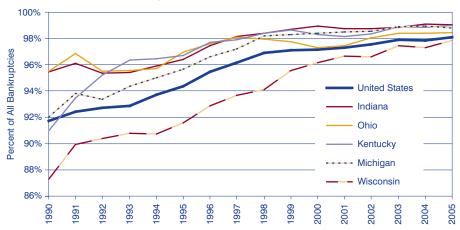
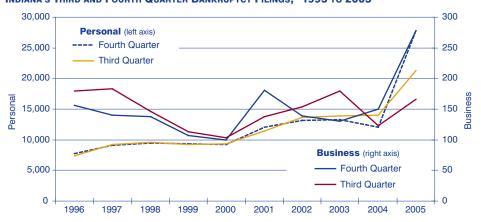
# **Monthly Metrics: Indiana's Economic Indicators**

#### CONSUMER BANKRUPTCY FILINGS, 1990 TO 2005



Source: American Bankruptcy Institute and Administrative Office of the U.S. Courts

### INDIANA'S THIRD AND FOURTH QUARTER BANKRUPTCY FILINGS,\* 1995 TO 2005

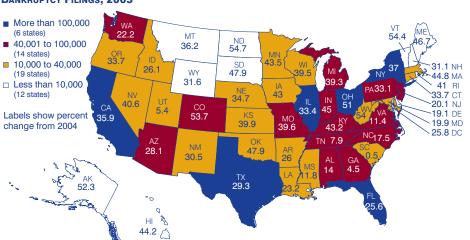


\*The rush to beat the October 17th implementation of the Bankruptcy Abuse Prevention and Consumer Protection Act is depicted by the sharp increase in filings for the third and fourth quarters of 2005.

Source: American Bankruptcy Institute and Administrative Office of the U.S. Courts

American Bankruptcy Institute and Administrative Office of the U.S. Courts

## BANKRUPTCY FILINGS, 2005



Indiana and its neighbors

continue to have a larger percentage of its bankruptcy fillings made by consumers, although the gap has narrowed in recent years, with a difference of less than 1 percentage point between the United States and Indiana.

#### Business and personal

bankruptcy filings rose 85.3 percent and 129.9 percent, respectively, from the fourth quarter 2004 to fourth quarter 2005. For that same period from 2003 to 2004, personal filings decreased 9.3 percent while business filings increased 15.4 percent.

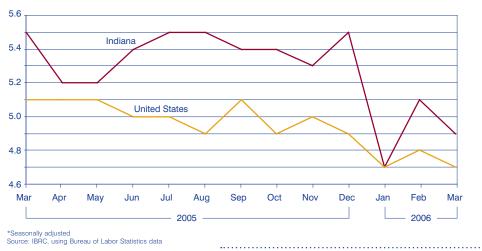
Nationwide, bankruptcy filings reached the 2 million mark in 2005, a 30 percent increase from 2004.

Business bankruptcies increased to 39,201 filings, representing a 14 percent increase from 2004. This is the highest total number of business bankruptcies in a calendar year since 2001.

Non-business (consumer) filings increased to 2,039,214—a 30 percent increase from 2004. The passage of the Bankruptcy Abuse Prevention and Consumer Protection Act (BAPCPA) sparked this increase.

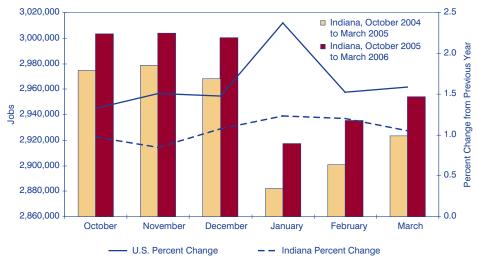
■ www.incontext.indiana.edu ■

#### **UNEMPLOYMENT RATES\***



As can be expected, Indiana's unemployment rate has been more volatile than the nation overall. January proved to be a short window of relief, when Indiana's seasonally adjusted unemployment rate matched the nation at 4.7 percent, the lowest it has been over the past year. Indiana's 4.9 percent unemployment rate in March 2006 is only 0.2 percentage points higher than the nation.

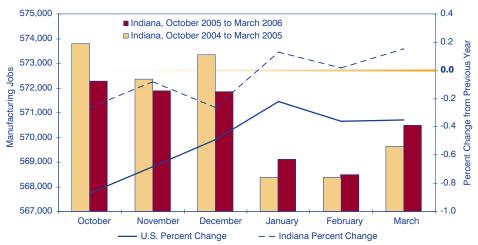
#### INDIANA EMPLOYMENT



According to the most recent data available from the Bureau of Labor Statistics and the Department of Workforce Development, the past six months have seen increases in employment when compared to the same time one year earlier. However, Indiana has not kept pace with the nation in terms of percent change from the previous year.

Source: IBRC, using Bureau of Labor Statistics data

#### INDIANA MANUFACTURING EMPLOYMENT



Source: IBRC, using Bureau of Labor Statistics data

#### Unlike total employment,

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manufacturing jobs in Indiana have been somewhat less stable over the past six months. The last quarter of 2005 showed decreases each month as compared to one year prior, while each month in the first quarter of 2006 has posted gains. The good news for Indiana is that the state is faring better than the nation in terms of percent change from the previous year, with the United States still showing overall decreases in manufacturing employment.