incontext

INDIANA'S WORKFORCE AND ECONOMY

inside

Commuting Profiles, 2006

The newly released 2006 commuting profiles are now available on STATS Indiana (www.stats.indiana.edu). Each Indiana county has a map with commuting-in and commuting-out data.

Hamilton 52,742

Hendricks 35,828

Marion

Hancock 16,949

Into Marion

Morgan 15,086

Johnson 29,902
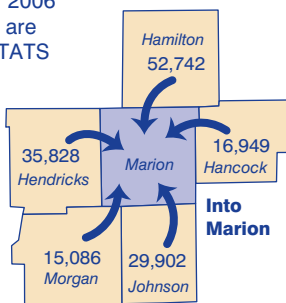
December Unemployment

Indiana's December 2007 unemployment rate (4.4 percent) fell below the U.S. rate for the first time since 2003. The nation's rate jumped 0.5 percentage points from 2006 to 2007, up to 4.8 percent.
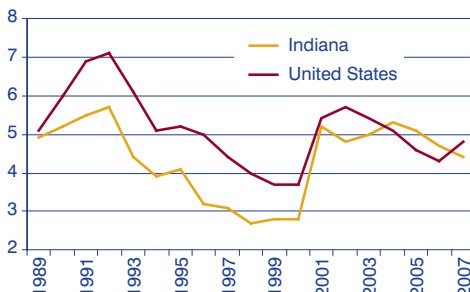
*not seasonally adjusted

Major Livestock and Poultry Operations Across Indiana
A Census of CFOs and CAFOs

Communities in Indiana are increasingly considering the expansion of large animal farms as key sources for food manufacturers[1] and as part of broader strategies for economic development. This article describes the location, size and type of animal feeding operations that require permits from the Indiana Department of Environmental Management (IDEM). While there are many small farms that do not require such regulation, large permitted farms are particularly important because they account for the vast majority of meat, dairy, poultry and egg production in the state.

CFOs and CAFOs

IDEM designates farms as confined feeding operations (CFOs) when they maintain large numbers of animals in spaces covered with less than 50 percent vegetation for 45 days or more during the year. The number of animals is based on the size and feeding habits of particular species since this determines the land size and sewerage system needed to safely dispose of their manure. Generally, large farms with at least 300 dairy cows, 600 swine or sheep, or 30,000 poultry are designated CFOs.[2]

The term "CAFO," for concentrated animal feeding operation, is often mistakenly used to describe all major farms, but these are actually a subset of CFOs with substantially larger numbers of animals (such as 700 dairy cows, 2,500 swine or 125,000 poultry) so that they require additional federal regulation.[3]

Animal Units

The relative sizes of all animal farms can be compared regardless of their different types by calculating their equivalent animal units. While regulatory organizations often calculate animal units based on the

> *"The term 'CAFO,' for concentrated animal feeding operation, is often mistakenly used to describe all major farms, but these are actually a subset of CFOs with substantially larger numbers of animals so that they require additional federal regulation."*

environmental impact of particular species, a more intuitive way is to compare animals based on their average live weights.[4] **Table 1** summarizes the animal units for 17 farm animals by designating the value of "1.000" to represent 1,000 pounds of live weight. Based on this system, a farm with 350 mature dairy cattle would be the equivalent "size" as a farm with 3,000 finishing pigs and 2,000 nursery pigs.

Diversity of Major Animal Operations

The number, type and location of CFOs are widely discussed topics in rural Indiana.[5] While some operators find that these large farms are more efficient than small farms in reducing costs and increasing production, residents often complain about threats to their quality of life. However, due to the tremendous diversity of CFOs, the concerns of farm operators, residents and local legislators vary substantially from county to county.

The shaded colors in **Figure 1** display the number of active CFO permits by county. While most counties have at least one CFO, only a small portion have 50 or more of these large farms, notably Carroll, Daviess, Decatur, Dubois, Jay and Wabash counties (all have over 80 each). On the other end of the spectrum are Dearborn, Monroe, Ohio and Scott—counties with no farms large enough to require permits.[6]

Figure 1 also shows symbols for the major animals—pigs, dairy cattle, beef cattle, chickens and turkeys—approved for over 5,000 animal units in the CFOs of each county.[7] While there are many large feeding operations with permits for ducks and other animals, no county has a combined total greater than 5,000 animal units for these

animals on their CFOs. It is therefore possible that a greater proportion of these animals are raised on smaller farms that are beyond the scope of this article.

Since pork is the major livestock industry in Indiana, it is no surprise that 44 of Indiana's 92 counties have approvals for at least 5,000 animal units of pigs on their CFOs. Leading the way here are the Carroll County CFOs with combined permits for 45,000 animal units. Ten other counties' hog CFOs had permits for more than 15,000 animal units. Looking regionally, there are major pig farms throughout Indiana, though there are notably fewer in the southeastern part of the state (Economic Growth Region 10).

Other major livestock industries are dairy and beef. Jasper and Newton County CFOs have by far the most dairy cow permits with more than 30,000 animal units each. Only 10 other counties have dairy permits for 5,000 animal units or higher and all were in northern Indiana, particularly Economic Growth Region (EGR) 1 in the northwest. While there are substantially fewer beef permits, CFOs in Jasper and White counties (again in the northwest) have more than 5,000 animal units of beef cattle.

Among Indiana's poultry operations, the counties with the largest number of chicken CFO permits are Dubois, Jackson, Kosciusko and Wabash—among 10 counties with chicken permits for at least 5,000 animal units. Only five counties' CFOs have turkey permits for 5,000 animal units or higher, the largest of which is easily Dubois county with more than 28,000 animal units (roughly 1.9 million turkeys). Large poultry operations can be found throughout the state but they

TABLE 1: EQUIVALENT ANIMAL UNITS BASED ON LIVE WEIGHTS, 2002

Animal Type	Animal Name	Average Live Weight (Pounds)	Animal Unit (One animal unit is 1,000 pounds live weight)
Pigs	Nursery Pigs	20.0	0.020
	Finishers	150.0	0.150
	Sows	425.0	0.425
	Boars	425.0	0.425
Beef	Beef Calves	450.0	0.450
	Beef Cattle	1,200.0	1.200
Dairy	Dairy Calves	150.0	0.150
	Dairy Heifers	750.0	0.750
	Dairy Cattle	1,400.0	1.400
	Veal Calves	250.0	0.250
Chickens	Pullets	1.5	0.002
	Broilers	3.0	0.003
	Layers	3.5	0.004
Other	Turkeys	15.0	0.015
	Ducks	3.5	0.004
	Sheep	100.0	0.100
	Horses	1,000.0	1.000

Notes: Sows and boars were given the same capacity as "breeding/gestation sows." Beef cattle were given the same capacity as "mature cows (beef)."
Source: U.S. Department of Agriculture data provided by the Indiana Department of Environmental Management (IDEM), courtesy Michael Dunn (environmental manager)

are most prevalent in southern Indiana where poultry permits on CFOs often equal or outnumber pig permits.

From Small Mixed Farms to Large Hog CFOs

While Indiana leads the nation in duck production and has large chicken inventories, the trend in CFO permits is clearly away from small diverse farms toward the creation of large pig operations. The influential 2004 *BioCrossroads* study suggested that the pork industry should be a key part of Indiana's agricultural development strategy due to its relatively high wages, strong prospects for growth and historic prominence in the state.[8] Stemming from these findings, the
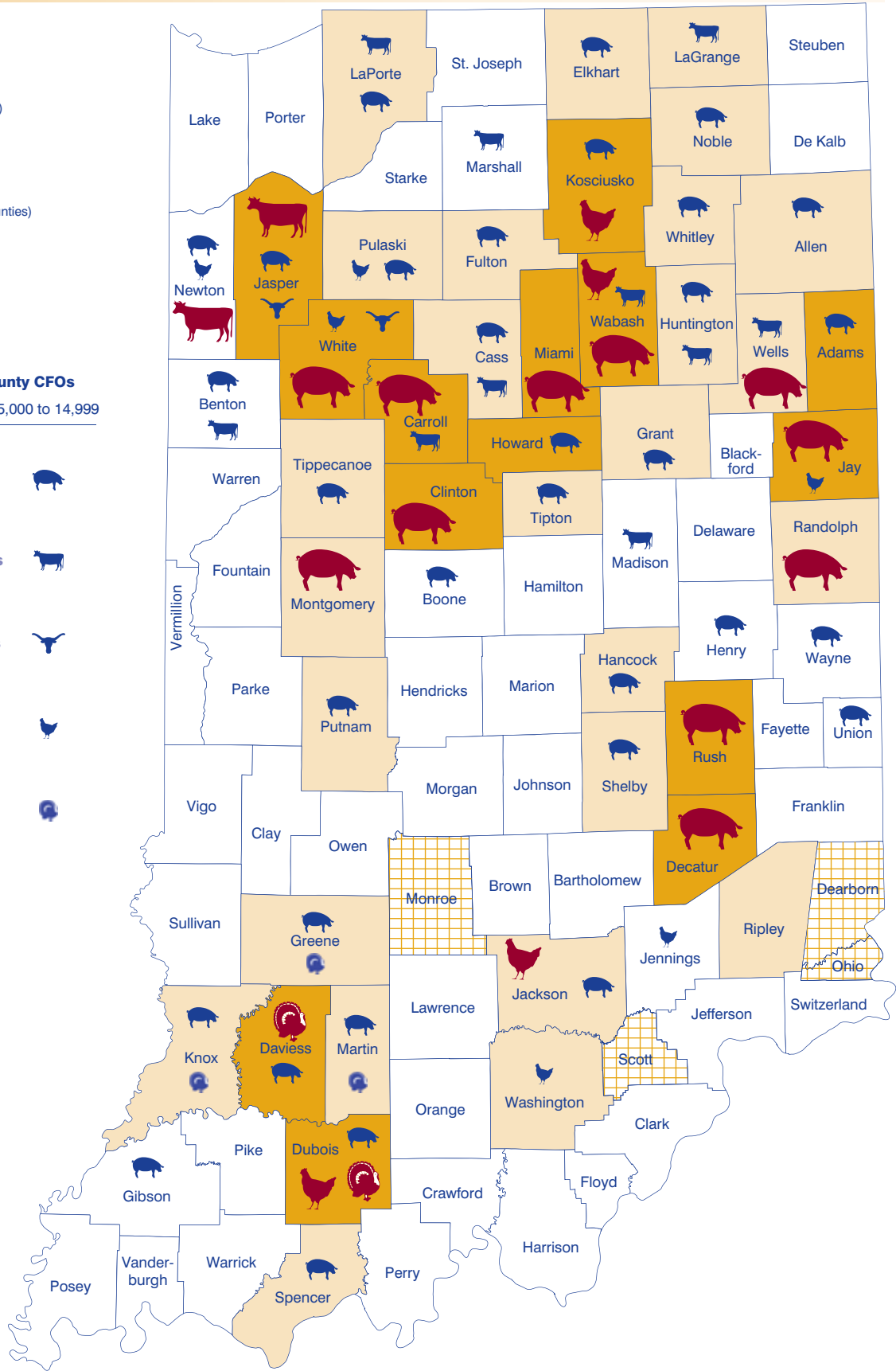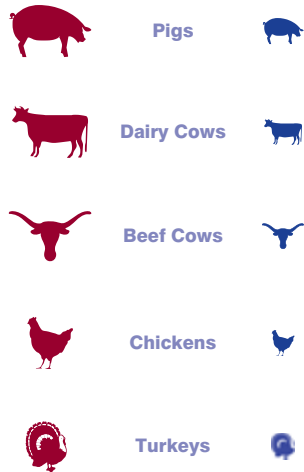
FIGURE 1: NUMBER OF CFOs BY COUNTY AND MAIN CFO ANIMALS, ACTIVE PERMITS THROUGH 2007

Number of CFO Permits

- 50 or More (14 counties)
- 20 to 49 (26 counties)
- 1 to 19 (48 counties)
- No CFO Permits (4 counties)

Total Animal Units in County CFOs

15,000 or More	5,000 to 14,999
Pigs	
Dairy Cows	
Beef Cows	
Chickens	
Turkeys	

Source: IBRC, using CFO data from the
Indiana Department of Environmental
Management (IDEM) and animal unit data
from the U.S. Department of Agriculture
provided by IDEM

Indiana Department of Agriculture's strategic plan for 2025 includes a vision to reverse the trend of decreasing pork inventories to double overall pork production.[9]

While the size of permits fluctuates annually based on the economy's effect on the agriculture industry, CFOs are clearly getting much larger today than they have ever been. **Figure 2** shows that new CFOs were approved for a record 163,590 animal units in 2007. That is more than twice the annual total of CFOs approved 10 years ago even though the number of permits is roughly the same in each year (134 to 139, respectively). Even the size of an individual farm today can exceed 10,000 animal units, whereas the combined size of all CFOs approved in a single year never passed the 10,000-animal-unit mark prior to 1991.

Mirroring the state's agricultural initiatives, we also see in **Figure 2** that there have been more new CFO permits for pigs than for any other animal since 1990, with a high of 112,298 animal units in 2006. In that year, the most

popular region for new pig permits was EGR 6 (including eastern counties such as Jay and Randolph) where pig permits accounted for more than one-third of pig CFO permits statewide. Looking at other animals, new chicken permits briefly spiked between 2003 and 2005 but dropped markedly in 2006. Dairy cattle permits have risen steadily and surpassed pig permits for the first time last year. While all other animal permits have been relatively low across the 1990 to 2007 time period, it should be noted that beef cattle permits moved up to 7,611 animal units in 2006 approaching its historic high of 7,754 animal units in 1975.

We can expect the trend toward CFO creation, particularly CAFOs, to remain a major topic among Indiana farmers, economic developers and residents. Interested parties should continue to learn more about the impacts of these farms and stay tuned for innovative studies by government agencies and interest groups that will be released in the coming months.

Notes

1. To learn more about Indiana's food manufacturers, see Molly Manns, "Indiana's Edible Industry: Food Manufacturing," *InContext*, February 2008: 8-10.
2. For detailed information on the environmental regulation of Indiana farms, visit the IDEM Confined Feeding Operations website at www.in.gov/idem/agriculture/livestock/cfo/index.html.
3. Federal guidelines for animal feeding operations are available at this U.S. Environmental Protection Agency website: http://cfpub.epa.gov/npdes/home.cfm?program_id=7.
4. This information comes from a conversation with Mike Dunn (environmental manager at IDEM).
5. For news articles about CFOs, CAFOs and other agricultural concerns throughout Indiana, please visit the Indiana Economic Digest agriculture topic index at www.indianaeconomicdigest.net/main.asp?SectionID=31&SubSectionID=68.
6. According to Mr. Dunn, IDEM sometimes requires small farms to register and fulfill the same requirements of CFOs for several years. This may be due to environmental concerns specific to a particular operation.
7. The data for this analysis come from the IDEM CFO database of all currently permitted farms from 1970 through 2007.
8. This BioCrossroads report is available online at www.biocrossroads.com/pdf/Ag/agreport.pdf.
9. Details on the Indiana Department of Agriculture's Strategic Plan can be found at www.in.gov/isda/2264.htm.

—Michael F. Thompson, Economic Research Analyst, Indiana Business Research Center, Kelley School of Business, Indiana University

FIGURE 2: TOTAL NUMBER OF ANIMAL UNITS FOR INDIANA CFOs AND CAFOs BY ANIMAL TYPE, 1990 TO 2007
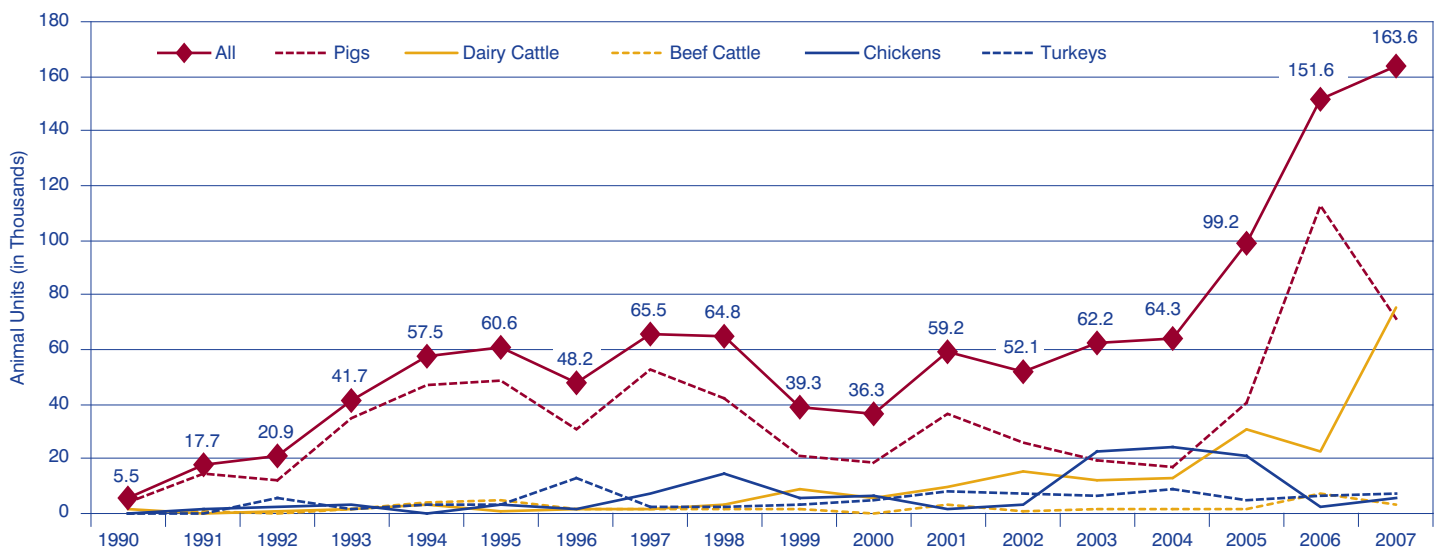
Source: IBRC, using CFO data from the Indiana Department of Environmental Management (IDEM) and animal unit data from the U.S. Department of Agriculture provided by IDEM

Increasing Unincorporation

The movement of Hoosiers away from large central cities to suburban cities is hardly a new phenomenon and has been written about numerous times within the pages of this publication. But just how many people forego cities and towns altogether to live in unincorporated areas of the state?

Most Hoosiers (64 percent) still live somewhere within the city or town limits of Indiana's 567 incorporated places, according to the Census Bureau's population estimates for 2006. The remaining 36 percent, almost 2.3 million people, live outside those boundaries. Those shares have been stable since 2000 because of annexations; otherwise, there would have been a slight 1 percentage point shift in population to unincorporated areas.

Fifty of the state's 92 counties have more than half of their population living in unincorporated areas, as seen in **Figure 1**. Levels of incorporation run the gamut, from Brown County (where only 5 percent of the population lives within an incorporated place) to Marion County (where the entire county is incorporated).

What is more interesting is to look at the numeric and percent change in incorporated and unincorporated areas between 2000 and 2006. We will use the 2000 population base, which takes annexation into account, in order to compare apples to apples.[1] Statewide, both incorporated areas and unincorporated areas grew during this time period. Unincorporated areas added nearly 148,000 residents (for

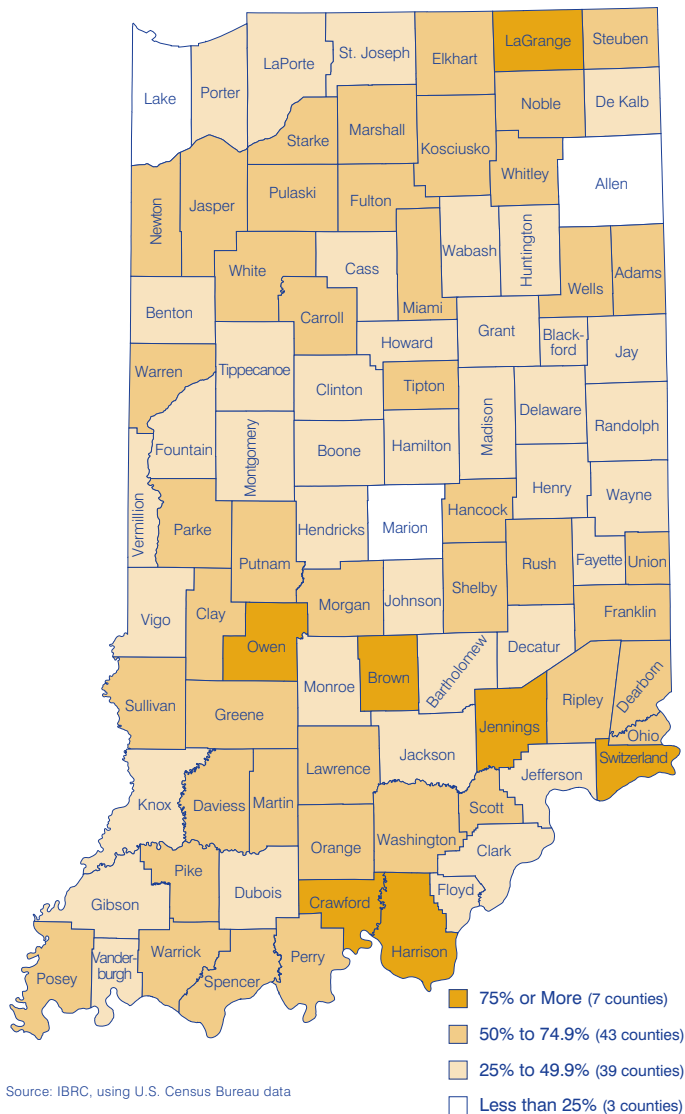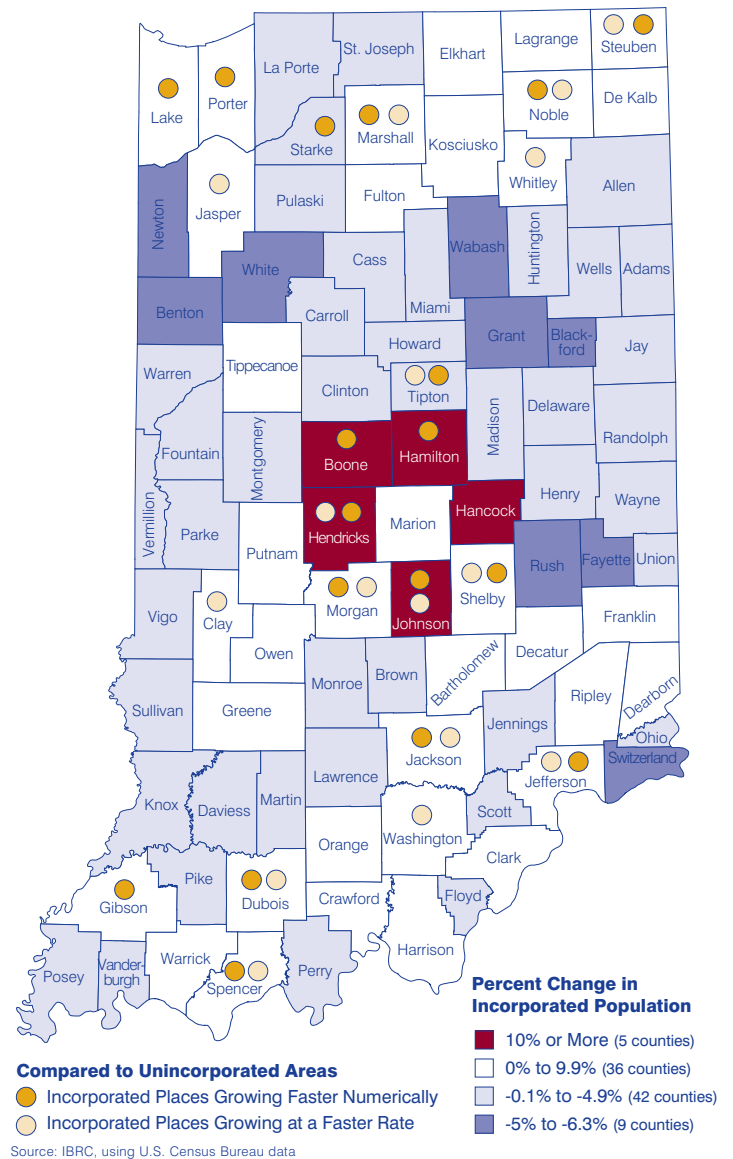## FIGURE 1: PERCENT OF POPULATION LIVING IN AN UNINCORPORATED AREA, 2006

75% or More (7 counties)
50% to 74.9% (43 counties)
25% to 49.9% (39 counties)
Less than 25% (3 counties)

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

FIGURE 2: PERCENT CHANGE IN POPULATION LIVING IN INCORPORATED PLACES, 2000 TO 2006

Compared to Unincorporated Areas
● Incorporated Places Growing Faster Numerically
○ Incorporated Places Growing at a Faster Rate

Percent Change in Incorporated Population
10% or More (5 counties)
0% to 9.9% (36 counties)
-0.1% to -4.9% (42 counties)
-5% to -6.3% (9 counties)

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

a growth rate of 7 percent), while incorporated places added roughly 85,000 people (for a growth rate of 2.1 percent).

Only 41 counties saw their incorporated places increase in population between 2000 and 2006 (see **Figure 2**). Meanwhile, 72 counties saw an increase in the population living outside city and town boundaries (see **Figure 3**).

So why are more and more people finding unincorporated areas attractive places to live? For many, it is not necessarily a conscious choice. If someone chooses to live in an unincorporated area, it is not as if they are choosing "life in the middle of nowhere" over "life in the city" (in most cases anyway). The line where an incorporated place begins and ends is increasingly blurry as more people and businesses move out to the edges. Many consider suburbanization such as this "a natural consequence of economic growth, rising real incomes, and cheaper and better transportation over time."[2] In the long run, however, this "movement to the outskirts" could have serious implications on everything from the environment to the mechanisms used to fund services provided by cities and towns—making it a trend worth keeping tabs on.

Notes

1. The population base adjusts the 2000 population to take into account any boundary changes that have occurred since then. Thus, the population base is the 2000 population of an area as defined by the current (2006) city or town boundaries.
2. Akram Temimi and Manfred Dix, "Federal Grants and the Flight to the Suburbs," *Quarterly Review of Economics and Finance 41*, No. 4 (2001): 533-543.

—Rachel Justis, Geodemographic Analyst, Indiana Business Research Center, Kelley School of Business, Indiana University
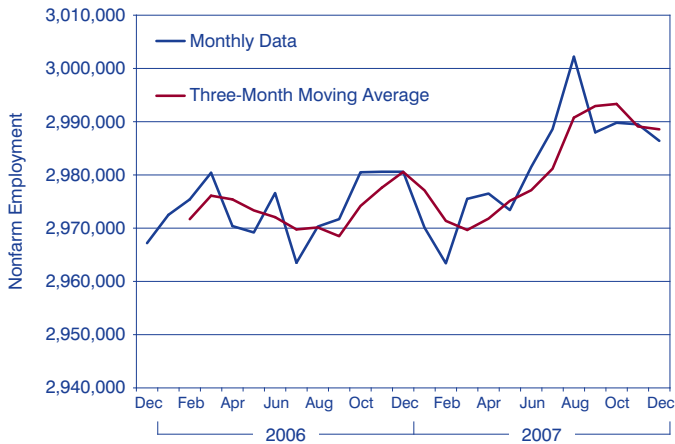
FIGURE 3: PERCENT CHANGE IN POPULATION LIVING IN UNINCORPORATED AREAS, 2000 TO 2006

10% or More (14 counties)
0% to 9.9% (58 counties)
-0.1% to -4.9% (19 counties)
Incorporated Place
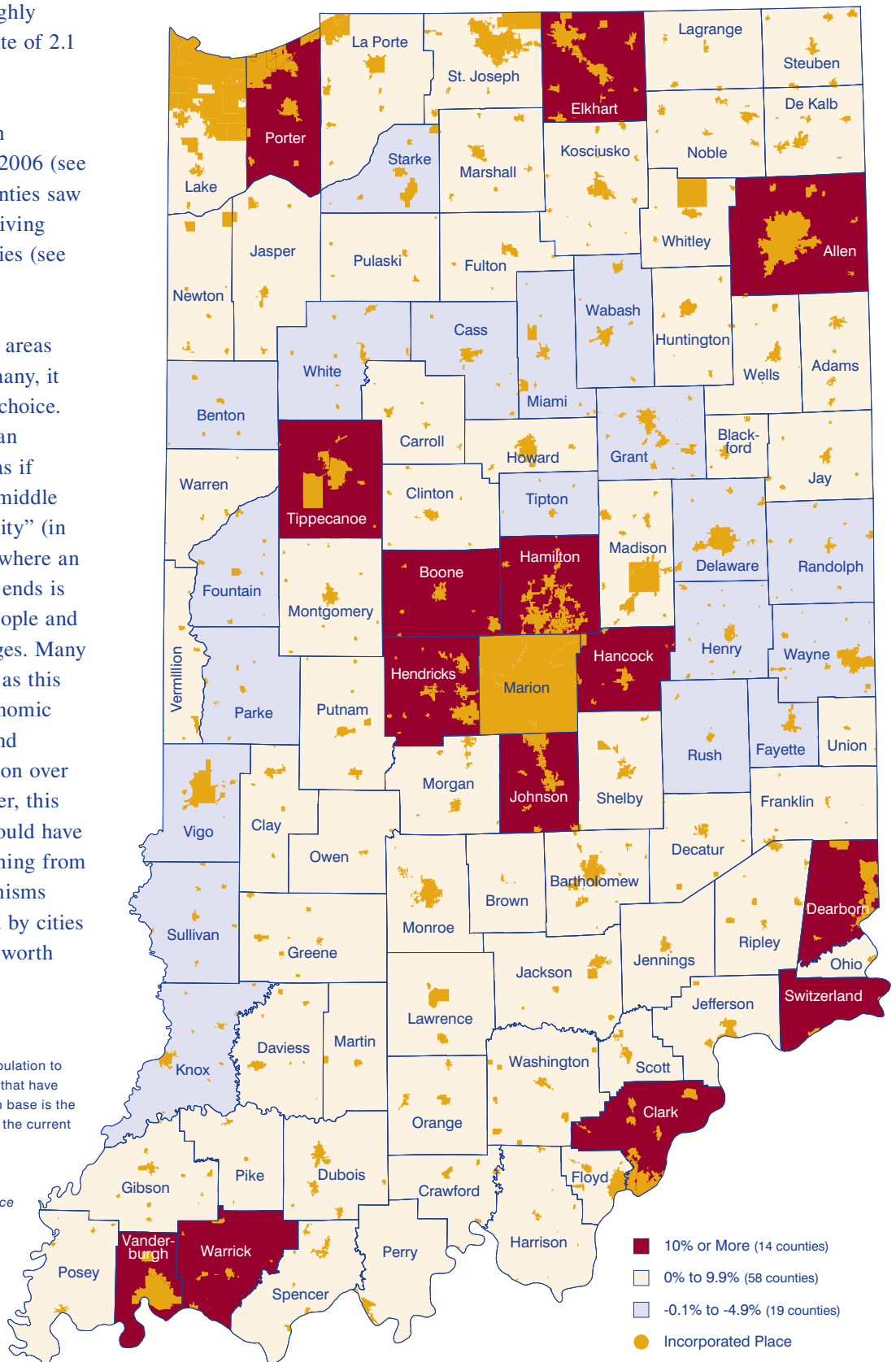
Note: Marion County is not included in the counts because it does not have any unincorporated areas
Source: IBRC, using U.S. Census Bureau data

Monthly Metrics: Indiana's Workforce Dashboard

Total Nonfarm Employment in Indiana

Change in Employment by Industry Super-Sector, 2006 to 2007*

	Indiana		United States
Industry	**Change in Jobs**	**Percent Change**	**Percent Change**
Total Nonfarm	5,800	0.2	1.0
Leisure and Hospitality	2,700	1.0	2.7
Educational and Health Services	3,300	0.9	3.1
Other Services	800	0.7	0.6
Professional and Business Services	1,800	0.6	1.8
Trade, Transportation and Utilities	3,500	0.6	0.7
Information	100	0.2	-0.1
Natural Resources and Mining	0	0.0	4.7
Government	-500	-0.1	1.2
Financial Activities	-500	-0.4	-0.2
Manufacturing	-6,300	-1.1	-1.5

Indiana's Unemployment Rate
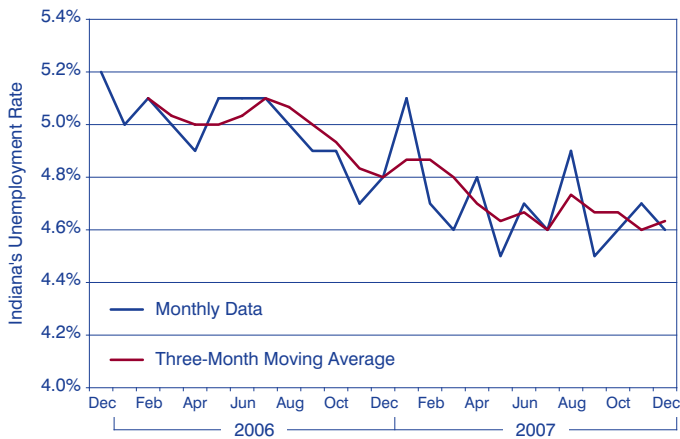
Over-the-Year Percent Change in Manufacturing Employment*
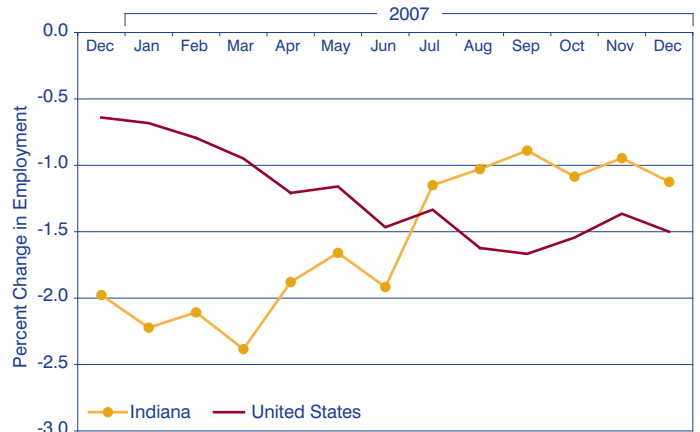
Average Benefits Paid for Unemployment Insurance Claims
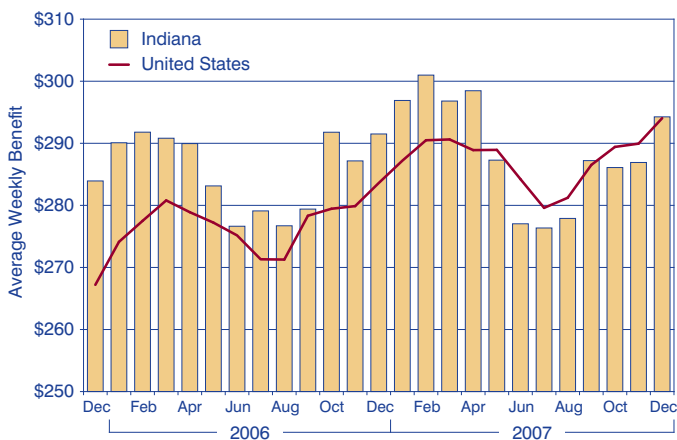
## Over-the-Year Percent Change in Trade, Transportation and Utilities Employment*
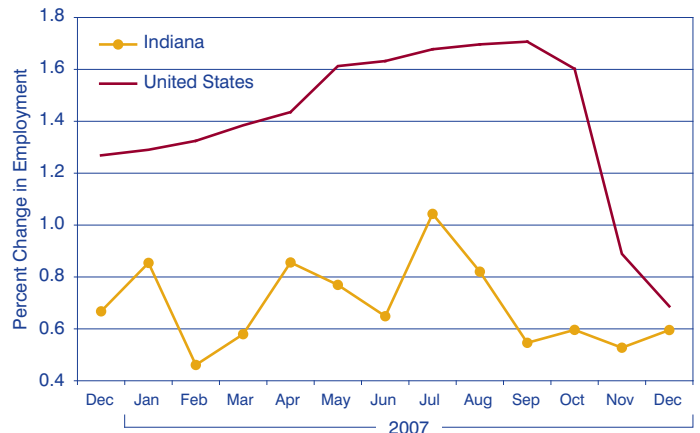
Regional Labor Force and Unemployment Rates

The graphs on this page show the labor force and unemployment rates for December of each year across Indiana's economic growth regions. The labor force includes all people age 16 or older who are either employed or unemployed but actively looking for work. Unemployment rate is the percentage of the labor force that is unemployed. These data are not seasonally adjusted.

December of Each Year (not seasonally adjusted)

■ Labor Force in Thousands (left axis)

— Unemployment Rate (right axis)

EGR 1

EGR 2

EGR 4

EGR 3

EGR 7

EGR 6

EGR 8

EGR 5

EGR 11

EGR 10

EGR 9
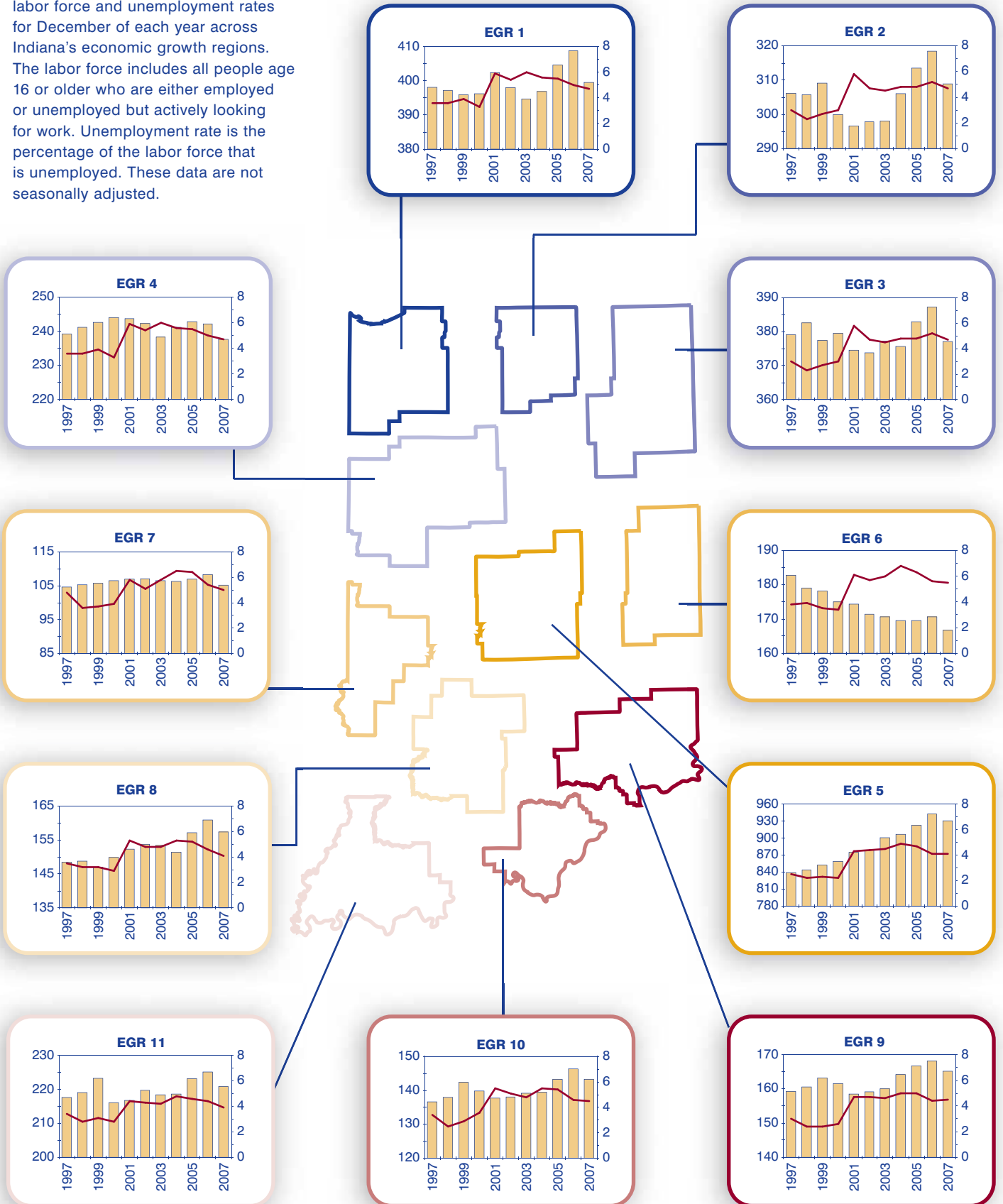
The Terre Haute Metro Story: Told by STATS Indiana

The Terre Haute metro is comprised of Clay, Sullivan, Vermillion and Vigo counties (see **Figure 1**). The metro is one of Indiana's 16 metros highlighted in this series of articles. All the data used in this article are available using the USA Counties and Metros Side-by-Side feature on STATS Indiana (www.stats.indiana.edu).

The Area

The four counties in the Terre Haute metro make up 2.7 percent of Indiana's population, with slightly more than 168,000 residents. This number has remained fairly constant since 1990, increasing only 1 percent since that time. Meanwhile, Indiana saw a population growth of 13.9 percent and the United States grew 20.3 percent. Looking at migration data, we find that about 350 people moved out of the Terre Haute metro to elsewhere in the United States. Meanwhile, only 142 people migrated into the metro from 2005 to 2006 and there were only 292 more births than deaths.

Looking at the population by age data, we get an even clearer picture of the metro's population. As a proportion of the total popul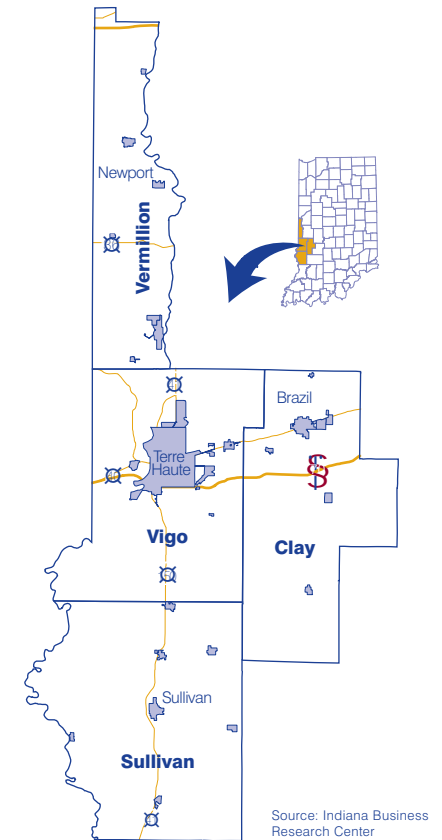ation, the Terre Haute metro has a higher percentage of people in the 65 and older age group (14 percent) than does the state or nation (12.4 percent for each). This is coupled with the fact that the metro has a smaller proportion of adults of prime working age (25 to 44 years old). The area does have a higher percentage of college age adults (11.7 percent) than Indiana (9.8 percent) or the United States (9.8 percent) due to the presence of Indiana State University and Rose Hulman in Terre Haute (see **Figure 2**).

Jobs & Wages

After falling in 2005, jobs in the metro rose again in 2006, nearing their 2004 levels. The decline of nearly 300 jobs in 2005 in the Terre Haute metro was not reflected in the state or national numbers, meaning the losses were most likely due to the shutdown or movement of a major employer (i.e., Columbia House closed in Terre Haute in August 2005), as opposed to a nationwide trend. On a more positive note, however, Blu-Ray has won the format wars for high-definition and Applied Extrusion Technologies is consolidating its U.S. operations to the Terre Haute facility, meaning a likely increase in jobs on both counts.[1]

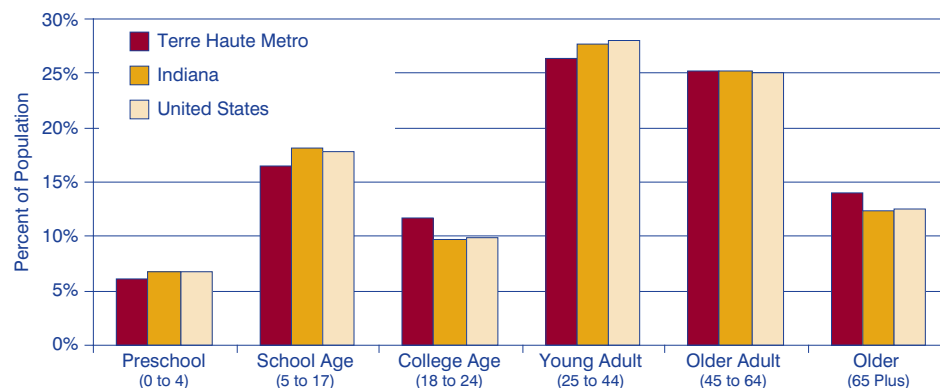Manufacturing led the metro's 20 major industries, with 18 percent of total covered jobs (see **Figure 3**). In fact, manufacturing is the only industry in the metro that supplies more than 10,000 jobs. In Indiana, manufacturing makes up 19.6 percent of jobs. The U.S. figure is a much lower 10.6 percent of total jobs. Retail trade and health care and social assistance were among the top three industries for employment numbers in the metro, Indiana and the United States. On the other hand, there were four industries that made up less than 1 percent of jobs in the Terre Haute metro: arts, entertainment, and recreation; management of companies and enterprises; agriculture, forestry, and hunting; and mining.

Average annual wages in Indiana have consistently lagged the nation, and wages in the Terre Haute metro have consistently lagged the state. It does not help that average annual

Newport
Vermillion
Brazil
Terre Haute
Vigo
Clay
Sullivan
Sullivan

Source: Indiana Business Research Center

FIGURE 2: DISTRIBUTION OF POPULATION BY AGE IN THE TERRE HAUTE METRO, INDIANA AND THE UNITED STATES, 2006

Legend: Terre Haute Metro, Indiana, United States

Percent of Population

Preschool (0 to 4), School Age (5 to 17), College Age (18 to 24), Young Adult (25 to 44), Older Adult (45 to 64), Older (65 Plus)
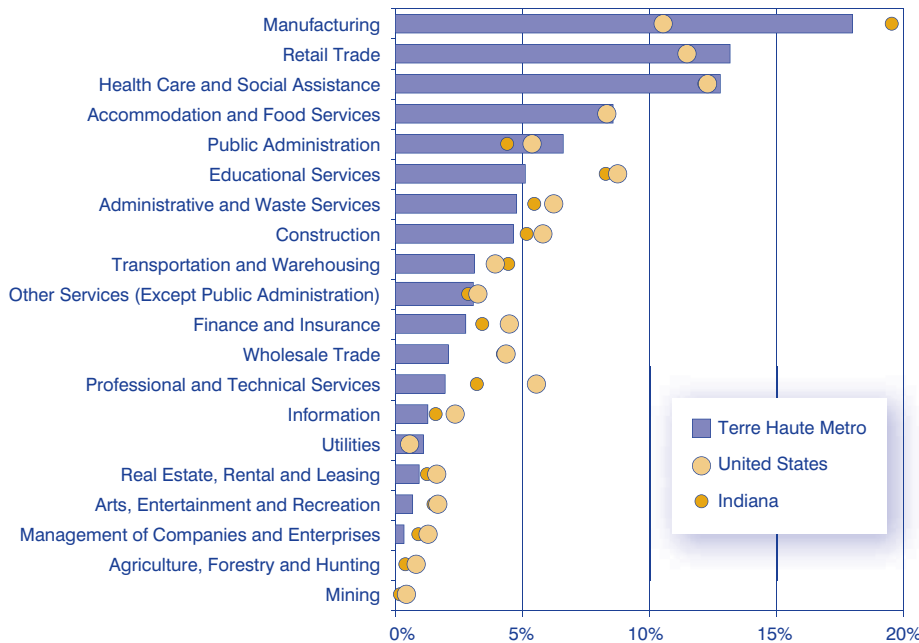
Source: STATS Indiana

wages in the metro have been falling since 2004. Unlike with jobs, however, overall wages did fall in Indiana and the United States in 2004, meaning the drop was most likely of an uncontrollable nature for the metro.

There were three industries in the Terre Haute metro that paid average annual wages more than $40,000 per year (see **Figure 4**). At the top of this list was the utilities industry, which paid average annual wages of $73,236. This was higher than the state and national averages ($67,156 in Indiana overall for utilities workers and $70,855 in the United States). The utilities industry was the only industry in which the metro paid more than the United States. As a percent of the state, however, both utilities and educational services paid more in the metro.

While the highest-paid industry paid more than Indiana and the United States, the lowest-paid industry in the Terre Haute metro paid less than the state and nation. The accommodation and food services industry paid $10,766 in the metro, $12,111 in Indiana and $15,753 in the United States.

Conclusion

The Terre Haute metro has seen lackluster performance over the past few years. Population has grown, but at an extremely slow rate compared to the state and nation. Overall wages fell and, for the most part, do not pay as well as Indiana overall or the nation as a whole. Jobs increased but have yet to climb back up to their 2004 numbers, but recent announcements with the potential for additional jobs in the area should help.

Note

1. Dan Nystedt, "Toshiba makes it official, abandons HD-DVD format," *Computerworld*, February 19, 2008. Available online at www.computerworld.com/action/article.do?command=viewArticleBasic&articleId=9063278. Information about Applied Extrusion Technologies comes from *Inside Indiana Business*, "Company Consolidating U.S. Manufacturing Operations in Terre Haute," February 8, 2008. Available online at www.insideindianabusiness.com/newsitem.asp?id=27731.

—Molly Manns, Associate Editor, Indiana Business Research Center, Kelley School of Business, Indiana University

FIGURE 3: JOBS BY INDUSTRY AS A PERCENT OF TOTAL COVERED EMPLOYMENT, 2006

Source: STATS Indiana

FIGURE 4: AVERAGE ANNUAL WAGES BY INDUSTRY, 2006

Source: STATS Indiana

Aging and Still At It: Older Workers in Indiana

About 14 percent of workers in Indiana were 55 and older in 2004, according to the most recent Older Worker Profiles from the U.S. Census Bureau Local Employment Dynamics (LED) program.[1] Why does this matter, and why such an emphasis on the older workforce across the state and nation? Demographic changes can affect how government programs are designed and how businesses deal with pensions and retirement.

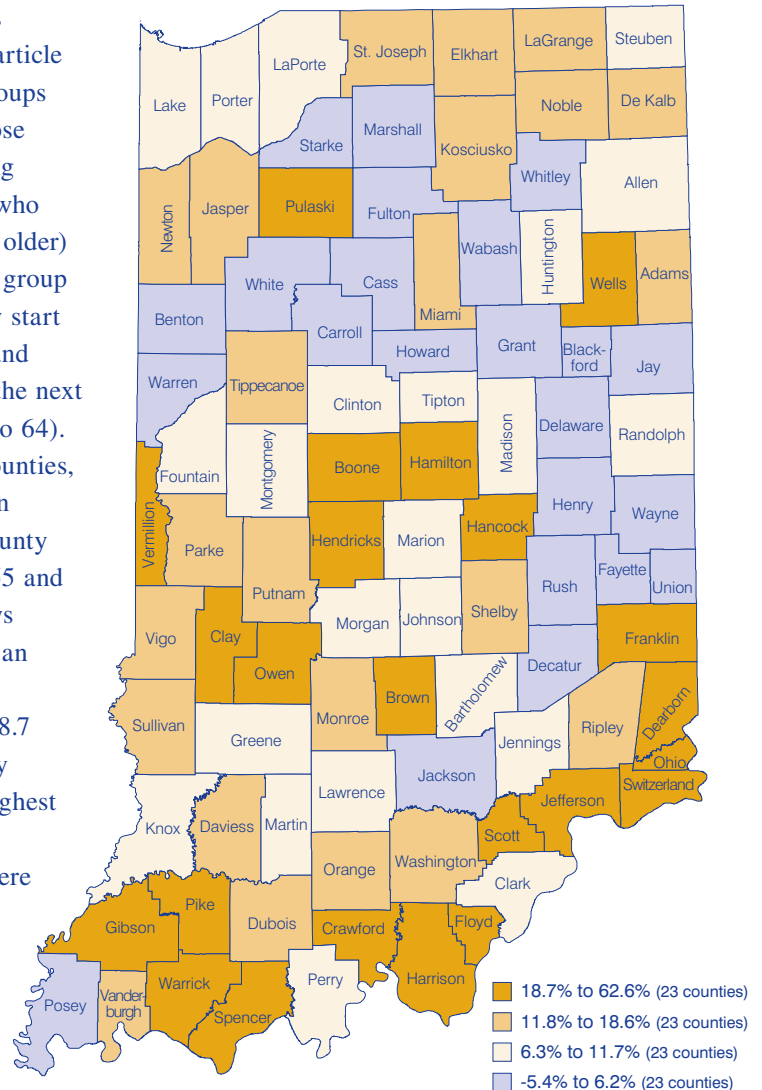This article highlights data from Indiana's Older Worker Profile, which was released late-2007 and relies on 2004 data, to provide some insight into Indiana's older workers. This article will focus on two groups of older workers: those who may be receiving pension income but who are working (65 and older) and a pre-retirement group of workers, who may start collecting pensions and social security over the next decade (workers 55 to 64).

Of Indiana's 92 counties, 90 saw an increase in the percent of the county workforce that was 55 and older. **Figure 1** shows that 23 counties had an increase in the older workers by at least 18.7 percent. Ohio County ended up with the highest proportion of older workers in 2004, where one in every five workers was 55 or older.

Jobs by Industry

What kinds of jobs are these older workers doing? Many are instructing and training in schools, colleges, universities and training centers. When looking at each individual industry sector, educational services had the highest proportion of workers in the 55 and older age group among industry sectors that employed at least 100 workers 55 and older. Overall, however, the manufacturing industry was most likely to employ older workers in 2004. Of all the workers in Indiana 55 and older, one in every four was employed in manufacturing.

Across the state, workers 55 and older earned an average of $3,237 per month. Looking once again at industry sectors that employ at least 100 workers 55 and older, management of companies and enterprises paid the most, averaging $6,461 per month (see **Table 1**).

TABLE 1: AVERAGE MONTHLY EARNINGS FOR WORKERS 55 AND OLDER, 2004

Industry	Earnings
Management of Companies and Enterprises	$6,461
Utilities	$5,133
Finance and Insurance	$4,709
Mining	$4,343
Professional, Scientific and Technical Services	$3,893
Wholesale Trade	$3,771
Construction	$3,619
Information	$3,506
Educational Services	$3,136
Health Care and Social Assistance	$3,081
Transportation and Warehousing	$2,988
Agriculture, Forestry, Fishing and Hunting	$2,524
Real Estate, Rental and Leasing	$2,239
Administrative, Support and Waste Management	$2,018
Arts, Entertainment and Recreation	$1,975
Other Services (Except Public Administration)	$1,964
Retail Trade	$1,877
Accommodation and Food Services	$1,279

Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics Program

FIGURE 1: PERCENT CHANGE IN THE NUMBER OF WORKERS 55 AND OLDER BY COUNTY OF WORKPLACE IN INDIANA, 2001 TO 2004

- 18.7% to 62.6% (23 counties)
- 11.8% to 18.6% (23 counties)
- 6.3% to 11.7% (23 counties)
- -5.4% to 6.2% (23 counties)

Note: Key values may not reflect precise category breaks due to rounding
Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics Program

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Digital Connections

Metro Counties

- About 14.2 percent of the workforce was 55 and older in 2004.
- Educational services employed the highest percentage of workers 55 and older (20.9 percent of its total workforce).
- Agriculture, forestry, fishing and hunting employed the highest percentage of workers 65 and older (6.6 percent of its total workforce).
- 22.7 percent of all workers 55 and older were employed in manufacturing.
- The highest paying industry with at least 100 employees among workers 55 and older in metro counties was management of companies and enterprises, which paid an average $7,014 per month. The lowest paying industry, accommodation and food services, paid an average $1,304 per month.
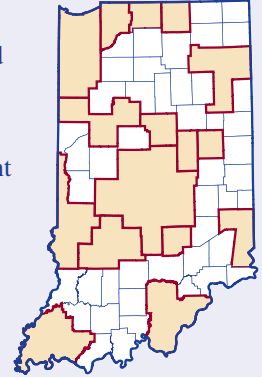
Nonmetro Counties

- Of the total workforce in nonmetro areas, 15.5 percent was 55 and older.
- Real estate, rental and leasing employed the highest percentage of workers 55 and older (21.5 percent of its total workforce).
- Other services (except public administration) had the highest percentage of workers 65 and older (7.9 percent of its total workforce).
- 33 percent of all workers 55 and older were employed in manufacturing.
- The highest paying industry with at least 100 employees among workers 55 and older in nonmetro counties was utilities, which paid an average $4,815 per month. Similar to metro counties, accommodation and food services paid the least, and even less in nonmetro counties ($1,207 per month).
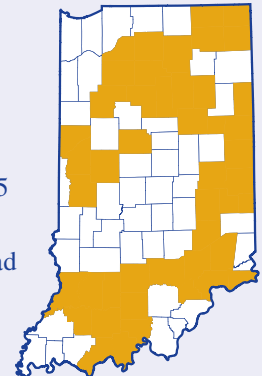
Notes

1. Cynthia Taeuber and Matthew R. Graham, "The Geographic Distribution of and Characteristics of Older Workers in Indiana: 2004," October 2007. Available online at www.census.gov/prod/2007pubs/ledow07in.pdf.

—Molly Manns, Associate Editor, Indiana Business Research Center, Kelley School of Business, Indiana University