



Economic Overview

East Central Indiana



East Central Indiana Regional Partnership
www.ecirp.org

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Demographic Profile

The population in the East Central Indiana was 525,322 per American Community Survey data for 2014-2018.

The region has a civilian labor force of 247,048 with a participation rate of 57.8%. Of individuals 25 to 64 in the East Central Indiana, 18.8% have a bachelor's degree or higher which compares with 32.9% in the nation.

The median household income in the East Central Indiana is \$45,032 and the median house value is \$91,386.

Summary¹

	Percent			Value		
	East Central Indiana	Indiana	USA	East Central Indiana	Indiana	USA
Demographics						
Population (ACS)	—	—	—	525,322	6,637,426	322,903,030
Male	49.2%	49.3%	49.2%	258,427	3,271,068	158,984,190
Female	50.8%	50.7%	50.8%	266,895	3,366,358	163,918,840
Median Age ²	—	—	—	39.8	37.6	37.9
Under 18 Years	21.2%	23.7%	22.8%	111,548	1,574,293	73,553,240
18 to 24 Years	11.5%	10.0%	9.6%	60,564	663,318	30,903,719
25 to 34 Years	11.5%	12.9%	13.8%	60,178	856,932	44,567,976
35 to 44 Years	11.5%	12.4%	12.6%	60,234	821,714	40,763,210
45 to 54 Years	13.1%	13.0%	13.2%	68,821	864,555	42,589,573
55 to 64 Years	13.3%	13.0%	12.8%	70,121	860,551	41,286,731
65 to 74 Years	10.0%	8.7%	8.8%	52,714	577,695	28,535,419
75 Years, and Over	7.8%	6.3%	6.4%	41,142	418,368	20,703,162
Race: White	90.6%	83.6%	72.7%	475,863	5,548,277	234,904,818
Race: Black or African American	5.6%	9.3%	12.7%	29,510	619,472	40,916,113
Race: American Indian and Alaska Native	0.2%	0.2%	0.8%	873	14,925	2,699,073
Race: Asian	0.8%	2.2%	5.4%	4,140	144,991	17,574,550
Race: Native Hawaiian and Other Pacific Islander	0.0%	0.0%	0.2%	210	2,818	582,718
Race: Some Other Race	0.7%	2.2%	4.9%	3,464	144,648	15,789,961
Race: Two or More Races	2.1%	2.4%	3.2%	11,262	162,295	10,435,797
Hispanic or Latino (of any race)	3.0%	6.8%	17.8%	15,640	450,267	57,517,935
Population Growth						
Population (Pop Estimates) ⁴	—	—	—	521,811	6,691,878	327,167,434
Population Annual Average Growth ⁴	-0.3%	0.4%	0.7%	-1,816	26,707	2,307,347
People per Square Mile	—	—	—	141.9	186.8	92.6
Economic						
Labor Force Participation Rate and Size (civilian population 16 years and over)	57.8%	63.8%	63.2%	247,048	3,345,383	162,248,196
Prime-Age Labor Force Participation Rate and Size (civilian population 25-54)	77.9%	82.3%	81.8%	147,399	2,089,724	104,136,254
Armed Forces Labor Force	0.0%	0.1%	0.4%	90	3,094	1,028,133
Veterans, Age 18-64	5.5%	4.8%	4.7%	17,496	196,901	9,398,789
Veterans Labor Force Participation Rate and Size, Age 18-64	71.6%	76.9%	76.3%	12,523	151,513	7,168,168
Median Household Income ²	—	—	—	\$45,032	\$54,325	\$60,293
Per Capita Income	—	—	—	\$24,033	\$28,461	\$32,621
Mean Commute Time (minutes)	—	—	—	22.7	23.6	26.6
Commute via Public Transportation	0.6%	1.0%	5.0%	1,414	31,522	7,602,145
Educational Attainment, Age 25-64						
No High School Diploma	10.5%	10.3%	11.2%	27,233	350,591	18,885,967
High School Graduate	37.6%	31.3%	25.8%	97,625	1,064,246	43,699,272
Some College, No Degree	22.9%	21.0%	21.0%	59,353	716,374	35,525,113
Associate's Degree	10.2%	9.8%	9.1%	26,504	334,344	15,389,737

Summary¹

	Percent			Value		
	East Central Indiana	Indiana	USA	East Central Indiana	Indiana	USA
Bachelor's Degree	12.4%	18.5%	20.8%	32,279	629,440	35,261,652
Postgraduate Degree	6.3%	9.1%	12.1%	16,360	308,757	20,445,749
Housing						
Total Housing Units	—	—	—	240,103	2,870,670	136,384,292
Median House Value (of owner-occupied units) ²	—	—	—	\$91,386	\$135,400	\$204,900
Homeowner Vacancy	2.5%	1.7%	1.7%	3,709	30,984	1,304,850
Rental Vacancy	9.1%	7.3%	6.0%	6,519	63,479	2,822,053
Renter-Occupied Housing Units (% of Occupied Units)	30.7%	31.1%	36.2%	64,083	793,086	43,285,318
Occupied Housing Units with No Vehicle Available (% of Occupied Units)	7.2%	6.5%	8.7%	15,053	166,509	10,424,934
Social						
Poverty Level (of all people)	18.0%	14.1%	14.1%	89,575	908,359	44,257,979
Households Receiving Food Stamps/SNAP	14.2%	10.7%	12.2%	29,543	272,666	14,635,287
Enrolled in Grade 12 (% of total population)	1.3%	1.4%	1.4%	6,910	90,818	4,442,295
Disconnected Youth ³	3.1%	3.0%	2.6%	974	11,056	438,452
Children in Single Parent Families (% of all children)	40.2%	34.6%	34.3%	41,324	513,672	23,973,249
Uninsured	9.5%	9.1%	9.4%	48,731	596,543	29,752,767
With a Disability, Age 18-64	15.4%	11.9%	10.3%	48,127	475,140	20,240,504
With a Disability, Age 18-64, Labor Force Participation Rate and Size	36.3%	42.0%	41.6%	17,490	199,569	8,421,018
Foreign Born	1.7%	5.2%	13.5%	9,134	341,915	43,539,499
Speak English Less Than Very Well (population 5 yrs and over)	1.0%	3.2%	8.5%	4,935	200,877	25,647,781

Source: [JobsEQ®](#)

1. American Community Survey 2014-2018, unless noted otherwise

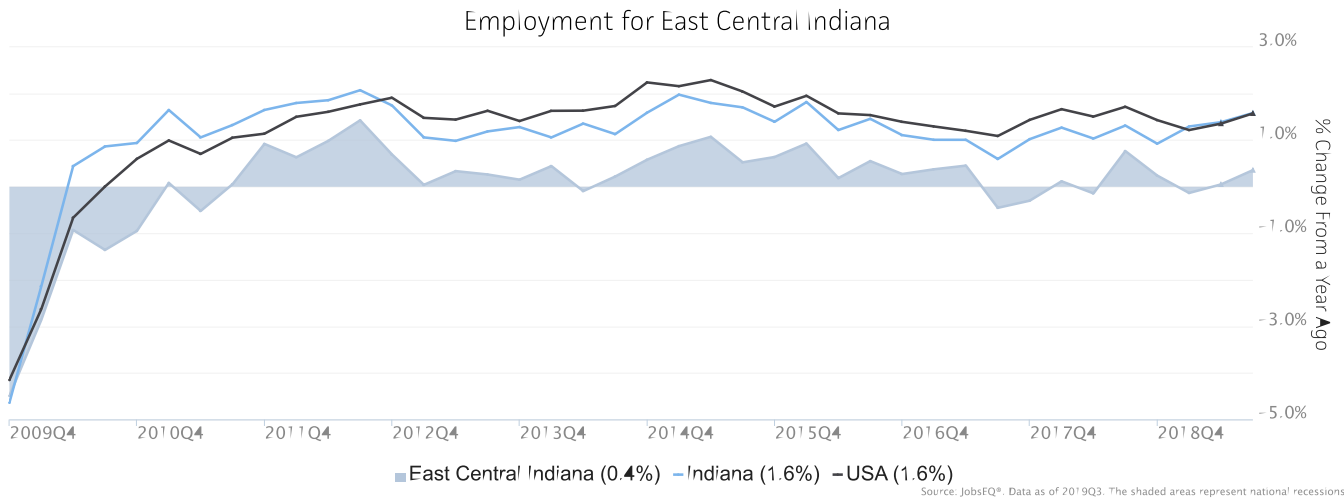
2. Median values for certain aggregate regions (such as MSAs) may be estimated as the weighted averages of the median values from the composing counties.

3. Disconnected Youth are 16-19 year olds who are (1) not in school, (2) not high school graduates, and (3) either unemployed or not in the labor force.

4. Census 2018, annual average growth rate since 2008

Employment Trends

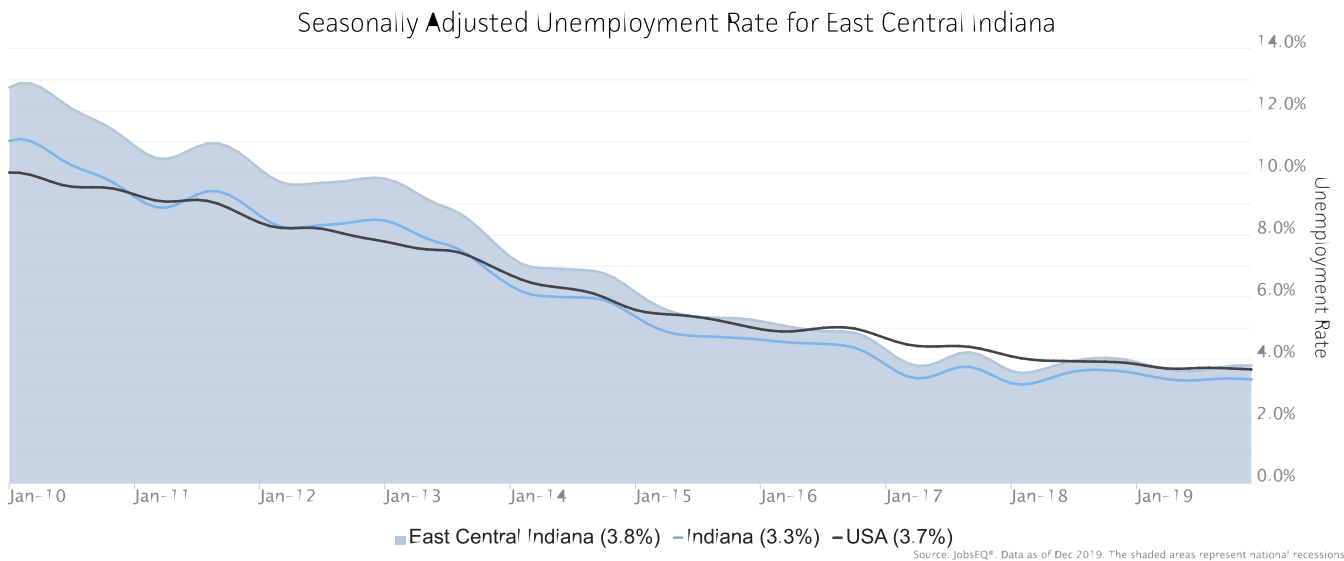
As of 2019Q3, total employment for the East Central Indiana was 201,596 (based on a four-quarter moving average). Over the year ending 2019Q3, employment increased 0.4% in the region.



Employment data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics and imputed where necessary. Data are updated through 2019Q1 with preliminary estimates updated to 2019Q3.

Unemployment Rate

The seasonally adjusted unemployment rate for the East Central Indiana was 3.8% as of December 2019. The regional unemployment rate was higher than the national rate of 3.7%. One year earlier, in December 2018, the unemployment rate in the East Central Indiana was 4.0%.

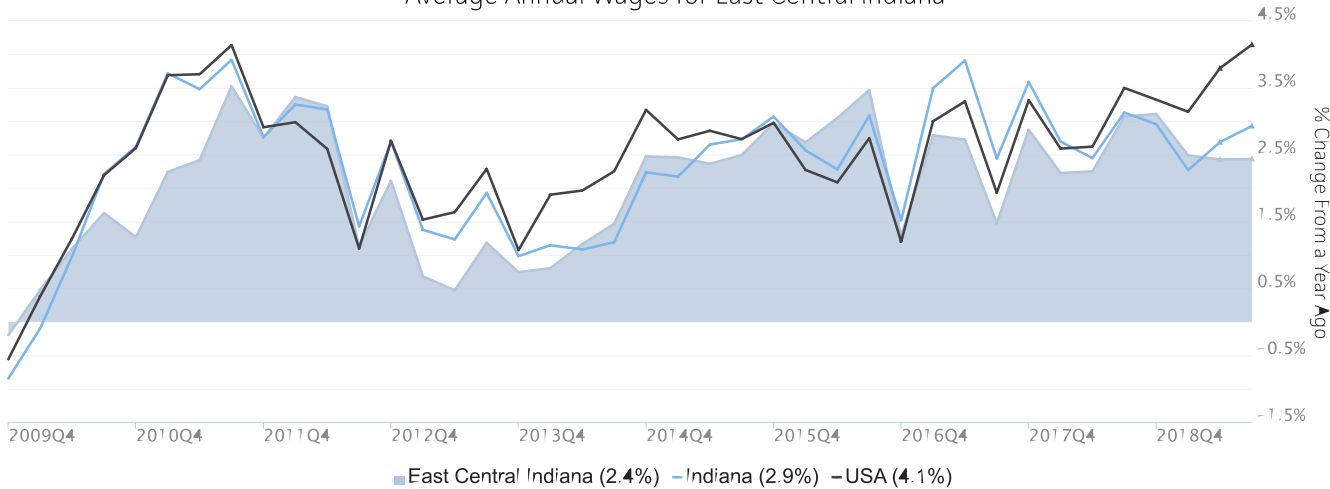


Unemployment rate data are from the Local Area Unemployment Statistics, provided by the Bureau of Labor Statistics and updated through December 2019.

Wage Trends

The average worker in the East Central Indiana earned annual wages of \$38,776 as of 2019Q3. Average annual wages per worker increased 2.4% in the region over the preceding four quarters. For comparison purposes, annual average wages were \$57,681 in the nation as of 2019Q3.

Average Annual Wages for East Central Indiana



Annual average wages per worker data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics and imputed where necessary. Data are updated through 2019Q1 with preliminary estimates updated to 2019Q3.

Cost of Living Index

The Cost of Living Index estimates the relative price levels for consumer goods and services. When applied to wages and salaries, the result is a measure of relative purchasing power. The cost of living is 15.3% lower in East Central Indiana than the U.S. average.

Cost of Living Information

	Annual Average Salary	Cost of Living Index (Base US)	US Purchasing Power
East Central Indiana	\$38,776	84.7	\$45,781
Indiana	\$47,515	91.1	\$52,129
USA	\$57,681	100.0	\$57,681

Source: [JobsEQ®](#)

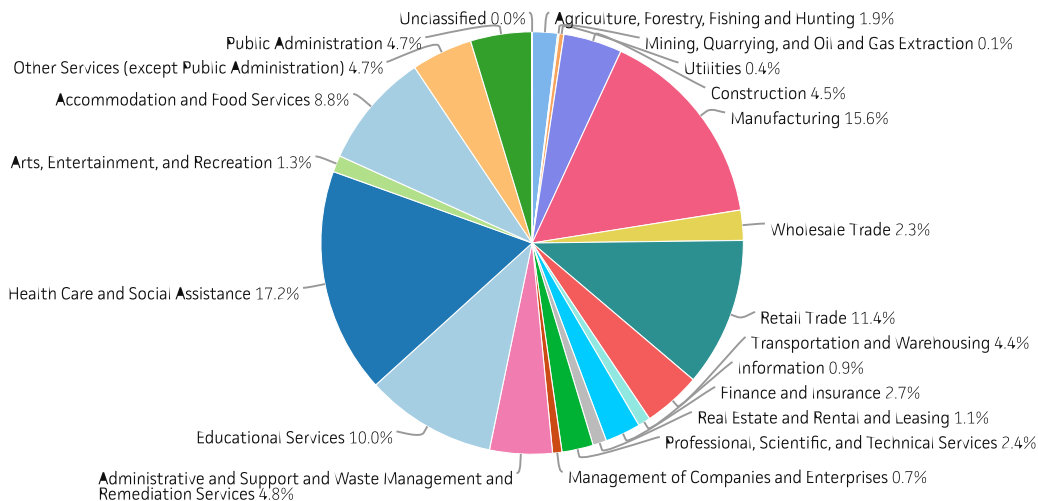
Data as of 2019Q3

Cost of Living per C2ER, data as of 2019q2, imputed by Chmura where necessary.

Industry Snapshot

The largest sector in the East Central Indiana is Health Care and Social Assistance, employing 34,708 workers. The next-largest sectors in the region are Manufacturing (31,452 workers) and Retail Trade (22,985). High location quotients (LQs) indicate sectors in which a region has high concentrations of employment compared to the national average. The sectors with the largest LQs in the region are Manufacturing (LQ = 1.89), Agriculture, Forestry, Fishing and Hunting (1.45), and Educational Services (1.23).

Total Workers for East Central Indiana by Industry



Source: JobsEQ®, Data as of 2019Q3

Employment data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics and imputed where necessary. Data are updated through 2019Q1 with preliminary estimates updated to 2019Q3.

Sectors in the East Central Indiana with the highest average wages per worker are Management of Companies and Enterprises (\$95,479), Utilities (\$89,191), and Mining, Quarrying, and Oil and Gas Extraction (\$66,429). Regional sectors with the best job growth (or most moderate job losses) over the last 5 years are Manufacturing (+2,289 jobs), Health Care and Social Assistance (+1,453), and Transportation and Warehousing (+1,084).

Over the next 1 year, employment in the East Central Indiana is projected to contract by 1,023 jobs. The fastest growing sector in the region is expected to be Health Care and Social Assistance with a +0.3% year-over-year rate of growth. The strongest forecast by number of jobs over this period is expected for Health Care and Social Assistance (+116 jobs), Accommodation and Food Services (+34), and Construction (+13).

NAICS	Industry	Current			5-Year History		1-Year Forecast				
		Empl	Avg Ann Wages	LQ	Empl Change	Ann %	Total Demand	Exits	Transfers	Empl Growth	Ann % Growth
62	Health Care and Social Assistance	34,708	\$43,512	1.20	1,453	0.9%	3,385	1,607	1,662	116	0.3%
31	Manufacturing	31,452	\$52,871	1.89	2,289	1.5%	2,851	1,202	2,058	-409	-1.3%
44	Retail Trade	22,985	\$25,813	1.10	-1,133	-1.0%	2,817	1,351	1,706	-240	-1.0%
61	Educational Services	20,222	\$37,842	1.23	-433	-0.4%	1,702	896	967	-162	-0.8%
72	Accommodation and Food Services	17,824	\$15,013	0.98	874	1.0%	2,914	1,275	1,606	34	0.2%
56	Administrative and Support and Waste Management and Remediation Services	9,659	\$29,528	0.75	78	0.2%	1,078	470	641	-33	-0.3%
92	Public Administration	9,468	\$38,648	1.00	242	0.5%	801	367	498	-65	-0.7%
81	Other Services (except Public Administration)	9,451	\$20,386	1.05	-226	-0.5%	1,002	489	584	-71	-0.8%
23	Construction	9,040	\$42,147	0.78	968	2.3%	899	318	568	13	0.1%
48	Transportation and Warehousing	8,925	\$45,941	0.99	1,084	2.6%	906	403	545	-42	-0.5%
52	Finance and Insurance	5,478	\$54,227	0.69	28	0.1%	481	193	317	-29	-0.5%
54	Professional, Scientific, and Technical Services	4,837	\$47,024	0.36	8	0.0%	407	154	259	-6	-0.1%
42	Wholesale Trade	4,636	\$51,026	0.61	-1,130	-4.3%	431	183	302	-53	-1.1%
11	Agriculture, Forestry, Fishing and Hunting	3,901	\$41,993	1.45	239	1.3%	386	179	242	-35	-0.9%
71	Arts, Entertainment, and Recreation	2,578	\$26,044	0.64	-209	-1.5%	340	161	199	-21	-0.8%
53	Real Estate and Rental and Leasing	2,145	\$35,384	0.62	-36	-0.3%	208	98	118	-9	-0.4%
51	Information	1,884	\$34,795	0.48	-405	-3.8%	154	65	115	-27	-1.4%
55	Management of Companies and Enterprises	1,432	\$95,479	0.47	-302	-3.8%	122	48	81	-6	-0.5%
22	Utilities	739	\$89,191	0.71	14	0.4%	58	24	42	-8	-1.1%
21	Mining, Quarrying, and Oil and Gas Extraction	232	\$66,429	0.26	60	6.1%	22	8	16	-2	-0.7%
99	Unclassified	0	n/a	0.00	0	n/a	0	0	0	0	-0.9%
Total - All Industries		201,596	\$38,776	1.00	3,461	0.3%	20,887	9,368	12,542	-1,023	-0.5%

Source: [JobsEQ®](http://www.chmuraecon.com/jobseq)

Employment data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics and imputed where necessary. Data are updated through 2019Q1 with preliminary estimates updated to 2019Q3. Forecast employment growth uses national projections adapted for regional growth patterns.

Occupation Snapshot

The largest major occupation group in the East Central Indiana is Office and Administrative Support Occupations, employing 25,596 workers. The next-largest occupation groups in the region are Production Occupations (21,063 workers) and Food Preparation and Serving Related Occupations (19,454). High location quotients (LQs) indicate occupation groups in which a region has high concentrations of employment compared to the national average. The major groups with the largest LQs in the region are Production Occupations (LQ = 1.75), Community and Social Service Occupations (1.41), and Healthcare Support Occupations (1.21).

Occupation groups in the East Central Indiana with the highest average wages per worker are Management Occupations (\$87,200), Legal Occupations (\$76,400), and Healthcare Practitioners and Technical Occupations (\$69,100). The unemployment rate in the region varied among the major groups from 1.4% among Healthcare Practitioners and Technical Occupations to 7.3% among Farming, Fishing, and Forestry Occupations.

Over the next 1 year, the fastest growing occupation group in the East Central Indiana is expected to be Healthcare Support Occupations with a +0.6% year-over-year rate of growth. The strongest forecast by number of jobs over this period is expected for Healthcare Support Occupations (+42 jobs) and Personal Care and Service Occupations (+35). Over the same period, the highest separation demand (occupation demand due to retirements and workers moving from one occupation to another) is expected in Food Preparation and Serving Related Occupations (3,314 jobs) and Office and Administrative Support Occupations (2,727).

East Central Indiana, 2019q3¹

SOC	Occupation	Current					5-Year History			1-Year Forecast				
		Empl	Avg Ann Wages ²	LQ	Unempl	Unempl Rate	Online Job Ads ³	Empl Change	Ann %	Total Demand	Exits	Transfers	Empl Growth	Ann % Growth
43-0000	Office and Administrative Support	25,596	\$34,000	0.89	997	3.4%	1,188	-828	-0.6%	2,430	1,259	1,468	-297	-1.2%
51-0000	Production	21,063	\$37,400	1.75	996	3.7%	440	642	0.6%	1,916	796	1,426	-306	-1.5%
35-0000	Food Preparation and Serving Related	19,454	\$21,100	1.12	1,401	6.0%	1,801	619	0.6%	3,338	1,489	1,825	24	0.1%
41-0000	Sales and Related	19,189	\$33,300	0.96	1,015	4.8%	2,017	-797	-0.8%	2,406	1,151	1,447	-192	-1.0%
53-0000	Transportation and Material Moving	15,142	\$33,600	1.09	961	4.9%	1,471	458	0.6%	1,705	717	1,071	-83	-0.6%
29-0000	Healthcare Practitioners and Technical	13,848	\$69,100	1.20	192	1.4%	1,549	194	0.3%	759	374	369	16	0.1%
25-0000	Education, Training, and Library	13,124	\$48,000	1.17	348	2.8%	378	-64	-0.1%	973	540	523	-90	-0.7%
11-0000	Management	11,930	\$87,200	0.95	169	1.5%	584	544	0.9%	844	364	529	-50	-0.4%
49-0000	Installation, Maintenance, and Repair	7,888	\$43,300	1.02	264	2.5%	616	184	0.5%	681	272	453	-44	-0.6%
47-0000	Construction and Extraction	7,594	\$44,100	0.82	574	5.5%	143	572	1.6%	759	264	492	3	0.0%
39-0000	Personal Care and Service	7,144	\$23,900	0.81	338	4.2%	359	845	2.5%	1,080	540	505	35	0.5%
31-0000	Healthcare Support	6,687	\$29,100	1.21	248	3.2%	489	-248	-0.7%	803	389	372	42	0.6%
13-0000	Business and Financial Operations	6,617	\$58,000	0.62	150	2.6%	304	391	1.2%	555	192	384	-21	-0.3%
37-0000	Building and Grounds Cleaning and Maintenance	6,551	\$26,900	0.94	413	5.1%	369	209	0.7%	771	379	414	-21	-0.3%
21-0000	Community and Social Service	4,801	\$41,900	1.41	88	2.1%	576	295	1.3%	525	195	320	11	0.2%
33-0000	Protective Service	4,044	\$40,500	0.93	100	2.4%	100	-52	-0.3%	347	176	202	-30	-0.7%
15-0000	Computer and Mathematical	2,820	\$67,600	0.48	49	2.0%	158	176	1.3%	185	48	135	2	0.1%

East Central Indiana, 2019q3¹

SOC	Occupation	Current						5-Year History		1-Year Forecast				
		Empl	Avg Ann Wages ²	LQ	Unempl	Unempl Rate	Online Job Ads ³	Empl Change	Ann %	Total Demand	Exits	Transfers	Empl Growth	Ann % Growth
27-0000	Arts, Design, Entertainment, Sports, and Media	2,717	\$41,600	0.75	60	3.0%	151	-116	-0.8%	223	111	142	-31	-1.1%
17-0000	Architecture and Engineering	2,304	\$65,900	0.67	48	2.2%	56	186	1.7%	151	56	103	-8	-0.3%
45-0000	Farming, Fishing, and Forestry	1,185	\$26,200	0.92	104	7.3%	19	176	3.3%	160	42	128	-10	-0.8%
19-0000	Life, Physical, and Social Science	1,018	\$59,400	0.64	18	2.3%	75	27	0.5%	88	28	63	-3	-0.3%
23-0000	Legal	883	\$76,400	0.53	12	1.5%	14	48	1.1%	51	22	31	-2	-0.2%
Total - All Occupations		201,596	\$41,200	1.00	8,546	3.8%	12,859	3,461	0.3%	20,782	9,405	12,400	-1,023	-0.5%

Source: [JobsEQ®](#)

Data as of 2019Q3 unless noted otherwise

Note: Figures may not sum due to rounding.

1. Data based on a four-quarter moving average unless noted otherwise.

2. Wage data are as of 2018 and represent the average for all Covered Employment

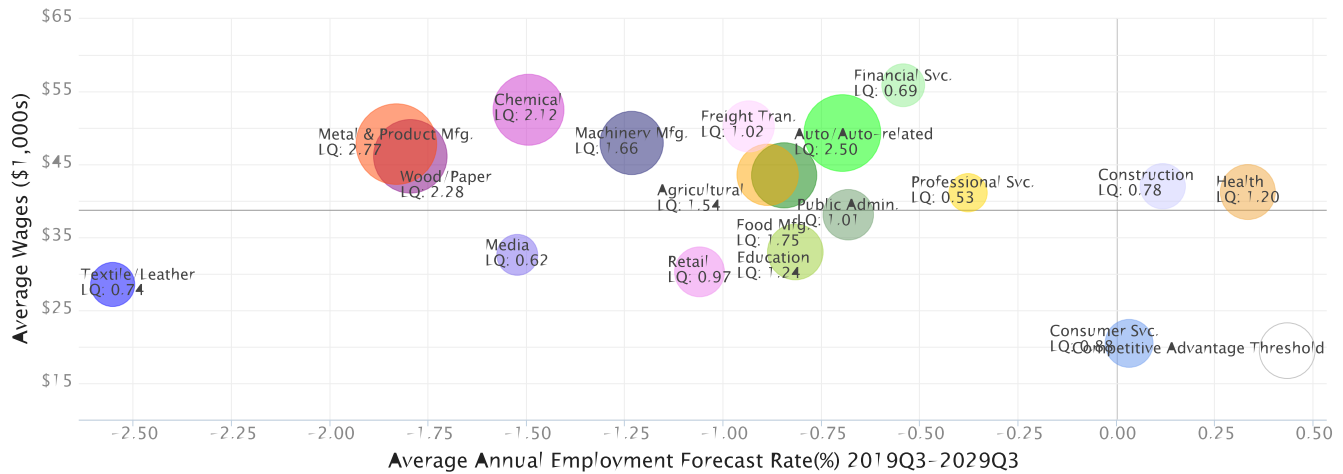
3. Data represent found online ads active within the last thirty days in the selected region; data represents a sampling rather than the complete universe of postings. Ads lacking zip code information but designating a place (city, town, etc.) may be assigned to the zip code with greatest employment in that place for queries in this analytic. Due to alternative county-assignment algorithms, ad counts in this analytic may not match that shown in RTI (nor in the popup window ad list).

Occupation employment data are estimated via industry employment data and the estimated industry/occupation mix. Industry employment data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics and currently updated through 2019Q1, imputed where necessary with preliminary estimates updated to 2019Q3. Wages by occupation are as of 2018 provided by the BLS and imputed where necessary. Forecast employment growth uses national projections from the Bureau of Labor Statistics adapted for regional growth patterns.

Industry Clusters

A cluster is a geographic concentration of interrelated industries or occupations. The industry cluster in the East Central Indiana with the highest relative concentration is Metal & Product Mfg. with a location quotient of 2.77. This cluster employs 4,304 workers in the region with an average wage of \$47,798. Employment in the Metal & Product Mfg. cluster is projected to contract in the region about 1.8% per year over the next ten years.

Industry Clusters for East Central Indiana as of 2019Q3



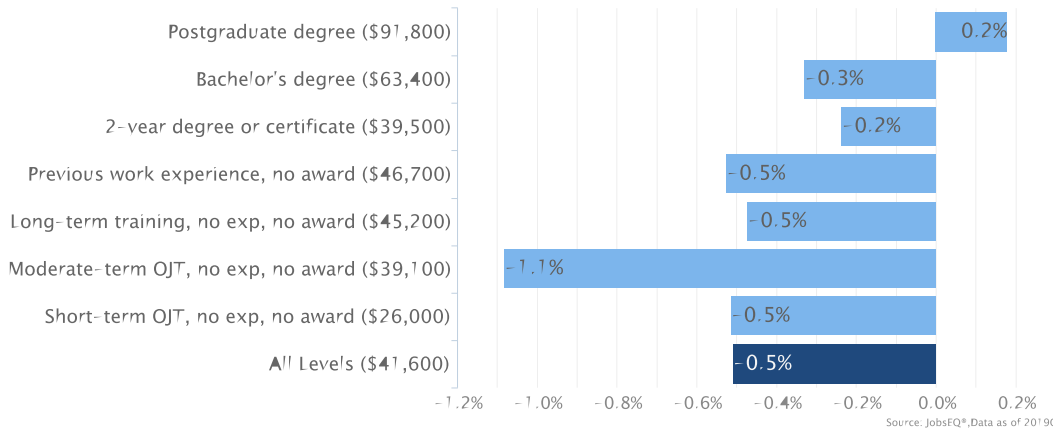
Source: JobsEQ®, Data as of 2019Q3

Location quotient and average wage data are derived from the Quarterly Census of Employment and Wages, provided by the Bureau of Labor Statistics, imputed where necessary, and updated through 2019Q1 with preliminary estimates updated to 2019Q3. Forecast employment growth uses national projections from the Bureau of Labor Statistics adapted for regional growth patterns.

Education Levels

Expected growth rates for occupations vary by the education and training required. While all employment in the East Central Indiana is projected to contract 0.5% over the next ten years, occupations typically requiring a postgraduate degree are expected to grow 0.2% per year, those requiring a bachelor’s degree are forecast to contract 0.3% per year, and occupations typically needing a 2-year degree or certificate are expected to contract 0.2% per year.

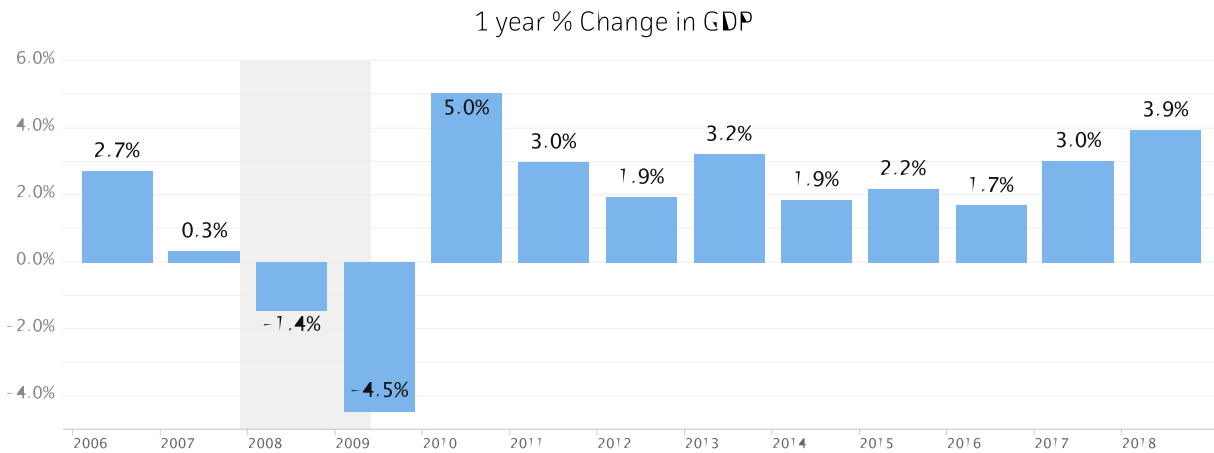
Annual Average Projected Job Growth by Training Required for East Central Indiana



Employment by occupation data are estimates as of 2019Q3. Education levels of occupations are based on BLS assignments. Forecast employment growth uses national projections from the Bureau of Labor Statistics adapted for regional growth patterns.

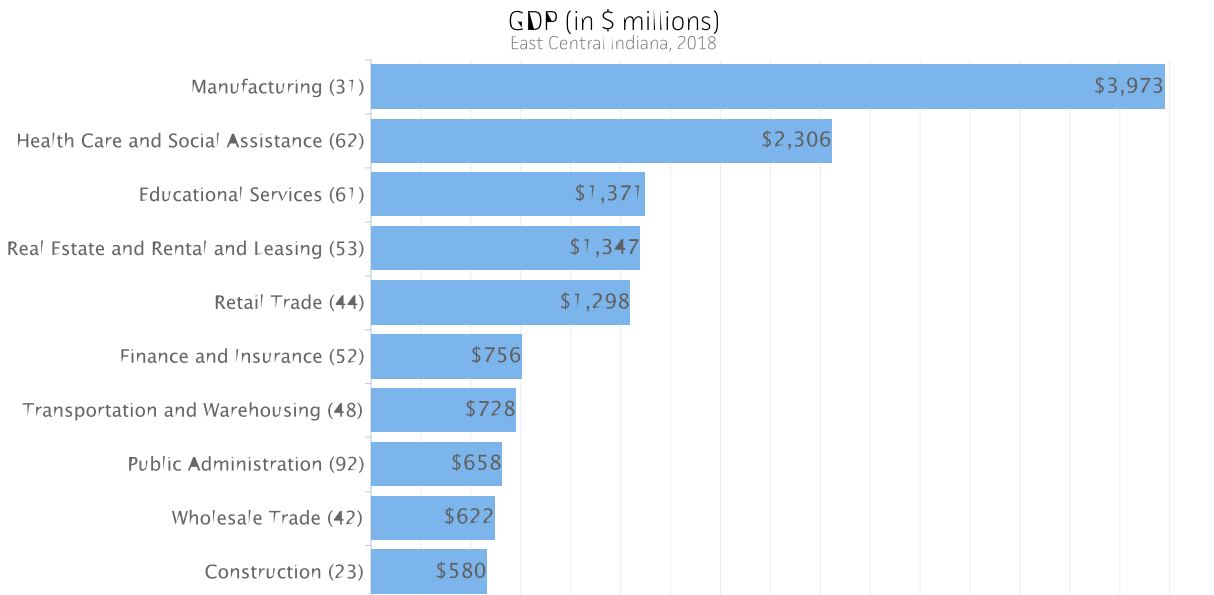
Gross Domestic Product

Gross Domestic Product (GDP) is the total value of goods and services produced by a region. In 2018, nominal GDP in the East Central Indiana expanded 3.9%. This follows growth of 3.0% in 2017. As of 2018, total GDP in the East Central Indiana was \$16,804,358,000.



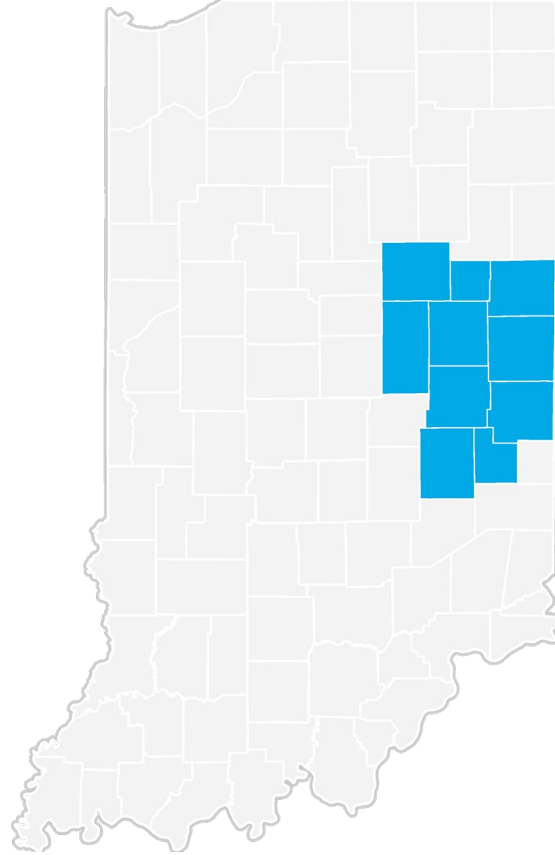
Gross Domestic Product data are provided by the Bureau of Economic Analysis, imputed by Chmura where necessary, updated through 2018.

Of the sectors in the East Central Indiana, Manufacturing contributed the largest portion of GDP in 2018, \$3,973,071,000. The next-largest contributions came from Health Care and Social Assistance (\$2,306,378,000); Educational Services (\$1,370,651,000); and Real Estate and Rental and Leasing (\$1,347,497,000).



Gross Domestic Product data are provided by the Bureau of Economic Analysis, imputed by Chmura where necessary, updated through 2018.

East Central Indiana Regional Map



Region Definition

East Central Indiana is defined as the following counties:

Blackford County, Indiana

Delaware County, Indiana

Fayette County, Indiana

Grant County, Indiana

Henry County, Indiana

Jay County, Indiana

Madison County, Indiana

Randolph County, Indiana

Rush County, Indiana

Wayne County, Indiana

FAQ

What is a location quotient?

A location quotient (LQ) is a measurement of concentration in comparison to the nation. An LQ of 1.00 indicates a region has the same concentration of an industry (or occupation) as the nation. An LQ of 2.00 would mean the region has twice the expected employment compared to the nation and an LQ of 0.50 would mean the region has half the expected employment in comparison to the nation.

What is separation demand?

Separation demand is the number of jobs required due to separations—labor force exits (including retirements) and turnover resulting from workers moving from one occupation into another. Note that separation demand does not include all turnover—it does not include when workers stay in the same occupation but switch employers. The total projected demand for an occupation is the sum of the separation demand and the growth demand (which is the increase or decrease of jobs in an occupation expected due to expansion or contraction of the overall number of jobs in that occupation).

What is a cluster?

A cluster is a geographic concentration of interrelated industries or occupations. If a regional cluster has a location quotient of 1.25 or greater, the region is considered to possess a competitive advantage in that cluster.

What is the difference between industry wages and occupation wages?

Industry wages and occupation wages are estimated via separate data sets, often the time periods being reported do not align, and wages are defined slightly differently in the two systems (for example, certain bonuses are included in the industry wages but not the occupation wages). It is therefore common that estimates of the average industry wages and average occupation wages in a region do not match exactly.

What is NAICS?

The North American Industry Classification System (NAICS) is used to classify business establishments according to the type of economic activity. The NAICS Code comprises six levels, from the “all industry” level to the 6-digit level. The first two digits define the top level category, known as the “sector,” which is the level examined in this report.

What is SOC?

The Standard Occupational Classification system (SOC) is used to classify workers into occupational categories. All workers are classified into one of over 820 occupations according to their occupational definition. To facilitate classification, occupations are combined to form 23 major groups, 96 minor groups, and 449 occupation groups. Each occupation group includes detailed occupations requiring similar job duties, skills, education, or experience.

About This Report

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