, employment and household income, but retail employment will continue to decline. Yet, the rate of decline is expected to slow from the torrid pace of 2019, a year in which numerous department stores closed in Nebraska. Stores closed in both big and small cities, often as part of national chain bankruptcies, leading to thousands of lost jobs.

Retail employment is expected to fall by 1,100 jobs cumulatively between 2020 and 2022. Employment will be drop by 0.5% in 2020, 0.4% during 2021 and by 0.2% during 2022. The outlook for retail sales is discussed at the end of this report.

Information

The information industry contains a diverse group of businesses including print publishing, broadcast media, data processing, web site design and telecommunications. There has been substantial labor productivity growth in all of these industries. Such rising productivity is a positive for the economy and industry wages but is negative for information industry job growth.

Employment dropped in the high-wage information industry by 500 in 2018 and by 400 jobs in 2019. However, industry employment is expected to be steady during the forecast period. In particular, employment growth is anticipated for information technology-oriented segments of the industry. Employment will drop by 100 jobs in 2020 but grow by 100 jobs in 2021 and 2022.

Financial Services

The financial services industry includes banking, other finance, insurance, and real estate. Over the forecast period, the finance and real estate segments are expected to expand with Nebraska's population, income and employment. This occurs because in a growing economy, both households and businesses have a need for more financial services. Further, the financial services industry, with the exception of insurance, also benefits from continued low interest rates and the industry as a whole benefits from ongoing deregulation.

Growth will be more limited, however, in the insurance sector, particularly among insurance carriers. Insurance carriers are a major employer in Nebraska, and benefit from the state's skilled labor force. The sector, however, is expected to be flat due to competitive pressures, even as insurance offices and agencies add employment, like their counterparts in finance and real estate.

Overall, employment in the financial services industry will grow by 500 and 600 jobs per year. The rate of growth is forecast to be 0.7% in 2020, 0.5% in 2021 and 0.8% in 2022.

Services

The services industry accounted for 40% of Nebraska employment in 2019. The large industry contains a diverse group of businesses, including the fast growing professional, scientific and technical services sector. The industry also contains health care, the largest sector in the Nebraska economy as measured by employment, as well as hospitality businesses, which encompasses lodging, food services, arts, entertainment, and recreation. The services industry also includes personal services, such as barbers, carwashes and repair.

The services industry is among the fastest growing part of the economy. Employment in the largest component of the services industry, health care, is expected to grow by around 1 percent per year. Health care demand will rise with population and income, and the general aging of the population. The fastest rate of growth will occur in practitioner's offices. Growth in employment, however, will be limited given a tight labor market.

A similar rate of job growth is expected for the hospitality segment as real income growth expands demand for restaurants and other leisure businesses. But, once again employment growth will be limited to around 1% as it will be difficult to find lower wage workers in a tight labor market. There will be a similar story in the professional and business services segment. Demand will rise due to a growing economy but a tight labor market will make it difficult for lower wage business services firms to attract new workers. The higher wage technical and professional services segment, however, will continue to expand.

Overall, services employment will grow by 1.2% to 1.3% per year, or the equivalent of about 5,000 jobs. This implies that the services sector will account for more than half of Nebraska's annual job growth.

Government

Federal government employment grew in 2019, and will continue to grow in 2020, as workers are added to implement the 2020 decennial census. Employment will drop in 2021, however, after the census is complete.

State and local government employment will grow in Nebraska over the forecast period. Growth is expected to fall just short of the population growth rate of 0.6 percent per year. Job growth will be slowest in 2020. State tax revenue has grown at an adequate rate over the last year but efforts to shift the financial burden for local schools to state government, and away from local property taxes, will limit state job growth in 2020. State employment growth will then rebound in 2021 and 2022.

Growing state support for public schools will underpin continued job growth in local school districts. Lower property tax rates for schools also will encourage other local governments to expand spending. Rising residential property values also will support local government job growth.

State and local government employment will grow by 0.3% during 2020, by 0.6% in 2021 and by 0.5% in 2022. There will be a cumulative increase of 2,200 jobs during the forecast period.

Personal Income

As seen in Table 4, nominal nonfarm income grew by an estimated 4.1% in 2019. Employment growth was modest during the year but there was solid growth in hourly wages. Looking forward, employment growth is expected to remain modest during the forecast period, at to 0.6% – 0.8% per year. There also will be low inflation. As a result, nominal nonfarm income will grow by 3.7% to 3.8% per year from 2020 to 2022. Forecast growth is weaker than in the last forecast, from February 2019, due to weaker inflation and job growth.

Nebraska farm income dropped sharply from 2014 to 2017 along with commodity prices. Farm income improved in 2018 and will improve further in 2019, despite natural disasters during the spring. Farm incomes grew in 2019 as federal tariff relief payments were dispersed to farmers impacted by trade disputes with China. These payments also will be received in 2020 while commodity prices will improve thereafter. The net result is that farm income is expected to remain near 2019 levels from 2020 through 2022.

Table 4— Comparison of Forecasts for Nominal Income

Nonfarm Income

	February 2019 Forecast	Current Forecast
2019	4.5%	4.1%
2020	4.4%	3.8%
2021	4.4%	3.7%
2022	N/A	3.7%

Farm Income

	February 2019 Forecast	Current Forecast
2019	25.0%	24.8%
2020	4.3%	6.8%
2021	1.2%	-13.5%
2022	N/A	4.3%

Note: Nominal income growth includes inflation.

Nonfarm Personal Income

Table 5 shows forecasts for the major sources of nonfarm income. Annual growth in wage and salary income will be 3.7% to 3.9% given modest inflation and job growth and moderate wage growth. Real hourly wages will grow by 1.1% to 1.4%. Other labor income (i.e., benefits) will grow about two-thirds of a percent faster than wage income.

Table 5—Nonfarm Personal Income and Selected Components and Net Farm Income (USDA) ($ millions)

	Consumer Price Index	Nonfarm Personal Income	Dividends, Interest, & Rent	Total Personal Current Transfer Receipts	Nonfarm Wages & Salaries (Wages & Salaries — Farm Wages)	Other Labor Income	Contributions to Social Insurance	Residential Adjustment	Nonfarm Proprietor Income	Net Farm Income (USDA)
Millions of Dollars										
2007	207.3	$65,722	$14,311	$9,421	$35,789	$8,758	$5,847	-$947	$4,238	$2,945
2008	215.3	$69,295	$15,200	$10,582	$37,111	$9,063	$6,044	-$980	$4,362	$3,485
2009	214.5	$68,535	$13,575	$11,053	$36,542	$9,256	$6,055	-$957	$5,121	$2,752
2010	218.1	$71,788	$13,744	$11,868	$37,030	$9,122	$6,269	-$898	$7,190	$3,682
2011	224.9	$77,249	$15,091	$12,093	$38,078	$9,374	$5,733	-$963	$9,308	$7,492
2012	229.6	$81,771	$16,930	$12,184	$39,942	$10,140	$5,899	-$999	$9,473	$4,892
2013	233.0	$80,206	$16,055	$12,334	$41,002	$10,205	$6,761	-$969	$8,339	$7,429
2014	236.7	$86,420	$17,378	$12,899	$42,894	$10,867	$7,098	-$937	$10,415	$5,740
2015	237.0	$90,556	$18,628	$13,534	$45,168	$10,849	$7,385	-$1,009	$10,771	$4,820
2016	240.0	$90,965	$19,047	$14,047	$46,274	$11,334	$7,584	-$1,065	$8,911	$3,851
2017	245.1	$95,118	$19,598	$14,703	$47,914	$12,428	$7,974	-$1,215	$9,663	$2,284
2018	251.1	$100,641	$21,171	$15,508	$49,705	$13,049	$8,252	-$1,167	$10,628	$2,613
2019	255.5	$104,726	$21,923	$16,458	$51,505	$13,441	$8,535	-$1,213	$11,147	$3,262
Forecast Number										
2020	260.1	$108,706	$22,821	$17,083	$53,347	$14,011	$8,819	-$1,252	$11,515	$3,484
2021	264.8	$112,766	$23,731	$17,723	$55,347	$14,630	$9,128	-$1,295	$11,757	$3,014
2022	270.1	$116,966	$24,635	$18,356	$57,499	$15,297	$9,460	-$1,341	$11,980	$3,144
Forecast % (nominal growth)										
2020	1.8%	3.8%	4.1%	3.8%	3.6%	4.2%	3.3%	3.2%	3.3%	6.8%
2021	1.8%	3.7%	4.0%	3.8%	3.7%	4.4%	3.5%	3.4%	2.1%	-13.5%
2022	2.0%	3.7%	3.8%	3.6%	3.9%	4.6%	3.6%	3.6%	1.9%	4.3%

Source: http://www.bea.gov, 2019. Note: Nominal income growth includes inflation.

Moderate growth is expected in dividend, interest, and rent income as interest rates remain low and rents stabilize. Growth in transfer payments will be faster as more "baby-boomers" become eligible for social security payments. Growth in proprietor income will slow as the economy enters the late business cycle.

Farm Income

After reaching near record levels in 2013, farm income dropped sharply in Nebraska through 2017. Farm incomes grew in 2018 with rising income from both crop and livestock production, but the current year of 2019 has been challenging due to extreme weather events in the spring and ongoing trade disputes with China. Nonetheless, farm incomes will grow further in 2019 due to rising crop insurance indemnity payments and tariff relief payments. Government payments will account for one-quarter of farm income in 2019.

Going forward, Nebraska farm income will be impacted both by continued tariff relief payments and increased income from crop and livestock production. Tariff relief payments in particular are expected to be an important source of Nebraska farm income in 2020. Such payments are expected to end in 2021 even as income from crop and livestock production continue to rise steadily. The net result is that farm income will drop in 2021 relative to 2020 but by 2022 farm income will be back near 2019 levels. The difference is that nearly all farm income in 2022 will be generated by agricultural producers rather than the result of government payments.

Specifically, farm income is expected to reach $3.5 billion in 2020 before dropping off to $3.0 billion in 2021 and $3.15 billion in 2022. Such income levels should be achieved even if trade conflicts continue beyond 2020. In that case additional tariff relief payments would replace earned income.

Net Taxable Retail Sales

In Table 6, data on net taxable retail sales are divided into motor vehicle sales and non-motor vehicle sales. The distinction is important. Motor vehicle net taxable sales grow over time, but at an uneven rate. Non-motor vehicle taxable sales rise in step with Nebraska income, but are affected by periodic changes to Nebraska's sales tax base.

Non-motor vehicle taxable sales will grow rapidly in 2020. In April 2019, Nebraska state government passed a bill to collect sales taxes on all participants in the on-line marketplace. The year 2020 is the first year that tax will be collected throughout the year, yielding growth in revenue relative to 2019. In 2021 and 2022, personal income growth will underpin the change in taxable sales. Sales tax revenue grows less rapidly than personal income given that a growing share of household income is spent on services not subject to the sales tax. Non-motor vehicle sales tax collections will rise by 4.3% in 2020, 3.1% in 2021 and 3.2% in 2022.

Growth in motor vehicle taxable sales will rise faster than personal income as relatively low interest rates support durable goods purchases, including motor vehicles. The growth of vehicle purchases, however, will be moderate across the country as many older vehicles have been replaced in recent years. Motor vehicle net taxable sales will rise by 4.1% in 2020. The rate of growth will fall to 3.8% in 2021 and 3.9% in 2022.

Growth in Nebraska vehicle sales and non-motor vehicle taxable sales will combine to produce growth in overall net taxable sales from 2020 to 2022. Overall net taxable sales will grow by 4.3% in 2020. Growth will then fall to 3.2% in 2021 and 3.3% in 2022. All growth rates will exceed the rate of inflation, which will be 1.8% in 2020 and 2021 and 2.0% in 2020. This increase in real, inflation-adjusted taxable sales is consistent with, but below, the rise in real income in Nebraska in 2021 and 2022.

Table 6—Net Taxable Retail Sales, Annual Totals ($ millions)

	Consumer Price Index	Total Net Taxable Sales	Motor Vehicle Net Taxable Sales	Non Motor Vehicle Net Taxable Retail Sales
Millions of Dollars				
2007	207.3	$26,237	$2,902	$23,335
2008	215.3	$26,664	$2,943	$23,721
2009	214.5	$25,709	$2,798	$22,911
2010	218.1	$26,683	$3,021	$23,662
2011	224.9	$28,206	$3,287	$24,919
2012	229.6	$29,546	$3,575	$25,970
2013	233.0	$31,064	$3,720	$27,344
2014	236.7	$32,068	$3,894	$28,174
2015	237.0	$32,494	$4,043	$28,450
2016	240.0	$33,218	$4,048	$29,170
2017	245.1	$33,815	$4,159	$29,656
2018	251.1	$35,143	$4,300	$30,843
2019	255.5	$36,962	$4,515	$32,447
Forecast Number				
2020	260.1	$38,542	$4,700	$33,842
2021	264.8	$39,781	$4,890	$34,891
2022	270.1	$41,094	$5,087	$36,007
Forecast % (nominal growth)				
2020	1.8%	4.3%	4.1%	4.3%
2021	2.0%	3.2%	4.0%	3.1%
2022	2.0%	3.3%	4.0%	3.2%

Source: Nebraska Department of Revenue, 2019. Note: Nominal taxable sales growth includes inflation.

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