

*Working Together
for Vermont*

<http://www.labor.vermont.gov>
P.O. Box 488 • Montpelier, VT 05601-0488

Commissioner's Message

Patricia Moulton Powden, Commissioner

Increased Volume of Unemployment Claims

Recent press reports have noted some frustration on the part of workers seeking to establish eligibility for unemployment compensation. The rapid downturn in the national economy led to an unusual increase in claims. To qualify for benefits individuals call and initially answer questions posed by a computer. They are then transferred to the next available customer service representative who completes the application. The downturn and normal seasonal increase in claims has swamped our phone lines.

The Unemployment Division has taken a number of steps to alleviate the congestion. Staff normally assigned to work with employer contribution accounts, resolve disputed claims or other duties have been reassigned to take new claims. Staff are working overtime to complete claims after the phone lines close. The department is also hiring temporary customer service staff and working on a web application that will be used to reopen existing claims.

If you are an employer faced with the difficult decision to lay off workers, it's possible the STC program described in the Commissioner's message of this publication may be a viable alternative. If you wish to learn more about this program, please contact us at Labor-UIAndWagesDivision@state.vt.us. If you must lay off several workers, the unemployment claims process can be expedited by providing us with an advance list of employees to be laid off, with their addresses and other pertinent information. This will speed up the process for your laid off employees and ease the burden on the department. For more information on this process, please contact us at Labor-UIAndWagesDivision@state.vt.us or call our Claims Center manager at 802-828-9148.

If you are an employer who has to lay off a few workers, I suggest you tell them the following:

- To establish eligibility call 1-877-214-3330.
- A rapid busy signal and/or the message "All circuits are busy please try later" means all phone lines are busy.
- Mid week afternoons are the best times to call. Typically the lines are busiest on Mondays and Fridays.
- Once the individual has gotten through and answered the computer generated questions, it is best to wait until the customer service representative comes on. During busy times, this may be several minutes. However, hanging up will mean going to the back of the queue.

The department also gets a number of calls from unemployed workers seeking information about unemployment. A lot of information about the program is on our website <http://www.labor.vermont.gov/>. Once there, click on "workers" and then "unemployed."

Unemployed workers who have an established claim for unemployment insurance may get information about their claim such as when the most recent check was mailed or the total amount received to date by going to our website at <http://www.labor.vermont.gov/> and clicking "Claimant Applications" in the green box available on every webpage titled "Unemployment Insurance" or by calling 1-800-983-2300. Both will require entering their PIN and selecting the appropriate option.

This is a difficult time and the department is aware of the impact of the downturn on both workers and employers. We expect the steps we have taken will reduce frustration around filing claims for unemployment insurance. Thank you for your help.



The Edge

Short Time Compensation: For Employers and Employees

During this uncertain time, many employers are experiencing business slowdowns. The Short Time Compensation (STC) Program can help retain employees who without it may have to be laid off or furloughed. STC is a program that provides employers with an alternative to layoff; hours of work and wages may be reduced between 20% and 50%. Workers receive the percentage of their unemployment that corresponds to the percentage of reduction in their work hours each week.

Consider the advantages of using the STC option in lieu of a full layoff:

Employers retain their skilled workforce, promote job attachment, eliminate the time and expense of recruiting and training a replacement workforce, maintain their employees' incomes and benefits, and greatly reduce the financial and psychological effects of total unemployment. Employees are not required to register for or conduct a work search; they can stay in the area and not have to train for a new job. Monies earned while working during the STC program can be applied to establish weekly benefits in the following years. The program can prevent workers from being permanently laid off due to lack of work or business closure. And, it has shown to improve the morale of both employees and employers.

An employer interested in participating in the STC program for some or all employees must submit Application Forms A & B (B-148 and B-146) for approval (*See web address on page 2*). These applications included proposed starting and ending dates of the plan, the number of employee participants, any impact on fringe benefits, employer certification of collective bargaining agent agreements, a list of employees selected to participate, and the proposed percentage in reduction of hours

Application A form requires the employer to certify that:

All employees listed in the employer's plan normally work full time (40 hours a week without consideration of overtime) or regular part-time basis of 30 or more hours each week for the employer.

The reduction in weekly hours is in lieu of laying off one or more workers for at least eight weeks, but not more than twenty-six weeks.

(Continued on page 8)



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<http://labor.vermont.gov>

Contact VDOL

To discontinue your subscription, please email:
sally.redpath@state.vt.us

Vermont Unemployment Estimates Statewide *(Seasonally Adjusted)*

	Nov. '08	Oct. '08	Nov. '07	Changes from:	
				Oct. '08	Nov. '07
TOTAL LABOR FORCE¹	357,000	356,300	352,600	700	4,400
EMPLOYED	336,800	337,700	339,400	-900	-2,600
UNEMPLOYED	20,200	18,600	13,300	1,600	6,900
RATE (%)	5.7	5.2	3.8	0.5	1.9

¹Includes proprietors, professionals, and unpaid family workers.

VCM Regression Methodology

Labor Market Areas By Residence *(Not Seasonally Adjusted)*

AREA	Total Labor Force	Number Employed	Number Unemployed	Nov-08 Rate (%)	Oct-08 Rate (%)	Nov-07 Rate (%)
Barre-Montpelier	28,800	27,150	1,650	5.7	4.7	3.6
Bennington	12,800	12,050	750	5.7	5.0	3.3
Bradford	4,750	4,500	250	5.5	4.9	3.6
Brattleboro	23,600	22,250	1,350	5.7	4.6	3.6
Burlington-South Burlington	113,850	108,400	5,450	4.8	4.3	3.0
Hartford	19,400	18,800	600	3.2	2.8	2.2
Manchester	12,050	11,250	800	6.6	4.8	3.8
Middlebury	18,200	17,250	1,000	5.4	4.4	3.2
Morristown-Stowe	20,000	18,800	1,200	6.0	4.4	4.3
Newport	13,750	12,750	1,000	7.4	6.2	5.3
Randolph	9,000	8,500	500	5.5	5.0	4.1
Rutland	28,950	27,100	1,900	6.5	5.5	3.8
Springfield	11,950	11,250	750	6.1	5.1	3.8
St. Johnsbury	14,900	14,000	900	5.9	4.9	3.9
Swanton-Enosburg	14,550	13,550	1,000	7.0	5.4	4.6
Warren-Waitsfield	3,800	3,650	150	4.3	3.4	2.7
Woodstock	3,550	3,400	150	4.6	3.2	2.3
Vermont Total	356,000	336,550	19,450	5.5	4.6	3.5

AREAS FROM ADJOINING STATES INCLUDING VERMONT TOWNS *(Not Seasonally Adjusted)*

Colebrook, NH-VT	3,500	3,300	200	5.0	4.5	4.6
Lebanon, NH-VT	46,350	45,050	1,300	2.8	2.7	2.2
Littleton, NH-VT	14,150	13,400	750	5.3	4.1	3.5
North Adams, MA-VT	17,250	16,100	1,100	6.4	5.3	4.5

Monthly estimates are preliminary and subject to revision. Detail may not add to totals due to rounding.

Vermont Seasonally Adjusted Nonfarm Employment in Thousands

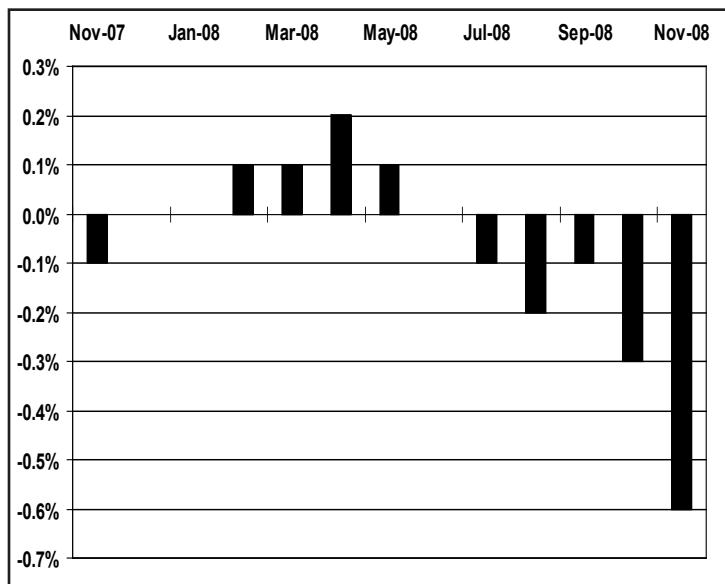
BY NAICS	Prelim.	Revised	Revised	Changes From:	
	Nov. '08	Oct. '08	Nov. '07	Oct. '08	Nov. '07
Total - All Industries	306.5	307.1	308.3	-0.6	-1.8
Private Industries	252.6	253.1	254.6	-0.5	-2.0
Construction	15.5	15.8	16.7	-0.3	-1.2
Manufacturing	34.8	35.0	35.7	-0.2	-0.9
Durable Goods	25.4	25.6	26.0	-0.2	-0.6
Non-Durable Goods	9.4	9.4	9.7	0.0	-0.3
Trade, Transportation & Utilities	58.9	58.7	59.2	0.2	-0.3
Retail Trade	39.8	39.7	40.2	0.1	-0.4
Trans., Warehousing & Utilities	8.8	8.7	8.8	0.1	0.0
Financial Activities	13.0	13.0	13.2	0.0	-0.2
Professional & Business Services	22.3	22.4	22.1	-0.1	0.2
Professional., Scientific & Technical	13.2	13.2	13.1	0.0	0.1
Administrative Support & Waste	8.8	8.9	8.7	-0.1	0.1
Education & Health Services	58.2	58.1	57.3	0.1	0.9
Private Ed. Services	12.8	12.7	12.8	0.1	0.0
Health Care & Social Assistance	45.4	45.4	44.5	0.0	0.9
Leisure & Hospitality	33.7	33.3	33.8	0.4	-0.1
Arts, Entertainment & Recreation	4.0	3.8	4.0	0.2	0.0
Accommodation & Food Services	29.7	29.5	29.8	0.2	-0.1
Other Services	9.8	9.9	9.9	-0.1	-0.1
Total Government	53.9	54.0	53.7	-0.1	0.2
State Government	17.8	17.9	17.8	-0.1	0.0
Local Government	30.0	30.0	30.0	0.0	0.0

Total - All Industries estimate is seasonally adjusted independently. All seasonal adjustment performed with X12-ARIMA. Seasonal factors available from VDOL/LMI on request.

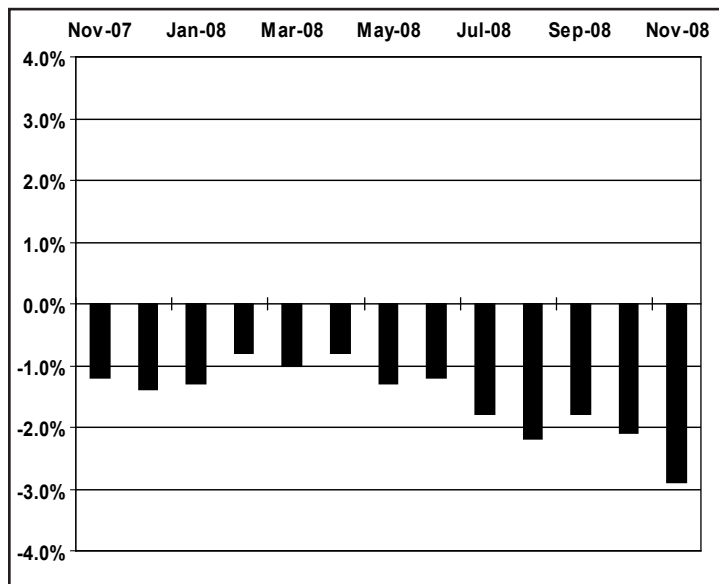
Produced by the Vermont Department of Labor in cooperation with the U.S Bureau of Labor Statistics, unless otherwise noted.

Vermont Annual Job Growth Not Seasonally Adjusted Data

All Industries



Manufacturing



Nonfarm Employment In Vermont *(Not Seasonally Adjusted)*

Compiled by the Vermont Department of Labor in cooperation with the Bureau of Labor Statistics, U.S. Department of Labor

INDUSTRY BY NAICS	Prelim.	Revised	Revised	Changes From:	
	Nov. '08	Oct. '08	Nov. '07	Oct. '08	Nov. '07
TOTAL NONFARM	308,750	311,250	310,700	-2,500	-1,950
TOTAL PRIVATE	251,850	254,500	253,850	-2,650	-2,000
GOODS PRODUCING	51,800	53,050	54,000	-1,250	-2,200
MANUFACTURING	34,950	35,250	36,000	-300	-1,050
Durable Goods	25,400	25,600	26,150	-200	-750
Computer & Electrical Equipment Mfg.	9,150	9,200	9,400	-50	-250
Fabricated Metal Products Mfg.	3,000	3,000	2,950	0	50
Non-Durable Goods	9,550	9,650	9,850	-100	-300
Food Mfg.	3,850	3,900	3,900	-50	-50
CONSTRUCTION	15,950	16,900	17,150	-950	-1,200
NATURAL RESOURCES & MINING	900	900	850	0	50
SERVICE-PROVIDING	256,950	258,200	256,700	-1,250	250
TRADE, TRANSPORTATION AND UTILITIES	60,100	59,150	60,550	950	-450
Wholesale Trade	10,400	10,350	10,350	50	50
Retail Trade	40,800	39,950	41,200	850	-400
Food & Beverage Stores	9,650	9,700	9,700	-50	-50
General Merchandise Store	3,150	3,000	3,150	150	0
Transportation, Warehousing and Utilities	8,900	8,850	9,000	50	-100
Utilities	1,750	1,750	1,750	0	0
Transportation & Warehousing	7,150	7,100	7,250	50	-100
INFORMATION	5,950	5,900	6,000	50	-50
FINANCIAL ACTIVITIES	12,900	13,000	13,050	-100	-150
Finance & Insurance	9,700	9,700	9,850	0	-150
Real Estate, Rental & Leasing	3,200	3,300	3,200	-100	0
PROFESSIONAL AND BUSINESS SERVICES	22,250	22,700	22,100	-450	150
Professional, Scientific and Technical	13,200	13,250	13,150	-50	50
Administrative, Support and Waste	8,800	9,200	8,700	-400	100
EDUCATIONAL AND HEALTH SERVICES	58,600	58,500	57,700	100	900
Educational Services	13,200	13,100	13,200	100	0
College, Universities and Professional	7,250	7,350	7,350	-100	-100
Health Care and Social Assistance	45,400	45,400	44,500	0	900
Ambulatory Health Care Services	16,400	16,350	16,150	50	250
Hospitals	12,300	12,350	11,850	-50	450
Nursing and Residential Care Facilities	6,750	6,750	6,800	0	-50
LEISURE AND HOSPITALITY	30,500	32,250	30,650	-1,750	-150
Arts, Entertainment and Recreation	3,300	3,900	3,300	-600	0
Accommodation and Food Services	27,200	28,350	27,350	-1,150	-150
Accommodations	9,300	9,750	9,400	-450	-100
Hotel & Motels	8,400	8,600	8,500	-200	-100
Food Services and Drinking Places	17,900	18,600	17,950	-700	-50
OTHER SERVICES	9,750	9,950	9,800	-200	-50
GOVERNMENT	56,900	56,750	56,850	150	50
Federal Government	6,100	6,100	6,050	0	50
State Government Education	9,450	9,400	9,300	50	150
Local Government Education	24,950	24,700	24,850	250	100
Other State Government	9,500	9,650	9,700	-150	-200
Other Local Government	6,900	6,900	6,950	0	-50

NOTE: ESTIMATES ARE PRELIMINARY AND SUBJECT TO REVISION. SEE ANNUAL SUMMARY FOR DETAILS.



An Auto Crash

Nationally, nearly 34 million automobile crashes happen every year, killing more than 40,000 people and injuring another two and a half million people. According to the National Safety Council statistics, you will be involved in an automobile incident SIX times!

In Vermont, our highways continue to become very crowded with more and more motor vehicles being registered and more and more Vermonters being licensed to drive – all the while, new highway construction is nil. All this is making for a very hazardous highway safety situation.

Who would have thought that we would have ANY gridlock in Vermont? Well, it is happening in our major population areas every day. In some communities the “traffic problem” is becoming so acute it is having a negative impact on the attitude of motor vehicle operators. Aggressive driving and irritated drivers can be very hazardous to the well-being of motorists everywhere.

Attitude . . . Attitude is the basis for all behavior. And, behavior is the basis for our driving habits. Our driving habits are directly responsible for our safety on the highway.

So, what has this got to do with the Vermont business community? It is a fact that the leading cause of workplace injuries is motor vehicle crashes. Not only do crashes injure more people in their workplace, but those particular injuries are often more severe and more costly than other workplace injuries.

And, there is a cost in all of this. A cost to the employee, to the business, to the insurance company, and, would you believe to the Vermont taxpayer? Yup, the taxpayer. It is the taxpayer who foots the bill for the first responders, for the fire and police and for the highway crews that are called out to clean up our mess left over from the crash.

And, it is the insurance company who pays the cost of bent metal and broken bones. It is the business who pays for the non-delivery of products and services, for the medical costs for its workers, for the workers' compensation and for the loss (either temporary or permanent) of a valued employee. Other businesses who have workers on the road also pay when their deliveries are held up because of other motor vehicle crashes.

The worker also pays – sometimes dearly and sometimes incidentally. The impact in the household can be traumatic – from the possible loss of life or limb to the reality of the loss of income.

Many words have been written about highway safety and many television news reports have depicted horrendous crash photos. But, it all seems to go in one ear (or eye) and out the other – until the tragedy strikes home!

Your attitude determines your behavior. Your behavior determines your driving habits. Your driving habits determine your safety on the highway.

Stay focused. Pay attention. Eliminate distractions. Improper driving is the single most common cause of motor vehicle crashes. Wear your seatbelts. Refuse to use electronic devices.

Stay Safe!

(continued on page 7)

Decisions and Consequences

Elsewhere in this publication we talked about attitude and behavior; how one is linked irrevocably with the other and how decisions, based on attitude and behavior can have costly consequences. But, do we know, in dollars and cents (sense), the actual cost of some of the decisions made by motorists on Vermont's roadway system? Yes, we do. However, it appears that cost is not enough of a deterrent for motorists to exert more caution on the highway.

Understanding there is no such thing as a "free lunch," let's look at the business cost of workplace traffic crashes. In Vermont, when a worker is injured and requires treatment, or lost time occurs, employers are required a first report of injury to the Division of Workers' Compensation and Safety in the Department of Labor. On-the-job motor vehicle crashes are an average of two percent of the first reports of injury filed by Vermont businesses.

The good news is that the number of motor vehicle injuries by motors on the job has been steadily decreasing from 339 in 2004 to 213 in 2007. Does that automatically mean that the cost of these incidents is decreasing? Well, yes and no. Statistically there are less number of workplace traffic injuries. However, highway safety officials report that injuries suffered in motor vehicle crashes are often more severe and thus more costly than those sustained in the traditional workplace.

The Network of Employers for Traffic Safety (NETS), a national employer-oriented organization, has put a price tag of nearly \$74,000 on each workplace traffic injury -- an all-encompassing estimate incorporating direct and indirect business costs. Doing the math we find that the 213 workplace traffic injuries in 2007 cost \$15 million. That's down by \$10 million in 2004 -- a very significant savings.

But, the question then becomes, who pays and who gets the savings. In both instances insurance companies, crash victims, uninvolved third party businesses and the taxpayer. Based on extensive research, the National Highway Traffic Safety Administration (NHTSA) estimates that one hundred percent of the cost of a crash can be assessed to one of four categories.

NHTSA estimates that 50% of the cost of a crash is borne by private insurers (the insurance company); 25% by the crash victims (the on-the-job motorist); 15% by the uninvolved third party (other businesses with vehicles on the road); and 10% by the taxpayer (as if the business isn't already paying enough).

The private insurer piece and the crash victim part are pretty much self-explanatory. The uninvolved third party? Suppose your business is delivering a product or service somewhere in Vermont and is held up by a traffic crash involving other motorists. The delay caused by the crash "clean up" is costing your firm money. The delivery schedule becomes backed up. Customers call, demanding to know when the delivery will be made. How much do you think the loss of customer confidence and the burden on customer service becomes?

And the taxpayer cost? First responders, fire and police and highway crews make sure that the injured are treated and our roadways are repaired. But they are there at a cost to society (that's you and me).

What price safety -- workplace traffic safety? It is priceless! Every business in Vermont regardless of size needs a workplace safety plan which includes workplace traffic safety. That plan needs to be developed and enforced by a workplace safety group whether it is two or more people. And, most importantly, that plan needs to be actively supported by business owners and managers.

The boss needs to believe that reducing risk reduces cost. The bosses need to be an active part of any workplace safety plan. No workplace safety plan will work without the unqualified support of the boss.

The employer understands that benefits paid under STC will be reflected in their future unemployment tax rate.

Employees work schedules must have been reduced between twenty and fifty percent of their normal work schedules. They must be eligible to receive Unemployment Compensation benefits. The duration of each STC plan must be between eight and twenty-six weeks. If approved, employers submit their own weekly report along with the Unemployment Compensation claims for their employees. Benefit checks are then mailed to employees who qualify on a weekly basis. Direct Deposit is also available for those who choose to enroll.

The first Short Time Compensation program was established in Vermont in 1989, authorized by legislation adopted in 1988. The number of plans and participants varies by year, depending on Vermont's economic condition, as shown on the chart below.

	2008	2007	2006	2005	2004	2003	2002	2001
Number of Firms	40	44	38	33	33	53	68	41
Number of Participants	2602	3682	1,995	1,853	1,253	2,019	3,009	2,017

Visit the Department of Labor's website for more information and application forms:
<http://labor.vermont.gov/Default.aspx?tabid=171>

Announcements

- **Electrical Safety Work Practices and NFPA 70E Compliance**
January 22, 2009, Partnership In Safety, Green Mountain. Coffee, Waterbury.
- **Welding and Compressed Gas Safety** - February 5, 2009, St Johnsbury, 8:30 a.m. to 12:00 p.m. with lunch. Event details, and registration information, www.vshc.org.
- **Emergencies & Accidents** - January 22, 2009 - St. Albans - 8:30 a.m. – 12:00 p.m. Part of a comprehensive safety seminar series. Register at: NOHINFO@NMCINC.ORG.
- **Forklift Operator Safety Training** - March 13th, 2009, Middlebury - 8:30 a.m. to 12:30 p.m. COST: \$75. REGISTRATION: Denise Senesac, 802-382-1004
- **Ergonomics on the Shop Floor**
APRIL 9th, 8:30 a.m. - 12:30 p.m. , Hyde Park, \$45, To register: pcoultas@gmtcc.net, 802-851-1574.
- **OSHA Training Institute courses in Vermont** -
More info 1-800-449-6742; www.keene.edu/conted/osha.cfm,

Mark Your Calendar - May 13, 2009 - for the 8th Vermont Workplace Safety Conference & Governors' Safety Awards Ceremony, Burlington, www.vtsbdc.org

Find Vermont Safety Trainings at: www.vshc.org (upcoming events)

Equal Opportunity is the Law - The State of Vermont is an Equal Opportunity/Affirmative Action Employer. Applications from women, individuals with disabilities, and people from diverse cultural backgrounds are encouraged. Auxiliary aids and services are available upon request to individuals with disabilities. 711 (TTY/Relay Service) or 802-828-4203 TDD (Vermont Department of Labor).