

ALASKA LEGISLATURE SPECIAL COMMITTEE / SUBJECT FILES 8672
1561 SCOMM 59: JNT. COMMITTEE ON ECONOMIC RECOVERY, 1988

1358

Figure 2.17

ALASKA WAGE AND SALARY EMPLOYMENT (AHFC STUDY)

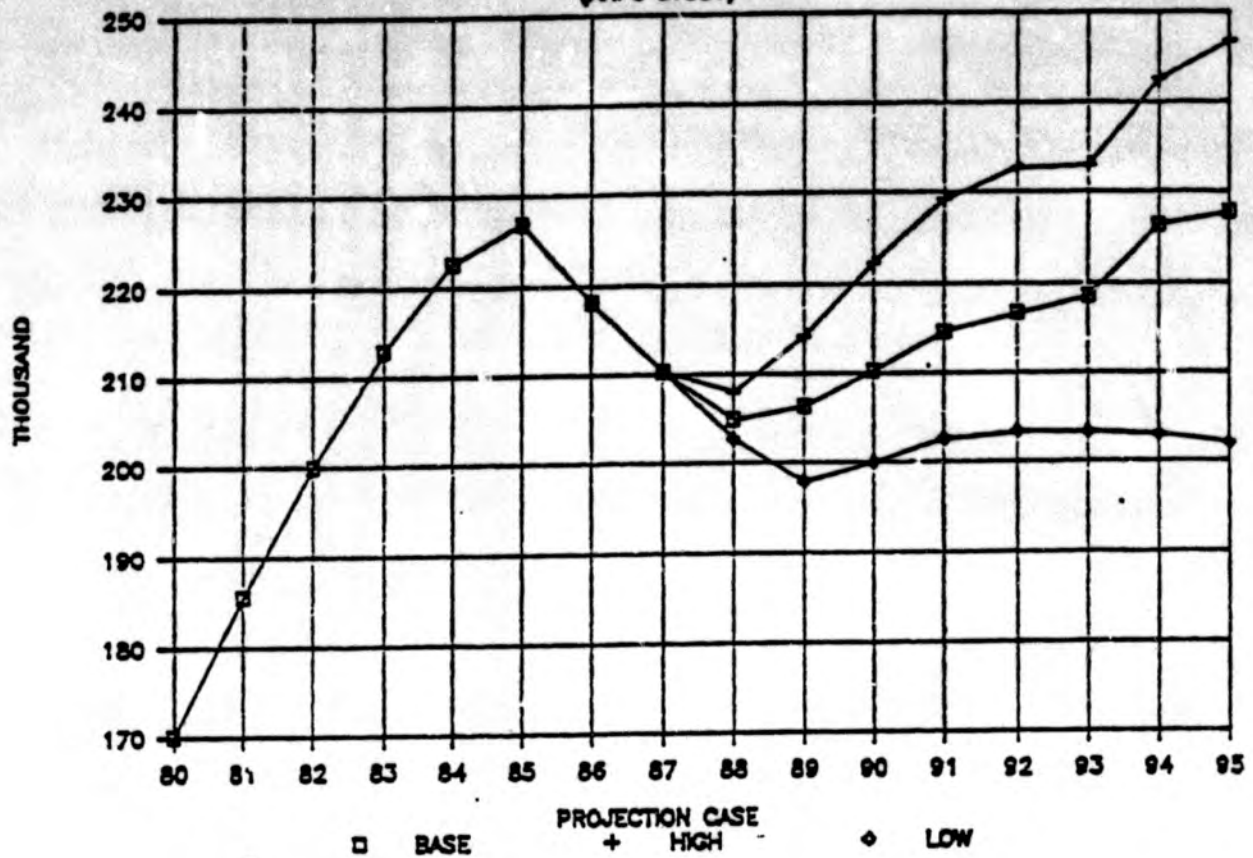


Figure 2.18

ALASKA REAL PERSONAL INCOME (AHFC STUDY)

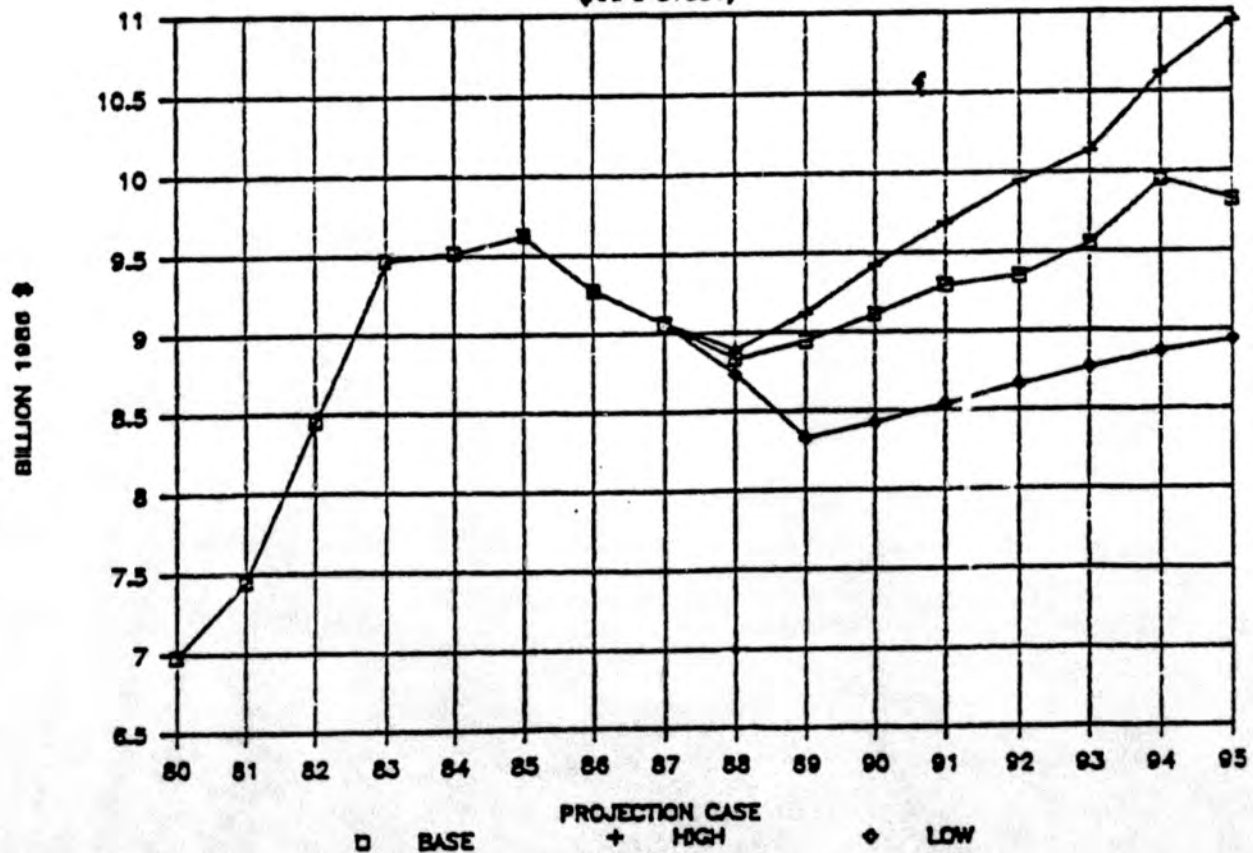


Figure 2.19

REAL PER CAPITA DISPOSABLE INCOME (AHFC STUDY)

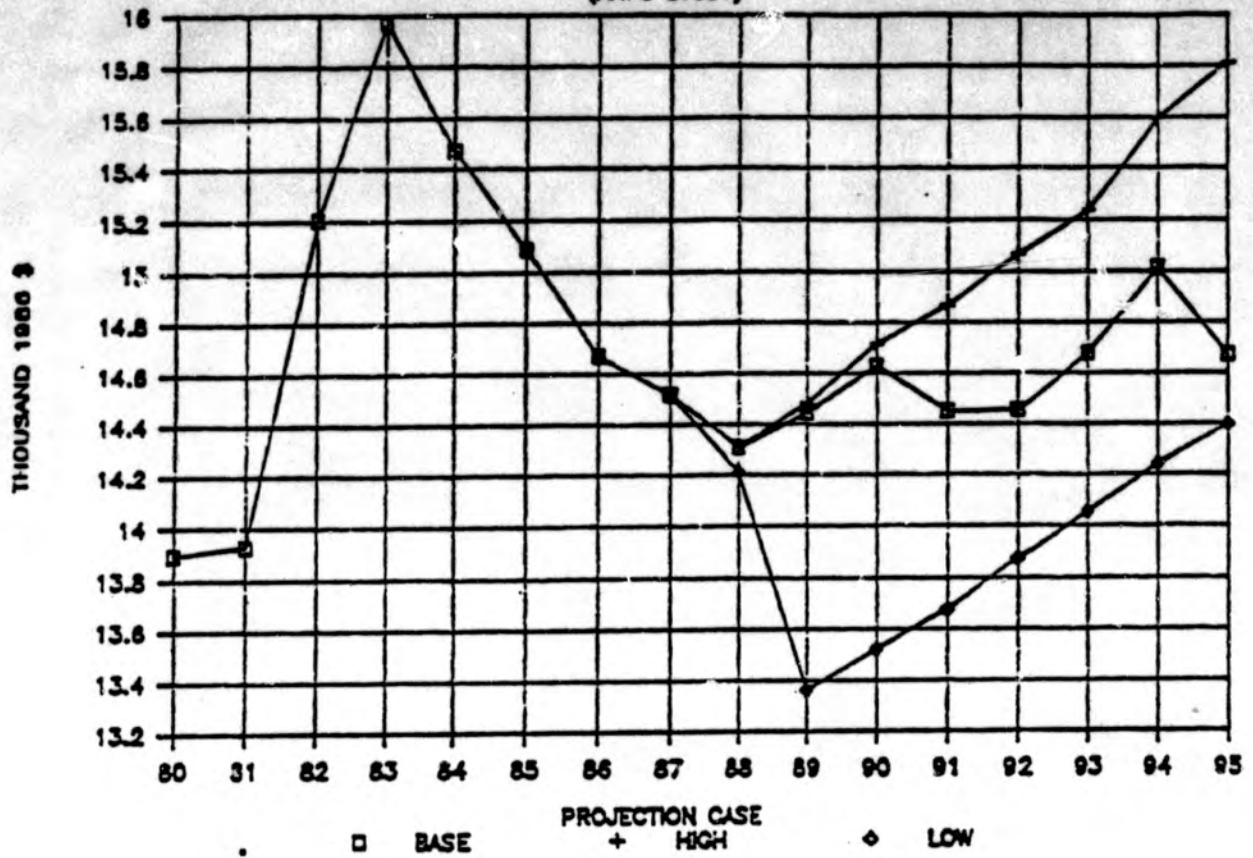


Figure 2.20
ALASKA POPULATION
(AHFC STUDY)

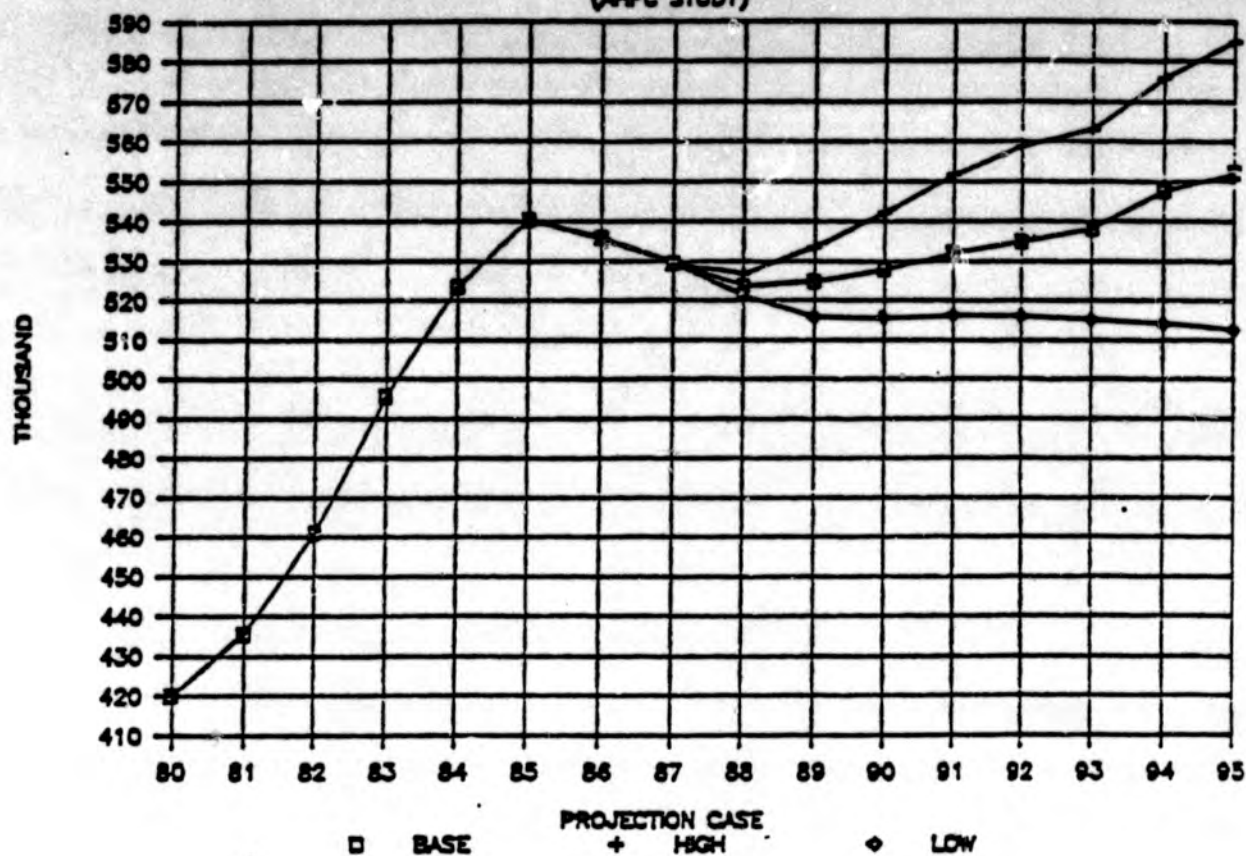


Figure 2.21
ALASKA HOUSEHOLDS
(AHFC STUDY)

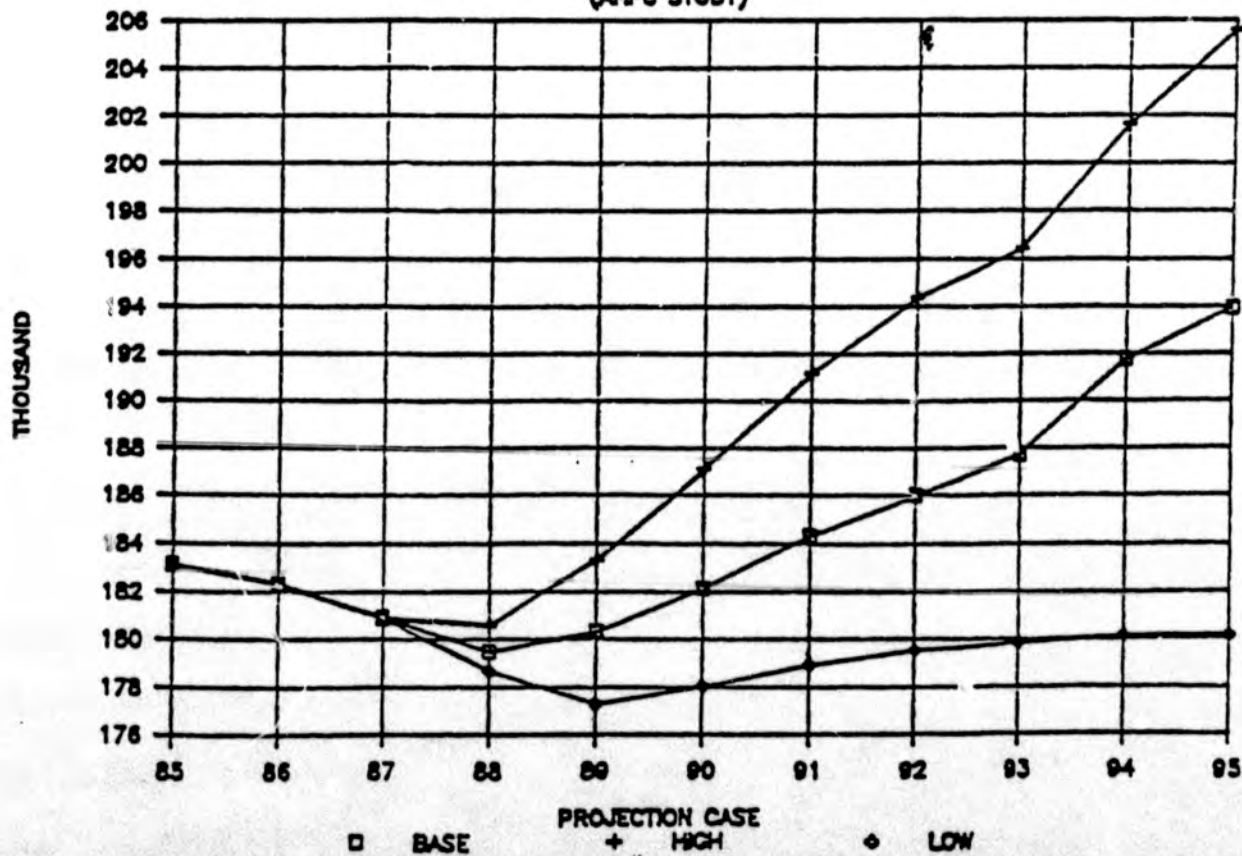


Figure 2.13

PETROLEUM REVENUES: GENERAL FUND (AHFC STUDY)

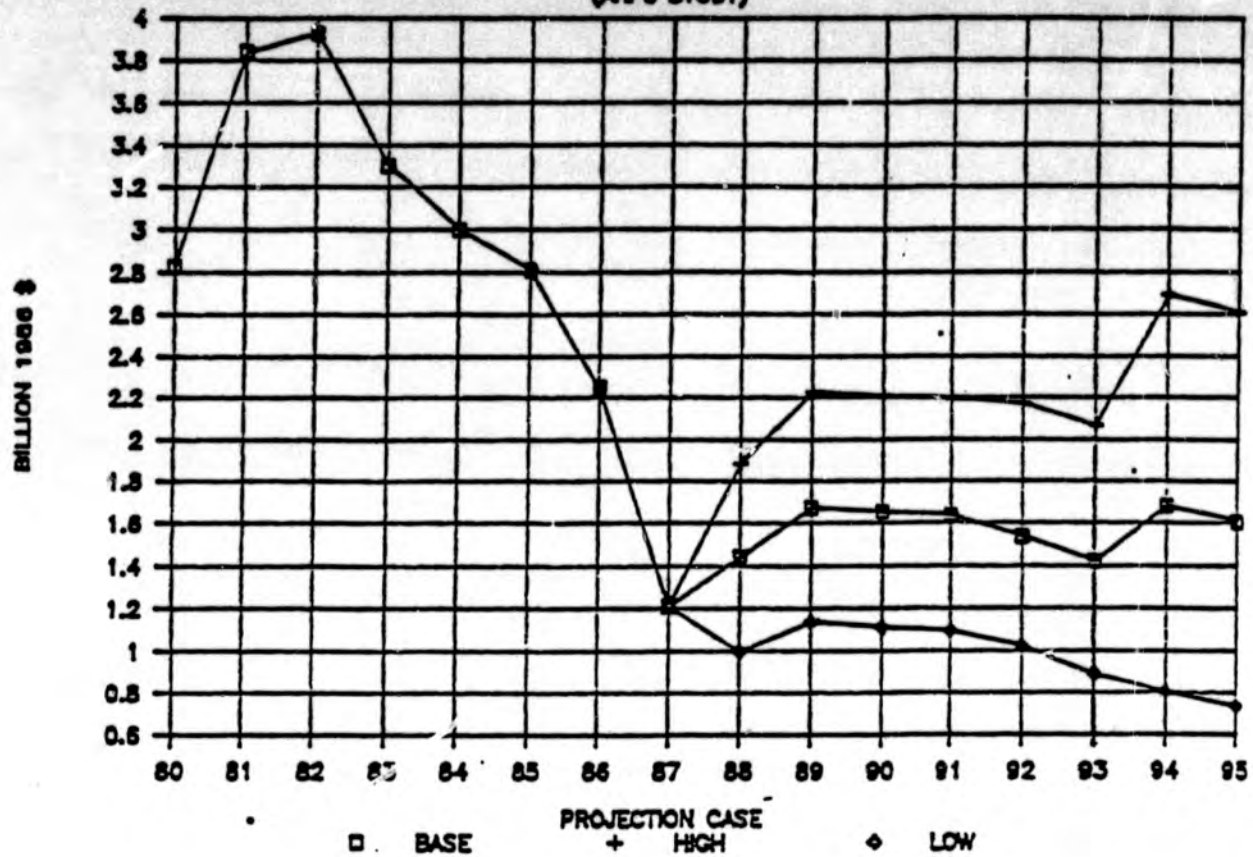


Figure 2.14

STATE EXPENDITURES : GENERAL FUND (AHFC STUDY)

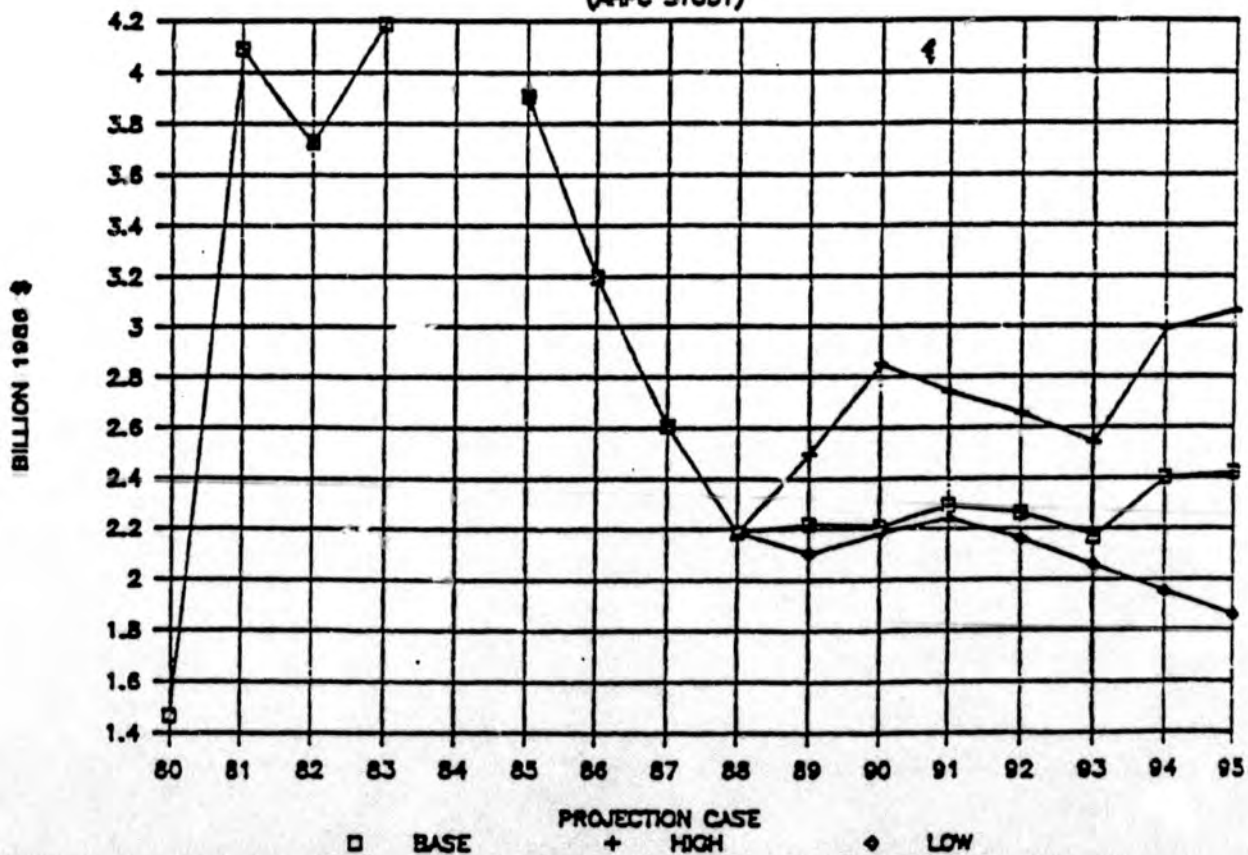


Figure 2.26

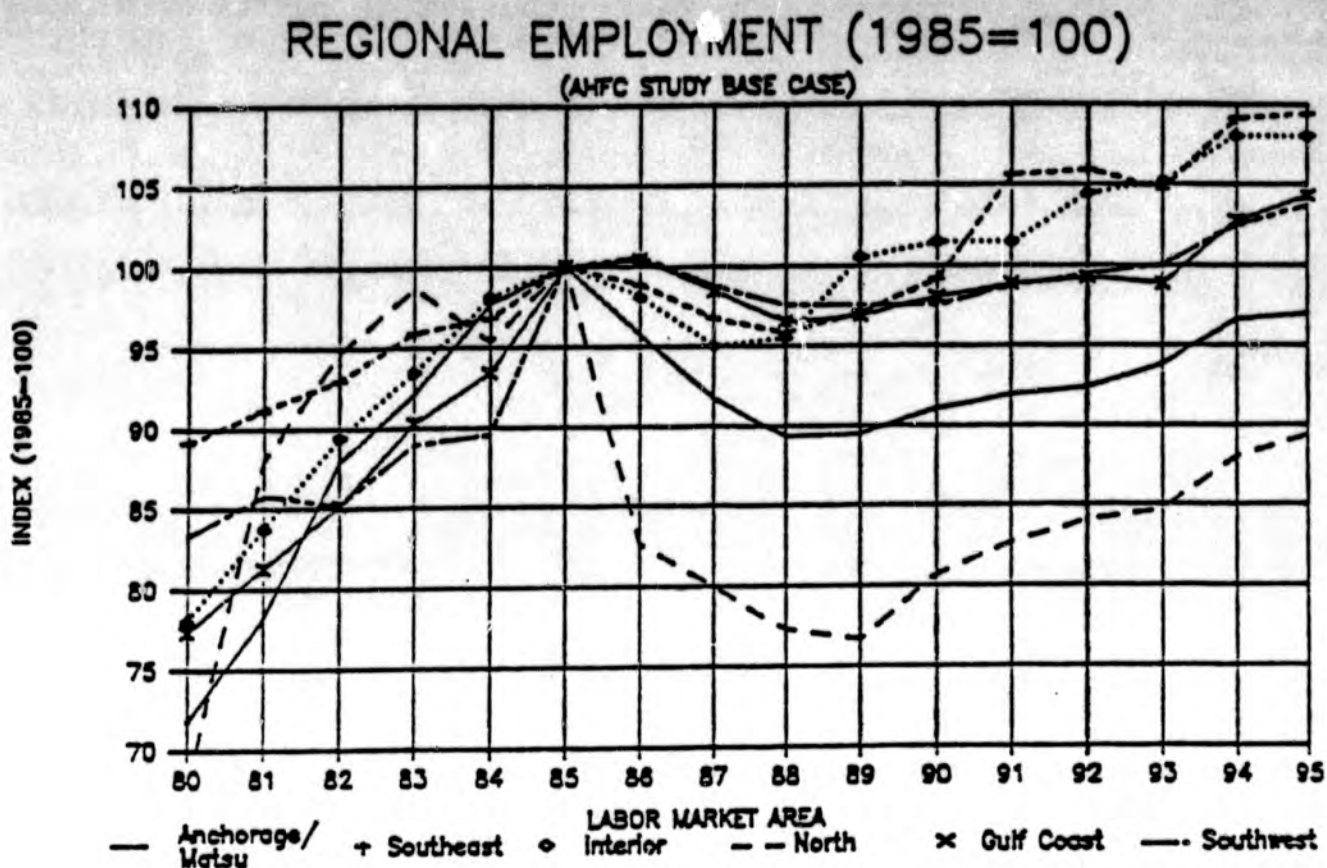


Figure 2.27

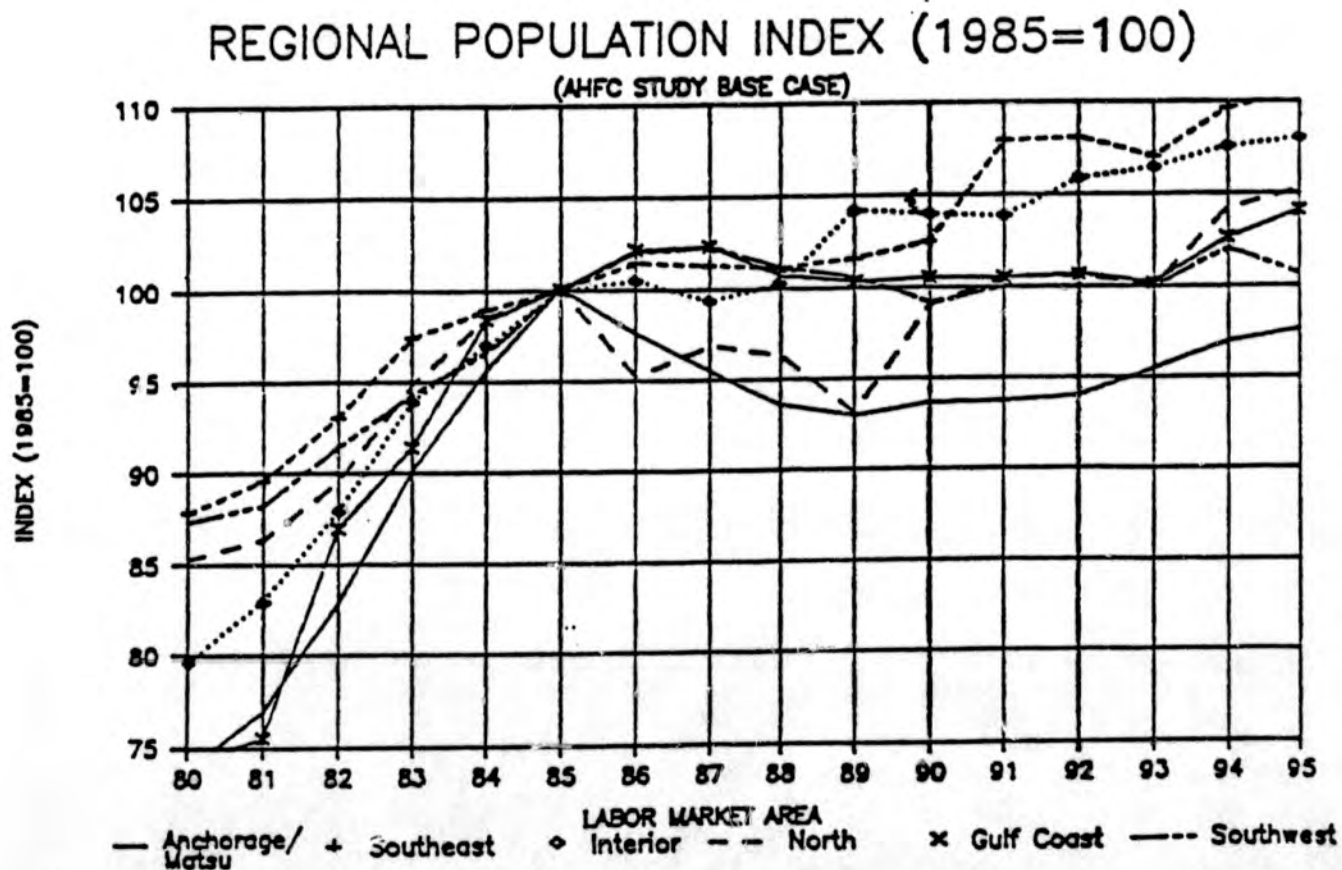


Figure 2.28

ANCHORAGE/MATSU POPULATION (AHFC STUDY)

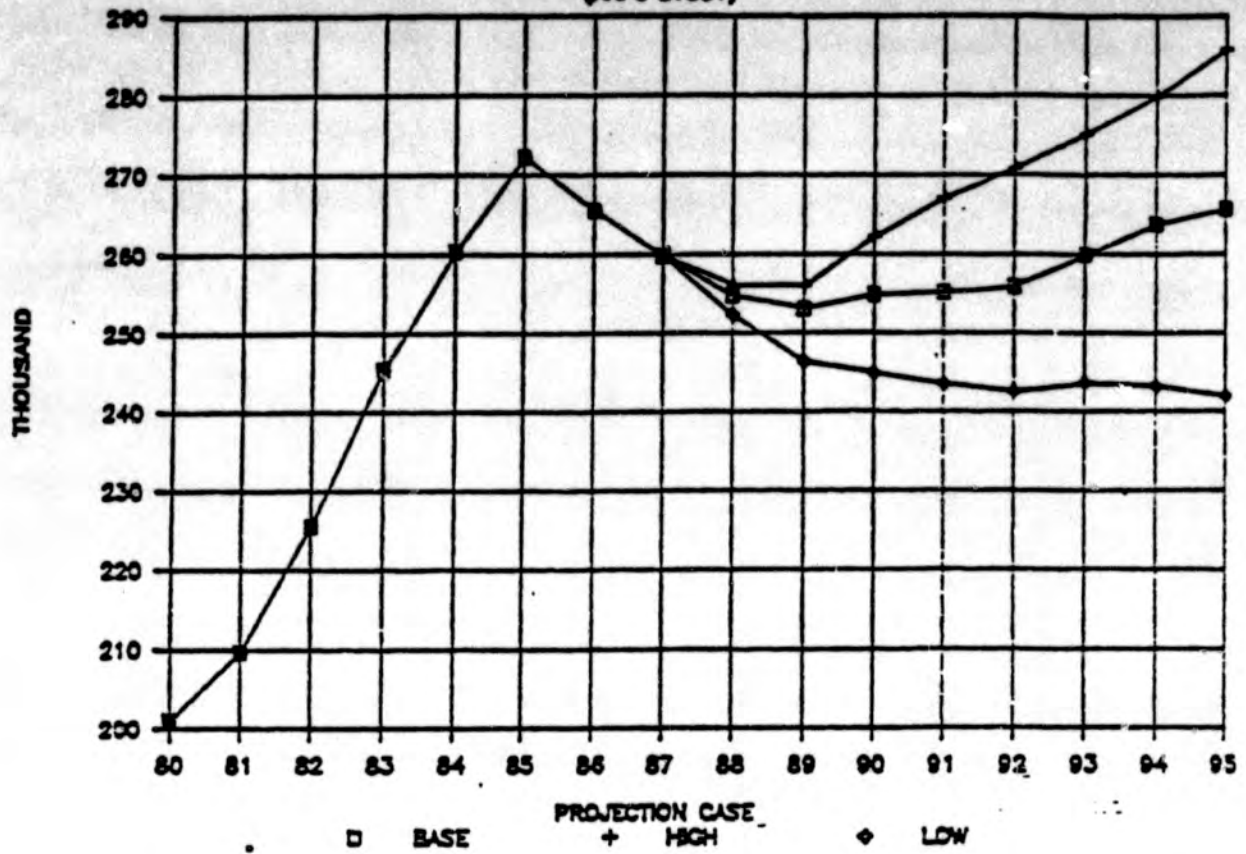
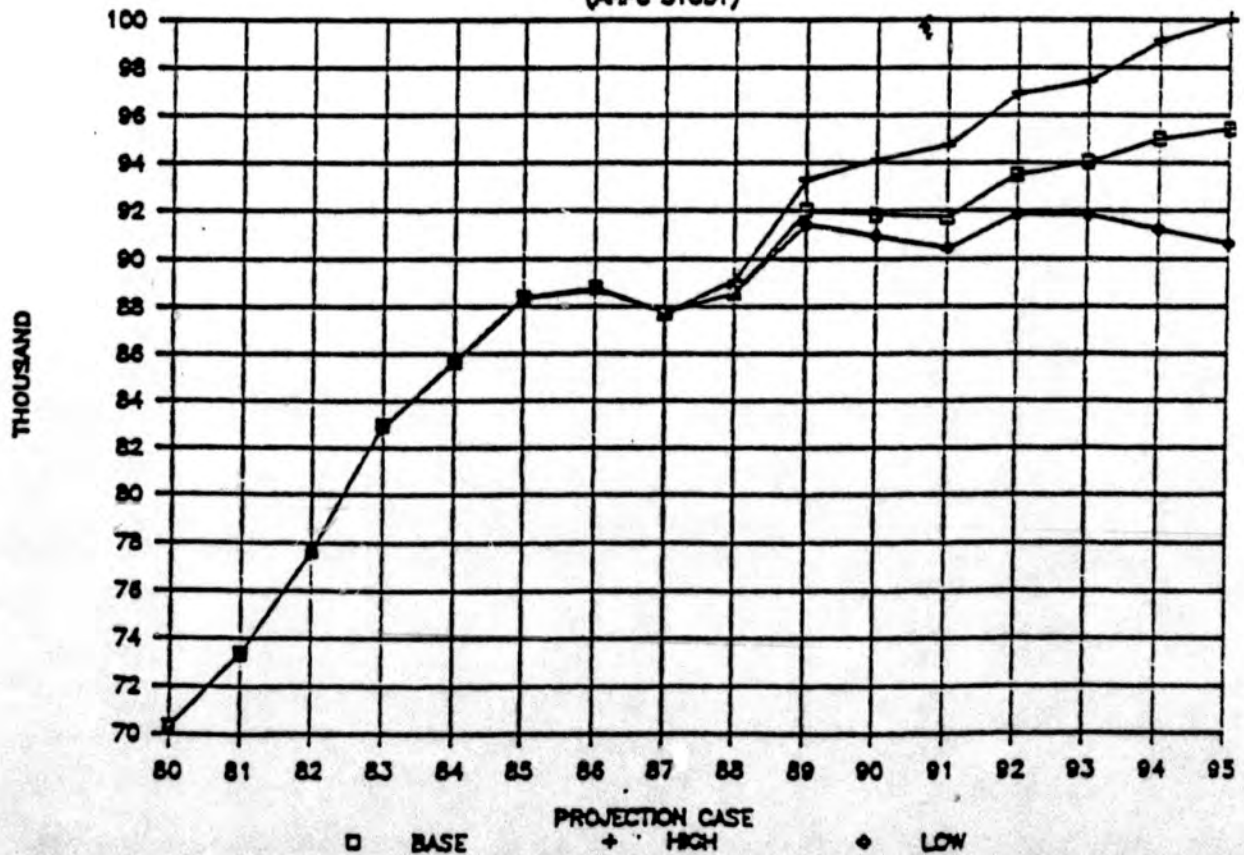


Figure 2.29

INTERIOR POPULATION (GREATER FAIRBANKS) (AHFC STUDY)



1987 AHFC STUDY
SUMMARY OF MAP MODEL ASSUMPTIONS: BASE [AHFC.B]

- A. PETROLEUM REVENUE ASSUMPTIONS: \$19 WORLD PRICE
- B. FISCAL ASSUMPTIONS: NEW REVENUES MEASURES IMPOSED
IN EARLY 1990S (A6.2EX1)
- C. INDUSTRY ASSUMPTIONS: MODERATE GROWTH (S87.N1)
- D. NATIONAL VARIABLE ASSUMPTIONS: MODERATE GROWTH

A. PETROLEUM REVENUE ASSUMPTIONS

- | | |
|---|---|
| 1. Average Expected
OPEC Price | \$19 nominal world oil price in late 1980s. The real price rises slightly faster than inflation in 1990s. |
| 2. Petroleum Production--
North Slope & Cook Inlet | Total production gradually declines with the depletion of the giant Prudhoe Bay field from 674 million barrels/year in 1987 to 452 in 1995 and 187 in 2003. Producing fields include Prudhoe Bay, Kuparuk, West Sak, Lisburne, Endicott, Milne Point, Cook Inlet, and other small onshore and offshore fields (DORD6.7X). |
| 3. Severance Taxes | Based on assumed price and production applied to current tax structure. After 2003, revenues remain constant in nominal dollars (DORD6.7X). Alyeska pipeline tariff dispute settlement revenues include [RPTS]. |
| 4. Royalties | Based on assumed price and production applied to current royalty structure. After 2003, revenues remain constant in nominal dollars. These revenues are distributed between the General Fund and Permanent Fund (DORD6.7X) [RPRY]. |
| 5. Bonuses | Alaska receives \$500 million over the period FY 1989 to 1992 in settlement of disputed offshore leases in the Beaufort Sea. Also treated as bonuses are \$500 million received between 1991 and 1995 in settlement of lawsuits and tax disputes regarding the valuation of North Slope oil. These revenues are distributed between the General Fund and Permanent Fund [RPBS]. |

(a) Codes in parentheses indicate ISER names for MAP Model SCEN_ case files, and codes in brackets indicate MAP variable names.

- | | |
|---|--|
| 6. Property Taxes | Based on projections published by Alaska Department of Revenue, <u>Revenue Sources</u> (DORD6.7X) augmented by taxes on onshore facilities related to OCS development (OCS.6NGT -12) [RPPS]. |
| 7. Petroleum Corporate Income Tax | Based on projections published by Alaska Department of Revenue, <u>Revenue Sources</u> (DORD6.7X). No change in tax regulations [RTCSPX]. |
| 8. Rents | Increasing slowly from current level of \$8 million [RFEN]. |
| 9. Miscellaneous Petroleum Revenues | Zero [RP9X]. |
| 10. Federal-State Petroleum-Related Shared Revenues | Increasing \$1 million annually from current level of \$25 million [RSFDNFX]. |
| 11. Windfalls | During FY 1986 the Permanent Fund experienced a capital gain of approximately \$323 million. During FY 1987, \$250 million accrues to Alaska from a litigation settlement with ARCO, \$450 million in settlement of the Alyeska pipeline tariff dispute, and \$50 million from past federal revenue sharing. |

B. FISCAL ASSUMPTIONS

B.1. State Appropriations

- | | |
|---|--|
| 1. Aggregate Appropriations | If funds available, ceiling established by Constitutional Spending Limit; otherwise appropriations equal revenues plus 50 percent [EXWIND] of general fund balance available for appropriations. |
| 2. Capital/Operations Split | Two-thirds operations if Spending Limit in effect; 85 percent operations otherwise [EXSPLITX]. |
| 3. General Obligation Bonds | Bonding occurs up to point where debt service is 5 percent of state revenues. |
| 4. Federal Grants-in-Aid for Capital Expenditures | Constant at \$75 million [RSFDNCAX]. |

5. State Loan Programs	New capitalization terminated after FY 1987 [EXKTR1X]. Programs continue functioning on existing capitalization including AHFC [EXLOAN2] and APA revenue bond expenditures [EXCPSR1].
6. Municipal Capital Grants	Funding terminated after FY 1987 [RLTHCAP].
7. State-Local Revenue Sharing	Continuation proportional to total state expenditures [RLTRS].
8. State-Local Municipal Assistance	Continuation proportional to total state expenditures [RLTMA].
9. Permanent Fund/Other Appropriations in Excess of Spending Limit	None for operations [EXGFOPSX]; none for capital [EXSPCAP].
<u>3.2. Permanent Fund</u>	
10. Permanent Fund Principal	Continuous accumulation from petroleum revenues [EXPF1]; inflation-proofing eliminated when complete withdrawal of earnings commences.
11. Permanent Fund Earnings	A quarter of the earnings after payment of the dividend are allocated to the General Fund beginning in 1988, rising to 50 percent of earnings in 1998, 75 percent in 2002, and all earnings in 2005 [EXPFTOGF].
12. Permanent Fund Dividend	Eliminated after FY 1994 distribution which occurs in the fall of that year [EXPFDIST].
<u>3.3. Revenues</u>	
13. Personal Income Tax	Reimposed FY 1991; collections begin January of that year [EXPIT].
14. Miscellaneous Local Revenue Sources	Miscellaneous state-local transfers [RLTX], large project property taxes [RLPTX], petroleum-related federal transfers [RLTFPX] all set to zero.
15. New Federal-State Shared Revenues	Zero [RSFDNX].

16. Large Project Corporate
Income Taxes

Zero [RTCSX].

B.4. Miscellaneous

17. State-Local Wage Rates

Constant average real wage rate
beginning from 1988 through 1995
[EXWR].

C. INDUSTRY ASSUMPTIONS

1. Trans-Alaska Pipeline

Operating employment remains constant
at 885 through 2010 (TAP.S86X).

2. North Slope--ANWR
Petroleum Development
and Production

Petroleum industry employment on the
North Slope rises from 3.5 thousand in
1988 to 4 thousand in 1998. Employment
engaged in new construction is
constant at 1 thousand (NSO.S87A).

3. Upper Cook Inlet
Petroleum Production

Employment in exploration and devel-
opment of oil and gas in the Upper
Cook Inlet area declines gradually
beginning in 1983 by approximately
2.5 percent per year (UPC.S86).

4. OCS Development

Employment in exploration and develop-
ment activity associated with Bering
Sea and Arctic areas peaks at about
7,000 in 2005. Direct employment con-
tinues through the following decade at
a level of about 3,000 (OCS.6NGT -12).

5. Oil Industry Headquarters

Oil company headquarters employment in
Anchorage remains at about 3,900
through 2010 (OHQ.S86).

6. Healy Coal Mining

Export of approximately 1 million tons
of coal annually adds 25 new workers
to current base of 100 by 1986
(HCL.84X).

7. Beluga Chuitna Coal
Production

Development of a 4.4 million ton/year
mine for export beginning in 1989
provides employment of 524 (BCL.04T -4).

8. U.S. Borax

The U.S. Borax mine near Ketchikan is
brought into production with operating
employment of 685 beginning in 1993 and
eventually increasing to 1,020
(BXM.F84-4).

9. Greens Creek Mine
Production from the Greens Creek Mine on Admiralty Island results in employment of 150 people from 1988 through 2003 (GCM.F84).
10. Red Dog Mine
The Red Dog Mine in the Western Brooks Range begins operation in 1991 with production employment of 393 rising to 428 (RED.F84-1).
11. Other Mining Activity
Mining employment not included in special projects increases from current level at 1 percent annually (OMN.S86).
12. Agriculture
Reduction in state support results in constant employment in agriculture (AGR.S86).
13. Logging and Sawmills
Logging for export by Native corporations expands employment to 3,100 by 1992 before declining at 1% annually due to productivity gains (FLL.S87).
14. Pulp Mills
Productivity gains result in employment declines at a rate of 1 percent per year after 1991 from the present level of 600 (FPU.S86).
15. Commercial Fish
Harvesting--Nonbottomfish
Employment levels in traditional fisheries harvest remain constant at 7,500 through 2010 (TCF.S86).
16. Commercial Fish
Processing--Nonbottomfish
Employment in processing traditional fisheries harvest remains at 7,000 (TFP.S87).
17. Commercial Fishing--
Bottomfish
The total U.S. bottomfish catch expands at a constant rate to allowable catch in 2000, with Alaska resident harvesting employment rising to 1.033 thousand. Onshore processing capacity expands in the Aleutians and Kodiak census divisions to provide total resident employment of 1.471 thousand by 2000 (BCF.S86).
18. Federal Military
Employment
Employment declines at 1 percent per year, consistent with the long-term trend since 1960 (CFM.S86).

19. Light Army Division
Deployment

A portion of a new Army division is deployed to Fairbanks and Anchorage beginning in 1986, augmenting active-duty personnel by 3,800 by 1989 (GFH.S87)

20. Federal Civilian
Employment

After remaining constant from 1987 through 1990, employment rises at 0.5 percent annual rate consistent with the long-term trend since 1960 (GFC.S87).

21. Tourism

Number of visitors to Alaska increases by 30,000 per year to over 1.3 million by 2010 (TRS.J85).

22. State Hydroelectric
Projects

Construction employment from Alaska Power Authority projects includes several projects in Southcentral and Southeast Alaska, including Bradley Lake (SHP.F85) and (SHP.B86).

D. NATIONAL VARIABLE ASSUMPTIONS

1. U.S. Inflation Rate

Consumer prices rise at an annual rate of 3% in 1987, 4.6% from 1988 to 1992, and gradually increase to 5.4% in 1997. This assumption is consistent with petroleum price and revenue.

2. Real Average Weekly
Earnings

Growth in real average weekly earnings averages 1 percent annually.

3. Real Per Capita Income

Growth in real per capita income averages 1.5 percent annually.

4. Unemployment Rate

Long-run rate of 6.5 percent.

E. REGIONAL ASSUMPTIONS

1. Population

Regional population growth allocated on the basis of employment growth.

2. Employment

No significant shifts in the location of support industries.

Alaska State Legislature

Senate Advisory Council



P.O. Box V
State Capitol
Juneau, Alaska 99811
Phone: (907) 465-3114

MEMORANDUM

TO: Senator A. Sturgulewski/Senator L. Jones
Co-Chairmen, Committee on Economic Recovery

FROM: Lee Ann Lucas *WQ*
Administrative Officer

DATE: February 4, 1988

SUBJECT: Economic Development

Attached for your information, is a list of pending legislation in all fifty states related to economic development. Each entry indicates state, house and bill number, title and sponsor. The "PYB" stands for previous year bill.

If you would like more detailed information on any specific bill, please contact Lee Ann Lucas or Julie Sparks at 465-3114.

LAL:jts
Attachment

SCO=GLOBAL

FOR=B

SUB=3090

PRI=OVE

REPORT FORMATS .. B

REPORT FORMAT - B

AK-CCH 68	ECON DEVELOPMENT	By: GOVERNORJ
AK-HBN 15	ENTERPRISE ZONES	By: MARTIN
AK-HBN 60	INDUST DEVELOP	By: MARTIN ET AL
AK-HBN 185	LOAN PROGRAMS	By: RULES COMM
AK-HBN 263	STATE AGENCIES	By: RULES COMM.
AK-HBN 267	COMMERCE/ECON. DEPT.	By: BROWN ET. AL.
AK-HBN 278	RESIDENT EMPLOYMENT	By: CATO
AK-HBN 350	BUSINESS LICENSING	By: RULES COMM
AK-HCR 21	AK PRODUCTS/SERVICES	By: POURCHOT ET AL
AK-HCR 32	ECONOMIC RECOVERY	By: RULES COMM
AK-SBN 64	EXPORT ENTERPRISE	By: KELLY ET AL
AK-SBN 94	MINERAL POLICY	By: COGHILL ET AL
AK-SBN 166	SMALL BUSINESS/MUNIC	By: FAHRENKAMP
AK-SBN 249	EMPL. PREFERENCE	By: COGHILL
AK-SBN 257	BUSINESS LICENSES AC	By: RULES COMM.
AK-SBN 300	BUILDING CODES	By: FAIKS
AK-SBN 329	BUSINESS LICENSES	By: RULES COMM
AK-SBN 345	RESOURCE DEVELOPMENT	By: SZYMANSKI
AK-SJR 23	RURAL DEVELOPMENT	By: STURAULEWSKI ET AL
AK-SRN 3	SENATE TRADE COM	By: VEHLING
AK-SRN 9	ECON OPPORTUNITY	By: RULES COMM
AK-SRN 28	RESOURCE DEVELOPMENT	By: RULES COMMITTEE
PYBAL-HBN 66	VENTURE CAPITAL	By: BUSKEY
PYBAL-HBN 542	DEVELOPMENT BONDS	By: ADAMS
PYBAL-HBN 719	ECONOMIC DEVELOPMENT	By: HOOPER ET AL
PYBAL-HBN 742	ECONOMIC DEVELOPMENT	By: MELTON
PYBAL-HBN 1007	DOWNTOWN REDEVELOP	By: TURNHAM
PYBAL-HJR 522	UNEMP. COMP.	By: JOHNSON
PYBAL-SBN 273	REDEVELOPMENT AREAS	By: HILLIARD
PYBAL-SBN 274	TAX INCREMENT DISTRI	By: HILLIARD
PYBAL-SBN 382	INDUSTRIAL DEVELOPME	By: MANLEY
PYBAL-SBN 533	TAX-EXEMPT BONDS	By: HAND
PYBAL-SBN 579	BONDS	By: MANLEY
PYBAL-SJR 119	CHILD DAY CARE	By: SANDERS ET AL
PYBAR-HBN 1327	SCIENCE AUTHORITY	By: LIPTON ET AL
PYBAR-HBN 1365	INTERIM COMMITTEES	By: FLANAGIN
PYBAR-HBN 1366	INTERIM COMMITTEES	By: FLANAGIN
PYBAR-HBN 1367	INTERIM COMMITTEES	By: FLANAGIN
PYBAR-HBN 1368	ADMINISTRATIVE RULES	By: FLANAGIN
PYBAR-HBN 1413	INDUST DEVELOPMENT	By: GLOVER ET AL
PYBAR-HBN 1844	INDUSTRIAL DEVELOPME	By: JT. BUDGET COMM.
PYBAR-HBN 2023	ECONOMIC DEVELOPMENT	By: SCHEXNAYDER/NORTHCUT
PYBAR-HBN 2037	REVENUE BONDS	By: J. MILLER

PYBAR-HBN 2059	INDUSTRIAL ENTERPRIS	By: RAMSEY
PYBAR-HCR 1024	HIGHWAY DEPT	By: SCHEXNAYDER
PYBAR-HCR 1038	AGRICULTURE STUDY	By: FLANAGIN
PYBAR-HCR 1078	BUILDING LOAN FUND	By: ARNOLD
PYBAR-HCR 1092	SMALL BUSINESS STUDY	By: HOGUE
PYBAR-HCR 1099	SMALL BUSINESS STUDY	By: HOGUS
PYBAR-SBN 544	INDUSTRIAL DEVELOP	By: GIBSON
PYBAR-SBN 578	INDUSTRIAL DEVELOPE	By: BUDGET COMM
PYBAR-SBN 627	MINORITY BUSINESS	By: JEWELL
PYBAR-SBN 647	DEVELOPMENT BONDS	By: GIBSON/BRADFORD
PYBAR-SBN 657	ECONOMIC DEVELOPMENT	By: MALONE
PYBAR-SBN 662	SMALL BUSINESS	By: LUELF
PYBAR-SRN 12		By: WOOD
PYBAZ-HBN 2107	ENTERPRISES ZONES	By: GIORDANO
PYBAZ-HBN 2383	BANKING FEES	By: WHITE ET AL
PYBAZ-HBN 2409	PUBLIC BONDING	By: HAWKE
PYBAZ-SBN 1088	ENTERPRISE BOARD	By: MAWHINNEY
PYBAZ-SBN 1254	ENTERPRISE ZONES	By: HIGUERS
PYBAZ-SBN 1275	RURAL DEVELOPMENT	By: LUNN/MACDONALD
PYBAZ-SBN 1276	STATE PROMOTION	By: LUNN/MACDONALD
PYBAZ-SBN 1277	PUBLIC REDEVELOPMENT	By: LUNN/MACDONALD
CA-ABN 7	FILM INDUSTRY	By: FARR ET AL
CA-ABN 25	EMPLOYMENT STUDIES	By: FARR
CA-ABN 26	RURAL DEVELOPMENT	By: FARR
CA-ABN 143	STATE CONTRACTS	By: MOLINA
CA-ABN 248	SAN DIEGO DAY	By: STIRLING
CA-ABN 390	STOCK DEDUCTION	By: KOTZ
CA-ABN 650	PUBLIC FINANCE	By: COSTA ET AL
CA-ABN 760	SMALL BUSINESS	By: BATES
CA-ABN 861	INDUSTRIAL MARKETING	By: QUACKENBUSH
CA-ABN 864	SMALL BUSINESS	By: QUACKENBUSH
CA-ABN 916	REDEVELOPMENT	By: GRISHAM
CA-ABN 944	COMMERCE DEPT STUDY	By: SEASTRAND ET AL
CA-ABN 962	ECONOMIC DEVELOPMENT	By: CHACON
CA-ABN 1030	CHILD CARE OFFICE	By: BATES
CA-ABN 1122	DEVELOPMENT FUND	By: ZELTNER
CA-ABN 1350	SURPLUS LAND	By: CORTESE
CA-ABN 1354	PUB EMP RETIREMENT	By: WRIGHT
CA-ABN 1456	INDUSTRIAL BONDS	By: FARR
CA-ABN 1470	ECON DEVELOPMENT	By: FLOYD
CA-ABN 1486	DEVELOPMENT PROJECTS	By: SHER
CA-ABN 1752	STATE CONTRACTS	By:
CA-ABN 1769	ENTERPRISE ZONES	By: NOLAN
CA-ABN 1810	ECONOMIC DEVELOPMENT	By: AGNOS
CA-ABN 1859	GOVERNMENT/TERRITORY	By: WATERS
CA-ABN 1915	SUBDIVISIONS, ECONOM	By: HARRIS
CA-ABN 1939	INDUSTRIAL DEVT.	By: QUACKENBUSH
CA-ABN 2070	RESTRUCTURING OF THE	By: HAUSER
CA-ABN 2145	RURAL ECONOMIC DEVEL	By: JONES
CA-ABN 2178	HOUSING BONDS	By: POLANCO
CA-ABN 2270	COORDINATION OF INFO	By: FERGUSON
CA-ABN 2343	WORLD TRADE COMMISSI	By: KILLEA
CA-ABN 2349	EXPORT FINANCE	By: A
CA-ABN 2350	EXPORT FINANCING	By: KILLEA

CA-ABN 2352	ENTERPRISE ZONES	By: KILLEA
CA-ABN 2353	SMALL BUSINESSES	By: KILLEA
CA-ABN 2552	STATE CONTRACTS	By: HARRIS
CA-ABN 2565	DIRECT LOANS TO FARM	By: FARR
CA-ABN 2603	DISPUTE SETTLEMENT A	By: HAUSER
CA-ABN 2735	TAX CONFORMITY	By: WATERS
CA-ABN 2737	YOUTH CENTERS	By: WATERS
CA-ABN 2764	ENTERPRISE ZONES	By: NOLAN
CA-ABN 2771	SMALL BUSINESS	By: CHACON
CA-ACR 25	TOURIST REST INFO	By: STATHAM
CA-AJR 42	DEPT OF ENERGY FUNDS	By: ZELTNER ET AL
CA-SBN 80	SMALL BUSINESS DEVL	By: GARAMENDI
CA-SBN 368	ENTERPRISE ZONES	By: DILLS
CA-SBN 700	SMALL BUSINESS	By: ROBBINS
CA-SBN 899	LAND USE	By: CAMPBELL
CA-SBN 1138	SM. BUSINESS DEVELOP	By: ROYCE
CA-SBN 1139	JUVENILE COURT LAW	By: ROYCE
CA-SBN 1255	REDEFINES DUTIES OF	By: ROBERTI
CA-SBN 1650	SMALL BUSINESS DEVEL	By: MARKS
CA-SBN 1797	SMALL BUS. INCUBATOR	By: TORRES
CA-SCR 41	HAZARDOUS WASTE	By: ROBERTI
CA-SCR 48	PENSION INVESTMENTS	By: KEENE ET AL
*01CA-ABN 7	DISASTER RELIEF	By: HILL
CO-HBN 1005	ECONOMIC DEVELOPMENT	By: BERRY
CO-HBN 1028	SMALL BUSINESS	By: HERNANDEZ
CO-HBN 1182	IMPROVEMENT DISTRICT	By: AMENT
CO-SBN 29	STRATEGIC SEED FUND	By: RIZZUTO
PYBCO-HBN 1033	SMALL BUSINESS DEVEL	By: HERNANDEZ
PYBCO-HBN 1092	CONVENTION CENTER	By: ALLISON
PYBCO-HBN 1245	ECONOMIC DEVELOPMENT	By: BERRY
PYBCO-HBN 1264	ECONOMIC ASSISTANCE	By: WEBB
PYBCO-HBN 1274	ENTERPRISE ZONES	By: AMENT
PYBCO-HBN 1309	TELECOMMUNICATIONS	By: GREEN
PYBCO-HBN 1366	ECONOMIC DEVEL COMM	By: ARMSTRONG
PYBCO-HJR 1032	HOUSE STUDIES	By: PAULSON
PYBCO-SBN 5	CAPITAL DEVELOPMENT	By: LEE
PYBCO-SBN 119	ECONOMIC DEVELOPMENT	By: TRAYLOR
PYBCO-SBN 129	ECONOMIC DEVELOPMENT	By: MCCAULEY
PYBCO-SBN 146	HOUSING AUTHORITY	By: BIRD
PYBCO-SBN 147	FINANCE AUTHORITY	By: BIRD
PYBCO-SBN 148	ENTERPRISE ZONES	By: PASTORE
PYBCO-SBN 162	ECONOMIC DEVELOPMENT	By: LEE ET AL
PYBCO-SBN 219	VESTED PROPERTY	By: FENLON
PYBCT-HBN 6334	JOB PROTECTION	By: TABORSAK
PYBCT-HBN 6641	SMALL BUSINESS	By: MEYER
PYBCT-HBN 6724	HOUSING INVESTMENTS	By: HOUSING
PYBCT-HBN 6757	INDUSTRIAL CENTER	By: BEAMON
PYBCT-HBN 6761	ENTERPRISE ZONES	By: LUBY
PYBCT-HBN 6767	ECONOMIC DEVEL	By: LANGLOIS
PYBCT-HBN 6884	DEVELOPMENT PROJECTS	By: BELDEN
PYBCT-HBN 6952	MUNI DEVELOPMENT	By: COLEMAN
PYBCT-HBN 7035	ENTERPRISE ZONE	By: TABORSAK
PYBCT-HBN 7288	ECONOMIC DEVELOPMENT	By: APPROPRIATIONS
PYBCT-HBN 7383	CEMETERY DEVELOPMENT	By: PLANNING

PYBCT-HBN 7440	MINORITY CONTRACTS	By: PLANNING
PYBCT-HBN 7619	ECONOMIC DEVELOPMENT	By: PLANNING
PYBCT-HBN 7644	BUSINESS LOANS	By: PLANNING
PYBCT-SBN 474	ECON DEVELOPMENT	By: BARROWS
PYBCT-SBN 477	NEW JOBS	By: BARROWS
PYBCT-SBN 479	JOBS PILOT PROGRAM	By: DIBELLA
PYBCT-SBN 707	BUSINESS ASSISTANCE	By: MALONEY
PYBCT-SBN 808	TUITION WAIVER	By: EDUCATION
PYBCT-SBN 886	RESEARCH ASSISTANCE	By: STOLBERG ET AL
DE-HBN 114	REINVESTMENT	By: SILLS ET AL
DE-HBN 206	ENTERPRISE ZONES	By: PLANT, ET AL
DE-HBN 224	DEVELOPMENT NOTICE	By: CLARK ET AL
DE-SBN 162	COMMUNITY REINVEST	By: MCDOWELL, ET AL
DE-SBN 294	BOND ISSUES	By: COOK ET AL
FL-HBN 46	STATE REVENUE LIMIT	By: SAMPLE
FL-HBN 126	SMALL CITIES GRANT	By: LOGAN
PYBFL-HBN 124	CONTRACTS	By: BURNSED
PYBFL-HBN 308	SMALL CITIES GRANT	By: LOGAN
PYBFL-HBN 399	DOWNTOWN AREAS	By: WALLACE
PYBFL-HBN 437	HORSE RACING	By: SILVER
PYBFL-HBN 732	BREVARD COUNTY	By: GARDNER
PYBFL-HBN 748	REGIONAL DEVELOPMENT	By: DUNBAR
PYBFL-HBN 807	HIALEAH RACE COURSE	By: MEFFERT
PYBFL-HBN 867	MINORITY ENTERPRISES	By: REAVES
PYBFL-HBN 890	DOWNTOWN DEVELOP	By: TOBIN
PYBFL-HBN 892	INDUSTRIAL DEVELOPME	By: CANADY
PYBFL-HBN 957	DOWNTOWN DEVELOP	By: PRESS
PYBFL-HBN 995	ECONOMIC DEVELOP	By: SANSOM
PYBFL-HBN 1043	ECONOMIC DEVELOP	By: HARGETT
PYBFL-HBN 1193	ENTERPRISE ZONES	By: BLOOM
PYBFL-HBN 1215	GROWTH INCREMENT DIS	By: KING
PYBFL-HBN 1290	REVISERS BILL	By: RULES
PYBFL-HBN 1291	REVISERS BILL	By: RULES
PYBFL-HBN 1293	REVISERS BILL	By: RULES
PYBFL-HBN 1299	FAR EAST COUNCIL	By: INTERNATIONAL TRADE
PYBFL-HBN 1308	AGRICULTURAL DEVELOP	By: AGRICULTURE
PYBFL-HBN 1451	REORGANIZE GOVT.	By: APPROPRIATIONS
PYBFL-HBN 1467	CRIME PREVENTION	By: CRIMINAL JUSTICE
PYBFL-HBN 1480	GOVT REORGANIZATION	By: GOVT OPERATIONS
PYBFL-SBN 388	DEVELOP DOWNTOWN	By: FRANK
PYBFL-SBN 479	REVISER'S BILL	By: BARRON
PYBFL-SBN 709	ECONOMIC DEVELOPMENT	By: DERATANY
PYBFL-SBN 733	ENERGY GOALS	By: KISER
PYBFL-SBN 759	REGIONAL DEVELOPMENT	By: KISER
PYBFL-SBN 958	HIALEAH RACE COURSE	By: THURMAN
PYBFL-SBN 1049	CORPORATE TAX	By: DERATANY
PYBFL-SBN 1058	INDUSTRIAL DEVELOPME	By: HAIR
PYBFL-SBN 1140	MINORITY ENTERPRISES	By: MEEK
PYBFL-SBN 1168	AGRICULTUREL DEVELOP	By: HOLLINGSWORTH
PYBFL-SBN 1229	FAR EAST COUNCIL	By: PETERSON
PYBFL-SBN 1326	REORGANIZE GOVT.	By: APPROPRIATIONS
PYBFL-SBN 1352	ECONOMIC DEVELOP	By: DERATANY
GA-HBN 23	CODE REVISION	By: THOMAS ET AL
GA-HBN 211	CITY REDEVELOPMENT	By: WALKER

GA-HBN 281	METROPOLITAN AREA	By: ADAMS/ISAKSON
GA-HBN 295	MUNICIPAL LEVY	By: STANCIL
GA-HBN 330	LAND USE PLANNING	By: LAWLER ET AL
GA-HBN 362	INDUSTRIAL BUILDING	By: CLARK/JAMIESON
GA-HBN 400	CITY TAX LEVY	By: BRANCH
GA-HBN 561	REDEVELOPMENT	By: COUCH ET AL
GA-HBN 619	BOND ISSUES	By: SMYRE ET AL
GA-HBN 720	BUSINESS LOANS	By: PINKSTON
GA-HBN 762	MUNICIPAL LEVY	By: RAMSELY ET AL
GA-HBN 953	DEVT AUTHORITY	By: GROOVER ET AL
GA-HBN 1026	COMMUNITY DEVT	By: SHEPARD ET AL
GA-HBN 1035	TRADE SHOWS FACILITY	By: MCDONALD ET AL
GA-HBN 1036	COMMUNITY DEVT	By: MCDONALD ET AL
GA-HBN 1303	CHARITABLE CORP	By: ROBINSON
GA-HBN 1309	MINORITY BUSINESS	By: WALKER ET AL
GA-HBN 1310	MINORITY BUSINESS	By: WALKER ET AL
GA-HBN 1403	VOCATIONAL ED	By: SMYRE ET AL
GA-HBN 1442	CITY BUSINESS	By: RAINEY ET AL
GA-HBN 1502	DOWNTOWN DEVT.	By: MCKINNEY
GA-HRN 77	ECONOMIC DEVELOPMENT	By: HOLMES ET AL
GA-HRN 329	ECONOMIC DEVELOPMENT	By: JOHNSON ET AL
GA-HRN 580	VOCATIONAL ED.	By: WILSON ET AL
GA-SBN 85	URBAN DEVELOPMENT	By: LANGFORD COVERDELL
GA-SBN 95	LAGRANGE CO DEV	By: BALDWIN
GA-SBN 181	INDUSTRIAL DEVELOP	By: BOWEN
GA-SBN 191	DEVELOPMENT COMMISSN	By: FOSTER ET AL
GA-SBN 263	GOVT CONTRACTS	By: LANGFORD ET AL
GA-SBN 267	ECONOMIC DEVELOPMENT	By: BROUN ET AL
GA-SBN 268	ECONOMIC DEVELOPMENT	By: BROUN ET AL
GA-SBN 331	COUNTY DEVELOPMENT	By: TOLLESON ET AL
GA-SBN 475	COMMUNITY AFFAIRS	By: DEAN ETAL
GA-SRN 164	ECONOMIC DEVELOPMENT	By: KIDD
GA-SRN 174	ECONOMIC DEVELOPMENT	By: KIDD
HI-HBN 33	ECONOMIC COUNCIL	By: LEVIN ET AL
HI-HBN 36	INDUSTRIAL CORP	By: LEVIN ET AL
HI-HBN 38	SMALL BUSINESS	By: IGE ET AL
HI-HBN 39	AREA DEVELOPMENT	By: IGE ET AL
HI-HBN 184	ECONOMIC DEVELOPMENT	By: BUNDA
HI-HBN 309	REVENUE BONDS	By: KAWAKAMI
HI-HBN 310	REVENUE BONDS	By: KAWAKAMI
HI-HBN 311	DISTRICT IMPROVEMENT	By: KAWAKAMI
HI-HBN 461	INDUSTRIAL BONDS	By: KANOHO ET AL
HI-HBN 462	INDUSTRIAL BONDS	By: KANOHO ET AL
HI-HBN 552	INTL BUSINESS MART	By: LEVIN
HI-HBN 676	COMMUNITY DEVT	By: SHITO
HI-HBN 727	COMMUNITY DEVT	By: SHITO
HI-HBN 758	NEIGHBORHOODS	By: SHON ET AL
HI-HBN 769	EXPORTS	By: SAY ET AL
HI-HBN 781	ECONOMIC DEVELOPMENT	By: LEVIN
HI-HBN 782	ECONOMIC DEVELOPMENT	By: LEVIN
HI-HBN 783	ECONOMIC DEVELOPMENT	By: LEVIN
HI-HBN 784	ECONOMIC DEVELOPMENT	By: LEVIN
HI-HBN 795	SPACE INDUSTRIES	By: HEMMINGS ET AL
HI-HBN 820	VISTOR INDUSTRY	By: YOSHIMURA ET AL

HI-HBN 875	DEPT OF AGRICULTURE	By: KAWAKAMI
HI-HBN 950	PLANNING	By: ANDREWS
HI-HBN 1016	DEVELOPMENT OFFICES	By: OKAMURA
HI-HBN 1029	PERMIT PROCESSING	By: ANDREWS
HI-HBN 1033	VISITORS BUREAU	By: SOUKI
HI-HBN 1077	DEPT OF PLANNING	By: TAM ET AL
HI-HBN 1167	DEVEL AUTHORITY	By: CROZIER
HI-HBN 1243	ALOHA TOWER	By: SAY ET AL
HI-HBN 1326	ECONOMIC DEVELOPMENT	By: KOWAKAMI
HI-HBN 1354	REVENUE BONDS	By: TAJIRI ET AL
HI-HBN 1386	OCEAN RESOURCES	By: BUNDA
HI-HBN 1501	SPACE TECHNOLOGY	By: KAWAKAMI
HI-HBN 1503	PLANNING DEPT	By: KAWAKAMI
HI-HBN 1626	INTL BUSINESS CENTR	By: LEVIN
HI-HBN 1637	PURCHASE OF SERVICE	By: CACHOLA ET AL
HI-HBN 1766	VENTURE CAPITAL	By: FUKUNAGA
HI-HBN 1898	REVENUE BONDS	By: APO
HI-HBN 1899	COMMUNITY DEVELOP	By: METCALF ET AL
HI-HBN 1903	REVENUE BONDS	By: METCALF ET AL
HI-HBN 2001	ECONOMIC DEVELOPMENT	By: ASHIRO ET AL
HI-HBN 2003	ECONOMIC DEVELOPMENT	By: METCALF ET AL
HI-HBN 2019	ECONOMIC DEVELOPMENT	By: LEVIN ET AL
HI-HBN 2021	BUSINESS FINANCING	By: LEVIN ET AL
HI-HBN 2022	BUSINESS PERMITS	By: LEVIN ET AL
HI-HBN 2023	SMALL BUSINESSES	By: LEVIN ET AL
HI-HBN 2024	WATERFRONT PLANNING	By: LEVIN ET AL
HI-HBN 2027	ECONOMIC DEVELOPMENT	By: LEVIN ET AL
HI-HBN 2028	ECONOMIC DEVELOPMENT	By: LEVIN ET AL
HI-HBN 2031	INTERNAT'L SERVICES	By: LEVIN ET AL
HI-HBN 2032	TELECOMMUNICATIONS	By: LEVIN ET AL
HI-HBN 2038	EMERGENCY FUND	By: SOUKI ET AL
HI-HBN 2039	ECONOMIC DEVELOPMENT	By: BUNDA ET AL
HI-HBN 2061	ECONOMIC DEVELOPMENT	By: CACHOLA
HI-SBN 130	FOREIGN INVESTMENT	By: CHANG
HI-SBN 134	BUSINESS PROCUREMENT	By: CHANG
HI-SBN 145	TRADE CENTER	By: CHANG
HI-SBN 388	INTL TRADE	By: IKEDA ET AL
HI-SBN 511	REVENUE BONDS	By: MATSUURA ET AL
HI-SBN 717	INTERNATIONAL TRADE	By: HENDERSON ET AL
HI-SBN 934	PERMIT PROCESS	By: HAGINO
HI-SBN 1075	COMMUNITY DEV	By: AKI ET AL
HI-SBN 1110	INCUBATOR FACILITY	By: MATSUURA ET AL
HI-SBN 1154	HAWAIIAN ECONOMY	By: WONG
HI-SBN 1178	CONVENTION CENTER	By: MCMURDO ET AL
HI-SBN 1185	ECONOMIC DEVELOPMENT	By: KURODE
HI-SBN 1190	TOURIST BUREAUS	By: HOLT ET AL
HI-SBN 1294	ECONOMIC DEVELOPMENT	By: CHANG ET AL
HI-SBN 1295	EXCHANGE PROGRAM	By: CHANG
HI-SBN 1326	LAND USE	By: FERNANDES-SALLING
HI-SBN 1334	ECONOMIC PROSPERITY	By: CHANG ET AL
HI-SBN 1394	CONVENTION CENTER	By: NAKASATO ET AL
HI-SBN 1517	BUSINESS DEVELOP	By: WONG
HI-SBN 1711	AGRICULTURAL PARKS	By: WONG
HI-SBN 1747	PLANNING	By: WONG

HI-SBN 1755	TRAINING PROGRAM	By: WONG
HI-SBN 2024	OCEAN RESOURCES	By: MATSURRA ET AL
PYBHI-HRN 43	FILM PRODUCTION	By: LEVIN ET AL
PYBHI-HRN 109	ECON DEVELOPMENT	By: LEVIN ET AL
PYBHI-HRN 143	SPACE DEVELOPMENT	By: LEVIN ET AL
PYBHI-HRN 178	MINORITY BUSINESS	By: TOM
PYBHI-HRN 260	SMALL BUSINESS	By: YOSHIMURA ET AL
PYBHI-HRN 269	MOLOKAI STUDY	By: PFEIL
PYBHI-HRN 329	ECON DEVELOPMENT	By: LEVIN ET AL
PYBHI-HRN 382	BUSINESS MART	By: LEVIN
PYBHI-SRN 47	MOLOKAI LOCAL GOVT.	By: REED ET AL
PYBHI-SRN 131	JOB TRAINING	By: SOLOMO ET AL
IA-HBN 223	PAY/PREVAILING RATE	By: OSTERBERG
IA-HBN 298	COMMO ECO BETTERMENT	By: PLATT
IA-HBN 320	ECONOMIC DEVELOPMENT	By: SHONING
IA-HBN 365	MUN UTILITY REVENUE	By: DIEMER
IA-HBN 383	URBAN RENEWAL	By: BISIGNANO/HATCH
IA-HBN 497	ECO DEVELOP/TAX LEVY	By: ECONOMIC DEVELOPMENT
IA-HBN 540	WELCOME CENTERS	By: ECONOMIC DEVELOPMENT
IA-HBN 555	VENTURE CAPITAL COMP	By: DAGGETT ET AL
IA-HBN 592	SM. BUSINESS DEVELOP	By: SMALL BUSINESS
IA-HBN 636	INTERNATIONAL TRADE	By: ECONOMIC DEVELOP
IA-HBN 644	ECONOMIC DEVELOPMENT	By: ECONOMIC DEVELOP.
IA-HCR 22	ECONOMIC DEVELOPMENT	By: ECONOMIC DEVELOPMENT
IA-HCR 32	CREDIT MECHANISMS	By: SWARTZ
IA-HCR 33	WELFARE SYSTEMS	By: HUMAN RESOURCES
IA-HCR 38	STATE PROGRAMS	By: RUNNING ET AL
IA-SBN 44	ECO DEVELOP BOARD	By: WELLS
IA-SBN 47	ENTERPRISE ZONES	By: HOLDEN ET AL
IA-SBN 139	ECO DEVELOPMENT PROJ	By: HUTCHINS
IA-SBN 171	PAY/PREVAILING RATE	By: PETERSON
IA-SBN 180	ECO CRISIS RELIEF	By: SMALL BUSINESS
IA-SBN 207	ST EMP LOAN PROGRAM	By: MURPHY
IA-SBN 233	ENTERPRISE ZONES	By: VANDE HOEF ET AL
IA-SBN 301	PILOT PROGRAM	By: HANNON ET AL
IA-SBN 361	BANKING	By: GRONSTAL ET AL
IA-SBN 369	VENTURE CAPITAL CO	By: BODWELL
IA-SBN 374	STATUTORY CORRECTION	By: JUDICIARY
IA-SBN 395	ECO DEVELOPMENT	By: SMALL BUSINESS
IA-SBN 402	ECO BETTERMENT FUND	By: LOCAL GOVT
IA-SBN 431	INSURANCE/BENEFITS F	By: MURPHY
IA-SBN 432	GUARANTY FUND	By: PALMER
IA-SBN 453	URBAN RENEWAL AND UR	By: LOCAL GOVT.
IA-SBN 463	ECONOMIC ASSISTANCE	By: AGRICULTURE
IA-SBN 487	INVESTMENT POOLS	By: SMALL BUSINESS
IA-SBN 491	JOB TRAINING PROG	By: SMALL BUSINESS
IA-SBN 493	SMALL BUSINESS ECONO	By: SMALL BUSINESS
IA-SBN 501	ST GOVT/PROCEDURES	By: HUTCHINS
IA-SBN 508	INVESTMENT POOLS	By: WAYS & MEANS
IA-SBN 517	PETROLEUM OVERCHARGE	By: APPROPRIATIONS
IA-SBN 2072	LOTTERY REVENUES	By: MILLER ET AL
IA-SCR 33	WELFARE SYSTEM	By: HUMAN RESOURCES
IA-SCR 36	STATE PROGRAMS	By: CARR, ET AL
PYBID-HBN 46	IMPROVEMENT DIST	By: REVENUE

PYBID-SBN 1116	SMALL BUSINESS	By: COMMERCE
PYBID-SBN 1128	IDAHO BIDCO ACT	By: COMMERCE
PYBID-SBN 1191	URBAN RENEWAL AGENCY	By: STATE AFFAIRS
PYBID-SCR 118	EXPORT MARKETS	By: JUDICIARY
IL-HBN 301	DEVELOPMENT AUTHORIT	By: MCPIKE ET AL
IL-HBN 308	SEWER BONDS	By: MCPIKE
IL-HBN 839	WEST SIDE DEVEL COMM	By: HUFF
IL-HBN 888	CREATES URBAN DEVELO	By: YOUNGE
IL-HBN 928	DEMOLISHED FACTORY G	By: STANGE
IL-HBN 1194	MINORITY BUSINESS	By: BRAUN ET AL
IL-HBN 1494	ENTERPRISE ZONES	By: BLACK
IL-HBN 1681	INDUSTRY ASSISTANCE	By: MAUTINO
IL-HBN 1791	SCIENCE FOUNDATION	By: CURRIE
IL-HBN 1859	DEVELOPMENT FINANCE	By: MCPIKE
IL-HBN 1965	ZONE GRANTS	By: HULTGREN
IL-HBN 1966	ENTERPRISE ZONES	By: HULTGREN
IL-HBN 1967	REDEVELOPMENT	By: HULTGREN
IL-HBN 1971	SELF-RELIANCE CENTER	By: YOUNG
IL-HBN 1973	CAPITAL RESOURCES	By: YOUNG
IL-HBN 2102	ENTERPRIZE ZONE	By: GRANBERG
IL-HBN 2205	PUBLIC CONTRACTS	By: A. YOUNG
IL-HBN 2406	QUAD CITIES AUTHORIT	By: DEJAEGHER ET AL
IL-HBN 2407	ZONE PROMOTION	By: WAIT
IL-HBN 2459	ZONE LOANS	By: REA
IL-HBN 2464	URBAN DEVEL DEPT	By: YOUNGE
IL-HBN 2474	URBAN REDEVELOPMENT	By: KUBIK
IL-HBN 2489	TECHNO. FINANCE CORP	By: MORROW
IL-HBN 2555	INDUSTRIAL LOANS	By: DEJAEGHER ET AL
IL-HBN 2626	REGIONAL DEVELOPMENT	By: CHURCHILL ET AL
IL-HBN 2866	DEFINES ZONES	By: BLACK
IL-HRN 629	ECON DEVEL TASK FORC	By: EWING
IL-SBN 1	TRADE NEGOTIATIONS	By: SEVERENS
IL-SBN 57	LOTTERY DISTRIBUTION	By: BROOKING ET AL
IL-SBN 59	LOTTERY REVENUE	By: BROOKINS ET AL
IL-SBN 144	EXPORT DEVELOPMENT	By: DEMUZIO
IL-SBN 200	FOREIGN BUSINESS	By: HOLMBERG
IL-SBN 486	ZONE DECERTIF.	By: KARPIEL ET AL
IL-SBN 493	SMALL BUSINESS	By: HALL ET AL
IL-SBN 503	ENTERPRISE ZONE	By: WOODYARD
IL-SBN 559	ELECTRICITY CONTRACT	By: JOYCE
IL-SBN 848	QUAD CITIES DEVLPMT	By: JACOBS
IL-SBN 884	RURAL BUSINESSES	By: DEMUZIO
IL-SBN 885	ECONOMIC DEVELOPMENT	By: DEMUZIO
IL-SBN 981	ENTERPRISE ZONE AREA	By: WOODYARD
IL-SBN 1055	REGIONAL DEVELOPMENT	By: POSHARD
IL-SBN 1085	1987 REVISORY ACT	By: WELCH ET AL
IL-SBN 1086	ENTERPRISE ZONE	By: WOODYARD
IL-SBN 1112	PUB. CORP.-BONDS	By: LUFT
IL-SBN 1239	MANUF. ASSIST.	By: DEANGELIS
IL-SBN 1258	COUNCIL APPOINTMENTS	By: ROCK
IL-SBN 1300	ECON DEVELOPMENT	By: ROCK ET AL
IL-SBN 1357	EVIDENCE	By: DUNN
IL-SBN 1534	TIF DEFINITION	By: ROCK
IL-SBN 1561	BUSINESS INNOVATION	By: HOLMBERG ET AL

IL-SRN 151	ECONOMIC DEVELOPMENT	By: ROCK
IN-HBN 1097	ECON IMPROVEMENT	By: MISHLER
IN-HBN 1151	ECONOMIC DEVELOPMENT	By: POOL
IN-HBN 1195	SMALL BUSINESS	By: GOODALL ET AL
IN-HBN 1279	ECONOMIC REVITALIZAT	By: BUELL
IN-HBN 1288	AID TO BUSINESS	By: BAUER
IN-HBN 1315	MINORITY BUSINESS	By: HARRIS
IN-HBN 1364	MUNICIPAL BONDS	By: LEEUW
IN-HBN 1370	ECONOMIC IMPROVE	By: AYRES
IN-HBN 1432	MARITIME DISTRICTS	By: BUDAK
IN-SBN 61	SMALL BUSINESS LOAN	By: O'BANNON
IN-SBN 221	MARION COUNTY	By: SOARDS ET AL
IN-SBN 245	EDUCATION FUNDING	By: MILLS
IN-SBN 246	FOREIGN TRADE SHOWS	By: MILLS
IN-SBN 289	INVESTMENT CAPITAL	By: MILLS
IN-SBN 309	ECONOMIC DEVEL	By: MOSBY
IN-SBN 323	REDEVELOPMENT COMM	By: HUNT
IN-SBN 346	ECONOMIC DEVEL	By: O'BANNON
IN-SBN 355	EXPORT AUTHORITY	By: BORST
IN-SBN 368	PRIVATE ENTERPRISE	By: CORCORAN
PYBIN-HBN 1626	SEED LOAN FUND	By: HARPER
PYBIN-HBN 1646	SMALL BUSINESS	By: GOODALL/BECKER
PYBIN-HBN 1684	TAX FINANCE	By: POOL
PYBIN-HBN 1706	ECONOMIC GROWTH	By: ESPICH ET AL
PYBIN-HBN 1725	ECON DEV FUND	By: BAUER/COCHRAN
PYBIN-HBN 1727	ECONOMIC DEVELOP	By: BAUER
PYBIN-HBN 1742	ECONOMIC DEVELOP	By: SPENCER
PYBIN-HBN 1753	INDUSTRIAL DEVELOP	By: ESPICH
PYBIN-HBN 1759	ECONOMIC DEVELOP	By: POOL
PYBIN-HBN 1776	ECONOMIC DEVELOP	By: PHILLIPS
PYBIN-HBN 1801	EMPLOYEMENT COMM	By: DELLINGER/DAVIS
PYBIN-HBN 1840	BUSINESS INCENTIVES	By: BODIKER
PYBIN-HCR 21	ENTERPRISE ZONES	By: BODIKER
PYBIN-SBN 185	INTERNATIONAL FUTURE	By: BORST
PYBIN-SBN 217	INCUBATOR LOAN FUND	By: O'BANNON
PYBIN-SBN 296	BUSINESS ASSISTANCE	By: MOSBY
PYBIN-SBN 303	SMALL BUSINESS	By: KEARNS
PYBIN-SBN 442	ENTERPRISE ZONE	By: SINKS
PYBIN-SBN 452	REDEVELOPMENT COMM	By: HUNT
PYBIN-SBN 462	AG RESEARCH	By: JESSUP ET AL
PYBIN-SCR 13	CENTRAL HIGHWAY	By: JUSTICE
KS-HBN 2357	BUSINESS DISTRICTS	By: ROY/ACHESON
KS-HCR 5033	ECONOMIC DEVELOPMENT	By: ECONOMIC DEVELOP
KS-SBN 42	EASEMENT RESTRICTION	By: ENERGY & NAT RES COM
KS-SBN 70	VENTURE CAPITAL	By: ECON DEVELOP COMM
KS-SBN 73	FINANCE AUTHORITY	By: ECON DEVELOP COMM
KS-SBN 176	BUSINESS LOAN FUND	By: ANDERSON
KS-SBN 243	VENTURE CAPITAL	By: ECONOMIC DEVELOPMF T
KS-SBN 250	INTERLOCAL AGREEMENT	By: LOCAL GOVT
KS-SBN 470	ECONOMIC DEVELOPMENT	By: ECONOMIC DEVELOP
KY-HBN 19	INVESTMENT TAX CREDI	By: MORRIS ET AL
KY-HBN 99	ECONOMIC ASSISTANCE	By: BROWN ET AL
K.-HBN 164	AREA DEVELOPMENT	By: GREGORY
KY-HBN 244	DEVELOPMENT BONDS	By: LONG

KY-HBN 420	ECONOMIC ASSISTANCE	By: STRONG, ET AL
KY-HCR 48	FOREIGN TRADE ISSUES	By: O'BRIEN ET AL
KY-HJR 28	ECONOMIC PLANS	By: BURCH
KY-HRN 2	DEVELOPMENT OFFICE	By: SMITH
KY-SBN 133	STATE TAX CREDIT	By: QUINLAN
PYBLA-HBN 91	ECON DEVELOPMENT	By: JETSON
PYBLA-HBN 502	MINORITY BUSINESSES	By: CARTER
PYBLA-HBN 657	TOURISM DEVELOPMENT	By: CARTER
PYBLA-HBN 736	WOMEN/BUSINESSES	By: BLANCO
PYBLA-HBN 755	VACATED STATE PROP.	By: LABORDE ET AL
PYBLA-HBN 767	MINORITY BUSINESS	By: SINGLETON
PYBLA-HBN 905	SMALL BUSINESS	By: BRADLEY
PYBLA-HBN 987	EDUCATION DEVELOPMEN	By: LONG
PYBLA-HBN 1089	ECONOMIC DEVELOPMENT	By: ALARIO
PYBLA-HBN 1359	CORRECTNAL FACILITIE	By: DELPIT
PYBLA-HBN 1362	INDUS DEVELOPMENT	By: DOUCET
PYBLA-HBN 1405	TAX INCENTIVES	By: DASTUGUE
PYBLA-HBN 1485	ECONOMIC DEVELOPMENT	By: DEANO
PYBLA-HBN 1519	REGIONAL PLANNING	By: JONES
PYBLA-HBN 1541	AEROSJPACE DEVELOPME	By: ALARIO ET AL
PYBLA-HBN 1599	ECONOMIC DEVELOP	By: LEACH ET AL
PYBLA-HBN 1606	WOMEN BUSINESS	By: FERNANDEZ
PYBLA-HBN 1630	RETIREMENT SYSTEMS	By: LEACH ET AL
PYBLA-HBN 1695	HOTEL & FOOD TAX	By: COPELINE, ET AL
PYBLA-SBN 46	OIL REVENUE FUND	By: CASEY
PYBLA-SBN 151	INDUSTRIAL, EXEMPTIO	By: JOHNSON
PYBLA-SBN 261	MINORITY BUSINESSES	By: JOHNSON
PYBLA-SBN 339	AEROSPACE DEVELOPMEN	By: NUNEZ ET AL
PYBLA-SBN 345	PORT INDUS DISTRICTS	By: LAURICELLA
PYBLA-SBN 433	ENTERPRISE ZONES	By: HUDSON
PYBLA-SBN 439	ECONOMIC INCENTIVES	By: HUDSON
PYBLA-SBN 573	INDUSTRIAL DEVELPMT	By: MCPHERSON
PYBLA-SBN 587	ECON. DEVELOPMENT	By: JOHNSON
PYBLA-SBN 590	MINORITY BUSINESS	By: JOHNSON
PYBLA-SBN 616	MINORITY BUSINESSES	By: JEFFERSON ET AL
PYBLA-SBN 647	ECON. DEVELOPMENT	By: HUDSON ET AL
PYBLA-SBN 760	ECON. DEVELOPMENT	By: LAURICELLA
PYBLA-SCR 139	BUSINESS DEVELOPMENT	By: HUDSON
PYBLA-SCR 160	BUSINESS INCENTIVES	By: JOHNSON
PYBLA-SRN 13	ECONOMIC DEVELOPMENT	By: HUDSON
MA-HBN 324	BUSINESS ASSISTANCE	By: MURRAY
MA-HBN 696	EDUCATION FUND	By: LAWRENCE
MA-HBN 847	MINORITY ENTERPRISES	By: ASSOC CONTRACTORS
MA-HBN 851	STATE PROCUREMENTS	By: SCACCIA
MA-HBN 890	ECONOMIC DEVELOPMENT	By: FINNERAN
MA-HBN 892	WOMEN BUSINESS	By: GRAY
MA-HBN 893	WOMEN ENTERPRISES	By: GRAY
MA-HBN 1061	CONVENTION CENTERS	By: SCACCIA
MA-HBN 1071	SMALL BUSINESS STUDY	By: ALEXANDER ET AL
MA-HBN 1126	REVOLVING LOAN FUND	By: GRAY
MA-HBN 1270	SMALL BUSINESS	By: MORIN
MA-HBN 1464	BUSINESS EXPANSION	By: LORING
MA-HBN 1465	TECHNOLOGICAL FUND	By: ALF-CIO
MA-SBN 49	SMALL BUSINESS EQUIP	By: BRENNAN

MA-SBN 81	APPAREL LOAN BOARD	By: NORTON
MA-SBN 85	FOREIGN SALES CORP	By: PINES ET AL
MA-SBN 87	PROMOTIONAL CAMPAIGN	By: PINES ET AL
MA-SBN 88	ECONOMIC DEVELOPMENT	By: PINES ET AL
MA-SBN 92	ECONOMIC DEVELOPMENT	By: PINES ET AL
MA-SBN 93	ECONOMIC DEVELOPMENT	By: PINES ET AL
MA-SBN 97	EXPORT FINANCE BOARD	By: SHEEHY
MA-SBN 100	SHELL BUILDINGS	By: WEBBER
MA-SBN 102	ECONOMIC DEVELOPMENT	By: WEBBER
MA-SBN 105	ECONOMIC DEVELOPMENT	By: WETMORE
MA-SBN 107	SMALL BUSINESSES	By: WETMORE
MA-SBN 939	AID TO BUSINESSES	By: COSTELLO
MA-SBN 1162	REGIONAL DEVELOPMENT	By: BOLLING, ET AL
MA-SBN 1175	JOB OPPORTUNITIES	By: CELLUCCI, ET AL
MA-SBN 1206	STATE AUTHORITIES	By: MCGOVERN
MA-SBN 1242	EXPANSION ZONES	By: BRENNAN
MA-SBN 1307	LOCAL AID PROGRAMS	By: KRAUS
PYBMA-HBN 276	BUSINESS ASSISTANCE	By: MURRAY
PYBMA-HBN 787	SIGNIFICANT IMPACT	By: HYNES
PYBMA-HBN 841	STATE PROCUREMENTS	By: SCACCIA
PYBMA-HBN 1017	NEW DEVELOPMENTS	By: GRAY
PYBMA-HBN 1114	VETERAN BUSINESS	By: LEMANSKI
PYBMA-HBN 1241	SUB-BIDDERS	By: GENERAL CONTRACT
PYBMA-HBN 1268	FINANCE CORPORATION	By: GRAHAM
PYBMA-HBN 1484	ECONOMIC DEVELOPMENT	By: LEMANSKI
PYBMA-HBN 1633	MINORITY BUSINESS	By: FOX ET AL
PYBMA-HBN 1634	UNEMPLOYMENT PROG	By: FOX ET AL
PYBMA-HBN 1764	TAX INCREMENT	By: BLANCHETTE
PYBMA-HBN 2481	WOMEN BUSINESS	By: GRAY ET AL
PYBMA-HBN 2482	WOMEN BUSINESS	By: GRAY ET AL
PYBMA-HBN 2484	ECONOMIC DEVELOPMENT	By: LEMANSKI
PYBMA-HBN 2538	URBAN REDEVELOPMENT	By: FITZGERALD
PYBMA-HBN 2539	URBAN RENEWAL	By: FITZGERALD
PYBMA-HBN 2541	PUBLIC PROJECTS	By: FITZGERALD
PYBMA-HBN 2667	TAX INCREMENT	By: FLOOD ET AL
PYBMA-HBN 2901	ECONOMIC DEVELOP	By: FITZGERALD
PYBMA-HBN 3075	BUSINESS INCUBATOR	By: ALEXANDER ET AL
PYBMA-HBN 3090	LAND BANK	By: LEMANSKI ET AL
PYBMA-HBN 3099	ECONOMIC DEVELOPMENT	By: LEMANSKI/MORIN
PYBMA-HBN 3104	SMALL BUSINESSES	By: LEMANSKI/MORIN
PYBMA-HBN 3442	EXPANSION OF BUSINE	By: HOLLAND ET AL
PYBMA-HBN 4141	MINORITY BUSINESS	By: DIMASI/PALUMBO
PYBMA-HBN 4182	STATE PROJECTS	By: MOORE
PYBMA-HBN 4504	YOUTH ENTREPRENEUR	By: GRAHAM ET AL
PYBMA-HBN 4508	EMPLOYEE ASSISTANCE	By: MAGNANI
PYBMA-HBN 4655	COMMONWEALTH GROWTH	By: BUELL
PYBMA-HBN 4887	LOW INCOME HOUSING	By: FITZGERALD
PYBMA-HBN 4893	ECONOMIC DEVELOPMENT	By: FITZGERALD ET AL
PYBMA-HBN 4895	RURAL DEVELOPMENT	By: HEALY
PYBMA-HBN 5236	BUSINESS INCUBATOR	By: FLOOR
PYBMA-HBN 5351	UNPAID BILLS	By: FLOOR
PYBMA-HBN 5435	PUBLIC CONSTRUCTION	By: FLOOR
PYBMA-HBN 5437	PUBLIC CONTRACTS	By: FLOOR
PYBMA-HBN 5530	ECONOMIC DEVELOPMENT	By: FLOOR

PYBMA-HBN 5535	BUSINESS LAWS	By: FLOOR
PYBMA-HBN 5755	EMPLOYMENT/TRAINING	By: FLOOR
PYBMA-HBN 5801	PROTECT ENVIRONMENT	By: FLOOR
PYBMA-HBN 5899	ECON DEVELOPMENT	By: FLOOR
PYBMA-HBN 5903	INTEREST ON BILLS	By: FLOOR
PYBMA-HBN 5981	WATERTOWN REDEVELOP	By:
PYBMA-HBN 5992	BUSINESS EXPANSION	By: PIERCE
PYBMA-HBN 5996	LAWS CHANGES	By: KENNEALLY JR ET AL
PYBMA-HBN 5997	BUSINESS DEVELOPMENT	By: GOVERNOR
PYBMA-HBN 6002	ZONING	By: FLOOR
PYBMA-HBN 6048	ECONOMIC AFFAIRS	By: GOVERNOR
PYBMA-HBN 6200	ENTERPRISE DEVELOPME	By: FLOOR
PYBMA-HBN 6217	BUSINESS DEVELOPMENT	By: GOVERNOR
PYBMA-HBN 6219	DEVELOPMENT PATTERNS	By: FLOOR
PYBMA-HBN 6232	BUSINESS INCUBATOR	By: FLOOR
PYBMA-HBN 6319	BOND ISSUE	By: FLOOR
PYBMA-SBN 52	BUSINESS EQUITY	By: BRENNAN
PYBMA-SBN 83	APPAREL INDUSTRY	By: NORTON
PYBMA-SBN 88	INCENTIVES TO FIRMS	By: SCOTI
PYBMA-SBN 89	EXPORT DEVELOPMENT	By: PINES
PYBMA-SBN 91	INTL PROMOTION PROG	By: PINES
PYBMA-SBN 92	FOREIGN SALES CORP	By: PINES
PYBMA-SBN 101	SHELL BUILDINGS	By: WEBBER
PYBMA-SBN 762	INDUSTRIAL DEVELOP	By: BUELL ET AL
PYBMA-SBN 958	DEVELOPMENT DISTRICT	By: COSTELLO
PYBMA-SBN 959	REGIONAL GROWTH	By: GOLDEN
PYBMA-SBN 1239	SMALL BUSINESS	By: ALBANO
PYBMA-SBN 1246	ECONOMIC DEVELOPMENT	By: BOLLING
PYBMA-SBN 1325	ECONOMIC DEVELOPMENT	By: BOLLING
PYBMA-SBN 1338	JOB EXPANSION ZONES	By: BRENNAN
PYBMA-SBN 1488	LAND BANK	By: WETMORE
PYBMA-SBN 1602	SMALL BUSINESSES	By: COSTELLO
PYBMA-SBN 1637	LAND BANK	By: FLOOR
PYBMA-SBN 1672	SMALL BUSINESSES	By: WETMORE
PYBMA-SBN 1797	INTL PROMOTION PROG	By: FLOOR
PYBMA-SBN 1811	INTERNATIONAL TRADE	By: FLOOR
PYBMA-SBN 1813	FOREIGN CORP TAX	By: FLOOR
PYBMA-SBN 1940	BOND ISSUE	By: FLOOR
PYBMA-SBN 2096	THRIFT FUND DIRECTOR	By: FLOOR
MD-HBN 1	PROCUREMENT LAW	By: SPEAKER
MD-HBN 161	ECONOMIC DEVELOPMENT	By: WASHINGTON COUNTY
MD-HBN 269	COMMUNITY DEVELOPMEN	By: TAYLOR
MD-HBN 280	INDUSTRIAL LAND ACT	By: TAYLOR
MD-HBN 474	ECONOMIC DEVELOPMENT	By: SHAPIRO
MD-HBN 483	STATE ACTION LOANS	By: TAYLOR
MD-HBN 564	ECONOMIC DEVELOPMENT	By: THE SPEAKER
MD-HBN 566	ECONOMIC DEVELOPMENT	By: TAYLOR
MD-SBN 1	GENRAL TAX REVISION	By: PRESIDENT
MD-SBN 60	MINORITY BUSINESS	By: TROTTER
MD-SBN 95	SPORTS ADVISORY COMM	By: RILEY
MD-SBN 96	SMALL BUSINESS FINAN	By: RILEY
MD-SBN 97	INDUSTRIAL DEVELOPMT	By: RILEY
MD-SBN 150	INDUSTRIAL DEVEL	By: LEVITAN
MD-SBN 151	INDUSTRIAL DEVEL	By: LEVITAN

MD-SBN 152	ECONOMIC DEVEL	By: LEVITAN
MD-SBN 209	STATUTE CORRECTION	By: THE PRESIDENT
MD-SBN 225	ECONOMIC DEVELOPMENT	By: RILEY
MD-SBN 312	ECONOMIC DEVELOPMENT	By: THE PRESIDENT
MD-SBN 350	INDUSTRIAL DEVELOPME	By: RILEY
MD-SBN 366	COMMUNITY REINVESTME	By: WYNN
PYBMD-HBN 117	SMALL BUSINESS	By: TAYLOR/CUMMINGS
PYBMD-HBN 257	CORRECTIVE BILL	By: THE SPEAKER
PYBMD-HBN 426	BUSINESS DEVELOPMENT	By: RYAN
PYBMD-HBN 427	COMMERCIAL REDEVELOP	By: RYAN
PYBMD-HBN 502	BUSINESS DEVELOPMENT	By: TAYLOR
PYBMD-HBN 503	EQUITY PARTICIPATION	By: TAYLOR
PYBMD-HBN 728	MINORITY BUSINESS	By: MONTGOMERY COUNTY
PYBMD-HBN 748	MINORITY CONTRACTS	By: MONTGOMERY/PRINCE GE
PYBMD-HBN 777	SPORTS DEVELOPMENT	By: MCCAFFREY/DONALDSON
PYBMD-HBN 854	SURETY BOND GUARANTY	By: EXUM ET AL
PYBMD-HBN 873		By: RAWLINGS
PYBMD-HBN 1079	REINVESTMENT	By: MONTAGUE ET AL
PYBMD-HBN 1150	LOCAL DEVELOPMENT	By: YOUNG
PYBMD-HBN 1153	LOCAL DEVELOPMENT	By: YOUNG
PYBMD-HBN 1156	EMINENT DOMAIN	By: YOUNG
PYBMD-HBN 1159	RETENTION INDUSTRY	By: YOUNG
PYBMD-HBN 1175	ECON DEVELOPMENT	By: SPEAKER
PYBMD-HBN 1188	BANK REINVESTMENT	By: OAKS ET AL
PYBMD-HBN 1191	SMALL BUSINESS LOAN	By: OAK ET AL
PYBMD-HBN 1194	BUSINESS DEVELOP	By: OAKS ET AL
PYBMD-HBN 1227	EMPLOYMENT INCENTIVE	By: LITTRELL ET AL
PYBMD-HBN 1527	REDEVELOPMENT BOND A	By: WEISENGOFF
PYBMD-HJR 39	MINORITY BUSINESS	By: OAKS ET AL
PYBMD-HJR 43	WOMEN ENTREPRENEURS	By: REHRMANN ET AL
PYBMD-SBN 28	LOCAL DEVELOPMENT	By: PICA
PYBMD-SBN 39	LOCAL DEVELOPMENT	By: PICA
PYBMD-SBN 210	SMALL BUSINESS	By: RILEY
PYBMD-SBN 211	SMALL BUSINESS BOND	By: RILEY
PYBMD-SBN 517	UTILITY RATES	By: BAKER
PYBMD-SBN 538	BUSINESS SURETY BOND	By: LEVITAN
PYBMD-SBN 540	REDEVELOPMENT FUND	By: LEVITAN
PYBMD-SBN 580	EMINENT DOMAIN	By: PICA
PYBMD-SBN 587	LOCAL DEVELOPMENT	By: PICA
PYBMD-SBN 592	LOCAL DEVELOPMENT	By: PICA
PYBMD-SBN 615	MINORITY BUSINESS	By: MITCHELL
PYBMD-SBN 665	COMM DEVELOPMENT	By: BLOUNT
PYBMD-SBN 673	PRIVATE ACTIVITY BON	By: PRESIDENT
PYBMD-SBN 699	ECON DEVELOPMENT	By: PRESIDENT
PYBMD-SBN 713	ECON DEVELOPMENT	By: PICA
PYBMD-SBN 750	REINVESTMENT	By: CUSHWA
PYBMD-SBN 861	SMALL BUSINESS	By: WYNN
PYBMD-SBN 993	INFRASTRUCTURE	By: WINEGRAD ET AL
PYBMD-SBN 1038	SMALL BUSINESS DEVEL	By: WYNN
PYBMD-SBN 1060	INDUSTRIAL DEVELOPME	By: PICA
PYBMD-SBN 1064	REDEVELOPMENT	By: PICA
PYBMD-SJR 3	VETERAN BUSINESSES	By: KOMENDA
PYBMD-SJR 25	ECONOMIC DEVELOP	By: WYNN
PYBMD-SJR 30	WOMEN ENTREPRENEURS	By: HOFFMAN ET AL

ME-HBN 197	PRODUCT DEVELOPMENT	By: CARTER ET AL
ME-HBN 735	ECON DEVELOP AND EDU	By: ECONOMIC DEVELOPMENT
ME-HBN 761	ME FILM-MAKING	By: DIAMOND ET AL
ME-HBN 857	ECONOMIC DEVELOPMENT	By: ECONOMIC DEVELOPMENT
ME-HBN 878	DEVELOPMENT TAXES	By: CONNELLY ET AL
ME-HBN 891	JOB DEV. TRAINING	By: RUHLIN ET AL
ME-HBN 938	HUMAN RESOURCE DEVEL	By: ECONOMIC DEVELOPMENT
ME-HBN 1057	JOB OP ZONES	By: BAILEY ET AL
ME-HBN 1116	JOB OPPORTUNITY ZONE	By: BAILEY ET AL
ME-HBN 1141	CHILD CARE	By: PRIEST
ME-HBN 1277	ECONOMIC DEVELOPMENT	By: ECONOMIC DEVELOPMENT
ME-HBN 1312	JOB OPPORTUNITY ZONE	By: ECON. DEVELOPMENT
ME-HBN 1313	STATE SERVICE	By: ECON. DEVELOPMENT
ME-HBN 1324	ECONOMIC DEVELOPMENT	By: CROWLEY
ME-SBN 220	ECON DEVELOP BONDS	By: PRAY ET AL
ME-SBN 232	FUTURE COMMISSION	By: PRAY ET AL
ME-SBN 234	ADULT EDUCATION	By: PRAY ET AL
ME-SBN 258	BUSINESS ADVISORY BD	By: TUTTLE ET AL
ME-SBN 288	LABOR MARKET AID	By: PRAY ET AL
ME-SBN 298	BUSINESS ADVOCATE	By: TUTTLE ET AL
ME-SBN 313	BOND ISSUES	By: CARTER ET AL
ME-SBN 353	ECONOMIC DEVELOPMENT	By: TUTTLE ET AL
ME-SBN 401	CAPITALIZATION	By: TWITCHELL ET AL
ME-SBN 417	JOB TRAINING	By: PRAY ET AL
ME-SBN 419	CAPITAL CORP	By: TWITCHELL
ME-SBN 479	COMMUNITY DEVELOPMEN	By: ANDREWS ET AL
ME-SBN 491	DEVELOPMENT ACTIVITY	By: WHITMORE ET AL
ME-SBN 592	LABOR MARKET AID	By: ECONOMIC DEVELOPMENT
ME-SBN 598	TRANSPORTATION	By: THERIAULT ET AL
ME-SBN 601	COMMUNITY DEVELOPMEN	By: TUTTLE
ME-SBN 628	FREEDOM OF ACCESS	By: BRANNIGAN
ME-SBN 657	STUDY COMMISSIONS	By: PRAY ET AL
MI-HBN 4016	ENTERPRISE ZONE ACT	By: STACEY
MI-HBN 4209	MINORITY BUSINESS	By: YOUNG ET AL
MI-HBN 4210	MINORITY BUSINESS	By: YOUNG ET AL
MI-HBN 4528	DOWNTOWN DEVELOPMENT	By: VAN SINGEL ET AL
MI-HBN 4529	ECONOMIC DEVELOPMENT	By: VAN SINGEL ET AL
MI-HBN 4530	TAX INCREMENT FINANC	By: VAN SINGEL, ET AL
MI-HBN 4735	ECONOMIC DEVELOPMENT	By: HERTEL ET AL
MI-HBN 4849	COMMERCIAL REDEVELOP	By: STRAND ET AL
MI-HBN 5144	ECONOMIC DEVELOPMENT	By: SMITH
MI-SBN 142	ETHNIC RESEARCH ACT	By: VAUGHN
MI-SBN 158	LOCAL ROAD AGENCIES	By: FESSLER
MI-SBN 278	PLANT REHAB DISTRICT	By: SHINKLE
MI-SBN 321	TRANSPORTATION FUND	By: FESSLER
MI-SBN 495	TRANSPORTATION FUND	By: BINSFELD
MN-HBN 2	RURAL DEVELOPMENT	By: SCHOENFIELD ET AL
MN-HBN 82	WHITE BEAR LAKE	By: STANIUS
MN-HBN 92	PROTECTION TRUST	By: MINNE ET AL
MN-HBN 133	ENTERPRISE ZONE	By: REDING
MN-HBN 254	BRAINERD PORT AUTHOR	By: WENZEL
MN-HBN 280	ST PAUL AUTHORITY	By: OSTHOFF
MN-HBN 289	ST PAUL BONDS	By: KELLY ER AL
MN-HBN 345	ADVERTISING OF CITY	By: WENZEL

MN-HBN 363	DISLOCATED WORKERS	By: CLARK
MN-HBN 475	URBAN PROGRAM	By: O'CONNOR ET AL
MN-HBN 476	URBAN PROGRAM	By: CLARK ET AL
MN-HBN 609	EMPLOYMENT DATA	By: SHAKOREE
MN-HBN 616	CORPORATE TAXES	By: VOSS ET AL
MN-HBN 649	PLANT CLOSINGS	By: OGREN ET AL
MN-HBN 713	REVISOR'S BILL	By: REST ET AL
MN-HBN 749	DEVELOPMENT PANELS	By: LIEDER ET AL
MN-HBN 759	LAKE SUPERIOR ZOO	By: MUNGER ET AL
MN-HBN 795	LOCAL DEVELOPMENT	By: REST ET AL
MN-HBN 799	KOOCHICHING AUTHORIT	By: LOCAL AFFAIRS
MN-HBN 803	GOVERNMENT/BUSINESS	By: SPARBY ET AL
MN-HBN 832	PORT AUTHORITY	By: SVIGGUM
MN-HBN 856	SERVICE BLOCK GRANTS	By: BISHOP ET AL
MN-HBN 916	ADMINISTRATION DEPT	By: LASLEY ET AL
MN-HBN 928	ENTERPRISE ZONE	By: RICHTER
MN-HBN 929	SMALL BUSINESS LOANS	By: OTIS
MN-HBN 930	SM BUSINESS GRANTS	By: OTIS
MN-HBN 934	INTEREST REDUCTION	By: SCHEID
MN-HBN 1023	DISTRESSED COUNTIES	By: NELSON ET AL
MN-HBN 1074	BUSINESS ASSISTANCE	By: OTIS ET AL
MN-HBN 1095	ECONOMIC DEVELOPMENT	By: G. ANDERSON
MN-HBN 1098	BUILDING CONTRACTS	By: REDING
MN-HBN 1109	COUNCIL ON QUALITY &	By: OTIS
MN-HBN 1138	SMALL BUSINESS SERVI	By: KLUDT
MN-HBN 1150	HERMAN TOWN PROPERTY	By: MURPHY
MN-HBN 1151	PUBLICLY HELD LAND	By: MURPHY
MN-HBN 1173	STATE CONTRACT BIDDI	By: RUKAVINA ET AL
MN-HBN 1187	ECONOMIC OPPORTUNITY	By: JEFFERSON ET AL
MN-HBN 1224	COOK COUNTY AUTHORIT	By: BATTAGLIA ET AL
MN-HBN 1237	ENTERPRISE ZONES	By: KLUDT
MN-HBN 1270	STATE LOTTERY	By: ANDERSON ET AL
MN-HBN 1279	RURAL DEVELOPMENT CO	By: JENNINGS ET AL
MN-HBN 1298	BORROWING AUTHORITY	By: REST ET AL
MN-HBN 1302	ITASCA COUNTY TAX	By: SOLBERG
MN-HBN 1355	MINNEAPOLIS PROMOTIO	By: GREENFIELD
MN-HBN 1380	INVENTION INSTITUTE	By: REDING ET AL
MN-HBN 1399	LOANS/SECURITIES	By: OTIS
MN-HBN 1413	REDWOOD FALLS DISTRI	By: MILLER
MN-HBN 1447	TACONITE TAX	By: BEGICH ET AL
MN-HBN 1453	SCIENCE/TECHNOLOGY	By: REDING
MN-HBN 1465	HOSPITALITY HOSTS	By: RUKAVINA ET AL
MN-HBN 1478	MANKATO SERVICE DIST	By: DORN ET AL
MN-HBN 1504	DEVELOPMENT CORPORAT	By: JOHNSON ET AL
MN-HBN 1505	MUSIC ARTS CENTER	By: LARSEN
MN-HBN 1545	IRON RANGE DEVELOPME	By: BEGICH ET AL
MN-HBN 1548	STATE FEES	By: CARLSON
MN-HBN 1620	MINNESOTA LOGO	By: WENZEL
MN-HBN 1649	HAZARDOUS SUBSTANCES	By: JEFFERSON
MN-SBN 1	RURAL DEVELOPMENT	By: MOE
MN-SBN 19	SM BUSINESS GRANTS	By: DAHL
MN-SBN 82	VENTURE CAPITAL	By: DAHL/FRANK
MN-SBN 84	SMALL BUSINESS LOANS	By: DAHL/FRANK
MN-SBN 122	PROTECTION TRUST	By: DICKLICH ET AL

MN-SBN 129	ENTERPRISE ZONE	By: PIPER
MN-SBN 164	ADVERTISING OF CITY	By: SAMUELSON
MN-SBN 170	LOCAL DEVELOPMENT	By: POGEMILLER
MN-SBN 197	BUSINESS PROGRAM	By: COHEN
MN-SBN 233	BRAINERD PORT AUTHOR	By: SAMUELSON
MN-SBN 384	DISLOCATED WORKERS	By: DICKLICH
MN-SBN 401	ST PAUL AUTHORITY	By: MARTY/LANTRY
MN-SBN 468	INVENTION INSTITUTE	By: DICKLICH ET AL
MN-SBN 485	WHITE BEAR LAKE	By: KNAAK
MN-SBN 486	LAKE SUPERIOR ZOO	By: SOLON/GUSTAFSON
MN-SBN 510	ST PAUL BONDS	By: LANTRY ET AL
MN-SBN 521	URBAN PROGRAM	By: BERGLIN ET AL
MN-SBN 533	HERMANTOWN PROPERTY	By: GUSTAFSON/SOLON
MN-SBN 638	CORPORATE TAXES	By: JOHNSON
MN-SBN 707	INTEREST REDUCTION	By: POSEMILLER
MN-SBN 711	KOOCHICHING AUTHORIT	By: LESSARD
MN-SBN 727	STATE LOTTERY	By: LESSARD
MN-SBN 734	GOVERNMENT AND BUSIN	By: METZEN ET AL
MN-SBN 765	PORT AUTHORITY	By: MEHRKENS
MN-SBN 854	EMPLOYMENT DATA	By: COHEN ET AL
MN-SBN 892	PLANT CLOSINGS	By: CHMIELEWSKI ET AL
MN-SBN 898	RURAL INITIATIVES	By: CHMIELEWSKI
MN-SBN 906	ENTERPRISE ZONE	By: ANDERSON
MN-SBN 921	SERVICE BLOCK GRANTS	By: PTPER ET AL
MN-SBN 971	BORROWING AUTHORITY	By: POGEMILLER/REICHGOTT
MN-SBN 1016	RURAL DEVELOPMENT CO	By: DAVIS ET AL
MN-SBN 1111	IRON RANGE DEVELOP	By: EICKLICH ET AL
MN-SBN 1186	COOK COUNTY AUTHORIT	By: JOHNSON
MN-SBN 1195	STATE CONTRACT BIDD	By: DICKLICH
MN-SBN 1203	DEPARTMENTS OF TRADE	By: LUTHER ET AL
MN-SBN 1224	ITASCA COUNTY TAX	By: LESSARD
MN-SBN 1226	DEVELOPMENT CORPORAT	By: WILLET
MN-SBN 1249	SMALL BUSINESS SERVI	By: PETERSON ET AL
MN-SBN 1297	REDWOOD FALLS DISTRI	By: FREDERICKSON
MN-SBN 1332	ECONOMIC DEVELOPMENT	By: DAHL
MN-SBN 1352	PUBLICLY HELD LAND	By: GUSTAFSON
MN-SBN 1359	LOTTERY REVENUES	By: LESSARD ET AL
MN-SBN 1360	ECONOMIC OPPORTUNITY	By: POGEMILLER
MN-SBN 1365	HOSPITALITY HOSTS	By: DICKLICH
MN-SBN 1375	MINNESOTA LOGO	By: MORSE ET AL
MN-SBN 1399	LOTTERY REVENUES	By: VICKERMAN ET AL
MN-SBN 1417	LOANS/SECURITIES	By: DAHL
MN-SBN 1437	SCIENCE/TECHNOLOGY	By: BRANDL
MN-SBN 1439	TACONITE TAX	By: DICKLICH
MN-SBN 1454	BUSINESS ASSISTANCE	By: BECKMAN ET AL
MN-SBN 1468	MUSIC ARTS CENTER	By: POGEMILLER
MN-SBN 1471	MANKATO SERVICE DIST	By: TAYLOR
MN-SBN 1479	COUNCIL ON QUALITY A	By: L:UTHER
MN-SBN 1530	CAPITAL BONDING	By: MERRIAM
MN-SBN 1548	COMMODITY CODE	By: BERG
MO-HBN 940	ENTERPRISE ZONES	By: NILGES
MO-HBN 1095	DEVEL CORPORATION	By: RAUCH
MO-HBN 1201	ECON DEVELOPMENT	By: RIBAUDO
MO-HBN 1209	ENTERPRISE ZONE	By:

MO-HBN 1223	MAIN STREE PROGRAM	By: CARROLL ET AL
MO-HBN 1245	ENTERPRISE ZONES	By: BARNES
MO-HBN 1246	MAIN STREET PROGRAM	By: BARNES
MO-HBN 1250	EXPORT DEVELOPMENT	By: BANTON
MO-HBN 1329	ECONOMIC DEVELOPMENT	By: BARNES
MO-HBN 1330	URBAN REDEVELOPMENT	By: SCHELLHORN
MO-HBN 1339	R.R. GRANT PROGRAM	By: DRISKILL
MO-HBN 1491	ECON DEVELOPMENT	By: DRISKILL, ET AL
MO-HJR 56	PUBLIC MONEY GRANTS	By: RAUCH
MO-HJR 60	CASH OPERATING FUND	By: RAUCH
MO-SBN 450	LINKED DEPOSIT LOANS	By: SCOTT
MO-SBN 520	URBAN DEVELOPMENT	By: DOCTORIAN
MO-SBN 570	ECON DEVELOPMENT	By: MERRELL ET AL
MO-SBN 619	ENTERPRIZE ZONES	By: BANKS
MO-SBN 674	PRESERVATION PROJECT	By: BANKS
PYBMO-HBN 141	ENTERPRISE ZONES	By: NILGES
PYBMO-HBN 223	URBAN REDEVELOPMENT	By: TREADWAY
PYBMO-HBN 271	INDUSTRIAL DEVELOP	By: BARNES
PYBMO-HBN 294	LINKED DEPOSIT	By: BURCH/LYNN
PYBMO-HBN 401	ECONOMIC RESEARCH	By: JACOB
PYBMO-HBN 410	ENTERPRIZE ZONES	By: COPELAND
PYBMO-HBN 479	ECONOMIC DEVELOP	By: BANTON ET AL
PYBMO-HBN 729	ENTERPRISE ZONES	By: SCOTT
PYBMO-HBN 769	ECONOMIC DEVELOPMENT	By: SCOVILLE
PYBMO-HBN 849	SALES AND USE TAX	By: MCQUITTY
PYBMO-HBN 853	INCOME TAX REVENUES	By: PROFFER
PYBMO-HBN 880	INDUSTRIAL DEVELOPME	By: BANTON ET AL
PYBMO-HBN 881	ENTERPRISE ZONES	By: COPELAND
PYBMO-HBN 892	OFFICE OF RURAL DEVE	By: DRISKILL ET AL
PYBMO-SBN 8	INDUST DEVELOP	By: MERRELL
PYBMO-SBN 61	TRANSPORTATION DEPT	By: WEBSTER
PYBMO-SBN 134	MAIN STREET PROGRAM	By: MERRELL
PYBMO-SBN 179	RESEARCH PROJECTS	By: MERRELL
PYBMO-SBN 288	ENTERPRISE ZONES	By: RUSSELL
PYBMO-SBN 304	SMALL BUSINESS PROG	By: BASS
PYBMO-SBN 316	LICENSING BOARD	By: DIRCK
PYBMO-SBN 351	ECON DEV BONDS	By: MERRELL
PYBMO-SBN 367	ECONOMIC DEVELOPMENT	By: MCCARTHY
PYBMO-SBN 421	ENTERPRISE ZONES	By: DENNIS
MS-HBN 48	ENERGY ASSISTANCE	By: SHEPPHARD
MS-HBN 98		By: SHEPPARD
MS-HBN 248	ENTERPRISE ZONES	By: WARREN
MS-HBN 253	ECONOMIC DEVELOPMENT	By: HINES
MS-HBN 316	MINORITY BUSINESSES	By: BLACKMON ET AL
MS-HBN 372	INDUSTRIAL DEVELOP	By: BRYAN
MS-HBN 407	SMALL BUSINESS	By: SHAPPHARD ET AL
MS-HBN 475	INDUSTRIAL SERVICES	By: SAVAGE ET AL
MS-HRN 8	ECONOMIC DEVELOPMENT	By: WADKINS
MS-HRN 13	ECONOMIC DEVELOPMENT	By: FORTENBERRY ET AL
MS-SBN 2089	ENTERPRISE ZONES	By: SHOWS
MS-SBN 2127	BUSINESS ASSISTANCE	By: MONTGOMERY
MS-SBN 2128	HOUSING AUTHORITY	By: MONTGOMERY
MS-SBN 2130	ECONOMIC DEVT	By: MONTGOMERY
MS-SBN 2131	URBAN RENEWAL	By: MONTGOMERY

MS-SBN 2239	STATE LIABILITY	By: CROOK
MS-SBN 2251	TRANSFER STUDENTS	By: BENJAMIN
MS-SBN 2257	SMALL BUSINESS LOAN	By: MONTGOMERY
PYBMS-HBN 194	COMMUNITY DEVELOPMNT	By: FORTENBERRY
PYBMS-HBN 249	ECONOMIC DEVELOP	By: JUNKIN
PYBMS-HBN 437	ECON DEV AUTHORITY	By: STEVENS
PYBMS-HBN 512	FURNITURE RESEARCH	By: SCOTT
PYBMS-HBN 514	ECONOMIC DEVELOPMENT	By: FORD
PYBMS-HBN 520	AGRICULTURAL PROGRAM	By: SCOTT ET AL
PYBMS-HBN 537	ECONOMIC COMMITTEE	By: HALL
PYBMS-HBN 649	TOURISM	By: SIMPSON
PYBMS-HBN 650	PRIVATE COMPANY	By: SIMPSON
PYBMS-HBN 653	MINORITY BUSINESS	By: SHEPPARD
PYBMS-HBN 922	PRIVATE CO INVESTMEN	By: ENDRIS
PYBMS-HBN 924	ECONOMIC DEVELOPMENT	By: WILKERSON ET AL
PYBMS-HBN 999	WATERWAY AREA	By: MOSS
PYBMS-HBN 1107	BUSINESS INVESTMENT	By: SIMPSON
PYBMS-HBN 1206	HIGHWAY CONSTRUCTION	By: PENNEBAKER/MCCOY
PYBMS-HBN 1229	COMMERCIAL DISTRICT	By: SAVAGE
PYBMS-HBN 1251	INDUSTRIAL AUTHORITY	By: REYNOLDS ET AL
PYBMS-SBN 2146	SURETY BONDS	By: MORGAN
PYBMS-SBN 2147	SURETY BONDS	By: GORDON
PYBMS-SBN 2341	RESEARCH & DEVELOPME	By: MONTGOMERY
PYBMS-SBN 2342	SMALL BUSINESS	By: MONTGOMERY
PYBMS-SBN 2343	TOURISM	By: MONTGOMERY
PYBMS-SBN 2345	BUSINESS INVESTMENT	By: MONTGOMERY
PYBMS-SBN 2346	ARTS ENTERPRISES	By: MONTGOMERY
PYBMS-SBN 2356	IMPROVEMENT BONDS	By: FORTENBERRY
PYBMS-SBN 2400	INDUSTRIAL DEVELOP	By: MONTGOMEY
PYBMS-SBN 2444	STATE TREASURY FUND	By: SMITH ET AL
PYBMS-SBN 2620	SMALL BUSINESS	By: WHITE
PYBMS-SBN 2699	POLLUTION CONTROL	By: ROSENBLATT
PYBMS-SBN 2751	MARKETING DEPT	By: SMITH
PYBMS-SBN 2779	ECONOMIC DEPARTMENT	By: MONTGOMERY
PYBMS-SBN 2839	ECONOMIC DEVELOPMENT	By: MONTGOMERY
PYBMT-HBN 9	JOBS INVESTMENT ACT/	By: VINCENT
PYBMT-HBN 53	CODE REVISION	By: EUDAILY
PYBMT-HBN 97	COAL GRANTS	By: ASAY ET AL
PYBMT-HBN 593	PRIVATE ENTERPRISE	By: BROWN
PYBMT-HBN 700	CAPITAL FUND BONDS	By: BRADLEY
PYBMT-HBN 765	JOBS ACT	By: VINCENT
PYBMT-HBN 790	ATTORNEY FEES	By: REHBERG
PYBMT-HBN 809	SUBDIVISION DEVELOP	By: IVERSON
PYBMT-HBN 817	SMALL BUSINESS	By: GLASER
PYBMT-HBN 862	DEVELOPMENT ACT	By: WINSLOW
PYBMT-HBN 889	CREATES MONTANA AGRI	By: WINSLOW
PYBMT-HBN 899	ECONOMIC DEVELOPMENT	By: COBB
PYBMT-HBN 905	ECONOMIC DEVELOPMENT	By: WINSLOW
PYBMT-SBN 1	INTERSTATE COMPACT	By: ANDERSON
PYBMT-SBN 22	FIREARMS	By: HALLIGAN
PYBMT-SBN 83	ECONOMIC DEVELOPMENT	By: MAZUREK
PYBMT-SBN 110	CAPITAL COMANIES	By: THAYER
PYBMT-SBN 263	TAXABLE BONDS	By: WILLIAMS B
PYBMT-SBN 298	INVESTMENTS BOARD	By: NEUMAN

PYBMT-SBN 373	RECLAMATION GRANTS	By: BLAYLOCK
NC-HBN 115	CLEAN WATER FUND	By: COCHRANE
NC-HBN 415	MINORITY/WOMEN BUSIN	By: KENNEDY
NC-HBN 679	TECHNOLOGICAL DEVELO	By: BOB ETHERIDGE
NC-HBN 708	ECONOMIC DEVELOPMENT	By: BARBEE
NC-HBN 798	INDUSTRIAL DEVELOPME	By: YOUNG ET AL
NC-HBN 1097	ECONOMIC DEVEL	By: HIGHTOWER ET AL
NC-HBN 1122	DEVELOP PROJECT	By: THOMPSON
NC-HBN 1251	ECONOMIC DEVELOPMENT	By: STAMEY
NC-HBN 2164	PUBLIC RECORDS	By: MILLER
NC-SBN 206	ECONOMIC DEVELOPMENT	By: STATON
NC-SBN 208	ECONOMIC DEVELOPMENT	By: STATON
NC-SBN 290	CITY CONTRACTS	By: RICHARDSON
NC-SBN 317	CAPITAL CORP. ORATIONS	By: WALKER
NC-SBN 318	ECONOMIC DEVELOPMENT	By: STATON
NC-SBN 399	MINORITY/WOMENS BUSI	By: HUNT
NC-SBN 407	ECONOMIC DEVELOPMENT	By: WARREN
NC-SBN 421	DOWNTOWN DEVELOPMENT	By: STATON
NC-SBN 518	SALISBURY CHARTER	By: SMITH
NC-SBN 554	SMALL BUSINESS	By: STATON
NC-SBN 610	ECONOMIC DEVELOPMENT	By: HUNT
NC-SBN 753	FOREIGN SALES CORP.	By: BLOCK
NC-SBN 965	GROWTH COMMISSION	By: ROYALL ET AL
PYBND-HBN 1110	ECON DEVELOPMENT	By: INDUSTRY
PYBND-HBN 1202	ECONOMIC COMMISSION	By: INDUSTRY COMM
PYBND-HBN 1449	MUNICIPAL LEVIES	By: WALD ET AL
PYBND-HBN 1543	CAPITAL INVESTMENT	By: THOMPSON
PYBND-HBN 1615	BUSINESS DEVELOPMENT	By: HAUSAUER
PYBND-HBN 1624	JOB DEVELOPMENT	By: ULMER
PYBND-HBN 1628	ECON DEVELOPMT	By: STRINDEN
PYBND-HBN 1633	LEGAL INVESTMENTS	By: STRINDEN
PYBND-HBN 1634	ECON DEVELOPMENT	By: STRINDEN
PYBND-HCR 3005	JOB DEVELOPMENT	By: LEGISLATIVE COUNCIL
PYBND-SBN 2050	INDUST DEVEL BONDS	By: LEGISLATIVE COUNCIL
PYBND-SBN 2051	FUND INVESTMENT	By: LEGISLATIVE COUNCIL
PYBND-SBN 2190	REGIONAL PLANNING	By: POLITICAL SUBDIVISIO
PYBND-SBN 2264	JOB DEVELOPMENT	By: POLITICAL SUB DIV
PYBND-SBN 2477	FARM TAX RELIEF	By: KELSH ET AL
PYBND-SBN 2516	BUSINESS LOANS	By: WALDERA ET AL
PYBND-SCR 4011	COMMERCIAL DEVELOP	By: WOGSLAND ET AL
PYBND-SCR 4048	OUTDOOR RECREATION	By: INGSTAD ET AL
NE-LBN 23	APPLIANCE SALES	By: MARSH
NE-LBN 141	ECONOMIC DEVELOPMENT	By: ABBOD
NE-LBN 163	VENUTRE CAPITAL ACT	By: ABBOD
NE-LBN 247	INVESTMENT CREDIT	By: ABBOD
NE-LBN 491	STATE EMP BENEFITS	By: LANDIS
NE-LBN 707	ECONOMIC DEVELOPMENT	By: SCHMIT
NE-LBN 736	BUSINESS DEVELOPMENT	By: SCOFIELD ET AL
NE-LBN 740	ECONOMIC DEVELOPMENT	By: LANDIS ET AL
NE-LBN 742	ECONOMIC DEVELOPMENT	By: LANDIS ET AL
NE-LBN 743	ECONOMIC DEVELOP	By: LANDIS ET AL
NE-LBN 745	ECONOMIC DEVELOPMENT	By: LANDIS ET AL
NE-LBN 748	ECONOMIC DEVELOPMENT	By: WESELY
NE-LBN 749	DISTRESSED AREAS	By: HARRIS

NE-LBN 775	INVESTMENT GROWTH	By: BARRETT
NE-LBN 915	SMALL BUSINESS	By: ABBODD
NE-LBN 1072	APPLICATION CHANGE	By: WESELY
NE-LBN 1082	COMMUNITY PROGRAMS	By: LANDIS
NE-LBN 1171	VENTURE CAPITAL	By: WESELY
NE-LRN 21	LOCAL INDUST DEV	By: URBAN AFFRS COMM
NE-LRN 207	CORPORATIONS	By: PIRSCH
NE-LRN 212	ECON DEVELOPMENT	By: WESELY
NH-HBN 271	LOCAL PROMOTIONS	By: JEAN
NH-HBN 321	CT RIVER VALLEY AUTH	By: MILLER ET AL
NH-HBN 381	RESIDENTIAL GROWTH	By: GAGE
NH-HBN 470	COMMERCE DEPT	By: WARD ET AL
NH-HBN 570	NATURAL RESOURCES	By: MCCAIN ET AL
NH-HBN 1062	ECON DEVELOP COMM	By: GRODIN ET AL
NH-HRN 54	LOW INCOME HOUSING	By: WEDDLE
NH-SBN 1	LAND CONSERVATION	By: BLAISDELL ET AL
NH-SBN 102	ENTERPRISE ZONES	By: BOND
NH-SBN 144	INDUS DEV MARKETING	By: BOND ET AL
NH-SBN 335	MUNICIPAL LEVIS	By: NELSON ET AL
NJ-ABN 111	VENTURE FUND	By: VILLANE
NJ-ABN 304	ENTERPRISE ZONES	By: SALMON
NJ-ABN 310	ENTERPRIZE ZONES	By: VILLANE
NJ-ABN 404	SMALL BUSINESSES	By: KALIK
NJ-ABN 492	SMALL BUSINESS	By: SCHUBER
NJ-ABN 532	UTILIZATION GOALS	By: SCHUBER
NJ-ABN 554	SMALL BUSINESS	By: GENOVA
NJ-ABN 1011	EXPORT FINANCE	By: COLLINS
NJ-ABN 1161	STATE CONTRACTS	By: BRYANT
NJ-ABN 1173	SPORTS EXPENDITURES	By: BRYANT
NJ-ABN 1174	SPORTS CONCESSIONS	By: BRYANT
NJ-ABN 1179	FRAUDULENT BUSINESS	By: BRYANT
NJ-ABN 1188	ENTERPRISE ZONES	By: BRYANT
NJ-ABN 1251	BUSINESS INCUBATORS	By: ROONEY
NJ-ABN 1308	ENTERPRISE ZONE	By: GILL
NJ-ABN 1489	ECONOMIC DEVELOPMENT	By: SALMON
NJ-ABN 1805	ENTERPRISE ZONE	By: CHARLEA/
NJ-ABN 2046	MEADOWLANDS DEVELOP	By: MCENROE
NJ-ABN 2052	DEVELOPMENT NOTICE	By: MCENROE
NJ-ABN 2172	EXPORT TRADING	By: HARDWICK
NJ-ABN 2199	EMPLOYMENT DEVELOPME	By: LITTELL
NJ-SBN 68	BAY DEVELOPMENT	By: VANWAGNER
NJ-SBN 97	ENTER ZONE/SALES TAX	By: LESNIAK
NJ-SBN 235	ECON DEV LIABILITY	By: O'CONNOR
NJ-SBN 566	INTERNATIONAL CENTER	By: BROWN
NJ-SBN 578	EXPORT FINANCE	By: BROWN
NJ-SBN 653	TUITION PAYMENTS	By: COWAN
NJ-SBN 654	ENTERPRISE ZONE	By: COWAN
NJ-SBN 748	SALES TAX EXEMPTION	By: CODEY
NJ-SBN 949	SALES TAX	By: HURLEY
NJ-SBN 1006	CORPORATE TAX CREDIT	By: LIPMAN
NJ-SBN 1017	ENTERPRISE ZONE	By: LIPMAN
NJ-SBN 1028	SET-ASIDE CONTRACT	By: LIPMAN
NJ-SBN 1126	BUSINESS DEVELOPMT	By: CARDINALE
NJ-SBN 1364	PLANNING BOARD	By: STOCKMAN

NJ-SBN 1468	STATE DEVELOPMENT	By: ZANE
NJ-SBN 1524	ENTERPRISE ZONES	By: PALLONE
NJ-SBN 1533	SHORE DEVELOPMENT	By: PALLONE
NJ-SBN 1823		By: DORSEY
NJ-SBN 1837	DEVELOPMENT BOND ACT	By: DORSEY
NJ-SBN 1838	DEVELOPMENT RIGHTS	By: DORSEY
NJ-SBN 1839	DEVELOPMENT RIGHTS	By: DORSEY
NJ-SBN 1896	REDEVELOPMENT BONDS	By: LYNCH
NJ-SBN 1915	MEADOWLANDS DEVELOP	By: AMBROSIO
PYBNJ-ABN 28	BOND ACT	By: SCHWARTZ
PYBNJ-ABN 89	STATE CONTRACTS	By: BROWN
PYBNJ-ABN 90	SMALL BUSINESS	By: BROWN
PYBNJ-ABN 92	STATE INVESTMENTS	By: BROWN
PYBNJ-ABN 94	MUNICIPAL CONTRACTS	By: BROWN
PYBNJ-ABN 95	COUNTY FINANCING	By: BROWN
PYBNJ-ABN 96	SMALL BUSINESS	By: BROWN
PYBNJ-ABN 180	ENTERPRISE ZONE	By: VILLANE
PYBNJ-ABN 449	ECONOMIC DEVELOPMENT	By: MUZIANI
PYBNJ-ABN 477	URBAN LOAN AUTHORITY	By: MUZIANI
PYBNJ-ABN 571	MINORITY BUSINESS	By: BRYANT
PYBNJ-ABN 591	DEVELOPMENT LOANS	By: BRYANT
PYBNJ-ABN 592	WOMEN BUSINESS	By: BRYANT
PYBNJ-ABN 594	MINORITY BUS AUTH	By: BRYANT
PYBNJ-ABN 617	BUSINESS DEVELOP	By: BRYANT
PYBNJ-ABN 625	ENTERPRISE ZONES	By: BRYANT
PYBNJ-ABN 638	DEVELOPMENT ADS	By: RANDALL
PYBNJ-ABN 924	BUSS IMPROVEMENT	By: COOPER
PYBNJ-ABN 949	SMALL BUSINESS ASSIS	By: SCHUBER
PYBNJ-ABN 1111	OFF TRACT IMPROVE	By: OGDEN
PYBNJ-ABN 1134	SMALL BUSINESS	By: OGDEN
PYBNJ-ABN 1385	CASINO MONEYS	By: DOYLE
PYBNJ-ABN 1543	DEVELOP CONTRIBUTION	By: NAPLES
PYBNJ-ABN 1640	ECON DEVELOP COMM	By: MCENROE
PYBNJ-ABN 1670	BUSINESS ASSISTANCE	By: KALIK
PYBNJ-ABN 1694	URBAN ENTERPROSE	By: AZZOLINA
PYBNJ-ABN 1703	ENTERPRISE ZONES	By: DIGAETANO
PYBNJ-ABN 1711	URBAN TRUST FUND	By: BRYANT
PYBNJ-ABN 1837	URBAN ENTERPRISE	By: SCHWARTZ
PYBNJ-ABN 1858	DISTRESSED CITIES	By: LITTELL
PYBNJ-ABN 1865	ECON DEVELOPMENT	By: SCHWARTZ
PYBNJ-ABN 1886	ECON DEV PROFITS	By: CHINNICI
PYBNJ-ABN 2019	ENERGY DEPT	By: HAYTAIAN ET AL
PYBNJ-ABN 2028	BUSINESS FRAUD	By: BRYANT
PYBNJ-ABN 2051	SMALL BUSINESS	By: DONOVAN
PYBNJ-ABN 2061	DEVELOPMENT LOANS	By: FOY
PYBNJ-ABN 2100	DEVELOP DISTRICT	By: DARIO
PYBNJ-ABN 2106	ENTERPRISE ZONES	By: DARIO
PYBNJ-ABN 2179	CAPITOL REDEVELOPMEN	By: WATSON
PYBNJ-ABN 2224	URBAN ENTERPRISE	By: DARIO
PYBNJ-ABN 2318	LAND WAIVERS	By: SCHUBER
PYBNJ-ABN 2413	SM BUSINESS DIV	By: BRYANT
PYBNJ-ABN 2476	ENTERPRISE ZONE	By: CHARLES/DARIO
PYBNJ-ABN 2514	CAFRA PERMITS	By: HENDRICKSON/MORAN
PYBNJ-ABN 2550	ENTERP ZONES	By: SCHWARTZ/SMITH

PYBNJ-ABN 2560	URBAN ENTERPRISE	By: MUZIANI ET AL
PYBNJ-ABN 2592	HACKENSACK TAX SHAR	By: DONOVAN/DIGAETANO
PYBNJ-ABN 2665	URBAN AID	By: COLLINS/STUHLTRAGER
PYBNJ-ABN 2677	ENTERPRISE ZONE AID	By: SCHWARTZ/SMITH
PYBNJ-ABN 2679	URBAN AID LOANS	By: DARIO/ARANGO
PYBNJ-ABN 2711	COMMUNITY LOANS	By: WATSON
PYBNJ-ABN 2874	ENTERPRISE STUDY	By: DARIO
PYBNJ-ABN 2880	SMALL BUSINESS	By: ARANGO/DARIO
PYBNJ-ABN 3074	SMALL BUSINESS FUND	By: CHARLES
PYBNJ-ABN 3113	SMALL BUSINESS FUND	By: BRYANT/WATSON
PYBNJ-ABN 3129	ENTERPRISE SALES TAX	By: MCENROE
PYBNJ-ABN 3151	BUSINESS ARRANGEMENT	By: ZIMMER/AZZOLINA
PYBNJ-ABN 3216	MEADOWLANDS DISTRICT	By: GARGIULO/CATRILLO
PYBNJ-ABN 3282	TECHNOLOGY FUND	By: AZZOLINA ET AL
PYBNJ-ABN 3378	EXPORT PROGRAM	By: AZZOLINA/COLLINS
PYBNJ-ABN 3472	BUSINESS GRANT	By: BROWN
PYBNJ-ABN 3499	CASINO SET ASIDES	By: SCHUBER/DIGAETANO
PYBNJ-ABN 3500	DEVELOPMENT APPL	By: DOYLE
PYBNJ-ABN 3668	MINORITY SET ASIDES	By: AZZOLINA/CATRILLO
PYBNJ-ABN 3685	DEVELOP AGREEMENTS	By: HAYTAIAN
PYBNJ-ABN 3780	ENTER ZONE SALES TAX	By: MUZIANI/CHINNIC
PYBNJ-ABN 3919	DEVELOPMENT TAX	By: RAFFERTY
PYBNJ-ABN 4002	REDEVELOPMENT PLAN	By: FRANCK
PYBNJ-ABN 4022	REDEVELOPMENT PLAN	By: HAYTAIAN
PYBNJ-ABN 4041	VET BUSINESS AID	By: GENOVA
PYBNJ-ABN 4053	SM BUSINESS PAY	By: SHUSTED
PYBNJ-ABN 4170	BUSINESS INCUBATORS	By: ROONEY
PYBNJ-ABN 4216	SMALL BUSINESSES	By: KALIK
PYBNJ-ABN 4331	SMALL FIRS.	By: MARSELLA ET AL
PYBNJ-ABN 4710	BUSINESS INCUBATORS	By: ROONEY
PYBNJ-AJR 49	HEALTH ZONES	By: FELICE
PYBNJ-AJR 50	NJ MANUFACTURING	By: FRANKS
PYBNJ-SBN 271	END COMMERCE DEPT	By: DUMONT
PYBNJ-SBN 421	ECONOMIC DEVELOPMENT	By: GARIBALDI
PYBNJ-SBN 468	EMPLOYMENT RETENTION	By: GARIBALDI
PYBNJ-SBN 543	STATE PROMOTION	By: CARDINALE
PYBNJ-SBN 575	ECONOMIC DEVELOPMENT	By: BASSANO
PYBNJ-SBN 699	RARITAN BAY PLANNING	By: VANWAGNER
PYBNJ-SBN 1186	HIGH TECH ENDEAVORS	By: OCONNOR
PYBNJ-SBN 1442	CONTRIBUTION	By: STOCKMAN
PYBNJ-SBN 1457	ENTERPRIZE ZONES	By: PALLONE
PYBNJ-SBN 1592	URBAN ENTERPRISE	By: LYNCH
PYBNJ-SBN 1641	CAPITAL REDEVELOPMEN	By: STOCKMAN
PYBNJ-SBN 1686	URBAN LOANS	By: RUSSO
PYBNJ-SBN 1697	SMALL BUSINESS	By: GAGLIANO
PYBNJ-SBN 1709	SMALL BUSINESSES	By: LIPMAN
PYBNJ-SBN 1768	SHORE FRONT DEVEL	By: PALLONE
PYBNJ-SBN 1807	LAND DEVELOPMENT	By: COWAN
PYBNJ-SBN 1885	DEVELOP TAX SHARING	By: HIRKALA
PYBNJ-SBN 1886	ENTERPRISE SALES TAX	By: LESNIAK
PYBNJ-SBN 1890	DEVELOPMENT NOTICE	By: HIRKALA
PYBNJ-SBN 1969	BUSINESS ASISTANCE	By: RUSSO
PYBNJ-SBN 2004	INCUBATORS	By: DIFRANCESCO
PYBNJ-SBN 2160	COMMUNITY DEVELOP	By: RUSSO ET AL

PYBNJ-SBN 2195	URBAN DEVELOPMENT	By: BUBBA ET AL
PYBNJ-SBN 2303	MINORITY BUSINESSES	By: LYNCH
PYBNJ-SBN 2324	ENTERPRISE ZONE	By: COWAN
PYBNJ-SBN 2626	REGIONAL PLANNING	By: COWAN ET AL
PYBNJ-SBN 2711	ENTERPRISE ZONE PROP	By: LIPMAN
PYBNJ-SBN 2881	CASINO SET ASIDES	By: LIPMAN
PYBNJ-SBN 2947	EXPORT PROGRAM	By: DORSEY
PYBNJ-SBN 2963	SET-ASIDE PROGRAMS	By: RICE
PYBNJ-SBN 2966	DEVELOP AGREEMENTS	By: VANWAGNER
PYBNJ-SBN 3104	MINORITY CONTRACTS	By: LIPMAN
PYBNJ-SBN 3156	EXECUTIVE DEPTS.	By: LYNCH
PYBNJ-SBN 3270	SALES TAX EXEMPTION	By: CODEY
PYBNJ-SBN 3398	COUNTY PLANNING	By: VAN WAGNER
PYBNJ-SBN 3426	STATE PLAN	By: LIPMAN
PYBNJ-SBN 3432	STATE PLAN	By: ZANE
PYBNJ-SBN 3445	ENTERPRISE ZONES	By: LYNCH
PYBNJ-SBN 3548	DEVELOPMENT PERMITS	By: CONNORS
PYBNJ-SBN 3704	DEVELOPMENT RIGHTS	By: DORSEY
PYBNJ-SBN 3724	DEVELOPMENTAL RIGHTS	By: DORSEY
PYBNJ-SCR 125	DEVELOPMENT CONTROLS	By: DORSEY
NM-HBN 13	ENTERPRISE ZONES	By: CASEY
NM-HBN 87	ECON DEVELOPMENT	By: ROBBINS
NM-HMN 14	GOVERNMENT PROPERTY	By: VARELA
NM-SBN 1	ECONOMIC DEVELOPMENT	By: CHAVEZ
NM-SBN 16	PROMOTION AREAS	By: CHANDLER ET AL
PYBNM-HBN 62	TECHNICAL CENTERS	By: SALAZAR ET AL
PYBNM-HBN 362	ENTERPRISE ZONES	By: CASEY ET AL
PYBNM-HBN 444	GAS CARRIAGE	By: HILL
PYBNM-HBN 516	PROCUREMENT DATA BAS	By: SMITH
PYBNM-HBN 645	ECON DEVELOPMENT	By: MADALENA
PYBNM-HJM 5	TECHNOLOGY	By: SALAZAR ET AL
PYBNM-HMN 74	BUSINESS DISTRICTS	By: MCSORLEY
PYBNM-SBN 2	ENCONOMIC DEVELOPMEN	By: COSNER ET AL
PYBNM-SBN 4	TECHNOLOGY COMMITTEE	By: COSNER ET AL
PYBNM-SBN 274	TOURISM BOARD	By: KAMERMAN
PYBNM-SBN 325	ECONOMIC ADVANCEMENT	By: HARVEY ET AL
PYBNM-SBN 514	ECON DEVELOPMENT	By: MAES ET AL
PYBNM-SMN 86	BUSINESS DISTRICTS	By: RUTHERFORD ET AL
PYBNV-ABN 5	REGIONAL PLANNING	By: NICHOLAS ET AL
PYBNV-ABN 241	PUBLIC RECORD	By: HALLER
PYBNV-ABN 243	CODE REVISION	By: JUDICIARY
PYBNV-ABN 373	ECONOMIC DEVELOPMENT	By: ECONOMIC DEVELOPMENT
PYBNV-ABN 403	SMALL BUSINESS DEVT.	By: PRICE ET AL
PYBNV-ABN 492	ECONOMIC DEVELOPMENT	By: DINI ET AL
PYBNV-ABN 501	ECONOMIC DEVELOPMENT	By: PRICE ET AL
PYBNV-ABN 506	ECONOMIC DEVELOPMENT	By: PRICE ET AL
PYBNV-ABN 598	SUPERCOLLIDER	By: PRICE, ET AL
PYBNV-ABN 669	BUSINESS INVESTMENTS	By: WILLIAMS, ET AL
PYBNV-ABN 717	ECONOMIC DEVELOPMENT	By: ECONOMIC DEVELOPMENT
PYBNV-ABN 770	REDEVELOPMENT AREA	By: GOVT. AFFAIRS
PYBNV-ABN 779	STATUTE REVISION	By: GOVT. AFFAIRS
PYBNV-ABN 790	STATUTE REVISION	By: JUDICIARY
PYBNV-ABN 795	STATE INVESTMENTS	By: HUMKE ET AL
PYBNV-ACR 18	ECONOMIC DEVELOPMENT	By: WILLIAMS ET AL

PYBNV-ACR 19	ECONOMIC DEVELOPMENT	By: HALLER
PYBNV-SBN 56	ECONOMIC DEVELOPMENT	By: BEYER/HORN
PYBNV-SBN 301	TAHOE COMPACT	By: NATURAL RESOURCES
PYBNV-SBN 399	ECONOMIC DEVELOPMENT	By: HUMAN RESOURCES
NY-ABN 258	INT TRADE	By: GRIFFITH ET AL
NY-ABN 504	DEVELOPMENT ACT	By: HARRIS ET AL
NY-ABN 807	EXPORT TRADE LOANS	By: GORSKI
NY-ABN 863	URBAN RENEWAL	By: DEARIE
NY-ABN 1145	ECON DEVELOPMENT	By: PATTON ET AL
NY-ABN 1163	JOB DEVELOPMENT	By: GORSKI
NY-ABN 1170	WORKING CAPITAL	By: ROBACH
NY-ABN 1171	INDUSTRIAL DEVELOPMN	By: ROBACH
NY-ABN 1173	SMALL BUSINESS CASES	By: SCHIMMINGER ET AL
NY-ABN 1174	INDUST DEVELOPMENT	By: SHEFFER
NY-ABN 1232	URBAN DEVELOPMENT	By: SULLIVAN
NY-ABN 1277	INDUSTRIAL AGENCY	By: WALSH
NY-ABN 1597	ECON DEVELOPMENT	By: EVE
NY-ABN 1718	ECONOMIC DEVELOP	By: CATAPANO
NY-ABN 1734	TECHNOLOGY DEVELOP	By: HEALEY
NY-ABN 1768	MINORITY BUSINESSES	By: EVE
NY-ABN 1857	HOUSING ASSISTANCE	By: BOYLAND ET AL
NY-ABN 1924	DISCRIMINATION	By: BOYLAND ET AL
NY-ABN 1940	PUBLIC PENSION FUNDS	By: HEALEY ET AL
NY-ABN 2322	TAX EXEMPT CONSTRUC	By: HARENBERG ET AL
NY-ABN 2696	LOW COST POWER	By: HOYT ET AL
NY-ABN 2770	PUBLICLY AIDED CONST	By: EVE ET AL
NY-ABN 2776	MINORITY BANKS	By: EVE ET AL
NY-ABN 2796	LAND DEVELOPMENT	By: JACOBS
NY-ABN 3316	INDUSTRIAL DEVEL	By: HARENBERG ET AL
NY-ABN 3378	SMALL BUSINESS LOAN	By: SCHIMMINGER ET AL
NY-ABN 3675	ECON DEVELOPMENT	By: GOTTFRIED ET AL
NY-ABN 3841	URBAN DEVELOPMENT	By: WEINSTEIN ET AL
NY-ABN 3959	ECONOMIC DEVELOPMENT	By: WERTZ ET AL
NY-ABN 4282	SMALL BUSINESS	By: O'NEIL ET AL
NY-ABN 4335	EXPORTS	By: HINCHEY
NY-ABN 4569	DEPT TERMINATION	By: BEHAN ET AL
NY-ABN 4571	JOB DEVELOPMENT	By: BEHAN ET AL
NY-ABN 4605	JOB DEVELOPMENT	By: HALPIN ET AL
NY-ABN 4652	SMALL BUSINESS	By: VITALIANO ET AL
NY-ABN 4792	SMALL BUSINESS	By: SCHIMMINGER ET AL
NY-ABN 4793	STATE CONTRACTS	By: GORSKI
NY-ABN 4826	DEVELOPMENT ZONE	By: GORSKI
NY-ABN 5358	PROCUREMENT CONTRACT	By: SULLIVAN ET AL
NY-ABN 5359	PROCUREMENT CONTRACT	By: SULLIVAN ET AL
NY-ABN 5388	EXPANSION POWER	By: BRODSKY ET AL
NY-ABN 5492	IMPROVEMENT DISTRICT	By: DINAPOLI
NY-ABN 5509	VENTURE CAPITAL	By: EANNACE ET AL
NY-ABN 5563	RURAL DEVELOPMENT	By: PARMENT
NY-ABN 5730	MINORITY BUSINESS	By: GREEN ET AL
NY-ABN 5744	FRANCHISE TAX	By: SCHIMMINGER ET AL
NY-ABN 5798	INDUST DEVEL BONDS	By: YOUNG ET AL
NY-ABN 5891	JOB STABILIZATION	By: BARBARO
NY-ABN 5905	CIVIC FACILITY	By: CONNELLY
NY-ABN 5919	HOUSING ENTERPRISE Z	By: YOUNG

NY-ABN 6081	EQUITY CAPITAL	By: ROBACH ET AL
NY-ABN 6177	INFRASTRUCTURE	By: ROBACH
NY-ABN 6178	INDUST MODERNIZATION	By: ROBACH
NY-ABN 6355	INDUSTRY ASSISTANCE	By: SCHIMMINGER
NY-ABN 6390	STATE BONDS	By: ZALLESKI
NY-ABN 6417	BUSINESS DEVELOPMENT	By: RULES COM
NY-ABN 6526	VENTURE CAPITAL FUND	By: FRISA ET AL
NY-ABN 6527	WORKING CAPITAL LOAN	By: FRISA ET AL
NY-ABN 6529	BUSINESS INNOVATION	By: FRISA ET AL
NY-ABN 6634	HOSPITAL BONDS	By: SIEGEL ET AL
NY-ABN 6653	INCENTIVE RATES	By: HOYT ET AL
NY-ABN 6788	INNOVATION DEVEL	By: ROBACH
NY-ABN 6791	TECHNOLOGY DEVELOPME	By: ROBACH
NY-ABN 6839	TECHNOLOGY CENTERS	By: ROBACH ET AL
NY-ABN 6861	ECONOMIC DISTRESS	By: YEVOLI ET AL
NY-ABN 6892	BOND VOLUME CEILING	By: GORSKI, ET AL
NY-ABN 7447	MINORITY ENTERPRISES	By: RULES COMM
NY-ABN 7623	ECONOMIC DEVELOPMENT	By: RULES COM
NY-ABN 7638	URBAN DEVELOPMENT	By: RULES COMM
NY-ABN 7700	ECONOMIC GROWTH ACT	By: RULES COM
NY-ABN 7831	SECONDARY MATERIALS	By: RULES COMM
NY-ABN 7859	URBAN DEVELOPMENT	By: RULES COMM
NY-ABN 7863	IMPROVEMENT DISTRICT	By: RULES COMM
NY-ABN 8007	URBAN DEVELOPMENT	By: RULES COMM
NY-ABN 8098	URBAN DEVELOPMENT	By: RULES COMM
NY-ABN 8370	ECONOMIC DEVELOPMENT	By: RULES
NY-ABN 8372	ECON DEVELOPMENT	By: RULES
NY-ABN 8420	ECONOMIC DEVELOPMENT	By: RULES
NY-ABN 8443	ECONOMIC DEVELOPMENT	By: RULES
NY-ABN 8591	ECONOMIC DEVELOPMENT	By: RULES COM
NY-ABN 8745	ECONOMIC DEVELOP	By: BRODSKY
NY-ABN 8810	DEVELOPMENT AGENCY	By: PILLITTERE
NY-ABN 11759	NUCLEAR POWER SALE	By: RULES
NY-SBN 350	DEVELOPMENT ACT	By: STAFFORD
NY-SBN 482	EXPORT TRADE LOANS	By: FLOSS ET AL
NY-SBN 675	JOB DEVELOPMENT	By: FLOSS ET AL
NY-SBN 676	INDUSTRIAL DEVELOPME	By: FLOSS ET AL
NY-SBN 677	INDUST DEVELOPMENT	By: FLOSS ET AL
NY-SBN 680	WORKING CAPITAL	By: FLOSS ET AL
NY-SBN 681	SMALL BUSINESS CASES	By: FLOSS ET AL
NY-SBN 730	INDUSTRIAL AGENCY	By: PRESENT
NY-SBN 856	URBAN RENEWAL	By: JENKINS
NY-SBN 868	INDUST DEVELOPMENT	By: JENKINS
NY-SBN 1098	HOUSING ASSISTANCE	By: JENKINS
NY-SBN 1801	COMMUNITY RENEWAL	By: DALY ET AL
NY-SBN 1859	DEVELOPMENT RIGHTS	By: ONORATO ET AL
NY-SBN 1875	LOW COST POWER	By: DALY ET AL
NY-SBN 1950	JOB DEVELOPMENT	By: FLOSS
NY-SBN 2272	MINORITY BUSINESS	By: BARTOSIEWICZ
NY-SBN 2292	SMALL BUSINESS	By: FLOSS
NY-SBN 2469	INDUSTRIAL DEV	By: TRUNZO ET AL
NY-SBN 2619	PUBLIC WORKS	By: JOHNSON ET AL
NY-SBN 2733	ECON DEVELOPMENT	By: FLOSS ET AL
NY-SBN 2769	TOURISM INDUSTRY	By: MCHUGH ET AL

NY-SBN 2895	ECON DEVELOPMENT	By: LACK
NY-SBN 2983	URBAN DEVELOPMENT	By: OPPENHEIMER ET AL
NY-SBN 2998	BUSINESS DEVELOPMENT	By: FLOSS
NY-SBN 3181	EXPORTS	By: FARLEY
NY-SBN 3381	INNOVATION DEVEL	By: FLOSS
NY-SBN 3395	DEVELOPMENT ZONE	By: MASIELLO ET AL
NY-SBN 3479	PROCUREMENT CONTRACT	By: FLOSS
NY-SBN 3480	PROCUREMENT CONTRACT	By: FLOSS
NY-SBN 3501	EXPANSION POWER	By: LACK ET AL
NY-SBN 3556	IMPROVEMENT DISTRICT	By: TULLY ET AL
NY-SBN 3572	RURAL DEVELOPMENT	By: COOK
NY-SBN 3642	DISCRIMINATION	By: JENKINS
NY-SBN 3643	HOUSING ASSISTANCE	By: JENKINS
NY-SBN 3785	MINORITY BUSINESS	By: JENKINS
NY-SBN 3791	FRANCHISE TAX	By: LEVY ET AL
NY-SBN 3943	INDUSTRY ASSISTANCE	By: FLOSS
NY-SBN 4049	URBAN DEVELOPMENT CO	By: LEICHTER
NY-SBN 4174	"CIVIC FACILITY"	By: MARCHI
NY-SBN 4178	HOUSING ENTERPRISE Z	By: SPANO ET AL
NY-SBN 4179	HOUSING ENTERPRISE Z	By: SPANO ET AL
NY-SBN 4421	TECHNOLOGY DEVELOPME	By: FLOSS
NY-SBN 4537	STATE BONDS	By: VELELLA
NY-SBN 4896	IMPROVEMENT DISTRICT	By: COOK
NY-SBN 5091	TAX EXEMPT CONSTRUC	By: TRUNZO
NY-SBN 5113	BUSINESS INCENTIVES	By: LOMBARDI
NY-SBN 5248	ENTERPRISE ZONES	By: GALIBER
NY-SBN 5249	CONSTRUCTN CONTRACTS	By: GALIBER
NY-SBN 5280	BOND VOLUME CEILING	By: MARCHI
NY-SBN 5465	ECON DEVELOPMENT	By: SEWARD
NY-SBN 5500	HIGH TECH INCUBATORS	By: FLOSS
NY-SBN 5508	REDEVELOPMENT CONTRA	By: LEICHTER
NY-SBN 5510	SMALL BUSINESS	By: LEICHTER
NY-SBN 5560	URBAN DEVELOPMENT	By: TRUNZO
NY-SBN 5734	SECONDARY MATERIALS	By: BRUNO
NY-SBN 5754	URBAN DEVELOPMENT	By: DALY
NY-SBN 5792	ECON DEVELOPMENT	By: LOMBARDI
NY-SBN 5824	ECON DEVELOPMENT	By: PADAVAN
NY-SBN 5880	ECONOMIC DEVELOPMENT	By: VOLKER
NY-SBN 6027	ECON DEVELOPMENT	By: RULES COMM
NY-SBN 6256	ECON DEVELOPMENT	By: RULES
NY-SBN 6367	ECONOMIC DEVELOPMENT	By: PATERSON
NY-SBN 6495	ECONOMIC DEVELOPMENT	By: ANDERSON ET AL
NY-SBN 6668	ECON DEVELOPMENT	By: FLOSS
NY-SBN 6805	DEVELOPMENT AGENCY	By: DALY
NY-SBN 6811	FREE TRADE STUDY	By: MASIELLO
OH-HBN 76	PRIVATE CARRIERS	By: BEATTY
OH-HBN 153	RURAL JOBS	By: CERA ET AL
OH-HBN 292	ECONOMIC DEVELOPMENT	By: CERA ET AL
OH-HBN 509	STEEL FUTURES	By: VERICH ET AL
OH-HBN 692	ECONOMIC DEVELOPMENT	By: HUGHES ET AL
OH-HBN 708	REVISONS BILL	By: SHIVERS
OH-HBN 713	ECONOMIC DEVELOPMENT	By: THOMPSON ET AL
OH-HBN 714	PUBLIC FUNDS	By: SCHUCK
OH-HBN 715	ECONOMIC DEVELOPMENT	By: SCHUCK

OH-HJR 15	LAKE REDEVELOPMENT	By: BARA
OH-SBN 9	ENTERPRISE ZONE	By: SUHADOLNIK
OH-SBN 160	ECONOMIC DEVELOPMENT	By: BURCH ET AL
OH-SBN 215	STATE BOARDS	By: BURCH, ET AL
OH-SBN 233	STEEL FUTURES PROGRA	By: LEVEY
OH-SBN 321	ECONOMIC DEVELOPMENT	By: CUPP ET AL
OH-SJR 11	BLACK UNEMPLOYMENT	By: BOWEN ET AL
OK-HBN 1082	ECONOMIC DEVELOPMENT	By: ROSS
OK-HBN 1145	WORLD TRADE	By: CRAIGHEAD
OK-HBN 1334	INDUSTRIAL LOANS	By: BREWSTER
OK-HBN 1416	STATE ARTS COUNCIL	By: MC CORKELL
OK-HBN 1442	SMALL BUSINESSES	By: MCCORKELL
OK-HBN 1444	ECONOMIC RECOVERY	By: BARKER
OK-HBN 1447	HIGHER EDUCATION	By: HILL
OK-HBN 1465	INTERNATIONAL TRADE	By: BARKER/CRAIGHEAD
OK-HBN 1470	ENERGY CONSERVATION	By: HOBSON
OK-HBN 1498	PUBLIC FINANCE	By: COTNER
OK-HCR 1045	STATE TAXATION	By: GISH ET AL
OK-HJR 1029	PLEDGES OR LOANS	By: BARKER ET AL
OK-SBN 31	VENTURE CAPITAL	By: STIPE/ROBERTS
OK-SBN 77	ECONOMIC DEVELOP	By: CULLISON ET AL
OK-SBN 120	BUSINESS ENTERPRISE	By: HORNER
OK-SBN 448	JOB TRAINING	By: SCHUELEIN
OK-SCR 47	STATE FARM INSUR	By: WRIGHT ET AL
OK-SRN 8	TOURISM ENTERPRISES	By: FLOYD
OK-SRN 9	EXPANDING BUSINESS	By: HOOPER/SODLER
PYBOR-HBN 2178	ENTERPRISE INCENTIVE	By: ECONOMIC DEVELOPMENT
PYBOR-HBN 2247	INDUSTRIAL MARKETING	By: TRADE/ECON DEVLPMT
PYBOR-HBN 2248	ENTERPRISE ZONE	By: TRADE/ECON DEVLMT
PYBOR-HBN 2249	NONPROFIT CORPS	By: TRADE/ECON DEVLPMT
PYBOR-HBN 2250	OREGON MARKETPLACE	By: TRADE/ECON DEVLPMT
PYBOR-HBN 2409	GENDER CHANGES	By: JUDICIARY
PYBOR-HBN 2491	AREA TAX CREDIT	By: ANDERSON
PYBOR-HBN 2552	CREDIT CARDS	By: JUDICIARY
PYBOR-HBN 2611	PORT PROJECT FUND	By: TRADE DEVELOP
PYBOR-HBN 2612	PORT COMMISSION	By: TRADE DEVELOP
PYBOR-HBN 2641	BUSINES INCUBATOR	By: KOTULSKI ET AL
PYBOR-HBN 3010	ECON DEVEL DEPT	By: TRADE DEVELOP COMM
PYBOR-HBN 3011	ECONOMIC DEVELOPMENT	By: TRADE COMMITTEE
PYBOR-HBN 3020	SMALL BUSINESSES	By: DIX ET AL
PYBOR-HBN 3122	ECONOMIC INTERGRATIO	By: GOLD
PYBOR-HBN 3140	SMALL BUSINESS	By: EACHUS ET AL
PYBOR-HBN 3182	BUSINESS CORP LICENS	By: FAWBUSH
PYBOR-HBN 3288	SMALL BUSINESSES	By: DIX
PYBOR-HBN 3289	ECON DEVELOPMENT	By: DIX ET AL
PYBOR-HBN 3334	PORT COMMISSION	By: HANLON ET AL
PYBOR-HBN 3364	MINORITY BUSINESS	By: CARTER ET AL
PYBOR-SBN 113	PUBLIC WORKS FUND	By: EXECUTIVE DEPT
PYBOR-SBN 129	EXEMPT REVENUE BONDS	By: REVENUE DEPT
PYBOR-SBN 164	BUILD BOND PROGRAM	By: TREASURY
PYBOR-SBN 281	ECON DEVELOPMENT	By: TRADE DEVELOP
PYBOR-SBN 282	DEVELOPMENT CORP	By: TRADE DEVELOP
PYBOR-SBN 283	FINANCE AUTHORITY	By: TRADE DEVELOP
PYBOR-SBN 378	TOURISM PROMOTION	By: HAMBY ET AL

PYBOR-SBN 389	SUPER COLLIDER	By: YIH ET AL
PYBOR-SBN 428	RURAL HOSPITAL	By: TIMMS ET AL
PYBOR-SBN 465	WAGE INCENTIVE	By: KERANS ET AL
PYBOR-SBN 698	STATE CONTRACTS	By: OLSON ET AL
PYBOR-SBN 701	EMPLOYEE-OWNED BUS	By: HILL
PYBOR-SBN 821	MINORITY BUSINESSES	By: MCCOY ET AL
PYBOR-SBN 871	DEVELOPMENT FUND	By: DERANS
PYBOR-SBN 886	SOFTWARE DEVELOPMENT	By: KERANS ET AL
PYBOR-SBN 949	SMALL BUSINESS TRAIN	By: RULES COMM
PYBOR-SBN 950	ECONOMIC DEVEL	By: RULES
PYBOR-SBN 953	INVESTMENT RECORD DI	By: RULES COMM.
PYBOR-SBN 955	PROPERTY TAX EXEMPT	By: RULES
PYBOR-SBN 956	PRIVATE BUSINESS MAT	By: RULES
PYBOR-SBN 957	ECONOMIC DEVEL	By: RULES
PYBOR-SBN 963	HELP SMALL BUSINESS	By: TRADE DEVELOP
PYBOR-SBN 966	FOREIGN SALES CORPOR	By: TRADE DEVELOP
PYBOR-SBN 1012	WATER MANAGEMENT PLA	By: BROCKMAN ET AL
PYBOR-SBN 1034	ADMINISTRATIVE BOARD	By: RULES
PYBOR-SJR 25	MINORITY BUSINESS	By: RULES
PA-CCH 10	INDUSTRY DEV BOARD	By: GENERAL ASSEMBLY
PA-CCH 11	MINORITY BUSINESS	By: GENERAL ASSEMBLY
PA-HBN 1	ECON. DEVELOPMENT	By: MANDERINO ET AL
PA-HBN 2	POOL BONDS	By: SWEET ET AL
PA-HBN 3	DISTRESSED INDUSTRY	By: YANDRISEVITS ET AL
PA-HBN 4	EMPLOYMENT OPS	By: FATTAH ET AL
PA-HBN 5	COAL USE	By: LLOYD ET AL
PA-HBN 91	PRODUCT DEVELOP	By: HALUSKA
PA-HBN 246	SMALL BUSINESS	By: LLOYD ET AL
PA-HBN 389	ECON REVITALIZATION	By: REBER ET AL
PA-HBN 575	VENTURE CAPITAL	By: DORR ET AL
PA-HBN 576	SMALL BUSINESSES	By: DORR ET AL
PA-HBN 580	INDUS DEVELOPMENT	By: DORR ET AL
PA-HBN 717	DEVELOPMENT FINANCE	By: SWEET ET AL
PA-HBN 735	PLANT SHUTDOWN	By: RICHARDSON ET AL
PA-HBN 763	REDEVELOPMENT	By: LAUGHLIN ET AL
PA-HBN 815	REVITALIZATION RATES	By: BURNS
PA-HBN 823	INFRASTRUCTURE	By: LASHINGER ET AL
PA-HBN 893	SMALL BUSINESS	By: COY
PA-HBN 931	BLIGHTED PROPERTY	By: COWELL ET AL
PA-HBN 1149	INDUSTRIAL DEVELOPME	By: BELFANTI, ET AL
PA-HBN 1370	ECONOMIC DEVELOPMENT	By: LAGROTTA, ET AL
PA-HBN 1400	INDUSTRIAL DEVELOPME	By: SWEET, ET AL
PA-HBN 1435	ECONOMIC ADJUSTMENT	By: KUKOVICH ET AL
PA-HBN 1727	DEVELOPMENT ACT	By: DUFFY ET AL
PA-HBN 1940	INDUSTRIAL DEVELOPME	By: SWEET ET AL
PA-HBN 2056	SMALL BUSINESS	By: HERSHEY ET AL
PA-HBN 2072	INDUSTRIAL DEVELOP	By: BUSINESS & COMMERCE
PA-HRN 40	LOWER UTILITY COST	By: BURN
PA-HRN 55	COAL PRODUCTS	By: DALEY ET AL
PA-SBN 10	INSURANCE INVESTMENT	By: HOLL
PA-SBN 300	CAPITAL IMPROVEMENTS	By: ZEMPRELLI
PA-SBN 460	EXEC REORGANIZATION	By: SHAFFER ET AL
PA-SBN 551	RURAL DEVELOPMENT	By: PETERSON ET AL
PA-SBN 634	PRODUCT DEVELOPMENT	By: AFFLERBACH ET AL

PA-SBN 703	TECHNICAL ASSISTANCE	By: SHAFFER ET AL
PA-SBN 728	HOUSING SERVICES	By: JONES ET AL
PA-SBN 750	ECON DEVELOPMENT	By: ZEMPRELLI ET AL
PA-SBN 774	INDUSTRIAL PROJECTS	By: ROMANELLI ET AL
PA-SBN 940	SMALL BUSINESS INCUB	By: MOORE ET AL
PA-SBN 941	BUSINESS INFRASTRUCT	By: SHAFFER ET AL
PA-SBN 1082	MINORITY BUSINESS	By: HANKINS ET AL
PA-SBN 1115	REDEVELOPMENT AID	By: SCANLON ET AL
PA-SBN 1209	INDUSTRIAL DEVELOPME	By: RHOADES ET AL
PA-SBN 1210	FOREIGN EXPORTS	By: SHAFFER ET AL
PA-SBN 1211	TRADE FAIRS	By: SHAFFER ET AL
PA-SBN 1214	SMALL BUSINESS	By: SHUMAKER ET AL
PA-SBN 1241	SMALL BUSINESS	By: STAPLETON ET AL
*01PA-SBN 6	DISTRESSED COMMUNITI	By: LEWIS
*01PA-SBN 7	LOCAL TAX FUND	By: LEWIS ET AL
*01PA-SBN 29	ECONOMIC DEVELOPMENT	By: LEWIS
RI-HBN 5112	STATE REDEVELOPMENT	By: ROSSI/ANDERSON
RI-HBN 5279	ECONOMIC DEVELOPMENT	By: EGAN ET AL
RI-HBN 5464	CHILD CARE FUND	By: MCDERMOTT ET AL
RI-HBN 5742	DEFENSE CUTBACKS	By: TSIONGAS ET AL
RI-HBN 6317	INCREMENT FINANCING	By: JABOUR ET AL
RI-HBN 6449	BUILDING AUTHORITY	By: LAMB
RI-HBN 6465	SMALL BUSINESS AWARD	By: CASINELLI
RI-HBN 6510	FAIR EMPLOYMENT PRAC	By: BATASTINI
RI-HBN 6590	NEWPORT TOURISM	By: CROWLEY/BOYLE
RI-HBN 6654	ECONOMIC DEVELOPMENT	By: LAMB
RI-HBN 6776	COMPREHENSIVE ZONING	By: GORHAM ET AL
RI-HBN 6777	INDUSTRIAL BUILDING	By: GORHAM
RI-HBN 7684	REDEVELOPMENT ACTS	By: ROSSI ET AL
RI-HBN 10510	FAIR EMPLOYMENT PRAC	By: BATASTINI
RI-SBN 250	CHILD CARE FUND	By: REED
RI-SBN 276	ADVOCACY COUNCIL	By: GANNON
RI-SBN 927	BUILDING AUTHORITY	By: FARNUM/STEWART
RI-SBN 939	BUILDING AUTHORITY	By: GANNON ET AL
RI-SBN 960	SMALL BUSINESS	By: REED ET AL
RI-SBN 964	INDUSTRIAL PARK	By: PEDERZANI
RI-SBN 1045	ZONING ACT	By: FARNUM
SC-HBN 2336	SMALL BUSINESS	By: GREGORY
SC-HBN 2374	AGENCY TERMINATION	By: GREGORY ET AL
SC-HBN 2590	APPROPRIATIONS BILL	By: WAYS & MEANS
SC-HBN 2869	GASOLINE TAXES	By: SHEHEEN ET AL
SC-HBN 3020	ECONOMIC DEVELOPMENT	By: LABOR
SC-HBN 3176	ECONOMIC DEVELOPMENT	By: LEWIS ET AL
SC-HBN 3208	JOBS DEVELOPMENT	By: LABOR
SC-HBN 3546	TRUCKING INDUSTRY	By: ROGERS
SC-SBN 206	ECONOMIC DEVELOPMENT	By: STATON
SC-SBN 314	SMALL BUSINESS	By: DRUMMOND
SC-SBN 333	AGENCY TERMINATION	By: DRUMMOND
SC-SBN 520	HIGHWAY FUNDS	By: FIELDING ET AL
SC-SBN 627	ECONOMIC DEVELOPMENT	By: WADDELL
SC-SBN 817	JOBS DEVELOPMENT	By: LABOR
SC-SBN 863	PARI-MUTUEL BETTING	By: LONG
SD-HBN 1019	ECON TAX INCREASE	By: OIEN
SD-SBN 7	INDIAN BUSINESS	By: STOICK ET AL

SD-SBN 109	ECON DEVELOPMENT	By: HARDING ET AL
PYBSD-HBN 1330	ECONOMIC DEVELOPMENT	By: MICKELSON ET AL
PYBSD-HBN 1344	EXPORT BOARD	By: LAMMERS
PYBSD-SBN 197	DEVELOPMENT AUTHORIT	By: HARDING ET AL
PYBSD-SBN 253	ECONOMIC DEVELOPMENT	By: STATE AFFAIRS
PYBSD-SBN 268	DEVELOPMENT BOARD	By: MINER ET AL
TN-HBN 183	ECONOMIC DEVEL	By: BRAGG
TN-HBN 221	BUSINESS ENTERPRISE	By: KING ET AL
TN-HBN 479	IMPACT FEES	By: FRENSLEY
TN-HBN 494	PHYSICAL HANDICAP	By: TANNER ET AL
TN-HBN 604	ECONOMIC DEVEL	By: HURLEY ET AL
TN-HBN 630	SURETY BONDS	By: JONES
TN-HBN 747	ECONOMIC DEVEL	By: DIXON ET AL
TN-HBN 749	ECONOMIC DEVELOPMENT	By: DIXON ET AL
TN-HBN 752	SURETY BONDS	By: DIXON ET AL
TN-HBN 753	SURETY BONDS	By: DIXON ET AL
TN-HBN 754	EDUCATIONAL SYSTEMS	By: DIXON ET AL
TN-HBN 761	ENTERPRISE ZONE	By: DIXON
TN-HBN 848	ECONOMIC DEVEL	By: WINNINGHAM
TN-HBN 1102	ECONOMIC DEVELOPMENT	By: NAIFEH ET AL
TN-HBN 1421	BUSINESS ENTERPRISE	By: KING
TN-HBN 1535	ECONOMIC DEVELOPMENT	By: LOVE
TN-HBN 1600	ECONOMIC DEVELOPMENT	By: TURNER
TN-HBN 1758	ECONOMIC DEVELOPMENT	By: DREW
TN-HBN 1760	INDUSTRIAL DEVEL	By: WINNINGHAM
TN-HJR 6	NASHVILLE OLYMPICS	By: WEST
TN-HJR 445	ECONOMIC DEVELOPMENT	By: DREW
TN-HJR 451	MINORITY BUSINESS	By: LOVE
TN-HRN 19	ECONOMIC DEVELOPMENT	By: NAIFEH ET AL
TN-SBN 146	IMPACT FEES	By: RICHARDSON
TN-SBN 259	ENTERPRISE ZONE	By: FORD
TN-SBN 386	SURETY BONDS	By: DAVIS
TN-SBN 398	SURETY BONDS	By: FORD
TN-SBN 402	ECONOMIC DEVELOPMENT	By: FORD
TN-SBN 416	BUSINESS ENTERPRISE	By: RICHARDSON
TN-SBN 686	ECONOMIC DEVELOP	By: FORD
TN-SBN 717	ECONOMIC DEVEL	By: MOORE
TN-SBN 780	SURETY BONDS	By: DAVIS
TN-SBN 841	EDUCATIONAL SYSTEMS	By: FORD
TN-SBN 893	PHYSICAL HANDICAP	By: HAMILTON
TN-SBN 896	WATERSHED DEVEL	By: RICHARDSON
TN-SBN 1017	ECONOMIC DEVEL	By: O'BRIEN
TN-SBN 1095	ECONOMIC DEVEL	By: ARNOLD
TN-SBN 1122	ECONOMIC DEVELOPMENT	By: WILDER
TN-SBN 1456	BUSINESS ENTERPRISE	By: RICHARDSON
TN-SBN 1671	INDUSTRIAL DEVEL	By: O'BRIEN
TN-SBN 1841	ECONOMIC DEVELOPMENT	By: FORD
TN-SBN 1866	ENTERPRISE ZONE	By: WILLIAMS
TN-SBN 1867	ECONOMIC DEVELOPMENT	By: WILLIAMS
TN-SBN 1941	ECONOMIC DEVELOPMENT	By: KYLE
TN-SBN 2008	ECONOMIC DEVELOPMENT	By: DAVIS
TN-SBN 2112	REGIONAL COUNCIL	By: HAYNES
TN-SJR 175	PLANT CLOSINGS	By: DAVIS
PYBTX-HBN 3	ECONOMIC DEVELOPMENT	By: HACKNEY ET AL

PYBTX-HBN 4	DEPT OF COMMERCE	By: SMITH ET AL
PYBTX-HBN 5	SMALL BUSINESSES	By: HACKNEY
PYBTX-HBN 12	STATE LOTTERY	By: EVANS
PYBTX-HBN 395	BORDER DEVELOPMENT	By: PEREZ
PYBTX-HBN 564	TORT REFORM	By: TOOMEY ET AL
PYBTX-HBN 751	PUBLIC BID	By: WILSON
PYBTX-HBN 752	ENTERPRISE ZONES	By: HINOJOSA
PYBTX-HBN 1281	SCHOOL DISTRICT TAX	By: WALDROP
PYBTX-HBN 1373	AGRI DIVERSIFICATION	By: HARRISON
PYBTX-HBN 1405	ECON DIVERSIFICATION	By: RICHARDSON
PYBTX-HBN 1406	ECONOMIC DATABASE	By: COLBERT
PYBTX-HBN 1407	MANUFAC SCIENCES	By: BLACKWOOD
PYBTX-HBN 1533	INDUST DEVELOPMENT	By: LARRY
PYBTX-HBN 1941	R & D AUTHORITIES	By: MADLA ET AL
PYBTX-HBN 1987	FOREIGN SALES	By: MELTON
PYBTX-HBN 2008	DEVELOPMENT AGENCY	By: BERLANGA
PYBTX-HBN 2270	ECONOMIC DEVELOPMENT	By: LUNA
PYBTX-HBN 2346	REINVESTMENT ZONES	By: LUNA
PYBTX-HBN 2494	ECONOMIC DEVELOPMENT	By: SHINE
PYBTX-HCR 36	EFFICIENCY STUDY	By: STILES
PYBTX-HJR 3	TEXAS GROWTH FUND	By: SCHLUETER
PYBTX-HJR 4	STATE DEVELOPMENT	By: COLBERT
PYBTX-HJR 5	ECONOMIC DEVELOPMENT	By: SMITH
PYBTX-HJR 58	AG BUSINESS	By: GIBSON
PYBTX-HJR 102	SMALL BUSINESS	By: HINOJOSA
PYBTX-HRN 68	ECONOMIC INNOVATION	By: LUNA
PYBTX-HRN 105	SELF-EMPLOYMENT	By: EVANS
PYBTX-HRN 373	ENTERPRISE ZONES	By: EVANS OF HARRIS ETAL
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ALASKA



REVIEW OF SOCIAL AND ECONOMIC CONDITIONS

University of Alaska Anchorage, Institute of Social and Economic Research

May 1988, Vol. XXV, No. 2

The Effects of Alaska's Economic Recession on Anchorage Households

Why Anchorage?

Over the past two years a strong recession has choked the Alaska economy. All Alaska communities have been hurt by it. But Anchorage and other communities in southcentral Alaska have seen the sharpest economic decline and the biggest population drain.

Those southcentral communities grew the fastest in the early 1980s, and they have come down the hardest. Anchorage is the state's major commercial center and is home to more than 40 percent of Alaskans. Anchorage's economic recovery will be an important measure of the state's overall recovery.

Because the Anchorage economy is such a big part of the state economy and it has been hit so hard by the recession, this publication looks specifically at the effects of the recession on Anchorage. By looking only at Anchorage, we're not implying that the recession has left other communities untouched.

This publication is based on two large telephone surveys of Anchorage households done in June and November 1987. Household surveys show us the human dimension of the recession: how different kinds of households have been affected by the recession, as described by the household residents themselves. We asked residents questions about their incomes, housing status, employment, occupa-

tions, moving plans, and expectations about their own financial futures.

The recession that started at the end of 1985 has been much harder on some Anchorage residents than on others. Some have lost--or are near losing--homes, jobs, businesses. Some have watched the value of their properties shrink but have reasonably steady incomes that help them hold on, waiting for better times. Some who lived here two years ago have left, looking for brighter prospects. And some--particularly those who arrived after the recession started--are seeing the bright spot on the dark landscape: lower rents and bargain prices for houses, with plenty of choices--and, in general, higher paying jobs than in the lower 48.

In this *Review*, we tell the story of a city in recession. Who has been most affected and who least? Who is leaving, and who is staying? Who has moved into Anchorage in the past couple of years? How much are people moving around within the city? How many households have been touched by unemployment? How much income have we lost? How many homeowners paid more than their properties will sell for today? Who feels most optimistic about the future and who least? On page 3 we highlight the survey findings that are discussed in detail in later pages.

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The Effects of Alaska's Economic Recession on Anchorage Households

This publication is based on telephone surveys of Anchorage households conducted by ISER in June and November 1987. The authors are ISER staff members Karen Foster, Linda Leask, and Teresa Hull.

Survey Methods

In June we developed a random telephone sample of 551 Anchorage households; a random sample is designed to capture the characteristics of the population at large.¹ In November we tried to call the same households again. By November we lost some of the households in our original sample, either because they left Anchorage, moved within the city and changed phone numbers, declined to answer the survey questions the second time, or couldn't be reached for the second survey.²

Despite the smaller sample size, the November survey still provides a good representation of the Anchorage population as a whole.³ Combined, the two surveys give us information that a single survey or two independent surveys couldn't. For example, in June we asked how many households had plans to move within the next three months; in November we were able to trace how many had actually moved and what their characteristics were.

We hope to continue these surveys over time,

to monitor change as Anchorage climbs out of the recession. If oil prices hold somewhere in the range of \$16 to \$20 a barrel, we expect the number of jobs to stop shrinking and the recession to end toward the latter part of this year.⁴ But unfortunately not all the effects of the recession--particularly on the housing market--will disappear as soon as the economy turns around. We hope to document the course of the recovery.

Presentation of Findings

We collected a great deal of information in the two surveys; our biggest problem has been sorting through the results and deciding how to present them so they give the most interesting and useful picture of Anchorage households in 1987, without drowning readers in a sea of statistics. We finally settled on several summaries and comparisons that seem to us the most revealing. In looking at the survey results presented in the following pages, keep this in mind: each time we break the whole sample

(Continued on page 4)

Highlights of Findings

Migration: In and Out

- Close to 13 percent of our survey households left Anchorage between our June and November surveys. If we apply that percentage to all Anchorage households, it amounts to about 10,000 households. This is not a net loss of households, however, as people were still arriving in the city, although in smaller numbers than in past years.
- Those who left Anchorage between our two surveys were more likely to be younger, to be out of work, to have lower incomes, to be renters, to be in the military, and to have lived in Anchorage fewer years than those who stayed.
- Households that left the city were twice as likely to have one or more members unemployed as those who remained. About 20 percent of households that left had reported someone in the household was out of work in June, as compared with 11 percent among those who stayed.
- About 13 percent of households we surveyed in mid-1987 said that they had plans to leave Anchorage within a year. That was twice the percentage that had plans to leave the city in 1976, when pipeline construction was winding down.

Anchorage Housing Status

- About 80 percent of those who own single-family houses in Anchorage could probably cover their mortgage debt if they had to sell today. However, nearly half of single-family homeowners paid more than their homes are worth today.
- Nearly 70 percent of condominium owners--those who bought between 1982 and 1986--owe more than their properties are worth now.
- Half the renters we surveyed in 1987 said they were considering buying homes in Anchorage. Almost all of them said they would prefer to buy single-family houses.
- More than 65 percent of renters surveyed had moved in Anchorage within the past 18 months and

35 percent had moved within the past six months.

- Only 7 percent of homeowners we interviewed had plans to move within the city in the coming year, and only 11 percent had bought their houses in the previous 18 months.

Profile of Anchorage Households

- People who came to Anchorage during the boom years of the early 1980s are among those hardest hit by the recession. Many are in occupations that have been hurt by the real estate slide; one in four had 1986 household incomes below \$20,000; more own mobile homes; they are also among the most likely to have bought houses and condominiums when prices were at their peak.
- Long-time residents--those who have been here longer than 8 years--are also being hit hard by the recession. Around 40 percent reported that they were worse off financially in 1987 than they had been in 1986, even though most still had their jobs and reasonably steady incomes.
- New arrivals to the city are the clear winners during the recession. Most came with jobs, they can buy or rent their homes at bargain prices, and they are overwhelmingly optimistic about their financial futures.
- Roughly 40 percent of households that had reported having at least one member out of work in June had found work by November. Another 20 percent of those households had left the city by November.

Expectations for the Future

- Anchorage residents as a whole became more optimistic about the economy between June and November: one in four felt more optimistic about their own financial outlooks in November than they had in June. And many Anchorage households think better times are coming: about 45 percent thought their own finances would improve during the coming year, in contrast to only 16 percent who thought their finances would worsen.

then fell into recession at the end of the year.

Further evidence of net out-migration from Anchorage can be seen in our finding that military households made up only about 17 percent of the households that left Anchorage in the last half of 1987. If we assume that about the same number of military people transfer in as transfer out at any given time, we can see that the overall number of people leaving the city in recent times has been much larger than the number coming in.

Plans and Reasons for Moving

People move for various reasons, but the recession has naturally focused attention on those who move because they can't make a living in Anchorage. In our June survey we asked households to tell us not only whether they were likely to move in the coming year, but where they were likely to move and why, and whether they were homeowners or renters. Table 6 and Figures 1 and 2 show plans for moving and reasons.

Table 6 shows that 16 percent of households said they were likely to move in Anchorage in the coming year, 4 percent said they were likely to move somewhere else in Alaska, and 13 percent said they were likely to leave the state. As we noted above, the percentage of people who thought they were likely to move Outside was considerably higher in 1987 than it had been in earlier times. But nearly 70 percent of all households said they were not likely to move at all in the coming year.

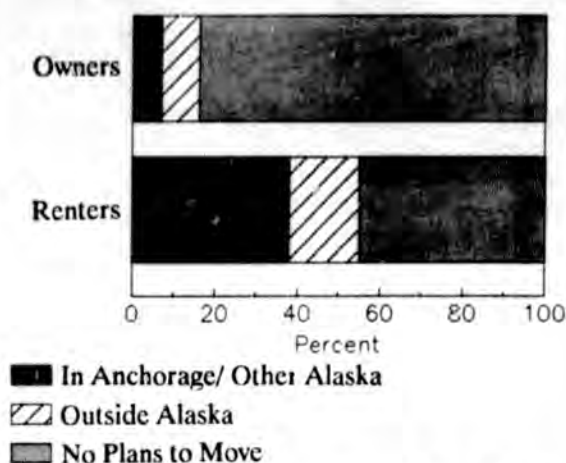
Table 6
Households Likely to Move Within a Year

	Percent
Likely, within Anchorage	16
Likely, within Alaska	4
Likely, outside Alaska	13
Not likely to move	67
	100

(June sample, N = 551)

Figure 1 shows what we would expect--that renters are far more likely to move both within the city and from the city than are homeowners: 7 percent of homeowners and 38 percent of

Figure 1
Plans to Move Within One Year,
by Owner/Renter Status

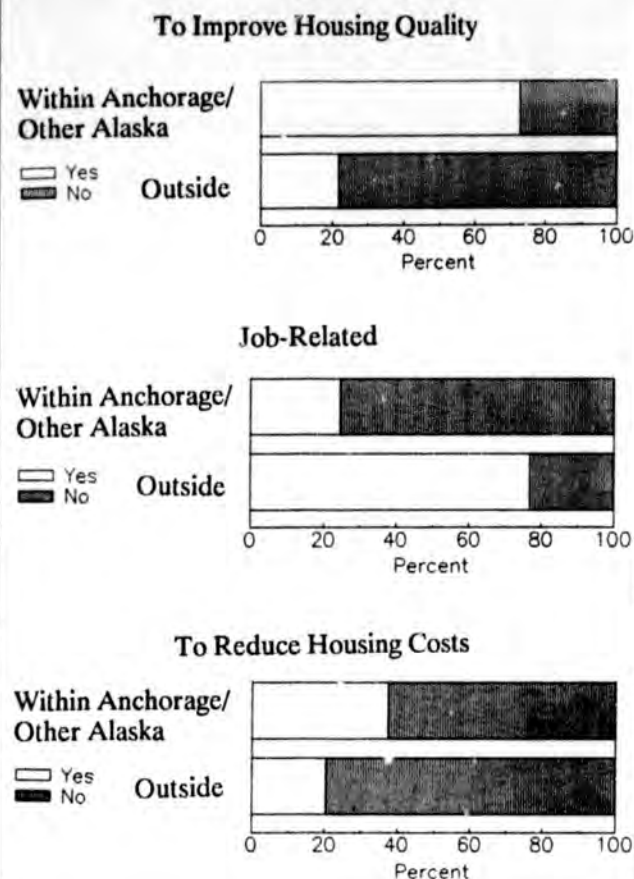


(June sample, N = 551)

renters said they were likely to move in Anchorage within a year; 9 percent of homeowners and 17 percent of renters said they were likely to leave Alaska in the coming year. Though renters in any American city are more likely to move than people who own homes, in Anchorage the difference is greater because the mobility of homeowners has been hampered in recent years by depressed housing prices, as we discuss further in the housing section. So it seems probable that if we had taken a similar survey in the early 1980s, when housing prices were rising, a larger share of homeowners would have had plans to move.

Figure 2 shows why households planned to move. This figure supports the popular opinion in Anchorage that those people who can move freely--mostly renters--are taking advantage of reduced rents and lower housing prices to move into better-quality homes. Nearly three in four households with plans to move in Anchorage said the move would be at least partly to improve housing quality. (Those we surveyed could cite more than one reason why they were moving, so the categories in Figure 2 aren't mutually exclusive.) And of those likely to move Outside, more than 75 percent said the move was job-related. Figure 3 profiles those households that actually left Anchorage between June and November 1987--as opposed to those that simply said they were likely to move--and looks at unemployment, occupa-

Figure 2
Reasons for Planned Moves*



*These are not households that did move, but those who said in June that they were likely to move within a year, and the percentages who cited these specific reasons.

(June sample, N = 179)

tions and many other characteristics of the households that left.

Who Left? Who Stayed?

Between June and November 1987 we lost about 13 percent of our original household sample because those households had their phones disconnected and had no new listings in the city.⁶ There could be several reasons why those households no longer had phones: people who had once had phones listed in their names moved to households where the phones were listed in other names; the households could no longer afford phones or their service was cut off; or, the households were no longer in Anchorage.

We weren't able to get information on the

percentage of Anchorage telephones that were disconnected in 1987 because the householders didn't pay their telephone bills, but we know that in general most people will try to hold onto their phones as long as they can. It's also impossible to trace how many people who once had phones listed in their names have moved into places where the phone is listed in someone else's name.

But we believe that such instances would be relatively few, and that all or almost all of the households whose phones were disconnected and who had no new listings as of November left Anchorage. We know that thousands of people did leave the city in 1987. We know that if households with school-age children are planning to move they often do so in the summer, after school lets out.

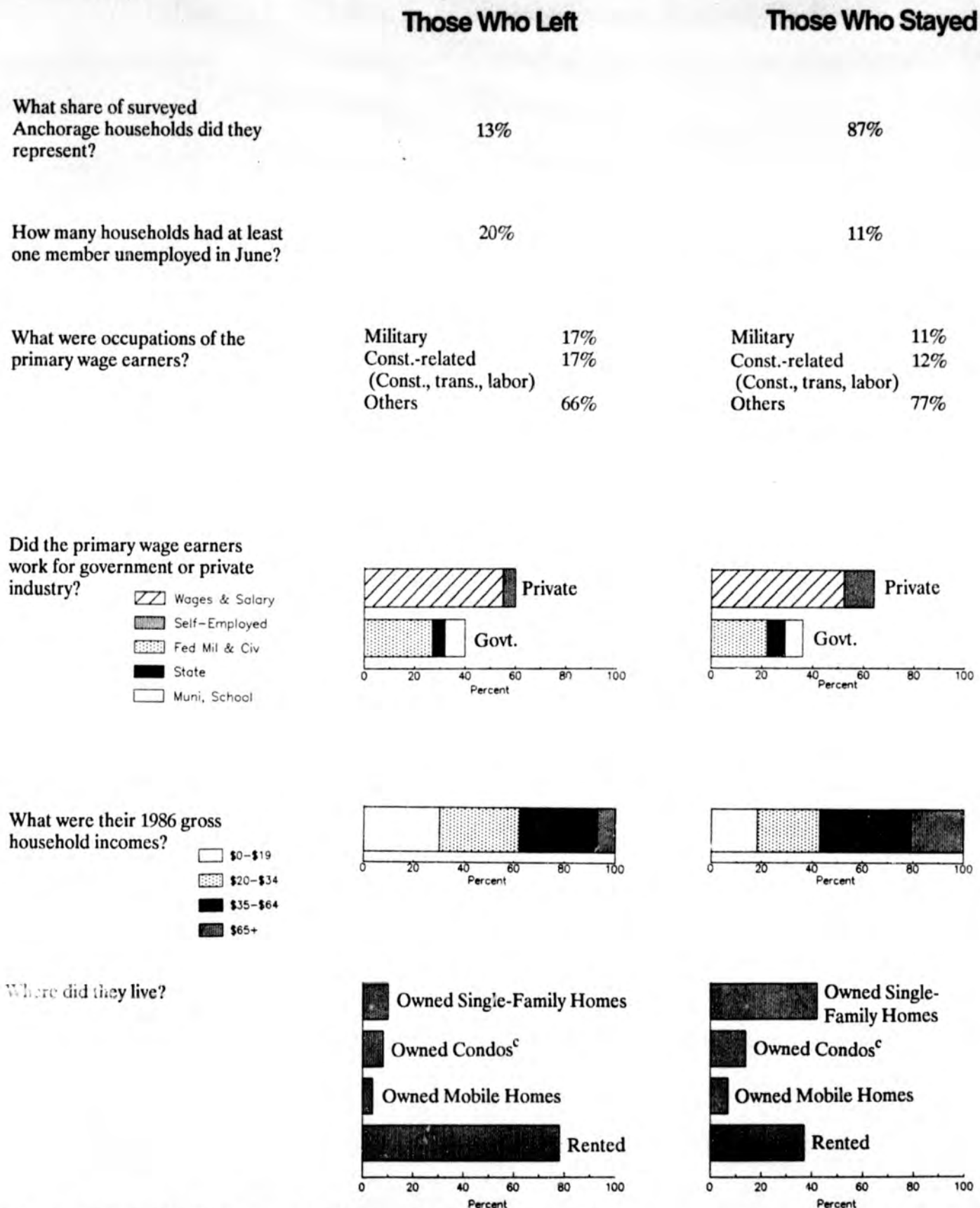
If we take that 13 percent and apply it to all Anchorage households as of mid-1987, that would mean about 10,000 households—including a significant share of households made up of just one person—left the city in the last half of 1987. Given what we know from other sources, such a number does not seem unreasonable. Keep in mind that this *does not mean* that Anchorage saw a net loss of that many households: households were still moving into the city, although fewer were moving in than moving out. (See Table 2; the municipality estimates that for every 5 persons who left Anchorage between 1985 and 1987, 3 arrived.)

Figure 3 compares households that left Anchorage between June and November with those that stayed. How were those who left different from those who stayed?

- Unemployment. *Households that left were nearly twice as likely as those who stayed to have one or more member unemployed.*

In June 1987, 20 percent of the households that later left Anchorage reported that at least one adult in the household—either the principal wage earner or another adult—was out of work. Among those who stayed, 11 percent said at least one adult in the household was unemployed.

Similarly, the primary wage earners⁷ in households that left Anchorage had unemployment rates more than twice as high as among

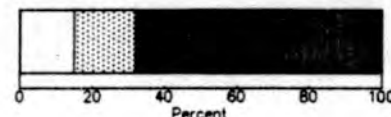
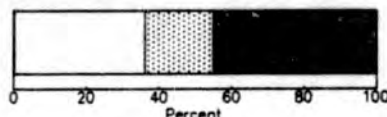
Figure 3. Who Left^a Anchorage and^aBased on households with disconnected phones and no new listings, n = 74.^bn = 477.^cActually includes other attached housing but is largely condominiums and townhouses.

Who Stayed,^b June – November, 1987

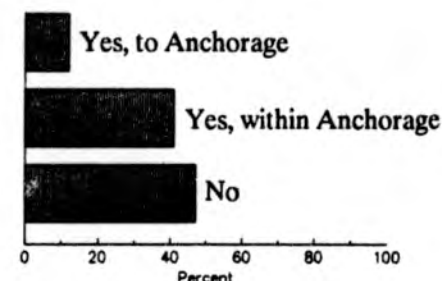
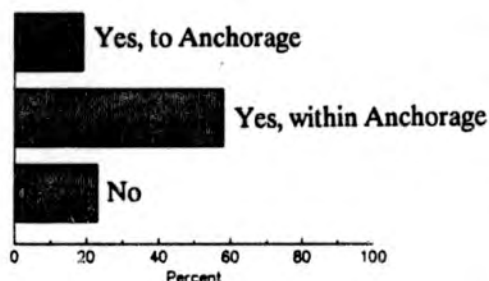
Those Who Left

Those Who Stayed

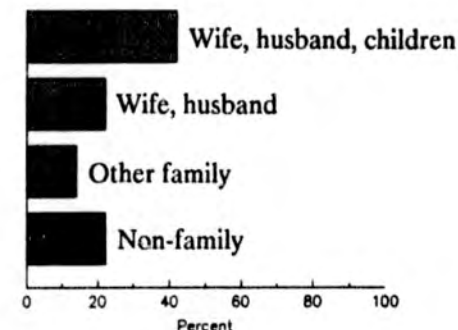
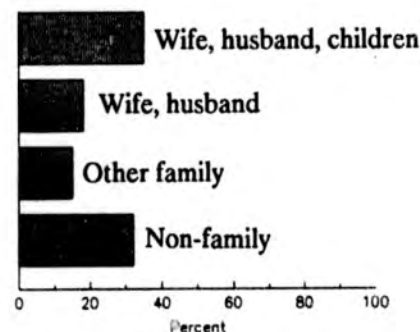
As of June 1987, how long had the households lived at their current address?



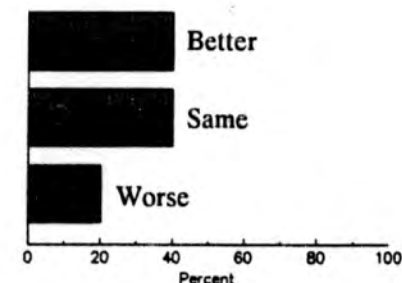
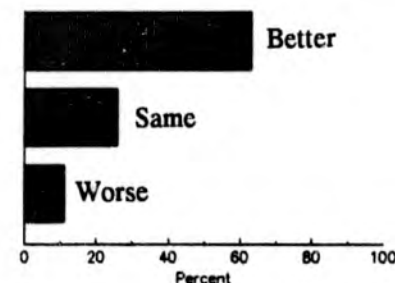
Had the households moved during the 3 years before June 1987?



What type of households were they?



Did they expect their households to be better or worse off financially by June 1988?



How old were they?
(Primary wage earners)

Under 35
 35-54
 55 & over

65%
 34
 1

39%
 47
 14

How long had they lived in Alaska?
(Primary wage earners)

Duration	Percentage	Duration	Percentage
0-3 yrs.	33%	8-17 yrs.	21%
4-7 yrs.	21%	18+ yrs.	26%

Duration	Percentage	Duration	Percentage
0-3 yrs.	20%	8-17 yrs.	32%
4-7 yrs.	19%	18+ yrs.	29%

those who stayed: 7 percent as compared with 3 percent.

So while unemployment undoubtedly influenced one-fifth or more of the households that left--and certainly could have influenced others who may have lost their jobs after June--the majority of those who left had jobs in June.

- **Occupations of Primary Wage Earners.** *Military personnel and workers with construction-related jobs made up the largest percentages of primary wage earners among those who left. Movers did not differ significantly from stayers in other occupations.*

As stated above, military people rotating to and from Anchorage's army and air force bases have historically made up a significant share of Anchorage population turnover. During our survey period, military personnel made up 17 percent of households that left and they accounted for roughly 10 percent of those who stayed.

The construction industry has been the hardest hit by the current recession; statewide about 11,000 construction jobs disappeared between 1984 and 1987. Workers in construction-related jobs (we are including those who described themselves as construction workers, laborers, and transportation workers) accounted for another 17 percent of the households that left. Among those who stayed, construction-related workers made up about 12 percent of the work force.

- **Government versus Private Industry Workers.** *The proportions of primary wage earners working in government and private industry were roughly the same among those who left and those who stayed.*

Among those who left, 60 percent had worked for private industry and 40 percent for government. Most of the private workers who left were wage or salary workers; only a few (5 percent) were self-employed. Of the private workers who stayed, a bigger share (12 percent) were self-employed--which makes sense if you assume that many self-employed people have

their own businesses and are more likely to try to stick it out than are those who work for wages.

The biggest share--27 percent--of government workers who left were military and federal civilian employees, and we can assume that all or almost all of those were transferring to jobs elsewhere. But another 13 percent of those who left had worked for either state or local government in Alaska--a percentage that wasn't significantly different than it was among those who stayed.

- **Incomes.** *More of the households that left had low or modest incomes and fewer had high incomes.*

These generally lower incomes make sense, in light of the fact that many of those who left were in the military, where pay scales have historically been lower than civilian wages.

More than 60 percent of the households that left earned less than \$34,000 in 1986, and 30 percent made less than \$20,000. Only 7 percent had household incomes at the top end--\$65,000 or more. By comparison, about 43 percent of households that stayed in Anchorage during our survey period had incomes below \$34,000, and 21 percent made more than \$65,000 in 1986.

- **Homeownership.** *Not everyone leaving Alaska is leaving a foreclosed house behind--in fact, only 22 percent of those households that left had even owned homes.*

The households that left were much more likely to have rented homes when they lived in Anchorage: among households that left the city, 78 percent were renters, 10 percent owned single-family houses, 8 percent owned condominiums, and 4 percent owned mobile homes. By contrast, among households that stayed, 37 percent were renters, 42 percent owned single-family houses, 14 percent owned condominiums, and 7 percent owned mobile homes.

- **Mobility.** *In a city where there has historically been a lot of moving, the households that left the city moved even more than the average.*

Three in four of the households that left had moved to or within Anchorage during the three years before June 1987. And more than one-third of them had lived at their current addresses less than 6 months as of June.

Among those who stayed, more than 60 percent had moved to or within Anchorage in the previous three years, but only about 15 percent had lived at their current addresses less than six months--a substantially smaller figure than among those who left.

- **Family Status.** *Fewer of those who left were families with children and more were non-family households.*

Among the households that left, 53 percent were married couples with or without children, compared with 64 percent among those who stayed. Another 15 percent who left were other kinds of families--single parents with children, for instance, or households with at least some related members; that percentage was roughly the same among those who stayed. And the other 32 percent of those who left were non-family households--many of them likely just one-person households.⁸ Among those who stayed, only 22 percent were non-family households.

- **Financial Expectations.** *The chance to improve their financial condition was evident in some people's decisions about leaving Anchorage.*

Whereas six in ten of the households that left predicted they would be better off financially by June 1988, only 4 in 10 of those who stayed saw better times on the horizon. Similarly, only 11 percent of those who left foresaw being worse off in a year's time, as compared with 20 percent among those who stayed.

- **Age.** *Young people were chiefly the ones who left. Sixty-five percent of the heads of households that left were under 35.*

In our sample, only one head of a household that left was over 55 years old. By comparison, 39 percent of the heads of our sample households that remained in the city were under

35, and 14 percent were 55 or older.

- **Length of Residence.** *Those who left were somewhat more likely to be short-term residents, but one in four had lived in Alaska 18 years or longer.*

Figure 3 shows that primary wage earners in the households that left Anchorage were split almost evenly among shorter and longer term residents. That doesn't mean, however, that older people were leaving the city, since most of those who left were under 35. What it means is that some people who left had probably been born in Alaska or come here when they were very young. Many of those young but long-term residents who left were construction workers--not surprising, considering the hit construction has taken in the recession.

A primary effect of the Alaska economic recession on Anchorage is this loss of population--something the city has not experienced in many years. The exodus of households from the city occurring on the heels of a real estate boom has left behind vacant housing, resulting in a secondary effect of the recession--the real estate crash. In the next section, we discuss what our survey results tell us about the Anchorage housing situation in 1987.

Anchorage Housing Status

For Anchorage property owners these days, the term "depressed housing market" isn't just an economic condition they read about in the newspapers: it's the reality they face if they need or want to sell their houses, condominiums, or mobile homes. Prices of residential property have dropped anywhere from 15 to 50 percent or more in the past two years.

The causes of the housing market crash are plain. As shown in earlier tables, Anchorage population and number of households have declined, while the number of housing units has remained essentially fixed. In mid-1987 close to 14,000 housing units in the city stood vacant--15 percent of all the housing stock in the city.⁹ And for certain kinds of properties--big apartment complexes and mobile homes, for instance--the vacancy rate was much higher. Compounding the situation, many Anchorage residents have lost their jobs or watched their incomes fall. The

combination of declining population and lower incomes has pushed thousands of homeowners into foreclosure. Reduced demand has made it much harder to sell properties, and reduced incomes have made it hard for some homeowners to make their mortgage payments. The soft housing market has driven housing prices down--which has put more homeowners in the position of owing more on their properties than the properties will sell for.

For renters, a depressed housing market means something very different: it means lower rents and the chance to pick and choose, to move into nicer apartments or houses. And lower housing prices mean more renters can afford to buy.

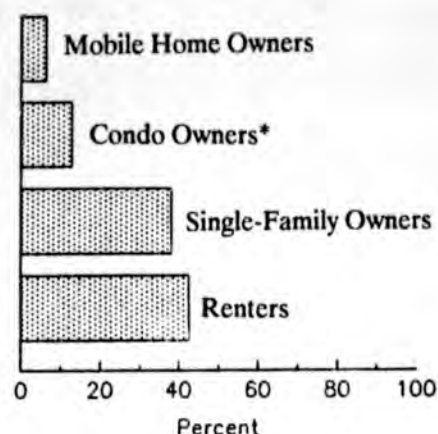
Homeownership and Mobility

In several tables and figures that follow, we examine the status of housing in Anchorage in 1987, and discuss what the figures tell us about the effects of the recession.

Figure 4 shows the shares of Anchorage households that owned mobile homes, condominiums, and single-family houses in mid-1987, and how many households rented. About 57 percent of our survey households owned their own homes in 1987, with the biggest share of those--38 percent--in single-family houses, 13 percent in condominiums and townhouses, and 6 percent in mobile homes. Among the 43 percent of households that were renters, most lived in apartments but some rented houses and a few rented mobile homes.

Table 7 shows the relative mobility of renters and owners in Anchorage in 1987 by how long they had lived at their current addresses. Renters naturally move more often, but what is striking in this table is just how often: 35 percent of the renters in our sample had lived at their current addresses less than 6 months at the time of our survey, and another 31 percent had moved within the previous 18 months. Some of those renters were undoubtedly new arrivals in Anchorage, but we know that fewer people have been arriving in the past couple of years--so we assume that many renters have in fact been moving around within the city to take advantage of nicer apartments and houses available at lower rents--the much-discussed "flight to quality." Only two in ten renters in Anchorage at the time of our survey had lived at their cur-

Figure 4
Anchorage Owners and Renters,
by Type of Housing, 1987



*Actually includes other attached housing but is largely condominiums and townhouses.

(June sample, N = 551)

rent addresses for as long as two and a half years.

Homeowners, as Table 7 shows, are more sedentary: half of them had owned their homes for more than four and a half years. And only 11 percent of the homeowners in our sample had bought their houses during 1986 or the first half of 1987. We know of course that fewer people have bought houses during the recession--partly because there are fewer prospective buyers and partly because some people who could buy are wary of getting into the market. But we also think that the low proportion of new homeowners may show another effect of the recession. Many Anchorage homeowners aren't able to sell their current homes and move into

Table 7
Length of Residence in Current Home by
Owner/Renter Status, 1987

	6 months or less	7 - 18 mos.	1.5 - 2.5 yrs.	2.5 - 4.5 yrs.	More than 4.5 yrs.
Own	5%	6%	13%	23%	53%
Rent	35	31	14	9	10

(June sample, N = 551)

bigger or better homes, despite lower prices. Ironically it is those lower prices that are keeping many current owners from taking advantage of lower prices. The fall in prices means that many now owe more on their properties than the properties will sell for.

Table 8 provides some more evidence of the effects of the recession on mobility of homeowners in Anchorage. It compares the shares of owners and renters who had lived at their current addresses less than a year and a half as of 1980 and as of 1987. Renters in 1980 were very mobile, as they remained in 1987--although we believe that in 1980 more renters had recently arrived in Anchorage than was true in 1987.

Table 8
Percentage of Households at Their Current Address Less Than 1.5 Years

	1980 ^a	1987 ^b
Owners	22%	11%
Renters	66%	66%

^aU.S. Department of Commerce, Bureau of the Census, 1980 census of population. This actually represents households that had lived at their current addresses 15 months or less in March 1980.

^bISER household survey for Alaska Housing Finance Corporation, June 1987.

But in 1980 owners were twice as likely to be recent buyers than were owners in 1987. During 1979 and early 1980, the big influx of people into Anchorage had not yet really begun, and mortgage interest rates were high. Still, 22 percent of Anchorage homeowners reported in March 1980 that they had bought their homes in 1979 or 1980. At least part of those new homeowners were people who had sold houses within Anchorage and bought new ones.

And we know that during the boom years of the early 1980s, thousands of people were moving into Anchorage and many Anchorage homeowners were selling their homes and moving into bigger or better houses--so if we had figures from, say, 1983, we would expect the share of new homeowners to be much higher. By contrast, in mid-1987, only 11 percent of

homeowners had bought in the previous 18 months.

Even in times of dwindling population, there are prospective homebuyers, and renters are an important part of that group--particularly now, when lower housing prices are putting homeownership within the reach of more people. In our June survey we asked renters whether they were considering buying homes, and if so, what kind. Table 9 shows that close to half the renters surveyed said they were thinking about buying. Of those, almost all--80 percent--said they were thinking about buying single-family houses. Another 12 percent were considering buying condominiums, 5 percent

Table 9
Renters Considering Buying, 1987

If you currently rent a home, are you considering buying?	Yes	49%
	No	51%

If you are considering buying a home, what kind?

Single-Family House	80%
Condominium	12
Mobile Home	2
Other	5

(June sample, N = 97)

other kinds of attached housing, and just 2 percent mobile homes.

That obvious preference of buyers for single-family houses is reflected by the fact that houses have held their value much better than condominiums or mobile homes, although values of all kinds of properties have dropped. One of the big subjects of conversation in Anchorage lately has been just how many homeowners are underwater in this submerged market--how many owe more on their properties than they would sell for today?

Homeowners: How Are They Doing?

Figures 5 and 6 give us a measure of how owners of houses and condominiums are doing by comparing prices paid by homeowners and estimated average outstanding mortgages with the average 1987 prices of houses and condominiums.¹⁰ The figures show the average prices paid by homeowners who bought in each year from 1980 through 1987, as well as what percentage bought their homes in any given

CORRECTION

**THIS DOCUMENT
HAS BEEN REPHOTOGRAPHED
TO ASSURE LEGIBILITY**

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year. So, for example, Figure 5 shows that just over 4 percent of all those who owned homes in 1987 bought their houses in 1980, that they paid an average of around \$104,000, and they had outstanding mortgages of about \$93,000. (We assume, for the sake of simplicity, that all buyers paid 10 percent down; actual down payments of course can vary from zero to 20 percent or more of the purchase price.)

The Anchorage Multiple Listing Service (MLS) reports that in 1987 single-family houses sold for an average \$127,150 and condominiums for an average \$68,800. Remember that these are *averages*, calculated simply by totalling sale prices for all units sold during the year and then dividing by the number of units. Of course some units sell for much more than the average and some for much less.

Figure 5 shows that 65 percent of all those who owned single-family houses in Anchorage in 1987 had bought those houses since 1980. The biggest years for homebuying were 1983 and 1985. Average prices during the 1980s have ranged from a low of \$104,000 in 1980 to a high of \$152,000 in 1985--an increase of nearly 50 percent in five years. Prices began to drop in 1986, and in 1987 the average price homebuyers in our survey sample paid was around \$128,000--which was very close to the MLS average of \$127,000 for all homes sold in Anchorage last year. So average house prices in Anchorage dropped more than 15 percent between 1985 and 1987.

The top line on Figure 5 shows average price paid by year; the second line is an estimate of outstanding mortgage size by year. The straight line indicates average price of houses sold in 1987. What the figure tells us is that the average homeowner who bought in 1980 or earlier, or in 1982 when prices temporarily dipped, could probably sell his house for as much or more than he paid for it. About 47 percent of those who own single-family houses in Anchorage bought in 1980 or earlier or in 1982. An additional 5 percent in our sample bought in 1987. So roughly 52 percent of home owners could likely sell their houses for at least as much as they *paid* for them.

If we also look at who could at least cover their outstanding mortgage debt--assuming the average buyer put 10 percent down--the average

buyer through 1984 could come close. This means that on average, those who bought in 1981, 1983, and 1984 could probably sell their houses for close to what they still *owe* on them, but lose part or all of what they had already paid on the principal.

If we combine those homeowners who probably could sell their houses for at least what they paid for them and those who could at least cover their outstanding mortgages, that amounts to around 80 percent of those who own single-family houses. It is the nearly 20 percent of homeowners who bought in 1985 and 1986 that would face the biggest losses if they had to sell today: the average outstanding mortgage on houses bought in 1985 and 1986 would exceed the average 1987 sales price by something in the neighborhood of \$10,000.

The news is worse for condominium owners, as Figure 6 tells us. Relatively few condominiums were built in Anchorage before 1980, and we don't have good figures on average prices paid by those who bought condominiums before 1980 and were still living in them in 1987. The Multiple Listing Service (MLS) reports that in 1980 the average price of condominiums sold in the city was about \$69,000. Prices went up from there, peaking at an average close to \$100,000 in 1985. We know that the bottom began to fall out of condominium prices in 1986, but that fall is not reflected in the average price of condominiums sold that year. Prices of condominiums sold in 1986 remained near the 1985 level. We think what happened in 1986 was that only better-quality (and therefore higher priced) condominiums sold. By 1987, the lenders holding hundreds of foreclosed condominiums were putting big efforts into selling them and the re-sale of some of those foreclosed units meant that the 1987 average price of less than \$69,000 better reflected the drop in condominium values.

The top line in Figure 6 is the average price condominium owners paid by year, and the second line is the estimated average outstanding mortgage, assuming buyers put 10 percent down. The straight line is the average price, as reported by the Anchorage Multiple Listing Service, for condominiums sold in Anchorage in 1987: less than \$69,000, as we noted above.

What the figure tells us is no surprise--a lot of

Figure 5. Anchorage Single-Family Houses, Average Prices,^a 1980-1987

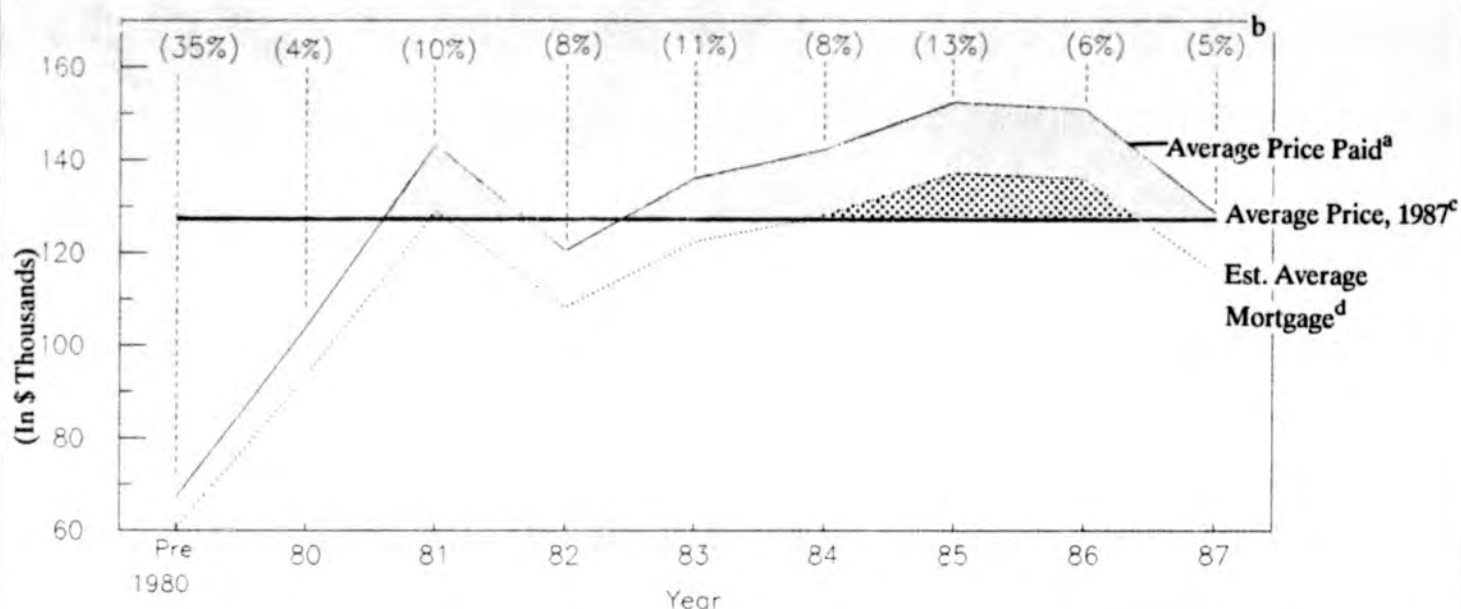
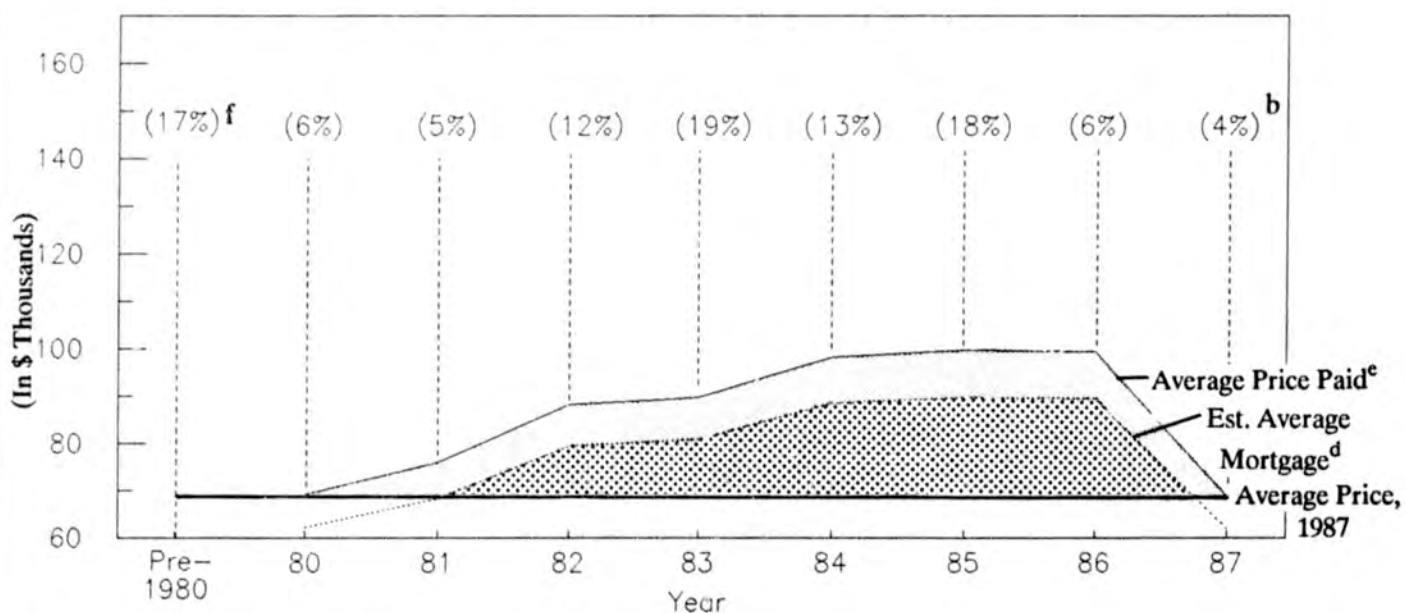


Figure 6. Anchorage Condominiums, Average Prices,^e 1980-1987



^aOwner-occupied houses only; based on responses in June 1987 ISER survey.

^bNumbers in parentheses are the percentages of all single-family houses (or condominiums in Figure 6) still owned in 1987, by year of purchase.

^cAnnual average for all single-family houses sold through Anchorage Multiple Listing Service in 1987.

^dAssuming all buyers paid 10 percent down.

^eAverage prices for all condominiums sold through Anchorage Multiple Listing Service in each year; small sub-sample numbers in our survey caused large deviations from the average.

^fPre-1980 price information for condominiums not available.

Key: Price higher than 1987 prices.

Mortgage debt higher than 1987 prices.

condominium owners would be in trouble if they had to sell at today's prices. If we assume that the 17 percent of condominium owners who bought before 1980 have positive equity, and that those who bought in 1980 and 1987 could likely sell for about what they paid, then about 27 percent of those who owned condominiums in 1987 could probably get as much or more than they paid for their condominiums. If we consider those who could probably at least cover their mortgage debt, we would add in those who bought in 1981. So roughly 32 percent of those who owned condominiums in 1987 could at least cover their mortgage debt at today's average prices.

So how much negative equity is there among Anchorage homeowners, if we use the average 1987 average prices of houses and condominiums as a measure of current market value? We use two measures of negative equity: (1) the difference between *outstanding mortgage debt* and average 1987 prices; and (2) the difference between *average prices paid* in earlier years and average 1987 prices. Table 10 makes some very rough estimates of these two groups.

The first set of numbers in Table 10 looks at house and condominium owners whose mortgage debt exceeds the current market value of their houses, as measured by 1987 average prices.

Approximately 19 percent of owners of single-family houses--those who bought in 1985 and 1986--have mortgage debt that exceeds current market value. That amounts to around 4,300 homeowners in the city, and the difference between what these homeowners owe and 1987 average house prices is around \$9,600. If we multiply that average \$9,600 deficit by 4,300, we see that the difference between the total outstanding mortgage debt held by these homeowners and the 1987 market value of their properties is about \$41 million. Looking at it another way, if all these homeowners had to sell--or defaulted--at current market value, the overall mortgage losses to them and their insurers would be \$41 million. (These figures do not include any costs of foreclosing on or holding properties--just the amount by which outstanding mortgage debt exceeds current market

value of single-family houses bought in 1985 and 1986.)

Among condominium owners, roughly 68 percent owe more than the 1987 average price of condominiums. That amounts to about 6,300 condominium owners in Anchorage, and the difference between their average mortgage debt and 1987 value is \$16,400. The total difference between mortgage debt held by these condominium owners and current market values of their properties is around \$103 million.

Adding together "underwater" mortgage debt of house and condominium owners, we estimate that amounted to about \$145 million at the end of 1987.

But there is a larger group also facing losses: those who paid more than their properties would sell for today. This group includes not only those we described above, but also others who could likely cover their mortgage debt but would lose all or part of their down payments and any additional payments on principal if they had to sell at today's prices. The second part of Table 10 looks at that larger group.

Among owners of single-family houses, we estimate that 48 percent paid more than current market value for their houses. That amounts to around 13,300 homeowners. We estimate the difference between the average price those people paid and the average 1987 price is roughly \$17,700. If we multiply 13,300 homeowners by \$17,700, we see that the total difference between what these homeowners paid and what their properties would sell for today is about \$235 million.

About 73 percent of condominium owners--6,800--paid more than their properties would sell for now, with an average difference of approximately \$24,500. If we multiply 6,800 condominium owners by \$24,500, we see that the total difference between what they owners paid and the 1987 value of their properties is about \$167 million.

Together, the difference between what house and condominium owners paid and what they could sell their properties for today is about \$400 million.

In summary, Figures 5 and 6 and Table 10 tell us most owners of houses could at least cover

Table 10

Estimated Negative Equity Among Anchorage Homeowners, December 1987

Single-Family Houses	Condominiums
Percentage of Anchorage homeowners whose mortgage debt exceeds 1987 average price: 19% ^a	Percentage of Anchorage condo owners whose mortgage debt exceeds 1987 average price: 68% ^a
No. of homeowners whose mortgage debt exceeds 1987 average price: 4,300 ^b	No. of condo owners whose mortgage debt exceeds 1987 average price: 6,300 ^b
Average difference, mortgage debt and 1987 average price: -\$9,600 ^c	Average difference, mortgage debt and 1987 average price: -\$16,400 ^h
Total potential mortgage loss to 1985-86 buyers or insurers: \$41 million [4,300 x \$9,600]	Total potential mortgage loss to 1982-86 buyers or insurers: \$103 million [6,300 x \$16,400]
Percentage of Anchorage homeowners who paid more than average 1987 price: 48% ^d	Percentage of Anchorage condo owners who paid more than the 1987 average price: 73% ^d
No. of homeowners who paid more than average 1987 price: 13,300 ^e	No. of Anchorage condo owners who paid more than 1987 average price: 6,800 ⁱ
Average difference, purchase price and average 1987 price: -\$17,700 ^f	Average difference, purchase price and 1987 average price: -\$24,500 ^j
Total potential price loss to buyers and insurers: \$235 million [13,300 x \$17,700]	Total potential price loss to buyers & insurers: \$167 million [6,800 x \$24,500]

^aFrom Figures 5 and 6. Mortgage debt was assumed to equal 90 percent of the average sale price at the time of purchase. "Condominium" calculations are based on estimated numbers of owner-occupied condominiums, townhouses, and zero-lot line units.

^bCalculated by multiplying total owner-occupied houses as of mid-1987 by 19% and subtracting estimated number of houses foreclosed on between June and December 1987.

^cCalculated by taking a weighted average of 1985 and 1986 estimated mortgages and average 1987 price.

^dFrom Figures 5 and 6.

^eCalculated by multiplying total owner-occupied houses as of mid-1987 by 48% and subtracting estimated number of houses foreclosed on between June and December 1987.

^fCalculated by taking a weighted average of 1981 and 1983-86 prices and subtracting average 1987 price.

^gCalculated by multiplying total owner-occupied condominiums as of mid-1987 by 68% and subtracting estimated number of condominiums foreclosed on between June and December 1987.

^hCalculated by taking a weighted average of 1982-86 estimated mortgages and the average 1987 price.

ⁱCalculated by multiplying total owner-occupied condominiums as of mid-1987 by 73% and subtracting estimated number of condominiums foreclosed on between June and November 1987.

^jCalculated by taking a weighted average of the 1981-86 purchase prices and subtracting 1987 average price.

their mortgage debt if they had to sell at today's prices, and close to half could get about as much as they paid. Among condominium owners, only around 32 percent could cover their mortgage debt and 27 percent could recoup at least as much as they paid.

Profile: Anchorage Households, November 1987

In this section we report what the households in our November 1987 survey sample looked like. We start by briefly describing some broad characteristics of Anchorage households at the end of 1987--household composition, income distribution, labor force participation, and expectations about income. Those broad characteristics are shown in Figure 7. Then we divide the households up and look at them by length of residence.

General Characteristics

As Figure 7 shows, a majority (63 percent) of Anchorage households we surveyed in November were married couples, either with or without children. Married couples with children made up 41 percent of all Anchorage households and 53 percent of all families in our survey. Non-family households made up the next largest category with 22 percent of all households. These figures are not much different from the nationwide pattern and show little change from what Anchorage looked like in the 1980 census.

Households with two adults, including those with children, made up by far the largest share of all households we surveyed--65 percent--and in most of those both adults were in the labor force.¹¹ As the figure shows, 45 percent of all Anchorage households had two adults with both in the labor force. In 20 percent more households, only one of the two adults was in the labor force. We can't tell whether the recession has changed labor force participation among Anchorage households--we don't know, for instance, what household labor force participation looked like in 1985. It might be that the share of households with two workers has dropped as the recession cost some people their jobs. On the other hand, the recession may have forced some households to send a second adult out to look for work, to make ends meet. We'll

keep monitoring this labor force participation in future surveys.

Anchorage households we surveyed in November reported a median gross 1986 income of around \$38,000. The distribution in Figure 7 shows that nearly 14 percent of Anchorage households made less than \$14,000 in 1986, while just about as many made \$75,000 or more. About 45 percent of all households reported 1986 incomes between \$15,000 and \$44,000.

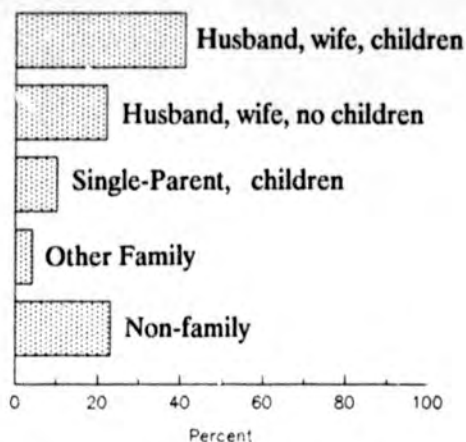
Most of the households we surveyed near the end of 1987 estimated their 1987 incomes would be at least as high or higher than their 1986 incomes. Thirty-eight percent expected higher incomes, 40 percent the same, and 22 percent lower. This supports the notion that household incomes overall were at least holding steady in Anchorage in the second half of 1987.

But when we asked a related question--is your household better or worse off financially now than it was a year ago?--more households reported being worse off than we would expect, based on just the income figures. While only 22 percent reported that their incomes had dropped between 1986 and 1987, 35 percent reported they were worse off financially than a year earlier. This finding indicates that some households were taking into account things other than just income in deciding if they were better or worse off. For instance, some households likely classified themselves as worse off because they had lost such non-income services as fringe benefits or because the value of their properties had dropped so much.

Households by Length of Residence

In an Alaska conversation, you're just as likely to be asked how long you've lived in the state as what kind of work you do or whether you have children: length of residence has always been an important piece of information among Alaskans.

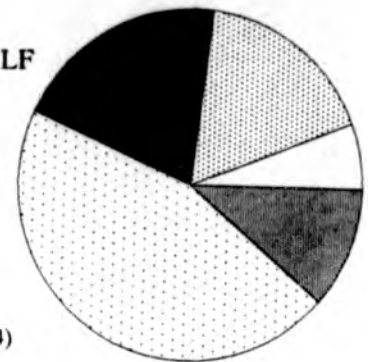
When we were sorting through our survey data, looking for ways to assess the effects of the recession on different households in Anchorage, we tried a number of comparisons among households. We found that the old Alaska stand-by--how long have you been here?--gave us some of the most revealing comparisons

Figure 7. Selected Characteristics of Anchorage Households, 1987**Household Composition**

(June sample, N = 551)

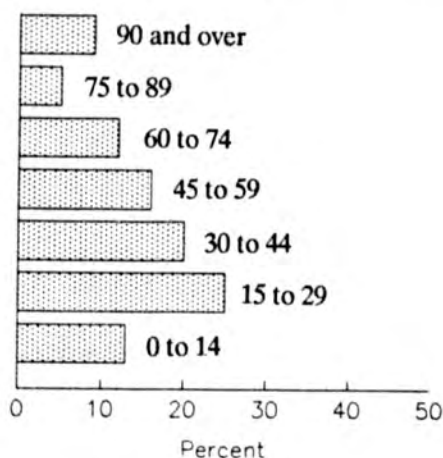
Household Labor Force Participation

- 1 or more adults in LF
- 1 adult, 1 in LF
- 2 adults, 1 in LF
- 2 adults, 2 in LF
- 3 or more adults, 1 or more in LF



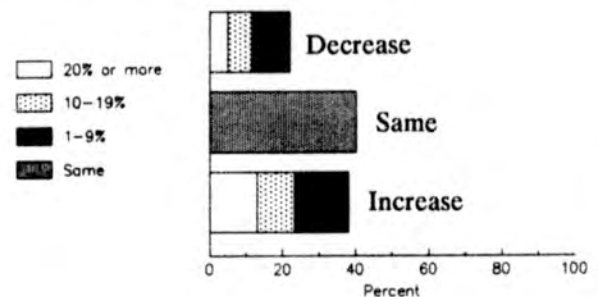
(November sample, N = 414)

What was your gross household income in 1986?
(in \$ thousands)



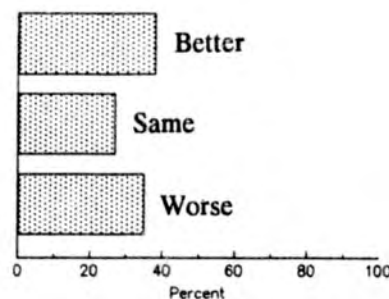
(June sample, N = 551)

Do you estimate your 1987 household income will be
higher or lower than your 1986 income?



(November sample, N = 414)

Is your household better or worse off than it was a year
ago?



(November sample, N = 414)

among households--not only about how the recession has affected different types of households but more broadly about various characteristics of shorter and longer term residents. Figure 8 presents a profile of Anchorage households by length of residence from our November 1987 survey. Here's what the figure tells us:

Government and Private Industry Workers

- Anchorage's newest households (those that have been here less than 3 years) are most likely to be headed by military men and women--which reflects the fact that fewer nonmilitary households have been arriving in Anchorage since the recession started.
- At least one in eight of the heads of households across all residence groups are federal civilian employees. But if we calculate government employment *excluding* military households--which make up a very big share of new households but none of the longer term ones--we see that federal civilian workers head almost one in four of Anchorage's newest nonmilitary households. That too corresponds with what we know of the recession: that it has not affected federal employment in the state, and that a good share of those arriving in Anchorage in the past three years came with federal civilian jobs.¹²
- Few of the heads of Anchorage's newer households work for the state government--which reflects the cutbacks in state hiring in recent years. State workers are much more likely to be long-term residents; in our sample, 15 percent of the heads of households that had been in Anchorage 18 or more years were state workers.
- The municipal government and the school district have hired some workers since 1985--as shown by the fact that some heads of Anchorage's newer households work for local government--but the percentages of local government workers are higher among the longer term residents. For

example, municipal and school district workers account for 3 percent of the primary wage earners in households that had been in the city 4-7 years, but 12 percent of those in households that have been here longer than 18 years.

- The share of self-employed people is biggest among those who have been here longest--which is what we would expect, if many of those self-employed people own businesses: 22 percent of the heads of households that have been in Anchorage 18 years or more are self-employed. By contrast, wage and salary workers make up almost all of the private workers among households that have been here less than 3 years.

Occupations

- If we exclude military personnel, professional and technical workers make up the most common occupation group among the city's newest households--nearly 50 percent of the heads of non-military households that arrived in Anchorage within the past three years are in professional or technical occupations. This indicates that in recent years proportionally fewer people have come to and remained in Anchorage for construction, service-related, and other jobs than have for professional jobs. For example, only 6 percent of the 0 to 3 year residents have construction-related jobs and only 3 percent marketing and sales jobs.
- Among households that arrived in the city during the boom years (4 to 7 years ago), marketing and sales and construction-related jobs--which made up about 14 percent each of the occupations of heads of households--are more common than among newer residents. Remember that this survey was done in November--after, as we discussed earlier, a substantial number of construction workers had already left the city. That there were still such a significant percentage of construction workers left among those who had been in the city 4 to

7 years shows that before the recession began construction workers must have made up a very big share of those who came to the city in the early 1980s. Also, the fact that marketing and sales show up as among the most common occupations among the 4-7 year residents--and not among other newer or longer-term households--indicates that many people in these service-related occupations were also drawn to Anchorage by the real estate boom of the early 1980s.

- One in three of the heads of households that have been in the city longest (18 years or more) are in executive, administrative, and managerial jobs. That high percentage shows that not all executives and managers are short-term residents, transferred in from outside the state--many are long-time Alaskans who have worked their way up.

Homeownership

- No one in our sample who arrived in Anchorage within the past 3 years owns a mobile home. By contrast, 13 percent of those who came to Anchorage 4-7 years ago own mobile homes--a bigger share of mobile home owners than in any other group. As much as anything else, those figures tell us about the rise and fall of the real estate market in Anchorage in the 1980s. In the early 1980s, when thousands of people were arriving in the city, housing prices were high, and vacancies were few, mobile homes became the only alternative for many people who wanted to own homes but couldn't afford houses or condominiums. But when vacancies increased and prices began to slide, the first to slide were mobile home prices. Most people prefer something other than a mobile home if they can afford it--and in a market of falling prices and abundant supplies of houses, more people can afford to bypass mobile homes.
- Another sign of the times in the Anchorage real estate market is that only 6 percent of those who have been here less than 3 years own condominiums, while 21

percent own single-family houses. Buyers prefer houses--and more of the smaller number of buyers in Anchorage in the past couple of years have bought houses. By comparison, among those who arrived in the city 4-7 years ago--during the boom years--14 percent own condominiums and just 17 percent own single-family houses.

- Most long-time residents own single-family houses: roughly 6 in 10 of those who have been here at least 8 years own houses. About 20 percent of these long-time residents still rent--as compared with more than 55 percent among those who have been in the city 4-7 years.

Incomes and Financial Well-Being

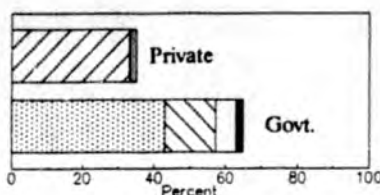
- Many Anchorage households earned less than \$20,000 in 1986, but that share was largest among those who had been in Anchorage between 4 and 7 years--25 percent in that group earned less than \$20,000 in 1986.
- More than 60 percent of Anchorage's newest households (0-3 year residents) took in less than \$34,000 in 1986. Those incomes concentrated at the low end are due at least in part to the fact that many of those households are military--and military pay is typically lower than civilian pay. Also, in 1986 some of those households were still in the lower 48--where pay rates are generally lower.
- About one in four of Anchorage's longer-term households (those that have been here 8 years or more) had 1986 household incomes that exceeded \$65,000. That makes sense, given that longer term residents are more likely to be older, to have been in their occupations longer, to have worked their way up the pay scale, and to hold executive or managerial jobs.
- Most residents in all categories expected their 1987 incomes to be at least as high or higher than their 1986 incomes. But the newest residents were the most optimistic: 23 percent of the heads of households that

Figure 8. Profile 1987: Anchorage

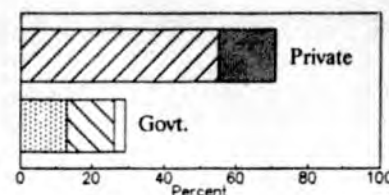
Do you work for government or private industry?
(Primary wage earner)

Wages & Salary Fed. Civilian
Self-Employed Muni. School
Military State

0-3 Year Residents (17% of total)



4-7 Year Residents (23% of total)



What is your occupation?
(Primary wage earner)

Military (43%)

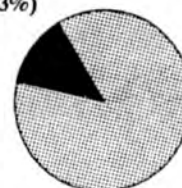


Other (57%)

Other

Professional, techn.
Exec., admin., mgr.
Marketing & sales
Admin. support
Const.-related
All others

Military (13%)



Other (87%)

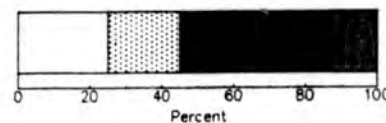
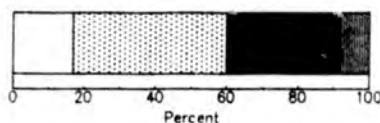
Other

Professional, techn.
Exec., admin., mgr.
Marketing & sales
Admin. support
Const.-related
All others

30%
11%
14%
17%
13%
22%

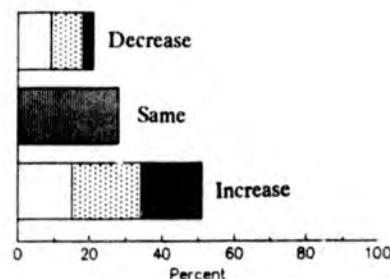
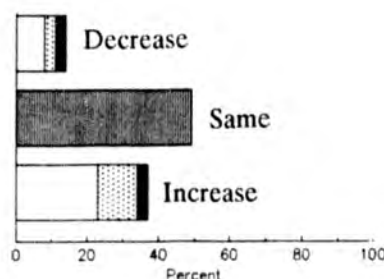
What was your gross household income in 1986?

\$0-\$19 \$35-\$64
\$20-\$34 \$65+

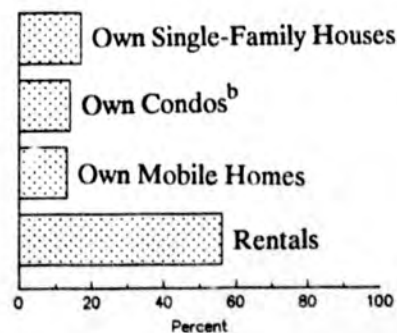
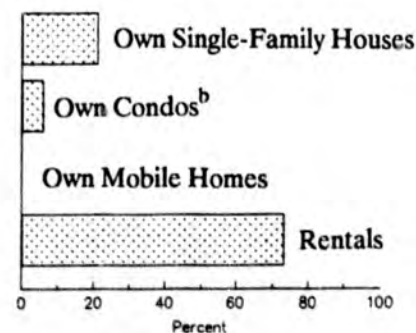


Do you estimate your 1987 household income will be higher or lower than your 1986 income?

20% or more
10-19%
1-9%
Same

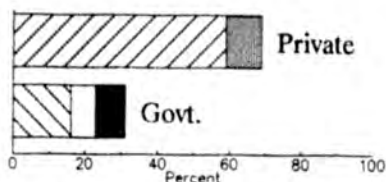


What kind of home do you live in?

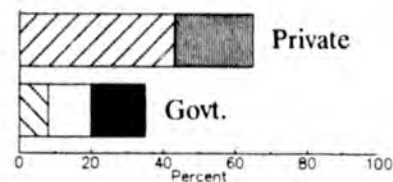


Residents by Time Lived in City*

8-17 Year Residents (31% of total)

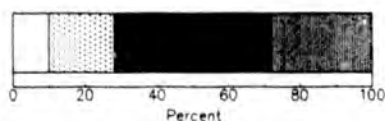


18+ Year Residents (29% of total)



(No Military)

Professional, techn.	27%
Exec., admin., mgr.	25%
Marketing & sales	8%
Admin. support	10%
Const.-related	12%
All others	18%

(No Military)^a

Professional, techn.	29%
Exec., admin., mgr.	32%
Marketing & sales	6%
Admin. support	11%
Const.-related	9%
All others	13%

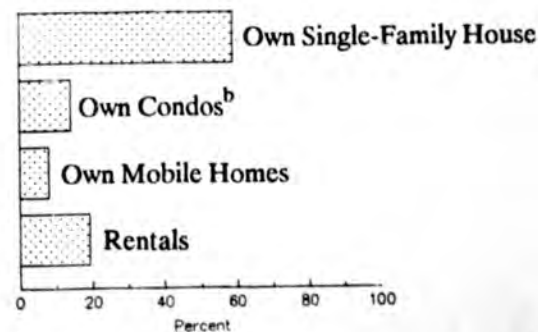
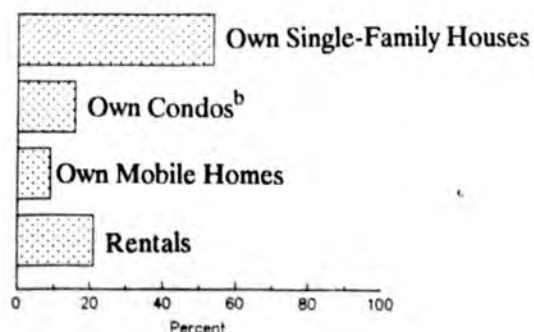
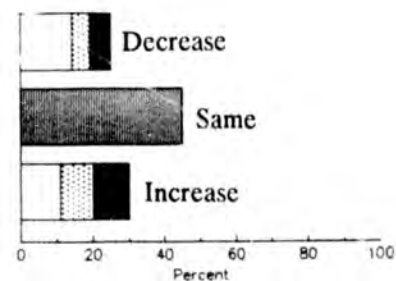
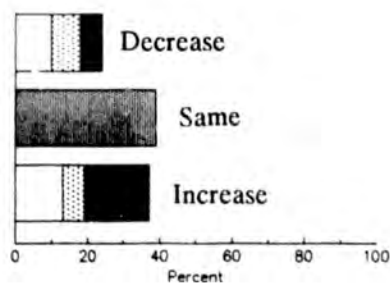
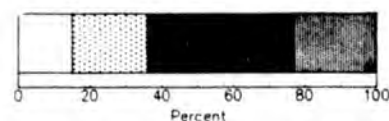


Figure 8. (cont.) Profile 1987: Anchorage Residents

0-3 Year Residents

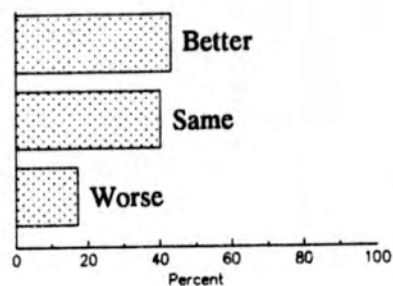
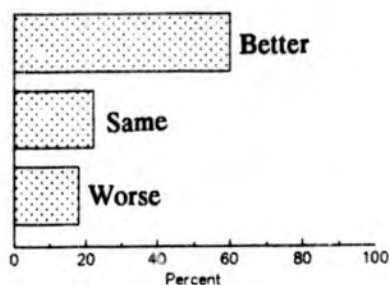
4-7 Year Residents

Is anybody in your household
currently unemployed?

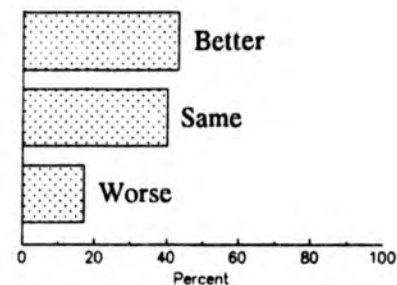
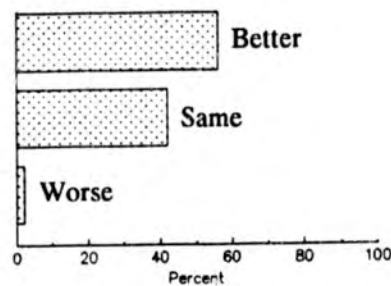
Yes 10.3%

Yes 12.1%

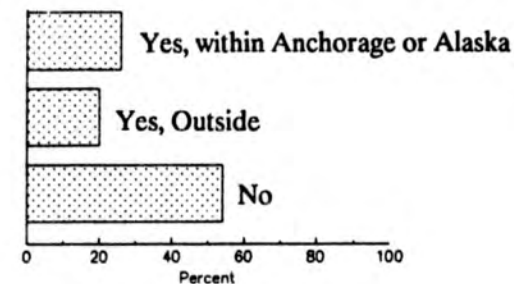
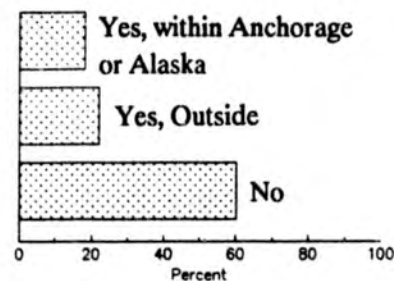
Is your household better or worse off
financially now than a year ago?



Do you expect your household to be
better or worse off financially a year
from now?



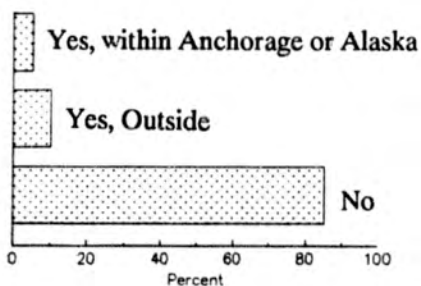
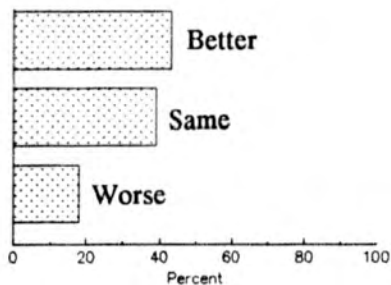
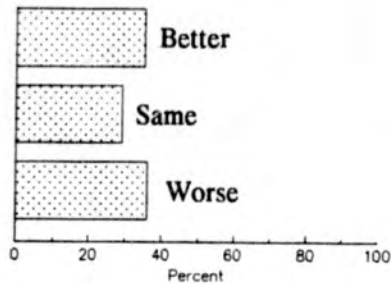
Is your household likely to move in
the next year?



by Time Lived in City*

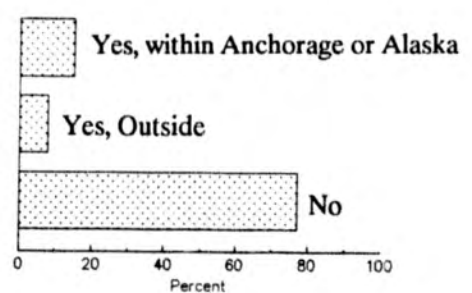
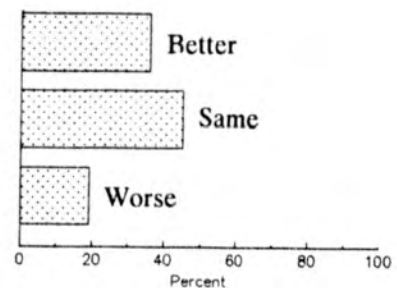
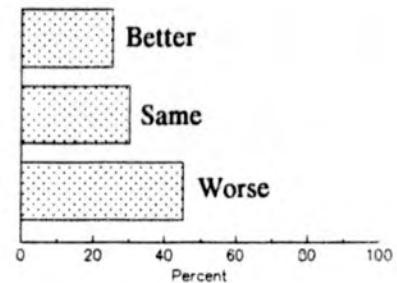
8-17 Year Residents

Yes 9.8%



18+ Year Residents

Yes 11.4%



^aDoes not take into account National Guard; just full-time military.

^bActually includes other attached housing but is mostly condominiums and townhouses.

had been here less than 3 years expected their incomes to be 20 percent or more higher than in the previous year. Those great expectations could have been the result of many things--including the fact that those who came to Alaska with jobs are likely earning more here than they earned in the lower 48.

- Householders who had been here longer--8 years or more--were somewhat more likely to say they expected their incomes to drop. And of those long-term residents who expected increased incomes, most foresaw small increases; for example, about 20 percent of households that had been here 8-17 years expected their incomes to increase by 1 to 9 percent. The more negative expectations of longer-term residents could have various causes. We've seen that many of these long-term residents were in the higher income brackets in 1986--some of them may have felt that they were already at the top of their pay scales; some may have taken pay cuts. Also, more people who have been here longer own real estate--and if that real estate is income-producing, it's likely producing less income than it used to.
- Looking back on the previous year, the newest residents were by far the most likely to say they were better off financially in 1987 than they had been in 1986, and the longest residents were most likely to say they were worse off. About 60 percent of the households that had been in Anchorage less than 3 years reported they were better off at the time of the survey than they had been a year earlier. That probably reflects the fact that most newer residents came here with jobs, and most don't own real estate--and those who do bought when prices were lower rather than higher.
- Among those who have been here 18 years or more, 45 percent said they were financially worse off in 1987 than they had been in 1986. That response helps us get at

a measure of financial well-being beyond income: we know that people who have been here longer are more likely to own residential and commercial real estate. The value of that real estate may have dropped anywhere from 15 to 50 percent or more in the past two years--and certainly those who have lost the equity in their properties, who may in fact owe more than the properties are worth, and who may have to meet large payments on vacant properties, would be financially worse off than they were earlier.

Household Unemployment

- Households that have just arrived and those that have been here for a long time suffered just about equally from unemployment at the end of 1987. Around 10 percent of households in all categories reported at least one adult unemployed as of November. Households that had been here 4-7 years reported slightly higher unemployment--more than 12 percent. That might indicate people in that residence category are more concentrated in the kinds of jobs--construction, for instance--that have been hurt the most by the recession, but the difference is not large enough to make much of. Remember, however, that these were unemployment figures as of November--and we know from our earlier discussion that unemployed people made up a substantial share of those who left Anchorage between June and November.

Financial Expectations

- Households in all the various residence groups are generally optimistic about their future finances--at least 80 percent of all households in every category said in November 1987 that they would be at least as well off or better off in a year's time. Those responses reflect a widespread belief--and widespread hope--that the recession is coming to an end.
- Following the trend we have already seen above, the newest residents are the most optimistic and the longest residents the least. More than half--56 percent--of those

who had been in Anchorage less than 3 years believe they will be better off financially in a year's time. That optimism is probably attributable to the same reasons why most newcomers felt they were better off at the time of the survey than they had been in the past: they came to Anchorage with jobs; they were enjoying lower rents and cheaper housing prices; and they were less likely to be carrying real estate debt than were residents who had been here longer.

- And although most long-time residents agree that better times are ahead, 20 percent still believe that their finances will be worse in a year's time--and that pessimism probably also reflects the fact that many longer term residents own properties or businesses that have been hurt by the recession and which will not recover immediately.

Moving Plans

- Not everyone is planning to pack up and leave Anchorage: a majority of households in every residence category had no plans to leave the city in 1988. But one in four of the newer households--those that had been in the city less than 7 years--do plan to leave Anchorage within the next year. Some of those households--particularly among those who have been here less than 3 years--are military households, anticipating their regular transfers to other posts. A portion of the nonmilitary households would also likely have plans to leave the city, even if there were no recession--as we saw in Table 2, substantial numbers of people left the city even during the economic boom times. But some are undoubtedly planning to leave because their job prospects here are still poor.
- And a substantial number of households--26 percent among households that had been here 4-7 years--say they plan to move within Anchorage in the coming year. We saw in earlier tables that the chief reason people move in the city is to get better-quality housing--so it seems that in fact many

newer residents are planning to take advantage of lower prices and abundant supplies of housing. Longer-term residents are more likely to be homeowners, some of whom are constrained by having negative equity in their current homes.

Changes in Employment and Expectations, June-November

In this final section we look specifically at the way two indicators of the state of the economy--employment and expectations about the future--changed between our June and our November surveys.

We report employment measures in Table 11: among households where someone was out of work in June and, conversely, where no one was out of work in June, what had happened by November? And were there any significant labor force changes between June and November?

The table shows that of the households where there was unemployment in June, most had either found jobs (42 percent) or left the city (22 percent) by November. Only about one in four households that reported unemployment in June still reported unemployment 5 months later--which is grim evidence of the duration of unemployment among some households. But overall the table shows that many of those out of work in mid-1987 were able to find work by later in the year, or had left the city to look elsewhere.

The second part of Table 11 shows what had happened by November in households that reported no one unemployed (full employment) in June. Most of them--70 percent--were still experiencing full employment. Only 5 percent had someone unemployed in November, and much of that was probably loss of seasonal jobs.

The last part of Table 11 shows that there were only slight changes in labor force participation between June and November: about 98 percent of all household heads had jobs in June, as compared with 94 percent in November; in June 93 percent of all people in the labor force had jobs, as compared with 92 percent in November.

At first glance, the table seems to show that

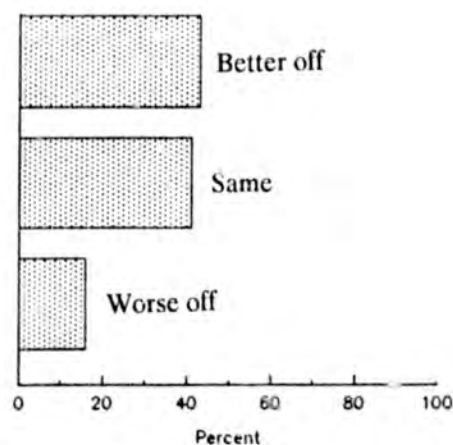
Table 11
Employment Comparisons, June and November

Households Experiencing Unemployment in June (12.2% of Respondents)		
	Number	Percent
Total number of households w/unemployment in June	67	100%
<u>As of November:</u>		
HH still experiencing unemployment	19	28
HH no longer experiencing unemployment	28	42
HH moved from Anchorage	15	22
Non-response	5	8
Households Experiencing Full Employment in June (87.8% of Respondents)		
	Number	Percent
Total no. of households withfull employment in June	484	100%
<u>As of November:</u>		
HH still experiencing full employment	341	70
HH experiencing unemployment	26	5
HH moved from Anchorage	59	13
Non-response	68	12
Labor Force Changes		
	June No. %	November No. %
Percent employed of primary wage earners in the labor force:	493 98%	363 94%
Percent employed of all wage earners in the labor force:	873 93%	647 92%
1 or more household members expect job to end within 3 mos.:	66 12%	19 5%

things were slightly better in June--but in fact what it mainly shows is a normal seasonal variation. The last part of Table 11 illustrates this point--in June 12 percent of households had someone who expected his job to end within three months and in November the number was just 5 percent. Many Alaska jobs are just summer jobs that disappear long before November. However, the very normality of these figures is a sign that the recession was slowing down in the second half of 1987--that the change in employment was due mainly to the expected loss of summer jobs.

Finally, Figures 9 and 10 show that most households we surveyed were at least as optimistic or more optimistic about the economy in November than they had been in June. In both June and November, respondents were asked if they expected their household finances to be better, worse, or the same in a year's time. In November, close to 45 percent of households we surveyed said they expected to be better off financially in a year's time; another 40 percent expected to be doing at least as well. Only 15 percent of household's expected to be doing

Figure 9
Household Financial Expectations, November 1987



(November sample, N = 414)

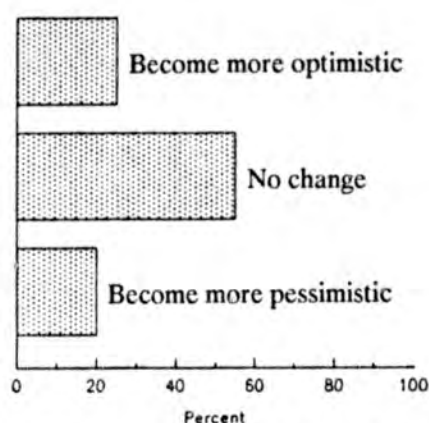
worse a year down the road.

Figure 10 illustrates changes in respondents' expectations for household finances between June and November. Did people become more optimistic about the year ahead, more pessimistic, or have about the same expectations? To answer this, we categorized as "more optimistic"

those people whose outlook for their financial future had improved, i.e., they had expected things to get worse or stay the same in June and changed their answer to "better" in November, or said "worse" in June and changed to "same" in the November survey. The "more pessimistic" respondents did the opposite, i.e., they changed from saying in June that things would get better or stay the same to "worse" in November, or changed from saying "better" in June to answering "same" in November. Respondents whose answers did not change between the two surveys were put in the "no change" category. The resulting table shows that the financial expectations of about 25 percent of households improved between June and November, 55 percent stayed the same, and 20 percent grew more pessimistic. It's interesting to point out that very few respondents (8 percent) said in both June and November that they expected their finances to worsen over the next year. In fact, close to half answered in both surveys that they expected household finances to stay the same or to get better--25 and 22 percent, respectively.

We don't want to put too much emphasis on such slight evidence--but it does show a turn toward optimism: the Anchorage households that had made it to the end of 1987 were beginning to see--or at least hoped to see--better things on the horizon.

Figure 10
Changes in Household Financial Expectations,
June to November*



(June and November, N = 414)

*See text explanation of categories.

Endnotes

¹We realize that one shortcoming of telephone surveys is obvious: they don't reach people without phones. Most Anchorage households do have phones, but some don't; our surveys may therefore under-represent some of the poorest or most transient residents.

²We continue to be grateful that most households we call are willing to answer our questions carefully and thoughtfully.

³Our sample size in November was 414 households; we analyzed the June and November samples and found no significant differences in household characteristics between the two.

⁴See Scott Goldsmith, "Alaska's Economy: What's Ahead?" *Alaska Review of Social and Economic Conditions*, Vol. XXIV, No. 2, University of Alaska Anchorage, Institute of Social and Economic Research, December 1987.

⁵Figures from the Municipality of Anchorage.

⁶ISER thanks the Anchorage Telephone Utility for its help in determining how many households with disconnected phones had no new listings in the city. ATU provided this information while maintaining the confidentiality of its phone subscribers.

⁷The primary wage earner, also referred to as the head of household, is defined as the adult earning the highest wages or, if wages are equal or no adults are currently working, it is the oldest person in the household. We iden-

tified the primary wage earner based on the June data and referred to the same person in analyses of the November data.

⁸The Municipality of Anchorage has found that single men have left the city at a much higher rate than single women during the recession. See the municipality's *1987 Anchorage Population Profile* (December 1987). Another good source of information on the sex, age, education, and other characteristics of Anchorage residents in late 1987 is *The Belden Continuing Market Survey 1988*, done for the *Anchorage Daily News*--which reported the results in a series of articles by Bill White from March 20 through March 25, 1988.

⁹Vacancies as reported by the Municipality of Anchorage; some of those structures may not have been available for occupancy.

¹⁰Although there are some shortcomings in using average 1987 prices of units sold to reflect market values, we believe this measure better reflects market value than does assessed valuation.

¹¹A person is defined as being in the labor force if he or she has a job or is looking for one. Persons without jobs but who are not looking for work are considered out of the labor force.

¹²Federal employment in Anchorage has, however, been affected in 1988 by federal budget cuts; some civilian employees of Anchorage's army and air force bases are losing their jobs this year.

OTHER ISER PUBLICATIONS

Institute of Social and Economic Research (ISER) publications over the past 25 years have looked at virtually all the major economic and social issues facing Alaska. A list, by topic, of hundreds of ISER publications is available from ISER in the library building on the campus of the University of Alaska Anchorage (phone 907-786-7710). Below are brief descriptions of some recent work which ISER produced or contributed to. Unless otherwise noted, all publications are available from ISER, University of Alaska Anchorage, 3211 Providence Drive, Anchorage, Alaska 99508.

Alaska State Government and Politics, edited by Gerald A. McBeath, professor of political science with the University of Alaska Fairbanks, and Thomas A. Morehouse, professor of political science with ISER, University of Alaska Anchorage. Published by University of Alaska Press, 1987, 400 pages. Soft-cover copies \$17.00 and hardbound \$27.00, plus \$1.50 for postage and handling if ordered by mail. Available from University of Alaska Press, Signers' Hall, University of Alaska Fairbanks, Fairbanks, Alaska 99775-1580.

The first book that comprehensively describes Alaska state government and politics is now available from the University of Alaska Press. The book describes the authorities, organization, and functions of state government as well as the people and the events that put life into government operations. It also discusses the private forces that influence government, including the press, public opinion, and interest groups. The book was written by eleven political scientists and one historian, all of whom now teach or previously taught at the University of Alaska. Several of the authors have also been directly involved in state government.

Native Claims and Political Development, by Thomas A. Morehouse, professor of political science with ISER, University of Alaska Anchorage. ISER Occasional Paper No. 18, October 1987, 28 pages. Available for \$2.00 from ISER.

This paper discusses six existing and proposed settlements of Native claims in Alaska and northern Canada. The author assesses how such settlements fit into the broader, on-going process of Native political development; he argues that claims settlements should be seen not as "final" political solutions but rather as important junctures in a continuing process of political development.

Report on Alaska Benefits and Costs of Exporting Alaska North Slope Crude Oil, May 1987. Prepared by ISER for the Finance Committee of the Alaska State Senate by Matthew Berman, Susan Fison, Arlon Tussing, and Samuel Van Vactor. Report findings and conclusions available from ISER for \$1.50; technical appendixes available at 10 cents per page.

This report finds that Alaska could reap fiscal and other economic benefits amounting to billions of dollars in the coming years if the federal government agreed to lift the existing ban on the export of crude oil from Alaska's North Slope. It also concludes that such exports would help reduce the United States' balance-of-payments deficit, and that overall the benefits of lifting the ban would far outweigh any potential costs.

Alaska's Constitution: A Citizen's Guide, by Gordon S. Harrison, former associate professor of political science with the University of Alaska Fairbanks. Published by ISER, Second Edition, 1986, 134 pages. Soft-cover copies \$2.00. Available from ISER.

Several thousand copies of this guide to Alaska's constitution were distributed before the 1982 general election, when Alaskans voted on whether to call a constitutional convention to consider revisions to the constitution. It is a concise, article-by-article explanation of what Alaska's constitutional provisions mean and how they have been tested since the constitution went into effect in 1959. Alaskans decided against

calling a convention in 1982, but the guide was so popular that the author updated it for a second edition in 1986.

Alaska's Urban and Rural Governments, by Thomas A. Morehouse, professor of political science at ISER; Gerald A. McBeath, professor of political science at the University of Alaska Fairbanks; and Linda Leask, editor and research associate with ISER. Published by University Press of America, 1984. Soft-cover copies \$11.25. Available from ISER.

This book describes all aspects of Alaska's local governments, including the sharp differences in urban and rural systems; their strengths and weaknesses; the quasi-government organizations that share government power in rural areas; the effects that big state oil revenues had on Alaska's local governments in the early 1980s; and the future of local governments around the state.

Alaska Resources Development, edited by Thomas A. Morehouse, professor of political science with ISER, University of Alaska Anchorage. Published by Westview Press, 1984, 212 pages. Soft-cover copies \$11.00. Available from ISER.

Alaska's renewable and non-renewable resources and their potential for development are the subjects of this book. Six authors--three economists, a political scientist, a geographer, and a biologist--wrote individual chapters. The book cites as the chief determinants of future resource development in Alaska: (1) the costs of producing resources as compared with their market value; (2) the world political climate and the availability of secure supplies of vital resources outside Alaska; and (3) government policy. Of the three, the first is by far the most important.

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RAILBELT ECONOMIC
ASSESSMENT SURVEY

JANUARY 1988

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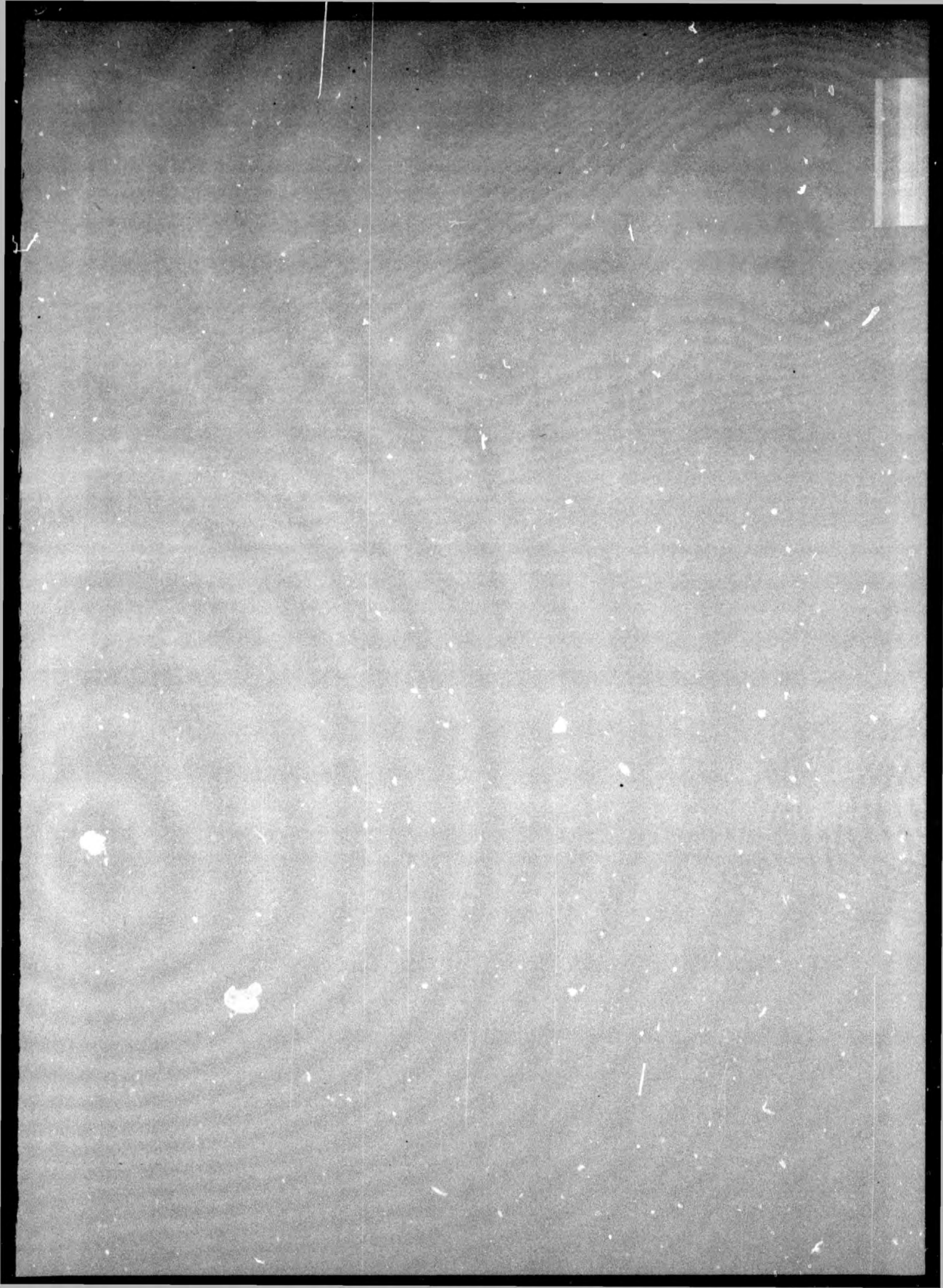
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JANUARY 1988

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(This section presents all findings by
the individual geographic regions and
demographic characteristics)

Appendix (Questionnaire)



RAILBELT ECONOMIC ASSESSMENT
JANUARY 1988

METHODOLOGY

During the period of January 19 through January 28, 1988, 1,002 residents of twenty-seven Alaskan railbelt communities were personally contacted by telephone by professional interviewing employees of the Dittman Research Corporation of Alaska. The findings of this report are presented in four regions -- Fairbanks/Central, Anchorage, Matanuska Valley, Kenai Peninsula. The views and opinions of the railbelt area residents were recorded on a strictly confidential basis.

Research Design - A random sample design was featured which provided that all adult residents of communities included had essentially an equal chance of being interviewed.

Sample Selection - The sample was randomly selected from current telephone subscribers listed in the most current directory for each community.

Sample Error - Samples of 1,000 may have a sample error of approximately 1-3%.

PROCESSING THE DATA

Dittman Research employees completed coding, editing, data entry and verification, while data processing was completed through the in-house Dittman Research Corporation Computer system featuring the Statistical Package for the Social Sciences (SPSS/PC+) programs. The SPSS program is one of the most sophisticated research-oriented data processing and analytical systems available, and is designed specifically for the processing and analysis of survey research data.

