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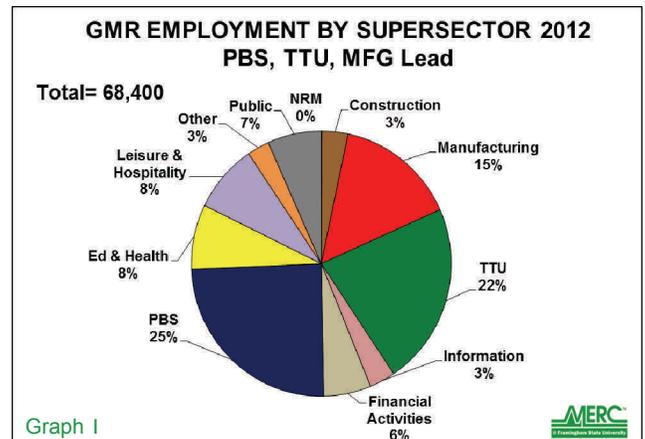
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## Jobs in Greater Marlborough

**By: Kristen Hoffman**

The Greater Marlborough Region (GMR) includes four communities: Hudson, Marlborough, Northborough and Westborough. The most recent 2012 data for the region indicated that GMR employment, payroll, average wage and number of establishments have all decreased compared to 2011 data. As an overview, 2012 GMR employment totaled 68,400 jobs, a 2.8% decrease from 2011, while the regional payroll of \$4.7 billion fell 7%. The 2012 GMR average wage was \$69,400, down 4.3% from 2011, while the number of establishments in the region totaled 3,650, a 2.1% decline. Total employment data by community for 2012 was as fol-



lows: Marlborough 27,900 jobs, Westborough 22,500 jobs, Northborough 8,100 jobs and Hudson 9,900 jobs.

Focusing specifically on employment, GMR employment in 2012 totaled 68,400 jobs. See Graph 1 above. Among the eleven

*Continued on page 8*

## ACCRA Index 2013 for MetroWest

**By: Jaclyn O'Brien**

Every April and October, the MetroWest Economic Research Center (MERC) at Framingham State University conducts a price survey to measure the cost of living in the MetroWest (MW) region of Massachusetts. The items surveyed make up a "market basket" of various goods and services representative of the items typically purchased by professional and executive households. The 57 items are chosen by the Council for Community and Economic Research (C2ER) and are based on a sur-

vey of consumer spending patterns conducted by the U.S. Bureau of Labor Statistics. The Overall Cost of Living Index is a weighted average of six sub-indexes: Housing, Utilities, Grocery Items, Transportation, Health Care, and Miscellaneous Goods and Services. The prices collected are sent to C2ER to be included in their national survey of around 300 urban areas. The C2ER compiles an Overall Cost of Living Index, known as the ACCRA Index; it is calculated for each area using the national average of 100.0 as a base. The national average is the average cost of the market baskets for all 300 cities and towns participating in the C2ER survey.

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### Unemployment in Greater Franklin

By: Mitchell Kelly

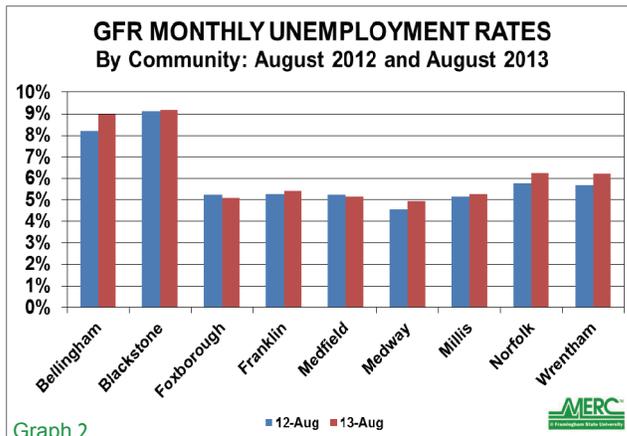


**Mitchell Kelly**  
Intern II  
**Focus**  
Unemployment  
**Major**  
Business Admin.  
YOG 2014

Every month, the MetroWest Economic Research Center (MERC) at Framingham State University collects unemployment and labor force data for the Greater Franklin Region (GFR). The GFR is comprised of nine communities: Bellingham, Blackstone, Foxborough, Franklin, Medfield, Medway, Millis, Norfolk and Wrentham. In August 2013, GFR posted an unemployment rate of 6.2%, which was lower than both the state and the nation at 6.8% and 7.3%, respectively. Among the communities in the region, the highest unemployment rate was recorded by the community of Blackstone with a rate of 9.2%, followed by Bellingham with a rate of 9.0%. These communities were the only communities in the GFR that posted higher unemployment rates than the state and the nation. The community that recorded the lowest unemployment rate was Medway with 4.9%, followed by Foxborough and Medfield at 5.1%. See Graph 1 below.

**“Manufacturing is Changing: Is New England Ready?”**

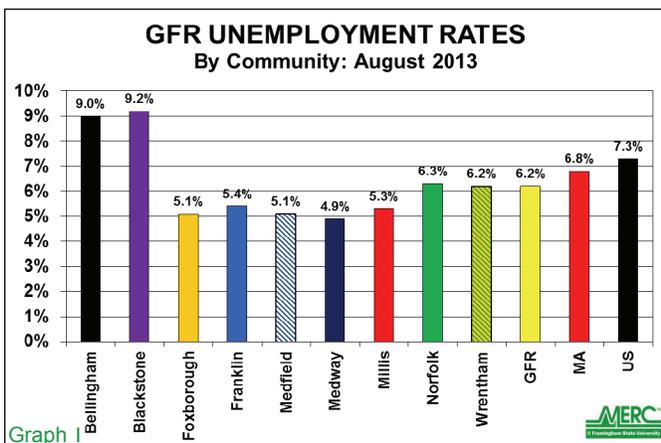
MERC Faculty attended the New England Economic Partnership’s Spring Economic Outlook Conference at the Federal Reserve Bank of Boston.



Graph 2

Comparing unemployment rates among communities in the region in August 2013 with their previous year’s rates in August 2012, see Graph 2 above, some communities have had some significant increases to their unemployment rates. The greatest increase occurred in Bellingham where the unemployment rate increased from 8.2% to 9.0%, an increase of 0.8 percentage points. During this same time period, the communities of Norfolk and Wrentham each posted an increase in their unemployment rates of 0.5 percentage points. In Norfolk the unemployment rate increased from 5.8% to 6.3%, while in Wrentham the unemployment rate increased from 5.7% to 6.2%. Conversely, no communities experienced significant decreases in their unemployment rates. The only communities that experienced decreases in their unemployment rates were Foxborough and Medfield, which each experienced a 0.1 percentage point drop in their unemployment rates from the previous year.

In August 2013, the labor force in the GFR totaled approximately 71,000 individuals with Franklin having the largest number of individuals in the labor force, contributing approximately 17,000 individuals or about 25% of the labor force in the region. This implies that about one out of every four individuals in the labor force of the GFR resides in Franklin. The next largest contributor of the labor force in the region was Bellingham which contributed approximately 14% or about 10,000 individuals, followed by Foxborough with 13.5% or about 9,600 individuals. Combining the labor force in



Graph 1



## Municipal Revenue and Expenditures for GMR

**By: Allyson Sorgini**

The MetroWest Economic Research Center (MERC) at Framingham State University collects research on municipal revenue and expenditures each year for the Greater Marlborough Region. The Greater Marlborough Region, also known as GMR, consists of four communities: Hudson, Marlborough, Northborough and Westborough. Municipal Revenue consists of four components: total tax levy, state aid, local receipts, and an “all other” category. The total tax levy is further broken down

**Allyson Sorgini**  
 Intern II  
**Focus**  
 Municipal Revenue  
**Major**  
 Business Admin.  
 YOG 2014

**A MERC TIDBIT**

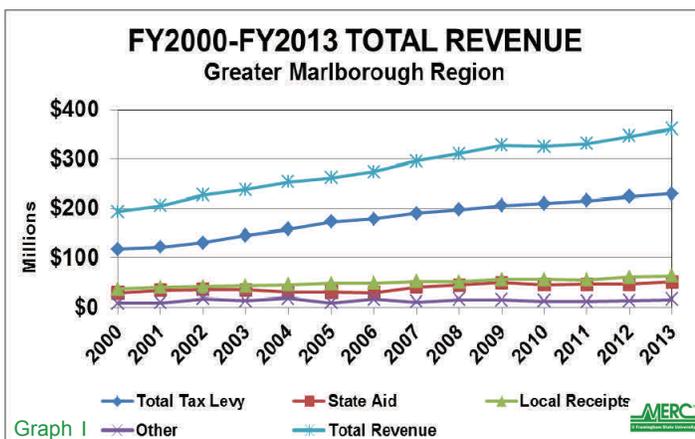
**The Residential Tax Levy comprised a major portion of the Tax Levy (61.9%) and 39.3% of Total Municipal Revenue in GMR for FY2013. Education Expenditures comprised 55.8% of General Fund Expenditures in GMR for FY2012.**

into four sub-categories: residential, commercial, personal property and industrial real estate. State aid includes funds designated to communities for education and general government. Local receipts encompass motor vehicle excises and charges for services, such as water, sewer and trash collection. The “all other” category includes available free cash.

Graph 1 below illustrates how each of the categories that make up total revenue, as well as how total municipal revenue, changed from FY2000 to FY2013. Total municipal revenue for GMR rose from \$193.7 million in FY2000 to \$361.4 million in FY2013, a total increase of 86.6% and an average annual year to year total revenue increase of 4.9%. The total tax levy for the region grew every year for an overall increase of 94.8%; from \$118.1 million in FY2000 to \$230.0 million in FY2013, with an average annual year to year total tax levy increase of 5.3%.

State aid for GMR was one of the lowest contributors to total revenue with a total increase of 73.5%; from \$29.7 million in FY2000 to \$51.5 million in FY2013. The average year to year rate of increase in state aid was 4.3%. In FY2013, revenue from local receipts reached its peak at \$64.0 million, an increase of 4.2% from FY2012 and an increase of 74.0% since the start of the period in FY2000. Revenue from local receipts increased with an average annual year to year rate of 4.4% from FY2000 to FY2013. The “all other” category was the lowest contributor to total revenue in the period. By 2013, this category reached \$16.0 million, an increase of 74.0% from the beginning of the period in FY2000 where it stood at just \$9.2 million.

Graph 2 on page 5 displays the Tax Levies by category for each of the four communities within the Greater Marlborough Region in FY2013. Combined, the residential tax levy, commercial tax levy, industrial tax levy, and personal property tax levy make up the total tax levy. The total tax levy was exhibited as a major contributor to total revenue on the graph previously mentioned. In FY2013, Marlborough had collected \$45.2 million in residential real estate taxes, \$22.8 million in commercial real estate taxes, \$11.0 million in industrial real estate taxes, and \$7.3 million in personal property taxes; each of which were the highest tax levies by category in GMR. Northborough had the lowest totals for commercial, industrial, and personal property taxes at \$4.7



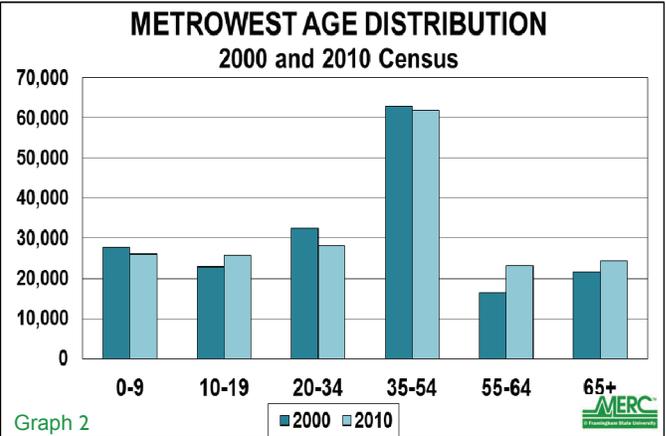
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By: **Katelyn Thornton**

MetroWest Age Distribution



**Katelyn Thornton**  
 Intern II  
 Focus  
 Census  
 Major  
 Business Admin.  
 YOG 2014

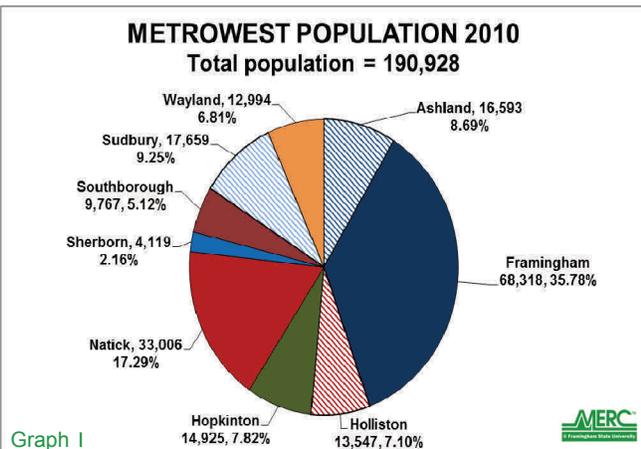


The MetroWest Economic Research Center (MERC) at Framingham State University used data from the United States Census Bureau from Census 2000 and 2010 to investigate the age distribution of the MetroWest population. MetroWest includes the following nine communities: Ashland, Framingham, Holliston, Hopkinton, Natick, Sherborn, Southborough, Sudbury, and Wayland.

Graph 1 below shows the breakdown of the MetroWest population among the nine communities. The population in 2010 was 190,928, whereas in 2000, the population was 183,823. Over ten years, the population grew by 7,105. In 2010, town populations ranged from 4,119 in Sherborn to 68,318 in Framingham. Framingham, with the largest population of the nine communities, accounted for 35.78% of MetroWest's total. In contrast, Sherborn had the smallest population of just over 4,000 individuals, accounting for only 2.16% of MetroWest's overall population.

Graph 2 to the right depicts the MetroWest age distribution broken up into six age groups in 2000 and 2010. The population in three of the six age groups decreased: 0-9, 20-34, and 35-54. The number of children in the 0-9 age group

decreased from 27,819 in 2000 to 25,308 in 2010, the population in the 20-34 age group decreased from 32,381 to 28,852, and the number in the 35-54 age group decreased from 62,740 to 61,592. The remaining three age groups 10-19, 55-64, and 65+ grew in size. The population in the 10-19 age group increased from 22,790 to 26,758, the number in the 55-64 age group increased from 16,514 to 23,855, and the population in the 65+ age group increased from 21,579 to 24,563. The age group with the highest population in both time periods was 35-54 years old and the age group with the lowest population in both time periods was 55-64 years old. The 55-64 age group had the largest percentage increase of 44.45%. In contrast, the 20-34 age group had the largest percentage decrease of 10.90%. The data indicates that MetroWest was comprised of older adults in 2010 compared to 2000. In 2010, the estimated median age in the MetroWest region was 39.5 years old compared to Massachusetts median age of 38.9, and the United States median age of 37. All the communities of the MetroWest region and the overall population of Massachusetts had a higher median age than the United States. Eight of the nine communities in MetroWest had a median age higher than that of Massachusetts. Framingham was the only town in MetroWest with a lower median age. The median age in MetroWest ranged from a high of 46.3 years old in Wayland to a low of 37.5 years old in Framingham. Within the communities of MetroWest, Framingham was the only one with a median age lower than the region's median of 39.5 years old.



Graph 1

Graph 3 on page 5 shows the percentage change of people in three age groups (under 18,

### MetroWest Age Distribution

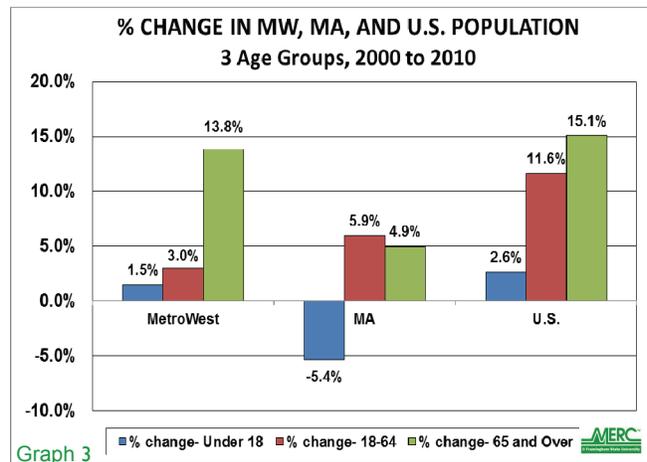
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#### 2010 Median Ages

Ashland	40.1
Framingham	38
Holliston	42.9
Hopkinton	40.3
Natick	41.1
Sherborn	45.5
Southborough	41.7
Sudbury	42.5
Wayland	45.4
<b>MW</b>	<b>40.5</b>
<b>MA</b>	<b>39.1</b>
<b>U.S.</b>	<b>37.2</b>

18-64, and 65 and over) in MetroWest, Massachusetts, and the United States from 2000 to 2010. MetroWest experienced a 3.9% growth in overall population from 2000 to 2010, compared with 3.1% for Massachusetts and 9.7% for the United States. The number of children under 18 years old (in the blue bars) increased by 690 (1.5%), in MetroWest, decreased by 81,141 people (-5.4%), in Massachusetts and increased by 1,887,655 (2.6%) in the United States. The population in the 18-64 age group (in the red bars) increased by 3,431 (3.0%), in MetroWest, 237,111 (5.9%), in Massachusetts, and 20,159,746 (11.6%), in the United States. It is notable that the rate of

increase of potential workers in the 18-64 year old category was almost four times greater in the United States and twice as large in the state of Massachusetts than in MetroWest. Seniors in the 65+ age group (in the green bars) increased by 2,984 (13.8%) in MetroWest, 42,562 (4.9%) in Massachusetts, and 5,276,231 (15.1%) in the United States. The United States had the largest rate of increase of potential workers from 2000 to 2010 in the 18-64 age group at 11.6%. The United States had three times the percentage change compared to Massachusetts in the 65 and over age group. ■



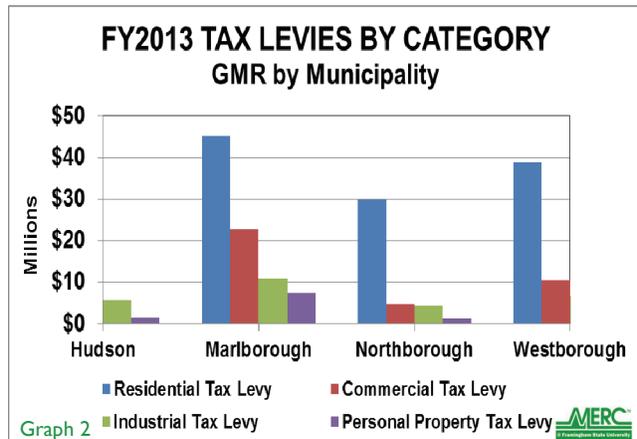
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### Municipal Revenue and Expenditures for GMR

million, \$4.3 million, and \$1.2 million, respectively. Northborough's contribution to the region's commercial assessment was 10.7%, 15.6% to the region's industrial assessment, and 7.4% to the personal property tax assessment. The residential tax levy for Northborough was \$29.9 million, just 5.7% greater than the region's lowest, which was Hudson at \$28.3 million. Noteworthy is the town of Westborough with substantial economic growth in recent years both with respect to jobs and corresponding property tax assessments.

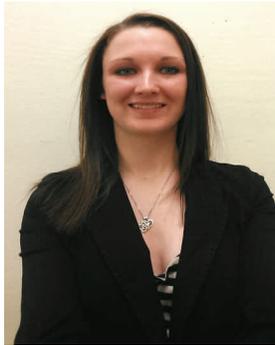
Graph 3 on page 9 represents municipal expenditures by function for each community within the Greater Marlborough Region in FY2012. Municipal expenditures are classified into six functions: education, public works, debt services, fixed costs, police, fire & other public safety, and "all other." Of the four communities

within GMR, only Northborough had an education expenditure percentage greater than the region's average. Education expenditures represented 61.9% of Northborough's general fund expenditures, while the region's education expenditure only represented 55.8%. *Continued on page 9*

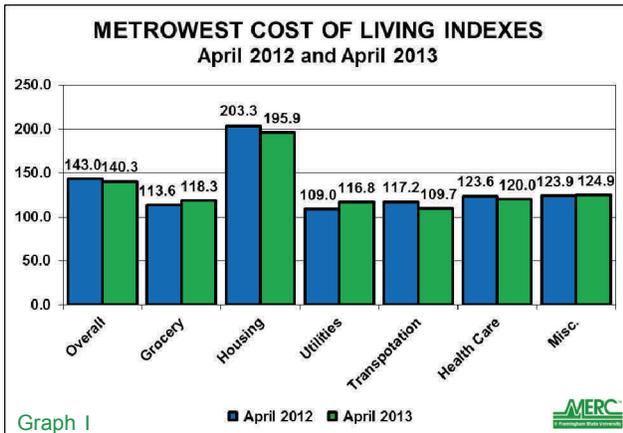


**ACCRA Index 2013 for MetroWest**

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**Jaclyn O'Brien**  
Intern II  
**Focus**  
Cost of Living  
**Major**  
Economics  
YOG 2014



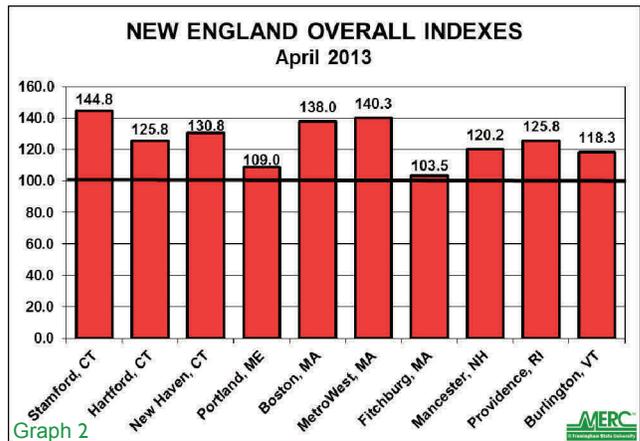
Graph 1 above compares the ACCRA MetroWest Cost of Living Indexes for April 2012 and April 2013. The Overall Cost of Living Index for the MW region decreased 1.9%, falling from 143.0 in April 2012 to 140.3 in April 2013. Even with the small decrease, the overall cost of living in the MetroWest region was still roughly 40% above the national average. Despite showing a decrease of 3.6% from April 2012 (203.3) to April 2013 (195.9), the Housing Index was the highest sub-index in the MetroWest region in both years. Among the sub-indexes that showed increases (Grocery Items, Utilities, and Miscellaneous Goods and Services), the Utilities Index showed the greatest increase, 7.2%, between April 2012 (109.0) and April 2013 (116.8). The other sub-indexes (Housing, Transportation, and Health Care) all decreased. The Transportation Index, with a decrease of 6.4%, had the largest decrease from April 2012 (117.2) to April 2013 (109.7).

Graph 2 to the right shows the ACCRA Overall Cost of Living Indexes for the 10 urban areas surveyed in the New England Region in April 2013. The Overall Cost of Living Index for each of the New England urban areas surveyed

was above the national average (represented by the black line) of 100.0. The three New England areas that had the highest Overall Cost of Living Indexes were Stamford, CT (144.8), MetroWest, (140.3), and Boston, MA (138.0). Those indexes were 44.8%, 40.3% and 38% above the national average of 100.0, respectively. The three New England areas surveyed that had the lowest Overall Cost of Living Indexes in April 2013 were Fitchburg, MA (103.5) Portland, ME (109.0), and Burlington, VT (118.3). These indexes ranged from 3.5% to 18.3% above the national average.

Graph 3 on page 7 displays the five most expensive and the five least expensive urban areas from the ACCRA April 2013 data. It is important to note that these results are based only on the areas that participated in the survey. The five most expensive urban areas, three of which were in New York, were: Queens, NY (153.7); San Francisco, CA (159.5); Brooklyn, NY (173.0); Honolulu, HI (174.6); and Manhattan, NY (218.9). These areas had Overall Cost of Living Index values between 53.7% and 118.9% above the national average of 100.0 (represented by the red line). The five least expensive areas were: Harlingen, TX (81.1); Norman, OK (84.2); Pueblo, CO (84.4); Memphis, TN (84.7); and Youngstown-Warren, OH (85.5). These areas had Overall Cost of Living Index values that ranged between 14.5% and 18.9% below the national average of 100.0. The yellow box represents the gap between the least expensive and the most expensive urban area as of April 2013. The per-

Continued on page 7



Graph 2



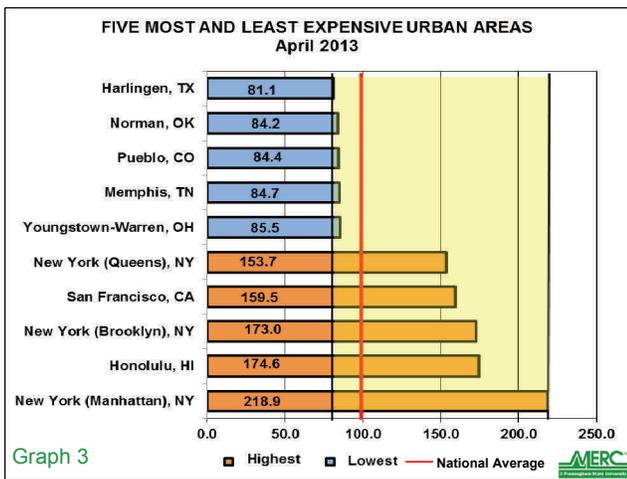
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### ACCRA Index 2013 for MetroWest

cent difference in the Overall Cost of Living Indexes of Harlingen, TX (81.1) and Manhattan, NY(218.9) is 169.9%. This indicates that the index for Manhattan, NY was roughly 170% higher than that of Harlingen, TX.

In summary, in both 2012 and 2013, the Housing Index was the highest sub-index in MetroWest, with values of 203.3 and 195.9 respectively; this contributed to the high Overall Index value of 140.3. The highest Overall Index in New England was Stamford, CT with a value of 144.8, followed by MetroWest with an index of 140.3; the lowest was Fitchburg, MA with an index value of 103.5. The most expensive urban area in April 2013

was Manhattan, NY with an index of 218.9. The least expensive urban area was Harlingen, TX with an index value of 81.1; that's a difference of roughly 170%.



Graph 3

### ACCRA Cost of Living Indexes

The ACCRA Cost of Living Index is published quarterly by C2ER. Data was collected from 305 urban communities across the United States to measure the cost of living for professional/managerial households. The national average has an index of 100.0 for all indexes. Shown below are the indexes for MetroWest.

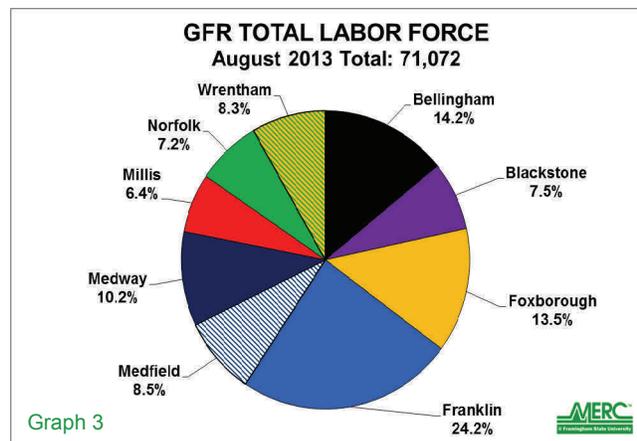
### ACCRA MetroWest 2013

- Overall Index—140.3
- Grocery—118.3
- Housing—195.9
- Utilities—116.8
- Transportation—109.7
- Health Care—120.0
- Misc. Goods & Services—124.9

### Unemployment in Greater Franklin

Continued from page 2

the communities of Franklin, Bellingham and Foxborough, these three communities accounted for almost 37,000 individuals or about 53% of the labor force in the region. The smallest contributors of the labor force in the region were the communities of Millis, Norfolk and Blackstone. These communities accounted for approximately 6.0%, 7.0% and 7.5% of the labor force, or about 4,500, 5,100, and 5,300 individuals, respectively. See Graph 3 to the right. ■



Graph 3

### Intern of the Week

Look for updates on MERC's Facebook and Twitter about the intern of the week. Intern of the week is based on the hard work and dedication of our interns.

### TechSandbox

MERC professors and faculty attended the TechSandbox opening in Hopkinton along with the MetroWest Chamber of Commerce and Gov. Patrick. It's intention is to support business growth and development in the MetroWest region.

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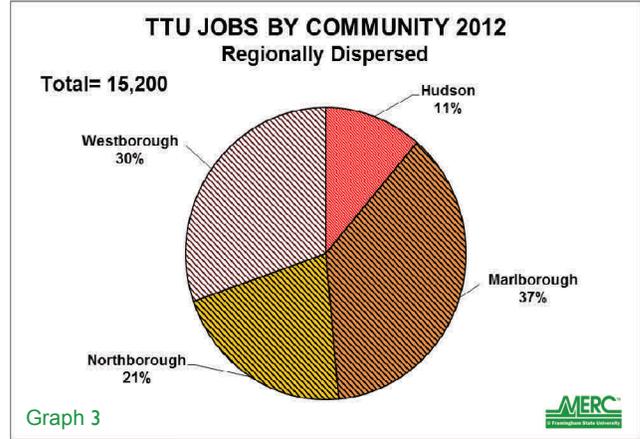
**Jobs in Greater Marlborough**



**Kristen Hoffman**  
 Intern II  
**Focus**  
 Employment  
**Major**  
 Business Admin.  
 YOG 2014

NAICS supersectors, Professional and Business Services (PBS) in blue led with 16,800 or 25% of total regional employment. Trade Transportation and Utilities (TTU) in green produced 15,200 jobs or 22% of employment, while Manufacturing rounded out the top three generating 10,300 jobs or 15% of the region's total employment. These three supersectors dominated the GMR region producing 62% of the region's jobs. Meanwhile, the remaining eight supersectors each produced fewer than 6,000 jobs.

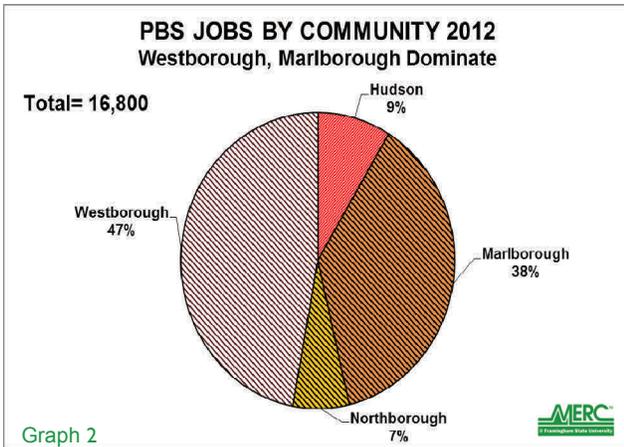
Employment in the top three supersectors was



Graph 3

further analyzed by examining the distribution of these jobs by community. As Graph 2 below illustrates, of the 16,800 PBS jobs, Westborough generated the highest PBS employment with 7,900 jobs or 47% of regional PBS employment, while Marlborough followed with 6,300 jobs or 38%. Combined, these two communities produced 85% of PBS jobs in the region. The remaining two communities, Hudson and Northborough, produced 9% and 7% of PBS jobs, respectively.

While Westborough and Marlborough dominated PBS jobs, the distribution of TTU jobs was more evenly dispersed in the GMR region in 2012. See Graph 3 above. Of the total 15,200 TTU jobs, Marlborough produced the highest employment with 5,700 jobs or 37% of regional TTU employment, followed closely by Westborough with 4,600 jobs or 30%. Northborough rounded out the top three with 3,200 jobs or 21% of total TTU employment. Combined, these three com-



Graph 2

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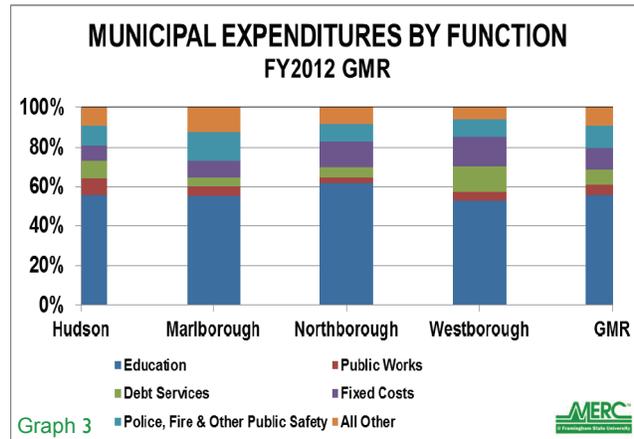
**COMING SOON!**

In the near future, MERC will be introducing an economic index for the nine communities of MetroWest. The index will be comprised of several different indicators such as unemployment rates, initial jobless claims, employment data, payroll data, and single family housing permits. The purpose of this index is to measure changes in all of the above variables simultaneously rather than analyzing the changes in each of the variables separately.

Continued from page 5

### Municipal Revenue and Expenditures for GMR

The other three communities: Hudson, Marlborough, and Westborough had education expenditures as a percentage of general fund expenditures of 55.6%, 55.4% and 52.9%, respectively, each of which were less than the region’s average. The remaining categories varied by community. For GMR, police, fire & other public safety represented the second highest expenditure share at 10.8%. Public works represented the lowest expenditure share in the region at just 5.1%. Debt services, fixed costs, and “all other” had percentages of 7.9%, 10.8% and 9.5%, respectively for the region. ■



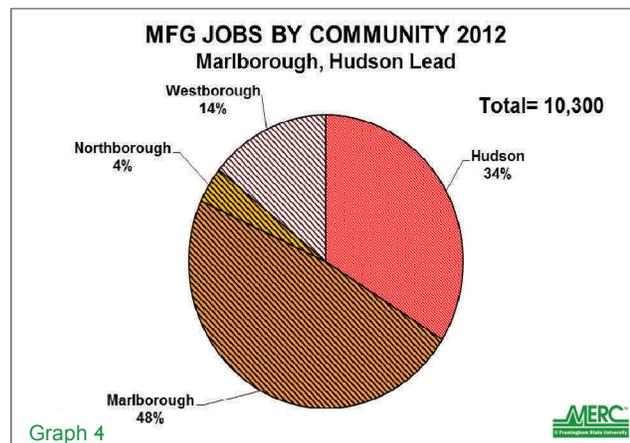
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### Jobs in Greater Marlborough

munities generated 89% of all TTU jobs in the region. Hudson produced the fewest TTU jobs at 1,700 or 11% of total TTU employment.

For the third largest GMR supersector, Manufacturing, the majority of Manufacturing jobs resided in Marlborough. Of the total 10,300 Manufacturing jobs, Marlborough dominated producing 4,900 jobs, or nearly half of total Manufacturing employment in the GMR region. Hudson followed as the second largest contributor in the region, generating 3,500 Manufacturing jobs or 34%. Combined Marlborough and Hudson produced 82% of Manufacturing jobs in the region. Meanwhile, the remaining two communities, Westborough and Northborough, combined for less than 20% of total manufacturing jobs with 14% and 4% respectively. See Graph 4 at right.

2012 were PBS, TTU and Manufacturing. While TTU jobs were dispersed throughout the region, two communities, Westborough and Marlborough, dominated PBS jobs. Meanwhile, Marlborough and Hudson generated over 80% of the region’s Manufacturing jobs. ■



#### FOLLOW MERC ON YOUR FAVORITE SOCIAL MEDIA!

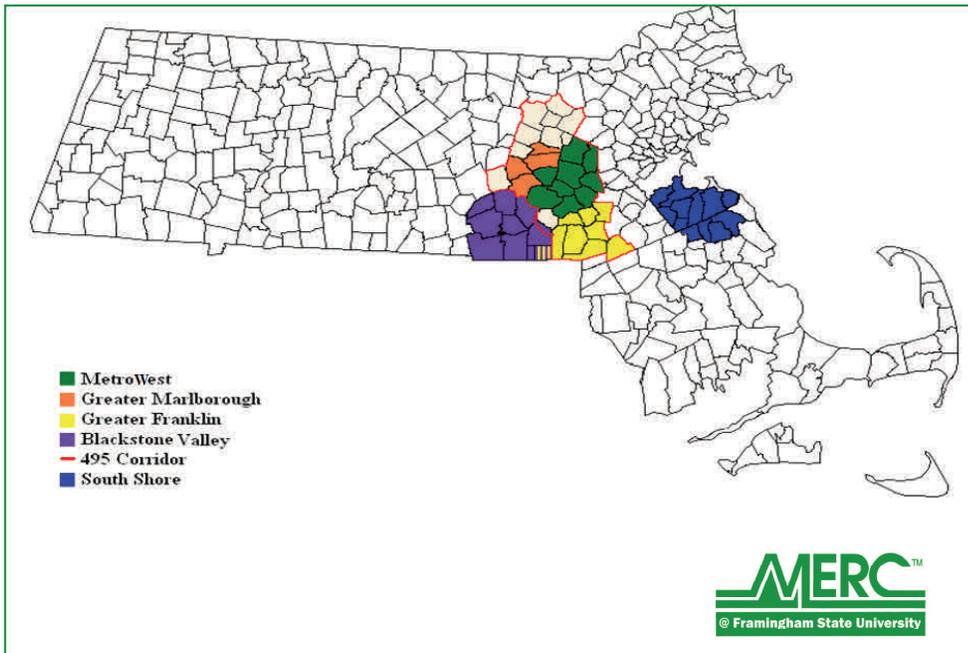
Our primary goal is to promote MERC and educate current and potential users through careful managing of social media, while measuring digital marketing growth. In an effort to create an active and growing audience, MERC devised creative methods to engage an audience beyond that of the people who have subscribed to MERC’s social network pages.

**\*\*Links can be found on the MERC website: [www.merc-online.org](http://www.merc-online.org)\*\***



# MERC SUBSTATE REGIONS MAP

MERC provides economic data and analysis for the 6 substate regions shown on the map: MetroWest CCSA™, Greater Marlborough Region, Greater Franklin Region, Blackstone Valley, 495/MetroWest Corridor, and the South Shore CCSA™.



## August 2013 UNEMPLOYMENT RATES Not Seasonally Adjusted (Preliminary Data)

495/MW	5.4%
<b>Blackstone Valley</b>	<b>6.9%</b>
Blackstone	9.2%
Douglas	6.1%
Grafton	6.6%
Hopedale	4.9%
Mendon	5.7%
Millbury	6.7%
Millville	8.8%
Northbridge	7.6%
Sutton	6.3%
Upton	6.0%
Uxbridge	7.3%
<b>Greater Franklin</b>	<b>6.2%</b>
Bellingham	9.0%
Blackstone	9.2%
Foxborough	5.1%
Franklin	5.4%
Medfield	5.1%
Medway	4.9%
Millis	5.3%
Norfolk	6.3%
Wrentham	6.2%
<b>Greater Marlborough</b>	<b>5.7%</b>
Hudson	6.1%
Marlborough	5.5%
Northborough	5.6%
Westborough	5.9%
<b>MetroWest</b>	<b>5.0%</b>
Ashland	5.4%
Framingham	5.3%
Holliston	5.3%
Hopkinton	4.7%
Natick	4.9%
Sherborn	4.8%
Southborough	5.1%
Sudbury	4.7%
Wayland	4.2%
<b>Milford</b>	<b>6.1%</b>
<b>South Shore</b>	<b>6.1%</b>
Abington	6.7%
Braintree	5.9%
Cohasset	4.9%
Hanover	5.1%
Hingham	4.8%
Milton	5.7%
Norwell	5.0%
Quincy	6.1%
Randolph	8.1%
Rockland	6.5%
Weymouth	6.3%
<b>Massachusetts</b>	<b>6.8%</b>
<b>United States</b>	<b>7.3%</b>

There are several categories of unemployment rates. U-1 through U-6, not seasonally adjusted, are reported below for the U.S. period rates in August 2013. MERC uses the U-3 rate, which is the official unemployment rate.

### Measures: U.S. August 2013

<b>U-1</b>	Persons unemployed 15 weeks or longer, as a percent of the civilian labor force	<b>3.7%</b>
<b>U-2</b>	Job losers and persons who completed temporary jobs, as a percent age of the civilian labor force	<b>3.8%</b>
<b>U-3</b>	Total unemployed persons, as a percent of the civilian labor force ( the official unemployment rate)	<b>7.3%</b>
<b>U-4</b>	Total unemployed persons plus discouraged workers, as a percent of the civilian labor force plus discourage workers	<b>7.9%</b>
<b>U-5</b>	(U-4) plus all other "marginally attached" workers, as a percent of the civilian labor force plus all "marginally attached" workers	<b>8.7%</b>
<b>U-6</b>	Total unemployed persons, plus all "marginally attached" workers, plus all persons employed part time for economic reasons, as a percent of the civilian labor force plus all "marginally attached" workers	<b>13.6%</b>

# A Peek Inside MERC



## MERC Interns: Fall 2013

### Intern I

Thierry Aka  
Jay Nicholls  
Kristen Peterson  
Andre Fernandes  
Terel Soares



### Intern II

Kristen Hoffman  
Mitch Kelley  
Jackie O'Brien  
Allyson Sorgini  
Katelyn Thornton

### Intern III

Herbert Kyles

### Intern IV

Katelyn Correa

[www.merc-online.org](http://www.merc-online.org)



Newsletter Editor:  
Jaclyn O'Brien

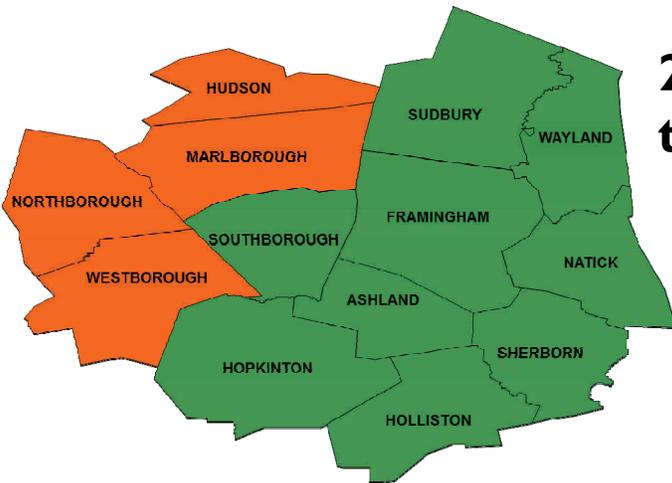
MERC Executive Board:  
Maureen Dunne  
Donald MacRitchie  
Martha Meaney  
Fahino Sajib

Phone: (508) 626-4033  
Fax: (508) 626-4018  
[www.merc-online.org](http://www.merc-online.org)



MetroWest Economic Research Center  
Framingham State University  
100 State Street  
Framingham, MA 01701-9101

## Save the Date!



22<sup>nd</sup> Annual MERC Conference on  
the Greater MetroWest Economy

Wednesday, April 30, 2014  
7:30 - 10:30 AM

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