

2014

EMPLOYMENT

EARNINGS

HOUSING

EDUCATION

HEALTHCARE

MONROE COUNTY ECONOMIC SCORECARD

PREPARED BY:

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Special thanks to the ESU Office of University Relations



Monroe County, Pennsylvania has been the home of East Stroudsburg University since its beginning as a Normal School in 1893. For more than 120 years, ESU has played a significant role in the economic vitality of our region. ESU currently enrolls over 6,700 undergraduate and graduate students from over 30 states and 25 countries, and employs more than 800 people. Many of these students and employees live and work in our community. Like the greater Pocono region, our university's continued success is dependent upon a vibrant, innovative and prosperous community.

When I joined ESU as president in 2012, I became involved in the effort to redefine the Monroe County Economic Development Implementation Plan. That process resulted in a report that contained a series of recommendations to clarify the path to successful economic development activities in our community. I was particularly interested in the role education played in the overall plan. That role involves efforts to address workforce training, entrepreneurship, career awareness, adult education and diversifying the economic base of our county. I was also very focused on identifying internship and externship opportunities for our students as well as opportunities for our faculty to share their expertise as a valuable resource/tool.

In an effort to better understand the economic development opportunities and challenges of Monroe County and to improve our county's economic future, I am proud to present the inaugural Monroe County Economic Scorecard. The Scorecard was prepared by East Stroudsburg University's Business and Economic Research Group (BERG). They analyzed five economic indicators for our region: employment, earnings, education, healthcare and housing and compared Monroe County's performance within these categories with that of adjacent peer counties (Lackawanna, Lehigh, Luzerne, Northampton and Pike) over a 10-year comparative timeframe.

As part of our university's commitment to the future of Monroe County, a regional scorecard will be prepared on an annual basis and will serve as a valuable, unbiased assessment tool to measure our region's economic health and indicate "how we are doing" within key indicators of economic performance. It is my hope that we use this Scorecard as a tool to advance our county and to foster collaboration as we strategically implement the Monroe County Economic Development Plan.

Monroe County is competing for jobs, resources, talented people, and innovative businesses. Without an accurate assessment of our region's strengths and challenges, we cannot plan for a prosperous future. The results of this Scorecard are meant to initiate dialogue and create questions for the business, government and economic development partners in our region.

As president of ESU, I am very interested in engaging ESU in the economic development of our community through our academic and entrepreneurial programs, and I look forward to working with all of you to improve our region's economic future.

Together, we can make Monroe County a better place to live, learn, work, and play.

Marcia G. Welsh, Ph.D., President
East Stroudsburg University of Pennsylvania



The **Economic Scorecard of Monroe County** compares the economy of the region to that of neighboring counties: Lackawanna, Luzerne and Pike to the north and Lehigh and Northampton to the south

The Scorecard focuses on five key indicators: Employment, Earnings, Education, Health and Housing.

The counties are ranked based on their performance in these categories during the past 10 years.



OVERVIEW OF THE REGIONAL ECONOMIC SCORECARD OF MONROE COUNTY, PENNSYLVANIA

The Economic Scorecard of Monroe County is designed to:

- **Evaluate** the economic performance of the region during the last 10 years.
- **Compare** the region's performance to that of five neighboring Pennsylvania Counties (Pike, Lackawanna, Luzerne, Northampton and Lehigh).
- **Identify** strengths and weaknesses of the Monroe County region in five broad areas: Employment, Earnings, Education, Healthcare and Housing.
- **Determine** which industrial sectors of the region produce the highest wage and job growth (Industrial Cluster Analysis) and examine the trends of employment, earnings, education, healthcare and housing indicators in Monroe County and compare such trends in the other counties during the last decade.
- **Present** the impact of the great recession on the region compared to the other counties and the ability of the region to recover from the recession.

The scorecard provides a current assessment of the regional economy, and based on the comparison of the Monroe County indicators to those of the other five counties, it determines the areas where the local economy's growth has exceeded, equaled or lagged behind the other areas.

(Similar comparisons are presented for education, healthcare and housing)

The scorecard will be updated annually and new indicators may be added to enhance and broaden the image of the region, its resources and its potential.

EMPLOYMENT:

To assess the current position of Monroe County's Labor Market a number of indicators affecting the supply and demand for labor were analyzed and their trends were studied and compared to the other five counties.

Population, labor force, employment, unemployment rates, private sector employment, proprietorships and other statistics were examined, and four indicators were selected for county comparison and ranking purposes.

LABOR FORCE GROWTH: The labor force of a region represents the broadest reservoir of labor supply and it may grow or decline depending on population growth, age distribution, economic conditions and migration. The fastest growing labor force for the years 2003-2013 was experienced by Lehigh, Pike, Northampton and Monroe, all of which experienced growth rates faster than the Pennsylvania state average. The growth of the labor force of Luzerne and Lackawanna was below the state average.

JOB CREATION: The number of new jobs created by the businesses of a county is measured as the annual growth of total full-time and part-time employees. The rate of job creation for the period 2002-2012 was the highest for Northampton, Pike, Monroe and Lehigh, all of which exceeded the state average. Luzerne and Lackawanna experienced lower-than-average employment growth.

EMPLOYMENT BY COUNTY-RESIDENCE: The employment status of the residents of a county (regardless of the place of work) is measured by the Pennsylvania Department of Labor and Industry. The growth of county-resident employment for the period 2003-2013 was the highest in Lehigh, Pike, Northampton and Monroe counties (higher than the state average). Luzerne and Lackawanna experienced lower employment growth than the state average.

THE EMPLOYMENT TO CIVILIAN LABOR FORCE RATIO measures the percentage of the labor force actually employed. The ratio may be greatly influenced by economic conditions in the county and it reflects the prevailing demand for labor in the region. All six counties experienced lower than the state average employment ratios in 2013. Northampton and Lehigh had the highest rankings. Trailing in order were: Lackawanna, Luzerne, Monroe and Pike.

TABLE 1: EMPLOYMENT INDICATORS

	Pennsylvania	Lackawanna	Lehigh	Luzerne	Monroe	Northampton	Pike
Total Civilian Labor Force Growth 2003-2013							
	5.1%	3.7%	11.6%	4.1%	8.4%	8.7%	10.4%
RANK		1	6	2	3	4	5
<i>Source: Pennsylvania Department of Labor and Industry LAUS</i>							
Total full-time and part-time employment (number of jobs) Growth 2002-2012							
	6%	5%	9%	4%	11%	19%	18%
RANK		2	3	1	4	6	5
<i>Source: BEA CA30 Regional Economic Profiles</i>							
Total Employment Growth 2003-2013							
	3.2%	0.7%	9.1%	0.9%	4.5%	6.2%	5.7%
RANK		1	6	2	3	5	4
<i>Source: Pennsylvania Department of Labor and Industry LAUS</i>							
Employment/Civilian Labor Force 2013							
	92.6%	91.4%	92.2%	90.7%	90.6%	92.3%	90.2%
RANK		4	5	3	2	6	1
<i>Source: Pennsylvania Department of Labor and Industry LAUS</i>							

**FIGURE 1:
EMPLOYMENT RANKINGS**

Based on the employment indicators, and using the scoring system of assigning the highest ranking county six points, the second highest, five, etc., the following results were computed.

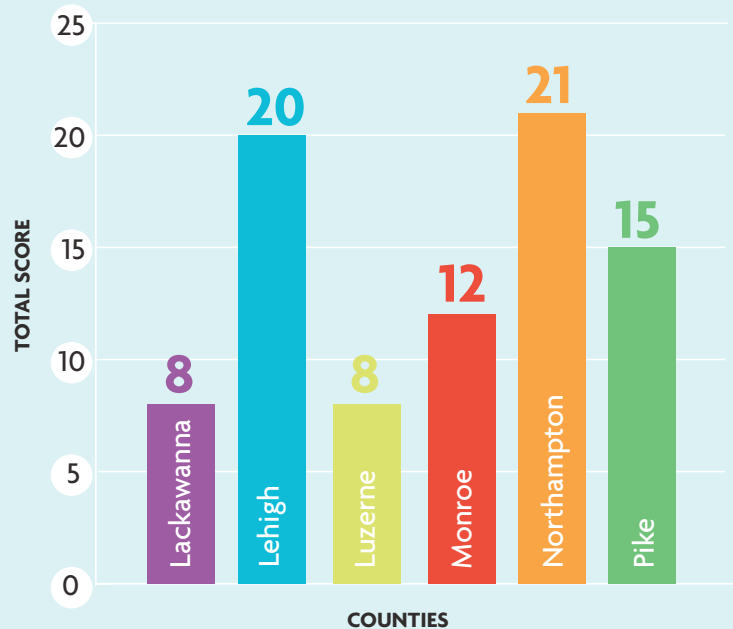


FIGURE 2A: UNEMPLOYMENT RATES

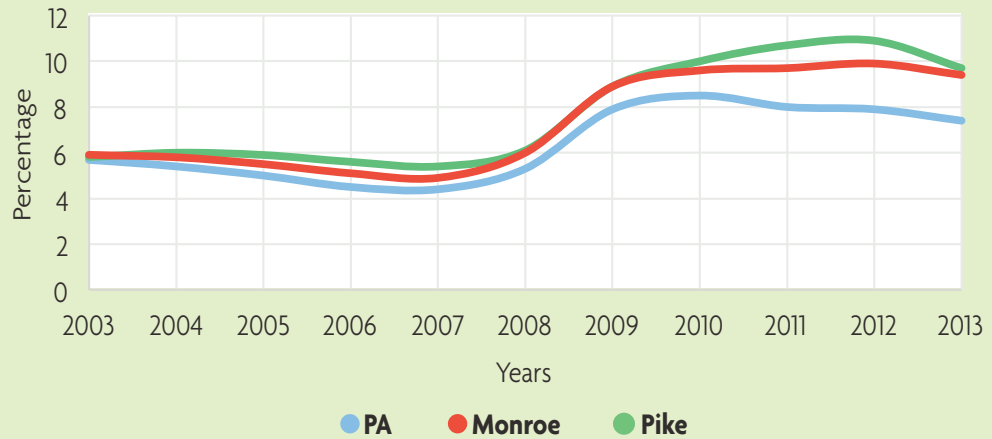


FIGURE 2B: UNEMPLOYMENT RATES

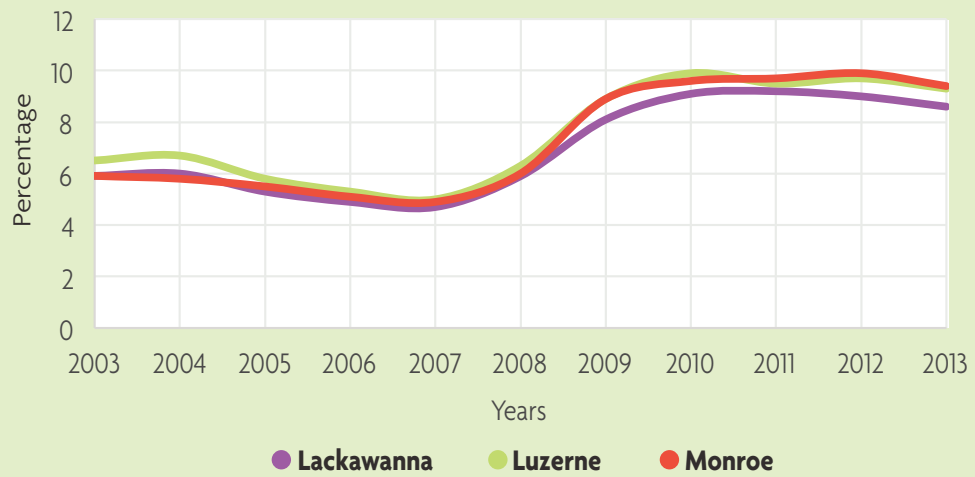


FIGURE 2C: UNEMPLOYMENT RATES

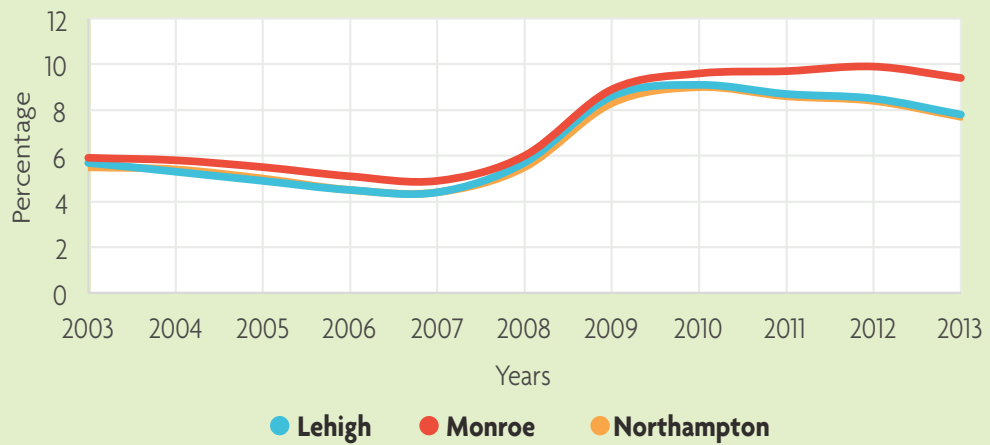


TABLE 2: CIVILIAN LABOR FORCE GROWTH*Source: Pennsylvania Department of Labor and Industry LAUS*

	Growth 2003-2013	Growth 2003-2008	Growth 2008-2013
PA	5.1%	5%	0.2%
Lackawanna	3.7%	4.9%	-1.2%
Lehigh	11.6%	7.2%	4.1%
Luzerne	4.1%	4.5%	-0.4%
Northampton	8.7%	7.3%	1.2%
Monroe	8.4%	13.5%	-4.5%
Pike	10.4%	17.8%	-6.3%

TABLE 3: JOB CREATION**TOTAL FULL-TIME AND PART-TIME EMPLOYMENT GROWTH***Source: BEA CA30 Regional Economic Profiles*

	Growth 2002-2012	Growth 2004-2008	Growth 2008-2012
PA	6%	5%	0%
Lackawanna	5%	6%	-2%
Lehigh	9%	6%	0%
Luzerne	4%	3%	-1%
Monroe	11%	11%	-5%
Northampton	19%	9%	5%
Pike	18%	10%	-3%

EARNINGS

The earnings section of the Monroe County economic scorecard measures the purchasing power of county residents, estimates the wages and salaries paid by the business firms in the county and reports the poverty rates prevailing in the region. The trends and growth rates of these indicators are computed for Monroe, Pike, Lackawanna, Luzerne, Lehigh and Northampton counties and compared to the Pennsylvania state averages for years 2002-2012.

The ability of county residents to purchase goods and services depends on various forms of income. Personal Income includes income from all sources regardless of whether the income represents the value of labor services (wages and salaries), proprietor's income, dividends, interest, rental income or government transfer payments.

In constructing the economic scorecard of Monroe County the various components of personal income were analyzed and a detailed databank was compiled. The databank contains 10-year trends for Monroe, Pike, Lackawanna, Luzerne, Lehigh and Northampton counties and the state of Pennsylvania for the following income variables:

- Wages and Salaries
- Earnings per Job
- Non-farm Proprietor's Income
- Personal Income
- Median Household Income
- Net Earnings
- Personal Transfer Payments
- Dividends, Interest and Rental Income
- Per Capita Income
- Inflows and Outflows of Earnings

For Comparison and ranking purposes, the Monroe County Economic Scorecard utilizes five earning indicators: per capita personal income, growth in per capita personal income, average earnings per job, growth in average earnings per job, and poverty rates.

PER CAPITA PERSONAL INCOME

The first earnings indicator is per capita personal income, which measures the average income received by each person residing in the county. The trend is analyzed for the period 2002-2012 and counties are ranked based on 2012 levels. The rankings revealed that the highest per capita income in 2012 was received by the residents of Lehigh County, followed by Northampton, Lackawanna, Luzerne, Pike and Monroe.

PER CAPITA PERSONAL INCOME GROWTH

To determine the trend in per capita personal income, the 10-year growth rate was computed for the six counties and the state for the period 2002-2012. The highest growth rate was actually experienced by Pike County followed by Lackawanna, Luzerne and Northampton. Lehigh and Monroe experienced the lowest growth rates in per capita personal income during the 2002-2012 decade.

AVERAGE EARNINGS PER JOB

The third earnings indicator selected was average earnings per job. This particular indicator reflects the industry structure of the county, the types of businesses located in the county and worker skills, education and productivity.

The average earnings per job in each county were compared to the Pennsylvania state average in 2012. The counties with the highest earnings per job were Lehigh, Northampton and Luzerne, with Monroe and Lackawanna close behind and Pike a distant last.

FIGURE 3: EARNINGS RANKINGS

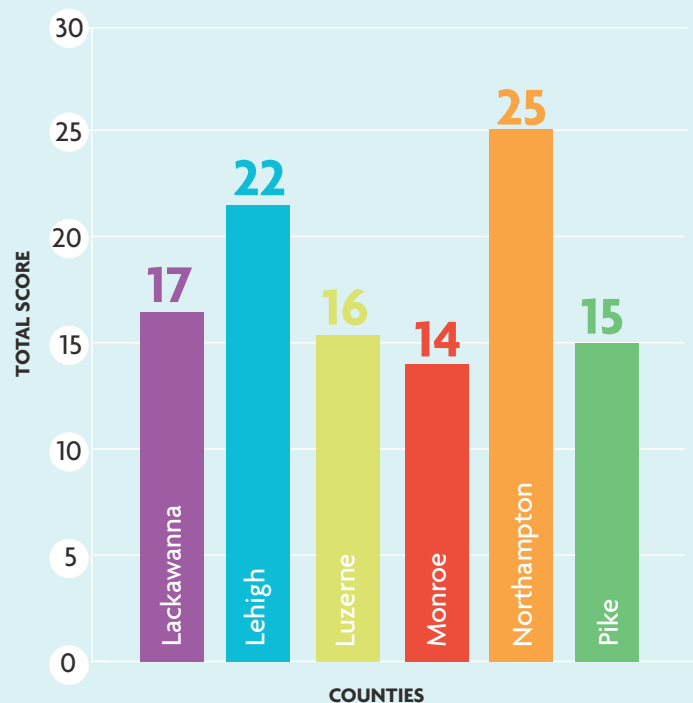


TABLE 4: EARNINGS INDICATORS

	Pennsylvania	Lackawanna	Lehigh	Luzerne	Monroe	Northampton	Pike
Per capita personal income as a % of PA - 2012							
	\$45,083	89%	96%	86%	75%	94%	84%
RANK		4	6	3	1	5	2
<i>Source: BEA CA30 Regional Economic Profiles</i>							
Per capita personal income growth 2002-2012							
	40%	39%	29%	36%	28%	36%	40%
RANK		5	2	4	1	4	6
<i>Source: BEA CA30 Regional Economic Profiles</i>							
Average earnings per job (dollars) as a % of PA - 2012							
	\$55,324	77%	99%	82%	79%	87%	58%
RANK		2	6	4	3	5	1
<i>Source: BEA CA30 Regional Economic Profiles</i>							
Growth in average earnings per job (dollars) 2002-2012							
	30%	21%	21%	21%	32%	27%	6%
RANK		4	4	4	6	5	1
<i>Source: BEA CA30 Regional Economic Profiles</i>							
All Ages in Poverty (%) - 2012							
	13.7%	14.6%	12.0%	16.1%	13.4%	10.9%	11.6%
RANK		2	4	1	3	6	5
<i>Source: Census Bureau Small Area Income and Poverty Estimates</i>							

GROWTH IN AVERAGE EARNINGS PER JOB

The 10-year growth rates of the earnings per job were computed for all six counties and compared to the growth rate of Pennsylvania for the period 2002-2012. Monroe County was the only one whose growth rate of average earnings per job exceeded the state growth rate. Northampton County had the second highest earnings growth rate, slightly below the state average. Lackawanna, Lehigh and Luzerne followed closely behind, but Pike County had a considerably lower growth rate in earnings per job than the other five counties.

POVERTY RATES

To determine the extent of economic hardship prevailing in each of the six counties, the poverty rates for each county recorded by the United States Census Bureau in 2012 were compared to the

Pennsylvania state average. Northampton, Pike, Lehigh and Monroe had lower poverty rates than the state but Lackawanna and Luzerne poverty rates were above average.

The overall earnings rankings were estimated by assigning six points to the county with the highest per capita personal income, highest per capita personal income growth, highest average earnings per job, highest growth rate in average earnings per job and lowest poverty rates. Similarly, five, four, three, two and one point were assigned to other counties. The county with the highest earnings score was Northampton followed by Lehigh, Lackawanna, Luzerne, Pike and Monroe in that order.

FIGURE 4A: PER CAPITA PERSONAL INCOME

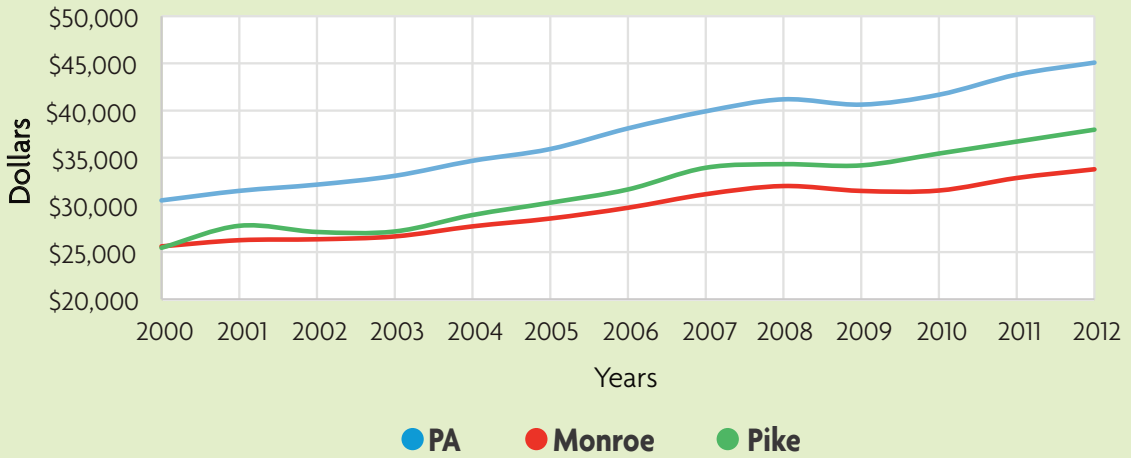


FIGURE 4B: PER CAPITA PERSONAL INCOME

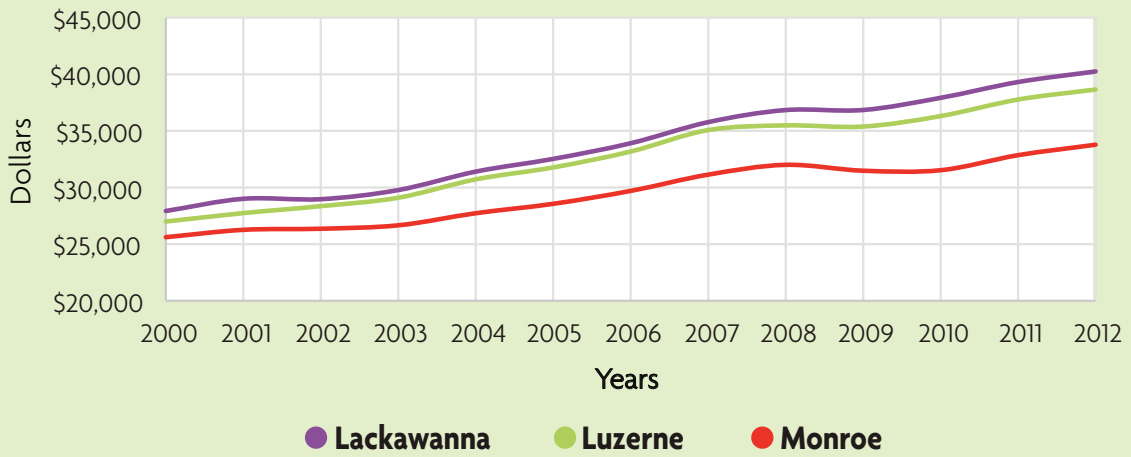


FIGURE 4C: PER CAPITA PERSONAL INCOME

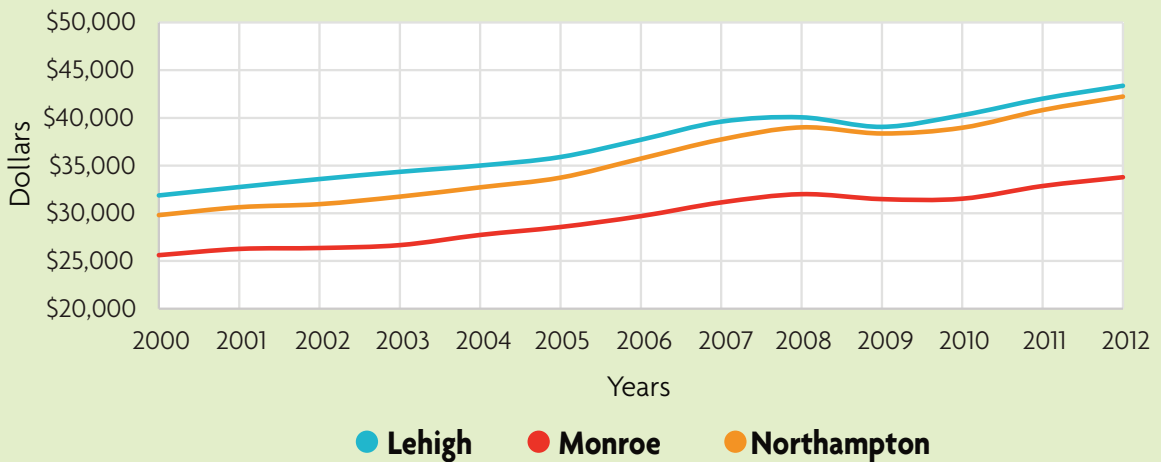


TABLE 5: ALL AGES IN POVERTY (%)

YEAR	Pennsylvania	Lackawanna	Lehigh	Luzerne	Monroe	Northampton	Pike
2002	10	10	8.7	10.4	7.4	6.9	7.3
2003	10.6	10.1	9.6	10.8	8.7	7.7	7.1
2004	11.2	11.2	9.9	11.5	9.3	8.2	7.4
2005	11.9	13.3	10.7	12.7	9.4	7.3	8.5
2006	12	12.7	11.8	13.2	10.2	8.4	7
2007	11.6	12.6	9.1	11.7	9.1	7.9	8.7
2008	12.1	13.1	10.2	14.1	10.1	8.7	8.8
2009	12.5	14.4	12.4	13.1	10.2	8.5	8.2
2010	13.4	13.6	13.2	15.9	13	10.6	9
2011	13.7	13.7	14.1	15.2	13.4	10	10.1
2012	13.7	14.6	12	16.1	13.4	10.9	11.6

Source: Census Bureau Small Area Income and Poverty Estimates

TABLE 6: PER CAPITA PERSONAL INCOME GROWTH RATE

GROWTH RATE	Pennsylvania	Lackawanna	Lehigh	Luzerne	Monroe	Northampton	Pike
2002-2012	40%	39%	29%	36%	28%	36%	40%
2004-2008	19%	17%	14%	16%	15%	19%	19%
2008-2012	9%	9%	8%	9%	6%	8%	11%

Source: BEA CA30 Regional Economic Profiles

TABLE 7: MEDIAN HOUSEHOLD INCOME

	Pennsylvania	Lackawanna	Lehigh	Luzerne	Monroe	Northampton	Pike
Median HH income (1999) in dollars	40,106	34,438	43,449	33,771	46,257	45,234	44,608
Median HH income (2008-2012) in dollars	52,267	45,483	54,645	43,486	57,773	59,551	58,474
Median HH income growth 1999 -2008/2012	30.3%	32.1%	25.8%	28.8%	24.9%	31.7%	31.1%

Source: 2000 Census; 2008-2012 American Community Survey

HEALTHCARE

The healthcare section of the Monroe County economic scorecard is designed to compare healthcare facilities and healthcare accessibility for the residents of the county to those available in five neighbor counties: Lackawanna, Lehigh, Luzerne, Northampton and Pike.

The health status of Pennsylvania counties is reported by the Bureau of Health and Research of the Pennsylvania Department of Health in great detail. The report tracks and compares local health status indicators developed by the National Center for Health Statistics. The ultimate goal of this effort is to improve the health status of Americans.

The Monroe County scorecard focuses primarily on the availability of healthcare facilities and qualified medical employees relative to the population of each county to determine and rate the availability of healthcare in each county.

The availability of healthcare in a region can serve as an important criterion for relocating both employees and business firms and can also contribute to the health status of the residents of the region.

For comparison and rating purposes the scorecard selected five healthcare indicators in 2010-2011:

- General hospital beds per 1,000 population
- Licensed/approved nursing home beds per 1,000 population 65 and over
- Ambulatory surgery centers - Total employees per operating room
- Number of physicians per 1,000 population
- Number of registered nurses per 1,000 population

GENERAL HOSPITAL BEDS PER 1,000 POPULATION

The Pennsylvania state average for general hospital beds per 1,000 population was 2.6 for the period July 2010 through June 2011. Lehigh and Lackawanna exceeded the state average while Luzerne, Monroe, Northampton and Pike had lower than average ratios.

LICENSED/APPROVED NURSING HOME BEDS PER 1,000 POPULATION 65 AND OVER

The Pennsylvania state average for licensed/approved nursing home beds per 1,000 population in 2011 was 44.7. Lackawanna, Lehigh and Luzerne had a greater number of licensed/approved nursing home beds per 1,000 population 65 and over than the state average, Northampton had a slightly lower than average number while Monroe and Pike had a considerably lower number of nursing home beds for the elderly.

AMBULATORY SURGERY CENTERS - TOTAL EMPLOYEES PER OPERATING ROOM

The Pennsylvania state average for the Total Number of Employees per Operating Room in Ambulatory Surgery Centers (July 2010 through June 2011) was 13.8. Monroe, Luzerne and Lehigh recorded a greater number than the state average. Northampton, Lackawanna and Pike had a smaller number of employees per operating room in ambulatory surgery centers than the state average.

NUMBER OF PHYSICIANS PER 1,000 POPULATION

The Pennsylvania state average number of physicians per 1,000 people was 2.6 in 2010. Only Lehigh County reported a larger number of physicians per 1,000 people (3.8). Lackawanna, Luzerne, Northampton, Monroe and Pike had a fewer number of physicians per 1,000 people than the state average.

NUMBER OF REGISTERED NURSES PER 1,000 POPULATION

The Pennsylvania state average number of registered nurses per 1,000 people in 2010 was 7.9. Lehigh and Lackawanna exceeded the state average while Luzerne, Northampton, Monroe and Pike reported fewer number of registered nurses per 1,000 population than the state average.

The above indicators were selected to represent the availability of healthcare facilities and healthcare professionals, relative to the population, in each county. The county with highest ranking in each category was assigned six points, the second highest, five points and so on.

The county amassing the greatest total number of points was then considered to be the one with the largest stock of healthcare facilities and healthcare professionals to serve the residents of that county. Lehigh County was ranked first overall in the healthcare category, Lackawanna was second, Luzerne, third, Monroe, fourth, Northampton, fifth and Pike, distant sixth.

FIGURE 5: HEALTHCARE RANKINGS

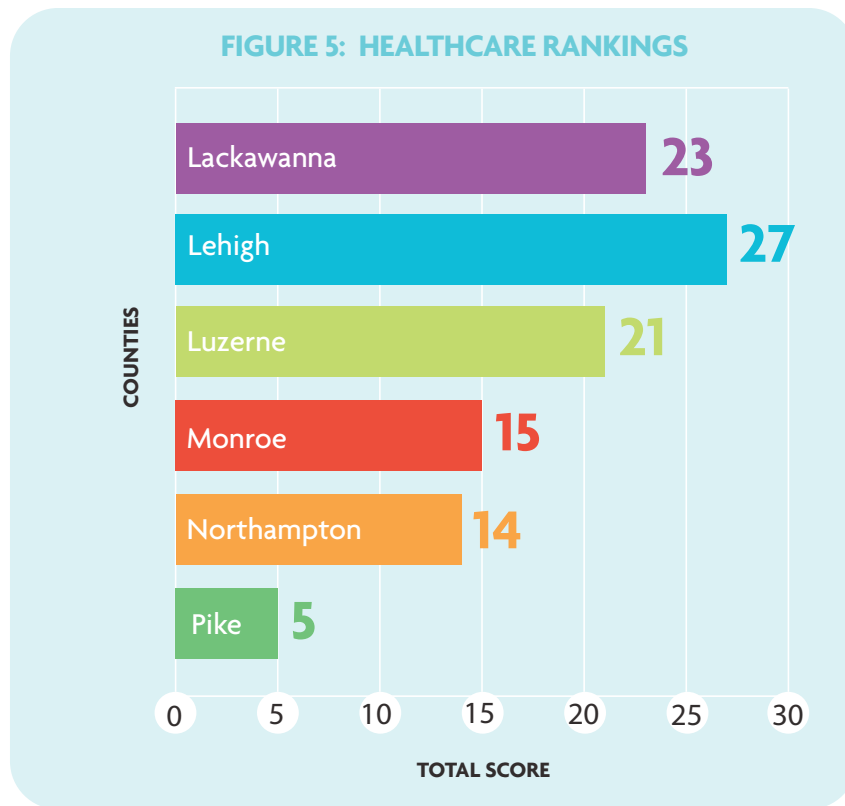


TABLE 8: HEALTHCARE INDICATORS

	Pennsylvania	Lackawanna	Lehigh	Luzerne	Monroe	Northampton	Pike
General hospital beds per 1,000 (7/10-6/11)							
	2.6	3.4	5.0	2.3	1.4	0.8	**
RANK		5	6	4	3	2	1
Licensed/approved nursing home beds per 1,000 population age 65 and older (2011)							
	44.7	57.5	52.6	48.1	22.9	42.8	11.7
RANK		6	5	4	2	3	1
Ambulatory surgery centers - Total employees per operating room (7/10-6/11)							
	13.8	9.6	13.9	17.1	21.5	12.5	**
RANK		2	4	5	6	3	1
Number of physicians per 1,000 (2010)							
	2.6	2.2	3.8	2.0	1.3	1.7	0.7
RANK		5	6	4	2	3	1
Number of registered nurses per 1,000 (2010-2011)							
	7.9	8.7	12.3	7.3	4.3	5.3	1.4
RANK		5	6	4	2	3	1

Source: Pennsylvania and County Health Profiles 2013, Census Bureau, BEA, etc.

** Pike County does not have any hospitals.

HOUSING

The housing section of the Monroe County economic scorecard is designed to measure the availability and affordability of housing in Lackawanna, Lehigh, Luzerne, Monroe, Northampton and Pike counties, compare the six counties to state averages and examine the trends in housing indicators during the last decade.

The number of building permits issued in each county is often used as a leading indicator of building activity and precedes fluctuations in general economic conditions. The dramatic decline in building permits is noticeable in some of the counties, particularly in Monroe County and the state of Pennsylvania.

Measures of housing availability and affordability include:

- Number of Housing Units
- Annual Vacancy Rates
- Percentage Increase in Dwellings
- Median House Value
- Median Rent
- Median House Price as a Ratio of Median Income
- Median Annual Rent as a Percentage of Median Income
- Building Permits
- Change in Building Permits

For comparison and ranking purposes, the Monroe County Economic Scorecard utilizes four indicators: Median house value as a percentage of median income, median annual gross rent as a percentage of median income, growth or decline in single family building permits, and single family building permits per 1,000 people.

MEDIAN HOUSE VALUE AS A PERCENTAGE OF MEDIAN INCOME (2008-2012)

The median house value expressed as a percentage of median income is a measure of housing affordability for the residents of each county. The higher the ratio, the lower the degree of affordability and vice versa.

The Pennsylvania state average median house value as a percentage of median income was 315 percent for the period 2008-2012. This simply means that in Pennsylvania the median value of a house is slightly greater than three times the state median income.

The ratio of median house value to median income for Lackawanna, Lehigh, Monroe, Northampton and Pike was higher than the state, which means that housing is less affordable in these counties compared to the state as a whole. Luzerne was the only county that had a lower average median house value to median income ratio relative to the state and therefore shows a greater degree of housing affordability.

When comparing housing affordability among the six counties, Luzerne was ranked first, followed by Lackawanna, Monroe, Pike, Northampton and Lehigh.

MEDIAN ANNUAL GROSS RENT AS A PERCENTAGE OF MEDIAN INCOME (2008-2012)

The comparison of median annual rent to median income measures the affordability of renting in a given area. This percentage was estimated for the entire state of Pennsylvania for the period 2008-2012 and the state average was then compared to Lackawanna, Lehigh, Luzerne, Monroe, Northampton and Pike counties.

Median annual gross rent as a percentage of median state annual income was 18.2 percent, meaning that a median income family in Pennsylvania spent 18.2 percent of their income on rent.

Lackawanna, Luzerne and Northampton counties had a lower gross median rent to median income ratio than the state average, while Lehigh, Monroe and Pike residents spent a larger percentage of their income on rent. The highest percentage was recorded in Pike County (21.80 percent) and the lowest in Lackawanna (17.5 percent).

SINGLE FAMILY BUILDING PERMITS IN 2013 EXPRESSED AS A PERCENTAGE OF 2003 VALUE

The number of building permits issued in a given geographical area is an important leading indicator of the actual building activity in the area and a reliable predictor of economic growth in general. Building activity has declined considerably throughout the United States and in Pennsylvania during the period 2003-2013 as a result of the housing crisis and the Great Recession. The decline in the building permits during the decade is illustrated by comparing the number of permits issued in 2013 relative to the permits issued in 2003 (dividing the number of permits issued in 2013 by the number in 2003 and multiplying by 100).

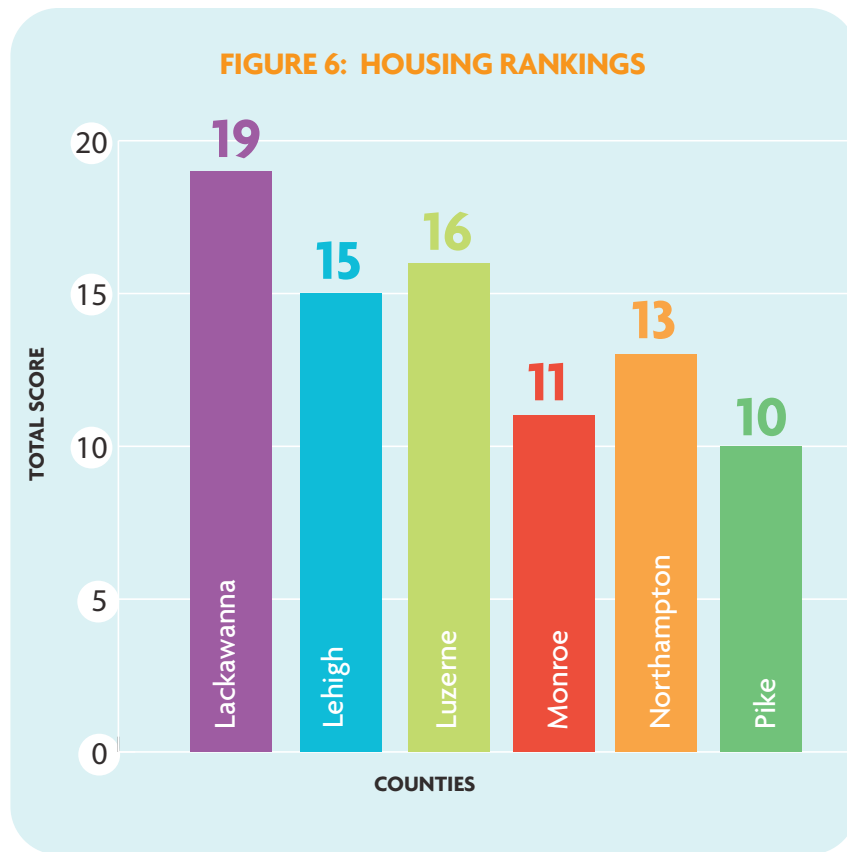


TABLE 9: HOUSING INDICATORS

	Pennsylvania	Lackawanna	Lehigh	Luzerne	Monroe	Northampton	Pike
Median house value as a % of median income (2008-2012)							
	315%	318%	371%	275%	343%	366%	353%
RANK		5	1	6	4	2	3
Median annual gross rent as a % of median income (2008-2012)							
	18.2%	17.5%	19.5%	17.6%	20.0%	18.1%	21.6%
RANK		6	3	5	2	4	1
Single Family Building Permits in 2013 as a % of 2003							
	40%	43%	37%	24%	10%	21%	8%
RANK		6	5	4	2	3	1
Single Family Building Permit per 1,000 people - 2013 **							
	1.2	0.9	1.5	0.6	1.0	1.1	1.3
RANK		2	6	1	3	4	5

Source: U.S. Census Bureau

** Population numbers are based on Census Population Estimates for 2013

FIGURE 7A: SINGLE FAMILY BUILDING PERMITS PER 1,000 PEOPLE

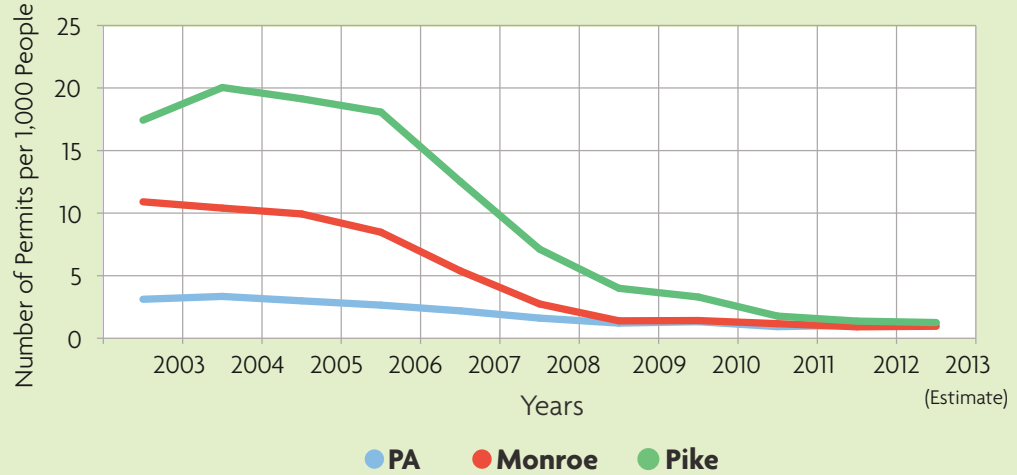


FIGURE 7B: SINGLE FAMILY BUILDING PERMITS PER 1,000 PEOPLE

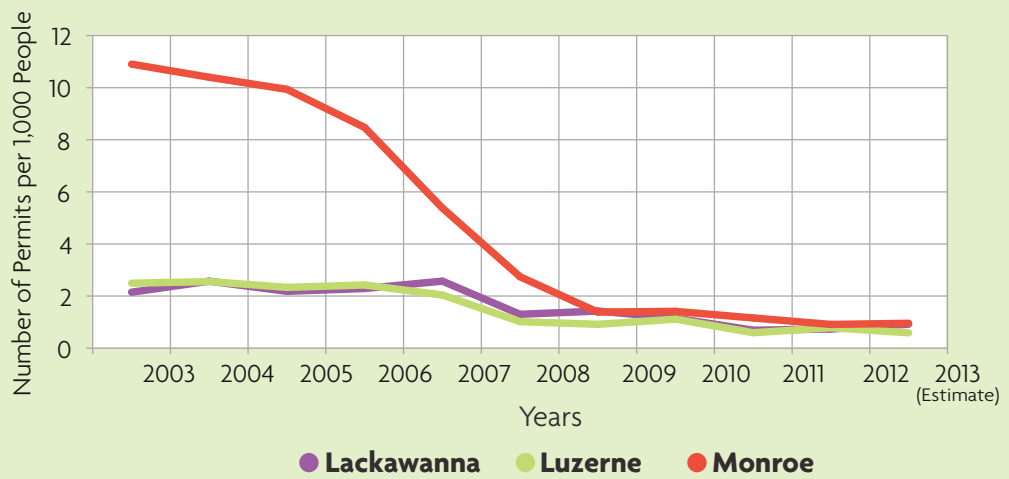


FIGURE 7C: SINGLE FAMILY BUILDING PERMITS PER 1,000 PEOPLE

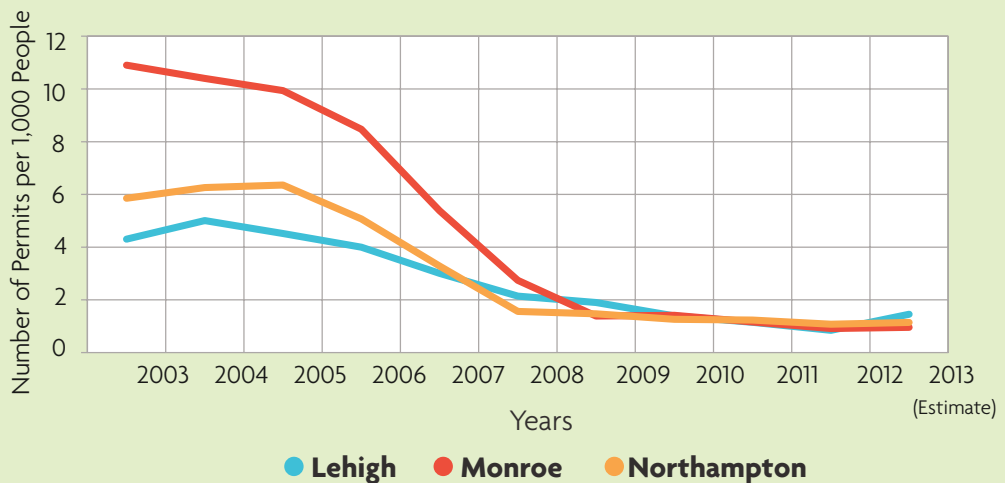


FIGURE 8A: BUILDING COST PER SINGLE FAMILY UNIT

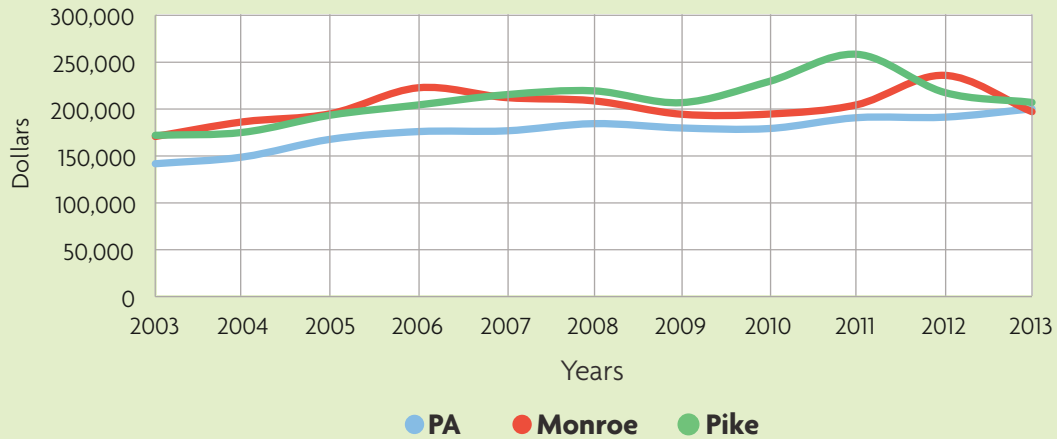


FIGURE 8B: BUILDING COST PER SINGLE FAMILY UNIT

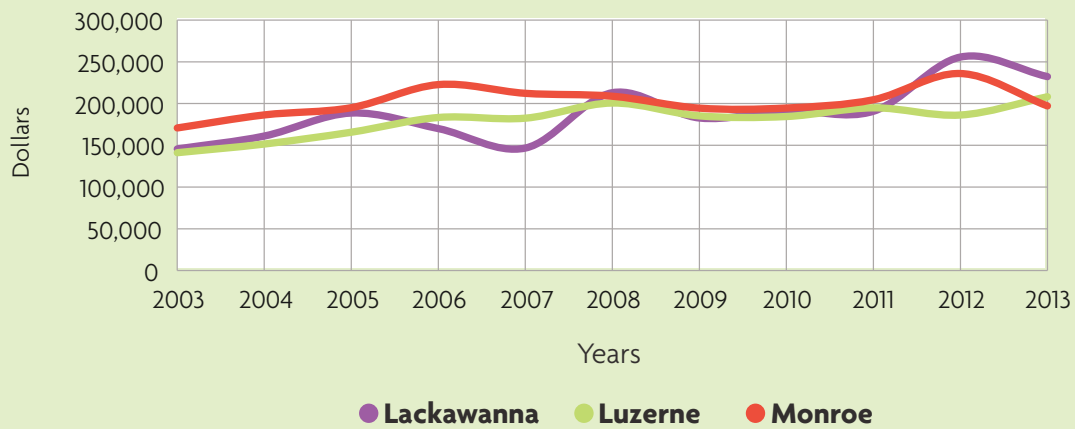
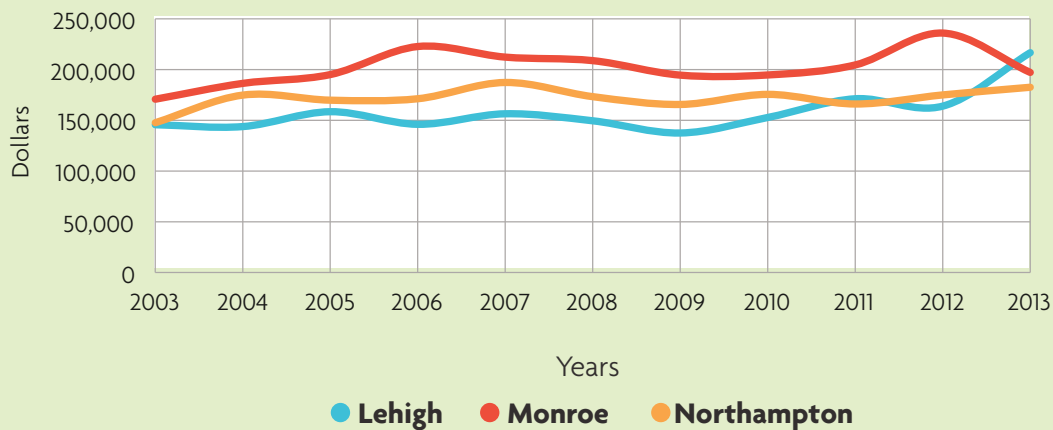


FIGURE 8C: BUILDING COST PER SINGLE FAMILY UNIT



Continued from page 12

The total number of building permits issued in Pennsylvania in 2013 were 40 percent of the building permits issued in the state in 2003. Lackawanna had a slightly smaller decline than the state average. The number of building permits issued in Lackawanna in 2013 was 43 percent of the 2003 value.

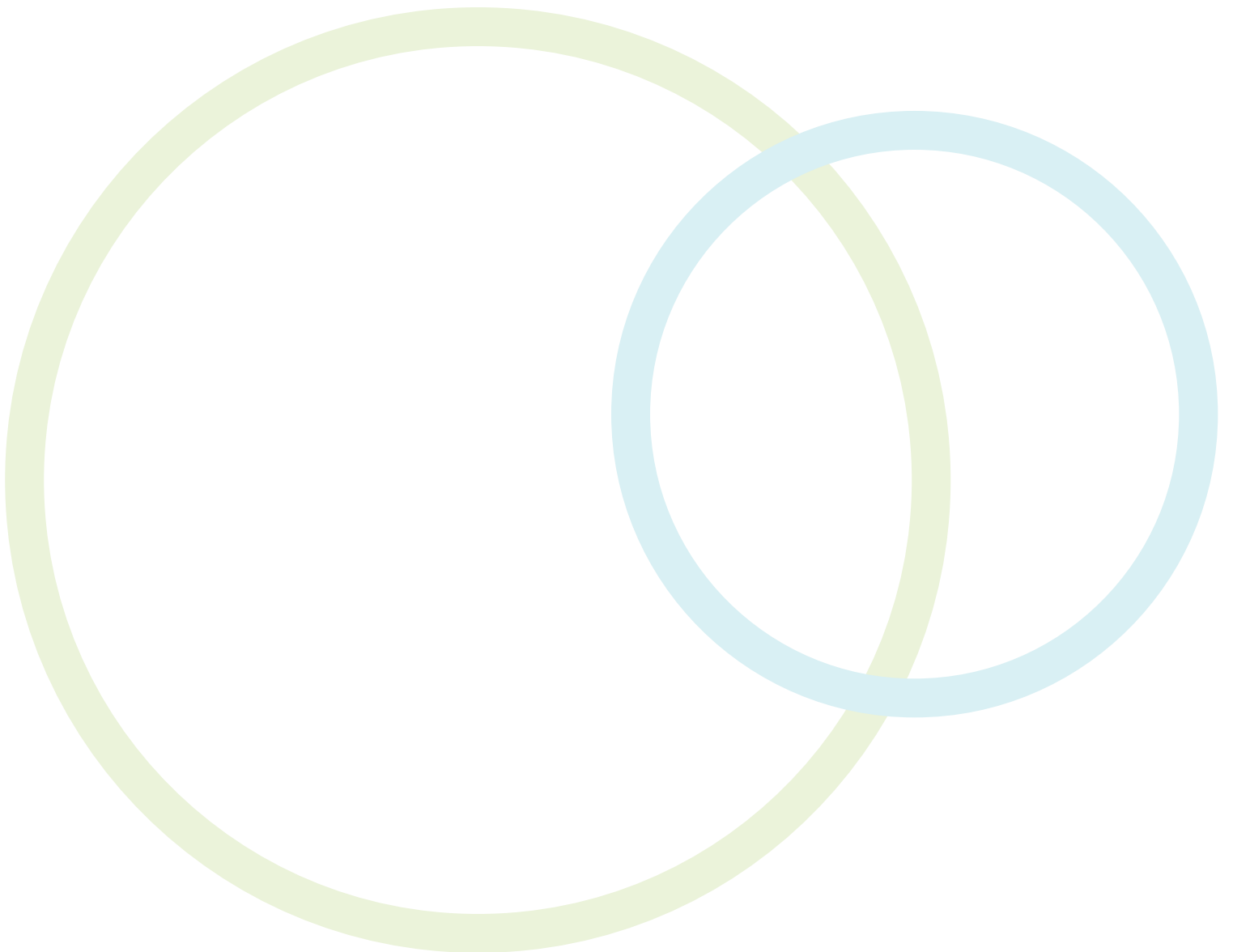
The biggest decline in building permits occurred in Pike and Monroe. Building permits in Pike in 2013 were only 8 percent of the 2003 value and in Monroe this number was only 10 percent. Lehigh (37 percent), Luzerne (24 percent) and Northampton (21 percent) experienced considerable declines in building permits during the 2003-2013 period.

SINGLE FAMILY BUILDING PERMITS PER 1,000 PEOPLE IN 2013

The current building activity is measured by comparing the total number of building permits to the population of a given county.

The state of Pennsylvania issued 1.2 building permits per 1,000 people in 2013. Compared to the state average, Lehigh (1.5) and Pike (1.3) counties issued a larger number of building permits per 1,000 people. Northampton issued slightly less than the state average, namely 1.1 building permits per 1,000 people in 2013. Corresponding numbers for Monroe, Lackawanna and Luzerne were 1.0, 0.9 and 0.6, respectively.

The overall rankings were estimated by assigning six points to the county with the lowest median house value as a percentage of median income, lowest median annual gross rent as a percentage of median income, highest single family building permits in 2013 compared to 2003 and highest single family building permits per 1,000 people. Similarly, five, four, three, two and one points were assigned to other counties. The county with the highest housing score was Lackawanna followed by Luzerne, Lehigh, Northampton, Monroe and Pike in that order.



EDUCATION

The education section of the Monroe County economic scorecard compares the educational attainments of the residents of Monroe County with that of Lackawanna, Lehigh, Luzerne, Northampton and Pike county residents. The education indicators of the six counties are also compared with the Pennsylvania state average and the historical trends of certain indicators are examined over a period of ten years to determine leading and lagging counties.

The benefits of education are well known. The quality of a region's education is a major contributor to economic growth, employment potential, lifetime earnings and quality of life in general. High educational standards among workers contribute to higher productivity and higher wages and they are important selection criteria for expanding and relocating companies.

The economic scorecard of Monroe County uses four indicators to determine regional educational attainment:

- Percentage of Population 25 and over with No High School Degree
- Percentage of Population 25 and over with Bachelor's Degree or Higher
- Percentage Growth of Population 25 and over with Bachelor's Degree or higher
- Expenditures per Student (Average Daily Membership)

PERCENTAGE OF POPULATION 25 YEARS AND OVER WITH NO HIGH SCHOOL DEGREE OR EQUIVALENCY DEGREE (2008-2012)

The percentage of adult population with less-than-high school education measures the part of the regional labor force that is usually characterized by high unemployment rates and low wages.

The Pennsylvania state average for the population 25 years and over with no high school or equivalent degree in the period 2008-2012 was 11.7%.

Lehigh, Luzerne and Northampton recorded higher percentages than the state average. Lehigh County had the highest percentage of population over 25 with no high school or equivalent degree (13.7%), and the percentages for other counties are Luzerne 12.2%, Northampton 12.0%, Lackawanna 11.7%, Monroe 10.5% and Pike 8.4%.

PERCENTAGE OF POPULATION 25 YEARS AND OVER WITH A BACHELOR'S DEGREE OR HIGHER (2008-2012)

The percentage of adult population with college education is a common measure of the higher educational attainment in a given area.

The percentage of Pennsylvania residents with college education in 2008-2012 was 27%. Lehigh County had a higher percentage of college educated residents than the state average (27.4%). Northampton County had the second highest percentage of college graduates (26.6%), followed by Lackawanna 25.1%, Monroe 23.2%, Pike 22.6% and Luzerne 20.5%

GROWTH OF POPULATION 25 YEARS AND OVER WITH A BACHELOR'S DEGREE OR HIGHER (2000-2008/2012)

The change in the higher educational attainment is measured by comparing the percentage of the population 25 years and over with a Bachelor's degree or higher in the year 2000 to the percentage of college educated residents in the period 2008/2012.

Pennsylvania experienced a 20.5% growth in the rate of college educated residents from 2000 to 2008/2012. Lackawanna, Northampton and Luzerne had higher growth rates in college educated residents. Pike, Lehigh and Monroe experienced lower rates of growth in the percentage of population 25 years and over with a Bachelor's degree or higher.

The highest growth rate of college graduate adult residents was recorded by Lackawanna with 28.1% over ten years, followed by Northampton (25.5%), Luzerne (25.0%), Pike (18.9%), Lehigh (17.6%) and Monroe (13.2%).

ANNUAL EXPENDITURES PER STUDENT (AVERAGE DAILY MEMBERSHIP) 2011-2012 (DOLLARS)

To estimate the investment in education, the economic scorecard of Monroe County uses the average annual expenditures per pupil in public schools for the years 2011-2012 and compares these dollar amounts among the six counties and the state average.

Higher expenditures per student are presumed to reflect higher investment in education.

Pennsylvania spent an average of \$14,109 per student in 2011-2012. Monroe County exceeded the state average expenditures per student with \$16,965 per student. Northampton County spent less than the state average per student (\$13,748), followed by Lehigh (\$13,432), Lackawanna (\$13,350), Pike (\$12,748) and Luzerne (\$11,382)

The overall education rankings were determined by assigning six points to the county with the lowest percentage of adult population with no high school education, six points to the county with the highest college educated adult residents, six points to the county with the highest growth rate of college education and six points to the county that invested the greatest amount of dollars per student in 2011-2012. The second ranking county was assigned a score of five points and so on. The highest overall score for education was assigned to Northampton County, followed by Lackawanna, Monroe, Lehigh, Pike and Luzerne.

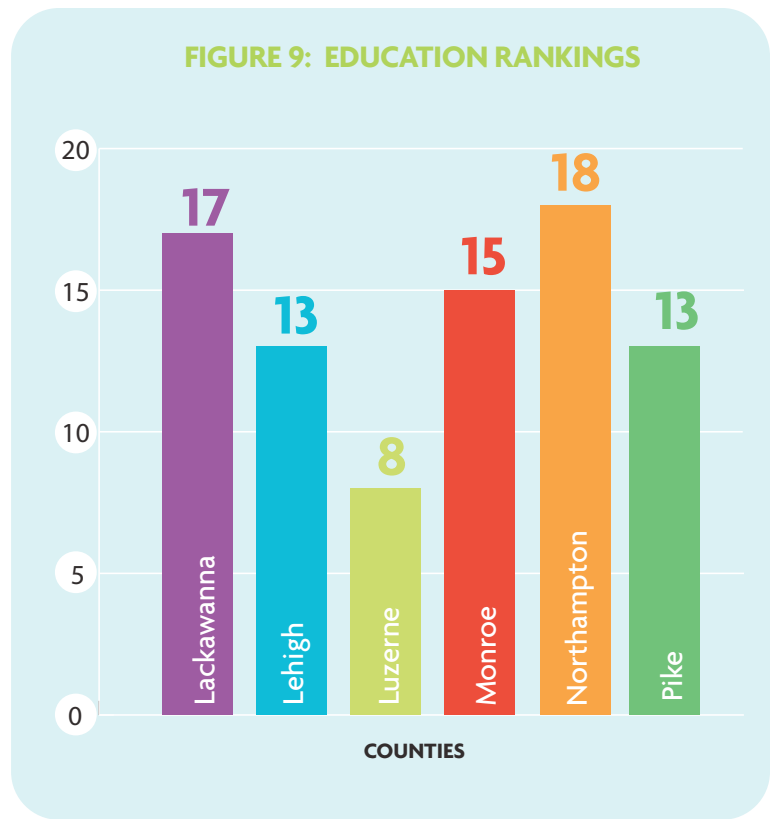
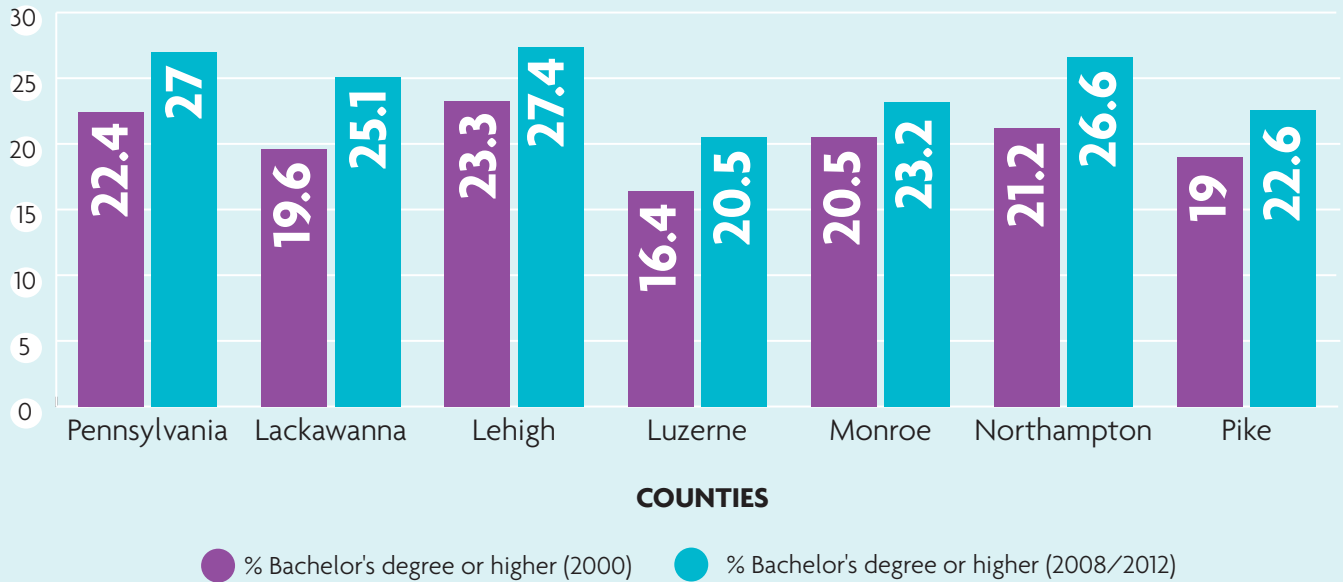


TABLE 10: EDUCATION INDICATORS

	Pennsylvania	Lackawanna	Lehigh	Luzerne	Monroe	Northampton	Pike
% of Population 25 years and over with no high school degree or equivalency degree (2008-2012)							
	11.7%	11.7%	13.7%	12.2%	10.5%	12.0%	8.4%
RANK		4	1	2	5	3	6
% of Population 25 years and over with a bachelor's degree or higher (2008-2012)							
	27%	25.1%	27.4%	20.5%	23.2%	26.6%	22.6%
RANK		4	6	1	3	5	2
% Growth of population 25 years and over with a bachelor's degree or higher (2000-2008/2012)							
	20.5%	28.1%	17.6%	25.0%	13.2%	25.5%	18.9%
RANK		6	2	4	1	5	3
Expenditures Per Student (Average Daily Membership) 2011-12 (in dollars)							
	14,109	13,350	13,432	11,382	16,965	13,748	12,748
RANK		3	4	1	6	5	2

Source: Pennsylvania Department of Education

FIGURE 10: PERCENTAGE BACHELOR'S DEGREE OR HIGHER



Pennsylvania spent an average of \$14,109 per student in 2011-2012. Monroe County exceeded the state average expenditures per student with \$16,965 per student.

TABLE 11: PA SYSTEM OF SCHOOL ASSESSMENT TEST SCORES IN MATH & READING (2011-2012)

	Pennsylvania	Lackawanna	Lehigh	Luzerne	Monroe	Northampton	Pike
Scored Advanced in Math PSSA Test Scores	48.7%	49.8%	43.9%	39.3%	47.4%	49.1%	58.8%
Scored Advanced in Reading PSSA Test Scores	37.5%	38.8%	33.1%	32.0%	36.1%	37.5%	50.1%

Source: Pennsylvania Department of Education

TABLE 12: INSTITUTIONS OF HIGHER LEARNING BY COUNTY (2014)

	Lackawanna	Lehigh
COLLEGE AND UNIVERSITY		
	Baptist Bible College and Seminary Commonwealth Medical College Johnson College Keystone College Lackawanna College Marywood University Penn State Worthington Scranton University of Scranton	Cedar Crest College DeSales University Muhlenberg College Penn State Lehigh Valley
COMMUNITY COLLEGE		
		Lehigh Carbon Community College
PRIVATE LICENSED SCHOOL		
	Fortis Institute- Scranton ITT Technical Institute McCann School of Business and Technology Penn Foster Career School Revolutionary Education Center Trans American Technical Institute, Inc.	Allentown Bartender School Blackstone Career Institute International Academy of Medical Reflexology Lehigh Valley School of Dental Assisting, Inc. Lincoln Technical Institute McCann School of Business and Technology (The)Metro Beauty Academy Revolutionary Education Center Welder Training and Testing Institute

Note: Pike County has no institutions of Higher Learning in 2014

<http://www.edna.ed.state.pa.us/Screens/wfSearchEntity.aspx>

Source: Pennsylvania Department of Education, Educational Names and Address (EdNA)

Luzerne	Monroe	Northampton
<p>King's College</p> <p>Misericordia University</p> <p>Penn State Hazelton</p> <p>Penn State Wilkes-Barre</p> <p>Wilkes University</p>	<p>East Stroudsburg University of Pennsylvania</p>	<p>International Institute for Restorative Practices</p> <p>Lafayette College</p> <p>Lehigh University</p> <p>Moravian College/ Theological Seminary</p>
<p>Luzerne County Community College</p>	<p>Northampton Community College/ Monroe</p>	<p>Northampton Community College/Main</p>
<p>Bill Allens Pocono Institute of Taxidermy</p> <p>Bordentown Driver Training School LLC, DBA/Smith and Robinson</p> <p>East Coast Institute of Taxidermy</p> <p>Fortis Institute - Forty Fort Campus</p> <p>Jolie Health and Beauty Academy</p> <p>McCann School of Business and Technology</p> <p>New Horizons Computer Learning Centers of Wilkes-Barre/Scranton</p> <p>NSB Trainers</p>	<p>CDE Career Institute</p> <p>Massage Academy of the Poconos</p> <p>The Training Camp</p>	<p>Divers Academy International</p> <p>Falcon Educational Services, Inc.</p> <p>Green State Dental Career Institute</p> <p>Health Options Institute</p> <p>Lion Investigation Academy</p> <p>Medical Career Institute at Coordinated Health, Inc.</p> <p>New Horizons Computer Learning Center of Allentown</p> <p>Triangle Tech, Inc./Bethlehem</p>

INDUSTRY STRUCTURE

The Monroe County Economic Scorecard shows considerable differences between Monroe County and the counties used for comparison in terms of the employment, earnings, healthcare, housing and education components. Some of these differences may be due to the diverse industry structures that exist in Monroe, Lackawanna, Lehigh, Luzerne, Northampton and Pike counties.

This section of the economic scorecard presents the degree of industry concentration that exists in each one of the six counties, identifies the industries in each county with higher than average degree of concentration and determines the growth or decline of such concentrations during the period 2003-2013.

The degree of industry concentration can be estimated by focusing on employment, earnings or establishments. The industry concentrations in the six counties presented in this section are calculated using location quotients based on employment and earnings (wages).

Location quotients measure the percentage of employment (or wages) in a given region for a particular industry compared to the same industry percentage for the nation as a whole. Location quotients greater than 1.0 indicate higher than average industry concentrations in the region and less than 1.0 indicate lower than average industry concentrations relative to U.S. averages.

TABLE 13: EMPLOYMENT AND WAGES LOCATION QUOTIENT - 2013

INDUSTRY	Pennsylvania		Lackawanna		Lehigh	
	Employment LQ	Wage LQ	Employment LQ	Wage LQ	Employment LQ	Wage LQ
Total, all industries						
Federal Government	0.84	0.79	0.47	0.59	0.22	0.20
State Government	0.71	0.75	0.73	0.92	0.25	0.24
Local Government	0.80	0.84	0.73	0.92	0.79	0.82
Total, all industries - private sector	1.04	1.04	1.06	1.03	1.07	1.08
Goods-Producing	1.02	1.01	0.92	0.95	0.87	0.87
Natural Resources and Mining	0.69	0.73	0.17	0.19	0.28	0.19
Construction	0.93	1.01	0.80	0.97	0.75	0.81
Manufacturing	1.12	1.06	1.11	1.07	1.03	1.00
Service-Providing	1.04	1.04	1.08	1.05	1.12	1.13
Trade, Transportation, and Utilities	1.02	0.99	1.15	1.14	1.12	1.09
Information	0.78	0.63	0.82	0.59	0.78	0.63
Financial Activities	0.98	0.93	0.95	0.84	0.77	0.51
Professional and Business Services	0.97	1.05	0.76	0.59	1.17	1.33
Education and Health Services	1.30	1.36	1.53	1.85	1.48	1.69
Leisure and Hospitality	0.90	0.83	0.89	0.86	0.84	0.69
Other Services	1.09	0.99	1.04	1.07	0.96	0.85

Source: Bureau of Labor Statistics (Quarterly Census of Employment and wages) - All Location Quotients are relative to US base

MONROE COUNTY

In 2013 higher than average employment concentration in Monroe County was observed in Federal Government, Leisure and Hospitality, Trade-Transportation and Utilities, Other Services and Local Government. The highest concentration of employment was among Federal Government employees and the second highest was observed in Leisure and Hospitality industry employment. The industry concentration pattern was relatively unchanged from 2003 to 2013 except that the location quotients for Federal Government and Leisure and Hospitality were considerably higher in 2013 meaning that the Federal Government and Leisure and Hospitality evolved into more significant employers in Monroe County during the decade.

When wages are used to measure industry concentration, the Monroe County economy appears more diverse. A greater number

of industry groups appear to have wage concentration in Monroe County in 2013. Federal Government and Leisure and Hospitality still have the highest location quotients but Manufacturing, Local Government and Education and Health emerge as higher than average sources of wages for the residents of Monroe County.

The highest growth in employment from 2003 to 2013 in Monroe County occurred in Trade, Transportation and Utilities followed by Leisure and Hospitality and Education and Health Services.

The greatest growth in wages from 2003 to 2013 in Monroe County occurred in Manufacturing, Trade, Transportation and Utilities and Education and Health Services.

More comprehensive lists of employment and wage location quotients and growth rates are contained in Tables 13-20.

Luzerne		Monroe		Northampton		Pike	
Employment LQ	Wage LQ	Employment LQ	Wage LQ	Employment LQ	Wage LQ	Employment LQ	Wage LQ
1.06	1.19	3.35	3.51	0.50	0.49	0.97	1.28
0.72	0.95	0.67	1.00	0.14	0.15	0.59	0.95
0.75	0.90	1.12	1.42	1.23	1.40	1.99	3.17
1.04	1.01	0.94	0.86	1.02	1.01	0.90	0.75
0.99	1.04	0.79	1.19	1.11	1.28	0.32	0.33
0.22	0.25	0.17	0.09	0.10	0.06	0.46	0.43
0.78	0.89	0.64	0.64	0.85	1.00	0.60	0.64
1.23	1.22	0.96	1.59	1.41	1.60	0.17	0.19
1.05	1.00	0.97	0.78	1.00	0.94	1.02	0.86
1.37	1.54	1.18	1.04	1.09	1.10	1.08	1.00
0.70	0.49	0.30	0.15	0.81	0.67	0.40	0.38
0.75	0.64	0.57	0.32	0.84	0.75	0.53	0.39
0.78	0.57	0.42	0.35	0.82	0.66	0.24	0.23
1.22	1.37	0.84	1.05	1.08	1.22	0.71	0.81
0.88	0.90	1.82	2.12	1.10	1.29	2.20	3.42
0.82	0.76	1.16	1.07	0.95	0.87	2.95	3.22

TABLE 14: INDUSTRY EMPLOYMENT AS A PERCENT OF TOTAL EMPLOYMENT - 2013

INDUSTRY	Pennsylvania	Lackawanna	Lehigh	Luzerne	Monroe	Northampton	Pike
Total, all industries	5,597,272	96,692	178,496	139,063	53,825	104,500	10,466
Federal Government	1.7%	1.0%	0.5%	2.2%	6.9%	1.0%	2.0%
State Government	2.4%	2.5%	0.8%	2.4%	2.3%	0.5%	2.0%
Local Government	8.2%	7.5%	8.1%	7.6%	11.4%	12.6%	20.3%
Total, all industries - private sector	87.6%	89.0%	90.6%	87.8%	79.4%	85.9%	75.7%
Goods-Producing	15.1%	13.6%	12.9%	14.7%	11.6%	16.4%	4.8%
Natural Resources and Mining	1.0%	0.2%	0.4%	0.3%	0.3%	0.1%	0.7%
Construction	4.0%	3.5%	3.2%	3.4%	2.8%	3.7%	2.6%
Manufacturing	10.1%	9.9%	9.2%	11.0%	8.6%	12.6%	1.5%
Service-Providing	72.5%	75.4%	77.7%	73.0%	67.7%	69.4%	70.9%
Trade, Transportation, and Utilities	19.5%	22.0%	21.4%	26.3%	22.5%	20.8%	20.6%
Information	1.6%	1.7%	1.6%	1.4%	0.6%	1.6%	0.8%
Financial Activities	5.6%	5.4%	4.4%	4.3%	3.2%	4.8%	3.0%
Professional and Business Services	13.4%	10.5%	16.1%	10.7%	5.8%	11.3%	3.3%
Education and Health Services	19.6%	23.1%	22.3%	18.4%	12.7%	16.4%	10.7%
Leisure and Hospitality	9.5%	9.4%	8.9%	9.3%	19.2%	11.7%	23.4%
Other Services	3.4%	3.2%	3.0%	2.5%	3.6%	2.9%	9.1%

Source: Bureau of Labor Statistics (Quarterly Census of Employment and wages)

LACKAWANNA

In 2013, the highest employment concentration in Lackawanna County was observed in Education and Health Services, Trade, Transportation and Utilities, Manufacturing and Other Services. Employment concentration was very similar in 2003 in Lackawanna with no significant changes in the industrial structure of the county during the last decade.

When wages are used to measure industry concentration, the same industries identified by the employment criterion above had higher

wage concentration and again no significant changes occurred during the period 2003-2013.

Manufacturing employment decreased slightly from 11.7% of total county employment in 2003 to 9.9% in 2013. The highest employment concentration occurred in the Education and Health Services in 2013. Employment in this industry was 23.1% of total county employment. Trade, Transportation and Utility remained a high employment industry and employment in that industry increased from 18.3% in 2003 to 22.0% of total county employment in 2013.

TABLE 15: INDUSTRY WAGES AS A PERCENT OF TOTAL WAGES - 2013

INDUSTRY	Pennsylvania	Lackawanna	Lehigh	Luzerne	Monroe	Northampton	Pike
Total, all industries	\$274,658,213,023	\$3,600,112,658	\$8,636,547,489	\$5,328,698,861	\$2,104,912,739	\$4,496,532,232	\$320,926,841
Federal Government	2.4%	1.8%	0.6%	3.6%	10.6%	1.5%	3.9%
State Government	2.7%	3.3%	0.9%	3.4%	3.5%	0.5%	3.4%
Local Government	7.8%	8.5%	7.6%	8.4%	13.2%	13.0%	29.4%
Total, all industries - private sector	87.1%	86.4%	90.9%	84.6%	72.7%	84.9%	63.3%
Goods-Producing	17.6%	16.6%	15.1%	18.0%	20.6%	22.2%	5.8%
Natural Resources and Mining	1.3%	0.3%	0.3%	0.4%	0.2%	0.1%	0.7%
Construction	4.7%	4.5%	3.8%	4.1%	3.0%	4.6%	3.0%
Manufacturing	11.6%	11.7%	11.0%	13.5%	17.5%	17.5%	2.1%
Service-Providing	69.6%	69.9%	75.8%	66.6%	52.0%	62.7%	57.6%
Trade, Transportation, and Utilities	15.9%	18.3%	17.4%	24.7%	16.6%	17.6%	16.1%
Information	2.2%	2.1%	2.2%	1.7%	0.5%	2.3%	1.3%
Financial Activities	8.5%	7.7%	4.7%	5.9%	2.9%	6.9%	3.6%
Professional and Business Services	18.8%	10.6%	23.8%	10.1%	6.3%	11.8%	4.1%
Education and Health Services	18.5%	25.2%	23.0%	18.7%	14.3%	16.7%	11.0%
Leisure and Hospitality	3.6%	3.7%	3.0%	3.9%	9.2%	5.6%	14.8%
Other Services	2.0%	2.2%	1.7%	1.5%	2.2%	1.8%	6.6%

Source: Bureau of Labor Statistics (Quarterly Census of Employment and wages)

LEHIGH COUNTY

In 2013 higher than average employment concentration in Lehigh County was observed in Education and Health Services, Professional and Business Services, Trade, Transportation and Utilities and Manufacturing. The highest concentration of employment was in Education and Health Services and the second highest in Professional and Business Services.

The degree of industry concentration in Lehigh County in 2013 was virtually the same when using wages rather than employment as the

criterion, meaning that the two industries, where the highest concentration of county wages occurred were Education and Health Services and Professional and Business Services.

As a percentage of the total Lehigh County employment the two high employment industries actually produced 38.4% of all the jobs in the county in 2013 and generated 46.8% of the total county wages.

TABLE 16: ANNUAL AVERAGE PAY - 2013

INDUSTRY	Pennsylvania	Lackawanna	Lehigh	Luzerne	Monroe	Northampton	Pike
Total, all industries	49,070	37,233	48,385	38,319	39,107	43,029	30,665
Federal Government	68,134	67,799	64,831	63,258	59,870	61,445	59,198
State Government	54,668	49,035	49,794	53,855	61,094	49,083	52,059
Local Government	46,464	42,114	45,639	42,038	45,065	44,510	44,360
Total, all industries - private sector	48,785	36,155	48,536	36,945	35,805	42,555	25,666
Goods-Producing	56,925	45,168	56,759	46,903	69,251	58,176	36,923
Natural Resources and Mining	59,261	47,927	36,721	49,587	25,046	28,806	32,493
Construction	56,809	48,445	56,249	47,137	41,897	53,874	35,156
Manufacturing	56,728	43,960	57,871	46,751	79,368	59,766	42,005
Service-Providing	47,085	34,523	47,175	34,936	30,055	38,855	24,903
Trade, Transportation, and Utilities	39,992	31,070	39,347	36,009	28,859	36,511	23,933
Information	69,172	46,536	68,380	46,921	33,973	61,700	51,355
Financial Activities	75,151	53,061	51,825	52,961	35,716	61,812	36,977
Professional and Business Services	68,873	37,517	71,257	36,100	42,210	45,061	38,294
Education and Health Services	46,371	40,599	49,803	38,776	43,963	43,843	31,495
Leisure and Hospitality	18,599	14,745	16,164	16,083	18,666	20,669	19,497
Other Services	29,246	25,268	28,293	23,407	23,833	25,882	22,083

Source: Bureau of Labor Statistics (Quarterly Census of Employment and wages)

LUZERNE COUNTY

In 2013 higher than average employment concentration in Luzerne County was observed in Trade, Transportation and Utilities, Manufacturing and Education and Health Services. The same industry concentration was also observed in 2003 meaning that the above three industrial sectors also had higher than the state average employment concentration ratios in 2003. The stability of the location quotients in Luzerne County indicates that the industry structure of the region did not significantly change from 2003 to 2013.

The three industries with the highest employment concentration in Luzerne County also accounted for the largest percentage of county wages.

In 2013, Trade, Transportation and Utilities, Education and Health Services and Manufacturing created more than half of the total county jobs (55.7%) and more than half of the total county wages (56.9%) in Luzerne.

TABLE 17: PERCENTAGE CHANGE IN JOBS CREATED 2003 - 2013

INDUSTRY	Pennsylvania	Lackawanna	Lehigh	Luzerne	Monroe	Northampton	Pike
Total, all industries	2.3%	-0.4%	5.6%	-0.5%	3.0%	14.6%	11.4%
Federal Government	-10.1%	-16.9%	-24.7%	-19.7%	15.4%	-11.0%	-11.0%
State Government	-3.3%	-10.5%	-17.1%	-8.0%	3.4%	10.3%	-1.4%
Local Government	-2.2%	-4.4%	6.6%	-6.7%	3.2%	10.0%	20.0%
Total, all industries - private sector	3.2%	0.5%	6.0%	0.9%	1.9%	15.7%	10.5%
Goods-Producing	-15.5%	-22.3%	-26.8%	-23.7%	-16.9%	-16.6%	-32.9%
Natural Resources and Mining	43.5%	24.2%	-6.8%	-2.7%	51.7%	64.8%	217.4%
Construction	-8.4%	4.5%	-15.6%	-18.6%	-41.9%	-21.1%	-32.3%
Manufacturing	-21.3%	-29.3%	-30.8%	-25.7%	-5.0%	-15.7%	-51.4%
Service-Providing	8.2%	6.1%	14.5%	7.9%	6.1%	27.4%	15.5%
Trade, Transportation, and Utilities	-1.4%	1.1%	6.5%	12.7%	-6.7%	20.3%	27.9%
Information	-28.3%	-22.6%	-34.8%	-49.1%	-44.2%	-21.9%	-53.1%
Financial Activities	-7.7%	-12.2%	-30.0%	-16.5%	-26.4%	35.8%	-33.3%
Professional and Business Services	25.1%	42.1%	54.5%	30.9%	-12.6%	39.5%	-7.6%
Education and Health Services	18.5%	5.3%	27.0%	10.4%	35.3%	33.7%	44.3%
Leisure and Hospitality	13.7%	16.8%	14.1%	10.0%	30.2%	48.3%	7.2%
Other Services	-0.2%	-8.1%	-8.3%	-16.6%	6.5%	-14.3%	45.6%

Source: Bureau of Labor Statistics (Quarterly Census of Employment and wages)

NORTHAMPTON COUNTY

In 2013, higher than average employment concentration in Northampton County was observed in Manufacturing, Local Government, Leisure and Hospitality, Trade, Transportation and Utilities and Education and Health Services. These industries had the highest location quotients in Northampton County in 2013 and in 2003 indicating that the county industry structure did not significantly change during the decade.

Using wages for the derivation of location quotients leads to the same industry concentration pattern as observed above. Local

Government, Manufacturing, Leisure and Hospitality, Education and Health Services and Trade, Transportation and Utilities seemed to have higher than average concentration of wages.

The local government, Manufacturing, Trade, Transportation and Utilities and Education and Health Services produced 62.4% of all the jobs in Northampton County in 2013. The same three industries and the local government produced 64.8% of the total wages earned by the residents of the county.

TABLE 18: JOBS CREATED 2003 - 2013

INDUSTRY	Pennsylvania	Lackawanna	Lehigh	Luzerne	Monroe	Northampton	Pike
Total, all industries	126,017	(397)	9,490	(711)	1,545	13,292	1,075
Federal Government	(10,852)	(192)	(266)	(746)	499	(134)	(26)
State Government	(4,618)	(281)	(307)	(291)	40	47	(3)
Local Government	(10,543)	(338)	902	(767)	192	1,199	354
Total, all industries - private sector	152,029	414	9,161	1,094	813	12,181	751
Goods-Producing	(155,348)	(3,786)	(8,423)	(6,380)	(1,278)	(3,432)	(247)
Natural Resources and Mining	17,738	47	(56)	(13)	46	59	50
Construction	(20,688)	145	(1,067)	(1,073)	(1,080)	(1,028)	(130)
Manufacturing	(152,398)	(3,979)	(7,300)	(5,294)	(244)	(2,462)	(167)
Service-Providing	307,377	4,200	17,584	7,474	2,091	15,613	998
Trade, Transportation, and Utilities	(15,862)	227	2,352	4,124	(875)	3,666	470
Information	(34,914)	(469)	(1,494)	(1,895)	(260)	(477)	(95)
Financial Activities	(25,877)	(731)	(3,366)	(1,178)	(622)	1,322	(157)
Professional and Business Services	150,468	3,010	10,154	3,527	(453)	3,336	(28)
Education and Health Services	171,080	1,132	8,456	2,416	1,785	4,312	345
Leisure and Hospitality	63,977	1,311	1,966	1,183	2,401	3,976	165
Other Services	(413)	(274)	(484)	(703)	117	(513)	299

Source: Bureau of Labor Statistics (Quarterly Census of Employment and wages); Job losses are given within brackets

PIKE COUNTY

In 2013, higher than average employment concentration in Pike County was observed in Local Government, Trade, Transportation and Utilities, Leisure and Hospitality and Other Services. The highest employment location quotients were recorded for the Leisure and Hospitality and Other Services Industries. The noticeable change from 2003 to 2013 was the dramatic reduction of the Federal Government location quotient, which decreased from 1.17 in 2003 to 0.59 in 2013.

When wages are used as a measure of industry concentration, Leisure and Hospitality had the highest location quotient followed by Other Services and the Local Government.

In 2013, the industries with the largest employment share in Pike County were Leisure and Hospitality, Trade, Transportation and Utilities and the Local Government. These three sectors actually generated 64.3% of the total number of Pike County jobs in 2013 and produced 60.3% of the total wages earned by Pike County residents.

TABLE 19: PERCENT TOTAL WAGE CHANGE 2003 - 2013

INDUSTRY	Pennsylvania	Lackawanna	Lehigh	Luzerne	Monroe	Northampton	Pike
Total, all industries	35.7%	25.6%	34.4%	25.3%	33.5%	47.9%	35.4%
Federal Government	18.8%	5.2%	4.2%	1.8%	45.3%	11.5%	24.6%
State Government	19.6%	4.7%	-2.0%	14.6%	26.4%	36.8%	23.0%
Local Government	23.7%	19.5%	38.7%	19.8%	37.1%	42.8%	61.4%
Total, all industries - private sector	38.0%	27.8%	34.7%	27.6%	31.7%	49.7%	27.3%
Goods-Producing	11.1%	0.9%	-20.8%	0.5%	33.2%	15.4%	-35.6%
Natural Resources and Mining	152.1%	180.7%	3.2%	53.7%	64.0%	82.7%	253.5%
Construction	24.3%	53.7%	12.6%	11.5%	-28.7%	2.5%	-22.2%
Manufacturing	0.7%	-12.1%	-28.6%	-3.5%	56.0%	19.1%	-58.2%
Service-Providing	47.0%	36.3%	56.6%	37.7%	31.1%	67.3%	41.2%
Trade, Transportation, and Utilities	24.7%	33.4%	28.0%	43.6%	3.1%	51.2%	51.0%
Information	-3.1%	-2.9%	-3.1%	-39.1%	-49.5%	17.5%	-53.7%
Financial Activities	33.3%	20.6%	-16.5%	11.3%	-8.0%	87.9%	4.0%
Professional and Business Services	87.5%	67.2%	153.2%	67.7%	38.4%	83.6%	20.0%
Education and Health Services	56.4%	37.8%	68.0%	44.9%	86.0%	72.8%	87.4%
Leisure and Hospitality	46.5%	49.6%	39.5%	49.7%	69.1%	137.7%	36.2%
Other Services	29.6%	19.9%	5.5%	5.0%	31.4%	2.1%	84.7%

Source: Bureau of Labor Statistics (Quarterly Census of Employment and wages); Job losses are given within brackets

TABLE 20: TOTAL WAGE CHANGE 2003 - 2013 (IN DOLLARS)

INDUSTRY	Pennsylvania	Lackawanna	Lehigh	Luzerne	Monroe	Northampton	Pike
Total, all industries	72,246,413,502	734,539,070	2,209,098,277	1,076,910,327	528,246,034	1,456,440,703	83,975,249
Federal Government	1,045,849,508	3,152,646	2,098,870	3,413,867	69,660,858	6,865,567	2,465,797
State Government	1,202,088,244	5,253,933	(1,515,236)	23,153,561	15,589,459	6,643,071	2,025,118
Local Government	4,099,114,260	50,063,481	184,259,977	73,949,273	74,955,105	175,557,370	35,875,646
Total, all industries - private sector	65,899,361,490	676,069,010	2,024,254,666	976,393,626	368,040,612	1,267,374,695	43,608,688
Goods-Producing	4,817,187,154	5,593,862	(342,785,663)	4,914,842	108,127,209	133,447,811	(10,268,449)
Natural Resources and Mining	2,093,570,733	7,445,433	875,198	7,993,991	1,320,069	1,950,088	1,697,203
Construction	2,504,418,181	56,546,467	36,413,745	22,881,159	(25,269,018)	4,994,720	(2,734,159)
Manufacturing	219,198,240	(58,398,038)	(380,074,606)	(25,960,308)	132,076,158	126,503,003	(9,231,493)
Service-Providing	61,082,174,336	670,475,148	2,367,040,329	971,478,784	259,913,403	1,133,926,884	53,877,137
Trade, Transportation, and Utilities	8,635,291,947	165,165,189	329,388,099	399,615,669	10,591,593	268,070,202	17,416,559
Information	(192,853,684)	(2,230,996)	(6,154,948)	(58,990,328)	(10,918,828)	15,658,981	(4,992,805)
Financial Activities	5,865,628,295	47,595,270	(80,202,717)	31,966,013	(5,394,172)	144,997,635	449,269
Professional and Business Services	24,107,748,291	153,312,596	1,241,005,047	217,577,573	36,795,775	241,941,192	2,178,499
Education and Health Services	18,316,590,192	249,023,035	802,423,068	307,967,391	139,010,051	315,702,047	16,499,811
Leisure and Hospitality	3,139,604,433	44,625,275	72,820,110	69,400,719	79,032,136	146,078,875	12,654,290
Other Services	1,263,645,148	13,065,429	7,824,119	3,964,512	10,987,981	1,636,519	9,671,514

Source: Bureau of Labor Statistics (Quarterly Census of Employment and wages); Job losses are given within brackets

SUMMARY OF FINDINGS

The Monroe County Economic Scorecard has determined the following rankings based on total scores for employment, earnings, healthcare, housing and education. For each category, the county with the highest total score is ranked first, the county with the second highest total score is ranked second and so on.

EMPLOYMENT

The employment section of the scorecard utilized four indicators for the ranking of the six counties: labor force growth, total employment growth, job growth, and the employment to labor force ratio.

OVERALL RANKING:

1. Northampton County
2. Lehigh County
3. Pike County
4. Monroe County
5. Lackawanna County
6. Luzerne County

Comments and Observations

All counties seemed to follow similar fluctuations in their unemployment rates, closely resembling the national pattern. The unemployment rates in Pike and Monroe were consistently higher than the other counties. Labor force growth in Pike and Monroe was considerably higher in the years prior to the Great Recession. Monroe and Pike also experienced the greatest decreases in their labor force after the recession. Employment in Monroe and Pike grew faster than the other counties before 2008 and had a greater downward adjustment after the recession.

EARNINGS

The six counties were rated based on per capita income as a percentage of Pennsylvania, growth in per capita income, average earnings per job, growth in average earnings and poverty rates.

OVERALL RANKING:

1. Northampton County
2. Lehigh County
3. Lackawanna County
4. Luzerne
5. Pike County
6. Monroe County

Comments and Observations

Monroe County had the third highest earnings per job after Lehigh and Northampton and Monroe also showed the highest total percentage growth in earnings per job from 2002 to 2012.

HEALTHCARE

The five healthcare indicators used by the scorecard to rank the six counties were: the number of general hospital beds per 1,000 population, number of nursing home beds per 1,000 populations 65 and over, number of employees per operating room in ambulatory centers, number of physicians per 1,000 populations and number of registered nurses per 1,000 populations.

OVERALL RANKING:

1. Lehigh County
2. Lackawanna County
3. Luzerne County
4. Monroe County
5. Northampton County
6. Pike County

Comments and Observations

Lehigh County was the overwhelming leader in the healthcare category reflecting the growth of the healthcare industry in the region and the emergence of the county into a major center for healthcare facilities.

HOUSING

The housing section of the scorecard used two housing affordability indicators and two building activity indicators to rank and rate the six counties. The housing affordability indicators were: median house value as a percentage of median income and median annual gross rent as a percentage of median income. The building activity indicators used were: single family building permits per 1,000 people and the single family building permits in 2013 relative to 2003.

OVERALL RANKING:

1. Lackawanna County
2. Luzerne County
3. Lehigh County
4. Northampton County
5. Monroe County
6. Pike County

Comments and Observations

In 2013 the number of building permits issued in Monroe County were only 10% of the number issued ten years earlier. Pike County building permits declined even more. The 2013 number of building permits for Pike County was only 8% of the 2003 number.

The relative decline in the other counties was not as severe. Lackawanna County experienced the smallest decline in building permits during the 2003-2013 period. The number of building permits issued in Lackawanna County in 2013 was 43% of the 2003 number.

EDUCATION

To determine and compare education attainment levels among the six counties, the scorecard used four indicators: percentage of population 25 and over with no high school degree, percentage of population 25 and over with Bachelor's degree or higher, growth in the percentage of population 25 and over with Bachelor's degree or higher and expenditures per student.

OVERALL RANKING:

1. Northampton County
2. Lackawanna County
3. Monroe County
4. Lehigh County
5. Pike County
6. Luzerne County

Comments and Observations

It is interesting to note that Lehigh has the highest percentage of population 25 years and over without a high school degree or equivalency as well as the highest percentage of population 25 years and over with a Bachelor's degree or higher. Also, it is heartening to point out that the percentage of population 25 years and over with a Bachelor's degree or higher increased significantly in each county during the last decade.

TABLE 21: SUMMARY RANKING OF COUNTIES

	Lackawanna	Lehigh	Luzerne	Monroe	Northampton	Pike
Employment	5	2	6	4	1	3
Earnings	3	2	4	6	1	5
Healthcare	2	1	3	4	5	6
Housing	1	3	2	5	4	6
Education	2	4	6	3	1	5

INDUSTRY STRUCTURE

The Monroe County Economic Scorecard also examined the degree of industry concentration in the six counties using the location quotients based on employment and earnings.

Highest Industry Concentration by County

LACKAWANNA COUNTY

1. Education and Health Services
2. Manufacturing
3. Other Services
4. Trade, Transportation and Utilities

LEHIGH COUNTY

1. Education and Health Services
2. Professional and Business Services
3. Trade, Transportation and Utilities

LUZERNE COUNTY

1. Education and Health Services
2. Federal Government
3. Manufacturing
4. Trade, Transportation and Utilities

MONROE COUNTY

1. Federal Government
2. Leisure and Hospitality
3. Local Government
4. Other Services
5. Trade, Transportation, and Utilities

NORTHAMPTON COUNTY

1. Education and Health Services
2. Leisure and Hospitality
3. Local Government
4. Manufacturing
5. Trade, Transportation and Utilities

PIKE COUNTY

1. Leisure and Hospitality
2. Local Government
3. Other Services

TABLE 22: HIGHEST INDUSTRY CONCENTRATION OF BOTH EMPLOYMENT & WAGES BY COUNTY

INDUSTRY	Lackawanna	Lehigh	Luzerne	Monroe	Northampton	Pike
Total, all industries						
Federal Government			X	X		
State Government						
Local Government				X	X	X
Total, all industries - private sector						
Goods-Producing						
Natural Resources and Mining						
Construction						
Manufacturing	X		X		X	
Service-Providing						
Trade, Transportation, and Utilities	X	X	X	X	X	
Information						
Financial Activities						
Professional and Business Services		X				
Education and Health Services	X	X	X		X	
Leisure and Hospitality				X	X	X
Other Services	X			X		X

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