IN Business

Win-Win: Hoosiers Eat Out, Create Jobs

Workplace establishments identified as "eating places" are Indiana's largest employer, according to tabulations performed at the finest possible level of detail on data collected quarterly by the Indiana Department of Workforce Development. The eating places classification covers restaurants and other establishments preparing and selling food and drinks for immediate consumption. The category also includes caterers and institutional food service providers. The generic term "restaurants" will be used here to refer to the entire classification.

Employment in the restaurant industry was reported as 192,425 as of 1999's third quarter, far ahead of the second-place industry, elementary and secondary schools. Ten years earlier, the employment standings were identical, but the restaurant industry has stretched its lead considerably. From third quarter 1989 to third quarter 1999, employment in restaurants increased by 34,000, while employment in elementary and secondary schools fell by 500.

A future Indiana workforce dominated by foodservice workers may have been a fear in the early 1990s when the numbers of restaurants and their workers were increasing at a fast pace. Between '91 and '95, restaurant establishments and employment both were growing at an average annual rate of around 4% for the four-year period. However, this expansion cooled from

Figure 1: Indiana Growth Rate Comparison, 1989–1999
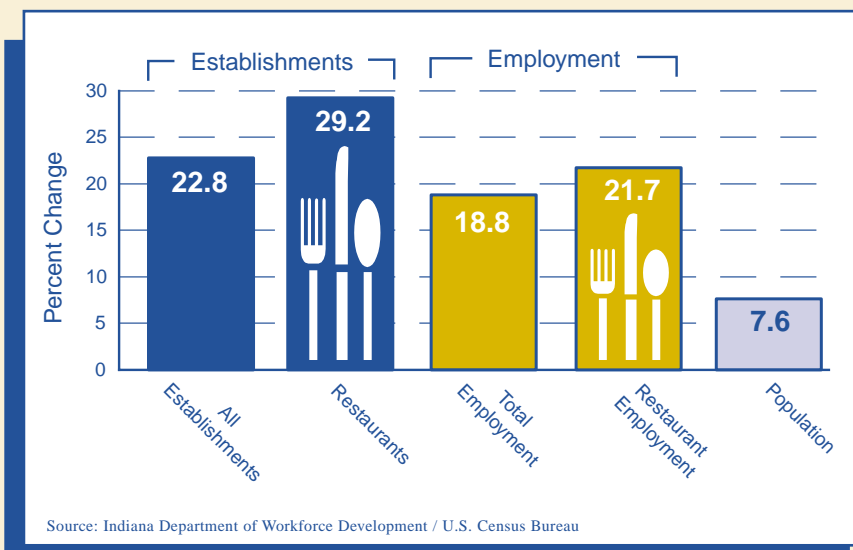
Source: Indiana Department of Workforce Development / U.S. Census Bureau

Indiana Unemployment Rate for June 2000: 3.4%

IN Business

(continued from page 1)

1995 through 1999, with the average annual growth rate dropping to less than 1% for both establishments and employment.

Figure 1 compares Indiana's growth rates for the restaurant industry and all industries, in number of establishments and employment, from 1989 to 1999. The state's 10-year population growth rate is also presented as an additional benchmark. The total number of establishments in all industries increased 22.8%, three times faster than the state's population growth of 7.6%. Employment in all industries increased by 18.8%. Growth in restaurant establishments (29.2%) and employment (21.7%) was even more dramatic.

The map in Figure 2 presents information at the county level on the number of restaurants per 1,000 residents. This kind of per capita measure allows a comparison of restaurant concentration across counties, regardless of population size. Marion County, as expected, led the state in number of restaur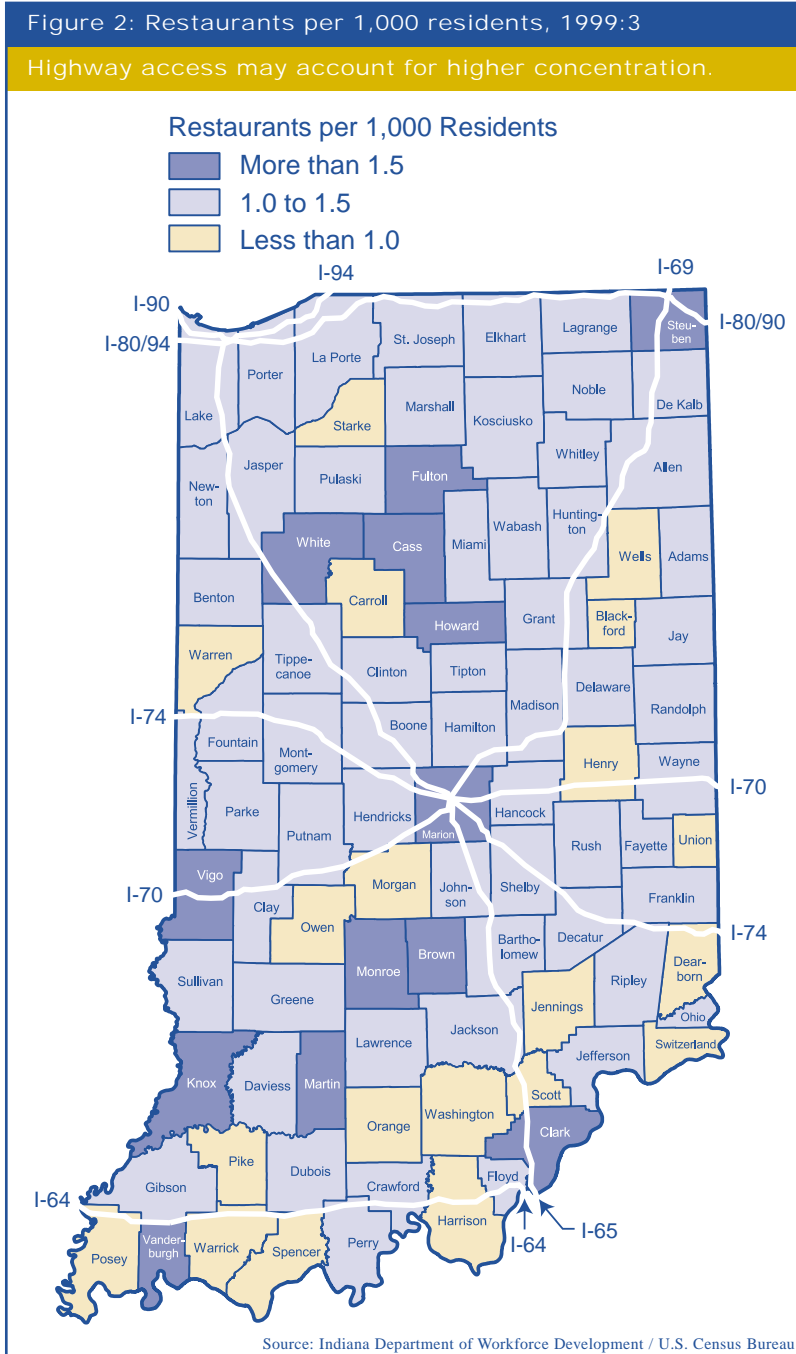ants in 1999, but ranked fourth in restaurants per capita, behind White, Steuben and Martin counties. Each of these top three counties ranks in the bottom half of Hoosier counties on population size. Why the heavy concentration of restaurants in these comparatively small counties? One reason is that the presence of tourist or cultural attractions may pull in the dinner crowd from outlying counties. The location of interchanges along key highways could be another factor leading to a high concentration of restaurants relative to resident population. White County, for instance, is home to Lake Shafer and Indiana Beach, and is bisected by I-65.

Steuben County straddles two interstate highways and features numerous lakes, Amish settlements and Pokagon State Park. Although Martin County is far off the interstate highway system, restaurants there probably serve a large number of travelers because the county includes the crossroads where U.S. highways 50, 150 and 231 meet.

Regardless of highways and attractions, studies suggest that the sit-down family dinner, prepared and served at home, may be an endangered species. We like to have someone else feed us, and growing numbers of restaurants are cropping up to meet the demand.

Figure 2: Restaurants per 1,000 residents, 1999:3

Highway access may account for higher concentration.

Restaurants per 1,000 Residents
- More than 1.5
- 1.0 to 1.5
- Less than 1.0

Source: Indiana Department of Workforce Development / U.S. Census Bureau

Indy Metro Area: Three Decades of Per Capita Income Growth

The Indianapolis Metropolitan Area, the 37th most populous metro area in the United States, has outpaced the nation in per capita personal income for nearly three decades — except for three years (1982, 1983 and 1984), and those were recession years in Indiana.

In 1998, the Indianapolis metro area ranked 55th out of 318 metro areas, with a per capita income of $29,022, compared to $27,203 for the nation. These figures, released in June by the U.S. Bureau of Economic Analysis (www.bea.doc.gov), were not adjusted for inflation.

Note: Per capita income is a comparative measure of wealth based on earnings from work and income from dividends, interest, rent and transfer payments.

Figure 1: Indianapolis Metropolitan Area

Indianapolis metro area is the 37th most populous metro area in the U.S.

The Seventies

Year by Year	PCPI	Percent of U.S.
1970	$4,138	101.05%
1971	$4,468	102.76%
1972	$4,839	102.46%
1973	$5,458	104.12%
1974	$5,876	102.73%
1975	$6,300	102.36%
1976	$7,011	103.77%
1977	$7,787	104.93%
1978	$8,655	104.39%
1979	$9,570	103.68%

The Eighties

Year by Year	PCPI	Percent of U.S.
1980	$10,434	102.46%
1981	$11,400	101.06%
1982	*$11,738*	*98.63%*
1983	*$12,430*	*99.01%*
1984	*$13,760*	*99.54%*
1985	$14,726	100.14%
1986	$15,551	101.00%
1987	$16,546	101.61%
1988	$17,773	102.13%
1989	$19,111	102.94%

The Nineties

Year by Year	PCPI	Percent of U.S.
1990	$20,249	103.40%
1991	$20,883	103.95%
1992	$22,202	105.31%
1993	$23,170	106.69%
1994	$24,417	108.13%
1995	$25,085	106.46%
1996	$26,123	105.97%
1997	$27,399	105.69%
1998	$29,022	106.69%
1999	No data until June 2001	
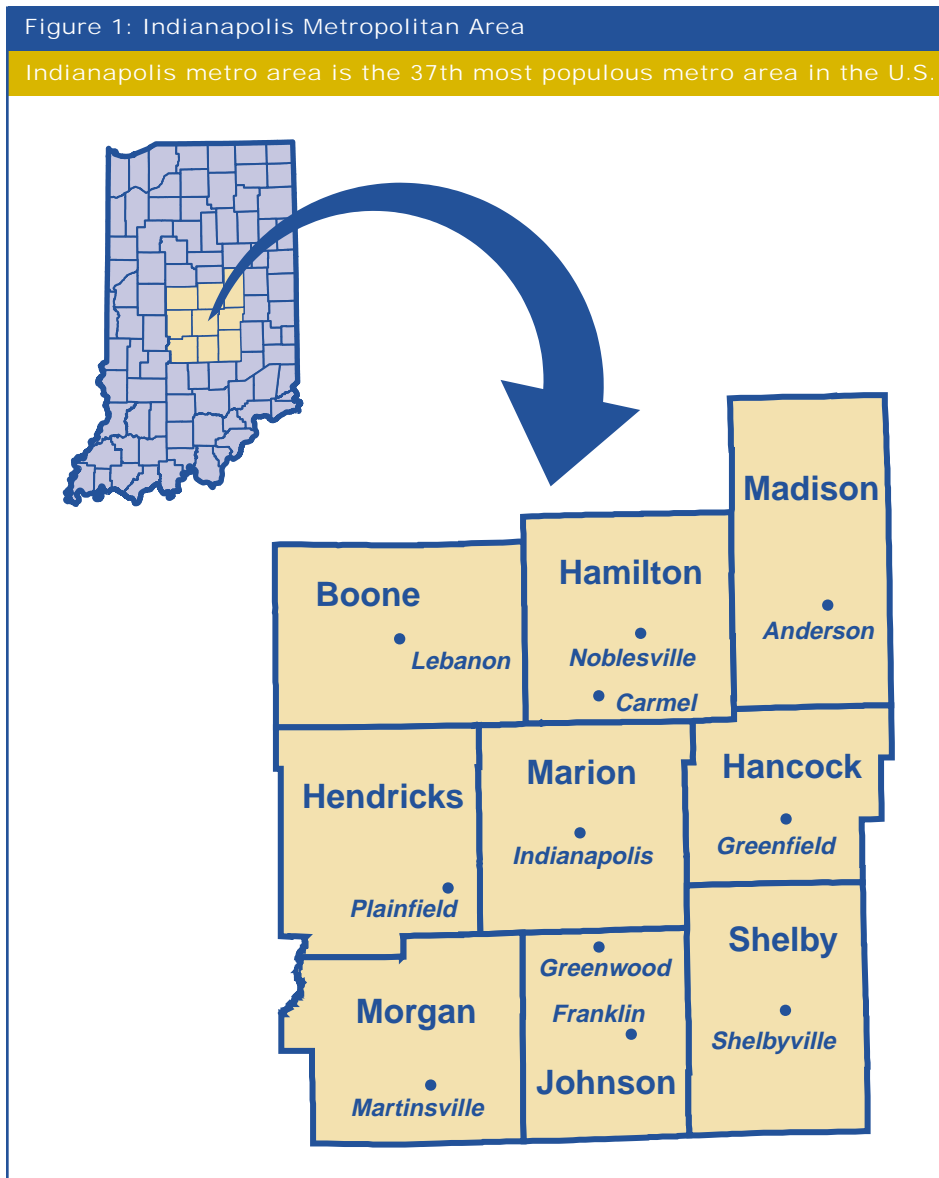
Indy Metro Area: Where the Jobs Were, Where the Jobs Are Now

As jobs in service industries expanded their share of national employment, the high concentration of manufacturing jobs in the Indianapolis metro area shrank.

Manufacturing jobs accounted for 28% of the Indianapolis metro area employment in 1969, compared to 23% nationally (see Figure 1). By 1998, manufacturing had fallen to 13% in Indianapolis and 12% in the United States. Over the same period, service-sector employment doubled its share in the Indianapolis metro area, to 30% of all nonfarm jobs.

Making things, selling things and doing things constituted about 70% of the jobs nationally and in the Indianapolis metro area in 1998.

Table 1 compares the major job sectors in Indiana and the United States over time by proportion of total nonfarm employment. The share of jobs in manufacturing throughout the state in 1998, the most recent year for which data are available, is displayed on the map in Figure 2.

Service-sector earnings in Indiana have more than doubled since 1969 —

Figure 1: Employment in Major Sectors, Indianapolis & U.S., 1969 & 1998
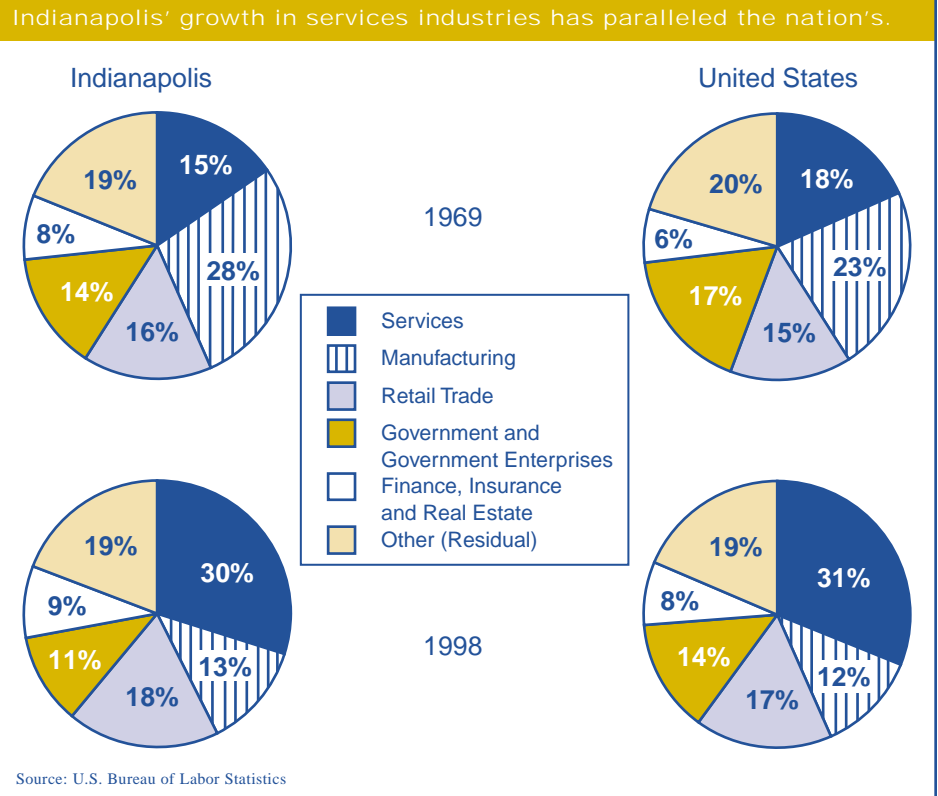
Indianapolis' growth in services industries has paralleled the nation's.

Indianapolis — 1969: Services 15%, Manufacturing 28%, Retail Trade 16%, Government and Government Enterprises 14%, Finance, Insurance and Real Estate 8%, Other (Residual) 19%

United States — 1969: Services 18%, Manufacturing 23%, Retail Trade 15%, Government and Government Enterprises 17%, Finance, Insurance and Real Estate 6%, Other (Residual) 20%

Indianapolis — 1998: Services 30%, Manufacturing 13%, Retail Trade 18%, Government and Government Enterprises 11%, Finance, Insurance and Real Estate 9%, Other (Residual) 19%

United States — 1998: Services 31%, Manufacturing 12%, Retail Trade 17%, Government and Government Enterprises 14%, Finance, Insurance and Real Estate 8%, Other (Residual) 19%

Legend:
- Services
- Manufacturing
- Retail Trade
- Government and Government Enterprises
- Finance, Insurance and Real Estate
- Other (Residual)

Source: U.S. Bureau of Labor Statistics

Table 1: Employment in Major Sectors, Indianapolis & U.S., 1969 & 1998

Employment by place of work	INDIANAPOLIS 1969	INDIANAPOLIS 1998	UNITED STATES 1969	UNITED STATES 1998
Total Employment (#)	600,067	1,029,120	91,057,200	160,198,700
Nonfarm Employment	97.83%	99.27%	95.63%	98.05%
Private Employment	83.51%	88.24%	78.23%	84.35%
Services	15.44%	29.86%	18.37%	31.15%
Retail Trade	15.56%	18.48%	14.77%	16.67%
Manufacturing	28.01%	12.72%	22.56%	12.22%
Government	14.32%	11.04%	17.40%	13.70%
Finance, Insurance & Real Estate	7.78%	8.72%	6.50%	7.63%
Construction	5.21%	6.08%	4.91%	5.49%
Transportation & Public Utilities	5.21%	5.71%	5.27%	4.79%
Wholesale Trade	5.33%	5.71%	4.50%	4.59%
Agricultural Services, Forestry, Fishing and Other	0.20%	na	0.56%	1.28%
Mining	0.19%	na	0.81%	0.53%

Source: U.S. Bureau of Labor Statistics

increasing from 12% of nonfarm earnings to 25% in 1998. Nationally, the service-sector share increased from 15% to 31% within the same period of time. Figure 3 shows the proportion of current nonfarm employment in the service sector for each Indiana county.
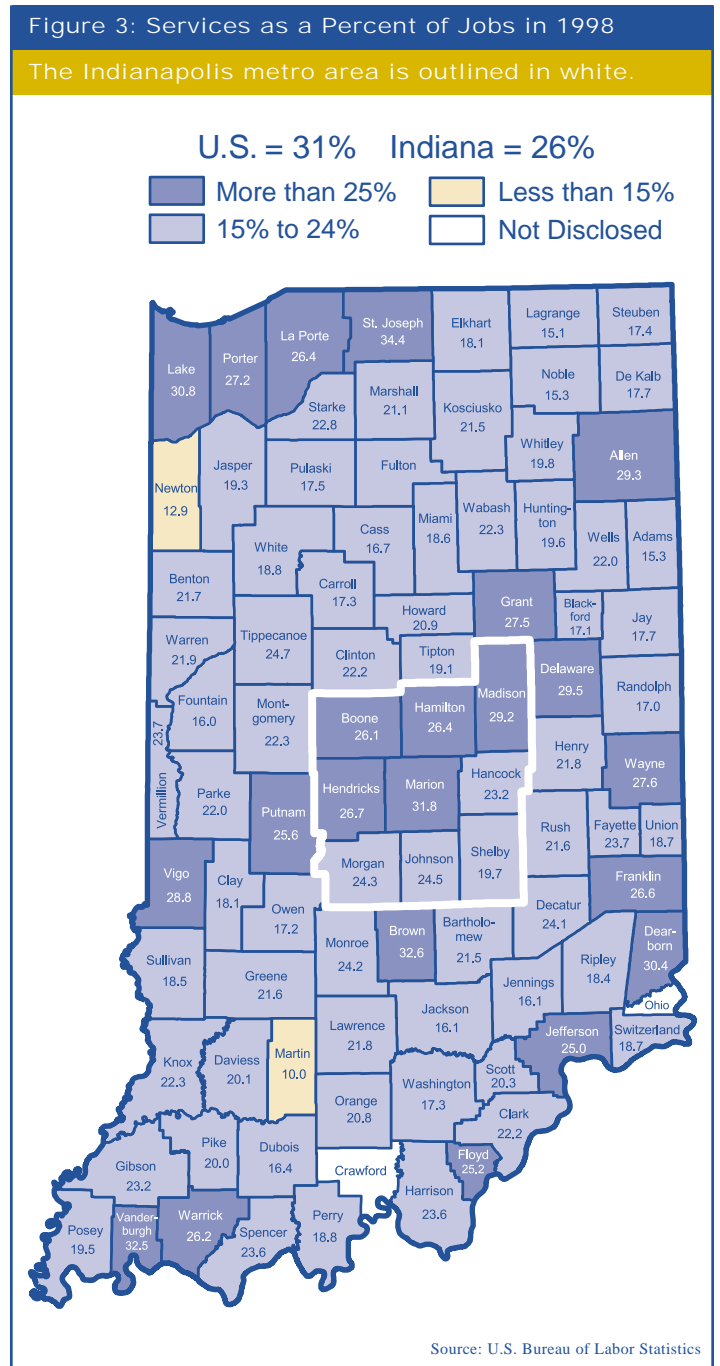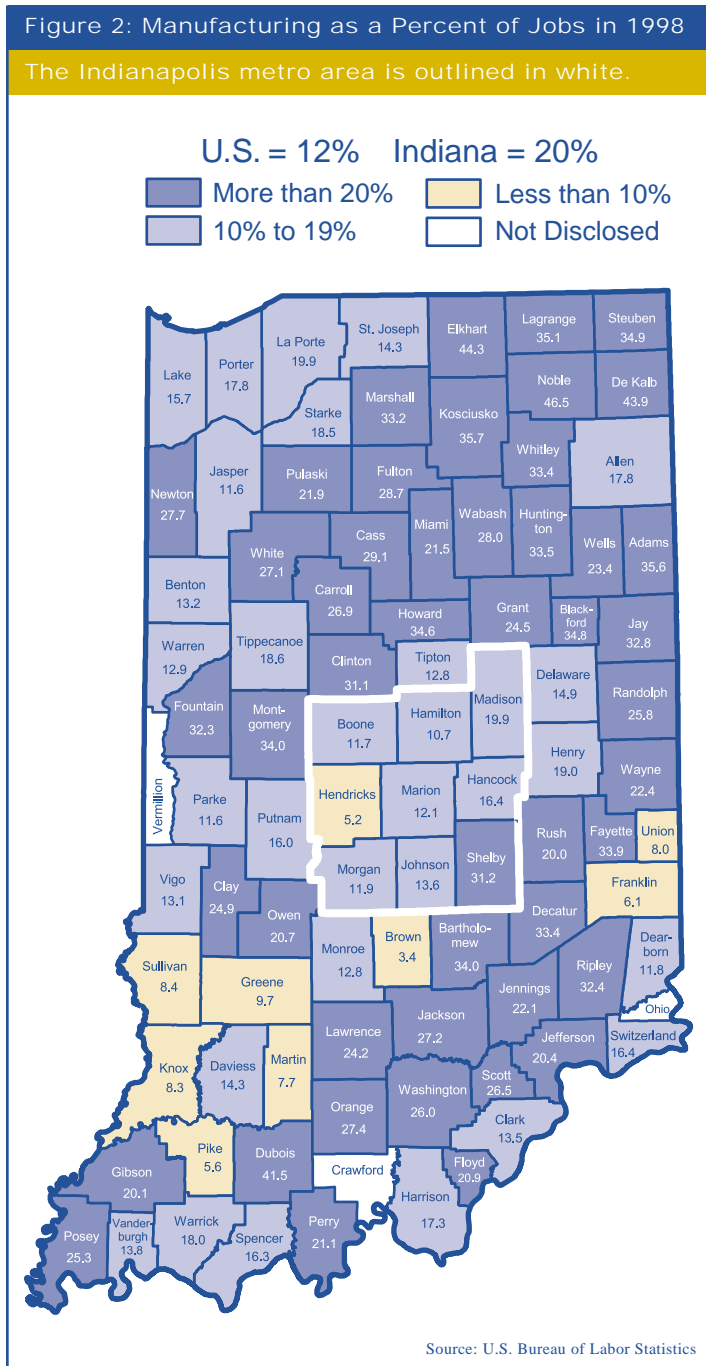
Making things, selling things and doing things constituted about 70% of the jobs nationally and in the Indianapolis metro area in 1998. Manufacturing (making) accounted for $7.5 billion in earnings; finance, insurance and real estate and retail trade (selling) generated earnings of $6.7 billion; and the services sector (doing) generated $8.7 billion in 1998

Figure 2: Manufacturing as a Percent of Jobs in 1998

The Indianapolis metro area is outlined in white.

U.S. = 12%   Indiana = 20%

- More than 20%
- 10% to 19%
- Less than 10%
- Not Disclosed

County values (Manufacturing %):
Lake 15.7, Porter 17.8, La Porte 19.9, St. Joseph 14.3, Elkhart 44.3, Lagrange 35.1, Steuben 34.9, Noble 46.5, De Kalb 43.9, Marshall 33.2, Kosciusko 35.7, Starke 18.5, Newton 27.7, Jasper 11.6, Pulaski 21.9, Fulton 28.7, Whitley 33.4, Allen 17.8, White 27.1, Cass 29.1, Miami 21.5, Wabash 28.0, Huntington 33.5, Wells 23.4, Adams 35.6, Benton 13.2, Carroll 26.9, Howard 34.6, Grant 24.5, Blackford 34.8, Jay 32.8, Warren 12.9, Tippecanoe 18.6, Clinton 31.1, Tipton 12.8, Madison 19.9, Delaware 14.9, Randolph 25.8, Fountain 32.3, Montgomery 34.0, Boone 11.7, Hamilton 10.7, Henry 19.0, Wayne 22.4, Parke 11.6, Putnam 16.0, Hendricks 5.2, Marion 12.1, Hancock 16.4, Rush 20.0, Fayette 33.9, Union 8.0, Vigo 13.1, Clay 24.9, Owen 20.7, Morgan 11.9, Johnson 13.6, Shelby 31.2, Franklin 6.1, Sullivan 8.4, Greene 9.7, Monroe 12.8, Brown 3.4, Bartholomew 34.0, Decatur 33.4, Dearborn 11.8, Ripley 32.4, Ohio, Jennings 22.1, Knox 8.3, Daviess 14.3, Martin 7.7, Lawrence 24.2, Jackson 27.2, Jefferson 20.4, Switzerland 16.4, Orange 27.4, Washington 26.0, Scott 26.5, Clark 13.5, Gibson 20.1, Pike 5.6, Dubois 41.5, Crawford, Floyd 20.9, Harrison 17.3, Posey 25.3, Vanderburgh 13.8, Warrick 18.0, Spencer 16.3, Perry 21.1, Vermillion

Source: U.S. Bureau of Labor Statistics

Figure 3: Services as a Percent of Jobs in 1998

The Indianapolis metro area is outlined in white.

U.S. = 31%   Indiana = 26%

- More than 25%
- 15% to 24%
- Less than 15%
- Not Disclosed

County values (Services %):
Lake 30.8, Porter 27.2, La Porte 26.4, St. Joseph 34.4, Elkhart 18.1, Lagrange 15.1, Steuben 17.4, Noble 15.3, De Kalb 17.7, Marshall 21.1, Kosciusko 21.5, Starke 22.8, Newton 12.9, Jasper 19.3, Pulaski 17.5, Fulton, Whitley 19.8, Allen 29.3, White 18.8, Cass 16.7, Miami 18.6, Wabash 22.3, Huntington 19.6, Wells 22.0, Adams 15.3, Benton 21.7, Carroll 17.3, Howard 20.9, Grant 27.5, Blackford 17.1, Jay 17.7, Warren 21.9, Tippecanoe 24.7, Clinton 22.2, Tipton 19.1, Madison 29.2, Delaware 29.5, Randolph 17.0, Fountain 16.0, Montgomery 22.3, Boone 26.1, Hamilton 26.4, Henry 21.8, Wayne 27.6, Parke 22.0, Putnam 25.6, Hendricks 26.7, Marion 31.8, Hancock 23.2, Rush 21.6, Fayette 23.7, Union 18.7, Vigo 28.8, Clay 18.1, Owen 17.2, Morgan 24.3, Johnson 24.5, Shelby 19.7, Franklin 26.6, Sullivan 18.5, Greene 21.6, Monroe 24.2, Brown 32.6, Bartholomew 21.5, Decatur 24.1, Dearborn 30.4, Ripley 18.4, Ohio, Jennings 16.1, Knox 22.3, Daviess 20.1, Martin 10.0, Lawrence 21.8, Jackson 16.1, Jefferson 25.0, Switzerland 18.7, Orange 20.8, Washington 17.3, Scott 20.3, Clark 22.2, Gibson 23.2, Pike 20.0, Dubois 16.4, Crawford, Floyd 25.2, Harrison 23.6, Posey 19.5, Vanderburgh 32.5, Warrick 26.2, Spencer 23.6, Perry 18.8, Vermillion 23.7

Source: U.S. Bureau of Labor Statistics

Farmland in Indiana

Nearly two-thirds of Indiana's 23 million acres are farmlands. Five of the state's 92 counties have more than 90% of their land area in farm uses (see Figure 1). Only six counties have less than one-third of their areas in farms.

While it is no surprise that Benton, Adams, Tipton, Carroll and Clinton counties are the leaders in farmland usage, the counties at the other end of the spectrum are interesting. The presence of public park and forest lands puts Brown, Monroe, Floyd and

Figure 1: Percent of Land Area in Farms, 1997

Two-thirds of the state is farmland.

- 75% and Higher (32 counties)
- 50% to 74.9% (42 counties)
- 25% to 49.9% (15 counties)
- Less than 25% (3 counties)

Source: U.S. Department of Agriculture, 1997 Census of Agriculture
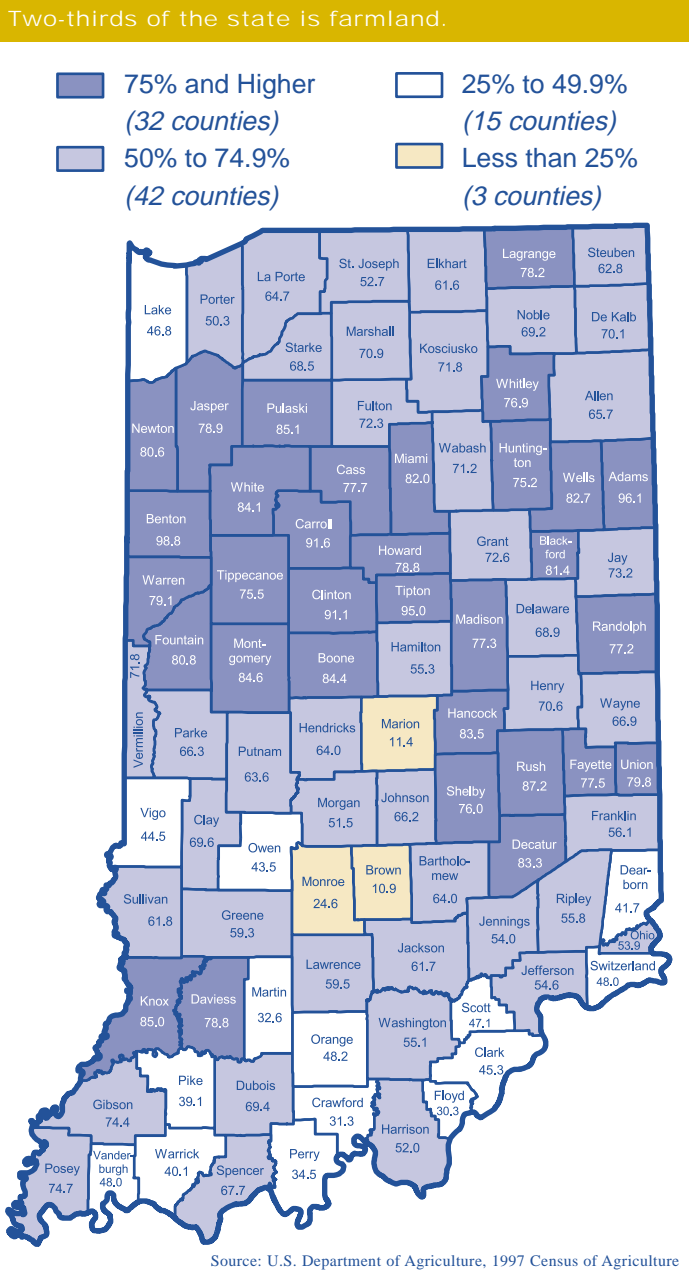
Figure 2: Average Value Per Acre of Farmland, 1997

Farmland is valued highest in urban counties.

- Top 23 (More than $2,361)
- Second 23 ($2,001 to $2,360)
- Third 23 ($1,720 to $2,000)
- Lowest 23 (Less than $1,720)

Source: U.S. Department of Agriculture, 1997 Census of Agriculture
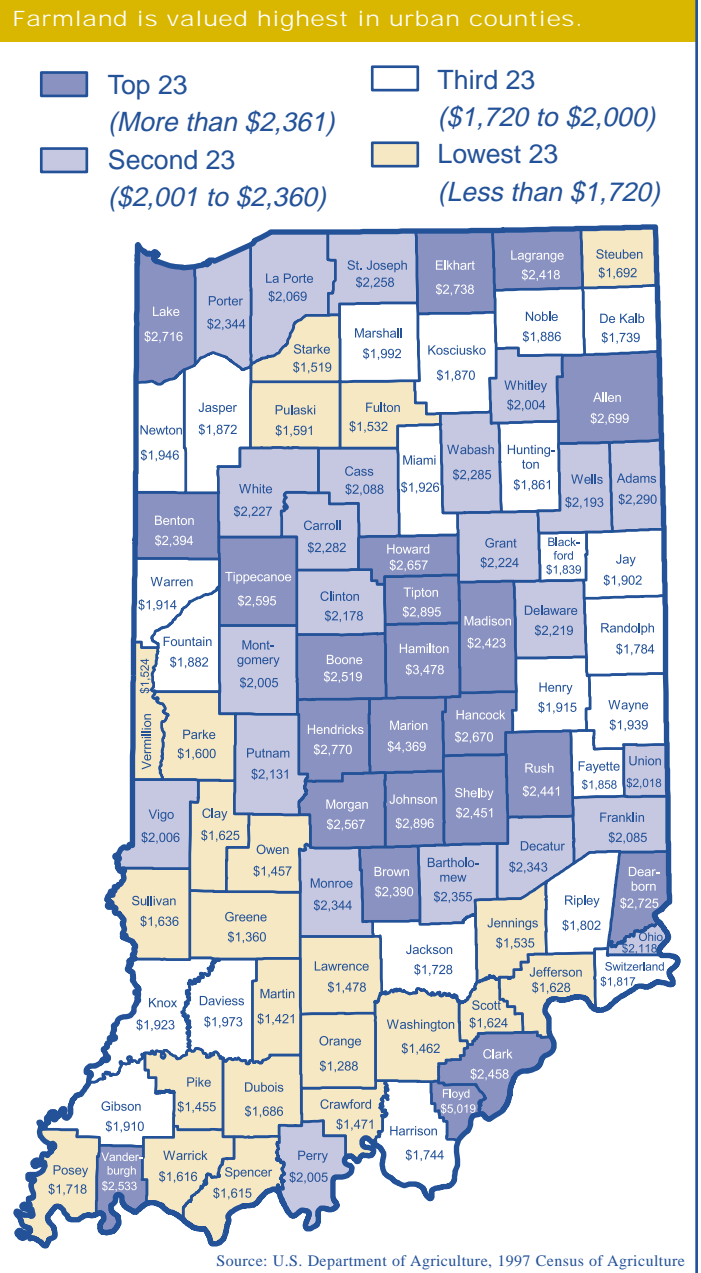
Crawford counties among those with the lowest percentage of land in farms. Marion County has just 11.4% of its land in farms, but most other urban counties still have extensive farm usage. Martin County (with the Crane military facility) has less than one-third of its land in farms.

> **Marion County has just 11.4% of its land in farms, but most other urban counties still have extensive farm usage.**

Farms and Land Values in Indiana

The U.S. Department of Agriculture reports that farmland in Indiana was valued at $2,064 per acre in 1997. The range extended from $5,019 in Floyd County to $1,992 in Perry County. As shown in Figure 2, the least-valued land is primarily in southern Indiana counties, while the most-valued land is in urban counties. Tipton is the only rural county in the top 13.

There were nearly 58,000 farms in the state in 1997. Seven counties, led by Allen, had 1,000 or more farms, while another seven each had fewer than 300. Brown County had the fewest farms (173), and Marion County still reported 225 (see Figure 3).

Figure 3: Number of Farms, 1997

Allen County had the highest number of farms.

900 or More Farms (9)
600 to 899 (39)
300 to 599 (37)
Under 300 (7)

Source: U.S. Department of Agriculture, 1997 Census of Agriculture
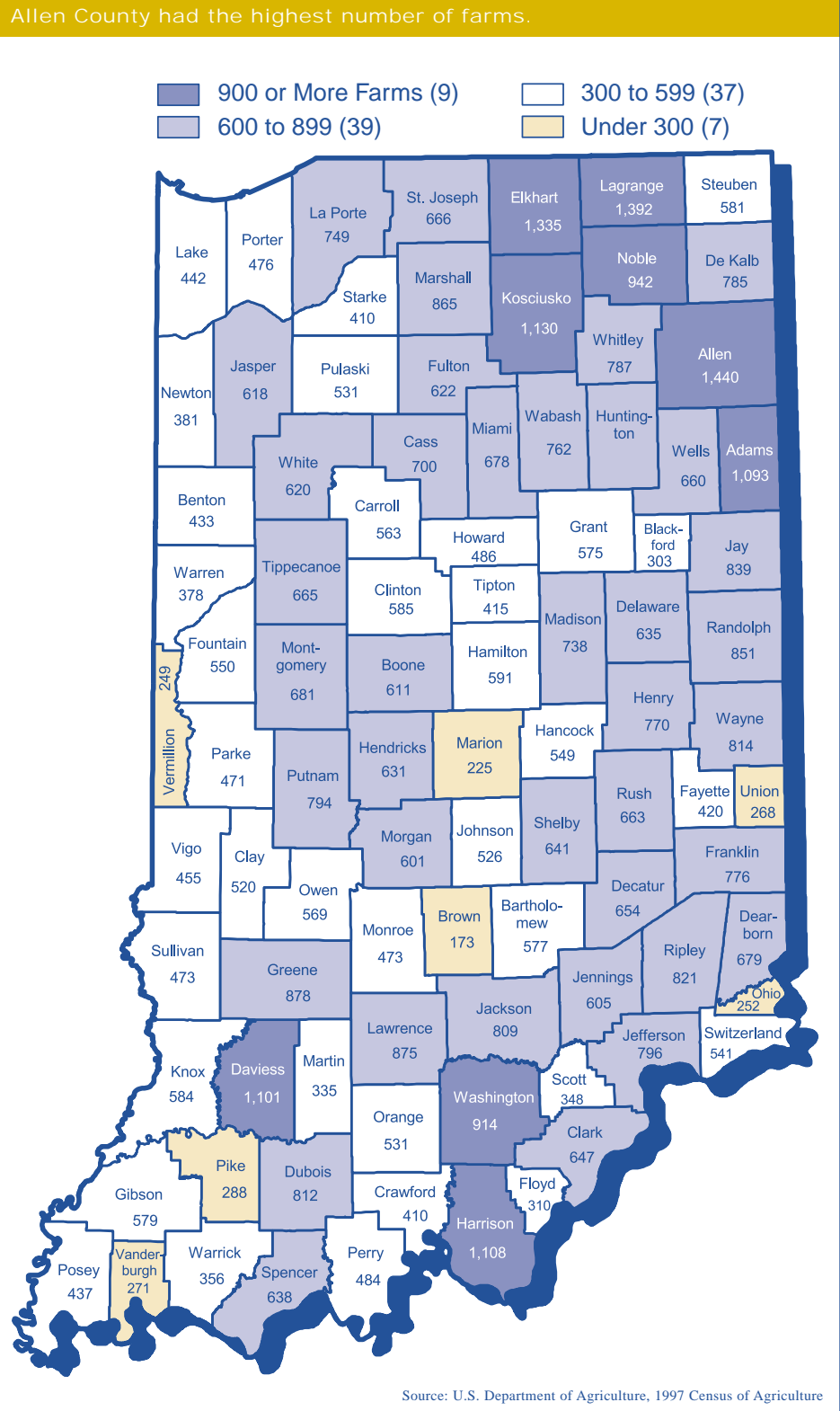
Indiana Recaptures Manufacturing Employment Strength

June 2000 preliminary figures from the U.S. Bureau of Labor Statistics estimate manufacturing employment at 696,900 workers, or 23.2% of Indiana's total nonfarm employment. The data, collected through the Current Employment Survey, show that jobs in manu-facturing have increased by 0.2% since June of last year and are 1% higher than the 1999 annual average.

A Historical Perspective

Manufacturing employment in Indiana exploded in 1941 when the United States entered World War II, resulting in a 24.3% increase over 1940 (see Figure 1). By the time peace was restored in 1945, Indiana's manu-facturing employment had increased by 53%.

During the war years, employment peaked for Indiana manufacturing in 1943 at an annual average of 636,500, almost double 1939 levels. This peak was not exceeded until 1953, the last year of the Korean War (681,400

workers). By the next year, however, average employment in manufacturing dropped by 13.4%. The 1943 level was not exceeded again until 1965. Employment remained above the 1943 level from 1965 until 1982, when it dropped by 9.75% in one year. Since 1988, employment has again exceeded the World War II peak, with the exception of 1991 and 1992, which coincide with the latest recession.

The highest level of manufacturing employment, however, occurred in 1973, with annual average employment reaching 758,200, 8.8% higher than current manufacturing employment and 19% higher than the World War II peak. Other peak years were 1969 (752,300) and 1978 (741,500). The lowest employment since the 1973 peak occurred in 1983. In 1982, manufacturing employment averaged

Figure 1: Indiana's Manufacturing Employment, 1939–1999

The late 1980s to 1999 show steadier job growth with fewer major drops.
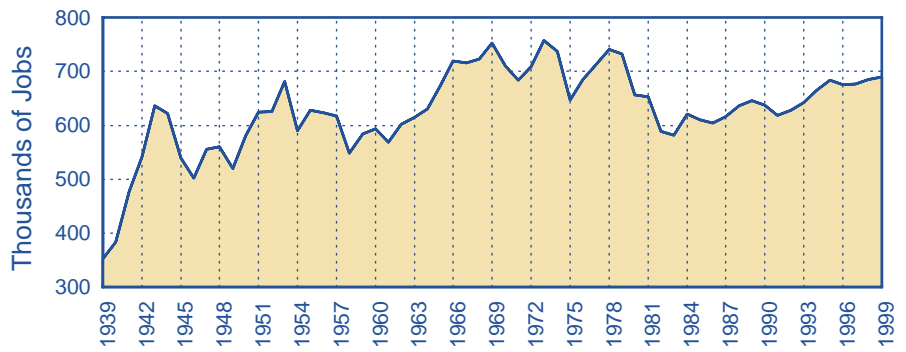
Source: U.S. Bureau of Labor Statistics

Figure 2: Indiana's Share of U.S. Manufacturing Employment, 1948–1999

Indiana was hit hard by the recession of the early 1980s, but regained its share in the 1990s.
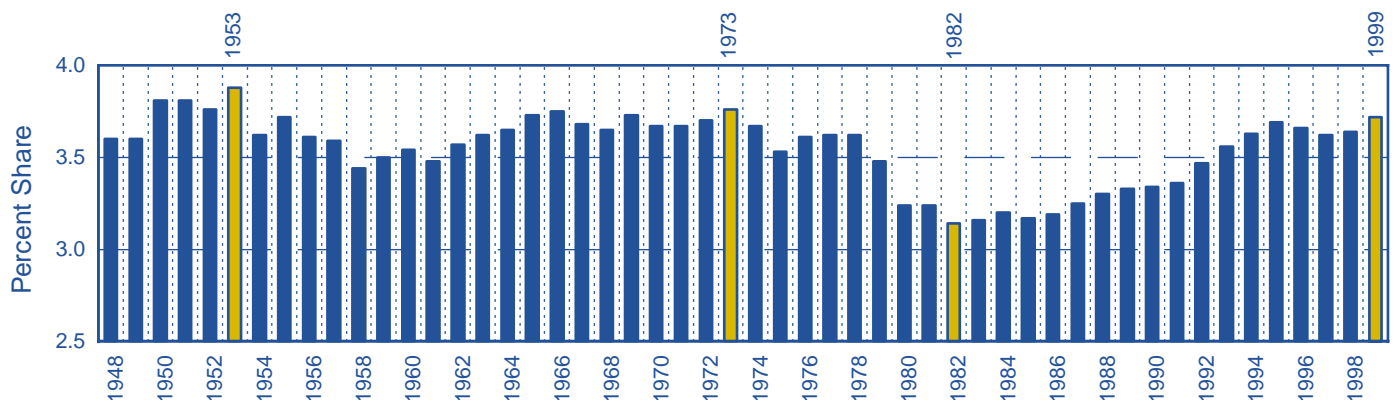
Source: U.S. Bureau of Labor Statistics

78% of 1973 levels, and in 1983 it was 77% of the 1973 average. During the 1990s, average manufacturing employment levels were lowest in 1991 (82% of 1973 peak) and highest in 1999 (91% of 1973 peak).

Manufacturing employment in Indiana has hovered around 3.5% of total U.S. manufacturing employment since 1948, the earliest year of U.S. data analyzed (see Figure 2). In 1953, Indiana had its highest share of the national manufacturing workforce, 3.88%. Not surprisingly, this was also a peak employment year for Indiana. Indiana's share of manufacturing employment in the United States reached its lowest point (3.14%) in 1982, a recession year.

Indiana constituted 3.72% of all U.S. manufacturing employment in 1999, the only year since 1973 (3.76%) in which the state came close to reaching its 1953 level of 3.88%.

Manufacturing Wages (1989–99 Annual Averages, June 1989–June 2000)

During the last decade, Indiana's manufacturing workers earned consistently more than the national average (see Figure 3). Average hourly wage rates for June 2000 were $15.81 in Indiana and $14.32 in the nation. In 1997, Indiana manufacturing workers earned an average of $1.62 more per hour than the average worker in the United States. In 1999, this difference fell back to $1.35, but in June 2000, the Indiana wage differential expanded again to $1.49. From June 1999 to June 2000, Indiana's annual average hourly manufacturing wages have increased by 3.54%. This is the highest

rate of increase in the last three years, and if sustained throughout the year, will result in the highest rate since 1990.

For six of the 10 years between 1989 and 1999, manufacturing wages grew faster in Indiana than in the nation (see Figure 4). Between 1997 and 1999, however, wage growth in

Indiana lagged behind the nation. The 1999 annual average wage for manufacturing workers in Indiana increased by 30.4% from 1989. The U.S. annual average wage increased by 32.7% for the same period, but still remains well below the Indiana average.

Figure 3: Manufacturing Annual Average Hourly Wages, 1989–99
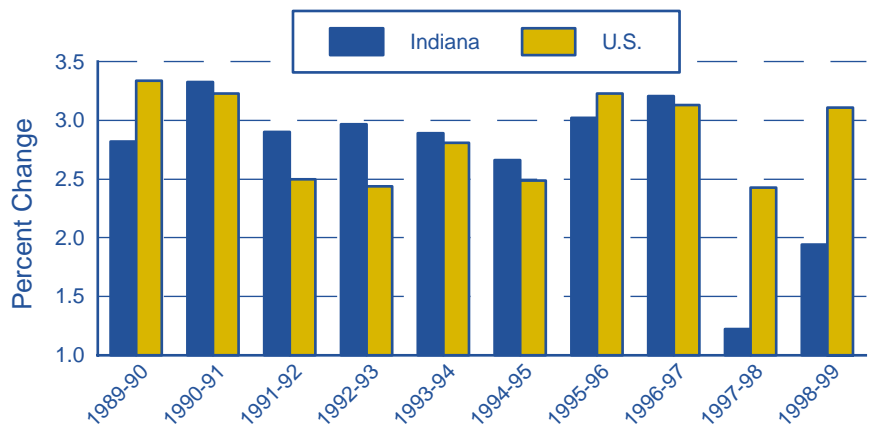Indiana workers consistently earned wages higher than national average.
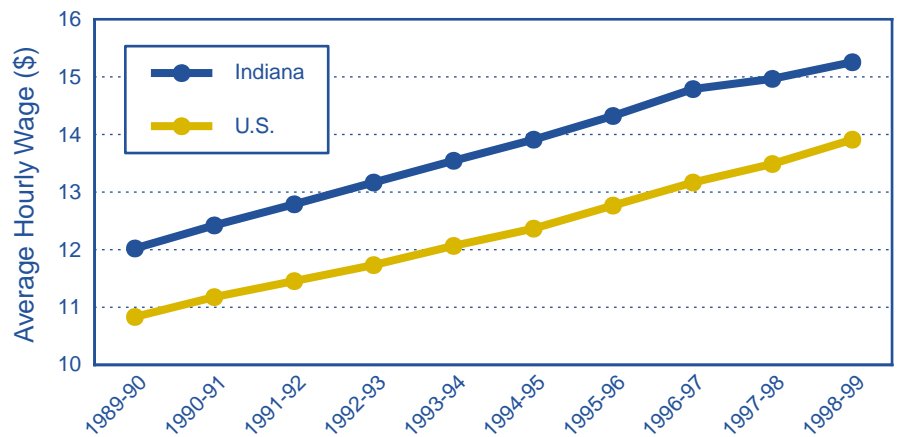
Source: U.S. Bureau of Labor Statistics

Figure 4: Annual Change in Average Hourly Wages, 1989–90 to 1998–99
June figures suggest Indiana could grow by as much as 3.6% during 2000.

Source: U.S. Bureau of Labor Statistics

Unemployment Inside and Out

Ranking 17th among 50 states and the District of Columbia, Indiana's 3.4% unemployment rate continues as one of the lowest in the nation and was nearly one percentage point lower than the nation's rate of 4.2% for June 2000.

Among states in this region, only Michigan (3.5%) and Wisconsin (3.8%) came close to Indiana, while Illinois (4.5%), Kentucky (4.0%) and Ohio (4.2%) were at or close to the U.S. rate. Differences of tenths of a percent have attracted attention during these tight labor-market times, even though they may not be statistically significant.

Rates Over Time

Between 1989 and 1999, Indiana's annual average rate of unemployment peaked at 6.6% in 1992 and slid to 3.0% for 1999. The U.S. rate hit 7.5% in 1992 and declined to 4.2% for 1999 (see Figure 1). During that same time period, the 30 Indiana counties in Metropolitan Statistical Areas (MSAs) experienced consistently low

unemployment rates, the highest combined rate being 6.2% in 1992. The lowest combined rate — 2.8% — occurred in 1999.

Those 62 Indiana counties not in an MSA had a combined high of 7.8% in 1992 and a low of 3.5% in 1999. Clearly the high and low years are the same for the state, MSA counties and non-MSA counties, but the rates differ significantly.

Within the state, Hamilton, Tipton, Hendricks, Boone, Johnson and Decatur were the six counties with June 2000 unemployment rates less than 2.0%, while 35 counties in Indiana had rates of less than 3.0%. Counties with the highest rates of unemployment were Switzerland (10.3%), Blackford (8.0%) and Perry (7.5%). A total of 41 counties' June rates were higher than the state's (see Figure 2).

Why has Switzerland County so consistently maintained the dubious rank of No. 1 in unemployment rates in Indiana this year? We contacted Carla Hansin, manager of the Indiana

Department of Workforce Development Employment Office in Vevay, and asked just that question. Hers was a straightforward answer: not enough jobs close by. Hansin went on to tell

A Closer Look at Switzerland County

Location: Southwest Indiana on the Ohio border
Population: 8,961 (in 1999, est.)
Growth Rate: 15.8% (since the 1990 Census)
Rank in Population: 89th in 1999, up from 90th in 1990
Labor Force: 3,960 (June '00)
   Employed: 3,555 (June '00)
   Unemployed: 405 (June '00)
Commuting into county for work:*   178
Commuting out of county for work:*   2,190

us that this should change with the new casino going in seven miles outside Vevay and the opening of Besi Inc., a maker of school bus seats and safety harnesses for buses and the potential employer of 60 to 80 people. Besi took over the old U.S. Shoe/Nine West building and, based on information gleaned from a recent Vevay Town Council meeting, has a two-year lease with an option to buy – good news to this community. Hansin also noted that a planned road connecting Vevay (pop.1,482) to U.S. 50 would help considerably.

*1998 patterns of work/residence (aka commuting) were culled from the IT-40 State Income Tax form. Commuting profiles for each county in the state are available on STATS Indiana (www.stats.indiana.edu).

Figure 1: Trend in Lowering Rates: Indiana Compared with Nation
Annual Averages, 1989–1999
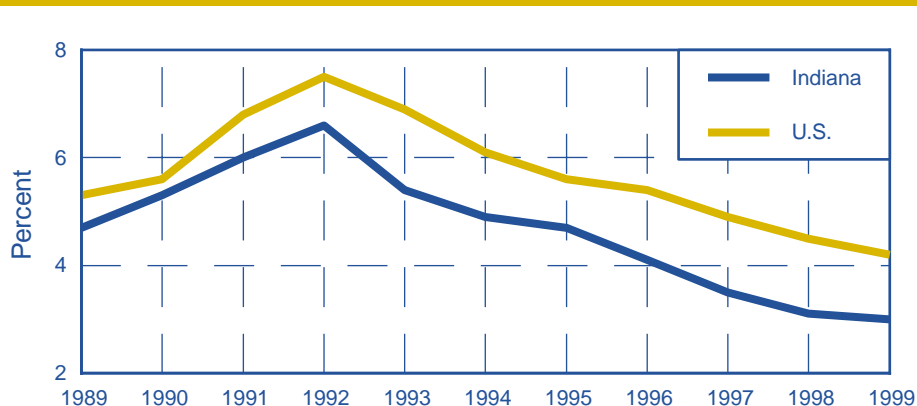
Source: Indiana Department of Workforce Development

City Unemployment Rates: A Study in Contrasts

Looking at the most local of local areas, the city of Gary experienced the highest rate (9.9%) of unemployment among the 32 Indiana cities with published rates. The town of Fishers, in Hamilton County, had the lowest rate (0.7%) in June.

Table 1: City Unemployment Rates

| City	June '00	May '00	June '99
Gary	9.9	8.8	8.5
East Chicago	8.4	7.5	7.1
Marion	6.8	6.5	5.0
Terre Haute	6.4	5.6	5.0
Michigan City	5.3	5.2	4.5
Hammond	5.1	4.5	4.3
South Bend	4.7	4.3	3.8
Anderson	4.4	3.9	3.9
Evansville	4.4	3.8	3.7
Muncie	4.4	3.8	4.0
Richmond	4.4	4.2	3.8
Portage	4.3	4.1	3.8
Fort Wayne	4.0	3.6	3.7
Kokomo	4.0	2.8	3.2
Elkhart	3.7	3.1	2.7
Jeffersonville	3.5	2.9	3.1
New Albany	3.5	2.9	2.9
Mishawaka	3.3	3.0	2.6
Indianapolis	3.2	2.9	2.7
West Lafayette	3.2	2.9	3.2
Bloomington	2.9	2.5	3.1
Lawrence	2.9	2.6	2.4
Columbus	2.8	2.1	1.8
Valparaiso	2.6	2.5	2.3
Goshen	2.5	2.1	1.9
Lafayette	2.4	2.2	2.4
Merrillville	2.3	2.1	2.0
Highland	2.0	1.8	1.7
Noblesville	1.8	1.6	1.4
Carmel	1.4	1.3	1.1
Greenwood	1.4	1.3	1.3
Fishers	0.7	0.6	0.5

Source: Indiana Department of Workforce Development

Figure 2: June Unemployment Rates by County

Most Indiana county rates are lower than the state or national rate.

U.S. Rate = 4.2
Indiana Rate = 3.4

- 4.2 or Higher (23)
- 3.4 to 4.1 (21)
- Lower than 3.4 (48)
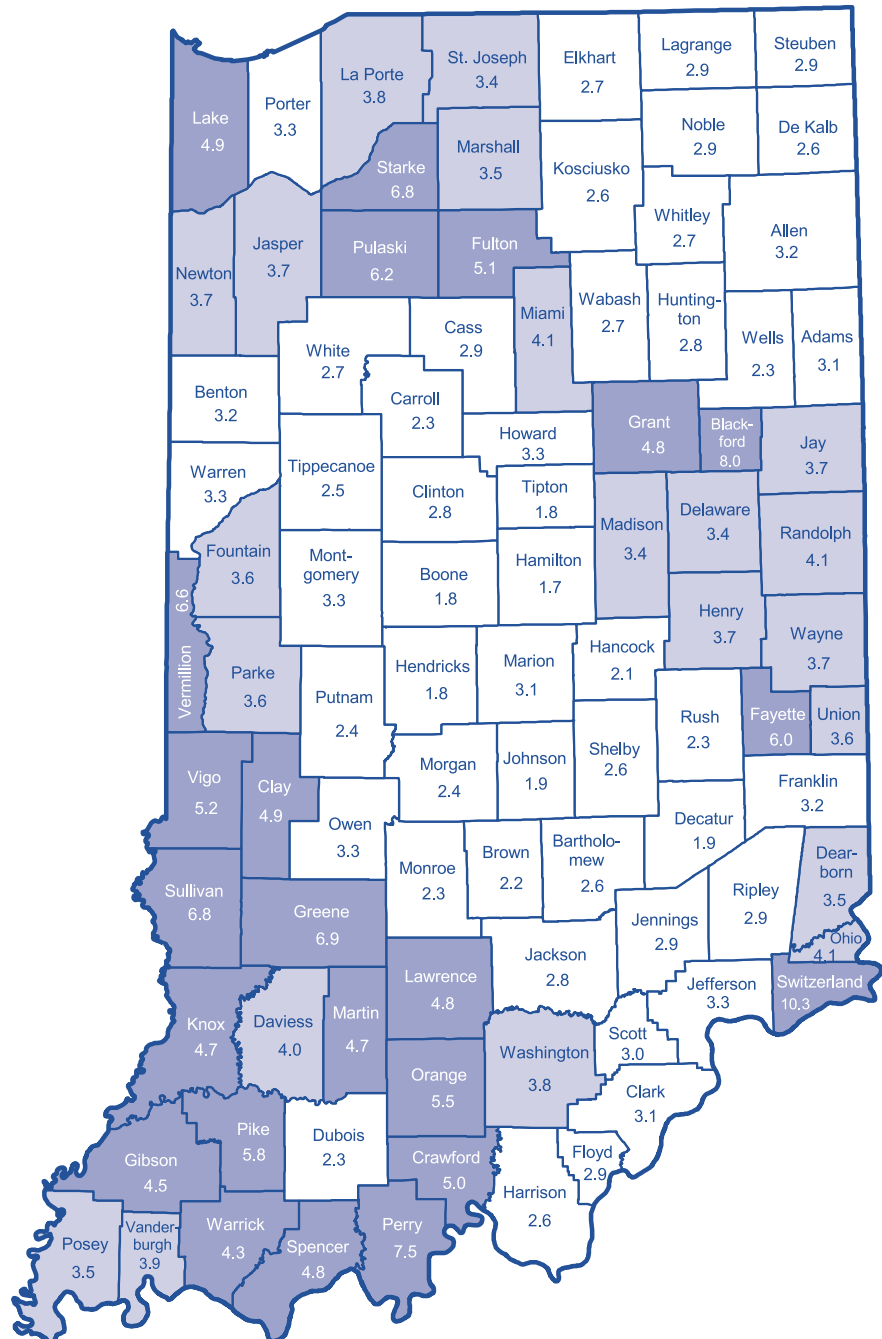
Source: Indiana Department of Workforce Development

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IN the News
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(the latest year for which these data are available).

The services sector is projected to grow even more over the next 10 years. National projections from the U.S. Bureau of Labor Statistics show that industries with the fastest wage and salary growth between 1998 and 2008 should include: computer and data processing services (117%); health services (67%); residential care (57%); management and public relations (45%); and security and commodity brokers (40%).

IN Depth:

For all the latest state and county figures and complete time series data sets related to the Indiana economy, visit the following Internet sites:

- **www.ibrc.indiana.edu/incontext**
- **www.stats.indiana.edu**
- **www.indianacommerce.com**
- **www.dwd.state.in.us**