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ECONOMIC STATUS IN MIDCONTINENT METROPOLITAN AREAS, THIRD QUARTER, 1976

BY

R. H. TODD

Employment and Unemployment

During the third quarter of 1976, Midcontinent metropolitan areas experienced the most universal decline in unemployment rates since the monitoring system was initiated for the fourth quarter of 1975. September unemployment rates in all 25 areas were lower than the United States rate, which declined from 8.1 percent during September of 1975 to 7.4 during September of 1976. Only Fargo, Rapid City and Cheyenne experienced unemployment rates higher than during September of 1975. The increase in average weekly earnings of production workers in manufacturing continued as 13 areas experienced more rapid growth rates in average weekly manufacturing earnings than the nation and average earnings for manufacturing workers in 16 of the metro areas exceeded the national average.

Despite the widespread decline in unemployment rates and the continuing increase in average manufacturing production worker wages, the increase of 96,700 nonagricultural wage and salary positions represents only two percent more jobs for the 25 Midcontinent areas since the third quarter of 1975, an increase even less than the United States' three percent increase during the same period. Seven Midcontinent areas showed less than one percent gain in third quarter employment in nonagricultural wage and salary positions as compared to the third quarter of 1975. Employment increases were greatest in Casper (9.3 percent), Fargo (5.4 percent) and Springfield (4.8 percent).

Employment in the construction industry has been a key factor in the slow growth in nonagricultural wage and salary jobs. Construction employment for the nation continued to decline during the third quarter in comparison with the same quarter one year ago. Low employment in the construction sector contributed to lagging nonagricultural wage and salary employment in 14 Midcontinent areas, although conditions varied from St. Joseph's 32 percent increase over third quarter 1975 to Cheyenne's 26 percent decrease. Construction employment in Midcontinent metropolitan areas also varied considerably from previous quarterly reports, but Topeka has experienced steady growth for the past three quarters compared to 1975 and Wichita for the past two.

Building Permits

Changes in building permit data are reflected in construction employment only after a considerable lead time, as evidenced in the notable increases in third quarter building permits issued in Denver, Des Moines, Dubuque, Springfield and Great Falls, none of which registered improvement in third quarter construction employment. Construction activity during the next months as forecasted by third quarter building permits should increase most in Springfield, Oklahoma City and Des Moines. Third quarter data show more increase in nonresidential than residential permits issued in all areas except Sioux Falls and Great Falls.

Department Store Sales

Department store sales continued to increase for the nation and for all except three of the Midcontinent metropolitan areas

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for which data are available. Billings sales surged 28 percent over the third quarter of 1975 and Waterloo continued to have the second highest increase in quarterly department store sales. Air travel was also up during the late summer in all except one of the Midcontinent areas for which data are available. Unlike most Midcontinent areas, Sioux Falls reported less activity in both department store sales and air travel during the third quarter of 1976 than during the third quarter of 1975.

Telephone Customers

The number of telephone customers in the Midcontinent metropolitan areas increased 4.4 percent over third quarter 1975 but varied considerably by metropolitan area. The number of customers in Rapid City declined by 6.1 percent while Casper experienced a 9.8 percent increase. Third quarter 1976 and third quarter 1975 economic indicators for selected Midcontinent metropolitan areas are presented in Table 1.

TABLE 1
SELECTED MIDCONTINENT REGIONAL URBAN INDICATORS

SMSA[a]		Average Weekly Earnings of Production Workers in Manufacturing		Nonagricultural Wage and Salary Employment[b] (1,000)		Construction Industry Employment[c] (1,000)		Unemployment Rate	Units Authorized By Building Permits[d] Residential		Nonresidential		Department Store Sales ($1,000)		Telephone Customers (1,000)		Air Passengers[e] (1,000)	
		Third Quarter	Percent Change	Third Quarter	Percent Change	Third Quarter	Percent Change	(September)	Third Quarter	Percent Change	Third Quarter	Percent Change	Third Quarter	Percent Change	Third Quarter	Percent Change	Third Quarter	Percent Change
COLORADO																		
Denver-Boulder	1975	205.13		604.2		41.0		7.5	1,261[f]		133[f]		131,041		610.6		3,488.2	
	1976	210.57	2.7	618.6	2.4	38.1	- 7.1	6.4	1,599[f]	26.8[f]	223[f]	67.7[f]	146,771	12.0	640.9	5.0	3,910.3	12.1
IOWA																		
Cedar Rapids	1975	218.81		73.9		3.1		4.1	1,296		142		23,060		100.4		104.6	
	1976	242.57	10.9	75.2	1.8	3.1	0.0	3.5	1,217	- 6.1	142	0.0	24,728	7.2	104.3	3.9	108.8	4.0
Des Moines	1975	223.61		155.5		7.7		5.3	76		NA		31,068		256.6		271.1	
	1976	237.95	6.4	156.0	0.3	7.7	0.0	4.8	131	72.4	NA	NA	35,067	12.9	264.1	2.9	288.7	6.5
Dubuque	1975	247.47		39.3		1.4		7.2	127[f]		17[f]		11,525		151.7		15.6	
	1976	285.14	15.2	39.6	0.8	1.2	- 14.3	5.4	140[f]	10.2[f]	25[f]	47.1[f]	11,937	3.6	157.9	4.1	17.7	13.5
Sioux City	1975	187.70		49.5		3.6		4.2	196		81[f]		13,926		73.0		49.1	
	1976	202.42	7.8	50.2	1.4	3.8	5.6	3.5	116	- 40.8	79[f]	- 2.5[f]	13,087	- 6.0	75.9	4.0	57.3	16.7
Waterloo-Cedar Falls	1975	264.60		56.4		2.7		7.3	291		22		15,509		32.0		50.0	
	1976	290.79	9.9	57.7	2.3	2.4	- 11.1	5.7	117	- 59.8	22	0.0	17,904	15.4	33.0	3.1	57.5	15.0
KANSAS																		
Topeka	1975	194.77		74.6		2.6		5.3	55		4		15,637		125.4		21.6	
	1976	202.12	3.8	74.3	- 0.4	3.1	19.2	4.3	62	12.7	8	100.0	16,183	3.5	128.9	2.8	24.8	14.8
Wichita	1975	219.64		166.8		8.0		5.4	284		176		31,707		286.8		237.0	
	1976	222.28	1.2	166.9	0.1	9.0	12.5	4.8	282	- 0.7	264	50.0	31,711	0.0	301.6	5.2	249.3	5.2
MINNESOTA																		
Duluth-Superior	1975	181.50		59.0		2.4		7.3[h]	NA		NA		21,549		NA		NA	
	1976	182.41	0.5	60.6	2.7	2.7	12.5	5.7[h]	NA	NA	NA	NA	23,444	8.8	NA	NA	NA	NA
Minneapolis-St. Paul	1975	217.06		878.2		36.9		6.2	82		55		225,916		401.1		1,773.0	
	1976	234.71	8.1	909.3	3.5	39.8	7.9	5.4	55	- 34.5	46	- 16.4	231,678	2.6	393.3	- 1.9	1,913.6	7.9
MISSOURI																		
Kansas City	1975	211.58		539.9		26.5		7.2	NA		NA		107,173		592.2		1,072.9	
	1976	239.75	13.3	553.2	2.5	25.8	- 2.6	5.5	1,157	NA	277	NA	118,675	10.7	615.1	3.9	1,159.4	8.1
St. Joseph	1975	189.09		34.6		1.9		5.4	NA		NA		10,196		NA		NA	
	1976	191.79	1.4	35.8	3.5	2.5	31.6	4.1	NA	NA	NA	NA	10,742	5.4	NA	NA	NA	NA
St. Louis	1975	218.88		898.0		40.2		8.1	2,496		194		200,177		1,459.9		1,677.3	
	1976	243.50	11.2	902.4	0.5	41.3	2.7	6.3	3,183	27.5	211	8.8	223,617	11.7	1,555.8	6.6	1,769.2	5.5
Springfield	1975	164.95		69.3		2.9		4.6	173		18		18,707		112.0		65.5	
	1976	182.22	10.5	72.6	4.8	2.9	0.0	3.0	505	191.9	32	77.8	20,550	9.9	116.5	4.0	72.2	10.2
MONTANA																		
Billings	1975	198.58		39.7		2.3		5.9	227		54		9,067		36.7		80.1	
	1976	239.65	20.7[g]	40.6	2.3	2.2	- 4.3	4.6	184	- 18.9	56	3.7	11,585	27.8	39.0	6.3	92.3	15.2
Great Falls	1975	198.58		27.8		1.7		7.3	42		372		6,931		28.0		59.9	
	1976	239.65	20.7[g]	28.5	2.5	1.7	0.0	6.1	68	61.9	313	- 15.9	7,330	5.8	29.2	4.3	62.2	3.8
NEBRASKA																		
Lincoln	1975	174.24		87.3		5.1		3.9	514		466		20,011		136.8		86.5	
	1976	185.34	6.4	88.9	1.8	4.5	- 11.8	3.2	476	- 7.4	541	16.1	20,297	1.4	141.6	3.5	92.7	7.2
Omaha	1975	204.75		234.1		11.9		8.7	793		610		50,976		406.6		414.7	
	1976	227.92	11.3	234.3	0.1	11.5	- 3.4	6.7	563	- 29.0	685	12.3	55,891	9.6	413.3	1.6	429.7	3.6
NORTH DAKOTA																		
Fargo-Moorhead	1975	179.48		51.9		3.9		3.4	NA		NA		12,434		NA		NA	
	1976	208.75	16.3	54.7	5.4	3.7	- 5.1	3.9	NA	NA	NA	NA	13,756	10.6	NA	NA	NA	NA
OKLAHOMA																		
Oklahoma City	1975	176.93		309.1		17.0		8.4	586		NA		56,660		574.6		413.3	
	1976	197.43	11.6	317.2	2.6	17.2	1.2	7.0	1,015	73.2	NA	NA	58,636	3.5	599.1	4.3	438.5	6.1
Tulsa	1975	196.86		223.7		13.1		7.1	583		252		44,928		370.0		262.5[f]	
	1976	212.71	8.1	230.2	2.9	13.1	0.0	6.9	601	3.1	244	- 3.2	50,975	13.5	376.8	1.8	284.3[f]	8.3[f]
SOUTH DAKOTA																		
Rapid City	1975	144.53		25.2		2.0		4.6	72		17		6,945		22.9		69.1	
	1976	149.12	3.2	25.6	1.6	2.1	5.0	5.0	56	- 22.2	27	58.8	7,653	10.2	21.5	- 6.1	75.2	8.8
Sioux Falls	1975	222.62		44.5		2.6		4.2	328		179		11,705		69.4		127.5	
	1976	235.25	5.7	45.4	2.0	2.8	7.7	3.5	244	- 25.6	132	- 26.3	10,377	- 11.3	73.3	5.6	124.5	- 2.4
WYOMING																		
Casper	1975	239.19		25.9		1.9		2.9	107		36		NA		44.0		51.0	
	1976	276.12	15.4	28.3	9.3	2.2	15.8	2.3	117	9.3	40	11.1	NA	NA	48.3	9.8	54.4	6.7
Cheyenne	1975	211.66		24.5		2.6		3.3	NA		NA		NA		NA		NA	
	1976	244.27	15.4	24.6	0.4	1.9	- 26.9	3.5	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
MIDCONTINENT METROPOLITAN AREAS	1975	NA		4,792.9		245.0		NA	9,589		2,747		1,076,848		5,489.4		10,390.5	
	1976	NA	NA	4,889.6	2.0	246.3	0.5	NA	11,888	24.0	3,288	19.7	1,162,594	8.0	5,736.1	4.4	11,282.8	8.6
UNITED STATES	1975	192.16		82,311		3,650.6		8.1	3,132,000[i]		NA		14,537,000		NA		NA	
	1976	209.42	9.0	84,881	3.1	3,581.0	- 1.9	7.4	3,663,000	17.0	NA	NA	16,074,000	10.6	NA	NA	NA	NA

[a] All except Rapid City, Casper and Cheyenne are Standard Metropolitan Statistical Areas. These three areas are included to give representation to all states in the region.

[b] Employment is reported by place of work.

[c] Number of employees in contract construction.

[d] In all cases except St. Louis, building permits are reported by city rather than by SMSA. Nonresidential permit totals include alterations and additions in some areas. Permits reported for Cedar Rapids, Sioux City and Springfield include alterations as well as new construction. Nonresidential permits for Lincoln and Casper also include alterations as well as new construction.

[e] Includes arrivals and departures for all areas except Billings, which reports only arrivals.

[f] Data for two months only.

[g] Average weekly income for production workers in the State of Montana.

[h] Unemployment rate for Duluth only.

[i] Compiled from 14,000 permit-issuing places, or approximately 81 percent of the United States total. Data are seasonally adjusted.

Data compiled by CAUR (Linda Ferring and Margaret Hein) from data provided by the U.S. Department of Labor, Chambers of Commerce for respective metropolitan areas, U.S. Department of Commerce, Northwestern Bell Telephone Company, Cedar Rapids Municipal Airport, Sioux City Municipal Airport, Wichita State University Center for Business and Economic Research. Unless otherwise noted, data are unadjusted.

THE COST OF HOUSING: CURRENT INFORMATION SOURCES

BY
LINDA FERRING

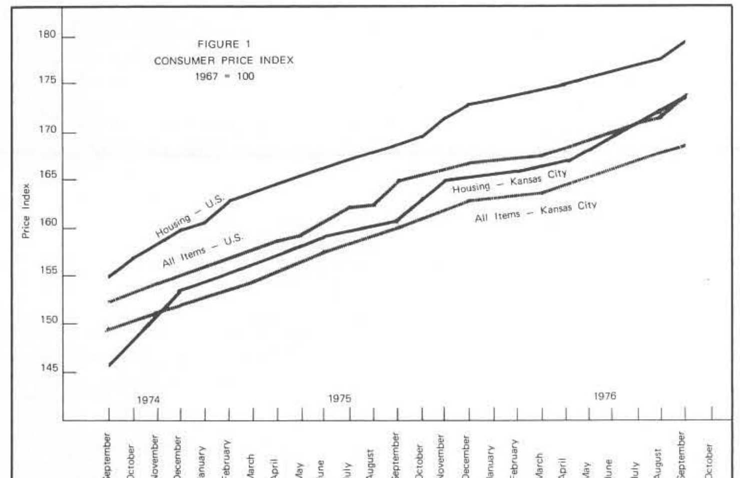
(Editor's Note: The Housing Division of CAUR has identified the four most urgent aspects of current housing problems as 1) the need for more complete housing information, 2) for more stable financing at lower interest rates, 3) for new energy conservation measures and new energy sources, and 4) for consumer education in housing matters. In response, the Review *will begin in this issue to place emphasis on informing our readers of new developments related to housing.)*

One of the most distressing price rises in the first half of this decade has occurred in the cost of housing. Current information to assist the consumer, the homebuilder or the financier in understanding local price conditions is difficult to obtain. However, several helpful sources of regional or national housing data are available on a monthly or quarterly basis.[1] Since dollar values vary according to local cost-of-living influences, indexes showing the percent change in relation to a base year are most helpful in identifying price trends on regional or national levels. Three such indexes, all using the base year 1967, relate to various aspects of housing prices.

Consumer Price Indexes

The Consumer Price Index, compiled monthly by the U.S. Department of Labor, measures changes in the prices of approximately 400 items "purchased for daily living" by urban wage earners and clerical workers in 56 urban areas throughout the United States. One of the major components of the CPI is housing-related prices, including costs of purchase, taxes, rent, utilities, maintenance and furnishings. Regional Consumer Price Indexes are compiled monthly or quarterly for 25 Standard Metropolitan Statistical Areas, of which Kansas City is the nearest to Omaha. The Consumer Price Index for all items and the housing component for the United States and Kansas City over the past two years are presented in Figure 1.

Both the United States and the Kansas City indexes show that prices related to housing have increased more rapidly than prices on the all-item CPI since the base year of 1967. This difference has been greater for the United States as a whole than for Kansas City, although the gap in prices between the housing component and all items in the Kansas City CPI has been steadily widening since the fourth quarter of 1975.

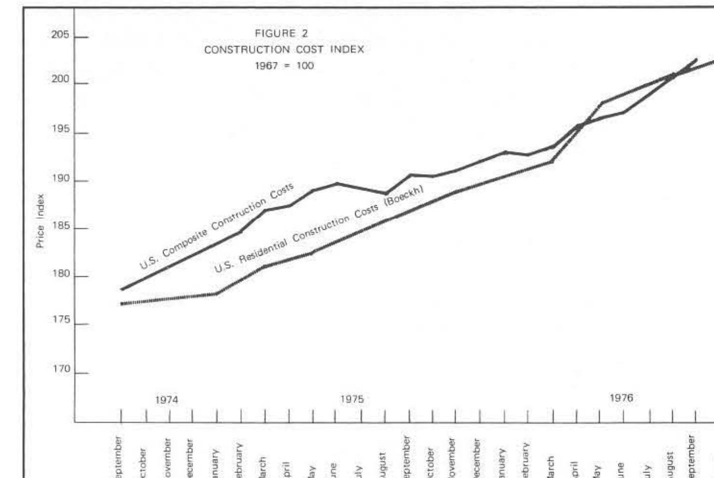


Source: U.S. Department of Commerce, Bureau of Economic Analysis. *Survey of Current Business.* Washington: Government Printing Office, monthly.

[1] All the indexes discussed are readily available from four sources: the Commerce Department's Bureau of Economic Analysis publishes monthly economic data from many federal and private sources, including the Consumer Price Index for the United States and the two construction cost indexes discusses, in the monthly *Survey of Current Business.* Major categories from the local CPI's are available from the Department of Labor in the *Consumer Price Index* and *Monthly Labor Review.* Quarterly median costs of single-family houses sold and other related data relative to new houses are published by the Departments of Commerce and Housing and Urban Development in the *Current Construction Reports* C-25 Series.

Construction Cost Indexes

The Composite Construction Cost Index is compiled monthly by the U.S. Department of Commerce from 16 indexes of costs of differing classes of construction throughout the United States. A similar index of construction costs relating particularly to housing costs is the Boeckh Index, compiled bi-monthly by the American Appraisal Company. The residences component of the Boeckh Construction Cost Index includes costs of materials and skilled and common laborers as reported by local building-materials dealers, contractors and trade associations in 20 cities. The Composite Construction Cost Index and the residences component of the Boeckh Index, both using 1967 as the base year, are presented in Figure 2.

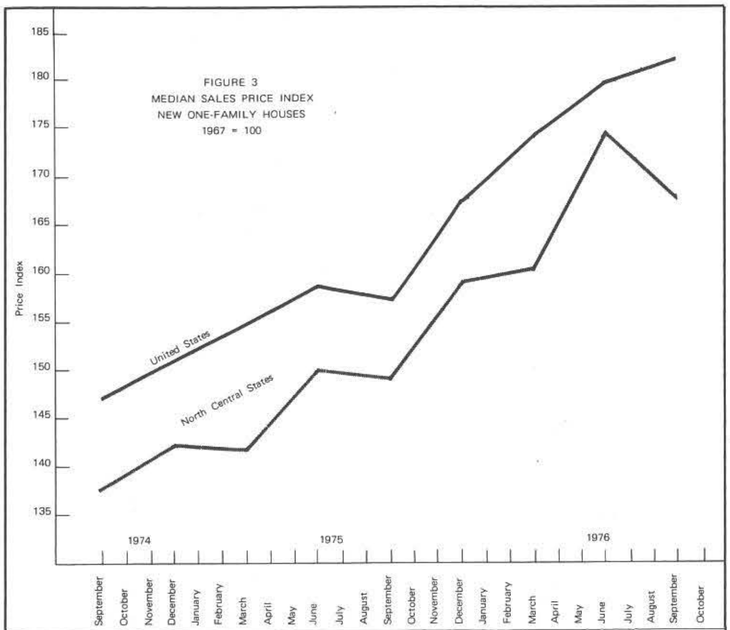


Source: U.S. Department of Commerce, Bureau of Economic Analysis. *Survey of Current Business.* Washington: Government Printing Office, monthly.

Increases in costs of both general construction and residential construction since 1967 are shown by these indexes to be more rapid than increases in the all-items Consumer Price Index. Approximately the same change, between 13 and 14 percent, occurred between September of 1974 and August of 1976 in construction costs and in the all-items CPI. A comparison of the two construction cost indexes shows a greater increase in costs for all classes of construction than for residential construction until the second half of 1975. Unlike the CPI, however, both construction cost indexes show the greatest six-month increase between March and September of 1976, when costs of residential construction rose more than three percent during the first three months of this period alone.

Median Sales Price of New Homes

Using 1967 as a base, the change in median sales prices of new one-family houses and lots in the United States as reported quarterly by the Census Bureau and the Department of Housing and Urban Development can be compared to changes in the more general price and cost indexes, as shown in Figure 3. North Central States include 12 states from Ohio north and west through Nebraska.



Source: Index compiled from U.S. Department of Commerce, Bureau of the Census and U.S. Department of Housing and Urban Development. *New One-Family Houses Sold and For Sale*, Construction Reports C-25 Series, Table 10. Washington: Government Printing Office, monthly.

Median sales prices reported have increased more for the United States than for the North Central States since 1967, with the greatest increases between September of 1975 and March of 1976, when median sales prices in the United States increased by ten percent and in the North Central States by eight percent. New home sales data for the North Central States also reflect the increase through the second quarter of 1976 noted in the Boeckh Residences Index. In keeping with its erratic pattern, median sales prices in North Central States decreased during the third quarter of 1976 but data from the past two years lend no basis for assuming any extended decline.

The most recent median sales price reported for houses sold in the United States is $44,700 for one-family houses sold in the United States during the third quarter of 1976 and $44,300 for those sold in the North Central States during the same period.

Cost Indexes and Costs

Since all the indexes discussed are averages or medians, based on data from extremely differing cases, they are most valuable as a starting point in understanding costs on a local basis. A comparison of the available indexes shows three general conditions. First, all indexes relative to costs of new construction show more increase during the most recent 12-month period for which information is available than during the previous 12 months, while the all-item Consumer Price Index has been leveling off during 1976. Second, between 1967 and late 1974, increases were highest for construction costs but since 1974 increases have been highest in the costs of new one-family houses.

Third, differences between United States data and the available regional or local indexes were considerable, especially differences in short-term prices. These differences are also significant in comparing metropolitan areas in the same region, as evidenced in Table 1, relating the Kansas City CPI to the most recent available Omaha CPI:[2]

TABLE 1
CONSUMER PRICE INDEX
(1967 = 100)

	1974		1975	
	Third Quarter	Fourth Quarter	First Quarter	Second Quarter
All Items				
Kansas City	148.5	152.7	154.8	156.2
Omaha	151.9	152.9	157.6	155.9
Housing				
Kansas City	145.7	153.9	156.1	158.7
Omaha	139.6	140.5	145.9	149.0

Efforts are now being undertaken to develop current data on local housing cost conditions, and thereby identify which components of the complex of housing costs can most readily be brought under control in order to assure the availability of quality housing for families of all income levels.

[2]The Consumer Price Index for Omaha from 1967 through the second quarter of 1975 is reported in the *Review of Applied Urban Research*, May, 1975.

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DOWNTOWN DEVELOPMENT IN DETROIT

The Renaissance Center, a $337 million, high rise riverfront development that many people hope will become the focal point of a downtown revival in Detroit, is moving to completion in early 1977. The Detroit Downtown Development Corporation, a subsidiary of the Ford Motor Company, is financing the center through a 51 member partnership of investors. The Renaissance Center is the brainchild of Henry Ford II, chairman of the auto company. When the center is finished it will consist of four office towers, the basic structures of which are in place, plus the Detroit Plaza, a 70-story glass walled cylinder that its backers say will be the tallest hotel in the nation.

It is a common story in the older cities, but Detroit's case was extreme. A few modern buildings had been erected in the downtown area since World War II, but for the most part there had been no really basic change in the appearance of downtown in three decades.

One concern often expressed is that the Renaissance Center will draw tenants away from older downtown buildings. Those involved in the new project say that may be true in the short run, but they see it as the necessary price of a long-term rebirth of the city. Without new buildings such as those in the Renaissance Center, they say, downtown will eventually become a ghost town.

The Renaissance Center is strong evidence that whenever the community power structure unites behind a comprehensive program of CBD redevelopment, in the above case through a Downtown Development Corporation firmly established and funded, things start to happen. Although its ultimate local impact is still uncertain, the Center will undoubtedly have a major bearing on future CBD redevelopment efforts and bears watching by central cities of the Midcontinent Region.

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