



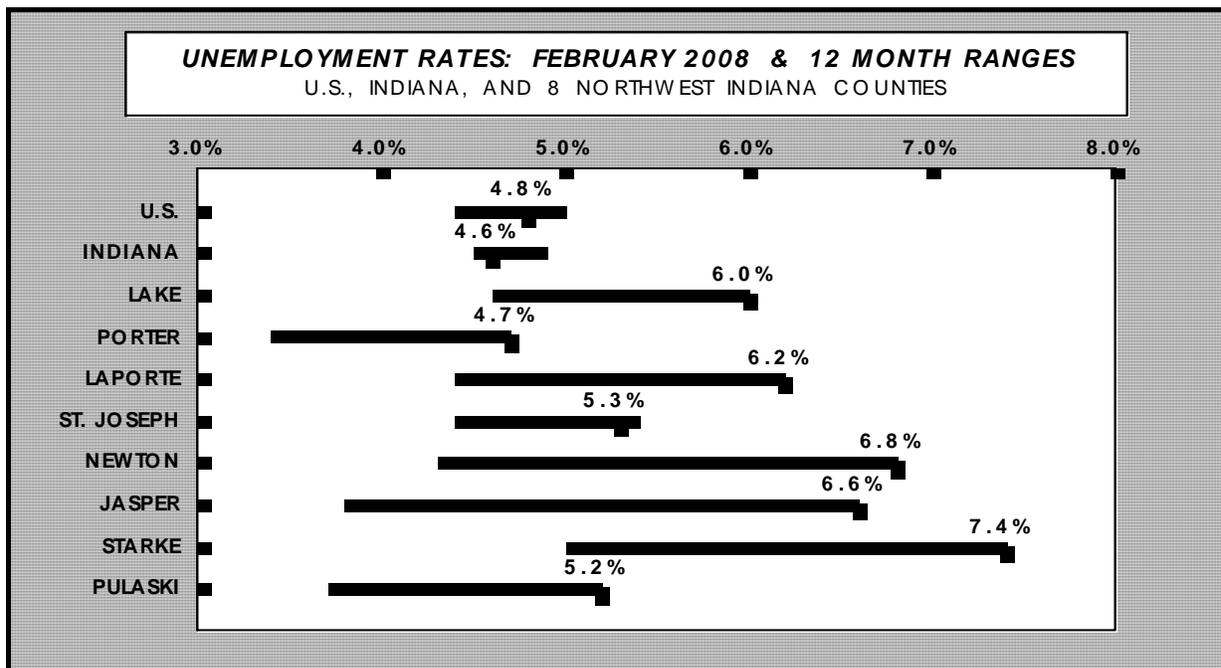
Labor Market Review

APRIL 2008

NORTHWEST INDIANA EDITION

UNEMPLOYMENT RATES					LABOR FORCE TOTALS		
Area	Unemp Rate Feb 2008	Rank Hi-Lo 1to92	Unemp Rate Yr Ago	Feb 07 to Feb 08 (up/dn)	Total Labor Force	Number Employed	Number Unemployed
U.S.*	4.8%		4.5%	up 0.3	152,503,000	144,550,000	7,953,000
Indiana*	4.6%		4.8%	dn 0.2	3,190,190	3,022,923	167,267
Lake	6.0%	34	6.1%	dn 0.1	224,053	210,606	13,447
Porter	4.7%	74	4.9%	dn 0.2	81,710	77,910	3,800
LaPorte	6.2%	29	6.3%	dn 0.1	52,432	49,194	3,238
St. Joseph	5.3%	55	5.5%	dn 0.2	131,679	124,707	6,972
Newton	6.8%	12	6.5%	up 0.3	7,063	6,586	477
Jasper	6.6%	19	6.8%	dn 0.2	15,480	14,459	1,021
Starke	7.4%	5	7.6%	dn 0.2	10,319	9,556	763
Pulaski	5.2%	58	5.1%	up 0.1	6,737	6,387	350

Notes: Feb 2008 data was released Mar 28, 2008. Data are estimates using federal procedures. Degree of accuracy varies. * Seasonally adjusted - other rates are not adjusted. Data for ranges in the chart below have been updated and revised to the 2007 Benchmark. **The more recent U.S. unemployment rate for Mar 2008 was 5.0%, seasonally adjusted.**



NON-FARM EMPLOYMENT IN INDIANA

Employment estimates for nonfarm industries are derived from a monthly survey of over 7,700 Indiana employing establishments and include full-time and part-time wage and salaried workers. Current month estimates may be revised slightly if additional data received in the following month warrants a change and may be revised when new benchmarks are constructed annually. Industry employment is coded under the 2002 North American Industry Classification System (NAICS).

NON-FARM EMPLOYMENT ESTIMATES
GARY, IN, METRO DIVISION (LAKE/ PORTER/ JASPER/ NEWTON COUNTIES)

INDUSTRY	FEB 2008	JAN 2008	FEB 2007	CHANGE FROM			
				JAN 2008 TO FEB 2008		FEB 2007 TO FEB 2008	
TOTAL NONFARM EMPLOYMENT	278,000	277,100	276,500	900	0.3%	1,500	0.5%
Total Private Employment	238,400	238,500	235,300	-100	0.0%	3,100	1.3%
GOODS PRODUCING	55,800	56,700	55,800	-900	-1.6%	0	0.0%
Natural Resources & Construction	500	500	500	0	0.0%	0	0.0%
---Construction	17,700	18,400	17,400	-700	-3.8%	300	1.7%
Manufacturing	37,600	37,800	37,900	-200	-0.5%	-300	-0.8%
---Durable Goods	29,600	29,700	29,700	-100	-0.3%	-100	-0.3%
Primary Metal Mfg	18,300	18,300	18,500	0	0.0%	-200	-1.1%
Iron and Steel Mills	16,900	17,000	16,800	-100	-0.6%	100	0.6%
SERVICE PRODUCING	222,200	220,400	220,700	1,800	0.8%	1,500	0.7%
Private Service Providing	182,600	181,800	179,500	800	0.4%	3,100	1.7%
---Trade,Transportation, Utilities	59,700	59,800	59,600	-100	-0.2%	100	0.2%
Wholesale Trade	10,300	10,200	10,300	100	1.0%	0	0.0%
Retail Trade	34,800	35,300	34,700	-500	-1.4%	100	0.3%
General Merch Stores	6,800	7,000	6,600	-200	-2.9%	200	3.0%
Other Gen Merch Stores	3,400	3,400	3,400	0	0.0%	0	0.0%
Transp/Warehousing/Utilities	14,600	14,300	14,600	300	2.1%	0	0.0%
---Information	2,300	2,300	2,300	0	0.0%	0	0.0%
---Financial Activities	9,600	9,600	10,000	0	0.0%	-400	-4.0%
---Professional & Business	22,500	22,400	21,900	100	0.4%	600	2.7%
Admin/Support/Waste Svcs	3,400	3,300	3,300	100	3.0%	100	3.0%
Employment Services	46,000	45,400	43,400	600	1.3%	2,600	6.0%
---Educational & Health	7,700	7,200	7,800	500	6.9%	-100	-1.3%
Educational Services	38,300	38,200	35,600	100	0.3%	2,700	7.6%
Health Care/Social Assist.	13,400	13,400	11,400	0	0.0%	2,000	17.5%
Med/Surgical Hospitals	30,200	30,100	29,900	100	0.3%	300	1.0%
---Leisure & Hospitality	7,300	7,300	7,300	0	0.0%	0	0.0%
Arts/Entertainment/Rec'n	21,600	21,500	21,300	100	0.5%	300	1.4%
Food Svcs / Drinking Places	12,300	12,200	12,400	100	0.8%	-100	-0.8%
---Other Services	39,600	38,600	41,200	1,000	2.6%	-1,600	-3.9%
Government	2,100	2,000	2,100	100	5.0%	0	0.0%
---Federal Government	4,300	4,100	4,600	200	4.9%	-300	-6.5%
---State Government	33,200	32,500	34,500	700	2.2%	-1,300	-3.8%
---Local Government	19,400	18,700	19,000	700	3.7%	400	2.1%

-- EMPLOYMENT DATA ROUNDED TO THE NEAREST HUNDRED AND THUS MAY NOT ADD TO THE TOTAL SHOWN
-- GARY METROPOLITAN DIVISION OF THE CHICAGO CSA EQUALS LAKE, PORTER, JASPER, AND NEWTON COUNTIES

NON-FARM EMPLOYMENT IN INDIANA

Employment estimates for nonfarm industries are derived from a monthly survey of over 7,700 Indiana employing establishments and include full-time and part-time wage and salaried workers. Current month estimates may be revised slightly if additional data received in the following month warrants a change and may be revised when new benchmarks are constructed annually. Industry employment is coded under the 2002 North American Industry Classification System (NAICS).

NON-FARM EMPLOYMENT ESTIMATES
MICHIGAN CITY - LAPORTE MSA (LAPORTE COUNTY)

INDUSTRY	FEB 2008	JAN 2008	FEB 2007	CHANGE FROM			
				JAN 2008 TO FEB 2008		FEB 2007 TO FEB 2008	
TOTAL NONFARM EMPLOYMENT	46,382	46,466	45,660	-84	-0.2%	722	1.6%
Total Private Employment	38,627	38,832	38,185	-205	-0.5%	442	1.2%
GOODS PRODUCING	11,576	11,705	11,351	-129	-1.1%	225	2.0%
Natural Resources & Construction	2,446	2,540	2,026	-94	-3.7%	420	20.7%
Manufacturing	9,130	9,165	9,325	-35	-0.4%	-195	-2.1%
SERVICE PRODUCING	34,806	34,761	34,309	45	0.1%	497	1.4%
Private Service Providing	27,051	27,127	26,834	-76	-0.3%	217	0.8%
---Trade, Transportation, Utilities	8,992	9,086	8,940	-94	-1.0%	52	0.6%
Wholesale Trade	1,360	1,360	1,395	0	0.0%	-35	-2.5%
Retail Trade	5,822	5,911	5,658	-89	-1.5%	164	2.9%
Transp/Warehousing/Utilities	1,810	1,815	1,887	-5	-0.3%	-77	-4.1%
---Information	636	634	616	2	0.3%	20	3.2%
---Financial Activities	1,261	1,261	1,301	0	0.0%	-40	-3.1%
---Professional & Business	2,722	2,718	2,667	4	0.1%	55	2.1%
---Educational & Health	6,548	6,570	6,492	-22	-0.3%	56	0.9%
---Leisure & Hospitality	5,062	5,039	5,025	23	0.5%	37	0.7%
---Other Services	1,830	1,819	1,793	11	0.6%	37	2.1%
Government	7,755	7,634	7,475	121	1.6%	280	3.7%
---Federal Government	197	196	214	1	0.5%	-17	-7.9%
---State Government	2,633	2,621	2,566	12	0.5%	67	2.6%
Education	615	597	590	18	3.0%	25	4.2%
Non-Education	2,018	2,024	1,976	-6	-0.3%	42	2.1%
---Local Government	4,925	4,817	4,695	108	2.2%	230	4.9%
Education	2,968	2,865	2,775	103	3.6%	193	7.0%
Non-Education	1,957	1,952	1,920	5	0.3%	37	1.9%

-- EMPLOYMENT DATA ROUNDED TO THE NEAREST HUNDRED AND THUS MAY NOT ADD TO THE TOTAL SHOWN
-- MSA - METROPOLITAN STATISTICAL AREA (MICHIGAN CITY-LAPORTE MSA = LAPORTE COUNTY)

CHARACTERISTICS OF FOREIGN BORN WORKERS IN 2007

The Bureau of Labor Statistics of the U.S. Labor Department has recently reported that foreign-born workers' share of the U.S. labor force continued to grow last year. In 2007, 24.0 million persons, or 15.7 percent of the U.S. civilian labor force age 16 and over, were foreign born. Their share of the labor force was up from 15.3 percent in 2006. The unemployment rate for the foreign born increased by 0.3 percentage point over the year to 4.3 percent in 2007. From 2003 to 2006, it had declined by 2.6 percentage points. The jobless rate of the native born, at 4.7 percent in 2007, was unchanged from the prior year. The foreign born include legally-admitted immigrants, refugees, temporary residents such as students and temporary workers, and undocumented immigrants.

Demographic characteristics

The demographic characteristics of the foreign-born labor force differ from those of the native-born labor force. In 2007, men made up a larger proportion of the foreign-born labor force (60.3 percent) than they did of the native-born (52.4 percent) labor force. Also, a higher proportion of the foreign-born than the native-born labor force was made up of 25- to 54-year olds (76.4 and 66.6 percent, respectively); labor force participation is typically highest among persons in that age group.

In 2007, Hispanics comprised 50.0 percent of the foreign-born labor force compared with 7.4 percent of the native-born labor force. Asians made up 21.9 percent of the foreign-born labor force compared with 1.3 percent of the native-born labor force.

In terms of educational attainment, 27.4 percent of the foreign-born labor force 25 years old and over

had not completed high school in 2007, compared with 6.0 percent of the native-born labor force. Similar proportions of foreign-born and native-born persons in the labor force had a bachelor's or higher degree (31.1 and 34.2 per cent, respectively). Foreign-born workers were less likely than native-born workers to be high school graduates (with no college) or to have some college or an associate degree.

Labor force and unemployment

In 2007, about 24 million, or 68.5 percent, of the foreign born were in the labor force; that rate was little changed from a year earlier. In contrast, the labor force participation rate of native-born workers edged down by 0.2 percentage point to 65.6 percent in 2007. Over the year, the number of foreign-born labor force participants rose by 846,000; this represented about half of the total labor force increase in 2007. From 2000 to 2007, the foreign born accounted for 47.7 percent of the net increase in the civilian labor force.

Foreign-born men were more likely to be labor force participants (81.9 percent) than their native-born counterparts (71.6 percent) in 2007. In contrast, 54.9 percent of foreign-born women were labor force participants compared with 60.1 percent of native-born women.

The unemployment rate of the foreign born increased from 4.0 percent in 2006 to 4.3 percent in 2007. Over the year, the jobless rate of the native born held steady at 4.7 percent. The unemployment rate of the foreign born was lower than that of the native born for the third year in a row. Over the year, the unemployment rate for foreign-born men rose from 3.5 to 4.1 percent, while the rate for foreign-born

women was little changed at 4.6 percent.

Earnings

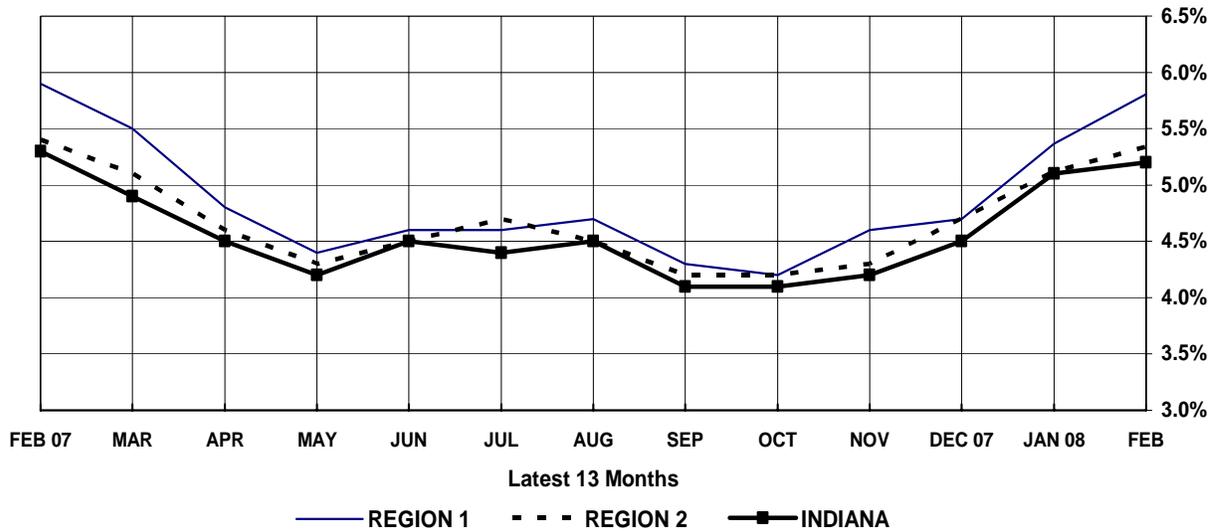
In 2007, the median usual weekly earnings of foreign-born full-time wage and salary workers were \$554, compared with \$722 for the native born. Among men, median earnings were \$585 per week for the foreign born, compared with \$809 for the native born; the median for foreign-born women was \$509, compared with \$627 for the native born. As with the native born, the earnings of foreign-born workers increased with education. Foreign-born workers 25 years of age and over with less than a high school education earned \$405 per week in 2007, while those with bachelor's degrees and higher earned

about 2.6 times as much--\$1,057 a week.

The gap between the earnings of the foreign-born and the native-born workers narrows with higher levels of education. Among those with less than a high school diploma, full-time workers who were foreign born earned 84.6 percent as much as their native-born counterparts. Among those with a bachelor's degree and higher, foreign-born workers earned almost the same (98.3 percent) as native-born workers.

Further information from this BLS report including data tables can be accessed via the Internet at the following address:
<http://www.bls.gov/news.release/forbrn.htm> □

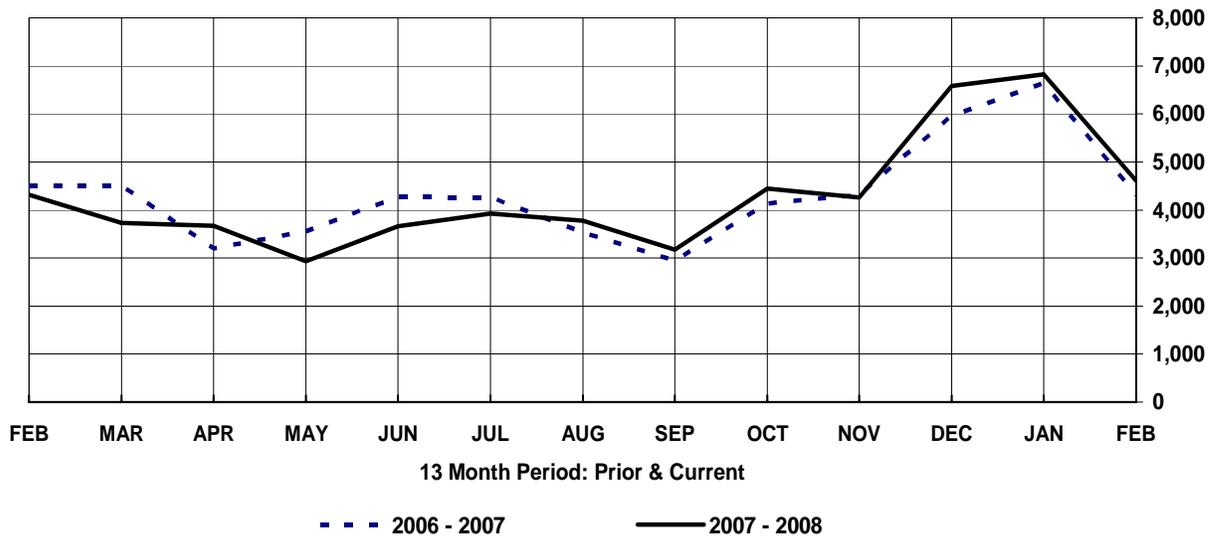
REGIONAL UNEMPLOYMENT RATES* Region 1, Region 2, & Indiana



* Unemployment rates are not seasonally adjusted

Notes: Region 1 consists of Indiana Counties Lake, Porter, LaPorte, Newton, Jasper, Starke, & Pulaski
 Region 2 consists of Indiana Counties St. Joseph, Elkhart, Marshall, Kosciusko, & Fulton

INITIAL CLAIMS FOR UNEMPLOYMENT BENEFITS Region 1 Unemployment Benefit Offices



Region 1 unemployment benefits offices are in the cities of Hammond, Gary, and LaPorte

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