



ALASKA ECONOMIC TRENDS

DECEMBER 2015

ALASKA'S HOUSING MARKET

FIRST HALF OF 2015

ALSO IN THIS ISSUE

The top earners under 30
Alaska's Santanomics

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**ALASKA DEPARTMENT
of LABOR
and WORKFORCE
DEVELOPMENT**

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ON THE COVER: Seldovia in winter. Picket fences are uncommon in Seldovia, and perhaps this is why. Photo by Bretwood Higman, Ground Truth Trekking

Alaska Economic Trends is a monthly publication whose purpose is to objectively inform the public about a wide variety of economic issues in the state. *Trends* is funded by the Employment and Training Services Division of the Alaska Department of Labor and Workforce Development and is published by the department's Research and Analysis Section. *Trends* is printed and distributed by Assets, Inc., a vocational training and employment program, at a cost of \$1.37 per copy. Material in this publication is public information, and with appropriate credit may be reproduced without permission.

Alaska expands use of registered apprenticeships



Heidi Drygas
Commissioner

Great news! Governor Walker recently signed Administrative Order 278, which expands Alaska's apprenticeship utilization policy to include state transportation, buildings, and oil/gas/mineral projects. This order expands on a previous administrative order that established apprenticeship utilization standards for state highway projects.

Apprenticeship utilization is a key public policy to support workforce development and a strong middle class. Alaska has the highest average per-hour wage for construction workers of any state, and that accomplishment didn't happen by accident — it's a result of contractors and labor unions building world class apprenticeship programs for electricians, laborers, plumbers and pipefitters, operating engineers, and other crafts. These labor-management partnerships have produced a highly skilled, highly productive workforce that not only builds projects in a challenging environment, but also contributes to Alaska's vibrant middle class.

What's even more remarkable about this accomplishment is that it's a win-win for the state and federal governments, which fund these large infrastructure projects. While apprenticeships lead to higher lifetime wages, apprentices themselves earn lower wages during their training period. As a result, Governor Walker's administrative order can reduce state construction costs while supporting a training program that leads to high wages once apprentices graduate from their training program. This is exactly the kind of policy the state needs at a time we're trying to save money while encouraging economic growth.

Apprenticeships aren't limited to the construction industry. Increasingly, multinational companies, states, and nations are turning to apprenticeship as a workforce development tool in the global

economy. Advanced manufacturing facilities in the Lower 48 and Europe depend on apprenticeship to improve productivity and out-compete sweatshops in other parts of the world. Health care employers rely on apprenticeships to train the rapidly growing direct care workforce that will continue growing as our population ages. Technology companies are using apprenticeships to train workers in a dynamic industry sector.

Alaska should be on the cutting edge when it comes to these workforce development strategies, and I think we are. Our department recently won highly competitive federal grants to expand apprenticeships in the health care industry and to expand employment opportunities for transitioning service members. We were one of only two states to win a grant focused on health care, and that puts us in a position to develop national models for health care training.

To encourage dissemination of apprenticeship best practices across industries and between industry and government, our department is hosting a Registered Apprenticeship Roundtable on Dec. 2 and 3. We're working with private sector partners to learn from apprenticeship best practices, ensure government policies support training programs, and identify additional opportunities to strengthen our workforce development system.

Of course, none of this happened overnight. For many years, Alaska businesses, labor leaders, and government officials have worked together to build a system of training institutions and related policies that lead to greater productivity, profits, and wages. Registered apprenticeship will continue evolving in the context of a global economy, but we're very fortunate in Alaska that we have strong models to inform expansion of this vital training institution.



Follow the Alaska Department of Labor and Workforce Development on Facebook ([facebook.com/alaskalabor](https://www.facebook.com/alaskalabor)) and Twitter (twitter.com/alaskalabor) for the latest news about jobs, workplace safety, and workforce development.

ALASKA'S HOUSING MARKET

A snapshot of the first half of 2015

By **KARINNE WIEBOLD**

There's heightened interest in some of the state's broad economic measures recently as a result of low oil prices and state budget challenges. Through the first half of 2015, housing prices and other housing market indicators showed no major signs of weakness.

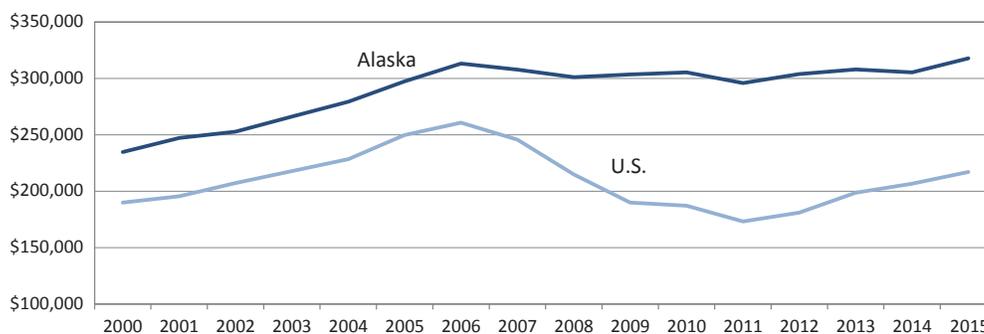
The average sales price for a single-family home in Alaska increased 4 percent from the first half of 2014. But despite higher prices, housing affordability im-

proved over that period. Statewide wages rose 3.5 percent, outpacing a 1.1 percent increase in inflation, and the average mortgage interest rate dropped a little over half a percentage point.

For more than two decades, the Department of Labor and Workforce Development's Research and Analysis Section has worked with the Alaska Housing Finance Corporation to collect and analyze Alaska's housing statistics, including residential loans, new construction, foreclosures, interest rates, and affordability. What follows is a summary of our most recent findings.

1 Average Home Prices in Alaska and the U.S.

2000 TO FIRST HALF OF 2015, IN 2015 DOLLARS



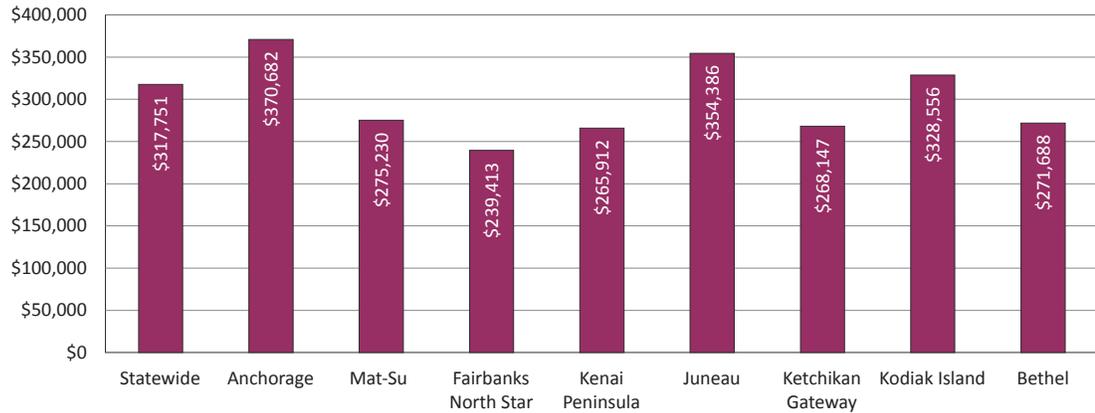
Sources: Alaska Department of Labor and Workforce Development, Research and Analysis Section, Quarterly Survey of Mortgage Lending Activity; National Association of Realtors

- While Alaska has historically been a more expensive place to buy, single-family home prices tracked closely with the national average until 2006, after which Alaska's prices dipped but generally maintained value while U.S. prices fell precipitously.
- The average sales price in the U.S. plunged by a third from 2006 to 2011. Alaska's dipped by just 5.5 percent.
- In the first half of 2015, Alaska's average single-family home cost 46 percent more than the national average.

2

Average Home Prices Around the State

FIRST HALF OF 2015



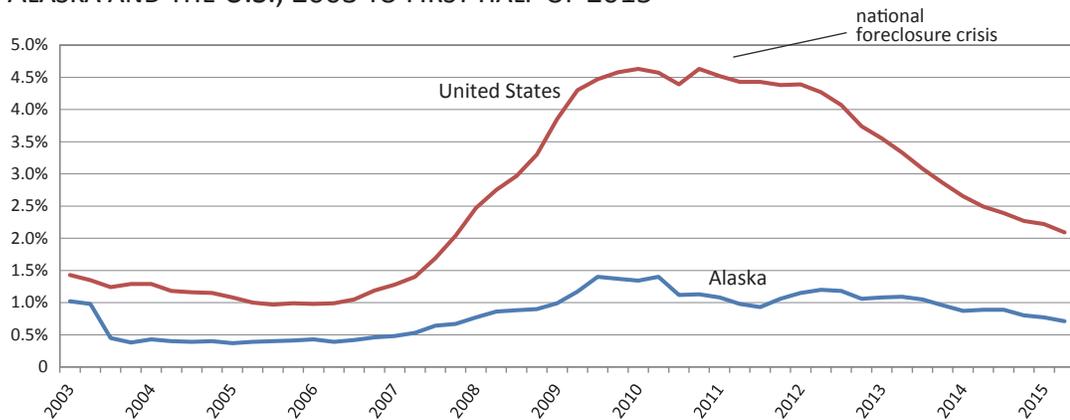
Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section, Quarterly Survey of Mortgage Lending Activity

- Prices vary greatly around the state. A single-family home in Anchorage averages 35 percent more than in neighboring Matanuska-Susitna Borough.
- Anchorage, Juneau, and Kodiak are typically high priced markets, while Mat-Su, Fairbanks, and Kenai tend to be lower priced.
- Single-family home prices in Fairbanks, the lowest of the surveyed areas in the first half of 2015, have been falling over the last couple years. At the same time, the area has lost some population and a small number of jobs.

3

Alaska's Foreclosures Low and Continuing to Decline

ALASKA AND THE U.S., 2003 TO FIRST HALF OF 2015



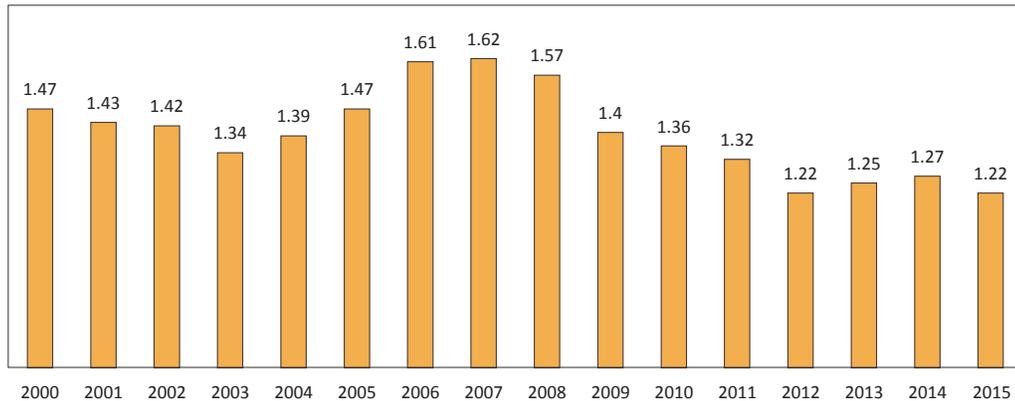
Sources: Alaska Department of Labor and Workforce Development, Research and Analysis Section; and Mortgage Brokers Association

- While Alaska saw an increase in foreclosures in the wake of the national housing crisis, we fared quite well in comparison due to less speculative building and more conservative lending, among other things.
- The current foreclosure rate in Alaska is roughly a third of the national rate, and both rates continue to fall as the economy recovers from the overheated housing market and national recession.

4

Alaska Homes Become Increasingly Affordable

2000 TO FIRST HALF OF 2015



Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section, Quarterly Survey of Mortgage Lending Activity

- The affordability index measures the number of average wage earners required to purchase a home (given the constraints outlined in the box below). Lower numbers indicate greater affordability.
- Purchasing homes in Alaska has become more affordable in the last several years, primarily due to historically low interest rates.
- According to the National Association of Realtors' affordability index, housing nationwide has become less affordable this year compared to last, as the increase in single-family sales prices has only been partially offset by declining interest rates and modest gains in median incomes.

How the affordability index works

The Alaska Department of Labor and Workforce Development creates indexes to monitor housing affordability across Alaska. The indexes measure a number of economic housing factors and how they interact, producing a single value.

The Alaska Affordability Index considers sales prices, loan amounts, wages, and interest rates to estimate how many wage earners it would take to afford a 30-year fixed rate mortgage on an average priced home, given the average interest rate, wage, and loan amount and assuming 24 percent of the earner's gross wages are available for mortgage payments. Put another way, it tells you how many people have to bring in a paycheck to afford a home.

An index value of 1.0 means exactly one person's average

income is required to afford a typical home. An increasing number means additional income is necessary, making housing less affordable.

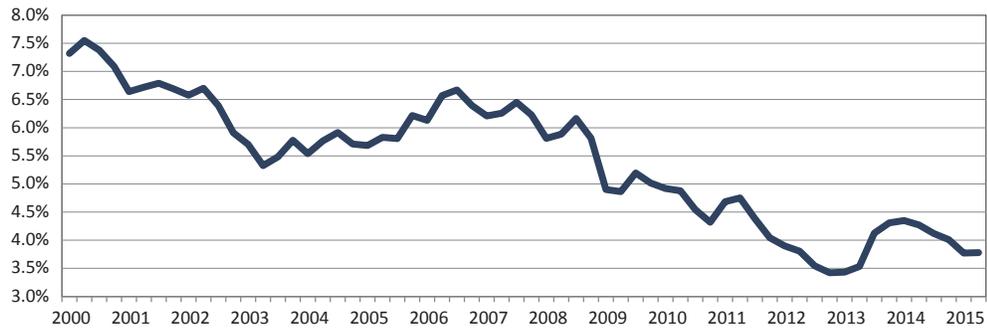
The index monitors housing affordability based only on factors the Department of Labor and Workforce Development measures on a regular basis. However, many other factors affect affordability, some of which are unique to households' situations and would be difficult to measure consistently. These include:

- Hazard insurance and mortgage insurance
- Property taxes, which vary by area and property size
- Utilities, which can be substantial and vary depending on energy type
- Adjustable rate mortgages, where monthly payments can change dramatically based on interest rate shifts

5

Interest Rate Falling Again After Brief Climb

ALASKA AND THE U.S., 2000 TO 2015



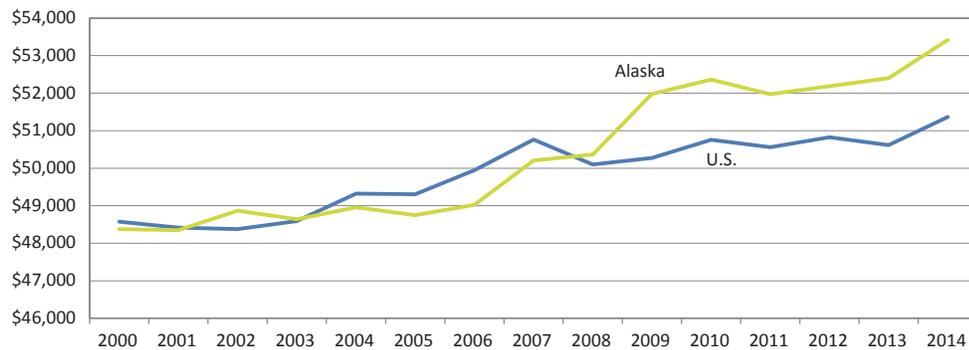
Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section, Quarterly Survey of Mortgage Lending Activity

- Interest rates have a significant influence on affordability. For example, a 4 percent interest rate rather than 5 percent saves a homebuyer \$178 a month on a \$300,000 home.
- The Federal Reserve has indicated they may begin to raise the benchmark interest rate (which has stayed between 0 and 0.25 percent for nearly six years) by the end of 2015 or early 2016, and when they do so, mortgage interest rates will likely rise.

6

Alaska's Average Wage Has Topped U.S. Since 2008

ADJUSTED TO 2014 DOLLARS, 2000 TO 2014



Sources: Alaska Department of Labor and Workforce Development, Research and Analysis Section, Quarterly Survey of Mortgage Lending Activity; National Association of Realtors

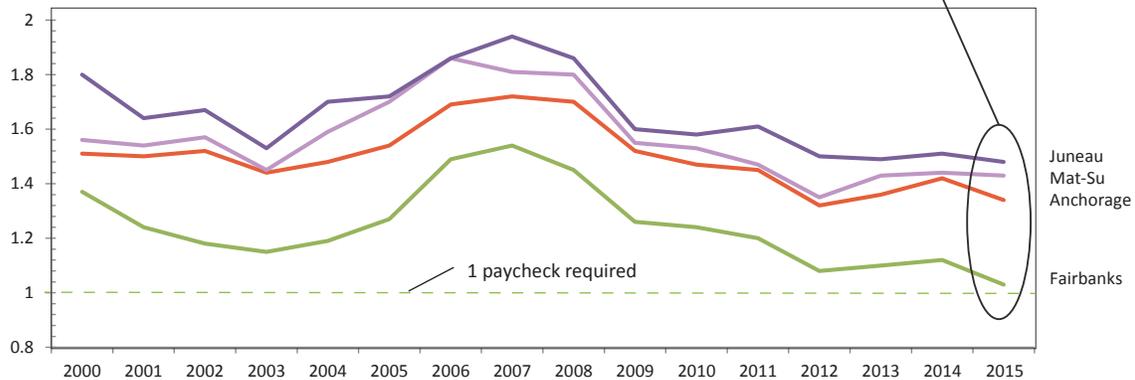
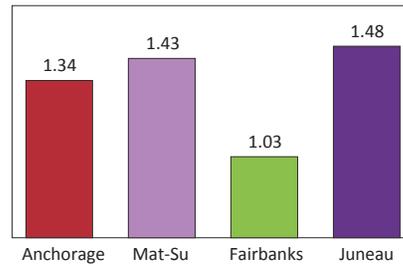
- Contrary to popular belief, Alaska has not always had higher average wages than the nation.
- After rising above and dipping below the national average in the early parts of the 2000s, Alaska's average wage pulled ahead during the national recession of the past decade and continued to exceed national averages during the recovery period.

7

Fairbanks Homes Become the Most Affordable

NUMBER OF PAYCHECKS REQUIRED TO BUY, 2000 TO FIRST HALF OF 2015

Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section



- Affordability depends on each area’s unique combination of sales price and wages.
- It might be surprising that Mat-Su is less affordable than Anchorage, because Anchorage is generally a more expensive place to live. Although Mat-Su homes are less expensive, Mat-Su wages are considerably lower than in Anchorage, resulting in a higher index value.
- Falling home prices make Fairbanks very affordable, requiring just over a single paycheck.
- From 2006 to 2008, a combination of peak home prices and interest rates about 2.5 percentage points higher than in 2015 pushed the index value up in all areas, requiring much more than a single paycheck to afford the typical mortgage.
- Despite relatively high wages, high home prices in Juneau keep it less affordable than other areas.

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TOP EARNERS UNDER 30

A look at Alaska's high-earning younger workers

By **CONOR BELL**

More than 100,000 Alaskans under age 30 worked during 2014. They made an average of \$21,500, which includes part-time and seasonal work. Many young workers are also enrolled in school or vocational training programs.

Of that group, 5,620 made more than \$66,600, which was the cutoff to be in the top 5 percent of earners under age 30. Just 20 percent were in occupations requiring at least a bachelor's degree. In contrast, the cutoff for the top 5 percent overall was \$114,400, with over 40 percent of jobs requiring a bachelor's degree or higher.

Most jobs in private sector

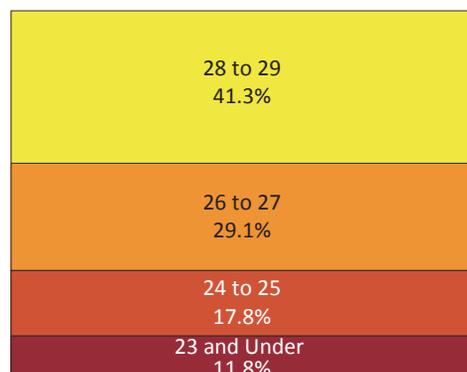
Most of the highly paid workers under 30 were men, and the majority were between 27 and 29 years old. (See Exhibit 1.) The average wage was \$92,100, and most worked in mining or construction.

Almost all of these workers were in the private sector, with just 3 and 4 percent working in state and local government, respectively. Federal jobs, which tend to pay more than state and local, were excluded from this analysis because data weren't available. (See Exhibit 2.)

The mining industry, which includes oil and gas, represented a third of the top-paying jobs for young workers. Similarly, a quarter of all high earners in their 20s work on the North Slope.

Another 19 percent of these top earners worked in

1 Most Are in Their Late 20s ALASKA'S HIGH EARNERS UNDER 30, 2014



Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section

construction jobs, some in jobs also related to oil and gas. The most common occupation was construction laborer, but only about 10 percent of twentysomethings working as laborers made top wages. In contrast, 92 percent of petroleum engineers under 30 made the cut. (See Exhibit 3.)

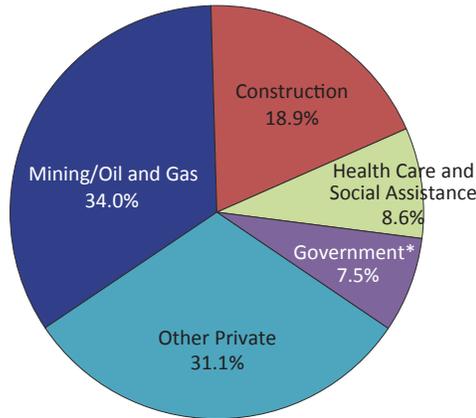
Few women in this bracket

Only 20 percent of young top earners were women in 2014, although that's a higher percentage than when all ages are taken into account. For all ages combined, 16 percent of the top 5 percent of wage earners were women.

2

Oil jobs Most Common

ALASKA'S HIGH EARNERS UNDER 30, 2014



*Does not include federal

Source: National Oceanic and Atmospheric Association, National Marine Fisheries Service

Among high-earning young women, over a third worked in health care, and the most common occupation by far was registered nurse. Administrative support and architecture/engineering were two other common fields.

High-earning young women were more likely than high-earning young men to be in jobs requiring a college education. Thirty-seven percent of the women worked in jobs requiring at least a bachelor's degree, and 63 percent of their jobs required at least an associate degree — more than twice the rate for high-earning young men.

More earning potential later

The scarcity of higher education requirements among these top-paying jobs fails to reflect the long-term payoffs of getting a college degree. College delays entry into the workforce, so people who start full-time work after high school have more time to grow their experience and salary. However, people with college degrees often see their wages continue to rise further into their careers, even though it may take longer for them to get there.

3

Top Occupations for Young High Earners

ALASKA, 2014

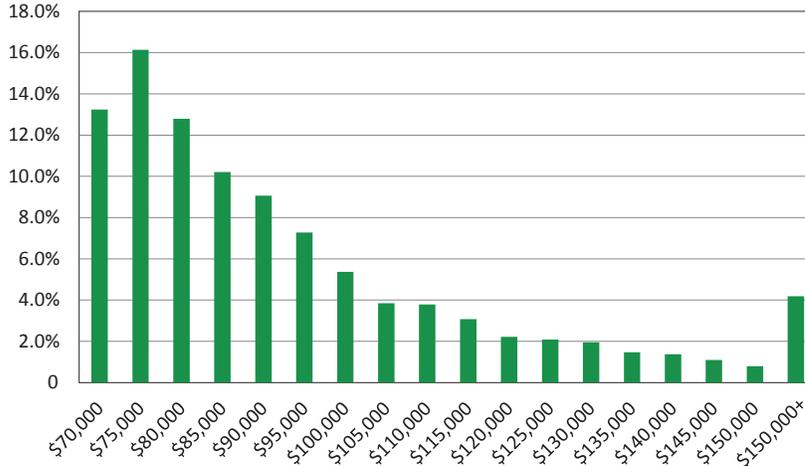
Occupation	Number of Top Young Earners	Percent in Top 5 Percent
Construction Laborers	260	9.6%
Registered Nurses	229	29.9%
Derrick, Rotary Drill, and Service Unit Operators, Oil, Gas, and Mining	217	46.9%
Construction Equipment Operators	214	31.2%
Roustabouts, Oil and Gas	177	35.2%
Electricians	175	34.5%
Miscellaneous Engineers	145	56.9%
Pipelayers, Plumbers, Pipefitters, and Steamfitters	131	29.2%
Driver/Sales Workers and Truck Drivers	124	8.8%
Carpenters	118	15.6%
Engineering Technicians	104	19.0%
Petroleum Engineers	100	91.7%
Mining Machine Operators	97	49.5%
Heavy Vehicle and Mobile Equipment Service Technicians and Mechanics	93	49.7%
Welders, Cutters, Solderers, and Brazers	89	28.3%
Miscellaneous Plant and System Operators	83	49.1%
Police Officers	77	24.3%
Miscellaneous Managers	71	25.0%
Helpers, Construction Trades	69	7.1%
Industrial Machinery Installation, Repair, and Maintenance Workers	67	44.1%

Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section

4

Most Make Less Than \$85,000

ALASKA'S HIGH EARNERS UNDER 30, 2014



Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section

For example, 72 percent of the group who earned high wages in 2004 were working 10 years later, and of those, over half earned at least 20 percent more than they had in 2004. But those who had a college degree were earning an average of \$35,800 more a decade later, while everyone else saw an increase of about \$15,900.

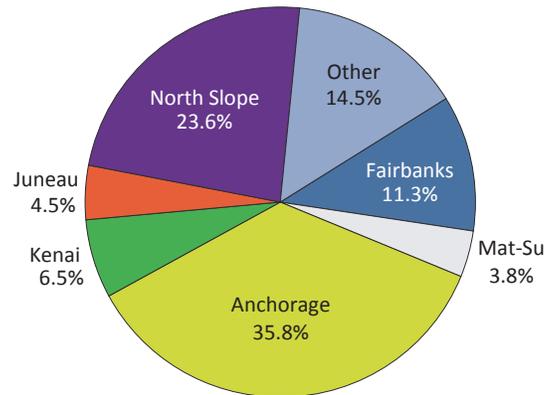
Relatively few of 2004's top-earning young workers remained in the top 5 percent a decade later. By 2014, just 25 percent were in the top 5 percent for all age groups.

Conor Bell is an economist in Juneau. Reach him at (907) 465-6037 or conor.bell@alaska.gov.

5

Many Work on North Slope

ALASKA'S YOUNG HIGH EARNERS, 2014



Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section

Alaska's 'Santanomics'



How holiday hiring and spending differ here

By NEAL FRIED

When it comes to Christmas hiring, Alaskans might look like scrooges at first blush. Unlike the rest of the nation, retail employment in the state peaks in the summer rather than in November and December. For Alaska's retail industry, it appears "Christmas in July" is real. (See exhibits 1 and 2.)

The U.S. holiday hiring peak is so strong that some estimate nearly a quarter of national retail sales happen during the holiday season. For some in the industry, it's a make-or-break period. The level of Christmas sales defines not just how well the national retail industry did that year but is sometimes considered a bellwether for the entire economy. The tone is that if sales are tepid, the economy must be soft, but if sales are strong, economic cheer is boundless.

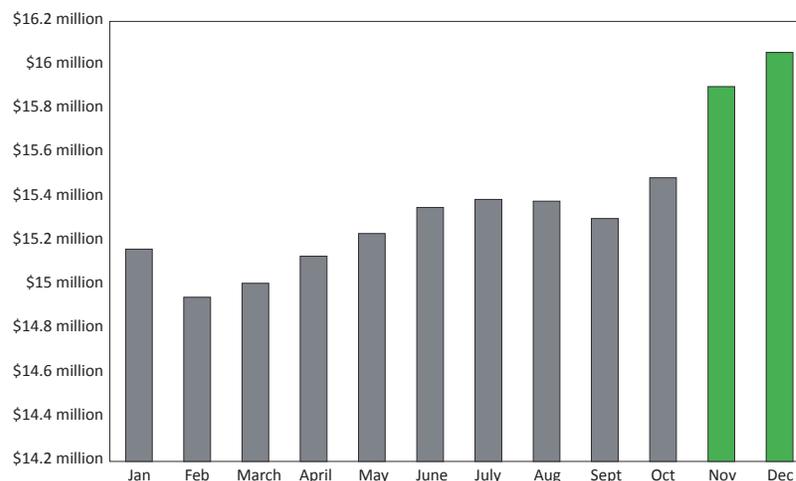
A different pattern and seasonality

For the final three months of 2015, the nation will have an estimated 755,000 additional seasonal holiday hires. In December 2014, the national retail workforce was 16.1 million, up from 15.3 million in September. The U.S. Department of Commerce estimates retail sales peaked in December 2014 at \$449 billion versus the monthly average of \$386 billion.

In Alaska last year, nearly 1,800 more people worked retail in July and August than in November and December. The same pattern holds for hiring, with far more Alaskans hired for retail jobs during the second and third quarters of the year than the fourth. Nationally, retail hires are 20 percent higher in the fourth quarter than the third. (See Exhibit 3.)

At the city level, it's a mixed picture. In Wasilla, retail

1 National Retail Sales Peak Over Holidays 2014



Sources: U.S. Bureau of Labor Statistics

sales usually do peak in December but also get a big summer bump. In Juneau, sales clearly peak during the summer cruise ship season.

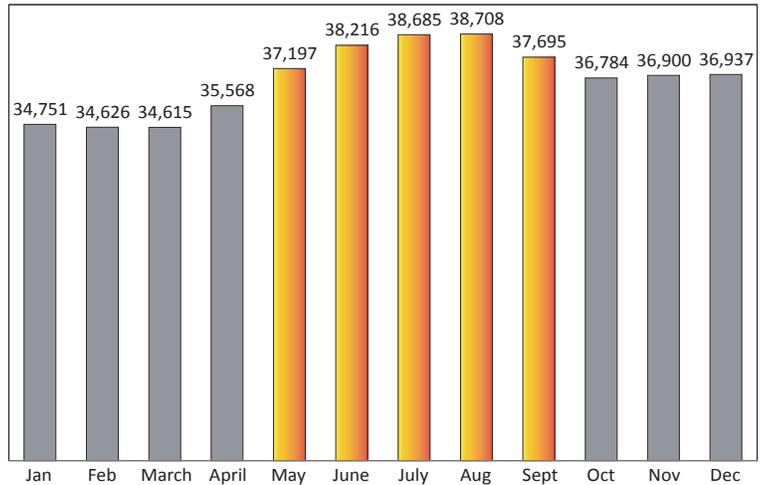
No other state's economy is as seasonal as Alaska's. Fishing, the visitor industry, and construction all peak during the summer. Last year, Alaska had 37,000 more payroll jobs in July than in January, and had 24,761 fish harvesting jobs in July versus just 853 in December.

According to the Alaska Department of Commerce, Community and Economic Development, nearly 2 million people visited Alaska this year and approximately 85 percent came between May and September. The department also estimates that 19 percent of visitors' expenditures go to Alaska's retailers.

So what does that have to do with Christmas? In this case, a lot. It means our population and workforce is much bigger during the summer, so all of those extra people working, living, and visiting here are buying from Alaska's retailers: food, fishing gear, clothes, car parts, jewelry, and everything else. Locals also continue to buy what they need during those months, driving summer retail employment to its annual peak, higher than the holidays. Only South Dakota and Wyoming also lack a holiday retail hiring peak, and their seasonality is much more muted.

Another retail outlier in Alaska is the Permanent Fund Dividend check Alaskans get each year in October, which leads to an early retail frenzy. This year, that produced about \$1.3 billion in extra Alaska resident spending, and a good deal of it was retail. For exam-

2 Alaska Retail Jobs Peak in the Summer 2014



Sources: U.S. Bureau of Labor Statistics

ple, during two of the past five years, Wasilla sales tax collections peaked in October, not December.

Some types of spending peak over the holidays

Alaska's retailers do see a Christmas bump in sales, just not one that competes with the hyped-up summer months. Retail jobs crest in August and fall over the next two months, then grow again in November and December.

There are also certain types of spending in Alaska that track with national trends. Purchases of electronics, sporting goods, and toys peak in Alaska near Christmas. The largest bounce is in general merchandise, which is responsible for about a quarter of all retail sales and employs the largest number of workers. General merchandisers include department stores like JC Penney and discount stores or warehouses like Target and Costco.

It's a different story with jewelry sales, though. Jewelry store employment is twice as high in the summer in Alaska than the holidays, mostly due to the international jewelry stores that cater to cruise ship passengers. Nationwide, jewelry stores get a big stimulus in December, and national jewelry sales double from November to December with jobs at nearly double the annual monthly average.

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3 Hiring That Peaks in Winter ALASKA, 2014

	Peak Month*	Annual Average
Furniture and Home Furnishings	900	859
Electronics and Appliances	738	703
Sporting Goods, Musical Instruments	2,290	2,131
General Merchandise	10,323	9,901

*November or December

Source: Alaska Department of Labor and Workforce Development, Research and Analysis Section

The Month in Numbers

Area Unemployment Rates

	Prelim.		Revised
SEASONALLY ADJUSTED	10/15	9/15	10/14
United States	5.0	5.1	5.7
Alaska Statewide	6.4	6.4	6.7
NOT SEASONALLY ADJUSTED			
United States	4.8	4.9	5.5
Alaska Statewide	6.1	5.7	6.2
Anchorage/Mat-Su Region			
Municipality of Anchorage	4.7	4.7	4.7
Matanuska-Susitna Borough	7.2	6.9	7.1
Gulf Coast Region			
Kenai Peninsula Borough	7.4	6.7	7.1
Kodiak Island Borough	4.1	3.9	4.4
Valdez-Cordova Census Area	9.2	6.1	9.5
Interior Region			
Denali Borough	9.4	4.6	10.0
Fairbanks North Star Borough	5.2	4.7	5.3
Southeast Fairbanks CA	10.1	9.1	11.2
Yukon-Koyukuk Census Area	15.7	14.9	16.2
Northern Region			
Nome Census Area	10.1	10.6	10.1
North Slope Borough	5.5	5.8	5.5
Northwest Arctic Borough	14.1	14.9	13.4
Southeast Region			
Haines Borough	9.1	5.7	10.1
Hoonah-Angoon Census Area	13.3	9.7	14.4
Juneau, City and Borough	4.5	4.0	4.9
Ketchikan Gateway Borough	6.9	5.1	7.4
Petersburg Borough	7.8	6.9	8.2
Prince of Wales-Hyder CA	11.3	9.4	11.9
Sitka, City and Borough	4.4	3.8	4.7
Skagway, Municipality	15.8	4.3	12.1
Wrangell, City and Borough	7.2	6.1	8.4
Yakutat, City and Borough	5.9	5.6	7.9
Southwest Region			
Aleutians East Borough	3.4	3.5	4.3
Aleutians West Census Area	4.2	2.9	6.1
Bethel Census Area	12.9	13.7	13.6
Bristol Bay Borough	11.8	6.0	11.3
Dillingham Census Area	10.9	10.2	10.1
Kusilvak Census Area	20.0	19.7	19.9
Lake and Peninsula Borough	11.5	9.5	13.4

How Alaska Ranks

Average Weekly Hours,¹ Private Sector



Population



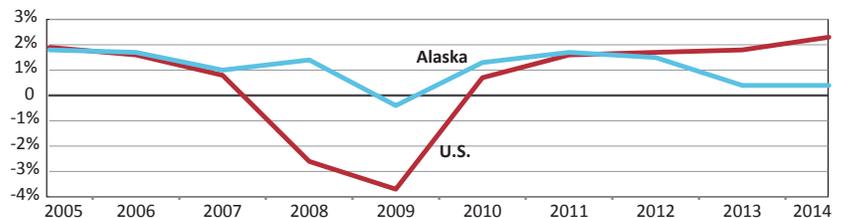
Job Growth²



Unemployment Rate³



Job Growth in Alaska and the Nation⁴



All data sources are U.S. Bureau of Labor Statistics and Alaska Department of Labor and Workforce Development, Research and Analysis Section, unless otherwise noted.

¹October 2015

²Annual average percent change, 2014; Maine and Utah also had 0.4 percent job growth

³Seasonally adjusted October rates

⁴Annual average percent change

Safety Minute

Electrical system safety and holiday lighting

The majority of house fires happen during December and January, when people decorate their homes for the holidays. The National Fire Incident Reporting System reports that from 2009 to 2013, electrical distribution and lighting equipment was the leading cause of 5,712 home fires, 296 deaths, 1,160 injuries, and \$1.1 billion in property damage.

The following electrical holiday hazard checklist will help you assess and maintain the safety of your home's electrical system. If you can answer "yes" to any of these questions, we at Alaska Occupational Safety and Health encourage you to consult a licensed electrician to discuss and correct the hazards.

1. Do you use an aluminum ladder when hanging your lights or installing your decorations?
2. Do any of your switches or outlets make an unusual noise?
3. Are any of your switches or outlets discolored or misshapen?
4. Do any of your plugs work themselves out of your outlets?
5. Do you have cords under your carpet or rugs?
6. Are your extension cords cracked, frayed, or damaged?
7. Do you use extension cords on a permanent basis?
8. Do you keep any of your cords wrapped while in use?
9. Do you have a circuit breaker that trips on a regular basis?
10. Do you leave your holiday lights on when you leave the house or go to sleep?

We at AKOSH hope this checklist helps your holiday season remain merry and bright. To learn more about AKOSH and our Consultation and Training program, please visit us at <http://labor.alaska.gov/lss/oshhome.htm>. For a confidential, cost-free evaluation of your workplace or help developing your business safety and health program, please submit a Consultation and Training Service Request Form, available online, to the Department of Labor and Workforce Development Labor Standards and Safety Division, 1251 Muldoon Road, Suite 109, Anchorage AK 99504 or FAX it to (907) 269-4950.

Employer Resources

Important changes to foreign worker certification laws

There have been major changes to the H-2B Temporary Nonagricultural Foreign Labor Certification Program, which allows U.S. employers to bring foreign nationals to the United States to fill temporary nonagricultural jobs. The employment must be temporary, such as a one-time occurrence or a seasonal, peak-load, or intermittent need. In Alaska, the majority of H-2B jobs are in the seafood industry and seasonal jewelry sales positions.

If you have hired or intend to hire workers through the H-2B program, it's vital to familiarize yourself with the 2015 Interim Final Rule and 2015 Final Wage Rule. Developed by the U.S. departments of Labor and Homeland Security, these new rules bring about

a multitude of changes to the regulations that govern the certification process. Most notably, the new job posting and recruitment requirements extend the time that jobs are made available to U.S. workers.

The new rules, fact sheets, and frequently asked questions are available at http://www.foreignlabor-cert.doleta.gov/2015_H-2B_IFR.cfm.

If you have questions about the H-2B application process, contact Alaska's Foreign Labor Certification Coordinator, Nicole Skeek, at (907) 465-1198. To contact the U.S. Department of Labor, Office of Foreign Labor Certification, Chicago National Processing Center directly, please call (312) 886-8000.