

Personal Income and Per Capita Personal Income by State and Region

This article was written by Duke Tran. The estimates of State personal income were prepared by the Regional Economic Measurement Division.

THIS ARTICLE briefly discusses the preliminary estimates of State personal income for the fourth quarter of 1996 and for the year 1996. It then focuses on the preliminary estimates of State per capita personal income for 1996.

Personal Income

In the fourth quarter of 1996, personal income in the Nation increased 1.3 percent after increasing 1.4 percent in the third quarter.¹ In

1. This 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 pri-

the fourth quarter, the five States with the fastest growth in personal income were Nevada, Nebraska, Kansas, North Carolina, and Montana. In each of these States, increases in earnings in services and in finance, insurance, and real estate exceeded the increase in personal income, and most of these States also had above-average increases in earnings in farming, in manufacturing, and in retail trade.

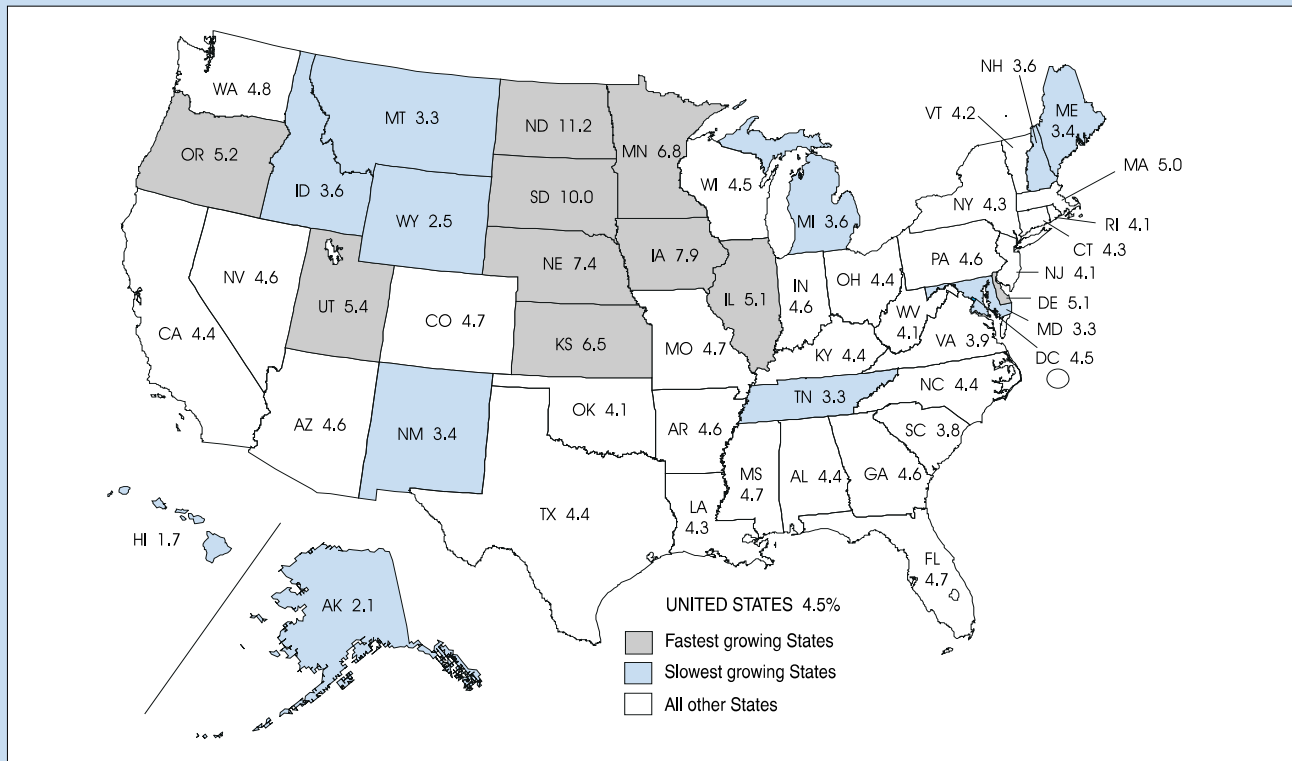
In the year 1996, personal income in the Nation increased 5.4 percent. By component, increases ranged from 5.8 percent in net earnings to

vate U.S. firms. This estimate can also differ from the NIPA estimate because of different data sources and revision schedules.

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

CHART 1

Per Capita Personal Income: Percent Change, 1995-96



3.9 percent in dividends, interest, and rent.² In most States, the increase in net earnings exceeded the increase in dividends, interest, and rent.

Per Capita Personal Income

Per capita personal income in the Nation increased 4.5 percent to \$24,231 in 1996, up from \$23,196 in 1995. The increase in per capita income was more than double the 2.2-percent increase in the prices paid by U.S. consumers (as measured by the chain-type price index for personal consumption expenditures). By State, the increase in per capita income exceeded the increase in U.S. prices in all States except Alaska and Hawaii.

Fastest growing States

In the 10 fastest growing States, the increases in per capita personal income in 1996 ranged from 11.2 percent in North Dakota to 5.1 percent in Delaware and Illinois (table A and chart 1). In all 10 States, personal income increased more than the 5.4-percent increase for the Nation, and in all the States except Utah, Oregon, and Delaware, population increased less than or was equal to the 0.9-percent increase for the Nation.

In six Plains States—North Dakota, South Dakota, Iowa, Nebraska, Minnesota, and Kansas—the growth in personal income was boosted by substantial increases in farm earnings that mainly reflected a high level of corn

production in 1996 after a low level in 1995 (table B). In North Dakota, wheat production was also strong. In most of these States, increases in earnings in construction and in services exceeded the increase in personal income. In addition, earnings increases were above average in durable goods manufacturing in South Dakota,

Table A.—Per Capita Personal Income for Selected States and the United States, 1995–96

[Percent change]

Rank		Per capita personal income	Personal income	Personal income by component			Population
				Net earnings by place of residence ¹	Dividends, interest, and rent	Transfer payments	
Fastest growing States:							
1	North Dakota	11.2	11.6	15.5	5.2	5.0	0.3
2	South Dakota	10.0	10.4	12.8	5.2	7.2	.4
3	Iowa	7.9	8.2	10.0	4.8	4.8	.3
4	Nebraska	7.4	8.3	10.1	4.3	5.2	.8
5	Minnesota	6.8	7.8	9.5	3.5	5.1	.9
6	Kansas	6.5	6.9	7.9	5.1	4.4	-.3
7	Utah	5.4	7.7	9.1	1.9	6.2	2.2
8	Oregon	5.2	7.0	8.1	4.0	5.9	1.7
9	Delaware	5.1	6.3	6.5	4.9	7.0	1.1
10	Illinois	5.1	5.6	6.0	3.9	5.7	.5
	United States	4.5	5.4	5.8	3.9	5.6	.9
Slowest growing States:							
40	New Hampshire	3.6	4.9	5.2	4.9	3.7	1.2
41	Michigan	3.6	4.2	4.2	3.4	5.1	.6
42	Idaho	3.6	5.7	6.4	2.5	5.7	2.0
43	New Mexico	3.4	4.8	4.3	4.2	7.0	1.4
44	Maine	3.4	3.7	3.3	4.0	5.0	.4
45	Maryland	3.3	4.0	4.0	3.2	4.9	.6
46	Montana	3.3	4.3	4.0	3.4	6.3	1.0
47	Tennessee	3.3	4.7	4.4	2.9	7.0	1.4
48	Wyoming	2.5	3.0	2.1	3.8	5.3	.5
49	Alaska	2.1	2.9	2.5	1.4	5.3	.7
50	Hawaii	1.7	2.0	.7	3.2	6.6	.4

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

2. See table A, footnote 1.

Table B.—Earnings by Place of Work for Selected States and the United States, 1995–96

[Percent change]

Rank		Total personal income	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
Fastest growing States:														
1	North Dakota	11.6	14.4	300.8	6.1	16.6	5.0	1.9	2.9	7.7	5.5	5.2	8.5	3.1
2	South Dakota	10.4	12.1	130.7	-.8	5.2	13.9	.8	6.5	6.1	5.0	7.8	8.0	-1.0
3	Iowa	8.2	9.6	152.9	2.8	9.8	3.6	-.9	6.0	3.7	4.5	3.6	8.8	4.8
4	Nebraska	8.3	9.7	82.0	.8	6.4	6.2	2.2	4.1	5.8	7.2	4.1	9.8	3.2
5	Minnesota	7.8	9.3	165.6	4.6	11.0	5.4	5.0	5.1	14.3	6.7	8.9	10.3	5.9
6	Kansas	6.9	8.0	101.4	.6	11.5	12.9	1.8	5.6	6.5	6.1	5.5	7.0	2.0
7	Utah	7.7	9.0	-8.2	-1.2	10.3	9.1	7.2	7.4	11.0	9.4	10.3	11.6	5.7
8	Oregon	7.0	8.1	4.4	5.5	16.4	10.0	0	5.8	5.9	6.9	9.4	10.2	4.3
9	Delaware	6.3	6.6	61.4	2.0	12.4	-12.7	4.5	2.3	7.5	7.8	8.6	10.8	4.5
10	Illinois	5.6	5.9	1782.0	-2.5	5.5	5.0	1.7	4.7	1.2	3.3	4.9	8.2	2.9
	United States	5.4	5.7	32.4	2.2	6.3	4.5	1.5	4.9	5.7	5.2	6.7	7.9	3.0
Slowest growing States:														
40	New Hampshire	4.9	5.0	-17.9	2.1	6.7	8.3	1.2	3.3	-5.7	3.1	1.8	8.2	5.5
41	Michigan	4.2	4.2	-36.9	-7.3	10.0	.7	3.9	3.4	6.0	5.5	4.8	6.9	3.8
42	Idaho	5.7	6.2	24.4	9.3	1.3	1.4	2.3	7.0	9.2	7.6	5.9	7.2	5.0
43	New Mexico	4.8	4.1	6.0	2.3	-3.8	7.7	3.8	4.6	3.0	5.6	5.8	5.7	3.0
44	Maine	3.7	3.2	-75.7	-15.2	8.3	1.5	-.4	2.4	8.6	1.9	4.3	5.9	1.9
45	Maryland	4.0	4.2	63.8	.8	4.4	.9	2.1	3.7	5.3	2.9	4.2	6.0	2.2
46	Montana	4.3	4.1	-37.1	2.0	2.4	8.1	4.7	1.0	4.0	5.3	7.7	8.7	3.6
47	Tennessee	4.7	4.4	-19.7	3.3	3.6	3.6	-.9	5.7	5.2	6.1	9.5	5.7	2.8
48	Wyoming	3.0	2.0	-28.6	-4.2	.5	9.2	31.4	0	2.7	3.3	7.7	4.9	.8
49	Alaska	2.9	2.5	-27.1	.6	-1.6	-5.3	-7.3	0	2.5	1.3	2.3	4.7	5.1
50	Hawaii	2.0	.6	-5.6	-13.0	-9.8	-1.6	-2.2	3.2	1.0	1.0	3.0	3.6	-.7

Note on the Estimates of State Personal Income

Each April, as part of the procedure for developing the national control totals that are used for the State estimates, the following BEA annual estimates of wage and salary disbursements for the most recent year are compared: The annual national income and product account (NIPA) estimate, which is based primarily on monthly national data from the Bureau of Labor Statistics (BLS) establishment survey, and an alternative annual estimate, which is based primarily on BLS tabulations of wages and salaries of employees covered by unemployment insurance for the first three quarters and on a BEA estimate for the fourth quarter. This year, because the two series did not differ significantly, the NIPA estimates of wage

and salary disbursements were used to develop the annual national control total for 1996.

As usual, the NIPA estimates of wage and salary disbursements for 1996 will be revised in July to incorporate the unemployment insurance tabulations for all four quarters of 1996. The annual State estimates will be revised in September.¹

1. Although last year's annual revision of the NIPA's was limited in scope, the unemployment insurance tabulations of the four quarters of 1995 were incorporated in the NIPA wage and salary disbursement estimates released in August 1996; they were incorporated in the State wage and salary disbursements in September 1996.

in wholesale trade and in finance, insurance, and real estate in Minnesota, and in durable goods manufacturing in Kansas.

In Utah, Oregon, Delaware, and Illinois, increases in earnings were above average in services; in Utah, Oregon, and Delaware, earnings increases were also above average in construction and in finance, insurance, and real estate. In addition, earnings increases were above average in durable goods manufacturing and in trade in Utah, in durable goods manufacturing in Oregon, in farming and in trade in Delaware, and in farming in Illinois. In Delaware and Illinois, transfer payments increased at above-average rates.

Slowest growing States

In the 11 slowest growing States, the increases in per capita personal income in 1996 ranged from 3.6 percent in New Hampshire, Michigan, and Idaho to 1.7 percent in Hawaii. In all 11 States except Idaho, personal income increased less than the 5.4-percent increase for

the Nation. In six States—Michigan, Maine, Maryland, Wyoming, Alaska, and Hawaii—population increased less than the 0.9-percent increase for the Nation; in New Hampshire, Idaho, New Mexico, Montana, and Tennessee, population increased more than that for the Nation.

In most of the 11 States, earnings either declined, were unchanged, or increased at below-average rates in farming, in mining, in construction, in manufacturing, in transportation and public utilities, in wholesale trade, and in government. In addition, earnings increased at below-average rates in retail trade and in finance, insurance, and real estate in New Hampshire and Alaska and in retail trade in Maine, Maryland, and Hawaii.

In most of these States, dividends, interest, and rent increased at below-average rates. In New Hampshire, transfer payments also increased at a below-average rate.


Tables 1–5 follow. 

Table 5.—Personal Income by Major Source
[Millions of dollars, seasonally]

Line	Item	United States								New England							
		1995				1996				1995				1996			
		II	III	IV	I ^r	II ^r	III ^r	IV ^p	II	III	IV	I ^r	II ^r	III ^r	IV ^p		
Income by Place of Residence																	
1	Total personal income (lines 4-11)	6,058,094	6,129,383	6,215,255	6,285,745	6,387,707	6,476,055	6,563,007	361,987	366,273	374,170	373,777	380,545	384,866	389,978		
2	Nonfarm personal income	6,024,920	6,096,717	6,180,447	6,247,637	6,344,025	6,426,997	6,514,431	361,354	365,627	373,470	373,315	380,016	384,243	389,374		
3	Farm income (line 17)	33,174	32,666	34,807	38,108	43,682	49,057	48,576	632	646	700	462	529	623	604		
Derivation of Total Personal Income																	
4	Earnings by place of work (lines 12-16 or 17-34)	4,283,778	4,339,362	4,398,175	4,444,424	4,531,298	4,599,518	4,667,425	251,427	254,732	260,948	258,912	264,961	267,930	271,700		
5	Less: Personal contributions for social insurance ¹	292,204	295,768	298,364	300,569	305,346	309,240	312,902	16,591	16,801	17,153	16,970	17,323	17,481	17,676		
6	Plus: Adjustment for residence ²	-964	-883	-897	-916	-936	-954	-974	4,654	4,685	4,751	4,896	4,897	4,928	5,016		
7	Equals: Net earnings by place of residence	3,990,710	4,042,711	4,098,915	4,142,939	4,225,016	4,289,324	4,353,549	239,490	242,616	248,545	246,837	252,536	255,377	259,040		
8	Plus: Dividends, interest, and rent ³	1,050,340	1,056,572	1,074,768	1,079,628	1,086,897	1,101,394	1,114,222	65,629	66,082	67,530	67,603	68,126	69,119	69,997		
9	Plus: Transfer payments	1,017,044	1,030,100	1,041,572	1,063,178	1,075,794	1,085,337	1,095,236	56,868	57,576	58,094	59,337	59,883	60,370	60,940		
10	State unemployment insurance benefits	20,536	21,528	21,656	21,676	21,521	21,545	21,586	1,586	1,633	1,587	1,656	1,532	1,519	1,572		
11	Transfers excluding State unemployment insurance benefits	996,508	1,008,572	1,019,916	1,041,502	1,054,273	1,063,792	1,073,651	55,282	55,943	56,507	57,681	58,351	58,851	59,368		
Earnings by Place of Work																	
Components of earnings:																	
12	Wage and salary disbursements	3,395,740	3,444,108	3,493,408	3,531,401	3,599,717	3,652,990	3,709,526	200,598	203,584	208,999	207,455	212,552	214,943	218,143		
13	Other labor income	421,860	425,724	430,056	428,556	433,854	438,452	442,750	24,878	25,131	25,743	25,207	25,610	25,784	26,009		
14	Proprietors' income ⁴	466,178	469,530	474,711	484,067	497,727	508,076	515,149	25,951	26,017	26,205	26,250	26,800	27,203	27,549		
15	Farm proprietors' income	19,034	18,030	19,803	22,926	28,313	33,483	32,791	304	300	341	100	162	251	227		
16	Nonfarm proprietors' income	447,144	451,500	454,908	461,141	469,414	474,593	482,358	25,647	25,716	25,863	26,151	26,638	26,952	27,322		
Earnings by Industry																	
17	Farm	33,174	32,666	34,807	38,108	43,682	49,057	48,576	632	646	700	462	529	623	604		
18	Nonfarm	4,250,604	4,306,696	4,363,368	4,406,316	4,487,616	4,550,460	4,618,849	250,795	254,085	260,248	258,450	264,432	267,307	271,097		
19	Private	3,578,812	3,629,892	3,683,400	3,719,360	3,795,648	3,852,406	3,918,134	219,341	221,824	228,035	225,641	231,494	234,236	237,722		
20	Agricultural services, forestry, fishing, and other ⁵	28,476	29,172	29,620	30,204	31,385	31,853	32,180	1,476	1,492	1,518	1,538	1,630	1,660	1,671		
21	Mining	37,432	37,776	37,756	38,112	38,552	38,301	38,770	198	195	198	192	199	197	206		
22	Construction	233,412	235,628	238,276	243,271	248,426	252,746	255,682	12,078	11,873	12,009	12,101	12,546	12,834	12,881		
23	Manufacturing	792,980	798,756	804,376	802,912	822,566	830,358	837,633	49,168	49,553	50,522	49,929	50,984	51,520	51,602		
24	Durable goods	483,344	488,876	492,956	493,736	509,012	514,785	517,580	33,208	33,470	34,230	34,010	34,859	35,092	35,001		
25	Nondurable goods	309,636	309,880	311,420	309,176	313,554	315,573	320,053	15,960	16,083	16,293	15,919	16,125	16,428	16,601		
26	Transportation and public utilities	294,692	300,176	304,640	308,286	310,645	314,007	315,470	13,482	13,785	14,132	13,841	14,129	14,424	14,324		
27	Wholesale trade	271,788	278,088	279,924	283,472	287,004	291,581	296,362	16,522	16,574	17,134	16,832	17,250	17,458	17,715		
28	Retail trade	398,812	402,044	406,756	411,049	418,290	421,823	431,913	23,111	23,110	23,131	23,303	23,750	24,336	24,833		
29	Finance, insurance, and real estate	320,764	326,708	331,796	335,724	344,815	348,847	356,230	23,290	23,620	24,962	24,029	24,967	25,664	25,209		
30	Services	1,200,456	1,223,544	1,250,256	1,266,329	1,293,964	1,322,893	1,353,894	80,016	81,623	84,428	83,876	86,039	87,442	89,281		
31	Government and government enterprises	671,792	676,804	679,968	686,956	691,968	698,055	700,716	31,454	32,261	32,213	32,809	32,938	33,071	33,374		
32	Federal, civilian	132,688	132,764	131,880	134,021	133,945	133,029	132,814	5,330	5,401	5,406	5,486	5,493	5,448	5,421		
33	Military	47,232	47,156	46,612	47,135	46,634	46,403	46,125	1,213	1,225	1,215	1,259	1,208	1,219	1,223		
34	State and local	491,872	496,884	501,476	505,800	511,389	518,623	521,776	24,910	25,635	25,591	26,064	26,237	26,404	26,731		

See footnotes at end of table.

Table 5.—Personal Income by Major Source
[Millions of dollars, seasonally]

Line	Item	District of Columbia								Maryland							
		1995				1996				1995				1996			
		II	III	IV	I ^r	II ^r	III ^r	IV ^p	II	III	IV	I ^r	II ^r	III ^r	IV ^p		
Income by Place of Residence																	
1	Total personal income (lines 4-11)	18,470	18,581	18,660	18,897	18,697	19,047	19,261	132,307	133,040	134,629	135,858	137,496	138,744	140,110		
2	Nonfarm personal income	18,470	18,581	18,660	18,897	18,697	19,047	19,261	132,093	132,807	134,389	135,556	137,150	138,322	139,692		
3	Farm income (line 17)	0	0	0	0	0	0	0	215	233	240	302	347	422	418		
Derivation of Total Personal Income																	
4	Earnings by place of work (lines 12-16 or 17-34)	34,202	34,385	34,446	35,277	33,802	34,646	34,954	82,347	82,673	83,568	84,080	86,117	86,508	87,338		
5	Less: Personal contributions for social insurance ¹	2,191	2,204	2,200	2,250	2,140	2,190	2,199	5,684	5,700	5,740	5,754	5,879	5,889	5,925		
6	Plus: Adjustment for residence ²	-20,389	-20,513	-20,559	-21,177	-20,050	-20,563	-20,719	13,358	13,474	13,539	13,955	13,300	13,726	13,879		
7	Equals: Net earnings by place of residence	11,622	11,669	11,686	11,850	11,613	11,893	12,036	90,021	90,447	91,368	92,280	93,567	94,346	95,293		
8	Plus: Dividends, interest, and rent ³	2,953	2,951	2,989	3,000	3,015	3,046	3,075	22,708	22,732	23,121	23,181	23,315	23,600	23,853		
9	Plus: Transfer payments	3,895	3,961	3,986	4,047	4,069	4,108	4,149	19,578	19,861	20,140	20,396	20,614	20,798	20,965		
10	State unemployment insurance benefits	94	107	82	88	68	75	84	332	365	363	380	353	355	333		
11	Transfers excluding State unemployment insurance benefits	3,801	3,854	3,904	3,959	4,001	4,033	4,065	19,246	19,496	19,777	20,017	20,261	20,443	20,632		
Earnings by Place of Work																	
Components of earnings:																	
12	Wage and salary disbursements	29,043	29,211	29,293	30,055	28,684	29,411	29,641	67,534	67,825	68,645	69,060	70,799	71,059	71,750		
13	Other labor income	2,918	2,932	2,931	2,969	2,814	2,879	2,891	7,518	7,504	7,568	7,516	7,640	7,636	7,664		
14	Proprietors' income ⁴	2,241	2,242	2,221	2,253	2,305	2,355	2,422	7,295	7,343	7,355	7,504	7,678	7,813	7,925		
15	Farm proprietors' income	0	0	0	0	0	0	0	109	122	125	185	229	302	297		
16	Nonfarm proprietors' income	2,241	2,242	2,221	2,253	2,305	2,355	2,422	7,186	7,221	7,231	7,319	7,449	7,511	7,628		
Earnings by Industry																	
17	Farm	0	0	0	0	0	0	0	215	233	240	302	347	422	418		
18	Nonfarm	34,202	34,385	34,446	35,277	33,802	34,646	34,954	82,132	82,439	83,329	83,778	85,770	86,086	86,920		
19	Private	19,763	19,935	20,067	20,665	19,696	20,410	20,665	63,848	64,292	65,242	65,298	67,037	67,627	68,558		
20	Agricultural services, forestry, fishing, and other ⁵	323	309	320	391	256	290	292	481	478	479	503	518	536	541		
21	Mining	11	11	11	14	11	10	10	80	80	80	79	81	83	83		
22	Construction	383	370	341	386	360	373	381	5,312	5,319	5,279	5,439	5,601	5,644	5,739		
23	Manufacturing	911	908	919	969	928	949	973	7,842	7,852	7,979	7,823	8,078	8,074	7,972		
24	Durable goods	107	113	110	149	138	145	148	4,275	4,295	4,410	4,335	4,435	4,410	4,265		
25	Non-durable goods	804	795	809	820	790	803	825	3,568	3,566	3,569	3,488	3,643	3,664	3,706		
26	Transportation and public utilities	1,345	1,369	1,323	1,375	1,266	1,349	1,367	4,985	5,058	5,099	5,171	5,216	5,259	5,229		
27	Wholesale trade	310	310	305	322	299	284	284	4,596	4,647	4,717	4,720	4,827	4,949	4,992		
28	Retail trade	915	902	888	888	862	862	893	8,112	8,108	8,146	8,090	8,269	8,397	8,591		
29	Finance, insurance, and real estate	1,631	1,705	1,650	1,882	1,575	1,723	1,735	6,008	6,033	6,148	6,157	6,306	6,280	6,365		
30	Services	13,933	14,051	14,309	14,439	14,138	14,570	14,729	26,433	26,718	27,315	27,318	28,141	28,425	29,047		
31	Government and government enterprises	14,440	14,450	14,379	14,612	14,106	14,236	14,289	18,284	18,147	18,086	18,480	18,733	18,459	18,362		
32	Federal, civilian	11,804	11,860	11,835	11,826	11,560	11,491	11,578	7,292	7,290	7,255	7,390	7,389	7,401	7,391		
33	Military	724	716	728	760	740	723	723	1,286	1,318	1,311	1,324	1,305	1,326	1,289		
34	State and local	1,911	1,874	1,815	2,025	1,806	2,022	1,988	9,707	9,539	9,520	9,776	10,039	9,733	9,682		

See footnotes at end of table.

and Earnings by Industry, 1995:II-1996:IV—Continued

(adjusted at annual rates)

Table with 21 columns: State (New Jersey, New York, Pennsylvania), Year (1995, 1996), Industry (II, III, IV, I', II', III', IVP), and Line. Rows 1-11 contain data for New Jersey, New York, and Pennsylvania.

Table with 21 columns: State (Indiana, Michigan, Ohio), Year (1995, 1996), Industry (II, III, IV, I', II', III', IVP), and Line. Rows 12-34 contain data for Indiana, Michigan, and Ohio.

Table 5.—Personal Income by Major Source

[Millions of dollars, seasonally]

Line	Item	Virginia								West Virginia							
		1995			1996					1995				1996			
		II	III	IV	I ^r	II ^r	III ^r	IV ^p	II	III	IV	I ^r	II ^r	III ^r	IV ^p		
Income by Place of Residence																	
1	Total personal income (lines 4-11)	157,686	159,295	161,481	163,409	165,073	167,368	169,690	32,179	32,442	32,838	33,035	33,401	33,929	34,334		
2	Nonfarm personal income	157,234	158,822	161,013	162,955	164,559	166,806	169,116	32,172	32,434	32,826	33,046	33,404	33,924	34,330		
3	Farm income (line 17)	452	473	467	455	514	562	573	7	8	12	-11	-4	5	3		
Derivation of Total Personal Income																	
4	Earnings by place of work (lines 12-16 or 17-34)	108,576	109,906	111,405	112,690	114,550	116,292	118,211	20,295	20,477	20,749	20,655	20,882	21,314	21,578		
5	Less: Personal contributions for social insurance ¹	7,327	7,408	7,473	7,544	7,646	7,750	7,855	1,536	1,550	1,563	1,554	1,566	1,596	1,611		
6	Plus: Adjustment for residence ²	5,737	5,742	5,715	5,888	5,367	5,486	5,471	118	122	124	142	164	156	164		
7	Equals: Net earnings by place of residence	106,986	108,240	109,647	111,024	112,271	114,028	115,827	18,877	19,049	19,310	19,244	19,480	19,874	20,130		
8	Plus: Dividends, interest, and rent ³	28,178	28,271	28,792	28,870	29,030	29,362	29,664	4,805	4,853	4,947	4,980	5,016	5,086	5,146		
9	Plus: Transfer payments	22,522	22,784	23,042	23,516	23,772	23,978	24,198	8,497	8,540	8,581	8,811	8,904	8,969	9,058		
10	State unemployment insurance benefits	189	196	211	201	179	178	184	146	154	165	166	157	146	156		
11	Transfers excluding State unemployment insurance benefits	22,332	22,588	22,831	23,315	23,593	23,800	24,015	8,351	8,386	8,416	8,646	8,747	8,823	8,902		
Earnings by Place of Work																	
Components of earnings:																	
12	Wage and salary disbursements	90,504	91,673	92,982	94,196	95,795	97,291	98,970	16,197	16,350	16,563	16,518	16,705	17,064	17,286		
13	Other labor income	10,209	10,273	10,375	10,396	10,474	10,609	10,743	2,065	2,077	2,103	2,066	2,067	2,102	2,113		
14	Proprietors' income ⁴	7,864	7,960	8,048	8,088	8,281	8,392	8,498	2,033	2,050	2,082	2,071	2,110	2,149	2,179		
15	Farm proprietors' income	277	291	281	266	323	368	377	-17	-18	-15	-38	-31	-23	-25		
16	Nonfarm proprietors' income	7,587	7,669	7,767	7,822	7,959	8,024	8,121	2,050	2,068	2,097	2,109	2,141	2,172	2,204		
Earnings by Industry																	
17	Farm	452	473	467	455	514	562	573	7	8	12	-11	-4	5	3		
18	Nonfarm	108,125	109,433	110,938	112,225	114,036	115,730	117,638	20,287	20,469	20,737	20,666	20,885	21,310	21,574		
19	Private	82,637	83,758	85,360	86,348	88,158	89,644	91,537	16,525	16,653	16,905	16,797	16,981	17,327	17,564		
20	Agricultural services, forestry, fishing, and other ⁵	584	592	613	621	637	666	674	78	80	79	76	83	83	84		
21	Mining	617	615	591	586	591	580	585	1,618	1,647	1,645	1,520	1,573	1,585	1,571		
22	Construction	6,321	6,350	6,472	6,450	6,665	6,817	6,863	1,200	1,212	1,269	1,235	1,259	1,325	1,332		
23	Manufacturing	15,323	15,204	15,339	15,315	15,639	15,691	15,873	3,316	3,302	3,393	3,445	3,359	3,440	3,462		
24	Durable goods	7,887	7,831	7,829	7,907	8,080	8,198	8,240	1,806	1,823	1,850	1,965	1,883	1,958	1,925		
25	Nondurable goods	7,435	7,373	7,510	7,408	7,559	7,493	7,633	1,510	1,479	1,540	1,480	1,476	1,482	1,537		
26	Transportation and public utilities	7,018	7,209	7,243	7,938	7,526	7,732	7,939	1,719	1,690	1,734	1,682	1,727	1,708	1,716		
27	Wholesale trade	5,928	6,069	6,213	6,195	6,345	6,453	6,581	987	987	1,001	991	1,026	1,037	1,057		
28	Retail trade	9,764	9,764	9,918	9,962	10,180	10,287	10,599	1,979	1,981	1,977	1,981	2,025	2,047	2,097		
29	Finance, insurance, and real estate	6,721	6,806	7,025	6,962	7,231	7,343	7,523	790	796	789	794	810	838	863		
30	Services	30,361	31,148	31,946	32,328	33,344	34,074	34,999	4,838	4,958	4,997	5,072	5,119	5,262	5,381		
31	Government and government enterprises	25,487	25,675	25,578	25,877	25,878	26,086	26,101	3,762	3,816	3,832	3,869	3,904	3,983	4,010		
32	Federal, civilian	8,373	8,360	8,291	8,401	8,418	8,397	8,398	794	813	818	835	844	857	860		
33	Military	5,287	5,302	5,305	5,366	5,306	5,219	5,165	92	92	91	93	91	91	90		
34	State and local	11,827	12,013	11,982	12,110	12,155	12,470	12,538	2,876	2,911	2,924	2,940	2,969	3,034	3,060		

See footnotes at end of table.

Table 5.—Personal Income by Major Source
 (Millions of dollars, seasonally)

Line	Item	Montana								Utah							
		1995				1996				1995				1996			
		II	III	IV	I ^r	II ^r	III ^r	IV ^p	II	III	IV	I ^r	II ^r	III ^r	IV ^p		
Income by Place of Residence																	
1	Total personal income (lines 4-11)	15,879	16,160	16,391	16,383	16,572	16,873	17,170	35,013	35,818	36,874	37,055	37,928	38,879	39,420		
2	Nonfarm personal income	15,538	15,836	16,085	16,185	16,363	16,672	16,941	34,837	35,642	36,688	36,902	37,767	38,704	39,250		
3	Farm income (line 17)	341	324	306	197	208	201	229	175	175	185	153	162	175	171		
Derivation of Total Personal Income																	
4	Earnings by place of work (lines 12-16 or 17-34)	10,268	10,473	10,588	10,529	10,668	10,930	11,174	27,068	27,846	28,819	28,897	29,740	30,663	31,132		
5	Less: Personal contributions for social insurance ¹	823	842	850	851	859	882	896	1,820	1,868	1,922	1,926	1,979	2,039	2,065		
6	Plus: Adjustment for residence ²	-7	-8	-8	-8	-8	-9	-10	9	8	8	8	7	4	4		
7	Equals: Net earnings by place of residence	9,437	9,623	9,730	9,669	9,801	10,039	10,268	25,257	25,986	26,901	26,979	27,768	28,627	29,071		
8	Plus: Dividends, interest, and rent ³	3,216	3,236	3,291	3,301	3,318	3,352	3,384	4,694	4,681	4,754	4,748	4,769	4,814	4,859		
9	Plus: Transfer payments	3,227	3,302	3,370	3,412	3,452	3,482	3,518	5,061	5,151	5,219	5,328	5,392	5,438	5,490		
10	State unemployment insurance benefits	63	62	64	65	69	71	79	65	66	60	72	73	71	75		
11	Transfers excluding State unemployment insurance benefits	3,164	3,240	3,306	3,347	3,384	3,411	3,439	4,997	5,085	5,159	5,256	5,319	5,367	5,416		
Earnings by Place of Work																	
Components of earnings:																	
12	Wage and salary disbursements	7,581	7,763	7,868	7,912	8,011	8,240	8,405	22,041	22,688	23,481	23,601	24,338	25,132	25,541		
13	Other labor income	941	959	968	959	962	988	1,004	2,751	2,819	2,909	2,882	2,945	3,030	3,058		
14	Proprietors' income ⁴	1,746	1,751	1,752	1,658	1,695	1,702	1,765	2,276	2,338	2,429	2,414	2,457	2,501	2,533		
15	Farm proprietors' income	201	182	160	50	59	50	76	83	82	90	57	64	77	71		
16	Nonfarm proprietors' income	1,545	1,570	1,592	1,609	1,636	1,652	1,689	2,193	2,256	2,339	2,357	2,393	2,424	2,462		
Earnings by Industry																	
17	Farm	341	324	306	197	208	201	229	175	175	185	153	162	175	171		
18	Nonfarm	9,926	10,149	10,282	10,332	10,460	10,729	10,945	26,892	27,671	28,634	28,744	29,578	30,487	30,961		
19	Private	7,850	8,057	8,162	8,198	8,314	8,548	8,740	22,105	22,857	23,702	23,767	24,480	25,354	25,797		
20	Agricultural services, forestry, fishing, and other ⁵	104	107	109	114	115	119	121	104	111	118	123	128	132	134		
21	Mining	272	276	283	277	269	294	302	430	398	410	405	428	396	402		
22	Construction	694	718	730	727	730	738	778	1,942	2,060	2,304	2,267	2,260	2,312	2,334		
23	Manufacturing	813	827	824	810	860	884	899	4,196	4,332	4,437	4,393	4,619	4,740	4,737		
24	Durable goods	527	531	531	522	563	579	574	3,017	3,115	3,167	3,186	3,313	3,423	3,418		
25	Nondurable goods	287	296	293	288	297	305	324	1,180	1,217	1,269	1,207	1,306	1,317	1,320		
26	Transportation and public utilities	888	928	931	922	906	921	919	2,083	2,172	2,245	2,183	2,231	2,377	2,384		
27	Wholesale trade	557	565	577	560	577	595	606	1,586	1,613	1,654	1,750	1,758	1,796	1,830		
28	Retail trade	1,310	1,324	1,328	1,338	1,368	1,397	1,426	2,913	2,942	3,064	3,016	3,259	3,227	3,302		
29	Finance, insurance, and real estate	508	522	525	534	543	561	577	1,591	1,699	1,751	1,751	1,782	1,844	1,895		
30	Services	2,704	2,790	2,857	2,914	2,945	3,038	3,114	7,260	7,530	7,720	7,880	8,016	8,529	8,779		
31	Government and government enterprises	2,076	2,092	2,120	2,134	2,146	2,181	2,204	4,787	4,814	4,932	4,977	5,099	5,134	5,165		
32	Federal, civilian	531	520	509	520	524	507	505	1,325	1,318	1,290	1,326	1,319	1,287	1,279		
33	Military	162	163	163	164	162	155	148	251	252	248	248	246	243	243		
34	State and local	1,384	1,409	1,448	1,450	1,460	1,519	1,551	3,211	3,243	3,394	3,403	3,533	3,604	3,643		

^p Preliminary.
^r Revised.
 1. Personal contributions for social insurance are included in earnings by type and industry but excluded from personal income.
 2. U.S. adjustment for residence consists of adjustments for border workers: income of U.S. residents commuting outside U.S. borders to work less income of foreign residents commuting inside U.S. borders to work plus certain Caribbean seasonal workers.
 3. Includes capital consumption adjustment for rental income of persons.
 4. Includes the inventory valuation and capital consumption adjustments.
 5. "Other" consists of the wage and salary disbursements received by U.S. residents employed by international organizations and foreign embassies and consulates in the United States.
 NOTE.—The personal income level shown for the United States is derived as the sum of the State estimates; it differs from the national income and product accounts (NIPA) estimate of personal income because, by definition, it omits the earnings of Federal civilian and military personnel stationed abroad and of U.S. residents employed abroad temporarily by private U.S. firms. It can also differ from the NIPA estimate because of different data sources and revision schedules.

