

State Personal Income

Third Quarter of 2005

By David G. Lenze

In the third quarter, current-dollar personal income fell 25 percent in Louisiana, the state hardest hit by Hurricanes Katrina and Rita and the New Orleans Flood.¹ Personal income in Mississippi and Alabama, which suffered much less extensive destruction from the hurricanes, each grew 0.8 percent. The rest of the country grew 1.1 percent.

The Bureau of Economic Analysis (BEA) estimates of third-quarter personal income provide the most comprehensive before-and-after look at state incomes since the hurricanes struck in August and September. However, except for some explicit adjustments discussed below, BEA does not separate the effects of disasters from other underlying sources of growth and decline. For example, the 2.8-percent decline in wages in Louisiana in the third quarter reflects the net effect of wages lost because of the disasters and wages earned from the response, cleanup, and restoration after the disasters. It also reflects nonhurricane-related factors.

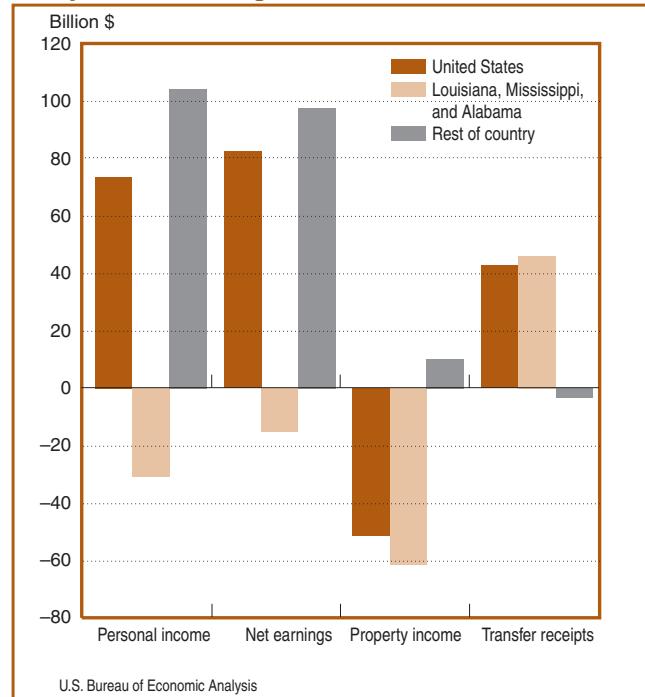
Louisiana's personal income fell \$32.7 billion in the third quarter, following a \$2.1 billion increase in the second quarter. Property income fell \$54.2 billion, and net earnings fell \$14.2 billion. These declines were partly offset by a \$35.7 billion increase in transfer receipts. In Mississippi, property income fell \$6.8 billion, earnings fell \$2.1 billion, and transfer receipts rose \$9.4 billion. In Alabama, property income fell \$1.0 billion, but earnings rose \$0.8 billion and transfer receipts rose \$1.4 billion. The combined \$62.0 billion decrease in property income in these three states overwhelmed the \$10.1 billion increase in the rest of the country (chart

1. Quarterly estimates are expressed at seasonally adjusted annual rates, unless otherwise specified. Quarter-to-quarter dollar changes are differences between published estimates. Quarter-to-quarter percent changes are calculated from unrounded data and are not annualized.

1). The combined \$46.5 billion increase in transfer receipts in these states overwhelmed the \$3.4 billion decline in the rest of the country.

The third-quarter estimates fully account for the uninsured losses and the net insurance settlements associated with the hurricanes and the flood. The third-quarter estimates do not reflect the total effects of the hurricanes on employment, earnings, and transfer receipts, because these effects are likely to continue in subsequent quarters.

Chart 1. Personal Income and Its Major Components: Change in 2005:III



Some of the effects of the disasters are reflected in the source data used to estimate various components of personal income—for example, the effects on wages mentioned above and the effects of disaster-induced job losses and gains on state unemployment insurance compensation.

However, some economic effects of the disasters are not reflected in the source data. For this reason, BEA adjusted proprietors' income, net rental income, and transfer receipts to account for uninsured losses of fixed assets and net insurance settlements. The national estimates of uninsured losses and net insurance settlements were distributed to states on the basis of reports from multiple sources, including the ISO (Insurance Services Organization), Insurance Information Institute, the Federal Emergency Management Agency (FEMA), and the U.S. Department of Agriculture.²

The largest adjustments were made for uninsured losses of fixed assets. The disasters destroyed \$58.2 billion of uninsured residential structures (primarily owner-occupied housing, but also some rental properties owned by households) in Louisiana, \$7.7 billion in Mississippi, \$1.3 billion in Alabama, and a total of \$0.9 billion in Texas and Florida (table A).³ In addition, the

disasters destroyed \$12.0 billion in uninsured fixed assets owned by nonfarm proprietors and tax-exempt cooperatives in Louisiana, \$1.6 billion in Mississippi, \$0.3 billion in Alabama, and \$0.1 billion elsewhere. Most of these damages, \$11.5 billion of \$14.0 billion, were to rental properties owned by sole proprietorships and partnerships and thus were recorded in the real estate industry (table B).

Most of the farm damage, \$0.8 billion of \$1.3 billion, occurred in Florida. Mississippi recorded \$0.3 billion of farm damage, Louisiana recorded \$0.2 billion, and Alabama recorded \$0.1 billion. The farm estimates represent uninsured crop losses only.

BEA estimated that net insurance settlements for consumer durable goods (such as cars, boats, appliances, and personal computers) totaled \$31.9 billion in Louisiana, \$8.0 billion in Mississippi, \$1.2 billion in Alabama, and \$1.5 billion elsewhere. These settlements are recorded for the third quarter, regardless of when households actually received payments from their insurance companies. In contrast, the adjustments made for the disaster assistance provided by FEMA to victims are recorded for the quarter in which the payments are actually made. FEMA provided \$3.7 billion in transient housing assistance to people living in Louisiana, \$1.4 billion to people in Mississippi, \$0.3 billion to people in Alabama, and \$1.4 billion to people elsewhere. The geographical distribution of this assistance is based on where victims received it. Since many people evacuated from

2. For more details about how BEA accounts for natural disasters in state personal income see David G. Lenze, "State Personal Income: Third Quarter of 2004," SURVEY OF CURRENT BUSINESS 85 (January 2005): 110–114.

3. These amounts are annualized. Actual uninsured losses, insurance settlements, FEMA assistance and other items can be obtained by dividing the numbers shown in table A by 4. For example, actual uninsured losses of residential property owned by households in Louisiana were \$14.6 billion.

Table A. Hurricane-Related Adjustments to State Personal Income for the Third Quarter of 2005

[Billions of dollars, annual rate]

	Louisiana	Mississippi	Alabama	Rest of country	Total
Proprietors' income					
Farm.....	-0.2	-0.3	-0.1	-0.8	-1.3
Nonfarm.....	-12.0	-1.6	-0.3	-0.1	-14.0
Dividends, interest, and rent.....					
Uninsured losses.....	-58.2	-7.7	-1.3	-0.9	-68.1
Rent subsidies.....	3.8	0.8	0.1	4.8
Transfer receipts					
Net insurance settlements.....	31.9	8.0	1.2	1.5	42.5
FEMA disaster assistance.....	3.7	1.4	0.3	1.4	6.8
Total adjustments	-31.0	0.6	-0.1	1.1	-29.3
Personal income with adjustments	97.0	75.4	134.0	9,954.3	10,260.7
Personal income without adjustments....	128.0	74.8	134.1	9,953.2	10,290.0
Adjustments as a percent of personal income.....	-24.2	0.9	-0.1	(L)	-0.3

L Less than 0.05

Note. The sum of the state disaster adjustments to personal income may not equal the national adjustments published elsewhere because of rounding.

Table B. Hurricane-Related Adjustments to Nonfarm Proprietors' Income for the Third Quarter of 2005

[Billions of dollars, annual rate]

	Louisiana	Rest of country	Total
Proprietors' income			
Mining.....	-12.0	-2.0	-14.0
Utilities.....	-0.2	(L)	-0.3
Construction.....	-0.1	(L)	-0.1
Durable-goods manufacturing	-0.3	(L)	-0.3
Nondurable-goods manufacturing	(L)	(L)	(L)
Wholesale trade	-0.1	(L)	-0.1
Retail trade	-0.3	-0.1	-0.4
Transportation and warehousing	-0.1	(L)	-0.1
Finance and insurance	(L)	(L)	(L)
Real estate and rental and leasing	-9.9	-1.6	-11.5
Professional and technical services	-0.3	(L)	-0.3
Administrative and waste services	-0.2	(L)	-0.3
Arts, entertainment, and recreation.....	-0.4	-0.1	-0.5

L Less than 0.05

Note. The sum of the state disaster adjustments to nonfarm proprietors' income may not equal the national adjustments published elsewhere because of rounding.

New Orleans to Texas and Georgia, those states are credited with the transfers they received. However, the assistance FEMA provided to homeowners to repair or replace their houses is treated as a rent subsidy

and is recorded in the state in which the houses are located. These subsidies amounted to \$3.8 billion in Louisiana, \$0.8 billion in Mississippi, and \$0.1 billion in Alabama.

Largest State Personal Income Declines

Louisiana's 26-percent decline in real personal income in the third quarter is the largest quarterly percentage decline ever recorded (quarterly estimates of state personal income are available from 1948).

The next largest decline, 16 percent, occurred in South Dakota in the first quarter of 1949. The South Dakota decline was accounted for by reduced farm income, a consequence of a general collapse in farm prices from the relatively high levels reached during and immediately after World War II. That price collapse also accounted for the 14.0-percent decline in Montana in the same quarter and the 15.0-percent decline in Mississippi in the following quarter. Conditions in the farm sector at the time were exacerbated by a national recession and general price deflation.

Ten Largest Percentage Declines in Real Personal Income

Percent decline	State or territory	Quarter
25.9	Louisiana.....	2005:III
16.1	South Dakota.....	1949:I
15.9	South Dakota.....	1980:II
15.6	North Dakota.....	1979:I
15.3	Mississippi.....	1949:II
14.1	Montana	1949:I
13.7	Alaska Territory.....	1952:I
13.6	North Dakota	1961:I
13.3	North Dakota	1974:II
12.6	Mississippi.....	1952:IV

In general, adverse farm conditions played a role in most of the largest percentage declines. The exception was the 13.3-percent decline in the Alaska Territory in the first quarter of 1952. That decline was related to a construction slowdown.

Dollar declines

In constant dollars, Louisiana's personal income declined \$30.3 billion, about \$57 million less than the decline in New York in the first quarter of 1993 (table E). In most cases, the largest dollar declines in personal income stemmed from tax law changes and recessions. In the

fourth quarter of 1992, for example, many high-income workers, particularly in the finance industry, were awarded yearend bonuses, which typically are paid in the first quarter. Employers accelerated the payment in anticipation of the Omnibus Budget Reconciliation Act of 1993, which increased marginal tax rates for high income taxpayers retroactive to January 1. This accounted for much of the decline in first quarter of 1993 in New York, California, and Illinois.

Ten Largest Dollar Declines in Real Personal Income

Billions of constant 2000 dollars ¹	State	Quarter
30.3	New York.....	1993:I
30.3	Louisiana	2005:III
23.0	California	1993:I
20.0	New York.....	1994:I
18.3	Washington.....	2005:I
17.0	New York.....	2001:IV
14.5	California	1991:I
12.5	New York.....	2001:II
12.2	California	1994:I
10.4	Illinois.....	1993:I

1. Personal income has been deflated by the national price index for personal consumption expenditures.

The act also eliminated the upper limit on earnings subject to the Medicare tax, starting in 1994. To avoid this tax increase, yearend bonuses were again accelerated to the fourth quarter of 1993 from the first quarter of 1994. This accounted for much of the decline in first quarter of 1994 in New York and California. The decline in California was exacerbated by the Northridge Earthquake.

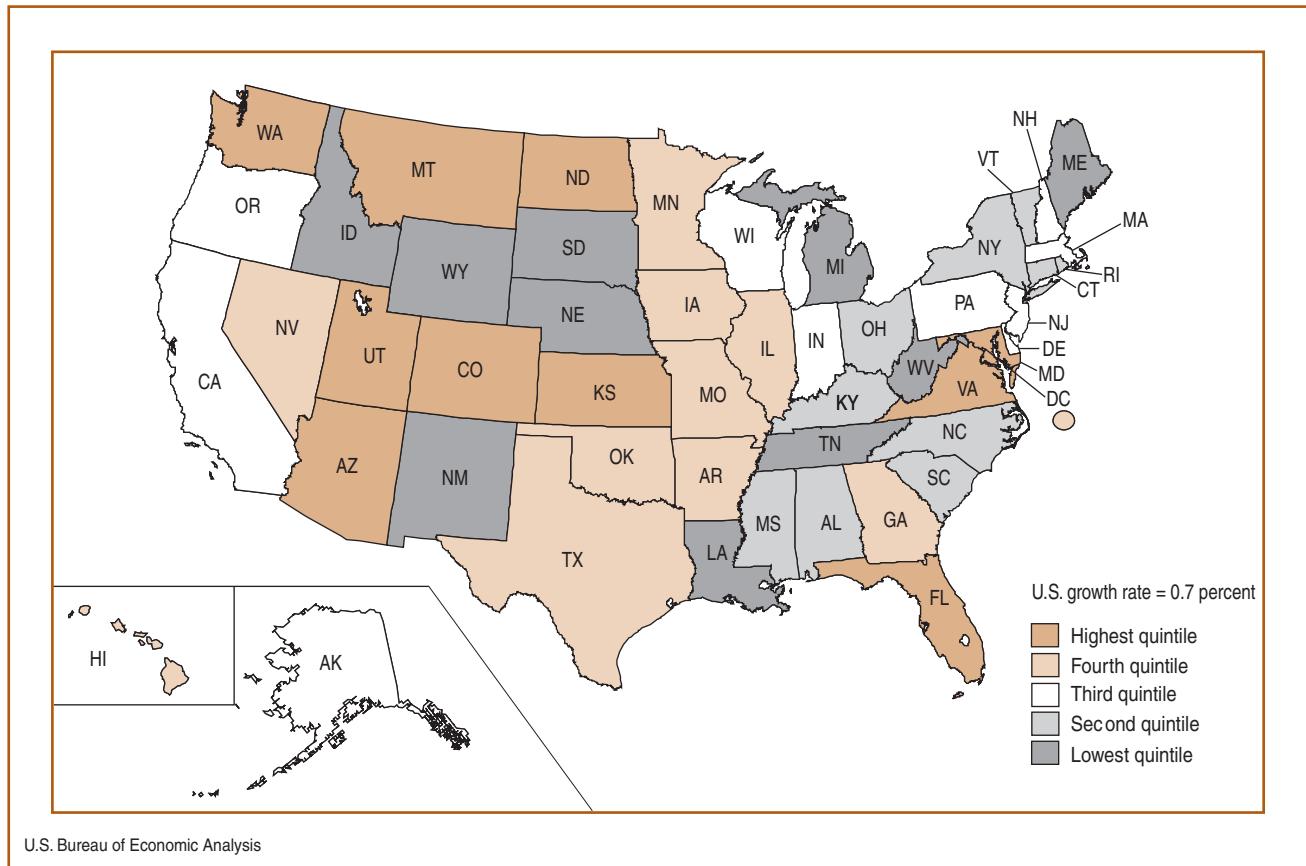
Recessions were a factor in declines in New York in the second and fourth quarters of 2001 and in California in the first quarter of 1991.

In contrast, a large portion of the Microsoft dividend paid at the end of 2004 was received by residents of the state of Washington, leading to an upward spike in personal income in that state in the fourth quarter of 2004; personal income declined precipitously in the first quarter of 2005.

Excluding the hurricanes, the recent gains in personal income reflect three somewhat offsetting trends in labor markets, housing markets, and transfer receipts (chart 2). Strengthening labor markets boosted net earnings growth to 1.2 percent in the third quarter, up from 1.0 percent growth in the second quarter. Excluding the three Gulf states of Louisiana, Mississippi,

and Alabama, net earnings grew 1.4 percent. The robust housing market tended to lower personal income; personal income is measured net of the costs associated with financing and refinancing mortgages; household mortgage borrowing is at a historical high. Declines in Medicaid spending also tended to weaken total personal income growth.

Chart 2. Personal Income: Percent Change in 2005:III



Earnings

Real estate, health care, and construction contributed the most to growth in most regions of the country in the third quarter, as in the second quarter (table C). Growth in construction earnings was particularly

strong in the Far West, Rocky Mountain, and Southwest regions.

Earnings grew in every nonfarm industry except the military, in which the deactivation of some reservists

Table C. Contributions to Percent Change in Earnings by Place of Work, by State and Region, 2005:II–2005:III—continues
 [Percentage points, seasonally adjusted]

	Total earnings ¹	Farm	Forestry, fishing, related activities, and other ²	Mining	Utilities	Construction	Manufacturing		Wholesale trade	Retail trade	Transportation and warehousing	Information	Finance and insurance
							Durable goods	Nondurable goods					
United States	1.1	-0.01	0.01	0.01	0.02	0.11	0.07	0.02	0.07	0.06	0.02	0.03	0.06
New England													
Connecticut	1.1	0.02	0.00	0.00	0.01	0.05	0.11	0.02	0.10	0.06	0.04	-0.01	0.02
Maine	1.0	-0.02	0.02	0.00	0.02	0.07	0.06	0.03	0.06	0.09	-0.01	0.02	0.03
Massachusetts	1.2	0.00	0.00	0.00	0.02	0.07	0.13	0.04	0.08	0.03	-0.01	0.04	0.08
New Hampshire	1.3	-0.01	0.00	0.00	0.02	0.20	0.31	0.04	0.03	0.13	0.07	0.02	-0.32
Rhode Island	1.0	0.01	0.00	0.00	0.02	0.06	(D)	(D)	0.06	0.03	0.03	-0.28	0.13
Vermont	1.3	-0.01	0.01	0.01	0.06	0.13	0.17	0.07	0.02	0.09	0.02	-0.02	0.03
Mideast													
Delaware	1.2	0.09	0.00	0.00	0.02	-0.04	0.09	0.03	0.07	0.11	-0.04	0.02	0.44
District of Columbia	1.2	0.00	0.03	0.00	0.01	0.01	0.00	0.01	0.00	0.00	0.01	0.03	0.00
Maryland	1.6	0.00	0.00	0.00	0.03	0.15	0.02	0.01	0.03	0.07	0.09	-0.01	0.06
New Jersey	1.2	-0.01	0.00	0.00	0.02	0.07	0.01	0.03	0.12	0.06	0.04	-0.01	0.08
New York	1.2	-0.01	0.00	0.00	0.02	0.03	0.06	0.01	0.03	0.04	0.02	-0.04	0.26
Pennsylvania	1.3	-0.01	0.00	0.01	0.03	0.08	0.08	0.01	0.09	0.06	0.02	-0.01	0.06
Great Lakes													
Illinois	1.5	0.17	0.00	0.01	0.02	0.02	0.10	0.04	0.09	0.05	0.05	0.01	0.05
Indiana	1.2	0.20	0.00	0.00	0.02	0.03	0.20	0.03	0.06	0.05	-0.01	0.01	0.03
Michigan	0.7	0.03	0.00	0.01	0.03	0.01	-0.20	0.02	0.00	-0.02	0.00	-0.01	0.04
Ohio	1.3	0.11	0.00	0.01	0.00	-0.01	0.18	0.04	0.09	0.05	0.02	0.02	0.06
Wisconsin	1.2	0.07	0.00	0.00	0.01	0.01	0.11	0.11	0.08	0.04	0.06	-0.02	0.05
Plains													
Iowa	1.4	0.13	0.01	0.01	0.01	0.04	0.29	0.09	0.04	0.05	0.04	-0.01	0.10
Kansas	1.6	0.57	0.00	0.03	0.03	0.10	0.14	0.02	0.11	0.04	0.02	-0.06	0.06
Minnesota	1.6	0.20	0.00	0.01	0.02	0.11	0.06	0.07	0.09	0.08	0.06	0.02	0.03
Missouri	1.3	0.10	0.00	0.00	0.03	0.04	0.14	0.04	0.06	0.03	0.01	0.03	0.07
Nebraska	0.9	-0.26	0.01	0.01	0.02	0.13	0.16	0.10	0.00	0.02	0.03	0.03	0.05
North Dakota	3.0	1.88	0.01	0.07	0.06	-0.03	0.09	0.01	0.14	0.07	0.01	0.03	0.02
South Dakota	0.9	-0.34	0.01	0.01	0.05	-0.03	0.17	-0.01	0.10	0.08	0.00	0.03	0.19
Southeast													
Alabama	0.8	-0.06	0.01	0.00	0.04	0.03	0.16	0.02	0.06	0.04	0.01	0.02	0.04
Arkansas	1.7	0.39	0.02	0.01	-0.01	0.05	0.05	0.09	0.07	0.08	0.06	-0.04	0.04
Florida	2.2	-0.04	0.01	0.00	0.02	0.28	0.06	0.03	0.10	0.10	0.06	-0.01	0.05
Georgia	1.3	-0.14	0.01	0.00	0.03	0.08	0.13	0.07	0.09	0.08	0.03	-0.03	0.02
Kentucky	1.2	0.03	0.01	0.07	0.01	0.05	-0.02	0.03	0.06	0.07	0.03	0.02	0.00
Louisiana	-15.0	-0.35	0.01	-0.24	-0.14	-0.91	-0.11	-0.21	-0.14	-0.42	-0.30	-0.04	-0.11
Mississippi	-4.0	-0.89	0.02	-0.04	0.02	0.00	-0.09	0.03	0.01	-0.20	-0.06	-0.01	-0.02
North Carolina	1.4	-0.22	0.01	0.00	0.03	0.11	0.09	0.02	0.12	0.04	0.05	0.04	0.02
South Carolina	1.2	-0.19	0.01	0.00	0.05	0.18	0.11	0.06	0.06	0.12	0.06	0.04	0.04
Tennessee	0.8	-0.14	0.00	0.00	0.01	0.06	0.06	0.05	0.08	0.11	0.03	-0.01	0.04
Virginia	1.4	-0.01	0.00	0.01	0.02	0.19	0.05	0.02	0.07	0.08	-0.02	0.01	-0.06
West Virginia	1.1	-0.05	0.00	0.29	0.03	-0.05	0.03	-0.04	0.02	0.01	0.11	0.04	0.02
Southwest													
Arizona	2.4	0.06	0.01	0.01	0.04	0.34	0.10	0.00	0.08	0.22	0.04	-0.02	0.10
New Mexico	1.1	-0.18	0.01	0.13	0.02	0.19	0.09	-0.01	0.06	0.07	0.01	0.05	0.01
Oklahoma	1.4	-0.03	0.00	0.13	0.04	0.07	0.15	0.02	0.09	0.08	0.01	0.00	0.04
Texas	1.2	-0.10	0.00	0.08	0.03	0.14	0.11	0.04	0.10	0.05	0.03	0.03	0.06
Rocky Mountain													
Colorado	1.6	0.35	0.00	0.06	0.01	0.20	0.03	-0.01	0.04	0.04	0.00	-0.15	0.09
Idaho	1.0	-0.64	0.02	0.01	0.02	0.31	0.14	0.01	0.17	0.22	0.02	0.07	0.09
Montana	2.1	0.10	0.01	0.08	0.05	0.36	-0.01	-0.01	0.11	0.07	-0.03	0.01	0.03
Utah	1.9	-0.07	0.00	0.04	0.01	0.32	0.12	0.06	0.08	0.07	0.03	0.05	0.05
Wyoming	-2.8	-4.66	0.00	0.33	0.04	0.21	(D)	(D)	0.08	0.11	0.05	0.02	0.03
Far West													
Alaska	1.4	0.00	0.01	0.14	0.03	0.12	0.01	0.04	0.02	0.09	0.05	0.01	-0.02
California	1.3	-0.07	0.01	0.01	0.02	0.23	0.14	-0.06	0.06	0.10	0.01	-0.04	0.05
Hawaii	1.4	0.03	0.00	0.00	0.04	0.12	0.01	0.00	0.05	0.08	0.11	0.01	-0.01
Nevada	1.3	0.00	0.00	0.06	0.01	0.34	0.07	0.02	0.10	0.15	0.03	-0.43	0.11
Oregon	1.5	0.00	0.02	0.00	0.02	0.20	0.13	0.11	0.08	0.09	-0.02	0.07	0.05
Washington	2.3	0.14	0.02	0.01	0.01	0.19	-0.70	0.01	0.10	0.09	0.03	1.57	0.04
BEA regions													
New England	1.1	0.00	0.00	0.00	0.02	0.07	(D)	(D)	0.08	0.05	0.01	0.00	0.03
Mideast	1.3	-0.01	0.00	0.00	0.02	0.06	0.05	0.01	0.06	0.05	0.03	-0.02	0.15
Great Lakes	1.2	0.12	0.00	0.01	0.02	0.01	0.07	0.04	0.06	0.03	0.03	0.01	0.05
Plains	1.4	0.20	0.00	0.01	0.02	0.07	0.14	0.06	0.07	0.05	0.03	0.01	0.06
Southeast	0.4	-0.11	0.01	0.00	0.01	0.08	0.06	0.02	0.07	0.05	0.02	0.00	0.01
Southwest	1.4	-0.07	0.00	0.07	0.03	0.16	0.11	0.03	0.09	0.08	0.03	0.02	0.06
Rocky Mountain	1.4	-0.14	0.01	0.06	0.02	0.25	(D)	(D)	0.07	0.07	0.01	-0.06	0.07
Far West	1.5	-0.04	0.01	0.01	0.02	0.23	0.03	-0.03	0.07	0.10	0.01	0.15	0.05

See the footnotes at the end of the table.

led to a small 0.4-percent decline that was spread across most states. However, Army National Guard activations at Fort Richardson, Alaska, contributed to a 2.9-percent growth in military earnings in Alaska and

made the military the largest contributor to growth in that state. Also, military earnings increased 3.4 percent in Missouri, reflecting an influx of troops reporting for combat and other training at Fort Leonard Wood.

Table C. Contributions to Percent Change in Earnings by Place of Work, by State and Region, 2005:II–2005:II
 [Percentage points, seasonally adjusted]

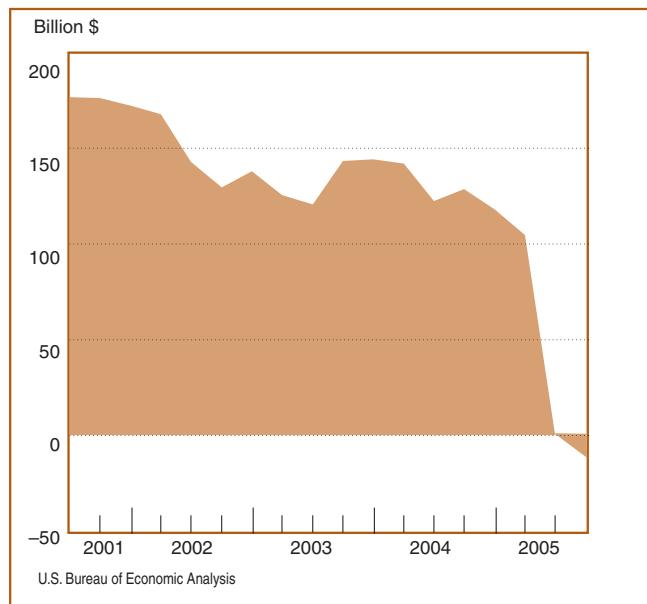
	Real estate and rental and leasing	Professional and technical services	Management of companies and enterprises	Administrative and waste services	Educational services	Health care and social assistance	Arts, enter- tainment, and recreation	Accommo- dation and food services	Other services, except public administration	Government		
										Federal, civilian	Military	State and local
United States	0.04	0.13	0.05	0.07	0.02	0.15	0.02	0.02	0.03	0.02	-0.01	0.13
New England												
Connecticut	0.17	0.10	0.03	0.06	0.01	0.15	0.00	0.01	0.01	0.02	-0.01	0.08
Maine	0.14	0.00	0.03	0.03	0.02	0.22	0.00	0.02	0.02	0.04	-0.04	0.17
Massachusetts	0.17	0.18	0.07	0.03	0.01	0.21	0.01	0.00	0.01	-0.03	-0.01	0.05
New Hampshire	0.17	0.11	0.09	0.05	0.04	0.16	0.02	0.02	0.03	0.03	-0.02	0.10
Rhode Island	0.11	0.06	0.07	0.03	0.08	0.32	0.02	0.03	0.05	0.09	-0.07	0.12
Vermont	0.12	0.12	0.00	0.00	-0.02	0.31	0.01	0.01	0.03	0.08	0.00	0.06
Mideast												
Delaware	0.08	0.19	-0.03	-0.03	0.02	0.13	-0.01	0.05	0.04	0.03	-0.05	0.02
District of Columbia	0.10	0.34	0.01	0.06	0.05	0.07	0.02	0.03	0.06	0.21	-0.03	0.13
Maryland	0.14	0.17	0.04	0.04	0.02	0.16	0.01	0.01	0.05	0.14	-0.03	0.33
New Jersey	0.16	0.04	0.09	0.07	0.00	0.13	0.01	0.04	0.05	0.02	0.00	0.13
New York	0.15	0.19	0.06	0.06	0.06	0.16	0.02	0.02	0.03	0.01	0.01	0.05
Pennsylvania	0.15	0.08	0.06	0.07	0.01	0.24	0.02	0.02	0.05	0.02	-0.01	0.19
Great Lakes												
Illinois	0.19	0.19	0.04	0.05	0.05	0.15	0.00	0.02	0.03	0.02	0.01	0.15
Indiana	0.13	0.09	0.05	0.03	0.01	0.21	0.01	0.02	0.00	0.02	0.00	0.02
Michigan	0.36	0.15	0.05	0.15	0.04	0.12	0.02	0.00	0.03	0.02	-0.01	-0.19
Ohio	0.13	0.10	0.08	0.02	0.01	0.18	0.02	0.01	0.02	0.00	-0.01	0.15
Wisconsin	0.10	0.07	0.08	0.04	-0.02	0.21	-0.01	0.02	0.03	0.02	-0.01	0.19
Plains												
Iowa	0.08	0.01	0.02	0.06	0.00	0.18	0.01	0.03	0.02	0.02	0.00	0.18
Kansas	0.12	0.04	0.04	0.11	0.00	0.22	0.01	0.02	0.05	0.06	-0.07	-0.02
Minnesota	0.12	0.11	0.03	0.03	0.01	0.27	0.03	0.03	0.03	0.02	-0.01	0.14
Missouri	0.12	0.09	0.13	0.04	-0.01	0.17	0.04	0.02	0.03	-0.08	0.04	0.17
Nebraska	0.09	0.08	0.05	0.09	0.00	0.16	0.00	0.01	0.01	0.05	-0.04	0.12
North Dakota	0.09	0.08	0.04	0.06	0.00	0.19	0.00	0.01	0.02	0.19	-0.06	-0.01
South Dakota	0.19	0.09	0.03	0.03	0.03	0.21	0.01	0.02	0.07	0.06	-0.10	0.04
Southeast												
Alabama	-0.10	0.14	0.03	0.06	0.00	0.12	0.01	0.01	0.03	0.06	-0.03	0.14
Arkansas	0.10	0.11	0.06	0.02	0.02	0.21	0.00	0.01	0.02	0.02	-0.03	0.30
Florida	0.22	0.30	0.05	0.32	0.02	0.20	0.06	0.08	0.06	0.02	-0.02	0.20
Georgia	0.18	0.11	0.07	0.08	0.01	0.20	0.02	0.06	0.03	-0.02	0.03	0.12
Kentucky	0.09	0.10	0.05	0.03	0.01	0.25	0.01	0.02	0.02	0.06	0.05	0.09
Louisiana	-10.11	-0.50	0.00	-0.36	0.00	-0.33	-0.02	-0.65	-0.15	0.00	-0.06	0.10
Mississippi	-2.44	0.03	0.03	-0.06	-0.05	0.07	-0.07	-0.22	-0.08	0.06	-0.10	0.05
North Carolina	0.14	0.16	0.08	0.13	-0.01	0.19	0.03	0.02	0.09	0.06	0.04	0.15
South Carolina	0.16	0.08	-0.01	0.15	0.00	0.16	-0.02	0.01	0.04	0.04	0.01	0.00
Tennessee	0.22	0.09	0.03	0.05	0.01	-0.05	0.01	0.03	0.02	-0.03	-0.01	0.15
Virginia	0.17	0.23	0.10	0.04	0.01	0.12	0.01	0.03	0.03	0.09	0.08	0.14
West Virginia	0.05	0.12	0.01	0.03	0.01	0.23	0.01	0.00	0.02	0.08	-0.03	0.15
Southwest												
Arizona	0.37	0.16	0.06	0.18	0.03	0.24	0.03	0.06	0.08	0.05	0.00	0.21
New Mexico	0.12	0.08	0.03	0.06	0.01	0.10	0.00	0.04	0.04	0.04	-0.06	0.16
Oklahoma	0.10	0.12	0.03	0.04	0.00	0.17	0.01	0.01	0.02	0.09	-0.03	0.24
Texas	0.20	0.08	0.02	0.07	0.01	0.13	0.01	0.02	0.02	0.00	-0.02	0.13
Rocky Mountain												
Colorado	0.29	0.22	0.06	0.07	0.01	0.13	0.01	0.02	0.03	0.04	-0.01	0.12
Idaho	0.15	0.11	0.07	0.13	0.03	0.19	0.01	0.03	0.01	-0.04	-0.02	-0.14
Montana	0.43	0.12	0.01	0.10	0.01	0.27	0.01	0.07	0.02	0.06	-0.02	0.21
Utah	0.23	0.25	0.08	0.02	0.03	0.19	0.03	0.03	0.04	0.05	-0.02	0.16
Wyoming	0.35	0.10	0.01	0.00	0.00	0.16	0.00	0.01	0.01	-0.05	-0.06	0.33
Far West												
Alaska	0.18	0.09	0.01	0.05	0.00	0.08	0.01	0.05	0.02	-0.03	0.24	0.17
California	0.25	0.12	0.04	0.07	0.01	0.12	0.02	0.02	0.02	0.01	0.00	0.20
Hawaii	0.26	0.07	0.11	0.09	0.05	0.14	0.04	0.14	0.05	0.06	-0.14	0.10
Nevada	0.22	0.15	-0.30	0.14	0.01	0.17	0.04	0.23	0.04	0.04	-0.02	0.16
Oregon	0.13	0.10	0.08	0.04	0.01	0.26	0.02	0.02	0.01	-0.02	0.00	0.10
Washington	0.13	0.13	0.05	0.06	0.02	0.16	0.03	0.03	0.04	0.07	-0.08	0.21
BEA regions												
New England	0.17	0.13	0.06	0.04	0.01	0.20	0.01	0.01	0.01	0.01	-0.01	0.08
Mideast	0.14	0.14	0.06	0.06	0.03	0.17	0.02	0.02	0.04	0.04	0.00	0.13
Great Lakes	0.19	0.13	0.06	0.06	0.02	0.17	0.01	0.01	0.02	0.02	0.00	0.06
Plains	0.11	0.08	0.06	0.06	0.00	0.21	0.02	0.02	0.03	0.00	-0.01	0.12
Southeast	-0.49	0.14	0.05	0.10	0.01	0.13	0.02	0.00	0.03	0.03	0.01	0.15
Southwest	0.22	0.10	0.03	0.08	0.01	0.15	0.01	0.03	0.03	0.02	-0.02	0.16
Rocky Mountain	0.28	0.20	0.06	0.06	0.01	0.16	0.01	0.02	0.03	0.03	-0.02	0.12
Far West	0.23	0.12	0.03	0.07	0.01	0.14	0.02	0.04	0.03	0.01	-0.01	0.19

D Data are suppressed to avoid disclosure of confidential information.

1. Earnings by place of work is the sum of wage and salary disbursements (payrolls), supplements to wages and salaries, and proprietors' income.

2. "Other" consists of the wage and salary disbursements to U.S. residents employed by international organizations and foreign embassies and consulates in the U.S.

Chart 3. Net Rental Income for the United States for 2001:III–2005:III



Dividends, interest, and rent

Dividends, interest, and rent declined 3.4 percent in the third quarter, entirely because of a 74-percent decline in rent. In contrast, dividends grew 2.7 percent, and interest grew 1.3 percent. Alaska's dividends grew only 1.9 percent, slower than those for any other state except Vermont and West Virginia. Rent declined \$62.8 billion in the three Gulf states and \$14.7 billion in the rest of the country. Even before the third-quarter disasters, rent had been trending down from its \$176.4 billion peak in the third quarter of 2001 (chart 3).

Transfer receipts

Transfer receipts declined slightly—generally less than half a percentage point—in all the states except the three Gulf states, Texas, and Georgia, where evacuees from the hurricanes and the flood received FEMA disaster assistance and disaster-related unemployment compensation. The decline in transfers in the other states was largely due to a downturn in state and local government Medicaid spending. Such spending is treated as a transfer receipt in personal income.

Tables 1 and 2 follow.

Table 2. Personal Income by Major Source and
[Millions of dollars]

Item	Line	California							Colorado						
		2004				2005			2004				2005		
		I	II	III	IV	I ^r	II ^r	III ^p	I	II	III	IV	I ^r	II ^r	III ^p
Income by place of residence															
Personal income (lines 2–11)	1	1,232,134	1,250,427	1,264,874	1,302,381	1,310,250	1,327,404	1,340,319	162,005	164,730	166,195	171,680	173,736	174,988	177,371
Derivation of personal income															
Earnings by place of work (lines 12–18 or 19–46)	2	981,338	997,444	1,012,559	1,039,328	1,055,527	1,069,764	1,084,137	131,735	134,068	135,298	139,375	142,656	143,388	145,738
Less: Contributions for government social insurance ²	3	107,713	108,948	110,922	113,990	115,978	116,752	117,810	13,357	13,503	13,620	14,035	14,437	14,446	14,570
Employee and self-employed contributions for government social insurance.....	4	55,056	55,791	56,856	58,388	59,407	59,834	60,397	6,675	6,727	6,764	6,945	7,145	7,157	7,221
Employer contributions for government social insurance.....	5	52,657	53,157	54,066	55,602	56,570	56,918	57,412	6,682	6,775	6,855	7,090	7,292	7,290	7,349
<i>Plus: Adjustment for residence³</i>	6	–305	–297	–286	–302	–290	–274	–269	376	382	394	402	411	420	426
<i>Equals: Net earnings by place of residence</i>	7	873,320	888,198	901,351	925,036	939,259	952,738	966,058	118,754	120,948	122,072	125,742	128,630	129,361	131,595
<i>Plus: Dividends, interest, and rent⁴</i>	8	197,061	198,075	198,786	209,990	198,929	200,235	200,738	27,215	27,530	27,799	29,338	28,038	28,339	28,564
<i>Plus: Personal current transfer receipts</i>	9	161,753	164,154	164,738	167,355	172,061	174,431	173,524	16,036	16,252	16,324	16,600	17,067	17,288	17,213
State unemployment insurance benefits	10	5,983	5,113	4,706	4,528	4,348	4,155	3,981	521	390	357	336	315	279	272
Personal current transfer receipts excluding state unemployment insurance benefits.....	11	155,770	159,041	160,032	162,827	167,713	170,276	169,542	15,514	15,862	15,967	16,264	16,752	17,008	16,941
Earnings by place of work															
Components of earnings:															
Wage and salary disbursements	12	681,308	689,283	702,224	723,324	729,535	736,500	745,642	89,941	90,946	91,797	94,770	96,638	97,027	98,193
Supplements to wages and salaries.....	13	163,423	165,613	168,590	173,773	178,274	180,788	183,479	20,737	21,201	21,463	22,281	23,128	23,292	23,619
Employer contributions for employee pension and insurance funds	14	110,766	112,456	114,525	118,172	121,704	123,869	126,067	14,055	14,425	14,607	15,191	15,836	16,002	16,270
Employer contributions for government social insurance.....	15	52,657	53,157	54,066	55,602	56,570	56,918	57,412	6,682	6,775	6,855	7,090	7,292	7,290	7,349
Proprietors' income ⁵	16	136,608	142,548	141,745	142,230	147,718	152,477	155,016	21,056	21,922	22,039	22,324	22,891	23,069	23,927
Farm proprietors' income	17	6,811	7,744	4,994	3,986	6,717	7,305	6,484	346	356	308	289	833	357	855
Nonfarm proprietors' income	18	129,797	134,805	136,750	138,244	141,001	145,172	148,532	20,711	21,566	21,730	22,035	22,058	22,712	23,071
Earnings by industry															
Farm earnings	19	12,330	13,411	10,875	10,180	13,025	13,668	12,900	707	732	702	706	1,258	786	1,288
Nonfarm earnings	20	969,008	984,033	1,001,683	1,029,148	1,042,501	1,056,096	1,071,237	131,028	133,336	134,596	138,669	141,398	142,602	144,451
Private earnings	21	811,805	825,688	841,809	868,565	879,495	892,388	905,332	110,208	112,209	113,261	117,144	119,164	120,303	121,947
Forestry, fishing, related activities, and other ⁶	22	5,857	5,979	5,954	6,071	6,298	6,302	6,413	200	205	208	210	222	230	234
Mining	23	3,042	2,949	3,161	3,276	3,311	3,364	3,462	2,439	2,752	2,772	2,840	2,888	2,914	2,996
Utilities	24	9,534	9,574	9,794	9,981	10,060	10,249	10,494	1,070	1,011	934	979	1,009	1,065	1,084
Construction	25	62,018	64,992	67,023	68,339	70,507	72,619	75,092	11,201	11,534	11,726	11,948	12,226	12,377	12,669
Manufacturing	26	120,491	118,821	121,464	124,268	127,069	128,605	129,435	11,051	11,198	11,173	11,665	11,646	11,486	11,520
Durable goods	27	83,345	82,756	85,344	86,770	88,610	88,435	89,888	7,971	7,905	8,031	8,387	8,348	8,155	8,198
Nondurable goods	28	37,147	36,065	36,121	37,498	38,460	40,170	39,547	3,080	3,293	3,142	3,278	3,298	3,331	3,323
Wholesale trade	29	46,083	47,199	48,155	49,654	50,557	51,348	52,041	6,467	6,564	6,656	6,846	7,007	7,091	7,148
Retail trade	30	65,369	67,425	67,995	70,052	69,882	71,371	72,443	7,982	8,183	8,248	8,416	8,550	8,686	8,737
Transportation and warehousing	31	26,758	27,461	28,039	28,769	28,885	29,032	29,118	3,634	3,652	3,730	3,854	3,815	3,810	3,812
Information	32	55,186	55,667	56,045	59,852	58,267	57,929	57,503	10,874	10,796	10,567	11,163	10,957	10,961	10,741
Finance and insurance	33	69,906	69,232	70,734	74,119	74,526	74,533	75,067	8,784	8,971	8,862	9,220	9,489	9,284	9,412
Real estate and rental and leasing	34	30,978	33,584	34,639	34,420	34,113	36,488	39,191	4,700	5,098	5,273	5,240	5,191	5,486	5,904
Professional and technical services	35	102,666	103,506	105,703	110,268	113,493	115,339	116,610	13,986	14,166	14,453	15,102	15,699	16,105	16,426
Management of companies and enterprises	36	20,854	21,262	21,118	22,801	22,226	21,108	21,512	2,218	2,161	2,358	2,722	2,953	3,015	3,097
Administrative and waste services	37	37,084	37,877	38,543	39,588	40,529	41,212	42,006	4,963	5,081	5,216	5,289	5,436	5,480	5,580
Educational services	38	10,797	10,993	11,151	11,449	11,715	11,922	11,988	1,062	1,079	1,094	1,138	1,170	1,202	1,212
Health care and social assistance	39	75,872	77,108	78,393	80,729	82,393	84,373	85,644	9,910	10,006	10,149	10,403	10,616	10,780	10,960
Arts, entertainment, and recreation	40	15,194	15,712	16,305	16,090	15,972	16,406	16,637	1,864	1,858	1,851	1,915	1,955	1,967	1,982
Accommodation and food services	41	26,371	27,159	27,498	27,879	28,460	28,607	28,849	3,952	4,010	4,061	4,161	4,257	4,265	4,287
Other services, except public administration	42	28,746	29,189	30,094	30,959	31,232	31,582	31,828	3,851	3,882	3,928	4,032	4,076	4,098	4,147
Government and government enterprises	43	157,203	158,345	159,874	160,584	163,006	163,708	165,904	20,820	21,127	21,335	21,525	22,234	22,299	22,504
Federal, civilian	44	21,174	21,842	21,706	21,834	22,229	22,602	22,663	4,462	4,642	4,644	4,645	4,841	4,872	4,928
Military	45	13,651	13,704	14,002	14,161	14,514	14,350	14,301	2,697	2,685	2,657	2,787	3,036	2,998	2,978
State and local	46	122,378	122,799	124,166	124,588	126,263	126,756	128,941	13,662	13,800	14,034	14,093	14,357	14,430	14,598

See the footnotes at the end of the table.

Table 2. Personal Income by Major Source and
[Millions of dollars]

Item	Line	Florida							Georgia						
		2004				2005			2004				2005		
		I	II	III	IV	I ^r	II ^r	III ^p	I	II	III	IV	I ^r	II ^r	III ^p
Income by place of residence															
Personal income (lines 2-11)	1	531,114	542,393	545,889	569,850	577,110	585,669	594,712	259,247	262,955	266,042	273,906	276,284	280,789	283,706
Derivation of personal income															
Earnings by place of work (lines 12-18 or 19-46)	2	362,943	372,308	374,479	391,793	403,833	410,170	419,234	211,138	214,207	217,420	222,576	227,032	230,707	233,623
Less: Contributions for government social insurance ²	3	40,953	41,707	42,338	43,663	45,156	45,665	46,518	22,134	22,445	22,981	23,569	24,131	24,327	24,576
Employee and self-employed contributions for government social insurance.....	4	21,771	22,170	22,484	23,156	23,950	24,243	24,708	11,477	11,541	11,723	11,954	12,242	12,351	12,482
Employer contributions for government social insurance.....	5	19,182	19,537	19,853	20,507	21,206	21,422	21,810	10,657	10,903	11,258	11,615	11,888	11,975	12,095
<i>Plus: Adjustment for residence³</i>	6	1,587	1,582	1,618	1,652	1,661	1,661	1,668	-833	-822	-841	-863	-885	-900	-920
<i>Equals: Net earnings by place of residence.....</i>	7	323,577	332,182	333,760	349,782	360,338	366,167	374,384	188,170	190,940	193,599	198,144	202,016	205,481	208,126
<i>Plus: Dividends, interest, and rent⁴</i>	8	118,649	119,636	108,040	127,277	121,459	122,828	123,720	36,517	36,771	36,527	39,633	37,160	37,609	37,857
<i>Plus: Personal current transfer receipts.....</i>	9	88,887	90,575	104,089	92,792	95,314	96,674	96,607	34,559	35,244	35,916	36,129	37,108	37,700	37,723
State unemployment insurance benefits	10	1,320	1,096	1,051	1,102	873	790	774	752	620	583	559	471	503	524
Personal current transfer receipts excluding state unemployment insurance benefits.....	11	87,568	89,479	103,038	91,690	94,441	95,884	95,833	33,808	34,625	35,334	35,570	36,637	37,197	37,198
Earnings by place of work															
Components of earnings:															
Wage and salary disbursements	12	269,125	275,362	280,662	290,834	298,188	302,539	309,259	151,652	153,015	156,022	159,977	162,409	164,237	166,468
Supplements to wages and salaries.....	13	60,403	62,063	63,226	65,499	68,253	69,488	71,107	36,171	36,951	37,865	38,922	40,169	40,745	41,400
Employer contributions for employee pension and insurance funds.....	14	41,221	42,527	43,373	44,992	47,047	48,066	49,296	25,514	26,047	26,607	27,307	28,281	28,770	29,306
Employer contributions for government social insurance.....	15	19,182	19,537	19,853	20,507	21,206	21,422	21,810	10,657	10,903	11,258	11,615	11,888	11,975	12,095
Proprietors' income ⁵	16	33,416	34,882	30,591	35,460	37,392	38,143	38,869	23,314	24,242	23,533	23,678	24,454	25,725	25,754
Farm proprietors' income	17	828	924	715	571	1,641	1,182	1,022	2,119	2,232	1,448	1,122	1,620	2,285	1,954
Nonfarm proprietors' income	18	32,587	33,958	29,876	34,890	35,751	36,961	37,847	21,196	22,010	22,085	22,555	22,833	23,440	23,800
Earnings by industry															
Farm earnings	19	2,089	2,230	2,080	2,014	3,111	2,665	2,517	2,437	2,566	1,801	1,498	2,003	2,671	2,343
Nonfarm earnings	20	360,854	370,078	372,400	389,779	400,722	407,505	416,717	208,701	211,641	215,619	221,078	225,029	228,036	231,280
Private earnings	21	300,702	308,891	310,166	326,801	336,297	342,934	351,286	172,443	174,869	178,725	184,267	187,264	190,061	193,006
Forestry, fishing, related activities, and other ⁶	22	1,683	1,699	1,666	1,544	1,540	1,550	1,577	698	718	708	724	746	764	777
Mining.....	23	519	524	523	528	542	554	551	540	538	548	544	559	554	558
Utilities.....	24	2,534	2,631	2,830	2,692	2,734	2,917	3,009	3,063	3,034	3,068	3,090	3,195	3,245	3,316
Construction.....	25	25,994	27,484	28,289	29,931	31,810	33,418	34,579	12,409	12,832	13,201	13,509	13,840	14,021	14,212
Manufacturing.....	26	23,187	23,541	23,665	24,251	24,826	25,169	25,570	25,056	25,437	26,385	26,790	27,154	27,735	
Durable goods.....	27	15,951	16,070	16,262	16,781	17,334	17,680	17,945	12,151	12,223	12,642	12,891	13,242	13,379	13,686
Nondurable goods.....	28	7,236	7,471	7,403	7,492	7,492	7,489	7,625	12,905	13,214	13,742	13,899	13,913	13,899	14,050
Wholesale trade	29	20,176	20,595	20,924	21,659	22,378	22,934	23,340	14,343	14,588	14,854	15,368	15,653	15,945	16,151
Retail trade	30	29,413	30,156	30,381	31,947	32,969	33,818	34,236	13,943	14,268	14,422	14,827	15,061	15,560	15,754
Transportation and warehousing	31	11,245	11,579	11,726	12,165	12,409	12,759	13,023	9,531	9,831	10,075	10,288	9,966	9,879	9,955
Information	32	12,407	12,685	12,499	13,640	13,609	13,545	13,573	11,703	11,691	11,726	12,200	12,117	12,432	12,369
Finance and insurance	33	25,556	25,725	25,620	26,696	27,488	27,733	27,935	13,157	12,791	13,081	13,552	13,795	13,795	13,847
Real estate and rental and leasing.....	34	11,343	12,222	9,607	12,836	12,942	13,639	14,548	5,185	5,461	5,622	5,757	5,735	6,035	6,442
Professional and technical services	35	30,327	31,216	31,857	33,019	34,193	34,963	36,177	17,346	17,257	18,047	18,749	19,199	19,501	19,756
Management of companies and enterprises	36	5,543	5,701	6,073	6,592	6,998	6,431	6,626	4,572	4,752	4,498	4,919	4,996	4,822	4,980
Administrative and waste services	37	24,949	25,620	26,281	27,937	28,534	28,654	29,971	8,887	9,091	9,367	9,808	10,206	10,515	10,708
Educational services	38	3,835	3,915	3,961	4,082	4,167	4,262	4,360	2,494	2,530	2,582	2,630	2,717	2,743	2,766
Health care and social assistance	39	38,188	38,878	39,416	40,519	41,230	42,150	42,953	16,414	16,798	17,131	17,667	18,086	18,518	18,971
Arts, entertainment, and recreation	40	6,876	7,156	7,236	7,587	7,663	7,900	8,133	1,455	1,573	1,586	1,558	1,614	1,652	1,695
Accommodation and food services	41	13,947	14,352	14,289	15,247	15,892	15,966	16,313	5,769	5,821	5,953	6,175	6,373	6,409	6,553
Other services, except public administration	42	12,981	13,214	13,325	13,931	14,374	14,574	14,814	5,879	5,848	5,871	6,111	6,250	6,393	6,461
Government and government enterprises	43	60,152	61,187	62,233	62,978	64,425	64,572	65,431	36,258	36,773	36,894	36,811	37,765	37,975	38,273
Federal, civilian	44	10,218	10,740	10,820	10,873	11,161	11,213	11,297	7,758	7,892	7,780	7,747	7,989	8,087	8,044
Military	45	6,979	6,945	6,925	6,851	7,211	7,059	6,995	5,825	5,857	5,861	5,888	6,135	6,080	6,144
State and local.....	46	42,954	43,502	44,488	45,254	46,053	46,300	47,138	22,675	23,023	23,253	23,175	23,641	23,808	24,085

See the footnotes at the end of the table.

Table 2. Personal Income by Major Source and
[Millions of dollars]

Item	Line	Indiana							Iowa						
		2004				2005			2004				2005		
		I	II	III	IV	I ^r	II ^r	III ^p	I	II	III	IV	I ^r	II ^r	III ^p
Income by place of residence															
Personal income (lines 2-11).....	1	184,013	186,626	187,868	191,753	192,526	194,748	196,611	89,927	91,125	91,229	93,718	95,038	94,704	95,737
Derivation of personal income															
Earnings by place of work (lines 12-18 or 19-46).....	2	141,481	143,740	144,781	146,950	148,244	149,799	151,634	68,269	69,142	69,167	70,914	72,597	71,929	72,935
Less: Contributions for government social insurance ²	3	15,514	15,743	15,897	16,108	16,332	16,447	16,538	7,598	7,595	7,696	7,881	8,023	8,054	8,126
Employee and self-employed contributions for government social insurance.....	4	8,107	8,232	8,310	8,414	8,534	8,601	8,651	3,986	3,997	4,060	4,159	4,235	4,254	4,293
Employer contributions for government social insurance.....	5	7,407	7,511	7,586	7,694	7,798	7,846	7,887	3,612	3,597	3,636	3,721	3,788	3,800	3,833
Plus: Adjustment for residence ³	6	3,456	3,446	3,517	3,636	3,709	3,742	3,793	853	875	876	871	887	893	904
Equals: Net earnings by place of residence.....	7	129,423	131,443	132,401	134,477	135,621	137,093	138,888	61,525	62,422	62,348	63,905	65,461	64,769	65,713
Plus: Dividends, interest, and rent ⁴	8	27,343	27,502	27,631	28,978	27,822	28,167	28,362	15,207	15,323	15,427	16,177	15,558	15,733	15,856
Plus: Personal current transfer receipts.....	9	27,247	27,681	27,836	28,298	29,083	29,487	29,361	13,195	13,380	13,454	13,636	14,019	14,202	14,168
State unemployment insurance benefits.....	10	775	686	682	697	654	624	622	360	311	315	299	281	254	281
Personal current transfer receipts excluding state unemployment insurance benefits.....	11	26,472	26,995	27,154	27,601	28,429	28,864	28,739	12,835	13,068	13,139	13,338	13,738	13,948	13,887
Earnings by place of work															
Components of earnings:															
Wage and salary disbursements.....	12	100,881	102,842	104,262	106,174	106,752	107,838	108,789	47,052	47,372	48,319	49,793	50,252	50,599	51,217
Supplements to wages and salaries.....	13	27,165	26,973	26,674	26,813	27,381	27,799	28,136	11,573	11,669	11,820	12,176	12,487	12,632	12,841
Employer contributions for employee pension and insurance funds.....	14	19,758	19,462	19,088	19,118	19,583	19,953	20,248	7,962	8,071	8,184	8,455	8,699	8,832	9,008
Employer contributions for government social insurance.....	15	7,407	7,511	7,586	7,694	7,798	7,846	7,887	3,612	3,597	3,636	3,721	3,788	3,800	3,833
Proprietors' income ⁵	16	13,435	13,924	13,844	13,963	14,110	14,161	14,710	9,644	10,101	9,028	8,945	8,959	8,699	8,877
Farm proprietors' income.....	17	1,075	1,061	810	831	708	415	710	3,921	4,206	3,071	2,898	3,636	2,339	2,430
Nonfarm proprietors' income.....	18	12,359	12,864	13,035	13,132	13,402	13,747	14,000	5,723	5,895	5,957	6,047	6,222	6,360	6,447
Earnings by industry															
Farm earnings.....	19	1,413	1,413	1,181	1,225	1,109	819	1,118	4,393	4,695	3,582	3,438	4,186	2,893	2,989
Nonfarm earnings.....	20	140,067	142,327	143,600	145,724	147,134	148,980	150,516	63,877	64,448	65,586	67,476	68,411	69,036	69,946
Private earnings.....	21	120,468	122,725	123,880	125,653	126,896	128,191	129,668	52,869	53,326	54,441	56,220	56,944	57,517	58,286
Forestry, fishing, related activities, and other ⁶	22	218	225	216	227	232	234	237	248	251	251	270	284	280	284
Mining.....	23	610	627	638	633	642	648	655	138	142	146	151	154	153	157
Utilities.....	24	1,445	1,521	1,492	1,513	1,540	1,586	1,621	845	884	831	840	784	762	766
Construction.....	25	8,864	9,353	9,409	9,449	9,486	9,642	9,688	4,160	4,305	4,365	4,458	4,560	4,691	4,721
Manufacturing.....	26	38,571	38,578	38,793	38,892	39,146	39,063	39,413	12,385	12,662	12,865	13,453	13,557	13,695	13,967
Durable goods.....	27	28,855	28,609	28,703	28,653	28,907	28,802	29,105	7,853	8,062	8,156	8,712	8,790	8,998	
Nondurable goods.....	28	9,716	9,969	10,091	10,240	10,239	10,260	10,308	4,532	4,600	4,709	4,808	4,845	4,906	4,968
Wholesale trade.....	29	6,795	6,980	7,063	7,298	7,450	7,496	7,589	3,485	3,549	3,607	3,768	3,863	3,912	3,943
Retail trade.....	30	9,194	9,362	9,487	9,685	9,739	9,843	9,912	4,889	4,944	4,999	5,125	5,178	5,208	5,245
Transportation and warehousing.....	31	5,400	5,536	5,693	5,845	5,861	5,975	5,966	2,561	2,610	2,666	2,731	2,780	2,835	2,863
Information.....	32	2,383	2,349	2,297	2,390	2,371	2,369	2,389	1,657	1,647	1,673	1,769	1,724	1,694	1,685
Finance and insurance.....	33	6,491	6,721	6,343	6,672	6,631	6,605	6,650	5,409	5,169	5,425	5,629	5,667	5,623	5,692
Real estate and rental and leasing.....	34	2,549	2,753	2,852	2,814	2,784	2,952	3,143	878	921	947	940	934	989	1,049
Professional and technical services.....	35	6,706	6,856	7,014	7,180	7,367	7,459	7,599	2,724	2,730	2,793	2,865	2,936	2,979	2,989
Management of companies and enterprises.....	36	2,089	2,111	2,302	2,104	2,170	2,282	2,350	582	579	611	673	739	787	805
Administrative and waste services.....	37	4,334	4,521	4,647	4,747	4,889	4,955	5,002	1,655	1,706	1,734	1,769	1,812	1,819	1,860
Educational services.....	38	1,502	1,522	1,559	1,582	1,617	1,663	1,671	833	848	862	883	895	910	910
Health care and social assistance.....	39	13,886	14,129	14,411	14,792	14,995	15,414	15,736	6,458	6,383	6,618	6,769	6,870	6,960	7,089
Arts, entertainment, and recreation.....	40	1,701	1,784	1,725	1,807	1,824	1,779	1,795	613	612	618	619	627	621	629
Accommodation and food services.....	41	3,381	3,390	3,469	3,485	3,551	3,580	3,603	1,432	1,441	1,472	1,498	1,536	1,549	1,568
Other services, except public administration.....	42	4,348	4,407	4,472	4,537	4,600	4,644	4,650	1,917	1,942	1,959	2,011	2,044	2,050	2,065
Government and government enterprises.....	43	19,599	19,601	19,719	20,072	20,238	20,789	20,848	11,008	11,121	11,145	11,255	11,467	11,519	11,659
Federal, civilian.....	44	2,883	2,941	2,951	2,972	3,070	3,091	3,124	1,351	1,365	1,355	1,334	1,362	1,374	1,386
Military.....	45	774	760	748	739	756	746	749	501	493	488	485	513	495	494
State and local.....	46	15,943	15,900	16,021	16,361	16,412	16,951	16,975	9,156	9,263	9,302	9,436	9,592	9,650	9,780

See the footnotes at the end of the table.

Table 2. Personal Income by Major Source and
[Millions of dollars]

Item	Line	Maine							Maryland						
		2004				2005			2004				2005		
		I	II	III	IV	I ^r	II ^r	III ^p	I	II	III	IV	I ^r	II ^r	III ^p
Income by place of residence															
Personal income (lines 2–11)	1	38,554	39,141	39,620	40,612	40,788	41,217	41,520	214,893	218,366	220,289	227,496	229,309	231,967	234,820
Derivation of personal income															
Earnings by place of work (lines 12–18 or 19–46)	2	27,571	27,994	28,409	28,939	29,271	29,504	29,802	151,465	153,992	155,210	160,007	162,509	164,285	166,824
Less: Contributions for government social insurance ²	3	3,034	3,055	3,090	3,138	3,180	3,184	3,201	16,779	16,986	17,106	17,617	17,971	18,075	18,282
Employee and self-employed contributions for government social insurance.....	4	1,648	1,663	1,683	1,708	1,731	1,735	1,745	8,575	8,652	8,685	8,916	9,097	9,155	9,264
Employer contributions for government social insurance.....	5	1,385	1,391	1,407	1,431	1,449	1,449	1,456	8,204	8,335	8,422	8,701	8,875	8,920	9,018
Plus: Adjustment for residence ³	6	733	743	766	780	788	799	810	23,220	23,645	24,056	24,658	25,209	25,398	25,684
Equals: Net earnings by place of residence.....	7	25,271	25,682	26,085	26,581	26,878	27,119	27,411	157,906	160,651	162,160	167,048	169,747	171,608	174,225
Plus: Dividends, interest, and rent ⁴	8	5,944	5,980	6,008	6,380	6,039	6,113	6,153	33,394	33,742	34,057	35,974	34,409	34,842	35,178
Plus: Personal current transfer receipts.....	9	7,339	7,480	7,526	7,651	7,871	7,984	7,956	23,593	23,973	24,072	24,474	25,153	25,516	25,417
State unemployment insurance benefits	10	137	122	123	115	109	104	111	616	512	465	453	412	397	399
Personal current transfer receipts excluding state unemployment insurance benefits.....	11	7,203	7,357	7,404	7,536	7,762	7,880	7,845	22,977	23,461	23,608	24,021	24,742	25,120	25,018
Earnings by place of work															
Components of earnings:															
Wage and salary disbursements	12	19,768	19,997	20,298	20,703	20,803	20,897	21,085	110,033	111,388	112,247	115,866	117,182	118,218	119,976
Supplements to wages and salaries.....	13	4,887	4,991	5,076	5,190	5,313	5,370	5,434	26,683	27,362	27,603	28,631	29,459	29,855	30,388
Employer contributions for employee pension and insurance funds.....	14	3,502	3,599	3,669	3,759	3,864	3,921	3,978	18,479	19,027	19,181	19,930	20,585	20,936	21,371
Employer contributions for government social insurance.....	15	1,385	1,391	1,407	1,431	1,449	1,449	1,456	8,204	8,335	8,422	8,701	8,875	8,920	9,018
Proprietors' income ⁵	16	2,916	3,006	3,036	3,047	3,154	3,237	3,283	14,749	15,242	15,361	15,510	15,867	16,211	16,459
Farm proprietors' income	17	–18	–15	–32	–40	–3	10	2	234	251	172	138	240	177	171
Nonfarm proprietors' income	18	2,934	3,022	3,068	3,087	3,157	3,227	3,281	14,515	14,991	15,189	15,371	15,628	16,035	16,288
Earnings by industry															
Farm earnings	19	79	85	73	71	110	124	117	389	413	342	319	423	362	358
Nonfarm earnings...	20	27,493	27,909	28,336	28,868	29,161	29,380	29,685	151,076	153,579	154,868	159,688	162,085	163,922	166,465
Private earnings...	21	22,249	22,546	22,981	23,482	23,669	23,813	24,069	116,383	117,420	120,142	123,450	125,204	126,400	128,220
Forestry, fishing, related activities, and other ⁶	22	354	368	354	375	393	397	402	126	130	133	135	141	145	147
Mining.....	23	12	11	12	12	12	12	12	120	125	130	140	144	150	153
Utilities.....	24	208	217	207	209	217	224	230	2,572	2,525	2,516	2,619	2,782	2,842	
Construction	25	1,906	1,906	1,950	1,927	1,922	1,942	1,961	11,584	11,836	12,454	12,704	12,763	13,006	13,251
Manufacturing.....	26	3,625	3,609	3,733	3,725	3,764	3,768	3,795	10,464	10,400	10,732	10,950	11,057	10,970	11,020
Durable goods.....	27	1,850	1,873	1,923	1,922	1,938	1,913	1,930	6,311	6,171	6,463	6,594	6,650	6,660	6,691
Nondurable goods.....	28	1,775	1,736	1,810	1,803	1,827	1,855	1,865	4,153	4,229	4,269	4,357	4,407	4,310	4,329
Wholesale trade	29	1,169	1,190	1,221	1,245	1,256	1,257	1,275	6,721	6,674	6,868	7,061	7,187	7,192	7,245
Retail trade	30	2,539	2,578	2,606	2,655	2,674	2,710	2,735	9,851	10,088	10,265	10,436	10,496	10,563	10,683
Transportation and warehousing	31	683	700	709	736	743	748	746	3,432	3,531	3,608	3,682	3,667	3,732	3,886
Information	32	596	590	603	621	623	640	644	5,346	5,045	5,182	5,333	5,153	5,193	5,180
Finance and insurance	33	1,723	1,694	1,687	1,729	1,734	1,706	1,715	9,867	9,612	9,531	9,768	10,033	9,831	9,932
Real estate and rental and leasing	34	480	525	541	527	519	555	596	3,821	3,959	4,101	4,188	4,179	4,332	4,566
Professional and technical services	35	1,623	1,650	1,666	1,734	1,792	1,827	1,828	18,912	19,373	19,845	20,521	20,902	21,169	21,447
Management of companies and enterprises	36	408	423	390	608	558	490	498	887	888	860	971	1,149	1,263	1,327
Administrative and waste services	37	742	732	749	756	775	787	797	5,491	5,618	5,741	5,890	6,019	6,149	6,209
Educational services	38	384	398	401	407	405	414	420	2,594	2,656	2,717	2,751	2,798	2,854	2,887
Health care and social assistance	39	3,850	3,970	4,120	4,160	4,194	4,227	4,293	14,322	14,574	14,887	15,350	15,516	15,844	16,104
Arts, entertainment, and recreation	40	292	300	308	311	314	319	319	1,341	1,259	1,312	1,408	1,452	1,407	1,430
Accommodation and food services	41	907	916	931	944	963	971	976	4,025	4,182	4,213	4,373	4,521	4,537	4,558
Other services, except public administration	42	750	768	794	803	811	821	827	4,908	4,944	5,046	5,169	5,247	5,272	5,353
Government and government enterprises	43	5,243	5,363	5,355	5,387	5,492	5,567	5,616	34,692	36,159	34,726	36,238	36,882	37,523	38,245
Federal, civilian	44	1,130	1,176	1,178	1,175	1,202	1,205	1,216	14,967	15,459	15,361	15,398	15,638	15,692	15,926
Military	45	533	524	505	524	548	549	536	3,154	3,130	3,129	3,161	3,334	3,375	3,328
State and local	46	3,580	3,662	3,673	3,687	3,742	3,813	3,864	16,572	17,570	16,237	17,679	17,910	18,456	18,991

See the footnotes at the end of the table.

Table 2. Personal Income by Major Source and
[Millions of dollars]

Item	Line	Mississippi							Missouri						
		2004				2005			2004				2005		
		I	II	III	IV	I ^r	II ^r	III ^p	I	II	III	IV	I ^r	II ^r	III ^p
Income by place of residence															
Personal income (lines 2-11).....	1	69,288	70,364	71,032	72,396	73,352	74,849	75,416	172,050	174,073	175,865	180,455	181,754	183,832	185,822
Derivation of personal income															
Earnings by place of work (lines 12-18 or 19-46).....	2	48,635	49,351	49,922	50,578	51,522	52,604	50,489	133,118	134,349	135,850	138,573	140,786	142,111	143,967
Less: Contributions for government social insurance ²	3	5,362	5,402	5,493	5,570	5,676	5,708	5,670	14,419	14,454	14,620	14,878	15,223	15,339	15,462
Employee and self-employed contributions for government social insurance.....	4	2,863	2,884	2,929	2,966	3,024	3,043	3,024	7,544	7,582	7,678	7,814	7,995	8,063	8,130
Employer contributions for government social insurance.....	5	2,499	2,519	2,565	2,604	2,651	2,664	2,646	6,875	6,872	6,942	7,064	7,227	7,277	7,333
Plus: Adjustment for residence ³	6	1,805	1,830	1,863	1,915	1,942	1,968	1,978	-3,963	-3,956	-3,977	-4,086	-4,140	-4,218	-4,263
Equals: Net earnings by place of residence.....	7	45,078	45,779	46,292	46,923	47,789	48,865	46,797	114,736	115,938	117,253	119,610	121,424	122,554	124,241
Plus: Dividends, interest, and rent ⁴	8	9,057	9,121	9,146	9,634	9,284	9,461	2,701	28,921	29,256	29,567	31,335	30,022	30,539	30,933
Plus: Personal current transfer receipts.....	9	15,153	15,463	15,595	15,839	16,279	16,522	25,918	28,393	28,879	29,044	29,511	30,308	30,740	30,648
State unemployment insurance benefits.....	10	206	179	176	165	135	131	183	640	546	536	508	434	411	441
Personal current transfer receipts excluding state unemployment insurance benefits.....	11	14,947	15,284	15,418	15,674	16,145	16,392	25,735	27,753	28,332	28,508	29,003	29,873	30,330	30,206
Earnings by place of work															
Components of earnings:															
Wage and salary disbursements.....	12	33,516	33,875	34,540	35,174	35,552	35,860	35,736	95,555	96,245	97,752	99,976	101,401	102,499	103,657
Supplements to wages and salaries.....	13	9,073	9,194	9,357	9,517	9,766	9,901	9,913	23,946	24,115	24,278	24,746	25,546	25,894	26,278
Employer contributions for employee pension and insurance funds.....	14	6,574	6,675	6,793	6,913	7,115	7,237	7,267	17,071	17,243	17,336	17,682	18,319	18,617	18,946
Employer contributions for government social insurance.....	15	2,499	2,519	2,565	2,604	2,651	2,664	2,646	6,875	6,872	6,942	7,064	7,227	7,277	7,333
Proprietors' income ⁵	16	6,046	6,282	6,025	5,887	6,204	6,843	4,840	13,618	13,988	13,820	13,851	13,839	13,718	14,032
Farm proprietors' income.....	17	1,320	1,392	1,052	826	1,002	1,512	1,040	1,470	1,429	1,122	982	693	232	366
Nonfarm proprietors' income.....	18	4,726	4,890	4,972	5,061	5,202	5,331	3,800	12,148	12,560	12,698	12,869	13,145	13,487	13,666
Earnings by industry															
Farm earnings.....	19	1,498	1,577	1,246	1,031	1,210	1,722	1,253	1,711	1,680	1,387	1,263	980	520	657
Nonfarm earnings.....	20	47,137	47,774	48,676	49,547	50,312	50,882	49,236	131,407	132,668	134,463	137,310	139,806	141,590	143,310
Private earnings.....	21	35,491	35,991	36,788	37,636	38,184	38,627	36,974	110,070	110,897	112,661	115,301	117,168	118,945	120,478
Forestry, fishing, related activities, and other ⁶	22	519	516	525	547	562	557	566	359	324	328	347	355	361	
Mining.....	23	500	508	513	533	536	533	513	348	337	382	475	629	516	523
Utilities.....	24	670	607	608	625	625	643	653	1,069	1,177	1,093	1,127	1,098	1,138	1,180
Construction.....	25	2,352	2,468	2,584	2,633	2,695	2,790	2,792	8,697	9,005	9,070	9,163	9,370	9,760	9,810
Manufacturing.....	26	7,925	8,044	8,304	8,433	8,579	8,544	8,515	18,827	19,051	19,273	19,385	19,589	19,660	19,920
Durable goods.....	27	5,160	5,256	5,493	5,567	5,695	5,653	5,608	12,284	12,385	12,455	12,488	12,702	12,814	13,015
Nondurable goods.....	28	2,765	2,788	2,811	2,866	2,884	2,891	2,906	6,543	6,666	6,818	6,897	6,888	6,845	6,905
Wholesale trade.....	29	1,850	1,863	1,912	1,975	2,013	2,024	2,030	7,253	7,360	7,521	7,750	7,895	7,972	8,059
Retail trade.....	30	3,660	3,739	3,814	3,949	3,915	4,061	3,957	9,138	9,355	9,424	9,659	9,762	9,986	10,029
Transportation and warehousing.....	31	1,833	1,909	1,953	2,018	2,031	2,075	2,046	5,039	5,090	5,213	5,355	5,429	5,475	5,493
Information.....	32	767	762	781	809	797	787	780	4,750	4,627	4,666	4,912	4,790	4,802	4,848
Finance and insurance.....	33	1,798	1,791	1,804	1,839	1,846	1,839	1,827	7,908	7,742	7,928	8,197	8,272	8,226	8,320
Real estate and rental and leasing.....	34	624	667	690	693	684	729	-557	2,382	2,517	2,584	2,559	2,531	2,649	2,813
Professional and technical services.....	35	2,098	2,138	2,170	2,204	2,298	2,335	2,352	9,492	9,662	9,841	10,208	10,227	10,419	10,543
Management of companies and enterprises.....	36	676	633	645	659	629	608	623	5,795	5,253	5,345	5,456	5,973	6,151	6,330
Administrative and waste services.....	37	1,087	1,098	1,120	1,147	1,189	1,207	1,174	4,221	4,378	4,462	4,520	4,637	4,694	4,758
Educational services.....	38	379	392	396	407	423	435	409	2,217	2,247	2,270	2,329	2,404	2,458	2,443
Health care and social assistance.....	39	4,609	4,685	4,779	4,880	4,968	5,006	5,043	12,925	13,152	13,426	13,768	13,995	14,305	14,542
Arts, entertainment, and recreation.....	40	423	423	426	420	435	441	404	1,866	1,792	1,797	1,882	1,847	1,946	2,003
Accommodation and food services.....	41	2,028	2,052	2,048	2,114	2,165	2,201	2,083	3,577	3,619	3,686	3,766	3,861	3,902	3,924
Other services, except public administration.....	42	1,692	1,696	1,716	1,754	1,792	1,811	1,767	4,207	4,210	4,351	4,440	4,503	4,530	4,578
Government and government enterprises.....	43	11,646	11,783	11,888	11,911	12,128	12,255	12,262	21,338	21,772	21,802	22,009	22,638	22,645	22,831
Federal, civilian.....	44	1,924	1,979	1,979	1,995	2,034	2,067	2,101	4,374	4,539	4,478	4,507	4,833	4,829	4,710
Military.....	45	1,829	1,793	1,809	1,777	1,769	1,768	1,715	1,852	1,838	1,809	1,785	1,826	1,864	
State and local.....	46	7,894	8,012	8,100	8,140	8,324	8,420	8,447	15,112	15,395	15,515	15,717	15,979	16,015	16,257

See the footnotes at the end of the table.

Table 2. Personal Income by Major Source and
 [Millions of dollars,

Item	Line	New Hampshire							New Jersey						
		2004				2005			2004				2005		
		I	II	III	IV	I ^r	II ^r	III ^p	I	II	III	IV	I ^r	II ^r	III ^p
Income by place of residence															
Personal income (lines 2-11)	1	46,341	47,115	47,994	49,193	49,391	50,070	50,551	353,677	357,655	363,421	374,006	375,628	378,820	382,725
Derivation of personal income															
Earnings by place of work (lines 12-18 or 19-46)	2	33,802	34,417	35,369	36,062	36,563	37,165	37,644	259,013	262,648	267,174	273,247	276,903	279,024	282,236
Less: Contributions for government social insurance ²	3	3,717	3,759	3,859	3,926	3,999	4,046	4,074	29,791	29,948	30,339	30,887	31,467	31,529	31,752
Employee and self-employed contributions for government social insurance.....	4	1,988	2,007	2,055	2,085	2,125	2,151	2,167	15,414	15,503	15,699	15,968	16,271	16,321	16,444
Employer contributions for government social insurance.....	5	1,729	1,752	1,804	1,840	1,875	1,895	1,907	14,377	14,445	14,640	14,918	15,195	15,208	15,308
Plus: Adjustment for residence ³	6	3,987	4,074	4,070	4,104	4,140	4,117	4,161	26,787	26,496	27,667	28,533	28,837	28,481	28,958
Equals: Net earnings by place of residence.....	7	34,072	34,732	35,581	36,241	36,703	37,237	37,731	256,009	259,196	264,502	270,893	274,274	275,975	279,442
Plus: Dividends, interest, and rent ⁴	8	6,803	6,823	6,837	7,289	6,853	6,913	6,938	53,479	53,855	54,183	57,706	54,746	55,669	56,248
Plus: Personal current transfer receipts.....	9	5,466	5,560	5,577	5,663	5,835	5,920	5,883	44,190	44,605	44,736	45,407	46,608	47,176	47,036
State unemployment insurance benefits	10	113	100	85	81	85	82	71	2,289	1,900	1,780	1,772	1,664	1,545	1,608
Personal current transfer receipts excluding state unemployment insurance benefits.....	11	5,353	5,459	5,492	5,583	5,750	5,838	5,812	41,901	42,705	42,956	43,635	44,944	45,631	45,428
Earnings by place of work															
Components of earnings:															
Wage and salary disbursements	12	24,325	24,662	25,370	25,898	26,154	26,535	26,822	189,603	191,684	195,156	199,787	201,799	202,895	205,028
Supplements to wages and salaries.....	13	5,394	5,500	5,671	5,806	5,958	6,063	6,150	40,634	41,294	42,036	43,128	44,258	44,613	45,191
Employer contributions for employee pension and insurance funds.....	14	3,665	3,747	3,867	3,966	4,083	4,167	4,243	26,257	26,849	27,395	28,209	29,062	29,405	29,883
Employer contributions for government social insurance.....	15	1,729	1,752	1,804	1,840	1,875	1,895	1,907	14,377	14,445	14,640	14,918	15,195	15,208	15,308
Proprietors' income ⁵	16	4,084	4,255	4,329	4,359	4,451	4,567	4,673	28,776	29,670	29,983	30,333	30,846	31,515	32,017
Farm proprietors' income	17	-1	0	-3	-5	-2	-4	-7	7	7	5	6	7	-28	-45
Nonfarm proprietors' income	18	4,084	4,255	4,332	4,364	4,453	4,572	4,680	28,769	29,663	29,978	30,326	30,839	31,544	32,061
Earnings by industry															
Farm earnings	19	42	44	43	44	48	46	44	231	240	250	266	272	239	224
Nonfarm earnings...	20	33,761	34,373	35,326	36,018	36,515	37,119	37,600	258,781	262,408	266,924	272,981	276,631	278,785	282,012
Private earnings...	21	29,668	30,132	31,038	31,701	32,170	32,730	33,171	220,906	223,607	227,556	232,927	236,119	237,732	240,541
Forestry, fishing, related activities, and other ⁶	22	122	124	128	133	137	139	140	126	128	127	127	130	135	137
Mining.....	23	35	37	40	41	43	45	47	192	193	193	197	210	221	221
Utilities.....	24	443	316	346	327	338	350	358	2,181	2,307	2,220	2,289	2,321	2,299	2,354
Construction	25	2,413	2,530	2,604	2,619	2,638	2,685	2,761	13,992	14,340	14,696	14,502	14,678	14,884	15,079
Manufacturing.....	26	5,431	5,554	5,772	5,852	5,925	5,861	5,988	29,456	29,623	29,951	30,334	30,744	30,621	30,728
Durable goods.....	27	4,117	4,215	4,405	4,458	4,541	4,502	4,616	11,996	12,027	12,104	12,197	12,414	12,457	12,478
Nondurable goods.....	28	1,314	1,339	1,367	1,395	1,385	1,359	1,372	17,460	17,597	17,846	18,137	18,331	18,164	18,250
Wholesale trade	29	2,121	2,167	2,201	2,273	2,328	2,314	2,327	18,964	18,980	19,480	20,055	20,332	20,311	20,638
Retail trade	30	3,397	3,461	3,501	3,558	3,588	3,675	3,725	17,846	18,123	18,484	18,762	18,866	19,028	19,204
Transportation and warehousing	31	623	634	647	666	655	674	701	8,994	9,281	9,509	9,761	9,848	9,946	10,069
Information	32	956	983	993	1,057	1,045	1,079	1,086	10,740	10,378	10,410	10,895	10,622	10,575	10,544
Finance and insurance	33	2,362	2,297	2,348	2,497	2,590	2,743	2,625	24,397	24,007	23,656	24,630	25,470	24,970	25,184
Real estate and rental and leasing	34	788	866	905	880	881	951	1,013	5,974	6,475	6,772	6,924	6,802	7,017	7,461
Professional and technical services	35	2,493	2,542	2,619	2,699	2,773	2,827	2,869	27,639	27,842	28,784	29,676	30,091	30,206	30,311
Management of companies and enterprises	36	749	704	791	822	808	852	884	7,887	7,513	7,656	8,363	8,583	8,982	9,230
Administrative and waste services	37	1,027	1,040	1,075	1,092	1,121	1,148	1,166	10,360	10,443	10,649	10,905	11,132	11,392	11,586
Educational services	38	845	859	872	892	909	920	934	3,144	3,349	3,315	3,360	3,454	3,577	3,590
Health care and social assistance	39	3,524	3,634	3,771	3,809	3,885	3,916	3,974	24,147	24,628	25,506	25,944	26,301	26,561	26,929
Arts, entertainment, and recreation	40	322	332	343	367	352	359	365	2,238	2,240	2,229	2,072	2,102	2,243	2,272
Accommodation and food services	41	1,016	1,042	1,058	1,076	1,093	1,101	1,107	6,683	6,814	6,863	6,930	7,073	7,257	7,369
Other services, except public administration	42	1,003	1,010	1,024	1,042	1,060	1,090	1,099	6,846	6,943	7,057	7,200	7,360	7,508	7,634
Government and government enterprises.....	43	4,092	4,241	4,288	4,317	4,345	4,389	4,430	37,875	38,802	39,368	40,053	40,513	41,053	41,470
Federal, civilian	44	670	697	699	698	696	707	718	5,415	5,578	5,577	5,546	5,674	5,734	5,785
Military	45	175	173	169	170	180	175	169	1,272	1,259	1,252	1,269	1,226	1,225	1,218
State and local	46	3,248	3,371	3,419	3,449	3,469	3,507	3,543	31,189	31,965	32,534	33,255	33,570	34,093	34,466

See the footnotes at the end of the table.

Table 2. Personal Income by Major Source and
[Millions of dollars]

Item	Line	North Dakota							Ohio						
		2004				2005			2004				2005		
		I	II	III	IV	I ^r	II ^r	III ^p	I	II	III	IV	I ^r	II ^r	III ^p
Income by place of residence															
Personal income (lines 2–11)	1	18,114	18,443	18,524	19,133	19,760	19,436	19,895	348,810	353,609	357,575	367,101	367,180	370,165	373,684
Derivation of personal income															
Earnings by place of work (lines 12–18 or 19–46)	2	14,439	14,739	14,792	15,263	16,008	15,627	16,091	267,486	271,580	275,573	281,521	283,234	284,744	288,440
Less: Contributions for government social insurance ²	3	1,811	1,833	1,838	1,883	1,929	1,948	1,961	27,608	27,975	28,424	28,986	29,321	29,355	29,568
Employee and self-employed contributions for government social insurance.....	4	901	913	918	940	963	974	982	14,050	14,234	14,442	14,703	14,872	14,913	15,028
Employer contributions for government social insurance.....	5	910	920	920	942	966	974	979	13,558	13,740	13,982	14,282	14,449	14,442	14,539
<i>Plus: Adjustment for residence³</i>	6	–542	–559	–562	–586	–612	–630	–638	–1,410	–1,443	–1,477	–1,523	–1,490	–1,453	–1,472
<i>Equals: Net earnings by place of residence</i>	7	12,086	12,346	12,392	12,795	13,466	13,048	13,492	238,469	242,162	245,673	251,011	252,422	253,937	257,400
<i>Plus: Dividends, interest, and rent⁴</i>	8	3,206	3,240	3,269	3,440	3,307	3,354	3,389	52,050	52,305	52,407	55,770	52,782	53,384	53,695
<i>Plus: Personal current transfer receipts</i>	9	2,821	2,857	2,863	2,898	2,987	3,033	3,014	58,291	59,142	59,495	60,320	61,976	62,844	62,588
State unemployment insurance benefits	10	48	44	37	37	41	41	36	1,495	1,260	1,183	1,181	1,063	1,000	1,019
Personal current transfer receipts excluding state unemployment insurance benefits.....	11	2,773	2,813	2,826	2,861	2,946	2,991	2,978	56,795	57,882	58,312	59,138	60,913	61,844	61,569
Earnings by place of work															
Components of earnings:															
Wage and salary disbursements	12	10,015	10,210	10,313	10,637	10,803	10,953	11,070	195,961	199,075	202,658	207,401	207,951	209,009	211,256
Supplements to wages and salaries.....	13	2,652	2,715	2,729	2,811	2,903	2,948	2,986	48,388	48,689	48,820	49,656	50,591	51,083	51,782
Employer contributions for employee pension and insurance funds	14	1,742	1,796	1,809	1,868	1,937	1,974	2,007	34,830	34,949	34,838	35,373	36,141	36,641	37,242
Employer contributions for government social insurance.....	15	910	920	920	942	966	974	979	13,558	13,740	13,982	14,282	14,449	14,442	14,539
Proprietors' income ⁵	16	1,772	1,813	1,750	1,816	2,302	1,726	2,036	23,138	23,816	24,096	24,464	24,692	24,653	25,403
Farm proprietors' income	17	338	325	257	304	754	145	437	287	261	249	286	–69	–672	–349
Nonfarm proprietors' income	18	1,433	1,488	1,492	1,512	1,548	1,581	1,599	22,851	23,555	23,847	24,178	24,761	25,325	25,752
Earnings by industry															
Farm earnings	19	467	459	398	454	906	298	592	715	705	713	778	431	–167	160
Nonfarm earnings...	20	13,972	14,280	14,394	14,809	15,102	15,329	15,500	266,771	270,875	274,860	280,743	282,802	284,912	288,280
Private earnings	21	10,579	10,828	10,969	11,336	11,536	11,744	11,898	224,746	228,370	232,273	237,680	239,436	240,819	243,793
Forestry, fishing, related activities, and other ⁶	22	90	90	91	95	101	105	106	252	256	257	262	269	268	272
Mining.....	23	288	284	295	307	328	335	346	1,179	1,121	1,153	1,141	1,174	1,213	1,235
Utilities.....	24	365	360	362	359	369	375	384	2,018	2,155	2,031	2,163	2,283	2,307	2,315
Construction	25	910	993	967	987	1,013	1,015	1,010	14,374	14,670	14,883	14,992	15,106	15,293	15,259
Manufacturing.....	26	1,218	1,293	1,277	1,350	1,354	1,392	1,408	53,546	54,524	54,904	55,772	55,484	55,046	55,684
Durable goods	27	790	856	834	901	902	929	943	38,301	38,887	38,949	39,418	39,140	38,702	39,220
Nondurable goods	28	428	437	443	449	452	462	464	15,245	15,637	15,955	16,354	16,344	16,464	16,464
Wholesale trade	29	899	918	936	971	999	1,018	1,039	14,185	14,185	14,781	15,397	15,518	15,657	15,911
Retail trade	30	1,093	1,114	1,126	1,157	1,171	1,197	1,208	18,402	18,578	18,675	18,941	19,029	19,211	19,358
Transportation and warehousing	31	558	570	588	602	619	621	623	8,622	8,882	9,176	9,607	9,783	9,956	10,020
Information	32	422	416	440	453	443	447	451	5,861	5,831	5,834	6,054	5,965	5,952	6,017
Finance and insurance	33	777	771	779	821	816	821	824	16,931	16,592	17,199	17,532	17,619	17,245	17,425
Real estate and rental and leasing	34	186	201	207	204	200	214	228	4,809	5,148	5,271	5,235	5,160	5,407	5,780
Professional and technical services	35	589	594	621	632	663	666	678	18,545	18,761	19,277	19,890	20,371	20,607	20,895
Management of companies and enterprises	36	190	172	185	197	191	182	189	8,564	8,504	9,157	9,517	9,645	9,740	9,969
Administrative and waste services	37	279	286	292	298	311	322	331	9,190	9,498	9,603	9,853	10,149	10,157	10,213
Educational services	38	95	93	91	93	95	96	96	2,846	2,891	2,879	2,963	3,014	3,124	3,141
Health care and social assistance	39	1,752	1,794	1,833	1,910	1,935	1,995	2,025	28,264	29,105	29,693	30,530	30,903	31,547	32,060
Arts, entertainment, and recreation	40	63	65	64	66	65	67	67	2,279	2,225	2,293	2,407	2,387	2,423	2,473
Accommodation and food services	41	355	357	363	370	383	389	390	6,395	6,465	6,495	6,574	6,718	6,771	6,802
Other services, except public administration	42	451	455	453	465	481	489	492	8,483	8,607	8,712	8,852	8,860	8,895	8,965
Government and government enterprises	43	3,394	3,452	3,425	3,474	3,566	3,585	3,602	42,026	42,504	42,587	43,063	43,367	44,093	44,487
Federal, civilian	44	638	675	680	688	703	720	748	6,657	6,860	6,820	6,815	6,954	6,990	7,004
Military	45	709	706	701	701	725	710	700	1,803	1,793	1,785	1,787	1,891	1,885	1,848
State and local	46	2,046	2,071	2,043	2,086	2,138	2,156	2,154	33,565	33,852	33,981	34,460	34,522	35,218	35,635

See the footnotes at the end of the table.

Earnings by Industry, 2004:I–2005:III¹—Continues
 seasonally adjusted at annual rates]

New England							Mideast							Line	
2004				2005			2004				2005				
I	II	III	IV	I ^r	II ^r	III ^p	I	II	III	IV	I ^r	II ^r	III ^p		
560,086	567,799	575,901	589,731	592,387	597,001	602,647	1,749,139	1,766,685	1,795,908	1,850,055	1,858,164	1,871,989	1,890,405	1	
434,713	441,208	448,721	455,854	462,305	464,657	469,975	1,379,270	1,391,612	1,420,833	1,456,956	1,474,677	1,480,421	1,499,262	2	
46,177	46,603	47,310	47,877	48,752	48,730	49,048	153,938	153,883	156,459	159,495	162,169	162,013	163,463	3	
23,698	23,820	24,082	24,294	24,740	24,747	24,915	77,653	77,683	79,084	80,638	82,005	81,932	82,711	4	
22,479	22,783	23,229	23,582	24,012	23,983	24,133	76,284	76,200	77,375	78,857	80,163	80,081	80,751	5	
5,979	5,916	6,178	6,413	6,436	6,363	6,492	-16,878	-17,054	-17,315	-17,590	-17,745	-17,677	-17,898	6	
394,515	400,521	407,588	414,390	419,989	422,291	427,419	1,208,454	1,220,675	1,247,058	1,279,870	1,294,764	1,300,732	1,317,901	7	
89,918	90,803	91,576	97,564	92,435	93,690	94,557	263,213	264,968	266,154	283,571	268,860	272,703	275,106	8	
75,653	76,476	76,736	77,777	79,963	81,021	80,670	277,472	281,042	282,696	286,614	294,540	298,555	297,398	9	
3,026	2,535	2,398	2,316	2,239	2,109	2,106	8,977	7,360	7,069	6,930	6,464	6,076	6,213	10	
72,627	73,941	74,338	75,460	77,725	78,912	78,564	268,496	273,682	275,626	279,684	288,077	292,478	291,185	11	
314,772	318,243	323,628	328,718	331,840	332,618	335,878	1,001,770	1,007,206	1,031,075	1,058,132	1,066,773	1,068,090	1,081,457	12	
71,253	72,676	74,159	75,537	77,558	78,023	79,013	224,881	227,334	231,922	238,142	244,077	245,600	249,248	13	
48,774	49,893	50,931	51,955	53,547	54,040	54,880	148,597	151,134	154,547	159,285	163,913	165,519	168,497	14	
22,479	22,783	23,229	23,582	24,012	23,983	24,133	76,284	76,200	77,375	78,857	80,163	80,081	80,751	15	
48,689	50,289	50,934	51,598	52,906	54,016	55,084	152,619	157,072	157,835	160,681	163,828	166,731	168,557	16	
33	47	0	-23	100	58	69	1,124	1,245	857	684	1,268	711	589	17	
48,656	50,242	50,934	51,621	52,806	53,959	55,015	151,495	155,827	156,979	159,997	162,560	166,019	167,968	18	
535	568	546	556	689	652	668	2,607	2,786	2,473	2,398	3,013	2,471	2,364	19	
434,179	440,640	448,174	455,298	461,616	464,005	469,307	1,376,663	1,388,826	1,418,359	1,454,558	1,471,664	1,477,950	1,496,898	20	
377,940	383,121	390,362	397,169	402,664	404,459	409,437	1,149,956	1,155,956	1,185,469	1,217,340	1,231,887	1,235,014	1,251,563	21	
1,093	1,168	1,151	1,238	1,301	1,303	1,323	3,024	3,050	3,042	3,098	3,180	3,218	3,275	22	
592	609	614	620	625	649	658	2,966	3,099	3,138	3,245	3,313	3,375	3,424	23	
4,102	3,828	4,164	3,856	3,897	3,856	3,952	15,024	15,203	14,837	15,104	15,465	15,549	15,909	24	
25,189	26,237	26,857	26,965	27,147	27,591	27,931	68,996	70,937	72,623	73,244	74,336	75,540	76,448	25	
57,189	58,181	59,538	59,676	60,484	59,554	60,300	131,674	132,070	134,782	136,109	137,437	137,141	138,063	26	
(D)	(D)	(D)	(D)	(D)	(D)	(D)	70,661	70,682	72,815	73,146	74,019	73,822	74,545	27	
(D)	(D)	(D)	(D)	(D)	(D)	(D)	61,013	61,389	61,967	62,963	63,418	63,319	63,518	28	
22,029	22,448	22,492	22,885	22,958	23,110	23,461	69,309	70,087	72,680	73,690	74,201	74,713	75,608	29	
28,716	29,210	29,528	30,077	30,288	30,633	30,877	79,787	81,203	82,695	84,361	85,162	85,903	86,650	30	
8,037	8,230	8,346	8,598	8,691	8,871	8,934	36,291	37,392	38,171	39,162	39,465	39,928	40,378	31	
14,301	14,249	14,475	14,934	15,069	15,520	15,521	63,539	62,605	63,174	65,832	64,531	64,328	64,043	32	
52,885	51,508	51,519	52,916	54,063	52,269	52,415	164,761	156,142	163,445	172,066	173,914	167,061	169,312	33	
9,328	10,154	10,501	10,354	10,253	10,888	11,656	31,084	33,150	34,562	34,559	34,466	36,038	38,182	34	
45,023	45,819	46,584	48,230	49,397	50,275	50,898	149,825	151,872	156,012	161,831	165,188	165,853	167,951	35	
11,536	11,108	11,630	12,063	12,254	12,925	12,297	33,021	32,373	32,703	34,602	36,094	35,772	36,680	36	
13,245	13,503	13,709	14,046	14,371	14,640	14,810	45,719	46,634	47,626	48,545	49,509	50,573	51,457	37	
12,123	12,339	12,469	12,673	12,813	13,002	13,071	28,408	29,138	29,590	30,217	30,576	30,792	31,268	38	
46,297	47,722	49,626	50,490	51,122	52,043	52,959	138,444	141,723	145,389	148,863	150,414	153,247	155,744	39	
3,965	4,091	4,075	4,160	4,199	4,241	4,285	14,948	14,735	15,140	15,308	15,395	15,719	15,978	40	
10,885	11,198	11,347	11,464	11,637	11,742	11,783	32,148	32,923	33,529	33,987	34,822	35,303	35,644	41	
11,405	11,518	11,736	11,924	12,097	12,246	12,306	40,989	41,630	42,332	43,517	44,421	44,961	45,548	42	
56,239	57,519	57,813	58,129	58,952	59,546	59,870	226,707	232,860	232,890	237,218	239,777	242,936	245,335	43	
9,385	9,660	9,591	9,561	9,894	9,995	10,021	60,689	62,792	62,526	62,867	64,361	64,776	65,347	44	
3,089	3,089	3,082	3,114	3,254	3,226	3,166	10,941	10,936	11,029	11,146	11,467	11,395	11,455	45	
43,764	44,770	45,139	45,453	45,804	46,326	46,683	155,078	159,133	159,335	163,205	163,756	166,693	168,594	46	

Earnings by Industry, 2004:I–2005:III¹—Continues

seasonally adjusted at annual rates]

Southeast							Southwest							Line
2004				2005			2004				2005			Line
I	II	III	IV	I ^r	II ^r	III ^p	I	II	III	IV	I ^r	II ^r	III ^p	
2,116,382	2,151,435	2,175,563	2,243,479	2,270,030	2,302,512	2,293,903	976,644	993,446	1,005,237	1,034,664	1,052,365	1,068,694	1,081,932	1
1,584,384 175,058	1,611,935 176,884	1,634,237 179,889	1,680,813 184,173	1,719,000 188,873	1,742,984 190,310	1,749,840 191,962	785,901 79,142	799,450 79,656	810,303 80,673	831,819 82,667	854,163 85,030	867,292 85,780	879,617 86,721	2
91,122	92,100	93,596	95,713	98,177	99,006	99,914	40,848	41,241	41,820	42,851	44,078	44,506	45,013	4
83,935 9,729	84,784 9,983	86,292 9,934	88,459 9,947	90,697 10,018	91,305 9,960	92,048 10,050	38,295 453	38,416 466	38,853 475	39,816 471	40,952 463	41,275 467	41,708 441	5
1,419,056 347,412	1,445,035 350,157	1,464,283 338,337	1,506,587 372,261	1,540,144 355,215	1,562,634 359,705	1,567,928 300,077	707,211 134,078	720,259 135,412	730,106 136,588	749,623 144,024	769,596 137,937	781,979 139,844	793,336 140,424	7
349,915 6,696	356,242 5,476	372,942 5,164	364,631 5,131	374,671 4,383	380,172 4,226	425,898 4,553	135,355 3,126	137,775 2,487	138,543 2,329	141,017 2,189	144,832 1,838	146,872 1,693	148,172 1,717	9
343,219	350,767	367,779	359,500	370,288	375,946	421,345	132,229	135,288	136,214	138,828	142,994	145,179	146,455	11
1,141,379 279,870	1,157,939 284,552	1,181,801 289,654	1,215,555 297,493	1,236,022 307,569	1,249,372 312,018	1,264,408 316,539	530,855 126,328	537,634 128,418	547,145 130,283	563,685 134,252	574,816 139,310	581,735 141,467	590,067 143,821	12
195,935	199,768	203,362	209,034	216,872	220,714	224,491	88,034	90,002	91,430	94,436	98,358	100,192	102,113	14
83,935 163,135 11,687	84,784 169,444 12,392	86,292 162,782 8,634	88,459 175,409	90,697 181,594	91,305 168,893	92,048 9,978	38,295 5,421	38,416 6,119	38,853 4,356	39,816 3,483	40,952 7,394	41,275 7,564	41,708 6,900	15
151,448	157,052	154,148	161,322	164,952	169,604	158,914	123,297	127,279	128,519	130,399	132,643	136,526	138,828	18
15,662 1,568,722 1,268,892	16,521 1,595,414 1,291,377	12,961 1,621,276 1,313,454	11,026 1,669,787 1,359,235	15,124 1,703,876	16,697 1,726,287	14,726 1,735,115	7,061 778,840	7,829 791,621	6,154 804,149	5,392 826,428	9,337 844,826	9,524 857,768	8,876 870,740	19
6,610	6,678	6,680	6,629	6,760	6,812	6,920	2,060	2,101	2,158	2,226	2,373	2,312	2,350	21
11,787	11,991	12,105	12,565	12,994	13,236	13,177	34,159	34,404	34,992	36,092	37,918	38,561	39,205	23
15,582	15,539	15,482	15,368	15,627	16,141	16,387	14,555	15,278	14,623	14,744	15,329	15,866	16,143	24
99,607	103,343	106,110	109,406	113,319	116,721	118,182	51,106	52,559	54,037	55,515	57,508	59,571	61,001	25
200,172	202,170	206,821	209,138	211,802	212,577	214,080	94,943	95,683	97,023	99,774	102,437	103,118	104,308	26
114,991	115,969	118,219	119,820	122,401	123,606	124,695	58,516	58,934	60,270	62,191	64,139	64,315	65,272	27
85,182	86,201	88,602	89,318	89,401	88,970	89,385	36,427	36,749	36,753	37,583	38,298	38,802	39,036	28
81,556	83,338	85,219	88,198	90,111	91,501	92,707	43,305	43,798	45,035	47,324	48,043	48,603	49,394	29
113,767	116,480	117,847	122,105	124,473	127,483	128,280	54,442	55,452	56,254	57,737	58,639	60,190	60,892	30
59,368	60,888	62,322	64,263	64,404	65,703	65,985	31,832	32,683	33,614	34,454	34,542	35,148	35,388	31
51,168	51,101	51,329	54,442	53,956	54,017	54,087	24,559	24,374	24,319	25,343	24,917	24,724	24,882	32
91,142	90,235	91,599	95,789	97,802	96,897	97,080	48,494	48,179	48,451	50,756	52,075	52,280	52,799	33
36,812	39,553	37,657	41,196	41,045	43,515	34,978	22,755	24,706	25,771	25,503	25,216	26,847	28,713	34
124,316	126,678	130,355	135,826	140,355	142,860	145,258	62,680	64,194	65,794	68,301	70,306	71,290	72,155	35
30,716	30,570	30,841	33,428	34,548	33,465	34,394	7,710	7,415	7,123	8,146	8,353	8,583	8,853	36
67,714	69,318	71,447	74,303	75,975	76,752	78,579	31,361	32,080	33,054	33,953	34,805	35,138	35,865	37
16,230	16,733	16,859	17,399	17,775	18,164	18,306	6,578	6,661	6,841	7,008	7,117	7,256	7,340	38
147,083	149,798	152,848	157,226	160,248	164,033	166,268	67,144	68,248	69,792	71,775	73,101	74,582	75,849	39
17,047	17,449	17,497	18,073	18,248	18,792	19,128	5,899	5,717	5,889	6,043	6,115	6,219	6,317	40
47,589	48,387	48,787	50,691	52,355	52,827	52,782	21,495	21,628	21,949	22,456	23,236	23,503	23,749	41
50,626	51,129	51,650	53,191	54,361	55,095	55,587	22,401	22,525	22,882	23,380	24,202	24,451	24,451	42
299,830	304,037	307,822	310,551	317,719	319,696	322,952	131,361	133,937	134,547	136,132	139,160	140,005	141,357	43
59,078	61,301	61,491	62,084	63,614	64,231	64,778	24,405	25,376	25,396	25,573	26,283	26,517	26,680	44
47,025	46,992	46,998	47,311	49,516	49,159	49,305	15,820	15,796	15,694	15,700	16,332	16,039	15,862	45
193,727	195,744	199,333	201,156	204,589	206,306	208,869	91,136	92,766	93,457	94,860	96,545	97,449	98,814	46

