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October Feature Article

Income, Earnings, Poverty and Health Insurance Coverage in New Jersey: 2009

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

The 2009 American Community Survey (ACS) data were released by the US Census Bureau recently. The ACS is the largest survey in the United States, with an annual sample size of about 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 1-year estimates are available for nearly 7,000 areas including all congressional districts, counties, cities and American Indian/Alaska native areas of 65,000 population or more¹.

This article presents 2009 ACS 1-year estimates regarding household income, family income, per capita personal income, income inequality, personal earnings, poverty and health insurance coverage in New Jersey and its 21 counties as well as 20 “large” municipalities. Comparisons among New Jersey, the US and other states are also included as appropriate. Analysis on 2009 ACS data other than income, earnings, poverty and health insurance will appear in another article later this year.

Median Household Income, Median Family Income and Per Capita Personal Income²

According to the 2009 ACS, the median household income (in 2009 inflation-adjusted dollars) for New Jersey (\$68,342) was the second highest in the nation, next only to Maryland (\$69,272), and was 36 percent above the national median (\$50,221). Twenty-one states, including seven northeastern states, had a median household income above the US median. With a median income of \$36,646, Mississippi continued to have the lowest household income among the 50 states.

Between 2008 and 2009, median household income decreased due to the recession by a statistically significant 2.3 percent (-\$1,596) in New Jersey, compared with a 2.9 percent decline in the US (from \$51,726 to \$50,221). North Dakota was the only state to experience a significant increase in real median household income since 2008, while 34 states experienced significant declines.

Asian households continued to have the highest median income (\$98,257) among racial/ethnic groups in New Jersey, followed by white, non-Hispanic households (\$76,412), while the median income for Hispanic households (\$48,442) and African American households (\$45,252) remained low in 2009. Nationally, Asian households also had the highest median income (\$68,780) and African American households had the lowest (\$33,463).

New Jersey, Maryland and Connecticut led the nation in both household income and family income. Maryland's 2009 median family income (\$84,254) was the highest among the 50 states and District of Columbia, followed closely by New Jersey's \$83,381 and Connecticut's

\$83,069. These three states also had very high per capita personal incomes – Connecticut (\$35,747), Maryland (\$34,389) and New Jersey (\$34,263) – although the nation's highest per capita income was found in the District of Columbia (\$40,797). Mississippi continued to have the lowest median family income (\$45,601) and per capita income (\$19,232) in the nation in 2009. The US 2009 median family income was \$61,082 and per capita income was \$26,409.

Table 1

Median Household Income, Median Family Income and Per Capita Personal Income for Selected States: 2009			
<i>State</i>	<i>Income</i>	<i>State</i>	<i>Income</i>
A. Median Household Income		United States	\$50,221
<u>Highest 5 states</u>		<u>Lowest 5 States</u>	
Maryland	\$69,272	Alabama	\$40,489
New Jersey	\$68,342	Kentucky	\$40,072
Connecticut	\$67,034	Arkansas	\$37,823
Alaska	\$66,953	West Virginia	\$37,435
Hawaii	\$64,098	Mississippi	\$36,646
B. Median Family Income		United States	\$61,082
<u>Highest 5 States</u>		<u>Lowest 5 States</u>	
Maryland	\$84,254	Alabama	\$50,779
New Jersey	\$83,381	Kentucky	\$49,801
Connecticut	\$83,069	West Virginia	\$47,659
Massachusetts	\$81,033	Arkansas	\$46,868
Alaska	\$79,934	Mississippi	\$45,601
C. Per Capital Personal Income		United States	\$26,409
<u>Highest 5 States</u>		<u>Lowest 5 States</u>	
District of Columbia	\$40,797	Kentucky	\$21,803
Connecticut	\$35,747	West Virginia	\$21,284
Maryland	\$34,389	Idaho	\$21,080
New Jersey	\$34,263	Arkansas	\$20,612
Massachusetts	\$33,437	Mississippi	\$19,232
<i>Note: The District of Columbia was included in the state rankings. Figures are in 2009 inflation-adjusted dollars.</i>			
<i>Source: 2009 American Community Survey (ACS) 1-year estimates</i>			

Among New Jersey counties, Hunterdon (\$100,729) had the highest median household income in 2009 followed by Morris (\$96,787) and Somerset (\$89,871). Cumberland (\$48,959) and Cape May (\$50,184) were at the other end of the household income spectrum. Four counties had a 2009 median family income in excess of \$100,000 – Hunterdon, Morris, Somerset, and Monmouth; while Cape May (\$58,267) was the only county where median family income fell below \$60,000. Per capita personal income in Morris, Hunterdon, Somerset, and Bergen counties exceeded \$40,000 in 2009, while Cumberland (\$20,968) and Passaic (\$24,540) had the lowest rankings of per capita income by county.

Cherry Hill Township led the state's 20 "large municipalities" (with 65,000 population or more) with a median household income of \$93,274 in 2009, followed by Middletown Township (\$90,913); while Camden City (\$26,752) and Passaic City (\$29,218) had substantially lower median household incomes. Cherry Hill and Middletown also had the highest median

family income and per capita personal income in the state. Edison and Old Bridge were the only other townships to have a higher per capita income than the state's, among the New Jersey's 20 large municipalities. Not surprisingly, Camden and Passaic also had the state's lowest median family income and per capita personal income in 2009.

Table 2

Median Household Income, Median Family Income and Per Capita Personal Income by County and Large Municipalities in New Jersey: 2009							
County	Median Household Income (\$)	Median Family Income (\$)	Per Capita Personal Income (\$)	Municipality	Median Household Income (\$)	Median Family Income (\$)	Per Capita Personal Income (\$)
Atlantic	52,864	66,240	26,883	Brick township	66,144	79,563	31,590
Bergen	80,900	98,069	41,373	Camden	26,752	29,264	12,808
Burlington	74,924	87,304	34,486	Cherry Hill township	93,274	117,673	43,192
Camden	60,946	77,235	29,814	Clifton	58,401	68,318	28,199
Cape May	50,184	58,267	30,885	East Orange	40,562	51,147	20,702
Cumberland	48,959	60,285	20,968	Edison township	87,662	99,580	37,987
Essex	54,085	67,232	31,109	Elizabeth	41,312	45,056	17,985
Gloucester	70,487	84,976	30,389	Gloucester township	71,058	79,957	28,388
Hudson	56,745	61,193	32,053	Hamilton township	73,941	92,220	31,475
Hunterdon	100,729	123,759	46,575	Jersey City	57,166	60,970	33,356
Mercer	71,650	90,751	36,215	Lakewood township	37,066	42,977	15,908
Middlesex	75,531	89,948	33,170	Middleton township	90,913	107,897	42,791
Monmouth	80,553	101,552	39,227	Newark	35,963	40,359	17,396
Morris	96,787	114,355	47,159	Old Bridge township	87,375	98,861	36,976
Ocean	59,706	71,928	29,199	Passaic	29,218	30,647	13,060
Passaic	51,828	64,199	24,540	Paterson	29,637	38,015	13,908
Salem	51,907	70,084	27,252	Toms River township	69,412	82,589	32,503
Somerset	89,871	105,877	43,725	Trenton	32,887	40,265	16,862
Sussex	80,120	91,327	33,848	Union City	39,890	46,143	19,514
Union	65,250	77,786	33,436	Woodbridge township	75,729	90,414	31,060
Warren	71,162	81,018	31,936				

Note: Data are available only for counties and municipalities with 65,000 population or more. Figures are in 2009 inflation-adjusted dollars.

Source: 2009 American Community Survey (ACS) 1-year estimates

Income Inequality

Household income has never been equally distributed in the US or in any state (not in any other society, either). Based on the 2009 ACS, the nation's Gini index³ (a summary index of income inequality) remained at 0.469, unchanged from 2008. The top 20 percent of households in the nation had income of no less than \$100,000 each, while every household in the bottom 25 percent had income of no more than \$25,000 in 2009. With Gini indexes higher than 0.5, the District of Columbia (0.532) and New York (0.502) had the steepest income inequality in the nation. The nation's lowest Gini indexes were found in Alaska (0.402) and Utah (0.414). With a Gini index of 0.465, New Jersey had a more relatively equal distribution of household income than thirteen other states and the District of Columbia. Nearly one-third of households

in the state had income higher than \$100,000, and eighteen percent of households had income of less than \$25,000 in 2009.

Table 3

Gini Index of Income Inequality: United States, Selected States and Selected Counties in New Jersey, 2009

<i>State/County/Municipality</i>	<i>Gini Index</i>	<i>State/County/Municipality</i>	<i>Gini Index</i>
United States	0.469	New Jersey	0.465
<u><i>Lowest 5 States</i></u>		<u><i>Highest 5 States</i></u>	
Alaska	0.402	Louisiana	0.473
Utah	0.414	Texas	0.474
Wyoming	0.415	Connecticut	0.480
Idaho	0.421	New York	0.502
Hawaii	0.425	District of Columbia	0.532
<u><i>Lowest 5 Counties in New Jersey</i></u>		<u><i>Highest 5 Counties in New Jersey</i></u>	
Sussex	0.368	Bergen	0.469
Warren	0.388	Union	0.485
Gloucester	0.390	Mercer	0.487
Burlington	0.407	Hudson	0.491
Middlesex	0.418	Essex	0.520

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

Source: 2009 American Community Survey (ACS) 1-year estimates

Among the 21 counties in New Jersey, Essex (0.520) and Hudson (0.491) had the most skewed income distribution while household income in Sussex (0.368) and Warren (0.388) were most evenly distributed. Gloucester (0.361) and Hamilton (0.371) townships had very low Gini indexes, while the indexes were high in Jersey City (0.509) and Trenton (0.480).

Median Earnings

Earnings – the sum of wage and salary income and self-employment income, are often the largest part of overall income for most people. The 2009 ACS showed that approximately 84 percent of New Jersey's aggregate household income came from earnings.

New Jersey's full-time year-round male workers had the third highest median earnings in the nation (\$57,738) — next only to the District of Columbia and Connecticut — and were about 27 percent higher than the national median of \$45,485. Arkansas (\$36,465) and South Dakota (\$36,977) had the nation's lowest median earnings for men, as of 2009.

The level of women's median earnings was even more dispersed across states. The District of Columbia had the highest median earnings for women – \$54,698, which was almost twice as much as West Virginia's \$27,855 (the lowest in the nation). New Jersey ranked fourth nationally in women's median earnings (\$44,166), next to the District of Columbia, Massachusetts and Maryland.

Nationally, women earned about 78.2 cents for every dollar that men earned in 2009, a slight improvement from a year ago (77.9). The earning disparity between men and women

in New Jersey (women earned 76.5% of men's median) was worse than the national average (ranked 30th among 50 states). Women in the District of Columbia earned 88.2 cents for every dollar men earned – the highest in the nation, while women in Wyoming only earned 65.5 percent of men's earnings (the nation's lowest).

Table 4

Median Earnings in the Past 12 Months of Full-Time Year-Round Workers 16 and Older: United States, Selected States and New Jersey, 2009							
Area	Men	Women		Area	Men	Women	
	Median Earnings(\$)	Median Earnings(\$)	% of Men's Earnings		Median Earnings(\$)	Median Earnings(\$)	% of Men's Earnings
United States	45,485	35,549	78.2				
<i>Top 5 States With Highest Median Earnings of Men</i>				<i>Top 5 NJ Counties With Highest Median Earnings of Men</i>			
District of Columbia	61,993	54,698	88.2	Hunterdon	87,719	55,723	63.5
Connecticut	59,387	43,900	73.9	Morris	78,886	52,785	66.9
New Jersey	57,738	44,166	76.5	Monmouth	70,952	48,434	68.3
Massachusetts	56,902	45,062	79.2	Sussex	67,914	40,978	60.3
Maryland	55,116	44,937	81.5	Somerset	67,868	57,663	85.0
<i>Top 5 States With Highest Median Earnings of Women</i>				<i>Top 5 NJ Counties With Highest Median Earnings of Women</i>			
District of Columbia	61,993	54,698	88.2	Somerset	67,868	57,663	85.0
Massachusetts	56,902	45,062	79.2	Hunterdon	87,719	55,723	63.5
Maryland	55,116	44,937	81.5	Morris	78,886	52,785	66.9
New Jersey	57,738	44,166	76.5	Monmouth	70,952	48,434	68.3
Connecticut	59,387	43,900	73.9	Bergen	62,433	48,273	77.3
<i>Top 5 States With Highest Women's earnings as a Percentage of Men's</i>				<i>Top 5 NJ Counties With Highest Women's earnings as a Percentage of Men's</i>			
District of Columbia	61,993	54,698	88.2	Hudson	49,436	43,151	87.3
California	48,389	40,019	82.7	Somerset	67,868	57,663	85.0
Arizona	41,916	34,651	82.7	Essex	49,112	41,601	84.7
New York	49,174	40,584	82.5	Passaic	44,474	37,283	83.8
Nevada	43,425	35,691	82.2	Union	51,385	40,484	78.8

Note: The District of Columbia was included in the state rankings. Figures are in 2009 inflation-adjusted dollars.

Source: 2009 American Community Survey (ACS) 1-year estimates

Hunterdon County had the highest median earnings for men (\$87,719) among the state's 21 counties while women earned more in Somerset County (\$57,663) than in other counties. The median earnings were the lowest in Passaic County for men (\$44,474) and in Cumberland County for women (\$32,429). Women's earnings were closest to men's earnings (87.3%) in Hudson County, and were most departed from men's earnings in Sussex County (60.3%).

Middletown (\$86,969) and Cherry Hill (\$82,325) led the state's median earnings for men at the municipal level, while women in Edison (\$53,410) and Middletown (\$52,888) had the highest median earnings in 2009. Camden City had the lowest median earnings for men (\$27,913) while Elizabeth City had the lowest median earnings for women (\$25,976). Women had higher median earnings than men in two New Jersey municipalities –East Orange City and Trenton City.

Asian men and women had higher median earnings among race/ethnic groups in New Jersey, followed by white, non-Hispanic men and women. American Indian and Alaska Native men and women had the lowest median earnings. The men-women earnings gap was the smallest among African Americans (women earned 92.1% of men), while the white, non-Hispanic women earned just 64.2 percent of their male counterparts.

Table 5

Median Earnings by Sex, Race and Education: New Jersey, 2009				
<i>Characteristics</i>	<i>Median Earnings(\$)</i>			<i>Women to Men (%)</i>
	<i>Total</i>	<i>Men</i>	<i>Women</i>	
Population 16 years and over with earnings	37,353	44,405	30,414	68.5
<i>By Work Experience</i>				
Worked full-time, year-round in the past 12 months	N.A.	57,738	44,166	76.5
Other	N.A.	12,609	11,892	94.3
<i>By Race/Ethnicity</i>				
White	39,492	48,585	31,272	64.4
Black or African American	30,317	31,900	29,389	92.1
American Indian & Alaska Native	21,391	22,809	19,836	87.0
Asian	50,816	59,692	41,338	69.3
Some other race	23,707	26,924	20,774	77.2
Two or more races	23,369	25,488	20,948	82.2
White, non-Hispanic	41,964	51,546	33,069	64.2
Persons of Hispanic Origin	24,193	27,050	21,016	77.7
Population 25 years and over with earnings	42,725	50,443	35,790	71.0
<i>By Educational Attainment</i>				
Less than high school graduate	21,462	25,082	17,177	68.5
High school graduate (includes equivalency)	31,408	38,533	25,450	66.0
Some college or associate's degree	39,544	48,264	33,378	69.2
Bachelor's degree	57,947	69,844	48,636	69.6
Graduate or professional degree	80,851	98,434	64,469	65.5
<i>Source: 2009 American Community Survey (ACS) 1-year estimates</i>				

Higher educational attainment leads to higher earnings for both men and women. Median earnings for persons with a graduate or professional degree (\$98,434 for men and \$64,469 for women) were almost four times that of persons without a high school diploma (\$25,082 for men and \$17,177 for women). The earnings gap between men and women did not change much by educational attainment. Women with a bachelor's degree had the highest median earnings relative to their male counterparts (69.6%) while women with post-graduate degrees had the lowest median earnings (65.5%) compared to men with similar educational attainment.

The management, business and financial occupations had the highest median earnings for both men and women, while men and women in service occupations had the lowest earnings. The earnings gap between men and women was the largest among workers in production, transportation and material moving occupations (59.0%) while women in construction, maintenance and repair occupations had the highest median earnings compared to their male counterparts (89.3%).

Men earned the most in the finance and insurance, and real estate and rental and leasing industry (\$83,479), while women employed in public administration had the highest median earnings (\$49,064). The agriculture, forestry, fishing and hunting, and mining industry had the lowest median earnings for men while the art, entertainment, recreation and accommodation industry had the lowest median earnings for women. Men earned more than women in all industries. The largest earnings gap between men and women was found in the finance and insurance, and real estate and rental and leasing industry (55.6%). In contrast, women employed in the construction industry earned as high as 95.5 cents for every dollar that their male counterparts earned.

Table 6

Median Earnings by Sex, Occupation and Industry: New Jersey, 2009				
<i>Characteristics</i>	<i>Median Earnings(\$)</i>			<i>Women to Men (%)</i>
	<i>Total</i>	<i>Men</i>	<i>Women</i>	
Civilian employed population 16 years and over with earnings	40,797	48,908	33,840	69.2
<u><i>By Occupation</i></u>				
Management, business, and financial occupations	75,498	88,240	61,705	69.9
Professional and related occupations	58,099	73,842	49,757	67.4
Service occupations	20,737	25,512	17,597	69.0
Sales and office occupations	33,417	41,824	30,021	71.8
Construction, extraction, maintenance, and repair occupations	43,443	43,532	38,860	89.3
Production, transportation, and material moving occupations	29,688	33,513	19,779	59.0
<u><i>By Industry</i></u>				
Agriculture, forestry, fishing and hunting, and mining	20,387	20,722	17,869	86.2
Construction	43,055	43,380	41,430	95.5
Manufacturing	50,814	57,626	42,857	74.4
Wholesale trade	45,530	49,270	38,742	78.6
Retail trade	24,106	30,373	19,004	62.6
Transportation and warehousing, and utilities	44,786	48,033	32,998	68.7
Information	60,513	72,043	48,212	66.9
Finance and insurance, and real estate and rental and leasing	59,759	83,479	46,448	55.6
Professional, scientific, and management, and administrative and waste management services	50,185	62,149	40,432	65.1
Educational services, and health care and social assistance	40,184	52,536	37,228	70.9
Arts, entertainment, and recreation, and accommodation and food services	18,779	21,772	14,689	67.5
Other services, except public administration	24,327	32,184	18,700	58.1
Public administration	61,174	73,341	49,064	66.9
<i>Source: 2009 American Community Survey (ACS) 1 -year estimates</i>				

Number and Percentage of People Below Poverty

The nation's poverty rate increased from 13.0 percent in 2007 to 13.3 percent in 2008 and 14.3 percent in 2009. According to ACS, thirty-one states saw increases in both the number and percentage of people in poverty between 2008 and 2009 while no state had a statistically significant decline in either the number in poverty or the poverty rate. The 2009 poverty rates⁴ among the 50 states and the District of Columbia ranged from a low of 8.5 percent in New Hampshire to a high of 21.9 percent in Mississippi. New Jersey's 9.4 percent poverty rate (799,099 persons) in 2009 represented a significant increase from 8.8 percent in 2008, but was the 4th lowest in the nation – only New Hampshire, Alaska and Maryland had lower rates than New Jersey. Similar to the national pattern, New Jersey also had uneven poverty rates among racial groups: white – 7.1 percent, black – 18.2 percent, Asian – 7.1 percent, and Hispanics – 18.3 percent.

Table 7

Number and Percentage of People in Poverty in the Past 12 Months: United States, Selected States and Selected Counties in New Jersey, 2009					
Area	Number	Percent	Area	Number	Percent
United States	42,868,163	14.3			
<u>Lowest 5 States</u>			<u>Highest 5 States</u>		
New Hampshire	109,213	8.5	New Mexico	353,594	18.0
Alaska	61,653	9.0	District of Columbia	104,901	18.4
Maryland	505,286	9.1	Kentucky	777,295	18.6
New Jersey	799,099	9.4	Arkansas	527,378	18.8
Connecticut	320,554	9.4	Mississippi	624,360	21.9
<u>Lowest 5 New Jersey Counties</u>			<u>Highest 5 New Jersey Counties</u>		
Morris	15,769	3.3	Camden	57,544	11.3
Somerset	12,943	4.0	Hudson	85,546	14.5
Hunterdon	6,241	4.8	Essex	108,369	14.5
Sussex	8,507	5.7	Cumberland	23,574	16.0
Burlington	25,282	5.8	Passaic	82,882	17.2
Note: The District of Columbia was included in the state rankings.					
Source: 2009 American Community Survey (ACS) 1-year estimates					

Morris (3.3%) and Somerset (4.0%) counties had the lowest poverty rates in the state, while 17.2 percent in Passaic County and 16.0 percent in Cumberland County were the highest poverty rates in New Jersey.

Poverty rates varied widely at the municipal level. Among New Jersey's municipalities with 65,000 population or more, Old Bridge Township had the lowest poverty rate (3.7% or 2,429 persons), while the poverty rate in Camden City was the highest at 35.9 percent (or 27,251 persons).

Health Insurance Coverage

Between 2008 and 2009, the percentage of uninsured increased from 14.6 percent to 15.1 percent in the US. The percentage of uninsured increased in 26 states, decreased in three states (Arizona, Colorado and New Mexico) and did not change significantly in 22 states. In 2009, the percentage of population without health insurance coverage ranged from 4.2 percent in Massachusetts to 23.8 percent in Texas. New Jersey's 12.6 percent (or 1.08 million persons) was lower than 30 other states. Private insurance covered more than 6.3 million New Jersey residents and public insurance covered nearly 2.1 million in New Jersey in 2009.

Table 8

Number and Percentage of People Without Health Insurance: United States, Selected States and Selected Counties in New Jersey, 2009					
Area	Number	Percent	Area	Number	Percent
United States	45,664,741	15.1	New Jersey	1,084,088	12.6
<u>Lowest 5 States</u>			<u>Highest 5 States</u>		
Massachusetts	271,090	4.2	New Mexico	389,898	19.7
Hawaii	85,891	7.0	Florida	3,795,329	20.9
District of Columbia	41,392	7.0	Alaska	143,003	21.1
Iowa	254,901	8.6	Nevada	571,615	21.9
Vermont	53,192	8.6	Texas	5,783,256	23.8
<u>Lowest 5 New Jersey Counties</u>			<u>Highest 5 New Jersey Counties</u>		
Hunterdon	7,286	5.7	Cumberland	21,431	14.6
Morris	35,095	7.3	Union	80,371	15.4
Sussex	11,191	7.5	Essex	133,202	17.7
Cape May	8,148	8.9	Passaic	87,106	17.9
Burlington	38,925	9.1	Hudson	128,341	21.6
<i>Note: The District of Columbia was included in the state rankings.</i>					
<i>Source: 2009 American Community Survey (ACS) 1-year rankings</i>					

Hunterdon County's 5.7 percent rate of uninsured residents was the state's lowest in 2009, followed by Morris's 7.3 percent. Hudson County had the highest percentage of uninsured residents (21.6%), followed by Passaic County (17.9%). The percentage of uninsured residents varied widely among New Jersey's 20 large municipalities — from 4.9 percent in Cherry Hill Township to almost one-third (32.3%) in Union City.

The uninsured rate for children (under 18 years old) decreased in the US as well as in 17 states, including New Jersey, between 2008 and 2009. Only 6.4 percent of the state's children were not covered by health insurance in 2009, down from 6.7 percent in 2008. The nation's uninsured rate for children was 9.3 percent in 2008 and 8.6 percent in 2009.

Data Availability

The 2009 American Community Survey data including income, earnings, poverty and health insurance coverage can be found online at American Fact Finder: <http://factfinder.census.gov>.

The Annual Demographic Profile for New Jersey and its 21 counties, based on the American Community Survey are available online at the Office of Labor Planning and Analysis' Web site (http://lwd.dol.state.nj.us/labor/lpa/dmograph/adprof/adp_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. ACS 1-year estimates are available for geographic areas with populations of 65,000 or more. ACS 3-year estimates (average of 3 consecutive years' data) are available for geographic areas with populations of 20,000 or more. ACS 5-year estimates (average of 5 consecutive years' data) are available for all geographic areas.
2. Household income includes the income of the householder and all other individuals 15 years old and over in the household, whether they are related to the householder or not. The median divides the income distribution into two equal parts: one-half of the households falling below the median income and one-half above the median. The median household income is based on the distribution of the total number of households including those with no income.
In compiling statistics on family income, the incomes of all members 15 years old and over related to the householder are summed and treated as a single amount. The median divides the income distribution into two equal parts: one-half of the families falling below the median income and one-half above the median. The median family income is based on the distribution of the total number of families including those with no income.
Per capita income is the mean income computed for every man, woman, and child in a particular group including those living in group quarters. It is derived by dividing the aggregate income of a particular group by the total population in that group.
3. 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).
4. 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 2009 poverty thresholds were \$21,954 for a family of four, \$17,098 for a family of three, \$13,991 for family of two, and \$10,956 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
\$446,477	\$443,104	\$436,695	2 nd Quarter 10	Personal Income (millions)*	----	2.6	2.2
35,184	36,717	36,536	Aug	New Vehicle Registrations***	S-16	2.6	7.8
1,283	1,070	1,003	Aug	Dwelling Units Authorized**	S-14	10.7	7.8
3,823.8	3,844.0	3,866.1	Sep	Nonfarm Payroll Employment (000)	S-6	-1.3	-0.9
3,203.5	3,212.9	3,220.1	Sep	Private Sector Employment (000)	S-6	-1.5	-0.8
123.3	134.4	133.4	Sep	Construction Employment (000)	S-6	-10.9	-8.6
257.7	255.9	260.7	Sep	Manufacturing Employment (000)	S-8	-4.6	-2.9
811.5	813.9	811.9	Sep	Trade, Transportation & Utilities Employment (000)	S-8	-10.9	-1.2
82.2	81.2	82.8	Sep	Information Employment (000)	S-8	-1.0	-3.5
251.1	251.4	253.4	Sep	Financial Activities Employment (000)	S-10	-3.2	-2.4
580.0	584.5	579.3	Sep	Professional & Business Services Employment (000)	S-10	-1.3	0.2
598.8	601.5	598.8	Sep	Educational & Health Services Employment (000)	S-10	1.0	1.9
337.4	339.3	336.4	Sep	Leisure & Hospitality Employment (000)	S-12	1.0	-0.3
159.8	159.1	161.8	Sep	Other Services Employment (000)	----	-1.5	-0.8
620.3	631.1	646.0	Sep	Total Government Employment (000)	----	-0.4	-0.1
423.1	434.8	446.6	Sep	Total Unemployment (000)	S-2	7.4	6.5
9.4	9.6	9.8	Sep	Total Unemployment Rate (%)	S-4	----	----
173.1	167.9	200.9	Sep	Insured Unemployment Volume (000)	S-18	-18.6	-21.2
4.7	4.5	5.2	Sep	Insured Unemployment Rate (%)	S-18	----	----
40.7	40.4	41.5	Sep	Average Factory Workweek (hours)**	S-26	-1.9	3.5
\$18.69	\$18.76	\$18.25	Sep	Average Factory Hourly Earnings**	S-26	1.9	1.9
\$760.68	\$757.90	\$757.38	Sep	Average Factory Weekly Earnings**	S-26	0.0	5.4

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

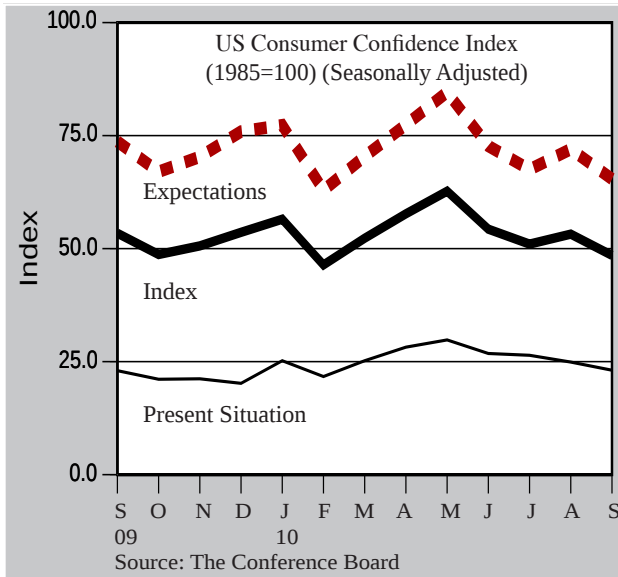
* Latest Month - 2nd Qtr. 2010; Month Ago - 1st Qtr. 2010; Year Ago - 2nd Qtr. 2009 (annualized data)

** Not seasonally adjusted.

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

Economic Situation: The Nation

Growth in the national economy was slowed by ongoing weakness in the labor and housing sectors. Nonfarm employment continued to edge down, falling for the fourth consecutive month in September, while the unemployment rate remained unchanged at 9.6 percent. Job losses continued in federal and local government, while private sector payroll employment maintained a moderate upward trend. Consumer prices edged up by 0.1 percent over the month, largely driven by rising energy prices. Even as consumer confidence retreated, retail sales rose for the third consecutive month in September. The housing market remained weak as levels of building permits and sales of new and existing homes remained well below those of a year ago.



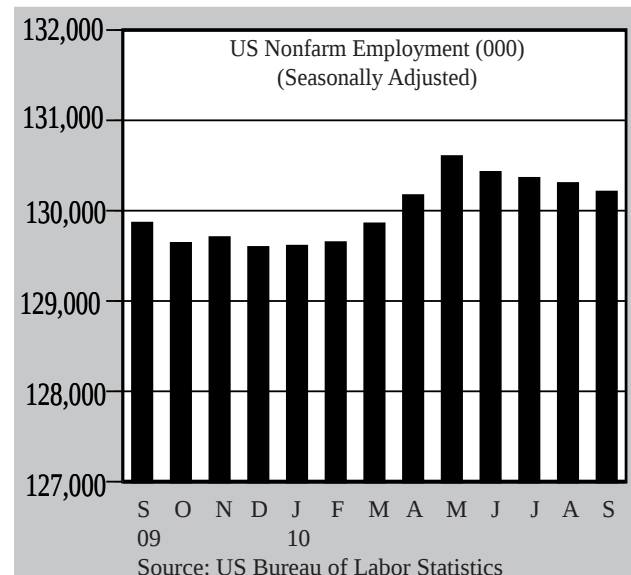
Consumer confidence was mainly attributed to less favorable business and labor market conditions as well as a more pessimistic short-term outlook.

Despite the decline in consumer confidence, the Census Bureau retail sales report for September showed an increase of 0.6 percent over the month, and a 7.3 percent increase over the year. Sales were led by a 1.6 percent increase in auto and other motor vehicle dealers, 1.5 percent increase in electronics and appliances stores and a 1.4 percent increase in miscellaneous store retailers' sales over the month.

Total nonfarm payroll employment edged down (-95,000) in September. Government employment declined, reflecting both a drop in federal payrolls (-77,000) due primarily to a cutback in the number of temporary workers hired for Census 2010 and job losses in local government (-76,000). Private sector payroll employment continued to trend up over the month (+64,000) and has risen by 863,000 during the first nine months of this year.

Within the private sector, the largest over-the-month job gains occurred in leisure and hospitality (+38,000), followed by education and health services (+17,000) and professional and business services (+14,000).

The September unemployment rate at 9.6 percent remained unchanged from a month ago. The labor force participation rate was also the same at 64.7 percent. The number of employed increased by 141,000 to 139.4 mil-



Economic Situation: The Nation

lion, while the number of unemployed decreased by 93,000 to 14.8 million. The number of long-term unemployed (27 weeks and over) continued to decline in September, falling to 6.1 million from 6.2 million in August and down from a high of 6.8 million in May. The number of persons working part time for economic reasons increased in September by 612,000 to 9.5 million, a gain of 3.4 percent from a year ago.

Total construction spending in August increased by 0.4 percent from a month ago to \$811.8 billion. This figure is 10.0 percent lower than the same month a year ago. Both private residential and nonresidential construction declined by 0.3 and 1.4 percent, respectively, over the month. In public construction, residential construction expenditures increased by 6.7 percent, while nonresidential expenditures rose by 2.4 percent since July 2010.

The Census Bureau's report on new residential construction showed that activity trended down in September. Authorized building permits decreased by 5.6 percent and were 10.9 percent below the level of a year ago. Housing units started changed little over the month increasing by 0.3 percent and were 4.1 percent above last year's level.

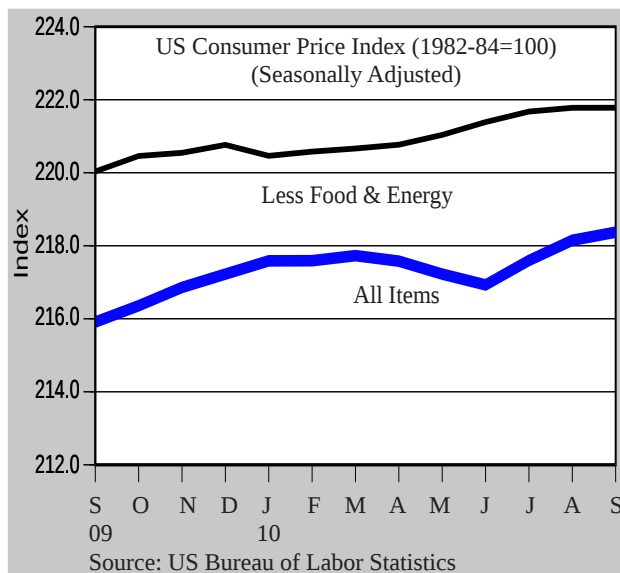
Existing home sales increased in August as the housing market began to recover on its own after the expiration of the home buyer tax credit. Sales increased 7.6 percent but were 19.0 percent below the level of a year ago. Sales of new homes remained unchanged over the month and were 28.9 percent lower than a year ago. The inventory of unsold existing homes stands at 11.6 months, down from 12.5 months supply in July.

According to the Federal Reserve Board, industrial production decreased in September for the first time in seven months, declining by 0.2 percent. Compared with a year ago, production was 5.4 percent higher. Capacity utilization which has been edging up since March 2010 remained relatively unchanged over the month at 74.7 compared with 74.8 in August.



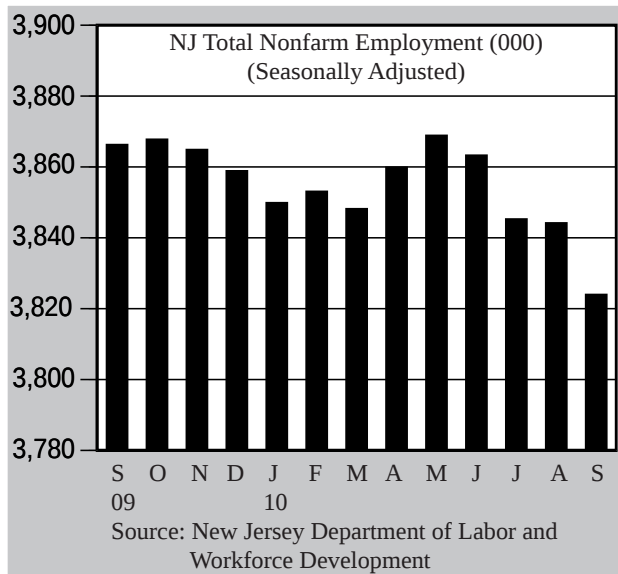
This rate is 0.5 percentage points lower compared with a year ago.

September's Consumer Price Index was up by 0.1 percent in September from August. The increase was largely driven by rising food and energy prices over the month. On an unadjusted basis, prices increased 1.1 percent since last September. Core prices, which exclude food and energy, were up by 0.8 percent from September 2009, the lowest 12-month increase since March 1961.



Economic Situation: The State

New Jersey's total nonfarm employment declined for the fourth consecutive month in September. The state's unemployment rate decreased from 9.6 percent in August to 9.4 percent in September, falling below the national rate of 9.6 percent. Inflation was held in check as consumer prices increased modestly in both the state and the nation. From January through August of this year, year-to-date planned home construction increased by 10.7 percent compared with a year ago. Auto sales as measured by new vehicle registrations also posted an increase for the period from January through August (+2.6%).



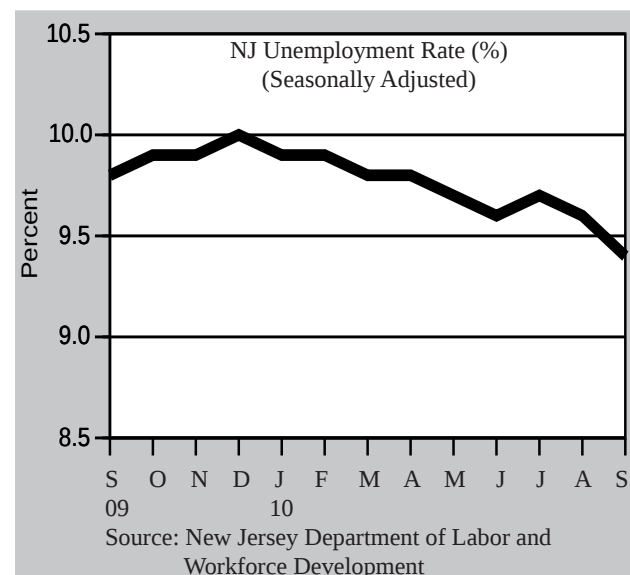
From January through August of this year, year-to-date planned home construction increased by 10.7 percent compared with a year ago. Auto sales as measured by new vehicle registrations also posted an increase for the period from January through August (+2.6%).

Total nonfarm payroll employment declined in New Jersey by 20,200 jobs to reach 3,823,800 in September after a downward revision of 1,100 jobs in August, and was down by 42,300 from the same month a year ago. New Jersey had the fourth largest monthly employment decline in the nation, after California (-63,500), New York (-37,600) and Massachusetts (-20,900). Employment decreased in 34 states in September and increased in 16 states and the District of Columbia.

Over the year, employment increased in 32 states and the District of Columbia, and declined in the remaining 18 states.

New Jersey's monthly decrease in employment was due to job losses in both the public and private sectors of 10,800 and 9,400, respectively. The majority of the monthly decline in the public sector occurred at the local government level (-7,600). Federal government payrolls also decreased during the month (-2,900) due to the release of more temporary workers for the 2010 Census. The largest private sector monthly employment losses occurred in professional and business services (-4,500), education and health services (-2,700), trade, transportation and utilities (-2,400) and leisure and hospitality (-1,900). Private sector payrolls fell by 3,900 during the first nine months of 2010, compared with a loss of 108,400 jobs during the same period in 2009.

During September, New Jersey's unemployment rate decreased by 0.2 percentage points to 9.4 percent, below the national rate which remained unchanged at 9.6 percent. The jobless rate was down from the rate of a year ago of 9.8 percent and has generally been trending down from the recessionary peak of 10.0 percent reached in December 2009. During September, 23 states and the District of Columbia recorded unemployment rate decreases, while rates increased in 11 states and were unchanged in 16 states. Over the year, 29 states and the District of Columbia experienced rate decreases. Jobless rates rose in 16 states and remained the same in five states.



Economic Situation: The State

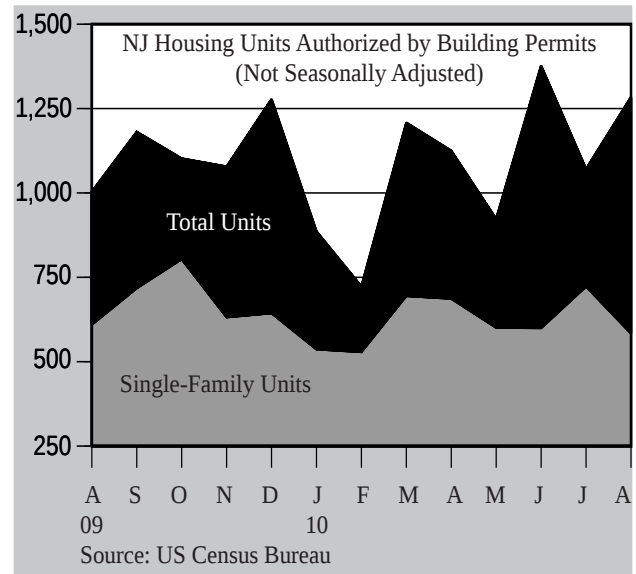
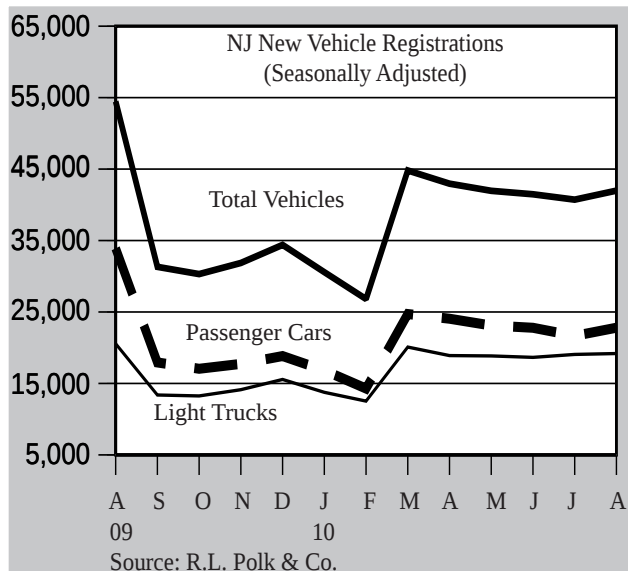
New Jersey's insured unemployment rate (IUR, based on employment covered by unemployment insurance) rose to 4.7 percent in September from 4.5 percent in both July and August. After climbing to a recessionary high of 5.8 percent in May 2009, the IUR trended down, reaching 4.2 percent in February and March of 2010, but has been edging up since April. During the first nine months of this year, average weekly initial claims were down 18.7 percent compared with the same period a year ago, while the number of claimants exhausting regular benefits declined by 12.9 percent.

From January through August, residential building permits in the state increased by 10.7 percent compared with the same period a year ago, while planned home construction in the U.S. rose by 7.8 percent. Gains in year-to-date planned home building in New Jersey were recorded in both single-family and multi-family home construction with permits for single-family dwellings, the largest category, up by 12.6 percent over the year.

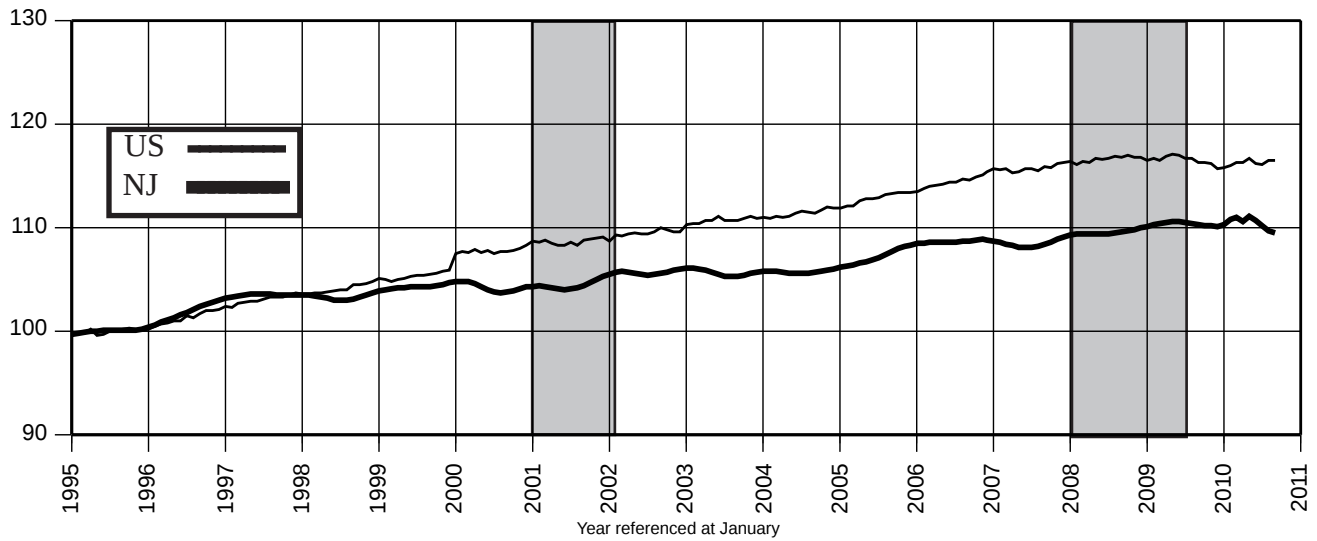
In the Northeast Region, planned home construction fell by 1.5 percent in September and was down by 4.3 percent from a year ago. Housing units started rose by 2.9 percent in September fueled by a surge in single-family home construction (+66.7%) with home starts also up over the year (+7.5%).

Sales of both new and existing homes in the Northeast increased during August, rising by 16.7 and 7.9 percent, respectively. Similarly, sales of both declined over the year, with new home sales falling by 5.4 percent and sales of existing homes down by 24.4 percent. The median price of an existing home in the Northeast was \$260,300, up 7.6 percent from a year ago.

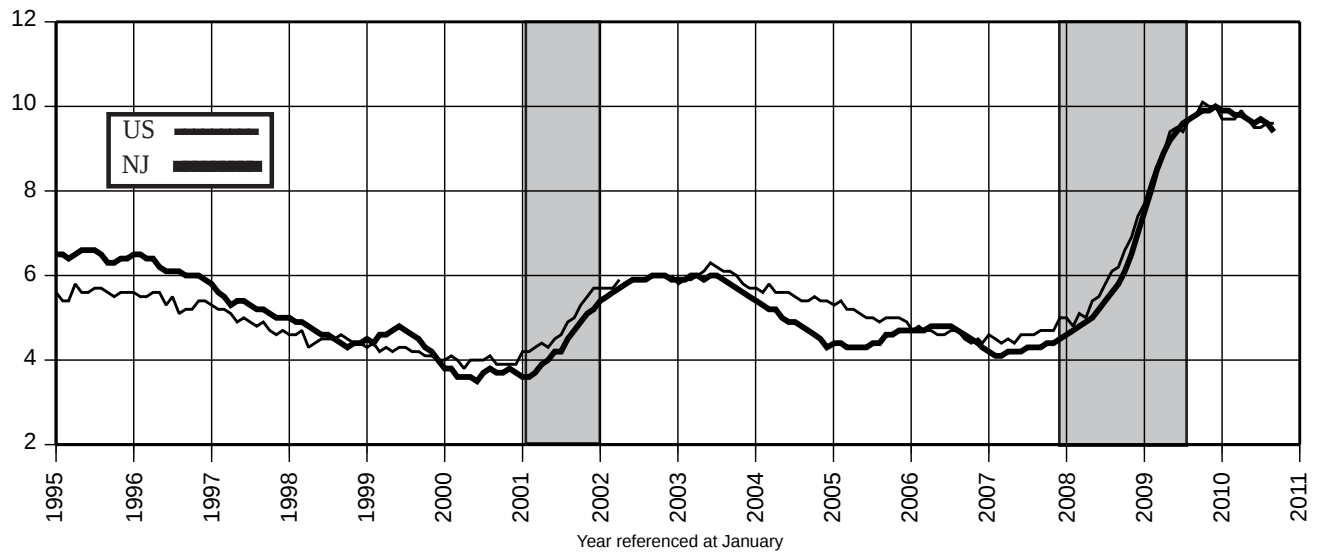
Consumer prices in the area covering northern New Jersey/New York were unchanged on an unadjusted basis from August to September, while the U.S. city average increased by 0.1 percent during the month. Compared with a year ago, the northern New Jersey and U.S. indexes rose by 1.2 and 1.1 percent respectively. Data for the southern New Jersey/Philadelphia region, which are only available on a bi-monthly basis, show that consumer prices in August were up by 1.1 percent compared with a year ago.



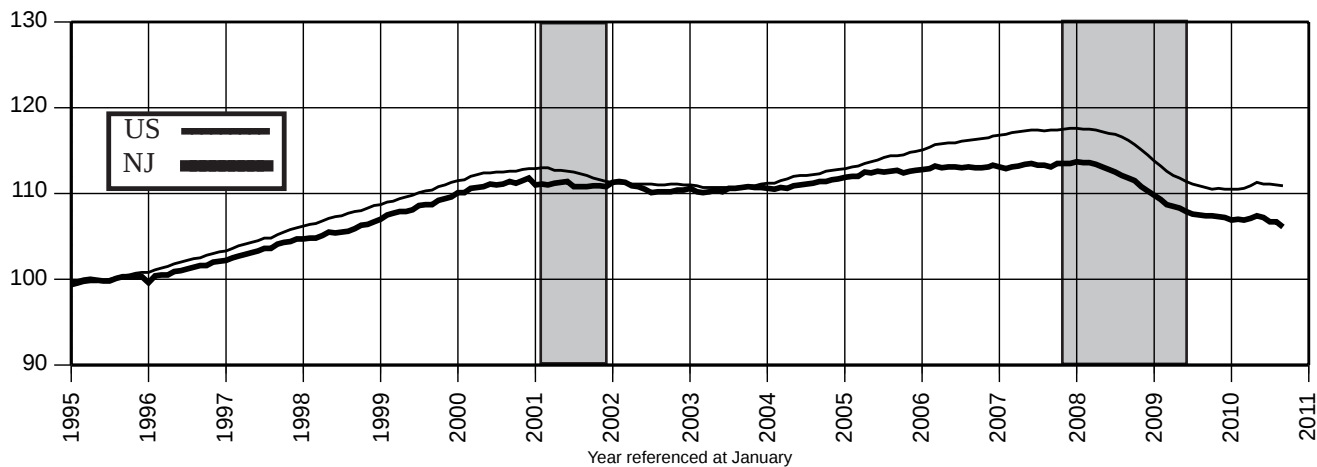
Civilian Labor Force (1995=100)



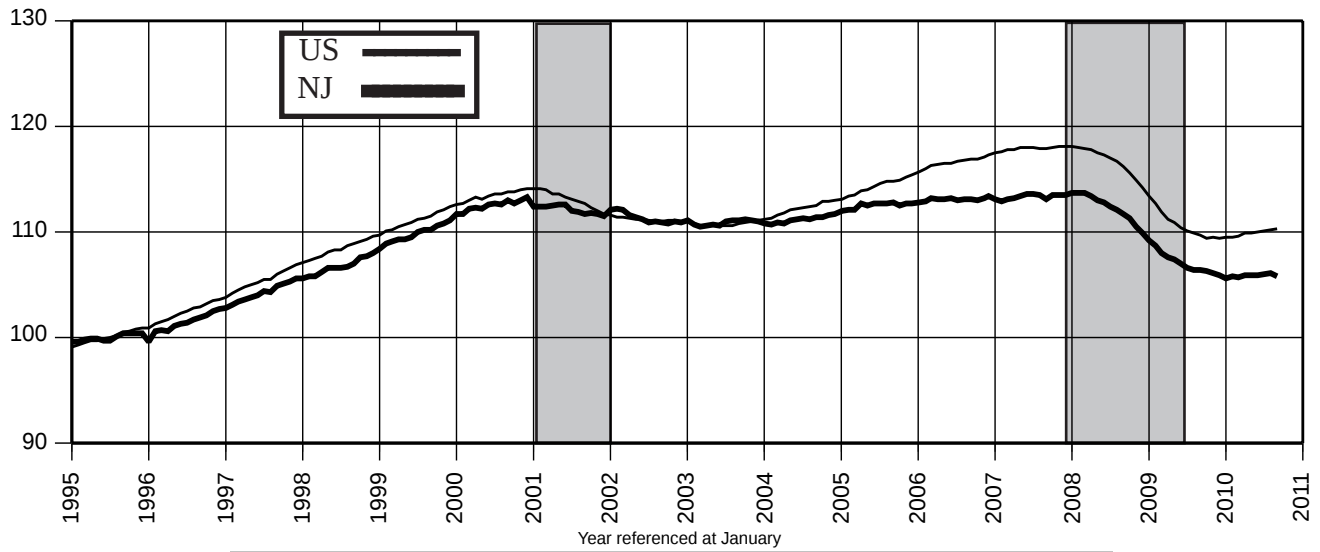
Unemployment Rate (%)



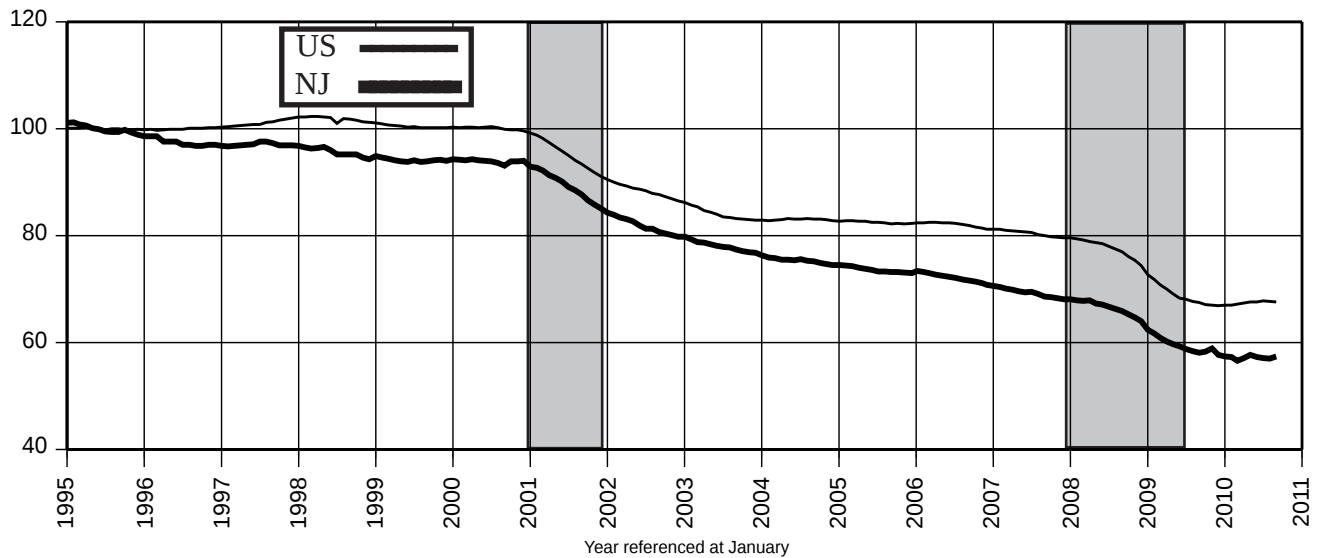
Nonfarm Payroll Employment (1995=100)



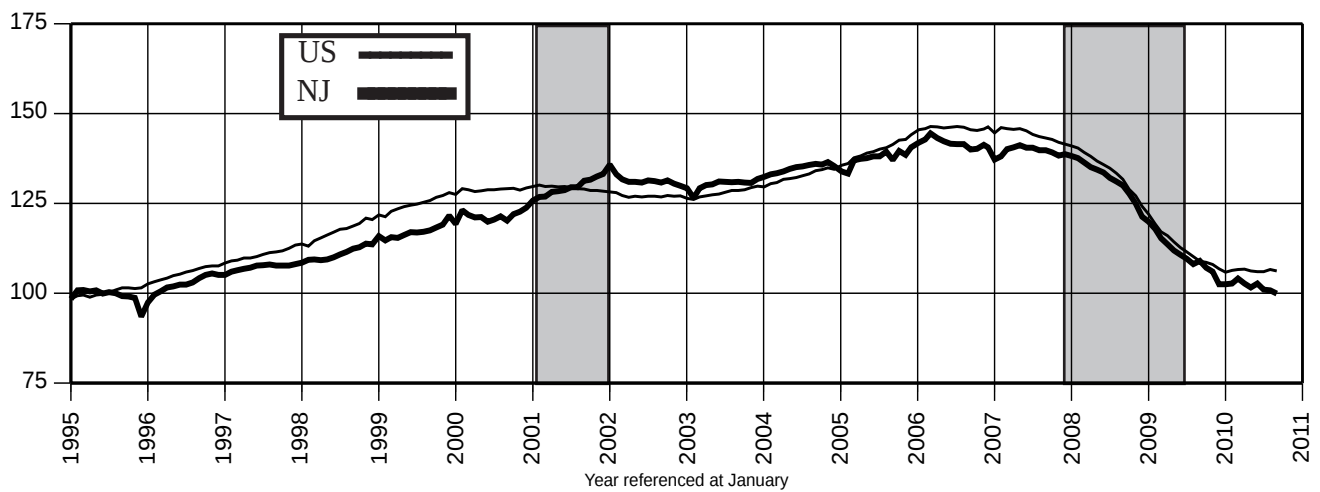
Private Sector Employment (1995=100)



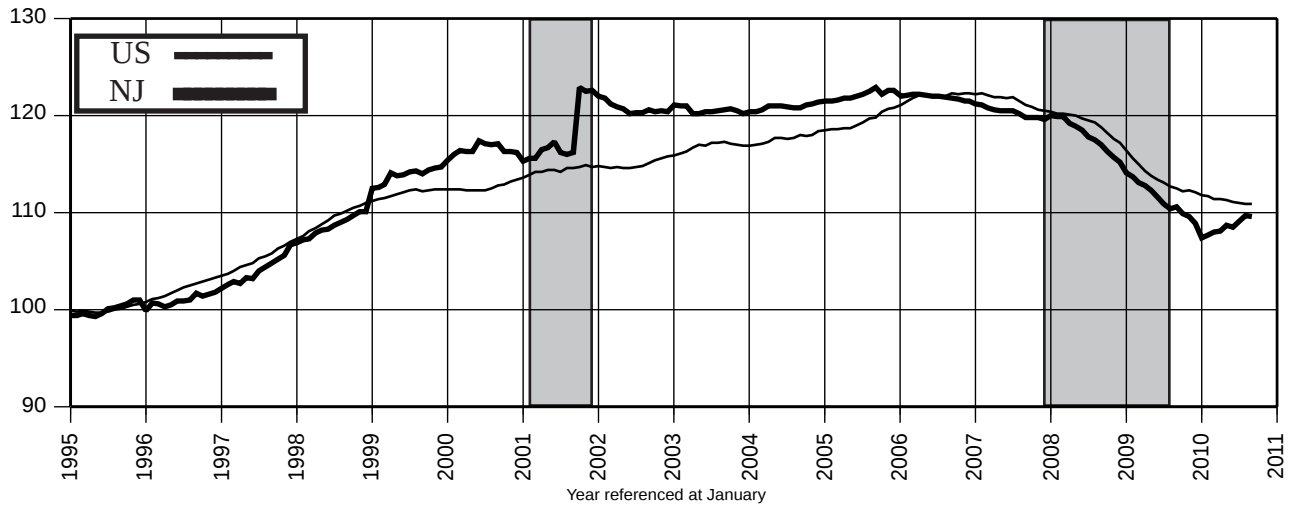
Manufacturing Employment (1995=100)



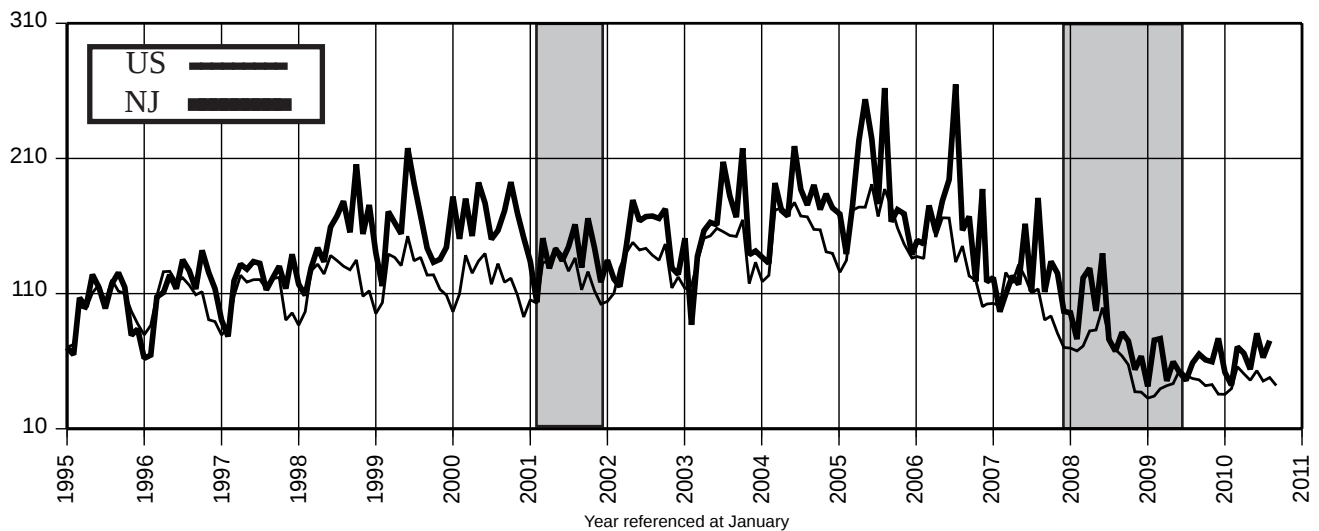
Construction Employment (1995=100)



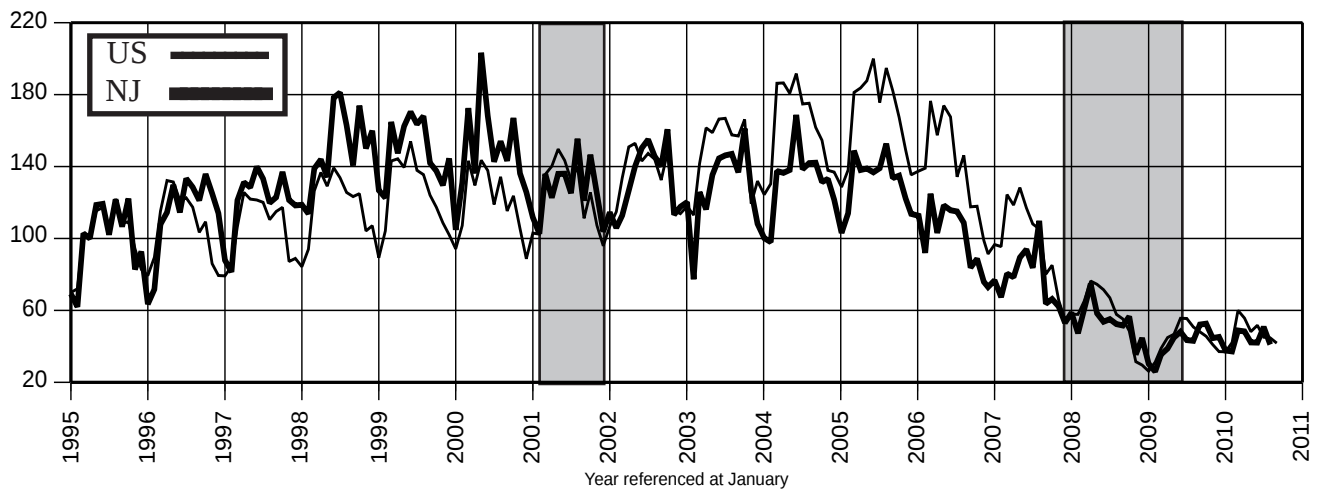
Financial Activities Employment (1995=100)



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



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



Northern Region

Construction plans are moving forward to build an Embassy Suites Hotel at Port Elizabeth (Union County) by the fall of 2011. The project is expected to create 350 jobs during construction and 75 hotel positions once the eight-story hotel is completed.

Smashburger opened its third New Jersey restaurant in September in Florham Park (Morris County). Additional locations are planned in Clifton (Passaic County), New Providence (Union County) and Morris Plains (Morris County).

Pathmark will be closing several locations across the state in October, which will result in numerous layoffs. Within the region, stores in Belleville (Essex County) and Union (Union County) are scheduled to close.

Southern Region

Atlantic City International Airport (ACIA) reported a record number of passengers flying from the airport through the first seven months of 2010. The scheduled passenger count was more than 688,000 from January through July, an increase of 29 percent from the same period of 2009.

Pinnacle foods moved into its new headquarters in Cherry Hill (Camden County) in September. The company acquired Birds Eye foods in 2009 and needed a larger building to accommodate the firm's growing workforce. The company recently added 90 employees at its Cherry Hill location including 50 workers transferred from the former Birds Eye headquarters in Brighton, NY and 40 new hires.

The Pathmark food store in Millville (Cumberland County) is scheduled to close in October as the chain reorganizes by closing unprofitable locations. The store's 81 employees will be laid off.

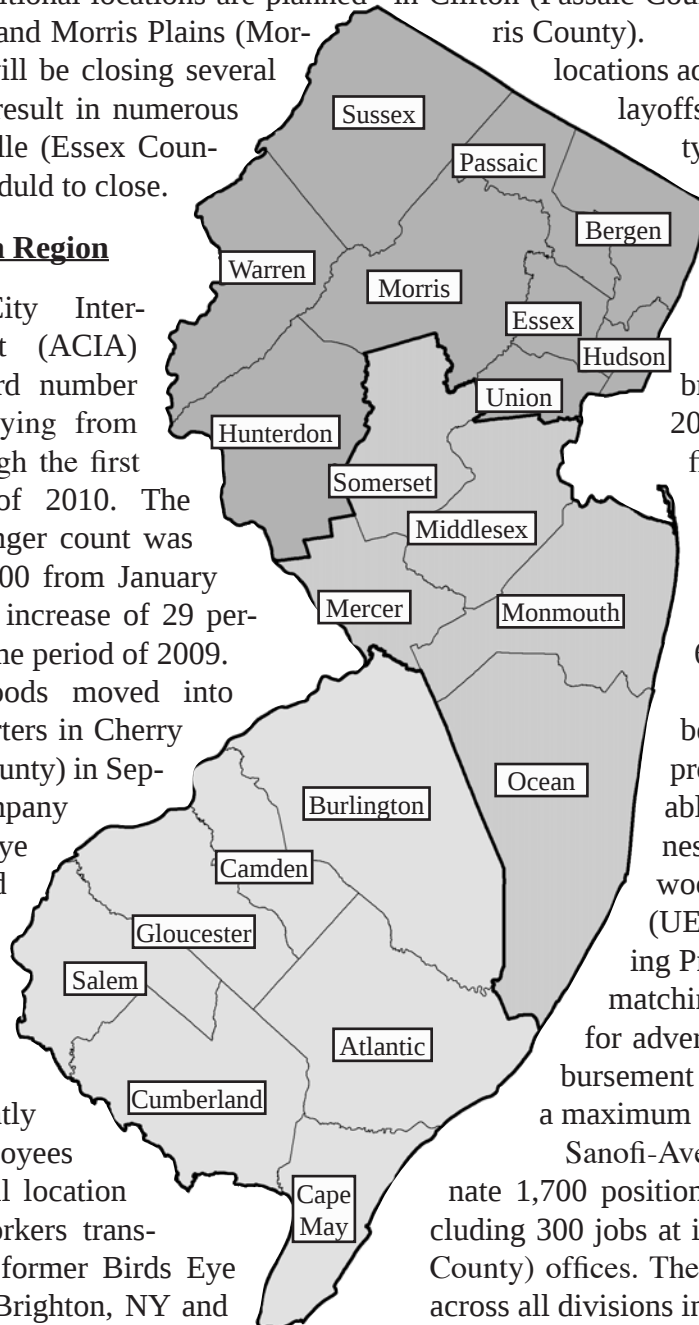
Central Region

Coca-Cola Enterprises Inc. held a groundbreaking in September 2010 for a 240,000-sq.ft. office and distribution center being built in South Brunswick (Middlesex County). Once completed, the facility will bring 650 jobs to the region.

Beginning in October, a special advertising program will become available to Ocean County businesses located in the Lakewood Urban Enterprise Zone (UEZ). The Co-Op Advertising Project provides 50 percent matching grants to businesses for advertising costs, with a reimbursement of \$5,000 per quarter and a maximum of \$20,000 per year.

Sanofi-Aventis USA plans to eliminate 1,700 positions across the country, including 300 jobs at its Bridgewater (Somerset County) offices. The company employs 2,900 across all divisions in New Jersey.

Three Middlesex County Pathmark supermarkets are scheduled to close — one each in North Brunswick, East Brunswick and South Plainfield. The closures will idle a total of approximately 280 employees.



Labor Area Focus (cont.)

Labor Area Nonfarm Payroll Employment

(not seasonally adjusted)

	2009	2010											
	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
<u>Atlantic City Labor Area (Atlantic County)</u>													
Total Nonfarm	140.3	138.0	137.1	137.6	133.5	133.5	134.2	135.1	137.2	140.5	140.4	140.4	140.1
Total Private Sector	118.1	115.5	114.3	115.0	111.8	111.1	112.0	113.2	115.0	118.8	119.9	119.6	117.4
Government	22.2	22.5	22.8	22.6	21.7	22.4	22.2	21.9	22.2	21.7	20.5	20.8	22.7
<u>Bergen-Passaic Labor Area (Bergen & Passaic counties)</u>													
Total Nonfarm	635.4	644.6	647.7	645.4	617.9	615.5	619.9	624.9	630.5	631.9	625.7	621.6	624.9
Total Private Sector	554.2	557.9	559.4	557.8	533.9	529.0	533.5	537.1	542.6	545.2	547.2	546.8	549.2
Government	81.2	86.7	88.0	87.6	84.0	86.5	86.4	87.8	87.9	86.7	78.5	74.8	75.7
<u>Camden Labor Area (Burlington, Camden & Gloucester counties)</u>													
Total Nonfarm	512.2	515.9	516.8	517.8	501.9	499.9	502.6	509.8	516.5	519.7	508.7	504.1	502.1
Total Private Sector	426.8	426.5	426.3	427.9	412.5	410.0	414.0	420.9	426.1	430.1	425.5	424.9	422.4
Government	85.4	89.4	90.5	89.9	89.4	89.9	88.6	88.9	90.4	89.6	83.2	79.2	79.7
<u>Edison Labor Area (Middlesex, Monmouth, Ocean & Somerset counties)</u>													
Total Nonfarm	985.2	982.9	986.3	975.5	938.7	940.8	946.0	958.1	972.7	989.3	981.1	980.6	967.1
Total Private Sector	839.9	829.6	831.5	821.9	788.7	788.7	792.5	804.6	815.6	833.6	836.1	839.2	824.1
Government	145.3	153.3	154.8	153.6	150.0	152.1	153.5	153.5	157.1	155.7	145.0	141.4	143.0
<u>Jersey City Labor Area (Hudson County)</u>													
Total Nonfarm	239.4	242.0	241.8	243.0	238.2	237.6	238.2	237.4	241.5	241.4	239.2	237.4	238.7
Total Private Sector	199.8	200.4	200.5	201.5	197.0	196.4	197.0	196.2	200.0	200.5	199.9	199.5	199.2
Government	39.6	41.6	41.3	41.5	41.2	41.2	41.2	41.2	41.5	40.9	39.3	37.9	39.5
<u>Newark Labor Area (Essex, Hunterdon, Morris, Sussex & Union counties)</u>													
Total Nonfarm	973.3	977.3	978.8	979.0	952.3	953.3	957.1	964.1	973.1	981.4	971.5	964.1	958.8
Total Private Sector	811.6	809.8	809.7	810.4	786.9	786.4	791.4	798.0	804.2	813.6	813.6	808.7	802.6
Government	161.7	167.5	169.1	168.6	165.4	166.9	165.7	166.1	168.9	167.8	157.9	155.4	156.2
<u>Ocean City Labor Area (Cape May County)</u>													
Total Nonfarm	48.4	40.5	36.3	36.1	34.8	33.9	34.7	39.1	45.8	53.7	57.2	56.1	49.6
Total Private Sector	38.3	30.3	26.5	26.5	25.1	24.4	25.2	29.4	35.8	43.0	47.4	46.5	40.1
Government	10.1	10.2	9.8	9.6	9.7	9.5	9.5	9.7	10.0	10.7	9.8	9.6	9.5
<u>Salem Labor Area (Salem County)</u>													
Total Nonfarm	22.3	22.9	22.9	22.2	21.9	22.2	22.2	22.7	21.9	21.7	21.7	21.4	21.1
Total Private Sector	17.7	18.1	18.1	17.3	16.9	17.3	17.3	17.7	17.0	16.7	17.1	16.9	16.6
Government	4.6	4.8	4.8	4.9	5.0	4.9	4.9	5.0	4.9	5.0	4.6	4.5	4.5
<u>Trenton-Ewing Labor Area (Mercer County)</u>													
Total Nonfarm	235.0	237.2	237.3	237.0	230.8	231.2	232.9	234.3	234.8	235.6	231.7	231.2	231.1
Total Private Sector	166.4	167.7	168.0	168.0	162.8	162.8	164.1	165.5	166.8	168.0	166.7	166.5	165.8
Government	68.6	69.5	69.3	69.0	68.0	68.4	68.8	68.8	68.0	67.6	65.0	64.7	65.3
<u>Vineland-Millville-Bridgeton Labor Area (Cumberland County)</u>													
Total Nonfarm	60.3	60.4	60.5	60.6	59.0	59.0	59.4	59.9	60.2	60.4	58.5	57.9	58.9
Total Private Sector	45.7	45.5	45.5	45.5	44.3	44.0	44.4	44.8	45.2	45.7	45.7	45.6	45.4
Government	14.6	14.9	15.0	15.1	14.7	15.0	15.0	15.1	15.0	14.7	12.8	12.3	13.5
<u>Warren Labor Area (Warren County)</u>													
Total Nonfarm	36.8	36.5	36.1	36.7	36.3	37.0	37.1	37.0	37.1	37.4	37.9	37.5	37.7
Total Private Sector	30.7	30.3	29.9	30.3	30.1	30.4	30.6	30.4	30.5	30.7	31.6	31.4	31.2
Government	6.1	6.2	6.2	6.4	6.2	6.6	6.5	6.6	6.6	6.7	6.3	6.1	6.5

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

Labor Area Focus (cont.)

Labor Area Civilian Labor Force

(not seasonally adjusted)

	2009				2010								
	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
<u>Atlantic City Labor Area (Atlantic County)</u>													
Labor Force	137.4	135.7	134.9	136.1	136.4	137.4	137.0	136.1	136.7	139.3	141.1	139.4	138.0
Employment	120.8	118.3	117.3	117.5	116.9	118.0	118.4	118.9	119.7	122.5	123.8	123.4	122.7
Unemployment Volume	16.6	17.4	17.6	18.6	19.4	19.5	18.6	17.1	17.0	16.8	17.3	16.0	15.4
Unemployment Rate (%)	12.1	12.8	13.0	13.6	14.2	14.2	13.6	12.6	12.4	12.0	12.3	11.5	11.1
<u>Bergen-Passaic Labor Area (Bergen & Passaic Counties)</u>													
Labor Force	719.2	725.5	729.1	726.2	728.0	735.2	733.4	731.6	728.9	730.1	726.9	719.3	710.8
Employment	650.8	658.8	662.8	658.6	656.4	662.7	661.6	663.4	661.1	661.6	653.4	651.5	649.2
Unemployment Volume	68.4	66.7	66.2	67.6	71.5	72.5	71.8	68.2	67.7	68.5	73.6	67.7	61.6
Unemployment Rate (%)	9.5	9.2	9.1	9.3	9.8	9.9	9.8	9.3	9.3	9.4	10.1	9.4	8.7
<u>Camden Labor Area (Burlington, Camden & Gloucester Counties)</u>													
Labor Force	665.4	669.8	671.1	672.4	672.7	677.6	676.1	676.3	676.5	678.7	678.2	668.8	660.9
Employment	599.6	604.3	605.7	605.4	602.0	605.5	605.4	609.5	609.7	611.1	605.8	602.5	599.2
Unemployment Volume	65.8	65.5	65.4	66.9	70.7	72.2	70.8	66.8	66.8	67.6	72.4	66.2	61.7
Unemployment Rate (%)	9.9	9.8	9.7	10.0	10.5	10.6	10.5	9.9	9.9	10.0	10.7	9.9	9.3
<u>Edison Labor Area (Middlesex, Monmouth, Somerset & Ocean Counties)</u>													
Labor Force	1,198.6	1,197.7	1,202.3	1,193.5	1,187.6	1,201.5	1,199.2	1,196.7	1,198.2	1,211.0	1,220.1	1,210.9	1,188.2
Employment	1,090.4	1,091.2	1,095.9	1,084.7	1,072.8	1,084.2	1,083.5	1,088.9	1,091.2	1,103.3	1,104.6	1,105.9	1,090.0
Unemployment Volume	108.2	106.5	106.4	108.8	114.9	117.3	115.6	107.8	106.9	107.7	115.4	105.1	98.3
Unemployment Rate (%)	9.0	8.9	8.8	9.1	9.7	9.8	9.6	9.0	8.9	8.9	9.5	8.7	8.3
<u>Jersey City Labor Area (Hudson County)</u>													
Labor Force	297.8	300.6	301.3	299.8	299.5	302.0	301.4	301.1	300.9	301.1	298.7	295.5	293.8
Employment	263.3	266.5	268.1	266.4	265.5	268.1	267.6	268.3	267.4	267.6	264.3	263.5	262.6
Unemployment Volume	34.5	34.1	33.1	33.4	34.0	33.9	33.8	32.8	33.5	33.5	34.4	31.9	31.2
Unemployment Rate (%)	11.6	11.3	11.0	11.1	11.4	11.2	11.2	10.9	11.1	11.1	11.5	10.8	10.6
<u>Newark-Union Labor Area (Essex, Hunterdon, Morris, Sussex & Union Counties)</u>													
Labor Force	1,062.0	1,066.4	1,068.5	1,067.7	1,069.5	1,080.2	1,077.6	1,073.2	1,107.3	1,076.7	1,081.8	1,069.8	1,055.0
Employment	960.8	966.3	969.6	966.6	962.9	972.4	970.4	971.8	970.2	975.1	973.7	970.2	961.8
Unemployment Volume	101.2	100.1	98.9	101.1	106.5	107.8	107.2	101.4	101.1	101.6	108.1	99.6	93.2
Unemployment Rate (%)	9.5	9.4	9.3	9.5	10.0	10.0	10.0	9.4	9.4	9.4	10.0	9.3	8.8
<u>Ocean City Labor Area (Cape May County)</u>													
Labor Force	62.5	55.8	53.3	53.8	54.5	54.2	54.2	56.8	61.8	68.8	72.5	71.0	64.4
Employment	57.4	49.7	45.7	45.5	45.0	44.7	45.3	49.6	55.5	62.9	66.7	65.7	59.3
Unemployment Volume	5.2	6.1	7.6	8.3	9.5	9.5	8.8	7.3	6.3	5.9	5.8	5.2	5.1
Unemployment Rate (%)	8.3	10.9	14.2	15.5	17.4	17.6	16.3	12.8	10.2	8.6	8.0	7.4	7.9
<u>Salem Labor Area (Salem County)</u>													
Labor Force	31.4	32.0	32.0	32.3	32.7	32.6	32.7	32.5	32.5	32.5	32.5	32.4	32.2
Employment	28.3	28.4	28.6	28.5	28.3	28.6	28.8	29.0	29.0	28.9	28.9	28.8	29.0
Unemployment Volume	3.1	3.6	3.4	3.8	4.4	4.0	3.9	3.6	3.6	3.6	3.6	3.6	3.2
Unemployment Rate (%)	9.9	11.2	10.8	11.7	13.5	12.4	11.9	11.0	10.9	11.1	11.1	11.1	9.9
<u>Trenton-Ewing Labor Area (Mercer County)</u>													
Labor Force	201.4	202.4	202.7	202.0	202.3	204.6	205.0	203.8	202.7	203.4	204.3	202.7	200.4
Employment	185.1	186.7	187.1	186.3	185.7	187.6	187.7	187.8	186.6	187.0	186.2	186.3	185.2
Unemployment Volume	16.3	15.7	15.7	15.7	16.6	17.1	17.3	16.0	16.1	16.4	18.1	16.4	15.1
Unemployment Rate (%)	8.1	7.8	7.7	7.8	8.2	8.3	8.5	7.9	7.9	8.1	8.9	8.1	7.6
<u>Vineland-Millville-Bridgeton Labor Area (Cumberland County)</u>													
Labor Force	71.1	70.9	71.0	71.6	72.2	73.1	73.4	73.1	72.6	72.7	72.0	70.5	70.8
Employment	62.2	61.6	61.6	61.5	61.4	62.2	62.8	63.5	63.2	63.4	62.1	61.5	62.2
Unemployment Volume	8.9	9.3	9.5	10.1	10.8	10.9	10.6	9.6	9.4	9.4	9.9	9.0	8.6
Unemployment Rate (%)	12.6	13.1	13.3	14.1	15.0	14.9	14.4	13.1	13.0	12.9	13.7	12.8	12.1

NEW JERSEY ECONOMIC INDICATORS

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NEW JERSEY ECONOMIC INDICATORS

NEW JERSEY ECONOMIC INDICATORS

1. Civilian Labor Force (000)

Date	2007		2008		2009		2010	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	4,435.9	4,469.6	4,466.4	4,492.0	4,492.0	4,526.6	4,515.8	4,533.4
Feb	4,437.2	4,463.9	4,469.7	4,496.3	4,513.5	4,533.3	4,559.0	4,553.7
Mar	4,444.2	4,457.1	4,484.2	4,498.0	4,522.9	4,539.8	4,550.9	4,563.4
Apr	4,425.2	4,450.5	4,474.3	4,498.1	4,527.1	4,544.6	4,541.7	4,571.0
May	4,431.2	4,445.3	4,487.7	4,497.6	4,532.8	4,546.5	4,542.5	4,568.4
Jun	4,493.1	4,442.7	4,542.9	4,497.8	4,596.0	4,545.6	4,574.9	4,551.9
Jul	4,520.3	4,443.3	4,571.5	4,499.2	4,620.0	4,542.5	4,588.7	4,529.6
Aug	4,470.8	4,447.6	4,536.8	4,501.9	4,571.2	4,538.7	4,540.4R	4,510.0R
Sep	4,436.1	4,455.4	4,480.5	4,505.6	4,506.2	4,535.2	4,474.7	4,500.8
Oct	4,446.6	4,465.4	4,502.3	4,510.0	4,516.8	4,532.3		
Nov	4,473.9	4,475.8	4,504.0	4,515.0	4,526.1	4,529.9		
Dec	4,477.1	4,485.0	4,512.7	4,520.5	4,515.3	4,527.8		

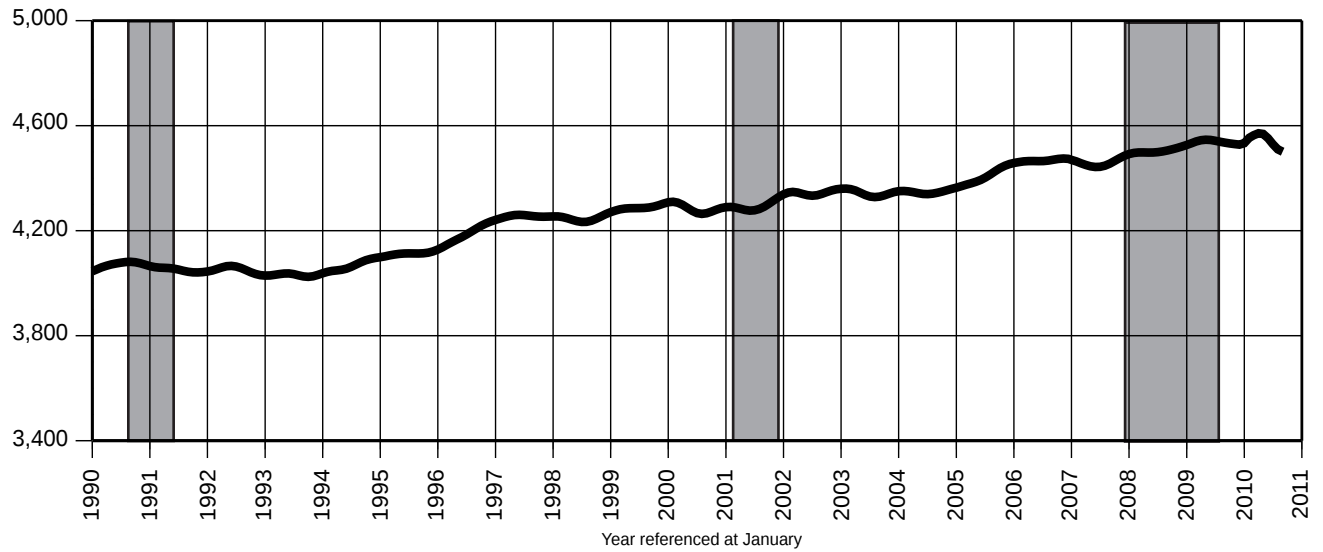
2. Resident Employment (000)

Date	2007		2008		2009		2010	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	4,224.8	4,282.5	4,235.0	4,285.4	4,125.8	4,185.7	4,051.0	4,084.1
Feb	4,231.3	4,278.7	4,239.2	4,285.9	4,118.8	4,168.9	4,088.3	4,105.1
Mar	4,251.4	4,272.6	4,256.9	4,283.4	4,120.5	4,154.3	4,086.5	4,114.4
Apr	4,247.3	4,265.7	4,271.4	4,278.1	4,141.0	4,141.9	4,105.7	4,123.5
May	4,253.6	4,259.4	4,262.9	4,270.6	4,125.1	4,130.1	4,108.7	4,123.8
Jun	4,303.2	4,255.2	4,306.2	4,262.8	4,160.8	4,118.6	4,138.4	4,113.3
Jul	4,304.2	4,254.3	4,304.4	4,255.8	4,160.5	4,107.7	4,124.2	4,090.1
Aug	4,286.9	4,257.0	4,282.7	4,249.8	4,136.8	4,098.3	4,113.9R	4,075.2R
Sep	4,253.3	4,262.7	4,230.7	4,243.2	4,072.9	4,090.6	4,076.4	4,077.7
Oct	4,272.8	4,269.8	4,248.7	4,233.7	4,086.3	4,084.4		
Nov	4,293.4	4,276.7	4,234.7	4,220.3	4,096.6	4,079.3		
Dec	4,283.1	4,282.2	4,210.5	4,203.5	4,075.3	4,075.3		

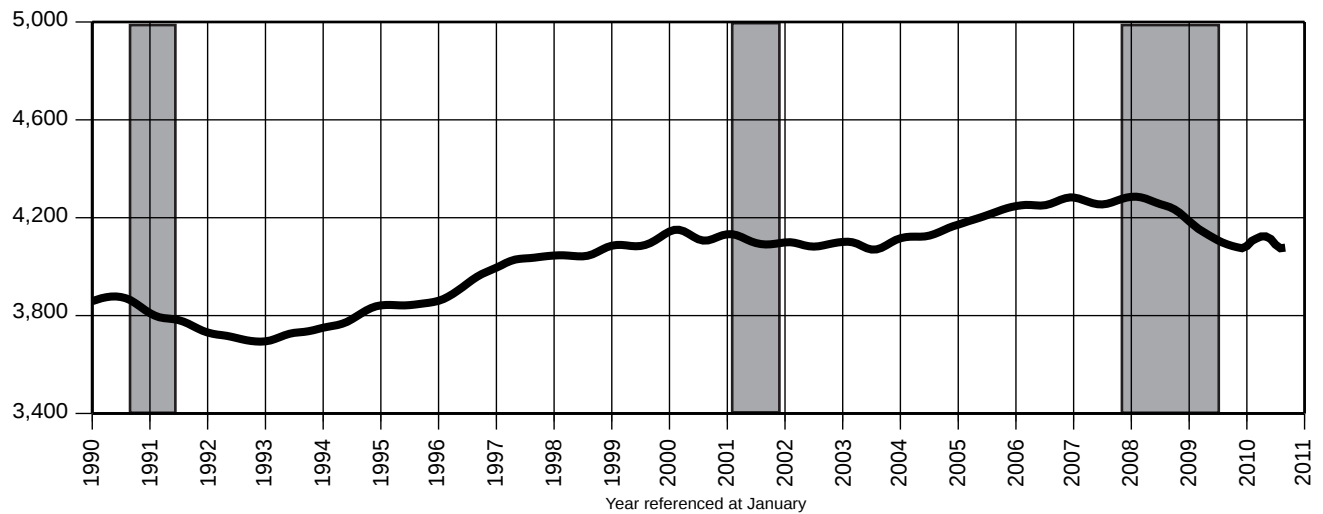
3. Unemployment (000)

Date	2007		2008		2009		2010	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	211.1	187.1	231.4	206.6	366.2	340.9	464.8	449.2
Feb	205.9	185.2	230.5	210.3	394.6	364.5	470.7	448.6
Mar	192.8	184.5	227.3	214.5	402.4	385.5	464.5	449.0
Apr	177.9	184.8	202.9	220.0	386.1	402.7	436.0	447.5
May	177.6	185.9	224.8	226.9	407.7	416.4	433.9	444.6
Jun	189.9	187.5	236.6	235.0	435.2	427.0	436.4	438.6
Jul	216.1	189.0	267.1	243.4	459.5	434.8	464.5	439.5
Aug	183.8	190.6	254.1	252.1	434.4	440.5	426.5R	434.8R
Sep	182.8	192.7	249.8	262.4	433.3	444.6	398.3	423.1
Oct	173.8	195.6	253.6	276.3	430.5	448.0		
Nov	180.6	199.1	269.3	294.7	429.5	450.7		
Dec	193.9	202.8	302.2	316.9	440.0	452.5		

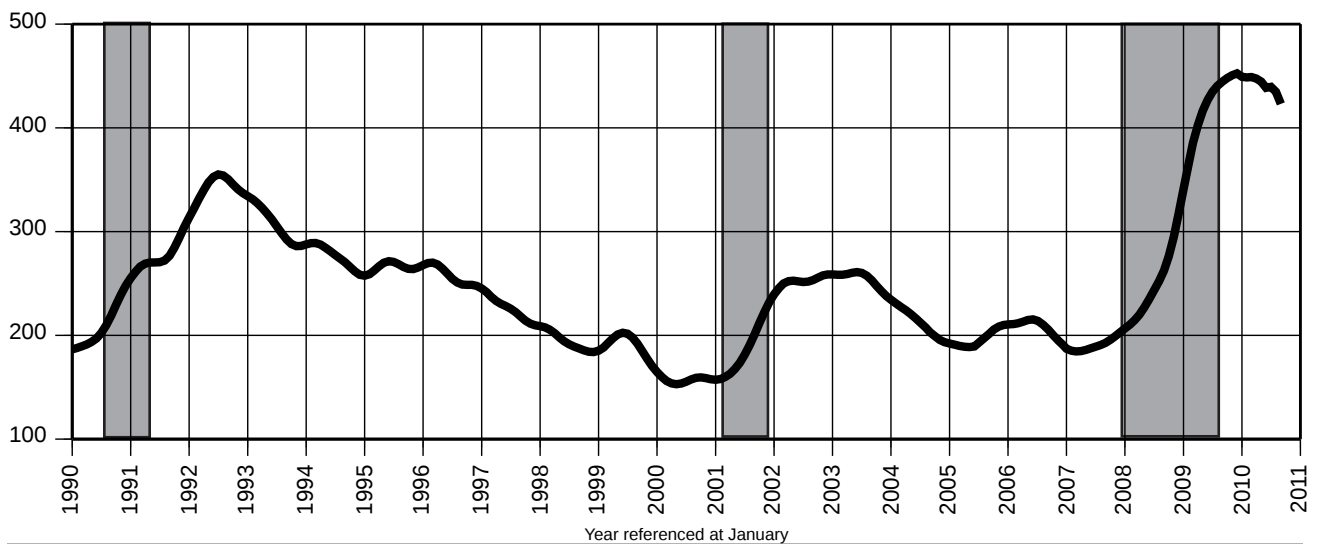
1. Civilian Labor Force (000)



2. Resident Employment (000)



3. Unemployment (000)



4. Labor Force Participation Rate (%)

Date	2007		2008		2009		2010	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	66.4	66.9	66.5	66.9	66.5	67.0	66.3	66.6
Feb	66.4	66.8	66.6	66.9	66.8	67.0	66.9	66.8
Mar	66.5	66.7	66.7	67.0	66.9	67.1	66.8	66.9
Apr	66.2	66.6	66.6	66.9	66.9	67.1	66.6	67.0
May	66.3	66.5	66.7	66.9	66.9	67.1	66.6	66.9
Jun	67.2	66.4	67.5	66.9	67.8	67.1	67.0	66.7
Jul	67.5	66.4	67.9	66.9	68.1	67.0	67.2	66.3
Aug	66.8	66.4	67.4	66.8	67.4	66.9	66.4	66.0
Sep	66.2	66.5	66.5	66.8	66.3	66.8	65.4	65.8
Oct	66.3	66.6	66.7	66.9	66.5	66.7		
Nov	66.7	66.7	66.7	66.9	66.5	66.6		
Dec	66.7	66.8	66.8	66.9	66.4	66.5		

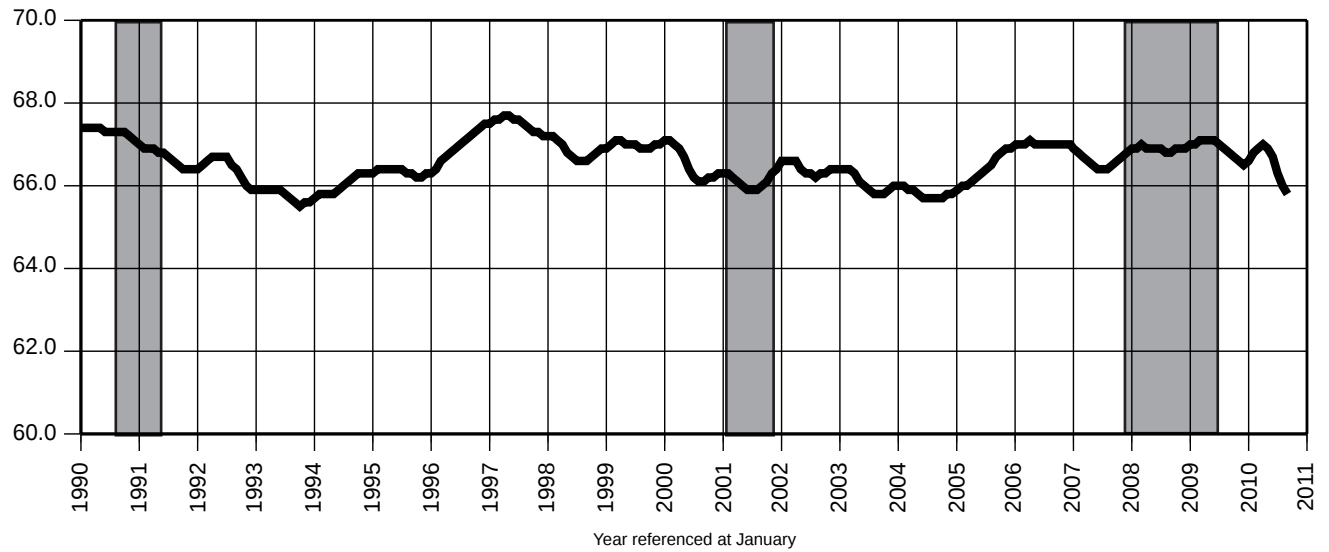
5. Employment / Population Ratio (%)

Date	2007		2008		2009		2010	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	63.2	64.1	63.1	63.8	61.0	61.9	59.5	60.0
Feb	63.3	64.0	63.1	63.8	60.9	61.7	60.0	60.3
Mar	63.6	63.9	63.4	63.8	60.9	61.4	60.0	60.4
Apr	63.5	63.8	63.6	63.7	61.2	61.2	60.2	60.5
May	63.6	63.7	63.4	63.5	60.9	61.0	60.2	60.4
Jun	64.3	63.6	64.0	63.4	61.4	60.8	60.6	60.2
Jul	64.3	63.6	64.0	63.2	61.4	60.6	60.4	59.9
Aug	64.0	63.6	63.6	63.1	61.0	60.4	60.2	59.6
Sep	63.5	63.6	62.8	63.0	60.0	60.2	59.6	59.6
Oct	63.7	63.7	63.0	62.8	60.1	60.1		
Nov	64.0	63.8	62.7	62.5	60.2	60.0		
Dec	63.8	63.8	62.3	62.2	59.9	59.9		

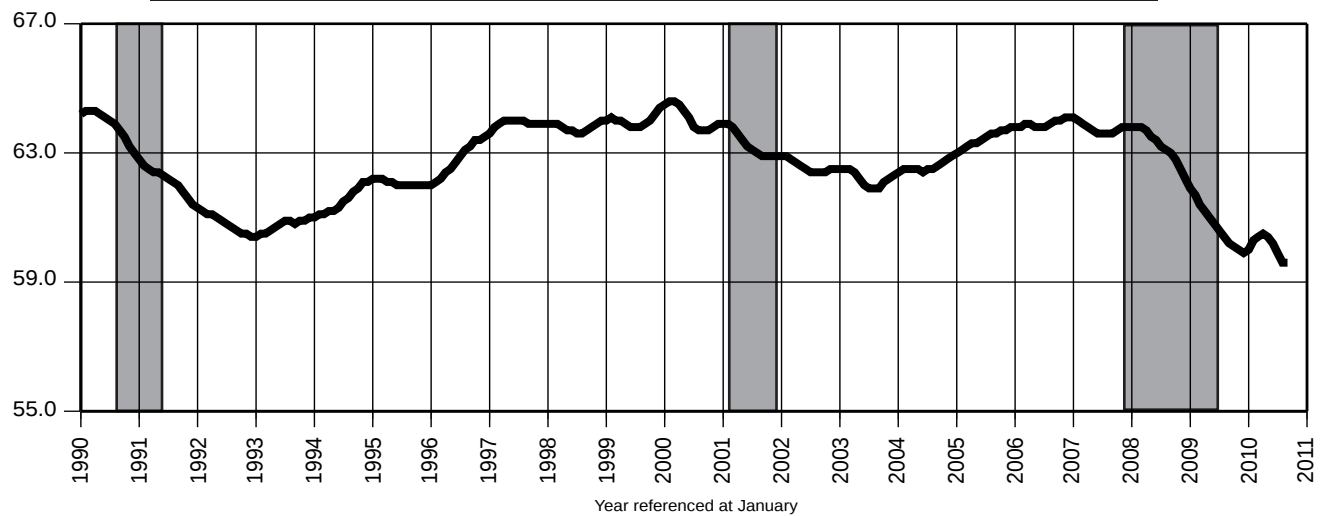
6. Unemployment Rate (%)

Date	2007		2008		2009		2010	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	4.8	4.2	5.2	4.6	8.2	7.5	10.3	9.9
Feb	4.6	4.1	5.2	4.7	8.7	8.0	10.3	9.9
Mar	4.3	4.1	5.1	4.8	8.9	8.5	10.2	9.8
Apr	4.0	4.2	4.5	4.9	8.5	8.9	9.6	9.8
May	4.0	4.2	5.0	5.0	9.0	9.2	9.6	9.7
Jun	4.2	4.2	5.2	5.2	9.5	9.4	9.5	9.6
Jul	4.8	4.3	5.8	5.4	9.9	9.6	10.1	9.7
Aug	4.1	4.3	5.6	5.6	9.5	9.7	9.4	9.6
Sep	4.1	4.3	5.6	5.8	9.6	9.8	8.9	9.4
Oct	3.9	4.4	5.6	6.1	9.5	9.9		
Nov	4.0	4.4	6.0	6.5	9.5	9.9		
Dec	4.3	4.5	6.7	7.0	9.7	10.0		

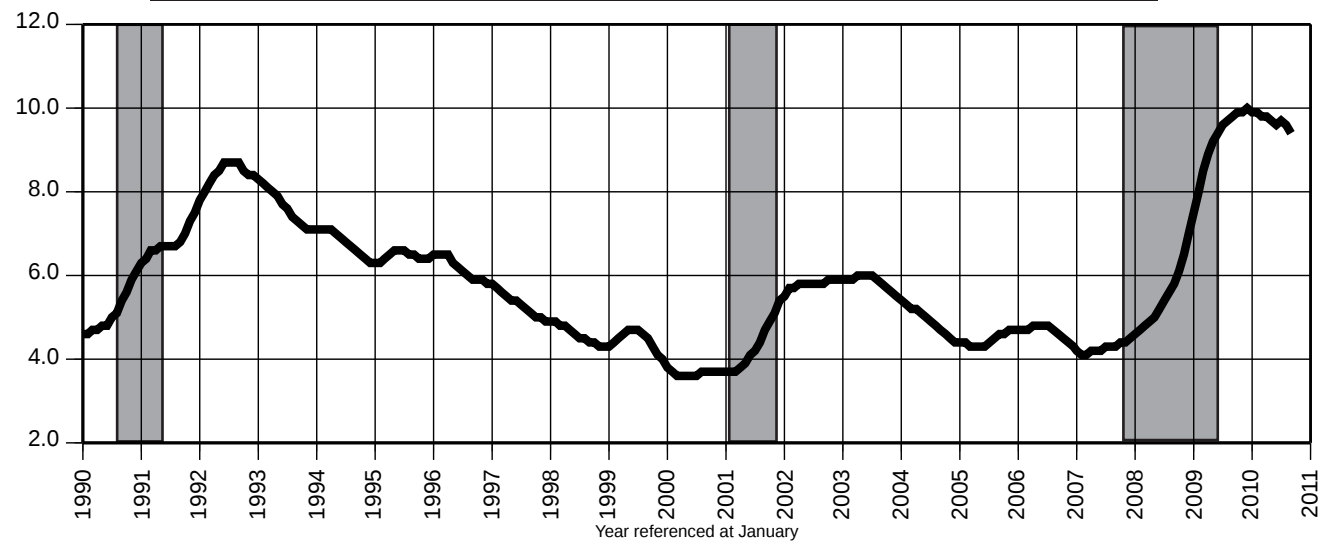
4. Labor Force Participation Rate (%)



5. Employment / Population Ratio (%)



6. Unemployment Rate (%)



7. Nonfarm Payroll Employment (000)

Date	2007		2008		2009		2010	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	3,997.0	4,072.8	4,016.3	4,092.5	3,877.8	3,952.4	3,779.3	3,849.7
Feb	3,993.2	4,066.1	4,017.0	4,091.0	3,862.1	3,935.1	3,781.1	3,852.9
Mar	4,024.6	4,071.3	4,042.7	4,090.9	3,867.1	3,914.8	3,801.7	3,848.0
Apr	4,053.9	4,074.4	4,062.7	4,083.6	3,884.4	3,905.1	3,842.3	3,859.7
May	4,103.9	4,083.8	4,091.7	4,071.6	3,920.8	3,900.6	3,885.6	3,868.7
Jun	4,159.6	4,088.0	4,133.8	4,061.4	3,958.0	3,886.2	3,924.4	3,863.1
Jul	4,101.8	4,079.4	4,071.6	4,049.2	3,897.6	3,875.9	3,871.4	3,845.1
Aug	4,086.0	4,081.4	4,042.1	4,037.1	3,876.1	3,870.7	3,849.3R	3,844.0R
Sep	4,076.5	4,070.9	4,034.4	4,027.4	3,874.7	3,866.1	3,830.2	3,823.8
Oct	4,103.4	4,085.3	4,033.5	4,015.4	3,894.5	3,867.6		
Nov	4,118.8	4,086.6	4,022.6	3,991.1	3,894.7	3,864.7		
Dec	4,128.4	4,087.0	4,012.6	3,972.8	3,892.6	3,858.7		

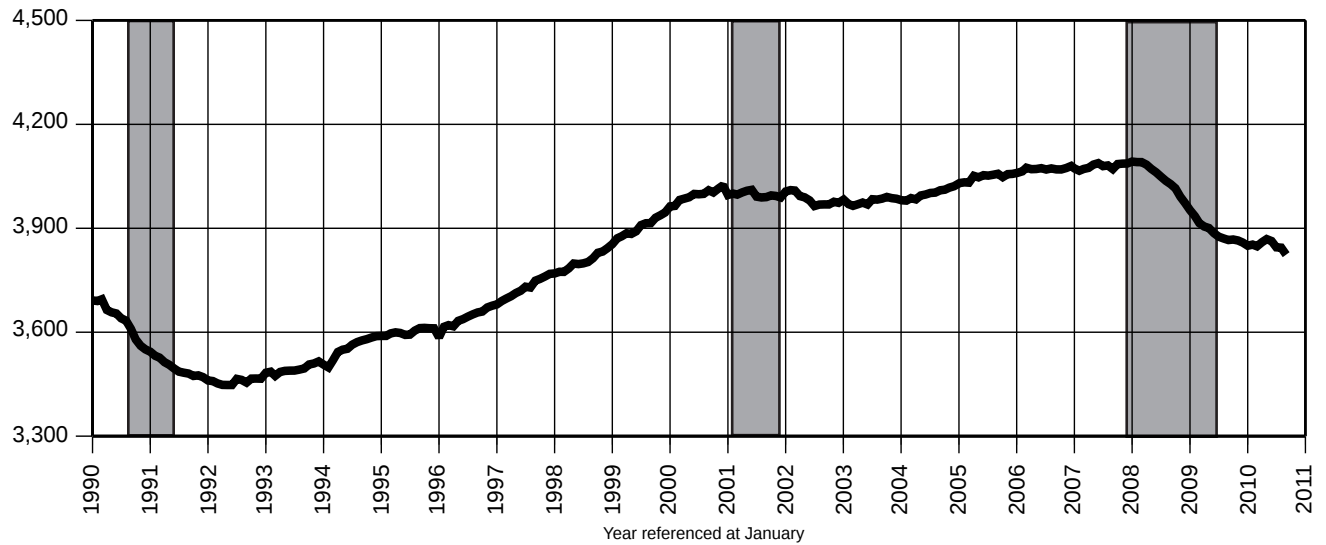
8. Private Sector Payroll Employment (000)

Date	2007		2008		2009		2010	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	3,351.8	3,425.2	3,368.9	3,443.1	3,232.4	3,305.3	3,128.1	3,197.6
Feb	3,336.6	3,418.3	3,358.3	3,441.2	3,207.9	3,289.9	3,121.4	3,201.8
Mar	3,364.8	3,423.0	3,381.6	3,441.3	3,209.9	3,269.1	3,142.4	3,199.2
Apr	3,394.6	3,426.6	3,401.8	3,434.4	3,224.2	3,256.8	3,179.6	3,208.0
May	3,446.0	3,434.4	3,432.4	3,421.0	3,263.8	3,252.2	3,214.5	3,206.0
Jun	3,499.1	3,437.9	3,475.5	3,413.5	3,300.4	3,238.9	3,260.5	3,208.7
Jul	3,485.3	3,438.0	3,449.1	3,402.0	3,273.2	3,227.0	3,260.9	3,210.0
Aug	3,476.3	3,434.8	3,434.9	3,393.1	3,263.2	3,221.1	3,256.2R	3,212.9R
Sep	3,446.7	3,424.9	3,404.9	3,381.5	3,245.2	3,220.1	3,227.7	3,203.5
Oct	3,447.8	3,436.2	3,380.9	3,369.3	3,235.6	3,217.5		
Nov	3,457.9	3,437.1	3,366.2	3,345.7	3,230.1	3,212.9		
Dec	3,467.6	3,437.1	3,357.8	3,328.5	3,229.7	3,207.4		

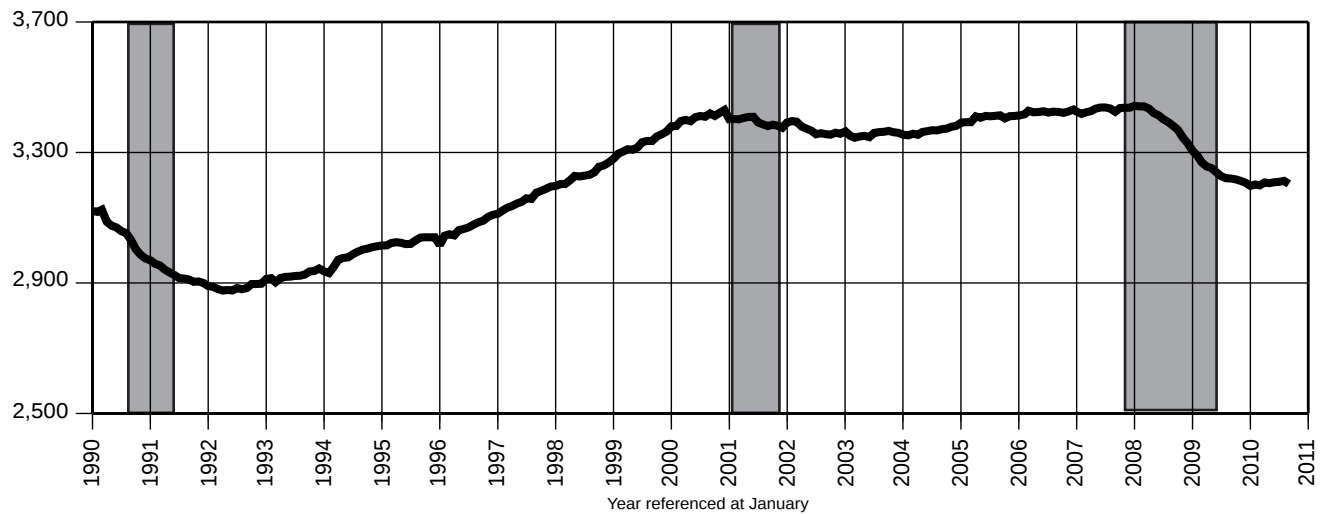
9. Construction Payroll Employment (000)

Date	2007		2008		2009		2010	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	161.2	173.4	158.7	171.1	137.2	149.6	116.3	126.5
Feb	155.4	169.2	156.7	170.5	134.1	147.9	112.2	126.7
Mar	160.7	170.3	160.1	169.7	135.7	145.4	118.2	128.5
Apr	169.9	172.8	165.4	168.3	139.2	142.2	122.9	126.7
May	175.7	173.5	168.8	166.7	142.1	140.1	126.3	125.4
Jun	179.5	174.2	171.1	165.8	143.2	138.0	130.3	126.7
Jul	179.6	173.3	171.1	164.8	142.9	136.6	131.0	124.7
Aug	181.0	173.3	170.8	163.0	143.0	135.2	132.5R	124.4R
Sep	179.1	172.4	168.5	161.7	140.3	133.4	130.7	123.3
Oct	178.1	172.4	166.2	160.4	141.2	134.5		
Nov	175.5	171.7	161.4	157.5	136.6	132.1		
Dec	171.5	170.6	154.9	154.1	132.1	130.7		

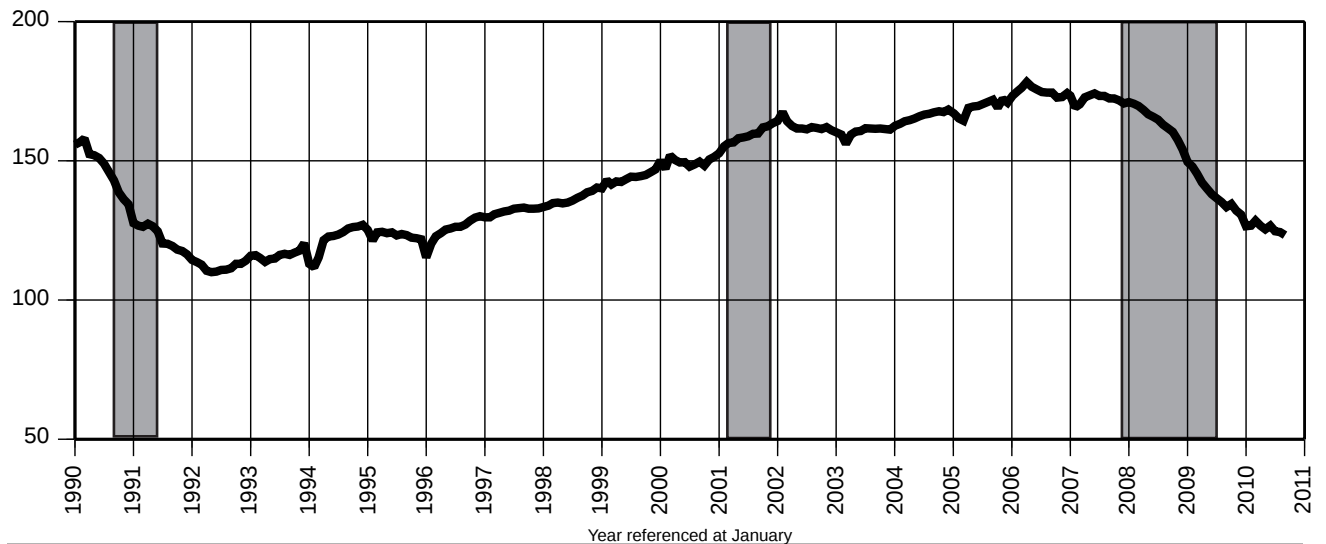
7. Nonfarm Payroll Employment (000)



8. Private Sector Payroll Employment (000)



9. Construction Payroll Employment (000)



10. Total Manufacturing Payroll Employment (000)

Date	2007		2008		2009		2010	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	314.5	316.9	303.4	305.6	278.0	280.2	255.6	257.8
Feb	313.5	315.9	302.1	304.7	273.9	276.7	254.6	257.3
Mar	313.5	314.7	302.6	304.3	271.2	273.2	252.3	254.2
Apr	312.3	313.9	302.8	304.6	267.9	270.0	254.5	256.2
May	312.2	312.4	301.9	302.2	267.6	268.0	257.9	259.2
Jun	313.5	311.6	302.8	301.0	267.7	265.9	258.8	257.5
Jul	312.1	311.8	299.5	299.2	264.3	264.0	257.2	256.6
Aug	310.9	309.9	298.9	297.7	263.4	262.1	256.7	255.9
Sep	309.5	308.0	297.4	295.6	262.8	260.7	259.2	257.7
Oct	308.6	307.5	294.1	292.9	263.3	261.8		
Nov	308.0	306.6	291.7	290.2	266.2	264.1		
Dec	306.9	305.8	288.5	287.3	261.0	259.1		

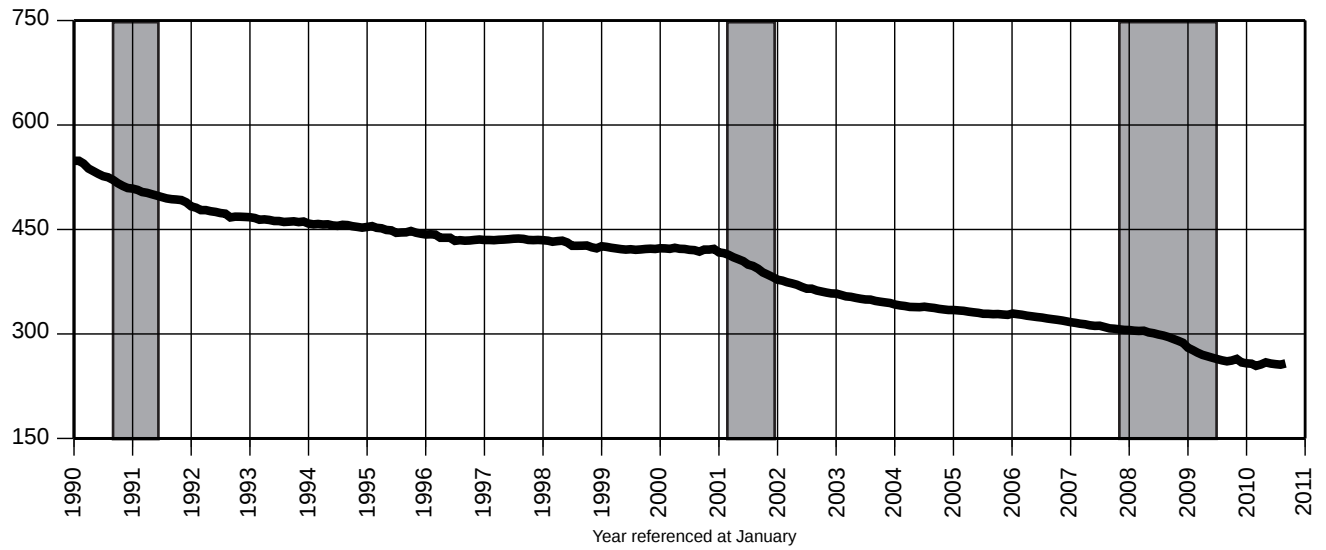
11. Trade, Transportation & Utilities Payroll Employment (000)

Date	2007		2008		2009		2010	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	870.2	875.2	870.5	875.6	828.3	833.2	802.6	809.0
Feb	856.7	873.3	856.8	873.7	813.8	830.1	794.9	808.4
Mar	859.5	873.3	859.5	873.8	810.4	824.1	800.2	811.0
Apr	860.2	873.4	856.9	870.7	805.9	819.5	802.2	811.5
May	873.0	876.0	864.4	867.6	815.9	819.1	809.5	811.6
Jun	884.4	877.4	872.5	865.4	823.7	816.8	817.7	811.1
Jul	873.8	875.9	860.9	862.8	811.7	813.6	808.3	810.4
Aug	869.8	874.2	856.9	861.1	808.3	812.0	811.1R	813.9R
Sep	870.7	871.9	856.2	856.9	811.6	811.9	810.9	811.5
Oct	875.5	872.2	856.2	852.7	812.7	810.1		
Nov	892.4	874.3	862.3	844.7	820.3	807.0		
Dec	907.2	875.5	869.2	838.6	834.5	809.6		

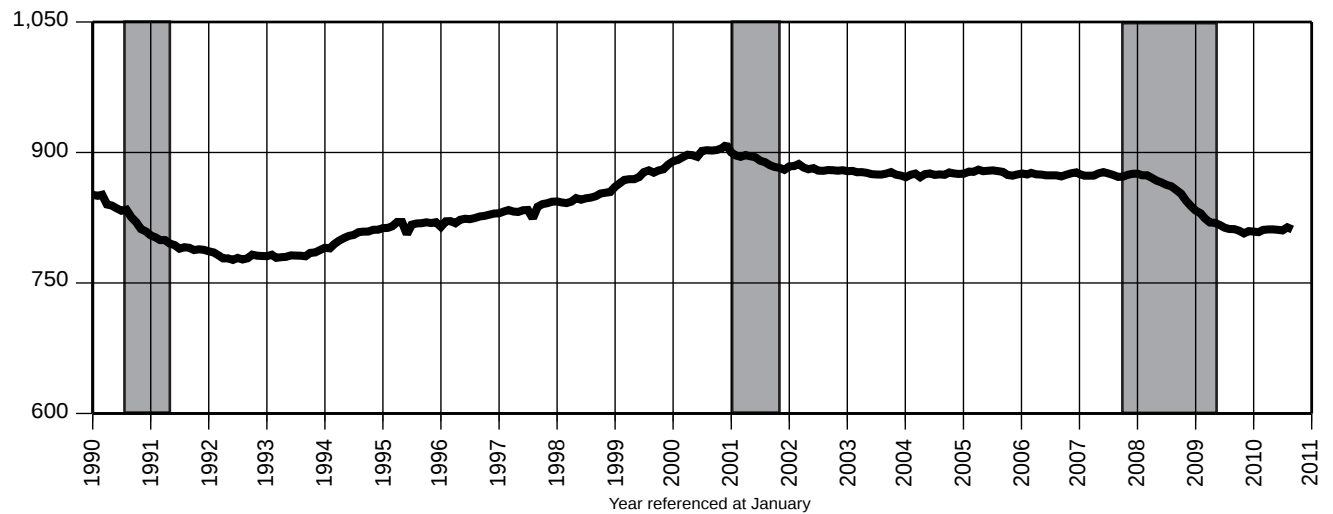
12. Information Payroll Employment (000)

Date	2007		2008		2009		2010	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	96.3	96.8	93.7	94.2	86.5	87.0	81.4	81.5
Feb	97.1	97.1	94.2	94.2	85.9	85.9	81.3	82.0
Mar	97.5	97.0	94.2	93.7	86.1	85.6	80.8	81.2
Apr	96.7	97.1	92.8	93.1	84.7	85.0	80.9	81.3
May	96.5	96.6	92.2	92.3	85.0	85.0	81.0	81.3
Jun	96.7	95.9	92.7	91.9	85.0	84.2	81.5	81.1
Jul	96.5	96.3	91.0	90.8	83.9	83.8	81.7	81.7
Aug	97.2	96.7	90.8	90.2	84.4	83.8	81.8R	81.2R
Sep	95.4	95.7	89.7	89.9	82.7	82.8	82.3	82.2
Oct	94.0	94.8	88.4	89.2	81.9	81.8		
Nov	94.3	94.5	88.3	88.5	81.3	81.0		
Dec	93.9	93.8	87.8	87.8	82.5	81.9		

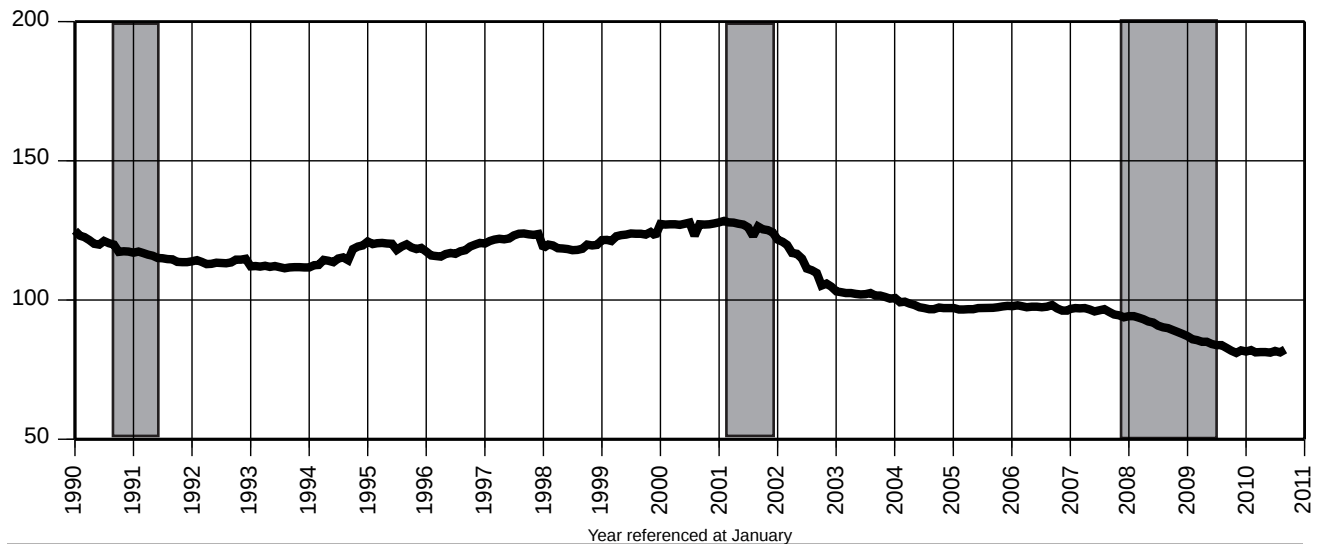
10. Total Manufacturing Payroll Employment (000)



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



12. Information Payroll Employment (000)



13. Financial Activities Payroll Employment (000)

Date	2007		2008		2009		2010	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	274.9	277.7	272.0	274.8	258.6	261.4	244.1	245.9
Feb	274.3	277.3	271.9	274.7	257.7	260.4	245.0	246.6
Mar	274.3	276.8	272.3	274.7	256.8	259.1	246.5	247.3
Apr	274.8	276.3	271.7	273.1	257.2	258.4	247.3	247.7
May	276.1	276.1	272.4	272.3	257.4	257.2	249.6	249.1
Jun	278.7	276.1	274.2	271.5	258.4	255.7	251.2	248.6
Jul	279.9	276.0	273.5	269.9	257.5	254.1	252.7	249.9
Aug	279.0	275.3	272.7	269.2	256.3	252.9	253.6R	251.4R
Sep	274.7	274.5	268.4	268.1	253.8	253.4	250.1	251.1
Oct	274.0	274.5	265.7	266.3	250.6	251.8		
Nov	274.0	274.4	264.6	265.0	250.0	251.0		
Dec	273.9	273.9	264.0	263.9	249.0	249.4		

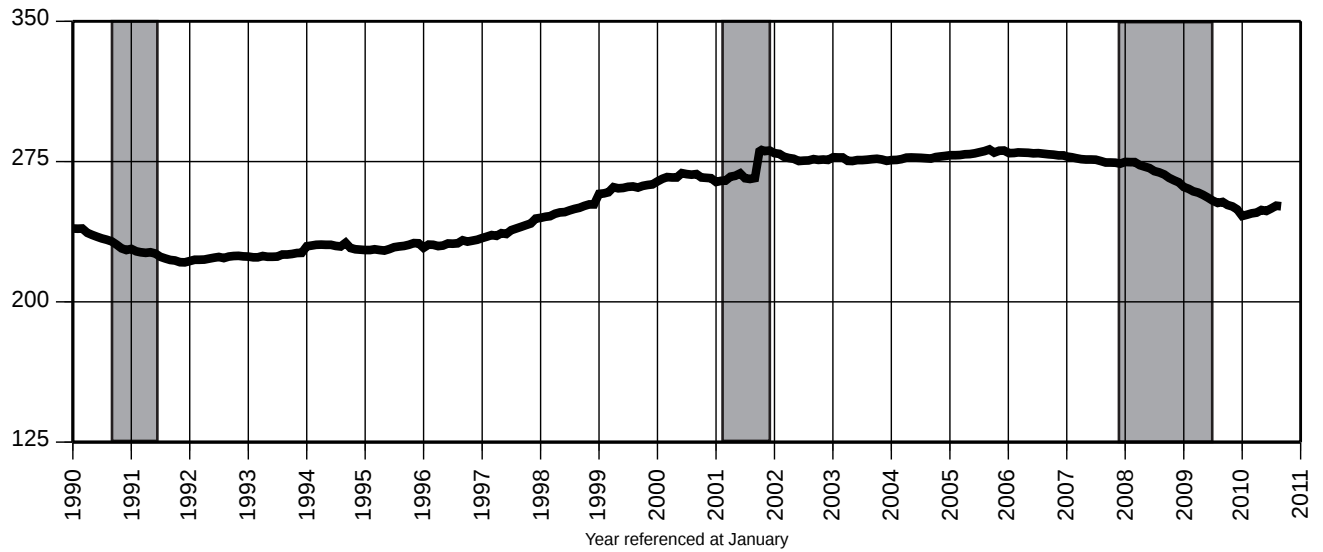
14. Professional & Business Services Payroll Employment (000)

Date	2007		2008		2009		2010	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	588.8	607.5	605.5	623.9	583.3	601.3	554.2	573.1
Feb	590.1	607.2	606.8	624.3	578.3	596.1	559.0	577.7
Mar	599.1	610.6	612.7	624.4	578.1	590.1	562.1	572.7
Apr	610.3	613.9	618.9	622.6	585.7	589.5	575.8	579.7
May	616.5	616.2	620.0	619.9	586.9	586.8	580.6	579.8
Jun	626.5	617.6	626.5	617.7	593.0	584.4	592.4	586.3
Jul	628.0	619.9	625.5	617.1	589.2	580.8	595.4	584.5
Aug	630.7	620.4	626.2	615.5	589.9	579.1	595.5	584.5
Sep	626.3	619.4	620.4	613.0	587.2	579.3	590.6	580.0
Oct	627.6	621.3	615.0	608.8	583.1	574.5		
Nov	628.9	622.6	611.1	605.0	576.4	572.6		
Dec	626.9	623.1	605.5	602.0	573.7	573.3		

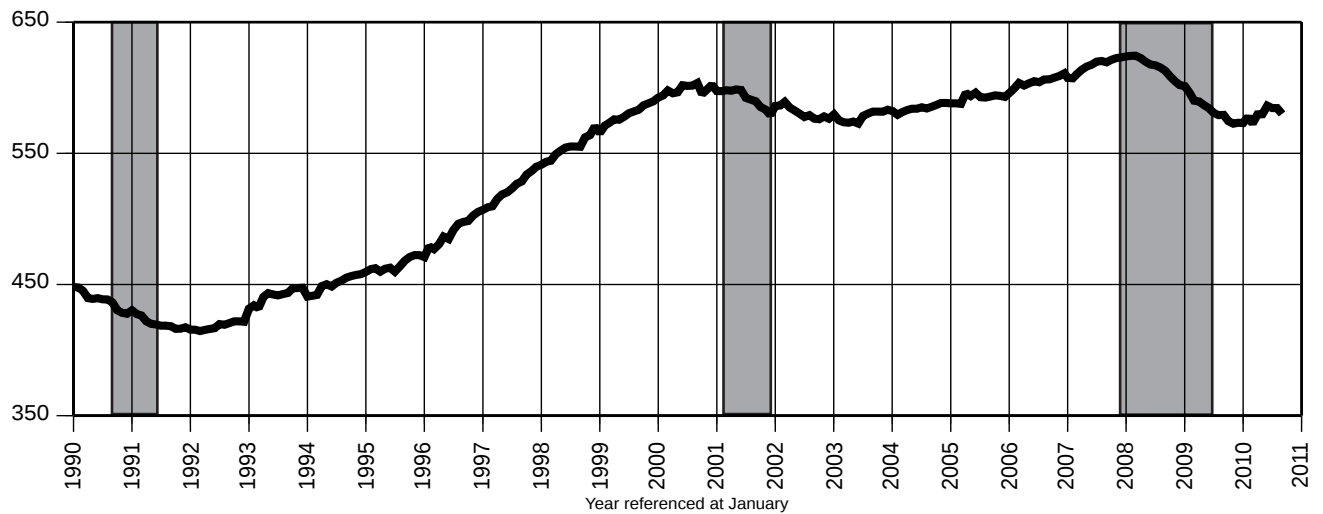
15. Educational & Health Services Payroll Employment (000)

Date	2007		2008		2009		2010	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	571.6	575.0	583.7	587.0	590.5	593.7	602.1	605.2
Feb	575.6	575.9	587.7	587.7	594.5	594.3	604.7	606.0
Mar	580.1	578.0	590.5	588.2	597.0	594.7	606.5	605.2
Apr	577.4	576.6	590.3	589.3	597.7	596.6	607.2	604.9
May	583.8	579.6	592.2	588.1	600.2	596.1	605.4	601.2
Jun	582.0	578.2	593.2	589.3	601.3	597.3	602.6	600.0
Jul	575.1	579.9	584.9	589.9	592.1	597.3	594.6	600.3
Aug	571.4	580.1	581.7	590.7	588.5	597.7	591.5R	601.5R
Sep	577.2	581.1	587.8	591.8	594.8	598.8	594.9	598.8
Oct	586.7	585.3	593.1	591.9	605.9	602.7		
Nov	586.1	583.0	595.3	592.4	608.1	603.0		
Dec	589.6	584.2	599.8	594.2	608.3	603.4		

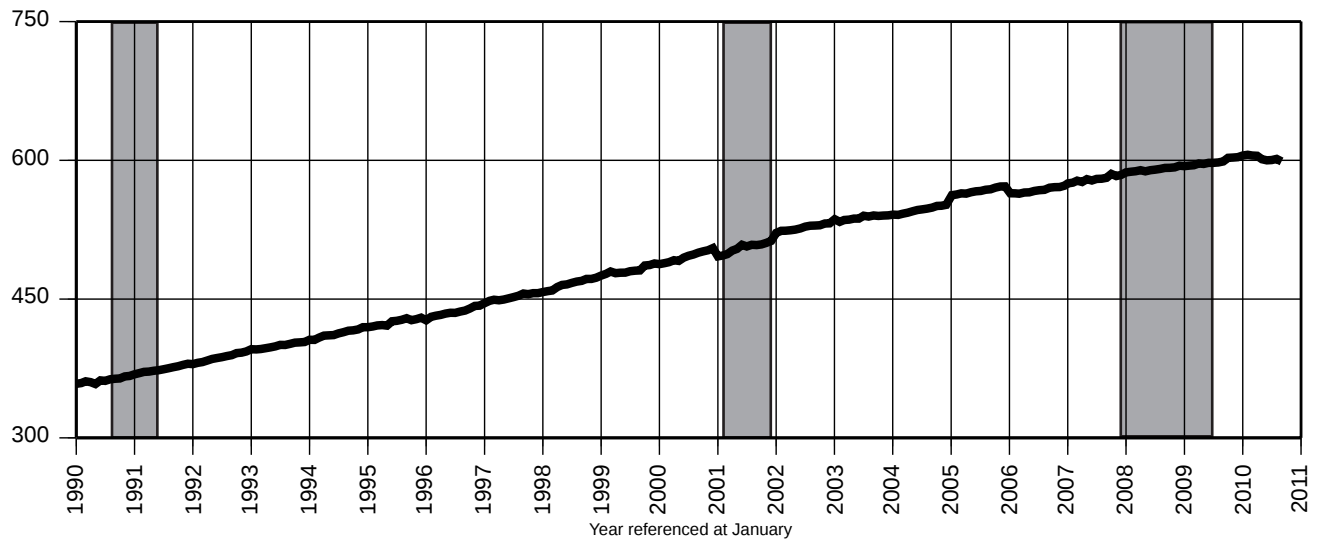
13. Financial Activities Payroll Employment (000)



14. Professional & Business Services Payroll Employment (000)



15. Educational & Health Services Payroll Employment (000)



Indicator Series 16-18 Leisure & Hospitality, CPI and Confidence Index**16. Leisure & Hospitality Payroll Employment (000)**

Date	2007		2008		2009		2010	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	313.2	339.2	317.3	344.3	309.1	335.5	313.5	337.3
Feb	312.8	339.0	317.9	344.9	308.3	334.8	311.4	336.4
Mar	318.2	338.6	325.0	346.0	313.0	333.5	317.4	338.2
Apr	328.0	337.9	336.2	346.2	323.9	333.8	328.5	339.1
May	345.6	339.0	352.2	345.1	344.8	337.5	342.2	337.2
Jun	367.9	340.7	371.7	343.9	361.7	334.0	365.4	340.6
Jul	371.9	339.6	373.4	341.2	365.7	333.9	373.8	340.2
Aug	369.2	339.7	368.9	339.6	364.0	334.8	369.3R	339.3R
Sep	349.7	336.5	351.7	338.4	349.8	336.4	348.4	337.4
Oct	337.9	341.9	337.7	341.7	334.3	336.9		
Nov	333.4	343.6	327.5	337.4	328.7	338.5		
Dec	332.1	343.9	324.4	336.2	326.3	336.5		

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

Date	2008			2009			2010		
	US	NY	PA	US	NY	PA	US	NY	PA
Jan	211.080	229.869	*	211.143	233.402	*	216.687	238.970	*
Feb	211.693	231.020	220.935	212.193	234.663	220.262	216.741	238.862	226.529
Mar	213.528	233.122	*	212.709	235.067	*	217.631	240.101	*
Apr	214.823	233.822	223.622	213.240	235.582	221.686	218.009	240.529	227.432
May	216.632	236.151	*	213.856	235.975	*	218.178	241.075	*
Jun	218.815	238.580	228.408	215.693	237.172	223.810	217.965	240.817	228.074
Jul	219.964	240.273	*	215.351	237.600	*	218.011	241.147	*
Aug	219.086	240.550	228.337	215.834	238.282	226.039	218.312	241.569	228.500
Sep	218.783	240.089	*	215.969	238.568	*	218.439	241.485	*
Oct	216.573	238.403	225.113	216.177	238.380	224.787			
Nov	212.425	234.498	*	216.330	238.777	*			
Dec	210.228	233.012	218.186	215.949	238.427	224.800			

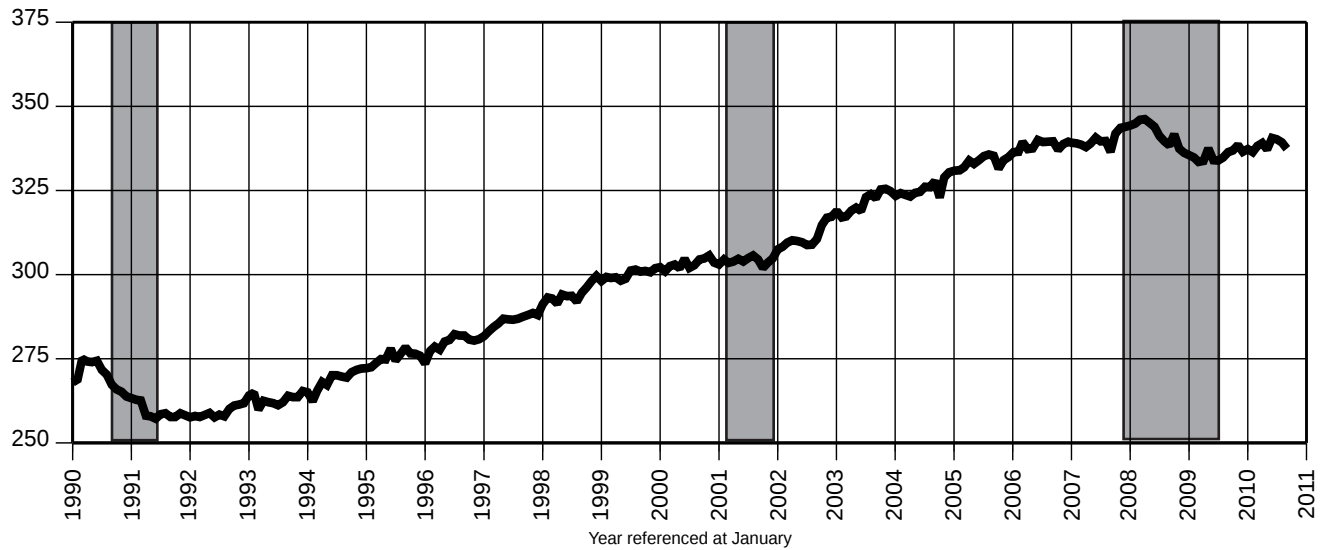
18. Consumer Confidence Index, US

(Seasonally unadjusted)

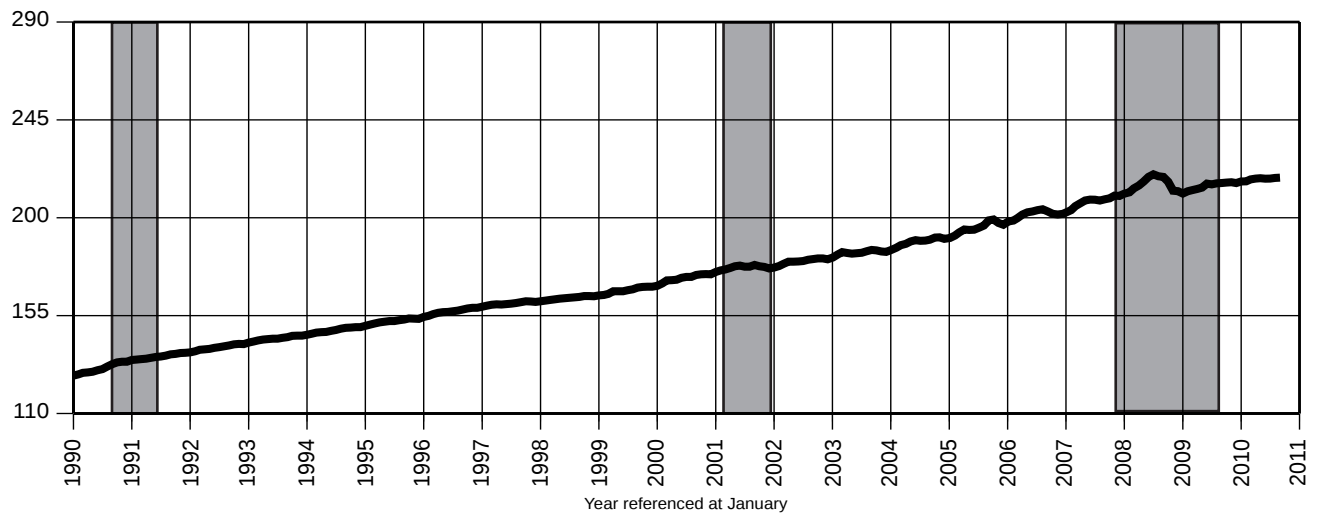
Date	2007	2008	2009	2010
Jan	110.2	87.3	37.4	56.5
Feb	111.2	76.4	25.3	46.4
Mar	108.2	65.9	26.9	52.3
Apr	106.3	62.8	40.8	57.7
May	108.5	58.1	54.8	62.7
Jun	105.3	51.0	49.3	54.3
Jul	111.9	51.9	47.4	51.0
Aug	105.6	58.5	54.5	53.2R
Sep	99.5	61.4	53.4	48.5
Oct	95.2	38.8	47.7	
Nov	87.8	44.7	50.6	
Dec	90.6	38.6	53.6	

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

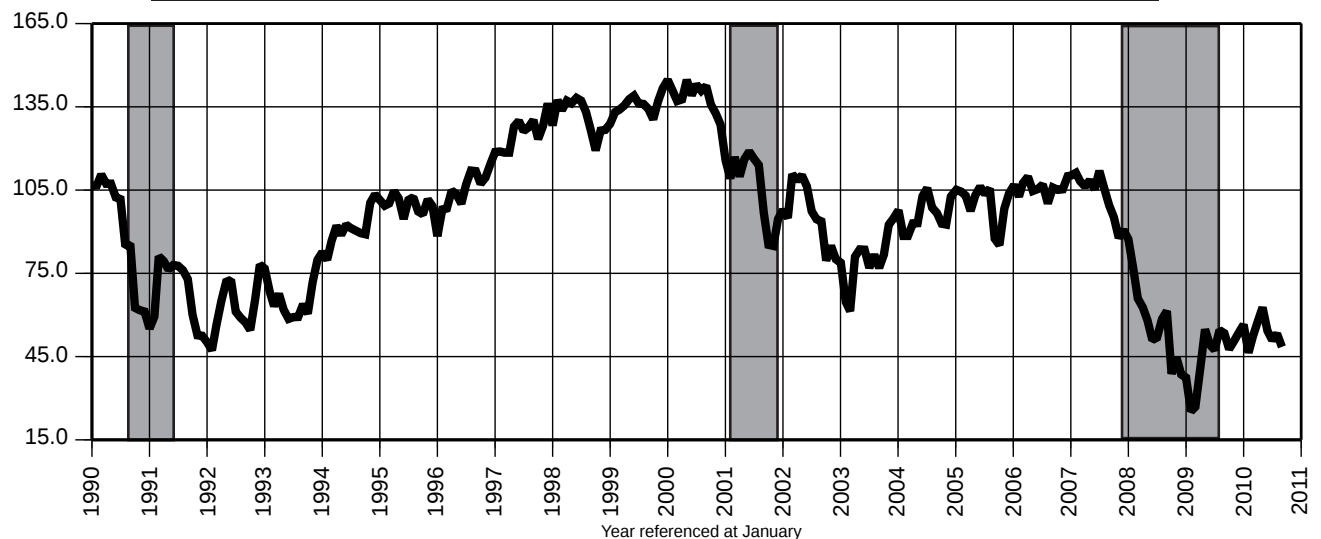
16. Leisure & Hospitality Payroll Employment (000)



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



18. Consumer Confidence Index, US



19. Total Private Dwelling Units Authorized by Building Permits

Date	2007		2008		2009		2010	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	2,077	2,265R	1,635	1,851R	705	850R	885	1,118
Feb	1,648	2,126R	1,301	1,615R	1,288R	1,672R	722R	939R
Mar	1,871	1,770R	2,074	1,970R	1,303R	1,188R	1,207	994
Apr	2,100	1,984R	2,197	1,871R	771R	675R	1,124	1,014
May	1,992	1,845R	1,658	1,609R	1,017R	1,032R	922R	932R
Jun	2,759	2,282R	2,385	2,095R	883R	723R	1,376R	1,099R
Jul	1,905	2,050R	1,301	1,353R	791R	844R	1,070R	1,198R
Aug	3,084	2,814R	1,150	1,144R	1,003R	1,000R	1,283	1,256
Sep	1,896	1,931R	1,386	1,285R	1,180R	1,061R		
Oct	2,283	2,086R	1,279	1,209R	1,101R	1,083R		
Nov	2,133	2,236R	917	1,013R	1,077R	1,171R		
Dec	1,652	1,929R	1,086	1,117R	1,277R	1,333R		

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

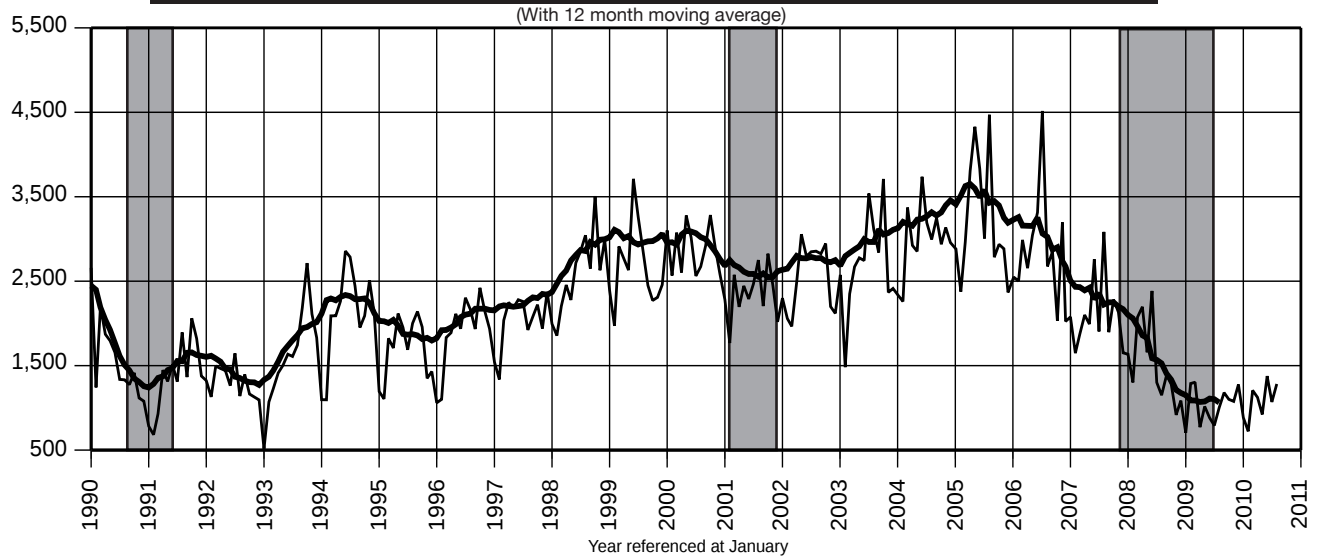
Date	2007		2008		2009		2010	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	1,084	1,210R	830	886R	430R	485R	538	637
Feb	953	1,236R	668	836R	370R	491R	530R	706R
Mar	1,137	1,092R	855	899R	505R	501R	696	659
Apr	1,109	1,151R	1,057	980R	548	521R	688	653
May	1,264	1,103R	825	767R	639R	625R	602	612
Jun	1,328	1,158	759	695R	684R	579R	601R	491R
Jul	1,183	1,135R	779	690R	622R	567R	724R	683R
Aug	1,552	1,344R	741	698R	611R	599R	585	541
Sep	901	954R	729	716R	719R	679R		
Oct	937	815R	800	678R	805R	700R		
Nov	879	953R	502	591R	633R	747R		
Dec	750	918R	630	696R	645R	688R		

21. Private Multi-Dwelling Units Authorized by Building Permits

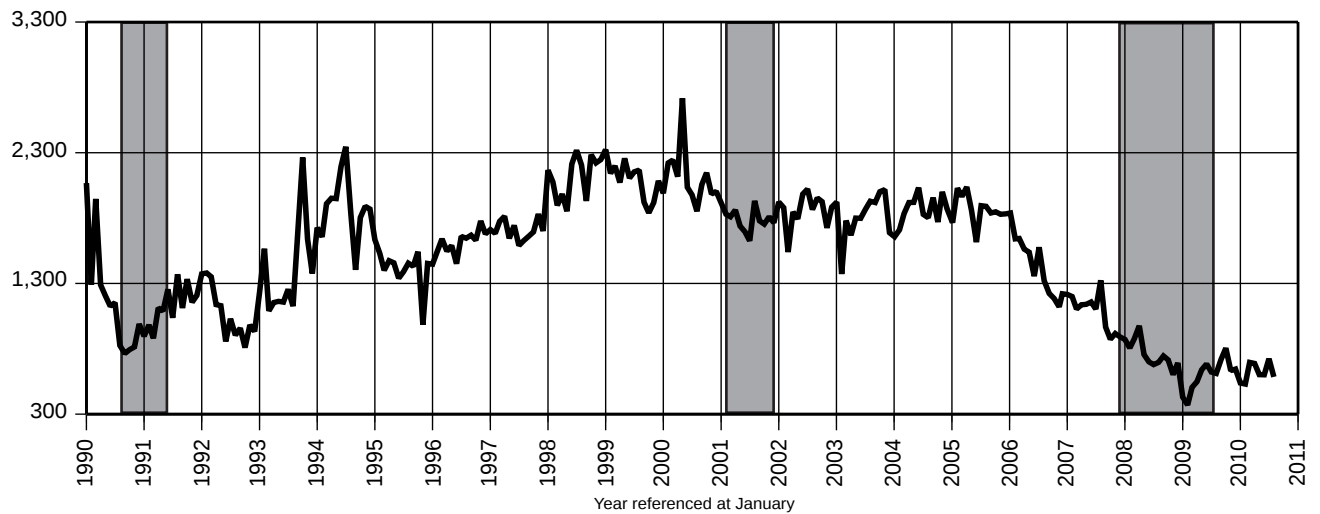
(Seasonality not statistically significant)

Date	2007	2008	2009	2010
	Unadj.	Unadj.	Unadj.	Unadj.
Jan	759	730	229	310
Feb	379	531	899	151
Mar	514	1,124	746	434
Apr	767	987	166	373
May	527	739	331	253R
Jun	1,137	1,523	152	715R
Jul	509	427	105	217R
Aug	1,184	363	354	636
Sep	821	589	383R	
Oct	1,013	406	237R	
Nov	1,055	373	388R	
Dec	655	327	589R	

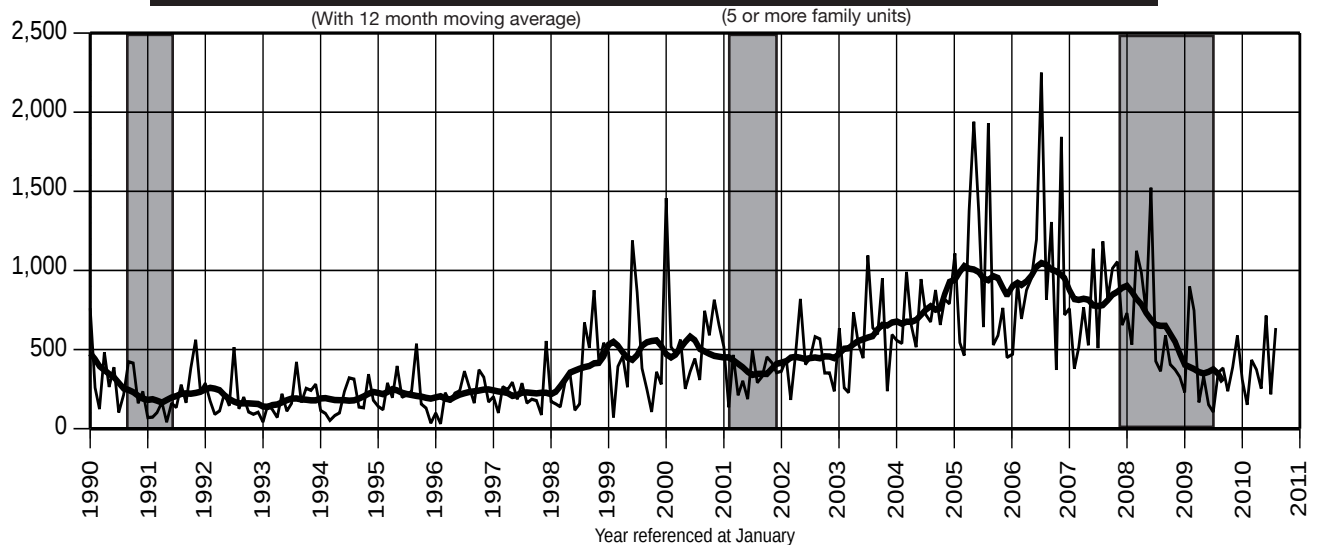
19. Total Private Dwelling Units Authorized by Building Permits



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



21. Private Multi-Dwelling Units Authorized by Building Permits



22. Total New Vehicle Registrations*

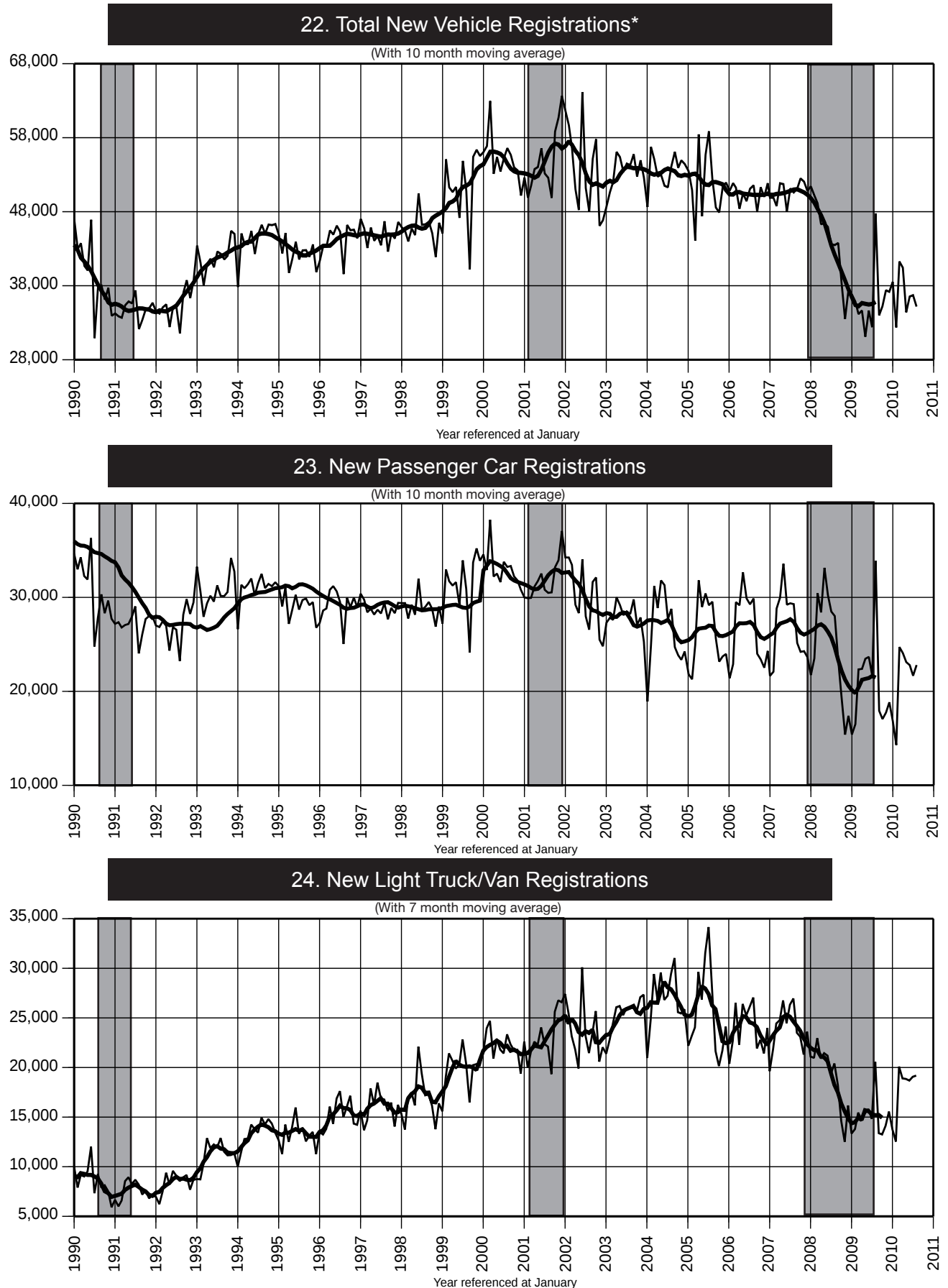
Date	2007		2008		2009		2010	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	41,273	49,890	42,834	51,414	28,753R	36,802	30,577R	38,518R
Feb	43,966	49,893	44,478	50,203	30,307R	35,860	26,813R	32,355R
Mar	53,249	48,760	53,401	49,138	37,787R	34,170	44,803R	41,274R
Apr	54,747	51,838	49,305	46,311	37,156R	34,648	42,958R	40,436R
May	60,346	51,725	54,589	46,462	38,849R	31,107	41,957R	34,406R
Jun	53,686	48,002	51,425	45,945	39,477R	34,639	41,474R	36,536R
Jul	55,701	51,134	47,829	43,601	36,518R	32,396	40,722R	36,717R
Aug	56,233	50,600	48,422	43,490	54,469R	47,769	41,983	35,184
Sep	48,643	51,104	41,536	43,769	31,318R	33,997		
Oct	47,303	52,493	33,948	38,400	30,304R	35,227		
Nov	45,582	52,060	27,905	33,500	31,861R	37,380		
Dec	47,245	50,815	33,572	37,350	34,392R	37,181		

23. New Passenger Car Registrations

Date	2007		2008		2009		2010	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	21,644	26,864	21,735	26,971	15,410R	19,260	16,820R	21,038R
Feb	22,089	26,174	23,505	27,573	16,508	19,419	14,285R	16,790R
Mar	28,814	25,904	30,446	27,578	22,338R	19,773	24,713	21,794
Apr	29,977	27,404	28,401	25,685	22,388R	19,840	24,058R	21,277R
May	33,583	27,476	33,144	26,908	23,469R	19,167	23,108R	18,914R
Jun	29,219	25,283	30,234	26,278	23,664R	20,564	22,790R	19,718R
Jul	29,372	26,655	28,493	25,677	21,694R	19,844	21,661R	19,828R
Aug	29,281	26,368	28,017	25,150	33,909R	31,361	22,799	21,155
Sep	25,142	26,636	23,293	24,717	17,936R	19,607		
Oct	24,202	27,439	19,335	22,559	17,052R	19,745		
Nov	24,277	28,060	15,395	19,326	17,736R	20,564		
Dec	23,636	27,150	17,398	21,172	18,834R	20,989		

24. New Light Truck/Van Registrations

Date	2007		2008		2009		2010	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	19,629	23,026	21,099	24,442	13,343R	15,295	13,757R	15,692R
Feb	21,877	23,720	20,973	22,631	13,799R	14,856	12,528R	13,501R
Mar	24,435	22,857	22,955	21,560	15,449R	14,673	20,090R	19,127
Apr	24,770	24,434	20,904	20,626	14,768R	14,593	18,900	18,690
May	26,763	24,249	21,445	19,553	15,380R	14,304	18,849R	17,615R
Jun	24,467	22,719	21,191	19,668	15,813R	14,858	18,684R	17,504R
Jul	26,329	24,479	19,336	17,924	14,824R	13,976	19,061R	18,031R
Aug	26,952	24,232	20,405	18,341	20,560R	18,064	19,184	16,808
Sep	23,501	24,469	18,243	19,049	13,382R	13,999		
Oct	23,101	25,054	14,613	15,841	13,252R	14,554		
Nov	21,305	24,000	12,510	14,174	14,125R	15,595		
Dec	23,609	23,664	16,174	16,178	15,558R	15,176		



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

Indicator Series 25-27 Unemployment Insurance Claimants

25. Weeks Claimed & Insured Unemployment Rate

Date	2007		2008		2009		2010	
	WA	IUR	WA	IUR	WA	IUR	WA	IUR
Jan	109.7	2.8	116.4	3.0	176.4	4.5	163.2	4.3
Feb	111.8	2.9	115.1	3.0	185.9	4.8	160.1	4.2
Mar	111.1	2.9	116.0	3.0	198.9	5.1	160.1	4.2
Apr	110.8	2.9	116.7	3.0	215.3	5.5	161.3	4.3
May	109.6	2.8	121.1	3.1	224.8	5.8	163.8	4.4
Jun	109.3	2.8	123.9	3.2	220.8	5.7	162.5	4.3
Jul	113.1	2.9	127.2	3.3	203.9	5.3	165.7	4.5
Aug	113.5	2.9	132.6	3.4	196.0	5.1	167.9	4.5
Sep	113.1	2.9	141.6	3.6	200.9	5.2	173.1	4.7
Oct	113.3	2.9	150.8	3.9	197.4	5.1		
Nov	114.2	2.9	162.2	4.2	186.8	4.9		
Dec	115.1	3.0	169.7	4.3	174.2	4.5		

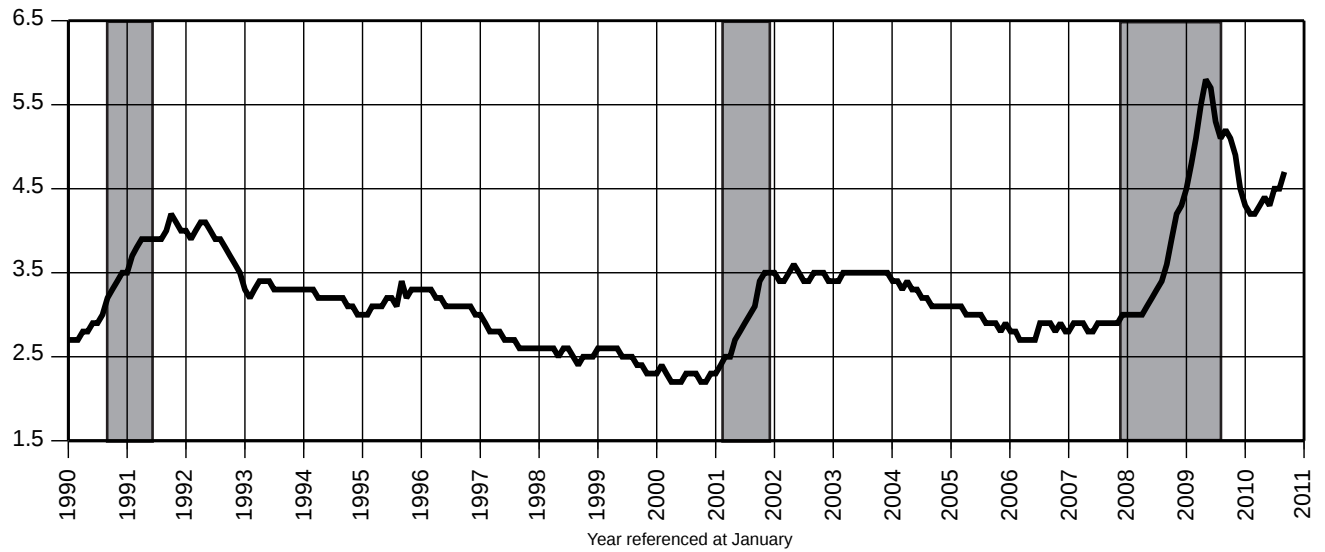
26. Initial Claims-Weekly Average

Date	2007		2008		2009		2010	
	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.	Unadj.	Adj.
Jan	13,850	10,398	13,768	10,209	20,137	14,967	15,619	11,874
Feb	10,515	10,773	10,184	10,236	17,193	17,463	11,870	12,026
Mar	8,609	10,090	10,260	11,887	13,895	16,059	11,178	13,186
Apr	11,080	11,032	10,163	10,424	14,848	14,874	10,737	10,752
May	8,087	10,354	8,653	10,986	12,197	15,758	9,580	12,030
Jun	12,320	10,535	13,684	11,446	16,656	13,971	13,466	11,621
Jul	10,299	10,570	10,839	11,182	13,673	14,434	13,951	14,478
Aug	8,600	10,775	9,691	12,269	10,978	13,577	10,044	12,420
Sep	8,138	10,436	10,258	13,006	10,907	14,176	9,592	12,160
Oct	9,136	10,603	11,748	13,573	12,042	13,653		
Nov	11,304	10,684	16,083	15,149	13,061	12,142		
Dec	14,785	10,515	17,301	12,679	16,146	11,703		

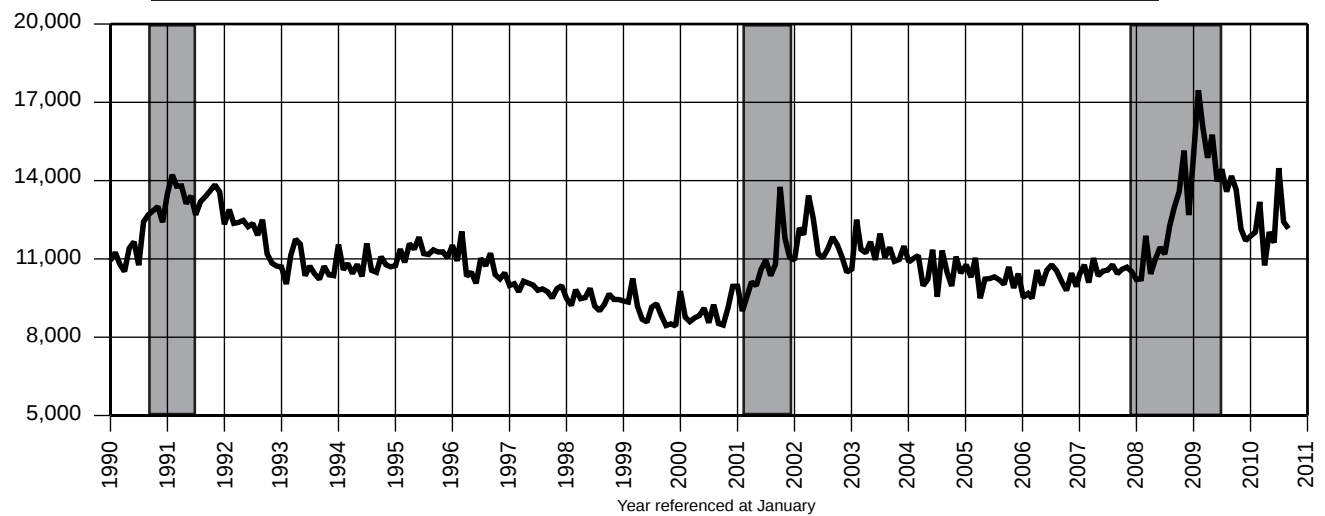
27. Unemployment Insurance Exhaustions

Date	2007	2008	2009	2010
	Unadj.	Unadj.	Unadj.	Unadj.
Jan	13,845	12,987	16,512	22,115
Feb	10,443	10,694	16,379	19,041
Mar	11,335	13,131	21,982	24,488
Apr	12,919	13,650	21,928	19,967
May	12,807	11,961	23,347	19,964
Jun	10,064	12,531	27,659	20,380
Jul	13,085	14,466	29,284	20,169
Aug	10,486	12,481	28,916	21,512
Sep	10,014	14,953	26,810	17,735
Oct	12,248	13,695	22,507	
Nov	9,909	13,103	24,000	
Dec	11,961	18,460	24,968	

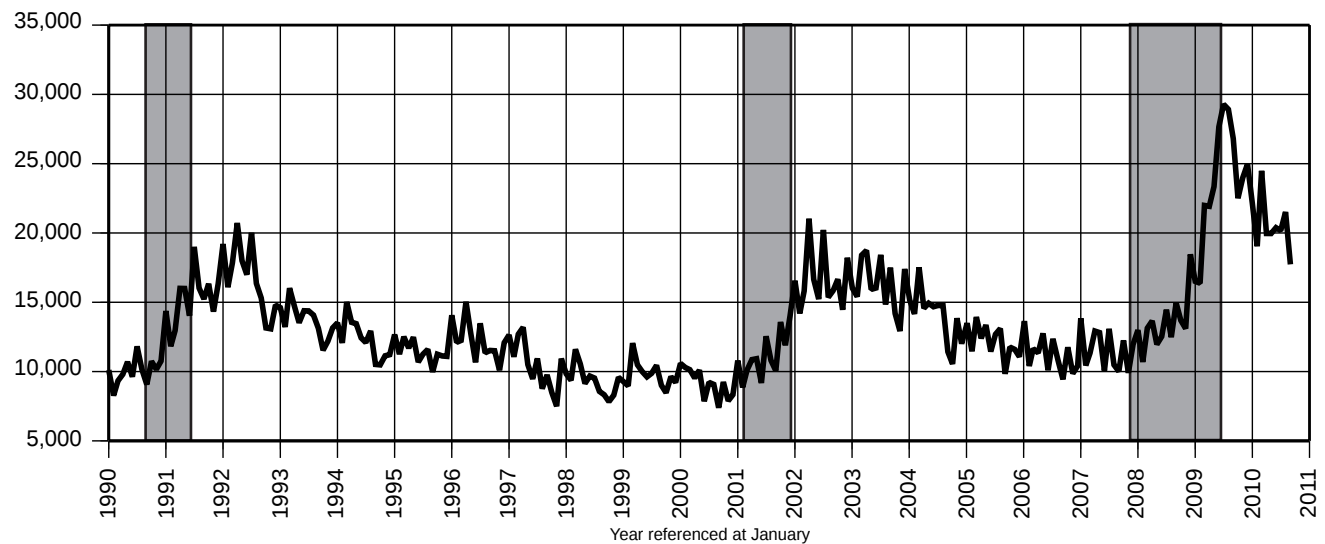
25. Insured Unemployment Rate



26. Initial Claims-Weekly Average



27. Unemployment Insurance Exhaustions



Indicator Series 1 to 27

Annual Averages 1999-2009											
Indicator Series	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1 Civilian Labor Force (000)	4,284.6	4,287.8	4,302.3	4,370.8	4,363.9	4,358.9	4,404.5	4,467.1	4,457.6	4,502.8	4,536.7
2 Resident Employment (000)	4,092.7	4,130.3	4,117.5	4,117.3	4,108.4	4,144.2	4,207.7	4,260.1	4,267.1	4,257	4,118.4
3 Resident Unemployment (000)	191.8	157.5	184.8	253.5	255.5	214.7	196.7	207.1	190.5	245.8	418.3
4 Labor Force Particip. Rate (%)	67.0	66.6	66.3	66.9	66.4	66.0	66.4	67.0	66.6	66.9	66.9
5 Employment/Pop. Rate (%)	64.0	64.1	63.4	63.0	62.5	62.7	63.4	63.9	63.7	63.2	60.7
6 Unemployment Rate (%)	4.5	3.7	4.3	5.8	5.9	4.9	4.5	4.6	4.3	5.5	9.2
7 Nonfarm Payroll Emp. (000)	3,901.1	3,994.5	3,997.2	3,983.9	3,978.8	3,999.1	4,039.1	4,071.0	4,078.9	4,048.4	3,891.7
8 Priv. Sec. Nonfarm Emp. (000)	3,323.5	3,405.7	3,394.6	3,370.4	3,356.9	3,365.7	3,397.5	3,423.7	3,431.2	3,401.0	3,243.0
9 Construction Emp. (000)	143.6	149.6	158.8	162.6	160.5	165.9	169.1	174.9	172.3	164.5	139.0
10 Manufacturing Emp. (000)	422.5	421.6	401.2	367.5	350.4	338.2	330.4	323.8	311.3	298.8	267.3
11 Trade, Transportation and Utilities Emp. (000)	873.7	899.0	890.7	881.4	876.2	874.7	877.3	874.9	874.5	861.9	816.4
12 Information Emp. (000)	123.0	126.9	126.4	113.2	102.0	98.0	97.1	97.4	96.0	91.3	84.2
13 Financial Activities Emp. (000)	260.8	266.9	269.8	276.7	276.2	276.9	279.7	279.2	275.7	270.3	255.3
14 Professional and Business Services Emp. (000)	579.1	598.5	592.5	581.1	578.2	584.5	592.5	604.6	616.6	616.2	583.7
15 Education and Health Services Emp. (000)	480.9	495.8	505.4	527.1	538.0	546.4	558.4	568.4	579.7	590.0	598.2
16 Leisure & Hospitality Emp. (000)	300.0	303.3	304.2	311.0	321.4	325.5	333.4	338.5	340.0	342.0	335.8
17 CPI-U for the US ('82-'84=100)	166.6	172.2	177.1	179.9	184.0	188.9	195.3	201.6	207.342	215.303	214.537
18 US Consumer Confidence Index	135.3	139.0	106.6	96.6	79.8	96.1	100.3	105.9	103.4	58.0	45.1
19 Total Dwelling Units (No.) - F	2,665	2,882	2,356	2,537	2,749	2,995	3,216	2,860	2,116	1,531	1,025
20 Single-Fam. Dwell. Units (No.) - F	2,094	2,105	1,792	1,865	1,847	1,869	1,855	1,426	1,089	765	601
21 Multi-Fam. Dwell. Units (No.) - F	424	598	347	434	587	728	973	1,035	777	677	382
22 Tot. New Vehicle Regis. (No.)	50,990	55,301	54,624	53,865	53,584	53,510	51,784	50,473	50,664	44,103	35,933
23 New Passenger Car Regis. (No.)	31,201	33,120	31,667	30,183	28,149	26,631	26,199	26,572	26,770	24,950	20,912
24 New Lt. Truck/Van Regis. (No.)	19,790	22,182	22,957	23,683	25,435	26,879	25,591	23,901	23,895	19,154	15,021
25 Wks. Claimed Wkly. Avg. (000)	90.8	84.3	108.4	132.4	130.9	122.6	112.9	107.9	112.0	131.6	197.7
26 Insured Unemp. Rate (%)	2.5	2.3	2.9	3.5	3.5	3.2	3.0	2.8	2.9	3.4	5.1
Initial Claims Wkly. Avg. (No.)	9,003	9,056	10,637	11,595	11,331	10,730	10,323	10,116	10,560	11,886	14,311
27 Exhaustions (No.)	9,757	9,138	11,136	16,686	16,317	14,034	12,179	11,213	11,593	13,509	23,691

Notes: See page S-30 for data sources. Data shown using latest available benchmarks. For Dwelling Unit data, "F"=Final.

Employment Data

New Jersey Nonfarm Payroll Employment (000) (seasonally adjusted)

NAICS Industry	2009				2010								
	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
Total Nonfarm (1)*	3,866.1	3,867.6	3,864.7	3,858.7	3,849.7	3,852.9	3,848.0	3,859.7	3,868.7	3,863.1	3,845.1	3,844.0	3,823.8
Total Private Sector*	3,220.1	3,217.5	3,212.9	3,207.4	3,197.6	3,201.8	3,199.2	3,208.0	3,206.0	3,208.7	3,210.0	3,212.9	3,203.5
Goods Producing*	395.7	397.9	397.8	391.4	385.7	385.4	384.2	384.5	386.2	385.9	383.0	382.0	382.7
Mining and Logging**	1.6	1.6	1.6	1.6	1.4	1.4	1.5	1.6	1.6	1.7	1.7	1.7	1.7
Construction	133.4	134.5	132.1	130.7	126.5	126.7	128.5	126.7	125.4	126.7	124.7	124.4	123.3
Manufacturing*	260.7	261.8	264.1	259.1	257.8	257.3	254.2	256.2	259.2	257.5	256.6	255.9	257.7
Durable Goods	115.4	116.4	116.1	114.3	114.5	114.8	113.7	115.0	116.5	115.2	114.8	113.9	114.1
Non-Durable Goods	145.3	145.4	148.0	144.8	143.3	142.5	140.5	141.2	142.7	142.3	141.8	142.0	143.6
Service-Providing*	3,470.4	3,469.7	3,466.9	3,467.3	3,464.0	3,467.5	3,463.8	3,475.2	3,482.5	3,477.2	3,462.1	3,462.0	3,441.1
Private Service-Providing*	2,824.4	2,819.6	2,815.1	2,816.0	2,811.9	2,816.4	2,815.0	2,823.5	2,819.8	2,822.8	2,827.0	2,830.9	2,820.8
Trade, Transportation, & Utilities*	811.9	810.1	807.0	809.6	809.0	808.4	811.0	811.5	811.6	811.1	810.4	813.9	811.5
Wholesale Trade	213.3	214.4	214.0	213.6	213.0	213.1	212.8	211.5	213.7	214.6	215.1	215.0	213.6
Retail Trade	436.4	432.5	429.2	429.7	430.7	431.5	433.2	436.3	434.0	434.0	431.9	433.9	433.7
Trans., Warehousing, and Utilities	162.2	163.2	163.8	166.3	165.3	163.8	165.0	163.7	163.9	162.5	163.4	165.0	164.2
Information	82.8	81.8	81.0	81.9	81.5	82.0	81.2	81.3	81.3	81.1	81.7	81.2	82.2
Financial Activities*	253.4	251.8	251.0	249.4	245.9	246.6	247.3	247.7	249.1	248.6	249.9	251.4	251.1
Finance and Insurance	197.6	196.7	197.1	197.0	194.7	194.9	194.7	195.0	195.9	195.9	197.3	198.9	199.6
Real Estate/Rental & Leasing	55.8	55.1	53.9	52.4	51.2	51.7	52.6	52.7	53.2	52.7	52.6	52.5	51.5
Prof. and Business Services*	579.3	574.5	572.6	573.3	573.1	577.7	572.7	579.7	579.8	586.3	584.5	584.5	580.0
Prof., Sci., & Tech. Services	274.0	273.9	274.6	275.7	273.5	275.1	272.3	272.2	275.0	278.1	279.2	279.0	278.5
Mgmt. of Companies & Enterprises	74.9	73.7	73.3	73.2	74.7	74.2	74.5	74.4	74.2	73.8	74.0	73.6	72.9
Adm/Support, Waste Mgt/ Remed. Svs.	230.4	226.9	224.7	224.4	224.9	228.4	225.9	233.1	230.6	234.4	231.3	231.9	228.6
Educational and Health Services*	598.8	602.7	603.0	603.4	605.2	606.0	605.2	604.9	601.2	600.0	600.3	601.5	598.8
Educational Services	89.6	93.0	92.5	92.5	93.8	92.6	92.2	92.1	88.8	88.5	87.5	88.9	83.5
Health Care and Social Assistance	509.2	509.7	510.5	510.9	511.4	513.4	513.0	512.8	512.4	511.5	512.8	512.6	515.3
Leisure and Hospitality*	336.4	336.9	338.5	336.5	337.3	336.4	338.2	339.1	337.2	340.6	340.2	339.3	337.4
Arts, Entertainment, & Recreation	54.4	54.4	57.4	56.4	56.4	55.8	56.6	55.9	55.0	55.8	59.8	58.9	58.6
Accommodation and Food Svs.	282.0	282.5	281.1	280.1	280.9	280.6	281.6	283.2	282.2	284.8	280.4	280.4	278.8
Other Services (2)	161.8	161.8	162.0	161.9	159.9	159.3	159.4	159.3	159.6	155.1	160.0	159.1	159.8
Total Government*	646.0	650.1	651.8	651.3	652.1	651.1	648.8	651.7	662.7	654.4	635.1	631.1	620.3
Federal Government	58.9	59.1	59.2	58.3	59.6	59.3	59.2	61.6	73.0	68.0	64.8	61.0	58.1
State Government (3)	147.1	146.0	145.5	145.3	145.2	145.8	145.8	145.3	145.1	145.0	144.6	144.2	143.9
Local Government	440.0	445.0	447.1	447.7	447.3	446.0	443.8	444.8	444.6	441.4	425.7	425.9	418.3

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 2009 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	2009				2010								
	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
Total Nonfarm (1)	3,874.7	3,894.5	3,894.7	3,892.6	3,779.3	3,781.1	3,801.7	3,842.3	3,885.6	3,924.4	3,871.4	3,849.3	3,830.2
Total Private Sector	3,245.2	3,235.6	3,230.1	3,229.7	3,128.1	3,121.4	3,142.4	3,179.6	3,214.5	3,260.5	3,260.9	3,256.2	3,227.7
Goods Producing	404.7	406.1	404.4	394.7	373.3	368.2	372.0	379.0	385.8	390.8	389.9	390.9	391.6
Mining and Logging	1.6	1.6	1.6	1.6	1.4	1.4	1.5	1.6	1.6	1.7	1.7	1.7	1.7
Construction	140.3	141.2	136.6	132.1	116.3	112.2	118.2	122.9	126.3	130.3	131.0	132.5	130.7
Construction of Buildings	30.9	31.7	30.8	30.4	26.8	26.3	27.0	27.8	28.9	30.8	31.3	31.2	30.8
Residential Building Construction	19.8	20.1	19.1	19.0	16.9	17.2	17.6	17.6	18.4	20.2	20.2	20.1	19.9
Heavy and Civil Engineering	18.1	18.6	17.8	16.3	13.0	11.9	13.8	15.6	16.2	16.6	17.1	17.1	17.1
Specialty Trade Contractors	91.3	90.9	88.0	85.4	76.5	74.0	77.4	79.5	81.2	82.9	82.6	84.2	82.8
Building Equipment Contractors	46.7	46.9	45.4	45.9	42.0	41.5	42.5	43.0	44.3	45.9	45.4	45.0	44.4
Manufacturing	262.8	263.3	266.2	261.0	255.6	254.6	252.3	254.5	257.9	258.8	257.2	256.7	259.2
Durable Goods	116.4	117.1	117.0	115.2	113.5	113.4	112.7	114.3	116.0	115.9	115.2	114.3	114.6
Fabricated Metal Product	22.3	22.2	21.8	21.4	20.9	20.6	20.4	20.5	20.6	20.8	20.3	20.3	20.4
Machinery Manufacturing	14.1	14.1	14.0	13.9	13.6	13.4	13.3	13.0	13.2	13.1	12.9	12.8	12.6
Computer and Electronic Products	27.6	27.7	27.7	27.6	27.5	27.4	27.3	27.2	27.1	27.1	27.1	27.0	26.9
Navig., Meas, Electromedical & Control Inst.	14.6	14.7	14.7	14.6	14.6	14.6	14.5	14.4	14.3	14.3	14.3	14.2	14.2
Transportation Equip. Mfg.	4.1	4.1	4.0	4.0	3.9	4.0	4.0	4.0	4.0	3.9	3.8	3.8	3.8
Miscellaneous Mfg.	19.2	19.3	19.2	19.0	18.9	18.8	18.8	18.9	19.0	19.1	19.0	18.9	18.7
Non-Durable Goods	146.4	146.2	149.2	145.8	142.1	141.2	139.6	140.2	141.9	142.9	142.0	142.4	144.6
Food Manufacturing	30.0	30.0	30.1	30.1	29.5	29.4	29.4	29.4	29.7	30.0	29.8	30.0	30.1
Paper Manufacturing	12.2	12.1	12.0	12.0	12.0	11.9	11.9	11.8	11.7	11.8	11.5	11.5	11.6
Printing and Related Support	17.7	17.6	17.7	17.6	17.3	17.1	17.2	17.0	17.1	16.9	16.6	16.6	16.6
Chemical Manufacturing	56.5	56.2	56.5	56.0	55.7	55.6	55.3	54.6	54.4	54.7	54.3	54.2	54.3
Basic Chemical Manufacturing	6.7	6.6	6.6	6.5	6.5	6.5	6.4	6.3	6.3	6.3	6.2	6.1	6.0
Pharmaceutical and Medicine	33.5	33.4	33.9	34.1	33.6	33.5	33.5	33.3	33.3	33.4	33.2	32.8	33.3
Plastics and Rubber Products	14.4	14.3	14.2	14.1	13.7	13.5	13.5	13.4	13.4	13.5	13.2	13.1	13.1
Service-Providing	3,470.0	3,488.4	3,490.3	3,497.9	3,406.0	3,412.9	3,429.7	3,463.3	3,499.8	3,533.6	3,481.5	3,458.4	3,438.6
Private Service-Providing	2,840.5	2,829.5	2,825.7	2,835.0	2,754.8	2,753.2	2,770.4	2,800.6	2,828.7	2,869.7	2,871.0	2,865.3	2,836.1
Trade, Transportation, & Utilities	811.6	812.7	820.3	834.5	802.6	794.9	800.2	802.2	809.5	817.7	808.3	811.1	810.9
Wholesale Trade	213.8	214.7	214.6	214.4	211.4	211.5	211.5	211.0	213.7	215.5	215.9	215.9	214.2
Merchant Wholesalers, Durable Goods	103.7	103.9	103.2	103.4	101.2	101.9	102.2	102.1	102.9	103.6	104.3	103.9	104.4
Professional & Comm. Equip., & Supplies	28.6	28.6	28.6	28.6	28.4	28.5	28.4	28.4	28.4	28.4	28.5	28.5	28.5
Grocery and Related Product - Nondurable Goods	29.1	29.1	29.1	29.1	28.8	28.7	28.7	28.8	29.1	29.4	29.3	29.2	29.3
Wholesale Electronic Markets, Agents and Brokers	26.9	26.9	26.9	27.7	26.8	26.9	26.3	26.2	26.8	27.2	27.2	27.5	26.7

See notes on page S-21. Shaded rows on pp. 22-25 indicate employment at the NAICS supersector level.

Employment Data

New Jersey Nonfarm Payroll Employment (000)

(not seasonally adjusted)

NAICS Industry	2009				2010								
	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
Retail Trade	433.9	432.6	439.7	449.4	426.5	419.5	423.4	428.4	431.3	437.7	434.4	436.2	431.5
Motor Vehicle and Parts Dealers	41.1	40.4	39.2	38.2	37.2	36.6	36.5	36.5	36.5	36.5	36.2	36.5	36.4
Automobile Dealers	29.3	29.1	28.6	28.2	27.9	27.8	27.8	27.6	27.5	27.6	27.3	27.4	27.4
Furniture and Home Furnishings Stores	14.9	14.8	15.3	15.2	13.9	13.3	12.9	12.7	12.9	13.0	12.8	12.8	13.0
Electronics and Appliance Stores	16.5	16.7	17.3	18.1	16.9	16.4	16.1	16.1	16.0	15.9	16.0	16.2	16.2
Building Mat. & Garden Equip. & Supp. Dlr.	30.5	30.3	29.9	29.7	28.4	28.2	29.1	30.4	31.5	31.2	30.3	29.7	29.2
Food and Beverage Stores	108.6	106.7	107.5	108.6	108.4	108.0	107.4	106.6	107.6	112.4	110.3	110.5	109.4
Health and Personal Care Stores	35.3	35.5	35.6	36.0	34.9	34.6	34.4	34.1	34.2	34.7	34.2	34.0	33.5
Clothing and Clothing Accessories Stores	56.7	55.6	57.7	59.8	53.7	52.8	53.5	55.5	54.9	55.7	54.1	54.3	54.4
Sporting Goods, Hobby, Book, & Music Stores	18.2	18.4	19.4	21.2	18.7	17.6	17.4	17.3	17.4	17.5	17.5	17.8	17.2
General Merchandise Stores	64.5	65.9	70.7	72.2	65.7	63.9	64.9	64.4	65.2	66.1	66.6	67.2	67.0
Department Stores	51.0	52.4	56.6	57.8	52.6	51.1	52.0	51.6	52.2	53.0	52.9	53.4	53.2
Transportation, Warehousing, and Utilities	163.9	165.4	166.0	170.7	164.7	163.9	165.3	162.8	164.5	164.5	158.0	159.0	165.2
Utilities	11.8	11.8	11.7	11.5	11.6	11.6	11.7	11.4	11.4	11.4	11.3	11.3	11.1
Elec.Pwr Gen., Transmission & Distribution	5.5	5.5	5.4	5.3	5.5	5.5	5.6	5.6	5.5	5.5	5.5	5.5	5.4
Natural Gas Distribution	4.0	4.0	4.0	3.9	4.0	4.0	4.0	4.0	4.1	4.1	4.1	4.1	4.0
Transportation and Warehousing	152.1	153.6	154.3	159.2	153.1	152.3	153.6	151.4	153.1	153.1	146.7	147.7	154.1
Air Transportation	17.8	17.6	17.5	17.2	17.4	17.5	17.5	17.5	17.5	17.5	17.5	17.4	17.4
Truck Transportation	32.5	32.6	32.2	32.9	32.3	31.8	32.4	32.7	32.1	32.7	32.9	34.1	33.9
General Freight Trucking	24.2	24.1	23.9	23.4	22.9	22.8	22.8	22.7	22.7	22.7	22.6	23.0	23.2
Transit and Ground Passenger Transportation	29.1	29.6	29.4	29.0	29.2	29.3	29.9	29.8	30.4	29.7	23.8	22.7	28.9
Support Activities for Transportation	19.7	19.8	19.6	19.4	19.3	19.5	19.3	19.3	19.7	19.7	19.6	19.6	19.6
Couriers and Messengers	21.5	20.9	21.6	22.8	20.1	20.1	20.0	18.8	19.3	19.5	19.2	19.3	19.7
Warehousing and Storage	27.1	26.7	26.6	26.3	26.5	26.5	26.5	26.2	26.2	26.2	26.2	26.4	26.5
Information	82.7	81.9	81.3	82.5	81.4	81.3	80.8	80.9	81.0	81.5	81.7	81.8	82.3
Publishing Industries (except Internet)	22.7	23.4	23.3	23.4	23.0	22.9	22.9	22.8	22.6	22.3	22.4	22.2	22.1
Telecommunications	36.2	37.2	37.2	37.2	37.2	37.2	37.6	37.2	37.1	36.7	36.9	36.6	36.6
Wired Telecommunications Carriers	30.2	31.0	31.1	31.0	30.6	30.7	31.1	30.7	30.8	30.7	30.8	30.6	30.5
Internet Serv. Prvdrs., Web Srch. Portals & D.P.S.	8.4	8.6	8.5	8.5	8.4	8.3	8.3	8.2	8.2	8.1	8.2	8.1	8.0
Financial Activities	253.8	250.6	250.0	249.0	244.1	245.0	246.5	247.3	249.6	251.2	252.7	253.6	250.1
Finance and Insurance	197.2	195.8	196.4	196.8	194.0	194.5	194.9	195.3	196.2	197.3	198.7	199.6	198.3
Credit Intermediation & Related Activities	68.1	67.3	67.4	67.6	66.9	67.1	67.4	67.8	68.2	68.7	69.7	70.0	69.4
Depository Credit Intermediation	49.7	49.4	49.6	49.8	50.1	50.1	50.3	50.4	50.7	51.1	51.5	51.7	51.4
Nondepository Credit Intermediation	12.9	12.9	12.9	12.9	12.9	12.9	12.8	12.9	13.0	13.0	13.0	12.8	12.2

See notes on page S-21. Shaded rows on pp. 22-25 indicate employment at the NAICS supersector level.

Employment Data

New Jersey Nonfarm Payroll Employment (000) (not seasonally adjusted)

NAICS Industry	2009				2010								
	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
Securities, Commodity Contracts & Other	47.6	47.4	47.4	47.3	47.3	47.4	47.2	47.0	47.2	47.7	47.9	47.9	47.4
Scrty & Comdty Contracts Intermed & Brkrage	35.6	35.5	35.5	35.4	35.5	35.5	35.6	35.5	35.7	35.8	36.2	36.4	36.3
Ins. Carriers & Rel Activities	80.2	79.5	79.9	79.9	78.7	78.7	78.9	78.6	78.5	78.8	78.7	79.1	78.7
Insurance Carriers	50.7	50.4	50.5	50.3	50.2	49.9	50.4	50.1	50.1	50.3	50.2	50.6	50.5
Agencies, Brkrages, & other Ins. Rel. Activities	29.5	29.1	29.4	29.6	28.5	28.8	28.5	28.5	28.4	28.5	28.5	28.5	28.2
Real Estate/Rental & Leasing	56.6	54.8	53.6	52.2	50.1	50.5	51.6	52.0	53.4	53.9	54.0	54.0	51.8
Real Estate	39.3	37.7	36.4	35.4	34.0	34.7	35.1	35.1	36.2	36.5	37.6	37.5	36.0
Rental and Leasing Svcs.	16.5	16.6	16.7	16.5	15.6	15.0	16.0	16.7	17.3	17.7	16.7	16.5	16.4
Professional & Business Svcs.	587.2	583.1	576.4	573.7	554.2	559.0	562.1	575.8	580.6	592.4	595.4	595.5	590.6
Professional, Sci., & Tech. Svcs.	271.9	273.3	274.9	277.1	272.1	274.1	272.2	273.3	273.5	279.2	280.8	279.8	276.6
Legal Services	39.3	39.4	39.6	39.7	38.9	38.8	38.0	37.9	38.7	39.0	38.9	38.6	37.7
Accounting/Tax Prep/Bookkeep/ Payroll Services	32.9	33.0	32.8	32.4	33.8	35.2	34.1	33.4	31.8	32.1	32.9	32.4	32.0
Architectural, Engineering & Related Services	38.1	37.7	37.9	38.6	37.4	37.3	37.7	38.6	39.2	40.1	40.5	39.1	38.5
Computer Systems Design & Related Services	59.6	59.6	59.8	62.0	59.7	60.3	59.3	59.2	59.5	60.7	60.9	62.3	61.4
Management, Sci & Tech Consulting Services	34.0	34.5	34.3	34.3	34.9	34.4	34.1	34.1	34.3	35.1	35.2	34.8	34.7
Scientific Research & Development Services	30.6	30.4	30.6	30.4	30.3	30.3	30.4	30.3	30.5	30.8	30.7	30.6	30.2
Advertising and Related Services	14.1	14.0	14.0	14.0	13.7	13.6	13.6	13.6	13.6	13.6	13.4	13.3	13.3
Management of Companies and Enterprises	74.8	74.0	73.5	73.4	74.1	73.6	74.1	74.0	73.9	74.0	74.3	74.0	73.5
Adm/Support Waste Mgt/ Remediation Services	240.5	235.8	228.0	223.2	208.0	211.3	215.8	228.5	233.2	239.2	240.3	241.7	240.5
Employment Services	82.6	86.5	84.8	85.3	79.3	78.7	82.7	85.8	88.4	91.5	92.9	96.6	97.1
Business Support Services	18.6	18.5	18.7	18.7	18.5	18.5	18.5	18.5	18.5	18.6	18.3	18.2	18.1
Investigation & Security Svcs.	27.0	27.1	27.2	27.1	26.5	26.5	26.7	26.7	26.9	26.9	26.8	27.1	27.3
Svcs. to Buildings & Dwellings	66.9	60.4	58.0	53.3	46.2	47.0	45.8	55.5	56.4	58.9	58.9	58.2	56.6
Educational & Health Services	594.8	605.9	608.1	608.3	602.1	604.7	606.5	607.2	605.4	602.6	594.6	591.5	594.9
Educational Services	87.2	95.2	95.4	95.5	92.4	93.6	94.6	94.7	91.6	88.3	82.7	80.9	80.9
Elementary and Secondary Schools	33.4	34.5	34.9	35.2	34.0	34.3	34.3	34.7	34.8	34.3	30.5	29.1	32.6
Colleges, Universities, and Professional Schools	29.8	32.6	32.8	32.7	29.8	32.6	33.3	33.4	31.9	29.1	28.0	28.0	31.3
Health Care and Social Assistance	507.6	510.7	512.7	512.8	509.7	511.1	511.9	512.5	513.8	514.3	511.9	510.6	514.0
Ambulatory Health Care Svcs.	187.4	186.8	188.0	188.4	185.6	187.4	186.4	186.6	186.5	186.9	188.7	187.3	186.7
Offices of Physicians	70.2	69.6	69.2	70.1	68.7	69.0	69.1	68.4	68.3	68.9	69.1	68.4	68.1
Offices of Dentists	28.0	27.1	27.9	27.6	27.5	27.5	26.8	26.7	27.0	27.1	27.5	27.3	26.8
Home Health Care Services	33.5	33.6	33.8	34.2	33.6	33.7	34.1	34.2	34.6	34.7	34.5	34.6	35.0

See notes on page S-21. Shaded rows on pp. 22-25 indicate employment at the NAICS supersector level.

Employment Data

New Jersey Nonfarm Payroll Employment (000) (not seasonally adjusted)

NAICS Industry	2009				2010								
	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
Hospitals	155.6	156.1	156.1	155.7	155.7	155.5	155.4	155.8	155.8	156.7	157.3	156.8	156.2
Nursing and Residential Care Facilities	87.3	87.9	88.6	88.3	87.7	88.1	88.4	88.5	89.1	89.7	88.8	89.8	89.8
Nursing Care Facilities	50.4	50.5	50.6	50.7	50.7	50.7	50.9	51.1	51.2	51.5	51.4	51.6	51.8
Community Care Facilities for the Elderly	19.1	19.2	19.5	19.8	19.7	19.5	19.5	19.7	19.7	19.8	19.7	19.9	19.7
Social Assistance	77.3	79.9	80.0	80.4	80.7	80.1	81.7	81.6	82.4	81.0	77.1	76.7	81.3
Child Day Care Services	35.9	36.1	36.3	36.4	36.6	36.6	36.9	36.8	37.2	37.0	34.2	33.4	35.8
Leisure and Hospitality	349.8	334.3	328.7	326.3	313.5	311.4	317.4	328.5	342.2	365.4	373.8	369.3	348.4
Arts, Entertainment, and Recreation	58.5	52.4	51.7	50.1	45.3	45.0	47.5	52.8	57.0	66.6	78.1	75.1	61.2
Amusement, Gambling & Recreation Industries	47.8	42.2	40.5	39.6	36.8	35.7	37.7	42.8	46.4	54.8	65.4	63.5	51.2
Accommodation and Food Services	291.3	281.9	277.0	276.2	268.2	266.4	269.9	275.7	285.2	298.8	295.7	294.2	287.2
Accommodation	62.8	60.3	59.0	58.5	57.5	56.8	57.7	58.3	59.5	62.9	65.5	66.1	62.5
Casino Hotels	35.5	33.9	33.4	33.2	33.1	32.5	32.9	33.0	33.5	35.0	36.1	36.3	34.7
Food Services and Drinking Places	228.5	221.6	218.0	217.7	210.7	209.6	212.2	217.4	225.7	235.9	230.2	228.1	224.7
Full-Service Restaurants	103.6	101.3	98.9	98.4	96.8	96.2	97.7	100.7	104.0	109.3	111.5	110.6	104.2
Limited-Service Eating Places	88.1	83.8	83.3	83.8	80.6	79.7	80.4	82.8	85.8	89.4	89.2	88.8	84.5
Special Food Services	27.3	27.6	27.1	26.8	24.7	25.1	25.4	25.0	26.6	26.9	19.1	18.3	26.3
Drinking Places (Alcoholic Beverages)	9.5	8.9	8.7	8.7	8.6	8.6	8.7	8.9	9.3	10.3	10.4	10.4	9.7
Other Services	160.6	161.0	160.9	160.7	156.9	156.9	156.9	158.7	160.4	158.9	164.5	162.5	158.9
Repair and Maintenance	32.4	32.6	32.4	33.2	32.2	31.4	31.6	31.9	31.5	32.2	32.5	32.4	33.8
Automotive Repair and Maintenance	23.7	24.0	23.8	24.4	23.8	23.2	23.3	23.8	23.3	23.6	24.0	24.1	25.1
Personal and Laundry Services	50.9	49.3	49.2	48.9	48.5	48.5	48.2	48.7	48.9	49.2	48.8	48.4	49.6
Personal Care Services	30.5	30.3	30.4	30.6	30.3	30.2	30.4	30.9	31.0	31.6	30.5	30.3	31.4
Religious, Grantmaking, Civic, Professional & Similar Orgs.	77.3	79.1	79.3	78.6	76.2	77.0	77.1	78.1	80.0	77.5	83.2	81.7	75.5
Government	629.5	658.9	664.6	662.9	651.2	659.7	659.3	662.7	671.1	663.9	610.5	593.1	602.5
Federal Government	58.8	59.3	59.0	58.5	59.3	58.5	58.4	61.3	73.2	68.5	65.8	61.5	57.9
Other Federal Government	18.5	18.5	18.2	18.4	18.4	18.6	18.7	21.3	33.8	28.9	25.7	21.7	18.2
Department of Defense	14.5	14.7	15.2	15.1	15.2	15.2	15.3	15.5	15.4	15.6	15.9	16.0	16.0
U.S. Postal Service	25.8	26.1	25.6	25.0	25.7	24.7	24.4	24.5	24.0	24.0	24.2	23.8	23.7
State Government	145.9	148.9	148.7	147.4	142.7	148.1	148.6	148.3	145.1	141.8	140.5	138.8	142.8
State Government Education	47.0	49.8	49.9	49.0	44.7	50.2	50.8	50.5	47.1	43.8	43.1	42.4	46.6
State Government Hospitals	12.2	12.1	12.1	12.1	12.1	12.1	12.0	12.0	12.0	11.9	11.8	11.8	11.9
Other State Government	86.7	87.0	86.7	86.3	85.9	85.8	85.8	85.8	86.0	86.1	85.6	84.6	84.3
Exec./Leg./Judicial *	75.2	75.3	75.2	75.1	74.9	74.8	74.8	74.8	74.6	74.5	73.7	73.3	73.1
Local Government	424.8	450.7	456.9	457.0	449.2	453.1	452.3	453.1	452.8	453.6	404.2	392.8	401.8
Local Government Education	254.2	283.2	289.1	290.5	284.9	290.0	290.6	292.2	290.9	287.2	231.3	221.5	238.7
Other Local Government	170.6	167.5	167.8	166.5	164.3	163.1	161.7	160.9	161.9	166.4	172.9	171.3	163.1

See notes on page S-21. Shaded rows on pp. 22-25 indicate employment at the NAICS supersector level.

Hours and Earnings Data

Production/Non-supervisory Workers in New Jersey

NAICS Industry	2009				2010								
	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
Average Weekly Hours of Production / Non-supervisory Workers¹													
Manufacturing (production)	41.5	41.7	41.7	42.0	41.8	39.7	40.3	40.1	40.4	40.5	40.4	40.4	40.7
Durable Goods	41.0	41.1	40.8	41.1	40.9	38.9	39.5	40.0	40.3	40.5	40.5	40.6	41.0
Nondurable Goods	41.9	42.2	42.4	42.7	42.5	40.4	40.9	40.2	40.5	40.4	40.3	40.2	40.4
Information⁴	35.3	34.6	34.9	34.8	35.1	34.8	34.8	34.6	34.7	34.6	34.4	34.3	34.1
Average Hourly Gross Dollar Earnings²													
Manufacturing (production)	18.25	17.91	17.84	18.03	18.06	19.02	18.88	18.93	18.86	18.94	18.85	18.76	18.69
Durable Goods	20.99	20.96	21.12	21.33	21.47	22.83	22.58	22.52	22.49	22.52	22.43	22.38	22.29
Nondurable Goods	15.97	15.33	15.24	15.38	15.31	15.93	15.89	15.90	15.82	15.93	15.84	15.76	15.69
Information⁴	26.69	26.23	26.61	25.82	25.89	25.48	25.39	25.30	25.38	25.42	25.57	25.64	25.62
Average Weekly Gross Dollar Earnings³													
Manufacturing (production)	757.38	746.85	743.93	757.26	754.91	755.09	760.86	759.09	761.94	767.07	761.54	757.90	760.68
Durable Goods	860.59	861.46	861.70	876.66	878.12	888.09	891.91	900.80	906.35	912.06	908.42	908.63	913.89
Nondurable Goods	669.14	646.93	646.18	656.73	650.68	643.57	649.90	639.18	640.71	643.57	638.35	633.55	633.88
Information⁴	942.16	907.56	928.69	898.54	908.74	886.70	883.57	875.38	880.69	879.53	879.61	879.45	873.64

* 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 1984-2010 (000)

Date	Labor Force		Employment		Unemployment Volume		Unemployment Rate (%)	
	US	NJ	US	NJ	US	NJ	US	NJ
Annual Averages: 1984-2009								
1984	113,544	3,825.0	105,005	3,589.0	8,539	236.0	7.5	6.2
1985	115,461	3,839.0	107,150	3,621.0	8,312	217.0	7.2	5.7
1986	117,834	3,908.0	109,597	3,712.0	8,237	197.0	7.0	5.0
1987	119,865	3,966.0	112,440	3,806.0	7,425	160.0	6.2	4.0
1988	121,669	3,975.0	114,968	3,824.0	6,701	151.0	5.5	3.8
1989	123,869	3,989.0	117,342	3,826.0	6,528	163.0	5.3	4.1
1990	125,840	4,072.5	118,793	3,865.0	7,047	207.5	5.6	5.1
1991	126,346	4,050.4	117,718	3,776.6	8,628	273.7	6.8	6.8
1992	128,105	4,051.9	118,492	3,709.5	9,613	342.4	7.5	8.5
1993	129,200	4,034.6	120,259	3,727.3	8,940	307.3	6.9	7.6
1994	131,056	4,067.5	123,060	3,790.0	7,996	277.5	6.1	6.8
1995	132,304	4,111.8	124,900	3,846.3	7,404	265.5	5.6	6.5
1996	133,943	4,184.1	126,708	3,925.8	7,236	258.3	5.4	6.2
1997	136,297	4,257.4	129,558	4,031.0	6,739	226.4	4.9	5.3
1998	137,673	4,242.4	131,463	4,047.1	6,210	195.3	4.5	4.6
1999	139,368	4,284.6	133,488	4,092.7	5,880	191.8	4.2	4.5
2000	142,583	4,287.8	136,891	4,130.3	5,692	157.5	4.0	3.7
2001	143,734	4,302.3	136,933	4,117.5	6,801	184.8	4.7	4.3
2002	144,863	4,370.8	136,485	4,117.3	8,378	253.5	5.8	5.8
2003	146,510	4,363.9	137,736	4,108.4	8,774	255.5	6.0	5.9
2004	147,401	4,358.9	139,252	4,144.2	8,149	214.7	5.5	4.9
2005	149,320	4,404.5	141,730	4,207.7	7,591	196.7	5.1	4.5
2006	151,428	4,467.1	144,427	4,260.1	7,001	207.1	4.6	4.6
2007	153,124	4,457.6	146,047	4,267.1	7,078	190.5	4.6	4.3
2008	154,287	4,502.8	145,362	4,257.0	8,924	245.8	5.8	5.5
2009	154,142	4,536.7	139,877	4,118.4	14,265	418.3	9.3	9.2

2009

Monthly Data: 2009-2010 (Seasonally Adjusted)*

Jan	154,140	4,526.6	142,221	4,185.7	11,919	340.9	7.7	7.5
Feb	154,401	4,533.3	141,687	4,168.9	12,714	364.5	8.2	8.0
Mar	154,164	4,539.8	140,854	4,154.3	13,310	385.5	8.6	8.5
Apr	154,718	4,544.6	140,902	4,141.9	13,816	402.7	8.9	8.9
May	154,956	4,546.5	140,438	4,130.1	14,518	416.4	9.4	9.2
Jun	154,759	4,545.6	140,038	4,118.6	14,721	427.0	9.5	9.4
Jul	154,351	4,542.5	139,817	4,107.7	14,534	434.8	9.4	9.6
Aug	154,426	4,538.7	139,433	4,098.3	14,993	440.5	9.7	9.7
Sep	153,927	4,535.2	138,768	4,090.6	15,159	444.6	9.8	9.8
Oct	153,854	4,532.3	138,242	4,084.4	15,612	448.0	10.1	9.9
Nov	153,720	4,529.9	138,381	4,079.3	15,340	450.7	10.0	9.9
Dec	153,059	4,527.8	137,792	4,075.3	15,267	452.5	10.0	10.0

2010

Jan	153,170	4,533.4	138,333	4,084.1	14,837	449.2	9.7	9.9
Feb	153,512	4,553.7	138,641	4,105.1	14,871	448.6	9.7	9.9
Mar	153,910	4,563.4	138,905	4,114.4	15,005	449.0	9.7	9.8
Apr	154,715	4,571.0	139,455	4,123.5	15,260	447.5	9.9	9.8
May	154,393	4,568.4	139,420	4,123.8	14,973	444.6	9.7	9.7
Jun	153,741	4,551.9	139,119	4,113.3	14,623	438.6	9.5	9.6
Jul	153,560	4,529.6	138,960	4,090.1	14,599	439.5	9.5	9.7
Aug	154,110	4,510.0	139,250	4,075.2	14,860	434.8	9.6	9.6
Sep	154,158	4,500.8	139,391	4,077.7	14,767	423.1	9.6	9.4
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 2009 experience.

Unemployment Insurance Program

Characteristics of New Jersey's Unemployed (000)

	September 2010	August 2010	September 2009	Percent Change From Month	Year
Total Insured Unemployed *	139.3	165.9	170.4	-16.1	-18.3
Total Insured Unemployed	157.3	161.7	192.5	-2.7	-18.3
By Gender					
Male	90.1	90.3	117.0	-0.2	-23.0
Female	74.8	71.4	85.6	4.8	-12.6
By Race*					
White	106.8	102.0	129.3	4.7	-17.4
Black	29.3	30.1	34.6	-2.6	-15.3
Asian	5.6	5.5	7.7	2.1	-26.9
Other	1.7	1.7	2.0	2.7	-14.1
Chose not To Answer	20.0	22.7	25.8	-11.8	-22.4
By Ethnicity*					
Hispanic	32.7	30.7	40.0	6.6	-18.3
Not Hispanic	111.3	114.8	132.9	-3.0	-16.2
Chose not to Answer	15.3	18.2	19.1	-15.6	-19.8
By Age of Claimant					
Under 25	15.4	15.2	19.1	1.7	-19.2
25 through 34 years	39.0	38.5	44.7	1.2	-12.7
35 through 44 years	34.5	34.7	42.1	-0.8	-18.2
45 through 54 years	39.6	38.6	49.2	2.4	-19.6
55 through 64 years	26.5	25.4	32.7	4.4	-19.0
65 years and over	9.7	10.1	11.7	-4.7	-17.1
By Duration of Unemployment					
1 to 2 weeks	22.4	23.3	26.7	-4.0	-16.4
3 to 4 weeks	19.2	17.5	19.5	10.0	-1.3
5 to 14 weeks	69.4	68.2	81.0	1.7	-14.4
15 weeks and over	53.0	53.5	72.5	-0.8	-26.8
By Industry					
Goods Producing	28.1	29.4	39.0	-4.6	-28.0
Construction	17.0	17.8	21.7	-4.2	-21.5
Manufacturing	10.2	10.7	16.4	-5.4	-38.0
Service Providing	130.1	130.7	152.1	-0.4	-14.4
Trade, Transportation, Utilities	34.0	34.4	44.6	-1.1	-23.8
Wholesale Trade	7.6	7.6	11.0	0.5	-30.4
Retail Trade	18.7	19.0	22.6	-1.7	-17.5
Transportation & Warehousing	7.5	7.6	10.8	-1.5	-30.7
Financial Activities	8.0	8.3	10.8	-4.2	-26.0
Professional & Business Services	26.3	26.6	34.7	-1.0	-24.1
Educational and Health Services	26.0	26.9	19.9	-3.6	30.7
Leisure and Hospitality	16.2	14.9	19.6	8.6	-17.3
Other Services	3.9	3.8	4.6	1.2	-15.2
Government	3.0	3.2	3.4	-4.9	-9.7

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

* Not seasonally adjusted

Statistical Section Notes

Adjustment of Data

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

The **X-12** procedure was used in a “two-step” process. One set of factors was generated for benchmarked estimates, based on absolute or universe counts of employment determined through Unemployment Insurance records. These factors were used to seasonally adjust historical, universe-based data through September 2008. 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 2008 and sample-based estimates developed month by month in 2009.

Annual Revision and Internet Access

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

- (1) the latest benchmark — 2009 for the Resident Labor Force Indicators (Series 1-6) and 2009 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 2005 forward.

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

- (1) the current month's *Economic Indicators* issue.
- (2) historical series when available, January 1976 to December 2009. This includes the latest annual revisions to unadjusted nonfarm data (January 2007 to December 2009) and seasonal adjustment revisions (January 1990 to December 2009). 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 2006 to December 2010 are subject to change during the next annual revision cycle.

General Notes

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

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

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

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

Shaded Columns. Shaded areas indicate periods of general national contraction as identified by the National Bureau of Economic Research (NBER). The July 1990-March 1991, March 2001-November 2001, and December 2007- present national recessions are shown in the graphs for Series 1-27.

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

Statistical Section Notes (cont.)

Data Sources for Economic Time Series 1-27

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

Data Sources for Economic Time Series 1-27

- 1-6 **Resident Labor Force Indicators** are produced using a modeling procedure based on regression techniques, that allows for the construction of error ranges. This procedure includes data variables from the NJ Department of Labor & Workforce Development's monthly Current Employment Statistics (CES) survey, unemployment insurance claims data and responses from the US Bureau of Labor Statistics' Current Population Survey (CPS) of 1,200 households in NJ. Data are available monthly back to 1976.

Since the third generation of LAUS models were introduced in January 2005, there has been a growing concern among data users regarding monthly volatility of official statewide seasonally-adjusted employment and unemployment series. As a result, the BLS has implemented a smoothed-seasonally-adjusted (SSA) methodology to labor force estimates from January 1976 forward. These revised estimates will be available beginning with the publication of 2009 annual revised estimates. The SSA methodology will be reflected in statewide labor force estimates from January 2010 forward.

For additional information regarding this change in methodology, please refer to the "SSA Questions and Answers" on the BLS website at: <http://www.bls.gov/lau/lassaqa.htm>

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.

Statistical Section Notes (cont.)

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 2009 benchmarks.

Seasonally adjusted data for Series 7-16 have been revised back to January 1990.

Not seasonally adjusted data have been revised back to 2007.

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

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

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

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

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

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

Metro Area definitions:

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

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

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

Statistical Section Notes (cont.)

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

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

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

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

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

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

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

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

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