

# Weber

**Utah Economic and  
Business Review**

**Volume 58**

**Numbers 3 and 4**

**March / April 1998**

# BEER

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of Business  
Bureau of Economic and  
Business Research  
University of Utah**

## **PERSONAL INCOME IN UTAH COUNTIES 1996**

Personal income data provide important information highlighting the economic structure of Utah counties, as well as similarities and differences among the counties. For example, while per capita income in Utah for 1996 was \$19,384, or 80 percent of the U.S. per capita income, the variation among Utah counties ranged from \$34,060 per capita in Summit County, to a low of \$11,170 in San Juan County. Only three counties, Summit, Salt Lake and Weber have per capita incomes above the state-wide average while all other counties are below. Salt Lake County accounts for nearly one-half (46.7%) of all personal income in Utah. Total personal income and per capita personal income by county for 1994-1996 are shown in Table 1.

### **Growth Sectors and Growth Counties**

There are significant differences in the sources of personal income among various groups of Utah counties. Rural counties generally have more elderly people and hence a higher proportion of income from transfer payments, such as Social Security. Transfer payments represent 13.8 percent of income for Utah but account for more than 20 percent of all income payments in Beaver, Carbon, Daggett, Duchesne, Garfield, Grand, Juab, Kane, Millard, Piute, Rich, San Juan, Sanpete, Sevier, Uintah, Washington and Wayne counties. Transfer payments account for only 4.4 percent of income payments in Summit County, and 11.7 percent in Salt Lake County.

An examination of earnings by industry shows that over 99 percent of Utah earnings come from nonfarm activity while less than one percent comes from farm earnings. Four counties receive more than 10 percent of earnings from agriculture: Piute (27%), Rich (23.5%), Millard (15%), and Sanpete (12%). The mining sector orientation of Carbon, Duchesne and Emery and Uintah counties is shown by the share of earnings coming from that industry—33 percent for Emery, 24 percent for Carbon, 18 percent for Uintah, and 12.5 percent for Duchesne.

Table 1  
Personal Income by County  
1994-1996

Area/County	Personal Income				Per Capita Personal Income			Rank 1996
	1994	millions of dollars 1995	1996	% Change 1995-1996	1994	dollars 1995	1996	
Utah	33,171	36,165	39,108	8.1	17,200	18,317	19,384	--
Metropolitan portion	26,590	28,998	31,345	8.1	17,814	19,048	20,191	--
Nonmetropolitan portion	6,581	7,167	7,763	8.3	15,099	15,858	16,688	--
Beaver	67	71	76	7.4	13,014	13,090	13,359	25
Box Elder	645	682	733	7.5	16,656	17,338	18,281	5
Cache	1,171	1,251	1,341	7.2	14,663	15,168	16,022	13
Carbon	322	342	366	7.2	15,838	16,654	17,644	8
Daggett	11	11	11	1.8	14,581	14,754	14,493	21
Davis	3,537	3,839	4,175	8.8	16,803	17,844	18,940	4
Duchesne	186	194	204	5.0	13,642	14,025	14,460	22
Emery	140	149	156	4.7	13,325	14,099	14,604	19
Garfield	55	61	66	8.2	13,654	14,864	15,909	14
Grand	112	119	125	5.6	14,608	15,193	15,588	15
Iron	327	362	391	8.1	13,329	13,884	14,509	20
Juab	84	90	97	7.9	13,101	13,433	13,731	24
Kane	89	96	104	8.5	15,434	16,113	17,769	6
Millard	164	172	181	5.3	13,742	14,101	14,806	17
Morgan	94	103	114	10.9	14,894	15,619	16,816	10
Piute	16	17	18	5.5	11,125	11,778	12,357	28
Rich	25	26	27	3.1	13,968	14,428	14,667	18
Salt Lake	15,557	16,968	18,314	7.9	19,392	20,826	22,142	2
San Juan	138	145	151	4.5	10,182	10,505	11,170	29
Sanpete	222	239	257	7.5	11,772	12,291	12,706	27
Sevier	234	245	264	7.8	13,962	14,251	14,965	16
Summit	617	732	838	14.4	28,571	31,380	34,060	1
Tooele	440	475	520	9.5	15,266	16,180	17,262	9
Uintah	295	306	320	4.5	12,062	12,291	12,804	26
Utah	4,305	4,772	5,156	8.0	14,260	15,352	16,099	12
Wasatch	180	197	217	10.1	15,706	16,747	17,690	7
Washington	1,009	1,149	1,257	9.4	15,515	16,348	16,731	11
Wayne	27	31	33	6.8	12,048	13,132	13,740	23
Weber	3,101	3,324	3,596	8.2	18,007	18,909	20,121	3

Source: U.S. Department of Commerce, *Survey of Current Business*, May 1998.

The service sector is Utah's largest industry, accounting for nearly 27 percent of all earnings. Government and manufacturing are the second and third largest sectors accounting for 16.8 and 15 percent of earnings, respectively. Retail trade is the fourth largest sector and accounts for 10.7 percent of earnings. An examination of Table 3 illustrates the wide variations among Utah counties in the share of earnings within the county that come from various industries.

Counties with a large share of earnings from manufacturing are Box Elder with 62 percent, Cache (28%), Weber (23%), Morgan (19%), Juab (17%) and Utah (17%). The federal government is a major source of earnings for three counties—Daggett at 31 percent, and Tooele and Davis counties each with 23 percent. When state and local government are added to federal government activity, the total government generated earnings reaches 57 percent for Daggett, 34 percent for Tooele, and 32 percent for Davis. Looking only at state and local government earnings, four counties—Piute (36%), Sanpete (29%), San Juan (27%) and Rich (27%)—all receive more than 25 percent of earnings from this source.

The high growth sectors of the Utah economy as measured by personal income and earnings between

1995 and 1996 were: agricultural services (18.3%), construction (12.8%), finance, insurance and real estate (11%), and wholesale trade (10%).

While the growth in Utah's personal income between 1995 and 1996 was 8.1 percent, counties above the state growth rate were Davis, Kane, Morgan, Summit, Tooele, Wasatch and Washington.

Careful study of the tables for each county will provide insights into the relative importance of each of the major industries within the county as well as the importance of sources such as dividends, interest and rental income. These tables are published annually to provide information on the sources of income and earnings for each of Utah's counties.

### Personal Income and Its Components

The Bureau of Economic and Business Research at the University of Utah publishes these data from data prepared by the Bureau of Economic Analysis in the U.S. Department of Commerce. Table 3 presents the most recent BEA county personal income estimates for Utah. *Personal income* is defined by the BEA to comprise the money value of current income received from all sources by, or on behalf of, persons residing in a given geographical area, including income received in both monetary

and non-monetary forms. Specifically, personal income consists of:

- Wage and salary disbursements, excluding social security taxes and other personal contributions for social insurance paid by employees.
- Other labor income, which consists of employer contributions for private life and medical insurance, private retirement programs and other private "fringe" benefits.
- Net income of owners of unincorporated enterprises, excluding self-employed contributions for social security and other social insurance.
- Property income, including dividends, interest and rent.
- Transfer payments, i.e., personal payments by government or business for which no services are currently rendered.

Income derived from participation in the work force is referred to as *labor and proprietors' income* or *earnings* and includes (1) wage and salary disbursements, (2) other labor income and (3) net income of owners of unincorporated enterprises. *Net labor and proprietors' income* or *net earnings* is derived by deducting social security taxes and other social insurance contributions paid by workers, including self-employment contributions paid by owners of unincorporated enterprises. Since wage and salary disbursements and other labor income are reported on a place-of-work basis, labor and proprietors' income must be adjusted for the effect of inter-area commuting in order to arrive at the earnings component of personal income (which is defined on a place-of-residence basis). This adjustment is accomplished by estimating the difference between the net earnings of persons who reside in a given area but who work in other areas, and the net earnings of persons who work in the given area but reside in other areas. This difference is referred to as the *residence adjustment*.

### Per Capita Personal Income

A per capita personal income time series for the State of Utah from 1980 to 1997 is presented in Table 2. These data show that Utah's position was 79 percent of the national average in 1980, but by 1987 had slipped to only 75 percent. Since 1990 Utah has been making a comeback, with Utah's 1997 per capita personal income at 80 percent of the national average.

Per capita personal income figures for Utah counties in 1996 appear in Table 3 (as the second line item).

**Table 2**  
**Utah Per Capita Personal Income**  
**1980-1997**

Year	Amount (dollars)	Percent of U.S. Average	State Rank
1980	8,003	79	45
1981	8,748	79	45
1982	9,169	79	45
1983	9,570	78	44
1984	10,418	78	45
1985	11,018	77	46
1986	11,402	76	47
1987	11,862	75	46
1988	12,444	75	46
1989	13,228	75	47
1990	14,203	75	47
1991 <sup>r</sup>	14,910	76	47
1992 <sup>r</sup>	15,654	76	49
1993 <sup>r</sup>	16,520	77	47
1994 <sup>r</sup>	17,334	78	46
1995 <sup>r</sup>	18,468	79	46
1996 <sup>r</sup>	19,384	79	45
1997 <sup>p</sup>	20,432	80	44

<sup>r</sup> Revised. <sup>p</sup> Preliminary.

Source: U.S. Department of Commerce, Bureau of Economic Analysis, Regional Economic Information System.

### Technical Notes

#### *BEA Income Imputations*

The BEA personal income estimates include imputations or allowances for the value of certain types of income realizations, even though no monetary transaction is involved. These include imputations for:

- wages and salaries paid in kind, i.e., in the form of food, clothing or lodging;
- rental value of owner-occupied dwelling units; food and fuel produced and consumed on farms; and
- interest earned on money deposited with financial intermediaries for which no interest is actually paid or credited.

This last item includes, for example, an imputation for the interest earning potential of ordinary bank demand deposit accounts, even though banks do not ordinarily pay interest on such accounts. For the state, imputed interest amounts to roughly 35 percent of total interest.

#### *BEA Person Concept*

Personal income as defined by the Bureau of Economic Analysis includes the income of certain legal entities not ordinarily regarded as "persons," including nonprofit institutions serving individuals, private non-insured pension funds, health and welfare funds and private trust funds. In effect, the current earnings of these organizations are credited directly to the ultimate beneficiaries for personal income accounting purposes. Since such organizations are considered to be persons, benefit payments by them to individuals are considered to be transfer payments between persons and not part of personal income. The undistributed earnings of life insurance carriers and private non-insured pension funds are also credited to persons for personal income accounting purposes.

Table 3

## Personal Income and Earnings in Utah Counties by Type and Industrial Source, 1996

	State of Utah			Beaver			Box Elder		
	Income/ Earnings (\$1,000)	Components as Percent of Totals	Percent Change 1995-96	Income/ Earnings (\$1,000)	Components as Percent of Totals	Percent Change 1995-96	Income/ Earnings (\$1,000)	Components as Percent of Totals	Percent Change 1995-96
<b>Income by Place of Residence</b>									
Total personal income	39,107,885	100.0 <sup>a</sup>	8.1	76,064	100.0 <sup>a</sup>	7.4	732,836	100.0 <sup>a</sup>	7.5
Per capita personal income (dollars)	19,384	79.4 <sup>b</sup>	5.8	13,359	54.7 <sup>b</sup>	2.1	18,281	74.8 <sup>b</sup>	5.4
Derivation of personal income:									
Earnings by place of work	30,207,707	100.0 <sup>c</sup>	8.4	50,309	100.0 <sup>c</sup>	9.0	698,910	100.0 <sup>c</sup>	4.1
Less: Contributions for social insurance	1,989,130	6.6 <sup>c</sup>	7.9	3,364	6.7 <sup>c</sup>	8.0	45,381	6.5 <sup>c</sup>	4.3
Plus: Adjustment for residence	1,434	0.0 <sup>c</sup>	(N)	-3,490	-6.9 <sup>c</sup>	(N)	-116,756	-16.7 <sup>c</sup>	(N)
Equals: Net earnings by place of residence	28,220,011	72.2 <sup>a</sup>	8.5	43,455	57.1 <sup>a</sup>	8.2	536,773	73.2 <sup>a</sup>	7.4
Plus: Dividends, interest, and rent	5,461,535	14.0 <sup>a</sup>	8.6	12,144	16.0 <sup>a</sup>	7.1	83,525	11.4 <sup>a</sup>	7.9
Plus: Transfer payments	5,426,339	13.9 <sup>a</sup>	6.0	20,465	26.9 <sup>a</sup>	5.9	112,538	15.4 <sup>a</sup>	7.7
<b>Earnings by Type</b>									
Wage and salary disbursements	24,505,936	81.1 <sup>c</sup>	9.2	37,190	73.9 <sup>c</sup>	11.8	539,528	77.2 <sup>c</sup>	5.1
Other labor income	2,761,085	9.1 <sup>c</sup>	3.2	4,256	8.5 <sup>c</sup>	7.2	98,332	14.1 <sup>c</sup>	-0.7
Proprietors' income	2,940,686	9.7 <sup>c</sup>	6.6	8,863	17.6 <sup>c</sup>	-0.3	61,050	8.7 <sup>c</sup>	3.5
Farm proprietors' income	91,719	0.3 <sup>c</sup>	18.9	59	0.1 <sup>c</sup>	-89.4	16,684	2.4 <sup>c</sup>	-1.5
Nonfarm proprietors' income	2,848,967	9.4 <sup>c</sup>	6.2	8,804	17.5 <sup>c</sup>	5.7	44,366	6.3 <sup>c</sup>	5.5
<b>Earnings by Industry</b>									
Farm earnings	181,242	0.6 <sup>c</sup>	8.2	2,010	4.0 <sup>c</sup>	-20.4	25,006	3.6 <sup>c</sup>	-1.4
Nonfarm earnings	30,026,465	99.4 <sup>c</sup>	8.4	48,299	96.0 <sup>c</sup>	10.7	673,904	96.4 <sup>c</sup>	4.3
Private earnings	24,948,781	82.6 <sup>c</sup>	8.9	36,126	71.8 <sup>c</sup>	11.0	623,155	89.2 <sup>c</sup>	4.3
Agricultural services and other	121,031	0.4 <sup>c</sup>	19.2	(D)	(D) <sup>c</sup>	(D)	(D)	(D) <sup>c</sup>	(D)
Mining	421,445	1.4 <sup>c</sup>	1.4	(D)	(D) <sup>c</sup>	(D)	1,399	0.2 <sup>c</sup>	(N)
Construction	2,329,424	7.7 <sup>c</sup>	10.2	5,623	11.2 <sup>c</sup>	63.3	(D)	(D) <sup>c</sup>	(D)
Manufacturing	4,591,156	15.2 <sup>c</sup>	8.6	1,418	2.8 <sup>c</sup>	-23.6	434,732	62.2 <sup>c</sup>	1.5
Durable goods	3,295,358	10.9 <sup>c</sup>	8.4	(D)	(D) <sup>c</sup>	(D)	431,994	61.8 <sup>c</sup>	1.5
Nondurable goods	1,295,798	4.3 <sup>c</sup>	8.8	(D)	(D) <sup>c</sup>	(D)	2,738	0.4 <sup>c</sup>	2.1
Transportation and public utilities	2,260,067	7.5 <sup>c</sup>	6.3	11,066	22.0 <sup>c</sup>	1.6	19,239	2.8 <sup>c</sup>	12.1
Wholesale trade	1,747,889	5.8 <sup>c</sup>	10.6	358	0.7 <sup>c</sup>	9.8	11,895	1.7 <sup>c</sup>	12.4
Retail trade	3,227,250	10.7 <sup>c</sup>	8.1	8,172	16.2 <sup>c</sup>	6.6	56,475	8.1 <sup>c</sup>	9.8
Finance, insurance, and real estate	2,145,451	7.1 <sup>c</sup>	10.8	1,176	2.3 <sup>c</sup>	10.2	9,731	1.4 <sup>c</sup>	7.8
Services	8,105,068	26.8 <sup>c</sup>	9.3	7,482	14.9 <sup>c</sup>	8.8	55,213	7.9 <sup>c</sup>	9.8
Government and government enterprises	5,077,684	16.8 <sup>c</sup>	5.8	12,173	24.2 <sup>c</sup>	10.1	50,749	7.3 <sup>c</sup>	4.2
Federal, civilian	1,286,768	4.3 <sup>c</sup>	-0.4	1,297	2.6 <sup>c</sup>	6.4	4,634	0.7 <sup>c</sup>	8.5
Military	260,550	0.9 <sup>c</sup>	1.1	259	0.5 <sup>c</sup>	7.5	2,053	0.3 <sup>c</sup>	2.4
State and local	3,530,366	11.7 <sup>c</sup>	8.7	10,617	21.1 <sup>c</sup>	10.7	44,062	6.3 <sup>c</sup>	3.8

<sup>a</sup> Income components as percent of total personal income.<sup>b</sup> Per capita personal income as percent of U.S. average.<sup>c</sup> Earnings components as percent of total earnings.

(D) Not shown to avoid disclosure of confidential information.

(L) Base less than \$50,000. Data included in totals.

(N) Not calculated due to zero or negative numbers.

Table 3 (continued)

Personal Income and Earnings in Utah Counties by Type and Industrial Source, 1996

	Cache			Carbon			Daggett		
	Income/ Earnings (\$1,000)	Components as Percent of Totals	Percent Change 1995-96	Income/ Earnings (\$1,000)	Components as Percent of Totals	Percent Change 1995-96	Income/ Earnings (\$1,000)	Components as Percent of Totals	Percent Change 1995-96
<b>Income by Place of Residence</b>									
Total personal income	1,340,879	100.0 <sup>a</sup>	7.2	366,385	100.0 <sup>a</sup>	7.2	11,102	100.0 <sup>a</sup>	1.8
Per capita personal income (dollars)	16,022	65.6 <sup>b</sup>	5.6	17,644	72.2 <sup>b</sup>	5.9	14,493	59.3 <sup>b</sup>	-1.8
Derivation of personal income:									
Earnings by place of work	958,065	100.0 <sup>c</sup>	8.1	256,974	100.0 <sup>c</sup>	9.0	10,529	100.0 <sup>c</sup>	-1.3
Less: Contributions for social insurance	56,950	5.9 <sup>c</sup>	6.4	17,262	6.7 <sup>c</sup>	7.5	531	5.0 <sup>c</sup>	-5.5
Plus: Adjustment for residence	72,470	7.6 <sup>c</sup>	1.7	1,132	0.4 <sup>c</sup>	-62.5	-3,487	-33.1 <sup>c</sup>	(N)
Equals: Net earnings by place of residence	973,585	72.6 <sup>a</sup>	7.6	240,844	65.7 <sup>a</sup>	8.1	6,511	58.6 <sup>a</sup>	6.7
Plus: Dividends, interest, and rent	188,661	14.1 <sup>a</sup>	8.6	44,665	12.2 <sup>a</sup>	7.3	1,519	13.7 <sup>a</sup>	7.0
Plus: Transfer payments	178,633	13.3 <sup>a</sup>	3.6	80,876	22.1 <sup>a</sup>	4.5	3,072	27.7 <sup>a</sup>	-9.2
<b>Earnings by Type</b>									
Wage and salary disbursements	753,250	78.6 <sup>c</sup>	8.0	208,355	81.1 <sup>c</sup>	9.8	9,105	86.5 <sup>c</sup>	0.0
Other labor income	89,802	9.4 <sup>c</sup>	2.5	26,531	10.3 <sup>c</sup>	5.8	1,043	9.9 <sup>c</sup>	-7.8
Proprietors' income	115,013	12.0 <sup>c</sup>	12.9	22,088	8.6 <sup>c</sup>	5.4	381	3.6 <sup>c</sup>	-11.4
Farm proprietors' income	20,880	2.2 <sup>c</sup>	53.0	-1,389	-0.5 <sup>c</sup>	(N)	-348	-3.3 <sup>c</sup>	(N)
Nonfarm proprietors' income	94,133	9.8 <sup>c</sup>	6.7	23,477	9.1 <sup>c</sup>	6.6	729	6.9 <sup>c</sup>	11.1
<b>Earnings by Industry</b>									
Farm earnings	28,917	3.0 <sup>c</sup>	32.7	-1,097	-0.4 <sup>c</sup>	(N)	-233	-2.2 <sup>c</sup>	(N)
Nonfarm earnings	929,148	97.0 <sup>c</sup>	7.4	258,071	100.4 <sup>c</sup>	9.1	10,762	102.2 <sup>c</sup>	-0.1
Private earnings	709,769	74.1 <sup>c</sup>	7.4	206,320	80.3 <sup>c</sup>	9.3	4,760	45.2 <sup>c</sup>	-9.7
Agricultural services and other	3,541	0.4 <sup>c</sup>	8.8	273	0.1 <sup>c</sup>	-0.7	(L)	(L)	(L)
Mining	140	0.0 <sup>c</sup>	-34.6	61,528	23.9 <sup>c</sup>	9.7	0	0.0 <sup>c</sup>	(N)
Construction	68,182	7.1 <sup>c</sup>	6.3	9,527	3.7 <sup>c</sup>	3.7	171	1.6 <sup>c</sup>	(N)
Manufacturing	268,933	28.1 <sup>c</sup>	7.3	11,714	4.6 <sup>c</sup>	26.6	(D)	(D)	(D)
Durable goods	141,470	14.8 <sup>c</sup>	12.3	6,055	2.4 <sup>c</sup>	49.3	(D)	(D)	(D)
Nondurable goods	127,463	13.3 <sup>c</sup>	2.1	5,659	2.2 <sup>c</sup>	8.9	0	0.0 <sup>c</sup>	(N)
Transportation and public utilities	40,180	4.2 <sup>c</sup>	1.7	23,817	9.3 <sup>c</sup>	7.2	(D)	(D)	(D)
Wholesale trade	20,556	2.1 <sup>c</sup>	3.0	15,594	6.1 <sup>c</sup>	7.9	(L)	(L)	(L)
Retail trade	90,292	9.4 <sup>c</sup>	7.0	25,817	10.0 <sup>c</sup>	7.4	517	4.9 <sup>c</sup>	-0.8
Finance, insurance, and real estate	24,745	2.6 <sup>c</sup>	8.1	5,031	2.0 <sup>c</sup>	4.4	(L)	(L)	(L)
Services	193,200	20.2 <sup>c</sup>	9.9	53,019	20.6 <sup>c</sup>	9.6	(D)	(D)	(D)
Government and government enterprises	219,379	22.9 <sup>c</sup>	7.6	51,751	20.1 <sup>c</sup>	8.0	6,002	57.0 <sup>c</sup>	9.1
Federal, civilian	12,009	1.3 <sup>c</sup>	4.6	7,162	2.8 <sup>c</sup>	6.5	3,311	31.4 <sup>c</sup>	6.8
Military	4,694	0.5 <sup>c</sup>	-2.4	946	0.4 <sup>c</sup>	3.3	(L)	(L)	(L)
State and local	202,676	21.2 <sup>c</sup>	8.0	43,643	17.0 <sup>c</sup>	8.4	2,657	25.2 <sup>c</sup>	12.1

<sup>a</sup> Income components as percent of total personal income.

<sup>b</sup> Per capita personal income as percent of U.S. average.

<sup>c</sup> Earnings components as percent of total earnings.

(D) Not shown to avoid disclosure of confidential information.

(L) Base less than \$50,000. Data included in totals.

(N) Not calculated due to zero or negative numbers.

Table 3 (continued)  
Personal Income and Earnings in Utah Counties by Type and Industrial Source, 1996

	Davis			Duchesne			Emery		
	Income/ Earnings (\$1,000)	Components as Percent of Totals	Percent Change 1995-96	Income/ Earnings (\$1,000)	Components as Percent of Totals	Percent Change 1995-96	Income/ Earnings (\$1,000)	Components as Percent of Totals	Percent Change 1995-96
<b>Income by Place of Residence</b>									
Total personal income	4,174,703	100.0 <sup>a</sup>	8.8	203,593	100.0 <sup>a</sup>	5.0	155,779	100.0 <sup>a</sup>	4.7
Per capita personal income (dollars)	18,940	77.5 <sup>b</sup>	6.1	14,460	59.2 <sup>b</sup>	3.1	14,604	59.8 <sup>b</sup>	3.6
Derivation of personal income:									
Earnings by place of work	2,449,201	100.0 <sup>c</sup>	7.1	129,704	100.0 <sup>c</sup>	4.3	143,377	100.0 <sup>c</sup>	2.9
Less: Contributions for social insurance	150,989	6.2 <sup>c</sup>	7.0	7,550	5.8 <sup>c</sup>	3.0	9,430	6.6 <sup>c</sup>	1.8
Plus: Adjustment for residence	871,123	35.6 <sup>c</sup>	15.9	11,535	8.9 <sup>c</sup>	5.2	-22,669	-15.8 <sup>c</sup>	(N)
Equals: Net earnings by place of residence	3,169,335	75.9 <sup>a</sup>	9.4	133,689	65.7 <sup>a</sup>	4.5	111,278	71.4 <sup>a</sup>	4.6
Plus: Dividends, interest, and rent	472,973	11.3 <sup>a</sup>	8.2	23,764	11.7 <sup>a</sup>	6.4	14,490	9.3 <sup>a</sup>	6.5
Plus: Transfer payments	532,395	12.8 <sup>a</sup>	5.5	46,140	22.7 <sup>a</sup>	5.7	30,011	19.3 <sup>a</sup>	4.1
<b>Earnings by Type</b>									
Wage and salary disbursements	2,007,031	81.9 <sup>c</sup>	7.7	95,572	73.7 <sup>c</sup>	4.6	115,764	80.7 <sup>c</sup>	3.3
Other labor income	209,348	8.5 <sup>c</sup>	2.9	12,319	9.5 <sup>c</sup>	2.2	16,560	11.5 <sup>c</sup>	-1.4
Proprietors' income	232,822	9.5 <sup>c</sup>	6.2	21,813	16.8 <sup>c</sup>	4.5	11,053	7.7 <sup>c</sup>	5.4
Farm proprietors' income	5,341	0.2 <sup>c</sup>	-6.8	3,441	2.7 <sup>c</sup>	-15.0	-503	-0.4 <sup>c</sup>	(N)
Nonfarm proprietors' income	227,481	9.3 <sup>c</sup>	6.6	18,372	14.2 <sup>c</sup>	9.1	11,556	8.1 <sup>c</sup>	5.8
<b>Earnings by Industry</b>									
Farm earnings	11,067	0.5 <sup>c</sup>	-3.8	4,876	3.8 <sup>c</sup>	-11.6	252	0.2 <sup>c</sup>	-25.0
Nonfarm earnings	2,438,134	99.5 <sup>c</sup>	7.2	124,828	96.2 <sup>c</sup>	5.1	143,125	99.8 <sup>c</sup>	2.9
Private earnings	1,661,954	67.9 <sup>c</sup>	9.5	89,232	68.8 <sup>c</sup>	4.5	121,996	85.1 <sup>c</sup>	2.2
Agricultural services and other	10,942	0.4 <sup>c</sup>	18.8	686	0.5 <sup>c</sup>	12.1	445	0.3 <sup>c</sup>	30.5
Mining	4,464	0.2 <sup>c</sup>	-16.4	16,258	12.5 <sup>c</sup>	-1.2	47,907	33.4 <sup>c</sup>	6.3
Construction	200,763	8.2 <sup>c</sup>	12.9	8,167	6.3 <sup>c</sup>	21.9	10,230	7.1 <sup>c</sup>	10.4
Manufacturing	350,816	14.3 <sup>c</sup>	3.1	9,789	7.5 <sup>c</sup>	1.2	655	0.5 <sup>c</sup>	-42.3
Durable goods	230,980	9.4 <sup>c</sup>	3.4	3,584	2.8 <sup>c</sup>	-2.2	(D)	(D)	(D)
Nondurable goods	119,836	4.9 <sup>c</sup>	2.7	6,205	4.8 <sup>c</sup>	3.3	(D)	(D)	(D)
Transportation and public utilities	93,425	3.8 <sup>c</sup>	15.5	17,652	13.6 <sup>c</sup>	6.0	(D)	(D)	(D)
Wholesale trade	93,661	3.8 <sup>c</sup>	7.1	3,252	2.5 <sup>c</sup>	-0.4	760	0.5 <sup>c</sup>	-5.5
Retail trade	289,361	11.8 <sup>c</sup>	9.4	13,768	10.6 <sup>c</sup>	2.3	6,806	4.7 <sup>c</sup>	9.7
Finance, insurance, and real estate	95,594	3.9 <sup>c</sup>	11.6	2,675	2.1 <sup>c</sup>	2.7	730	0.5 <sup>c</sup>	0.1
Services	522,928	21.4 <sup>c</sup>	12.0	16,985	13.1 <sup>c</sup>	6.3	(D)	(D)	(D)
Government and government enterprises	776,180	31.7 <sup>c</sup>	2.5	35,596	27.4 <sup>c</sup>	6.6	21,129	14.7 <sup>c</sup>	7.5
Federal, civilian	403,832	16.5 <sup>c</sup>	-0.8	3,299	2.5 <sup>c</sup>	-0.4	1,640	1.1 <sup>c</sup>	4.5
Military	153,769	6.3 <sup>c</sup>	1.0	637	0.5 <sup>c</sup>	3.6	481	0.3 <sup>c</sup>	2.6
State and local	218,579	8.9 <sup>c</sup>	10.6	31,660	24.4 <sup>c</sup>	7.4	19,008	13.3 <sup>c</sup>	7.9

<sup>a</sup> Income components as percent of total personal income.

<sup>b</sup> Per capita personal income as percent of U.S. average.

<sup>c</sup> Earnings components as percent of total earnings.

(D) Not shown to avoid disclosure of confidential information.

(L) Base less than \$50,000. Data included in totals.

(N) Not calculated due to zero or negative numbers.

Table 3 (continued)  
Personal Income and Earnings in Utah Counties by Type and Industrial Source, 1996

	Garfield		Grand		Iron	
	Income/ Earnings (\$1,000)	Components as Percent of Totals	Income/ Earnings (\$1,000)	Components as Percent of Totals	Income/ Earnings (\$1,000)	Components as Percent of Totals
<b>Income by Place of Residence</b>						
Total personal income	66,084	100.0 <sup>a</sup>	125,293	100.0 <sup>a</sup>	391,431	100.0 <sup>a</sup>
Per capita personal income (dollars)	15,909	65.1 <sup>b</sup>	15,588	63.8 <sup>b</sup>	14,509	59.4 <sup>b</sup>
Derivation of personal income:						
Earnings by place of work	45,646	100.0 <sup>c</sup>	90,522	100.0 <sup>c</sup>	276,024	100.0 <sup>c</sup>
Less: Contributions for social insurance	3,024	6.6 <sup>c</sup>	6,083	6.7 <sup>c</sup>	16,761	6.1 <sup>c</sup>
Plus: Adjustment for residence	-1,837	-4.0 <sup>c</sup>	-3,483	-3.8 <sup>c</sup>	5,867	2.1 <sup>c</sup>
Equals: Net earnings by place of residence	40,785	61.7 <sup>a</sup>	80,956	64.6 <sup>a</sup>	265,130	67.7 <sup>a</sup>
Plus: Dividends, interest, and rent	9,629	14.6 <sup>a</sup>	19,300	15.4 <sup>a</sup>	53,006	13.5 <sup>a</sup>
Plus: Transfer payments	15,670	23.7 <sup>a</sup>	25,037	20.0 <sup>a</sup>	73,295	18.7 <sup>a</sup>
<b>Earnings by Type</b>						
Wage and salary disbursements	35,903	78.7 <sup>c</sup>	66,392	73.3 <sup>c</sup>	223,867	81.1 <sup>c</sup>
Other labor income	3,944	8.6 <sup>c</sup>	6,630	7.3 <sup>c</sup>	25,917	9.4 <sup>c</sup>
Proprietors' income	5,799	12.7 <sup>c</sup>	17,500	19.3 <sup>c</sup>	26,240	9.5 <sup>c</sup>
Farm proprietors' income	-1,142	-2.5 <sup>c</sup>	-443	-0.5 <sup>c</sup>	1,661	0.6 <sup>c</sup>
Nonfarm proprietors' income	6,941	15.2 <sup>c</sup>	17,943	19.8 <sup>c</sup>	24,579	8.9 <sup>c</sup>
<b>Earnings by Industry</b>						
Farm earnings	-322	-0.7 <sup>c</sup>	-136	-0.2 <sup>c</sup>	5,076	1.8 <sup>c</sup>
Nonfarm earnings	45,968	100.7 <sup>c</sup>	90,658	100.2 <sup>c</sup>	270,948	98.2 <sup>c</sup>
Private earnings	33,249	72.8 <sup>c</sup>	71,881	79.4 <sup>c</sup>	194,918	70.6 <sup>c</sup>
Agricultural services and other	122	0.3 <sup>c</sup>	327	0.4 <sup>c</sup>	(D)	(D)
Mining	(D)	(D)	3,089	3.4 <sup>c</sup>	(D)	(D)
Construction	1,464	3.2 <sup>c</sup>	8,908	9.8 <sup>c</sup>	19,397	7.0 <sup>c</sup>
Manufacturing	4,468	9.8 <sup>c</sup>	929	1.0 <sup>c</sup>	35,990	13.0 <sup>c</sup>
Durable goods	(D)	(D)	289	0.3 <sup>c</sup>	18,432	6.7 <sup>c</sup>
Nondurable goods	(D)	(D)	640	0.7 <sup>c</sup>	17,558	6.4 <sup>c</sup>
Transportation and public utilities	5,140	11.3 <sup>c</sup>	5,153	5.7 <sup>c</sup>	14,136	5.1 <sup>c</sup>
Wholesale trade	(D)	(D)	2,168	2.4 <sup>c</sup>	7,097	2.6 <sup>c</sup>
Retail trade	4,125	9.0 <sup>c</sup>	22,209	24.5 <sup>c</sup>	39,109	14.2 <sup>c</sup>
Finance, insurance, and real estate	975	2.1 <sup>c</sup>	2,595	2.9 <sup>c</sup>	11,078	4.0 <sup>c</sup>
Services	15,976	35.0 <sup>c</sup>	26,503	29.3 <sup>c</sup>	62,609	22.7 <sup>c</sup>
Government and government enterprises	12,719	27.9 <sup>c</sup>	18,777	20.7 <sup>c</sup>	76,030	27.5 <sup>c</sup>
Federal, civilian	4,901	10.7 <sup>c</sup>	6,568	7.3 <sup>c</sup>	12,772	4.6 <sup>c</sup>
Military	188	0.4 <sup>c</sup>	361	0.4 <sup>c</sup>	1,274	0.5 <sup>c</sup>
State and local	7,630	16.7 <sup>c</sup>	11,848	13.1 <sup>c</sup>	61,984	22.5 <sup>c</sup>

<sup>a</sup> Income components as percent of total personal income.

<sup>b</sup> Per capita personal income as percent of U.S. average.

<sup>c</sup> Earnings components as percent of total earnings.

(D) Not shown to avoid disclosure of confidential information.

(L) Base less than \$50,000. Data included in totals.

(N) Not calculated due to zero or negative numbers.

Table 3 (continued)  
Personal Income and Earnings in Utah Counties by Type and Industrial Source, 1996

	Juab		Kane		Millard	
	Income/ Earnings (\$1,000)	Components as Percent of Totals	Income/ Earnings (\$1,000)	Components as Percent of Totals	Income/ Earnings (\$1,000)	Components as Percent of Totals
		Percent Change 1995-96		Percent Change 1995-96		Percent Change 1995-96
<b>Income by Place of Residence</b>						
Total personal income	96,819	100.0 <sup>a</sup>	104,482	100.0 <sup>a</sup>	180,948	100.0 <sup>a</sup>
Per capita personal income (dollars)	13,731	56.2 <sup>b</sup>	17,769	72.7 <sup>b</sup>	14,806	60.6 <sup>b</sup>
Derivation of personal income:						
Earnings by place of work	55,461	100.0 <sup>c</sup>	54,475	100.0 <sup>c</sup>	139,439	100.0 <sup>c</sup>
Less: Contributions for social insurance	3,586	6.5 <sup>c</sup>	3,698	6.8 <sup>c</sup>	7,821	5.6 <sup>c</sup>
Plus: Adjustment for residence	11,664	21.0 <sup>c</sup>	15,020	27.6 <sup>c</sup>	-9,997	-7.2 <sup>c</sup>
Equals: Net earnings by place of residence	63,539	65.6 <sup>a</sup>	65,797	63.0 <sup>a</sup>	121,621	67.2 <sup>a</sup>
Plus: Dividends, interest, and rent	11,047	11.4 <sup>a</sup>	16,906	16.2 <sup>a</sup>	22,834	12.6 <sup>a</sup>
Plus: Transfer payments	22,233	23.0 <sup>a</sup>	21,779	20.8 <sup>a</sup>	36,493	20.2 <sup>a</sup>
<b>Earnings by Type</b>						
Wage and salary disbursements	44,181	79.7 <sup>c</sup>	37,791	69.4 <sup>c</sup>	97,836	70.2 <sup>c</sup>
Other labor income	4,864	8.8 <sup>c</sup>	3,731	6.8 <sup>c</sup>	12,196	8.7 <sup>c</sup>
Proprietors' income	6,416	11.6 <sup>c</sup>	12,953	23.8 <sup>c</sup>	29,407	21.1 <sup>c</sup>
Farm proprietors' income	859	1.5 <sup>c</sup>	(L)	(L)	12,583	9.0 <sup>c</sup>
Nonfarm proprietors' income	5,557	10.0 <sup>c</sup>	12,997	23.9 <sup>c</sup>	16,824	12.1 <sup>c</sup>
<b>Earnings by Industry</b>						
Farm earnings	2,249	4.1 <sup>c</sup>	154	0.3 <sup>c</sup>	21,125	15.1 <sup>c</sup>
Nonfarm earnings	53,212	95.9 <sup>c</sup>	54,321	99.7 <sup>c</sup>	118,314	84.9 <sup>c</sup>
Private earnings	41,220	74.3 <sup>c</sup>	41,586	76.3 <sup>c</sup>	94,656	67.9 <sup>c</sup>
Agricultural services and other	(D)	(D)	1,201	2.2 <sup>c</sup>	1,348	1.0 <sup>c</sup>
Mining	(D)	(D)	(D)	(D)	(D)	(D)
Construction	3,847	6.9 <sup>c</sup>	3,915	7.2 <sup>c</sup>	5,845	4.2 <sup>c</sup>
Manufacturing	9,507	17.1 <sup>c</sup>	1,049	1.9 <sup>c</sup>	6,748	4.8 <sup>c</sup>
Durable goods	(D)	(D)	1,000	1.8 <sup>c</sup>	4,183	3.0 <sup>c</sup>
Nondurable goods	(D)	(D)	(L)	(L)	2,565	1.8 <sup>c</sup>
Transportation and public utilities	1,601	2.9 <sup>c</sup>	2,237	4.1 <sup>c</sup>	(D)	(D)
Wholesale trade	573	1.0 <sup>c</sup>	(D)	(D)	1,342	1.0 <sup>c</sup>
Retail trade	7,945	14.3 <sup>c</sup>	12,799	23.5 <sup>c</sup>	14,144	10.1 <sup>c</sup>
Finance, insurance, and real estate	993	1.8 <sup>c</sup>	1,731	3.2 <sup>c</sup>	1,720	1.2 <sup>c</sup>
Services	15,398	27.8 <sup>c</sup>	17,927	32.9 <sup>c</sup>	19,987	14.3 <sup>c</sup>
Government and government enterprises	11,992	21.6 <sup>c</sup>	12,735	23.4 <sup>c</sup>	23,658	17.0 <sup>c</sup>
Federal, civilian	739	1.3 <sup>c</sup>	2,321	4.3 <sup>c</sup>	3,166	2.3 <sup>c</sup>
Military	316	0.6 <sup>c</sup>	266	0.5 <sup>c</sup>	554	0.4 <sup>c</sup>
State and local	10,937	19.7 <sup>c</sup>	10,148	18.6 <sup>c</sup>	19,938	14.3 <sup>c</sup>

<sup>a</sup> Income components as percent of total personal income.

<sup>b</sup> Per capita personal income as percent of U.S. average.

<sup>c</sup> Earnings components as percent of total earnings.

(D) Not shown to avoid disclosure of confidential information.

(L) Base less than \$50,000. Data included in totals.

(N) Not calculated due to zero or negative numbers.



Table 3 (continued)  
Personal Income and Earnings in Utah Counties by Type and Industrial Source, 1996

	Morgan		Piute		Rich	
	Income/ Earnings (\$1,000)	Components as Percent of Totals	Income/ Earnings (\$1,000)	Components as Percent of Totals	Income/ Earnings (\$1,000)	Components as Percent of Totals
<b>Income by Place of Residence</b>						
Total personal income	114,316	100.0 <sup>a</sup>	17,707	100.0 <sup>a</sup>	27,076	100.0 <sup>a</sup>
Per capita personal income (dollars)	16,816	68.8 <sup>b</sup>	12,357	50.6 <sup>b</sup>	14,667	60.0 <sup>b</sup>
Derivation of personal income:						
Earnings by place of work	50,455	100.0 <sup>c</sup>	7,101	100.0 <sup>c</sup>	13,856	100.0 <sup>c</sup>
Less: Contributions for social insurance	3,288	6.5 <sup>c</sup>	353	5.0 <sup>c</sup>	644	4.6 <sup>c</sup>
Plus: Adjustment for residence	34,228	67.8 <sup>c</sup>	2,002	28.2 <sup>c</sup>	2,009	14.5 <sup>c</sup>
Equals: Net earnings by place of residence	81,395	71.2 <sup>a</sup>	8,750	49.4 <sup>a</sup>	15,221	56.2 <sup>a</sup>
Plus: Dividends, interest, and rent	14,601	12.8 <sup>a</sup>	3,270	18.5 <sup>a</sup>	6,257	23.1 <sup>a</sup>
Plus: Transfer payments	18,320	16.0 <sup>a</sup>	5,687	32.1 <sup>a</sup>	5,598	20.7 <sup>a</sup>
<b>Earnings by Type</b>						
Wage and salary disbursements	37,994	75.3 <sup>c</sup>	4,175	58.8 <sup>c</sup>	10,396	75.0 <sup>c</sup>
Other labor income	4,244	8.4 <sup>c</sup>	547	7.7 <sup>c</sup>	987	7.1 <sup>c</sup>
Proprietors' income	8,217	16.3 <sup>c</sup>	2,379	33.5 <sup>c</sup>	2,473	17.8 <sup>c</sup>
Farm proprietors' income	495	1.0 <sup>c</sup>	1,500	21.1 <sup>c</sup>	703	5.1 <sup>c</sup>
Nonfarm proprietors' income	7,722	15.3 <sup>c</sup>	879	12.4 <sup>c</sup>	1,770	12.8 <sup>c</sup>
<b>Earnings by Industry</b>						
Farm earnings	1,893	3.8 <sup>c</sup>	1,925	27.1 <sup>c</sup>	3,255	23.5 <sup>c</sup>
Nonfarm earnings	48,562	96.2 <sup>c</sup>	5,176	72.9 <sup>c</sup>	10,601	76.5 <sup>c</sup>
Private earnings	40,304	79.9 <sup>c</sup>	2,430	34.2 <sup>c</sup>	6,440	46.5 <sup>c</sup>
Agricultural services and other	346	0.7 <sup>c</sup>	(D)	(D) <sup>c</sup>	244	1.8 <sup>c</sup>
Mining	0	0.0 <sup>c</sup>	0	0.0 <sup>c</sup>	0	0.0 <sup>c</sup>
Construction	11,893	23.6 <sup>c</sup>	62	0.9 <sup>c</sup>	444	3.2 <sup>c</sup>
Manufacturing	9,608	19.0 <sup>c</sup>	420	5.9 <sup>c</sup>	(D)	(D) <sup>c</sup>
Durable goods	9,469	18.8 <sup>c</sup>	82	1.2 <sup>c</sup>	(D)	(D) <sup>c</sup>
Nondurable goods	139	0.3 <sup>c</sup>	338	4.8 <sup>c</sup>	(D)	(D) <sup>c</sup>
Transportation and public utilities	167	0.3 <sup>c</sup>	720	10.1 <sup>c</sup>	470	3.4 <sup>c</sup>
Wholesale trade	(D)	(D) <sup>c</sup>	(L)	(L) <sup>c</sup>	(D)	(D) <sup>c</sup>
Retail trade	3,974	7.9 <sup>c</sup>	232	3.3 <sup>c</sup>	1,151	8.3 <sup>c</sup>
Finance, insurance, and real estate	946	1.9 <sup>c</sup>	(D)	(D) <sup>c</sup>	(D)	(D) <sup>c</sup>
Services	(D)	(D) <sup>c</sup>	832	11.7 <sup>c</sup>	3,366	24.3 <sup>c</sup>
Government and government enterprises	8,258	16.4 <sup>c</sup>	2,746	38.7 <sup>c</sup>	4,161	30.0 <sup>c</sup>
Federal, civilian	421	0.8 <sup>c</sup>	160	2.3 <sup>c</sup>	363	2.6 <sup>c</sup>
Military	308	0.6 <sup>c</sup>	65	0.9 <sup>c</sup>	84	0.6 <sup>c</sup>
State and local	7,529	14.9 <sup>c</sup>	2,521	35.5 <sup>c</sup>	3,714	26.8 <sup>c</sup>

<sup>a</sup> Income components as percent of total personal income.

<sup>b</sup> Per capita personal income as percent of U.S. average.

<sup>c</sup> Earnings components as percent of total earnings.

(D) Not shown to avoid disclosure of confidential information.

(L) Base less than \$50,000. Data included in totals.

(N) Not calculated due to zero or negative numbers.

Table 3 (continued)  
Personal Income and Earnings in Utah Counties by Type and Industrial Source, 1996

	Salt Lake			San Juan			Sanpete		
	Income/ Earnings (\$1,000)	Components as Percent of Totals	Percent Change 1995-96	Income/ Earnings (\$1,000)	Components as Percent of Totals	Percent Change 1995-96	Income/ Earnings (\$1,000)	Components as Percent of Totals	Percent Change 1995-96
<b>Income by Place of Residence</b>									
Total personal income	18,313,730	100.0 <sup>a</sup>	7.9	151,483	100.0 <sup>a</sup>	4.5	256,903	100.0 <sup>a</sup>	7.5
Per capita personal income (dollars)	22,142	90.6 <sup>b</sup>	6.3	11,170	45.7 <sup>b</sup>	6.3	12,706	52.0 <sup>b</sup>	3.4
Derivation of personal income:									
Earnings by place of work	16,156,412	100.0 <sup>c</sup>	8.6	107,200	100.0 <sup>c</sup>	3.6	150,650	100.0 <sup>c</sup>	9.4
Less: Contributions for social insurance	1,080,371	6.7 <sup>c</sup>	8.2	5,983	5.6 <sup>c</sup>	1.2	7,921	5.3 <sup>c</sup>	7.5
Plus: Adjustment for residence	-1,654,466	-10.2 <sup>c</sup>	(N)	-7,417	-6.9 <sup>c</sup>	0.0	25,473	16.9 <sup>c</sup>	5.8
Equals: Net earnings by place of residence	13,421,575	73.3 <sup>a</sup>	8.0	93,800	61.9 <sup>a</sup>	4.1	168,202	65.5 <sup>a</sup>	8.9
Plus: Dividends, interest, and rent	2,743,593	15.0 <sup>a</sup>	9.1	17,120	11.3 <sup>a</sup>	7.4	33,071	12.9 <sup>a</sup>	7.1
Plus: Transfer payments	2,148,562	11.7 <sup>a</sup>	5.9	40,563	26.8 <sup>a</sup>	4.3	55,630	21.7 <sup>a</sup>	3.4
<b>Earnings by Type</b>									
Wage and salary disbursements	13,371,658	82.8 <sup>c</sup>	9.5	83,191	77.6 <sup>c</sup>	3.4	106,820	70.9 <sup>c</sup>	10.6
Other labor income	1,453,824	9.0 <sup>c</sup>	3.1	10,347	9.7 <sup>c</sup>	0.1	13,135	8.7 <sup>c</sup>	7.8
Proprietors' income	1,330,930	8.2 <sup>c</sup>	6.0	13,662	12.7 <sup>c</sup>	7.9	30,695	20.4 <sup>c</sup>	6.2
Farm proprietors' income	981	0.0 <sup>c</sup>	347.9	2,029	1.9 <sup>c</sup>	18.9	12,631	8.4 <sup>c</sup>	6.1
Nonfarm proprietors' income	1,329,949	8.2 <sup>c</sup>	5.9	11,633	10.9 <sup>c</sup>	6.2	18,064	12.0 <sup>c</sup>	6.2
<b>Earnings by Industry</b>									
Farm earnings	5,531	0.0 <sup>c</sup>	14.5	3,114	2.9 <sup>c</sup>	11.1	18,522	12.3 <sup>c</sup>	3.8
Nonfarm earnings	16,150,881	100.0 <sup>c</sup>	8.6	104,086	97.1 <sup>c</sup>	3.4	132,128	87.7 <sup>c</sup>	10.2
Private earnings	13,887,773	86.0 <sup>c</sup>	8.8	68,314	63.7 <sup>c</sup>	2.3	85,189	56.5 <sup>c</sup>	10.9
Agricultural services and other	56,067	0.3 <sup>c</sup>	24.0	142	0.1 <sup>c</sup>	0.7	1,188	0.8 <sup>c</sup>	2.2
Mining	181,961	1.1 <sup>c</sup>	-0.4	9,814	9.2 <sup>c</sup>	-15.7	96	0.1 <sup>c</sup>	-26.7
Construction	1,170,265	7.2 <sup>c</sup>	10.5	5,719	5.3 <sup>c</sup>	17.6	9,244	6.1 <sup>c</sup>	20.7
Manufacturing	2,030,676	12.6 <sup>c</sup>	6.4	8,353	7.8 <sup>c</sup>	-4.3	18,140	12.0 <sup>c</sup>	13.3
Durable goods	1,444,941	8.9 <sup>c</sup>	5.9	3,182	3.0 <sup>c</sup>	-26.7	3,799	2.5 <sup>c</sup>	49.4
Nondurable goods	585,735	3.6 <sup>c</sup>	7.7	5,171	4.8 <sup>c</sup>	17.9	14,341	9.5 <sup>c</sup>	6.5
Transportation and public utilities	1,549,528	9.6 <sup>c</sup>	6.2	9,055	8.4 <sup>c</sup>	43.8	11,396	7.6 <sup>c</sup>	10.6
Wholesale trade	1,281,159	7.9 <sup>c</sup>	10.4	2,835	2.6 <sup>c</sup>	11.8	1,500	1.0 <sup>c</sup>	6.6
Retail trade	1,711,825	10.6 <sup>c</sup>	7.4	10,130	9.4 <sup>c</sup>	-2.1	12,956	8.6 <sup>c</sup>	7.8
Finance, insurance, and real estate	1,585,019	9.8 <sup>c</sup>	10.6	876	0.8 <sup>c</sup>	-2.7	3,315	2.2 <sup>c</sup>	-2.6
Services	4,321,273	26.7 <sup>c</sup>	10.0	21,390	20.0 <sup>c</sup>	0.2	27,354	18.2 <sup>c</sup>	10.6
Government and government enterprises	2,263,108	14.0 <sup>c</sup>	7.7	35,772	33.4 <sup>c</sup>	5.7	46,939	31.2 <sup>c</sup>	9.0
Federal, civilian	387,662	2.4 <sup>c</sup>	0.7	6,587	6.1 <sup>c</sup>	-0.6	2,974	2.0 <sup>c</sup>	20.7
Military	53,645	0.3 <sup>c</sup>	2.8	612	0.6 <sup>c</sup>	-0.3	919	0.6 <sup>c</sup>	6.1
State and local	1,821,801	11.3 <sup>c</sup>	9.4	28,573	26.7 <sup>c</sup>	7.4	43,046	28.6 <sup>c</sup>	8.4

<sup>a</sup> Income components as percent of total personal income.

<sup>b</sup> Per capita personal income as percent of U.S. average.

<sup>c</sup> Earnings components as percent of total earnings.

(D) Not shown to avoid disclosure of confidential information.

(L) Base less than \$50,000. Data included in totals.

(N) Not calculated due to zero or negative numbers.



Table 3 (continued)  
Personal Income and Earnings in Utah Counties by Type and Industrial Source, 1996

	Uintah			Utah			Wasatch		
	Income/ Earnings (\$1,000)	Components as Percent of Totals	Percent Change 1995-96	Income/ Earnings (\$1,000)	Components as Percent of Totals	Percent Change 1995-96	Income/ Earnings (\$1,000)	Components as Percent of Totals	Percent Change 1995-96
<b>Income by Place of Residence</b>									
Total personal income	319,711	100.0 <sup>a</sup>	4.5	5,155,644	100.0 <sup>a</sup>	8.0	217,202	100.0 <sup>a</sup>	10.1
Per capita personal income (dollars)	12,804	52.4 <sup>b</sup>	4.2	16,099	65.9 <sup>b</sup>	4.9	17,690	72.4 <sup>b</sup>	5.6
Derivation of personal income:									
Earnings by place of work	228,385	100.0 <sup>c</sup>	3.9	3,841,910	100.0 <sup>c</sup>	8.1	91,088	100.0 <sup>c</sup>	14.0
Less: Contributions for social insurance	14,878	6.5 <sup>c</sup>	2.5	260,872	6.8 <sup>c</sup>	7.6	6,108	6.7 <sup>c</sup>	12.5
Plus: Adjustment for residence	-2,175	-1.0 <sup>c</sup>	(N)	240,519	6.3 <sup>c</sup>	10.5	75,610	83.0 <sup>c</sup>	9.4
Equals: Net earnings by place of residence	211,332	66.1 <sup>a</sup>	3.3	3,821,557	74.1 <sup>a</sup>	8.3	160,590	73.9 <sup>a</sup>	11.8
Plus: Dividends, interest, and rent	41,449	13.0 <sup>a</sup>	7.5	624,512	12.1 <sup>a</sup>	8.0	25,789	11.9 <sup>a</sup>	7.6
Plus: Transfer payments	66,930	20.9 <sup>a</sup>	6.2	709,575	13.8 <sup>a</sup>	6.7	30,823	14.2 <sup>a</sup>	3.9
<b>Earnings by Type</b>									
Wage and salary disbursements	176,272	77.2 <sup>c</sup>	3.8	3,078,241	80.1 <sup>c</sup>	8.8	65,315	71.7 <sup>c</sup>	16.1
Other labor income	19,728	8.6 <sup>c</sup>	-1.8	341,675	8.9 <sup>c</sup>	2.7	6,833	7.5 <sup>c</sup>	10.6
Proprietors' income	32,385	14.2 <sup>c</sup>	7.8	421,994	11.0 <sup>c</sup>	7.9	18,940	20.8 <sup>c</sup>	8.3
Farm proprietors' income	-775	-0.3 <sup>c</sup>	(N)	4,587	0.1 <sup>c</sup>	(N)	-1,731	-1.9 <sup>c</sup>	(N)
Nonfarm proprietors' income	33,160	14.5 <sup>c</sup>	7.4	417,407	10.9 <sup>c</sup>	6.5	20,671	22.7 <sup>c</sup>	6.7
<b>Earnings by Industry</b>									
Farm earnings	985	0.4 <sup>c</sup>	1.2	21,994	0.6 <sup>c</sup>	32.1	-926	-1.0 <sup>c</sup>	(N)
Nonfarm earnings	227,400	99.6 <sup>c</sup>	3.9	3,819,916	99.4 <sup>c</sup>	8.0	92,014	101.0 <sup>c</sup>	13.6
Private earnings	178,337	78.1 <sup>c</sup>	3.1	3,359,515	87.4 <sup>c</sup>	8.3	73,188	80.3 <sup>c</sup>	15.1
Agricultural services and other	687	0.3 <sup>c</sup>	3.9	16,082	0.4 <sup>c</sup>	14.4	1,224	1.3 <sup>c</sup>	8.0
Mining	41,819	18.3 <sup>c</sup>	3.1	2,425	0.1 <sup>c</sup>	-13.4	135	0.1 <sup>c</sup>	48.4
Construction	11,480	5.0 <sup>c</sup>	18.9	359,563	9.4 <sup>c</sup>	4.6	17,765	19.5 <sup>c</sup>	5.8
Manufacturing	5,049	2.2 <sup>c</sup>	-5.0	666,464	17.3 <sup>c</sup>	15.0	5,121	5.6 <sup>c</sup>	108.3
Durable goods	3,262	1.4 <sup>c</sup>	-8.0	433,803	11.3 <sup>c</sup>	11.7	2,065	2.3 <sup>c</sup>	37.9
Nondurable goods	1,787	0.8 <sup>c</sup>	1.0	232,661	6.1 <sup>c</sup>	21.9	3,056	3.4 <sup>c</sup>	217.7
Transportation and public utilities	24,234	10.6 <sup>c</sup>	-9.6	98,556	2.6 <sup>c</sup>	5.3	4,996	5.5 <sup>c</sup>	16.3
Wholesale trade	8,452	3.7 <sup>c</sup>	6.7	165,836	4.3 <sup>c</sup>	15.3	3,413	3.7 <sup>c</sup>	23.6
Retail trade	25,444	11.1 <sup>c</sup>	2.6	349,449	9.1 <sup>c</sup>	9.6	11,574	12.7 <sup>c</sup>	14.6
Finance, insurance, and real estate	3,492	1.5 <sup>c</sup>	-8.1	145,763	3.8 <sup>c</sup>	14.8	4,164	4.6 <sup>c</sup>	8.7
Services	57,680	25.3 <sup>c</sup>	7.9	1,555,377	40.5 <sup>c</sup>	5.1	24,796	27.2 <sup>c</sup>	12.1
Government and government enterprises	49,063	21.5 <sup>c</sup>	6.8	460,401	12.0 <sup>c</sup>	6.2	18,826	20.7 <sup>c</sup>	8.2
Federal, civilian	15,311	6.7 <sup>c</sup>	3.9	40,264	1.0 <sup>c</sup>	9.8	2,063	2.3 <sup>c</sup>	-0.1
Military	1,131	0.5 <sup>c</sup>	2.1	15,932	0.4 <sup>c</sup>	4.6	557	0.6 <sup>c</sup>	6.3
State and local	32,621	14.3 <sup>c</sup>	8.4	404,205	10.5 <sup>c</sup>	5.9	16,206	17.8 <sup>c</sup>	9.4

<sup>a</sup> Income components as percent of total personal income.

<sup>b</sup> Per capita personal income as percent of U.S. average.

<sup>c</sup> Earnings components as percent of total earnings.

(D) Not shown to avoid disclosure of confidential information.

(L) Base less than \$50,000. Data included in totals.

(N) Not calculated due to zero or negative numbers.

Table 3 (continued)  
Personal Income and Earnings in Utah Counties by Type and Industrial Source, 1996

	Washington		Wayne		Weber	
	Income/ Earnings (\$1,000)	Components as Percent of Totals	Income/ Earnings (\$1,000)	Components as Percent of Totals	Income/ Earnings (\$1,000)	Components as Percent of Totals
<b>Income by Place of Residence</b>						
Total personal income	1,257,188	100.0 <sup>a</sup>	32,632	100.0 <sup>a</sup>	3,596,275	100.0 <sup>a</sup>
Per capita personal income (dollars)	16,731	68.5 <sup>b</sup>	13,740	56.3 <sup>b</sup>	20,121	82.4 <sup>b</sup>
Derivation of personal income:						
Earnings by place of work	791,905	100.0 <sup>c</sup>	21,772	100.0 <sup>c</sup>	2,410,030	100.0 <sup>c</sup>
Less: Contributions for social insurance	57,117	7.2 <sup>c</sup>	1,177	5.4 <sup>c</sup>	156,307	6.5 <sup>c</sup>
Plus: Adjustment for residence	3,783	0.5 <sup>c</sup>	-87	-0.4 <sup>c</sup>	160,511	6.7 <sup>c</sup>
Equals: Net earnings by place of residence	738,571	58.7 <sup>a</sup>	20,508	62.8 <sup>a</sup>	2,414,234	67.1 <sup>a</sup>
Plus: Dividends, interest, and rent	262,269	20.9 <sup>a</sup>	5,083	15.6 <sup>a</sup>	504,334	14.0 <sup>a</sup>
Plus: Transfer payments	256,348	20.4 <sup>a</sup>	7,041	21.6 <sup>a</sup>	677,707	18.8 <sup>a</sup>
<b>Earnings by Type</b>						
Wage and salary disbursements	565,325	71.4 <sup>c</sup>	14,354	65.9 <sup>c</sup>	1,995,376	82.8 <sup>c</sup>
Other labor income	59,704	7.5 <sup>c</sup>	1,729	7.9 <sup>c</sup>	246,647	10.2 <sup>c</sup>
Proprietors' income	166,876	21.1 <sup>c</sup>	5,689	26.1 <sup>c</sup>	168,007	7.0 <sup>c</sup>
Farm proprietors' income	-1,532	-0.2 <sup>c</sup>	2,343	10.8 <sup>c</sup>	2,438	0.1 <sup>c</sup>
Nonfarm proprietors' income	168,408	21.3 <sup>c</sup>	3,346	15.4 <sup>c</sup>	165,569	6.9 <sup>c</sup>
<b>Earnings by Industry</b>						
Farm earnings	-923	-0.1 <sup>c</sup>	3,321	15.3 <sup>c</sup>	6,624	0.3 <sup>c</sup>
Nonfarm earnings	792,828	100.1 <sup>c</sup>	18,451	84.7 <sup>c</sup>	2,403,406	99.7 <sup>c</sup>
Private earnings	690,849	87.2 <sup>c</sup>	11,789	54.1 <sup>c</sup>	1,856,694	77.0 <sup>c</sup>
Agricultural services and other	5,185	0.7 <sup>c</sup>	135	0.6 <sup>c</sup>	8,396	0.3 <sup>c</sup>
Mining	5,081	0.6 <sup>c</sup>	(L)	(L)	669	0.0 <sup>c</sup>
Construction	123,228	15.6 <sup>c</sup>	1,571	7.2 <sup>c</sup>	161,246	6.7 <sup>c</sup>
Manufacturing	61,016	7.7 <sup>c</sup>	629	2.9 <sup>c</sup>	548,867	22.8 <sup>c</sup>
Durable goods	35,763	4.5 <sup>c</sup>	(D)	(D)	433,348	18.0 <sup>c</sup>
Nondurable goods	25,253	3.2 <sup>c</sup>	(D)	(D)	115,519	4.8 <sup>c</sup>
Transportation and public utilities	52,919	6.7 <sup>c</sup>	1,125	5.2 <sup>c</sup>	84,724	3.5 <sup>c</sup>
Wholesale trade	27,637	3.5 <sup>c</sup>	126	0.6 <sup>c</sup>	75,225	3.1 <sup>c</sup>
Retail trade	135,582	17.1 <sup>c</sup>	2,680	12.3 <sup>c</sup>	255,641	10.6 <sup>c</sup>
Finance, insurance, and real estate	59,742	7.5 <sup>c</sup>	150	0.7 <sup>c</sup>	103,643	4.3 <sup>c</sup>
Services	220,459	27.8 <sup>c</sup>	5,345	24.5 <sup>c</sup>	618,283	25.7 <sup>c</sup>
Government and government enterprises	101,979	12.9 <sup>c</sup>	6,662	30.6 <sup>c</sup>	546,712	22.7 <sup>c</sup>
Federal, civilian	15,954	2.0 <sup>c</sup>	3,230	14.8 <sup>c</sup>	247,920	10.3 <sup>c</sup>
Military	3,384	0.4 <sup>c</sup>	110	0.5 <sup>c</sup>	9,297	0.4 <sup>c</sup>
State and local	82,641	10.4 <sup>c</sup>	3,322	15.3 <sup>c</sup>	289,495	12.0 <sup>c</sup>

<sup>a</sup> Income components as percent of total personal income.

<sup>b</sup> Per capita personal income as percent of U.S. average.

<sup>c</sup> Earnings components as percent of total earnings.

(D) Not shown to avoid disclosure of confidential information.

(L) Base less than \$50,000. Data included in totals.

(N) Not calculated due to zero or negative numbers.

# Utah Business Statistics

UTAH DATA	Jan. 1997	Jan. 1998	% Change from Year Ago	12-Month Average This Year	12-Month Average Last Year	12-Month Average % Change
Total Personal Income (seas. adj. at ann. rates, mil. of dol., qtl.)	41,118	43,693	6.3	42,372	39,387	7.6
New Corporations (no.)	918	1,227	33.7	851	736	15.6
New Car, Truck, and Motor Home Sales (no.)	6,652	6,054	(9.0)	6,813	6,892	(1.1)
<b>Agriculture</b>						
Average Prices Received by Farmers (dol.)						
Lambs (cwt.)	95.00	77.00	(18.9)	89.05	89.69	(0.7)
Milk, All (cwt.) <sup>1</sup>	12.20	13.70	12.3	12.54	13.95	(10.1)
Barley (per bushel)	2.63	2.34	(11.0)	2.46	3.17	(22.4)
Alfalfa Hay, Baled (per ton) <sup>2</sup>	83.00	85.00	2.4	87.08	69.66	25.0
Commercial Red Meat Production (thous. of lbs.)	34,500	36,300	5.2	34,125	34,501	(1.1)
<b>Construction</b>						
Total Permit Construction (thous. of dol.)	196,493.9	301,488.0	53.4	318,884.4	284,167.0	12.2
Residential	114,203.0	128,594.6	12.6	163,128.7	173,108.7	(5.8)
Nonresidential	57,364.0	118,710.4	106.9	119,358.7	78,790.1	51.5
Additions, Alterations, and Repairs	24,926.9	54,183.0	117.4	38,867.0	32,268.2	20.4
New Dwelling Units (no.)	1,220	1,434	17.5	1,742	1,936	(10.0)
<b>Employment<sup>3</sup></b>						
Civilian Labor Force (thous.)	1,023.6	1,064.0	3.9	1,053.1	1,005.0	4.8
Employed	989.7	1,032.1	4.3	1,021.7	970.8	5.2
Unemployed	33.9	31.9	(5.9)	31.5	34.2	(7.9)
Percent of Labor Force	3.3	3.0	(9.1)	2.9	3.4	(13.3)
Nonagricultural Jobs (thous.)	959.7	998.8	4.1	994.3	958.9	3.7
Mining	7.9	8.3	5.1	8.1	7.9	2.1
Contract Construction	56.3	60.2	6.9	64.8	60.8	6.6
Manufacturing	129.8	133.9	3.2	132.2	129.6	2.0
Transportation, Communications, and Utilities	54.8	57.1	4.2	56.5	54.1	4.5
Wholesale Trade	48.4	49.0	1.2	50.0	48.4	3.4
Retail Trade	182.4	189.3	3.8	189.9	182.7	3.9
Finance, Insurance, and Real Estate	50.9	53.3	4.7	52.4	50.7	3.2
Services <sup>4</sup>	260.3	272.4	4.6	272.7	257.1	6.1
Federal Government	29.9	30.9	3.3	30.5	31.0	(1.8)
State Government <sup>5</sup>	52.8	54.4	3.0	53.4	52.1	2.5
Local Government <sup>5</sup>	86.2	91.0	5.6	87.2	84.0	3.8
Average Weekly Hours						
Mining	44.7	42.5	(4.9)	44.1	45.1	(2.1)
Manufacturing	40.0	39.4	(1.5)	40.3	40.3	(0.1)
Wholesale Trade	37.5	37.0	(1.3)	37.0	36.8	0.4
Retail Trade	27.6	26.9	(2.5)	27.7	28.3	(2.3)
Amount of Unemployment Compensation (thous. of dol.)	8,076.9	8,025.5	(0.6)	5,877.0	5,900.4	(0.4)
<b>Finance (qtl.)</b>						
Total State and National Chartered In-State Banks	35	33	(5.7)	34	34	(0.2)
Total Assets (mil. of dol.)	22,775.9	24,864.7	9.2	23,352.4	20,961.2	11.4
Total Liabilities (mil. of dol.)	20,801.9	22,915.5	10.2	21,537.9	19,236.8	12.0
Total Equity Capital (mil. of dol.)	1,907.8	1,949.2	2.2	1,870.1	1,718.9	8.8
Capital to Assets <sup>6</sup>	9.31	8.68	(6.8)	8.89	9.19	(3.3)
Loan Loss Reserve Ratio	1.51	1.30	(13.9)	1.40	1.57	(10.5)
Loans to Assets	61.99	64.58	4.2	62.23	63.10	(1.4)
Temporary Investment Ratio	10.78	10.46	(3.0)	11.65	11.17	4.2
Return on Assets	(0.08)	1.60	(2,100.0)	0.7	0.3	114.2
<b>Production</b>						
Crude Oil (thous. of bbls.)	1,624.2	1,678.8	3.4	1,616.0	1,618.2	(0.1)
Natural Gas (mil. of cu. ft.)	24,341.1	22,781.4	(6.4)	22,606.6	24,058.4	(6.0)
Coal (thous. short tons)	2,141	2,527	18.0	2,399	2,288	4.9
Crude Oil to Refineries, Barrels Received (thous. of bbls.)	3,902	3,960	1.5	4,001	3,871	3.4
<b>Travel/Tourism</b>						
Air Passengers (total no. on and off, S.L. Int'l. Airport)	1,720,588	1,594,145	(7.3)	1,704,135	1,773,182	(3.9)
Highway Traffic Count Across State Lines (both directions)	43,855	47,158	7.5	61,168	57,763	5.9
Visits to State and National Parks and Monuments	348,679	357,540	2.5	1,391,347	1,447,023	(3.8)
<b>Utilities</b>						
Natural Gas Customers (residential and commercial)	612,282	636,870	4.0	624,064	597,846	4.4
Natural Gas Customers (industrial)	805	970	20.5	918	741	24.0
Telephone Lines in Service (U.S. West, residential access)	685,365	721,225	5.2	704,010	665,631	5.8
Telephone Lines in Service (U.S. West, business & public access)	317,639	335,686	5.7	327,594	304,117	7.7

# Utah Business Statistics

UTAH DATA	Jan. 1997	Jan. 1998	% Change from Year Ago	12-Month Average This Year	12-Month Average Last Year	12-Month Average % Change
<b>Davis County</b>						
Nonagricultural Employment (thous.)	74.4	79.5	6.9	78.0	73.9	5.6
Unemployment Rate (seasonally adjusted)	3.0	2.7	(10.0)	2.9	3.1	(7.3)
Authorized Permit Construction (thous. of dol.)	23,447.9	25,985.8	10.8	33,392.3	29,044.0	15.0
New Dwelling Units (no.)	129	167	29.5	270	220	22.7
New Car, Truck, and Motor Home Sales, Owner's County (no.)	321	380	18.4	431	448	(3.8)
Natural Gas Customers (residential and commercial)	64,875	68,346	5.4	66,263	63,387	4.5
Natural Gas Customers (industrial)	78	87	11.5	85	75	13.8
Telephone Lines in Service (U.S. West, residential access)	80,472	85,162	5.8	82,922	78,275	5.9
Telephone Lines in Service (U.S. West, business access)	22,882	24,717	8.0	23,915	22,018	8.6
<b>Salt Lake County</b>						
Nonagricultural Employment (thous.)	488.4	507.3	3.9	507.3	488.1	3.9
Unemployment Rate (seasonally adjusted)	2.6	2.6	0.0	2.7	2.9	(5.8)
Authorized Permit Construction (thous. of dol.)	75,708.4	149,839.6	97.9	135,308.2	112,101.7	20.7
New Dwelling Units (no.)	344	333	(3.2)	477	673	(29.1)
New Car, Truck, and Motor Home Sales, Owner's County (no.)	3,212	2,993	(6.8)	2,669	2,829	(5.7)
Natural Gas Customers (residential and commercial)	268,027	275,479	2.8	271,428	263,160	3.1
Natural Gas Customers (industrial)	362	442	22.1	424	325	30.5
Telephone Lines in Service (U.S. West, residential access)	315,209	239,575	(24.0)	315,672	307,113	2.8
Telephone Lines in Service (U.S. West, business access)	181,353	189,626	4.6	186,596	173,940	7.3
<b>Utah County</b>						
Nonagricultural Employment (thous.)	131.1	135.6	3.4	135.9	130.5	4.2
Unemployment Rate (seasonally adjusted)	2.8	2.4	(14.3)	2.5	2.8	(12.4)
Authorized Permit Construction (thous. of dol.)	23,951.9	60,838.0	154.0	54,717.4	49,878.3	9.7
New Dwelling Units (no.)	198	300	51.5	264	305	(13.3)
New Car, Truck, and Motor Home Sales, Owner's County (no.)	454	456	0.4	536	541	(1.0)
Natural Gas Customers (residential and commercial)	85,478	89,032	4.2	87,211	83,300	4.7
Natural Gas Customers (industrial)	111	130	17.1	122	106	14.6
Telephone Lines in Service (U.S. West, residential access)	95,706	101,573	6.1	97,766	92,284	5.9
Telephone Lines in Service (U.S. West, business access)	40,130	42,959	7.0	42,018	38,188	10.0
<b>Weber County</b>						
Nonagricultural Employment (thous.)	85.4	86.9	1.8	86.7	83.9	3.4
Unemployment Rate (seasonally adjusted)	3.8	3.6	(5.3)	3.8	4.0	(5.8)
Authorized Permit Construction (thous. of dol.)	18,581.9	13,878.9	(25.3)	21,891.7	19,270.6	13.6
New Dwelling Units (no.)	99	87	(12.1)	158	126	25.8
New Car, Truck, and Motor Home Sales, Owner's County (no.)	294	313	6.5	364	397	(8.4)
Natural Gas Customers (residential and commercial)	60,191	62,606	4.0	61,126	58,860	3.8
Natural Gas Customers (industrial)	86	102	18.6	94	85	9.9
Telephone Lines in Service (U.S. West, residential access)	59,314	61,322	3.4	60,483	57,989	4.3
Telephone Lines in Service (U.S. West, business access)	21,235	21,915	3.2	22,088	20,381	8.4

NA Not Available

<sup>1</sup> Before deductions for hauling and government withholding, but includes quality, quantity and other premiums. Excludes hauling subsidies

<sup>2</sup> Mid-month prices.

<sup>3</sup> Some figures are not strictly comparable due to reclassification.

<sup>4</sup> Includes services by nonprofit and religious organizations.

<sup>5</sup> Includes public schools and college institutions.

<sup>6</sup> Includes allowance for loan losses.

**Sources:**

Personal Income	U.S. Department of Commerce, Bureau of Economic Analysis.
New Corporations	Utah Department of Commerce, Division of Corporations and Commercial Code.
New Car and Truck Sales	Utah State Tax Commission, Economic and Statistics Unit, <i>Utah Cars and Truck Sales</i> .
Agriculture	U.S. Department of Agriculture, Utah Agricultural Statistics Service, <i>Utah Agriculture</i> .
Construction Data	Bureau of Economic and Business Research, University of Utah, <i>Utah Construction Report</i> .
Employment Data	Utah Department of Employment Security, <i>Utah Labor Market Report</i> .
Finance Data	Utah Department of Financial Institutions.
Crude Oil Production	Utah Division of Oil, Gas and Mining, <i>Oil and Gas Production Report</i> , and Utah Office of Energy and Resource Planning.
Natural Gas Production	Utah Division of Oil, Gas and Mining, <i>Oil and Gas Production Report</i> .
Coal Production	U.S. Department of Energy, Energy Information Administration.
Air Passengers	SLC International Airport, Statistics Division, <i>Air Traffic Statistics and Activity Report</i> .
Highway Traffic Count	Utah Department of Transportation, <i>Automatic Traffic Recorder Data Report</i> .
Visits to State and National Parks and Monuments	U.S. Forest Service and Utah State Parks and Recreation Department.
Utilities Data	Cooperating Utility Companies.

NATIONAL DATA	Jan. 1997	Jan. 1998	% Change from Year Ago	12-Month Average This Year	12-Month Average Last Year	12-Month Average % Change
U.S. Gross Domestic Product (seas. adj. at ann. rates, bil., qtl.)	8,110.9	8,384.2	3.4	8,153.8	7,689.6	6.0
Total Personal Income (seas. adj. at ann. rates, bil. of dol.)	6,784.0	7,003.9	3.2	6,876.4	6,780.6	1.4
Industrial Production Index (seasonally adjusted, 1992=100)	117.6	127.8	8.7	123.4	115.6	6.7
Capacity Utilization Rate (seasonally adjusted, percent)	83.2	82.9	(0.4)	83.1	83.2	(0.1)
Net Exports of Goods & Services (millions of dollars; seasonally adj.)	(11,610.0)	(10,418.0)	(10.3)	(9,363.5)	(8,884.8)	5.4
Exports of Goods & Services (millions of dollars; seasonally adj.)	71,848.0	79,571.0	10.7	78,323.2	70,942.7	10.4
Imports of Goods & Services (millions of dollars; seasonally adj.)	83,458.0	89,989.0	7.8	87,686.7	79,827.5	9.8
Composite Index of 11 Leading Indicators (1992=100)	103.0	104.6	1.6	104.0	102.3	1.7
<b>Price Indexes</b>						
Consumer Price Indexes (not seasonally adjusted, 1982-84=100)						
CPI-U (All Urban Consumers) All Items	159.1	161.6	1.6	160.7	157.3	2.2
CPI-U (All Urban Consumers) Food and Beverages	156.9	163.0	3.9	158.3	154.2	2.6
CPI-U (All Urban Consumers) Housing	155.1	153.0	(1.4)	156.6	153.2	2.3
CPI-U (All Urban Consumers) Transportation	145.0	142.7	(1.6)	144.0	143.5	0.4
CPI-U (All Urban Consumers) Medical Care	231.8	237.1	2.3	235.1	228.8	2.7
CPI-U (All Urban Consumers) Energy	113.3	105.9	(6.5)	111.0	110.8	0.2
Producer Price Index (not seasonally adjusted, 1982=100)						
Producer Price Index, All Finished Goods	132.6	130.2	(1.8)	131.6	131.2	0.3
GDP Implicit Price Deflator (seasonally adjusted, 1992=100, qtl.)	111.7	112.3	0.5	112.4	110.4	1.8
<b>Corporate Profits (seas. adj. at ann. rates, bil., qtl.)</b>						
Profits Before Taxes	712.4	719.1	0.9	731.1	680.5	7.4
Profits-Tax Liability	238.8	239.9	0.5	247.7	230.5	7.5
Profits After Taxes	473.6	479.2	1.2	483.3	450.5	7.3
<b>Civilian Employment (seasonally adjusted)</b>						
Labor Force (mil.)	135.8	137.5	1.3	136.5	134.2	1.7
Employment (mil.)	128.6	131.1	1.9	130.1	127.0	2.4
Unemployment Rate	5.4	4.7	(13.0)	4.9	5.4	(8.7)
<b>Value of New Construction Put In Place</b>						
Total Construction (seas. adj. at ann. rates, bil. of dol.)	588.9	633.7	7.6	605.4	569.8	6.2
Private Const.: Residential (seas. adj. at ann. rates, bil. of dol.) <sup>b</sup>	250.1	279.0	11.6	262.9	246.7	6.5
New Housing Units (seas. adj. at ann. rates, bil. of dol.)	176.5	197.2	11.7	187.0	176.0	6.3
Private Const.: Nonresidential (seas. adj. at ann. rates, bil. of dol.)	154.3	167.6	8.6	161.3	141.8	13.8
<b>Interest Rates</b>						
Federal Funds Rate	5.25	5.56	5.9	5.49	5.27	4.0
Discount Rate on New 91-Day Treasury Bills	5.05	5.09	0.8	5.07	5.03	0.9
Yield on Long-Term Treasury Bonds	6.89	5.87	(14.8)	6.58	6.86	(4.1)
Average Prime Rate Charged by Banks	8.25	8.50	3.0	8.46	8.25	2.6
Mortgage Rate (conventional 1st mortgage, new home, U.S. avg.)	7.65	7.13	(6.8)	7.53	7.60	(1.0)

NA Not Available

<sup>b</sup> Includes residential improvements, not shown separately.

Sources:

U.S. Gross Domestic Product	U.S. Department of Commerce, <i>Survey of Current Business</i> .
Total Personal Income	U.S. Department of Commerce, <i>Survey of Current Business</i> .
Industrial Production Index	Board of Governors of the Federal Reserve Systems, <i>Federal Reserve Bulletin</i> .
Capacity Utilization Rate	Board of Governors of the Federal Reserve Systems, <i>Federal Reserve Bulletin</i> .
Export/Import Data	U.S. Department of Commerce, <i>Survey of Current Business</i> .
Composite Index of 11 Leading Indicators	The Conference Board, Inc.
Consumer Price Indices	U.S. Department of Labor, Bureau of Labor Statistics, <i>Monthly Labor Review</i> .
Producer Price Index	U.S. Department of Labor, Bureau of Labor Statistics, <i>Monthly Labor Review</i> .
GDP Implicit Price Deflator	U.S. Department of Commerce, <i>Survey of Current Business</i> .
Corporate Profits	U.S. Department of Commerce, <i>Survey of Current Business</i> .
National Employment Data	U.S. Department of Labor, Bureau of Labor Statistics, <i>Monthly Labor Review</i> .
National Construction Data	U.S. Department of Commerce, Bureau of the Census, <i>Value of New Construction Put In Place</i> .
Interest Rates	Board of Governors of the Federal Reserve Systems, <i>Federal Reserve Bulletin</i> .



# Utah Business Statistics

UTAH DATA	Feb. 1997	Feb. 1998	% Change from Year Ago	12-Month Average This Year	12-Month Average Last Year	12-Month Average % Change
Total Personal Income (seas. adj. at ann. rates, mil. of dol., qnty.)	41,118	43,693	6.3	42,587	39,659	7.4
New Corporations (no.)	768	1,023	33.2	872	722	20.7
New Car, Truck, and Motor Home Sales (no.)	6,099	5,658	(7.2)	6,776	6,880	(1.5)
<b>Agriculture</b>						
Average Prices Received by Farmers (dol.)						
Lambs (cwt.)	95.00	76.00	(20.0)	87.47	90.69	(3.6)
Milk, All (cwt.) <sup>1</sup>	12.60	13.90	10.3	12.65	13.89	(8.9)
Barley (per bushel)	2.59	2.34	(9.7)	2.44	3.11	(21.5)
Alfalfa Hay, Baled (per ton) <sup>2</sup>	83.00	81.00	(2.4)	86.92	71.66	21.3
Commercial Red Meat Production (thous. of lbs.)	26,500	33,600	26.8	34,717	33,859	2.5
<b>Construction</b>						
Total Permit Construction (thous. of dol.)	190,129.6	189,615.9	(0.3)	318,841.6	285,272.9	11.8
Residential	123,655.1	116,279.4	(6.0)	162,514.1	173,946.2	(6.6)
Nonresidential	44,833.2	44,717.2	(0.3)	119,349.1	78,907.3	51.3
Additions, Alterations, and Repairs	21,641.3	28,619.3	32.2	39,448.5	32,419.5	21.7
New Dwelling Units (no.)	1,277	1,157	(9.4)	1,732	1,933	(10.4)
<b>Employment<sup>3</sup></b>						
Civilian Labor Force (thous.)	1,021.1	1,063.2	4.1	1,056.6	1,009.1	4.7
Employed	985.0	1,028.5	4.4	1,025.3	975.1	5.2
Unemployed	36.1	34.7	(3.9)	31.3	34.0	(7.8)
Percent of Labor Force	3.5	3.3	(5.7)	2.9	3.4	(12.9)
Nonagricultural Jobs (thous.)	967.4	1,007.5	4.1	997.7	962.2	3.7
Mining	7.7	8.2	6.5	8.1	7.9	2.6
Contract Construction	56.5	61.4	8.7	65.2	61.0	6.9
Manufacturing	129.9	134.3	3.4	132.5	129.7	2.1
Transportation, Communications, and Utilities	55.2	57.4	4.0	56.7	54.3	4.3
Wholesale Trade	48.7	49.3	1.2	50.1	48.5	3.2
Retail Trade	181.7	189.0	4.0	190.5	183.3	3.9
Finance, Insurance, and Real Estate	51.2	53.5	4.5	52.6	50.9	3.3
Services <sup>4</sup>	264.7	275.2	4.0	273.6	258.6	5.8
Federal Government	30.4	31.7	4.3	30.6	30.9	(1.1)
State Government <sup>5</sup>	54.3	56.0	3.1	53.5	52.2	2.6
Local Government <sup>5</sup>	87.1	91.5	5.1	87.5	84.2	3.9
Average Weekly Hours						
Mining	44.5	42.5	(4.5)	44.0	45.1	(2.6)
Manufacturing	40.0	40.1	0.3	40.3	40.3	(0.1)
Wholesale Trade	37.1	38.6	4.0	37.1	36.9	0.4
Retail Trade	27.8	27.3	(1.8)	27.6	28.3	(2.5)
Amount of Unemployment Compensation (thous. of dol.)	8,037.9	8,205.0	2.1	5,890.9	5,884.5	0.1
<b>Finance (qnty.)</b>						
Total State and National Chartered In-State Banks	35	33	(5.7)	33	34	(1.2)
Total Assets (mil. of dol.)	22,775.9	24,864.7	9.2	23,526.5	21,396.1	10.0
Total Liabilities (mil. of dol.)	20,801.9	22,915.5	10.2	21,714.0	19,625.8	10.6
Total Equity Capital (mil. of dol.)	1,907.8	1,949.2	2.2	1,873.5	1,759.2	6.5
Capital to Assets <sup>6</sup>	9.31	8.68	(6.8)	8.83	9.20	(4.0)
Loan Loss Reserve Ratio	1.51	1.30	(13.9)	1.39	1.55	(10.4)
Loans to Assets	61.99	64.58	4.2	62.44	63.30	(1.4)
Temporary Investment Ratio	10.78	10.46	(3.0)	11.62	11.00	5.6
Return on Assets	-0.08	1.60	(2,100.0)	0.85	0.29	190.5
<b>Production</b>						
Crude Oil (thous. of bbls.)	1,496.7	1,536.7	2.7	1,619.3	1,613.3	0.4
Natural Gas (mil. of cu. ft.)	21,645.0	22,494.4	3.9	22,677.4	23,152.0	(2.0)
Coal (thous. short tons)	2,255	1,887	(16.3)	2,369	2,283	3.8
Crude Oil to Refineries, Barrels Received (thous. of bbls.)	3,609	3,548	(1.7)	3,996	3,867	3.3
<b>Travel/Tourism</b>						
Air Passengers (total no. on and off, S.L. Int'l. Airport)	1,598,683	1,486,940	(7.0)	1,694,823	1,768,249	(4.2)
Highway Traffic Count Across State Lines (both directions)	49,132	49,242	0.2	61,177	58,120	5.3
Visits to State and National Parks and Monuments	417,105	377,015	(9.6)	1,388,006	1,445,401	(4.0)
<b>Utilities</b>						
Natural Gas Customers (residential and commercial)	616,722	639,291	3.7	625,945	600,067	4.3
Natural Gas Customers (industrial)	816	970	18.9	931	753	23.6
Telephone Lines in Service (U.S. West, residential access)	689,456	723,973	5.0	706,887	668,928	5.7
Telephone Lines in Service (U.S. West, business & public access)	320,356	337,166	5.2	328,995	307,504	7.0

# Utah Business Statistics

UTAH DATA	Feb. 1997	Feb. 1998	% Change from Year Ago	12-Month Average This Year	12-Month Average Last Year	12-Month Average % Change
<b>Davis County</b>						
Nonagricultural Employment (thous.)	74.3	80.0	7.7	78.5	74.2	5.7
Unemployment Rate (seasonally adjusted)	3.0	2.8	(6.7)	2.9	3.1	(7.3)
Authorized Permit Construction (thous. of dol.)	22,377.2	18,877.1	(15.6)	33,100.6	28,983.2	14.2
New Dwelling Units (no.)	179	137	(23.5)	267	225	18.3
New Car, Truck, and Motor Home Sales, Owner's County (no.)	336	297	(11.6)	427	439	(2.6)
Natural Gas Customers (residential and commercial)	65,561	68,598	4.6	66,516	63,642	4.5
Natural Gas Customers (industrial)	79	87	10.1	86	75	14.0
Telephone Lines in Service (U.S. West, residential access)	80,925	25,580	(68.4)	78,310	78,667	(0.5)
Telephone Lines in Service (U.S. West, business access)	23,056	24,874	7.9	24,067	22,188	8.5
<b>Salt Lake County</b>						
Nonagricultural Employment (thous.)	492.6	509.9	3.5	508.7	489.7	3.9
Unemployment Rate (seasonally adjusted)	2.7	2.6	(3.7)	2.7	2.8	(5.3)
Authorized Permit Construction (thous. of dol.)	65,844.2	73,584.7	11.8	135,953.2	111,392.9	22.0
New Dwelling Units (no.)	384	387	0.8	477	663	(28.0)
New Car, Truck, and Motor Home Sales, Owner's County (no.)	2,504	2,460	(1.8)	2,665	2,797	(4.7)
Natural Gas Customers (residential and commercial)	269,872	275,482	2.1	271,896	263,903	3.0
Natural Gas Customers (industrial)	372	442	18.8	430	332	29.2
Telephone Lines in Service (U.S. West, residential access)	316,912	330,834	4.4	316,833	308,497	2.7
Telephone Lines in Service (U.S. West, business access)	182,911	190,434	4.1	187,222	176,147	6.3
<b>Utah County</b>						
Nonagricultural Employment (thous.)	133.3	137.4	3.4	136.3	130.9	4.1
Unemployment Rate (seasonally adjusted)	2.8	2.4	(14.3)	2.4	2.8	(13.6)
Authorized Permit Construction (thous. of dol.)	33,923.3	31,255.6	154.0	54,495.1	50,431.0	8.1
New Dwelling Units (no.)	204	194	51.5	263	299	(11.9)
New Car, Truck, and Motor Home Sales, Owner's County (no.)	424	471	0.4	539	537	0.5
Natural Gas Customers (residential and commercial)	86,040	89,628	4.2	87,510	83,647	4.6
Natural Gas Customers (industrial)	111	130	17.1	123	107	14.9
Telephone Lines in Service (U.S. West, residential access)	96,382	102,015	6.1	98,236	92,858	5.8
Telephone Lines in Service (U.S. West, business access)	40,478	43,294	7.0	42,253	38,560	9.6
<b>Weber County</b>						
Nonagricultural Employment (thous.)	85.3	88.4	1.8	87.0	84.2	3.3
Unemployment Rate (seasonally adjusted)	3.7	3.7	(5.3)	3.8	4.0	(4.9)
Authorized Permit Construction (thous. of dol.)	13,490.6	23,872.0	(25.3)	22,756.8	19,596.9	16.1
New Dwelling Units (no.)	99	108	(12.1)	159	127	24.7
New Car, Truck, and Motor Home Sales, Owner's County (no.)	331	237	6.5	356	398	(10.4)
Natural Gas Customers (residential and commercial)	60,708	62,829	4.0	61,302	59,056	3.8
Natural Gas Customers (industrial)	86	102	18.6	95	86	10.9
Telephone Lines in Service (U.S. West, residential access)	59,577	61,420	3.4	60,637	58,224	4.1
Telephone Lines in Service (U.S. West, business access)	21,515	21,941	3.2	22,124	20,561	7.6

<sup>1</sup> Before deductions for hauling and government withholding, but includes quality, quantity and other premiums. Excludes hauling subsidies

<sup>2</sup> Mid-month prices.

<sup>3</sup> Some figures are not strictly comparable due to reclassification.

<sup>4</sup> Includes services by nonprofit and religious organizations.

<sup>5</sup> Includes public schools and college institutions.

<sup>6</sup> Includes allowance for loan losses.

## Sources:

Personal Income	U.S. Department of Commerce, Bureau of Economic Analysis.
New Corporations	Utah Department of Commerce, Division of Corporations and Commercial Code.
New Car and Truck Sales	Utah State Tax Commission, Economic and Statistics Unit, Utah Car and Truck Sales.
Agriculture	U.S. Department of Agriculture, Utah Agricultural Statistics Service, Utah Agriculture.
Construction Data	Bureau of Economic and Business Research, University of Utah, Utah Construction Report.
Employment Data	Utah Department of Employment Security, Utah Labor Market Report.
Finance Data	Utah Department of Financial Institutions.
Crude Oil Production	Utah Division of Oil, Gas and Mining, Oil and Gas Production Report, and Utah Office of Energy and Resource Planning.
Natural Gas Production	Utah Division of Oil, Gas and Mining, Oil and Gas Production Report.
Coal Production	U.S. Department of Energy, Energy Information Administration.
Air Passengers	SLC International Airport, Statistics Division, Air Traffic Statistics and Activity Report.
Highway Traffic Count	Utah Department of Transportation, Automatic Traffic Recorder Data Report.
Visits to State and National Parks and Monuments	U.S. Forest Service and Utah State Parks and Recreation Department.
Utilities Data	Cooperating Utility Companies.

NATIONAL DATA	Feb. 1997	Feb. 1998	% Change from Year Ago	12-Month Average This Year	12-Month Average Last Year	12-Month Average % Change
U.S. Gross Domestic Product (seas. adj. at ann. rates, bil., qtl.)	8,110.9	8,384.2	3.4	8,176.6	7,743.3	5.6
Total Personal Income (seas. adj. at ann. rates, bil. of dol.)	6,784.0	7,003.9	3.2	6,894.7	6,816.0	1.2
Industrial Production Index (seasonally adjusted, 1992=100)	118.1	127.4	8.7	124.2	116.0	7.0
Capacity Utilization Rate (seasonally adjusted, percent)	83.3	82.3	(0.4)	83.0	83.2	(0.2)
Net Exports of Goods & Services (millions of dollars; seasonally adj.)	(9,856.0)	(11,822.0)	(10.3)	(9,527.3)	(9,140.9)	4.2
Exports of Goods & Services (millions of dollars; seasonally adj.)	74,282.0	77,684.0	10.7	78,606.7	71,364.0	10.1
Imports of Goods & Services (millions of dollars; seasonally adj.)	84,138.0	89,506.0	7.8	88,134.0	80,504.9	9.5
Composite Index of 11 Leading Indicators (1992=100)	103.4	105.0	1.6	104.1	102.4	1.7
<b>Price Indexes</b>						
Consumer Price Indexes (not seasonally adjusted, 1982-84=100)						
CPI-U (All Urban Consumers) All Items	159.6	161.9	1.6	160.9	157.7	2.0
CPI-U (All Urban Consumers) Food and Beverages	156.9	159.8	3.9	158.5	154.6	2.5
CPI-U (All Urban Consumers) Housing	155.8	158.8	(1.4)	156.9	153.5	2.2
CPI-U (All Urban Consumers) Transportation	144.8	142.1	(1.6)	143.8	143.8	(0.0)
CPI-U (All Urban Consumers) Medical Care	232.7	239.3	2.3	235.6	229.3	2.7
CPI-U (All Urban Consumers) Energy	113.1	103.2	(6.5)	110.2	111.5	(1.2)
Producer Price Index (not seasonally adjusted, 1982=100)						
Producer Price Index, All Finished Goods	132.2	130.1	(1.8)	131.4	131.5	(0.1)
GDP Implicit Price Deflator (seasonally adjusted, 1992=100, qtl.)	111.7	112.3	0.5	112.5	110.6	1.7
<b>Corporate Profits (seas. adj. at ann. rates, bil., qtl.)</b>						
Profits Before Taxes	712.4	719.1	0.9	731.6	684.5	6.9
Profits-Tax Liability	238.4	239.9	0.5	247.9	231.5	7.0
Profits After Taxes	473.6	479.2	1.2	483.7	453.4	6.7
<b>Civilian Employment (seasonally adjusted)</b>						
Labor Force (mil.)	135.6	137.6	1.3	136.6	134.4	1.7
Employment (mil.)	128.4	131.2	1.9	130.3	127.2	2.4
Unemployment Rate	5.3	4.6	(13.0)	4.8	5.3	(9.5)
<b>Value of New Construction Put In Place</b>						
Total Construction (seas. adj. at ann. rates, bil. of dol.)	602.7	638.2	7.6	608.4	574.6	5.9
Private Const.: Residential (seas. adj. at ann. rates, bil. of dol.) <sup>b</sup>	255.4	282.5	11.6	265.1	248.1	6.9
New Housing Units (seas. adj. at ann. rates, bil. of dol.)	182.3	200.6	11.7	188.5	177.2	6.4
Private Const.: Nonresidential (seas. adj. at ann. rates, bil. of dol.)	157.2	167.0	8.6	162.2	143.6	12.9
<b>Interest Rates</b>						
Federal Funds Rate	5.19	5.51	5.9	5.51	5.27	4.6
Discount Rate on New 91-Day Treasury Bills	5.00	5.11	0.8	5.08	5.04	0.9
Yield on Long-Term Treasury Bonds	6.76	5.94	(14.8)	6.52	6.90	(5.6)
Average Prime Rate Charged by Banks	8.25	8.50	3.0	8.48	8.25	2.8
Mortgage Rate (conventional 1st mortgage, new home, U.S. avg.)	7.61	7.09	(6.8)	7.48	7.65	(2.2)

NA Not Available

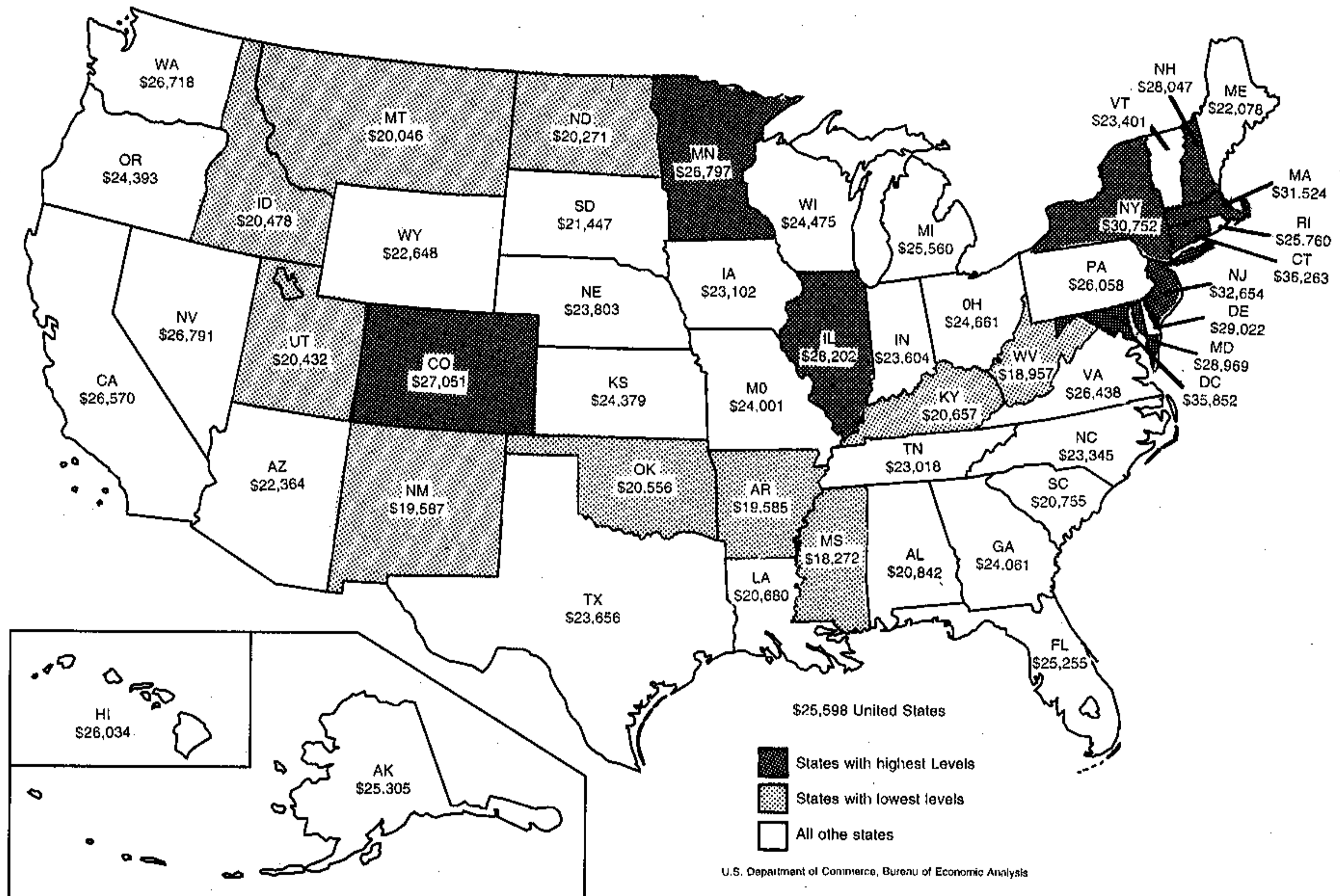
<sup>b</sup> Includes residential improvements, not shown separately.

**Sources:**

U.S. Gross Domestic Product	U.S. Department of Commerce, <i>Survey of Current Business</i> .
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Consumer Price Indices	U.S. Department of Labor, Bureau of Labor Statistics, <i>Monthly Labor Review</i> .
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Interest Rates	Board of Governors of the Federal Reserve Systems, <i>Federal Reserve Bulletin</i> .

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UTAH ECONOMIC AND BUSINESS REVIEW

VOLUME 58 NOS. 3 & 4

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