

**IN the Spotlight:**

## Indiana, U.S. Education Varies by Age Group

Citizens of Indiana and the nation have made forward strides in the past decade in educational attainment. More of us had completed college in 2000 than was the case in 1990 according to the latest Census data. Those changes are detailed in the accompanying tables and graphics.

Table 1 presents the data on educational attainment by level and age

for the nation and Indiana. By following each column down, the distribution of education within an age group can be seen.

In Figure 1, the data for individuals ages 25 to 34 are shown. In 1990, for the U.S., 22.7 percent had completed college, while in Indiana that number was 18.3 percent—a gap of 4.4 percent. By 2000, the gap had closed to 4.1

*(continued on page 2)*

**Table 1: Percent Completing Education Level by Age, 1990 and 2000**

Education Level	U.S. 1990				Indiana 1990			
	25-34	35-44	45-64	65+	25-34	35-44	45-64	65+
No High School Diploma	15.9	14.4	26.7	46.8	14.5	13.2	27.0	46.5
Completed High School*	61.4	58.6	54.2	42.4	67.2	65.8	59.2	45.3
Bachelor's	17.2	16.7	10.8	6.6	13.7	11.6	6.5	4.5
Graduate/Professional	5.5	10.3	8.3	4.2	4.6	9.4	7.3	3.7
	U.S. 2000				Indiana 2000			
	25-34	35-44	45-64	65+	25-34	35-44	45-64	65+
No High School Diploma	16.1	15.0	16.8	34.5	13.2	12.3	15.4	34.5
Completed High School*	56.4	59.2	56.8	50.1	63.4	66.7	64.1	54.5
Bachelor's	20.3	17.2	15.0	8.9	18.3	14.3	10.5	5.7
Graduate/Professional	7.2	8.7	11.4	6.4	5.1	6.7	10.0	5.3
	U.S. Change 1990-2000				Indiana Change 1990-2000			
	25-34	35-44	45-64	65+	25-34	35-44	45-64	65+
No High School Diploma	0.2	0.6	-9.9	-12.3	-1.3	-0.9	-11.6	-12.0
Completed High School*	-5.0	0.6	2.6	7.7	-3.8	0.9	4.9	9.2
Bachelor's	3.1	0.5	4.2	2.3	4.6	2.7	4.0	1.2
Graduate/Professional	1.7	-1.6	3.1	2.2	0.5	-2.7	2.7	1.6

\* Includes those completing some college or an associate's degree

Source: U.S. Census Bureau

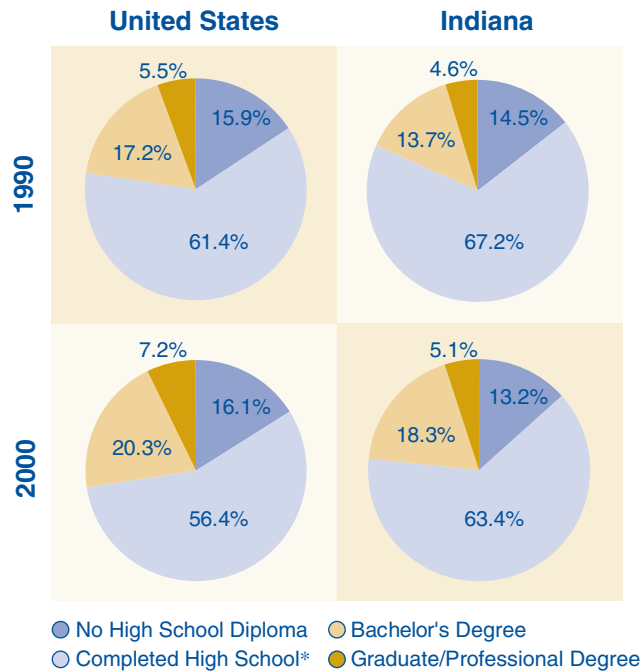
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**Indiana's  
Unemployment  
Rate for  
November 2002:  
4.7%**

**Figure 1: Ages 25 to 34**

By 2000, 23.4% had a college degree in Indiana

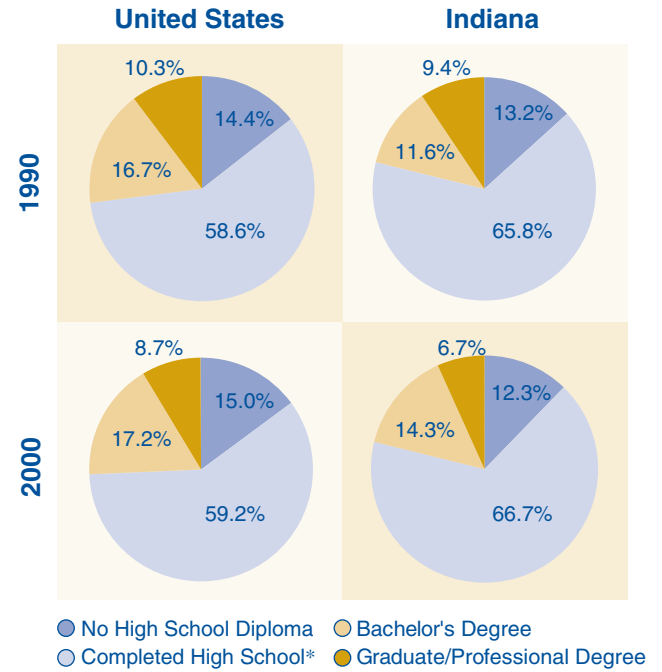


\* Includes those completing some college or an associate's degree

Source: U.S. Census Bureau; calculations and graphs by the IBRC

**Figure 2: Ages 35 to 44**

The U.S. experienced a decline of college graduates

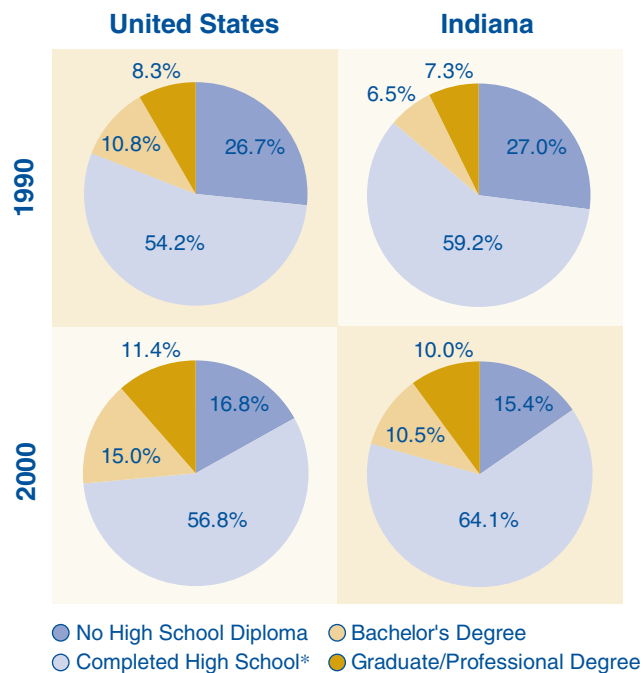


\* Includes those completing some college or an associate's degree

Source: U.S. Census Bureau; calculations and graphs by the IBRC

**Figure 3: Ages 45 to 64**

By 2000, 26.4% had a college degree in the U.S.

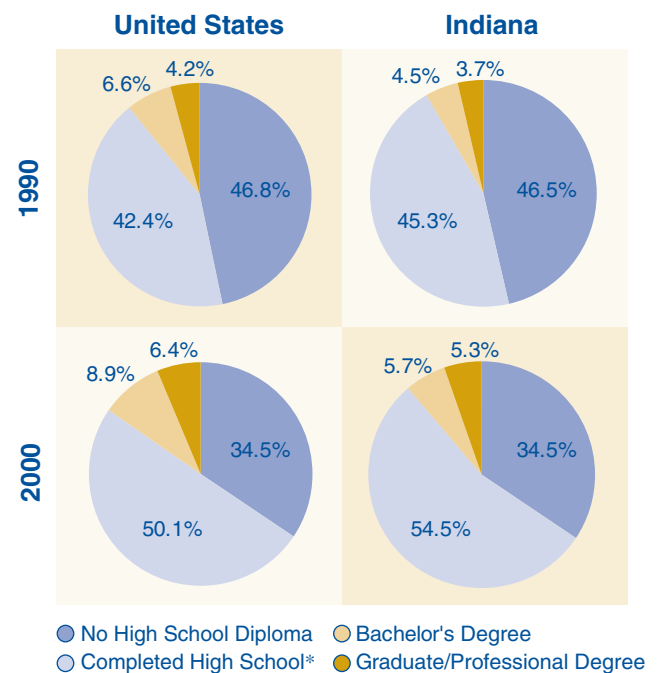


\* Includes those completing some college or an associate's degree

Source: U.S. Census Bureau; calculations and graphs by the IBRC

**Figure 4: Ages 65 and Older**

In Indiana, high school completion increased 9.2%



\* Includes those completing some college or an associate's degree

Source: U.S. Census Bureau; calculations and graphs by the IBRC

**IN the Spotlight**

(continued from page 1)

percent with the U.S. at 27.5 percent and Indiana at 23.4 percent.

Figures 2, 3 and 4 repeat the display of the data for successively older age groups. Space constraints do not allow a detailed recitation of the data, but certain highlights can be noted.

Although Indiana closed the gap between itself and the U.S. among 25- to 34-year-olds, the gap increased for the 45- to 64-year-old and 65 and older groups. This would be consistent with out-migration of more educated people from the state.

In the 35 to 44 age group, the U.S. saw a decline in the percent of those who had completed college, while Indiana had no change in its percentage. This suggests that nationally a key portion of the labor force (those ages 35 to 44) have less college training today than their counterparts ten years earlier. Is this a result of the in-migration of less educated people? That hypothesis is consistent with the increases in the percent of individuals in the same age group who had not completed high school and those who had completed high school but not college.

Looking at the population ages 35 to 44 as compared with the group 25 to 34 ten years earlier (the cohort), Table 1 shows a decline in educational attainment (see highlighted boxes). Unless there is some bias in death, the educational attainment of a cohort should not fall. But this could occur if in-migrants had lowered the educational attainment levels. The same phenomenon can be observed in the Indiana data.

What is the status of educational attainment in Indiana counties? Figure 5 summarizes one aspect of these data: the percent of the population ages 18 to 44 who have not completed high school or do not have an equivalency degree.

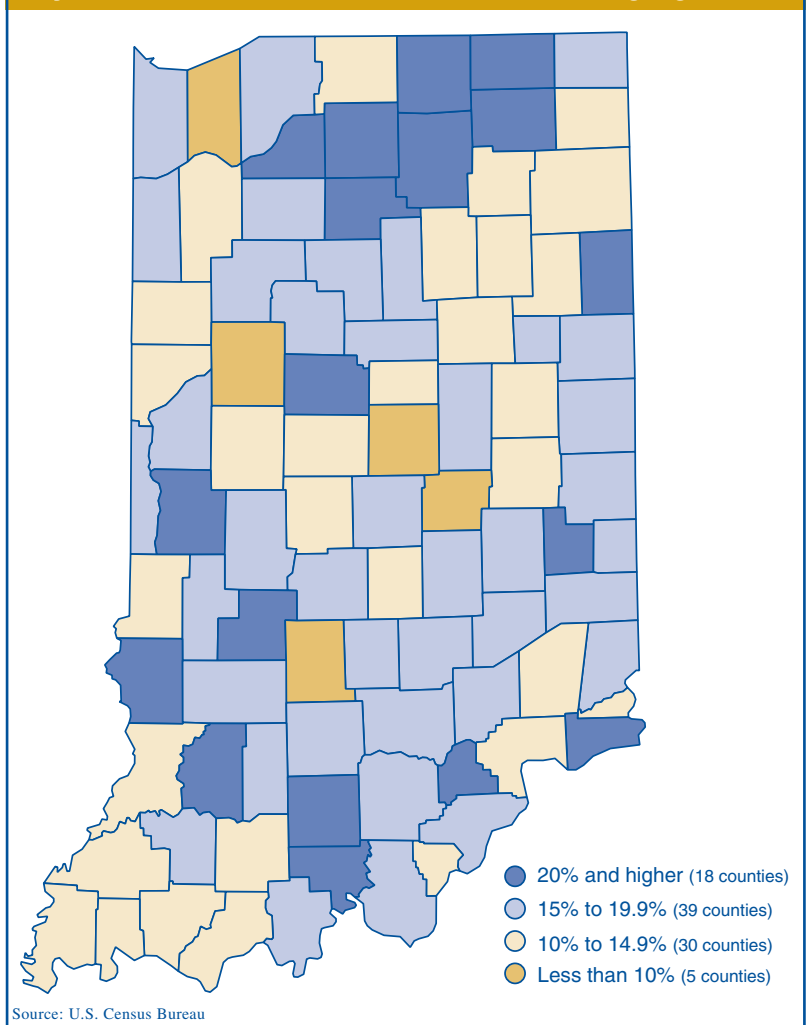
Whenever county data are reviewed, it is best to remember that Indiana has a large population which does not participate in public schools for religious reasons and are therefore exempt from the analysis. For example, it is

not surprising to find that 47 percent of the population ages 18 to 44 in Lagrange County have not completed high school. However, it should be distressing for all economic development purposes to find that only five counties (which include the university counties of Monroe and Tippecanoe) are below 10 percent in this measure.

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

**Figure 5: Percent Ages 18 to 44 Not Completing High School, 2000**

**Only five counties have less than 10% not finishing high school**



## Indiana's Latest Quarterly Income Shows Growth

Indiana's personal income, based on quarterly estimates by the Bureau of Economic Analysis (BEA) in Washington D.C., shows continued positive growth.

Between quarters two and three of 2002, Indiana's income grew by 1.1 percent, compared to a national growth of 0.9 percent. Among our neighbors, Kentucky and Wisconsin shared higher growth rates than the industrial powerhouses of Ohio, Michigan and Illinois (see Table 1).

Personal income for the nation grew 0.9 percent in the third quarter of 2002, down from increases of 1.2 percent in the prior two quarters of 2002, based on estimates released January 24 (see Figure 1). This third-quarter growth is a half-percentage point less than the 1.4 percent average increase during the expansion of the 1990s.

Despite this national slowdown in growth, the BEA reports that half of the states experienced the same or faster growth in the third quarter relative to their second quarter performance.

Several large states, including California, New York, Texas and Illinois, experienced slower third quarter growth.

The Bureau of Economic Analysis reported that growth ranged from 1.5 percent in Montana to 0.5 percent in Michigan; states with the highest growth rates have grown faster than average in five of the last six quarters.

Indiana's earnings by place of work grew by 1.4 percent between quarters, with strong showings in manufacturing, particularly nondurable goods (see Table 2). Farm earnings also posted a gain of nearly 15 percent between those two quarters.

Nationally, the BEA found that services, government and finance, insurance and real estate contributed 0.8 of the 1.1 percent growth in earnings in the third quarter.

The services sector contributed the most to personal income growth in 34 states. Government was the major contributor in most others. In Idaho, New Mexico, Wyoming and North Dakota, farming was the major contributor.

**Table 1: Change in Personal Income**

Second Quarter 2002 to Third Quarter 2002		
State	Percent Change	National Rank
Illinois	0.7	41
Indiana	1.1	12
Kentucky	1.4	4
Michigan	0.5	50
Ohio	0.5	48
Wisconsin	1.2	5

Source: Bureau of Economic Analysis

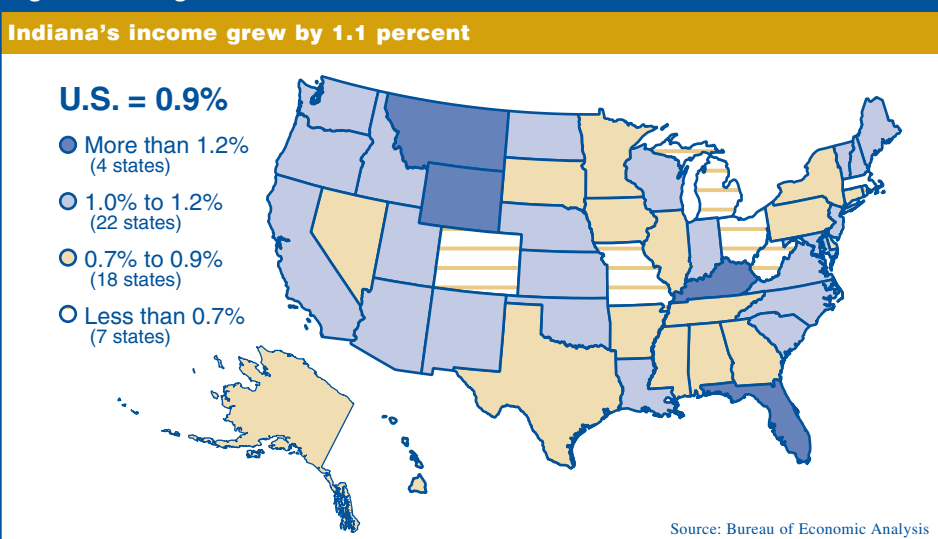
Earnings increased in most industries and states except for manufacturing, where earnings in durable goods declined in 19 states and earnings in nondurable goods declined in 14 states.

Notable among the durable goods earnings declines are Michigan, Mississippi and Connecticut, while Indiana posted a 1.2 percent gain in that sector, as well as a 2.5 percent increase in nondurable goods.

In general, the BEA found that the remaining industries contributed little to total net earnings growth among the states based on the last two quarters of 2002. Further details can be found on the web at [www.bea.gov/bea/regional/sqpi/](http://www.bea.gov/bea/regional/sqpi/).

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

**Figure 1: Change in Personal Income Between Second and Third Quarters in 2002**



**Table 2: Change in Earnings by Sector**

Second Quarter 2002 to Third Quarter 2002	
Indiana	Percent Change
Farms	14.9
Mining	-0.4
Construction	1.3
Durable Goods Manufacturing	1.2
Nondurable Goods Manufacturing	2.5
Transportation and Public Utilities	0.4
Wholesale Trade	1.8
Retail Trade	-0.1
Finance, Insurance and Real Estate	1.6
Services	1.5
Government	2.0

Source: Bureau of Economic Analysis

## Per Capita Income Confusion for Counties

One of the most commonly used economic indicators for local economies—per capita income—can cause considerable confusion among users. Why? Because there is more than one set of figures and they aren't the same nor are they issued by the same federal agency.

The two most commonly used are per capita money income and per capita personal income. Usually the figure is simply referred to as per capita or per capita income, and therein begins the confusion. Add to that the generally held notion that the Census produces all data, and we have added more confusion.

Per capita personal income is derived from total personal income, which is generally considered the more comprehensive measure. This can be seen directly in the county map showing the dollar difference between the Census 2000 measure and the 2000 annual estimate from BEA (see Figure 1). The BEA estimate is higher in all 92 counties, and considerably higher by thousands of dollars in some (particularly Boone and Dubois counties). The differences in the way each of these measures—the one annual from the BEA and the other every ten years from the Census Bureau—also effects the relative rankings of the counties. Careful reading of the following agencies' definitions will help clarify these differences.

### Per Capita Personal Income (PCPI)

- **Source:** U.S. Bureau of Economic Analysis
- **Frequency:** Annual for counties; quarterly for the states and the U.S.
- **Time series:** 1929 forward for U.S. and states; 1969 forward for counties and MSAs

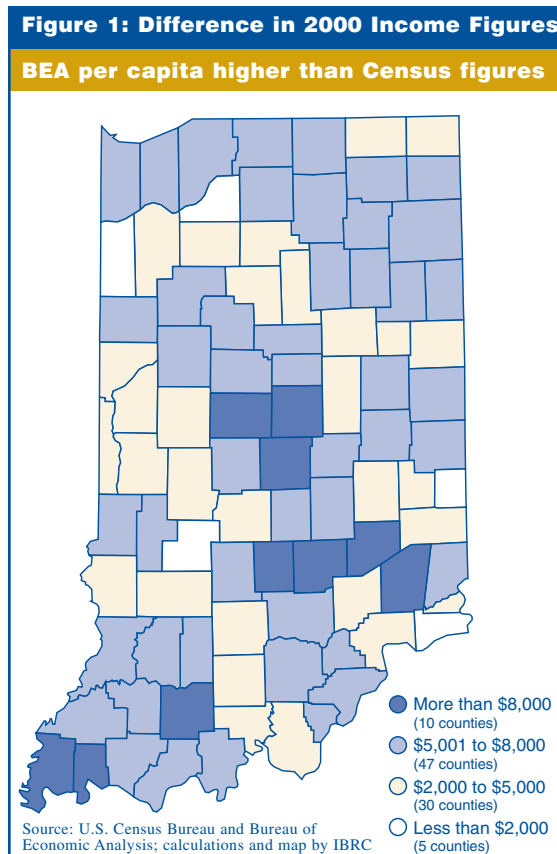
The sum of wage and salary disbursements and other labor income; proprietors' income with inventory and capital consumption adjustments; rental income of persons with capital consumption adjustment; personal dividend income; personal interest income; and transfer payments to persons, less personal contributions for social insurance. These measures

include incomes of individuals, nonprofit institutions that primarily serve individuals, private noninsured welfare funds and private trust funds. Proprietors' income is treated in its entirety as received by individuals. Life insurance carriers and noninsured pension plans are not counted as persons, but their income and savings are credited to persons.

### Per Capita Income

- **Source:** U.S. Census Bureau
- **Frequency:** Every 10 years
- **Time series:** Every Census since 1790

Consists of cash and its equivalents received by individuals. It is the sum of the amounts reported separately for wage or salary income; net self-employment income; interest, dividends, or net rental or royalty income or income from estates and trusts; social security or railroad retirement income; Supplemental Security Income (SSI); public assistance or welfare payments; retirement, survivor or disability pensions; and all other income. It excludes: capital gains, money received from the sale of property (unless the recipient was engaged in the business of selling such property); the value of income in kind from food stamps, public housing subsidies, medical care, employer contributions for individuals, withdrawal of bank deposits; money borrowed; tax refunds; exchange of money between relatives living in the same household; and gifts and lump-sum inheritances, insurance payments and other types of lump-sum receipts.



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

## Indiana's E-Government: A Story Behind Its Ranking

It may come as a surprise to some Hoosiers that Indiana is a nationally ranked leader in delivering digital services to its citizens. The latest Digital States Survey gave Indiana number one rankings in the areas of taxation and revenue, education, and management and administration, and a number three ranking in e-commerce and business regulation. Overall, Indiana ranked eighth for digital government in 2002 (see Figure 1).

One e-government service offered by Indiana has especially piqued the interest of other states: electronic filing for building permits. For the Indiana State Building Commission, the building-permitting process had slowed to the point that project documents were “filed” in grocery carts awaiting “check-out” for up to three months (see photos). The Associated

Builders and Contractors of Indiana trade group deplored the slow response time and consequent project delays—and even cancellations. There were some legislative rumblings that the review process be decentralized, making issuance of appropriate building licenses a local responsibility rather than a state one.

Some blamed the delayed permits on employee churn, while others blamed a significant increase in the number of plans submitted (as a result of strong construction demand). Everyone agreed that the process was flawed.

Commission staff assembled a team to examine the process, adhering to the paired principles of smaller and smarter. Bill Franklin led the team as a state-trained facilitator and observed, “Processes get messy by trying to put Band-Aids on broken or inefficient processes.”

### Link to Digital States Survey Results:

[www.centerdigitalgov.com/center/02digitalstates.phtml](http://www.centerdigitalgov.com/center/02digitalstates.phtml)

### Getting Rid of the Grocery Carts

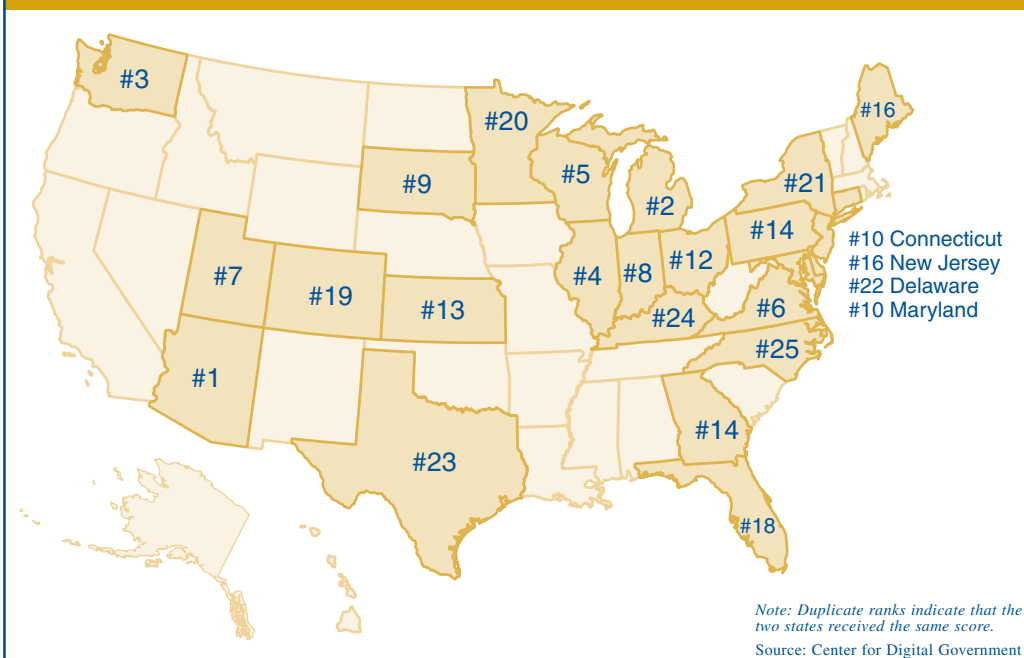
Albert Einstein once said, “No problem can be solved by the same consciousness that created it.” With that understanding in mind, Franklin brought together process stakeholders from both inside and outside state government. The effort was all-volunteer and would have floundered without the dedication of individuals from construction and architectural companies. Franklin also attributes some project

success to the smaller and smarter structured methodology: minutes of meetings were recorded; assignments and activities were tracked faithfully.

Over a period of 18 months, the team identified extraneous steps in the review process and also realized the sheer burden of paperwork needed to be addressed. An e-filing system seemed logical: reduce the cost of mailing, storing and retrieving paper documents, facilitate plan submissions from around the state and the country and streamline review. Not having the budget for a custom software system, the team identified off-the-shelf and shareware software that would

**Figure 1: Top 25 States for Digital Government, 2002**

Indiana ranked number 1 in three of the eight survey categories





support key system components. Products used included Acrobat Reader, Autoview Professional, Winzip and Microsoft Outlook.

Low or no cost to the Commission was just one advantage to adopting this open software platform approach. It also increased flexibility for those submitting projects for review. The Commission identified vendors that could digitize paper drawings for those architectural and building firms that did not use computer-aided design.

An architect from Washington State saved an estimated \$5,000 in time and travel expenses by making submissions electronically. One Hoosier architect said that his firm no longer has to float a loan to construction firms for filing project designs. The construction firm gives the architect its credit card number and the transaction is completed electronically.

The same architect said that his firm has also saved reams of paper for each project submitted.

Of course, most dramatically, the e-filing system has cured the project

review backlog. The 17-member Commission staff receives about 12,000 filings a year; they must process 40 to 50 per day to stay current. Two-thirds of these filings are new projects, which require multiple filings and multiple reviews.

At present, 25 percent of the filings are electronic, or approximately 60 a week. When first launched, e-filing accounted for about three submissions a week. Electronic submissions can be processed in three to ten days. Electronic seals are affixed to the filings, in accordance with electronic records legislation passed by the Indiana General Assembly.

In addition to the cost saving to architects of not having to float filing fees, other unintended consequences have been realized. Since electronic versions of the building plans are being transmitted to counties for their records, those versions can then be linked to local 911 systems, including



GPS. This means, for example, that a fire truck can have a copy of a building's layout loaded into a computer console so that crews know immediately where all stairwells, air ducts and hazardous waste storage can be found.

### Improving the Safety Inspection Process

The Building Commission has continued to pursue process improvement for another area of responsibility: safety inspections. The Commission is responsible for inspecting elevators and amusement park rides, in addition to ambulances, pressure vessels (such as hot water tanks) and construction site mobile trailers. Eighteen inspectors examine approximately 15,000 elevators, 1,200 amusement park rides and 60,000 pressure vessels around the state annually.

The process was paper-intensive, redundant and inefficient. Multiple carbon copies of reports had to be filed by building or ride owners, county officials and the Building Commission. Hand-written reports by inspectors were rekeyed by clerical staff for electronic records management. Report documentation did not travel with rides.

Deputy Chief Building Commissioner Bill Franklin had a brainstorm during a presentation on using RFID (Radio Frequency Identification) technology for tracking emergency equipment. He realized that the same information storage concept could be used for amusement rides. Working with private industry firms from New York (SYSGEN) and Indiana (Northern Apex), the Building Commission team developed an approach that is

unique in the U.S. Starting in May 2002, inspectors equipped with a portable hand-held computer complete forms electronically and rewrite the data to the RFID tag affixed to the ride.

They also use an infrared connection to print the inspection form to a belt-worn mobile printer for the ride owner. New units for inspectors will use Bluetooth technology so printing can be done remotely.

Through a dial-up modem connection, data on the hand-held is uploaded to the Commission's mainframe computer and new pertinent data downloaded to the hand-held. Data integrity is maintained and rekeying tasks are eliminated. As a side benefit, inspectors can access e-mail messages from

**With this technology, data integrity is maintained and rekeying tasks are eliminated.**

the field over the hand-held devices.

Other states have expressed interest in the system. The public safety benefits are also clear: inspection reports are now affixed to rides and are

readily available, regardless of geographical location or ownership change. The utility of this RFID application for other equipment that requires inspection, such as elevators, is being tested now.

The question is whether or not chip readers will be made available for those of us riding elevators who can't help wondering what those inspection reports filed in the building maintenance office really say. . .

—Jennifer Kurtz, eCommerce Director, Indiana Department of Commerce







# Commerce Region Seven: Central Indiana

*Readers' Note: With the start of 2003, we have begun using the new regions developed by the Department of Commerce, which vary slightly from the workforce regions highlighted in previous issues. This article focuses on Commerce Region Seven in an effort to continue from where we left off in 2002.*

## The Area

Commerce Region Seven is comprised of the nine counties that form the Indianapolis Metropolitan Statistical Area (MSA): Boone, Hamilton, Hancock, Hendricks, Johnson, Madison, Marion, Morgan and Shelby. The most prominent cities in the area include Indianapolis, Anderson, Lawrence, Fishers, Carmel, Greenwood and Noblesville.

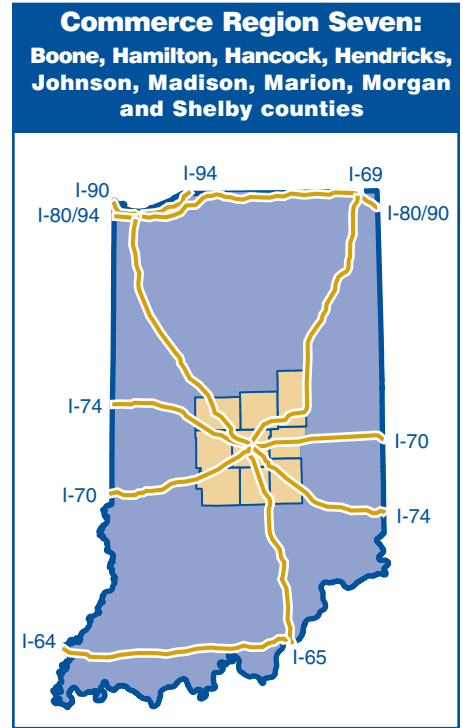
## Population

As the largest and fastest-growing region in the state, Region Seven had slightly more than 1.6 million residents in 2000. Growth during the 1990s was 16.4 percent, significantly higher than the state's rate of 9.7 percent. While Marion County accounts for more than half the region's population (see Figure 1), the

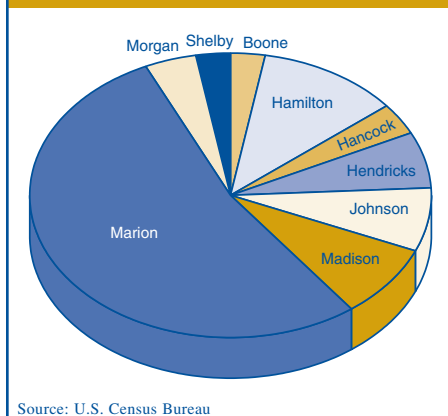
largest population growth—both numerically and on a percentage basis—occurred in Hamilton County. It gained 73,804 residents between 1990 and 2000; that's 67.7 percent change. It was, in fact, the fastest growing county in the state. However, one-third of the counties in Region Seven experienced single-digit population growth, with Madison County lagging behind at 2.1 percent.

## Industrial Mix and Jobs

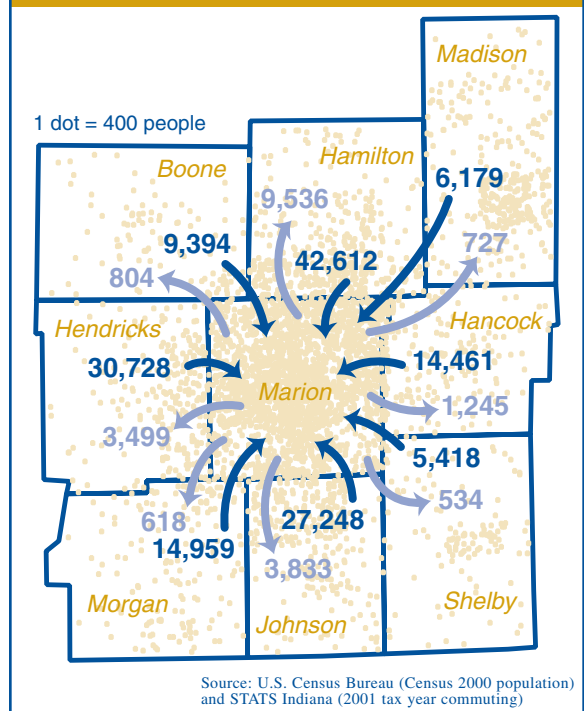
Well-known employers in Region Seven include the State of Indiana, Eli Lilly & Co., Clarian Health Partners, Central Indiana Health Systems, Anthem, Conseco, Rolls-Royce Allison, IUPUI, St. Vincent Hospitals and Health Services and Wishard Health Services.



**Figure 1: Regional Population, 2000**  
Marion County accounts for 53.5%



**Figure 2: Commuting and Population Density**  
Marion is the population and employment hub



Marion County is the employment hub for the region, as the commuting arrows in Figure 2 show. In 2001, the number of commuters into Indianapolis ranged from 42,612 out of Hamilton County to just 5,418 from Shelby County. In addition, nearly 460,000 people both lived and worked in Marion County.

In the five years between November 1997 and November 2002, total non-farm employment in Region Seven increased 4.6 percent, surpassing the state's growth of 1.1 percent. While the Indianapolis MSA fared better than many other

areas in the state during the recent recession, it was not unscathed; the bankruptcies of United Airlines and Carmel-based Conesco hit the region particularly hard, putting thousands of jobs in jeopardy.

As of November 2002, Region Seven was dominated by service-producing jobs, a condition not likely to change. Only 13.5 percent of jobs were in the manufacturing sector (this was much lower than the state's 21.1 percent). The services industry accounted for 28.6 percent of jobs, followed by trade with 25.8 percent. The health services sector is a significant player in the region, as evidenced by the presence of nationally renowned hospitals, medical research facilities and companies in the health care industry. The Central Indiana Life Sciences Initiative created last year is likely to further develop Region Seven as a center for medical research and production.

### Income and Wages

Per capita personal income was \$30,906 for Region Seven in 2000. This was higher than any other region or MSA in the state and almost \$4,000 more than the state average.

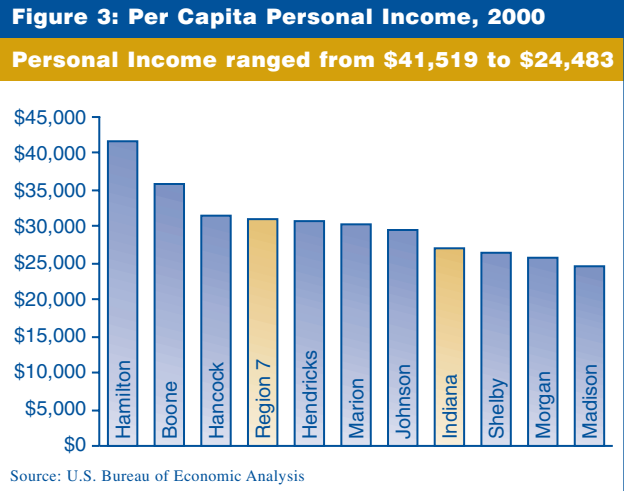
Per capita personal income in the individual counties ranged from \$41,519 in Hamilton (the highest in the state) to \$24,483 in Madison County (see Figure 3).

As seen in Table 1, the average quarterly wage per job was \$9,225 for the fourth quarter of 2001. Manufacturing workers earned the most (\$13,359), while those in retail trade earned a mere \$4,715 for the quarter. However, even the retail workers in Region Seven earned roughly \$500

more than their counterparts in the rest of the state. While quarterly wages were higher in Region Seven for all sectors except mining, workers in the manufacturing sector experienced the largest differential, earning about \$2,400 more than the state average.

Additional data is available at [www.stats.indiana.edu/profiles/prcomm7.html](http://www.stats.indiana.edu/profiles/prcomm7.html)

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



**Table 1: Average Employment and Earnings for Fourth Quarter 2001**

Industry	Employment		% of Employment		Avg. Quarterly Wage/Job	
	Region 7	Indiana	Region 7	Indiana	Region 7	Indiana
Total Nonfarm	848,449	2,865,107	100.0%	100.0%	\$9,225	\$8,204
Agriculture, Forestry and Fishing	6,303	27,389	0.7%	1.0%	\$6,627	\$6,114
Mining	468	6,619	0.1%	0.2%	\$11,419	\$13,110
Construction	47,493	149,019	5.6%	5.2%	\$10,861	\$9,993
Manufacturing	121,140	617,829	14.3%	21.6%	\$13,359	\$10,961
Transportation and Public Utilities	60,848	159,689	7.2%	5.6%	\$9,756	\$9,486
Wholesale Trade	50,614	138,350	6.0%	4.8%	\$12,082	\$10,814
Retail Trade	166,116	560,782	19.6%	19.6%	\$4,715	\$4,218
Finance, Insurance and Real Estate	60,299	138,736	7.1%	4.8%	\$12,055	\$10,420
Services	293,220	941,016	34.6%	32.8%	\$8,696	\$7,619
Public Administration	40,642	125,070	4.8%	4.4%	\$9,121	\$7,951

Source: Indiana Business Research Center, Indiana Industry Employment and Wages, based on ES-202 data from the Indiana Department of Workforce Development

# IN CONTEXT

Published six times per year by a partnership of:

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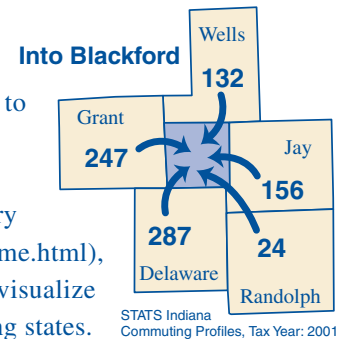
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## Keeping Up is Hard to Do: Web Links to Help

### Latest Commuting Patterns to Be Released by IBRC

Commuting patterns are an important tool for economic developers. They are critical to describing the availability of labor in a regional sense. Thanks to the data collected from the IT-40 (Indiana's individual income tax form), the Indiana Business Research Center is able to create work and residence patterns (usually called commuting) for each of our 92 counties. The latest data for tax year 2001 will be posted in mid-February on STATS Indiana ([www.stats.indiana.edu/commframe.html](http://www.stats.indiana.edu/commframe.html)), along with maps especially created to help the user visualize the patterns among neighboring counties and adjoining states.



### Plans and Report Cards Recently Released

#### • Energize Indiana Plan:

[www.in.gov/doc/publications/PDFs/EnergizeBooklet.pdf](http://www.in.gov/doc/publications/PDFs/EnergizeBooklet.pdf)

#### • 2002 Report Card for Vision 2010:

[www.indianachamber.com/rc.asp](http://www.indianachamber.com/rc.asp)

### Conference Content

- **IU Economic Development Summit** audiostreams are available on the Web, focusing on Life Sciences, IT and Genomics: [www.broadcast.iu.edu](http://www.broadcast.iu.edu)
- **Effective Incentives**, a presentation by Mac Holliday: [www.ieda.org/conference.html](http://www.ieda.org/conference.html)

For all the latest state and county figures and complete time series data sets related to the Indiana economy, visit the following Internet sites:

[www.ibrc.indiana.edu/incontext](http://www.ibrc.indiana.edu/incontext)

[www.stats.indiana.edu](http://www.stats.indiana.edu)

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