

CHAPTER 5

New York's Regions

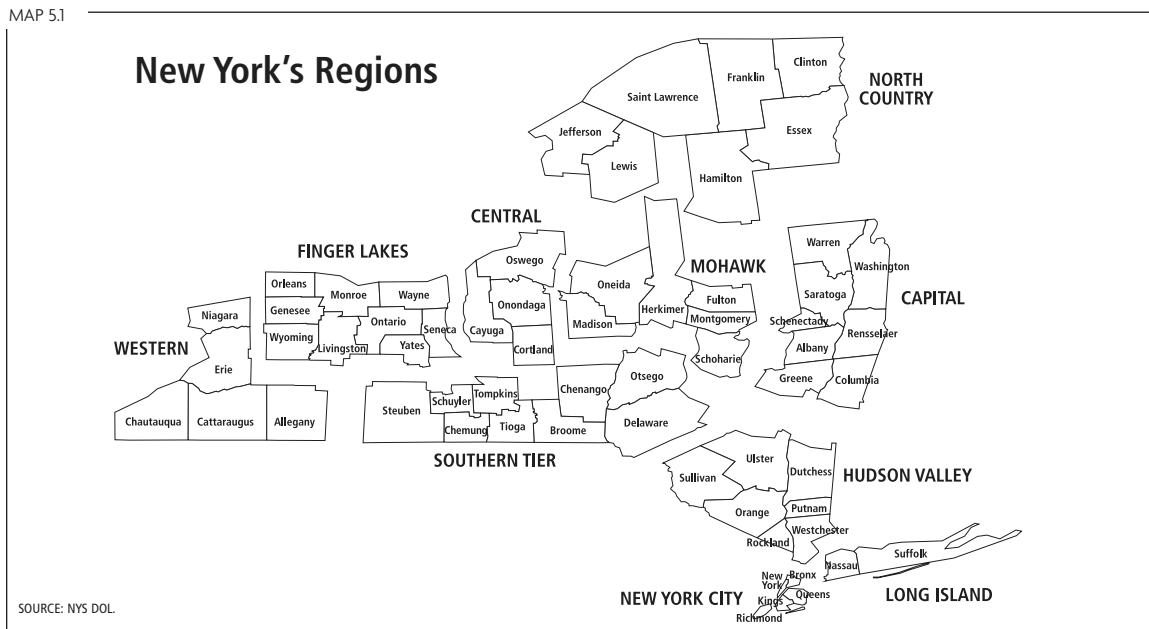
New York State's economy is built on the foundation of its regional economies. To some degree, these economies may be considered in two distinct groups: downstate, which includes New York City and its surrounding suburbs; and upstate, which is comprised of numerous varied regions, most surrounding one or two central cities. Over the past decade, the upstate and downstate economies have followed separate trajectories. While downstate experienced a severe recession in the early 1990s and rebounded strongly in the latter part of the expansion, many areas upstate have seen steady but sluggish growth throughout the last decade.

To a large extent, all of the regional economies have been influenced by similar large-scale economic trends. For example, common growth industries across the state during the expansion were construction, government and various services. Many regions also have witnessed growth in temporary help services and in business, health and

personal services. Some forms of retail industries showing job losses also followed broadly similar patterns across the state. For example, almost all regions in New York State underwent major declines in manufacturing, banking, insurance and public utilities — which included many middle-to-high-paying jobs. Restructuring in the health care industry has also meant a drop in hospital employment across the state, with a somewhat related employment increase in medical offices and clinics.

However, the regions do display many significant differences in economic development. In some areas, particularly downstate, growth in high-value financial and business services lifted wages and incomes for those employed in these industries. Regional economies may also be dependent on one or a few key production industries that provide solid wages to their residents. For example, some regions were significantly affected by the reductions in military spending that occurred over the last decade. The entire downstate economy is

MAP 5.1



affected by its dependence on the volatile New York City-based securities industry. Regions may also differ in their reliance on their own economy versus that of a neighboring region. For example, the regions surrounding New York City have become increasingly dependent on wages earned within the New York City economy.

The New York State Labor Department has defined each labor market region as a group of counties related to one or more metropolitan statistical areas (MSAs), with the exception of the North Country, which contains no MSAs. The regions tend to encompass common commuter-sheds, and roughly parallel the state's economic development regions. For the purpose of downstate-upstate comparison, the latter section of this chapter groups the three counties closest to New York City that are its immediate suburbs together as the Lower Hud-

son Valley (Westchester, Putnam and Rockland Counties). The remaining counties in the Hudson Valley are grouped into the subregion Mid Hudson Valley, and are included in the upstate analysis.

Employment growth downstate surpassed upstate during the recovery and expansion

New York State's average annual employment growth in the post-recessionary period 1993 to 2001 began at 0.8% during the recovery period and accelerated to 2.0% by the end of the decade. (Table 5.1) Both downstate and upstate areas followed this trend toward faster job growth toward the end of the decade. Throughout the postrecessionary period, growth downstate was consistently higher than upstate.

Between the first half of 1993 and 1996, downstate averaged 0.9% growth annually, while upstate

TABLE 5.1

	Nonagricultural Employment Change, 1st Half 1993-1st Half 2001										
	Nonagricultural Jobs (thousands)			% Change from Prior Year					Average Annual Growth		
	1 Half 1996	1 Half 2000	1 Half 2001	1997	1998	1999	2000	2001 1 Half	1993-2000	1 H 93-1 H 96	1 H 96-1 H 2001
New York State	7,867.6	8,554.0	8,676.6	1.6%	2.1%	2.7%	2.1%	1.4%	1.5%	0.8%	2.0%
10 County Downstate Areas	4,925.4	5,431.9	5,531.8	2.0%	2.5%	2.9%	2.5%	1.8%	1.8%	0.9%	2.3%
New York City	3,341.1	3,687.1	3,755.4	2.2%	2.5%	2.6%	2.8%	1.9%	1.8%	0.8%	2.4%
Nassau/Suffolk	1,087.8	1,202.9	1,225.8	1.8%	2.4%	3.6%	2.2%	1.9%	2.0%	1.3%	2.4%
Westchester	380.0	410.7	416.9	1.6%	1.7%	2.9%	1.8%	1.5%	1.5%	0.9%	1.9%
Rockland	97.4	108.7	110.6	1.8%	4.1%	3.4%	1.4%	1.7%	1.6%	0.1%	2.6%
Putnam	19.1	22.5	23.1	4.1%	5.4%	5.1%	2.2%	2.8%	3.1%	1.4%	3.9%
Upstate	2,944.3	3,123.8	3,151.4	1.1%	1.4%	2.3%	1.4%	0.9%	1.1%	0.6%	1.4%
Upstate Metropolitan Areas	2,418.7	2,557.9	2,578.6	1.1%	1.3%	2.1%	1.3%	0.8%	1.1%	0.6%	1.3%
Albany-Schenectady -Troy MSA	424.8	453.6	460.4	1.6%	1.7%	2.4%	1.5%	1.5%	1.1%	0.5%	1.6%
Binghamton MSA	109.4	118.6	120.8	2.6%	1.1%	2.6%	2.5%	1.9%	0.8%	-1.0%	2.0%
Buffalo-Niagara Falls MSA	534.1	553.9	554.1	0.9%	0.2%	1.6%	0.6%	0.0%	0.8%	0.7%	0.7%
Dutchess County MSA	104.9	114.3	117.1	1.5%	1.7%	3.7%	2.4%	2.5%	1.5%	-0.1%	2.2%
Elmira MSA	42.0	43.3	43.8	1.7%	2.3%	0.7%	-0.5%	1.2%	1.3%	2.1%	0.9%
Glens Falls MSA	48.5	50.5	51.6	-0.2%	1.0%	2.0%	1.8%	2.0%	1.2%	1.7%	1.2%
Jamestown MSA	57.2	58.9	58.8	0.9%	0.7%	0.3%	1.5%	-0.2%	0.8%	1.0%	0.6%
Newburgh NY-PA MSA	117.2	129.8	132.4	1.9%	2.6%	3.9%	1.7%	2.0%	1.9%	1.1%	2.5%
Rochester MSA	525.0	550.4	551.5	0.8%	1.5%	1.6%	1.2%	0.2%	1.0%	0.8%	1.0%
Syracuse MSA	330.4	349.1	352.3	0.7%	1.3%	2.3%	1.3%	0.9%	0.9%	0.3%	1.3%
Utica-Rome MSA	125.2	135.5	135.9	0.6%	2.2%	3.1%	1.9%	0.3%	1.3%	0.7%	1.6%
Non-metropolitan areas	525.6	565.9	572.7	1.3%	1.6%	3.1%	1.7%	1.2%	1.3%	0.5%	1.7%

SOURCE: Current Employment Survey, US DOL.

employment grew at just 0.6%. Among the fastest-growing counties were the New York City suburbs including Nassau/Suffolk (1.3%) and Putnam Counties (1.4%). Upstate, Elmira and Glens Falls grew the fastest over that period with annual average rates of 2.1% and 1.7%, respectively.

In a few upstate metropolitan areas the recession extended into the mid-1990s. Binghamton and Dutchess County both registered employment declines between the first half of 1993 and 1996, while growth in Syracuse stagnated at 0.3% annually during that period.

The expansion from the first half of 1996 through the first half of 2001 saw higher average annual growth than during the recovery, 2.0% statewide. The downstate advantage of higher annual job growth persisted throughout this period, averaging 2.3% compared to upstate's 1.4%.

Employment in and around New York City was the engine that drove job growth during the economic expansion of the 1990s. The pace of employment growth in New York City and surrounding areas such as Long Island (Nassau/Suffolk), Putnam and Rockland Counties and the Newburgh NY-PA MSA outstripped growth in other metropolitan

areas of the state. Even during this period of peak growth, some metropolitan areas in the state such as Jamestown, Buffalo-Niagara Falls and Elmira continued to grow at average rates below 1.0%.

In the first half of 2001, as statewide growth dipped to 1.4% from the prior year's 2.1%, some areas were hit harder than others. Jamestown, Buffalo-Niagara Falls, Rochester and Utica-Rome saw either negative or nearly no growth in the first 6 months of 2001 compared to the prior year.

Downstate personal income growth surpassed upstate growth

Similar to the pattern in employment growth statewide, personal income grew much faster downstate as compared to upstate over the decade from 1990 to 1999. (Table 5.2) Whereas New York averaged 1.6% in annual real personal income growth, downstate increased at a 1.9% rate and upstate grew at just 0.9%. Downstate, two-thirds (67.4%) of the growth in personal income could be attributed to growth in wages and salaries. Upstate, however, only 27.5% of personal income growth came from wages and salaries. Instead, upstate relied on transfer payments for more than half —

TABLE 5.2

Annual Change in Personal Income, by Components, New York and the Regions, 1990-99
(average annual change in constant 2000 dollars)

	TOTAL PERSONAL INCOME	Wages & Salaries	Proprietors' Income	Dividends, Interest, Rent	Transfer Payments	Residence Adjustment	Other Labor Income
UNITED STATES	2.5%	2.8%	3.6%	1.8%	3.3%	0.9%	0.2%
NEW YORK	1.6%	1.6%	4.3%	0.3%	3.3%	4.0%	-0.9%
DOWNSTATE	1.9%	2.1%	5.1%	0.2%	3.3%	4.0%	-0.6%
New York City	2.0%	2.4%	5.7%	-0.6%	3.3%	3.1%	-0.4%
Long Island	1.3%	1.3%	2.5%	1.1%	3.4%	0.7%	-0.9%
Lower Hudson Valley	2.3%	1.4%	5.2%	1.2%	3.1%	4.5%	-1.1%
UPSTATE	0.9%	0.4%	1.4%	0.7%	3.1%	4.1%	-1.6%
Capital District	1.4%	0.9%	3.7%	1.2%	3.3%	-2.5%	-0.7%
Central New York	0.5%	0.0%	0.5%	0.8%	3.0%	-0.3%	-1.9%
Finger Lakes District	0.9%	0.6%	1.5%	0.8%	3.4%	4.8%	-1.9%
Mid Hudson Valley	1.1%	-0.3%	2.3%	1.2%	3.9%	3.7%	-2.1%
Mohawk Valley	0.7%	0.4%	1.3%	0.2%	2.9%	-0.2%	-2.3%
North Country	0.9%	0.3%	1.6%	0.8%	3.3%	9.5%	-1.2%
Southern Tier	0.7%	0.3%	1.3%	0.4%	2.9%	-0.2%	-1.6%
Western New York	0.7%	0.7%	-0.3%	0.3%	2.4%	-3.8%	-1.5%

*The counties of the Hudson Valley Region are separated into the downstate counties or northern suburbs of New York City - called Lower Hudson Valley, and the upstate counties, labeled Mid Hudson Valley.
Note: "Personal Contribution for Social Insurance" has been excluded since it does not vary significantly across regions.
SOURCE: BEA, deflators applied by FPI.

53.6% — of its personal income growth. The annual increase in real wages downstate was 2.1%, 5 times greater than the 0.4% real annual increase in the upstate regions.

Upstate, personal income in the Capital District grew the fastest among all the regions, with a 1.4% growth rate, and Mid Hudson Valley also grew at an above average rate. Growth in the Capital District came equally from wages and salaries and transfer payments. In the Mid Hudson Valley, wages and salaries income from the region actually declined, whereas nearly half of income came from outside the region due to commuters.

Underperforming regions include Central New York, Mohawk Valley, the Southern Tier and Western New York. For all of these regions except Western New York, growth in personal income overwhelmingly was due to transfer payments. In Western New York, absolute growth in wages and salaries income was almost on par with that of transfer payments.

Downstate, the Lower Hudson Valley grew the fastest in personal income from 1990 through 1999, while Long Island grew the least. For both New York City and Long Island, about half of this growth was due to wages and salaries from the region. However, the Lower Hudson Valley relied most heavily for personal income growth on wages and salaries of commuters (residence adjustment).

suburbs, Westchester's corporate headquarters downsized early in the decade and then never grew as they had in the 1980s. As a result, both suburban areas became more dependent on the wages of commuters working in New York City.

Using data from the State Department of Taxation and Finance, FPI estimates that in 1998, 41% of the income of Long Island residents came from jobs held in New York City. In 1991, however, the comparable figure was 37%. Similarly the Northern suburbs increased their share of wages received from New York City commuters from 44% to 61% over this period. Commuter wages earned in New York City accounted for an estimated 17.3% of total personal income on Long Island, and 23.0% for the Northern suburbs. In Westchester County the share reaches 25.3%.

Commuters to New York City, wherever they resided, received an estimated 35.3% of wages paid in New York City in 1998. Wages of commuters to New York City increased by 75.7% from 1991-98, while those wages received by New York City residents grew by just 40.1%.

Downstate population grew as some upstate regions experienced net outmigration

The recently-released Census 2000 data provide the most accurate snapshot of New York's

Downstate suburbs depend increasingly on commuter income from New York City

Both the Northern suburbs (Westchester, Rockland and Putnam Counties) and Long Island increased their reliance on commuters' wages earned in New York City over the 1990-99 period. Long Island has experienced some high tech growth, but not nearly enough to offset the loss of military-related manufacturing in the early 1990s. In the Northern

TABLE 5.3

Change in Population New York and the Regions, 1990 and 2000				
	1990	2000	Total Change	% Change
NEW YORK	17,990,455	18,976,457	986,002	5.5%
Downstate				
Lower Hudson Valley	1,224,282	1,305,957	81,675	6.7%
Long Island	2,609,212	2,753,913	144,701	5.5%
New York City	7,322,564	8,008,278	685,714	9.4%
Upstate				
Capital District	1,003,844	1,029,927	26,083	2.6%
Central New York	722,020	711,275	-10,745	-1.5%
Finger Lakes District	1,161,470	1,199,588	38,118	3.3%
Mohawk Valley	523,784	505,700	-18,084	-3.5%
North Country	424,653	425,871	1,218	0.3%
Southern Tier	731,049	718,973	-12,076	-1.7%
Mid Hudson Valley	801,690	873,232	71,542	8.9%
Western New York	1,465,887	1,443,743	-22,144	-1.5%

SOURCE: Bureau of the Census.

population available. (Table 5.3) The Census data point to the fact that the downstate population count grew far faster between 1990 to 2000, 8.2% compared to the upstate rate of growth of 1.1%. Note should be taken, however, that while downstate certainly witnessed a large degree of population growth primarily because of immigration, part of this change between the decennial censuses is attributable to the new, more thorough approaches to counting the population used in 2000.

According to the Census count, downstate accounted for 64% of New York's population, but 93% of the state's growth over the decade. Immigration was a major factor in downstate population growth, which can be seen in the large growth of the Hispanic and Asian populations in the area. The New York City population count grew by 9.4% between 1990 and 2000, nearly double the state's rate of growth.

Upstate New York witnessed wide disparities in population change over the decade. Central New York, the Mohawk Valley, Southern Tier and Western New York all experienced net population declines between 1990 and 2000. In the North Country, population remained level, growing just 0.3% over this time. On the other end of the scale, the Mid Hudson Valley added population at a rate of 8.9%, comparable to the downstate rate of growth. The Finger Lakes District experienced the second highest rate of population growth among the upstate regions at 3.3%.

At the root of the population decline or lack of growth in the five upstate regions lies the out-migration of individuals due to a struggling economy. The five regions with negative or no population growth were among those either hit the hardest upstate during the 1989-92 recession and/or with a recession that extended into the recovery period. While the Mid Hudson Valley also experienced a severe recession, its population relies more on commuter income for personal income growth than the other upstate regions

and so is less dependent upon the local economy for income.

With the shock to their economies, these upstate regions began to lose a significant portion of residents who left seeking economic opportunity. IRS tax data confirm the out-migration of residents as the cause for population decline in these five regions. (Table 5.4) In fact, all regions of New York experienced a net out-migration of tax-paying residents between 1995 and 2000. However, the share of 1990 population reported as migrating elsewhere was the highest for Central New York, Mohawk Valley, North Country, Southern Tier and Western New York, the same regions with negative or zero population growth between 1990 and 2000.

Guide to the regional profiles

The following profiles elaborate on data already presented in this report for the 10 New York State Department of Labor labor market regions, as well as the state as a whole. These pages facilitate analyses of trends in employment and wages, income, population and the cost of providing for family self-sufficiency at a regional level, and allow for comparison among the regions and the state. Details on each data source are provided in Appendix B.

The decennial census provides population counts for 1990 and 2000. Net out-migration data of US tax filers between 1995 and 2000 was provided

TABLE 5.4

Net Migration by Region, New York State 1995-2000 (Domestic & Foreign)			
	1990 Population	Total Net Migration 1995-2000	Net Migration as % Share of 1990 Population
Capital District	1,003,844	-11,135	-1.1%
Central New York	722,020	-14,926	-2.1%
Finger Lakes	1,161,470	-16,846	-1.5%
Mid Hudson Valley	801,690	-4,494	-0.6%
Lower Hudson Valley	1,224,282	-16,593	-1.4%
Long Island	2,609,212	-34,898	-1.3%
Mohawk Valley	523,784	-12,511	-2.4%
North Country	424,653	-8,706	-2.1%
New York City	7,322,564	-140,869	-1.9%
Southern Tier	731,049	-12,161	-1.7%
Western New York	1,465,887	-31,510	-2.1%
Grand Total	17,990,455	-304,649	-1.7%

SOURCE: IRS, Bureau of Census.

by the Internal Revenue Service.

Employment and average wage data, including data on industries with the largest total employment growth and decline, are from the state's unemployment insurance program. Unemployment rates for the first six months of 2001 for each region come from the state Local Area Unemployment Statistics Unit (LAUS).

Personal income data have been derived from two sources. The Bureau of Economic Statistics provides information on per capita income for 1999 and the components of personal income growth. The charts that indicate adjusted gross income by

income level of filer have been developed from data provided by the state's Department of Taxation and Finance.

Finally, the Self-Sufficiency Standard budgets have been reprinted from Diana Pearce and Jennifer Brooks' September 2000 publication, "The Self-Sufficiency Standard for the State of New York." See Chapter I — Incomes for an explanation of how this standard estimates a basic needs budget for each county in the state, depending on family composition. A sample county represents each region in these profiles, although the family budgets may vary substantially among counties within the same region.

Regional Profiles

New York State

Capital District

Central New York

Finger Lakes

Hudson Valley

Long Island

Mohawk Valley

New York City

North Country

Southern Tier

Western New York

NEW YORK STATE

Highlights for the Region

New York State's population reached 19.0 million in 2000, an increase of a million individuals or 5.5% from a 1990 level of 17.9 million. Almost all of this growth — 93 percent of it — was concentrated in the downstate region.



New York State Data Bank

Population, 2000	18,976,457
Share of State Population, 2000	100.0%
Percent Population Change, 1990-2000	5.5%
Total Population Change, 1990-2000	986,002
Net Migration, 1995-2000	-304,649
Per Capita Income, 1999	\$33,901
Average Wage, 2000	\$44,908
Insured Employment, 2000	8,479,416
Total Employment Growth, 1989-2000	347,071
Percent Employment Growth, 1989-2000	4.3%
Unemployment Rate, 2001 (first half)	4.4%

Employment and Wages

Statewide, employment increased by 347,000 jobs between 1989 and 2000, a 4.3% gain. The population of New York State added nearly 1 million people between 1990 and 2000, an increase of 5.5%.

During the late 1990s expansion between the first half of 1996 and the first half of 2001 the state recorded annual average job growth of 2.0%. At 2.3%, job growth downstate was significantly faster than the 1.4% rate of job growth experienced upstate during the expansion.

The state's unemployment rate was 4.4% during the first half of 2001, similar to the nation's rate.

The annual average wage for the state was \$44,900 in 2000. Excluding the very highly-paid securities industry the average wage equaled \$40,700. Jobs in the 10 industries experiencing the largest employment increases during the decade had an average wage of \$42,200, while jobs in the 10 industries experiencing the greatest employment declines had an average wage of \$58,400.

Growing by 82,900 jobs, the construction trades industry added the largest number of jobs of any industry in the state between 1992 and 2000. With an average wage of \$43,900, these construction jobs paid an average wage higher than the state average (excluding securities). Depository institutions (banks) lost the most jobs (52,000) over the period and had average wages of \$78,300.

Other industries that recorded significant job gains in the state during the decade included personnel supply services, computer and data processing services, eating and drinking places and security and commodity brokers. Industries experiencing major employment losses included insurance and public utilities and manufacturing of apparel, photographic equipment and supplies, computer

New York State's 10 Industries with Greatest Employment Growth, 1992-2000

SIC	Industry	Employment 1992	Employment 2000	Absolute Change	Rate of Change	2000 Avg. Wage
	Total Private and Public Employment	7,621,738	8,479,416	857,678	11.3%	\$40,658*
150	Construction Trades	243,882	326,799	82,917	34.0%	\$43,859
736	Personnel Supply Services	95,241	176,137	80,896	84.9%	\$30,290
737	Computer and Data Processing Services	48,233	123,987	75,754	157.1%	\$73,876
581	Eating and Drinking Places	356,184	419,478	63,294	17.8%	\$14,993
620	Security and Commodity Brokers	141,011	199,254	58,243	41.3%	\$221,538
832	Individual and Family Services	113,563	163,540	49,977	44.0%	\$20,375
801	Offices and Clinics of Medical Doctors	92,534	130,503	37,969	41.0%	\$54,016
gov	Government	1,364,223	1,401,653	37,430	2.7%	\$40,865
874	Management and Public Relations	42,119	75,704	33,585	79.7%	\$76,659
738	Miscellaneous Business Services	109,383	142,509	33,126	30.3%	\$31,947
	Total, these 10 growing industries	2,606,373	3,159,564	553,191	21.2%	\$42,154*

*Average wage excludes securities.

NEW YORK'S REGIONS

New York State - Change in Personal Income and Components, 1990-1999 (billions, 2000 dollars)

	TOTAL PERSONAL INCOME	Wages & Salaries	Proprietors' Income	Dividends, Interest, Rent	Transfer Payments	Residence Adjustment
1999 Amount	\$637.7	\$378.7	\$63.0	\$115.7	\$100.1	-\$26.3
1990-99 Percent Change	15.3%	15.7%	46.3%	2.9%	33.4%	42.1%
1990-99 Change	\$84.6	\$51.5	\$20.0	\$3.3	\$25.1	-\$7.8
Share of Change	100.0%	60.8%	23.6%	3.9%	29.6%	-9.2%

equipment, search/navigation equipment, aircraft, motor vehicles and food products.

Income and Family Budget Needs

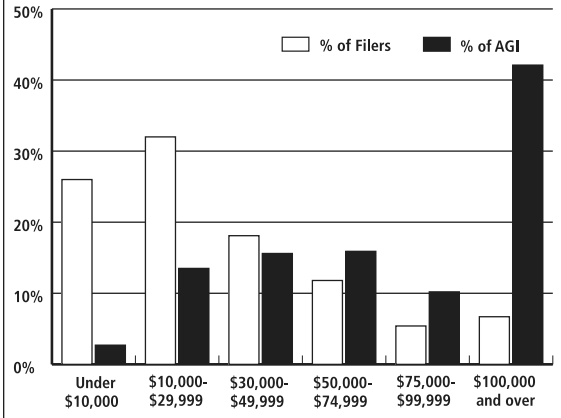
Per capita income in New York State was \$33,900 in 1999, 19% above the national average of \$28,500.

Real total personal income in the state increased 15.3% between 1990 to 1999, with the largest component of growth, \$51.5 billion, attributable to wages and salaries.

While over one-quarter (26%) of state income tax filers earned under \$10,000 annually in 1997, they accounted for just 2.7% of total adjusted gross income. The 12.1% of filers with incomes of \$75,000 or more accounted for 52.3% of the adjusted gross income reported by New Yorkers.

The annual Self-Sufficiency Wage needed to support a four-person family (with one infant and one preschooler) ranged from \$37,104 in St. Lawrence County to \$65,148 in Suffolk County.

Distribution of Adjusted Gross Income, 1997



Family Self-Sufficiency Budgets
2 Adults + 2 Children

Region	Representative County	Annual Self-Sufficiency Budget
Capital District	Albany	\$37,908
Central New York	Onondaga	\$42,744
Finger Lakes	Monroe	\$42,624
Hudson Valley	Rockland	\$52,344
Long Island	Suffolk	\$65,148
Mohawk Valley	Oneida	\$37,320
New York City	Brooklyn	\$49,668
North Country	St. Lawrence	\$37,104
Southern Tier	Broome	\$37,356
Western New York	Erie	\$40,728

New York State's 10 Industries with Greatest Employment Decline, 1992-2000

SIC	Industry	Employment 1992	Employment 2000	Absolute Change	Rate of Change	2000 Avg. Wage
	Total Private and Public Employment	7,621,738	8,479,416	857,678	11.3%	\$40,658*
600	Depository Institutions	227,953	175,722	-52,231	-22.9%	\$78,346
230	Apparel and Knitwear	96,695	67,852	-28,843	-29.8%	\$30,419
386	Photographic Equipment and Supplies	58,962	39,015	-19,947	-33.8%	\$61,581
357	Computer and Office Equipment	37,384	24,174	-13,210	-35.3%	\$98,518
630	Insurance Carriers	118,475	105,785	-12,690	-10.7%	\$63,346
490	Electric, Gas and Sanitary Supplies	60,442	48,169	-12,273	-20.3%	\$67,936
372	Aircraft and Parts	16,670	5,773	-10,897	-65.4%	\$56,892
371	Motor Vehicles and Equipment	31,005	20,274	-10,731	-34.6%	\$59,926
381	Search and Navigation Equipment	20,081	11,464	-8,617	-42.9%	\$64,480
200	Food and Kindred Products	63,420	56,335	-7,085	-11.2%	\$43,612
	Total, these 10 declining industries	731,087	554,563	-176,524	-24.1%	\$63,813

* Average wage excludes securities.

CAPITAL DISTRICT

Highlights for the Region

The Capital District includes four of the six counties in the Albany-Schenectady-Troy metropolitan statistical area (MSA) and the two-county Glens Falls MSA. Two adjacent counties, Montgomery and Schoharie are also a part of the Albany-Schenectady-Troy MSA, but are included in the Labor Department's Mohawk Valley Region.



Population

The Capital District's population grew 2.6% between 1990 and 2000, more than double the upstate area's population increase of 1.1%.

Employment and Wages

The Capital District region's 7.9% employment gain — equal to 35,900 jobs — between 1989 and 2000 topped all other regions in percentage gain. Annual employment growth in the Albany-Schenectady-Troy MSA averaged 1.6% between 1996 and 2001 (1st half), and Glens Falls averaged 1.2% annual average job growth, near the upstate average metropolitan growth rate of 1.3%.

Unemployment in the region was 3.1% during the first half of 2001.

The average annual wage for the Capital District was \$33,100 in 2000, the highest among the upstate regions. The 10 largest growth industries from 1992 to 2000 together had an average wage of \$32,600, slightly less than the District's average wage.

Three of the 10 industries recording the greatest employment gains between 1992 and 2000 — medical offices and clinics, construction trades and wholesale trade — had above-average annual wage levels, yet five of these industries had annual average wages of less than \$25,000.

Adding 4,000 jobs, medical offices and clinics saw the largest employment growth in the region between 1992 and 2000. Growth in this industry was largely attributable to restructuring within the medical industry, which redirected services towards primary care facilities and away from hospitals.

The 10 industries experiencing the greatest job losses in the Capital District between 1992 and 2000 — which included banks and insurance agents, public utilities and the manufacture of paper and pharmaceuticals — had average wages at \$49,300, much higher than the regional average. The industry losing the most jobs, engine and turbine manufacturing, paid an average wage of \$75,100.

Capital District Data Bank

Population, 2000	1,029,927
Share of State Population, 2000	5.4%
Percent Population Change, 1990-2000	2.6%
Total Population Change, 1990-2000	26,083
Net Migration, 1995-2000	-11,135
Per Capita Income, 1999	\$28,946
Average Wage, 2000	\$33,125
Insured Employment, 2000	492,123
Total Employment Growth, 1989-2000	35,868
Percent Employment Growth, 1989-2000	7.9%
Unemployment Rate, 2001 (first half)	3.1%

Capital District's 10 Industries with Greatest Employment Growth, 1992-2000

SIC	Industry	Employment 1992	Employment 2000	Absolute Change	Rate of Change	2000 Avg. Wage
	Total Private and Public Employment	453,256	492,123	38,867	8.6%	\$33,125
801	Offices and Clinics of Medical Doctors	6,090	10,088	3,998	65.6%	\$47,264
150	Construction Trades	16,706	19,927	3,221	19.3%	\$37,536
500	Wholesale Trade, Durable and Nondurable	18,919	21,670	2,751	14.5%	\$40,586
836	Residential Care	5,349	8,041	2,692	50.3%	\$21,092
832	Individual and Family Services	2,804	4,906	2,102	75.0%	\$18,492
874	Management and Public Relations	1,469	3,491	2,022	137.6%	\$45,740
gov	Government	115,628	117,636	2,008	1.7%	\$38,383
531	Department Stores	6,550	8,218	1,668	25.5%	\$16,573
581	Eating and Drinking Places	23,757	25,413	1,656	7.0%	\$11,649
860	Membership Organizations	5,711	7,362	1,651	28.9%	\$24,378
	Total, these 10 growing industries	202,983	226,752	23,769	11.7%	\$32,559

Capital District - Change in Personal Income and Components, 1990-1999 (billions, 2000 dollars)

	TOTAL PERSONAL INCOME	Wages & Salaries	Proprietors' Income	Dividends, Interest, Rent	Transfer Payments	Residence Adjustment
1999 Amount	\$29.8	\$16.8	\$2.1	\$5.9	\$4.6	-\$0.2
1990-99 Percent Change	13.2%	8.3%	38.2%	11.6%	34.5%	-20.5%
1990-99 Change	\$3.5	\$1.3	\$0.6	\$0.6	\$1.2	\$0.0
Share of Change	100.0%	37.2%	16.3%	17.7%	34.2%	1.2%
New York State						
1990-99 Percent Change	15.3%	15.7%	46.3%	2.9%	33.4%	42.1%
Share of Change	100.0%	60.8%	23.6%	3.9%	29.6%	-9.2%

Income and Family Budget Needs

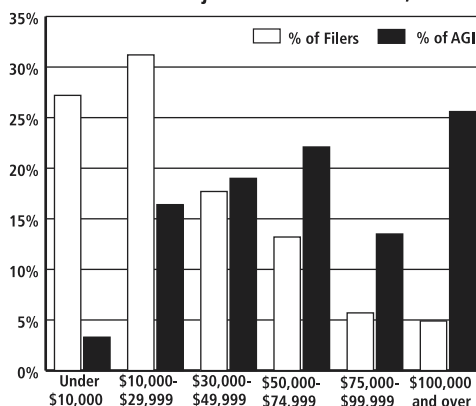
Per capita income in the Capital District was \$28,900 in 1999, highest among the upstate regions, but only 86% of the statewide average.

From 1990 to 1999, real total personal income increased 13.2% in the region, the highest of any upstate region. The 8.3% increase in wages and salaries, also the highest upstate, accounted for the largest share of income growth. A 34.5% increase in transfer payments accounted for one-third of overall income growth. The 38.2% increase in proprietor's income was the highest upstate.

Income inequality is less severe in the Capital District than in the state as a whole. According to 1997 state tax data, the majority of filers (58.4%) earn under \$30,000 and their share of the region's adjusted gross income (AGI) is 19.7%, which is 3.5 percentage points higher than that group's share of income statewide. The income of middle earners (\$30,000-\$75,000), who comprise 30.9% of the region's population, also account for a higher share of total AGI (55.3% vs. 41.7%) while the income of the highest earners (over \$75,000) accounts for a smaller share of this region's AGI than it does statewide (37.1% vs. 52.3%).

The region's average wage is roughly \$10,000 higher than the self-sufficiency income needed by a single adult supporting one child in Albany County (\$23,868), but significantly lower than the wage necessary for a household of two adults supporting two children (\$37,908).

Distribution of Adjusted Gross Income, 1997



**Family Self-Sufficiency Budgets
Capital District (Albany County)**

Monthly Costs	1 Adult + 1 Infant	2 Adults + 2 Children
Housing	\$604	\$604
Child Care	\$530	\$1,093
Food	\$241	\$466
Transportation	\$42	\$84
Health Care	\$249	\$324
Miscellaneous	\$167	\$257
Taxes	\$300	\$494
Tax Credits	-\$145	-\$163
Self Sufficiency Budget		
Annual Wage	\$1,989	\$3,159
Monthly Wage	\$23,868	\$37,908
Hourly Wage	\$11.30	(per adult) \$8.97

Capital District's 10 Industries with Greatest Employment Decline, 1992-2000

SIC	Industry	Employment 1992	Employment 2000	Absolute Change	Rate of Change	2000 Avg. Wage
	Total Private and Public Employment	453,256	492,123	38,867	8.6%	\$33,125
351	Engines and Turbines	7,700	3,835	-3,865	-50.2%	\$75,089
600	Depository Institutions	8,333	6,751	-1,582	-19.0%	\$37,025
260	Paper and Allied Products	5,554	4,080	-1,474	-26.5%	\$46,757
272	Periodicals	1,141	139	-1,002	-87.8%	\$31,056
560	Apparel and Accessory Stores	4,882	4,016	-866	-17.7%	\$12,360
806	Hospitals	19,546	18,728	-818	-4.2%	\$28,380
384	Medical Instruments and Supplies	2,884	2,138	-746	-25.9%	\$32,068
641	Insurance Agents, Brokers and Service	3,815	3,130	-685	-18.0%	\$43,714
283	Drugs	1,151	565	-586	-50.9%	\$46,617
490	Electric, Gas and Sanitary Services	2,654	2,137	-517	-19.5%	\$67,284
	Total, these 10 declining industries	57,660	45,519	-12,141	-21.1%	\$49,314

CENTRAL NEW YORK

Highlights for the Region

The Central New York Region is largely composed of the Syracuse metropolitan statistical area (MSA), which encompasses three of the four counties within the region and also Madison County, included in the Labor Department's Mohawk Valley Region. The fourth county in the region, Cortland, is not included in the Syracuse MSA.



Population

The population of the Central New York region, 711,300 in 2000, declined 1.5% between 1990 and 2000. IRS data indicate that the region suffered a net outmigration of 14,900 individuals between 1995 and 2000.

Employment and Wages

Employment in Central New York remained stagnant between 1989 and 2000, increasing by just 0.9% — the smallest gain experienced by any region in the state.

The Syracuse metropolitan area averaged annual job growth of 1.3% between the first half of 1996 and 2001, yet the growth in the first six months of 2001 dropped to 0.9% over the first half of the prior year.

Unemployment during the first half of 2001 reached 4.4%.

The average annual wage for the Central New York region was \$31,500 in 2000. Wages in the 10 industries experiencing the greatest job gains in the region between 1992 to 2000 averaged \$39,800, higher than the regional average wage. Wages in the 10 industries experiencing the greatest job losses in the region over the same period averaged \$44,600.

The government sector added more jobs (2,500) than any other sector in the region over this period. Other industries that experienced job gains included auto manufacture and a variety of business, health and personal services, as well as wholesale trade and trucking.

The region's banks lost 2,500 jobs between 1992 and 2000, more than any other industry. Other industries that registered job losses and which paid above average wages included: manufacturers of search and navigation equipment, food, refrigeration machinery, miscellaneous plastics and computer and office equipment, insurance and public utilities (electrical and gas) providers.

Central New York Data Bank

Population, 2000	711,275
Share of State Population, 2000	3.7%
Percent Population Change, 1990-2000	-1.5%
Total Population Change, 1990-2000	-10,745
Net Migration, 1995-2000	-14,926
Per Capita Income, 1999	\$25,673
Average Wage, 2000	\$31,532
Insured Employment, 2000	330,786
Total Employment Growth, 1989-2000	2,804
Percent Employment Growth, 1989-2000	0.9%
Unemployment Rate, 2001 (first half)	4.4%

Central New York's 10 Industries with Greatest Employment Growth, 1992-2000

SIC	Industry	Employment 1992	Employment 2000	Absolute Change	Rate of Change	2000 Avg. Wage
	Total Private and Public Employment	321,723	330,786	9,063	2.8%	\$31,532
gov	Government	55,061	57,578	2,517	4.6%	\$32,711
371	Motor Vehicles and Equipment	2,648	4,612	1,964	74.2%	\$67,853
801	Offices and Clinics of Medical Doctors	4,617	6,152	1,535	33.2%	\$52,471
860	Membership Organizations	3,251	4,726	1,475	45.4%	\$14,652
500	Wholesale trade, durable and nondurable	17,290	18,763	1,473	8.5%	\$39,978
805	Nursing and Personal Care Facilities	4,817	6,056	1,239	25.7%	\$20,535
738	Miscellaneous Business Services	3,592	4,815	1,223	34.0%	\$22,812
734	Services to Buildings	1,212	2,237	1,025	84.6%	\$12,639
421	Trucking and Courier Services, Except Air	5,689	4,727	1,038	18.2%	\$32,089
832	Individual and Family Services	2,560	3,499	939	36.7%	\$19,892
	Total, these 10 growing industries	100,737	113,165	12,428	12.3%	\$39,823

NEW YORK'S REGIONS

Central New York - Change in Personal Income and Components, 1990-1999 (billions, 2000 dollars)

	TOTAL PERSONAL INCOME	Wages & Salaries	Proprietors' Income	Dividends, Interest, Rent	Transfer Payments	Residence Adjustment
1999 Amount	\$18.3	\$10.9	\$1.2	\$3.1	\$3.1	-\$0.4
1990-99 Percent Change	4.2%	-0.4%	4.9%	7.6%	30.3%	-2.3%
1990-99 Change	\$0.7	\$0.0	\$0.1	\$0.2	\$0.7	\$0.0
Share of Change	100.0%	-5.7%	7.5%	29.8%	96.4%	1.4%
New York State						
1990-99 Percent Change	15.3%	15.7%	46.3%	2.9%	33.4%	42.1%
Share of Change	100.0%	60.8%	23.6%	3.9%	29.6%	-9.2%

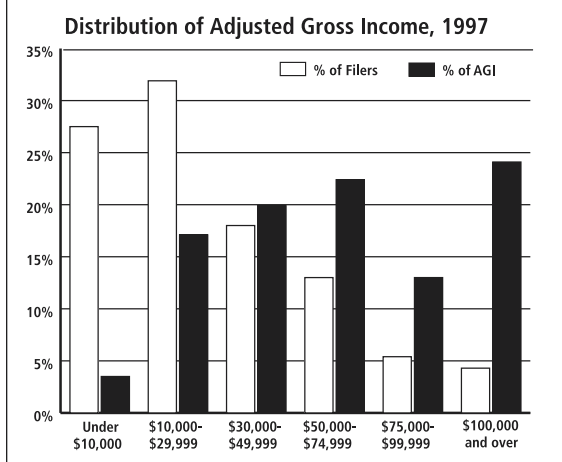
Income and Family Budget Needs

Per capita income in 1999 was \$25,700, only slightly higher than the upstate average, and 76% of the statewide average.

The 4.2% increase in the region's real total personal income from 1990 to 1999 was smaller than any other region's. Reflecting the region's slow job growth, slightly adjusted wages and salaries fell by 0.4%, making Central New York the only region to experience a decline in this component of personal income. Without growth of \$0.7 billion in transfer payments the region would have registered virtually no growth in personal income.

According to 1997 state tax data, although the region's filers earning less than \$75,000 account for a similar portion of total filers as they do statewide (90.3%), their share of adjusted gross income is roughly 15 percentage points greater (62.0%).

The region's average wage is \$4,200 higher than the annual self-sufficiency wage needed to support a one-adult, one-child household in a sample county, and \$11,200 lower than the wage needed for a two-adult, two-child household.



Family Self-Sufficiency Budgets
Central New York (Onondaga County)

Monthly Costs	1 Adult + 1 Infant	2 Adults + 2 Children
Housing	\$572	\$572
Child Care	\$530	\$1,093
Food	\$241	\$466
Transportation	\$190	\$364
Health Care	\$264	\$339
Miscellaneous	\$180	\$283
Taxes	\$385	\$609
Tax Credits	-\$84	-\$163
Self-Sufficiency Budget		
Annual Wage	\$27,336	\$42,744
Monthly Wage	\$2,278	\$3,562
Hourly Wage	\$12.95	(per adult) \$10.12

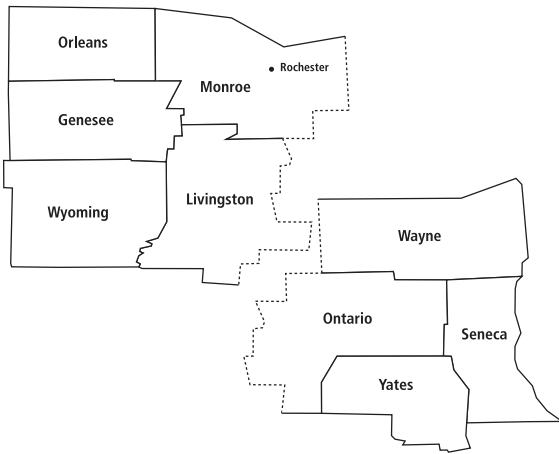
Central New York's 10 Industries with Greatest Employment Decline, 1992-2000

SIC	Industry	Employment 1992	Employment 2000	Absolute Change	Rate of Change	2000 Avg. Wage
	Total Private and Public Employment	321,723	330,786	9,063	2.8%	\$31,532
600	Depository Institutions	5,680	3,173	-2,507	-44.1%	\$34,105
381	Search and Navigation Equipment	4,202	2,222	-1,980	-47.1%	\$62,232
630	Insurance Carriers	8,729	7,004	-1,725	-19.8%	\$43,819
490	Electric, Gas and Sanitary Services	6,652	4,948	-1,704	-25.6%	\$66,713
200	Food and Kindred Products	4,621	3,270	-1,351	-29.2%	\$42,657
806	Hospitals	10,731	9,504	-1,227	-11.4%	\$29,222
531	Department Stores	6,267	5,189	-1,078	-17.2%	\$15,328
358	Refrigeration and Service Machinery	5,369	4,346	-1,023	-19.1%	\$56,593
308	Miscellaneous Plastic Products, NEC	2,527	1,565	-962	-38.1%	\$32,825
357	Computer and Office Equipment	1,283	360	-923	-71.9%	\$52,828
	Total, these 10 declining industries	56,061	41,581	-14,480	-25.8%	\$44,629

FINGER LAKES

Highlights for the Region

The Finger Lakes Region includes the Rochester metropolitan statistical area, which encompasses six of the nine counties in the region and represents 95% of the region's nonfarm wages.



Population

The population of the Finger Lakes grew by 3.3% from 1990 to 2000, compared to the entire upstate region's 1.1% population gain over the same period. This increase was larger than any other upstate region's.

Employment and Wages

The Finger Lakes region's job base expanded 6.4%, or 33,500 jobs, from 1989 to 2000.

After adding jobs at a 1% average annual pace between the first half of 1996 through the first half of 2001, the pace of job growth in Rochester slowed to 0.2% for the first six months of 2001.

Unemployment in the Finger Lakes region was 4.2% in the first half of 2001.

The annual average wage for the Finger Lakes was \$32,700 in 2000. Wages in the region's top 10 growth industries averaged \$33,800, compared to average wages of \$54,000 in the 10 industries experiencing the greatest employment losses in the region between 1992 and 2000.

Government gained the largest number of jobs in the region between 1992 and 2000, adding 8,000 positions. The largest job losses in the region occurred in the photographic equipment and supplies manufacturing industry, which declined by one-third, losing 18,500 jobs between 1992 and 2000. Banks and other manufacturing sectors also registered significant job losses.

Finger Lakes Data Bank

Population, 2000	1,199,588
Share of State Population, 2000	6.3%
Percent Population Change, 1990-2000	3.3%
Total Population Change, 1990-2000	38,118
Net Migration, 1995-2000	-16,846
Per Capita Income, 1999	\$27,945
Average Wage, 2000	\$32,744
Insured Employment, 2000	561,591
Total Employment Growth, 1989-2000	33,549
Percent Employment Growth, 1989-2000	6.4%
Unemployment Rate, 2001 (first half)	4.2%

Finger Lakes Region's 10 Industries with Greatest Employment Growth, 1992-2000

SIC	Industry	Employment 1992	Employment 2000	Absolute Change	Rate of Change	2000 Avg. Wage
	Total Private and Public Employment	523,148	561,591	38,443	7.3%	\$32,744
gov	Government	77,896	85,852	7,956	10.2%	\$32,002
737	Computer and Data Processing Services	3,370	8,758	5,388	159.9%	\$59,248
581	Eating and Drinking Places	28,087	31,933	3,846	13.7%	\$10,571
736	Personnel Supply Services	10,869	14,434	3,565	32.8%	\$17,449
369	Miscellaneous Electrical equipment and Supplies	909	4,384	3,475	382.3%	\$55,270
150	Construction Trades	16,883	20,270	3,387	20.1%	\$36,545
832	Individual and Family Services	3,821	6,260	2,439	63.8%	\$20,441
541	Grocery Stores	17,482	19,520	2,038	11.7%	\$15,876
806	Hospitals	21,943	23,978	2,035	9.3%	\$29,948
500	Wholesale Trade, Durable and Nondurable	21,103	22,965	1,862	8.8%	\$43,519
	Total, these 10 growing industries	202,363	238,354	35,991	17.8%	\$33,806

NEW YORK'S REGIONS

Finger Lakes - Change in Personal Income and Components, 1990-1999 (billions, 2000 dollars)

TOTAL PERSONAL	INCOME	Wages & Salaries	Proprietors' Income	Dividends, Interest, Rent	Transfer Payments	Residence Adjustment
1999 Amount	\$33.5	\$19.4	\$2.0	\$6.3	\$5.3	-\$0.1
1990-99 Percent Change	8.7%	5.6%	14.1%	7.8%	35.5%	52.5%
1990-99 Change	\$2.7	\$1.0	\$0.2	\$0.5	\$1.4	\$0.0
Share of Change	100.0%	38.5%	9.3%	17.1%	52.0%	-0.7%
New York State						
1990-99 Percent Change	15.3%	15.7%	46.3%	2.9%	33.4%	42.1%
Share of Change	100.0%	60.8%	23.6%	3.9%	29.6%	-9.2%

Income and Family Budget Needs

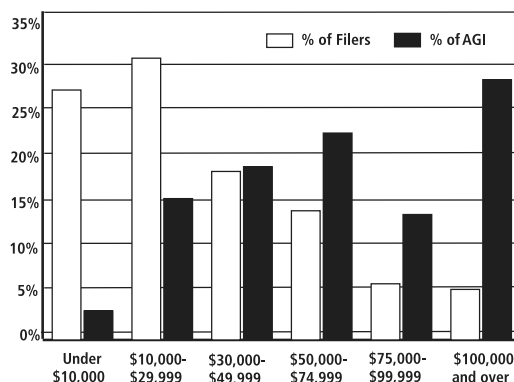
At \$27,900, the Finger Lakes region's per capita income is the second highest upstate and represents 83% of the statewide average.

From 1990 to 1999, real total personal income increased 8.7%, the second highest increase recorded upstate. This increase was bolstered primarily by a 35.5% (\$1.4 billion) increase in transfer payments, and was significantly higher than the 5.6% (\$1.0 billion) increase in wages and salaries. The increase in wages and salaries was less than half of the statewide increase.

While the distribution of income earners by cohort is roughly similar to the statewide distribution, the region's income distribution is different. Middle earners (\$30,000-\$75,000), who comprised 31.8% of filers in 1997, compared to 30% statewide, earned 40.6% of total adjusted gross income (AGI), 9.1 percentage points above the statewide number. The region's high earners (over \$75,000) comprised 11.4% of all filers and accounted for 41.2% of AGI, 11.1 percentage points less than the statewide value.

The annual average wage is \$5,500 higher than the annual self-sufficiency wage needed for a one-adult, one-child household (\$27,228) in Monroe County. It is almost \$10,000 below the wage needed for a two-adult, two-child (\$42,624) family.

Distribution of Adjusted Gross Income, 1997



Family Self-Sufficiency Budgets Finger Lakes (Monroe County)

Monthly Costs	1 Adult + 1 Infant	2 Adults + 2 Children
Housing	\$609	\$609
Child Care	\$530	\$1,093
Food	\$241	\$466
Transportation	\$190	\$364
Health Care	\$221	\$296
Miscellaneous	\$179	\$283
Taxes	\$382	\$606
Tax Credits	-\$84	-\$163
Self-Sufficiency Budget		
Annual Wage	\$27,228	\$42,624
Monthly Wage	\$2,269	\$3,552
Hourly Wage	\$12.89	(per adult) \$10.09

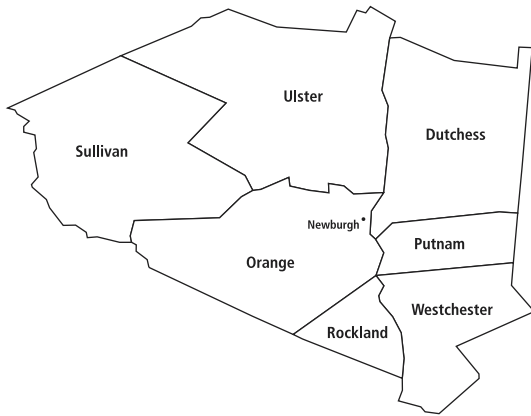
Finger Lakes Region's 10 Industries with Greatest Employment Decline, 1992-2000

SIC	Industry	Employment 1992	Employment 2000	Absolute Change	Rate of Change	2000 Avg. Wage
	Total Private and Public Employment	523,148	561,591	38,443	7.3%	\$32,744
386	Photographic Equipment and Supplies	55,650	37,154	-18,496	-33.2%	\$62,543
371	Motor Vehicles and Equipment	8,079	3,667	-4,412	-54.6%	\$50,086
600	Depository Institutions	9,628	6,337	-3,291	-34.2%	\$37,112
230	Apparel and Knitwear	1,895	537	-1,358	-71.7%	\$26,638
385	Ophthalmic Goods	4,314	3,179	-1,135	-26.3%	\$53,476
394	Toys and Sporting Goods	1,400	400	-1,000	-71.4%	\$29,690
273	Book Publishing	1,733	748	-985	-56.8%	\$57,986
490	Electric, gas and sanitary services	3,530	2,606	-924	-26.2%	\$66,139
591	Drug Stores and Proprietary Stores	3,150	2,608	-542	-17.2%	\$18,821
539	Miscellaneous General Merchandise Stores	947	462	-485	-51.2%	\$11,092
	Total, these 10 declining industries	90,326	57,698	-32,628	-36.1%	\$53,950

HUDSON VALLEY

Highlights for the Region

The Hudson Valley region consists of seven counties. Orange County comprises part of the Newburgh metropolitan statistical area. The three counties of Putnam, Rockland, and Westchester form part of the New York primary metropolitan statistical area (PMSA). Some analyses in this report refer to the 3 counties that are the northern suburbs of New York City as Lower Hudson Valley. In that case the



remaining four counties (Dutchess, Orange, Ulster and Sullivan) are referred to as Mid Hudson Valley.

Population

The Mid Hudson Valley's population reached 873,000 in 2000, an 8.9% gain on its 1990 level of 801,000. This gain was greater than the Lower Hudson Valley region's, which saw its population increase 6.7% over the decade, and was ahead of the state's 5.5% increase in population during the decade.

Employment and Wages

Employment in the entire Hudson Valley region increased 2.8% between 1989 and 2000, below the state's 4.3% job gain over the same period. The Lower Hudson Valley – which added 14,400 jobs – accounted for 62% of new jobs in the region. The Mid Hudson Valley – which added 8,900 jobs – accounted for the remaining 38%.

During the late 1990s expansion, Putnam County experienced the fastest average annual job growth in the Hudson Valley. Job growth began to slow in parts of the region beginning in mid-2000, with Rockland's and Westchester's job bases expanding just 0.1% and 0.9%, respectively, between mid-2000 and mid-2001. The Dutchess County metropolitan area lost jobs over the same period.

Unemployment in the region was 3.1% during the first half of 2001.

The annual average wage for the Hudson Valley was \$39,100 in 2000, nearly as high as the statewide non-securities average of \$40,700. Annual wages in the 10 industries experiencing the largest job gains in the region between 1992 and 2000 averaged \$42,900. At the same time, annual wages in the 10 industries registering the most significant job losses averaged a hefty \$81,900. Industries recording the largest job gains included construction trades, government and computer and data processing services. Those experiencing losses included well-paid manufacturing jobs, such as the production of computer equipment, electronic components, pharmaceuticals, motor vehicles and food products.

Hudson Valley Data Bank

Population, 2000	2,179,189
Share of State Population, 2000	11.5%
Percent Population Change, 1990-2000	7.0%
Total Population Change, 1990-2000	153,217
Net Migration, 1995-2000	-21,087
Per Capita Income, 1999	\$39,380
Average Wage, 2000	\$39,135
Insured Employment, 2000	846,939
Total Employment Growth, 1989-2000	23,281
Percent Employment Growth, 1989-2000	2.8%
Unemployment Rate, 2001 (first half)	3.1%

Hudson Valley's 10 Industries with Greatest Employment Growth, 1992-2000

SIC	Industry	Employment 1992	Employment 2000	Absolute Change	Rate of Change	2000 Avg. Wage
	Total Private and Public Employment	773,585	846,939	73,354	9.5%	\$39,135
150	Construction Trades	29,228	43,029	13,801	47.2%	\$43,138
gov	Government	139,805	150,760	10,955	7.8%	\$41,864
737	Computer and Data Processing Services	5,745	12,814	7,069	123.0%	\$63,698
801	Offices and Clinics of Medical Doctors	11,948	17,660	5,712	47.8%	\$55,345
805	Nursing and Personal Care Facilities	12,417	17,131	4,714	38.0%	\$26,690
832	Individual and Family Services	6,200	10,102	3,902	62.9%	\$21,477
799	Miscellaneous Amusement, Recreation Services	7,986	11,874	3,888	48.7%	\$19,824
874	Management and Public Relations	3,763	6,957	3,194	84.9%	\$61,029
500	Wholesale Trade, Durable and Nondurable	38,736	41,751	3,015	7.8%	\$53,207
836	Residential Care	10,328	13,115	2,787	27.0%	\$25,383
	Total, these 10 growing industries	266,156	325,193	59,037	22.2%	\$42,908

Hudson Valley - Change in Personal Income and Components, 1990-1999 (billions, 2000 dollars)

	TOTAL PERSONAL INCOME	Wages & Salaries	Proprietors' Income	Dividends, Interest, Rent	Transfer Payments	Residence Adjustment
1999 Amount	\$85.8	\$34.1	\$6.2	\$17.8	\$9.7	\$17.3
1990-99 Percent Change	18.8%	7.8%	48.2%	11.2%	34.9%	46.3%
1990-99 Change	\$13.6	\$2.5	\$2.0	\$1.8	\$2.5	\$5.5
Share of Change	100.0%	18.2%	14.7%	13.2%	18.4%	40.4%
New York State						
1990-99 Percent Change	15.3%	15.7%	46.3%	2.9%	33.4%	42.1%
Share of Change	100.0%	60.8%	23.6%	3.9%	29.6%	-9.2%

Income and Family Budget Needs

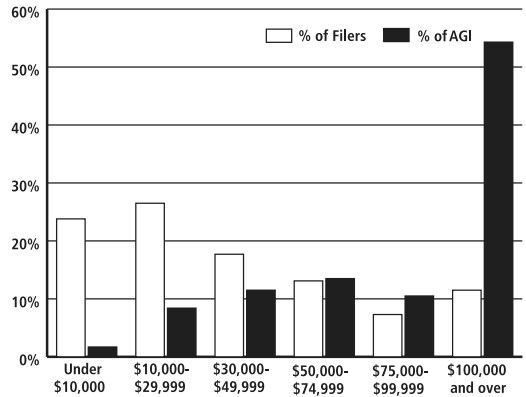
At \$39,400, the region's per capita income was the highest in the state.

From 1990 to 1999, real total personal income grew 18.8% in the Hudson Valley. The increase from wages and salaries earned outside of the Hudson Valley (residence adjustment) accounted for the largest share of this increase, 40.4%. Reflecting the region's increasing dependence on commuter income, commuter wages grew 46.3% over the decade, while wages and salaries earned within the regional economy grew by just 7.8%.

Approximately one-half of tax filers in the region earned less than \$30,000 annually in 1997, and represented 10.1% of total AGI for the Hudson Valley. 18.8% of filers in the region earned over \$75,000 annually and accounted for 64.8% of the region's total AGI.

The region's annual average wage is \$39,100, \$2,500 higher than the Self-Sufficiency Standard income needed by a single adult supporting one child (\$36,612) in a sample county from the region (Rockland County). However, this income is significantly less than that needed to support a two-parent family with two children in Rockland County (\$52,344).

Distribution of Adjusted Gross Income, 1997



**Family Self-Sufficiency Budgets
Hudson Valley (Rockland County)**

Monthly Costs	1 Adult + 1 Infant	2 Adults + 2 Children
Housing	\$920	\$920
Child Care	\$650	\$1,234
Food	\$241	\$466
Transportation	\$190	\$364
Health Care	\$293	\$368
Miscellaneous	\$229	\$335
Taxes	\$609	\$839
Tax Credits	-\$82	-\$163
Self-Sufficiency Budget		
Annual Wage	\$36,612	\$52,344
Monthly Wage	\$3,051	\$4,362
Hourly Wage	\$17.33	(per adult) \$12.39

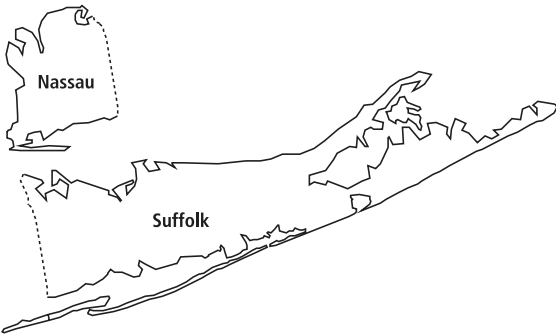
Hudson Valley's 10 Industries with Greatest Employment Decline, 1992-2000

SIC	Industry	Employment 1992	Employment 2000	Absolute Change	Rate of Change	2000 Avg. Wage
	Total Private and Public Employment	773,585	846,939	73,354	9.5%	\$39,135
357	Computer and Office Equipment	21,972	11,980	-9,992	-45.5%	\$129,303
367	Electronic Components and Accessories	14,268	9,330	-4,938	-34.6%	\$65,491
600	Depository Institutions	14,330	11,238	-3,092	-21.6%	\$37,389
283	Drugs	8,303	5,606	-2,697	-32.5%	\$68,786
371	Motor Vehicles and Equipment	2,596	246	-2,350	-90.5%	\$85,447
808	Home Health Care Services	8,291	6,260	-2,031	-24.5%	\$21,210
200	Food and Kindred Products	9,645	7,627	-2,018	-20.9%	\$79,882
630	Insurance Carriers	10,003	8,168	-1,835	-18.3%	\$57,342
481	Telephone Communications	10,327	9,146	-1,181	-11.4%	\$91,796
701	Hotels and Motels	9,091	7,978	-1,113	-12.2%	\$20,198
	Total, these 10 declining industries	108,826	77,579	-31,247	-28.7%	\$81,854

LONG ISLAND

Highlights for the Region

The Long Island region comprises Nassau and Suffolk Counties, and has the second-largest regional population in the state.



Population

Long Island's population reached 2.7 million in 2000, a 5.5% increase over its 1990 level of 2.6 million. While this gain matched the state's, it trailed the entire downstate region's population gain of 8.2%, which was dominated by the City's 9.4% gain.

Employment and Wages

Long Island's job base grew 5.5% between 1989 and 2000, a gain representing 61,200 jobs. This percentage gain was nearly double the Lower Hudson Valley's 2.8% gain, and more than double New York City's 2.2% increase.

Annual employment growth in the region averaged 2.4% between the first half of 1996 and the first half of 2001. Job growth in the region began to slow in the first half of 2001, as the pace of job creation moderated to 1.9% year-over-year.

The region's unemployment rate fell to 2.8% during the first half of 2001, the lowest of any region in New York State.

The annual average wage in Long Island was \$38,900 in 2000, just below the state non-securities average of \$40,700. Annual wages in the 10 industries posting the largest job increases between 1992 to 2000 averaged \$41,400, slightly higher than the region's average. However, annual wages in the 10 industries registering the steepest job losses averaged \$52,500.

Construction trades added the most new jobs in the region, 22,000 between 1992 through 2000. The government and wholesale trade sectors added over 10,000 jobs each. Other significant contributors to the region's job growth included business, health and social services and restaurants.

Industries with job losses included numerous high-paying manufacturing industries, such as aircraft, search and navigation equipment, electrical apparatus, medical instruments and supplies and newspaper printing. Reflecting the statewide trend, banks and public utilities (electric and gas providers) were also industries that lost employment.

Long Island Data Bank

Population, 2000	2,753,913
Share of State Population, 2000	14.5%
Percent Population Change, 1990-2000	5.5%
Total Population Change, 1990-2000	144,701
Net Migration, 1995-2000	-34,898
Per Capita Income, 1999	\$39,111
Average Wage, 2000	\$38,933
Insured Employment, 2000	1,176,238
Total Employment Growth, 1989-2000	61,232
Percent Employment Growth, 1989-2000	5.5%
Unemployment Rate, 2001 (first half)	2.8%

Long Island's 10 Industries with Greatest Employment Growth, 1992-2000

SIC	Industry	Employment 1992	Employment 2000	Absolute Change	Rate of Change	2000 Avg. Wage
	Total Private and Public Employment	1,029,074	1,176,238	147,164	14.3%	\$38,933
150	Construction Trades	37,918	59,884	21,966	57.9%	\$42,604
gov	Government	164,774	178,764	13,990	8.5%	\$45,564
500	Wholesale Trade, Durable and Nondurable	70,397	80,903	10,506	14.9%	\$52,779
801	Offices and Clinics of Medical Doctors	19,490	26,845	7,355	37.7%	\$55,137
581	Eating and Drinking Places	51,836	58,241	6,405	12.4%	\$15,205
736	Personnel Supply Services	11,002	17,023	6,021	54.7%	\$28,518
832	Individual and Family Services	5,736	11,358	5,622	98.0%	\$20,845
805	Nursing and Personal Care Facilities	12,957	18,471	5,514	42.6%	\$29,809
737	Computer and Data Processing Services	10,275	15,145	4,870	47.4%	\$76,326
738	Miscellaneous Business Services	18,418	22,795	4,377	23.8%	\$30,333
	Total, these 10 growing industries	402,803	489,429	86,626	21.5%	\$41,424

Long Island - Change in Personal Income and Components, 1990-1999 (billions, 2000 dollars)

	TOTAL PERSONAL INCOME	Wages & Salaries	Proprietors' Income	Dividends, Interest, Rent	Transfer Payments	Residence Adjustment
1999 Amount	\$107.7	\$47.0	\$7.4	\$23.9	\$12.0	\$16.3
1990-99 Percent Change	12.8%	12.2%	25.3%	10.1%	35.4%	6.9%
1990-99 Change	\$12.2	\$5.1	\$1.5	\$2.2	\$3.2	\$1.1
Share of Change	100.0%	41.8%	12.3%	18.0%	25.9%	8.6%
New York State						
1990-99 Percent Change	15.3%	15.7%	46.3%	2.9%	33.4%	42.1%
Share of Change	100.0%	60.8%	23.6%	3.9%	29.6%	-9.2%

Income and Family Budget Needs

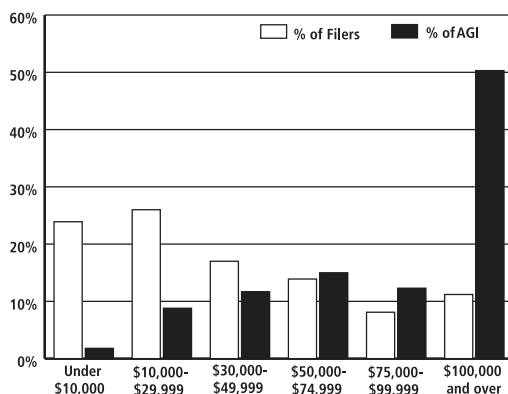
Long Island's per capita income for 1999 was \$39,100, second highest in the state and 16% above the statewide average.

Real total personal income grew 12.8% from 1990 to 1999, slower than the overall downstate average. Wages and salaries in the region increased 12.2% over this period and accounted for the bulk of the decade's increase in personal income. Proprietor's income increased 25%, while dividends, interest and rent increased 10%.

Income inequality was severe in the Long Island region, where 49.9% of all tax filers in 1997 earned less than \$30,000 annually and shared 10.6% of the region's total AGI. The 19.3% of filers who earned over \$75,000 annually accounted for 62.6% of total regional AGI.

Long Island's annual average wage of \$38,900 is \$4,000 less than the annual Self Sufficiency Standard budget calculated to support the basic needs of a one-adult, one-child household in Suffolk County. The income gap required by the average earner to support a two-adult, two-child household is even wider, because the Self-Sufficiency Standard for such a family in Suffolk County is \$65,148.

Distribution of Adjusted Gross Income, 1997



**Family Self-Sufficiency Budgets
Long Island (Suffolk County)**

Monthly Costs	1 Adult + 1 Infant	2 Adults + 2 Children
Housing	\$1,139	\$1,139
Child Care	\$779	\$1,624
Food	\$241	\$466
Transportation	\$190	\$364
Health Care	\$283	\$358
Miscellaneous	\$263	\$395
Taxes	\$762	\$1,248
Tax Credits	-\$82	-\$163
Self-Sufficiency Budget		
Monthly Wage	\$3,576	\$5,429
Annual Wage	\$42,912	\$65,148
Hourly Wage	\$20.32	(per adult) \$15.42

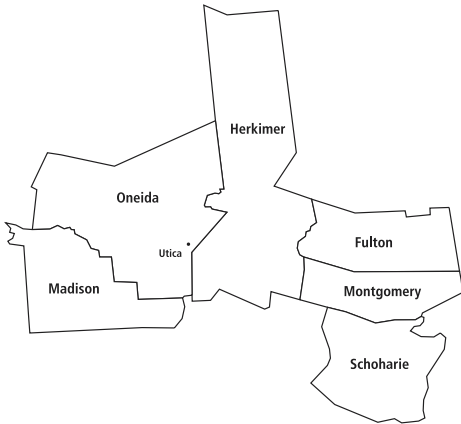
Long Island's 10 Industries with Greatest Employment Decline, 1992-2000

SIC	Industry	Employment 1992	Employment 2000	Absolute Change	Rate of Change	2000 Avg. Wage
	Total Private and Public Employment	1,029,074	1,176,238	147,164	14.3%	\$38,933
372	Aircraft and Parts	13,123	4,038	-9,085	-69.2%	\$60,788
600	Depository Institutions	29,796	23,865	-5,931	-19.9%	\$52,853
381	Search and Navigation Equipment	8,351	3,433	-4,918	-58.9%	\$60,911
531	Department Stores	19,685	17,159	-2,526	-12.8%	\$18,435
490	Electric, Gas and Sanitary Services	7,952	6,126	-1,826	-23.0%	\$69,711
806	Hospitals	38,672	37,355	-1,317	-3.4%	\$41,131
362	Electrical Industrial Apparatus	1,825	550	-1,275	-69.9%	\$40,879
384	Medical Instruments and Supplies	3,315	2,065	-1,250	-37.7%	\$40,943
271	Newspapers	6,420	5,414	-1,006	-15.7%	\$58,206
523	Paint, Glass and Wallpaper Stores	2,304	1,331	-973	-42.2%	\$25,832
	Total, these 10 declining industries	131,443	101,336	-30,107	-22.9%	\$52,490

MOHAWK VALLEY

Highlights for the Region

The Mohawk Valley region encompasses the Utica-Rome metropolitan statistical area (MSA), consisting of Herkimer and Oneida counties, and portions of two additional MSAs that are centered in surrounding regions. Fulton County is the only county in the region that does not belong to an MSA.



Population

Mohawk Valley's population declined by 18,100 (or 3.5%) to 505,000 between 1990 and 2000. This rate of decline was the largest recorded by any region in the state. Based on data collected by the IRS, the region experienced net out-migration of 12,500 between 1995 and 2000.

Employment and Wages

Employment in the Mohawk Valley increased 7.8% between 1989 and 2000, a gain larger than the entire upstate region's 4.3% increase.

Annual job growth in the Utica-Rome metropolitan area averaged 1.6% between the first half of 1996 and the 1st half of 2001. This growth slowed to 0.3% in the first half of 2001.

The unemployment in the region was 5.0% for the first half of 2001.

The annual average wage in Mohawk Valley was \$26,300, the lowest of any region in New York State. Industries with the greatest employment gains between 1992 and 2000, which included department stores, hotels and motels and business and health services, paid average annual wages of \$20,300, significantly below the regional average. Those suffering the steepest job losses included leather, clothing, metalworking, toys and sporting goods manufacturing, insurance and government, paid average annual wages of \$29,500.

Mohawk Valley Data Bank

Population, 2000	505,700
Share of State Population, 2000	2.7%
Percent Population Change, 1990-2000	-3.5%
Total Population Change, 1990-2000	-18,084
Net Migration, 1995-2000	-12,511
Per Capita Income, 1999	\$23,555
Average Wage, 2000	\$26,310
Insured Employment, 2000	196,923
Total Employment Growth, 1989-2000	14,333
Percent Employment Growth, 1989-2000	7.8%
Unemployment Rate, 2001 (first half)	5.0%

Mohawk Valley's 10 Industries with Greatest Employment Growth, 1992-2000

SIC	Industry	Employment 1992	Employment 2000	Absolute Change	Rate of Change	2000 Avg. Wage
	Total Private and Public Employment	178,305	196,923	18,618	10.4%	\$26,310
531	Department Stores	2,415	6,172	3,757	155.6%	\$20,375
701	Hotels and Motels	1,190	3,831	2,641	221.9%	\$25,447
736	Personnel Supply Services	852	3,076	2,224	261.0%	\$10,731
738	Miscellaneous Business Services	854	2,392	1,538	180.1%	\$18,861
806	Hospitals	6,832	8,352	1,520	22.2%	\$28,197
832	Individual and Family Services	1,244	3,068	1,375	110.5%	\$17,846
836	Residential Care	1,013	2,154	1,016	100.3%	\$17,600
805	Nursing and Personal Care Facilities	4,701	5,656	955	20.3%	\$17,940
384	Medical Instruments and Supplies	625	1,401	776	124.2%	\$26,510
335	Nonferrous Rolling and Drawing	2,409	3,093	684	28.4%	\$40,210
	Total, these 10 growing industries	22,135	39,195	17,060	77.1%	\$20,347

Mohawk Valley - Change in Personal Income and Components, 1990-1999 (billions, 2000 dollars)

	TOTAL PERSONAL INCOME	Wages & Salaries	Proprietors' Income	Dividends, Interest, Rent	Transfer Payments	Residence Adjustment
1999 Amount	\$11.9	\$5.4	\$0.8	\$2.2	\$2.4	\$0.8
1990-99 Percent Change	6.1%	3.6%	12.4%	2.2%	28.9%	-1.5%
1990-99 Change	\$0.7	\$0.2	\$0.1	\$0.0	\$0.5	\$0.0
Share of Change	100.0%	27.2%	12.8%	6.8%	79.3%	-1.9%
New York State						
1990-99 Percent Change	15.3%	15.7%	46.3%	2.9%	33.4%	42.1%
Share of Change	100.0%	60.8%	23.6%	3.9%	29.6%	-9.2%

Income and Family Budget Needs

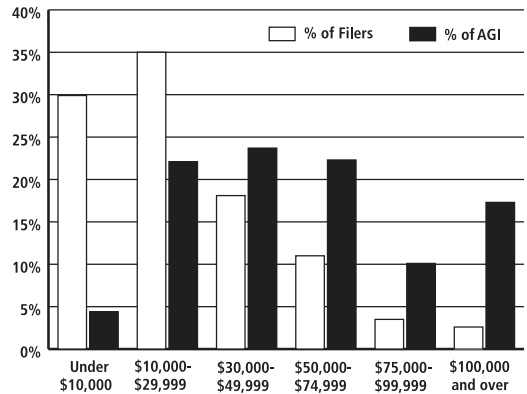
Per capita income in 1999 was \$23,600, slightly lower than the upstate average and 70% of the statewide average.

The 6.1% increase in real total personal income between 1990 and 1999 was the second-lowest in the state. While transfer payments in the region rose 28.9% (\$550 million), wages and salaries rose just 3.6% (\$190 million).

1997 tax data indicate that the Mohawk Valley region has the highest proportion of filers earning below \$30,000, 64.9% compared to 58% statewide. Those earning over \$75,000 in the region account for 6.1% of filers and they account for 27.4% of the region's AGI. This compares to statewide figures of 12.1% and 52.3%, respectively.

The region's average annual wage in 2000 was \$4,000 higher than the annual self-sufficiency wage of \$22,308 for a one-adult, one-child household in Oneida County. However, it is significantly less than the earnings needed to support a two-adult, two-child household in that county (\$37,320).

Distribution of Adjusted Gross Income, 1997



**Family Self-Sufficiency Budgets
Mohawk Valley (Oneida County)**

Monthly Costs	1 Adult + 1 Infant	2 Adults + 2 Children
Housing	\$492	\$492
Child Care	\$422	\$881
Food	\$241	\$466
Transportation	\$190	\$364
Health Care	\$262	\$337
Miscellaneous	\$161	\$254
Taxes	\$260	\$480
Tax Credits	-\$170	-\$163
Self-Sufficiency Budget		
Annual Wage	\$22,308	\$37,320
Monthly Wage	\$1,859	\$3,110
Hourly Wage	\$10.56	(per adult) \$8.83

Mohawk Valley's 10 Industries with Greatest Employment Decline, 1992-2000

SIC	Industry	Employment 1992	Employment 2000	Absolute Change	Rate of Change	2000 Avg. Wage
Total Private and Public Employment		178,305	196,923	18,618	10.4%	\$26,310
310	Leather and Leather Products	2,109	1,057	-1,052	-49.9%	\$29,772
630	Insurance Carriers	4,231	3,489	-742	-17.5%	\$36,232
gov	Government	41,947	41,253	-694	-1.7%	\$32,235
839	Social Services, NEC	951	379	-572	-60.1%	\$19,321
560	Apparel and Accessory Stores	1,370	817	-553	-40.4%	\$10,659
833	Job Training and Related Services	2,813	2,269	-544	-19.3%	\$17,290
354	Metalworking Machinery	648	208	-440	-67.9%	\$38,818
490	Electric, Gas and Sanitary Services	1,069	649	-420	-39.3%	\$62,550
225	Knitting Mills	1,155	746	-409	-35.4%	\$27,435
394	Toys and Sporting Goods	758	365	-393	-51.8%	\$25,438
Total, these 10 declining industries		57,051	51,232	-5,819	-10.2%	\$29,472

NEW YORK CITY

Highlights for the Region

New York City accounts for 42.2% of the state's population, 43.4% of its employment base, and 45.1% of state personal income.

Population

New York City's population reached 8 million in 2000, a 9.4% increase over its 1990 level of 7.3 million. This gain



was the largest recorded by any region. The City's population increase accounted for 69.5% of the state's gain during the decade. In addition to more accurate Census enumeration techniques, a significant portion of the City's population gain during the decade was attributable to high levels of immigration.

Employment and Wages

The 10% gain in employment registered by New York City between 1996 and 2000 was the largest increase among the state's regions. However, at just 2.2%, the City experienced the smallest job gain between 1989 and 2000 of the three downstate regions. This fact reflects the early 1990s recession and its significant impact on New York City.

New York City averaged annual employment growth of 2.4% from the first half of 1996 through the first half of 2001. Growth slowed to 1.9% during the first half of 2001.

New York City's unemployment rate was 5.3% during the first half of 2001.

The annual average non-securities wage in New York City was \$49,100 in 2000, much higher than the statewide non-securities average of \$40,700. Wages in the 10 industries with the largest employment gains in the City between 1990 and 2000 averaged \$48,400, slightly less than the overall non-securities average. Wages in industries registering employment losses averaged \$64,300, significantly higher than the city-wide non-securities average annual wage.

The top-growing industry in New York City from 1992 to 2000 was securities and commodity brokers, which added 50,700 jobs to the economy with an average wage of \$229,500. Temporary services and computer and data processing services were a close second and third, adding over 45,000 jobs each. Other industries paying high average wages that registered employment gains included management and public relations and motion picture production and services. Industries paying below-average wages that recorded job increases during the decade included restaurants, social services and miscellaneous business services.

New York City Data Bank

Population, 2000	8,008,278
Share of State Population, 2000	42.2%
Percent Population Change, 1990-2000	9.4%
Total Population Change, 1990-2000	685,714
Net Migration, 1995-2000	-10,869
Per Capita Income, 1999	\$35,893
Average Wage, 2000	\$58,099
Insured Employment, 2000	3,612,324
Total Employment Growth, 1989-2000	78,969
Percent Employment Growth, 1989-2000	2.2%
Unemployment Rate, 2001 (first half)	5.3%

New York City's 10 Industries with Greatest Employment Growth, 1992-2000

SIC	Industry	Employment 1992	Employment 2000	Absolute Change	Rate of Change	2000 Avg. Wage
	Total Private and Public Employment	3,221,323	3,612,324	391,001	12.1%	\$49,054*
620	Security and Commodity Brokers	130,352	181,083	50,731	38.9%	\$229,499
736	Personnel Supply Services	38,009	84,909	46,900	123.4%	\$37,239
737	Computer and Data Processing Services	15,438	60,943	45,505	294.8%	\$83,256
581	Eating and Drinking Places	115,769	153,798	38,029	32.8%	\$19,478
150	Construction Trades	84,034	116,963	32,929	39.2%	\$51,684
832	Individual and Family Services	82,438	111,279	28,841	35.0%	\$20,626
874	Management and Public Relations	25,046	45,041	19,995	79.8%	\$92,349
738	Miscellaneous Business Services	60,889	77,163	16,274	26.7%	\$35,599
781	Motion Picture Production and Services	12,953	33,489	14,536	112.2%	\$62,800
801	Offices and Clinics of Medical Doctors	29,595	43,136	13,541	45.8%	\$58,762
	Total, these 10 growing industries	594,523	907,804	313,281	52.7%	\$48,398*

*Average wage excludes securities.

New York City - Change in Personal Income and Components, 1990-1999 (billions, 2000 dollars)

	TOTAL PERSONAL INCOME	Wages & Salaries	Proprietors' Income	Dividends, Interest, Rent	Transfer Payments	Residence Adjustment
1999 Amount	\$287.4	\$210.4	\$39.3	\$45.1	\$50.9	-\$59.8
1990-99 Percent Change	19.7%	23.4%	64.0%	-5.1%	34.5%	31.6%
1990-99 Change	\$47.3	\$39.9	\$15.3	-\$2.4	\$13.1	-\$14.4
Share of Change	100.0%	84.3%	32.4%	-5.1%	27.6%	-30.4%
New York State						
1990-99 Percent Change	15.3%	15.7%	46.3%	2.9%	33.4%	42.1%
Share of Change	100.0%	60.8%	23.6%	3.9%	29.6%	-9.2%

Banks and apparel manufacturing suffered the steepest employment declines between 1992 and 2000, losing 36,000 and 26,000 jobs, respectively. Insurance carriers and government also lost over 10,000 jobs each over this time.

Income and Family Budget Needs

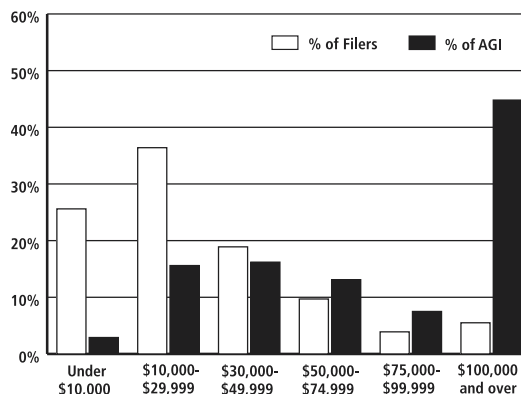
New York City's per capita income was \$35,900 in 1999.

From 1990 to 1999, real total personal income grew by 19.7%, or 2.0% annually, the fastest of any of the state's regions. By far the largest share of this growth was due to increases in wages and salaries, which grew faster than in any other region. New York City was the only region for which income from dividends, interest and rent declined between 1990 and 1999.

Tax data reveal that income inequality was greater in New York City than in any other region. 62.0% of the City's filers earning under \$30,000 annually received just 18.4% of the City's AGI in 1997. The comparable state figures were 76.1% and 31.8%. Just 3.5% of filers with incomes of \$100,000 or more annually earned 44.8% of total adjusted gross income.

New York City's average non-securities wage of \$49,000 is \$17,100 higher than the annual Self-Sufficiency Standard wage needed to support a one-adult, one-child family in a sample county, Kings County (Brooklyn). On the other hand, it is just below the wage needed to support a two-parent, two-child family at the Self-Sufficiency Standard (\$49,668 per year) in Brooklyn.

Distribution of Adjusted Gross Income, 1997



**Family Self-Sufficiency Budgets
New York City (Kings County)**

Monthly Costs	1 Adult + 1 Infant	2 Adults + 2 Children
Housing	\$801	\$801
Child Care	\$550	\$1,286
Food	\$285	\$550
Transportation	\$63	\$126
Health Care	\$294	\$369
Miscellaneous	\$199	\$313
Taxes	\$555	\$858
Tax Credits	-\$82	-\$163
Self Sufficiency Budget		
Annual Wage	\$31,992	\$49,668
Monthly Wage	\$2,666	\$4,139
Hourly Wage	\$15.15	(per adult) \$11.76

New York City's 10 Industries with Greatest Employment Decline, 1992-2000

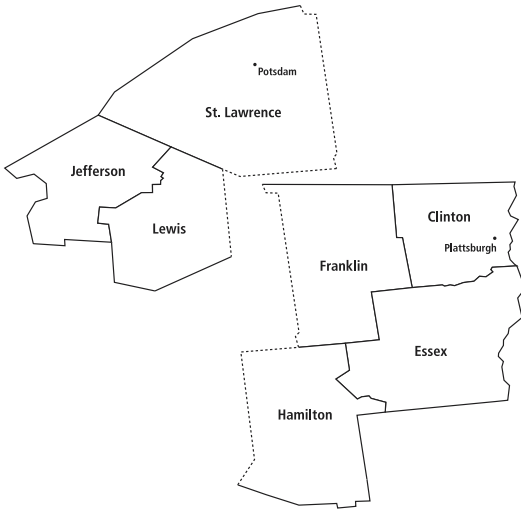
SIC	Industry	Employment 1992	Employment 2000	Absolute Change	Rate of Change	2000 Avg. Wage
	Total Private and Public Employment	3,221,323	3,612,324	391,001	12.1%	\$49,054*
600	Depository Institutions	137,497	101,542	-35,955	-26.1%	\$105,374
230	Apparel and Knitwear	84,285	58,336	-25,949	-30.8%	\$30,826
630	Insurance Carriers	56,619	46,434	-10,185	-18.0%	\$83,017
gov	Government	563,101	552,948	-10,153	-1.8%	\$45,113
734	Services to Buildings	39,036	32,447	-6,589	-16.9%	\$31,526
500	Wholesale Trade, Durable and Nondurable	187,513	181,331	-6,182	-3.3%	\$61,310
490	Electric, Gas and Sanitary Services	21,583	15,860	-5,723	-26.5%	\$73,074
531	Department Stores	28,966	23,859	-5,107	-17.6%	\$26,032
225	Knitting Mills	9,741	4,679	-5,062	-52.0%	\$28,106
275	Printing	18,623	15,163	-3,460	-18.6%	\$51,864
	Total, these 10 declining industries	1,146,964	1,032,599	-114,365	-10.0%	\$64,284

* Average wage excludes securities.

NORTH COUNTRY

Highlights for the Region

The North Country comprises seven counties in the northern portion of the state. The Adirondack Park has a distinct impact on the development of all counties in the region.



None of the North Country counties belong to a metropolitan statistical area.

Population

North County's population experienced little population growth during the decade, as the region's population increased a nominal 0.3%, to 426,000. Data collected by the IRS indicate that the region suffered a net out-migration of 8,700 individuals between 1995 and 2000.

Employment and Wages

Employment in the North Country increased 6.0% from 1989 to 2000, a gain larger than the upstate average of 4.3%.

At 7.5% during the first half of 2001, the unemployment rate in the North Country was the highest of all the regions in the state.

The annual average wage in the North Country was \$27,000 in 2000, compared to the statewide non-securities average of \$40,700. Wages in the 10 industries with the largest employment gains between 1992 and 2000 paid average wages of \$28,600, slightly higher than the average regional wage and similar to the average wage paid in the 10 industries registering the steepest employment losses.

The government sector added more jobs than any other sector in the region between 1992 and 2000. Membership organizations, with a very low average wage of \$15,200, and production of railroad equipment were the only other two industries with employment gains over 1,000.

Paper production and restaurants accounted for the bulk of employment losses in the region between 1992 and 2000, with each industry losing over 1,000 jobs. Additional paper mill closings in 2001 further exacerbated the job loss in one of the region's most important industries.

North Country Data Bank

Population, 2000	425,871
Share of State Population, 2000	2.2%
Percent Population Change, 1990-2000	0.3%
Total Population Change, 1990-2000	1,218
Net Migration, 1995-2000	-8,706
Per Capita Income, 1999	\$20,876
Average Wage, 2000	\$27,038
Insured Employment, 2000	151,065
Total Employment Growth, 1989-2000	8,537
Percent Employment Growth, 1989-2000	6.0%
Unemployment Rate, 2001 (first half)	7.5%

North Country's 10 Industries with Greatest Employment Growth, 1992-2000

SIC	Industry	Employment 1992	Employment 2000	Absolute Change	Rate of Change	2000 Avg. Wage
	Total Private and Public Employment	143,069	151,065	7,996	5.6%	\$27,038
gov	Government	41,549	43,542	1,993	4.8%	\$33,407
860	Membership Organizations	2,017	3,246	1,229	60.9%	\$15,183
374	Railroad Equipment	0	1,158	1,158	N/A	\$38,762
150	Construction Trades	4,640	5,632	992	21.4%	\$31,617
836	Residential Care	1,068	1,924	856	80.1%	\$17,727
832	Individual and Family Services	1,084	1,920	836	77.1%	\$16,022
801	Offices and Clinics of Medical Doctors	1,570	2,181	611	38.9%	\$48,708
799	Miscellaneous Amusement, Recreation Services	867	1,441	574	66.2%	\$16,511
805	Nursing and Personal Care Facilities	2,517	3,048	531	21.1%	\$19,866
500	Wholesale Trade, Durable and Nondurable	3960	4360	400	10.1%	\$27,654
	Total, these 10 growing industries	59,272	68,452	9,180	15.5%	\$28,577

North Country - Change in Personal Income and Components, 1990-1999 (billions, 2000 dollars)

	TOTAL PERSONAL INCOME	Wages & Salaries	Proprietors' Income	Dividends, Interest, Rent	Transfer Payments	Residence Adjustment
1999 Amount	\$8.9	\$4.6	\$0.7	\$1.5	\$1.8	\$0.0
1990-99 Percent Change	8.4%	3.2%	15.0%	7.8%	33.6%	125.8%
1990-99 Change	\$0.7	\$0.1	\$0.1	\$0.1	\$0.4	\$0.0
Share of Change	100.0%	20.4%	13.0%	15.3%	64.8%	-0.4%
New York State						
1990-99 Percent Change	15.3%	15.7%	46.3%	2.9%	33.4%	42.1%
Share of Change	100.0%	60.8%	23.6%	3.9%	29.6%	-9.2%

Income and Family Budget Needs

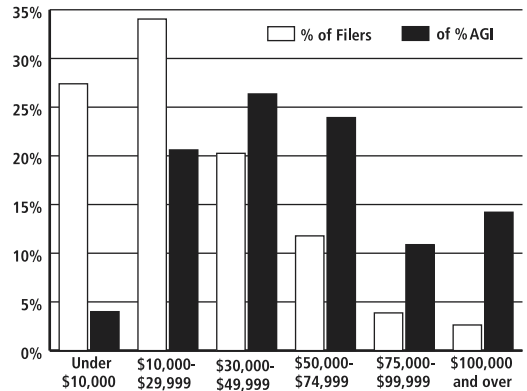
North Country's per capita income in 1999 was \$20,900, the lowest among the state's regions.

Real total personal income increased 8.4% from 1990 to 1999. While this gain exceeded the upstate increase of 7.6%, it was significantly lower than the statewide average gain of 15.3%. A substantial portion of the \$0.7 billion increase in personal income in the region was due to a \$450 million increase in transfer payments.

Income inequality in the North Country is less severe than in the rest of the state. Lower and middle earners, comprising 93.5% of total filers, share a higher proportion of income than in any other region, earning 74.9% of the region's AGI.

Representative of the lower cost of living in the North Country, St. Lawrence County has the lowest annual self-sufficiency wage needed for a one-adult, one-child household compared to other regions in the state.

Distribution of Adjusted Gross Income, 1997



**Family Self-Sufficiency Budgets
North Country (St. Lawrence County)**

Monthly Costs	1 Adult + 1 Infant	2 Adults + 2 Children
Housing	\$480	\$480
Child Care	\$422	\$881
Food	\$241	\$466
Transportation	\$190	\$364
Health Care	\$263	\$338
Miscellaneous	\$160	\$253
Taxes	\$253	\$475
Tax Credits	\$177	\$163
Self-Sufficiency Budget		
Annual Wage	\$21,984	\$37,104
Monthly Wage	\$1,832	\$3,092
Hourly Wage	\$10.41	(per adult) \$8.79

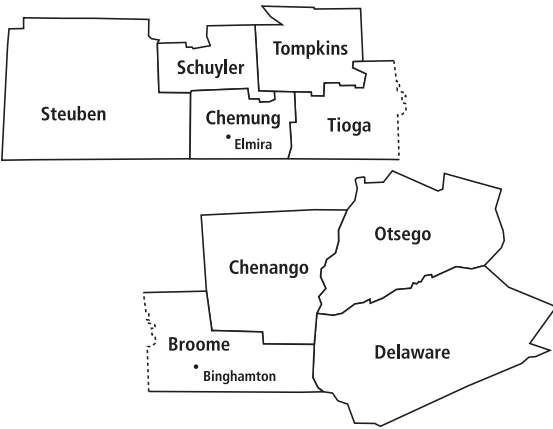
North Country's 10 Industries with Greatest Employment Decline, 1992-2000

SIC	Industry	Employment 1992	Employment 2000	Absolute Change	Rate of Change	2000 Avg. Wage
	Total Private and Public Employment	143,069	151,065	7,996	5.6%	\$27,038
260	Paper and Allied Products	4,964	3,488	-1,476	-29.7%	\$46,895
581	Eating and Drinking Places	10,933	9,695	-1,238	-11.3%	\$9,693
560	Apparel and Accessory Stores	1,451	921	-530	-36.5%	\$10,462
490	Electric, Gas and Sanitary Services	1,197	853	-344	-28.7%	\$58,214
600	Depository Institutions	2,033	1,708	-325	-16.0%	\$25,454
200	Food and Kindred Products	1,433	1,150	-283	-19.7%	\$33,449
821	Elementary and Secondary Schools	561	295	-266	-47.4%	\$20,579
806	Hospitals	6,059	5,813	-246	-4.1%	\$30,397
541	Grocery Stores	4,904	4,673	-231	-4.7%	\$14,054
822	Colleges and Universities	1,929	1,801	-128	-6.6%	\$32,717
	Total, these 10 declining industries	35,464	30,397	-5,067	-14.3%	\$28,599

SOUTHERN TIER

Highlights for the Region

The Southern Tier region consists of two metropolitan statistical areas, Binghamton and Elmira, and six additional surrounding counties.



Population

The Southern Tier's population declined by 12,100 individuals, or 1.7% from 1990 to 2000, in contrast to the upstate area's population growth of 1.1%. IRS data indicate that the region suffered net out-migration of 12,200 individuals between 1995 and 2000.

Employment and Wages

At 1.8%, the Southern Tier region experienced the second-slowest rate of average annual job growth among the regions between 1989 and 2000. This rate of job growth was significantly below the upstate average of 4.3%.

The Binghamton metropolitan area saw an annual average job growth rate of 2.0% between the first half of 1996 and the first half of 2001, compared to 0.9% for the Elmira metropolitan area. In the first half of 2001, job levels in both areas remained relatively steady.

Unemployment was 4.1% in the Southern Tier during the first half of 2001.

The annual average wage for the region was \$31,500 in 2000. Wages in the 10 industries recording the largest employment gains averaged \$32,200, slightly higher than the regional average. Wages in the 10 industries with the most employment losses averaged \$58,400.

The government sector added by far the largest number of jobs in the region, 5,600, between 1992 and 2000. These jobs paid an average wage near the regional average. Temporary help services, photonics, computer/data processing services and miscellaneous business services grew by over 1,500 jobs each.

Industries suffering the greatest job losses in the region (greater than 1,500) between 1992 and 2000 included electrical equipment, computer and office equipment and glassware manufacturing. Largely reflecting restructuring in the health services industry, the region's hospitals lost 1,700 jobs, while related jobs in medical offices grew.

Southern Tier Data Bank

Population, 2000	718,973
Share of State Population, 2000	3.8%
Percent Population Change, 1990-2000	-1.7%
Total Population Change, 1990-2000	-12,076
Net Migration, 1995-2000	-12,161
Per Capita Income, 1999	\$23,868
Average Wage, 2000	\$31,493
Insured Employment, 2000	302,890
Total Employment Growth, 1989-2000	5,461
Percent Employment Growth, 1989-2000	1.8%
Unemployment Rate, 2001 (first half)	4.1%

Southern Tier's 10 Industries with Greatest Employment Growth, 1992-2000

SIC	Industry	Employment 1992	Employment 2000	Absolute Change	Rate of Change	2000 Avg. Wage
	Total Private and Public Employment	286,572	302,890	16,318	5.7%	\$31,493
gov	Government	51,574	57,163	5,589	10.8%	\$31,152
736	Personnel Supply Services	4,466	6,354	1,888	42.3%	\$18,731
326	Pottery and Related Products (Photonics)	94	1,943	1,849	1967.0%	\$51,695
737	Computer and Data Processing Services	1,189	2,929	1,740	146.3%	\$40,694
738	Miscellaneous Business Services	1,067	2,612	1,545	144.8%	\$19,226
832	Individual and Family Services	2,394	3,625	1,231	51.4%	\$17,806
805	Nursing and Personal Care Facilities	4,331	5,503	1,172	27.1%	\$18,883
822	Colleges and Universities	14,192	15,325	1,133	8.0%	\$39,114
367	Electronic Components and Accessories	5,277	6,323	1,046	19.8%	\$37,351
801	Offices and Clinics of Medical Doctors	3,100	4,015	915	29.5%	\$54,371
	Total, these 10 growing industries	87,684	105,792	18,108	20.7%	\$32,182

Southern Tier - Change in Personal Income and Components, 1990-1999 (billions, 2000 dollars)

	TOTAL PERSONAL INCOME	Wages & Salaries	Proprietors' Income	Dividends, Interest, Rent	Transfer Payments	Residence Adjustment
1999 Amount	\$17.2	\$9.5	\$1.1	\$3.2	\$3.2	-\$0.3
1990-99 Percent Change	6.2%	2.3%	79.0%	3.3%	29.5%	-1.9%
1990-99 Change	\$1.0	\$0.2	\$0.5	\$0.1	\$0.7	\$0.0
Share of Change	100.0%	21.2%	47.2%	10.3%	71.8%	0.5%
New York State						
1990-99 Percent Change	15.3%	15.7%	46.3%	2.9%	33.4%	42.1%
Share of Change	100.0%	60.8%	23.6%	3.9%	29.6%	-9.2%

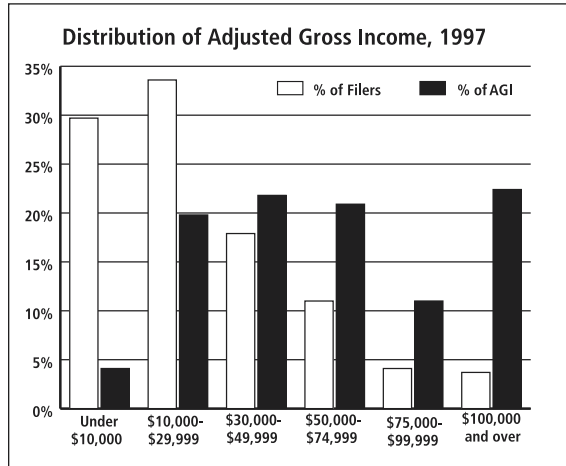
Income and Family Budget Needs

Per capita income in 1999 was \$23,900, slightly lower than the upstate average and 71.0% of the statewide average.

Real total personal income grew 6.2% from 1990 to 1999, less than the upstate average of 7.6%. Much of the growth (71%) was attributable to a \$700 million increase in transfer payments. There was also a notable \$475 million increase in proprietor's income. Real wages increased by only \$200 million over the decade.

Southern Tier has the second highest income inequality upstate with 7.8% of top-earning filers earning 33.3% of total adjusted gross income (AGI). The bottom 63.3% of filers earn 23.9% of AGI.

The average wage of the region in 2000 was \$31,500, \$9,089 higher than the annual self-sufficiency wage needed to support a one-adult, one-child household (\$22,404) in a sample county, Broome County. The region's average wage is significantly lower than the self-sufficiency income needed to support a two-adult, two-child household (\$37,356).



**Family Self-Sufficiency Budgets
Southern Tier (Broome County)**

Monthly Costs	1 Adult + 1 Infant	2 Adults + 2 Children
Housing	\$501	\$501
Child Care	\$422	\$881
Food	\$241	\$466
Transportation	\$190	\$364
Health Care	\$255	\$330
Miscellaneous	\$161	\$254
Taxes	\$265	\$481
Tax Credits	-\$166	-\$163
Self-Sufficiency Budget		
Annual Wage	\$22,404	\$37,356
Monthly Wage	\$1,867	\$3,113
Hourly Wage	\$10.61	(per adult) \$8.84

Southern Tier's 10 Industries with Greatest Employment Decline, 1992-2000

SIC	Industry	Employment 1992	Employment 2000	Absolute Change	Rate of Change	2000 Avg. Wage
	Total Private and Public Employment	286,572	302,890	16,318	5.7%	\$31,493
369	Miscellaneous Electrical Equipment and Supplies	3,294	714	-2,580	-78.3%	\$36,864
357	Computer and Office Equipment	8,655	6,272	-2,383	-27.5%	\$54,814
806	Hospitals	14,775	13,090	-1,685	-11.4%	\$31,558
322	Glass and Glassware, Pressed or Blown	6,694	5,167	-1,527	-22.8%	\$164,651
386	Photographic Equipment and Supplies	1,419	572	-847	-59.7%	\$42,422
356	General Industrial Machinery	2,791	1,968	-823	-29.5%	\$41,673
490	Electric, Gas and Sanitary Services	3,317	2,567	-750	-22.6%	\$66,829
283	Drugs	1,576	947	-629	-39.9%	\$49,046
374	Railroad Equipment	1,345	838	-507	-37.7%	\$42,160
539	Miscellaneous General Merchandise Stores	524	154	-370	-70.6%	\$10,220
	Total, these 10 declining industries	44,390	32,289	-12,101	-27.3%	\$58,399

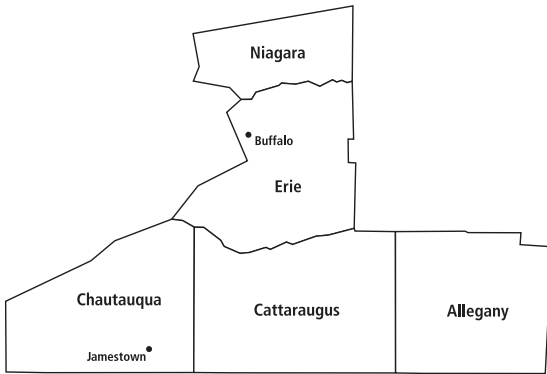
WESTERN NEW YORK

Highlights for the Region

Western New York encompasses the Buffalo-Niagara Falls and the Jamestown metropolitan areas, as well as Allegany County and Cattaraugus County.

Population

The Western New York region's population declined by 22,100 individuals or 1.5% between 1990 and 2000, more



than any other New York State region. Data collected by the IRS indicate a net out-migration of 31,500 individuals from the region between 1995 and 2000.

Employment and Wages

Western New York's employment base grew 2.2% between 1989 and 2000, below the upstate average of 4.3% over this period. Western New York experienced the slowest growth of any region during the expansion of 1996 to 2000, 2.5% compared to upstate's 5.2% average.

The Buffalo-Niagara Falls and Jamestown metropolitan areas experienced modest job growth between the first half of 1996 and the first half of 2001, with annual average growth rates of 0.7% and 0.6% respectively. However, in the first half of 2001 Buffalo-Niagara Falls experienced no job growth, and Jamestown saw its employment base contract 0.2% from the prior year.

Unemployment in Western New York was 5.3% in the first half of 2001.

The annual average wage in Western New York was \$30,500 in the year 2000. Wages in the 10 industries experiencing the largest employment gains averaged \$35,400, higher than the regional average. However, wages in the 10 industries recording the most job losses averaged \$42,500.

The industry with the largest employment gains in the region between 1992 and 2000 was temporary help services, which added 6,000 jobs, at an average annual wage of \$18,500. Electrical equipment manufacturing and government also added over 5,000 jobs each to the economy over this period.

The three industries registering the most significant employment declines were auto manufacturing, hospitals and grocery stores. Most of the reported job growth in Misc. Electrical Equipment and decline in Motor Vehicles and Equipment is due to the NYS DOL reclassification of a major employer.

Western New York Data Bank

Population, 2000	1,443,743
Share of State Population, 2000	7.6%
Percent Population Change, 1990-2000	-1.5%
Total Population Change, 1990-2000	-22,144
Net Migration, 1995-2000	-31,510
Per Capita Income, 1999	\$25,726
Average Wage, 2000	\$30,466
Insured Employment, 2000	640,089
Total Employment Growth, 1989-2000	13,942
Percent Employment Growth, 1989-2000	2.2%
Unemployment Rate, 2001 (first half)	5.3%

Western New York's 10 Industries with Greatest Employment Growth, 1992-2000

SIC	Industry	Employment 1992	Employment 2000	Absolute Change	Rate of Change	2000 Avg. Wage
	Total Private and Public Employment	610,909	640,089	29,180	4.8%	\$30,466
736	Personnel Supply Services	6,332	12,343	6,011	94.9%	\$18,464
369	Miscellaneous Electrical Equipment and Supplies	543	6,118	5,575	1026.7%	\$67,844
gov	Government	102,819	107,946	5,127	5.0%	\$35,588
738	Miscellaneous Business Services	4,876	8,473	3,597	73.8%	\$21,315
801	Offices and Clinics of Medical Doctors	8,406	10,858	2,452	29.2%	\$45,209
732	Credit Reporting and Collection	1,091	3,379	2,288	209.7%	\$27,806
737	Computer and Data Processing Services	3,320	5,411	2,091	63.0%	\$47,214
150	Construction Trades	20,698	22,650	1,952	9.4%	\$34,793
836	Residential Care	4,730	6,580	1,850	39.1%	\$18,705
832	Individual and Family Services	5,278	6,998	1,720	32.6%	\$18,617
	Total, these 10 growing industries	158,093	190,756	32,663	20.7%	\$35,394

Western New York - Change in Personal Income and Components, 1990-1999 (billions, 2000 dollars)

	TOTAL PERSONAL INCOME	Wages & Salaries	Proprietors' Income	Dividends, Interest, Rent	Transfer Payments	Residence Adjustment
1999 Amount	\$37.1	\$20.6	\$2.2	\$6.6	\$7.1	\$0.0
1990-99 Percent Change	6.7%	6.3%	-2.5%	2.6%	24.0%	-29.6%
1990-99 Change	\$2.3	\$1.2	-\$0.1	\$0.2	\$1.4	\$0.0
Share of Change	100.0%	52.8%	-2.5%	7.3%	59.1%	0.9%
New York State						
1990-99 Percent Change	15.3%	15.7%	46.3%	2.9%	33.4%	42.1%
Share of Change	100.0%	60.8%	23.6%	3.9%	29.6%	-9.2%

Income and Family Budget Needs

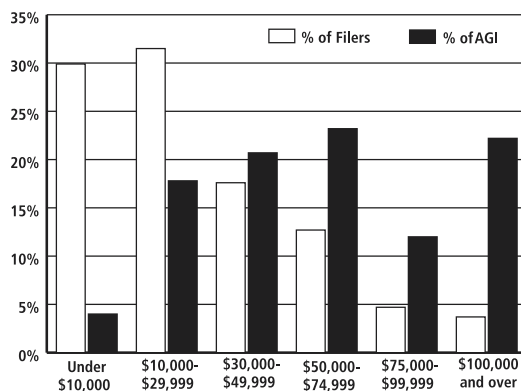
Per capita income in 1999 was \$25,700, only slightly higher than the upstate average and 76.6% of the statewide average.

From 1990 to 1999, real total personal income grew by 6.7% or by 1.1 percentage points less than it grew upstate. An increase in transfer payments by \$1.4 billion was the single largest contributor to the \$2.3 billion income gain. Although wages and salaries increased by nearly as much, \$1.2 billion, this only represents a 6.3% increase. Proprietor's income fell in inflation-adjusted terms over the period.

Income inequality was less severe than in the state as a whole, though the top 8.4% of filers earned 34.2% of total adjusted gross income (AGI), while the bottom 61.3% of filers earned 21.8% of AGI.

The annual average wage in 2000 was \$30,466, \$6,000 higher than the annual self-sufficiency wage of \$24,456 for a one-adult, one-child household in a sample county. However, it is significantly less than the earnings needed to support a two-adult, two-child household in that county (\$40,728).

Distribution of Adjusted Gross Income, 1997



Family Self-Sufficiency Budgets
Western New York (Erie County)

Monthly Costs	1 Adult + 1 Infant	2 Adults + 2 Children
Housing	\$510	\$510
Child Care	\$530	\$1,093
Food	\$241	\$466
Transportation	\$190	\$364
Health Care	\$217	\$292
Miscellaneous	\$169	\$272
Taxes	\$313	\$560
Tax Credits	-\$133	-\$163
Self-Sufficiency Budget		
Annual Wage	\$24,456	\$40,728
Monthly Wage	\$2,038	\$3,394
Hourly Wage	\$11.58	(per adult) \$9.64

Western New York's 10 Industries with Greatest Employment Decline, 1992-2000

SIC	Industry	Employment 1992	Employment 2000	Absolute Change	Rate of Change	2000 Avg. Wage
	Total Private and Public Employment	610,909	640,089	29,180	4.8%	\$30,466
371	Motor Vehicles and Equipment	13,985	7,471	-6,514	-46.6%	\$72,902
806	Hospitals	26,612	21,675	-4,937	-18.6%	\$30,497
541	Grocery Stores	22,356	19,533	-2,823	-12.6%	\$15,765
808	Home Health Care Services	6,200	4,556	-1,644	-26.5%	\$16,857
356	General Industrial Machinery	5,556	4,283	-1,273	-22.9%	\$46,761
275	Printing	5,305	4,192	-1,113	-21.0%	\$37,320
260	Paper and Allied Products	4,022	2,940	-1,082	-26.9%	\$38,184
560	Apparel and accessory stores	6,143	5,167	-976	-15.9%	\$12,045
286	Industrial Organic Chemicals	2,426	1,489	-937	-38.6%	\$61,322
200	Food and Kindred Products	11,735	10,935	-800	-6.8%	\$36,464
	Total, these 10 declining industries	104,340	82,241	-22,099	-21.2%	\$42,465