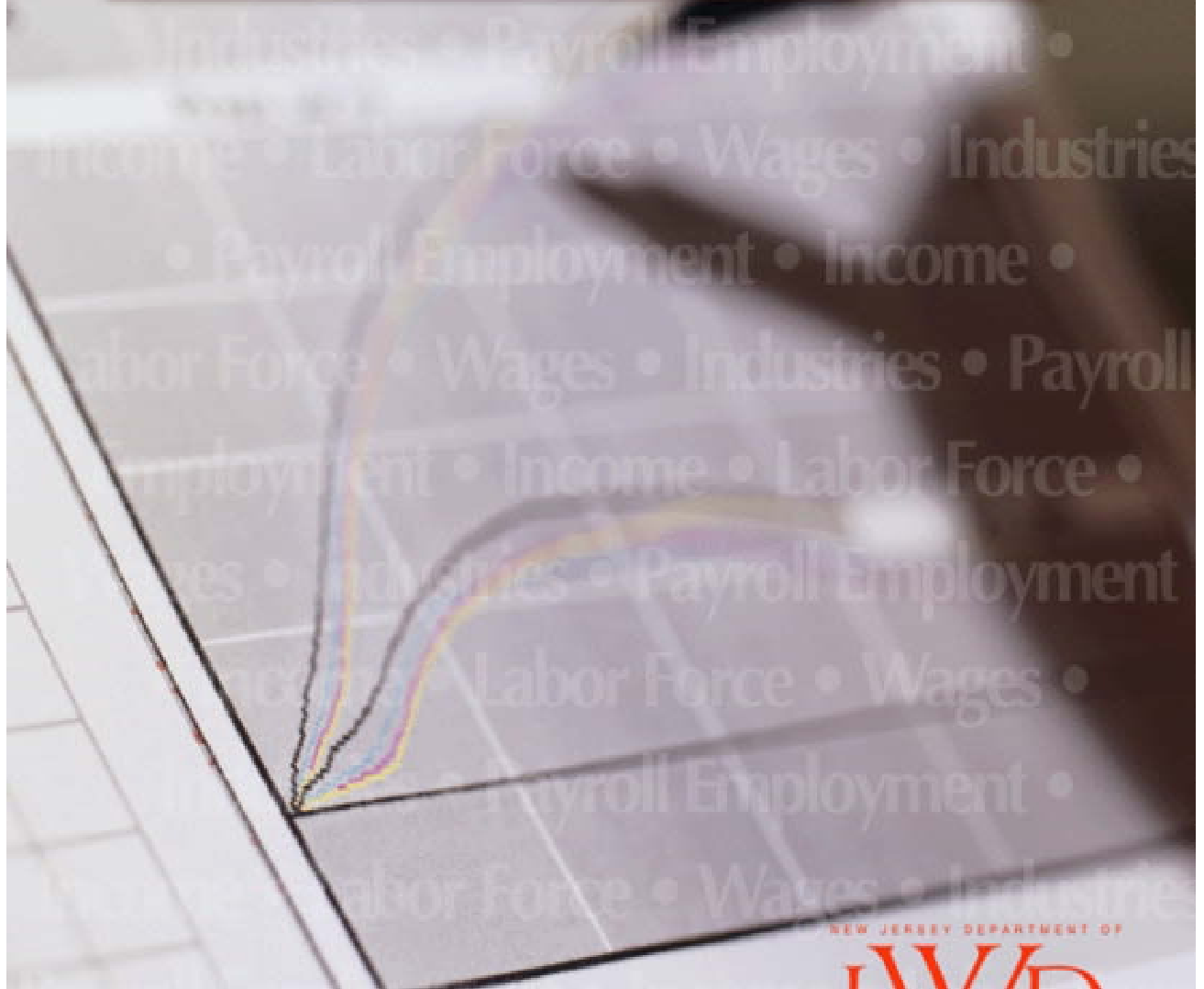


NEW JERSEY

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ECONOMIC INDICATORS



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NEW JERSEY DEPARTMENT OF
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NEW JERSEY ECONOMIC INDICATORS

No. 506 Based on data through September 30, 2008

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Income, Poverty, and Earnings in New Jersey: 2007

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

The US Bureau of the Census recently released the Income, Earnings, and Poverty Data From the 2007 American Community Survey report. This report presents data on income, earnings, and poverty by detailed socioeconomic characteristics for the United States, states, and lower levels of geography based on information collected in the 2006 and 2007 American Community Surveys (ACS).

The ACS is the largest survey in the United States, with an annual sample size of about 3 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. The article presents 2007 ACS data regarding median household income, income inequality, poverty and personal earnings in New Jersey and its 21 counties as well as large municipalities (population over 65,000). Comparisons between New Jersey, the U.S. and other states are also included as appropriate.

Median Household Income

According to the 2007 ACS, the median household income (in 2007 inflation-adjusted dollars) for New Jersey (\$67,035) was the second highest in the nation, next only to Maryland (\$68,080), and was 32.0 percent above the national median (\$50,740). Six of the nine Northeast states had median household income above the U.S. median while the majority of states in the Midwest and South had median incomes that were below the U.S. median. At the bottom of the 29 states with median household income lower than the U.S. median was Mississippi with a median income of \$36,338.

Nationally, Asian households continued to have the highest median income (\$66,935) while the median income for Hispanic households (\$40,766) and black households (\$34,001) remained low in 2007. The median household income for the nation's non-Hispanic whites was \$55,096.

Among New Jersey's 21 counties, Hunterdon had the highest median household income (\$100,327) in 2007, followed by Somerset (\$97,658) and Morris (\$94,684). Hunterdon County's median income also topped the nation's "smaller areas" (counties with population size 65,000 to 249,999) while Somerset and Morris ranked fourth and fifth among the nation's large counties (with at least 250,000 residents). Cumberland County's \$47,883 was the lowest median household income in the state. At the bottom of the nation's large counties was Cameron County, TX (\$29,347), while St. Landry Parish, LA had the lowest median income (\$26,275) among the nation's smaller counties.

Cherry Hill Township led the state's 20 "large municipalities" (with 65,000 population or more) with a median household income of \$86,352 in 2007. At the other end of the median income spectrum was Camden City's \$25,389. Camden City also had the nation's third lowest

median among “smaller places” (with 65,000 to 249,999 people). Passaic City was the other municipality in New Jersey to be listed on the ten smaller places with the lowest median household income, while Newark City was on the nation’s lowest-ten list among “large places” (with 250,000 population or more).

Table 1

Median Household Income: United States, Selected States and Selected Counties and Municipalities in New Jersey, 2007

<i>Area</i>	<i>Income</i>	<i>Area</i>	<i>Income</i>
United States	\$50,740		
<i>Highest 5 states</i>		<i>Lowest 5 States</i>	
Maryland	\$68,080	Alabama	\$40,554
New Jersey	\$67,035	Kentucky	\$40,267
Connecticut	\$65,967	Arkansas	\$38,134
Alaska	\$64,333	West Virginia	\$37,060
Hawaii	\$63,746	Mississippi	\$36,338
<i>Highest 5 New Jersey Counties</i>		<i>Lowest 5 New Jersey Counties</i>	
Hunterdon	\$100,327	Passaic	\$54,551
Somerset	\$97,658	Essex	\$53,499
Morris	\$94,684	Cape May	\$51,995
Bergen	\$80,482	Hudson	\$51,656
Sussex	\$78,558	Cumberland	\$47,883
<i>Highest 5 New Jersey Municipalities</i>		<i>Lowest 5 New Jersey Municipalities</i>	
Cherry Hill township	\$86,352	Trenton city	\$36,293
Middletown township	\$85,049	Newark city	\$34,452
Old Bridge township	\$80,641	Paterson city	\$34,067
Edison township	\$80,026	Passaic city	\$27,691
Woodbridge township	\$73,544	Camden city	\$25,389
<i>Note: The District of Columbia was included in the state rankings. Only New Jersey municipalities with 65,000 residents or more were included in the municipal ranking (20 municipalities).</i>			
<i>Source: 2007 American Community Survey</i>			

Income Inequality

Household income has never distributed equally in the U.S. or in any state. Based on the 2007 ACS, the nation’s Gini index¹ was 0.467, with 3.4 percent of the aggregated income held by the lowest 20.0 percent households, and 50.3 percent held by the highest quintile of households. Only the District of Columbia (0.542) and New York (0.500) had their Gini indexes no less than 0.5. Utah and Alaska shared the nation’s lowest Gini index (0.409). With a Gini index of 0.464, New Jersey had a relatively equal distribution of household income than thirteen other states and the District of Columbia. The lowest quintile of households held 3.3 percent of the state’s aggregated income, while the top 20.0 percent households held 49.9 percent of the state’s aggregated income.

Table 2

Gini Index of Income Inequality: United States, Selected States and Selected Counties and Municipalities in New Jersey, 2007

<i>Area</i>	<i>Gini Index</i>	<i>Area</i>	<i>Gini Index</i>
United States	0.467	New Jersey	0.464
<i>Lowest 5 States</i>		<i>Highest 5 States</i>	
Alaska	0.409	Louisiana	0.478
Utah	0.409	Mississippi	0.480
New Hampshire	0.417	Connecticut	0.481
Hawaii	0.422	New York	0.500
South Dakota	0.423	District of Columbia	0.542
<i>Lowest 5 New Jersey Counties</i>		<i>Highest 5 New Jersey Counties</i>	
Gloucester	0.389	Monmouth	0.467
Warren	0.391	Bergen	0.468
Sussex	0.397	Union	0.477
Middlesex	0.402	Hudson	0.489
Burlington	0.403	Essex	0.530
<i>Lowest 5 New Jersey Municipalities</i>		<i>Highest 5 New Jersey Municipalities</i>	
Cherry Hill township	0.367	Paterson city	0.469
Woodbridge township	0.372	Camden city	0.472
Gloucester township	0.374	East Orange city	0.484
Edison township	0.374	Jersey City city	0.504
Old Bridge township	0.380	Passaic city	0.514
<i>Note: The District of Columbia was included in the state rankings. Only New Jersey municipalities with 65,000 residents or more were included in the municipal ranking (20 municipalities).</i>			
<i>Source: 2007 American Community Survey</i>			

Among the 21 counties in New Jersey, Essex had the most skewed income distribution (Gini index=0.530) while Gloucester's income was most evenly distributed (Gini index=0.389). The Townships of Cherry Hill (0.367), Woodbridge (0.372), Gloucester and Edison (0.374 in both) had very low Gini indexes, while the indexes were above 0.5 in Jersey City (0.504) and Passaic City (0.514).

Number and Percent of People in Poverty

Families and individuals with inadequate income are usually living in poverty. According to the 2007 ACS, poverty rates² among the 50 states and the District of Columbia ranged from a low of 7.1 percent in New Hampshire to a high of 20.6 percent in Mississippi. New Jersey's 8.6 percent (729,211 persons) was the fifth lowest in the nation. Similar to the national pattern, New Jersey also had uneven poverty rates among racial groups: white – 6.0 percent, Asian – 6.3 percent, Hispanic – 16.0 percent, and black – 16.9 percent.

The three New Jersey counties with the highest median household income also had the lowest poverty rates in the state: Somerset (2.6%), Morris (3.9%) and Hunterdon (4.1%). Cumberland County's 18.5 percent (26,787 persons) was the highest poverty rate in New Jersey. Cumberland also had the state's lowest median household income.

Table 3

Number and Percentage of People in Poverty in the Past 12 Months: United States, Selected States and Selected Counties and Municipalities in New Jersey, 2007

<i>Area</i>	<i>Number</i>	<i>Percent</i>	<i>Area</i>	<i>Number</i>	<i>Percent</i>
United States	38,052,247	13.0			
<i>Lowest 5 States</i>			<i>Highest 5 States</i>		
New Hampshire	90,204	7.1	Kentucky	714,080	17.3
Connecticut	268,880	7.9	Arkansas	492,052	17.9
Hawaii	100,051	8.0	New Mexico	349,159	18.1
Maryland	453,699	8.3	Louisiana	775,425	18.6
New Jersey	729,211	8.6	Mississippi	581,534	20.6
<i>Lowest 5 New Jersey Counties</i>			<i>Highest 5 New Jersey Counties</i>		
Somerset	8,255	2.6	Atlantic	33,399	12.8
Morris	18,661	3.9	Essex	100,383	13.3
Hunterdon	5,134	4.1	Passaic	65,784	13.7
Sussex	6,920	4.6	Hudson	81,159	13.7
Burlington	20,568	4.7	Cumberland	26,787	18.5
<i>Lowest 5 New Jersey Municipalities</i>			<i>Highest 5 New Jersey Municipalities</i>		
Cherry Hill township	1,692	2.4	Paterson city	31,642	23.7
Brick township	2,279	3.2	Newark city	61,406	23.9
Hamilton township (Mercer)	3,084	3.4	Lakewood township	22,020	26.2
Woodbridge township	3,500	3.6	Passaic city	21,568	30.9
Toms River township	3,094	3.9	Camden city	27,407	38.2

Note: The District of Columbia was included in the state rankings. Only New Jersey municipalities with 65,000 residents or more were included in the municipal rankings (20 municipalities).

Source: 2007 American Community Survey

Poverty rates varied widely at the municipal level. Among New Jersey's municipalities with 65,000 population or more, Cherry Hill Township had the state's lowest poverty rate (2.4% or 1,692 persons), while the poverty rate in Camden City was as high as 38.2 percent (or 27,407 persons).

Median Earnings

Earnings – the sum of wage and salary income and self-employment income, are often the largest part of overall income. The 2007 ACS showed that 81.0 percent of aggregate household income came from earnings.

New Jersey's full-time year-round male workers had the second highest median earnings in the nation (\$54,846, about 24% higher than the national median of \$44,255). The state of Arkansas' \$36,379 and Connecticut's \$55,394 were the nation's lowest and highest median earnings for men, respectively.

The level of women's median earnings was even more dispersed across states. The District of Columbia had the highest median earnings for women – \$49,364, which was about 44.0

percent higher than the national median of \$34,278 and 85.0 percent higher than Montana's \$26,598 (the lowest in the nation). New Jersey ranked third nationally in women's median earnings (\$42,221).

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 Municipalities in New Jersey, 2007

Area	Men			Area	Women		
	Median Earnings	Median Earnings	% of Men's Earnings		Median Earnings	Median Earnings	% of Men's Earnings
United States	\$44,255	\$34,278	77.5				
<i>Top 5 States With Highest Median Earnings of Men</i>				<i>Top 5 New Jersey Counties With Highest Women's Earnings as % of Men's</i>			
Connecticut	55,394	41,868	75.6	Cumberland	40,023	35,708	89.2
New Jersey	54,846	42,221	77.0	Hudson	43,554	37,206	85.4
Maryland	54,501	44,022	80.8	Essex	48,174	40,483	84.0
Massachusetts	53,602	42,062	78.5	Union	48,147	39,737	82.5
District of Columbia	52,860	49,364	93.4	Atlantic	43,583	35,899	82.4
<i>Top 5 States With Highest Median Earnings of Women</i>				<i>Top 5 New Jersey Municipalities with Highest Median Earnings of Men</i>			
District of Columbia	52,860	49,364	93.4	Cherry Hill township	70,818	43,154	60.9
Maryland	54,501	44,022	80.8	Middletown township	68,741	46,740	68.0
New Jersey	54,846	42,221	77.0	Edison township	61,013	51,416	84.3
Massachusetts	53,602	42,062	78.5	Old Bridge township	60,960	46,887	76.9
Connecticut	55,394	41,868	75.6	Toms River township	60,103	42,011	69.9
<i>Top 5 States With Highest Women's Earnings as % of Men's</i>				<i>Top 5 New Jersey Municipalities With Highest Median Earnings of Women</i>			
District of Columbia	52,860	49,364	93.4	Edison township	61,013	51,416	84.3
Vermont	40,834	34,341	84.1	Old Bridge township	60,960	46,887	76.9
California	46,404	38,903	83.8	Middletown township	68,741	46,740	68.0
New York	47,198	38,830	82.3	Woodbridge township	52,243	45,821	87.7
Arizona	41,308	33,723	81.6	Cherry Hill township	70,818	43,154	60.9
<i>Top 5 New Jersey Counties With Highest Median Earnings of Men</i>				<i>Top 5 New Jersey Municipalities with Highest Women's Earnings as % of Men's</i>			
Hunterdon	85,130	55,417	65.1	East Orange city	33,693	32,242	95.7
Morris	70,819	51,422	72.6	Camden city	25,536	24,127	94.5
Monmouth	68,047	45,687	67.1	Trenton city	30,886	28,474	92.2
Somerset	67,766	51,479	76.0	Newark city	34,857	31,361	90.0
Bergen	61,479	46,758	76.1	Clifton city	44,830	39,801	88.8
<i>Top 5 New Jersey Counties With Highest Median Earnings of Women</i>				<i>Note: The District of Columbia was included in the state rankings. Only New Jersey municipalities with 65,000 residents or more were included in the municipal rankings (20 municipalities).</i>			
Hunterdon	85,130	55,417	65.1	<i>Source: 2007 American Community Survey</i>			
Somerset	67,766	51,479	76.0				
Morris	70,819	51,422	72.6				
Bergen	61,479	46,758	76.1				
Middlesex	57,564	46,437	80.7				

Nationally, women earned about 77.5 cents for every dollar that men earned. The earning disparity between men and women in New Jersey (women earned 77.0% of men's median) was very close to the national level. Women in the District of Columbia earned 93.4 cents for every dollar men earned – the highest in the nation, while women in Wyoming only earned 63 percent of men's earning (the lowest among 50 states).

Hunterdon County had the highest median earnings for both men (\$73,728) and women (\$57,377) among the state's 21 counties. Women's earnings were closest to men's earnings in Hudson County (85.8%) than in any New Jersey county.

Middletown Township (Monmouth County) led the state's median earnings for men (\$80,788) and women (\$44,195) at the municipal level. Trenton was the only municipality in New Jersey where women had higher median earnings than men.

Higher educational attainment leads to higher earnings for both men and women. The median earnings for persons with a graduate or professional degree (\$96,976 for men and \$61,149 for women) were approximately 3.6 times of that for persons without a high school diploma (\$26,643 for men and \$16,951 for women). Higher education also helped women to close the earnings gap with men, with the exception of graduate degree holders.

The management, business and financial occupational group had the highest median earnings for both men and women, while the Service occupational group had the lowest earnings. The earnings gap between men and women was the lowest among workers in the construction, maintenance and repair occupational group, while women in the production, transportation and material moving occupational group had the lowest earnings relative to men.

Men earned the most in the financial, insurance and real estate industry (\$91,270), while women in the information industry had the highest median earnings (\$51,981). The entertainment, recreation and accommodation industry had the lowest median earnings for both men and women. Men earned more than women in all industries. The earnings gap between men and women was the largest in the finance, insurance and real estate industry (55.9%). In contrast, women in the construction industry earned as high as 88 cents for every dollar their male counterparts earned.

Table 5

Median Earnings by Sex by Race and Education: New Jersey, 2007

<i>Characteristics</i>	<i>Median Earnings</i>		<i>Women to Men (%)</i>
	<i>Men</i>	<i>Women</i>	
Population 16 years and over with earnings	\$54,846	\$42,221	77.0
<i>By Race/Ethnicity</i>			
White	\$60,821	\$45,070	74.1
Black	\$41,189	\$37,384	90.8
American Indian & Alaska Native	\$32,352	\$32,630	100.9
Asian	\$66,717	\$52,328	78.4
Native Hawaiian & other Pacific Islander	\$42,925	\$71,660	166.9
Persons of Hispanic Origin	\$33,381	\$28,956	86.7
Population 25 years and over with earnings	\$50,941	\$34,817	68.3
<i>By Educational Attainment</i>			
Less than high school graduate	\$26,643	\$16,951	63.6
High school graduate (includes equivalency)	\$39,935	\$25,528	63.9
Some college or associate's degree	\$50,083	\$32,590	65.1
Bachelor's degree	\$69,935	\$46,878	67.0
Graduate or professional degree	\$96,976	\$61,149	63.1

Source: 2007 American Community Survey

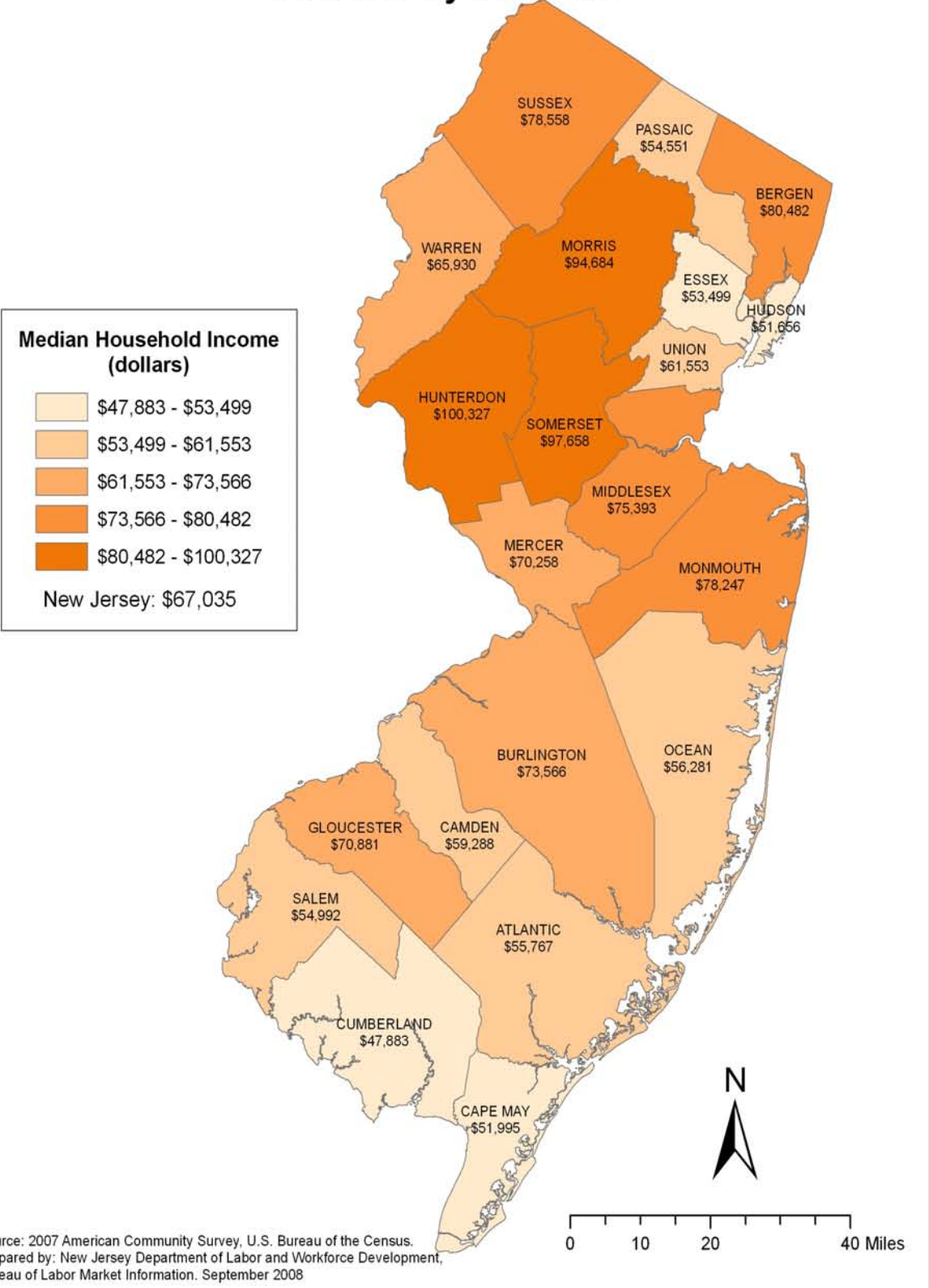
Table 6

Median Earnings by Sex by Occupation and Industry: New Jersey, 2007

<i>Characteristics</i>	<i>Median Earnings</i>		<i>Women to Men (%)</i>
	<i>Men</i>	<i>Women</i>	
Full-time, year-round employed population 16 years and over with earnings	\$55,088	\$42,295	76.8
<i>By Occupation</i>			
Management, business, and financial occupations	\$90,287	\$62,367	69.1
Professional and related occupations	\$77,540	\$57,096	73.6
Service occupations	\$36,158	\$25,101	69.4
Sales and office occupations	\$50,733	\$37,330	73.6
Construction, extraction, maintenance, and repair occupations	\$46,373	\$44,609	96.2
Production, transportation, and material moving occupations	\$39,676	\$26,418	66.6
<i>By Industry</i>			
Agriculture, forestry, fishing and hunting, and mining	\$42,434	\$33,268	78.4
Construction	\$46,403	\$40,826	88.0
Manufacturing	\$57,109	\$45,092	79.0
Wholesale trade	\$54,941	\$43,930	80.0
Retail trade	\$41,930	\$32,870	78.4
Transportation and warehousing, and utilities	\$51,683	\$40,789	78.9
Information	\$74,559	\$51,981	69.7
Finance and insurance, and real estate and rental and leasing	\$91,270	\$51,049	55.9
Professional, scientific, and management, and administrative and waste management services	\$71,297	\$50,231	70.5
Educational services, and health care and social assistance	\$54,068	\$42,324	78.3
Arts, entertainment, and recreation, and accommodation and food services	\$32,036	\$27,778	86.7
Other services, except public administration	\$40,642	\$29,414	72.4
Public administration	\$70,305	\$49,878	70.9

Source: 2007 American Community Survey

2007 Median Household Income New Jersey Counties



Data Availability

The *Income, Earnings and Poverty from the 2007 American Community Survey* report can be found online at <http://www.census.gov/prod/2008pubs/acs-09.pdf>.

More American Community Survey data for New Jersey 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 2007 poverty thresholds were \$21,203 for a family of four, \$16,530 for a family of three, \$13,540 for a family of two, and \$10,590 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
\$445,457	\$440,417	\$425,063	2nd Quarter 08	Personal Income (millions)*	----	4.4	4.8
43,406	46,097	50,871	Jul	New Vehicle Registrations***	S-18	-5.2	-10.6
1,280	2,414	1,905	Jul	Dwelling Units Authorized**	S-16	-11.2	-33.6
4,066.6	4,068.8	4,073.4	Aug	Nonfarm Payroll Employment (000)	S-6	-0.0	0.2
301.9	302.1	311.8	Aug	Manufacturing (000)	S-8	-2.7	-2.5
2,948.6	2,949.2	2,941.3	Aug	Private Service-providing (000)	----	0.4	0.7
244.4	237.6	189.4	Aug	Total Unemployment (000)	S-2	22.3	18.4
5.9	5.4	4.2	Aug	Total Unemployment Rate (%)	S-4	----	----
126.5	126.5	111.6	Aug	Insured Unemployment Volume (000)	S-20	8.8	19.8
3.3	3.2	2.9	Aug	Insured Unemployment Rate (%)	S-20	----	----
41.7	41.8	40.0	Aug	Average Factory Workweek (hours)**	S-28	1.9	-0.3
\$17.89	\$17.84	\$17.49	Aug	Average Factory Hourly Earnings**	S-28	4.3	2.7
\$746.01	\$745.71	\$699.60	Aug	Average Factory Weekly Earnings**	S-28	6.4	2.4

Notes: See pages S-35 to S-38 for notes on indicators' series. (Nonbuilding construction contracts are not published; private service-providing data are found in 13-month tables on page S-23.)

1 Monthly revisions to unadjusted data published by special contract with McGraw-Hill Construction. Reprinting and electronic dissemination are prohibited by law.

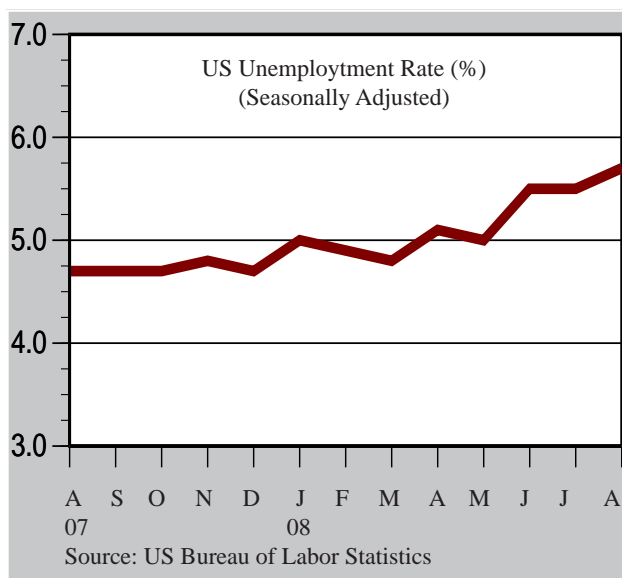
** Latest Month - 2nd Qtr. 2008; Month Ago - 1st Qtr. 2008; Year Ago - 2nd Qtr. 2007 (annualized data)*

*** 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

The national economic downturn continued in August as the unemployment rate climbed to a five-year high and employment declined for the eighth consecutive month. The federal government stepped in to bail out troubled financial institutions amidst increasing distress in the financial sector brought on by rising mortgage foreclosures, falling home prices and tightening credit conditions. New home construction fell to a 17-year low, providing little hope of a turnaround anytime soon in the slumping housing market. On a positive note, lower August energy prices contributed to a modest decrease in consumer prices, the first monthly decline in two years.



The unemployment rate rose from 5.7 percent in July to 6.1 percent in August, the highest rate since September 2003. Since August 2007, the jobless rate increased by 1.4 percentage points and the number of unemployed persons rose by 2.2 million (+31.4%), with most of the increase occurring during the past four months. Over the past 12 months, the number of long-term unemployed (27 weeks or more) rose by 589,000, or 47.0 percent.

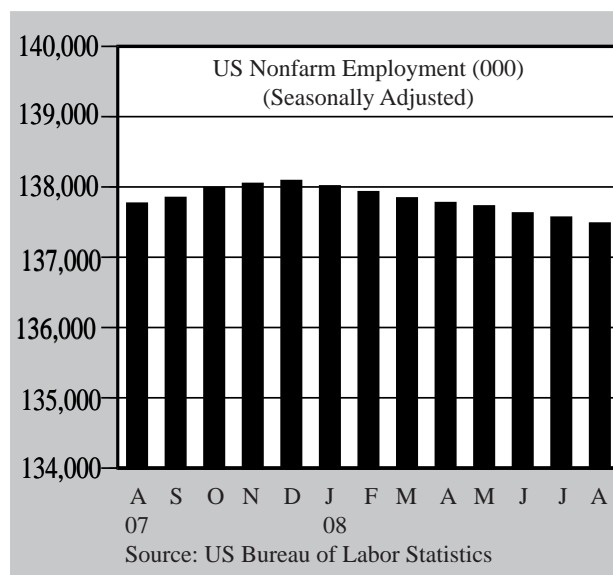
Nonfarm payroll employment continued to trend down in August, falling by 84,000. During the first eight months of 2008, employment has declined by 605,000, an average loss of 76,000 jobs per month. Monthly job losses occurred in manufacturing and employment services, while health care and mining continued to add workers.

Manufacturing employment declined by 61,000 in August, with the largest decrease occurring in motor vehicles and parts (-39,000), which has lost 128,000 jobs during the past 12 months. Employment services lost 53,000 jobs in August, with temporary help services accounting for more than two-thirds of the monthly decrease.

Health care employment continued to grow, adding 27,000 jobs in August and 367,000 compared with a year ago. Mining increased by 12,000 jobs with strong growth reported in support activities for mining and oil and gas extraction.

Industrial production decreased by 1.1 percent in August, following relatively small gains in June (+0.2%) and July (+0.1%), and was down by 1.5 percent compared with a year ago. Factory output fell during the month by 1.0 percent, largely due to a drop of 11.9 percent in auto production.

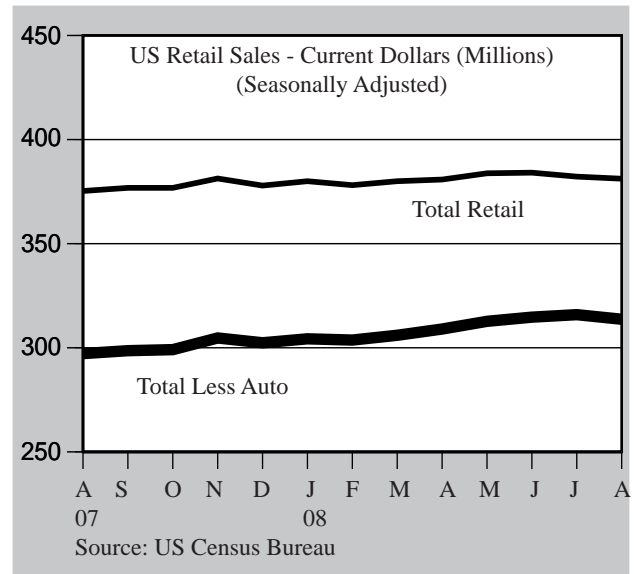
While preliminary data show that economic growth improved in the second quarter



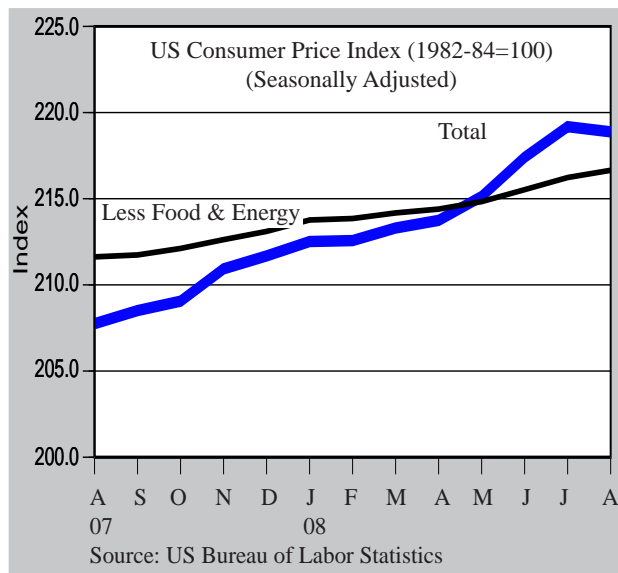
Economic Situation: The Nation

of 2008 (+3.3%) compared with the first quarter (+0.9%), the increase was largely due to growth in exports helped by a relatively weak U.S. dollar and stronger consumer spending spurred by the economic stimulus payments distributed in the spring. Exports rose by 13.2 percent during the second quarter, more than double the rate of 5.1 percent recorded in the first quarter. Helped by the distribution of economic stimulus payments, second-quarter personal consumption expenditures rose by 1.7 percent, up from 0.9 percent in the first quarter.

With most of the federal rebate checks already distributed and global economic growth slowing, there are concerns about whether the U.S. economy will continue to expand during the second half of 2008 given the slump in the housing and financial sectors. There was additional evidence of continued weakness in the housing sector as new home construction fell by 6.2 percent in August to its lowest level in 17 years. Building permits for future homebuilding were down by 36.4 percent compared with a year ago. Sales of new and existing homes posted small monthly gains during July, but remained well below the levels of a year ago while the inventories of unsold homes remained at historically high levels.



For the second consecutive month, cautious shoppers cut back on their purchases, causing retail sales to fall by 0.3 percent in August following a revised decrease of 0.5 percent in July. Monthly sales declines were widespread, with the exception of auto sales, which surged ahead by 1.9 percent. Excluding motor vehicles, sales declined by 0.7 percent, the largest drop since December 2007. Compared with a year ago, retail sales were up by 1.6 percent, with the largest increases occurring in gasoline stations (+22.5%) and food and beverage stores (+6.9%).

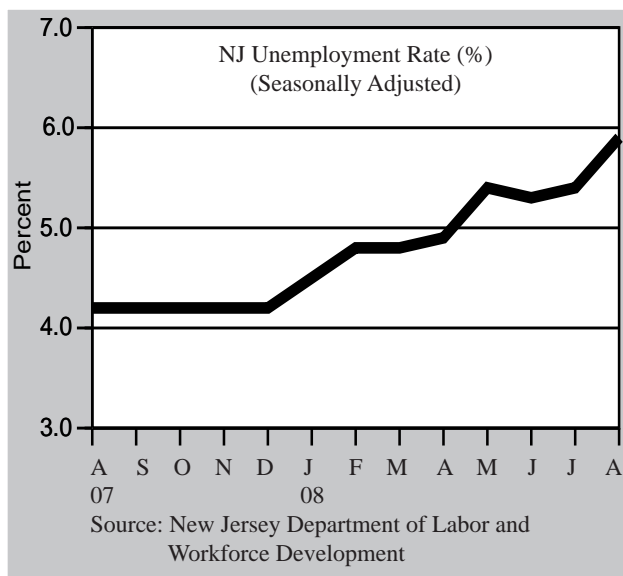


Consumer prices posted the first monthly decrease in two years, edging down 0.1 percent in August after sharp increases in June (1.1%) and July (0.8%). Energy prices fell 3.1 percent, after significant increases during the past three months. The Consumer Price Index was 5.4 percent higher than in August 2007, with the gasoline index up by 35.6 percent compared with a year ago.

While consumer confidence posted modest gains during July and August, the index stands well below the level recorded a year ago (-46.1%). Compared with August 2007, consumers' assessment of present economic conditions was down by 51.4 percent, while their expectations for the next six months were lower by 40.8 percent.

Economic Situation: The State

Economic conditions in New Jersey mirrored the nation during the month of August as the unemployment rate rose to a five-year high and employment continued to trend down. During the second quarter, federal economic stimulus rebate checks provided a boost in personal income for New Jersey consumers facing rising food and energy prices. The slump in the residential housing sector continued with home sales, construction contracts and building permits lagging well behind the levels of a year ago.



The unemployment rate in New Jersey rose from 5.4 percent in July to 5.9 percent in August; the highest rate since August 2003. New Jersey's jobless rate remained below the national rate of 6.1 percent, which also climbed to a five-year high in August.

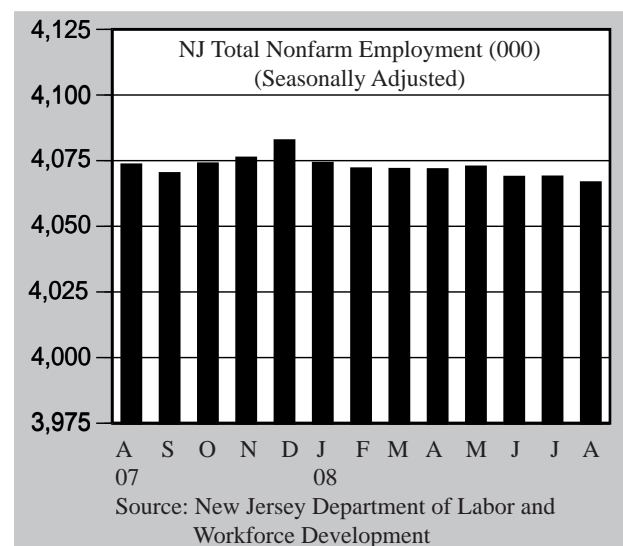
The insured unemployment rate (IUR), which is based on employment covered by unemployment insurance, also increased in August, rising to 3.3 percent after holding steady at 3.2 percent from May through July.

The IUR was up from a year ago when it was 2.9 percent and had not reached 3.3 percent since June 2004. Other measures of unemployment also reflected rising claims volume during the first eight months of the year, with the weekly average of initial claims and the number of claimants exhausting benefits up by 5.2 and 7.3 percent, respectively, compared with the same period a year ago.

Employment declined by 2,200 in August following a revised gain of 100 in July and has generally been trending down since the beginning of the year. During the first eight months of 2008, nonfarm payrolls decreased by 16,000, an average decrease of 2,000 jobs per month.

The largest monthly job loss occurred in state government which fell by 1,700 in August largely because of state workers opting to take an early retirement incentive. Professional and business services declined by 1,000 during the month due to widespread cutbacks in professional, scientific and technical services, but remained up by 4,600 over the year. Leisure and hospitality was down for the fourth consecutive month, falling by 900 in August and was relatively unchanged compared with a year ago.

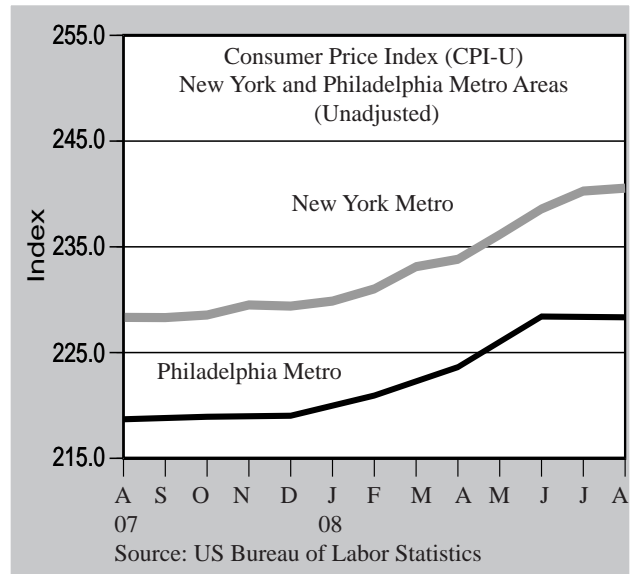
Information and education and health services recorded job gains during the month of 700 and 600, respectively. Employment growth in education and health services has been on an upward trend during the past year, with 12,100 jobs added since August 2007, primarily due to strength in health care and social assistance.



Economic Situation: The State

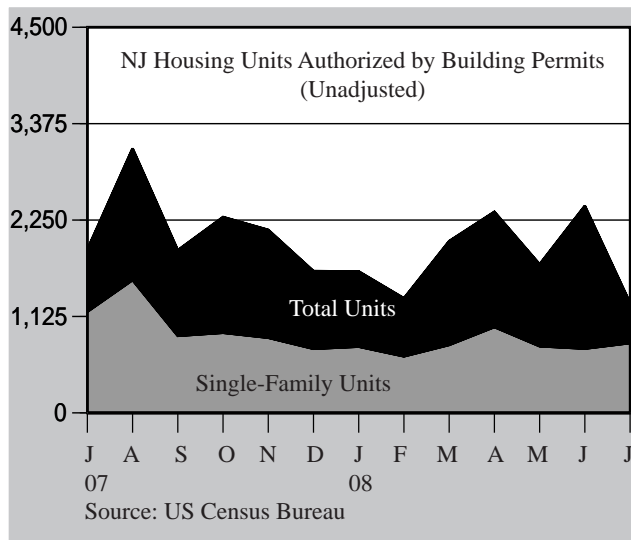
New Jersey personal income rose by 1.1 percent in the second quarter of 2008, down from growth of 1.5 percent in the first quarter, when performance bonus payments in the finance industry boosted the state's income growth above the national rate of 0.8 percent. U.S. personal income grew by 1.8 percent in the second quarter, nearly double the growth rate recorded in the first quarter (0.8%), with almost all of the increase attributed to the cash rebates paid to taxpayers during the spring by the federal government. Compared to the second quarter of 2007, the state's personal income grew by 4.8 percent compared with a rate of 5.2 percent nationally.

From June to August, consumer prices rose by 0.8 percent on an unadjusted basis in the northern New Jersey-New York metropolitan area compared with an increase of 0.1 percent nationally, while prices in the Philadelphia-southern New Jersey area remained unchanged. Since August 2007, the Consumer Price Index was up by 5.4 percent for both the nation and northern New Jersey, while the index in the Philadelphia area rose by 4.4 percent over the year.



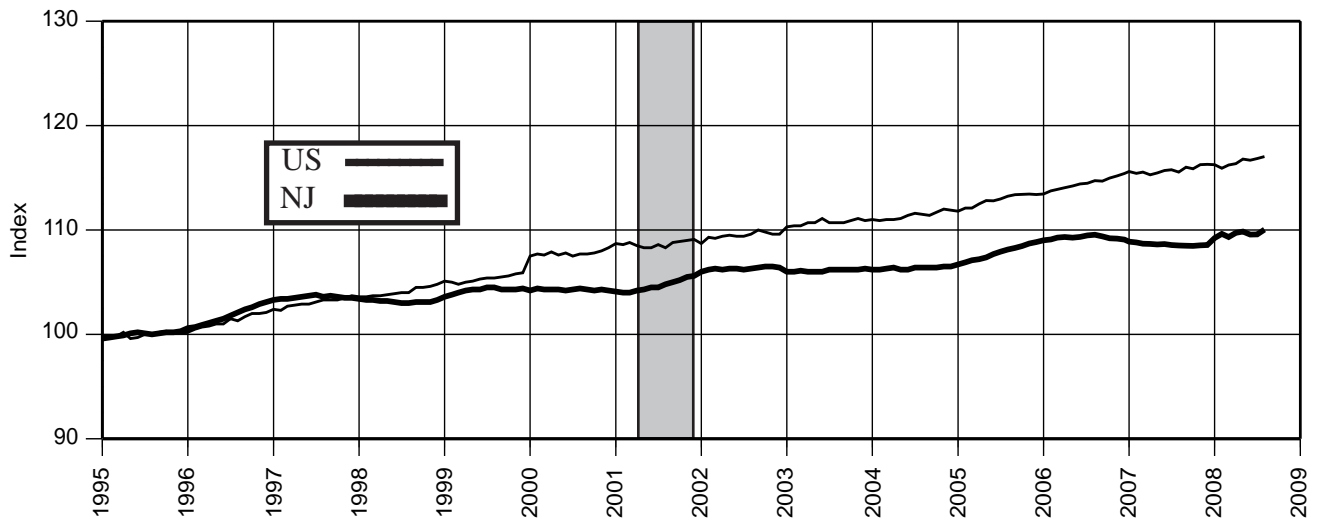
Falling home prices contributed to an increase in existing home sales during the second quarter in 13 states, including New Jersey, where sales rose by 3.6 percent compared with the previous quarter. Sales also increased in the Northeast region (+1.2%), but were down nationally (-0.8%). Despite the quarterly gain, New Jersey home sales lagged behind the level of a year ago by 18.5 percent. Nationally, sales were down by 16.3 percent over the year, with all four regions recording double-digit percentage declines.

Indicators of future building activity also remained down compared with a year ago, reflecting continued weakness in the housing sector. Planned homebuilding from January through July was down by 11.2 percent in New Jersey as a year-to-date decrease in building permits for single-family homes (-30.4%) offset an increase in planned multi-family construction (+35.1%). Nationally, building permits were down by 33.6 percent during the first seven months of this year.

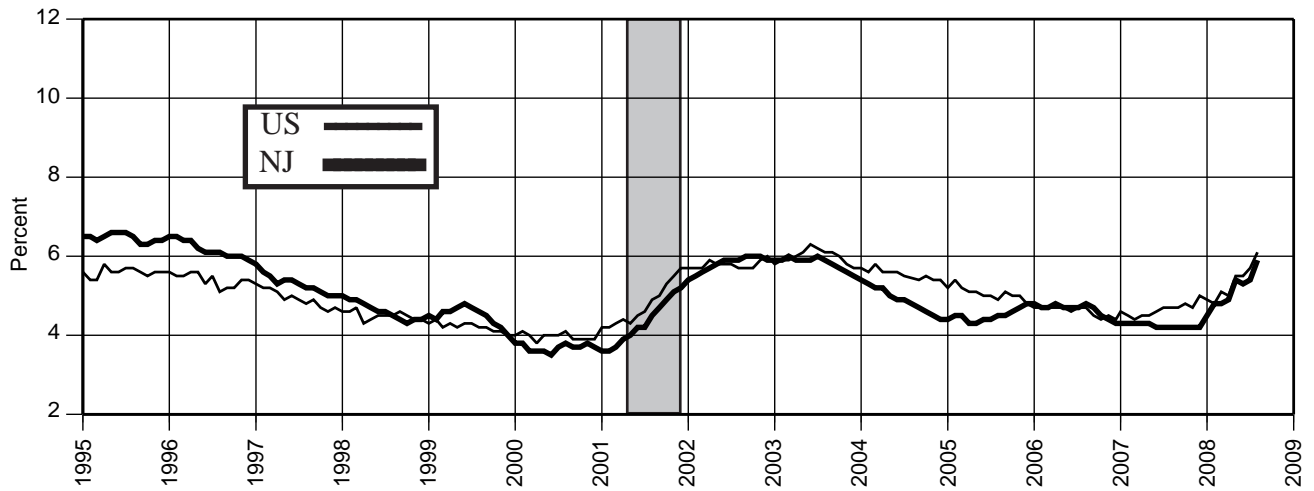


According to McGraw-Hill Construction, construction contracts in New Jersey from January through August declined by 8.9 percent while contracts in the U.S. fell by 14.9 percent compared with the same period a year ago. A gain in the value of year-to-date contracts for nonresidential projects in New Jersey (+29.7%) was outweighed by declines in contracts for residential building (-30.5%) and nonbuilding projects, such as road and bridge construction (-31.3%).

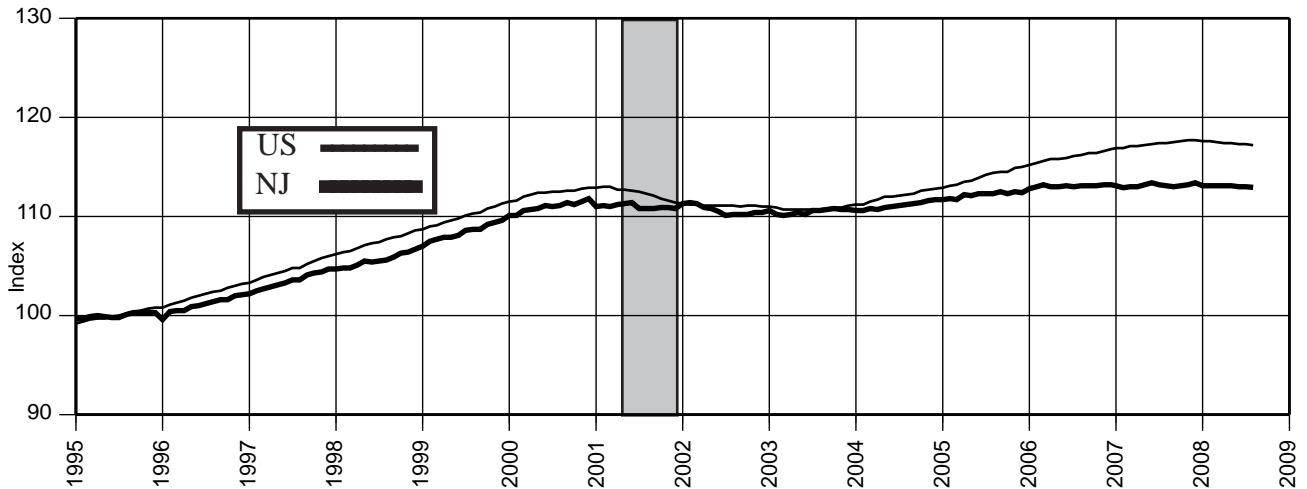
Civilian Labor Force (1995=100)



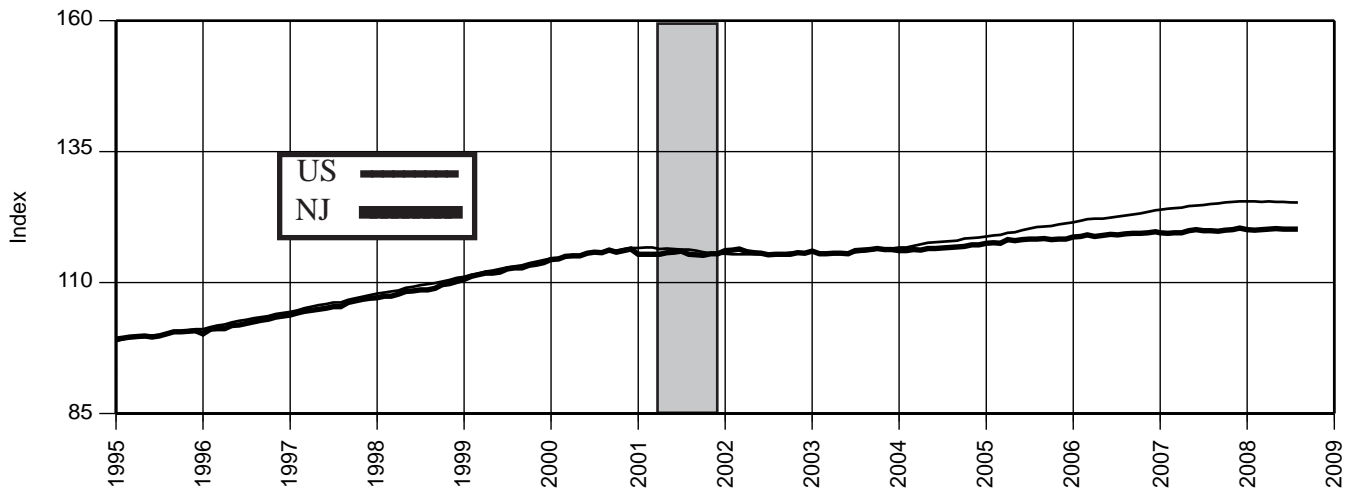
Unemployment Rate (%)



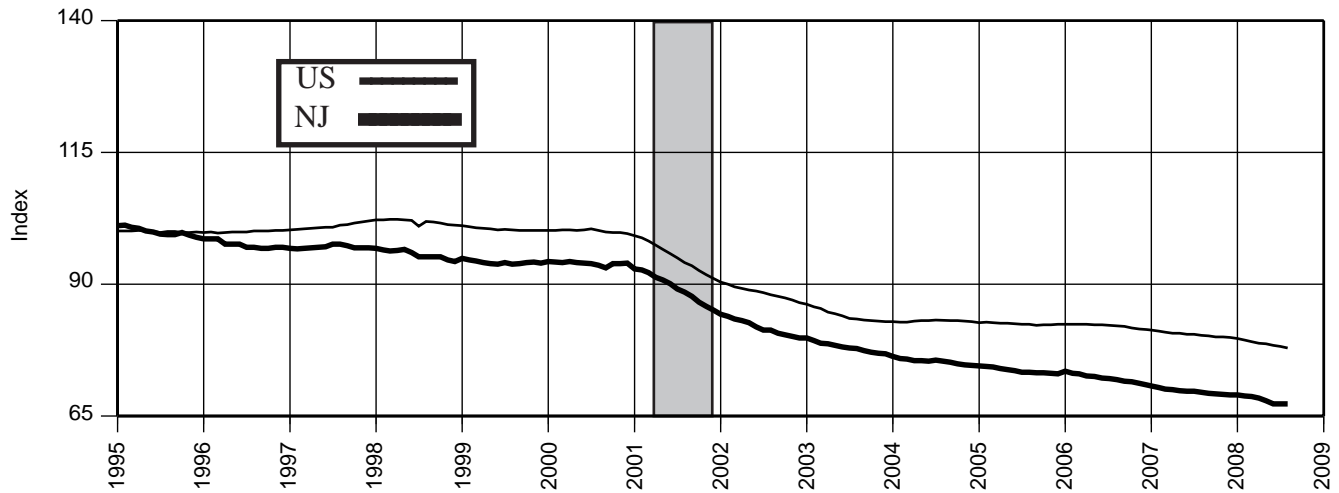
Nonfarm Payroll Employment (1995=100)



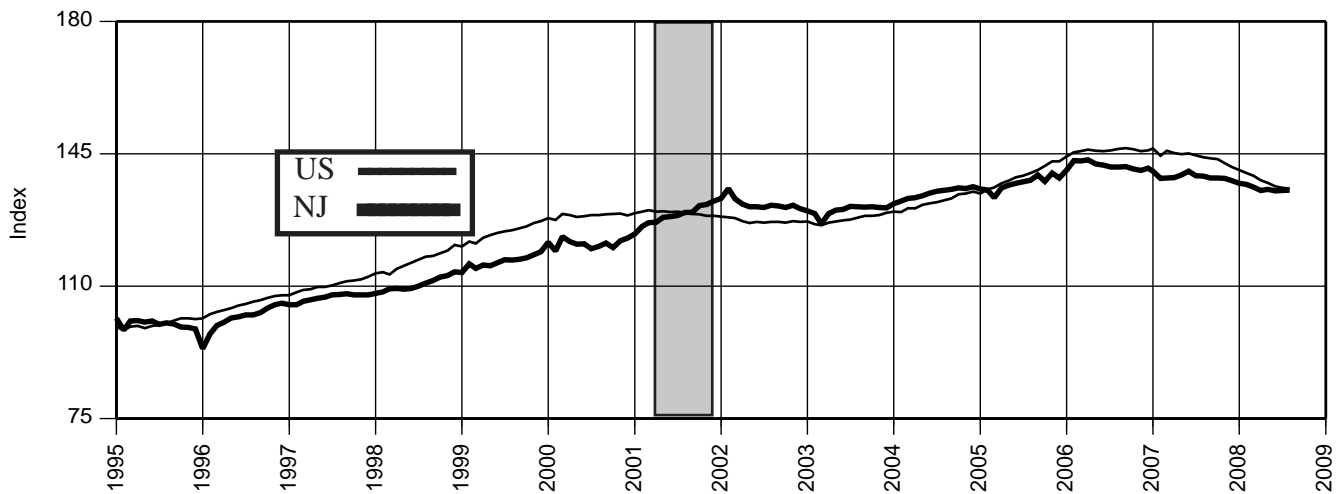
Private Service Providing Employment (1995=100)



Manufacturing Employment (1995=100)

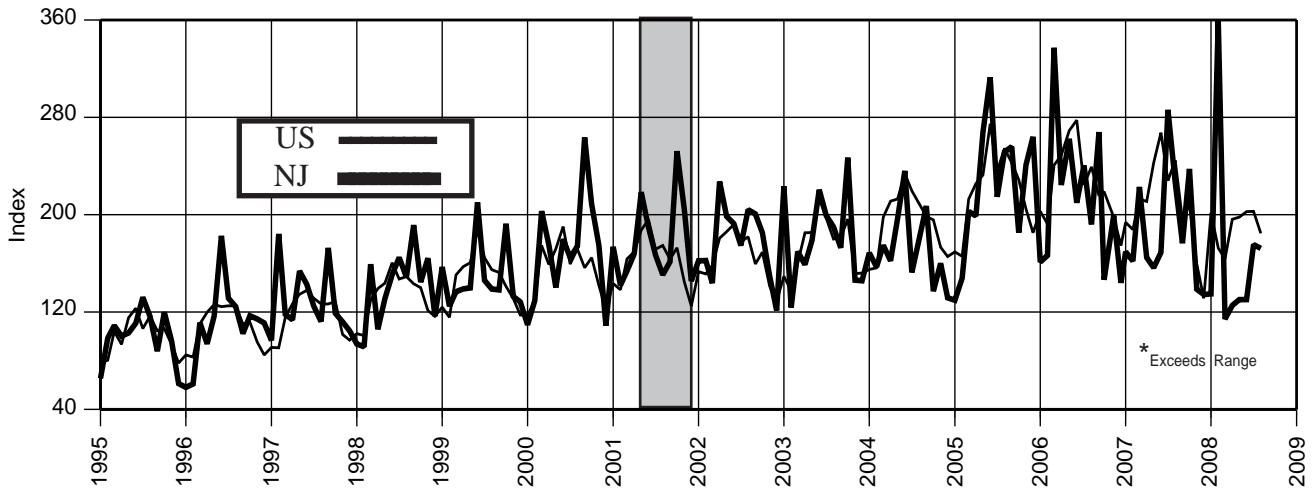


Construction Employment (1995=100)

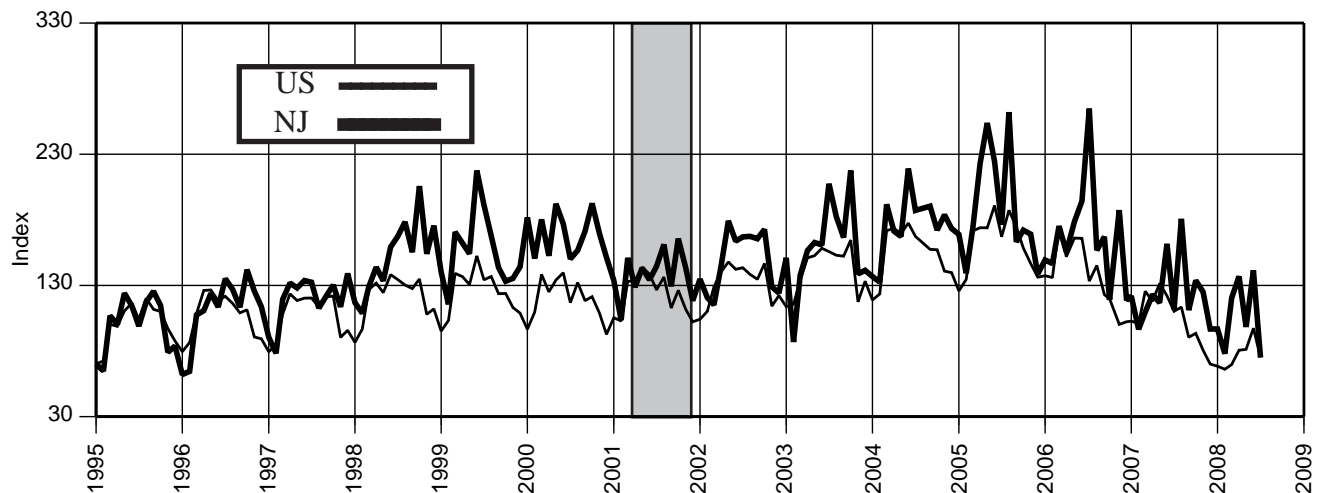


Total Construction Contracts Awarded (1995=100)-Unadj.

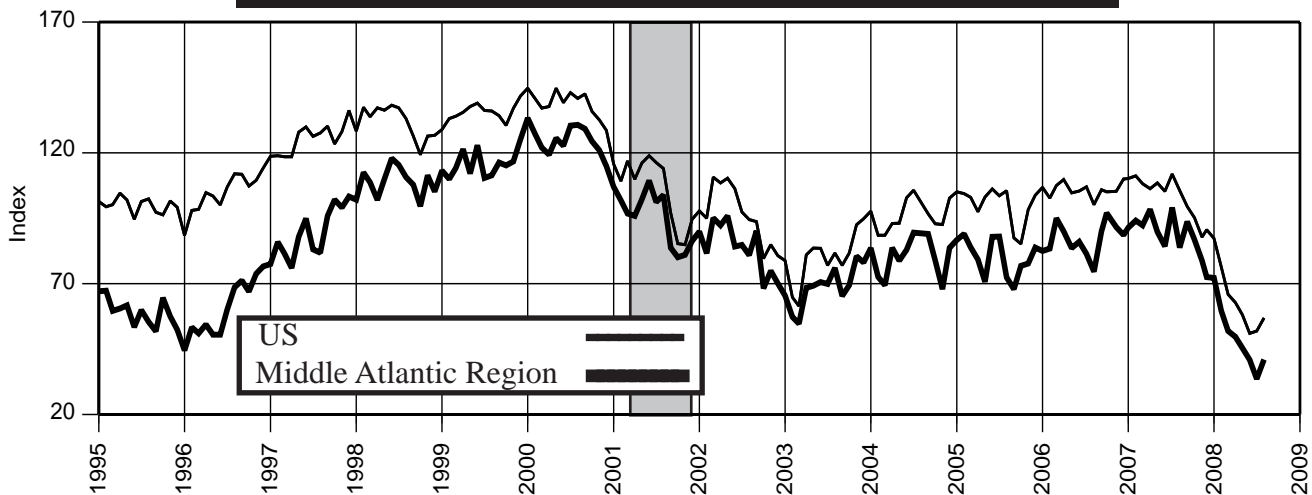
436.0*



Dwelling Units Authorized (1995=100)-Unadj.



Consumer Confidence Index (1995=100) - Unadj.



Northern Region

The Shoppes at Flemington, a lifestyle center in Flemington (Hunterdon County) opened in September 2008 creating nearly 400 jobs. BMW of North America recently added a \$100 million automotive training and research center to its U.S. headquarters in Woodcliff Lake (Bergen County) nearly doubling the size of the campus and resulting in a staff increase of 160.

The Henry Repeating Arms Company is moving from Brooklyn, N.Y. to a facility in Bayonne (Hudson County) which is expected to open in early October 2008 with roughly 90 employees.

Newark gained nearly 300 jobs when Standard Chartered Bank transferred some administrative and back-office functions from Manhattan.

Southern Region

A Residence Inn by Marriott opened in Egg Harbor Township (Atlantic County), and plans for a 120-room Homewood Hilton Hotel that will employ 25 to 40 workers were recently approved.

SC Landfill Energy plans to open a power plant in September in Alloway Township (Salem County) that will generate electricity from methane gas obtained from an adjacent landfill. The facility will provide power for a glass-making educational center at Salem Community College. The school offers the nation's only associate's degree program in scientific glass technology.

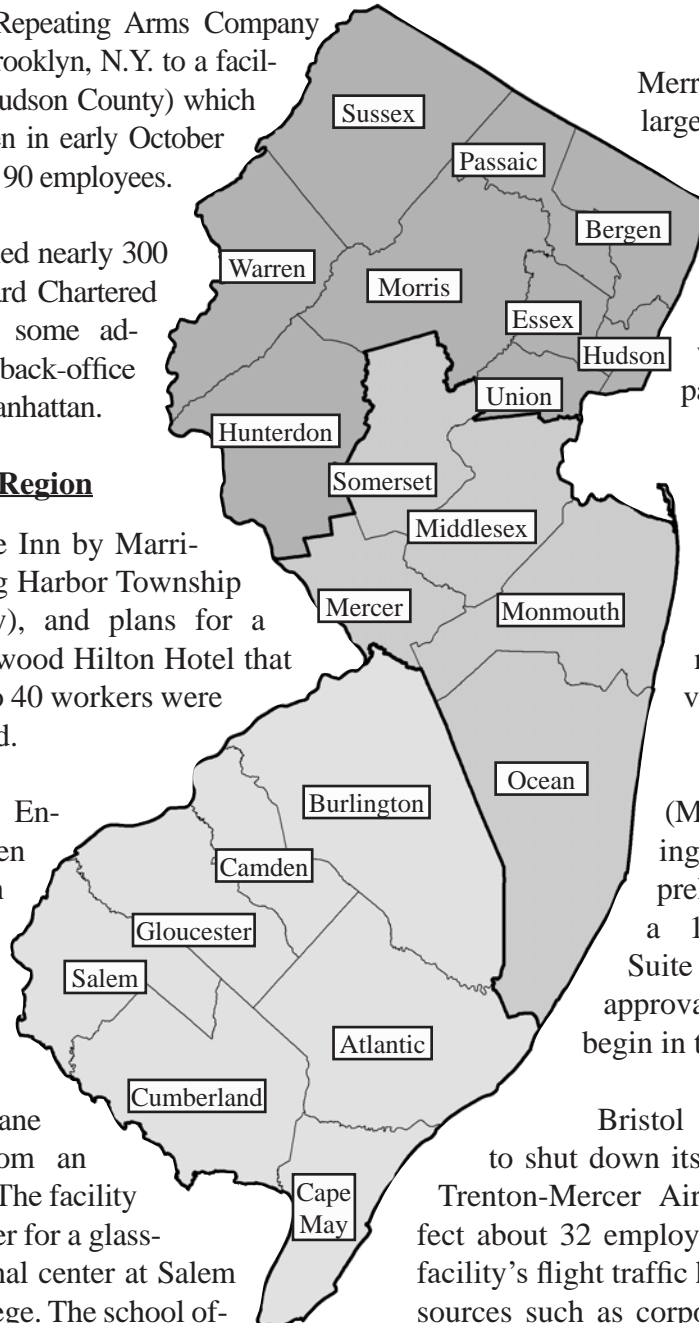
Central Region

Merrill Lynch, the second largest employer in Mercer County agreed to be purchased by Bank of America for \$50 billion. It is unclear what effect the sale will have on the company's area operations.

Nearly 1,100 jobs will be created when the Jersey Shore Premium Outlets open in Tinton Falls (Monmouth County) in November 2008.

Robbinsville's (Mercer County), zoning board approved a preliminary site plan for a 136-room Staybridge Suite Hotel. Pending final approvals, construction could begin in the spring of 2009.

Bristol Myers Squibb plans to shut down its aviation operation at Trenton-Mercer Airport, which will affect about 32 employees. Nearly all of the facility's flight traffic has come from private sources such as corporate tenants since its two commercial carriers ceased operations earlier in the year.



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

(not seasonally adjusted)

	2007					2008							
	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug
Atlantic City Labor Area (Atlantic County)													
Total Nonfarm	153.6	151.7	149.3	149.2	149.6	145.8	145.7	146.8	147.8	150.1	152.7	154.2	153.9
Total Private Sector	131.7	129.0	126.5	126.3	126.7	123.6	123.2	124.1	125.1	127.2	130.3	132.1	131.4
Government	21.9	22.7	22.8	22.9	22.9	22.2	22.5	22.7	22.7	22.9	22.4	22.1	22.5
Bergen-Passaic Labor Area (Bergen & Passaic counties)													
Total Nonfarm	655.1	660.0	664.7	669.6	672.2	650.8	650.8	654.0	658.7	662.3	666.1	657.1	654.1
Total Private Sector	579.4	579.9	582.7	586.5	589.0	569.8	568.3	571.1	575.2	579.3	582.6	578.0	577.6
Government	75.7	80.1	82.0	83.1	83.2	81.0	82.5	82.9	83.5	83.0	83.5	79.1	76.5
Camden Labor Area (Burlington, Camden & Gloucester counties)													
Total Nonfarm	538.5	540.5	545.1	548.2	550.1	535.9	535.6	540.1	543.0	545.7	550.0	541.2	540.1
Total Private Sector	456.6	454.4	455.2	457.7	459.8	447.0	444.9	448.8	451.6	455.3	459.3	457.1	456.2
Government	81.9	86.1	89.9	90.5	90.3	88.9	90.7	91.3	91.4	90.4	90.7	84.1	83.9
Edison Labor Area (Middlesex, Monmouth, Ocean & Somerset counties)													
Total Nonfarm	1,054.2	1,045.0	1,046.3	1,049.0	1,049.0	1,015.7	1,014.4	1,025.0	1,034.8	1,045.2	1,060.6	1,052.4	1,048.2
Total Private Sector	912.6	899.0	893.7	895.6	896.2	865.7	861.2	870.0	880.6	891.4	907.1	908.1	906.5
Government	141.6	146.0	152.6	153.4	152.8	150.0	153.2	155.0	154.2	153.8	153.5	144.3	141.7
Jersey City Labor Area (Hudson County)													
Total Nonfarm	243.5	248.5	250.8	251.2	252.3	246.6	247.0	248.0	247.3	248.4	248.4	244.3	243.6
Total Private Sector	205.6	208.5	209.4	209.5	210.2	205.0	204.8	205.7	205.7	206.5	207.1	204.7	205.3
Government	37.9	40.0	41.4	41.7	42.1	41.6	42.2	42.3	41.6	41.9	41.3	39.6	38.3
Newark Labor Area (Essex, Hunterdon, Morris, Sussex & Union counties)													
Total Nonfarm	1,033.6	1,036.0	1,040.2	1,043.9	1,048.9	1,023.3	1,021.1	1,025.6	1,032.4	1,039.6	1,047.4	1,036.7	1,031.4
Total Private Sector	873.2	872.0	873.9	876.2	880.4	857.5	853.8	858.3	864.1	871.6	879.2	873.6	870.7
Government	160.4	164.0	166.3	167.7	168.5	165.8	167.3	167.3	168.3	168.0	168.2	163.1	160.7
Ocean City Labor Area (Cape May County)													
Total Nonfarm	56.6	48.9	41.7	39.0	38.5	34.9	34.8	35.5	38.2	43.5	52.6	57.3	56.4
Total Private Sector	46.7	38.8	32.2	29.6	29.1	25.6	25.5	26.2	28.9	33.7	42.0	47.3	46.5
Government	9.9	10.1	9.5	9.4	9.4	9.3	9.3	9.3	9.3	9.8	10.6	10.0	9.9
Salem Labor Area (Salem County)													
Total Nonfarm	23.6	23.4	23.3	23.5	23.4	23.4	23.4	23.4	23.9	24.3	24.3	23.7	23.8
Total Private Sector	19.1	18.7	18.5	18.6	18.5	18.5	18.5	18.5	19.0	19.3	19.3	19.3	19.3
Government	4.5	4.7	4.8	4.9	4.9	4.9	4.9	4.9	4.9	5.0	5.0	4.4	4.5
Trenton-Ewing Labor Area (Mercer County)													
Total Nonfarm	236.6	237.2	239.3	240.2	240.9	237.5	237.1	238.4	239.4	239.0	239.8	237.4	235.2
Total Private Sector	171.5	170.8	171.8	172.7	173.3	169.7	169.1	170.2	171.3	172.1	172.7	171.9	171.0
Government	65.1	66.4	67.5	67.5	67.6	67.8	68.0	68.2	68.1	66.9	67.1	65.6	64.2
Vineland-Millville-Bridgeton Labor Area (Cumberland County)													
Total Nonfarm	60.6	62.1	62.5	62.5	62.4	60.9	60.9	61.1	61.3	61.9	61.8	59.6	59.3
Total Private Sector	47.2	47.4	47.4	47.3	47.2	46.0	45.7	45.8	46.1	46.6	46.8	46.6	46.3
Government	13.4	14.7	15.1	15.2	15.2	14.9	15.2	15.3	15.2	15.3	15.0	13.0	13.0
Warren Labor Area (Warren County)													
Total Nonfarm	39.5	39.4	39.3	39.2	39.1	38.1	37.9	37.9	38.0	38.6	38.7	38.3	38.9
Total Private Sector	33.2	32.7	32.5	32.4	32.4	31.6	31.3	31.3	31.4	31.8	31.9	31.9	32.6
Government	6.3	6.7	6.8	6.8	6.7	6.5	6.6	6.6	6.6	6.8	6.8	6.4	6.3

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

(seasonally adjusted)

	2007					2008							
	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug
Atlantic City Labor Area (Atlantic County)													
Labor Force	134.7	135.0	134.6	135.1	135.6	136.5	137.8	136.7	136.4	136.9	135.9	136.6	138.0
Employment	126.9	127.1	126.7	127.4	127.7	128.5	129.7	128.4	127.9	127.7	127.1	127.7	127.7
Unemployment Volume	7.8	7.9	7.9	7.7	7.9	8.0	8.1	8.3	8.5	9.2	8.8	8.9	10.3
Unemployment Rate (%)	5.8	5.9	5.9	5.7	5.8	5.9	5.9	6.1	6.2	6.7	6.5	6.5	7.5
Bergen-Passaic Labor Area (Bergen & Passaic Counties)													
Labor Force	710.4	713.2	711.6	713.6	713.1	715.6	718.5	716.4	720.1	721.8	719.7	720.8	724.3
Employment	681.5	683.9	682.2	684.5	682.2	683.1	684.1	682.1	685.5	684.1	683.1	684.0	683.3
Unemployment Volume	28.9	29.3	29.4	29.1	30.9	32.5	34.4	34.3	34.6	37.7	36.6	36.8	41.0
Unemployment Rate (%)	4.1	4.1	4.1	4.1	4.3	4.5	4.8	4.8	4.8	5.2	5.1	5.1	5.7
Camden Labor Area (Burlington, Camden & Gloucester Counties)													
Labor Force	655.7	658.5	657.4	660.3	659.8	663.7	666.4	664.9	665.2	667.7	666.3	667.1	671.2
Employment	628.3	630.6	629.1	632.1	630.2	632.9	633.9	632.2	633.2	631.9	631.3	631.6	632.0
Unemployment Volume	27.4	27.9	28.3	28.2	29.6	30.8	32.5	32.7	32.0	35.8	35.0	35.5	39.2
Unemployment Rate (%)	4.2	4.2	4.3	4.3	4.5	4.6	4.9	4.9	4.8	5.4	5.3	5.3	5.8
Edison Labor Area (Middlesex, Monmouth, Somerset & Ocean Counties)													
Labor Force	1,190.3	1,195.2	1,190.9	1,194.5	1,192.1	1,196.8	1,201.5	1,199.2	1,204.1	1,206.4	1,204.2	1,205.5	1,209.5
Employment	1,145.1	1,149.0	1,145.6	1,149.2	1,144.1	1,146.8	1,147.2	1,144.8	1,149.4	1,146.3	1,145.2	1,146.0	1,144.0
Unemployment Volume	45.2	46.2	45.3	45.3	48.0	50.0	54.3	54.4	54.7	60.1	59.0	59.5	65.5
Unemployment Rate (%)	3.8	3.9	3.8	3.8	4.0	4.2	4.5	4.5	4.5	5.0	4.9	4.9	5.4
Jersey City Labor Area (Hudson County)													
Labor Force	289.4	290.5	290.0	290.7	290.0	292.1	293.2	292.7	293.6	295.2	294.2	294.6	296.4
Employment	275.1	276.1	275.4	276.3	275.0	276.5	276.6	275.8	277.1	276.4	275.9	276.3	275.7
Unemployment Volume	14.3	14.4	14.6	14.4	15.0	15.6	16.6	16.9	16.5	18.8	18.3	18.3	20.7
Unemployment Rate (%)	4.9	5.0	5.0	5.0	5.2	5.3	5.7	5.8	5.6	6.4	6.2	6.2	7.0
Newark-Union Labor Area (Essex, Hunterdon, Morris, Sussex & Union Counties)													
Labor Force	1,059.1	1,063.8	1,059.6	1,061.8	1,061.2	1,067.0	1,069.6	1,067.0	1,071.2	1,075.3	1,073.1	1,074.1	1,079.0
Employment	1,014.8	1,019.2	1,014.4	1,017.2	1,014.2	1,018.2	1,017.6	1,014.5	1,018.8	1,017.3	1,016.5	1,017.0	1,016.4
Unemployment Volume	44.3	44.6	45.2	44.6	47.0	48.8	52.0	52.5	52.4	58.0	56.6	57.1	62.6
Unemployment Rate (%)	4.2	4.2	4.3	4.2	4.4	4.6	4.9	4.9	4.9	5.4	5.3	5.3	5.8
Ocean City Labor Area (Cape May County)													
Labor Force	56.8	56.8	56.9	56.7	56.9	56.9	57.4	57.2	57.1	57.8	58.8	57.9	58.7
Employment	53.1	53.1	53.2	53.1	53.1	53.0	53.5	53.0	52.8	53.3	54.3	53.5	53.5
Unemployment Volume	3.7	3.7	3.7	3.6	3.8	3.9	3.9	4.2	4.3	4.5	4.5	4.4	5.2
Unemployment Rate (%)	6.5	6.5	6.5	6.3	6.7	6.9	6.8	7.3	7.5	7.8	7.7	7.6	8.9
Salem Labor Area (Salem County)													
Labor Force	31.6	31.9	31.8	31.9	32.1	31.9	31.9	31.8	32.2	32.4	32.3	32.4	32.8
Employment	30.0	30.3	30.2	30.3	30.4	30.3	30.4	30.2	30.3	30.3	30.4	30.4	30.5
Unemployment Volume	1.6	1.6	1.6	1.6	1.7	1.6	1.5	1.6	1.9	2.1	1.9	2.0	2.3
Unemployment Rate (%)	5.1	5.0	5.0	5.0	5.3	5.0	4.7	5.0	5.9	6.5	5.9	6.2	7.0
Trenton-Ewing Labor Area (Mercer County)													
Labor Force	195.6	196.6	195.9	196.6	196.5	198.6	198.9	198.5	199.0	198.7	198.1	198.7	198.7
Employment	188.3	189.3	188.5	189.1	188.6	190.5	190.1	189.7	190.0	188.7	188.5	188.9	188.0
Unemployment Volume	7.3	7.3	7.4	7.5	7.9	8.1	8.8	8.8	9.0	10.0	9.6	9.8	10.7
Unemployment Rate (%)	3.7	3.7	3.8	3.8	4.0	4.1	4.4	4.4	4.5	5.0	4.8	4.9	5.4
Vineland-Millville-Bridgeton Labor Area (Cumberland County)													
Labor Force	67.3	68.1	68.0	68.3	68.4	68.6	69.6	68.7	68.8	69.2	69.2	69.4	69.7
Employment	63.0	63.7	63.7	64.0	64.0	63.8	64.7	63.9	63.7	63.8	64.0	64.1	63.6
Unemployment Volume	4.3	4.4	4.3	4.3	4.4	4.8	4.9	4.8	5.1	5.4	5.2	5.3	6.1
Unemployment Rate (%)	6.4	6.5	6.3	6.3	6.4	7.0	7.0	7.0	7.4	7.8	7.5	7.6	8.8

NEW JERSEY ECONOMIC INDICATORS

Statistical Section
and
Notes

NEW JERSEY ECONOMIC INDICATORS

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Indicator Series I-3 Resident Labor Force

1. Civilian Labor Force (000)

Date	2005		2006		2007		2008	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	4,352.9	4,387.4	4,447.4	4,482.4	4,459.2	4,477.1	4,463.8	4,491.2
Feb	4,378.2	4,397.1	4,467.6	4,485.7	4,456.1	4,474.0	4,486.3	4,507.7
Mar	4,387.8	4,402.5	4,475.0	4,493.0	4,461.4	4,469.0	4,481.4	4,495.3
Apr	4,385.1	4,407.5	4,470.9	4,495.4	4,439.0	4,468.1	4,483.2	4,511.9
May	4,401.2	4,415.0	4,478.8	4,492.8	4,445.1	4,466.1	4,502.7	4,516.8
Jun	4,466.0	4,428.2	4,537.0	4,495.7	4,505.7	4,467.6	4,552.7	4,505.0
Jul	4,499.5	4,437.6	4,563.8	4,501.7	4,526.4	4,463.7	4,582.2R	4,505.6R
Aug	4,475.4	4,446.0	4,531.6	4,504.3	4,475.2	4,462.0	4,562.0	4,524.5
Sep	4,430.9	4,452.3	4,466.2	4,497.8	4,441.6	4,461.0		
Oct	4,458.9	4,459.7	4,484.1	4,490.3	4,447.1	4,460.3		
Nov	4,471.0	4,469.8	4,495.0	4,489.0	4,472.2	4,462.6		
Dec	4,472.0	4,475.5	4,496.0	4,485.2	4,466.3	4,463.8		

2. Resident Employment (000)

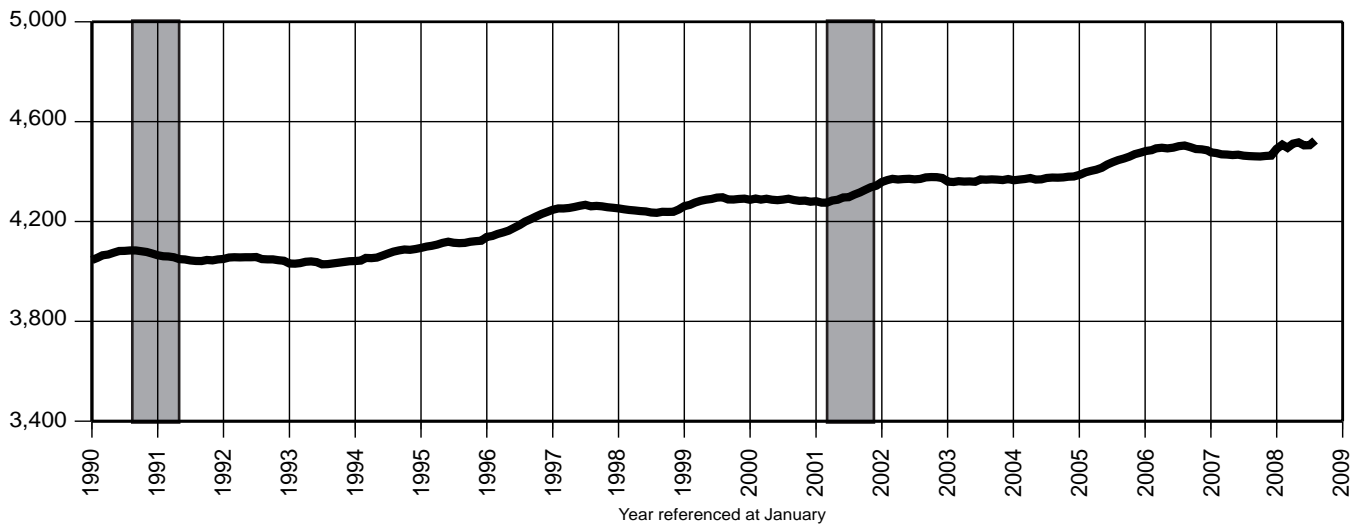
Date	2005		2006		2007		2008	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	4,142.6	4,194.5	4,221.0	4,267.8	4,244.3	4,285.3	4,235.8	4,287.1
Feb	4,157.4	4,200.0	4,233.2	4,273.3	4,248.6	4,281.4	4,248.2	4,291.3
Mar	4,178.2	4,206.3	4,253.2	4,281.7	4,265.8	4,275.5	4,250.6	4,278.2
Apr	4,206.0	4,218.1	4,259.5	4,280.6	4,259.3	4,275.0	4,269.8	4,288.6
May	4,221.1	4,225.2	4,269.5	4,280.7	4,265.4	4,275.8	4,267.2	4,273.9
Jun	4,271.6	4,234.6	4,320.4	4,283.9	4,314.4	4,278.4	4,311.7	4,267.4
Jul	4,282.5	4,240.7	4,320.7	4,288.0	4,310.0	4,274.3	4,314.2R	4,260.1R
Aug	4,285.0	4,244.9	4,320.0	4,290.1	4,292.8	4,274.2	4,300.7	4,257.9
Sep	4,236.9	4,251.6	4,267.7	4,287.7	4,261.0	4,273.8		
Oct	4,273.8	4,256.8	4,307.3	4,289.3	4,277.2	4,274.8		
Nov	4,266.8	4,260.0	4,310.8	4,289.7	4,297.1	4,274.6		
Dec	4,272.4	4,261.5	4,319.9	4,290.5	4,282.8	4,275.8		

3. Unemployment (000)

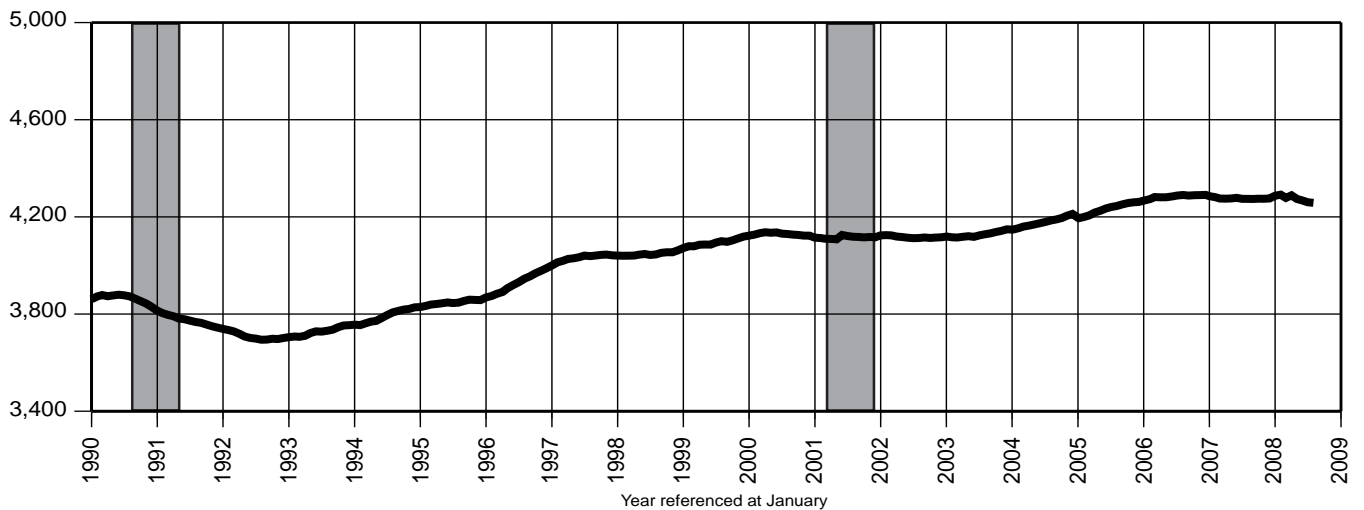
Date	2005		2006		2007		2008	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	210.3	192.9	226.4	214.6	214.9	191.8	228.1	204.1
Feb	220.9	197.1	234.4	212.4	207.4	192.6	238.2	216.3
Mar	209.6	196.2	221.7	211.3	195.6	193.6	230.8	217.1
Apr	179.1	189.4	211.4	214.8	179.7	193.1	213.4	223.3
May	180.1	189.8	209.2	212.2	179.7	190.3	235.5	242.9
Jun	194.3	193.6	216.6	211.8	191.3	189.3	241.0	237.6
Jul	217.0	197.0	243.1	213.7	216.4	189.4	268.0R	245.5R
Aug	190.4	201.1	211.6	214.1	182.5	187.7	261.3	266.6
Sep	194.1	200.6	198.4	210.1	180.6	187.2		
Oct	185.1	203.0	176.7	200.9	169.9	185.5		
Nov	204.2	209.8	184.2	199.3	175.1	188.1		
Dec	199.6	214.0	176.1	194.8	183.5	188.0		

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Indicator Series 1-3 Resident Labor Force

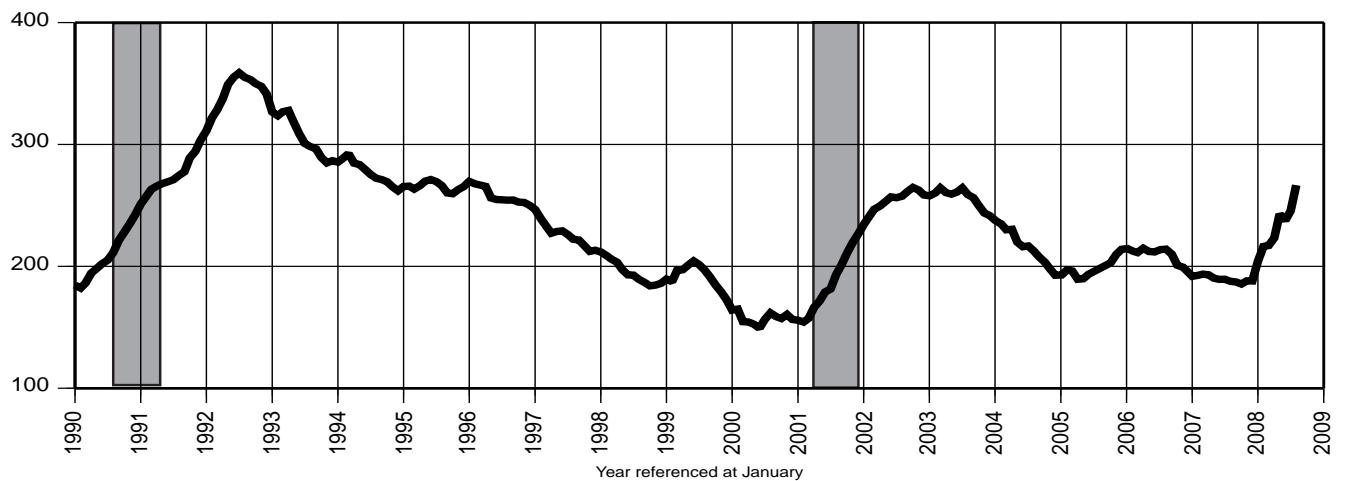
1. Civilian Labor Force (000)



2. Resident Employment (000)



3. Unemployment (000)



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Indicator Series 4-6 Resident Labor Force

4. Labor Force Participation Rate (%)

Date	2005		2006		2007		2008	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	65.3	65.8	66.4	66.9	66.2	66.5	65.9	66.3
Feb	65.7	66.0	66.6	66.9	66.1	66.4	66.2	66.5
Mar	65.8	66.0	66.7	67.0	66.2	66.3	66.1	66.3
Apr	65.8	66.1	66.7	67.0	65.9	66.3	66.1	66.5
May	66.0	66.2	66.8	67.0	65.9	66.2	66.3	66.5
Jun	66.9	66.3	67.6	67.0	66.8	66.2	67.0	66.3
Jul	67.4	66.4	68.0	67.1	67.1	66.1	67.4	66.3
Aug	67.0	66.5	67.5	67.1	66.3	66.1	67.1	66.5
Sep	66.3	66.6	66.5	66.9	65.7	66.0		
Oct	66.6	66.6	66.7	66.8	65.7	65.9		
Nov	66.8	66.8	66.8	66.7	66.1	65.9		
Dec	66.8	66.8	66.8	66.6	66.0	65.9		

5. Employment /Population Ratio (%)

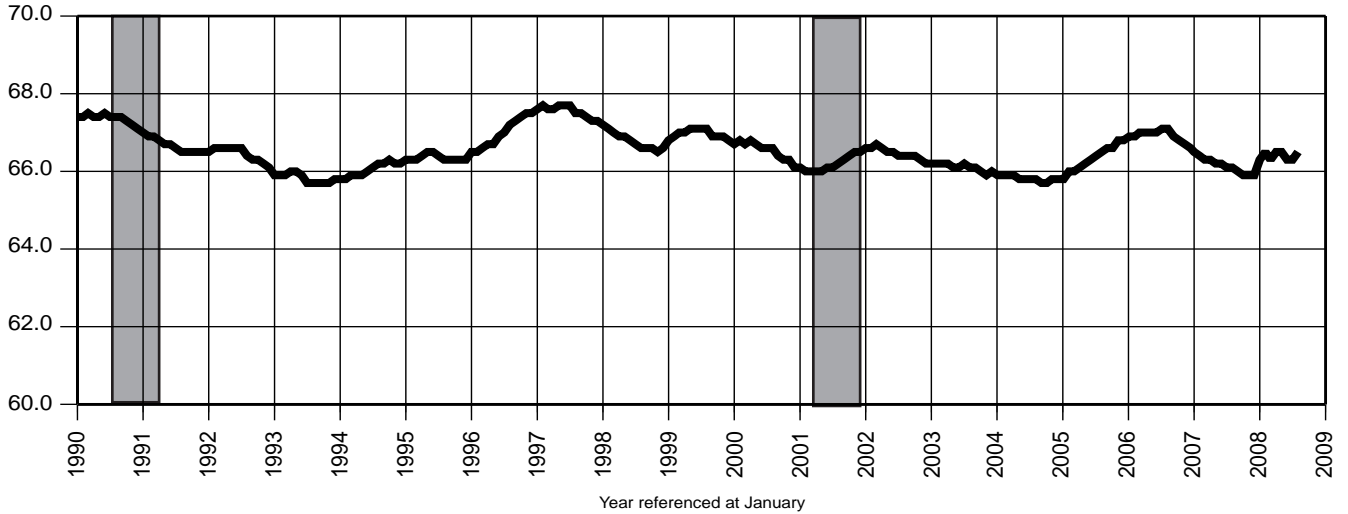
Date	2005		2006		2007		2008	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	62.2	63.0	63.0	63.7	63.0	63.6	62.5	63.3
Feb	62.4	63.0	63.1	63.7	63.1	63.6	62.7	63.3
Mar	62.7	63.1	63.4	63.9	63.3	63.5	62.7	63.1
Apr	63.1	63.3	63.5	63.8	63.2	63.4	62.9	63.2
May	63.3	63.3	63.6	63.8	63.3	63.4	62.9	63.0
Jun	64.0	63.4	64.4	63.8	64.0	63.4	63.5	62.8
Jul	64.1	63.5	64.4	63.9	63.9	63.3	63.5	62.7
Aug	64.1	63.5	64.3	63.9	63.6	63.3	63.2	62.6
Sep	63.4	63.6	63.5	63.8	63.0	63.2		
Oct	63.9	63.6	64.1	63.8	63.2	63.2		
Nov	63.7	63.6	64.1	63.8	63.5	63.2		
Dec	63.8	63.6	64.2	63.7	63.2	63.1		

6. Unemployment Rate (%)

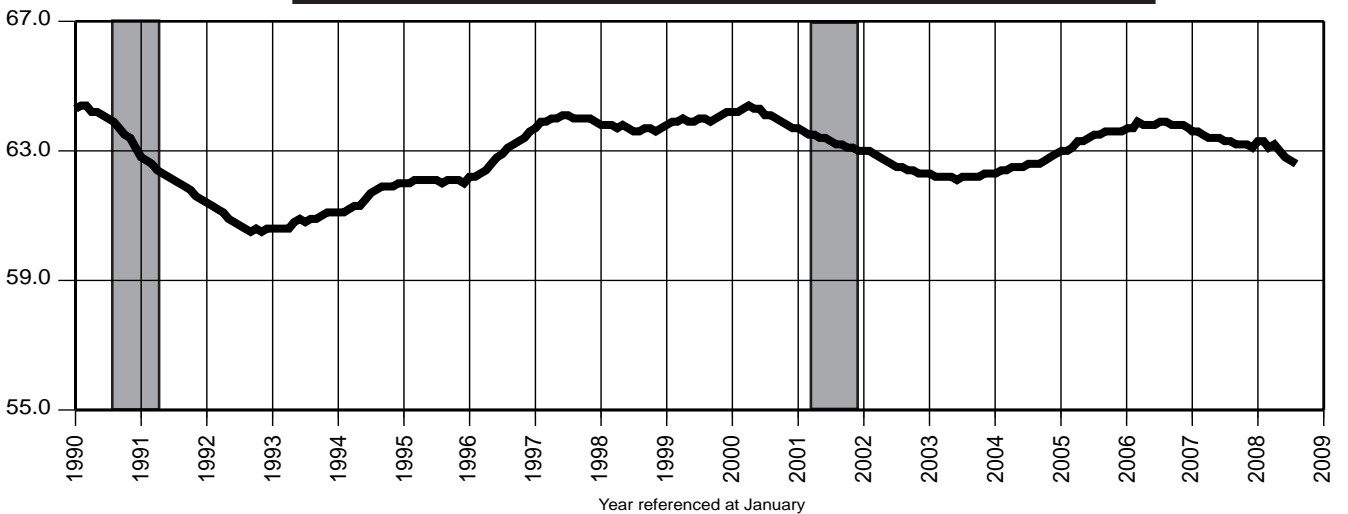
Date	2005		2006		2007		2008	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	4.8	4.4	5.1	4.8	4.8	4.3	5.1	4.5
Feb	5.0	4.5	5.2	4.7	4.7	4.3	5.3	4.8
Mar	4.8	4.5	5.0	4.7	4.4	4.3	5.1	4.8
Apr	4.1	4.3	4.7	4.8	4.0	4.3	4.8	4.9
May	4.1	4.3	4.7	4.7	4.0	4.3	5.2	5.4
Jun	4.4	4.4	4.8	4.7	4.2	4.2	5.3	5.3
Jul	4.8	4.4	5.3	4.7	4.8	4.2	5.8	5.4
Aug	4.3	4.5	4.7	4.8	4.1	4.2	5.7	5.9
Sep	4.4	4.5	4.4	4.7	4.1	4.2		
Oct	4.2	4.6	3.9	4.5	3.8	4.2		
Nov	4.6	4.7	4.1	4.4	3.9	4.2		
Dec	4.5	4.8	3.9	4.3	4.1	4.2		

Indicator Series 4-6 Resident Labor Force

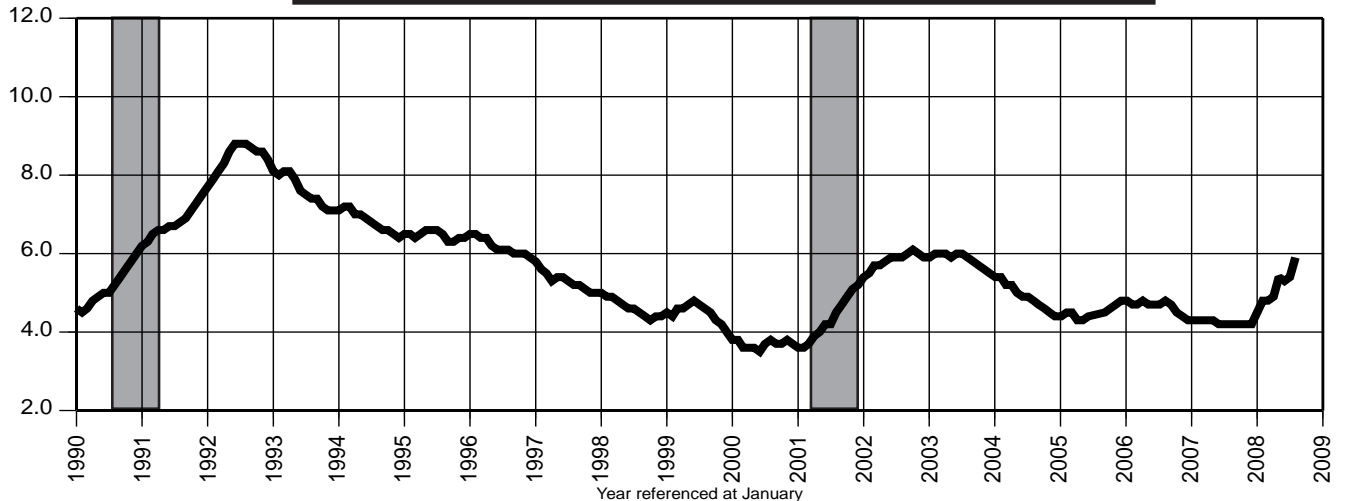
4. Labor Force Participation Rate (%)



5. Employment /Population Ratio (%)



6. Unemployment Rate (%)



Indicator Series 7-9 Establishment Employment

7. Nonfarm Payroll Employment (000)

Date	2005		2006		2007		Unadj.	Adj.
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.		
Jan	3,946.0	4,023.8	3,984.6	4,063.2	3,993.6	4,071.9	4,008.0	4,074.0
Feb	3,951.3	4,026.5	3,992.5	4,068.8	3,989.4	4,066.3	4,003.2	4,071.9
Mar	3,975.3	4,021.2	4,028.4	4,075.0	4,020.6	4,067.2	4,028.2	4,071.7
Apr	4,024.8	4,040.6	4,050.8	4,067.2	4,050.1	4,067.3	4,058.7	4,071.6
May	4,057.6	4,036.3	4,090.9	4,068.1	4,100.6	4,077.0	4,091.2	4,072.6
Jun	4,111.9	4,042.8	4,143.4	4,071.6	4,157.0	4,083.2	4,131.7	4,068.7
Jul	4,066.0	4,043.5	4,091.5	4,068.2	4,098.7	4,074.8	4,089.0 R	4,068.8 R
Aug	4,048.7	4,044.1	4,076.5	4,071.7	4,079.4	4,073.4	4,066.2	4,066.6
Sep	4,054.4	4,049.1	4,075.3	4,071.1	4,073.3	4,070.1		
Oct	4,059.1	4,044.0	4,088.1	4,073.9	4,093.7	4,073.8		
Nov	4,082.2	4,049.3	4,107.4	4,075.0	4,108.5	4,076.0		
Dec	4,091.9	4,048.0	4,122.3	4,077.9	4,121.2	4,082.6		

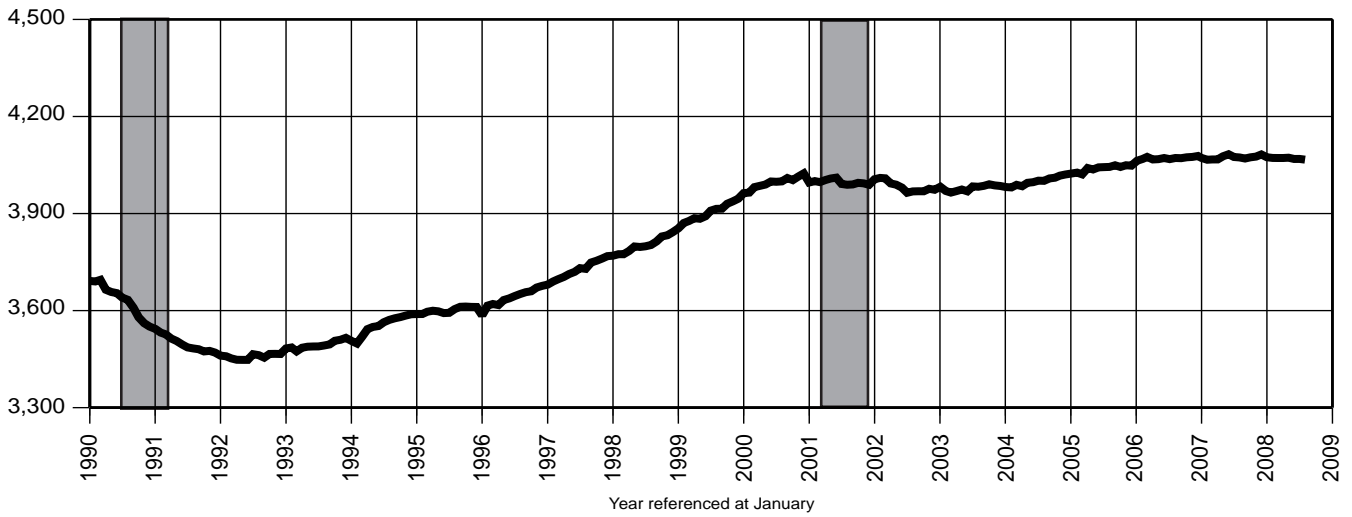
8. Private Sector Payroll Employment (000)

Date	2005		2006		2007		Unadj.	Adj.
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.		
Jan	3,309.8	3,384.9	3,340.7	3,415.9	3,348.4	3,423.1	3,360.2	3,425.5
Feb	3,302.7	3,386.7	3,336.1	3,421.1	3,332.8	3,418.2	3,345.3	3,423.0
Mar	3,325.3	3,382.4	3,370.0	3,427.8	3,360.8	3,418.9	3,368.8	3,422.9
Apr	3,373.0	3,400.1	3,392.0	3,419.5	3,390.9	3,419.1	3,398.6	3,423.0
May	3,409.0	3,395.7	3,435.5	3,421.1	3,442.8	3,427.7	3,433.5	3,423.6
Jun	3,461.0	3,401.4	3,486.1	3,424.3	3,496.7	3,433.3	3,473.3	3,419.4
Jul	3,450.0	3,402.5	3,469.4	3,421.3	3,476.2	3,427.6	3,465.0 R	3,419.9 R
Aug	3,443.0	3,402.6	3,465.5	3,424.9	3,468.0	3,426.4	3,455.9	3,419.2
Sep	3,426.1	3,405.9	3,445.1	3,425.5	3,442.6	3,423.5		
Oct	3,409.3	3,400.7	3,433.0	3,425.2	3,438.9	3,426.6		
Nov	3,425.5	3,404.6	3,447.6	3,427.0	3,447.9	3,427.6		
Dec	3,435.4	3,402.9	3,462.8	3,430.1	3,460.9	3,433.8		

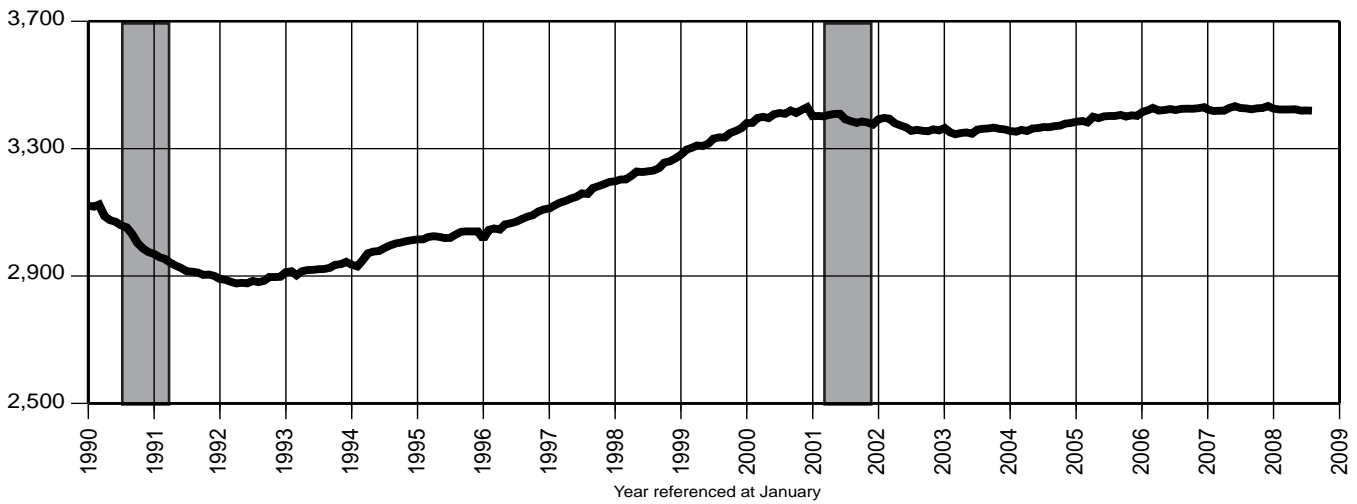
9. Construction Payroll Employment (000)

Date	2005		2006		2007		2008	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	155.4	167.4	161.5	173.6	161.2	173.2	158.9	169.3
Feb	151.4	167.0	161.2	176.7	155.4	170.8	154.5	168.9
Mar	154.7	164.5	166.5	176.5	160.7	171.0	157.5	168.0
Apr	166.0	167.8	175.4	176.9	169.7	171.1	164.5	166.9
May	171.6	168.6	178.8	175.5	175.5	172.0	169.5	167.3
Jun	174.8	169.2	181.0	175.2	179.2	173.2	172.2	166.8
Jul	176.6	169.8	181.1	174.5	178.2	171.7	173.5 R	166.9 R
Aug	178.0	170.2	182.3	174.5	179.3	171.6	174.5	167.0
Sep	178.5	171.9	181.2	174.7	177.4	171.0		
Oct	174.7	169.9	178.4	173.9	175.9	171.0		
Nov	176.0	172.6	176.8	173.5	174.4	170.8		
Dec	172.0	171.0	175.3	174.2	171.4	170.1		

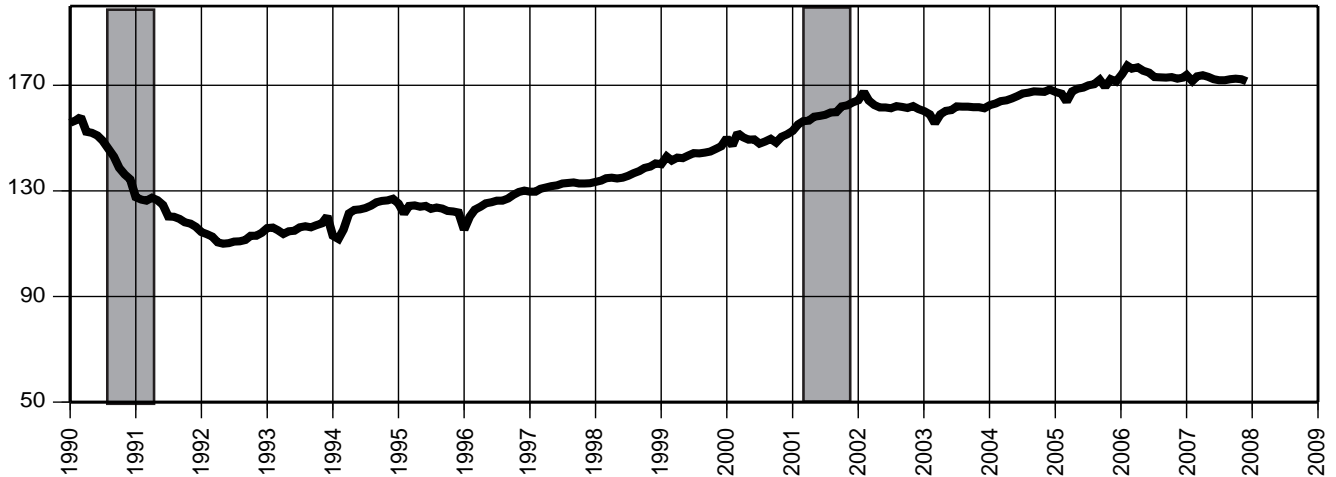
7. Nonfarm Payroll Employment (000)



8. Private Sector Payroll Employment (000)



9. Construction Payroll Employment (000)



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Indicator Series 10-12 Establishment Employment

10. Total Manufacturing Payroll Employment (000)

Date	2005		2006		2007		2008	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	330.8	334.5	326.4	329.7	314.5	317.3	307.0	309.7
Feb	331.2	333.7	325.9	328.2	313.5	315.8	306.4	308.7
Mar	332.2	333.2	326.6	327.6	313.5	314.6	307.0	308.3
Apr	330.7	331.9	324.8	326.0	312.8	314.0	305.9	306.9
May	331.3	331.0	325.5	325.4	313.2	313.2	304.3	304.6
Jun	332.9	330.2	326.7	324.2	315.0	312.7	304.2	301.9
Jul	329.0	329.0	323.9	323.6	313.0	312.7	302.3 R	302.1 R
Aug	329.6	329.0	323.3	322.6	312.6	311.8	302.1	301.9
Sep	329.9	328.3	322.7	321.4	312.3	311.1		
Oct	329.2	328.7	321.3	320.7	311.4	310.6		
Nov	328.8	328.0	320.5	319.7	311.4	309.9		
Dec	328.9	327.5	319.4	318.1	311.0	309.7		

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

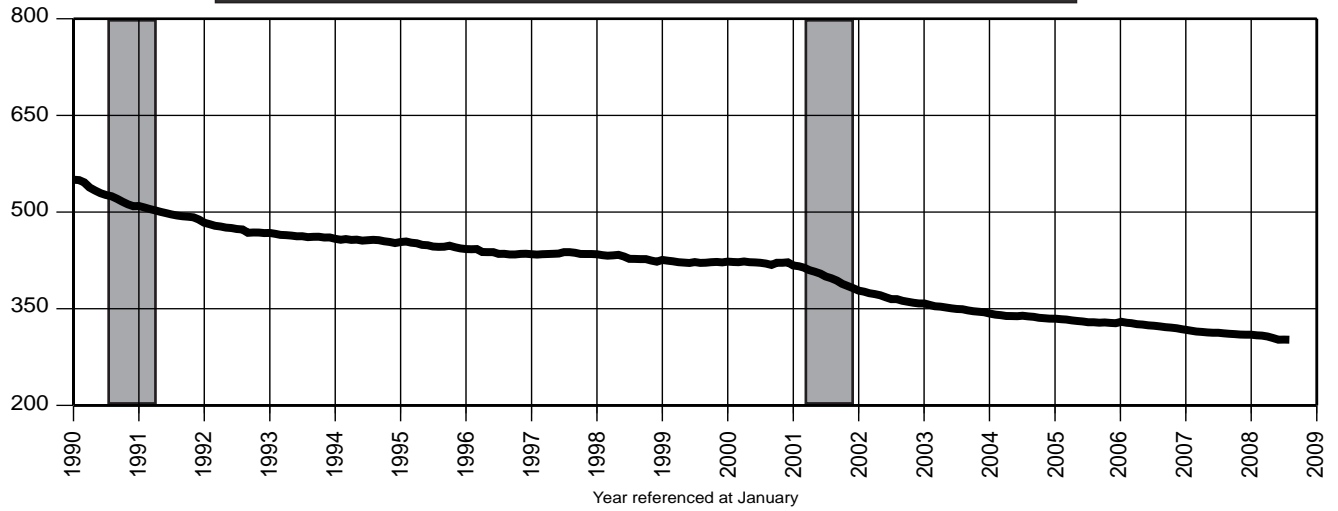
Date	2005		2006		2007		2008	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	870.8	875.7	871.2	876.2	871.2	876.1	870.3	877.3
Feb	862.3	877.8	859.3	875.3	857.7	874.0	858.6	874.2
Mar	864.9	877.6	863.8	877.0	860.6	873.8	861.9	874.7
Apr	868.4	880.0	863.3	875.3	861.6	873.9	863.2	873.3
May	875.7	878.1	872.8	875.0	874.5	876.6	871.4	873.8
Jun	885.6	878.6	881.7	874.3	886.2	878.5	879.6	873.0
Jul	876.7	879.2	872.8	874.8	875.9	877.7	871.4 R	872.9 R
Aug	873.6	878.5	870.3	875.1	872.6	877.2	868.6	873.0
Sep	875.4	878.0	871.9	874.6	873.6	876.3		
Oct	877.1	874.6	878.8	876.5	879.5	875.2		
Nov	890.8	873.9	895.6	878.6	894.1	877.2		
Dec	906.2	875.2	910.5	879.2	908.2	879.9		

12. Information Payroll Employment (000)

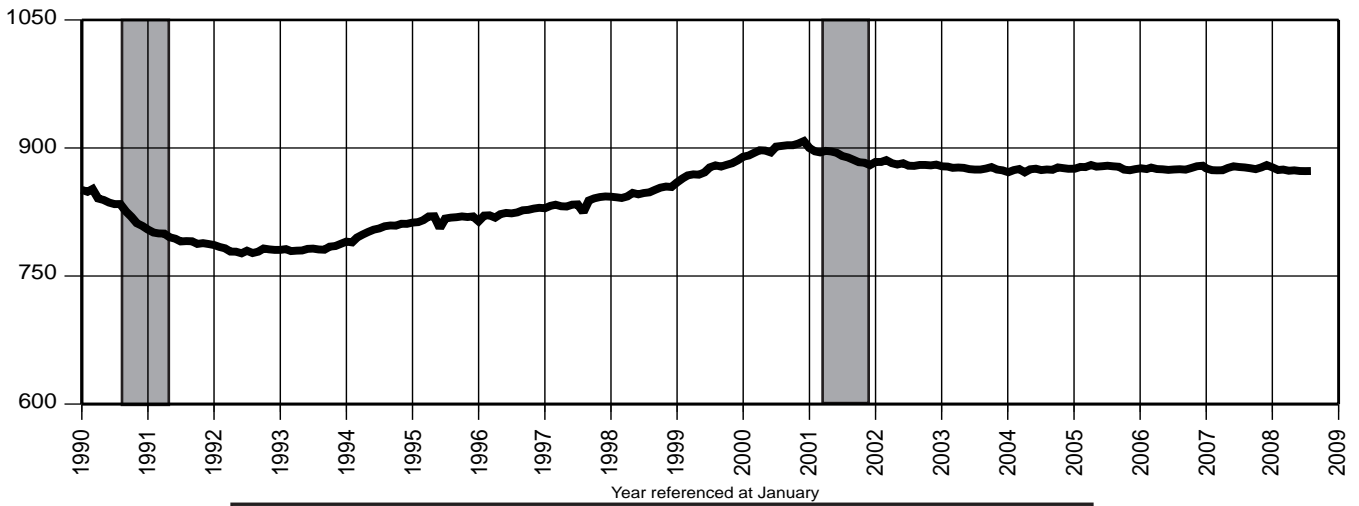
Date	2005		2006		2007		2008	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	96.7	97.0	97.4	97.8	96.3	96.7	98.3	98.7
Feb	96.4	96.7	98.1	98.4	97.1	97.4	97.2	97.8
Mar	97.0	96.7	98.2	97.9	97.5	97.2	97.6	97.6
Apr	96.2	96.7	97.0	97.6	97.1	97.7	97.9	98.5
May	96.6	96.8	97.4	97.6	97.4	97.6	98.3	98.5
Jun	97.8	97.3	98.3	97.7	98.1	97.5	99.0	98.6
Jul	97.4	97.2	97.7	97.5	98.1	97.9	98.7 R	98.7 R
Aug	97.2	96.8	98.1	97.7	99.2	98.7	99.6	99.4
Sep	96.7	97.2	97.9	98.3	97.7	98.0		
Oct	96.9	97.3	96.4	96.9	98.0	98.1		
Nov	97.8	97.5	96.2	95.9	98.6	98.0		
Dec	98.3	97.7	96.5	95.9	99.1	98.3		

Indicator Series 10-12 Establishment Employment

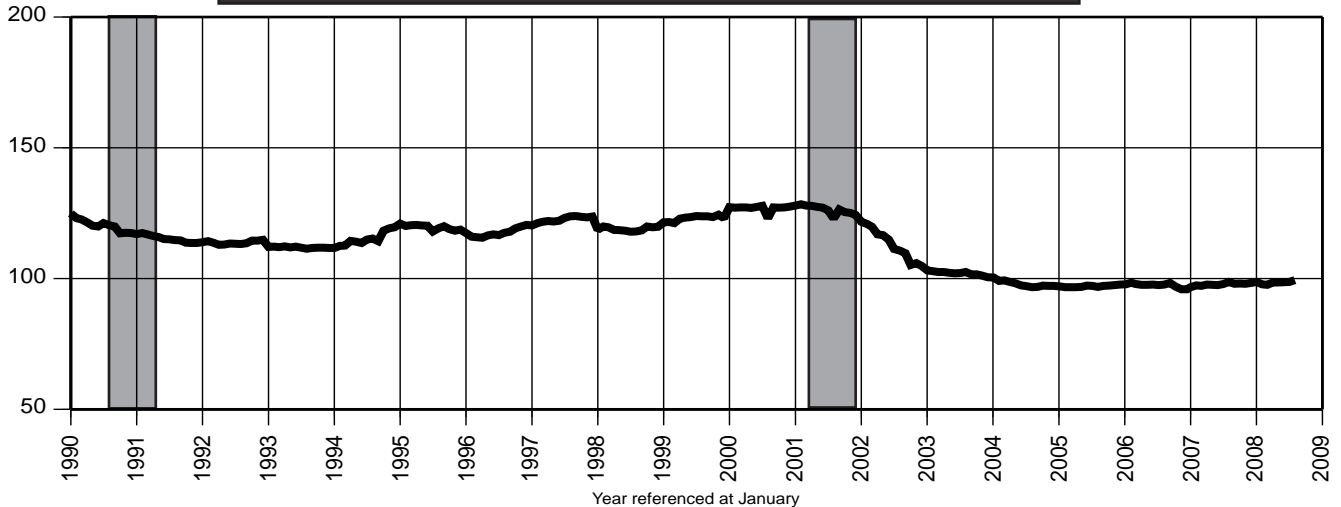
10. Total Manufacturing Payroll Employment (000)



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



12. Information Payroll Employment (000)



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Indicator Series 13-15 Establishment Employment

13. Financial Activities Payroll Employment (000)

Date	2005		2006		2007		2008	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	275.8	278.5	276.8	279.6	274.9	277.7	267.9	269.3
Feb	275.1	278.5	276.5	280.0	274.3	277.7	267.4	269.2
Mar	275.9	278.7	277.4	280.2	274.3	277.0	267.7	269.4
Apr	277.5	279.0	278.4	280.0	274.8	276.4	267.4	268.5
May	278.7	279.0	279.7	279.9	276.0	276.2	267.7	267.8
Jun	281.8	279.4	282.0	279.5	278.7	276.2	269.8	267.8
Jul	284.0	280.1	283.7	279.6	279.0	274.9	268.8 R	266.3 R
Aug	284.4	280.7	283.1	279.4	277.9	274.1	268.4	266.2
Sep	281.7	281.3	279.3	278.9	273.7	273.3		
Oct	279.6	279.8	278.6	278.9	271.4	271.8		
Nov	280.8	280.7	278.4	278.3	270.6	270.9		
Dec	281.0	280.7	278.6	278.1	270.5	270.2		

14. Professional & Business Services Payroll Employment (000)

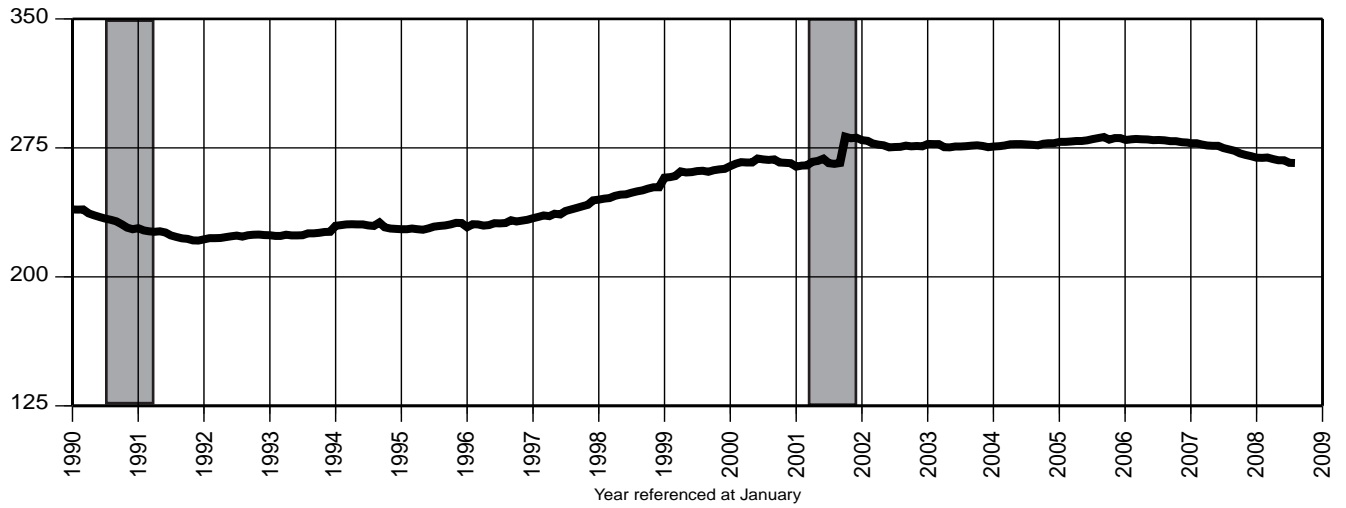
Date	2005		2006		2007		2008	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	570.0	589.1	577.5	597.1	584.4	604.3	593.0	609.0
Feb	571.5	589.1	582.6	600.8	585.3	603.5	593.5	609.5
Mar	577.0	587.1	591.5	602.2	594.0	604.7	600.5	608.9
Apr	593.0	594.8	597.0	598.7	604.8	606.6	610.7	611.7
May	594.2	592.9	602.4	600.9	610.6	609.0	614.7	613.3
Jun	604.3	595.1	611.9	602.1	620.1	609.9	620.6	612.7
Jul	600.3	593.2	609.8	602.6	617.2	609.9	623.5 R	616.4 R
Aug	601.6	592.5	613.7	604.4	620.2	610.8	624.2	615.4
Sep	599.8	593.9	610.5	604.6	615.8	610.1		
Oct	600.7	594.9	611.3	605.2	615.3	610.9		
Nov	600.3	594.2	612.4	606.2	615.3	611.1		
Dec	597.4	592.5	611.6	606.7	614.5	612.8		

15. Education & Health Services Payroll Employment (000)

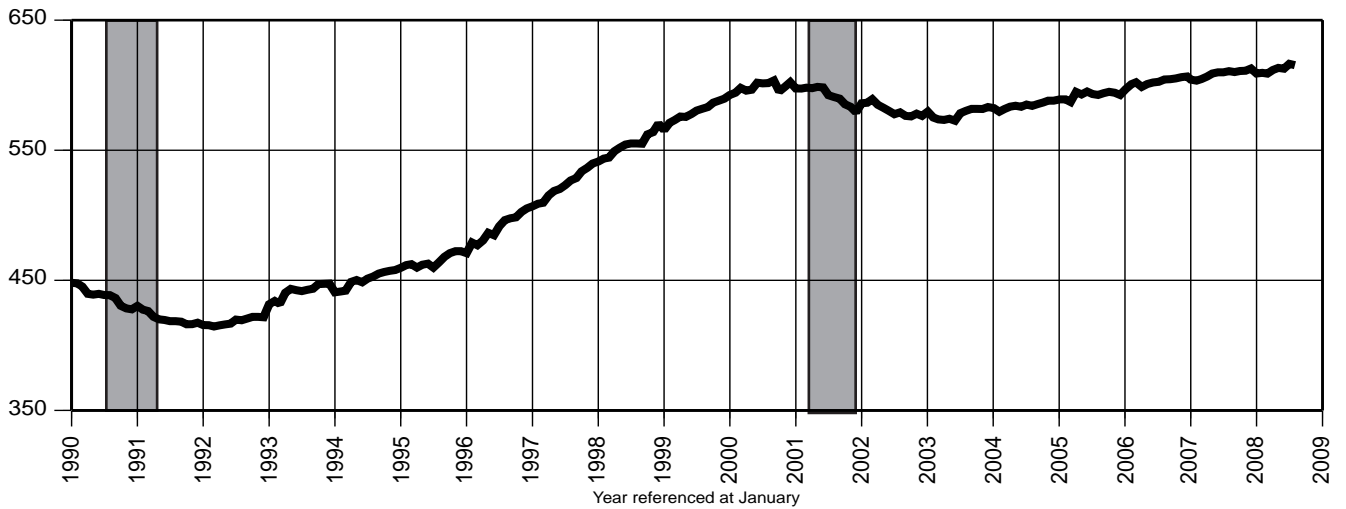
Date	2005		2006		2007		2008	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	549.3	553.3	560.8	564.7	571.6	575.3	584.3	586.5
Feb	552.9	553.9	563.2	564.2	575.6	576.6	587.4	587.9
Mar	555.3	553.9	567.1	565.3	580.1	578.2	590.4	588.4
Apr	556.9	556.0	566.2	565.5	577.3	576.7	591.6	590.0
May	561.3	557.0	571.3	566.8	583.5	578.9	594.5	590.9
Jun	561.0	557.8	571.5	568.4	581.6	578.5	593.6	591.2
Jul	555.3	559.4	563.9	568.3	574.5	579.1	586.3 R	590.3 R
Aug	551.2	559.2	562.2	570.5	570.4	578.8	582.7	590.9
Sep	557.1	560.4	567.8	571.3	577.3	580.8		
Oct	565.0	563.0	573.2	571.1	585.4	583.8		
Nov	567.6	563.7	576.4	572.5	588.3	584.7		

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Indicator Series 13-15 Establishment Employment

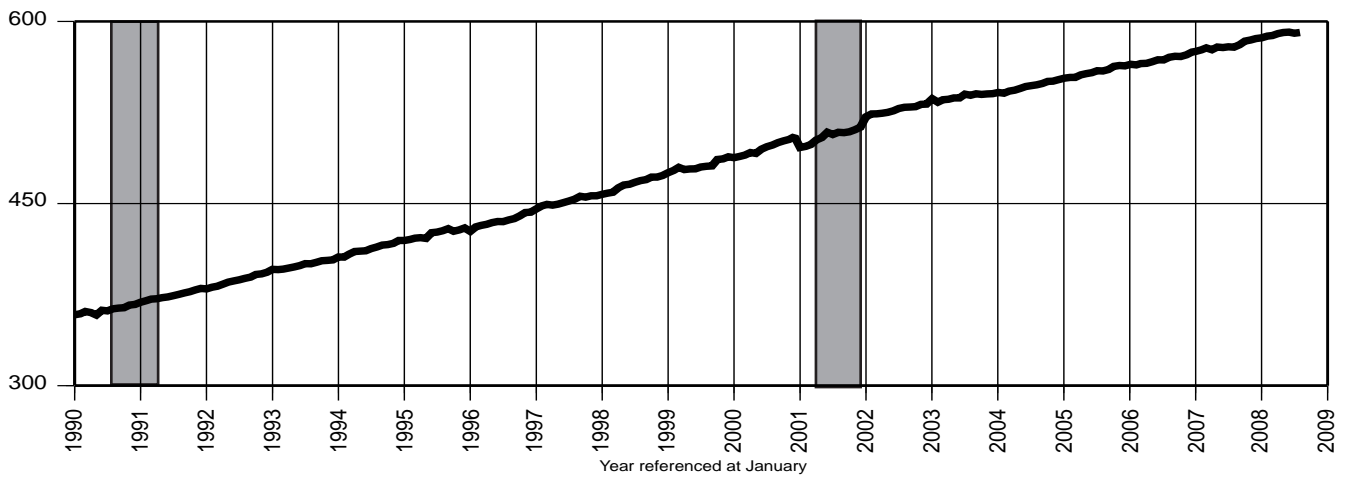
13. Financial Activities Payroll Employment (000)



14. Professional & Business Services Payroll Employment (000)



15. Education & Health Services Payroll Employment (000)



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

16. Leisure & Hospitality Payroll Employment (000)

Date	2005		2006		2007		2008	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	305.1	331.1	310.7	336.4	313.2	339.1	316.4	339.3
Feb	305.3	331.2	310.8	336.7	312.8	339.0	316.0	340.1
Mar	311.3	332.1	319.0	339.5	318.2	338.8	321.2	341.0
Apr	324.2	334.0	327.5	337.5	327.8	338.2	330.4	340.1
May	338.8	332.9	343.7	337.7	345.4	339.2	344.8	340.0
Jun	359.8	334.0	366.5	339.8	367.7	340.3	363.8	339.8
Jul	367.5	334.5	371.6	338.7	371.4	338.0	369.5 R	338.5 R
Aug	364.9	335.1	368.9	339.0	368.3	337.7	365.7	337.6
Sep	348.2	335.0	353.0	339.7	350.3	337.0		
Oct	327.7	333.1	333.5	339.4	337.3	339.7		
Nov	324.5	334.0	329.5	339.3	330.6	339.6		
Dec	323.9	334.7	328.4	339.6	330.6	340.8		

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

Date	US	2006		US	2007		US	2008	
		NY	PA		NY	PA		NY	PA
Jan	198.3	215.9	*	202.416	221.767	*	211.080	229.869	*
Feb	198.7	216.4	209.0	203.499	223.066	213.152	211.693	231.020	220.935
Mar	199.8	218.2	*	205.352	224.551	*	213.528	233.122	*
Apr	201.5	220.2	211.6	206.686	225.780	215.270	214.823	233.822	223.622
May	202.5	221.6	*	207.949	227.146	*	216.632	236.151	*
Jun	202.9	222.6	213.9	208.352	228.258	217.255	218.815	238.580	228.408
Jul	203.5	223.1	*	208.299	228.628	*	219.964	240.273	*
Aug	203.9	224.1	216.4	207.917	228.326	218.692	219.086	240.550	228.337
Sep	202.9	222.9	*	208.490	228.308	*			
Oct	201.8	221.7	211.6	208.936	228.552	218.929			
Nov	201.5	220.9	*	210.177	229.504	*			
Dec	201.8	221.3	211.6	210.036	229.395	219.025			

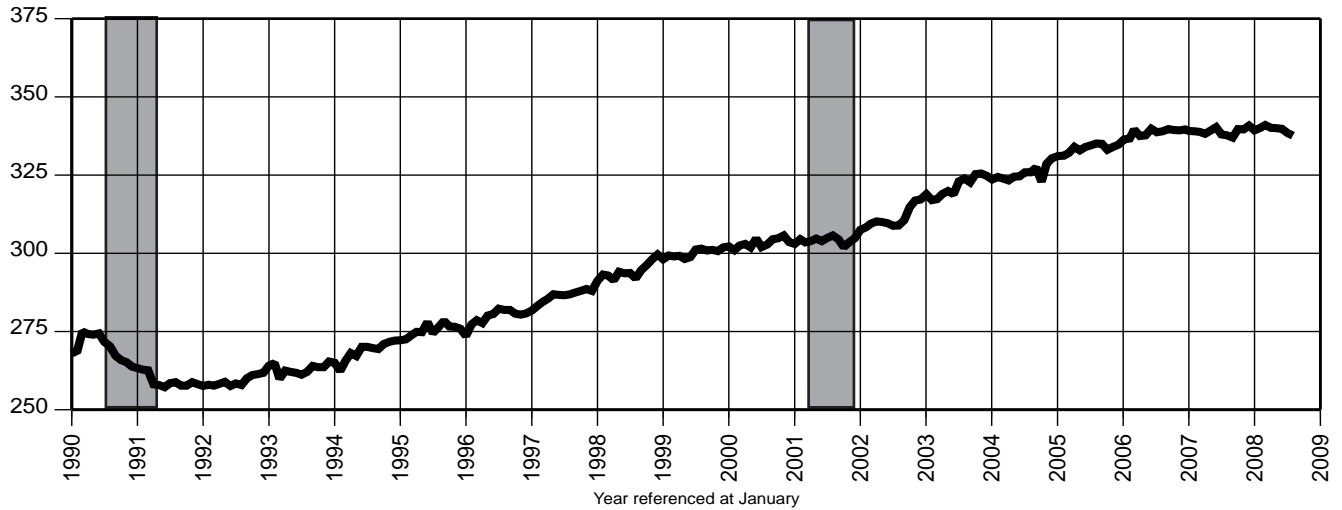
18. Consumer Confidence Index, Middle Atlantic Region

(Seasonally unadjusted)

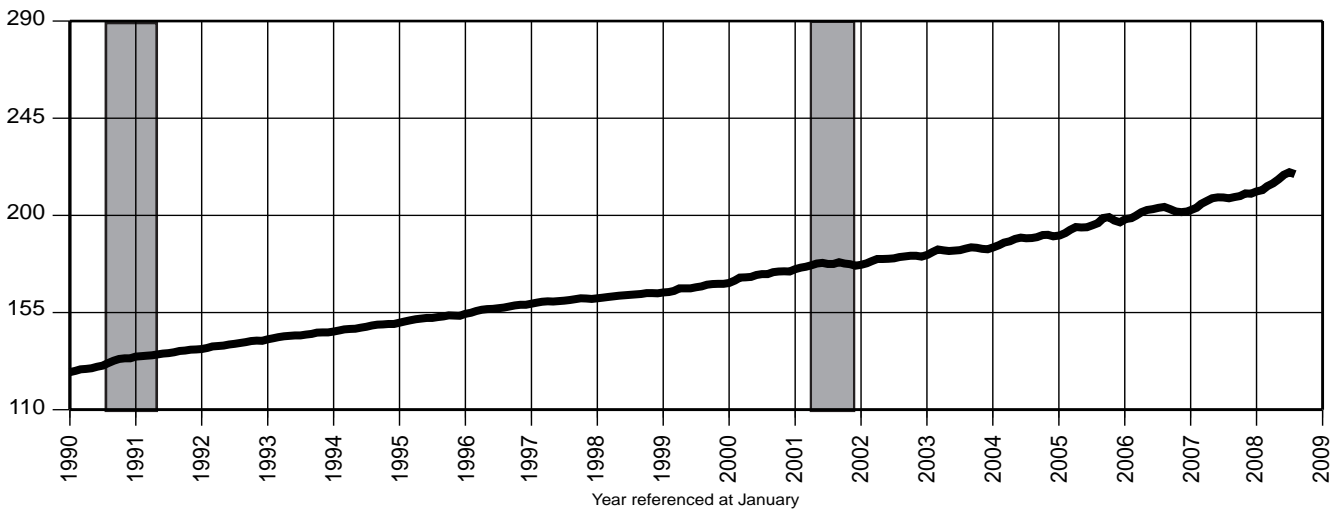
Date	2005	2006	2007	2008
	Jan	86.7	82.5	91.4
Feb	89.0	83.4	94.1	59.6
Mar	83.9	95.0	92.3	51.9
Apr	79.2	90.0	98.4	49.7
May	70.7	83.6	89.8	45.4
Jun	87.9	86.0	84.3	40.9
Jul	88.0	81.4	99.1	33.6
Aug	72.4	74.6	83.8	41.0
Sep	67.9	90.0	93.7	
Oct	76.8	97.0	86.8	
Nov	77.7	91.6	78.8	
Dec	83.8	88.6	72.5	

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

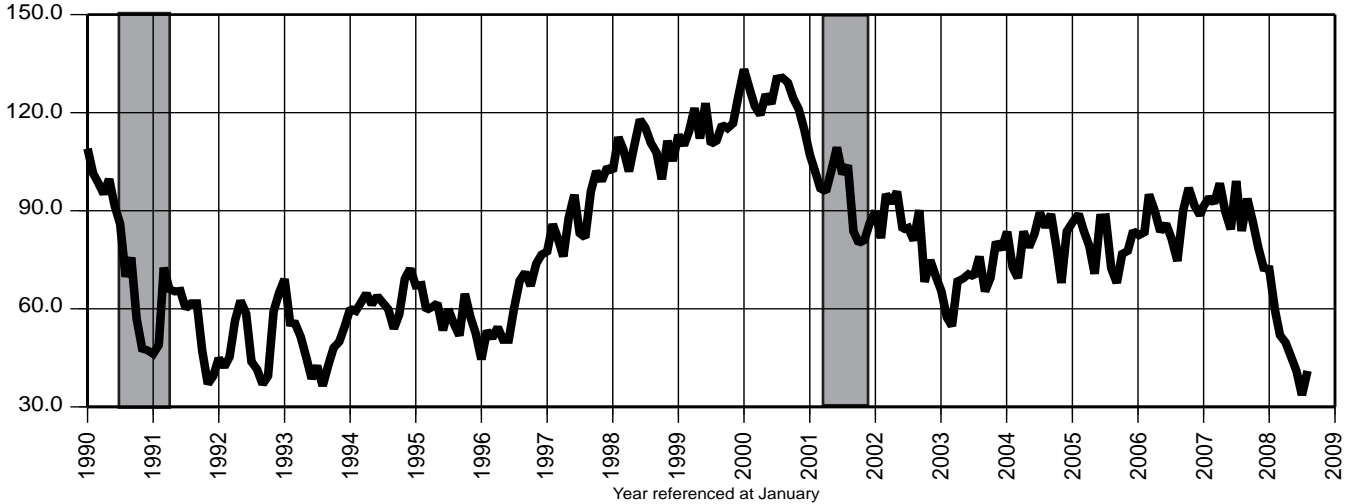
16. Leisure & Hospitality Payroll Employment (000)



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



18. Consumer Confidence Index, Middle Atlantic Region



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Indicator Series 22-24 Private Residential Building Permits

22. Total Private Dwelling Units Authorized by Building Permits

(Seasonality not statistically significant)

Date	2005		2006		2007		2008	
	Unadj.		Unadj.		Unadj.		Unadj.	
Jan	2,881		2,548		2,077		1,652	R
Feb	2,376		2,502		1,648		1,330	R
Mar	2,964		2,989		1,871		2,056	R
Apr	3,805		2,654		2,100		2,335	R
May	4,329		3,044		1,992		1,679	R
Jun	3,830		3,314		2,759		2,414	R
Jul	3,006		4,516		1,905		1,280	
Aug	4,471		2,675		3,084			
Sep	2,784		2,850		1,896			
Oct	2,936		2,030		2,283			
Nov	2,884		3,196		2,133			
Dec	2,367		2,024		1,652			

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

Date	2005		2006		2007		2008	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	1,458	1,765	1,592	1,839	1,084	1,216	779 R	859 R
Feb	1,611	2,029	1,301	1,641	953	1,200	657 R	788 R
Mar	2,104	1,965	1,766	1,644	1,137	1,104	797 R	810 R
Apr	1,952	2,038	1,457	1,562	1,109	1,137	998 R	993 R
May	1,963	1,859	1,674	1,539	1,264	1,140	808 R	751 R
Jun	1,934	1,616	1,635	1,356	1,328	1,158	752 R	650 R
Jul	1,966	1,895	1,626	1,577	1,183	1,104	817	733
Aug	2,159	1,890	1,536	1,321	1,552	1,324		
Sep	1,888	1,839	1,184	1,223	901	966		
Oct	1,907	1,848	1,254	1,185	937	873		
Nov	1,727	1,829	1,073	1,121	879	917		
Dec	1,607	1,833	1,032	1,221	750	891		

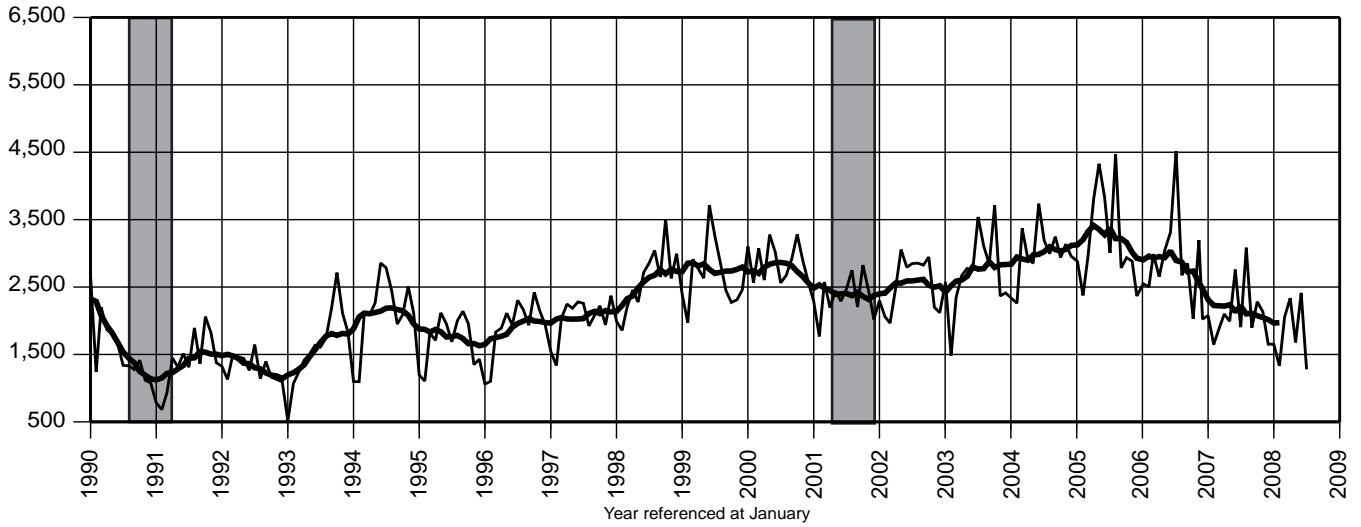
24. Private Multi-Dwelling Units Authorized by Building Permits

(Seasonality not statistically significant)

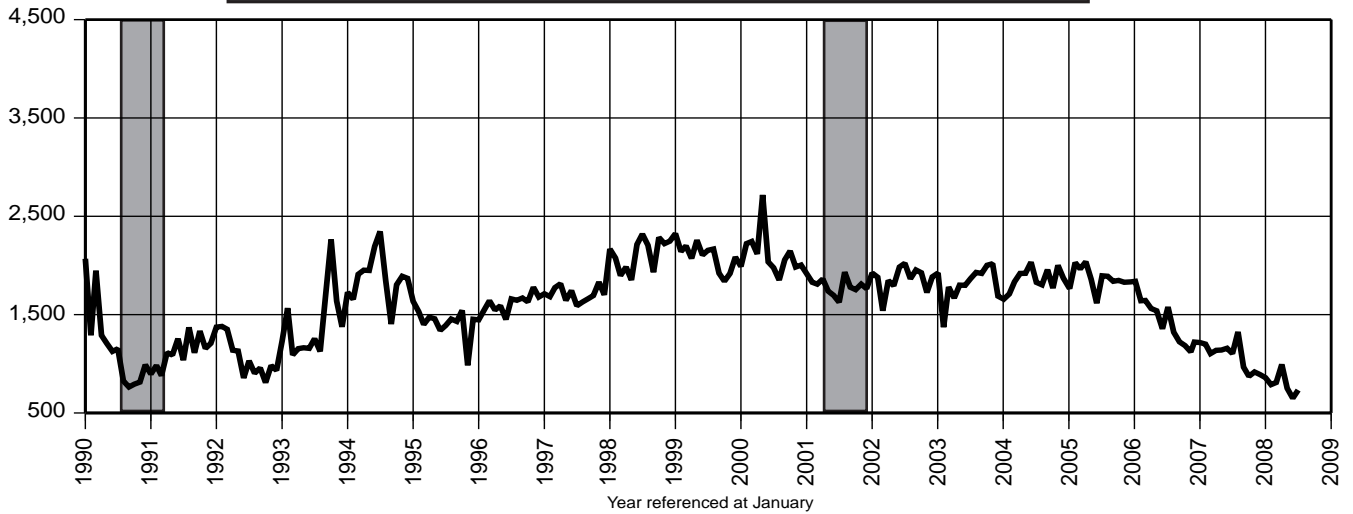
Date	2005		2006		2007		2008	
	Unadj.		Unadj.		Unadj.		Unadj.	
Jan	1,108		471		759		750	
Feb	544		924		379		571	
Mar	462		694		514		1,164	R
Apr	1,379		876		767		1,113	
May	1,940		950		527		779	R
Jun	1,369		1,195		1,137		1,545	R
Jul	642		2,250		509		283	
Aug	1,931		814		1,184			
Sep	529		1,306		821			
Oct	589		371		1,013			
Nov	763		1,844		1,055			
Dec	450		719		655			

22. Total Private Dwelling Units Authorized by Building Permits

(With 12 month moving average)

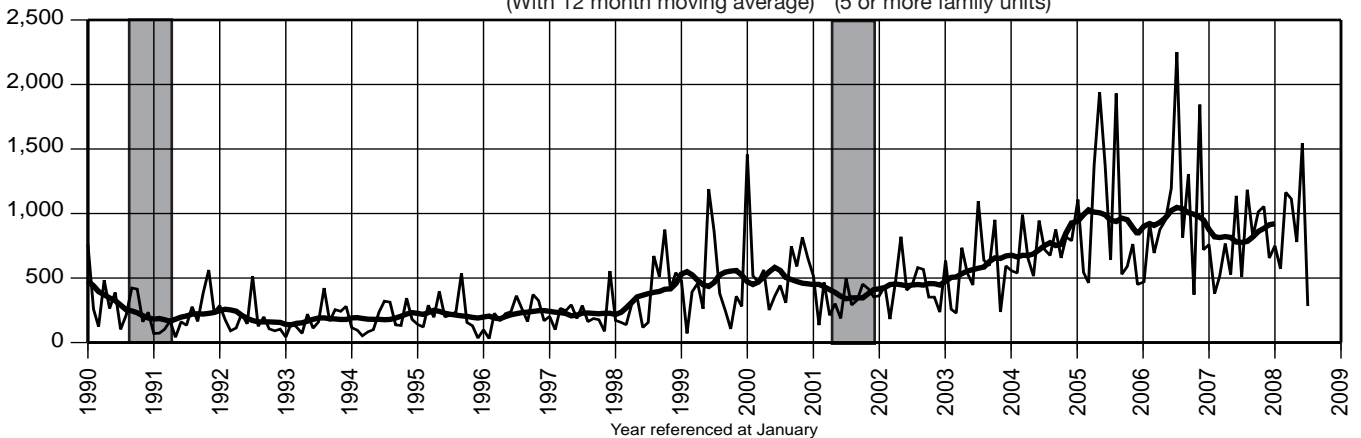


23. Private Single-Family Dwelling Units Authorized by Building Permits



24. Private Multi-Dwelling Units Authorized by Building Permits

(With 12 month moving average) (5 or more family units)



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Indicator Series 25-27 Vehicle Registrations

25. Total New Vehicle Registrations *

Date	2005		2006		2007		2008	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	44,021	53,436	41,772	50,882	41,273	50,172	42,868R	52,002R
Feb	44,480	51,077	45,584	52,398	43,966	50,351	44,483R	50,945R
Mar	48,982	44,755	56,014	51,447	53,249	49,078	53,421R	49,359R
Apr	61,458	57,824	51,459	47,938	54,747	51,107	49,347R	45,934R
May	55,821	48,680	59,073	51,451	60,346	52,677	54,764R	47,640R
Jun	61,951	55,671	55,134	49,488	53,686R	48,140R	51,440R	46,097R
Jul	63,318	58,696	55,377	50,886	55,701R	50,871R	47,710	43,406
Aug	57,416	52,589	56,929	51,812	56,372	51,250		
Sep	47,272	48,389	45,923	47,783	48,767	51,198		
Oct	43,308	47,278	46,191	50,366	47,508	51,581		
Nov	45,419	51,032	43,940	49,427	45,726	51,635		
Dec	48,023	51,689	48,275	51,748	47,405	50,697		

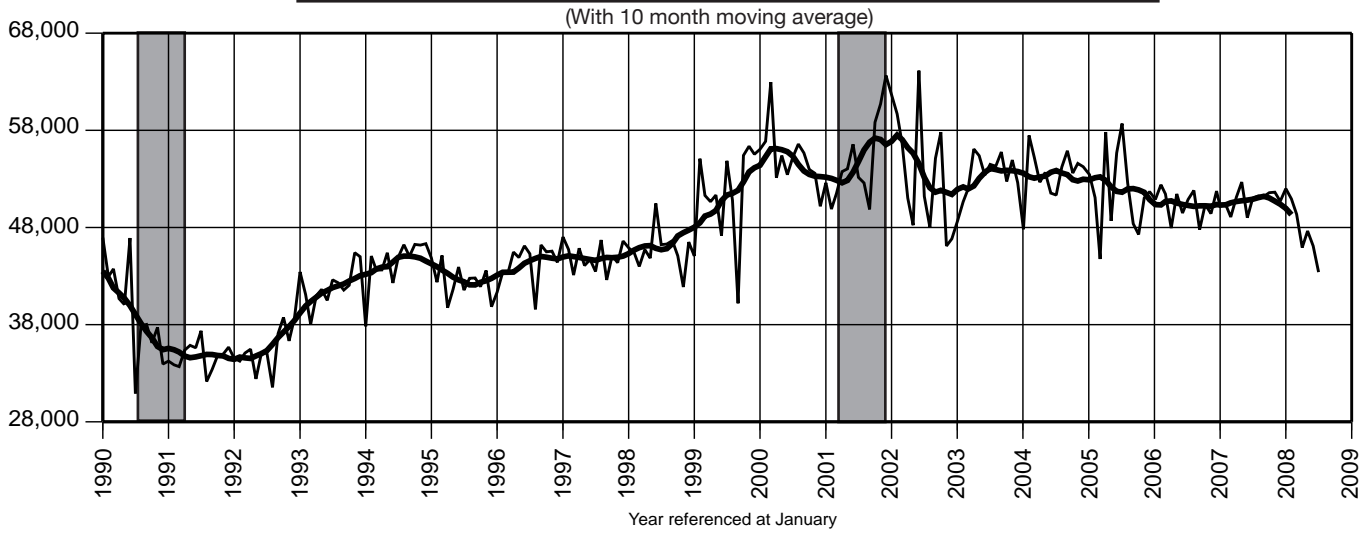
26. New Passenger Car Registrations

Date	2005		2006		2007		2008	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	21,826	26,568	21,401	26,194	21,644	26,595	21,762R	26,787R
Feb	21,283	25,365	22,890	27,321	22,089	26,295	23,510	27,928
Mar	24,946	22,457	29,499	26,714	28,814	26,196	30,463R	27,811R
Apr	31,814	29,046	29,158	26,423	29,977	27,117	28,420R	25,631R
May	28,982	24,713	32,664	27,750	33,583	28,493	33,255R	28,158R
Jun	30,421	26,333	29,891	26,058	29,219R	25,523R	30,255R	26,523R
Jul	29,165	26,936	29,260	26,784	29,372	26,769	28,411	25,831
Aug	29,540	26,874	29,876	27,094	29,281	26,562		
Sep	25,622	26,572	23,999	25,252	25,142	26,644		
Oct	23,160	25,813	23,406	26,114	24,202	26,891		
Nov	23,722	26,975	22,517	25,545	24,277	27,610		
Dec	23,902	26,950	24,301	27,217	23,634	26,385		

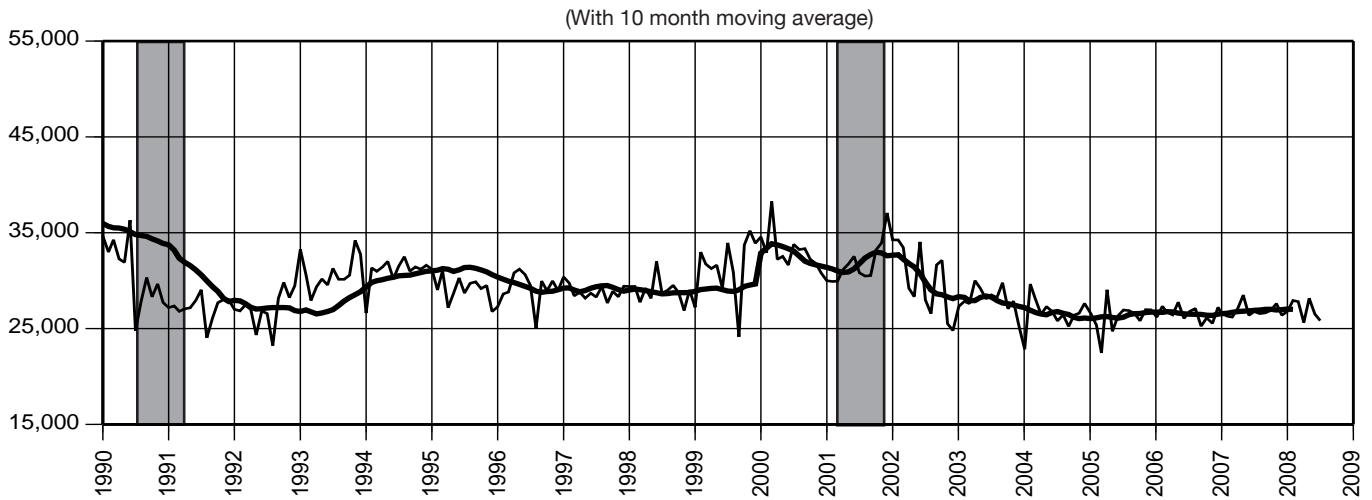
27. New Light Truck/Van Registrations

Date	2005		2006		2007		2008	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	22,195	26,869	20,371	24,688	19,629	23,578	21,106R	25,214R
Feb	23,197	25,712	22,694	25,077	21,877	24,056	20,973R	23,017R
Mar	24,036	22,297	26,515	24,733	24,435	22,882	22,958R	21,547R
Apr	29,644	28,778	22,301	21,515	24,770	23,990	20,927R	20,303R
May	26,839	23,967	26,409	23,700	26,763	24,184	21,509R	19,481R
Jun	31,530	29,339	25,243	23,430	24,467	22,617	21,185R	19,574R
Jul	34,153	31,760	26,117	24,103	26,329R	24,102R	19,299	17,574
Aug	27,876	25,715	27,053	24,718	27,091	24,688		
Sep	21,650	21,817	21,924	22,530	23,625	24,553		
Oct	20,148	21,465	22,785	24,252	23,306	24,690		
Nov	21,697	24,057	21,423	23,882	21,449	24,025		
Dec	24,121	24,738	23,974	24,531	23,771	24,313		

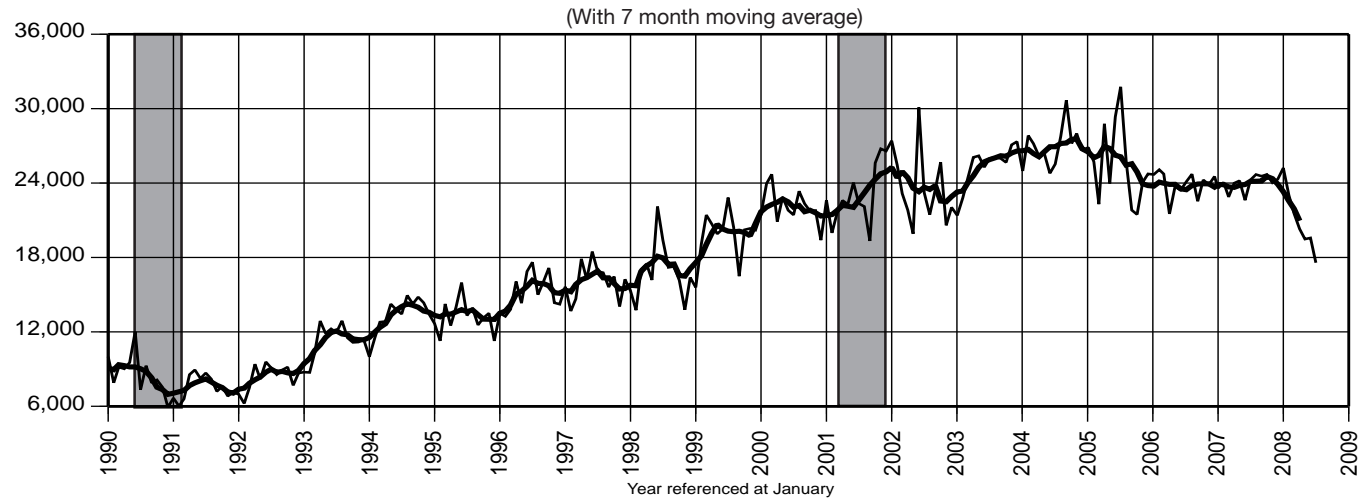
25. Total New Vehicle Registrations *



26. New Passenger Car Registrations



27. New Light Truck/Van Registrations



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

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Indicator Series 28-30 Unemployment Insurance Claimants

28. Weeks Claimed & Insured Unemployment Rate

Date	2005		2006		2007		2008	
	WA	IUR	WA	IUR	WA	IUR	WA	IUR
Jan	116.2	3.1	108.5	2.8	109.5	2.8	116.2	3.0
Feb	117.0	3.1	105.8	2.8	111.3	2.9	114.4	2.9
Mar	117.0	3.1	105.2	2.7	112.0	2.9	117.3	3.0
Apr	113.0	3.0	104.9	2.7	112.6	2.9	119.2	3.1
May	113.3	3.0	105.7	2.7	112.2	2.9	124.8	3.2
Jun	112.6	3.0	105.1	2.7	110.0	2.8	124.9	3.2
Jul	112.3	2.9	111.1	2.9	112.5	2.9	126.5	3.2
Aug	111.6	2.9	109.9	2.8	111.6	2.9	129.8	3.3
Sep	110.0	2.9	110.1	2.9	111.5	2.9		
Oct	110.4	2.9	108.7	2.8	112.6	2.9		
Nov	108.6	2.8	110.1	2.8	113.5	2.9		
Dec	109.1	2.9	109.4	2.8	114.7	2.9		

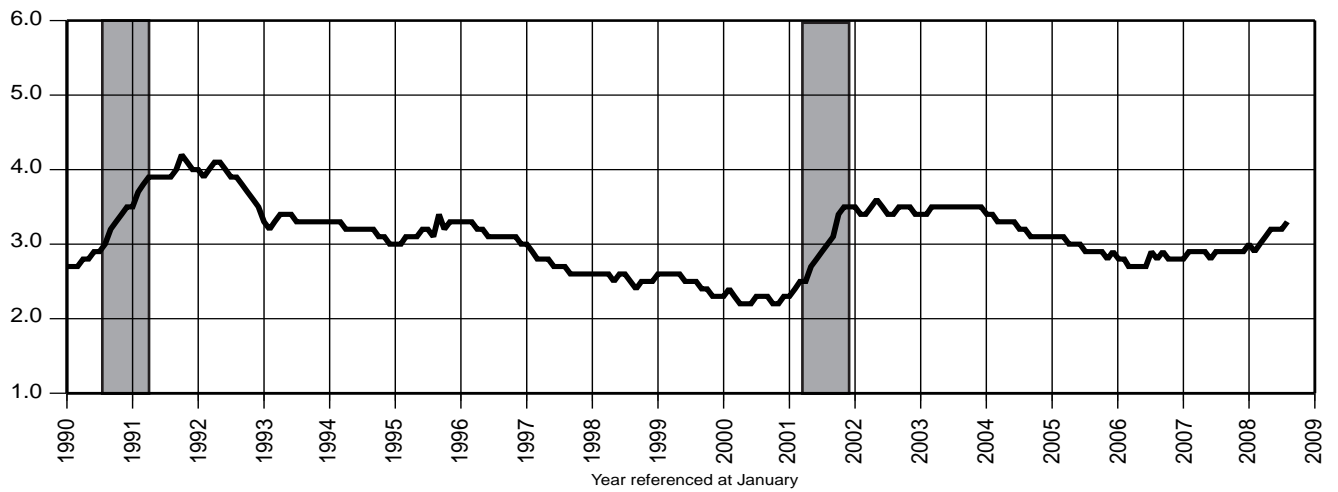
29. Initial Claims-Weekly Average

Date	2005		2006		2007		2008	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	14,797	10,886	13,034	9,519	13,850	10,244	13,768	10,214
Feb	10,123	10,290	9,451	9,664	10,515	10,784	10,184	10,138
Mar	9,390	11,315	7,927	9,743	8,609	10,516	10,260	12,564
Apr	9,334	9,156	10,564	10,332	11,080	10,639	10,163	9,891
May	8,020	10,253	7,638	9,975	8,087	10,627	8,653	11,387
Jun	12,260	10,325	12,675	10,464	12,320	10,272	13,684	11,228
Jul	9,826	10,214	10,521	10,746	10,299	10,403	10,839	11,081
Aug	8,231	10,029	8,617	10,483	8,600	10,557	9,691	11,920
Sep	7,885	10,035	7,736	10,056	8,138	10,643		
Oct	9,212	10,960	8,535	10,045	9,136	10,850		
Nov	9,881	9,864	10,883	10,720	11,304	10,932		
Dec	14,921	10,507	13,813	9,889	14,785	10,474		

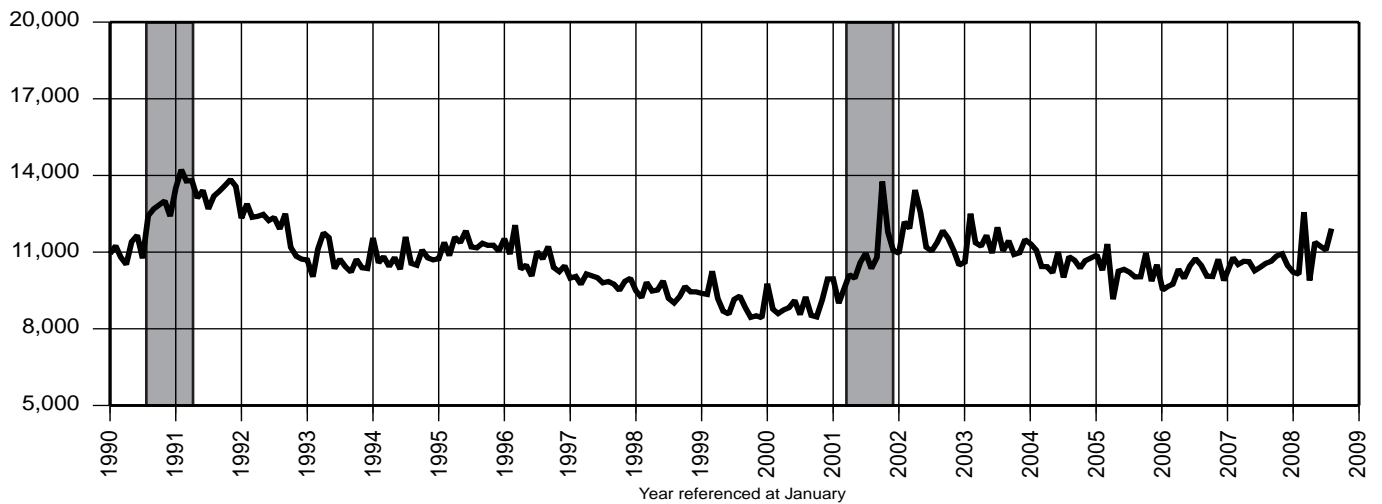
30. Unemployment Insurance Exhaustions

Date	2005	2006	2007	2008
	Unadj.	Unadj.	Unadj.	Unadj.
Jan	13,490	13,638	13,845	12,987
Feb	11,462	10,404	10,443	10,694
Mar	13,935	11,647	11,335	13,131
Apr	12,398	11,352	12,919	13,650
May	13,358	12,753	12,807	11,961
Jun	11,448	10,096	10,064	12,531
Jul	12,686	12,361	13,085	14,466
Aug	13,102	10,841	10,486	12,481
Sep	9,837	9,439	10,014	
Oct	11,763	11,752	12,248	
Nov	11,598	9,862	9,909	
Dec	11,072	10,409	11,961	

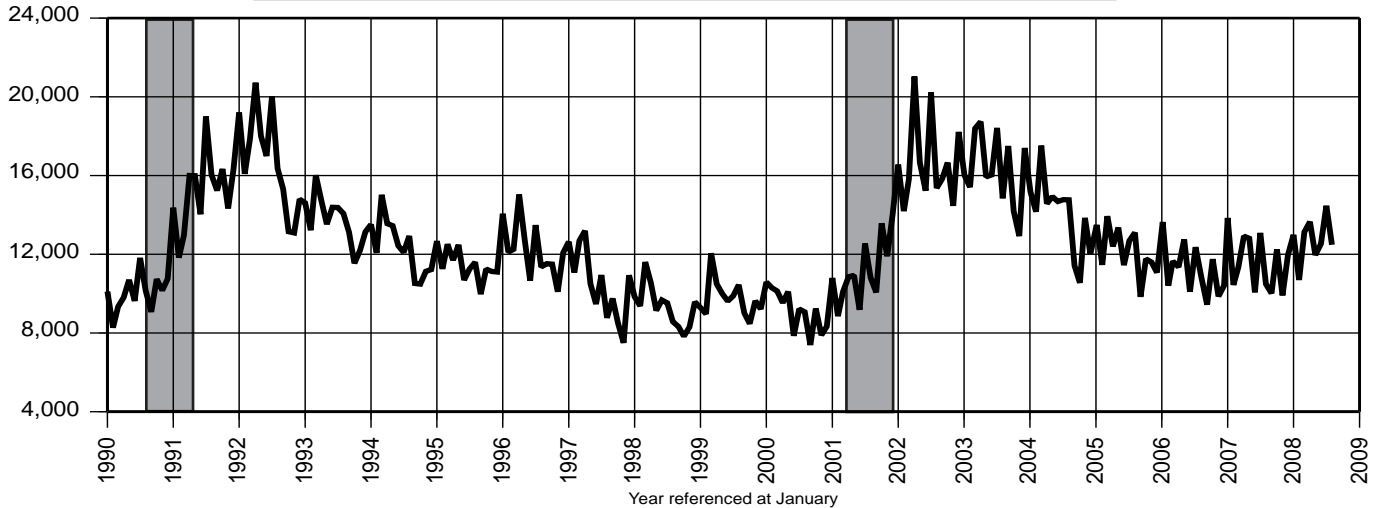
28. Weeks Claimed & Insured Unemployment Rate



29. Initial Claims-Weekly Average



30. Unemployment Insurance Exhaustions



Indicator Series 1 to 30**Annual Averages 1997 - 2007 (000)**

Indicator Series	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1 Civilian Labor Force (000)	4,257.4	4,242.4	4,284.6	4,287.8	4,302.3	4,370.8	4,363.9	4,373.0	4,431.6	4,492.8	4,466.3
2 Resident Employment (000)	4,031.0	4,047.1	4,092.7	4,130.3	4,117.5	4,117.3	4,108.4	4,157.5	4,232.9	4,283.6	4,276.6
3 Resident Unemployment (000)	226.4	195.3	191.8	157.5	184.8	253.5	255.5	215.5	198.7	209.2	189.7
4 Labor Force Particip. Rate (%)	67.6	66.8	67.0	66.6	66.2	66.7	66.1	65.8	66.4	66.9	66.2
5 Employment/Pop. Rate (%)	64.0	63.7	64.0	64.1	66.3	62.6	62.2	62.6	63.4	63.8	63.4
6 Unemployment Rate (%)	5.3	4.6	4.5	3.7	4.3	5.8	5.9	4.9	4.5	4.7	4.2
7 Nonfarm Payroll Emp. (000)	3,724.5	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	4,073.8
8 Priv. Sec. Nonfarm Emp. (000)	3,154.3	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	3,425.6
9 Construction Emp. (000)	131.8	136.1	143.6	149.6	158.8	162.6	160.5	165.9	169.1	175.0	171.5
10 Manufacturing Emp. (000)	435.4	429.4	422.5	421.6	401.2	367.5	350.4	338.2	330.4	323.9	312.9
11 Trade, Transportation and Utilities Emp. (000)	834.6	847.6	873.7	899.0	890.7	881.4	876.2	874.7	877.3	876.0	876.3
12 Information Emp. (000)	122.5	118.9	123.0	126.9	126.4	113.2	102.0	98.0	97.1	97.4	97.9
13 Financial Activities Emp. (000)	238.2	248.7	260.8	266.9	269.8	276.7	276.2	276.9	279.7	279.4	274.7
14 Professional and Business Services Emp. (000)	522.4	554.0	579.1	598.5	592.5	581.1	578.2	584.5	592.5	602.7	608.1
15 Education and Health Services Emp. (000)	451.8	466.1	480.9	495.8	505.4	527.1	538.0	546.4	558.4	568.6	579.6
16 Leisure & Hospitality Emp. (000)	286.2	294.2	300.0	303.3	304.2	311.0	321.4	325.5	333.4	338.6	339.5
17 CPI-U for the US ('82-'84=100)	160.5	163.0	166.6	172.2	177.1	179.9	184.0	188.9	195.3	201.6	207.3
18 Mid-Atl. Consumer Conf. Index	89.1	108.6	108.6	125.1	95.8	84.0	68.7	80.4	80.3	87.0	88.8
19 Total Const. Contracts (\$Mil.)	697.6	746.0	800.6	911.7	954.2	952.2	984.0	932.4	1,199.1	1,145.2	1007.4
20 Resid. Const. Contracts (\$Mil.)	218.8	284.1	309.4	319.9	323.8	327.2	369.8	412.0	498.8	462.1	337.2
21 Nonres. Const. Contracts (\$Mil.)	301.5	352.5	382.5	439.5	418.1	409.9	425.4	361.6	478.6	428.0	387.9
22 Total Dwelling Units (No.) - F	2,335	2,612	2,665	2,880	2,356	2,538	2,715	2,995	3,219	2,862	2,117
23 Single-Fam. Dwell. Units (No.) - F	1,956	2,122	2,094	2,103	1,793	1,864	1,820	1,870	1,856	1,428	1,090
24 Multi-Fam. Dwell. Units (No.) - F	276	374	424	515	347	435	580	728	976	1,035	777
25 Tot. New Vehicle Regis. (No.)	44,797	45,884	50,990	55,301	54,624	53,865	53,584	53,510	51,784	50,473	50,729
26 New Passenger Car Regis. (No.)	28,748	29,047	31,201	33,120	31,667	30,183	28,149	26,631	26,199	26,572	26,770
27 New Lt. Truck/Van Regis. (No.)	16,049	16,837	19,790	22,182	22,957	23,683	25,435	26,879	25,591	23,901	23,959
28 Wks. Claimed Wkly. Avg. (000)	95.3	90.2	90.8	84.3	108.4	132.4	130.9	122.6	112.9	107.9	112.0
Insured Unemp. Rate (%)	2.8	2.6	2.5	2.3	2.9	3.5	3.5	3.2	3.0	2.8	2.9
29 Initial Claims Wkly. Avg. (No.)	9,911	9,454	9,003	9,056	10,637	11,595	11,331	10,730	10,323	10,116	10,560
30 Exhaustions (No.)	104,197	9,360	9,757	9,138	11,136	16,686	16,317	14,034	12,179	11,213	11,593

Notes: See page S-32 for data sources. Data shown using latest available benchmarks. For Dwelling Unit data, "F" = Final. Monthly revisions to Series 19-21 are published by special contract with McGraw-Hill Construction; reprinting is prohibited by law.

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

(seasonally adjusted)

NAICS Industry	2007					2008							
	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug
Total Nonfarm (I)*	4,073.4	4,070.1	4,073.8	4,076.0	4,082.6	4,074.0	4,071.9	4,071.7	4,071.6	4,072.6	4,068.7	4,068.8	4,066.6
Total Private Sector*	3,426.4	3,423.5	3,426.6	3,427.6	3,433.8	3,425.5	3,423.0	3,422.9	3,423.0	3,423.6	3,419.4	3,419.9	3,419.2
Goods Producing*	485.1	483.8	483.3	482.3	481.4	480.6	479.1	477.9	475.5	473.6	470.4	470.7	470.6
Natural Resources and Mining**	1.7	1.7	1.7	1.6	1.6	1.6	1.5	1.6	1.7	1.7	1.7	1.7	1.7
Construction	171.6	171.0	171.0	170.8	170.1	169.3	168.9	168.0	166.9	167.3	166.8	166.9	167.0
Manufacturing*	311.8	311.1	310.6	309.9	309.7	309.7	308.7	308.3	306.9	304.6	301.9	302.1	301.9
Durable Goods	138.2	137.9	137.8	137.2	137.3	137.7	136.6	136.4	135.5	134.4	132.8	132.6	133.0
Non-Durable Goods	173.6	173.2	172.8	172.7	172.4	172.0	172.1	171.9	171.4	170.2	169.1	169.5	168.9
Service-Providing*	3,588.3	3,586.3	3,590.5	3,593.7	3,601.2	3,593.4	3,592.8	3,593.8	3,596.1	3,599.0	3,598.3	3,598.1	3,596.0
Private Service-Providing*	2,941.3	2,939.7	2,943.3	2,945.3	2,952.4	2,944.9	2,943.9	2,945.0	2,947.5	2,950.0	2,949.0	2,949.2	2,948.6
Trade, Transportation, & Utilities*	877.2	876.3	875.2	877.2	879.9	877.3	874.2	874.7	873.3	873.8	873.0	872.9	873.0
Wholesale Trade	232.4	232.0	232.5	232.9	232.9	232.1	231.3	231.1	230.4	230.9	231.4	231.7	231.5
Retail Trade	468.1	467.5	466.6	467.8	467.8	466.5	464.9	465.7	464.6	465.0	464.5	463.8	464.1
Trans., Warehousing, and Utilities	176.7	176.8	176.1	176.5	179.2	178.7	178.0	177.9	178.3	177.9	177.1	177.4	177.4
Information	98.7	98.0	98.1	98.0	98.3	98.7	97.8	97.6	98.5	98.5	98.6	98.7	99.4
Financial Activities*	274.1	273.3	271.8	270.9	270.2	269.3	269.2	269.4	268.5	267.8	267.8	266.3	266.2
Finance and Insurance	215.1	214.4	213.2	212.5	211.9	211.8	211.7	211.7	211.1	210.2	209.9	209.1	208.6
Real Estate/Rental & Leasing	59.0	58.9	58.6	58.4	58.3	57.5	57.5	57.7	57.4	57.6	57.9	57.2	57.6
Prof. and Business Services*	610.8	610.1	610.9	611.1	612.8	609.0	609.5	608.9	611.7	613.3	612.7	616.4	615.4
Prof., Sci., & Tech. Services	286.8	286.8	286.5	286.7	288.2	288.4	288.9	288.7	289.3	289.8	289.7	290.9	289.5
Mgmt. of Companies & Enterprises	66.9	66.9	66.6	66.7	66.6	66.1	66.1	66.3	65.8	65.8	65.9	66.0	66.3
Adm/Support, Waste Mgt/ Remed. Srvs.	257.1	256.4	257.8	257.7	258.0	254.5	254.5	253.9	256.6	257.7	257.1	259.5	259.6
Educational and Health Services*	578.8	580.8	583.8	584.7	585.9	586.5	587.9	588.4	590.0	590.9	591.2	590.3	590.9
Educational Services	88.9	89.3	90.0	90.0	90.1	90.5	90.2	90.0	90.6	89.8	90.0	90.0	89.8
Health Care and Social Assistance	489.9	491.5	493.8	494.7	495.8	496.0	497.7	498.4	499.4	501.1	501.2	500.3	501.1
Leisure and Hospitality*	337.7	337.0	339.7	339.6	340.8	339.3	340.1	341.0	340.1	340.0	339.8	338.5	337.6
Arts, Entertainment, & Recreation	51.8	51.5	52.9	51.8	52.3	51.8	51.6	51.7	51.6	51.6	51.2	51.5	51.4
Accommodation and Food Srvs.	285.9	285.5	286.8	287.8	288.5	287.5	288.5	289.3	288.5	288.4	288.6	287.0	286.2
Other Services	164.0	164.2	163.8	163.8	164.5	164.8	165.2	165.0	165.4	165.7	165.9	166.1	166.1
Total Government (I)	647.0	646.6	647.2	648.4	648.8	648.5	648.9	648.8	648.6	649.0	649.3	648.9	647.4
Federal Government	60.2	60.3	60.5	60.6	60.3	60.1	60.0	60.1	60.1	60.2	59.8	60.0	59.8
State Government	152.0	152.1	152.3	152.9	153.3	153.6	153.8	153.4	153.5	153.6	153.8	153.5	151.8
Local Government	434.8	434.2	434.4	434.9	435.2	434.8	435.1	435.3	435.0	435.2	435.7	435.4	435.8

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 2007 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	2007					2008							
	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug
Total Nonfarm (1)	4,079.4	4,073.3	4,093.7	4,108.5	4,121.2	4,008.0	4,003.2	4,028.2	4,058.7	4,091.2	4,131.7	4,089.0	4,066.2
Total Private Sector	3,468.0	3,442.6	3,438.9	3,447.9	3,460.9	3,360.2	3,345.3	3,368.8	3,398.6	3,433.5	3,473.3	3,465.0	3,455.9
Goods Producing	493.6	491.4	489.0	487.4	484.0	467.5	462.4	466.1	472.1	475.5	478.1	477.5	478.3
Natural Resources and Mining	1.7	1.7	1.7	1.6	1.6	1.6	1.5	1.6	1.7	1.7	1.7	1.7	1.7
Construction	179.3	177.4	175.9	174.4	171.4	158.9	154.5	157.5	164.5	169.5	172.2	173.5	174.5
Construction of Buildings	42.3	41.9	41.9	41.6	41.4	39.7	39.0	39.9	40.4	41.0	41.8	42.3	42.4
Residential Building Construction	28.8	28.7	28.8	28.4	28.0	26.8	26.3	26.7	26.2	26.1	26.9	27.2	27.3
Heavy and Civil Engineering	19.1	19.2	19.0	18.4	17.4	15.0	14.2	14.6	16.4	17.2	17.5	17.8	17.8
Specialty Trade Contractors	117.9	116.3	115.0	114.4	112.6	104.2	101.3	103.0	107.7	111.3	112.9	113.4	114.3
Building Equipment Contractors	57.1	56.4	55.7	55.4	54.9	53.2	53.1	52.6	53.2	54.0	54.8	55.0	55.4
Manufacturing	312.6	312.3	311.4	311.4	311.0	307.0	306.4	307.0	305.9	304.3	304.2	302.3	302.1
Durable Goods	138.2	138.6	137.8	137.4	137.7	136.5	135.9	136.2	135.4	134.5	134.1	132.9	132.8
Fabricated Metal Product	26.9	27.1	27.0	27.2	27.2	26.7	26.5	26.7	26.6	26.8	27.0	26.7	26.7
Machinery Manufacturing	16.6	16.6	16.4	16.4	16.6	16.4	16.3	16.4	16.3	16.3	16.3	16.5	16.4
Computer and Electronic Products	30.5	30.2	30.1	29.9	29.9	30.2	30.2	30.3	30.3	30.3	30.7	30.5	30.5
Navig., Meas, Electromedical & Control Inst.	15.5	15.3	15.3	15.3	15.2	15.2	15.2	15.2	15.2	15.1	15.2	15.1	15.1
Transportation Equip. Mfg.	6.4	6.5	6.4	6.3	6.4	6.5	6.5	6.4	6.4	6.2	6.0	5.9	5.9
Miscellaneous Mfg.	20.0	19.8	19.4	19.6	19.4	19.2	19.5	19.6	19.6	19.5	19.5	19.5	19.4
Non-Durable Goods	174.4	173.7	173.6	174.0	173.3	170.5	170.5	170.8	170.5	169.8	170.1	169.4	169.3
Food Manufacturing	29.5	29.3	29.7	29.8	29.7	29.1	29.2	29.3	29.0	28.8	28.7	29.0	29.3
Paper Manufacturing	13.8	13.8	13.7	13.9	13.8	13.7	13.8	13.8	13.7	13.5	13.5	13.3	13.1
Printing and Related Support	22.3	22.4	22.6	22.6	22.4	21.5	21.2	21.1	21.2	21.1	21.1	20.9	20.6
Chemical Manufacturing	71.5	71.0	71.0	71.1	71.2	71.0	71.1	71.2	70.9	70.5	71.0	71.3	70.8
Basic Chemical Manufacturing	8.5	8.4	8.3	8.4	8.4	8.5	8.6	8.6	8.6	8.6	8.7	8.7	8.7
Pharmaceutical and Medicine	42.8	42.4	42.4	42.5	42.6	42.3	42.3	42.6	42.3	42.1	42.6	42.7	42.2
Plastics and Rubber Products	17.8	17.8	17.8	17.6	17.5	17.5	17.5	17.5	17.6	17.5	17.4	16.9	16.7
Service-Providing	3,585.8	3,581.9	3,604.7	3,621.1	3,637.2	3,540.5	3,540.8	3,562.1	3,586.6	3,615.7	3,653.6	3,611.5	3,587.9
Private Service-Providing	2,974.4	2,951.2	2,949.9	2,960.5	2,976.9	2,892.7	2,882.9	2,902.7	2,926.5	2,958.0	2,995.2	2,987.5	2,977.6
Trade, Transportation, & Utilities	872.6	873.6	879.5	894.1	908.2	870.3	858.6	861.9	863.2	871.4	879.6	871.4	868.6
Wholesale Trade	233.5	232.4	232.6	232.6	233.2	230.4	229.9	230.0	230.4	231.4	232.8	232.7	232.3
Merchant Wholesalers, Durable Goods	116.9	116.2	116.0	116.3	116.6	114.9	114.6	114.8	114.6	114.6	115.1	114.9	114.6
Professional & Comm. Equip., & Supplies	31.6	31.5	31.6	31.5	31.5	31.5	31.5	31.7	31.7	31.6	31.5	31.6	31.6
Grocery and Related Product - Nondurable Goods	29.5	29.6	29.4	29.3	29.2	29.1	29.0	29.0	29.3	29.5	29.9	29.9	29.9
Wholesale Electronic Markets, Agents and Brokers	32.5	32.3	32.3	32.6	32.6	32.3	32.3	32.4	32.6	33.0	33.1	33.2	33.5

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	2007					2008							
	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug
Retail Trade	469.0	462.6	467.4	481.5	491.8	463.1	451.9	454.4	455.5	461.2	467.7	466.2	465.1
Motor Vehicle and Parts Dealers	47.7	47.7	47.1	47.2	46.9	46.3	46.2	46.3	46.4	46.5	46.5	46.3	46.2
Automobile Dealers	34.4	34.5	34.4	34.2	34.1	33.8	33.8	33.9	34.1	34.1	34.3	34.2	34.2
Furniture and Home Furnishings Stores	19.0	19.1	19.3	20.1	20.2	19.1	18.6	18.5	18.3	18.4	18.5	18.1	18.2
Electronics and Appliance Stores	16.3	16.2	16.5	17.4	17.6	16.4	16.2	16.2	16.0	15.8	15.5	15.4	15.4
Building Mat. & Garden Equip. & Supp. Dlrs.	36.5	35.7	35.3	35.1	34.8	32.9	32.8	33.7	35.6	37.0	37.1	36.2	35.7
Food and Beverage Stores	111.3	108.8	108.3	108.8	109.5	107.7	107.5	107.7	107.6	109.6	111.7	112.0	111.5
Health and Personal Care Stores	39.1	38.8	38.8	39.1	39.8	39.2	38.6	38.5	38.0	38.3	38.7	38.4	38.3
Clothing and Clothing Accessories Stores	60.7	59.5	59.7	63.6	67.1	60.1	56.6	56.9	57.3	58.3	59.7	60.0	60.4
Sporting Goods, Hobby, Book, & Music Stores	22.8	22.5	22.8	25.2	26.2	22.9	21.8	21.7	21.9	22.1	22.3	22.0	21.9
General Merchandise Stores	65.7	65.0	66.6	71.7	75.1	66.6	62.8	63.2	63.0	63.3	64.9	64.5	64.8
Department Stores	52.5	52.0	53.3	57.4	60.7	53.6	50.5	51.0	50.8	50.8	52.2	51.7	52.0
Transportation, Warehousing, and Utilities	170.1	178.6	179.5	180.0	183.2	176.8	176.8	177.5	177.3	178.8	179.1	172.5	171.2
Utilities	13.6	13.4	13.4	13.4	13.4	13.5	13.5	13.5	13.6	13.8	14.1	14.0	13.9
Elec.Pwr Gen., Transmission & Distribution	7.6	7.5	7.6	7.5	7.5	7.6	7.7	7.7	7.7	7.9	8.0	8.0	8.0
Natural Gas Distribution	3.8	3.7	3.7	3.7	3.7	3.7	3.7	3.7	3.7	3.7	3.8	3.7	3.7
Transportation and Warehousing	156.5	165.2	166.1	166.6	169.8	163.3	163.3	164.0	163.7	165.0	165.0	158.5	157.3
Air Transportation	18.0	17.9	18.0	18.1	18.1	18.2	18.2	18.2	18.2	18.5	18.6	18.6	18.6
Truck Transportation	39.4	39.7	39.7	39.7	39.7	38.8	38.6	38.9	38.9	39.1	39.0	39.0	39.0
General Freight Trucking	29.7	30.0	29.9	30.0	30.0	29.2	29.3	29.4	29.5	29.5	29.1	29.0	29.0
Transit and Ground Passenger Transportation	22.0	30.2	30.4	30.3	30.7	29.6	29.6	29.7	29.8	30.3	30.1	23.0	21.3
Support Activities for Transportation	22.1	22.0	22.4	22.3	22.1	21.6	21.6	21.6	21.7	21.7	21.9	21.9	21.9
Couriers and Messengers	23.0	23.5	23.8	24.1	26.4	23.6	23.6	23.9	23.6	23.6	23.7	23.6	23.4
Warehousing and Storage	27.1	27.3	27.5	28.0	28.1	27.7	27.7	27.9	27.3	27.8	27.9	27.7	27.9
Information	99.2	97.7	98.0	98.6	99.1	98.3	97.2	97.6	97.9	98.3	99.0	98.7	99.6
Publishing Industries (except Internet)	29.0	28.9	28.9	29.0	29.0	28.5	28.4	28.4	28.4	28.4	28.5	28.4	28.3
Telecommunications	40.6	40.8	41.2	41.5	41.8	41.6	40.9	41.3	41.4	41.8	41.8	41.5	41.9
Wired Telecommunications Carriers	31.7	31.9	32.2	32.4	32.6	32.6	32.0	32.1	32.4	32.8	32.8	32.5	32.7
Internet Serv. Prvdrs., Web Srch. Portals & D.P.S.	11.6	11.6	11.5	11.4	11.5	11.5	11.6	11.5	11.5	11.5	11.5	11.5	11.5
Financial Activities	277.9	273.7	271.4	270.6	270.5	267.9	267.4	267.7	267.4	267.7	269.8	268.8	268.4
Finance and Insurance	217.0	214.0	212.9	212.5	212.3	211.5	211.1	211.1	210.6	210.0	210.8	210.1	209.4
Credit Intermediation & Related Activities	77.1	75.9	74.9	74.3	73.7	73.2	73.1	72.9	72.5	72.2	72.1	72.6	72.2
Depository Credit Intermediation	50.9	50.6	50.3	50.3	50.4	50.4	50.1	50.1	50.0	50.0	50.3	50.8	50.8
Nondepository Credit Interditiion	19.7	19.0	18.6	18.2	17.8	17.6	17.6	17.6	17.2	17.0	16.6	16.4	16.0

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	2007					2008							
	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug
Securities, Commodity Contracts & Other	54.9	53.6	53.8	53.8	53.8	53.9	54.2	54.4	54.3	53.8	54.3	53.9	53.8
Scrtly & Comdty Contracts													
Intermed & Brkrage	42.3	41.1	41.4	41.3	41.2	41.3	41.4	41.4	41.4	40.9	41.2	40.3	40.3
Ins. Carriers & Rel Activities	83.5	83.0	82.7	82.9	83.2	82.4	82.1	82.3	82.2	82.1	82.5	82.4	82.3
Insurance Carriers	53.1	52.8	52.5	52.6	52.7	52.0	51.9	52.0	51.9	51.9	52.1	52.3	52.2
Agencies, Brkrages, & other													
Ins. Rel. Activities	30.4	30.2	30.2	30.3	30.5	30.4	30.2	30.3	30.3	30.2	30.4	30.1	30.1
Real Estate/Rental & Leasing	60.9	59.7	58.5	58.1	58.2	56.4	56.3	56.6	56.8	57.7	59.0	58.7	59.0
Real Estate	41.7	40.8	39.9	39.5	39.6	38.6	38.6	38.8	38.9	39.4	40.2	40.1	40.2
Rental and Leasing Svcs.	18.2	18.0	17.8	17.7	17.8	17.2	17.1	17.3	17.5	17.9	18.3	18.2	18.1
Professional & Business Svcs.	620.2	615.8	615.3	615.3	614.5	593.0	593.5	600.5	610.7	614.7	620.6	623.5	624.2
Professional, Sci., & Tech. Svcs.	287.4	284.1	285.8	287.2	289.2	286.6	287.8	288.9	290.5	288.6	291.1	291.8	290.4
Legal Services	42.1	41.5	41.7	42.3	42.4	42.1	41.9	42.0	42.1	42.3	43.0	42.9	42.9
Accounting/Tax Prep/Bookkeep/ Payroll Services	32.6	32.3	32.3	33.0	34.8	36.1	37.2	37.0	36.6	33.4	33.4	33.4	33.9
Architectural, Engineering & Related Services	45.5	44.7	43.7	43.8	43.8	43.0	42.9	43.0	43.6	43.9	44.7	45.4	45.1
Computer Systems Design & Related Services	62.0	61.6	61.4	62.1	63.1	62.1	62.3	62.4	62.9	62.8	62.9	62.9	62.4
Management, Sci & Tech Con- sulting Services	34.4	33.8	34.2	34.3	34.4	33.4	33.3	33.4	33.5	33.6	34.0	34.5	34.7
Scientific Research & Develop- ment Services	29.5	29.3	29.3	29.3	29.2	29.0	28.8	28.8	28.7	28.8	29.0	29.0	28.9
Advertising and Related Services	17.0	16.7	16.7	16.8	16.9	16.5	16.6	16.8	16.7	16.6	16.5	16.4	16.3
Management of Companies and Enterprises	67.3	66.9	66.4	66.9	66.9	65.9	65.8	66.1	65.5	65.7	66.2	66.2	66.4
Adm/Support Waste Mgt/ Reme- diation Services	265.5	264.8	263.1	261.2	258.4	240.5	239.9	245.5	254.7	260.4	263.3	265.5	267.4
Employment Services	98.6	99.8	99.5	99.3	99.2	90.9	90.8	93.9	92.9	94.4	95.0	97.2	99.8
Business Support Services	16.3	16.8	16.7	16.7	16.9	16.7	16.8	16.8	16.9	17.0	16.9	16.6	16.6
Investigation & Security Svcs.	27.5	27.3	27.1	27.5	27.5	27.3	27.4	27.5	27.6	28.0	28.0	28.0	28.0
Svcs. to Buildings & Dwellings	72.3	70.6	70.1	67.2	60.3	52.5	52.2	55.4	65.3	68.9	71.2	71.7	70.8
Educational & Health Services	570.4	577.3	585.4	588.3	589.8	584.3	587.4	590.4	591.6	594.5	593.6	586.3	582.7
Educational Services	82.2	87.0	91.8	92.7	92.4	88.8	91.0	92.0	92.4	92.7	90.0	85.9	83.2
Elementary and Secondary Schools	33.3	36.7	37.7	38.1	38.0	37.8	38.1	38.0	38.1	38.2	38.2	35.1	33.9
Colleges, Universities, and Professional Schools	24.8	26.9	28.8	29.1	28.9	27.1	29.1	29.4	29.7	29.3	27.3	26.1	25.9
Health Care and Social As- sistance	488.2	490.3	493.6	495.6	497.4	495.5	496.4	498.4	499.2	501.8	503.6	500.4	499.5
Ambulatory Health Care Svcs.	179.0	178.6	179.9	180.4	182.1	181.0	181.3	182.0	182.2	183.5	184.5	183.7	183.5
Offices of Physicians	68.3	67.9	68.4	68.6	68.8	68.2	68.1	68.3	68.4	68.9	69.4	69.3	69.2
Offices of Dentists	27.4	27.3	27.0	27.0	27.4	27.3	27.3	27.3	27.2	27.4	27.5	27.3	27.4
Home Health Care Services	29.2	29.7	29.7	29.7	30.2	29.8	30.1	30.2	30.2	30.4	30.6	30.4	30.5

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	2007					2008							
	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug
Hospitals	155.1	155.0	155.5	156.0	155.5	155.2	155.3	155.7	155.8	156.2	156.5	156.3	156.7
Nursing and Residential Care Facilities	81.5	83.0	83.3	83.7	83.9	83.5	83.7	84.0	84.2	84.5	84.7	84.3	84.4
Nursing Care Facilities	46.5	46.6	46.7	47.0	47.1	46.4	46.5	46.8	46.9	47.1	47.2	47.3	47.4
Community Care Facilities for the Elderly	18.1	18.2	18.2	18.4	18.4	18.5	18.4	18.5	18.4	18.4	18.5	18.6	18.5
Social Assistance	72.6	73.7	74.9	75.5	75.9	75.8	76.1	76.7	77.0	77.6	77.9	76.1	74.9
Child Day Care Services	34.2	36.2	37.2	37.5	37.6	37.3	37.6	37.9	38.0	38.3	38.2	36.2	35.2
Leisure and Hospitality	368.3	350.3	337.3	330.6	330.6	316.4	316.0	321.2	330.4	344.8	363.8	369.5	365.7
Arts, Entertainment, and Recreation	67.0	55.3	51.7	47.1	46.5	41.7	41.6	43.5	48.8	53.1	60.9	66.5	64.9
Amusement, Gambling & Recreation Industries	55.5	44.7	41.2	37.2	36.7	33.2	33.2	34.9	39.3	43.1	50.1	55.4	53.6
Accommodation and Food Services	301.3	295.0	285.6	283.5	284.1	274.7	274.4	277.7	281.6	291.7	302.9	303.0	300.8
Accommodation	72.5	68.8	66.0	65.1	64.2	62.3	62.0	62.3	62.9	64.8	68.0	72.2	71.6
Casino Hotels	39.9	38.8	38.2	38.1	38.1	37.9	37.8	38.0	37.7	38.3	39.7	41.4	41.1
Food Services and Drinking Places	228.8	226.2	219.6	218.4	219.9	212.4	212.4	215.4	218.7	226.9	234.9	230.8	229.2
Full-Service Restaurants	104.9	99.8	96.3	95.6	96.3	93.2	93.3	94.2	95.6	99.3	103.3	104.1	103.7
Limited-Service Eating Places	91.1	87.4	84.8	84.7	85.2	82.7	82.3	84.0	86.4	89.2	91.9	92.7	92.0
Special Food Services	22.4	29.1	29.1	29.1	29.3	27.7	28.0	28.3	27.7	29.0	29.4	23.6	23.1
Drinking Places (Alcoholic Beverages)	10.4	9.9	9.4	9.0	9.1	8.8	8.8	8.9	9.0	9.4	10.3	10.4	10.4
Other Services	165.8	162.8	163.0	163.0	164.2	162.5	162.8	163.4	165.3	166.6	168.8	169.3	168.4
Repair and Maintenance	37.3	37.4	37.5	37.4	37.7	37.5	37.7	37.7	37.5	37.7	37.7	37.8	37.7
Automotive Repair and Maintenance	26.7	26.8	27.0	26.9	27.1	26.8	26.9	26.9	26.8	26.9	26.9	27.0	26.9
Personal and Laundry Services	49.6	49.7	49.5	49.4	49.8	48.7	48.9	49.3	50.2	51.0	51.2	51.4	51.4
Personal Care Services	29.0	29.2	29.1	29.1	29.4	29.1	29.4	29.5	29.6	30.2	30.2	30.2	30.3
Religious, Grantmaking, Civic, Professional & Similar Orgs.	78.9	75.7	76.0	76.2	76.7	76.3	76.2	76.4	77.6	77.9	79.9	80.1	79.3
Government	611.4	630.7	654.8	660.6	660.3	647.8	657.9	659.4	660.1	657.7	658.4	624.0	610.3
Federal Government	60.8	60.3	60.3	60.5	60.8	59.8	59.5	59.5	59.8	60.0	60.1	60.6	60.4
Department of Defense	13.9	13.8	13.7	13.7	13.7	13.7	13.6	13.6	13.5	13.5	13.8	13.8	13.8
U.S. Postal Service	29.0	28.8	28.9	29.0	29.5	28.8	28.6	28.6	28.8	28.7	28.4	28.7	28.5
Other Federal Government	17.9	17.7	17.7	17.8	17.6	17.3	17.3	17.3	17.5	17.8	17.9	18.1	18.1
State Government	146.3	150.6	155.2	156.4	155.8	150.9	156.4	156.5	156.9	154.0	150.2	148.7	146.2
State Government Education	41.9	46.6	51.2	52.2	51.7	46.7	51.9	52.2	52.8	49.8	45.5	44.8	44.0
State Government Hospitals	12.2	12.2	12.2	12.2	12.2	12.3	12.2	12.2	12.1	12.0	11.9	11.9	11.9
Other State Government	92.2	91.8	91.8	92.0	91.9	91.9	92.3	92.1	92.0	92.2	92.8	92.0	90.3
Exec./Leg./Judicial *	79.1	78.9	79.0	79.1	79.2	79.4	79.5	79.6	79.3	79.3	79.4	78.9	77.3
Local Government	404.3	419.8	439.3	443.7	443.7	437.1	442.0	443.4	443.4	443.7	448.1	414.7	403.7
Local Government Education	220.6	246.8	271.9	276.0	275.5	270.8	276.1	277.1	276.5	275.2	274.2	230.2	220.9
Other Local Government	183.7	173.0	167.4	167.7	168.2	166.3	165.9	166.3	166.9	168.5	173.9	184.5	182.8

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

Hours and Earnings Data

Production/Nonsupervisory Workers in New Jersey

NAICS Industry	2007					2008							
	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug
Average Weekly Hours of Production / Non-supervisory Workers¹													
Manufacturing (production)	40.0	40.4	40.6	41.8	42.2	41.7	41.7	41.7	42.2	42.2	42.5	41.8	41.7
Durable Goods	40.9	40.9	41.1	41.5	42.1	41.7	41.9	42.1	42.4	42.6	42.9	42.5	42.1
Nondurable Goods	39.3	40.0	40.2	42.1	42.2	41.7	41.6	41.4	42.0	41.8	42.2	41.2	41.3
Information⁴	35.7	35.7	34.8	34.2	34.7	34.4	34.6	35.1	34.6	34.5	35.2	34.5	34.3
Average Hourly Gross Dollar Earnings²													
Manufacturing (production)	17.49	17.50	17.47	17.45	17.64	17.76	17.85	17.77	17.74	17.76	17.79	17.84	17.89
Durable Goods	19.19	19.50	19.51	19.62	19.72	19.68	19.94	19.80	19.75	19.69	19.74	19.68	19.87
Nondurable Goods	16.07	15.84	15.77	15.69	15.91	16.14	16.07	16.02	15.99	16.10	16.10	16.24	16.20
Information⁴	31.62	32.00	32.29	32.49	32.33	32.27	32.32	32.48	32.57	32.67	32.75	31.53	31.49
Average Weekly Gross Dollar Earnings³													
Manufacturing (production)	699.60	707.00	709.28	729.41	744.41	740.59	744.35	741.01	748.63	749.47	756.08	745.71	746.01
Durable Goods	784.87	797.55	801.86	814.23	830.21	820.66	835.49	833.58	837.40	838.79	846.85	836.40	836.53
Nondurable Goods	631.55	633.60	633.95	660.55	671.40	673.04	668.51	663.23	671.58	672.98	679.42	669.09	669.06
Information⁴	1,128.83	1,142.40	1,123.69	1,111.16	1,121.85	1,110.09	1,118.27	1,140.05	1,126.92	1,127.12	1,152.80	1,087.79	1,080.11

* 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 1982-2008 (000)

DATE	Labor Force		Employment		Unemployment Volume		Unemployment Rate (%)	
	US	NJ	US	NJ	US	NJ	US	NJ
Annual Averages 1982-2007								
1982	110,204	3,629.2	99,526	3,314.5	10,678	314.7	9.7	8.7
1983	111,550	3,688.8	100,834	3,392.6	10,717	296.2	9.6	8.0
1984	113,544	3,795.1	105,005	3,560.9	8,539	234.2	7.5	6.2
1985	115,461	3,839.5	107,150	3,624.4	8,312	215.1	7.2	5.6
1986	117,834	3,903.5	109,597	3,706.5	8,237	197.0	7.0	5.0
1987	119,865	3,959.8	112,440	3,798.5	7,425	161.3	6.2	4.1
1988	121,669	3,973.5	114,968	3,821.8	6,701	151.6	5.5	3.8
1989	123,869	4,000.0	117,342	3,835.3	6,528	164.7	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	4,373.0	139,252	4,157.5	8,149	215.5	5.5	4.9
2005	149,320	4,431.6	141,730	4,232.8	7,591	198.7	5.1	4.5
2006	151,428	4,492.8	144,427	4,283.6	7,001	209.2	4.6	4.7
2007	153,124	4,466.3	146,047	4,276.6	7,078	189.7	4.6	4.2
Monthly Data 2007-2008 (Seasonally Adjusted) *								
2007								
Jan	152,958	4,477.1	145,915	4,285.3	7,043	191.8	4.6	4.3
Feb	152,725	4,474.0	145,888	4,281.4	6,837	192.6	4.5	4.3
Mar	152,884	4,469.0	146,145	4,275.5	6,738	193.6	4.4	4.3
Apr	152,542	4,468.1	145,713	4,275.0	6,829	193.1	4.5	4.3
May	152,776	4,466.1	145,913	4,275.8	6,863	190.3	4.5	4.3
Jun	153,085	4,467.6	146,087	4,278.4	6,997	189.3	4.6	4.2
Jul	153,182	4,463.7	146,045	4,274.3	7,137	189.4	4.7	4.2
Aug	152,886	4,462.0	145,753	4,274.2	7,133	187.7	4.7	4.2
Sep	153,506	4,461.0	146,260	4,273.8	7,246	187.2	4.7	4.2
Oct	153,306	4,460.3	146,016	4,274.8	7,291	185.5	4.8	4.2
Nov	153,828	4,462.6	146,647	4,274.6	7,181	188.1	4.7	4.2
Dec	153,866	4,463.8	146,211	4,275.8	7,655	188.0	5.0	4.2
2008								
Jan	153,824	4,491.2	146,248	4,287.1	7,576	204.1	4.9	4.5
Feb	153,374	4,507.7	145,993	4,291.3	7,381	216.3	4.8	4.8
Mar	153,784	4,495.3	145,969	4,278.2	7,815	217.1	5.1	4.8
Apr	153,957	4,511.9	146,331	4,288.6	7,626	223.3	5.0	4.9
May	154,534	4,516.8	146,046	4,273.9	8,487	242.9	5.5	5.4
Jun	154,390	4,505.0	145,891	4,267.4	8,499	237.6	5.5	5.3
Jul	154,603	4,505.6 R	145,819	4,260.1 R	8,784	245.5 R	5.7	5.4
Aug	154,853	4,524.5	145,477	4,257.9	9,376	266.6	6.1	5.9
Sep								
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 2007 experience.

Unemployment Insurance Program**Characteristics of New Jersey's Unemployed (000)**

	August 2008	July 2008	August 2007	Percent Change From	
				Month Ago	Year Ago
Total Insured Unemployed *	132.9	130.6	114.8	1.8	15.8
Total Insured Unemployed	124.7	121.5	107.8	2.6	15.7
By Gender					
Male	73.2	70.8	59.9	3.4	22.2
Female	55.6	54.6	49.0	1.9	13.5
By Race *					
White	76.4	74.5	65.5	2.6	16.6
Black	26.5	25.9	23.4	2.5	13.5
Asian	3.8	3.9	2.9	-0.1	31.8
Other*	1.3	1.2	1.1	3.4	14.6
Chose not To Answer*	19.0	18.6	16.5	2.0	15.3
By Ethnicity *					
Hispanic	25.1	24.1	21.5	4.1	17.0
Not Hispanic	92.3	90.4	79.5	2.1	16.1
Chose not To Answer*	11.1	10.9	9.5	2.2	17.3
By Age of Claimant					
Under 25	11.7	11.3	10.0	4.2	17.2
25 through 34 years	29.2	28.2	25.2	3.7	15.8
35 through 44 years	29.2	28.7	26.1	1.8	11.6
45 through 54 years	30.3	29.5	25.8	2.8	17.8
55 through 64 years	18.9	18.5	15.8	1.9	19.3
65 years and over	7.2	7.2	6.4	0.7	13.5
By Duration of Unemployment					
1 to 2 weeks	21.4	20.9	17.5	2.6	22.7
3 to 4 weeks	15.2	15.4	13.9	-1.4	9.6
5 to 14 weeks	53.4	51.0	45.1	4.7	18.6
15 weeks and over	38.3	37.3	32.9	2.6	16.5
By Industry					
Goods Producing	27.6	26.4	21.8	4.4	26.5
Construction	16.5	15.4	12.7	7.3	30.3
Manufacturing	10.4	10.4	8.6	0.3	21.0
Service Providing	100.3	98.0	86.9	2.4	15.4
Trade, Transportation, Utilities	28.0	27.5	24.3	2.0	15.4
Wholesale Trade	6.8	6.4	5.9	5.9	16.0
Retail Trade	14.3	14.0	12.3	2.1	16.4
Transportation & Warehousing	6.8	6.9	6.0	-1.7	13.0
Financial Activities	7.8	7.5	6.9	4.4	13.6
Professional & Business Services	21.5	20.9	18.7	3.1	15.2
Educational and Health Services	12.3	11.9	11.7	2.9	4.6
Leisure and Hospitality	11.5	11.6	10.9	-0.3	5.5
Other Services	2.9	2.9	2.7	0.2	8.1
Government	1.9	2.0	1.8	-0.4	5.7

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

* 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 — 2007 for the Resident Labor Force Indicators (Series 1-6) and 2007 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 2003 forward.

Internet Access: Available on the Labor Planning & Analysis (LPA) Web site, <http://www.nj.gov/labor/lra>, are:

- (1) the current month's *Economic Indicators* issue. **NOTE:** McGraw-Hill's monthly construction contract data (Series 19-21) ARE PROHIBITED BY LAW FROM ELECTRONIC DISTRIBUTION and, therefore, are not available via the LPA Web site.
- (2) historical series when available, January 1976 to December 2007. This includes the latest annual revisions to unadjusted nonfarm data (January 2006 to December 2007) and seasonal adjustment revisions (January 2003 to December 2007). 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 2004 to December 2008 are subject to change during the next annual revision cycle.

General Notes

Annual Averages. On p. S-22 are the annual averages 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 with 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 1-30.

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

Statistical Section Notes (cont.)

Data Sources for Economic Time Series 1-30

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 & Hospitality Payroll Employment	
17	CPI for All Urban Consumers (CPI-U)	US Bureau of Labor Statistics
18	Consumer Confidence Index for Middle Atlantic Region	The Conference Board
19	Total Construction Contracts Awarded	McGraw-Hill Construction
20	Residential Construction Contracts Awarded	
21	Nonresidential Construction Contracts Awarded	
22	Total Private Dwelling Units Auth. by Bldg. Permits	US Bureau of the Census, Manufacturing and Construction Division
23	Priv. Single-Fam. Dwelling Units Auth. by Bldg. Permits	
24	Priv. Multi-Fam. Dwelling Units Auth. by Bldg. Permits	
25	Total New Vehicle Registrations	R.L. Polk and Company
26	New Passenger Car Registrations	
27	New Light Truck/Van Registrations	
28	Weeks Claimed & Insured Unemployment Rate	NJ Department of Labor and Workforce Development, Division of Program Planning, Analysis & Evaluation
29	Initial Claims - Weekly Average	
30	Unemployment Insurance Exhaustions	

Notes on Economic Time Series 1-30

- 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 2007 benchmarks.

Statistical Section Notes (cont.)

Seasonally adjusted data for Series 7-16 have been revised back to January 2003. 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 www.nj.gov/labor/lra under "New Jersey's Economy." 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), Middle Atlantic Region (US 1985=100)** is based on a representative, random sample of 750 (15%) of a total of 5,000 US households surveyed monthly by NFO Research 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. The Middle Atlantic Region consists of New Jersey, New York and Pennsylvania. Regional data are not seasonally adjusted.

- 19-21 **Construction Contracts** monthly data for current and prior year are subject to revision. Construction contracts unadjusted data revisions are published by special contract with The McGraw-Hill Construction. **PROHIBITED BY LAW ARE (1) REPRINTING AND (2) ELECTRONIC DISSEMINATION OF THE MONTHLY DATA.**

Statistical Section Notes (cont.)

Total Construction Contracts Awarded (Series 19) is the sum of not seasonally adjusted residential, nonresidential and nonbuilding construction contract awards. The nonbuilding series is not published in the *New Jersey Economic Indicators*; however, current month, prior-month, year-ago nonbuilding data as well as cumulative over-the-year change may be found in the **New Jersey's Economy by the Numbers** table. (These data are not included on the Internet version of the table.)

Beginning October 1993, dormitories and hotels were no longer categorized as residential (Series 20); they were included in nonresidential construction contract awards (Series 21).

- 22-24 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-22 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 22) 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 24) 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.

- 25-27 These series on **New Passenger Car & New Light Truck/Van Registrations** present data only on total new passenger cars and total light trucks/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 28-30) may not be directly comparable between years.

- 28 **Weeks Claimed (Weekly Average)** is computed by dividing the total number of weeks claimed (intrastate 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.

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

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