

The Labor Market Report

The Tennessee Department of Labor & Workforce Development

Phil Bredesen,
Governor

James G. Neeley,
Commissioner

June 2004 Data

Moonlighting in the U.S., 2002 and 2003

Special Points of Interest:

- The Mass Layoff Statistics (MLS) program. This includes 2003 Tennessee data and April 2004 national data.
- Tennessee Historical Civilian Labor Force Series, 1972 to Current
- County Unemployment Rates
- Civilian Labor Force Summary
- State Unemployment Insurance Activities

Chattanooga MSA 7

Johnson City, Kingsport, & Bristol MSA 8

Knoxville MSA 9

Memphis MSA 10

Nashville MSA 11

Consumer Price Index 12

Moonlighting, as defined by the Webster's New Collegiate Dictionary, is "to hold a second job in addition to a regular one." This is what multiple jobholders do. They have second, third, and sometimes fourth jobs to make ends meet.

The multiple jobholders (moonlighters) in the United States, in 2003, were 5.3 percent of total employment, unchanged from the previous year. The rates were higher than 2002 in 24 states and the District of Columbia, lower in 22 states, and unchanged in four states.

The largest decreases from 2002 occurred in Connecticut (down 1.0 percent), Nebraska and Oklahoma (both down 0.9 percent), and Maryland (down 0.8 percent).

Idaho and Utah reported the largest increases in multiple jobholding rates (both up 1.2 percent), followed by Louisiana (up 0.9 percent). Seven other states had over-the-year increases of at least 0.6 points.

Tennessee is in that group with an increase of 0.6 percent during 2003.

Tennessee was below the national average in 2002 having a 4.7 percent rate compared to the U.S. average of 5.3 percent. In 2003, Tennessee was the same as the U.S. average.

Since 1996, when the United States rate was 6.2 percent, the multiple jobholding rate has declined each year. The largest drops in multiple jobholder rates over this time period (1996-2003) were in Wisconsin (down 2.6 percent), Missouri (down 2.5 percent), Massachusetts (down 2.3 percent), and Iowa (down 2.2 percent). Only Utah (up 1.1 percent) had an increase in multiple jobholding greater than 0.4 percent during the last seven years.

The map at the bottom of the next page shows that all seven states in the West North Central region continued to register multiple jobholder rates above that of the nation. North Dakota and Nebraska recorded the high-

est rates (9.7 and 9.4 percent, respectively). The northernmost states in the Mountain, New England, and Pacific regions also had relatively high rates. The high moonlighter rates generally coincided with above-average incidence of both part-time employment and agricultural employment, especially in the Plains states.

Ten of the 16 states in the south region and the District of Columbia reported rates below the national average. Among the seven states with rates of 4.5 or lower, four were in the South. They included Georgia (3.7 percent), Alabama and Florida (both at 4.0 percent), and Delaware (4.3 percent). Nevada (3.9 percent) was the other state with a rate below 4.5 percent.

The data was prepared by the Bureau of Labor Statistics. More information is available on the Internet at www.bls.gov/opub/mlr/mlrhome.htm or call (202) 691-6392.

Multiple Jobholders as a Percentage of Total Employment By State, 2001 through 2003 Annual Averages

State	2001	2002	2003
United States	5.4 %	5.3 %	5.3 %
Alabama	4.1	3.8	4.0
Alaska	8.1	7.5	7.7
Arizona	5.4	5.8	5.5
Arkansas	5.0	5.3	6.0
California	4.5 %	4.5 %	4.5 %
Colorado	5.8	5.7	6.2
Connecticut	6.4	5.9	4.9
Delaware	5.2	4.7	4.3
District of Columbia	4.5	5.2	5.0
Florida	4.2 %	3.9 %	4.0 %
Georgia	4.1	3.8	3.9
Hawaii	9.8	8.2	7.6
Idaho	8.0	6.9	8.1
Illinois	4.9	4.7	4.6
Indiana	6.2 %	6.1 %	5.4 %
Iowa	8.1	8.1	7.5
Kansas	8.3	8.1	8.6
Kentucky	5.7	5.7	5.8
Louisiana	4.2	3.7	4.6
Maine	7.1 %	7.2 %	7.9 %
Maryland	5.6	6.7	5.9
Massachusetts	4.8	4.9	4.9
Michigan	5.6	5.5	5.3
Minnesota	8.4	9.2	8.5
Mississippi	4.5	5.0	4.9

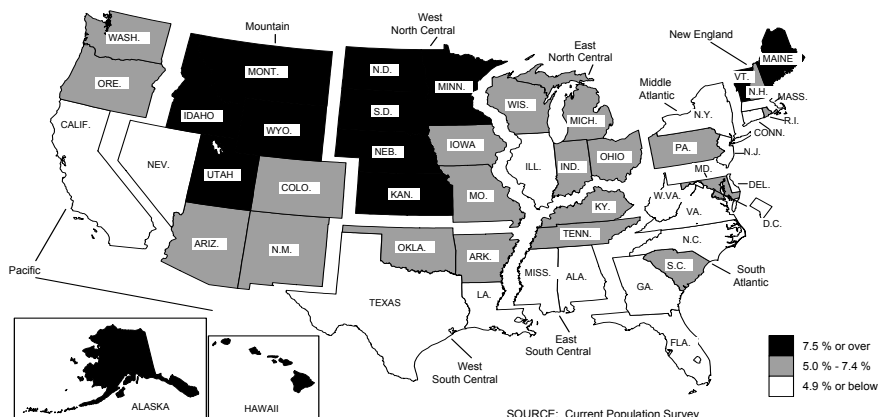
State	2001	2002	2003
Missouri	6.5 %	5.9 %	6.5 %
Montana	9.3	8.8	8.5
Nebraska	10.4	10.3	9.4
Nevada	4.8	4.5	3.9
New Hampshire	7.0	6.5	6.2
New Jersey	4.6 %	4.1 %	4.7 %
New Mexico	4.3	5.2	5.2
New York	4.8	4.8	4.2
North Carolina	5.0	4.9	4.8
North Dakota	9.9	9.2	9.7
Ohio	6.2 %	5.9 %	6.2 %
Oklahoma	6.0	6.5	5.6
Oregon	6.1	6.0	5.9
Pennsylvania	5.6	5.6	5.5
Rhode Island	7.2	6.2	6.4
South Carolina	4.7 %	4.4 %	5.1 %
South Dakota	8.7	8.9	8.6
Tennessee	5.5	4.7	5.3
Texas	4.7	4.7	4.8
Utah	7.4	7.8	9.0
Vermont	7.8 %	8.9 %	8.9 %
Virginia	4.8	5.3	5.0
Washington	6.7	5.8	6.1
West Virginia	4.4	3.9	4.6
Wisconsin	8.0	7.6	7.3
Wyoming	9.1	8.7	8.3

The Monthly Labor Review, July 2004

Multiple Jobholding Rates by State/Region

Multiple jobholding rates by State, 2003 annual averages

(U.S rate = 5.3 percent)



Statewide

HISTORICAL CIVILIAN LABOR FORCE

UNEMPLOYMENT RATES BY COUNTY**

(NUMBERS IN THOUSANDS)

MONTHLY INDUSTRY DATA NOT SEASONALLY ADJUSTED

Year and Month	Civilian Labor Force							Unemployed	
	Total	Employment	Employed						
			Total	**Manu- facturing	**Trade	**Services	Number	Rate (%)	
1974	1,841.0	1,748.0	1,558.2	513.3	321.0	227.6	93.0	5.1 %	
1975	1,836.0	1,683.0	1,505.7	459.0	320.8	229.4	154.0	8.3	
1976	1,866.0	1,754.0	1,575.4	486.1	339.5	240.5	112.0	6.0	
1977	1,941.0	1,819.0	1,648.1	507.5	357.2	254.5	122.0	6.3	
1978	1,966.0	1,852.0	1,737.0	526.0	379.1	270.7	114.0	5.8	
1979	2,039.0	1,921.0	1,777.3	524.7	388.7	285.4	118.0	5.8	
1980	2,080.0	1,928.0	1,746.6	502.1	379.7	291.0	152.0	7.3	
1981	2,116.0	1,924.0	1,775.4	506.9	379.9	304.4	192.0	9.1	
1982	2,129.0	1,877.0	1,703.0	466.7	380.5	313.1	252.0	11.8	
1983	2,180.0	1,930.0	1,719.0	468.6	389.9	323.4	250.0	11.5	
1984	2,220.0	2,030.0	1,812.0	497.1	413.3	344.3	190.0	8.6	
1985	2,253.0	2,073.0	1,867.8	492.4	435.3	360.2	180.0	8.0	
1986	2,290.0	2,106.0	1,929.8	490.5	452.1	384.7	184.0	8.0	
1987	2,334.0	2,180.0	2,011.6	497.4	477.2	408.9	154.0	6.6	
1988	2,338.0	2,203.0	2,092.1	511.9	495.6	440.3	135.0	5.8	
1989	2,368.0	2,247.0	2,167.2	524.5	508.4	467.2	121.0	5.1	
1990	2,387.3	2,261.5	2,193.2	493.4	379.1	611.0	125.9	5.3	
1991	2,421.0	2,258.1	2,183.6	480.3	373.0	626.7	162.9	6.7	
1992	2,455.5	2,297.8	2,245.0	492.8	374.1	664.8	157.7	6.4	
1993	2,500.5	2,356.7	2,328.5	502.8	382.5	709.8	143.8	5.7	
1994	2,664.6	2,537.1	2,423.0	513.8	398.4	751.4	127.5	4.8	
1995	2,700.8	2,560.6	2,498.9	518.0	412.6	795.0	140.1	5.2	
1996	2,744.1	2,602.7	2,533.3	501.5	420.9	814.3	141.4	5.2	
1997	2,707.8	2,561.7	2,584.0	498.0	430.5	849.7	146.1	5.4	
1998	2,759.5	2,643.8	2,638.4	498.6	437.1	875.7	115.7	4.2	
1999	2,818.8	2,705.3	2,685.3	494.7	443.6	900.8	113.5	4.0	
2000	2,830.1	2,719.7	2,728.9	488.1	447.5	930.9	110.4	3.9	
2001	2,857.1	2,730.7	2,688.3	454.2	446.6	921.5	126.4	4.4	
2002	2,928.5	2,778.5	2,664.4	428.5	438.7	938.0	150.0	5.1	
2003	2,909.5	2,740.5	2,667.5	414.1	440.8	950.3	169.0	5.8	
2004									
January	2,893.5	2,731.5	2,643.6	414.0	437.3	940.0	162.0	5.6 %	
February	2,914.5	2,760.1	2,666.6	413.6	435.5	944.6	154.4	5.3	
March	2,914.3	2,761.9	2,668.2	412.6	437.6	953.6	152.4	5.2	
April	2,905.9	2,767.8	2,688.3	413.1	439.1	965.0	138.1	4.8	
May (r)	2,915.8	2,789.1	2,687.9	413.1	440.2	970.0	126.7	4.3	
June (p)	2,959.1	2,817.1	2,686.3	413.6	441.9	973.0	142.0	4.8	
July									
August									
September									
October									
November									
December									

(r)=revised

**These industries not comparable to industry employment data before

(p)=preliminary

1990 because of change to NAICS coding system.

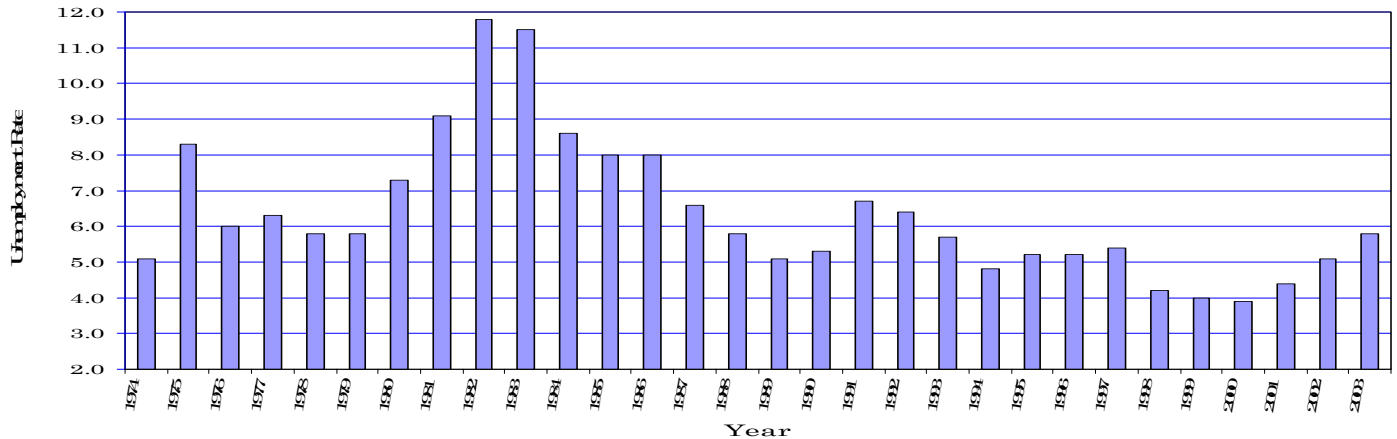
Trade = Wholesale and Retail Trade

Services = Professional/Business Services, Educational/Health Services, Leisure/Hospitality, and Other Services.

County	Jun	Jun	County	Jun	Jun
	2003	2004		2003	2004
Anderson	4.8	3.8	Lauderdale	13.3	11.1
Bedford	10.5	6.7	Lawrence	14.7	10.5
Benton	11.3	7.8	Lewis	11.8	8.5
Bledsoe	10.5	9.0	Lincoln	6.0	5.0
Blount	4.4	2.8	Loudon	4.5	3.1
Bradley	6.0	5.1	Macon	11.6	6.6
Campbell	6.6	4.4	Madison	6.0	4.5
Cannon	6.5	5.2	Marion	5.9	4.6
Carroll	12.3	9.2	Marshall	14.8	6.9
Carter	8.0	5.7	Maury	7.0	4.2
Cheatham	4.1	4.0	McMinn	8.1	5.9
Chester	6.5	5.5	McNairy	8.6	5.8
Claiborne	6.1	4.3	Meigs	10.0	5.9
Clay	12.9	12.3	Monroe	8.5	5.5
Coke	7.9	6.0	Montgomery	4.9	3.9
Coffee	5.2	3.8	Moore	3.2	3.3
Crockett	10.3	7.0	Morgan	10.1	9.3
Cumberland	5.5	4.0	Obion	8.7	6.0
Davidson	4.8	4.0	Overton	6.9	4.8
Decatur	10.1	7.0	Perry	7.7	4.7
DeKalb	5.2	5.1	Pickett	5.6	6.7
Dickson	5.6	4.6	Polk	7.0	4.7
Dyer	7.8	5.2	Putnam	6.0	3.7
Fayette	6.5	4.8	Rhea	6.5	6.1
Fentress	9.7	6.8	Roane	5.2	5.2
Franklin	5.6	4.6	Robertson	5.6	4.6
Gibson	11.5	9.1	Rutherford	4.7	3.4
Giles	11.9	7.0	Scott	11.6	6.9
Grainger	7.6	6.4	Sequatchie	5.6	4.7
Greene	6.7	7.6	Sevier	3.8	4.0
Grundy	7.2	5.5	Shelby	7.1	5.9
Hamblen	6.5	5.5	Smith	7.5	6.3
Hamilton	4.4	3.5	Stewart	8.1	9.8
Hancock	9.3	11.2	Sullivan	6.6	5.1
Hardeman	10.1	10.1	Sumner	5.0	3.5
Hardin	10.8	6.4	Tipton	7.7	6.1
Hawkins	8.0	5.4	Trousdale	11.2	8.5
Haywood	13.1	9.6	Unicoi	7.4	5.8
Henderson	8.2	5.4	Union	4.5	3.6
Henry	9.6	7.5	Van Buren	10.5	3.7
Hickman	7.6	6.5	Warren	6.1	4.4
Houston	10.9	11.0	Washington	5.1	4.6
Humphreys	7.7	7.8	Wayne	13.8	8.2
Jackson	8.6	6.8	Weakley	10.8	7.7
Jefferson	5.7	4.9	White	9.8	5.0
Johnson	9.1	6.8	Williamson	3.3	2.5
Knox	3.4	2.8	Wilson	5.4	4.1
Lake	6.2	3.6			

*Data Not Seasonally Adjusted

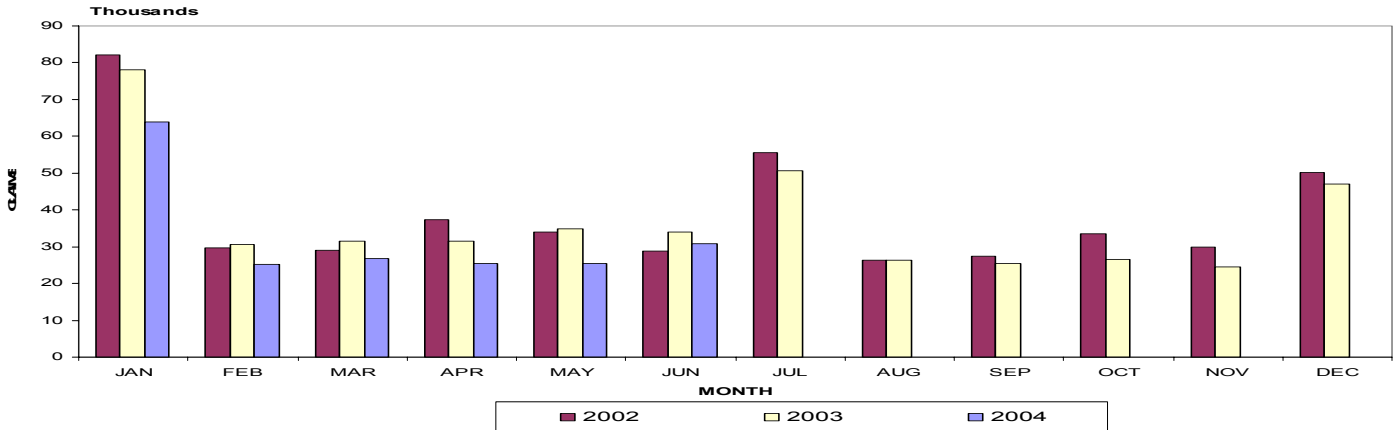
Unemployment Rates 1974-2003



Statewide

UNEMPLOYMENT INSURANCE ACTIVITIES

MONTHLY INITIAL CLAIMS



BENEFIT PROGRAMS

STATE BENEFIT PROGRAM

CLAIMS	June 2003	May 2004	June 2004
Initial Claims	33,933	25,456	30,914
Continued Weeks Claimed	258,967	187,025	199,974
Nonmonetary Determinations	7,255	6,138	6,988
Appeals Decisions	2,395	1,830	2,394
Lower Authority	1,796	1,584	1,990
Higher Authority	599	246	404

BENEFITS

Amount Paid	\$48,669,047	\$36,798,784	\$37,102,215
Benefit Weeks Paid	251,847	154,270	204,641
Average Weekly Benefit Amount	\$208	\$211	\$207
First Payments	17,235	9,519	14,948
Final Payments	7,683	4,944	5,920
Average Weeks Duration	14	14	14
Trust Fund Balance*	\$585,513,955	\$639,024,607	\$614,494,451

FEDERAL BENEFIT PROGRAMS

FORMER FEDERAL EMPLOYEES	June 2003	May 2004	June 2004
Benefits Paid	\$387,313	\$443,261	\$448,127
Benefit Weeks Claimed	1,320	1,414	1,829
Initial Claims	181	153	261
Continued Weeks Claimed	1,384	1,727	1,749
Appeals Decisions	7	13	18

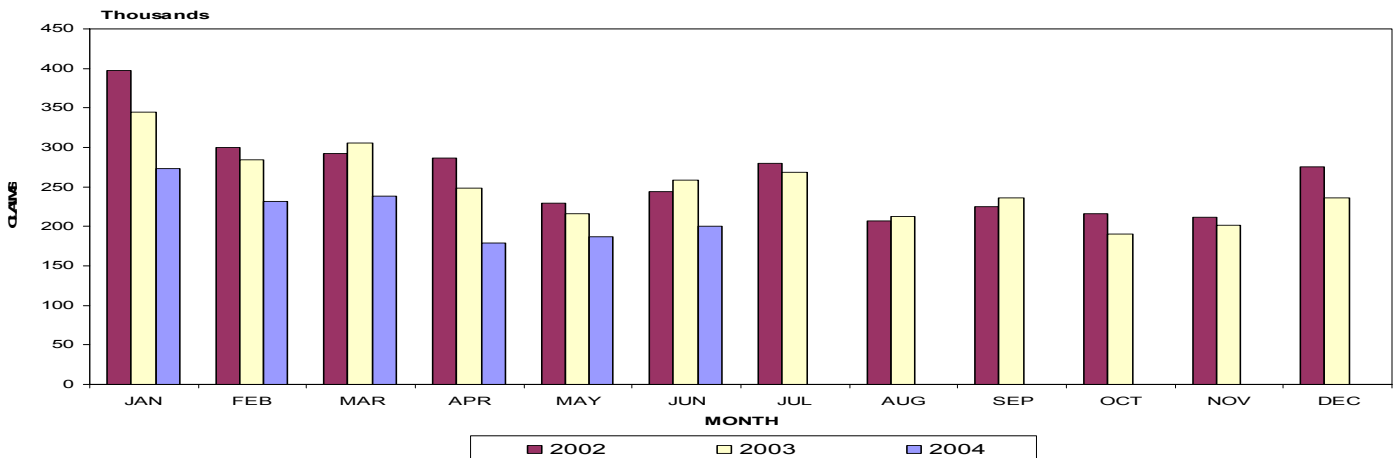
FORMER MILITARY PERSONNEL

Benefits Paid	\$315,130	\$511,012	\$521,024
Benefit Weeks Claimed	1,135	1,433	1,800
Initial Claims	98	119	147
Continued Weeks Claimed	1,171	1,644	1,733
Appeals Decisions	1	2	1

*Trust Fund includes one time deposit in March 2002 of \$162 million of Reed Act fund

CONTINUED WEEKS CLAIMED

MONTHLY CONTINUED WEEKS CLAIMED



Statewide

ESTIMATED NONFARM EMPLOYMENT (in thousands)

Industry	Revised		Preliminary	Net Change	
	June 2003	May 2004		June 2003	May 2004
Total Nonfarm	2,670.1	2,695.0	2,690.5	20.4	-4.5
Total Private	2,264.9	2,278.1	2,285.9	21.0	7.8
Goods-Producing	536.9	535.6	537.8	0.9	2.2
Natural Resources & Mining	4.3	4.4	4.4	0.1	0.0
Construction	118.4	118.1	119.8	1.4	1.7
Specialty Trade Contractors	72.9	72.3	73.6	0.7	1.3
Manufacturing	414.2	413.1	413.6	-0.6	0.5
Durable Goods Manufacturing	251.5	251.1	251.4	-0.1	0.3
Wood Product Manufacturing	16.6	16.4	16.5	-0.1	0.1
Nonmetallic Mineral Product Manufacturing	16.1	16.0	16.1	0.0	0.1
Primary Metal Manufacturing	11.5	11.3	11.3	-0.2	0.0
Fabricated Metal Product Manufacturing	41.1	40.9	40.9	-0.2	0.0
Machinery Manufacturing	33.7	34.4	33.9	0.2	-0.5
Computer & Electronic Product Manufacturing	11.8	11.8	12.0	0.2	0.2
Electrical Equipment & Appliance Manufacturing	23.9	23.1	23.1	-0.8	0.0
Transportation Equipment Manufacturing	60.2	61.2	61.4	1.2	0.2
Motor Vehicle Parts Manufacturing	34.1	34.6	34.8	0.7	0.2
Furniture & Related Product Manufacturing	19.5	19.2	19.3	-0.2	0.1
Miscellaneous Manufacturing	17.1	16.8	16.9	-0.2	0.1
Nondurable Goods Manufacturing	162.7	162.0	162.2	-0.5	0.2
Food Manufacturing	35.8	35.7	35.8	0.0	0.1
Animal Slaughtering & Processing	11.2	11.1	11.1	-0.1	0.0
Bakeries & Tortilla Manufacturing	7.8	8.0	7.9	0.1	-0.1
Beverage & Tobacco Product Manufacturing	6.2	6.1	6.1	-0.1	0.0
Textile Mills	7.5	7.0	7.0	-0.5	0.0
Textile Product Mills	3.6	3.7	3.7	0.1	0.0
Apparel Manufacturing	10.6	10.6	10.6	0.0	0.0
Paper Manufacturing	19.5	19.4	19.3	-0.2	-0.1
Printing & Related Support Activities	19.7	19.7	19.6	-0.1	-0.1
Chemical Manufacturing	28.8	28.8	28.8	0.0	0.0
Plastics & Rubber Products Manufacturing	28.1	28.1	28.1	0.0	0.0
Plastics Product Manufacturing	14.3	14.4	14.3	0.0	-0.1
Rubber Product Manufacturing	13.8	13.7	13.8	0.0	0.1
Service-Providing	2,133.2	2,159.4	2,152.7	19.5	-6.7
Trade, Transportation, & Utilities	576.9	581.7	584.0	7.1	2.3
Wholesale Trade	127.9	128.5	128.7	0.8	0.2
Merchant Wholesalers, Durable Goods	65.1	65.4	65.6	0.5	0.2
Merchant Wholesalers, Nondurable Goods	46.9	46.1	46.1	-0.8	0.0
Wholesale Electronic Markets	15.9	17.0	17.0	1.1	0.0
Retail Trade	310.0	311.7	313.2	3.2	1.5
Motor Vehicle & Parts Dealers	41.9	41.9	42.1	0.2	0.2
Furniture & Home Furnishings Stores	9.3	9.6	9.6	0.3	0.0
Building Material, Garden Equipment, & Supplies	25.1	25.7	25.5	0.4	-0.2
Food & Beverage Stores	46.9	47.1	47.0	0.1	-0.1
Health & Personal Care Stores	19.5	19.9	20.3	0.8	0.4
Gasoline Stations	23.9	23.1	23.1	-0.8	0.0
Clothing & Clothing Accessories Stores	27.7	27.4	28.1	0.4	0.7
Sporting Goods, Hobby, Book, & Music Stores	12.1	12.2	12.3	0.2	0.1
General Merchandise Stores	66.9	68.5	68.4	1.5	-0.1
Miscellaneous Store Retailers	19.6	19.2	19.5	-0.1	0.3
Nonstore Retailers	9.6	9.9	9.8	0.2	-0.1
Transportation, Warehousing, & Utilities	139.0	141.5	142.1	3.1	0.6
Utilities	3.6	3.6	3.6	0.0	0.0
Transportation & Warehousing	135.4	137.9	138.5	3.1	0.6
Truck Transportation	60.1	60.6	61.0	0.9	0.4
Information	51.7	51.0	50.9	-0.8	-0.1
Publishing Industries (except internet)	15.2	15.3	15.4	0.2	0.1
Telecommunications	16.3	16.5	16.2	-0.1	-0.3
Financial Activities	140.0	139.8	140.2	0.2	0.4
Finance & Insurance	104.9	104.7	105.1	0.2	0.4
Real Estate, Rental, & Leasing	35.1	35.1	35.1	0.0	0.0
Professional & Business Services	286.9	288.4	287.8	0.9	-0.6
Professional, Scientific, & Technical Services	97.9	97.9	98.3	0.4	0.4
Management of Companies & Enterprises	23.6	23.5	23.2	-0.4	-0.3
Administrative, Support, & Waste Management	165.4	167.0	166.3	0.9	-0.7
Educational & Health Services	311.4	318.9	317.3	5.9	-1.6
Educational Services	40.8	45.3	42.5	1.7	-2.8
Health Care & Social Assistance	270.6	273.6	274.8	4.2	1.2
Ambulatory Health Care Services	97.9	100.0	100.3	2.4	0.3
Hospitals	85.2	85.2	85.7	0.5	0.5
Nursing & Residential Care Facilities	49.0	49.7	49.8	0.8	0.1
Social Assistance	38.5	38.7	39.0	0.5	0.3
Leisure & Hospitality	257.8	259.0	264.0	6.2	5.0
Arts, Entertainment, & Recreation	32.0	30.6	33.2	1.2	2.6
Accommodation & Food Services	225.8	228.4	230.8	5.0	2.4
Accommodation	36.9	35.3	37.4	0.5	2.1
Food Services & Drinking Places	188.9	193.1	193.4	4.5	0.3
Other Services	103.3	103.7	103.9	0.6	0.2
Repair & Maintenance	22.2	23.2	23.2	1.0	0.0
Personal & Laundry Services	25.1	25.5	25.3	0.2	-0.2
Government	405.2	416.9	404.6	-0.6	-12.3
Federal Government	51.2	51.5	50.7	-0.5	-0.8
State & Local Government	354.0	365.4	353.9	-0.1	-11.5
State Government	93.7	96.4	92.8	-0.9	-3.6
State Government Educational Services	46.7	50.4	46.5	-0.2	-3.9
Local Government	260.3	269.0	261.1	0.8	-7.9
Local Government Educational Services	126.2	138.2	127.5	1.3	-10.7

HOURS AND EARNINGS OF PRODUCTION WORKERS

AVERAGE WEEKLY EARNINGS

Industry	June 2003	May 2004	June 2004
Manufacturing	\$535.45	\$552.11	\$556.37
Durable Goods Manufacturing	\$537.03	\$554.60	\$553.08
Fabricated Metal Product Manufacturing	\$601.88	\$552.63	\$556.72
Machinery Manufacturing	\$527.06	\$491.66	\$486.05
Nondurable Goods Manufacturing	\$531.87	\$549.42	\$559.78
Food Manufacturing	\$551.06	\$529.85	\$527.01

AVERAGE WEEKLY HOURS

Industry	June 2003	May 2004	June 2004
Manufacturing	39.4	40.3	40.7
Durable Goods Manufacturing	39.0	40.6	40.4
Fabricated Metal Product Manufacturing	41.0	39.0	39.4
Machinery Manufacturing	38.0	36.5	36.6
Nondurable Goods Manufacturing	39.9	39.9	41.1
Food Manufacturing	40.4	39.6	39.3

AVERAGE HOURLY EARNINGS

Industry	June 2003	May 2004	June 2004
Manufacturing	\$13.59	\$13.70	\$13.67
Durable Goods Manufacturing	\$13.77	\$13.66	\$13.69
Fabricated Metal Product Manufacturing	\$14.68	\$14.17	\$14.13
Machinery Manufacturing	\$13.87	\$13.47	\$13.28
Nondurable Goods Manufacturing	\$13.33	\$13.77	\$13.62
Food Manufacturing	\$13.64	\$13.38	\$13.41

NONFARM EMPLOYMENT AND LABOR-FORCE IN TENNESSEE

Tennessee's seasonally adjusted estimated unemployment rate for June 2004 was 4.5 percent, down three-tenths of a percentage point from the May rate. This is the sixth consecutive month that the Tennessee seasonally adjusted unemployment rate was lower than the national rate.

The United States estimated unemployment rate was 5.6 percent in June 2004. In June 2003, the national unemployment rate was 6.3 percent, and the state unemployment rate was 5.9 percent.

Across Tennessee, the unemployment rate increased in 79 counties, decreased in eight counties, and remained the same in eight counties. The lowest rate occurred in Williamson County at 2.5 percent, up 0.2 percentage points from the previous month. The highest rate was Clay County's 12.3 percent, up from 10.6 percent in May 2004. (Continued on Page 6)

CIVILIAN LABOR FORCE

CIVILIAN LABOR FORCE SUMMARY

	June 2003				Revised May 2004				Preliminary June 2004			
	Labor Force	Employment	Unemployed	Rate	Labor Force	Employment	Unemployed	Rate	Labor Force	Employment	Unemployed	Rate
Seasonally Adjusted												
U.S.	146,918,000	137,673,000	9,245,000	6.3	146,975,000	138,772,000	8,203,000	5.6	147,279,000	139,031,000	8,248,000	5.6
TENNESSEE	2,905,400	2,735,300	170,100	5.9	2,930,600	2,788,900	141,700	4.8	2,920,900	2,790,900	130,000	4.5
Not Seasonally Adjusted												
U.S.	148,117,000	138,468,000	9,649,000	6.5	146,659,000	138,867,000	7,792,000	5.3	148,477,000	139,861,000	8,616,000	5.8
TENNESSEE	2,943,700	2,761,700	182,000	6.2	2,915,800	2,789,100	126,700	4.3	2,959,100	2,817,100	142,000	4.8
Metropolitan Statistical Area												
CHATTANOOGA	240,600	230,400	10,200	4.2	239,000	231,600	7,400	3.1	241,900	233,700	8,200	3.4
TRI-CITIES	232,700	217,400	15,300	6.6	231,700	220,900	10,800	4.7	232,500	220,400	12,100	5.2
KNOXVILLE	389,400	374,400	15,000	3.9	387,100	376,100	11,000	2.8	396,800	384,600	12,200	3.1
MEMPHIS	591,400	550,800	40,600	6.9	583,600	553,800	29,800	5.1	593,300	559,300	34,000	5.7
NASHVILLE	695,200	662,300	32,900	4.7	691,600	667,800	23,800	3.4	703,400	677,100	26,300	3.7

(Continued from Page 5) Total nonfarm employment increased by 20,400 jobs from June 2003 to June 2004. During this period there were increases in leisure/hospitality (up 6,200 jobs), which includes an increase of 5,000 jobs in accommodation/food services; health care/social assistance (up 4,200 jobs), which includes an increase of 2,400 jobs in ambulatory health care services; retail trade (up 3,200 jobs), which includes an increase of 1,500 jobs in general merchandise stores; transportation/warehousing (up 3,100 jobs); educational

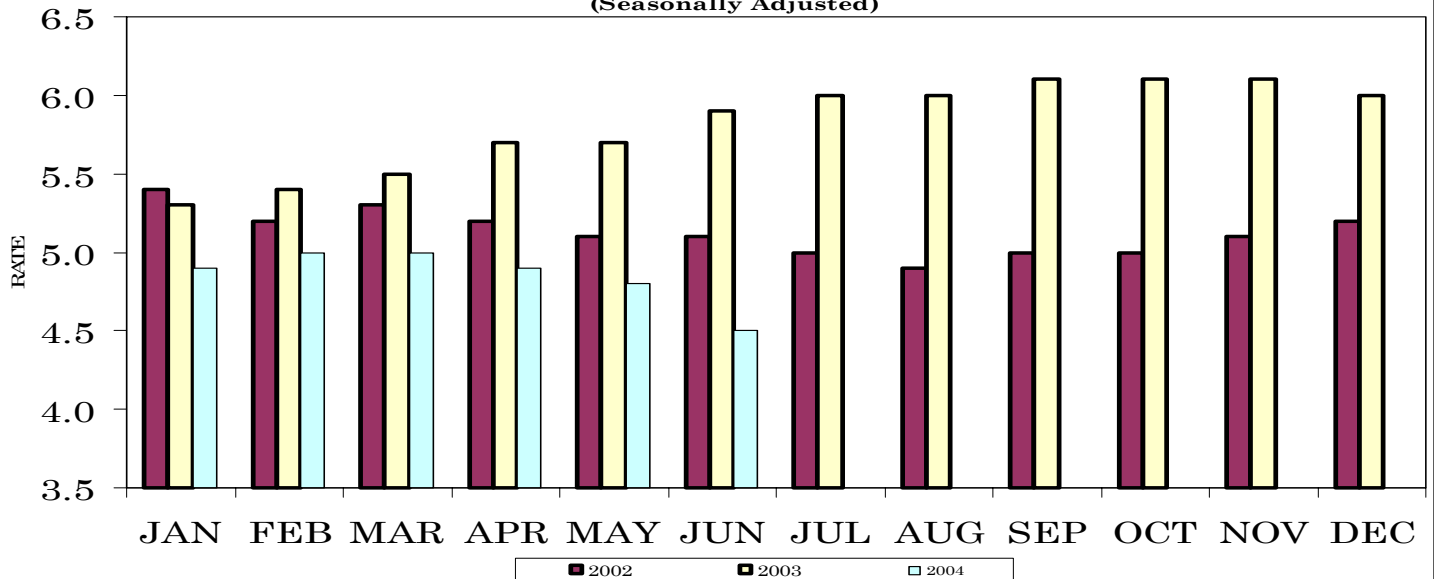
services (up 1,700 jobs); construction (up 1,400 jobs); local government education services (up 1,300 jobs); transportation equipment manufacturing (up 1,200 jobs); and wholesale electronic markets (up 1,100 jobs).

During June, nonfarm employment decreased by 4,500 jobs. There were decreases in local government educational services (down 10,700 jobs), state government educational services (down 3,900 jobs), and educational services (down 2,800 jobs). This was

partially offset by increases in leisure/hospitality (up 5,000 jobs), which includes an increase of 2,400 jobs in accommodation/food services; construction (up 1,700 jobs), which includes an increase of 1,300 jobs in specialty trade contractors; and retail trade (up 1,500 jobs).

TENNESSEE UNEMPLOYMENT RATES

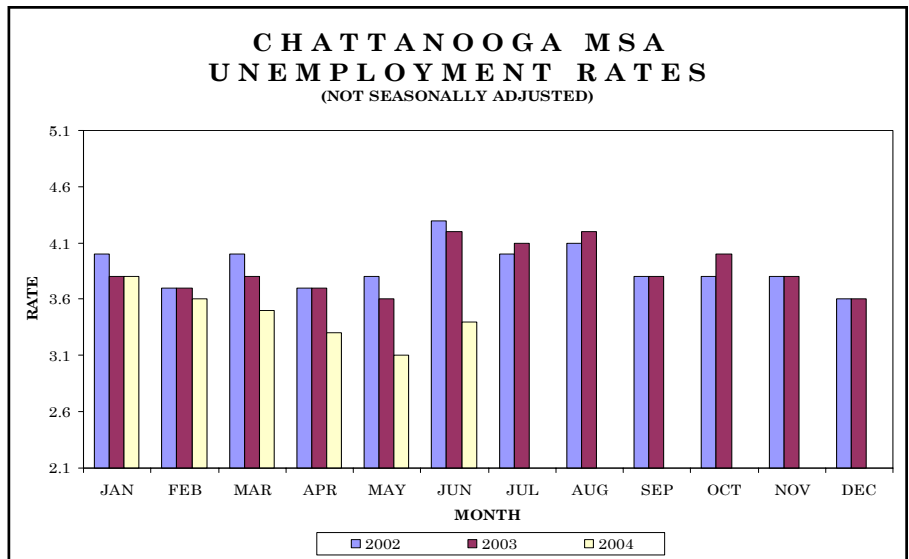
(Seasonally Adjusted)



The data from all the nonfarm employment estimates tables include all full- and part-time nonfarm wage and salary employees who worked during, or received pay for, any part of the pay period which includes the 12th of the month. This is a count of jobs by place of work. Agricultural workers, proprietors, self-employed persons, workers in private households, and unpaid family workers are excluded. These numbers may not add due to rounding. Data are based on the 2002 benchmark.

Total nonfarm employment decreased by 500 jobs from May to June. There were decreases in local government (down 1,000 jobs) and educational/health services (down 200 jobs). This was partially offset by increases of 300 jobs in both natural resources/mining/construction and general merchandise stores.

During the past 12 months nonfarm employment increased by 1,900 jobs. During that time goods-producing jobs decreased by 400 while service-providing jobs increased by 2,300.



HOURS AND EARNINGS OF PRODUCTION WORKERS

CHATTANOOGA MSA

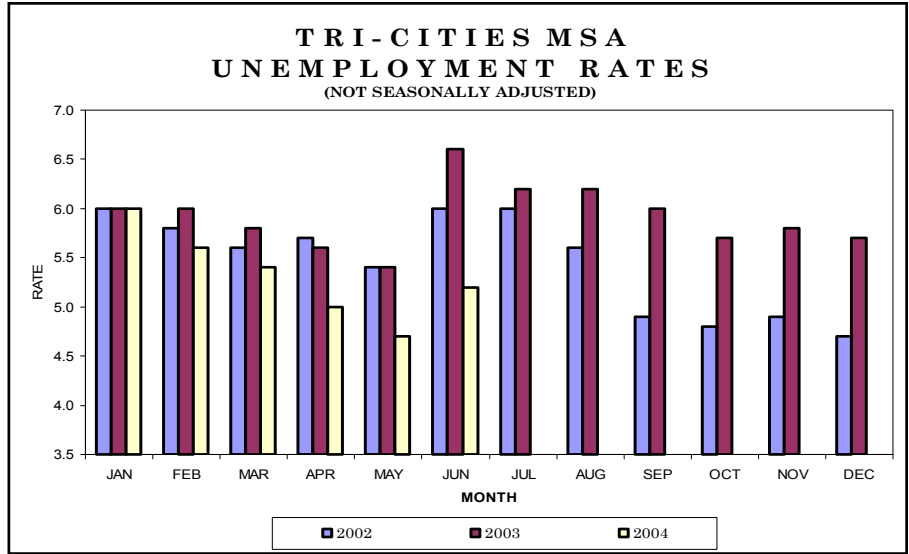
Industry	Average Weekly Earnings			Average Weekly Hours			Average Hourly Earnings		
	June 2003	May 2004	June 2004	June 2003	May 2004	June 2004	June 2003	May 2004	June 2004
	Manufacturing	\$533.54	\$538.07	\$533.26	41.2	41.2	40.8	\$12.95	\$13.06
Durable Goods Manufacturing	\$553.78	\$559.73	\$557.73	40.1	41.4	41.1	\$13.81	\$13.52	\$13.57
Nondurable Goods Manufacturing	\$519.54	\$511.25	\$506.25	42.0	40.9	40.5	\$12.37	\$12.50	\$12.50

ESTIMATED NONFARM EMPLOYMENT (in thousands)

Industry	June 2003	Revised	Preliminary	Net Change	
		May 2004	June 2004	June 2003 June 2004	May 2004 June 2004
Total Nonfarm	231.9	234.3	233.8	1.9	-0.5
Total Private	197.9	199.3	199.8	1.9	0.5
Goods-Producing	44.4	43.7	44.0	-0.4	0.3
Natural Resources, Mining, & Construction	9.0	8.9	9.2	0.2	0.3
Manufacturing	35.4	34.8	34.8	-0.6	0.0
Durable Goods Manufacturing	15.0	14.9	14.9	-0.1	0.0
Nondurable Goods Manufacturing	20.4	19.9	19.9	-0.5	0.0
Food Manufacturing	6.3	6.1	6.1	-0.2	0.0
Textile Mills	5.3	5.1	5.0	-0.3	-0.1
Service-Providing	187.5	190.6	189.8	2.3	-0.8
Trade, Transportation, & Utilities	54.7	55.4	55.7	1.0	0.3
Wholesale Trade	8.9	9.2	9.2	0.3	0.0
Retail Trade	25.9	26.3	26.6	0.7	0.3
General Merchandise Stores	5.6	5.8	6.1	0.5	0.3
Transportation, Warehousing, & Utilities	19.9	19.9	19.9	0.0	0.0
Information	2.8	2.8	2.8	0.0	0.0
Financial Activities	17.7	18.0	18.0	0.3	0.0
Professional & Business Services	24.9	25.4	25.3	0.4	-0.1
Administrative, Support, & Waste Management	13.0	13.1	13.1	0.1	0.0
Educational & Health Services	22.9	23.1	22.9	0.0	-0.2
Leisure & Hospitality	19.7	20.2	20.3	0.6	0.1
Accommodation & Food Services	17.4	18.0	18.1	0.7	0.1
Other Services	10.8	10.7	10.8	0.0	0.1
Government	34.0	35.0	34.0	0.0	-1.0
Federal Government	6.7	6.7	6.6	-0.1	-0.1
State & Local Government	27.3	28.3	27.4	0.1	-0.9
State Government	5.9	5.8	5.9	0.0	0.1
Local Government	21.4	22.5	21.5	0.1	-1.0

Total nonfarm employment decreased by 3,600 jobs from May to June. There were seasonal decreases in local government (down 2,400 jobs), state government and professional/business services (both down 600 jobs).

During the past 12 months, nonfarm employment increased by 100, with goods-producing jobs decreasing by 900 and service-providing jobs increasing by 1,000.



HOURS AND EARNINGS OF PRODUCTION WORKERS

TRI-CITIES MSA

Industry	Average Weekly Earnings			Average Weekly Hours			Average Hourly Earnings		
	June 2003	May 2004	June 2004	June 2003	May 2004	June 2004	June 2003	May 2004	June 2004
	Manufacturing	\$512.64	\$543.91	\$532.80	38.4	40.2	40.0	\$13.35	\$13.53
Durable Goods Manufacturing	\$495.18	\$541.10	\$530.48	37.4	38.9	38.0	\$13.24	\$13.91	\$13.96
Nondurable Goods Manufacturing	\$537.30	\$548.94	\$535.89	39.8	42.0	42.7	\$13.50	\$13.07	\$12.55

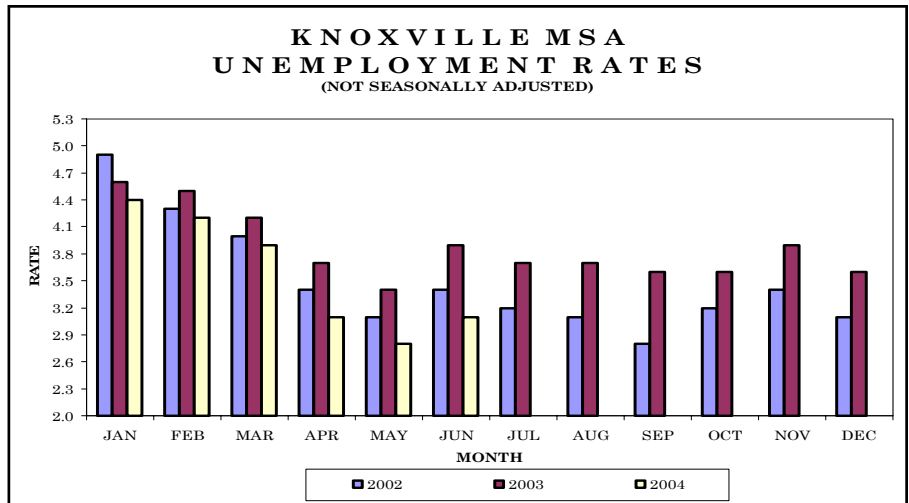
ESTIMATED NONFARM EMPLOYMENT (in thousands)

Industry	June 2003	Revised May 2004	Preliminary June 2004	Net Change	
				June 2003 to June 2004	May 2004 to June 2004
Total Nonfarm	196.3	200.0	196.4	0.1	-3.6
Total Private	168.1	168.7	168.0	-0.1	-0.7
Goods-Producing	49.1	48.4	48.2	-0.9	-0.2
Natural Resources, Mining, & Construction	10.1	10.4	10.3	0.2	-0.1
Manufacturing	39.0	38.0	37.9	-1.1	-0.1
Durable Goods Manufacturing	20.6	20.2	20.1	-0.5	-0.1
Nondurable Goods Manufacturing	18.4	17.8	17.8	-0.6	0.0
Service-Providing	147.2	151.6	148.2	1.0	-3.4
Trade, Transportation, & Utilities	37.6	38.2	38.2	0.6	0.0
Wholesale Trade	8.3	8.3	8.3	0.0	0.0
Retail Trade	23.7	24.1	24.1	0.4	0.0
Food & Beverage Stores	4.4	4.5	4.4	0.0	-0.1
General Merchandise Stores	5.4	5.7	5.7	0.3	0.0
Transportation, Warehousing, & Utilities	5.6	5.8	5.8	0.2	0.0
Information	4.3	4.3	4.3	0.0	0.0
Financial Activities	8.7	8.7	8.6	-0.1	-0.1
Professional & Business Services	15.6	15.6	15.0	-0.6	-0.6
Educational & Health Services	25.6	25.9	25.9	0.3	0.0
Leisure & Hospitality	19.2	19.6	19.7	0.5	0.1
Food Services & Drinking Places	15.9	16.6	16.5	0.6	-0.1
Other Services	8.0	8.0	8.1	0.1	0.1
Government	28.2	31.3	28.4	0.2	-2.9
Federal Government	3.4	3.3	3.4	0.0	0.1
State & Local Government	24.8	28.0	25.0	0.2	-3.0
State Government	7.3	8.0	7.4	0.1	-0.6
Local Government	17.5	20.0	17.6	0.1	-2.4



Knoxville MSA - Anderson, Blount, Knox, Loudon, Sevier, Union

Total nonfarm employment increased by 1,900 jobs from May to June. There were increases in leisure/hospitality (up 900 jobs), which includes an increase of 500 jobs in accommodation/food services; retail trade (up 400 jobs); and administrative/support/waste management, educational/health services, financial activities, and other services (each up 200 jobs). This was partially offset by declines in state government and local government (both down 200 jobs).



HOURS AND EARNINGS OF PRODUCTION WORKERS KNOXVILLE MSA

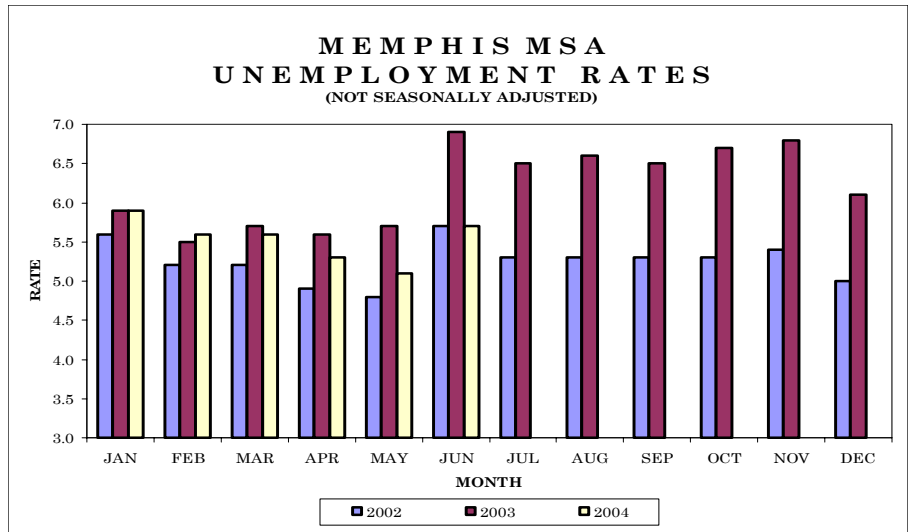
Industry	Average Weekly Earnings			Average Weekly Hours			Average Hourly Earnings		
	June 2003	May 2004	June 2004	June 2003	May 2004	June 2004	June 2003	May 2004	June 2004
	Manufacturing	\$572.05	\$590.60	\$594.72	40.2	40.9	41.3	\$14.23	\$14.44
Durable Goods Manufacturing	\$593.29	\$625.23	\$633.66	39.5	39.9	41.2	\$15.02	\$15.67	\$15.38
Nondurable Goods Manufacturing	\$529.15	\$528.15	\$522.07	41.6	42.8	41.5	\$12.72	\$12.34	\$12.58

ESTIMATED NONFARM EMPLOYMENT (in thousands)

Industry	June 2003	Revised	Preliminary	Net Change	
		May 2004	June 2004	June 2003 June 2004	May 2004 June 2004
Total Nonfarm	358.9	363.1	365.0	6.1	1.9
Total Private	300.2	303.5	305.8	5.6	2.3
Goods-Producing	59.4	59.2	59.3	-0.1	0.1
Natural Resources, Mining, & Construction	17.3	17.9	18.0	0.7	0.1
Manufacturing	42.1	41.3	41.3	-0.8	0.0
Durable Goods Manufacturing	30.5	29.9	30.0	-0.5	0.1
Fabricated Metal Product Manufacturing	8.4	8.6	8.6	0.2	0.0
Transportation Equipment Manufacturing	9.5	9.6	9.6	0.1	0.0
Nondurable Goods Manufacturing	11.6	11.4	11.3	-0.3	-0.1
Service-Providing	299.5	303.9	305.7	6.2	1.8
Trade, Transportation, & Utilities	74.2	76.5	77.0	2.8	0.5
Wholesale Trade	15.5	16.1	16.2	0.7	0.1
Retail Trade	48.2	49.6	50.0	1.8	0.4
Food & Beverage Stores	6.6	7.0	7.1	0.5	0.1
General Merchandise Stores	9.5	9.8	9.8	0.3	0.0
Transportation, Warehousing, & Utilities	10.5	10.8	10.8	0.3	0.0
Information	6.2	6.2	6.3	0.1	0.1
Financial Activities	18.2	18.6	18.8	0.6	0.2
Professional & Business Services	41.0	41.1	41.2	0.2	0.1
Administrative, Support, & Waste Management	19.9	20.0	20.2	0.3	0.2
Educational & Health Services	37.9	38.8	39.0	1.1	0.2
Leisure & Hospitality	48.5	48.0	48.9	0.4	0.9
Accommodation & Food Services	41.1	40.8	41.3	0.2	0.5
Food Services & Drinking Places	32.9	34.0	34.1	1.2	0.1
Other Services	14.8	15.1	15.3	0.5	0.2
Government	58.7	59.6	59.2	0.5	-0.4
Federal Government	5.6	5.6	5.6	0.0	0.0
State & Local Government	53.1	54.0	53.6	0.5	-0.4
State Government	20.9	21.2	21.0	0.1	-0.2
Local Government	32.2	32.8	32.6	0.4	-0.2

Memphis MSA— TN-Fayette, Shelby, Tipton. MS-DeSoto. AR-Crittenden.

Total nonfarm employment decreased by 4,000 jobs from May to June. There were decreases in local government (down 5,300 jobs), federal government (down 400 jobs), and administrative/support/waste management and educational/health services (both down 300 jobs). This was partially offset by increases in leisure/hospitality (up 1,500 jobs), other services (up 300 jobs), and natural resources/mining/construction, nondurable goods manufacturing, and health care/social assistance (each up 200 jobs).



HOURS AND EARNINGS OF PRODUCTION WORKERS

MEMPHIS MSA

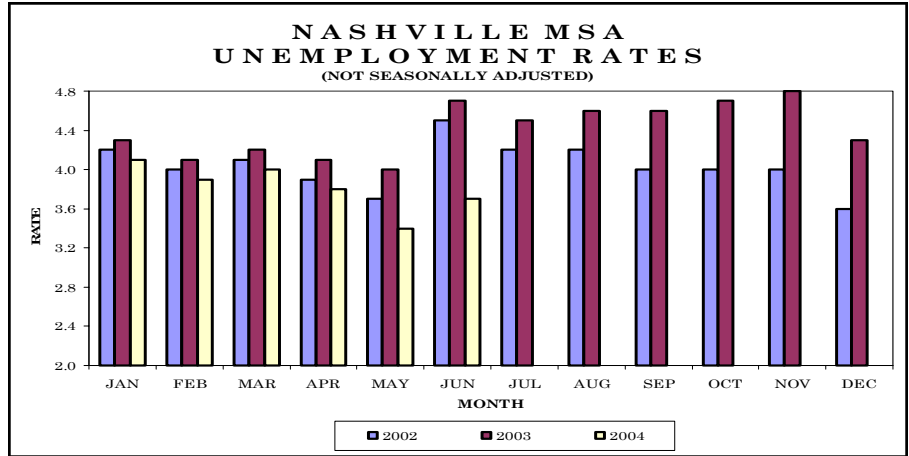
Industry	Average Weekly Earnings			Average Weekly Hours			Average Hourly Earnings		
	June 2003	May 2004	June 2004	June 2003	May 2004	June 2004	June 2003	May 2004	June 2004
	Manufacturing	\$593.60	\$588.24	\$607.35	39.6	39.8	39.8	\$14.99	\$14.78
Durable Goods Manufacturing	\$508.88	\$504.27	\$515.90	37.5	39.0	38.5	\$13.57	\$12.93	\$13.40
Nondurable Goods Manufacturing	\$662.87	\$655.29	\$680.14	41.3	40.4	40.8	\$16.05	\$16.22	\$16.67

ESTIMATED NONFARM EMPLOYMENT (in thousands)

Industry	June 2003	Revised	Preliminary	Net Change	
		May 2004	June 2004	June 2003 June 2004	May 2004 June 2004
Total Nonfarm	589.0	594.5	590.5	1.5	-4.0
Total Private	507.2	507.4	509.0	1.8	1.6
Goods-Producing	76.7	76.1	76.6	-0.1	0.5
Natural Resources, Mining, & Construction	25.1	25.8	26.0	0.9	0.2
Manufacturing	51.6	50.3	50.6	-1.0	0.3
Durable Goods Manufacturing	23.1	22.3	22.4	-0.7	0.1
Nondurable Goods Manufacturing	28.5	28.0	28.2	-0.3	0.2
Service-Providing	512.3	518.4	513.9	1.6	-4.5
Trade, Transportation, & Utilities	167.9	167.6	167.5	-0.4	-0.1
Wholesale Trade	37.6	37.6	37.5	-0.1	-0.1
Retail Trade	67.6	67.7	67.8	0.2	0.1
Food & Beverage Stores	9.8	9.8	9.8	0.0	0.0
General Merchandise Stores	13.5	13.6	13.5	0.0	-0.1
Transportation, Warehousing, & Utilities	62.7	62.3	62.2	-0.5	-0.1
Truck Transportation	14.7	14.4	14.3	-0.4	-0.1
Warehousing & Storage	6.2	7.4	7.4	1.2	0.0
Information	9.5	9.4	9.4	-0.1	0.0
Financial Activities	32.2	32.6	32.6	0.4	0.0
Professional & Business Services	73.3	73.7	73.4	0.1	-0.3
Administrative, Support, & Waste Management	50.5	51.1	50.8	0.3	-0.3
Educational & Health Services	68.1	69.2	68.9	0.8	-0.3
Health Care & Social Assistance	60.0	60.8	61.0	1.0	0.2
Hospitals	23.1	23.6	23.6	0.5	0.0
Leisure & Hospitality	55.2	54.8	56.3	1.1	1.5
Food Services & Drinking Places	39.2	40.4	40.5	1.3	0.1
Other Services	24.3	24.0	24.3	0.0	0.3
Government	81.8	87.1	81.5	-0.3	-5.6
Federal Government	17.2	16.8	16.4	-0.8	-0.4
State & Local Government	64.6	70.3	65.1	0.5	-5.2
State Government	14.6	14.3	14.4	-0.2	0.1
Local Government	50.0	56.0	50.7	0.7	-5.3



Total nonfarm employment decreased by 3,800 jobs from May to June. There were seasonal declines in local government (down 5,000 jobs), state government (down 1,400 jobs), administrative/support/waste management and educational services (both down 400 jobs), and other services (down 300 jobs). This was partially offset by increases in leisure/hospitality (up 1,100 jobs), which includes an increase of 600 jobs in accommodation/food services; retail trade (up 800 jobs); health care/social assistance (up 500 jobs); financial activities (up 400 jobs); natural resources/mining/construction (up 300 jobs); and electrical equipment/appliance manufacturing (up 200 jobs).



HOURS AND EARNINGS OF PRODUCTION WORKERS NASHVILLE MSA

Industry	Average Weekly Earnings			Average Weekly Hours			Average Hourly Earnings		
	June 2003	May 2004	June 2004	June 2003	May 2004	June 2004	June 2003	May 2004	June 2004
	Manufacturing	\$565.61	\$579.28	\$562.60	38.9	40.2	38.8	\$14.54	\$14.41
Durable Goods Manufacturing	\$580.84	\$590.94	\$575.47	38.8	40.2	38.7	\$14.97	\$14.70	\$14.87
Nondurable Goods Manufacturing	\$531.16	\$553.96	\$536.45	39.2	40.2	39.1	\$13.55	\$13.78	\$13.72

ESTIMATED NONFARM EMPLOYMENT (in thousands)

Industry	June 2003	Revised	Preliminary	Net Change	
		May 2004	June 2004	June 2003 June 2004	May 2004 June 2004
Total Nonfarm	675.8	688.4	684.6	8.8	-3.8
Total Private	592.1	595.5	598.1	6.0	2.6
Goods-Producing	112.6	113.7	114.6	2.0	0.9
Natural Resources, Mining, & Construction	34.4	34.7	35.0	0.6	0.3
Manufacturing	78.2	79.0	79.6	1.4	0.6
Durable Goods Manufacturing	53.2	53.9	54.3	1.1	0.4
Computer & Electronic Product Manufacturing	4.9	4.4	4.5	-0.4	0.1
Electrical Equipment & Appliance Manufacturing	6.3	6.3	6.5	0.2	0.2
Transportation Equipment Manufacturing	16.7	17.9	18.0	1.3	0.1
Nondurable Goods Manufacturing	25.0	25.1	25.3	0.3	0.2
Service-Providing	563.2	574.7	570.0	6.8	-4.7
Trade, Transportation, & Utilities	138.4	138.5	139.5	1.1	1.0
Wholesale Trade	34.7	34.8	34.9	0.2	0.1
Retail Trade	76.8	76.2	77.0	0.2	0.8
Food & Beverage Stores	11.1	11.2	11.2	0.1	0.0
General Merchandise Stores	15.4	15.8	15.8	0.4	0.0
Transportation, Warehousing, & Utilities	26.9	27.5	27.6	0.7	0.1
Information	19.6	18.6	18.5	-1.1	-0.1
Financial Activities	44.6	45.3	45.7	1.1	0.4
Professional & Business Services	82.6	80.8	80.3	-2.3	-0.5
Administrative, Support, & Waste Management	43.6	41.6	41.2	-2.4	-0.4
Educational & Health Services	92.9	95.6	95.7	2.8	0.1
Educational Services	19.5	20.0	19.6	0.1	-0.4
Health Care & Social Assistance	73.4	75.6	76.1	2.7	0.5
Hospitals	25.8	26.1	26.2	0.4	0.1
Leisure & Hospitality	71.9	72.6	73.7	1.8	1.1
Accommodation & Food Services	62.6	63.1	63.7	1.1	0.6
Accommodation	12.3	12.2	12.4	0.1	0.2
Food Services & Drinking Places	50.3	50.9	51.3	1.0	0.4
Other Services	29.5	30.4	30.1	0.6	-0.3
Government	83.7	92.9	86.5	2.8	-6.4
Federal Government	11.1	11.2	11.2	0.1	0.0
State & Local Government	72.6	81.7	75.3	2.7	-6.4
State Government	26.1	27.9	26.5	0.4	-1.4
Local Government	46.5	53.8	48.8	2.3	-5.0

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 Employment Security Division, Research & Statistics
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U.S. Consumer Price Index June 2004

Group	All urban consumers			Wage earners & clerical workers			Group	All urban consumers			Wage earners & clerical workers		
	Index	Percent change		Index	Percent change			Index	Percent change		Index	Percent change	
		June 03	May 04		June 03	May 04			June 03	May 04		June 03	May 04
	June 04	Jun 04	June 04	Jun 04	June 04	Jun 04		June 04	Jun 04	June 04	Jun 04	June 04	Jun 04
U.S. City Average							Atlanta						
All items (1982-84=100)	189.7	3.3	0.3	185.3	3.2	0.3	All items (1982-84=100)	185.7	2.3	1.9	184.0	3.0	2.2
All items (1967=100)	568.2	-	-	551.9	-	-	All items (1967=100)	560.0	-	-	556.5	-	-
Food and beverages	186.8	3.7	0.2	186.4	3.8	0.2	Food and beverages	194.9	5.2	0.8	192.6	5.1	0.9
Housing	190.3	2.7	0.7	185.6	2.6	0.8	Housing	186.0	0.6	2.8	182.9	0.2	2.9
Shelter	219.2	2.9	0.2	212.2	2.8	0.2	Apparel	109.6	-10.7	-6.5	117.9	1.6	-1.4
Rent of primary residence	210.7	2.7	0.2	209.9	2.7	0.2	Transportation	155.8	8.4	3.6	155.0	9.9	4.0
Apparel	120.1	0.5	-2.7	119.6	0.8	-2.6	Medical care	315.6	1.8	-0.1	310.2	1.5	0.0
Transportation	165.7	5.7	0.3	164.0	5.3	0.2	Recreation 1/	108.1	1.7	2.5	103.7	1.4	2.5
Medical care	310.0	4.6	0.3	309.4	4.7	0.3	Education & communication 1/	103.2	-1.6	-0.6	101.1	-2.4	-0.6
Recreation 1/	108.9	1.2	0.1	106.7	1.1	0.1	Other goods and services	282.1	3.3	0.8	306.5	3.0	0.3
Education & communication 1/	110.8	2.1	0.2	109.4	1.5	0.2	Miami-Fort Lauderdale						
Other goods and services	304.1	2.0	0.1	311.8	1.9	0.1	All items (1982-84=100)	185.6	3.5	0.2	183.4	3.7	0.4
South Region							All items (Nov 1977=100)	299.2	-	-	298.0	-	-
All Items (1982-84=100)	182.9	3.2	0.5	179.7	3.1	0.5	Food and beverages	195.4	3.7	0.7	194.7	3.9	0.8
All Items (Dec 1977=100)	296.8	-	-	291.1	-	-	Housing	177.9	3.8	-0.2	176.7	3.9	0.0
Food and beverages	184.2	3.7	0.2	183.3	3.9	0.2	Apparel	137.1	-5.4	-6.6	148.2	-5.1	-7.1
Housing	175.1	2.5	1.1	172.8	2.2	1.1	Transportation	171.1	5.5	1.7	168.8	5.7	2.0
Apparel	131.6	-1.0	-2.6	132.1	0.2	-2.4	Medical care	295.7	4.5	0.6	298.7	4.9	0.6
Transportation	162.8	6.5	0.6	160.2	5.7	0.4	Recreation 1/	109.7	0.1	-0.1	107.6	0.1	0.0
Medical care	299.8	4.4	0.6	300.9	4.4	0.6	Education & communication 1/	110.0	4.1	1.3	110.8	4.3	1.8
Recreation 1/	109.2	1.5	0.1	106.9	1.5	0.1	Other goods and services	247.3	2.0	0.1	237.9	1.1	0.2
Education & communication 1/	109.1	1.4	-0.1	107.1	0.6	0.0	1/ Indexes on a December						
Other goods and services	291.9	1.6	0.3	297.0	1.3	0.4							