

**Economic Development Component  
Bonner County Comprehensive Plan**

# **Economic Development Component Bonner County Comprehensive Plan**

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*Base Map of Bonner County, Idaho*  
*Economic Development in Bonner County, Idaho*

# ECONOMIC DEVELOPMENT COMPONENT

This component includes an analysis of the economic base of Bonner County, including employment, industries, economics, jobs, and income levels.

## CHAPTER 1 - EMPLOYMENT

### Section 1.1 - Average Monthly Employment by Type

Table 1.1

<i>Non-farm Wage and Salary Employment</i>					
<i>Bonner County</i>	<i>1993</i>	<i>2000</i>	<i>2001*</i>	<i>% Change 1993-1998</i>	<i>% Change 2000-2001</i>
<b>Non-farm Wage and Salary Employment (Total)</b>	9,569	11,856	12,070	22.4%	1.8
<b>Goods-Producing Industries</b>	2,512	2,969	2,870	7.6%	6.5%
Mining and Construction	602	890	940	34.6%	5.6%
Manufacturing (related to Natural Resources)	1,910	1,806	1,930	-0.9%	6.9%
Lumber and Wood Products	1,314	961	1,060	-25.0%	10.3%
All Other Manufacturing	595	845	870	52.4%	3.0%
<b>Service-Producing Industries</b>	7,058	9,159	9,200	27.6%	0.4%
Transportation, Communications & Utilities	**197	470	460	20.0%	-2.1%
Wholesale Trade	233	321	320	20.5%	-0.3%
Retail Trade	2,253	3,185	3,160	53.2%	-0.8%
Finance, Insurance, and Real Estate	501	421	450	-19.9%	6.9%
Service and Miscellaneous	1,688	2,505	2,580	33.5%	3.0%
Government Administration	1,188	1,393	1,380	13.2%	0.9%
Government Education	763	865	850	9.4%	-1.7%

(Idaho Department of Labor) \* The 2001 figures are estimates. \*\*Transportation, communication and utilities are combined in 2000/2001; 1993 figures show transportation only.

Lumber and Wood Products, traditionally Bonner County's most important industries, are declining. In the early 1990s, mills faced stiff competition for logs from mills in the Spotted owl habitat of western Washington and Oregon. In the mid-1990s, the U.S. Forest Service reduced the allowed

timber harvests on National Forest land. As a result, the cost of logs rose. At the same time, competition from Canadian lumber and a drop in demand for lumber caused lumber prices to fall. Many jobs at mills, especially mills with outdated machinery, were eliminated. In the most recent closure (January 1999), Crown-Pacific closed its 95-employee Colburn mill. The county permanently lost 400 Lumber and Wood Products jobs between July 1993 and July 1999. In 1993, job losses took the highest toll in the Priest River-Oldtown area, which lost 220 of 700 high-paying mill and logging jobs.

Job gains from other manufacturers have almost offset the lumber industry's job losses between 1993 and 1998. Other manufacturing firms employed 595 people in 1993. By 1998, they employed 907 people. Litehouse, a Sandpoint manufacturer of refrigerated salad dressings and dips now ranked second in the United States in production, created the most manufacturing jobs. In 1993 it employed 140 people; by 1998 it employed 240 people. Thorne Research, a manufacturer of nutritional supplements, moved a staff of 12 from Seattle to Dover in 1990. By 1998, Thorne's staff exceeded 60. Encoder Products develops and manufactures control systems for automated factories. In 1993, its two Sandpoint plants employed 80 people; by 1998 the company employed more than 100 people. Cygnus, a high-tech metal fabricator in Ponderay, employed about a dozen people in 1983. Today, it employs more than 70. Other manufacturing operations with more than 20 employees include: the Bonner County Daily Bee, a Sandpoint newspaper; Lead-Lok, a custom machining and medical products firm in Sandpoint; and MyWest, a furniture manufacturer located in Priest River. Advanced Input Devices (AID) of Priest River, a long-time county employer closed in 1999. According to Kathryn Tacke of the Idaho Department of Labor, approximately 25 people lost jobs when the company decided to relocate outside of Idaho.

Rapid population growth and expansion of the industrial base keep construction booming. In 1998, the number of jobs in construction increased to more than three times its 1988 level. Between 1993 and 1998, it increased 32.2 percent to 740 jobs. The number of jobs in related industries—real estate, mortgage insurance, gravel and concrete, real estate lending, building supply, and appliance sales—increased by 126 jobs, up 21.7 percent from 1993 to 1998.

From 1993 to 1998, the biggest source of new jobs in Bonner County was Coldwater Creek, an international mail-order catalog company based in Sandpoint. Started 12 years ago at the kitchen table of Dennis and Ann Pence, Coldwater Creek offers clothing, housewares, jewelry, art work, and other gift items with wildlife and Native American themes. Its reputation grew, and by December of 1993, the number of jobs at the Sandpoint office building reached 100. In 1995, Coldwater Creek moved its expanding operation to two sites in the Sandpoint area—the Cedar Street Bridge in downtown Sandpoint and an industrial complex in Kootenai 3 miles east of Sandpoint. In 1997, Coldwater Creek became Bonner County's largest employer, with a monthly average number of jobs exceeding 700. Coldwater Creek continued to grow in 1998 by expanding its Sandpoint operations and call center in Coeur d'Alene. It opened a distribution center in West Virginia and several retail outlets across the United States. However, in early 1999, Coldwater Creek eliminated jobs in the Sandpoint area. Again in January of 2002, the company trimmed its Sandpoint area operations, cutting as many as 150 jobs and closing the Kootenai distribution warehouse. Catalog and Internet orders and retail

store distribution were shifted to the West Virginia center. The layoffs represented an estimated 28% reduction in the Coldwater work force in Bonner County (Bonner County Daily Bee). As a mail-order catalog company, Coldwater Creek is classified as a Retail Trade establishment.

A growing population, increasing tourism, and Coldwater Creek's growth boosted the number of jobs in Retail Trade from 2,253 in 1993 to 3,450 in 1998. About 750 of the new retail jobs were provided by Coldwater Creek. Grocery stores added 130 jobs, while restaurants and bars added 50 jobs. The 1996 opening of Wal-Mart brought nearly 200 new jobs and the construction boom allowed building material stores to add 50 jobs. (Idaho Department of Labor)

Schweitzer Mountain Resort, a ski and recreation area, plays a critical role in the Bonner County economy. Following a major expansion project, its winter employment rose from 240 in the late 1980s to 450 in the 1990s. Schweitzer's expansion boosted winter employment at local motels, restaurants, and stores. Starting in 1997, bankruptcy proceedings threatened the future of Schweitzer and therefore prospects for many stores, motels, and tourist attractions. The situation was resolved in December 1998, when Harbor Mountain LLC purchased Schweitzer. Harbor is currently making \$7.2 million in improvements to Schweitzer.

Development of Schweitzer Mountain Resort, Bonner County's scenery, exciting recreational opportunities, and Sandpoint's reputation as a haven for the arts contribute to the growth of tourism. The average monthly employment in lodging, restaurant, and recreation facilities increased 40.7 percent from 1,033 jobs in 1988 to 1,453 jobs in 1993. Since 1992, an unfavorable shift in the U.S.-Canadian exchange rate has slowed the growth of tourism. From 1993 to 1998, employment in lodging, restaurant, and recreation facilities increased only 9.1 percent, reaching 1,585 jobs.

Population growth and the aging of the population increased medical service employment 50 percent from 1993 to 1998. While employment at Bonner General Hospital, the community hospital in Sandpoint, rose from 227 in 1993 to 316 in 1998, employment with private medical service providers rose from 325 jobs to 511 jobs. In 1997, Bonner General Hospital added a 24,000-square-foot wing, expanding its surgery and outpatient departments. Mountainside Care, a nursing home in Sandpoint, added 22 beds in 1997. Life Care Centers celebrated the grand opening of its Sandpoint nursing home facility in September 1997. In 1998, the Bridge of Life Care Center of Sandpoint, an assisted living community, opened as well. (Idaho Department of Labor)

## **Section 1.2 - Unemployment Rates**

Although Bonner County has created hundreds of jobs since the mid-1980s, its unemployment rate continues to hover above 8 percent. Table 1.2 provides a comparative overview of unemployment rates. Unemployment remains high because of the loss of high-paying lumber jobs, the high level of unemployment in the winter and early spring, and the tendency of population growth to exceed

employment growth. Many new residents possess good job skills and are willing to accept jobs for which they are overqualified in order to remain in Bonner County.

Table 1.2

<i>Non-farm Wage and Salary Employment</i>						
<i>Bonner County</i>	<i>1993</i>	<i>1997</i>	<i>1998</i>	<i>1999</i>	<i>% Change 1993-1999</i>	<i>% Change 1997-1999</i>
Civilian Labor Force	14,436	16,986	17,307	17,595	21.8%	1.7%
Total Unemployment	1,426	1,502	1,413	1,540	7.9%	9.0%
Unemployment Rate	9.9%	8.8%	8.2%	8.8%		
Total Employment	13,010	15,484	15,894	16,056	23.4%	1.0%
Idaho Unemployment Rate	6.2%	5.3%	5.0%			
U.S. Unemployment Rate	6.8%	5.0%	4.5%			

(Idaho Department of Labor)

### **Seasonal Employment Factors**

Since forest-related activities, agriculture, and summer tourism all play major roles in Bonner County, employment peaks in late summer and decreases in the winter months. Schweitzer Mountain ski area and other winter tourist attractions offset some of the seasonal job losses in other industries. Unemployment peaks in spring when muddy roads prevent many loggers from working and Schweitzer ends its winter season. In 1998, for example, the county's unemployment rate peaked at 12.4 percent in March and fell to 5.7 percent in August. (Idaho Department of Labor)

### **Unemployment Insurance**

Unemployment Insurance (UI) provides economic security to all Idaho communities, especially during times of high unemployment. The standard rate (the rate assigned to all new employers) for Idaho State UI taxes in 1999 is 1.5 percent. Other employers pay a rate based on their experience with UI. Generally, the more UI benefits their employees receive, the higher their UI tax rate. (Idaho Department of Labor)

Sandpoint Job Service serves Bonner County. In 1998, it paid UI benefits to 1,899 individuals. Starting in 1982, Bonner County endured a sharp economic downturn. By 1989 a strong recovery was underway. Then, in 1993, job losses in Lumber and other manufacturing operations caused UI payments to climb. Strong growth in other economic sectors between 1993 and 1998 decreased UI payments 10.5 percent. (Idaho Department of Labor)

### **Section 1.3 - Labor Force Participation**

The labor force is comprised of civilians 16 years and older who are either employed or actively

seeking employment and are not living in institutions such as prisons, nursing homes, and mental hospitals. It is a count of people based on where they live, rather than on where they work. Bonner County's labor force increased by 43.9 percent over the eight year period between 1990 and 1998 (see Table 1.3). This is 11.3 percent more than the state during the same eight years.

Table 1.3

<i>Civilian Labor Force Residents 16 Years and Older Who Are Employed or Actively Seeking Employment</i>				
	<i>1990</i>	<i>1994</i>	<i>1998</i>	<i>% Change 1990-1998</i>
Bonner County	12,026	15,497	17,307	43.9%
State of Idaho	492,619	591,463	653,056	32.6%
United States (thousands)	125,840	131,056	137,673	9.4%

(Idaho Department of Labor)

### **Distribution of Work Force**

By age: While the population of people 16 to 34 years of age decreased nationwide between 1990 and 1999, Bonner County experienced rapid growth in this age group. Bonner County also experienced rapid growth of persons from 35 to 54 years old between 1990 and 1999. (Porter)

By sex: 48.9 percent of the labor force in 1990 was female. (U.S. Census Bureau)

By single heads of households: 558. (U.S. Census Bureau)

### **Section 1.4 - Work Destination (1990 - 16 years and older)**

In 1990 a majority of the work force worked in Bonner County, with Sandpoint being the primary work destination.

Table 1.4

<i><b>Work Destination 1990</b></i>		
<i><b>Work Destination</b></i>	<i><b>Number</b></i>	<i><b>Percentage</b></i>
Bonner County (other)	4,130	43.11%
Sandpoint	4,002	41.78%
Priest River	704	7.32%
Pend Oreille County (WA)	274	2.87%
Coeur d'Alene	248	2.60%
Kootenai County (other)	222	2.32%

(Idaho Department of Labor)

## CHAPTER 2 - INCOME

### **Section 2.1 - Per Capita Income**

In 1997, Bonner County had a per capita personal income (PCPI) of \$17,201. This PCPI ranked 22<sup>nd</sup> out of 44 counties in the state and was 84 percent of the state average of \$20,392 and 68 percent of the national average of \$25,288. The 1997 PCPI in Bonner County reflected an increase of 2.9 percent from 1996. The state change from 1996 to 1997 was 3.3 percent, and the national change was 4.7 percent.

Ranking in Idaho: In 1997, Bonner County ranked 22<sup>nd</sup> among Idaho's 44 counties in per capita income.

Table 2.1a

<i>Per Capita Personal Income</i>			
	<i>1994</i>	<i>1998</i>	<i>% Change 1994-1998</i>
Bonner County	\$15,953	\$18,232	14.3%
State of Idaho	\$18,846	\$22,079	17.2%
United States	\$22,851	\$27,203	20.5%

(Idaho Department of Labor)

### **Average Annual Wages, Trends**

Comparison to national data: Wages in Bonner County tend to be lower than in most of the United States. Table 2.1b shows the average annual wages paid in 1998, for job openings filled by Job Service. (Tacke)

### **Income of Families**

The median household income in 1997 was \$30,192. (Tacke)

### **Average Annual Wages by Job Type**

The average annual wages of jobs covered by unemployment insurance in Bonner County are considerably lower than Idaho and U.S. annual wages, because the county has lower hourly wage rates, more seasonal and part-time work, and a less sophisticated mix of industries and occupations. From 1997 to 1998, Bonner County wages for all economic sectors grew at a strong rate because of national economic expansion. (Tacke)

Table 2.1b

<i>Average Annual Wages by Job</i>			
	<i>1997</i>	<i>1998</i>	<i>% Change 1997-1998</i>
Mining and Construction	\$21,252	\$22,248	4.7%
Manufacturing	\$27,629	\$27,974	1.2%
Transportation, Communication, and Utilities	\$35,219	\$35,737	1.5%
Trade (Retail and Wholesale)	\$14,853	\$15,848	6.7%
Finance, Insurance, and Real Estate	\$22,617	\$24,063	6.4%
Services	\$15,568	\$17,374	11.6%
Government	\$23,019	\$23,547	2.3%
All Sectors: Bonner County	\$19,970	\$20,882	4.6%
All Sectors: State of Idaho	\$24,054	\$24,880	3.4%

(Idaho Department of Labor)

### **Poverty Status**

Ranking in Idaho: In 1995, Bonner County ranked 25<sup>th</sup> in poverty levels among 44 counties in the State of Idaho with approximately 15.1 percent of the population in poverty. (U.S. Census Bureau)

Comparison to national data: In 1995, approximately 13.7 percent of the total United States population was considered of poverty status. Bonner County exceeded this by 1.4 percent in 1995. (U.S. Census Bureau)

## CHAPTER 3 - INDUSTRIES

### Section 3.1 - Types of Industries

#### **Comparative Share of Total Employment (1996)**

Table 3.1

<i>Employment - Full and Part-time by Place of Work</i>	
	<b>1996</b>
<b>Total Employment</b>	17,163
<b>Employment by Type</b>	
Wage and Salary Employment	11,613
Farm Proprietors	470
Non-farm Proprietors	5,080
<b>Employment by Industry</b>	
Farm	510
Agricultural Services, Forestry, Fishing, and Other	413
Manufacturing	2,588
Mining	56
Construction	1,543
Transportation, Communication, and Public Utilities	642
Wholesale Trade	343
Retail Trade	3,930
Finance, Insurance, and Real Estate	1,014
Services	3,930
Federal Civilian	257
Federal Military	157
State and Local Government	1,780

(Idaho Department of Labor)

Lumber and Wood products always have dominated the Bonner County economy. Despite the

widespread belief that it has been declining for a long time, Lumber and Wood Products employment has declined sharply only since the early 1990s.

The January 1999 closure of the Crown-Pacific mill at Colburn resulted in the loss of nearly 100 jobs.

Bonner County has made great strides in increasing and diversifying its manufacturing base. Despite the 27 percent decline in Lumber and Wood Products employment from 1978 to 1998, Bonner County's Manufacturing employment grew 26.3 percent in the same period. It grew nearly as fast as Idaho's Manufacturing employment, widely recognized for its 28 percent expansion.

While Manufacturing employment grew 26 percent in the county, it declined 9 percent in the U.S. Other Manufacturing (Manufacturing outside Lumber and Wood Products) grew from 147 jobs in 1978 to 831 jobs in 1987, and then declined to 530 jobs in 1992. The declines mostly resulted from Advanced Input Devices cutting more than 330 jobs at its Priest River plant, followed by the 1990 closure of the Serac Garment Manufacturing operation at Sandpoint. Since 1994, Litehouse, Thorne Research, and Cygnus created most of the new manufacturing jobs in the Sandpoint area. (Bonner County Daily Bee)

Bonner County Economic Development Corporation (BCEDC) was created in July of 2000, to encourage economic development in Bonner County. The non-profit organization's goals are to "nurture, expand, and diversify" Bonner County's economic base by attracting new businesses and working with existing businesses (Clegg).

## CHAPTER 4 - ECONOMIES: Earnings by Industry

Earnings by persons employed in Bonner County increased from \$329,061,000 in 1996 to \$346,044,000 in 1997, an increase of 5.2 percent. The largest industries in 1997 were: services, 19.6 percent of earnings; retail trade, 17.9 percent; and durable goods manufacturing, 15.6 percent. Of the industries that accounted for at least 5 percent of earnings in 1997, the slowest growing from 1996 to 1997 was durable goods manufacturing, which decreased 2.9 percent; the fastest was retail trade, which increased 10.7 percent. (Idaho Job Service, Sandpoint)

The Bureau of Economic Analysis (BEA) is an agency of the Department of Commerce. The mission of the BEA is to produce economic statistics for the nation. Tables 4.1 through 4.7 present wages and salaries for natural resources, service, trade, public, manufacturing, and transportation and public utilities sectors of the Bonner County economy from 1993 to 1997.

### **Section 4.1 - Resource Based (See Table 4.1)**

The recent volatility in the national natural resource sector is reflected in Bonner County earnings from 1993 to 1997. This is the only data available. The analysis does not provide detailed explanations for the changes. However, definitions of the categories which may offer some insight into local economic fluctuations are included. Additional local analysis is warranted.

The Agriculture, Forestry, Fishing, and Other division includes establishments primarily engaged in agricultural production, forestry, commercial fishing, hunting and trapping, and related services.

The classification of agricultural production covers establishments (e.g., farms, ranches, dairies, greenhouses, nurseries, orchards, hatcheries) primarily engaged in the production of crops, plants, vines, or trees (excluding forestry operations) and the keeping, grazing, or feeding of livestock for the sale of livestock or livestock products (including serums), for livestock increase, or for value increase. Livestock as used here includes cattle, sheep, goats, hogs, and poultry. Also included are animal specialties, such as horses, rabbits, bees, pets, fur-bearing animals in captivity, and fish in captivity. Agricultural production also includes establishments primarily engaged in the operation of sod farms, cranberry bogs, and poultry hatcheries; in the production of mushrooms, bulbs, flower seeds, and vegetable seeds; and in the growing of hydroponic crops.

Farms are the establishment units generally utilized for the purpose of industrial classification of agricultural production. A farm may consist of a single tract of land or a number of separate tracts which may be held under different tenures. For example, one tract may be owned by the farm operator and another rented. It may be operated by the operator alone or with the assistance of members of the household or hired employees, or it may be operated by a partnership, corporation, or other type of organization. When a landowner has one or more tenants, renters, croppers, or managers, the land operated by each is considered a farm.

The classification of agricultural services includes establishments primarily engaged in supplying

soil preparation services, crop services, landscape and horticultural services, veterinary and other animal services, and farm labor and management services.

The classification of forestry covers establishments primarily engaged in the operation of timber tracts, tree farms, or forest nurseries; in the gathering of forest products; or in performing forestry services. Logging establishments are classified in Manufacturing.

The classification of Fishing and Other covers establishments primarily engaged in commercial fishing (including shellfish and marine products); in operating fish hatcheries and fish- and game-preserves, and in commercial hunting and trapping.

The Mining division includes all establishments primarily engaged in mining. The term mining is used in the broad sense to include the extraction of minerals occurring naturally: solids, such as coal and ores; liquids, such as crude petroleum; and gases, such as natural gas. The term mining is also used in the broad sense to include quarrying, well operations, milling (e.g., crushing, screening, washing, flotation), and other preparation customarily done at the mine site, or as a part of mining activity.

Exploration and development of mineral properties are included. Services performed on a contract or fee basis in the development or operation of mineral properties are classified separately but within this division. Establishments which have complete responsibility for operating mines, quarries, or oil and gas wells for others on a contract or fee basis are classified according to the product mined rather than as mineral services.

Mining operations are classified by industry, on the basis of the principal mineral produced, or, if there is no production, on the basis of the principal mineral for which exploration or development work is in process. The mining of culm banks, ore dumps, and tailing pipes is classified as mining according to the principal mineral product derived.

Crushing, grinding, or otherwise preparing clay, ceramic, and refractory minerals; barite; and miscellaneous non-metallic minerals (except fuels) not in conjunction with mining or quarrying operations, are classified in Manufacturing. Dressing of stone or slabs is also classified in Manufacturing, whether or not mining is done at the same establishment. (Office of Management and Budget)

Mining jobs in Idaho dropped from 4,600 in 1980 to 3,000 in 1996, although lumbering held steady at about 17,000 jobs. During this period, Idaho's economy grew by more than half, from about 300,000 jobs in 1980 to about 500,000 jobs in 1996. (Planning Magazine)

Table 4.1

<i>Earnings by Industry - Resource Based (in thousands of dollars)</i>					
	<i>1993</i>	<i>1994</i>	<i>1995</i>	<i>1996</i>	<i>1997</i>
<b>Agricultural Services, Forestry, Fishing, and Other</b>	4,412	5,053	4,611	4,173	4,755
Agricultural Services	2,539	2,767	2,960	2,862	3,374
Forestry, Fishing, and Other	1,873	2,286	1,651	1,311	1,381
Forestry	1,663	1,960	1,322	1,009	1,065
Fishing	210	326	329	302	316
Other	0	0	0	0	0
<b>Mining</b>	2,011	2,676	2,207	2,409	2,761
Metal Mining	(D) <sup>1</sup>	(D) <sup>1</sup>	(D) <sup>1</sup>	(D) <sup>1</sup>	(D) <sup>1</sup>
Coal Mining	0	0	0	0	0
Oil and Gas Extraction	0	0	0	0	0
Non-metallic Minerals, except Fuels	(D) <sup>1</sup>	(D) <sup>1</sup>	(D) <sup>1</sup>	(D) <sup>1</sup>	(D) <sup>1</sup>

<sup>1</sup> Not shown to avoid disclosure of confidential information, but the estimates for this item are included in the totals.

(U. S. Bureau of Economic Analysis)

## **Section 4.2 - Service Related (See Table 4.2)**

The service-related sector generally shows healthy growth from 1993 to 1997.

The Construction division includes establishments primarily engaged in construction. The term construction includes new work, additions, alterations, reconstruction, installations, and repairs. Construction activities are generally administered or managed from a relatively fixed place of business, but the actual construction work is performed at one or more different sites. If a company has more than one relatively fixed place of business from which it undertakes or manages construction activities and for which separate data on the number of employees, payroll, receipts, and other establishment-type records are maintained, each such place of business is considered a separate construction establishment.

Three broad types of construction activity are covered: 1.) building construction by general contractors or by operative builders; 2.) heavy construction other than building by general contractors or by other special trade contractors; and 3.) construction activity by other special trade contractors. Special trade contractors are primarily engaged in specialized construction activities,

such as plumbing, painting, and electrical work, and work for general contractors under subcontract or directly for property owners. General contractors usually assume responsibility for an entire construction project, but may subcontract to others all of the actual construction work or those portions of the project that required special skills or equipment. General contractors thus may or may not have construction workers on their payroll.

Building construction general contractors are primarily engaged in the construction of dwellings, office buildings, stores, farm buildings, and other building construction projects. Operative builders who build on their own account for resale are also included in this division. However, investment builders who build structures on their own account for rental are classified in Real Estate, Major Group 65, but separate establishments primarily engaged in construction for the investment builder are classified in this division.

General contractors and special trade contractors for heavy construction other than building are primarily engaged in the construction of highways; pipelines, communications, and power lines; sewer and water mains; and other heavy construction projects. Special trade contractors are classified in heavy construction other than building if they are primarily engaged in activities such as grading for highway and airport runways; guardrail construction; installation of highway signs; asphalt and concrete construction of roads, highways, streets, and public sidewalks; trenching; cable laying; conduit construction; underwater rock removal; pipeline wrapping; or land clearing and leveling.

Other special trade contractors undertake activities of a type that are either specialized to building construction or may be undertaken for building or non-building projects. These activities include painting (including bridge painting and traffic lane painting) and electrical work (including work on bridges, power lines, and power plants).

Establishments primarily engaged in managing construction projects for others on a contract or fee basis, but assuming no responsibility for completion of the construction project, are classified in Services. Establishments primarily engaged in renting construction equipment, with or without an operator, are classified in Services.

Force account construction is construction work performed by an establishment primarily engaged in some business other than construction, for its own account and use, and by employees of the establishment. This activity is not included in this division, but is classified according to the primary activity which is or will be performed in the establishment. However, construction work performed as the primary activity of a separate establishment of an enterprise for the enterprise's own account is included in this division.

The installation of prefabricated building equipment and materials by general and special trade contractors is classified in this division. Similar installation work performed as a service incidental to sale by employees of an establishment manufacturing or selling prefabricated equipment and materials is classified according to the primary activity in the Manufacturing or Trade divisions.

Establishments primarily engaged in the distribution and construction or installation of equipment often present classification problems. Since value added is not available for distinguishing the relative importance of sales versus installation or construction activities, payroll or employment may be used as measures approximating the same results.

On this basis, separate establishments primarily engaged in the sale and installation of the following illustrative types of structures or integral parts of structures (generally site assembled) are classified in Construction rather than in Trade:

- Steel work on bridges or buildings
- Elevators and escalators
- Sprinkler systems
- Central air-conditioning and heating equipment
- Communications equipment
- Insulation materials

On the other hand, establishments primarily engaged in the sale and installation of the following illustrative types of preassembled equipment are classified in Trade rather than in Construction:

- Major household appliances, such as refrigerators, dishwashers, clothes washers and dryers, stoves, and ranges
- Partitions for banks, stores, and restaurants

The Finance, Insurance, and Real Estate division includes establishments operating primarily in the fields of finance, insurance, and real estate. Finance includes depository institutions, non-depository credit institutions, holding (but not predominantly operating) companies, other investment companies, brokers, and dealers in securities and commodity contracts, and security and commodity exchanges. Insurance covers carriers of all types of insurance and insurance agents and brokers. Real estate includes owners, lessors, lessees, buyers, sellers, agents, and developers of real estate.

The Services division includes establishments primarily engaged in providing a wide variety of services for individuals, business and government establishments, and other organizations. Hotels and other lodging places; establishments providing personal, business, repair, and amusement services; health, legal, engineering, and other professional services; educational institutions; membership organizations; and other miscellaneous services are included.

Establishments which provide specialized services closely allied to activities covered in other divisions are classified in such divisions. (Office of Management and Budget)

Table 4.2

<i>Earnings by Industry - Service Related (in thousands of dollars)</i>					
	<i>1993</i>	<i>1994</i>	<i>1995</i>	<i>1996</i>	<i>1997</i>
<b>Construction</b>	25,203	28,244	31,066	32,190	33,957
General Building Contractors	6,434	7,763	8,351	8,089	8,854
Heavy Construction Contractors	3,296	3,414	3,475	3,876	3,937
Special Trade Contractors	15,473	17,067	19,240	20,225	21,166
<b>Finance, Insurance, and Real Estate</b>	14,098	14,593	18,072	18,796	18,318
Depository and Non-depository Institutions	(D) <sup>1</sup>	(D) <sup>1</sup>	4,282	4,626	4,972
Other Finance, Insurance, and Real Estate	(D) <sup>1</sup>	(D) <sup>1</sup>	13,790	14,170	13,346
Security and Commodity Brokers	(D) <sup>1</sup>	(D) <sup>1</sup>	288	300	493
Insurance Carriers	1,228	1,201	1,920	2,163	1,429
Insurance Agents, Brokers, and Services	2,339	2,685	2,756	2,464	2,598
Real Estate	6,292	5,786	8,384	8,729	8,197
Combined Real Estate, Insurance, etc.	(N) <sup>2</sup>	(N) <sup>2</sup>	(N) <sup>2</sup>	(N) <sup>2</sup>	(N) <sup>2</sup>
Holding and Other Investment Offices	282	285	442	514	629
<b>Services</b>	48,143	55,773	59,679	63,182	67,663
Hotels and Other Lodging	4,260	4,793	4,875	4,933	5,038
Personal Services	3,181	3,195	3,279	3,142	3,450
Private Households	818	866	942	960	973
Business Services	3,156	4,033	5,399	6,178	6,008
Auto Repair, Services, and Parking	2,751	3,517	3,480	3,620	3,877
Miscellaneous Repair Services	887	952	994	1,142	1,231
Amusement and Recreation Services	4,339	4,864	(D) <sup>1</sup>	(D) <sup>1</sup>	(D) <sup>1</sup>
Motion Pictures	(D) <sup>1</sup>	(D) <sup>1</sup>	231	270	202

	<i>1993</i>	<i>1994</i>	<i>1995</i>	<i>1996</i>	<i>1997</i>
Health Services	11,790	13,199	14,807	15,762	17,454
Legal Services	3,102	3,677	4,022	4,471	4,316
Educational Services	1,443	1,540	1,526	1,553	1,405
Social Services	1,494	1,597	1,584	1,611	2,408
Museums, Botanical, Zoological Gardens	(D) <sup>1</sup>	(D) <sup>1</sup>	(D) <sup>1</sup>	(D) <sup>1</sup>	(D) <sup>1</sup>
Membership Organizations	2,191	2,445	2,693	2,795	2,903
Engineering and Management Services	4,345	5,323	5,785	6,432	7,323
Miscellaneous Services	4,201	5,569	5,352	5,257	5,793

<sup>1</sup> Not shown to avoid disclosure of confidential information, but the estimates for this item are included in the totals.

<sup>2</sup> Data not available for this year.

(U.S. Bureau of Economic Analysis)

**Section 4.3 - Trade**

Table 4.3 indicates expanding retail trade in the county with minimal increases in wholesale trade from 1993 to 1997.

The Wholesale Trade division includes establishments or places of business primarily engaged in selling merchandise to retailers; to industrial, commercial, institutional, farm, construction contractors, or professional business users or to other wholesalers; or those businesses acting as agents or brokers in buying merchandise for or selling merchandise to such persons or companies.

The chief functions of establishments included in Wholesale Trade are selling goods to trading establishments, or to industrial, commercial, institutional, farm, construction contractors, or professional business users; and bringing buyer and seller together. In addition to selling, functions frequently performed by wholesale establishments include maintaining inventories of goods; extending credit; physically assembling, sorting, and grading goods in large lots; breaking bulk and redistribution in smaller lots; delivery; refrigeration; and various types of promotion such as advertising and label designing.

The principal types of establishments included are 1.) merchant wholesalers—wholesalers who take title to the goods they sell, such as wholesale merchants or jobbers, industrial distributors, voluntary group wholesalers, exporters, importers, cash-and-carry wholesalers, drop shippers, truck distributors, retailer cooperative warehouses, terminal elevators, cooperative buying associations,

and assemblers, buyers, or cooperatives engaged in the marketing of farm products; 2.) sales branches and sales offices (but not retail stores) maintained by manufacturing, refining, or mining enterprises apart from their plants or mines for the purpose of marketing their products; and 3.) agents, merchandise or commodity brokers, and commission merchants.

Establishments primarily engaged in selling merchandise to construction contractors, institutions, industrial users, or businesses are included in Wholesale Trade with a few exceptions. These exceptions are made necessary because of sales to both the general public for personal or household consumption and to businesses, industrial users, or construction contractors. These exceptions are lumber yards; paint, glass, and wallpaper stores; typewriter stores; stationery stores; and gasoline service stations (which are classified in Retail Trade). Establishments primarily engaged in selling such merchandise as plumbing equipment, electrical supplies, used automobile parts, and office furniture are classified in Wholesale Trade, even if a higher proportion of their sales are made to individuals for household use. Establishments primarily engaged in the wholesale distribution of used products are classified on the basis of the products sold.

The Retail Trade division includes establishments engaged in selling merchandise for personal or household consumption and rendering services incidental to the sale of the goods. In general, retail establishments are classified by kind of business according to the principal lines of commodities sold (groceries, hardware, etc.) or the usual trade designation (drug store, cigar store, etc.). Some of the important characteristics of retail trade establishments are: the establishment is usually a place of business and is engaged in activities to attract the general public to buy; the establishment buys or receives merchandise as well as sells; the establishment may process its products, but such processing is incidental or subordinate to selling; the establishment is considered as retail in the trade; and the establishment sells to customers for personal or household use. Not all of these characteristics need be present, and some are modified by trade practice.

For the most part, establishments engaged in retail trade sell merchandise to the general public for personal or household consumption. Exceptions to this general rule are lumber yards; paint, glass, and wallpaper stores; typewriter stores; stationery stores; and gasoline service stations which sell to both the general public for personal or household consumption and to businesses. These types of stores are classified in Retail Trade even if a higher proportion of their sales is made to customers other than individuals for personal household consumption.

However, establishments that sell these products only to institutional or industrial users and to other wholesalers and establishments that sell similar merchandise for use exclusively by business establishments are classified in Wholesale Trade.

Establishments primarily engaged in selling such merchandise as plumbing equipment, electrical supplies, used automobile parts, and office furniture are classified in Wholesale Trade, even if a higher proportion of their sales are made to individuals for personal or household consumption.

Buying of goods for resale to the consumer is a characteristic of retail trade establishments that

particularly distinguishes them from the agricultural and extractive industries. For example, farmers who sell only their own produce at or from the point of production are not classified as retailers.

Processing incidental or subordinate to selling often is conducted at retail stores. For example, restaurants prepare meals and meat markets cut meat. Separate establishments selling merchandise for personal or household consumption that has been manufactured by other establishments of the same company are classified in Retail Trade.

Chain store warehouses are considered auxiliary to the retail establishment served and are classified on the basis of the activity carried on by such retail stores. (Office of Management and Budget)

Table 4.3

<i>Earnings by Industry - Trade (in thousands of dollars)</i>					
	<i>1993</i>	<i>1994</i>	<i>1995</i>	<i>1996</i>	<i>1997</i>
<b>Wholesale Trade</b>	7,209	7,888	7,365	8,041	8,635
<b>Retail Trade</b>	39,719	43,888	47,314	56,114	62,113
Building Materials and Garden Equipment	4,492	4,953	5,177	5,373	(D) <sup>1</sup>
General Merchandise Stores	2,569	2,915	3,088	4,336	4,930
Food Stores	6,909	7,337	8,042	8,494	9,169
Automotive Dealers and Service Station Equipment	5,842	6,509	7,094	7,400	7,446
Apparel and Accessory Stores	651	614	666	643	651
Home Furniture and Furnishing Stores	1,132	1,172	1,422	1,550	1,463
Eating and Drinking Places	9,044	9,759	8,853	9,169	9,377
Miscellaneous Retail	9,080	10,629	12,972	19,149	(D) <sup>1</sup>

<sup>1</sup> Not shown to avoid disclosure of confidential information, but the estimates for this item are included in the totals.

(U.S. Bureau of Economic Analysis)

## **Section 4.4 - Public Sector**

Steady increases in state and local earnings suggest a reliable economic sector. Federal and military earnings remained virtually unchanged from 1993 to 1997. The public sector division includes the executive, legislative, judicial, administrative and regulatory activities of federal, state, local and international governments. (Office of Management and Budget)

Table 4.4

<i>Earnings by Industry - Public Sector (in thousands of dollars)</i>					
	<i>1993</i>	<i>1994</i>	<i>1995</i>	<i>1996</i>	<i>1997</i>
<b>Government and Government Enterprises</b>	43,337	46,441	47,896	51,962	53,306
Federal, Civilian	8,516	9,223	8,849	9,297	9,100
Military	1,196	1,278	1,278	1,284	1,336
State and Local	33,625	35,940	37,769	41,381	42,870
State	5,245	5,683	5,822	6,136	6,105
Local	28,380	30,257	31,947	35,245	36,765

(U.S. Bureau of Economic Analysis)

## **Section 4.5 - Cottage Industry**

Home business is a growth industry. The high cost of road and transit investments and the low cost of Internet communication will result in significantly more people working from their homes (*Planning Magazine*). Bonner County can be expected to follow this national trend wherein residents work remotely from their homes. Future revisions to county land use ordinances must take this trend into account.

## **Section 4.6 - Manufacturing**

Durable goods manufacturing is the county's third largest earnings sector. Between 1993 and 1997, durable goods manufacturing remained relatively static while the smaller non-durable goods earnings showed constant increases.

The Manufacturing division includes establishments engaged in the mechanical or chemical transformation of materials or substances into new products. These establishments are usually described as plants, factories, or mills and characteristically use power-driven machines and materials-handling equipment. Establishments engaged in assembling component parts of manufactured products are also considered manufacturing if the new product is neither a structure nor other fixed improvement. Also included is the blending of materials, such as lubricating oils,

plastic resins, or liquors.

The materials used by manufacturing establishments may be purchased directly from producers, obtained through customary trade channels, or secured without recourse to the market by transferring the product from one establishment to another that is under the same ownership. Manufacturing production is usually carried on for the wholesale market, for interplant transfer, or to order for industrial users, rather than for direct sale to the domestic customer.

There are numerous borderline cases between manufacturing and other divisions of the classification system. Specific instances will be found in the descriptions of the individual industries. The following activities, although not always considered as manufacturing, are so classified:

- Milk bottling and pasteurizing
- Fresh fish packaging (oyster shucking, fish filleting)
- Apparel jobbing (assigning of materials to contract factories or shops for fabrication or other contract operations), as well as contracting on materials owned by others
- Publishing
- Ready-mixed concrete production
- Leather converting
- Logging
- Wood preserving
- Various service industries to the manufacturing trade, such as typesetting, engraving, plate printing, and preparing electrotyping and stereotype plates, but not blueprinting or photocopying services
- Electroplating, plating, metal heat treating, and polishing for the trade
- Lapidary work for the trade
- Fabricating of signs and advertising displays

There are also some manufacturing-type activities performed by establishments which are primarily engaged in activities covered by other divisions and are not, thus, classified as manufacturing. A few of the more important examples are:

**Agriculture, Forestry, and Fishing.** Processing on farms is not considered manufacturing if the raw materials are grown on the farm and if the manufacturing activities are on a small scale without the extensive use of paid labor. Other exclusions are threshing and cotton ginning.

**Mining.** The dressing and beneficiation of ores; the breaking, washing, and grading of coal; the crushing and breaking of stone; and the crushing, grinding, or further preparation of sand, gravel, and non-metallic chemical and fertilizer minerals other than barite are classified in Mining.

**Construction.** Fabrication operations performed at the site of construction by contractors are not considered manufacturing, but the prefabrication of sheet metal, concrete, terrazzo products, and similar construction materials is included in the Manufacturing division.

**Wholesale and Retail Trade.** Establishments engaged in the following types of operations are included in Wholesale or Retail Trade: cutting and selling purchased carcasses, preparing feed at grain elevators and farm supply stores, stemming leaf tobacco at wholesale establishments, and

producing wiping rags. The breaking of bulk and redistribution in smaller lots, including packaging, repackaging, or bottling products (such as liquors or chemicals) are also classified as Wholesale or Retail Trade. Also included in Retail Trade are establishments primarily engaged in selling to the general public, and products produced on the same premises from which they are sold (such as bakeries, candy stores, ice cream parlors, and custom tailors).

**Services.** Tire retreading and rebuilding, sign painting and lettering shops, computer software production, and the production of motion picture films (including video tapes) are classified in Services. Most repair activities are classified as Services. However, some repair activities (such as shipbuilding and boatbuilding and repair, the rebuilding of machinery and equipment on a factory basis, and machine shop repair) are classified as manufacturing. (Office of Management and Budget)

Table 4.6

<i>Earnings by Industry - Manufacturing (in thousands of dollars)</i>					
	<i>1993</i>	<i>1994</i>	<i>1995</i>	<i>1996</i>	<i>1997</i>
<b>Manufacturing</b>	66,347	72,242	67,305	64,989	65,299
Durable Goods	59,721	64,895	58,645	55,542	53,907
Lumber and Wood Products	52,955	56,706	49,569	45,418	43,660
Furniture and Fixtures	398	458	(D) <sup>1</sup>	(D) <sup>1</sup>	(D) <sup>1</sup>
Stone, Clay, and Glass Products	504	634	837	843	722
Primary Metal Industries	0	0	0	0	0
Fabricated Metal Industries	(D) <sup>1</sup>	(D) <sup>1</sup>	571	915	996
Industrial Machinery and Equipment	1,720	2,309	2,188	2,358	2,615
Electronic and Other Electric Equipment	(D) <sup>1</sup>	(D) <sup>1</sup>	(D) <sup>1</sup>	(D) <sup>1</sup>	(D) <sup>1</sup>
Motor Vehicles and Equipment	0	0	0	0	0
Other Transportation Equipment	86	174	(D) <sup>1</sup>	(D) <sup>1</sup>	199
Instruments and Related Products	941	1,173	1,373	1,678	1,767
Miscellaneous Manufacturing Industries	(D) <sup>1</sup>	(D) <sup>1</sup>	(D) <sup>1</sup>	(D) <sup>1</sup>	0
Ordnance	(N) <sup>2</sup>	(N) <sup>2</sup>	(N) <sup>2</sup>	(N) <sup>2</sup>	(N) <sup>2</sup>
Non-durable Goods	6,626	7,347	8,660	9,447	11,932
Food and Kindred Products	(D) <sup>1</sup>	(D) <sup>1</sup>	5,744	6,623	8,356

	<i>1993</i>	<i>1994</i>	<i>1995</i>	<i>1996</i>	<i>1997</i>
Tobacco Products	0	0	0	0	0
Textile Mill Products	(D) <sup>1</sup>	0	0	0	0
Apparel and Other Products	(D) <sup>1</sup>	(D) <sup>1</sup>	(D) <sup>1</sup>	(D) <sup>1</sup>	(D) <sup>1</sup>
Paper and Allied Products	0	0	0	0	0
Printing and Publishing	1,505	1,800	1,975	2,008	2,166
Chemicals and Allied Products	(D) <sup>1</sup>	(D) <sup>1</sup>	(D) <sup>1</sup>	(D) <sup>1</sup>	(D) <sup>1</sup>
Petroleum and Coal Products	0	0	0	0	0
Rubber and Miscellaneous Plastic Products	0	(D) <sup>1</sup>	(D) <sup>1</sup>	(D) <sup>1</sup>	(D) <sup>1</sup>
Leather and Leather Products	0	0	0	0	0

<sup>1</sup> Not shown to avoid disclosure of confidential information, but the estimates for this item are included in the totals.

<sup>2</sup> Data not available for this year.  
(U.S. Bureau of Economic Analysis)

**Section 4.7 - Transportation and Public Utilities**

The Transportation and Public Utilities sectors showed a slight increase during the 1993–1997 term. Communications and electric, gas, and sanitary services have the most notable increased earnings over the same period.

The Transportation and Public Utilities division includes establishments providing, to the general public or to other business enterprises, passenger and freight transportation; communications services, or electricity, gas, steam, water, or sanitary services; and all establishments of the United States Postal Service.

For many of the industries in this division, the establishments have activities, workers, and physical facilities distributed over an extensive geographic area. For this division, the establishment is represented by a relatively permanent office, shop, station, terminal, or warehouse, etc. that is either 1.) directly responsible for supervising such activities or 2.) the base from which personnel operate to carry out these activities.

Many of the industries are engaged in various related activities. For example, establishments of communications, pipelines, and utility enterprises include a variety of activities, such as power generation, pumping, transmission, and distribution. Establishments primarily engaged in such activities are all classified in this division. Establishments primarily engaged in new or replacement construction for establishments of these types of enterprises are classified as operating

establishments in Construction. Locations engaged in activities such as sales of electrical appliances to household consumers are classified in Retail Trade.

The establishments classified in this division furnish services to the general public or to other business enterprises; establishments that furnish similar services only to other establishments of the same enterprise are classified as auxiliary to the establishments or units of the enterprise which they serve. However, separate establishments primarily engaged in long-distance trucking, stevedoring, water transportation, or pipeline transportation are classified according to their activity and not as auxiliaries, even though they serve only establishments of the same enterprise. (Office of Management and Budget)

Table 4.7

<i>Earnings by Industry - Transportation and Public Utilities (in thousands of dollars)</i>					
	<i>1993</i>	<i>1994</i>	<i>1995</i>	<i>1996</i>	<i>1997</i>
<b>Transportation and Public Utilities</b>	23,750	23,413	24,006	26,390	27,848
Railroad Transportation	2,105	2,051	1,996	(D) <sup>1</sup>	2,431
Trucking and Warehousing	3,302	3,519	3,915	2,468	2,973
Water Transportation	294	361	375	309	(D) <sup>1</sup>
Other Transportation	768	893	891	(D) <sup>1</sup>	(D) <sup>1</sup>
Local and Interurban Passenger Transit	(D) <sup>1</sup>	(D) <sup>1</sup>	90	107	112
Transportation by Air	(D) <sup>1</sup>	(D) <sup>1</sup>	63	(D) <sup>1</sup>	(D) <sup>1</sup>
Pipelines, except Natural Gas	0	0	0	0	0
Transportation Services	674	803	738	887	882
Communications	3,141	3,213	3,490	3,790	3,639
Electric, Gas, and Sanitary Services	14,140	13,376	13,339	14,873	15,964

<sup>1</sup> Not shown to avoid disclosure of confidential information, but the estimates for this item are included in the totals.

(U.S. Bureau of Economic Analysis)

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