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Unemployment for March 2005

Indiana
6.0%

U.S.
5.4%

*Not seasonally adjusted

IN the Spotlight:

What Do We Want?

If we had a choice, would Hoosiers choose more jobs or higher-paying jobs? More jobs is the short-hand for a better economy. Higher-paying jobs might sound like a program designed for an elite group within the society. Higher pay may also be associated with working longer hours or working under more stressful conditions.

The number of jobs in Indiana increased slower than in the nation (0.2 percent vs. 0.3 percent) between 2002 and 2003 (using the most recent data from the U.S. Bureau of Economic Analysis). At the same time, the

total earnings of workers in the state advanced by 5.4 percent while the U.S. gain was 4.1 percent.

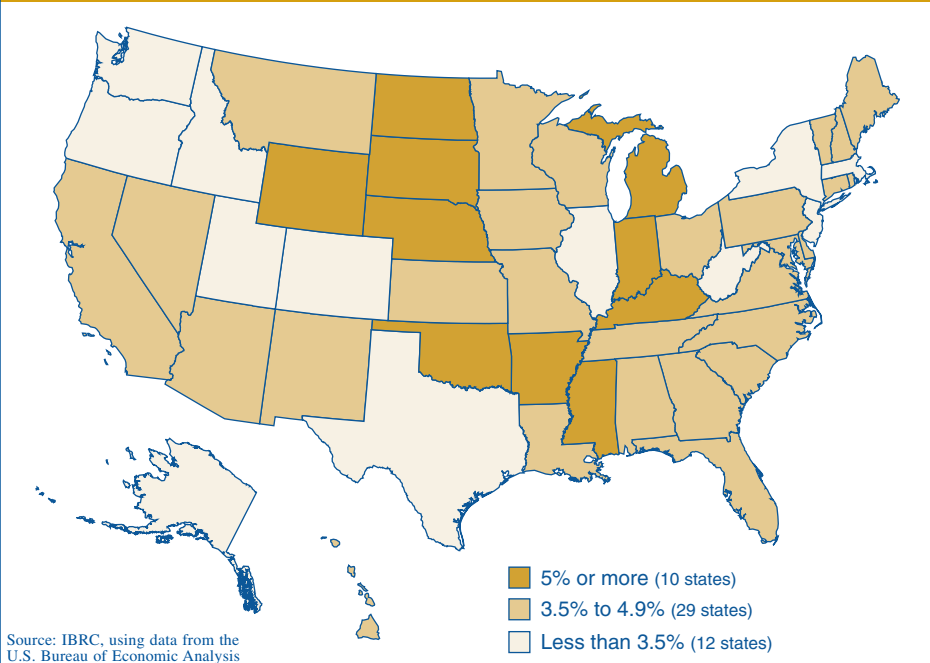
As a result, average earnings per job grew in Indiana by 5.1 percent while the national advance was only 3.8 percent. For the year, Indiana ranked ninth in growth of average earnings per job (see **Figure 1**).

Within Indiana, the range of growth in earnings per job went from a high of 22.6 percent in Gibson County (largely attributable to Toyota) to a low of -0.6 percent in Ripley County (see **Figure 2**).

(continued on page 2)

Figure 1: Change in Earnings per Job, 2002 to 2003

Average earnings per job grew in Indiana by 5.1 percent



IN the Spotlight

(continued from page 1)

In dollar terms, the average job in Indiana gained \$1,862 in 2003, \$287 (18 percent) more than in the United States as a whole. But which sectors of the economy gave us this lead?

Of 23 sectors in Indiana, 21 grew in earnings per job, led by the military (see **Table 1**). The second fastest-growing sector was manufacturing (10.4 percent), which was one of seven sectors that declined in employment (-2.5 percent). Only two sectors had employment growth and a decline in earnings per job. As seen by the forestry sector, employment growth (8.7 percent) can be associated with a decline in average earnings per job (-5.1 percent). These data cannot tell us how much of these changes is the result of added overtime in manufacturing or the creation of entry-level jobs in forestry.

From a policy point of view, we need to focus on both employment and the earnings derived from existing and new jobs.

—Morton J. Marcus, Director Emeritus, Indiana Business Research Center, Kelley School of Business, Indiana University

Figure 2: Change in Earnings per Job, 2002 to 2003

Gibson County in southwest Indiana led state at 22.6%

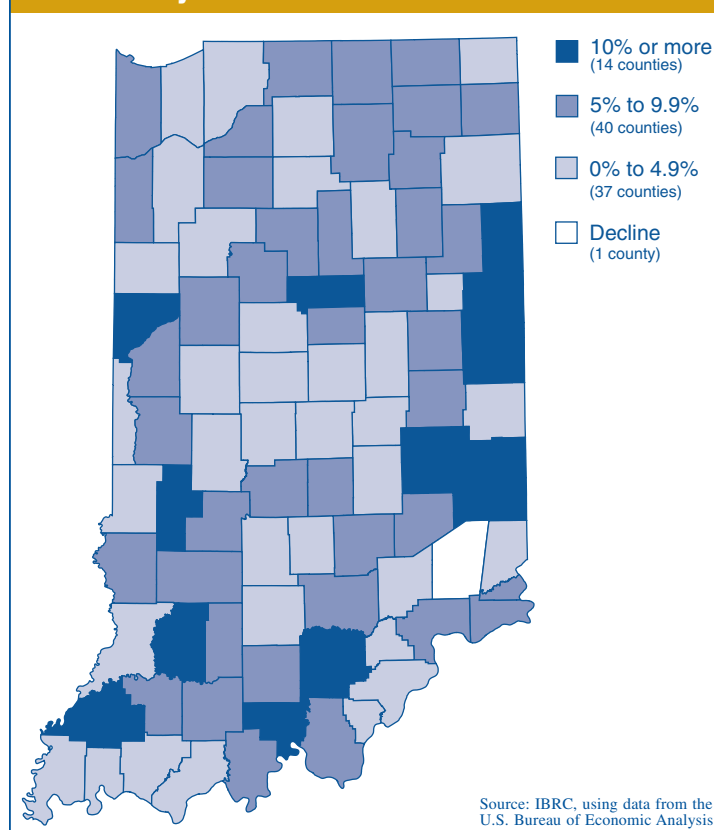


Table 1: Percent Change by Sector, 2002 to 2003

Sectors in Indiana	Percent Change	
	Employment	Earnings per job
Growing in both employment and earnings per job		
Military	3.1%	41.7%
Real Estate, Rental & Leasing	2.2%	7.5%
Construction	0.0%	4.1%
Health Care & Social Assistance	2.7%	3.0%
Arts, Entertainment & Recreation	1.9%	2.8%
Local Government	1.5%	2.6%
Other Services (except Public Administration)	1.8%	2.4%
Finance & Insurance	1.6%	2.4%
Administrative, Support & Waste Management	1.7%	2.1%
State Government	1.5%	1.8%
Accommodation & Food Services	0.9%	1.7%
Educational Services	4.3%	1.4%
Federal, Civilian	0.3%	1.3%
Professional & Technical Services	1.5%	1.2%
Growing in employment but declining in earnings per job		
Management of Companies & Enterprises	2.2%	-0.8%
Forestry, Fishing & Related Activities	8.7%	-5.1%
Declining in employment but growing in earnings per job		
Manufacturing	-2.5%	10.4%
Mining	-4.7%	7.7%
Utilities	-3.1%	6.8%
Information	-4.1%	6.2%
Wholesale Trade	-2.0%	4.7%
Retail Trade	-1.1%	2.9%
Transportation & Warehousing	-0.6%	2.0%

Source: U.S. Bureau of Economic Analysis

The Economic Impact of Indiana's Nonprofits

Nonprofit organizations make significant contributions to the quality of life for Indiana citizens and are also a major force in the state's economy.

A new report presents information on the size, composition and distribution of paid employment in the private nonprofit sector in Indiana between 2000 and 2003. This report updates an earlier study that presented similar data for 1995, 2000 and 2001 and it is part of a larger project—Indiana Nonprofits: Scope and Community Dimensions—currently underway at Indiana University. The project provides solid, baseline information about the Indiana nonprofit sector: its composition and structure, its contributions to Indiana, the challenges it is facing, and how these features vary across Indiana communities. For more information about the project and to access the full report, visit www.indiana.edu/~nonprof.

Key Findings

- Nonprofit employment increased by over 5 percent between 2000 and 2003, while for-profit employment decreased by almost 6 percent. Government employment increased by nearly 3 percent during the same period (see **Figure 1**).
- The gap between nonprofit and for-profit payrolls narrowed between 2000 and 2003, as did the gap between nonprofit and government payrolls. Total nonprofit payrolls increased 17 percent, while for-profit payrolls increased 1 percent and government payrolls increased 10 percent.
- The gap between nonprofit and for-profit average weekly wages decreased by \$11 during the 2000 to 2003 period and the gap between nonprofit and government weekly wages decreased by \$13.
- The nonprofit sector continues to be a major economic force in Indiana, accounting for nearly one out of every 12 paid workers—more than are employed in the state's construction industry.
- The 228,000 nonprofit employees in Indiana earned about \$6.6 billion in wages in 2003.
- Nonprofit employment is not restricted to any one region of Indiana, but is distributed broadly throughout the state.
- About half (52 percent) of nonprofit employment in the state is in health services, another 13 percent is in education and 12 percent is in social assistance.
- Most nonprofit employees (88 percent) work for charities, although only 58 percent of nonprofit employers are charities.
- On average, weekly wages for nonprofit employees are 14 percent lower than those of for-profit workers and 13 percent lower than those of government workers. However, nonprofit weekly wages are similar to for-profit

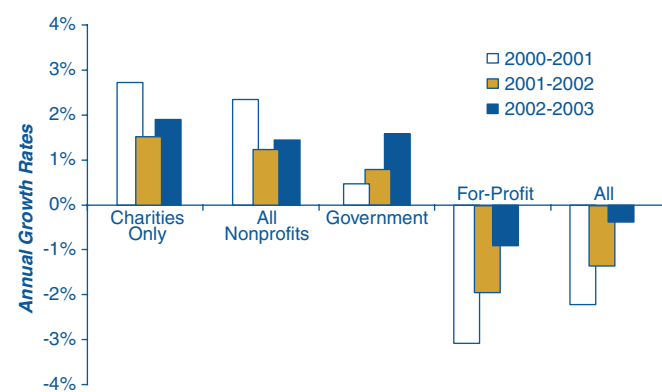
wages in industries where nonprofit employment is concentrated.

- The Indiana nonprofit sector grew notably faster than the for-profit sector between 2000 and 2003 and faster than the government sector between 2000 and 2002.
- Overall wages for nonprofit employees in Indiana also increased faster than those of employees in for-profit or government organizations, although average weekly wages increased at a slower rate.
- The growth share and rate of growth in nonprofit employment were concentrated in social assistance and educational services.
- Rates of growth in nonprofit employment varied significantly among Indiana metropolitan regions.
- Nonprofit employment grew steadily each quarter between 2000 and 2003, while there were notable seasonal fluctuations in for-profit and government employment.

—Kirsten A. Grønberg and Erich T. Eschmann, School of Public and Environmental Affairs, Indiana University

Figure 1: Indiana's Employment Growth by Sector

Nonprofits grew notably faster than for-profits



Source: Indiana Nonprofit Employment: 2005 Report

New Hires in Indiana

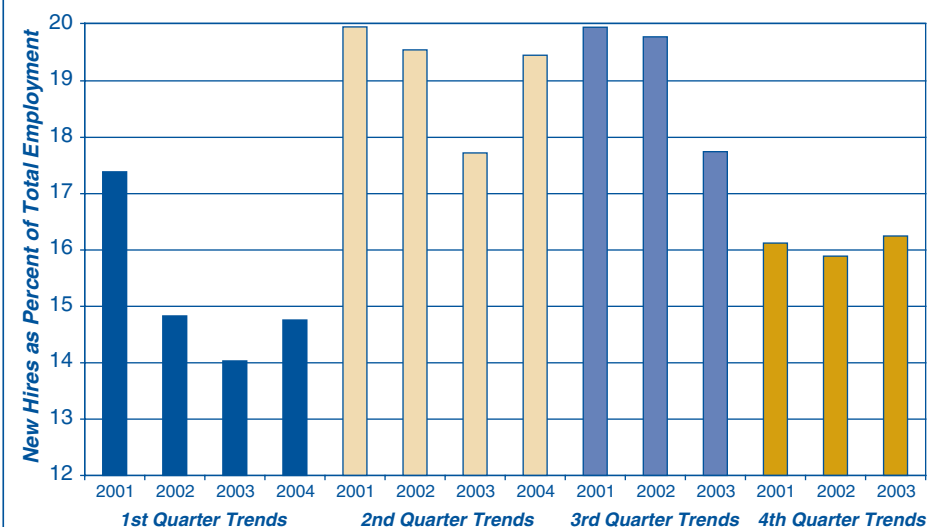
We continue to explore results from the new local employment dynamics data (see the March/April edition of *IN Context*). Among the items available is new hire data, which is the total number of jobs that were not filled by that employer during the previous four quarters. Focusing on new hires can reveal which industries are hiring the most workers, in what parts of the state, and (useful to job seekers) at what time of the year.

When?

Figure 1 shows new hires by quarter between 2001 and 2004, with the most new hiring occurring in the second and third quarters of each of those years.

Figure 1: Indiana New Hire Quarterly Trends, 2001 to 2004

The most new hiring occurs in the second and third quarters of each year



Source: IBRC, using Local Employment Dynamics, U.S. Census Bureau and Indiana Department of Workforce Development

Which Industries?

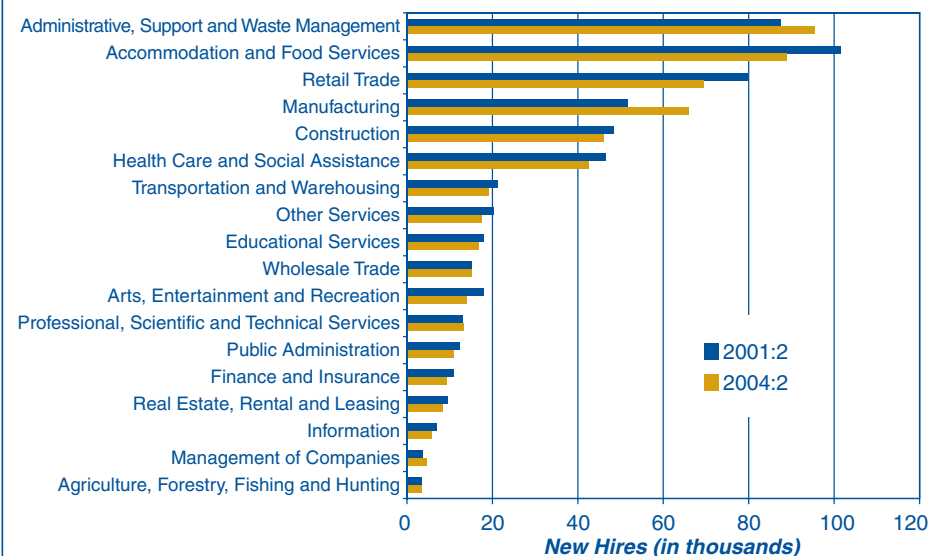
The administrative, support and waste management sector had the largest

number of new hires in the second quarter of 2004 (the most recent data available). Overall, retail trade,

accommodation and food services, and administrative, support and waste management tend to have the largest number of new hires (see Figure 2).

Figure 2: Most New Hires in Indiana by Industry Sector, 2001:2 and 2004:2

Administrative, support and waste management had 95,330 new hires in 2004:2

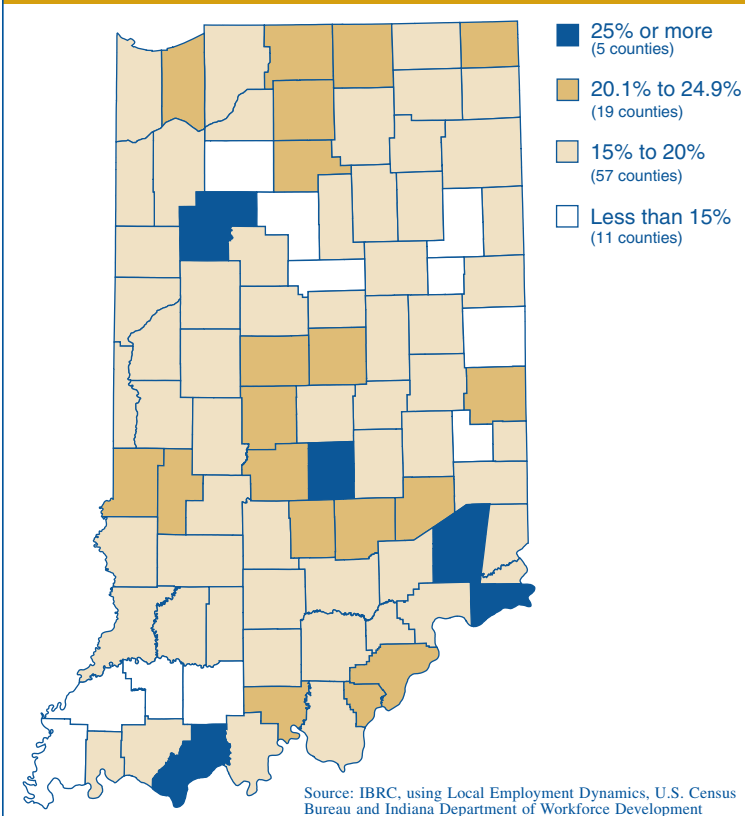


Source: IBRC, using Local Employment Dynamics, U.S. Census Bureau and Indiana Department of Workforce Development

Where?

It should be obvious that most new hires occur in the most populous areas. So, rather than show the obvious, we look at new hires as a percentage of total jobs in a county to gauge the intensity of new hiring in that area during the second quarter of last year (2004). Twenty-four counties experienced intense new hiring (20 percent or more of their total number of jobs), while the majority of counties (57) had rates of new hiring between 15 percent and 20 percent (see Figure 3).

Two things should be kept in mind when looking at new hires. First, they are not a measure of job creation and second, new hires are offset by job

Figure 3: New Hires as a Percent of Total Jobs, 2004:2**Twenty-four counties experienced intense hiring****Table 1: Indiana's Job Creation and Turnover Rates**

Industry	2003:1		2004:1	
	Creation	Turnover	Creation	Turnover
Manufacturing	16,509	6.0%	19,587	6.9%
Accommodation and Food Services	12,587	16.9%	15,690	16.8%
Administrative, Support and Waste Management	11,504	20.5%	14,660	19.1%
Construction	10,925	10.8%	11,640	10.6%
Retail Trade	11,334	11.2%	11,001	12.2%
Professional, Scientific and Technical Services	8,858	9.3%	10,751	10.2%
Health Care and Social Assistance	13,329	9.2%	10,289	8.1%
Wholesale Trade	5,798	8.2%	6,522	7.5%
Transportation and Warehousing	4,751	11.3%	5,516	9.7%
Educational Services	14,432	5.2%	5,318	9.4%
Finance and Insurance	4,532	7.9%	4,838	8.1%
Arts, Entertainment and Recreation	2,223	9.6%	3,331	16.7%
Real Estate, Rental and Leasing	2,062	11.5%	2,623	10.5%
Public Administration	2,247	4.6%	2,124	5.1%
Information	1,424	7.7%	1,546	8.1%
Management of Companies	807	7.9%	728	10.7%

Source: IBRC, using Local Employment Dynamics, U.S. Census Bureau and Indiana Department of Workforce Development

separations. That said, new hire data can be a useful measure for spotting job opportunities and to spot stagnation.

New Hires versus Separations

Job dynamics are what the phrase implies—there is much churning, ebbing and flowing in jobs within businesses and across industry sectors. Some sectors, such as administrative, support and waste management, are balanced with similar numbers of separation and new hires. But other sectors, such as manufacturing and retail, showed many more separations than new hires in the first quarter of 2004. The seasonality of hiring in retail would explain that wide

disparity, since one would expect more separations after the holiday season. In manufacturing, such differences might be explained in part by production cycles but could also be the effect of continuing increases in productivity and loss of jobs through attrition or closings of manufacturing plants in the state.

Job Creation and Turnover Rates

The beginning of 2004 saw a significant increase in manufacturing job creation, with nearly 20,000 new jobs in that sector and a low turnover rate of 7 percent. The more volatile accommodation and food services sector and the administrative and support services sector also created

many new jobs, but they also had very high turnover rates from 16 percent to nearly 20 percent (see **Table 1**).

In Conclusion

We will continue to explore the local employment dynamics for Indiana and its counties in future issues of *IN Context*. You can also explore these data online at www.lehd.dsd.census.gov. Please let us know if you have questions about this article or the data set by e-mailing us at ibrc@iupui.edu.

—Carol O. Rogers, Associate Director,
Indiana Business Research Center, Kelley
School of Business, Indiana University

Job Watch: Trends in Jobs and Establishments

Keeping pace with the nation's economy, Indiana had a net gain of 39,593 jobs (1.4 percent) between the third quarter of 2003 and the third quarter of 2004, according to recent figures from the Indiana Department of Workforce Development (see **Table 1**).

Indiana's industry growth leader was administrative, support and waste management. Employment placement agencies, telephone call centers, landscaping services, and convention and trade show organizers are just a few of the industries contained in this broad grouping. The state experienced a net gain of 12,076 jobs in this sector and its growth rate nearly doubled that of the nation's.

Is growth in this sector experienced by a majority of counties or concentrated in a handful? Marion County contributed more than half of the jobs (6,834 jobs), but approximately two-thirds of the state had growth in the administrative, support and waste management sector (see **Figure 1**).

Business Trends

Although jobs are a key piece in the state's economic picture, business formation is perhaps of equal importance. From 2001 to 2002, Indiana had a net increase of 1,724 businesses (1.2 percent), growing slightly slower than the nation. On a percentage basis, Indiana grew faster than all of its immediate Midwestern neighbors, and on a numeric basis, only

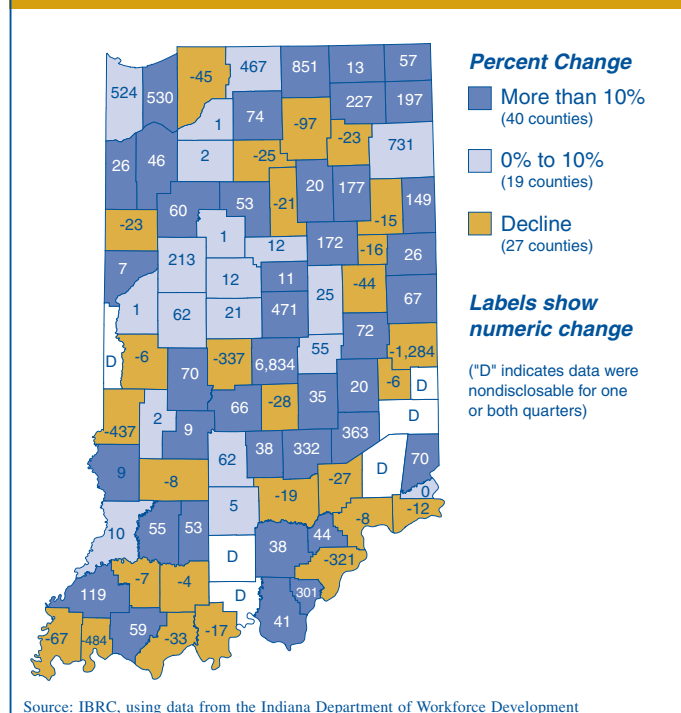
Table 1: Indiana's Growth Leaders

NAICS Sectors 2003:3 to 2004:3	Job Change	Percent Change
Total	39,593	1.4%
Administrative, Support and Waste Management	12,076	8.3%
Health Care and Social Services	6,157	1.8%
Manufacturing	4,846	0.8%
Accommodation and Food Services	4,469	1.9%
Construction	3,818	2.5%
Transportation and Warehousing	3,584	3.0%
Professional, Scientific and Technical Services	3,459	4.1%
Wholesale Trade	2,503	2.1%
Public Administration	1,015	0.8%
Management of Companies	832	3.1%

Source: IBRC, using data from the Indiana Department of Workforce Development

Figure 1: Administrative Sector Jobs, 2003:3 to 2004:3

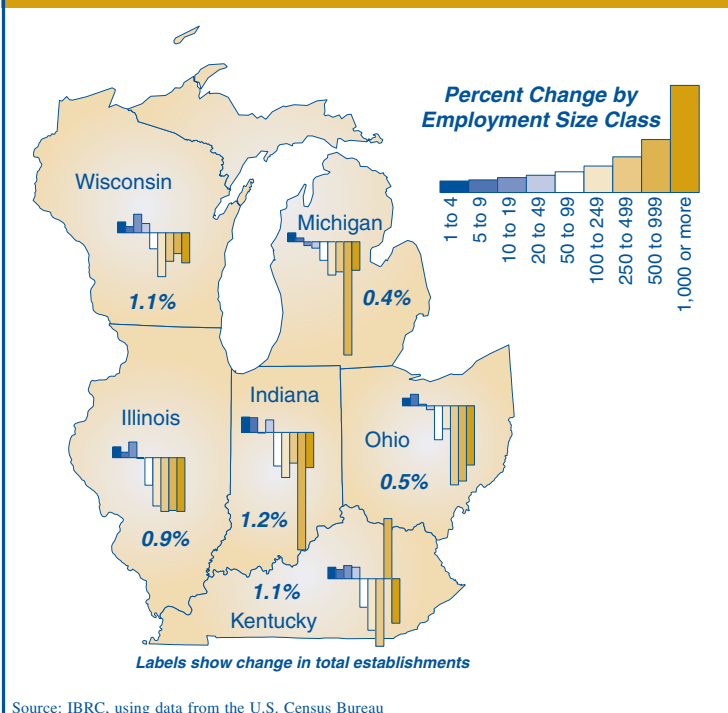
Indiana had a net gain of 12,076 jobs in this sector



Source: IBRC, using data from the Indiana Department of Workforce Development

Figure 2: Change in Establishments, 2001 to 2002

Small businesses are leading Midwestern growth



Source: IBRC, using data from the U.S. Census Bureau

Illinois had a greater net increase (see **Figure 2**).

In 2002, 49.7 percent of the state's businesses employed one to four people. That percentage may seem fairly high but 48 states had a greater percentage of their establishments in this size class. It appears that this business size class has been fairly stagnant in terms of its share of total establishments since 2001. Perhaps some people, who might have formed a business with a few employees, are taking into consideration the cost of having employees on one's payroll, and are opting in this age of technology to become self-employed instead.

Figure 3 indicates that the growth in nonemployer establishments in the state (also considered self-employment) is picking up the pace. However, if self-employment can be tied to innovation and the opening of new revenue streams for the state, then the state could stand some improvement, considering it ranks 38th in the nation in percentage point increase.

The nation as a whole experienced a net increase of 105,468 businesses (see **Figure 4**). Losses in the number of establishments with 50 employees or greater were offset by gains in the number of establishments with fewer than 50 employees. Indiana and its Midwestern neighbors experienced a similar scenario where the stimulus for growth in the number of businesses came from businesses that employ less than 10 people.

—Amber Kostelac, Data Manager, Indiana Business Research Center, Kelley School of Business, Indiana University

Figure 3: Percentage Point Change in Growth of Self-Employed, 2000 to 2002

Indiana gained 9,306 self-employed establishments from 2000 to 2002

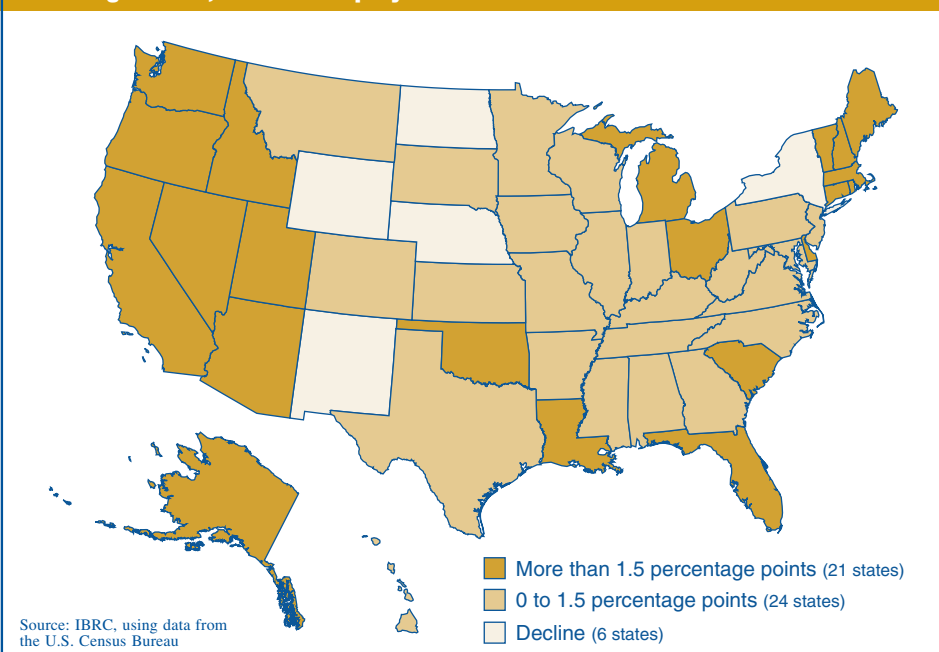
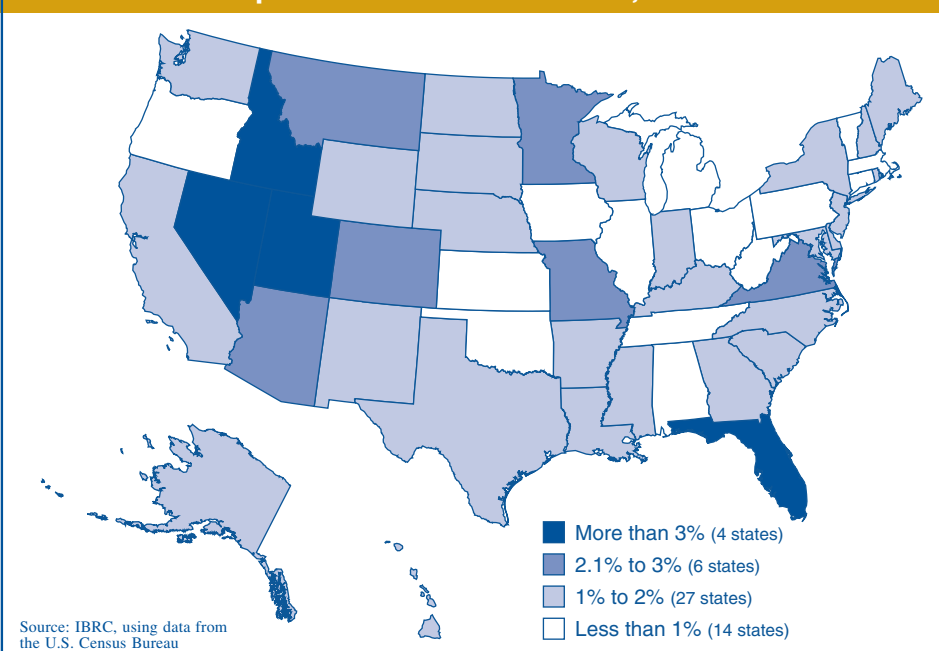


Figure 4: Percent Change in Total Establishments, 2001 to 2002

The United States experienced a net increase of 105,468 businesses



The Kokomo Metro Area

The Area

Take U.S. 31 north out of Indianapolis and you'll find yourself in Kokomo. Howard and Tipton counties form the Kokomo Metropolitan Area (metro), with 101,220 residents, as of the latest 2004 estimates. Cities and towns in the region include Kokomo, Tipton, Greentown and Russiaville. Tipton County is by far the more rural of the two, ranking 79th out of 92 Indiana counties by population size. Howard County ranks 18th statewide, and has nearly 84 percent of the metro's population.

Since Census 2000, the Kokomo metro has lost about 300 people due to net out-migration. While natural increase (births minus deaths) and international migration added 1,474 new residents, net domestic migration saw more than 1,700 move away. At the county level, Tipton County has seen a slight increase in total population.

Table 1: Major Employers in Metro

In Alphabetical Order

DaimlerChrysler
Delphi Electronics & Safety
Electronic Data Systems
Haynes International
Howard Regional Health System
Hurryin' Hoosier
Indiana University of Kokomo
Kokomo Sanitary Pottery
Meijer
St. Joseph Hospital & Health
Steel Parts Corp.
Syndicate Sales, Inc.
Tipton Hospital
U.S. Post Office
Wal-Mart Supercenter

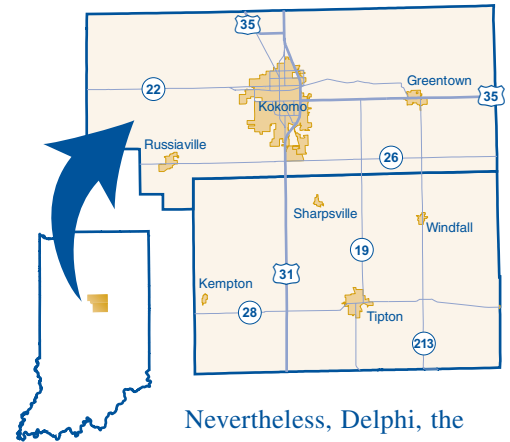
Source: Reference USA and Kokomo Howard County Development Corporation

Projections from the Indiana Business Research Center indicate that the metro will grow 1.1 percent from current levels by 2020, compared to an 8.1 percent growth statewide. All age groups below 45 years old will decline, with the greatest loss concentrated in the 25-44 age group. The number of senior citizens over age 65 will increase 37 percent from Census 2000 levels.

Industrial Mix and Jobs

One-third of Kokomo employment is found in the manufacturing sector, significantly higher than the state's 20 percent. Retail trade followed as the next largest sector in the metro with 12.8 percent of total employment in the third quarter of 2004.

Major regional employers are shown in **Table 1**. Delphi Electronics and Safety in Kokomo, the largest employer, manufactures electronics for vehicles and has broken into the satellite radio market, illustrating how the company has transitioned into new and expanding markets.



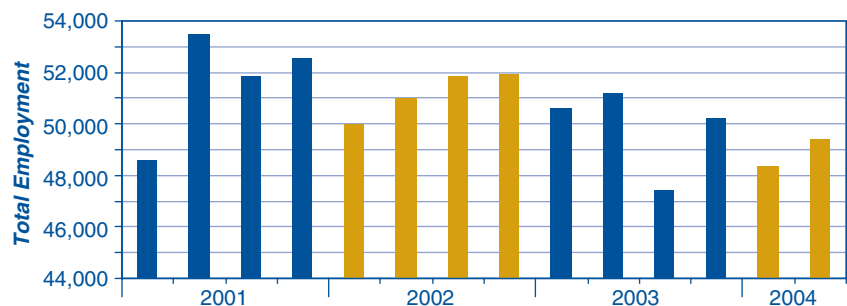
Nevertheless, Delphi, the parent company in Michigan, is under investigation by the Securities and Exchange Commission for accounting improprieties and has experienced a downgrading of its credit rating and a drop in stock price. According to the *Indianapolis Business Journal*, Delphi, with its divisions in Kokomo, Anderson and Indianapolis, is the 10th largest employer in the state.¹

Primarily because of expansions of the DaimlerChrysler plant, *Expansion Management* ranked the Kokomo metro first in the nation for European investments in 2004.²

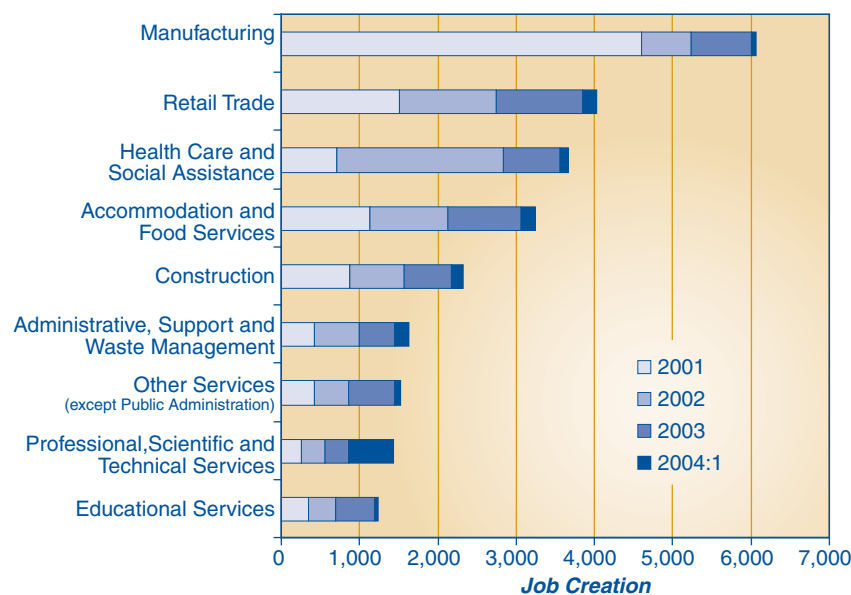
Figure 1 shows the movements in total employment since 2001. Employment peaked in the second quarter of 2001 at 53,481 and has since settled at 49,394, and as a result,

Figure 1: Kokomo Metro Quarterly Employment

Employment peaked at 53,481 and has since settled to 49,394



Source: IBRC, using Local Employment Dynamics, U.S. Census Bureau and Indiana Department of Workforce Development

Figure 2: Industries Creating Most New Jobs in Kokomo, 2001:1 to 2004:1**The Kokomo metro had a three-year job creation just over 30,000**

Source: IBRC, using Local Employment Dynamics, U.S. Census Bureau and Indiana Department of Workforce Development

unemployment rates have edged back up to the levels seen prior to the boom of the late 1990s.

When looking specifically at manufacturing, employment peaked in the second quarter of 2002 at nearly 21,300 jobs. By the second quarter of 2004, total manufacturing employment had dropped to just over 17,300.

The number of new jobs created in the metro has slowly edged upward, although not fast enough to fill the void left by employment declines in established businesses. Industries with the most new job creation between the first quarters of 2001 and 2004 include manufacturing, retail trade and health care (see **Figure 2**). Manufacturing goes to the top of the list due to a large job creation (4,319 jobs) in the first quarter of 2001, which accounted for more than 70 percent of the new

manufacturing jobs added during those three years.

Census 2000 tells us that 18.1 percent of Howard County residents and 12.4 percent of Tipton County residents have a bachelor's degree or higher. A survey prepared for the Kokomo Howard County Development Corporation (2000) indicated that about 15 percent of the labor force in the broader north-central Indiana region³ was underemployed, meaning they possess the skills, education and experience to qualify them for a better job. About 39 percent of those underemployed individuals had some college experience while about 12 percent had a bachelor's degree or higher. Lower levels of employment coupled with the recent disparities between average wages and new hire wages indicate that underemployment

is still a problem facing the region. However, this reserve of educated workers could also be considered an opportunity, depending on how one frames the issue.

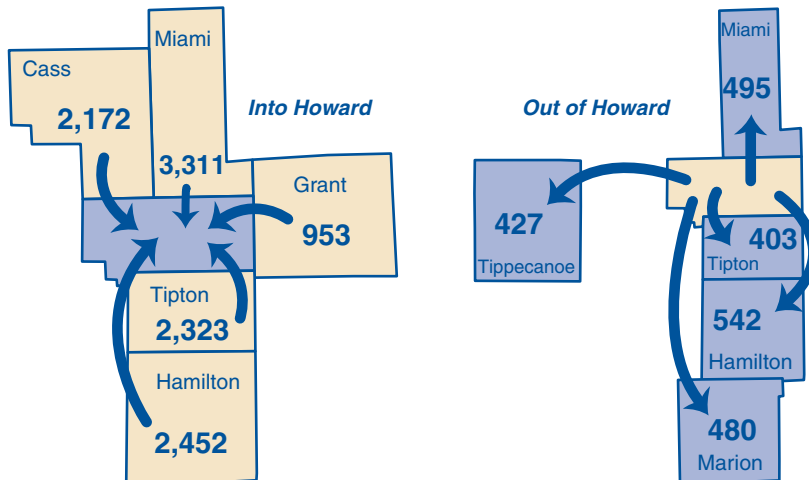
Commuting

Over 14,900 people commute into Howard County to work according to the preliminary data for 2003 from STATS Indiana. About 3,700 residents leave the county to work elsewhere, while over 53,000 live and work in the county (see **Figure 3**).

Compensation

New hires in Howard County earned just 39 percent of the county's average wage for 2003, ranking it last among counties statewide on this indicator. During 2001, new hires in the Kokomo metro earned about \$570 less than the overall average wage in the metro. This small gap is attributable largely to the high levels of new manufacturing jobs created in the first half of the year. For 2002, the gap had grown to just over \$2,000, and by 2003, new hires were earning over \$2,200 less than the county average, confirming that high-paying manufacturing jobs are being replaced with lower-paying jobs (see **Figure 4**).

Nevertheless, when looking at total compensation for 2003, which includes wages plus employer contributions for insurance, pension funds and government social insurance, Kokomo came in at \$60,704, about \$19,000 higher than the Indiana average and about \$15,000 higher than the Indianapolis metro area. In fact, Howard County had the highest average

Figure 3: Commuting in Howard County, 2003
Over 14,900 people commute into Howard County to work


Source: IBRC, using STATS Indiana Commuting Profiles

Manufacturing accounted for two-thirds of all compensation received in the Kokomo metro during 2003.

Notes

1. "2005 Book of Lists." *Indianapolis Business Journal* 25 (41): 76.
2. Ken Krizner and Rachael Hedgcoth, "2004 Top U.S. Metros for European Expansion," *Expansion Management* 18 July 2004; available online at www.expansionmanagement.com/emstatic/research/europeanexpansion.asp
3. The study area included Carroll, Cass, Clinton, Grant, Howard, Miami and Tipton counties and the full report is accessible online at www.khdc.org/images/pdf/laborreport.pdf

—Rachel Justis, Managing Editor, *Indiana Business Research Center*, Kelley School of Business, Indiana University

compensation per job in the state and one of the highest nationwide.

Between 2001 and 2003, the metro's average compensation per job grew by nearly \$11,800. The bulk of this was in the form of employer pension contributions and insurance benefits, which more than doubled during those two years, dramatically faster than seen statewide. Wages, meanwhile, grew just 1.8 percent, about half as fast as in the state overall.

In sum, workers in Kokomo brought in nearly \$3.1 billion in 2003 (67 percent were in the form of actual wages and salary disbursements), up from \$2.6 billion two years earlier. At the industry level, compensation since 2001 grew an impressive 187 percent in management of companies and enterprises to reach \$1.6 million. Although that sector had the largest percentage increase, it is a mere fraction of the compensation paid out in the manufacturing industry, which

grew 27 percent to exceed \$2 billion. This accounted for 66 percent of all compensation in the metro, proving once again that manufacturing still dominates the Kokomo economy.

Figure 4: Wages in the Kokomo Metro Area, 2001:1 to 2004:1
High-paying jobs are being replaced with low-paying ones


Source: IBRC, using Local Employment Dynamics, U.S. Census Bureau and Indiana Department of Workforce Development

Identity Crisis

We hear a lot about identity theft in the news. Searching the *Indianapolis Star* for articles with the phrase “identity theft” between January and April of this year, you would come across at least 15 articles. The *New York Times* mentions it in 49 articles during the same time period. According to the Federal Trade Commission (FTC), “Identity theft occurs when someone possesses or uses your name, address, Social Security number, bank or credit card account number, or other identifying information without your knowledge with the intent to commit fraud or other crimes.”

The thief may get your information by a number of low- or high-tech methods. This might involve rummaging through your trash (so-called “dumpster-diving”) or completing a change of address form to divert your mail to another location. Once a thief has your information he

(or she) may run up the credit cards that belong to you or get a car loan in your name, all of which would be reflected on your credit report.

In 2004, the FTC received more than 635,000 consumer fraud and identity theft complaints. Of those, 61 percent were consumer fraud related (about 387,350) and 39 percent were identity theft complaints. Losses from fraud reported by consumers totaled more than \$547 million. **Figure 1** shows the breakdown of fraud cases in Indiana.

In 2004, Arizona had the highest per capita rate of reported identity theft (142.5 victims per 100,000 population), followed by Nevada and California. If the District of Columbia were included in the list of states, it would actually beat out Arizona to top the list (166.6). The major metropolitan areas with the highest per capita rates of reported identity theft were Phoenix-Mesa-Scottsdale, Arizona (182.2); Riverside-San Bernardino-Ontario, California

(166.6); and Las Vegas-Paradise, Nevada (163.8).

But how do Hoosiers fare in all of this? Indiana is not in the top 10, but it's not in the bottom half either. With 4,274 reported victims of identity theft, Indiana ranks 17th with a rate of 68.5 (see **Figure 2**). Among major metropolitan areas, the Indianapolis metro area ranks 22nd with 1,375 complaints, a rate of 90.2 per 100,000.

To find out more about identity theft in Indiana and what you can do to protect yourself, visit the Federal Trade Commission's ID Theft website at www.consumer.gov/idtheft. Residents of Indiana can order free credit reports (one report every 12 months) at www.annualcreditreport.com or by calling 1-877-322-8228.

Indiana State Tax Collections

Tax collections by state governments were up 8.1 percent in 2004 to reach

Figure 1: Indiana's Fraud Complaints by Type, 2004

Phone or utilities fraud is the most common type of fraud

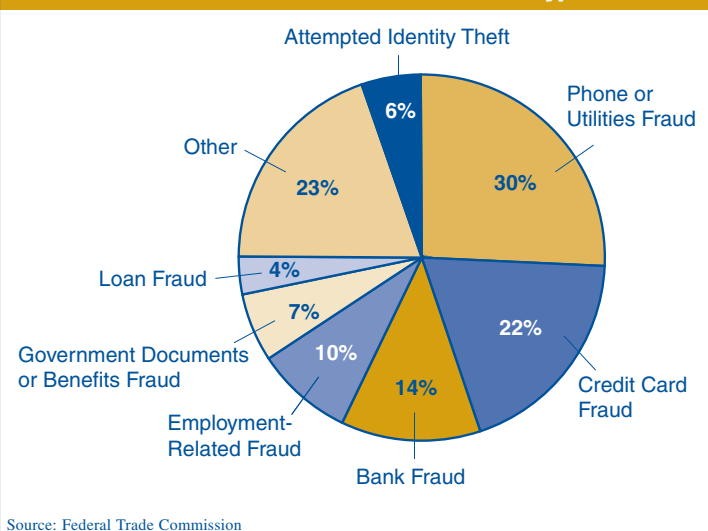
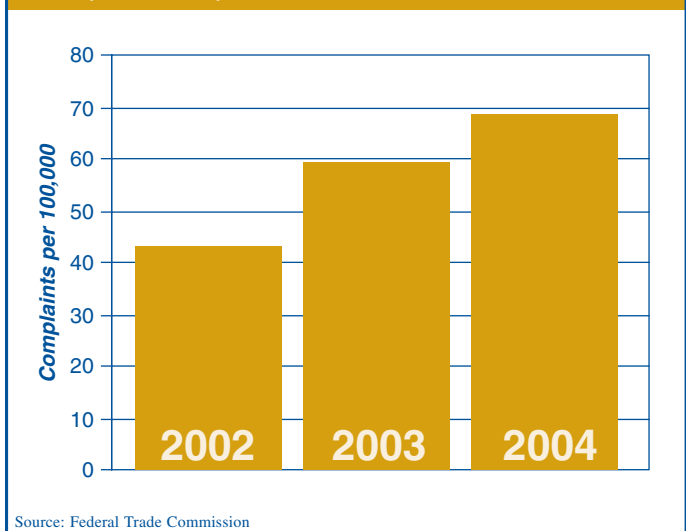


Figure 2: Indiana's Identity Theft Rates, 2002 to 2004

With 4,274 cases, the state ranks 17th nationwide



IN CONTEXT

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IN the Data Center

(continued from page 11)

\$593 billion—a \$44 billion increase from the previous year. State tax collections in Indiana amounted to just under \$12 billion in 2004, up from \$11.2 billion in 2003, a 6.6 percent increase.

According to data from the 2004 Annual Survey of State Government Tax Collections (www.census.gov/govs/www/statetax.html), Indiana sales taxes were up 11 percent to \$6.9 billion, and individual income taxes increased by 3.9 percent to \$3.8 billion. These two taxes made up 89.6 percent of all Indiana state tax collections.

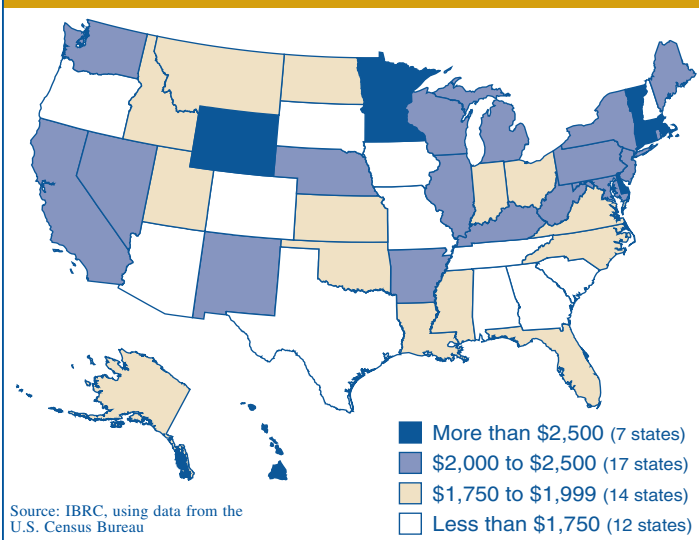
Nationally, per capita taxes collected by states averaged \$2,024 (see **Figure 3**).

Per capita taxes were highest in Hawaii (\$3,048) and Wyoming (\$2,968). They were lowest in Texas (\$1,367) and South Dakota (\$1,378). Indiana ranked 30th (\$1,917), nestled between Kansas (\$1,931) and Virginia (\$1,908).

—Daina Bohr and
Frank Wilmot,
Indiana State
Library

Figure 3: Per Capita Taxes, 2004

Indiana ranked 30th at \$1,917



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