

# Personal Income by State and Region, Second Quarter 1997

By Duke Tran

The quarterly estimates of State personal income are prepared by the Regional Economic Measurement Division.

**P**ERSONAL INCOME in the Nation increased 1.2 percent in the second quarter of 1997 after increasing 1.9 percent in the first quarter; it had increased 1.2 percent in both the third and fourth quarters of 1996.<sup>1</sup>

1. The estimate of personal income for the Nation is derived as the sum of the State estimates; it differs from the estimate of personal income in the national income and product accounts (NIPAS) because, by definition, State personal income omits the earnings of Federal civilian and military personnel stationed abroad and of U.S. residents employed abroad temporarily by private U.S. firms. This estimate can also differ from the NIPA estimate because of different data sources and revision schedules.

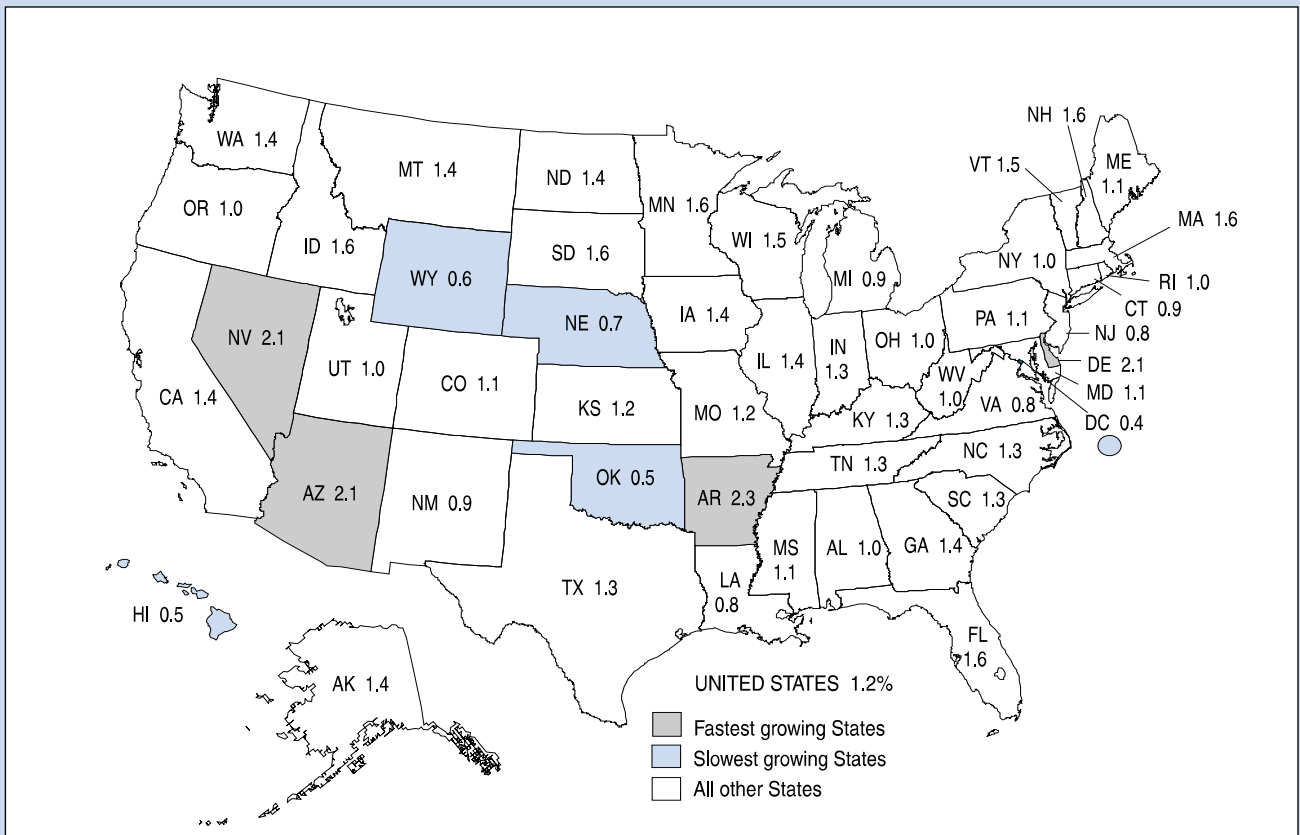
In this article, the percent changes are at quarterly—not at annual—rates.

The slower growth in personal income in the second quarter of 1997 was accounted for by slower growth in net earnings, in dividends, interest, and rent, and in transfer payments. In the first quarter, transfer payments had been boosted by cost-of-living adjustments to the benefits under social security and several other Federal retirement and income support programs.

In all 50 States, personal income increased more than the 0.2-percent increase in prices paid by U.S. consumers (as measured by the price index for personal consumption expenditures).

## CHART 1

### Personal Income: Percent Change, 1997:I-1997:II



**Table 1** at the end of this article presents the quarterly estimates of personal income for each State and region, beginning with the first quarter of 1994. **Table 2** presents the quarterly estimates of personal income by major source and of earnings by Standard Industrial Classification division, beginning with the first quarter of 1996.

The quarterly estimates of State personal income have been revised back to 1969 to incorporate the results of the comprehensive revision of the annual State estimates that was presented in the October 1997 SURVEY OF CURRENT BUSINESS.<sup>2</sup> The comprehensive revision of the State-level estimates for 1958–96 is now complete; the revised annual estimates of State personal income for 1929–57 will be released early in 1998.

**Fastest growing States**

Arkansas, Arizona, Nevada, and Delaware had the fastest growth in personal income in the second quarter (**table A** and **chart 1**).

In all four States, earnings grew rapidly in finance, insurance, and real estate. In all the States except Delaware, earnings grew rapidly in construction, wholesale trade, and farming (**table B**).

In Arkansas, the rapid growth in farm earnings reflected large increases in cash receipts from crops. Earnings also grew rapidly in durable goods manufacturing.

In Arizona, earnings grew rapidly in durable goods manufacturing, services, and mining.

In Nevada, earnings grew rapidly in transportation and public utilities and in government.

In Delaware, earnings grew rapidly in durable goods manufacturing and nondurable goods manufacturing, reflecting the overtime wages earned by workers in these industries.

2. See Wallace K. Bailey, "State Personal Income, Revised Estimates for 1958–96," SURVEY 77 (October 1997): 24–43.

**Table A.—Personal Income for Selected States and the United States, 1997:I-1997:II**

[Percent change]

Rank		Personal income	Net earnings by place of residence <sup>1</sup>	Dividends, interest, and rent	Transfer payments
<b>Fastest growing States:</b>					
1	Arkansas .....	2.3	3.0	1.3	0.9
2	Arizona .....	2.1	2.6	1.6	1.0
3	Nevada .....	2.1	2.3	1.9	1.5
4	Delaware .....	2.1	2.6	1.1	1.0
	<b>United States .....</b>	<b>1.2</b>	<b>1.3</b>	<b>1.2</b>	<b>.9</b>
<b>Slowest growing States:</b>					
47	Nebraska .....	.7	.7	.5	.8
48	Wyoming .....	.6	.2	1.3	1.0
49	Oklahoma .....	.5	.2	1.1	.9
50	Hawaii .....	.5	.2	1.1	1.0

1. Net earnings by place of residence is earnings by place of work less personal contributions for social insurance plus an adjustment for residence. Earnings by place of work is the sum of wage and salary disbursements (payrolls), other labor income, and proprietors' income.

**Data Availability**

The complete sets of the revised quarterly and annual State estimates are available on BEA's Web site: Go to <<http://www.bea.doc.gov>> and select "Data" under "Regional." In addition, the entire set of the quarterly estimates is available on a single diskette—product number RDN-0173—for \$20.00. The entire set of the annual estimates is available on the CD-ROM "State Personal Income, 1958–96"—product number RCN-0128—for \$35.00; the CD-ROM also includes the estimates of gross state product for 1977–94.

For more information about these products, call BEA's Regional Economic Information System at (202) 606-5360, or fax (202) 606-5322. To order using Visa or MasterCard, call the BEA Order Desk at 1-800-704-0415 (from outside the United States, call (202) 606-9666). To order by mail, send a check payable to "Bureau of Economic Analysis, BE-53" to BEA Order Desk, Bureau of Economic Analysis, BE-53, U.S. Department of Commerce, Washington, DC 20230.

**Table B.—Earnings by Place of Work for Selected States and the United States, 1997:I-1997:II**

[Percent change]

Rank		Total earnings by place of work	Farm	Mining	Construction	Durable goods manufacturing	Nondurable goods manufacturing	Transportation and public utilities	Wholesale trade	Retail trade	Finance, insurance, and real estate	Services	Government
<b>Fastest growing States:</b>													
1	Arkansas .....	2.9	25.3	0.8	2.6	3.4	0.5	1.7	2.6	0.6	3.0	1.1	0.4
2	Arizona .....	2.6	14.6	2.5	3.3	3.9	1.6	2.0	2.5	.9	3.9	2.2	2.0
3	Nevada .....	2.3	5.4	1.6	3.3	0	1.7	2.8	2.6	1.7	3.2	2.0	2.5
4	Delaware .....	2.9	-4	1.5	2.0	7.1	4.2	2.1	2.0	.8	6.4	1.0	.9
	<b>United States .....</b>	<b>1.3</b>	<b>7.2</b>	<b>1.0</b>	<b>1.2</b>	<b>1.0</b>	<b>.6</b>	<b>1.1</b>	<b>1.5</b>	<b>.8</b>	<b>2.2</b>	<b>1.7</b>	<b>.6</b>
<b>Slowest growing States:</b>													
47	Nebraska .....	.7	3.9	-2.3	-10.8	2.7	2.3	2.4	.1	-6	3.9	1.3	0
48	Wyoming .....	.1	3.1	1.4	-3.1	-2.0	.5	-1.2	.5	.1	-4	.8	.4
49	Oklahoma .....	.1	5.5	2.1	-1	-7.1	3.0	-3.0	1.6	.1	3.2	1.4	.9
50	Hawaii .....	.1	1.2	1.6	-3.7	-5.2	-5.9	1.1	1.3	-2	1.5	.8	.4

### *Slowest growing States*

Hawaii, Oklahoma, Wyoming, and Nebraska had the slowest growth in personal income in the second quarter. In all four States, earnings declined in construction and either declined or grew slowly in retail trade. In all the States except Nebraska, earnings declined in durable goods manufacturing.


In Hawaii, earnings declined in nondurable goods manufacturing and grew slowly in government.

In Oklahoma, the decline in earnings in durable goods manufacturing reflected the effects of a strike in the motor vehicle industry in the second quarter. Earnings also declined in transportation and public utilities, reflecting a

stepdown in bonus payments from a high level in the first quarter.

In Wyoming, the decline in earnings in construction reflected the completion of a pipeline construction project in the second quarter. Earnings also declined in finance, insurance, and real estate, mainly reflecting a stepdown in bonus payments from a high level in the first quarter. Earnings declined in transportation and public utilities and grew slowly in nondurable goods manufacturing, wholesale trade, and government.

In Nebraska, earnings were unchanged in government, declined in mining, and grew slowly in wholesale trade. In addition, dividends, interest, and rent grew slowly.

*Tables 1 and 2 follow.* 





and Earnings by Industry, 1996:I-1997:II

(adjusted at annual rates)

Table with columns for Connecticut, Maine, and Massachusetts, and rows for various industry categories. Includes sub-headers for years 1996 and 1997, and sub-headers I, II, III, IV. The table contains numerical data for each category across the specified years.

Table with columns for Vermont, Mid-east, and Delaware, and rows for various industry categories. Includes sub-headers for years 1996 and 1997, and sub-headers I, II, III, IV. The table contains numerical data for each category across the specified years.

Table 2.—Personal Income by Major Source

[Millions of dollars, seasonally]

Line	Item	District of Columbia						Maryland					
		1996				1997		1996				1997	
		I <sup>r</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>r</sup>	I <sup>r</sup>	II <sup>p</sup>	I <sup>r</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>r</sup>	I <sup>r</sup>	II <sup>p</sup>
<b>Income by Place of Residence</b>													
1	Personal income (lines 4-11) .....	18,444	18,299	18,629	18,787	19,011	19,086	137,621	139,245	140,748	142,657	145,502	147,033
2	Nonfarm personal income .....	18,444	18,299	18,629	18,787	19,011	19,086	137,338	138,940	140,410	142,311	145,157	146,680
3	Farm income (line 17) .....	0	0	0	0	0	0	282	305	338	346	345	353
<b>Derivation of Personal Income</b>													
4	Earnings by place of work (lines 12-16 or 17-34) .....	34,714	33,472	34,370	34,636	34,882	34,799	83,969	85,741	86,243	87,689	89,532	90,649
5	Less: Personal contributions for social insurance <sup>1</sup> .....	2,233	2,142	2,201	2,214	2,233	2,220	5,747	5,851	5,875	5,964	6,111	6,173
6	Plus: Adjustment for residence <sup>2</sup> .....	-20,972	-20,052	-20,670	-20,853	-20,965	-20,878	13,691	13,217	13,643	13,763	13,849	13,813
7	Equals: Net earnings by place of residence .....	11,509	11,278	11,500	11,568	11,684	11,702	91,913	93,107	94,011	95,488	97,270	98,289
8	Plus: Dividends, interest, and rent <sup>3</sup> .....	3,206	3,226	3,263	3,292	3,349	3,373	25,070	25,162	25,515	25,713	26,227	26,528
9	Plus: Transfer payments .....	3,729	3,795	3,867	3,926	3,978	4,011	20,638	20,976	21,222	21,457	22,005	22,216
10	State unemployment insurance benefits .....	95	74	77	86	73	81	389	365	347	346	370	373
11	Transfers excluding State unemployment insurance benefits .....	3,634	3,721	3,790	3,840	3,905	3,931	20,249	20,611	20,875	21,111	21,635	21,843
<b>Earnings by Place of Work</b>													
Components of earnings:													
12	Wage and salary disbursements .....	29,739	28,634	29,499	29,783	29,997	29,914	69,242	70,857	71,418	72,803	74,475	75,487
13	Other labor income .....	2,791	2,661	2,714	2,709	2,701	2,678	7,148	7,225	7,192	7,239	7,325	7,374
14	Proprietors' income <sup>4</sup> .....	2,184	2,177	2,158	2,143	2,183	2,208	7,578	7,659	7,633	7,648	7,732	7,788
15	Farm proprietors' income .....	0	0	0	0	0	0	171	193	226	233	231	237
16	Nonfarm proprietors' income .....	2,184	2,177	2,158	2,143	2,183	2,208	7,407	7,465	7,407	7,414	7,501	7,551
<b>Earnings by Industry</b>													
17	Farm .....	0	0	0	0	0	0	282	305	338	346	345	353
18	Nonfarm .....	34,714	33,472	34,370	34,636	34,882	34,799	83,687	85,436	85,905	87,343	89,187	90,296
19	Private .....	20,521	19,623	20,452	20,761	20,904	20,995	65,284	66,824	67,331	68,566	70,401	71,374
20	Agricultural services, forestry, fishing, and other <sup>5</sup> .....	388	276	331	351	360	370	489	503	518	523	528	544
21	Mining .....	16	14	14	14	15	14	70	72	73	74	77	78
22	Construction .....	389	363	386	380	433	385	5,483	5,719	5,797	5,938	6,223	6,205
23	Manufacturing .....	967	941	972	971	955	974	7,821	8,030	8,040	7,988	8,112	8,149
24	Durable goods .....	141	138	145	134	126	127	4,282	4,397	4,379	4,305	4,353	4,419
25	Non-durable goods .....	826	804	827	837	829	847	3,539	3,633	3,661	3,683	3,759	3,730
26	Transportation and public utilities .....	1,384	1,276	1,351	1,337	1,382	1,376	4,983	5,037	5,068	5,090	5,117	5,172
27	Wholesale trade .....	306	299	294	295	308	306	4,675	4,798	4,905	5,010	4,984	5,087
28	Retail trade .....	878	855	887	889	871	8,044	8,208	8,300	8,478	8,590	8,636	8,732
29	Finance, insurance, and real estate .....	1,906	1,716	1,873	1,965	2,007	2,030	6,739	6,781	6,674	6,736	7,110	7,292
30	Services .....	14,288	13,883	14,344	14,558	14,555	14,669	26,980	27,675	27,956	28,730	29,660	30,211
31	Government and government enterprises .....	14,193	13,849	13,918	13,875	13,978	13,804	18,402	18,612	18,574	18,777	18,785	18,923
32	Federal, civilian .....	11,475	11,278	11,200	11,192	11,405	11,286	7,325	7,415	7,448	7,516	7,558	7,762
33	Military .....	777	748	735	733	745	736	1,382	1,372	1,370	1,343	1,369	1,408
34	State and local .....	1,940	1,823	1,983	1,950	1,828	1,782	9,696	9,825	9,757	9,918	9,658	9,752

See footnotes at end of table.









Table 2.—Personal Income by Major Source

[Millions of dollars, seasonally]

Line	Item	Alabama						Arkansas					
		1996				1997		1996				1997	
		I <sup>r</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>r</sup>	I <sup>r</sup>	II <sup>p</sup>	I <sup>r</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>r</sup>	I <sup>r</sup>	II <sup>p</sup>
<b>Income by Place of Residence</b>													
1	Personal income (lines 4-11) .....	84,122	85,655	86,740	87,568	89,017	89,877	46,329	47,567	48,005	48,436	49,006	50,124
2	Nonfarm personal income .....	83,333	84,791	85,808	86,605	87,963	88,835	44,864	45,597	46,084	46,402	47,076	47,704
3	Farm income (line 17) .....	789	863	931	962	1,054	1,042	1,464	1,970	1,921	2,034	1,930	2,420
<b>Derivation of Personal Income</b>													
4	Earnings by place of work (lines 12-16 or 17-34) .....	58,198	59,477	60,236	60,810	61,583	62,118	32,214	33,353	33,629	33,915	34,104	35,078
5	Less: Personal contributions for social insurance <sup>1</sup> .....	4,214	4,288	4,334	4,365	4,428	4,456	2,197	2,235	2,254	2,260	2,291	2,319
6	Plus: Adjustment for residence <sup>2</sup> .....	663	684	698	702	729	742	-315	-325	-325	-322	-315	-326
7	Equals: Net earnings by place of residence .....	54,648	55,873	56,601	57,147	57,883	58,405	29,702	30,792	31,051	31,332	31,497	32,433
8	Plus: Dividends, interest, and rent <sup>3</sup> .....	12,413	12,497	12,725	12,852	13,125	13,296	6,855	6,903	7,030	7,101	7,244	7,335
9	Plus: Transfer payments .....	17,061	17,285	17,414	17,568	18,008	18,176	9,771	9,871	9,925	10,003	10,265	10,356
10	State unemployment insurance benefits .....	229	232	210	211	222	220	208	204	190	195	227	227
11	Transfers excluding State unemployment insurance benefits .....	16,832	17,053	17,204	17,357	17,786	17,955	9,564	9,667	9,735	9,809	10,038	10,129
<b>Earnings by Place of Work</b>													
Components of earnings:													
12	Wage and salary disbursements .....	46,759	47,817	48,488	49,028	49,666	50,142	24,465	25,032	25,358	25,546	25,856	26,263
13	Other labor income .....	5,528	5,613	5,642	5,638	5,636	5,656	3,008	3,052	3,069	3,061	3,051	3,085
14	Proprietors' income <sup>4</sup> .....	5,911	6,048	6,107	6,143	6,281	6,320	4,741	5,269	5,202	5,308	5,197	5,731
15	Farm proprietors' income .....	660	735	804	837	928	914	1,258	1,752	1,695	1,804	1,697	2,184
16	Nonfarm proprietors' income .....	5,251	5,312	5,302	5,306	5,353	5,406	3,483	3,517	3,507	3,505	3,500	3,547
<b>Earnings by Industry</b>													
17	Farm .....	789	863	931	962	1,054	1,042	1,464	1,970	1,921	2,034	1,930	2,420
18	Nonfarm .....	57,409	58,614	59,305	59,847	60,529	61,077	30,750	31,383	31,708	31,890	32,174	32,659
19	Private .....	46,463	47,693	48,271	48,885	49,427	49,934	25,829	26,422	26,630	26,763	27,032	27,495
20	Agricultural services, forestry, fishing, and other <sup>5</sup> .....	362	374	391	387	394	411	253	263	260	262	273	284
21	Mining .....	616	635	629	645	625	621	160	164	162	161	160	161
22	Construction .....	3,493	3,651	3,747	3,755	3,760	3,784	1,849	1,934	1,969	1,982	1,846	1,894
23	Manufacturing .....	12,867	13,273	13,297	13,400	13,362	13,352	7,494	7,599	7,611	7,595	7,641	7,803
24	Durable goods .....	7,118	7,447	7,458	7,489	7,513	7,663	4,131	4,256	4,281	4,250	4,245	4,390
25	Nondurable goods .....	5,749	5,826	5,839	5,910	5,849	5,689	3,362	3,343	3,331	3,345	3,397	3,412
26	Transportation and public utilities .....	5,997	4,014	4,142	4,047	4,061	4,131	2,725	2,755	2,780	2,793	2,788	2,835
27	Wholesale trade .....	3,295	3,373	3,405	3,463	3,506	3,545	1,641	1,658	1,689	1,693	1,712	1,756
28	Retail trade .....	5,515	5,654	5,684	5,823	5,911	5,943	3,469	3,564	3,558	3,633	3,810	3,835
29	Finance, insurance, and real estate .....	3,201	3,321	3,376	3,358	3,415	3,513	1,482	1,563	1,590	1,602	1,598	1,646
30	Services .....	13,118	13,397	13,601	14,008	14,394	14,634	6,757	6,923	7,011	7,042	7,203	7,280
31	Government and government enterprises .....	10,946	10,921	11,034	10,963	11,102	11,143	4,921	4,960	5,077	5,118	5,142	5,164
32	Federal, civilian .....	2,633	2,593	2,553	2,518	2,571	2,566	885	886	887	899	936	927
33	Military, civilian .....	893	868	873	861	863	855	285	283	283	282	290	281
34	State and local .....	7,419	7,460	7,608	7,583	7,668	7,722	3,750	3,792	3,908	3,937	3,917	3,945
<b>Income by Place of Residence</b>													
1	Personal income (lines 4-11) .....	83,917	85,273	86,111	86,892	88,472	89,159	46,721	47,627	48,188	48,402	49,258	49,795
2	Nonfarm personal income .....	83,375	84,617	85,377	86,257	87,836	88,471	46,004	46,775	47,274	47,516	48,353	48,811
3	Farm income (line 17) .....	542	656	734	635	635	687	718	852	913	886	905	985
<b>Derivation of Personal Income</b>													
4	Earnings by place of work (lines 12-16 or 17-34) .....	56,918	58,100	58,654	59,228	60,130	60,498	31,416	32,101	32,416	32,405	32,898	33,250
5	Less: Personal contributions for social insurance <sup>1</sup> .....	3,682	3,747	3,778	3,816	3,885	3,893	2,341	2,379	2,399	2,395	2,440	2,453
6	Plus: Adjustment for residence <sup>2</sup> .....	-142	-147	-146	-150	-148	-143	1,023	1,045	1,064	1,087	1,111	1,128
7	Equals: Net earnings by place of residence .....	53,094	54,206	54,730	55,263	56,097	56,462	30,098	30,767	31,081	31,097	31,570	31,925
8	Plus: Dividends, interest, and rent <sup>3</sup> .....	12,666	12,732	12,925	13,026	13,279	13,434	6,034	6,079	6,191	6,253	6,375	6,453
9	Plus: Transfer payments .....	18,157	18,335	18,455	18,603	19,095	19,264	10,589	10,781	10,915	11,052	11,313	11,418
10	State unemployment insurance benefits .....	142	134	139	146	157	135	140	140	134	146	132	128
11	Transfers excluding State unemployment insurance benefits .....	18,015	18,201	18,317	18,456	18,938	19,128	10,449	10,642	10,782	10,906	11,181	11,290
<b>Earnings by Place of Work</b>													
Components of earnings:													
12	Wage and salary disbursements .....	45,040	46,021	46,489	47,109	47,899	48,152	24,613	25,129	25,416	25,464	25,904	26,136
13	Other labor income .....	5,204	5,253	5,256	5,258	5,281	5,281	2,977	3,003	2,996	2,960	2,967	2,975
14	Proprietors' income <sup>4</sup> .....	6,673	6,845	6,909	6,861	6,944	7,065	3,826	3,970	4,004	3,981	4,026	4,139
15	Farm proprietors' income .....	403	510	582	481	479	530	562	688	742	712	729	807
16	Nonfarm proprietors' income .....	6,270	6,335	6,327	6,380	6,465	6,536	3,264	3,282	3,262	3,269	3,298	3,333
<b>Earnings by Industry</b>													
17	Farm .....	542	656	734	635	635	687	718	852	913	886	905	985
18	Nonfarm .....	56,376	57,443	57,921	58,593	59,495	59,810	30,699	31,249	31,502	31,519	31,993	32,265
19	Private .....	46,492	47,530	47,967	48,506	49,194	49,477	24,582	25,132	25,345	25,365	25,736	25,934
20	Agricultural services, forestry, fishing, and other <sup>5</sup> .....	311	320	318	329	330	342	214	230	231	231	265	275
21	Mining .....	2,662	2,755	2,730	2,736	2,800	2,850	1,035	1,035	1,035	1,035	1,035	1,035
22	Construction .....	4,077	4,246	4,223	4,231	4,234	4,275	1,868	1,893	1,886	1,894	1,863	1,881
23	Manufacturing .....	8,090	8,195	8,263	8,266	8,309	8,307	7,056	7,205	7,196	7,087	7,112	7,073
24	Durable goods .....	3,131	3,291	3,344	3,318	3,363	3,425	4,341	4,461	4,474	4,364	4,392	4,342
25	Nondurable goods .....	4,960	4,905	4,920	4,948	4,946	4,882	2,715	2,743	2,722	2,723	2,719	2,732
26	Transportation and public utilities .....	4,466	4,475	4,591	4,535	4,624	4,727	2,159	2,199	2,213	2,203	2,215	2,236
27	Wholesale trade .....	3,134	3,218	3,264	3,311	3,320	3,351	1,455	1,489	1,515	1,508	1,528	1,567
28	Retail trade .....	5,369	5,454	5,444	5,582	5,640	5,702	3,143	3,206	3,223	3,291	3,348	3,330
29	Finance, insurance, and real estate .....	2,947	3,080	3,113	3,180	3,087	3,166	1,413	1,464	1,461	1,474	1,436	1,482
30	Services .....	15,435	15,787	16,021	16,336	16,671	16,756	7,038	7,200	7,369	7,430	7,710	7,818
31	Government and government enterprises .....	9,884	9,913	9,954	10,087	10,300	10,333	6,117	6,117	6,157	6,150	6,257	6,332
32	Federal, civilian .....	1,505	1,514	1,530	1,546	1,613	1,594	1,110	1,091	1,082	1,083	1,128	1,120
33	Military, civilian .....	824	796	791	789	795	794	692	662	666	666	698	689
34	State and local .....	7,556	7,603	7,632	7,752	7,893	7,945	4,315	4,364	4,405	4,405	4,431	4,523

See footnotes at end of table.



Table 2.—Personal Income by Major Source

[Millions of dollars, seasonally]

Line	Item	Virginia						West Virginia					
		1996				1997		1996				1997	
		I <sup>r</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>r</sup>	I <sup>r</sup>	II <sup>p</sup>	I <sup>r</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>r</sup>	I <sup>r</sup>	II <sup>p</sup>
<b>Income by Place of Residence</b>													
1	Personal income (lines 4-11) .....	165,259	167,219	169,444	171,277	175,261	176,702	32,659	32,976	33,381	33,603	33,867	34,209
2	Nonfarm personal income .....	164,818	166,747	168,949	170,768	174,751	176,151	32,681	32,993	33,391	33,612	33,874	34,211
3	Farm income (line 17) .....	441	472	494	510	510	551	-21	-16	-10	-10	-7	-2
<b>Derivation of Personal Income</b>													
4	Earnings by place of work (lines 12-16 or 17-34) .....	112,298	114,406	115,941	117,385	120,414	121,349	20,637	20,818	21,121	21,213	21,176	21,401
5	Less: Personal contributions for social insurance <sup>1</sup> .....	7,521	7,638	7,731	7,810	8,041	8,080	1,555	1,563	1,582	1,584	1,584	1,597
6	Plus: Adjustment for residence <sup>2</sup> .....	5,895	5,427	5,607	5,652	5,606	5,560	148	172	171	189	233	229
7	Equals: Net earnings by place of residence .....	110,672	112,165	113,817	115,227	117,978	118,829	19,230	19,428	19,710	19,818	19,825	20,034
8	Plus: Dividends, interest, and rent <sup>3</sup> .....	30,899	31,065	31,478	31,698	32,345	32,696	5,046	5,080	5,148	5,190	5,281	5,329
9	Plus: Transfer payments .....	23,688	23,959	24,148	24,353	24,938	25,177	8,384	8,469	8,524	8,595	8,781	8,846
10	State unemployment insurance benefits .....	204	183	174	174	177	185	168	157	145	151	147	165
11	Transfers excluding State unemployment insurance benefits .....	23,483	23,776	23,974	24,179	24,761	24,992	8,216	8,312	8,379	8,444	8,614	8,681
<b>Earnings by Place of Work</b>													
Components of earnings:													
12	Wage and salary disbursements .....	94,046	95,974	97,494	98,883	101,655	102,484	16,585	16,756	17,041	17,136	17,105	17,300
13	Other labor income .....	9,823	9,915	9,971	10,017	10,163	10,186	1,994	1,991	2,007	1,991	1,948	1,958
14	Proprietors' income <sup>4</sup> .....	8,428	8,517	8,475	8,485	8,596	8,680	2,058	2,058	2,073	2,086	2,122	2,144
15	Farm proprietors' income .....	259	289	312	328	326	365	-47	-42	-36	-36	-34	-28
16	Nonfarm proprietors' income .....	8,169	8,227	8,164	8,157	8,270	8,315	2,106	2,113	2,109	2,122	2,156	2,173
<b>Earnings by Industry</b>													
17	Farm .....	441	472	494	510	510	551	-21	-16	-10	-10	-7	-2
18	Nonfarm .....	111,857	113,934	115,447	116,875	119,904	120,798	20,658	20,834	21,131	21,223	21,183	21,403
19	Private .....	85,964	87,979	89,303	90,699	93,153	94,186	16,775	16,922	17,158	17,207	17,153	17,385
20	Agricultural services, forestry, fishing, and other <sup>5</sup> .....	591	609	634	637	655	681	72	77	78	77	80	83
21	Mining .....	630	635	618	657	625	647	1,545	1,581	1,573	1,544	1,431	1,456
22	Construction .....	6,682	6,909	7,044	7,179	7,614	7,561	1,258	1,293	1,342	1,391	1,439	1,422
23	Manufacturing .....	15,160	15,458	15,520	15,742	15,919	15,862	3,423	3,336	3,410	3,331	3,184	3,218
24	Durable goods .....	7,691	7,915	7,998	8,114	7,956	7,873	1,826	1,877	1,941	1,860	1,770	1,794
25	Non-durable goods .....	7,470	7,543	7,523	7,628	7,963	7,989	1,497	1,458	1,469	1,471	1,415	1,425
26	Transportation and public utilities .....	7,629	7,476	7,696	7,754	7,722	7,893	1,683	1,709	1,698	1,683	1,677	1,712
27	Wholesale trade .....	6,106	6,238	6,337	6,456	6,841	6,764	972	999	1,016	1,027	1,059	1,094
28	Retail trade .....	9,813	10,019	10,141	10,376	10,571	10,616	1,969	2,001	2,017	2,058	2,107	2,136
29	Finance, insurance, and real estate .....	7,506	7,899	7,901	7,914	8,105	8,361	813	845	854	863	837	863
30	Services .....	31,847	32,737	33,412	33,985	35,302	35,801	5,038	5,082	5,169	5,233	5,339	5,401
31	Government and government enterprises .....	25,892	25,955	26,144	26,177	26,751	26,612	3,883	3,912	3,973	4,016	4,030	4,018
32	Federal, civilian .....	8,239	8,264	8,242	8,257	8,525	8,441	839	843	854	870	902	952
33	Military .....	5,693	5,577	5,558	5,508	5,619	5,559	94	93	94	93	97	96
34	State and local .....	12,050	12,114	12,344	12,412	12,607	12,613	2,950	2,976	3,026	3,053	3,031	2,970

See footnotes at end of table.



Table 2.—Personal Income by Major Source

[Millions of dollars, seasonally]

Line	Item	Montana						Utah					
		1996				1997		1996				1997	
		I <sup>r</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>r</sup>	I <sup>r</sup>	II <sup>p</sup>	I <sup>r</sup>	II <sup>r</sup>	III <sup>r</sup>	IV <sup>r</sup>	I <sup>r</sup>	II <sup>p</sup>
<b>Income by Place of Residence</b>													
1	Personal income (lines 4-11) .....	16,566	16,788	17,017	17,213	17,292	17,533	37,856	38,848	39,697	40,397	41,505	41,915
2	Nonfarm personal income .....	16,334	16,548	16,773	16,947	17,023	17,241	37,685	38,670	39,508	40,210	41,321	41,718
3	Farm income (line 17) .....	232	240	244	267	269	292	171	178	189	187	184	197
<b>Derivation of Personal Income</b>													
4	Earnings by place of work (lines 12-16 or 17-34) .....	10,570	10,754	10,929	11,074	10,999	11,184	29,100	30,016	30,737	31,348	32,248	32,534
5	Less: Personal contributions for social insurance <sup>1</sup> .....	848	859	873	878	874	885	1,916	1,971	2,017	2,053	2,118	2,133
6	Plus: Adjustment for residence <sup>2</sup> .....	-9	-9	-10	-10	-9	-9	3	1	-1	-2	-3	-2
7	Equals: Net earnings by place of residence .....	9,713	9,885	10,046	10,186	10,116	10,290	27,187	28,046	28,719	29,293	30,126	30,399
8	Plus: Dividends, interest, and rent <sup>3</sup> .....	3,511	3,541	3,596	3,631	3,706	3,746	5,319	5,392	5,528	5,606	5,744	5,828
9	Plus: Transfer payments .....	3,342	3,363	3,374	3,397	3,470	3,497	5,349	5,409	5,450	5,498	5,635	5,687
10	State unemployment insurance benefits .....	64	64	65	70	72	72	70	68	72	79	81	
11	Transfers excluding State unemployment insurance benefits .....	3,278	3,298	3,310	3,327	3,399	3,427	5,277	5,340	5,382	5,426	5,556	5,607
<b>Earnings by Place of Work</b>													
Components of earnings:													
12	Wage and salary disbursements .....	7,920	8,071	8,234	8,323	8,274	8,401	23,498	24,324	25,002	25,554	26,328	26,606
13	Other labor income .....	930	933	939	937	920	928	2,709	2,757	2,796	2,814	2,858	2,866
14	Proprietors' income <sup>4</sup> .....	1,720	1,750	1,756	1,815	1,805	1,855	2,893	2,935	2,940	2,980	3,062	3,062
15	Farm proprietors' income .....	95	103	107	129	130	151	82	88	100	97	93	104
16	Nonfarm proprietors' income .....	1,625	1,647	1,650	1,686	1,676	1,704	2,811	2,846	2,840	2,883	2,969	2,957
<b>Earnings by Industry</b>													
17	Farm .....	232	240	244	267	269	292	171	178	189	187	184	197
18	Nonfarm .....	10,338	10,514	10,686	10,808	10,730	10,892	28,229	29,838	30,548	31,161	32,064	32,337
19	Private .....	8,189	8,351	8,496	8,590	8,567	8,732	23,965	24,778	25,439	25,983	26,770	27,000
20	Agricultural services, forestry, fishing, and other <sup>5</sup> .....	100	101	104	104	106	110	113	118	122	127	119	126
21	Mining .....	287	282	302	287	285	283	412	430	412	417	416	421
22	Construction .....	770	792	796	876	784	815	2,312	2,337	2,379	2,504	2,748	2,538
23	Manufacturing .....	801	841	853	839	828	844	4,397	4,569	4,673	4,684	4,666	4,660
24	Durable goods .....	505	535	545	534	520	531	3,157	3,262	3,356	3,350	3,304	3,254
25	Nondurable goods .....	296	305	308	305	309	313	1,240	1,307	1,317	1,334	1,362	1,407
26	Transportation and public utilities .....	912	911	915	910	964	959	2,158	2,223	2,327	2,331	2,366	2,444
27	Wholesale trade .....	555	569	581	589	570	579	1,678	1,726	1,772	1,825	1,782	1,813
28	Retail trade .....	1,327	1,349	1,369	1,373	1,381	1,397	3,037	3,274	3,248	3,355	3,426	3,485
29	Finance, insurance, and real estate .....	580	601	608	616	583	606	2,066	2,133	2,170	2,232	2,246	2,318
30	Services .....	2,855	2,906	2,968	2,996	3,068	3,139	7,792	7,968	8,337	8,508	9,001	9,194
31	Government and government enterprises .....	2,150	2,163	2,189	2,217	2,163	2,161	4,964	5,060	5,109	5,178	5,294	5,337
32	Federal, civilian .....	524	536	524	524	549	543	1,300	1,299	1,276	1,273	1,315	1,309
33	Military .....	172	167	160	153	152	151	263	261	250	260	266	263
34	State and local .....	1,454	1,460	1,505	1,540	1,462	1,466	3,401	3,501	3,574	3,645	3,712	3,765

<sup>r</sup> Preliminary.  
<sup>p</sup> Revised.  
 1. Personal contributions for social insurance are included in earnings by type and industry but excluded from personal income.  
 2. The adjustment for residence is the net inflow of the earnings of interarea commuters. For the United States, it consists of adjustments for border workers and for certain temporary and migratory workers: Wage and salary disbursements to U.S. residents commuting or working temporarily outside U.S. borders less wage and salary disbursements to foreign residents commuting or working temporarily inside U.S. borders.  
 3. Includes the capital consumption adjustment for rental income of persons.

4. The adjustment for residence is the net inflow of the earnings of interarea commuters. For the United States, it consists of adjustments for border workers and for certain temporary and migratory workers: Wage and salary disbursements to U.S. residents commuting or working temporarily outside U.S. borders less wage and salary disbursements to foreign residents commuting or working temporarily inside U.S. borders.  
 5. Includes the capital consumption adjustment for rental income of persons.





# Errata

## State Personal Income by Major Source and Earnings by Industry

Table 5, page 43, in "State Personal Income, Revised Estimates for 1958-96" in the October 1997 SURVEY OF CURRENT BUSINESS showed incorrect personal income detail for California for the years 1995 and 1996 in lines 4-85. Corrected personal income detail for California is provided below.

**Table 5.—Personal Income by Major Source and Earnings by Industry<sup>1</sup>, 1995-96**

[Millions of dollars]

Line	Item	California		Line	Item	California	
		1995 <sup>2</sup>	1996 <sup>2</sup>			1995 <sup>2</sup>	1996 <sup>2</sup>
<b>Income by Place of Residence</b>							
1	Personal income (lines 4-9) .....	764,435	807,975	41	Food and kindred products .....	6,190	6,487
2	Population (thousands) <sup>3</sup> .....	31,565	31,878	42	Tobacco products .....	2	2
3	Per capita personal income (dollars) <sup>3</sup> .....	24,217	25,346	43	Textile mill products .....	513	572
<b>Derivation of Total Personal Income</b>							
4	Earnings by place of work (line 10-14 or 15-85) .....	541,103	570,329	44	Apparel and other textile products .....	3,375	3,593
5	Less: Personal contributions for social insurance <sup>4</sup> .....	37,257	38,767	45	Paper and allied products .....	1,736	1,775
6	Plus: Adjustment for residence <sup>5</sup> .....	-724	-728	46	Printing and publishing .....	6,636	6,905
7	Equals: Net earnings by place of residence .....	503,122	530,834	47	Chemicals and allied products .....	3,747	3,804
8	Plus: Dividends, interest, and rent <sup>6</sup> .....	142,004	151,522	48	Petroleum and coal products .....	1,808	1,822
9	Plus: Transfer payments .....	119,309	125,620	49	Rubber and miscellaneous plastics products .....	2,342	2,477
<b>Earnings by Place of Work</b>							
Components of earnings:							
10	Wage and salary disbursements .....	414,941	440,733	50	Leather and leather products .....	153	155
11	Other labor income .....	48,140	48,203	51	Transportation and public utilities .....	33,947	35,211
12	Proprietors' income <sup>7</sup> .....	78,022	81,393	52	Railroad transportation .....	779	789
13	Farm .....	3,061	3,493	53	Trucking and warehousing .....	7,288	6,533
14	Nonfarm .....	74,961	77,900	54	Water transportation .....	1,197	1,248
<b>Earnings by Industry</b>							
15	Farm .....	6,566	7,419	55	Other transportation .....	8,276	9,466
16	Nonfarm .....	534,537	562,909	56	Communications .....	9,798	10,339
17	Private .....	451,009	477,959	57	Electric, gas, and sanitary services .....	6,608	6,834
18	Agricultural services, forestry, fishing, and other <sup>8</sup> .....	5,616	6,072	58	Wholesale trade .....	33,472	35,216
19	Agricultural services .....	5,433	5,871	59	Retail trade .....	50,207	51,556
20	Forestry, fishing, and other <sup>8</sup> .....	183	201	60	Finance, insurance, and real estate .....	42,889	45,560
21	Mining .....	2,054	2,064	61	Depository and nondepository institutions .....	11,199	12,242
22	Metal mining .....	152	157	62	Other finance, insurance, and real estate .....	31,690	33,318
23	Coal mining .....	59	59	63	Services .....	171,613	185,394
24	Oil and gas extraction .....	1,506	1,496	64	Hotels and other lodging places .....	4,233	4,474
25	Nonmetallic minerals, except fuels .....	336	351	65	Personal services .....	5,278	5,436
26	Construction .....	27,077	28,043	66	Private households .....	2,277	2,208
27	Manufacturing .....	84,134	88,845	67	Business services .....	37,398	43,615
28	Durable goods .....	57,632	61,253	68	Auto repair, services, and parking .....	5,382	5,737
29	Lumber and wood products .....	1,767	1,868	69	Miscellaneous repair services .....	2,393	2,534
30	Furniture and fixtures .....	1,415	1,529	70	Amusement and recreation services .....	7,125	7,705
31	Stone, clay, and glass products .....	1,995	2,000	71	Motion pictures .....	10,717	12,338
32	Primary metal industries .....	1,462	1,619	72	Health services .....	41,695	43,015
33	Fabricated metal products .....	4,864	5,102	73	Legal services .....	12,995	13,311
34	Industrial machinery and equipment .....	12,008	12,995	74	Educational services .....	5,406	5,786
35	Electronic and other electric equipment .....	12,385	13,742	75	Social services .....	4,688	4,854
36	Motor vehicles and equipment .....	1,694	1,736	76	Museums, botanical, zoological gardens .....	204	237
37	Other transportation equipment .....	8,276	8,085	77	Membership organizations .....	4,580	4,719
38	Instruments and related products .....	10,246	10,958	78	Engineering and management services .....	24,426	26,126
39	Miscellaneous manufacturing industries .....	1,521	1,619	79	Miscellaneous services .....	2,815	3,099
40	Non-durable goods .....	26,502	27,592	80	Government and government enterprises .....	83,529	84,950
				81	Federal, civilian .....	13,200	12,968
				82	Military .....	6,418	6,158
				83	State and local .....	63,912	65,824
				84	State .....	16,248	16,220
				85	Local .....	47,664	49,604

<sup>1</sup> Data are suppressed in order to avoid the disclosure of confidential information; estimates are included in totals. The industry classification uses the 1987 Standard Industrial Classification (SIC).

<sup>2</sup> Midyear population estimates of the Bureau of the Census. The estimates for the years 1991-94 have been adjusted by BEA for consistency with special adjustments made by the Census Bureau to its 1995 estimates for Arizona, Louisiana, South Carolina, Tennessee, and Utah.

<sup>3</sup> Per capita personal income was computed using midyear population estimates of the Bureau of the Census. See footnote 2.

<sup>4</sup> Personal contributions for social insurance are included in earnings by type and industry but excluded from

personal income.

<sup>5</sup> The adjustment for residence is the net inflow of the earnings of interarea commuters. For the United States, it consists of adjustments for border workers: Earnings of U.S. residents commuting outside U.S. borders to work less earnings of foreign residents commuting inside U.S. borders to work and of certain Caribbean seasonal workers.

<sup>6</sup> Includes the capital consumption adjustment for rental income of persons.

<sup>7</sup> Includes the inventory valuation and capital consumption adjustments.

<sup>8</sup> "Other" consists of the wage and salary disbursements of U.S. residents employed by international organizations and foreign embassies and consulates in the United States.