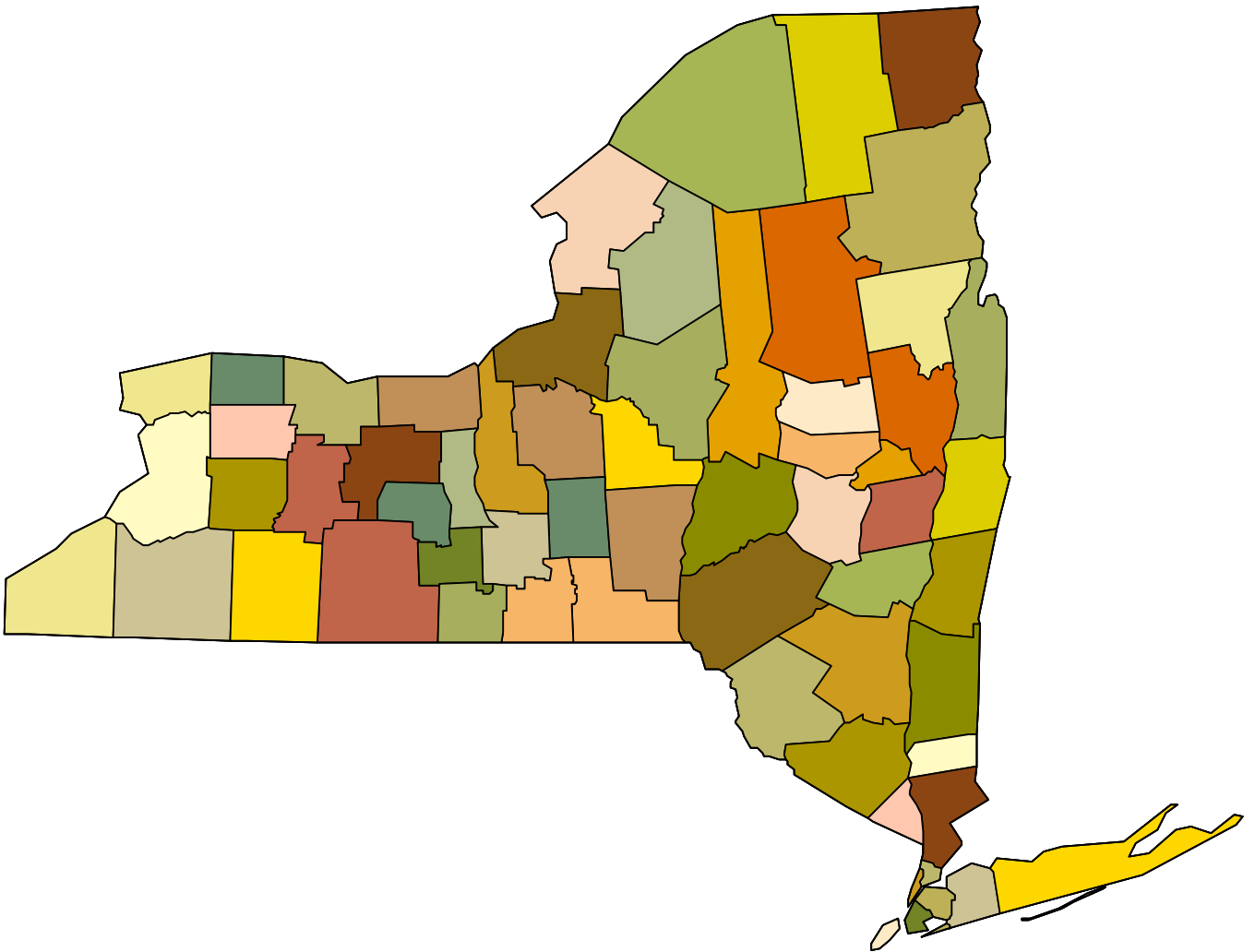


New York State

Employment and Unemployment



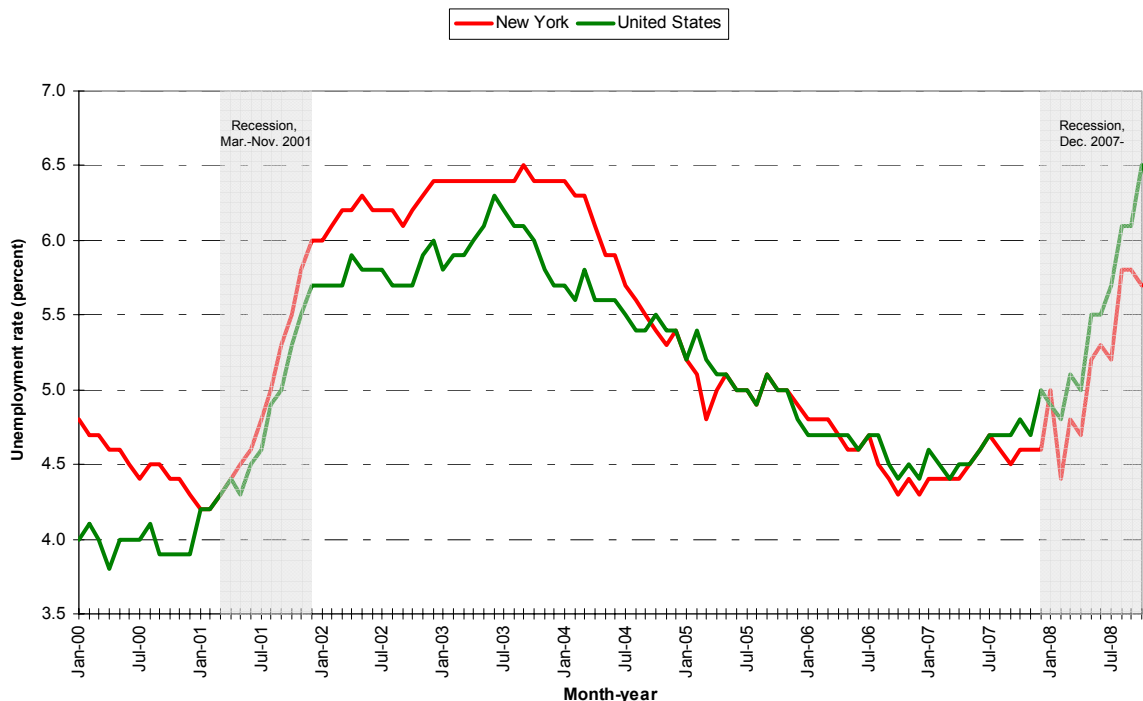
Bureau of Labor Statistics

December 2008

New York Unemployment (Seasonally Adjusted)

- The New York unemployment rate was virtually unchanged in October at 5.7 percent.
 - The State's rate had held steady at 5.8 percent in the prior month, following a steep increase of 0.6 percentage point from July to August.
- Relative to the beginning of the current recession in December 2007, New York's jobless rate is up 1.1 percentage points, on net, slightly less than the 1.5-point rise in the national rate through October 2008.
- At 5.7 percent, New York's current jobless rate remains 0.8 percentage point below its most recent peak of 6.5 percent in September 2003.
 - The U.S. unemployment rate in October 2008, 6.5 percent, was 0.2 percentage point above its peak following the 2001 recession, 6.3 percent in June 2003.
- The current rate for New York is below the average over its entire series, 6.4 percent, but above the average so far in the present decade, 5.2 percent.
 - The State recorded its lowest jobless rate, 4.0 percent, in April 1988 and its highest rate, 10.5 percent, in July 1976. (The New York series begins in January 1976.)
- The 5.7-percent rate for New York in October 2008 was significantly below the 6.5-percent rate for the U.S. at that time.
 - On average over the State's 32-year series, New York's unemployment rate has been 0.3 percentage point above that of the Nation.

Unemployment rates in New York and the United States, January 2000 - October 2008, seasonally adjusted

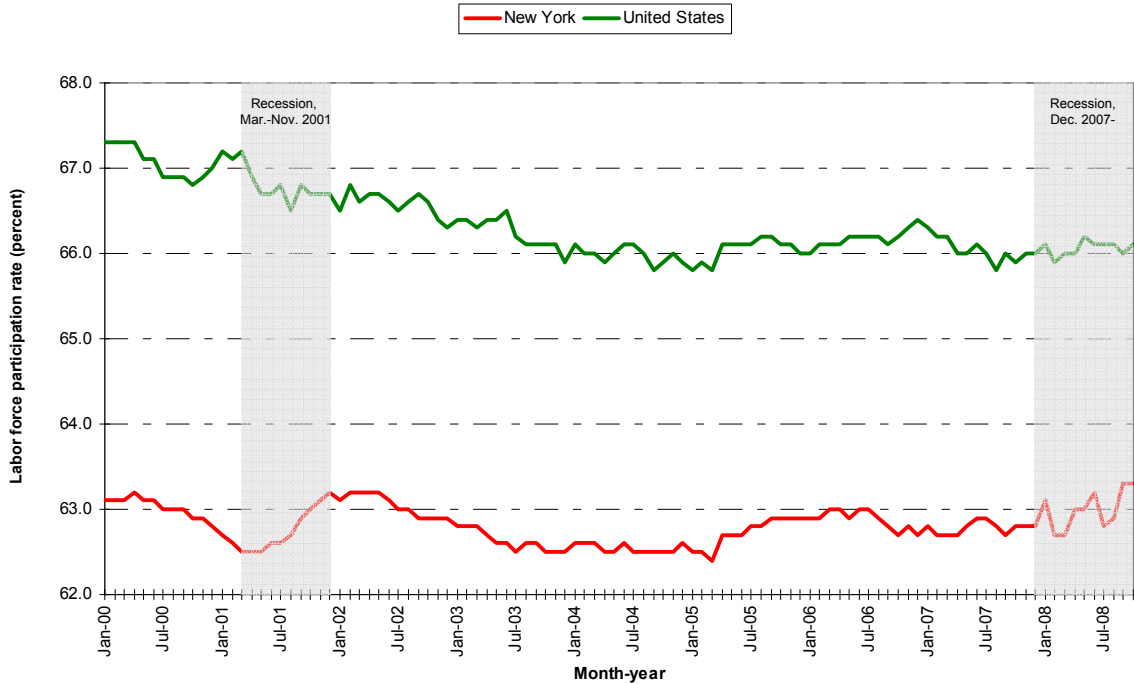


NOTE: Shaded areas represent recessions as determined by the National Bureau of Economic Research (NBER). NBER has not yet determined an endpoint for the recession that began in December 2007.

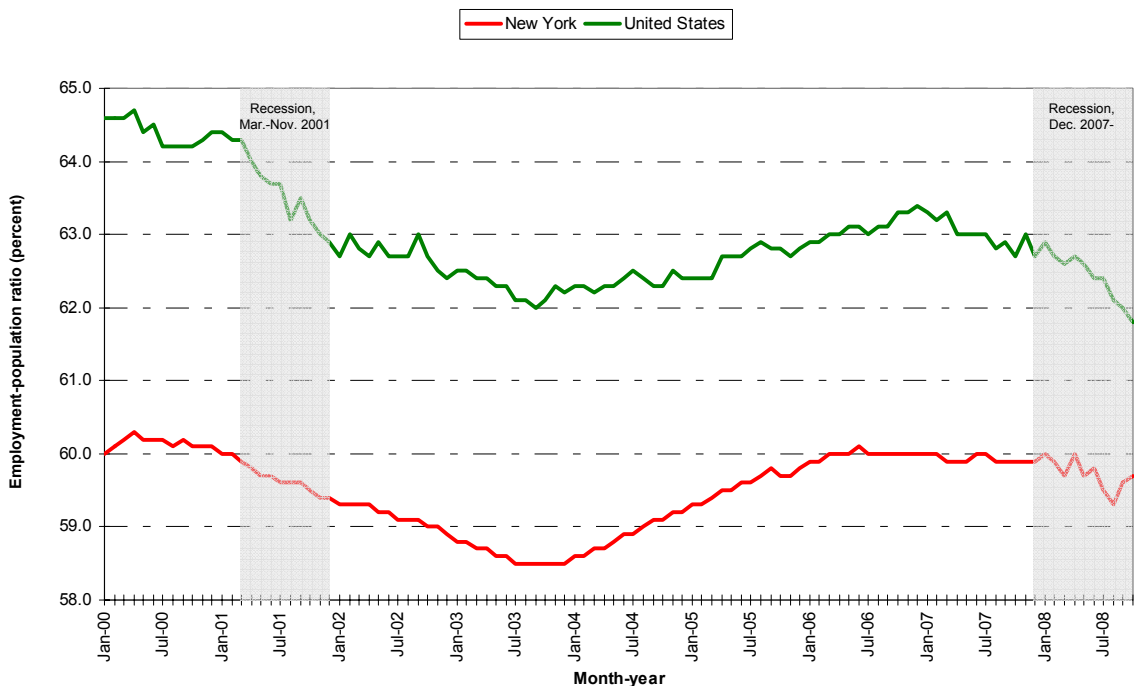
SOURCES: United States data come from the Current Population Survey. New York data come from the Local Area Unemployment Statistics program.

Labor force participation rates and employment-population ratios in New York and the United States

Labor force participation rates in New York and the United States, January 2000 – October 2008, seasonally adjusted



Employment-population ratios in New York and the United States, January 2000 – October 2008, seasonally adjusted



NOTE: Shaded areas represent recessions as determined by the National Bureau of Economic Research (NBER). NBER has not yet determined an endpoint for the recession that began in December 2007.

SOURCES: United States data come from the Current Population Survey. New York data come from the Local Area Unemployment Statistics program.

Employment status demographics in New York, 2007 annual averages

- In New York in 2007, men had higher unemployment rates than women across all race and ethnicity groups for which data were tabulated.
 - The black population had the widest gender gap, 9.3 percent for men vs. 6.1 percent for women.
 - The Hispanic and white populations had narrower gender gaps, 0.6 and 0.7 percentage point, respectively.
- Unemployment rates tend to decline with age, with the newest entrants to the labor force generally experiencing the highest rates. For New York in 2007, jobless rates for teenagers were nearly double those of persons ages 20 to 24, whose rates, in turn, were about double those of 25- to 34-year-olds.

Employment status of the civilian noninstitutional population by sex, race, Hispanic or Latino ethnicity, and detailed age, 2007 annual averages^P

New York

(Numbers in thousands)

Population group	Civilian non-institutional population	Civilian labor force		Employment		Unemployment	
		Number	Percent of population	Number	Percent of population	Number	Rate
Total	15,116	9,456	62.6	9,020	59.7	436	4.6
Men	7,193	4,998	69.5	4,745	66.0	253	5.1
Women	7,923	4,458	56.3	4,275	54.0	183	4.1
White	11,280	7,128	63.2	6,841	60.6	286	4.0
Men	5,458	3,835	70.3	3,668	67.2	167	4.3
Women	5,822	3,293	56.6	3,173	54.5	120	3.6
Black or African American	2,468	1,488	60.3	1,376	55.7	113	7.6
Men	1,084	701	64.6	636	58.7	65	9.3
Women	1,384	788	56.9	740	53.4	48	6.1
Hispanic or Latino ethnicity	2,316	1,424	61.5	1,331	57.5	93	6.5
Men	1,102	796	72.3	742	67.3	54	6.8
Women	1,214	628	51.7	589	48.5	39	6.2
Detailed age:							
16 to 19 years	1,118	362	32.4	298	26.7	64	17.6
20 to 24 years	1,368	889	65.0	803	58.7	85	9.6
25 to 34 years	2,450	2,001	81.7	1,907	77.9	94	4.7
35 to 44 years	2,805	2,295	81.8	2,215	79.0	80	3.5
45 to 54 years	2,762	2,209	80.0	2,145	77.7	64	2.9
55 to 64 years	2,101	1,311	62.4	1,272	60.5	39	3.0
65 years and over	2,512	389	15.5	379	15.1	11	2.7

^P = preliminary.

SOURCE: Current Population Survey

Unemployment by duration and reason in New York, 2007 annual averages

- The average duration of unemployment in New York was 20.5 weeks in 2007, about the same as in 2006 (20.7 weeks).
- Among the demographic groups in New York for which data were tabulated, men, on average, experienced longer spells of joblessness than women (22.3 vs. 17.9 weeks). Both blacks and Hispanics (at 24.2 and 22.2 weeks, respectively) had longer-than-average spells.

Percent distribution of unemployed persons by sex, race, and Hispanic or Latino ethnicity, and duration of unemployment, 2007 annual averages ^P

New York

Population group	Total unemployed		Less than 5 weeks	5 to 14 weeks	15 weeks and over					Mean duration (weeks)	Median duration (weeks)
	Number (in thousands)	Percent			Total	15 to 26 weeks	27 weeks and over				
							Total	27 to 51 weeks	52 weeks and over		
Total	436	100.0	31.8	28.9	39.3	16.9	22.4	8.2	14.2	20.5	10.0
Men	253	100.0	30.3	27.4	42.3	17.3	25.0	9.0	16.0	22.3	11.1
Women	183	100.0	33.8	31.1	35.1	16.3	18.9	7.1	11.7	17.9	9.1
White	286	100.0	33.4	30.3	36.3	16.5	19.8	7.5	12.2	19.1	9.1
Black or African American	113	100.0	26.3	26.5	47.2	18.1	29.0	8.7	20.3	24.2	13.4
Hispanic or Latino ethnicity	93	100.0	30.1	29.9	40.2	18.1	22.0	4.8	17.2	22.2	11.3

^P = preliminary.

- In New York in 2007, unemployed men were more likely to have lost their jobs, while unemployed women were more likely to have reentered or newly entered the labor force.
- Unemployed blacks and Hispanics both were more likely than average to have been new entrants to the labor force. Blacks were less likely than average to have been unemployed due to temporary layoff, while Hispanics were less likely than average to have been labor force reentrants.

Percent distribution of unemployed persons by sex, race, and Hispanic or Latino ethnicity, and reason for unemployment, 2007 annual averages ^P

New York

Population group	Total unemployed		Job losers and persons who completed temporary jobs		Job leavers	Reentrants	New entrants
	Number (in thousands)	Percent	Total	On temporary layoff			
Total	436	100.0	50.8	13.4	8.8	29.8	10.6
Men	253	100.0	53.5	15.8	8.5	28.3	9.7
Women	183	100.0	47.1	10.1	9.3	31.8	11.7
White	286	100.0	55.3	17.7	8.6	27.1	9.0
Black or African American	113	100.0	42.7	4.3	9.6	33.7	14.1
Hispanic or Latino ethnicity	93	100.0	55.2	13.8	7.2	23.5	14.1

^P = preliminary.

Extended Mass Layoffs by Industry in New York

- The number of extended mass layoff events (involving at least 50 workers and lasting more than 30 days) in New York decreased by 54, or 15 percent, in the four quarters ending in September 2008 when compared with the same period a year earlier. The number of workers separated in those layoff actions increased by 3,519, or 6 percent, to 59,456.
- The largest increases in the number of separations occurred in finance and insurance; arts, entertainment, and recreation; and accommodation and food services. The largest decreases occurred in transportation and warehousing and administrative and waste services.

Industry distribution of extended mass layoff events, separations, and initial claimants for unemployment insurance in New York, fourth quarter 2006–third quarter 2008 ^p

Industry	Layoff events		Separations		Initial claimants for unemployment insurance	
	Fourth Quarter 2006 – Third Quarter 2007	Fourth Quarter 2007 – Third Quarter 2008 ^p	Fourth Quarter 2006 – Third Quarter 2007	Fourth Quarter 2007 – Third Quarter 2008 ^p	Fourth Quarter 2006 – Third Quarter 2007	Fourth Quarter 2007 – Third Quarter 2008 ^p
Total, private nonfarm	370	316	55,937	59,456	67,936	55,493
Mining	3	3	475	308	256	262
Construction	62	60	6,260	7,165	9,542	8,540
Manufacturing	48	51	7,737	8,477	8,481	11,388
Wholesale trade	8	8	1,123	1,359	1,806	2,579
Retail trade	11	6	2,073	755	2,243	784
Transportation and warehousing	52	28	10,435	6,641	12,581	4,999
Information	17	9	1,826	973	2,709	1,364
Finance and insurance	22	38	4,334	8,691	5,046	8,360
Real estate and rental and leasing	(¹)	–	(¹)	–	(¹)	–
Professional and technical services	19	20	2,921	4,387	5,637	4,516
Management of companies and enterprises	(¹)	–	(¹)	–	(¹)	–
Administrative and waste services	28	10	4,072	1,256	3,901	1,360
Educational services	6	3	1,005	277	1,675	242
Health care and social assistance	26	23	3,785	4,532	2,338	2,374
Arts, entertainment, and recreation	26	18	3,409	7,069	4,229	2,941
Accommodation and food services	30	35	4,304	7,234	5,665	5,464
Other services, except public administration	9	4	1,881	332	1,153	320

¹ Data do not meet BLS or State agency disclosure standards.

^p = preliminary.

NOTE: Dash represents zero.

Extended Mass Layoff Events by Reason in New York

- In the fourth quarter 2007–third quarter 2008 period, the seasonal category registered the largest number of extended mass layoff events in New York. Compared with the same period a year earlier, seasonal layoff events decreased by 53 events, and the associated separations decreased by 2,170, or 7 percent, to 28,064.
- Business demand factors accounted for 44 extended layoff events from fourth quarter 2007 to third quarter 2008, decreasing by 25, or 36 percent, relative to the same period a year earlier. Separations as a result of business demand factors decreased by 1,544, or 17 percent, to 7,578.

Extended mass layoff events, separations, and initial claimants for unemployment insurance by reason for layoff categories in New York, fourth quarter 2006–third quarter 2008^p

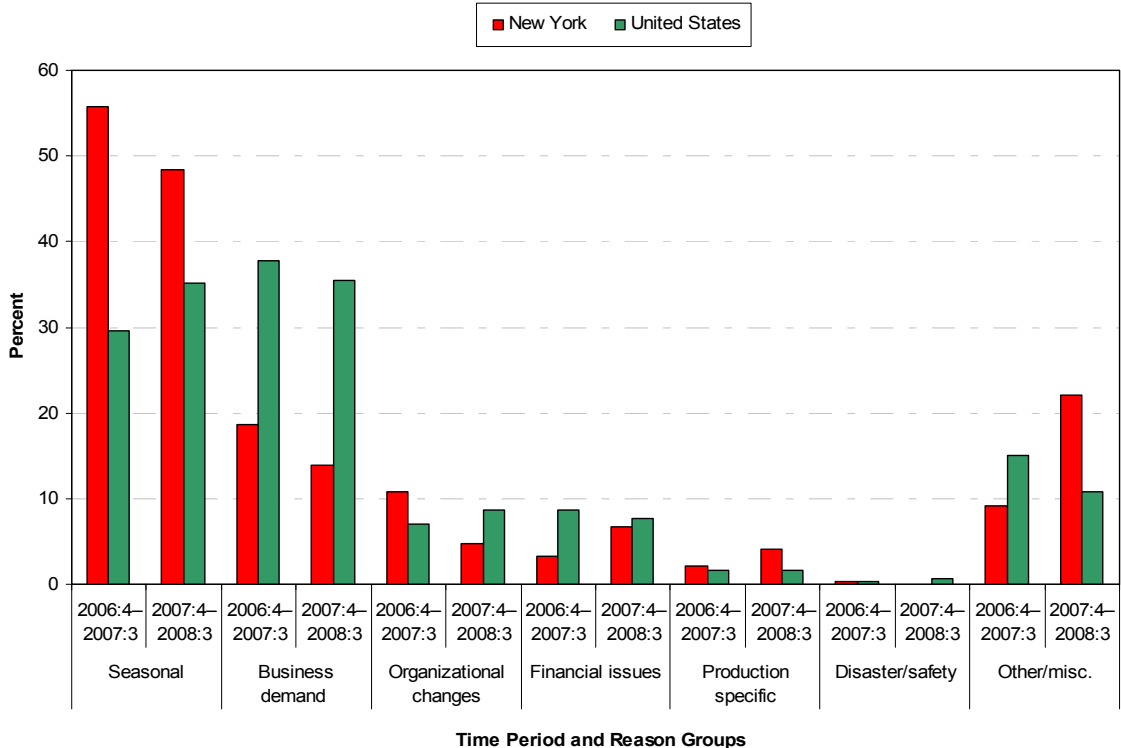
Reason for layoff	Layoff events		Separations		Initial claimants for unemployment insurance	
	Fourth Quarter 2006 – Third Quarter 2007	Fourth Quarter 2007 – Third Quarter 2008 ^p	Fourth Quarter 2006 – Third Quarter 2007	Fourth Quarter 2007 – Third Quarter 2008 ^p	Fourth Quarter 2006 – Third Quarter 2007	Fourth Quarter 2007 – Third Quarter 2008 ^p
Total, private nonfarm.....	370	316	55,937	59,456	67,936	55,493
Business demand	69	44	9,122	7,578	14,916	11,102
Organizational changes	40	15	5,989	2,725	6,313	2,536
Financial issues	12	21	3,476	3,042	2,485	2,706
Production specific	(¹)	13	(¹)	4,691	(¹)	2,852
Disaster/safety	(¹)	–	(¹)	–	(¹)	–
Seasonal	206	153	30,234	28,064	37,485	23,078
Other/Miscellaneous	34	70	4,117	13,356	4,653	13,219

¹ Data do not meet BLS or State agency disclosure standards.

NOTE: Dash represents zero.

^p = preliminary.

Percent of mass layoff events by reason for layoff categories in New York and the United States



NOTE: Data for 2008:3 are preliminary.

SOURCE: Mass Layoff Statistics program

Mass Layoffs by Industry in New York

- For the November 2007–October 2008 period, there were 861 mass layoff events (involving at least 50 workers, based on administrative filings for unemployment insurance) in New York, as compared with 718 such events for the same period a year earlier, a 20-percent increase.
- The number of individuals involved in these layoff actions who filed for unemployment insurance increased by 14,449, or 19 percent, to 92,093.
- The largest increases in initial claims occurred in transportation and warehousing, manufacturing, and government.

Industry distribution of mass layoff events and initial claimants for unemployment insurance in New York, November 2006–October 2008

Industry	Layoff events		Initial claimants for unemployment insurance	
	November 2006 – October 2007	November 2007 – October 2008	November 2006 – October 2007	November 2007 – October 2008
Total	718	861	77,644	92,093
Total, private	694	835	74,949	87,331
Agriculture, forestry, fishing and hunting	(¹)	(¹)	(¹)	(¹)
Mining	5	7	431	482
Construction	73	99	5,680	7,395
Manufacturing	85	92	7,882	10,495
Wholesale trade	12	17	1,855	1,823
Retail trade	19	21	1,940	1,971
Transportation and warehousing	180	212	23,564	27,603
Information	30	28	2,576	2,555
Finance and insurance	23	53	3,073	4,648
Real estate and rental and leasing	4	(¹)	647	(¹)
Professional and technical services	39	44	4,074	4,111
Management of companies and enterprises	(¹)	(¹)	(¹)	(¹)
Administrative and waste services	45	58	3,609	5,125
Educational services	16	22	2,544	2,935
Health care and social assistance	28	30	2,261	2,285
Arts, entertainment, and recreation	39	41	3,200	3,686
Accommodation and food services	74	88	9,144	9,274
Other services, except public administration	18	17	2,122	2,040
Unclassified	(¹)	–	(¹)	–
Government	24	26	2,695	4,762

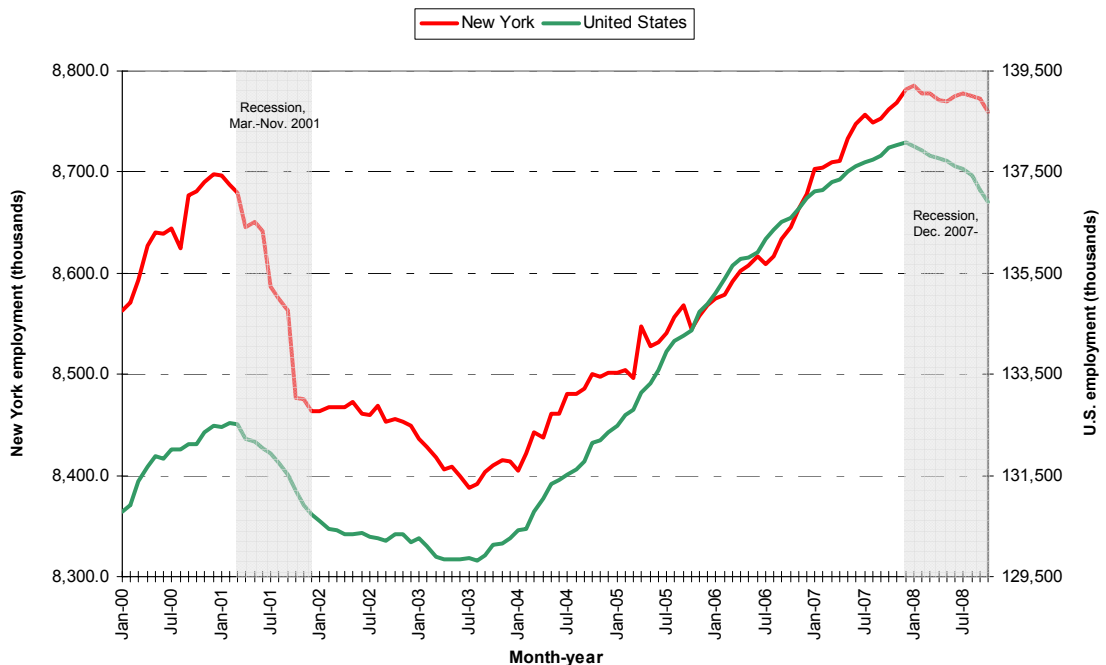
¹ Data do not meet BLS or State agency disclosure standards.

NOTE: Dash represents zero.

New York Nonfarm Payroll Employment (Seasonally Adjusted)

- Nonfarm payroll employment in New York was about unchanged (-13,400) from the prior month in October 2008, with no industry supersector posting a significant employment change.
- Relative to the onset of the recession in December 2007, New York's employment has declined by 21,800, or 0.2 percent, on net. The State has experienced slight job losses (none statistically significant) in seven of the last ten months.
 - Employment in the U.S. contracted by 0.9 percent (shedding a total of 1,179,000 jobs) between December 2007 and October 2008.
 - Furthermore, national employment has trended down in every month subsequent to the recession's onset.
- Since December 2007, the largest job loss in New York has occurred in financial activities (-18,300), followed by manufacturing (-13,900), trade, transportation, and utilities (-11,800), and professional and business services (-10,200).
 - Offsetting these somewhat have been net job gains in education and health services (+19,200) and government (+9,800).
- With respect to the 2001 recession, New York's employment declined by a total of 3.6 percent from December 2000 through July 2003 (State's peak-to-trough).
 - The number of jobs in the U.S. as a whole contracted by 2.0 percent between February 2001 and August 2003 (national peak-to-trough).

**Total nonfarm employment in New York and the United States,
January 2000 - October 2008, seasonally adjusted**



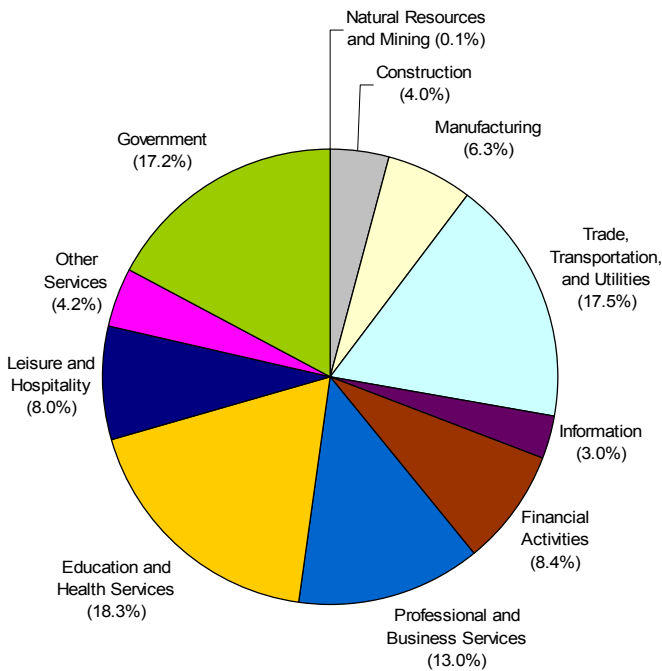
NOTE: Shaded areas represent recessions as determined by the National Bureau of Economic Research (NBER). NBER has not yet determined an endpoint for the recession that began in December 2007.

SOURCE: Current Employment Statistics survey

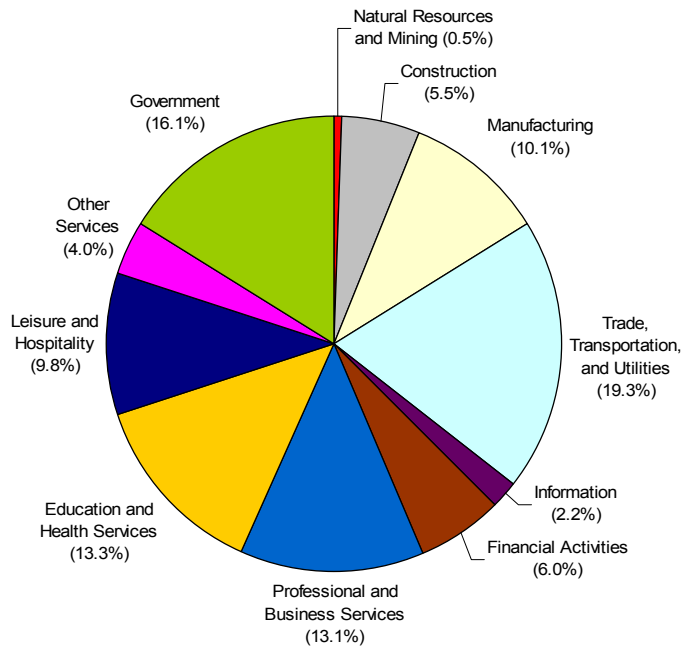
Distribution of employment by industry in New York and the United States, 2007 annual averages

- The distribution of employment by industry supersector in New York differs somewhat from that of the Nation.
 - The State has a substantially higher share of jobs in education and health services (by 5.0 percentage points) than the U.S. as a whole.
 - New York also has relatively more jobs in financial activities than the Nation (8.4 vs. 6.0 percent).
 - Manufacturing accounts for relatively fewer jobs in New York than in the U.S. overall, by -3.8 percentage points.

New York



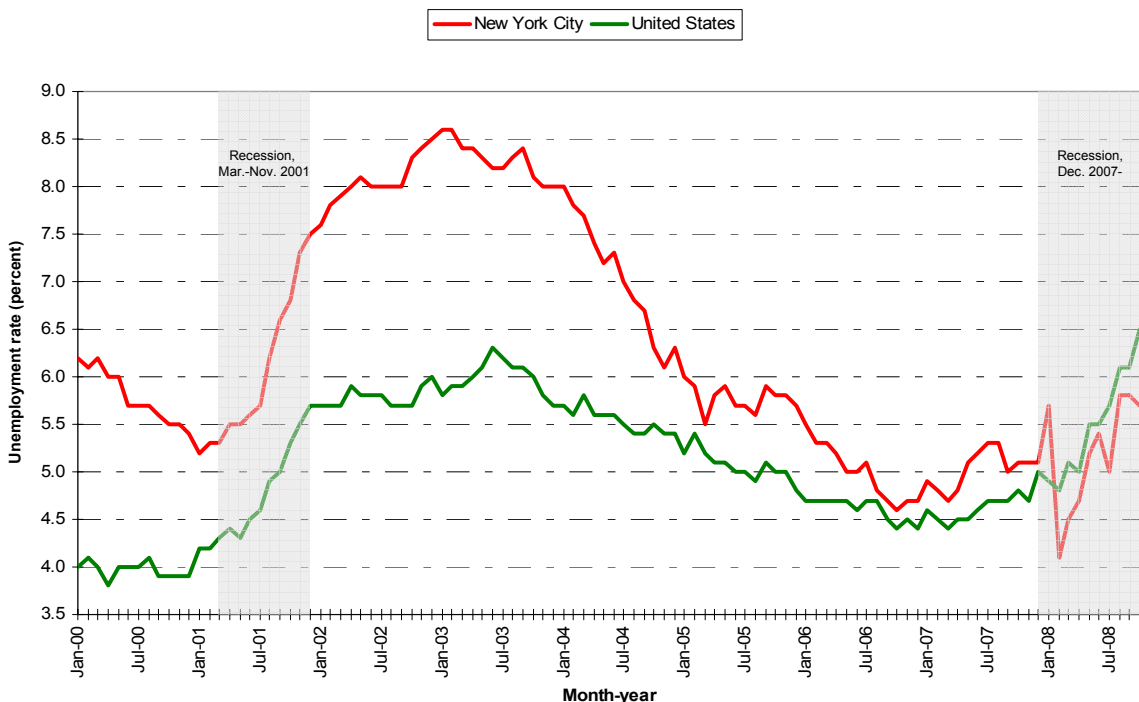
United States



New York City Unemployment (Seasonally Adjusted)

- In October 2008, the New York City jobless rate was essentially unchanged at 5.7 percent.
- Since the start of the current recession in December 2007, New York City's rate is up by 0.6 percentage point, on net. This is less than the 1.5-point rise in the U.S. rate through October.
- The New York City rate has been volatile in 2008, having experienced significant increases in January (+0.6 percentage point) and August (+0.8 point) tempered by a significant decrease in February (-1.6 points).
 - Previously, the rate had ranged between 5.0 and 5.3 percent from May to December 2007. (Revised data for prior years tend to be smoother than those for the current year.)
- Following the 2001 recession, the City's jobless rate peaked at 8.6 percent in January and February 2003 and is down by 2.9 percentage points on a net basis through October 2008.
 - The U.S. unemployment rate in October 2008, 6.5 percent, was 0.2 percentage point above its post-2001 recession peak, 6.3 percent in June 2003.
- The current rate for New York City is well below the average over its entire series, 7.8 percent, and somewhat below the average so far in the present decade, 6.3 percent.
 - Prior to the low rates of February and March 2008 (4.1 and 4.5 percent, respectively), the series low for New York City had been 4.5 percent in February 1988.
 - The City recorded its series-high jobless rate, 11.7 percent, in September 1992. (The New York City series begins in January 1976.)
- On average over its 32-year series, New York City's unemployment rate has been 1.8 percentage points above that of the Nation.

**Unemployment rates in New York City and the United States,
January 2000 - October 2008, seasonally adjusted**

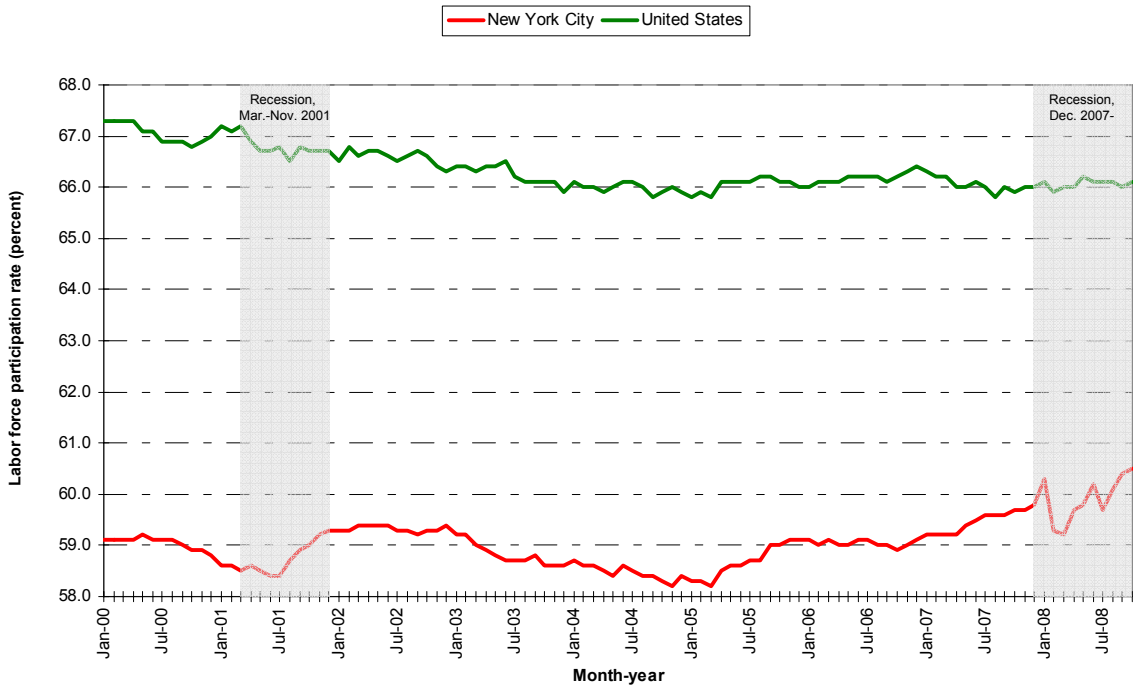


NOTE: Shaded areas represent recessions as determined by the National Bureau of Economic Research (NBER). NBER has not yet determined an endpoint for the recession that began in December 2007.

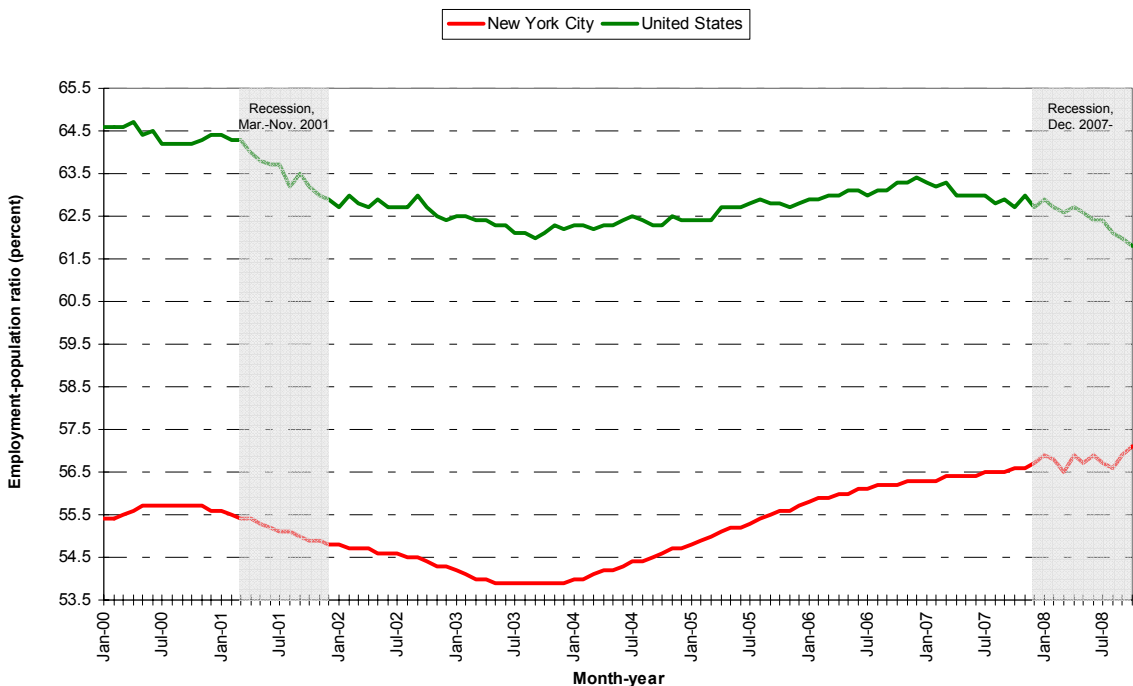
SOURCES: United States data come from the Current Population Survey. New York City data come from the Local Area Unemployment Statistics program.

Labor force participation rates and employment-population ratios in New York City and the United States

Labor force participation rates in New York City and the United States, January 2000 – October 2008, seasonally adjusted



Employment-population ratios in New York City and the United States, January 2000 – October 2008, seasonally adjusted



NOTE: Shaded areas represent recessions as determined by the National Bureau of Economic Research (NBER). NBER has not yet determined an endpoint for the recession that began in December 2007.

SOURCES: United States data come from the Current Population Survey. New York City data come from the Local Area Unemployment Statistics program.

Employment status demographics in New York City, 2007 annual averages

- In New York City in 2007, women generally had lower unemployment rates than men, 4.9 vs. 5.5 percent, for the total population.
 - Blacks had a wider gender gap (6.4 percent for women vs. 8.6 percent for men) than whites (4.2 percent for women vs. 4.6 percent for men).
 - The Hispanic population had essentially no gender gap, with men and women reporting jobless rates of 7.0 and 7.1 percent, respectively.
- Unemployment rates tend to decline with age, with the newest entrants to the labor force generally experiencing the highest rates. For New York City in 2007, rates for teenagers were nearly double those of persons ages 20 to 24, whose rates, in turn, were more than double those of 25- to 34-year-olds.

Employment status of the civilian noninstitutional population by sex, race, Hispanic or Latino ethnicity, and detailed age, 2007 annual averages^P

New York City

(Numbers in thousands)

Population group	Civilian non-institutional population	Civilian labor force		Employment		Unemployment	
		Number	Percent of population	Number	Percent of population	Number	Rate
Total	6,431	3,804	59.1	3,606	56.1	198	5.2
Men	3,005	2,032	67.6	1,920	63.9	112	5.5
Women	3,427	1,772	51.7	1,686	49.2	86	4.9
White	3,660	2,169	59.3	2,074	56.7	95	4.4
Men	1,762	1,207	68.5	1,151	65.3	55	4.6
Women	1,899	963	50.7	923	48.6	40	4.2
Black or African American	1,789	1,040	58.2	963	53.8	77	7.4
Men	774	493	63.7	450	58.2	43	8.6
Women	1,015	547	54.0	512	50.5	35	6.4
Hispanic or Latino ethnicity	1,719	982	57.1	913	53.1	69	7.0
Men	789	539	68.3	501	63.5	38	7.0
Women	930	443	47.6	411	44.3	31	7.1
Detailed age:							
16 to 19 years	438	89	20.3	69	15.9	20	22.0
20 to 24 years	633	358	56.6	316	49.9	42	11.8
25 to 34 years	1,269	990	78.0	938	73.9	51	5.2
35 to 44 years	1,144	896	78.3	863	75.4	33	3.7
45 to 54 years	1,130	841	74.4	809	71.6	31	3.7
55 to 64 years	828	481	58.2	465	56.1	17	3.5
65 years and over	990	149	15.1	145	14.7	4	2.7

^P = preliminary.

SOURCE: Current Population Survey

Unemployment by duration and reason in New York City, 2007 annual averages

- The average duration of unemployment in New York City was 25.4 weeks in 2007.
- Men, on average, experienced longer spells of joblessness than women (28.8 vs. 21.0 weeks). Neither blacks nor Hispanics (at 26.8 and 25.3 weeks, respectively) had substantially different-than-average unemployment spells.

Percent distribution of unemployed persons by sex, race, and Hispanic or Latino ethnicity, and duration of unemployment, 2007 annual averages ^P

New York City

Population group	Total unemployed		Less than 5 weeks	5 to 14 weeks	15 weeks and over					Mean duration (w weeks)	Median duration (w weeks)
	Number (in thousands)	Percent			Total	15 to 26 w weeks	27 w weeks and over				
							Total	27 to 51 w weeks	52 w weeks and over		
Total	198	100.0	28.4	24.1	47.5	17.7	29.8	9.2	20.6	25.4	13.5
Men	112	100.0	24.7	23.6	51.7	17.0	34.7	9.6	25.1	28.8	16.1
Women	86	100.0	33.2	24.8	42.0	18.6	23.4	8.7	14.8	21.0	10.9
White	95	100.0	28.6	26.9	44.5	16.3	28.2	9.7	18.5	25.5	12.0
Black or African American	77	100.0	26.3	20.9	52.8	18.9	33.9	8.4	25.6	26.8	17.5
Hispanic or Latino ethnicity	69	100.0	28.7	27.2	44.1	18.0	26.1	5.3	20.8	25.3	12.9

^P = preliminary.

- In New York City in 2007, unemployed women were more likely to have left their jobs than men, while unemployed men were more likely to have been on temporary layoff than women.
- In general, no race or ethnic group for which data were tabulated differed substantially from the City's total population in terms of its distribution of unemployment by reason. Blacks were more likely than whites to have been labor force reentrants and less likely to have been job losers or to have completed temporary jobs.

Percent distribution of unemployed persons by sex, race, and Hispanic or Latino ethnicity, and reason for unemployment, 2007 annual averages ^P

New York City

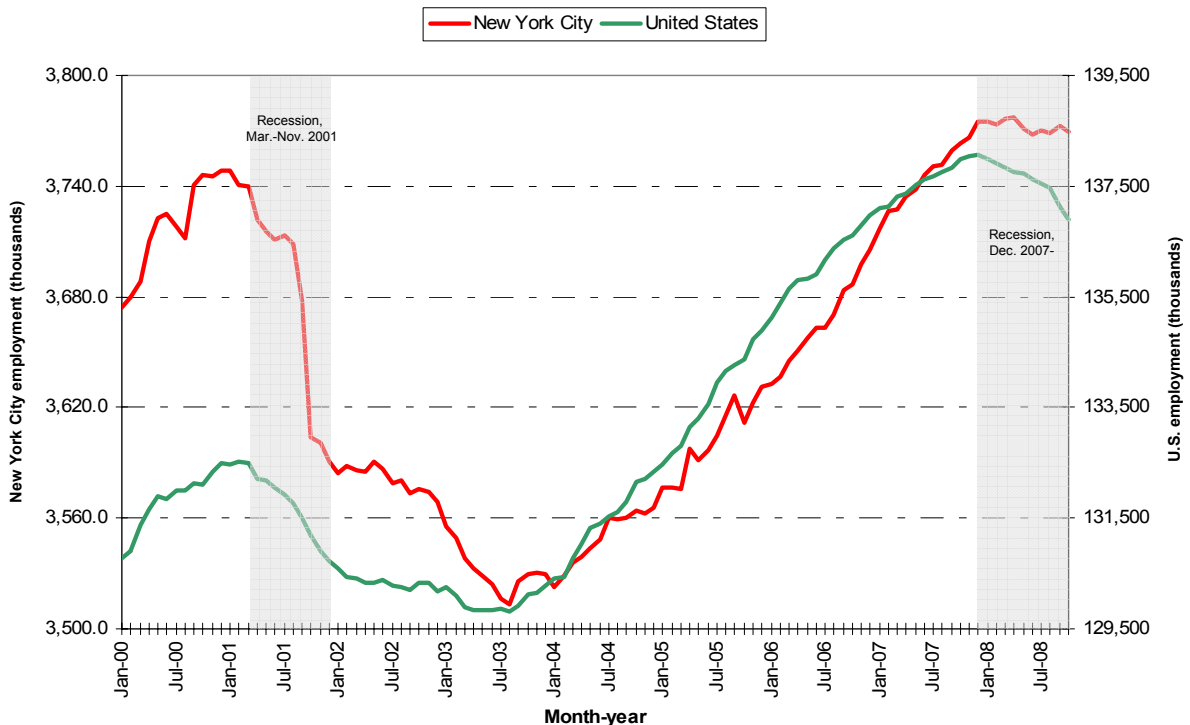
Population group	Total unemployed		Job losers and persons who completed temporary jobs		Job leavers	Reentrants	New entrants
	Number (in thousands)	Percent	Total	On temporary layoff			
Total	198	100.0	49.5	7.7	7.5	29.9	13.1
Men	112	100.0	50.4	9.5	5.4	31.6	12.6
Women	86	100.0	48.3	5.3	10.3	27.6	13.7
White	95	100.0	54.7	9.7	7.2	25.0	13.1
Black or African American	77	100.0	46.3	5.3	7.0	32.9	13.9
Hispanic or Latino ethnicity	69	100.0	53.4	7.4	5.6	25.3	15.6

^P = preliminary.

New York City Nonfarm Payroll Employment (Seasonally Adjusted)

- On a seasonally adjusted basis, nonfarm payroll employment in New York City was virtually unchanged from the prior month (-2,600) in October 2008.
- Relative to the onset of the recession in December 2007, New York City's employment has declined by just 5,000, or 0.1 percent, on net. The City has experienced slight job losses (none having been statistically significant) in six of the past ten months.
 - Employment in the U.S. contracted by 0.9 percent (shedding a total of 1,179,000 jobs) between December 2007 and October 2008.
 - Furthermore, national employment has trended down in every month subsequent to the recession's onset.
- With respect to the 2001 recession, New York City's employment declined by 6.3 percent from January 2001 through August 2003 (City's peak-to-trough).
 - The number of jobs in the U.S. as a whole contracted by 2.0 percent between February 2001 and August 2003 (national peak-to-trough).

**Total nonfarm employment in New York City and the United States,
January 2000 - October 2008, seasonally adjusted**



NOTE: Shaded areas represent recessions as determined by the National Bureau of Economic Research (NBER). NBER has not yet determined an endpoint for the recession that began in December 2007.

SOURCE: Current Employment Statistics survey

Distribution of employment by industry in New York City and the United States, 2007 annual averages

- The distribution of employment by industry supersector in New York City differs markedly from that of the Nation.
 - Financial activities accounts for more than twice the share of jobs in the City as in the U.S. overall, 12.5 vs. 6.0 percent. Information accounts for twice the share of employment in the City, 4.4 vs. 2.2 percent.
 - New York City also has relatively more jobs than the Nation in education and health services and in professional and business services, by +5.6 and +2.7 percentage points, respectively.
 - Manufacturing accounts for relatively far fewer jobs in New York City than in the U.S., 2.7 vs. 10.1 percent. The City also has lower shares of employment in trade, transportation, and utilities (-4.1 percentage points) and natural resources, mining, and construction (-2.7 points).

