

BUFFALO COUNTY INDUSTRY CLUSTER AND ECONOMIC DEVELOPMENT OPPORTUNITIES

The following is an analysis of the County’s Industry Clusters and some examples on how to build Knowledge Based industries and further develop intraregional trade.

Buffalo County Industry Clusters

The major industry clusters in Buffalo County are: (1) Food Processing, (2) Wood and Furniture Products, and (3) Machinery, Equipment, and Electronic Products. Table 2.01 gives a more detailed listing of the industry clusters and the companies found within each of these clusters for Buffalo County. In 1998 Manufacturing sector produced the second highest source personal income totaling \$17 million. Government and Government Enterprises was the highest source of personal income. Table 2.10 lists the personal income sources by type of employment for county residents. While manufacturing employment produced the second highest total income, it was the fourth largest employer of county residents, and was the fastest growing. The 712 residents employed in manufacturing in 1998 were a 57.52 percent increase from the 452 employed in that classification in 1990, Table 2.09. This increase in employment and personal income in manufacturing contributed to the increases in most other types of employment for Buffalo County residents including the 43 percent increase in construction employment, as well as the over 20 percent increases in retail trade and financial services related employment, as shown in Table 2.09. In addition the increase in manufacturing employment also contributed to the 2.67 percent increase in County population since 1990, the almost 10 percent increase in housing units, the 91.46 percent increase in real estate equalized value in the County since 1990, and the 69% increase in Traveler and Tourism expenditures in the County since 1994, Tables 2.03, 2.04, 2.05 and 2.07.

There are Opportunities to Further Build the County’s Industry base Through Actions That More Fully Integrate the County’s Industries With the Knowledge Based Industry Clusters That Drive the State’s Economy and Through Actions That Facilitate Increased Intraregional Trade

Growth in manufacturing or in “basic industries” is often a major factor in determining whether a region’s economy prospers or declines. To further bolster and create greater opportunities for growth in our region’s industries there are actions that can be taken to more fully integrate our industry clusters with the Knowledge Based Industry Clusters that drive the State’s economy.

The following table identifies the County’s industry clusters in relation to the Knowledge Based Industry Clusters driving the State’s economy. An explanation of these knowledge based industry clusters and recommendations on how to further build them are provided on Pages 1-2 through 1-10. Maps 1-13 beginning on Page 11-1 illustrate the concentration of these clusters within the County.

Buffalo County’s Industry Clusters		Wisconsin’s Knowledge-Based Industry Clusters driving The State’s Economy
Food Processing-SIC Codes 2000-2199	↔	Agricultural/Business/Food processing Cluster
Textile, Apparel and Leather Products-SIC Codes 2200-2399 & 3100-3199	↔	Manufacturing Materials Cluster
Wood and Furniture Products-SIC Codes 2400-2599	↔	Paper Making/Forest products Cluster
Printing Products SIC Codes 2600-2799	↔	Printing Cluster
Stone, Clay, & Glass Products SIC Codes 3200-3299	↔	Manufacturing/Materials Cluster
Machinery, Equip. & Electronic Products SIC Codes 3500-3699	↔	Machinery Manufacturing/Automation Cluster

A Survey Mailed to Approximately 600 Industries in the Region Identifies Other Opportunities to Help Build the County's Industry Clusters

The survey was centered around the concept of promoting regional import substitution strategies. These strategies involved promoting the concept that industries should buy raw materials or components needed for production within the Region as opposed to from outside the Region if practical. The survey's primary emphasis was therefore on identifying the products produced by the Region's industries and the raw materials or components needed to produce their products. The survey also centered in on seven other information areas that could also lead to additional intraregional trade and industry cluster growth. These were: (1) Labor force development plans, 2) Identifying raw materials or components that are difficult to procure in order to manufacture their product, 3) Interest in contract manufacturing with another business or entrepreneur, 4) Interest in using an intermodal freight transfer facility (*rail to truck*), 5) Interest in venture capital financing, 6) Interest in revolving loan fund financing, and 7) Interest in developing an industry matchmaker procurement website. The survey allowed each industry to respond by circling a number from one to five with "one" meaning, no I am definitely not interested, and "five" meaning, yes I am definitely interested. Industries responding to any questions with a three, four, or five on a given question are listed in Table 2.02. Some economic development concepts and opportunities based on the results of this survey and other information sources are outlined below.

- Two Buffalo County sawmills, and 3 others in the central part of the nine county region, have expressed concern that logs are a difficult raw material to obtain. Although some of the larger sawmills are already doing it, the development of early relationships with private wood land owners through the provision of forest management advice by industry sponsored consulting foresters is a way to help get an early opportunity to buy logs.
- Three Buffalo County companies, along with 20 other companies throughout the Region, have expressed interest in using a rail/truck intermodal container transfer facility. One such facility already exists at Arcadia, Wisconsin served by the Wisconsin Central Ltd. railroad. While this facility may not provide the direct or frequent service some users may be seeking, it remains as an in-place, existing now, service that could be explored for use while or until another facility is developed.
- Three Buffalo County firms, as part of a group of 56 companies region wide, have stated interest in angel, venture and revolving loan fund financing. Business financing workshops should be organized to provide information on these various forms of financing to these businesses.
- Labor Force Development was a need expressed by three firms in the County. These firms indicated they anticipated hiring new employees and were experiencing labor shortages. Training programs should be investigated by universities and technical colleges and others involved in workforce development to provide training tailored to a specific industry cluster.
- Contract manufacturing involving custom blending of feed products was identified by a food-processing firm as an area they would consider pursuing with another food producer. New or existing businesses or entrepreneurs should be made aware of this manufacturing resource to help their own business endeavor and help the production capacity of this industry.
- In 1989 a pulp mill feasibility study was prepared by a steering committee appointed by the Governor. This study identified areas in the State where a pulp mill would be most suitable based on both environmental and economic factors. Six of the 21 sites identified are in the nine county Mississippi River Region. The increased utilization of abundant smaller trees and of species not as suitable for saw log production would provide a better economic market for a currently underutilized resource. This would provide an immediate economic incentive for woodland owners to conduct "timber stand improvement" thinning on their properties. This would result in better quality and faster growth of saw timber and veneer grade logs, thus, over time,

helping to relieve the reported shortage of larger, better quality, logs. A possible downside of this pulpwood market development could occur if a higher demand increases market prices to the point where some landowners, shortsightedly, begin to cut into their young growing stock saw log reserve and harvest it as pulp wood. The Southwest Badger RC&D is presently studying the concept of establishing a round wood chip mill that would shred logs into chips near or on the Mississippi River and transfer them to a barge for transport to either a U.S. pulp mill or a foreign mill. A chip mill in Hixton, Wisconsin is presently shipping their chips by rail on the Wisconsin Central Railroad to Wisconsin pulp mills in the east. Another chip mill in Independence is manufacturing excelsior involving processing wood products into packaging material.

- Buffalo City and the Village of Cochrane formulated plans to possibly one day share water and sewer facilities. There is a huge expanse of flat well-drained land adjacent to these communities. It is conceivable that some of this land would be used for industry. Due to the close proximity of water, sewer, rail and highway to these land areas it is recommended that the concept of a large acreage “Smart Park” be investigated for this area. A smart park would have the latest in fiber optic technology and telecommunication capacity. The park would not only utilize the local workforce but could also pull workers from Winona, La Crosse, and Eau Claire, and could utilize technical colleges and universities of these three communities. This small town scenic environment would be an attractive alternative for high tech industry to consider in their site location decisions.
- In the interest of promoting intraregional trade and industry cluster growth, are there any businesses or individuals in the Region that have a need for the following products produced by industries in Buffalo County or can provide the following raw materials or components to them? This list of products, raw materials and components is based off returns from the Region wide industry survey. This is therefore not a complete list of all the products, raw materials and components needed in the County. The slash “/” used in these lists identify where one industry’s product or raw material need begins and ends. Business or individuals interested in investigating these intraregional trade and business development opportunities are encouraged to contact the Mississippi River Regional Planning Commission office, Telephone 608-785-9396, Email plan@mrrpc.com.

Buffalo County Industry Products List: cheese/ kiln dried lumber/ hydraulic saw mills, portable sawmills, wood shaving mills, conveyors, vertical edgers/ hardwood lumber, ties, pallet stock/ pet food flavors/

Buffalo County List of Raw Materials or Components Needed by Industries to Manufacture Their Products: logs/ steel, bearings and parts/ poultry viscera, liver, deboned beef, food grade chemicals, and ingredients/

TABLE 2.01
BUFFALO COUNTY INDUSTRY CLUSTERS

Food Processing - SIC Codes 2000-2199

Faribault Foods, Inc., Mondovi
Foremost Farms U S A, Cochrane
Great River Organic Milling, Cochrane
La Crosse Milling Co., Cochrane
Mondovi Foods Co., Llc, Mondovi
Nelson Cheese Co., Nelson

Textile, Apparel & Leather Prod. - SIC Codes 2200-3199*

M. B. C. Sports, Mondovi

Wood and Furniture Products - SIC Codes 2400-2599

Bee Forest Products Inc., Mondovi
Brunkow Hardwood Corp., Nelson
Builder's Millwork, Inc., Mondovi
Serum Lumber, Alma

Printing Products - SIC Codes 2600-2799

Cochrane-Fountain City Recorder, Cochrane
Mondovi Herald News, Mondovi

Stone, Clay, & Glass Products - SIC Codes 3200-3299

Lovas Family Studio, Cochrane

Machinery, Equip. & Electronic Prod. - SIC Codes 3500-3699

Comstock Engineering, Fountain City
Jackson Lumber Harvester Co., Inc., Mondovi

Computer Serv., Program. & Software - SIC Codes 7370-7379

Desk Top Media, Fountain City

**Actual industries covered in this industry cluster are SIC 2200-2399 and 3100-3199*

TABLE 2.02
Buffalo County
Business Development Opportunities

The following is a list of Business Development Needs and Opportunities that the various companies indicated through a survey they had an interest in.

Labor Force Development

Bee Forest Products Inc., Mondovi
Brunkow Hardwood Corp., Nelson
Mondovi Foods Co., Llc, Mondovi

Contract Manufacturing

Mondovi Foods Co., Llc, Mondovi

Intermodal Transfer Freight Facility

Brunkow Hardwood Corp., Nelson
Jackson Lumber Harvester Co., Inc., Mondovi
Mondovi Foods Co., Llc, Mondovi

Angel and/or Venture Capital

Bee Forest Products Inc., Mondovi
Foremost Farms U S A, Cochrane
Jackson Lumber Harvester Co., Inc., Mondovi

Revolving Loan Fund

Bee Forest Products Inc., Mondovi
Jackson Lumber Harvester Co., Inc., Mondovi

Matchmaker Procurement Website

Bee Forest Products Inc., Mondovi
Brunkow Hardwood Corp., Nelson
Jackson Lumber Harvester Co., Inc., Mondovi

Inputs and Raw Materials Difficult To Procure

Bee Forest Products Inc., Mondovi, Logs
Brunkow Hardwood Corp., Nelson, Logs
Mondovi Foods Co., Llc, Mondovi, Poultry viscera

**TABLE 2.03
BUFFALO COUNTY POPULATION**

	1990	1994	1998	2000	1990-2000 Numerical Chge	1990-2000 % Chge
Buffalo County	13,584	13,681	13,818	13,947	363	2.67
Mississippi River Region	271,389	277,912	287,401	291,732	20,343	7.5
State of Wisconsin	4,891,599	5,061,451	5,234,350	5,310,406	418,807	8.56
U.S.	248,709,873	260,651,000	271,644,000	274,271,000	25,561,127	10.28

Source: 1) *General Population Characteristics – 1990, U.S. Department of Commerce, Bureau of the Census*
 2) *Official Population Estimates-1994, 1998, & 2000 – State of Wisconsin Dept. of Admin.-Demographic Services Center*
 3) *U.S. Bureau of the Census – Current Population Reports – 1994, 1998, & 2000 U.S. Population*

The County's percentage rate of population growth was less than the Region, State and U.S. from 1990 to 2000.

**TABLE 2.04
BUFFALO COUNTY HOUSING UNITS**

	1990	1994	1998	2000	1990-2000 Numerical Chge	1990-2000 % Chge
Buffalo County	5,586	5,747	5,961	6,143	557	9.97
Mississippi River Region	108,284	113,130	119,418	123,026	14,742	13.61
State of Wisconsin	2,055,774	2,169,429	2,295,403	2,366,371	310,597	15.11

Source: 1) *General Population Characteristics – 1990, U.S. Department of Commerce, Bureau of the Census*
 2) *Total Housing Unit Estimates-1994, 1998, & 2000 – State of Wisconsin Dept. of Admin.-Demographic Services Center*

The percentage rate of increase in housing unit construction was less than the Region and State from 1990 to 2000. The number of housing units constructed during this period totaling 557 exceeded the population growth of 363.

**TABLE 2.05
BUFFALO COUNTY REAL ESTATE EQUALIZED VALUE**

	1990	1994	1998	2000	1990-2000 Numerical Chge	1990-2000 % Chge
Buffalo County	304,177,100	353,036,100	478,047,100	582,383,900	278,206,800	91.46
Mississippi River Region	5,873,954,300	7,135,618,600	9,788,336,300	11,590,076,200	5,716,121,900	97.31
State of Wisconsin	134,138,145,600	176,376,443,200	238,769,117,100	277,213,706,800	143,075,561,200	106.66

Source: *Wisconsin Dept. of Revenue – Bureau of Property Tax*

The County's percentage rate of increase in real estate equalized value was lower than the Region and the State from 1990 to 2000.

**TABLE 2.06
BUFFALO COUNTY PER CAPITA PERSONAL INCOME**

	1990	1994	1998	1990-1998 Numerical Chge	1990-1998 % Chge
Buffalo County	15,332	17,393	21,558	6,226	40.61
Mississippi River Region	14,702	17,112	20,739	6,037	41.06
State of Wisconsin	18,160	21,699	26,284	8,124	44.74
U.S.	19,584	22,581	27,203	7,619	38.90

Source: *Bureau of Economic Analysis, U.S. Department of Commerce*

The County percentage rate of income growth was less than the Region and State but exceeded the U.S. growth rate from 1990 to 1998. The County's percapita personal income level in 1998 exceeded the Region's percapita income level but was less than the State or Nation.

**TABLE 2.07
BUFFALO COUNTY TRAVELER AND TOURISM EXPENDITURES**

		1994	1998	1999	1994-1999 Numerical Chge	1994-1999 % Chge
Buffalo County	Total Visitor Expenditure	9,061,728	13,793,159	15,319,976	6,258,248	69.06
	Total Employ. Impact	259	411	442	183	70.66
	Total Resident Income Impact	5,540,011	7,778,989	8,444,026	2,904,015	52.42
	Total State Revenue Impact	913,677	1,260,283	1,361,818	448,141	49.05
	Total Local Revenue Impact	580,936	911,945	991,828	410,892	70.73
Mississippi River Region	Total Visitor Expenditure	291,075,919	415,261,065	484,792,934	193,717,015	66.6
	Total Employ. Impact	8,184	12,134	14,037	5,853	71.5
	Total Resident Income Impact	175,202,855	229,804,273	268,801,481	93,598,626	53.4
	Total State Revenue Impact	28,895,029	37,230,866	43,351,265	14,456,236	50.0
	Total Local Revenue Impact	18,372,103	26,940,369	31,573,216	13,201,113	71.9
State of Wisconsin	Total Visitor Expenditure	5,762,412,960	8,117,722,825	8,747,834,904	2,985,421,944	51.81
	Total Employ. Impact	161,747	232,667	248,681	86,934	53.7
	Total Resident Income Impact	3,462,507,003	4,485,757,000	4,840,582,000	1,378,074,997	39.8
	Total State Revenue Impact	571,048,000	764,770,000	821,837,000	250,789,000	43.9
	Total Local Revenue Impact	363,085,017	520,312,000	562,143,000	199,057,983	54.8

Source: Wisconsin Department of Tourism

The 69% rate of growth in traveler and tourism expenditures in the County exceeded the percentage rate of growth in the Region 66%, and State 52% from 1994 to 1999.

**TABLE 2.08
BUFFALO COUNTY LABOR FORCE AND EMPLOYMENT**

		1990	1994	1998	1999	2000	1990-2000 % Chge
Buffalo County	Total Labor Force	7,108	7,689	8,022	7,685	7,955	11.9
	Total Employment	6,706	7,299	7,778	7,459	7,809	16.4
	Total Unemployment	402	390	244	226	146	-63.7
	Unemployment Rate	5.7	5.1	3.0	2.9	1.8	-68.4
Mississippi River Region	Total Labor Force	141,572	154,238	162,848	158,957	166,004	17.3
	Total Employment	134,915	146,330	157,235	153,825	161,011	19.3
	Total Unemployment	6,657	7,908	5,613	5,132	4,993	-25.0
	Unemployment Rate	5.1	5.6	3.8	3.4	3.0	-42.1
State of Wisconsin	Total Labor Force	2,581,079	2,800,059	2,952,711	2,891,982	3,021,635	17.1
	Total Employment	2,466,597	2,668,025	2,853,275	2,803,881	2,928,062	18.7
	Total Unemployment	114,483	132,033	99,436	88,801	93,573	-18.3
	Unemployment Rate	4.4	4.7	3.4	3.0	3.1	-29.5
U.S.	Total Labor Force	126,142,000	131,951,000	138,545,000	140,108,000	140,639,000	11.49
	Total Employment	118,241,000	124,721,000	132,517,000	134,420,000	135,161,000	14.31
	Total Unemployment	7,901,000	7,230,000	6,028,000	5,688,000	5,477,000	-30.68
	Unemployment Rate	6.3	5.5	4.4	4.1	3.9	-38.10

Source: State of Wisconsin Department of Workforce Development and U.S. Bureau of Labor Statistics

The County's labor force grew at a slower percentage rate than the Region and the State but grew faster than the U.S. labor force from 1990 to 2000. The County's 1.8% unemployment rate was less than the Region 3.0%, State 3.1%, and the U.S 3.9% in 2000.

**TABLE 2.09
BUFFALO COUNTY TOTAL EMPLOYMENT BY INDUSTRY**

	1990 No. Emp.	%	1998 No. Emp.	%	Numeric Change	Percent Change
Buffalo County						
Total full-time and part-time employment	6,575		8,374		1,799	27.36
Farm Employment	1,623	24.7	1,646	19.7	23	1.42
Ag. Services, forestry, fishing and other*	84	1.3	(D)	N/A	N/A	N/A
Mining	0	0.0	0	0.0	0	0
Construction	233	3.5	334	4.0	101	43.35
Manufacturing	452	6.9	712	8.5	260	57.52
Transportation and public utilities	976	14.8	(D)	N/A	N/A	N/A
Wholesale trade	251	3.8	247	2.9	-4	-1.59
Retail trade	743	11.3	910	10.9	167	22.48
Finance, insurance, and real estate	227	3.5	283	3.4	56	24.67
Services	1,084	16.5	(D)	N/A	N/A	N/A
Government and government enterprises	902	13.7	1,003	12.0	101	11.20
Mississippi River Region						
Total full-time and part-time employment	151,402		180,653		29,251	19.32
Farm Employment	15,940	10.5	14,969	8.3	-971	-6.09
Ag. Services, forestry, fishing and other*	NA	NA	NA	NA	NA	NA
Mining	NA	NA	NA	NA	NA	NA
Construction	5,968	3.9	8,073	4.5	2,105	35.27
Manufacturing	22,859	15.1	26,457	14.6	3,598	15.74
Transportation and public utilities	7,156	4.7	NA	NA	NA	NA
Wholesale trade	6,990	4.6	NA	NA	NA	NA
Retail trade	26,337	17.4	33,337	18.5	7,000	26.58
Finance, insurance, and real estate	6,381	4.2	8,296	4.6	1,915	30.01
Services	NA	NA	NA	NA	NA	NA
Government and government enterprises	23,689	15.6	25,451	14.1	1,762	7.44
State of Wisconsin						
Total full-time and part-time employment	2,835,395		3,330,028		494,633	17.44
Farm Employment	114,701	4.0	101,293	3.0	-13,408	-11.69
Ag. Services, forestry, fishing and other*	23,383	0.8	32,757	1.0	9,374	40.09
Mining	3,682	0.1	3,892	0.1	210	5.70
Construction	124,497	4.4	163,989	4.9	39,492	31.72
Manufacturing	574,066	20.2	639,270	19.2	65,204	11.36
Transportation and public utilities	122,793	4.3	147,772	4.4	24,979	20.34
Wholesale trade	125,765	4.4	146,410	4.4	20,645	16.42
Retail trade	499,720	17.6	577,644	17.3	77,924	15.59
Finance, insurance, and real estate	185,053	6.5	223,752	6.7	38,699	20.91
Services	697,198	24.6	899,427	27.0	202,229	29.01
Government and government enterprises	364,537	12.9	393,822	11.8	29,285	8.03
U.S.						
Total full-time and part-time employment	139,426,900		160,198,700		20,771,800	14.90
Farm Employment	3,153,000	2.3	3,127,000	2.0	-26,000	-0.82
Ag. Services, forestry, fishing and other*	1,453,000	1.0	2,042,600	1.3	589,600	40.58
Mining	1,044,100	0.7	855,500	0.5	-188,600	-18.06
Construction	7,260,800	5.2	8,799,100	5.5	1,538,300	21.19
Manufacturing	19,697,200	14.1	19,568,500	12.2	-128,700	-0.65
Transportation and public utilities	6,568,600	4.7	7,668,300	4.8	1,099,700	16.74
Wholesale trade	6,711,500	4.8	7,351,900	4.6	640,400	9.54
Retail trade	22,920,500	16.4	26,710,200	16.7	3,789,700	16.53
Finance, insurance, and real estate	10,712,600	7.7	12,229,900	7.6	1,517,300	14.16
Services	38,709,600	27.8	49,897,700	31.1	11,188,100	28.90
Government and government enterprises	21,196,000	15.2	21,948,000	13.7	752,000	3.55

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

The County's percentage rate of employment growth of 27% from 1990 to 1998 exceeded the Region 19%, State 17% and U.S. 15%. Manufacturing; Construction; Finance, Insurance and Real Estate; and Retail Trade were the county's leading employment industries with growth rates of 57%, 43%, 24% and 22% respectively. Despite this growth in these industries, Farm Employment was still the leading employment sector in the County in 1998 employing approximately 20% of the workforce.

(D) = not shown to avoid disclosure of confidential information

Buffalo County Industry Cluster and Economic Development Opportunities

TABLE 2.10				
BUFFALO COUNTY PERSONAL INCOME BY INDUSTRY SOURCE OF EARNINGS (Thousands of dollars)				
	1990	1998	Numeric Change	Percent Change
Buffalo County				
Farm earnings	21,063	7,020	-14,043	-66.7
Ag. Services, forestry, fishing and other*	1,002	(D)	N/A	N/A
Mining	0	0	0	N/A
Construction	4,774	8,159	3,385	70.9
Manufacturing	9,421	16,617	7,196	76.4
Transportation and public utilities	32,637	(D)	N/A	N/A
Wholesale trade	5,351	7,226	1,875	35.0
Retail trade	7,145	9,873	2,728	38.2
Finance, insurance, and real estate	2,573	4,354	1,781	69.2
Services	12,212	(D)	N/A	N/A
Government and government enterprises	19,915	32,856	12,941	65.0
Mississippi River Region				
Farm earnings	135,774	84,735	-51,039	-37.59
Ag. Services, forestry, fishing and other*	NA	NA	NA	NA
Mining	NA	NA	NA	NA
Construction	149,125	260,634	111,509	74.78
Manufacturing	554,933	842,941	288,008	51.90
Transportation and public utilities	212,794	NA	NA	NA
Wholesale trade	182,614	NA	NA	NA
Retail trade	278,279	404,423	126,144	45.33
Finance, insurance, and real estate	93,699	178,201	84,502	90.18
Services	NA	NA	NA	NA
Government and government enterprises	554,880	803,682	248,802	44.84
State of Wisconsin				
Farm earnings	1,138,582	839,302	-299,280	-26.3
Ag. Services, forestry, fishing and other*	353,693	530,927	177,234	50.1
Mining	89,376	143,541	54,165	60.6
Construction	3,684,281	5,984,543	2,300,262	62.4
Manufacturing	17,775,251	26,116,131	8,340,880	46.9
Transportation and public utilities	3,671,535	5,579,579	1,908,044	52.0
Wholesale trade	3,704,657	5,804,561	2,099,904	56.7
Retail trade	5,712,498	8,378,372	2,665,874	46.7
Finance, insurance, and real estate	3,491,912	6,602,120	3,110,208	89.1
Services	12,723,318	22,287,307	9,563,989	75.2
Government and government enterprises	9,584,448	13,784,615	4,200,167	43.8
U.S.				
Farm earnings	43,885,000	43,016,000	-869,000	-2.0
Ag. Services, forestry, fishing and other*	22,174,000	34,445,000	12,271,000	55.3
Mining	36,461,000	47,984,000	11,523,000	31.6
Construction	206,994,000	302,174,000	95,180,000	46.0
Manufacturing	665,431,000	891,190,000	225,759,000	33.9
Transportation and public utilities	228,042,000	357,379,000	129,337,000	56.7
Wholesale trade	221,113,000	329,422,000	108,309,000	49.0
Retail trade	321,531,000	464,753,000	143,222,000	44.5
Finance, insurance, and real estate	243,984,000	477,189,000	233,205,000	95.6
Services	888,863,000	1,503,725,000	614,862,000	69.2
Government and government enterprises	629,902,000	850,789,000	220,887,000	35.1

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

The greatest percentage rate of growth in source of personal income in the County occurred in Manufacturing 76%, Construction 71%, Finance, Insurance and Real Estate 69%, and Government 65%. The percentage growth in Manufacturing and Construction income in the County significantly outpaced the rate of growth in the State and Nation. From 1990 to 1998 Farm earnings experienced the greatest rate of decline with 67% during this period.

(D) = not shown to avoid disclosure of confidential information