

# I. INTRODUCTION

This guide presents the conceptual framework, the data sources, and the statistical methodologies used by the Regional Economic Measurement Division of the Bureau of Economic Analysis (BEA) to estimate personal income and employment for states and counties. Personal income is defined as the income received by, or on behalf of, all the residents of an area (nation, state, or county) from all sources. It consists of the income received by persons from participation in production, from government and business in the form of transfers, and from government in the form of interest (which is treated like a transfer receipt). Personal income is the sum of wage and salary disbursements, supplements to wages and salaries, proprietors' income, dividends, interest, and rent, and personal current transfer receipts, less contributions for government social insurance. Disposable personal income (estimated for the nation and for states) is the income that is available to persons for spending and saving. It is calculated as personal income less the sum of personal current taxes paid to Federal, state, and local governments.

The state and county estimates of personal income are designed to be conceptually and statistically consistent with the national estimates of personal income in the National Income and Product Accounts (NIPA); county estimates sum to state totals which, in turn, sum to national totals.<sup>1</sup> Therefore, the state and county definitions of personal income and its components are essentially the same as those used by the NIPA.<sup>2</sup>

Persons consists of individuals, nonprofit institutions that primarily serve individuals, private noninsured welfare funds, and private trust funds. The last three categories are referred to as "quasi-individuals."

## A brief history

In the mid-1930's, BEA began work on the estimation of regional income as part of the effort to explain the processes and structure of the nation's economy. As a result, it produced annual state estimates of "income payments to individuals." These income payments were calculated as the sum of (1) wages and salaries, (2) other labor income

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<sup>1</sup> Personal income is part of the personal income and outlay account, one of seven summary accounts that compose the national income and product accounts. Of the aggregations in the personal income and outlay account, only personal income, disposable personal income, and personal current tax receipts are estimated for states, and only personal income for counties. In addition, BEA prepares estimates of gross state product (GSP), which correspond to gross domestic product (GDP). With one minor qualification, GSP and state personal income share the following elements of personal income: Compensation, proprietors' income, and rental income of persons. The measure of compensation used in GSP is based on wage and salary *accruals* while personal income is based on wage and salary *disbursements*. The difference between accruals and disbursements is typically very small (see NIPA Table 1.7.5, Line 23). For further information about the relationships among GDP, GSP, and state personal income, see Gerard P. Aman, George K. Downey, and Sharon D. Panek, "Comprehensive Revision of Gross State Product: Accelerated Estimates for 2003: Revised Estimates for 1977-2002," *Survey of Current Business* 85 (January 2005):80-106.

<sup>2</sup> The NIPA estimates may temporarily differ from the sum of the state estimates because of different estimating schedules. The state estimates of wages and salaries and farm proprietors' income incorporate source data that are not available when the NIPA estimates are prepared; these data are later incorporated into the NIPA estimates when they are revised.

and relief, (3) entrepreneurial withdrawals, and (4) dividends, interest, net rents and royalties.

During the 1940's and early 1950's, BEA developed an integrated set of national economic accounts, sought additional source data, and improved the methods used to prepare the estimates. One result of this work was the development of state personal income—a measure that is more comprehensive than state income payments.

State personal income differs significantly from state income payments in five ways:

- State personal income consists of six major components (supplements to wages and salaries and personal current transfer receipts replaced other labor income and relief, and the component, contributions for government social insurance, was added as an explicit deduction);
- Personal income includes more component detail and a broader range of income-in-kind and imputed income items than state income payments;
- Personal income includes the income of nonprofit institutions that primarily serve individuals, private noninsured welfare funds, and private trust funds (collectively called quasi-individuals);
- Personal income includes employer (both private and government) contributions to pension funds—as part of supplements to wages and salaries—instead of the benefits paid by the funds; and
- Personal income includes personal current transfer receipts from business.

In addition, in the mid-1950's, BEA began work on preparing estimates for local areas. It prepared estimates for a few counties in the states in the Mideast and Plains regions.

In the late 1950's, BEA developed estimates of state disposable personal income. This series was published occasionally in the *Survey of Current Business* in the 1960's and 1970's and has been published annually beginning with 1982.

During the 1960's, BEA developed quarterly estimates of state personal income. The first set of these estimates as a continuous time series was published in the December 1966 issue of the *Survey*. In addition, BEA prepared a personal income series for metropolitan areas and for nonmetropolitan counties for selected years 1929-62.

In the early 1970's, BEA developed estimates of personal income for counties in metropolitan areas. These estimates were published for the first time in the April 1975 *Survey*. Later in the 1970's it developed estimates of employment for states, counties, and metropolitan areas.

In the 1980's, BEA developed estimates of gross state product by industry. These estimates, as an established series, were first presented in the May 1988 *Survey*.

Now, BEA prepares annual and quarterly estimates of state personal income and annual estimates of state disposable personal income, employment, and gross state product. It also prepares annual estimates of personal income and employment for all metropolitan areas and counties for which reliable source data are available.

## **Uses of the local area estimates**

The local area estimates of personal income and its components, per capita personal income, and employment are widely used by both the public and the private sectors to measure and track the levels and types of incomes that are received by the people who live or work in a county, metropolitan area, or BEA economic area. These estimates provide a framework for the analysis of each area's economy, and they serve as a basis for decision making.

Federal agencies use these estimates in econometric models, such as those used to project energy and water use. In addition, as part of its program for small area income and poverty estimation (SAIPE), the Census Bureau uses the estimates of county per capita personal income as a predictor variable in the preparation of its county estimates of median household income. The SAIPE program provides updated estimates of income and poverty statistics for the administration of Federal programs and the allocation of Federal funds to local jurisdictions.

State governments use the estimates to measure the economic base of state planning areas. They also use the estimates for planning, projecting tax revenue, determining the need for public utilities, and in econometric models and economic development analyses.

University schools of business and departments of economics use the estimates for theoretical and applied economic research. Some of these schools distribute the estimates in abstracts or similar reports to various state and local government agencies, regional councils of governments, private research groups, businesses, and libraries.

Businesses use the estimates for planning activities, such as evaluating markets for new or established products and determining areas for the location, expansion, and contraction of their activities.

## **Geographic characteristics of the source data**

Personal income, by definition, is a measure of the income received by persons, and the estimates of state and county personal income should reflect the residence of the income recipients. However, some of the source data that are used to prepare the estimates of personal income are reported by the recipient's place of work rather than by the recipient's place of residence. Therefore, the estimates of the components that are derived from place-of-work data are adjusted to a place-of-residence basis, and the estimates of these components are presented both by place of work and by place of residence.

The estimates of wages and salaries, supplements to wages and salaries, and contributions for government social insurance (by employers and employees) are mainly derived from source data that are reported by place of work. These data are reported by industry in the state and county in which the employing establishment is located.

The estimates of nonfarm proprietors' income and contributions for government social insurance (by the self-employed) are derived from source data that are reported by the tax-filing address of the recipient. This address is usually that of the proprietor's residence; therefore, these data are assumed to be recorded by place of residence.

The estimates of farm proprietors' income are derived from source data that are reported by the principal place of production, which is usually the county in which the farm has most of its land and in which most of the work is performed. Because most farm proprietors live on, or near, their land, the place of residence is assumed to be the same as the place of work.

The estimates of rental income of persons, personal dividend income, personal interest income, personal current transfer receipts, and contributions for supplementary medical insurance and for veterans' life insurance are derived from source data that are reported by the place of residence of the income recipient.

### **Differences in geographic scope and in classifications between the NIPA and state and county estimates**

The main differences between the NIPA estimate of personal income and the state and county estimates stem from the treatment of the income of U.S. residents who are working abroad and the income of foreign residents who are working in the United States. The state and county estimates of wage and salary disbursements and supplements to wages and salaries represent mainly the wages and supplements earned by persons who live in the United States and so include the wages and supplements earned by foreign residents working in this country.

The NIPA estimate of personal income is broader. It includes the wages and supplements of Federal civilian and military personnel stationed abroad, other U.S. residents on foreign assignment for less than a year, and the investment income (dividends and interest) received by Federal retirement plans of Federal workers stationed abroad. Wages and supplements of foreign residents are included only if they live and work in the United States for a year or more.

The wages and salaries of U.S. residents who commute to work in Canada and Canadian and Mexican residents who commute to work in the United States are recorded in the rest-of-the-world sector in the NIPA. In the state and county estimates these wages and salaries are part of the residence adjustment.<sup>3</sup>

The wages and salaries of U.S. residents who are employed by international organizations and by foreign embassies and consulates in the United States are classified in the rest-of-the-world sector in the NIPA. In the state and county estimates they are classified in an industry called "other." In published estimates this industry is typically combined with forestry, fishing, and related activities.

The wages and salaries of (1) U.S. residents, other than federal personnel, working temporarily (for 1 year or less) abroad, (2) foreign residents working temporarily in the U.S., and (3) foreign students enrolled in U.S. colleges and universities are recorded in the rest-of-the-world sector in the NIPA.

In the state estimates the wages and salaries of foreign residents and foreign students working in the U.S. are recorded in the industry of employment. The wages and

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<sup>3</sup> The residence adjustment is mainly an estimate of the net flow of labor earnings of intercounty commuters. The state and county estimates of wages by place of work, like the national estimates of wages for domestic industries, exclude the wages of the U.S.-resident border workers and include the wages of the foreign-resident border workers.

salaries of U.S. residents working temporarily abroad are omitted from the state estimates.

The NIPA estimate of personal current transfer receipts, unlike the state and county estimates, also includes the unemployment benefits that are paid by state employment security agencies to individuals who live in outlying U.S. areas, mainly in Puerto Rico. The state and county estimates are adjusted to remove these payments.

State and local estimates of military wages and salaries for 2001-2004 do not show a large decrease for troops sent to Afghanistan and Iraq. For the Army and the Air Force, the Department of Defense is reporting active duty regular military strength according to the troops' home bases and reserve strength according to the state of the reservists' bases. For the Marines, however, domestic base strength is reduced when troops are sent overseas. The current reporting of the Army and the Air Force is different from how troop strength was reported in the Persian Gulf War of 1991. In that conflict, Army troops that were deployed to the Persian Gulf were reported by the Defense Department as overseas. As a result, the counties housing bases that had troops deployed for the Persian Gulf War showed a corresponding drop in strength at the base. The Navy, however, reported no change in strength at its ports because they did not change the home port of the various ships that were sent to the Persian Gulf. Their view was that the ships were temporarily at sea. The Air Force only sent small groups from a large number of bases overseas. In some cases, long range aircraft stationed in the United States were being flown round trip to the Middle East on bombing missions. The call up of reservists for this war was not large and was for a relatively short time.

## **Industrial classification**

For the private sector the North American Industry Classification System (NAICS) is used for the industrial classification of wage and salary disbursements, employer contributions for employee pension and insurance funds, and proprietors' income. NAICS is used for 2001 to the present at the state level and at the county level.<sup>4</sup>

For earlier years the Standard Industrial Classification (SIC) was used. The *Standard Industrial Classification Manual, 1967* was used for the years 1969-74, the 1972 *Manual* was used for the years 1975-87, and the 1987 *Manual* was used for 1988-2001 for states and 1988-2000 for counties.<sup>5</sup>

For the public sector, the estimates of wages and salaries and employer contributions for employee pension and insurance funds are classified by level of government—Federal, state, and local. The estimates for the Federal government are sub classified into civilian and military.

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<sup>4</sup> Office of Management and Budget: *North American Industry Classification System, United States, 2002* (Lanham, MD: Bernan Press, 2002)

<sup>5</sup> Executive Office of the President, Office of Management and Budget, Statistical Policy Division, *Standard Industrial Classification Manual, 1967* (Washington, DC: U.S. Government Printing Office (GPO), 1967); *Manual, 1972* (GPO, 1972); *Manual, 1987* (GPO, 1987).

## Per capita personal income

Per capita personal income is calculated as the personal income of the residents of a given area divided by the resident population of that area. In computing per capita personal income for states and counties, BEA uses the Census Bureau's annual midyear population estimates. Except for college student and other seasonal populations, which are measured as of April 1, the population for all years is estimated as of July 1.

Local area per capita personal income estimates should be used with caution for several reasons. In some instances, an unusually high or low per capita personal income is the temporary result of unusual conditions, such as a bumper crop or hurricane. In other instances, the income levels of certain groups atypical of the resident population may cause a longer term high or low per capita personal income that is not indicative of the economic well-being of the area. For instance, a major construction project—such as a defense facility, power plant, or dam—may substantially raise the per capita personal income of an area for several years because it attracts highly paid workers whose income is measured at the construction site.<sup>6</sup> This high per capita income may not be indicative of the economic well-being of the permanent residents of the area (or, in many cases, of the resident construction workers themselves, because they frequently send a substantial portion of their wages to their dependents living in other areas).

Conversely, the presence of a large institutional population—such as that of a college or a prison—will tend to keep the per capita personal income of an area at a lower level because the residents of these institutions have little income attributable to them at these institutions. This lower per capita personal income is not indicative of the economic well-being of the other residents of the area (or, in some cases, of the institutional populations, because some of these populations, such as college students, typically receive support from their families living in other areas).

The per capita personal income estimates can also be misleading in areas where population changes rapidly. Population is measured at midyear, whereas income is measured as a flow over the year; therefore, a significant change in the population of an area during the year, particularly if it occurs around midyear, can cause a distortion in the per capita personal income estimates.

In counties where farm income predominates, additional considerations should be taken into account. Farm proprietors' income as measured for personal income reflects returns from current production; it does not measure current cash flows. Sales out of inventories are included in current gross farm income, but they are excluded from net farm income because they represent income from a previous year's production. Additions to inventories are included in net farm income at current market prices; therefore, farmers' attempts to regulate their cash flows by adjusting inventories are not reflected in BEA's farm proprietors' income estimates. However, this regulation of cash flows by farmers extends their earnings cycles, so it helps them to survive losses or lowered income for 2 or 3 years. In addition, the per capita personal income of sparsely populated counties that are dependent on farming will react more sharply to the vagaries of weather, world market demand, and changing government policies related to agriculture than that of counties where the sources of income are more diversified.

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<sup>6</sup> Typically, construction wages and employment are measured at the home office, not the construction site. Exceptions are made for major construction projects.

## Personal income, adjusted gross income, and money income

Personal income as defined by BEA differs substantially from adjusted gross income (AGI), the principal measure of the income of individuals that is used by the Internal Revenue Service. Personal income also differs from money income, an income concept developed by the Census Bureau.

As compared with AGI, personal income consists of the income of nonprofit institutions serving individuals, private noninsured welfare funds, and private trust funds as well as of individuals, whereas AGI consists only of the income of individuals who file individual income tax returns. Personal income also includes employer contributions to private health and pension funds and to government employee retirement plans, several types of imputed incomes, transfer receipts, and all of the interest received by individuals, whereas AGI excludes all employer contributions, imputed incomes, most transfer payments, and the nontaxable interest received by individuals. Personal income, unlike AGI, excludes personal contributions for social insurance, realized capital gains and losses, and pensions and annuities from private and government employee retirement plans.<sup>7</sup>

Personal income differs from money income mainly because money income consists only of the income that is received by individuals in cash and its equivalents. Personal income, unlike money income, includes imputed income, lump-sum payments not received as part of earnings, certain in-kind personal current transfer receipts—such as Medicaid, Medicare, and food stamps—and employer contributions to private health and pension funds and to government employee retirement plans. Personal income, unlike money income, excludes personal contributions for social insurance, pensions and annuities from private and government employee retirement plans, and income from interpersonal transfers, such as child support.

Personal income for a given area and year includes the income received by individuals living in that area during that year. In contrast, money income for a given area and year consists of the income received during the year by individuals living in the area on April 1 of the following year, regardless of where they were living when they received the income. The income received by individuals who died or moved abroad before April 1 of the following year is not included in the money income of any area.

Personal income is prepared quarterly for states and annually for counties, whereas money income for states, counties, and cities is prepared decennially on the basis of data from the “long-form” sample of the census of population.<sup>8</sup>

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<sup>7</sup> For more information, see Mark A. Ledbetter, “Comparison of BEA Estimates of Personal Income and IRS Estimates of Adjusted Gross Income,” *Survey* 84 (April 2004): 8-22.

<sup>8</sup> The Small Area Income and Poverty Estimates program of the Census Bureau has prepared post-censal estimates of median household income for counties. In addition, the Census Bureau prepares estimates of median household income for states using data from the annual Current Population Survey and the American Community Survey.

## Employment

BEA gives equal weight to full-time and part time jobs in its estimates of employment. Wage and salary jobs and proprietors' jobs are counted, but unpaid family workers and volunteers are not. Proprietors' employment consists of the number of sole proprietorships and the number of general partners. Wage and salary employment is on a place of work basis. Proprietors' employment, however, is more nearly by place of residence because, for nonfarm sole proprietorships, the estimates are based on IRS tax data that reflect the address from which the proprietor's individual tax return is filed, which is usually the proprietor's residence. Nonfarm partnership employment reflects the tax-filing address of the partnership, which may be either the residence of one of the partners or the business address of the partnership. Farm proprietors' employment is a count of farms operated by sole proprietors plus the number of partners operating farm partnerships estimated from U.S. Department of Agriculture data. The residence and place of work of farm proprietors' employment is assumed to be the same—the county in which most of farmland is located.

The employment estimates are designed to be consistent with the estimates of wage and salary disbursements, proprietors' income, and earnings. The employment estimates are based on the same sets of source data as the corresponding earnings estimates and are prepared with parallel methodologies. Two components of proprietors' income—the income of limited partnerships and the income of tax-exempt cooperatives—have no corresponding employment estimates.

## Sources of the data

The state and county estimates of personal income are primarily based on administrative-records, surveys, and censuses.

The data from administrative records may originate either from the recipients of the income or from the source of the income. These data are a byproduct of the administration of various Federal and state government programs. The most important sources of these data are: The state unemployment insurance programs of the Bureau of Labor Statistics, U.S. Department of Labor; the social insurance programs of the Centers for Medicare and Medicaid Services (CMS, formerly the Health Care Financing Administration), U.S. Department of Health and Human Services, and the Social Security Administration; the Federal income tax program of the Internal Revenue Service, U.S. Department of the Treasury; the veterans benefit programs of the U.S. Department of Veterans Affairs; and the military payroll systems of the U.S. Department of Defense.<sup>9</sup>

The data from censuses are mainly collected from the recipients of the income. The most important sources of census data for the state and county estimates are the census of agriculture, which is conducted by the U.S. Department of Agriculture (USDA), and the census of population and housing, which is conducted by the Bureau of the Census, U.S. Department of Commerce.

Some of the estimates are based on data from other sources. For example, the USDA's national and state estimates of the income of all farms constitute the principal

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<sup>9</sup> The data from the state unemployment insurance programs are collected by the various state employment security agencies and are assembled and supplied to BEA by the U.S. Bureau of Labor Statistics.



basis for BEA's national and state estimates of farm proprietors' income. The USDA uses sample surveys, along with census data and administrative-records data, to derive its estimates.

Using administrative records data and census data to measure income as defined in the national income and product accounts has both advantages and disadvantages. By using these data, BEA can prepare detailed annual estimates of personal income for the nation, states, and counties at a relatively low cost and without increasing the reporting burden on businesses and households. However, because the source data often do not precisely match the concept being estimated, they must be adjusted to compensate for differences in definitions, coverage, and geographic detail.

## **Release and publication schedule**

The quarterly and annual estimates of state personal income and the annual estimates of local area personal income are first released on BEA's Web site at [www.bea.gov](http://www.bea.gov) and in news releases; the release dates are announced in advance and are listed on the Web site and in the *Survey of Current Business*.

The quarterly state estimates of total and nonfarm personal income are subsequently published in the January, April, July, and October issues of the *Survey*.

The preliminary annual state estimates of total and per capita personal income and of total and per capita disposable personal income are published in the April *Survey*. The revised annual estimates of state personal income by major type and of earnings by industry are published in the September or October *Survey*.

The local area estimates of total and per capita personal income are published in the May *Survey*.

## **Preparation and revision schedule**

The quarterly estimates of state personal income are prepared about three months after the end of the quarter. The preliminary annual state estimates are prepared about three months after the end of the year, and the revised state estimates are prepared about nine months after the end of the year. The annual estimates of local area personal income are prepared about 16 months after the end of the year.

In March, the annual and quarterly state estimates for the three years before the previous year are revised in order to incorporate the newly available data for wages and salaries that are used to prepare the county estimates for those years and to reflect the county-level estimation of the adjustment for residence. In addition, the state estimates for the fourth quarter of the previous year are prepared, and the estimates for the first three quarters are revised; the preliminary annual state estimates for the previous year are prepared by averaging these quarterly estimates.

In April, the estimates of local area personal income for the year before the previous year are prepared, and the estimates for the two years before that are revised.

In June, the state estimates for the first quarter of the current year are prepared, and the estimates for the four quarters of the previous year are revised.

In August or September, the annual state estimates for the previous year are revised using the annual, rather than the quarterly, methodology, and the annual estimates for the two years before that are revised.

In September, the state estimates for the second quarter of the current year are prepared, and the estimates for the first quarter are revised. Further, the estimates for the quarters of the previous three years are revised for consistency with the revised annual estimates that were released in September.

In December, the estimates of state personal income for the third quarter of the previous year are prepared, and the estimates of the first and second quarters are revised.

The state and local area estimates are normally revised again only after a comprehensive, or benchmark, revision of the NIPA. Comprehensive revisions of the NIPA are made approximately every four or five years.<sup>10</sup>

In a comprehensive NIPA revision, the national estimates of personal income are affected by the statistical changes that result from the introduction of new source data and the use of improved estimating methods. The national estimates may also be affected by the definitional and classificatory changes that are made so that the NIPA will reflect the evolving economy of the United States. For example, as part of the 2003 comprehensive revision, the definition of property and casualty insurance services was changed to recognize the implicit services that are funded by investment income; to provide a more appropriate treatment of insured losses that reduces the large swings in measured services that result from catastrophes, such as the terrorist attacks of September 11, 2001; and to change the treatment of reinsurance. As a result, personal interest income now includes the imputed value of interest attributable to persons as policyholders, and business transfer payments to persons now includes net insurance settlements received by persons.<sup>11</sup>

## Tables

The local area personal income and employment data are organized in a set of tables called the Regional Economic Information System (REIS). The data are available online and on a DVD. Annual data for 1969-2004 are available for counties, metropolitan areas, micropolitan areas, BEA economic areas, states, BEA regions, and for the United States:<sup>12</sup>

- Income and employment summary (table CA04);
- Personal income by major component and place-of-work earnings by industry. North American Industry Classification System (NAICS) three-digit industries are used for current estimates from 2001 to the present (table CA05N) and Standard

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<sup>10</sup> For the results of the latest comprehensive revision of the NIPA, see Eugene P. Seskin and Daniel Larkins, "Improved Estimates of the National Income and Product Accounts for 1929-2002: Results of the Comprehensive Revision," *Survey of Current Business* 84 (February 2004): 7-29.

<sup>11</sup> Robert L. Brown, G. Andrew Bernat, Jr., and Adrienne T. Pilot, "Comprehensive Revision of State Personal Income: Preliminary Estimates for 2003: Revised Estimates for 1969-2002," *Survey* 84 (May 2004):27-90.

<sup>12</sup> See "Geographic areas" in the Glossary. Also see the lists of regions and areas together with their constituent counties on the BEA website <http://www.bea.gov/bea/regional/articles.cfm?section=other> or under "Documentation" on the CD-ROM.

- Industrial Classification (SIC) two-digit industries are used for 1969-2000 (table CA05);
- Compensation of employees by place of work by NAICS three-digit industries for 2001 forward (table CA06N) and by SIC two-digit industries for 1998-2000;
  - Employment—a count of jobs held by employees, sole proprietors, and general partners—by place of work by NAICS sector for 2001 forward (table CA25N) and by SIC Division (the “one-digit” level of classification) for 1969-2000;
  - An economic profile table that includes a selection of data from several of the other tables such as personal income, population, per capita personal income, total earnings, total employment, and average earnings per job (table CA30);
  - Personal current transfer receipts by major program (table CA35); and
  - Farm income and expenses that include major categories of gross receipts and expenses for all farms and four measures of farm income (table CA45).

The estimates of personal income and of per capita personal income incorporate the results of the comprehensive revision to the National Income and Product Accounts released in December 2003 and the annual revisions released in July 2004 and July 2005.

The estimates are first prepared for the nation, then for states, and then for counties. Estimates for the BEA regions are aggregations of the state estimates, and estimates for metropolitan, micropolitan, and BEA economic areas are aggregations of county estimates.

This introduction presents a brief history of the development of state and local estimates of personal income and employment. It describes the uses of the local area estimates, the schedule for preparing and revising the estimates, information about the availability of the estimates, and information about the BEA User Group.

## **Availability of the state and local area estimates**

Before the state and local area estimates are published in the *Survey*, they are available in printed and electronic news releases.<sup>13</sup> The complete set of personal income and employment estimates for local areas are available interactively on BEA’s Web site. Go to [www.bea.gov/bea/regional/reis/](http://www.bea.gov/bea/regional/reis/) to access these estimates.

The local area estimates of personal income and of employment are also available through the members of the BEA User Group, which consists of state agencies and universities that help BEA to disseminate the estimates in their states. Go to <http://www.bea.gov/bea/regional/docs/usergrp.cfm> to access a list of the BEA User Group members or see the list of members under “Documentation” on the DVD.

For more information, call the Regional Economic Information System at 202-606-5360, fax 202-606-5322, or e-mail [reis.remd@bea.gov](mailto:reis.remd@bea.gov)

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<sup>13</sup> BEA's major national, regional, international, and industry estimates, recent issues of the *Survey of Current Business*, and BEA news releases are available on BEA’s Web site: Go to [www.bea.gov](http://www.bea.gov).