

# ECONOMIC DIGEST

DECEMBER 2001

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In October...

- Employment ..... down 3,500
- Unemployment rate ..... 3.2%
- Housing permits ..... up 5.7%

## A Primer on Personal Income

By Daniel W. Kennedy, Ph.D., Senior Economist, DOL

Spending on goods and services drives the U.S. economy. If Aggregate Expenditures (AE) decline, economic activity contracts, and conversely if AE increases, the economy expands. **Aggregate Expenditures** are the sum of spending on consumption by households, investment by businesses, government purchases, and net exports (imports minus exports). Two-thirds of all spending in the U.S. economy is consumer expenditures, making these expenditures the largest component of AE. Of the factors that influence aggregate household consumption, **Disposable Income** (DI), or after-tax income, is the most important. The principal determinant of DI is **Total Personal Income**, making Personal Income an important gauge of current economic activity. In fact, Personal Income minus Transfer Payments is one of the Conference Board's coincident economic indicators.

The level of Personal Income is just as important for determining the level of economic activity for regions, states, and local areas. As such, Personal Income serves as an important coincident indicator of economic activity in Connecticut. What follows in this article focuses on the **Quarterly Personal Income** (QPI) series for the U.S., the regions, and the states. QPI is the most frequently released income series at the state and

regional levels. It is released by the Bureau of Economic Analysis (BEA) of the U.S. Department of Commerce on their website ([www.bea.doc.gov](http://www.bea.doc.gov)) and in their *Survey of Current Business* each quarter. Preliminary estimates of the QPI are released four months after the end of the quarter (the fourth quarter 2000 QPI estimate was released in April 2001). Consequently, the Connecticut Department of Labor (CTDOL) forecasts the state QPI series for Connecticut one to two quarters ahead to provide a current estimate for publication in the *Connecticut Economic Digest*.

### What is Personal Income?

**Personal Income** is defined as income received by persons from participation in production, from government and business transfers, and from government interest. It is composed of *Wage and Salary Disbursements, Other Labor Income, Proprietor's Income, Rental Income of Persons, Personal Dividend Income, Personal Interest Income, and Transfer Payments to Persons*, less contributions for Social Insurance.

### What Does It Measure?

Personal Income (PI) is actually one of three measures of household income. The two other widely used measures of household income are the U.S. Census Bureau's **Money Income** and the Internal Revenue Service's (IRS) **Adjusted Gross Income** (AGI).

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The views expressed by authors are theirs alone and do not necessarily reflect those of the Departments of Labor or Economic and Community Development.

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Money Income consists of cash and its equivalents received by individuals. AGI is the taxable income of individuals who filed a Federal Income Tax return. PI, in general, is a more comprehensive measure of income. Further, since PI is a component of the National Income and Product Accounts (NIPA), it more closely adheres to the economic concept of income (explained below).

The **NIPA** was devised to provide an income statement for the U.S. economy. The most widely reported measure from the NIPA is **Gross Domestic Product (GDP)**. GDP measures the dollar value of goods and services produced in the U.S. during a given time period, using land, labor, and capital located in the U.S. (whether domestically or foreign owned). Like two sides of the same coin, one side, GDP, measures goods and services purchased (*product side*); the other side, **National Income (NI)**, measures the income earned from the use of land, labor, and capital (*income side*). For the economy as a whole, spending on output must equal income received for that output. This is expressed in the following accounting identity:

$$\text{EXPENDITURE} = \text{INCOME.}$$

It is from the income side that Personal Income is derived. Though, in theory, National Income equals National Product, in practice, it is not the case. Several adjustments must be made to go from one side of the NIPA to the other (i.e., from GDP to NI). After making the necessary adjustments to get from GDP to NI, income not going to persons (i.e., households and noncorporate businesses) must be subtracted from NI. Thus, NI must be reduced by the amount corporations earn but do not pay out (i.e., corporate profits with inventory valuation and capital

consumption). Also subtracted from NI, are *Net Interest, Contributions for Social Insurance, and Wage Accruals less disbursements*. Then, *Interest Income* earned by households, *Dividend Income* received by households, and *Business and Government Transfer Payments* to persons must be added to NI to obtain **Personal Income**.

### What Exactly is "INCOME"?

Economists distinguish between two types of quantity variables: stocks and flows. A **stock** is a quantity measured at a given point in time. A **flow** is a quantity measured per unit of time. For example, a consumer's wealth (e.g., a house, mutual funds, etc.) is a *stock*; his or her income and expenditures are *flows*. Personal Income, as a measure of income, is a *flow* concept; it *does not* measure wealth.

### State PI vs. NIPA PI

State Personal Income is the measure relevant to Connecticut, and is the income series forecasted by the Connecticut Department of Labor and published in the *Digest* on page 8. It is necessary to make a distinction between State PI and NIPA PI because the two are not the same.

The sources of the difference between the two are differences in the coverage of the components of PI and the use of more current source data for NIPA PI. The NIPA PI also includes other adjustments for U.S. and foreign workers that are not included in State PI.

### Connecticut State Personal Income

**State Personal Income** is defined as the income received by, or on behalf of, all the residents of the State. The major components of State PI are the same as those that make up the

NIPA PI. However, there are some further adjustments that have to be made to derive the residence-based PI at the state level. Personal Income is a measure of income by place of residence. And the source data for the dividends, interest, rent, proprietors' income, and transfer payments components of PI are recorded or treated as if they were collected by place of residence. However, Wages and Salaries, Other Labor Income, and Social Insurance Contributions, which make up more than two-thirds of PI, are recorded by place of work. Thus, the initial estimates must be adjusted so that they will be on a place-of-residence basis. This is the **Residence Adjustment**. This adjustment is more important for the state PI estimates than for the national estimates. The result of the Residence Adjustment and subtracting

*Personal Contributions for Social Insurance* is to translate earnings by place of work to earnings by place of residence on a net basis. Table 1 below presents PI, its components and adjustments for Connecticut, New England, and the U.S. for the fourth quarter 2000. Major selected components of PI appear in boldface in the table. Table 2 shows the relative size of selected components of PI in the fourth quarter 2000.

### Why Do the PI Estimates Keep Changing?

Many wonder why a value for PI for the same quarter keeps changing as new releases come out. There is frustration with "trying to hit a moving target." This revision process is an attempt to maximize the trade-off between *timeliness* and *reliability*. Waiting until the most complete data are available to publish a PI estimate for a given quarter

would result in too long of a lag between the release date and the reference date. An example of this problem is the two-year lag in the release of Gross State Product (GSP) data. It must be forecasted two years ahead to provide a current estimate. On the other hand, an estimate released very shortly after the reference period, and based on little data and questionable sources, would result in the release of seriously unreliable estimates. The preliminary estimate of State PI is released four months after the reference quarter, and is later revised twice. The first revised estimate is derived from the Current Employment Statistics (CES) establishment survey. The second revised estimate is based on data from the Unemployment Insurance (UI) program, which is a more complete source of the State employment and wage data. This process allows a more timely release of this important coincident indicator of the State's economic pulse (which is forecasted one to two quarters ahead to obtain a current estimate—not two years), and at the same time, it provides a reasonably reliable estimate. The exception to this is when a dramatic redefinition is implemented or when new, significant data becomes available at the annual July NIPA benchmarking. Each April and October, the estimates are revised for the preceding three years. ■

**Table 1: Personal Income for Fourth Quarter 2000**

COMPONENT	CT	N.E.	U.S.
<b>Wages and Salaries</b>	<b>80,468</b>	<b>301,981</b>	<b>4,972,879</b>
<b>+ Other Labor Income</b>	<b>7,860</b>	<b>30,628</b>	<b>529,311</b>
<b>+ Proprietors' Income</b>	<b>11,065</b>	<b>39,654</b>	<b>712,390</b>
<i>Farm</i>	59	179	17,224
<i>Nonfarm</i>	11,006	39,475	695,166
= Earnings by Place of Work	99,392	372,264	6,214,580
- Social Ins. Contributions	5,796	21,621	367,015
+/- Residential Adjustment	6,987	7,783	-1,261
= Net Earn. Place of Residence	100,583	358,425	5,846,304
<b>+ Dividends, Interest, Rent</b>	<b>24,821</b>	<b>91,340</b>	<b>1,592,925</b>
<b>+ Transfer Payments</b>	<b>15,320</b>	<b>61,462</b>	<b>1,083,943</b>
<i>State UI Benefits</i>	329	1,359	20,411
<i>Non-UI Transfers</i>	14,991	60,103	1,063,532
<b>= TOTAL PERSONAL INCOME</b>	<b>140,725</b>	<b>511,227</b>	<b>8,523,172</b>

Source: Bureau of Economic Analysis, U.S. Department of Commerce (April 24, 2001), \$ in millions.

**Table 2: Relative Size (%) of Selected PI Components**

SELECTED COMPONENT	CT	N.E.	U.S.
<b>Wages and Salaries</b>	<b>57.2</b>	<b>59.1</b>	<b>58.3</b>
<b>Other Labor Income</b>	<b>5.6</b>	<b>6.0</b>	<b>6.2</b>
<b>Proprietors' Income</b>	<b>7.9</b>	<b>7.8</b>	<b>8.4</b>
<b>Dividends, Interest, Rent</b>	<b>17.6</b>	<b>17.9</b>	<b>18.7</b>
<b>Transfer Payments</b>	<b>10.9</b>	<b>12.0</b>	<b>12.7</b>

Calculations based on 2000:Q4 QPI released by BEA on April 24, 2001.

*The references for this article are available upon request. Please call 263-6268.*

By Michael H. Zotos, Ed.D., Associate Research Analyst, DOL

### Introduction

The demand for secondary school teachers is expected to continue to be strong, despite job losses in many sectors due to the downturn of the economy. Education has been one of the few industries adding workers despite job declines in other sectors. Over 300,000 workers were added from September 2000 through September 2001 at the national level. This figure includes private, state, and local education sectors. Connecticut local education entities alone added 1,575 workers during this same period, and it appears that demand for secondary teachers in selected subject areas will be ongoing. This is due to higher student enrollment, an increase in teacher retirements, higher teaching standards and qualifications, and fewer prepared teachers in subjects such as math, science, languages, and other special subject areas.

### What Do They Do?

Secondary school teachers instruct students in one or more subjects such as mathematics, English, science, or social studies. They are employed in public and private schools. As teachers, they deal with instructional indicators such as creativity, interpersonal regard, grouping, and individualization of instruction. On occasion, they may teach more than one subject and may hold certification in specialized areas such as guidance or administration. They participate in extra curricular activities, act as faculty advisors, and meet with parents to discuss student progress. They often volunteer their time and energies to assist students to reach their highest level of productivity.

### Education and Training

A Bachelor's degree in education is required as an entry level qualification for the position of secondary school teacher. Once employed, teachers enroll in courses which will enhance their effectiveness in the classroom. This allows them to learn new techniques and methods of teaching. It also keeps them current with new developments in education. Connecti-

services such as speech therapy, remedial reading, and school psychologist.

### Where Do They Work?

The majority of secondary school teachers work in local public secondary schools. Teachers also are employed in private schools, some of which are administered by religious denominations, magnet schools, vocational schools, and regional multicultural schools. Opportunities are available for those who wish to teach elsewhere in overseas schools, government service, and the corporate sector.

### Earnings

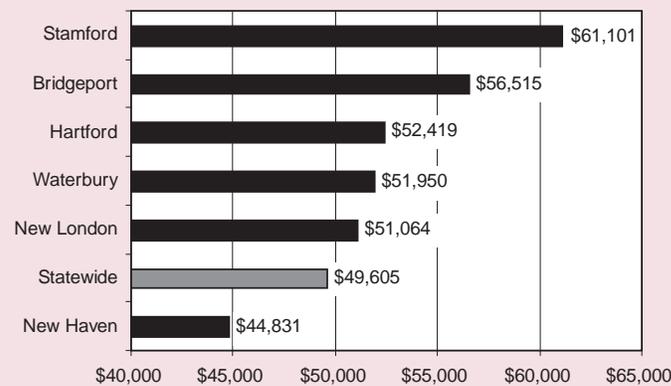
The statewide average annual wage for secondary school teachers, except special and vocational education, was \$49,605 in the year 2000. This wage was the highest among all other teachers, instructors,

and library staff for preschool through grade 12 at Connecticut schools. As the chart shows, the Stamford Labor Market Area ranked highest in the State with an average annual salary of \$61,101. The range for all areas was \$44,831 to \$61,101.

### Employment Outlook

The need for secondary school teachers through 2008 will be high in certain subject areas. Overall, employment is expected to jump from 18,058 in 1998 to 20,489 in 2008. Approximately 824 job openings per year are projected during this time span. Attrition of staff and higher enrollments are contributing to this need. Of all the occupations in Connecticut requiring a bachelor's degree or higher, secondary school teachers ranks second highest in annual job openings after general managers and top executives. ■

Average Annual Wage for Secondary School Teachers by Selected Labor Market Area, 2000



Source: Occupational Employment Statistics, Connecticut Department of Labor

cut has a three-tiered certification continuum that recognizes the progression of a teacher's professional career: *initial educator*, *provisional educator* and *professional educator* certificates. Permanent certification requires teaching experience together with course credits in addition to the Bachelor's degree. Teacher workshops and training sessions are held at colleges, on site, and may be administered by private sector consulting firms. In addition, colleges offer summer school and overseas college programs for advanced study. Teachers who pursue higher degrees such as a Masters, Professional Diploma, and Doctorate also enhance their salary status. Salary schedules are often related to college or course credits, such as Bachelor's plus 15 or 30 credits. Positions in education other than teaching in the classroom include guidance, administration, and special

By Jungmin Charles Joo, Associate Research Analyst, DOL

**Introduction**

Mirroring the national trend, the child day care services industry in Connecticut has been booming in the last decade. With the increasing number of women of childbearing age in the workforce, child care services has become one of the fastest growing industries in the Connecticut economy.

**Description**

The child day care services industry includes establishments engaged in the care of infants or children, or in providing prekindergarten education, where medical care or delinquency correction is not a major element. They include child day care centers, Head Start centers, nursery schools, and preschool centers. Occupations in this industry include preschool teachers, teacher assistants, and child care workers.

**Establishments**

While the number of Connecticut's total private sector establishments increased four percent from 1990 to 2000, the number of establishments in the child care services increased by 35 percent, from 704 in 1990 to 951 in 2000 (See table). Among the counties in the State, Fairfield County experienced the largest percentage increase (+50%) in the number of establishments. Fairfield County also had the largest number of child care establishments both in 1990 and 2000.

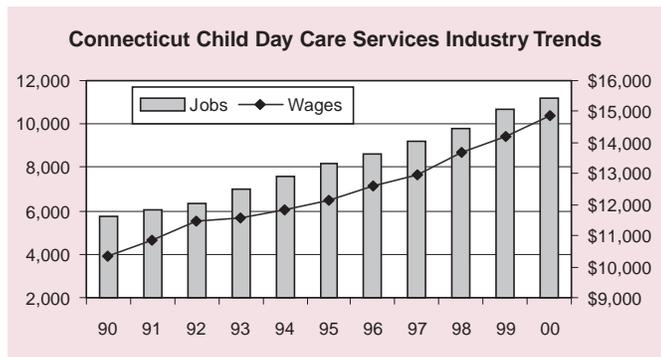
**Employment**

This industry had about 11,200 wage and salary jobs last year, up five percent from a year ago. In fact, its employment has consistently risen in every year of the last ten years. Moreover, even during the 1990-1992 period when total nonfarm employment declined, the child care industry actually added jobs (see chart). Between 1990 and 2000, while the State's overall private sector employment grew just three percent, child day care services jobs nearly doubled. The most rapid employment growth occurred in New London County

aged 30 hours a week, compared with about 35 throughout private industry. Despite steady yearly wage growth in the last decade, its 43 percent increase between 1990 and 2000 was still below the total private sector's 60 percent increase. Employees working in Fairfield County earned an average of \$16,828 in 2000, the highest among the eight counties in the State. In contrast, Litchfield County employees earned the lowest at \$14,108.

**Outlook**

Nationally, child day care services jobs are projected to grow 2.8 percent over the 1998-2008 period, nearly double the rate of growth projected for the entire economy (1.5%). Likewise, Connecticut is expected to show a similar growth trend in this industry. In addition to openings created by rapid employment growth, an unusually large number of job openings will result each year from the need to replace experienced workers who leave the industry. Turnover in the child care industry is very high because of the low wages and relatively meager benefits.



(+148%). Last year, the largest number of child care jobs was concentrated in Fairfield (3,240) and Hartford (2,633) Counties.

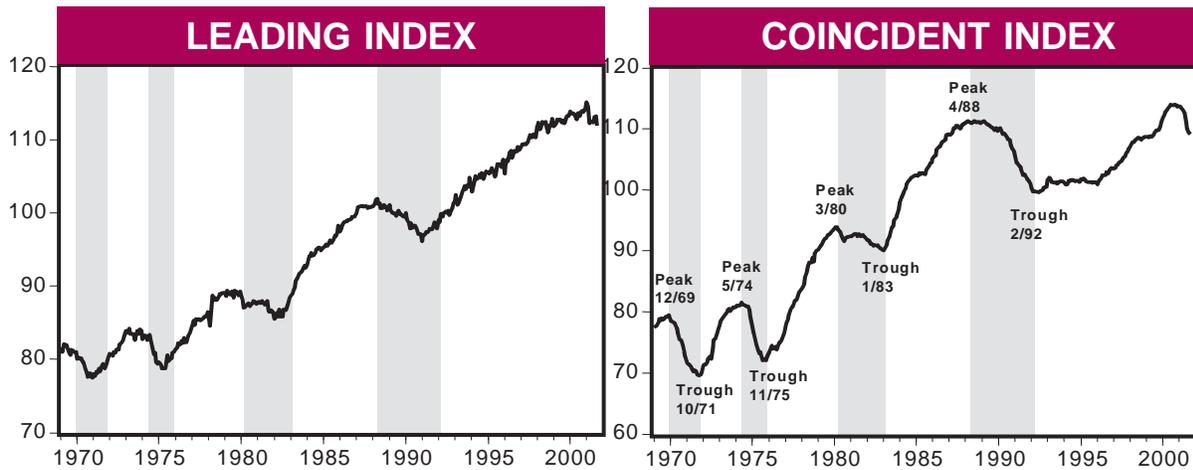
**Wages**

Currently, the annual wage per worker in this industry averages \$14,843, much less than the average of \$46,027 for all private industries combined. Such low wages, in part, reflect hours worked—salaried workers in child care services aver-

In the next ten years, the employment growth is forecasted to slow down from the previous decade because the number of women of childbearing age is expected to grow more slowly. Still, the demand for child care services will remain high. As the labor force participation of women between the ages of 16 and 44 continues to increase, more parents of preschool and school-age children will seek suitable daycare arrangements. Also, more government-funded center-based care (e.g., Head Start), employer-funded and -operated daycare centers, plus recently enacted welfare reform legislation requiring more welfare recipients to work, should create excellent employment opportunities in the child care services industry in both Connecticut and the nation. ■

Connecticut Child Day Care Services Industry Employment and Wages by County

County	Establishments			Employment			Wages		
	1990	2000	% Chg	1990	2000	% Chg	1990	2000	% Chg
Fairfield	172	258	50.0	1,660	3,240	95.2	\$10,807	\$16,828	55.7
Hartford	161	203	26.1	1,591	2,633	65.5	\$10,455	\$14,108	34.9
Litchfield	49	66	34.7	340	616	81.2	\$8,892	\$12,493	40.5
Middlesex	46	59	28.3	328	627	91.2	\$9,312	\$13,538	45.4
New Haven	162	225	38.9	1,205	2,369	96.6	\$10,723	\$14,175	32.2
New London	45	64	42.2	258	640	148.1	\$8,329	\$14,233	70.9
Tolland	42	46	9.5	240	382	59.2	\$9,654	\$13,141	36.1
Windham	27	28	3.7	108	249	130.6	\$11,726	\$15,346	30.9
Statewide	704	951	35.1	5,731	11,226	95.9	\$10,348	\$14,843	43.4



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.

## No Immediate Major Economic Impact on the Connecticut Economy from the September 11 Events

**A**s expected, U.S. real GDP registered a decline in the third quarter, the first in over ten years. The 0.4 percent decline (annual rate), however, was smaller than what had been expected. Also as expected, the Federal Reserve cut its target federal funds rate by another 50 basis points to 2 percent at its FOMC meeting on November 6, its tenth cut of this year. The federal funds rate now stands at its lowest level in forty years. The stock market, however, rallied in October and November, bringing several major stock market indexes back to their pre-September 11 levels. This is a positive sign because the stock market typically is a good leading indicator of the economy.

In Connecticut, this is the first month when we can examine the impact of the tragic events of September 11 on the coincident and leading employment indicators. The CCEA-ECRI Connecticut coincident employment index continued its downward trend, declining from 113.9 a year earlier to 109.1 in September 2001. This is the sixth consecutive decline on a year-to-year basis for the coinci-

dent employment index. All four components are negative contributors to the index on a year-to-year basis, with a higher insured unemployment rate, a higher total unemployment rate, lower total employment and lower total nonfarm employment. On a sequential month-to-month basis, this is the eighth consecutive decline since January of this year. However, the total unemployment rate held steady at 3.6 percent from August 2001, while the insured unemployment rate rose slightly from 2.41 percent in August to 2.43 percent in September. Total employment rose from August to September of this year, but total nonfarm employment declined for the same period.

The CCEA-ECRI leading employment index declined from 113.8 in September 2000 to 112.0 in September 2001. Five components of this index are negative contributors, with a lower Hartford help-wanted advertising index, a higher short duration (less than 15 weeks) unemployment rate, higher initial claims for unemployment insurance, lower average weekly hours worked in manufacturing

and construction, and lower total housing permits. The sole positive contributor to this index is a lower Moody's Baa corporate bond yield. The leading employment index also fell from 113.4 in August to 112.0 in September 2001.

The preliminary indication is that Connecticut's economy was not immediately impacted adversely by the events of September 11. For example, the decline in the coincident employment index from August to September was 0.16 percent, which was considerably less than the 0.77 percent decline from July to August or the 0.79 percent decline from June to July of this year. The adverse impact on Connecticut may be in the future. For example, the leading employment index fell by 1.14% from August to September, after rising by 0.23 percent from July to August of this year. Finally, the state legislature met in special session this month and agreed to a plan to close the projected budget gap by a combination of borrowing and spending cuts. My only disappointment is that there was no plan to stimulate the state economy. ■

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## October Permits up 5.7 Percent

**C**ommissioner James F. Abromaitis of the Connecticut Department of Economic and Community Development (DECD) announced that Connecticut communities authorized 820 new housing units in October 2001, a 5.7 percent increase compared to October of 2000 when 776 units were authorized.

The Department further indicated that the 820 units permitted

in October 2001 represent an increase of 37.1 percent from the 598 units permitted in September 2001. The year-to-date permits are up by 0.8 percent, from 7,850 through October 2000, to 7,912 through October 2001.

Bridgeport Labor Market Area recorded the largest net gain of new authorized units (51), an increase of 79.7 percent compared to a year ago. Trumbull led all

Connecticut communities with 29 units, followed by Danbury with 24 and Milford with 21 units each. From a county perspective, comparing year-to-date data, Hartford, Windham and Fairfield counties surpassed last year's levels by 12.5, 10.8 and 10.4 percent, respectively. Litchfield County is slightly ahead of last year's pace. ■

*See data tables on pages 23 and 26.*

## Industry Clusters

### Access 2001 Winners Named

FleetBoston Financial and the Connecticut Department of Economic and Community Development (DECD) announced the winners of a \$100,000 grant competition aimed at supporting both promising entrepreneurs and established businesses.

Five businesses will receive technical grants of \$20,000 each as part of the competition, known as *Access 2001*, sponsored by Fleet Development Ventures (FDV), a subsidiary of Fleet, and the DECD. The winners of the competition are: DreamReacher (Rocky Hill), E-Lite

Technologies (Trumbull), New England Solution Systems (NESS) (Bloomfield), Nour Heart (Bloomfield), and PCC Technology Group (Bloomfield).

The five winning companies were selected from over 30 entries in the *Access 2001* competition. Twelve selected finalists presented their business plans to a panel of judges, who determined the five winning entries. The judges were an independent panel of experienced venture investors, industry leaders, and bankers.

The overall *Access 2001* program was designed to provide promising

Connecticut entrepreneurs with the business management skills, knowledge and equity capital they need to build their businesses. Such entrepreneurship helps strengthen and sustain Connecticut's industry clusters. The industry cluster initiative depends on strong economic foundation elements such as capital availability, regulatory climate, and workforce development. Prior to the competition, *Access 2001* held business planning and development seminars in Hartford and New Haven.

## GENERAL ECONOMIC INDICATORS

<i>(Seasonally adjusted)</i>	3Q	3Q	CHANGE		2Q
	2001	2000	NO.	%	2001
<b>Employment Indexes (1992=100)*</b>					
<b>Leading</b>	112.8	113.6	-0.8	-0.7	112.5
<b>Coincident</b>	109.5	113.9	-4.4	-3.9	112.1
<b>General Drift Indicator (1986=100)*</b>					
<b>Leading</b>	94.4	96.1	-1.7	-1.8	95.2
<b>Coincident</b>	119.5	117.7	1.8	1.5	119.0
<b>Business Barometer (1992=100)**</b>	118.8	117.6	1.2	1.0	118.8
<b>Business Climate Index***</b>	60.2	65.5	-5.3	-8.1	58.0

Sources: \*The Connecticut Economy, Connecticut Center for Economic Analysis, University of Connecticut

\*\*People's Bank \*\*\*Connecticut Department of Economic and Community Development

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 **People's 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 index is calculated by DataCore Partners, Inc for People's Bank.

The **Connecticut Business Climate Index** assesses the current economic conditions and the future expectations of the business community in the State. The Index has a maximum score of 100, meaning that all businesses in the State are completely confident with the current economic conditions and in the future of the economy and job market.

Total nonfarm employment decreased by 13,100 over the year.

**EMPLOYMENT BY MAJOR INDUSTRY DIVISION**

	OCT	OCT	CHANGE		SEP
	2001	2000	NO.	%	2001
<b>TOTAL NONFARM</b>	1,683.2	1,696.3	-13.1	-0.8	1,686.7
<b>Private Sector</b>	1,437.2	1,454.7	-17.5	-1.2	1,441.6
Construction and Mining	64.3	66.2	-1.9	-2.9	64.1
Manufacturing	252.6	261.8	-9.2	-3.5	254.2
Transportation, Public Utilities	78.0	80.2	-2.2	-2.7	79.0
Wholesale, Retail Trade	362.1	365.9	-3.8	-1.0	363.9
Finance, Insurance & Real Estate	141.8	141.6	0.2	0.1	142.2
Services	538.4	539.0	-0.6	-0.1	538.2
<b>Government</b>	246.0	241.6	4.4	1.8	245.1

Source: Connecticut Department of Labor

The unemployment rate fell to 3.2 percent in October.

**UNEMPLOYMENT**

	OCT	SEP	CHANGE		OCT
	2001	2001	NO.	%	2000
<b>Unemployment Rate, resident (%)*</b>	3.2	3.6	-0.4	---	2.0
<b>Labor Force, resident (000s)*</b>	1,711.6	1,715.7	-4.1	-0.2	1,748.2
Employed (000s)*	1,657.2	1,653.9	3.3	0.2	1,712.8
Unemployed (000s)*	54.4	61.8	-7.4	-12.0	35.4
<b>Average Weekly Initial Claims</b>	6,148	5,613	535	9.5	3,419
<b>Help Wanted Index -- Htfd. (1987=100)</b>	17	15	2	13.3	30
<b>Avg. Insured Unemp. Rate (%)</b>	2.98	2.78	0.20	---	1.73

Sources: Connecticut Department of Labor; The Conference Board

\*Due to the expansion of the Current Population Survey sample, estimates for June 2001 and later are not fully comparable with those of earlier periods.

Production worker weekly earnings rose while the output decreased over the year.

**MANUFACTURING ACTIVITY**

	OCT	OCT	CHANGE		SEP	AUG
	2001	2000	NO.	%	2001	2001
<b>Average Weekly Hours</b>	41.9	42.8	-0.9	-2.1	42.2	--
<b>Average Hourly Earnings</b>	\$16.32	\$15.78	\$0.54	3.4	\$16.26	--
<b>Average Weekly Earnings</b>	683.81	675.38	\$8.43	1.2	\$686.17	--
<b>CT Mfg. Production Index (1986=100)*</b>	111.9	114.4	-2.5	-2.2	111.9	112.0
<b>Production Worker Hours (000s)</b>	5,983	6,423	-440	-6.9	6,063	--
<b>Industrial Electricity Sales (mil kWh)**</b>	493	507	-14.0	-2.8	465	502

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

\*Seasonally adjusted.

\*\*Latest two months are forecasted.

Personal income for first quarter 2002 is forecasted to increase 3.0 percent from a year earlier.

**INCOME**

	(Seasonally adjusted)		CHANGE		4Q*
	1Q*	1Q	NO.	%	2001
	(Annualized; \$ Millions)				
	2002	2001			2001
<b>Personal Income</b>	\$150,656	\$146,216	\$4,440	3.0	\$151,237
<b>UI Covered Wages</b>	\$81,809	\$82,118	(\$309)	-0.4	\$85,446

Source: Bureau of Economic Analysis; October 2001 release

\*Forecasted by Connecticut Department of Labor

## BUSINESS ACTIVITY

*Housing permits were up 5.7 percent in October compared to a year ago.*

	MONTH	LEVEL	Y/Y %	YEAR TO DATE		%
			CHG	CURRENT	PRIOR	CHG
New Housing Permits	OCT 2001	820	5.7	7,912	7,850	0.8
Electricity Sales (mil kWh)	JUL 2001	2,668	3.6	17,704	17,260	2.6
Retail Sales (Bil. \$)	JUL 2001	3.01	1.3	22.47	23.25	-3.4
<b>Construction Contracts</b>						
Index (1980=100)	SEP 2001	248.6	-20.5	---	---	---
New Auto Registrations	OCT 2001	17,654	-19.2	196,447	215,154	-8.7
Air Cargo Tons	OCT 2001	10,530	-15.6	113,927	116,873	-2.5
Exports (Bil. \$)	3Q 2001	2.57	96.2	6.41	5.74	11.7

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

## BUSINESS STARTS AND TERMINATIONS

*Net business formation, as measured by starts minus stops registered with the Secretary of the State, was down 10.8 percent to 14,258 for the year to date.*

	MO/QTR	LEVEL	Y/Y %	YEAR TO DATE		%
			CHG	CURRENT	PRIOR	CHG
<b>STARTS</b>						
Secretary of the State	OCT 2001	1,571	-14.4	19,009	19,881	-4.4
Department of Labor*	2Q 2001	2,167	-15.1	5,017	5,702	-12.0
<b>TERMINATIONS</b>						
Secretary of the State	OCT 2001	561	22.0	4,751	3,893	22.0
Department of Labor*	2Q 2001	1,062	-44.1	2,314	3,612	-35.9

Sources: Connecticut Secretary of the State; Connecticut Department of Labor  
\* Revised methodology applied back to 1996; 3-months total

## STATE REVENUES

*Overall year-to-date revenues were down 4.3 percent.*

(Millions of dollars)	FISCAL YEAR TOTALS					
	OCT	OCT	%			
	2001	2000	CHG	2001-02	2000-01	CHG
<b>TOTAL ALL REVENUES*</b>	719.6	743.1	-3.2	2,120.2	2,216.1	-4.3
Corporate Tax	24.8	26.8	-7.5	78.4	104.0	-24.6
Personal Income Tax	274.5	265.1	3.5	923.1	935.2	-1.3
Real Estate Conv. Tax	9.1	8.7	4.6	44.0	40.9	7.6
Sales & Use Tax	278.8	306.0	-8.9	760.4	797.3	-4.6
Indian Gaming Payments**	29.8	27.8	7.4	124.7	116.8	6.7

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

*Air passenger traffic recovered somewhat, but was still down 21.4 percent in October, and down by 4.3 percent for the year to date.*

	MONTH	LEVEL	Y/Y %	YEAR TO DATE		%
			CHG	CURRENT	PRIOR	CHG
Info Center Visitors	OCT 2001	58,914	0.1	572,958	544,562	5.2
Major Attraction Visitors	OCT 2001	123,766	-7.7	1,622,602	1,813,176	-10.5
Air Passenger Count	OCT 2001	520,719	-21.4	5,894,183	6,156,294	-4.3
Indian Gaming Slots (Mil.\$)*	OCT 2001	1,468	7.5	14,240	13,612	4.6
Travel and Tourism Index**	3Q 2001	---	-0.7	---	---	---

Sources: Connecticut Department of Transportation, Bureau of Aviation and Ports; Connecticut Department of Economic and Community Development; Connecticut Lodging & Attractions Association; Division of Special Revenue

\*See page 27 for explanation

\*\*The Connecticut Economy, Connecticut Center for Economic Analysis, University of Connecticut

Compensation costs for the nation and the Northeast rose 4.0 percent over the year.

## EMPLOYMENT COST INDEX

	Seasonally Adjusted			Not Seasonally Adjusted		
	SEP 2001	JUN 2001	3-Mo % Chg	SEP 2001	SEP 2000	12-Mo % Chg
<b>Private Industry Workers</b> (June 1989=100)						
<b>UNITED STATES TOTAL</b>	155.6	154.2	0.9	155.9	149.9	4.0
Wages and Salaries	152.0	150.9	0.7	152.1	146.8	3.6
Benefit Costs	164.7	162.5	1.4	165.2	157.5	4.9
<b>NORTHEAST TOTAL</b>	---	---	---	155.2	149.3	4.0
Wages and Salaries	---	---	---	150.6	145.3	3.6

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

The October U.S. inflation rate was 2.1 percent, while the U.S. and New England consumer confidence decreased 37.2 and 29.9 percent, respectively.

## CONSUMER NEWS

(Not seasonally adjusted)	MO/QTR	LEVEL	% CHANGE	
			Y/Y	P/P*
<b>CONSUMER PRICES</b>				
<b>Connecticut**</b>	4Q 2000	---	4.3	---
<b>CPI-U (1982-84=100)</b>				
U.S. City Average	OCT 2001	177.7	2.1	-0.3
Purchasing Power of \$ (1982-84=\$1.00)	OCT 2001	\$0.563	-2.1	0.3
Northeast Region	OCT 2001	185.0	2.1	-0.1
NY-Northern NJ-Long Island	OCT 2001	187.8	1.7	-0.1
Boston-Brockton-Nashua***	SEP 2001	192.7	4.6	0.3
<b>CPI-W (1982-84=100)</b>				
U.S. City Average	OCT 2001	174.0	2.0	-0.5
<b>CONSUMER CONFIDENCE (1985=100)</b>				
<b>Connecticut**</b>	3Q 2001	108.2	-22.9	-4.1
<b>New England</b>	OCT 2001	98.6	-29.9	-9.4
<b>U.S.</b>	OCT 2001	85.3	-37.2	-12.6

Sources: U.S. Department of Labor, Bureau of Labor Statistics; The Conference Board

\*Change over prior monthly or quarterly period

\*\*The Connecticut Economy, Connecticut Center for Economic Analysis, University of Connecticut

\*\*\*The Boston CPI can be used as a proxy for New England and is measured every other month.

All interest rates were uniformly lower than a year ago, including a 6.62 percent 30-year conventional mortgage rate.

## INTEREST RATES

(Percent)	OCT 2001	SEP 2001	OCT 2000
<b>Prime</b>	5.53	6.28	9.50
<b>Federal Funds</b>	2.49	3.07	6.51
<b>3 Month Treasury Bill</b>	2.16	2.64	6.11
<b>6 Month Treasury Bill</b>	2.12	2.63	6.04
<b>1 Year Treasury Bill</b>	2.33	2.82	6.01
<b>3 Year Treasury Note</b>	3.14	3.45	5.85
<b>5 Year Treasury Note</b>	3.91	4.12	5.78
<b>7 Year Treasury Note</b>	4.31	4.51	5.84
<b>10 Year Treasury Note</b>	4.57	4.73	5.74
<b>30 Year Treasury Bond</b>	5.32	5.48	5.80
<b>Conventional Mortgage</b>	6.62	6.82	7.80

Sources: Federal Reserve; Federal Home Loan Mortgage Corp.

## NONFARM EMPLOYMENT

*Four out of the nine states in the region lost jobs over the year.*

<i>(Seasonally adjusted; 000s)</i>	OCT	OCT	CHANGE		SEP
	2001	2000	NO.	%	2001
Connecticut	1,683.2	1,696.3	-13.1	-0.8	1,686.7
Maine	609.3	603.9	5.4	0.9	613.7
Massachusetts	3,356.6	3,342.4	14.2	0.4	3,367.8
New Hampshire	619.9	621.8	-1.9	-0.3	622.8
New Jersey	4,026.4	4,015.1	11.3	0.3	4,011.0
New York	8,631.5	8,670.0	-38.5	-0.4	8,693.7
Pennsylvania	5,712.6	5,724.7	-12.1	-0.2	5,719.1
Rhode Island	479.3	477.2	2.1	0.4	478.3
Vermont	299.6	299.2	0.4	0.1	299.1
United States	131,767.0	132,145.0	-378.0	-0.3	132,182.0

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

## LABOR FORCE\*

*Four out of the nine states posted decreases in the labor force over the month.*

<i>(Seasonally adjusted; 000s)</i>	OCT	SEP	CHANGE		OCT
	2001	2001	NO.	%	2000
Connecticut	1,711.6	1,715.7	-4.1	-0.2	1,748.2
Maine	691.3	689.5	1.8	0.3	688.9
Massachusetts	3,369.7	3,368.4	1.3	0.0	3,261.8
New Hampshire	702.1	704.1	-2.0	-0.3	688.6
New Jersey	4,267.3	4,254.3	13.0	0.3	4,214.4
New York	8,912.0	8,950.1	-38.1	-0.4	8,976.5
Pennsylvania	6,086.5	6,096.0	-9.5	-0.2	5,993.3
Rhode Island	506.2	505.9	0.3	0.1	505.1
Vermont	343.5	343.3	0.2	0.1	335.4
United States	142,303.0	142,190.0	113.0	0.1	141,000.0

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

\*Due to the expansion of the Current Population Survey sample, estimates for June 2001 and later are not fully comparable with those of earlier periods.

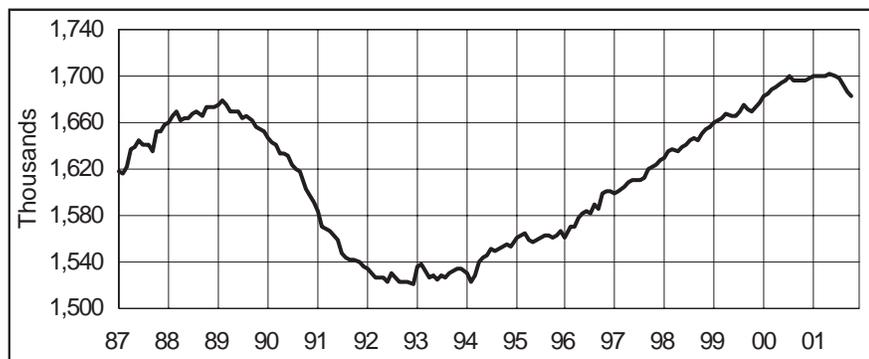
## UNEMPLOYMENT RATES\*

*Six out of the nine states showed an increase in their unemployment rate over the month.*

<i>(Seasonally adjusted)</i>	OCT	SEP	CHANGE	OCT
	2001	2001		2000
Connecticut	3.2	3.6	-0.4	2.0
Maine	4.3	4.3	0.0	3.1
Massachusetts	4.2	3.9	0.3	2.4
New Hampshire	3.8	4.1	-0.3	2.4
New Jersey	4.8	4.5	0.3	3.8
New York	5.0	4.9	0.1	4.5
Pennsylvania	4.9	4.6	0.3	4.3
Rhode Island	4.1	3.9	0.2	3.7
Vermont	3.2	3.1	0.1	2.8
United States	5.4	4.9	0.5	3.9

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

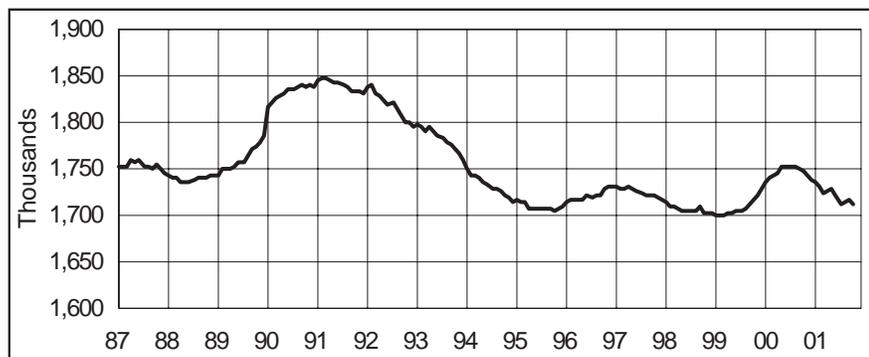
\*Due to the expansion of the Current Population Survey sample, estimates for June 2001 and later are not fully comparable with those of earlier periods.

**NONFARM EMPLOYMENT** (Seasonally adjusted)

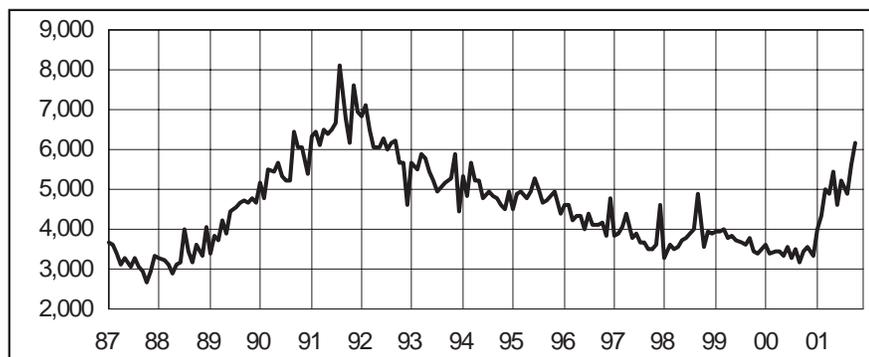
Month	1999	2000	2001
Jan	1,659.7	1,683.5	1,699.8
Feb	1,661.6	1,683.9	1,700.7
Mar	1,663.0	1,688.1	1,699.6
Apr	1,666.7	1,690.2	1,700.8
May	1,665.2	1,695.2	1,701.8
Jun	1,666.6	1,696.4	1,700.4
Jul	1,669.9	1,699.4	1,698.5
Aug	1,676.0	1,696.4	1,692.4
Sep	1,671.3	1,696.0	1,686.7
Oct	1,670.3	1,696.3	1,683.2
Nov	1,673.6	1,695.9	
Dec	1,677.6	1,697.5	

**UNEMPLOYMENT RATE\*** (Seasonally adjusted)

Month	1999	2000	2001
Jan	3.2	2.7	1.9
Feb	3.2	2.6	1.9
Mar	3.3	2.4	1.9
Apr	3.3	2.3	2.2
May	3.3	2.3	2.3
Jun	3.3	2.3	3.0
Jul	3.1	2.2	3.3
Aug	3.0	2.2	3.6
Sep	3.1	2.1	3.6
Oct	3.2	2.0	3.2
Nov	3.0	2.0	
Dec	2.8	2.0	

**LABOR FORCE\*** (Seasonally adjusted)

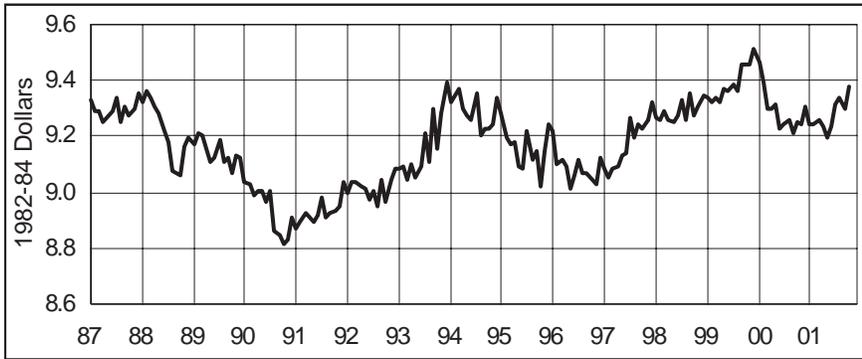
Month	1999	2000	2001
Jan	1,701.1	1,735.0	1,735.6
Feb	1,699.5	1,740.8	1,730.1
Mar	1,700.8	1,743.6	1,724.8
Apr	1,701.9	1,746.2	1,727.2
May	1,701.3	1,751.3	1,729.2
Jun	1,703.6	1,753.0	1,721.5
Jul	1,704.6	1,753.3	1,712.6
Aug	1,707.4	1,752.9	1,714.9
Sep	1,712.5	1,750.4	1,715.7
Oct	1,717.7	1,748.2	1,711.6
Nov	1,722.4	1,743.8	
Dec	1,728.2	1,738.4	

**AVERAGE WEEKLY INITIAL CLAIMS** (Seasonally adjusted)

Month	1999	2000	2001
Jan	3,956	3,600	3,981
Feb	3,948	3,383	4,353
Mar	3,998	3,421	5,021
Apr	3,799	3,472	4,893
May	3,830	3,331	5,428
Jun	3,704	3,530	4,627
Jul	3,646	3,262	5,232
Aug	3,593	3,501	4,884
Sep	3,755	3,160	5,613
Oct	3,435	3,419	6,148
Nov	3,394	3,539	
Dec	3,479	3,324	

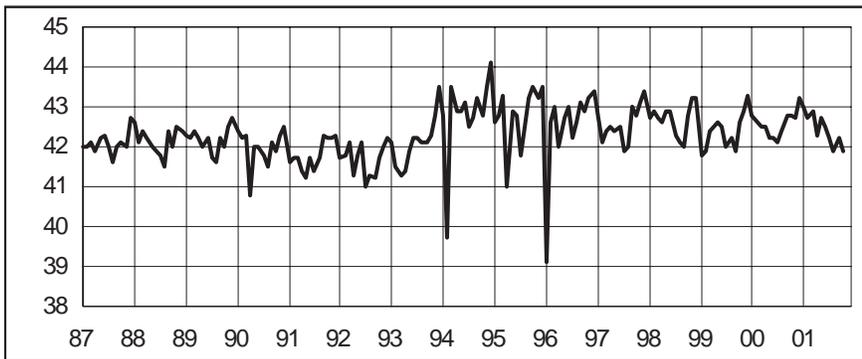
\*Due to the expansion of the Current Population Survey sample, estimates for June 2001 and later are not fully comparable with those of earlier periods.

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



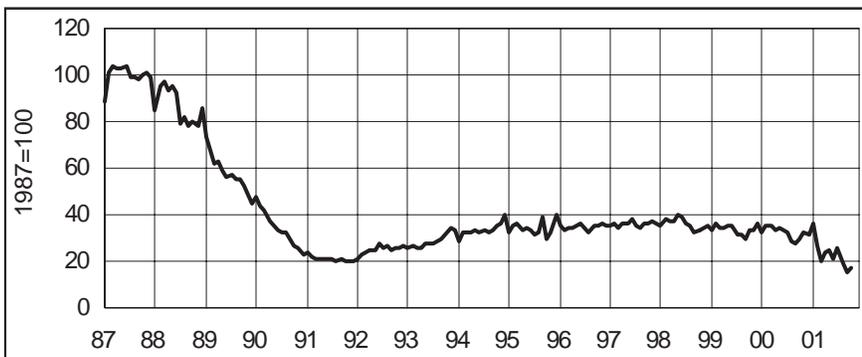
Month	1999	2000	2001
Jan	\$9.34	\$9.47	\$9.24
Feb	9.32	9.39	9.24
Mar	9.34	9.30	9.26
Apr	9.32	9.30	9.23
May	9.37	9.31	9.19
Jun	9.36	9.23	9.23
Jul	9.39	9.24	9.32
Aug	9.36	9.26	9.34
Sep	9.46	9.21	9.30
Oct	9.45	9.25	9.38
Nov	9.45	9.24	
Dec	9.51	9.30	

## AVG MANUFACTURING WEEKLY HOURS *(Not seasonally adjusted)*



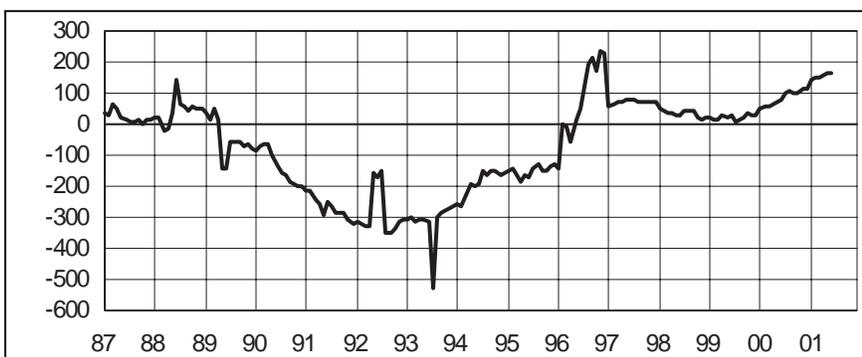
Month	1999	2000	2001
Jan	41.8	42.8	43.0
Feb	41.9	42.6	42.7
Mar	42.4	42.5	42.9
Apr	42.5	42.5	42.3
May	42.6	42.2	42.7
Jun	42.5	42.2	42.5
Jul	42.0	42.1	42.2
Aug	42.2	42.4	41.9
Sep	41.9	42.8	42.2
Oct	42.6	42.8	41.9
Nov	42.9	42.7	
Dec	43.3	43.2	

## HARTFORD HELP WANTED INDEX *(Seasonally adjusted)*



Month	1999	2000	2001
Jan	33	32	36
Feb	36	35	27
Mar	34	35	20
Apr	34	33	24
May	35	34	25
Jun	35	33	21
Jul	31	32	26
Aug	31	29	19
Sep	30	28	15
Oct	33	30	17
Nov	33	32	
Dec	36	31	

## DOL NET BUSINESS STARTS *(12-month moving average)\**

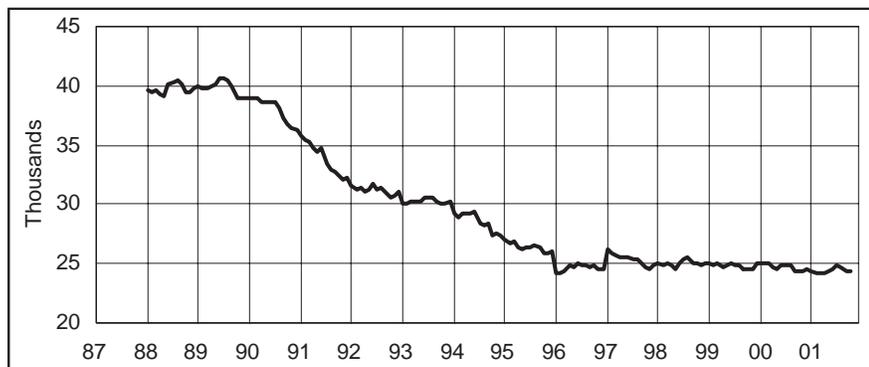


Month	1999	2000	2001
Jan	23	47	146
Feb	16	55	148
Mar	18	55	151
Apr	28	62	159
May	21	71	163
Jun	25	78	165
Jul	6	101	
Aug	14	104	
Sep	21	102	
Oct	37	101	
Nov	32	111	
Dec	30	117	

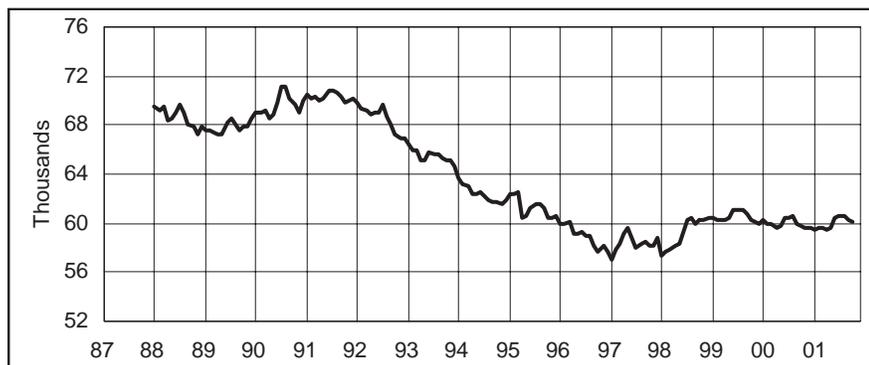
\*New series began in 1996; prior years are not directly comparable

**DEPOSITORY BANKING (SIC 60) EMPLOYMENT** (Not seasonally adjusted)

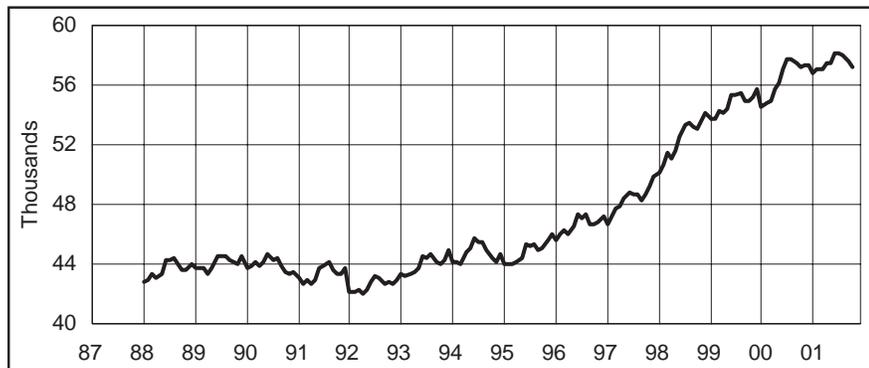
Month	1999	2000	2001
Jan	25.1	25.0	24.3
Feb	24.9	25.0	24.2
Mar	25.0	25.0	24.2
Apr	24.7	24.7	24.2
May	24.8	24.6	24.3
Jun	25.0	24.8	24.6
Jul	24.9	24.9	24.8
Aug	24.8	24.8	24.7
Sep	24.5	24.4	24.4
Oct	24.6	24.4	24.4
Nov	24.6	24.4	
Dec	25.1	24.5	

**INSURANCE CARRIERS (SIC 63) EMPLOYMENT** (Not seasonally adjusted)

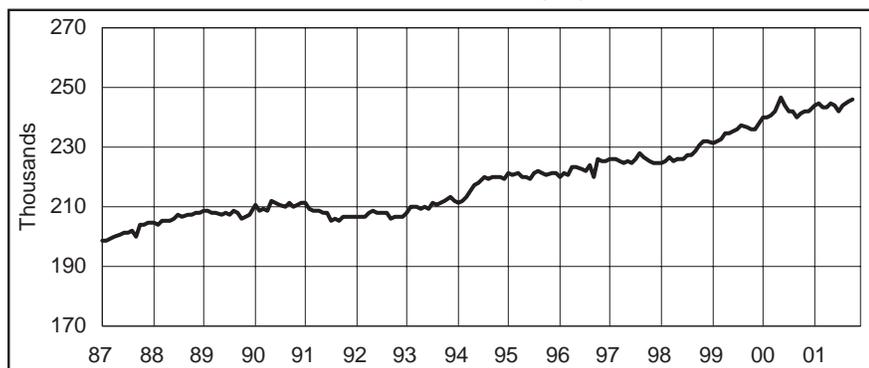
Month	1999	2000	2001
Jan	60.4	60.3	59.5
Feb	60.3	59.9	59.6
Mar	60.2	60.0	59.7
Apr	60.3	59.7	59.5
May	60.4	59.8	59.6
Jun	61.1	60.4	60.4
Jul	61.1	60.5	60.6
Aug	61.1	60.6	60.6
Sep	60.7	59.9	60.2
Oct	60.2	59.8	60.1
Nov	60.1	59.7	
Dec	60.0	59.6	

**OTHER FIN., INS., REAL EST. EMPLOYMENT** (Not seasonally adjusted)

Month	1999	2000	2001
Jan	53.7	54.5	56.8
Feb	53.8	54.8	57.0
Mar	54.2	55.0	57.1
Apr	54.2	55.7	57.5
May	54.4	56.1	57.5
Jun	55.3	57.1	58.1
Jul	55.4	57.7	58.1
Aug	55.4	57.8	58.0
Sep	55.0	57.5	57.6
Oct	54.9	57.2	57.2
Nov	55.2	57.3	
Dec	55.7	57.4	

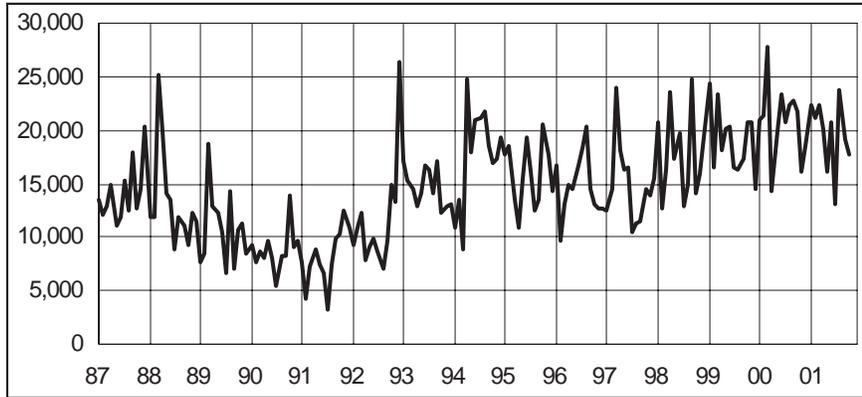
**GOVERNMENT EMPLOYMENT\*** (Seasonally adjusted)

Month	1999	2000	2001
Jan	231.4	240.1	244.0
Feb	232.0	240.0	244.6
Mar	232.9	241.0	243.1
Apr	234.8	241.8	243.4
May	234.9	246.9	244.7
Jun	235.5	244.2	244.0
Jul	236.0	242.1	242.1
Aug	237.2	242.3	243.8
Sep	236.4	240.1	245.1
Oct	236.3	241.6	246.0
Nov	236.3	241.9	
Dec	237.8	241.7	



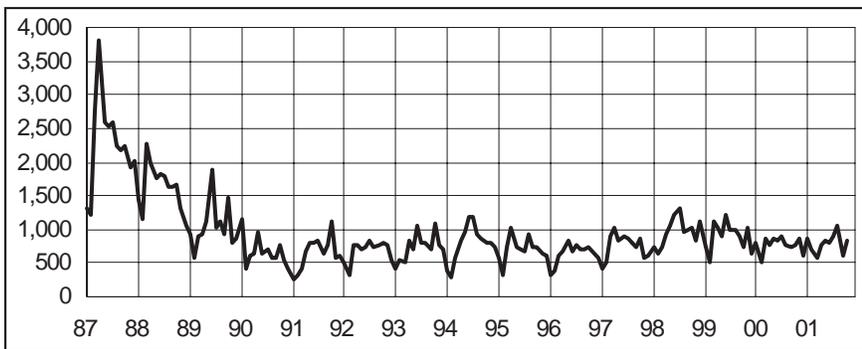
\*Includes Indian tribal government employment

## NEW AUTO REGISTRATIONS PROCESSED *(Not seasonally adjusted)*



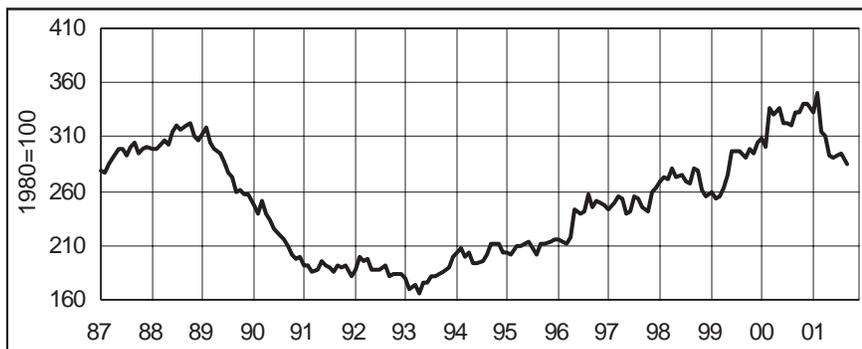
Month	1999	2000	2001
Jan	24,372	20,875	22,418
Feb	16,524	21,245	21,096
Mar	23,425	27,856	22,374
Apr	18,173	14,285	20,171
May	20,089	19,956	16,121
Jun	20,254	23,356	20,647
Jul	16,596	20,707	13,038
Aug	16,219	22,249	23,854
Sep	17,331	22,784	19,074
Oct	20,729	21,841	17,654
Nov	20,666	16,117	
Dec	14,517	18,508	

## NEW HOUSING PERMITS *(Not seasonally adjusted)*



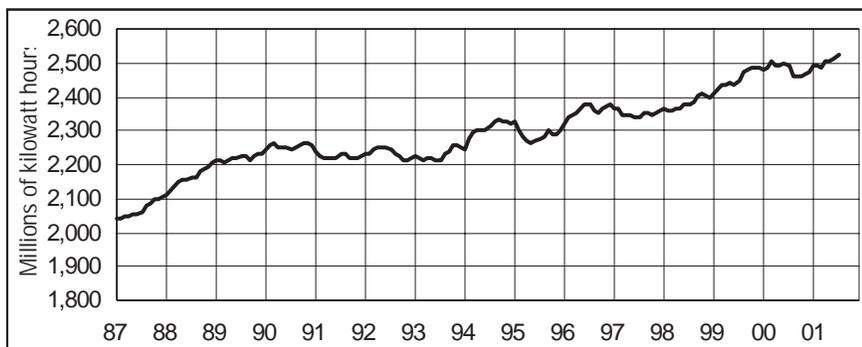
Month	1999	2000	2001
Jan	749	803	849
Feb	518	508	706
Mar	1,105	859	561
Apr	1,026	771	779
May	886	863	841
Jun	1,230	844	793
Jul	977	898	910
Aug	991	777	1,055
Sep	894	751	598
Oct	747	776	820
Nov	1,023	863	
Dec	648	598	

## CONSTRUCTION CONTRACTS INDEX *(12-month moving average)*



Month	1999	2000	2001
Jan	258.2	308.7	332.5
Feb	254.2	301.5	350.9
Mar	255.4	336.2	315.7
Apr	262.7	330.2	310.3
May	274.7	337.4	292.0
Jun	296.4	323.2	291.9
Jul	297.6	323.2	293.1
Aug	296.7	321.5	294.3
Sep	291.3	331.6	285.7
Oct	298.6	332.8	
Nov	294.6	341.5	
Dec	304.4	340.9	

## ELECTRICITY SALES *(12-month moving average)*



Month	1999	2000	2001
Jan	2,412	2,480	2,493
Feb	2,425	2,488	2,492
Mar	2,432	2,502	2,487
Apr	2,438	2,502	2,502
May	2,438	2,503	2,506
Jun	2,436	2,510	2,511
Jul	2,450	2,506	2,522
Aug	2,476	2,473	
Sep	2,477	2,472	
Oct	2,483	2,473	
Nov	2,487	2,478	
Dec	2,488	2,486	

## CONNECTICUT



Not Seasonally Adjusted

	OCT	OCT	CHANGE		SEP
	2001	2000	NO.	%	2001
<b>TOTAL NONFARM EMPLOYMENT</b> .....	<b>1,698,100</b>	<b>1,710,800</b>	<b>-12,700</b>	<b>-0.7</b>	<b>1,693,500</b>
<b>GOODS PRODUCING INDUSTRIES</b> .....	<b>319,800</b>	<b>331,000</b>	<b>-11,200</b>	<b>-3.4</b>	<b>321,900</b>
<b>CONSTRUCTION &amp; MINING</b> .....	<b>66,600</b>	<b>68,600</b>	<b>-2,000</b>	<b>-2.9</b>	<b>67,500</b>
<b>MANUFACTURING</b> .....	<b>253,200</b>	<b>262,400</b>	<b>-9,200</b>	<b>-3.5</b>	<b>254,400</b>
<b>Durable</b> .....	<b>175,600</b>	<b>183,100</b>	<b>-7,500</b>	<b>-4.1</b>	<b>176,700</b>
Lumber & Furniture .....	5,800	6,200	-400	-6.5	5,800
Stone, Clay & Glass .....	2,800	2,900	-100	-3.4	2,900
Primary Metals .....	8,700	9,300	-600	-6.5	8,800
Fabricated Metals .....	32,100	33,600	-1,500	-4.5	32,300
Machinery & Computer Equipment .....	30,100	32,700	-2,600	-8.0	30,600
Electronic & Electrical Equipment .....	26,000	27,200	-1,200	-4.4	26,000
Transportation Equipment .....	45,600	45,600	0	0.0	45,700
Instruments .....	18,500	19,400	-900	-4.6	18,500
Miscellaneous Manufacturing .....	6,000	6,200	-200	-3.2	6,100
<b>Nondurable</b> .....	<b>77,600</b>	<b>79,300</b>	<b>-1,700</b>	<b>-2.1</b>	<b>77,700</b>
Food .....	7,700	7,900	-200	-2.5	7,600
Textiles .....	1,800	2,200	-400	-18.2	1,800
Apparel .....	2,800	3,000	-200	-6.7	2,800
Paper .....	7,600	7,700	-100	-1.3	7,500
Printing & Publishing .....	23,200	23,800	-600	-2.5	23,100
Chemicals .....	22,500	22,700	-200	-0.9	22,600
Rubber & Plastics .....	10,400	10,400	0	0.0	10,500
Other Nondurable Manufacturing .....	1,600	1,600	0	0.0	1,800
<b>SERVICE PRODUCING INDUSTRIES</b> .....	<b>1,378,300</b>	<b>1,379,800</b>	<b>-1,500</b>	<b>-0.1</b>	<b>1,371,600</b>
<b>TRANS., COMM. &amp; UTILITIES</b> .....	<b>78,900</b>	<b>81,000</b>	<b>-2,100</b>	<b>-2.6</b>	<b>79,900</b>
Transportation .....	45,800	47,100	-1,300	-2.8	46,800
Motor Freight & Warehousing .....	12,200	12,500	-300	-2.4	12,500
Other Transportation .....	33,600	34,600	-1,000	-2.9	34,300
Communications .....	20,600	21,100	-500	-2.4	20,700
Utilities .....	12,500	12,800	-300	-2.3	12,400
<b>TRADE</b> .....	<b>364,000</b>	<b>367,700</b>	<b>-3,700</b>	<b>-1.0</b>	<b>364,300</b>
Wholesale .....	80,600	83,500	-2,900	-3.5	81,200
Retail .....	283,400	284,200	-800	-0.3	283,100
General Merchandise .....	26,500	28,000	-1,500	-5.4	26,300
Food Stores .....	51,400	51,500	-100	-0.2	51,100
Auto Dealers & Gas Stations .....	27,500	27,500	0	0.0	27,600
Restaurants .....	81,000	80,700	300	0.4	81,800
Other Retail Trade .....	97,000	96,500	500	0.5	96,300
<b>FINANCE, INS. &amp; REAL ESTATE</b> .....	<b>141,700</b>	<b>141,400</b>	<b>300</b>	<b>0.2</b>	<b>142,200</b>
Finance .....	53,000	53,300	-300	-0.6	53,200
Banking .....	24,400	24,400	0	0.0	24,400
Securities .....	15,300	15,300	0	0.0	15,300
Insurance .....	71,500	71,200	300	0.4	71,600
Insurance Carriers .....	60,100	59,800	300	0.5	60,200
Real Estate .....	17,200	17,000	200	1.2	17,300
<b>SERVICES</b> .....	<b>542,200</b>	<b>542,800</b>	<b>-600</b>	<b>-0.1</b>	<b>540,900</b>
Hotels & Lodging Places .....	11,500	11,700	-200	-1.7	11,900
Personal Services .....	18,100	18,000	100	0.6	17,900
Business Services .....	116,300	121,600	-5,300	-4.4	117,000
Health Services .....	160,300	158,000	2,300	1.5	159,800
Legal & Engineering Services .....	53,700	54,300	-600	-1.1	53,900
Educational Services .....	47,900	47,100	800	1.7	44,700
Other Services .....	134,400	132,100	2,300	1.7	135,700
<b>GOVERNMENT</b> .....	<b>251,500</b>	<b>246,900</b>	<b>4,600</b>	<b>1.9</b>	<b>244,300</b>
Federal .....	21,900	21,900	0	0.0	21,800
**State, Local & Other Government .....	229,600	225,000	4,600	2.0	222,500

Current month's data are preliminary. Prior months' data have been revised. All data are benchmarked to March 2000.

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

## BRIDGEPORT LMA



*Not Seasonally Adjusted*

	OCT	OCT	CHANGE		SEP
	2001	2000	NO.	%	2001
<b>TOTAL NONFARM EMPLOYMENT</b> .....	<b>185,900</b>	<b>188,200</b>	<b>-2,300</b>	<b>-1.2</b>	<b>185,200</b>
<b>GOODS PRODUCING INDUSTRIES</b> .....	<b>43,300</b>	<b>43,700</b>	<b>-400</b>	<b>-0.9</b>	<b>43,700</b>
<b>CONSTRUCTION &amp; MINING</b> .....	<b>7,200</b>	<b>7,100</b>	<b>100</b>	<b>1.4</b>	<b>7,400</b>
<b>MANUFACTURING</b> .....	<b>36,100</b>	<b>36,600</b>	<b>-500</b>	<b>-1.4</b>	<b>36,300</b>
Durable Goods .....	28,800	29,300	-500	-1.7	28,900
Fabricated Metals .....	4,200	4,400	-200	-4.5	4,200
Industrial Machinery .....	5,700	5,900	-200	-3.4	5,800
Electronic Equipment .....	5,400	5,400	0	0.0	5,200
Nondurable Goods .....	7,300	7,300	0	0.0	7,400
<b>SERVICE PRODUCING INDUSTRIES</b> .....	<b>142,600</b>	<b>144,500</b>	<b>-1,900</b>	<b>-1.3</b>	<b>141,500</b>
<b>TRANS., COMM. &amp; UTILITIES</b> .....	<b>7,900</b>	<b>7,900</b>	<b>0</b>	<b>0.0</b>	<b>7,800</b>
<b>TRADE</b> .....	<b>41,600</b>	<b>42,500</b>	<b>-900</b>	<b>-2.1</b>	<b>41,700</b>
Wholesale .....	9,300	9,700	-400	-4.1	9,400
Retail .....	32,300	32,800	-500	-1.5	32,300
<b>FINANCE, INS. &amp; REAL ESTATE</b> .....	<b>13,100</b>	<b>12,700</b>	<b>400</b>	<b>3.1</b>	<b>13,200</b>
<b>SERVICES</b> .....	<b>59,000</b>	<b>60,500</b>	<b>-1,500</b>	<b>-2.5</b>	<b>58,000</b>
Business Services .....	12,300	13,900	-1,600	-11.5	12,300
Health Services .....	20,800	20,800	0	0.0	20,800
<b>GOVERNMENT</b> .....	<b>21,000</b>	<b>20,900</b>	<b>100</b>	<b>0.5</b>	<b>20,800</b>
Federal .....	2,000	2,100	-100	-4.8	2,000
State & Local .....	19,000	18,800	200	1.1	18,800

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

## DANBURY LMA



*Not Seasonally Adjusted*

	OCT	OCT	CHANGE		SEP
	2001	2000	NO.	%	2001
<b>TOTAL NONFARM EMPLOYMENT</b> .....	<b>89,300</b>	<b>89,900</b>	<b>-600</b>	<b>-0.7</b>	<b>88,500</b>
<b>GOODS PRODUCING INDUSTRIES</b> .....	<b>23,100</b>	<b>23,200</b>	<b>-100</b>	<b>-0.4</b>	<b>23,000</b>
<b>CONSTRUCTION &amp; MINING</b> .....	<b>4,400</b>	<b>4,200</b>	<b>200</b>	<b>4.8</b>	<b>4,300</b>
<b>MANUFACTURING</b> .....	<b>18,700</b>	<b>19,000</b>	<b>-300</b>	<b>-1.6</b>	<b>18,700</b>
Durable Goods .....	10,200	10,500	-300	-2.9	10,200
Machinery & Electric Equipment .....	5,300	5,400	-100	-1.9	5,200
Instruments & Related .....	2,700	2,800	-100	-3.6	2,700
Nondurable Goods .....	8,500	8,500	0	0.0	8,500
Chemicals .....	3,800	3,800	0	0.0	3,800
<b>SERVICE PRODUCING INDUSTRIES</b> .....	<b>66,200</b>	<b>66,700</b>	<b>-500</b>	<b>-0.7</b>	<b>65,500</b>
<b>TRANS., COMM. &amp; UTILITIES</b> .....	<b>2,800</b>	<b>2,900</b>	<b>-100</b>	<b>-3.4</b>	<b>2,800</b>
<b>TRADE</b> .....	<b>20,900</b>	<b>21,400</b>	<b>-500</b>	<b>-2.3</b>	<b>20,600</b>
Wholesale .....	2,900	3,000	-100	-3.3	3,000
Retail .....	18,000	18,400	-400	-2.2	17,600
<b>FINANCE, INS. &amp; REAL ESTATE</b> .....	<b>5,900</b>	<b>5,600</b>	<b>300</b>	<b>5.4</b>	<b>6,000</b>
<b>SERVICES</b> .....	<b>25,700</b>	<b>25,800</b>	<b>-100</b>	<b>-0.4</b>	<b>25,700</b>
<b>GOVERNMENT</b> .....	<b>10,900</b>	<b>11,000</b>	<b>-100</b>	<b>-0.9</b>	<b>10,400</b>
Federal .....	800	800	0	0.0	800
State & Local .....	10,100	10,200	-100	-1.0	9,600

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 2000.*

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

## DANIELSON LMA



			Not Seasonally Adjusted		SEP 2001
	OCT 2001	OCT 2000	CHANGE NO.	CHANGE %	
<b>TOTAL NONFARM EMPLOYMENT</b> .....	<b>21,300</b>	<b>22,000</b>	<b>-700</b>	<b>-3.2</b>	<b>21,400</b>
<b>GOODS PRODUCING INDUSTRIES</b> .....	<b>6,300</b>	<b>6,800</b>	<b>-500</b>	<b>-7.4</b>	<b>6,400</b>
<b>CONSTRUCTION &amp; MINING</b> .....	<b>1,000</b>	<b>1,100</b>	<b>-100</b>	<b>-9.1</b>	<b>1,000</b>
<b>MANUFACTURING</b> .....	<b>5,300</b>	<b>5,700</b>	<b>-400</b>	<b>-7.0</b>	<b>5,400</b>
Durable Goods .....	2,000	2,200	-200	-9.1	2,100
Nondurable Goods .....	3,300	3,500	-200	-5.7	3,300
<b>SERVICE PRODUCING INDUSTRIES</b> .....	<b>15,000</b>	<b>15,200</b>	<b>-200</b>	<b>-1.3</b>	<b>15,000</b>
<b>TRANS., COMM. &amp; UTILITIES</b> .....	<b>600</b>	<b>500</b>	<b>100</b>	<b>20.0</b>	<b>600</b>
<b>TRADE</b> .....	<b>5,400</b>	<b>5,400</b>	<b>0</b>	<b>0.0</b>	<b>5,400</b>
Wholesale .....	1,100	1,100	0	0.0	1,100
Retail .....	4,300	4,300	0	0.0	4,300
<b>FINANCE, INS. &amp; REAL ESTATE</b> .....	<b>500</b>	<b>600</b>	<b>-100</b>	<b>-16.7</b>	<b>500</b>
<b>SERVICES</b> .....	<b>5,200</b>	<b>5,300</b>	<b>-100</b>	<b>-1.9</b>	<b>5,200</b>
<b>GOVERNMENT</b> .....	<b>3,300</b>	<b>3,400</b>	<b>-100</b>	<b>-2.9</b>	<b>3,300</b>
Federal .....	100	100	0	0.0	100
State & Local .....	3,200	3,300	-100	-3.0	3,200

For further information on the Danielson Labor Market Area contact Noreen Passardi at (860) 263-6299.

## HARTFORD LMA



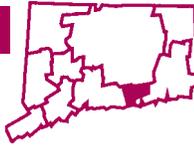
			Not Seasonally Adjusted		SEP 2001
	OCT 2001	OCT 2000	CHANGE NO.	CHANGE %	
<b>TOTAL NONFARM EMPLOYMENT</b> .....	<b>616,700</b>	<b>620,500</b>	<b>-3,800</b>	<b>-0.6</b>	<b>612,600</b>
<b>GOODS PRODUCING INDUSTRIES</b> .....	<b>111,700</b>	<b>114,000</b>	<b>-2,300</b>	<b>-2.0</b>	<b>112,100</b>
<b>CONSTRUCTION &amp; MINING</b> .....	<b>24,500</b>	<b>24,000</b>	<b>500</b>	<b>2.1</b>	<b>25,000</b>
<b>MANUFACTURING</b> .....	<b>87,200</b>	<b>90,000</b>	<b>-2,800</b>	<b>-3.1</b>	<b>87,100</b>
Durable Goods .....	69,300	71,200	-1,900	-2.7	69,200
Primary & Fabricated Metals .....	15,700	16,900	-1,200	-7.1	15,900
Industrial Machinery .....	13,200	13,900	-700	-5.0	13,200
Electronic Equipment .....	6,800	6,900	-100	-1.4	6,900
Transportation Equipment .....	25,400	25,100	300	1.2	25,000
Nondurable Goods .....	17,900	18,800	-900	-4.8	17,900
Printing & Publishing .....	7,200	7,500	-300	-4.0	7,200
<b>SERVICE PRODUCING INDUSTRIES</b> .....	<b>505,000</b>	<b>506,500</b>	<b>-1,500</b>	<b>-0.3</b>	<b>500,500</b>
<b>TRANS., COMM. &amp; UTILITIES</b> .....	<b>28,100</b>	<b>28,100</b>	<b>0</b>	<b>0.0</b>	<b>28,000</b>
Transportation .....	16,000	16,000	0	0.0	16,000
Communications & Utilities .....	12,100	12,100	0	0.0	12,000
<b>TRADE</b> .....	<b>124,400</b>	<b>125,700</b>	<b>-1,300</b>	<b>-1.0</b>	<b>124,000</b>
Wholesale .....	29,300	29,700	-400	-1.3	29,700
Retail .....	95,100	96,000	-900	-0.9	94,300
<b>FINANCE, INS. &amp; REAL ESTATE</b> .....	<b>72,300</b>	<b>72,000</b>	<b>300</b>	<b>0.4</b>	<b>72,600</b>
Deposit & Nondeposit Institutions .....	11,900	11,800	100	0.8	11,900
Insurance Carriers .....	47,000	47,100	-100	-0.2	47,200
<b>SERVICES</b> .....	<b>179,200</b>	<b>179,900</b>	<b>-700</b>	<b>-0.4</b>	<b>179,000</b>
Business Services .....	39,500	38,500	1,000	2.6	39,500
Health Services .....	55,600	56,800	-1,200	-2.1	56,000
<b>GOVERNMENT</b> .....	<b>101,000</b>	<b>100,800</b>	<b>200</b>	<b>0.2</b>	<b>96,900</b>
Federal .....	7,800	7,900	-100	-1.3	7,800
State & Local .....	93,200	92,900	300	0.3	89,100

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 2000.

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

## LOWER RIVER LMA



	<i>Not Seasonally Adjusted</i>				SEP 2001
	OCT 2001	OCT 2000	CHANGE		
			NO.	%	
<b>TOTAL NONFARM EMPLOYMENT</b> .....	<b>10,100</b>	<b>10,000</b>	<b>100</b>	<b>1.0</b>	<b>10,000</b>
<b>GOODS PRODUCING INDUSTRIES</b> .....	<b>3,200</b>	<b>3,200</b>	<b>0</b>	<b>0.0</b>	<b>3,200</b>
<b>CONSTRUCTION &amp; MINING</b> .....	<b>500</b>	<b>400</b>	<b>100</b>	<b>25.0</b>	<b>500</b>
<b>MANUFACTURING</b> .....	<b>2,700</b>	<b>2,800</b>	<b>-100</b>	<b>-3.6</b>	<b>2,700</b>
Durable Goods .....	2,400	2,500	-100	-4.0	2,400
Electronic Equipment .....	700	700	0	0.0	700
Other Durable Goods .....	1,700	1,800	-100	-5.6	1,700
Nondurable Goods .....	300	300	0	0.0	300
Rubber & Plastics .....	200	200	0	0.0	200
Other Nondurable Goods .....	100	100	0	0.0	100
<b>SERVICE PRODUCING INDUSTRIES</b> .....	<b>6,900</b>	<b>6,800</b>	<b>100</b>	<b>1.5</b>	<b>6,800</b>
<b>TRANS., COMM. &amp; UTILITIES</b> .....	<b>300</b>	<b>300</b>	<b>0</b>	<b>0.0</b>	<b>300</b>
<b>TRADE</b> .....	<b>2,000</b>	<b>2,100</b>	<b>-100</b>	<b>-4.8</b>	<b>1,900</b>
Wholesale .....	500	500	0	0.0	400
Retail .....	1,500	1,600	-100	-6.3	1,500
<b>FINANCE, INS. &amp; REAL ESTATE</b> .....	<b>300</b>	<b>300</b>	<b>0</b>	<b>0.0</b>	<b>300</b>
<b>SERVICES</b> .....	<b>3,300</b>	<b>3,200</b>	<b>100</b>	<b>3.1</b>	<b>3,300</b>
<b>GOVERNMENT</b> .....	<b>1,000</b>	<b>900</b>	<b>100</b>	<b>11.1</b>	<b>1,000</b>
Federal .....	100	0**	-	-	100
State & Local .....	900	900	0	0.0	900

For further information on the Lower River Labor Market Area contact Noreen Passardi at (860) 263-6299.

## NEW HAVEN LMA



	<i>Not Seasonally Adjusted</i>				SEP 2001
	OCT 2001	OCT 2000	CHANGE		
			NO.	%	
<b>TOTAL NONFARM EMPLOYMENT</b> .....	<b>266,000</b>	<b>265,000</b>	<b>1,000</b>	<b>0.4</b>	<b>264,400</b>
<b>GOODS PRODUCING INDUSTRIES</b> .....	<b>48,900</b>	<b>49,400</b>	<b>-500</b>	<b>-1.0</b>	<b>49,500</b>
<b>CONSTRUCTION &amp; MINING</b> .....	<b>11,500</b>	<b>11,400</b>	<b>100</b>	<b>0.9</b>	<b>11,800</b>
<b>MANUFACTURING</b> .....	<b>37,400</b>	<b>38,000</b>	<b>-600</b>	<b>-1.6</b>	<b>37,700</b>
Durable Goods .....	23,300	23,900	-600	-2.5	23,500
Primary & Fabricated Metals .....	6,700	6,900	-200	-2.9	6,800
Electronic Equipment .....	5,200	5,300	-100	-1.9	5,300
Nondurable Goods .....	14,100	14,100	0	0.0	14,200
Paper, Printing & Publishing .....	5,300	5,400	-100	-1.9	5,200
Chemicals & Allied .....	5,800	5,600	200	3.6	5,800
<b>SERVICE PRODUCING INDUSTRIES</b> .....	<b>217,100</b>	<b>215,600</b>	<b>1,500</b>	<b>0.7</b>	<b>214,900</b>
<b>TRANS., COMM. &amp; UTILITIES</b> .....	<b>16,300</b>	<b>16,400</b>	<b>-100</b>	<b>-0.6</b>	<b>16,300</b>
Communications & Utilities .....	8,800	8,800	0	0.0	8,800
<b>TRADE</b> .....	<b>54,900</b>	<b>54,300</b>	<b>600</b>	<b>1.1</b>	<b>54,900</b>
Wholesale .....	13,800	13,600	200	1.5	13,900
Retail .....	41,100	40,700	400	1.0	41,000
Eating & Drinking Places .....	11,600	11,500	100	0.9	11,800
<b>FINANCE, INS. &amp; REAL ESTATE</b> .....	<b>12,300</b>	<b>12,200</b>	<b>100</b>	<b>0.8</b>	<b>12,300</b>
Finance .....	4,000	4,000	0	0.0	4,000
Insurance .....	6,100	6,000	100	1.7	6,000
<b>SERVICES</b> .....	<b>97,700</b>	<b>97,100</b>	<b>600</b>	<b>0.6</b>	<b>96,100</b>
Business Services .....	15,500	15,600	-100	-0.6	16,000
Health Services .....	29,100	29,200	-100	-0.3	29,100
<b>GOVERNMENT</b> .....	<b>35,900</b>	<b>35,600</b>	<b>300</b>	<b>0.8</b>	<b>35,300</b>
Federal .....	5,600	5,800	-200	-3.4	5,700
State & Local .....	30,300	29,800	500	1.7	29,600

For further information on the New Haven Labor Market Area contact Jungmin Charles Joo at (860) 263-6293.

*Current month's data are preliminary. Prior months' data have been revised. All data are benchmarked to March 2000.*

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

## NEW LONDON LMA



	Not Seasonally Adjusted				SEP 2001
	OCT 2001	OCT 2000	CHANGE		
			NO.	%	
<b>TOTAL NONFARM EMPLOYMENT</b> .....	<b>142,200</b>	<b>141,300</b>	<b>900</b>	<b>0.6</b>	<b>142,600</b>
<b>GOODS PRODUCING INDUSTRIES</b> .....	<b>27,700</b>	<b>28,100</b>	<b>-400</b>	<b>-1.4</b>	<b>27,700</b>
<b>CONSTRUCTION &amp; MINING</b> .....	<b>5,300</b>	<b>5,500</b>	<b>-200</b>	<b>-3.6</b>	<b>5,400</b>
<b>MANUFACTURING</b> .....	<b>22,400</b>	<b>22,600</b>	<b>-200</b>	<b>-0.9</b>	<b>22,300</b>
Durable Goods .....	12,200	12,500	-300	-2.4	12,100
Primary & Fabricated Metals .....	1,600	1,800	-200	-11.1	1,500
Other Durable Goods .....	10,600	10,700	-100	-0.9	10,600
Nondurable Goods .....	10,200	10,100	100	1.0	10,200
Paper & Allied .....	700	700	0	0.0	700
Other Nondurable Goods .....	8,200	8,100	100	1.2	8,200
<b>SERVICE PRODUCING INDUSTRIES</b> .....	<b>114,500</b>	<b>113,200</b>	<b>1,300</b>	<b>1.1</b>	<b>114,900</b>
<b>TRANS., COMM. &amp; UTILITIES</b> .....	<b>6,700</b>	<b>7,000</b>	<b>-300</b>	<b>-4.3</b>	<b>6,700</b>
<b>TRADE</b> .....	<b>27,700</b>	<b>28,500</b>	<b>-800</b>	<b>-2.8</b>	<b>28,400</b>
Wholesale .....	2,700	2,800	-100	-3.6	2,800
Retail .....	25,000	25,700	-700	-2.7	25,600
Eating & Drinking Places .....	7,300	7,700	-400	-5.2	8,000
Other Retail .....	17,700	17,900	-200	-1.1	17,600
<b>FINANCE, INS. &amp; REAL ESTATE</b> .....	<b>3,400</b>	<b>3,500</b>	<b>-100</b>	<b>-2.9</b>	<b>3,400</b>
<b>SERVICES</b> .....	<b>36,200</b>	<b>36,200</b>	<b>0</b>	<b>0.0</b>	<b>36,700</b>
Personal & Business Services .....	6,300	6,400	-100	-1.6	6,600
Health Services .....	11,500	11,400	100	0.9	11,500
<b>GOVERNMENT</b> .....	<b>40,500</b>	<b>38,000</b>	<b>2,500</b>	<b>6.6</b>	<b>39,700</b>
Federal .....	2,600	2,700	-100	-3.7	2,600
State & Local .....	37,900	35,300	2,600	7.4	37,100
**Local .....	33,400	30,800	2,600	8.4	32,500

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

## STAMFORD LMA



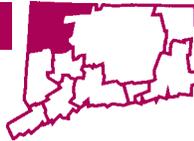
	Not Seasonally Adjusted				SEP 2001
	OCT 2001	OCT 2000	CHANGE		
			NO.	%	
<b>TOTAL NONFARM EMPLOYMENT</b> .....	<b>210,600</b>	<b>211,200</b>	<b>-600</b>	<b>-0.3</b>	<b>210,500</b>
<b>GOODS PRODUCING INDUSTRIES</b> .....	<b>29,900</b>	<b>31,600</b>	<b>-1,700</b>	<b>-5.4</b>	<b>30,100</b>
<b>CONSTRUCTION &amp; MINING</b> .....	<b>6,500</b>	<b>6,700</b>	<b>-200</b>	<b>-3.0</b>	<b>6,700</b>
<b>MANUFACTURING</b> .....	<b>23,400</b>	<b>24,900</b>	<b>-1,500</b>	<b>-6.0</b>	<b>23,400</b>
Durable Goods .....	11,400	11,800	-400	-3.4	11,400
Industrial Machinery .....	3,100	3,400	-300	-8.8	3,100
Electronic Equipment .....	1,800	1,800	0	0.0	1,800
Nondurable Goods .....	12,000	13,100	-1,100	-8.4	12,000
Paper, Printing & Publishing .....	4,900	5,400	-500	-9.3	4,900
Chemicals & Allied .....	3,600	3,900	-300	-7.7	3,600
Other Nondurable .....	3,500	3,800	-300	-7.9	3,500
<b>SERVICE PRODUCING INDUSTRIES</b> .....	<b>180,700</b>	<b>179,600</b>	<b>1,100</b>	<b>0.6</b>	<b>180,400</b>
<b>TRANS., COMM. &amp; UTILITIES</b> .....	<b>10,300</b>	<b>10,000</b>	<b>300</b>	<b>3.0</b>	<b>10,000</b>
Communications & Utilities .....	2,900	2,900	0	0.0	2,900
<b>TRADE</b> .....	<b>46,600</b>	<b>45,900</b>	<b>700</b>	<b>1.5</b>	<b>46,400</b>
Wholesale .....	11,100	11,100	0	0.0	11,000
Retail .....	35,500	34,800	700	2.0	35,400
<b>FINANCE, INS. &amp; REAL ESTATE</b> .....	<b>26,600</b>	<b>27,000</b>	<b>-400</b>	<b>-1.5</b>	<b>26,800</b>
<b>SERVICES</b> .....	<b>79,000</b>	<b>78,400</b>	<b>600</b>	<b>0.8</b>	<b>79,200</b>
Business Services .....	24,700	24,700	0	0.0	24,900
Engineering & Mgmt. Services .....	11,300	11,400	-100	-0.9	11,200
Other Services .....	43,000	42,300	700	1.7	43,100
<b>GOVERNMENT</b> .....	<b>18,200</b>	<b>18,300</b>	<b>-100</b>	<b>-0.5</b>	<b>18,000</b>
Federal .....	1,900	1,900	0	0.0	1,900
State & Local .....	16,300	16,400	-100	-0.6	16,100

For further information on the Stamford Labor Market Area contact Joseph Slepski at (860) 263-6278.

Current month's data are preliminary. Prior months' data have been revised. All data are benchmarked to March 2000.

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

## TORRINGTON LMA

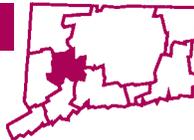


*Not Seasonally Adjusted*

	OCT	OCT	CHANGE		SEP
	2001	2000	NO.	%	2001
<b>TOTAL NONFARM EMPLOYMENT</b> .....	<b>28,600</b>	<b>29,400</b>	<b>-800</b>	<b>-2.7</b>	<b>28,400</b>
<b>GOODS PRODUCING INDUSTRIES</b> .....	<b>7,400</b>	<b>7,900</b>	<b>-500</b>	<b>-6.3</b>	<b>7,500</b>
<b>CONSTRUCTION &amp; MINING</b> .....	<b>2,200</b>	<b>2,300</b>	<b>-100</b>	<b>-4.3</b>	<b>2,200</b>
<b>MANUFACTURING</b> .....	<b>5,200</b>	<b>5,600</b>	<b>-400</b>	<b>-7.1</b>	<b>5,300</b>
Durable Goods .....	3,600	4,000	-400	-10.0	3,700
Primary & Fabricated Metals .....	600	600	0	0.0	700
Industrial Machinery .....	700	900	-200	-22.2	700
Electronic Equipment .....	200	200	0	0.0	200
Other Durable Goods .....	2,100	2,300	-200	-8.7	2,100
Nondurable Goods .....	1,600	1,600	0	0.0	1,600
Rubber & Plastics .....	700	700	0	0.0	700
Other Nondurable Goods .....	900	900	0	0.0	900
<b>SERVICE PRODUCING INDUSTRIES</b> .....	<b>21,200</b>	<b>21,500</b>	<b>-300</b>	<b>-1.4</b>	<b>20,900</b>
<b>TRANS., COMM. &amp; UTILITIES</b> .....	<b>500</b>	<b>500</b>	<b>0</b>	<b>0.0</b>	<b>500</b>
<b>TRADE</b> .....	<b>6,700</b>	<b>6,900</b>	<b>-200</b>	<b>-2.9</b>	<b>6,500</b>
Wholesale .....	700	700	0	0.0	700
Retail .....	6,000	6,200	-200	-3.2	5,800
<b>FINANCE, INS. &amp; REAL ESTATE</b> .....	<b>800</b>	<b>800</b>	<b>0</b>	<b>0.0</b>	<b>800</b>
<b>SERVICES</b> .....	<b>10,000</b>	<b>9,900</b>	<b>100</b>	<b>1.0</b>	<b>9,900</b>
<b>GOVERNMENT</b> .....	<b>3,200</b>	<b>3,400</b>	<b>-200</b>	<b>-5.9</b>	<b>3,200</b>
Federal .....	200	200	0	0.0	200
State & Local .....	3,000	3,200	-200	-6.3	3,000

For further information on the Torrington Labor Market Area contact Joseph Slepiski at (860) 263-6278.

## WATERBURY LMA



*Not Seasonally Adjusted*

	OCT	OCT	CHANGE		SEP
	2001	2000	NO.	%	2001
<b>TOTAL NONFARM EMPLOYMENT</b> .....	<b>87,600</b>	<b>88,200</b>	<b>-600</b>	<b>-0.7</b>	<b>87,200</b>
<b>GOODS PRODUCING INDUSTRIES</b> .....	<b>20,300</b>	<b>21,900</b>	<b>-1,600</b>	<b>-7.3</b>	<b>20,600</b>
<b>CONSTRUCTION &amp; MINING</b> .....	<b>3,800</b>	<b>3,600</b>	<b>200</b>	<b>5.6</b>	<b>3,800</b>
<b>MANUFACTURING</b> .....	<b>16,500</b>	<b>18,300</b>	<b>-1,800</b>	<b>-9.8</b>	<b>16,800</b>
Durable Goods .....	13,100	14,600	-1,500	-10.3	13,300
Primary Metals .....	900	900	0	0.0	900
Fabricated Metals .....	6,100	6,700	-600	-9.0	6,100
Machinery & Electric Equipment .....	3,400	4,100	-700	-17.1	3,600
Nondurable Goods .....	3,400	3,700	-300	-8.1	3,500
Paper, Printing & Publishing .....	1,100	1,100	0	0.0	1,100
<b>SERVICE PRODUCING INDUSTRIES</b> .....	<b>67,300</b>	<b>66,300</b>	<b>1,000</b>	<b>1.5</b>	<b>66,600</b>
<b>TRANS., COMM. &amp; UTILITIES</b> .....	<b>3,800</b>	<b>3,800</b>	<b>0</b>	<b>0.0</b>	<b>3,700</b>
<b>TRADE</b> .....	<b>18,700</b>	<b>18,500</b>	<b>200</b>	<b>1.1</b>	<b>18,400</b>
Wholesale .....	3,100	3,000	100	3.3	3,100
Retail .....	15,600	15,500	100	0.6	15,300
<b>FINANCE, INS. &amp; REAL ESTATE</b> .....	<b>3,400</b>	<b>3,200</b>	<b>200</b>	<b>6.3</b>	<b>3,300</b>
<b>SERVICES</b> .....	<b>28,700</b>	<b>28,000</b>	<b>700</b>	<b>2.5</b>	<b>28,600</b>
Personal & Business .....	7,300	7,100	200	2.8	7,100
Health Services .....	10,300	10,300	0	0.0	10,400
<b>GOVERNMENT</b> .....	<b>12,700</b>	<b>12,800</b>	<b>-100</b>	<b>-0.8</b>	<b>12,600</b>
Federal .....	800	800	0	0.0	800
State & Local .....	11,900	12,000	-100	-0.8	11,800

For further information on the Waterbury Labor Market Area contact Joseph Slepiski at (860) 263-6278.

*Current month's data are preliminary. Prior months' data have been revised. All data are benchmarked to March 2000.*

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

# LMA LABOR FORCE ESTIMATES\*

(Not seasonally adjusted)	EMPLOYMENT STATUS	OCT	SEP	CHANGE		OCT
		2001	2001	NO.	%	2000
<b>CONNECTICUT</b>	Civilian Labor Force	1,712,100	1,701,900	10,200	0.6	1,749,500
	Employed	1,660,500	1,648,900	11,600	0.7	1,717,100
	Unemployed	51,600	53,000	-1,400	-2.6	32,400
	Unemployment Rate	3.0	3.1	-0.1	---	1.9
<b>BRIDGEPORT LMA</b>	Civilian Labor Force	214,000	212,600	1,400	0.7	218,500
	Employed	205,300	203,900	1,400	0.7	213,700
	Unemployed	8,700	8,800	-100	-1.1	4,800
	Unemployment Rate	4.0	4.1	-0.1	---	2.2
<b>DANBURY LMA</b>	Civilian Labor Force	109,500	108,400	1,100	1.0	111,900
	Employed	106,900	105,600	1,300	1.2	110,500
	Unemployed	2,600	2,700	-100	-3.7	1,400
	Unemployment Rate	2.4	2.5	-0.1	---	1.2
<b>DANIELSON LMA</b>	Civilian Labor Force	33,500	33,600	-100	-0.3	34,800
	Employed	32,400	32,500	-100	-0.3	34,000
	Unemployed	1,100	1,100	0	0.0	800
	Unemployment Rate	3.2	3.4	-0.2	---	2.4
<b>HARTFORD LMA</b>	Civilian Labor Force	581,900	577,900	4,000	0.7	595,400
	Employed	564,300	559,600	4,700	0.8	584,000
	Unemployed	17,600	18,300	-700	-3.8	11,400
	Unemployment Rate	3.0	3.2	-0.2	---	1.9
<b>LOWER RIVER LMA</b>	Civilian Labor Force	12,300	12,400	-100	-0.8	12,800
	Employed	12,000	12,200	-200	-1.6	12,600
	Unemployed	200	200	0	0.0	200
	Unemployment Rate	1.8	1.8	0.0	---	1.3
<b>NEW HAVEN LMA</b>	Civilian Labor Force	277,700	275,200	2,500	0.9	282,800
	Employed	269,900	267,300	2,600	1.0	277,200
	Unemployed	7,800	8,000	-200	-2.5	5,600
	Unemployment Rate	2.8	2.9	-0.1	---	2.0
<b>NEW LONDON LMA</b>	Civilian Labor Force	152,400	152,900	-500	-0.3	154,900
	Employed	148,700	149,100	-400	-0.3	152,000
	Unemployed	3,700	3,800	-100	-2.6	2,900
	Unemployment Rate	2.5	2.5	0.0	---	1.9
<b>STAMFORD LMA</b>	Civilian Labor Force	194,000	193,200	800	0.4	198,600
	Employed	189,500	188,700	800	0.4	196,200
	Unemployed	4,500	4,500	0	0.0	2,400
	Unemployment Rate	2.3	2.3	0.0	---	1.2
<b>TORRINGTON LMA</b>	Civilian Labor Force	37,800	37,400	400	1.1	39,100
	Employed	36,800	36,400	400	1.1	38,600
	Unemployed	900	1,100	-200	-18.2	500
	Unemployment Rate	2.5	2.8	-0.3	---	1.3
<b>WATERBURY LMA</b>	Civilian Labor Force	115,800	115,100	700	0.6	117,300
	Employed	110,800	110,100	700	0.6	114,600
	Unemployed	5,000	5,000	0	0.0	2,700
	Unemployment Rate	4.3	4.3	0.0	---	2.3
<b>UNITED STATES</b>	Civilian Labor Force	142,004,000	141,576,000	428,000	0.3	140,893,000
	Employed	134,898,000	134,868,000	30,000	0.0	135,771,000
	Unemployed	7,106,000	6,708,000	398,000	5.9	5,122,000
	Unemployment Rate	5.0	4.7	0.3	---	3.6

Current month's data are preliminary. Prior months' data have been revised. All data are benchmarked to March 2000.

\*Due to the expansion of the Current Population Survey sample, estimates for June 2001 and later are not fully comparable with those of earlier periods.

# MANUFACTURING HOURS AND EARNINGS

LMA

## CONNECTICUT

	AVG WEEKLY EARNINGS				AVG WEEKLY HOURS				AVG HOURLY EARNINGS				
	OCT		CHG	SEP	OCT		CHG	SEP	OCT		CHG	SEP	
	2001	2000	Y/Y	2001	2001	2000	Y/Y	2001	2001	2000	Y/Y	2001	
<i>(Not seasonally adjusted)</i>													
<b>MANUFACTURING</b>	<b>\$683.81</b>	<b>\$675.38</b>	<b>\$8.42</b>	<b>\$686.17</b>	<b>41.9</b>	<b>42.8</b>	<b>-0.9</b>	<b>42.2</b>	<b>\$16.32</b>	<b>\$15.78</b>	<b>\$0.54</b>	<b>\$16.26</b>	
<b>DURABLE GOODS</b>	<b>700.98</b>	<b>690.89</b>	<b>10.09</b>	<b>702.63</b>	<b>42.0</b>	<b>43.1</b>	<b>-1.1</b>	<b>42.2</b>	<b>16.69</b>	<b>16.03</b>	<b>0.66</b>	<b>16.65</b>	
Lumber & Furniture	557.40	530.37	27.03	558.91	42.1	41.5	0.6	42.6	13.24	12.78	0.46	13.12	
Stone, Clay and Glass	684.17	665.87	18.30	681.59	45.1	44.9	0.2	45.5	15.17	14.83	0.34	14.98	
Primary Metals	662.54	682.57	-20.03	670.53	42.2	44.7	-2.5	42.9	15.70	15.27	0.43	15.63	
Fabricated Metals	630.24	619.58	10.66	627.17	41.6	42.7	-1.1	41.7	15.15	14.51	0.64	15.04	
Machinery	757.27	724.62	32.65	759.05	43.1	42.7	0.4	43.8	17.57	16.97	0.60	17.33	
Electrical Equipment	582.39	584.47	-2.09	582.57	41.1	42.6	-1.5	41.2	14.17	13.72	0.45	14.14	
Trans. Equipment	876.55	895.75	-19.20	884.94	41.9	44.3	-2.4	42.0	20.92	20.22	0.70	21.07	
Instruments	626.75	626.22	0.53	627.33	41.7	42.6	-0.9	41.6	15.03	14.70	0.33	15.08	
Miscellaneous Mfg	673.55	671.58	1.97	661.37	41.5	42.0	-0.5	40.8	16.23	15.99	0.24	16.21	
<b>NONDUR. GOODS</b>	<b>638.14</b>	<b>636.30</b>	<b>1.84</b>	<b>645.92</b>	<b>41.6</b>	<b>42.0</b>	<b>-0.4</b>	<b>42.3</b>	<b>15.34</b>	<b>15.15</b>	<b>0.19</b>	<b>15.27</b>	
Food	547.41	539.67	7.74	545.70	42.8	41.9	0.9	42.8	12.79	12.88	-0.09	12.75	
Textiles	546.62	546.46	0.16	529.66	41.6	44.5	-2.9	40.9	13.14	12.28	0.86	12.95	
Apparel	411.38	385.67	25.71	425.95	38.7	40.3	-1.6	40.8	10.63	9.57	1.06	10.44	
Paper	721.23	748.83	-27.60	730.95	43.5	44.6	-1.1	44.3	16.58	16.79	-0.21	16.50	
Printing & Publishing	646.16	652.01	-5.85	663.81	39.4	40.7	-1.3	40.9	16.40	16.02	0.38	16.23	
Chemicals	784.74	785.93	-1.19	777.90	42.1	42.3	-0.2	41.8	18.64	18.58	0.06	18.61	
Rubber & Misc. Plast.	580.87	547.21	33.65	588.45	42.9	41.9	1.0	43.3	13.54	13.06	0.48	13.59	
<b>CONSTRUCTION</b>	<b>913.20</b>	<b>886.99</b>	<b>26.21</b>	<b>884.53</b>	<b>40.0</b>	<b>40.8</b>	<b>-0.8</b>	<b>39.4</b>	<b>22.83</b>	<b>21.74</b>	<b>1.09</b>	<b>22.45</b>	

## LMAs

	AVG WEEKLY EARNINGS				AVG WEEKLY HOURS				AVG HOURLY EARNINGS			
	OCT		CHG	SEP	OCT		CHG	SEP	OCT		CHG	SEP
	2001	2000	Y/Y	2001	2001	2000	Y/Y	2001	2001	2000	Y/Y	2001
<b>MANUFACTURING</b>												
Bridgeport	\$623.02	\$629.71	-\$6.69	\$633.13	40.8	40.6	0.2	40.9	\$15.27	\$15.51	-\$0.24	\$15.48
Danbury	647.60	659.74	-12.14	671.37	40.5	42.4	-1.9	41.7	15.99	15.56	0.43	16.10
Danielson	557.53	538.07	19.46	554.76	41.7	41.2	0.5	41.4	13.37	13.06	0.31	13.40
Hartford	735.91	726.38	9.53	724.54	42.1	43.6	-1.5	42.1	17.48	16.66	0.82	17.21
Lower River	568.40	563.34	5.06	565.41	40.0	41.0	-1.0	40.1	14.21	13.74	0.47	14.10
New Haven	667.95	650.68	17.27	673.65	42.9	42.5	0.4	43.1	15.57	15.31	0.26	15.63
New London	730.40	708.50	21.90	724.33	41.5	42.4	-0.9	41.7	17.60	16.71	0.89	17.37
Stamford	572.11	524.94	47.17	573.42	41.1	39.0	2.1	40.9	13.92	13.46	0.46	14.02
Torrington	586.72	568.80	17.92	608.26	38.6	40.0	-1.4	39.6	15.20	14.22	0.98	15.36
Waterbury	641.89	645.45	-3.56	645.63	41.6	44.3	-2.7	41.6	15.43	14.57	0.86	15.52

Current month's data are preliminary. Prior months' data have been revised. All data are benchmarked to March 2000.

## NEW HOUSING PERMITS

LMA

	OCT	OCT	CHANGE Y/Y		YTD		CHANGE YTD		SEP
	2001	2000	UNITS	%	2001	2000	UNITS	%	2001
	<b>Connecticut</b>	820	776	44	5.7	7,912	7,850	62	0.8
<b>LMAs:</b>									
Bridgeport	115	64	51	79.7	755	681	74	10.9	59
Danbury	72	102	-30	-29.4	749	705	44	6.2	45
Danielson	38	26	12	46.2	274	222	52	23.4	27
Hartford	295	267	28	10.5	2,867	2,829	38	1.3	213
Lower River	16	14	2	14.3	115	143	-28	-19.6	16
New Haven	104	99	5	5.1	964	1014	-50	-4.9	86
New London	64	73	-9	-12.3	595	655	-60	-9.2	52
Stamford	42	54	-12	-22.2	974	930	44	4.7	31
Torrington	30	27	3	11.1	199	191	8	4.2	30
Waterbury	44	50	-6	-12.0	420	480	-60	-12.5	39

Additional data by town are on page 26.

(By Place of Residence - Not Seasonally Adjusted)

## OCTOBER 2001

Due to the expansion of the Current Population Survey, data for June 2001 and later are not fully comparable with those of earlier periods.

LMA/TOWNS	LABOR FORCE	EMPLOYED	UNEMPLOYED	%	LMA/TOWNS	LABOR FORCE	EMPLOYED	UNEMPLOYED	%
<b>BRIDGEPORT</b>	<b>213,989</b>	<b>205,334</b>	<b>8,655</b>	<b>4.0</b>	<b>HARTFORD cont....</b>				
Ansonia	8,373	7,950	423	5.1	Burlington	4,327	4,235	92	2.1
Beacon Falls	2,761	2,683	78	2.8	Canton	4,549	4,458	91	2.0
<b>BRIDGEPORT</b>	<b>59,377</b>	<b>55,912</b>	<b>3,465</b>	<b>5.8</b>	Chaplin	1,171	1,148	23	2.0
Derby	6,156	5,902	254	4.1	Colchester	6,578	6,399	179	2.7
Easton	3,250	3,164	86	2.6	Columbia	2,615	2,570	45	1.7
Fairfield	26,128	25,406	722	2.8	Coventry	6,041	5,899	142	2.4
Milford	25,606	24,791	815	3.2	Cromwell	6,756	6,586	170	2.5
Monroe	9,719	9,472	247	2.5	Durham	3,481	3,412	69	2.0
Oxford	4,713	4,562	151	3.2	East Granby	2,402	2,358	44	1.8
Seymour	7,594	7,291	303	4.0	East Haddam	4,047	3,951	96	2.4
Shelton	19,744	19,085	659	3.3	East Hampton	6,055	5,932	123	2.0
Stratford	24,094	23,162	932	3.9	East Hartford	24,835	23,911	924	3.7
Trumbull	16,472	15,954	518	3.1	East Windsor	5,461	5,309	152	2.8
					Ellington	6,774	6,625	149	2.2
<b>DANBURY</b>	<b>109,537</b>	<b>106,937</b>	<b>2,600</b>	<b>2.4</b>	Enfield	22,365	21,726	639	2.9
Bethel	9,631	9,411	220	2.3	Farmington	11,001	10,794	207	1.9
Bridgewater	954	934	20	2.1	Glastonbury	15,491	15,161	330	2.1
Brookfield	8,132	7,954	178	2.2	Granby	5,203	5,095	108	2.1
<b>DANBURY</b>	<b>36,062</b>	<b>35,041</b>	<b>1,021</b>	<b>2.8</b>	Haddam	4,116	4,039	77	1.9
New Fairfield	6,997	6,841	156	2.2	<b>HARTFORD</b>	<b>51,726</b>	<b>48,678</b>	<b>3,048</b>	<b>5.9</b>
New Milford	13,875	13,582	293	2.1	Harwinton	2,892	2,839	53	1.8
Newtown	12,416	12,118	298	2.4	Hebron	4,297	4,216	81	1.9
Redding	4,453	4,349	104	2.3	Lebanon	3,268	3,190	78	2.4
Ridgefield	12,245	12,008	237	1.9	Manchester	27,873	27,031	842	3.0
Roxbury	1,047	1,031	16	1.5	Mansfield	8,952	8,836	116	1.3
Sherman	1,683	1,652	31	1.8	Marlborough	3,006	2,955	51	1.7
Washington	2,042	2,017	25	1.2	Middlefield	2,205	2,154	51	2.3
					Middletown	23,653	22,937	716	3.0
<b>DANIELSON</b>	<b>33,485</b>	<b>32,408</b>	<b>1,077</b>	<b>3.2</b>	New Britain	33,221	31,697	1,524	4.6
Brooklyn	3,818	3,744	74	1.9	New Hartford	3,569	3,509	60	1.7
Eastford	861	850	11	1.3	Newington	15,240	14,845	395	2.6
Hampton	1,091	1,067	24	2.2	Plainville	9,138	8,828	310	3.4
<b>KILLINGLY</b>	<b>8,365</b>	<b>7,963</b>	<b>402</b>	<b>4.8</b>	Plymouth	6,316	6,067	249	3.9
Pomfret	2,096	2,057	39	1.9	Portland	4,525	4,422	103	2.3
Putnam	4,653	4,498	155	3.3	Rocky Hill	9,480	9,292	188	2.0
Scotland	854	843	11	1.3	Simsbury	11,346	11,166	180	1.6
Sterling	1,591	1,532	59	3.7	Somers	4,009	3,920	89	2.2
Thompson	4,546	4,412	134	2.9	Southington	20,763	20,185	578	2.8
Union	391	383	8	2.0	South Windsor	13,119	12,860	259	2.0
Voluntown	1,334	1,285	49	3.7	Stafford	5,772	5,595	177	3.1
Woodstock	3,885	3,774	111	2.9	Suffield	5,776	5,635	141	2.4
					Tolland	6,989	6,886	103	1.5
<b>HARTFORD</b>	<b>581,868</b>	<b>564,318</b>	<b>17,550</b>	<b>3.0</b>	Vernon	16,175	15,781	394	2.4
Andover	1,598	1,574	24	1.5	West Hartford	27,839	27,280	559	2.0
Ashford	2,117	2,075	42	2.0	Wethersfield	11,976	11,675	301	2.5
Avon	7,348	7,235	113	1.5	Willington	3,371	3,325	46	1.4
Barkhamsted	2,026	1,987	39	1.9	Winchester	5,728	5,536	192	3.4
Berlin	8,866	8,655	211	2.4	Windham	9,872	9,491	381	3.9
Bloomfield	9,801	9,448	353	3.6	Windsor	14,262	13,830	432	3.0
Bolton	2,668	2,622	46	1.7	Windsor Locks	6,546	6,358	188	2.9
Bristol	31,273	30,093	1,180	3.8					

## 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)

## OCTOBER 2001

Due to the expansion of the Current Population Survey, data for June 2001 and later are not fully comparable with those of earlier periods.

LMA/TOWNS	LABOR FORCE	EMPLOYED	UNEMPLOYED	%	LMA/TOWNS	LABOR FORCE	EMPLOYED	UNEMPLOYED	%
<b>LOWER RIVER</b>	<b>12,273</b>	<b>12,046</b>	<b>227</b>	<b>1.8</b>	<b>STAMFORD</b>	<b>193,978</b>	<b>189,491</b>	<b>4,487</b>	<b>2.3</b>
Chester	2,128	2,098	30	1.4	Darien	9,637	9,448	189	2.0
Deep River	2,660	2,614	46	1.7	Greenwich	31,532	30,982	550	1.7
Essex	3,254	3,205	49	1.5	New Canaan	9,520	9,386	134	1.4
Lyme	1,079	1,058	21	1.9	<b>NORWALK</b>	<b>48,719</b>	<b>47,405</b>	<b>1,314</b>	<b>2.7</b>
Westbrook	3,153	3,071	82	2.6	<b>STAMFORD</b>	<b>66,266</b>	<b>64,514</b>	<b>1,752</b>	<b>2.6</b>
					Weston	4,837	4,748	89	1.8
<b>NEW HAVEN</b>	<b>277,655</b>	<b>269,900</b>	<b>7,755</b>	<b>2.8</b>	Westport	14,370	14,080	290	2.0
Bethany	2,638	2,572	66	2.5	Wilton	9,095	8,926	169	1.9
Branford	15,966	15,619	347	2.2					
Cheshire	13,763	13,490	273	2.0	<b>TORRINGTON</b>	<b>37,758</b>	<b>36,818</b>	<b>940</b>	<b>2.5</b>
Clinton	7,485	7,353	132	1.8	Canaan**	695	684	11	1.6
East Haven	14,880	14,465	415	2.8	Colebrook	763	756	7	0.9
Guilford	11,652	11,466	186	1.6	Cornwall	773	759	14	1.8
Hamden	29,411	28,641	770	2.6	Goshen	1,322	1,280	42	3.2
Killingworth	3,008	2,933	75	2.5	Hartland	962	946	16	1.7
Madison	8,434	8,269	165	2.0	Kent**	2,042	2,001	41	2.0
<b>MERIDEN</b>	<b>30,099</b>	<b>29,046</b>	<b>1,053</b>	<b>3.5</b>	Litchfield	4,246	4,153	93	2.2
<b>NEW HAVEN</b>	<b>57,136</b>	<b>55,032</b>	<b>2,104</b>	<b>3.7</b>	Morris	1,094	1,064	30	2.7
North Branford	8,227	8,049	178	2.2	Norfolk	1,038	1,017	21	2.0
North Haven	12,483	12,218	265	2.1	North Canaan**	2,129	2,104	25	1.2
Orange	6,603	6,471	132	2.0	Salisbury**	2,328	2,312	16	0.7
Wallingford	23,064	22,441	623	2.7	Sharon**	1,951	1,940	11	0.6
West Haven	28,426	27,533	893	3.1	<b>TORRINGTON</b>	<b>17,755</b>	<b>17,155</b>	<b>600</b>	<b>3.4</b>
Woodbridge	4,379	4,302	77	1.8	Warren	659	648	11	1.7
<b>*NEW LONDON</b>	<b>135,732</b>	<b>132,439</b>	<b>3,293</b>	<b>2.4</b>	<b>WATERBURY</b>	<b>115,846</b>	<b>110,841</b>	<b>5,005</b>	<b>4.3</b>
Bozrah	1,446	1,408	38	2.6	Bethlehem	1,932	1,890	42	2.2
Canterbury	2,743	2,672	71	2.6	Middlebury	3,354	3,269	85	2.5
East Lyme	9,236	9,069	167	1.8	Naugatuck	16,519	15,896	623	3.8
Franklin	1,087	1,065	22	2.0	Prospect	4,724	4,601	123	2.6
Griswold	5,742	5,573	169	2.9	Southbury	6,872	6,681	191	2.8
Groton	17,145	16,724	421	2.5	Thomaston	4,127	3,991	136	3.3
Ledyard	7,948	7,814	134	1.7	<b>WATERBURY</b>	<b>52,177</b>	<b>49,197</b>	<b>2,980</b>	<b>5.7</b>
Lisbon	2,209	2,164	45	2.0	Watertown	12,281	11,844	437	3.6
Montville	9,654	9,407	247	2.6	Wolcott	8,730	8,465	265	3.0
<b>NEW LONDON</b>	<b>12,922</b>	<b>12,487</b>	<b>435</b>	<b>3.4</b>	Woodbury	5,131	5,007	124	2.4
No. Stonington	2,900	2,831	69	2.4					
<b>NORWICH</b>	<b>18,547</b>	<b>17,983</b>	<b>564</b>	<b>3.0</b>					
Old Lyme	3,766	3,713	53	1.4					
Old Saybrook	5,761	5,666	95	1.6					
Plainfield	8,521	8,274	247	2.9					
Preston	2,514	2,479	35	1.4					
Salem	2,029	1,981	48	2.4					
Sprague	1,650	1,588	62	3.8					
Stonington	9,650	9,509	141	1.5					
Waterford	10,260	10,031	229	2.2					

\*Connecticut portion only. For whole MSA, including Rhode Island towns, see below.

<b>NEW LONDON</b>	<b>152,437</b>	<b>148,697</b>	<b>3,740</b>	<b>2.5</b>
Hopkinton, RI	4,257	4,166	91	2.1
Westerly, RI	12,448	12,092	356	2.9

### Not Seasonally Adjusted:

CONNECTICUT	1,712,100	1,660,500	51,600	3.0
UNITED STATES	142,004,000	134,898,000	7,106,000	5.0

### Seasonally Adjusted:

CONNECTICUT	1,711,600	1,657,200	54,400	3.2
UNITED STATES	142,303,000	134,562,000	7,741,000	5.4

\*\*The Bureau of Labor Statistics has identified these five towns as a separate area to report 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 town of Thompson, which is officially part of the Worcester, MA MSA, is included in the Danielson LMA.

### 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	OCT 2001	YR TO DATE 2001	2000	TOWN	OCT 2001	YR TO DATE 2001	2000	TOWN	OCT 2001	YR TO DATE 2001	2000
Andover	0	7	12	Griswold	6	40	35	Preston	1	15	20
Ansonia	2	22	32	Groton	10	64	107	Prospect	5	39	43
Ashford	0	15	18	Guilford	7	57	79	Putnam	3	15	10
Avon	8	78	79	Haddam	4	29	33	Redding	2	22	33
Barkhamsted	3	21	15	Hamden	18	155	235	Ridgefield	3	73	69
Beacon Falls	1	21	38	Hampton	2	17	16	Rocky Hill	2	46	60
Berlin	8	68	92	Hartford	4	81	39	Roxbury	0	19	21
Bethany	3	11	28	Hartland	1	8	3	Salem	1	13	15
Bethel	2	74	36	Harwinton	1	16	19	Salisbury	3	16	9
Bethlehem	2	18	12	Hebron	4	33	54	Scotland	0	7	7
Bloomfield	2	33	24	Kent	1	8	12	Seymour	3	31	37
Bolton	2	14	19	Killingly	10	45	39	Sharon	0	5	10
Bozrah	1	13	10	Killingworth	3	39	29	Shelton	15	103	107
Branford	2	37	34	Lebanon	1	34	34	Sherman	1	24	23
Bridgeport	10	94	44	Ledyard	2	42	32	Simsbury	1	25	26
Bridgewater	1	4	9	Lisbon	1	16	15	Somers	5	44	49
Bristol	15	100	68	Litchfield	4	20	21	South Windsor	4	40	47
Brookfield	5	28	38	Lyme	1	9	15	Southbury	5	57	72
Brooklyn	5	39	22	Madison	7	58	52	Southington	12	179	182
Burlington	8	68	54	Manchester	7	90	43	Sprague	0	5	3
Canaan	0	3	2	Mansfield	4	38	53	Stafford	1	41	35
Canterbury	6	22	19	Marlborough	13	49	35	Stamford	9	387	540
Canton	3	38	34	Meriden	10	40	55	Sterling	0	15	16
Chaplin	1	12	12	Middlebury	1	19	26	Stonington	6	55	57
Cheshire	2	85	60	Middlefield	0	8	17	Stratford	11	42	17
Chester	3	9	12	Middletown	18	139	153	Suffield	4	50	69
Clinton	3	54	47	Milford	21	156	135	Thomaston	4	31	43
Colchester	9	75	87	Monroe	3	29	46	Thompson	5	36	22
Colebrook	1	7	6	Montville	9	47	44	Tolland	5	76	132
Columbia	3	27	19	Morris	2	12	15	Torrington	11	67	60
Cornwall	0	6	4	Naugatuck	5	37	56	Trumbull	29	91	64
Coventry	7	46	52	New Britain	2	16	9	Union	0	5	6
Cromwell	8	59	87	New Canaan	5	46	50	Vernon	7	118	53
Danbury	24	205	244	New Fairfield	4	30	19	Voluntown	0	10	17
Darien	3	29	39	New Hartford	0	49	38	Wallingford	17	100	115
Deep River	2	14	22	New Haven	3	97	22	Warren	2	11	8
Derby	2	23	39	New London	1	1	1	Washington	1	7	9
Durham	5	38	53	New Milford	12	127	115	Waterbury	3	62	87
East Granby	8	26	25	Newington	11	60	37	Waterford	5	80	54
East Haddam	3	48	65	Newtown	17	136	89	Watertown	4	49	52
East Hampton	10	68	69	Norfolk	0	2	3	West Hartford	7	86	52
East Hartford	0	5	10	North Branford	0	22	21	West Haven	4	35	36
East Haven	20	72	35	North Canaan	0	5	4	Westbrook	7	36	57
East Lyme	6	51	72	North Haven	2	71	130	Weston	2	23	24
East Windsor	7	54	41	North Stonington	1	23	20	Westport	7	61	63
Eastford	0	6	4	Norwalk	3	311	96	Wethersfield	3	23	25
Easton	4	31	27	Norwich	1	19	22	Willington	1	24	17
Ellington	8	71	109	Old Lyme	2	25	25	Wilton	1	17	35
Enfield	3	27	30	Old Saybrook	1	21	19	Winchester	4	10	15
Essex	3	47	37	Orange	2	14	15	Windham	4	22	7
Fairfield	3	40	22	Oxford	11	72	73	Windsor	1	36	26
Farmington	10	100	82	Plainfield	4	39	78	Windsor Locks	3	24	31
Franklin	0	4	7	Plainville	0	6	21	Wolcott	9	69	53
Glastonbury	15	113	110	Plymouth	6	44	45	Woodbridge	1	17	21
Goshen	5	29	34	Pomfret	1	19	19	Woodbury	6	39	36
Granby	4	50	50	Portland	6	70	57	Woodstock	12	60	44
Greenwich	12	100	83								

For further information on the housing permit data, contact Kolie Chang 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.

## **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 multiple variable coefficient regression 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. Due to the small size of the sample taken in Connecticut, the CPS results are subject to significant sampling error and produce considerable month-to-month fluctuations in estimates derived from the sample. In general, the CPS estimates, at the 90 percent confidence level, have an error range of about 1.5 percentage points on a rate of 6.0 percent. An accepted method for calculating the error range for model estimates is currently not available. 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 in Connecticut except three are federally designated areas for developing labor statistics. Industry employment data for the Danielson, Lower River and Torrington Labor Market Areas are prepared exclusively by the Connecticut Department of Labor, following the same statistical procedures used to prepare estimates for the other Labor Market Areas, which are developed in cooperation with the U.S. Department of Labor, Bureau of Labor Statistics.

The Bureau of Labor Statistics has identified the five towns of Canaan, Kent, North Canaan, Salisbury and Sharon 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 Labor Market Area. For the same purpose, data for the town of Thompson, which is officially part of the Worcester Metropolitan Statistical Area, are included in the Danielson Labor Market Area. Also, data for Hopkinton and Westerly, Rhode Island are included in the New London Labor Market Area.

## **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.

## **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 6-10 for reference months or quarters)

<b>Leading Employment Index</b> ..... -1.6	<b>Business Activity</b>	<b>Tourism and Travel</b>
<b>Coincident Employment Index</b> ..... -4.2	New Housing Permits ..... +5.7	Info Center Visitors ..... +0.1
<b>Leading General Drift Indicator</b> ..... -1.8	Electricity Sales ..... +3.6	Attraction Visitors ..... -7.7
<b>Coincident General Drift Indicator</b> +1.5	Retail Sales ..... +1.3	Air Passenger Count ..... -21.4
<b>Business Barometer</b> ..... +1.0	Construction Contracts Index ..... -20.5	Indian Gaming Slots ..... +7.5
<b>Business Climate Index</b> ..... -8.1	New Auto Registrations ..... -19.2	Travel and Tourism Index ..... -0.7
<b>Total Nonfarm Employment</b> ..... -0.8	Air Cargo Tons ..... -15.6	
	Exports ..... +96.2	
<b>Unemployment</b> ..... -0.4*#	<b>Business Starts</b>	<b>Employment Cost Index (U.S.)</b>
Labor Force ..... -0.2#	Secretary of the State ..... -14.4	Total ..... +4.0
Employed ..... +0.2#	Dept. of Labor ..... -15.1	Wages & Salaries ..... +3.6
Unemployed ..... -12.0#		Benefit Costs ..... +4.9
<b>Average Weekly Initial Claims</b> ..... +79.8	<b>Business Terminations</b>	<b>Consumer Prices</b>
<b>Help Wanted Index -- Hartford</b> ..... -43.3	Secretary of the State ..... +22.0	Connecticut ..... +4.3
<b>Average Ins. Unempl. Rate</b> ..... +1.25*	Dept. of Labor ..... -44.1	U.S. City Average ..... +2.1
		Northeast Region ..... +2.1
<b>Average Weekly Hours, Mfg</b> ..... -2.1	<b>State Revenues</b> ..... -3.2	NY-NJ-Long Island ..... +1.7
<b>Average Hourly Earnings, Mfg</b> ..... +3.4	Corporate Tax ..... -7.5	Boston-Brockton-Nashua ..... +4.6
<b>Average Weekly Earnings, Mfg</b> ..... +1.2	Personal Income Tax ..... +3.5	<b>Consumer Confidence</b>
<b>CT Mfg. Production Index</b> ..... -2.2	Real Estate Conveyance Tax ..... +4.6	Connecticut ..... -22.9
Production Worker Hours ..... -6.9	Sales & Use Tax ..... -8.9	New England ..... -29.9
Industrial Electricity Sales ..... -2.8	Indian Gaming Payments ..... +7.4	U.S. .... -37.2
<b>Personal Income</b> ..... +3.0		<b>Interest Rates</b>
<b>UI Covered Wages</b> ..... -0.4		Prime ..... -3.97*
		Conventional Mortgage ..... -1.18*

\*Percentage point change; \*\*Less than 0.05 percent;  
NA = Not Available; #Over the month percent change

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