THE CONNECTICUT
ECONOMIC DIGEST

Vol.16 No.4 A joint publication of the Connecticut Department of Labor & the Connecticut Department of Economic and Community Development

APRIL 2011

IN THIS ISSUE...

A New Approach to Analyzing the Gender Wage Gap 1-3,5

Economic Indicators
of Employment 4
on the Overall Economy 5
Individual Data Items 6-8
Comparative Regional Data 9
Economic Indicator Trends 10-11
Business & Economic News 15
Business and Employment Changes Announced in the News Media 19
Labor Market Areas:
Nonfarm Employment 12-17
Sea. Adj. Nonfarm Employment 14
Labor Force 18
Hours and Earnings 19
Cities and Towns:
Labor Force 20-21
Housing Permits 22
Technical Notes 23
At a Glance 24

In February...

Nonfarm Employment

Connecticut 1,623,200
Change over month .... +0.33%
Change over year .... +1.8%

United States 130,515,000
Change over month .... +0.15%
Change over year .... +1.0%

Unemployment Rate

Connecticut 9.0%
United States 8.9%

Consumer Price Index

United States 221.3
Change over year 2.1%

A New Approach to Analyzing the Gender Wage Gap

By Manisha Srivastava, Economist, manisha.srivastava@ct.gov

"Equal Pay Day" takes place on a Tuesday in April (April 12th this year), symbolizing how far into the workweek women must work to earn what men earned the previous week. The gender wage gap is calculated by the Bureau of Labor and Statistics (BLS), and is based on data collected through surveys. This article takes a new approach to understanding the gender wage gap using wage records from Connecticut's Unemployment Insurance (UI) program. The gender wage gap is analyzed by age group and in further detail for select industries, with interesting implications for policy makers.

The Gender Wage Gap

As of 2009, the national ratio of women's to men's median annual earnings for full-time year-round workers was 0.77. Though the gender wage gap decreased since it was first tracked, the rate of decline has plateaued in recent years. The gender wage gap dropped 12.4 cents between 1981 and 1990, 3.8 cents between 1991 and 2000, and 0.7 cents between 2001 and 2009.[1] The gender wage gap is deeper in Connecticut, where women earn 75 cents for every dollar earned by men.[2]

There are a few weaknesses with how the gender wage gap is calculated. The gender wage gap is based on data derived from the Current Population Survey, which is then tabulated by the BLS. All surveys are subject to some level of sample error. Furthermore, the gender wage gap is calculated for all year-round full-time workers without consideration for the worker's occupation or experience; both factors obviously have a huge effect on wages.

Delving in deeper, the BLS does publish weekly earnings for men versus women by occupation. Findings indicate women continue to earn less than men in nearly all occupations, including occupations predominately done by women, occupations predominately done by men, and occupations with a more even mix of the genders.

In summary, though the currently accepted gender wage gap of 77 cents per dollar is missing certain relevant information, data by occupation supports the existence of some level of a gender wage gap. Any level of a wage gap between the genders, whether caused by discrimination or sociological factors, imposes a cost on all of society. Families have increasingly come to depend on women's earnings. More than a third of mothers in all but two states are their family's primary breadwinner, and more than half of mothers in all but one state bring in at least a quarter of the family's earnings.[3] Reduced earnings over a 40-year career can add up to hundreds of thousands of dollars lost to women and the families they support.

Factors Leading to the Gender Wage Gap

A number of sociological factors contribute to the existence of the gender wage gap. Wage is dependent upon skills and experience, areas in which women fall behind men since they are more likely to work part time or take a break from the work force to raise children. A study on women who graduated from college in 1992-1993 found 23% were out of

THE CONNECTICUT
ECONOMIC DIGEST

The Connecticut Economic Digest is published monthly by the Connecticut Department of Labor, Office of Research, and the Connecticut Department of Economic and Community Development. Its purpose is to regularly provide users with a comprehensive source for the most current, up-to-date data available on the workforce and economy of the state, within perspectives of the region and nation.

The annual subscription is $50. Send subscription requests to: ***The Connecticut Economic Digest***, Connecticut Department of Labor, Office of Research, 200 Folly Brook Boulevard, Wethersfield, CT 06109-1114. Make checks payable to the Connecticut Department of Labor. Back issues are $4 per copy. The Digest can be accessed free of charge from the DOL Web site. Articles from ***The Connecticut Economic Digest*** may be reprinted if the source is credited. Please send copies of the reprinted material to the Managing Editor. The views expressed by the authors are theirs alone and may not reflect those of the DOL or DECD.

Managing Editor: Jungmin Charles Joo

Associate Editor: Sarah C. York

We would like to acknowledge the contributions of many DOL Research and DECD staff and Rob Damroth (CCT) to the publication of the Digest.

Connecticut Department of Labor

Glenn Marshall, Commissioner
Dennis Murphy, Deputy Commissioner

Andrew Condon, Ph.D., Director
Office of Research
200 Folly Brook Boulevard
Wethersfield, CT 06109-1114
Phone: (860) 263-6275
Fax: (860) 263-6263
E-Mail: dol.econdigest@ct.gov
Website: http://www.ctdol.state.ct.us/lmi

Connecticut Department of Economic and Community Development

Catherine Smith, Commissioner
Ronald Angelo, Deputy Commissioner

Stan McMillen, Ph.D., Managing Economist
505 Hudson Street
Hartford, CT 06106-2502
Phone: (860) 270-8000
Fax: (860) 270-8200
E-Mail: decd@ct.gov
Website: http://www.decd.org

the workforce, and another 17% were working part time, as of 2003.[4]

The gender wage gap may also result from differences in negotiation skills between the genders. Research has shown women expect less and do not display the same willingness to negotiate salaries as men.[5] Furthermore, women may be willing to accept lower salaries in exchange for family friendly workplace arrangements.

Another cause of the gender wage gap is occupational segregation – the fact that certain occupations are predominately done by men while other occupations are predominately done by women. Approximately 44% of men work in male dominated occupations and 40% of women work in female dominated occupations. Occupational segregation is an issue because “typically, male dominated occupations pay more than female dominated occupations at similar skill levels.”[6] Occupational segregation is further problematic because women do not commonly enter the many male dominated high-skill, high-wage occupations.

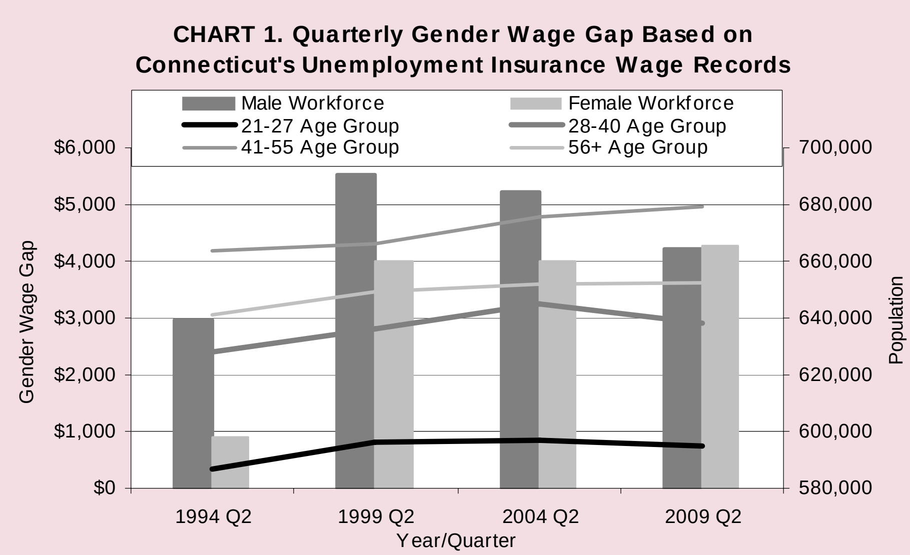
Numerous studies have taken these sociological factors for the gender wage gap into account. The studies find portions of the gender wage gap can be explained by the above-mentioned causes (hours worked, parenthood, occupational choice, and other factors associated with pay). An interesting finding, however, is that even after accounting for these factors, about 5% of the gender wage gap remains unexplained.[7]

A New Approach Using UI Wage Records

In this analysis, a new approach to understanding the gender wage gap was employed, using wage data submitted quarterly by nonfarm Connecticut employers for the UI program. Within the UI program, Connecticut employers are grouped according to their North American Industry Classification System (NAICS) code. Merging this data with Connecticut Department of Motor Vehicles (DMV) records adds sex and age information for approximately 87% of UI wage records.[8] In combination, this method provides comprehensive data on wage, sex, age, and industry of employment for nonfarm Connecticut employees.

Before continuing, a major weakness with this approach must be mentioned: the wage records are for all workers, whether they are full-time, part-time, or temporary. Since women are more likely to take time off to raise children, they are more likely to be working part-time than men. The following results would therefore be skewed towards showing a larger gender wage gap than what really exists. For this reason, **the following numbers should not be taken literally; rather the general trends are of significance using this approach**.

Chart 1 shows the quarterly wage gap between men and women in 5-year increments broken down by age group. Interestingly, the magnitude of the wage gap faced by each age group is quite consistent through the years. As one might expect, the



Note: Data for all workers regardless of whether they are full-time, part-time, or temporary workers.

gender wage gap is least for the 21-27 age group, the age before women generally have children in Connecticut.[9] The wage gap is about 4 to 7 times greater for women in the 28-40 age group as compared to women 21-27, and about 1.5 times greater for women in the 41-55 age group as compared to women 28-40.

There is an upward trend in the gender wage gap from 1994 to 2004, which could possibly be related to the increase in the percentage of women in the workforce (seen by the bars in Chart 1). It is difficult to draw any conclusions between 2004 to 2009 because Connecticut, as well as the nation, was in the midst of a recession in 2009 that resulted in higher job loss rates for men.

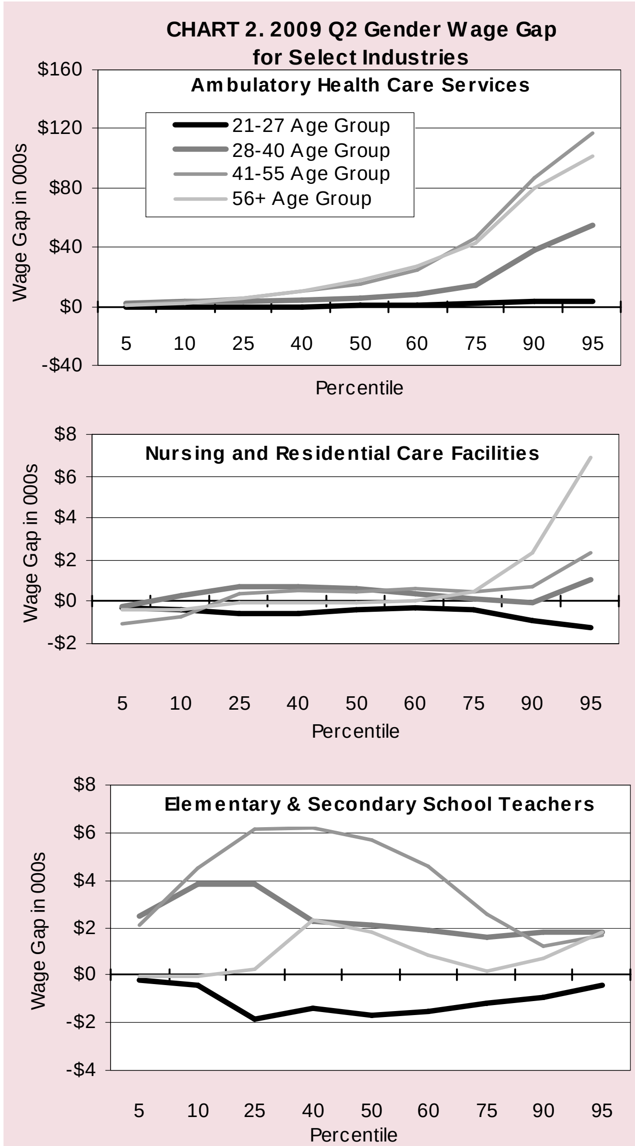


CHART 2. 2009 Q2 Gender Wage Gap for Select Industries

Analyzing the Gender Wage Gap by Industry

Connecticut's UI wage records are used to further analyze the gender wage gap by focusing on three industries: ambulatory health care services (NAICS code 621), nursing and residential care facilities (NAICS code 623), and elementary and secondary schools (NAICS code 6111). At least 70% of workers within these industries are women.[10] The gender wage gap is less in female dominated occupations; these industries were therefore chosen in an attempt to analyze the remaining causes of the gender wage gap.[11]

The gender wage gap for all workers by age group for the three industries under analysis are depicted in Chart 2. The trends among the industries are strikingly different. In the health care industry, the gender wage gap rises steadily as we move across the percentiles of the quarterly gender wage gap. The median (50th percentile) gender wage gap ranges from $525 for the 21-27 age group to above $17,000 for women 56 and older. At the highest percentiles, the gap is above $80,000 for women 41 and older. Conversely, in the nursing and residential care facilities sector the gender wage gap is steady and ranges mostly between -$600 to $700 for all age groups until the 75th percentile, then grows to between -$900 and $2,300 at the 90th percentile before exponentially increasing. The picture is completely different for elementary and secondary school teachers. Females in the youngest age group fare better than men; however females aged 28-55 experience about a $2,000 or greater wage gap per quarter. There is a jump to above $4,500 for women 41-55 between the 10th to 60th percentiles, and a gap of about $4,000 for women 28-40 between the 10th and 25th percentiles.

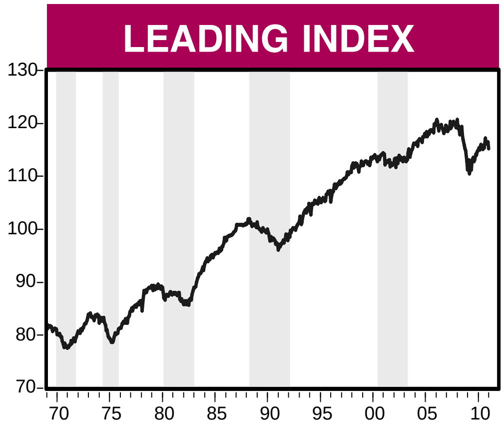
Chart 2 suggests the cause of the gender wage gap may be different based on the industry. In education, the gender wage gap is most for women of childbearing and child-rearing ages in the low to middle percentiles. This suggests that perhaps women in the educational industry take time off to raise children, resulting in less experience and thus less pay than men within the same age group. In health care, however, it seems occupational segregation plays a major role in the gender wage gap. The fact that women do not pursue higher paying occupations would cause the greater wage gap seen as the percentile increases. In nursing and residential care, a significant gender wage gap was not identified until about the 90th percentile, suggesting occupational segregation may only be an issue for a few of the highest paying occupations within the industry.

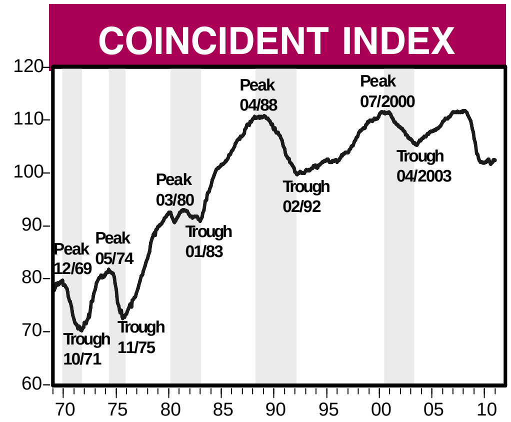
Findings from Isolating High- and Low-Income Earners

If occupational segregation is the primary cause for the large gender wage gap found in the health care industry, then removing high-income earners should greatly reduce the gender wage gap for the remaining workers. To this end, Connecticut's Occupational Employment Statistics (OES) survey was used to determine how many high-income earners to remove. The OES survey, which is conducted bi-annually, provides estimates of employment and wages for over 800 occupations by NAICS sector. OES data provided the number of workers within "high-earning" and "low-earning" occupations in our three industries of interest, which were then isolated to study occupational segregation and other aspects of the gender wage gap.

As an example, based on data from OES, it was found that 12% of workers in the health care industry, 16% in the nursing and residential care industry, and 3% in the elementary and secondary school industry are in low-wage occupations. These percentages of the lowest paid employees within each industry, regardless of gender, were isolated. A wage gap between the genders was non-existent for this low-income bracket of workers. The gender wage gap ranged from -$700 to $100 per

--Continued on page 5--





The distance from peak to trough, indicated by the shaded areas, measures the duration of an employment cycle recession. The vertical scale in both charts is an index with 1992=100. Source: Connecticut Department of Economic and Community Development

Recovery Continues at the Dawn of a New Decade

The National Outlook

The U.S. unemployment rate declined for the third consecutive month to 8.9% in February 2011, the first time it declined below 9.0% since April 2009. The 0.9% decline over the past three months is the largest since 1983. Total nonfarm payroll employment rose by 192,000 jobs in February. The BLS noted: “Since a recent low in February 2010, total payroll employment has grown by 1.3 million, or an average of 106,000 [jobs] per month.” The BLS revised December’s payroll job increase from +121,000 to +152,000 and January’s from +36,000 to +63,000. Private sector employers added 222,000 jobs in February 2011, the largest increase since April 2010 while the gain of 1.5 million jobs marks 12 consecutive months of job growth. The BEA reported real GDP grew at an annualized 2.8% compared to the preliminary estimate of 3.2% in Q4-2010 and at 2.8% for all of 2010 compared to a decrease of 2.6% in 2009. Other positive indicators include commercial and industrial loans reported by the Federal Reserve that rose to a revised 8.8% in December 2010 and 4.8% in January 2011. The Job Openings and Labor Turnover Survey (“JOLTS”) showed that the hires rate was 2.8% and the separations rate was unchanged at 2.7% percent in January 2011. Disposable personal income grew 0.7% in January following an increase of 0.4% in December.

Connecticut

The DECD-ECRI Connecticut coincident employment index is a measure of contemporaneous activity and increased from 101.0 in January 2010 to 102.4 in January 2011. The insured unemployment rate declined 0.64 percentage points year-over-year (YOY) to 4.12% in January and contributed positively to the YOY change in this index. Other positive contributors were nonfarm employment (from the employer survey) that increased by 22,600 jobs (1.4%) YOY and total employment (from the household survey) that increased YOY in January by 5,950 persons (0.4%). The total unemployment rate that decreased from 9.1% to 9.0% positively influenced the YOY change in this index.

On a month-over-month (MOM) basis, the January 2011 coincident employment index was unchanged from December 2010 at 102.4. The insured unemployment rate decreased from 4.17% in December to 4.12% in January 2011 and had a positive effect, along with total employment that increased in January by 300 persons (0.02%). Nonfarm employment that decreased by 2,700 jobs (-0.2%) contributed negatively to the MOM change in this index. The total unemployment rate was unchanged from December to January 2011 at 9.0% and had a neutral effect on the MOM change in this index.

The DECD-ECRI Connecticut leading employment index that estimates future economic activity increased from 114.5 a year ago to 115.2 in January 2011. The manufacturing sector that added 2,000 jobs (1.2%) and construction that gained 1,200 jobs (2.7%) positively influenced the YOY change in this index. Manufacturing average weekly hours that decreased from 39.9 to 38.1 along with construction average weekly hours that decreased from 35.4 to 34.0, and initial claims that increased by 1.8% to 23,764 negatively influenced the YOY change in this index. Other positive contributors were short duration unemployment that declined from 2.51% to 2.16% YOY and Moody’s Baa bond rate that decreased from 6.25% a year ago to 6.09% in January 2011. Housing permits that decreased 17.3 % YOY from 226 to 187 units contributed negatively to the YOY change in this index. The Hartford Help-Wanted Index was unchanged from a year ago at 2 in January 2011.

Connecticut’s leading employment index decreased from 116.4 in December 2010 to 115.2 in January. A decrease in average weekly hours in construction from 36.8 to 34 and in manufacturing from 40.1 to 38.1 along with initial claims that increased from 22,055 to 23,764 (7.8%) had a negative influence, but Moody’s Baa bond rate that dipped from 6.10% to 6.09% and the short duration unemployment rate that decreased from 2.48% to 2.16% had a positive effect. Housing permits that decreased 15.6% from 249 units to 187 units contributed negatively, while the help-wanted advertising index of 2 in January was unchanged and neutral.

The U.S. and Connecticut economies exhibited continued signs of recovery as 2011 began. Significant challenges remain before the unemployment rate reaches its pre-recession level.

By Stan McMillen, Ph.D. , Managing Economist, DECD, (860) 270-8166. Mark Prisloe, Associate Economist, DECD, provides research assistance. Professors Pami Dua and Stephen M. Miller, in cooperation with Anirvan Banerji at the Economic Cycle Research Institute developed the leading and coincident employment indexes. The views expressed herein are the author's own and do not necessarily represent those of the Connecticut Department of Labor or the Connecticut Department of Economic and Community Development.
Components of the indexes are described in the Technical Notes on page 23.

--Continued from page 3--

quarter at all percentiles and age groups for the industries.

To study occupational segregation, the highest 7% and 3% of wage earners were removed regardless of gender from the health care and nursing and residential care industries, respectively (again, based on data from OES). The gender wage gap was recalculated for the remaining workers. After removing the highest earners, the median gender wage gap in health care reduced from over $17,000 to about $3,800. In addition, the gender wage gap at the 90th/95th percentile dropped from over $80,000 to a maximum of $8,000. The sharp reduction achieved by removing the top 7% of wage earners suggests that occupational segregation is a strong contributor to the gender wage gap for health care industries in Connecticut.

In the case of nursing and residential care, removing the top 3% of earners did not affect the gap at the median; however, the gender wage gap actually reversed at the 90th/95th percentile from a maximum of $7,000 to below -$600. These findings support the earlier notion that though there may be a low incidence of occupational segregation, essentially the gender wage gap is not a major issue for the nursing and residential care industry.

Targeted Policies

This study finds different patterns to the gender wage gap depending on the industry of analysis. The implications are that targeted policies may be necessary to efficiently address the gender wage gap. Perhaps greater options for part-time work within the education industry will allow more women to stay engaged in the workforce, reducing the wage gap they face later in life. Conversely, policies encouraging women in medical fields to pursue higher paying occupations such as surgery or anesthesiology may go a long way towards reducing the gender wage gap within the health care industry. In this manner, industry analysis of the gender wage gap can help policy makers develop targeted policies to tackle the issue.

Final Remarks

The gender wage gap is an issue for society as a whole. Husbands, children, and parents are all increasingly starting to depend on women's earnings. Though great strides towards gender pay equality have been made, progress has slowed in recent years. This paper takes a new approach to analyzing the gender wage gap by using UI wage records, which not only provides insight on multi-year trends by age group, but also supplements occupational data on the gender wage gap by analyzing trends by industry. Similar analysis for all the industries can help point out where the issue is most egregious, and what policies would be most effective towards reducing the gender wage gap. ■

[1] "The Gender Wage Gap: 2009". Institute for Women's Policy Research. September 2010.
[2] "Highlights of Women's Earnings in 2009". U.S. Bureau of Labor Statistics. June 2010.
[3] Boushey, Heather, Arons, Jessica, and Smith, Lauren. "Families Can't Afford the Gender Wage Gap". Center for American Progress. April 2010.
[4] Dey, Judy Goldberg, and Hill, Catherine. "Behind the Pay Gap". American Association of University Women. April 2007.
[5] *Ibid.*
[6] "The Gender Wage Gap by Occupation". Institute for Women's Policy Research. April 2010.
[7] Dey, Judy Goldberg, and Hill, Catherine. "Behind the Pay Gap". American Association of University Women. April 2007.
[8] The other 13% of workers may not reside in Connecticut or may not hold a Connecticut driver's license.
[9] "QuickStats: Average Age of Mothers at First Birth, by State — United States, 2002." Centers for Disease Control and Prevention. <http://www.cdc.gov/mmwr/preview/mmwrhtml/mm5419a5.htm>.
[10] Percentage of women to men is 81% to 19% in the health care sector, 80% to 20% in the nursing and residential care sector, and 70% to 30% in the elementary and secondary school sector.
[11] "The Gender Wage Gap by Occupation". Institute for Women's Policy Research. April 2010.

GENERAL ECONOMIC INDICATORS

(Seasonally adjusted)	4Q 2010	4Q 2009	CHANGE NO.	CHANGE %	3Q 2010
Employment Indexes (1992=100)*					
Leading	116.3	114.3	2.0	1.8	116.2
Coincident	102.3	102.0	0.3	0.3	101.8
General Drift Indicator (1986=100)*					
Leading	105.2	103.7	1.5	1.4	104.9
Coincident	107.0	106.2	0.8	0.8	107.7
Farmington Bank Business Barometer (1992=100)**	124.1	123.3	0.8	0.6	123.6
Philadelphia Fed's Coincident Index (July 1992=100)***	**FEB**	**FEB**			**JAN**
(Not seasonally adjusted)	**2011**	**2010**			**2011**
Connecticut	155.4	149.8	5.6	3.7	155.0
United States	152.5	148.3	4.2	2.8	152.0

*Sources: *The Connecticut Economy, University of Connecticut **Farmington Bank ***Federal Reserve Bank of Philadelphia*

The Connecticut Economy's **General Drift Indicators** are composite measures of the four-quarter change in three coincident (Connecticut Manufacturing Production Index, nonfarm employment, and real personal income) and four leading (housing permits, manufacturing average weekly hours, Hartford help-wanted advertising, and initial unemployment claims) economic variables, and are indexed so 1986 = 100.

The **Farmington Bank Business Barometer** is a measure of overall economic growth in the state of Connecticut that is derived from non-manufacturing employment, real disposable personal income, and manufacturing production.

The **Philadelphia Fed's Coincident Index** summarizes current economic condition by using four coincident variables: nonfarm payroll employment, average hours worked in manufacturing, the unemployment rate, and wage and salary disbursements deflated by the consumer price index (U.S. city average).

Total nonfarm employment increased over the year.

EMPLOYMENT BY INDUSTRY SECTOR

(Seasonally adjusted; 000s)	FEB 2011	FEB 2010	CHANGE NO.	CHANGE %	JAN 2011
TOTAL NONFARM	1,623.2	1,594.3	28.9	1.8	1,617.8
Natural Res & Mining (NSA)	0.4	0.5	-0.1	-20.0	0.5
Construction	52.7	49.8	2.9	5.8	50.6
Manufacturing	166.1	165.1	1.0	0.6	167.2
Trade, Transportation & Utilities	287.7	287.3	0.4	0.1	287.5
Information	31.5	31.8	-0.3	-0.9	31.7
Financial Activities	136.2	134.8	1.4	1.0	136.2
Professional and Business Services	198.9	186.3	12.6	6.8	195.8
Educational and Health Services	312.0	302.9	9.1	3.0	311.0
Leisure and Hospitality Services	133.8	130.9	2.9	2.2	133.7
Other Services	60.5	60.1	0.4	0.7	60.7
Government*	243.4	244.8	-1.4	-0.6	242.9

Source: Connecticut Department of Labor ** Includes Native American tribal government employment*

Initial claims for unemployment insurance fell from a year ago.

UNEMPLOYMENT

(Seasonally adjusted)	FEB 2011	FEB 2010	CHANGE NO.	CHANGE %	JAN 2011
Unemployment Rate, resident (%)	9.0	9.2	-0.2	---	9.0
Labor Force, resident (000s)	1,896.6	1,896.1	0.5	0.0	1,896.6
Employed (000s)	1,725.4	1,722.1	3.3	0.2	1,725.6
Unemployed (000s)	171.3	174.0	-2.7	-1.5	170.9
Average Weekly Initial Claims	5,046	5,443	-396	-7.3	5,665
Avg. Insured Unemp. Rate (%)	3.98	4.41	-0.43	---	4.24
	2010	**2009**			**4Q09-3Q10**
U-6 Unemployment Rate (%)	15.7	14.4	1.3	---	15.6

Sources: Connecticut Department of Labor; U.S. Bureau of Labor Statistics

The production worker weekly earnings rose over the year.

MANUFACTURING ACTIVITY

(Not seasonally adjusted)	FEB 2011	FEB 2010	CHANGE NO.	CHANGE %	JAN 2011	DEC 2010
Average Weekly Hours	41.0	41.0	0.0	0.0	39.4	--
Average Hourly Earnings	24.51	23.21	1.30	5.6	24.64	--
Average Weekly Earnings	1,004.91	951.61	53.30	5.6	970.82	--
CT Mfg. Production Index (2005=100)	84.4	83.8	0.6	0.7	81.4	85.8
Production Worker Hours (000s)	4,112	4,041	72	1.8	3,972	--
Industrial Electricity Sales (mil kWh)*	276	285	-9.3	-3.3	267	281

Sources: Connecticut Department of Labor; U.S. Department of Energy
**Latest two months are forecasted.*

Personal income for second quarter 2011 is forecasted to increase 2.5 percent from a year earlier.

INCOME

(Seasonally adjusted) (Annualized; $ Millions)	2Q* 2011	2Q 2010	CHANGE NO.	CHANGE %	1Q* 2011
Personal Income	$204,499	$199,468	5,031	2.5	$203,383
UI Covered Wages	$96,078	$94,476	1,603	1.7	$95,939

Source: Bureau of Economic Analysis, December 2010 release
**Forecasted by Connecticut Department of Labor*

BUSINESS ACTIVITY

New auto registrations increased over the year.

	MONTH	LEVEL	Y/Y % CHG	YEAR TO DATE CURRENT	PRIOR	% CHG
New Housing Permits*	FEB 2011	114	-39.4	239	350	-31.7
Electricity Sales (mil kWh)	DEC 2010	2,579	1.7	30,432	29,716	2.4
Construction Contracts Index (1980=100)	FEB 2011	138.2	-50.6	---	---	---
New Auto Registrations	FEB 2011	10,972	16.2	23,035	19,758	16.6
Air Cargo Tons (000s)	FEB 2011	9,562	0.5	19,543	19,487	0.3
Exports (Bil. $)	4Q 2010	4.30	8.7	16.03	14.02	14.3
S&P 500: Monthly Close	FEB 2011	1,327.22	20.2	---	---	---

Sources: Connecticut Department of Economic and Community Development; U.S. Department of Energy, Energy Information Administration; Connecticut Department of Revenue Services; F.W. Dodge; Connecticut Department of Motor Vehicles; Connecticut Department of Transportation, Bureau of Aviation and Ports

** Estimated by the Bureau of the Census*

BUSINESS STARTS AND TERMINATIONS

Net business formation, as measured by starts minus stops registered with the Secretary of the State, was up over the year.

	MO/QTR	LEVEL	Y/Y % CHG	YEAR TO DATE CURRENT	PRIOR	% CHG
STARTS						
Secretary of the State	FEB 2011	2,030	-0.1	4,327	4,352	-0.6
Department of Labor	3Q2010	1,500	-3.4	5,111	5,390	-5.2
TERMINATIONS						
Secretary of the State	FEB 2011	797	5.7	1,836	1,627	12.8
Department of Labor	3Q2010	1,415	-18.3	4,619	5,494	-15.9

Sources: Connecticut Secretary of the State; Connecticut Department of Labor

STATE REVENUES

Total tax revenues were down from a year ago.

(Millions of dollars)	FEB 2011	FEB 2010	% CHG	YEAR TO DATE CURRENT	PRIOR	% CHG
TOTAL ALL REVENUES*	830.5	885.7	-6.2	2,307.3	2,039.6	13.1
Corporate Tax	17.8	8.1	119.8	33.5	28.9	15.9
Personal Income Tax	427.9	409.1	4.6	1,244.3	1,144.7	8.7
Real Estate Conv. Tax	6.4	6.2	3.2	12.7	12.9	-1.6
Sales & Use Tax	244.9	267.7	-8.5	609.1	479.6	27.0
Indian Gaming Payments**	28.6	28.6	0.1	55.6	57.2	-3.0

Sources: Connecticut Department of Revenue Services; Division of Special Revenue
**Includes all sources of revenue; Only selected sources are displayed; Most July receipts are credited to the prior fiscal year and are not shown. **See page 23 for explanation.*

TOURISM AND TRAVEL

Gaming slots fell over the year.

	MONTH	LEVEL	Y/Y % CHG	YEAR TO DATE CURRENT	PRIOR	% CHG
Info Center Visitors***	FEB 2011	12,202	-8.7	24,124	26,993	-10.6
Major Attraction Visitors	FEB 2011	93,431	23.3	142,815	133,090	7.3
Air Passenger Count	FEB 2011	399,323	10.6	805,703	728,817	10.5
Indian Gaming Slots (Mil.$)*	FEB 2011	1,313	-1.2	2,560	2,681	-4.5
Travel and Tourism Index**	4Q 2010	---	3.2	---	---	---

Sources: Connecticut Department of Transportation, Bureau of Aviation and Ports; Connecticut Commission on Culture and Tourism; Division of Special Revenue
**See page 23 for explanation **The Connecticut Economy, University of Connecticut*
****Due to state budget cuts CT Info Centers suspended some services causing a drop in visitors.*

Compensation cost for the nation rose 2.1 percent over the year.

EMPLOYMENT COST INDEX

	Seasonally Adjusted			Not Seasonally Adjusted		
Private Industry Workers	**DEC**	**SEP**	**3-Mo**	**DEC**	**DEC**	**12-Mo**
(Dec. 2005 = 100)	**2010**	**2010**	**% Chg**	**2010**	**2009**	**% Chg**
UNITED STATES TOTAL	112.6	112.1	0.4	112.5	110.2	2.1
Wages and Salaries	112.9	112.4	0.4	112.8	110.8	1.8
Benefit Costs	112.1	111.6	0.4	111.9	108.7	2.9
NORTHEAST TOTAL	---	---	---	113.6	111.0	2.3
Wages and Salaries	---	---	---	113.4	111.1	2.1

Source: U.S. Department of Labor, Bureau of Labor Statistics

U.S. inflation rate increased 2.1 percent over the year.

CONSUMER NEWS

			% CHANGE	
(Not seasonally adjusted)	**MO/QTR**	**LEVEL**	**Y/Y**	**P/P***
CONSUMER PRICES				
CPI-U (1982-84=100)				
U.S. City Average	FEB 2011	221.3	2.1	0.5
Purchasing Power of $ (1982-84=$1.00)	FEB 2011	$0.452	-2.1	-0.5
Northeast Region	FEB 2011	237.1	2.0	0.5
NY-Northern NJ-Long Island	FEB 2011	243.8	2.1	0.5
Boston-Brockton-Nashua**	JAN 2011	239.8	1.1	0.7
CPI-W (1982-84=100)				
U.S. City Average	FEB 2011	217.5	2.4	0.5

Sources: U.S. Department of Labor, Bureau of Labor Statistics; The Conference Board
**Change over prior monthly or quarterly period*
***The Boston CPI can be used as a proxy for New England and is measured every other month.*

Conventional mortgage rose to 4.95 percent over the month.

INTEREST RATES

	FEB	**JAN**	**FEB**
(Percent)	**2011**	**2011**	**2010**
Prime	3.25	3.25	3.25
Federal Funds	0.16	0.17	0.13
3 Month Treasury Bill	0.13	0.15	0.11
6 Month Treasury Bill	0.17	0.18	0.18
1 Year Treasury Note	0.29	0.27	0.35
3 Year Treasury Note	1.28	1.03	1.40
5 Year Treasury Note	2.26	1.99	2.36
7 Year Treasury Note	2.96	2.72	3.12
10 Year Treasury Note	3.58	3.39	3.69
20 Year Treasury Note	4.42	4.28	4.48
Conventional Mortgage	4.95	4.76	4.99

Sources: Federal Reserve; Federal Home Loan Mortgage Corp.

NONFARM EMPLOYMENT

Eight states in the region gained jobs over the year.

(Seasonally adjusted; 000s)	FEB 2011	FEB 2010	CHANGE NO.	CHANGE %	JAN 2011
Connecticut	1,623.2	1,594.3	28.9	1.8	1,617.8
Maine	597.8	592.4	5.4	0.9	600.9
Massachusetts	3,210.8	3,177.3	33.5	1.1	3,195.4
New Hampshire	628.9	620.9	8.0	1.3	626.0
New Jersey	3,836.4	3,842.9	-6.5	-0.2	3,828.9
New York	8,567.5	8,511.1	56.4	0.7	8,562.9
Pennsylvania	5,674.1	5,567.3	106.8	1.9	5,650.4
Rhode Island	459.4	457.2	2.2	0.5	456.8
Vermont	304.1	295.8	8.3	2.8	303.6
United States	130,515.0	129,246.0	1,269.0	1.0	130,323.0

Source: U.S. Department of Labor, Bureau of Labor Statistics

LABOR FORCE

Six of nine states posted increases in the labor force from last year.

(Seasonally adjusted; 000s)	FEB 2011	FEB 2010	CHANGE NO.	CHANGE %	JAN 2011
Connecticut	1,896.6	1,896.1	0.5	0.0	1,896.6
Maine	698.7	698.2	0.5	0.1	698.9
Massachusetts	3,501.6	3,488.9	12.7	0.4	3,502.1
New Hampshire	745.0	744.8	0.2	0.0	744.2
New Jersey	4,480.2	4,526.8	-46.6	-1.0	4,468.7
New York	9,590.3	9,670.7	-80.4	-0.8	9,585.6
Pennsylvania	6,362.0	6,357.6	4.4	0.1	6,346.0
Rhode Island	573.8	573.8	0.0	0.0	576.2
Vermont	363.6	360.6	3.0	0.8	362.5
United States	153,246.0	153,558.0	-312.0	-0.2	153,186.0

Source: U.S. Department of Labor, Bureau of Labor Statistics

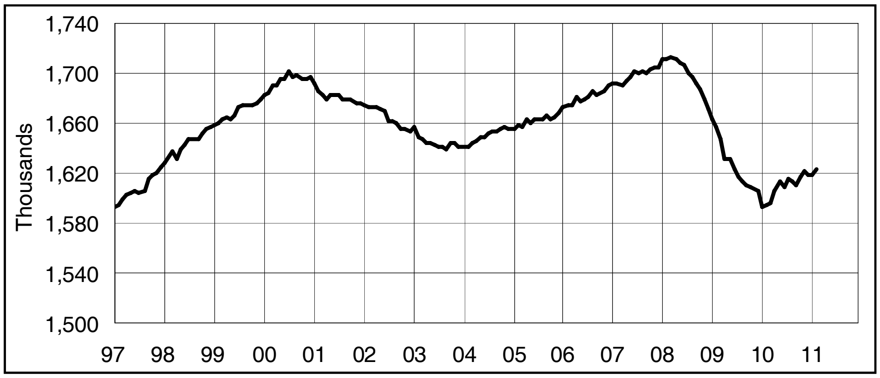
UNEMPLOYMENT RATES

All states showed a decrease in its unemployment rate over the year.

(Seasonally adjusted)	FEB 2011	FEB 2010	CHANGE	JAN 2011
Connecticut	9.0	9.2	-0.2	9.0
Maine	7.5	8.4	-0.9	7.5
Massachusetts	8.2	8.8	-0.6	8.3
New Hampshire	5.4	6.6	-1.2	5.6
New Jersey	9.2	9.7	-0.5	9.1
New York	8.2	8.8	-0.6	8.2
Pennsylvania	8.0	8.8	-0.8	8.3
Rhode Island	11.2	11.8	-0.6	11.3
Vermont	5.6	6.7	-1.1	5.7
United States	8.9	9.7	-0.8	9.0

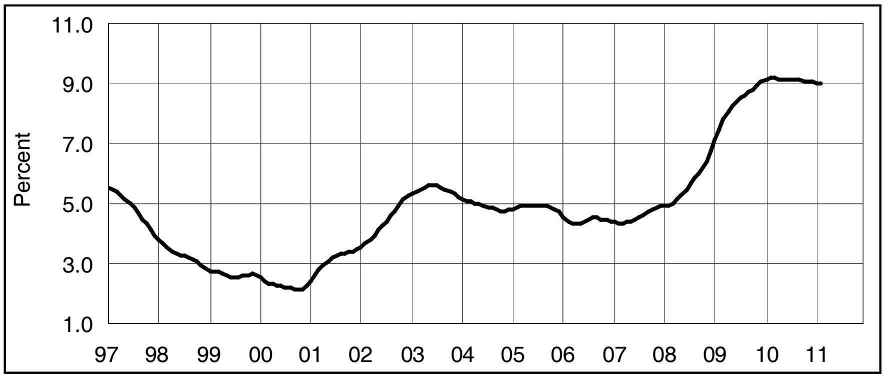
Source: U.S. Department of Labor, Bureau of Labor Statistics

NONFARM EMPLOYMENT *(Seasonally adjusted)*



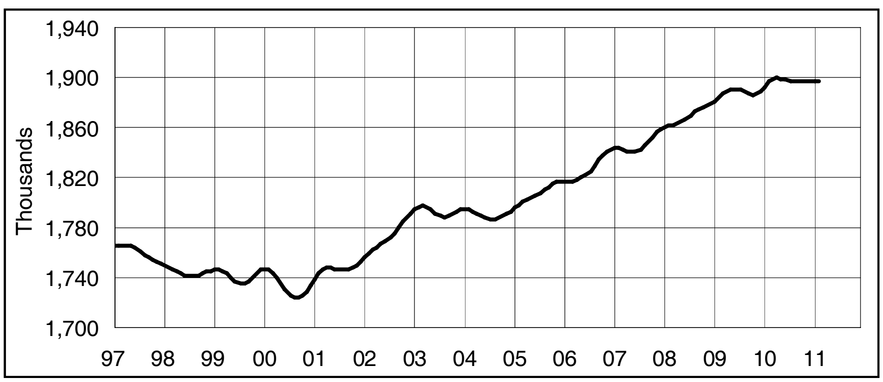
Month	2009	2010	2011
Jan	1,663.4	1,593.5	1,617.8
Feb	1,656.8	1,594.3	1,623.2
Mar	1,647.8	1,596.7	
Apr	1,631.5	1,605.8	
May	1,630.8	1,613.3	
Jun	1,623.4	1,608.2	
Jul	1,616.7	1,614.4	
Aug	1,612.9	1,613.3	
Sep	1,610.9	1,610.5	
Oct	1,608.5	1,617.5	
Nov	1,606.4	1,621.2	
Dec	1,605.2	1,618.8	

UNEMPLOYMENT RATE *(Seasonally adjusted)*



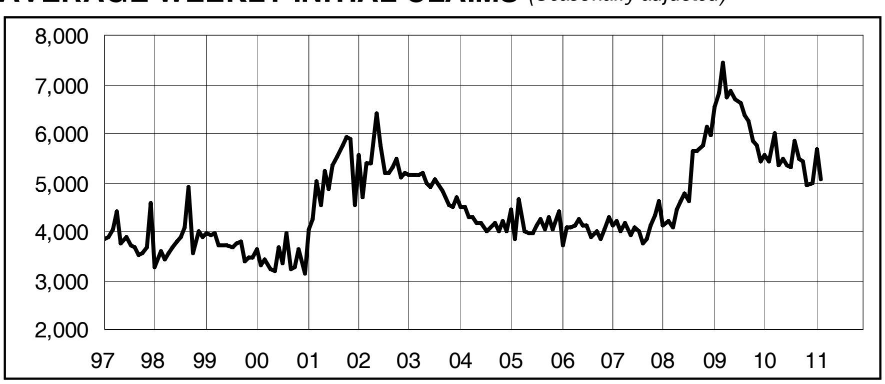
Month	2009	2010	2011
Jan	7.1	9.1	9.0
Feb	7.5	9.2	9.0
Mar	7.8	9.2	
Apr	8.0	9.2	
May	8.2	9.1	
Jun	8.4	9.1	
Jul	8.5	9.1	
Aug	8.6	9.1	
Sep	8.7	9.1	
Oct	8.8	9.1	
Nov	8.9	9.1	
Dec	9.0	9.0	

LABOR FORCE *(Seasonally adjusted)*



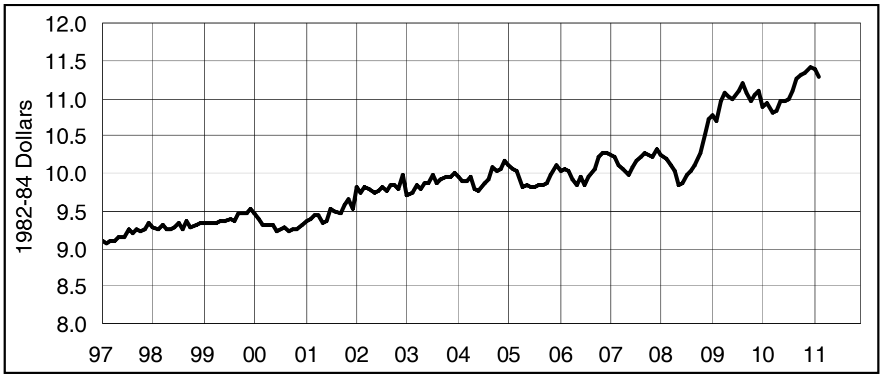
Month	2009	2010	2011
Jan	1,881.5	1,892.4	1,896.6
Feb	1,884.0	1,896.1	1,896.6
Mar	1,886.7	1,898.5	
Apr	1,888.9	1,899.4	
May	1,890.3	1,898.9	
Jun	1,890.8	1,897.8	
Jul	1,890.0	1,896.8	
Aug	1,888.5	1,896.6	
Sep	1,887.0	1,896.7	
Oct	1,886.1	1,896.8	
Nov	1,886.7	1,896.7	
Dec	1,888.9	1,896.6	

AVERAGE WEEKLY INITIAL CLAIMS *(Seasonally adjusted)*



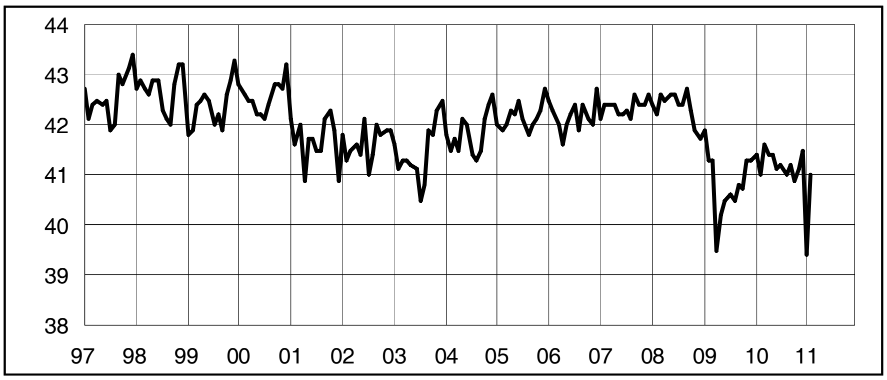
Month	2009	2010	2011
Jan	6,525	5,539	5,665
Feb	6,833	5,443	5,046
Mar	7,432	6,011	
Apr	6,722	5,351	
May	6,854	5,467	
Jun	6,690	5,357	
Jul	6,617	5,313	
Aug	6,347	5,821	
Sep	6,246	5,450	
Oct	5,825	5,432	
Nov	5,743	4,948	
Dec	5,433	4,972	

REAL AVG MANUFACTURING HOURLY EARNINGS *(Not seasonally adjusted)*



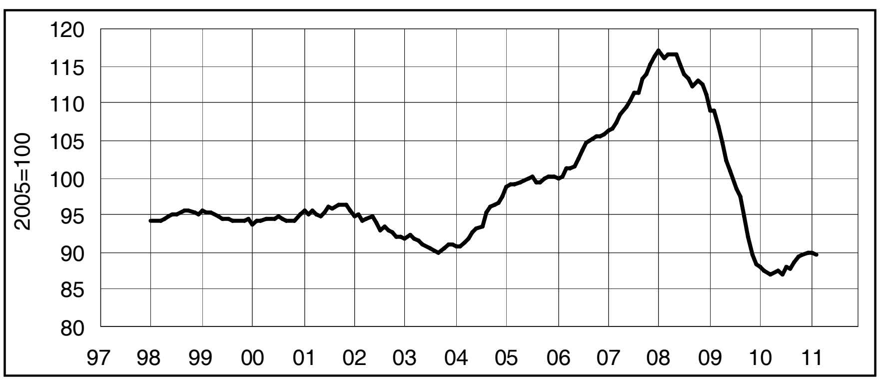
Month	2009	2010	2011
Jan	$10.76	$10.88	$11.39
Feb	$10.70	$10.92	$11.27
Mar	$10.95	$10.81	
Apr	$11.08	$10.84	
May	$11.02	$10.95	
Jun	$10.98	$10.95	
Jul	$11.08	$10.99	
Aug	$11.19	$11.11	
Sep	$11.06	$11.25	
Oct	$10.95	$11.31	
Nov	$11.05	$11.34	
Dec	$11.09	$11.42	

AVG MANUFACTURING WEEKLY HOURS *(Not seasonally adjusted)*



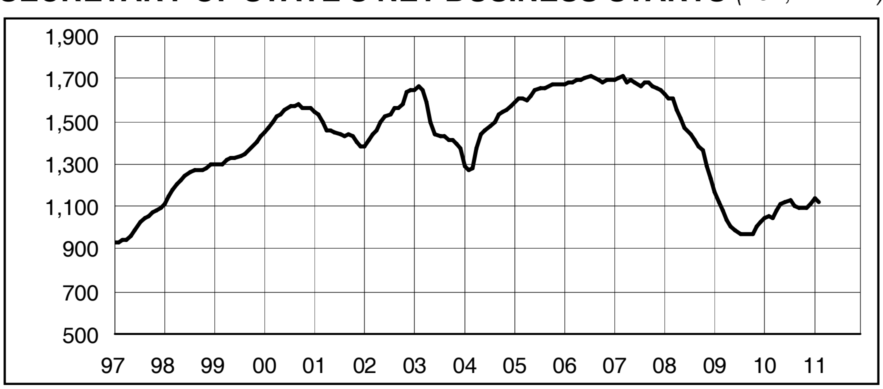
Month	2009	2010	2011
Jan	41.9	41.4	39.4
Feb	41.3	41.0	41.0
Mar	41.3	41.6	
Apr	39.5	41.4	
May	40.2	41.4	
Jun	40.5	41.1	
Jul	40.6	41.2	
Aug	40.5	41.0	
Sep	40.8	41.2	
Oct	40.7	40.9	
Nov	41.3	41.1	
Dec	41.3	41.5	

CT MANUFACTURING PRODUCTION INDEX *(NSA, 12 MMA)*



Month	2009	2010	2011
Jan	108.9	88.1	90.1
Feb	108.9	87.4	89.7
Mar	106.9	87.0	
Apr	104.7	87.2	
May	102.3	87.5	
Jun	100.9	87.1	
Jul	98.5	88.1	
Aug	97.3	87.8	
Sep	94.9	88.7	
Oct	92.1	89.4	
Nov	89.7	89.7	
Dec	88.4	89.9	

SECRETARY OF STATE'S NET BUSINESS STARTS *(NSA, 12 MMA)*



Month	2009	2010	2011
Jan	1,168	1,041	1,134
Feb	1,122	1,050	1,119
Mar	1,086	1,043	
Apr	1,035	1,080	
May	1,005	1,109	
Jun	985	1,121	
Jul	973	1,125	
Aug	968	1,101	
Sep	966	1,093	
Oct	973	1,092	
Nov	1,009	1,092	
Dec	1,028	1,114	

CONNECTICUT

Not Seasonally Adjusted

	FEB 2011	FEB 2010	CHANGE NO.	CHANGE %	JAN 2011
TOTAL NONFARM EMPLOYMENT	**1,600,300**	**1,571,900**	**28,400**	**1.8**	**1,592,200**
TOTAL PRIVATE	**1,352,400**	**1,322,100**	**30,300**	**2.3**	**1,349,000**
GOODS PRODUCING INDUSTRIES	**211,500**	**207,100**	**4,400**	**2.1**	**212,600**
CONSTRUCTION, NAT. RES. & MINING	**45,900**	**43,400**	**2,500**	**5.8**	**45,900**
MANUFACTURING	**165,600**	**163,700**	**1,900**	**1.2**	**166,700**
Durable Goods	**127,400**	**125,900**	**1,500**	**1.2**	**127,900**
Fabricated Metal	28,000	27,700	300	1.1	28,200
Machinery	14,900	15,100	-200	-1.3	15,000
Computer and Electronic Product	13,400	13,100	300	2.3	13,400
Transportation Equipment	42,600	42,000	600	1.4	42,700
Aerospace Product and Parts	31,000	30,500	500	1.6	31,000
Non-Durable Goods	**38,200**	**37,800**	**400**	**1.1**	**38,800**
Chemical	12,500	12,500	0	0.0	12,600
SERVICE PROVIDING INDUSTRIES	**1,388,800**	**1,364,800**	**24,000**	**1.8**	**1,379,600**
TRADE, TRANSPORTATION, UTILITIES	**283,000**	**282,200**	**800**	**0.3**	**286,900**
Wholesale Trade	62,200	61,600	600	1.0	61,800
Retail Trade	172,900	172,000	900	0.5	177,200
Motor Vehicle and Parts Dealers	19,100	18,600	500	2.7	19,000
Building Material	12,900	12,900	0	0.0	13,100
Food and Beverage Stores	41,400	40,900	500	1.2	42,600
General Merchandise Stores	23,900	24,200	-300	-1.2	25,700
Transportation, Warehousing, & Utilities	47,900	48,600	-700	-1.4	47,900
Utilities	7,800	8,100	-300	-3.7	7,800
Transportation and Warehousing	40,100	40,500	-400	-1.0	40,100
INFORMATION	**31,400**	**31,700**	**-300**	**-0.9**	**31,600**
Telecommunications	9,600	10,700	-1,100	-10.3	9,600
FINANCIAL ACTIVITIES	**135,500**	**134,100**	**1,400**	**1.0**	**135,300**
Finance and Insurance	116,500	115,700	800	0.7	116,300
Credit Intermediation	27,200	27,100	100	0.4	27,200
Securities and Commodity Contracts	23,600	22,100	1,500	6.8	23,500
Insurance Carriers & Related Activities	60,500	61,600	-1,100	-1.8	60,400
Real Estate and Rental and Leasing	19,000	18,400	600	3.3	19,000
PROFESSIONAL & BUSINESS SERVICES	**192,500**	**181,700**	**10,800**	**5.9**	**188,700**
Professional, Scientific	86,700	85,200	1,500	1.8	85,800
Legal Services	12,900	12,800	100	0.8	12,900
Computer Systems Design	21,400	20,600	800	3.9	21,400
Management of Companies	25,700	25,800	-100	-0.4	25,800
Administrative and Support	80,100	70,700	9,400	13.3	77,100
Employment Services	28,200	22,100	6,100	27.6	25,900
EDUCATIONAL AND HEALTH SERVICES	**313,800**	**304,900**	**8,900**	**2.9**	**309,200**
Educational Services	61,600	60,900	700	1.1	57,000
Health Care and Social Assistance	252,200	244,000	8,200	3.4	252,200
Hospitals	61,200	60,600	600	1.0	61,400
Nursing & Residential Care Facilities	62,000	60,400	1,600	2.6	62,000
Social Assistance	48,100	44,600	3,500	7.8	48,100
LEISURE AND HOSPITALITY	**125,300**	**121,300**	**4,000**	**3.3**	**125,000**
Arts, Entertainment, and Recreation	19,800	18,200	1,600	8.8	19,500
Accommodation and Food Services	105,500	103,100	2,400	2.3	105,500
Food Serv., Restaurants, Drinking Places	95,800	93,300	2,500	2.7	95,800
OTHER SERVICES	**59,400**	**59,100**	**300**	**0.5**	**59,700**
GOVERNMENT	**247,900**	**249,800**	**-1,900**	**-0.8**	**243,200**
Federal Government	17,900	18,600	-700	-3.8	18,000
State Government	70,500	70,100	400	0.6	66,500
Local Government**	159,500	161,100	-1,600	-1.0	158,700

Current month's data are preliminary. Prior months' data have been revised. All data are benchmarked to March 2010.
**Total excludes workers idled due to labor-management disputes. **Includes Indian tribal government employment.*

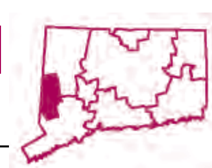
BRIDGEPORT - STAMFORD LMA

Not Seasonally Adjusted

	FEB 2011	FEB 2010	CHANGE NO.	CHANGE %	JAN 2011
TOTAL NONFARM EMPLOYMENT	**392,800**	**384,200**	**8,600**	**2.2**	**392,700**
TOTAL PRIVATE	**346,800**	**337,600**	**9,200**	**2.7**	**347,200**
GOODS PRODUCING INDUSTRIES	**45,100**	**44,900**	**200**	**0.4**	**45,400**
CONSTRUCTION, NAT. RES. & MINING	**10,000**	**9,500**	**500**	**5.3**	**10,100**
MANUFACTURING	**35,100**	**35,400**	**-300**	**-0.8**	**35,300**
Durable Goods	**26,800**	**27,000**	**-200**	**-0.7**	**26,900**
SERVICE PROVIDING INDUSTRIES	**347,700**	**339,300**	**8,400**	**2.5**	**347,300**
TRADE, TRANSPORTATION, UTILITIES	**70,000**	**68,300**	**1,700**	**2.5**	**71,600**
Wholesale Trade	13,400	13,100	300	2.3	13,400
Retail Trade	46,200	45,200	1,000	2.2	47,800
Transportation, Warehousing, & Utilities	10,400	10,000	400	4.0	10,400
INFORMATION	**10,700**	**10,800**	**-100**	**-0.9**	**10,700**
FINANCIAL ACTIVITIES	**44,400**	**42,300**	**2,100**	**5.0**	**43,700**
Finance and Insurance	37,000	36,300	700	1.9	36,900
PROFESSIONAL & BUSINESS SERVICES	**62,700**	**60,400**	**2,300**	**3.8**	**62,700**
EDUCATIONAL AND HEALTH SERVICES	**67,600**	**65,000**	**2,600**	**4.0**	**66,200**
Health Care and Social Assistance	55,300	54,500	800	1.5	55,500
LEISURE AND HOSPITALITY	**30,600**	**30,100**	**500**	**1.7**	**31,000**
Accommodation and Food Services	24,100	23,700	400	1.7	24,400
OTHER SERVICES	**15,700**	**15,800**	**-100**	**-0.6**	**15,900**
GOVERNMENT	**46,000**	**46,600**	**-600**	**-1.3**	**45,500**
Federal	2,800	3,000	-200	-6.7	2,800
State & Local	43,200	43,600	-400	-0.9	42,700

For further information on the Bridgeport-Stamford Labor Market Area contact Arthur Famiglietti at (860) 263-6297.

DANBURY LMA



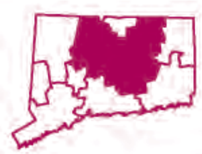
Not Seasonally Adjusted

	FEB 2011	FEB 2010	CHANGE NO.	CHANGE %	JAN 2011
TOTAL NONFARM EMPLOYMENT	**64,700**	**62,800**	**1,900**	**3.0**	**64,700**
TOTAL PRIVATE	**55,700**	**54,100**	**1,600**	**3.0**	**55,800**
GOODS PRODUCING INDUSTRIES	**10,900**	**10,600**	**300**	**2.8**	**10,900**
SERVICE PROVIDING INDUSTRIES	**53,800**	**52,200**	**1,600**	**3.1**	**53,800**
TRADE, TRANSPORTATION, UTILITIES	**14,200**	**13,900**	**300**	**2.2**	**14,500**
Retail Trade	10,300	10,600	-300	-2.8	10,800
PROFESSIONAL & BUSINESS SERVICES	**7,200**	**6,700**	**500**	**7.5**	**7,100**
LEISURE AND HOSPITALITY	**5,200**	**4,900**	**300**	**6.1**	**5,200**
GOVERNMENT	**9,000**	**8,700**	**300**	**3.4**	**8,900**
Federal	600	600	0	0.0	600
State & Local	8,400	8,100	300	3.7	8,300

For further information on the Danbury Labor Market Area contact Arthur Famiglietti at (860) 263-6297.

Current month's data are preliminary. Prior months' data have been revised. All data are benchmarked to March 2010.
**Total excludes workers idled due to labor-management disputes.*

HARTFORD LMA



Not Seasonally Adjusted

	FEB 2011	FEB 2010	CHANGE NO.	CHANGE %	JAN 2011
TOTAL NONFARM EMPLOYMENT	**530,600**	**523,400**	**7,200**	**1.4**	**526,700**
TOTAL PRIVATE	**441,500**	**436,100**	**5,400**	**1.2**	**442,100**
GOODS PRODUCING INDUSTRIES	**70,500**	**70,400**	**100**	**0.1**	**70,600**
CONSTRUCTION, NAT. RES. & MINING	**14,000**	**14,500**	**-500**	**-3.4**	**14,100**
MANUFACTURING	**56,500**	**55,900**	**600**	**1.1**	**56,500**
Durable Goods	**46,800**	**46,600**	**200**	**0.4**	**46,900**
SERVICE PROVIDING INDUSTRIES	**460,100**	**453,000**	**7,100**	**1.6**	**456,100**
TRADE, TRANSPORTATION, UTILITIES	**84,400**	**83,400**	**1,000**	**1.2**	**85,800**
Wholesale Trade	18,000	17,900	100	0.6	17,900
Retail Trade	51,700	50,800	900	1.8	53,200
Transportation, Warehousing, & Utilities	14,700	14,700	0	0.0	14,700
Transportation and Warehousing	11,800	11,600	200	1.7	11,800
INFORMATION	**11,100**	**11,000**	**100**	**0.9**	**11,200**
FINANCIAL ACTIVITIES	**61,000**	**61,600**	**-600**	**-1.0**	**60,900**
Depository Credit Institutions	7,100	7,000	100	1.4	7,100
Insurance Carriers & Related Activities	40,500	41,800	-1,300	-3.1	40,500
PROFESSIONAL & BUSINESS SERVICES	**57,900**	**56,800**	**1,100**	**1.9**	**57,700**
Professional, Scientific	28,500	28,100	400	1.4	28,300
Administrative and Support	23,600	21,800	1,800	8.3	23,100
EDUCATIONAL AND HEALTH SERVICES	**98,500**	**95,900**	**2,600**	**2.7**	**97,300**
Health Care and Social Assistance	84,500	82,800	1,700	2.1	84,400
Ambulatory Health Care	25,900	25,200	700	2.8	25,900
LEISURE AND HOSPITALITY	**38,600**	**37,200**	**1,400**	**3.8**	**39,000**
Accommodation and Food Services	32,600	32,200	400	1.2	32,400
OTHER SERVICES	**19,500**	**19,800**	**-300**	**-1.5**	**19,600**
GOVERNMENT	**89,100**	**87,300**	**1,800**	**2.1**	**84,600**
Federal	5,300	5,500	-200	-3.6	5,300
State & Local	83,800	81,800	2,000	2.4	79,300

For further information on the Hartford Labor Market Area contact Arthur Famiglietti at (860) 263-6297.

Current month's data are preliminary. Prior months' data have been revised. All data are benchmarked to March 2010.
**Total excludes workers idled due to labor-management disputes.*

SEASONALLY ADJUSTED TOTAL NONFARM EMPLOYMENT

Seasonally Adjusted

Labor Market Areas	FEB 2011	FEB 2010	CHANGE NO.	CHANGE %	JAN 2011
BRIDGEPORT-STAMFORD LMA	**400,700**	**392,500**	**8,200**	**2.1**	**399,700**
DANBURY LMA	**66,400**	**64,200**	**2,200**	**3.4**	**65,800**
HARTFORD LMA	**536,600**	**528,700**	**7,900**	**1.5**	**534,800**
NEW HAVEN LMA	**263,000**	**262,800**	**200**	**0.1**	**265,600**
NORWICH-NEW LONDON LMA	**128,700**	**129,500**	**-800**	**-0.6**	**128,600**
WATERBURY LMA	**62,300**	**61,300**	**1,000**	**1.6**	**62,100**

Current month's data are preliminary. Prior months' data have been revised. All data are benchmarked to March 2010.
**Total excludes workers idled due to labor-management disputes.*

NEW HAVEN LMA

Not Seasonally Adjusted

	FEB 2011	FEB 2010	CHANGE NO.	CHANGE %	JAN 2011
TOTAL NONFARM EMPLOYMENT	**262,300**	**261,100**	**1,200**	**0.5**	**261,600**
TOTAL PRIVATE	**228,300**	**226,300**	**2,000**	**0.9**	**227,800**
GOODS PRODUCING INDUSTRIES	**33,500**	**33,800**	**-300**	**-0.9**	**34,100**
CONSTRUCTION, NAT. RES. & MINING	**7,500**	**7,500**	**0**	**0.0**	**7,800**
MANUFACTURING	**26,000**	**26,300**	**-300**	**-1.1**	**26,300**
Durable Goods	**18,800**	**18,900**	**-100**	**-0.5**	**19,000**
SERVICE PROVIDING INDUSTRIES	**228,800**	**227,300**	**1,500**	**0.7**	**227,500**
TRADE, TRANSPORTATION, UTILITIES	**46,800**	**46,800**	**0**	**0.0**	**47,800**
Wholesale Trade	11,100	11,200	-100	-0.9	11,200
Retail Trade	27,500	27,400	100	0.4	28,400
Transportation, Warehousing, & Utilities	8,200	8,200	0	0.0	8,200
INFORMATION	**4,800**	**5,600**	**-800**	**-14.3**	**4,800**
FINANCIAL ACTIVITIES	**12,200**	**12,100**	**100**	**0.8**	**12,200**
Finance and Insurance	8,700	8,700	0	0.0	8,700
PROFESSIONAL & BUSINESS SERVICES	**25,900**	**24,500**	**1,400**	**5.7**	**25,600**
Administrative and Support	12,800	11,300	1,500	13.3	12,400
EDUCATIONAL AND HEALTH SERVICES	**75,600**	**73,800**	**1,800**	**2.4**	**74,200**
Educational Services	28,600	28,100	500	1.8	27,200
Health Care and Social Assistance	47,000	45,700	1,300	2.8	47,000
LEISURE AND HOSPITALITY	**19,400**	**19,600**	**-200**	**-1.0**	**19,000**
Accommodation and Food Services	17,200	17,300	-100	-0.6	16,900
OTHER SERVICES	**10,100**	**10,100**	**0**	**0.0**	**10,100**
GOVERNMENT	**34,000**	**34,800**	**-800**	**-2.3**	**33,800**
Federal	4,800	5,000	-200	-4.0	4,900
State & Local	29,200	29,800	-600	-2.0	28,900

For further information on the New Haven Labor Market Area contact Lincoln Dyer at (860) 263-6292.

Current month's data are preliminary. Prior months' data have been revised. All data are benchmarked to March 2010.
**Total excludes workers idled due to labor-management disputes. **Value less than 50*

BUSINESS AND ECONOMIC NEWS

■ **Unemployment rates of veterans, 2010**

The unemployment rate for veterans who served in the military at any time since September 2001—a group referred to as Gulf War-era II veterans—was 11.5 percent in 2010. In general, Gulf War-era II veterans had unemployment rates that were not statistically different from those of nonveterans of the same gender and age group. The unemployment rate of 7.7 percent for Gulf War-era I veterans (who served during the Gulf War-era I, August 1990 to August 2001), was lower than the rate for Gulf War-era II veterans in 2010. The unemployment rate for veterans of the earlier wartime periods (World War II, the Korean War, and the Vietnam era) was 8.3 percent.

These data are from the Current Population Survey (CPS). For more information, see "Employment Situation of Veterans – 2010" (HTML) (PDF), news release USDL-11-0306. In the CPS, veterans are defined as men and women who have previously served on active duty in the U.S. Armed Forces and who were civilians at the time they were surveyed. Data about veterans are collected monthly in the CPS; those monthly data are the source of the 2010 annual averages presented here.

Source: The Editor's Desk, Bureau of Labor Statistics, March 16, 2011

LMA

NONFARM EMPLOYMENT ESTIMATES

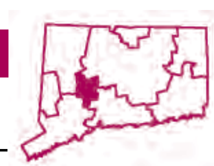
NORWICH - NEW LONDON LMA

Not Seasonally Adjusted

	FEB 2011	FEB 2010	CHANGE NO.	CHANGE %	JAN 2011
TOTAL NONFARM EMPLOYMENT	**125,800**	**126,200**	**-400**	**-0.3**	**126,200**
TOTAL PRIVATE	**89,600**	**88,600**	**1,000**	**1.1**	**89,900**
GOODS PRODUCING INDUSTRIES	**17,600**	**17,700**	**-100**	**-0.6**	**17,600**
CONSTRUCTION, NAT. RES. & MINING	**3,100**	**3,000**	**100**	**3.3**	**3,000**
MANUFACTURING	**14,500**	**14,700**	**-200**	**-1.4**	**14,600**
Durable Goods	**10,300**	**10,400**	**-100**	**-1.0**	**10,400**
Non-Durable Goods	**4,200**	**4,300**	**-100**	**-2.3**	**4,200**
SERVICE PROVIDING INDUSTRIES	**108,200**	**108,500**	**-300**	**-0.3**	**108,600**
TRADE, TRANSPORTATION, UTILITIES	**22,000**	**21,700**	**300**	**1.4**	**22,400**
Wholesale Trade	2,200	2,300	-100	-4.3	2,200
Retail Trade	14,700	14,400	300	2.1	15,100
Transportation, Warehousing, & Utilities	5,100	5,000	100	2.0	5,100
INFORMATION	**1,500**	**1,600**	**-100**	**-6.3**	**1,500**
FINANCIAL ACTIVITIES	**3,200**	**3,100**	**100**	**3.2**	**3,200**
PROFESSIONAL & BUSINESS SERVICES	**9,100**	**9,100**	**0**	**0.0**	**9,000**
EDUCATIONAL AND HEALTH SERVICES	**20,300**	**20,000**	**300**	**1.5**	**20,100**
Health Care and Social Assistance	17,600	17,200	400	2.3	17,600
LEISURE AND HOSPITALITY	**12,700**	**12,200**	**500**	**4.1**	**12,800**
Accommodation and Food Services	10,900	10,700	200	1.9	10,900
Food Serv., Restaurants, Drinking Places	9,200	9,100	100	1.1	9,300
OTHER SERVICES	**3,200**	**3,200**	**0**	**0.0**	**3,300**
GOVERNMENT	**36,200**	**37,600**	**-1,400**	**-3.7**	**36,300**
Federal	2,500	2,600	-100	-3.8	2,500
State & Local**	33,700	35,000	-1,300	-3.7	33,800

For further information on the Norwich-New London Labor Market Area contact Lincoln Dyer at (860) 263-6292.

WATERBURY LMA



Not Seasonally Adjusted

	FEB 2011	FEB 2010	CHANGE NO.	CHANGE %	JAN 2011
TOTAL NONFARM EMPLOYMENT	**61,900**	**60,600**	**1,300**	**2.1**	**61,400**
TOTAL PRIVATE	**51,700**	**50,500**	**1,200**	**2.4**	**51,500**
GOODS PRODUCING INDUSTRIES	**9,400**	**9,200**	**200**	**2.2**	**9,400**
CONSTRUCTION, NAT. RES. & MINING	**1,900**	**1,800**	**100**	**5.6**	**1,900**
MANUFACTURING	**7,500**	**7,400**	**100**	**1.4**	**7,500**
SERVICE PROVIDING INDUSTRIES	**52,500**	**51,400**	**1,100**	**2.1**	**52,000**
TRADE, TRANSPORTATION, UTILITIES	**12,000**	**12,000**	**0**	**0.0**	**12,200**
Wholesale Trade	2,100	2,000	100	5.0	2,100
Retail Trade	8,100	8,200	-100	-1.2	8,300
Transportation, Warehousing, & Utilities	1,800	1,800	0	0.0	1,800
INFORMATION	**700**	**700**	**0**	**0.0**	**700**
FINANCIAL ACTIVITIES	**2,000**	**1,900**	**100**	**5.3**	**2,000**
PROFESSIONAL & BUSINESS SERVICES	**4,400**	**4,400**	**0**	**0.0**	**4,100**
EDUCATIONAL AND HEALTH SERVICES	**16,400**	**15,700**	**700**	**4.5**	**16,200**
Health Care and Social Assistance	14,600	14,000	600	4.3	14,700
LEISURE AND HOSPITALITY	**4,600**	**4,400**	**200**	**4.5**	**4,600**
OTHER SERVICES	**2,200**	**2,200**	**0**	**0.0**	**2,300**
GOVERNMENT	**10,200**	**10,100**	**100**	**1.0**	**9,900**
Federal	500	500	0	0.0	500
State & Local	9,700	9,600	100	1.0	9,400

For further information on the Waterbury Labor Market Area contact Sal DiPillo at (860) 263-6291.

Current month's data are preliminary. Prior months' data have been revised. All data are benchmarked to March 2010.
**Total excludes workers idled due to labor-management disputes. **Includes Indian tribal government employment.*

SMALLER LMAS

	FEB 2011	FEB 2010	CHANGE NO.	CHANGE %	JAN 2011
Not Seasonally Adjusted					
TOTAL NONFARM EMPLOYMENT					
ENFIELD LMA	**44,100**	**43,300**	**800**	**1.8**	**44,200**
TORRINGTON LMA	**33,700**	**33,100**	**600**	**1.8**	**33,900**
WILLIMANTIC - DANIELSON LMA	**35,100**	**34,500**	**600**	**1.7**	**35,300**

NOTE: More industry detail data is available for the State and its nine labor market areas at: http://www.ctdol.state.ct.us/lmi/202/covered.htm. The data published there differ from the data in the preceding tables in that they are developed from a near-universe count of Connecticut employment covered by the unemployment insurance (UI) program, while the data here is sample-based. The data drawn from the UI program does not contain estimates of employment not covered by unemployment insurance, and is lagged several months behind the current employment estimates presented here.

SPRINGFIELD, MA-CT NECTA*

Not Seasonally Adjusted

	FEB 2011	FEB 2010	CHANGE NO.	CHANGE %	JAN 2011
TOTAL NONFARM EMPLOYMENT	**281,800**	**279,300**	**2,500**	**0.9**	**278,800**
TOTAL PRIVATE	**232,200**	**229,400**	**2,800**	**1.2**	**230,800**
GOODS PRODUCING INDUSTRIES	**39,000**	**38,000**	**1,000**	**2.6**	**39,500**
CONSTRUCTION, NAT. RES. & MINING	**8,000**	**7,100**	**900**	**12.7**	**8,300**
MANUFACTURING	**31,000**	**30,900**	**100**	**0.3**	**31,200**
Durable Goods	**20,600**	**20,200**	**400**	**2.0**	**20,700**
Non-Durable Goods	**10,400**	**10,700**	**-300**	**-2.8**	**10,500**
SERVICE PROVIDING INDUSTRIES	**242,800**	**241,300**	**1,500**	**0.6**	**239,300**
TRADE, TRANSPORTATION, UTILITIES	**55,900**	**55,400**	**500**	**0.9**	**56,500**
Wholesale Trade	10,900	10,600	300	2.8	10,900
Retail Trade	33,500	32,900	600	1.8	34,100
Transportation, Warehousing, & Utilities	11,500	11,900	-400	-3.4	11,500
INFORMATION	**3,700**	**3,800**	**-100**	**-2.6**	**3,600**
FINANCIAL ACTIVITIES	**15,800**	**15,700**	**100**	**0.6**	**15,700**
Finance and Insurance	12,700	12,600	100	0.8	12,600
Insurance Carriers & Related Activities	8,000	7,800	200	2.6	7,900
PROFESSIONAL & BUSINESS SERVICES	**22,000**	**21,200**	**800**	**3.8**	**21,600**
EDUCATIONAL AND HEALTH SERVICES	**59,900**	**59,300**	**600**	**1.0**	**58,500**
Educational Services	13,600	13,400	200	1.5	12,000
Health Care and Social Assistance	46,300	45,900	400	0.9	46,500
LEISURE AND HOSPITALITY	**24,900**	**25,100**	**-200**	**-0.8**	**24,500**
OTHER SERVICES	**11,000**	**10,900**	**100**	**0.9**	**10,900**
GOVERNMENT	**49,600**	**49,900**	**-300**	**-0.6**	**48,000**
Federal	6,100	6,100	0	0.0	6,000
State & Local	43,500	43,800	-300	-0.7	42,000

* New England City and Town Area

Current month's data are preliminary. Prior months' data have been revised. All data are benchmarked to March 2010.
**Total excludes workers idled due to labor-management disputes.*

(Not seasonally adjusted)	EMPLOYMENT STATUS	FEB 2011	FEB 2010	CHANGE NO.	CHANGE %	JAN 2011
CONNECTICUT	Civilian Labor Force	1,879,800	1,879,600	200	0.0	1,880,800
	Employed	1,699,100	1,694,400	4,700	0.3	1,699,900
	Unemployed	180,700	185,200	-4,500	-2.4	180,800
	Unemployment Rate	9.6	9.9	-0.3	---	9.6
BRIDGEPORT - STAMFORD LMA	Civilian Labor Force	475,900	472,400	3,500	0.7	476,900
	Employed	433,000	429,700	3,300	0.8	434,200
	Unemployed	42,900	42,700	200	0.5	42,600
	Unemployment Rate	9.0	9.0	0.0	---	8.9
DANBURY LMA	Civilian Labor Force	91,100	90,300	800	0.9	91,400
	Employed	83,800	82,700	1,100	1.3	84,100
	Unemployed	7,300	7,700	-400	-5.2	7,300
	Unemployment Rate	8.1	8.5	-0.4	---	8.0
ENFIELD LMA	Civilian Labor Force	49,400	50,200	-800	-1.6	49,200
	Employed	45,100	45,200	-100	-0.2	44,700
	Unemployed	4,300	5,000	-700	-14.0	4,500
	Unemployment Rate	8.6	9.9	-1.3	---	9.2
HARTFORD LMA	Civilian Labor Force	597,000	597,900	-900	-0.2	594,900
	Employed	539,500	538,100	1,400	0.3	537,600
	Unemployed	57,500	59,800	-2,300	-3.8	57,300
	Unemployment Rate	9.6	10.0	-0.4	---	9.6
NEW HAVEN LMA	Civilian Labor Force	315,000	315,100	-100	0.0	315,200
	Employed	283,600	284,200	-600	-0.2	283,700
	Unemployed	31,300	30,900	400	1.3	31,500
	Unemployment Rate	9.9	9.8	0.1	---	10.0
NORWICH - NEW LONDON LMA	Civilian Labor Force	150,300	151,800	-1,500	-1.0	151,400
	Employed	136,000	137,500	-1,500	-1.1	137,100
	Unemployed	14,400	14,300	100	0.7	14,300
	Unemployment Rate	9.6	9.4	0.2	---	9.4
TORRINGTON LMA	Civilian Labor Force	54,000	53,900	100	0.2	54,400
	Employed	48,700	48,200	500	1.0	49,000
	Unemployed	5,400	5,700	-300	-5.3	5,400
	Unemployment Rate	10.0	10.6	-0.6	---	9.9
WATERBURY LMA	Civilian Labor Force	102,000	102,200	-200	-0.2	102,000
	Employed	89,100	88,500	600	0.7	89,000
	Unemployed	12,800	13,700	-900	-6.6	13,000
	Unemployment Rate	12.6	13.4	-0.8	---	12.8
WILLIMANTIC-DANIELSON LMA	Civilian Labor Force	58,400	59,200	-800	-1.4	58,900
	Employed	52,200	52,300	-100	-0.2	52,500
	Unemployed	6,200	6,900	-700	-10.1	6,300
	Unemployment Rate	10.7	11.6	-0.9	---	10.8
UNITED STATES	Civilian Labor Force	152,635,000	153,194,000	-559,000	-0.4	152,536,000
	Employed	138,093,000	137,203,000	890,000	0.6	137,599,000
	Unemployed	14,542,000	15,991,000	-1,449,000	-9.1	14,937,000
	Unemployment Rate	9.5	10.4	-0.9	---	9.8

Current month's data are preliminary. Prior months' data have been revised. All data are benchmarked to March 2010.

(Not seasonally adjusted)	AVG WEEKLY EARNINGS FEB 2011	FEB 2010	CHG Y/Y	JAN 2011	AVG WEEKLY HOURS FEB 2011	FEB 2010	CHG Y/Y	JAN 2011	AVG HOURLY EARNINGS FEB 2011	FEB 2010	CHG Y/Y	JAN 2011
PRODUCTION WORKER												
MANUFACTURING	**$1,004.91**	**$951.61**	**$53.30**	**$970.82**	**41.0**	**41.0**	**0.0**	**39.4**	**$24.51**	**$23.21**	**$1.30**	**$24.64**
DURABLE GOODS	**1,054.40**	**993.07**	**61.33**	**1,018.26**	**40.9**	**40.8**	**0.1**	**39.3**	**25.78**	**24.34**	**1.44**	**25.91**
NON-DUR. GOODS	**863.60**	**827.17**	**36.43**	**832.39**	**41.4**	**41.4**	0.0	**39.6**	**20.86**	**19.98**	**0.88**	**21.02**
CONSTRUCTION	**997.91**	**889.01**	**108.89**	**911.57**	**35.5**	**34.7**	**0.8**	**33.6**	**28.11**	**25.62**	**2.49**	**27.13**
ALL EMPLOYEES												
STATEWIDE												
TOTAL PRIVATE	**954.72**	**917.15**	**37.57**	**942.55**	**33.7**	**32.5**	**1.2**	**33.2**	**28.33**	**28.22**	**0.11**	**28.39**
GOODS PRODUCING	**1,152.92**	**1,124.99**	**27.93**	**1,120.19**	**38.0**	**37.6**	**0.4**	**36.8**	**30.34**	**29.92**	**0.42**	**30.44**
Construction	1,045.09	1,045.61	-0.52	1,007.76	35.2	34.6	0.6	34.0	29.69	30.22	-0.53	29.64
Manufacturing	1,197.47	1,167.92	29.55	1,168.92	39.3	39.1	0.2	38.2	30.47	29.87	0.60	30.60
SERVICE PROVIDING	**917.91**	**880.06**	**37.85**	**908.70**	**32.9**	**31.6**	1.3	**32.5**	**27.90**	**27.85**	**0.05**	**27.96**
Trade, Transp., Utilities	851.33	723.00	128.33	822.08	34.3	32.7	1.6	33.9	24.82	22.11	2.71	24.25
Financial Activities	1,588.78	1,447.97	140.81	1,607.63	37.0	36.1	0.9	37.3	42.94	40.11	2.83	43.10
Prof. & Business Serv.	1,042.61	997.12	45.49	1,059.53	33.6	32.8	0.8	33.7	31.03	30.40	0.63	31.44
Education & Health Ser.	810.29	779.40	30.89	813.89	30.6	30.0	0.6	30.2	26.48	25.98	0.50	26.95
Leisure & Hospitality	407.09	383.78	23.31	388.75	26.4	25.1	1.3	25.0	15.42	15.29	0.13	15.55
Other Services	655.73	635.04	20.69	664.44	30.4	28.8	1.6	29.4	21.57	22.05	-0.48	22.60
LABOR MARKET AREAS: TOTAL PRIVATE												
Bridgeport-Stamford	1,081.92	990.25	91.67	1,073.69	33.6	31.8	1.8	33.2	32.20	31.14	1.06	32.34
Danbury	1,011.35	968.90	42.45	1,001.79	35.3	35.4	-0.1	34.7	28.65	27.37	1.28	28.87
Hartford	1,057.06	1,028.16	28.90	1,042.96	35.2	34.7	0.5	34.8	30.03	29.63	0.40	29.97
New Haven	878.79	815.32	63.47	868.64	33.0	31.7	1.3	32.4	26.63	25.72	0.91	26.81
Norwich-New London	684.22	667.95	16.27	675.95	31.2	30.5	0.7	30.6	21.93	21.90	0.03	22.09
Waterbury	781.73	732.35	49.38	784.04	33.9	31.8	2.1	34.0	23.06	23.03	0.03	23.06

Current month's data are preliminary. Prior months' data have been revised. All data are benchmarked to March 2010.

BUSINESS AND EMPLOYMENT CHANGES ANNOUNCED IN THE NEWS MEDIA

- In February 2011, Moe's Southwest Grill opened in Southington, adding 10 jobs. Another 10 jobs will be created in April when Nardelli's Grinder Shoppe opens in Oxford. Positive Energy Electricity Supply will be creating 100 jobs as the company expands over the next few months. Hartford-area Home Depots have begun hiring 600 part-time seasonal workers. A new branch of Thomaston Savings Bank will be adding 12 jobs when it opens in Bristol this year.

- In February 2011, Yardney Technical Products of Stonington announced that it will be moving its plant to Rhode Island, eliminating 150 Connecticut jobs. Additionally, The Day newspaper based in New London will also be moving its printing operations to Rhode Island, with an undetermined number of jobs affected. Due to a decrease in research and development spending, Pfizer announced it will be eliminating 1,100 jobs in Groton and New London over the next two years. Aetna reduced its workforce by 35 statewide. Unitrin Direct closed its Meriden office, laying off 70 workers. MannKind Corporation of Danbury had a layoff of 131 workers due to a conservation of funds. Electric Boat in Groton will be cutting 23 carpenter jobs in April. Due to budget cuts, the City of New Haven had to cut 82 jobs. Borders bookstore filed for bankruptcy, which will result in 6 of its 15 Connecticut stores closing.

Business & Employment Changes Announced in the News Media lists start-ups, expansions, staff reductions, and layoffs reported by the media, both current and future. The report provides company name, the number of workers involved, date of the action, the principal product or service of the company, a brief synopsis of the action, and the source and date of the media article. This publication is available in both HTML and PDF formats at the Connecticut Department of Labor Web site, http://www.ctdol.state.ct.us/lmi/busemp.htm.

LABOR FORCE ESTIMATES BY TOWN

(By Place of Residence - Not Seasonally Adjusted)

FEBRUARY 2011

LMA/TOWNS	LABOR FORCE	EMPLOYED	UNEMPLOYED	%
BRIDGEPORT-STAMFORD				
	475,869	**432,989**	**42,880**	**9.0**
Ansonia	10,074	8,917	1,157	11.5
Bridgeport	64,541	55,139	9,402	14.6
Darien	9,060	8,499	561	6.2
Derby	6,908	6,177	731	10.6
Easton	3,675	3,450	225	6.1
Fairfield	28,311	26,071	2,240	7.9
Greenwich	30,422	28,219	2,203	7.2
Milford	32,683	29,905	2,778	8.5
Monroe	10,618	9,745	873	8.2
New Canaan	8,870	8,321	549	6.2
Newtown	14,232	13,197	1,035	7.3
Norwalk	48,852	44,491	4,361	8.9
Oxford	7,590	7,023	567	7.5
Redding	4,615	4,337	278	6.0
Ridgefield	11,711	10,963	748	6.4
Seymour	9,406	8,479	927	9.9
Shelton	23,256	21,217	2,039	8.8
Southbury	9,191	8,382	809	8.8
Stamford	67,463	62,025	5,438	8.1
Stratford	26,065	23,358	2,707	10.4
Trumbull	17,784	16,426	1,358	7.6
Weston	4,843	4,557	286	5.9
Westport	12,701	11,880	821	6.5
Wilton	8,208	7,692	516	6.3
Woodbridge	4,788	4,519	269	5.6
DANBURY	**91,119**	**83,776**	**7,343**	**8.1**
Bethel	10,685	9,847	838	7.8
Bridgewater	1,015	951	64	6.3
Brookfield	9,095	8,428	667	7.3
Danbury	44,539	40,796	3,743	8.4
New Fairfield	7,463	6,893	570	7.6
New Milford	16,198	14,885	1,313	8.1
Sherman	2,124	1,976	148	7.0
ENFIELD	**49,392**	**45,120**	**4,272**	**8.6**
East Windsor	6,474	5,846	628	9.7
Enfield	23,691	21,607	2,084	8.8
Somers	4,782	4,391	391	8.2
Suffield	7,403	6,850	553	7.5
Windsor Locks	7,042	6,426	616	8.7
HARTFORD	**596,976**	**539,450**	**57,526**	**9.6**
Andover	1,997	1,850	147	7.4
Ashford	2,692	2,453	239	8.9
Avon	9,202	8,643	559	6.1
Barkhamsted	2,312	2,057	255	11.0
Berlin	11,653	10,681	972	8.3
Bloomfield	10,298	9,219	1,079	10.5
Bolton	3,100	2,846	254	8.2
Bristol	34,950	31,253	3,697	10.6
Burlington	5,450	5,013	437	8.0

LMA/TOWNS	LABOR FORCE	EMPLOYED	UNEMPLOYED	%
HARTFORD cont....				
Canton	5,845	5,405	440	7.5
Colchester	9,088	8,269	819	9.0
Columbia	3,114	2,857	257	8.3
Coventry	7,208	6,562	646	9.0
Cromwell	7,958	7,303	655	8.2
East Granby	3,010	2,802	208	6.9
East Haddam	5,263	4,853	410	7.8
East Hampton	7,306	6,594	712	9.7
East Hartford	25,849	22,812	3,037	11.7
Ellington	9,109	8,372	737	8.1
Farmington	13,066	12,097	969	7.4
Glastonbury	18,274	17,146	1,128	6.2
Granby	6,374	5,911	463	7.3
Haddam	4,996	4,649	347	6.9
Hartford	51,210	42,630	8,580	16.8
Hartland	1,224	1,124	100	8.2
Harwinton	3,203	2,944	259	8.1
Hebron	5,581	5,165	416	7.5
Lebanon	4,413	4,043	370	8.4
Manchester	32,901	29,848	3,053	9.3
Mansfield	13,392	12,379	1,013	7.6
Marlborough	3,671	3,399	272	7.4
Middlefield	2,393	2,200	193	8.1
Middletown	27,320	24,912	2,408	8.8
New Britain	35,679	30,848	4,831	13.5
New Hartford	3,845	3,534	311	8.1
Newington	16,940	15,489	1,451	8.6
Plainville	10,353	9,254	1,099	10.6
Plymouth	7,028	6,193	835	11.9
Portland	5,468	4,978	490	9.0
Rocky Hill	10,790	9,979	811	7.5
Simsbury	12,142	11,292	850	7.0
Southington	24,676	22,590	2,086	8.5
South Windsor	14,974	13,915	1,059	7.1
Stafford	7,031	6,313	718	10.2
Thomaston	4,646	4,200	446	9.6
Tolland	8,495	7,902	593	7.0
Union	482	448	34	7.1
Vernon	17,846	16,290	1,556	8.7
West Hartford	29,491	27,108	2,383	8.1
Wethersfield	13,375	12,180	1,195	8.9
Willington	3,913	3,629	284	7.3
Windsor	16,380	15,017	1,363	8.3

All Labor Market Areas(LMAs) in Connecticut except three are federally-designated areas for developing labor statistics.For the sake of simplicity, the federal Bridgeport-Stamford-Norwalk NECTA is referred to in Connecticut DOL publications as the Bridgeport-Stamford LMA, and the Hartford-West Hartford-East Hartford NECTA is the Hartford LMA.

The Bureau of Labor Statistics has identified 17 towns in the northwest part of the state as a separate area for reporting labor force data. For the convenience of our data users, these towns are included in the Torrington LMA. For the same purpose, five towns which are part of the Springfield, MA area are published as the Enfield LMA. Similarly the towns of Putnam, Thompson and Woodstock-part of the Worcester, MA area-plus four towns estimated separately are included in the Willimantic-Danielson LMA.

LABOR FORCE CONCEPTS

The **civilian labor force** comprises all state residents age 16 years and older classified as employed or unemployed in accordance with criteria described below. Excluded are members of the military and persons in institutions (correctional and mental health, for example).

The **employed** are all persons who did any work as paid employees or in their own business during the survey week, or who have worked 15 hours or more as unpaid workers in an enterprise operated by a family member. Persons temporarily absent from a job because of illness, bad weather, strike or for personal reasons are also counted as employed whether they were paid by their employer or were seeking other jobs.

The **unemployed** are all persons who did not work, but were available for work during the survey week (except for temporary illness) and made specific efforts to find a job in the prior four weeks. Persons waiting to be recalled to a job from which they had been laid off need not be looking for work to be classified as unemployed.

LABOR FORCE ESTIMATES BY TOWN

Town

(By Place of Residence - Not Seasonally Adjusted)

FEBRUARY 2011

LMA/TOWNS	LABOR FORCE	EMPLOYED	UNEMPLOYED	%
NEW HAVEN	**314,960**	**283,636**	**31,324**	**9.9**
Bethany	3,157	2,926	231	7.3
Branford	17,444	16,017	1,427	8.2
Cheshire	14,787	13,648	1,139	7.7
Chester	2,290	2,120	170	7.4
Clinton	8,077	7,371	706	8.7
Deep River	2,640	2,388	252	9.5
Durham	4,369	4,041	328	7.5
East Haven	16,380	14,669	1,711	10.4
Essex	3,852	3,545	307	8.0
Guilford	13,039	12,166	873	6.7
Hamden	31,182	28,429	2,753	8.8
Killingworth	3,663	3,401	262	7.2
Madison	10,050	9,422	628	6.2
Meriden	32,395	28,583	3,812	11.8
New Haven	57,293	49,283	8,010	14.0
North Branford	8,469	7,729	740	8.7
North Haven	13,246	12,122	1,124	8.5
Old Saybrook	5,544	5,097	447	8.1
Orange	7,224	6,728	496	6.9
Wallingford	25,715	23,424	2,291	8.9
Westbrook	3,781	3,449	332	8.8
West Haven	30,363	27,079	3,284	10.8
*NORWICH-NEW LONDON				
	137,063	**124,192**	**12,871**	**9.4**
Bozrah	1,460	1,344	116	7.9
Canterbury	3,195	2,906	289	9.0
East Lyme	9,928	9,093	835	8.4
Franklin	1,171	1,077	94	8.0
Griswold	7,293	6,542	751	10.3
Groton	19,040	17,183	1,857	9.8
Ledyard	8,440	7,802	638	7.6
Lisbon	2,574	2,351	223	8.7
Lyme	1,140	1,054	86	7.5
Montville	11,045	9,985	1,060	9.6
New London	13,764	12,164	1,600	11.6
No. Stonington	3,274	3,011	263	8.0
Norwich	20,767	18,541	2,226	10.7
Old Lyme	4,128	3,832	296	7.2
Preston	2,874	2,628	246	8.6
Salem	2,609	2,402	207	7.9
Sprague	1,852	1,623	229	12.4
Stonington	10,479	9,702	777	7.4
Voluntown	1,622	1,466	156	9.6
Waterford	10,406	9,484	922	8.9

*Connecticut portion only. For whole NECTA, including Rhode Island town, see below.

LMA/TOWNS	LABOR FORCE	EMPLOYED	UNEMPLOYED	%
NORWICH-NEW LONDON				
	150,335	**135,950**	**14,385**	**9.6**
Westerly, RI	13,272	11,758	1,514	11.4

Labor Force estimates are prepared following statistical procedures developed by the U.S. Department of Labor, Bureau of Labor Statistics.

LMA/TOWNS	LABOR FORCE	EMPLOYED	UNEMPLOYED	%
TORRINGTON	**54,047**	**48,651**	**5,396**	**10.0**
Bethlehem	1,994	1,809	185	9.3
Canaan	611	543	68	11.1
Colebrook	793	751	42	5.3
Cornwall	817	750	67	8.2
Goshen	1,653	1,494	159	9.6
Kent	1,552	1,435	117	7.5
Litchfield	4,298	3,927	371	8.6
Morris	1,264	1,144	120	9.5
Norfolk	927	846	81	8.7
North Canaan	1,753	1,541	212	12.1
Roxbury	1,303	1,236	67	5.1
Salisbury	1,906	1,759	147	7.7
Sharon	1,527	1,407	120	7.9
Torrington	19,736	17,406	2,330	11.8
Warren	734	671	63	8.6
Washington	1,904	1,746	158	8.3
Winchester	5,948	5,261	687	11.6
Woodbury	5,327	4,924	403	7.6
WATERBURY	**101,953**	**89,115**	**12,838**	**12.6**
Beacon Falls	3,361	3,033	328	9.8
Middlebury	3,957	3,618	339	8.6
Naugatuck	17,363	15,288	2,075	12.0
Prospect	5,374	4,864	510	9.5
Waterbury	50,710	43,115	7,595	15.0
Watertown	12,135	11,036	1,099	9.1
Wolcott	9,053	8,161	892	9.9
WILLIMANTIC-DANIELSON				
	58,401	**52,160**	**6,241**	**10.7**
Brooklyn	3,941	3,506	435	11.0
Chaplin	1,516	1,372	144	9.5
Eastford	1,026	942	84	8.2
Hampton	1,286	1,150	136	10.6
Killingly	9,586	8,443	1,143	11.9
Plainfield	8,434	7,404	1,030	12.2
Pomfret	2,224	2,058	166	7.5
Putnam	5,184	4,683	501	9.7
Scotland	993	946	47	4.7
Sterling	2,140	1,880	260	12.1
Thompson	5,313	4,800	513	9.7
Windham	12,148	10,697	1,451	11.9
Woodstock	4,610	4,279	331	7.2

Not Seasonally Adjusted:				
CONNECTICUT	**1,879,800**	**1,699,100**	**180,700**	**9.6**
UNITED STATES	**152,635,000**	**138,093,000**	**14,542,000**	**9.5**
Seasonally Adjusted:				
CONNECTICUT	**1,896,600**	**1,725,400**	**171,300**	**9.0**
UNITED STATES	**153,246,000**	**139,573,000**	**13,673,000**	**8.9**

LABOR FORCE CONCEPTS (Continued)

The **unemployment rate** represents the number unemployed as a percent of the civilian labor force.

With the exception of those persons temporarily absent from a job or waiting to be recalled to one, persons with no job and who are not actively looking for one are counted as "not in the labor force".

Over the course of a year, the size of the labor force and the levels of employment undergo fluctuations due to such seasonal events as changes in weather, reduced or expanded production, harvests, major holidays and the opening and closing of schools. Because these seasonal events follow a regular pattern each year, their influence on statistical trends can be eliminated by adjusting the monthly statistics. **Seasonal Adjustment** makes it easier to observe cyclical and other nonseasonal developments.

HOUSING PERMIT ACTIVITY BY TOWN

TOWN	FEB	YR TO DATE		TOWN	FEB	YR TO DATE		TOWN	FEB	YR TO DATE	
	2011	2011	2010		2011	2011	2010		2011	2011	2010
Andover	0	0	0	Griswold	na	na	na	Preston	0	0	0
Ansonia	0	0	0	Groton	0	1	4	Prospect	na	na	na
Ashford	0	0	0	Guilford	1	2	2	Putnam	1	2	2
Avon	1	2	3	Haddam	1	1	3	Redding	na	na	na
Barkhamsted	na	na	na	Hamden	0	0	8	Ridgefield	0	1	2
Beacon Falls	na	na	na	Hampton	0	1	1	Rocky Hill	1	2	1
Berlin	2	5	6	Hartford	6	6	0	Roxbury	na	na	na
Bethany	na	na	na	Hartland	na	na	na	Salem	0	0	0
Bethel	8	12	7	Harwinton	0	1	0	Salisbury	na	na	na
Bethlehem	na	na	na	Hebron	na	na	na	Scotland	0	0	0
Bloomfield	na	na	na	Kent	0	0	0	Seymour	2	2	5
Bolton	0	1	5	Killingly	0	1	5	Sharon	0	0	1
Bozrah	0	0	0	Killingworth	na	na	na	Shelton	0	2	3
Branford	na	na	na	Lebanon	0	0	0	Sherman	na	na	na
Bridgeport	8	19	2	Ledyard	0	0	1	Simsbury	0	1	2
Bridgewater	na	na	na	Lisbon	0	0	1	Somers	0	1	2
Bristol	0	0	4	Litchfield	na	na	na	South Windsor	0	0	0
Brookfield	na	na	na	Lyme	0	0	0	Southbury	0	0	1
Brooklyn	1	1	3	Madison	1	3	1	Southington	5	7	20
Burlington	1	2	5	Manchester	0	1	6	Sprague	0	0	0
Canaan	0	0	0	Mansfield	0	0	3	Stafford	na	na	na
Canterbury	0	0	2	Marlborough	0	0	1	Stamford	0	0	11
Canton	0	2	3	Meriden	0	1	2	Sterling	na	na	na
Chaplin	0	0	0	Middlebury	na	na	na	Stonington	1	2	3
Cheshire	0	1	8	Middlefield	0	0	0	Stratford	0	2	3
Chester	na	na	na	Middletown	7	14	9	Suffield	5	5	1
Clinton	1	1	0	Milford	5	6	13	Thomaston	na	na	na
Colchester	0	0	7	Monroe	0	1	0	Thompson	na	na	na
Colebrook	0	0	0	Montville	0	1	1	Tolland	0	0	1
Columbia	0	0	0	Morris	0	0	0	Torrington	0	1	1
Cornwall	0	0	0	Naugatuck	1	2	0	Trumbull	1	1	1
Coventry	0	2	4	New Britain	na	na	na	Union	0	0	1
Cromwell	0	1	1	New Canaan	3	4	2	Vernon	2	2	2
Danbury	8	15	29	New Fairfield	na	na	na	Voluntown	0	0	0
Darien	na	na	na	New Hartford	1	1	2	Wallingford	2	4	15
Deep River	0	0	1	New Haven	0	0	1	Warren	1	1	0
Derby	na	na	na	New London	2	4	3	Washington	na	na	na
Durham	0	0	0	New Milford	0	1	0	Waterbury	0	0	4
East Granby	0	0	1	Newington	0	0	0	Waterford	0	0	3
East Haddam	1	1	8	Newtown	1	2	0	Watertown	1	2	4
East Hampton	1	2	2	Norfolk	1	1	0	West Hartford	1	1	1
East Hartford	na	na	na	North Branford	na	na	na	West Haven	na	na	na
East Haven	1	11	1	North Canaan	0	0	0	Westbrook	0	1	1
East Lyme	2	4	5	North Haven	0	0	0	Weston	na	na	na
East Windsor	0	2	2	North Stonington	0	0	0	Westport	3	9	9
Eastford	0	0	0	Norwalk	3	6	3	Wethersfield	na	na	na
Easton	0	0	0	Norwich	0	0	3	Willington	0	0	0
Ellington	0	1	5	Old Lyme	na	na	na	Wilton	na	na	na
Enfield	na	na	na	Old Saybrook	1	1	1	Winchester	0	0	0
Essex	0	0	1	Orange	na	na	na	Windham	0	0	1
Fairfield	1	2	2	Oxford	1	1	3	Windsor	na	na	na
Farmington	1	3	3	Plainfield	1	2	2	Windsor Locks	na	na	na
Franklin	0	0	0	Plainville	0	0	5	Wolcott	0	1	1
Glastonbury	0	2	3	Plymouth	0	0	1	Woodbridge	na	na	na
Goshen	0	0	3	Pomfret	0	0	0	Woodbury	1	1	0
Granby	0	0	1	Portland	0	1	5	Woodstock	1	1	1
Greenwich	4	10	13								

For further information on the housing permit data, contact Kolie Sun of DECD at (860) 270-8167.

BUSINESS STARTS AND TERMINATIONS
Registrations and terminations of business entities as recorded with the Secretary of the State and the Connecticut Department of Labor (DOL) are an indication of new business formation and activity. DOL business starts include new employers which have become liable for unemployment insurance taxes during the quarter, as well as new establishments opened by existing employers. DOL business terminations are those accounts discontinued due to inactivity (no employees) or business closure, and accounts for individual business establishments that are closed by still active employers. The Secretary of the State registrations include limited liability companies, limited liability partnerships, and foreign-owned (out-of-state) and domestic-owned (in-state) corporations.

CONSUMER PRICE INDEX
The Consumer Price Index (CPI), computed and published by the U.S. Bureau of Labor Statistics, is a measure of the average change in prices over time in a fixed market basket of goods and services. It is based on prices of food, clothing, shelter, fuels, transportation fares, charges for doctors' and dentists' services, drugs and other goods and services that people buy for their day-to-day living. The Northeast region is comprised of the New England states, New York, New Jersey and Pennsylvania.

EMPLOYMENT COST INDEX
The Employment Cost Index (ECI) covers both wages and salaries and employer costs for employee benefits for all occupations and establishments in both the private nonfarm sector and state and local government. The ECI measures employers' labor costs free from the influences of employment shifts among industries and occupations. The base period for all data is June 1989 when the ECI is 100.

HOURS AND EARNINGS ESTIMATES
Production worker earnings and hours estimates include full- and part-time employees working within manufacturing industries. Hours worked and earnings data are computed based on payroll figures for the week including the 12th of the month. Average hourly earnings are affected by such factors as premium pay for overtime and shift differential as well as changes in basic hourly and incentive rates of pay. Average weekly earnings are the product of weekly hours worked and hourly earnings. These data are developed in cooperation with the U.S. Department of Labor, Bureau of Labor Statistics.

INDIAN GAMING DATA
Indian Gaming Payments are amounts received by the State as a result of the slot compact with the two Federally recognized tribes in Connecticut, which calls for 25 percent of net slot receipts to be remitted to the State. Indian Gaming Slots are the total net revenues from slot machines only received by the two Federally recognized Indian tribes.

INITIAL CLAIMS
Average weekly initial claims are calculated by dividing the total number of new claims for unemployment insurance received in the month by the number of weeks in the month. A minor change in methodology took effect with data published in the March 1997 issue of the DIGEST. Data have been revised back to January 1980.

INSURED UNEMPLOYMENT RATE
Primarily a measure of unemployment insurance program activity, the insured unemployment rate is the 13-week average of the number of people claiming unemployment benefits divided by the number of workers covered by the unemployment insurance system.

LABOR FORCE ESTIMATES
Labor force estimates are a measure of the work status of people who live in Connecticut. Prepared under the direction of the U.S. Bureau of Labor Statistics, the statewide estimates are the product of a signal-plus noise model, which uses results from the Current Population Survey (CPS), a monthly survey of Connecticut households, counts of claimants for unemployment benefits, and establishment employment estimates. Beginning with the publication of January 2005 data, an improved methodology is being used to develop labor force estimates, by which monthly state model-based employment and unemployment estimates are controlled to add to the national CPS levels. This will ensure that national economic events are reflected in the state estimates, and it will significantly reduce end-of-year revisions. (For more information, please see the Connecticut Economic Digest, December 2004 issue.) Labor force data, reflecting persons employed by place of residence, are not directly comparable to the place-of-work industry employment series. In the labor force estimates, workers involved in labor disputes are counted as employed. The labor force data also includes agricultural workers, unpaid family workers, domestics and the self-employed. Because of these conceptual differences, total labor force employment is almost always different from nonfarm wage and salary employment.

LABOR MARKET AREAS
All Labor Market Areas (LMAs) in Connecticut except three are federally-designated areas for developing labor statistics. For the sake of simplicity, the federal Bridgeport-Norwalk-Stamford Metropolitan Statistical Area (MSA) is referred to in Connecticut Department of Labor publications as the Bridgeport-Stamford LMA, and the Hartford-West Hartford-East Hartford MSA is called the Hartford LMA. The Bureau of Labor Statistics has identified the 17 towns in the in the northwestern part of the state as a separate area for reporting labor force data. For the convenience of our data users, data for these towns are included in the Torrington LMA. For the same purpose, data for the towns of East Windsor, Enfield, Somers, Suffield and Windsor Locks, which are officially part of the Springfield MSA, are published as the Enfield LMA. Similarly, the towns of Putnam, Thompson and Woodstock - part of the Worcester MSA - are included in the Willimantic-Danielson LMA. Also, data for Westerly, Rhode Island are included in the Norwich-New London LMA. Industry employment and labor force data estimates contained in Connecticut Department of Labor publications are prepared following the same statistical procedures developed by the U.S. Department of Labor, Bureau of Labor Statistics, whether for federally designated or state-determined areas.

LEADING AND COINCIDENT EMPLOYMENT INDICES
The leading employment index is a composite of six individual largely employment-related series -- the average workweek of manufacturing production and construction workers, Hartford help-wanted advertising index, short-duration (less than 15 weeks) unemployment rate, initial claims for unemployment insurance, total housing permits, and Moody's BAA corporate bond yield. While not employment-sector variables, housing permits are closely related to construction employment and the corporate bond yield adds important information about the movement in interest rates. The coincident employment index is a composite indicator of four individual employment-related series -- the total unemployment rate, nonfarm employment (employer survey), total employment (state residents employed measured by a household survey), and the insured unemployment rate. All data are seasonally adjusted and come from the Connecticut Labor Department, the Federal Reserve Bank of Boston, and the Board of Governors of the Federal Reserve System.

NONFARM EMPLOYMENT ESTIMATES
Nonfarm employment estimates are derived from a survey of businesses to measure *jobs* by industry. The estimates include all full- and part-time wage and salary employees who worked during or received pay for the pay period which includes the 12th of the month. Excluded from these estimates are proprietors, self-employed workers, private household employees and unpaid family workers. In some cases, due to space constraints, all industry estimates are not shown. Call (860) 263-6275 for a more comprehensive breakout of nonfarm employment estimates. These data are developed in cooperation with the U.S. Department of Labor, Bureau of Labor Statistics.

UI COVERED WAGES
UI covered wages is the total amount paid to those employees who are covered under the Connecticut's Unemployment Insurance (UI) law for services performed during the quarter. The fluctuations in the 1992-93 period reflect the effect of the changes in the tax law and the massive restructuring in the state's economy.

ECONOMIC INDICATORS AT A GLANCE

(Percent change from prior year; see pages 5-8 for reference months or quarters)

Leading Employment Index .... +0.6
Coincident Employment Index ...... +1.4
Leading General Drift Indicator ..... +1.4
Coincident General Drift Indicator +0.8
Farmington Bank Bus. Barometer +0.6
Phil. Fed's CT Coincident Index .... +3.7

Total Nonfarm Employment .... +1.8

Unemployment Rate .... -0.2*
Labor Force .... +0.0
Employed .... +0.2
Unemployed .... -1.5

Average Weekly Initial Claims .... -7.3
Avg Insured Unempl. Rate .... -0.43*
U-6 Unemployment Rate .... +1.3*

Average Weekly Hours, Mfg 0.0
Average Hourly Earnings, Mfg ...... +5.6
Average Weekly Earnings, Mfg ..... +5.6
CT Mfg. Production Index .... +0.7
Production Worker Hours .... +1.8
Industrial Electricity Sales .... -3.3

Personal Income .... +2.5
UI Covered Wages .... +1.7

Business Activity
New Housing Permits .... -39.4
Electricity Sales .... +1.7
Construction Contracts Index .... -50.6
New Auto Registrations .... +16.2
Air Cargo Tons .... +0.5
Exports .... +8.7
S&P 500: Monthly Close .... +20.2

Business Starts
Secretary of the State .... -0.1
Dept. of Labor .... -3.4

Business Terminations
Secretary of the State .... +5.7
Dept. of Labor .... -18.3

State Revenues .... -6.2
Corporate Tax .... +119.8
Personal Income Tax .... +4.6
Real Estate Conveyance Tax .... +3.2
Sales & Use Tax .... -8.5
Indian Gaming Payments .... +0.1

**Percentage point change; **Less than 0.05 percent; NA = Not Available*

Tourism and Travel
Info Center Visitors .... -8.7
Attraction Visitors .... +23.3
Air Passenger Count .... +10.6
Indian Gaming Slots .... -1.2
Travel and Tourism Index .... +3.2

Employment Cost Index (U.S.)
Total .... +2.1
Wages & Salaries .... +1.8
Benefit Costs .... +2.9

Consumer Prices
U.S. City Average .... +2.1
Northeast Region .... +2.0
NY-NJ-Long Island .... +2.1
Boston-Brockton-Nashua .... +1.1

Interest Rates
Prime 0.00*
Conventional Mortgage .... -0.04*

THE CONNECTICUT ECONOMIC DIGEST **April 2011**

THE CONNECTICUT
ECONOMIC DIGEST

A joint publication of
The Connecticut Departments of Labor and
Economic and Community Development

Opportunity • Guidance • Support
CONNECTICUT DEPARTMENT OF LABOR

DECD

Mailing address:

Connecticut Economic Digest
Connecticut Department of Labor
Office of Research
200 Folly Brook Boulevard
Wethersfield, CT 06109-1114

The Connecticut Economic Digest is available on the internet at:
http://www.ctdol.state.ct.us/lmi

NEED A COPY OF THE CONNECTICUT ECONOMIC DIGEST?

To receive a staple-bound, color copy of the Digest each month, please download the subscription order form at http://www.ctdol.state.ct.us/lmi/misc/ctdigest.htm

For further information, please call the Office of Research at (860) 263-6290, or send an e-mail to dol.econdigest@ct.gov.

❑ If you wish to have your name removed from our mailing list, please check here and return this page (or a photocopy) to the address at left.

❑ If your address has changed, please check here, make the necessary changes to your address label and return this page to the address at left.

❑ If you receive more than one copy of this publication, please check here and return this page from the duplicate copy to the address at left.