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October Feature Article

Income, Earnings, Poverty and Health Insurance Coverage in New Jersey: 2008

by Sen-Yuan Wu, Division of Labor Market and Demographic Research

The 2008 American Community Surveys (ACS) data were released by the US Census Bureau recently. The ACS is the largest survey in the United States, with an annual sample size of about three million addresses across the United States and Puerto Rico, and is conducted in every county throughout the nation. As part of the 2010 Decennial Census Program, the ACS has replaced the traditional decennial census long form. The ACS collects detailed social, economic, housing, and demographic information previously collected by the decennial census long form, but it provides up-to-date information every year rather than once a decade. The ACS data are available for nearly 7,000 areas including all congressional districts, counties, cities and American Indian/Alaska native areas of 65,000 population or more.

This article presents 2008 ACS data regarding median household income, median family income, per capita personal income, income inequality, personal earnings, poverty and health insurance coverage in New Jersey and its 21 counties as well as the 20 New Jersey municipalities with populations of 65,000 or more. Comparisons among New Jersey, the US and other states are also included as appropriate.

Median Household Income, Median Family Income and Per Capita Personal Income

According to the 2008 ACS, the median household income (in 2008 inflation-adjusted dollars) for New Jersey (\$70,378) was the second highest in the nation, next only to Maryland (\$70,545), and was 35 percent above the national median (\$52,079). Twenty-two states, including seven Northeastern states, had a median household income above the US median. Mississippi — with a median income of \$36,338 — was at the bottom of the 29 states with a median household income lower than the US median.

Between 2007 and 2008, median household income increased by a statistically significant \$793 in New Jersey. However, median household income declined somewhat in the nation as a whole, from \$52,673 in 2007 to \$52,079 in 2008.

All racial groups in the nation experienced a decline in median household income between 2007 and 2008. In spite of the decline, Asian households continued to have the highest median income (\$65,637) among racial/ethnic groups while the median income for Hispanic households (\$37,913) and black households (\$34,218) remained low in 2008. The median household income for the nation's non-Hispanic whites was \$55,530.

New Jersey, Maryland and Connecticut led the nation in household income, family income and per capita personal income (table 1). New Jersey's 2008 median family income (\$85,761) was the highest among the 50 states and District of Columbia, followed by Connecticut's \$85,344 and Maryland's \$84,415. Next only to the District of Columbia, Connecticut, in turn, had a higher per capita income (\$37,393) than New Jersey (\$35,179) and Maryland (\$34,508). Mississippi continued to have the lowest median family income (\$46,668) and per capita income (\$20,228) in the nation in 2008.

Table 1

Median Household Income, Median Family Income and Per Capita Personal Income for Selected States			
<i>State</i>	<i>Income</i>	<i>State</i>	<i>Income</i>
A. Median Household Income			
<u>Highest 5 states</u>		<u>Lowest 5 States</u>	
Maryland	\$70,545	Mississippi	\$37,790
New Jersey	\$70,378	West Virginia	\$37,989
Connecticut	\$68,595	Arkansas	\$38,815
Alaska	\$68,460	Kentucky	\$41,538
Hawaii	\$67,214	Alabama	\$42,666
B. Median Family Income			
<u>Highest 5 States</u>		<u>Lowest 5 States</u>	
New Jersey	\$85,761	Mississippi	\$46,668
Connecticut	\$85,344	Arkansas	\$47,648
Maryland	\$84,415	West Virginia	\$49,082
Massachusetts	\$81,569	Kentucky	\$51,729
Alaska	\$79,541	New Mexico	\$52,172
C. Per Capital Personal Income			
<u>Highest 5 States</u>		<u>Lowest 5 States</u>	
District of Columbia	\$42,069	Mississippi	\$20,288
Connecticut	\$37,393	Arkansas	\$21,123
New Jersey	\$35,179	West Virginia	\$21,161
Maryland	\$34,508	Kentucky	\$22,603
Massachusetts	\$34,452	Idaho	\$22,748
<i>Note: The District of Columbia was included in the state rankings.</i>			
<i>Source: 2008 American Community Survey, U.S. Census Bureau</i>			

Among New Jersey's 21 counties, Hunterdon (\$102,683) and Somerset (\$100,608) were the only counties with six-digit median household incomes in 2008 (table 2). Cumberland (\$50,833) and Atlantic (\$52,696) had the lowest median household income in the state. Five counties had their 2008 median family income exceeded \$100,000: Hunterdon, Somerset, Morris, Monmouth and Bergen; while Cumberland (\$58,122) and Hudson (\$60,423) were at the other end of the family income spectrum. The same five counties had the state's highest per capita personal income in 2008, while Cumberland (\$21,162) and Atlantic (\$26,449) took the back seats in the ranking of per capita income by county.

Middletown Township led the state's 20 "large municipalities" (with 65,000 population or more) with a median household income of \$97,056 in 2008, followed by Cherry Hill Township (\$90,470); while Camden City (\$24,283) and Passaic City (\$29,904) had substantially lower median household income. Middletown and Cherry Hill also had the highest median family income and per capita personal income in the state. However, per capita income in Cherry Hill was slightly higher than that in Middletown although Middletown had the highest median family income. Not surprisingly, Camden and Passaic also had the state's lowest median family income and per capita personal income in 2008.

Table 2

Median Household Income, Median Family Income and Per Capita Personal Income by County and Large Municipalities in New Jersey: 2008							
County	Median Household Income (\$)	Median Family Income (\$)	Per Capita Personal Income (\$)	Municipality	Median Household Income (\$)	Median Family Income (\$)	Per Capita Personal Income (\$)
Atlantic	52,696	64,944	26,449	Brick township	60,589	76,229	32,779
Bergen	82,361	100,280	42,277	Camden city	24,283	23,909	10,771
Burlington	77,470	93,181	35,392	Cherry Hill township	90,470	104,685	42,314
Camden	61,066	75,400	29,793	Clifton city	67,360	77,488	33,262
Cape May	60,176	67,254	34,883	East Orange city	44,333	48,924	20,874
Cumberland	50,833	58,122	21,162	Edison township	82,940	93,329	34,067
Essex	55,105	69,543	32,100	Elizabeth city	43,594	44,094	18,278
Gloucester	70,837	85,678	30,613	Gloucester township	77,688	84,183	30,918
Hudson	55,465	60,423	31,330	Hamilton township	74,130	91,283	33,835
Hunterdon	102,683	125,551	51,080	Jersey City city	56,079	61,761	31,180
Mercer	73,800	93,912	36,763	Lakewood township	36,997	38,005	17,140
Middlesex	77,179	91,639	34,265	Middletown township	97,056	106,999	41,624
Monmouth	82,736	101,236	40,453	Newark city	35,296	36,861	17,372
Morris	99,706	115,413	47,075	Old Bridge township	81,276	101,107	37,024
Ocean	59,356	73,137	29,976	Passaic city	29,904	30,672	12,735
Passaic	56,816	68,987	26,588	Paterson city	35,494	37,214	14,555
Salem	60,200	70,863	27,334	Toms River township	66,922	77,858	31,973
Somerset	100,608	117,972	48,881	Trenton city	35,397	38,258	17,214
Sussex	79,058	89,678	34,990	Union City city	38,047	34,348	18,460
Union	67,540	81,728	33,379	Woodbridge township	78,164	88,130	33,030
Warren	76,368	84,544	35,432				

Note: Data are available only for counties and municipalities with 65,000 population or more.

Source: 2008 American Community Survey, U.S. Census Bureau

Income Inequality

Household income has never distributed equally in the US or in any state. Based on the 2008 ACS, the nation's Gini index¹ was 0.469, virtually unchanged from 0.467 in 2007 (table 3). The top 21 percent households in the nation had income more than \$100,000 each, while every household at the bottom 23 percent had income less than \$25,000 in 2008. With Gini indexes higher than 0.5, the District of Columbia (0.540) and New York (0.503) had the steepest income inequality in the nation. The nation's lowest Gini indexes were found in Alaska (0.403) and Utah (0.411). With a Gini index of 0.464, New Jersey had a more equal distribution of household income than fourteen other states and the District of Columbia. About one-third of households in the state had an income of \$100,000 or higher, and one-sixth of households had an income of \$25,000 or less in 2008.

Among the counties in New Jersey, Essex (0.530) and Hudson (0.488) had the most skewed income distribution while household income in Sussex (0.387) and Gloucester (0.389) were the most evenly distributed. The townships of Gloucester (0.353) and Hamilton (0.359) had very low Gini indexes, while the indexes were high in Jersey City (0.487) and Passaic (0.484).

Table 3

Gini Index of Income Inequality: United States, Selected States and Selected Counties in New Jersey, 2008

<i>State/County/Municipality</i>	<i>Gini Index</i>	<i>State/County/Municipality</i>	<i>Gini Index</i>
United States	0.469	New Jersey	0.464
<u><i>Lowest 5 States</i></u>		<u><i>Highest 5 States</i></u>	
Alaska	0.403	Distrit of Columbia	0.540
Utah	0.411	New York	0.503
Idaho	0.419	Connecticut	0.486
New Hamshire	0.419	Mississippi	0.487
Wisconsin	0.426	Louisiana	0.477
<u><i>Lowest 5 Counties in New Jersey</i></u>		<u><i>Highest 5 Counties in New Jersey</i></u>	
Sussex	0.387	Essex	0.530
Gloucester	0.389	Hudson	0.488
Burlington	0.405	Union	0.478
Warren	0.406	Mercer	0.475
Cumberland	0.411	Passaic	0.470

Note: The District of Columbia was included the in state rankings.

Source: 2008 American Community Survey, U.S. Census Bureau

Median Earnings

Earnings — the sum of wage and salary income and self-employment income — are often the largest part of overall income. The 2008 ACS showed that 84 percent of New Jersey's aggregate household income came from earnings.

New Jersey's full-time year-round male workers had the third highest median earnings in the nation (\$55,980) — next only to Connecticut and the District of Columbia — and were about 23 percent higher than the national median of \$45,556 (table 4). Arkansas (\$36,839) and Mississippi (\$37,436) had the nation's lowest median earnings for men, as of 2008.

The level of women's median earnings was even more dispersed across states and the District of Columbia. The District of Columbia had the highest median earnings for women — \$50,519, which was about 42 percent higher than the national median of \$35,471 and 84 percent higher than West Virginia's \$27,472 (the lowest in the nation). New Jersey ranked third nationally in women's median earnings (\$44,343), next to the District of Columbia and Connecticut (\$44,625).

Nationally, women earned about 77.9 cents for every dollar that men earned. The earning disparity between men and women in New Jersey (women earned 79.2% of men's median) was relatively milder. Women in the District of Columbia earned 88 cents for every dollar men earned — the highest in the nation, while women in Wyoming only earned 64.3 percent of men's earnings (the lowest among the 50 states and District of Columbia).

Hunterdon County had the highest median earnings for both men (\$82,019) and women (\$63,683) among the state's 21 counties. The median earnings in Cumberland County were the lowest for men (\$41,805) and women (\$33,650). Women's earnings were closest to men's earnings (96.5%) in Cape May County than in any other county in New Jersey, and were most departed from men's earnings in Monmouth County (65%).

Among New Jersey's 20 larger municipalities, Old Bridge Township (Middlesex County) had the highest median earnings for men (\$72,887) and women (\$55,560). Camden City had the lowest median earnings for men (\$24,726) while Passaic City had the lowest median earnings for women (\$22,154). Women had higher median earnings than men in three New Jersey municipalities – Lakewood Township, Trenton City and East Orange City.

Table 4

Median Earnings in the Past 12 Months of Full-Time Year-Round Workers 16 and Older: United States, Selected States and Selected Counties and New Jersey, 2008

Area	Men	Women		Area	Men	Women	
	Median Earnings	Median Earnings	% of Men's Earnings		Median Earnings	Median Earnings	% of Men's Earnings
United States	\$45,556	\$35,471	77.9				
<i>Top 5 States With Highest Median Earnings of Men</i>				<i>Top 5 NJ Counties With Highest Median Earnings of Men</i>			
Connecticut	\$58,838	\$44,625	75.8	Hunterdon	\$82,019	\$63,683	77.6
District of Columbia	\$57,393	\$50,519	88.0	Morris	\$77,362	\$51,815	67.0
New Jersey	\$55,980	\$44,343	79.2	Somerset	\$75,112	\$53,380	71.1
Massachusetts	\$55,555	\$43,452	78.2	Monmouth	\$69,269	\$45,046	65.0
Maryland	\$53,189	\$44,188	83.1	Bergen	\$62,047	\$48,268	77.8
<i>Top 5 States With Highest Median Earnings of Women</i>				<i>Top 5 NJ Counties With Highest Median Earnings of Women</i>			
District of Columbia	\$57,393	\$50,519	88.0	Hunterdon	\$82,019	\$63,683	77.6
Connecticut	\$58,838	\$44,625	75.8	Somerset	\$75,112	\$53,380	71.1
New Jersey	\$55,980	\$44,343	79.2	Morris	\$77,362	\$51,815	67.0
Maryland	\$53,189	\$44,188	83.1	Mercer	\$58,875	\$50,172	85.2
Massachusetts	\$55,555	\$43,452	78.2	Bergen	\$62,047	\$48,268	77.8
<i>Top 5 States With Highest Women's earnings as a Percentage of Men's</i>				<i>Top 5 NJ Counties With Highest Women's earnings as a Percentage of Men's</i>			
District of Columbia	\$57,393	\$50,519	88.0	Cape May	\$42,433	\$40,938	96.5
California	\$47,758	\$40,521	84.8	Hudson	\$46,823	\$41,821	89.3
Arizona	\$41,524	\$34,556	83.2	Essex	\$47,176	\$41,717	88.4
Maryland	\$53,189	\$44,188	83.1	Union	\$47,823	\$41,380	86.5
New York	\$48,882	\$40,490	82.8	Mercer	\$58,875	\$50,172	85.2

Note: The District of Columbia was included in the state rankings.

Source: 2008 American Community Survey, U.S. Census Bureau

Asian men and women had higher median earnings than their counterparts in other race/ethnic groups in New Jersey (table 5). Men of "some other race" and the Native Hawaiian & Pacific Islander women had the lowest median earnings. The men-women earnings gap was the smallest among African Americans, while Native Hawaiian & other Pacific Islander women earned less than one-third of their male counterparts.

Higher educational attainment leads to higher earnings for both men and women (table 5). The median earnings for persons with a graduate or professional degree (\$97,295 for men and \$62,423 for women) were 3.6 times of that for persons without a high school diploma (\$26,933 for men and \$17,444 for women). Higher education also helped women close their earnings gap with men, with the exception of graduate degree holders.

By occupation, the management, business and financial occupations had the highest median earnings for both men and women, while the service occupations had the lowest earn-

ings (table 6). The earnings gap between men and women was the largest among workers in production, transportation and material moving occupations while women in construction, maintenance and repair occupations had higher median earnings than their male counterparts.

By industry, workers in the information industry had the highest median earnings overall (table 6). However, men earned the most in the financial, insurance and real estate industry (\$82,605), while women in public administration had the highest median earnings (\$50,434). The art, entertainment, recreation and accommodation industry had the lowest median earnings for both men and women. Men earned more than women in all industries. The largest earnings gap between men and women was found in the agriculture, forestry and fishing industry (52.3%). In contrast, women in the construction industry earned as high as 82.3 cents for every dollar that their male counterparts earned.

Table 5

Median Earnings by Sex by Race and Education: New Jersey, 2008				
<i>Characteristics</i>	<i>Median Earnings</i>			<i>Women to Men (%)</i>
	<i>Total</i>	<i>Men</i>	<i>Women</i>	
Population 16 years and over with earnings	\$37,851	\$45,673	\$31,071	68.0
<i>By Work Experience</i>				
Worked full-time, year-round in the past 12 months	N.A.	\$55,980	\$44,343	79.2
Other	N.A.	\$12,975	\$11,477	88.5
<i>By Race/Ethnicity</i>				
White	\$40,740	\$50,108	\$31,726	63.3
Black	\$32,254	\$35,840	\$30,332	84.6
American Indian & Alaska Native	\$23,475	\$30,200	\$19,610	64.9
Asian	\$50,260	\$56,681	\$40,245	71.0
Native Hawaiian & Other Pacific Islander	\$30,109	\$30,362	\$9,860	32.5
Some other race	\$22,959	\$26,929	\$19,377	72.0
Two or more races	\$26,813	\$30,978	\$22,447	72.5
Persons of Hispanic Origin	\$25,537	\$28,814	\$21,344	74.1
Population 25 years and over with earnings				
<i>By Educational Attainment</i>				
Less than high school graduate	\$22,759	\$26,933	\$17,444	64.8
High school graduate (includes equivalency)	\$33,230	\$40,739	\$26,938	66.1
Some college or associate's degree	\$40,825	\$50,060	\$33,541	67.0
Bachelor's degree	\$56,560	\$70,406	\$48,809	69.3
Graduate or professional degree	\$79,940	\$97,295	\$62,423	64.2
<i>Source: 2008 American Community Survey, U.S. Census Bureau</i>				

Table 6

Median Earnings by Sex by Occupation and Industry: New Jersey, 2008				
<i>Characteristics</i>	<i>Median Earnings</i>			<i>Women to Men (%)</i>
	<i>Total</i>	<i>Men</i>	<i>Women</i>	
Civilian employed population 16 years and over with earnings	\$41,158	\$49,293	\$33,705	68.4
<i>By Occupation</i>				
Management, business, and financial occupations	\$74,964	\$88,022	\$60,307	68.5
Professional and related occupations	\$57,011	\$73,011	\$49,301	67.5
Service occupations	\$20,768	\$26,627	\$16,086	60.4
Sales and office occupations	\$33,195	\$41,821	\$30,274	72.4
Construction, extraction, maintenance, and repair occupations	\$41,892	\$41,870	\$44,483	106.2
Production, transportation, and material moving occupations	\$30,994	\$35,537	\$20,147	56.7
<i>By Industry</i>				
Agriculture, forestry, fishing and hunting, and mining	\$30,229	\$31,217	\$16,342	52.3
Construction	\$42,091	\$42,610	\$35,070	82.3
Manufacturing	\$50,238	\$54,539	\$41,010	75.2
Wholesale trade	\$45,862	\$50,025	\$38,818	77.6
Retail trade	\$25,551	\$32,066	\$19,951	62.2
Transportation and warehousing, and utilities	\$46,340	\$50,084	\$35,446	70.8
Information	\$60,824	\$70,863	\$47,873	67.6
Finance and insurance, and real estate and rental and leasing	\$60,124	\$82,605	\$46,674	56.5
Professional, scientific, and management, and administrative and waste management services	\$51,055	\$61,162	\$41,210	67.4
Educational services, and health care and social assistance	\$40,405	\$51,417	\$36,201	70.4
Arts, entertainment, and recreation, and accommodation and food services	\$30,158	\$23,972	\$14,904	62.2
Other services, except public administration	\$23,980	\$32,342	\$17,447	53.9
Public administration	\$59,005	\$70,279	\$50,434	71.8
<i>Source: 2008 American Community Survey, U.S. Census Bureau</i>				

Number and Percentage of People Below Poverty

The increase in the nation's poverty rate between 2007 and 2008 was the first statistically significant annual increase since 2004. The 2008 poverty rate (13.2%) was the highest since 1997. According to the 2008 ACS, poverty rates² among the 50 states and the District of Columbia ranged from a low of 7.6 percent in New Hampshire to a high of 21.2 percent in Mississippi (table 7). New Jersey's 8.7 percent poverty rate (741,472 persons) in 2008 was virtually unchanged from 8.6 percent in 2007, and was the fourth lowest in the nation. Similar to the national pattern, New Jersey had uneven poverty rates among racial and ethnic groups: whites – 6.3 percent, blacks – 17.7 percent, Asians – 5.6 percent, and Hispanics – 16.5 percent.

Table 7

Number and Percentage of People in Poverty in the Past 12 Months: United States, Selected States and Selected Counties in New Jersey, 2008					
Area	Number	Percent	Area	Number	Percent
United States	39,108,422	13.2			
<u>Lowest 5 States</u>			<u>Highest 5 States</u>		
New Hampshire	97,158	7.6	Mississippi	601,617	21.2
Maryland	442,994	8.1	Louisiana	744,218	17.3
Alaska	56,396	8.4	Kentucky	720,586	17.3
New Jersey	741,472	8.7	Arkansas	480,551	17.3
Hawaii	115,131	9.1	District of Columbia	96,769	17.2
<u>Lowest 5 New Jersey Counties</u>			<u>Highest 5 New Jersey Counties</u>		
Somerset	7,311	2.3	Hudson	89,333	15.2
Morris	17,511	3.6	Essex	111,000	14.8
Sussex	6,139	4.1	Passaic	69,430	14.4
Hunterdon	5,289	4.2	Cumberland	18,225	12.5
Bergen	45,852	5.2	Atlantic	30,599	11.8
Note: The District of Columbia was included in the state rankings.					
Source: 2008 American Community Survey, U.S. Census Bureau					

Somerset (2.3%) and Morris (3.6%) had the lowest poverty rates among the state's 21 counties, while Hudson's 15.2 percent and Essex's 14.8 percent were the highest poverty rates in New Jersey.

Poverty rates varied widely at the municipal level. Among New Jersey's municipalities with 65,000 population or more, Middletown Township had the state's lowest poverty rate (1.7% or 1,214 persons), while the poverty rate in Camden City was the highest at 41.7 percent (or 29,575 persons).

Health Insurance Coverage

Just over 45 million Americans or 15.1 percent of the nation's population were not covered by any health insurance in 2008. The percentage of population without health insurance coverage ranged from 4.1 percent in Massachusetts to 24.1 percent in Texas (table 8). New Jersey's 12.4 percent (or 1.06 million population) was lower than in 28 other states. Private insurance covered more than 6.45 million New Jersey residents and public insurance covered more than 1.87 million in New Jersey in 2008.

Table 8

Number and Percentage of People Without Health Insurance: United States, Selected States and Selected Counties in New Jersey, 2008					
<i>Area</i>	<i>Number</i>	<i>Percent</i>	<i>Area</i>	<i>Number</i>	<i>Percent</i>
United States	45,080,009	15.1	New Jersey	1,058,614	12.4
<u><i>Lowest 5 States</i></u>			<u><i>Highest 5 States</i></u>		
Massachusetts	263,514	4.1	Texas	5,745,286	24.1
Hawaii	83,111	6.7	New Mexico	418,504	21.4
District of Columbia	46,709	8.0	Nevada	547,699	21.3
Minnesota	446,722	8.7	Florida	3,749,176	20.8
Connecticut	310,597	9.0	Alaska	132,150	20.1
<u><i>Lowest 5 New Jersey Counties</i></u>			<u><i>Highest 5 New Jersey Counties</i></u>		
Hunterdon	7,231	5.7	Hudson	115,290	19.5
Somerset	23,008	7.2	Passaic	91,527	18.8
Morris	34,744	7.2	Union	92,067	17.7
Burlington	38,029	8.9	Essex	127,519	16.9
Gloucester	26,127	9.1	Cumberland	21,542	14.7
<i>Note: The District of Columbia was included in the state rankings.</i>					
<i>Source: 2008 American Community Survey, U.S. Census Bureau</i>					

Hunterdon County's 5.7 percent uninsured rate was the state's lowest in 2008, followed by Somerset (7.2%) and Morris (7.2%). Hudson County had the highest percentage of uninsured residents (19.5%), followed by Passaic County (18.8%). The percentage of uninsured residents varied widely among New Jersey's 20 large municipalities — from 3.1 percent in Cherry Hill Township to 35.4 percent in Passaic City. Elizabeth City also had more than one-third of uninsured residents (34.2%) in 2008.

Data Availability

The 2008 American Community Survey data including income, earnings, poverty and health insurance coverage can be found online at American Fact Finder: <http://factfinder.census.gov>.

The Annual Demographic Profile for New Jersey and its 21 counties, based on the American Community Survey are available online at the Office of Labor Planning and Analysis' web site (http://lwd.dol.state.nj.us/labor/lpa/dmograph/Demographics_Index.html). For more information regarding income, earnings and poverty in New Jersey, contact the New Jersey Department of Labor and Workforce Development, Division of Labor Market and Demographic Research, P. O. Box 388, Trenton, NJ 08625-0388, telephone 609-292-0076, e-mail: sywu@dol.state.nj.us.

Footnotes:

1. *The Gini index is a summary measure of income inequality. It indicates how much the income distribution differs from a proportionate distribution (one where everyone would have the same income; for example, 20 percent of the population would hold 20 percent of the income, 40 percent of the population would hold 40 percent of the income, etc.). The Gini index varies from 0 to 1, where 0 indicates perfect equality (a proportional distribution of income), and 1 indicates perfect inequality (where one person has all the income and no one else has any).*
2. *Poverty rate refers to the percentage of persons living below poverty threshold. Poverty thresholds vary by family size and composition but do not vary geographically. The 2008 poverty thresholds were \$22,025 for a family of four, \$17,163 for a family of three, \$14,051 for a family of two, and \$10,991 for unrelated individuals.*

Comparative Economic Indicators: New Jersey and United States

New Jersey Data (Seasonally adjusted)			Latest Data	Data Series	Page Number	Year-to-Date % change from year ago (Unadjusted)	
Latest Month	Month Ago	Year Ago				NJ	US
\$435,572	\$434,372	\$445,139	2 nd Quarter 09	Personal Income (millions)*	----	-2.2	-2.1
48,526	32,233	34,083	Aug	New Vehicle Registrations***	S-16	-23.1	-28.1
877	828	1,205	Aug	Dwelling Units Authorized**	S-14	-43.9	-46.0
3,917.7	3,930.4	4,046.6	Sep	Nonfarm Payroll Employment (000)	S-6	-3.1	-3.8
3,275.3	3,287.3	3,396.5	Sep	Private Sector Employment (000)	S-6	-3.7	-4.6
139.8	143.8	162.3	Sep	Construction Employment (000)	S-6	-12.5	-13.2
273.1	273.3	297.6	Sep	Manufacturing Employment (000)	S-8	-9.2	-10.9
837.2	839.4	863.3	Sep	Trade, Transportation & Utilities Employment (000)	S-8	-12.5	-8.3
89.2	89.5	91.5	Sep	Information Employment (000)	S-8	-2.8	-4.6
255.9	254.7	268.0	Sep	Financial Activities Employment (000)	S-10	-5.2	-4.7
580.9	583.5	613.7	Sep	Professional & Business Services Employment (000)	S-10	-5.9	-6.1
593.7	594.7	591.8	Sep	Educational & Health Services Employment (000)	S-10	1.3	2.3
339.3	338.3	340.5	Sep	Leisure & Hospitality Employment (000)	S-12	-1.5	-2.2
164.5	168.5	166.1	Sep	Other Services Employment (000)	----	-0.1	-2.0
642.4	643.1	650.1	Sep	Total Government Employment (000)	----	-0.3	0.1
444.9	436.9	260.6	Sep	Total Unemployment (000)	S-2	72.2	66.4
9.8	9.6	5.8	Sep	Total Unemployment Rate (%)	S-4	----	----
200.5	195.5	123.1	Sep	Insured Unemployment Volume (000)	S-18	64.0	92.4
5.2	5.0	3.6	Sep	Insured Unemployment Rate (%)	S-18	----	----
41.5	41.4	41.5	Sep	Average Factory Workweek (hours)**	S-26	-1.5	-3.5
18.25	18.20	17.99	Sep	Average Factory Hourly Earnings**	S-26	3.2	2.6
757.38	753.48	746.59	Sep	Average Factory Weekly Earnings**	S-26	1.6	-0.9

Notes: See pages S-29 to S-32 for notes on indicators' series. (Private service-providing data are found in 13-month tables on page S-21.)

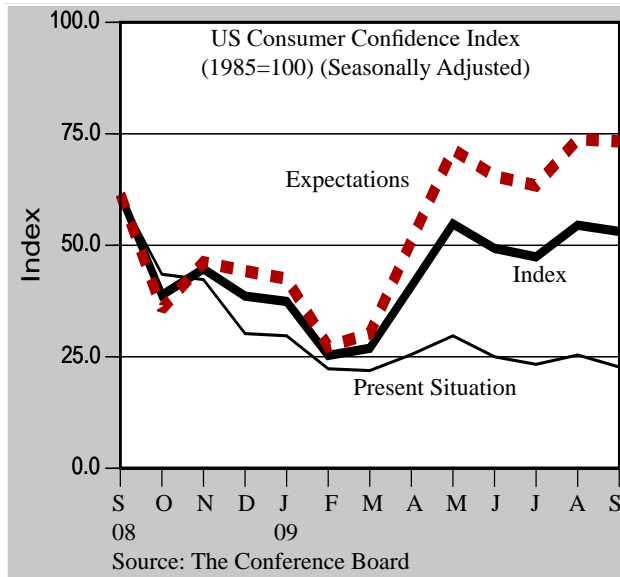
* *Latest Month - 2nd Qtr. 2009; Month Ago - 1st Qtr. 2009; Year Ago - 2nd Qtr. 2008 (annualized data)*

** *Not seasonally adjusted.*

*** *Includes only total new cars and new light trucks/vans (weight class 0-10,000 lbs.) registered in NJ.*

Economic Situation: The Nation

Many experts believe the national recession is easing and that signs of recovery could be evident in the advance third quarter GDP estimates to be released in late October. While the overall economy may be improving, the unemployment rate is expected to continue to rise well into next year and there are still a number of indicators, such as mortgage foreclosures and consumer confidence that will need to be monitored closely. The Conference Board's Leading Economic Index increased by 1.0 percent in September and has now increased for six months in a row. The six month growth is at its fastest pace since 1983, when the economy was emerging from the steep 1981/1982 recession.

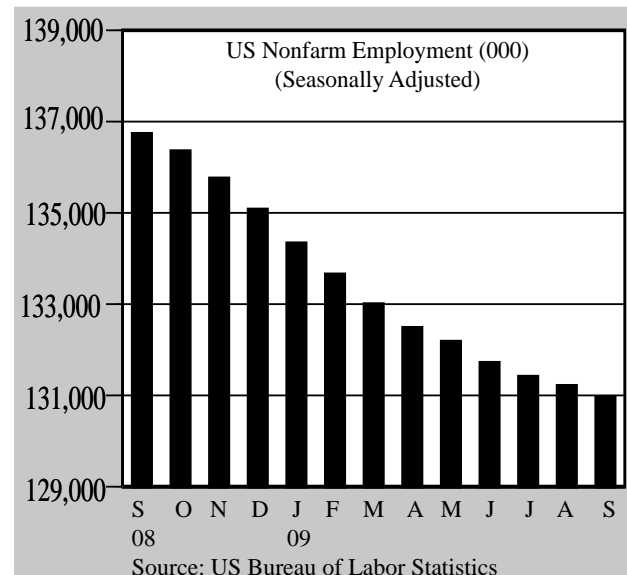


The Conference Board's Consumer Confidence Index declined slightly in September, following a gain in August. The September index, 53.1, is up from record lows in February 2009 and is comparable to the levels of a year ago when the index began dropping as the economy worsened. Consumers are more positive in their longer-term outlook but are still concerned about present conditions.

Retail sales often reflect changing consumer sentiment. The Census Bureau reported that retail sales for September were down 1.5 percent from August and down 5.7 percent from September a year ago. Excluding motor vehicle and parts sales, which declined sharply, as expected, following the expiration of the federal government's "cash for clunkers" program, retail sales were up 0.5 percent. The Bureau of Economic Analysis (BEA) report on personal income and outlays showed increased consumer spending on goods over the four month May through August period.

In the second quarter, the economy was declining at a slower rate than first believed. The final estimate for second quarter GDP was revised upward from a -1.0 percent decline in the preliminary estimates to a -0.7 percent decline in the final estimates. Estimates for third quarter GDP are expected to show annualized growth in the 3.0 percent range.

Employment in September declined by 263,000 jobs, following the loss of 201,000 jobs in August. Over the May through September period, job losses have averaged 307,000 per month, a sharp reduction from the 645,000 jobs lost, on average, each month from November of last year through this April. Employment declines are expected to continue at least through the early part of next year. Through the first nine months of this year, 4.1 million jobs have been lost, and since the recession began, the economy has shed 7.2 million jobs.



Economic Situation: The Nation

Employment declines by industry continued to be widespread. Construction and manufacturing again suffered large employment declines of 64,000 and 51,000 each, respectively. Retail trade lost 39,000 jobs. In September, employment growth was limited to education and health services which added a modest 3,000 jobs.

The unemployment rate continued to rise, reaching 9.8 percent in September, up from 9.7 percent in August and 6.2 percent from the same month a year ago. The number of unemployed workers eclipsed 15 million, the highest total in the post-World War II era. The percentage of unemployed 27 weeks or more increased to 35.6 percent in September. A broader measure of unemployment, which includes discouraged and part-time workers, increased to 17.0 percent in September. Most forecasters call for the unemployment rate to increase through the end of this year.

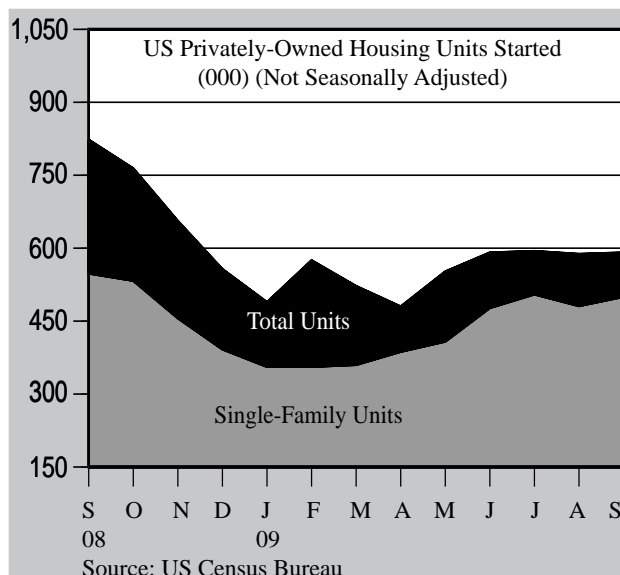
Inflation continued to be under control in September. For the month, prices were up 0.2 percent, following no increase in July and a gain of 0.4 percent in August. Over the year, the overall price level is down 1.3 percent due to declining energy prices. The core inflation index, which excludes volatile food and energy cost, is up a modest 1.5 percent. The absence of inflationary pressure, for the time being, means the Federal Reserve Board can keep interest rates low without worrying about the threat of higher inflation.

The Census Bureau reported that construction spending in August, at an annualized rate of \$941.9 billion, was up 0.8 percent over July and down 11.6 percent from August a year ago. Year-to-date, spending was down 11.9 percent through the first eight months of this year. The Census Bureau's report on new residential construction was somewhat disappointing in September. Building permits and housing completions declined while housing starts were up



a modest 0.5 percent. However, the National Association of Realtors report on existing home sales in September was encouraging. Existing home sales increased for the fifth time in the last six months. Sales activity was at its highest level since July of 2007, and the inventory of unsold homes was down.

RealtyTrac reported that mortgage foreclosures nationally increased five percent in the third quarter and were up almost 23.0 percent from the third quarter a year ago. Rising unemployment has replaced subprime loans as the primary source of foreclosure activity. The peak in foreclosures is not expected until the fourth quarter of 2010.



Economic Situation: The State

Employment trends in New Jersey are generally following national trends. The rate of decline in nonfarm payrolls is slowing. In fact, prior to a large September decline, monthly losses had been shrinking and there was a small employment increase in August. Like the nation, New Jersey's unemployment rate has continued to rise. In September, the national

and state unemployment rates were equal at 9.8 percent. Most experts are forecasting high unemployment well into next year although output is expected to be growing. Additionally, a high level of mortgage foreclosures, driven in part by continued high levels of unemployment, is expected well into next year.

The Federal Reserve Bank of Philadelphia's leading index for New Jersey was up 0.3 in August. Overall, the index suggests some growth in the state's economy through the second quarter of 2010. However, the coincident index for August was still negative.

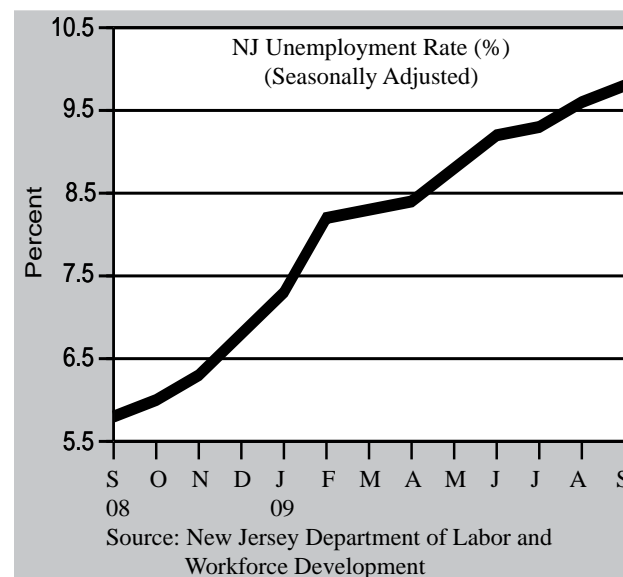
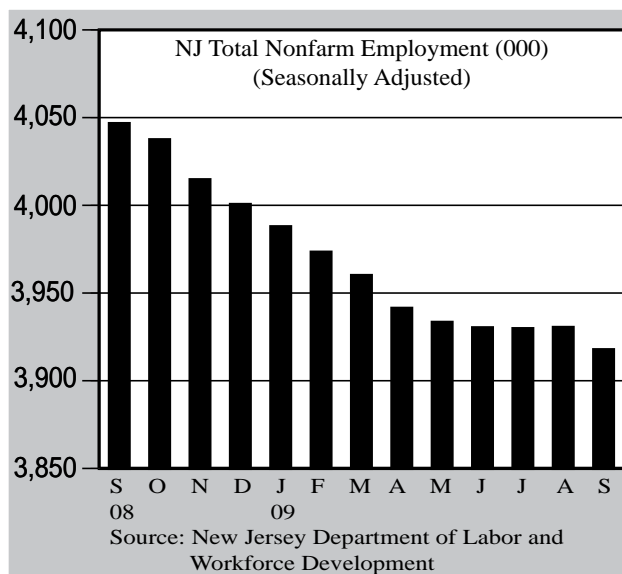
In September, employment declined by 12,700, following two months of little change. The 12,700 job loss was comparable

to those of the January-April period when job losses averaged 14,800. Employment in August did increase for the first time since January of 2008. Year-to-date, nonfarm payroll employment is down 3.1 percent in New Jersey and 3.8 percent nationally.

The September declines were led by job losses of 4,000 both in construction and in other services, which includes repair and maintenance and personal and laundry services. Professional and business services (-2,600) and trade, transportation, and utilities (-2,200) also had relatively large losses. Financial activities (+1,200) and leisure and hospitality (+1,000) added jobs. Public sector employment was down 700 in September, and is down 7,700 from this time last year. Most of the decline is attributable to the loss of 5,200 jobs in state government.

Year-to-date employment in both construction and trade/transportation/utilities were down 12.5 percent. Professional and business services employment was down by a relatively steep 5.9 percent. Education and health services was the only major sector which had higher employment through the first nine months of 2009 although the gain was a modest 1.3 percent.

Since the recession officially began in December of 2007, New Jersey employment is down by 168,500 jobs or 4.1 percent. Over the same period, national employment is down almost 7.2 million jobs or 5.2 percent. Private sector service-providing industries lost 97,000 jobs while employment in goods-producing industries was off 64,500 jobs.



Economic Situation: The State

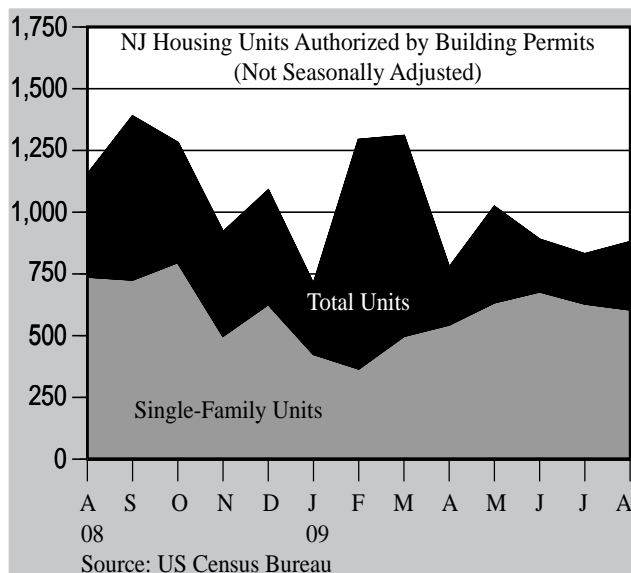
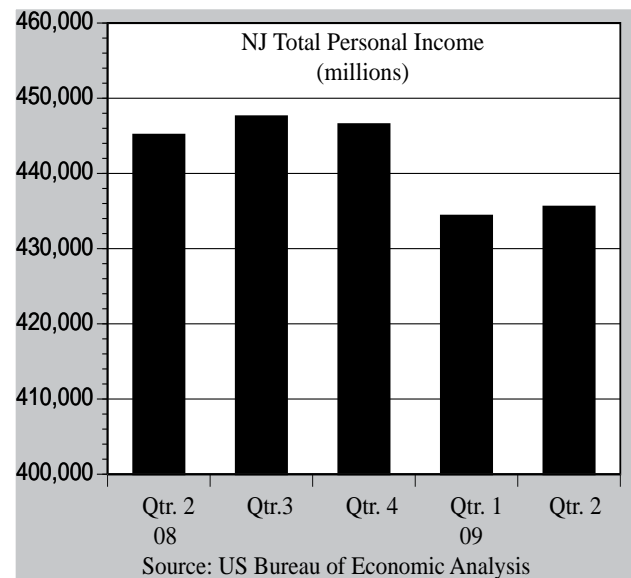
Public sector employment declined by 7,000 jobs. On a percentage basis, employment in the goods-producing industries was off a steep 13.5 percent while private sector service-providing employment was down 3.3 percent.

New Jersey's unemployment rate increased to 9.8 percent in September, up from a revised 9.6 percent in August. The September rate matches the national rate and is the highest since April 1977 when the state's unemployment rate was 9.9 percent.

In September, the number of unemployed New Jersey residents increased by 8,000, rising from 436,900 in August to 444,900 in September. Resident employment declined by 14,000 in September, while labor force participation was essentially unchanged.

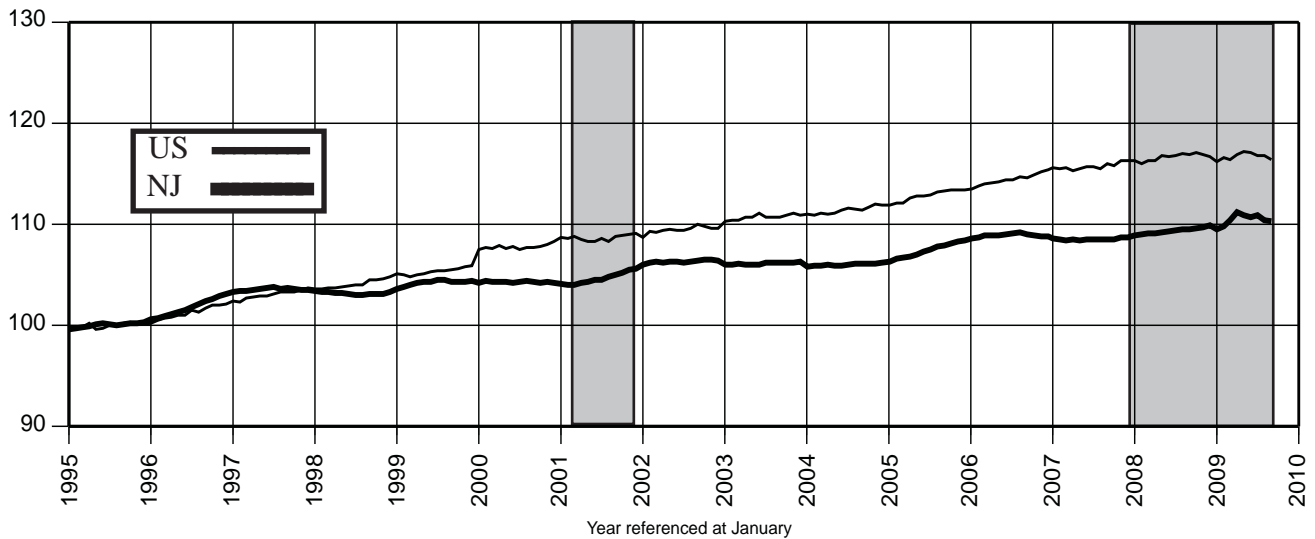
Based on county data that is not seasonally adjusted, thirteen of New Jersey's 21 counties had unemployment rates less than 10.0 percent in September. The remaining eight had unemployment of 10.0 percent or more. The statewide unemployment rate on a not seasonally adjusted basis was 9.6 percent. Generally, counties in the central region of New Jersey, such as Hunterdon (6.9%) and Somerset (7.9%) had lower unemployment rates. Counties in the southern and northeastern regions tended to have higher unemployment rates. Cumberland, at 12.6 percent, had the state's highest unemployment rate in September.

New Jersey's total personal income in the first half of this year was down 2.2 percent over the same time in 2008. Nationally, total personal income was down 2.1 percent over the same period. Like most states, total personal income was down sharply in the first quarter of this year but rebounded in the second quarter. Moving forward, slow growth may be expected as the nation and state slowly emerge from the recession.

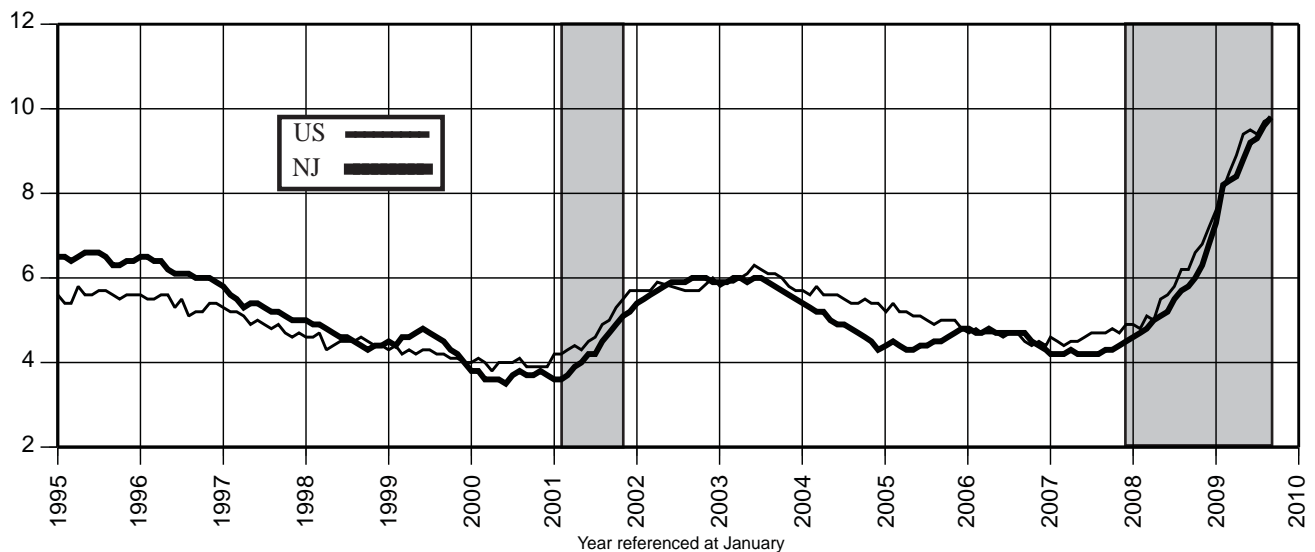


Through August, residential building permits in the state were down 43.9 percent compared with the first eight months of 2008. Permits for single family units were down 32.4 percent. In the Northeast region, building permits were unchanged in September and down 32.6 percent over the year. Housing starts in the Northeast were down 5.5 percent over the month and 38.4 percent over the year and housing completions were up 29.2 percent, the nation's largest increase among the areas, and down 24.3 percent over the year. September existing home sales in the region were up 4.4 percent from August and 11.8 from a year ago. The median sales price was down 7.0 percent from last year.

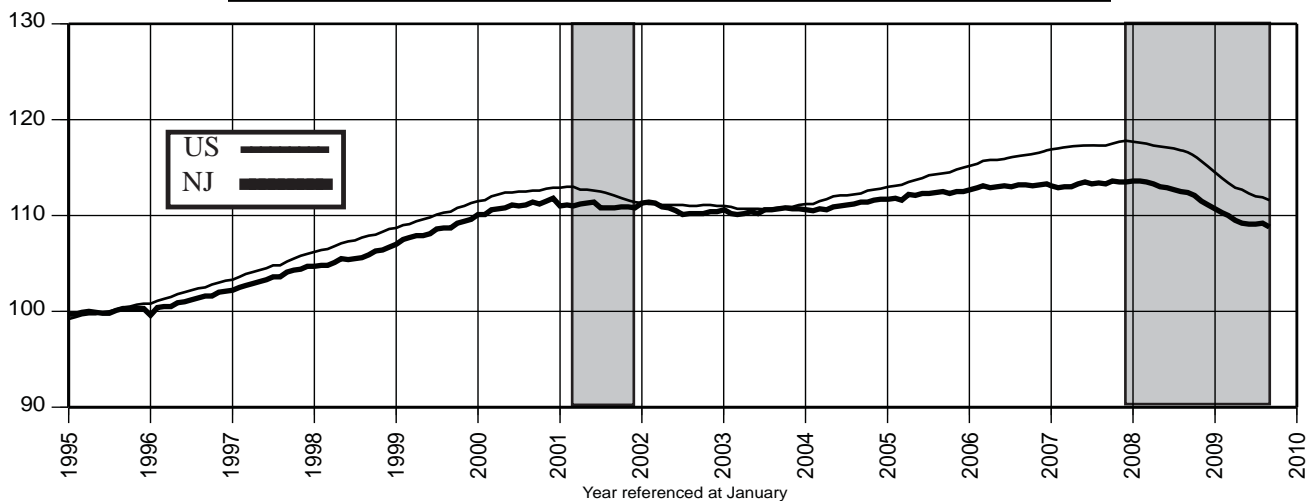
Civilian Labor Force (1995=100)



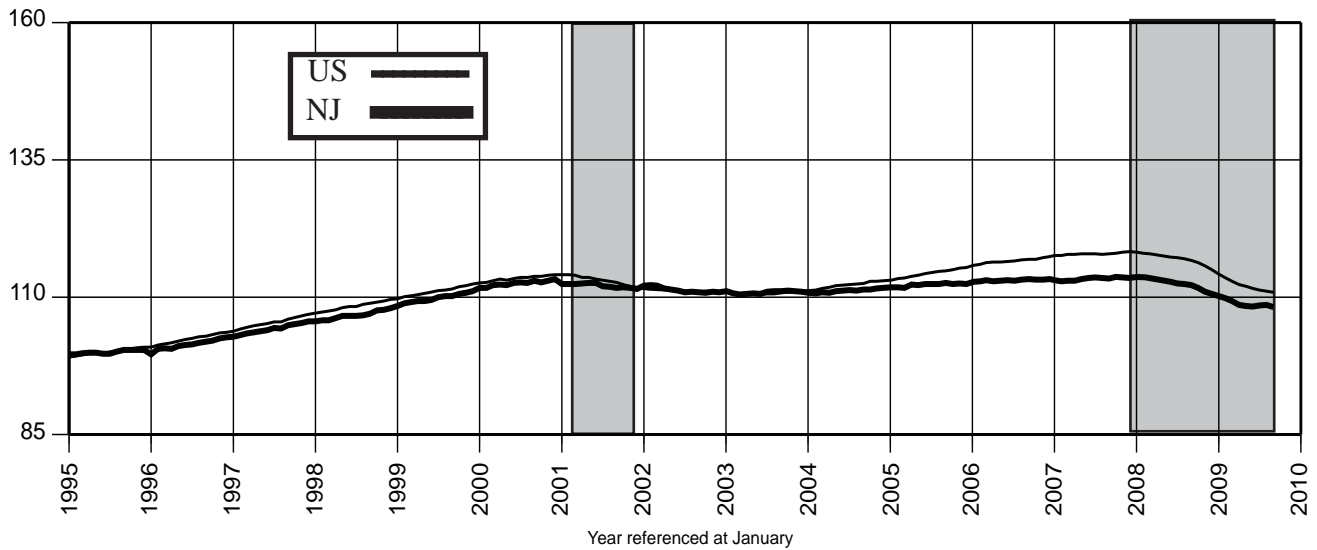
Unemployment Rate (%)



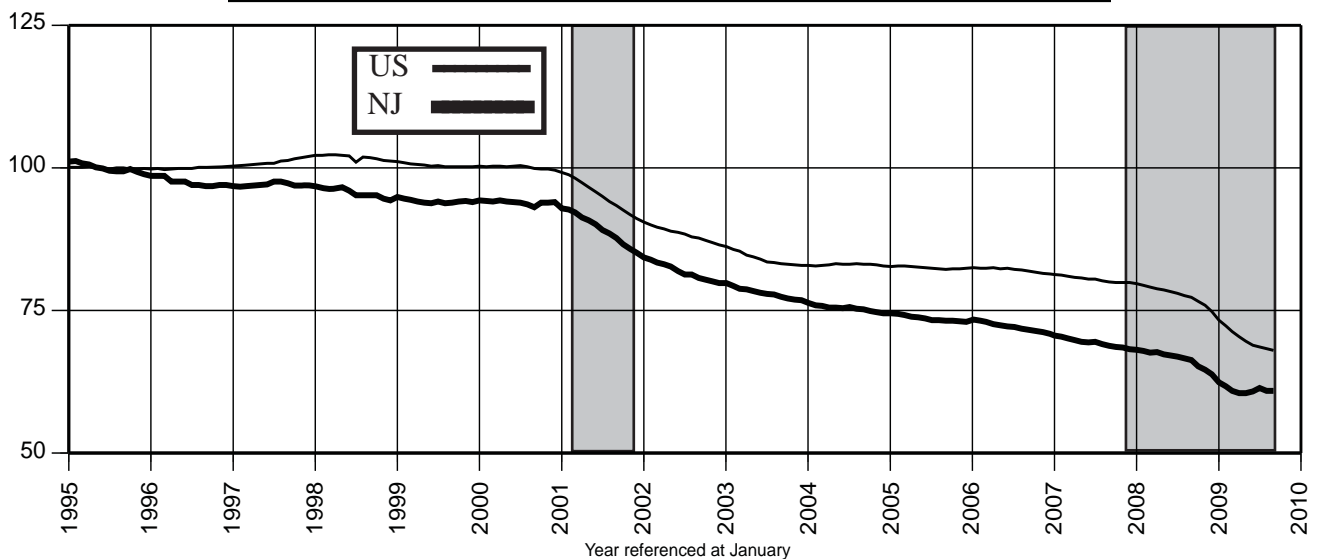
Nonfarm Payroll Employment (1995=100)



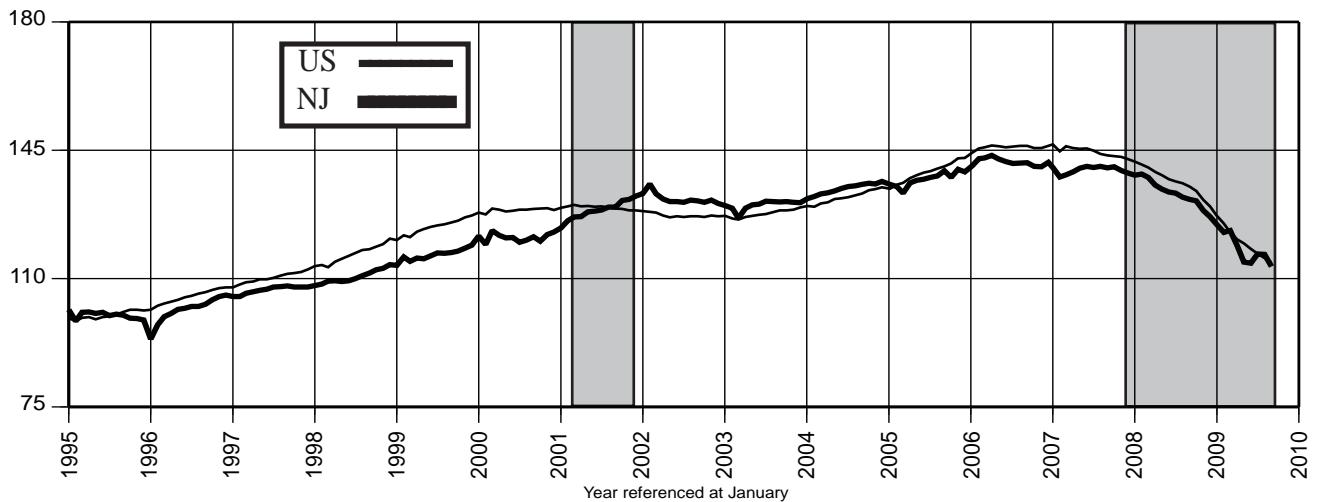
Private Sector Employment (1995=100)



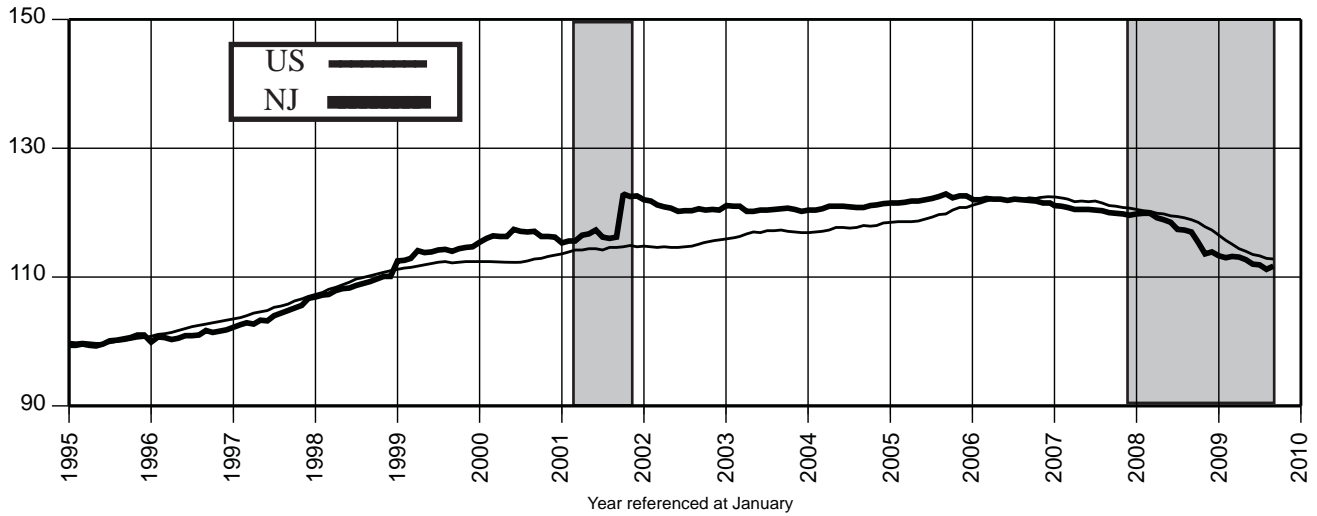
Manufacturing Employment (1995=100)



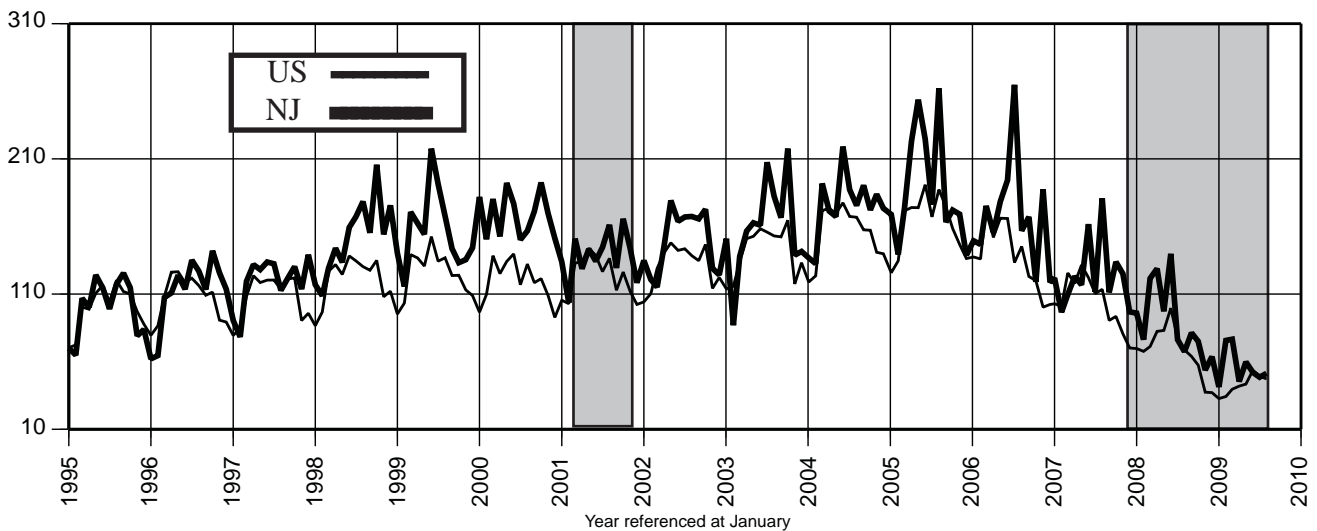
Construction Employment (1995=100)



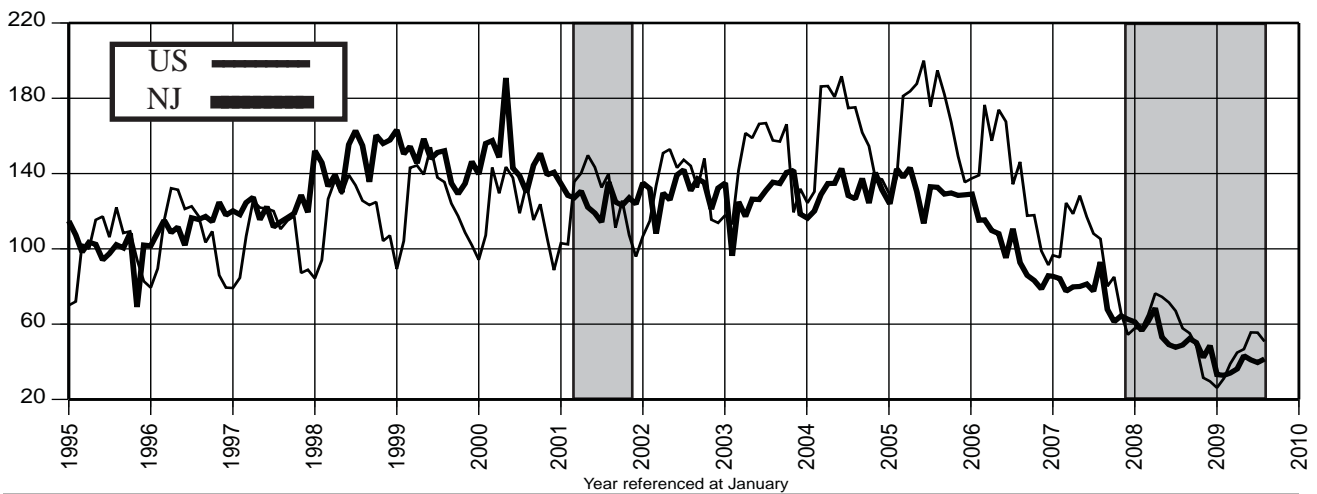
Financial Activities Employment (1995=100)



Total Dwelling Units Authorized (1995=100)-Unadj.



Single Family Dwelling Units Authorized (1995=100)-Unadj.



Northern Region

Center City, a 320,000-sq.ft. retail, entertainment and office complex, opened in September in Paterson (Passaic County) creating nearly 100 jobs. Some retailers include: A J Wright discount store, Pay Half clothing store, AT & T Wireless and Halloween Adventure.

Ashland Distribution Company, a water treatment facility located in Kearny (Hudson County) plans to close its corporate headquarters and move to Ohio by end of the year. The move will idle 20 employees.

In September, Met Life relocated 25 employees from Jersey City (Hudson County) to Oriskany, New York.

Central Region

Hospital projects in the region are benefiting payrolls in construction. In Plainsboro (Middlesex County), 150 construction workers are employed at the new University Medical Center at Princeton site. At the Capital Health System Hospital under construction in Hopewell Township (Mercer County), the number of construction workers increased to 300 during September.

Earlier this year Bayshore Community Health Services approved terms of a definitive agreement for the Holmdel-based hospital and health system to join the Meridian Health system.

Also, Manahawkin-based Southern Ocean County Health System is expected to merge with the Meridian system by the end of the year. This may impact the area's medical employment later this year or in early 2010.

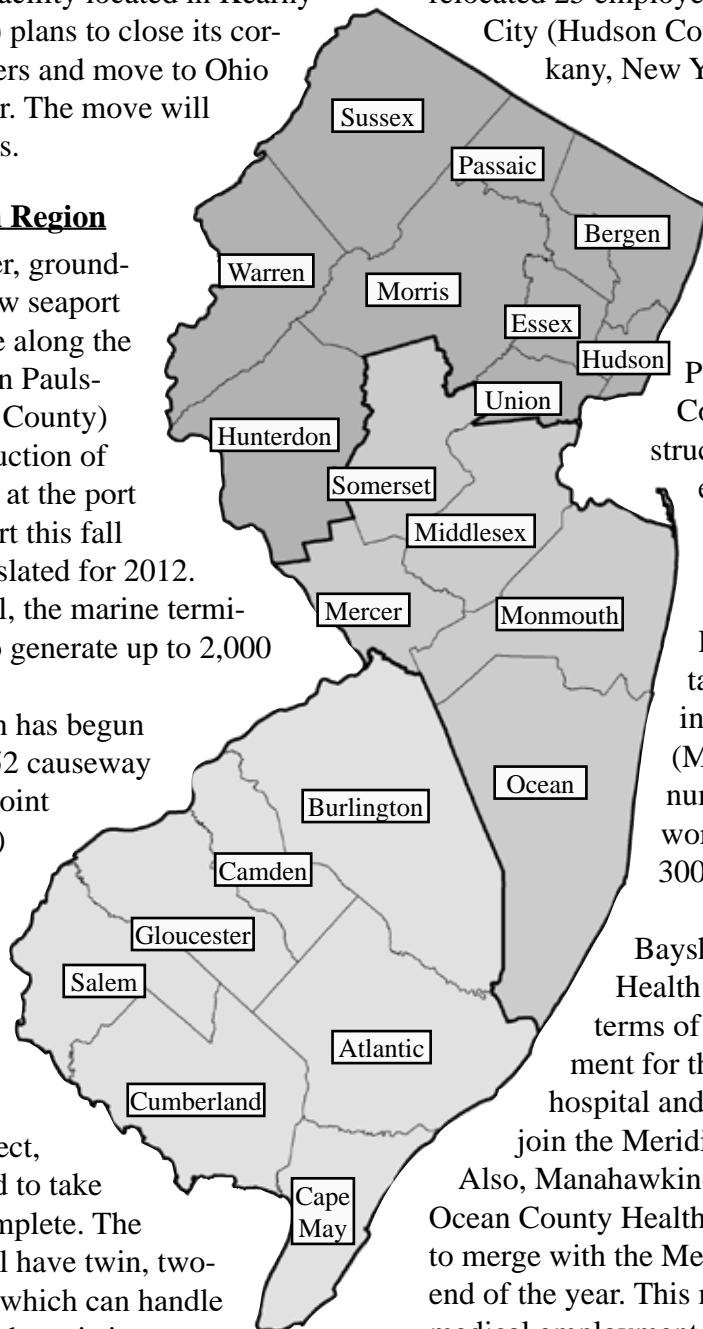
In September, Princeton University reduced its workforce by 145 through an early retirement incentive.

Southern Region

In September, ground-breaking for a new seaport on a 190-acre site along the Delaware River in Paulsboro (Gloucester County) occurred. Construction of the first two slips at the port is expected to start this fall with completion slated for 2012. When operational, the marine terminal is expected to generate up to 2,000 new jobs.

Construction has begun on a new Route 52 causeway linking Somers Point (Atlantic County) and Ocean City (Cape May County). Up to 500 construction workers will be employed at various times on the project, which is expected to take three years to complete. The new roadway will have twin, two-lane fixed spans, which can handle more traffic than the existing causeway that uses drawbridges.

In September, Rennoc Corporation closed its athletic uniform factory in Vineland (Cumberland County), resulting in the loss of 50 jobs.



Labor Area Focus (cont.)**Labor Area Nonfarm Payroll Employment**

(not seasonally adjusted)

	2008				2009								
	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
Atlantic City Labor Area (Atlantic County)													
Total Nonfarm	149.8	147.5	146.4	144.7	141.9	139.7	140.3	139.6	141.1	143.9	147.0	145.9	144.1
Total Private Sector	127.6	125.0	123.8	122.8	119.8	117.5	118.0	118.1	119.7	122.6	125.2	124.2	121.7
Government	22.2	22.5	22.6	21.9	22.1	22.2	22.3	21.5	21.4	21.3	21.8	21.5	22.4
Bergen-Passaic Labor Area (Bergen & Passaic counties)													
Total Nonfarm	655.8	660.2	659.7	656.5	639.5	633.5	635.6	639.1	640.9	649.2	640.4	635.6	635.8
Total Private Sector	575.3	574.6	572.8	569.5	556.4	548.2	550.0	552.9	557.3	564.1	560.5	558.4	555.2
Government	80.5	85.6	86.9	87.0	83.1	85.3	85.6	86.2	83.6	85.1	79.9	77.2	80.6
Camden Labor Area (Burlington, Camden & Gloucester counties)													
Total Nonfarm	532.8	537.4	534.5	530.0	515.6	511.5	514.7	517.2	523.8	522.8	511.5	509.7	512.7
Total Private Sector	447.5	447.1	443.8	439.3	426.0	422.0	424.5	427.1	434.3	431.8	426.9	427.2	427.2
Government	85.3	90.3	90.7	90.7	89.6	89.5	90.2	90.1	89.5	91.0	84.6	82.5	85.5
Edison Labor Area (Middlesex, Monmouth, Ocean & Somerset counties)													
Total Nonfarm	1,029.2	1,034.6	1,030.2	1,020.6	979.4	979.7	985.1	990.8	1,002.1	1,025.8	1,032.1	1,027.0	1,008.1
Total Private Sector	885.4	884.0	878.6	869.8	832.1	830.1	834.7	840.3	850.6	875.2	890.0	887.8	868.7
Government	143.8	150.6	151.6	150.8	147.3	149.6	150.4	150.5	151.5	150.6	142.1	139.2	139.4
Jersey City Labor Area (Hudson County)													
Total Nonfarm	246.2	247.9	247.0	246.9	242.2	241.3	242.0	241.7	241.2	242.2	237.6	236.5	239.0
Total Private Sector	206.0	204.9	203.6	203.1	200.0	198.1	198.9	198.8	199.4	200.7	198.0	198.2	199.1
Government	40.2	43.0	43.4	43.8	42.2	43.2	43.1	42.9	41.8	41.7	39.6	38.3	39.9
Newark Labor Area (Essex, Hunterdon, Morris, Sussex & Union counties)													
Total Nonfarm	1,026.5	1,033.8	1,034.1	1,032.3	1,006.2	1,007.6	1,006.1	1,014.6	1,021.5	1,030.6	1,020.9	1,016.1	1,013.4
Total Private Sector	863.5	866.3	866.9	865.2	841.4	840.4	839.7	846.0	853.7	862.2	859.1	856.5	851.2
Government	163.0	167.5	167.2	167.1	164.8	167.2	166.4	168.6	167.8	168.4	161.8	159.6	162.2
Ocean City Labor Area (Cape May County)													
Total Nonfarm	48.4	39.9	38.4	37.8	33.0	32.9	33.5	36.5	42.2	49.1	51.8	52.7	47.9
Total Private Sector	38.3	30.7	29.4	28.9	23.8	23.7	24.3	27.2	32.4	39.0	42.3	43.1	38.6
Government	10.1	9.2	9.0	8.9	9.2	9.2	9.2	9.3	9.8	10.1	9.5	9.6	9.3
Salem Labor Area (Salem County)													
Total Nonfarm	22.6	23.0	22.4	22.5	22.1	22.2	22.4	22.8	22.9	23.5	23.6	23.0	22.4
Total Private Sector	17.9	18.1	17.5	17.6	17.3	17.4	17.5	17.9	18.0	18.7	19.0	18.5	17.8
Government	4.7	4.9	4.9	4.9	4.8	4.8	4.9	4.9	4.9	4.8	4.6	4.5	4.6
Trenton-Ewing Labor Area (Mercer County)													
Total Nonfarm	238.8	240.6	240.1	240.0	235.1	235.5	236.3	237.9	238.4	239.9	236.5	235.3	235.8
Total Private Sector	174.2	175.5	174.9	174.8	170.1	170.5	170.8	172.4	173.9	175.3	173.2	172.9	172.3
Government	64.6	65.1	65.2	65.2	65.0	65.0	65.5	65.5	64.5	64.6	63.3	62.4	63.5
Vineland-Millville-Bridgeton Labor Area (Cumberland County)													
Total Nonfarm	61.7	62.5	62.2	62.2	60.8	60.7	61.0	61.3	61.4	61.7	59.8	59.9	62.1
Total Private Sector	47.1	47.1	46.7	46.7	45.5	45.1	45.3	45.4	45.7	46.1	45.6	45.5	45.5
Government	14.6	15.4	15.5	15.5	15.3	15.6	15.7	15.9	15.7	15.6	14.2	14.4	16.6
Warren Labor Area (Warren County)													
Total Nonfarm	38.7	38.4	39.1	38.6	37.4	37.6	37.9	38.2	38.6	37.9	37.5	36.4	37.3
Total Private Sector	32.4	33.3	34.0	33.3	31.5	31.4	31.7	31.9	32.2	31.8	31.4	30.4	31.2
Government	5.5	5.6	5.6	5.8	5.9	6.2	6.2	6.3	6.4	6.1	6.1	6.0	6.1

Estimates for the Ocean City, Salem and Warren Labor Areas are independently estimated by the New Jersey Department of Labor and Workforce Development.

Labor Area Focus (cont.)**Labor Area Civilian Labor Force**

(seasonally adjusted)

	2008				2009								
	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
Atlantic City Labor Area (Atlantic County)													
Labor Force	135.6	136.1	136.6	136.6	136.6	135.8	137.0	137.3	137.0	136.4	137.0	138.0	138.0
Employment	125.3	124.9	124.7	124.0	124.2	121.8	122.3	121.7	120.7	119.4	121.1	119.9	119.6
Unemployment Volume	10.2	11.1	11.9	12.6	12.4	14.0	14.7	15.6	16.3	17.0	15.9	18.1	18.4
Unemployment Rate (%)	7.6	8.2	8.7	9.2	9.1	10.3	10.7	11.4	11.9	12.5	11.6	13.1	13.3
Bergen-Passaic Labor Area (Bergen & Passaic Counties)													
Labor Force	718.2	718.1	715.6	718.1	721.3	722.7	728.2	733.6	731.3	731.6	731.7	727.7	721.3
Employment	678.6	676.5	673.0	669.6	670.3	664.4	668.6	672.8	667.9	664.4	665.5	659.2	651.7
Unemployment Volume	39.6	41.6	42.6	48.6	51.0	58.3	559.6	60.8	63.4	67.2	66.2	68.5	69.6
Unemployment Rate (%)	5.5	5.8	6.0	6.8	7.1	8.1	8.2	8.3	8.7	9.2	9.0	9.4	9.6
Camden Labor Area (Burlington, Camden & Gloucester Counties)													
Labor Force	662.3	663.8	661.0	662.0	659.2	657.6	663.8	668.9	672.3	663.9	658.8	660.3	661.9
Employment	622.7	621.1	616.8	613.4	611.4	604.2	607.7	610.2	611.0	601.2	599.1	594.0	593.1
Unemployment Volume	39.5	42.8	44.2	48.7	47.8	53.4	56.1	58.7	61.3	62.7	59.7	66.3	68.8
Unemployment Rate (%)	6.0	6.4	6.7	7.3	7.3	8.1	8.5	8.8	9.1	9.4	9.1	10.0	10.4
Edison Labor Area (Middlesex, Monmouth, Somerset & Ocean Counties)													
Labor Force	1,199.1	1,200.0	1,195.3	1,202.1	1,192.7	1,198.9	1,204.8	1,210.4	1,209.5	1,212.7	1,225.1	1,218.4	1,207.9
Employment	1,134.9	1,133.6	1,127.0	1,122.3	1,109.3	1,104.5	1,108.9	1,113.2	1,108.7	1,107.1	1,120.6	1,110.2	1,097.7
Unemployment Volume	64.2	66.4	68.2	79.8	83.4	94.4	95.9	97.2	100.8	105.6	104.5	108.2	110.2
Unemployment Rate (%)	5.4	5.5	5.7	6.6	7.0	7.9	8.0	8.0	8.3	8.7	8.5	8.9	9.1
Jersey City Labor Area (Hudson County)													
Labor Force	295.4	295.9	295.3	296.3	296.3	297.3	299.9	302.9	302.0	301.3	300.9	301.8	300.0
Employment	275.3	274.3	273.1	271.4	272.3	269.6	271.3	273.1	271.1	269.6	270.1	267.5	264.5
Unemployment Volume	20.2	21.5	22.2	24.9	24.0	27.7	28.6	29.8	30.9	31.7	30.8	34.3	35.5
Unemployment Rate (%)	6.8	7.3	7.5	8.4	8.1	9.3	9.5	9.8	10.2	10.5	10.2	11.4	11.8
Newark-Union Labor Area (Essex, Hunterdon, Morris, Sussex & Union Counties)													
Labor Force	1,070.7	1,071.2	1,069.2	1,073.3	1,073.0	1,078.5	1,083.0	1,092.3	1,092.1	1,091.4	1,094.7	1,089.7	1,083.5
Employment	1,009.4	1,006.4	1,002.6	999.5	996.7	992.5	995.6	1,004.3	999.7	993.8	997.1	988.6	980.3
Unemployment Volume	61.3	64.9	66.7	73.8	76.3	86.0	87.4	88.0	92.4	97.6	97.6	101.1	103.2
Unemployment Rate (%)	5.7	6.1	6.2	6.9	7.1	8.0	8.1	8.1	8.5	8.9	8.9	9.3	9.5
Ocean City Labor Area (Cape May County)													
Labor Force	58.1	58.9	59.5	59.8	56.8	56.8	57.0	56.5	57.7	55.6	54.4	57.0	59.0
Employment	53.0	53.4	54.0	54.2	51.5	51.0	51.1	50.4	51.4	48.6	47.7	49.4	51.3
Unemployment Volume	5.1	5.5	5.5	5.6	5.3	5.8	5.9	6.1	6.3	7.0	6.7	7.6	7.7
Unemployment Rate (%)	8.7	9.3	9.2	9.3	9.3	10.2	10.4	10.8	10.9	12.6	12.3	13.3	13.1
Salem Labor Area (Salem County)													
Labor Force	31.6	31.8	31.5	31.6	31.8	31.8	31.9	32.0	32.4	31.8	31.6	31.3	31.4
Employment	29.6	29.4	29.1	29.1	29.1	28.8	28.7	28.9	28.7	28.2	28.3	27.9	27.9
Unemployment Volume	2.0	2.4	2.4	2.6	2.7	3.0	3.2	3.1	3.7	3.6	3.3	3.4	3.5
Unemployment Rate (%)	6.4	7.5	7.7	8.1	8.5	9.4	10.0	9.7	11.4	11.3	10.4	10.9	11.1
Trenton-Ewing Labor Area (Mercer County)													
Labor Force	199.9	199.8	199.5	201.3	199.8	200.6	202.3	203.8	202.7	201.7	201.5	201.4	201.2
Employment	189.6	189.0	188.5	188.4	187.3	186.4	187.6	188.6	187.0	186.0	186.5	184.8	184.4
Unemployment Volume	10.3	10.8	11.0	13.0	12.5	14.2	14.7	15.2	15.7	15.7	15.0	16.5	16.8
Unemployment Rate (%)	5.2	5.4	5.5	6.5	6.3	7.1	7.3	7.5	7.7	7.8	7.4	8.2	8.3
Vineland-Millville-Bridgeton Labor Area (Cumberland County)													
Labor Force	70.0	70.2	70.1	70.3	69.7	70.1	70.3	71.2	71.3	71.0	71.0	71.6	72.5
Employment	63.9	63.5	63.3	63.1	62.8	62.4	62.5	62.8	62.5	61.8	62.3	61.9	62.5
Unemployment Volume	6.1	6.7	6.8	7.2	6.9	7.74	7.8	8.4	8.8	9.2	8.7	9.7	10.0
Unemployment Rate (%)	8.7	9.5	9.7	10.2	9.9	11.0	11.1	11.8	12.3	13.0	12.3	13.5	13.8

NEW JERSEY ECONOMIC INDICATORS

NEW JERSEY ECONOMIC INDICATORS

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NEW JERSEY ECONOMIC INDICATORS

1. Civilian Labor Force (000)

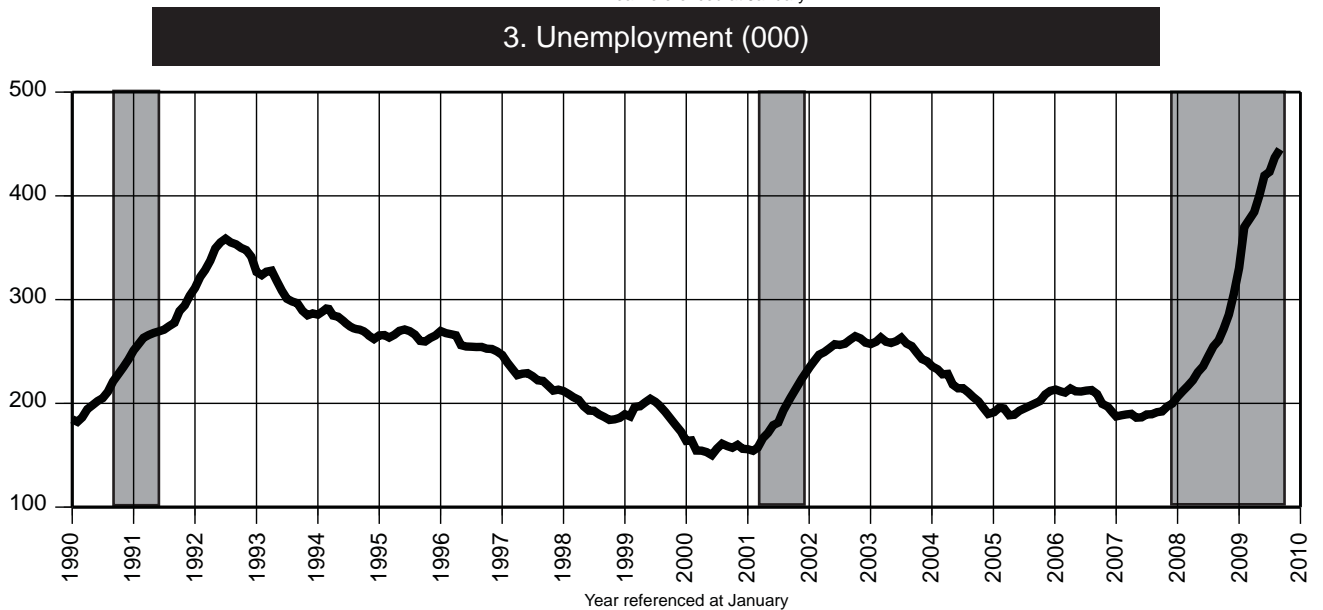
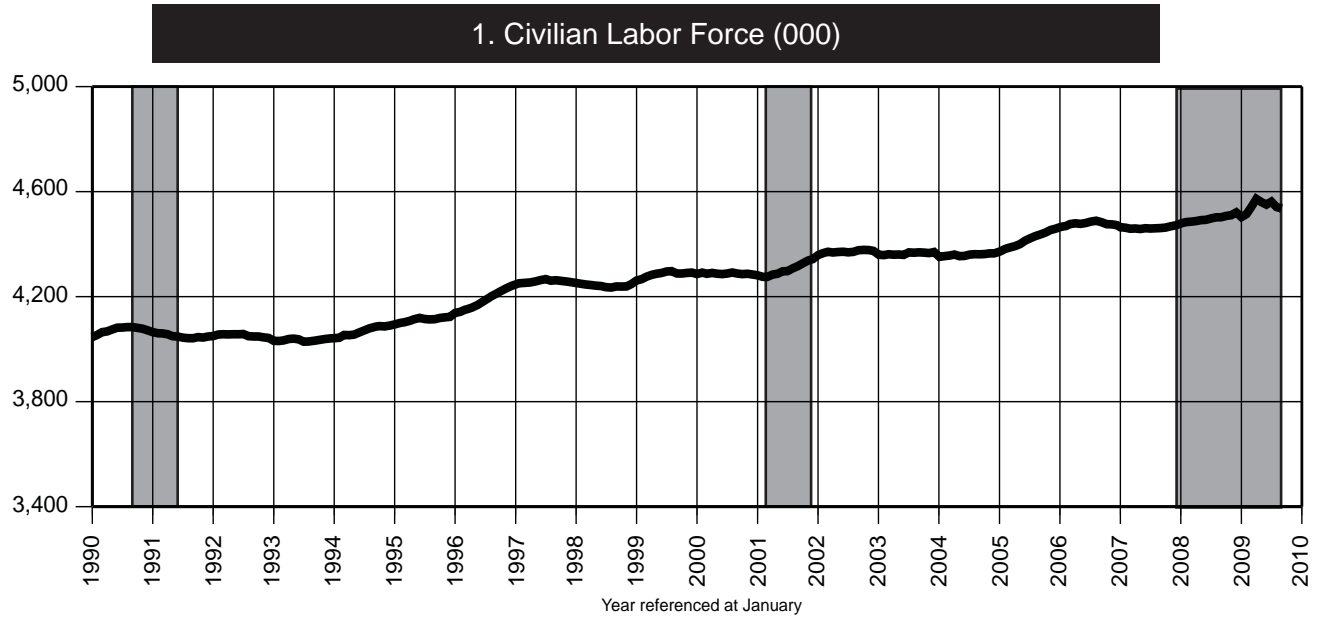
Date	2006		2007		2008		2009	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	4,430.6	4,465.6	4,444.3	4,464.4	4,466.3	4,478.7	4,476.1	4,503.0
Feb	4,453.5	4,469.0	4,445.0	4,462.6	4,467.1	4,483.9	4,494.3	4,514.6
Mar	4,459.3	4,476.4	4,449.8	4,458.7	4,479.7	4,485.5	4,528.0	4,540.6
Apr	4,455.4	4,479.3	4,430.2	4,459.6	4,470.3	4,487.7	4,545.5	4,572.4
May	4,463.0	4,477.2	4,436.2	4,457.6	4,481.9	4,491.3	4,547.3	4,560.4
Jun	4,520.9	4,480.5	4,498.0	4,460.6	4,536.8	4,492.6	4,598.1	4,550.5
Jul	4,547.7	4,485.9	4,524.0	4,459.4	4,562.9	4,497.8	4,638.8	4,561.8
Aug	4,516.3	4,489.1	4,475.5	4,460.3	4,527.7	4,502.1	4,577.8R	4,541.3R
Sep	4,451.3	4,483.6	4,441.4	4,461.2	4,473.5	4,502.5	4,505.8	4,535.4
Oct	4,470.3	4,476.0	4,450.1	4,463.1	4,495.1	4,507.4		
Nov	4,479.8	4,475.3	4,476.5	4,467.9	4,493.9	4,510.4		
Dec	4,481.8	4,472.1	4,476.0	4,471.5	4,505.6	4,520.8		

2. Resident Employment (000)

Date	2006		2007		2008		2009	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	4,205.4	4,252.3	4,231.9	4,277.0	4,234.9	4,272.3	4,121.1	4,172.5
Feb	4,219.3	4,257.5	4,238.9	4,274.1	4,238.7	4,272.1	4,100.7	4,144.6
Mar	4,238.2	4,265.9	4,255.7	4,269.4	4,253.2	4,268.9	4,137.2	4,163.8
Apr	4,244.5	4,265.0	4,251.4	4,269.6	4,268.4	4,265.5	4,170.6	4,188.0
May	4,254.6	4,265.5	4,258.5	4,271.4	4,258.9	4,261.2	4,154.1	4,160.3
Jun	4,305.6	4,269.1	4,308.2	4,274.2	4,302.0	4,256.9	4,174.9	4,130.9
Jul	4,306.6	4,273.6	4,307.6	4,270.1	4,296.2	4,252.6	4,193.1	4,138.6
Aug	4,306.9	4,276.2	4,292.4	4,270.8	4,275.0	4,247.3	4,145.8R	4,104.4R
Sep	4,254.5	4,274.6	4,258.8	4,269.7	4,224.1	4,241.9	4,073.2	4,090.4
Oct	4,294.7	4,276.5	4,276.0	4,270.8	4,240.5	4,235.6		
Nov	4,297.8	4,278.4	4,296.5	4,270.9	4,223.4	4,224.9		
Dec	4,307.6	4,281.1	4,283.7	4,271.7	4,199.0	4,215.1		

3. Unemployment (000)

Date	2006		2007		2008		2009	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	225.2	213.3	212.4	187.4	231.4	206.4	355.0	330.5
Feb	234.2	211.5	206.0	188.5	228.4	211.8	393.6	370.0
Mar	221.1	210.4	194.1	189.3	226.5	216.6	390.8	376.8
Apr	210.9	214.3	178.8	189.9	201.9	222.2	374.9	383.6
May	208.4	211.6	177.8	186.2	223.0	230.1	393.2	400.0
Jun	215.3	211.4	189.7	186.5	234.8	235.7	423.2	419.6
Jul	241.1	212.3	216.4	189.3	266.7	245.2	445.6	423.1
Aug	209.4	212.8	183.1	189.5	252.6	254.8	432.0R	436.9R
Sep	196.8	209.0	182.6	191.5	249.4	260.6	432.6	444.9
Oct	175.6	199.5	174.1	192.2	254.5	271.8		
Nov	182.0	197.0	180.0	197.0	270.5	285.5		
Dec	174.2	191.0	192.2	199.8	306.6	305.7		



4. Labor Force Participation Rate (%)

Date	2006		2007		2008		2009	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	66.3	66.9	66.3	66.6	66.3	66.5	66.0	66.4
Feb	66.7	66.9	66.3	66.5	66.3	66.5	66.2	66.5
Mar	66.7	67.0	66.3	66.5	66.4	66.5	66.7	66.9
Apr	66.7	67.0	66.0	66.4	66.3	66.5	66.9	67.3
May	66.8	67.0	66.1	66.4	66.4	66.6	66.9	67.1
Jun	67.6	67.0	67.0	66.4	67.2	66.5	67.6	66.9
Jul	68.0	67.1	67.3	66.4	67.6	66.6	68.2	67.1
Aug	67.5	67.1	66.6	66.3	67.0	66.6	67.2R	66.7
Sep	66.5	67.0	66.0	66.3	66.1	66.6	66.1	66.6
Oct	66.7	66.8	66.1	66.3	66.4	66.6		
Nov	66.9	66.8	66.5	66.4	66.3	66.6		
Dec	66.9	66.7	66.4	66.4	66.5	66.7		

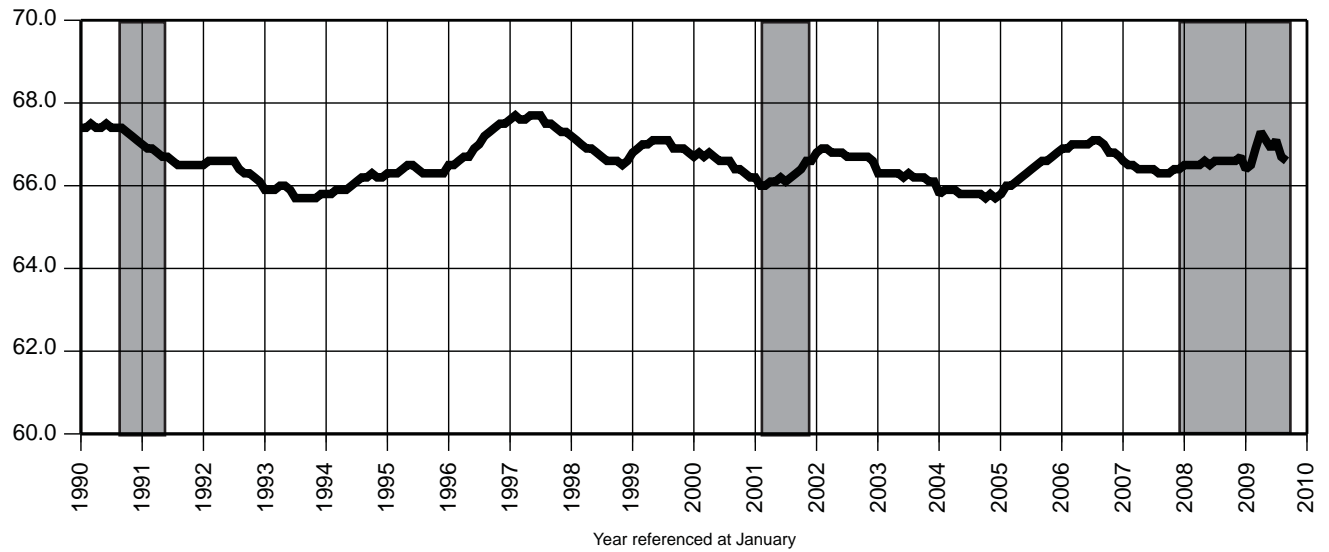
5. Employment / Population Ratio (%)

Date	2006		2007		2008		2009	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	63.0	63.7	63.1	63.8	62.8	63.4	60.8	61.5
Feb	63.2	63.7	63.2	63.7	62.9	63.4	60.4	61.1
Mar	63.4	63.8	63.4	63.6	63.1	63.3	60.9	61.3
Apr	63.5	63.8	63.3	63.6	63.3	63.2	61.4	61.7
May	63.7	63.8	63.4	63.6	63.1	63.1	61.1	61.2
Jun	64.4	63.9	64.1	63.6	63.7	63.1	61.4	60.8
Jul	64.4	63.9	64.1	63.6	63.6	63.0	61.6	60.8
Aug	64.4	63.9	63.9	63.5	63.2	62.8	60.9	60.3
Sep	63.5	63.8	63.3	63.5	62.4	62.7	59.8	60.0
Oct	64.1	63.8	63.5	63.5	62.6	62.6		
Nov	64.1	63.8	63.8	63.4	62.3	62.4		
Dec	64.3	63.9	63.6	63.4	61.9	62.2		

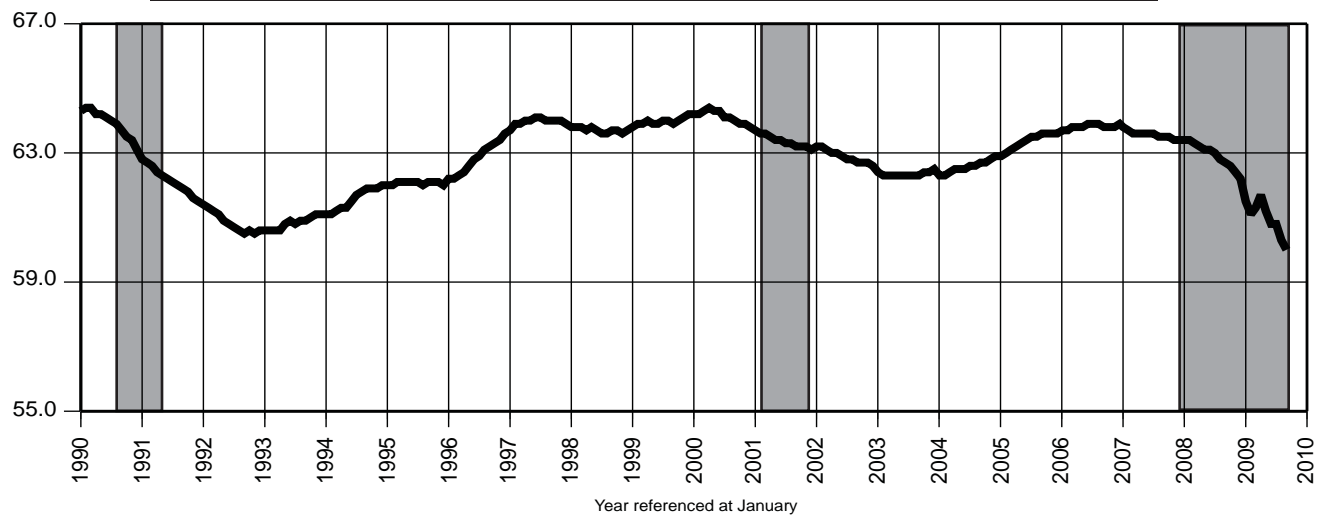
6. Unemployment Rate (%)

Date	2006		2007		2008		2009	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	5.1	4.8	4.8	4.2	5.2	4.6	7.9	7.3
Feb	5.3	4.7	4.6	4.2	5.1	4.7	8.8	8.2
Mar	5.0	4.7	4.4	4.2	5.1	4.8	8.6	8.3
Apr	4.7	4.8	4.0	4.3	4.5	5.0	8.2	8.4
May	4.7	4.7	4.0	4.2	5.0	5.1	8.6	8.8
Jun	4.8	4.7	4.2	4.2	5.2	5.2	9.2	9.2
Jul	5.3	4.7	4.8	4.2	5.8	5.5	9.6	9.3
Aug	4.6	4.7	4.1	4.2	5.6	5.7	9.4R	9.6R
Sep	4.4	4.7	4.1	4.3	5.6	5.8	9.6	9.8
Oct	3.9	4.5	3.9	4.3	5.7	6.0		
Nov	4.1	4.4	4.0	4.4	6.0	6.3		
Dec	3.9	4.3	4.3	4.5	6.8	6.8		

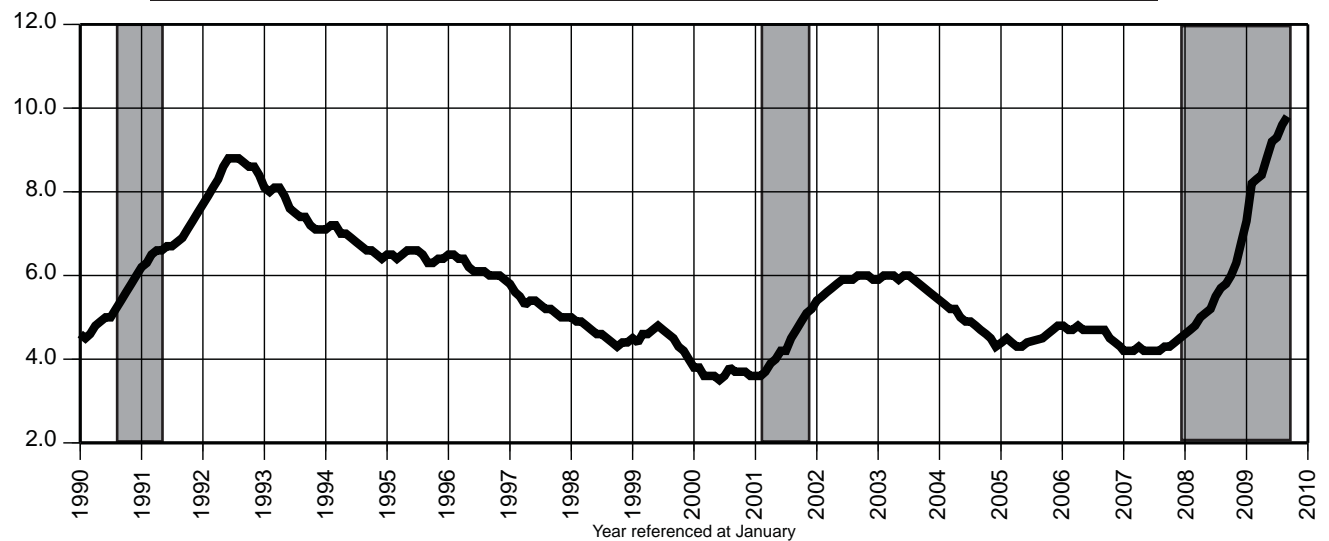
4. Labor Force Participation Rate (%)



5. Employment / Population Ratio (%)



6. Unemployment Rate (%)



7. Nonfarm Payroll Employment (000)

Date	2006		2007		2008		2009	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	3,984.6	4,059.9	3,997.0	4,071.6	4,016.3	4,091.0	3,916.5	3,987.8
Feb	3,992.5	4,065.8	3,993.2	4,065.7	4,017.0	4,089.8	3,899.0	3,973.3
Mar	4,028.4	4,072.5	4,024.6	4,068.2	4,042.7	4,086.4	3,913.1	3,960.0
Apr	4,050.8	4,065.6	4,053.9	4,068.6	4,064.9	4,080.1	3,925.6	3,941.3
May	4,090.9	4,068.7	4,103.9	4,081.0	4,093.8	4,070.2	3,952.0	3,933.3
Jun	4,143.4	4,072.5	4,159.6	4,086.5	4,140.3	4,066.2	3,992.9	3,930.2
Jul	4,091.5	4,069.2	4,101.8	4,078.8	4,081.3	4,058.3	3,954.7	3,929.7
Aug	4,076.5	4,074.8	4,086.0	4,084.5	4,052.3	4,051.1	3,933.5	3,930.4R
Sep	4,075.3	4,075.1	4,076.5	4,078.9	4,042.9	4,046.6	3,920.1	3,917.7
Oct	4,088.1	4,074.2	4,103.4	4,090.5	4,059.4	4,037.4		
Nov	4,107.4	4,075.3	4,118.8	4,087.4	4,052.3	4,014.6		
Dec	4,122.3	4,079.6	4,128.4	4,086.2	4,036.2	4,000.5		

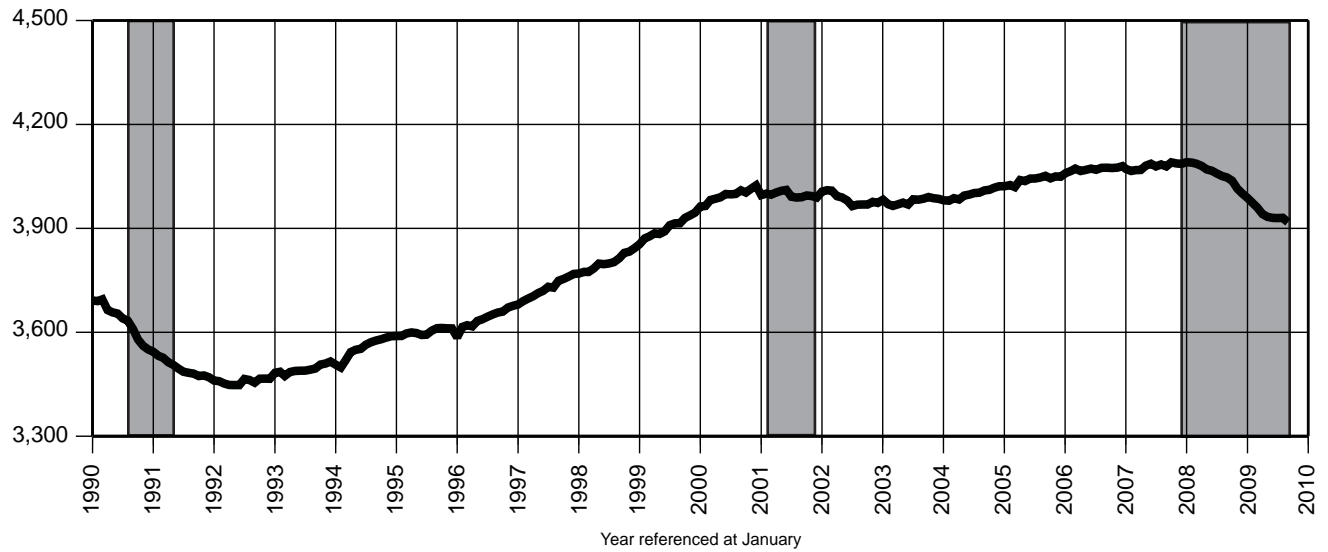
8. Private Sector Payroll Employment (000)

Date	2006		2007		2008		2009	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	3,340.7	3,413.6	3,351.8	3,424.0	3,368.9	3,441.2	3,265.8	3,335.8
Feb	3,336.1	3,418.2	3,336.6	3,418.0	3,358.3	3,440.0	3,239.6	3,322.8
Mar	3,370.0	3,425.4	3,364.8	3,419.7	3,381.6	3,436.7	3,251.4	3,309.1
Apr	3,392.0	3,418.0	3,394.6	3,420.4	3,404.2	3,430.4	3,261.9	3,289.2
May	3,435.5	3,421.5	3,446.0	3,431.5	3,434.8	3,419.8	3,291.5	3,282.0
Jun	3,486.1	3,425.3	3,499.1	3,436.7	3,478.1	3,414.9	3,332.5	3,279.8
Jul	3,469.4	3,422.3	3,485.3	3,437.7	3,453.8	3,406.5	3,335.2	3,285.4
Aug	3,465.5	3,426.7	3,476.3	3,437.5	3,440.1	3,401.4	3,328.6R	3,287.3R
Sep	3,445.1	3,429.3	3,446.7	3,432.9	3,409.3	3,396.5	3,295.8	3,275.3
Oct	3,433.0	3,425.7	3,447.8	3,441.4	3,396.9	3,382.9		
Nov	3,447.6	3,427.4	3,457.9	3,438.4	3,387.2	3,361.5		
Dec	3,462.8	3,431.5	3,467.6	3,436.8	3,372.3	3,348.1		

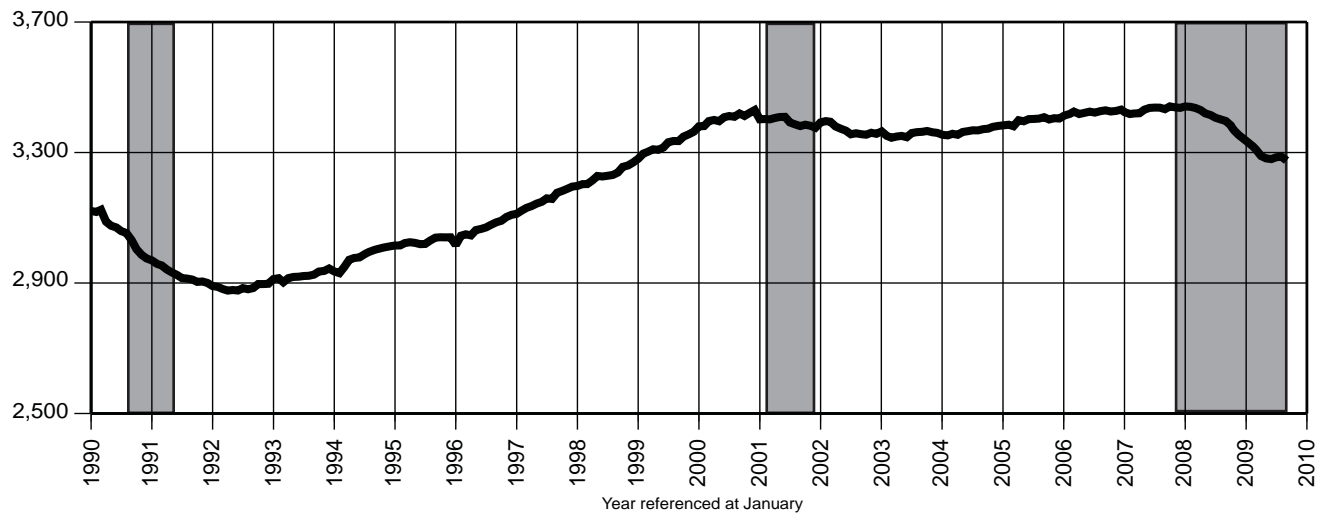
9. Construction Payroll Employment (000)

Date	2006		2007		2008		2009	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	161.5	173.6	161.2	173.1	158.7	170.5	143.5	153.8
Feb	161.2	176.0	155.4	169.9	156.7	170.9	136.9	151.2
Mar	166.5	176.3	160.7	170.6	160.1	169.8	141.2	151.9
Apr	175.4	177.1	169.9	171.6	165.3	167.2	144.0	146.8
May	178.8	175.9	175.7	172.8	168.6	165.8	143.3	141.3
Jun	180.9	175.0	179.5	173.5	170.7	164.8	146.1	140.9
Jul	181.0	174.4	179.6	173.1	171.0	164.4	150.6	144.0
Aug	182.2	174.5	181.0	173.4	170.6	163.1	151.6R	143.8R
Sep	181.1	174.7	179.1	173.0	168.3	162.3	146.3	139.8
Oct	178.3	173.5	178.1	173.3	167.1	161.8		
Nov	176.7	173.3	175.5	172.1	162.2	158.7		
Dec	175.2	174.8	171.5	171.2	157.8	156.6		

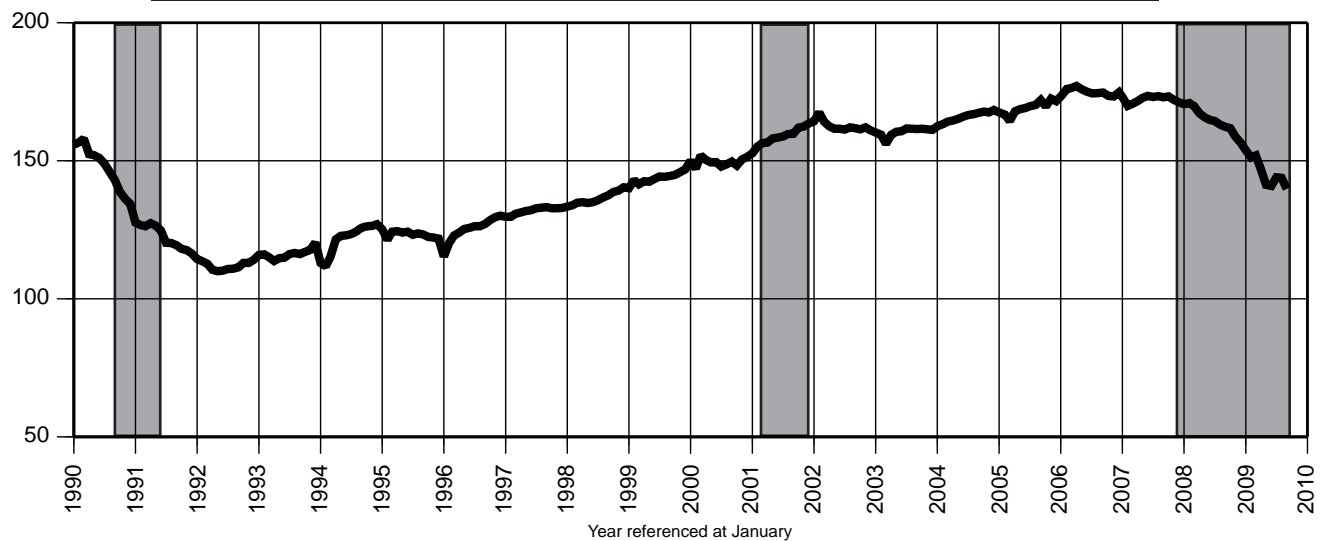
7. Nonfarm Payroll Employment (000)



8. Private Sector Payroll Employment (000)



9. Construction Payroll Employment (000)



10. Total Manufacturing Payroll Employment (000)

Date	2006		2007		2008		2009	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	326.4	329.3	314.5	317.0	303.4	305.7	277.6	280.1
Feb	325.9	328.3	313.5	315.8	302.1	304.5	274.7	276.9
Mar	326.6	327.4	313.5	314.4	302.6	303.5	272.3	273.2
Apr	324.7	325.8	312.3	313.3	302.9	303.8	270.7	271.4
May	325.3	325.1	312.2	312.0	302.2	301.9	271.1	271.4
Jun	326.5	324.1	313.5	311.3	303.5	301.3	274.6	272.8
Jul	323.7	323.6	312.1	311.8	300.3	300.0	275.6	275.5
Aug	323.1	322.3	310.9	310.1	299.7	298.8	273.6R	273.2R
Sep	322.5	321.4	309.5	308.6	298.5	297.6	274.3	273.1
Oct	321.1	320.6	308.6	308.0	293.4	292.5		
Nov	320.3	319.5	308.0	307.2	291.3	290.1		
Dec	319.1	318.1	306.9	306.2	287.2	286.2		

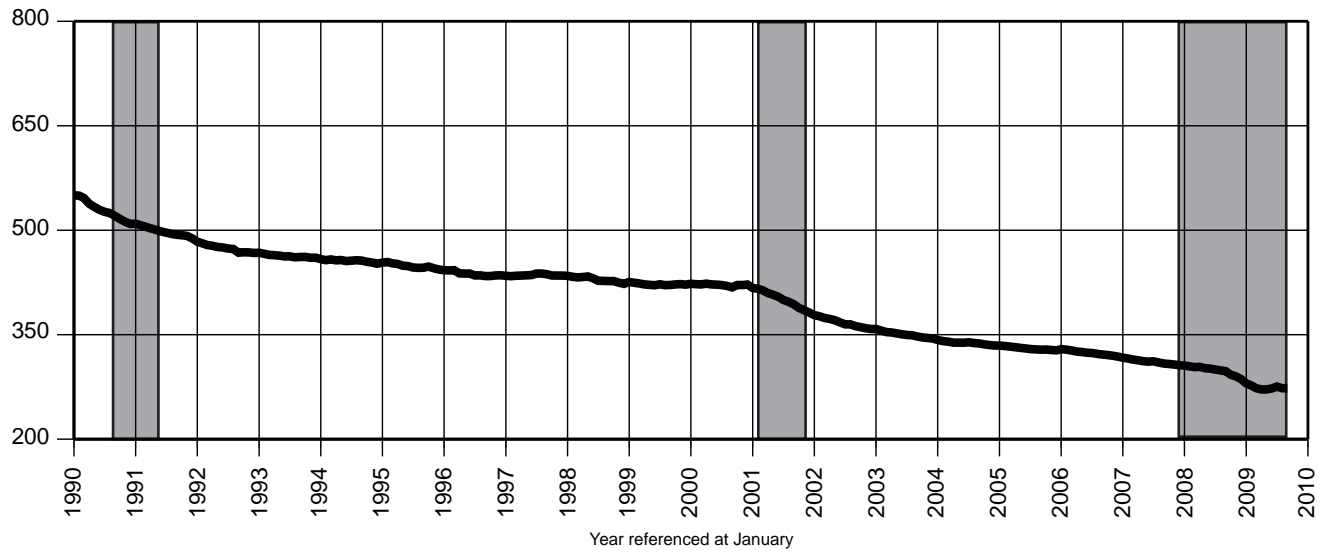
11. Trade, Transportation & Utilities Payroll Employment (000)

Date	2006		2007		2008		2009	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	870.9	875.4	870.2	874.5	870.5	874.5	843.9	851.3
Feb	858.6	874.3	856.7	872.7	856.8	872.8	836.3	853.5
Mar	863.1	875.8	859.5	872.0	859.5	872.1	837.8	851.7
Apr	862.4	874.0	860.2	872.0	857.9	869.8	835.6	847.7
May	871.8	874.1	873.0	875.3	865.6	867.9	840.8	843.9
Jun	880.5	873.5	884.4	877.3	874.0	866.8	849.1	843.7
Jul	871.5	873.9	873.8	876.1	863.2	865.4	835.5	836.6
Aug	868.9	874.2	869.8	875.1	859.4	864.7	835.8R	839.4R
Sep	870.8	874.3	870.7	874.7	859.2	863.3	836.2	837.2
Oct	877.4	875.6	875.5	874.0	858.4	855.2		
Nov	894.0	876.3	892.4	874.7	870.4	848.6		
Dec	908.8	876.9	907.2	875.0	872.6	844.0		

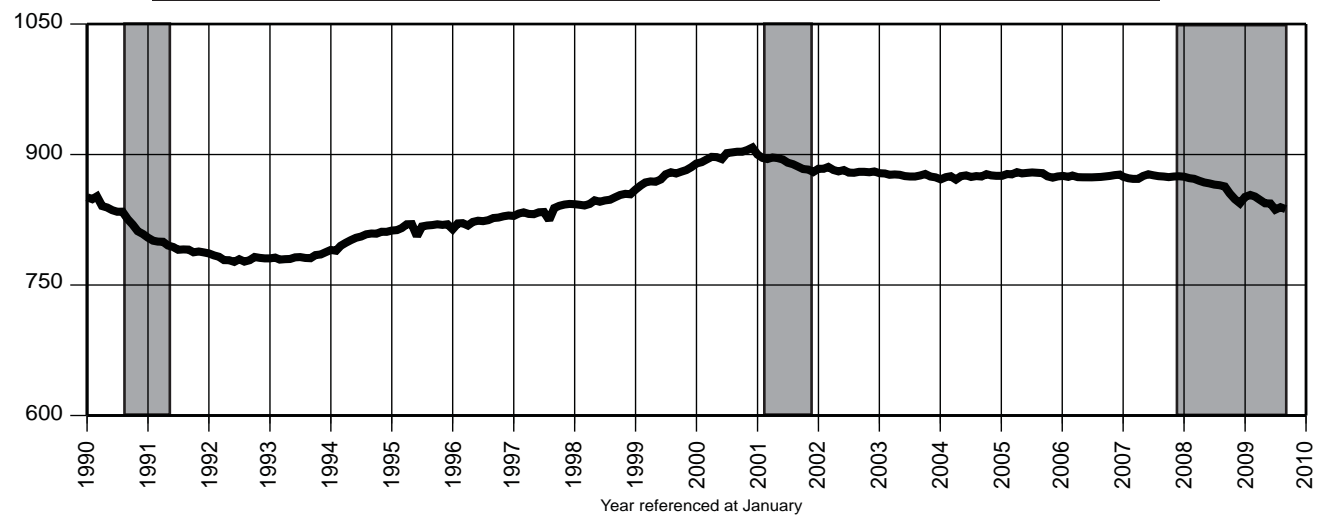
12. Information Payroll Employment (000)

Date	2006		2007		2008		2009	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	97.4	97.9	96.3	96.8	93.7	94.2	90.0	90.4
Feb	98.1	98.2	97.1	97.1	94.2	94.1	89.0	89.8
Mar	98.2	97.8	97.5	97.1	94.2	93.8	88.8	88.9
Apr	97.0	97.5	96.7	97.1	93.1	93.5	89.6	90.1
May	97.4	97.6	96.5	96.7	92.7	92.9	88.6	88.8
Jun	98.3	97.7	96.7	96.0	93.4	92.7	88.1	87.7
Jul	97.6	97.4	96.5	96.3	92.1	92.0	88.7	88.6
Aug	98.0	97.7	97.2	96.9	92.1	91.8	89.9	89.5
Sep	97.8	98.3	95.4	95.8	91.2	91.5	89.1	89.2
Oct	96.3	96.9	94.0	94.6	90.8	90.7		
Nov	96.1	96.0	94.3	94.3	90.7	90.2		
Dec	96.4	95.8	93.9	93.4	90.7	90.1		

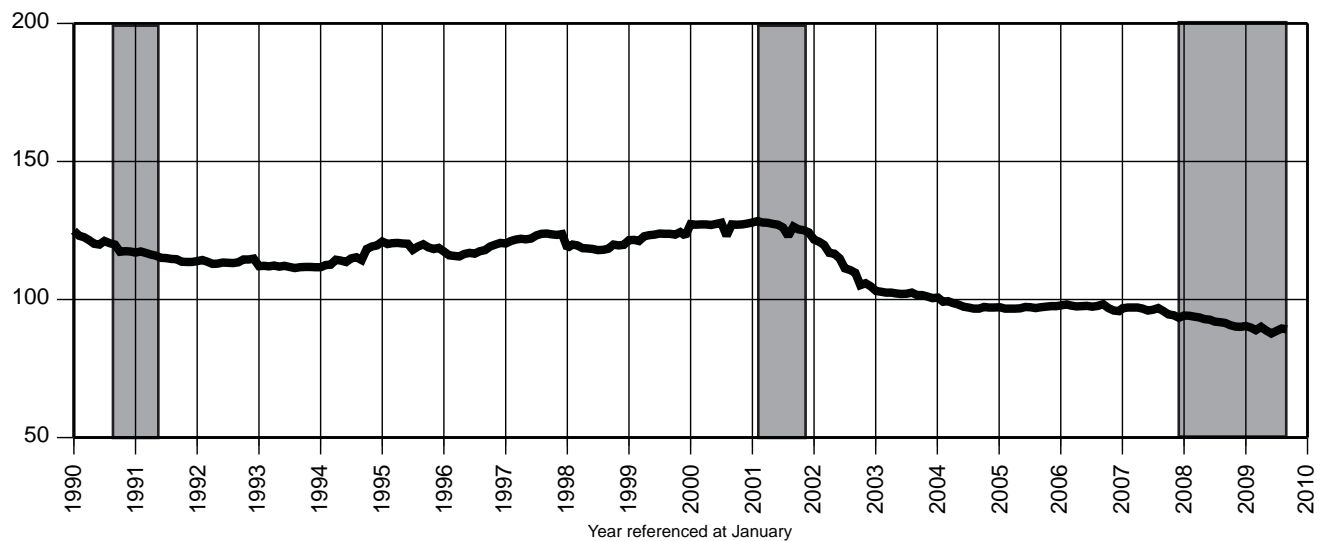
10. Total Manufacturing Payroll Employment (000)



11. Trade, Transportation & Utilities Payroll Employment (000)



12. Information Payroll Employment (000)



13. Financial Activities Payroll Employment (000)

Date	2006		2007		2008		2009	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	276.8	279.4	274.9	277.5	272.0	274.5	257.9	259.6
Feb	276.5	279.5	274.3	277.2	271.9	274.6	256.6	258.8
Mar	277.3	279.9	274.3	276.7	272.3	274.6	257.5	259.2
Apr	278.3	279.7	274.8	276.1	271.8	273.1	257.7	259.0
May	279.6	279.7	276.1	276.1	272.5	272.3	258.1	258.2
Jun	281.9	279.3	278.7	276.0	274.2	271.4	259.1	256.6
Jul	283.6	279.6	279.9	275.9	272.8	268.8	259.1	256.4
Aug	283.0	279.4	279.0	275.5	272.1	268.7	257.5R	254.7R
Sep	279.1	279.2	274.7	274.9	267.7	268.0	255.6	255.9
Oct	278.4	279.0	274.0	274.7	264.0	264.4		
Nov	278.1	278.3	274.0	274.4	259.7	260.1		
Dec	278.3	278.3	273.9	273.9	260.8	260.8		

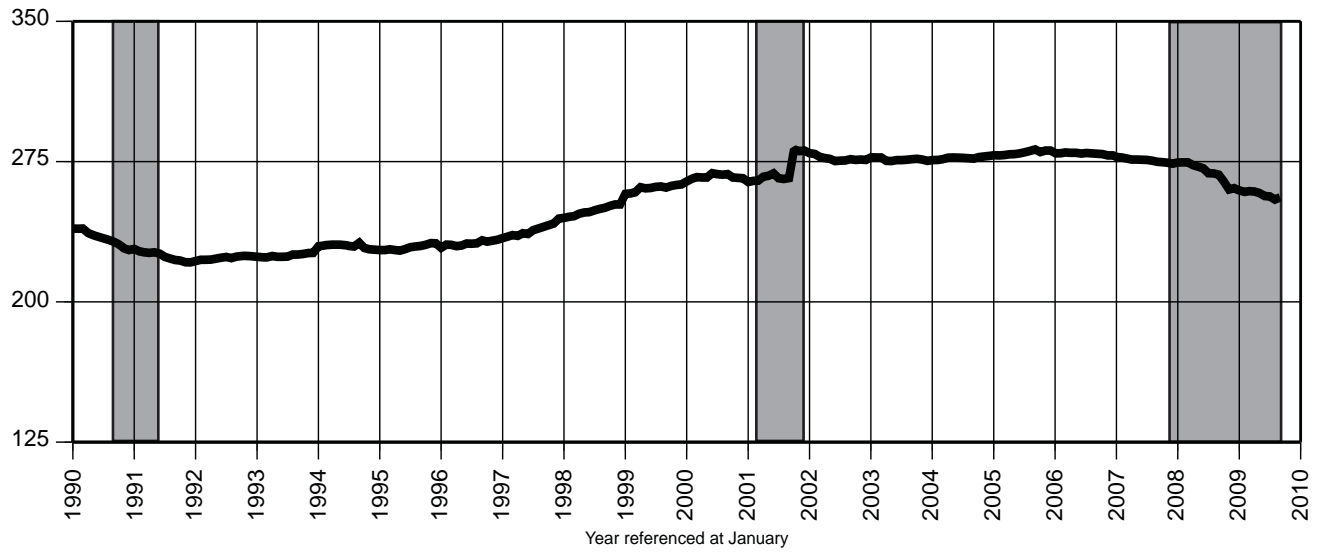
14. Professional & Business Services Payroll Employment (000)

Date	2006		2007		2008		2009	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	577.8	596.7	588.8	607.8	605.5	624.7	574.1	591.5
Feb	583.3	600.9	590.1	607.3	606.8	624.2	566.6	584.4
Mar	592.3	602.5	599.1	609.2	612.7	622.9	570.4	581.1
Apr	598.2	599.8	610.3	612.1	618.7	620.7	575.6	577.8
May	603.9	602.8	616.5	615.5	619.4	618.6	579.3	578.3
Jun	613.7	604.8	626.5	617.3	625.5	616.4	585.1	578.3
Jul	611.9	604.2	628.0	620.0	624.7	616.8	591.4	582.4
Aug	616.0	606.8	630.7	621.1	624.9	615.3	593.9R	583.5R
Sep	613.1	607.6	626.3	621.2	618.4	613.7	589.7	580.9
Oct	614.2	608.6	627.6	622.2	613.4	606.3		
Nov	615.6	609.6	628.9	622.8	609.2	603.7		
Dec	615.1	610.7	626.9	622.4	599.9	599.3		

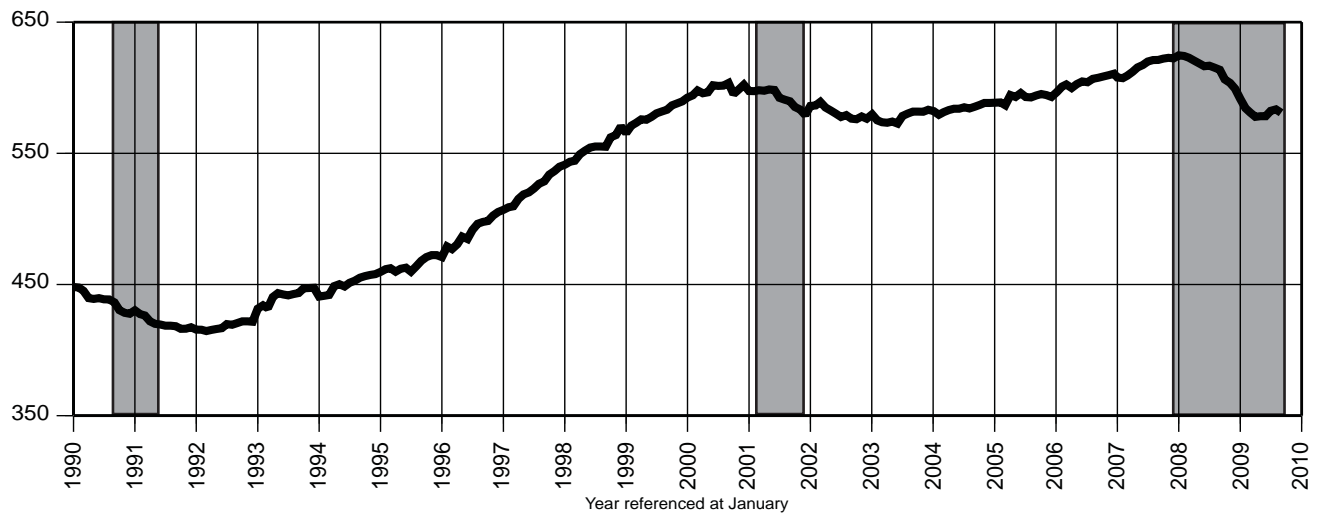
15. Educational & Health Services Payroll Employment (000)

Date	2006		2007		2008		2009	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	560.8	564.4	571.6	575.0	583.7	586.9	595.3	597.9
Feb	563.2	563.9	575.6	576.0	587.7	587.9	598.6	599.1
Mar	567.1	565.2	580.1	577.9	590.5	588.2	600.5	598.3
Apr	566.1	565.2	577.4	576.5	590.9	589.9	601.3	599.2
May	571.1	566.8	583.8	579.5	592.7	588.3	601.7	597.7
Jun	571.3	567.9	582.0	578.5	593.7	590.2	599.4	596.7
Jul	563.7	568.1	575.1	579.8	585.2	590.1	589.2	593.5
Aug	562.0	570.5	571.4	580.2	582.1	591.0	585.7R	594.7R
Sep	567.3	571.2	577.2	581.3	587.6	591.8	589.4	593.7
Oct	572.7	570.6	586.7	584.7	601.5	599.8		
Nov	575.9	572.5	586.1	582.8	603.6	599.9		
Dec	579.1	574.4	589.6	584.8	604.4	600.3		

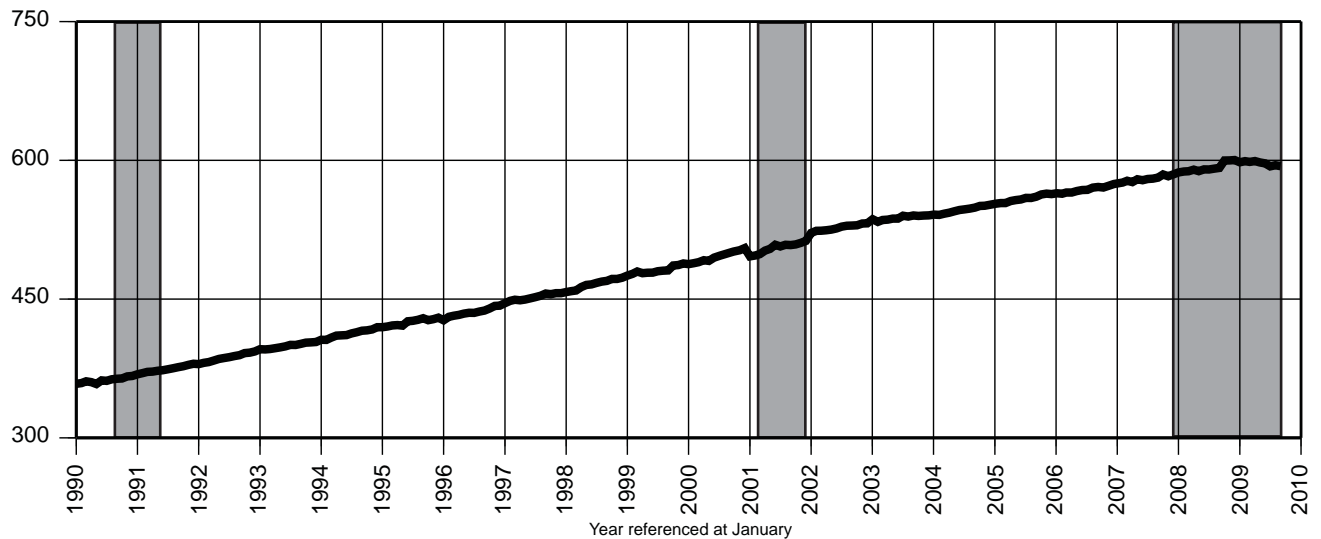
13. Financial Activities Payroll Employment (000)



14. Professional & Business Services Payroll Employment (000)



15. Educational & Health Services Payroll Employment (000)



Indicator Series 16-18 Leisure & Hospitality, CPI and Confidence Index

16. Leisure & Hospitality Payroll Employment (000)

Date	2006		2007		2008		2009	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	310.7	336.3	313.2	338.9	317.3	343.8	321.5	346.0
Feb	310.8	336.4	312.8	338.6	317.9	344.5	318.1	343.4
Mar	319.0	339.0	318.2	338.1	325.0	345.2	320.2	340.1
Apr	327.5	337.0	328.0	337.3	336.5	345.8	323.2	332.8
May	343.7	337.3	345.6	338.8	352.4	345.2	341.6	336.6
Jun	366.5	340.0	367.9	340.7	371.8	343.9	358.0	333.6
Jul	371.5	339.2	371.9	339.3	374.1	341.6	371.3	338.7
Aug	368.7	339.4	369.2	339.7	369.8	340.2	367.4R	338.3R
Sep	352.7	340.4	349.7	337.7	352.3	340.5	349.5	339.3
Oct	333.2	338.6	337.9	343.6	340.9	344.3		
Nov	329.2	339.0	333.4	343.7	337.0	346.0		
Dec	328.1	339.1	332.1	343.6	335.1	345.7		

17. Consumer Price Index - (CPI-U) (1982-84 = 100)

Date	2007			2008			2009		
	US	NY	PA	US	NY	PA	US	NY	PA
Jan	202.416	221.767	*	211.080	229.869	*	211.143	233.402	*
Feb	203.499	223.066	213.152	211.693	231.020	220.935	212.193	234.663	220.262
Mar	205.352	224.551	*	213.528	233.122	*	212.709	235.067	*
Apr	206.686	225.780	215.270	214.823	233.822	223.622	213.240	235.582	221.686
May	207.949	227.146	*	216.632	236.151	*	213.856	235.975	*
Jun	208.352	228.258	217.255	218.815	238.580	228.408	215.693	237.172	223.810
Jul	208.299	228.628	*	219.964	240.273	*	215.351	237.600	*
Aug	207.917	228.326	218.692	219.086	240.550	228.337	215.834	238.282	226.039
Sep	208.490	228.308	*	218.783	240.089	*	215.969	238.568	*
Oct	208.936	228.552	218.929	216.573	238.403	225.113			
Nov	210.177	229.504	*	212.425	234.498	*			
Dec	210.036	229.395	219.025	210.228	233.012	218.186			

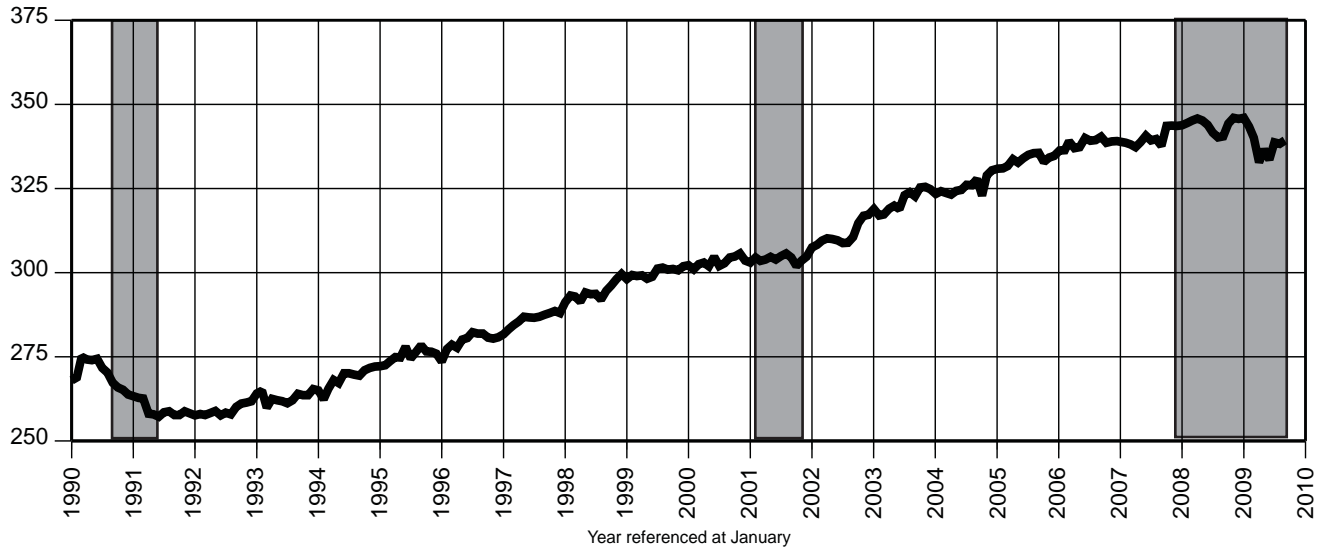
18. Consumer Confidence Index, US

(Seasonally unadjusted)

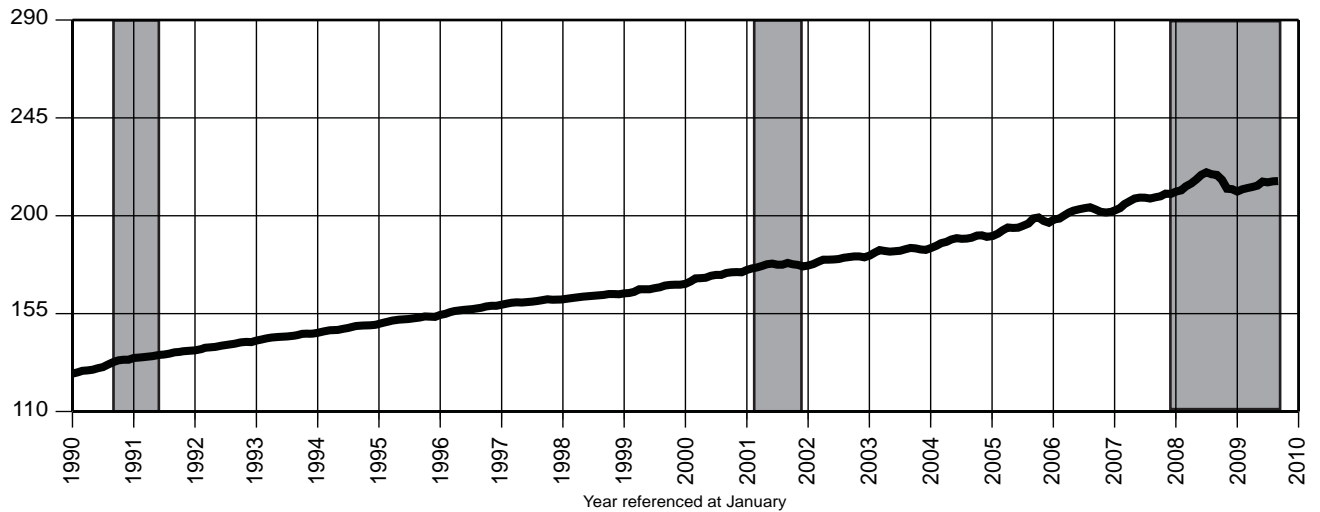
Date	2006	2007	2008	2009
Jan	106.8	110.2	87.3	37.4
Feb	102.7	111.2	76.4	25.3
Mar	107.5	108.2	65.9	26.9
Apr	109.8	106.3	62.8	40.8
May	104.7	108.5	58.1	54.8
Jun	105.4	105.3	51.0	49.3
Jul	107.0	111.9	51.9	47.4
Aug	100.2	105.6	58.5	54.5
Sep	105.9	99.5	61.4	53.1
Oct	105.1	95.2	38.8	
Nov	105.3	87.8	44.7	
Dec	110.0	90.6	38.6	

Indicator Series 16-18 Leisure & Hospitality, CPI and Confidence Index

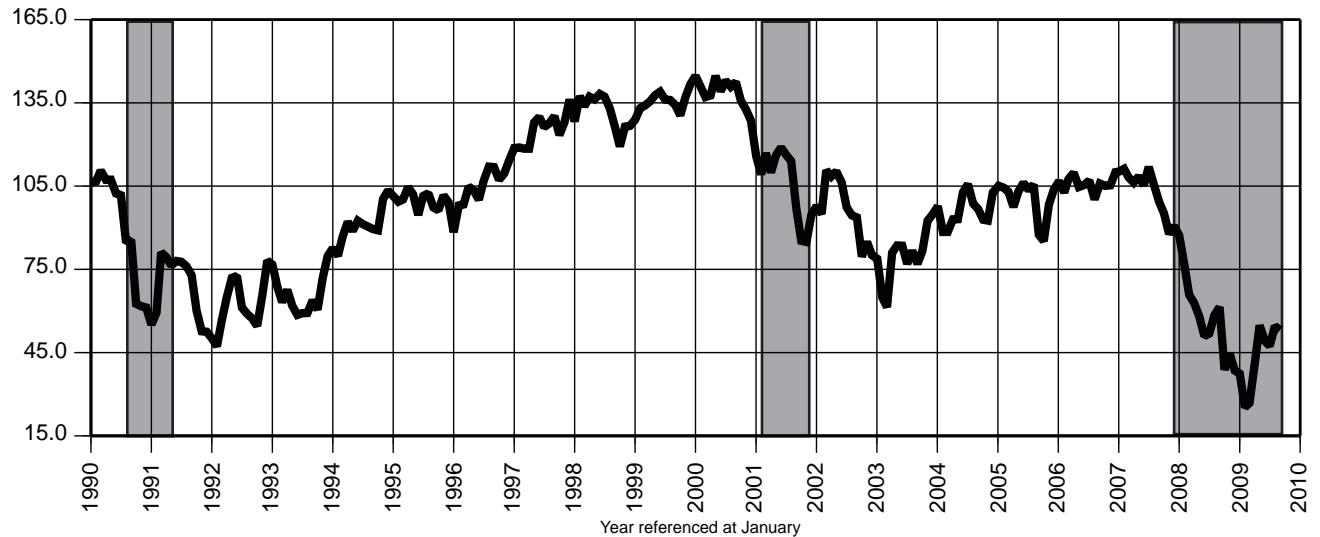
16. Leisure & Hospitality Payroll Employment (000)



17. Consumer Price Index - (CPI-U) (1982-84 = 100)



18. Consumer Confidence Index, US



Indicator Series 19-21 Private Residential Building Permits

19. Total Private Dwelling Units Authorized by Building Permits

Date	2006		2007		2008		2009	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	2,548	3,006	2,077	2,248	1,635	1,812	705R	814R
Feb	2,502	3,272	1,648	2,184	1,301	1,654	1,291	1,714
Mar	2,989	2,946	1,871	1,902	2,074	2,167	1,307R	1,352R
Apr	2,654	2,597	2,100	1,983	2,197	1,907	773R	682R
May	3,044	2,838	1,992	1,928	1,658	1,660	1,020R	1,082R
Jun	3,314	2,635	2,759	2,117	2,385	1,949	887R	672R
Jul	4,516	4,616	1,905	1,984	1,301	1,272	828R	816R
Aug	2,675	2,466	3,084	2,919	1,150	1,205	877	910
Sep	2,850	2,762	1,896	1,940	1,386	1,286		
Oct	2,030	1,945	2,283	1,983	1,279	1,161		
Nov	3,196	3,132	2,133	2,145	917	985		
Dec	2,024	2,492	1,652	2,000	1,086	1,135		

20. Private Single-Family Dwelling Units Authorized by Building Permits

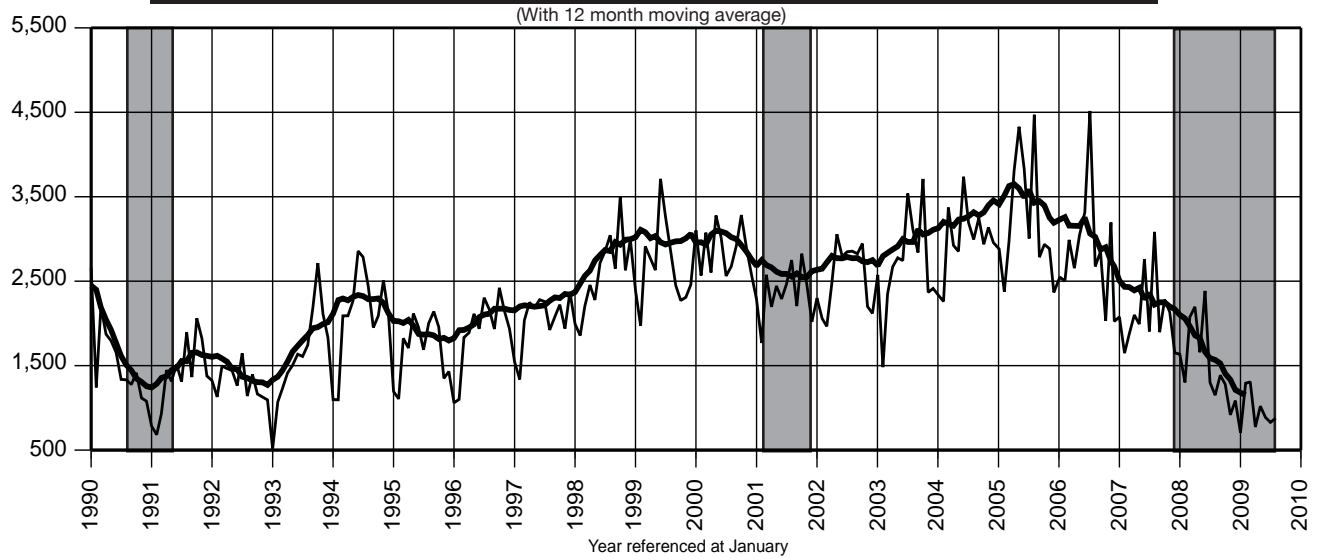
Date	2006		2007		2008		2009	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	1,592	1,839	1,084	1,216	830	872	428R	473R
Feb	1,301	1,641	953	1,200	668	806	369	467
Mar	1,766	1,644	1,137	1,104	855	878	501	485
Apr	1,457	1,562	1,109	1,137	1,057	976	547R	516R
May	1,674	1,539	1,264	1,140	825	756	637	615
Jun	1,635	1,356	1,328	1,158	759	700	681R	584R
Jul	1,626	1,577	1,183	1,104	779	679	632R	564R
Aug	1,536	1,321	1,552	1,324	741	696	608	591
Sep	1,184	1,223	901	966	729	745		
Oct	1,254	1,185	937	873	800	715		
Nov	1,073	1,121	879	917	502	602		
Dec	1,032	1,221	750	891	630	692		

21. Private Multi-Dwelling Units Authorized by Building Permits

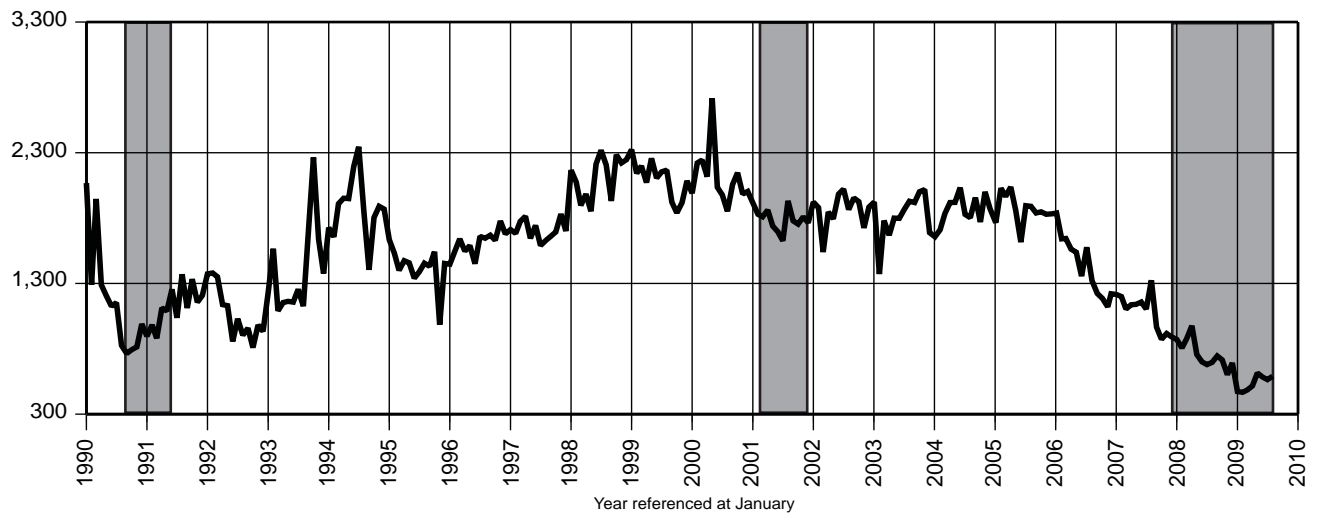
(Seasonality not statistically significant)

Date	2006	2007	2008	2009
	Unadj.	Unadj.	Unadj.	Unadj.
Jan	471	759	730	229
Feb	924	379	531	899
Mar	694	514	1,124	746R
Apr	876	767	987	166
May	950	527	739	331R
Jun	1,195	1,137	1,523	157R
Jul	2,250	509	427	130R
Aug	814	1,184	363	228
Sep	1,306	821	589	
Oct	371	1,013	406	
Nov	1,844	1,055	373	
Dec	719	655	327	

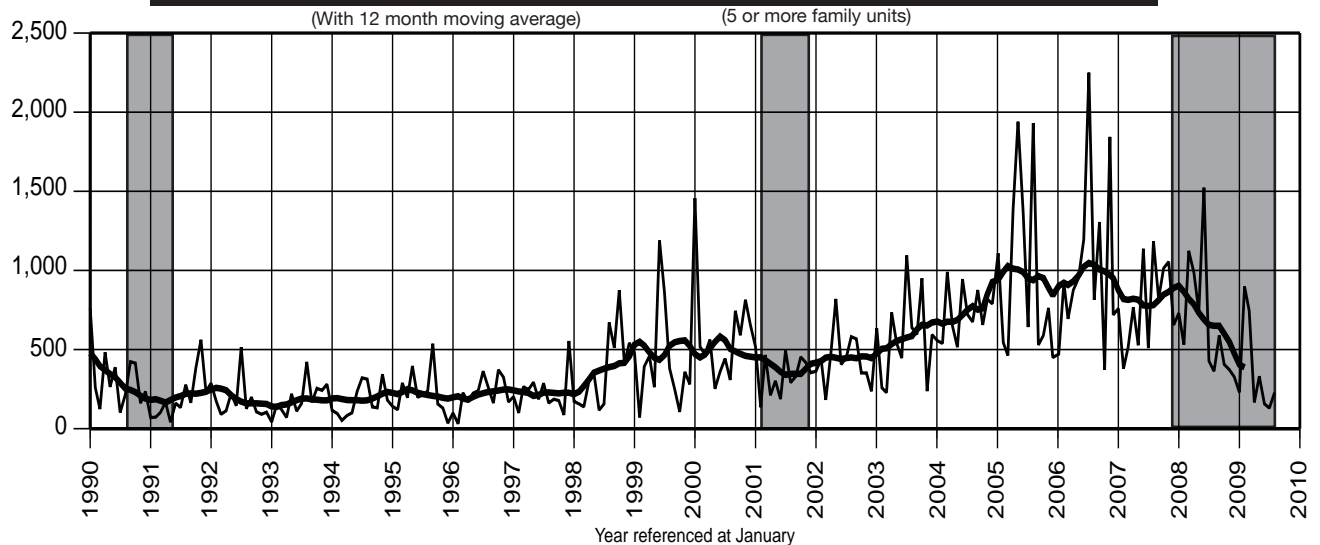
19. Total Private Dwelling Units Authorized by Building Permits



20. Private Single-Family Dwelling Units Authorized by Building Permits



21. Private Multi-Dwelling Units Authorized by Building Permits



22. Total New Vehicle Registrations*

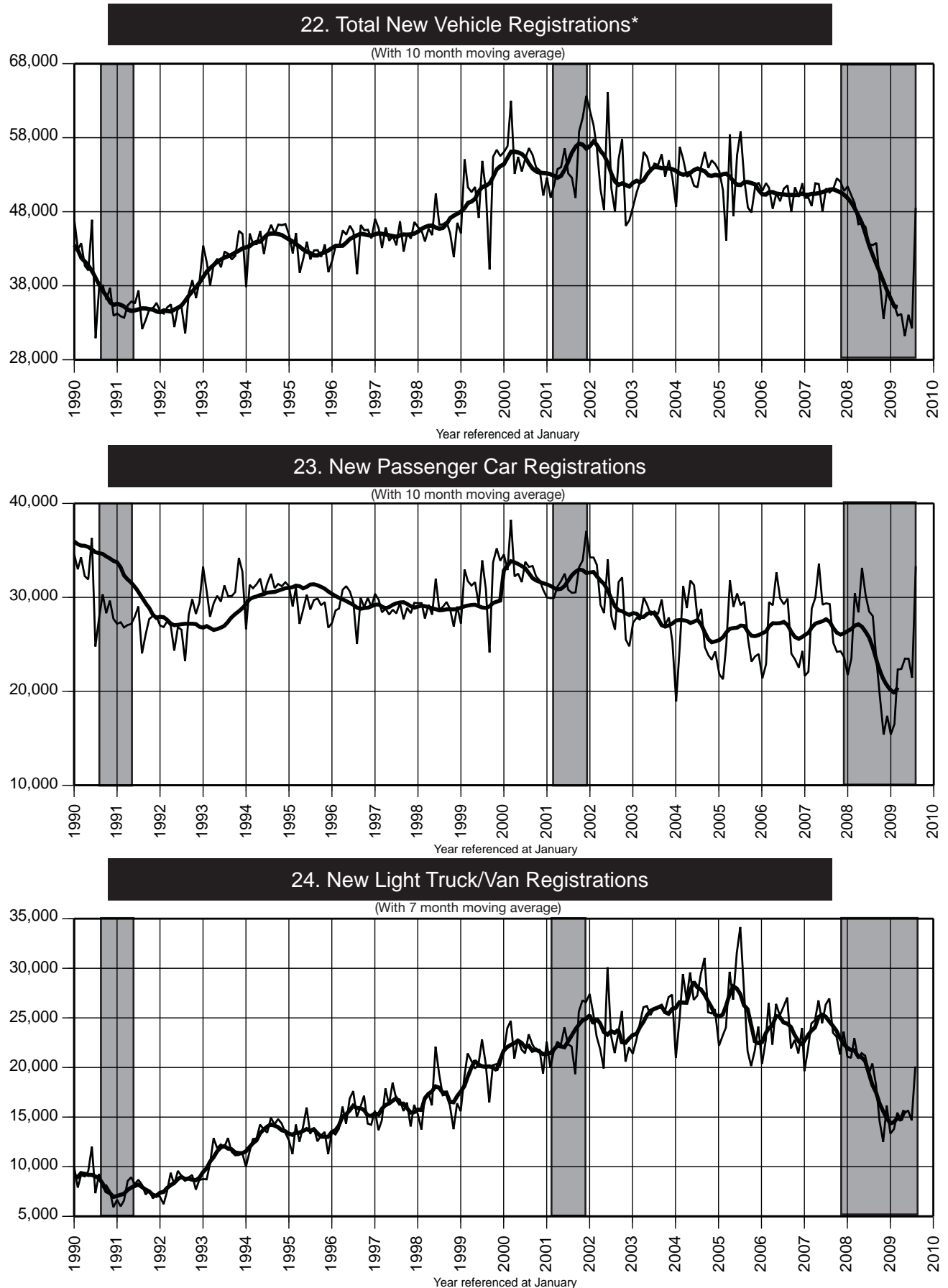
Date	2006		2007		2008		2009	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	41,772	50,824	41,273	49,890	42,834	51,414	28,742R	36,025R
Feb	45,584	51,857	43,966	49,893	44,478	50,203	30,324R	35,336R
Mar	56,014	51,259	53,249	48,760	53,401	49,138	37,779	33,978
Apr	51,459	48,400	54,747	51,838	49,305	46,311	37,146R	34,166R
May	59,073	50,472	60,346	51,725	54,589	46,462	38,862R	31,197R
Jun	55,134	49,423	53,686	48,002	51,425	45,945	39,137R	34,083R
Jul	55,377	51,101	55,701	51,134	47,829	43,601	36,123R	32,233R
Aug	56,929	51,563	56,233	50,600	48,422	43,490	53,419	48,526
Sep	45,923	47,968	48,643	51,104	41,536	43,769		
Oct	46,191	51,306	47,303	52,493	33,948	38,400		
Nov	43,940	50,007	45,582	52,060	27,905	33,500		
Dec	48,275	51,848	47,245	50,815	33,572	37,350		

23. New Passenger Car Registrations

Date	2006		2007		2008		2009	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	21,401	26,499	21,644	26,864	21,735	26,971	15,407R	20,660R
Feb	22,890	27,010	22,089	26,174	23,505	27,573	16,525R	20,519R
Mar	29,499	26,569	28,814	25,904	30,446	27,578	22,332	19,445
Apr	29,158	26,559	29,977	27,404	28,401	25,685	22,382R	19,601R
May	32,664	26,768	33,583	27,476	33,144	26,908	23,482R	17,142R
Jun	29,891	25,923	29,219	25,283	30,234	26,278	23,468R	19,486R
Jul	29,260	26,741	29,372	26,655	28,493	25,677	21,449R	18,627R
Aug	29,876	27,049	29,281	26,368	28,017	25,150	33,316	30,489
Sep	23,999	25,370	25,142	26,636	23,293	24,717		
Oct	23,406	26,614	24,202	27,439	19,335	22,559		
Nov	22,517	26,091	24,277	28,060	15,395	19,326		
Dec	24,301	27,699	23,636	27,150	17,398	21,172		

24. New Light Truck/Van Registrations

Date	2006		2007		2008		2009	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	20,371	24,325	19,629	23,026	21,099	24,442	13,335	15,366
Feb	22,694	24,847	21,877	23,720	20,973	22,631	13,799R	14,817R
Mar	26,515	24,690	24,435	22,857	22,955	21,560	15,447	14,533
Apr	22,301	21,841	24,770	24,434	20,904	20,626	14,764R	14,565R
May	26,409	23,704	26,763	24,249	21,445	19,553	15,380R	14,056R
Jun	25,243	23,500	24,467	22,719	21,191	19,668	15,669	14,597
Jul	26,117	24,361	26,329	24,479	19,336	17,924	14,674R	13,606R
Aug	27,053	24,514	26,952	24,232	20,405	18,341	20,103	18,037
Sep	21,924	22,597	23,501	24,469	18,243	19,049		
Oct	22,785	24,692	23,101	25,054	14,613	15,841		
Nov	21,423	23,915	21,305	24,000	12,510	14,174		
Dec	23,974	24,149	23,609	23,664	16,174	16,178		



*Includes only new passenger car and light truck/van registrations

Indicator Series 25-27 Unemployment Insurance Claimants

25. Weeks Claimed & Insured Unemployment Rate

Date	2006		2007		2008		2009	
	WA	IUR	WA	IUR	WA	IUR	WA	IUR
Jan	107.9	2.8	108.5	2.8	114.4	2.9	172.7	4.4
Feb	105.7	2.8	111.1	2.9	114.2	2.9	184.3	4.7
Mar	105.0	2.7	111.6	2.9	117.0	3.0	201.0	5.1
Apr	104.7	2.7	112.5	2.9	119.2	3.1	220.6	5.7
May	105.4	2.7	111.8	2.9	124.0	3.2	230.9	5.9
Jun	105.9	2.8	111.2	2.9	126.4	3.2	225.5	5.8
Jul	111.8	2.9	113.6	2.9	128.5	3.3	206.4	5.3
Aug	110.6	2.9	113.0	2.9	132.1	3.4	195.5	5.0
Sep	110.7	2.9	112.8	2.9	141.2	3.6	200.5	5.2
Oct	108.9	2.8	112.8	2.9	150.0	3.8		
Nov	109.6	2.8	112.5	2.9	158.9	4.1		
Dec	108.5	2.8	113.0	2.9	165.6	4.2		

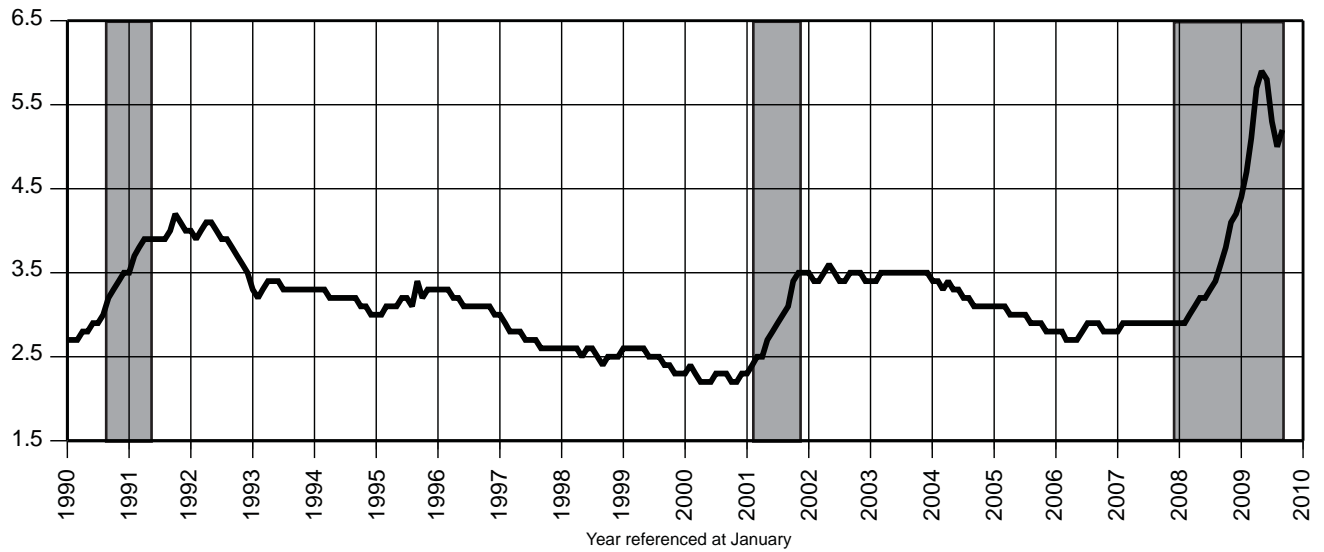
26. Initial Claims-Weekly Average

Date	2006		2007		2008		2009	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	13,034	10,111	13,850	10,859	13,768	10,606	20,137	14,634
Feb	9,451	9,749	10,515	10,923	10,184	10,004	17,193	17,917
Mar	7,927	9,357	8,609	10,073	10,260	12,631	13,895	17,723
Apr	10,564	10,202	11,080	10,822	10,163	10,088	14,848	14,086
May	7,638	10,387	8,087	10,746	8,653	10,793	12,197	15,503
Jun	12,675	10,165	12,320	9,911	13,684	11,511	16,656	14,325
Jul	10,521	10,881	10,299	11,042	10,839	11,331	13,673	13,614
Aug	8,617	10,682	8,600	10,150	9,691	11,507	10,978	13,426
Sep	7,736	9,626	8,138	10,428	10,258	13,694	10,907	14,552
Oct	8,535	10,348	9,136	11,027	11,748	13,201		
Nov	10,883	10,466	11,304	10,430	16,083	15,264		
Dec	13,813	9,540	14,785	10,609	17,301	12,952		

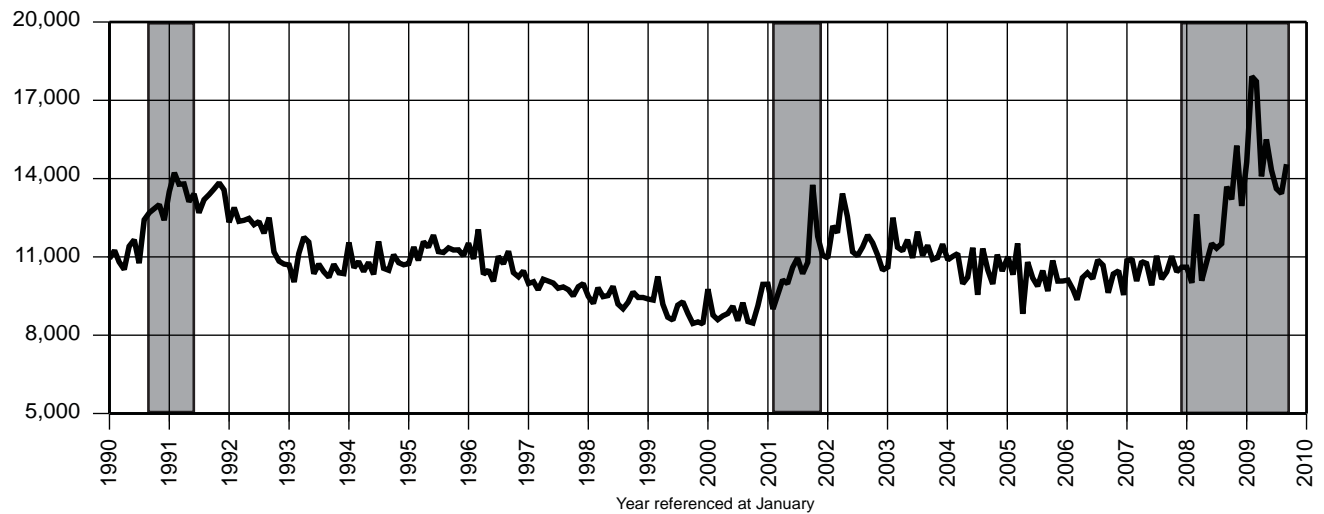
27. Unemployment Insurance Exhaustions

Date	2006	2007	2008	2009
	Unadj.	Unadj.	Unadj.	Unadj.
Jan	13,638	13,845	12,987	16,512
Feb	10,404	10,443	10,694	16,379
Mar	11,647	11,335	13,131	21,982
Apr	11,352	12,919	13,650	21,928
May	12,753	12,807	11,961	23,347
Jun	10,096	10,064	12,531	27,659
Jul	12,361	13,085	14,466	29,284
Aug	10,841	10,486	12,481	28,916
Sep	9,439	10,014	14,953	26,810
Oct	11,752	12,248	13,695	
Nov	9,862	9,909	13,103	
Dec	10,409	11,961	18,460	

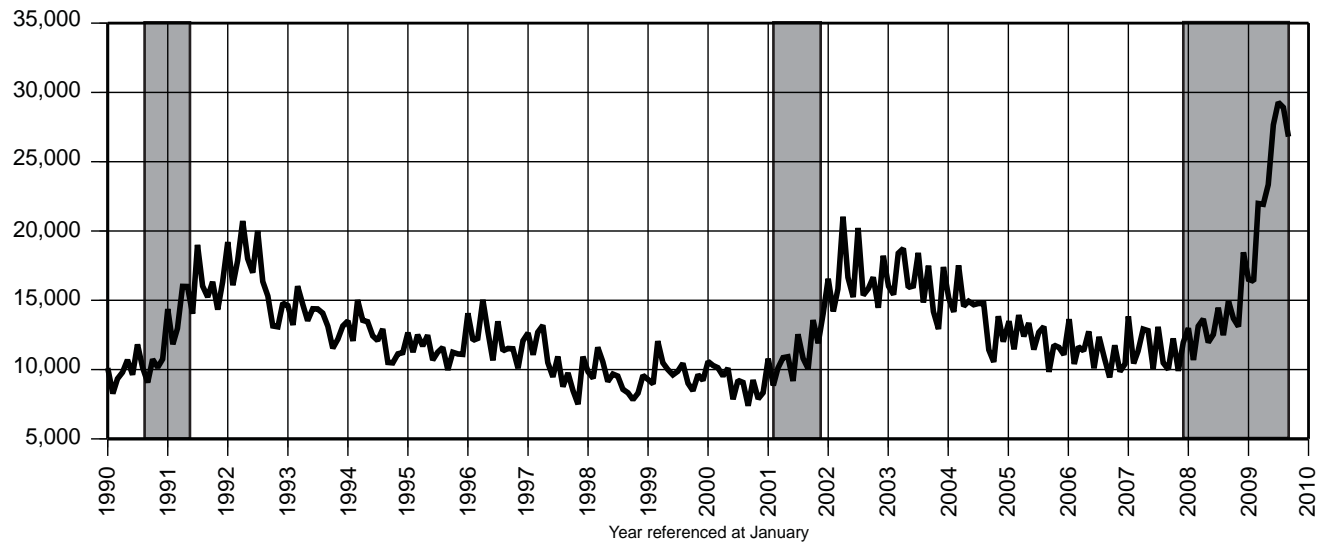
25. Insured Unemployment Rate



26. Initial Claims-Weekly Average



27. Unemployment Insurance Exhaustions



Indicator Series 1 to 27

Annual Averages 1998-2008											
Indicator Series	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1 Civilian Labor Force (000)	4,242.4	4,284.6	4,287.8	4,302.3	4,370.8	4,363.9	4,358.9	4,416.1	4,477.5	4,462.3	4,496.7
2 Resident Employment (000)	4,047.1	4,092.7	4,130.3	4,117.5	4,117.3	4,108.4	4,144.2	4,218.5	4,269.6	4,271.7	4,251.2
3 Resident Unemployment (000)	195.3	191.8	157.5	184.8	253.5	255.5	214.7	197.6	207.9	190.6	245.5
4 Labor Force Particip. Rate (%)	66.8	67.0	66.6	66.2	66.7	66.1	65.8	66.3	66.9	66.4	66.2
5 Employment/Pop. Rate (%)	63.7	64.0	64.1	66.3	62.6	62.2	62.6	63.4	63.8	63.6	62.9
6 Unemployment Rate (%)	4.6	4.5	3.7	4.3	5.8	5.9	4.9	4.5	4.6	4.3	5.5
7 Nonfarm Payroll Emp. (000)	3,801.3	3,901.1	3,994.5	3,997.2	3,983.9	3,978.8	3,999.1	4,039.1	4,071.0	4,078.9	4,058.3
8 Priv. Sec. Nonfarm Emp. (000)	3,229.6	3,323.5	3,405.7	3,394.6	3,370.4	3,356.9	3,365.7	3,397.5	3,423.7	3,431.2	3,407.1
9 Construction Emp. (000)	136.1	143.6	149.6	158.8	162.6	160.5	165.9	169.1	174.9	172.3	164.8
10 Manufacturing Emp. (000)	429.4	422.5	421.6	401.2	367.5	350.4	338.2	330.4	323.8	311.3	298.9
11 Trade, Transportation and Utilities Emp. (000)	847.6	873.7	899.0	890.7	881.4	876.2	874.7	877.3	874.9	874.5	864.0
12 Information Emp. (000)	118.9	123.0	126.9	126.4	113.2	102.0	98.0	97.1	97.4	96.0	92.4
13 Financial Activities Emp. (000)	248.7	260.8	266.9	269.8	276.7	276.2	276.9	279.7	279.2	275.7	269.3
14 Professional and Business Services Emp. (000)	554.0	579.1	598.5	592.5	581.1	578.2	584.5	592.5	604.6	616.6	614.9
15 Education and Health Services Emp. (000)	466.1	480.9	495.8	505.4	527.1	538.0	546.4	558.4	568.4	579.7	592.0
16 Leisure & Hospitality Emp. (000)	294.2	300.0	303.3	304.2	311.0	321.4	325.5	333.4	338.5	340.0	344.2
17 CPI-U for the US ('82-'84=100)	163.0	166.6	172.2	177.1	179.9	184.0	188.9	195.3	201.6	207.3	215.3
18 US Consumer Confidence Index	131.7	135.3	139.0	106.6	96.6	79.8	96.1	100.3	105.9	103.4	58.0
19 Total Dwelling Units (No.) - F	2,612	2,665	2,880	2,356	2,538	2,715	2,995	3,219	2,862	2,117	1,531
20 Single-Fam. Dwell. Units (No.) - F	2,122	2,094	2,103	1,793	1,864	1,820	1,870	1,856	1,428	1,090	765
21 Multi-Fam. Dwell. Units (No.) - F	374	424	515	347	435	580	728	976	1,035	777	677
22 Tot. New Vehicle Regis. (No.)	45,884	50,990	55,301	54,624	53,865	53,584	53,510	51,784	50,473	50,664	44,103
23 New Passenger Car Regis. (No.)	29,047	31,201	33,120	31,667	30,183	28,149	26,631	26,199	26,572	26,770	24,950
24 New Lt. Truck/Van Regis. (No.)	16,837	19,790	22,182	22,957	23,683	25,435	26,879	25,591	23,901	23,895	19,154
25 Wks. Claimed Wkly. Avg. (000)	90.2	90.8	84.3	108.4	132.4	130.9	122.6	112.9	107.9	112.0	131.6
26 Insured Unemp. Rate (%)	2.6	2.5	2.3	2.9	3.5	3.5	3.2	3.0	2.8	2.9	3.4
Initial Claims Wkly. Avg. (No.)	9,454	9,003	9,056	10,637	11,595	11,331	10,730	10,323	10,116	10,560	11,886
27 Exhaustions (No.)	9,360	9,757	9,138	11,136	16,686	16,317	14,034	12,179	11,213	11,593	13,509

Notes: See page S-32 for data sources. Data shown using latest available benchmarks. For Dwelling Unit data, "F"=Final.

Employment Data

New Jersey Nonfarm Payroll Employment (000)

(seasonally adjusted)

NAICS Industry	2008				2009								
	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
Total Nonfarm (1)*	4,046.6	4,037.4	4,014.6	4,000.5	3,987.8	3,973.3	3,960.0	3,941.3	3,933.3	3,930.2	3,929.7	3,930.4	3,917.7
Total Private Sector*	3,396.5	3,382.9	3,361.5	3,348.1	3,335.8	3,322.8	3,309.1	3,289.2	3,282.0	3,279.8	3,285.4	3,287.3	3,275.3
Goods Producing*	461.6	456.0	450.5	444.5	435.4	429.6	426.7	419.8	414.4	415.4	421.2	418.7	414.6
Natural Resources and Mining**	1.7	1.7	1.7	1.7	1.5	1.5	1.6	1.6	1.7	1.7	1.7	1.7	1.7
Construction	162.3	161.8	158.7	156.6	153.8	151.2	151.9	146.8	141.3	140.9	144.0	143.8	139.8
Manufacturing*	297.6	292.5	290.1	286.2	280.1	276.9	273.2	271.4	271.4	272.8	275.5	273.2	273.1
Durable Goods	134.2	132.8	130.9	128.9	125.9	122.6	120.6	120.2	120.1	120.4	122.2	121.2	120.1
Non-Durable Goods	163.4	159.7	159.2	157.3	154.2	154.3	152.6	151.2	151.3	152.4	153.3	152.0	153.0
Service-Providing*	3,585.0	3,581.4	3,564.1	3,556.0	3,552.4	3,543.7	3,533.2	3,521.5	3,518.9	3,514.8	3,508.5	3,511.7	3,503.1
Private Service-Providing*	2,934.9	2,926.9	2,911.0	2,903.6	2,900.4	2,893.2	2,882.4	2,869.4	2,867.6	2,864.4	2,864.2	2,868.6	2,860.7
Trade, Transportation, & Utilities*	863.3	855.2	848.6	844.0	851.3	853.5	851.7	847.7	843.9	843.7	836.6	839.4	837.2
Wholesale Trade	230.7	229.9	230.2	230.4	231.4	228.4	228.0	227.2	226.4	225.2	222.6	224.0	225.4
Retail Trade	459.0	453.9	447.4	443.7	449.3	455.3	455.9	454.9	452.9	452.6	451.8	453.2	453.0
Trans., Warehousing, and Utilities	173.6	171.4	171.0	169.9	170.6	169.8	167.8	165.6	164.6	165.9	162.2	162.2	158.8
Information	91.5	90.7	90.2	90.1	90.4	89.8	88.9	90.1	88.8	87.7	88.6	89.5	89.2
Financial Activities*	268.0	264.4	260.1	260.8	259.6	258.8	259.2	259.0	258.2	256.6	256.4	254.7	255.9
Finance and Insurance	208.3	203.0	199.2	200.4	203.4	204.2	204.6	204.7	203.2	202.2	199.3	198.4	199.9
Real Estate/Rental & Leasing	59.7	61.4	60.9	60.4	56.2	54.6	54.6	54.3	55.0	54.4	57.1	56.3	56.0
Prof. and Business Services*	613.7	606.3	603.7	599.3	591.5	584.4	581.1	577.8	578.3	578.3	582.4	583.5	580.9
Prof., Sci., & Tech. Services	290.4	291.8	290.0	288.4	281.5	280.2	280.0	275.2	273.1	274.2	275.3	275.4	272.3
Mgmt. of Companies & Enterprises	75.1	74.3	73.9	73.7	75.5	75.1	74.6	75.0	74.9	74.8	75.2	75.9	75.7
Adm/Support, Waste Mgt/ Remed. Svs.	248.2	240.2	239.8	237.2	234.5	229.1	226.5	227.6	230.3	229.3	231.9	232.2	232.9
Educational and Health Services*	591.8	599.8	599.9	600.3	597.9	599.1	598.3	599.2	597.7	596.7	593.5	594.7	593.7
Educational Services	90.7	94.8	93.7	94.8	94.2	96.3	95.8	94.3	92.6	91.6	89.5	89.6	86.6
Health Care and Social Assistance	501.1	505.0	506.2	505.5	503.7	502.8	502.5	504.9	505.1	505.1	504.0	505.1	507.1
Leisure and Hospitality*	340.5	344.3	346.0	345.7	346.0	343.4	340.1	332.8	336.6	333.6	338.7	338.3	339.3
Arts, Entertainment, & Recreation	53.1	54.3	55.5	56.0	56.4	56.6	55.4	51.0	52.1	51.2	56.2	56.3	53.3
Accommodation and Food Svs.	287.4	290.0	290.5	289.7	289.6	286.8	284.7	281.8	284.5	282.4	282.5	282.0	286.0
Other Services (2)	166.1	166.2	162.5	163.4	163.7	164.2	163.1	162.8	164.1	167.8	168.0	168.5	164.5
Total Government*	650.1	654.5	653.1	652.4	652.0	650.5	650.9	652.1	651.3	650.4	644.3	643.1	642.4
Federal Government	59.6	59.8	58.8	58.7	59.3	58.9	58.8	60.7	60.7	59.0	59.1	58.9	58.9
State Government (3)	152.5	151.2	150.1	148.3	148.9	147.2	147.5	146.7	146.0	146.9	147.9	147.6	147.3
Local Government	438.0	443.5	444.2	445.4	443.8	444.4	444.6	444.7	444.6	444.5	437.3	436.6	436.2

Notes:

1. Nonfarm payroll employment includes civilians on nonfarm establishment payrolls who worked or received pay for any part of the pay period including the 12th of the month. It excludes proprietors, self-employed, unpaid family members and domestics in private households. All data are revised to March 2008 benchmarks. Individual series may not add to sector or supersector totals because not all sector/supersector components are published.
2. "Other Services" include: Repair and maintenance; Personal and laundry services; Religious, grantmaking, civic, professional and similar organizations.
3. The total number of state employees reported under this heading is determined on the basis of a definition developed by the US Bureau of Labor Statistics which is standardized throughout the nation. The definition includes both full- and part-time workers in the executive departments, the legislature, and the judiciary, as well as all employees of authorities, commissions, the state universities and colleges, and other agencies not included on the central payroll.

* Seasonally adjusted total has been indirectly computed from the sum of the underlying industries.

** The industry is not seasonally adjusted because seasonality is not statistically significant.

Employment Data

New Jersey Nonfarm Payroll Employment (000)

(not seasonally adjusted)

NAICS Industry	2008				2009								
	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
Total Nonfarm (1)	4,042.9	4,059.4	4,052.3	4,036.2	3,916.5	3,899.0	3,913.1	3,925.6	3,952.0	3,992.9	3,954.7	3,933.5	3,920.1
Total Private Sector	3,409.3	3,396.9	3,387.2	3,372.3	3,265.8	3,239.6	3,251.4	3,261.9	3,291.5	3,332.5	3,335.2	3,328.6	3,295.8
Goods Producing	468.5	462.2	455.2	446.7	422.6	413.1	415.1	416.3	416.1	422.4	427.9	426.9	422.3
Natural Resources and Mining	1.7	1.7	1.7	1.7	1.5	1.5	1.6	1.6	1.7	1.7	1.7	1.7	1.7
Construction	168.3	167.1	162.2	157.8	143.5	136.9	141.2	144.0	143.3	146.1	150.6	151.6	146.3
Construction of Buildings	38.0	37.3	37.0	37.8	35.6	34.3	33.8	33.0	32.2	34.1	34.0	34.8	34.1
Residential Building Construction	25.2	25.2	24.8	24.7	24.4	23.4	23.0	22.4	22.3	23.6	24.1	24.7	24.4
Heavy and Civil Engineering	19.5	19.9	19.5	18.1	15.1	15.2	16.1	17.4	18.2	18.5	19.2	18.9	18.1
Specialty Trade Contractors	110.8	109.9	105.7	101.9	92.8	87.4	91.3	93.6	92.9	93.5	97.4	97.9	94.1
Building Equipment Contractors	54.5	54.6	54.7	54.2	50.6	48.6	48.7	46.9	46.8	47.7	48.9	48.8	48.0
Manufacturing	298.5	293.4	291.3	287.2	277.6	274.7	272.3	270.7	271.1	274.6	275.6	273.6	274.3
Durable Goods	134.5	132.9	130.9	129.2	124.9	121.9	120.5	120.2	120.2	121.4	122.3	121.2	120.3
Fabricated Metal Product	25.9	25.8	25.8	25.7	25.2	25.1	25.1	25.1	25.2	25.4	25.1	25.1	25.3
Machinery Manufacturing	16.5	16.4	16.3	16.4	16.3	16.2	16.2	16.0	16.0	16.1	16.1	16.0	16.0
Computer and Electronic Products	30.6	30.6	30.6	30.4	30.1	30.0	30.0	30.0	30.0	30.3	30.3	30.2	29.9
Navig., Meas, Electromedical & Control Inst.	15.6	15.6	15.7	15.6	15.6	15.6	15.6	15.5	15.6	15.6	15.6	15.5	15.4
Transportation Equip. Mfg.	5.7	5.7	5.7	5.7	5.6	5.6	5.3	5.3	5.3	5.3	5.1	5.2	5.2
Miscellaneous Mfg.	20.3	20.3	20.2	20.0	19.2	19.2	19.5	19.5	19.6	19.7	19.7	19.6	19.5
Non-Durable Goods	164.0	160.5	160.4	158.0	152.7	152.8	151.8	150.5	150.9	153.2	153.3	152.4	154.0
Food Manufacturing	29.8	30.0	31.0	31.1	30.8	30.9	30.9	30.6	30.6	31.0	31.5	31.4	31.0
Paper Manufacturing	13.5	13.4	13.4	13.3	13.3	13.2	13.2	13.1	13.0	13.1	12.8	12.8	12.9
Printing and Related Support	21.0	20.8	20.8	20.7	20.4	20.2	20.2	20.1	20.0	19.9	19.6	19.7	19.8
Chemical Manufacturing	65.2	65.0	64.8	64.6	63.6	64.2	63.8	63.3	63.2	63.6	63.1	62.8	62.5
Basic Chemical Manufacturing	8.5	8.5	8.5	8.5	8.6	8.5	8.5	8.5	8.5	8.6	8.4	8.4	8.3
Pharmaceutical and Medicine	37.6	37.7	37.7	37.6	37.3	37.1	37.2	37.1	37.3	37.5	37.5	37.1	37.1
Plastics and Rubber Products	16.4	16.3	16.3	16.1	15.8	15.7	15.6	15.6	15.6	15.6	15.2	15.2	15.3
Service-Providing	3,574.4	3,597.2	3,597.1	3,589.5	3,493.9	3,485.9	3,498.0	3,509.3	3,535.9	3,570.5	3,526.8	3,506.6	3,497.8
Private Service-Providing	2,940.8	2,934.7	2,932.0	2,925.6	2,843.2	2,826.5	2,836.3	2,845.6	2,875.4	2,910.1	2,907.3	2,901.7	2,873.5
Trade, Transportation, & Utilities	859.2	858.4	870.4	872.6	843.9	836.3	837.8	835.6	840.8	849.1	835.5	835.8	836.2
Wholesale Trade	230.7	228.6	234.9	232.8	229.2	226.1	225.9	225.9	226.1	226.1	223.6	224.5	225.3
Merchant Wholesalers, Durable Goods	115.7	113.7	117.4	116.5	113.3	111.7	111.4	110.6	110.7	110.1	108.2	107.9	108.6
Professional & Comm. Equip., & Supplies	32.1	32.1	32.8	32.9	32.7	32.7	32.6	32.7	32.6	32.5	32.5	32.5	32.4
Grocery and Related Product - Nondurable Goods	28.9	28.9	28.9	28.8	28.5	28.5	28.5	28.5	28.8	29.0	29.0	29.0	28.9
Wholesale Electronic Markets, Agents and Brokers	31.1	30.9	32.6	33.1	33.6	32.8	32.8	33.0	33.1	33.2	33.3	33.7	33.8

See notes on page S-23. Shaded rows on pp. 24-27 indicate employment at the NAICS supersector level.

Employment Data**New Jersey Nonfarm Payroll Employment (000)**

(not seasonally adjusted)

NAICS Industry	2008				2009								
	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
Retail Trade	453.6	454.6	460.8	466.7	446.0	442.0	444.7	445.0	449.3	455.5	454.0	454.5	450.1
Motor Vehicle and Parts Dealers	45.9	45.6	45.2	45.0	44.7	45.2	45.4	45.7	45.7	45.9	45.9	46.0	45.7
Automobile Dealers	33.3	33.1	32.8	32.5	32.2	32.3	32.3	32.3	32.1	32.2	32.1	32.2	32.1
Furniture and Home Furnishings Stores	17.6	17.9	19.0	19.6	18.1	17.5	17.4	17.1	17.0	16.7	16.5	16.2	15.9
Electronics and Appliance Stores	16.8	17.2	18.2	18.7	17.9	18.0	17.9	17.8	17.7	17.7	17.9	17.9	17.9
Building Mat. & Garden Equip. & Supp. Dlr.	33.5	33.5	33.1	32.6	31.5	31.7	31.7	32.9	34.1	34.0	33.3	32.6	32.1
Food and Beverage Stores	109.4	106.8	107.2	109.4	105.3	105.9	106.7	107.8	110.0	111.4	109.8	108.7	108.7
Health and Personal Care Stores	37.9	38.0	38.3	38.2	37.4	37.3	36.7	36.8	36.7	37.1	36.9	37.0	36.6
Clothing and Clothing Accessories Stores	58.2	60.7	66.0	67.9	60.8	58.6	58.4	59.5	60.5	61.8	60.3	60.6	61.9
Sporting Goods, Hobby, Book, & Music Stores	19.9	20.1	21.3	22.3	19.9	18.9	19.0	18.9	18.6	18.9	18.9	19.2	19.1
General Merchandise Stores	66.0	66.5	70.3	71.6	66.0	63.3	65.0	63.9	64.5	65.2	65.0	64.0	63.4
Department Stores	52.3	52.8	56.4	57.2	52.5	50.5	52.1	51.1	51.4	51.9	51.3	50.7	50.6
Transportation, Warehousing, and Utilities	174.9	175.2	174.7	173.1	168.7	168.2	167.2	164.7	165.4	167.5	157.9	156.8	160.8
Utilities	12.0	12.0	12.0	12.1	12.3	12.2	12.5	12.5	12.6	12.9	12.9	13.1	12.9
Elec.Pwr Gen., Transmission & Distribution	5.9	6.0	6.0	6.0	6.0	6.0	6.1	6.1	6.1	6.2	6.4	6.4	6.4
Natural Gas Distribution	3.8	3.8	3.8	3.8	3.9	3.9	4.0	4.0	4.0	4.1	4.1	4.1	4.0
Transportation and Warehousing	162.9	163.2	162.7	161.0	156.4	156.0	154.7	152.2	152.8	154.6	145.0	143.7	147.9
Air Transportation	18.3	18.1	18.2	18.3	18.3	18.3	18.5	18.5	18.6	18.6	18.6	18.6	18.5
Truck Transportation	36.6	35.7	35.6	34.7	32.5	33.2	33.1	33.6	33.5	33.9	32.7	32.7	32.1
General Freight Trucking	27.6	27.4	26.9	26.7	25.8	26.0	25.9	26.1	26.1	26.0	25.9	25.9	26.1
Transit and Ground Passenger Transportation	30.3	31.2	30.8	30.7	30.4	30.7	30.9	29.8	30.6	30.8	24.1	22.6	29.2
Support Activities for Transportation	21.8	21.9	21.8	21.9	21.6	21.6	21.7	21.4	21.3	21.5	21.5	21.5	21.4
Couriers and Messengers	23.3	22.9	23.9	26.8	22.5	22.6	22.6	22.3	22.4	22.5	22.7	23.4	23.2
Warehousing and Storage	27.8	28.0	28.2	28.2	28.1	28.0	28.0	27.7	27.7	27.7	27.8	27.9	27.7
Information	91.2	90.8	90.7	90.7	90.0	89.0	88.8	89.6	88.6	88.1	88.7	89.9	89.1
Publishing Industries (except Internet)	26.6	26.5	26.6	26.7	26.1	26.0	25.8	25.8	25.3	25.3	25.2	25.1	24.9
Telecommunications	40.2	40.2	40.3	40.3	40.3	40.3	40.2	39.8	39.7	39.8	39.4	39.2	38.9
Wired Telecommunications Carriers	31.7	31.8	32.0	32.0	32.1	32.3	32.5	32.2	32.3	32.4	32.2	31.9	31.5
Internet Serv. Prvdrs., Web Srch. Portals & D.P.S.	9.0	8.9	8.9	8.9	8.7	8.7	8.7	8.6	8.5	8.5	8.5	8.4	8.3
Financial Activities	267.7	264.0	259.7	260.8	257.9	256.6	257.5	257.7	258.1	259.1	259.1	257.5	255.6
Finance and Insurance	207.3	202.5	198.9	200.6	203.0	203.6	204.2	204.3	203.0	203.3	200.6	199.4	199.0
Credit Intermediation & Related Activities	71.6	70.3	67.9	68.1	67.6	68.0	68.1	68.0	67.6	68.4	68.2	67.8	67.4
Depository Credit Intermediation	50.6	50.4	50.6	50.8	50.8	50.9	51.2	51.1	51.0	51.4	51.2	51.1	50.7
Nondepository Credit Interditiion	15.5	15.2	14.9	14.4	13.6	13.3	13.0	13.0	13.0	12.9	13.1	13.0	12.8

See notes on page S-23. Shaded rows on pp. 24-27 indicate employment at the NAICS supersector level.

Employment Data

New Jersey Nonfarm Payroll Employment (000)

(not seasonally adjusted)

NAICS Industry	2008				2009								
	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
Securities, Commodity Contracts & Other	53.1	52.7	52.5	52.8	52.7	50.8	50.7	50.8	50.4	50.5	50.5	50.0	49.0
Scrt'y & Comdty Contracts Intermed & Brkrage	40.1	39.6	39.4	39.8	40.0	40.0	40.0	40.5	40.3	40.7	40.7	40.6	39.9
Ins. Carriers & Rel Activities	81.3	81.1	80.7	80.7	83.0	83.0	83.1	82.4	82.2	81.7	80.9	80.4	80.9
Insurance Carriers	50.7	50.5	50.5	50.5	49.9	49.9	50.3	50.0	49.7	49.3	49.1	48.9	49.0
Agencies, Brkrages, & other Ins. Rel. Activities	30.6	30.6	30.2	30.2	33.1	33.1	32.8	32.4	32.5	32.4	31.8	31.5	31.9
Real Estate/Rental & Leasing	60.4	61.5	60.8	60.2	54.9	53.0	53.3	53.4	55.1	55.8	58.5	58.1	56.6
Real Estate	41.1	42.7	42.1	41.8	37.1	35.9	36.6	36.6	37.6	37.9	40.2	40.2	39.2
Rental and Leasing Svcs.	18.3	18.2	18.2	18.1	17.3	17.2	17.1	17.4	17.5	17.9	17.7	17.2	17.0
Professional & Business Svcs.	618.4	613.4	609.2	599.9	574.1	566.6	570.4	575.6	579.3	585.1	591.4	593.9	589.7
Professional, Sci., & Tech. Svcs.	287.7	291.7	290.3	289.1	279.2	278.8	279.7	276.2	272.1	275.7	277.3	276.4	270.9
Legal Services	40.6	40.1	39.7	39.3	38.4	39.0	39.2	39.1	38.8	39.7	39.4	39.3	38.8
Accounting/Tax Prep/Bookkeep/ Payroll Services	35.3	35.4	35.8	35.0	34.3	35.5	34.8	35.4	32.5	32.5	33.4	33.3	33.2
Architectural, Engineering & Related Services	40.7	41.8	41.4	40.4	38.2	37.9	37.2	38.3	38.7	40.1	39.9	40.2	39.8
Computer Systems Design & Related Services	63.4	64.4	62.7	63.6	58.8	58.5	58.1	55.9	55.4	56.1	56.9	56.8	55.3
Management, Sci & Tech Consulting Services	36.1	36.1	36.7	37.1	38.1	37.4	39.4	36.7	36.8	37.3	37.7	37.2	35.5
Scientific Research & Development Services	31.2	31.1	31.0	31.1	30.9	30.8	31.0	30.9	31.1	31.4	31.5	31.4	31.1
Advertising and Related Services	16.4	16.5	16.6	16.7	16.2	16.3	16.4	16.5	16.4	16.4	16.3	16.1	16.0
Management of Companies and Enterprises	74.8	74.2	74.1	74.3	75.1	74.7	74.5	74.6	74.4	75.1	75.3	76.1	75.9
Adm/Support Waste Mgt/ Remediation Services	255.9	247.5	244.8	236.5	219.8	213.1	216.2	224.8	232.5	234.3	238.8	241.4	242.9
Employment Services	91.7	88.3	88.0	84.0	73.1	69.0	70.1	70.0	74.2	71.9	75.2	79.2	81.9
Business Support Services	17.3	17.1	17.5	17.9	17.4	17.6	17.8	17.8	17.7	17.9	17.5	17.4	17.4
Investigation & Security Svcs.	28.1	28.1	28.2	28.2	28.1	28.0	28.0	28.0	28.1	28.2	28.0	28.0	28.2
Svcs. to Buildings & Dwellings	69.4	65.9	62.7	56.0	52.6	48.6	51.7	58.2	62.2	65.7	67.9	67.8	65.5
Educational & Health Services	587.6	601.5	603.6	604.4	595.3	598.6	600.5	601.3	601.7	599.4	589.2	585.7	589.4
Educational Services	88.4	96.8	96.4	97.4	92.6	97.1	97.9	96.5	95.4	91.6	85.2	82.4	84.4
Elementary and Secondary Schools	35.6	36.6	36.9	36.5	36.2	36.6	36.8	36.6	37.0	36.6	32.1	30.6	35.1
Colleges, Universities, and Professional Schools	29.0	32.1	31.6	31.9	27.5	31.0	31.8	32.0	31.4	28.5	27.4	27.1	28.9
Health Care and Social Assistance	499.2	504.7	507.2	507.0	502.7	501.5	502.6	504.8	506.3	507.8	504.0	503.3	505.0
Ambulatory Health Care Svcs.	183.2	185.2	186.1	186.3	183.4	184.7	185.6	186.7	188.2	190.0	190.7	190.9	189.8
Offices of Physicians	68.9	69.2	69.4	69.1	68.7	69.1	70.5	70.9	71.1	71.1	71.5	71.2	72.4
Offices of Dentists	27.9	27.7	28.0	28.0	27.4	27.7	27.6	27.8	27.9	27.4	27.8	28.3	28.0
Home Health Care Services	30.8	30.9	30.9	31.3	30.1	29.9	30.3	30.3	30.7	31.0	31.0	31.0	31.2

See notes on page S-23. Shaded rows on pp. 24-27 indicate employment at the NAICS supersector level.

Employment Data

New Jersey Nonfarm Payroll Employment (000)

(not seasonally adjusted)

NAICS Industry	2008				2009								
	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
Hospitals	156.3	156.6	156.6	155.8	155.0	153.7	152.9	153.5	152.9	153.8	155.2	154.0	153.6
Nursing and Residential Care Facilities	84.2	84.8	85.1	84.7	83.6	83.3	83.8	84.4	84.6	84.5	84.9	85.2	84.4
Nursing Care Facilities	48.5	48.6	48.8	48.8	48.7	48.6	48.8	49.0	49.1	49.1	49.5	49.5	49.4
Community Care Facilities for the Elderly	18.3	18.3	18.4	18.5	18.5	18.6	18.7	18.4	18.6	18.7	18.8	18.7	18.6
Social Assistance	75.5	78.1	79.4	80.2	80.7	79.8	80.3	80.2	80.6	79.5	73.2	73.2	77.2
Child Day Care Services	36.7	37.6	37.7	38.0	37.8	37.9	38.2	38.2	38.5	38.2	35.4	34.8	37.0
Leisure and Hospitality	352.3	340.9	337.0	335.1	321.5	318.1	320.2	323.2	341.6	358.0	371.3	367.4	349.5
Arts, Entertainment, and Recreation	56.8	52.8	50.8	50.0	45.4	45.5	46.6	48.2	53.6	60.7	72.8	71.1	56.0
Amusement, Gambling & Recreation Industries	45.3	41.3	39.7	39.3	36.1	36.2	37.2	38.3	43.7	49.7	62.5	60.6	45.7
Accommodation and Food Services	295.5	288.1	286.2	285.1	276.1	272.6	273.6	275.0	288.0	297.3	298.5	296.3	293.5
Accommodation	68.1	65.6	63.3	63.0	61.5	60.7	60.1	59.9	61.5	62.7	66.4	66.3	63.2
Casino Hotels	39.2	37.9	37.2	36.2	35.4	34.7	34.5	34.0	34.5	35.0	36.7	36.8	35.4
Food Services and Drinking Places	227.4	222.5	222.9	222.1	214.6	211.9	213.5	215.1	226.5	234.6	232.1	230.0	230.3
Full-Service Restaurants	102.2	98.8	96.7	97.6	95.3	93.3	93.9	95.5	101.6	108.3	112.9	111.9	108.6
Limited-Service Eating Places	87.3	86.1	86.3	84.6	83.2	82.1	83.1	82.8	86.2	87.5	86.2	85.3	83.5
Special Food Services	28.5	28.8	31.1	31.0	27.6	28.0	28.0	28.2	29.7	29.2	23.3	23.2	29.3
Drinking Places (Alcoholic Beverages)	9.4	8.8	8.8	8.9	8.5	8.5	8.5	8.6	9.0	9.6	9.7	9.6	8.9
Other Services	164.4	165.7	161.4	162.1	160.5	161.3	161.1	162.6	165.3	171.3	172.1	171.5	164.0
Repair and Maintenance	35.9	34.7	34.7	34.4	34.6	34.3	34.4	34.2	34.1	33.8	33.7	33.7	33.9
Automotive Repair and Maintenance	25.8	24.9	24.9	23.8	24.1	23.4	23.4	23.3	23.6	23.3	23.2	23.2	23.3
Personal and Laundry Services	50.7	51.4	48.5	49.5	49.9	49.2	49.2	50.5	51.9	54.4	54.3	53.7	55.5
Personal Care Services	30.4	30.2	30.2	30.4	30.1	29.9	30.2	30.6	30.9	31.2	30.7	30.6	31.3
Religious, Grantmaking, Civic, Professional & Similar Orgs.	77.8	79.6	78.2	78.2	76.0	77.8	77.5	77.9	79.3	83.1	84.1	84.1	74.6
Government	633.6	662.5	665.1	663.9	650.7	659.4	661.7	663.7	660.5	660.4	619.5	604.9	624.3
Federal Government	59.6	59.8	58.6	59.1	58.9	58.2	58.2	60.5	60.7	59.3	59.9	59.5	58.9
Other Federal Government	17.8	17.7	17.7	17.8	17.6	17.6	17.7	19.6	20.6	18.8	18.6	18.7	18.5
Department of Defense	14.0	14.2	13.4	13.5	13.6	13.6	13.6	13.7	13.7	14.2	14.6	14.9	14.6
U.S. Postal Service	27.8	27.9	27.5	27.8	27.7	27.0	26.9	27.2	26.4	26.3	26.7	25.9	25.8
State Government	150.5	154.3	153.2	150.4	145.9	149.8	150.4	150.1	146.6	143.8	143.5	141.7	145.7
State Government Education	48.8	52.5	52.2	50.4	45.0	49.1	49.3	49.5	45.7	43.0	43.1	41.9	46.7
State Government Hospitals	11.9	12.1	12.1	12.2	12.2	12.2	12.2	12.2	12.2	12.2	12.2	12.2	12.2
Other State Government	89.8	89.7	88.9	87.8	88.7	88.5	88.9	88.4	88.7	88.6	88.2	87.6	86.8
Exec./Leg./Judicial *	77.1	77.1	76.9	76.8	76.8	76.9	76.9	76.6	76.3	76.5	76.0	75.6	75.2
Local Government	423.5	448.4	453.3	454.4	445.9	451.4	453.1	453.1	453.2	457.3	416.1	403.7	419.7
Local Government Education	250.1	277.1	282.7	283.9	276.8	282.5	285.2	285.2	283.6	283.2	230.4	220.0	246.2
Other Local Government	173.4	171.3	170.6	170.5	169.1	168.9	167.9	167.9	169.6	174.1	185.7	183.7	173.5

See notes on page S-23. Shaded rows on pp. 24-27 indicate employment at the NAICS supersector level.

Hours and Earnings Data

Production/Non-supervisory Workers in New Jersey

NAICS Industry	2008				2009								
	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
Average Weekly Hours of Production / Non-supervisory Workers¹													
Manufacturing (production)	41.5	40.8	41.1	41.5	41.2	41.2	41.3	40.6	41.2	41.4	41.5	41.4	41.5
Durable Goods	41.8	40.9	41.5	40.9	40.8	41.0	41.0	40.6	40.6	41.2	41.1	40.9	41.0
Nondurable Goods	41.3	40.7	40.8	42.1	41.6	41.4	41.5	40.7	41.7	41.5	41.8	41.8	41.9
Information⁴	34.7	34.6	34.8	34.9	34.4	34.7	34.3	34.4	34.8	34.3	35.0	34.5	35.6
Average Hourly Gross Dollar Earnings²													
Manufacturing (production)	17.99	17.73	17.89	18.37	18.39	18.45	18.52	18.60	18.51	18.53	18.31	18.20	18.25
Durable Goods	19.93	20.17	20.25	21.10	21.10	21.23	21.33	21.32	21.30	21.17	20.96	20.89	21.00
Nondurable Goods	16.29	15.60	15.81	16.10	16.10	16.14	16.12	16.24	16.18	16.29	16.02	15.93	15.97
Information⁴	31.18	30.06	29.86	29.13	28.86	28.60	29.16	28.27	27.97	27.72	27.16	27.29	26.41
Average Weekly Gross Dollar Earnings³													
Manufacturing (production)	746.59	723.38	735.28	762.36	757.67	760.14	764.88	755.16	762.61	767.14	759.87	753.48	757.38
Durable Goods	833.07	824.95	840.38	862.99	860.88	870.43	874.53	865.59	864.78	872.20	861.46	854.40	861.00
Nondurable Goods	672.78	634.92	645.05	677.81	669.76	668.20	668.98	660.97	674.71	676.04	669.64	665.87	669.14
Information⁴	1,081.95	1,040.08	1,039.13	1,016.64	992.78	992.42	1,000.19	972.49	973.36	950.80	950.60	944.23	940.20

* Eight manufacturing production series were deleted because these series failed to meet the criteria established by the Bureau of Labor Statistics and will no longer be published.

- (1) Average hours worked or paid are affected by labor turnover, changes in overtime hours and part-time employment.
- (2) Hourly earnings include paid holidays, vacation and sick leave. They are affected by changes in workforce composition and in wage rates.
- (3) Weekly earnings are affected by premium pay, shift differentials, piecework and incentive payments, length of workweek and other factors.
- (4) Non-supervisory workers. The Information Supersector includes the Publishing Industries, Telecommunications, and Internet Service Providers, Web Search Portal, and Data Processing Service Sectors.

Comparative Trends

US and New Jersey Civilian Labor Force Trends 1983-2009 (000)

Date	Labor Force		Employment		Unemployment Volume		Unemployment Rate (%)	
	US	NJ	US	NJ	US	NJ	US	NJ
Annual Averages: 1983-2008								
1983	111,550	3,673.0	100,834	3,385.0	10,717	288.0	9.6	7.8
1984	113,544	3,825.0	105,005	3,589.0	8,539	236.0	7.5	6.2
1985	115,461	3,839.0	107,150	3,621.0	8,312	217.0	7.2	5.7
1986	117,834	3,908.0	109,597	3,712.0	8,237	197.0	7.0	5.0
1987	119,865	3,966.0	112,440	3,806.0	7,425	160.0	6.2	4.0
1988	121,669	3,975.0	114,968	3,824.0	6,701	151.0	5.5	3.8
1989	123,869	3,989.0	117,342	3,826.0	6,528	163.0	5.3	4.1
1990	125,840	4,072.5	118,793	3,865.0	7,047	207.5	5.6	5.1
1991	126,346	4,050.4	117,718	3,776.6	8,628	273.7	6.8	6.8
1992	128,105	4,051.9	118,492	3,709.5	9,613	342.4	7.5	8.4
1993	129,200	4,034.6	120,259	3,727.3	8,940	307.3	6.9	7.6
1994	131,056	4,067.5	123,060	3,790.0	7,996	277.5	6.1	6.8
1995	132,304	4,111.8	124,900	3,846.3	7,404	265.5	5.6	6.5
1996	133,943	4,184.1	126,708	3,925.8	7,236	258.3	5.4	6.2
1997	136,297	4,257.4	129,558	4,031.0	6,739	226.4	4.9	5.3
1998	137,673	4,242.4	131,463	4,047.1	6,210	195.3	4.5	4.6
1999	139,368	4,284.6	133,488	4,092.7	5,880	191.8	4.2	4.5
2000	142,583	4,287.8	136,891	4,130.3	5,692	157.5	4.0	3.7
2001	143,734	4,302.3	136,933	4,117.5	6,801	184.8	4.7	4.3
2002	144,863	4,370.8	136,485	4,117.3	8,378	253.5	5.8	5.8
2003	146,510	4,363.9	137,736	4,108.4	8,774	255.5	6.0	5.9
2004	147,401	4,358.9	139,252	4,144.2	8,149	214.7	5.5	4.9
2005	149,320	4,416.1	141,730	4,218.5	7,591	197.6	5.1	4.5
2006	151,428	4,477.5	144,427	4,269.6	7,001	207.9	4.6	4.6
2007	153,124	4,462.3	146,047	4,271.7	7,078	190.6	4.6	4.3
2008	154,287	4,496.7	145,362	4,251.2	8,924	245.5	5.8	5.5

2008

Monthly Data: 2008-2009 (Seasonally Adjusted)*

Jan	153,873	4,478.7	146,317	4,272.3	7,555	206.4	4.9	4.6
Feb	153,498	4,483.9	146,075	4,272.1	7,423	211.8	4.8	4.7
Mar	153,843	4,485.5	146,023	4,268.9	7,820	216.6	5.1	4.8
Apr	153,932	4,487.7	146,257	4,265.5	7,675	222.2	5.0	5.0
May	154,510	4,491.3	145,974	4,261.2	8,536	230.1	5.5	5.1
Jun	154,400	4,492.6	145,738	4,256.9	8,662	235.7	5.6	5.2
Jul	154,506	4,497.8	145,596	4,252.6	8,910	245.2	5.8	5.5
Aug	154,823	4,502.1	145,273	4,247.3	9,550	254.8	6.2	5.7
Sep	154,621	4,502.5	145,029	4,241.9	9,592	260.6	6.2	5.8
Oct	154,878	4,507.4	144,657	4,235.6	10,221	271.8	6.6	6.0
Nov	154,620	4,510.4	144,144	4,224.9	10,476	285.5	6.8	6.3
Dec	154,447	4,520.8	143,338	4,215.1	11,108	305.7	7.2	6.8

2009

Jan	153,716	4,503.0	142,099	4,172.5	11,616	330.5	7.6	7.3
Feb	154,214	4,514.6	141,748	4,144.6	12,467	370.0	8.1	8.2
Mar	154,048	4,540.6	140,887	4,163.8	13,161	376.8	8.5	8.3
Apr	154,731	4,572.4	141,007	4,188.0	13,724	384.4	8.9	8.4
May	155,081	4,560.4	140,570	4,160.3	14,511	400.0	9.4	8.8
Jun	154,926	4,550.5	140,196	4,130.9	14,729	419.6	9.5	9.2
Jul	154,504	4,561.8	140,041	4,138.6	14,462	423.1	9.4	9.3
Aug	154,577	4,541.3	139,649	4,104.4	14,928	436.9	9.7	9.6
Sep	154,006	4,535.4	138,864	4,090.4	15,142	444.9	9.8	9.8
Oct								
Nov								
Dec								

* New Jersey monthly data are based on a different estimating procedure. Monthly data have been revised to incorporate updated seasonal adjustment factors which reflect the 2008 experience.

Unemployment Insurance Program

Characteristics of New Jersey's Unemployed (000)

	September 2009	August 2009	September 2008	Percent Change From Month Ago	Year Ago
Total Insured Unemployed *	170.4	196.7	114.1	-13.3	49.3
Total Insured Unemployed	203.3	186.7	136.1	8.9	49.4
By Gender					
Male	118.7	118.2	78.0	0.4	52.2
Female	82.7	83.1	57.9	-0.5	42.8
By Race					
White	127.3	114.9	82.2	10.8	54.9
Black	34.3	34.8	26.8	-1.5	28.0
Asian	7.5	7.4	4.0	0.6	86.1
Other	2.0	2.0	1.3	3.0	54.6
Chose not To Answer	25.8	29.3	17.1	-12.2	50.5
By Ethnicity					
Hispanic	35.9	36.8	25.6	-2.4	40.1
Not Hispanic	131.3	133.2	94.8	-1.4	38.5
Chose not to Answer	19.1	22.2	9.6	-13.9	99.4
By Age of Claimant					
Under 25	19.0	19.3	12.5	-1.7	52.1
25 through 34 years	44.7	44.3	30.8	0.8	45.0
35 through 44 years	41.6	42.4	30.8	-1.9	35.1
45 through 54 years	49.2	45.6	32.5	7.8	51.4
55 through 64 years	32.7	29.0	20.5	12.9	59.4
65 years and over	13.6	10.2	8.1	32.4	68.1
By Duration of Unemployment					
1 to 2 weeks	27.0	26.7	21.3	1.1	26.7
3 to 4 weeks	18.7	18.4	16.0	1.5	16.9
5 to 14 weeks	81.4	71.3	58.0	14.2	40.5
15 weeks and over	71.5	74.4	39.1	-3.9	82.9
By Industry					
Goods Producing	38.8	40.8	25.9	-4.8	49.6
Construction	21.5	21.5	14.9	-0.2	43.5
Manufacturing	16.4	18.2	10.3	-10.3	59.6
Service Providing	150.6	147.8	103.4	1.9	45.7
Trade, Transportation, Utilities	43.7	44.0	28.6	-0.7	52.7
Wholesale Trade	10.5	11.3	6.9	-6.2	52.7
Retail Trade	22.3	22.6	14.8	-1.5	50.2
Transportation & Warehousing	10.7	10.0	6.8	7.3	58.2
Financial Activities	10.7	11.3	8.2	-5.2	30.1
Professional & Business Services	34.0	35.3	22.1	-3.6	53.9
Educational and Health Services	19.7	18.9	13.0	4.6	52.1
Leisure and Hospitality	19.3	15.4	12.1	25.1	59.6
Other Services	4.4	4.6	2.9	-4.5	48.0
Government	4.1	2.3	2.2	82.5	90.6

Notes: Totals may not add due to seasonal adjustment, rounding and differences in the availability of data.

* Not seasonally adjusted

Statistical Section Notes

Adjustment of Data

Seasonal Adjustment. All tables/charts, unless otherwise specified, contain data that are seasonally adjusted using the **X-12 ARIMA** (Auto-Regressive Integrated Moving Average) method of seasonal adjustment developed by Statistics Canada.

The **X-12** procedure was used in a “two-step” process. One set of factors was generated for benchmarked estimates, based on absolute or universe counts of employment determined through Unemployment Insurance records. These factors were used to seasonally adjust historical, universe-based data through September 2007. A second set of factors was generated using the record of sample-based estimates, and applied to reprojected sample-based estimates for the last quarter of 2007 and sample-based estimates developed month by month in 2008.

Annual Revision and Internet Access

Annual revisions of the data series in *Economic Indicators* normally incorporate:

- (1) the latest benchmark — 2008 for the Resident Labor Force Indicators (Series 1-6) and 2008 for Establishment Employment Indicators (Series 7-16).
- (2) new seasonal adjustment factors, which usually affect at least five years of seasonally adjusted data, or the period from January 2004 forward.

Internet Access: Available on the Labor Planning & Analysis (LPA) Web site, <http://lwd.dol.state.nj.us/labor/lpa>, are:

- (1) the current month's *Economic Indicators* issue.
- (2) historical series when available, January 1976 to December 2008. This includes the latest annual revisions to unadjusted nonfarm data (January 2006 to December 2008) and seasonal adjustment revisions (January 2004 to December 2008). Because revisions can affect various multi-year periods of original and seasonally adjusted data, it would be incorrect to generate a historic time series for *Economic Indicators* data by tying together series from old issues. For example, seasonally adjusted data from January 2005 to December 2009 are subject to change during the next annual revision cycle.

General Notes

Annual Averages. On p. S-20 are the annual averages of the of the data series for recent years to be used as a benchmark for evaluating current monthly data.

Charts. Unless otherwise noted, all graphs were developed with seasonally adjusted data.

Moving Averages. Series where the monthly data vary erratically have been plotted with moving averages (thick line) and nonaveraged data (thin line) superimposed.

Scales. The scale of each series is determined by the volume and trend of the data series. Caution should be exercised in making comparisons among charts of different scales.

Shaded Columns. Shaded areas indicate periods of general national contraction as identified by the National Bureau of Economic Research (NBER). The July 1990-March 1991 and the March 2001-November 2001 national recessions are shown in the graphs for Series 1-27.

Tables. Revised data are indicated by an “R” after the entry.

Statistical Section Notes (cont.)

Data Sources for Economic Time Series 1-27

No.	Title	Data Source
1	Civilian Labor Force	NJ Department of Labor and Workforce Development, Division of Labor Market and Demographic Research
2	Resident Employment	
3	Unemployment	
4	Labor Force Participation Rate	
5	Employment/Population Ratio	
6	Unemployment Rate	
7	Nonfarm Payroll Employment	
8	Private Sector Nonfarm Payroll Employment	
9	Construction Payroll Employment	
10	Manufacturing Payroll Employment	
11	Trade, Transportation and Utilities Payroll Employment	
12	Information Payroll Employment	
13	Financial Activities Payroll Employment	
14	Professional and Business Services Payroll Employment	
15	Education and Health Services Payroll Employment	
16	Leisure and Hospitality Payroll Employment	
17	CPI for All Urban Consumers (CPI-U)	US Bureau of Labor Statistics
18	Consumer Confidence Index for the United States	The Conference Board
19	Total Private Dwelling Units Auth. by Bldg. Permits	US Bureau of the Census, Manufacturing and Construction Division
20	Priv. Single-Fam. Dwelling Units Auth. by Bldg. Permits	
21	Priv. Multi-Fam. Dwelling Units Auth. by Bldg. Permits	
22	Total New Vehicle Registrations	R.L. Polk and Company
23	New Passenger Car Registrations	
24	New Light Truck/Van Registrations	
25	Weeks Claimed and Insured Unemployment Rate	NJ Department of Labor and Workforce Development, Division of Program Planning, Analysis and Evaluation
26	Initial Claims - Weekly Averages	
27	Unemployment Insurance Exhaustions	

Data Sources for Economic Time Series 1-27

- 1-6 **Resident Labor Force Indicators** are produced using a modeling procedure based on regression techniques, that allows for the construction of error ranges. This procedure includes data variables from the NJ Department of Labor & Workforce Development's monthly Current Employment Statistics (CES) survey, unemployment insurance claims data and responses from the US Bureau of Labor Statistics' Current Population Survey (CPS) of 1,500 households in New Jersey. A new method was introduced effective with January 2005 estimates. Data are available monthly back to 1976.

Beginning with 1990, data incorporate 2000 census-based population controls as well as improved estimates of immigration, emigration, births and deaths for the state and are not directly comparable to earlier figures.

The **Labor Force Participation Rate** and the **Employment/Population Ratio** (Series 4 and 5) are expressed as percentages of the civilian noninstitutional population aged 16 years and over.

- 7-16 The **Establishment Employment Indicators** are generated from the monthly CES survey of employers on the number of persons who worked or received pay for any part of the pay period including the 12th of the month.

Data reflect March 2008 benchmarks.

Statistical Section Notes (cont.)

Seasonally adjusted data for Series 7-16 have been revised back to January 2004.
Not seasonally adjusted data have been revised back to 2006.

Private Sector Nonfarm Payroll Employment (Series 8) is computed by subtracting government employment from total nonfarm employment.

Standard errors have been computed to estimate the variance of total private sector employment and for all supersector series statewide, as well as for total private sector employment for Metropolitan Statistical Areas. More detailed information is available at lwd.dol.state.nj.us/labor/lpa under "Employment & Wages". Please see the technical note on sample variance.

- 17 The **Consumer Price Index for All Urban Consumers (CPI-U)** is a measure of the average change over time in the prices paid by all urban consumers (excluding military personnel and persons in institutions) for a fixed market basket of consumer goods and services. The month-to-month change in the CPI is a measure of inflation. Beginning with January 2007, monthly data is reported out to three decimal points.

The **CPI-U** represents approximately 87% of the total population. The **US CPI-U** is the US City Average. The **US CPI-U** and **Metro Area CPI-U** (see definitions below) are not seasonally adjusted.

The CPI does not measure the relative cost of living between areas. There is no "New Jersey CPI". The division of New Jersey's 21 counties between two metropolitan areas for which CPIs are calculated is defined below.

Internet: US Bureau of Labor Statistics Web site may be accessed at <http://www.bls.gov/data/top20.htm> for all regional and national CPI data.

Metro Area definitions:

"NY" designates the *New York-Northern New Jersey - Long Island, NY-NJ-CT-PA area*. In New Jersey this includes Bergen, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union and Warren counties. In New York, it includes New York City (5 counties), Dutchess, Nassau, Orange, Putnam, Rockland, Suffolk and Westchester counties. In Connecticut, it includes Fairfield and New Haven counties, plus parts of Litchfield and Middlesex counties. In Pennsylvania, it includes Pike County. Data are published monthly.

"PA" designates the *Philadelphia-Wilmington-Atlantic City, PA-NJ-DE-MD area*. In New Jersey this includes Atlantic, Burlington, Camden, Cape may, Cumberland, Gloucester, and Salem Counties. In Pennsylvania, it includes Bucks, Chester, Delaware, Montgomery and Philadelphia counties. In Delaware, it includes New Castle County, and in Maryland, Cecil County. Data are published bi-monthly.

- 18 **Consumer Confidence Index (CCI), (US 1985=100)** is based on a representative, random sample of 5,000 US households surveyed monthly by TNS for the Conference Board. The index represents consumers' perceptions of the present general economy, their own financial conditions as well as their short-term (six months) outlook. Economists use the CCI as a leading indicator for consumer spending.

Statistical Section Notes (cont.)

- 19-21 The **Residential Building Permits Indicators** are compiled by the US Bureau of the Census, Manufacturing and Construction Division as of the thirteenth workday of the following month. Data are collected for all permit-issuing places in the state through a monthly survey of local construction officials. If data are not received for a particular place for that month, the data are imputed. The Census Bureau conducts an annual follow-up to obtain as much data as possible for places for which the data were imputed during the year; these data are then considered to be **FINAL MONTHLY FIGURES**. (Final statewide totals used to produce the annual averages on p. S-20 also include “undistributed” units.) Data beginning January 1998 contain revisions allocated back to prior months and are directly comparable to over-the-year changes shown on the **New Jersey’s Economy by the Numbers** table.

Total Private Dwelling Units Authorized by Building Permits (Series 19) data are the sum of single-family, two-family, three-or-four-family, and five-or-more-family dwelling units. Public housing units are not included in the series and represent a tiny fraction of the total.

Private Multi-Family (5+ units) Authorized by Building Permits (Series 21) include all multi-family structures with five or more units, except those in public housing. Data do not exhibit a stable seasonal pattern and are, therefore, not appropriate for seasonal adjustment.

- 22-24 These series on **New Passenger Car & New Light Truck/Van Registrations** present data only on total new passenger cars and total light truck/vans (in the gross vehicle weight class 0-10,000 lbs.) registered in New Jersey, regardless of the state in which the sales occur. Included are both domestically produced and imported vehicles. Excluded are all federal government registrations. Monthly data for current and prior-year are subject to revision.

Because of unemployment insurance (UI) coverage and other law changes affecting eligibility for benefits, data on unemployment insurance claims (Series 25-27) may not be directly comparable between years.

- 25 **Weeks Claimed (Weekly Average)** is computed by dividing the total number of weeks claimed (intra-state and interstate agent under the Regular State UI Program only) in the month by the number of weeks in the month.

The **Insured Unemployment Rate (IUR)** is the seasonally adjusted weekly average of weeks claimed (intrastate and interstate agent claims under the Regular State UI Program only), which is a proxy for a count of claimants, as a percent of employment covered by unemployment insurance.

- 26 The **Initial Claims Weekly Average** represents intrastate and interstate agent claims under the Regular State UI program only.

- 27 **Unemployment Insurance Exhaustions** are for the Regular State UI Program only.