

ECONOMIC DIGEST

Vol.20 No.7 A joint publication of the Connecticut Department of Labor & the Connecticut Department of Economic and Community Development

JULY 2015

IN THIS ISSUE...

Connecticut's Housing Recovery Slowed in 2014 1-2, 5

Annual Town Unemployment Rates, 2010-2014 3-4

Economic Indicators
 on the Overall Economy 5
 Individual Data Items 6-8
Comparative Regional Data 9
Economic Indicator Trends 10-11
Help Wanted OnLine 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 May...

Nonfarm Employment
 Connecticut 1,691,800
 Change over month +0.38%
 Change over year +1.6%

United States 141,679,000
 Change over month +0.20%
 Change over year +2.2%

Unemployment Rate
 Connecticut 6.0%
 United States 5.5%

Consumer Price Index
 United States 237.805
 Change over year 0.0%

Connecticut's Housing Recovery Slowed in 2014

By Kolie Sun, Senior Research Analyst, DECD

The state's overall housing recovery that began in 2012 continued, albeit at a slower rate, in 2014. One new positive trend was the increasing demand on multifamily units that sustained the housing sector. In this article, we will examine many aspects of the state's housing industry and the factors leading to a higher demand for multifamily homes.

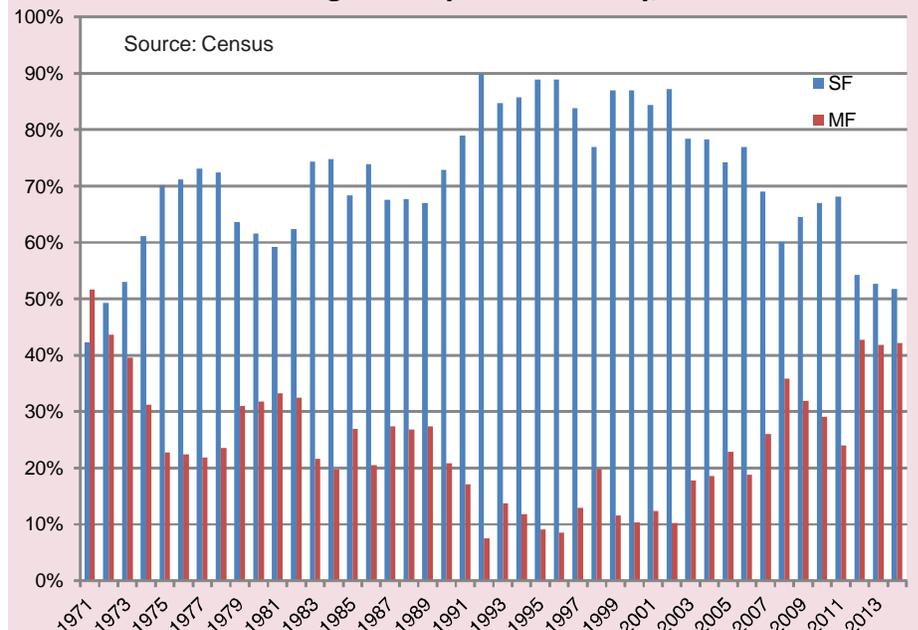
Housing Production

According to the most recent release from the U.S. Census, in 2014 Connecticut cities and towns authorized 5,329 new housing units; these include single and multifamily homes. This level of production is a 1.8 percent decrease compared to 5,424 in 2013 and 31.2 percent below the pre-recession level of 7,746 in 2007.

In 2014, Fairfield County continued its trend with the largest share (35.4%) of total housing permits; followed by New Haven County (21.4%) and Hartford County (18.1%). Windham County had the smallest share (2.2%). Several municipalities showed strong performance in the multifamily unit category: New Haven led all municipalities with 412 units authorized, followed by Stamford with 391, East Lyme with 363, Danbury with 317 and Norwalk with 236. The combined permits issued for these five communities accounted for nearly one-third of last year's total housing production.

In February, the Connecticut Department of Economic and Community Development (DECD) surveyed demolition¹ activities from each municipality. One hundred and

CT Share of Single-family vs Multifamily, 1971-2014



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. Pilipaitis

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

Connecticut Department of Labor

Sharon Palmer, 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
Tim Sullivan, Deputy Commissioner

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>



forty-four cities and towns responded to the survey (an 85.2 percent response rate). Last year, municipalities authorized 1,240 demolished dwelling units. As a result, the state's net gain of 4,089 units brings its housing inventory estimates² to 1,501,746 units.

Connecticut was one of 17 states with a decline in permit authorization from 2013 to 2014. The nation as a whole experienced a 5.6 percent increase during the same period. Connecticut ranked 37th nationally while 22 states had increases of 5.6 percent or better.

Home Sales and Prices

The state's real estate market in 2014 had a slightly weaker performance than the previous year in sales and prices. According to the Warren Group report, Connecticut single-family home sales decreased one percent from 25,919 in 2013 to 25,660 in 2014. This is the first decline after two consecutive years of home sale advances. Although condominium sales increased 3.1 percent to 6,961 in 2014, this level of sales is still below 12,945 in 2007.

Connecticut's home sales price peaked at \$295,000 in 2007 and the prices have been fluctuating since. From the same report, the median single-family home sales price fell 3.3 percent from \$260,000 in 2013 to \$251,500 in 2014 and the condominium prices fell 1.3 percent during the same time period.

Connecticut home values have been stagnant and appreciated little over the past several years. According to the Federal Housing Finance Agency's House Price Index³ (HPI), the U.S. house prices advanced 4.9 percent from the fourth quarter of 2013 to the fourth quarter of 2014 while the state's HPI increased at a mere 0.7 percent. Connecticut ranked near the bottom at 48th.

Housing Affordability

Housing affordability is generally defined as paying no more than 30 percent of household income for housing costs, including mortgages, property taxes and insurance. Based on the 2009-2013 American Community Survey (ACS) 5-year estimates, nearly 40 percent of the state's households spend more than 30 percent of their household income on housing costs. According to a report by the Partnership for Strong

Communities in 2014, 49 percent of renters pay more than 30 percent of their income on housing.⁴

According to a National Low Income Housing Coalition report in 2014, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,197. In order to afford this level of rent and utilities – without paying more than 30 percent of income on housing – a household must earn \$3,991 monthly or \$47,890 annually. Assuming a 40-hour work week, 52 weeks per year, that level of income translates into a "Housing Wage" of \$23.02. By way of example, a household would need 2.6 full-time minimum wage earners to make the two-bedroom FMR affordable.⁵

Meanwhile the Partnership for Strong Communities also reported that Connecticut "remained 6th in monthly median housing costs and 8th in median home values, despite slight decreases in both."⁶ The Partnership added that although the state's per capita rate of housing production increased over the last two years, Connecticut "still ranked 50th for the last decade, leaving behind a legacy of high housing costs." Connecticut rose to 47th in 2013 with a new influx of multifamily building permits.⁷ Using another measure, Connecticut's permits per 1,000 Population stood at 1.5 in 2014; ranked at 48th, followed by West Virginia and Rhode Island.⁸

The Partnership for Strong Communities acknowledged Governor Malloy and the General Assembly "have provided more resources for affordable housing than any governor or legislature in the prior 24 years."⁹ Governor Malloy's investment in housing creation totaled approximately \$600 million in his first term. The Connecticut Department of Housing reports it has developed 3,097 units since the beginning of 2011, 3,024 of them affordable, and has another 3,639 in the pipeline, more than 2,900 of them affordable.¹⁰

Multifamily Demand on the Rise

In the 1970s and 1980s, nearly two-thirds of housing permits issued were for single-family units. The share rose to 85 percent and scaled back to 75 percent in the

-continued on page 5-

Annual Town Unemployment Rates, 2010-2014

By Jungmin Charles Joo, DOL, jungmin.joo@ct.gov

Unemployment rate data are from the Local Area Unemployment Statistics (LAUS) program. There are total of 169 cities and towns in Connecticut for which labor force estimates are produced monthly by the Connecticut Department of Labor in cooperation with the U.S. Bureau of Labor Statistics. Recently LAUS underwent a major revision back to 2010.

2013 to 2014

Reflecting a continued economic recovery, unemployment rates decreased in nearly all cities and towns in Connecticut over the year. Of the total 169 cities and towns, Hampton had the largest decrease from 9.2% in 2013 to 6.2% in 2014 (-3.0 percentage points). Only two towns experienced an increase in the jobless rate from 2013, which are Colebrook (+0.4 percentage points) and Scotland (+1.1 percentage points). The annual

average Connecticut unemployment rate in 2014 was 6.6%, down from 7.7% a year earlier. Overall, a total of 131 cities and towns had jobless rates below the statewide figure of 6.6%, 34 had rates above it, and 4 had rates equal to that of Connecticut last year. Cornwall had the lowest unemployment rate of 3.7%, while the City of Hartford experienced the highest rate of 12.2% in 2014 (See table on page 4).

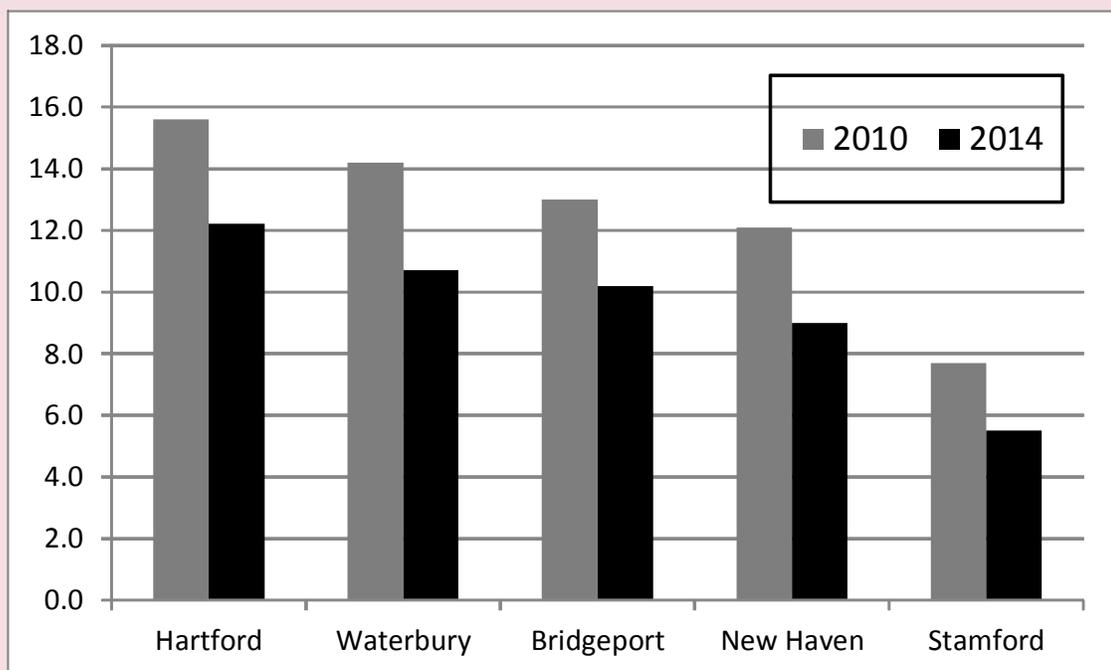
Of the five largest cities in the State with a 2010 Census population of 100,000 or more Stamford had the lowest unemployment rate in 2014 of 5.5%. Hartford had the highest jobless rate among the large cities, 12.2% (Chart). All five cities had over-the-year unemployment rate decreases, the largest of which occurred in Hartford (-2.1 percentage points).

2010 to 2014

As the table shows, last year's unemployment rates were also down in almost all cities and towns when compared with 2010, as the economy improved from the last recession. Only Scotland and Colebrook's rates went up, while Warren's was unchanged. Hampton, again, showed the largest decline from 2010 to 2014 of -5.1 percentage points. Over five years, the State unemployment rate fell significantly from 9.1% to 6.6%. Colebrook had the lowest unemployment rate of 4.0%, while Hartford's was the highest at 15.6% in 2010.

Stamford had the lowest unemployment rate (7.7%) out of the five largest cities in Connecticut, while Hartford's (15.6%) was the highest in 2010. All five biggest cities had jobless rate declines over the five year period, the largest of which was Waterbury (-3.5 percentage points). ■

Unemployment Rates of Five Largest CT Cities (%)



Annual Average Unemployment Rate by Town, 2010-2014

Town/City	2010	2011	2012	2013	2014	Town/City	2010	2011	2012	2013	2014	Town/City	2010	2011	2012	2013	2014
Andover	7.2	6.8	6.6	6.4	5.6	Griswold	10.2	10.3	9.9	9.1	7.9	Prospect	8.4	7.6	6.9	5.9	5.3
Ansonia	11.7	11.8	11.4	10.8	9.2	Groton	8.5	8.5	8.2	7.6	6.1	Putnam	9.9	9.9	10.0	9.4	7.5
Ashford	8.1	7.7	7.7	6.9	5.5	Guilford	6.5	6.0	5.5	5.3	4.6	Redding	6.3	6.1	6.1	5.9	4.8
Avon	6.2	5.6	5.4	5.0	4.4	Haddam	6.8	6.1	6.0	5.5	4.8	Ridgefield	6.1	6.1	5.8	5.5	4.7
Barkhamsted	8.8	8.1	7.6	6.4	5.3	Hamden	7.9	7.9	7.5	6.9	5.9	Rocky Hill	7.0	6.7	6.2	5.7	5.0
Beacon Falls	9.2	8.3	7.4	6.5	6.1	Hampton	11.3	10.8	9.9	9.2	6.2	Roxbury	5.6	5.1	5.2	5.1	3.9
Bethlehem	7.7	7.0	6.5	5.7	5.4	Hartford	15.6	15.7	15.1	14.3	12.2	Salem	8.2	7.8	8.2	7.4	6.0
Berlin	7.7	7.4	6.7	6.0	5.2	Hartland	7.0	6.4	6.4	5.7	5.1	Salisbury	6.8	6.2	5.5	4.9	4.1
Bethany	7.4	6.9	6.1	5.6	5.3	Harwinton	6.8	6.4	6.6	5.8	5.1	Scotland	4.9	4.8	4.9	4.6	5.7
Bethel	8.1	7.4	6.9	6.5	5.4	Hebron	6.9	6.4	5.9	5.3	4.8	Seymour	9.6	9.2	8.4	7.8	7.0
Bloomfield	9.5	9.3	9.1	8.5	7.3	Kent	7.5	6.8	6.3	5.6	4.5	Sharon	6.2	6.0	5.4	5.3	4.3
Bolton	6.7	6.3	5.8	5.5	4.5	Killingly	11.1	10.7	10.4	9.5	7.9	Shelton	8.6	8.5	7.8	7.2	6.2
Bozrah	8.0	7.4	8.0	7.6	6.6	Killingworth	6.3	6.3	5.9	5.7	4.7	Sherman	7.1	6.8	6.3	5.9	4.9
Branford	8.3	8.0	7.5	6.6	5.7	Lebanon	8.6	8.3	8.0	6.8	5.8	Simsbury	6.2	5.9	5.4	5.0	4.4
Bridgeport	13.0	13.2	12.5	11.9	10.2	Ledyard	7.6	7.2	7.3	6.8	5.6	Somers	7.4	6.9	7.0	6.4	5.6
Bridgewater	6.5	6.3	5.7	6.0	5.7	Lisbon	8.2	8.1	8.1	7.3	6.7	South Windsor	7.5	6.8	6.3	5.8	5.2
Bristol	10.3	9.8	9.1	8.4	7.3	Litchfield	7.2	6.8	6.2	5.7	5.1	Southbury	8.1	7.8	7.0	6.7	5.7
Brookfield	7.5	6.9	6.6	6.2	5.2	Lyme	7.0	6.1	5.4	5.4	4.8	Southington	8.1	7.5	7.1	6.4	5.5
Brooklyn	9.6	9.0	8.7	8.0	7.1	Madison	6.7	6.3	6.1	5.7	4.8	Sprague	10.5	10.8	11.0	9.6	7.8
Burlington	7.1	6.8	6.3	5.5	4.6	Manchester	8.8	8.5	8.3	7.5	6.5	Stafford	9.6	8.8	8.5	7.9	6.8
Canaan	5.9	8.0	8.4	6.8	5.2	Mansfield	7.9	8.2	8.0	7.6	6.2	Stamford	7.7	7.3	7.0	6.4	5.5
Canterbury	9.0	8.5	8.5	7.5	6.6	Marlborough	7.3	6.6	6.3	5.7	5.1	Sterling	10.7	10.3	10.6	9.5	8.5
Canton	7.7	6.6	5.6	5.3	4.7	Meriden	11.4	11.0	10.3	9.8	8.5	Stonington	6.9	6.5	6.2	5.9	5.7
Chaplin	8.6	8.3	7.8	7.1	6.6	Middlebury	7.2	7.1	6.7	5.8	5.1	Stratford	9.7	9.6	9.2	8.8	7.5
Cheshire	6.4	6.2	5.6	5.2	4.6	Middlefield	7.4	6.7	6.5	6.0	5.5	Suffield	7.3	7.3	6.8	6.2	5.4
Chester	6.6	6.4	5.6	5.2	4.6	Middletown	8.7	8.5	7.9	7.5	6.5	Thomaston	9.0	8.0	7.6	7.2	6.1
Clinton	8.2	7.7	7.1	6.5	5.6	Milford	9.2	8.3	7.3	6.6	5.7	Thompson	10.6	9.4	8.6	7.7	6.1
Colchester	7.8	7.6	7.0	6.3	5.3	Monroe	7.9	7.8	7.1	6.3	5.7	Tolland	6.3	5.9	5.6	5.3	4.5
Colebrook	4.0	4.4	5.0	4.9	5.3	Montville	9.2	9.2	8.9	8.1	6.8	Torrington	10.7	9.8	9.1	8.4	7.2
Columbia	7.6	7.0	6.5	6.1	5.3	Morris	7.7	7.3	6.3	5.6	5.0	Trumbull	7.2	6.9	6.8	6.2	5.4
Cornwall	6.3	6.2	5.6	5.6	3.7	Naugatuck	10.8	10.2	9.4	8.9	7.6	Union	6.5	6.7	5.9	5.8	5.2
Coventry	7.5	7.3	7.0	6.3	5.3	New Britain	12.8	12.5	11.9	11.2	9.5	Vernon	8.6	8.1	8.0	7.4	6.4
Cromwell	7.9	7.2	6.7	6.3	5.5	New Canaan	6.6	6.4	6.1	5.8	4.9	Voluntown	10.0	10.0	10.1	8.9	6.7
Danbury	7.7	7.1	6.8	6.1	5.2	New Fairfield	8.2	7.8	7.2	6.4	5.2	Wallingford	8.3	7.8	7.2	6.6	5.8
Darien	6.8	6.5	6.7	6.1	5.1	New Hartford	7.6	7.0	6.4	6.4	5.7	Warren	5.5	5.5	6.2	6.2	5.5
Deep River	7.0	6.7	6.1	5.8	5.3	New Haven	12.1	12.2	11.6	10.8	9.0	Washington	6.2	6.2	5.7	5.3	4.7
Derby	10.8	10.5	9.7	9.0	7.9	New London	11.9	12.2	12.6	11.8	9.7	Waterbury	14.2	13.6	12.9	12.2	10.7
Durham	6.4	6.5	5.8	5.4	4.8	New Milford	7.6	7.3	7.1	6.6	5.5	Waterford	7.9	8.0	7.8	7.3	5.9
East Granby	6.8	6.2	5.7	5.5	4.9	Newington	8.1	7.6	7.0	6.4	5.4	Watertown	8.2	7.6	7.1	6.5	5.7
East Haddam	7.6	7.1	7.0	6.5	5.8	Newtown	6.9	6.6	6.1	5.7	4.9	West Hartford	6.8	6.5	6.1	5.5	4.7
East Hampton	7.7	7.3	6.9	6.2	5.1	North Branford	8.0	7.6	6.9	6.0	5.2	West Haven	10.7	10.8	10.2	9.4	8.0
East Hartford	11.3	11.1	10.7	10.0	8.5	North Canaan	8.5	8.0	7.2	6.2	5.4	Westbrook	8.1	7.6	7.2	6.4	5.6
East Haven	10.4	10.1	9.4	8.7	7.4	North Haven	8.0	7.8	7.2	6.4	5.5	Weston	6.3	6.4	6.1	5.9	4.9
East Lyme	7.7	7.9	7.8	7.0	5.9	North Stonington	7.5	7.0	7.2	7.1	6.1	Westport	6.4	6.3	6.2	5.9	4.9
East Windsor	9.8	9.2	8.7	7.9	6.6	Norfolk	7.4	7.0	6.6	7.2	6.0	Wethersfield	8.3	7.8	7.1	6.5	5.7
Eastford	8.1	7.3	6.4	6.4	5.6	Norwalk	7.7	7.4	6.9	6.4	5.6	Willington	6.9	6.5	6.4	5.6	5.2
Easton	6.2	5.9	5.7	5.5	4.7	Norwich	10.4	10.4	10.0	9.5	8.3	Wilton	6.2	5.9	5.9	5.6	4.6
Ellington	7.5	6.9	6.4	6.0	5.1	Old Lyme	7.2	6.7	6.7	6.1	5.3	Winchester	11.5	10.6	9.1	8.5	7.1
Enfield	9.1	8.9	8.1	7.5	6.3	Old Saybrook	7.8	7.6	7.0	6.3	5.3	Windham	11.3	11.2	10.6	9.9	8.4
Essex	7.5	7.2	6.6	6.1	5.2	Orange	6.6	6.3	6.1	5.7	5.0	Windsor	8.6	8.2	8.1	7.6	6.4
Fairfield	7.6	7.3	7.1	6.5	5.4	Oxford	7.5	7.0	6.5	6.1	5.4	Windsor Locks	8.9	8.2	8.0	7.5	6.3
Farmington	6.7	6.2	5.8	5.4	4.6	Plainfield	11.2	10.9	10.2	9.6	8.3	Wolcott	8.9	8.3	7.6	6.8	5.5
Franklin	8.4	7.3	6.6	6.6	6.4	Plainville	9.6	8.9	8.1	7.5	6.3	Woodbridge	5.7	5.3	4.9	4.9	4.2
Glastonbury	6.4	5.8	5.4	5.1	4.5	Plymouth	11.3	10.6	9.7	9.1	7.8	Woodbury	7.4	6.6	6.2	6.0	5.1
Goshen	7.2	7.3	7.1	5.8	5.1	Pomfret	7.9	6.6	6.4	5.7	5.0	Woodstock	8.3	7.6	7.3	6.7	5.6
Granby	6.5	6.1	5.7	5.2	4.6	Portland	7.7	7.2	6.7	6.2	5.4						
Greenwich	6.7	6.7	6.1	5.7	4.8	Preston	8.7	8.3	8.4	7.8	6.8	CONNECTICUT	9.1	8.8	8.3	7.7	6.6

-continued from page 2-

next two decades. In 2014, the share of single family units decreased significantly to 51.8 percent,¹¹ the lowest in four decades. The split has been shifting and demand on multifamily housing is climbing (See chart on page 1).

Connecticut's demographic landscape is ever changing. The population of age 65 and older is projected to grow 34.5 percent from 2015 to 2030 and those aged 25 to 34 to grow 3.8 percent.¹² These demographic shifts have a direct impact on housing choices.

Many baby boomers reaching retirement age seek to downsize from their suburban homes to new quarters. They want to pay off their mortgages, lower housing expenses, enjoy convenience and live in a walkable neighborhood.

At the other spectrum, the millennial generation faces different issues. According to a recent survey from Fannie Mae, millennials want to buy homes — 90% prefer owning over renting. But student loan debt, tight lending standards and stiff competition have made it almost impossible for many of them to make the move.¹³ Hence, we could see a higher percentage of renter household formations than that of homeowner households.

Transit-oriented-development (TOD) provides housing opportunities, especially for boomers and millennials as they look for smaller, denser, more affordable,

energy-efficient homes within walking distance to services and close to mass transit.¹⁴ Hence, the demand for multifamily homes in TOD is expected to rise.

Conclusion

While it's true the pace of the state's housing market recovery in 2014 did not match that of the two previous years, the overall momentum is still gaining and conditions exist for the recovery to continue. In fact, 2015 holds much promise.

Frank Nothaft, chief economist at Freddie Mac, foresees a robust year for housing in 2015. He expects that housing starts will rise about 15 percent, homes sales will be up 4 percent and home prices increase 3.5 percent to 4 percent above last year's level. With 30-year mortgages currently at 3.75 percent, Nothaft called them "dirt cheap" and said he expects rates to rise this year but remain at affordable levels.¹⁵

Household formation is a primary factor that impacts housing demand. The key demographic to watch is the millennials as they enter the peak home-buying stage. This cohort, the largest generation in the U.S. labor force,¹⁶ and their purchasing decision could lead to a surge in home sales.

An improved economy, historically low mortgage rates, and strong consumer confidence should take the state's housing recovery to a higher level in the years ahead. ■

1 Demolition permits include only the dwelling units, main buildings only; out-buildings such as sheds, garages, barns, swimming pools are excluded.

2 DECD methodology: Housing inventory estimates derived using Census 2010 total housing units as base, adjusted by net gains of subsequent years from 2011 through 2014.

3 The HPI is a measure of the movement of single-family house prices, measuring average price changes in repeat sales or refinancings on the same properties. This information is obtained by reviewing repeat mortgage transactions on single-family properties whose mortgages have been purchased or securitized by Fannie Mae or Freddie Mac since January 1975.

4 HousingInCT2014: The Latest Measures of Affordability, a report by Partnership for Strong Communities, published December 2014.

5 National Low Income Housing Coalition, "Out of Reach 2014: Connecticut," <http://nlihc.org/oor/2014/CT>.

6 See footnote 4.

7 See footnote 4.

8 <http://www.census.gov/construction/bps/>, U.S. Permits per 1,000 Population: 2014.

9 See footnote 4.

10 CT Department of Housing as reported by the Partnership for Strong Community, see footnote 4.

11 Census: In 2014, State authorized total 5,329 housing permits, 2,760 are single-family.

12 CT State Data Center: "Population Projections 2015-2030", author's calculations.

13 Millennials squeezed out of buying a home, CNNMONEY 6/1/2014.

14 See footnote 4.

15 Eye on Housing: A More Robust Year for Housing in 2015, Michael Neal, 1/26/2015.

16 Pew Research Center: Millennials surpass Gen Xers as the largest generation in U.S. labor force, May 11, 2015.

GENERAL ECONOMIC INDICATORS

<i>(Seasonally adjusted)</i>	1Q	1Q	CHANGE		4Q
	2015	2014	NO.	%	2014
General Drift Indicator (1996=100)*					
Leading	112.8	114.4	-1.6	-1.4	111.2
Coincident	114.7	112.6	2.1	1.9	114.1
Farmington Bank Business Barometer (1992=100)**	131.2	128.4	2.8	2.2	130.0
Philadelphia Fed's Coincident Index (July 1992=100)***	May	May			Apr
<i>(Seasonally adjusted)</i>	2015	2014			2015
Connecticut	161.49	155.99	5.50	3.5	160.75
United States	161.88	156.68	5.20	3.3	161.50

Sources: *Dr. Steven P. Lanza, University of Connecticut **Farmington Bank ***Federal Reserve Bank of Philadelphia

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 three leading (housing permits, manufacturing average weekly hours, and initial unemployment claims) economic variables, and are indexed so 1996 = 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

	May	May	CHANGE		Apr
	2015	2014	NO.	%	2015
TOTAL NONFARM	1,691.8	1,665.7	26.1	1.6	1,685.4
Natural Res & Mining	0.5	0.6	-0.1	-16.7	0.5
Construction	58.4	55.7	2.7	4.8	56.0
Manufacturing	159.9	159.6	0.3	0.2	160.9
Trade, Transportation & Utilities	306.8	301.1	5.7	1.9	303.6
Information	32.0	32.0	0.0	0.0	31.7
Financial Activities	129.5	128.7	0.8	0.6	129.5
Professional and Business Services	215.0	212.5	2.5	1.2	214.6
Education and Health Services	330.0	324.0	6.0	1.9	330.1
Leisure and Hospitality	155.9	150.1	5.8	3.9	154.7
Other Services	63.9	63.0	0.9	1.4	63.7
Government*	239.9	238.4	1.5	0.6	240.1

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

Initial claims for unemployment insurance decreased from a year ago.

UNEMPLOYMENT

	May	May	CHANGE		Apr
	2015	2014	NO.	%	2015
Labor Force, resident (000s)	1,921.8	1,881.8	40.0	2.1	1,920.6
Employed (000s)	1,806.6	1,757.2	49.4	2.8	1,800.6
Unemployed (000s)	115.2	124.6	-9.4	-7.6	120.0
Unemployment Rate (%)	6.0	6.6	-0.6	---	6.2
Average Weekly Initial Claims	3,875	4,238	-363	-8.6	3,956
Avg. Insured Unemp. Rate (%)	2.96	3.08	-0.12	---	2.68
	1Q2015	1Q2014			2014
U-6 Rate (%)	12.5	13.6	-1.1	---	12.6

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

The production worker weekly earnings rose over the year.

MANUFACTURING ACTIVITY

	May	May	CHANGE		Apr	Mar
	2015	2014	NO.	%	2015	2015
Production Worker Avg Wkly Hours	39.6	40.4	-0.8	-2.0	40.1	--
Prod. Worker Avg Hourly Earnings	25.02	21.74	3.28	15.1	25.46	--
Prod. Worker Avg Weekly Earnings	990.79	878.30	112.49	12.8	1,020.95	--
CT Mfg. Prod. Index, NSA (2009=100)	119.7	113.9	5.8	5.1	116.1	116.7
Production Worker Hours (000s)	3,857	3,811	46	1.2	3,890	--
Industrial Electricity Sales (mil kWh)*	284	278	6.4	2.3	272	274
CT Mfg. Prod. Index, SA (2009=100)	120.7	114.7	6.0	5.3	119.9	122.2

Sources: Connecticut Department of Labor; U.S. Department of Energy

*Latest two months are forecasted.

Personal income for fourth quarter 2015 is forecasted to increase 3.2 percent from a year earlier.

INCOME

	4Q*	4Q	CHANGE		3Q*
	2015	2014	NO.	%	2015
Personal Income	\$234,632	\$227,258	7,375	3.2	\$232,766
UI Covered Wages	\$107,989	\$106,095	1,894	1.8	\$107,512

Source: Bureau of Economic Analysis

*Forecasted by Connecticut Department of Labor

BUSINESS ACTIVITY

New auto registrations fell over the year.

	MONTH	LEVEL	Y/Y %		YEAR TO DATE		% CHG
			CHG	CURRENT	PRIOR	CHG	
New Housing Permits*	May 2015	776	79.2	1,982	1,749	13.3	
Electricity Sales (mil kWh)	Apr 2015	2,302	3.3	10,216	10,132	0.8	
Construction Contracts Index (1980=100)	May 2015	303.1	-19.2	---	---	---	
New Auto Registrations	May 2015	19,015	-2.6	74,764	80,110	-6.7	
Exports (Bil. \$)	1Q 2015	3.93	-4.5	3.93	4.12	-4.5	
S&P 500: Monthly Close	May 2015	2,107.39	9.6	---	---	---	

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; Wisetrade.org

* 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 %		YEAR TO DATE		% CHG
			CHG	CURRENT	PRIOR	CHG	
STARTS							
Secretary of the State	May 2015	1,915	-22.0	9,923	11,258	-11.9	
Department of Labor	4Q 2014	1,545	-7.6	7,631	8,231	-7.3	
TERMINATIONS							
Secretary of the State	May 2015	685	-2.4	5,077	3,931	29.2	
Department of Labor	4Q 2014	2,071	-28.7	6,765	8,246	-18.0	

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

STATE REVENUES

Total all revenues were up from a year ago.

	YEAR TO DATE					
	May 2015	May 2014	% CHG	CURRENT	PRIOR	% CHG
<i>(Millions of dollars)</i>						
TOTAL ALL REVENUES*	977.0	874.9	11.7	7,977.8	7,506.7	6.3
Corporate Tax	34.8	2.3	1,413.0	323.0	230.6	40.1
Personal Income Tax	465.9	488.1	-4.5	4,781.3	4,477.7	6.8
Real Estate Conv. Tax	15.1	12.6	19.8	59.6	59.0	1.0
Sales & Use Tax	340.1	262.5	29.6	1,733.6	1,581.2	9.6
Indian Gaming Payments**	24.3	24.8	-2.2	109.0	114.1	-4.5

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

Indian gaming slots fell over the year.

	MONTH	LEVEL	Y/Y %		YEAR TO DATE		% CHG
			CHG	CURRENT	PRIOR	CHG	
Info Center Visitors	May 2015	15,238	-41.6	42,848	69,778	-38.6	
Major Attraction Visitors	May 2015	157,260	6.3	525,083	502,821	4.4	
Air Passenger Count	May 2015	NA	NA	NA	NA	NA	
Indian Gaming Slots (Mil.\$)*	May 2015	1,153.5	-2.1	5,196.5	5,430.5	-4.3	

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

Compensation cost for the nation rose 2.8 percent over the year.

EMPLOYMENT COST INDEX

	Seasonally Adjusted			Not Seasonally Adjusted		
	Mar 2015	Dec 2014	3-Mo % Chg	Mar 2015	Mar 2014	12-Mo % Chg
Private Industry Workers <i>(Dec. 2005 = 100)</i>						
UNITED STATES TOTAL	123.2	122.3	0.7	123.2	119.9	2.8
Wages and Salaries	122.6	121.7	0.7	122.6	119.3	2.8
Benefit Costs	124.5	123.8	0.6	124.5	121.4	2.6
NORTHEAST TOTAL	---	---	---	125.3	120.5	4.0
Wages and Salaries	---	---	---	124.7	119.4	4.4

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

U.S. inflation rate was unchanged over the year.

CONSUMER NEWS

	MO/QTR	LEVEL	% CHANGE	
			Y/Y	P/P*
<i>(Not seasonally adjusted)</i>				
CONSUMER PRICES				
CPI-U (1982-84=100)				
U.S. City Average	May 2015	237.805	0.0	0.5
Purchasing Power of \$ (1982-84=\$1.00)	May 2015	0.421	0.0	-0.5
Northeast Region	May 2015	252.770	-0.3	0.4
NY-Northern NJ-Long Island	May 2015	261.066	-0.1	0.4
Boston-Brockton-Nashua**	May 2015	256.839	0.6	-0.1
CPI-W (1982-84=100)				
U.S. City Average	May 2015	232.908	-0.6	0.6

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 rate rose to 3.84 percent over the month.

INTEREST RATES

	May 2015	Apr 2015	May 2014
<i>(Percent)</i>			
Prime	3.25	3.25	3.25
Federal Funds	0.12	0.12	0.09
3 Month Treasury Bill	0.02	0.02	0.03
6 Month Treasury Bill	0.08	0.09	0.05
1 Year Treasury Note	0.24	0.23	0.10
3 Year Treasury Note	0.98	0.87	0.83
5 Year Treasury Note	1.54	1.35	1.59
7 Year Treasury Note	1.93	1.69	2.12
10 Year Treasury Note	2.20	1.94	2.56
20 Year Treasury Note	2.69	2.33	3.12
Conventional Mortgage	3.84	3.67	4.19

Sources: Federal Reserve; Federal Home Loan Mortgage Corp.

NONFARM EMPLOYMENT

All nine states in the region gained jobs over the year.

<i>(Seasonally adjusted: 000s)</i>	May	May	CHANGE		Apr
	2015	2014	NO.	%	2015
Connecticut	1,691.8	1,665.7	26.1	1.6	1,685.4
Maine	609.9	604.9	5.0	0.8	608.4
Massachusetts	3,477.8	3,407.2	70.6	2.1	3,470.4
New Hampshire	657.1	645.7	11.4	1.8	652.3
New Jersey	4,012.4	3,966.3	46.1	1.2	4,002.3
New York	9,219.3	9,084.7	134.6	1.5	9,176.6
Pennsylvania	5,856.9	5,790.1	66.8	1.2	5,838.7
Rhode Island	484.7	478.0	6.7	1.4	481.3
Vermont	312.9	308.9	4.0	1.3	315.0
United States	141,679.0	138,621.0	3,058.0	2.2	141,399.0

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

LABOR FORCE

Seven states posted increases in the labor force from last year.

<i>(Seasonally adjusted: 000s)</i>	May	May	CHANGE		Apr
	2015	2014	NO.	%	2015
Connecticut	1,921.8	1,881.8	40.0	2.1	1,920.6
Maine	691.2	700.8	-9.6	-1.4	689.2
Massachusetts	3,640.1	3,550.1	90.0	2.5	3,634.3
New Hampshire	748.0	741.2	6.8	0.9	746.5
New Jersey	4,564.9	4,505.7	59.2	1.3	4,552.5
New York	9,707.6	9,568.1	139.5	1.5	9,654.8
Pennsylvania	6,417.2	6,373.7	43.5	0.7	6,391.6
Rhode Island	556.4	555.3	1.1	0.2	553.8
Vermont	348.5	348.8	-0.3	-0.1	348.2
United States	157,469.0	155,629.0	1,840.0	1.2	157,072.0

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

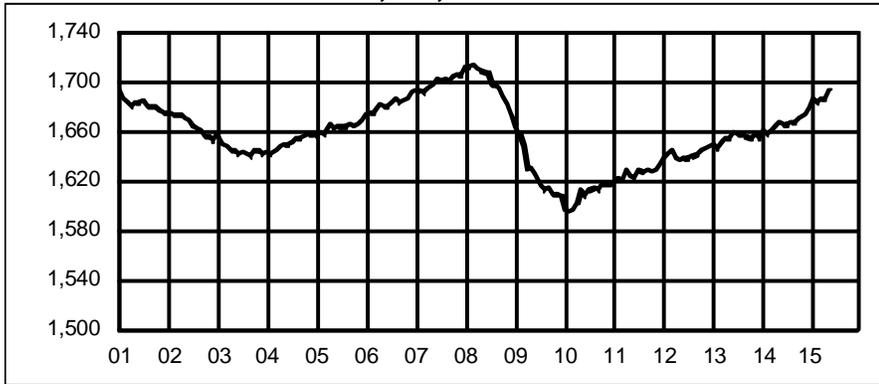
UNEMPLOYMENT RATES

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

<i>(Seasonally adjusted)</i>	May	May	CHANGE	Apr
	2015	2014		2015
Connecticut	6.0	6.6	-0.6	6.2
Maine	4.7	5.7	-1.0	4.7
Massachusetts	4.6	5.8	-1.2	4.7
New Hampshire	3.8	4.4	-0.6	3.8
New Jersey	6.5	6.6	-0.1	6.5
New York	5.7	6.4	-0.7	5.7
Pennsylvania	5.4	5.9	-0.5	5.3
Rhode Island	5.9	7.9	-2.0	6.1
Vermont	3.6	4.0	-0.4	3.6
United States	5.5	6.3	-0.8	5.4

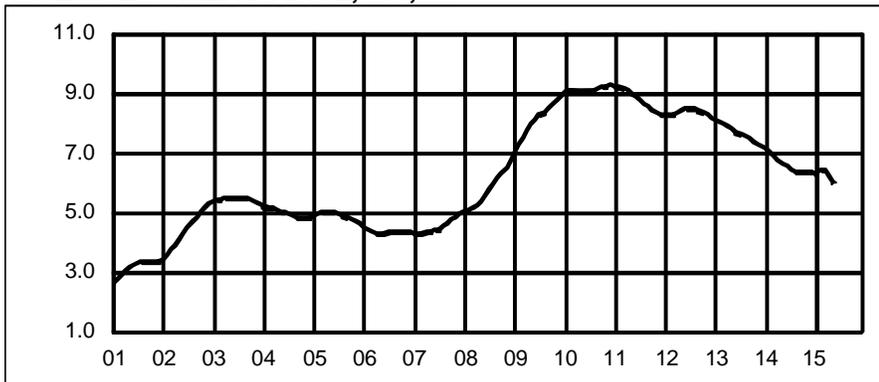
Source: U.S. Department of Labor, Bureau of Labor Statistics

NONFARM EMPLOYMENT, SA, 000s



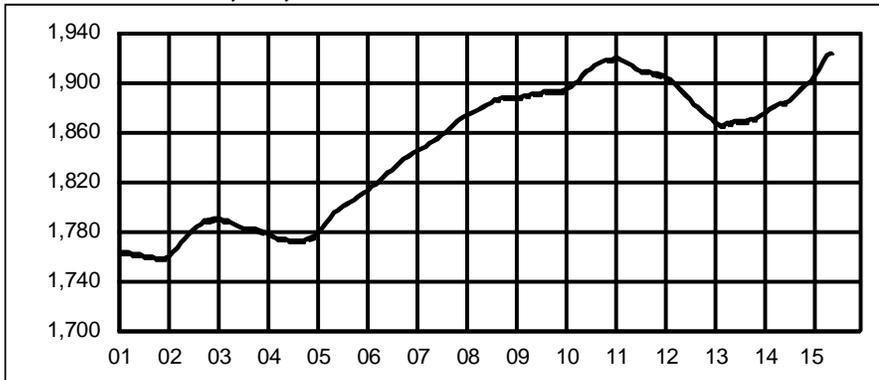
Month	2013	2014	2015
Jan	1,649.2	1,659.9	1,685.6
Feb	1,645.7	1,656.1	1,682.7
Mar	1,650.4	1,659.6	1,686.0
Apr	1,654.3	1,664.0	1,685.4
May	1,653.3	1,665.7	1,691.8
Jun	1,658.6	1,664.9	
Jul	1,656.1	1,665.4	
Aug	1,657.4	1,665.7	
Sep	1,654.7	1,666.5	
Oct	1,654.1	1,670.0	
Nov	1,657.3	1,672.9	
Dec	1,653.0	1,678.1	

UNEMPLOYMENT RATE, SA, %



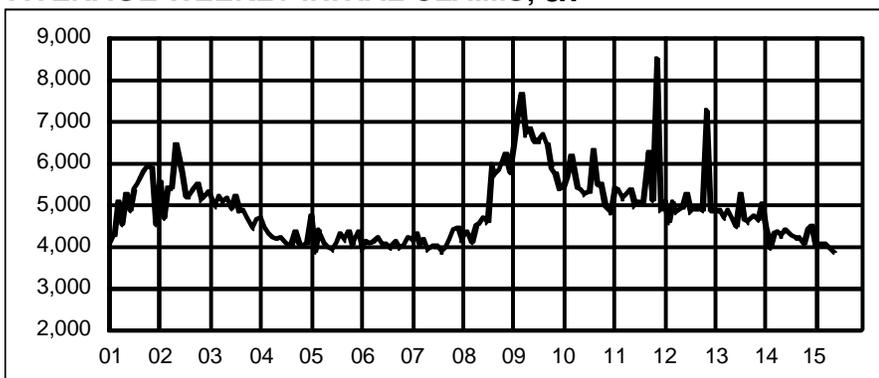
Month	2013	2014	2015
Jan	8.1	7.1	6.3
Feb	8.0	7.0	6.4
Mar	7.9	6.9	6.4
Apr	7.8	6.8	6.2
May	7.8	6.6	6.0
Jun	7.7	6.5	
Jul	7.6	6.4	
Aug	7.5	6.4	
Sep	7.4	6.3	
Oct	7.4	6.3	
Nov	7.3	6.3	
Dec	7.2	6.3	

LABOR FORCE, SA, 000s



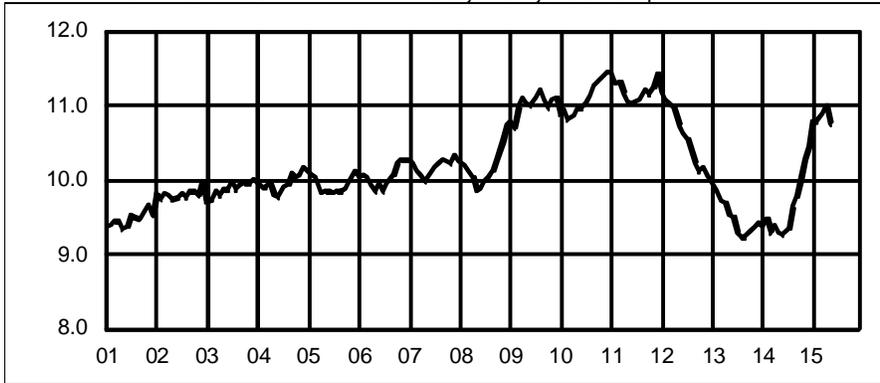
Month	2013	2014	2015
Jan	1,866.9	1,875.0	1,904.5
Feb	1,865.4	1,877.6	1,909.9
Mar	1,865.1	1,879.7	1,915.8
Apr	1,865.9	1,881.0	1,920.6
May	1,867.1	1,881.8	1,921.8
Jun	1,868.2	1,882.7	
Jul	1,868.7	1,884.3	
Aug	1,868.6	1,886.8	
Sep	1,868.5	1,889.9	
Oct	1,868.9	1,893.3	
Nov	1,870.2	1,896.5	
Dec	1,872.3	1,899.4	

AVERAGE WEEKLY INITIAL CLAIMS, SA



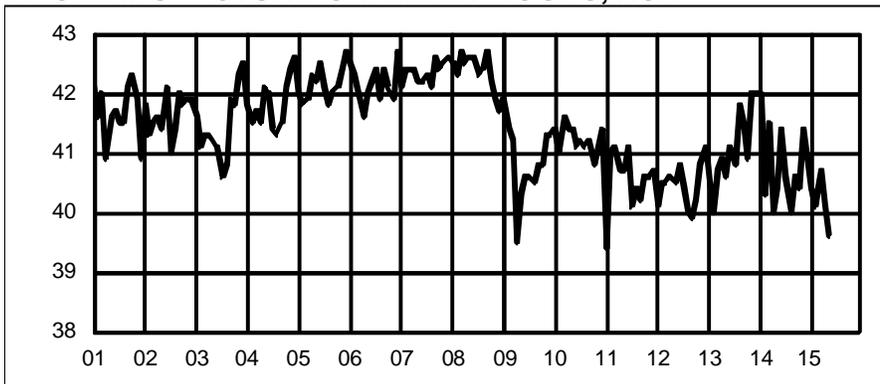
Month	2013	2014	2015
Jan	4,840	4,418	3,984
Feb	4,865	3,959	4,024
Mar	4,652	4,306	4,070
Apr	4,840	4,357	3,956
May	4,655	4,238	3,875
Jun	4,491	4,395	
Jul	5,231	4,218	
Aug	4,633	4,183	
Sep	4,585	4,194	
Oct	4,728	4,063	
Nov	4,606	4,358	
Dec	5,013	4,481	

REAL AVG MFG HOURLY EARNINGS, NSA, 1982-84\$



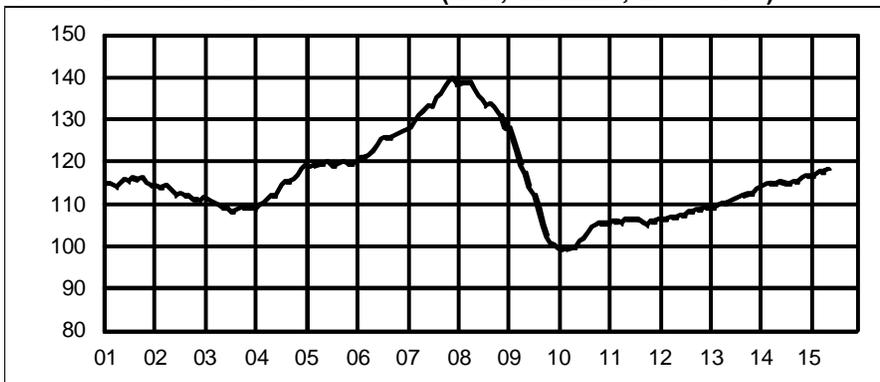
Month	2013	2014	2015
Jan	\$9.97	\$9.35	\$10.78
Feb	\$9.84	\$9.46	\$10.78
Mar	\$9.72	\$9.29	\$10.88
Apr	\$9.67	\$9.39	\$11.00
May	\$9.52	\$9.28	\$10.74
Jun	\$9.50	\$9.26	
Jul	\$9.28	\$9.34	
Aug	\$9.22	\$9.61	
Sep	\$9.24	\$9.76	
Oct	\$9.32	\$10.01	
Nov	\$9.35	\$10.26	
Dec	\$9.41	\$10.44	

AVG MANUFACTURING WEEKLY HOURS, NSA



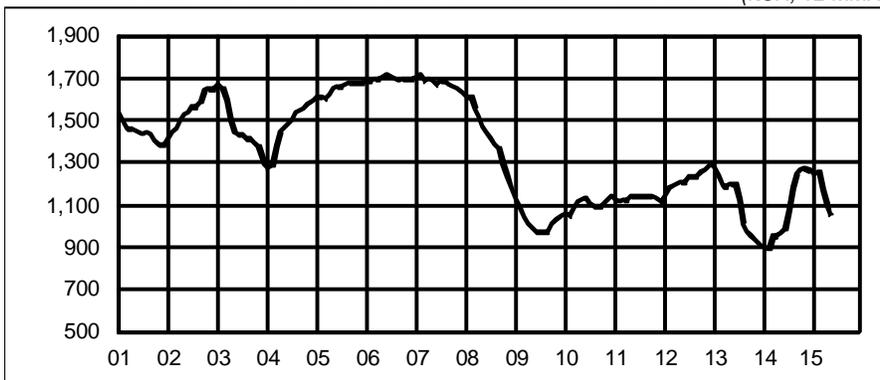
Month	2013	2014	2015
Jan	40.5	42.0	40.4
Feb	40.0	40.3	40.1
Mar	40.7	41.5	40.7
Apr	40.9	40.0	40.1
May	40.6	40.4	39.6
Jun	41.1	41.4	
Jul	40.8	40.6	
Aug	41.8	40.0	
Sep	41.5	40.6	
Oct	40.9	40.4	
Nov	42.0	41.4	
Dec	42.0	40.9	

CT MFG PRODUCTION INDEX (NSA, 12 MMA, 2009=100)



Month	2013	2014	2015
Jan	109.2	113.7	116.7
Feb	109.3	114.2	116.9
Mar	109.4	114.8	117.5
Apr	110.0	114.7	117.8
May	110.3	114.8	118.3
Jun	110.6	115.2	
Jul	111.2	114.6	
Aug	111.3	115.0	
Sep	111.8	115.3	
Oct	112.5	115.4	
Nov	112.4	116.2	
Dec	113.1	116.5	

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



Month	2013	2014	2015
Jan	1,273	896	1,238
Feb	1,229	886	1,256
Mar	1,184	947	1,165
Apr	1,190	955	1,097
May	1,198	962	1,054
Jun	1,199	978	
Jul	1,117	1,071	
Aug	1,010	1,174	
Sep	966	1,242	
Oct	951	1,264	
Nov	932	1,266	
Dec	900	1,260	

CONNECTICUT*Not Seasonally Adjusted*

	May	May	CHANGE		Apr
	2015	2014	NO.	%	2015
TOTAL NONFARM EMPLOYMENT	1,702,000	1,677,800	24,200	1.4	1,683,100
TOTAL PRIVATE	1,457,900	1,434,700	23,200	1.6	1,439,300
GOODS PRODUCING INDUSTRIES	219,600	216,900	2,700	1.2	215,000
CONSTRUCTION, NAT. RES. & MINING	59,500	57,500	2,000	3.5	54,900
MANUFACTURING	160,100	159,400	700	0.4	160,100
Durable Goods	124,700	123,900	800	0.6	125,000
Fabricated Metal.....	29,400	29,800	-400	-1.3	29,400
Machinery.....	13,800	13,900	-100	-0.7	13,800
Computer and Electronic Product.....	12,400	12,600	-200	-1.6	12,400
Transportation Equipment.....	39,600	39,900	-300	-0.8	39,800
Aerospace Product and Parts.....	27,900	27,400	500	1.8	27,600
Non-Durable Goods	35,400	35,500	-100	-0.3	35,100
Chemical.....	9,600	10,200	-600	-5.9	9,700
SERVICE PROVIDING INDUSTRIES	1,482,400	1,460,900	21,500	1.5	1,468,100
TRADE, TRANSPORTATION, UTILITIES	306,200	301,100	5,100	1.7	300,400
Wholesale Trade.....	62,800	63,500	-700	-1.1	62,800
Retail Trade.....	189,100	184,400	4,700	2.5	184,700
Motor Vehicle and Parts Dealers.....	21,300	21,000	300	1.4	21,100
Building Material.....	16,600	16,400	200	1.2	16,000
Food and Beverage Stores.....	44,800	44,700	100	0.2	43,900
General Merchandise Stores.....	27,800	27,800	0	0.0	27,700
Transportation, Warehousing, & Utilities....	54,300	53,200	1,100	2.1	52,900
Utilities.....	7,500	7,400	100	1.4	7,400
Transportation and Warehousing.....	46,800	45,800	1,000	2.2	45,500
INFORMATION	31,900	32,000	-100	-0.3	31,600
Telecommunications.....	8,900	9,200	-300	-3.3	9,000
FINANCIAL ACTIVITIES	129,600	128,200	1,400	1.1	129,400
Finance and Insurance.....	109,900	108,900	1,000	0.9	110,000
Credit Intermediation.....	26,400	26,300	100	0.4	26,300
Securities and Commodity Contracts.....	25,100	25,200	-100	-0.4	25,200
Insurance Carriers & Related Activities....	58,400	57,400	1,000	1.7	58,500
Real Estate and Rental and Leasing.....	19,700	19,300	400	2.1	19,400
PROFESSIONAL & BUSINESS SERVICES	217,100	213,700	3,400	1.6	215,100
Professional, Scientific.....	94,100	94,800	-700	-0.7	95,700
Legal Services.....	12,900	13,000	-100	-0.8	12,900
Computer Systems Design.....	26,600	25,500	1,100	4.3	26,600
Management of Companies.....	30,300	30,600	-300	-1.0	30,300
Administrative and Support.....	92,700	88,300	4,400	5.0	89,100
Employment Services.....	29,600	28,700	900	3.1	29,000
EDUCATION AND HEALTH SERVICES	330,500	324,800	5,700	1.8	333,300
Educational Services.....	63,200	63,500	-300	-0.5	67,600
Health Care and Social Assistance.....	267,300	261,300	6,000	2.3	265,700
Hospitals.....	59,300	59,100	200	0.3	59,100
Nursing & Residential Care Facilities.....	64,100	62,900	1,200	1.9	63,800
Social Assistance.....	55,700	52,900	2,800	5.3	54,700
LEISURE AND HOSPITALITY	159,500	154,700	4,800	3.1	151,400
Arts, Entertainment, and Recreation.....	30,400	27,900	2,500	9.0	25,300
Accommodation and Food Services.....	129,100	126,800	2,300	1.8	126,100
Food Serv., Restaurants, Drinking Places....	117,000	115,100	1,900	1.7	114,300
OTHER SERVICES	63,500	63,300	200	0.3	63,100
GOVERNMENT	244,100	243,100	1,000	0.4	243,800
Federal Government.....	17,600	17,400	200	1.1	17,700
State Government.....	67,600	68,000	-400	-0.6	68,700
Local Government**.....	158,900	157,700	1,200	0.8	157,400

Current month's data are preliminary. Prior months' data have been revised. All data are benchmarked to March 2014.

**Total excludes workers idled due to labor-management disputes. **Includes Indian tribal government employment*

BRIDGEPORT - STAMFORD LMA



Not Seasonally Adjusted

	May 2015	May 2014	CHANGE		Apr 2015
			NO.	%	
TOTAL NONFARM EMPLOYMENT	413,600	408,700	4,900	1.2	409,200
TOTAL PRIVATE	367,900	363,400	4,500	1.2	363,900
GOODS PRODUCING INDUSTRIES	44,000	44,600	-600	-1.3	43,900
CONSTRUCTION, NAT. RES. & MINING	12,400	12,200	200	1.6	12,100
MANUFACTURING	31,600	32,400	-800	-2.5	31,800
Durable Goods.....	23,500	23,900	-400	-1.7	23,600
SERVICE PROVIDING INDUSTRIES	369,600	364,100	5,500	1.5	365,300
TRADE, TRANSPORTATION, UTILITIES	74,100	71,200	2,900	4.1	73,100
Wholesale Trade.....	13,400	13,600	-200	-1.5	13,300
Retail Trade.....	50,100	47,300	2,800	5.9	49,400
Transportation, Warehousing, & Utilities....	10,600	10,300	300	2.9	10,400
INFORMATION	11,400	11,400	0	0.0	11,400
FINANCIAL ACTIVITIES	39,600	40,300	-700	-1.7	39,400
Finance and Insurance.....	33,200	34,000	-800	-2.4	33,200
Credit Intermediation.....	9,800	9,700	100	1.0	9,800
Securities and Commodity Contracts.....	16,800	17,400	-600	-3.4	16,900
PROFESSIONAL & BUSINESS SERVICES	66,700	66,600	100	0.2	66,800
Professional, Scientific.....	27,500	28,900	-1,400	-4.8	28,400
Administrative and Support.....	26,200	25,200	1,000	4.0	25,400
EDUCATION AND HEALTH SERVICES	71,400	71,000	400	0.6	71,900
Health Care and Social Assistance.....	59,700	59,500	200	0.3	59,700
LEISURE AND HOSPITALITY	43,700	41,400	2,300	5.6	40,600
Accommodation and Food Services.....	33,100	30,900	2,200	7.1	31,600
OTHER SERVICES	17,000	16,900	100	0.6	16,800
GOVERNMENT	45,700	45,300	400	0.9	45,300
Federal.....	2,400	2,500	-100	-4.0	2,500
State & Local.....	43,300	42,800	500	1.2	42,800

DANBURY LMA



Not Seasonally Adjusted

	May 2015	May 2014	CHANGE		Apr 2015
			NO.	%	
TOTAL NONFARM EMPLOYMENT	79,600	78,700	900	1.1	78,700
TOTAL PRIVATE	68,900	68,500	400	0.6	68,000
GOODS PRODUCING INDUSTRIES	12,900	12,600	300	2.4	12,500
SERVICE PROVIDING INDUSTRIES	66,700	66,100	600	0.9	66,200
TRADE, TRANSPORTATION, UTILITIES	17,600	17,500	100	0.6	17,300
Retail Trade.....	13,000	12,900	100	0.8	12,800
PROFESSIONAL & BUSINESS SERVICES	9,400	9,200	200	2.2	9,300
LEISURE AND HOSPITALITY	7,600	7,500	100	1.3	7,300
GOVERNMENT	10,700	10,200	500	4.9	10,700
Federal.....	700	600	100	16.7	700
State & Local.....	10,000	9,600	400	4.2	10,000

Current month's data are preliminary. Prior months' data have been revised. All data are benchmarked to March 2014.

*Total excludes workers idled due to labor-management disputes.

HARTFORD LMA



Not Seasonally Adjusted

	May 2015	May 2014	CHANGE		Apr 2015
			NO.	%	
TOTAL NONFARM EMPLOYMENT	577,400	566,100	11,300	2.0	573,300
TOTAL PRIVATE	488,800	478,300	10,500	2.2	481,600
GOODS PRODUCING INDUSTRIES	75,500	74,700	800	1.1	74,200
CONSTRUCTION, NAT. RES. & MINING	20,000	19,500	500	2.6	19,000
MANUFACTURING	55,500	55,200	300	0.5	55,200
Durable Goods.....	46,100	45,700	400	0.9	45,900
Non-Durable Goods.....	9,400	9,500	-100	-1.1	9,300
SERVICE PROVIDING INDUSTRIES	501,900	491,400	10,500	2.1	499,100
TRADE, TRANSPORTATION, UTILITIES	93,300	91,800	1,500	1.6	92,100
Wholesale Trade.....	18,000	18,200	-200	-1.1	17,600
Retail Trade.....	57,400	56,800	600	1.1	56,900
Transportation, Warehousing, & Utilities....	17,900	16,800	1,100	6.5	17,600
Transportation and Warehousing.....	15,300	14,200	1,100	7.7	15,000
INFORMATION	11,500	11,400	100	0.9	11,400
FINANCIAL ACTIVITIES	57,400	56,500	900	1.6	57,500
Depository Credit Institutions.....	6,100	6,300	-200	-3.2	6,100
Insurance Carriers & Related Activities....	37,500	37,200	300	0.8	37,600
PROFESSIONAL & BUSINESS SERVICES	71,900	70,200	1,700	2.4	70,500
Professional, Scientific.....	33,800	33,500	300	0.9	34,200
Management of Companies.....	7,900	8,300	-400	-4.8	8,000
Administrative and Support.....	30,200	28,400	1,800	6.3	28,300
EDUCATION AND HEALTH SERVICES	107,000	103,600	3,400	3.3	107,600
Educational Services.....	14,200	13,900	300	2.2	15,100
Health Care and Social Assistance.....	92,800	89,700	3,100	3.5	92,500
Ambulatory Health Care.....	31,400	29,700	1,700	5.7	31,600
LEISURE AND HOSPITALITY	50,500	48,700	1,800	3.7	46,800
Accommodation and Food Services.....	40,800	40,600	200	0.5	40,400
OTHER SERVICES	21,700	21,400	300	1.4	21,500
GOVERNMENT	88,600	87,800	800	0.9	91,700
Federal.....	5,400	5,300	100	1.9	5,500
State & Local.....	83,200	82,500	700	0.8	86,200

SEASONALLY ADJUSTED TOTAL NONFARM EMPLOYMENT

Labor Market Areas	May 2015	May 2014	CHANGE		Apr 2015
			NO.	%	
BRIDGEPORT-STAMFORD LMA.....	409,400	406,100	3,300	0.8	410,900
DANBURY LMA**.....	79,000	78,100	900	1.2	78,800
HARTFORD LMA.....	576,500	563,700	12,800	2.3	571,500
NEW HAVEN LMA.....	281,400	277,900	3,500	1.3	282,500
NORWICH-NEW LONDON LMA.....	127,900	128,200	-300	-0.2	126,600
WATERBURY LMA**.....	68,300	67,100	1,200	1.8	67,600
ENFIELD LMA**.....	45,500	45,000	500	1.1	45,400
TORRINGTON-NORTHWEST LMA**.....	34,300	33,900	400	1.2	34,100
DANIELSON-NORTHEAST LMA**.....	27,500	27,200	300	1.1	27,600

Current month's data are preliminary. Prior months' data have been revised. All data are benchmarked to March 2014.

*Total excludes workers idled due to labor-management disputes

** Unofficial seasonally adjusted estimates produced by the Connecticut Department of Labor

NEW HAVEN LMA



Not Seasonally Adjusted

	May 2015	May 2014	CHANGE		Apr 2015
			NO.	%	
TOTAL NONFARM EMPLOYMENT	283,300	280,200	3,100	1.1	283,100
TOTAL PRIVATE	247,700	245,900	1,800	0.7	247,400
GOODS PRODUCING INDUSTRIES	33,400	34,900	-1,500	-4.3	32,800
CONSTRUCTION, NAT. RES. & MINING	9,400	10,100	-700	-6.9	8,900
MANUFACTURING	24,000	24,800	-800	-3.2	23,900
Durable Goods.....	19,000	19,100	-100	-0.5	19,000
SERVICE PROVIDING INDUSTRIES	249,900	245,300	4,600	1.9	250,300
TRADE, TRANSPORTATION, UTILITIES	51,700	51,400	300	0.6	51,100
Wholesale Trade.....	11,100	11,200	-100	-0.9	11,100
Retail Trade.....	29,600	29,700	-100	-0.3	29,300
Transportation, Warehousing, & Utilities....	11,000	10,500	500	4.8	10,700
INFORMATION	4,000	4,100	-100	-2.4	3,900
FINANCIAL ACTIVITIES	12,600	12,400	200	1.6	12,600
Finance and Insurance.....	9,000	8,900	100	1.1	9,000
PROFESSIONAL & BUSINESS SERVICES	31,200	30,000	1,200	4.0	31,000
Administrative and Support.....	15,100	14,400	700	4.9	14,600
EDUCATION AND HEALTH SERVICES	79,500	78,000	1,500	1.9	81,400
Educational Services.....	29,700	28,700	1,000	3.5	32,100
Health Care and Social Assistance.....	49,800	49,300	500	1.0	49,300
LEISURE AND HOSPITALITY	24,600	24,300	300	1.2	23,900
Accommodation and Food Services.....	21,800	20,600	1,200	5.8	21,100
OTHER SERVICES	10,700	10,800	-100	-0.9	10,700
GOVERNMENT	35,600	34,300	1,300	3.8	35,700
Federal.....	4,800	4,700	100	2.1	4,800
State & Local.....	30,800	29,600	1,200	4.1	30,900

Current month's data are preliminary. Prior months' data have been revised. All data are benchmarked to March 2014.

*Total excludes workers idled due to labor-management disputes. **Value less than 50

HELP WANTED ONLINE

CT Online Labor Demand Rose 3,000 in May

The Conference Board's Help Wanted OnLine (HWOL) data reported that there were 79,700 advertisements for Connecticut-based jobs in May 2015, a 3.9 percent increase over the month and a 14.3 percent increase over the year. There were 4.15 advertised vacancies for every 100 persons in Connecticut's labor force, while nationally it was 3.47 percent. Among the New England states, Massachusetts had the highest labor demand rate (4.78), while New Hampshire had the lowest rate (3.59) in May.

	May 2015	May 2014	Apr 2015
<i>(Seasonally adjusted)</i>			
CT Vacancies (000s)	79.7	69.7	76.7
Hartford Vac. (000s)	31.8	27.4	30.6
Labor Demand Rate *			
Connecticut	4.15	3.70	3.99
United States	3.47	3.23	3.41
Maine	4.61	3.79	4.28
Massachusetts	4.78	4.26	4.62
New Hampshire	3.59	3.92	3.43
Rhode Island	4.10	3.68	3.88
Vermont	4.06	3.57	3.97

* A percent of advertised vacancies per 100 persons in labor force
Source: The Conference Board

The Conference Board Help Wanted OnLine® Data Series (HWOL) measures the number of new, first-time online jobs and jobs reposted from the previous month for over 16,000 Internet job boards, corporate boards and smaller job sites that serve niche markets and smaller geographic areas. Background information and technical notes and discussion of revisions to the series are available at: www.conference-board.org/data/helpwantedonline.cfm.

**NORWICH-NEW LONDON-
WESTERLY, CT-RI LMA**

Not Seasonally Adjusted

	May 2015	May 2014	CHANGE		Apr 2015
			NO.	%	
TOTAL NONFARM EMPLOYMENT	128,600	129,500	-900	-0.7	126,000
TOTAL PRIVATE	97,000	96,500	500	0.5	94,300
GOODS PRODUCING INDUSTRIES	18,800	18,900	-100	-0.5	18,800
CONSTRUCTION, NAT. RES. & MINING	4,000	4,000	0	0.0	4,000
MANUFACTURING	14,800	14,900	-100	-0.7	14,800
Durable Goods.....	11,400	11,400	0	0.0	11,400
Non-Durable Goods.....	3,400	3,500	-100	-2.9	3,400
SERVICE PROVIDING INDUSTRIES	109,800	110,600	-800	-0.7	107,200
TRADE, TRANSPORTATION, UTILITIES	23,100	22,800	300	1.3	21,900
Wholesale Trade.....	2,500	2,500	0	0.0	2,500
Retail Trade.....	16,200	15,700	500	3.2	15,100
Transportation, Warehousing, & Utilities....	4,400	4,600	-200	-4.3	4,300
INFORMATION	1,100	1,200	-100	-8.3	1,100
FINANCIAL ACTIVITIES	3,000	3,100	-100	-3.2	3,000
PROFESSIONAL & BUSINESS SERVICES	9,100	9,000	100	1.1	9,100
EDUCATION AND HEALTH SERVICES	21,600	21,300	300	1.4	21,600
Health Care and Social Assistance.....	19,300	18,600	700	3.8	19,100
LEISURE AND HOSPITALITY	16,500	16,600	-100	-0.6	15,200
Accommodation and Food Services.....	13,800	14,100	-300	-2.1	13,100
Food Serv., Restaurants, Drinking Places.	11,600	11,900	-300	-2.5	11,200
OTHER SERVICES	3,800	3,600	200	5.6	3,600
GOVERNMENT	31,600	33,000	-1,400	-4.2	31,700
Federal.....	2,600	2,500	100	4.0	2,700
State & Local**.....	29,000	30,500	-1,500	-4.9	29,000

WATERBURY LMA

Not Seasonally Adjusted

	May 2015	May 2014	CHANGE		Apr 2015
			NO.	%	
TOTAL NONFARM EMPLOYMENT	69,000	67,800	1,200	1.8	67,800
TOTAL PRIVATE	58,400	57,200	1,200	2.1	57,400
GOODS PRODUCING INDUSTRIES	10,000	10,200	-200	-2.0	9,900
CONSTRUCTION, NAT. RES. & MINING	2,700	2,700	0	0.0	2,600
MANUFACTURING	7,300	7,500	-200	-2.7	7,300
SERVICE PROVIDING INDUSTRIES	59,000	57,600	1,400	2.4	57,900
TRADE, TRANSPORTATION, UTILITIES	13,700	13,000	700	5.4	13,200
Wholesale Trade.....	2,200	2,200	0	0.0	2,200
Retail Trade.....	9,500	9,000	500	5.6	9,100
Transportation, Warehousing, & Utilities....	2,000	1,800	200	11.1	1,900
INFORMATION	700	700	0	0.0	700
FINANCIAL ACTIVITIES	2,100	2,100	0	0.0	2,100
PROFESSIONAL & BUSINESS SERVICES	5,700	5,600	100	1.8	5,700
EDUCATION AND HEALTH SERVICES	17,400	16,900	500	3.0	17,500
Health Care and Social Assistance.....	15,500	15,100	400	2.6	15,400
LEISURE AND HOSPITALITY	6,200	6,100	100	1.6	5,800
OTHER SERVICES	2,600	2,600	0	0.0	2,500
GOVERNMENT	10,600	10,600	0	0.0	10,400
Federal.....	400	400	0	0.0	400
State & Local.....	10,200	10,200	0	0.0	10,000

Current month's data are preliminary. Prior months' data have been revised. All data are benchmarked to March 2014.

*Total excludes workers idled due to labor-management disputes. **Includes Indian tribal government employment.

SMALLER LMAS*



Not Seasonally Adjusted

	May 2015	May 2014	CHANGE		Apr 2015
			NO.	%	
TOTAL NONFARM EMPLOYMENT					
ENFIELD LMA.....	45,700	45,100	600	1.3	46,100
TORRINGTON-NORTHWEST LMA.....	34,600	34,200	400	1.2	33,800
DANIELSON-NORTHEAST LMA.....	27,800	27,500	300	1.1	27,600

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.

* State-designated Non-CES areas

For further information on these nonfarm employment estimates contact Lincoln Dyer at (860) 263-6292.

SPRINGFIELD, MA-CT NECTA**

Not Seasonally Adjusted

	May 2015	May 2014	CHANGE		Apr 2015
			NO.	%	
TOTAL NONFARM EMPLOYMENT.....	329,900	325,600	4,300	1.3	329,400
TOTAL PRIVATE.....	264,400	261,700	2,700	1.0	262,800
GOODS PRODUCING INDUSTRIES.....	40,200	40,400	-200	-0.5	39,100
CONSTRUCTION, NAT. RES. & MINING.....	11,300	10,700	600	5.6	10,200
MANUFACTURING.....	28,900	29,700	-800	-2.7	28,900
Durable Goods.....	19,800	19,900	-100	-0.5	19,700
Non-Durable Goods.....	9,100	9,800	-700	-7.1	9,200
SERVICE PROVIDING INDUSTRIES.....	289,700	285,200	4,500	1.6	290,300
TRADE, TRANSPORTATION, UTILITIES.....	58,000	58,900	-900	-1.5	57,600
Wholesale Trade.....	11,300	11,400	-100	-0.9	11,200
Retail Trade.....	34,400	35,300	-900	-2.5	34,300
Transportation, Warehousing, & Utilities.....	12,300	12,200	100	0.8	12,100
INFORMATION.....	3,700	3,700	0	0.0	3,700
FINANCIAL ACTIVITIES.....	16,300	16,400	-100	-0.6	16,200
Finance and Insurance.....	13,100	13,000	100	0.8	13,100
Insurance Carriers & Related Activities.....	8,700	8,600	100	1.2	8,800
PROFESSIONAL & BUSINESS SERVICES.....	27,200	25,400	1,800	7.1	26,900
EDUCATION AND HEALTH SERVICES.....	75,400	73,100	2,300	3.1	77,000
Educational Services.....	14,900	14,400	500	3.5	15,900
Health Care and Social Assistance.....	60,500	58,700	1,800	3.1	61,100
LEISURE AND HOSPITALITY.....	30,900	31,400	-500	-1.6	29,700
OTHER SERVICES.....	12,700	12,400	300	2.4	12,600
GOVERNMENT.....	65,500	63,900	1,600	2.5	66,600
Federal.....	5,900	6,000	-100	-1.7	6,000
State & Local.....	59,600	57,900	1,700	2.9	60,600

Current month's data are preliminary. Prior months' data have been revised. All data are benchmarked to March 2014.

*Total excludes workers idled due to labor-management disputes.

** New England City and Town Area

LMA LABOR FORCE ESTIMATES

		EMPLOYMENT STATUS		May 2015	May 2014	CHANGE NO. %		Apr 2015
<i>(Not seasonally adjusted)</i>								
CONNECTICUT	Civilian Labor Force	1,918,900	1,884,600	34,300	1.8			1,901,100
	Employed	1,812,300	1,760,100	52,200	3.0			1,790,600
	Unemployed	106,600	124,500	-17,900	-14.4			110,500
	Unemployment Rate	5.6	6.6	-1.0	---			5.8
BRIDGEPORT-STAMFORD LMA	Civilian Labor Force	470,700	461,200	9,500	2.1			466,500
	Employed	445,100	431,700	13,400	3.1			440,400
	Unemployed	25,500	29,600	-4,100	-13.9			26,100
	Unemployment Rate	5.4	6.4	-1.0	---			5.6
DANBURY LMA	Civilian Labor Force	108,200	106,000	2,200	2.1			106,900
	Employed	103,400	100,400	3,000	3.0			101,900
	Unemployed	4,800	5,600	-800	-14.3			5,000
	Unemployment Rate	4.4	5.3	-0.9	---			4.7
DANIELSON-NORTHEAST LMA	Civilian Labor Force	44,200	42,900	1,300	3.0			43,400
	Employed	41,600	39,800	1,800	4.5			40,600
	Unemployed	2,600	3,100	-500	-16.1			2,800
	Unemployment Rate	5.9	7.2	-1.3	---			6.3
ENFIELD LMA	Civilian Labor Force	50,200	49,300	900	1.8			49,900
	Employed	47,600	46,400	1,200	2.6			47,200
	Unemployed	2,500	3,000	-500	-16.7			2,600
	Unemployment Rate	5.0	6.0	-1.0	---			5.3
HARTFORD LMA	Civilian Labor Force	627,400	614,400	13,000	2.1			622,200
	Employed	592,600	573,800	18,800	3.3			585,900
	Unemployed	34,700	40,600	-5,900	-14.5			36,300
	Unemployment Rate	5.5	6.6	-1.1	---			5.8
NEW HAVEN LMA	Civilian Labor Force	327,900	323,500	4,400	1.4			326,100
	Employed	309,400	301,500	7,900	2.6			307,200
	Unemployed	18,500	22,000	-3,500	-15.9			18,900
	Unemployment Rate	5.7	6.8	-1.1	---			5.8
NORWICH-NEW LONDON LMA	Civilian Labor Force	143,500	143,400	100	0.1			141,100
	Employed	134,900	133,300	1,600	1.2			132,100
	Unemployed	8,500	10,100	-1,600	-15.8			9,100
	Unemployment Rate	6.0	7.0	-1.0	---			6.4
TORRINGTON-NORTHWEST LMA	Civilian Labor Force	48,900	47,900	1,000	2.1			48,100
	Employed	46,600	45,100	1,500	3.3			45,500
	Unemployed	2,400	2,800	-400	-14.3			2,600
	Unemployment Rate	4.8	5.9	-1.1	---			5.5
WATERBURY LMA	Civilian Labor Force	114,100	112,100	2,000	1.8			112,800
	Employed	106,000	103,000	3,000	2.9			104,600
	Unemployed	8,000	9,100	-1,100	-12.1			8,200
	Unemployment Rate	7.0	8.1	-1.1	---			7.3
UNITED STATES	Civilian Labor Force	157,719,000	155,841,000	1,878,000	1.2			156,554,000
	Employed	149,349,000	146,398,000	2,951,000	2.0			148,587,000
	Unemployed	8,370,000	9,443,000	-1,073,000	-11.4			7,966,000
	Unemployment Rate	5.3	6.1	-0.8	---			5.1

Current month's data are preliminary. Prior months' data have been revised. All data are benchmarked to March 2014.

(Not seasonally adjusted)	AVG WEEKLY EARNINGS				AVG WEEKLY HOURS				AVG HOURLY EARNINGS			
	May		CHG Y/Y	Apr 2015	May		CHG Y/Y	Apr 2015	May		CHG Y/Y	Apr 2015
	2015	2014			2015	2014			2015	2014		
PRODUCTION WORKER												
MANUFACTURING	\$990.79	\$878.30	\$112.50	\$1,020.95	39.6	40.4	-0.8	40.1	\$25.02	\$21.74	\$3.28	\$25.46
DURABLE GOODS	1,013.94	887.81	126.13	1,051.02	39.7	40.3	-0.6	40.1	25.54	22.03	3.51	26.21
NON-DUR. GOODS	915.30	851.54	63.76	922.47	39.3	40.9	-1.6	40.3	23.29	20.82	2.47	22.89
CONSTRUCTION	1,183.82	1,073.63	110.19	1,158.47	39.5	37.5	2.0	38.5	29.97	28.63	1.34	30.09
ALL EMPLOYEES												
STATEWIDE												
TOTAL PRIVATE	955.71	931.97	23.74	959.58	33.3	33.5	-0.2	33.4	28.70	27.82	0.88	28.73
GOODS PRODUCING	1,197.56	1,187.52	10.04	1,211.16	39.2	39.4	-0.2	39.4	30.55	30.14	0.41	30.74
Construction	1,233.08	1,134.72	98.37	1,221.09	39.7	37.4	2.3	39.0	31.06	30.34	0.72	31.31
Manufacturing	1,184.04	1,195.59	-11.55	1,220.67	39.0	39.8	-0.8	39.8	30.36	30.04	0.32	30.67
SERVICE PROVIDING	914.09	887.90	26.19	916.92	32.3	32.5	-0.2	32.4	28.30	27.32	0.98	28.30
Trade, Transp., Utilities	810.00	782.10	27.90	801.90	32.9	33.0	-0.1	33.0	24.62	23.70	0.92	24.30
Financial Activities	1,661.32	1,645.88	15.44	1,645.27	38.2	37.5	0.7	38.2	43.49	43.89	-0.40	43.07
Prof. & Business Serv.	1,132.80	1,104.05	28.75	1,148.92	34.6	35.5	-0.9	34.7	32.74	31.10	1.64	33.11
Education & Health Ser.	810.16	775.01	35.15	812.76	31.1	31.2	-0.1	31.2	26.05	24.84	1.21	26.05
Leisure & Hospitality	426.66	393.22	33.44	429.08	26.0	25.6	0.4	26.1	16.41	15.36	1.05	16.44
Other Services	639.07	711.01	-71.94	628.72	28.8	30.9	-2.1	29.0	22.19	23.01	-0.82	21.68
LABOR MARKET AREAS: TOTAL PRIVATE												
Bridgeport-Stamford	1,128.92	1,037.68	91.24	1,121.87	33.8	33.9	-0.1	33.7	33.40	30.61	2.79	33.29
Danbury	887.32	906.85	-19.53	909.72	33.7	33.8	-0.1	34.2	26.33	26.83	-0.50	26.60
Hartford	986.34	956.57	29.77	992.83	34.0	34.2	-0.2	34.2	29.01	27.97	1.04	29.03
New Haven	917.42	923.65	-6.24	925.51	33.3	35.0	-1.7	33.4	27.55	26.39	1.16	27.71
Norwich-New London	758.65	864.60	-105.95	775.63	33.1	33.8	-0.7	33.9	22.92	25.58	-2.66	22.88
Waterbury	730.46	713.09	17.37	761.97	33.6	31.4	2.2	33.0	21.74	22.71	-0.97	23.09

Current month's data are preliminary. Prior months' data have been revised. All data are benchmarked to March 2014.

BUSINESS AND EMPLOYMENT CHANGES ANNOUNCED IN THE NEWS MEDIA

- In May 2015, Jordan's Furniture announced it will open a new store in New Haven in the fall, hiring 200 employees.
- In May 2015, there were no employment changes announced in the media.

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>.

(By Place of Residence - Not Seasonally Adjusted)

MAY 2015

LMA/TOWNS	LABOR FORCE	EMPLOYED	UNEMPLOYED	%	LMA/TOWNS	LABOR FORCE	EMPLOYED	UNEMPLOYED	%
BRIDGEPORT-STAMFORD					HARTFORD cont...				
	470,651	445,128	25,523	5.4	Canton	5,719	5,511	208	3.6
Ansonia	9,646	8,885	761	7.9	Chaplin	1,281	1,203	78	6.1
Bridgeport	72,301	66,011	6,290	8.7	Colchester	9,519	9,105	414	4.3
Darien	8,581	8,206	375	4.4	Columbia	3,295	3,139	156	4.7
Derby	6,986	6,525	461	6.6	Coventry	7,819	7,478	341	4.4
Easton	3,926	3,777	149	3.8	Cromwell	8,074	7,703	371	4.6
Fairfield	29,361	27,974	1,387	4.7	East Granby	3,086	2,970	116	3.8
Greenwich	29,119	27,946	1,173	4.0	East Haddam	5,071	4,847	224	4.4
Milford	30,186	28,707	1,479	4.9	East Hampton	7,712	7,392	320	4.1
Monroe	10,390	9,868	522	5.0	East Hartford	27,920	25,920	2,000	7.2
New Canaan	8,488	8,106	382	4.5	Ellington	9,238	8,807	431	4.7
Norwalk	50,906	48,526	2,380	4.7	Farmington	14,159	13,627	532	3.8
Oxford	7,218	6,889	329	4.6	Glastonbury	19,078	18,374	704	3.7
Redding	4,581	4,388	193	4.2	Granby	6,784	6,537	247	3.6
Ridgefield	12,005	11,533	472	3.9	Haddam	5,143	4,945	198	3.8
Seymour	9,163	8,642	521	5.7	Hartford	55,015	49,354	5,661	10.3
Shelton	22,299	21,141	1,158	5.2	Hartland	1,157	1,107	50	4.3
Southbury	8,983	8,534	449	5.0	Harwinton	3,285	3,159	126	3.8
Stamford	69,556	66,411	3,145	4.5	Hebron	5,589	5,373	216	3.9
Stratford	27,842	26,057	1,785	6.4	Lebanon	4,185	3,997	188	4.5
Trumbull	18,429	17,569	860	4.7	Manchester	33,141	31,378	1,763	5.3
Weston	4,450	4,262	188	4.2	Mansfield	12,678	11,985	693	5.5
Westport	12,622	12,091	531	4.2	Marlborough	3,617	3,463	154	4.3
Wilton	8,626	8,284	342	4.0	Middletown	26,684	25,194	1,490	5.6
Woodbridge	4,987	4,796	191	3.8	New Britain	37,225	34,270	2,955	7.9
					New Hartford	4,093	3,910	183	4.5
DANBURY	108,178	103,403	4,775	4.4	Newington	17,524	16,700	824	4.7
Bethel	10,817	10,310	507	4.7	Plainville	10,544	10,014	530	5.0
Bridgewater	890	848	42	4.7	Plymouth	6,868	6,424	444	6.5
Brookfield	9,338	8,935	403	4.3	Portland	5,512	5,279	233	4.2
Danbury	47,417	45,308	2,109	4.4	Rocky Hill	11,449	10,991	458	4.0
New Fairfield	7,330	7,004	326	4.4	Scotland	979	929	50	5.1
New Milford	15,912	15,206	706	4.4	Simsbury	13,011	12,531	480	3.7
Newtown	14,517	13,909	608	4.2	Southington	24,444	23,368	1,076	4.4
Sherman	1,957	1,883	74	3.8	South Windsor	14,187	13,553	634	4.5
					Stafford	6,940	6,556	384	5.5
ENFIELD	50,172	47,639	2,533	5.0	Thomaston	4,846	4,626	220	4.5
East Windsor	6,546	6,186	360	5.5	Tolland	8,653	8,347	306	3.5
Enfield	23,325	22,111	1,214	5.2	Union	473	453	20	4.2
Somers	5,250	5,003	247	4.7	Vernon	17,319	16,401	918	5.3
Suffield	7,631	7,301	330	4.3	West Hartford	34,620	33,219	1,401	4.0
Windsor Locks	7,420	7,038	382	5.1	Wethersfield	14,202	13,526	676	4.8
					Willington	3,692	3,554	138	3.7
HARTFORD	627,357	592,615	34,742	5.5	Windham	12,892	12,003	889	6.9
Andover	1,956	1,869	87	4.4	Windsor	16,769	15,880	889	5.3
Ashford	2,599	2,482	117	4.5					
Avon	9,414	9,068	346	3.7					
Barkhamsted	2,351	2,254	97	4.1					
Berlin	11,843	11,313	530	4.5					
Bloomfield	11,567	10,822	745	6.4					
Bolton	3,186	3,067	119	3.7					
Bristol	33,374	31,289	2,085	6.2					
Burlington	5,576	5,349	227	4.1					

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 northwest part of the state is now called Torrington-Northwest LMA. Five towns which are part of the Springfield, MA area are published as the Enfield LMA. The towns of Eastford and Hampton and other towns in the northeast are now called Danielson-Northeast 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)

MAY 2015

LMA/TOWNS	LABOR FORCE	EMPLOYED	UNEMPLOYED	%
NEW HAVEN	327,923	309,391	18,532	5.7
Bethany	3,137	3,001	136	4.3
Branford	16,008	15,211	797	5.0
Cheshire	15,615	15,023	592	3.8
Chester	2,381	2,294	87	3.7
Clinton	7,399	7,078	321	4.3
Deep River	2,930	2,804	126	4.3
Durham	4,359	4,199	160	3.7
East Haven	15,979	14,997	982	6.1
Essex	3,385	3,233	152	4.5
Guilford	12,961	12,466	495	3.8
Hamden	35,571	33,751	1,820	5.1
Killingworth	3,866	3,714	152	3.9
Madison	9,128	8,748	380	4.2
Meriden	32,670	30,363	2,307	7.1
Middlefield	2,520	2,414	106	4.2
New Haven	65,301	60,403	4,898	7.5
North Branford	8,268	7,892	376	4.5
North Haven	13,467	12,835	632	4.7
Old Saybrook	5,143	4,906	237	4.6
Orange	7,260	6,967	293	4.0
Wallingford	26,489	25,245	1,244	4.7
West Haven	30,451	28,380	2,071	6.8
Westbrook	3,635	3,467	168	4.6

*NORWICH-NEW LONDON-WESTERLY, CT PART				
	LABOR FORCE	EMPLOYED	UNEMPLOYED	%
NORWICH-NEW LONDON-WESTERLY, CT PART	127,445	119,968	7,477	5.9
Bozrah	1,466	1,389	77	5.3
Canterbury	2,873	2,720	153	5.3
East Lyme	8,601	8,171	430	5.0
Franklin	1,099	1,043	56	5.1
Griswold	6,362	5,948	414	6.5
Groton	18,668	17,685	983	5.3
Ledyard	8,012	7,611	401	5.0
Lisbon	2,362	2,221	141	6.0
Lyme	1,229	1,184	45	3.7
Montville	9,526	8,938	588	6.2
New London	12,252	11,228	1,024	8.4
No. Stonington	2,930	2,797	133	4.5
Norwich	20,616	19,132	1,484	7.2
Old Lyme	3,780	3,615	165	4.4
Preston	2,454	2,319	135	5.5
Salem	2,136	2,029	107	5.0
Sprague	1,642	1,534	108	6.6
Stonington	9,663	9,213	450	4.7
Voluntown	1,525	1,441	84	5.5
Waterford	10,249	9,750	499	4.9

*Connecticut portion only. For whole NECTA, including RI part, see below.

NORWICH-NEW LONDON-WESTERLY, CT-RI				
	LABOR FORCE	EMPLOYED	UNEMPLOYED	%
NORWICH-NEW LONDON-WESTERLY, CT-RI	143,485	134,936	8,549	6.0
RI part (Hopkinton and Westerly)	16,040	14,968	1,072	6.7

LMA/TOWNS	LABOR FORCE	EMPLOYED	UNEMPLOYED	%
TORRINGTON-NORTHWEST	48,914	46,561	2,353	4.8
Canaan	748	726	22	2.9
Colebrook	853	821	32	3.8
Cornwall	797	770	27	3.4
Goshen	1,720	1,653	67	3.9
Kent	1,584	1,522	62	3.9
Litchfield	4,916	4,719	197	4.0
Morris	1,498	1,434	64	4.3
Norfolk	927	889	38	4.1
North Canaan	1,741	1,671	70	4.0
Roxbury	1,369	1,327	42	3.1
Salisbury	1,864	1,809	55	3.0
Sharon	1,512	1,470	42	2.8
Torrington	20,072	18,910	1,162	5.8
Warren	826	788	38	4.6
Washington	2,119	2,041	78	3.7
Winchester	6,368	6,011	357	5.6

WATERBURY				
	LABOR FORCE	EMPLOYED	UNEMPLOYED	%
WATERBURY	114,064	106,041	8,023	7.0
Beacon Falls	3,467	3,292	175	5.0
Bethlehem	2,038	1,956	82	4.0
Middlebury	3,875	3,707	168	4.3
Naugatuck	17,693	16,537	1,156	6.5
Prospect	5,616	5,350	266	4.7
Waterbury	52,303	47,440	4,863	9.3
Watertown	13,369	12,746	623	4.7
Wolcott	9,989	9,530	459	4.6
Woodbury	5,714	5,483	231	4.0

DANIELSON-NORTHEAST				
	LABOR FORCE	EMPLOYED	UNEMPLOYED	%
DANIELSON-NORTHEAST	44,170	41,565	2,605	5.9
Brooklyn	4,198	3,960	238	5.7
Eastford	958	923	35	3.7
Hampton	1,051	1,001	50	4.8
Killingly	9,819	9,186	633	6.4
Plainfield	8,887	8,299	588	6.6
Pomfret	2,549	2,448	101	4.0
Putnam	4,980	4,651	329	6.6
Sterling	2,078	1,932	146	7.0
Thompson	5,366	5,089	277	5.2
Woodstock	4,284	4,076	208	4.9

Not Seasonally Adjusted:				
	LABOR FORCE	EMPLOYED	UNEMPLOYED	%
CONNECTICUT	1,918,900	1,812,300	106,600	5.6
UNITED STATES	157,719,000	149,349,000	8,370,000	5.3
Seasonally Adjusted:				
CONNECTICUT	1,921,800	1,806,600	115,200	6.0
UNITED STATES	157,469,000	148,795,000	8,674,000	5.5

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.

TOWN	MAY 2015	YR TO DATE 2015	2014	TOWN	MAY 2015	YR TO DATE 2015	2014	TOWN	MAY 2015	YR TO DATE 2015	2014
Andover	0	0	1	Griswold	0	0	na	Preston	1	1	0
Ansonia	na	na	0	Groton	na	na	8	Prospect	5	12	na
Ashford	na	na	3	Guilford	na	na	5	Putnam	na	na	2
Avon	2	11	10	Haddam	3	6	4	Redding	0	3	na
Barkhamsted	na	na	na	Hamden	na	na	2	Ridgefield	3	16	26
Beacon Falls	na	na	na	Hampton	na	na	1	Rocky Hill	26	76	8
Berlin	1	9	8	Hartford	0	2	9	Roxbury	na	na	na
Bethany	na	na	na	Hartland	0	0	na	Salem	na	na	3
Bethel	7	22	49	Harwinton	na	na	2	Salisbury	na	na	na
Bethlehem	na	na	na	Hebron	0	6	na	Scotland	na	na	0
Bloomfield	8	12	na	Kent	0	0	1	Seymour	na	na	2
Bolton	0	3	4	Killingly	na	na	7	Sharon	na	na	3
Bozrah	na	na	2	Killingworth	1	3	na	Shelton	7	91	20
Branford	5	9	na	Lebanon	0	2	0	Sherman	1	3	na
Bridgeport	0	4	8	Ledyard	na	na	5	Simsbury	2	3	0
Bridgewater	0	0	na	Lisbon	na	na	2	Somers	1	4	5
Bristol	5	9	16	Litchfield	na	na	na	South Windsor	3	6	6
Brookfield	8	25	na	Lyme	0	1	3	Southbury	na	na	10
Brooklyn	2	3	10	Madison	na	na	6	Southington	6	22	25
Burlington	4	7	17	Manchester	0	6	7	Sprague	0	0	0
Canaan	na	na	0	Mansfield	1	3	6	Stafford	0	0	na
Canterbury	na	na	6	Marlborough	0	0	1	Stamford	7	191	242
Canton	1	5	5	Meriden	na	na	1	Sterling	na	na	na
Chaplin	na	na	0	Middlebury	na	na	na	Stonington	na	na	7
Cheshire	9	16	19	Middlefield	1	2	0	Stratford	1	6	5
Chester	0	0	na	Middletown	4	14	36	Suffield	3	12	9
Clinton	1	2	6	Milford	66	150	82	Thomaston	na	na	na
Colchester	5	17	12	Monroe	0	0	0	Thompson	na	na	na
Colebrook	na	na	0	Montville	na	na	3	Tolland	1	1	4
Columbia	2	7	1	Morris	na	na	0	Torrington	na	na	1
Cornwall	na	na	1	Naugatuck	na	na	6	Trumbull	1	3	2
Coventry	6	15	12	New Britain	8	34	na	Union	0	0	0
Cromwell	1	7	12	New Canaan	3	16	22	Vernon	4	39	4
Danbury	379	504	182	New Fairfield	0	1	na	Voluntown	0	0	0
Darien	7	38	na	New Hartford	na	na	2	Wallingford	2	8	12
Deep River	0	0	0	New Haven	1	3	4	Warren	na	na	2
Derby	na	na	na	New London	4	15	15	Washington	na	na	na
Durham	0	1	1	New Milford	na	na	3	Waterbury	11	73	39
East Granby	0	0	0	Newington	1	7	4	Waterford	na	na	4
East Haddam	0	1	3	Newtown	2	7	7	Watertown	na	na	11
East Hampton	6	17	9	Norfolk	na	na	1	West Hartford	18	48	23
East Hartford	0	0	na	North Branford	na	na	na	West Haven	na	na	na
East Haven	na	na	7	North Canaan	na	na	0	Westbrook	11	16	6
East Lyme	2	11	129	North Haven	na	na	6	Weston	5	7	na
East Windsor	3	3	3	North Stonington	na	na	4	Westport	11	30	95
Eastford	na	na	0	Norwalk	0	9	65	Wethersfield	0	1	na
Easton	0	1	0	Norwich	0	3	21	Willington	0	0	1
Ellington	18	34	42	Old Lyme	na	na	na	Wilton	2	8	na
Enfield	0	1	na	Old Saybrook	0	4	9	Winchester	na	na	8
Essex	2	3	1	Orange	na	na	na	Windham	1	5	3
Fairfield	8	43	43	Oxford	0	6	44	Windsor	0	3	na
Farmington	6	14	11	Plainfield	na	na	2	Windsor Locks	1	3	na
Franklin	na	na	0	Plainville	0	3	7	Wolcott	1	13	7
Glastonbury	2	15	10	Plymouth	na	na	4	Woodbridge	na	na	na
Goshen	na	na	7	Pomfret	na	na	2	Woodbury	0	1	1
Granby	1	3	2	Portland	0	2	2	Woodstock	na	na	5
Greenwich	9	37	39								

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 December 2005 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. The 2015 LAUS Redesign includes improved time-series models for the census divisions, states, select substate areas, and the balances of those states; an improved real-time benchmarking procedure to the national Current Population Survey (CPS) estimates; an improved smoothed seasonal adjustment procedure; and improved treatment of outliers. Non-modeled area estimation improvements include: updated Dynamic Residency Ratios (DRR); more accurate estimates for all-other employment; more accurate estimation of agricultural employment; and improved estimation of non-covered agricultural unemployment. Handbook estimation is now done at the city/town level instead of at the Labor Market Area (LMA) level in Connecticut, which better reflects local conditions. The Redesign also introduces estimation inputs from the American Community Survey (ACS) to replace inputs that were previously obtained from the decennial census long-form survey. 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-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 northwest part of the state is now called Torrington-Northwest LMA. Five towns which are part of the Springfield, MA area are published as the Enfield LMA. The towns of Eastford and Hampton and other towns in the northeast are now called Danielson-Northeast 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.

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. 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 4-8 for reference months or quarters)

Leading General Drift Indicator -1.4
 Coincident General Drift Indicator +1.9
 Farmington Bank Bus. Barometer +2.2
 Phil. Fed's CT Coincident Index +3.5

Total Nonfarm Employment +1.6

Labor Force +2.1
 Employed +2.8
 Unemployed -7.6
Unemployment Rate -0.6*

Average Weekly Initial Claims -8.6
 Avg Insured Unempl. Rate -0.12*
 U-6 Rate -1.1*

Prod. Worker Avg Wkly Hrs, Mfg -2.0
 PW Avg Hourly Earnings, Mfg +15.1
 PW Avg Weekly Earnings, Mfg +12.8
 CT Mfg. Production Index +5.1
 Production Worker Hours +1.2
 Industrial Electricity Sales +2.3

Personal Income +3.2
 UI Covered Wages +1.8

Business Activity

New Housing Permits +79.2
 Electricity Sales +3.3
 Construction Contracts Index -19.2
 New Auto Registrations -2.6
 Exports -4.5
 S&P 500: Monthly Close +9.6

Business Starts

Secretary of the State -22.0
 Dept. of Labor -7.6

Business Terminations

Secretary of the State -2.4
 Dept. of Labor -28.7

State Revenues +11.7

Corporate Tax +1413.0
 Personal Income Tax -4.5
 Real Estate Conveyance Tax +19.8
 Sales & Use Tax +29.6
 Indian Gaming Payments -2.2

Tourism and Travel

Info Center Visitors -41.6
 Attraction Visitors +6.3
 Air Passenger Count NA
 Indian Gaming Slots -2.1

Employment Cost Index (U.S.)

Total +2.8
 Wages & Salaries +2.8
 Benefit Costs +2.6

Consumer Prices

U.S. City Average 0.0
 Northeast Region -0.3
 NY-NJ-Long Island -0.1
 Boston-Brockton-Nashua +0.6

Interest Rates

Prime 0.00*
 Conventional Mortgage -0.35*

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

THE CONNECTICUT ECONOMIC DIGEST

July 2015

THE CONNECTICUT

ECONOMIC DIGEST

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



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>

DO YOU WANT TO BE NOTIFIED BY EMAIL WHEN THE DIGEST IS PUBLISHED EACH MONTH?

Simply email to imailsrv@list.state.ct.us with only the following in the body of the message, leave subject blank:
SUBSCRIBE DOL-CTEconomicDigest your_name
 (type in your name where it says your_name)

- 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.