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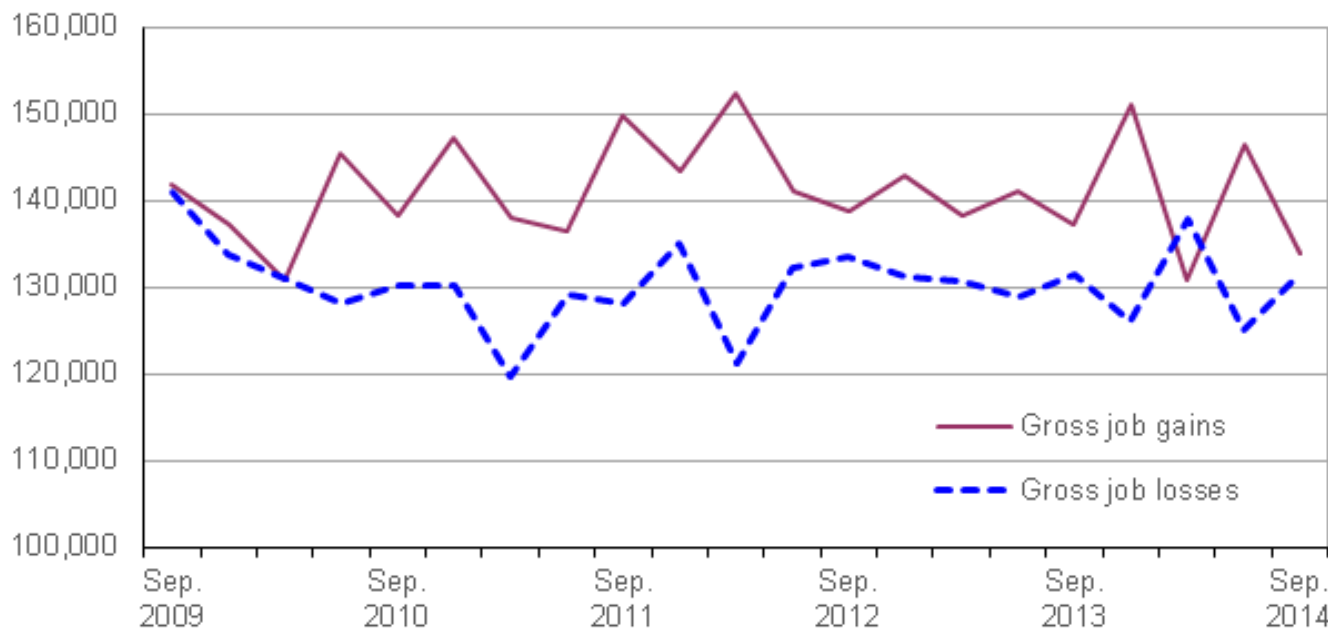
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Business Employment Dynamics in Indiana — Third Quarter 2014

From June 2014 to September 2014 gross job gains in Indiana totaled 133,763, while gross job losses numbered 131,464, the U.S. Bureau of Labor Statistics reported today. Regional Commissioner Charlene Peiffer, noted that gross job gains exceeded gross job losses by 2,299. During the previous quarter, gross job gains exceeded gross job losses by 21,347.

Chart 1. Private sector gross job gains and losses in Indiana, September 2009–September 2014 by quarter, seasonally adjusted

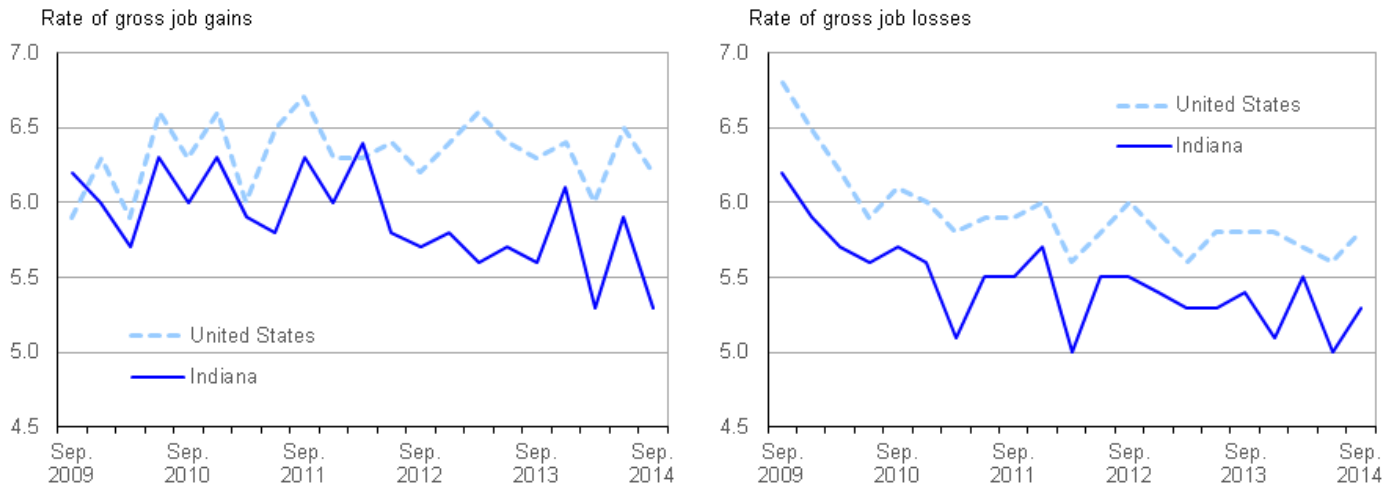


Source: U.S. Bureau of Labor Statistics.

The change in the number of jobs over time is the net result of increases and decreases in employment that occur at all businesses in the economy. Business Employment Dynamics (BED) statistics track these changes in employment at private business establishments from the third month of one quarter to the third month of the next. Gross job gains are the sum of increases in employment from expansions at existing establishments and the addition of new jobs at opening establishments. Gross job losses are the result of contractions in employment at existing establishments and the loss of jobs at closing establishments. The difference between the number of gross job gains and the number of gross job losses is the net change in employment. (See the [Technical Note](#) for more information.)

Gross job gains in Indiana have trended upward since bottoming out at 117,167 in March 2009. Although Indiana's gross job gains have been above 125,000 in each quarter since this low point, the state's 133,763 gross job gains in September 2014 were down 18,599 from their recent peak of 152,362 reached in March 2012. Gross job losses in September 2014 totaled 131,464 in the state, 11,871 more than the recent low of 119,593 in March 2011. (See [chart 1](#).) Indiana's gross job losses were highest in March 2009 when 193,175 jobs were lost.

Chart 2. Private sector gross job gains and losses as a percent of employment, United States and Indiana, September 2009–September 2014 by quarter, seasonally adjusted



Source: U.S. Bureau of Labor Statistics.

Gross job gains represented 5.3 percent of private sector employment in Indiana in the third quarter of 2014, while nationally gross job gains accounted for 6.2 percent of private sector employment. (See [chart 2](#).) The rate of gross job gains in Indiana has been at or below the U.S. rate in all but a few quarters since the series began in September 1992. The state's rate of gross job losses as a percent of private sector employment was 5.3 percent, lower than the national rate of 5.8 percent in the third quarter of 2014. Indiana's rate of gross job losses has been below the U.S. rate in all but three instances since the quarterly series began.

During the third quarter of 2014, Indiana gross job gains exceeded gross job losses in six industry sectors. For example, more than 16,000 jobs were created by opening and expanding establishments in the education and health services industry during the period, though more than 14,000 jobs were lost at closing and contracting establishments. The resulting net gain of 1,847 jobs was the largest of any sector in the third quarter 2014. Other industries showing net job gains included professional and business services and financial activities. Within the professional and business services industry, almost 25,000 jobs were created at opening and expanding establishments, while more than 23,000 jobs were lost at closing and contracting establishments, resulting in a net gain of 1,593 jobs. Financial activities recorded a net employment gain of 1,144, with over 6,400 gross job gains in opening and expanding establishments and more than 5,300 job losses in closing and contracting establishments. (See [table 1](#).)

In contrast, gross job losses exceeded gross job gains in five industry sectors. Within leisure and hospitality, gross job losses exceeded gross job gains by 2,092. In each of the four other sectors—construction, other services, retail trade, and information—gross job losses exceeded gross job gains by less than 900.

In the third quarter of 2014, Indiana was the only state among the five East North Central states where gross job gains exceeded gross job losses. (See [table A](#).) All five states had rates of gross job gains that were lower than the 6.2-percent national rate. Indiana, Ohio, and Wisconsin had rates of gross job losses that were below the 5.8-percent national rate. Two states (Illinois and Michigan) had rates of gross job losses that were equal to the national rate.

Table A. Private sector job gains and losses for the United States, East North Central Division, and East North Central states, September 2014, seasonally adjusted

Area	Gross job gains		Gross job losses		Net change	Net change as a percent of total employment
	Total	As a percent of total employment	Total	As a percent of total employment		
United States.....	7,179,000	6.2	6,637,000	5.8	542,000	0.4
East North Central.....	978,685	—	1,007,820	—	-29,135	—
Illinois	279,907	5.7	289,157	5.8	-9,250	-0.1
Indiana.....	133,763	5.3	131,464	5.3	2,299	0.0
Michigan	192,391	5.5	205,613	5.8	-13,222	-0.3
Ohio.....	246,052	5.5	248,466	5.5	-2,414	0.0
Wisconsin	126,572	5.3	133,120	5.6	-6,548	-0.3

Note: Dash indicates data not available.

Additional statistics and other information

BED data for the states have been included in [table 2](#) of this release. For more information on the Business Employment Dynamics data, visit the BED web site at www.bls.gov/bdm/.

The Business Employment Dynamics release for fourth quarter 2014 is scheduled to be released on Wednesday, July 29, 2015 at 10:00 a.m. (EDT).

Technical Note

The Business Employment Dynamics (BED) data are a product of a federal-state cooperative program known as Quarterly Census of Employment and Wages (QCEW), or the ES-202 program. The BED data are compiled from existing QCEW records. The QCEW reports are sent by the State Employment Security Agencies (SESAs) to BLS and form the basis of the Bureau's QCEW program and establishment universe sampling frame. These reports are also used to produce the QCEW data on total employment and wages. Other important Bureau uses of the QCEW reports are in the Current Employment Statistics (CES) program. The CES program produces monthly estimates of employment, net changes, and earnings by detailed industry.

In the BED program, the QCEW records are linked across quarters to provide a longitudinal history for each establishment. The linkage process allows the tracking of net employment changes at the establishment level, which in turn allows the estimation of jobs gained at opening and expanding establishments and jobs lost at closing and contracting establishments.

The change in the number of jobs over time is the net result of increases and decreases in employment that occur at all businesses in the economy. BED statistics track these changes in employment at private business establishments from the third month of one quarter to the third month of the next. Gross job gains are the sum of increases in employment from expansions at existing establishments and the addition of new jobs at

opening establishments. Gross job losses are the result of contractions in employment at existing establishments and the loss of jobs at closing establishments. The difference between the number of gross jobs gained and the number of gross jobs lost is the net change in employment.

Gross job gains and gross job losses are expressed as rates by dividing their levels by the average of employment in the current and previous quarters. The rates are calculated for the components of gross job gains and gross job losses and then summed to form their respective totals. These rates can be added and subtracted just as their levels can. For instance, the difference between the gross job gains rate and the gross job losses rate is the net growth rate.

The formal definitions of employment changes are as follows:

Openings. These are either establishments with positive third month employment for the first time in the current quarter, with no links to the prior quarter, or with positive third month employment in the current quarter following zero employment in the previous quarter.

Expansions. These are establishments with positive employment in the third month in both the previous and current quarters, with a net increase in employment over this period.

Closings. These are either establishments with positive third month employment in the previous quarter, with no employment or zero employment reported in the current quarter.

Contractions. These are establishments with positive employment in the third month in both the previous and current quarters, with a net decrease in employment over this period.

Information in this release will be made available to sensory impaired individuals upon request. Voice phone: (202) 691-5200; Federal Relay Service: (800) 877-8339.

Table 1. Private sector gross job gains and losses by industry, Indiana, seasonally adjusted

Category	Gross job gains and job losses (3 months ended)					Gross job gains and job losses as a percent of employment (3 months ended)				
	Sept. 2013	Dec. 2013	Mar. 2014	June 2014	Sept. 2014	Sept. 2013	Dec. 2013	Mar. 2014	June 2014	Sept. 2014
Total private ⁽¹⁾										
Gross job gains	137,321	151,123	130,738	146,372	133,763	5.6	6.1	5.3	5.9	5.3
At expanding establishments	116,027	130,771	111,122	121,072	111,320	4.7	5.3	4.5	4.9	4.4
At opening establishments	21,294	20,352	19,616	25,300	22,443	0.9	0.8	0.8	1.0	0.9
Gross job losses	131,335	126,070	137,774	125,025	131,464	5.4	5.1	5.5	5.0	5.3
At contracting establishments	112,120	104,359	117,071	105,011	111,535	4.6	4.2	4.7	4.2	4.5
At closing establishments	19,215	21,711	20,703	20,014	19,929	0.8	0.9	0.8	0.8	0.8
Net employment change ⁽²⁾	5,986	25,053	-7,036	21,347	2,299	0.2	1.0	-0.2	0.9	0.0
Construction										
Gross job gains	12,693	13,938	13,439	14,941	12,509	10.3	11.4	11.0	12.2	10.1
At expanding establishments	10,530	11,953	11,227	12,532	10,252	8.5	9.8	9.2	10.2	8.3
At opening establishments	2,163	1,985	2,212	2,409	2,257	1.8	1.6	1.8	2.0	1.8
Gross job losses	14,939	13,939	13,713	12,861	13,320	12.1	11.4	11.2	10.4	10.8
At contracting establishments	12,986	11,327	11,305	10,334	11,245	10.5	9.3	9.2	8.4	9.1
At closing establishments	1,953	2,612	2,408	2,527	2,075	1.6	2.1	2.0	2.0	1.7
Net employment change ⁽²⁾	-2,246	-1	-274	2,080	-811	-1.8	0.0	-0.2	1.8	-0.7
Manufacturing										
Gross job gains	15,046	17,154	15,399	16,160	13,463	3.0	3.4	3.1	3.2	2.6
At expanding establishments	14,355	16,081	14,796	15,119	12,706	2.9	3.2	3.0	3.0	2.5
At opening establishments	691	1,073	603	1,041	757	0.1	0.2	0.1	0.2	0.1
Gross job losses	14,570	11,826	11,313	11,503	12,722	3.0	2.4	2.3	2.3	2.5
At contracting establishments	13,620	10,777	10,445	10,417	11,830	2.8	2.2	2.1	2.1	2.3
At closing establishments	950	1,049	868	1,086	892	0.2	0.2	0.2	0.2	0.2
Net employment change ⁽²⁾	476	5,328	4,086	4,657	741	0.0	1.0	0.8	0.9	0.1
Wholesale trade										
Gross job gains	5,184	5,452	5,393	5,615	5,434	4.5	4.6	4.6	4.7	4.6
At expanding establishments	4,064	4,404	4,424	4,742	4,369	3.5	3.7	3.8	4.0	3.7
At opening establishments	1,120	1,048	969	873	1,065	1.0	0.9	0.8	0.7	0.9
Gross job losses	5,034	4,896	5,060	4,602	4,830	4.3	4.2	4.3	4.0	4.1
At contracting establishments	4,031	3,729	3,871	3,596	3,930	3.4	3.2	3.3	3.1	3.3
At closing establishments	1,003	1,167	1,189	1,006	900	0.9	1.0	1.0	0.9	0.8
Net employment change ⁽²⁾	150	556	333	1,013	604	0.2	0.4	0.3	0.7	0.5
Retail trade										
Gross job gains	17,445	19,028	16,481	18,821	17,272	5.5	6.0	5.1	5.9	5.4
At expanding establishments	14,647	17,129	14,430	15,945	14,772	4.6	5.4	4.5	5.0	4.6
At opening establishments	2,798	1,899	2,051	2,876	2,500	0.9	0.6	0.6	0.9	0.8
Gross job losses	17,585	17,106	18,549	16,841	17,665	5.6	5.4	5.8	5.3	5.5
At contracting establishments	15,798	15,010	16,299	14,317	15,557	5.0	4.7	5.1	4.5	4.8
At closing establishments	1,787	2,096	2,250	2,524	2,108	0.6	0.7	0.7	0.8	0.7
Net employment change ⁽²⁾	-140	1,922	-2,068	1,980	-393	-0.1	0.6	-0.7	0.6	-0.1
Transportation and warehousing										
Gross job gains	5,562	6,833	5,543	6,138	6,104	4.8	5.9	4.8	5.2	5.2
At expanding establishments	4,823	6,127	4,770	4,930	5,022	4.2	5.3	4.1	4.2	4.3
At opening establishments	739	706	773	1,208	1,082	0.6	0.6	0.7	1.0	0.9
Gross job losses	5,174	5,057	6,181	5,527	5,323	4.6	4.4	5.3	4.7	4.6
At contracting establishments	4,297	4,217	5,314	4,676	4,526	3.8	3.7	4.6	4.0	3.9
At closing establishments	877	840	867	851	797	0.8	0.7	0.7	0.7	0.7
Net employment change ⁽²⁾	388	1,776	-638	611	781	0.2	1.5	-0.5	0.5	0.6
Information										
Gross job gains	1,564	1,274	1,405	1,515	1,474	4.4	3.5	3.9	4.3	4.1
At expanding establishments	1,266	1,120	1,231	1,246	1,222	3.6	3.1	3.4	3.5	3.4
At opening establishments	298	154	174	269	252	0.8	0.4	0.5	0.8	0.7
Gross job losses	1,674	1,213	1,539	1,439	1,583	4.7	3.4	4.3	4.1	4.4

Note: See footnotes at end of table.

Table 1. Private sector gross job gains and losses by industry, Indiana, seasonally adjusted - Continued

Category	Gross job gains and job losses (3 months ended)					Gross job gains and job losses as a percent of employment (3 months ended)				
	Sept. 2013	Dec. 2013	Mar. 2014	June 2014	Sept. 2014	Sept. 2013	Dec. 2013	Mar. 2014	June 2014	Sept. 2014
At contracting establishments	1,389	1,010	1,350	1,236	1,369	3.9	2.8	3.8	3.5	3.8
At closing establishments	285	203	189	203	214	0.8	0.6	0.5	0.6	0.6
Net employment change ⁽²⁾	-110	61	-134	76	-109	-0.3	0.1	-0.4	0.2	-0.3
Financial activities										
Gross job gains	5,993	5,951	5,258	5,893	6,461	4.8	4.7	4.2	4.7	5.1
At expanding establishments	4,820	4,698	4,111	4,697	5,187	3.9	3.7	3.3	3.7	4.1
At opening establishments	1,173	1,253	1,147	1,196	1,274	0.9	1.0	0.9	1.0	1.0
Gross job losses	5,511	5,295	6,074	5,705	5,317	4.4	4.2	4.8	4.5	4.3
At contracting establishments	4,116	3,811	4,883	4,426	4,100	3.3	3.0	3.9	3.5	3.3
At closing establishments	1,395	1,484	1,191	1,279	1,217	1.1	1.2	0.9	1.0	1.0
Net employment change ⁽²⁾	482	656	-816	188	1,144	0.4	0.5	-0.6	0.2	0.8
Professional and business services										
Gross job gains	28,319	34,706	24,078	26,530	24,938	9.2	10.9	7.5	8.3	7.8
At expanding establishments	23,875	30,284	19,930	21,449	20,465	7.8	9.5	6.2	6.7	6.4
At opening establishments	4,444	4,422	4,148	5,081	4,473	1.4	1.4	1.3	1.6	1.4
Gross job losses	21,101	22,015	29,284	22,140	23,345	6.9	7.0	9.2	7.0	7.3
At contracting establishments	17,196	17,338	25,244	18,347	19,328	5.6	5.5	7.9	5.8	6.0
At closing establishments	3,905	4,677	4,040	3,793	4,017	1.3	1.5	1.3	1.2	1.3
Net employment change ⁽²⁾	7,218	12,691	-5,206	4,390	1,593	2.3	3.9	-1.7	1.3	0.5
Education and health services										
Gross job gains	15,333	14,663	14,383	16,322	16,159	3.6	3.5	3.4	3.9	3.8
At expanding establishments	13,525	12,714	12,715	13,712	14,267	3.2	3.0	3.0	3.3	3.4
At opening establishments	1,808	1,949	1,668	2,610	1,892	0.4	0.5	0.4	0.6	0.4
Gross job losses	14,885	14,604	15,496	14,702	14,312	3.5	3.4	3.7	3.5	3.4
At contracting establishments	13,129	12,815	12,898	12,890	12,481	3.1	3.0	3.1	3.1	3.0
At closing establishments	1,756	1,789	2,598	1,812	1,831	0.4	0.4	0.6	0.4	0.4
Net employment change ⁽²⁾	448	59	-1,113	1,620	1,847	0.1	0.1	-0.3	0.4	0.4
Leisure and hospitality										
Gross job gains	22,043	23,769	21,194	25,282	21,947	7.6	8.2	7.3	8.6	7.4
At expanding establishments	17,612	19,203	16,858	19,512	16,824	6.1	6.6	5.8	6.6	5.7
At opening establishments	4,431	4,566	4,336	5,770	5,123	1.5	1.6	1.5	2.0	1.7
Gross job losses	22,270	22,251	22,603	21,837	24,039	7.7	7.6	7.8	7.5	8.2
At contracting establishments	18,790	18,202	19,225	18,392	20,190	6.5	6.2	6.6	6.3	6.9
At closing establishments	3,480	4,049	3,378	3,445	3,849	1.2	1.4	1.2	1.2	1.3
Net employment change ⁽²⁾	-227	1,518	-1,409	3,445	-2,092	-0.1	0.6	-0.5	1.1	-0.8
Other services ⁽³⁾										
Gross job gains	5,621	6,000	5,622	6,737	5,597	7.0	7.4	7.0	8.3	6.9
At expanding establishments	4,450	5,106	4,495	5,174	4,443	5.5	6.3	5.6	6.4	5.5
At opening establishments	1,171	894	1,127	1,563	1,154	1.5	1.1	1.4	1.9	1.4
Gross job losses	6,124	5,470	5,675	5,743	6,226	7.6	6.7	7.0	7.1	7.6
At contracting establishments	4,981	4,151	4,293	4,553	4,807	6.2	5.1	5.3	5.6	5.9
At closing establishments	1,143	1,319	1,382	1,190	1,419	1.4	1.6	1.7	1.5	1.7
Net employment change ⁽²⁾	-503	530	-53	994	-629	-0.6	0.7	0.0	1.2	-0.7

Footnotes:

(1) Includes unclassified sector not shown separately.

(2) The net employment change is the difference between total gross job gains and total gross job losses. See the Technical Note for further information.

(3) Except public administration.

Table 2. Private sector gross job gains and losses as a percent of total employment by state, seasonally adjusted

Category	Gross job gains as a percent of employment (3 months ended)					Gross job losses as a percent of employment (3 months ended)				
	Sept. 2013	Dec. 2013	Mar. 2014	June 2014	Sept. 2014	Sept. 2013	Dec. 2013	Mar. 2014	June 2014	Sept. 2014
United States ⁽¹⁾	6.3	6.4	6.0	6.5	6.2	5.8	5.8	5.7	5.6	5.8
Alabama	5.5	6.0	5.6	5.9	5.9	5.7	5.3	5.7	5.5	5.4
Alaska	9.8	10.1	10.8	10.9	9.4	10.1	10.4	9.6	10.9	10.4
Arizona	6.4	6.7	5.7	6.0	6.4	5.5	5.4	6.0	6.0	5.4
Arkansas	5.8	6.0	5.8	5.6	5.9	5.7	5.5	5.0	4.9	5.3
California	6.9	7.3	6.8	7.0	7.0	6.2	6.3	6.1	6.4	6.0
Colorado	7.0	6.9	6.7	7.3	7.3	6.3	6.1	5.9	6.1	6.2
Connecticut	5.3	5.3	5.1	5.6	5.2	5.4	5.4	5.0	4.8	5.3
Delaware	6.6	6.6	6.3	6.5	6.0	6.0	5.8	5.9	5.2	6.1
District of Columbia	6.0	5.8	5.9	6.4	5.7	5.1	5.4	5.5	5.7	5.5
Florida	7.0	7.0	6.5	7.2	7.2	6.2	6.0	5.8	6.2	5.9
Georgia	6.6	6.8	6.5	6.8	6.8	6.0	5.8	5.6	5.9	5.9
Hawaii	5.6	5.4	4.8	4.9	5.2	4.7	4.5	5.1	5.1	4.7
Idaho	7.7	8.3	8.4	7.7	7.5	7.2	7.3	7.2	8.0	7.3
Illinois	5.7	5.8	5.8	6.1	5.7	5.7	5.3	5.5	5.5	5.8
Indiana	5.6	6.1	5.3	5.9	5.3	5.4	5.1	5.5	5.0	5.3
Iowa	5.9	6.0	5.8	6.2	5.7	5.5	5.5	5.5	5.7	5.7
Kansas	6.1	6.2	5.7	6.1	5.7	5.7	5.3	5.5	5.7	5.8
Kentucky	6.0	6.5	6.1	6.2	6.1	5.5	5.4	5.9	5.5	5.4
Louisiana	6.9	6.7	6.7	6.6	6.6	6.0	6.1	5.8	6.4	5.8
Maine	7.4	7.0	6.7	7.8	6.7	7.3	7.5	7.0	6.5	7.1
Maryland	6.1	6.4	5.9	6.6	6.5	6.1	6.3	5.8	5.8	6.2
Massachusetts	5.5	5.4	5.3	6.3	5.6	5.5	5.3	5.0	5.3	5.5
Michigan	5.9	6.0	5.5	6.4	5.5	5.8	5.6	5.1	5.4	5.8
Minnesota	5.6	5.6	5.3	6.5	5.5	5.5	5.6	5.7	5.1	5.9
Mississippi	6.2	6.6	5.7	6.1	6.2	5.8	5.6	5.9	6.7	6.0
Missouri	5.8	6.0	5.6	6.0	5.6	5.7	5.5	5.5	5.3	5.6
Montana	7.7	8.2	7.2	8.2	8.0	7.6	7.5	7.9	7.7	8.1
Nebraska	6.3	6.3	5.9	6.0	6.0	5.7	5.7	5.6	6.0	5.7
Nevada	6.0	6.3	6.6	6.7	6.6	5.8	5.3	5.2	5.6	5.5
New Hampshire	6.0	6.8	5.7	6.7	5.9	6.5	5.8	5.9	6.1	6.3
New Jersey	6.2	6.4	5.9	6.9	6.3	6.2	6.4	6.2	5.8	6.3
New Mexico	6.7	6.9	6.3	6.6	6.5	6.7	6.4	6.4	6.1	6.1
New York	6.4	6.6	6.2	6.6	6.4	6.1	6.0	6.0	5.7	6.0
North Carolina	6.3	6.4	5.9	6.4	6.1	5.8	5.7	5.6	5.5	5.8
North Dakota	8.3	8.2	8.6	7.6	8.2	6.9	6.9	6.8	7.0	6.7
Ohio	5.6	6.0	5.6	6.1	5.5	5.6	5.3	5.6	5.3	5.5
Oklahoma	6.4	6.2	6.1	6.2	6.1	5.7	6.2	6.0	6.1	5.5
Oregon	7.1	6.9	7.0	6.9	7.0	6.3	6.6	6.1	6.4	6.0
Pennsylvania	5.2	5.4	5.2	5.6	5.2	5.2	5.2	4.9	4.8	5.1
Rhode Island	6.2	6.2	5.7	6.5	5.9	6.1	5.7	5.7	5.5	5.8
South Carolina	6.2	6.7	6.2	6.5	6.1	5.6	5.5	5.8	5.7	5.8
South Dakota	6.2	6.9	6.3	6.4	6.2	6.3	6.0	6.1	6.0	6.0
Tennessee	5.5	6.3	5.4	5.6	5.7	5.3	4.7	5.3	5.0	5.0
Texas	6.0	6.1	5.9	6.0	6.0	5.2	5.3	5.1	4.9	5.1
Utah	6.9	7.4	6.5	7.0	7.1	6.4	6.1	6.0	6.6	6.0
Vermont	7.1	7.6	6.7	7.4	6.8	7.4	6.6	6.8	6.9	7.2
Virginia	5.9	5.7	5.3	6.2	5.6	5.9	5.6	5.5	5.5	5.8
Washington	7.0	6.9	6.6	7.3	7.0	6.6	6.3	5.9	5.5	6.0
West Virginia	6.0	6.5	6.3	6.6	6.1	6.4	6.4	6.7	6.4	6.6
Wisconsin	5.5	5.7	5.3	5.9	5.3	5.4	5.2	5.1	5.0	5.6
Wyoming	8.4	9.4	8.4	8.7	8.3	8.2	8.1	8.0	8.2	8.4
Puerto Rico	6.1	6.6	5.1	5.6	5.6	6.6	5.2	6.4	6.3	5.9

Note: See footnotes at end of table.

Table 2. Private sector gross job gains and losses as a percent of total employment by state, seasonally adjusted - Continued

Category	Gross job gains as a percent of employment (3 months ended)					Gross job losses as a percent of employment (3 months ended)				
	Sept. 2013	Dec. 2013	Mar. 2014	June 2014	Sept. 2014	Sept. 2013	Dec. 2013	Mar. 2014	June 2014	Sept. 2014
Virgin Islands.....	5.7	5.5	4.9	6.1	6.3	6.5	6.0	6.1	6.4	5.5

Footnotes

(1) Totals for the United States do not include data for Puerto Rico or the Virgin Islands.