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50-States Labor Demographics

State Name	Population (1) 1998(000)	Proj. Growth 1998-2003	Median Age 1998	Median Age Proj. 2003	Pct. Population By Age Distribution Age 0-17/98	Age 18-34/98	Age 35-54/98	Age 55-74/98	Age 75+/98	Age 0-17/03	Age 18-34/03	Age 35-54/03	Age 55-74/03	Age 75+/03
Alabama	4,341.5	3.4%	35.3	36.3	25.6%	23.9%	27.9%	16.1%	6.5%	25.0%	23.4%	27.9%	16.9%	6.9%
Alaska	612.3	0.6%	31.7	33.1	30.4%	25.1%	31.7%	10.8%	2.0%	29.3%	23.7%	31.2%	13.2%	2.6%
Arizona	4,650.6	13.1%	34.6	35.7	26.9%	23.7%	27.6%	15.6%	6.2%	26.5%	22.6%	27.9%	16.4%	6.6%
Arkansas	2,539.7	5.4%	36.0	37.0	25.8%	22.7%	26.8%	17.1%	7.6%	25.2%	22.3%	26.7%	17.9%	7.9%
California	32,528.1	5.7%	34.1	35.4	26.7%	24.8%	29.5%	13.8%	5.2%	26.4%	23.0%	30.1%	14.9%	5.6%
Colorado	3,952.2	10.2%	35.1	36.3	26.0%	23.8%	31.1%	14.3%	4.9%	25.3%	22.6%	30.9%	15.9%	5.3%
Connecticut	3,271.2	0.0%	37.2	38.7	23.4%	22.9%	30.4%	16.5%	6.8%	23.3%	21.4%	30.6%	17.5%	7.2%
Delaware	737.5	4.4%	35.6	36.8	24.7%	24.3%	28.7%	16.3%	6.0%	24.3%	23.2%	28.8%	17.2%	6.5%
District of Columbia	520.4	-9.2%	36.3	37.9	20.4%	27.3%	30.3%	16.1%	5.9%	20.4%	25.1%	31.2%	17.3%	6.1%
Florida	14,822.2	6.6%	38.9	40.5	22.4%	21.5%	27.4%	19.9%	8.6%	22.1%	20.4%	27.7%	20.6%	9.1%
Georgia	7,592.0	8.6%	34.0	35.1	26.3%	25.3%	29.4%	14.1%	4.9%	25.7%	24.1%	29.5%	15.4%	5.2%
Hawaii	1,190.9	3.2%	35.7	37.5	24.7%	24.1%	29.2%	16.7%	5.3%	23.9%	22.6%	28.9%	18.6%	6.0%
Idaho	1,229.9	11.3%	33.7	34.5	29.9%	21.7%	27.7%	14.7%	6.1%	29.1%	21.6%	27.1%	15.9%	6.4%
Illinois	11,931.2	1.4%	35.4	36.5	25.8%	23.7%	28.7%	15.6%	6.3%	25.3%	22.6%	28.9%	16.5%	6.6%
Indiana	5,892.3	3.1%	35.4	36.4	25.9%	23.5%	28.4%	15.8%	6.4%	25.3%	22.9%	28.3%	16.7%	6.8%
Iowa	2,856.9	1.8%	36.3	37.2	25.6%	22.5%	27.2%	16.6%	8.1%	25.0%	22.3%	27.0%	17.2%	8.5%
Kansas	2,605.3	2.3%	35.3	36.2	26.5%	23.0%	27.9%	15.4%	7.2%	25.9%	22.5%	27.8%	16.2%	7.5%
Kentucky	3,928.0	3.4%	35.7	36.9	25.3%	23.6%	28.6%	16.0%	6.4%	24.6%	22.8%	28.6%	17.1%	6.9%
Louisiana	4,361.4	2.7%	33.1	34.0	28.5%	24.2%	27.3%	14.5%	5.5%	27.8%	23.5%	27.4%	15.3%	6.0%
Maine	1,243.0	1.9%	36.6	37.8	24.9%	22.6%	29.6%	16.0%	6.9%	24.2%	22.0%	29.3%	17.2%	7.3%
Maryland	5,119.5	2.8%	35.8	37.2	24.7%	23.9%	30.9%	15.2%	5.2%	24.3%	22.4%	31.2%	16.4%	5.7%
Massachusetts	6,135.1	2.2%	36.4	37.9	23.0%	24.6%	29.5%	15.8%	7.0%	22.8%	23.0%	29.9%	16.8%	7.4%
Michigan	9,815.9	1.6%	35.2	36.2	26.2%	23.6%	28.8%	15.5%	5.9%	25.6%	22.8%	28.7%	16.5%	6.4%
Minnesota	4,713.2	3.6%	34.9	35.9	26.7%	23.4%	28.6%	14.8%	6.4%	26.1%	22.7%	28.5%	16.1%	6.7%
Mississippi	2,745.6	4.7%	33.0	33.8	28.3%	24.4%	26.2%	14.8%	6.3%	27.6%	24.0%	26.4%	15.4%	6.6%
Missouri	5,429.2	3.8%	36.0	37.1	25.5%	22.9%	28.0%	16.4%	7.2%	25.0%	22.2%	28.0%	17.3%	7.5%
Montana	881.7	6.4%	36.2	37.0	27.2%	21.0%	29.1%	15.9%	6.8%	26.4%	21.2%	28.1%	17.1%	7.2%
Nebraska	1,664.0	2.8%	35.4	36.2	26.8%	22.6%	27.6%	15.5%	7.5%	26.2%	22.3%	27.4%	16.3%	7.7%
Nevada	1,730.4	18.1%	36.1	37.4	25.3%	22.9%	30.6%	16.1%	5.1%	25.0%	21.4%	30.7%	17.0%	5.8%
New Hampshire	1,181.5	4.3%	35.6	36.9	24.8%	24.1%	30.5%	14.8%	5.8%	24.1%	23.1%	30.2%	16.5%	6.1%
New Jersey	8,083.9	2.5%	37.2	38.8	23.4%	23.0%	30.1%	17.0%	6.5%	23.1%	21.4%	30.4%	18.0%	7.0%
New Mexico	1,741.1	8.6%	33.4	34.4	29.0%	23.3%	28.0%	14.4%	5.3%	28.4%	22.5%	28.1%	15.3%	5.7%
New York	18,138.7	0.3%	36.4	37.8	23.8%	23.9%	29.4%	16.4%	6.5%	23.5%	22.3%	29.8%	17.4%	7.0%
North Carolina	7,509.3	7.2%	35.8	37.0	23.9%	24.9%	29.1%	16.1%	6.0%	23.4%	23.7%	29.3%	17.1%	6.5%
North Dakota	641.0	1.5%	34.6	35.3	27.0%	23.5%	26.9%	15.0%	7.5%	26.3%	23.3%	27.0%	15.6%	7.7%
Ohio	11,205.0	1.4%	35.9	37.0	25.6%	23.0%	28.5%	16.4%	6.5%	25.0%	22.4%	28.4%	17.2%	7.0%
Oklahoma	3,332.6	2.4%	35.5	36.4	26.1%	23.1%	27.7%	16.2%	6.9%	25.4%	22.7%	27.4%	17.1%	7.3%
Oregon	3,280.8	6.4%	36.8	37.8	25.4%	21.7%	30.1%	15.9%	6.8%	24.8%	21.4%	29.5%	17.2%	7.1%
Pennsylvania	12,012.4	0.0%	37.6	38.9	23.5%	22.5%	28.4%	18.1%	7.6%	23.0%	21.8%	28.4%	18.7%	8.0%
Rhode Island	985.3	-2.3%	36.8	38.3	22.9%	24.1%	28.9%	16.5%	7.6%	22.7%	22.7%	29.4%	17.2%	8.0%
South Carolina	3,787.1	2.9%	34.6	35.6	26.1%	24.6%	28.6%	15.2%	5.6%	25.4%	23.7%	28.6%	16.1%	6.1%
South Dakota	740.6	3.7%	34.6	35.3	28.1%	22.4%	26.4%	15.4%	7.7%	27.5%	22.2%	26.5%	15.9%	7.9%
Tennessee	5,418.5	5.2%	36.1	37.3	24.6%	23.7%	29.1%	16.2%	6.4%	23.9%	22.9%	29.1%	17.2%	6.9%
Texas	19,684.5	6.9%	32.9	34.0	28.1%	25.2%	27.9%	13.8%	5.0%	27.5%	24.1%	28.1%	15.0%	5.4%
Utah	2,092.7	11.7%	28.3	29.5	35.3%	23.6%	25.2%	11.5%	4.3%	34.2%	22.8%	25.8%	12.6%	4.6%
Vermont	591.3	3.4%	35.7	36.9	25.1%	23.7%	30.2%	14.9%	6.0%	24.4%	23.0%	29.6%	16.5%	6.4%
Virginia	6,782.2	5.0%	35.4	36.8	24.3%	25.0%	30.4%	15.0%	5.2%	23.8%	23.7%	30.5%	16.3%	5.7%
Washington	5,675.7	7.7%	35.6	36.8	26.0%	22.9%	30.2%	14.9%	5.9%	25.4%	22.1%	29.9%	16.3%	6.3%
West Virginia	1,814.7	0.4%	37.9	39.1	23.6%	22.2%	28.4%	18.1%	7.6%	22.7%	22.2%	28.0%	19.0%	8.1%
Wisconsin	5,190.8	3.2%	35.5	36.6	26.2%	23.0%	28.4%	15.5%	6.9%	25.5%	22.3%	28.4%	16.5%	7.2%
Wyoming	481.6	3.1%	34.4	35.3	29.0%	21.7%	29.5%	14.5%	5.3%	28.2%	21.5%	28.7%	15.9%	5.8%
US Average	**269,412.8**	**4.3%**	**35.4**	**36.6**	**25.6%**	**23.7%**	**28.8%**	**15.7%**	**6.2%**	**25.1%**	**22.7%**	**29.0%**	**16.7%**	**6.6%**

Source:
(1) National Decision Systems

50-States Labor Demographics

State Name	Median Household Income Distribution (1) 1998	Pct. Of Households <$35,000	Pct. Of Households >$75,000	Labor Force: Non-Agricultural Employment 1997 (000)(2)	Pop. To White Collar Labor Force Growth Rate Index 1990-1996 (100 Represents An Equal Rate Of Growth (3)	Unemployment Rate (10/98)(2)	Participation Rates (1) Male	Participation Rates (1) Female	Participation Rates (1) Total	Avg. FIRE Salary 1995(4)	FIRE Salary Index (US=100)
Alabama	$31,043	55.0%	12.9%	1,863.2	25	4.5%	71.0%	52.3%	61.1%	$28,724	78
Alaska	$49,202	35.0%	28.2%	268.3	46	5.8%	82.1%	66.4%	74.7%	$32,116	88
Arizona	$34,092	51.1%	14.3%	1,977.0	28	3.8%	71.5%	54.8%	62.9%	$31,016	85
Arkansas	$29,240	58.3%	10.6%	1,102.9	11	4.6%	68.7%	51.9%	59.8%	$26,280	72
California	$42,452	41.2%	23.6%	13,167.4	116	5.6%	76.4%	57.7%	67.0%	$37,517	102
Colorado	$40,965	42.9%	20.5%	1,977.0	47	3.4%	78.5%	62.5%	70.3%	$31,453	86
Connecticut	$52,415	32.6%	30.5%	1,616.3	6	3.3%	77.8%	60.9%	69.0%	$47,887	131
Delaware	$42,570	40.2%	21.0%	388.0	40	3.3%	76.2%	61.1%	68.3%	$35,385	97
District of Columbia	$43,011	41.1%	27.2%	615.0	0	8.7%	71.3%	62.1%	66.3%	$46,355	127
Florida	$34,461	50.6%	15.0%	6,427.0	48	4.3%	68.8%	52.8%	60.4%	$30,213	83
Georgia	$38,432	45.7%	18.4%	3,620.3	47	4.1%	76.6%	59.9%	67.9%	$33,232	91
Hawaii	$49,539	34.7%	28.2%	531.9	195	5.7%	77.3%	63.3%	70.4%	$30,619	84
Idaho	$33,408	51.9%	13.1%	508.5	52	4.1%	75.3%	56.1%	65.5%	$25,001	68
Illinois	$43,013	41.0%	22.9%	5,772.6	28	4.0%	75.9%	57.7%	66.4%	$40,118	110
Indiana	$38,404	45.6%	16.5%	2,814.4	30	2.5%	75.2%	57.4%	65.9%	$28,809	79
Iowa	$34,247	50.9%	12.6%	1,405.4	16	2.1%	75.0%	57.8%	66.0%	$28,349	77
Kansas	$36,033	48.5%	15.3%	1,268.3	20	3.6%	76.1%	58.0%	66.8%	$28,395	78
Kentucky	$29,541	57.1%	11.6%	1,713.7	27	4.0%	70.8%	51.2%	60.5%	$27,117	74
Louisiana	$29,843	56.6%	13.0%	1,847.2	15	4.9%	69.5%	50.2%	59.3%	$27,302	75
Maine	$31,952	54.0%	9.9%	553.5	11	3.7%	74.4%	57.5%	65.6%	$29,411	80
Maryland	$49,006	34.3%	26.4%	2,256.9	66	4.0%	78.6%	63.4%	70.6%	$34,685	95
Massachusetts	$44,400	39.9%	24.1%	3,118.7	14	2.9%	76.2%	60.3%	67.8%	$43,206	118
Michigan	$41,831	42.6%	21.9%	4,446.0	19	3.0%	73.4%	55.7%	64.1%	$31,947	87
Minnesota	$41,208	42.5%	19.3%	2,485.1	34	1.8%	77.4%	62.5%	69.7%	$36,014	98
Mississippi	$27,356	59.7%	11.0%	1,106.0	18	4.7%	68.6%	52.0%	59.7%	$25,181	69
Missouri	$33,950	51.1%	14.2%	2,635.7	29	3.2%	73.6%	56.4%	64.5%	$30,563	83
Montana	$29,675	57.7%	9.8%	365.6	35	4.9%	71.9%	55.8%	63.7%	$24,039	66
Nebraska	$34,188	51.0%	13.4%	855.8	27	2.1%	77.1%	60.3%	68.3%	$28,928	79
Nevada	$40,920	42.3%	18.8%	889.5	91	3.5%	77.4%	62.9%	70.3%	$27,592	75
New Hampshire	$44,240	38.4%	20.2%	568.0	31	2.4%	79.8%	64.4%	71.9%	$31,420	86
New Jersey	$52,423	33.0%	31.0%	3,724.5	44	4.3%	76.8%	58.8%	67.4%	$42,459	116
New Mexico	$31,668	54.1%	13.8%	707.2	54	6.1%	72.2%	53.9%	62.8%	$24,833	68
New York	$40,377	44.2%	22.0%	8,027.3	44	5.1%	72.8%	55.5%	63.6%	$61,255	167
North Carolina	$35,679	49.1%	15.1%	3,668.8	47	3.3%	76.2%	59.8%	67.6%	$31,408	86
North Dakota	$32,160	53.7%	11.8%	313.1	1	1.8%	73.4%	57.3%	65.3%	$24,047	66
Ohio	$37,464	46.6%	16.5%	5,386.0	22	3.9%	73.2%	54.7%	63.5%	$30,017	82
Oklahoma	$29,827	57.2%	11.0%	1,387.4	23	4.2%	72.3%	53.5%	62.5%	$26,277	72
Oregon	$36,349	48.1%	15.6%	1,524.9	58	5.0%	73.2%	56.1%	64.4%	$29,112	80
Pennsylvania	$37,238	46.9%	16.8%	5,398.3	17	4.2%	71.7%	52.8%	61.7%	$32,372	88
Rhode Island	$39,297	45.1%	17.3%	449.3	1	5.1%	74.9%	58.3%	66.1%	$31,734	87
South Carolina	$34,624	50.4%	14.2%	1,722.2	28	3.8%	74.6%	58.3%	66.0%	$27,118	74
South Dakota	$31,880	54.2%	11.5%	353.6	26	2.0%	74.3%	58.5%	66.2%	$23,345	64
Tennessee	$33,089	52.1%	14.7%	2,582.3	37	3.8%	73.3%	55.7%	64.0%	$30,666	84
Texas	$35,217	49.7%	17.1%	8,901.7	51	4.6%	76.1%	56.4%	66.0%	$32,319	88
Utah	$41,020	42.1%	17.7%	995.2	40	3.2%	77.8%	58.6%	68.0%	$27,304	75
Vermont	$35,233	49.7%	12.5%	278.5	38	2.8%	76.9%	62.3%	69.4%	$30,314	83
Virginia	$41,633	41.9%	21.2%	3,231.1	42	2.9%	77.7%	60.7%	68.9%	$32,420	89
Washington	$41,386	42.2%	19.9%	2,512.0	66	4.5%	75.8%	57.9%	66.7%	$31,193	85
West Virginia	$26,927	61.0%	9.4%	708.5	8	5.9%	64.6%	42.6%	53.0%	$23,352	64
Wisconsin	$39,816	44.2%	17.0%	2,652.5	31	2.9%	75.6%	60.1%	67.6%	$30,705	84
Wyoming	$36,388	48.2%	14.7%	223.8	32	4.0%	76.8%	58.7%	67.7%	$23,965	65
US Average	**$38,302**	**46.0%**	**18.8%**	**122,259.0**	**44**	**4.6%**	**74.4%**	**56.8%**	**65.3%**	**$36,604**	**100**

Sources:
(1) National Decision Systems
(2) Employment & Earnings, US Dept. of Labor, Bureau of Labor Statistics
(3) WDG calculation using National Decision Systems and Employment & Earnings, US Dept. of Labor, Bureau of Labor Statistics data.
(4) County Business Patterns 1995, US Dept. of Commerce, Bureau of the Census

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	Workers' Compensation			Unemployment Insurance			
State Name	Maximum Weekly Benefit Amount (5)	Benefit Amount State Rank (1=Highest)	Clerical Rate 8810 (Per $100 Of Payroll) (6)	New Employer Rate (7)	Taxable Base (7)	Maximum Weekly Benefit Amount (8)	Benefit Amount State Rank (1=Highest)
Alabama	$443	30	$0.31	2.7%	$8,000	$190	47
Alaska	$700	5	$0.58	1.58%-4.31%	$24,200	$320	13
Arizona	$485	22	$0.47	2.7%	$7,000	$185	48
Arkansas	$337	47	$0.46	3.3%	$9,000	$281	23
California	$490	21	$0.62	3.4%	$7,000	$230	38
Colorado	$520	14	$0.39	2.7%	$10,000	$297	20
Connecticut	$656	6	$0.36	4.9%	$12,000	$403	3
Delaware	$346	46	$0.39	2.6%	$8,500	$300	17
District of Columbia	$723	3	$0.45	3.0%	$10,000	$309	15
Florida	$456	29	$0.56	2.7%	$7,000	$250	33
Georgia	$275	50	$0.66	2.7%	$8,500	$224	41
Hawaii	$491	19	$0.93	3.0%	$26,000	$351	7
Idaho	$361	45	$0.46	2.5%	$21,000	$265	27
Illinois	$761	2	$0.31	3.1%	$9,000	$341	10
Indiana	$428	34	$0.20	2.7%	$7,000	$217	44
Iowa	$846	1	$0.21	1.0%	$15,200	$293	21
Kansas	$326	49	$0.18	1.0%	$8,000	$281	24
Kentucky	$416	37	$0.50	3.0%	$8,000	$256	30
Louisiana	$330	48	$0.38	1.0%-6.0%	$7,700	$193	46
Maine	$441	31	$0.64	4.2%	$7,000	$346	8
Maryland	$540	12	$0.18	2.3%	$8,500	$250	34
Massachusetts	$586	9	$0.28	3.4%	$10,800	$543	1
Michigan	$524	13	$0.37	2.7%	$9,500	$300	18
Minnesota	$615	8	$0.39	1.7%	$16,300	$324	12
Mississippi	$265	51	$0.31	2.7%	$7,000	$180	50
Missouri	$491	20	$0.32	2.7%	$8,000	$175	51
Montana	$362	43	$0.89	1.6%	$16,000	$237	37
Nebraska	$409	38	$0.26	3.5%	$7,000	$184	49
Nevada	$474	27	$0.34	2.95%	$17,200	$258	29
New Hampshire	$714	4	$0.52	2.7%	$8,000	$246	35
New Jersey	$480	24	$0.33	2.8%	$18,600	$374	5
New Mexico	$375	41	$0.59	2.7%	$14,200	$218	43
New York	$400	39	$0.44	4.4%	$7,000	$300	19
North Carolina	$492	18	$0.37	1.2%	$12,100	$310	14
North Dakota	$376	40	$0.39	2.2%	$14,200	$260	28
Ohio	$511	16	$0.40	3.0%	$9,000	$345	9
Oklahoma	$368	42	$0.59	1.0%	$11,100	$255	31
Oregon	$577	10	$0.34	3.0%	$20,000	$329	11
Pennsylvania	$509	17	$0.37	3.5%	$8,000	$370	6
Rhode Island	$485	23	$0.23	4.10%	$17,600	$433	2
South Carolina	$438	32	$0.19	2.6%	$7,000	$229	39
South Dakota	$362	44	$0.30	1.2%	$7,000	$194	45
Tennessee	$515	15	$0.51	2.7%	$7,000	$255	32
Texas	$480	25	$0.67	2.7%	$9,000	$266	26
Utah	$417	36	$0.23	1.3%	$17,200	$272	25
Vermont	$655	7	$0.53	1.1%-3.2%	$8,000	$225	40
Virginia	$466	28	$0.15	2.5%	$8,000	$224	42
Washington	$576	11	.0907 cents per hour	.36%-5.4%	$21,300	$384	4
West Virginia	$423	35	$0.30	2.7%	$8,000	$303	16
Wisconsin	$479	26	$0.30	3.6%	$10,500	$282	22
Wyoming	$433	33	$0.45	1.4%	$12,200	$241	36
US Average	**NA**	**NA**	**NA**	**NA**	**$7,000**	**NA**	**NA**

Sources:
(5) US Chamber Of Commerce, 1998 Analysis Of Workers' Compensation Laws
(6) The Workers' Compensation Consultant, International Business Saveware, Inc.
(7) Commerce Clearing House, Inc. State Tax Guide
(8) US Department Of Labor, Employment & Training Administration, Unemployment Insurance Service

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50-States Labor Demographics

	Educational Attainment (1)						Cost Of Living Indicators				
					Average Score						
State Name	HS Graduation Rate 1994 (9)	HS Degree Only	1-3 Years College	College Degree	SAT (10)	ACT (11)	Median Home Value 1998 (1)	Per Capita Sate & Local Taxes (9)	Housing Affordability Index (12)	Median Rent 1990 (1)	Cost Of Living Index (US=100)(13)
Alabama	60.1%	29.4%	21.7%	15.7%	1,120	20.1	$70,246	$1,596	70.0	$325	98
Alaska	70.8%	28.7%	34.9%	23.0%	1,041	21.3	$109,213	$3,253	86.1	$559	120.38
Arizona	68.6%	26.1%	32.2%	20.3%	1,053	21.4	$102,456	$2,139	67.0	$438	108
Arkansas	76.4%	32.7%	20.3%	13.3%	1,123	20.4	$62,426	$1,680	72.2	$328	94
California	66.3%	22.3%	30.5%	23.4%	1,013	21.2	$210,107	$2,409	45.6	$620	137
Colorado	74.9%	26.5%	31.0%	27.0%	1,019	21.6	$117,938	$2,244	68.9	$418	108
Connecticut	78.9%	29.5%	22.5%	27.2%	994	21.8	$201,286	$3,447	78.6	$598	110
Delaware	66.5%	32.7%	23.4%	21.4%	964	21.3	$121,127	$2,492	89.6	$495	115
District of Columbia	NA	21.2%	18.6%	33.3%	1,001	17.6	$150,060	NA	80.6	$479	154
Florida	59.3%	30.1%	26.0%	18.3%	996	20.8	$94,772	$2,185	75.8	$481	100
Georgia	59.4%	29.6%	22.0%	19.3%	968	20.2	$91,394	$2,117	78.3	$433	117
Hawaii	76.1%	28.7%	28.5%	22.9%	996	21.6	$278,159	$3,203	52.6	$650	162
Idaho	79.7%	30.4%	31.7%	17.7%	1,089	21.5	$77,627	$1,955	NA	$330	102
Illinois	77.2%	30.0%	25.2%	21.0%	1,145	21.4	$106,398	$2,478	67.8	$445	120
Indiana	71.3%	38.2%	21.9%	15.6%	997	21.4	$72,053	$2,123	73.1	$374	106
Iowa	87.0%	38.5%	24.7%	16.9%	1,194	22.1	$60,726	$2,296	67.1	$336	99
Kansas	79.0%	32.8%	27.3%	21.1%	1,167	21.7	$69,142	$2,310	NA	$372	98
Kentucky	75.5%	31.8%	19.2%	13.6%	1,097	20.2	$66,654	$1,931	70.5	$319	95
Louisiana	58.5%	31.7%	20.5%	16.1%	1,120	19.5	$76,074	$1,723	70.7	$352	107
Maine	74.0%	37.1%	23.0%	18.8%	1,005	22.0	$100,104	$2,359	NA	$419	115
Maryland	74.7%	28.1%	23.8%	26.5%	1,014	20.9	$135,188	$2,666	76.1	$548	118
Massachusetts	78.0%	29.7%	23.0%	27.2%	1,016	21.6	$183,400	$2,841	63.1	$580	156
Michigan	70.0%	32.3%	27.1%	17.4%	1,127	21.3	$82,644	$2,530	62.8	$423	123
Minnesota	87.9%	33.0%	27.6%	21.8%	1,183	22.2	$96,967	$2,733	82.9	$422	109
Mississippi	62.4%	27.5%	22.0%	14.7%	1,111	18.7	$60,878	$1,657	69.9	$309	95
Missouri	73.2%	33.1%	23.0%	17.8%	1,143	21.5	$76,409	$1,864	73.5	$368	109
Montana	84.4%	33.5%	27.7%	19.8%	1,089	21.9	$72,582	$1,954	NA	$311	97
Nebraska	85.1%	34.7%	28.2%	18.9%	1,136	21.8	$67,016	$2,291	78.1	$348	95
Nevada	67.4%	31.5%	32.0%	15.3%	1,023	21.4	$128,379	$2,351	73.8	$509	105
New Hampshire	78.3%	31.7%	26.1%	24.4%	1,043	22.5	$155,682	$2,196	57.0	$549	120
New Jersey	85.3%	31.1%	20.7%	24.9%	1,005	20.7	$186,192	$3,213	59.1	$592	115
New Mexico	66.6%	28.7%	25.9%	20.4%	1,105	20.1	$94,553	$2,100	67.7	$372	104
New York	64.5%	29.5%	22.2%	23.1%	998	22.0	$146,244	$3,858	60.4	$486	174
North Carolina	66.0%	29.0%	23.6%	17.4%	982	19.4	$86,841	$2,113	63.0	$382	106
North Dakota	87.7%	28.0%	30.6%	18.1%	1,189	21.4	$69,356	$2,025	70.1	$313	94
Ohio	75.0%	36.3%	22.4%	17.0%	1,076	21.4	$83,440	$2,206	76.4	$379	104
Oklahoma	76.1%	30.5%	26.3%	17.8%	1,132	20.5	$61,848	$1,852	79.0	$340	88
Oregon	72.7%	28.9%	32.0%	20.6%	1,056	22.7	$96,650	$2,264	32.9	$408	114
Pennsylvania	78.9%	38.6%	18.2%	17.9%	992	21.4	$88,063	$2,344	61.7	$404	125
Rhode Island	73.4%	29.5%	21.3%	21.3%	996	22.2	$144,199	$2,506	77.5	$489	111
South Carolina	57.5%	29.5%	22.2%	16.6%	951	19.0	$79,083	$1,806	73.6	$376	103
South Dakota	91.4%	33.7%	26.2%	17.2%	1,165	21.4	$64,486	$1,797	NA	$306	102
Tennessee	63.0%	30.0%	21.1%	16.0%	1,121	19.8	$76,903	$1,765	79.1	$357	97
Texas	59.6%	25.6%	26.2%	20.3%	995	20.3	$75,589	$2,026	66.6	$395	104
Utah	80.2%	27.2%	35.7%	22.3%	1,142	21.6	$104,280	$1,899	50.9	$369	107
Vermont	84.6%	34.6%	21.9%	24.3%	1,012	22.0	$113,146	$2,486	74.1	$446	109
Virginia	72.4%	26.6%	24.0%	24.5%	1,006	20.7	$111,782	$2,116	74.4	$495	104
Washington	76.7%	27.9%	33.0%	22.9%	1,050	22.6	$121,602	$2,598	57.2	$445	120
West Virginia	78.0%	36.6%	17.0%	12.3%	1,038	20.1	$61,331	$1,843	NA	$303	107
Wisconsin	81.9%	37.1%	23.8%	17.7%	1,175	22.3	$84,913	$2,702	68.9	$399	105
Wyoming	84.3%	33.2%	31.1%	18.8%	1,094	21.4	$81,261	$2,518	NA	$333	106
US Average	**70.1%**	**30.0%**	**24.9%**	**20.3%**	**1,017**	**21.0**	**$100,583**	**$2,403**	**64.8**	**$422**	**100**

Sources:
(1) National Decision Systems
(9) State Rankings 1998, A Statistical View of the 50 United States
(10) The College Board
(11) ACT, Inc.
(12) National Association of Home Builders, Housing Opportunity Index (Higher Index Indicates More Affordable Housing)
(13) Economic Research Institute, The 1998 Geographic Reference Report (Cost Of Living Analysis vs. US Average, $48,000 Level)

Continued...

Continued from previous page

50-States Labor Demographics

State Name	Presence Of Telephone Monitoring Restrictions For Productivity Or Customer Service Measurement (14)	Sales Tax Applicability (15)						
					WATS		1-800	
		Local Calls	Intra-state Calls	Inter-state Calls	Intra-state Calls	Inter-state Calls	Intra-state Calls	Inter-state Calls
Alabama	One Party Consent	Yes	Yes	No	Yes	No	Yes	No
Alaska	One Party Consent	No	No	No	Yes (1)	Yes (1)	Yes (1)	Yes (1)
Arizona	One Party Consent	Yes	Yes	No	Yes	No	Yes	No
Arkansas	None	Yes	Yes	Yes	Yes	No	Yes	No
California	Two Party Consent	Yes	Yes	No	Yes	No	Yes	No
Colorado	One Party Consent	Yes	Yes	No	Yes	Yes (2)	Yes	Yes (2)
Connecticut	One Party Consent	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Delaware	Two Party Consent	No	No	No	No	No	No	No
District of Columbia	One Party Consent	Yes	No	No	No	No	No	No
Florida	Two Party Consent	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Georgia	None (3)	Yes	No	No	No	No	No	No
Hawaii	One Party Consent	No	No	Yes	Yes	No	Yes	No
Idaho	One Party Consent	No	No	No	No	No	No	No
Illinois	None	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Indiana	None	Yes	Yes	No	Yes	No	Yes	No
Iowa	One Party Consent	Yes	Yes	No	Yes	No	Yes	No
Kansas	One Party Consent	Yes	Yes	Yes	Yes	No	Yes	No
Kentucky	One Party Consent	Yes	Yes	No	Yes	No	Yes	No
Louisiana	One Party Consent	Yes	Yes	No	Yes	Yes	Yes	Yes
Maine	One Party Consent	Yes	Yes	No	No	No	No	No
Maryland	Two Party Consent	Yes	No	No	No	No	No	No
Massachusetts	Two Party Consent	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Michigan	Two Party Consent	Yes	Yes	No	Yes	No	Yes	No
Minnesota	One Party Consent	Yes	Yes	Yes	Yes	Yes	Yes	No
Mississippi	None	Yes	Yes	No	Yes	No	Yes	No
Missouri	None	Yes	Yes	No	Yes	No	Yes	No
Montana	None	No	No	No	No	No	No	No
Nebraska	One Party Consent	Yes	Yes	No	Yes	No	Yes	No
Nevada	None	No	No	No	No	No	No	No
New Hampshire	One Party Consent	Yes	Yes	Yes	Yes	Yes	Yes	Yes
New Jersey	One Party Consent	Yes	Yes	Yes	Yes	Yes	Yes	Yes
New Mexico	One Party Consent	Yes	Yes	Yes	Yes	No	Yes	No
New York	One Party Consent	Yes	Yes	No	Yes	No	Yes	No
North Carolina	None	Yes	Yes	No	Yes	No	Yes	No
North Dakota	One Party Consent	Yes	Yes	No	Yes	No	Yes	No
Ohio	One Party Consent	Yes	Yes	Yes	No	No	No	No
Oklahoma	One Party Consent	Yes	Yes	Yes	Yes	No	Yes	No
Oregon	One Party Consent	No	No	No	No	No	No	No
Pennsylvania	Two Party Consent	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Rhode Island	One Party Consent	Yes	Yes	Yes	Yes	Yes	Yes	Yes
South Carolina	None	Yes	No	No	No	No	No	No
South Dakota	One Party Consent	Yes	Yes	No	Yes	No	Yes	No
Tennessee	None	Yes	Yes	Yes	Yes	No	Yes	No
Texas	One Party Consent	Yes	Yes	Yes	Yes	Yes	Yes	No
Utah	One Party Consent	Yes	Yes	No	Yes	No	Yes	No
Vermont	None	No	No	No	No	No	No	No
Virginia	One Party Consent	No	No	No	No	No	No	No
Washington	Two Party Consent	Yes	Yes	Yes	Yes	Yes	Yes	Yes
West Virginia	One Party Consent	No	No	No	No	No	No	No
Wisconsin	One Party Consent	Yes	Yes	Yes	Yes	Yes	Yes	No
Wyoming	One Party Consent	Yes	Yes	No	Yes	No	Yes	No
US Average	**NA**	**NA**	**NA**	**NA**	**NA**	**NA**	**NA**	**NA**

Sources:
(14) Telemarketer's Guide To State Laws Compilation Of State Laws Affecting Telemarketing, Direct Marketing Association, Inc.
(15) Information obtained from telephone inquiries with state tax officials.

Notes: Telephone monitoring and sales tax applicability.
(1) There is no state sales tax, but there are locally imposed taxes applicable to telephone service.
(2) Cities of Wheat Ridge, Greeley, Westminister, Thornton, Arvada and Northglenn only.
(3) License to monitor must be obtained from the Georgia Public Service Commission.

European Labor Demographics

Country Name	Population (000) (July 1996 est.) (1)	Population Growth Rate (1996 est.) (1)	% Population Age 15-64 Years (1)	Unemployment Rate (1995 est.) (1)	Cost Of Living Differential (US=100) (March 97) (2)	Top Marginal Rate Of Personal Income Tax (2)	Mandatory Government Benefits & Insurance (2)		Normal Working Week (Hours) (2)
							Employer	Employee	
Austria	8,023.2	0.41%	67.0%	4.6%	149	50.0%	14.4%	7.8%	40
Belgium	10,170.2	0.33%	66.0%	14.0%	138	55.0%	13.8%	12.2%	40
Denmark	5,249.6	0.38%	67.0%	9.5%	170	60.0%	0.5%	9.1%	37
Finland	5,105.2	0.1%	67.0%	17.0%	153	58.0%	27.8%	7.9%	40
France	58,317.5	0.34%	65.6%	11.7%	140	54.0%	39.3% (1)	11.9%	39
Germany	83,536.1	0.67%	68.5%	Western 8.7%, Eastern 14.9%	137	53.0%	10.6%	10.6%	40
Greece	10,538.6	0.42%	68.0%	9.6%	125	45.0%	7.3% (2)	4.0%	40
Ireland	3,566.8	-0.22%	65.0%	13.5%	118	48.0%	4.6%	3.6%	39
Italy	57,460.3	0.13%	68.0%	12.2%	131	46.0%	34.6% (3)	11.3%	40
Luxembourg	415.9	1.57%	68.0%	2.5%	145	46.0%	7.8%	7.8%	40
Netherlands	15,568.0	0.56%	68.0%	7.1%	126	60.0%	15.0%	1.6%	40
Portugal	9,865.1	0.02%	68.0%	7.1%	111	40.0%	23.8%	11.0%	40
Spain	39,181.1	0.16%	68.0%	22.8%	115	56.0%	9.9%	1.9%	40
Sweden	8,901.0	0.56%	64.0%	7.8%	149	56.0%	41.2%	2.4%	40
United Kingdom	58,490.0	0.22%	65.0%	8.0%	141	40.0%	9.0%	3.1%	40

Sources:
(1) The World Fact Book 1997-98, Central Intelligence Agency
(2) ECA Windham, New York, NY

Notes:
(1) Basic French scheme, excluding supplementary insurances.
(2) Does not include industrial injury (variable).
(3) Based on Commercial Dirigenti contributions.

Continued from page 56

Some obstacles include built-in turnover (based on the nature of the labor pool), higher costs (payroll, occupancy, construction and taxes) and the image/perception in upper executive ranks who say, "Who moves TO the center city?" But, with a "smart" building in an enterprise zone, those same executives might think twice.

Katie S. Burdorf is a managing director of The Wadley-Donovan Group (WDG), headquartered in Morristown, New Jersey. Wadley-Donovan is a management consulting firm which specializes in corporate location and economic development consulting and information services. It has recently become part of EPS Solutions, the first national provider of horizontally integrated outsourcing services. For more information, visit www.wadley-donovan.com.

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