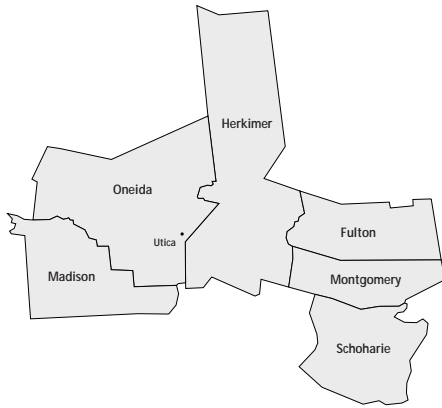


MOHAWK VALLEY



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.

Incomes and Wages

- Mohawk Valley's average nonagricultural wage was \$24,600, the lowest of all regions. Per capita income was \$20,600 compared to the upstate average of \$26,400.
- Real total personal income grew slightly over the decade (by one percent). A 30 percent rise in transfer payments offset declines in wages and salaries, proprietors' income, and dividends, interest, and rent.

Employment Change, 1992-98

- Services provided most of the employment growth in Mohawk Valley over the 1992-98 period. Amusement services and department stores each contributed each over 2,500, with health, business and social services not far behind. Personnel supply services increased employment over 1,300 individuals. These growing industries had average annual wages \$5,000 below the regional average.
- Employment decline over 1992-98 was concentrated in manufacturing, retail apparel, and the utilities sectors. The region lost jobs in leather, toys and sporting goods, and the metals industries (metalworking machinery and nonferrous rolling and drawing). The major declining industries had an average wage mix of \$29,600 compared to the regional average of \$23,100.
- Beginning in 1995, the Griffiss Air Force base closed, resulting in the estimated loss of 1,200 civilian positions and approximately 3,300 military personnel to Oneida County.
- The Mohawk Valley had 17 percent of its employment in manufacturing, compared to the state's 11 percent share in 1998. As such, the region had the fourth highest level of dependence on manufacturing in the state overall.
- Manufacturing employment fell by 16 percent between 1989 and 1998, less than the state average of 23 percent.
- Job growth in the Utica-Rome metropolitan area was 1.3 percent between the first half of 1998 and the first half of 1999.

Mohawk Valley Data Bank

Share of State Population, 1998	2.8%
Wage and Salary Job Growth, 1989 - 98	3.6%
Unemployment Rate, 1998	4.8%
Population, 1998	501,853
Insured Employment, 1998	189,234
Per Capita Income, 1997	\$20,627

Job Mix, 1998

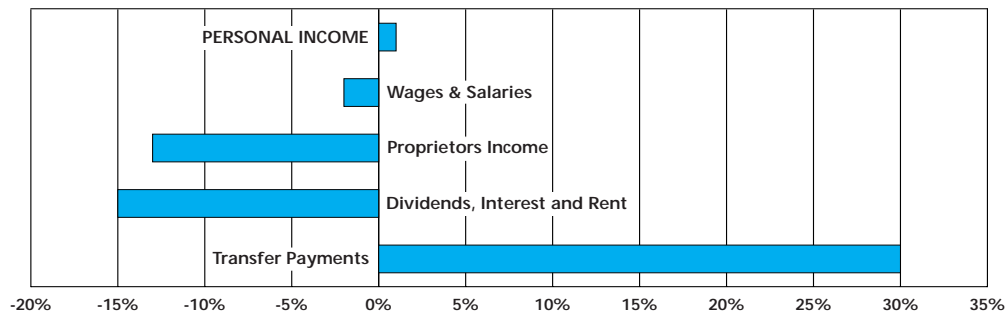
	Mohawk Valley
Construction	3%
Manufacturing	17%
Transportation	3%
Wholesale Trade	4%
Retail Trade	18%
FIRE	5%
Services	28%
Government	21%
Other	1%
TOTAL	100%

Mohawk Valley's Ten Private Industries with Largest Growth, 1992-98

SIC	SECTOR	EMPLOYMENT 1998	EMPLOYMENT CHANGE 1992-98	RATE OF EMPLOYMENT CHANGE	AVERAGE WAGE 1998
	TOTAL PRIVATE	148,993	12,700	9.3%	\$23,060
799	Misc. amusement, recreation services	3,743	2,922	355.9%	\$18,392
531	Department stores	5,094	2,679	110.9%	\$17,905
806	Hospitals	8,413	1,581	23.1%	\$25,258
736	Personnel supply services	2,190	1,339	157.3%	\$12,481
805	Nursing and personal care facilities	5,626	926	19.7%	\$16,461
738	Miscellaneous business services	1,669	815	95.4%	\$17,340
836	Residential care*	1,922	784	77.4%	\$16,415
384	Medical instruments and supplies	1,285	660	105.6%	\$24,061
832	Individual and family services*	2,138	445	35.8%	\$17,449
539	Misc. general merchandise stores	847	404	91.2%	\$11,859
	TOTAL, these ten private growing industries	32,927	12,555	63.4%	\$18,242

NEW YORK'S REGIONS IN THE 1990s

Mohawk Valley – Change in Personal Income and Components, 1989-97



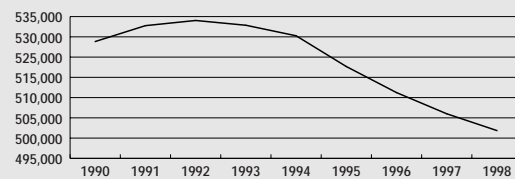
Job Change Impact on Wages

- Growing industries in the region had a much lower average wage, just \$18,200 in 1998 compared to the regional private sector wage of \$23,100, while declining industries had average wages of \$29,600.
- Mohawk Valley was the only region in New York State to experience real average wage and per capita income declines between 1989 and 1997.

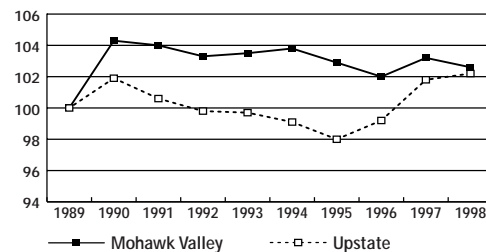
Population, Labor Force, and Unemployment Change

- Mohawk Valley experienced the highest rate of population decline in the state between 1993 and 1998, of 4.9 percent, or 26,000 individuals. This change was due to outmigration of about 33,000 individuals, mostly people less than 65 years of age.
- Oneida County experienced the highest rate of population decline of all counties in New York State between 1993 and 1998, at a rate of 8.0 percent.
- Were it not for the decline in the labor force, the unemployment rate could have been at its 1994 level, 6.2 percent, in 1998. By the first half of 1999, the unemployment rate had dropped to 5.3 percent.

Mohawk Valley Population, 1990-98



Labor Force Changes Relative to 1989 Levels



Mohawk Valley's Ten Private Industries with Greatest Decline, 1992-98

SIC	SECTOR	EMPLOYMENT 1998	EMPLOYMENT CHANGE 1992-98	RATE OF EMPLOYMENT CHANGE	AVERAGE WAGE 1998
	TOTAL PRIVATE	148,993	12,700	9.3%	\$23,060
310	Leather and leather products	1,513	-1,181	-43.8%	\$25,109
560	Apparel and accessory stores	821	-549	-40.1%	\$10,669
481	Telephone communication	1,089	-441	-28.8%	\$49,268
354	Metalworking machinery	235	-413	-63.7%	\$35,328
500	Wholesale trade, durable and nondurable	6,907	-383	-5.3%	\$31,705
490	Electric, gas, and sanitary services	788	-295	-27.2%	\$62,063
720	Personal services	1,538	-244	-13.7%	\$16,791
394	Toys and sporting goods	566	-215	-27.5%	\$22,285
335	Nonferrous rolling and drawing	2,198	-210	-8.7%	\$37,328
554	Gasoline service stations	681	-178	-20.7%	\$14,246
	TOTAL, these ten private declining industries	16,336	-4,109	-20.1%	\$29,580